

SENIOR

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Section 2

Lifestyles



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Downsize or upsize? Find your best fit



As you approach retirement, you may think that downsizing to a smaller home makes a lot of sense. After all, downsizing can lower your living costs and reduce the hassle that comes with taking care of a large house. And if your kids have flown the nest, some of your bedrooms are probably gathering dust any-

way. Those are certainly compelling reasons to shift to a less-spacious house. But before you pull the trigger, give some thought to the reverse: “upsizing” to a larger home that suits your expected lifestyle in retirement. In considering whether to downsize or to upsize, for example, ask if you may want a house with

adequate space for entertaining friends and hosting family members when they visit, or one that has extra bedrooms for a home office, gym or hobby room.

The right choice for you depends on your budget and your vision for retirement. As you weigh your options, follow these steps.

port from technology and data provider Intercontinental Exchange, U.S. mortgage holders had a record \$17.6 trillion in equity entering the second quarter of 2025. If you have a heap of equity in your current home, you may be able to use the proceeds from selling it to buy your next home outright or to make a sizable down payment, reducing your monthly mortgage payment.

As you construct a budget, you’ll need to analyze what your retirement income will look like. If you don’t, you risk becoming “house poor,” spending so much of your income on your home that you have little left over to cover other costs. Ken Johnson, a professor of finance at the University of Mississippi, suggests that home buyers follow the “28% rule,” which mortgage lenders often use to qualify applicants. Under this rule, homeowners should spend no more than 28% of their gross monthly income on a mortgage payment (including principal, interest, taxes and insurance). By sticking to this guideline, buyers can avoid overextending their budget for a home that’s too large — and too expensive — for them. Zillow has a free tool that analyzes a home buyer’s income, debts and down payment to arrive at the home price they can comfortably afford.

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IN FRONT OF TRACTOR SUPPLY

Deciding whether to downsize or to upsize in retirement

Figure out your budget

Your budget should be a key factor as you determine the size of the house you’ll buy. “A buyer who is 55 or older has a budget because they’re going to be entering an era when they’re on a fixed income,” says Marcie DePlaza, chief operating officer of GL Homes in Sunrise, Florida, a builder of family and 55+ homes throughout Florida. That’s true even for buyers who can afford homes at higher price points, she says. “They’re always mindful of their budget and take into consideration what their monthly payment will be.”

Your monthly expenses hinge on whether you buy a home with cash or finance part of the cost with a mortgage. Many homeowners are sitting on substantial home equity. According to a re-

Decisions

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Account for additional costs

In deciding whether to downsize or to upsize, you'll also need to factor in other costs associated with homeownership, including utilities, homeowners or condominium association assessments, and home maintenance and repair costs. If you don't have a mortgage payment that rolls in property taxes and homeowners insurance, you'll need to plan for those expenses separately, too. According to a 2023 analysis by Zillow and Thumbtack, a home-improvement technology company, homeowners should expect to pay an average of \$14,155 a year for these so-called hidden costs of homeownership. Annual costs are even higher in pricey cities, such as San Francisco (\$22,791) and New York City (\$22,776).

These costs typically increase along with the size of the house — something prospective buyers should keep in mind. "A larger home often comes with a hidden price tag for escalating maintenance demands," says Jack Erb, an economist for Thumbtack. Larger homes often have more complicated mechanical systems, more expensive flooring, countertops and other finishes, and bigger lawns, all of which need more frequent and costly upkeep, he says.

Consider your lifestyle

In addition to your budget, as you consider whether to downsize or to upsize, think about your lifestyle and how it may change. DePlaza says that many GL

Homes buyers initially downsize and later purchase a larger home because they discovered that they need more space. "Buyers are not always sure what their costs are going to be and what their lifestyle will look like because it's all so new when they retire," she says.

You may not entertain often now, but once you're retired and have more time to host barbecues or dinner parties for friends and neighbors, the formal dining room that you didn't think you needed may start to look pretty good. Similarly, having a spare bedroom to use as a home office or gym might become a necessity.

