

# Karen Telleen-Lawton: 82 Years Young and Independent for Life

Baby boomers are riding the wave of new retirement options for seniors

By Karen Telleen-Lawton, Noozhawk Columnist | Published on 09.17.2012 12:29 p.m.



My folks just did the unthinkable. They placed a deposit on a senior living complex being constructed over the next three years. They've always been "pine box"-kind-of-people, as in "We're not moving until you have to carry us out in pine boxes." Suddenly they changed their minds.

Eighty-two years young, their health is still great. Dad gardens and golfs. Mom enjoys boogie-boarding in the surf, attracting a fan club whenever she glides, grinning, onto the wet sand. I have yet to see either of them nap, except after returning from various world travels.

Nevertheless, quite a few of their friends have died in the past decade, and many more have begun to decline. I think watching their friends convinced them that the clock really is running. Having always prided themselves on their discipline and preparedness, they have belatedly embraced elderhood. Housing seemed the place to begin.

Not long ago, the choices were slim. Depending on your circumstances, you could "age in place" at home, live in an old folks home or move in with the kids. Each involved different tradeoffs among independence, safety and proximity to loved ones.

Today's seniors are riding the front edge of a wave of new options for baby-boomer retirement. Since the [Americans with Disabilities Act](#) of 1990, the public sphere has become friendlier to people with impaired abilities, with improvements such as dipped sidewalks, talking crosswalks and helpers in stores.

Living choices have expanded greatly since the first recognized senior living complex — [Del Webb](#), which opened in Sun City, Ariz., on Jan. 1, 1960. These

age-restricted communities are also called senior retirement and active adult communities. Continuing care retirement communities (CCRC) are their latest iteration.

According to [\*Independent for Life: Homes and Neighborhood for an Aging America\*](#), “This alternative features a continuum of care and housing, from independent living apartment and homes to skilled nursing facility-level care.”

More recently, local governments have recognized NOFCs (naturally occurring retirement communities), which acknowledge the transition of a neighborhood to seniors by virtue of homeowners’ aging in place. Recognition of this phenomenon helps to focus services there.

Accessory dwelling units — “granny flats” — have proved a popular way for families and seniors to preserve some independence while helping each other. Alternatively, some seniors live together informally in shared housing, co-housing or cluster housing. This can be combined with adult day care, such as Santa Barbara’s [Friendship Center](#).

For seniors still living independently, the village model is another option. [Santa Barbara Village](#) offers “coordinated quality services to enable area residents to age at home with peace of mind.” When seniors need more help, adult foster care is an alternative, as well as assisted living and skilled nursing facilities.

Many seniors are eligible for rent-subsidized senior housing. Supported by the [U.S. Department of Housing and Urban Development](#), the cost to rent in a subsidized establishment is currently 30 percent of adjusted monthly income. The need for subsidized housing is expected to grow.

[Henry Cisneros](#), former secretary of HUD and co-editor of *Independent Living*, presents a detailed “to-do” list for communities to take advantage of the strengths and prepare for the needs of baby-boomer seniors. He notes the imperative of research, culture change and government action in the areas of housing and community priorities, services priorities and education priorities.

Meanwhile, the oldest-old are the fastest-growing segment of the American population. If staying active keeps you young, my bet is that my folks will be model activists. They’ll enlist so many residents in outdoor activities that they’ll all be dancing to the century mark.

— *Karen Telleen-Lawton's column is a mélange of observations spanning sustainability from the environment to finance, economics and justice issues. She is a fee-only financial advisor ([www.DecisivePath.com](http://www.DecisivePath.com)) and a freelance writer ([www.CanyonVoices.com](http://www.CanyonVoices.com)).*