



THE
SENIOR *Life*

THE COMPLETE GUIDE TO
**SENIOR
LIVING**

BROUGHT TO YOU BY
The Senior Life

INTRODUCTION

Welcome to the wonderful world of senior living! You've made a very wise choice. The senior living lifestyle has come a long way in the last decade or so. No longer are the choices limited to hospice or nursing homes. There are now thousands of communities for active seniors or seniors who just need a little bit of assistance. There are also more amenities and services available than ever before. As they live longer, more and more seniors are moving into communities designed to let them live a worry-free and active retirement.

The choice to move to senior living is an important one. Smart seniors spend time not only doing research on the options available but also thinking about the kind of life they want for their golden years. How would you like to spend your time? What are your hopes for retirement? What are the dreams that kept you going all those years working every day? These are questions only you can answer.

This book will help you with the next step...research. There are plenty of senior living options to consider and decisions to be made before you are ready to move. Each chapter will assist you in making those decisions. Keep the picture of your dream retirement life in mind as you do. With some research and smart decisions, that dream is waiting for you.

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1 **BARB AND TOM'S NEXT BIG ADVENTURE** **EXPLORING THE WORLD OF SENIOR HOUSING**

Barb and Tom are your typical empty nesters. Their kids are grown with kids of their own and both are about to retire. They are looking forward to the next chapter of their lives. Barb likes to quote her favorite celebrity Oprah who once wrote in her magazine, "I'm grateful for every age I'm blessed to become." Barb goes on to say "Over the years of marriage and raising a family, we've gained wisdom and appreciation for all that life has to offer. We are ready to embrace it all!"

For Barb and Tom that includes traveling, volunteering, spending time with their grandkids and socializing with the many friends they've made over the years. They also want to stay as healthy and active as possible. But Tom, ever the realist, also reminds Barb that they need to think about their health as they get older and what it will mean for themselves and their children. They both plan to be around for a long, long time!

As they plan their retirement, Barb and Tom are considering where they should live. They love the home where they've raised their children but wonder if it is the best place for them. There are so many wonderful senior living options available.

As they do their research, they've created a worksheet that outlines the differences in each housing option. They plan to match their final choice to their wants, needs, personality, and priorities. Let's go with them on their journey to discover all that senior living has to offer.

Senior/55+ Independent Living or Retirement Communities (IL)

Since both Barb and Tom are very active and sociable, they think they would enjoy living in a senior retirement community. These communities are usually

either multi-story apartment buildings or a community of attached cottages available only to seniors over 55 years old. Barb likes the idea of the smaller cottage option because she's not sure she wants to downsize too much from the house they live in now. Like Barb and Tom, the residents who live in these communities do not need care or assistance in their daily lives. Seniors who live in IL communities are typically active and healthy people who choose a more convenient and social lifestyle. Barb and Tom especially love the amenities that would make their life easier such as landscaping and snow removal (Tom's favorite), meal service, transportation, housekeeping, laundry services, and more. There are also intrigued by the many opportunities to socialize both at the community with pools, gyms, restaurants, and clubhouses and offsite with group outings and trips. Barb and Tom know quite a few couples who have moved to IL communities near their home. That makes a retirement community a tempting option for them right now.

Assisted Living Communities (AL)

Tom has COPD. So far, he's been able to control it with medication and an inhaler, but his doctor says that there will come a time when he will need oxygen daily. Also, Alzheimer's disease is hereditary in Barb's family. The doctor suggested that they may need Assisted Living in the future. These communities would offer Tom and Barb help with the activities of daily living such as bathing, dressing, eating, and mobility assistance. ALs also offer limited healthcare such as medication management and medical equipment needs like oxygen tanks. Most ALs provide several levels of care so that Barb and Tom would only pay for only the care they need. They can add care as you need it. Since safety and security is important to

Barb, ALs typically feature emergency pull cords in apartments and safety alert pendants for residents to wear. Barb also appreciates that these communities usually include many of the amenities that IL communities feature so they can enjoy the same conveniences and benefits. Living in an AL community would take some pressure off their children as well because they will know that Barb and Tom are well cared for. An AL community is not something they necessarily need now but might in the future. They are wondering it is better to stay home until then.

Memory (Dementia) Care

Unfortunately, the need for communities that specialize in memory or dementia care has increased in the United States. According to the [Alzheimer's Association](#), an estimated 5.8 million Americans ages 65 and older are living with dementia or Alzheimer's disease. By 2050, this number is projected to rise to about 14 million. Since Barb's mother and uncle both suffered from a brain disease, it is likely Barb will experience something like it as well. Brain diseases call for a very specialized living environment. Safety and structure are the most important features of any memory care community. Seniors suffering from dementia are often confused and exhibit behavior issues that can be dangerous for themselves and others. 24-hour supervision is necessary as well as locked doors and emergency services. That's not to say that Barb would not enjoy her life. The best memory care communities offer a full schedule of activities geared towards stimulating brains and bodies. There are memory care units within assisted living communities so if Barb and Tom needed different kinds of care, they would still be able to live in the same community. They agree that this option is "only if needed".

Skilled Nursing Communities (SNF)

At first glance, Barb and Tom didn't think they needed to consider a skilled nursing facility, at least not now. However, they learned that SNFs are licensed

communities that offer a full range of health care services, including basic and skilled 24-hour nursing care and rehabilitation therapies. This could include physical, occupational, and speech therapy. So, if Tom had to be hospitalized for COPD and then needed pulmonary rehabilitation, he would need to go to a SNF for a short time before going home. Or if Barb needed physical therapy after surgery, she may need to stay at a SNF. More and more, these communities operate as a step-down unit for hospitals in terms of the medical care available. Of course, if and when Barb or Tom needed long term care, a SNF would be appropriate. Amenities are still important and can include meals, housekeeping, laundry, transportation, activities, and more. Again, living in a SNF would take some pressure off their children as well because they will know that Barb and Tom are well cared for.

Continuing Care Retirement Communities (CCRC)

Because Barb and Tom are thinking long term, they are also considering CCRCs. Sometimes called Life Plan Communities, CCRCs are designed to enable them to age in place by providing a range of senior living options, often in the same building. If they choose to move into a CCRC, Barb and Tom would avoid having to move multiple times as their health and needs change. These communities offer IL, AL, memory care, and SNF services all in one location, as well as all of the amenities that they would want and expect with communal senior living. This option would give both them and their family a little peace of mind in knowing that the decisions were already made as to where Barb and Tom live and they will be taken care of as they age. It's a definite possibility in Tom's mind (remember he's the realist).

