

# SENIOR HOUSING DECISIONS

Beth and Bill are senior clients who are beginning to experience declining health issues. Their children all live in other states and have begun to pressure their parents to make a move to a retirement community close to the children. Beth and Bill are resistant to the pressure from their children but know they need to make decisions about their future.

## THE CLIENT'S DILEMMA

- Beth and Bill feel like they are losing control over their own future and are overwhelmed by the prospect of change.
- While they might enjoy being closer to family, their children are spread out geographically, leaving them with no ideal place to relocate.
- They want to stay in their hometown to maintain their friendships and community connections.
- They are confused by all the different models of retirement communities and don't know what they can afford.



## IMPORTANT CONSIDERATIONS

- Beth and Bill needed an unbiased ear to listen to their true concerns. We engaged in conversations about their real desires for future housing.
- It was important to consider the contingencies for aging-in-place and what their goals would be if staying in their home were not an option. We were honest about the realities of care if they waited until a health emergency occurred.
- In-depth comparisons of different communities were completed to review pricing, coordination with LTC, and their overall estate goals.
- We helped the entire family understand the parent's situation from all perspectives and the importance of letting their parents make the decision which was ultimately the right one for them.

## THE OUTCOME

- The clients made their own decision about a local retirement community, purchased the model they loved and moved in prior to major declines in overall health.
- We were able to assist the family in handling the paperwork and financials associated with the move to ease the transition for our clients.
- Beth and Bill moved into independent care, eventually transitioning to the onsite assisted living facility. They also chose an entry model that eventually returned proceeds to the family during the estate process.
- Our assistance took pressure off the family relationships and allowed Beth and Bill to remain in control of their future by educating them and providing careful evaluation of the feasible options. They ultimately made the choice that best fit their desires and were able to stay in better control of their future path.



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