



Longevity and Retirement Living

Retirement living may seem a matter for the older generation. However, anyone over 50 stands a fair chance of having parents thinking about just that, and if you are over 60 it should definitely be on your own 'think about' list.

There are many choices available. We tend to put the decision aside until a crisis looms and we have to make a decision in a hurry – the worst situation to be in for such an important issue.

If you need another nudge, people who make the move to a retirement community often regret they did not act sooner.

Two reasons for moving

Lifestyle - the company of like-minded people, to participate in activities, achieve extra security and have more time for fun.

Support – they don't want to or can't maintain the family home or need some assistance to remain independent. Clinging to the family home can also be a major constraint on lifestyle.

Whatever reasons, good guidance builds your confidence in starting the journey.

Where to start?

Some retirement communities simply provide independent living with a low level of personal care. There is typically a social/activity centre. Sports like golf and tennis may be available. The main benefits

are a nearby group of likeminded people and no chores.

Some communities provide a higher level of assistance with cleaning, meals and in some cases, personal care.

In both types of community, people initially expect to self-manage capably even though disabilities may require some changes in lifestyle over time.

Stages in Longevity

Our recent **Stages in Longevity** article discusses how to respond to the impact of disabilities on your lifestyle.

You should aim to come to a view on when and why you might anticipate a change in your lifestyle and what alternatives might suit you.

Dependency

Once independent living becomes difficult, you can access aged care. Most people access care in their own dwelling through home care packages. Some move into special facilities within their retirement community.

The **Retirement Living Handbook** was written by Rachel Lane and Noel Whittaker – strong supporters of My Longevity. It examines various retirement communities: how to choose the one that suits you, how you can access care, and ways to fund your retirement lifestyle. The book also has a directory of more than 1000 retirement communities across Australia.

You can order the book at the following link: www.retirementhandbook.com.au. It's well worth the read.

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