THE AGING U.S. POPULATION AND THEIR ADJUSTMENT TO CHANGING HOUSING NEEDS:
DEVELOPMENT OF A TRAINING MODULE FOR PROPERTY MANAGEMENT COMPANIES PROVIDING HOUSING FOR SENIORS

A CREATIVE PROJECT SUBMITTED TO THE GRADUATE SCHOOL IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE MASTER OF ARTS BY ALLISON L. FRY ADVISOR- CARLA EARHART, PHD BALL STATE UNIVERSITY MUNCIE, INDIANA DECEMBER 2013
ABSTRACT

CREATIVE PROJECT: The Aging U.S. Population and Their Adjustment to Changing Housing Needs: Development of a Training Module for Property Management Companies Providing Housing for Seniors

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Today 40 million people in the United States are age 65 or older; by the year 2050, this number is expected to double due to the large Baby Boom population (Jacobsen, Mather, Lee, & Kent, 2011). Hoven (2010) states that 78 million Baby Boomers began turning 65 in January of 2011. As the older adult population in the United States continues to grow, so does the need for transitions in housing. While many of these older adults prefer to remain in their current home as they age, this is not always a possibility and they may need to relocate to a more supportive form of housing in their later years. After an in-depth literature review was completed the researcher saw a need for further training opportunities to be made available for property managers working for companies that provide housing for seniors. Thus, an educational PowerPoint presentation and informational brochure was created to fill this gap.
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CHAPTER 1

INTRODUCTION

Currently in the United States 40 million people are age 65 or older. To add to the growth of America’s aging population, 78 million Baby Boomers began turning 65 in January of 2011 (Hoven, 2010). This significant increase in the older adult population will have a noteworthy effect on the senior housing industry. The aging of the U.S. population has brought attention to multiple issues, including the fact that many may need to transition into different housing as they age.

A 2009 American Association of Retired Persons study showed that 82% of older adults surveyed would prefer to stay in their current home as they age (Thomas & Blanchard, 2009). However, due to many foreseen and unforeseen obstacles, it is not always possible for this expectation to become a reality. It would be beneficial for property managers working in senior housing to have training pertaining to the adjustments being made during this phase of their residents’ lives.

This creative project examines existing literature on the aging population in the U.S. and seniors’ attachment to home. An educational presentation is created that can be
used as a training tool for property managers working in senior housing. The finished project consists of PowerPoint slides covering several subjects such as:

- new housing challenges caused by the aging of the U.S. population
- the difference between senior housing and nursing homes
- how to address and discuss the emotional impacts of moving
- the negative impact of not being prepared to move
- how long it takes seniors to adjust to new settings
- the benefits of living in a senior housing environment

Change can be overwhelming at any age. Property managers who are educated in the above areas will be seen as experienced professionals committed to their work in the senior community, which in turn will make a senior’s decision easier when it comes time to choose a new home. Training can also have a positive impact on the bottom line of a senior housing community.

**Problem Statement**

The U.S. population is quickly growing older which has brought attention to challenges that come with an aging population. Adding to this concern is the fact that the leading edge of the huge Baby Boomer generation started crossing the age 65 marker in 2011—a pattern that will continue over the next twenty years (Frey, 2010). While some seniors have spent time planning and preparing to make the transition into different
housing as they grow older, many have not. Property managers working in the field of senior housing will benefit by being provided with more education on this topic as seniors come to them for assistance during this transition.

**Purpose**

The main goal of this research was to study the senior U.S. population and how their needs for housing change as they age. The concept of “relative satisfaction” suggests that in order for a person to be satisfied with where they are living they need to be satisfied with individual and household characteristics, the location, and the social bonds the housing provides. If a person feels a high level of satisfaction with where they live, they will be less likely to want to move (Hansen & Gottschalk, 2006). If property managers working in senior housing receive training on how to better aide in the transition as a senior makes what may possibly be their final move, both managers and residents will benefit.

**Research Questions**

This creative project will address the following research questions:

1. What does existing literature show about the growing older adult population that can be examined and applied to the senior housing industry?

2. How does the Baby Boomer generation reaching retirement age contribute to the challenges of an aging America?
3. What types of housing options are currently available for older adults?

4. How will an older adult know when it is time to move from their current residential home and make a housing transition into a commercial facility?

5. What can property managers that provide housing to senior adults do to be better understand and serve seniors making a housing transition?

Rationale

Today 40 million people in the United States are age 65 or older; by the year 2050, this number is expected to double due to the large Baby Boom population (Jacobsen, Mather, Lee, & Kent, 2011). This significant growth in the older adult population will have a noteworthy effect on the senior housing industry. While working in the field of senior housing over the last six years the author of this project has seen a need for property managers to have additional training on what a senior may be experiencing physically and emotionally while making a decision to move. By having this additional education, managers will be better equipped to help seniors and their families during this transition. Currently, there is not a lot of existing literature on the topic of training property managers in the senior housing industry to work with older adults.

Assumptions

No training materials were found to support property managers as they assist older residents during a transition into senior housing. As a result, the author’s main
assumption in creating this project is that no such training materials are available on this topic.

Definition of Terms

The following definitions are used for this creative project:

- Baby Boomer – A person born in the U.S. between the years of 1946 and 1964 (Sade, 2012).
- Aging in Place – The concept of growing old in one’s own longtime home instead of in a long-term care institution (Thomas & Blanchard, 2009).
- Downsizing – Pairing down possessions to those that will fit in a smaller space (Gardner, 1996).
- Housing Choice Voucher Program – This program is commonly referred to as "Section 8." The voucher is issued to individuals or families and will cover all or part of their rent (The National Consumer Voice for Quality Long-Term Care, 2011).
- HUD Section 202 Program – Supportive housing for the elderly that is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy (The National Consumer Voice for Quality Long-Term Care, 2011).
- Medicare – Medicare is a federally-funded and administered program providing health insurance for people age 65 years and older, people under age 65 years with certain disabilities and people of all ages with end-stage renal failure. Since Medicare is a federal program, the eligibility guidelines and services are the same
all over the country (The National Consumer Voice for Quality Long-Term Care, 2011).