Staying Home

Barb and Tom are also considering not moving at all. They could find both personal home care and skilled home health care to come to them weekly or daily if they needed it. Personal home care generally means an aide provides household services such as laundry, cooking,

cleaning and running errands. Skilled home health care refers to a level of care that requires medical training, including IV insertion and management, occupational and physical therapy and pain management. The aide could also order and manage Tom's oxygen and COPD medication, as well as any other medication they may need. To stay home, certain **modifications** to their ranch-style home would be necessary for them to stay safe. This would include grab bars in bathrooms, a ramp down the porch steps, and wider doorways for wheelchairs. They discovered that their local Area Agency on Aging would help them with that work. As much as they love their home, Barb and Tom are not sure their house is the best place to stay. Barb is also worried about isolation. Will their friends still be in town in 20 years? Will they come to visit if Barb or Tom can't leave their home?

New Ideas

Recently there has been an explosion of new senior living options popping up in the United States that are really intriguing to Barb and Tom.

There is an **adult care home** in their neighborhood. It is a single-family residence very similar to their own house. The home houses five seniors in a "family-living" setting. These seniors receive some daily care based on their needs from the home's administrator as well as meals but otherwise live on their own.

House sharing is the new "Golden Girls" movement. Barb loves that show! To stay at home, Barb and Tom are considering whether or not to ask friends to move into their home and share expenses and daily upkeep of the home. Or, they might **rent out a room to a college student** in return for help around the house. Either scenario would keep them home longer, as long as they didn't need medical support.

The **Village Movement** is taking hold in Barb and Tom's community. This is also an opportunity for them to remain at home. To form a village, Barb and Tom, along with other willing neighbors, agree

to take on the responsibility of taking care of each other regardless of their needs. These needs could include daily living activities such as grocery shopping, pet walking, and housecleaning. It also could mean medical services. Barb and Tom would pay a membership fee based on the amount and type of services they need. This option could keep them home for quite a long time if they had reliable medical support within their village. Or, they could find another Village in their town or a town of their choice.

Barb and Tom have heard about **co-housing** but have not found one near their home. They would need to move if they chose this option. Co-housing is a cluster of single-family homes located around shared outdoor and indoor space. These clusters are intentionally kept small so that there is a sense of closeness and community. Every resident has a say in how the community is maintained. Similarly to IL apartment buildings, only people over 55 years of age are permitted to live in senior co-housing communities. These communities are typically for active seniors so they are similar to retirement communities with no services for daily activities or medical care. Barb and Tom love the idea of being a part of a small senior community and sharing community space with others.

Barb and Tom's daughter has suggested that they think about moving in with her family. **Multi-generational housing** is not a new concept. For generations, families have come together to take care of each other. These days this concept can take the form of in-laws suites, garage apartments, or tiny homes in the backyard for Mom and Dad while kids and grandkids live in the main house. In Barb and Tom's case, their daughter is offering the walk-out basement as their new home. Barb loves the idea of being near the grandkids and that she can help take care of them. She loves the idea of everyone sharing the responsibility of taking care of each other but she also worries about having the freedom to travel and socialize with their friends.

Barb and Tom have realized the moving to a retirement community is a big decision and they have a multitude of options. They need to think not only about the present but also the future. But this is their time. They've earned it. Barb and Tom know that this decision is an opportunity to embrace this chapter of their lives, with

fewer responsibilities and cares. They also know that the decisions they make now can help their children and themselves make some difficult decisions in the future. Now that they've done their research and created their chart, Barb and Tom are ready to start the process of looking for their next home. They are excited about the possibilities!

Barb and Tom's Chart The Basics of Senior Living

Feature	Independent Living	Assisted Living	Memory Care	Skilled Nursing	Skilled Home Health Care	Personal Home Care
Rent or Buy?	Both	Rent	Rent	Rent	N/A	N/A
Social/Recreational Activities	Yes	Yes	Yes	Yes	N/A	N/A
Common Areas	Yes	Yes	Yes	Yes	N/A	N/A
Transportation	Yes	Yes	Yes	Yes	N/A	N/A
Housekeeping	Yes	Yes	Yes	Yes	N/A	Yes
Laundry	Yes	Yes	Yes	Yes	N/A	Yes
Meals	Yes	Yes	Yes	Yes	N/A	Yes
Maintenance	Yes	Yes	Yes	Yes	N/A	N/A
Security	Yes	Yes	Yes	Yes	N/A	N/A
Emergency Services	Yes	Yes	Yes	Yes	N/A	N/A
Assistance with Daily Personal Needs (dressing, eating, mobility)	No	Yes	Yes	Yes	Some	Yes
Nursing Assistance	No	Some	Yes	Yes	Yes	No
Medical Assistance	No	No	Yes	Yes	Some	No

Feature	Adult Home Care	House sharing	Village Movement	Co-housing	Multi-generational living
Rent or Buy?	Rent	N/A	N/A	Rent or Buy	N/A
Social/Recreational Activities	Yes	N/A	Yes	Yes	N/A
Common Areas	Yes	Yes	Yes	Yes	Yes
Transportation	Maybe	Maybe	Maybe	No	N/A
Housekeeping	Maybe	No	Maybe	No	N/A
Laundry	Maybe	Maybe	Maybe	No	N/A
Meals	Yes	Maybe	Maybe	No	N/A
Maintenance	Maybe	Maybe	Maybe	Maybe	N/A
Security	Maybe	No	Maybe	Maybe	N/A
Emergency Services	Maybe	No	No	No	N/A
Assistance with Daily Personal Needs (dressing, eating, mobility)	Some	Maybe	Maybe	No	Some
Nursing Assistance	No	No	Maybe	No	No
Medical Assistance	No	No	Maybe	No	No

SENIOR LIVING RESOURCES

Community Resource Finder is a home care and senior living search tool from AARP and the Alzheimer's Association.

Centers for Disease Control and Prevention site will provided data on U.S. residential communities.

Where You Live Matters is a community finder tool from the American Senior Housing Association.

THERE'S A FACE BEHIND EVERY DATA POINT THE FACTS AND FIGURES OF SENIOR LIVING

Yes, this is a post about data but don't fret! I am here to make the numbers interesting, I promise. It's important. Why? Let me explain.

Are you a senior? Are you interested in your health, safety, happiness, and future? Then this is data that you should know and take to heart. Picture yourself in retirement. Do you see it? What are you doing? Where are you? Are you happy? I hope so. But a happy retirement means careful planning and understanding of the world seniors live in. This data will help you with that. You are just one of the faces behind these numbers. But you are an important face, right? Keep this in mind as you read.

How Many Seniors Are There?

According to the Institute on Aging, in 10 years people over 65 years old will make up 20% of the United States population. That is a lot of people living in glorious retirement! And those happy seniors are destined to live longer too. By 2050, there will be 19 million seniors over 85, a full 5% of the total population. Do you think you will see 2050? It's certainly possible, especially for women. Women always live longer than men. Regardless, there's still a lot of life to live!

Sure, But Where?

Did you know that only three percent of U.S. senior citizens live in nursing homes? That's because nursing homes aren't the only option any longer for your favorite senior. There are approximately **5,000 continuing care retirement communities** and **28,500 assisted living** communities in the US. Each type of community offers a unique set of features and benefits for your unique senior's needs. What

is important to you and what do you need for your retirement home?

