

The following is an excerpt from the the acclaimed book
*Senior Housing 101: Your Basic Field Guide To Understanding
Today's Complex Senior Housing Market.*

If you would like to learn more about the book and purchase your full copy in either paperback or electronic form, please [click here](#).

So... What's Your Situation?

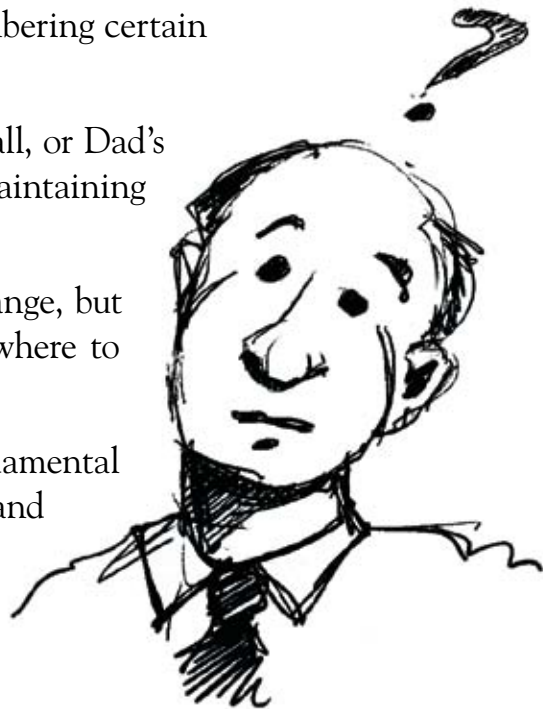
You're probably reading this book because you or a loved one is starting to have concerns about living alone. For an elderly individual or a couple, living alone can become difficult, and even dangerous, for any number of reasons:

- Dad shouldn't be mowing the lawn or cleaning the gutters.
- Mom's having trouble going up and down the stairs.
- Driving at night has become dangerous.
- A declining memory is having trouble remembering certain appointments.

Or maybe it's more severe. Perhaps Mom had a fall, or Dad's become ill, and suddenly the tasks and chores of maintaining their current lifestyle have become overwhelming.

Whatever the reason, you sense it's time for a change, but you're not sure what that change should be...or where to begin your research.

That's what this book is for. It lays out the fundamental landscape of senior housing and helps you understand the options whether for yourself or your aging parents or relatives. It will explain the different types of living available, discuss the pros and cons of each, and provide you with a formula to



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make the important and sometimes difficult decisions that must balance lifestyle, finance, values, health and safety, and more.

In short, after reading this book you will be an educated consumer of the senior housing market. You will know how to...

- Compare housing choices and find the best fit for you or your loved one
- Understand the various financial options and contracts
- Research and ask questions
- Make sense of the terminology used in the senior housing industry
- Evaluate the risk and value factors in making your decision

Knowing these things will allow you to easily separate the wheat from the chaff. And in doing so you'll avoid wasting hours of your precious time, reduce the stress of this emotionally charged life transition, and possibly save hundreds or thousands of dollars in the process.

Here's What You'll Learn

This book has been divided into several sections, each important to becoming a savvy consumer and making the best choices for your particular situation. First we'll identify the main issues and problems that lead to making this type of a life change and give you a brief overview of the options available in today's market.

Next we'll discuss the "facts of life" in today's market so you understand the standard process and paths typically taken through different stages of life and care, as well as some important paradigms and perceptions that influence the research process.

Then we'll introduce the formula for your success. This balances the critical factors that must be considered when researching and deciding what the most appropriate next step is for your situation. And, if used properly, it will shave time and stress off your research process, saving you considerable dollars when you do make a decision.

After that I'll explore each of the primary options for senior housing available in today's ever-changing market. Here we'll evaluate the pros and cons of each option, weigh the cost-to-benefit ratios, discuss the important questions you need to ask, explain the different types of contracts available, and more.

Finally, I'll leave you with plenty of research notes. These are specific exercises, questions, and recommendations—most of which you can do right away—that will jumpstart your research and put you on the road to making the best decision you can for you or your loved ones. And, as a bonus, I've included a glossary and list of additional resources to help expand your search.

But before we get into any of that, you're probably asking yourself, "Who is this person, and why should I listen to her?"

Been There. Done That.

Allow me to properly introduce myself. My name is Randalynn Kaye and I've been in the senior housing industry for nearly 10 years as a sales and marketing professional. In that time I've met and worked with hundreds of adult children and their elderly parents who had decided to leave their home and make a lifestyle change. I've also been on the "consumer side" of the journey, helping manage the relocation to senior housing of my own parents as well as my husband's. It is an emotionally charged transition and helping people through this decision time and process has become something of a passion for me.

For several years now, many of my friends and co-workers have been asking me for advice on issues with their aging parents. "Where do I go?" "I know nothing about this topic." "How do I understand all the options and differences as I look at communities?" "How do I talk to my parents about this?" "What questions do I need to ask?" And for several years I've done what I can to help them.

