

What to know when
**considering
senior living.**



Is it time to consider senior living?

What if you could get back to doing things you love?

It's possible. This guide gives you options.

It illustrates the many benefits of senior living and the kinds available. The accompanying worksheet outlines what to look for, consider and ask about once you start visiting communities. Most important, it asks you to consider the value of making greater well-being and happiness possible for yourself or an older person in your life.

Atria Senior Living has served older adults and their families since 1996 with independent living, assisted living, supportive living and memory care services. As experts in the field, we've developed this guide to help you decide if senior living is right for your family. And, if it is, to determine which community fits best, even if it's not an Atria.

Because when it comes to senior living, every situation is unique. Yet, one sentiment continues to ring true – most families who make the transition say they wish they'd done so sooner.

Read on to learn why.

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It's time to act



Being part of a caring community – whether it’s family, friends or an organization – is known to extend life and reduce stress.

– Henry S. Lodge, MD

The most isolated people are also the least healthy.

Research shows older adults living in community settings live longer and enjoy greater well-being than those who are isolated and lonely.

The Irish Longitudinal Study on Aging (TILDA), Trinity College Dublin

People need people – at every age.

As we grow older, our network of social connections shrinks. As a result, an older person ends up relying on just one or two people to serve a number of roles and help with everyday tasks.

A move to senior living replenishes a person’s network of friends and resources. What’s more, a setting that offers 24-hour support is often what’s necessary for a senior to maintain their independence.



On a daily basis, do you or your older family member:

- Engage in physical exercise? YES NO
- Socialize and connect with others? YES NO
- Eat fresh, nutritious meals? YES NO
- Set goals and enjoy a sense of purpose? YES NO

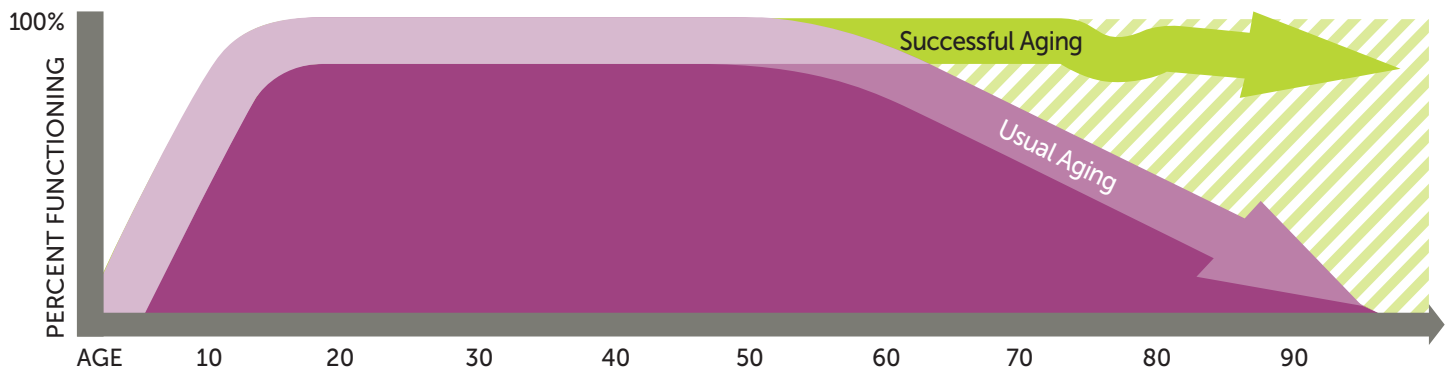
If you answered no to one or more of these questions, a move to senior living may be a good choice now.

70%
of aging well is
100%
within your control.

Senior living creates an environment where it's easier to make healthier choices.

According to research conducted by Henry Lodge, former Robert Burch Family Professor of Medicine at Columbia University Medical Center and co-author of *The New York Times* best-seller *Younger Next Year: The New Science of Aging*, a surprising 70 percent of how we age is determined by four main lifestyle choices.

Chart courtesy of Mayo Clinic



Exercise

Physical exercise triggers the body's natural repair processes. That's why the older a person is, the more important it is to keep moving. Look for a senior living community that offers access to senior-friendly fitness equipment and/or exercise classes.

Connection

People who are part of a caring community live longer and experience less stress than those who are isolated and lonely. Shop around for a community that provides a vibrant, connected environment with daily social opportunities.

Nutrition

Consistent access to nourishing, appetizing food is key to eating well and staying healthier. Look for a community that offers three freshly prepared meals a day and can accommodate special diets.

