



**SHEPHERD
PREMIER**
Senior Living



Should you stay or should you go?
How to decide between home and senior living.

When thinking about senior living, a multitude of emotions typically arise.

Why I Should Go?



Many seniors immediately nix the idea, believing their home will always be where they belong. And others, who've made the move, state consistently that they wish they would have done it sooner.

So, how do you decide what's best for you?

Let's find out.

Challenging the Perceptions

"It's wiser to find out than suppose." -Mark Twain

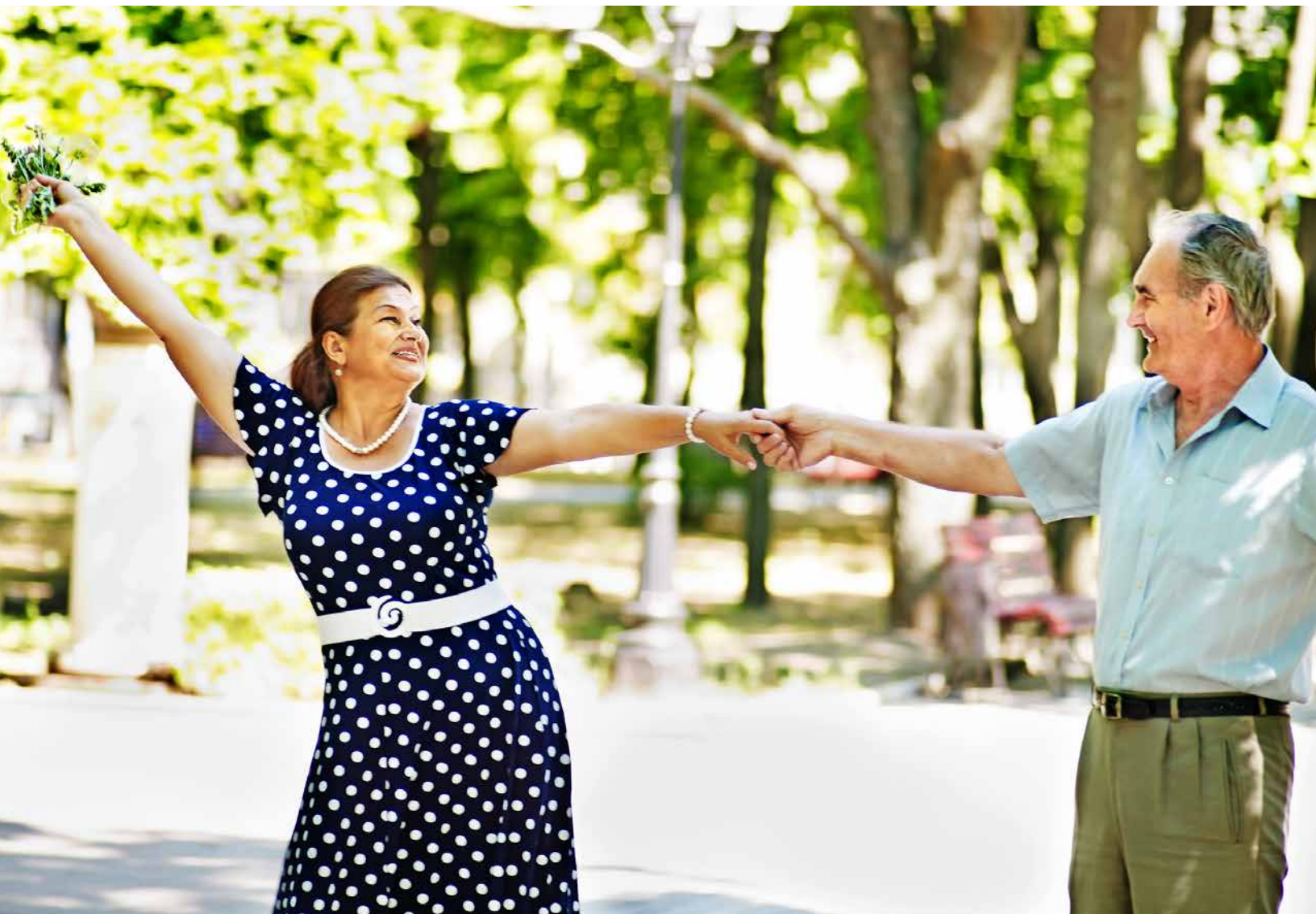
This quote applies to senior living perfectly.