Over the years I've realized that the average person—whether 70 to 90 years old and looking for themselves, or 30 to 70 years old and looking for their aging parents, grandparents, or loved ones—has no place to go to get a clear, basic understanding of senior housing options. What people need is information that will save them time and energy and help them be more effective with their research.

Taking complex ideas and breaking them down so they can be easily understood is something I've always enjoyed...and the senior housing marketplace can be a complex and confusing place. So that's what I've tried to do with this book. Two quick notes before going forward...

First, I've written this book as though addressing the adult child—most likely the 40 to 60 year old "baby boomer" who is trying to navigate

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this labyrinth to help their aging parent(s). Regardless of whether you are starting this search for yourself or your parents, the information that follows will be a valuable guide. Use this as a workbook...mark it up, take notes, highlight information, make it yours.

Second, this information focuses primarily on Independent Living, though I do explain the basics of Assisted Living and Skilled Nursing to help jumpstart your research in those areas. If those terms sound foreign to you right now, don't worry...they won't by the time you're half way through this book.

Now, let's get down to business.

When Is It Time For A Change?

This is often a difficult question to answer. Changing the lifestyle your parents have become so familiar with can be daunting, and it's understandable why many people I work with have a hard time identifying that a change is needed. In my experience I have seen three primary reasons people choose to take that next step.

#1 – The Health-Related Wake-Up Call

Sol and Rachel had led a very successful life. He was a retired attorney; they had raised 3 children, downsized from the big family home and now lived in a townhouse. One evening Sol fell down the basement steps. Fortunately he was not seriously injured...but the fall was their health-related wake-up call. "Maybe we shouldn't be trying to manage all these stairs," they said to themselves. The fall told them it was time for a change.

Another couple, Tony and Rose, decided they needed to leave their home when Tony began demonstrating the early stages of memory loss. Rose knew that, as his needs increased, she couldn't handle caring for him and maintaining the house as well.

Several years after losing her husband, Lois had a stroke. She survived and was doing very well, but living alone and not knowing what the future held concerned her. She knew it would be best to think about some different lifestyle options, so she started her research process.

As these examples illustrate, the health-related wake-up call is an event or situation that gets someone's attention. It's a crisis or change that doesn't force a person into assisted living or skilled nursing care, but makes them think about the future. The adult children often see it way before their

parents, while older adults will sometimes view the episode as something they just need to “get over”...like a bad cold. Some people will even remain in denial until a more serious crisis occurs.

The most common health-related wake-up calls I see are:

- A fall
- A stroke or TIA (mini-stroke)
- The early diagnosis of memory loss
- Cancer or Parkinson’s that is still manageable
- Macular Degeneration or changing eyesight

If your parents experience something like this, it is time for ACTION! Even if your parents are in denial or resisting the idea of making a move, the adult child must know what the options are and start gathering information.

#2 – Difficulty Maintaining Current Home

Cliff and Eunice had been blessed with excellent health. They were traveling extensively, working out and enjoying their grandchildren... generally being active, engaged, and productive well into their later years. Then the roof started to leak, the dryer conked out, the snow removal service didn’t show up after a foot of snow came down, their property taxes were climbing...in short, maintaining their well-loved home was becoming a hassle.

This common dilemma sends many people out to start their research. When the challenge of maintaining a home outweighs the pleasure and relaxation you get from living there, it’s time to change. Sometimes trying to maintain the home is what leads to the “health-related wake-up call”...Dad falls off the ladder trying to clean the gutters or getting to the attic, Mom falls trying to take out the trash or carry a load of laundry to the basement.

One of the most difficult things to do in an emotionally charged situation is to introduce logic. Sometimes addressing the logic and reality of trying to maintain a home is what will get people off the dime and starting to face the fact that they need to move. Later on I’ll give you plenty of tips on how to do this.

#3 – Desire to be Close to Family & Friends

Many people reach a point in life when it becomes more important to be close to their real support system. Fritz and Hilda, my husband's parents, for instance, had been in the same town for well over 50 years. They were familiar with everything and very resistant to a move or any changes. German, stubborn, and survivors of the war, there seemed to be no budging them.

Fun Fact:

For the first time in history, the number of people aged 60 years or over will soon surpass those under 5.

Eventually the house became too much to handle, and after looking at options in the Philadelphia area we had a family pow-wow and laid out the facts. Their only son, my husband, lived in Chicago and he was their primary (and in most cases their only) support system. Even though it meant an uncomfortable change, knowing that he was near to help them if something happened eventually outweighed their fear of change and the upheaval of a move.

Often people will retire to places like Florida, Arizona, or the Carolinas to be near the golf course or the beach where it's warm and sunny. But at some point that all becomes secondary to being close to the ones they love...their sons, daughters, grandchildren and great-grandchildren.

