

A CLAIBORNE SENIOR LIVING GUIDE

It's Your Time: How Senior Living Can Make Your Golden Years Golden



You've waited your whole life for this moment. Learn how the benefits of a senior living community can help you seize the day.





Senior Living — Emphasis on the “Living”

Everest. K2. Kilimanjaro. Denali. Olympus. These are just a few of the world’s most famous peaks. For even the most experienced climbers, the journey to the top of them is a dangerous slog that pushes the limits of the mind and body. At the end of each ascent, however, awaits the most beautiful apex. The air is thin and the body tired. But in the presence of so much majesty—and so much accomplishment—the soul is full.

You may not fancy yourself a mountaineer. But if you’ve reached retirement age, you’ve done your fair share of climbing. Just think of the good kids you raised, the hard jobs you worked or the happy home you made. The friendships you forged, and the loved ones you lost. The trips you took, and the lessons you learned. The sights you’ve seen, the places you’ve lived and all the great stories you’ve collected along the way. Every person, memory and experience represents a new foothold on your way to a summit that used to feel so distant but now feels inexplicably near.

Now that you’re scaling the face of one last rock, reaching triumphantly for the top, you’ve probably noticed two thoughts occupying your head. The first is a statement: “Congratulations; you made it.” The second, a question: “Now what?”

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There's no simple answer to the latter. There are only choices. Lots of them, in fact. Most require more climbing amid an endless outcrop of crags. Only one affords you the luxury of resting every day in the foreground of a spectacular view: a senior living community.

Senior living communities aren't what you think they are. They are not nursing homes, for example. A nursing home is an end. A senior living community, on the other hand, is a means. In the right senior living community, you can receive as much assistance as you want or as little. The assistance can be medical, domestic or even just social. What's important is that it's there when you need it—which ensures an ample supply of something else you expect in retirement: independence. It's senior living with an emphasis on the "living." Because when you outsource life's challenges, you create more time, space and energy for life's pleasures. And isn't that why you put so much energy into climbing in the first place?

Whether you're curious, skeptical or sold, keep reading to discover the many surprising benefits of a senior living community



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What's Important To You?

When they contemplate life in a retirement community, most people imagine a place. But senior living is so much more than housing. Really, it's a lifestyle. Before you decide where you want to spend your senior years, you should therefore decide how you want to spend them. Step one is setting your priorities.

What You Want: Freedom, Fun, Fulfillment

Although no two seniors are exactly alike, older adults who are envisioning and planning their golden years consistently say it's important to them that they have:

FREEDOM AND AUTONOMY

Self-confidence born of self-reliance. The sovereignty to make your own choices, and to do things for yourself. The ability—and mobility—to go where you want, when you want. Privacy and the pursuit of happiness. Whatever it means to you, independence often tops the list of seniors' priorities as they age.

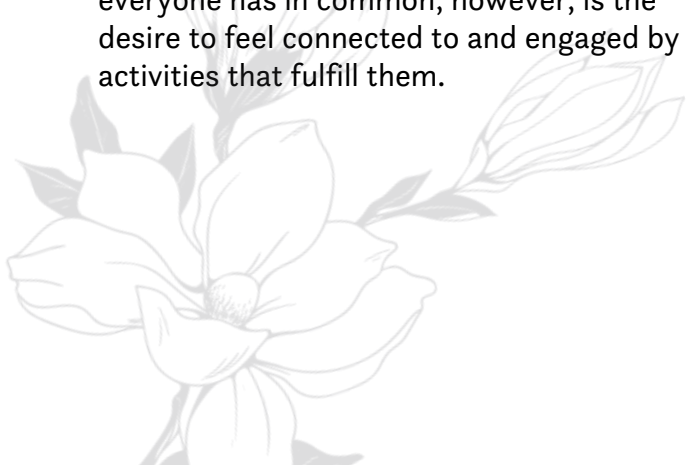
PASSION AND PURPOSE

Retirement looks different for everyone. Some seniors want to continue working, or to start their own business. Some want to enrich their lives with volunteer work. Still others want to travel, or to spend their days indulging lifelong interests and brand new hobbies—cooking, painting, dancing, knitting, yoga, gardening. What almost everyone has in common, however, is the desire to feel connected to and engaged by activities that fulfill them.

