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The Great Senior Debate:

Do I Stay in My Home or Move to Retirement Living?

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current community with more specific activities and support systems, such as transportation, but without the home and grounds upkeep, which is provided by your monthly fees. Some retirement communities have choices that offer congregate living with or without personal care. Most often the service in congregate living is meals and housekeeping.

The next level of care in apartment-like living is Assisted Living, where you can be fully independent and get assistance only when you need it and for the time you need it. Assisted Living today provides an array of options that can include Hospice Care and Dementia Care in secure settings.

A newer option in retirement living is Cohousing and the closest community is in Pleasant Hill. You purchase your condo and share social events and meals once or twice a month with fellow residents - building a supportive community for times of need - sometimes with a skill bank, where residents exchange talents to help one another.

Cohousing can be designed for those over 55 and some are for all ages.

Continuing Care Retirement Communities (CCRC) is another option where you "buy-in" with a large sum, securing your ability to stay in the community and be cared for in all three, sometimes four levels of care: independent, assisted living, dementia care and skilled nursing care. The large sum that you put forth at entry is for insurance to cover the cost in all these levels of care. A monthly fee is still assessed for living expenses, social activities and many other amenities that vary from community to community - we have several in the Bay Area and this option often appeals to those without family and those who just don't want to move when needs change. There is an age limit for enrollment and some individuals with a progressive illness can be denied admission.

Most retirees want to stay in their current home if it meets their needs and they can manage the upkeep and layout of the home when they require additional support. This has been the number one option of the individuals and families that I have worked with for the past 30 years as a Professional Care Manager (PCM). My job usually starts with bringing in care when needed and in connecting individuals to local professional services or experts. The

Options exist today that our parents and grandparents never had. Baby Boomers will be more inventive in finding options for living in retirement.

The questions I receive from clients who are pondering this decision include: "How do I make this decision?" "Where do I begin?" And, of course, "What are my options and what will it cost?" Often, arriving at an answer is not a simple process.

The choices run the gamut from living in your own home to living on a cruise ship. However, as we plan for longer lives, we cannot deny the reality that our health or vitality might not be what it is today. Individuals need to make these decisions always with a plan "B" in mind for the "what ifs" of a longer life.

The first question I ask clients is, "What gives your life meaning and value?" The answer will help lead us to other questions whose answers will ensure quality of life. If music is a value and you play an instrument now, but can't in the future for some physical reason, consider a retirement setting that either has musical venues or that is in close proximity to cultural offerings. This solution will keep an element of what gives your life quality, no matter what choice is made.

If you are an individual or a couple without adult children to assist you in making decisions - your pre-planning is even more important. It will be vital for you to choose individuals that can make decisions for you based on your wishes and values. Those who have adult children still need to communicate your wishes, but children usually know their parents likes and dislikes and can, in a pinch, make a decision based on mom or dad's history.

Most of us are aware of options in our area such as the retirement community of Rossmoor - where you purchase a property, but all care is secured by you and not provided by the community. This is much like living in your

