



# The Benefits of Senior Living

For You and Your Parents

human good





You've got a lot on your plate. As part of the sandwich generation, you're not only helping your children work toward their future, but you're also thinking about what the future holds for your aging parents.

More likely than not, your parents are relying on you to help guide the conversation about "what comes next." And it's not an easy conversation to have: Should your parents stay in their current home? Should Mom and Dad move in with you and your family? Or is it time to move into a nearby senior living community?



Because you know your parents better than anyone, you know they need more than a place to simply live during their retirement years—they need to thrive by staying engaged and active while surrounded by like-minded people. At the same time, you want them to have the highest quality of life possible while trusting that they have access to advanced health care services if and when the need arises.

With the number of Americans ages 65 and older projected to [more than double to 98 million](#) by 2060, according to the Population Reference Bureau's [\*Aging in the United States\*](#) report, you're in good company as you consider what the perfect place for Mom and Dad to call home looks like.







# The Truth About Senior Living

If you're hesitant about helping Mom and Dad move into a senior living community, it's likely because you grew up hearing negative things about "old-age homes" or "nursing homes." But senior living communities have come a long way since the days of one-story brick buildings with aging adults in their final days or months of life. In fact, they're quite the opposite.



Today, senior living communities offer a range of amenities and wellness programs in an opportunity-rich environment to help seniors stay independent, healthy, engaged and active in mind, body and spirit. And they come in a variety of shapes and sizes, too. Many look like neighborhoods with cottages and single-family homes, while others look more like small college campuses with separate buildings for living, dining, exercising and more.

In this guide, we'll look at the reasons you may be considering a senior living community for your parents, what the major benefits are and how it can be affordable, as well as the amenities and life-enriching activities that will help your parents live longer, happier lives.





# Reasons Seniors Make the Move

Whether you want your parents to have access to advanced levels of care should the need arise or you want them to be able to do more of what they love every day while leaving home upkeep to someone else, there are many reasons you and your parents may be considering a senior living community as a next step.

**The truth is that the likelihood of a 65-year-old man reaching his 90th birthday has more than doubled since the mid-20th century.**

## **Planning for Advanced Health Care Needs**

If your parents are active and healthy, you may be wondering what a Life Plan Community (also called a continuing care retirement community or CCRC) has to offer. The truth is that the likelihood of a 65-year-old man reaching his 90th birthday has more than doubled since the mid-20th century, and as your parents continue to age, their health care needs will likely advance and change.

Senior living communities offer Mom and Dad the freedom of independent living along with a full range of advanced care services if and when the need arises. If your mom has Alzheimer's and your father wants to live independently, a community with a continuum of care can be the answer—whether you want to see them both in the same community or you just want the peace of mind that comes with knowing your parents can get expert assistance as needed.



## Wanting to Reduce Home Upkeep Costs

Another reason many older adults and their families consider community living is that maintaining a home inside and out can be an overwhelming and exhausting task—not to mention it takes them away from spending time doing what they love.

Additionally, the prospect of reducing living costs, including HOA fees, interior and exterior home maintenance, utilities, mortgage, property taxes, home insurance and more, can be a powerful motivator for making the move to an all-inclusive senior living community.





## Avoiding Feelings of Isolation or Loneliness

For some adult children, the biggest motivator for considering a senior living community is a concern about a parent feeling [isolated and lonely](#). It can be hard for your parents to find or create social situations to feel engaged and valued, and you're probably concerned about your parents spending too much time alone at home.

In fact, according to Susan Pinker, in [\*The Village Effect: How Face-to-Face Contact Can Make Us Healthier and Happier\*](#), "Loneliness drives up the cortisol and blood pressure levels that damage the internal organs ... at all ages and stages of adult life."

Whether your mom is a social butterfly or your dad is an introvert, senior living communities offer opportunities for valuable, naturally occurring social interactions that not only keep your parents from feeling lonely or alone, but they can also help them stay healthier and happier.

