



ARBOR TERRACE®  
glenview



# Senior Living *Demystified*

COMPLIMENTS OF



**ARBOR TERRACE®**  
*glenview*

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## Do you have questions about senior living?

Wondering when it might be the right time to look at senior living options for yourself or a loved one? Perhaps you're just curious about what life would be like in a senior living community, or what it would cost and whether you can afford it?

We hear these questions every day from people just like you, which is why we asked our senior care counselors to help us prepare this complete guide to the questions that you may not even have known you wanted answers for. From general information about aging to details about senior living options that you can choose from, this one-stop guide is here to serve as a complete reference.





# CHOOSING THE RIGHT LIVING OPTION

Depending on the level of care you or your loved one requires, several senior living options are available. From independent living to memory care communities and assisted living, there are a variety of levels of care at multiple price ranges, as well as various accommodations.

## *INDEPENDENT SENIOR LIVING*

*Independent living housing designed for active older adults who want an independent, low-maintenance lifestyle.*

**How “independent” is it, really?** At an independent senior living community, you have complete freedom with what you do with your time and living space. You can participate in social and recreational events in the community ... or not. You can also come and go as you please. As for food, independent living communities often offer custom-designed meal packages, thus allowing you to choose a specified number of meals per day.

**Is driving an option?** Absolutely! Many residents still drive their own cars, so parking is available at most communities. For those who choose not to drive, most residences offer a private bus for local shopping and day trips.

## Is it possible to travel?

There are no restrictions on travel whatsoever. In fact, travel is easier and more worry-free than ever thanks to the security of knowing that your home will be safe while you're gone.

## What's the difference between independent living and a 55+ community or senior apartments?

In an independent living community, residents live in accessible apartments and have access to a number of common areas such as game rooms, libraries, business centers and more. These communities provide numerous social and recreational activities on and off site.

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### Premium independent living often includes:

- Delicious home-cooked meals
- Transportation
- Housekeeping and laundry
- Fitness facilities
- Beauty salons
- Concierge services

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There is on-site security, a 24-hour emergency help call system and, often, a nurse on staff during weekday business hours. Senior and 55+ community apartments are similar to independent living communities but offer few organized social activities or care services. They do deliver such amenities as fitness centers, tennis courts, pools and golf course access, and they typically have community gates and security patrol.

## What happens in the case of an illness?

Many senior living options include on-site first aid and nursing care in case of emergencies. Other communities can provide nursing staff or personal companions for a fee if you become ill. However, the medical services available in an independent living community are governed by state regulations, so it's important to ask upfront what assistance the community is legally able to provide.

## Is there a benefit to independent living if assistance isn't needed?

At an independent living community, time isn't wasted on keeping up with housework, which means you or your loved one can devote energy into enjoying recreational activities, learning new skills and looking after your physical, emotional, social and spiritual well-being.

## Can the environment and setting be personalized?

Independent living communities do not come in a single blueprint. You could live in a large high-rise apartment in a downtown neighborhood or in a smaller community with a smalltown feel. Units vary in size from a studio to a full apartment, and in some communities residents live in condos, townhouses or small cottages. Also, keep in mind that whatever the type of unit, you can furnish and decorate it as you wish; in fact, paint colors or carpeting often are customizable, just like with an apartment or home rental.





## What happens when the care required doesn't allow for independent living?

In some cases, one can remain in an independent living community as long as the family or a home health care provider provides caregiving. Another option is to move to an assisted living community — many independent living and assisted living communities share the same campus, thus making the move easier.

## Is it completely necessary to have a community that also offers other services, such as a skilled nursing area?

Some seniors live in continuing care retirement communities (CCRCs), which offer independent living, assisted living and skilled nursing facilities on the same campus. If care needs increase over time, you or your loved one can move to either assisted living or a skilled nursing facility (although an on-site nursing home bed might not be available when you are ready to move).

Keep in mind, a CCRC has a buy-in cost and ongoing fees. Look into your finances to be sure that a CCRC is a right fit for your family.

## ASSISTED LIVING

*In recent years, assisted living has emerged as the preferred housing alternative for seniors who need some help with daily activities but do not require nursing care.*

### Isn't this just another word for a nursing home?

Not at all — although there are some parallels between assisted living communities and nursing homes (e.g., both provide meals, housekeeping and laundry and personal care assistance), there are fundamental differences as well. For instance, unlike assisted living residents who are free to come and go as they please, those living in a skilled nursing facility cannot leave without accompaniment. Furthermore, nursing home residents live in a private or shared room and sleep on a hospital bed, while those in assisted living have their own apartments.

