

WHAT DO YOU LOSE BY NOT MOVING TO AN INDEPENDENT LIVING RETIREMENT COMMUNITY? MORE THAN YOU THINK!

By Anthony J. Mullen, Certified Public Accountant (CPA)

Over a million people now live in **life fulfilling** independent living communities – and the question occurred to me: why don't millions more take advantage of these unique benefits? One simple reason: they are still stuck in the past, and have not investigated these new communities. They have not seen with their own eyes. They are stuck on outdated images.

Yes, the American dream is to own our own home, but when we get to be about 68-70, the American dream starts to fail us. It simply starts to take too much time, energy and worry to maintain the house, driveway, the sidewalk and the grounds. We can start to become isolated in the house, and this isolation is actually detrimental to our health. No one wants to be a burden on their children, relatives or friends, but that is exactly what happens to at least 50% of us or more who stay stuck in the past fighting against what is now in our best interest. **People who stay too long in the house become dependent. The people who say, "I'm not ready yet", are almost always fooling themselves, as they grow more dependent and less healthy each day.**

Why do I make such an adamant statement? Because the scientific evidence is now overwhelming. The number and the quality of the social connections you have are the best determinant of how long you will live and how healthy you will stay during those years. Yes, it is not only important to keep up with the social relationships and friendships we now have, but to actually make as many new ones as we can. Science has been able to prove that our bodily systems and health makers actually improve by having more social interaction. The more involved we are, the longer we will live, and healthier we will stay. And there is no better place to make these new social connections, and to stay involved in life, than by moving to this type of life fulfilling community.

Many of you have been given a great benefit: the exceptional appreciation in the value of your home. It is now time to use this equity to improve your life and your health.

How? Well next to the critically important social connections, the second most important thing we can do to prevent frailty and improve our health is what is called strength training; which is also known as resistance training. It is never too late to start this. Dramatic improvement has been documented in people 95 years of age and older. Consistent walking or aerobic exercise **is** very important, but strength training is **the** secret; and you'll learn how to do it safely and easily in a fitness center offered at some independent living communities.

What's next? Well, you will have more time to be **mentally** engaged. Applying your mind to new endeavors has been proven to help prevent dementia. What is it that you've always wanted to learn or to do? What is it that you promised yourself that someday you would do? Is it learning to play the piano or the guitar? Is it doing the family tree or researching the family history further back than you've done? Is it writing that book or poetry? Is it running for office? Is it painting or sculpting? **Now**, is the time! Today is the day to no longer think about it! But to agree to finally **do** it! Even if you don't move to an independent living retirement community, I encourage you to **act** on these dreams. But I guarantee you if you move to an independent living retirement community, they will do everything **possible** to encourage you to act; to challenge you to reach; and you'll become healthier for having done so.

Together we will change the image of independent living retirement communities. We will be young in mind and heart, and we will be different. Our spirit and our attitude will be different. Those who move will be considered the **independent** ones. Those who stay stuck at the old house will be the **dependent** ones.

If you have any hesitation about moving to an independent living retirement community, especially if you don't think you can afford it, please consider the following. Most of you who own a house are likely sitting on pent up equity. Most of you are paying real estate taxes, property insurance, heat, light, water, and property up-keep expenses. These expenses usually will be covered in your inclusive monthly fee at an independent living community. As a Certified Public Accountant (CPA), I can vouch that it is surprisingly affordable to live in an independent living retirement community when you do the true analysis.

So, if you want to **gain** all these benefits – if you can see the wisdom in life-long learning, laughing, loving and living – then now is the time to act and plan your move to an independent living retirement community.

Anthony J. Mullen, CPA, is Director of Research for the National Investment Center for the Senior Housing & Care Industry.