



BELMONT *Village*
SENIOR LIVING

MAKING THE MOVE TO SENIOR LIVING

The “best” time to move to senior living is different for each family. Even when everyone agrees that now is the right time, navigating this transition can still be challenging. In the period leading up to the move, this guide can help you prepare as a family, with practical tips and emotional support.

TABLE OF CONTENTS

COMMUNICATION TIPS FOR TALKING ABOUT TRANSITIONING	3
GAINING SUPPORT FROM YOUR FAMILY	5
NAVIGATING EMOTIONS WHEN MOVING	6
FINANCIAL PLANNING FOR SENIOR LIVING	7
SELLING ASSETS AND “RIGHT-SIZING”	9
THE MOVING PROCESS	11
COSTS YOU CAN EXPECT WHEN MOVING	12



COMMUNICATION TIPS FOR TALKING ABOUT TRANSITIONING

Take a moment to reflect upon how you've felt during major transitions in your own life—a move, a new job, college. Even if you were looking forward to the change, you also likely felt anxious, overwhelmed or any number of other emotions. Your loved one is almost certainly feeling the exact same way regarding their upcoming move, compounded by fears of losing their independence and maybe a cherished family home. These emotions can make it more difficult for you and your loved one to communicate, so keep these tips in mind to help you be a supportive partner.



Reflect on past major changes:

Think about past challenges you've gone through as a family. Did they go smoothly or was there tension or avoidance? Refer back to these experiences to anticipate how your loved one may react and respond to events during the move.

Use “I” statements:

Emotions can run high during this transition, and even sincere or well-meaning “you” statements can feel accusatory or shaming. The use of “I” statements prevents anyone from becoming defensive. For example, instead of saying “You shouldn’t be living at home alone anymore,” try switching to an “I” statement: “I worry about what would happen if there was an emergency and there was no one here to help you.”

Be sensitive:

These life transitions can be stressful and emotional. Consider—or ask about—what aspects of the move might be most difficult for your loved one so you can be especially sensitive during those times.

Practice active listening:

Listen to what your loved one says and ask thoughtful questions to explore concerns or fears that may lead to a larger and more honest discussion. Avoid interrupting and be patient with responses.

Take time to rest:

Remember that moving is a process. Unless it’s an emergency, not every decision needs to happen at the same time. Let both you and your loved one rest and reflect on what you’ve accomplished throughout the process.

Reframing Discussions with Your Loved One

Moving to senior living is a big adjustment. It can also be accompanied by a sense of loss for your loved one if it coincides with a major life event, such as a change in health or the loss of a beloved spouse. It’s not uncommon for those facing a change of this type to dwell on what they fear they will be giving up. Allow your loved one to freely express these emotions; being open with each other fosters trust and prevents resentment from building. For those moving, a few fears tend to pop up most commonly. It may be helpful for you, as a partner in the move, to have some additional context regarding these fears to reassure your loved one during this time.



“I’m worried I’m losing my independence.”

This is one of the most common fears when moving to senior living, but seniors often find they can actually live more independently. With much of the daily chores like meal prep, housekeeping, transportation, home care and maintenance taken care of, residents are free to spend their time on what they enjoy. Thoughtful, senior-centered features such as wheelchair accessibility, non-slip surfaces and handrails, dramatically reduce safety risks, enabling higher levels of independence for longer.

“Is this move because my health is declining?”

Sometimes the move to senior living does occur when health declines and more help is needed to manage medications. However, many residents find that their health improves after this transition. They have easy access to good, nutritious food, with fresh ingredients, prepared by chefs. Fitness facilities are available for strength and balance exercises, cardio activity, group classes and rehab therapies as needed to help maintain or increase strength and range of motion.

“What am I going to do all day? I’ll be all alone.”

Having an engaging, fulfilling social network is central to successful aging. Research shows that seniors with larger social networks and more frequent interactions with others experience less depression and cognitive decline than people in isolation. An enormous benefit of senior living is the built-in community and array of daily social opportunities that keep residents engaged and entertained.

GAINING SUPPORT FROM YOUR FAMILY

Family members can be a blessing, helping to shoulder emotional, financial or logistical challenges. But no matter how close you are as a family, it’s not uncommon for tensions and old wounds to emerge during times of change. Even when the moving process is already underway, you may still encounter some resistance from others in your family. Try keeping these tips in mind when talking to family members to ensure you all stay on the same page.



