

# Senior Scene



## Variables to consider before downsizing a home in retirement

Aspiring to save money in retirement makes perfect sense. Once professionals call it a career and are no longer drawing a paycheck, cutting back on expenses can be a sound decision that ensures seniors won't outlive their money. And housing remains a significant expense, even for retirees who own their homes and no longer have monthly mortgage payments to make.

Many retirees seeking ways to save money consider downsizing their homes. According to the National Association of Realtors, 12 percent of people between the ages of 60 and 69 who move indicated their home was too large, and that percentage grows among movers between the ages of 70 and 78 (16 percent) and those who move after turning 79 (18 percent). Downsizing a home in retirement can seem like an ideal means to saving money after calling it a career, but individuals pondering such a move should consider a number of variables before putting their homes up for sale.

**Costs**  
Downsizing may help retirees lower their property tax obligations, reduce their utility bills and lower their monthly mortgage payments (for those who are still paying off a mortgage on their current homes), but that does not mean moving will not incur

new expenses that render such savings moot. Expenditures like closing costs, real estate commissions, moving-related expenses, and capital gains taxes can quickly add up. In addition, retirees who currently do not pay homeowner's association fees may be subjected to such fees when moving into a new home, and those fees can be substantial and hard to avoid. Indeed, recent data from the U.S. Census Bureau indicated that 71 percent of new constructions in the western and southern United States were built in communities with homeowner's associations. Prior to downsizing, current homeowners should calculate all of the costs related to relocating, including anticipated HOA fees, to see if downsizing is to their financial benefit.

**Social benefits**  
Another variable that merits consideration is the impact that moving can have on seniors' social lives. The World Health Organization reports that more than one in 10 seniors experiences loneliness, which can adversely affect their physical and mental health and potentially reduce their life expectancy. Retirees currently living in communities in which they are socially active should weigh the effects of leaving that social network behind. Retirees also can weigh the

benefits of moving to 55 and over communities where they will be surrounded by people at a similar stage in life, and how living in such developments may improve their social lives.

Adjusting and adapting

Downsizing will require an adjust-

ment period and a willingness to adapt. Retirees may have an emotional attachment to their current homes, and leaving that behind can be a difficult adjustment. Adapting to life in a new community also can be challenging, particularly if retirees are moving from areas where there

are no restrictions regarding their properties to communities where homeowners' associations must approve of any changes to properties. Moving also may require finding a new health care professional, which can be a particularly difficult adjustment for retirees who have

spent years building a strong rapport with their current health care team.

Downsizing a home might be a pathway to more financial freedom for many retirees. Seniors considering such a move can consider a number of variables to determine if moving is in their best interest.

## Separating fact from fiction regarding menopause

Menopause is a natural biological function that takes place in a woman's life. Menopause marks the end of a woman's reproductive years, meaning she will no longer be able to conceive children.

Menopause often is misunderstood, largely due to persisting myths. Separating the facts from fiction can help provide clarity regarding this stage in a woman's life.

**Fiction:** Menopause happens suddenly on a specific date.

**Fact:** Menopause is a gradual process that begins with a stage known as perimenopause. This is the transitional phase leading up to menopause, which can last four to nine years. The North American Menopause Society says most women begin perimenopause in their mid- to late-40s and reach menopause around age 51 on average.

**Fiction:** You'll know in advance

when you've reached menopause.

**Fact:** Menopause will not be evident until after 12 consecutive months without a menstrual period.

**Fiction:** Hot flashes are the only symptom of menopause to be concerned about.

**Fact:** Menopause (and perimenopause) can bring on a variety of symptoms. John's Hopkins Medicine says approximately 75 to 80 percent of women will experience hot flashes during menopause. However, additional symptoms may include night sweats, sleep disturbances, mood swings, joint pain, and memory problems. The Mayo Clinic emphasizes that symptoms and their severity vary widely among women.

**Fiction:** Menopause is depressing and a sign of "getting old."

**Fact:** Menopause is a natural life stage and not a sign of decline. Many women report feeling more con-

fidant after menopause has occurred and less stressed not having to keep track of menstrual periods. A 2023 survey from the American Association of Retired Persons found that 71 percent of women between the ages of 45 and 59 felt empowered to take charge of their health during menopause.

**Fiction:** Women just have to grin and bear the menopause transition.

**Fact:** Hormone replacement therapy (HRT) is safe and effective for many women, particularly those under age 60 or within 10 years of the onset of menopause. A Women's Health Initiative study in the early 2000s initially correlated HRT to increased risk of breast cancer, heart disease and stroke. Today, updated reviews from the National Institutes of Health clarify that

these risks depend on individual factors. HRT remains the most effective treatment for hot flashes and vaginal dryness.

**Fiction:** Menopause will put an end to intimacy.

**Fact:** Some women report changes in libido and vaginal comfort after menopause takes place, but many women remain sexually active and happy. A study in Menopause, the official journal of the NAMS, found 60 percent of women between the ages of 50 and 79 reported being sexually active. Various products and treatments can support sexual health as women age.

Menopause is something most women will experience as they age, whether naturally or brought on by reproductive surgery. Getting past the myths to the real information can set minds at ease.



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