



# GUIDE TO *Senior Housing & Care*

U.S. EDITION



# *Guide to Senior Housing & Senior Care*

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Families have many decisions to make during a senior care search. With so many options available in the U.S., it's easy to feel confused and overwhelmed. We created this Guide to Senior Housing and care to empower families with current market information so they may act as strong advocates for their aging loved ones. With the right information and resources, you'll be better prepared to make informed and confident choices for your family.

Remember, you're not alone. Our team of Senior Living Advisors offers free senior care assessments and one-on-one guidance for families across the nation. If you are currently working with an Advisor, they will answer questions not addressed in this guide. If you're not yet connected with an Advisor, call us at (877) 311-6099. You'll be connected with an Advisor who knows your area and can help you determine which housing or care options your family should explore.

# TABLE OF CONTENTS

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<b>CHAPTER 1</b>	
Senior Living Communities	4
<b>CHAPTER 2</b>	
Assisted Living Communities	7
<b>CHAPTER 3</b>	
Memory Care	10
<b>CHAPTER 4</b>	
Residential Care Homes	13
<b>CHAPTER 5</b>	
Nursing Homes	16
<b>CHAPTER 6</b>	
Home Care	19
<b>CHAPTER 7</b>	
Adult Day Services	20
<b>CHAPTER 8</b>	
Respite Care	21
<b>CHAPTER 8</b>	
Senior Housing & Care Quick Reference Chart	22

# SENIOR LIVING COMMUNITIES

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Independent senior living communities cater to seniors who are self-sufficient and who do not need hands-on care. Residents live in fully equipped private apartments that typically include a kitchenette, and sometimes a full kitchen. These communities usually offer a broad range of intellectual, physical and social activities.

These communities offer a carefree lifestyle, free of many potentially difficult or burdensome responsibilities, such as meal preparation, housekeeping and laundry and house maintenance. Senior apartments are also considered independent senior living communities, but provide few, if any, amenities. See the Senior Apartments section in this chapter for more information about senior apartments.



## OTHER NAMES FOR INDEPENDENT SENIOR LIVING

- Retirement communities
- 55+ communities
- Senior apartments
- Retirement homes
- Active senior communities
- Active senior living

Independent senior living is generally appropriate for seniors who are fully or mostly independent, but who may enjoy the companionship of others their age, or who may benefit from amenities such as prepared meals and weekly housekeeping.

These communities' services and amenities cater to senior citizens and promote active, healthy lifestyles. Here are a few of the benefits of independent senior living communities:

- Community involvement
- Opportunity to pursue self-actualization
- Amenity-filled, maintenance-free living
- On-site and off-site activities

## RETIREMENT COMMUNITY COSTS

Independent senior living costs vary depending on the size of the apartment and the geographic location of the community. According to Genworth.com, the average cost of a one-bedroom, independent living or retirement community in the U.S. in 2014 was \$2,750 per month, although communities that are less hospitality oriented can cost significantly less.

It's important to ask each community about their individual costs and services, as they vary by community. For example, concierge and guest services may be included at some communities for an additional cost.

## SENIOR APARTMENTS

Senior apartments have a minimum age for residents (usually 55 or 62). A few basic services may be offered, such as transportation and housekeeping, but residents are generally independent and self-reliant. Senior apartments, like other senior living types, vary greatly in price. Some senior apartments are subsidized, and have low rent, or rent that is calculated based on a percentage of the resident's incomes. Other senior apartments can be posh and luxurious. Whether affordable or upscale, they generally offer a quiet living option for seniors who are independent, but who prefer to avoid the hustle and bustle of family apartments.

*Living Costs: \$2,750/mo\**

## COMMON SERVICES OFFERED

- All-inclusive utilities (usually excepting telephone and cable)
- On-site beauty salons and barber shops
- Restaurant-style, chef-prepared meals in a community dining room
- Exercise and activity programs
- Maintenance repairs, including appliance, safety and living repairs and updates
- Housekeeping, including laundering of linens and towels
- Scheduled transportation for shopping, medical and off-site activities
- Activities, entertainment and events

*\*According to Genworth.com, the average cost of a 1-bedroom, independent living or retirement community in the U.S.*

## SENIOR LIVING ARTICLES

[Senior Independent Living](#)

[New Trends in Retirement Communities](#)

[Senior Communities](#)

# ASSISTED LIVING COMMUNITIES

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Assisted living communities provide housing and care to seniors who may need some assistance with daily tasks, but who do not require the skilled care provided at a nursing home. Assistance with medications, activities of daily living, meals and housekeeping are routinely provided. Residents live in private apartments that frequently feature kitchenettes. Staff is available 24 hours per day, activities and entertainment opportunities are plentiful and transportation to appointments is available. A special area for memory care is available in some, but not all communities (see Memory Care).

