

# Independent Living for Seniors: How to Plan Your Future



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If you live in Ohio, you may know that over 11 million people call it home. Of these 11 million, 17% are over the age of 65 which means there are nearly two million senior residents. And the population is rapidly growing as life expectancy expands. In 2020 the number of people over 60 was more significant than that of those under 20 worldwide according to the 2020 census.

With this being the case, senior care is of utmost importance. That is why planning for your future care today is vital. And independent living is the perfect place to start.





### What is Independent Living?

Independent living for seniors is any housing arrangement designed exclusively for older adults, usually aged 62 and older. Plainly put, it's a lifestyle option available to older adults that are looking to simplify. It lessens responsibilities and offers an array of amenities. In essence, it's regaining the time to do the things you want to do.

## **Types of Independent Living**

There are several types of independent living options for seniors looking to age well. Here is a layout of your options.

#### 55+ Age Restricted Communities

A 55+ age-restricted community is what it sounds like, a community where the age is restricted to people 55 and older. These communities are designed with older individuals in mind and allow for apartments, condos, or townhomes of a smaller size which can be a great way to downsize. However, they do not have many of the amenities that full retirement communities have to offer.

#### **Independent Living Communities**

An independent living community is a type of community exclusive to seniors where residents are physically independent. There are typically amenities and social events designed to help you age happily.

In an independent living community, residents live in a residential setting with private accommodations, typically in an apartment or villa.

#### **Continuing Care Retirement Community**

A Continuing Care Retirement Community (CCRC) is a residence for seniors to age through a continuum and often independent living is the first stage. This continuum of care includes independent living, assisted living, skilled nursing, memory support, and sometimes hospice. It typically boasts amenities and social events with the added security of care levels. It is a place for seniors to comfortably age through all stages of life.

At LEC, you will never have to relocate due to medical costs or events.



## Are You Having Trouble Maintaining Your Home?

Before getting into the details of independent living, consider these statistics.

- Roughly 90% of seniors plan to remain in their current homes for the next 5-10 years. Of these seniors, 85% believe they can do so without major home modifications.
- The most common reason people want to stay in their homes is that they want to be where they are comfortable.
- About 65% of older individuals between 60-70 find it easy to live independently. However, for those over 70, only 43% do.
- Over 25% of seniors in their 60s believe that their communities will not have the resources to help them age well.
- 50% of seniors think their communities offer quality public transit.
- About 25% of seniors feel they could not move if they wanted to due to the cost of moving and fear they could not sell their house.
- Home modifications for aging seniors can cost anywhere from \$10k-100k.

Moving to an independent living community can help you prepare for the inevitabilities of aging. Maintaining your home can become extremely difficult as you age and not everyone can hire help or have family members to assist. In an independent living accommodation, this is less of a challenge and frees you to enjoy your retirement.





### **Things to Consider**

Retirement planning requires that you think about what you want your retirement to look like. Here are a few things to consider.

#### **Social Circles**

Maintaining your social life is vital to aging well. For many Americans looking to age at home, their decision is based on staying in their comfort zone. However, you may be doing yourself a disservice. Social isolation is a problem with older adults; as mobility becomes difficult, your risk of social isolation increases.

Independent living makes it easier to socialize with a group of your peers because you are in a neighborhood designed with a focus on the preferences of older adults. This makes it much easier to make and maintain friendships with those who are close to you.

#### **Emergency Planning**

An essential consideration for those over 60 is to think about how physically close family and friends actually are in case of emergency. In independent living, you won't have to worry about a lack of help at times when you want it. At LEC, all residents are equipped with emergency pendants in case of falls or a medical emergency. And associates are on campus at all times to assist you.

#### Security

Considering whether or not your neighborhood is as safe as it once was is an important aspect of aging well. Your future independent living community is designed to be populated by people of similar ages, ensuring safety for seniors.



