

## Resorting to (un)secure(d) aging

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The commodification of later life by the retirement village industry opens a gated existence to a small portion of the globe's elderly. Such villages are presented in media images as glamorous and fun-filled life-styles, a consumer choice not unlike the purchase of accommodation at a holiday resort – only more permanent and with a secured channel to the dependency-care that may lie in the future. We offer a critical view of such consumer choice not to diminish the security sought by those who can afford such a purchase, but to examine this depiction for what it illuminates and obscures in the lives of those who have equity to sap and those who do not – exposing to view the deeply institutionalised logic of capitalist markets. Drawing on the traditions of critical theory we hold our focus on the attraction to resort-style communities as a herding of the equity rich, the struggle of many diligent citizens to provide financially for their later years, and the vulnerability of the frail who must rely on state or charitable provision. Such scrutiny exposes contradictions in the view of 'the market as freedom' and invites a consideration of who we are as a just people.

**Key words:** aging; critical theory; privilege; marginalisation; retirement villages

*A still slightly square-jawed [usually white] male and his companions step from their golf cart to continue their leisurely afternoon. They are served pre-dinner drinks in gorgeous glasses by their sprightly [white] wives. Patio furnishings are modern. The sun is shining. The lawns are immaculate. The conversation is muted.*

This playful image is crafted by collating common elements we in New Zealand are regularly exposed to in television, magazine, newspaper, and billboard advertisements to sell units in corporately owned retirement villages with resort-like characteristics. It is not the only media image of aging our population is exposed to but we wish to explore this particular one with some specific issues in mind. Space constraint prevents a deeper analyses of the types of promotional material associated with commercially driven resort-style retirement villages. We rely on the pervasiveness of this genre for reader recognition. Notably the media images of such customers that come to mind in our jurisdiction are predominantly white heterosexual couples, generally fully able-bodied - idealised characters in a utopian vision of 'the good life'. Such images may have specific variation in jurisdictions where white is not the predominant skin colour, or where being single, gay, or otherwise different from the most lucrative economic cohort might affect media presentation and marketing strategies. In this type of retirement facility, a variety of services may be guaranteed. The services may range from sporadic home help to full rest-home care with various levels of medical assistance and other desirable services as the occupants can afford them. In return for this secure[d] way to live the latter years of life, the corporation will offer various ownership and on-selling protocols some of which ensure growing property values flow as equity to the corporation.

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In this article, we explore the social and economic implications of the pervasiveness of commercialised retirement life-styles by inviting first some careful attention to ideas of Horkheimer and Adorno (1944/2002). Horkheimer and Adorno (2002) are concerned with the degradation of thought to a commodity, obedience to the disciplines of the associated linguistic demands, and the loss of capacity to critique society through the subtle normalisation of a specific linguistic turn. We take the idea of aging as a marketable commodity crafted through utopian imagery of retirement in western democratic jurisdictions. We then fold into our reflection a number of ideas from contemporary critical theorists to trace sources of the degradation of thought as hegemonic achievement by applying the ideas of Horkheimer and Adorno to the realms of commercialised eldercare. We suggest that the very banality of such conventions strengthens the hegemonic influence of institutionalised capitalist logic in much human organisation. The prevailing neo-liberal version of this logic may appear to be under challenge as we witness the rise of right-leaning politicians in various parts of the world. The fundamentals of capitalism however remain intact and with it, the systemically generated unequal outcomes investors may exploit. Our focus on the storying of aging is only one instance of the moment-by-moment telling of our future into being and with it, the subjugation of all life to the intensification of the competition intrinsic to the institutionalised logic of capitalist forms of concertive control. Such control stands in stark contraction to the conscious pursuit of the common good that underpins western democratic philosophy. We seek to grapple with their cautionary alert to the commodification of thought that serves the *regression of progress* in liberal societies. We tackle their complex text by an exploration of our playful image.

