



Retire By Design—Create a Life You Love!

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Local Aging Expert Working with AARP Colorado

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How do you choose to age and ultimately retire? By default or by design? Because we live in an age-denying society, most of us are not inclined to anticipate the future challenges and opportunities encountered as we age and contemplate retirement. So, how can you increase the odds that you will experience a retirement that you love? First, understand the aging process (all facets). Second, identify traveling companions. Third, evaluate the environment. Age and Retire By Design—YOUR Design!

Biographical Information

Jane W. Barton, author of *Caregiving for the GENIUS*, is a passionate speaker, writer, and listener. As the founder of Cardinal, LLC, she provides educational programs, books, and blogs to assist people in confronting the daunting challenges posed by aging, serious illness, and the end of life. Jane is well versed in the areas of grief and bereavement, caregiving, hospice and palliative care, change and transition, and spirituality and health. She presents innovative, transformational programs to community members, healthcare providers, pastoral caregivers, clergy, funeral service providers, and national audiences. As a local aging expert working with AARP Colorado (2014-2022), she offers educational programs for personal and professional caregivers throughout the state of Colorado.

Previously, Jane served as Director of Education for a hospice and palliative care educational institution in Denver, Colorado. She has also served as a chaplain and bereavement facilitator in hospice and palliative care. Jane is a certified Spiritual Director as well as a Certified Senior Advisor. In a former life, she worked as a financial services representative and an exploration petroleum geologist and manager.

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Quotes and Program Information Regarding The Process and The Players

Factors in the Journey of Aging:

- Life Expectancy
- Attitude - Societal and Personal - about aging (Denial?)
- Physical health
- Cognitive health
- Preventative health care
- Lifestyle

The Players - Our Traveling Companions

- With whom will you get older and weirder?
- What if you are the last one standing?
- How can you reinforce (or expand) your social network?

“We are intensely social creatures, deeply interconnected with one another, and the idea of the lone individual rationally and willfully steering his own life course is often an illusion.”
Brooks 2008

Quotes and Program Information Regarding the Setting

Important Facets of Your Setting/Situation (current and future)

- Rural or Metropolitan
- Access to Health Care
- Transportation Options
- Access to Services
- Demographics/Safety of Neighborhood
- Condition and Design of Current Residence
- Your current health status and projected health
- Your wants and needs
- Your hopes and fears
- Your available resources

Financial Costs of Various Settings

Genworth 2021 Annual Costs of Care Survey for Professional Caregiving/LTC in Colorado

- NonMedical Home Care: \$6387/month
- Assisted Living: \$4750/month
- Skilled Nursing: \$9726/month
- Adult Day Care: \$1950/month

Setting Options and Trends

- Age in Place (HCBS, Family Members, Technology)
- Multigenerational Homes
- Long-Term Care Communities

- Home Sharing (silvernest.com, roommates.com, sunshinehomeshare.org)
- Cohousing (Silver Sage, Wild Sage, Aria, Casa Verde)
- Niche Communities
- The Village Model (A Little Help, ONEN iVillage)
- Tiny Houses (Accessory Dwelling Units)
- Minka Homes: myminka.com

Resources

AARP Caregiving Resource Center: www.aarp.org/home-family/caregiving

Applewhite, Ashton. 2016. *This Chair Rocks*.

Baker, Beth. 2014. *With A Little Help from Our Friends*.

Bateson, Mary Catherine. 2010. *Composing a Further Life*.

Barton, Jane. 2013. *Caregiving for the GENIUS*.

Brooks, David, 2019. *The Second Mountain*.

Bush, Karen. 2013. *My House, Our House*.

Cardinal, LLC: www.Cardinallife.com

Cardinal Musings with Jane Barton (podcast): Available on Apple Podcasts, Google Podcasts, iHeart, Spotify, etc. <https://cardinalmusings.buzzsprout.com>

CAREConnection: <https://careconnection.aarp.org/en/home.html>

Care-FULL Conversations Videos: <https://states.aarp.org/care-full-conversation-resources/>

Caregiver's Cairn (Jane's Blog on Caregiving): <https://states.aarp.org/janes-caregiving-cairn/>

Chittister, Joan. 2008. *The Gift of Years*.

Cowan, Rachel Cowan. 2015. *Wise Aging*.

Durrett, Charles. 2009. *The Senior CoHousing Handbook*.

Frankl, Viktor. 1984. *Man's Search for Meaning*.

Hollis, James. 2005. *Finding Meaning in the Second Half of Life*.

Jenkins, Jo Ann. 2016. *Disrupting Aging*.

Karpf, Anne. 2014. *How We Age*.

Levitin, Daniel. 2020. *Successful Aging*.

MINKA Home and Communities: <https://myminka.com/>

Mitteldorf, Josh. 2016. *Cracking the Aging Code*.

Murthy, Vivek. 2020. *Together*.

Pipher, Mary. 2019. *Women Rowing North*.

Website Resources

AARP HomeFit Guide: <http://www.aarp.org/content/dam/aarp/livable-communities/documents-2015/HomeFit2015/AARP%20HomeFit%20Guide%202015.pdf>

AARP Livable Communities: <http://betterlivingdesign.org/>

Accessory Dwelling Units: <https://accessorydwellings.org/>

The Better Living Design Institute: <http://betterlivingdesign.org/>