A **good portion** of these communities are in the western United States. You'd think they'd be in the south. But no, there are more senior living options are popping up west of the Mississippi. That's not to say there are no seniors in other parts of the U.S. It's probably no surprise that Florida is the #1 state where seniors move to retire according to [SmartAsset.com](https://www.smartasset.com). But Arizona is #2 and Nevada is #5. Las Vegas here we come! Where do you want to live?

Senior living choices are abundant. If you need to know more, please read about our friends Tom and Barb in a previous post. They just went through all of the research for their own retirement.

Sounds Expensive....

It could be. It depends on what, where, and how you choose to live. According to [Genworth](https://www.genworth.com), the average yearly cost of an assisted living community in 2019 was \$48,612. This includes both housing and care. The average yearly cost of a private room in a skilled nursing community was a whopping \$102,200. Even bringing help into the home can be expensive. Genworth reported that a home care health aide averaged about \$52,624 per year. Of course, these are national averages. If you retired in Iowa, it would definitely be less costly than Miami. [USA Today](https://www.usatoday.com) recently reported that the most expensive cities for senior living communities are Boston, San Francisco, New York and Washington D.C.

But What If I Help?

That is often our first instinct, right? We want to take

over the care of our loved one so he or she can stay home or live with us in our home. Caregiving is not for the faint of heart, however. The National Alliance for Caregiving and AARP estimated *that* approximately 34.5 million Americans provided unpaid care to an adult age 50 or older in 2015. Caregivers who live with their loved one report that they spent 41 hours or more per week providing care in 2015. It's basically a full time job! And the average duration that most caregiver spends in this role is 4 years.

So yeah, it's hard and burnout can happen. If you do take this route, make sure you have back up and time to take care of yourself! Your loved one does not want you to go down just because of them.

See, I Told You I'd Make it Interesting!

Did you learn something? I hope so. There's a lot to think about when planning for retirement. Now that you have more data, you are better equipped to make these decisions. That's what good data can do for you!

CREATE YOUR RETIREMENT FUTURE PLANNING WHERE YOU LIVE

It's a common story. The whole family is gathered for the holidays. The adult kids and grandkids are staying with Mom and Dad for a few days and they start to see things that are a little off or out of place. Maybe most of the food in the refrigerator is expired or the laundry hasn't been done in a while. Or they've noticed that Mom is having trouble getting up from a chair or Dad has lost his keys multiple times over the weekend. These incidents are signs that it's no longer safe for Mom and Dad to be living at home. The kids make a decision to move them to a senior living facility. Mom and Dad may or may not be consulted.

Wind back five or ten years, Mom and Dad are healthy, active, and living out their retirement years with a busy schedule of volunteering, travel, playtime with grandkids and dinners with friends. They love the neighborhood and home where they raised their family but are rarely there. They are just so busy!

In hindsight, that would have been the optimal time for Mom and Dad to consider moving to a senior living community. Remember, not all senior living communities are nursing homes. By doing the research and making a plan when before they have to, Mom and Dad enjoy the freedom to make their own choices and select the community that they want to live in. They can consider the location, amenities, services, and price that fits their needs now and in the future.

If you are in retirement and thinking about your future, we can help you decide if the time to make a move is now. Let's play a game of Would You Rather.

- Would you rather mow the lawn or visit a new museum?
- Would you rather clean your 2,500 square foot house or a 1,200 square foot apartment?
- Would you rather do the laundry or take the grandkids to the park?

- Would you rather slip on ice shoveling your driveway or run a marathon?
- Would you rather cook Sunday dinner or take the family to the community restaurant?
- Would you rather miss your friends as they leave the neighborhood or run next door to see some new friends?

If the second version of each question seems more palatable to you, it may be time for you to consider moving to a senior community. The benefits of a great community is that you can let go many of the daily tasks we all must do like lawn care and laundry and embrace the fun of retirement.

Make sure to think ahead too. What will your life look like in 5 or 10 years? Will you still be healthy and active? We all hope that is true but in reality we all age. Ask yourself these questions.

- What medical services will you need in 5 or 10 years?
- How much daily help will you need in 5 or 10 years?
- Will you be mobile in 5 or 10 years?
- Will you still be driving in 5 or 10 years?

It will be hard to answer these questions and you may not be entirely sure of your answers. But it's important to think about it. Just as you planned the other big decisions of your life like your wedding and your retirement, it's important to think ahead and plan the next chapter of your life. Do your best to be open and honest with yourself and your family about the future.

Our advice to you is don't wait to make these decisions. Most seniors who made this plan and moved to a senior living community before they were forced to report that they were happy that they did. They saved themselves and their families stress and strife in the long run. And they've enjoyed the best retirement ever.

BARB AND TOM'S BIG CONVERSATION

HOW TO TALK TO YOUR KIDS ABOUT MOVING INTO A SENIOR LIVING COMMUNITY

Let's visit our friends Barb and Tom. As new retirees, they've spent months researching all of the senior living options available to them. They've reviewed the pros and cons of moving now while they are still healthy and active or staying in the family home longer. Barb mentioned that although she loves her large and airy home, cleaning it is not her favorite pastime. Tom chimes in that the yard work is not fun either. They've decided to sell the family home. They want to find a local continuing care retirement community (CCRC) that offers all of the amenities they want now and also the services and care they may need later. They want to talk to their children first before they start looking for the perfect community. Barb and Tom want their family to feel comfortable with their decision and participate in the moving process.

They are a little nervous about telling their kids. Their children, Kate and Brian, are both married and have children. They live nearby and often visit Barb and Tom on the weekends. Barb has been filling in as backup babysitter since she retired. The family home is the sight of every holiday celebration, every grandchild's birthday party, and most of the wonderful memories Kate and Brian have of their childhood. Barb is concerned that they will balk at selling this house with so many memories.

Kate and Brian also have very successful careers and busy lives. Recently Kate has wondered aloud what would happen if Tom's chronic COPD got worse. Tom, the realist, is worried about how Kate and Brian will manage to take care of either Barb or himself if they got sick. They do not have the time or resources.

This is a conversation that every family must have. The most optimal circumstance is when parents are able to make the decision and select the location of that move themselves. As uncomfortable as the situation is, this is an easier conversation than when parents have to move due to illness or accident. So, don't put it off. If Barb and Tom are ready to take the next steps, they should sit Kate and Brian down immediately and get them involved.