- Medicaid – Medicaid is a health insurance program financed and administered jointly by the federal and state governments for people who have limited income and resources (often called "assets") and who meet certain eligibility criteria such as being age 65 or older, blind or disabled (The National Consumer Voice for Quality Long-Term Care, 2011).

**Summary**

The U.S. population of adults ages 65 and older has grown over the last few years. The fact that members of the Baby Boomer generation have started reaching retirement age has and will continue to have a profound impact on the growing number of older adults in the U.S. Members of this population are finding as they age that their current housing situation may not be suitable for aging-in-place and a housing decision may need to be made. Property managers working in senior housing need to have an understanding of the older adult population in regards to their physical and emotional needs as housing transitions are made. This is especially important as property managers prepare for the Baby Boomer generation to enter the senior housing market. By reviewing existing literature and providing updated educational resources for managers the author will assist property managers in this challenge.
CHAPTER 2

LITERATURE REVIEW

This creative project examines existing literature on the aging U.S. population and their changing housing needs, and creates educational resources to be used by property managers working in the field of senior housing. The finished creative project includes a set of PowerPoint slides covering numerous topics related to the older adult population. It then explains how the aging of the large Baby Boomer population is going to draw even more concern to how property managers can assist older adults as they transition into new types of housing. Also included in the completed creative project is an informational brochure summarizing the PowerPoint slides that can be kept in the management office and used for quick reference by property management staff. This informational brochure can also be shared with prospective residents and their loved ones as they begin planning a housing change.

Introduction

Today, elderly Americans are living longer, drawing attention to the range of issues that come with an aging population, including housing. In January 2011 America’s 78 million Baby Boomers began turning 65 (Hoven, 2010). The fact that members of the Baby Boomer generation have started reaching retirement age has and will continue to
have a profound impact on the growing number of older adults transitioning into new housing as they age. While there has been previous research done on this topic, a lack of current educational resources and tools were found to be available to professionals working in housing communities for older adults.

According to Forrest (2011) transitioning to a new home requires physical, emotional, and attitudinal adjustments. If property managers employed in the senior housing industry are provided with current education on this topic they will be a better resource to older adults and their families at the crossroads of making a housing decision. Having additional knowledge will help employees working in buildings for older adults create well-adjusted residents, reducing resident turnover and saving the property owner money.

**Baby Boomer Background**

The population in the U.S. has been growing older. Adding to this growth of older adults is the fact that over the next two decades a rapid rise in America’s senior population is approaching due to the large Baby Boom population (Frey, 2010). By 2030 it is predicted that 72 million people in the U.S. population will be over the age of 65 (Sade, 2012). The Census Bureau defines the Baby Boomers as those born between January 1st, 1946 and December 31st, 1964. Beginning January 1st, 2011 every single day more than 10,000 Baby Boomers reach the age of 65 and this will continue to happen every single day for the next 19 years (Snyder, 2010).

The aging of the Baby Boom generation is noteworthy not only because of its size, but also because its members’ social and demographic profile is very different than
earlier generations. This generation benefited from the economic prosperity that followed the end of War World II by having greater access to education, steady jobs with generous pensions, and the ability to achieve home ownership at an earlier age. However, they also experienced greater financial hardship than previous generations due to higher rates of separation and divorce (Frey, 2010).

Frey (2010) states that over the next few decades there will be an uneven but universal growth of the senior population. Some areas of the country will be filled with seniors who saved and planned for retirement while others areas will contain seniors who are less financially stable. No matter the demographics of an area many cities will face new challenges as they work on providing affordable and accessible housing for this growing population of older adults.

**Fear of Moving**

In the past, it was not uncommon for an American to die in their own home, with familiar surroundings and loved ones by their sides. Today, many older adults die in institutional hospital and nursing home settings. While only five percent of the population over 65 currently lives in a nursing home, the risk of having to enter a nursing home facility has been proven to increase with age (Thomas & Blanchard, 2009). When asked what they fear most, older adults surveyed ranked “loss of independence” and “being placed in a nursing home” as their highest fear. Interestingly, these fears were ranked even higher than “fear of death” (Thomas & Blanchard, 2009).

When imagining growing older, the majority of adults picture themselves aging safely, securely, and comfortably surrounded by their belongings in their own homes.
Being able to remain in their own home gives aging adults a sense of control. However, many times this feeling of control also comes along with the fear that a close friend or family member may discover that they are no longer able to keep up with maintenance around the house and they will be forced to move. Because aging-in-place is fixated on location and does not always acknowledge factors that make up actual quality of life, there are times when aging-in-place can actually do more harm for a person than good (Thomas & Blanchard, 2009).

**Reasons Seniors Move**

As seniors grow older making a housing move may lead to an increase in their overall well-being. The opposite is also true; there may be a decrease in well-being if certain barriers do not allow for a change in housing conditions. It is important to understand barriers in current living situations and analyze reasons why a senior may need to move to meet their growing needs and desires.

Hansen and Gottschalk (2006) cite The Life Cycle Model theory which suggests that moving increases in connection with new life stages. These life stages could include finishing education, marriage, divorce, a new job, retirement, or death of spouse. Some of these occasions may not be as frequent among elderly causing them to move less often than younger adults.

An example of the Life Cycle Model Theory would be that life changes have lead an older adult to living involuntarily alone. They may have children who have moved out of the home and live far away and a spouse who has passed away. The senior may no longer drive making it difficult to visit with friends and family members. People living
alone involuntarily consider moving more often and more frequently (Hansen & Gottschalk, 2006). They feel that a move to another home would improve the feelings of loneliness. Thinking about moving and an actual move may be a reaction to lack of wellbeing.

