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The Pros And Cons Of Staying In Your Home Long-Term

Aging in place is a goal for many seniors. According to a 2024 survey from AARP, 75 percent of older adults want to stay in their homes. Despite those preferences, 44 percent admit they feel a move is inevitable.

The disparities between goals and expectations evident in the AARP survey underscore how complicated aging in place can be, and how difficult it can be for seniors and their families to approach this important decision. As families approach this crossroads, they can consider the pros and cons of aging in place.

Pros

Aging in place is likely to present some unique and potentially unforeseen challenges, but that does not mean adults need to sell their homes and seek alternative living arrangements the moment they turn 65. In fact, seniors have a lot to gain from staying in their homes long-term.

· Maintain social connections: A recent report from the real estate experts at Redfin found that nearly 40 percent of baby boomers have lived in their current homes for at least 20 years. The longer people live in their homes, the deeper their ties to a community become. That's important to note, as social connections are vital for seniors' mental and physical health. According to the National Institute on Aging, researchers have linked social isolation and loneliness to a host of negative outcomes, including high blood pressure, heart disease, anxiety, depression, and cognitive decline. Seniors who remain in their long-term homes are more likely to maintain ties to their community that can help them avoid social isolation and loneliness.

· Financial benefits: The financial side effects of aging in place are complex, but in a real estate market that has now been affected by high interest rates and high housing costs for several years, seniors may benefit financially from remaining in their homes. Investopedia reports that roughly 73 percent of retiree homeowners are mortgage-free by their late 60s. Even if seniors can sell their existing homes at a considerable profit, given the high cost of real estate, they might still need to take a mortgage out on a new property. And mortgage interest rates have hovered around 7 percent for years, adding a lot to the cost of moving into a new home. Seniors who can age in place won't need to contend with high real estate prices and inflated interest rates.

· Independence: Many seniors aspire to age in place to maintain a sense of independence they have enjoyed for decades. While each community is different, some assisted living communities may give seniors the impression they are losing their sense of autonomy over how they spend their time, what they eat and other components of daily living.

Cons

As beneficial as aging in place can be, it's not necessarily ideal for everyone age 65 and older.

· Accessibility: A 2020 study published in the journal Frontiers in Physiology found that mobility limitations affect roughly 35 percent of people age 70 and older. In addition, a 2023 report from the Pew Research Center noted that three in 10 adults 75 and older have serious difficulty walking or climbing stairs. Seniors who live in single-family, multi-story homes may be putting themselves at risk of falls or other accidents if they continue to live on those homes well into retirement. A smaller, single-story home may provide the accessibility and ease of movement seniors need as they age.

· Financial disadvantages: While the aforementioned financial benefits of aging in place are undeniable, there's a flip side to that coin. A 2026 survey from Consumer Reports found that 28 percent of people who lived in the same home for at least three years report their energy bills increasing between 20 and 49 percent over that period. Seniors of fixed incomes may not be able to handle that increase for long, but the spike in electricity costs is unlikely to dwindle anytime soon, as the energy management company Schneider Electric forecasts significant increases in electricity demand in the years to come. Rising property taxes could stretch retirees' budgets even further, making it financially advantageous for some seniors to downsize to less spacious homes with smaller tax bills that also will not require as much electricity.

Place Your Town Tribune Holiday Greeting

Use the form below to wish your friends and family a Happy Holiday Season. Your greeting will be included in our Dec. 18th issue.

Name: _____

Message: _____



To be included in this year's Holiday issue, please send your $20 Holiday Greeting to: Town Tribune, P.O. Box 8048, New Fairfield, CT 06812
or place it in the Town Tribune mailbox at the top of the office stairs.

You Can Also Go Online to TheTownTribune.com and Click on the Holiday Banner.

Deadline, Sunday, December 13th

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This Week's Birthday Horoscope

SAGITTARIUS - Nov. 23/Dec. 21

Sagittarius, your budget may only allow for a road trip, but your brain is plotting a European vacation. Start saving if you really want to travel next year.