

# Making the Retirement Community Decision: A Resident's Perspective

*Challenging a false premise*

## Our Two-Part Mantra

By Greg Hadley

***I am writing this with a bias.*** My wife and I moved into a continuing care retirement community (CCRC) two years ago when we were in our early seventies. Since selling our home and going through the downsizing required, we have had many conversations with friends and relatives who still live independently in their own homes and apartments. Frankly, a large portion of these people think we were foolish to move. Their arguments come at us from many directions.

"You two are both so young and healthy!"

"Why would you want to live with a bunch of old people on canes, walkers and scooters?"

"What did you do with all the lovely things you had in your home?"

"You've given up your shop in the garage, your garden and so much freedom."

"Geez—it costs so much money; how can you afford to live there?"

"Aren't you giving up a lot of privacy?"

"Where you live, death is just around every corner."

"I don't want to interact with my neighbors every day."

"I can count on my kids to help me out when that may be required."

"You're going to cut yourself off from all your old friends and neighbors."

"Eating institutional food every day—I would hate that."

And then the last, and most dismissive, comment always is:

"Well, it might be a good idea for you; perhaps we will start to give it some thought in the next few years."

A classic definition of old age: "Ten years older than you are today." Sometime between retirement from daily working for a living and the onset of chronic illnesses that often occur in old age, most people develop a serious "blind spot." They say to themselves: *My spouse and I are getting along pretty well. Sure, we have some aches and pains, but most people do in their late sixties or early seventies. We have planned our retirement income so that we can lead a comfortable life style. We are still enjoying travel. Our home is comfortable and a*

*perfect place to display all the wonderful things we have accumulated in our lives. We enjoy the freedom and opportunities for fun and relaxation that are presented to us. Yes, things are pretty good and **we expect them to continue that way for the foreseeable future.** In other words, why should we change now when things are going so well?*

This is not only a false premise but a dangerous one, too. *Time drones on inexorably.* We may be drifting along on a tranquil river of life, but someplace ahead of us we are almost sure to encounter white water rapids or even a waterfall. No matter how much we may deny this fact, it is true that *nothing stays the same.* While we are healthy and vigorous today, it cannot stay that way forever. All of us know this intellectually but we are reluctant to accept it emotionally. Acceptance of this truism forces us to face our mortality. It also forces a review of alternative future courses of action, some of which may be difficult or unpleasant.

I told you I speak with a bias. Since making our decision about our future (we obviously believe we made the correct call) we have a two-part mantra that we earnestly impress on our friends:

Make the move to retirement community living while you are still a couple.

Do it while you are still able to deal with this major life change physically, emotionally and mentally.

We can regale you with story after story about people who did not heed our mantra. Women have told us about trying to convince their husbands to move to a retirement community—with no success. Then, after the man died, the woman was forced to complete the move on her own. Believe me, it is a much tougher move made alone.

Disregarding the second part of the mantra is even more evident. People wait, procrastinate and dawdle until there is really no alternative left except leaving their home and moving to a place that provides required care. We have many examples of folks who were absolutely overwhelmed just by the thought of organizing a move out of their home. Not only do they now lack the skills to plan such an event but they cannot bear the thought of leaving their "stuff" and downsizing. In this case, the move often becomes a major problem for their children and grandchildren. *There is seldom a satisfactory outcome when new living arrangements become a requirement instead of a choice.*

### **The Role of Adult Children**

Let's discuss the role children often play in this process. They sometimes have a "blind spot," too. They think of their parents as *getting older but never being old.* Then, one day, they look up and discover that their parents are old and frail. The children see that Mom and Dad are struggling with the daily chores of life, perhaps starting to have obvious memory problems and no longer able to handle all that is required to live in their home independently. This is both a sad and troubling moment for the kids. The children begin the painful discussion about what to do.

Finally, what I characterize as "The Telephone Call" takes place. The children get on a conference call together and attempt to answer the question: "What are we going to do with Mom and Dad? They can't possibly live by themselves in their house any longer." It may be too late to consider independent living in a retirement community. The physical and medical needs of the parent(s) may already be so great that a different level of care is required. A key window of opportunity has been missed. Often this results in anxiety while the children move the parents from one facility to another as the care needs rapidly increase.