The Stress Threshold Model, first developed by Wolpert in 1965 and further developed by Fokkema, Gierveld, and Nijkamp in 1996, suggests that location is not just the structure a person lives in, but also the physical surroundings and the social environment. If satisfaction with the location is high there is no reason to move, even if the satisfaction of another location may be slightly higher. If the feeling of satisfaction decreases a person may feel a certain stress. However, only if this level of stress reaches a certain threshold would the person consider moving (Hansen & Gottschalk, 2006).

One stressor that would apply to the Stress Threshold Model is financial hardship. The majority of Baby Boomers have not adequately saved for retirement. Those on fixed incomes are being hurt by the rising cost of food, utilities, and health care. Snyder (2010) states that 35% of Americans over the age of 65 rely almost entirely on Social Security payments. Older adults will need to think about moving if they can no longer afford their current living situation.

Another stressor that applies to the Stress Threshold Model would be declining health creating the need for a more accessible and easier to maintain home. People in good health consider moving less often than those in fair or poor health (Hansen & Gottschalk, 2006). This could mean moving from an owned home to a rented home or moving from a very large house to a smaller apartment. Hansen & Gottschalk (2006)
found that when older adults downsized they typically preferred to have only three rooms per person in the household. Living in a rented home can be more practical for seniors because they no longer have the responsibility of maintenance or yard work. However, it may be easier for current renters than owners to move. It should be noted that poor health may also create the need to move closer to children, especially if they need extra assistance with daily living.

When trying to decide if one should move or not, a lack of attractive alternatives may be a problem. A person may also worry about how they will adapt to a new living situation while still maintaining the lifestyle they have grown familiar with. The costs of moving may also be another obstacle. Older adults seem to be looking for communities that provide a sense of place, sustainability, shared values and goals, diversity, and respect and support for their new life phase (Hansen & Gottschalk, 2006.)

**Options in Senior Housing**

There are several housing options available for seniors to choose from. If the options are not available for aging-in-place or moving in with a family member that can help care for the older adult, the majority of older adults will choose a form of planned retirement housing such as independent living, assisted living, or a nursing home facility. While each share similarities, they also have vast differences. Being educated on the characteristics of each option is important and can help make a housing decision less confusing.

Independent living usually takes place in a condominium community or in an apartment community created for adults ages 55 or 62 years and older. Residents choose
this option when they no longer want to take care of the maintenance of a home, but do not need around-the-clock assistance. Communities typically offer residents several amenities including recreational and social activities. Most independent living communities do not provide direct care, but do offer social workers who can assist residents in acquiring additional services if needed (theconsumervoice.org, n.d.). These services may include light housekeeping, assistance with bathing, help with laundry, and reminders to take medication. Through the Housing Choice Voucher Program and the HUD Section 202 Supportive Housing for the Elderly Program rent is available to seniors at a lower rate than what would normally be charged (theconsumervoice.org). However, the costs for independent living vary by location and can also differ based on the amenities offered.

Assisted living is often viewed as the step in between independent living and a nursing home. In an assisted living facility residents can receive help managing basic daily living activities, but maintain a high level of privacy and independence. Most individuals in assisted living facilities have their own small apartment and enjoy meals in communal dining areas. Residents living here do not require intensive medical care or require more than a basic level of supervised care. Those living here can still maintain an active lifestyle, but know that staff is available 24 hours a day to respond to emergencies and help resident needs be met (Hrehocik, 2008).

One drawback to this type of housing is that it can be quite expensive. In 2011 The National Consumer Voice for Quality Long-Term Care estimated costs for assisted living facilities to run around $3,293 per month. Most assisted living facilities are paid
for out of pocket by the resident because Medicare currently does not cover the costs of this type of housing and very few states have Medicaid waivers available to help cover these costs (Hrehocik, 2008). However, long-term care insurance is accepted by most assisted living facilities. Also, federal law requires the Department of Veterans Affairs to provide long-term care to veterans who meet the established criteria; this includes the costs of assisted living (Sollitto, 2010).

A move to a nursing home is often seen as the last housing transition a person makes but is necessary to those with a decline in daily functioning, an acute illness, or depleted personal finances. Nursing homes offer supervision and constant care for adults with higher health needs. Various forms of therapy, personal care, housekeeping, transportation, and dietary needs are provided. Some also have entire wings available for Alzheimer’s or dementia patients. In 2013 the Genworth Cost of Care Guide stated that the median annual rate for a nursing home in the state of Indiana was $71,175. According to The National Consumer Voice for Quality Long-Term Care (2011), the cost of living in a nursing home facility can be paid for through Medicaid, Medicare, or long-term care insurance. Because Medicaid does pay for nursing home costs and not for other forms of long-term care or housing, a nursing home may be the only option for senior citizens who are considered low-income.

Independent living, assisted living, and nursing home facilities are all housing options a senior can select from, but characteristics of each vary largely. Deciding which type of housing is best usually depends on the level of a person’s physical needs and financial situation. Because there are several differences in options, it is wise to seek
information early when one is thinking of moving. Further help in making a housing transition can be found through resources such as the local Area Agency on Aging, The Department of Veterans Affairs, Aging and Disability Resource Centers along with the help of family members or caregivers.

**Negative Aspects of Being Unprepared to Move**

Although not all seniors welcome the move from a private home to a senior living facility, once it has been deemed necessary they should begin checking into their options. It is best to have time on their side while making a decision so they can try to prevent a negative experience and better deal with any emergency situations.

When beginning the search for new housing, older adults may discover that many senior living facilities have lengthy waiting lists. These waiting lists can range anywhere from a few months long to over one year long depending on location. If a senior does not begin their search early and needs to move quickly they may leave themselves with fewer choices due to the length of a facility’s waiting list. Being unable to move to a preferred housing option can leave them feeling unsatisfied with their new living arrangement (Hansen & Gottschalk, 2006). If a senior is very unsatisfied with their move they may even decide to move again causing them to pay the cost of moving expenses twice in a short period of time.