Assisted living communities come in all shapes and sizes. They can be towering apartment buildings in urban centers, sprawling complexes in the suburbs, or more intimate communities catering to a relatively small number of residents. By our own definition, assisted living communities are licensed to care for at least 20 people, but many communities have hundreds of residents.



## OTHER NAMES FOR ASSISTED LIVING

- Assisted living facility
- Assisted living residence
- Personal care homes
- Adult congregate care
- Residential care facility

## REDEFINING SENIOR CARE

A relatively new concept 25 years ago, assisted living is the fastest growing long-term care option. Assisted living communities provide a viable option for adults who are mostly independent, but who do require some assistance with day-to-day living. It is also often selected by older people who are still independent but anticipate needing care in the not-too-distant future.

## DID YOU KNOW?

A 2013 survey by the Assisted Living Federation of American found that 93% of residents and their families rate the assisted living experience as good or excellent.

## COST OF ASSISTED LIVING

According to Genworth.com, the average cost for a one-bedroom assisted living apartment in the U.S. in 2014 was \$3,500 per month. Studio and two-bedroom assisted living apartments varied accordingly.

Assisted living costs depend on a number of factors:

- Type of residence
- Size of apartment (studio, one or two-bedroom apartment)
- Types of services needed
- Geographical location of the community
- The level of luxury

Assisted living communities often charge a flat rate that covers many basic services, with additional fees for special services. Other communities will charge a fee for each service, known as a la carte payment, so that residents only pay for services they utilize.

Typically, the base rates covers only rent and meals, with care charged separately. Furthermore, entrance fees and deposits are often required. Fees and rate vary by community, so it's important to ask communities you are exploring about their costs and services.

## SERVICES OFFERED IN ASSISTED LIVING

Each state has its own [licensing and regulation requirements for assisted living providers](#), which can affect the services and care offered. For example, some assisted living communities are able to provide insulin injections while other communities cannot, depending on their licensing and the state the community is located. Another example of varying levels of care is based on ambulation; some states require that all assisted living residents be able to walk, while other states permit residents that need help walking or even need to be lifted.

Assisted living communities provide basic medical monitoring as well as daily activities and care. The care offered typically includes help with dressing, eating, mobility, hygiene, bathing, toileting, using the telephone and shopping.

*Living Costs: \$3,500/mo\**

## COMMON SERVICES OFFERED

- › 24-hour supervision and security
- › Three daily meals
- › Basic housekeeping
- › Maintenance repairs, including appliance, safety, and living repairs and updates
- › Laundry
- › Health and exercise programs
- › Activities and entertainment
- › Social programs
- › Transportation
- › Access to medical services

*\*According to Genworth.com, the average cost of a 1-bedroom, independent living or retirement community in the U.S. in 2013*

## ASSISTED LIVING ARTICLES

Assisted Living Residence Checklist  
3 Myths About Senior Assisted Living

Choosing Assisted Living  
Assisted Living Costs

# MEMORY CARE

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Alzheimer's and dementia care, also known as memory care, is often provided in a secure area of an assisted living community or nursing home, usually on a separate floor or in its own wing. The secure aspect of memory care communities is intended to prevent residents from wandering off and becoming lost, which is a common and dangerous symptom of Alzheimer's disease and other dementias. The security usually takes the form of alarmed exit doors rather than locked exit doors.

Residents usually live in semi-private apartments or private rooms and enjoy structured activities conducted by staff members trained specifically trained to care for those with dementia.



## OTHER NAMES FOR MEMORY CARE

- › Alzheimer’s Care
- › Dementia Care
- › Alzheimer’s Special Care Unit

## HOW MEMORY CARE DIFFERS FROM STANDARD ASSISTED LIVING

As Alzheimer’s disease or dementia progresses, the level of care and assistance a person requires increases. While many families prefer to keep their loved one home for as long as possible, a person who suffers from dementia and Alzheimer’s will eventually require 24-hour supervised care in a secure environment.