Don’t assume your family hasn’t changed:

It can be easy to fall back into old dynamics, allowing old rivalries and expectations to re-emerge. Instead, take time to get to know one another again. Look for signs of growth in your family members, and clear any preconceived notions of how family members may behave or react from your mind.

Keep the focus on your loved one:

Remember that you all want what’s best, you just have differing opinions about how to get there. Try focusing on the best end result instead. For example, all brothers agree that they want their mom to be safe, taken care of, and supported, then work backward from there.

Be honest about your loved one:

In most families, one person takes on the majority of the caregiving duties, often because of proximity. This person typically sees things day-to-day that others can’t observe over the phone or during quick visits, leading to inconsistencies in how family members perceive your loved one’s abilities. Being honest with your family members helps them to better understand your loved one’s limitations and what they can gain from the support of senior living.

NAVIGATING EMOTIONS WHEN MOVING

Moving at any age is stressful, overwhelming and emotional, but especially so for a senior. A family home is full of memories. It's familiar and comfortable, close to all of the businesses, friends and family your loved one likes to visit. What was once a wonderful home for a family may now be a difficult for them to navigate and maintain - but that doesn't mean your loved one feels ready to leave.

It is natural to feel sadness, grief and nostalgia while packing up one's home. Both you and your loved one may find yourselves wanting to cry, express your feelings verbally or linger while packing. All of these are completely fine. Allow yourselves to experience your emotions throughout this process.



1

Acknowledge their feelings and give them as much time to process as you can.

2

Realize that there will be good days and bad days; remembering this will help you to stay supportive and calm.

3

Encourage your loved one to share their stories about their home and what they loved about living there. Sharing these memories is part of the grieving and healing processes.

4

The mere anticipation of moving day can also be stressful, even if they are excited about the move. Plan the day to keep your loved one calmly engaged and busy so that they can focus on what's ahead in a positive way.

5






Creating a photo album of the old home is one of the most effective ways to close the chapter and make the new beginning more exciting.

6

It may be helpful to hold a final “goodbye” ceremony. Giving time to formally say goodbye to a beloved home can make a big difference, as it allows them to say farewell in a way that acknowledges the change. When your loved one is settled, encourage her to invite family and friends to visit so that she can show off her new home.

FINANCIAL PLANNING FOR SENIOR LIVING

As people age and care needs change, many families find themselves unprepared for dealing with the costs and complexities of health care, senior living and asset management. However, you should know that it’s possible to supplement payment for senior living through a variety of sources.

<div>ACTIVE ADULT COMMUNITIES</div> <div><p><i>Level of Care:</i></p><p>Low</p><p><i>Payment Options:</i></p><ul style="list-style-type: none">• Private Funds</div>	<div>INDEPENDENT LIVING</div> <div><p><i>Level of Care:</i></p><p>Low</p><p><i>Payment Options:</i></p><ul style="list-style-type: none">• Private Funds</div>	<div>ASSISTED LIVING</div> <div><p><i>Level of Care:</i></p><p>Low</p><p><i>Payment Options:</i></p><ul style="list-style-type: none">• Private Funds• Long-term care insurance• Veteran Benefits</div>	<div>MEMORY CARE</div> <div><p><i>Level of Care:</i></p><p>Low</p><p><i>Payment Options:</i></p><ul style="list-style-type: none">• Private Funds• Long-term care insurance• Veteran Benefits</div>	<div>SKILLED NURSING</div> <div><p><i>Level of Care:</i></p><p>Low</p><p><i>Payment Options:</i></p><ul style="list-style-type: none">• Private funds• Long-term care insurance• Medicare• Medicare supplemental• Medicaid• Veterans insurance</div>
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FINANCIAL PLANNING FOR SENIOR LIVING

Whether you're planning to use private insurance, long-term care (LTC) insurance, your veteran's benefits or another third party to cover the cost of caregivers, assisted living or memory care, look for ways to optimize your policies and benefits to support your long-term care goals. Keep in mind that many senior living options are funded by private pay or LTC insurance and are not covered by Medicare.

The U.S. Department of Veterans Affairs outlines the benefits available to our senior veterans. War veterans and their spouses may be eligible to receive nearly \$2,000 per month to help defray the cost of senior living or other non-reimbursed medical care through the Aid and Attendance program.

The Internal Revenue Service (IRS) offers tax deductions on some costs related to senior care for both the resident and their family caregiver. Reach out to your tax adviser or accountant for guidance on assisted living financing, as the after-tax cost of senior living can be significantly lower than expected. Tax deductions may apply to suite and care costs.