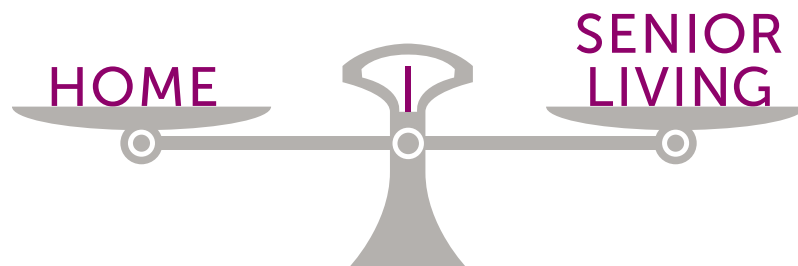
Goals

Challenging oneself by setting short- and long-term goals provides healthy motivation and promotes a sense of purpose. Find a community that offers a calendar of events and activities based on residents' goals and interests.



Home vs. senior living

The instinct for many older people is to stay at home and bring in help. But even with occasional visitors, a senior is still alone most of the time, especially if they no longer drive. What's more, the cost of hiring a home health aide plus current living expenses can often amount to more than the cost of senior living.



Social Life

Isolation from friends. Fewer opportunities to socialize and stay involved in outside interests.



The warm company of neighbors. Engaging social, cultural and educational events to participate in every day.

Transportation

Reliance on others' availability to get where you need and want to go.



Scheduled car or bus service available every day for local appointments, errands and outings.

Dining

Eating alone. Prepackaged meals. Difficulty following special dietary requirements.



Dining with neighbors. Plenty of freshly prepared menu options presented with table service. Accommodations for many special dietary needs.

Housekeeping

Time- and energy-consuming burdens of cleaning, laundry and maintenance.



Housekeeping, linen service and maintenance provided by a professional staff.

Emergency Assistance

Anxiety about if/when help will be available in case of an emergency.



Alert system in each apartment. Immediate help available from 24-hour on-site staff.

Exercise/Physical Activity

Limited access to fitness programs and equipment. Lack of motivation.



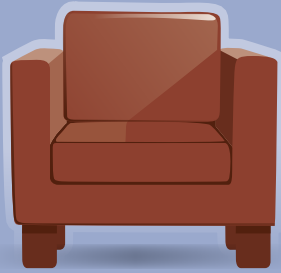
Daily on-site opportunities to improve mobility, strength and overall wellness. Friends to offer encouragement.

Independence

Increased dependence on family and outside help for routine activities. Feeling like a "bother."



Discreet support provided by familiar, caring, well-trained staff as needed. Being more independent.



Which of these options sounds like the right fit?

A helpful guide to types of senior living

Now that you understand why senior living can be a better choice for many families, you need to know the different types. Which one sounds like the most appropriate option for your family?

Independent living

Apartment communities for seniors who do not need specialized medical care. These often offer housekeeping, dining, events and transportation services – usually for a single, all-inclusive monthly rental rate.

Assisted and supportive living

Services similar to independent living, along with daily personal assistance such as bathing, grooming, getting dressed and remembering to take medications properly.

Memory care

Communities that provide specialized care for those living with Alzheimer's or other forms of dementia in a secure, structured environment.

Residential care homes

Traditional private homes that have been adapted to provide care services for a smaller group of residents (usually no more than 15) and offer both short- and long-term care.

Long-term care homes

Also called nursing homes, these facilities provide 24-hour skilled medical care, rehabilitation assistance, pain management and hospice care.

Short-term respite or retreat stays

Senior living communities often offer temporary stays for those recovering from surgery or an illness. It can also be an excellent way to test the waters of community living.

Continuing care retirement communities (CCRCs)

Communities with independent living, assisted and supportive living and skilled nursing, offering residents a continuum of care including medical. A resident can spend the rest of their life in a CCRC, moving between levels of care as needed.

Senior living expenses calculator

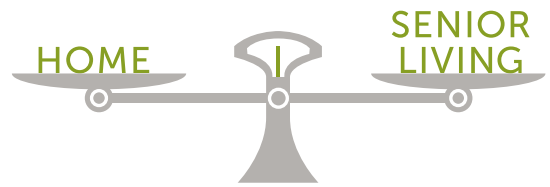


For most families, cost is a key consideration when weighing the benefits of a senior living community. Do a side-by-side comparison of current living expenses to those associated with senior living. You may find senior living to be the smarter choice.

Please note:

For ease of comparison, we've indicated which monthly expenses are typically included in Atria's monthly rental fee. However, not all senior living communities provide the same all-inclusive services.

For instance, CCRCs often charge six-figure entrance or buy-in fees and their monthly rates have been known to rise faster than inflation. Please check with each individual community you visit for complete details on living expenses.