Memory care units are designed to prevent residents from wandering off and getting lost. Specially trained staff are available 24 hours a day to monitor residents and assist them with daily activities such as taking medications, bathing, grooming, eating, and dressing. Activities are geared specifically to those with dementia, and may include art and music therapy. Skilled nursing care is also generally available to those who need it.

## COST OF MEMORY CARE

Memory care requires more staff than regular assisted living, and these staff members require additional training to ensure the safety of all the residents. Therefore the cost is usually higher than that of regular assisted living.

According to Genworth.com, in 2014, the national average cost of memory care for a single resident was almost \$5,000 per month. This cost does vary widely by community, however, and generally ranges from \$2,000 to \$7,000 per month.

*Costs may vary depending on the following factors:*

- › Level of care needed
- › Whether a room is private or semi-private
- › Size of room
- › Geographical location of the community

## SERVICES OFFERED IN MEMORY CARE

Memory care offers 24-hour supervised care with meals, activities and health management for residents.

*Living Costs: \$5,000/mo\**

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## COMMON SERVICES OFFERED

- › Comfortable private, or semi-private rooms
- › Three daily meals
- › Housekeeping and laundry service
- › Medication management
- › Exercise and physical therapy programs
- › Social programs and activities
- › 24-hour staffing and personal assistance

*\*According to Genworth.com, the national average cost of memory care for a single resident*

## MEMORY CARE ARTICLES

[Alzheimer's Care Facilities](#)

[Alzheimer's Warning Signs](#)

[Guide to Dementia Symptoms  
and Information](#)

# RESIDENTIAL CARE HOMES

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Residential care homes are regular, private homes that have been adapted to accommodate the care of a limited number of residents. Live-in caregivers provide 24-hour supervision and assistance for residents.



## OTHER NAMES FOR RESIDENTIAL CARE HOMES

Residential care homes have numerous other names including but not limited to:

- › Group home
- › Board and care home
- › Adult foster care homes
- › Adult family care home
- › Personal care home

## FAMILY AMBIANCE

Residential care homes offer many of the same services as larger assisted living facilities, but they do so in smaller, more home-like settings. Most residential care homes employ, or are run by, nurses and are home to 10 or fewer seniors. While residential care homes tend to provide less in the way of organized activities than do larger assisted living facilities, the setting they offer is more intimate and the group dynamic more family-like. In fact, residents may share the home with the operator's family and have the opportunity to interact with multiple generations on a regular basis.

The level of care offered by care homes varies, but tends to be comparable to that of a nursing home. Some residential care homes specialize in memory care.

## COST OF CARE HOMES

Living in a residential care home is often half the cost of nursing-home care, and is sometimes also more affordable than assisted living care. However, cost can vary depending on the geographical location of the residential care home, as well as the types of services needed. In-home care can cost anywhere from \$1,500 to \$4,500 per month, and dementia care can cost even more.

Cost can also vary depending on room privacy. According to Genworth.com, a residential care home typically runs \$2,200 per month for a shared bedroom and \$3,400 per month for a private bedroom. Most residential care homes offer both private and shared rooms.

## SERVICES OFFERED IN RESIDENTIAL CARE HOMES

Residential care homes offer supervised care, meals, activities and health management. While assisted living communities may offer extensive activities, such as senior aerobics and field trips, a care home is a better fit for someone who needs more individual care.

*Living Costs: \$2,200-\$3,400/mo\**

## COMMON SERVICES OFFERED

- Comfortable private, or semi-private, rooms
- Home cooked meals
- Housekeeping and laundry service
- Medication management
- Social programs and activities
- Transportation to doctor's appointments

*\*According to Genworth.com, a residential care home typically runs \$2,200 per month for a shared bedroom and \$3,400 per month for a private bedroom*

## RESIDENTIAL CARE ARTICLES

[How to Choose a Residential Care Facility  
Residential Care Homes](#)

[State Differences in Residential Care Services](#)

# NURSING HOMES

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Nursing homes are for seniors who require 24-hour monitoring and medical assistance. Typical nursing home residents suffer from severe, debilitating physical or mental conditions that leave them unable to care for themselves. They may be bedridden, wheelchair-bound, or have medical needs that require daily skilled nursing care. The good news is that modern nursing homes not only provide for residents' physical needs, they offer activities tailored specifically to individual abilities along with the luxury of such amenities as restaurant-style meal service.