MEANINGFUL RELATIONSHIPS

Having people can be just as important as having passions. Oftentimes, more so. Whether you want to be close to cherished family members and friends, surrounded by neighbors and community, or plugged into activities that spawn new relationships with likeminded souls, it's important to think about your ability to maintain an active and enjoyable social life that fills your days with companionship and fun.

If these resonate with your own goals, it's worth considering how different retirement scenarios might affect them. Aging in place might give you more autonomy, for example, but at the expense of your social life. Or perhaps you have rich friendships with your current neighbors, but the state of your home threatens your independence. Whatever your situation, you must set your priorities and calibrate your future plans accordingly. When you do, you might discover the opposite of what you expected— that a senior living community will enhance your life, not limit it.





A Fearless Future

Remember when you were young? You probably assumed that your hair would never gray, that your knees would never ache, that your vision would never blur and that your energy would never wane. Now you know better. It makes you wonder: What are you currently taking for granted? What needs might you have tomorrow about which you are in denial today?

Aging can be extremely rewarding and satisfying. But it also can be extremely scary. As you plan your next chapter, it's therefore important to acknowledge your greatest fears and lay plans that will help you manage and mitigate their impact on your retirement years. Common worries include:

FINANCIAL SECURITY

Even seniors who have been diligent about saving and prudent about spending worry that they might run out of money, or that they may not have enough of it to have the kind of retirement they want to have.

DECLINING HEALTH

With age, even the healthiest bodies become more susceptible to illness and injury, including everything from accidents and falls to chronic illness. That's normal—and so is worrying about your health and health care, the status of which can change quickly and dramatically over the course of your retirement years.

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FAILING MEMORY

Because the prospect of cognitive decline can be as worrisome as the prospect of physical decline, memory care—including dementia care and Alzheimer’s care—is top of mind for many seniors.

LOSS OF INDEPENDENCE

You spent your youth learning how to be independent. In that way, adulthood was a destination; once you arrived, you never imagined you’d have to go back. It’s no wonder, then, that the idea of losing one’s autonomy can be just as upsetting as the idea of losing one’s faculties.

BECOMING A BURDEN

From your spouse and children to your aging parents and grandparents, you’ve devoted your life to caring for others. Now, you’re facing the prospect that others might have to care for you. But what if there’s no one to do it? Or worse yet, what if there is? You know from being a caretaker yourself how much time and energy it takes to care for someone who can’t care for themselves. It’s all-consuming. So while having no one to care for you is a scary proposition, the idea of asking loved ones to be responsible for you can be its own source of dread.

SOCIAL ISOLATION

With aging often comes loss, including the loss of spouses, family members and friends. Sometimes, loved ones are lost to death. Other times, they’re lost to circumstances—for example, you might not be as mobile as you used to be, or as energetic, which causes you to see people less often. Either way, isolation and loneliness for seniors are real possibilities and legitimate concerns. Although you should hope for the best, you should plan for the worst. A senior living community is flexible enough to accommodate both scenarios, not to mention countless possibilities in between.





What Are Your Options?

Once you understand what you want life as an older adult to look like, you can begin searching for senior housing solutions that make your goals possible—not just today, but for years and decades to come.

Aging In Place

For many people who are looking at senior living communities, the first choice is actually the absence of community. It's easy to understand why. Aging in place—growing old either in your own home or in that of a family member—is familiar and comfortable, and on first glance might appear to be more affordable and dignified than other alternatives. On closer inspection, however, aging in place isn't always what it's cracked up to be.

Consider home maintenance and health care, for instance. Over time, both become more urgent, but also more difficult for seniors to manage independently. As a result, seniors who age in place often need more help from family, friends, neighbors and service providers, be it a handyman to make critical home repairs and modifications (e.g., installing wheelchair ramps and bathroom grab bars) or an in-home nurse to assist with medical needs. The costs and inconvenience add up—and so do the safety risks, which threaten to disrupt even the best-laid plans.

