

Where to Live

Where do you live when you get older?

There are many options regarding where one might choose to live later in life, and most of them will be smaller than one's family home. So there will have to be a "downsizing" of one's belongings and furniture. This can be a very stressful and emotional event, and is best done while there are still two of you, and you both are reasonably fit both physically and mentally.

Even if you are fortunate enough to have children in the country, they will normally have most of what they need by way of furniture. So it may be difficult to get rid of much of this, as well as all of the pictures, books, ornaments, etc that are mementos of your family life for many years. A very emotional time!

We are very firmly of the opinion, shared by many others, that it is far better to make one's move too soon rather than too late. Moving early means that one can more easily adapt and make good friends in the new environment, which may not be as easy later on.

Among the many options as to where to live, many people look at registered retirement estates, of which there are many. The legal requirements for these estates is defined in the "Older Persons Act 13 of 2006", and a copy of this is loaded onto this site:

Generally these estates require an up-front payment to secure "life rights", ie the right to stay in the estate from entry until death. This may require from R1 to 3 million Rand, of which maybe 50% is repayable to their estate when the person dies. These estates typically have 3 levels of living:

- Independent living, where the resident is fully competent and looks after their own eating, laundry and housework, maybe with their own domestic help and the ability to eat at an on-site canteen.
- Assisted living, or mid care: this is essentially the same as living in a hotel, where the resident has a bed-sitting room, en suite bathroom, and the estate provides all meals, laundry and cleaning, and the required level of care and support (eg helping with showering, management of medication, etc).
- Frail care, which is comparable to being in hospital, with 24 hour medical supervision and whatever support is needed.

The estates also need to have trained carers on site, with medical staff readily available 24/7, and each resident must have a medical plan which is reviewed and updated annually.

One large organisation which runs about a dozen estates, had statistics from a few years ago that about 7% of people who entered as independent living ended up in frail care, and these stayed there an average of 7 months. Comparable statistics for mid care were not kept. We have heard the comment that maintaining and providing the information required by the act is an onerous task, but obviously many estates think that it is worthwhile.

(Note that some estates will not cater for residents with dementia, but will transfer them to specialist places which do handle them).

In contrast most "Lifestyle" estates (even those that market themselves a "Mature Lifestyle" estates) do not conform to the requirements of the act, and are thus not registered. This generally means that, although the estate may have a part time nurse on site for some days, it does not provide mid-care or frail care, and residents have to hire their own carers when needed. Some estates are finding that a number of residents are moving to other estates which they feel will provide them with a better level of care in the longer term.

When some people retire, they may chose to move to a smaller place, but one that is in a general complex and which is not specifically for older people. This may be a townhouse or flat. These will usually not have any caring facilities run by the estate, and the person must the hire these for themselves.

In certain cases, individuals opt to reside with their children; while this arrangement may be suitable for some, it can impose significant caregiving responsibilities on the children. Some families find this very stressful!

So there are many options that people have as to where they live in their later life, and one needs to look at all the options before deciding what is best for your specific situation, financially, health-wise, and socially.