When it comes to planning for the financial burden of moving, seniors can be surprised by fees other than rent that are required as part of the initial move-in process. These additional charges can include application fees, pet deposits, carport or garage fees, and security deposits. Many older adults live on fixed incomes and may not be
financially prepared to pay these fees on top of other moving expenses. It is important to gather information about extra costs before choosing to move in order to prevent additional strain to what may already be a stressful transition.

While many family members and close friends may be involved in the moving decision, seniors may find if they do not plan ahead these loved ones may not have time to offer assistance. Many adult children need to request time off of work and make separate arrangements for their other responsibilities to be taken care of. Albrecht (2008) states that seniors need to communicate with those who they believe will be helping and make certain their role in the moving process is clearly defined. Just because family and friends live close by does not necessarily mean that they will have the time or the resources to help with the move and assuming they will can be an unrealistic expectation (Albrecht, 2008).

When having to make a decision to move hurriedly people tend to either bring too many possessions, or not enough (Gardner, 1996). When making downsizing decisions by selling, packing, and giving items away it is best to not feel rushed. If seniors can make these decisions early it can make the moving process easier and leave them without regrets (Gardner, 1996).

Seniors should allow themselves time to prepare for a move psychologically, not just physically (Gardner, 1996). During a housing transition older adults may have difficulty adjusting to new surroundings or struggle with feelings of loneliness while trying to make new social connections (Acharyya, 2012). Seniors may also experience insecurity or nervousness due to living in a new place. According to Acharyya (2012)
these factors have all previously been linked to living in a form of senior housing. If not properly acknowledged or treated, clinical depression as well as other health related consequences may appear.

Seniors should do their best to plan for a move well in advance, before one is required. This will allow the opportunity to consider and discuss all options with those close to them and help prevent any unforeseen obstacles.

**How Property Managers Can Help**

Moving is not always planned long in advance, and the decision to move may be the result of a change in life circumstances forcing the person to react. Therefore, property managers working in senior housing may frequently encounter seniors who are trying to make the best decision in what can sometimes be a stressful situation. It is important for property managers to know how to sensitively help older adults with this transition.

One concern a senior may have while deciding where to move is how they are going to downsize. It can be an overwhelming task to sort through a lifetime of possessions and have to decide on only those that would fit in a small apartment. Downsizing can be a daunting task. People often equate getting rid of possessions with getting rid of memories. Property managers can help future residents decide what to bring to their new home by supplying floor plans and cut outs of furniture that can be arranged on the floor plans. Most of the time square footage can accommodate more furniture than most people realize. Management offices may also want to keep on hand contact information for moving coordinators or professional move managers. This can be
especially helpful to older adults who have no children close by to help with deciding what to keep, what to sell, and what to pack. Lastly, property managers can help residents to view downsizing as an opportunity to share items with family members. By allowing family and friends to take a few items each time they visit the packing process will be easier when it comes time to move. It is also a good idea to think ahead of time if certain items can be given away to family or friends due to the item’s special significance to that person. Some people actually begin to see scaling down brought them a sense of freedom (Gardner, 1996).

Another way property managers can help seniors transition to their new home is by hiring a full time activity director. Older adults can benefit greatly from a group-based program designed to facilitate social support where they live (Winningenham & Pike, 2007). An inability to drive, death of spouse or close lifelong friends may negatively affect the quality of older adults’ social support groups. This negative impact can cause a decrease in quality of life. An activity director can provide educational, spiritual, artistic, and recreational classes that can help improve or restore health and give a sense of wellbeing. While not all older adults are willing and able to participate, the staff should encourage residents, especially those who seem to have a poor social support group, to join in. This will help lead to higher self-efficacy and overall quality of life. Offering activities and social support within an apartment community is not only good for residents but also for the building’s occupancy. This is due to the fact that people who have good relationships with neighbors consider moving less often which can help reduce turnover (Hansen & Gottschalk, 2006).
Property managers can also help seniors making a move by educating their families on how to be of help during this time. The most vulnerable time for residents is when they initially move into a new facility (Winningham & Pike, 2007). Forrest (2011) states that a new setting can take at least three months, and often twice that, for a senior to “learn”. New places create new demands and require a person to change plans for how needs will be met. It is important for families to give their senior loved one plenty of time to pack and not force them to make decisions in a hurry (Forrest, 2011). Those helping with the moving process should strive to let the older adult be involved. Many times adult children mean well but will say, “don’t worry about it mom, we’re going to buy you all new furniture”. But if people move into a new environment with all new furniture, they have lost something they felt at home with (Gardner, 1996). Those assisting with the transition must make sure it feels like home and is what the person wants, because this is their new home. Once the older adult gets moved family members should stop by for short visits, such as during a lunch break, to do a familiar activity with them. This will help the older adult to feel supported as they adjust to their new home environment. Also, seniors and their family or caregivers should not hesitate to accept assistance from members of staff at their new residence. They should think of staff as experienced professionals who are there to help during this initial adjustment. With the right preparation and support making a move can be much easier for older adults.

Lastly, it is important for property managers to remind prospective residents in senior housing that change can be good. The purpose of transitioning from their current home to a new building or facility is to enhance their physical, psychological, and social well-being. Some seniors have even compared their new homes to living on a cruise ship
where meals are provided, the maintenance is taken care of, and activities are available (Forrest, 2011). At a time when more and more senior living facilities are sensitive to the needs of the whole person, seniors are leading far more enriched lives that make each new day an opportunity to enjoy all that life has to offer (Forrest, 2011). Property managers should encourage new and prospective residents to look at this transition as one full of excitement, curiosity, and hope. This way of thinking will help older adults to focus on what they are gaining by moving, not on what they are losing.

