

# Free-Nesting: Not Just for the Birds

By Ken Ryerson



Fred Cady owned this big house in Moraga for 36 year; he moved to Rossmoor last fall

Photo by Tara Rochlin

For many, retirement brings change, including new opportunities and rewards. This phase in life for after kids have grown and moved out of the house is often called empty-nesting.

But the concept of retirement itself has evolved much in recent years. Many Baby Boomers and even Gen X-ers are choosing to retire from a traditional forty hour a week job at a much younger age than did their parents. This new phenomenon calls for the creation of a whole new descriptive name, and the term “free-nesting” fits the bill nicely.

While retirement is often viewed as being associated with aging, free-nesting is really about the next evolution in life where people can explore themselves and the world more than ever. They finally have the time and the money, and are free to do many of the things they have always wanted to do. For some, all their tireless effort has paid off and the need to work and raise children has passed. For others, the release from the work routine affords much more freedom. Chances may arise to do more travel, pursue hobbies, or spend more time visiting with children, grandchildren, or parents and friends.

Because the old house may not suit these new opportunities, it often makes sense to look for a new home to better fit this new, evolving lifestyle. Many factors influence the decision to move to a new dwelling; these factors often revolve around accommodating the changing needs of free-nesters.

Perhaps the most obvious factor is property size and landscape. Many free-nesters choose single-story flat properties, foreseeing the day when stairs and slopes may become burdens. If frequent travel or socializing is anticipated, free-nesters may prefer a smaller property or condominium to minimize the need for maintenance and yard work, or to realize equity that may have built up in their family home over the years. Conversely, if a new goal or hobby like gardening or caring for animals is an interest, free-nesting may offer the opportunity to purchase a larger property or small ranch to accommodate such activities.

Another important factor in choosing a home for free-nesting is demographics. A neighborhood dominated by young families may not offer the best experience for free-nesters, given the noise and disturbances that boisterous children can bring. Although some free-nesters like the energy of neighborhood children, others may enjoy retirement communities for the comfortable society they provide -whether you enjoy chess, bridge, or golf, there are usually others nearby who share the same interests.

Still others prefer city life and its easy access to cultural centers, restaurants, and events. Living in a city or a walkable town can also address the issue of transportation as you age. A car can be a wonderful luxury but a costly necessity, and choosing the right home for free-nesting can provide the best of both worlds — retaining the freedom to drive while eliminating the need to do so on a daily basis provides the opportunity to enjoy the benefits of a car with minimal hassle. At the same time, living a short distance from transit can expand your opportunities for travel without worrying about rush-hour traffic or coordinating with family members for pick-up.

Finally, many choose their new home to be close to family and loved ones. Study after psychological study finds the society of family and friends important to happiness, which confirms what we all intuitively know. Without the requirements of living near the office or good schools, many free-nesters are free to live where they choose and, for many, living near—but maybe not too near—loved ones is a savvy choice.

Selling the family home and free-nesting may seem challenging, but moving to a home that truly suits the needs and desires of your evolving lifestyle can greatly increase your quality of life. The factors listed here count among the most common considerations for free-nesting, but are by no means the only ones; there are as many reasons as there are free-nesters.

When choosing a new home, it is important to consider all your goals and desires to develop a customized plan for free-nesting. Don't forget to work with a knowledgeable tax accountant to ensure that any tax implications associated with your potential move are taken into consideration. Consulting with a qualified realtor, who can assist you with retaining your current property's tax basis, may also be helpful for traditional retirees. But remember, the most important consideration is to develop a plan that fits you and your newly evolving lifestyle!



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