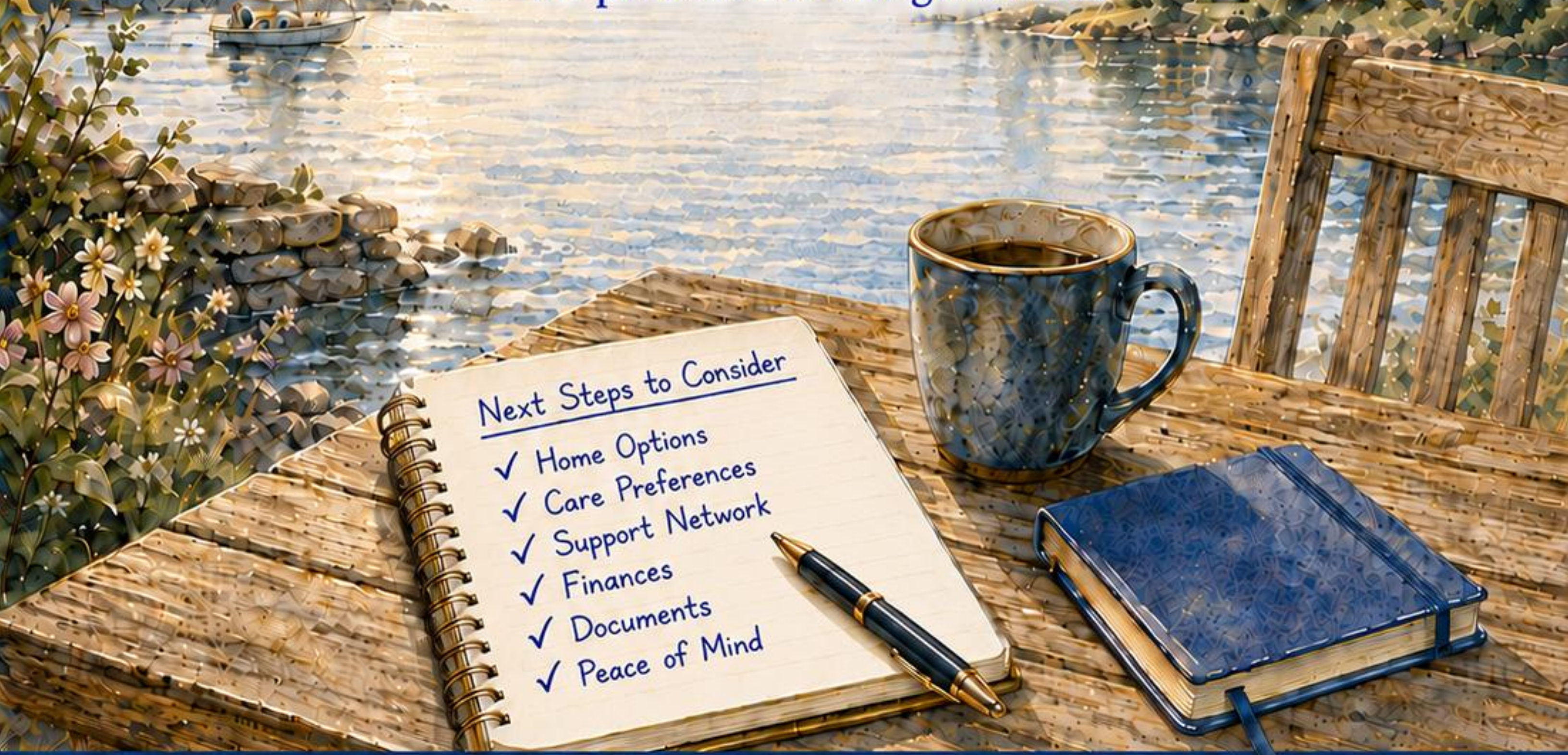
PLANNING AHEAD

Staying in Control of Later-Life Housing, Care, and Support Decisions

A conversation guide for individuals, couples, widowed people, solo agers, families, and the professionals who guide them



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Why This eBooklet Matters

Most of us would rather not think too far ahead about where we will live or what kind of help we might need someday.