## **Difference Between Independent Living and Assisted Living**

The primary difference between independent living and assisted living is the level of help needed in activities of daily living. In independent living, the residents are physically independent and able to get around on their own. Oftentimes, they want to limit the maintenance required to stay in their homes. Some of the amenities an independent living community has to offer include but are not limited to:

- Dining options
- Concierge and transportation service
- On-site offerings such as fitness center, salon, and community spaces
- Space for private events such as community rooms or clubhouses
- Programming and trips
- Volunteer opportunities
- Life safety monitoring
- Housekeeping

In assisted living, residents are not physically independent and require a higher level of care when it comes to activities of daily living. Activities of daily living can include, but are not limited to:

- Bathing
- Dressing
- Eating
- Walking
- Using the bathroom
- Getting up and down from chairs





## Are You a Good Candidate for Independent Living?

Eliminating the need for home maintenance by moving to independent living leaves more time in the day for hobbies, travel, and freedom from household tasks like cooking and cleaning. If this sounds like you, then you might be a good candidate for independent living. But to be sure, here are seven questions to ask yourself:

#### 1. Do You Like Your Privacy?

At LEC, the patio homes, villas and apartments that make up our independent living communities are private accommodations. That means you have complete privacy in your home, which includes a bathroom, kitchen, living space, and bedroom.

#### 2. Do You Value Your Freedom?

At our LEC independent living communities, you live life on your terms just like you would in your own home. You set your own schedule with access to campus events and amenities while you come and go as you please. You decide what you want to eat with access to on-site dining options, where you want to go with access to campus events, and who you would like to socialize with on or off campus.

#### 3. Do You Want Someone Else to Cook?

One of the benefits of living independently at LEC is that you have the option to cook for yourself as usual or take advantage of the on-site dining options. Each LEC community has on-site restaurants where the tables are set with full-service associates, and a menu of delicious professionally prepared culinary items.



## 4. Are You Ready to Leave the Responsibility of Home Maintenance to Someone Else?

It can be time-consuming and difficult to maintain your home as you get older. Even for seniors without health challenges, you might find out as you get older that you'd rather spend your time doing more meaningful things than housework and chores. But don't worry about missing your garden, our residences feature gardening centers so you can keep doing what gives you joy.

#### 5. Do You Want More Time for Hobbies?

At LEC, you no longer have to worry about grocery shopping, meal preparation, cooking, dishes, or housekeeping unless you want to. This frees up more time for you to do what you enjoy. You'll have more time for family, traveling, game nights, movies, keeping up with your friends, staying active, and whatever else you enjoy. There's also a good chance that others in the community value what you are passionate about, which means you'll have peers to talk to.

#### 6. Do You Like Being Active?

Whether you've always wanted to have the time to prioritize exercising or you regularly go to the gym already, the communities of LEC are here to help you foster your fitness goals. With on-site fitness centers and/or walking trails at most of our communities, your daily exercise routine will not be interrupted. And the best part is; you don't have to leave your neighborhood to enjoy them.

#### 7. Do You Like Convenient Opportunities to Socialize?

At LEC, you never have to have a boring day. With programs and events happening on a daily, weekly, and monthly basis there is always an opportunity to have fun with friends and meet new people. No matter what you are interested in, there is something for everyone.

# If you answered "yes" to these questions, then you are likely a good candidate for independent living.





### What to Look for in an Independent Living Community?

You've worked hard to reach this point in your life and now is the time to enjoy the best parts of it. So, you've come to the conclusion that independent living is right for you. But how do you choose the right independent living community?

When considering the amenities and features of any independent living community, you should take into account how each element will impact your life. Most amenities will focus on the primary aspects of aging well: physical health, emotional wellness, social life, spirituality, creativity, and intellect. Today, seniors are choosing senior living communities not because they have to, but because of all the benefits they offer. While your options for a community are vast, this list describes a few top amenities to look for as you explore your community options.

#### **Housing Choices**

Many senior living communities vary wildly in their appearance and design. Some are designed like apartments and homes all people in one or several large buildings with shared common spaces. Others may utilize the campus setting and appear more like a resort with separate townhomes or villas.

This is an important consideration in your aging plan. Would you rather a spacious apartment with access to gathering spaces just down the hall or would you prefer a more private accommodation in a villa separate from the main building? One isn't inherently better than the other, and it is simply a matter of preference. Many people prefer campuses that offer multiple housing options so you can choose which option is right for you in the perfect community.

#### **Multiple Dining Options**

While a single dining room or cafeteria might suffice your dining needs, it's always nice to have options for a sit-down, restaurant-style meal on campus. If you are busy, it might be nice to have an on-campus café to pop in and grab a cup of joe on the go. Multiple dining options allow for more choices to meet individual preferences. Think about what type of dining options you are looking for before visiting the community.

