

**SENIOR
CROSSROADS ...***Pam Scott*

Own your future, Part 2 - Your Next Move

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In a blink of an eye, life has thrown you a curve ball and you find yourself in the position of being unable to remain in your own home. If you haven't planned ahead, the thought of choosing a new place to lay your head at night can be daunting, formidable and downright nerve-wracking.

By the time we hit our "golden years," most of us have nested and are comfortable in our own home. And usually, "comfortable" also includes being surrounded by an over-abundance of belongings. More often than not, we aren't even aware that we may not be coping as well as we should at home.

This is especially true with couples as most spouses end up compensating for each other without even realizing it. Or one spouse ends up being the primary caregiver for the other. So what do you do when you are faced with having to choose a new abode from the myriad of options in today's world?

Many more options

It used to be pretty simple. So long as you were independent, you either lived in your own home, or moved to a retirement community. If you needed a little help with personal care, and your meals provided, you went into assisted living. If you needed quite a bit of help with personal care, or skilled nursing care, you went into a nursing home.

In the past two or three decades, the world of senior housing has developed many more options for elder care from specialized nursing homes to types of assisted living that may help prevent being placed in a nursing home.

It's good for consumers, and a sign of hope to the aging, that we have more good choices for care. But it also has led to confusion and inconsistency within the senior housing industry. The best time to explore your options is now so that when the time comes for a change, you will have a better understanding of what you want and don't want or need. But don't keep your wishes and choices a secret only known by you. Make sure you have written down your desires, concerns and choices as well as voicing them to your family.

And confusing it is. Different names are used for the same type of housing and the same names are used for different types of housing. This has led to a variation on the old adage, "If you've seen one, you've seen 'em all." When it comes to residential care it's like, "If you have seen one "facility," you have seen only one "facility."

A place to call home

How do you determine what type of senior housing arrangement is best for you or your loved one? Take a thorough inventory of the seniors' wants, needs and goals, taking into account their medical health issues. I could write a novel on the various types of senior living options, what to look for, what to run away from, how to pay for it, what they will tell you, and most importantly - what they won't tell you.

Two main things to remember when touring a senior community - trust your gut instinct, and if you feel like you are getting a sales pitch - RUN. You are first and foremost a person with feelings and needs, not a sale that needs to be closed in order to make a quota or budget. What I can give you in a nutshell is some basic information to help you start in your search to find the senior community to meet your needs.

There are many key issues to consider when exploring your options.

_ Temporary versus long- term care: An older person may go to a nursing home for rehabilitation following a surgery or stroke, then return home. In other circumstances, a senior's needs are better served by planning a move into a situation that is likely to remain the same for the many years to come.

_ Independence: Can the senior live alone, and more importantly, does he/she want to? Or would living in a more service-oriented environment be more nurturing?

_ Needs for personal care: How much and what kinds of personal or "custodial care" are needed or desired? Within each type of senior housing, the range of services offered and the level of care within those services varies greatly.

_ Needs for medical care: If the senior has a chronic illness that necessitates special medical care or ongoing services of medical professionals, independent living and even assisted living may or may not be suitable.

_ Socialization: Does the community offer activities that interest you? Are they age appropriate? If they are scheduled, do they actually occur?

_ Costs: Learn about the financial aspects of senior housing to determine what options are affordable for you. Be sure to ask what happens if you run out of funds to pay for your care. Ask if there are any financial benefit programs that you may qualify for.

Walk through and evaluate several care facilities or senior communities that seem suitable. Reviewing facility comparison checklists can help you determine which type of environment fits the senior resident's requirements and preferences.

Seek guidance from professionals who are experts in senior housing issues such as medical social workers, case managers or geriatric care managers. They can help with all phases of this process: identifying goals and values, assessing needs, determining what is affordable, and suggesting appropriate facilities.

Looking for and choosing potential senior living communities for your future stages of life can be very emotional. Try to look at it as a new chapter in your life, not a curtain call. Take charge and enjoy the journey - it may not be as bumpy as you think.

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