

# BOOK REVIEW

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## LEISUREVILLE

**Andrew D. Blechman, Author**  
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*Leisureville* is a compelling, intelligent, and entertaining read that gives the historical context and evolution of modern-day retirement, the growing trends in age-segregated communities, and the potential growth in retirement-related housing over the coming years as baby boomers enter their golden years. Blechman uses his effective narrative skills and interweaves these topics into a very interesting and primarily first-person account that begins with his neighbor in New England moving to the Disney-esque world of retirement communities: The Villages.

The Villages is the largest retirement community in the U.S., with countless golf courses, endless community activities specifically targeted for retirees, and an aggressive social calendar. It is somewhat of a dream world, where many residents ride around in golf carts and stay in a compact bubble of manufactured (i.e., glamorous yet fake) downtowns with fabricated histories, a local newspaper that keeps a tight filter on local headlines, bars that close around 9 p.m., and clubhouses with noticeably-absent screaming children. The Villages and its role in the evolution of retirement make it a perfect case study for E.D. practitioners.

When Blechman's neighbors in New England moved to The Villages, it made him curious: why would a civically-active retiree family seemingly happy in New England do this? What is it about The Villages that is so compelling to retirees? To find the answers

to these questions, Blechman traveled to The Villages to become a month-long resident. The author's visit documents how elected officials, economic developers, and American society in general traditionally overlook the needs of the retiree population.

This book shows that many towns should do a better job of building a sense of community. One reason that The Villages is so appealing to retirees from across the U.S. is not only because of its fancy amenities but also, and perhaps more importantly, it is because there is a true sense of community in The Villages. The Villages offers a sense of community for retirees that is noticeably absent in most municipalities across the U.S.

Blechman's move to The Villages also posed another new question: what is the future of age-segregated housing in the U.S.? The answer to this question is not simple. It is, however, thoughtfully articulated throughout the text. Part of the reason this question is not simple to answer is because of the vast number of baby boomers approaching retirement age and the individuality mentality that encompasses this demographic. Additionally, many baby boomers may choose to work past the age of 65, buck the concept of traditional retirement, and settle on a lighter work schedule as they age. For economic developers wanting to attract the retiree population, this book shows it is a must for these professionals to stay on top of the cultural evolution of retirement.

The author does a fair job in documenting how retirement has evolved through the years. However, Blechman misses the opportunity to expand on the evolution and the historical context of retirement. The text briefly notes the passage of Social Security in the 1930s. At the passage of this law, Blechman notes, retirees generally died around the age of 62, and benefits did not kick in for a few years later. For economic developers who focus on public policy, this example is an interesting study in how non-planned external circumstances dramatically affected the solvency of Social Security. More specifically, what would happen to the Social Security system if the average life expectancy increased? What would happen if some future generation of Americans has more children than anticipated? These are current questions that public-policy makers must grapple with in the coming years.

Of interest to rural-based economic developers, The Villages establishment was brought about by a code in Florida statute known as Chapter 190, which is also known as Community Development Districts. The Florida legislature enacted Chapter 190 to limit Disney's political risk and protect its fiscal investment as it embarked on the massive financial investment of Disney World. In one sense, Chapter 190 assures Disney investors that the company is able to maintain ultimate control of the geographic area. This does seem reasonable. However, The Villages used Chapter 190 in much different circumstances. The biggest difference between Disney World and The Villages is that over 100,000 people call The Villages home; these residents are prohibited under Chapter 190 from having a municipally-elected government. Does this remove the very essence of a democratic nation? There are, no doubt, serious flaws with Chapter 190, which are discussed in-detail in the text; however, the policy undoubtedly promotes E.D. in rural areas that would otherwise never see such a massive development come its way. In the book, Blechman mentions that other states are considering enacting a Chapter 190-esque law to promote

E.D. in traditionally rural areas in its respective state.

Pre-Villages, the land was nothing more than a trailer park. Today, it contains thousands of bustling retirees. But, there are larger moral issues that economic developers must consider before immediately saying "yes" to a Chapter-190 project. Since The Villages legally outlaws non-retirees from living there through an exploitation of the Fair Housing Act, do communities have social or legal obligations to consider? Can this be compared to the then-legal racial segregation of the last century? There are no clear-cut answers to these questions, but it must be considered by economic developers who wish to embark on a community development venture that legally restricts any demographic for the purpose of "encouraging growth."

Conventional wisdom suggests that retirees bring their lives' savings and resulting high spending habits to live the dream life they have always envisioned in retirement, all the while using a limited amount of public services. Thus, it is thought that economic developers who capture this market can find a potentially high return for their communities: a larger tax base and a low demand for public services, which can increase the quality-of-life in the community (*vis-à-vis* lower taxes, enhanced public services, or a mixture of the two). In most cases, this is true. But, as Blechman shows us in this book, this is not always the case. Blechman points to The Villages as an exhibit of how planned retirement communities can take over the larger community and actually decrease the overall quality of life for some in the community. With over 100,000 residents, The Villages has grown to be a large voting bloc in the primarily rural counties it occupies in Florida. This type of voting bloc generally has no interest in local matters outside of The Villages; it has little concern with how life existed in the area pre-Villages (for example, The Villages forced certain functions of county government to relocate closer to them, while leaving their former locations without regard to the

county's history or longtime residents). Additionally, The Villages and its *en masse* voting bloc worked to get the county to upkeep *private* gated streets in The Villages. Is this something that current economic developers want in their communities? Is this something that longtime residents want to see happen in their hometown? Is all growth good? Conversely, will this growth encourage other growth that will have other positive impacts on the area? These are difficult questions for economic developers and citizens alike.

For any community wishing to focus efforts on building a community around retirees, this book is a must-read. It raises issues that are important and striking questions for economic developers to consider. It raises issues that go against the whims of conventional wisdom. Perhaps more striking, as the largest bloc of American society beings to reach retirement age, communities must decide if they want to compete over attracting this demographic. Additionally, if they do want to compete for this demographic, how should the community best attract them? This book will help economic developers build a foundation as they grapple with these difficult questions while applying them to their respective community.

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#### **The reviewer**

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