On the flip side, you may find that a smaller home is most suitable after all. Silvana Clark, 72, and her husband, Allan Clark, 74, recently sold their 2,400-square-foot home in Bellingham, Washington, for \$850,000. The couple relocated to Alexandria, Virginia, to be closer to their 2-year-old granddaughter and her parents. The Clarks are currently living in an Airbnb rental while they search for a smaller home.

"We like to travel and take three or four overseas trips of a month or longer every year, so we don't need a big house," Silvana says. The couple are looking for a low-maintenance home that's about 1,200 square feet, with two or three bedrooms. They no longer need a basement or formal living room, and they want a small yard that doesn't require much attention. "When we're not traveling, our granddaughter can visit, so we want an extra bedroom for her," Silvana says. "She doesn't care about the size of our house — just the number of toys that are there."

Silvana suggests trying out smaller spaces by renting a home on Airbnb for

a week, traveling in an RV or house-sitting, as the Clarks recently did in a one-bedroom home in France. "Evaluate whether the proximity to your partner is going to bug you in a smaller space," she says. If you prefer to have plenty of room to yourself, you probably won't enjoy sharing close quarters.

Think about the layout

While size is the obvious factor in deciding to downsize or to upsize, the floor plan of the home you're considering is equally important. You may want to look for a home with a single story or a primary bedroom on the main floor so you can age in place. Think about privacy: Do you really want your bedroom right

next to the guest bedrooms, or would you prefer more separation? If you decide to go smaller, elements such as vaulted ceilings and large windows can make a modestly sized home feel more spacious. Pay attention to features and finishes, too. If you enjoy cooking, perhaps now is the time to splurge on professional-grade appliances and top-of-the-line cabinetry and countertops.

DePlaza recommends that buyers ensure their new homes have enough storage. Many buyers are giving up houses with basements to move to places such as Florida, where basements aren't common. "Regardless of the size of the home, buyers always say they don't have enough storage," she says.



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Chair yoga offers balance without the risk

One aspect many practitioners love about yoga is how welcoming and inclusive it can be. The ancient movement and meditation practice can work for everyone. And there are no prerequisites to giving it a try, other than curiosity and a desire to improve your fitness, flexibility, and strength.

Case in point: You can even practice yoga seated in a chair.

What is chair yoga?

Chair yoga is exactly what it sounds like: yoga that is performed while seated in a chair. Every pose, breathing exercise, or meditation is done while sitting down.

The term may also be used to describe yoga positions that are done while standing but holding onto a chair for added support. This article will use the term to describe yoga positions done in a seated position.

Could chair yoga be right for you?

Anyone can try chair yoga. But it's especially helpful for anyone who has difficulty balancing, standing for a long time, or getting up from or down on the floor, where yoga is traditionally performed.

Chair yoga is also a great option for a quick stretch if you'll be sitting for a while, such as on a long car or plane trip or at your desk during a busy workday.

Benefits of yoga

Yoga has been linked to a long list of health benefits, and larger, longer-term studies are in progress. Based on what we've learned thus far, the perks of a regular yoga practice may include:

- lower stress
- reduced risk of heart disease
- more stable blood sugar
- less back and arthritis pain
- sharper memory
- less anxiety and depression
- better sleep
- greater happiness
- weight loss

Benefits of chair yoga

Chair yoga can deliver the above benefits while providing a more stable, seated base from which to exercise.

In one small study among older adults with osteoarthritis in the lower body (for example, knees and hips), doing chair yoga exercises for 45 minutes twice a week for eight weeks led to less pain and fatigue, compared to participating in a health ed-

ucation program. Another small study found adults with knee osteoarthritis were better able to carry out their daily activities after a 12-week chair yoga program.

In a third study, older adults experienced greater stress reduction after participating in a six-week chair yoga program, compared to those who participated in six weeks of chair aerobics, walking, or social games.

Chair yoga workout

If you'd like to give chair yoga a try, you can start with the five chair yoga positions described below. You can do the exercises in a sequence, or pick a couple of the movements to try any time you want a quick stretch.

Check with your doctor before doing these moves if you have back, shoulder, or hip problems, or recently had abdominal, shoulder, or hip surgery.

Seated crescent

• Sit up straight in a chair with your feet flat on the floor. Relax your arms at your sides. Tighten your abdominal muscles to support your back.