"Interacting with people every day, people who are in close proximity, improves your resilience and immunity," says Pinker.



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**— Susan Pinker**



## Strengthening Family Ties and Connections

Lastly, you may be considering broaching the conversation about a senior living community with your parents because you'd like them to be closer to you, their grandkids and other family members.

Having close family ties as your parents grow older can play a crucial role in longevity—and it can have a positive effect on their overall health and happiness, too.

“Family is important to us, and it is much easier for both our adult son and daughter and their respective families to visit us now. We are all able to be together for dinner regularly,” say Shelby and Lorna Wagner, residents of a HumanGood Life Plan Community.

“At dinner a few days ago, the chef overheard our grandson remarking about his 10th birthday, which was to occur within a few days. He was surprised at the end of the meal—and so were we—when the chef and servers brought him a special birthday cake and serenaded him with a ‘Happy Birthday’ song.”

Although everyone has their own reasons for considering senior living, when compared to older adults in the community at large, those who've chosen Life Plan Community living report that their social, intellectual and physical wellness have improved since making the move, according to [\*The Age Well Study\*](#), a collaboration of Mather LifeWays Institute on Aging and Northwestern University. We're here to help you be a well-informed guide for Mom and Dad so they can make the choice that will give them the best, most fulfilling life possible.



# 3 Important Benefits of Senior Living

## 1. Continuity of Care

One of the biggest benefits of a Life Plan Community is that you can help your parents plan for the future with access to advanced levels of care should the need arise. A Life Plan Community typically offers the following levels of living and care:

### Independent living

Your parents can enjoy all-inclusive living with the independence they love, without the hassle and stress of home maintenance, housekeeping, cooking and more.

### Memory care

With 24/7 support and care, each memory care resident takes part in meaningful, personalized activities that improve quality of life, promote self-esteem and encourage maximum independence.



## Assisted living

While enjoying maximum independence and a host of life-enriching activities and opportunities, your parents will also have access to assistance with daily activities when and how they need it.

## Skilled nursing

Life Plan Communities offer short-term rehabilitation services for patients recovering from a post-acute hospital stay, illness or injury, but they also offer long-term, round-the-clock hospice and respite care and assistance from expert medical staff.



Another major benefit of a Life Plan Community is that residents are more healthy, have greater physical wellness and tend to be able to “bounce back” or recover from stressful events more easily than other older adults in the community at large, according to *The Age Well Study*.

### **What It Means for You**

If your family does its homework and your parents move into a senior living community well before a health event or crisis occurs, they can live independently and enjoy the security of knowing they have access to higher levels of care available in the community should they ever need them. A Life Plan Community not only provides the services your parents may come to need, but it also means just one single move to a community that offers everything they could possibly need during their retirement years.

In fact, according to PRB’s *Aging in the United States* report, the growing number of Americans ages 65 and older is predicted to fuel a 75 percent increase in seniors seeking out senior living communities by 2030. On top of that, according to PRB, the number of people with Alzheimer’s disease who need advanced levels of care could nearly triple by 2050 to 14 million people.



“A lot of angst occurs—for seniors and their families—when a senior faces sudden health issues or physical limitations and the family is quickly trying to figure out how to handle it,” says John H. Cochrane III, president and CEO of HumanGood.

Senior living communities provide greater clarity and coordination around both the delivery of care as well as the decision-making process, says Cochrane. This predictability can help families find the resources they need each step of the way, from getting Mom or Dad to the doctor to arranging for stroke recovery or rehabilitation services following surgery.

“I know a lot of people don’t like to think about these things, but I prefer to consider what might be down the road in terms of care needs,” says Julie Shuler, whose mom Maryetta Ferre lives in a HumanGood Life Plan Community. “I have a great deal of peace of mind because my mom and I have already researched two steps ahead and know it is there, if we need it.”