### **Commodifying *the thought of life[style]*: reifying ‘society’ as ‘a market’ for care [of the aged]**

If public life has reached a state in which thought is being turned inescapably into a commodity and language into celebration of the commodity, the attempt to trace the sources of this degradation must refuse obedience to the current linguistic and intellectual demands before it is rendered entirely futile by the consequence of those demands for world history. (Horkheimer & Adorno, 2002, p. xv)

We reflect on the social and ethical implications of the morphing of identities of wealthier older individuals into customers of the commercially driven retirement village industry through the marketing of a ‘life-style’ for purchase. The very *thought* of ‘a purchasable life-style’ focusses the mind on the reduction of life [style] to that of a market commodity. Such commodification comes with all the embedded potentials and risks of any market venture under prevailing economic conditions. In all jurisdictions within the Organisation for Economic Co-operation and Development (OECD), these conditions are directed through the institutional(ised) logic of some form of capitalism and are thus prone to its attendant capitalist penchant for profiteering. In the examples known to us, once ‘secured’, the incremental reduction of care for villagers-turned-patient may be justified by the need to meet increased cost of provision of services including that of the wages of care-giver/nursing staff. The thought of a ‘purchasable lifestyle’ crafted as a marketable commodity serves investors, marketing companies, and corporate public relations experts.

The thought of a ‘purchasable life style’ as a commodity for an exploitable customer base is crafted to appeal to a perceived unmet desire potential villagers can satisfy through their consumer choices. We give critical scrutiny to this particular commodification by depicting this seemingly benign personal choice as the privilege of the few and as one thread in a complex socio-economic tapestry degrading our common humanity. By folding a number of

contemporary critical theorists into our reflection, we attempt to trace the *sources of this degradation* by refusing *obedience to the current linguistic and intellectual demands* of the now normalised market remedy for meeting almost every human need. We advocate for more disobedience before our capacity to question this dominating market logic *is rendered entirely futile by the consequence of those demands for world history*.

Thought about various possibilities for the commodification of care-for-the-aged generates direct and indirect exploitable market opportunities. For the wealthy in our ken, this thought commodified and marketed as a consumer choice manifests in the concept of life [style] as entitlement to security, fun, and readily available services. For the less-wealthy people, thoughts of aging may entail anxious attention to what can be commodified in some way from contemporary incomes - often barely adequate for the immediate needs of self and dependents. Such thoughts often take the form of insurance policies or determination to purchase and retain a family home – each also be framed as commodities exploitable by various parties. For the poor and frail, thoughts of access to the necessities of later life may entail fear of becoming a drain on one's family, a frowned upon cost on the public purse, or a dependence on the vagaries of charitable providers. All thoughts (and fears) of the style-of-life in later years become a ready-to-harness commodity for markets, investors, funder-seekers, or politicians. We note how in the circles of our purview race, gender, health status, and sexual orientation complicates the story in ways not visible in the dominant public media imagery. There is rarely an identifiable indigenous or migrant person in sight unless as part of the marginalised workforce.

Despite all its rhetoric of inclusiveness and empowerment, the prevailing market logic to which policy and law makers subscribe implicate people well beyond their immediate jurisdiction. Beyond the depictions of resort-style life-styles, formulations of the thought-of-aging entail less direct market disciplines. For example, the elderly who are deemed an unbearable burden on family or community in regions with strong employment law protecting the conditions of care-giving-service can now be exported to low labour cost jurisdictions such as Thailand (Mercola, 2016). Less troublesome elderly can be harnessed by laterally-thinking community leaders for the dovetailing of care-giving or care-taking organisational innovations. In times of housing shortages, those elderly with surplus domestic space can be matched with students exchanging companionship and minor services in exchange cost-free accommodation as in show-case examples from The Netherlands (Carter, 2015). Regardless of its particular characterisation, 'aging' (thus life) is reified as a market commodity for investors, as a vote winner or loser for politicians, and as a fund generator for community providers – each variation is a commodity of value in the prevailing capitalist logic that disproportionately informs many relationships reified as 'society'.

The reification of relationships may, of itself, not be problematic. When these reifications obscure imbalanced power relationships they become of interest to critical theorists. Horkheimer and Adorno provide some theoretical ways to examine relationships long taken for granted as an object. 'Society' may be usefully thought of as a reification identifying particular groupings of human beings deemed to share something in common enough to make this reification *linguistically* sensible in diverse contexts. Its situation in linguistic convention allows for its disciplinary effects to go mostly unnoticed – be that 'society' a small self-contained group or the entire human species each with a selective and disciplined [in]tolerance of diversity. In a largely normalised neo-liberal market driven context, 'society' as the all-encompassing reification, demands obedience in many spheres of human identity formation and organisational priorities. In this context, the word presents as a container, a vehicle, an organism, or an authority that provides individualised opportunity to compete against others in various markets for the securing of personal care. One's relegation to 'a place *in society*' will be variously determined accordingly. The articulation of the thought of

‘society-as-thing’ linguistically sets in place the logic by which individuals and groups may be considered ‘in’ or ‘out’ of its parameters, responsibilities, or entitlements. Normalised values embedded in the word naturalise the mandate by which individuals or communities may take a position to care for all of its members or to allow for their abandonment.

