Complete Guide —TO SENIOR HOUSING

A Senior Lifestyle Resource



THE COMPLETE GUIDE TO SENIOR HOUSING

A Senior Lifestyle Resource

Almost 48 million seniors live in the United States, according to the <u>U.S. Census Bureau</u>, and around 1 million of them live in some type of senior living community. The number of seniors is expected to grow to <u>78 million by 2035</u>, due to innovations in healthcare and today's seniors living longer, healthier and more active lives.

As you begin to look into housing options for yourself or your loved one, you may be confused by the variety of choices. What is independent living? How is it different from assisted living? What kind of amenities are available? What if my loved one has a memory condition or another serious medical need — how can I be sure they are safe and cared for in their new home?

That's precisely what this ebook is about. We examine the five main types of senior living communities available:

CHAPTER ONE: INDEPENDENT LIVING



CHAPTER TWO: ASSISTED LIVING



CHAPTER THREE: MEMORY CARE



CHAPTER FOUR: SKILLED NURSING



CHAPTER FIVE: SHORT-TERM CARE



We look at the services provided, who is a good fit for each type of community, and the average costs involved. As you look into the options, this ebook will give you the guidance and assurance you need to make the decision that best fits your needs and lifestyle.



WHAT IS INDEPENDENT LIVING?

Independent living is for seniors who are self-sufficient but want access to amenities and assistance when necessary. This is often referred to as a "senior living community," or a "retirement community." Residents live in a private studio or a one- or two-bedroom apartment home within a community of seniors. Independent living communities offer such services as dining, housekeeping and social activities.

SERVICESTYPICALLYPROVIDED

COST

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- Dedicated staff
- Dining services
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening programs, fitness programs, book clubs)
- Routine housekeeping service
- Transportation to shops, doctors' appointments and local attractions
- 24-hour emergency call system and well-being checks
- On-site beauty salon and barber shop
 ¹Well-being checks are not relevant for residents of Illinois

Independent living residents pay an all-inclusive rate that varies based on location, apartment type and the level of hospitality and care services provided. Depending on these variables, these communities can range from \$1,500 to \$6,000 a month.

YOU MIGHT BE RIGHT for this type of community if...

You are fully or mostly independent You're seeking a high level of hospitality with many amenities You're interested in an active and healthy lifestyle You love the idea of maintenance-free living



DID YOU KNOW?

According to the Harvard School of Public Health, seniors who have an active social life experience memory loss at a slower rate. In fact, the most sociable seniors experience memory decline at less than half the rate of the least sociable seniors.

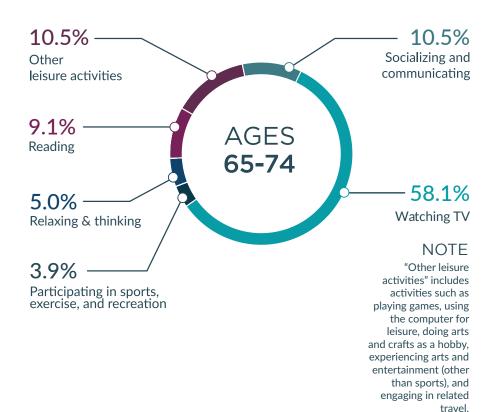
LEISURE ACTIVITY: HOW IS TIME SPENT?

AGES: 65-74

AVG. HOURS PER DAY

Socializing & communicating	0.73
	4.03
Watching TV	4.03
Participating in sports, exercise & recreation	0.27
Relaxing & thinking	0.35
Reading	0.63
Other leisure activities	0.93

PERCENT OF LEISURE TIME



Source: Bureau of Labor Statistics, American Time Use Survey

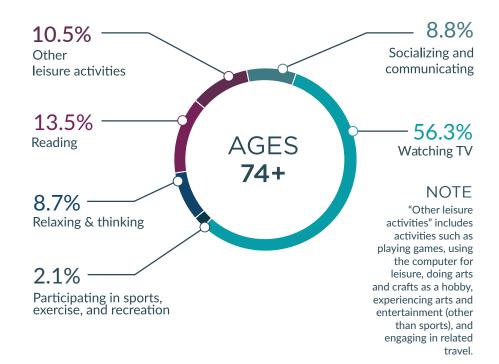


LEISURE ACTIVITY: HOW IS TIME SPENT? AGES: 74+

AVG. HOURS PER DAY

Socializing & communicating	0.71
Watching TV	4.52
Participating in sports, exercise & recreation	0.17
Relaxing & thinking	0.69
Reading	1.09
Other leisure activities	0.85

PERCENT OF LEISURE TIME



Source: Bureau of Labor Statistics, American Time Use Survey



WHAT IS ASSISTED LIVING?