Even if your home is perfect, it's easy to become over-reliant on family and friends. If not for help with home maintenance, then with transportation, housework, errands or entertainment. When you age in place, your network tends to be small, which can place an undue burden on the people you know and love—whether you realize it or not.

Independent Living

Independent living communities might include age-restricted apartments, condominiums or single-family homes. Sometimes they look like a college campus, and other times like a residential neighborhood. In some cases, they even resemble small cities. In all cases, however, they're designed for self-sufficient seniors who crave community with their peers, but also want to maintain an independent and autonomous lifestyle.

In some cases, amenities like dining services, housekeeping, home maintenance and organized activities ease the burdens of senior living without being intrusive. Health care services, however, are minimal or non-existent, which makes independent living impractical for seniors who have or anticipate having significant medical needs.

Memory Care Communities

Memory care communities are assisted living communities designed to accommodate seniors with special needs resulting from cognitive illnesses like Alzheimer's disease and dementia. Alzheimer's and dementia care figure prominently, and communities typically have special security features—for example, alarmed exits in case residents wander or even monitoring technology that helps identify health declines or fall risk early—that are designed to keep residents safe. Even organized activities are designed with memory care in mind, with options like music and art therapy looming large.

Assisted Living

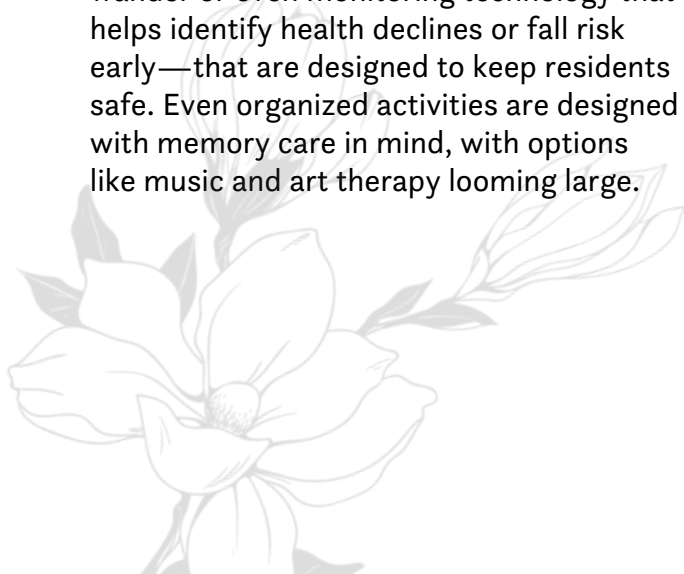
Assisted living communities resemble independent living communities in important ways. They offer many of the same amenities, for example, which affords seniors ample amounts of community, convenience and independence. The main difference is the availability of onsite care for older adults who still want to be as autonomous as they can be — but nevertheless require a little extra help with daily activities like medication management, bathing, dressing and transportation.

Skilled Nursing Facilities

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Life Plan Communities

Life plan communities—also known as continuing care retirement communities, or CCRCs—are designed to accommodate seniors as their needs change over time. They typically offer independent living, assisted living, memory care and skilled nursing all within the same community so that older adults can live out their retirement in one place and with one plan, knowing that they will remain comfortable and cared for no matter what the future brings.





Better Living Through a Better Lifestyle

In case the benefits of senior living communities still are not clear, consider the many services and amenities that might be available to you:

MEAL SERVICES

Although residences may have kitchenettes or even full kitchens, many communities also offer chef-prepared meals in onsite restaurants or dining rooms. This not only frees you from the obligation of shopping and cooking, but also ensures that you have the nutrition you need to maintain your health and wellness as you age.

HOUSEKEEPING

As you get older, routine tasks like cleaning and laundry can become not only cumbersome and uncomfortable, but also dangerous. Falling on a wet floor, for example, or lugging a heavy laundry basket could lead to serious injury. A community that offers housekeeping services can therefore be a lifesaver—both figuratively and literally.

HOME MAINTENANCE

You should spend your retirement holding winning bridge hands and yoga poses, not hammers and hedge trimmers. Whether you're used to DIY or hired help, communities that offer home maintenance services free you from the hassle, expense and safety risks of home repairs and yardwork so you can spend your time, money and energy on hobbies instead of chores.