## OTHER NAMES FOR NURSING HOMES

- Skilled nursing facility
- Convalescent home

## SKILLED NURSING FACILITIES FOR SENIORS

Nursing homes provide not daily assistances with activities such as bathing, eating, dressing, cooking and housekeeping, but also intensive, long-term medical care to seniors with serious health conditions in a fully staffed and monitored facility.

## COST OF NURSING HOMES

The cost of nursing home care depends on the length of a resident's stay. Short-term stays are generally for those who have been hospitalized due to injury or illness and require supervised care while recovering. Fortunately, most short-term care is covered by Medicare for those eligible to receive benefits.

Long-term stay cost is affected by the following factors:

- Size of room
- Geographical location of the community
- Whether a room is private or semi-private

*According to Genworth.com, in 2013, the national median cost of a semi-private room in a nursing home in the U.S. was \$212 a day. The cost of a private room was \$240 a day.*

## SERVICES OFFERED IN NURSING HOMES

Nursing homes offer 24-hour supervised care with meals, activities, health management and support for residents. Communities usually have a licensed physician or nurse on the premises and often have physical and occupational therapists to cater to their residents' needs.

Many nursing homes are also stocked with medical equipment, such as X-ray machines, electronic beds and have in-house pharmacies to cater to their patients' needs. Some facilities also provide Alzheimer's care, with special facilities and layouts for those who suffer from dementia.

*Living Costs: \$212-\$240/day\**

## COMMON SERVICES OFFERED

- Comfortable private, or semi-private, rooms
- Three daily meals
- Housekeeping and laundry service
- Exercise and physical therapy programs
- Social programs and activities
- 24-hour staffing and personal assistance
- Speech therapy, pain/medication management and hospice care

*\*According to Genworth.com, in 2013, the median cost of a semi-private room in a nursing home in the U.S. was \$212 a day. The cost of a private room was \$240 a day.*

## NURSING HOME ARTICLES

[Nursing Home Checklist](#)

[Nursing Home Care](#)

[Questions to Ask When Touring](#)

[Nursing Homes](#)

# HOME CARE

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Home care allows older people to remain in their own homes while receiving the assistance they need to help them remain independent. According to the U.S. Census Bureau, more than 7.6 million Americans receive home care, but this number may be larger when you include all the informal care that's often provided by friends and family of the elderly.

Home care may be appropriate for seniors who prefer to live at home, but need minor assistance with activities of daily living. For seniors who need higher levels of care, or more frequent care, home care isn't always practical or affordable.

## COST OF HOME CARE

According to Genworth.com, in 2013, the median cost of homecare is \$20 per hour.

## SERVICES OFFERED IN HOME CARE

Typically, home care attendants provide assistance with daily activities such as bathing, dressing and meal preparation. Home care providers can also help with activities such as transportation, paying bills, making appointments and simply being there to provide companionship and emotional support. Home care services range from weekly visits to 24-hour care, depending on the needs of the senior.

*Home Care Costs: \$20/hr\**

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## COMMON ASSISTED OR SERVICES OFFERED

- Bathing
- Dressing
- Meal Preparation
- Transportation
- Paying Bills
- Making Appointments
- Companionship and Emotional

*\*According to Genworth.com, in 2013, the median cost of homecare is \$20 per hour.*

# ADULT DAY SERVICES

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Often called “adult day programs” or “adult day care,” adult day services provide support for caregivers who take care of elderly loved ones at home. Typical programs feature half-day and full-day care for seniors, and many include transportation to and from the adult day center where they’re run.

Adult day centers provide social activities and health care services for adults with physical disabilities and/or cognitive impairments, as well as for frail elders who may otherwise be lonely sitting at home alone. Caregivers who work outside the home, or simply need a break from time to time, frequently use these types of services.

## **COST OF ADULT DAY SERVICES**

Approximately 30% of adult day services participants pay privately for the services. According to Genworth.com, in 2014, the median cost of homecare is \$65 per day.

