

Boomers face challenges in independent living

As you prepare for your Third Age, and retire from active employment, you will begin to realise that it is not the end of the world but the start of a new journey and that life is unlikely to be the same.

The organisation and people you had worked so well with will become strangers over time as will your business and social networks. And the children that you have birthed, nurtured and groomed are now adults living away from home with their own families. You have joined the statistics of ageing parents left to live on their own and fend for themselves because you do not wish to inflict upon your children or burden their families.

In your new life adventure, age is no longer a barrier to enjoying a full and active lifestyle even after retirement. Today's Boomers are more mobile and affluent than their predecessors. They are remaining healthier and living longer which has led to a view of retirement as merely a lifestyle change. You have lived rich, fulfilling lives but not through discovering what the best years have yet to offer. You have worked hard and planned your career, your children's education,

and even your retirement. You can now enjoy the fruits of your labour with the peace of mind that the future is secure.

That future may unfold in wonderful ways you haven't even thought of but the first consideration will be to decide how and where you wish to live your retirement years. In deciding, you have to re-assess if your mansion is suitable for you to comfortably age in place now that the children have flown the nest, leaving you and your spouse as the only occupants, discounting the maids. Apart from maintenance draining your financials, security is also a major risk each time you bolt up the place to leave for dinner or to travel.

No place like home

There is really no place like home and almost every person's preference would be to stay in his castle, which represents security and independence, for as long as possible. Unfortunately, many of the elderly continue to live in housing that costs too much to maintain or fails to accommodate their physical needs. To live at home, a person must at the very least, be able to drive, shop, cook and do household chores. Like it or not, many of



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us will lose one or more of these abilities as we grow older.

Living on your own at any age is not always easy. This is especially true for older adults. No matter how hard we try, independent living becomes a challenge as you undergo the ageing process. When your body begins to age, your physical vigour will gradually diminish. For these and many other reasons, it is important to start planning for independent living early so you can live and age more successfully.

One option is to purchase in-home services to cope with declining abilities. For a fee, an army of workers can descend to mow your lawn, clean the house, cook your meals, shop for groceries, and even provide personal and/or skilled nursing care. But this can be an expensive option which may not be sustainable for many. In some countries, older adults live alone, using informal means of meeting their needs for services or relying on primary-care health services that often offer inadequate support for their special requirements.

As an astute Boomer, it may be timely to consider unlocking the inherent value of your empty nest to re-invest in more

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manageable housing with some positive cash flow to spare. Let's not be sentimental because if you don't sell now, your children will when the property changes hands!

Retirement living has evolved. Transitioning to senior living no longer means settling for a sedentary lifestyle in a sterile, institutional environment. In fact, one of the biggest trends in today's senior living is a shift away from the traditional assisted-living model towards active and independent living facilities. Healthy, active Boomers are gravitating towards such facilities to provide them with the mobility, amenities and freedom commensurate with maintaining independent lifestyles.

The Boomer generation is altering the equation once again as they seek options for their parents' care and envision themselves growing old differently from their forefathers. Products of post-war consumerism, they have expectations about services, quality and delivery that do not mesh with the way healthcare and ageing services have traditionally been provided. Today, consumers are challenging traditional benchmarks, and seniors living facilities are responding to these new expectations.

Flexible system needed

The increasing number of older people combined with changes in the way they want to live out their golden years and their expectations of high-quality lifestyles is creating the need for new housing and care options which are conceived not simply as healthcare facilities but as integrated senior living homes.

Such changes demand a flexible system that combines services with living arrangements. The environment has a greater impact on the quality of life for those who require a more supportive setting than it does on any other major demographic groups. If properly designed, a senior living facility can contribute positively to an older person's independence, dignity, health, and enjoyment of life. If poorly planned, it can imprison, confuse and depress.

Previously the frail elderly who could no longer live in their own homes had few alternatives. Most saw a shared room at an old folk's home as the only option and it was a dreaded inevitability. I am sure many families have traumatic stories to share of having to place their parents in an institution.

More attractive options

By the 1980s, there was growing demand for more attractive options that would meet health and support service needs in a more conducive residential setting. Lifestyle options for retirement had to adapt to a changing clientele who are older, with more needs, but who expect higher quality housing and activities than their predecessors a decade ago. Today's older adults are better educated, generally have more money than their parents, and expect to be motivated physically and stimulated intellectually. Senior living communities honour their need for independence.

It is often said that the value and meaning of a civilisation can be evidenced by its architectural legacy but the true measure of compassion and civility of a society lies in how well it treats its frail elderly. FOCUS

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