Seek advice when transitioning to community living

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The Catholic Commentator

Americans are now living to the age of 78 according to 2016 data published by National Vital Statistics Reports and that means people 55 and up might start considering ways to downsize and take on less responsibilities in caring for a home or looking for assistance in their living arrangements. Either way, it means looking at a new way of life for those in their senior years.

Knowing what to look for and what questions to ask can help tremendously in making the transition from independent living, according to Tonia Griffin, marketing director of Williamsburg Senior Living Community in Baton Rouge.

“The first thing is to go and visit and just be open to the idea of assisted living or retirement communities,” said Griffin. “When someone enters the door, you have to have that feeling of comfort and how everyone handles themselves and how professional the staff is.”

Mark Calvit, executive director of Southside Gardens Retirement and Assisted Living Center in Baton Rouge, said it’s crucial that family members looking for a facility overlook “the fluff as far as the amenities go.”

“What they really should focus on is the cleanliness and appearance of the facility and the competency of the staff and what type of care they would provide and value – that can be very expensive,” said Calvit.

According to Calvit, senior living communities are private pay so it’s best to “shop around and make sure you’re getting the best value for the money because this can be very, very expensive.” Some of the things to look for, he said, are the ability to completely tour a facility and meet the staff.

“The person who is showing you around should be an expert,” Calvit advised. “Ask them lots of questions. It’s like buying a new car. They should be able to competently answer the questions and know exactly what they’re talking about.”

He also noted that family members often don’t understand the full scope of services and associated costs. He said a la carte services might include things like bathing and dressing which can cost $8 a day.

“This is one of those things that people think that Medicare pays for but Medicare pays for skilled care,” explained Calvit. “It does not provide for custodial care.

“It’s more likely that individuals will need assistance with what are called the activities of daily living and this is basically bathing and dressing assistance, toiletry assistance, those types of things, which is not covered by Medicare.”

Calvit advised people to do their research to understand the needs of the individual and the level of skilled care needed when touring facilities. He also warned people not to put off learning about what is out there.

“I think that for those of us who are years away from this type of care, once you do see what this costs, I think it’s worth looking at your financial planning from the start and talk to someone about long-term care insurance,” Calvit said.

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A lifetime of working compels many people to look forward to their retirement. Some people even work to retire early. But what are the advantages of early retirement beyond starting a life of leisure? And are there any detriments to this plan?

A 2014 survey by the financial services provider TIAA-CREF found that 37 percent of Americans plan to retire before age 65. However, many of them will not have control over the matter. Those who do may want to consider the pros and cons of early retirement.

**Advantages**

Many people seek early retirement so that they can live a life free of the constraints of schedules. In retirement, time becomes, more or less, a retiree’s own.

Leaving a job can be a boon to a person’s health as well. Relieving oneself of the pressures and stresses of professional life can free up the mind and body. Stress can affect mental and physical health, taxing the heart and contributing to conditions such as depression or anxiety. According to the Mayo Clinic, stress can cause headache, muscle and chest pain and contribute to trouble sleeping.

The earlier the retirement, the more opportunity to travel before health issues begin to limit mobility. Early retirement also can be a way to volunteer more or even start a new job opportunity — one where workers have greater control over their schedules and careers.

**Disadvantages**

One of the disadvantages of early retirement is a loss of income. Contributions to retirement accounts also cease at retirement. This can lead to financial setbacks if adequate savings were not allocated for retirement. According to the resource Wealth How, some people who retire early fear outliving their savings.

While retiring early may be good for health, it also can have negative consequences. An analysis from the National Bureau of Economic Research found that retirement can lead to declines in mental health and mobility as well as feelings of isolation. Retiring early may jump start these health implications.

Another consideration is that health insurance provided by an employer typically ends at retirement. That means having to pay out of pocket until a person ages into government-subsidized healthcare, such as Medicare in the United States, at age 65.

Retiring early is a complex issue that requires weighing the pros and cons.

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**Pros and cons to early retirement**

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Where people spend the most financially

Who hasn’t tallied up monthly bills or looked at a credit card statement and pondered if they’re spending a little too much? The average person also may wonder how their expenditures compare to other people around the country and what they need to do to enjoy financial freedom in retirement.

According to the U.S. Bureau of Labor Statistics, the average American household spends just about $57,000 each year between necessities and luxuries. Canadians are spending even more than their neighbors to the south. Statistics Canada indicates that, in 2016, the average annual expenditure on goods and services per household totaled $62,183.

So how are people allocating their funds? The results may surprise you and indicate where it’s possible to trim some fat and save big bucks.

Across North America, housing is the largest line item in people’s budgets. Various sources suggest that housing and shelter needs account for anywhere from 30 to 40 percent of most household budgets. By making housing decisions based on areas with the most efficient cost of living, individuals can save considerably over the long run.