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**— Julie Shuler**

## Questions to Ask

Ask yourself the following questions to decide whether a parent's move to a senior living community is right for your family:

1. Do your parents have any health or physical limitations for which they could use assistance?
2. Are your parents able to live independently now, without worry, because they know they have care available or can access care quickly if they need it?
3. How do they plan to find health care services if a crisis occurs suddenly? Will you or someone else in your family help coordinate that care?
4. Do you worry about your mom or dad being home alone? Are you concerned about them feeling alone or socially isolated at home? Have they expressed feeling this way to you already?
5. Do you worry about your parents remembering to take their medications, or are you concerned that they're not getting to appointments?
6. Do you worry that, if Mom or Dad is injured, you won't be able to provide the help they need?



## 2. All-Inclusive Living and Amenities

In addition to the security of a variety of advanced care options, senior living communities also let Mom and Dad enjoy a variety of top-notch amenities in an opportunity-rich environment, all while reducing the many stresses and hassles of daily living.

### What It Means for You

If home upkeep and maintenance, cooking and laundry are keeping your parents from doing what they love—whether it's spending more time with their grandkids, traveling, learning a new skill or investigating the family tree—a Life Plan Community provides your parents with the freedom to devote more time and energy to their passions and hobbies.

Independent living residents can shop for their own groceries and host dinner parties for neighbors, or they can gather with friends and family for delicious and nutritious chef-prepared meals in the dining room.

**Also, a senior living community offers your parents a range of additional amenities and services, such as:**

- Wellness center, spa and/or pool.
- Community garden, walking paths and other green spaces.
- Pet-friendly environment.

- Activity centers and hobby center.
- Library.
- Gift shop.
- Salon/barbershop services.
- Wi-Fi and utilities.
- Housekeeping and laundry services.
- Home and lawn maintenance.
- Transportation services.
- Security services.

It's all about letting the community staff do the heavy lifting for your parents, says HumanGood CEO Cochrane, whose father-in-law moved into a single-family duplex in a HumanGood community. Instead of changing light bulbs, Cochrane says, his father-in-law now indulges his passion for gardening.

"He can still do the things he chooses to do," says Cochrane, "but not the things he doesn't want to do."



## Questions to Ask

Ask yourself the following questions to decide whether a parent's move to a senior living community is right for your family:

1. Are your parents still able to take care of their home's maintenance and upkeep, both inside and out?
2. When you visit your parents at home, are you worried about the cleanliness or upkeep of the house?
3. Would Mom and Dad love to be able to rely on someone else to fix things when they break, as well as clean their home and maintain their yard?
4. Is home maintenance keeping them from doing the things they love, such as hobbies or visiting with friends and family?
5. Are you worried that your parents aren't eating healthy meals because of the time and effort it takes to shop and cook?

# What Families Are Saying

“

This community reminds me of a five-star resort because of all the amenities it has, and everything is done really nicely, from the residences to the fine dining experience. It's just a beautiful community.”

**Linda Bishop**

*whose father Harvey Zimmerman is a resident of a HumanGood Life Plan Community*



“

My sisters and I are really happy Mom is here because we know she is safe and OK. The peace of mind is huge.”

**DeeDee Timmons**

*whose mother Dot Luddy is an independent living resident at a HumanGood Life Plan Community*





### 3. Engaging Activities and Social Opportunities

Once your parents have moved into a senior living community and handed off daily home maintenance and upkeep, they'll have more time—and energy—to make new friends, try new things, explore the city and take advantage of an endless array of life-enriching activities.

“There is no doubt that being involved in a local, face-to-face community gives people a sense of belonging and purpose, which are so vital to health, happiness and living a long life,” says Susan Pinker, author of *The Village Effect*.

The more active, engaged and social they are, the younger your parents will feel, too. According to [\*The Age Well Study\*](#), seniors who live in Life Plan Communities report feeling 14 percent younger than their actual age.

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— Susan Pinker

Additionally, 69 percent of residents believe that moving to a Life Plan Community improved their social wellness, according to *The Age Well Study*. And senior living residents report feeling less lonely when compared to older adults from the community at large.