We have seen this happen in our own extended family. The kids may be required to expend inordinate amounts of time and effort trying to find new, appropriate care facilities as the health of the parents quickly diminishes. This type of situation may create serious financial burdens, inordinate guilt and a terrible sense of frustration as the children try to give their parents a reasonable and dignified quality of life in a downward spiraling environment.

In different circumstances, the children may recognize an impending need for their parents to get resituated while time and general health are still present. This is usually better than the first situation but some parents may complain that, "I'm living here in this retirement community because my kids forced me into it." This may still result in problems but they can eventually be dealt with by everyone.

### **The Moving Process**

There is no denying that making a move into a retirement community—under the best of circumstances—is difficult and often traumatic. Most people will sell their home before moving in. That in itself can be a very difficult and trying proposition. What is the current state of the real estate market? Is the timing of the sale beneficial to the seller? Preparing the house for sale often requires "sprucing up," painting and taking care of long deferred repairs. There is tension associated with keeping a house ready for inspection every day by potential buyers.

Then come the final negotiations that can be maddening and extended. After the sale is completed the action of getting all your goods out of the house is a major project. No matter how hard you work at it, there always seems to be one more closet, drawer or cupboard to empty. All the while, you are trying to decide what to take with you to your new retirement home. Does this fit? Will I need that? Do my kids want any of my possessions? (Usually not). What will I do with these heirloom pieces of china or crystal? You may be moving from a large home with 3-4 bedrooms, a living room, dining room, family room, kitchen and garage to a unit with 800 square feet and one bedroom. You may conduct an estate or garage sale to help dispose of excess belongings. Getting ready for such sales is very hard work indeed. Finally, it is off in a borrowed truck to take the left over stuff to Goodwill or St. Vincent de Paul.

The final escrow closing day arrives and you leave your empty house for the last time and move to your new retirement home. Don't forget—you're probably doing this in your seventies or eighties. The last several months of home selling and preparation for the move have left you exhausted to the bone. And, as I said above, this scenario often represents the best of circumstances.

The next morning, you survey your new surroundings. There are boxes everywhere. You don't know how to operate the thermostat to control the heat or cooling. You have to organize things like getting a phone system in place, figure out how to gain entrance to all the buildings and rooms with your key systems, finding out when meals are served...and where. Where do I get my mail? Who do I call if I need help with something? How am I ever expected to remember the names of all the new people I am meeting?

In these circumstances, you would not be the first to feel a sense of panic, doom and utter discouragement. Hopefully, there will be some cheerful neighbors who will offer a hand, fill you in on all the "ins and outs" of the place and take you to dinner while introducing you to others who are also new. I don't want to sound like Pollyanna but you *will* get through this rough patch.

From observation, most new move-ins finally "come up for air" in about 60-90 days. Jokingly, we refer to the three phases of moving in: (1) physically getting all your stuff into the apartment; (2) finally getting all the boxes empty and things put away; (3) trying to remember what you brought with you and where you put it. No matter how tough things seem at the beginning, it does get better and you will begin to really enjoy your new home and surroundings. If you're like most, you will quickly conclude that moving to this retirement community was one of the best decisions you (or your kids) ever made. The people are generally very nice, the food is good, there are abundant activities ('way more than you can participate in), you feel secure and safe and you are in control of your own life.

I have referred to "parents," "Mom and Dad," and "we" almost exclusively. This transition to retirement community living is not just for couples. We have many singles living where we do who are enjoying healthy, vibrant and interesting lives. My focus is merely that my wife and I made this decision together and moved here with each other's help. Everything I am saying applies equally to singles.

### **Questions and Objections**

Soon it may be your turn to answer questions and objections from your friends. Here is what you might say when you are faced with these questions:

#### **"You are so young and healthy!"**

Yes, that's true and we are very grateful for that. But, you know, we might not stay healthy forever. We find it very comforting that our continuing care community allows us to migrate from our current independent living status into assisted living, skilled nursing and even a memory unit if and when we should require that in the future. We don't ever have to move again because of these medical and care options.