That is understandable.

We may feel healthy and independent now. We may assume help will be there if needed.

Planning ahead is not about giving up control.

It is about having more choices—and *more* control—available when important decisions need to be made.

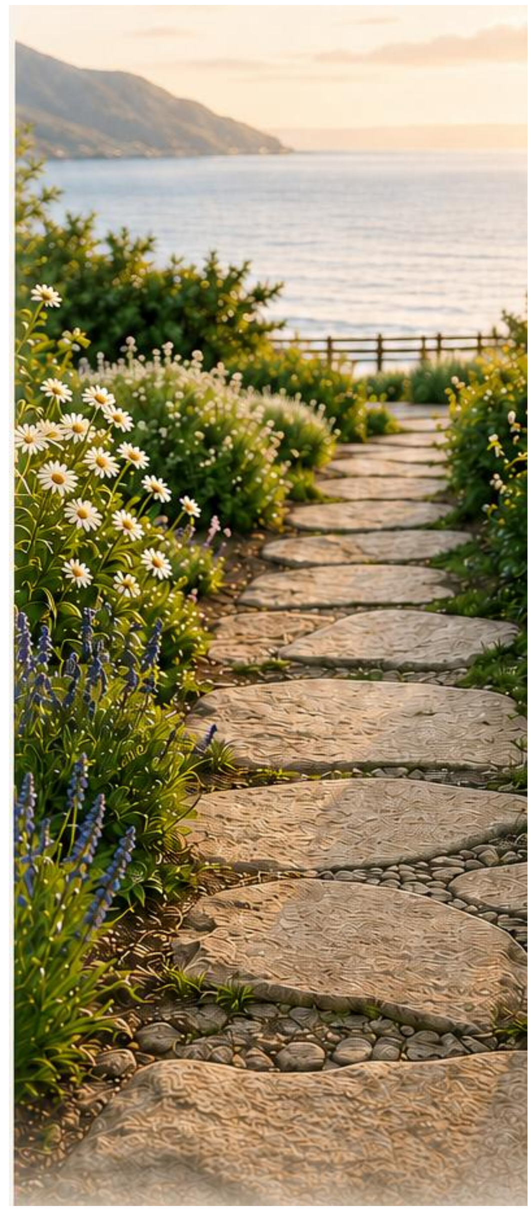
Where you will live and how you will receive care are closely connected.

A longtime home, a move closer to family, a rental / 55+ community, or a continuing care retirement community (CCRC) or life plan community can shape the support available. And that can be important if needs change.

When decisions are delayed until illness, a serious fall or injury, or a sudden change, housing and care options may narrow quickly.

This eBooklet offers a practical starting point for beginning these conversations earlier—whether you are planning for yourself, talking with family, or helping others explore housing, care, and support decisions.

It is designed to help you think more clearly about later-life housing, care, and support decisions—with guidance from trusted professionals.



✓ **You do not have to decide everything today.**

Beginning now can make future decisions less rushed and more aligned with your values.

At its heart, this eBooklet is about preserving the ability to choose—with more time, clarity, and calm.

The Big Question

Who Will Be There to Help?

Support, care, and connection as needs change

Thinking ahead about where and how we live is not only about housing. It also involves care, support, family, finances, independence, and staying as much in control as possible.

The practical question is this: as my needs change, will the care available to me still make daily life work well?

Support Questions to Ask Now:

1. Who would notice if I needed help?
2. Who would coordinate support for me?
3. Who would speak up for me if I could not?

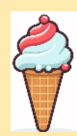
There is no single right answer.

The best choice depends on your life, your support, and what would help you feel safe, connected, and prepared as your needs change.

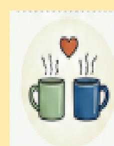
Everyday Clues for Aging Well

MIT AgeLab has identified three everyday questions that can reveal important clues about quality of life as we age:

Who will change my light bulbs?



