

I

Plan

I should be making plans; that's what I'm told. I know it's true.

Plenty of people do make plans for their old age, and even for their deaths. 'Do not resuscitate' is a very clear plan: an instruction to medical staff about how you want to be treated in a crisis.

I know people plan, because I made programmes about them doing so. *We Need to Talk About Death* ran on BBC Radio 4 for three years. (Ironically, it was dropped from the schedules in the year the coronavirus arrived.) We discussed how to make wills, who to have at your bedside as you die, who will know your passwords when you've gone. As I was making the programmes, I knew it all applied to me, far more than to the younger production staff. But I kept that thought at bay: not me, not yet, surely. After all, I will have time to think about my own decisions when I've reported those of others.

There are other plans too: plans that seem to have come from nowhere and have taken many of us by surprise. Brexit, Covid regulations, vaccine availability . . . What bearing will they have on decisions the old are making for themselves? Decisions about our lives can be swayed by political change far beyond our control.



As I've grown older, I've come to take more notice of my body, to heed the creaks and groans, notice the ills and spills. The mind might be vague, but the body is exact.

I listen to my body more keenly than my thoughts. When it complains, I do something. Usually I ask for advice.

My home was a four-storey Victorian house with my bedroom on the third floor, up four flights of stairs. As people far younger than me puffed their way to the top, clutching their chests and breathing heavily, I told myself, vainly, that the stairs were keeping me fit. But then my hip started protesting. I listened.

I went to see a consultant about the trouble it was giving me. She was very clear about what was wrong and what could be done. She was also elegant and attractive, and a woman. Why should this influence me to heed her the more? But it did. My body sat and listened, but even then I was reluctant to decide. 'Perhaps,' I said, 'I'll come along for the replacement hip in a year or two's time.' She was patience itself: 'When will that be, do you think?'

You're in your eighties already.' I had the operation a few months later.



So now, in the list of things to deal with, it is the turn of decisions about housing.

Anyone over sixty needs to think long and hard about how they might spend the next forty years. Old age is no longer a blip in the calendar, a few declining years before the end. Old age is now a major and important segment of life: it should command as much thought – even anxiety – as teenagers give to exam results and young marrieds to planning their future.

The options of where to spend old age are plentiful if you care to look, though they often sound the same. Words like 'retirement' and 'care' crop up a good deal. How those words translate into reality makes a big difference. There are retirement villages and retirement homes; there are care homes and nursing homes: they each offer something different.

In my days as the government's Voice of Older People, I visited many, always with my inner eye watching for what might sway my own decisions. My favourite, for the breadth of its vision, was a retirement village in Hersham in Surrey, called Whiteley Village.

There used to be a grand emporium in Bayswater, London – the term 'department store' just doesn't do it justice. It was called Whiteleys and was conceived to be

beautiful, with glass domes and wrought-iron railings – an Edwardian triumph, now Grade II listed. It was the proud creation of William Whiteley, a visionary philanthropist who, when he died in 1907, left plans and money to create a charitable trust offering housing and care for some 450 older people who could neither afford to buy nor rent their own homes. The grand emporium has now fallen to property developers, but his legacy remains in Whiteley Village.

I arrived through handsome brick gate posts down a wide drive that wound between cottages, roses round the doors, small front lawns. The housing consists mostly of what they call almshouses: individual accommodation, with more particular care as residents grow older and infirm. The village has a written constitution that invites residents to create and enjoy their own activities.

What is outstanding is that this is still primarily for those with limited means. To apply, you need to be in receipt of the state pension and entitled to housing and other benefits, with very limited capital assets of your own. This is actually conceived for those who really need it! You can come from any part of the country, and have to have lived in the UK for a minimum of five years. Such a place has the air of retirement utopia, all that older people might need with as much or as little socialising as you choose.

Why aren't there more such places? If William Whiteley can do it, where are today's visionaries? Who is building villages on their rolling Scottish estates, or their extensive acres? We know the state falls short when it comes

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to providing social care: a sequence of governments has promised to do something about it. So far: nothing. That has left many old people living in poverty.

There is room here for philanthropists. So step forward those of you who appear in the *Sunday Times* Rich List, those of you who are salting away untold millions in tax havens abroad. There is scope to leave a benign and lasting legacy: your name spoken with love and gratitude for centuries to come. Think about it!

Care for ‘the needy’ was once the duty of religious orders. That took a hefty blow in the sixteenth century, with Henry VIII’s dissolution of the monasteries, but their surviving provision exists today in many of the country’s almshouses. There are some two thousand of them in Britain, their common purpose being to offer accommodation for those in need. I became an ambassador for the Almshouse Association in 2020.

