



STARTING THE CONVERSATION GUIDE

Navigating differing perspectives on retirement.

Acknowledging Each Other's Perspective

It's common for couples to have different feelings about moving to a retirement community. One spouse might feel ready, while the other is hesitant. The first step is to acknowledge and validate each other's feelings without judgment. This is about **understanding**, not convincing.

For the Spouse Who Feels Ready:

- "I understand that you're not ready, and that's okay."
- "I know this is a big decision, and I want to make it together."
- "What are your biggest concerns about moving? I want to hear them."
- "I'm feeling [excited/relieved/hopeful] about the possibility of moving because [reasons]."
- "Let's explore this together at your pace."

For the Spouse Who Feels Hesitant:

- "I appreciate you bringing this up, even though it's hard for me to think about."
- "I need some time to process this. It's a big change."
- "I'm worried about [specific concern]. Can we talk about that?"
- "I'm not saying no, but I need to understand more about what this would mean for us."
- "Thank you for understanding my hesitation."

Take Small Steps—No Big Decisions Yet

You don't have to decide today. Instead, try one of these: Take a low-pressure tour and talk to resident couples, join the Rappahannock Club to keep your options open, talk to a financial planner and our CFO to explore the numbers.

Identifying Concerns & Finding Solutions

Once you've both acknowledged each other's perspectives, it's time to identify the specific concerns and work together to find solutions or, at least, alternative perspectives. Remember, the goal is to find common ground and make a decision that you both feel comfortable with. Below are some common concerns with perspective shifts to consider:

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| Concern: Leaving our home | Perspective Shift: Our home holds memories, but we can create new ones. Moving to a retirement community can offer us more convenience and less maintenance, freeing up our time and energy. |
| Concern: Losing Independence | Perspective Shift: RWC actually helps maintain independence longer by providing support when needed, allowing you to live your life to the fullest without worry about the future. |
| Concern: Too soon | Perspective Shift: Planning ahead means more choices and less stress later. The earlier you move, the more control you have over your future—before unexpected health issues arise. |
| Concern: Losing Friends | Perspective Shift: It's natural to worry about losing touch with friends, but a retirement community can provide new opportunities to socialize and build relationships with like-minded individuals. It can also make it easier to maintain connections with existing friends, as you'll have more free time and less home upkeep. |
| Concern: Cost | Perspective Shift: While there is a cost associated with retirement communities, there are also cost savings from reduced home maintenance, property taxes, and potentially healthcare expenses. Explore different financial options and understand the long-term value. Waiting could actually be more costly. |
| Concern: Waiting to late | Perspective Shift: By planning now, you ensure that if something unexpected happens, you're already in a safe, supportive environment. This eliminates the uncertainty and allows for peace of mind. |
| Concern: Giving up things we love | Perspective Shift: RWC offers a wealth of opportunities—fitness programs, social events, outdoor spaces, and more—ensuring you can continue your hobbies and passions with more ease and less responsibility. |
| Concern: Privacy | Perspective Shift: RWC offers private living spaces with the added benefit of community support. You can still enjoy your own space, but also have the freedom to engage in social activities when you choose. |
| Concern: Disconnected from children and grandchildren | Perspective Shift: Being at RWC doesn't mean you have to disconnect from family—it offers the opportunity for your family to visit, spend time together, and make new memories in a setting that's safe and enriching for all generations. |
| Concern: Making the wrong decision | Perspective Shift: RWC is all about finding the right fit for your lifestyle. You can take your time to tour the community, meet with staff, and ask questions, ensuring you make an informed and confident decision. |

Imagine the Future—What Happens If We Wait?

Ask yourselves:

- *If something unexpected happened, where would we want to be?*
- *Would waiting make the transition harder later?*
- *What do we want our daily lives to look like in 5 years?*
- *If healthcare needs arise, do we have a plan? Without already being a contract resident at RWC, you won't have guaranteed access to our healthcare services. While we may be able to accommodate a limited number of non-residents in a crisis, space is extremely limited, and the pricing model for non-residents is different and more expensive than for residents who have already moved in.*
- *How would it feel to know that by moving in now, we're securing access to healthcare if and when we need it? As contract residents, we have guaranteed priority access to the full continuum of care here, ensuring we won't have to face uncertainty if healthcare needs arise.*

Summary

This guide offers initial steps for couples navigating differing readiness levels for retirement community living. Acknowledging each other's perspectives and addressing specific concerns are vital for a collaborative decision-making process. Remember, open communication, empathy, and a willingness to explore solutions together can lead to a decision that benefits both partners.

Still Have Questions?

We're happy to connect you with couples who've been through this decision! Contact us anytime at marketing@rw-c.org or 804-438-4000.