Senior Living Resource Guide: Living Options & Lifestyle
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There’s a reason they call senior living the “Golden Years;” it’s a time of life that is meant to be lived with dignity and wisdom, greeting each day with the anticipation that it will be cherished and shared with those that you love.

Whether you are making the transition to senior living yourself, or have a loved one who you are looking out for, this Senior Living Resource Guide will provide you answers to some commonly asked questions about this amazing stage in life such as:

- The Benefits of a Senior Community
- When the Time is Right to Downsize
- Financial Options for Senior Care
- The Differences between Independent, Assisted and Skilled Nursing Care
- What to Look for in a Retirement Community

Save, print and share this guide so you can reference it whenever you need some answers about senior living and to remind yourself how great it will be!
Today’s seniors are living longer, healthier lives than ever before. For this reason, many seniors may think aging in place in their homes will be the best option to allow them to maintain the level of independence they are accustomed to.

However, today’s active senior living communities are nothing like the institutionalized, white-walled facilities of the past. Senior community living promotes independence among residents, while offering a variety of amazing services and amenities, from planned social events to on-site hair salons, gourmet meals, and wellness programs.
Retirement Community Living for Seniors

If you aren’t sure if retirement community living is right for you, here are a few of the benefits you’ll enjoy:

**Avoid Isolation**

When a senior lives alone in the home they’ve resided in for many years, social isolation can become a real concern. The problem magnifies when a senior can no longer drive; being alone in the home for extended periods of time can lead to depression, and relying on others for transportation can start to cause stress among family members.

**Stay Active and Engaged**

Senior community living helps residents stay active and engaged physically, mentally, socially and even spiritually. A wide variety of events are planned weekly, which residents are encouraged to attend. Community living offers seniors the option to meet others who share the same interests and build new relationships.

**Live Easier**

Physical ailments are unfortunately a part of aging, and sometimes can make daily tasks like housekeeping and yardwork difficult for seniors. In a senior living community, residents are relieved of many of the daily household tasks, and can just focus on doing all the things they enjoy doing.
When the Time is Right to Downsize
Planning a move is a daunting task for the most able person and making the decision to move out of your home is never an easy one. This is especially difficult for seniors who have often lived in the same place for many, many years and have a lifetime of memories connected to it. Even when you know that downsizing your home and moving to a smaller apartment or a retirement community is a good idea, facing the chore of going through your belongings and sorting through a lifetime of memories can make the process seem completely overwhelming.

That said, it’s important to recognize when it’s time to consider a new living situation. Perhaps your current home has a steep staircase leading to the washing machine and dryer in the basement, making it difficult and dangerous for you to do the laundry. Maybe you’re having a hard time keeping up with household duties like vacuuming or cleaning the bathrooms due to mobility issues. Or maybe your neighbors and support group have moved away, leaving you isolated in your home.

Regardless of the reasons you have for moving, downsizing will undoubtedly be an emotional task that could bring some physical challenges as well. However, downsizing doesn’t have to be looked at negatively. Think about all the new, wonderful experiences that await you in your new residence!
Downsizing Home Tips for an Easy Transition

As you prepare for your move, there are a few downsizing home tips for seniors you should keep in mind as you begin the process of sorting through your belongings:

- **Recognize that you can’t move everything.** The first step in downsizing for seniors is to be able to recognize that all of your belongings won’t fit in your new living space. This is a great time to donate old and unused items to your local Church or Goodwill as well as pass heirlooms off to your adult children and their families.

- **Start small.** As soon as you know that a move is in your imminent future, start the task of sorting through your belongings bit by bit. At the very least, plan to start the process a week before the move. Don’t attempt to go through every room in your home in one day.

- **Create lists to stay organized.** Having a list of things to do with a timeline will help keep you on task. You can also make lists of the things you know you want to keep, things to give to family members, and things you can donate or sell.

- **Have a plan.** If you are able to get a floor plan of your new living space, this will help you know what furniture you can bring along and how much storage space you’ll have access to. You can figure out where your belongings will be placed ahead of time to make the moving day less stressful for everyone.

- **Enlist help.** Now is the time to contact a company that provides senior relocation services or senior downsizing services. These companies specialize in moving the elderly and provide experienced professionals who will help streamline the entire moving process from start to finish. They can also help with selling or donating the items not going to family members or going with you to your new home.
Financial Options for Senior Care

Senior Living Costs – Financial Options Available

When you’ve made the decision that you’re ready to downsize and simplify your life, it’s time to start researching senior communities to find a new residence that will meet your needs, now and potentially in the future. Or, perhaps you’re a family member assisting an aging loved one in the moving process. Whatever your current situation may be, chances are you’ve started to wonder how to pay for senior care when the time finally comes.