We offered Barb and Tom some tips for their conversation. They include:

- Start with why: Outline the reasons for making the decision. Barb and Tom's main reason was that they wanted to enjoy retirement without having to worry about the work and expense of maintaining the house. They also wanted to plan for their medical needs in the future so that they don't become a burden to Kate and Brian. Barb also mentioned that since a few of her friends have moved away, she missed the community feel the neighborhood used to have. She hopes that she will find it again in a new community.
- Explain the difference between senior living communities and which one you chose: Tom and Barb should remember how much they learned about senior living as they did their research. Now it's time to educate their family. They should take the time to walk Kate and Brian through each option, the amenities and services they provide, and their reasons for choosing a CCRC. Tom mentioned Kate's comment about his health as one of those reasons.
- Tell them the hard stuff: Now is the time to tell their family about what their doctor has been warning

them for years. Tom should be very clear about his COPD diagnosis and the probable progression of this incurable disease. If she hasn't already talked to Katie and Brian, Barb should tell them about her family history for breast cancer and what that might mean for her future health. This will help them understand the need for Barb and Tom to think ahead.

- **Assure them that the good stuff will not stop:** Love continues no matter where a family lives. The location doesn't matter. Barb and Tom should reassure Kate and Brian that holiday celebrations will continue, Barb will still be available for babysitting, and the memories the house may hold will be in their hearts forever.
- **Reassure the family on budget concerns:** As Barb and Tom researched, they also explored the average cost of each senior living option and their ability to pay for it. This is the time for them to be transparent about finances. If they need help, it's better to tell their family now so that they can work together to make a plan. If they don't, it will ease Kate's and Brian's minds to know that. Also, sharing the budget will help them understand the next

steps. Barb and Tom will need to sell the house to be able to afford the down payment on a cottage in a CCRC. Tom hopes this information will help Kate and Brian accept the news.

- **Ask for help:** This is such a huge change for everyone in the family. Most adult children will appreciate being asked to help their parents with the next steps. It gives them something to do and a small sense of having some control as they grapple with acceptance. Barb and Tom plan to start visiting local CCRCs this summer and have asked the whole family to come along. Not only will Kate and Brian feel better about the move, but they can also offer Barb and Tom a fresh perspective on each community. More eyes and brains are always better!

Barb and Tom worked their whole lives to be able to retire and spend time doing the things they love with the people they love. That includes making some lifestyle changes. Change is never easy but they are looking forward to it. Having that difficult but necessary conversation with their children will allow them to embrace the change with excitement and gusto. We recommend they do it right away.

TURN THOSE DAYDREAMS INTO REALITY

A CHECKLIST FOR FINDING A SENIOR LIVING COMMUNITY YOU LOVE

When you started planning your retirement, what did it look like in your head? Were you on a beach or in the woods? Were you in a house or a condo or an apartment? Were you near friends or in glorious solitude? You might think that those pictures in your mind were just daydreams but we beg to differ. In every one of those sweet, sweet daydreams are clues to important house hunting details you need to remember when it's time to search for a senior living community. So if you are still planning for retirement, keep a dream journal and dream away! If you are already retired and thinking about your next steps, we're here to help. Here is a checklist to help you turn those daydreams into reality.

Location and environment

- What kind of city or town do you want to live in?
- What kind of neighborhood?
- Is it a gated or secured community?
- How close are you to family and friends?
- How close is the business or shopping district?

Building and lot

- Do you want to live a house, condo or an apartment?
- If it's a communal living building, how many people live there?
- How large is the community?
- Do you want to live in new construction or an older building?
- Are the exterior doors of the building locked or open most of the time?
- Do you need parking?

Living Space

- How large is your living space?
- Is the living space on one floor or multiple floors?

- Do you need a full kitchen or a kitchenette?
- Do you need a basement or attic?
- Do you want a yard and/or patio?
- Would you rather the living space be brand new or renovated or a fixer-upper?
- Do you need your living space to be extra secure?
- Does it come furnished?
- Does the living space come with telephone, cable, and Wi-Fi?

Communal Space

- Do you want to take advantage of a communal outdoor area?
- Do you want to take advantage of a communal activity area?
- Do you want to take advantage of a communal dining area?

Amenities

- Do you need laundry service?
- Do you need housekeeping service?
- Would you like a restaurant or meal service on-site?
- Would you take advantage of a full calendar of activities?
- Do you need transportation?
- Would you like a gym?
- Would you like a beauty salon or barber?
- Would you like a pool?
- Are there religious services available?
- Is there a _____
(fill in other amenities that are important to you)
- Will you have a pet?

Services

- Do you need tiered medical services?
- Does dining services accommodate special diets?
- Would you like there to be medical personnel on duty in the building?
- Do you need home care services?
- Do you need home health care services?

Security

- Would you like to have a visible security team on duty?
- Would you like to have emergency pull cords in the living areas?
- Would you like to have emergency pendants for residents to wear?

Budget

- Are you renting or buying?
- What do you plan to pay per month?
- If renting, is it a yearly lease?

- Is there an entrance fee?
- Is there a deposit?

Now, answer one more set of questions. These questions can be answered based on the details you outline above.

Type of community

- Do you want to live in a Senior Retirement Community?
- Do you want to live in an Assisted Living Community?
- Do you want to live in a Skilled Nursing Community?
- Do you want to live in a Continuing Care Retirement Community?

This is definitely not an exhaustive list of all of the details to think about when contemplating a move to senior living. But it's a great start. Take some time with these questions and try to visualize what you've been dreaming about for so long. Turn those daydreams into words and then into reality. Good luck!

ELLA'S BUSY DAY

A DAY IN THE LIFE OF A SENIOR IN ASSISTED LIVING

It's Tuesday morning. Ella wakes up to the sound of birds chirping. Although there is a birdhouse right outside her window, these birds are coming from the special alarm clock her granddaughter gave her for Christmas last year. Ella loves birds. It is 6 a.m. Like the birds she loves, Ella is an early riser. She enjoys the peace and quiet of these early hours. She makes herself a cup of tea in her kitchenette and sits down in her comfortable rocker to read until Polly appears. Polly is her favorite aide at the Shady Pines Assisted Living Community. Every morning at 7 a.m., Polly or one of her co-workers knocks on Ella's door and sings out "Good morning!" When Ella invites her in, Polly bustles in with a smile and asks Ella how she feels. As Ella answers, she takes her pulse and blood pressure. They sit and visit for a few minutes about the weather and Ella's plans for the day. Then when Ella is ready, they work together to get Ella ready for the day. Ella has some mobility issues, so Polly helps her get in and out of the shower safely and helps her get dressed. Once she's dressed, Polly collects Ella's laundry and straightens up a little. Then, they both leave the apartment for breakfast.

Ella can walk with the help of a walker but Polly stays close until they get to the dining room. A dining aide escorts Ella to her table. She greets her friends Joe, Maxine, and Bruce, who are already there. They've been eating together since Ella moved into Shady Pines last year. Ella thinks they are a hoot. There is a menu on the table for Ella to choose her breakfast. She decides on eggs and toast today. The dining aide pours the coffee and tea for each diner and collects each breakfast order. While they are waiting for their food, a nurse comes by with each person's morning medication. Ella is happy she doesn't have to remember to take her pills every day. They just show

up at meals! The talk was lively during the meal. There was a busy day ahead.

