



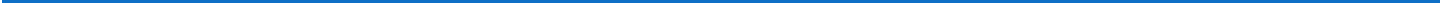
THRIVE IN THIEF RIVER FOCUS GROUPS

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THRIVE IN THIEF RIVER: 55 PLUS HOUSING FOCUS GROUPS REPORT

Advance Thief River, Northwest Regional Development Commission, and University of Minnesota Extension are working together to develop a strategic plan that focuses on 55 Plus housing in the Thief River Falls area. On October 7 and 8, 2025, four focus group sessions were conducted, probing the perspectives of 30 participants. Focus group composition included older adults, elected officials, economic developers, housing developers, healthcare providers, realtors, and community members. Participants were asked to talk about their current homes and what they envisioned for the future. They were also asked for their perspectives on aging in place, move-over housing, and community. This report provides an overview and analysis of their responses.

PARTICIPANT BREAKDOWN

Each participant was asked to share their name and which of the following categories best described their current situation:

1. I have moved recently to a different home (planned)
2. I have moved recently to a different home (unplanned)
3. I am thinking about, or looking to move to, a different home
4. I have no intention of ever leaving my home
5. I have not yet given much thought to moving
6. Other (please describe)

| <i>Category</i> | <i>Description</i> | <i>Count</i> |
|-----------------|--|--------------|
| 1 | Moved recently – planned | 4 |
| 2 | Moved recently – unplanned | 3 |
| 3 | Thinking about or looking to move | 9 |
| 4 | No intentions of ever leaving | 4 |
| 5 | Not yet given much thought | 2 |
| 6 | Other (mixed situations, professional reps, complex life stages) | 8 |
| <i>Total</i> | | 30 responses |

ANALYTICAL SUMMARY

1. HIGH TRANSITION INTEREST

- **9 respondents (30%)** are *actively considering or planning a move* (Category 3).
- These individuals often mention **senior living preferences, downsizing, or finding more suitable housing** (e.g., accessibility, smaller lots, maintenance-free living).
- **Implication:** There's strong latent demand for *diverse housing options for aging residents*, particularly senior apartments, patio homes, or condominiums that allow aging in community.

2. "OTHER" RESPONSES REVEAL COMPLEXITY

- **8 respondents (27%)** gave nuanced answers (Category 6).
 - Some represent **organizations** (City Council, MMCDC, developers), indicating professional interest.
 - Others described **blended life stages**—dual homes, part-time residents, or family-driven decisions.
- **Implication:** The community includes both *stakeholders shaping housing options* and *individuals navigating transitional lifestyles*, signaling that “aging in place” needs to be flexible and multifaceted.

3. STABLE HOMEOWNERS BUT WITH CONDITIONAL PERMANENCE

- **4 respondents (13%)** claim they'll *never move*—but several qualified that with “unless circumstances change.”
- **Implication:** Even the “stay put” group may shift if housing, health, or family needs evolve, suggesting *future housing demand could be understated* if only based on stated intent.

4. RECENT MOVERS SPLIT BETWEEN CHOICE AND CIRCUMSTANCE

- **7 respondents (23%)** moved recently (planned + unplanned).
 - A few *chose* to move for lifestyle or job reasons, while others moved due to *necessity or lack of alternatives*.
- **Implication:** The area's housing market may have *limited availability of preferred units*, causing unplanned or transitional moves.

5. LIMITED INDIFFERENCE TOWARD HOUSING CHOICES

- Only **2 respondents (7%)** said they hadn't yet given much thought to moving.
- **Implication:** Most residents, even those staying put, have *considered their future housing options*—a sign of awareness and engagement on housing issues.

Forward-Thinking Takeaways

- **Transitional Housing Opportunities:** The largest segment (thinking about moving) indicates an opportunity to develop **step-down housing**—especially for active seniors not ready for assisted living.
- **Flexibility & Choice:** “Other” responses highlight the need for **creative, flexible living arrangements**—co-housing, RV-friendly developments, or hybrid ownership models.
- **Retention Through Design:** Many who “don’t want to leave” still expect to stay *within the community*—suggesting that new housing types designed locally could help retain residents and wealth.
- **Market Messaging:** Future housing initiatives can be positioned as “*planning for independence, not moving away*” to align with emotional and cultural attachment to place.

