

Senior Living: It Ain't What It Used to Be

by Sandy Perlic

Does the term “senior housing” conjure up visions of a dingy hospital-like setting, where lonely old people sit around listlessly day after day? You might be surprised at just how much things have changed.

What It Used to Be

In times past, there were two housing options for older Americans: they could move into a nursing home, or live with their adult children.

Nursing homes, and their close cousins sanitariums and asylums, used to be very institutional places where the aged went when they could no longer manage on their own. They were dull, dreary places to spend the last twenty years of your life.

Since nursing homes were so unappealing, seniors moved in with adult children whenever possible. In the past several decades families have become more fragmented, and that arrangement has become less common. In response, the “senior living” industry started to provide more housing choices.

Today's Choices

By far the most common choice for aging Americans is to live in their own homes for as long as possible. When some tasks at home, such as cooking, cleaning or outdoor maintenance prove to be too much for seniors, these services can be hired out or, if finances are limited, can be provided by non-profit agencies. A small amount of help can often make the difference for those who want to remain at home. Alternatively, some still have the opportunity to live with family members.

“Senior living” offers several other alternatives for those older adults who enjoy living in a community with other seniors. One of the most common housing arrangements for seniors, independent living, allows seniors who manage well on their own the opportunity to live in their own homes or apartments. A variety of recreational, physical, and social activities are provided for them to participate in. Assisted living offers a similar choice of activities to seniors who prefer to live in their own home but require a little extra help with cooking, housekeeping, or personal care. Some communities offer both housing alternatives, and some allow seniors to stay in the same home while receiving increasing levels of help with daily needs.

Subsidized or reduced-rent apartments are an alternative for seniors with lower incomes.

Finally, there are the nursing homes. (Yes, they still exist, but no, they are not the nursing homes you remember from childhood.) “Now in our nursing homes,” said Yvonne Myers, health systems coordinator for Columbine Health System, “You are either rehabilitating from hospitalization and will go home, you're at the end stages of brain diseases, or you're hospice (dying).”

Who needs it?

The short answer is, most senior citizens do. But exactly who is a senior, anyway? The Association of Retired Persons (AARP) welcomes adults at age 50, and many “senior discounts” are offered at that age. Many governmental services and programs, however, are geared toward older adults age 60, 62, or even 65. Meanwhile, the Social Security Administration now defines “full retirement age” as being anywhere from 65 to 67 years old, depending on the year of birth. Margaret Long, the program manager for the Larimer County Office on Aging, distinguishes seniors in this way: “In really elegant terms, the 60 to 74-year-old age group is the young old, but the 75+ is the old old. You can pretty much say that with the 75+ you're beginning to find a fairly good-sized percentage of those folks needing some

help with some things.”

Even older adults who are physically capable of taking care of themselves and their homes, however, often have other problems to contend with. A big concern for those at home can be the lack of socialization. Often social contact becomes very limited as friends die or move away, a spouse dies, or it becomes difficult to drive. “There reaches a point where you're so isolated that you're actually not eating, you're becoming depressed, you're forgetting to take your medicine, and you're sleeping all day,” said Myers. She tells of a ninety-two-year-old woman who was alone after the death of her husband, but continued to get out occasionally to the symphony and to volunteer at the Avery House. “I thought I was busy. And I told my family, 'I'm fine, I'm fine,'" the woman told Myers. “I was slowly dying. I wasn't eating. I was getting disinterested in the world.” Moving to a senior living facility made all the difference. “I'm so busy now between my volunteering and the activities,” she said, “I think I have to get a PDA so I can keep up!”

Indeed, volunteering and strong social relationships have been shown to be a strong factor in living long and aging well, according to Rick Shamberg, regional sales and marketing director for Spectrum Retirement Communities. Other factors that are important for a long and happy life are physical fitness, good nutrition, spending time with family, spirituality, and living in the present. Today's senior living communities are designed with these needs in mind, and a lot of feedback is solicited from residents. “We do a lot of research, we ask a lot of questions, and we try very hard to listen to what people want,” said Don Gorsuch, vice president of lifestyle and sales for MacKenzie House.

Pros & Cons

Living in a community with other people at the same stage in life, with similar interests and limitations, is one of the advantages of senior living. In addition, handing over responsibility for snow shoveling, lawn mowing, or household chores makes life much easier. Charles Click, an 86-year-old who recently settled in Rigden Farm Senior Living with his wife, has no regrets about the move. He said, “My wife is legally blind and was having trouble doing three meals a day at home, so this was a godsend having meals furnished.”

However, all of the extra help comes at a price. With some meals included, an independent living apartment can run from \$1,500 to over \$3,000 per month. Assisted living, with its greater level of services, can range from \$1,500 to close to \$5,000 per month. For those seniors with savings or a good retirement income, that may not be a problem. But for folks of more limited means there are far fewer options for senior housing, and the situation is unlikely to substantially improve. As Larimer County' senior population balloons from the current 39,000 people 60 and older, to an estimated 74,000, or 20% of the forecasted population, in 2020, the less-profitable arena of affordable senior housing will likely grow at a much smaller rate.

A note of caution: if you require nursing home care, rates of \$160 to \$320 per day mean charges can quickly mount up. Medicare will only pay for short stays, and Medicaid is only available to those with few assets. If you don't want to use your savings or sell your assets to pay for nursing care, consider investing in long-term care insurance. Check out www.dora.state.co.us/insurance/senior/ltc for more information.

Finding the Right Fit

To find the right housing for you, start by perusing the fairly comprehensive lists of senior housing on the Larimer County Office on Aging's website at www.co.larimer.co.us/seniors/senior_housing. Organized by housing types, you'll find the style of accommodation offered, the price range, and whether meals are included.

Once you've identified what's affordable, take stock of your interests and abilities and look for a housing arrangement that will suit your needs.

Do you love to garden? Cook? Would you like the option of getting a bite to eat at all hours? Rigden Farm Senior Living boasts a greenhouse and a Martha-Stewart-type kitchen. Their restaurant-style food service, along with a European-style bistro, allows you to grab a meal anytime between 7 a.m. and 7 p.m. You can find more information at www.RigdenFarmSeniorLiving.com.

Would you like to keep your mind sharp and your memory keen? Would you enjoy resort-style living? Then check out the Brain Fitness area and everything else MacKenzie House offers at its information center at Harmony and MacMurray, or its management company's website at www.leisurecare.com.

Do you hang out at the Senior Center? Do you feel most comfortable around others with similar capabilities? Columbine Health System has a convenient location near the Senior Center, and has 21 local businesses catering to seniors, from independent living to nursing home care, and everything in between. Check out its offerings at www.columbinehealth.com.

Would you prefer a home in a multi-generational neighborhood, but without the maintenance? Jill Glaser, a builder/developer for LaGrange Homes in Rigden Farm, designs homes with features friendly to aging bodies. Glaser's most popular floorplan with seniors features one-floor living, and allows for grab bars in bathrooms and other accommodations to be easily installed as needed. Contact Glaser at #227-8084.

A tour of any of these housing options will show you just how far senior living has come.

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