Senior living costs and assisted living costs vary state by state, and also can depend on the type of community in which you wish to reside.

How to Pay for Senior Care

Paying for senior care can be done a few different ways, based on your own financial status or needs. Here are just a few of the financial options available:

Private Pay

When you have enough income and savings, paying for senior care or long term care privately is the first option to consider. Paying privately can also include utilizing your home equity through a Reverse Mortgage, which is a special kind of home equity loan that allows you to receive cash against the value of your home without selling it. Or, you can enter into an annuity contract with an insurance
company to help pay for senior care. There are also certain trusts, like Charitable Reminder Trusts or Medicaid Disability Trusts you can utilize.

**Long Term Care Insurance (LTCI)**

Long Term Care Insurance covers long term services that may not be covered by private medical insurance. In most cases, LTCI will cover skilled nursing care and assisted living costs, as well as respite care, hospice care, and memory care. Just note that it’s generally easier to purchase LTCI before any health conditions arise, and most companies will not cover people with preexisting conditions.

**Life Insurance Policy Conversions**

You can choose to convert your current life insurance policy into what is called a Long Term Care Benefit Plan instead of allowing your policy to lapse or be surrendered. If you have a Term, Universal, Whole or Group Policy with a death benefit of $50,000 up to $1 million, it can be converted into a Long Term Care Benefit Plan to start covering senior living costs immediately. There are no wait periods and all health conditions are accepted, so it’s a good financial option for some seniors.

**Health Insurance**

Your current health insurance plan probably covers only very limited and specific types of long term care. In general, most forms of private health insurance follow the same rules as Medicare; meaning that if they do pay for long term care services, it’s usually only for short term, skilled care when it is medically necessary, like for hospitalization after an injury or illness.
The Differences between Independent, Assisted and Skilled Nursing Care

**Independent Living**

Independent living provides an option for seniors who are ready for a lifestyle without the hassles of home maintenance or yard work, and often provides amenities like meals, transportation, and social activities. Get more information about independent living below.

**Assisted Living**

Assisted Living Communities are designed to help seniors with daily living activities while maintaining a level of independence in a safe environment.

**Skilled Nursing**

When seniors need supervised medical care, a skilled nursing facility will provide around the clock assistance to those with health conditions needing constant monitoring.

**Independent Living for Seniors**

Independent living communities, also known as retirement communities or continuing care retirement communities, provide private living arrangements for adults who are able to maintain a high level of independence. These communities are usually for older adults. Housing options can vary widely, from various types of living accommodations.
Independent living communities allow seniors to come and go as they please, and many communities offer transportation and amenities like meals, help with housekeeping and yard maintenance, and planned social activities for their residents. Many independent living communities offer 24-hour emergency response systems served by trained personnel.

**Independent Living Definition**

To define independent living for seniors, it means it is a housing option for those seniors who have few medical problems and do not need assistance with activities of daily living. Aging adults are able to maintain a high quality of life while living in an independent living community; they live in a private residence, yet have access to amenities, activities and services.

**Independent Living Decision Guide**

One of the main concerns some seniors have when making the decision to move into an independent living community is that their independence will be compromised. They fear they’ll be stuck in a rigid schedule of someone else’s devise, and that they will no longer be free to see friends and family outside of the community.

However, this is simply untrue; in fact moving into an independent living community actually promotes senior independence! No longer will you be tied
down to a house and all the effort that goes into maintaining it. You’ll be free to enjoy life to the fullest, expanding your interests and creating new, lasting relationships with your peers.

**Independent Living Services**

When you choose community living, you’ll be offered a vast array of independent living services and amenities to make life easy. From planned social activities and help with general housekeeping tasks, to scheduled transportation to community events and shopping, you’ll find a variety of ways to enjoy each and every day.

Plus, there’s the added bonus that should an emergency arise, assistance is available 24-hours a day, 7-days a week. You’ll have peace of mind that your safety and health are always top priority.

![Medical professionals discussing a patient's chart](image)

**Options for Independent Senior Living**

Today’s senior independent living communities come in a variety of residential options, from apartments to free-standing homes. These residences are specifically designed with seniors’ needs in mind; they are more convenient and easier to navigate.

**What’s included in Independent Living Costs?**

Independent living communities, sometimes called retirement communities, allow seniors to live a carefree lifestyle with time to enjoy doing all the things they find important. Although the cost of independent living communities may at first seem more costly in comparison to maintaining an apartment or home, it is important to take into consideration all of the costs you may be eliminating. Some
of these costs may include property taxes, cable television and internet services, heating and air-conditioning, water and waste management, meal costs, housekeeping services as well as monthly home maintenance and landscaping costs.