DISCUSSION ON COMMUNITY

Participants were asked to reflect on the concept of community, what it meant to them, what elements of community are important, and the role that community plays in determining where to live. These responses provided rich insight into how participants *define and experience “community”* in Thief River Falls and beyond. Below is a structured analysis broken into **themes, prevalence, and forward-looking implications** relevant to community planning, housing, and livability for the 55+ demographic and multigenerational residents.

Quantitative Snapshot (Approximate Thematic Prevalence)

| <i>Theme</i> | <i># Mentions</i> | <i>% of Total Responses (≈25)</i> |
|---|-------------------|-----------------------------------|
| <i>Safety and familiarity</i> | 4 | 16% |
| <i>Social connectedness & belonging</i> | 8 | 32% |
| <i>Access to services & transportation</i> | 5 | 20% |
| <i>Family ties & intergenerational relationships</i> | 5 | 20% |
| <i>Activities, culture, & civic life</i> | 6 | 24% |
| <i>Support networks & mutual aid (neighbors, church, peers)</i> | 5 | 20% |
| <i>Challenges of aging & isolation</i> | 3 | 12% |
| <i>Communication & outreach</i> | 2 | 8% |
| <i>Individual differences (personality, lifestyle)</i> | 1 | 4% |

Note: many responses fit multiple themes; totals exceed 100%.

THEMATIC ANALYSIS

1. SAFETY AND SENSE OF COMFORT

“Feel pretty safe around here walking around.”

“It’s safe in TRF and family is in the area.”

Insight

- Safety is a defining attribute of “community.”
- Participants contrast TRF’s safety favorably with larger cities like Bemidji or Fargo.
- For older adults, *walkability and perceived security* are intertwined with livability.

Forward view

Urban design and lighting improvements that preserve this sense of security will reinforce residents’ trust in the community’s social fabric.

2. SOCIAL CONNECTEDNESS AND BELONGING

“Belongingness brings purpose to one’s life.”

“It’s nice to go places where people will greet you by name.”

“It’s difficult to connect with people outside of my job.”

Insight

- Emotional connection is central to how people define “community.”
- Respondents describe *belonging* as both a **need** and a **measure of well-being**.
- There’s a gap: some residents experience strong networks; others find connection difficult without structured opportunities.

Forward view

- Encourage “**bridging**” spaces that foster intergenerational and cross-interest connection—community kitchens, creative workshops, senior–youth collaborations.
 - Promote *inclusive engagement formats* for introverts or newcomers (e.g., small group clubs, skill exchanges, or volunteer matching).
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3. ACCESS TO SERVICES AND TRANSPORTATION

“Access to transportation, going to appointments.”

“There is a bus, but it doesn’t go to Grand Forks.”

“Proximity to GF and Fargo for health services.”

Insight

- Transportation limitations constrain social and healthcare access.
- Medical, cultural, and recreational services outside TRF are valued—but travel options are limited.
- Past comparisons (“TRF offered more services 40 years ago”) suggest nostalgia for fuller local amenities.

Forward view

- Improved **regional transit links** and **mobility services** for older adults could enhance independence.
- Expanding partnerships with health systems and community-based transport (volunteer driver programs) will increase local resilience.

4. FAMILY, FAITH, AND INTERGENERATIONAL TIES

“Family is in the area.”

“We love our church, the region’s culture, and friends.”

“Neighbors and family that can help out.”

Insight

- Family proximity and shared values (faith, cultural traditions) strongly influence where people choose to live.
- Several respondents highlighted that Thief River Falls is a community where multiple generations of families have established deep roots, reinforcing its identity as a place for all ages.

Forward view

- Encourage housing and programming that allow **aging in community** near children and grandchildren.
- Faith-based and volunteer organizations can be critical partners in maintaining intergenerational ties.

5. ACTIVITIES, CULTURE, AND CIVIC LIFE

“I like all the activities my kids can be involved in.”

“There are block parties, music at the gazebo, coffee invites.”

“Cultural events, restaurants, good library...”