How will I get an ice cream cone?



Who will I have lunch with?

They may sound simple, but they point to three important parts of aging well: help at home, transportation, and meaningful connection.

The goal is to ask these questions early—while there is time to shape the answer.

Seven Planning Lenses

Use these lenses to compare housing, care, and support decisions.

No option is perfect. Different choices fit different lives.

You don't need to weigh every lens equally. Start by choosing three or four that matter most to you now. Then use those priorities to compare your choices.

Financial Fit
Can I afford the costs now and over time?

Care and Support at Home
What help would be available where I live if my needs change?

Family and Caregiver Impact
How might this affect the people who may help me?

Independence and Daily Life
Would this choice support my daily routines, preferences, and independence?

Location and Community
Would I feel connected, safe, and well situated?

Flexibility and Transitions
How easily could this option adapt if my needs changed over time?

Peace of Mind
Would this choice help me feel secure and at ease?

REFLECTION

- Which lenses matter most to me right now?
- What questions would I like answered before I make a decision?

Think of them as a starting place—not a scorecard. Priorities may change over time.

Common Housing and Care Options

There is no single “right” choice for everyone. People differ in what matters most: familiarity, simplicity, community, predictable care and support, less reliance on family, or staying close to people and places they love. Where we live can also shape social connection, daily support, and who notices when help is needed. Most options come with benefits and trade-offs.

The goal is to see what each option may offer—and where extra planning or support may be needed.

Aging in Place

Remaining in a current home may offer familiarity, comfort, and independence. It works best when the home is safe, support is nearby, and care can be coordinated as needs change.

Rental / 55+ Community

These communities may reduce home maintenance responsibilities and increase social connection. Care services are usually arranged separately if needed later.

CCRC or Life Plan Community

A continuing care retirement community (CCRC), also known as a life plan community, can offer independent living along with access to higher levels of care within one setting. This may provide more continuity and predictability over time.

Assisted Living, Skilled Nursing, or Memory Care

These settings provide more hands-on care and support. They can be short-term or long-term solutions, depending on needs.

Rental Continuum or Customized Arrangements

Some communities offer several levels of care on a rental basis without a large entrance fee. Monthly costs generally rise as care needs increase, and skilled nursing may not be available on-site. Customized arrangements may combine housing with paid care, family support, care managers, or community networks and can be tailored as needs change.

The following pages will help you compare these choices and their trade-offs more clearly.

How to Read the Chart

The chart on the next page places several housing, care, and support options side by side.

The chart is not meant to tell you what to choose. It is designed to help you notice differences, trade-offs, and planning questions more clearly.

Before reading across the full chart, look first at the “What to Compare” column. Mark the four or five rows that matter most to you today. You can return to the others later.

Options differ in the balance they offer between independence now and built-in support later. No single choice is best for everyone.

Community models do not always fit neatly into one column. Ask which levels of care are offered, how costs change as support increases, and what happens if needs exceed the services available. Rental continuum models and customized arrangements vary widely, so they are not shown as a separate column in the chart.

Four Useful Starting Points

These are not the only factors to consider, but they often reveal important differences in cost, coordination, family responsibility, and flexibility.

Cost Predictability

How easy would it be to anticipate future housing and care costs?

Care Coordination

Who would help organize and adjust care as needs change?

Caregiver Impact

How much responsibility may fall on family or other caregivers?

Ability to Change Course

Can this plan adapt as circumstances change?

A Helpful Reminder

A good option is one that can realistically support the way you want to live as your needs change over time.

The chart is designed to support clearer conversations, not perfect answers.

Viewing Tip

For the clearest view, enlarge the detailed chart on the next page using a tablet, laptop, or desktop screen. You may also want to print page 7 at full size.