Each is a registered charity and many are sited in historic buildings. The Charterhouse in London is perhaps the most famous: an historic complex near London’s Smithfield, which started life as a Carthusian monastery in the fourteenth century and provided the largest burial ground in London, to meet the needs of the Black Death. By the sixteenth century it was a Tudor mansion, and its owner Thomas Sutton set up not only a famous school, but a foundation to provide for eighty poor ‘brothers’. Today it still offers accommodation for the over-sixties, forty older people in need, both men and women. Each has a

small apartment of their own, but they eat communally, enjoy a library and volunteer their help as gardeners and guides. There's also some private rental accommodation, and a few rooms for independent residents in an on-site care home: it was here that the theatre director Sir Peter Hall spent his last months. Others who have sought solace at the Charterhouse include the novelist Simon Raven (if you've read his books you'll understand how he came to be penniless!). Syd Cain, the art designer who created many of James Bond's gadgets and designed several Bond films, died there aged ninety-two. Among those residents still vigorously alive are Michele Wade, doyenne of Maison Bertaux, London's oldest patisserie; an actor who used to be in *Dr Who*; and an illusionist who formerly lived with a pet leopard in Kensington. (The leopard had to go.)

The oldest of Britain's almshouses is probably St Oswald's in Worcester, which dates back, some say, to AD 900. Documentary evidence certainly goes back to 1268. Today its Victorian Gothic rebuild offers accommodation to some twenty-three residents. Almshouses are an important part of the housing mix, offering homes for life, usually with a care package provided by the local social services. They are a rare but precious option for those looking to make their final move.



New Oscott Village is not any kind of rural idyll, but another bold and imaginative way to provide for old people.

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It is run by a charitable trust, in partnership with a housing association, on the outskirts of Birmingham. There are 260 apartments, some of which go to those who depend on social care; others are rented or purchased. That's the residential provision. But there's more. This vast conglomerate of modern buildings also has a café, bar, restaurant, craft room, gym, indoor bowling, a greenhouse, IT suite, a hairdresser, laundry, library, village hall and shop. It is built around a street open to the public. The whole philosophy is that you can grow old enjoying as varied life as you choose or opt for seclusion in your own apartment. I met people who have done both.

There are other possibilities:

Retirement homes cater for people still active in their old age but also provide for those newly retired who wish to live among older people and benefit from the care they offer. The issue in the years when I was visiting was whether retirement homes should have a live-in caretaker. Someone to keep an eye on the building's residents. The matter became a hot potato as managers tried to save money by cancelling such jobs and depending on technology instead. Not surprisingly, residents wanted a human being they could know and trust. I saw the way the wind was blowing. With the advent of new technology – and it has become more pervasive since those days – mild supervision will be left to gadgets with buttons and robots. It's clearly a matter of convenience rather than preference.

I also saw accommodation for those who had become

frail and were being looked after in care homes. At the extremes of frailty I noticed those with dementia were often lodged on the top floor, presumably to give them privacy away from disconcerting noise and activity. In many cases, I met dedicated professional carers, usually women but not always, people who loved their work and got great satisfaction from it. One year I presented the Great British Care Awards at a posh London hotel. There I spoke with many who told me of the rewards of their work, how despite the low pay, limited chances of promotion and brutal working schedule they grew fond of the people who depended on them.

In my role as government spokesperson, I had the chance to visit a wide variety of places: even homes where they had string quartets in the evenings. I went to see the Mary Feilding Guild, when it was still a non-profit home in Highgate that offered accommodation and care for individuals who still wanted an independent lifestyle. The celebrated writer Diana Athill spent her last years there, until her death in 2019. I was curious to know how she had made the transition from her own place to her comfortable but not ample room. The hardest part, she said, was disposing of all the things she had accumulated over a long life. That resonated with me: I knew that such a problem lay ahead: it affects most of us. Even those with a placid and uneventful life accumulate stuff, simply by not throwing things away. It will prove a continuing dilemma. Sadly and suddenly, in

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March 2021 this beloved home was bought by developers who gave the sixteen residents, aged eighty-five to 104, three months' notice to quit. The last pensioners left on 7 May. No one is safe.

And then there's co-housing. I'm hugely in favour. I'm surprised the concept hasn't swept the nation – actually, I'm not that surprised when I think about it. Housing needs land, building, planning permission. Need I go on? This country simply isn't set up to recognise a bright idea and make it a reality. Certainly, over recent decades we've come to fetishise land and who owns it. There was a time when it was rumoured supermarket chains bought up motorway sites, not with the intention of developing them but simply to deny them to their rivals. It's a mindset that diminishes all concept of the public realm or public good. If these carried their weight in national planning, then co-housing would be up and away. As it is, it's slow to catch on. Yet it answers so many needs I can't but believe its time will come.