After breakfast, Ella was due to attend a library committee meeting. She loves to read so as soon as she moved in, she joined the library committee. This group of residents meet every month to review the books that have been borrowed from the community library and the new books that are available to be acquired. The meeting is very lively as each member has their own favorite genres and authors. Ella definitely wants to make sure some new mysteries are added to the library.

By the time the meeting is over, it was time for Ella's physical therapy session. She met Laurie, her physical therapist, in the community gym. Laurie sat her in a chair and started with some deep tissue massage on her legs to get her blood pumping. Then they did some chair aerobics holding light weights and some stretching with rubber bands. Laurie ended the session with a long walk on the paved trail around the building. Ella loved that part of the session because she got outside to hear the birds.

All of a sudden, it was lunchtime. Laurie walked Ella to the dining room and promised to see her on Thursday. Ella greeted her friends at their regular table. Joe and Bruce had spent the morning watching a baseball game they had taped last weekend and Maxine had spent a quiet morning reading. Lunch was a choice of a couple of different sandwiches and salads. As they ate, Ella and her friends discussed the big family movie night that was scheduled for the coming weekend. Everyone was excited to see their families and enjoy dinner and a movie with them.

After lunch, Ella went back to her apartment to rest and freshen up. Her daughter was due to pick her up at 2 p.m. to take her to the doctor for a checkup. Once she washed her face and changed her blouse, Ella sat for a little while in her rocker to listen to the birds outside her window. Her daughter Julie arrived at her door with a bag of fruit, juice, tea and snacks. She was always worried that Ella was not eating enough. Ella assures her that the chef's meals are keeping her well-nourished but she welcomes the snacks anyway.

They leave to go to the doctor. Ella has high blood pressure and arthritis and is prone to blood clots in her legs. Her doctor likes to check her vital signs and bloodwork every three months. This visit was quick and easy. Ella's blood pressure was good and there were no signs of clots. Julie and Ella left the doctor's office and decided to celebrate the good news with a stop at their favorite ice cream shop. Over their desserts, mother and daughter discussed Julie's plans for a summer vacation trip to Florida and whether Ella should join them. Ella didn't want to slow them down at Disneyland with her walker but Julie said there were scooters available for Ella to use. Ella promised to think about it.

By the time Ella and Julie arrived back at Shady Pines, it was time for dinner. Sometimes after the doctor visit, Ella would go to Julie's house for dinner with the family. But tonight was parent-teacher conference night for Julie so there was no time for a family dinner. Ella didn't mind. She had heard that the chef was preparing one of her favorite meals, chicken piccata, tonight for dinner. She would see the kids this weekend for movie night.

At dinner, Ella discussed her potential summer plans with her tablemates. Maxine and Bruce, who are married, were planning to take a trip to Mackinac Island with their family this summer. Joe's family did not live nearby but they were coming to visit him for a

weekend this summer. The community was planning a bunch of summer activities like barbecues, ice cream socials, picnics, walking clubs and park excursions so regardless of their travel plans, they will be busy.

Once Ella enjoyed her chicken piccata, she was ready for some fun. Tuesday nights were Sing-a-Long nights. Ella loved to sing. These nights had started accidentally when Ella and a few others had started singing along to a community showing of *The Sound of Music*. Since then, Tuesday Sing-a-Long nights have been a big hit. Tonight, the movie is *Singing in the Rain*. Ella wasn't sure she knew all of the words to the songs but there would be song sheets to follow along.

By the time the sing-a-long was over, Ella was tired. It had been a busy day. One of the activity aides walked with her to her apartment. Her laundry had arrived while she was out. She decided to leave it in the basket for Polly to put away tomorrow. The night aide, Rachel, arrived to help her get ready for bed. Rachel took her pulse and blood pressure first. Then, Rachel helped Ella wash and put on pajamas. She turned down her bed and made her a cup of tea before she said goodnight.

Ella sat in her rocker with her tea and watched the evening news. She thought about her plans for tomorrow. Wednesday was traditionally an outing day. The activities director worked really hard to find interesting and fun places for the residents to visit. Tomorrow, the local art museum was opening an hour early so that the residents can view the collection without getting in the way of other guests with their walkers and wheelchairs. Ella was excited to go. There was also the monthly Resident Town Hall meeting to prepare for and, of course, her friends to visit with. She was tired, but it was a good tired. It had been a good day.

MARIE KONDO YOUR RETIREMENT A DOWNSIZING CHECKLIST FOR A SENIOR LIVING MOVE

The KonMari method is used mostly to tidy and organize a home but it's also a great way to think about downsizing for a move. Many retirees planning to move into a senior living community need to get rid of some things to fit into their new home. This can be a difficult experience or it can be an uplifting one. Let me tell you about my friend Ella. She was excited to move to Shady Pines Assisted Living. She is a very positive person and she has chosen to take only the things that bring her joy to her new life. Every else is left behind. To Ella, it's a new day!

In order to start this new day, there is work to be done. She knew that creating a specific plan will make the process easier for Ella and her family. Here's her checklist.

Understand Your Space

Ella took measurements of every room in her new home and make a floor plan that included windows and doors. She used the floor plan to decide where she wanted her furniture to be placed. She discovered that the couch she's had for 20 years is too large for her new living room. She decides to purchase a new loveseat instead. She is happy to note that there is a space for her beloved rocking chair in the living room. Her current home has a sewing room where she keeps her sewing machine but in her new home, she will need to fit it in her bedroom. She will also need to purchase a smaller café table to eat at since her family dining room table is too large for the kitchenette in her apartment. By spending time thinking about her furniture placement first Ella knows that it will be easier to make the decisions to come.

Start Early

Ella didn't want to wait until the last minute to start packing. This was very smart. She starts sorting her belongings as soon as she signed the lease, even though she wasn't scheduled to move in until her house was sold. There was plenty to do and many decisions to make and she didn't want to be rushed.

Start Small

Ella thought it would be easiest to start eliminating small items like kitchen tools, vases, linens, books, and dishes. This was very helpful because she found that she had duplicates of many things that she just didn't need. All items were donated to Goodwill.

Create a Simple Sorting System

Marie Kondo says that Ella should only keep items that bring her joy and get rid of everything else unless she really needs that item. Does a toilet brush bring anyone joy? No, but she definitely needed it. You see what I mean. Ella uses a colored post-it note to sort both her furniture and her personal items: green for keeping and red for giving away. She was ruthless in her decision making, she did not have a maybe pile.

Get the Family Involved

Next, Ella invited her adult children to come and claim any item marked with a red post-it note. They used a different colored post-it note for every child if they couldn't take it with them that day. The exercise turned out to be a wonderful weekend of stories and laughter as the family recalled the years they had live in the home. Ella was grateful for their help.