**Value of Employee Training**

While preparing budgets for property management communities, the line item for training is often under budgeted. Many companies hesitate to invest time and money on employee training for fear that the employee will leave. However, studies have shown the cost of not training employees can be far greater (Keller, 2008). Employees who have been properly educated can actually save the company money in the long run through reduced employee turnover, fewer mistakes in the employee’s work, improved safety on the work site, and better customer service which leads to increased customer satisfaction (Keller, 2008)

A study done by Natchez (2008) found that many times a lack of training was to blame for employees failing or under performing in their positions. This study showed that poor work is not necessarily due to a lack of talent, but might actually be an indication that the employee did not receive proper training. It should be a company goal for employees to keep their skills current while forecasting what types of training will be significant for the following year.
Many Baby Boomers are currently on the younger end of the aging spectrum and may not have the same housing needs as an older adult in their eighties or nineties. However, the sheer size of this generation has convinced the author that property management companies specializing in housing for older adults should be adding aging-related training to their training schedule to ensure property managers are prepared to meet future housing needs.

Most property management companies contain an education department. If these training professionals are able to demonstrate the value of continuing education to the organization then those responsible for creating budgets will be able to relate that value to the training line item in the budget, and training will continue to improve (Natchez, 2008). An employee who is not adequately trained will not benefit the organization.

**Improve the Bottom Line**

As mentioned earlier, the theory of “relative satisfaction” suggests that in order for a person to be satisfied with where they are living they need to be satisfied with individual and household characteristics, the location, and the social bonds the housing provides. This theory states that the higher the level of satisfaction, the lower the likelihood that the person will move (Hansen & Gottschalk, 2006). For every day that an apartment unit sits empty, the owner of that property loses money. Isaacs and Mearns (2013) state that on average each vacant unit can cost an owner anywhere from $1,500 to $5,000 per month after make-ready costs, advertising, and incentives to get the unit leased are all factored in. It has been proven that renewing a current resident’s lease is typically more cost effective than turning the unit and re-renting it to a new resident.
Summary

There are an array of concerns that come with an aging U.S. population, including how changes in housing needs should be addressed. Most adults picture themselves growing older in the comfort of their own home without putting serious thought into whether a different housing option may be better for their physical and mental health. In fact, many older adults and their family members have never taken time to research some of the more common housing options which include independent living, assisted living, and nursing home facilities. For this reason property managers employed by senior housing facilities need to understand how to aide older adults and their loved ones as they seek information and transition into what is sometimes an unexpected move. If property managers operating senior housing facilities receive current training and up-to-date educational resources both the property owner and the residents will benefit.
CHAPTER 3

METHODS

Introduction

The purpose of this creative project is to review existing literature on the graying of the U.S. population and how seniors transition into new types of housing as they age. After studying this literature the researcher created educational materials that can be used by property managers working in the senior housing industry.

Institutional Review Board

The Institutional Review Board (IRB) reviews and approves all of Ball State’s research protocols involving human subjects to make sure the research is in compliance with laws and national standards regarding the treatment of human subjects. It is also required that all graduate students in the Family and Consumer Sciences department complete Collaborative Institutional Training Institute (CITI) training even if they do not use human subjects; the author’s CITI completion certificate is in Appendix A. Since this creative project does not use human subjects it did not require IRB approval.
Methods

Listed below are the five steps necessary for the researcher to take in studying the topic of the aging population of the U.S. and how seniors adjust to changing housing needs as they grow older. The researcher then developed an educational resource to be shared with property managers working in the field of senior housing.

1. Researcher – The researcher of this project earned a Bachelor of Science degree from Ball State University’s Family and Consumer Sciences Department in 2007. Shortly after completing the undergraduate degree the researcher was hired as a property manager by National Church Residences to operate two senior living facilities and continues to hold this position. After working in the housing field for a period of time the researcher decided to continue her education by enrolling in the Family and Consumer Sciences Master of Art’s program with an option in residential property management.

2. Review of Literature – Existing literature was reviewed on the aging U.S. population, senior housing options, reasons seniors move, and how managers can assist in seniors’ transitions to new housing.

3. Review of Available Education – After studying the existing literature the researcher then reviewed courses and training opportunities that are currently available through some of the more notable companies in the property management industry. The researcher discovered a lack of resources available for property managers that focus specifically on the growing senior population in the U.S. and their impact on housing.

First, the author researched the courses available through National Church Residences. The author has been a property manager for this company for over six
years. The mission of National Church Residences includes meeting seniors’ housing needs with affordable housing options. During her career, the author has been required to take several courses taught within the company, but none of the mandatory courses were specific to the aging population. Although, it should be noted that the service coordinators at National Church Residences do have aging related educational courses available to them, most property management courses are tailored more towards the business end of running a property. A few of the property management courses required by National Church Residences include (ncru.intelladon.com, n.d.):

- Developing a HUD Budget
- Understanding Financial Performance
- Risk Control: Fire Safety, Slip and Fall Prevention, and Safety Self-Inspections
- Occupational Safety and Health Administration: Right-to-Know
- Fair Housing
- Real Estate Assessment Center: Volumes 1 – 7
- Federal Security Awareness
- Audit Readiness
- Tailoring the Tour and Close
- Enterprise Information Verification and You: Tips, Tricks, and Practical Application

Second, the author researched a well-known company in the multi-family...
property management industry that provides training and educational programs, Grace Hill. When searching on the company website the following courses were currently being offered (gracehill.com, n.d.):

- Pinterest for Property Managers
- Raising Rents Without Raising Turnover
- The Disciplined Leader
- Technology for Your Property: The Tech Amenities Residents Are Looking For
- Time Management: Tips For Today’s Busy Property Manager
- Inside the Head of Today’s Online Renter
- Secrets of Successful PM Companies
- Fair Housing: The Odd and the New
- How to use Yelp.com to Your Advantage
- Tips to Soar This Leasing Season