• As you inhale, raise your right arm overhead, drawing your fingertips and the crown of your head toward the ceiling. Keep your shoulders relaxed and down, away from your ears.

• As you exhale, bend to the left. Hold for 3 to 5 breaths.

• On an inhale, straighten your body.

• Lower your arm as you exhale.

• Repeat, raising your left arm and bending to the right. That's one repetition.

• Continue alternating sides for 3 to 5 repetitions total.

Back bend

• Sit up straight on the edge of a chair with your feet flat on the floor. Place your hands on the seat of the chair with your fingertips pointing toward you

• As you inhale, roll your shoulders back. Keep your shoulders relaxed and down, away from your ears, throughout the entire movement.

• Gently lift your chest toward the ceiling, arching your back. Don't excessively arch your back or hyperextend your neck. You should be gazing up at the ceiling in front of you. Hold for 3 to 5 breaths.

• Release on an exhalation.

• Complete 3 to 5 repetitions.

Spinal twist

• Sit sideways on an armless chair. Sit up straight with your feet flat on the floor. Place one hand on either side of the chair back. Keep your shoulders relaxed and down, away from your ears. Inhale.

• As you exhale, gently rotate your

torso to the right, toward the back of the chair, looking over your right shoulder. You should feel a stretch in your torso and neck, but do not strain or force the position. Hold for 3 to 5 breaths.

• As you inhale, return to center.

• Complete 3 to 5 reps to the right, then sit the opposite way and repeat, twisting to the left.

Pigeon

• Sit up straight toward the edge of a chair with your feet flat on the floor. Place your left ankle across your right thigh.

• As you inhale, sit up tall. Don't round your back; keep your spine elongated.

• If you feel a stretch in your left hip, then hold here. If not, gently press down on your left knee with your left hand, and on an exhale, lean forward slightly until you feel a stretch. Keep your chest lifted as you lean forward. Hold for 3 to 5 breaths.

• Release on an exhale.

• Do 3 to 5 reps total on that side, then repeat with your right ankle across your left thigh.

Shoulder stretch

• Sit up straight in a chair with your feet flat on the floor. Tighten your abdominal muscles to support your back. Hold a strap or a towel in your right hand.

• Inhale while raising your right arm over your head.

• Bend your right elbow so your right hand is behind your head and the strap or towel is hanging down your back.

• On an inhale, extend your left arm down at your side, and then bend your left elbow so your left hand is behind your back. Grasp the strap or towel with your left hand.

• If you feel a stretch in your shoulders and arms, hold here. If not, walk your hands toward each other until you feel a stretch. Hold for 3 to 5 breaths. Keep your shoulders relaxed and down, away from your ears.

• Release on an exhale.

• Repeat in the other direction, holding the strap or towel in your left hand. That's one rep.

• Continue alternating sides until you've completed 3 to 5 reps total.

Safety tips for chair yoga

When you're exercising on a chair, you need to make sure your seat is safe and sturdy. Your chair shouldn't tip, wobble, roll, or move easily. Choose a chair without arms so you have more room to move in different directions.

As with any new exercise, start slowly, giving yourself time to get used to the movements and see how your body reacts. Never push yourself to the point of strain or pain in any chair yoga position.



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How seniors can use ChatGPT

Technology has come a long way since today's seniors were marveling at the first man on the moon or playing Pong. Many have embraced new technologies along the way, like smartphones, smart homes, and online books, music, and entertainment. These days, seniors can use ChatGPT artificial intelligence for an array of benefits, from enhanced well-being to simply having fun.

ChatGPT, a user-friendly AI tool, is opening up new possibilities to stay informed and engaged. Whether it's getting help with everyday questions, writing a letter, exploring hobbies, or simply having a friendly conversation, ChatGPT can serve as a helpful companion and resource. Older adults can use ChatGPT with ease and confidence, no tech expertise required.

Accessibility features

The ChatGPT tool includes several accessibility-friendly features that can help senior users. Users can use the microphone on their computer or mobile device (for Plus accounts), making it helpful for those with vision or mobility challenges. The tool works with most screen readers and supports keyboard navigation for easier use. While it doesn't have built-in text-to-speech, it can adapt its responses for clarity, use plain language, or summarize content based on your needs.

