

*Living Wisely*

Exploring  
Retirement  
Living  
Options



**B&F** Blankinship & Foster  
*Family Wealth Advisors*



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## Current State of Retirement Living Options

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**Aging123**  
*Your Assisted Living & Memory Care Experts*



## Types of Retirement Living in San Diego

- **Independent Living** generally includes meals, housekeeping, activities and transportation
- **Assisted Living** generally includes meals, housekeeping, activities, transportation, medication management and assistance with activities of daily living (ADLs): transferring, bathing, grooming, dressing and toileting
- **Memory Care** supports individuals with Mild Cognitive Impairment (MCI) and Dementia in addition to what is provided by Assisted Living



## Types of Retirement Living in San Diego

- Assisted Living including Memory Care is licensed as a Residential Care Facility for the Elderly (RCFE) with oversight by the Department of Social Services and governed by Title 22
- Over 600 RCFEs in San Diego County
  - Approximately 20% are communities
  - Approximately 80% are residential care homes also known as board and care homes
  - Memory Care requires additional training. Not all communities and Board and Care Homes offer Memory Care



## More about Board and Care Homes

- Located in a residential neighborhood
- Homelike environment
- Caregiver to resident ratio as high as 1:3 during the day and 1:6 at night
- Ability to support specific wants and needs including diet and activities
- Ability to support (with proper training) high care needs including two-person transfer, Hoyer lift, insulin injections, feeding tube
- Appropriate option for residents with high care needs and residents no longer able to take advantage of amenities and activities at a community



## What about CCRCs?

- A Continuing Care Retirement Community offers a long-term continuing care **contract** that provides for housing, residential services, and nursing care, usually in one location, and usually for a resident's lifetime
- Resident must be 60 years or older
- Payment of an entrance fee (buy in) and monthly fees
- Seek financial and legal advice and carefully consider the risks, benefits, and costs of a continuing care contract before signing



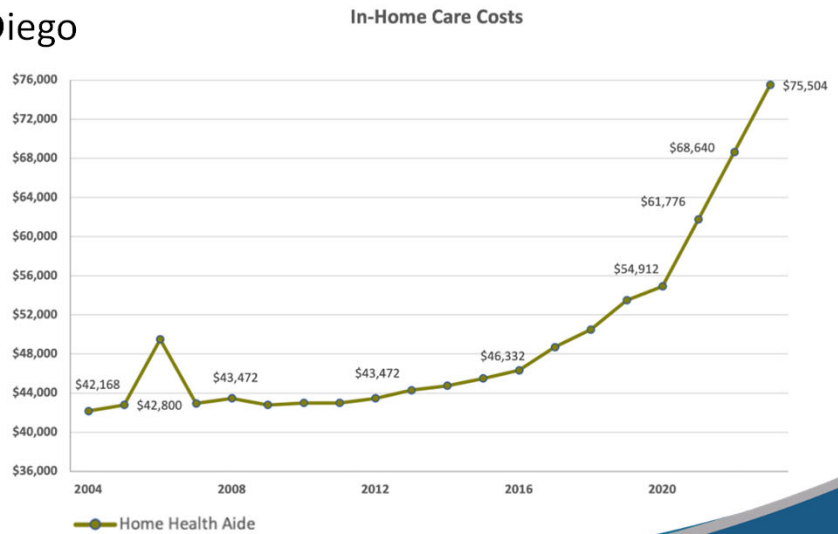
## Changes over the past 10 years Care Levels

- Increase in the level of care provided by an RCFE specifically at Board and Cares
- With proper training and skilled professionals as needed an RCFE can now support most prohibited conditions including insulin injections, feeding tubes and pressure wounds
- This has limited the need to go to a Skilled Nursing Facility (SNF) or what used to be called a Nursing Home



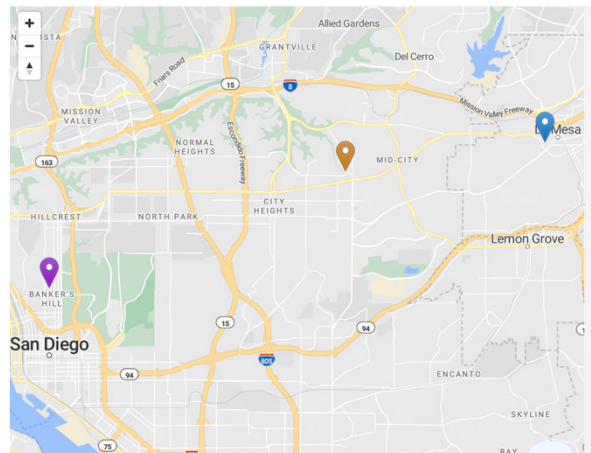
## Changes over the past 10 years Pricing In San Diego

