



## 5 Retirement Community Myths Dispelled

Change is never easy, particularly when it requires making life-altering decisions. Add a strong dose of misconception, and now you've made the process twice as murky.

Retirement communities often come with their fair share of ill-conceived perceptions. A little digging into the facts, however, can quickly dispel most of those fables.

**Here are five common myths associated with retirement and retirement communities:**

### 1. Retirement is “easy”

Making the decision to retire can be difficult. Deciding to move into a senior living community and then actually making it happen also takes time and effort. Financial planning, downsizing and selling your home are just a few of the major hurdles to overcome as you enter retirement.

Many CCRCs -Life Plan Communities offer services, and partner with some of the leading organizations in the industry to help you feel 100% comfortable with the decision you're making and seeing it through with as little pains as possible.

### 2. CCRCs are too expensive

CCRCs offer financial benefits, including large tax deductions, that can often be overlooked when examining the upfront expenses associated with moving into a CCRC.

Remember, you're buying long-term healthcare. Your contract eliminates the possibility of encountering the sudden or unexpected high costs of assisted living or skilled nursing care at your home. Another financial benefit is the tax deductions you're afforded as a result of prepaying your healthcare at a CCRC. Tax benefits could apply to not only non-refundable membership fees, but also to ongoing monthly fees.

### 3. I'm too young to live in a senior community

Today's retirement communities are not your grandparents' or even your parents' "old folks homes." There are many advantages to making the move earlier rather than later.



*"My husband and I didn't have a hesitation to age,"* says Dee Dee Lisenby, who was 65 when she and her husband moved into Plantation Estates retirement community in North Carolina.

*"My friends said, 'You're doing what now? You have years to worry about that.' But the activities are one thing I saw that if you wait too late, you'll never get to do."*

### 4. I'll be bored

You've spent the last 30-40 years in the workforce, raised a family and done everything at warp speed that comes with that. Now what? If I retire, will I just sit around on the couch, watch the local news? Maybe catch up on some reading, but then what?

At a CCRC, the world is your oyster. They offer an abundance of amenities, activities, clubs, events and outings that can make your lifestyle as active, social and enjoyable as you want it to be.

## 5. I'll be safer at my own home

We're often not willing to accept the fact that as we age, we face increased risk of a fall or another potentially dangerous mishap. Our homes were not designed with elder care and safety in mind, with stairs, narrow hallways and other structural norms.

CCRCs are designed from the ground up with seniors' safety and comfort in mind. From wide, well-lit hallways with railings, elevators, and one-touch emergency monitoring, to name few infrastructure amenities.

Security is another feature at CCRCs that offer peace of mind that you cannot get in your own home. Most senior living campuses employ 24/7 on-site security personnel.



### **About the Author: Michelle Watkins**

After many years of working in the industry of retirement living, Michelle now serves as a Retirement Counselor and Marketing Director of Brazos Towers at Bayou Manor. Helping seniors successfully navigate their choices by better understanding the differences between communities and the services they offer, is an important part of her daily role. Whether these individuals end up moving to Brazos Towers at Bayou Manor, or somewhere else, Michelle knows that she and her team have succeeded if visitors leave with the information and tools they need to create a plan that will allow them to thrive in the next chapter of their lives.

*To read my complete blog, please go to [JustAskMichelle.com](http://JustAskMichelle.com).*

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