We're all too familiar with the perception of the 'old folks' home' and no one wants to end up there right?

But is that perception today's reality? The answer is a resounding no.

Senior living communities aren't where you go to start the end; they're actually designed to help you start a new beginning.

The facts speak for themselves.





“What many families are surprised to learn is that not only do their parent’s lives improve, but also their own life situations can positively change from a move into an assisted living or other senior living community. Often, families may be hesitant to start looking into the process because of preconceived notions about senior care. It’s important to start planning for senior living sooner rather than later as it can lead to a better outcome for everyone involved.”

-Charlie Severn, vice president of brand marketing, A Place for Mom

After Moving to Independent Living

- **89.3%** of independent living residents rate their overall satisfaction as good or excellent
- **84.5%** of independent living residents would recommend their community to someone else

-Holleran Consulting LLC

After Moving to Assisted Living

- They are five times more likely to see overall quality of life improve than worsen
- 73 percent of families report that a senior’s quality of life got better or much better
- 73 percent of respondents reported an improvement in the senior’s nutrition
- 64 percent saw the senior’s social well-being improve
- 47 percent saw emotional well-being improve
- 44 percent saw physical health improve

-A Place for Mom



Embracing Change

“Your life does not get better by chance, it gets better by change.” -Jim Rohn

The idea of change; it sparks utter fear in the hearts of most, particularly when considering a major life change. But truthfully, it's not necessarily a bad thing. And can actually bring about new and wonderful opportunities you never dreamed possible.

Think back to when you moved to your college dorm, to your first apartment, your first home. Those changes were exciting; yes emotional too, but necessary as your life and needs evolved.

Moving to a senior living community can be thought of in the same way. What new opportunities might be waiting for you?



Talking Objectively

“The important thing is not to stop questioning.” -Albert Einstein

Now it's time to dig in. Regardless of whether you're leaning towards staying at home or moving to senior living, the decision is too big and impacts too many aspects of your life today **and tomorrow** to not give it due diligence.

But where to start?

Right here: we'll help you understand your options and provide resources to help you consider and compare the best choice for you.

Weighing the Options

First things first, what are the options?

Away from Home

Luckily today seniors have a continuum of care and housing available:

- **Independent Living** – a lifestyle choice for older adults who require little daily assistance, but seek a vibrant social community free of the hassles of chores and home upkeep.
- **Assisted Living** - a lifestyle that provides housing, personalized care and support with activities of daily living to help you remain independent and enjoy an engaging, purposeful life.
- **Memory Care** – specifically designed care to nurture and support those with Alzheimer's and dementia with 24-hour supervision, structured activities and a secure, calming environment that's easy to navigate.
- **Skilled Nursing** - for older adults who require 24-hour supervised care with a licensed physician or nurse, as well as physical, speech and occupational therapists onsite.

At Home

- **Home Health Care** – provided on an hourly, as needed or 24/7 live-in basis these services help you live independently at home and typically include personal care, household chores, cooking, transportation, occupational, physical and/or speech therapy.
- **Adult Day Care** - offers a safe environment and typically provides care during normal business hours, five days a week with services that may include meals and snacks, health monitoring, medication assistance, fitness and educational programs and social activities.



Those who self-identify as lonely have a 59% greater risk of health decline.

