



MAKING THE MOVE:
Your Guide to Senior Housing

MAKING THE MOVE: YOUR GUIDE TO SENIOR HOUSING

Making the decision to move an aging parent into senior living begins with many questions. From realizing that it's time to move to knowing your parent is ready and starting that conversation with them, the journey is fraught with emotional and important decisions. When should you begin talking to your parents about moving to a senior community? How will you know they are ready? Which senior community should they move to? How will the finances work out?

A quick phone call may sound like everything is fine when, in reality your aging parents may be lonely, needing a stronger sense of community or, in need of assisted living services. If you are an adult child who lives near your parents, it can be difficult to see the gradual changes in needs and desires that point toward a move to senior living. And if you are living in another city, it can be even more challenging to assess how your loved one is doing.

No matter if you live near or far, it's not uncommon to notice that the daily chores of home ownership are becoming burdensome for senior loved ones. Some seniors may directly tell adult children that they want to move into a senior care community, that the upkeep of a home has become too much, and they are searching for the carefree lifestyle that senior living offers. Other seniors, desiring to stay in their homes despite the stress, may try to hide how difficult life has become.

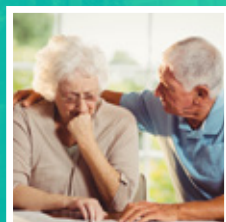


THINGS TO LOOK FOR ON YOUR VISIT

In your next conversation or next visit home, take note of your surroundings. How are things really going at home? Here are some signs that your senior loved one may be ready to move into senior living:

- Has your loved one expressed feelings of loneliness?
- Does the idea of living among peers seem exciting and fun to your loved one?
- Is there expired or rotten food in the refrigerator?
- Does your loved one appear to have lost or gained a significant amount of weight?
- Is the house unkempt?
- Is your loved one tired of the hassles of homeownership and seeks a carefree lifestyle?
- Has the yard been maintained?
- Does your loved one miss a sense of community because friends have recently moved or passed away?
- Do you see piles of mail and unpaid bills lying around?
- Is their mail collected regularly?
- Are you concerned about the safety and security of your loved one and would appreciate around-the-clock watch?
- Is your loved one well groomed, bathing regularly, and changing clothes daily?
- Are they becoming forgetful, forgetting to take medicines or to turn off the stove?
- Do they have unexplainable bruises or appear to have fallen?

Any of these signs could be an indicator that your loved one would enjoy a higher quality of life in a senior care community. The entire process can seem overwhelming, but creating a senior living experience where seniors thrive is what we do best. We are here to help. **START NOW. START HERE.**



SENIOR LIVING 101

What is Senior Living?

It's whatever you want it to be! Today's senior living communities exist for the comfort, care, and enjoyment of your senior loved ones. And the skilled teams who run them go to great lengths to make sure their residents have the best experience possible. Senior living has evolved from only providing physical care into communities that give residents a strong sense of belonging and purpose. In these communities, seniors live active and vibrant lives among their peers while receiving the care services they need. Communities offer a wide range of activities and opportunities. They may provide travel and vacation packages, get seniors out and about with daily excursions, coordinate entry into college lectures or poetry readings, or mix it up with regular happy hours. Today's senior living options are endless.

Know Your Options

Senior living can look very different for each person depending on their personality, retirement dreams, and care concerns. Get to know the different care options listed below to find one that will meet your lifestyle needs.

SENIOR APARTMENTS: Senior Apartments are age-restricted for adults over the age of 55. These apartments are tailored to meet the needs of seniors by featuring a limited number of stairs, in-home laundry facilities, and home maintenance. Senior apartments can relieve the burden of homeownership by eliminating any yard work or maintenance concerns while seniors live close to their peers.

INDEPENDENT LIVING: Independent living communities offer everything senior apartments do but expand upon services and offerings. Independent living communities often feature apartments with full kitchens, as well as provide full meal service in a community restaurant. They also feature a robust activities program and social calendar helping residents connect with others in the community. Additionally, our independent living communities have services and amenities that make retirement feel more like a resort-style vacation than everyday life. From book clubs and happy hours to personal concierge services and travel agents, today's independent living communities are exciting and fun places to call home.

ASSISTED LIVING: Assisted living communities help seniors who may need some assistance with activities of daily living. Experienced and friendly staff are available around-the-clock to help seniors get dressed, manage medication, provide escorts to meals, and encourage residents to enjoy every day of retirement. Assisted Living staff customize services to each resident - balancing independence with the need for assistance. Some assisted living communities are located within or near independent living communities. These "age in place" communities allow residents to stay in their homes without moving, even as needs change over time.

