

10 Reasons to Consider Joining a Retirement Community

By Rose Betit

To some people, the idea of moving into a retirement home is unthinkable. They fear losing their independence or quality of life. The truth is, however, moving into a retirement community can actually improve one's quality of life and even increase one's level of independence.

If you or a loved one is considering this, perhaps looking the situation from several perspectives can help make the decision easier. I've done a bit of research in order not only to help my own mother make a choice, but also for myself one day in the future. Below, in random order, are 10 useful points to consider.

1. Cost:

Often people assume that the cost of living in a retirement home is considerably higher than remaining in their own home. However, if you consider the costs of a mortgage, utilities, insurance and taxes and add that to what you'll pay in home maintenance, you would have to consider that remaining in your own home is likely to be more expensive. Once you calculate what you'll save the necessities such as food on the niceties such as gym memberships and vehicle expenses, you may find that the monthly expenses of retirement home living are lower when compared to those in their own home.

2. Home maintenance would be a thing of the past:

I touched on this briefly in the first point, but wouldn't it be wonderful not to ever have to worry about doing home maintenance chores? Imagine no more changing a water heater or paying someone to do it, or painting a fence or replacing a fence or repairing a weatherworn staircase or...

You get the idea. The never-ending list could go on and on, but by living in a retirement community, the list is down to doing the things you love to do instead of the things you *have* to do.

3. Health care accessibility:

What could be more appealing than not having to fight traffic or climb up and down onto and off a bus or metro system to get to a doctor or nurse when you need to see one? Given the fact that many assisted living communities employ their health care staff, it's very possible for residents to receive on-site medical care or assistance for tasks related to daily living as needed.

Also, it's not uncommon for healthcare costs to be included in the monthly fee. Sometimes it's on

a fee-per-service basis. Furthermore, if more outside support is required residents can arrange for additional services with an agency of their choice. Another thing to consider might be the community's proximity to health care facilities, should the need arise for other medical services, emergency or otherwise.

4. Safety:

According to the Public Health Agency of Canada, falls are the leading cause of injuries among Canadians 65 years and over. As a matter of fact, falls account for 85% of seniors' injury-related hospitalizations. There may be many factors at play in these numbers, but one factor that is sure to be more weighted than others is the lack of proper equipment for the needs of an aging individual. An individual may need safety rails for support in moving about or an environment that is walker or wheel chair accessible.

In addition to being properly equipped for these situations, many retirement communities may be gated or provide round-the-clock security. Also for consideration is that residents' safety is further ensured by the 24/7 availability of trained personnel as well as emergency call buttons or pull-cords if a resident needs assistance quickly.

Considering these safety-related factors, it's hard to deny the unfortunate irony of the often misguided assumption of more independence from remaining at home. Turns out, when all is said and done, the dangers at home often are the direct cause of *more* dependence. This is especially true after an fall if a person then requires a lengthy hospital stay to recover.

5. Social opportunities abound:

Studies show that when senior citizens are engaged in social activities, they have better overall health and quality of life. In a retirement community seniors can choose any number of social events from bingo nights to sporting events to movie night and more. In addition, it's also standard for retirement homes today to provide its residents with media centers, libraries and computer labs to encourage continued intellectual stimulation. Of course, with the social opportunities there's the added bonus of making connections with other people and making new friends. Just because a person is a senior doesn't mean their social life has to end.

6. Healthy meals prepared daily:

It's typical for residents to have breakfast and lunch in their own apartment in the community, but usually every evening dinner is served in the dining room where residents can choose from a selection of healthy meals, planned by dietary staff. This means there will be no need to worry about what's for dinner. Lastly, most retirement communities can make accommodations for special diets that residents may have.

7. Fitness centers to make wellness easier:

More and more these days, it's becoming more common for retirement homes to provide exercise spaces and spa facilities on-site. Some have even been known to provide residents with hair-salons right on the premises. Gone would be the days braving inclement weather and/or traffic congestion to get to the gym. It's easy to imagine the appeal of on-site facilities such as these in the midst of a long Canadian winter.

8. Easy access to transportation:

In the event that you want or need to go outside of the community, a retirement community will typically offer transportation to places like medical appointments or shopping centers. Sometimes additional rides outside the standard are available for an extra charge. All in all, it seems like a pretty good deal.

9. Simplify by downsizing:

At some point it makes sense to downsize living space. Upon choosing to move from your home, perhaps you could host a gathering of family members to celebrate the new adventure on which you are about to embark. This would also be a perfect time to gather to reminisce and distribute any heirlooms, souvenirs, and even household furniture that you will no longer need instead of leaving it to family to sort out later. This way, you maintain some control and make choices for yourself instead of having others decide for you.

10. Time to Relax:

Relaxation means different things to different people. Some prefer taking part in activities with friends, like shopping. Some prefer the quiet of reading in a tranquil space or playing a round of golf. In a retirement community, these kinds of activities can become an integral part of your daily life. It's all about living day to day to the fullest because it is, after all, *your* retirement.

Sold!

Helping my mother decide to move to a retirement home was one of the best things I could have done as a daughter. Writing this article has reminded me of and reaffirmed my belief in that. Revisiting these points of consideration has also called to mind my own thoughts about what I will do for myself when the right time comes in quite a while from now. Being aware of all the pluses that come along with becoming part of a retirement community, though, it will definitely be an easier decision to make. I do have one more question that might be worth asking; "What's the minimum age for joining?"