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Make the long haul a joyride.

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RETIREMENT AND BEYOND IS CHANGING, AS PEOPLE LIVE LONGER AND DEMAND MORE ACTIVE LIFESTYLES. SENIOR LIVING AND CARE IS CHANGING RIGHT ALONG WITH IT.

BY KIM FERNANDEZ

THE NEWEST NEIGHBORHOOD at the Anderson Creek Club golf community in Spring Lake, N.C., will target residents age 52 and older, and its single-story homes, clubhouse, and other amenities are designed for aging in place. But you won't find anything resembling the traditional picture of nursing care in the plans. "One-third to 40 percent of our residents are seniors," says community developer David Levinson. "They're retirees, and we have very specific products that are designed for an age-targeted market." What does that mean? Well, golf, for starters. Swimming pools, community centers and clubhouses and more than 40 organized activities. Health clubs, card rooms, bocce ball, horseshoe courts, restaurants and an onsite inn for visiting relatives and friends. And a very busy group of

neighbors, none of whom have any intention of settling into rocking chairs for much longer than it takes to drink a cup of coffee. "Even for a very active person, our residents stay very busy," says Levinson. And he's not alone: study after study shows that the next generation of seniors—the Baby Boomers—will stay more active and more connected than any before it.

It's also the generation forecast to live longer than any other, and with less financial infrastructure to do so. They won't have the pensions or generous Social Security payments their parents enjoyed, and the economy being what it's been the last several years, have had to adjust what many think of as a traditional retirement. "The baby boomer generation as a whole has a very active lifestyle," says Emma



Dickison, president of Home Helpers, which is a franchise organization offering in-home help to seniors. “Many of them had started to retire and are now working on second or third careers in different ways.” They’re not planning to slow down, she says.

Patricia Will, founder and CEO, Belmont Village Senior Living, Houston, agrees. “We’re getting another 30 to 40 years of life in which we can grow, learn, engage, develop social interaction and work on things we didn’t have a chance to do earlier,” she says. “They’re finding ways to get back into and active with their communities,” says Dickison. “They’re finding community volunteer efforts that are close and passionate to them, and they’re hoping to age in place and maintain as active and independent a lifestyle as they can.”

Kiran Yocom, founder of Seniors Helping Seniors, which franchises businesses that employ senior citizens to help those in their own generation, says that independent lifestyle is a huge motivator for her employees. “People need to have a purpose,” she says. “If you take away the purpose from Mom, she has nothing to do and she won’t know what to do with herself.” Her employees do everything from run errands to play cards with their clients, who live in their own homes. “The people who work for us have worked in other areas for years,” she says, adding that she has employees in their 80s and 90s who care for people their own age or younger. “Our people were nurses, doctors, managers, CFOs, working in sales, teaching. They walk in having made hundreds of thousands in their careers, and they’re looking for something that helps them feel good and lets them make that extra money in retirement.”

Long-term, this all translates to senior citizens getting help in their own homes, both on the healthcare side and with things such as errand running, medication tracking and paying bills, while those who are healthy and able stay active through jobs, travel, volunteering and hobbies. All of this translates to a retirement and senior living experience that will be almost nothing like those of the past. Both for


those who will provide services and those who will use them, that’s a very good thing.

TECHNOLOGY

“Most of our clients today don’t need 24/7 home care,” says Dickison. “They need some support, but not all day and all night.” Those remaining hours, when having someone right there isn’t necessary, are beginning to be addressed through technology. “There are personal response systems that can help people if they fall,” says Dickison. “We have a fall sensor that can feel impacts if someone falls. And medication management systems help our clients manage their medication regimens exactly as the doctors order them, to make sure they get the proper medications at the proper times.” Those kinds of systems are helping seniors stay not only more independent, but more engaged than previous generations.

Lisa Tseng, MD, CEO of hi HealthInnovations, sees it every day in the newest hearing devices her company produces, and says her clients are doing more thanks to new technology. “Baby Boomers are very driven and have achieved tremendous financial and workplace success,” she says. “They will take that energy and redefine retirement as we know it.” She saw that first-hand a few weeks ago, when a 75-year-old client got in touch about her new hearing aids. “While she enjoys being able to hear her husband and friends a lot better, she also thanked us for helping her stay competitive in continuing education classes,” says Tseng.

Others say that’s a trend that’s going to continue. “The joke that 80 is the new 60 is probably true,” says Terry Fulmer, Ph.D., RN, FAAN, dean of the Bouve College of Health Sciences, Northeastern University, Boston. “Boomers are active. They’ve been active in sports, they’re highly independent, they go to gyms, they travel all over the place. These are people who are quite energetic and interesting, and any stereotype we have about aging will not be useful.”