Insight

- Recreation, arts, and everyday culture define how residents experience community.
- Even small-town amenities like the Heritage Center, arena, and library matter deeply.
- However, perception barriers exist—some see venues like the Heritage Center as “for older people.”

Forward view

- Design intergenerational events and shared-use venues to counter siloed perceptions.
- Cultural programming can double as social infrastructure, addressing loneliness while enhancing identity and pride of place.

6. MUTUAL AID AND NEIGHBOR SUPPORT

“Neighbors and family that can help out.”

“Offered daycare and exchanging resources as close neighbors.”

Insight

- Informal support networks are a hallmark of rural community life.
- Reciprocity—helping, sharing, watching out for others—is part of what defines “home.”

Forward view

- Future housing developments (co-housing, cluster homes, shared outdoor spaces) could intentionally cultivate these neighborly dynamics.

7. AGING, ISOLATION, AND HEALTH

“Isolation and loneliness are big detriments to health.”

“Familiarity with primary care providers is important for older people.”

Insight

- Social and healthcare connection are seen as essential community functions.
- There’s a recognition that *social design*—places to gather and accessible healthcare—affects both physical and emotional health.

Forward view

- Integrate **social connection into housing design** (shared commons, community kitchens).
- Promote aging-friendly policy framing: “Thriving in place,” not just “aging in place.”

8. COMMUNICATION CHANNELS

“Junk mail and newspaper targeting them is how to reach the 55+ segment.”

“Utilities bill and newspaper send things out monthly.”

Insight

- Local print and mail remain key outreach tools for older adults.
- While digital engagement grows, analog communication sustains inclusivity.

Forward view

- Blend digital and traditional outreach to ensure all generations are connected to community updates and opportunities.

9. INDIVIDUAL PERSONALITY DIFFERENCES

“Connectedness depends sometimes on the personality of an individual—introvert or extrovert.”

Insight

- Sense of community isn’t uniform—it’s mediated by personal comfort and social style.
- Programs that offer multiple “entry points” (small groups, one-on-one mentoring, casual drop-ins) are most effective.

SYNTHESIS: WHAT “COMMUNITY” MEANS TO PARTICIPANTS

1. **Community = Safety + Familiarity + Belonging.**

People choose to live where they feel secure, known, and connected to others.

2. **Community = Access + Support.**

Reliable transportation, local services, and accessible healthcare reinforce social connection.

3. **Community = Shared Life.**

Faith, family, and participation—through music, volunteering, or neighborhood events—give life meaning.

4. **Community = Adaptability.**

As residents age, they value continuity (same place, same faces) but need evolving forms of support and housing that let them remain engaged.

FORWARD-THINKING IMPLICATIONS

- **Design for belonging:** Build gathering places that invite connection across age and interest groups.
- **Rural mobility innovation:** Transportation improvements can dramatically expand access to care, culture, and social life.

- **Active-aging initiatives:** Leverage existing community pride to launch programs focused on purpose, creativity, and peer connection.
- **Multi-modal engagement:** Combine human touchpoints (churches, local paper, neighbors) with digital communication to sustain an inclusive community network.

AGING IN PLACE DISCUSSION

Participants were asked “what does ‘aging in place’ mean to you?” Responses varied, with several participants holding the view that aging in place means staying in one’s home for the long term. Others interpreted it to mean staying in the community. The table, below, provides a breakdown of their responses.

Quantitative Snapshot (Themes & Prevalence)

| | <i>Theme</i> | <i># Mentions</i> | <i>% of Responses (≈13)</i> |
|--|--|-------------------|-----------------------------|
| | <i>Staying in one’s home long-term</i> | 4 | 31% |
| | <i>Staying in the same community, not necessarily the same house</i> | 4 | 31% |
| | <i>Choice, independence, and control</i> | 2 | 15% |
| | <i>Service access and adaptability</i> | 3 | 23% |
| | <i>Accessibility modifications / supportive housing design</i> | 2 | 15% |
| | <i>Social belonging and community engagement</i> | 2 | 15% |
| | <i>Lack of alternatives forcing people to stay</i> | 1 | 8% |

(Many statements overlap; totals exceed 100%.)

THEMATIC ANALYSIS

1. “HOME FOR LIFE” — TRADITIONAL VIEW

“Staying in your home from birth to death.”