Assisted living is for seniors who cherish their independence but also need assistance with daily activities. Residents enjoy the same amenities available in independent living, but they also receive support with such tasks as bathing, dressing and taking medication. Assisted living communities are often called "residential care."

SERVICESTYPICALLYPROVIDED

- Dedicated staff
- Dining services
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening programs, fitness programs, book clubs)
- Routine housekeeping service
- Transportation to shops, doctors' appointments and local attractions
- 24-hour emergency call system and well-being checks
- On-site beauty salon and barber shop

¹Well-being checks are not relevant for residents of Illinois

COST

Assisted living costs depend on a number of factors, including the size of the apartment, the type of services needed and the location of the community. According to the U.S. Department of Health and Human Services, the average cost for a onebedroom unit in an assisted living community in 2016 was \$119 a day or \$3,628 per month.

YOUR LOVED ONE MIGHT BE RIGHT for this type of community if...

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They need some level of assistance with the tasks of daily living such as bathing, dressing, medication, meals and housekeeping

They want the option to be social and active

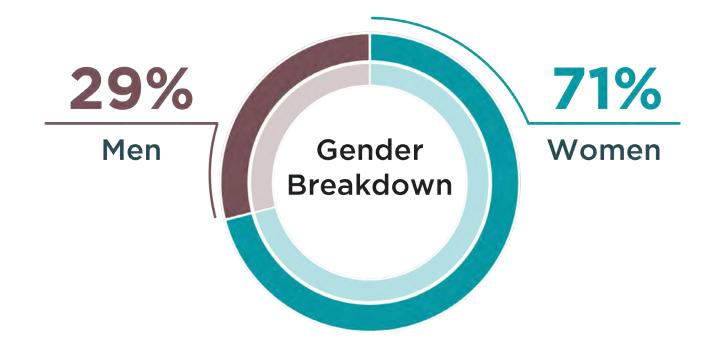
They love the idea of amenity-filled and maintenance-free living

An emergency call pendant and an in-room emergency pull-cord for immediate attention is a good idea

CH. 2 ASSISTED LIVING

DID YOU KNOW?

Seniors who exercise — even a little — appear to live longer and have a lower risk of disability, according to a <u>study</u> from Hebrew University Medical Center and Hebrew University Hadassah Medical School. The benefits of physical activity were seen even in those who began exercising between ages 70 and 85.



CHAPTER 3. MEMORY CARE

WHAT IS MEMORY CARE?

Memory care is a special form of assisted living that serves the special needs of those living with conditions that affect memory and behavior. Memory care (often called "Alzheimer's and dementia care") offers 24-hour supervised care with meals, activities and health management services. Residents enjoy many of the same amenities and social activities of the previous two types of communities, but they also receive personalized care that's tailored to their safety needs.

SERVICESTYPICALLYPROVIDED

- Dedicated staff
- Dining services
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening programs, fitness programs, book clubs)
- Routine housekeeping service
- Transportation to shops, doctors' appointments and local attractions
- 24-hour emergency call system and well-being checks
- On-site beauty salon and barber shop
 ¹Well-being checks are not relevant for residents of Illinois

In addition, memory care features a *structured and tailored daily program* that aims to keep those with memoryimpairment engaged in daily life. Units are designed with *increased security measures* to protect residents (six in 10 people with dementia will wander, according to the Alzheimer's Association).

COST

According to the <u>American Elder Care Research</u> <u>Organization</u>, the average cost for memory care in an assisted living community was \$4,750 a month in 2016. This varies by state; find your state's average cost of memory care <u>here</u>.

YOUR LOVED ONE MIGHT BE RIGHT for this type of community if

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They are living with a condition that affects memory, such as Alzheimer's or another form of dementia

CH. 3 MEMORY CARE

DID YOU KNOW? -

Between 2017 and 2025, every state is expected to see at least a 14 percent rise in the prevalence of Alzheimer's, according to the <u>Alzheimer's Association</u>.



16.1 MILLION

Americans provide unpaid care for people with Alzheimer's or other dementias.

These caregivers provided an estimated



VALUED AT OVER



CHAPTER 4. SKILLED NURSING AND REHABILITATION

WHAT IS SKILLED NURSING AND REHABILITATION?

Skilled nursing and rehabilitation communities provide two types of care: short-term services for those who require 24-hour nursing care following an operation or other type of hospital stay, and long-term care for those with chronic health issues who can no longer live independently. These communities are licensed by the state, and are often called "nursing homes," or "convalescent homes."