- University of California-San Francisco

A look at the Pros and Cons

Independent Living

Pros:

- Choice of living options
- Freedom from the hassles of chores and home upkeep
- Wide range of amenities and social opportunities

Cons:

- Not ideal for those needing assistance with activities of daily living
- Onsite medical care is not typically offered
- Stress of downsizing

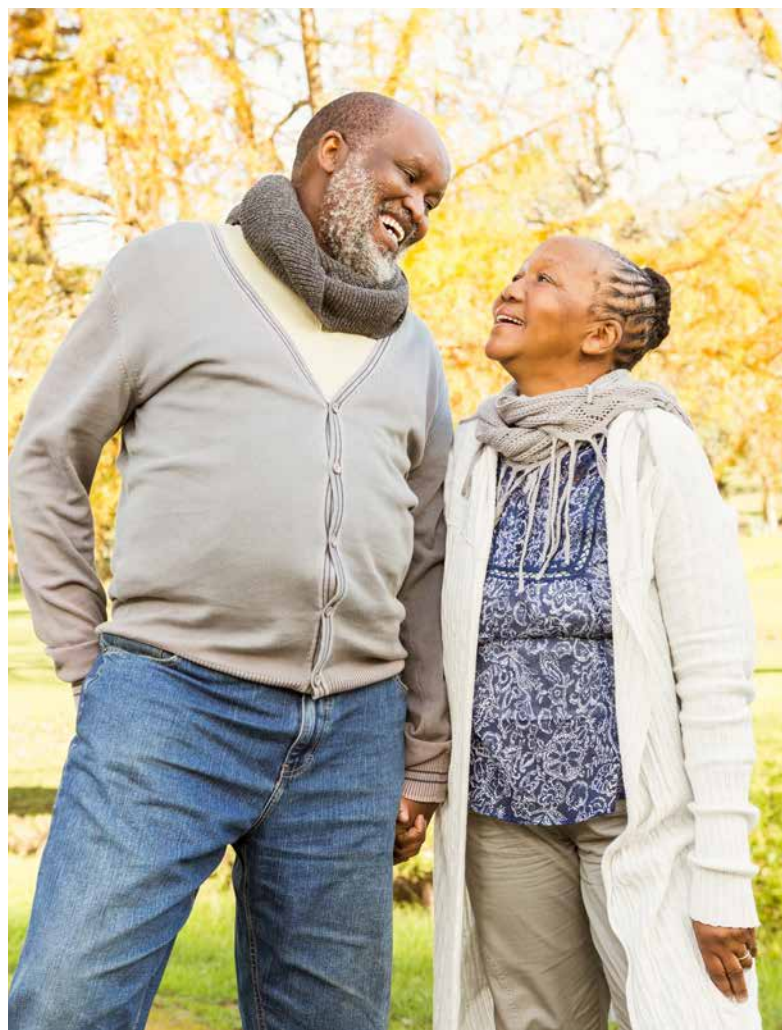
Assisted Living

Pros:

- Onsite medical care that can adapt to changing needs
- Assistance with activities of daily living
- Social opportunities and freedom from chores and home upkeep
- Less caregiver stress and more free time
- Ability to be daughter, son, husband or wife again versus full-time caregiver

Cons:

- Intensive medical care or specialized care (memory care) may not be available
- Can be challenging to adjust to a group environment
- Privacy concerns if only have option of semi-private room



Memory Care

Pros:

- Specialized care for Alzheimer's and dementia including therapeutic programming
- 24-hour supervision in safe, secure environment
- Social opportunities and structured daily routine is comforting
- Less caregiver stress and more free time
- Ability to be daughter, son, husband or wife again versus full-time caregiver

Cons:

- Stress of being in an unfamiliar setting
- Challenges of adjusting to a group environment
- Potentially limited availability

Skilled Nursing

Pros:

- Physician, nurse, therapists onsite
- 24-hour care, monitoring and assistance
- Social opportunities, activities and nutritious, balanced meals

Cons:

- Environment may seem more clinical, institutional
- Lack of privacy
- Stress of unfamiliar environment

Home Health Care

Pros:

- Comfort of being in a familiar place
- Range of service and care options available
- Can be used on an as-needed or 24-hour basis

Cons:

- Safety concerns around the house
- Keeping up with home maintenance and repair
- Few social opportunities and risk of isolation

Adult Day Care

Pros:

- Allows caregivers to work, go to school, run errands or have a needed break
- Offers a safe, supportive environment while the caregiver is away
- Offers social interaction and structure to daily activities

Cons:

- Limited hours
- Undertrained staff
- Hassle of getting to and from the day care community each day
- Potentially a more limited scope of services than you may need





Your Unique Situation

When it comes down to it; there's no decision that's right for everyone because each situation is unique. Aging in place at home may be best for some, yet others, due to a variety of circumstances, won't be able to make it work.