HOME CARE: Home care is an option for seniors who do not want to leave their homes. Your loved one would stay in their home and receive care from a caregiver who comes to them. Services offered in home care are similar to services offered in assisted living and include assistance with dressing, meal preparation, hygiene, and medication management.

MEMORY CARE: Memory care communities provide specialized care services for seniors living with Alzheimer's disease or another form of dementia. We recognize that dementia causes inevitable stress and anxiety in families. That's where memory care communities come in. In memory care, seniors with Alzheimer's or other forms of dementia can find meaning and purpose in a safe environment. Many of these communities exist within larger communities that also offer independent living and assisted living. This continuum of care means that residents can stay in the communities where they are known and loved, even if needs should change over time. Everything in a memory care community is designed to enhance the quality of life for residents with dementia and their families. The staff is specially trained to work with seniors who have dementia. Memory care teams consider every aspect of care and daily life for their residents. Even the food is prepared with residents in mind, offering dementia-friendly meals that are both nutritious and delectable to the senior palate.

NURSING HOME: A nursing home, or a skilled nursing facility (SNF), provides extensive nursing care and assistance to seniors whose needs exceed what a typical assisted living community can provide. In these communities, a nursing staff is typically available 24 hours a day to care for residents. While many residents stay in a nursing home for long-term care, some come for short-term care and rehabilitation. Services offered in a nursing home include dining services, different rehabilitative therapies following an accident or illness, and some offer memory care services.