Here's how seniors can use ChatGPT

This user-friendly AI tool provides information and entertainment. Before diving in, remember that answers may not always be 100% accurate. Also, never share sensitive information (phone number, Social Security number, bank accounts, passwords, etc.).

Once you've waded in to ChatGPT, you'll be amazed how easy and enjoyable

it is to use. Start with these basic ideas.

1. Support for health concerns

ChatGPT can help with general health questions by explaining symptoms, conditions, and treatments in plain language. It can offer self-care tips and help you prepare for doctor visits. However, it can't diagnose, prescribe, or replace professional medical advice. It's a helpful tool for learning and support, but not a substitute for a healthcare provider.

- Understand medical terms: "What is polymyalgia rheumatica?"
- Get diet and exercise tips: "Give me a simple stretching routine for seniors."
- Prepare questions for a doctor's visit: "What can I ask my rheumatologist about my arthritis?"

2. Learning and mental engagement

ChatGPT offers interactive, personalized experiences that make learning more accessible and enjoyable. It can explain complex topics in simple terms and adapt to your interests, providing information on history, science, old movies and TV shows, and current events. ChatGPT often gives better answers than a search engine because it summarizes information from many sources instead of making you sort through a long list of web pages. It also provides brain-stimulating activities like puzzles, trivia, and word games to keep your mind active.

- Learn something new: "Tell me an interesting fact."
- Get technology guidance: "What's the easiest way to send a photo by email?"
- Play brain games: Ask for riddles, trivia, or logic puzzles or play games like 20 Questions and memory challenge.
- Get help with everyday questions: "What's a good low-sodium recipe?" or "What does Medicare Part B cover?"
- Look up answers to specific questions:

"How is rye whiskey different from bourbon?"

3. Creativity and fun

Stay engaged with fun, low-pressure ways to explore creativity, through storytelling, poetry, and jokes. Get help writing a personal memoir. Invent characters and adventures just for fun – or to share with the grandkids. You can also create funny images, such as an action figure based on you, your pet, a friend, or a family member.

- Write jokes, limericks, or stories
- Generate gift ideas for birthdays or holidays
- Make custom crosswords or word searches with family names or favorite hobbies
- Make funny images like dinosaurs having a tea party or a squirrel driving a car

Sample prompt:

Write a funny riddle or joke for me to

tell my five-year-old granddaughter.

ChatGPT response:

Sure! Here's a fun and silly riddle perfect for a five-year-old granddaughter:

Q: Why did the teddy bear say no to dessert?

A: Because she was stuffed!

Want another one with animals, princesses, or something else she likes?

Writing and communication

Make your writing tasks easier and more enjoyable with AI support. Use ChatGPT to write emails and messages. The tool can recommend clear and understandable wording, use proper grammar, and organize thoughts. It can also help control the tone of your message, making communication more effective and less stressful.