“Staying where you are. Where you raised your kids.”

“You’re going to stay in your own home and make improvements to adapt.”

Insight

A portion of participants equate aging in place with literal permanence—remaining in the same physical home indefinitely. For these individuals, *emotional attachment* and *identity* are deeply tied to the home itself, not just the community.

Drivers: Stability, nostalgia, familiarity, and a sense of accomplishment or independence.

Challenge: This view can collide with practical issues like maintenance, accessibility, and isolation—especially in rural or single-family settings.

2. “AGING IN COMMUNITY” — EVOLVING DEFINITION

“Staying in the same community but moving around as life stages change.”

“Aging within the community, could move over, but not leaving friends and family.”

“Aging in place can also mean moving to easier living accommodations.”

Insight

Many participants favor a **broader definition**—remaining *within* the community even if their housing changes. This reflects a shift from *place-based* to *relationship-based* aging.

Key distinction: Continuity of **social networks and belonging** matters more than the physical house.

Implication: This mindset supports the development of **graduated housing options** (e.g., patio homes, co-housing, assisted living within town) that let residents “move without leaving.”

3. CHOICE AND AUTONOMY

“You have a choice and retain the ability to choose your next stage of life and where you live.”

Insight

For some, aging in place is about *control*—the freedom to decide where and how to live rather than being pushed by market scarcity or family necessity.

Barrier noted: “People are staying in their homes longer because there is no other place to go.”

Implication: Lack of local housing variety undermines true autonomy. Expanding **options for older adults** is essential to preserving dignity and independence.

4. SERVICES AND ACCESSIBILITY

“They are also staying because they can access more services to stay in their home.”

“If you live in the country, you might not have access to those services.”

“Having medical services and equipment in the home, or accessibility amenities.”

“Some residents are reluctant to sell their home for fear of ‘junk’ accumulated over a lifetime.”

Insight

Participants recognize that *aging in place is service-dependent*. Access to home care, transportation, and medical supports determines feasibility.

Urban–rural gap: Those outside town feel at a disadvantage due to limited service delivery or infrastructure.

Implication: Policymakers should view “aging in place” as a **community-wide support system**, not an individual effort—requiring coordinated healthcare, transportation, and home modification programs.

5. SOCIAL AND EMOTIONAL ENGAGEMENT

“Remain engaged and involved in the community throughout life cycle changes.”

“It’s also nice to live with others in your age group vs. mixed ages.”

Insight

Participants see *social engagement* as integral to successful aging. Being surrounded by peers, friends, or a familiar network enhances quality of life.

This indicates that **aging in place isn’t just physical—it’s social and psychological.**

Implication: Community design should emphasize **connection over containment**—shared spaces, intergenerational programming, and cultural activities for older adults.

SYNTHESIS: EVOLVING MEANING OF “AGING IN PLACE”

| <i>Traditional Definition</i> | <i>Modern, Participant-Informed Definition</i> |
|---|---|
| <i>Staying in your home as long as possible</i> | Staying connected to your community, even if your housing changes |
| <i>Focus on physical place</i> | Focus on continuity of relationships and identity |
| <i>Individual responsibility</i> | Shared community responsibility (housing, services, engagement) |
| <i>Often passive (“staying put”)</i> | Active and adaptive (“choosing where and how to live”) |

FORWARD-THINKING IMPLICATIONS

1. Reframe “Aging in Place” as “Aging in Community.”
 - Emphasize choice, connection, and adaptability rather than immobility.
 - Language matters: “thriving in place” or “living well where you are” may resonate more.
2. Develop Housing Continuum Strategies.
 - Create multiple, age-friendly housing types within the same community—allowing older adults to “move without leaving.”
3. Invest in Service Ecosystems.
 - Expand home-based and mobile services for rural residents to maintain parity between country and in-town living.
4. Design for Accessibility and Social Interaction.
 - Encourage universal design and shared gathering spaces to support physical and emotional well-being.
5. Prioritize Autonomy and Choice.
 - Aging in place is most meaningful when individuals have real options such as housing, healthcare, and community support that adapt as they do.