Today’s seniors will find a variety of services and amenities included within independent senior living costs. Their lives will be enhanced by a broad range of activities that include ways to stimulate the mind, body and soul, and services to allow them to live life to the fullest.

**Services and Amenities Included the Cost of Independent Living for Seniors**

When a senior decides to move into an independent living community, they are relatively healthy, active, and looking to spend time and build relationships with their peers who share similar interests. They’ve realized the positive aspects downsizing their home can bring to their lives and are ready to make a change for the better.

The reasons seniors make the decision to move into an independent living community can include multiple reasons; perhaps maintaining their current home has become too much of a chore, or they are starting to feel socially isolated from society. Maybe they’re simply bored and aren’t sure how to fill the long hours of the day anymore. They’ve recognized the benefits an independent living community will bring to their lives through all the services and amenities provided on an ongoing basis, as well as the peace of mind knowing that emergency medical attention is available around the clock.

Some of the services and amenities within independent senior living costs include features like comfortable, private apartments, meal service, basic housekeeping tasks, fitness centers, full landscaping maintenance, planned social events and outings, scheduled transportation, onsite home health care as well as beauty salons/barbershop services - to name just a few!
What to Look for in a Retirement Community

With all the senior living options available today, moving your loved one into a retirement home or senior community is no longer a last resort, but often a preferred choice for those who have done their homework.

When choosing a retirement home, there are several factors to consider, and there are also some basic qualities that should be evident.

Choosing a Retirement Home for your Loved One

If you’re just beginning your research on senior living options in your area, here are a few things to look for in a retirement community when you are touring the facility. Keeping these things in mind should help you find a retirement home perfect for your loved one:

- **Friendly and caring staff.** All care should be personalized, making the seniors feel safe and comfortable. The staff should be polite when addressing the seniors and seem happy to be interacting with them, so pay special attention to the communication between the staff and the residents. Do they call the seniors by their first name and engage in conversation? Also, make sure the staff is prompt when handling needs the seniors have.

- **Healthy and safe environment.** It’s very important that the community is safe, sanitary and able to meet your loved one’s needs now and in the future. The community should offer a variety of senior care services to meet healthcare needs and offer continuing care should your loved one’s health decline and additional nursing service is needed. For additional safety, are emergency call switches or personal emergency bracelets or necklaces provided? Assistance with medication and other needs should be available, too.

- **A variety of options and amenities.** If your loved one is still able to maintain a level of independence, make sure they are able to come and go as they please. Make sure the home is maintenance-free with a variety of floor plan options that may include one or two-bedrooms. Does the facility offer laundry service and meals? Are there extra amenities like a salon or a fitness center?
• **Social activities and events.** Building and maintaining social relationships is vital to quality of life for seniors. Ask if social activities are planned monthly, and if the community offers scheduled transportation to shopping, restaurants and appointments.

• **The location.** Being conveniently located to your loved one, as well as places that are important to them like their doctor’s office or the library is also very important. It may also make the transition to the retirement community a bit easier, if your loved one knows family or friends are nearby and can visit often.

• **What are the costs?** Know the entry fees and whether a long-term commitment is required. Ask what services are included with the costs, such as activities, transportation, and other services.
If you’re looking for an independent living community that provides opportunities to keep active, stay healthy, live carefree and have fun, look no further than McKeen Towers at Lourdes-Noreen McKeen.

McKeen Towers is a warm, inviting, family-focused community that provides a first-class home base for on-the-go seniors who desire spacious living accommodations, elegant dining options, concierge services and a worry-free lifestyle.

Our exceptional downtown waterfront location in the beautiful community of Palm Beach allows you access to the best shopping, dining, and art or theater performances as soon as you step out the front door. Let us provide the transportation to get you where you need to go, or take the city’s convenient complimentary trolley.

At Lourdes-Noreen McKeen, you’ll never feel alone. Wake up to new possibilities each and every day. We offer a variety of social, cultural, recreational, wellness and devotional programs to keep your mind, body and spirit active.

If you love bridge, you’ll find friends to enjoy these and other games with throughout our friendly community. If intellectual stimulation is what you’re seeking, attend one of our wellness or lifelong learning programs, which are an essential part of our commitment to successful aging. Love music? Come hear wonderful musicians showcase their talents each week in our Towers lobby. And
if attending mass is important to you, you’ll find daily opportunities to worship in one of our beautiful chapels.

From volunteer opportunities to curling up poolside with your favorite book, the possibilities are endless. Come live the carefree lifestyle you deserve and be comforted to know that our five star-rated healthcare center is also on site, should the need ever arise. Enjoy the peace of mind that comes with being part of a community that offers a full continuum of care.

Call us today to learn more or to schedule a tour. We are here to answer your questions.

(561) 655-8544 | Extension 3000