



# Exploring Senior Living

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If you're starting to consider senior living, or are wondering about it on behalf of a loved one, you're in the right place. This guide has helpful definitions, things to think about and plenty of questions to ask yourself.

Making the decision to move into a senior living community is a big one, and we're here to give you the information you need to make the decision that's best for you.

Because where you live matters.



# Defining Senior Living

*There are many different types of senior living communities to choose from. These definitions will help you get a better understanding of your options.*

## Active Adult Communities

Typically restricted to people who are 55+, these communities offer residential living, usually in single-family homes, townhomes or condominiums, or multi-family properties, either for sale or for rent. Hospitality services and outdoor maintenance might be included in the resident's monthly fee, and the community could offer amenities such as a clubhouse and recreational spaces.

Assistance with activities of daily living isn't typically provided, but access or referral to nearby health care providers may be. Typically, residents have a choice of whether or not to take advantage of available services or programs, which can include housekeeping, interior and exterior maintenance, transportation and social activities.

## Assisted Living

A special combination of housing, personalized supportive services and care designed to meet the needs — both scheduled and unscheduled — of those who require help with daily activities. Many assisted living communities are freestanding. Within a senior community setting, services may include any or all of these:

- Assistance with eating, bathing, dressing, toileting and walking
- Access to health and medical services
- 24/7 security and staff availability
- Emergency call system for each resident's home
- Health promotion and exercise programs
- Palliative care for serious or life-threatening illness
- Medication reminders
- Personal laundry services
- Social and recreational activities
- Three meals a day served in a common dining area
- Housekeeping services
- Transportation

Adults are directly admitted to the community and pay a monthly rental rate plus fees for medication and other care-related services based on regularly scheduled assessments. Often, assisted living includes memory support services within the same community.

## Home Health Care

Provision of medical and nursing services in a person's home by a licensed provider. Medicare might cover some services provided by home health care if the individual meets certain guidelines regarding a recent hospital stay. Home health care is often available in senior living communities.

## Independent Living

A residential living setting for seniors who require minimal or no assistance. Hospitality and supportive services are generally provided. Independent living residences may be apartments or freestanding homes obtained either for an entrance fee or through a rental arrangement. A monthly fee for services and amenities may be applied. Access to higher levels of care varies, or may not be offered at all.

## Life Plan Community

Life Plan Communities, are also known as Continuing Care Retirement Communities (CCRCs), offer several kinds of residences for independent living and various levels of health care services. In independent living, a community may offer apartments, freestanding homes, attached homes or other residential options. Assisted living residents usually live in apartments, while those in skilled nursing and memory support areas generally reside in suites or rooms, either private or shared.

Life Plan Communities usually provide a written agreement or long-term contract between the resident (frequently lasting the term of the resident's lifetime) and the community, which offers maintenance-free living, a wide variety of services and amenities, and access to a continuum of health care, commonly all on one campus or site.

Most Life Plan Communities require a one-time upfront entrance fee and a predictable monthly fee, which allows the resident to occupy an independent living residence, enjoy all the services and amenities offered by the community, and have access to long-term on-site health care when and if they need it. If the resident requires assisted living, memory support or skilled nursing, the community provides the appropriate level of care. Depending on the contract structure, this care may be provided at essentially the same monthly rate the resident paid in independent living, at a reduced rate for a specified amount of time, or on a fee-for-service basis. Types of care level settings vary from community to community.

Age restriction is usually 62+, although that varies from one community to another. While all Life Plan Communities offer residential accommodations and amenities, the range and cost of entrance fees and monthly service fees may vary.

## **Memory Care / Memory Support**

Many senior living communities, along with stand-alone memory support communities, specialize in services dedicated to caring for residents needing memory care for Alzheimer's or other forms of dementia or cognitive impairments. Most memory care programs are supported in specially designed environments, and include innovative technologies and interventions that can decrease the anxieties and difficulties related to dealing with dementia. Staff typically have a high level of expertise in memory care.

## **Nursing Home**

Licensed daily rate properties that are referred to as skilled nursing facilities (SNF) or nursing facilities (NF), where the majority of individuals require 24/7 nursing and/or health care. In most cases, nursing homes are licensed for Medicare/Medicaid reimbursement. They generally offer a community setting, private or shared rooms, and around-the-clock medical staff, including RNs (registered nurses), LPNs (licensed practical nurses) and CNAs (certified nursing assistants). Many nursing homes are freestanding communities.

## **Respite Care**

Services that provide caregivers with temporary relief from tasks associated with caregiving (e.g., in-home assistance, short nursing home stays, adult day care). In a senior living community setting, it usually refers to an arrangement whereby a senior stays at the community for a few days or weeks, perhaps to give their caregiver at home a break, or to experience the community's accommodations, services and amenities on a trial basis.

## **Skilled Nursing**

Whether accommodations and services are offered in a freestanding skilled nursing facility or in a designated area of a Life Plan Community, skilled nursing is designed for individuals who require full-time care, or assistance with most, if not all, activities of daily living. Skilled nursing units are licensed and offer 24/7 medical care by trained medical staff, such as a registered nurse or therapist. They may also provide rehabilitation services, memory support services and other types of specialized care. They're typically Medicare/Medicaid-certified, and monthly fees include meals, personal assistance and most medical services (except for medications).

# For your consideration

As you begin to explore your senior living options, there are a number of things to consider about how you want to live. Taking some time to examine lifestyle goals, your overall well-being, and planning for future health care needs can help you make choices that benefit you both now and over the long-term.

