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Maine senior guide

19 October 2020 | Staff Writers Preparing for college for the first day puts new students up for success. The beginnings of college can be overwhelming, even for students who have taken college-level classes in the past. Know... As JCPenney, Macy's, and other major retail chains clear America's malls, mall owners and local governments may be looking to fill that empty white space... Consumers can approach weight loss from a variety of angles: keeping a food log, intermittent fasting or cutting out late-night snacking. No matter... Loneliness is a common concern for older consumers. However, a new study conducted by researchers at Cedars-Sinai Medical Center found that the exercise group... Recent studies have highlighted the benefits associated with older consumers exercising regularly, as being more active in later life is linked to ... A new study conducted by researchers at Oregon State University examined the benefits associated with taking a daily multivitamin and minerals supplement... The U.S. Department of Justice (DOJ) had a rare celebration on Monday. It was on the occasion of the one-year anniversary of the Transnational Elder Fraud Strike Forc ... 5/11/2020Mobile options have made the technology even more accessible3/17/2020Researchers say older consumers need even more protein than others12/31/2019Researchers say that certain words in jobs can tip-off1/29/2019Seniors are now accounting for more than a third of there visiting10/23/2018Is it a case of life imitating art?8/ 31/2017The key, apparently, is to turn off the TV5/2/2017The aging in place movement appears to be growing2/9/2017Researchers find combining the two can severely affect breathing10/4/2016Seniors can experience the perks of pet ownership without the cost2/19/2016Adults over 80 taking zolpidem 146% more likely to get in accident1/29/2015What a long weird trip it's been 1/9/2015When it isn't, very bad things can happen12/27/2013Failure to monitor them can have devastating consequences8/29/2013The veterans say they were lured into rent they can't afford6/17/2013Family members and physicians can be first line of defense4/10/2013Just sticking up a grab bar or two doesn't do the trick7/11/2010Boomers don't have time to recover from financial disasters5/9/20105 rules for improving how we communicate with each other3/29/2010Boomers' goals may be higher but their methods are more flexible6/4/2009Most victims are middle-class and have health insurance2/20/2009The Healthy Geezer2/6/2009The Healthy Geezer12/25/2008The Healthy Geezer12/23/2008The Healthy Geezer11/17/2008Recession also means many people will not cover5/3/2008The Healthy Healthy Geezer12/21/2007Salesmen pose as lawyers, preying on vulnerable seniors11/29/2007Consumers should carefully make their annual statements 7/30/2004PacifiCare and CIGNA Not charged in Senior Scam housing Assess your your housing optionsAging is a time of adaptation and change, and planning your future housing needs is an important part of ensuring that you continue to thrive as you age. Whether your search for senior housing is motivated by a serious medical condition or the desire to change a lifestyle, finding the right place to live can be challenging and stressful for both you and your family. However, the sooner you assess your current needs and how those needs may evolve over time, the more choices and control you will have. Of course, every older adult is different, so the senior housing choice that is suitable for a person may not be right for you. The key to making the best choice is to adapt your home to your lifestyle, health and financial needs. This could mean changing your own home to make it safer and more comfortable, or it could mean moving to a residential facility with more support and social options available on site. It can even involve enrolling in a network of like-minded people to share specialized services, or moving to a retirement community, an apartment complex where the majority of renters are over 65, or even a nursing home. By learning about the different types of senior housing available, you make the choice that suits you and ensure that you enjoy a happy, healthy and satisfying home environment as you age. Help with housing, retirement community or independent living? The names of the different types of housing options can sometimes be confusing, as the terminology can vary from region to region. For example, the term assisted living can mean one thing in a state or country and anything else else. In general, however, the different types of senior housing vary depending on the amount of care provided for activities of daily life and for medical care. When examining a senior housing option, make sure it covers your required level of care and that you understand exactly the facilities offered and the costs involved. Senior housing options: Aging in placeStaying at home when you're older has the advantage of keeping you in a familiar place where you know your neighbors and the community. You benefit from home care services and make home repairs or changes to make your life easier and safer. Aging in place can be a good option if: You have a close-knit network of family, friends and neighborsTransport is easily accessible, including alternative transportation to drivingYour neighborhood is safeOur home can be adapted to your changing needsHouse and garden is not overwhelmingYYour physical and medical needs do not require a high level of careYnessYly falls within the geographical boundaries of an integrated community, such as a village or NORC (Naturally Occurring Retirement Community)Independent living Independently is just a one scheme designed exclusively for seniors, generally for seniors aged 55 and over. Housing varies widely, from apartment-style living to detached homes. In general, the enclosure is friendlier to older adults, often more compact, with easier navigation and no maintenance or gardening to worry about. While