The flip side of the coin is the person who has children spread all over the country and decides to stay put in their familiar geographical surroundings or perhaps a person with no family. If financially viable, positioning themselves in a continuing care retirement community is a good option.

The Top Three Questions Seniors Ask Themselves

As we age, there are three questions that, consciously or not, dance around in the back of our minds.

1. What happens if I get sick?
2. What quality of services do I hope to receive?
3. Do I have enough money to last me the rest of my life?

Doing the homework outlined in this book and starting your research will help you and your loved ones understand the answers to those three questions and ultimately feel more at peace with the decisions you make.

How Will You Decide?

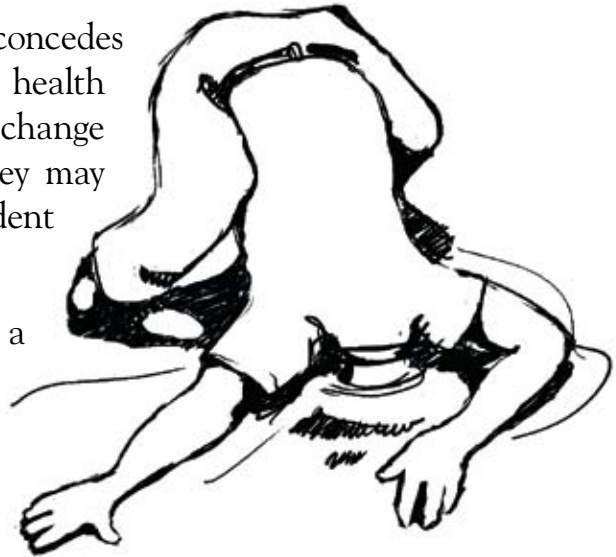
Everyone makes their decisions about senior housing lifestyles differently, and each situation is unique. However, senior housing professionals have come to recognize four main types of consumer.

The Advance Planner: This is the person who starts their research early, taking their time to become an educated consumer and exploring all the options that are available. Usually this type of person is not afraid of the tough questions, willing to discuss end-of-life issues, and engage in deep, meaningful conversations with loved ones. The advanced planner is the one who makes a move before they have to and stays in control of the process.

The Reluctant Consumer: This person is somewhat reluctantly pulled into the research process by their spouse or adult children. They really don't want to have to face the idea of making changes in their lives, but grudgingly participate in the process.

The Wake-Up Call: This is the person who finally concedes to make a move after a near crisis: when the health challenge cannot be denied any longer and a change must happen. If the person is fortunate, they may still be capable of functioning in an independent living community.

The Scrambler: This is the person who suffers a more serious health challenge that necessitates an immediate move. It usually involves family making all the choices because the older adult can no longer handle processing the options or changes. Most times it involves moving directly into assisted living or skilled nursing care.



Unfortunately I sometimes experience seniors that choose to put their head in the sand and play ostrich about their aging process, thinking they are staying in control of their lives, when the reality is just the opposite. Then, when a serious crisis occurs, someone else will have to scramble around and make the decisions for them as to where they will live and who will care for them.

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The wonderful thing is we are all “at choice” in life and each person can choose how they want to approach this aspect of their journey. So the question to ask yourself or your loved ones is... How will you decide?

Key Points to Remember...

- Most people make a change for one of three common reasons: they experience a health-related wake-up call; they have difficulty maintaining their current home or they have a desire to be closer to family and friends.
- When contemplating a change, people are usually most concerned with these three questions: What happens if I get sick? What quality of services do I hope to receive? Do I have enough money to last me the rest of my life?
- Senior housing professionals have come to recognize four main types of consumer: The Advance Planners, The Reluctant Consumers, The Wake-Up Call, The Scrambler. Which one will you be?

If you enjoyed this excerpt you will find even more insightful guidance and practical tools in the rest of Senior Housing 101.

- Discover the subtle differences between Traditional Real Estate and a Retirement Community that you need to factor into your research (p. 12)
- Discover the two “magic numbers” all senior housing professionals will need from you when you start looking. (p. 23)
- Learn this financial formula to find out if a community is financially viable (it’s used by experts across the country) (p. 25)
- Understand how to position yourself to be protected if you run out of money or outlive your assets. (p. 32)

“A fact filled, honest account of dealing with living choices with a born storyteller’s gift of observation, experience, and a generous heart.”

- David B. Wolfe, author, *Serving the Ageless Market*, *Ageless Marketing*, co-author, *Firms of Endearment*

“Like a trusted friend leading the way, every detail on the topic of senior housing is covered in this time-saving gem of a book.”

- Joy Laverde, author, *The Complete Eldercare Planner*

“Written with practical ideas, thought provoking insights and shared heartfelt moments, Senior Housing 101 is all that’s needed to successfully transition to the next chapter in one’s life.”

- Joseph L. Benson, President, Wyndemere Senior Living Campus

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