

Retirement communities in the US are now attracting Indian seniors who want to live close to their immigrant children, but with a little space for themselves

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Between babysitting and bhajans, there's not much to choose from for Indian seniors who have moved abroad to live with their immigrant kids. Confined to diaper duty with an occasional dinner with their busy kids thrown in, the only dialogue they share in a day is probably with the saas-bahu TV shows from back home.

The isolation is outweighed by their love for their children, and the desire to do right by them. But as Arun Paul puts it, "Privately, they are aware that this is not the best situation for them."

Paul, an Indian-American entrepreneur, is offering Indian seniors abroad a way to bridge both worlds. At Priya Living, a retirement community for Indian-Americans that he set up in 2013 in the San Francisco Bay Area, Indians aged 55 and above can rent one and 2BHK condominiums that allow them to remain close to their children and grandchildren in Silicon Valley, while maintaining an independent lifestyle. While these communities are primarily targeting Indian-American retirees, they're also home to some seniors from India who've followed their immigrant children overseas. "As of now we have two to three seniors from India whose children live in the Bay Area," says Paul, a Stanford graduate whose parents inspired the project. He expects the numbers to go up as young Indians working in the Bay Area search for a way to bring their ageing parents back in India closer.

Moving into a senior living facility abroad is often a decision taken by Indian parents rather than the children. Former professor Hari Subramanian, 74, led a bi-continental existence for over five decades, with an academic career straddling India and US. After retirement, he and his wife, 70, moved back to Chennai. But keen to be closer to their children, both in the Bay Area, the Subramanians have invested in a condo in ShantiNiketn 2 (SN2), another Indian-American retirement community in Tavares, Florida.

For NRI parents, homes away from kids' homes



A NEW ADDRESS: (Above) Communities like SN2 (above) and Priya Living attempt to recreate an Indian milieu, with yoga classes and bhajan sessions

"Planning a trip from India is very stressful, and closing the house a nuisance. We can't just visit our kids when we want. The distance is less intimidating if we are also in the US," says Subramanian, who believes moving in with his children involves too many adjustments on both sides. But living independently in the US has its own problems. "Indians who have lived their entire life in Chennai are not used to doing things for themselves," he says. Retirement communities, which offer everything from doctors-on-call to ready meals, are a happy alternative in such cases.

Communities like SN2 and Priya Living attempt to recreate an Indian milieu, offering a packed social calendar that includes gardening and yoga classes, film screenings and daily bhajans in a common prayer room. Festivals are also celebrated together. "Peer relationships and activities are both important for elders," Paul says.

When Paul began researching his project, he realized that 90% of the elders surveyed preferred not to live with their kids. "The Indian traditional system demands service to

elders, but today's young people don't have the capacity for it," he says. He also learnt that immigrant children are highly emotional about their ageing parents back home. "This is a different generation from the earlier one which was resigned to parents living across oceans and meeting once in several years. They are keen to bring their parents over but unwilling to put pressure on their family units," says Paul. These youngsters are the drivers for Priya Living, and the reason for Paul's plans to expand to Los Angeles, which has a large young



working Indian population.

Promoters say the dilemmas of Indian-American retirees are similar to those experienced by their counterparts in India whose children are living abroad. "They value their independence. But they are also keen to be close to their kids and grandkids," says Iggy Ignatius, real estate entrepreneur and founder of SN2. And though these first-generation immigrants have spent most of their lives assimilating American culture, they're happy to be segregated in their twilight years. "In their hearts, every Indian wants to be in familiar surroundings at the end, down to the air they breathe and temples they visit," says Ignatius. A segregated retirement community offers a "mini-India" with the added bonus of proximity to family.

Ignatius relates the example of a Mumbai couple who came to the US to help their daughter with her children, and sold their house in Mumbai to purchase a SN2 condo, now priced at \$200,000 (roughly Rs 1.16 crore). "They intend to live with their daughter till her kids go to school but like the idea of having their own nest here," explains Ignatius, who currently has projects in Florida and New Jersey. While he believes communities like SN2 are ideal for Indian seniors, he admits currently they are accessible only to those who are wealthy and have green cards, which RBI guidelines mandate for property purchase in the US. "Otherwise who will pay for the house? Also, parents are migrating to live with their kids. They may ask — why bring me here to a retirement community? I would rather live in India," he claims. Priya Living, which rents fully furnished 1BHKs at \$2,000 a month, may be more accessible and Paul says elders usually pay for their stay. Children who want to get involved financially can "gift" value-added services like housekeeping (\$50 per cleaning) or laundry.

While their communities are unlikely to attract second-generation Indian-Americans, the promoters remain upbeat about their expansion plans. As Ignatius concludes, "Every day, Indians are immigrating to the US and they are a new first generation. When they grow old, they will be comfortable here."