“Since moving here, I think mom has more energy and spends more time doing activities that she truly enjoys,” says Greg Klein, whose mom Jane is a resident of a HumanGood Life Plan Community. “She definitely focuses more time on the important people in her life, like her grandkids, instead of distractions like home maintenance concerns.”

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**— Greg Klein**

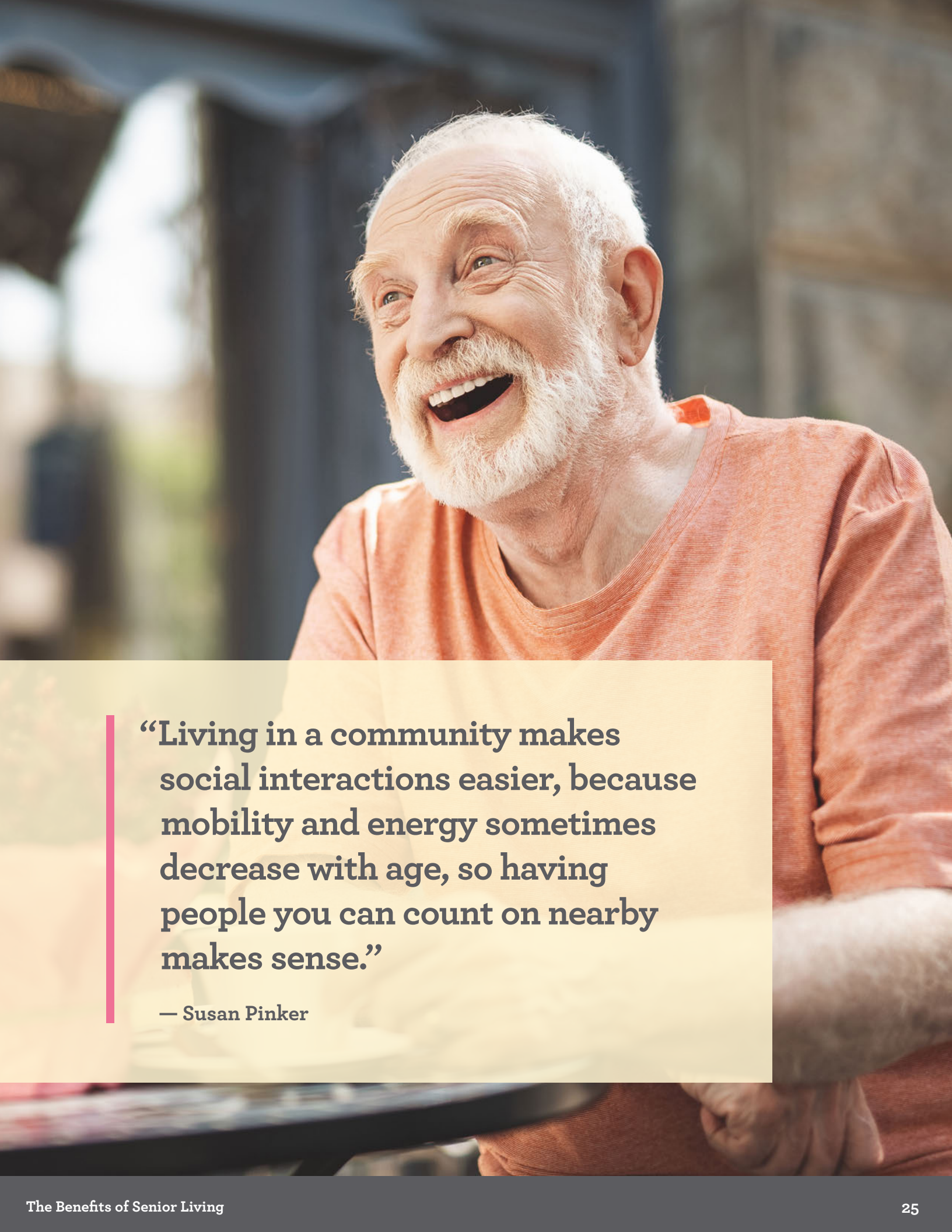
## What It Means for You

From water aerobics and Zumba classes to day trips and volunteerism to wine nights, your parents will have access to opportunities for staying healthy, active and engaged, not to mention social, which can help Mom and Dad avoid isolation and loneliness. Some of the meaningful opportunities for engagement that senior living communities offer include:

