More information is available through our website: www.quakeragingresources.org

ADDITIONAL SUGGESTED RESOURCES:

Communities without Walls http://www.secondjourney.org/RESOURCES.htm

Friends Services for the Aging <u>www.fsainfo.org</u> email: info@fsainfo.org

<u>www.retirementliving.com</u> (Retirement living resource including state by state information)

Intentional Communities <u>http://www.ic.org/</u>

National Long Term Care Ombudsman Resource Center – www.LTCombudsman.org

How to choose a nursing home guides: http://www.nursinghomeguide.org/NHG/nhg_txt_howtocho ose.lasso

Financing Long Term Carewww.financinglongtermcare.umn.edu





Aging Resources Consultation Help

www.quakeragingresources.org

Quaker Aging Resources is a collaborative project of New York and Philadelphia Yearly Meeting Quakers and is funded by the Thomas Scattergood Foundation and Friends Foundation for the Aging. QUAKER AGING RESOURCES

Housing Options in Retirement





Mary Morrison, Without Nightfall Upon the Spirit,

*Pendle Hill Pamphlet 311, Pendle Hill, Wallingford, PA.

Housing Options in Retirement

Retire according to your values: You will consult a pension specialist, call Social Security, and choose a Medicare supplement before you retire. Plans are made, goals set; you have been looking forward to this part of life for a long time. Have you considered what you would like your spiritual life to be like in an intentional way? How do you intend to go deeper, discover meaning, be a gift to others? Thinking about this foundational part of your life will help other goals to fall into place, and will give you strength in challenging times.

Moving after retirement: Much as we would like to stay in our own homes, changes may make that impossible: you cannot climb stairs or drive, you feel too isolated where you are, your spouse dies and you do not feel safe alone. As you retire, imagine that you might move two or three times; first to a dream home or a smaller place, then to a place with more assistance, or closer to children. It may be unrealistic to say, "Don't ever put me in one of those places." At some point in time, your physical and emotional needs may not be adequately met without additional support. Consider educating yourself about available options, and let your loved ones know what you would prefer if you needed to live in a more supported environment. Maybe you will never need it, but it helps to prepare yourself emotionally if you do. Some options include:

• Life Care and Continuing Care Retirement Communities (CCRC) provide a continuum of housing and services, such as independent and assisted living, and skilled nursing care. This usually involves a "buy in" fee.

• **Senior Co-Housing** is a form of intentional community where people pool resources for care of one another and with attention to values.

- Aging in Place entails staying in one's own home with supports if needed.
- Skilled Nursing Facility provides round the clock nursing care.

• Assisted Living usually provides personal care such as help with bathing and medicines, sometimes with some nursing care.

• **Independent Living** usually has separate units with shared meals and services such as transportation. Some support for other needs may be available .

Moving to another state: Some surveys have found that 50% of those who move to another state in retirement move back within three years. To learn more about a place you are considering, get the local paper, notice prices and political issues; evaluate medical care; plan how you would replace present activities and contacts, and how long that might take. If you have visited for vacation, have you considered what the community is like in the off-season? Would moving closer to children mean that you'd see them more often?

Aging in Place: It is increasingly possible to stay in your own home as you age. More in-home services are becoming available, such as aides to help with bathing, or chore services that will rake leaves or wash windows. Most places have at least one grocery store that will deliver. Senior Centers and Adult Day Health Programs offer opportunities for socialization and support.

If you decide to spend your retirement in your current home, look around the outside as if you were 10 years older. Could you still put up the storm windows? Paint the second story? What needs to be changed or improved now so that you might be able to stay in the same house? Now do the same on the inside. Do you need safety improvements like grab bars in the bath, banisters on both sides of the stairs, better lighting? Ask your local Office for the Aging for information on safety in the home and support services that are available in your community. Consider consulting a Certified Aging in Place specialist who can make recommendations for making your home more accessible.

In addition, some locales are experimenting with "nursing homes without walls" designed to keep seniors in their own homes with a myriad of support services, including day programs and transportation. Again, your Office for the Aging will know if such programs exist in your area.

Resources 🏴

"Make provisions for the settlement of all outward affairs while in health, so that others may not be burdened and so that one may be freed to live more fully in the Truth that shall stand against all the entanglements, distractions and confusions of our times." Advices, PYM Faith and Practice 2002