Housing, Care, and Support Chart

A Framework for Comparing Options

WHAT TO COMPARE	AGING IN PLACE	RENTAL / 55+ COMMUNITY	CCRC / LIFE PLAN COMMUNITY	ASSISTED LIVING / SKILLED NURSING / MEMORY CARE*
Future Cost Predictability	Less predictable; housing and care are often variable and arranged separately	Moderate; rent may be predictable, but care costs are usually arranged separately	More predictable; fees and bundled services are usually known, though costs can still rise	Low to moderate; pricing tiers may be known, but costs often rise as care needs increase
Care Coordination	Individual or family coordinates care	Individual or family coordinates care, often with limited built-in support	Community helps coordinate transitions	Provider manages daily care within the licensed scope of services offered
Primary Caregiver Impact	Often significant and prolonged; an informal caregiver may carry much of the load	Often significant; care may still depend largely on outside support	Typically reduced when services and coordination are available	Often reduced once professional care begins
Ability to Change Course	High at first, but may decline as health and safety needs increase	Moderate; housing arrangements are lease-based and time-limited	Less financial flexibility due to upfront capital commitment	Lower; choices may be limited by health care needs
Upfront Cost	Low to moderate (home modification costs)	Minimal	Often a substantial entrance fee; some communities also require an application fee or a wait-list deposit	Generally minimal upfront costs
Housing Stability	Familiar, but depends on home safety, adaptability, and available support	Stable housing without ownership; may not fit if care needs increase	Designed for long-term stability within one community	Housing is tied to care needs; moves may still be necessary if needs change
Risk of Disruptive Moves	Higher; an urgent move may be needed if home or care arrangements no longer work	High; increasing care needs may require another move	Lower; transitions may happen within the same community	Generally high; moves may be required if care needs exceed what the setting provides
Access to Higher Levels of Care	More care must usually be arranged from outside providers subject to availability	More care must usually be arranged from outside providers subject to availability	Higher levels of care may be available on campus	More care may be available within the setting depending on licensing and services
Health and Wellness Support	Self-directed; proactive healthcare support must be arranged	Optional programs may be available but are usually separate from care planning	Wellness and prevention programs may be integrated	Varies by setting and provider; support often focuses on current care needs
Adult Children / Family Caregiver Impact	Often high; family may help coordinate and backstop care	Often high; family may still help coordinate and backstop care	Often lower, shifting from coordination to oversight	Moderate; may shift more toward advocacy, communication, and oversight
Widowhood / Solo Aging	Loss of informal support can increase complexity and isolation	Coordination needs increase; social continuity depends on personal networks	Built-in community and care coordination designed to support solo residents	Functional support is available, but social connection varies by setting
Social Connection	Depends on personal networks, transportation, and community access	Optional activities may be available but are often not structurally integrated	Built-in community and engagement are often available	Varies by setting and provider; social opportunities may depend on residents' care needs and abilities.
What to Watch For	Rising costs and gaps in care coordination if needs increase	Care access gaps and possible disruptive moves later	Large upfront commitment; contract terms, refund provisions, care coverage, quality, and services vary by organization	Less autonomy; costs rise with increasing care needs
May Be a Fit For	People with strong support networks who prefer home and can manage uncertainty	People seeking simpler housing who do not yet need built-in care	People prioritizing continuity, predictability, and reduced family coordination	People who need daily support or higher-level care

* Assisted living, skilled nursing, and memory care are grouped together for simplicity because they all provide residential care or support. However, they are distinct settings, often considered when health, safety, or memory-related needs increase.

What the Chart Helps You See

The chart is not about finding a perfect answer.

It helps you notice patterns, trade-offs, and questions that may become more important over time.

Predictability Matters

Some choices may feel less expensive at first but become harder to manage if care needs increase later. Others may involve higher upfront costs while offering greater long-term stability, coordination, or support.

Care Coordination Is Real Work

As circumstances change, someone may need to arrange services, monitor care, communicate with professionals, advocate during transitions, and respond to emergencies. Without a clear plan, these responsibilities can fall heavily on a spouse, adult child, family member, or other caregiver—and may grow over time.

