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## Consumer Newsletter - January 2018

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# Why Universal Design, Age-friendly Cities Matter

When you're healthy, spry, and experience no barriers to getting around, it's hard to imagine the tremendous impact an illness or physical disability can have on day-to-day life.

It's probably one reason that many disregard all the talk about universal design and age-friendly cities.

It just doesn't apply.

Until it does.

"A Day in the Life of Karen," a short video about a 74-year-old Columbus, Ohio woman, illustrates exactly how an illness—in this case muscular dystrophy—affects someone's ability to get around a house, a neighborhood, and city streets.

The video (<http://bit.ly/2koWJ1g>) is included with the educational materials of Age-friendly Columbus (<http://bit.ly/2ySHGyf>), an initiative to make the city accessible and inclusive for residents over the age of 50.

Karen's health problems affect her coordination and balance and she moves around on a mobility cart.

Some spots are maneuverable, giving her the ability to get out and be independent. Other spots—poor curb cuts on sidewalks and washrooms, for example—make things challenging.

The video illustrates why universal design—age-proofing a property for your future-- is so crucial when you're moving or renovating your house. Equally important is taking a close look at a city where you'll be living during your senior years to be certain you'll be able to live a full life there.

That's one aim of Columbus's city-wide initiative, and it has been assessing the city's age-friendliness to determine where and how to make improvements. The city is relying on the World Health Organization (<http://bit.ly/1udnToR>) and AARP Livable Communities (<http://bit.ly/2kl3reX>) guidelines to create its plan.

## Walk With a Doc

A new year always brings with it the commitment to exercise, diet, and get in shape. To keep up a fitness regimen

lasting past the third week in January, most people need some motivation.

Here's one: "Sitting and watching TV for long periods, especially in the evening, has got to be one of the most dangerous things that older people can do," said Loretta DiPietro in an NPR (<http://n.pr/2BweaDV>) story. She's an epidemiologist with the Milken Institute School of Public Health at George Washington University.

One way for seniors--and everyone--to incorporate more activity is walking, and "Walk With a Doc" means you don't have to do it solo.

A Columbus, Ohio cardiologist, David Sabgir, invited patients to go for a walk after realizing they weren't changing their habits in a medical environment.

One hundred people came to walk with him and "Walk With a Doc" was born. That was in 2005.

Since then, the program (<http://bit.ly/2al16Ms>) has grown to more than 300 chapters around the world.

It's simple. At the walks, a doctor gives a short presentation on a health topic and then leads the walk.

"Walk with a Doc" has a list of 100 ways that walking improves health. There are the biggies like reducing blood pressure, lowering cholesterol, and reducing heart attacks and strokes. Among the other benefits are:

- Improving bone density and preventing osteoporosis
- Reducing joint discomfort
- Alleviating back problems
- Increasing muscle flexibility and agility
- Increasing blood flow to the brain
- Reducing worry, tension, and anxiety and enhancing mood

## **Retirement Dream and a Dose of Wishful Thinking**

In its annual survey, 18<sup>th</sup> Annual Transamerica Retirement Survey, Transamerica, in *Wishful Thinking or Within Reach: Three Generations Prepare for "Retirement"* (<http://bit.ly/2zgnOIV>), provides a snapshot of the retirement landscape and the challenges facing three generations as they envision and plan for retirement.

It looked at Baby boomers, Gen X and Millennials to assess their retirement wishes, fears, and financial well-being. It also examined how realistic future retirees' plans are.

Wishful thinking is one of the study's pervasive themes.

For example, many intend to keep working during retirement. Problem is that that may not be possible because of health reasons or employers who may not be accommodating.

And shaky finances could derail future retirees' dreams. After all, Baby Boomers have saved just \$164,000 (estimated median) in all household retirement accounts.

The study provides copious data about people's savings habits, retirement income sources, concerns, and so forth.

What may be most valuable, however, is its advice to future retirees about boosting income, maintaining good health, and updating job skills.

Here are some suggestions.

**1. Create a budget.** Include income, living expenses, paying off debt, and financial goals--building short-term savings and long-term retirement savings.

**2. Save for retirement.** Start saving for retirement as early as possible and save consistently. Avoid taking loans and early withdrawals from retirement accounts.

**3. Pick your employer wisely.** Consider your retirement benefits as part of total compensation when evaluating job offers.

**4. Participate in employer-sponsored retirement plans.** Take full advantage of matching employer contributions and defer as much money as possible. If you don't have an employer plan, contribute to an IRA.

**5. Crunch your numbers.** Calculate retirement savings needs, develop a retirement strategy, and write it down. Factor in living expenses, healthcare and long-term care costs, government benefits, and money for funding retirement dreams--travel, family time, and hobbies.

**8. Build skills.** Be proactive to better the odds of staying employed during retirement. Keep job skills up to date, stay up employment trends and marketplace needs, and go back to school to learn new skills.

**9. Have a Plan B.** Be sure to have a backup plan should retirement arrive earlier than planned because of illness or a job loss.

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