Never Do It All in One Day

Ella was smart in that she paced herself with the downsizing project. She knew it would be tiring and stressful for not only herself but her family as well. As Marie Kondo suggests, she sorted in stages: clothes first, then books, papers, photos, etc. She devoted one week to each category so that she had plenty of time to make the right decision.

Put Your Papers in Order

The director at Shady Pines recommended that Ella organize her important paperwork and make it accessible to her family. Ella was relatively good about keeping her papers filed but she did spend some time collecting her will and other legal documents as well as her investment and insurance papers. She placed copies in a fireproof box along with a list of her passwords for her computer, phone, and voice mail. She planned to bring that box with her to her new home and tell her children where to find it if they needed to. She also got rid of decades of old bills, contracts, and tax forms that she didn't need any more. That felt good!

Donate Everything Not Claimed

Ella wanted to repurpose as much of her belongings as she could. She called a local furniture bank to come and pick up her couch, dining room table and all the other furniture she wasn't taking and her children didn't want. Her family packed up their cars and took loads of kitchen items, books, clothes and miscellaneous items to Goodwill. Ella felt lighter with all the excess stuff gone.

Pack Strategically

If it was up to her sons, they would just throw all of Ella's belongings in boxes and haul them over to her new apartment. But Ella had other ideas. She wanted to use the smallest amount of moving boxes possible without breaking anyone's back. She spent time packing room by room, leaving no empty space in

any box. She labeled each box with the contents. She packed her clothes in suitcases and hanging travel bags. She used laundry baskets to pack linens. She used file boxes for her files. She took detailed notes of where and how everything was packed.

Take Care of the Details

Once her home was sold and a moving day set, Ella started looking for a moving company. She called a few that were recommended by friends and got quotes. She chose the one she liked the best and scheduled the move. She could have had the movers pack the few things left to pack, but she wanted to do that herself. She called the utility and phone companies to schedule a cancellation date. She made sure her mail would be forwarded. She also had her son take her to Shady Pines so that she could set up her phone, WiFi, and cable connections and schedule her move-in day. Finally, all was set.

Let's Go!

Move-in day dawned and Ella was ready to go. The movers arrived on time and started packing the truck as Ella packed the last of her personal items. It had been a long and exciting journey to get to this day but Ella was happy. She had joyfully downsized her life so that her future looked very, very bright.

HARRY'S HAPPY HOME SEARCH

HOW TO PAY FOR SENIOR LIVING

Harry worked hard to get to retirement and he is enjoying every last second of it. He scrimped and saved for years so that he doesn't have to worry about paying for trips to see the grandkids and fun stuff like a massive grill for his patio and an RV for road trips.

Now, he's starting to think about moving to a senior living community. He is tired of mowing the lawn or his doctor told him that he has a medical condition that might make his mobility difficult in the next few years. This was a development he had not planned for. He hadn't really thought about moving. He admits that he's a little worried. He's seen the newscasts and the articles about the cost of living in a senior living community. Does he have enough money saved? What about his medical bills? Can he do it?

Never fear, we are here to help. First, it's important for Harry to decide what kind of community he would like to research. Does he want to find an independent senior living community or an assisted living community, a nursing home, or a CCRC? That decision will help him take the next step, which is to find out how much his choice would cost.

We tell Harry that there is a great [senior living cost calculator](#) from the folks at Genworth. This site is full of helpful information. The calculator will give him the average cost for the different communities in his community. It will also calculate future costs so that he can project future expenses.

Now that he has an idea how much a senior living community will cost, we help Harry sit down and have a hard conversation. Can he afford the cost of senior living on his own? Will he need assistance or some

other source of income to make it work? We tell him that it's completely fine either way. Many seniors need to take advantage of resources to live in senior communities, especially if they live long, long lives. Which is what Harry wants, right?

So, let's discuss some options for Harry to consider.

Let Uncle Sam Pay For It!

Harry worked hard for his Social Security, Medicaid and Medicare coverage. Wasn't that enough? Maybe but maybe not. There are a lot of rules. Let's break it down.

Social Security

The [Social Security](#) benefit programs are "entitlement" programs. Harry has paid for these benefits through Social Security taxes in every paycheck. The taxes collected are put into special trust funds. The total amount is based on Harry's work history and cumulative earnings. Harry can start taking a portion of his benefits at age 62 but he will have to wait until he is 65 or 67 (depending on his birth year) to take the full benefits. He can calculate his forecasted earnings on this handy [calculator](#).

Supplemental Security Income (SSI)

[SSI](#) is a needs-based program for seniors with limited income. SSI benefits are monthly cash payments for eligible seniors in financial need and aged 65 or older or have a disability. Some states will increase the amount of the SSI benefit if the seniors live in an assisted living community. The state rules vary so it's best to contact the state SSI program for more details. SSI is not the same as Social Security. In most cases, Harry cannot collect both SSI and Social Security.

Medicaid

Medicaid will not pay rent or utilities but it can pay for Harry's medical care in assisted living or skilled nursing. It is a joint Federal and State program that pays for medical services to eligible low income and vulnerable families and individuals. The Medicaid program rules vary from state to state.

The most common medical services covered by Medicaid include community care in nursing facilities as well as home health care, physician services, lab and x-rays, and both outpatient and inpatient hospital services. Medicaid does not pay for the total amount of senior living care. Currently, it pays for about 60% for skilled nursing and 10% of assisted living care. Several states have adopted Medicaid waiver programs to help pay the expenses for seniors who meet special income requirements. There are communities that will use Medicaid waiver as an alternative funding option for seniors who have lived in their facility for years but are running out of other sources of payment.

Medicare

Medicare Part A kicks in when Harry turns 65 or he becomes disabled before turning 65. His income does not matter. Like Medicaid, Medicare will not pay for his room and board or personal care. However, medical expenses may be covered. Harry definitely needs to learn more about this.

Part A mostly covers inpatient hospital care, such as operations, lab work, X-rays, intensive care, and a semi-private room. It also covers home health care and hospice care. If Harry decides to stay home as long as he can, Part A can help pay for a home health agency, medical equipment and medical supplies. Part A will also cover some skilled nursing care, but only if Harry were hospitalized for more three or more days and his doctor says it is medically necessary. His stay would be limited to 100 days but he'll have to pay a co-pay

after 21 days. Basically, Medicare will not pay for any long-term care in a nursing community so it is best if he used it for short term rehabilitation stays.

Part B is called Supplementary Medical Insurance. Almost every senior is eligible. Harry would have to pay a monthly premium. Part B covers doctor visits, diagnostic tests, ambulance services, lab work, and some therapy.

Part C is also called Medicare Advantage (MA). MA covers that same services in Part A and Part B but in a skilled nursing community for the long-term. The plan pays a fixed amount for care every month to insurance companies that offer MA plans. The definitions of out-of-pocket costs vary year to year.

Harry can see that Uncle Sam can help him pay for his senior living dreams but not completely. He will need other funding sources.

Another Insurance Policy?

