



It is important to become familiar with the various living options available to accommodate the diverse needs and preferences of older adults. Planning ahead is imperative. Major life transitions are never easy, and urgent medical circumstances add even more pressure to finding the right senior living community, resulting in fewer choices and less control over the process.

The good news is that with the 65+ age population in the US projected to double to **71.5 million by 2030**, more creative senior living options are becoming available. Below are the most common options available today to consider for the future:

AGE-RESTRICTED (55+) OR ACTIVE ADULT COMMUNITY

A residential community specifically designed for individuals age 55 and older. They offer a variety of housing options including single-family homes, townhouses, condominiums and apartments. Some communities and neighborhoods offer primarily rental units while others are owned by the residents. They and often boast a range of amenities designed to promote an active and social lifestyle which may include clubhouse facilities, fitness centers, swimming pools, golf courses, walking trails, tennis courts, and recreational spaces for various activities. Social activities and clubs, as well as, exterior maintenance and upkeep are usually available. The age restrictions are in place to foster a sense of community and create an environment where residents can interact with others in a similar life stage. Meals, utilities, transportation and housekeeping are not included in the monthly rent or mortgage payment. No health care services are provided. However, residents are welcome to receive services from any outside Home Care or Home Health agency.

INDEPENDENT LIVING COMMUNITY

Also referred to as Retirement Communities, they are designed exclusively for seniors, generally 55+ or 62+, who still manage their day-to-day routine independently and would enjoy a more 'all-inclusive' carefree lifestyle with the option of social opportunities and the benefit of additional security and no home maintenance. *These communities are not licensed by the state.* Typically, living options include studios, one-bedroom & two-bedroom floorplans, with some communities offering villas or cottages. Independent Living Communities *may* offer Assisted Living and Memory Care options in different sections of the main building or separate buildings allowing residents to remain on the same campus as their needs change but those areas must be licensed by the state.

Services and amenities typically include:

- 1 to 3 chef-prepared meals served restaurant-style in a community dining room(s)
- Basic weekly housekeeping
- Hair & nail salon

- Exercise areas (indoor & outdoor) with scheduled fitness programs
- Kitchens or kitchenettes in each apartment
- Laundry services
- Maintenance repairs
- Social & activity programs
- Community outings
- Most utilities except landline and secure internet service
- Some provide a swimming pool, resident garden, pickleball, ping pong, billiards, etc
- Transportation to medical appointments, banking and shopping

ASSISTED LIVING COMMUNITY

Designed for individuals who require assistance with activities of daily living (ADLs) such as bathing, dressing, grooming, meals, housekeeping and medication management in a more independent, residential home-like environment and 'all-inclusive' lifestyle. Staff is available 24/7. Assisted Living is often viewed as the best of both worlds as residents have as much independence as they want with the understanding that personal care and support services are available if they need them. The physical environment of an Assisted Living community is often more appealing to both residents and their families since residents have their own apartment that typically include a choice of studio, one-bedroom and two-bedroom floorplans with full kitchens or kitchenettes. Most have shared apartment options as well. The socialization aspect is a primary reason seniors choose this option. Residents are assessed upon move in, or any time there is a change in condition. The assessment is used to develop an individualized plan of care along with a physician's evaluation form. It is important to know what type of environment each assisted living community caters to so that your loved one will be most comfortable.

All Independent Living Community services and amenities listed above are included PLUS:

- 24-hour staffing
- Assistance with ADL's such as eating, bathing, dressing, and toileting
- Caregiver support & groups
- Emergency call systems in the apartments or personal alert pendants
- Health and medical services, such as physical therapy, occupational therapy, speech therapy, home care, home health, and hospice
- Medication management
- On-site visiting physicians: dentist, in-house doctor and podiatrist

MEMORY CARE COMMUNITY

Designed specifically for residents with a level of cognitive impairment that makes it unsafe for them to continue to stay at home and who require assistance with activities of daily living (ADLs) in a more independent home-like environment than a traditional nursing home. Memory Care communities are licensed in the same way Assisted Living communities but offer special programming designed to meet the needs of someone living with dementia, including Alzheimer's disease, Parkinson's and Lewy Body Dementia, and who require 24-hour monitoring in a secured environment that ensures their safety and quality of life. It can be a stand-alone community or within an assisted living on a particular floor, area or wing which features monitored hallways, decorative visual cues and secured outdoor courtyards to encourage independence while keeping residents as safe as possible. Typically, the residents live in private or semi-private rooms and have scheduled activities and programs designed to enhance memory, supervised by trained staff members.

