REALITY CHECK DECISIONS

COMPLETE DECISION ANALYSIS

Illustrative example using hypothetical facts.

YOUR DECISION

Should my wife and I move from Columbus, Ohio, to Wilmington, North Carolina, next year to live closer to our daughter and grandchildren, or stay in Ohio and visit more often?

YOUR GOAL

We want more meaningful time with family and an enjoyable retirement while protecting our financial security, healthcare access, independence, and marriage. I do not want my enthusiasm to outweigh my wife's concerns, and neither of us wants to depend on our daughter for our social life or future care. We want to determine whether moving would improve everyday life enough to justify what we would give up.

REALITY CHECK CONCLUSION

Rent near Wilmington for three months, then decide together whether to sell.

This tests ordinary family life, friendships, healthcare access, weather, and independence without giving up your Ohio home. Its main risk is paying trial costs while delaying a decision.

KEY DECISION DRIVERS

Your wife's genuine willingness is essential; enthusiasm alone cannot justify a permanent move.

The $65,000-$115,000 purchase gap excludes insurance, closing, moving, maintenance, and storm-related costs.

Wilmington can provide family proximity and medical alternatives, but neither guarantees daily connection or future caregiving.

STRONGEST COUNTERARGUMENT

The rental may cost money and postpone a move that could provide valuable family years. If suitable housing or healthcare becomes unavailable later, waiting could reduce your choices.

WHAT COULD CHANGE THE ANSWER

Your wife finishes the rental still preferring Ohio and finds no satisfying social routine near Wilmington.

Property-specific insurance, flood exposure, and all-in housing costs leave inadequate savings or materially reduce monthly security.

Both specialists confirm acceptable Wilmington care within 60 days, and ordinary family life proves meaningfully better than Ohio.

Illustrative example using hypothetical facts.

CHOICE: MOVE TO WILMINGTON

Reason: Moving could create the everyday family contact you currently miss, not merely more scheduled visits.

Reason: Moving may help, but staying can work if you build reliable visits and preserve strong friendships and community ties.

Reason: Wilmington would reduce winter cold and snow, but you would trade them for hotter, wetter, storm-prone conditions.

Reason: Moving does not mean giving up specialist care, although the right doctors and appointment timing remain unverified.

Risk: Unquoted coastal insurance and flood costs could materially reduce financial security after the move.

Risk: A Wilmington home cannot be evaluated responsibly from its listing price alone; the exact parcel and elevation matter.

Risk: Staying protects a known housing position and avoids turning a one-time price gap into a larger recurring-cost commitment.

Risk: Staying preserves proven social and medical supports that a vacation cannot reliably measure against a new retirement life.

CHOICE: STAY IN OHIO AND VISIT MORE OFTEN

Reason: Staying protects a known housing position and avoids turning a one-time price gap into a larger recurring-cost commitment.

Reason: Staying preserves proven social and medical supports that a vacation cannot reliably measure against a new retirement life.

Reason: Staying protects your wife’s established support network, while moving could leave both of you socially dependent on family unless new ties develop.

Reason: Moving closer improves access to family but does not solve future-care needs or justify assuming your daughter will provide care.

Risk: North Carolina may offer some tax benefit, but it is unlikely to outweigh unknown insurance and housing costs without a personal tax calculation.