Insurance is not Harry's favorite subject but we tell him that if it gives him peace, it will be worth it. Long term care insurance may be key to keeping him in at home. A policy will pay for many of the bills that Medicaid and Medicare will not. This includes room and board and personal care such as bathing and dressing. There are no standards or mandates like the government-run Medicare and Medicaid programs so every policy is different. Becoming covered by long term care insurance will get more and more difficult and more expensive, the older Harry gets. So, we recommend that Harry checks into his eligibility as soon as he can.

Back to Uncle Sam

Harry served our country in the armed forces as an Air Force Officer. He had no idea he is owed financial support in his golden years. One program is called **Aid and Attendance**. This program will pay a monthly pension that can be used to pay assisted living or skilled nursing costs. This pension will be added to Harry's usual

veteran's pension. As with most government programs, there are plenty of rules to meet for eligibility and Harry might wait a while for acceptance.

For in-home help, [Veterans' Directed Care](#) would be an option for Harry. This plan pays for personal care at home. For this program, home can mean his house or new digs in an independent living community.

More Insurance?

Harry has a life insurance policy. He has the option of selling it outright or cashing out some of the value. If Harry's beneficiaries do not need the death benefits, He may cash out the policy for a lump sum. Or if he wants to leave something for his family, he can pull out some of the cash value of his policy to pay for expenses. He could also sell his policy to a third party and the third party takes over paying the premium. This is called a life settlement. If he did this, he'll receive more than the surrender value of the policy.

My Home is My Funder

Harry will probably want to sell his home if he decides to move to a senior living facility, but there are things he can do before he moves out to fund his senior living dreams. Reverse mortgages and home equity lines of credit (HELOC) can help. There is a caveat, however, not everyone is eligible and it's not always a great idea for senior finances.

To qualify for a reverse mortgage loan, the youngest borrower on the house title must be at least 62 years old, the home must be the primary residence and there must have sufficient home equity. Harry will also need to meet financial eligibility criteria established by HUD. A reverse mortgage is essentially a loan. Harry borrows money against the value of his home. The entire loan becomes due once he dies or moves out. This option will only work in the case of a married couple who are living apart, one in the home and one in a senior living facility.

There is no requirement about living in the home with a HELOC. This option is a short term loan based on the value of his home. A HELOC can help fund the upfront costs of moving into a senior living community as well as ongoing expenses if Harry decided to rent out his home or while he got it ready to sell. The time frame in which he could draw funds with a HELOC is typically 5 to 10 years and then he will have 10 to 20 years to pay it back. Harry must have at least 20% equity in his home to be eligible for a HELOC.

Of course, Harry's home is also a source of funding for his senior living plans. If he invests the proceeds wisely, his home could pay his rent and bills for quite some time.

What Else?

If Harry sells his home, he may be eligible for a senior living line of credit. This is a personal line of credit of up to \$50,000. Harry can use it like a checking account, only pulling out the amount he needs to pay bills. This isn't a very sustainable way for Harry to pay for his new life but it may help get him started until other funding sources become available.

Harry will have to downsize to live in his new senior living community. His stuff may have extensive value. He's got a houseful of furniture, silver, clothes and more that he needs to get rid of. He should think about an estate sale.

We told Harry that these are just the basic alternatives to pay for senior living. Harry is not alone in making this big decision. The United States senior population grows every year and new alternatives for senior housing and the need to pay for it are being created to keep up. As Harry starts his senior living research, we advised him to keep an eye on resources like [AARP](#) and [Senior Housing](#) for complete information. Good luck Harry!

MARY'S LOVELY HOME

HOW TO SENIOR PROOF YOUR HOME

Age in Place

Have you heard the term “Age in Place”? It’s the newest senior living buzz word. The U.S. Centers for Disease Control and Prevention defines it as “the ability to live in one’s own home safely, independently, and comfortably, regardless of age, income, or ability level”. It’s many senior’s fondest wish. To stay in the home where you raised children while enjoying retirement may seem like an easy solution but it takes planning. As we age, our needs change, physically, mentally, financially and more. Our homes must adapt with us. We’ll show you how.

Mary’s Story

Mary is a widow living in a suburb of Any City, USA. Her home is a traditional two-story colonial with a lovely porch and a spacious backyard. The neighborhood is a mix of families with young children who have just moved in or older couples and singles like Mary who have lived there for decades. Mary raised two children in her home with her husband Byron. He passed away 5 years ago. Mary is getting ready to retire from her job at the local university as a librarian. She is planning to open a small bookstore with the money she’s saved over the years as well as Byron’s life insurance. She is hoping to avoid the cost of senior living care by staying home as long as possible.

As part of her retirement package, the local [Area Agency on Aging](#) came to her house to help her get herself and her home ready for what’s to come. First, they tackled her home.

Home Refinements

Her two-story home will need some modifications for Mary to be safe. She has arthritis and although she

gets around fine right now, she may have difficulty in the future. Mary also has kidney disease and may need dialysis in the future. For these health reasons, the stairs may become dangerous for her to climb. Installing a chair lift is a great solution. Also, installing grab bars and non-slip skids in the bathrooms is mandatory, as is a walk-in shower. If there is no bathroom on the ground floor, one should be added. Handrails should be installed on all steps. Better yet, a ramp over steps is a great option. Removing rugs and carpet will also help Mary move around safely. Widening doors and lowering counters may be important if Mary needs a wheelchair in the future. If she needs other medical equipment or a hospital bed, she should make accessible rooms larger. These are just a few of the options that Mary’s consultant suggested. The cost of all of this renovation may be expensive but the consultant gave her a list of recommended contractors who were priced reasonably. The consultant also suggested decluttering her home and downsizing her possessions will help with accessibility in the future.

Personal and Medical Needs

Mary should also think about her future personal and medical needs. Right now, Mary is completely capable of taking care of herself, but she has witnessed how her neighbors have slowed down and are having trouble doing the daily tasks that were so simple before. She’s taken dinner to Jan and Bill across the street when Jan mentioned she wasn’t feeling well enough to cook. While she was there, Mary also noticed that there was not much food in the refrigerator and there was a mountain of dirty laundry. She wondered if that would happen to her someday. The consultant confirmed for her that this was a common experience for seniors

and she was smart to think about how to deal with the situation now. Also, Mary's daughter worried about Mary going to doctor's appointments alone and taking her medications correctly. What if there comes a time when she needs more medical care? The consultant explained the difference between personal home care and home health care and offered to help her choose an agency when she was ready. The personal home care agency will help with meals, housekeeping, laundry, errands and transportation. The home health agency will provide any medical care and equipment she will need. Of course, her choice will depend on her income, assets, and insurance.