Timing Changes the Range of Choices

Exploring options earlier can bring more flexibility, more financial choices, greater emotional readiness, and a stronger voice in the decision. Waiting until a crisis may narrow options quickly.

There Is No Universal Best Choice

A good choice depends on health, finances, support systems, relationships, social connection, priorities, and comfort with uncertainty. What feels right for one person or family may not fit another.

Reflection

As you review the chart, consider:

- Which trade-offs concern you most?
- What kind of support would help you feel more secure?
- What conversations would be helpful to begin?

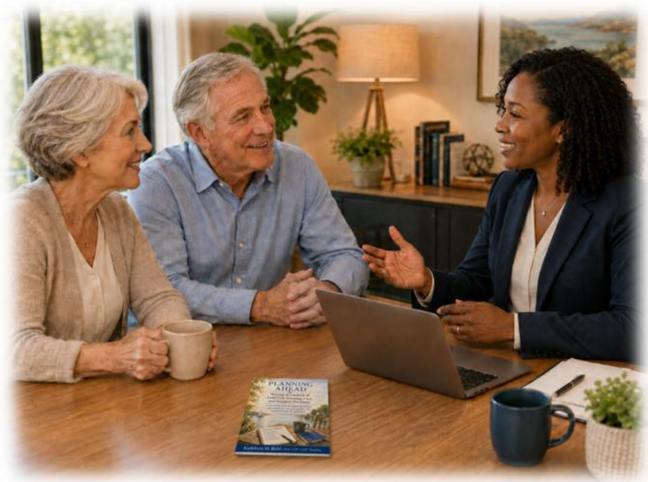
Using This Guide in Real-Life Conversations

The goal is to support thoughtful conversations—not rushed decisions.

Thinking about your own later-life housing, care, and support? Consider reading these pages with family members, trusted helpers, or professionals who know your situation.

Working with clients in later life? Use this resource to begin thoughtful conversations before choices become urgent.

> The goal is not to predict every future need.
> It is to begin planning before choices narrow.



Three Ways It Can Help

1 Clarify Priorities

Different people value different things: independence, predictability, connection, less caregiver strain, flexibility, and peace of mind. This guide can help bring those priorities into clearer focus.

2 Compare Trade-Offs

Every option involves benefits and trade-offs. The chart can help compare familiarity, support, cost predictability, family impact, and flexibility.

3 Start Better Conversations

This guide can help make conversations feel calmer before decisions become urgent. It may also reveal where more planning is needed around caregiving roles, transportation, affordability, support systems, and whether key information is organized and easy for trusted helpers to find.

A Helpful Question

Instead of stopping at:

"Where do I want to live?"

Try asking:

"How do I want care, support, and decision-making to work if my circumstances change?"

That broader question often leads to deeper and more productive conversations.

Conversation Starters for Families and Trusted Helpers

Talking about future housing, care, and support can feel uncomfortable.

Many families avoid these conversations until a health change, caregiving strain, or sudden crisis forces quick decisions. Starting earlier can create more clarity, less stress, and better choices later.

You do not need to solve everything in one conversation. *The goal is to begin.*

Helpful Questions to Explore Together

Priorities & Values

- What matters to you most now: comfort, safety, independence, connection, simplicity, or affordability?
- What would help you feel respected, supported, and heard?

Housing & Care Preferences

- Would you prefer to remain at your home as long as possible?
- Where would you feel comfortable if your needs changed?

Support & Caregiving

- If care needs increased, who could realistically coordinate support?
- What responsibilities might feel manageable—or overwhelming?

Money & Planning Ahead

- How important are initial cost, predictable future costs, and ability to change course?
- What still feels unclear, difficult to discuss, or unfinished?

Remember

These conversations are not about solving everything at once. They are about helping the people you trust understand what matters to you, what feels uncertain, and how they may be able to support you.

Taking the Next Step: Where Do I Begin?