- In Home Care median cost is now \$38 an hour up from \$22 an hour ten years ago and projected to be at \$48 an hour by 2033
- Assisted Living median cost is now \$7250 a month up from \$3983 a month ten years ago and projected to be \$9743 a month by 2033
- If you are paying for more than 6.5 hours per day of in-home care, it is more cost effective to go into Assisted Living



## Narrowing down the options

- **Care Needs** – Activities of Daily Living (ADLs): Transferring (1 person, 2 person, Hoyer Lift), Bathing, Grooming, Dressing, Toileting; Incontinence; Ambulation; Special Diet; Cognition; Diabetes; Feeding Tube; Injections; Wound Care; Oxygen
- **Geography** – close to spouse, close to adult children, close to doctors, Coastal, Inland, North County, East County, South Bay
- **Budget** – Veteran Association benefits, Long Term Care Insurance, Life Insurance, Own Home, Medi-Cal, Mexico



## Challenging conditions

- POA wasn't selected, is deceased or incapacitated
- Family dynamics including guilt, and conflict between spouse and adult child(ren), spouses from a second marriage and their adult stepchildren, and adult siblings
- Crisis that requires placement directly from the hospital
- Long Term Care Insurance (LTCi) isn't fully used
- Specific care needs including insulin injections, feeding tubes, staged wounds, Hoyer Lift, 2-person transfer
- Pets in Memory Care



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## Questions?

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# Effective Strategies for Living Well

## Make Your House a Home for a Lifetime

### Key design features

- A zero-step entrance into the house
- 32-36 inch doorway clearances
- Full accessible bathroom and bedroom on the main floor

### ...for barrier-free spaces

- Non-slip steps and floors
- Flat doorway thresholds
- Curbless (roll-in) shower
- Functional and safe kitchen

## Make Your Home Safe with Simple Fixes

### Key modifications for ease and confidence

- Declutter and simplify surroundings
- Eliminate tripping hazards
- Keep everyday items within reach
- Optimize lighting for user convenience

### ...and to simplify daily routines

- Enhance bathroom safety with grab bars
- Safeguard steps by adding railings
- Use assistive devices
- Incorporate smart technology

## Empower Your Tomorrow

### 1. Plan ahead for -

- Financial security
- Home maintenance and cleaning
- Access to health care
- Transportation solutions
- Healthy meals and nutrition
- Social engagement
- Who will take care of you?
- What will matter most to you!

### 2. Update essential documents -

- Emergency contacts & procedures
- Accounts and passwords
- Durable Power of Attorney, Advance Directive, Living Will, Will & Trust

### 3. Build a professional support network -

- Estate planning specialist
- Financial advisor
- Fiduciary
- Elder law attorney
- Health insurance agent
- Long-term care insurance agent
- IT/Tech consultant
- Senior real estate specialist
- Certified senior advisors for dependable referrals, expert guidance, and dedicated advocacy to support healthy aging, wherever you call home.



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# Effective Strategies for Living Well

## COMMUNITY SERVICES & RESOURCES

### Transportation

- Seniors A Go Go, ElderHelp, 619-284-9281
- On the Go, Jewish Family Services, 858-637-3000
- Go Go Grandparent, 855-955-2318, ext. 72079
- Casa Companion Wheelchair Transport, 858-221-4885

### Agencies and Organizations

- Aging and Independence Services, County of SD, 800-339-4661
- ElderHelp, 619-284-9281
- Jewish Family Services, Older Adults Programming, 858-637-3210
- St. Paul's PACE, 619-677-3800

### Services

- Meals on Wheels, 619-260-6110
- Elder Law & Advocacy (free legal services for older people), 858-565-1392
- Southern Caregiver Resource Center (free caregiver support services), 858-268-4432
- Benefits and Aid and Attendance program for veterans and spouses. County of San Diego Office of Military & Veterans Affairs, 866-726-8831

### Dementia Information and Care

- George G. Glenner Alzheimer's Family Centers, Inc., 619-543-4704
- Alzheimer's Association, San Diego, 800-272-3900
- Teepa Snow, Positive Approach to Care, [www.teepasnow.com](http://www.teepasnow.com)

### Plus, a few books we liked:

- Being Mortal by Atul Gawande's
- Stupid Things I Won't Do When I Grow Older by Steve Petrow
- Who Will Take Care of Me When I'm Old by Joy Loverde

Please note, this list is not exhaustive. Additional resources can be found on the websites of many of the organizations listed above, through online research, and by contacting us.



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