What To Do Now

The consultant also urged Mary to take an active role in her own aging, or lack thereof. There are things she can do to slow the natural pace of aging. Mary loves to hike on the trails of her local park and play tennis with her friends. Physical activity is one of the best things seniors can do to stay healthy. She should also continue

to eat right and get plenty of sleep. Stress is one of the leading causes of illness in seniors. The consultant urged her to avoid stressful situations as often as possible. In a nutshell, Mary should continue to live her active senior lifestyle as long as she possibly can.

Mary is on the right track. She's making all of the decisions she needs to make now while she can. She should be able to stay home for a long, long time.

RESOURCE BOX

Area Agency on Aging Locator

https://eldercare.acl.gov/Public/About/Aging_Network/AAA.aspx

National Age in Place Council

<https://www.aginginplace.org/>

AARP

<https://www.aarp.org/>

Cost of Aging in Place

<https://www.retirementliving.com/the-cost-of-aging-in-place-remodeling>

10 REASONS WHY YOU WILL BE HAPPIER IN SENIOR LIVING

Seniors move into a senior living community for many reasons. Joe was lonely and wanted social interaction. Scott was tired of home repairs and shoveling snow. Guy and Ann needed some help with chores and meals. Bonnie was having trouble getting up the stairs. No matter what the reason for deciding to move into senior living, studies show that most seniors report that they are happier and healthier in their new community.

The [Age Well Study](#) is measuring the impact of residing in an independent senior living community on the health and wellness of residents over time. The five-year study is based on survey responses from 5,148 residents living in 80 different communities. These responses are compared to the responses of 1,000 seniors living in their own homes. During the first year, the participants reported they are living happier and healthier lives than their peers in numerous ways. This includes greater emotional, social, physical, intellectual, and vocational wellness. In the second year, the study showed that 60% of the senior living residents are “sufficiently physically active”. The researchers are now in the third year of the study. Other research studies have shown that seniors prefer assisted living over other types of care because, in addition to personal and medical care, they also enjoy the benefits of meals, transportation, and social activities.

But studies and surveys are only half the story. What’s more compelling are the testimonies we hear from real seniors. Their feedback and recommendations are the most authentic way to evaluate if senior living is right for you. So, let’s look at the ten most popular reasons why seniors are happier living in senior living.

Adulting Made Easy

It’s your time! Do you want to spend it fixing the kitchen faucet or mowing the lawn? No! One of the best reasons

to move to a senior living community is that you can let that stress go. The community has staff to take care of the daily necessities for you. No more home repair, lawn care, snow shoveling, or housecleaning. Once he moved into his community, Scott remarked that his weekends are now spent golfing instead of on the dreaded “honey-do” list. Adulting is not all chores and obligations. Spend your retirement doing fun adult things.

Feeling Safe and Secure

Do you worry about walking at night in your neighborhood or accidentally falling down your stairs? Most senior living communities offer gated entry, coded exterior doors, and on-site security. When possible, you’ll have private keyed access to your home and panic buttons or pendants to wear if you need them. Many seniors report that they are happier because their senior living community has taken measures to secure their safety.

There is No Way You Will Feel Alone

Joe was not planning to leave his home but since his wife died and his COPD made it hard for him to get around, he admitted to himself that he was lonely. A proud and independent man, the loneliness is what finally drove him to decide to move to a nearby assisted living community. Once he did, he reported that he made friends right away and was much happier. There is something wonderful about a community of people who are near your age but may have lived vastly different lives. What a gift to learn from them and share your own experiences.

You Are Never Bored

For the first time in decades, you are the master of your day. And a great senior living community will offer plenty of ways for you to fill your time. Mary told us that once she moved into her assisted living community, she rediscovered several hobbies and activities she had

loved when she was younger. For her, it was knitting and swimming. For others, it may be crafts, books, music, cooking, or just good old gossiping with friends! Senior communities offer activities and events within the community as well as outings and trips outside the community. The best part is that you choose the activities that interest you. This is your time to shine!

Physical Activity is Not a Problem

Just like the Aging Well survey residents reported, it's easy to stay active in senior living. Many communities offer stocked gyms, exercise classes tailored to seniors, and even personal trainers to help you stay fit and active. Some communities also feature outdoor walking trails, swimming pools, and exercise clubs. You can step out of your home and immediately start working out with a group or on your own. Science tells us that physical activity will keep us younger longer, so no more excuses!

Eat Well With No Hassle

Are you cooking meals every night? Are you skipping meals because you've forgotten to go to the grocery store? Maintaining a healthy diet is a common concern for many seniors looking at moving into a senior living community. Remember Joe? He would often eat cheese and crackers for dinner because he just didn't feel like cooking dinner most nights. At his community, his meals are prepared for him and he doesn't have to worry about grocery shopping or meal preparation. Instead, he gets to enjoy nutritious and delicious meals with friends every day of the week. The chef takes residents' suggestions for meals they like and always follows dietary restrictions. No more cheese and crackers for dinner!

Family Can Be Family Again

Family dynamics change as parents age. Mom and Dad may become more dependent on adult kids for help with errands, chores, daily care, and more. Changing roles can strain relationships and foster anxiety, fear, and resentment. When parents move into senior living, they and their children can let go of the care-taking details and focus on other more important things, like quality and meaningful time together.

Your Daily Living Care Handled

If you need help with some of the activities of daily living (ADLs) such as bathing, dressing, taking medication, or eating, you'll receive it in assisted living and skilled nursing communities. Most communities charge for these services as you need them while helping you to function as independently as possible. When Guy and Ann moved in, they asked for help with medications and dressing for Guy and just medications for Ann. They were happy to take advantage of these customized services without having to rely on family members. Without that worry, they were free to enjoy their retirement years.

Medical Care Right Here

Many assisted living communities, skilled nursing facilities, and CCRCs employ medical staff on campus so that if you need medical care or have a medical emergency, you can receive it in your own home. Most assisted living communities will have RNs, STNAs, and nursing assistants on-site while skilled nursing homes will most likely also employ a medical director. Some communities will also staff visiting nurses, doctors, and aides for additional support. If you need further medical care, most communities will assist you in making the necessary appointments and transportation to your doctor or a hospital. Medical care made easy for your retirement.

You'll Feel Like Yourself Again

We all get older but that doesn't mean we need to slow down or let go of the things we love. Senior living communities offer so many opportunities for you to stay young and live the retirement life you've been dreaming of. Remember when life was fun?

The senior stories we told here are just a few of the testimonies available to you while researching the senior living lifestyle. There are almost **29,000 residential care communities** and more than **15,000 nursing homes** in the United States. The possibilities are endless. The perfect community is out there waiting for you to move in.



CONCLUSION

The amount and variety of senior living options available may seem daunting. The intent of this book is to break each option down into manageable decisions you can make by asking educated questions and keeping your interests, needs, and circumstances in mind. Take each decision seriously and spend

as much time as you need to make them. We hope this book has assisted you in making a smart decision about senior living. In the end, if you are still conflicted, trust your gut on the home you choose. It will never fail you. Either way, the results will be worth the effort. Go forth and enjoy your retirement!