### What activities are available?

More than likely, you will be anything but bored with life in an assisted living community. These communities offer plenty of common areas, such as libraries, computer labs, activity rooms, craft studios or living rooms, which makes it easy to socialize. Furthermore, a whole range of recreational activities takes place on site — think musical shows, writing workshops, arts and crafts classes, walking clubs and guest lectures. In addition, many communities offer regular outings to museums and art galleries and some residents audit classes at nearby colleges. In an assisted living community, you'll get plenty of opportunities to learn new skills and keep your mind sharp.



## Are there roommates?

There can be, however the vast majority of residents in assisted living communities live in their own studio or one-bedroom apartment and have their own bathroom. And couples are welcome too!

## Is the staff well-trained? How can I tell?

To get a sense of the type of care that is offered at a particular community, you should schedule a tour, coming armed with questions such as:

- What is the staffer-to-resident ratio?
- How many registered nurses, licensed practical nurses and personal support workers are on staff? (Look for a community that has a licensed nurse on duty or on call at all times.)
- How many staffers work at any one given time, including overnights?
- What is the staff's training in such areas as safety, emergency care, first aid, mental health, residents' rights and medication administration?

Once you've taken a tour, drop in one or two times, perhaps during a mealtime or a scheduled activity, to observe how staffers interact with residents.

## How can you prep for the move?

First off, enlisting help from family or friends or hiring a senior move manager can be beneficial because sorting through possessions alone can be overwhelming. Once you start sorting, keep everything organized by creating six piles for possessions you plan to:

- Take with
- Sell
- Donate to charity
- Give to loved ones or friends
- Throw away
- Recycle

## How do security and safety work?

Emergency pull cords or other types of safety systems are used to alert nursing staff when a resident falls or experiences another emergency. Additionally, bathrooms are equipped with safety features such as grab bars and a step-in showers. Residents can usually choose to wear an emergency alert pendant if they wish as well, meaning help in an emergency is only a button push away.

## Who is in charge of medication and other health care decisions?

Although a licensed nurse typically oversees resident care and completes comprehensive, tailored assessments, the senior's primary physician will ultimately be in charge of health care decisions.

## What is the food like?

Most assisted living communities provide three nutritious meals a day plus snacks. Special diets are accommodated, and to help combat high blood pressure and heart disease, communities often provide lowfat, low-sodium meals. Moreover, many communities are moving toward providing home-cooked food using fresh and natural ingredients.

## Is driving still possible?

Although transportation services are provided, some residents still drive their own cars. Many residents move in thinking they are going to continue driving but they soon realize they don't need or want to anymore.

## Is travel still possible?

You may travel as you wish, as long as it is cleared by your physician.

## MEMORY CARE

*Assisted living memory care is the gold standard of care for people living with dementia or other cognitive impairments.*

### What is memory care?

Many assisted living communities dedicate wings to memory care residents, while others are entirely devoted to memory care. Memory care communities provide a safe and structured environment for people with dementia. Staffers are specially trained to care for seniors with dementia, and they provide special programs, including sensory stimulation, cognitive therapies and music or art therapies, that aim to keep residents active and engaged and to decrease anxiety. Furthermore, the physical environment is designed to enhance the safety of residents. For instance, to prevent residents from wandering, doors to the outside require special numerical codes; in addition, residents often display photos or mementos outside their room in “memory boxes,” which help them remember their room numbers.

### Is this really different from regular assisted living?

Although memory care shares some similarities to assisted living (e.g., they both offer meals, personal care assistance and medical management), the staff-to-resident ratio is higher in memory care. In addition, the staff is trained to know what triggers agitation or anxiety in someone with dementia and how to defuse stressful situations. Staffers also know how to recognize signs of pain in residents — a crucial skill because people with advanced dementia cannot clearly communicate their distress.



Considering people with dementia find comfort in routine, memory care programs are carefully scheduled, with certain activities always happening at specific times of day. Loud and stimulating activities are usually reserved for the early part of the day, with more gentle and relaxing activities offered later, when people with dementia are more likely to become anxious or agitated.

In addition, dining programs are specifically designed for seniors with dementia, who often develop many problems around eating. For example, the Arbor Company's award-winning Dining With Dignity program uses ground ingredients in meals, thus allowing for easier chewing and swallowing, and food is prepared in appetizing bite-size chunks, which eliminates the need to use forks or spoons for those who can't manage them easily.

## **Does everyone with dementia need memory care? It seems so drastic!**

Dementia is a progressive condition that can become quite debilitating in its later stages. By increasing socialization, reducing stress and providing a failure-free dining experience, memory care communities can help seniors with dementia function at the highest possible level for the longest possible time. Many communities have the option to begin in an assisted living community and transition to memory care when it is needed.