Where the disciplinary effects of ‘society’ obscure abusive power and injustice even to those negatively affected by its protocols and routines, the conditions of hegemony are manifest. Such conditions stand in contradiction to the emancipatory aspirations of *both* liberal democracies and of the neo-liberal capitalist-market driven characterisation of the OECD jurisdictions we are concerned with in this paper. Contrary to its advocates, critics of increasingly unbridled capitalism posit the social and political enabling of neo-liberal capitalist domination as enabling such hegemonic states through diffuse influence on individual, institutional, and societal identity formation. Its disciplinary effects infuse many seemingly free decisions conveyed as consumer choice and purported to be the location of personal sovereignty and the opportunity to shoulder personal and societal responsibilities – including what it means to be ‘old’ and what one might expect from ‘society’ in the later years of one’s life.

The embedding of the capitalist institutional logics to the very care of life harbours hidden power relations that entail economic, political, race, and gendered dimensions in the care for the frail aged. We invite disobedience to the disciplinary effects of the framing of aging as marketable life-styles by suggesting intensified infusions into everyday speech ideas that may challenge and transform the objectification, categorisation, and subsequent commodification of life[styles]. We advocate for a linguistic discipline that guides actions towards an ethic of care-for-[all] life.

### **Disobedience to the current linguistic and intellectual demands of markets**

Seo and Creed (2002) draw on the analytical strengths of critical theorists to point to the necessity to locate and expose paradox and contradiction within hegemonic discourses as a means to disrupt the exploitative and degrading trajectories of any given time and place. Applied to a scrutiny of aging in the context of a capitalist regime, paradox and contradiction abound. The increase in economic productivity forged from a ‘more for less’ institutionalised logic generates promise and hope for a secure[d], idealised and utopian later life. This logic also generates the technical apparatus that affords the social groups controlling it a disproportionate advantage over the rest of the population. The iconic competitive individual in a [mythical] neo-liberal market driven society must be [pressured] into pursuit of self-interest, work hard, live a frugal life, indulge lavishly, crave and subjugate to a fashionable identity, save diligently, spend wantonly, invest wisely, and accrue the means for a meaningful life in later years. Evident unequal benefit or suffering from the random vagaries of various markets is deemed part of a paradox of the personal freedom to be aspired after through market engagement. But this is an inadequate understanding of the contradictions in the stories of freedom, opportunity, responsibility and the good society largely framed in neo-liberal terms for several decades, and now under radical challenge by the intensification of rising support for radical neo-nationalist leaders. Gated societies, walled nations, strengthened borders, and stronger ‘security forces’ are on the rise – and with it places for (only some) humans to seek refuge.

The overall impact of a limited reflection on this uncomfortable depiction of our common humanity is producing what Horkheimer and Adorno (2002) articulate as the international threat of fascism - *progress is reverting to regression*. They posit:

The hygienic factory and everything pertaining to it...are obtusely liquidating metaphysics [which] does not matter in itself but that these things [our reifications] are themselves

becoming metaphysics [the economy's emancipatory spirit] [i.e.] an ideological curtain, within the social whole, behind which real doom is gathering, does matter. (p. xviii)

#### *Paradox and contradiction for a just people to ponder*

Clever marketing of retirement village life-styles offering a life-time of security with promised care-full transition from active village life to dementia and/or palliative care invite signup to corporate-favouring contracts. Cost increases may lead to price increases or limitation of goods and services to customers however. Downward pressure on the employment conditions of those who serve are inevitably tolerated in the interests of protecting profits – a tolerance cleverly woven into common concern about the risks of global recessions and the impact of such on common retirement funds. Profits achieved through frugal staff resourcing undermines the capacity for such employees to generate savings and with it their hopes that in their later years, they themselves can cover the cost of their own care in later years.

