TOUCHMARK

PLANNING AHEAD FOR SENIOR LIVING:

Why Waiting for a Crisis Can Limit Your Options

How exploring senior living early can preserve choice, independence, and peace of mind

There is a common assumption about senior living: You do not need to think about it until you need it.

But waiting until a fall, hospitalization, health change, or other unexpected event can turn an important life decision into an urgent one.

Planning ahead does not mean deciding today that it is time to move. It means understanding your options while you have the time and flexibility to decide what you want your future to look like.

That distinction matters more than ever. Demand for senior living is rising while the development of new communities has slowed considerably, meaning older adults who wait may find fewer choices available when the need becomes urgent.

More importantly, planning ahead keeps you at the center of the decision.

Why Plan Ahead for Senior Living?

The National Institute on Aging[1] recommends thinking about long-term care before you need it. Planning early gives you and your family time to learn about available services, understand costs, and make important decisions while you are able to fully participate in them.

The need for additional support can develop gradually, but it can also arise unexpectedly after a heart attack, stroke, fall, hospitalization, loss of a spouse, or other significant life change.[2]

When that happens, there may suddenly be many decisions to make at once: What kind of support is needed? Where is it available? What can you afford? Which community is the right fit? How quickly can you move?

Exploring those questions earlier gives you something that can be difficult to recover during a crisis: time.

It also gives you greater opportunity to decide where you want to live, what kind of lifestyle you want, and what services and amenities matter most to you.

Senior Living Demand Is Growing Faster Than Supply

Planning ahead has become increasingly important for another reason: senior living availability is tightening.

According to the National Investment Center for Seniors Housing & Care (NIC), senior housing occupancy across the 31 primary U.S. markets it tracks reached 89.9% in the second quarter of 2026—the 20th consecutive quarter of occupancy growth[3]. Independent living occupancy reached 91.3%, while 15 of the 31 primary markets were already at or above 90% occupancy.

At the same time, very little new inventory is being added. Year-over-year senior housing inventory growth was just 0.4% in the second quarter of 2026, with fewer than 16,000 units under construction across NIC's 31 primary markets[4].

The longer-term projections make the challenge even clearer. NIC estimates that the United States will need approximately 549,000 additional senior housing units by 2028 and 806,000 additional units by 2030 simply to maintain current penetration rates among older adults[5].

This does not mean every community is full or that every prospective resident will encounter a waitlist. Senior living availability varies significantly by market, community, level of care, and residence type.

But the broader trend is important: demand is increasing considerably faster than new supply. For someone considering senior living, waiting until a particular apartment, cottage, or level of care is urgently needed may mean having fewer options available at that moment.

What Happens When You Wait for a Crisis?

Sometimes a crisis cannot be avoided. Health conditions change, accidents happen, and family circumstances can shift unexpectedly. But when a move becomes urgent, the decision-making process changes.

Instead of asking: *"Where would I most like to live?"*

The question may become: *"Where can I move right now?"*

That difference can affect everything from location and floor plan to amenities, services, and proximity to family.

Recent research on care-setting decisions among people living with dementia illustrates the challenge. A 2024 study found that families frequently avoided planning for future care needs and viewed residential care as a last resort[6]. As a result, many moves became reactive and were triggered by safety events, increasing physical dependency, or the loss of a caregiver.

A crisis can also make it harder for the older adult to participate fully in the decision.

Research on transitions into long-term care has found that older adults can experience reduced autonomy during these decisions, and that person-centered, shared decision-making is important to improving the transition process[7].

Planning early cannot eliminate every difficult circumstance. It can, however, help ensure that your preferences are known before circumstances begin making decisions for you.

How Planning Ahead Preserves Independence and Choice

Independence is sometimes defined as staying in the same home for as long as possible. But independence can mean something broader: maintaining control over how and where you live.

Research supports the importance of that control. A study of older adults who had recently moved into assisted living found that perceived control over the relocation decision was an important factor in adjustment. The researchers concluded that greater involvement in the decision may help people adjust more successfully to assisted living[8].

Planning ahead allows you to ask questions based on what you want—not simply what you urgently need. You can consider:

- Where do I want to live?
- What kind of home do I prefer?
- Which amenities would I actually use?
- What opportunities for fitness, learning, dining, and social connection matter to me?
- How close do I want to be to family, friends, health care, or familiar places?
- What support might I need in the future?
- Can I remain in the same community if my needs change?