CURRENT MONTHLY EXPENSES

	HOME	SENIOR LIVING
1 Mortgage or rent payment	\$ _____	\$ _____
2 Caregiving	\$ _____	\$ _____
3 Home or renter's insurance	\$ _____	\$ _____
4 Utilities (electricity, gas, water, sewer, trash removal)	\$ _____	Included*
5 Property tax and insurance	\$ _____	Included
6 Lawn care and landscaping maintenance	\$ _____	Included
7 Housekeeping	\$ _____	Included
8 Maintenance and home repairs	\$ _____	Included
9 24-hour security	\$ _____	Included
10 Laundry service (washer and dryer)	\$ _____	Included*
11 Transportation (insurance, gas, registration, repairs)	\$ _____	Included
12 Dining	\$ _____	Included
13 Social, cultural and recreational events	\$ _____	Included
14 Exercise and wellness programs	\$ _____	Included
15 24-hour emergency alert system	\$ _____	Included
16 Full-time activities staff	\$ _____	Included
TOTAL MONTHLY EXPENSES	\$ _____	\$ _____

*Check with each individual community for details. Atria presents these suggestions as thought starters for you and your family. While helpful, the options discussed here should not be considered tax or financial advice. To determine which options work best for your unique situation, please consult a trusted tax professional or financial advisor.

Cost vs. value

If the worksheet shows a senior living community may cost more than living at home, consider the value.

A move to senior living could significantly enhance your or your family member's health and happiness for a long time to come. Important relationships will also improve when caregivers return to being family members and friends instead of cooks, housekeepers, nurses and chauffeurs. Being together will once again focus on quality time, not errands.



How to pay for senior living

We've compiled these suggestions as a starting point for discussion. Consult a financial advisor to understand your options and ask about financing options during your community visits.

Financial options

Traditional resources

- Savings Accounts
- Individual Retirement Accounts (IRAs) or 401(k)s
- Pension
- Social Security
- Investments
- Sale of car, furniture, etc.

Veterans Aid and Attendance Pension

The Department of Veterans Affairs has established this pension for veterans and their spouses. To learn about qualification requirements, contact your local Veterans Affairs office or call 1.800.827.1000.

Loans

Consider home equity, line of credit, reverse mortgage and personal loans.

Life insurance

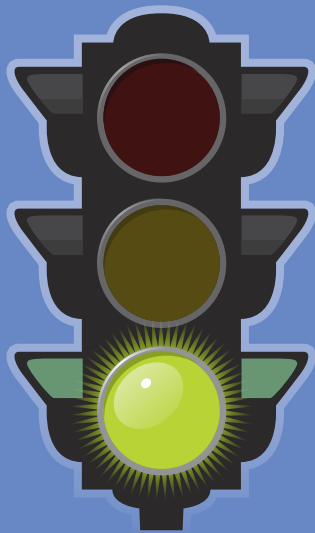
Possibilities include taking a loan on a policy, surrendering the policy, taking a life settlement or converting the policy to a long-term care assurance benefit plan. Consult a financial advisor.

Long-term care insurance

This covers individuals who need long-term care or assistance with activities of daily living such as bathing and getting dressed. Consult a financial advisor.

Real estate

Consider keeping a home in the family by selling or renting it to a relative.



Now that you have a better understanding of senior living, you're ready to take the

next steps

It's time Enlist the help of a trusted family member or friend.

to act Whose advice do you trust the most? Is there a family member, friend, physician or clergy member, for instance, who may help you make this decision? Might this person be willing to help you search for the right community or help you discuss the idea with your family?

Contact senior living communities in your desired area.

Schedule tours of potential communities. During each visit, speak with key leadership including the executive director, events and activities director and healthcare and nursing management to get an idea of their care and service approaches and philosophies.

Consult the worksheet that accompanies this guide and bring it with you on each community visit. It provides key aspects to consider when searching for the best senior living community for you or your family member.

**People are living longer.
We're working to help them live *better*.**

This information was drawn from more than 20 years of experience serving older adults at Atria communities throughout North America. From a family's first visit to an Atria community, we partner with them to determine the right option – even if that option isn't Atria.

Likewise, this guide was designed to assist you in your search. Because just as no two seniors are alike, neither are senior living options. It pays to compare.

So shop wisely. Visit as many communities as possible. And if you discover at the end of your search that Atria is the perfect fit, we'll work tirelessly to exceed your expectations.

**If you need additional support, we're here 24/7/365.
Reach out to us any time at [AtriaSeniorLiving.com](https://www.AtriaSeniorLiving.com).**

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