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RETIREMENT

# Our Biggest Retirement Mistake: Moving Into Independent Living Too Soon

Reeling from losing their spouses, this couple found each other but realized they needed a different kind of community

By Reyna Gobel, AARP

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Caryl Ernest and Scott Knickman bonded over tragedy after they met in an independent-living community near St. Louis. However, they soon realized that they may not have been the best fit there.

Feedback

Caryl Ernest's life was about taking care of her daughter. Having severe disabilities since childhood, Jessica was nonverbal and couldn't walk. Ernest would routinely carry her daughter around the house. One of the happiest days of her life was when she realized Jessica could communicate with her by blinking and moving her eyeballs.

Jessica passed away in 2022, at the age of 32. That same year, Ernest lost her husband, John, who had spent the previous six years in nursing homes following a hemorrhagic stroke.



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Ernest, now 69, felt alone. She wanted people around her, to help her feel safe and secure. She moved from her family home in the St. Louis area to a nearby apartment complex, but it didn't help. She had plenty of neighbors but didn't make many friends, and her unit was broken into multiple times.

Her attorney suggested she check out Avalon Park, an age 62-plus independent living community west of St. Louis that provides transportation and meal services for its residents. Ernest liked what she saw. "The people that run the place are so good, so nice and so caring of everybody," she says. "I couldn't pass it up."



## What's Your Biggest Retirement Mistake?

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She settled in and made friends, but she also came to feel like a bit of an outlier. Most of the residents were older and had health conditions that required greater care and attention.

Staff members took notice, too. One day, while Ernest was having coffee at a social event in Avalon Park's community room, an employee teasingly told her about a new arrival who was in his mid-60s: "Oh, there's somebody younger than you."

She turned around to see Scott Knickman, "sitting in the back, way in the back, not talking to anybody and on the phone constantly." Over the coming weeks, Ernest continued to see him talking on the phone in the back of the community room, arranging the sale of his former home.

## Bonding over loss

Eventually they got a chance to talk. Knickman, now 67, had come to the community under similar circumstances.

His wife, Michele, had died three years earlier after having surgery on her leg. The surgery was successful, but Michele had complications due to clogged arteries throughout her body and never left the hospital. "With the help of my kids, we decided it was God calling her, and it was time for her to go," Knickman says.

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Living in a small town about 150 miles south of St. Louis, he felt increasingly alone. "All our friends are married in long-term relationships," he says. "I needed an overall change." He moved to St. Louis to be closer to his daughter and her family, and hoped to meet people his own age in independent living.

Ernest and Knickman got to know each other, bonding over their losses and their desire to be part of a big, active social group. They started sharing meals, with Knickman cooking regional recipes he'd picked up from his years of traveling for work – from barbecue and seafood to Mexican and Cajun cuisine.



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Before long, they were taking long walks and going on weekend trips together, visiting wineries and natural areas like Land Between the Lakes in Kentucky. And they started to question why they were in an independent living community.

They didn't need the meal and transit services — Knickman drove wherever they needed to go — and were both in good health. They began to realize that in grief and in haste, they had moved into so-called senior housing prematurely. "If this is what we need now," Knickman recalls thinking, "what's next?"

What they really wanted was an older adult community that was a little younger, where the residents were as vibrant and socially engaged as they aspired to be. They found it at Viva Bene, an "active adult" apartment complex in nearby St. Peters, Missouri.

Typically [catering to people age 55 and over](#), active adult communities offer fewer direct services than traditional retirement housing, focusing more on fitness, leisure and social activities, with amenities such as large pools, [golf courses](#) and [pickleball courts](#).

Knickman and Ernest say they couldn't be happier. There are group trips, potlucks and barbecues. A park with paddleboats is a short walk away. They'll run into friends in the hallways and arrange parties and outings on the spot.

Not long ago, Knickman recounts, they went to visit a neighbor couple and found them showing friends around the property to "see if they might want to move here." He told them they were heading out to a restaurant, and the whole group, "all nine of us," ended up having dinner together.

"It's wonderful to be at a place where we're not talking about the weather and doctors' appointments," Knickman says.

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## What the experts say

The circumstances that landed Knickman and Ernest in independent living are not uncommon, says Caroline Clapp, a senior principal at the National Investment Center for Seniors Housing & Care (NIC), which provides research and market data on the elder housing sector.

Many older adults go that route in the aftermath of a life-changing event, even if they're not physically or psychologically ready for it, because they're not aware of active-adult options, Clapp says. Knickman was one of them: He initially thought he'd have to move to Florida, where active-adult communities have existed for decades, to find one.



*Caryl and Scott eventually moved to Viva Bene, an active-adult community in St. Peters, Missouri.*

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That's changing rapidly. There are more than 3,000 age 55-plus communities selling homes nationwide, with the fastest growth occurring outside the Sun Belt, reports 55places.com, a housing marketplace that tracks the active adult housing sector.

According to NIC data, there were nearly 800 active-adult rental communities like Viva Bene operating in the first quarter of 2025, comprising about 118,000 units — a 34 percent increase since late 2022. Clapp says active-adult rental developments have spread to “almost every state in the country,” and more than half were built in the last decade.

While Ernest and Knickman felt like they were missing out on something during their time in independent living, they did come out with something important (besides each other), says Andy Wang, managing partner of Runnymede Capital Management in Mendham, New Jersey, and host of the podcast *Inspired Money*.

Even if you don't feel ready for an independent living or [continuing care community](#), visiting one can be “kind of inspiring,” Wang says. “Just in case you need this later on.” He says his own parents recently started checking out communities as they weigh care options amid his father's declining health.

If Knickman and Ernest's stint in independent living was premature, they're content with the outcome. “I did pray when I was at Avalon Park that God would let me find someone even half as wonderful as my [late] husband,” says Ernest. It took a few years to get there, but she and Knickman are living the retirement life they wanted.

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*Reyna Gobel is a personal finance and wellness writer and author whose work has been published by The Atlantic, Reuters, Harvard Health, WeightWatchers.com and Today.com.*

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