See **CHATGPT**, Page 6

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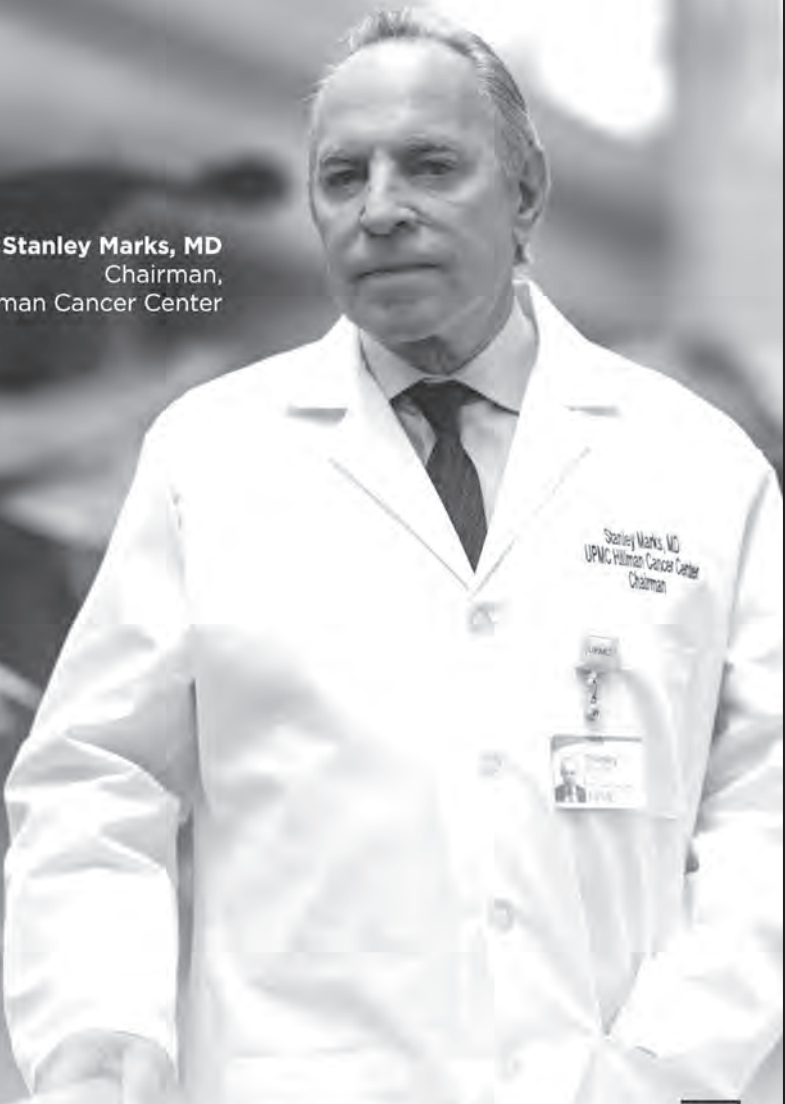


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ChatGPT

Continued from Page 5

- Write emails, letters, or cards: ChatGPT can help draft messages to friends and family.
- Create stories or poems: Turn memories into creative writing or legacy projects, for yourself or to share.
- Edit and format documents: Record family history and write newsletters and journals.

Here is an example of using AI for communication:

Sample prompt:
My neighbor makes me angry by playing loud music late at night. Write me a polite email to address the problem.

ChatGPT Response:
Hi [Neighbor's Name],
I hope you're doing well! I wanted to reach out about something that's been affecting my sleep lately. I've noticed that the music from your place can get quite loud at night, and it's been a bit difficult to get rest.

I completely understand wanting to enjoy your evenings, and I don't mean to be a bother—just hoping we might find a way to keep things a little quieter later in the evening.

Thanks so much for understanding, and I appreciate your consideration.

Warmly,
[Your Name]

Getting Started

The ChatGPT AI tool is simple to use. Here's how seniors can use ChatGPT on a computer, tablet, or smartphone.

- On a web browser, go to chat.openai.com – no need to install an application.
- Android and iOS devices can use a mobile app for the program.
- Type naturally, just like you were asking a question or making a request of a friend. ChatGPT understands plain language.
- Ask follow-up questions.
- Make follow-up requests like “Make it simpler,” “Explain that again,” or “Try a different version.”
- There are no wrong questions – just be curious!

Basic ChatGPT is free. A free account gets access to a slightly less powerful version of the software, may provide slower or limited access during peak times, and places limitations on some of the tool's features, such as image generation. But the free version is still a powerful and useful tool, suitable for casual use and basic Q&A.

Once seniors have learned how to use ChatGPT and experienced the fun and enrichment it can provide, the world is their virtual oyster.



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Eating well after 50: 5 ways to make healthy food choices

After 50, it's more important than ever that you are eating well to get adequate nutrients. As we age, our weakening immune systems and other factors make us more prone to chronic conditions, falls, hospital stays, and illness. Proper nutrition can help to prevent—or diminish the dangers—of these age-related risks. Use the tips below to help make healthy eating choices this year, even if you're on a tight budget.