These are lifestyle decisions as much as health care decisions. Making them early gives you more opportunity to choose for yourself.

When Should You Start Exploring Senior Living?

There is no universal age when someone should move to senior living, and exploring your options does not mean you are committing to a move. A useful time to start looking is when you find yourself thinking about the future rather than responding to an immediate need.

You might begin exploring if:

- Home maintenance is taking more time or energy than you want to give it
- You are thinking about what would happen if you or your spouse experienced a health change
- Driving or transportation is becoming more difficult
- You want more opportunities for social connection
- You are spending more time managing your home and less time enjoying it
- You want to understand future care options before you need them
- You have a particular community, location, cottage, or apartment style in mind

The National Institute on Aging offers similar advice even for people who intend to remain at home: think about future needs before significant care is required, understand available services and costs, and revisit the plan as circumstances change[9].

The goal is not to predict exactly what will happen—it is to be prepared for what could.

Why Moving Before You Need Care Can Be an Advantage

One of the biggest misconceptions about senior living is that it is primarily a solution for people who already need significant help. For many people, independent living offers an opportunity to make a move while they are healthy enough to enjoy everything a community provides.

That may include fitness and wellness programs, restaurant-style dining, clubs and interest groups, educational opportunities, outings, friendships, and freedom from many home maintenance responsibilities.

Research conducted by NORC at the University of Chicago found that older adults who moved into senior housing experienced the same or better health outcomes than comparable older adults living in the broader community[10]. NORC's broader research found that senior housing residents experienced greater longevity in the first two years after moving and received more preventive and rehabilitative care than their non-congregate peers[11].

Moving earlier also gives residents an opportunity to become familiar with their surroundings, establish routines, meet neighbors, and become part of community life before additional support may be needed.

Instead of thinking only about what senior living can provide someday, consider what it could add to your life today.

How a Continuum of Care Helps You Plan for the Future

No one can predict exactly how their health needs will change. That is one reason a senior living community offering multiple levels of support can be valuable.

A continuum may include:

- Independent living
- Assisted living
- Memory care

At many Touchmark communities, the continuum of care is expanded to include neighborhoods dedicated to early memory support, where a secured environment is not needed, as well as enhanced assisted living for those with greater physical needs. These specialized neighborhoods provide additional support beyond traditional assisted living, with

care tailored to each resident's cognitive or physical needs.

The true advantage is having options. If needs change, additional support may be available within a familiar community rather than requiring an entirely new search during an already stressful time.

This can be particularly important for couples. Two people rarely age in exactly the same way or on the same timeline. A community with multiple levels of support can offer options when one spouse's needs change while the other remains independent.

Planning for possibilities does not mean assuming the worst. It means creating flexibility for the future.

How to Start Planning for Senior Living

You do not need to have everything figured out before you begin. Start by gathering information.

Research communities in the area where you would like to live. Compare lifestyle options, services, amenities, costs, and levels of support. Consider your finances and discuss long-term plans with family members or trusted advisors. Then visit. A website can tell you what a community offers. A visit can tell you what it is like to live there.

When you tour, pay attention to more than the floor plans. Have a meal. Talk with residents. Observe how people interact with one another and with team members. Look at the activity calendar. Ask about wellness programs, transportation, dining, and opportunities to get involved.

Also ask about availability. If there is a particular home style or location you prefer, find out whether there is a waitlist and how it works. Understanding the process now gives you more information for making decisions later.

And if you are not ready? You have still accomplished something important: You know your options.

Plan While the Choice Is Yours

Planning ahead for senior living is not about assuming that something will go wrong. It is about giving yourself more control over what comes next.

A crisis can narrow the questions to what is available, what is safe, and what can happen quickly. Planning ahead lets you ask a different set of questions:

- Where do I want to live?
- How do I want to spend my time?
- What kind of community do I want around me?
- What will make life easier, richer, and more connected?
- And what choices can I make today that will give me greater flexibility tomorrow?

At Touchmark, we believe those questions are worth exploring before the answers become urgent.

Our retirement counselors can help you learn about independent living, assisted living, memory care, available residences, and future support options without pressure to make an immediate decision.

Explore your options, ask questions, and make a plan that reflects the future you want.

Learn more at **www.Touchmark.com**.

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