



FINDING YOUR FIT: A PRACTICAL GUIDE

You've shown some interest in senior living communities, but haven't committed yet. That's OK. We understand this is a decision that takes time and careful consideration.

This guide is designed to help you think through how you want to enjoy your retirement and how the senior living lifestyle might match up with your goals. We hope it helps you take the next steps toward finding the right fit for your future.

IT'S YOUR TIME — HOW DO YOU WANT TO SPEND IT?

Choosing a senior living community means you're giving yourself more time and opportunities to dive deeper into your passions and interests, and to discover new ones. So how do you spend your time now? And how would you spend it if you could do things differently?

What I Want to Do

I want convenient access to: (Check all that apply.)

- | | |
|--|---|
| <input type="radio"/> Art appreciation | <input type="radio"/> Music: singing |
| <input type="radio"/> Book club | <input type="radio"/> Painting |
| <input type="radio"/> Bridge/Poker/Card games | <input type="radio"/> Personal trainer |
| <input type="radio"/> Continuing education | <input type="radio"/> Pottery |
| <input type="radio"/> Cultural excursions/Activities | <input type="radio"/> Religious services |
| <input type="radio"/> Dancing | <input type="radio"/> Running/Walking |
| <input type="radio"/> Discussion groups | <input type="radio"/> Sporting events |
| <input type="radio"/> Educational presentations | <input type="radio"/> Swimming |
| <input type="radio"/> Exercise classes | <input type="radio"/> Tai Chi |
| <input type="radio"/> Fabric arts | <input type="radio"/> Theater/Symphony/Ballet |
| <input type="radio"/> Fitness equipment | <input type="radio"/> Travel |
| <input type="radio"/> Gardening | <input type="radio"/> Volunteer opportunities |
| <input type="radio"/> Golf | <input type="radio"/> Weight training |
| <input type="radio"/> Hiking | <input type="radio"/> Woodworking |
| <input type="radio"/> Library | <input type="radio"/> Yoga |
| <input type="radio"/> Music: playing an instrument | <input type="radio"/> Other_____ |

What I Want Someone Else to Do

Staying in your own home is appealing, but there are some homeowner responsibilities — and expenses — that can be a burden and might be smart to let go of.

What household tasks would you like someone else to do? (Check all that apply.)

- Interior maintenance
- Exterior maintenance
- Yardwork
- Snow and leaf removal
- Housekeeping
- Cooking
- Other _____



Only about 1% of existing homes are conducive to aging in place.

Questions to Ask:

- How much yardwork needs to be done, and how easy is it for you to do it?
- What kinds of house repairs are needed? Are you willing or able to do them all?
- Even if you enjoy fixing things and taking care of the yard, will you still want to do it all in three to five years?

LOCATION, LOCATION, LOCATION

Where you live impacts how you live, so it's important to prioritize which elements of a location are most important for you. Take a few minutes to evaluate some key factors in choosing the location that will suit your lifestyle.

	Very Important	Somewhat Important	Not Very Important
Stay in or near my current neighborhood			
Live near family members			
Convenient entertainment and shopping			
Close to cultural venues			
A warm climate year-round			
Seasonal weather			
Near a university or college			
City/downtown location			
Suburban location			
Close to a lake or the ocean			
A mountain or rural location			
Convenient travel hub (airport, cruise port, etc.)			

PRIORITIZING HEALTH CARE

While 70% of people ages 65+ will use some type of long-term care services, only 35% believe they'll need such care. Hopefully, you and your spouse/partner will stay healthy. But do you have a plan in place in case your health needs change? Ask yourself:

- Where will I go for rehabilitation after illness or surgery?
- What will happen if I need daily care after a heart attack or stroke?
- What if I need assistance with dressing, bathing or managing medications?
- Who will provide care if I develop dementia or other form of memory loss?

The Costs of Family Caregiving.