#### **"Why would you want to live with a bunch of old people on canes, walkers and scooters?"**

We learned early on that our neighbors all had very interesting stories to tell and had led accomplished lives. Just about every new person we have met has enriched us with his or her wonderful life history. We've also learned that each of us ages at a much different rate. We have met a lot of very young 90-year-old people and a lot of very old folks who are 75. A person is not defined by a cane, walker or scooter. Many are very talented, intellectually stimulating and a lot of fun to be with.

#### **"What did you do with all the lovely things you had in your home?"**

We sold them or gave them away. Our children really didn't want much of what we had except for small mementos. We thought a lot of our stuff was important but learned that it wasn't. We didn't want the final years of our lives to be focused on material things. We learned that hearses don't tow U-haul trailers behind them. Our lives are not defined by what we have accumulated. We want our lives to be defined by who we are.

#### **"You've given up your shop in the garage, your garden and so much freedom."**

That really isn't the case at all. We have a lovely, well-equipped shop on our campus. There

are several people available to help me learn how to use the equipment and guide me through projects. I've actually learned how to do a lot more things since moving here. As for gardens, planting areas are made available to those who enjoy growing things. It's fun to do your gardening in a relaxed social setting where your neighbor may be able to give you some tips that make your efforts even more successful. We actually feel freer since we no longer have to worry about the care of our own home and property.

**"Geez—it costs so much money; how can you afford to live there?"**

(NOTE: Every continuing care retirement community has a different financial model. You must examine the buy-in fees, monthly charges and what they cover, plus other financial considerations. For the purpose of this monograph, the author refers to the situation at his CCRC. It is up to the reader to determine the financial model at different CCRCs.)

When we sold our home, the equity was more than sufficient to cover the buy-in fee. In addition, most of the buy-in fee will be returned to our estate except in very unusual circumstances. In planning our move to this CCRC, we carefully considered what would be covered by the monthly charges and what items would be eliminated as an expense to us. For example, we no longer have to pay property tax, a gardener, home repair costs, utility bills (except for telephone), homeowner's insurance (replaced with a low-cost renter's policy) or arborists, or buy new appliances occasionally—the list of things we don't have to pay for is quite long.

On the other hand, lots of things are included in our monthly charges, such as 20 meals per month per person in our dining rooms, maid service every two weeks to clean our apartment, a yearly deep cleaning, all repairs and maintenance to our unit, a complete wellness center with up-to-date fitness equipment, a swimming pool, a long list of activities, medical and shopping transportation, classes, entertainment, exercise programs—that list goes on and on, too.

When we netted all the financial pluses and minuses after the first year in the CCRC, we determined that we had spent about \$10,000 less on daily living items than we had the last year we were in our house. No, we don't think it is expensive to live here; it's a bargain. Sure, monthly fees will escalate about 5% per year but that is comparable to normal inflation we all face.

**"Aren't you giving up a lot of privacy?"**

If you seek privacy ("I want to be left alone"), it is very easy to find here. All of us have a cocoon called our apartment or villa. You are not bothered by anyone in your own living unit. If you disdain the social interaction that occurs in the hallways, restaurants, the wellness center and other gathering places, that is your choice and no one will nag you about it. On the other hand, there are numerous opportunities every day to meet new people, swap life stories, enjoy one another's company over a shared meal and glass of wine and just celebrate life. Early on in our stay, one veteran resident said to us jokingly, "You'll find that some of the inmates don't come out of their cells very often." They certainly are able to maintain the privacy they desire. As for us, the social interaction is one of the very best things about living in our retirement community. We have never felt so much a part of a

vibrant community as we do in this place.