MOVE OVER HOUSING DISCUSSION

Participants were asked to define “move over housing.” Very few were familiar with the phrase, but once the facilitator explained it and provided an example, most were familiar with the concept.

OVERVIEW: INITIAL REACTION

“Group members were not familiar with that terminology.”

- The phrase “*move over housing*” was **not recognized** as a standard term.
- Participants required **examples** to understand it conceptually
- Once defined through storytelling, participants quickly related it to **downsizing, housing turnover, and mutual benefit** across generations.

Implication

There’s a language gap — the concept resonates emotionally and economically, but the terminology itself needs plain-language framing (e.g., “right-sized housing,” “next-home living,” or “housing transitions”).

THEMATIC ANALYSIS

1. DOWNSIZING AND LIFE-CYCLE HOUSING

“They do not need that size house anymore.”

“We are moving over and someone else is buying the house to help us downsize and they grow.”

Insight

- The most common interpretation was **downsizing with purpose**—moving from a larger family home to a smaller, more manageable one.
- This “move over” process is **not about loss** but about *passing opportunity* to the next generation.
- Participants see this as a *natural housing progression* tied to life stages.

Implication

This narrative offers a positive, voluntary framing that could support programs encouraging housing mobility among older homeowners to free up family-sized housing stock.

2. HOUSING AS AN INTERCONNECTED SYSTEM

“Housing is an ecosystem.”

“If you build expensive apartments or other non-traditional housing, they will free up other housing forms.”

Insight

- Participants understand that **new development at one level can unlock availability elsewhere**—the “housing ladder” or “filtering” concept.
- This reflects a sophisticated grasp of community housing dynamics, even if the term “*move over*” was new.
- They recognize that creating diverse housing types can improve affordability and choice throughout the system.

Implication

Education and messaging around “housing as a continuum” can help residents see value in projects that aren’t directly aimed at their own demographic — fostering broader community support for housing development.

3. VOLUNTARY VS. FORCED MOBILITY

“Carries connotations of forcible relocation of elderly vs. voluntary moving and decision-making like first example.”

Insight

- Participants are sensitive to how “move over” could sound **coercive** or imply displacement of older adults.
- The preferred interpretation centers on **choice, dignity, and mutual benefit**, not pressure.

Implication

Language and policy must emphasize **agency** — positioning “move over housing” as an empowering, self-directed transition rather than a forced step. “Moving over” should feel like *moving forward*.

4. CO-LIVING AND SHARED HOUSING INNOVATIONS

“Co-living... is becoming a huge thing in this country.”

“Could be a great option for some older people.”

Insight

- Participants showed interest in **non-traditional living arrangements** such as co-living and room-sharing.
- They recognize this model’s potential both as an **affordable option** and a **socially engaging one**, addressing isolation.
- One participant even had **direct experience converting property** to a co-living format.

Implication

Co-living and shared housing concepts could be explored locally as **creative adaptations** for seniors who want companionship and cost-sharing without institutional living.

5. GENERATIONAL RECIPROCITY AND “HOUSING FLOW”

“They would like to see their existing house go to a family that needs the space.”

“Someone else is buying the house to help us downsize and they grow.”

Insight

- There’s an expressed ethic of **community reciprocity** — a belief that moving over benefits both the individual and the community.
- Participants see themselves as part of an **intergenerational housing chain**, freeing up family homes for younger residents while accessing suitable housing for themselves.

Implication

This mindset supports community-level housing initiatives that celebrate these transitions as **acts of civic contribution**, not just personal decisions.

SYNTHESIS: EMERGING SHARED UNDERSTANDING

After discussion, participants collectively framed “*move over housing*” as:

A voluntary, life-stage transition into smaller, more accessible, or community-oriented housing that allows others to move into larger homes—creating balance and flow in the local housing market.

| <i>Dimension</i> | <i>Description</i> |
|-----------------------------|---|
| <i>Core meaning</i> | Moving laterally within the same community into housing that better fits current needs. |
| <i>Emotional tone</i> | Positive when voluntary; negative if perceived as forced. |
| <i>Systemic view</i> | Housing mobility benefits the entire community ecosystem. |
| <i>Innovation potential</i> | Co-living and adaptive reuse as new “move over” options. |
| <i>Civic ethic</i> | Mutual benefit between generations— “We move over, they move in.” |

FORWARD-THINKING IMPLICATIONS

1. **Reframe the Term for Clarity.**

Replace or complement “move over housing” with language like “right-sizing,” “next home,” or “housing that fits your next chapter.” Clarity boosts acceptance.