Next, The National Affordable Housing Management Association (NAHMA) was researched. NAHMA is a professional association that represents property owners and managers in the affordable housing industry. Currently, they also allow memberships to some of the industry’s most notable multifamily managers, owners, and industry stakeholders. Part of their mission is to provide educational resources and information to their members. The NAHMA website states that property managers can receive certifications from their organization in the following (nahma.org, n.d.):
- National Affordable Housing Professional (NAHP)
- National Affordable Housing Professional – Executive Level (NAHP-e)
- Certified Professional of Occupancy (CPO)
- Fair Housing/Section 504 Compliance (FHC)
- Specialist in Housing Credit Management (SHCM)
- NAHMA Maintenance Professional Credentials
- Credential for Green Property Management

Last, the author researched courses available through the National Apartment Association (NAA). The NAA is America’s leading advocate for quality rental housing. Their members include those working as professionals in many different aspects of the housing industry. According to their website NAA members can receive the following designations through their programs (naahq.org, n.d.):

- Certified Apartment Manager (CAM)
- Certificate for Apartment Maintenance Technician (CAMT)
- National Apartment Leasing Professional (NALP)
- Certified Apartment Portfolio Supervisor (CAPS)
- Certified Apartment Supplier (CAS)
- Independent Rental Owner Professional (IROP)
- Specialist in Housing Credit Management (SHCM)

Many places of employment in the property management industry, including senior housing, are members of the above or other professional organizations. Most companies
even have their own education departments dedicated to keeping employees up to date on trends, issues, and changing policies. It is often encouraged and many times required for staff to continue their education or complete training on an annual basis. During the author’s research of training opportunities offered by National Church Residences and some of the larger professional housing organizations, a lack of aging-related courses for property management professionals was found.

4. Creation of PowerPoint Slides – After assessing the needs for this project the researcher came to the conclusion that more specified information on the aging and their housing transitions needed to be made available to property managers. The researcher then used all the information discovered during the literature review and developed a PowerPoint presentation covering the following topics:

- Background Information on the Baby Boom Population
- The Fears Seniors Have About Moving
- Reasons Seniors May Need to Move
- Senior Housing Options
- The Negative Effects of Being Unprepared to Move
- How Property Managers Can Help in the Transition

5. Creation of Brochure – The researcher then created an informational brochure to go along with the educational PowerPoint presentation. The goal of creating this brochure was to allow property managers to have the information they learned from the PowerPoint presentation easily accessible in their office. Another purpose of
making this brochure is so that it can be shared by the property manager with current and prospective residents and their families.

**Challenges**

The major challenge of this creative project was being unable to view a substantial amount of training materials currently provided by property management companies. Many private companies only share this information with current employees. The author overcame this challenge by focusing the search on well-known companies for property management training that make their training information available to the public. The researcher was also able to include information from the researcher’s current employer, who is one of the leading property management companies in the country for senior housing.

**Summary**

Several tasks were accomplished in order to complete this creative project. First, the researcher graduated from Ball State University’s Family and Consumer Sciences program. Then, after gaining experience in the senior housing field the researcher made the decision to enroll in the Master of Art’s program in the Family and Consumer Sciences program with an option in residential property management. Next, the researcher chose the topic of the aging U.S. population’s changing housing needs and began studying existing literature on this subject matter. The researcher found that there was a need for this information to be shared with other property managers working in the senior housing field. Lastly, the researcher concluded after examining existing training
opportunities that information on how a person’s housing needs change as they age could best be shared through the use of an educational PowerPoint presentation and brochure.
CHAPTER 4

RESULTS

Introduction

The growth of the aging U.S. population has brought attention to challenges that come with an older population. Adding to this concern is the fact that the Baby Boomers are a very large generation who have started reaching older ages and begun entering into the senior housing market (Frey, 2010). While some seniors have spent time preparing to make the transition into different housing as they grow older, many have not. Property managers working in the field of senior housing will benefit by being provided with more education on this topic as seniors come to them for assistance during this transition.

After reviewing existing literature and existing training opportunities in the property management field it was determined by the researcher that there is a lack of resources available for property managers that focus specifically on the growing senior population in the U.S. The researcher’s purpose in the creation of this project was to provide current information and educational opportunities to property managers who work with senior citizens. Refer to Appendix B for a copy of the PowerPoint slides for the training session and Appendix C for a copy of the brochure that accompanies the training session.
**PowerPoint Slides**

The completed training module consists of a 29 slide PowerPoint presentation that covers the following topics:

- The Population of Seniors in the U.S.
- What is a Baby Boomer?
- Why Older Adults Need Housing Transitions
- Fears Seniors Have About Moving
- Housing Options for Seniors
- The Effects of Being Unprepared to Move
- What Can Property Managers Do to Help?

There are 29 PowerPoint slides in the educational presentation, as well as a script to accompany the slides. The beginning of this presentation recognizes the large population of older adults in the U.S. and then stresses the significance of the large and growing size of this group due to the aging Baby Boomer generation. The next section addresses the number of reasons an older adult may no longer be able to remain in their current home as they age. Also in this section the Stress Threshold Theory and the Life Cycle Model Theory are described. The third section provides common fears seniors have about moving to a new environment and explains that aging-in-place is not always the best solution. The fourth part of this presentation lists some of the more common housing options for seniors including independent senior housing, assisted living, and nursing home facilities. The similarities and differences of each are discussed. A fifth
section goes into detail on how being physically and psychologically unprepared to make a housing move can have negative effects. The final section of this presentation gives advice, tips, and ideas for how property managers providing housing for senior adults can better assist residents and their family members or caregivers to make this transition go smoothly. A copy of these PowerPoint slides can be found in Appendix B.