The cost of human labour in the care of the frail elderly can be further reduced through the recruitment of vulnerable employees, well-meaning volunteers, increased mechanisation or through the export of the willing or docile elderly to low cost labour jurisdictions. Hope for a living wage for care-givers, let alone a wage that allows for savings-towards-retirement, is systemically nullified in the face of dominant and extractive economic powers. The elderly and their carers may become the prey of corporate greed, a category of state expediency, or the invisible outcasts of a society that 'cannot afford' their care. Paradoxically, the interests of individuals (as customers or employees) may be ignored in consideration through common subjugation the very economic apparatus they serve. While fun-filled village life may become the channel to a [perhaps to be fully automated] hygienic security through years of frailty and pain for some, their security is facilitated by the direct and indirect exploitation of a radically competitive 'society' that justifies dangerously unequal outcomes with an untruthful claim to status as a meritocracy.

#### *Disarming market orientations*

Activist and social justice focused scholar, David Boje (2014) invites his readers into a radical re-think of some of the icons of normalised grand-narratives that Berger and Luckman (1967) call 'common sense'. He gives attention to widely accepted icons of western society by threading in critical stories generally missing from the narratives we circulate about ourselves. Trustworthy Ronald McDonald (Boje & Cai, 2004) and charming Disneyland characters (Boje, 1995) are just two examples that draw his critical eye to the contribution these characters make to the hegemonic influence of markets morphing citizens into consumers. Boje's confronting images startle. For Seo and Creed (2002) attention to such startling images may alert us to hegemonic contradictions within our ways of knowing and are thus a potential emancipatory interruption to normalised ways of being. Such contradictions require sustained attention (Bauman and Donskis, 2013) by those who wish to see themselves as just people.

Our vignette of the secure[d] resort life[style] for a small portion of the world's [privileged] elderly is a Boje-style re-presentation of the attraction to resort-style communities for the wealthy. By maintaining our gaze on the unsettling depiction of this privilege cohort in the public domain, we re-present the market-driven organisation of our elders and their care(r)s as a herding of the equity rich for the gradual transfer of their wealth to the coffers of investors. Profits must be maximised through routine capitalist logics of efficiency gains contributing to the downward pressure on the care-for-life experienced in many social and environmental conditions of the globalisation and intensification of capitalism. An invitation to scrutinise the possibilities, limitations, and the disciplinary effects of showcase examples

of eldercare provide an opportunity to think more critically about care of the frail (elderly): of aging, life, markets, and our humanity and to raise questions about the dominance of this market logic. Such questions are necessary to ensure all questioning is not *rendered entirely futile* in the face of widely embedded hegemonic control exercised by corporate interests in their promulgation of as much commodification of life as can be achieved in any time and place – and the profits to be extracted accordingly.

The creeping slumber that is the source of hegemonic domestication to market logics can be disrupted by exposing societal placating showcases of ‘good news’ as exemplified in the dovetailing of problematic elder-isolation and high student accommodation costs in the Netherlands for example. We read from a Dutch citizen with many opportunities to see diverse forms of elder and disability care:

*I know of students living with elderly and I am mindful of the promotion of this showcase example the world over. But beware: these are ‘healthy’ elderly. So the innovation you read of is about achieving some social contact for a very small category of older people. It is a tiny drop in the ocean - nothing to do with the thousands upon thousands of extremely dependent elderly. These often invisible people frequently have to stay in bed. When they are out of bed, there are not enough staff to watch over them or to ensure they did eat their meal. Even people who are NOT incontinent, are forced to become incontinent. They are dressed in diapers because there is not enough time to help them to go to the toilet at the time they need to go. What the carers must make time for is all the paperwork for the insurance companies, government grants, and the like - or else they will not get their subsidies. (personal communication, 1 January 2017)*

A critical re-presenting of degraded and degrading eldercare exposes to view the lie of ‘the market as freedom’ and its system preserving adaptations. We suggest profiling radically different ways of being human later years of life in a form of storytelling Boje would refer to as the presentation of ante-narratives – opportunities to change the grand-narratives of our time. We draw attention to the *International Council of Thirteen Indigenous Grandmothers* (<http://www.grandmotherscouncil.org/>) as the most wide-reaching ante-narrative we are aware of. There are many other people living later years [dis]gracefully, [dis]obediently and doing so perhaps in the interest of the common good. Amplifying such stories can be a form of activist scholarship in the disruption and redirection of the grand-narratives informing common sense, investor priorities, voter-orientation, and political expedience.