2. **Promote Voluntary Transitions.**

Position downsizing as a *strategic choice* for lifestyle, safety, and community benefit — not as something imposed by necessity.

3. **Diversify Local Housing Stock.**

Support new small-scale and accessible housing—patio homes, senior cottages, condos, and co-living—within existing neighborhoods to enable “move over” options.

4. **Highlight Intergenerational Value.**

Use storytelling (like the Retka example) to show how one family’s transition strengthens the whole community.

5. **Encourage Policy Incentives.**

Consider tax, zoning, or programmatic incentives for homeowners who downsize locally, keeping housing turnover healthy and rooted within the community.

DISCUSSION ON CURRENT HOME

Participants were asked about their current homes. Questions included: (1) what parts of your current home work really well for you as you age; (2) what aspects of your home or property have become more difficult to manage over time; (3) do you consider your current home to be suitable for *aging in place*; and (4) how important is your neighborhood or community in your decision to stay or move.

1. HOME DESIGN AND PHYSICAL ACCESSIBILITY

Participants repeatedly emphasized the importance of **single level living** and **accessible features** such as wider doorways, walk-in showers, and attached garages.

- **One-story homes** and **rambler-style layouts** were seen as ideal for aging in place, reducing the need to navigate stairs.
- Common barriers included **steps at entrances**, **lack of railings**, **narrow doorways**, and **split-level designs** that complicate mobility or caregiving for a spouse.
- Several noted plans or desires to **retrofit homes** (e.g., adding railings, grab bars, or accessible bathrooms) rather than relocate.

2. PROPERTY MAINTENANCE CHALLENGES

Managing large lots, rural acreage, and aging home systems emerged as significant pain points.

- Those living on **acreages or wooded lots** described increasing difficulty with yard work, tree maintenance, and snow removal.
- Some expressed interest in **homeowners’ associations (HOAs)** or **maintenance-free housing**, signaling a desire to trade independence for convenience.

- Others valued the **space and natural environment** of rural living despite the labor it requires—showing a strong emotional attachment to place.

3. COMMUNITY AND NEIGHBORHOOD ATTACHMENT

Neighborhood quality and familiarity are crucial determinants of whether participants stay or move.

- Many praised walkable neighborhoods, proximity to schools, trails, and downtown, and friendly neighbors as factors enhancing quality of life.
- Conversely, some felt isolated in **rural or multi-unit settings**, or frustrated with **55+ communities** perceived as overly restrictive or prone to social conflict.
- Participants valued **knowing neighbors by name**, having **family nearby**, and living in areas with **intergenerational activity**, all of which reinforce belonging and informal support.

4. HOUSING TRANSITIONS AND PLANNING

The group included individuals at various decision stages, from those firmly rooted in their current homes to those **actively planning or recently completing a move**.

- Several participants mentioned **downsizing** or seeking **patio or twin homes**, often motivated by maintenance concerns or proximity to family.
- Some noted that while they want to age in place, the **lack of suitable local housing options** (affordable, accessible, single-level homes) makes future planning difficult.
- Financial considerations also surfaced: having a **paid-off home** was viewed as a major advantage, whereas taking on new loans or mortgages was undesirable in later life.

5. EMOTIONAL AND LIFESTYLE CONSIDERATIONS

Participants framed home decisions within broader lifestyle and identity factors.

- Phrases like “first half of life gaining everything, second half getting rid of it” reflect a recognition of life-stage transitions and simplification.
- Some valued “**lock-and-leave**” living for the freedom to travel, while others were deeply tied to specific landscapes—such as lakes, rivers, or family farms—that shaped their sense of place and purpose.
- Across responses, **safety, familiarity, and autonomy** emerged as emotional anchors to home and community.

Insight

Aging in place is not only about remaining in a physical home, but also about maintaining **independence, familiarity, and meaningful community connection** while adapting to changing physical and social needs. Participants want **choice, dignity**, and **practical options** that allow them to stay rooted without being burdened.