It's important to think through these key considerations about your current environment.

Condition of your home

- What type of upkeep and maintenance does your home require?
- Do you need to hire outside help for this, or will you soon?

Safety and Accessibility

- Do you have stairs and, if so, are the handrails secured?
- Do you have adequate lighting throughout?
- Do you have grab bars and no-slip tub and flooring surfaces in the bathroom?
- Are pathways clear and rugs as well as carpeting firmly attached?
- Do you have the appropriate mobility devices?
- Do you have ramps and/or are the doorways wide enough for these devices?
- Do you have a generator in case of a power outage?



“Nearly a third of U.S. seniors fall each year. About half of all falls requiring hospitalization take place at home.”

– Everyday Health



Transportation

- Are you able to get to groceries, run errands, go to the pharmacy or doctor easily?

Socialization

- Do you have adequate opportunities to remain socially active and engaged?

Care Needs

- Evaluate your daily and weekly needs for personal care and medication management?

Service Needs

- Do you need help with meal preparation and housekeeping?

Costs

- Even if there is no mortgage, living at home is not free.
 - Depending on where you live
 - In-home costs for personal care, meal prep and housekeeping typically costs an average of \$20 per hour
 - Seasonal home maintenance such as snow, grass, leaves, and mulching can be \$10 to \$25 per week
 - Installing safety features in the home (like wheelchair ramps and bathroom handrails) could cost between \$9,000-12,000

“Not only is assisted living financially equal to living at home in many cases, it’s a dramatically different way of life. Quality of life is a key difference.”

– Pam Talon, A Place for Mom’s Market Development Coach for the U.S. Northeast region.





Ask Around

It's also helpful to get advice from those *in the know* about senior living and about your personal situation.

No one knows senior living better than those who've had firsthand experience; they can give you deeper insight than you would even get on a tour. And no one knows your circumstances and hopes for the future better than those closest to you.

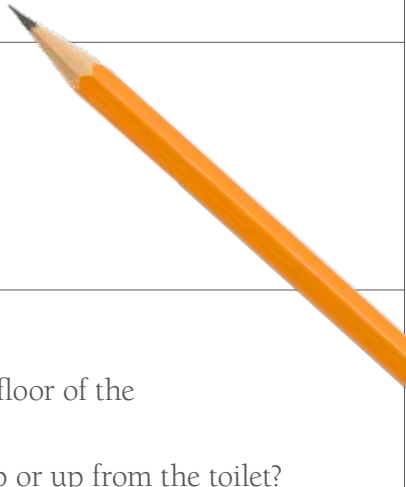
So check with family members, friends, neighbors, your physician and trusted advisors such as your attorney, financial planner or spiritual leader. Even checking review websites can give you additional perspective.



Check Out These Resources

Home Safety Checklist: Is Your Home Safe?

		AREA
YES NO		Stairs <p> <input type="radio"/> <input type="radio"/> Are papers, shoes, books, or other objects on the stairs? <input type="radio"/> <input type="radio"/> Are some steps broken, uneven or is the carpet loose? <input type="radio"/> <input type="radio"/> Do you have adequate lighting over the stairway? <input type="radio"/> <input type="radio"/> Are there light switches at both the top and bottom of the stairs? <input type="radio"/> <input type="radio"/> Is there a sturdy handrail on both sides of the stairs? </p>
YES NO		Kitchens <p> <input type="radio"/> <input type="radio"/> Are the things you use often on high shelves? <input type="radio"/> <input type="radio"/> Do you have a sturdy step stool with a bar to hold on to or a reach stick for high items? <input type="radio"/> <input type="radio"/> Do you have a fire extinguisher for the kitchen? </p>
YES NO		Bedrooms <p> <input type="radio"/> <input type="radio"/> Do you have a light close to the bed? <input type="radio"/> <input type="radio"/> Is the path from your bed to the bathroom dark? <input type="radio"/> <input type="radio"/> Do you have a telephone next to your bed? </p>
YES NO		Bathrooms <p> <input type="radio"/> <input type="radio"/> Do you have a non-slip rubber mat or self- stick strips on the floor of the tub or shower? <input type="radio"/> <input type="radio"/> Do you have grab bars to assist you in getting in/out of the tub or up from the toilet? </p>
YES NO		Living Areas <p> <input type="radio"/> <input type="radio"/> Are electric cords and telephone wires near walls and away from walking paths? <input type="radio"/> <input type="radio"/> Are areas where you walk free of clutter? <input type="radio"/> <input type="radio"/> Are carpets and large area rugs firmly to the floor? <input type="radio"/> <input type="radio"/> Have you removed all throw rugs? <input type="radio"/> <input type="radio"/> Is your furniture arranged so it's not in your way when you walk? <input type="radio"/> <input type="radio"/> Are sofas and chairs the right height to easily get in and out of them? </p>