1. Know what a healthy plate looks like and follow recommended servings

Filling your plate with the right food is key, especially for adults aged 50+. Healthy eating means a focus on the major food groups—fruits, vegetables, protein, dairy, and whole grains—and the recommended daily serving size for each. MyPlate Plan, created by the U.S. Department of Agriculture (USDA), is a free resource that helps you see how the food groups should stack up based on your gender, height, weight, and level of physical activity.

2. Choose food based on important nutrients

Every bite counts as you age, so fill your body with vitamin and mineral-rich foods—and not empty calories. Some of the most important nutrients you need for healthy aging include:

- Protein
- Vitamin B12—Foods high in B12 include fish, shellfish, lean red meat, low-fat dairy, cheese, and eggs.
- Folate/Folic acid—Foods high in folate include dark leafy greens, asparagus, broccoli, citrus fruits, beans, seeds, and nuts.
- Calcium—Foods high in calcium include low-fat milk, kale, sardines, broccoli, yogurt, and cheese.
- Vitamin D—Sources of high Vitamin D include fish, shellfish, low-fat milk, orange juice, and the sun.
- Potassium—Foods high in potassium include avocado, spinach, sweet potato, yogurt, coconut water, and white beans.
- Magnesium—Foods high in magnesium include dark leafy greens, seeds and nuts, fish, beans and lentils, and brown rice.
- Fiber—Great sources of fiber include avocados, raspberries, blackberries, artichokes, peas, beans, lentils, nuts, and seeds.
- Omega-3 Fatty Acids—Foods high in Omega-3 fats are flaxseed oil, fish and fish oils, nuts, shellfish, soybeans, and spinach.

3. Stay hydrated

Water is an extra important nutrient because many medications can increase your chances of dehydration. Plus, one of the key minerals we need, fiber, absorbs water. Thus, you need to drink fluids consistently throughout the day.

The National Academy of Medicine suggests an adequate intake of daily fluids of about 13 cups and 9 cups for healthy men and women age 51 and older, respectively. All sources of fluids—drinking water, food, and beverages—are counted in these recommendations.

4. Read nutrition labels

Be a smart shopper. It's always best to buy fresh protein, dairy, and produce when you can, but when you opt for packaged foods, look for items that are lower in fat, added sugar, and sodium. Buy spices instead of salt to season your food, and choose a natural sweetener, like Stevia, instead of sugar.

Also, pay close attention to whole grain labels. If food has the "100% whole grain" stamp, it means that each serving contains at least a full serving or more of whole grains, while the basic "whole grain" stamp means that each serving has at least half a serving of whole grains per

serving. Learn more about whole grain labeling.

You can take the guesswork out of a balanced diet by subscribing to one a meal delivery services. Meal delivery kits contain pre-portioned meals and make reading labels a breeze.

5. Stretch your food budget

Perhaps the biggest obstacle for eating well is a lack of financial resources, but you don't have to make trade-offs—like opting for canned food over fresh—in your food budget. There are state and federal programs that can help you pay for groceries, including the Supplemental Nutrition Assistance Program (SNAP) and food delivery services like Meals on Wheels. SNAP also now covers most grocery delivery programs, like Amazon Fresh. However, they may not cover the delivery fee. Visit [BenefitsCheckUp.org](https://www.benefitscheckup.org) today to see if you're eligible.

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Q&A: Do healthy seniors need checkups?

DEAR MAYO CLINIC: My mother is 81 years old and quite healthy. How often should she see her doctor? What are the routine tests or immunizations she needs as an older adult?

ANSWER: There's no hard and fast rule about how often seniors should see their health care providers. For most older adults, though, it's a good idea to have at least one medical checkup a year. At that visit, a provider can review medications, check on health concerns, talk about lifestyle topics and go over recommended tests.

Regular health care visits are the perfect opportunity to go over the medications an older adult takes — a key step in maintaining good health. It's important for a health care provider to know about all of a senior's medications, including prescription and nonprescription drugs, dietary supplements, and herbal medications. That way, the provider can identify any that could be interacting with one another, possibly causing health problems, and confirm that the medications are managing chronic illnesses effectively.

Going over any health concerns — even if they seem small — is also an essential part of a senior checkup.