### **Conclusion: Re-storying the future**

In the Preface to *Dialectic of Enlightenment: Philosophical Fragments* Horkheimer and Adorno (2002) explain the constants of their concerns and interests shaped by the social and political conditions of the times of their writing (the period of National Socialist rule of Nazi Germany in the 1940s). They focus on a significant contradiction they detect in the self-destruction of enlightenment.

Freedom in society is inseparable from enlightenment thinking [and] the institutions of society with which it [enlightenment thinking] is intertwined, already contain the germs of its regression...If enlightenment does not assimilate reflection on this regressive moment, it seals its own fate.... thought in its headlong rush into pragmatism is forfeiting its sublimating character, and therefore its relation to truth (p.xvi).

Their purpose is to prepare a positive concept of enlightenment which liberates it from its entanglement in blind compliance. How does our vignette bring this theory to life? What does it matter that a small portion of people can purchase a reified life[style] as a commodity on an equally reified and mutually reinforcing capitalist market? The materially considerable increase in wealth for the few and socially paltry rise in the standard of living for the many attributed to decades of neo-liberal development is reflected in a gospel of meritocracy populated by interest bearing reifications – a gospel used to fabricate and justify selective privilege. Critical concern must be in the negation of reification and

must persist when it [a reification bearing injustice] is solidified into a cultural asset and handed out for consumption purposes...what is at issue is the necessity for enlightenment to reflect on itself if humanity is not to be totally betrayed (p. xvii).

In the 21<sup>st</sup> century the hygienic factory for the elderly-in-care is bought with the morphing of all cultural entities into the gigantic crucible of ‘the market’. This situation might not appear to be too high a price to pay for the securing of some elders if the capacity to pay one’s way into a retirement resort does not simultaneously fuel the degradation of life through an endorsement of the corporate’s capacity to consume one’s equity while entertaining and herding the secure[d] towards increasingly expensive personal care delivered by un[der]paid care-givers and a range of even less satisfactory conditions for aging by those who do not have the capacity to be secure[d] in a resort-style village.

Held (2013) draws our attention to the way Horkheimer and Adorno detail the radical reconfiguration of ‘higher culture’ into a commodity, the value of which is reduced to its capacity to deliver profits. In so doing the “subject transmits to ontology his own cleavage in to a disciplined mental functionary and an apparently isolated existent” (p. 89) – but, in such transmission, we affect not only our own lives:

As thinker and actor, [the subject] is more than just himself [sic]. He becomes the bearer of social performance and also competes with the reality whose order precedes the divided being for-itself of his subjectivity. As a psychological person, he must pay the price that the content of his consciousness is binding. Devoid of any relation to the universal, he shrivels up into a fact, succumbs to an external determination and yet also become a subjectless thing. It is the social process which decides about separation and unification. Yet also consciousness remains the unity of separates. ... self-alienation ... caused by man, it also is an illusion.” (Adorno, 1951/2006, p. 63)

All human sense making includes story-telling. Story-telling is myth making. Perceived social reality is a fabrication brought about through our collective storying. The stories we tell about ourselves as a just people, the style of our concern with aging, and the depiction of capitalism as a meritocracy can all be explored in the small vignette of reducing care for the aged as a market commodity. The moral contradictions made visible (Seo and Creed, 2002), deflected attention on that which unsettles us (Bauman & Donskis, 2013), and the possibility of telling different stories about ourselves and universal justice (Boje, 2014) are just three potential strands of a contemporary critical response to the acute insights of Horkheimer and Adorno.

Advertisements for resort-type retirement villages demonstrate the commodification of life[style] materialising an ultimately exploitive form of human organisations. In the discussion of the contradiction of the market as both emancipator and exploiter we exemplify in the advertising industry’s appeal to those not *yet* in need of their expensive services to sign over their potential equity. Be it in the care of the elderly or the frail, or for the entitlement to

wellbeing for those who cannot or do not wish to manifest life as a commodity to be exploited in the interests of capital gain, stories of the common good must be [re]told, invigorated, and manifest.

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