

Seniors are looking for more off-campus activities.



Being Ready for Anything

SENIORS ARE LIVING MORE ACTIVE LIFESTYLES THAN EVER BEFORE—BUT HOW SHOULD THEY PREPARE FOR THEM?

By Haley Jena

In 2017, we've witnessed an incredible amount of excitement: beloved baby hippo Fiona was born at the Cincinnati Zoo, neighbors across the nation gathered to witness a solar eclipse, season seven of *Game of Thrones* finally aired—the list could go on. Reflecting on a year brimming with activity, an unlikely generation has followed suit in this year's excitement: senior citizens.

Older adults are shaking up ageist stereotypes now more than ever, embracing retirement milieus beyond the typically prescribed lifestyles of knitting, bingo or boredom.

Thanks to new technologies, as well as advances in health care, seniors are living longer, more active lives than before. Life

longevity, on top of embracing a modern culture and youthful mindset, has inspired seniors to head into the golden years without slowing down or curtailing their lives.

Megan Gresham-Ulrich, director of corporate communications for Maple Knoll Communities, has seen firsthand the increasing desire for livelier pursuits by retired residents.

"Residents are more and more active than ever," she says. "They don't want to downsize... They still want to host big family functions, have grandkids over and live that active lifestyle they're used to."

In the greater Cincinnati retirement community, Gresham-Ulrich has witnessed the "why slow down?" debate in the requests of several residents for more off-campus



Many retirement communities feature high-end exercise facilities.

Annual Guide to Retirement Living

activities, modern updates to the community or volunteer opportunities. More adults are living in larger, independent units and frequently attend on- and off-campus events, like catching a Reds game, going to the symphony or enjoying a meal out on the town. Additionally, several residents enjoy the campus computer lab and technology education opportunities. There's even a robot for seniors to interact with.

"We are getting several requests for a digital library," Gresham-Ulrich says. "In our virtual reality room, we had a little robot on campus and didn't know how the older adults would react to it. But I was totally surprised because the older adults love it!" she laughs.

"It provides additional opportunities for seniors to connect with their grandkids and expand their own education," she continues. "We are seeing more and more people who want to be a part of different and new technology."

However, with a long, active retirement comes active planning. Paula Smith, communications manager for the Council on Aging in Southwestern Ohio, advises adults to "plan early and plan often."

"People are living longer, but that doesn't mean they'll be healthy their whole lives," she says. "For instance, one or more chronic health conditions or daily living in general might get harder. But most people don't put those two things together—that with living longer comes the need for more resources and health care services."

So what does planning early and often look like?

"Take the time to do your research," Smith says. "Find resources in the community you want to retire in, because long-term care services range widely across the country—a retirement home or network of services in Cincinnati will be different than those in Florida, or even across the river in Kentucky."

Gresham-Ulrich agrees, advising that if you choose to live in a retirement community, it's best to avoid beating around the bush.

"When looking for a retirement community, we always tell people to start looking five to six years before you actually need to move in, because you never know what will come up," she says. "There's no harm in gathering information or getting put on a waiting list. You can keep loved ones informed on what



Seniors are wanting to stay more independent.

you look at, which will make both you and your family feel more prepared."

For seniors not wanting to spend their golden years in a retirement community, there are several options to help older citizens remain safely in their own homes. That's the focus for the Council on Aging in Southwestern Ohio.

"Our focus is on providing care to individuals in their home so they don't have to go to a long-term facility if they don't want to," says Smith. "As you're starting to think of retirement and what it encompasses with long-term care emotionally or financially, we want people to think not only about long-term care planning, but as well as what activities you want to do during the day—what you can do to live the lifestyle you want."

Beyond where you live, it's good to plan for how you'll live, too. As proven by the recession a decade ago, as well as the general costs of living longer, planning ahead financially is key.

"A big worry we hear is 'If I outlive my resources, where am I going to go?'" Gresham-Ulrich says. "And that's a concern for individuals."

"We find that most seniors do not discuss with their families how they would pay for care or how they might need it ahead of time," Smith adds. "So we get a lot of phone calls during crises when there's a lot less options, and when they are more costly... It's something to think about—what might your contingency plan be if you're not able to work as much as you can because of your health?"

But fear not, seniors: there are ample

resources available to lend a helping financial hand.

"Once seniors are [at Maple Knoll], they are here for life if they would like to be," Gresham-Ulrich says. "We have fundraising resources for residents in the event of something like an economy crash or disease, so we would cover the cost-of-living expenses for them."

Gresham-Ulrich says this is fairly standard for nonprofit retirement organizations like Maple Knoll. Additionally, Maple Knoll provides a monthly financial advice program with help from lawyers or estate planners to help give older adults advice.

So what happens when an unexpected crisis hits?

"As always, try to plan ahead!" Smith advises. "Also, look for all the local resources offered around you. What public programs are available? Is there private funding somewhere? Or an adult day facility so [a caregiver] can work?"

Beyond local resources, Smith says that the Council on Aging offers a yearly Own Your Future workshop for anyone over the age of 45, which can help adults plan ahead.

And one of the most important starting points of retirement? Talking to your loved ones.

"Have those conversations ahead of time," Smith says. "Talk to your financial adviser and insurance agent about what might be available or appropriate for your unique situation, and talk to your family. A lot of families don't want to talk about that time where they might need help or get sick. But it provides peace of mind and makes more options available [in the future]." ■