Symptoms such as memory loss, sleep

problems, constipation, fatigue or weight loss, for example, could point to underlying health problems that need to be evaluated. Or they might be side effects of medication that could be eliminated with a change in prescription.

Health care providers who see seniors also review lifestyle issues that affect how a person functions day to day. For example, it's important that seniors are able to navigate their environment in a way that allows them to do what they want, interact with others, perform daily tasks without trouble and stay healthy.

To help get a sense of that, a provider may ask questions about topics such as dressing and bathing. He or she will want to know if a senior has fallen at any point. A discussion of grocery shopping, cooking and eating, as well as ease of movement, driving, typical routines and social interaction, also can help the provider better understand how well a senior is managing daily life.

The specific tests or immunizations an older adult needs depend largely on his or her medical history. But some are appropriate for most seniors. For example, the vaccine to protect against pneumonia and a yearly flu shot typically are recommended for adults over 65.

Another example is a bone density test, which is used to screen for osteoporosis. This test is recommended at 65 for women who have never broken a bone

and who don't have other osteoporosis risk factors. For men, this test usually is recommended around 70 for those who have broken a bone at some point in their lives.

Other tests usually are based on an individual's specific health concerns and medications. For example, tests to check blood sugar; cholesterol; and minerals, such as sodium and potassium, may be appropriate. Some people also may need regular tests to gauge kidney and liver function.

Before your mother goes to see her health care provider, encourage her to write down questions or concerns she'd like to discuss. To help the visit go smoothly, it also would be useful for her to note any significant health concerns or conditions she's had in the past, as well as any health problems or symptoms she's experiencing now. She should bring along a list of all her medications, including over-the-counter medications, and their dosages, too.

Based on that information and a physical exam, her health care provider can offer guidance on the tests and screenings that may be appropriate, as well as the best schedule for future checkups. He or she also can discuss lifestyle recommendations regarding exercise, nutrition and social interaction, among other topics, that can make a big difference in an older adult's quality of life.

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Checklist on home safety for aging in place

If you or a loved one is aging in place — staying in their own home rather than moving to a senior community — there are many improvements to make the living space safer and to improve accessibility. These modifications for home safety for aging in place range from simple, low-cost solutions to more expensive and permanent home modifications.

Easy modifications to reduce fall risks

Remove tripping hazards: Eliminate loose scatter rugs, exposed electrical cords, and clutter, especially in or around doorways or stairways.

Secure large rugs and carpets: Apply nonslip backing or tape to hold down the corners of rugs and to secure them in place.

Improve lighting: Replace dim or nonworking bulbs in lamps and light fixtures with brighter options and add lamps or lights in low-lit areas.

Add nonslip mats: Nonslip mats or strips in areas that might get wet, such as the kitchen and bathroom, are an inexpensive way to reduce slips and falls.

Make it easier to get in and out of bed: Add bed-assist rails or a floor-to-ceiling security pole to help your loved one get in and out of bed. Also consider lowering the height of the bed.

Changes for improved accessibility

Replace doorknobs with lever handles: Lever handles are easier to use for opening doors than doorknobs.

Install touch-activated faucets: These enable seniors to turn water on and off with just a light touch.

Replace or relocate light switches: Replace traditional light switches with rocker switches. If your loved one is in a wheelchair, consider adding motion-sensor lights or moving light switches so that they're lower on the wall. Bonus if



the light switches are slightly illuminated to be visible in the dark.

Add smart home devices: Voice-controlled devices make it easy to operate lights, small appliances, and alarm systems.

Ensuring your loved one is prepared for home emergencies

Check smoke and carbon monoxide detectors: Ensure that these life-saving devices are in good working order and replace as needed.

Have a working fire extinguisher on hand: Make sure that working fire extinguishers are easily accessible in the kitchen and any other location in the home that might be prone to a fire.

Install a security system: Smart doorbell, surveillance cameras, and security

systems provide additional peace of mind.

Be prepared: Create an emergency

plan that will ensure your loved one can contact help immediately in case of an emergency.

Permanent home modifications

Replace tubs with walk-in models: Converting or swapping out traditional tubs for walk-in showers and tubs with low points of entry can make self-care easier and safer.