Lifestyle Assessment Checklist

Would It Be Helpful to Have Assistance in These Areas?

		AREA
YES NO		Household
<input type="radio"/>	<input type="radio"/>	Meal Preparation
<input type="radio"/>	<input type="radio"/>	House Cleaning
<input type="radio"/>	<input type="radio"/>	Laundry/ Linens
<input type="radio"/>	<input type="radio"/>	Bill Paying
<input type="radio"/>	<input type="radio"/>	Transportation
YES NO		Personal Care
<input type="radio"/>	<input type="radio"/>	Bathing/ Showering
<input type="radio"/>	<input type="radio"/>	Daily Grooming
<input type="radio"/>	<input type="radio"/>	Medication Reminders
<input type="radio"/>	<input type="radio"/>	Medication Administration
<input type="radio"/>	<input type="radio"/>	Dressing
<input type="radio"/>	<input type="radio"/>	Toileting

Are These Social Interactions Important to You?

		ACTIVITY
YES NO		
<input type="radio"/>	<input type="radio"/>	Spending time with friends
<input type="radio"/>	<input type="radio"/>	Spending time with family
<input type="radio"/>	<input type="radio"/>	Attending religious services
<input type="radio"/>	<input type="radio"/>	Going shopping
<input type="radio"/>	<input type="radio"/>	Attending cultural events
<input type="radio"/>	<input type="radio"/>	Participating in favorite hobbies
<input type="radio"/>	<input type="radio"/>	Artistic pursuits
<input type="radio"/>	<input type="radio"/>	Life Long Learning
<input type="radio"/>	<input type="radio"/>	Volunteering
<input type="radio"/>	<input type="radio"/>	Spending time with children
<input type="radio"/>	<input type="radio"/>	Spending time with pets/ animals
<input type="radio"/>	<input type="radio"/>	Spending time outdoors
<input type="radio"/>	<input type="radio"/>	Walking
<input type="radio"/>	<input type="radio"/>	Swimming
<input type="radio"/>	<input type="radio"/>	Fitness



Cost Comparison Worksheet

MONTHLY EXPENSES	COSTS AT HOME	SENIOR LIVING COSTS
Mortgage or rent		
Caregiving		
Property tax and insurance		<i>included</i>
Home maintenance and repairs		<i>included</i>
Lawn care and yard maintenance		<i>included</i>
Housekeeping		<i>included</i>
Utilities (electricity, gas, water, trash removal, etc.)		<i>included</i>
24-hour security		<i>included</i>
Transportation (insurance, gas, registration, repairs)		<i>included</i>
Dining		<i>included</i>
Social and Entertainment		<i>included</i>
Exercise and wellness		<i>included</i>
24-hour emergency alert system		<i>included</i>
Total Actual Costs		

But what's the value?

Even if your comparison shows a senior living community may cost more, make sure to keep the positive impact on quality of life in the equation.

It's also important to note that just as there is a continuum of care and housing options, there are also a variety of solutions that can help you pay for senior living such as the Veterans Aid & Attendance Benefit, Long-Term Care Insurance or even Life Insurance Conversion.





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