DISCUSSION ON FUTURE

Participants were asked to discuss their needs, wishes, barriers, and future vision for housing.

1. HEALTH AND MOBILITY ARE KEY TRIGGERS FOR MOVING.

Participants consistently identified declining health, reduced physical ability, and the inability to manage home maintenance as the main reasons they might relocate. While some mentioned that services like snow removal or lawn care could extend their ability to stay, these were often viewed as either unaffordable or difficult to secure locally.

2. ACCESSIBILITY AND HOME DESIGN ARE DECISIVE FACTORS.

Features like single-level living, grab bars, and walk-in showers were seen as enabling continued independence. Stairs, narrow entries, and multi-level homes were commonly cited as barriers. A number of participants indicated that if appropriate, accessible housing were available, they would “move over” voluntarily rather than waiting for a health crisis to force a move.

3. AFFORDABILITY AND FINANCIAL SECURITY HEAVILY INFLUENCE DECISIONS.

Many expressed concern about limited retirement savings or fixed incomes that make transitioning to new housing difficult. There was recognition that maintenance-free living comes with higher costs, raising questions about whether existing and future housing options will be financially attainable for older residents.

4. STRONG EMOTIONAL AND FAMILIAL TIES ANCHOR PEOPLE IN PLACE.

Being near family was identified as one of the most important factors influencing whether participants stay or move. Several participants said they would not leave Thief River Falls unless family moved elsewhere—while others noted that some peers have already relocated to other communities offering more senior housing choices.

5. COMMUNITY INFRASTRUCTURE AND PERCEPTION MATTER.

Participants discussed both the conveniences and challenges of living in TRF, mentioning the abundance of roundabouts and rail crossings as minor but symbolic frustrations. Some also noted “NIMBY-ism” (not-in-my-backyard attitudes) as a barrier to developing mixed-age or higher-density housing that could help address local shortages.

Insight

Participants’ thinking about the future reflects a mix of pragmatism and attachment. They want to age with dignity, autonomy, and connection—but recognize that their choices are constrained by local housing supply, affordability, and physical capability. The lack of “move-over” or maintenance-free housing options is creating pent-up demand, suggesting that without strategic development, more older adults may feel forced to move away from the community in later life.

DECISION-MAKING AND CONTROL

This portion of the focus group discussion examined various influence factors. Those who had moved were asked if they had full control over the decision to move or if the move was driven by circumstances. Those who had not moved were asked to describe factors that might influence future decisions.

1. MOST PARTICIPANTS FELT THEY RETAINED AGENCY, BUT FINANCIAL AND HEALTH REALITIES LIMIT CONTROL.

Many respondents reported having “full control” over their housing decisions, emphasizing independence and personal responsibility to avoid burdening family members. However, deeper discussion revealed that this control is often conditional; it is often limited by financial capacity, health status, and the availability of suitable housing. Several participants acknowledged that declining health or limited finances could force a move rather than allow a planned, voluntary transition.

2. FINANCIAL CONSTRAINTS ARE A RECURRING AND COMPOUNDING THEME.

Participants described affordability challenges across both ownership and rental markets. Rising taxes, utilities, and rent increases reduce flexibility. Downsizing, while appealing, can be costly when factoring in moving expenses, new mortgages, or reduced home equity from deferred maintenance. For those on fixed incomes, even modest changes in expenses can undermine stability.

3. THE EMOTIONAL WEIGHT OF TRANSITION COMPOUNDS THE FINANCIAL BURDEN.

Participants described downsizing as “overwhelming” both logistically and emotionally. Letting go of long-time homes, belongings, and routines adds stress to an already complex decision-making process. The recognition that aging affects upkeep, reflected in this comment, “*as you age, you take less care of your home,*” adds urgency but also highlights the tension between independence and capacity.

4. ACCESS TO SERVICES SHAPES PERCEIVED CONTROL.

Control was linked not only to ownership or decision-making autonomy but also to proximity to medical and community services. Participants valued being close to healthcare, snow removal, and maintenance services. Limited local options, or those that come with added costs, were seen as barriers that erode independence.

