

## **DOWNSIZING-UPSIZING**

Aren't our minds amazing? It's so interesting that our minds are able to stay relatively young and open to life as we age while our bodies seem to deteriorate at a faster rate. Of course, we each age mentally and physically at our varying individual, unique rates.

Home downsizing is a relatively new phenomenon. In the past, people generally stayed in their homes until death or moved in with family. Nowadays, with our greater affluence, many of us relocate to 55 and above communities and eventually to continuing care retirement communities (CCRC's). On the other hand, we frequently hear stories of individuals and couples who have overstayed in their homes and heartbreakingly are unable to keep up with the demands of independent living.

### **UPSIZING OUR LIFE**

With the wide range of resources now available to us as we or our loved ones age, we can thoroughly enjoy life regardless of our age. The pivotal dimension, as always is upsizing our mental outlook as we downsize our living arrangements.

Research has revealed our preeminent American value as individualism. We may not be consciously aware of subscribing to "rugged individualism" but it is manifested in our rampant social isolation. The 2000 best seller, Bowling Alone: The Collapse and Revival of American Community by Robert D. Putnam, communicates this reality. The greater sense of community present in active adult communities and CCRC's offer a pleasant counter-balance to our isolationist tendencies. These communities enable balancing individualism with connecting with others. This reminds me of the Latin saying, "Virtus stat in medio", virtue stands in the middle way.

Retirement communities excel in offering opportunities for intellectual stimulation, social engagement, exercise classes and equipment, emotional support, and spiritual pursuits. Sounds like a resort spa! Live in perfect harmony!

### **MODERN RESOURCES**

In attune with 10,000 "baby boomers" retiring daily, resources are proliferating. If you wish to remain in your home, join the Village Movement where you will be a part of a caring community of neighbors helping neighbors. Call 410-235-3171 or visit [www.vtrnetwork.org](http://www.vtrnetwork.org) to learn about the National Village to Village Network.

If you decide to age in place take advantage of Universal Design, which creates templates for spaces suitable for older people and people with disabilities. Remodel your stairways, bathrooms and kitchens to achieve convenience, safety, and economy. Also investigate Home Health Care services and Adult Day Centers. Visit [www.retirementlivingsourcebook.com](http://www.retirementlivingsourcebook.com).

Whether you decide to age in place or move to a retirement community, you may be wise to enlist the services of an Aging Life Care professional. They evaluate your situation, provide resource information, and guide you on your journey. Visit [www.aginglifecare.org](http://www.aginglifecare.org).

Choosing the right place to live involves myriad considerations. A prime factor will be our medical status. If we are wealthy and healthy, an Active Adult Community fits. A less affluent but healthy person may elect an Independent Living Community, which are mostly rental apartments. Assisted living Communities are appropriate for those needing some level of assistance to accomplish activities of daily living (ADL's). Whatever choice is made, obtaining legal advice from an Elder Law Attorney is prudent.

### **CCRC'S**

Choosing a CCRC is particularly wise for those of us who are anticipating gradual medical impairment. (I guess that is all of us!) It is a challenging, complex process, as so many variables must be addressed. Some of them are location, cost, proximity to family, friends, current health care providers and place of worship, environmental quality, institutional financial stability and values, number of residents, programs offered, parking, etc.

Because women live an average of eight years longer than men, approximately two-thirds of CCRC residents are single women. Two-thirds of residents never go on to assisted living or nursing home levels of care due to the growing availability and sophistication of Home Health Care Services. Most CCRC's are fee for service so having long term care insurance works well. Using long-term care insurance In a lifetime care CCRC will also be invaluable in reducing monthly costs.

Even though most information we seek is readily available online, some of us find it pleasant to have a hard copy in our hands. I recommend the commercially produced Guide to Retirement Living Sourcebook, which has Mid-Atlantic regional editions for Maryland, Delaware Valley and Metro Washington, D.C. Visit [www.retirementlivingsourcebook.com](http://www.retirementlivingsourcebook.com) or call 1-800-394-9990.

### **UPSIZING ALWAYS!**

Whether we age in place or downsize, upsizing our minds is a critical necessity. Upsizing is simple to understand but sometimes difficult to do. It requires deep levels of self-awareness, self-reflection, positivity, openness, courage, determination, strength, commitment, self-caring and love of all types!

*Dr. Jim David is a practicing psychotherapist in Silver Spring, MD. Visit his website at [www.askdrdavidnow.com](http://www.askdrdavidnow.com) or email at [james519@comcast.net](mailto:james519@comcast.net).*