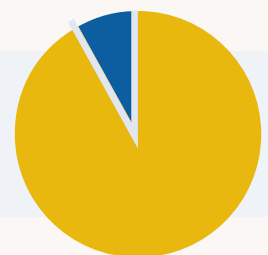
Many seniors assume their adult children or another relative will take care of them if the need arises. If you're thinking about family caregiving as an option for your future, you all need to understand the challenges that come with that loving gesture. Here are some questions to ask yourself:

- Do they have the knowledge and training to manage necessary medications, medical equipment and in-home screenings? Is that a responsibility you want them to shoulder?
- Are you comfortable asking them to help you with bathing, dressing, toileting and changing an adult brief?
- Do you want them to run errands, shop for groceries, prepare meals, and take care of chores like laundry, dishes and cleaning?
- Do you want to count on them for all your transportation?
- Will they be physically able to lift you?

There are financial challenges to being a family caregiver as well. Family caregivers spend an average of \$7,400 per year of their own money taking care of their loved ones. For those who live more than an hour away, that cost rises to about \$12,700.

By choosing a community with a continuum of on-site care, you can enjoy your independent lifestyle even more because you've taken control of your future. And you free your family from the worries and burdens of finding or providing care for you.

92% of seniors surveyed have never discussed key long-term care topics with their adult children.



WHAT ARE YOU LOOKING FOR IN A COMMUNITY?

There's no one-size-fits-all when it comes to senior living communities. You'll find everything from compact campuses with apartments to sprawling acreage with a mix of apartments, stand-alone residences, duplexes and townhomes. And the range of services, amenities and health services varies as well. Take a few minutes to think through what aspects of senior living communities are appealing — and important — to you.

What Matters Most

Senior living has benefits beyond convenient amenities and services. How important are these benefits to you?

	Very Important	Somewhat Important	Not Very Important
Being part of a friendly community			
Having plenty of privacy when I want it			
Having quality health care available if I need it			
Having predictable living expenses			
Making my own choices			
Feeling true peace of mind about the future			
Protecting my estate for my loved ones			
Having purpose and fulfillment			
Taking care of my mind, body and spirit			

Community Must-Haves

Not every community offers the same services or approach to senior living. Some communities don't allow pets, for example — and that's an understandable deal breaker for some people.

Think through your priorities. What are the must-haves for you to consider a senior living community? (Check all that apply.)

- | | |
|---|---|
| <input type="radio"/> Pet-friendly | <input type="radio"/> Eco-friendly practices |
| <input type="radio"/> Multiple residence types
(apartments, villas, townhomes, etc.) | <input type="radio"/> Religious services |
| <input type="radio"/> Housekeeping | <input type="radio"/> Religious affiliation/ownership |
| <input type="radio"/> Home maintenance services | <input type="radio"/> Resident voice in community |
| <input type="radio"/> Freedom to make my own schedule | <input type="radio"/> activities and events |
| <input type="radio"/> Variety of menu choices and
dining venues | <input type="radio"/> Continuum of on-site care |
| <input type="radio"/> Emphasis on multiple dimensions
of wellness | <input type="radio"/> Outdoor spaces for gardening,
walking and recreation |
| <input type="radio"/> Activities that interest and/or
challenge me | <input type="radio"/> Nonprofit business model |
| <input type="radio"/> Fitness classes at a variety of
skill levels | <input type="radio"/> 24/7 security |
| | <input type="radio"/> Transportation services |
| | <input type="radio"/> Other _____ |

Now that you've evaluated what matters when it comes to senior living, it's time to take a closer look. Based on your priorities, contact your top community choices to learn more about them. Bring this guide with you — we're happy to discuss it with you over a meal. We'd also love to show you around and let you meet with residents so you can get a clearer idea of what it's like to live here.

Give us a call at 858.592.1870 to schedule your next visit.

Sources

The Age Well Study, Mather LifeWays Institute

U.S. Department of Health and Human Services

Our Family, Our Future. Genworth Financial/Age Wave

Family Caregiving Out-of-Pocket Costs (costs adjusted for inflation and reflect 2019 dollars)

