



FRANKE TOBEY JONES
Enjoy your age

COMMON MYTHS ABOUT SENIOR COMMUNITIES



One of the biggest obstacles that keeps people from exploring a senior community is the belief that there are too many sacrifices to be made - freedom, independence, living space - to name a few.

The reality is that today's senior communities can provide gracious living, security, an active way of life along with many other wonderful benefits that can enhance an older adult's independence. It's all about living life to the fullest. Healthy living; social, educational and fitness activities; safety; security; and, if needed, licensed health care professionals are available.

Senior living communities give you the relief you've earned from home maintenance, housekeeping, cooking, cleaning, mowing the lawn, planning social activities and so on...but still help you maintain your independence. You want to retire from work...not life! And retirement communities can be surprisingly affordable!

With a Continuing Care Retirement Community, a community that provides all level of care including skilled nursing, the full spectrum of care needs is anticipated and addressed in one location. You can avoid having to move if your needs, or the needs of your spouse, should change.

Sound good? The truth is—it's VERY good. Don't close your mind to it and say "I'm not ready yet" or "I don't need it" without actually knowing what you're passing up.



2. **"Care at home is very affordable."** The costs of long-term care are unpredictable and can be extremely high. The average annual cost of home care can exceed \$55,000. If needs exceed what can be provided at home, costs can quickly escalate. In contrast, depending on the type of retirement community you choose, your future care costs are predictable and many require only nominal additional charges.

3. **"I will not need to rely on my family if I need care in my current home."** People say the most important reason to plan for long-term care is *"to not have to be a burden on my family."* However, managing care at home in the middle of an unexpected health crisis can be challenging both for the individual and the family. Care needs have to be assessed, a care plan must be developed, care providers need to be screened and selected, and quality of care must be carefully overseen and managed. In many cases, family members must take time off from work to either manage or provide care. Today, there are an estimated 66 million Americans who provide care for a family member. Already difficult, family care is further complicated by today's busy lifestyles and the fact that family members often live in different cities or states.



Throughout your life you chose homes which best fit your future lifestyle. Planning ahead and proactively choosing the home and community that best meet your needs, dreams and ambitions for the years ahead — whether at a CCRC or elsewhere—is the best recipe for making your next chapter in life as vital, interesting and fulfilling as possible.

"5 Myths and Realities of CCRCs"
authored by Age Wave

MYTH #5: "CCRCs are filled with old people who are sick and dying."

Many people choose CCRCs to pursue opportunities for new learning, new activities and a "new chapter in life." For some, the thought of visiting a CCRC conjures up images of sickness, decline and dying. They resist moving to a CCRC because they view it as their "final resting place" or "exit strategy." They put off the decision to move as long as possible, and though someday they may consider moving, they say, "Today, I'm not quite ready."

Behind the myth

Why do people have these attitudes and beliefs about CCRCs? We discovered the following misconceptions:

1. **"CCRCs are like nursing homes."** Our ideas and images of what a CCRC might be like often originate from a visit we may have made many years ago to a relative living in an old-style retirement or nursing home, which at that time were often institutional, highly medical, lacking in privacy, malodorous and unpleasant. It is little wonder that prior generations would consider moving from their home an absolute last resort. However, a majority of today's retirement communities are nothing like the "nursing homes" of the past. Today's retirement communities offer beautiful surroundings and many amenities that make it seem more like a cruise ship than a "nursing home."

2. **"Life at a CCRC is boring and uneventful."** According to a recent survey, four out of five CCRC residents nationwide say they are *"very satisfied"* with their community and almost nine in ten said they would choose to live there if they had to do it again.

Residents we interviewed frequently described living at a CCRC as "a new chapter in life." Between fitness classes, game rooms, computer centers, libraries, walking and bicycle paths, art workshops, book and current events clubs, lectures by guest speakers, outings, shopping, events, and continuous interaction with other positive, vibrant residents, living at a CCRC can offer far more mental stimulation and social engagement than staying at your current home.

One resident described her life like "a cruise ship that never leaves home." She went on to explain, "They offer so many interesting and diversified types of programs. If you want to take a class or learn to paint, it's here. If you want to exercise, you can do it here. If you want to have college lectures, it happens here, all under one roof."

3. **"I will move to a CCRC when I become too unhealthy to live in my current home."** Today, deciding to move to a CCRC is typically a proactive lifestyle move, rather than a reaction triggered or forced by poor health or other negative event. *"That's one of the myths, that you have to be ready in some sense before you make this transition,"* said one resident. It's best not to wait until a health issue is the deciding factor to move.



MYTH #1: “My current home will be the best place to live in my retirement years.”

Reality
Throughout your life, you have chosen different types of homes to meet your evolving lifestyle. From your parents’ home, to college dormitories, to smaller apartments during your singlehood, to larger homes when raising your family, you have repeatedly moved to new homes that provide the best communities, living space, lifestyle, and amenities for each stage of your life. The best home for your next stage of life should be one that provides more freedom, more convenience, better care and less worry.

Behind the myth
What makes it so difficult for many people to move from their current home? Some people are concerned that their lifestyle will be limited by rules and restrictions when moving into a CCRC. In reality, however, there are few restrictions at a CCRC. Residents are just as free to engage—or not engage—in activities both at the CCRC and in the community, to eat when and where they like and to come and go when they please. Said one resident, “If you went to the symphony all your life where you lived, you can go to the symphony here, too. And if you like, they’ll take you there and bring you home. The difference is that here you have convenient transportation if you need it and can enjoy your favorite pastimes with other like-minded people.”

