We are on the cusp of a great migration that will fundamentally change the landscape of America. It's a simple matter of numbers.

We of the boomer generation, those born between 1946 and 1964, are retiring. The oldest of us have started reaching what the Social Security Administration calls "full retirement age." The likely result over the next decade or so will be a migration from the North to the South. Of course, not all of the 80 million boomers will decide to move, but those who do will cause massive changes to the built environment.

Just as boomers created successive surges in the construction of K-12 schools, suburban housing, shopping centers, college expansions, more suburban housing, vacation homes and resorts; our generation will cause the building of a wave of "retirement housing."

In a sense, this migration will be the last chance boomers will have to reinvent themselves. So what locale and type of home will they choose for their golden years? A single-family detached home? A community of condominiums, townhouses, villas or other attached forms? Will it be on the water, nestled in the woods, by a lake, overlooking a fairway, perched atop a mountain, set among the cacti or in an urban setting with all of the amenities? Will it be a modern equivalent of the Plains Indians' mobile, light-on-the-land teepee, fixed in place, or some combination of the two?

Let's take a look at some of the possibilities.
Choosing a place to settle for the golden years? You're not alone. Where boomers are going and what it might look like

Water, palm trees and an incredible pink blue sky: A home in Florida or the Caribbean has for its reward that amazing blend of sky and water with you in between. It's a life that beckons us to enjoy and savor each passing cloud, each shade of lush green and each rising and setting sun.

Perhaps we prefer a 200-acre "backyard." We want the expansive vistas and all that green but don't want to worry about maintenance. We also want a place of community, with a clubhouse and a social life that keeps our days and evenings filled with activity to replace the old 9-to-5 grind.

Many boomers will hear the call of the open road. We'll proudly display all of those state decals on the side of the RV as we take in what this vast country has to offer. And if we're lucky enough, we'll have a place we can return to whenever we want. It'll be a place that we just drive the RV up to and anchor ourselves while the batteries get recharged. A land yacht indeed!

How about a cabin somewhere on the Great Plains? A place of solitude and reflection, where we establish a bond with nature that can only be found there.

Many boomers, thankfully, will stay up North close to family and all that is familiar. Cold and snow are elements to be enjoyed. Skating, skiing, sledding, hot cocoa by the fire, snow angels and more are all things to be cherished and celebrated rather than to be escaping from. A place nestled in a wood yet near a small town might be just the right answer.

Those of us who stay close to home and kids will want to make sure that we have our own space, even if it’s attached to our child’s home. Something that’s not too small, not too far away and not a burden on us. Maybe this is a place where, when it’s just too hot in the South or cold in the North, we find ourselves for a few months. Or maybe it’s a more permanent home that we can escape from for travels around the world.

And who among us wouldn’t want their own little pied-a-terre? While this could be the year-round home, it could also be that special place we go to once in a while, when we want to see the bright lights and enjoy city life.

For some, this is an out-of-reach luxury that makes no sense as a first or second home. In those instances, we can house swap or do a short-term rental. Just think, with no 9-to-5 grind and the children on their own, getting to explore a variety of places and lifestyles might just be what the doctor ordered.

Sure, there are some who say that boomers haven’t saved and sacrificed enough to ride off into the sunset and enjoy their golden years. While the Great Recession has made it difficult for many, especially where the real estate markets took a nose dive, the reality is that tens of millions of boomers are financially secure. And, like they’ve done in every decade since the 1950s, they will lead the way in many things.

Tell us about your dream retirement home. Are you staying put or planning a move? Please tell us how will you make it a reality, and how you’ll enjoy yourself when you get there.

Comments

lawwalker Oh, Bud, you’ve hit upon each of my long-held dreams. Decisions, decisions . . .

10 hours ago - Like - 2
Choosing a place to settle for the golden years? You're not alone. Where boomers are going and what it might look like

freddybaker Ha! None of these look much like our choice! Just bought ten acres with an old barn and a little creek in Northern Idaho on which to create our own little organic homestead. Yep, the work might kill us, but we are finally living our dream ... Best way to die! Lol We also see it as our gift to the future in that we will help raise grandchildren who are connected to nature and appreciate work that has real rewards! There are several five acre parcels available next to us ... Come on up!

Lightlink Lighting That's a great structure. I always like repurposing when possible. Less is more certainly expresses itself here. Great job. Mike

lawwalker Freddiebaker, you must be starting early with your retirement planning. Boomers now in their 60s KNOW that would be a death sentence! I envision a more simple lifestyle that involves readin', sleepin', and a bit of drinkin'.

alsnyder3rd Drastically smaller, but not so tiny house. Downsize and sell, give or throw away any excess possessions. Grow most of our own food, stay on the grid but produce most of our power thru solar and wind, storing excess in deep cell batteries. Rooms for creativity in music and cottage industry art pieces. Soaring ceilings.

olddobby The house up north in the snow with the birch trees - I'm there!

inkwitch In actuality, an apartment in a hilltop village in Provence, France.

gingersue A small cottage in a village in wine country in the Cape of South Africa ... bought already!

Pamela DeCuir Interior Designs We have the best of both - 3 seasons in central NJ with family nearby and the winters in south FL with other family nearby.

Affiniti Architects great article
design concepts such as "aging in place" will also be important design trends since many boomers will opt out of traditional structured retirement options.

Beth Waller A five acre "ranch" in Florida with horses, geese, cats, rabbits, and goats. Just closed on it!