

EVERY TURN TELLS A STORY

Is Senior Living Worth the Gamble?

When families consider senior living, one question often comes to mind: Will my money last? When it comes to balancing quality care with your preferences, do you hold your cards or take the chance?

The cost of senior living can vary depending on factors like the level of support you need and the size suite you select, but it's hard to put a price on peace of mind. Staying at home may seem like the safer bet, but is it worth the gamble?

Many families don't realize the variety of resources available to help pay for senior living. As the experts, we'll help you explore all the options — beyond just your income — including Long-Term Care and Life Insurance, investments, home equity, Social Security, and Veterans Aid & Attendance benefits.



Don't leave your peace of mind to chance.

Contact us to schedule a complimentary financial assessment with our experts.
703-215-2985





Welcome Home

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SENIOR LIVING GUIDE

Insight and Tips to Manage Stress for a Healthier You

>> BY JULIE ROSE

pril is National Stress Awareness Month. Stress can affect both your physical and emotional health daily. It's essential to incorporate strategies that reduce stress and promote your well-being.

COMMON STRESS TRIGGERS

Understanding the sources of stress can help you, your family members and caregivers identify the specific type of stress and make adjustments where possible:

- Health-related stress Chronic conditions, pain management, mobility limitations, cognitive decline and recovering from a stroke or operation can lead to frustration and anxiety.
- Financial concerns Medical expenses and uncertainty about financial security can create additional stress.
- Changes in routine or environment – Moving to an assisted-living facility, undergoing hospitalization or having changes in daily caregivers can be disruptive and unsettling.

STRESS AFFECTS SENIORS

Recognizing the symptoms of stress can help you or your caregivers provide effective coping strategies:

- For seniors Chronic stress can contribute to memory issues, increased confusion, sleep disturbances and heightened risk of illnesses. It can also lead to irritability or withdrawal from social activities.
- For those with mental health conditions Stress can worsen symptoms of depression, anxiety or other conditions, leading to mood swings, fatigue or difficulty concentrating.

TIPS TO REDUCE STRESS AND IMPROVE YOUR WELL-BEING

Everyone experiences stress. Taking steps to alleviate stress in your daily life can reduce the long-term effects that can result from ignoring some of the indicators highlighted above.

• The power of music – Music has a calming effect on the mind and body. Classical music, nature sounds, jazz or familiar favorite songs can lower stress, improve mood and provide



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comfort for seniors and individuals with disabilities. Research has shown that listening to music can help regulate heart rate, reduce anxiety and even enhance cognitive function for those with memory-related conditions.

- Mindfulness and relaxation techniques Engage in deep breathing, meditation or gentle stretching exercises to help calm the nervous system. Yoga Nidra is another practice scientifically shown to improve anxiety and sleep areas that are affected by chronic stress.
- Physical activity Regular movement, such as walking or chair exercises, can help manage stress levels and improve overall health.
- Professional support Assistance from care managers, mental health professionals or support services can provide valuable guidance. Resources like the National Institute of Mental Health (nimh.nih.gov) and the Caregiver Action Network (caregiveraction.org) provide additional information and tools for caregivers and individuals facing stress.

Be sure you are aware of your stress triggers and are taking steps to reduce and eliminate stress in your daily life. Less stress is an important component to a healthier you. Please reach out and connect with me if you have questions or would like additional information.

Julie Rose, M.Ed., CDP, CHC, CAPS is CEO of Paladin Life Care, which provides exceptional care and advocacy for senior clients and those with disabilities in Virginia, Maryland and the District of Columbia.