

## Learn 6 Types of Senior Living Options

### Description

If you have reached your retirement age, several senior living options are available for you.



If you have been diagnosed with a health problem, you can enjoy a peaceful life with the help of caregivers. Following are the six seniors living available for you.

#### 1. Senior independent living

If you are an older adult and do not require any personal care assistance after retirement, you can select an independent living community for you. Independent living communities are residential communities for independent seniors with the ease of community life. If you are still active and independent without any major disease, independent living communities can be the best option for you. These communities handle maintenance, organize events and activities, offer prepared meals, and transportation. Personal and medical care assistance is not provided because senior adults living in these communities are healthy, fit, and independent. You can enjoy the following benefits of independent living in the golden years of your life.

- You can enjoy a maintenance-free lifestyle because the community itself maintains the exterior and interior, and handles repairs and housekeeping. A well-maintained environment is provided in independent living communities.
- These communities have common areas for residents where they arrange events, dine together, and socialize to develop strong associations. If you are struggling with isolation, an independent community is the best option for you.
- The safety and security of residents are the top priority of independent communities. They have a medical alert system to give medical aid in an emergency.

- They provide a simplified finance system. All monthly expenses for prepared meals, maintenance, emergency services, and other facilities can be paid in one payment. You do not need to manage complex billing and finances.
- Independent communities also offer facilities like beauty salons, fitness centers, laundry, and served meals.

The cost of independent living depends upon services, facilities, locations. The average cost is \$27,000 per year. Independent living costs 30-50% less than assisted living. You can use different options to reduce the cost like reverse mortgage loans, life insurance, long-term care insurance, and annuities. You should consider some things according to your choice to select the best fit for you because all independent communities are not created equal. Some offer a more luxurious life including amenities like swimming pools, golf course, fitness center, and beautiful common areas. Safety, security, and cleanliness are provided in all independent communities. You can ask the community manager about cost, extra charges, social environment, security, transportation, meal services, and plans for emergencies to choose the best fit for you.

## 2. Assisted living

Older adults face difficulties in performing various tasks. Senior residents feel challenging to move independently and completing certain tasks. If you need support in some household tasks and healthy otherwise, assisted living communities can be the best option for you. In assisted living, you can enjoy independent life and assistance both at the same place. Assistance is provided according to the needs of senior residents. These communities provide prepared meals, transportation, laundry, and more facilities. They also provide services to keep you comfortable. Events are organized to keep you entertained. If you want to choose a community for you or your loved one, check the following benefits of assisted living.

- Assisted communities arrange activities to keep you engaged and entertained. Isolation can contribute to unhealthy conditions including high blood pressure, anxiety, depression. Informal activities, common dining, and gathering can keep you involved with life.
- Daily wellness programs for the health of residents can make them fit. Their fitness plans include meditation, swimming, and Pilates. All activities are provided on-site without the need for transportation.
- Assisted living programs provide well-balanced snacks and meals. Healthy meals are important for older adults. Going to grocery stores and preparing meals for yourself is not easy so, assisted communities provide balanced food according to your needs and you can also socialize with other residents in the dining room.
- Assisted living communities are created according to safe designs. These have emergency call systems, grab bars, step-free showers, and handrails to keep you safe.
- Medication management is provided to keep your health on-track.

The average cost for assisted living is \$48,000 per annum in the United States. But the cost may vary from state to state and city to city.

## 3. Home care

Some older adults want to live in their homes with their spouses and do not like residential communities. If you need assistance for few tasks or you need short-term medical assistance and do

not want to leave your home, home care is the best option for you. The assistance you need can be provided from the comfort of your home. That's why home-care is considered one of the fastest-growing healthcare industries in the United States. Home-care facilities are appealing and attractive. Caregivers can give you different services at the doorstep. They can provide you short-term or long-term services according to your needs. Home-care services may include companionship, assistance for daily tasks, laundry, and transportation and more depends upon your needs. They may also provide medical care at home. Different types of home care are;

- **Companion care** is for those older adults who lack social interaction and suffer from loneliness. This is also called 'light assistance'. Companions can read books, watch movies, go on walks with their clients.
- **Personal care** assistance means that caregivers can perform everyday tasks for seniors. This may include washing, bathing, housekeeping, grocery shopping, laundry, and transportation. A vast range of services are provided in personal care. If you find difficulty in mobility or you cannot drive yourself, personal care assistants can be there for you.
- **Home health care** assistants provide medical assistance, therapy services, and management of chronic conditions to their clients. They also assist clients by providing them with oxygen or feeding tubes, administer their medical tests, wound care, and general monitoring of health. This type of care is expensive. This is a good option for those who do not want to relocate to skilled nursing communities. Their regular medical needs such as dialysis, blood sugar test, and physical therapy are provided at home.