**"Where you live, death is just around every corner."**

For once, I agree with your premise. Yes, all of us here are old (whatever that means) and some are already quite infirm. Each of us has lived longer than we are going to live. There are two ways of dealing with that reality. First, we can assume an attitude of impending doom and worry day and night about when the Grim Reaper is coming for us. That seems to me to be a pretty negative and gloomy way to anticipate the rest of our lives. On the other hand, we can awake each morning and count our blessings for another day, for time to accomplish some little—or big—objective, to enjoy our friends, to make a contribution to our world. To be death denying seems pretty futile to me. All of us know we won't get out of here alive. Why not savor each new day, hoping that our presence adds a small measure of happiness to someone else's life? Each of us has no idea when our last day will come. So why worry about it? Live life to the fullest as best you are able.

**"I don't want to interact with my neighbors every day."**

Look at my comments above about privacy. The same thing applies to this comment.

**"I can count on my kids to help me out when that may be required."**

Of course you can; they love you and want what is best for you. But, is that what you want to do? Do you wish to burden them with caring for you while, at the same time, they are probably raising their own families and are at the most productive time in their careers? Do you want them to sacrifice a substantial amount of time (and, perhaps, money) diverting these resources away from their lives and focusing on you? In some cases, that may be necessary and often the children will step up and provide loving care for their aged, frail parents. After all, the parents might say, we took care of them until they were on their own. Why shouldn't they return the favor now that we need it?

Let's look at this a different way. When my wife and I decided to move into a CCRC, it was just before Christmas. We told each of our six children that our decision represented the most significant gift we had ever given to them. Never will they experience the gut-wrenching anxiety of trying to figure out what to do with us. We are in a safe place now. No matter what the future might bring, we can receive the level of end-of-life care that we need. The kids need never worry about that again. Some of our children had already gone through tough experiences with in-laws. They understood—and explained to their siblings—what a wonderful gift this truly was.

Don't burden your children with your elderly care. They will be anxious and troubled enough as they walk with you to the end.

**"You're going to cut yourself off from all your old friends and neighbors."**

Come on, that's just nonsense. When you moved to a new home or town earlier in life, did you stop staying in touch with friends and neighbors? Of course, you may not see them as often but you still maintain a relationship. Our CCRC was about 10 miles from where we

previously lived. We still see old neighbors and friends and delight in entertaining them here in our home and our community's restaurants. You will only be cut off from old friends and neighbors if you want to be.

**"Eating institutional food every day—I would hate that."**

So would we. We may be luckier than many but our restaurants offer us a wide variety of well-prepared food served by young, attentive waiters and waitresses. Each night, in our main dining room, we have a choice of 5-6 entrees, several salads and soups and luscious desserts. In the more casual restaurant, there are also a variety of interesting choices. Recall I said that part of our monthly fee was 20 meals per person per month. Because we have a complete kitchen in our apartment, we often prepare several meals to eat at home during the month. We also take the opportunity to go to nearby restaurants for an occasional night on the town. Sometimes all of us hunger for good old comfort food—a tuna noodle casserole or spaghetti and meatballs. We make those at home and sometimes invite neighbors to join us in our unit for dinner. No need to eat institutional food everyday if you are careful about choosing the right facility for your tastes.

We don't want to come across as self-righteous know-it-alls who have all the answers to elderly living arrangements. Frankly, it is easy to become "preachy" after you have lived in a CCRC for a while. We do sincerely believe that the last couple of years have been the best of our lives.

Not everything is perfect and we try to work with the management and staff to correct things that can cause problems. A Residents' Council and a number of committees of residents look at every aspect of how we live our lives here. We don't run the place—there is a management group to do that. But our voices are heard and often we can effect changes that we think are important.

We really care about our friends who are still living in their own homes. No, a CCRC is not for everyone. However, everyone needs to have a plan in place for dealing with advanced age. While that cannot be denied, in reality, so many people are in denial about what might, could or will happen to them if they live long enough. For all the readers of this monograph who are in their late sixties, seventies or early eighties and trying to figure out "what's next," visit some CCRCs in your area. Ask questions. Have a meal there. Take your kids along so they can see the place, too. Get a rate card. Attend one of their open houses. Seriously think about how this type of arrangement might work for you. Good luck!

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Greg and Evie Hadley live at [Mary's Woods at Marylhurst](#), a continuing care retirement community in Lake Oswego, Oregon. Article republished with permission of the [American Association of Homes and Services for the Aging](#)