Residents who are appropriate for this setting are usually older adults who have begun forgetting how to perform daily activities of life or who have been getting lost, wandering or going in other people's rooms

thinking it was their own. Memory Care allows a person experiencing memory loss to maintain a level of independence while relying on the safety and security of being in a residential environment with a staff trained to meet the special needs of those with memory impairment. Some communities have different floors or areas for residents with more advanced cognitive impairment versus those with moderate cognitive challenges.

Most services and amenities included at Independent and Assisted Living communities are also included at these communities and activities specifically designed for seniors with memory impairment.

RESIDENTIAL CARE HOME or BOARD & CARE

Also called Adult Group Homes, these residences are licensed in the same way larger Assisted Living and Memory Care communities are and provide care and support in a more intimate setting with a residential neighborhood. They typically house a small number of residents – usually six to eight adults - needing more personalized care and 24/7 assistance with ADLs in a home-like environment with private or semi-private rooms. Some residents may have memory disorders including Alzheimer’s, or they may need help with mobility, incontinence or other challenges. Three home-cooked meals and snacks each day are usually provided. Because of the homes’ intimate settings, owners can often specialize in particular resident needs such as diabetes care, memory care, residents with special diets, as well as other needs. Residents may also receive coordination of care with health providers such as home care, home health and hospice. Due to their size, they have a higher ratio of caregivers to residents, which makes them ideal for more individual attention and care. Quality of services and amenities offered vary a great deal so it is important to thoroughly research the owner’s background and specific offerings.

SKILLED NURSING FACILITY (SNF) / REHAB CENTER

Formerly known as Nursing Homes or Long-term Care Facilities, these clinical settings provide 24/7 skilled nursing care for seniors with complex medical conditions or those recovering from surgeries or illnesses, typically after a hospital stay. Skilled Nursing Facilities (SNFs) offer medical supervision, rehabilitation services, and assistance with daily activities of living (ADLs) such as getting in and out of bed, feeding, bathing, toileting and dressing. They serve between 30 to 200 residents and typically offer private rooms with a single bed, as well as shared rooms with two to four beds. Outside of a hospital, these facilities provide the highest care environment for seniors who require skilled nursing services of a physician, nurse (RN, LPN, CNA), social worker, physical therapist, occupational therapist or a respiratory therapist on the premises. Some SNFs are on the same campus as Assisted Living and Memory Care communities.

**Medicare only covers limited stays in Skilled Nursing Facilities (typically up to 100 days) when certain conditions are met including admission under a doctor’s orders. Medicare does not cover custodial care (such as assistance with feeding, bathing and dressing) if that is the only care needed.*

RESPIRE STAYS

Designed as a short-term stay in an Assisted Living, Residential Care Home/B&C or Memory Care Community and usually charged at a daily rate. Some communities may require a minimum number of days to stay (typically 30 days). This opportunity allows primary caregivers a break or gives the residents a trial stay to get acquainted with the community. This is also ideal for residents recovering from surgery and/or who require assistance with ADLs, meals, medication management, etc. in a more independent, residential “home-like” environment than a Skilled Nursing Facility/Rehab Center. Most Independent & Assisted Living community services and amenities listed above are included for these short-term stays.

CONTINUING CARE RETIREMENT COMMUNITIES (CCRC)

Also referred to as Life Plan Communities, they offer a range of care and housing options including independent living, assisted living, memory care and skilled nursing care within a single campus so that individuals can transition between different levels of care as their needs change over time. However, residents must start in independent living, where they live in their own private residences and have access to various amenities and services. CCRCs require a significant entry fee or 'buy-in', as well as ongoing monthly fees, and these vary depending on the specific CCRC and the type of contract chosen. This model of care provides residents with the peace of mind of having access to a continuum of care within the same community, eliminating the need for multiple relocations as their health needs change, however since it is such a large up-front investment, it's important to thoroughly research and understand the contract terms, financial arrangements, and levels of care provided by a CCRC before making a decision to move into one.



There are 300+ senior living options in North San Diego County alone so consulting with a Certified Senior Advisor (CSA®) who has experience and in-depth knowledge of the communities in your desired geographical area is highly recommended.

LIVE WELL Senior Care Connections is a no-cost resource to families connecting you to senior living options that best fit your care needs, location, lifestyle and budget. With personal experience on the caregiver side as well as the community side, we know it is imperative to have an experienced, compassionate and LOCAL advocate to help navigate the overwhelming choices available in our area successfully. Please reach out to me if I can help guide you and your family to the most appropriate option for your needs.

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