Co-housing originated in Denmark. It offers a different form of living and owning from the familiar house/flat/castle variety. In co-housing, each member – it is very much a community project – owns their own private living space, but they also share common spaces with others: laundries, gardens, community rooms, kitchens. The whole is more integrated than retirement villages and almshouses. This makes for a very supportive community. When several generations co-house together, care for

the young and the old can be solved on site. Loneliness is avoided. Privacy is respected.



The architectural whimsy known as the granny flat has become part of today's social planning. I have seen a number: they are usually neat, self-contained, cleverly adapted to maximise small spaces. And they are where you can be monitored by the children, or at least by one of them. The problem is not so much the space and the provision but dependence on the family.

Family relationships shift as we grow older, as one generation gives way to the next. This has to be managed with tact and tolerance: it is fraught with compromises and disappointed expectations. I remember the pang of regret I felt when, being too old to cope, I passed the task of overseeing the entire family Christmas hoopla to my children: I would cease to be the general and they my foot soldiers. I could no longer manage our traditional Christmas meal, with all its fancy accompaniments – giblet soup, chestnut stuffing, brandy butter – that I had set as the template decades before, or at least not without getting harassed, overheated and ratty. My children, too, were eager to display their cooking and organisational skills. It was their turn. They inherited some if not all of my foibles. I hope I conceded gracefully, just making sure they stopped short of sitting me in a remote corner with a rug over my lap and a glass of sherry in my hand, while they laughed and joked

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together in the kitchen. I could still – despite protests – peel the sprouts.

But there is no way that living close together all year round is simple. The bigger the house the easier, but even aristocrats with spacious mansions used the dower house on their estate to dump granny. Living alongside your family puts tolerance to the test, and it can fray at the edges. Minor irritants can become major at just the point when the weakening flesh needs closer care, until by the end they could be more than thankful to be shot of you entirely. It may be your favoured option, but it will call for amazing tact and ongoing doses of unqualified love.

That leaves ‘independent living’. It’s a phrase the social services are keen on right now. And they’re right about much of it. It’s good for morale, health and sociability if old people can fend for themselves. I decided to be one of those.

I know people who move house every few years. It has advantages: there’s no time to build up the abundance of stuff that I will soon have to dispose of. They can renew their style, even get to know themselves a little better. But there’s a downside. Do they have time to put down roots (not just in the garden), get to know the neighbours, establish relationships with doctors and schools?

I lived in my home for fifty-three years. I had begun to think of it as my inheritance, the place I had created and would leave to my children and they to theirs and so on into the history books. I can see why aristocrats and gentry do it: a sense of a permanent place in the world that bears

the mark of the family's quirks and foibles, their history, their taste and way of life. Their furniture, even. I recall Alan Clark's quip that Michael Heseltine was an arriviste because he'd had to buy his own furniture! This remark by the scurrilous political diarist, the son of the great art scholar Sir Kenneth Clark, himself the son of a cotton-thread magnate, reeks of a snobbery that seemed to infect my own dynastic ambitions. What am I thinking? Perhaps my love of nineteenth-century fiction had imbued a sense of property as identity. A lifetime's memories cling to the house. I am both reluctant to go and eager to be off.

Mine is the story of a privileged move, from a big house to a small. But at any age changing places, giving up the old, is a watershed.

Through some shrewdness but much luck too, I had a house to sell. This puts me in the position of having choices and though I know that I am not unusual in this, I also know there is a smaller percentage of those like me who can make their own decisions. I am lucky. Choice is a privilege.

I try to decide what it is I want. I know there must be space for books, for paintings, for music and for having people round for supper. But what kind of space will it be: long views of the distant hills, or next to a clutch of shops, convenient for when I run out of milk? A wide and spacious garden, or a balcony for pots? On a road with a bus route but noisy traffic, or a country lane where there's still space to park a small car? I try visualising myself in each, but always come back to what I already know: city

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life with green spaces. It is interesting to me that most of us, when we make this final change, want a place with a strong semblance of what we are used to.

Most people hug the area they know. According to a 2019 government survey, 70 per cent of people moved to less than twenty miles away. In London, the distance was even smaller. Even of the remaining 30 per cent, most removed to within eighty miles. People in the countryside are even more likely to stay put. In the same survey, 90 per cent of country dwellers moved to less than twenty miles away.

I know I am going to be no exception. I share this reluctance to abandon what I know, what is familiar, where I have learned to feel at home. Now is not the time to chase some idyll of a cottage in the country with roses round the porch or a villa on the Med with sun loungers round a bright blue pool.

I am persuaded of this not by friends and the media, but by some arcane tribal instinct to belong somewhere.



My house seems to tell me not to move too far away, to stay close to home.