# PLANNING FINANCIALS

Because senior living can be one of the most significant decisions you make, thinking about and planning for the financial implications is important.

## What can you expect with costs?

The costs of senior living vary quite a bit, based upon factors such as size of accommodation, type of senior housing and the level of care needed. Depending on your location, senior independent or assisted living is often similar to the cost of rent plus other living expenses such as utilities, food and housekeeping service. By contrast, nursing home costs are typically much higher — more than twice as high on average for a semi-private room, due to the need to pay skilled medical staff. Once you move into a senior living community, you will typically be able to eliminate most, if not all, of the following costs:

- Mortgage payments
- Real estate taxes
- Heat, electricity and other utilities
- Insurance (excluding renter's insurance)
- Home repairs and maintenance
- Landscaping and snow plowing
- Meals
- Entertainment
- Vehicle payments and gas
- Personal care services

## How can you pay for senior living?

There are many resources to help you with senior living expenses. A personal financial planner is the best person to help explore your personal situation and options. Things to ask a planner include long-term care insurance or drawing funding from a life insurance policy.

Some options, such as credit lines, allow multiple family members or friends to share the cost of paying for senior living.

If you own a house or a car, the proceeds from its sale can go a long way toward paying the cost of senior living while also taking care of a hefty portion of the downsizing process.

No matter what your financial situation is, start planning for the future while you are still in good health — if you wait until there is an emergency, you might be tempted or even forced to take the first option that comes up, no matter what its cost.

## What are ways to be smart with finances?

Begin by consulting with your financial planner about your assets and debts. When you have a clear and realistic assessment of your financial situation, you can create a budget that will help prioritize your spending and saving.

No matter how old you are, taking simple and careful steps now, such as budgeting, planning meals, taking advantage of senior discounts and sales and looking for low-cost entertainment and exercise options, can make a serious positive impact on your wallet.

## Is Medicare an option for everyone?

Although everyone who has paid into the system for the minimum required time is eligible for Medicare, remember that Medicare pays the costs of inpatient hospital services but **does not** cover assisted living or dedicated memory care costs, and it only pays for skilled nursing and home health services under certain limited circumstances.

(Because Medicare pays for medically necessary health care outside of hospitals, some services provided at an assisted living community, such as physical and occupational therapy, are covered.)

## What will happen if money runs out?

Before you sign a contract with a community, find out exactly what's included in each community's rent and what extra services, such as transportation, will cost. Also, determine if any policies are in place for residents who suddenly cannot pay and whether the community offers a resident financial assistance program. Medicaid might be an option if your money runs out, although many assisted living communities only have a few Medicaid beds, if any.





## Is it better to look for communities with a buy-in fee or for ones with just a monthly rental option?

The relative security of a CCRC comes with a high cost. Unlike other types of senior housing, CCRCs charge an entrance fee in addition to monthly fees. As of 2025, entrance fees for CCRCs average around \$400,000, with costs typically ranging from \$100,000 to more than \$1 million depending on the community's location, contract type, and residence size. In some CCRC communities, you must buy your own unit, while others allow you to pay as you go, essentially a monthly rental option. Although the up-front costs are lower with rental agreements, your monthly costs will be higher to begin with, and they could potentially balloon if your health deteriorates and you have to pay out of pocket for health coverage. On the other hand, if you buy a unit and later decide to move out, you will deal with the hassle and expense of selling your unit. CCRCs are the most complex of all senior living options, so if you're seriously thinking about this option, read the contract thoroughly; even better, consult with an elder law attorney first.

# How can you avoid scams and fraud?

Financial fraud and abuse aimed at seniors are insidious problems, but there are things you can do to protect yourself:

- Only divulge your Social Security number, bank account number or credit card information if you initiated the call and are certain of who you are talking to.
- Be suspicious of emails appearing to originate from your bank. Remember, banks should not ask for login information or account numbers via email.
- Check your bank and credit card statements carefully and question any strange charges or fees.
- Pay with a check or credit card whenever possible, as this creates a paper trail.
- Never agree to prepay taxes on a supposed lottery prize or sweepstakes win — this is a red flag of a scam.
- Always ask for a written confirmation from someone who has called you on the phone about money; legitimate debt collectors, banks and government offices will not refuse to communicate with you by letter.
- Do not wire money to family members or strangers in other countries, even if they seem to be experiencing a serious emergency, until you have consulted with a financial planner, trusted family member, or friend.



## Start Your Senior Living Journey with The Arbor Company

Our professional team has been helping seniors and their families find personalized care that meets their needs for 30+ years, and we'd love the chance to provide the same award-winning service to you.

Please reach out to our team through our website or give us a call. We look forward to providing a listening ear or helping hand every step of the way on your senior care journey.





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