

## "Should I Stay or Should I Go?"

3 Common Misconceptions About Living Arrangements as You Age



By Carol Chiang, OTR/L, CAPS, ECHM, CHAMP

As retirement draws nearer, the question of where to live as we age does too. Aging in place, moving to an independent living community, and downsizing all have their advantages, but there's usually more than meets the eye in these situations.

Any of these options are great so long as the one you choose meets your individual needs, wants, and preferences. By being aware of the pros and cons of each, you can make a more informed choice and find the optimal place for you, ensuring a smooth transition into the next chapter of life.

### Three Common Misconceptions:

1. Aging in place is ideal
2. Independent living communities have it all
3. Downsizing in retirement is a no-brainer

### Where Do You See Yourself?



Aging in place



Independent living community



Downsizing

## Misconception #1: Aging in Place Is Ideal

Most older adults aged 50 to 80 (88%) feel it's important to remain in their homes for as long as possible<sup>1</sup>—a popular sentiment among older Americans for more than a decade.

For many, aging in place is a means of maintaining their autonomy and independence. They likely have no mortgage payment and can manage their home financially. And, in a season of life that brings change and transitions, their longtime home also provides a daily sense of comfort and familiarity. Whether it's morning greetings from neighbors, the companionship of a pet, or being surrounded by objects that represent cherished memories—being grounded in familiarity and routines can significantly benefit healthy aging.

With all these perks, aging in place seems like the best option, right?

### Very Few Homes Are Aging-Ready

Naturally, safety risks and physical challenges increase with age. Yet, nearly half of older adults haven't considered what kind of modifications may be necessary to safely remain in their home. This oversight leaves them unprepared for the serious risks that may come with aging in place.<sup>1</sup>

Falling is one of the major risks and is the leading cause of both fatal and nonfatal injuries in older adults.<sup>2</sup> Even nonfatal injuries can lead to limited mobility or disability.

### The Domino Effect of Falls

A fall that results in limited mobility or disability can lead to isolation, the second major risk to of aging in place, especially if you can no longer drive.

If caregiving is needed, help can be expensive and hard to find. Your home's maintenance and upkeep could fall by the wayside, creating more safety risks.

But aging in place can still be a good option with careful planning. So where do you begin?

### What You Can Do

When you're in good health and getting along well, aging in place may seem like the best option. But the home that has suited you for years may not always be safe or manageable. If your goal is to age in place, AARP's *Your Home Checklist for Aging in Place* offers a practical and thorough starting point for creating an age-ready home.

Then contact an occupational therapist, who can educate you about aging safely and independently at home, and help you plan for current or anticipated challenges.

## Misconception #2: Independent Living Communities Have It All

You've seen the advertisements: Commercials showing beautiful communities offering a wide array of amenities and activities on-site—no driving required—that look like they'd meet all your needs. These idealized advertisements highlight all the best parts of independent living communities, but is it the right fit for you?

For many older adults, this may be a great fit—especially for social butterflies. There are instant opportunities to make friends as well as a built-in network of support.

### Adult kids find this option attractive, too

They won't have to squeeze as many care-related responsibilities into their busy schedules, and they can rest assured their parents are safe, secure, and not alone.

On the surface, an independent living community can seem like a win-win.

### But These Communities Aren't for Everyone

If you're not a social butterfly, living in a 55+ community can be challenging. Some find these communities too noisy or busy for their liking.

Those who enjoy having quiet and solitude tend to experience this issue most often. Some personalities don't fit well in these bustling, close-knit neighborhoods. That's not a criticism—just an acknowledgement that personal needs and preferences differ.

If pickleball games, book club, swimming, and movie nights, etc. aren't of interest now, you probably won't participate in them while residing in an independent living community. Yet you'd still be paying for these features.

Furthermore, if community members don't share your values and interests, you could feel lonely even when surrounded by others. This doesn't mean an independent living community is off the table altogether. It may just mean that you need to explore other options to find one that appeals to you.



### What You Can Do

If this lifestyle is for you, visit and explore independent living communities. Contact the director and arrange to have lunch there. Sometimes guests can even stay overnight. While you're there, ask yourself, "How do I feel being here? Do I see myself belonging?" Consider the size and location of the community. Read the reviews. Using these opportunities to gather data will help you make better-informed choices.

### Misconception #3: Downsizing in Retirement Is a No-Brainer

If you've felt overwhelmed by housekeeping and home maintenance responsibilities (and the resulting physical strain), reducing the size of your home may be enticing. Maybe you hope to gain time, energy, and finances to travel, pursue hobbies and interests, or spoil your grandkids.

With more money in your pocket and fewer chores to do, how could you go wrong?

### The Potential Downsides of Downsizing

Sure, downsizing to a smaller home might save on maintenance. But there could be downsides to a smaller living space that you may not realize until it's too late.

Generally, it's home maintenance that needs to be reduced, not necessarily space and belongings. If you choose something too small, you could end up overwhelmed living in cramped quarters.

### What You Can Do

If you're contemplating downsizing your home, go to open houses in the area where you'd like to move and evaluate the places you see. Start with a simple assessment to help ensure it's the right option for you. Ask yourself questions like:

- Whether you do watercolor painting, cycling, or have an impressive book collection, will there be room to store everything in a way that's neat and accessible?
- If you like to throw parties, host book clubs, or have sleepovers with grandkids, will you have enough space to comfortably accommodate everyone?
- While you may be ready to give up hours of lawn cutting, do you want to continue vegetable or flower gardening?
- Do you have a dog or enjoy walking for exercise? If so, will there be walking paths in a new neighborhood or nearby trails?

This list will get you started, but you can expand it by noting your likes and dislikes and even distinguish your must-haves vs. nice-to-haves.



## Choosing the Best Place to Live Requires Asking The Tough Questions

When talking with my clients about housing options, they often view their favorite choice through rose-tinted glasses. I encourage them to tackle the tough questions—like those outlined in this article—which they may have overlooked. It's better to ask these questions upfront than to make an uninformed decision you'll regret it later on.

## Next Steps

1. Ask yourself which housing option sound best to you:
  - Aging in place
  - An independent living community
  - Downsizing
2. Based on your choice, work through the “What You Can Do” section of the article
3. Consider hiring an occupational therapist who can guide you through these decisions



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Carol Chiang is an occupational therapist and founder of US-based Evolving Homes®. With 25 years of experience in the home and in-patient rehabilitation setting, she guides homeowners and caregivers when deciding to whether to Age-in-Place or Find a New Space®.

Carol serves a consultant for companies like Toyota Research Institute and AARP AgeTech Collaborative. She's spoken nationally and abroad about independent aging challenges and innovative solutions.

<sup>1</sup> Older Adults' Preparedness to Age in Place, [deepblue.lib.umich.edu](http://deepblue.lib.umich.edu), 4/22

<sup>2</sup> Older Adult Fall Prevention, [cdc.gov](http://cdc.gov), 2020

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