SERVICESTYPICALLYPROVIDED

- 24-hour, supervised, long-term medical care
- Regular visits by partner physicians
- Post-surgical rehabilitation
- Daily assistance with such activities as bathing, eating and dressing
- Access to physical therapy, occupational therapy and speech therapy

COST

The cost of a stay in one of these communities depends on a number of factors including location, the size of the room and whether it's private or shared. According to the <u>U.S. Department of</u> <u>Health and Human Services</u>, the average cost for a stay in a skilled nursing community in 2016 were:

- \$225 a day or \$6,844 per month for a semi-private room
- \$253 a day or \$7,698 per month for a private room

Medicare² covers skilled nursing care expenses in specific situations, usually in cases where your loved one has been hospitalized and released but still requires specialized care. Talk to a Medicare benefits specialist to learn more about coverage for your situation.

 2 Medicare does not pay for personal care at home or in assisted living, and its skilled nursing and rehabilitation benefits are limited to 100 days.

YOUR LOVED ONE MIGHT BE RIGHT FOR this type of community if

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They need short-term care following a hospital stay

or

They need long-term nursing supervision due to a chronic health issue

CH. 4 SKILLED NURSING AND REHABILITATION

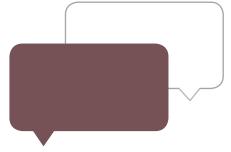
DID YOU KNOW?

More than two-thirds of people over age 65 will require some type of long-term care services during their lifetime, and over 45 percent of people will need a period of care in a nursing home, according to the <u>Centers for Medicare and Medicaid Services</u>.

Seniors and their loved ones must be aware of the dangers of loneliness. As people age, there is a tendency to grow more introverted. Though there is nothing wrong with a bit of alone time, it is important to socialize regularly. Here are a few insights on how seniors tend to spend their free time:



Seniors in the U.S. spend more time reading than younger groups, devoting about an hour a day to it



The amount of time seniors spend socializing tends to decline with age



About a third of seniors only drive in the daytime due to a health or physical problem; **19% don't drive at all**

CHAPTER 5. SHORT-TERM CARE

WHAT IS SHORT-TERM CARE?

Short-term care is a temporary care solution. Stays in these communities can be as short as a week or two or extended to three months or more. These communities are sometimes referred to as "respite care," or "short-term senior care."

SERVICESTYPICALLYPROVIDED

- Dedicated staff
- Dining services
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening programs, fitness programs, book clubs)
- Routine housekeeping service
- Transportation to shops, doctors' appointments and local attractions
- 24-hour emergency call system and well-being checks
- On-site beauty salon and barber shop
 ¹Well-being checks are not relevant for residents of Illinois

COST

The cost of short-term care varies with the location of the community and the services needed.

YOUR LOVED ONE MIGHT BE RIGHT FOR this type of community if

They are recovering from a surgery or illness and shouldn't stay home alone

Their caregiver needs to travel or take a break

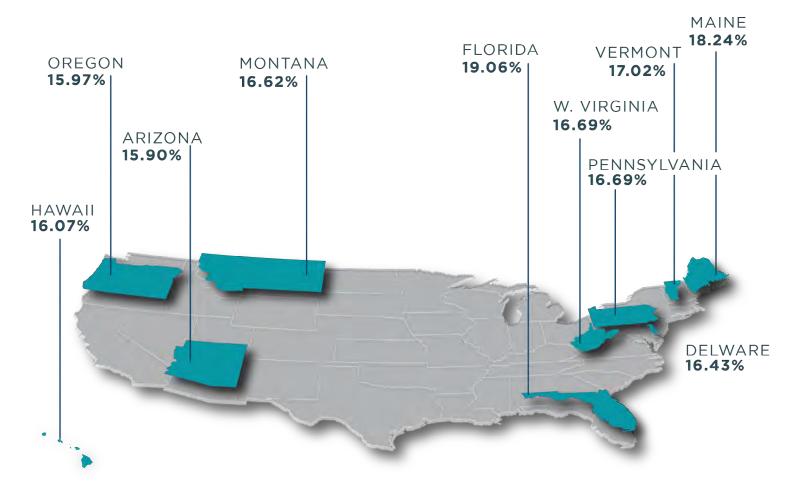
They want to try out a community before committing to it full-time



DID YOU KNOW?

Life expectancies for Americans are longer than ever before. Under current mortality conditions, those who survive to age 65 can expect to live an average of 19.3 more years, according to the <u>Federal Interagency</u> <i>Forum on Aging Related Statistics.

PERCENTAGE OF SENIOR CITIZENS BY STATE



UNDERSTAND YOUR SENIOR HOUSING OPTIONS

As you continue to examine senior living communities and the levels of care and hospitality they offer, remember that your needs may change. Keep this ebook and refer to it as necessary. You may wish to choose a community that can accommodate both current and potential future needs.

You don't have to navigate this road alone. Senior Lifestyle is a trusted leader in senior living communities, and our caring team of dedicated professionals is here to answer any questions you may have about all these types of communities. Our top priority will always be the well-being of our residents and their families.

Learn more about Senior Lifestyle, contact us to learn more or find a community near you.

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