#### 4. Nursing homes

Nursing homes are residential facilities that are created to meet the needs of seniors with chronic diseases. Older adults are more likely to be diagnosed with chronic disease than any other age group. According to the National Institute on Aging, almost 85% of seniors have been diagnosed with at least one chronic condition. Cognitive impairments and loss of mobility are the common health risks associated with aging. Seniors suffering from all these conditions can opt for nursing homes for them. Nursing homes can provide them good quality medical care from doctors and nurses. CDC stated that 1.3 million Americans are residents of skilled nursing homes. Skilled medical care is provided round the clock in nursing homes. The health of residents is focused more than lifestyle but basic living facilities are provided in skilled nursing homes. Following types of medical care are provided in this type of residential community.

- **Personal care** assistants provide services related to daily life and housekeeping. They can assist their clients in eating, walking, bathing, and dressing.
- **Skilled care** is provided by skilled nurses and physicians. They provide seniors with regular medical procedures and treatments.
- **Rehabilitative care** is provided to the patients suffering from an acute injury, illness, or medical condition. This type of care is more intensive that needs more assessments and reviews.

In the United States, nursing homes are the most expensive senior living option. Their shared room costs \$7,750 per month and the private room costs \$8,820 per month. Cost may vary depending upon the location and facilities. Some financial assistance programs are needed to meet the high cost of nursing homes. Some part of the cost of nursing homes can be covered by Medicare but there are some conditions. Medicare covers the full cost of a nursing home for 20 days and some portion of the

cost for 100 days. No coverage is offered after 100 days. If an older adult was not first treated in a hospital, Medicare does not provide any coverage and they provide coverage in their approved nursing homes. Medicaid, veteran benefits, long-term care insurance, life insurance, and a reverse mortgage can also provide different types of coverage for nursing homes.

## 5. Alzheimer's care

If a person is suffering from Alzheimer's disease or similar dementia, it is physically and emotionally challenging for the entire family and the person himself. At an early stage, senior may live at home but as the disease progress, safety and quality of life may decline continuously. Seniors suffering from Alzheimer's are recommended to move to the memory care community. The memory care community is called Alzheimer's care community. These communities are specifically created for patients with memory issues. They ensure the safety and security of Alzheimer's and dementia patients and they have trained staff to handle the challenges. These communities are designed to meet the needs of Alzheimer's patients and provide them a quality life. Some Alzheimer's care programs are associated with nursing homes or assisted living communities while others are independent facilities. Benefits of memory care program are;

- Seniors with dementia and Alzheimer's find it difficult to eat independently. Staff at the dining of memory care prepare healthy and easy-to-eat food that works around these challenges. Smoothies and finger foods provide nutrients and a sense of success to the residents of the community. They provide adaptive utensils and provide peaceful dining without any distraction.
- Physical care and comfort of residents are also considered in the Alzheimer care unit. Activities that can promote remaining abilities are also focused in addition to limitations of dementia. Most memory care units arrange activities related to art and music therapy. Chair yoga and other low-impact fitness programs are organized. Outdoor areas are dedicated to encouraging bed gardening and nature strolls.
- Alzheimer's care facilities have experienced caregivers. The same caregiver staff is assigned to work with residents to increase the comfort level. Dementia-specific training is given to caregivers so that they can assist the residents to keep them safe and independent. This training program allows caregivers to easily communicate with residents.

If you are trying to find out a good Alzheimer's care option for your loved one, check the cost and quality of available facilities. Alzheimer's facilities are indeed expensive. The expected cost is \$5,375 monthly in the United States. Actual cost may vary from state to state and cost may also depend on individual needs.

## 6. 55+ Communities

Active adult communities who want to get relief from home maintenance and do not want to take the stress of lifestyle can select 55+ community/retirement community for them. These communities are designed for seniors who are medically fit and healthy and do not need any type of assisted medical and personal care. There are 50,000 such communities in the United States. 55+ communities are for seniors over the age of 55. Community residents live independently, do their groceries, laundry, and prepare their meals. Lifestyle services may provide in some communities. These communities have varying features and qualities. 55+ communities are divided into two types.

- **Senior apartments** are similar to standard apartments, the only difference is the age restriction.

Apartments have senior-friendly designs including walk-in showers, no slippery floor, and handrails in bathrooms. They do not offer luxurious facilities but all basic amenities are provided. They have fitness centers, a parking area, and a cafe. They have a resident organizer to organize activities and events. Senior apartments are more attractive despite similarity with regular departments due to the social environment and benefits of a senior community.

- **Senior Lifestyle communities** offer a wide range of housing types. These may be townhomes, standalone houses, and condo buildings. These are much larger communities that spread tens of acres. Senior lifestyle communities have clubhouses, cafes, fitness centers, swimming pools, tennis courts, and other activity spaces. Buildings are designed by keeping in mind the safety of residents. Communities have wheelchair-accessible buildings, well-lit sidewalks, and secure entrance and exit points. Exterior maintenance is included in the services provided by the community administration.

55+ communities are least expensive as compared to other senior community types. The pricing structure is set by 55+ community depends upon the rate of monthly services including parking, Wi-Fi, and electricity bills.

### **Category**

1. Lifestyle

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