

The benefits of staying in one place while aging

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Like most people, I occasionally dream about retiring somewhere fun – say, to a houseboat in Seattle, a one-bedroom rental in Brooklyn or maybe a chateau in Provence.

But I have another fantasy, this one involving a place closer to home. As in, my home.

In this scenario, I stay exactly where I am. No downsizing. No pulling up roots. No making new friends or finding new grocery stores.

This particular fantasy puts me in good company. Almost 90 percent of people over 65 want to live in their home and community as long as possible, according to a report by the AARP Public Policy Institute and the National Conference of State Legislatures. A whopping 80 percent believe they will stay in their home until they die.

For some, friends and a familiar setting are the main draw, and for others, it's an emotional attachment to the house, says Jeffrey Lubell, of the Center for Housing Policy. "This is their home, and you're going to have to pry them out with a can opener."

Keeping the family house can be sensible (can-opener threats aside) if you've retired your mortgage or have enough income to pay it, and if you're relatively healthy and mobile. Eventually, however, staying at home turns into "aging in place," a term that generally means you'll need help living on your own. Increasingly, policymakers and local leaders are recognizing the benefits of providing services that allow people to stay in their homes and communities.

"To society, it costs a lot less for someone to age in their home than to go into a care facility," says Marty Bell, of the National Aging in Place Council.

One solution is to bring health care and social services to neighborhoods where a large part of the population has aged in place. These areas, known as Naturally Occurring Retirement Communities, or NORCs, are a logical place for senior programs, which involve



Some seniors want to stay in their home after retirement because of an emotional attachment to the house.

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the combined efforts of private agencies, housing managers or neighborhood associations, and residents (see norblueprint.org). About 70 NORCs – more than half in New York State – currently have programs in place.

Other communities use the "village" concept to provide services and support to seniors living in the neighborhood. The idea, which originated in the Beacon Hill neighborhood of Boston, Mass., is to create a nonprofit organization that arranges services – including transportation, home repair and social activities – for fee-paying members.

About 85 such villages have sprung up around the country, with 120 more in the works. The annual membership fee for a single member runs \$430, on average, according to a report by the Rutgers University School of Social Work. Most villages offer a discount to members with financial need.

Another way to stay put and get help with home maintenance,

errands and other chores is to share your home with someone who will provide those services in exchange for below-market rent.

This arrangement offers not only household help and a way to cover the bills but also companionship, says Kirby Dunn, of HomeShare Vermont, which has been setting up home-share matches for 30 years. Most seniors who go this route say they feel happier, safer and less lonely, says Dunn.

So far, community-based programs that bring services to seniors are available mostly in cities and suburbs, and they're scattershot at that. Still, expect to see more coming along as baby-boomers march into old age.

"There's a shift from being institution-centric to person-family-community-centric," says Larry Minnix, of LeadingAge, a consortium of aging-services groups. "It's a good thing, but a whole new era."

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