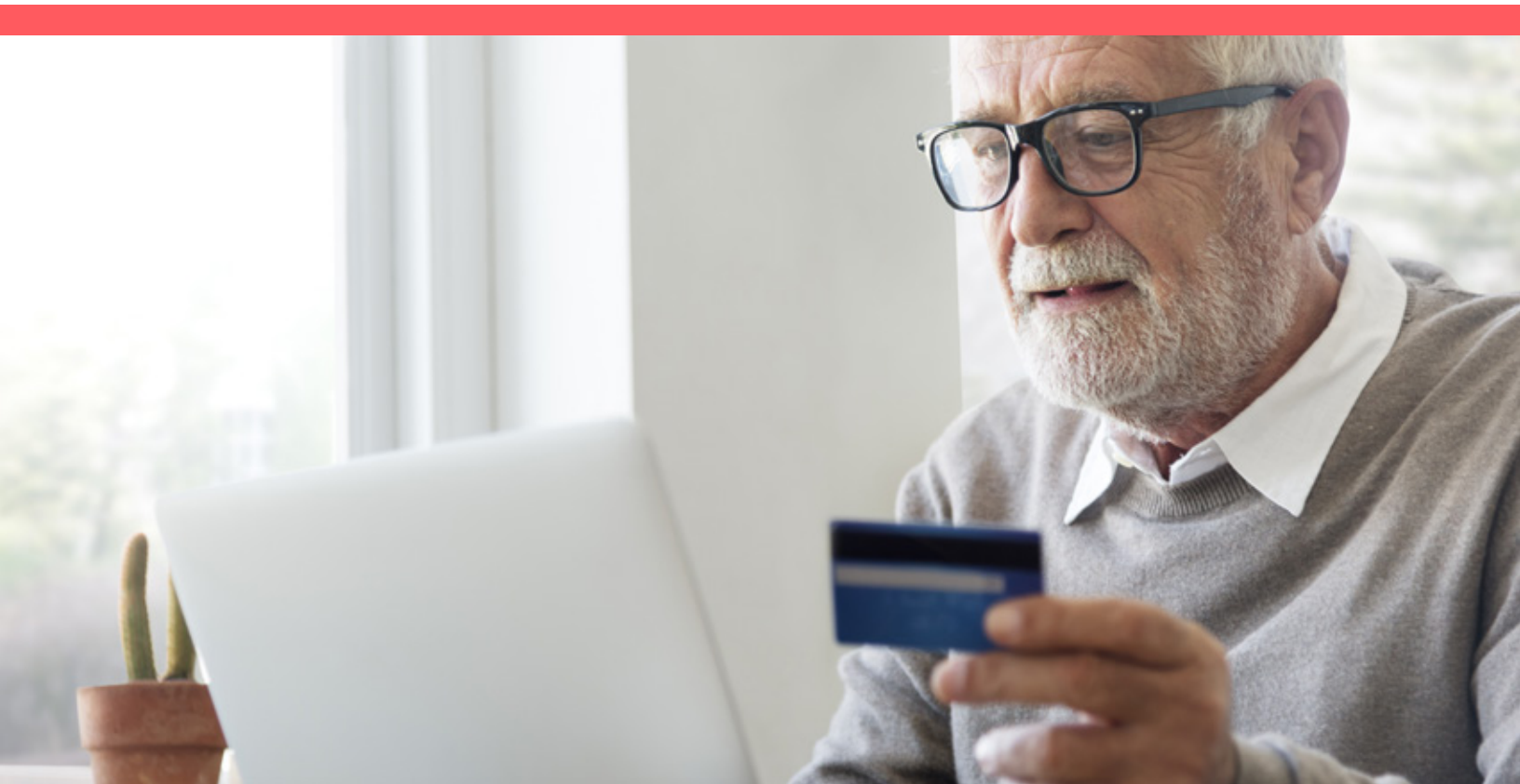
HOW TO AFFORD HOUSING

We know a senior's decision to move into senior housing is just the beginning of the process. The **financial cost of senior living** can feel burdensome to many families. Cost can be one of the first stumbling blocks in the search for high-quality, long-term care. While the cost of care can vary greatly depending on location, type of care, and services needed, the **average cost of assisted living** in the United States is \$3,628 per month. That number can feel staggering, but the truth is there are several options to help you and your family fit senior housing into your budget.

9 Options for Paying for Senior Housing

1. **USING INCOME OR SAVINGS TO PAY FOR SENIOR CARE:** This may be the most straightforward option for those who have the savings or income to pay outright for senior living. Many seniors in independent living communities continue to work and use their income to pay for housing. Others have saved for retirement throughout their lives and are able to use savings to pay for housing.
2. **LONG-TERM CARE INSURANCE:** **Long-term care insurance** is just what it sounds like: coverage for long-term care. These policies will reimburse residents a daily amount (the amount varies depending on the plan chosen) for assistance with activities of daily living. Policies should be purchased in advance of needing care. To receive the benefits from your insurance policy, the insurance company will determine your eligibility for long-term care through a health assessment done by a nurse or social worker. From there, your care manager will approve a Plan of Care that will let you establish your coverage.
3. **VA BENEFITS:** Eligible United States **military veterans and their spouses** may be able to use their benefits to pay for long-term care. Veterans may be eligible through **standard medical benefits** for a health evaluation, adult day health care, respite care, and skilled home health care. Veterans may also be able to use disability pay and their veteran's pension to fund long-term care. A quick two-minute questionnaire from **VeteranAid.org** can help you determine eligibility for the Aid & Attendance Allowance that may also pay for additional assistance.
4. **MEDICAID:** Medicaid is a federal and state-run program that helps people with **low income afford medical care**. Once your state determines eligibility, Medicaid can determine your eligibility for long-term care coverage. Medicaid covers home health care as well personal care services and even long-term stays in senior communities. Eligibility and coverage vary depending on location and needs.
5. **MEDICARE:** Medicare can help pay for medical care for people over the age of 65, people with specific needs under the age of 65, and care for people of all ages who have end-stage renal disease. While **Medicare does not typically cover long-term care costs**, they will pay a percentage of costs for a shorter stay in a skilled nursing facility and hospice care if certain conditions are met.

6. **HOME EQUITY:** Home equity, or real property value, is the market value of your home less the balance of all liens on the property. For example, if you bought a home for \$200,000 and made a 20% down payment on the home, your home equity is \$40,000 (20% of the total cost of the home). As the value of your home increases or decreases so does your home equity. Home equity loans allow the borrower to take a loan against their home equity and then the borrower could use that money to pay for long-term care services.
7. **REVERSE MORTGAGE:** A reverse mortgage is similar to a home equity loan in that borrowers can convert all or some of their home equity into cash, but is only available to people over the age of 62 and does not require monthly payments. In fact, the loan does not have to be repaid until the home is sold. In this type of loan, the lender would pay the borrower a monthly amount, thus the name, “reverse mortgage.”
8. **LIFE INSURANCE:** There are a variety of ways that life insurance can help pay for long-term care. If your life insurance policy has a cash value, policy owners can access cash through withdrawals to pay for long-term care. The policy could also be sold to pay for care in what is called a “life settlement option.” A life settlement option can produce up to three times the amount of money as accessing cash through withdrawals. If the policy owner is terminally ill, the policy can be sold through what is known as a viatical settlement. In this option, proceeds from the sale of the policy are usually income tax-free.
9. **SUPPORT FROM FAMILY MEMBERS:** Often family members come together to contribute to the cost of a loved one’s long-term care. Children, siblings, and others who want to see their loved one happy, safe, and well-cared for may chip in to cover care costs.