A financial services planner that specializes in senior care can provide financial information, guidance, and services that simplify the transition to senior living. This includes help with real estate, veterans benefits, insurance policies, and a short term bridge loan if they need to move quickly.



SELLING ASSETS AND “RIGHT-SIZING”

When making a move, most seniors will be going from a larger home to a smaller private apartment. This tends to require selling or otherwise getting rid of items, but doing so can be difficult. For any number of reasons, we all tend to hold onto things like a family heirloom, a gift from a loved one or a bookcase full of books. While most of these items can move from home to home with us throughout our lives, moving into senior living means your loved one will likely have to prioritize their possessions.

During these discussions, shift the focus away from “downsizing” and instead toward “right-sizing.” Right-sizing means focusing on the things that maximize joy and that you use the most. It’s about creating a simple, curated space that puts you in control. Living with less makes cleanup faster and less stressful—especially as age and mobility can make cleaning more challenging. The accumulation of clutter can also be overwhelming, making it more difficult to relax—both mentally and physically. A study published in the *Journal of Environmental Psychology* shows that clutter creates a feeling of chaos that negatively impacts your overall well-being.



For greater success during right-sizing, read through these common objections so you can help talk your loved one through this process.



“That cost a lot of money.”

That item may have been expensive a long time ago, but it has probably depreciated. If you do have quality collectibles or heirlooms, hire an appraiser, take them to a consignment shop or gift them to family and friends.



“It was a gift.”

Just because someone gave you something doesn’t mean you must keep it forever. You can cherish the memories of the gift and that person without holding on to the item.



“It’s still good.”

If you don’t have a purpose for it, you don’t need to keep it. Just because it still works doesn’t necessarily mean that it’s safe or useful.



“It was in my family.”

Take a moment to document your feelings about the item—maybe even take a picture of it. Then let it go to a new home so someone else can enjoy it. If it’s important to you to keep it in the family, now is a good time to pass it to a new family steward and share its story so that they understand its family history as well.

This process is bittersweet, and it is normal to mourn. Acknowledge these feelings while reminding your loved one of the possibilities and new beginnings ahead of them.

THE MOVING PROCESS

Though your loved one may have moved many times before, this transition is an entirely different experience because, to him or her, it also represents the entry into a new life phase.

The first thing you should do is reach out to the senior living community. They are experts in the move process, and they should also be able to provide you with well-vetted moving company resources. In addition, many can provide recommendations for other professionals—like packers or organizers—in addition to helping with moving logistics and adjusting floorplans for your loved one’s new home. You can also ask about how to make your loved one feel more involved throughout the packing and moving process to show them all there is to look forward to, like new amenities, new decorating decisions and more.

And once your loved one is moved in, make sure to celebrate! Organize and decorate the new space as a family and consider throwing a housewarming party with the neighbors to begin forming friendships.



COSTS YOU CAN EXPECT WHEN MOVING

Within senior living communities, costs tend to vary depending on the amount of care that's required. Independent living is for residents who require a lower level of care, while assisted living or memory care provides a higher level of care. Some communities also include services, like 24/7 support from licensed nurses, concierge service, or specialized programs for specific care needs such as diabetes management, rehab care and cognitive enrichment. Access to these services may come at an additional cost.

In addition, the amenities that are provided can affect monthly costs. Ask what is included in the monthly fee. For example, are meals, laundry and housekeeping, transportation, utilities, fitness, activities, and all amenities included, or are there additional costs for some of these services?

Finally, the size of the space your loved one is moving into will also affect costs. Determining the right fit for your loved one is important. For some, extra space is a requirement in order to feel comfortable, especially when a couple is making the move together. But at times a smaller space is better. It's easier to manage and encourages your loved one to take advantage of common spaces—like lounge areas and gardens—where they can help build their new social network.

When making your choice, understanding the cost breakdown and planning for future needs are crucial in the decision process, both in terms of cost and in the community's ability to continue to care for your loved one as needs change. For payment, private pay, long-term care insurance or the US Department of Veteran Affairs Aid and Attendance pension benefit can be options. Some special care needs, such as speech, occupational or physical therapy during a recovery period, may be covered by Medicare, depending on the provider.



LEARN MORE

Contact a Belmont Village Family Advisor at (844) 706-CARE (2273) if you have questions or would like more information.