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5 questions to consider about where to live in retirement

By Linda Fodrini-Johnson



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Where to live in retirement? That is either a challenging question or one that has not been contemplated fully. I hear from many people of all ages that they are concerned about this aspect of their own aging or that of a parent. The good news is there are now many more options for where to live in retirement; the downside is this array of choices can actually cause some of us to procrastinate in thinking the question out realistically.

What does one do to be prepared for the long lives we all hope to have? I have 5 questions along with options for you to ponder as you look at the New Year!

1) What do you or your family member value? What gives your **life meaning?** The answer to this question is going to help you make a decision about where to live in retirement. Your desires, wishes, and/or needs should lead you. You want to keep some elements of your answer to this question in the decision. For example, even if you can no longer sail, can you get to a marina and watch the activities?

2) What are your health needs or that of your family member? Do you have any progressive issues you need to prepare for? For exam-

ple, do you have arthritis or any mobility challenges? Do you or your family member have any issues with memory? If not, are you continuing a healthy lifestyle-maintaining a heart healthy diet, exercise, social engagement, good sleep, and a positive attitude? You will also need to look at options for the possible "what ifs."

3) Does your or your parent's existing living environment address all those suggestions for healthy aging in question two? Is the environment conducive for progressive issues, and can you continue with your socialization if you cannot drive? Are you able to afford and find help should you need it to age in place? A consultation with an Aging Life Care Expert could help you with the answers to this question.

4) What about your or your family member's finances? This is a very important question to answer in order to help you decide the type of retirement living that will best meet your needs. Your answer might include more than one option. For example, you might decide to stay in your own home until X or Y happens.

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