- Art classes.
- Clubs and community boards.
- Volunteering.
- College-level lecture series.
- Musical performances.
- Special events.
- Fitness and wellness classes.
- Travel and outings.

Although your mom may be an expert at creating friendships and engaging with friends new and old once she's placed in a social situation, it's finding and creating those social situations that can often be the hardest part—especially if she's an introvert. This is where senior living communities and the activities and programming they thoughtfully offer shine.





**“Living in a community makes social interactions easier, because mobility and energy sometimes decrease with age, so having people you can count on nearby makes sense.”**

**— Susan Pinker**

“Living in a community makes social interactions easier, because mobility and energy sometimes decrease with age, so having people you can count on nearby makes sense,” says Pinker. Additionally, Pinker says, senior living communities create an environment in which introverts “can easily join in without having to organize an outing.”

In a senior living community, you can nurture more close relationships and increase your social integration, or how much you interact with people as you move throughout your day. These relationships and what scientists call “naturally occurring social relationships,” according to Brigham Young University researcher Julianne Holt-Lunstad, are a [strong predictor of longevity](#).

In fact, Holt-Lunstad found that these social factors are greater predictors of how long you’ll live than if you were to lose weight, get the flu vaccine, breathe polluted air or stop smoking.

“People in our communities will tell you they’re living a more fulfilling lifestyle than those who remain in their homes,” says HumanGood CEO Cochrane. And research backs this up, with The Age Well Study finding that Life Plan Community participants have more frequent social contact with friends when compared to older adults in the community at large.

## Questions to Ask

Ask yourself the following questions to decide whether a parent's move to a senior living community is right for your family:

1. Do your parents interact with friends and family on a regular basis?
2. Do you worry that you don't have enough time to spend with your parents?
3. Is their current lifestyle allowing them to get out and try new activities or take trips?
4. Are your parents as active and mobile as they could be—or would like to be?
5. Are your parents able to find new activities and social opportunities easily?

For many adult children, a parent moving into a senior living community is a lifestyle change and gift to everyone involved. Life Plan Communities offer Mom and Dad a chance to live as independently as possible while surrounded by a group of friends, all with the peace of mind that comes with knowing they have a level of security and predictability about their future that they simply can't get staying in their current home.



"It was very important to my parents that they were not dependent on us, and so moving to this community was a really selfless thing for them to do," says Linda Bishop, whose parents were in their 70s when they made the move to HumanGood Life Plan Community.

"I thought my parents were really young to consider moving ... but I changed my whole perspective after seeing all of the advantages it offered them."

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— Linda Bishop



# How to Afford a Senior Living Community

With an all-inclusive lifestyle, featuring an array of amenities, delicious meals, programming, activities, health and wellness opportunities, home maintenance and more, you may be wondering how your parents—or your family—can afford it all.

Senior living community fees vary greatly based on a variety of factors, including community location, home size, desirability, views and level of care. In general, there is a one-time entrance fee that must be paid, as well as ongoing monthly fees.

**1. Entrance fee:** This fee, which can range from \$70,000 to \$250,000 for a one-bedroom home, may seem like a lot of money up front, but this fee actually lowers monthly costs and helps your parents plan for the future.

**2. Monthly fees:** Monthly fees cover meals, utilities, housekeeping, maintenance, transportation and more and can vary from \$2,700 to \$3,800 for a one-bedroom home.

When you consider all that's included in a senior living community lifestyle, the entrance fee and monthly fees likely compare quite favorably to the cost of your parents staying in their current home over the long term. Additionally, most senior living communities offer a range of floor plans and fees to suit many budgets.