residents live independently, most communities provide amenities, activities and services. Since independent living facilities are targeted at older adults who need little or no help with activities of everyday life, most do not offer medical care or nursing staff. As with regular housing, though, you hire in-home help separately as needed. Living independently can be your best choice if: You see needing small help with activities of everyday lifeY to a place that doesn't require much maintenance and maintenanceYly you like the idea of socializing with colleagues and with activities options in the neighborhoodAiding facilitiesHelping is a residential option for seniors who want or need help with some of the activities of everyday life-things like cooking meals , to go to the bathroom in the middle of the night, keep house, and travel to appointments. Assisted living facilities provide the safety and security of 24-hour support and access to care. Day or night, help is just a phone call away. However, privacy and independence are encouraged. A good facility will develop a personal plan that meets your needs and can handle your disabilities, while giving you the freedom to do what you do for yourself. An assisted living facility can be a good choice if: You need more personal care than being feasible at home or in a self-employed retirement communityY don't need the 24-hour medical care and supervision of a nursing home Nurse's homes to provide what is called caring care, including getting in and out of bed and providing help with feeding , baths, and dressing. However, nursing homes differ from other senior housing facilities in that they also provide a high level of medical care. A licensed doctor oversees the care of each patient and a nurse or other medical professional is almost always on site. A nursing home can be a good choice as: Both your medical and personal care needs have become too great to treat at home or in another facility. This may be due to a recent hospitalization, or a chronic illness that has gradually worsened. You have a higher level of care temporarily after a hospitalization, but it is expected that you will be able to return home or facility after a period of time. When deciding on the senior housing plan that is right for you, it is important to consider not only the needs you have now, but also those you may have in the future: Physical and medical needs. As you get older, you may need some help with physical needs, needs, of everyday life. This can range from shopping, cleaning, cooking and taking care of pets to intensive help with bathing, exercise and eating. You or a loved one may also need increasing help with medical needs. These can be the result of a sudden condition, such as a heart attack or stroke, or a more gradual condition that slowly needs more and more care, such as Alzheimer's disease. Location and accessibility. Even if you are completely independent at this time, circumstances may change. It pays to think a bit about your current location and the accessibility of your current home. For example, how far is your home from shopping, medical facilities, or other services? If you no longer drive, what kind of transportation access will you have? Can your home be easily customized? Does it have a lot of stairs or a steep hill to navigate? Do you have a large garden that needs to be maintained? Home maintenance. If you live alone, your current home may become too difficult or too expensive to maintain. You have health problems that make it difficult to find a balance between accepting help and maintaining as much of your independence as possible. But remember that many people will feel good about helping you. If it makes it easier, offer to swap chores. For example, you sew buttons in exchange for heavy work or cleaning tasks. Or give back the help of others by 'paying it forward'. Give yourself time to help or teach others while expanding your own social network. Helping a loved one cope with a loss of independenceIt is painful to see a loved one struggling to maintain their home or themselves. Maybe clothes aren't as clean as they used to be or the house is getting messier. Or maybe your loved one is experiencing frequent falls or memory lapses, leaving the heater on or the door unlocked. While you don't force a loved one to accept help or move home unless they are a danger to themselves or others, you can provide them with information and reassurance. Don't take it alone. Brainstorm with other family and friends and talk to your loved one's medical team. Sometimes a will listen more to a doctor, care manager or other impartial party. Explain how care can extend independence. Accepting some help now can help your loved one stay in his or her home as long as possible. Or if your loved one is considering an assisted living facility now, for example, it may negate the need for a nursing home later. Help your loved one deal with the loss of independence. Encourage your loved one to stay active, maintain relationships with friends and family, and be open to new interests, such as trying out a day care center. Set a trial run for home care services or other changes to give your loved one a greater sense of control over his or her situation. A trial run lets your loved one have the chance to experience the benefits of help or change in the living situation before committing to anything long term. Don't expect to treat all care yourself. There are only 24 hours a day, and you should be able to balance your own health, family, work and finances. Caregiving can start with little help, and quickly become an all-encompassing task. Getting help is not a sign of weakness. It means you care enough about the health and safety of your loved one to realize when the responsibility is too great. Teach yourself about the resources that can help your loved one, and see if other family members can help as well. Authors: Lawrence Robinson, Joanna Saisan, M.S.W., and Monika White, Ph.D.Last updated: November 2019 2019