## Lifestyle Goals

How do you spend your time now? How would you spend it if you had more opportunities? Use these quick assessments to begin evaluating your current lifestyle needs.

Activities	Do now	Want to do	What I want to do less of...
Volunteer .....	<input type="checkbox"/>	<input type="checkbox"/>	Interior maintenance ..... <input type="checkbox"/>
Attend cultural events .....	<input type="checkbox"/>	<input type="checkbox"/>	Exterior maintenance ..... <input type="checkbox"/>
Go to a fitness center .....	<input type="checkbox"/>	<input type="checkbox"/>	Snow and/or leaf removal ..... <input type="checkbox"/>
Spend time with friends .....	<input type="checkbox"/>	<input type="checkbox"/>	Housekeeping ..... <input type="checkbox"/>
Garden .....	<input type="checkbox"/>	<input type="checkbox"/>	Cooking ..... <input type="checkbox"/>
Learn something new .....	<input type="checkbox"/>	<input type="checkbox"/>	Driving ..... <input type="checkbox"/>
Swim, bike, golf or hike .....	<input type="checkbox"/>	<input type="checkbox"/>	Other: ..... <input type="checkbox"/>
Creative expression .....	<input type="checkbox"/>	<input type="checkbox"/>	Other: ..... <input type="checkbox"/>
Travel .....	<input type="checkbox"/>	<input type="checkbox"/>	
Play music or sing .....	<input type="checkbox"/>	<input type="checkbox"/>	
Study group or book club .....	<input type="checkbox"/>	<input type="checkbox"/>	
Other: .....	<input type="checkbox"/>	<input type="checkbox"/>	
Other: .....	<input type="checkbox"/>	<input type="checkbox"/>	



Senior living communities offer  
a wide range of services, amenities, programs  
and activities that allow you to do more of what  
you love and less of what you don't.

## Wellness Check

Your lifestyle choices impact your overall well-being. That's why it's important to pay attention to the wellness programs that are an integral part of senior living communities. A focus on the dimensions of wellness is a multifaceted approach to life that helps you be at your best by making everyday choices in several areas: emotional, physical, intellectual, occupational, spiritual and social.

Just as you need to get your blood pressure and heart rate checked periodically, it's important to check your level of wellness. Ask yourself questions that will help you see what areas you're doing well in — and where you're not. Knowing the answers can shape your decision about where to live.

### Emotional Wellness

- Am I satisfied with how my life is turning out?
- How well do I manage my stress levels?
- Am I happy and content most days?

### Intellectual Wellness

- How often do I try to learn new things?
- What do I do to stay mentally stimulated?
- Do I regularly attend cultural or educational events?

### Spiritual Wellness

- How often do I meditate, reflect or pray?
- Do I have a well-defined sense of purpose and meaning?
- Do I feel in harmony with the world around me?

### Physical Wellness

- Do I eat healthful, nutritious food?
- What kinds of physical activities do I participate in? How often?
- Am I as healthy as other people my age?

### Occupational Wellness

- Do I share my knowledge or experience with others?
- How often do I volunteer or go to work?
- Am I bored, or do I use my time wisely?

### Social Wellness

- How often do I socialize with a consistent group of friends?
- Are my family relationships a source of satisfaction for me?
- Do I invite friends or family to my house at least once a month?

## Quick Links | [WhereYouLiveMatters.org](https://www.wherelivematters.org)

[What Does Wellness Really Mean as We Age?](#)

[Aging, Isolation and the Value of Connectedness](#)

[Video | The Science Behind Longevity & Wellness for Seniors](#)

# Planning Ahead

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What if...? What if you or your spouse/partner has a sudden health crisis? What if you need long-term care of some kind? What if your house becomes too much to take care of?

AP-NORC Long-Term Care polls find that 67% of older adults have done little or no planning for their future health needs. If your “plan” is just to remain in your house or have one of your grown children take care of you, there are some questions you need to ask yourself now.



## Staying in Your House

- What's the true cost of keeping your house and yard well maintained each year?
- How well will you be able to maintain it yourself in the next 5 to 10 years?
- What kinds of major repairs or replacements will you need to make in the next 1 to 3 years? Is that where you want your money to go?
- How much will it cost to make age-related upgrades so your house stays safe and accessible?
- Does the location of your house make it easy to visit friends, shop, go to your favorite activities or house of worship? Will it still be easy to do those things if you can no longer drive?



## Family as Caregivers

- Adult children spend thousands of dollars and countless hours each year caring for aging parents. Do you want to ask that of your children?
- How will becoming your caregiver change your relationship with them?
- Do your adult children have families and careers of their own? How difficult will it be for them to take on caregiving responsibilities?
- Have you talked with your children about becoming caregivers? Do they want to do it? And how prepared are they to do it?
- If you don't have children or other family members to take care of you, where will you get long-term support?



## Finding and Paying for Care

- If you have long-term care insurance, do you know exactly what it will pay for — and what it won't?
- Are you aware of the limits on what Medicare will pay for?
- Do you know how much assisted living, memory care or skilled nursing care cost in your area?
- If you need short- or long-term rehabilitation, do you know where you'll receive it, and how much it will cost?
- Have you compared the cost and value of a senior living community with the costs of staying at home or finding home health care?

If you're curious about senior living communities in your area, you can use the free ***Find a Community*** tool at [WhereYouLiveMatters.org](https://WhereYouLiveMatters.org).

## Quick Links | [WhereYouLiveMatters.org](https://WhereYouLiveMatters.org)

[The Surprising Costs of Living at Home](#)

[Do You Really Want Your Kids to Take Care of You?](#)

[How Much Does Assisted Living Cost?](#)