Residents we interviewed consistently spoke of having greater independence and freedom. “In a CCRC you’re free to focus on what’s most important to you, rather than being weighed down by the anchor of daily chores.” Residents have freedom to explore new pathways, from learning how to paint, volunteering in the community, becoming an expert on healthy cooking, authoring a book, reaching new levels of fitness, to developing rewarding new friendships.



MYTH #2: “My current home is the best option to continue an active social life and to stay connected with friends in the years ahead.”

Reality
Remaining in your home can result in growing isolation and loneliness in later life. Retirement communities offer opportunities to build new relationships and social connections with like-minded people.



Friendships and social connections can help you live a longer, happier and healthier life. Studies show that having low social interaction is as bad for your health as smoking fifteen cigarettes a day, is as dangerous as being an alcoholic, is as harmful as never exercising and is twice as dangerous as obesity. Those who live in traditional single-family homes often confront growing solitude as friends move away or pass on, family members relocate to different parts of the country, or when they are widowed. Over time, many can feel trapped and isolated in their own homes. As you plan for the years ahead, choosing a place where you are able to create and enjoy new friendships can be crucially important. Three misconceptions behind this worry:

Explained one resident, “The number one benefit is you’re surrounded by interesting people. You have a pretty good chance of finding people who may make an impact on your life.”

- 1. “I won’t fit in or make new friends.” During initial visits, people often focus on the buildings, grounds, services and amenities as the top potential benefits of living at a CCRC. But residents told us that it is the opportunity to meet, learn from, and engage in new activities with positive, stimulating, like-minded people that can make life at a CCRC brighter and fuller. Residents often describe the staff as an “extended family,” which, together with visits from family and opportunities to meet family members of other residents, helps to create a dynamic, multi-generational social environment.
- 2. “I will lose connections with family and current friends.” One resident described how she was concerned she might lose contact with friends when she moved to a CCRC. “I find that’s not at all a problem,” she explained. “I visit my friends now just as often as before I moved. I also invite my friends to have dinner with me, and there are so many classes and fun activities here that I invite them to join and visit with me.”

3. “I won’t have privacy when I want.” Said one resident, “One of the things people are worried about is the idea that everyday I’ve got to see a lot of people.” However, residents can always choose the privacy of their own home. They can have their meals delivered to their door or even schedule massage or salon treatments at home when they don’t feel like socializing. “I had concerns that there would be an intrusive atmosphere,” said another resident, “but that isn’t true. It’s the best of both worlds: You can socialize and have time alone when you prefer it.”

MYTH #3: “It’s less expensive and more financially secure for me to stay in my current home.”

Reality
Eighty four percent of home owners over the age 65 have paid off their mortgages. Some may consider CCRC monthly fees expensive compared to the costs of staying in their current home. However, even though your mortgage may be paid off, monthly expenses to maintain your home and your life-style are higher than you realize and less predictable as your home ages or as you are less able to physically manage the home. When combined with potential care costs, living in your current home may end up being the most expensive option.

Behind the myth
1. “It is inexpensive to stay in my current home.” There are several misconceptions that can lead people to miscalculate the costs of living in their current home versus the costs of living in a CCRC. A side-by-side comparison of the costs of living in a CCRC to the costs of living in your current home may reveal how expensive living in your current situation really is, and how much money you can save—or how much more in the way of services and comfort you can enjoy—at a CCRC. Living in a retirement community can offer a cost-effective lifestyle, a sound investment in your future, and can provide you with more predictable costs and greater financial peace of mind.

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Expenses that are most commonly included in the CCRC monthly fee are: homeowner insurance, food, utilities, housekeeping, lawn and garden expenses, maintenance and repairs, health club, entertainment and activities. When you take the time to calculate what you now spend in your current home, you may find your expenses are greater than the total cost of living in a CCRC .

2. “I can pay for long-term care if I need it.” Without any plan, paying for the costs of long-term care can be financially devastating, with annual costs of \$77,000 or more, depending on where you live. Many people don’t realize that most of these costs are not covered by Medicare. While long-term care insurance can be a very wise investment, this type of insurance may not always cover all the costs.

MYTH #4: “It would be easy to get any care I might need at home.”

Reality
Care at home can be difficult and costly, while CCRCs offer a seamless solution for most care needs that may arise later life.

Creating a plan for care
Throughout our lives, we plan for potential adversities. We buy health insurance in case we become sick, property insurance to protect our homes, and life insurance to protect our families. In later life, it is just as important to have a plan in place for occasional or long-term care which we may need in the years ahead.

When asked what their plan for care is, many people respond, “I can always get the care I need at home.” Our research has shown that this is often the first response for those who are simply in denial that they or their spouse may one day need care. In fact, almost two-thirds of all Americans will need some type of long-term care after they reach age 65. Yet, just a third of people believe they might need long-term care. As a result, many have no plan in place to protect themselves and their families from the financial and emotional burdens if this care is ever needed.



Behind the Myth
For some, care at home may be a good solution. However, we uncovered three misconceptions that can sometimes arise when planning to receive care at home.

1. “I can manage whatever care needs I might have in my home.” People who receive care at home can become quickly isolated, especially if, due to a chronic illness, they are no longer able to leave home or visit friends easily. “The problem is the isolation,” related one resident. “A caretaker may be there, but what else is there? Your television set.” Moreover, if care requires a move to an assisted-living facility or nursing home, spouses can, in some cases, be forced to live apart. However, because CCRCs provide a range of care, support is provided in one campus-like setting. Residents are not separated from friends or spouses simply because they need additional care.

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