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Both they and their caregivers are embracing new innovations... “We’re seeing robotics, apps, computerized mechanisms. Smart homes are very much on the horizon with this group, and that’s exciting.” “We have seniors running around our communities with iPads,” says Will. “They are taking full advantage of cultural events as well, and it’s our job, particularly those in assisted living, to supplement all that seniors can do for themselves with systems and people to help them stay as independent as they want to be.”

Others agree and say the Baby Boomers have no intention of losing touch with the gizmos and gadgets their children and grandchildren are using. “We have residents who run an iPad user training class every month,” says Chandra Palmer, director of marketing and communications at Westminster Canterbury Shenandoah Village, Winchester, Va. “It’s resident-run and attended by both residents and staff. We have residents who love letting us know about new things.”

“Research has shown that seniors who stay connected and socially active tend to rate themselves as happier,” says Barbara Dreyfuss, vice president of marketing for Ultratec, Inc, which manufactures the CapTel Captioned Telephone. She says innovation in her area lets seniors connect in a way that’s comfortable, especially for those who haven’t embraced the internet. “When it gets right down to it, the telephone is still the most personal, direct way to stay in touch,” Dreyfuss says. And making that easier can mean the world to someone who’s feeling a little cut off. “While the new technologies are im-

provements,” she says, “In each case, the technology fundamentally changes how you’d go about things.”

This all translates, says Will, into healthcare, which is changing its entire role with older, active adults. “Seniors come in to us in wheelchairs and wind up a year later dancing with the lady next door,” she says. “Our company and my peers in the industry have already, in today’s product, begun to acknowledge that the tired, frail senior who is wheelchair-bound and sedentary is not going to be our customer. Our adults who are 80 and older are already using devices,” says Fulmer. “The National Institute on Aging is bending the disability curve. How will disabilities become abilities or modified abilities? The way older people are using apps and games are keeping their minds stimulated, and people are more likely to have a positive aging experience.” They’re also spending more time thinking about their finances.

FINANCE

“My dad took an early retirement,” says Dickison. “He knew he had that retirement plan for the rest of his life. Social Security and pensions aren’t a sure thing anymore.” And that means more seniors are continuing to work in some capacity and being more careful with the money they have for their retirement years.

Others agree. “People today, especially those recently retired or nearing retirement, are faced with financial challenges that previ-

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ous generations didn't encounter," says Matthew Grove, senior managing director, New York Life. "With the slow and steady demise of traditional pension plans and the fact that Social Security now replaces a smaller percentage of pre-retirement income than in generations past, many people are concerned about their finances in retirement." That's part of the reason many people of retirement age continue working, either in their longterm career tracks or on new paths.

"We have many residents today who continue to engage professionally, even into their 80s, 90s, and 100s," says Will. "I had lunch with a resident recently who's 107. At 100, she wrote a book. She had to dictate it because her eyesight was failing, but she wrote it." "We call it the big idea," says Andy Khawaja, CEO of Allied Wallet. "It doesn't matter how old you are. Your income should comfortably be generated."

Palmer says her community's fund for those whose retirement savings run out is a big concern for prospective residents. "If something like that happens," she says, "we're not going to kick them out. We have the funds available to help them. Because of

the stock market over the last few years, people who have invested in that way have questions about that."

Khawaha is seeing more seniors working through affiliate programs like his company's, which allow people to work from anywhere—and again, technology comes into play. "You don't have to be in an office," he says. "You can work from home. You can work from the beach. You can work from a cruise ship. Communication with the world is very simple." And that, he says gives peace of mind to retirement-age people who are worried about having enough money for the future. That's

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a big group: a 2011 study by AARP found that 43 percent of participants didn't have enough money to do everything they'd planned in retirement, and 38 percent said they'd retired before they could really afford to do so. Thirty-seven percent said they had to scale back their lifestyles after retiring. "Social Security wasn't designed to accommodate people for 30 years," says Khawaja. "People are living longer, they're enjoying healthier lifestyles, and there's a lot of awareness out there—don't do this, don't smoke, play sports.."

Grove agrees. "People today need to think more carefully about how they will provide for income during retirement and look for ways to build their own pension-like stream of guaranteed lifetime income," he says. Many of his clients have embraced annuity plans that provide that income. It all goes back to the same kinds of lifestyle issues that those in all facets of senior living say they're seeing— it's a shift in thinking that's not going to change anytime soon. "When it comes to the Baby Boomer generation," he says, "there is a desire for flexibility and control." ■

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