SOCIAL EVENTS AND ACTIVITIES

Whatever you love —gardening, crafting, museums, shopping, theater, art, music, volunteerism —senior living communities often have social directors who dedicate themselves to creating organized opportunities for you to enjoy your favorite hobbies and interests, and to discover new ones. Plus, their very nature means communities lend themselves to impromptu social engagements like outdoor walks, card games and coffee dates. The genuine friendships that can be hard to build elsewhere are therefore easy to cultivate in senior living communities, which ensures a life that’s as rich with relationships as it is with experiences.

EXERCISE AND FITNESS PROGRAMS

Because fitness keeps your body strong and your mind sharp, exercise is as important for seniors as it is for anyone else. Thanks to gyms, group fitness classes, spas and other amenities, many senior living communities make health and wellness easy and fun.

TRANSPORTATION

Driving becomes more difficult and dangerous with age, which often limits seniors’ mobility. Because many of them offer scheduled and on-demand transportation to activities, entertainment and appointments, senior living communities make it possible for you to stay connected to the larger community—even after you decide to retire your car keys.

MEDICAL SERVICES

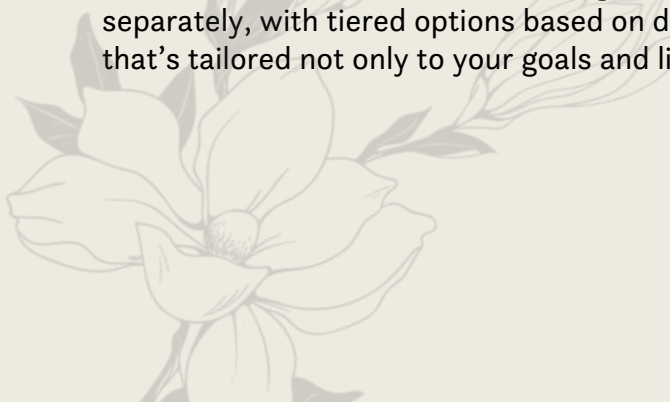
From routine needs like medication management and blood pressure monitoring to emergency services in the event of a serious accident or illness, many senior living communities offer onsite medical care that gives residents both protection and peace of mind. Many even offer memory care and 24-hour skilled nursing for seniors who need them.

SECURITY AND SUPERVISION

Older adults may feel vulnerable to crime and other misdeeds. In communities that offer them, security services can therefore be a significant comfort. And for seniors with special needs, like those receiving Alzheimer’s care or dementia care, so can the protective supervision of staff who are attuned to their unique needs and risks.

MANAGEABLE EXPENSES

Although price points and cost structures vary from community to community and from region to region, many senior living communities offer flexible pricing that simplifies and solidifies seniors’ finances so they can keep their retirement plan on track. Many communities, for example, charge a base rate that’s determined by the size and type of one’s residence, which includes access to services like dining and social activities. Health care costs are billed separately, with tiered options based on different levels of care. The result is an experience that’s tailored not only to your goals and lifestyle, but also to your budget.





Now What?

**You've started the conversation; now,
you've got to keep it going.**

Make no mistake: You have a big choice in front of you. Along with your wishes for retirement and your fears about it, there are practical considerations like cost—which isn't as straightforward as it seems. If you're thinking about aging in place, for example, you might own your home outright, in which case you have no mortgage payment. But what happens when your roof needs to be replaced, or your basement floods? With a senior living community, on the other hand, there are rent payments to make, but they are consistent, predictable and oftentimes inclusive of meals, maintenance and other variable expenses.

Because it's apples and oranges, making the best possible decision for your future requires more than comparing price tags—i.e., what you pay. Also, it requires comparing value—i.e., what you get. When you think about it that way, some of the blurriest aspects of retirement planning finally come into focus.

**You've spent your whole life climbing;
now it's time for the tidings.**

Again, mountain climbing comes to mind. In particular, a quote by legendary mountaineer John Muir, whose famous advice to humanity was to “climb the mountains and get their good tidings.” You’ve spent your life climbing; now it’s time for the tidings. If you didn’t realize it before, you know it now: Senior living communities have lots of them.



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