

Senior Living

INFORMATION OF INTEREST
TO OLDER AMERICANS

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You can choose how you want to age

Here's a statistic that makes you sit up and take notice: If you reach the age of 65, you have a 70% chance of needing long-term care. So, in choosing how you want to age, you have these options:

Stay healthy in mind and body (unfortunately, this is not always our conscious choice) and die a natural, sudden, painless death while walking on the beach or sailing on the Riviera, and, failing that...

Pay \$87,000 per year (average annual cost of nursing home care) out-of-pocket for who knows how long. Thanks to modern medicine and increased life expectancies this could be over a decade or so and add-up to well over a million dollars.

Invest in long-term care insurance that will defray at least part of the cost of care and let you somewhat choose where and how you want to live.

Rely on the kindness of friends and relatives for your care (so, be nice to everyone).

And last and least popular, endure some form of institutional nursing home until you finally just can't take it anymore.

My choice? Option 1, of course, with Option 3 as a backup plan. The important thing is, no matter what shape you're in physically, mentally, and financially right now, if you're approaching 65, make a decision and plot a course. Talk to your loved ones. Talk to a financial advisor. You're probably going to live for another 20 years or so, so act now to determine the quality of your life as you age.

And don't forget, scientists are busily working now to extend the life span to 120 years or so. That's good news and bad news. More on that later.

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