Brochure

The completed project also includes an informational brochure with a condensed version of the PowerPoint presentation on two-sided, 8.5” by 11” white paper with colored graphics. It was created to be an easily accessible tool for the property manager to make available to residents and their family members or caregivers. A copy of this brochure can be found in Appendix C.

Summary

The researcher’s purpose in the creation of this project was to create updated information and educational opportunities for property managers who work with older adults. There is a large population of adults in the U.S. that are age 65 or older. Although several members of the Baby Boomer generation are still fairly young and won’t necessarily have the same housing needs as an adult that is 70 or 80 years old the researcher chose to focus on this group due to the large impact they will have on the senior housing market in the future. The PowerPoint presentation and informational brochure are intended to help prepare property managers for the growth in the aging U.S. population.
CHAPTER 5

DISCUSSION

Introduction

After reviewing existing literature and researching current training opportunities, the researcher found there to be a lack of educational resources available to property managers working for companies that provide housing for senior citizens. More specifically, the researcher discovered that more education is needed on the topic of what a senior may be experiencing physically and emotionally while making a decision to move is needed. In this creative project, a PowerPoint presentation and informational brochure were developed. The goal of the creative project is to educate property managers on this issue so that they may be of greater assistance to residents and their loved ones during this time of transition.

Additions to the Body of Knowledge

The researcher reviewed available training courses offered by several companies known for providing property management education including, Grace Hill, National Church Residences, the National Affordable Housing Management Association, and the National Apartment Association. After this review, the researcher found there to be a wide
variety of courses available to property managers, but did not find any aging-related courses available. This information led the researcher to believe that property managers providing housing for older adults would benefit from aging-specific educational and training materials.

A strength of this creative project is the ability of the researcher to draw upon her own experiences in the senior housing industry. Having a background with the subject has given the researcher an enhanced perspective on what educational resources would be beneficial for property managers to have available to them while working with older adults. The researcher believes that the information provided in the PowerPoint presentation will increase the level of a property manager’s knowledge on the aging U.S. population and how to better assist them during a housing transition.

**Summary**

While a plethora of research is available on the aging U.S. population, a lack of this information was found in the form of training for property managers in senior housing. This creative project suggests that it is important for those working with senior citizens in the housing industry to have a good understanding of the older adult population including the impact of a housing transition on seniors. This knowledge will not only help residents as they transition into new housing, but will also help the property owner’s bottom line as happier and healthier residents choose to reside in their apartment homes longer. The author anticipates that this creative project will encourage more research on this topic and that both managers and residents will benefit from the additional research.
CHAPTER 6

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

Introduction

Throughout this project it has been noted that the researcher is concerned about the lack of educational and training materials available for property managers that work in senior housing. As the U.S. population ages older adults are forced to make tough housing choices. Property managers working in the field of senior housing will benefit from having resources available to them as they help older adults sort through their housing options and adjust to new living environments once a housing decision has been made. This creative project developed an informative PowerPoint presentation and brochure to fill in the gap for the lack of resources already provided on this subject matter. Upon completion of this project the author plans to share the PowerPoint presentation and brochure with National Church Residences, who is the researcher’s current employer. National Church Residences currently offers 330 affordable, independent living communities for seniors across 28 states and in Puerto Rico (nationalchurchresidences.org). National Church Residences has an education department that provides the company’s employees with current training opportunities. If property managers operating senior housing facilities have access to current training and up-to-
date educational resources, resident turnover can be minimized which will benefit the property owner’s bottom line.

Limitations

The researcher feels that this project could be further improved upon by creating an assessment of the effectiveness of the PowerPoint presentation and brochure and to allow for feedback from the users. By creating an assessment tool, the value of the training and educational resources could be measured.

A second limitation during the creation of this project was lack of access to property management companies training resources. The researcher only had access to National Church Residences training programs due to being employed by the company. It would have been beneficial to have access to training materials from additional companies that provide housing to seniors to see if they offer courses focused on aging to property management staff.

Recommendations

Upon completing this project the researcher makes the following recommendations for others with an interest in further exploring the aging U.S. population and their adjustment to changing housing needs. The author suggests that future researchers of this subject matter create a survey or set up in-person interviews with older adults in order to form a better idea of an elderly person’s fears, concerns, and experiences with making a housing transition instead of relying solely on examining existing literature. Some articles used for the literature review did use surveys and interviews with older adults which added a realistic perspective to the topic. Additional
surveys and interviews would further support this outlook while adding to the current body of knowledge. It would also be beneficial to survey current property managers who work in senior housing to get a better understanding of their experiences with seniors’ housing transitions, and to determine what forms of training and educational material they would find most useful.

Conclusions

The number of people in the 65 and older population is expected to drastically increase in the near future due to the large Baby Boomer population. This large growth in the older adult population will have a significant effect on the senior housing industry as property managers focus on attracting and retaining residents and maintaining high levels of occupancy in senior housing communities. Because of this, the author believes that even more research will continue to be completed on the topic of this creative project.
References


Snyder, M. (December 30th, 2010). In 2011 the baby boomers start to turn 65: 16


APPENDICES
APPENDIX A:

CITI Certificate
COLLABORATIVE INSTITUTIONAL TRAINING INITIATIVE (CITI)
SOCIAL & BEHAVIORAL RESEARCH - BASIC REFRESHER CURRICULUM COMPLETION REPORT
Printed on 10/26/2013

LEARNER
Allison Fry (ID: 1754779)

DEPARTMENT
Family and Consumer Sciences

EMAIL
allisonfry@bsu.edu

INSTITUTION
Ball State University

EXPIRATION DATE
10/27/2016

SOCIAL & BEHAVIORAL RESEARCH - BASIC REFRESHER: Choose this group to satisfy CITI training requirements for Investigators and staff involved primarily in Social/Behavioral Research with human subjects.