HOW TO START YOUR SEARCH

Find a Place That Feels Like Home

Now that you know your loved one wants or needs to make a move into senior living, and have an idea of how to pay for it, it's time to find a community that best fits their lifestyle. It's important to visit each community you are considering in person. Schedule a tour or a trial stay. Stop by unannounced, drop in for a meal, talk with residents, and see what's really going on at each community.

You and your family are invited to stop by any of our communities for a test drive. We promise you will find fun people, exceptional care, and extensive amenities. A move into a Leisure Care community is exciting. It's an adventure waiting to happen. Our staff is not only well-trained to provide exceptional care services; they are committed to delivering five-star fun, every single day. Our residents like to say that life at one of our communities feels more like a resort-style vacation than retirement. We like to say that your retirement shouldn't feel like anything else.

We know your loved one may feel like a chapter is closing, but a whole new book is opening. And this time, it's all about them.

10 Questions to Ask When Touring a Community

Visiting a community in-person is a must in your search for senior living. You will want to go to each community you are considering, and note not only the amenities, care options, and dining menu, but how you and your loved one feel in each place. Does it feel safe and comfortable? Is it bright and energetic? These questions and things to look for can help you identify what you like about each place, and ultimately, help you find you or your loved one their next home.

1. Is the community clean? What does it smell like?
2. Talk to residents. Ask them what they like (or don't like) about the community.
3. Be sure to enjoy a meal. Try the food in the restaurant and grab a snack from the bistro.
4. Determine what levels of care are offered at each community. Do you anticipate a change in level of care? If so, would that change require a move?
5. Ask for a copy of the activities calendar and drop in on a community social event.
6. Does the community provide transportation to local appointments, shopping, and dining?
7. Is the community located in a desirable location near medical care, theaters, shopping, etc.?
8. What floor plans are available? Are the rooms private or semi-private?
Are there cottages available?
9. Does the community allow pets?
10. What amenities are offered? Is there a concierge service? A spa?

HOW TO BROACH THE CONVERSATION

We know it is easier to sit back and enjoy the time with your loved ones rather than have difficult conversations with family members. This is a tough conversation to have with aging parents who don't recognize the dangers of being on their own or are hesitant to close a chapter on a lifelong home full of family memories. It's also a tough conversation for adult children who are unsure of the future for their parents. But, it's also necessary. And, when done correctly, it can be loving, compassionate, and encouraging.

These tips can help you prepare for a conversation that is positive, uplifting, and effective.

1. Gather siblings for a family meeting before talking to your parents. Make sure that all parties agree the move to senior housing is necessary. If all the family members feel heard and come to a collective decision, it's more likely your parents will follow your advice. Also, the more helping hands you have in moving and downsizing, the better.
2. When the family is ready, set up a meeting with your parents. Tell them how much you care for them and why you think senior living would be a smart move to make now. Focus on the amenities of senior living, including housekeeping, no yard work, and prepared meals rather than their short fallings in home ownership.
3. Put yourself in their shoes. The fact is that one day your very own children may be having this same conversation with you. Think about how you would want to be spoken to in this situation and choose to be respectful, loving, and not judgmental.
4. Make it clear that you are their biggest advocate and a move to a senior community does not mean you will stop visiting, calling, or caring.
5. Encourage your parents to do their own research and find a community that best suits their needs. They should feel in control of their decision and that they are supported by their children, not being ordered to make a move they are uncomfortable making.
6. Go to leisurecare.com and show your parents what today's senior living communities look like. They may look very different than what your parents expect.
7. Walk through financial options together. A move into a senior living community may feel out of financial reach for some seniors. Explain the research you've done on financing senior care.
8. Create an action plan together. Call several communities to set up tours. Go with your parents on the tours to show support and help them find a community where they will thrive and enjoy life, every day.

START YOUR NEW CHAPTER WITH LEISURE CARE

When you visit a Leisure Care community you will find that our residents are happy, joyful, and grateful. They are living exciting lives and taking advantage of newfound, free time. At a Leisure Care community, your loved one will be well-cared for, and socially and emotionally invested in robust community life.

We could talk all day about how wonderful our senior living communities are, but we will let one of our long-time residents sum it up for us:



*“My home is safe, beautiful, and I’m surrounded by staff that are always smiling. I have peace of mind knowing that there’s someone here to take care of me if I need anything. Leisure Care does not manage my life; they help me make the most of it. **My only regret is that I did not move in sooner!**”*

Pauline Bukantz, Leisure Care resident

START THE PROCESS TODAY
and make this year a year of
health, vitality, and Five-Star Fun.