



LIFE AFTER 50

ACTIVE ADULT LIVING

According to the financial management resource The Motley Fool, in 2019 48 percent of seniors planned to downsize, while 52 percent wanted to remain in their existing homes.

A lower cost of living could be the primary motivator to sell, but less house to maintain and the extra free time that comes with fewer chores can be powerful motivators as well.

Many adults age 50 and older consider adult communities when seeking to downsize their homes. Senior home options are categorized based on the level of care they provide. “Active adult living” is a relatively new option that reflects a growing desire for residences that afford aging adults a chance to downsize their homes and engage in their favorite activities.

Active adult living, leisure living or active adult communities include single-family homes, townhouses, condominiums, and other housing options within a community that offers an array

of amenities and services. According to Retirement Living, residents in active adult communities enjoy country club settings with amenities like swimming pools, clubhouses, golf courses, exercise centers, walking trails, computer labs, hobby centers, and even on-site restaurants. Active adult living communities may provide transportation options and have their own travel clubs. Though active adult residences do not typically provide medical services, many communities are conveniently located close to local shopping centers and complexes, ensuring that the doctor’s office is not that far away.

Other features of active living covered by homeowner’s association fees include outdoor maintenance like landscaping, snow removal and sanitation services. Security, internet service and cable also may be included in the monthly fees. Active communities emulate the benefits afforded by all-inclusive vacations, where day-to-day details are handled by management so residents can focus

on fun and leisure.

Unlike general neighborhoods, seniors may appreciate active living communities because they have access to an array of services within the community. Some promote a resort vacation feeling, while others may focus on sports or cultural life. What’s more, since age is restricted, residents know that many people in these communities have shared experiences.

Active adult communities also are amenable to adults who like to travel. Residents get the peace of mind to lock up their homes and leave knowing lawns will still be mowed and shrubs trimmed - removing signs that the residence is unoccupied. This is an ideal situation for a snowbird who spends time in a different location for part of the year.

Active adult living is the relatively new kid on the block for senior communities, filling an important niche for independent retirees and near-retirees.

Seniors might not be the demographic individuals initially associate with social media. However, Pew Research notes that seniors' social media usage has been steadily rising for a number of years, proving that individuals 65 and over are not tech-averse.

Pew data from 2019 indicates that 46 percent of individuals 65 and older use Facebook. Social media platforms like Facebook and Instagram can be a great way to stay connected with family and friends and stay up-to-date on community events. But social media usage is not without risks, especially in regard to users' safety. Seniors without much social media experience can heed these safety tips as they navigate popular platforms and discover all they have to offer.

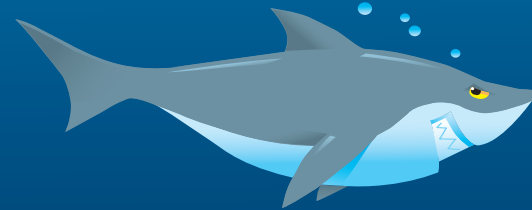
Examine your account settings often

Social media users can control their privacy settings so they can decide who can (and can't) view their online activity. Each platform is different, but profiles set to public generally allow anyone to view individuals' activity, so seniors should set their profiles to private to limit access to their information.

Be mindful of your social media social circle

It's easy to make virtual friends via social media,

NAVIGATING THE SHARK INFESTED WATERS OF SOCIAL MEDIA



but seniors should be mindful of who they accept as online friends. Carefully consider each friend request and decide just how big or small you want your social media community to be. Many individuals prefer to limit their online social circles to individuals they know well and want to stay in touch with, and that can serve as a good measuring stick when deciding whether or not to accept a friend request.

Avoid sharing personal information

Seniors are no doubt aware that they should never share especially personal information, such as their Social Security number. However, seniors also should hesitate to share personal information like vacation plans. Seniors who post about upcoming trips could return home to find they've been victimized by criminals who scoured their social media accounts and learned when they were going to be away. A good rule of thumb is to keep personal information private and limit posts to information that is not overly specific or sensitive.

Recognize the threat posed by scammers

Social media platforms have had varying degrees of success in regard to keeping their sites scam-free. But scammers find a way, and users must take steps to avoid being victimized. Never click on a link within a post from someone you don't know and avoid anyone soliciting donations through social media platforms.

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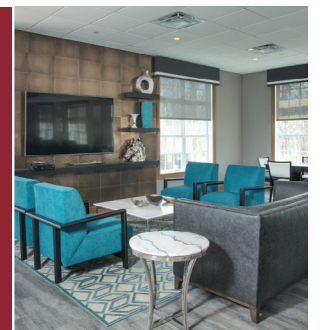
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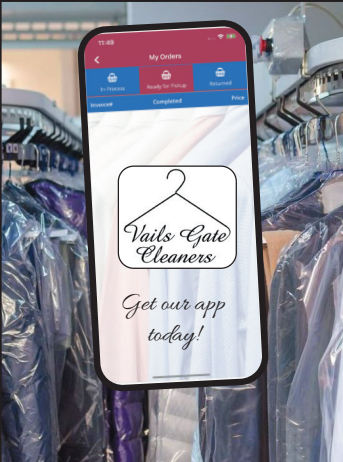


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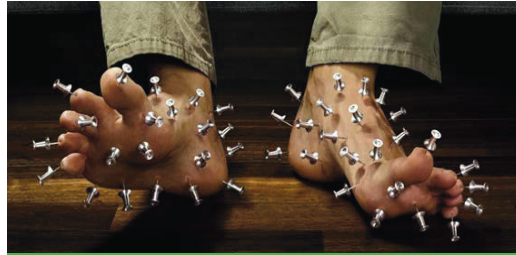
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Age-based health screening guidelines

40 to 64

• **Zoster (Shingles) vaccine:** Two doses of this vaccine will be administered between two and six months apart starting at age 50 and up.

• **Colorectal screening:** A colonoscopy to detect any colorectal illnesses is recommended beginning at age 50.

• **Prostate screening:** Prostate screenings begin at age 50 unless you are a high-risk, in which case screenings begin at age 40.

• **Osteoporosis:** Doctors may recommend a bone density test and osteoporosis screening at age 50 and up if certain risk factors are present.

• **Lung cancer screening:** Especially if you are or were a smoker. The American Lung Association says adults age 55 and up can be covered by health insurance.

• **Mammogram:** Women should begin receiving annual mammograms at age 40.

65 years and older

• **Cervical cancer:** Most women can stop getting Pap smears at this age if they have no history of cervical cancer. Women who have had a hysterectomy may no longer need pelvic exams after age 65.

• **Pneumococcal and pneumonia vaccines:** These are recommended every five years for certain conditions and risk factors.

• **Cognitive health:** Doctors may assess your cognitive health to see if there are any risk factors for dementias.

In addition to these screenings, doctors may conduct annual depression screenings to assess mental health. Routine blood glucose monitoring may be necessary based on risk factors for diabetes.

Individuals are urged to speak to their doctors to map out a health screening schedule specific to their needs.

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