5. LIFE TRANSITIONS AND FAMILY DYNAMICS INFLUENCE DECISION-MAKING.

Changes in marital status, inheritance, or caregiving responsibilities (e.g., “if someone is wanting to take over the farm”) were acknowledged as key turning points that can reshape housing decisions. Participants stressed the importance of proactive planning—consulting estate planners, medical providers, and family—to avoid crisis-driven moves later in life.

Insight

While older adults express a strong desire to maintain full control over housing decisions, their

autonomy is deeply intertwined with financial security, access to local services, and health resilience. True independence in aging, they suggest, depends not only on personal planning but also on the community infrastructure that supports those choices—affordable housing options, accessible healthcare, and coordinated services that reduce vulnerability as circumstances evolve.

IDEAL HOME AND FUTURE VISION

Participants were invited to discuss their ideal home and future.

1. HOUSING TYPE AND LAYOUT PREFERENCES

Participants consistently expressed interest in single-level or low-maintenance homes, including patio homes, twin homes, and small condominiums. Key physical features valued include:

- **Attached or tuck-under garages** for safety and convenience, particularly in winter.
- **Two- to three-bedroom layouts** with options for a den, craft room, or office.
- Walk-in showers, accessibility features, and wider garages for mobility devices.

There is interest in **shared community layouts** (e.g., cul-de-sac with central common area, cluster housing with community centers) to balance privacy with social connection. Some participants preferred **independent homes over shared walls**, while others liked garages positioned centrally between units.

2. COMMUNITY AND SOCIAL CONNECTIVITY

Responses highlighted the importance of community design that fosters connection:

- Shared spaces like clubhouses, community centers, or courtyards encourage social interaction.
- Intergenerational integration is valued; activities for younger residents or children, as well as programming for older adults, enhance purpose and belonging.
- Participants noted that loneliness is a concern, particularly in apartments or smaller housing units, reinforcing the need for **intentional social programming**.
- Communication is critical: many older adults do not access digital information, so simple, centralized methods for announcements, events, and services are needed.

3. AGING IN PLACE AND CONTINUUM OF CARE

Participants emphasized the desire for housing solutions that adapt to changing needs over time:

- Options for independent living, assisted living, nursing care, and memory care within the same community are ideal.
- Accessibility upgrades and proximity to healthcare services are crucial to maintaining autonomy.
- Flexibility in living arrangements—moving between units, renting, or “move-over” housing—was discussed as a way to age in place without being forced out.

4. AFFORDABILITY AND FINANCIAL CONSIDERATIONS

Financial feasibility was a recurring theme:

- Many expressed concern that current senior housing options are **too expensive** or limited in supply.
- Participants value rental options with services included (HOA or maintenance), especially for those who travel frequently or prefer low-maintenance living.
- Ownership is desirable for some due to customization flexibility, but the cost and ongoing maintenance can be a barrier.

5. AMENITIES AND LIFESTYLE FEATURES

Participants described amenities that would enhance quality of life:

- Recreational opportunities (pickleball, golf, walking trails, playgrounds for seniors) and **spaces for hobbies** like crafting or gardening.
- Security features (gated communities, well-lit parking, cameras, onsite management) and access to **reliable internet and technology** are increasingly important.
- Community services for maintenance, downsizing, storage, and transportation were highlighted as critical support systems.

6. VISION FOR THE FUTURE

The discussion reflects a **forward-looking perspective**, where participants value:

- Choice, flexibility, and empowerment in designing their own retirement path.
- Purposeful living—integrating community engagement, volunteering, or intergenerational activities into residential life.
- Opportunities to plan ahead and adapt housing to changing needs rather than reacting to crises.
- Mixed-age communities and a sense of belonging, while balancing independence and support.

Insight

Participants envision an **integrated housing ecosystem** for older adults that combines:

- Physical accessibility and safety,
- Social engagement and community connection,
- Flexibility to transition across life stages, and
- Financially feasible options (ownership or rental).

The ideal community balances **privacy, convenience, and social opportunity**, with on-site services, maintenance, and health access enabling aging in place. This feedback reflects a strong desire for **planning, control, and choice** in housing options as people approach retirement and beyond.