The second largest expenditure category is transportation. This accounts for the cost to finance or lease a vehicle and insure it, and it also includes urban dwellers who rely on public transportation or ride-share services to get around. Keeping transportation budgets in check can be great a way to save.

Food is the next largest expense. While everyone needs sustenance to stay alive, how that money is allocated can make a big difference in saving versus spending. The BLS says that food at home costs around $4,000 annually, while spending on dining out amounts to around $3,100, for a grand total of $7,100 each year. Statistics Canada notes that Canadian households spent an average of $8,784 in 2016 on food and that 26 percent of that spending was on dining out. Cutting back on dining out can be a great way to save money, as can becoming a more sale-conscious grocery shopper.

Healthcare, utilities and entertainment are the next most costly expenditures, respectively. But each of those items are considerably less expensive than the top three. Therefore, making changes to where one lives, how one gets around and how one eats can certainly add up to considerable savings.
How to finance long-term care needs

Failing to plan for long-term care expenses may leave aging men and women with little or no assets late in life. AARP says that the cost of long-term care continues to rise and the array of options can make it difficult for families to find the best, most affordable care.

The median monthly costs for a semi-private room in a U.S. nursing facility hovered around $6,800 in 2016, according to The Genworth Cost of Care Survey. That adds up to roughly $82,000 per year. Individuals who only anticipate hiring a home health aide should know that such options cost an average $3,800 per month.

Retirement savings can quickly dry up when long-term care is required. Individuals need to keep in mind that, in 2014, the Social Security Administration said the average monthly retirement income from Social Security was $1,294. The National Care Planning Council says that at least 60 percent of all individuals will need extended help during their lifetimes.

Ongoing care can last for many months or years. Long-term care needs, including assisted living and nursing home stays beyond a few months, may not be covered by federal health insurance programs, such as Medicare. As a result, it is up to individuals to find ways to finance their care.

Long-term care insurance
Long-term care insurance is one of the ways to offset costs of care for later in life. But many people are unaware that this type of insurance exists. A survey conducted by Leger Marketing for the Canadian Life and Health Insurance Association found that 74 percent of respondents said they haven’t included provisions for long-term care in their retirement plans.

Long-term care insurance is a safety precaution that can be purchased early in life to plan to help pay for expenses aging men and women may incur in their golden years. New York Life Insurance says that policy holders will be reimbursed for qualified long-term care costs up to a maximum daily benefit amount. Coverage varies, but policy premiums generally increase with the age of applicant.

Government aid
Government aid is available for U.S. and Canadian residents but qualifications vary and it is usually limited to those with financial hardships. Medicaid pays for the largest share of long-term care services in the United States, according to the Administration on Aging. But to qualify, one’s income must be below a certain level and the person must meet minimum state eligibility requirements.

Canadian provinces will assess one’s ability to pay and may subsidize care costs. Also, there may only be a handful of facilities supported by the government, so applicants cannot be picky about accommodations.

Financing long-term care is something individuals must consider as they make their plans for the future. It is a large expense that cannot go unaddressed even though the need for care might be in the distant future.

The median monthly costs for a semi-private room in a nursing facility averages about $6,800 per month, but the average monthly retirement income from Social Security is $1,294.
Coping as a family caregiver

Individuals are born into the world requiring the care of their parents and other adult guardians to grow and thrive. These adult children, in turn, may end up providing care when their parents reach senior age or face an illness or disability.

Becoming a family caregiver frequently is a tough choice to make. It requires patience and time, and can be emotionally and physically taxing. An estimated 43.5 million adults in the United States have provided unpaid care to an adult or a child in the prior 12 months, according to the National Alliance for Caregiving and AARP Public Policy Institute.

It’s not uncommon for caregivers of any age to feel stressed and burned out by the demands of caregiving. The Mayo Clinic says people who experience caregiver stress can be vulnerable to changes in their own health. Some signs of caregiver stress include:

- Feeling overwhelmed or constantly worried
- Feeling tired most of the time
- Gaining or losing a lot of weight
- Becoming easily irritated or angry
- Losing interest in activities you used to enjoy
- Having frequent headaches, bodily pain or other physical problems

Some caregivers even resort to drugs and alcohol to self-medicate, which can lead to further issues. To avoid the potential pitfalls of caregiver stress, individuals should always put their needs first and find ways to alleviate the added stress of caring for a loved one. These suggestions are just a start.

Don’t strive for perfection

It isn’t possible to maintain a patient attitude and get everything done perfectly each and every day. People are not perfect and mistakes will be made. Do not punish yourself if you lash out or simply need a break.

Eat healthy

As anyone who has dealt with a hungry toddler can attest, failure to eat well and frequently can result in an emotional meltdown. Be sure to always make time for nutritious meals. This will help keep up energy stores and enable you to better cope with caregiver stress.