Install grab bars: Placing bars in bathtubs and showers and near toilets will support safety and independence.

Install nonslip flooring: Replace ceramic tile and other hard flooring with nonslip options made from rubber, cork, or textured tile.

Add ramps with handrails: When it's no longer safe to navigate steps, especially if someone becomes wheelchair bound, ramps will ensure they can move safely in and out of and around the house.

Widen doorways: Widening narrow doorways makes room for mobility devices, from walkers to wheelchairs.

Install a chairlift: For loved ones in multistory homes or for those confined to wheelchairs, a chair lift or in-home elevator makes moving from one floor to another easier and safer.



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Freedom and connection in retirement

Most adult life changes – education, career, marriage, children – are expected and celebrated. Later in life, however, change can feel uncertain. Questions arise around next moves – literally: downsizing, moving near adult kids, the best states for retirees. But one choice fits in all those categories and offers added benefits: move to an independent living community, where you can ditch loneliness and chores alike, while supporting your health, happiness, and freedom.

Benefits of an independent living community

Deciding to move to an independent living community can be empowering. Today's independent living environments are vibrant, socially connected, and designed to support wellness and autonomy. At the same time, you'll be shedding some of the downsides of standard single-family homes.

1. Built-in social connections

Loneliness is a growing concern among older adults, leading to depression and ill health. This can hold true for the newly retired, who no longer have work interactions to provide connection. Independent living communities provide a natural



antidote to this. Residents have daily opportunities to connect with peers through communal meals, social events, clubs, and group outings. Whether it's a morning coffee chat, an art class, a game of pickleball or bridge, or a book club, these interactions foster meaningful friendships and reduce

feelings of isolation.

2. Maintenance-free living

For many seniors, the lure of maintenance-free living offers one of the best reasons to move to an independent living community. Say goodbye to mowing the lawn, cleaning gutters, and worrying about unexpected home repairs. Independent living communities handle maintenance and housekeeping, serving up a double benefit: residents ditch loneliness and chores, focusing their time and energy instead on hobbies, relationships, travel, and relaxation. This shift can bring a profound sense of freedom and joy.

3. Amenities that enrich daily life

Independent living communities offer a host of programs and facilities that add to residents' quality of life. On-site fitness centers and wellness programs, games, outdoor walking paths, libraries, salons, movie nights, concerts, outings such as shopping trips and museum visits – these and other amenities make everyday living more enjoyable. Scheduled transportation, concierge services, and dining options add ease, flexibility, and fun to daily routines. Better yet, these activities are optional, so you can be as busy or as chill as you like.

4. Opportunities for personal growth

Whether it's learning a new language, participating in volunteer programs, joining a gardening committee or book club, or hearing a fascinating lecture, independent living communities often provide enriching opportunities for intellectual and emotional growth. Residents are encouraged to keep exploring, learning, and contributing.

5. Safety and peace of mind

Independent living communities are designed with older adults' needs in mind: secure entrances, accessible lay-

outs, emergency response systems, 24/7 on-site staff, and connections with local providers. These benefits are especially useful for those coming from homes that haven't been modified for accessibility and safety. Some also offer optional add-on services such as medication reminders or assistance with errands, helping residents stay independent longer while easing concerns for family members.

6. A smoother transition for the future

For older adults who may eventually need more support, independent living communities often exist within broader campuses that offer assisted living or healthcare services, such as Continuing Care Retirement Communities or Life Plan Communities. Making the move early can ease future transitions and ensure continuity of care, without the stress of relocating later under pressure.

Connecting all the dots

"Relationships are the heart of senior living. Services are important, the building is important, location is important – but even more important is how someone feels in your community," says Jessi Weldon, EVP of Primrose Retirement Communities. "Do they feel valued? Does it feel like home to them? Do they have friends? Do they trust the staff? Do they feel fulfilled at the end of a day? Is there a sense of community? Those are the pieces that matter."

Ultimately, moving to an independent living community is about choosing freedom over worry, connection over isolation, and possibility over limitation. As you ditch loneliness and chores, you find even more: health, happiness, and meaningful living. For individuals and families alike, it can be one of the most life-enhancing decisions of retirement.



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