10 Questions to Help You Choose a Starting Point

You do not need to answer everything today. Choose one or two questions that matter most now and return to the others over time.

- [ ] **Living Preferences**
  What do I like about my current home, and what would I be relieved to leave behind?

- [ ] **Support Network**
  Who would notice if I needed help?

- [ ] **Care Coordination**
  Who would coordinate care or support if I could not manage it myself?

- [ ] **Advocacy**
  Who would speak up for me if I could not speak for myself?

- [ ] **Personal Values**
  What matters most now: independence, safety, connection, affordability, or peace of mind?

- [ ] **Financial Fit**
  How predictable would my housing and care costs be over time?

- [ ] **Family and Helper Impact**
  How might my choices affect my spouse, partner, adult children, or other helpers?

- [ ] **Access to Important Documents**
  Who knows where my key documents are kept, and who has authority to help if I cannot manage things myself?
  Examples are powers of attorney, healthcare directives, insurance policies, tax records, medication lists, medical contacts, trust documents, and financial account information.

- [ ] **Option Comparison**
  What would I need to know before choosing—or ruling out—an option?

- [ ] **Next Step**
  What is one small step I can take this month to feel more prepared and in control?

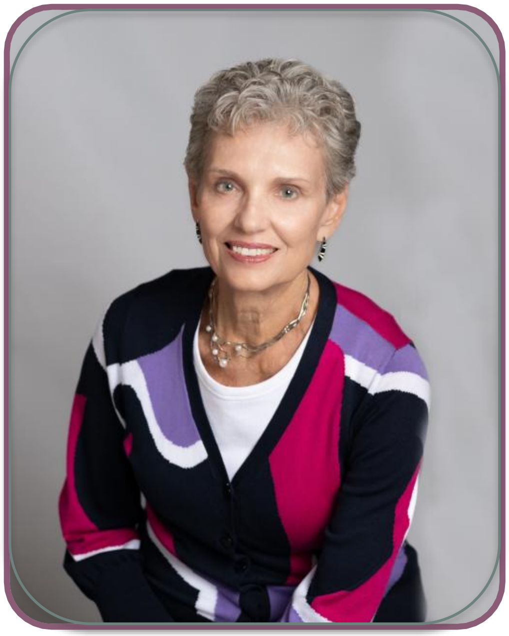
Remember

These questions are not about taking away independence.

They are about preserving dignity, reducing uncertainty, and keeping more choices available.

Reflection

Which question would be most helpful to discuss first? Share it with someone you trust who can help you think it through.



About the Author

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An author, educator, speaker, and mentor, Kathleen brings more than three decades of experience in financial services. Her work focuses on later-life planning, widowhood, purposeful aging, legacy planning, and financial decision-making.

She wrote the award-winning *Moving Forward on Your Own: A Financial Guidebook for Widows*. Her insights have been featured in numerous professional and consumer publications, podcasts, webinars, and in-person events. She is also an INELDA-trained end-of-life doula.

Why I Wrote This eBooklet

Later-life housing and care decisions can be practical, financial, emotional, and deeply personal. Having faced such decisions myself, I understand how layered these choices can become—and how valuable it is to begin before a crisis narrows the options.

My professional background helped me understand the planning considerations. My lived experience—including serving as a caregiver for my late husband, widowed mother, and aging father-in-law—helped me understand the emotions behind them. Responses to my articles and presentations made me realize that many advisors, individuals, and families are looking for clearer ways to begin these conversations.

That combination of professional knowledge, personal experience, and reader response led me to create *Planning Ahead: Staying in Control of Later-Life Housing, Care, and Support Decisions*. It is not meant to provide final financial, legal, or care answers, but to offer a practical starting point for thoughtful conversations before decisions become urgent.

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A Note of Thanks

Thank you to the generous early readers including—retirees, community residents, widowed people, adult children, and trusted professionals—whose insights made this eBooklet clearer, more useful, and easier to put into practice. Special thanks to my outstanding editor, Erica Mito, who helped shape it into a welcoming guide.

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