

Funding the Future

Article URL

Published: January 12, 2026, 7:38 pm

I told myself I would post the video this morning and then nothing else, and that I might take a quiet day, during which I might venture out for the first time since Monday. But then I saw this [in the FT](#) in an article on retirement homes:

According to the US Census Bureau, Americans aged 65 and over will constitute one in five of the population (20 per cent) by 2030. The UK's Parliament predicts that this same demographic will increase to 27 per cent there by 2072. The same is true of the European Union (32.5 per cent by 2100), according to the European Commission, and in China 28 per cent of the population will be over 60 years old, according to the World Health Organization.

The rest of the article can be safely ignored: it is the typical weekend fare about how the very wealthy can be parted from their money. Instead, note the assumption. Once over 65, you are in the retirement home market.

I get the fact that the article suggests that there is a problem with a quarter of the elderly living alone, and with as many as fifty per cent reporting loneliness as a major feature of their life, with more than seven per cent reporting that as a chronic problem. But, I would suggest that these problems are at least as significant for the young. They do not only cause problems for the elderly. They are a feature of all of life that is now lived remotely, online, and too often in fear of what contact with others might provoke.

Is the answer to that incredibly expensive retirement apartments, built in so-called retirement villages of the sort used by Richard Osman as the setting for his Thursday Murder Club series? Maybe it is, but if so, isn't living space based on the need for community the answer to the problems of all in society? And why should access be limited to those with wealth?

In a world where so many very basic needs are not met, isn't the need for safe spaces to meet and talk high on the list of priorities?

For me, the absence of such spaces that do not require the consumption of significant quantities of alcohol over an evening (which is not my thing, although I am open to the odd pint) is a major issue. Why is it, for example, that every coffee shop is shut in the

evening? Is there really no evening market for them?

I have no obvious answers here, but it is on my list of concerns, and for people of all ages, because anyone who has ever dealt with students knows just how big a problem loneliness is for them now, and all young people. A government that is not aware of this is not worth having.