

Money-saving ideas can help seniors who are trying to trim expenses

HEALTH
TOPICS

Annalise
Forman »



From basic living expenses to the specific needs of seniors, costs have risen dramatically over the past few years. However, with a little creativity, seniors and their families can save a substantial amount of money. Take some time to look at some of your expenses, or help mom or dad review theirs.

A good place to start is with a previous month's bank statement. Gather utility bills, and any

recurring monthly items. Exact numbers aren't important at this time; you're simply looking for ways to save on the things that you're already paying for.

Bundle services

Many seniors are still paying separate bills for local and long distance telephone and cable or satellite television. Today's bundled packages can be substantially less expensive, but competing ads and too much information can be confusing and intimidating. Help navigate through the best packages and switch to a single provider if it makes sense.

Insurance companies offer deep discounts for multiple policies. Switching to a single provider for auto and home, for example, can save hundreds of dollars per year.

Search for monthly charges

that can be replaced by onetime charges.

Medical alert alarms can be lifesaving, but most come with a costly monthly monitoring fee. Look for a personal alarm system that can connect directly to 911 with no monitoring fees and no service contracts. In the car, OnStar is a nice luxury but also comes with a costly monthly fee. A basic GPS device from Garmin or TomTom has a onetime cost of about \$89 and speaks the same directions out loud.

Shop locally

With gas prices today, that trip to the grocery store and back may be adding \$5 or more per trip! Dollar General stores are proliferating throughout Sussex County; they may be closer than your grocer, and you'll notice lower prices.

Buy in bulk

Purchasing nonperishable items in bulk online, by phone, or from a warehouse store can save a great deal of money.

Also consider automatic monthly delivery for health and personal care products. Auto delivery ensures products won't run out and shipping is often free.

Consider home care

According to a 2010 consumer healthcare survey, the average annual rate for a private room in a nursing home is over \$80,000! The annual cost in an assisted living community is over \$40,000.

Homecare can be half the cost, and often just 20-30 hours a week can mean the difference between living at home independently or

needing to move to a facility.

Visiting Angels provides a cost-effective alternative. Caregivers provide assistance with meal preparation, light housekeeping, hygiene assistance, shopping, errands, and appointments, for a few hours a day up to 24/7 care, in the comfort of home at affordable rates.

Adults want to retain their independence and maintain their own schedules.

Skilled nursing facilities run their meal schedules, bathing and activities on a planned schedule, but with Visiting Angels, the care recipient is in complete control of his or her own daily schedule.

Annalise Forman is director of Visiting Angels, a senior home care agency serving Sussex County. For more information, visit www.VisitingAngels.com/sussexde or contact Forman at 302-329-9475