#### On-Site Spa, Salon, or Barber

We all like to pamper ourselves every so often and that is why it's important to check and see if your prospective community has the luxury of a spa, salon, or barber on site. While this may strike you as a bit unnecessary, that's the point. It's a luxury offered on campus to help pamper you from the comfort of your own neighborhood. With these amenities catering to the residents of the community only, it is easy to book appointments and make personal connections with associates.



#### Health and Wellness Centers

Staying active is an important aspect of aging well, and the best independent living communities will have fitness options on-site. This could include fitness centers, group exercise classes, swimming pools, and personal trainers. Some communities feature walking trails, tennis courts, and putting greens on campus to promote healthy levels of daily activity.

#### **Creative Studio Spaces**

For many people, retirement is an opportunity to find or even rediscover beloved hobbies. This is why many independent living communities offer spaces for artistic creation, craftsmanship, and other types of creative activities. On-site art studios allow for classes and workshops for residents to enjoy flexing their creative muscles. This can also include theaters and movie nights for cinephiles.

#### Entertainment

Speaking of movie nights, consider the types of entertainment offered at each community you visit. Many communities will boast a game room for you to make your own fun outside the scheduled events and programs offered on campus. This could include professionally led cooking classes or even on-site concerts for the residents to enjoy at their leisure.

#### **Social Space**

Independent living communities should contain common spaces designed for residents to come together to share the community. Courtyards, lounges, and outdoor patios are just a few examples of the social spaces you might find. These areas are perfect for accommodating informal gatherings and regular meetups with the new friends you have made on campus. Consider whether these spaces are comfortable and encourage meeting new people to foster an active social life.

#### **Growth Opportunities**

Many people in retirement look forward to spending their free time learning something new. Some independent living communities will often offer amenities to cater to intellectual pursuits, like libraries, internet cafés, and classes that offer opportunities for growth. Some communities may also feature close connections to local colleges and offer amenities specific to certain programs.

#### **Maximize Value**

When choosing where to live, your finances are important. But often the decision isn't simply one about the cost of housing. You should consider all the value provided. In addition to your rent or mortgage, staying in your home often requires costs of utilities, repairs, taxes, meals, and the cost of activities.

At an independent living community, these costs are included in the overall price. All of these amenities add up to an overall benefit. When you tally it all up, many seniors choose independent living due to their vacation-like lifestyle. Everything is included in the monthly fee which reduces the need to manage multiple bills.



## **Contact Us**

Life Enriching Communities is a collection of continuing care retirement communities located in Cincinnati, Columbus, and Cleveland, with independent living homes, assisted living, rehab services, and more. We're focused on supporting the vibrant and active lifestyles of our residents so they can age well. For more information, contact Life Enriching Communities online or at 513-719-3510.

At Life Enriching Communities (LEC), independent living is part of our Continuing Care Retirement Community (CCRC). Here, seniors enjoy apartment-style, patio homes, and villas with all the amenities a retirement community has to offer. With easier-to-navigate homes and no maintenance, LEC allows those who age with us to focus on what is important to them, be it travel, family, or living in a community with their peers.

While residents live independently, LEC offers amenities like fitness centers and dining venues, activities, and services right on campus. With a full calendar of events and recreational centers to enjoy, LEC provides its residents with the opportunity to connect easily with other members of the community.

Many senior independent living communities are targeted at older adults who may need little to no help with activities of daily living, and most don't offer medical care or nursing staff. However, since independent living is part of the LEC continuum of care, you will have access to the medical staff on campus. The continuum means that you can age through every stage of life, from independent living, to assisted living, to memory care if needed.





**Life Enriching Communities** owns and operates six senior living communities (CCRCs)...

#### **CINCINNATI AREA**

- Twin Towers, College Hill: 513-853-2000
- Twin Lakes, Montgomery: 513-247-1300
- Confident Living, Tri-State Area: 513-719-3522

#### **CLEVELAND AREA**

• Concord Reserve, Westlake: 440-961-3700

#### **COLUMBUS AREA**

- Wesley Glen, Clintonville: 614-888-7492
- Wesley Ridge, Reynoldsburg: 614-759-0023
- Wesley Woods, New Albany: 614-656-4100
- Wesley Hospice, Central Ohio: 614-451-6700

## For additional resources, visit us online at: www.lec.org





Life Enriching Communities is affiliated with the West Ohio Conference of the United Methodist Church and welcomes people of all faiths. We do not discriminate and we provide free assistance in your native language, if needed. Find our complete non-discrimination policy at www.LEC.org.