Pay attention to mood changes

Anxiety or depression can sneak up on you when you least expect it. Ask for help if you feel your tasks are becoming too overwhelming. Seek the help of a doctor if changes in mood, sleeping patterns, appetite and the like become noticeable.

Take frequent breaks

Getting a break from caregiving and setting aside time for yourself can increase patience levels and the ability to bounce back from stress. Whenever possible, have a friend or another relative step in for you so you get a break. Explore resources available for professional aides to come and take some of the responsibilities off of your shoulders.

Being a caregiver can be a rewarding, but challenging role to play. Caregivers should keep their health a priority.
How to travel even if you have limited mobility

Many people dream of traveling the world in retirement. Such dreams come true every day. But many more retirees or people nearing retirement fear that their dreams of seeing the world won’t be possible due to mobility issues beyond their control. Thankfully, such fears are largely unwarranted.

Various conditions can affect men and women’s mobility. Many such issues tend to arise after age 50, prompting many people to believe their post-retirement travel plans will never come to fruition. Conditions such as rheumatoid arthritis; chronic obstructive pulmonary disease, or COPD; and heart disease may make it hard for people to travel. But that difficulty doesn’t mean aging men and women should resign themselves to a sedentary lifestyle. Though they might require a little extra effort before boarding a plane for parts unknown, the following are a handful of ways that aging men and women with limited mobility can reap the rewards of traveling.

• Contact airlines or other transportation companies if you require special accommodations. The U.S. Department of Transportation notes that passengers are generally not required to provide advanced notice for disability-related accommodations. However, it makes sense to provide such notice anyway. By doing so, men and women with limited mobility can ensure they will have adequate assistance during their trips. When made aware of passengers’ mobility issues, airlines or other travel companies may arrange for wheelchairs to be available at the gates or train platforms so passengers can easily make connecting flights and trains. In addition, advance notice gives companies a chance to provide seating accommodations that can make for a more enjoyable trip.

• Contact security agencies. Security is part of modern travel, so travelers, especially those traveling by air, should expect to go through security checkpoints during their trips. Travelers with limited mobility should contact the security agencies in their home country as well as those in any country they plan to visit to get an idea of what they can expect. Knowing these guidelines in advance can help people with limited mobility determine if they should arrive extra early so they can make it through security checkpoints in time to make their flights or trains.

• Contact hotels directly. Each country has its own laws regarding how to accommodate people with physical disabilities or mobility issues, so don’t leave things to chance. Before booking a hotel room abroad, travelers with limited mobility should contact the hotel directly to confirm that it can accommodate their needs.

Men and women with limited mobility can still enjoy the wonders of travel, even if it requires some extra effort before embarking on their trips.
How empty-nesters can transform their homes

After bringing home a bubbly baby boy or girl, it can be hard for parents to imagine that a day will come when their kids are off to college and then onto their own apartment or house. After spending decades nurturing and caring for children, parents are then left with a suddenly quiet house and probably much more time to spare. If saying goodbye to the kids also means extra house, there’s the option to downsize or make that extra space more useful.

Homeowners who choose to stay put can renovate vacant rooms into spaces that meet their newfound needs.

- **Hobby haven:** If you’ve always meant to set up a crafting room, home-brewing station or an artist’s studio, now is an ideal time to do just that. Figure out which supplies you will need and begin reworking that former bedroom into a new sanctuary for leisure interests.
- **Guest suite:** If you’ve never had a spare bedroom to entertain guests, a child’s former bedroom can fit the bill. It may not be that difficult to transform such spaces into relaxing and inviting rooms for overnight guests. Be sure there is at least a queen-sized bed and a dresser or chest of drawers to stash belongings. Select paint colors and linens in neutral tones so the room will be inviting to guests.
- **Living room redo:** When there’s an entire soccer team coming over to hang out, that large sectional sofa or modular seating may be ideal. Now that the kids are out of the house and their friends are no longer coming over for movie night, living rooms can be made more intimate with small-scale seating. A small sofa and comfortable chairs may be a more fitting option.
- **At-home gym:** Save on gym membership fees by building a mini studio right at home. Choose one of the larger bedrooms and fill it with fitness equipment, such as an elliptical trainer, a bench press bench and free weights. Store rolled-up mats in the closet for yoga or Pilates.
- **Expanded bathroom:** If space has always been at a premium in the bathroom, borrow area from an empty bedroom and turn it into a spa. Install a soaking tub separate from the shower and fill the room with other amenities, such as a warming lamp or even a small sauna.
- **Home office:** Working from home a few days a week may be more plausible when nearing retirement, as it will be a smoother transition to spending more time at home. Turn a bedroom or den into an office space with a new desk and bookshelves.

An empty nest can be a bit-sweet experience, but parents can make such situations work for them by transforming their homes to better reflect their current needs.

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