## **COMMON SERVICES OFFERED**

- Personal Care
- Therapeutic Activities
- Nursing Care
- Nutritious Meals

# RESPIRE CARE

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The term “respite care” typically refers to a short-term stay at a senior community, though it may be used in reference to in-home caregiving services used for only a short period.

## A TEMPORARY CARE SOLUTION FOR ADULTS

For the 65 million Americans caring for aging or disabled loved ones, respite care can serve a number of valuable functions. This type of care is often used when:

- The family caregiver needs to travel
- The family caregiver needs a break
- As a trial of a senior community, when a family is deciding whether a community is right for them
- A caregiving recipient needs a temporary change of pace, or a break
- A family is gradually easing their loved one into life at a senior community

Because of the high stress associated with caring for a loved one with a memory disorder, respite is frequently sought by the family of people with Alzheimer’s or other kinds of dementia. Family caregivers use the opportunity to rest and recharge.

## COST OF RESPITE CARE

At assisted living communities, temporary care respite stays are usually less than one month long, and can cost between \$75 to \$200 per day, according to Genworth.com data. It’s important to keep in mind that the cost of respite care varies with the type of agency and services the person needs. Fortunately, there are financial programs that may help pay for respite care. For example, long-term care insurance policies may cover some of the cost of respite care.

## SERVICES OFFERED IN RESPITE CARE

Most assisted living and memory care communities, assuming they aren’t full, offer respite care. The services and amenities available to long-term assisted living residents are also available to respite residents.

- *3 nutritious meals daily*
- *Medication management*
- *24-hour supervision and security*
- *Laundry service*
- *Housekeeping*
- *Activities and outings*
- *Assistance with personal care needs such as bathing, dressing, toileting and grooming*

## SENIOR HOUSING & CARE QUICK REFERENCE

The chart below shows the characteristics of the housing types and care types we've outlined:

	INDEPENDENT LIVING COMMUNITIES	SENIOR APARTMENT BUILDINGS	ASSISTED LIVING COMMUNITIES	MEMORY CARE/ DEMENTIA CARE	RESIDENTIAL CARE HOMES	SKILLED NURSING	IN-HOME CARE	ADULT DAY SERVICES	RESPITE CARE
<b>AVERAGE AGE</b>	75	65	80	80	80	Varies	Varies	Varies	Varies
<b>COST</b>	\$2,000-\$5,000 per month	\$400-\$1,900 per month	\$3,500-\$10,412 per month	\$3,500-\$6,600 per month	\$1,000-\$8,000 per month	\$6,000-\$13,000 per month	\$20-\$39 per hour	\$60-\$215 per day	\$90-\$250 per day
<b>MEALS PER DAY</b>	Meal Plan Options	None	3+	3+	3+	3+	None	1+	1-3
<b>MEDICATION MANAGEMENT</b>	No*	No	Yes	Yes	Yes	Yes	Varies	Varies	Yes
<b>DIABETES MANAGEMENT</b>	No	No	Varies	Varies	Varies	Yes	Varies	No	Most Yes
<b>INCONTINENCE CARE</b>	No	No	Most Yes	Yes	Most Yes	Yes	Yes	Varies	Yes
<b>PERSONAL CARE</b>	No*	No	Yes	Yes	Yes	Yes	Yes	Varies	Yes
<b>ALZHEIMER'S CARE</b>	No	No	Varies	Yes	Varies	Varies	Yes	Yes	Varies
<b>NURSES ON-SITE</b>	No	No	Varies	Varies	Varies	Yes	Varies	Varies	Varies
<b>MOBILITY ASSISTANCE</b>	No	No	Most Yes	Yes	Most Yes	Yes	Yes	Yes	Most Yes
<b>ACCEPTS WHEELCHAIRS</b>	Varies	Varies	Most Yes	Yes	Most Yes	Yes	Yes	Yes	Most Yes
<b>TRANSPORTATION</b>	Yes	No	Yes	Yes	Varies	No	Varies	Varies	Varies
<b>HOUSEKEEPING</b>	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Most Yes
<b>PERSONAL LAUNDRY</b>	No	No	Yes	Yes	Yes	Yes	Yes	No	Most Yes

\*Home Health Companies may be available to contract these services on-site.