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Staff Writer

Retirees choose simpler lifestyles

Most people can remember a time when it just made sense to put down roots and begin a career, start a family, and embrace all the things that defined adulthood. For many, this phase of life often included the purchase of a home.

The “American Dream” of homeownership, as it has been referred to in various advertising campaigns, was not only a way to build wealth, but it represented a commitment to both community and country.

The meaning of home

Home has different meanings for different people. Some view home ownership simply as a financial investment. Others think of home as the place where families are meant to gather and grow. Homes for some are merely places to store collections and things passed down, while to others, the home represents freedom and independence.

Downside to home ownership

Along with the obvious advantages of home ownership come certain responsibilities. Mowing and weeding the lawn, raking leaves, trimming shrubs, painting fences, and repairing broken faucets are all part of the package.

Most owners take great pride in doing the maintenance and upkeep, both inside and out.

That is, until it becomes too physically challenging. “Accomplishing a once simple task no longer takes an hour or two, but instead

requires a day or two, followed by a few days of recovery,” says Frank, a once proud homeowner who recently decided to give up his pool for a small patio overlooking a courtyard.

The shift from owning to leasing

While it’s true the majority of people in the 65 and older age group continue to prefer owning over leasing, there is a new trend on the horizon. More and more seniors are opting for the simplicity that accompanies leasing. Whether these active retirees are planning ahead for travel or the possibility of future healthcare needs, they are attracted to smaller, low maintenance, and full service neighborhoods, as well as planned communities.

“There are certainly benefits to leasing. Someone else gets to deal with the broken pipes, leaky roof, fallen leaves, and failing appliances,” said Frank. “It’s easier to travel without the worry of leaving a home empty for extended periods.”

“Leasing gives us flexibility should something happen and we need to move quickly.”

Frank ~ 79

“The neighborhood where I lease has social gatherings twice a week so it’s easier for me to make friends.”

Lois ~ 77

“I don’t miss owning a house. I like having cash in the bank.”

Sara ~ 85

Gender differences in retirement

While men leaving the workforce enjoy retirement, free from responsibility for several years, women continue to be responsible for things like meal preparation, laundry, dusting, vacuuming, and general household duties. “When my husband retired, my job became more difficult. I went from having a part time job to a full

time job. Instead of one meal a day, I'm now preparing three," said Dorothy.

Caregiving influences priorities

No longer reporting for work can mean more travel and spare time to enjoy hobbies. If health issues arise, however, travel may take a backseat to caregiving responsibilities.

"When my husband had a stroke last year," said Beth, "I was left to juggle both the maintenance of the inside and outside of the house, prepare meals, and manage healthcare issues. I got to the point where it was just too much. I didn't care if the house fell down around us because I had better things to worry about."

Caregiving responsibilities, regardless of male or female, put a lot of strain on relationships. This is especially true when there are cognitive impairments or mobility challenges. Priorities must shift and it's usually household maintenance and chores that are deprioritized.



Those who still enjoy cooking and prefer privacy over a more social lifestyle may elect to buy versus lease and choose a single family home, condo, or villa where the association takes care of the exterior maintenance. Options vary based on the region of the country, personal budget, and current availability.

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A short time after Joe was diagnosed with dementia, he started having trouble with yardwork and home repairs. I didn't know who to call or who I could trust to do them, so I decided to find a place to rent. This way I could call the landlord and let them worry about it. Joe wasn't happy about it, but something had to give."

~ Margery, 77

55+ homes and apartments attractive to downsizers

Whether people choose to live in a house, an apartment, a condo, or a retirement community is a matter of personal preference. Those seeking to simplify by not having to cook as many meals are often attracted to full service retirement communities with dining options.

To learn more about active adult communities in your area, contact us today!

Karena Stipp, MA, Realtor, SRES, CSHP
919-473-3676
karenastipprealtor@gmail.com
Real Broker, LLC
Seniors Real Estate Specialist
Certified Senior Housing Professional

Is the retirement community lifestyle right for you?

Take this short quiz to find out!

Do your kids (or others you rely on) live more than 50 minutes away?	YES / NO
Do you miss social gatherings or being in the company of others?	YES / NO
Are you tired of preparing meals or having trouble doing so?	YES / NO
Is driving becoming more challenging or have you stopped driving?	YES / NO
Are you concerned about being able to care for your home as time goes on?	YES / NO

If you answered "yes" to 2 or more of the questions above, you may want to consider senior community lifestyle options.