## Entrance Fee Financing Options

Paying an entrance fee might seem overwhelming or insurmountable, but [it doesn't have to be](#). At many senior living communities, incoming residents [pay for their entrance fees](#) in a combination of the following ways:

- Proceeds from selling a home.
- Savings.
- Investment income.
- Pension.
- Retirement earnings—they've been saving for this!

Among the other benefits of Life Plan Community living, there are also sizable tax breaks on entrance and monthly fees in retirement communities that provide health care services, and there are no property taxes on senior living homes, either.

Additionally, if your parents served in the military, they may be eligible for [Veterans Aid and Attendance or Housebound benefits](#), which can help defray health care costs. [Long-term care insurance](#) can also be used for these expenses in many cases, so be sure to explore that as well.

But if your family wants your parents to receive the greatest financial benefit, encourage them to make the move to a Life Plan Community *before* they need advanced levels of care, such as assisted living, skilled nursing or memory care services.

## Questions to Ask

Ask yourself the following questions to decide whether a parent's move to a senior living community is right for your family:

1. Do Mom and Dad have long-term care insurance?
2. What do your parents' retirement earnings look like, and how can they help them pay for senior living?
3. Have your parents considered selling their current home to help fund retirement living at a Life Plan Community?

However your family or parents plan to pay for senior living, it's important to speak to an accountant or expert at a senior living community for a financial assessment to determine the type of home your parents could afford.



## Testimonial: Why We Made the Move

In 2008, Al Mortenson and Mickey Jackson decided they wanted a lifestyle with fewer worries. The husband-and-wife duo lived in a home in Southern California that seemed to require more and more upkeep as the years went along.

Although neither of them had serious health concerns at the time, they knew their 14-year age difference might mean one of them would need advanced care sooner than the other. So, to spare their children from having to deal with their future care needs, the couple decided to move to Regents Point, a HumanGood senior living community in Irvine, California.

“Even though we didn’t move far from home, we discovered a world where there’s so many great people we enjoy being with and activities we can do,” says Jackson. “It’s a much richer environment than we ever imagined.”



Both former educators, Mortenson and Jackson spend their days sharing their love of the performing arts with fellow residents—Mortenson runs a classical music appreciation program, and Jackson helps direct the community’s in-house resident theater group, the Footlighters, which hosts performances several times a year.

**“It allows us to be silly,” says Jackson. “We have a grand time.”**

Although the couple’s family was initially unsure of their parents’ move to Regents Point—not to mention the financial investment—family members quickly realized that the two were making the move just as much for the sake of their loved ones as for themselves.

**“Once we were settled in and they visited us,” Mortenson says, “they realized what a wonderful gift we gave to them because they no longer have to worry about our future.”**

**“Even though we didn’t move far from home, we discovered a world where there’s so many great people we enjoy being with and activities we can do.”**


— Mickey Jackson



# Find a Community Near You

If you're ready, there is no better time than now to find a senior living community that's right for Mom and Dad. Whether you just want your parents closer to family so they can spend more time with their grandchildren or you want the peace of mind that comes with knowing they have access to advanced levels of care services should the need arise, we're here to help.

Start by taking our quick, four- to five-minute [Quality of Life Quiz](#) to determine which level of care makes the most sense for your parents. Then, [let's talk](#) about the options available for funding your parents' move to a vibrant senior living community and how we can make the move a reality.



HumanGood is one of the nation's largest nonprofit providers of housing and services for older adults. As HumanGood, we serve nearly 10,000 older adults in 80 communities across six states.

**Pleased to meet you.**

## Why we do what we do.

Everyone should have the opportunity to live life with enthusiasm, confidence and security, regardless of circumstances. We all want to be purposeful. Stay connected to family and friends. Continue to learn and grow. Become our best selves. We're here to help you make that happen.

**Learn more about HumanGood communities at [humangood.org](https://humangood.org).**

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