COURSE/STAGE:
Refresher Course/2

PASSED ON:
10/26/2013

REFERENCE ID:
9326796

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For the Completion Report to be valid, the learner listed above must be affiliated with a CITI Program participating institution or be a paid independent learner. False information and unauthorized use of the CITI Program course site is unethical and may be considered research misconduct by your institution.

Paul Braunschweiger Ph.D.
Professor, University of Miami
Director Office of Research Education
CITI Program Course Coordinator
APPENDIX B:

POWERPOINT SLIDES
The Aging U.S. Population and Their Adjustment to Changing Housing Needs

For Property Management Companies
Providing Housing for Seniors

Created by: Allison Fry, AHM, CAM
Property Manager
National Church Residences
Thank you for taking time to participate in this training session. I hope that you will enjoy the session and learn new information that you can take back to your property and begin implementing. Today we will be going over the following information ...
Today, 40 million people in the United States are ages 65 and older. This number is projected to more than double by 2050. As the older adult population in the United States continues to grow due to the Baby Boomer generation, so does the need for transitions in housing.
A person from the Baby Boomer generation was born between the years 1946 and 1964. While many from this generation are still on the younger end of the spectrum (50’s and 60’s) and may not need to make a transition into housing for senior adults quite yet, property managers need to be prepared for them to begin entering the senior housing market. The beginning age requirement in a senior housing community begins at 55. Though some begin at 62.
The Baby Boom generation is noteworthy not only because of its large size, but also because its members’ social and demographic profile is very different than earlier generations. This generation benefited from the economic prosperity that followed the end of World War II by having greater access to education, steady jobs with generous pensions, and the ability to achieve home ownership at an earlier age. Also, due to medical advances their life expectancy is longer than previous generations.
Though many adults would like to stay in their current home as they age, due to certain obstacles it is not always possible, or safe. A decision will need to be made on whether or not a housing transition is necessary. It is necessary for those working in the field of senior housing to understand this, as they may play a role in helping an older adult decide what type of housing will best fit their needs.
When imagining growing older, the majority of adults picture themselves aging safely, securely, and comfortably surrounded by their belongings in their own homes. Being able to remain in their own home gives them a sense of control. But, as mentioned earlier, this is not always the best...or safest option.
A 2009 AARP study showed that 82% of older adults surveyed would prefer to stay in their current home as they age.

Sometimes it can actually cause more harm than good.

Because aging-in-place is fixated on location and does not always acknowledge factors that make up actual quality of life, there are times when it can actually do more harm than good.
An older adult may decide that aging-in-place is not their best option and that making a housing move may lead to an increase in their overall well-being. Other reasons an older adult may decide to move include those suggested by The Life Cycle Model Theory. Although this theory applies to different ages, an example of how it can be applied to older adults would be that the death of a spouse has lead an older adult to living involuntarily alone. Or the senior may have children who have moved out of the home and live far away and a spouse who has passed away. The senior may no longer drive making it difficult to visit with friends and family members. It may also be difficult for them to find transportation to the grocery store and doctor appointments.
Another theory that helps explain why a senior may need to make a housing change is the Stress Threshold Model. If satisfaction with the location is high a person won’t move, even if satisfaction at another location may be slightly higher. If the feeling of satisfaction decreases a person may feel stress, if this level of stress reaches a certain threshold the person will consider moving.
Some examples of stresses include the following: Financial Hardship. Declining Health. Inability to maintain current home. Those on fixed incomes are being hurt by the rising cost of food, utilities, and health care. Poor health may also create the need to move closer to children, especially if they need extra assistance with daily living.
Once a senior has decided that a move is necessary, they will need to be informed on their options and understand the similarities and differences between these options so they can make a thoughtful decision. (Read Slide)
Housing Options for Seniors

• Stay in Own Home/Age-in-Place

Not the best option if:
- Home modifications would be expensive
- The current home is in an isolated location with limited transportation

(Read Slide)
Another option would be Independent Senior Housing. Some positive aspects of Independent living are that rent based on income is available and residents can still maintain active and independent lifestyle. (Read Slide)
Housing Options for Seniors

- **Independent Senior Housing:** This can take place in an apartment or condo created for adults ages 55+ or 62+.

**Not the best option if:**
- Constant medical care or supervision is needed
If an older adults needs cannot be met with an Independent Living facility, they may need an Assisted Living facility. Assisted Living facilities can provide assistance with meal prep, laundry, bathing, or medication reminders is necessary. (Read Slide)
One drawback to this type of housing is that it can be quite expensive. In 2011 The National Consumer Voice for Quality Long-Term Care estimated costs for assisted living facilities to run around $3,293 per month.

- **Assisted Living:** Residents receive assistance with basic daily living activities, but maintain a high level of privacy and independence.

**Not the best option if:**
- You are still able to maintain a level of independence with minimal assistance.
Viewed as a final move in most situations. According to The National Consumer Voice for Quality Long-Term Care (2011), the cost of living in a nursing home facility can be paid for through Medicaid, Medicare, or long-term care insurance. Because Medicaid does pay for nursing home costs and not for other forms of long-term care or housing, a nursing home may be the only option for senior citizens who are considered low-income.
Nursing homes can also be expensive, in 2013 the Genworth Cost of Care Guide stated the median annual rate for a nursing home in the state of Indiana was $71,175.

Housing Options for Seniors

- **Nursing Home Facility**: Typically for residents who have had a decline in daily functioning, an acute illness, or depleted personal finances.

**Not the best option if:**
- You are still able to maintain a level of independence with minimal assistance.
Housing Options for Seniors

- **Nursing Home Facility:** Typically for residents who have had a decline in daily functioning, an acute illness, or depleted personal finances.

**Not the best option if:**
- You are still able to maintain a level of independence with minimal assistance
Seniors should do their best to plan for a move well in advance, before one is required.

This will allow them the opportunity to consider and discuss all options with those close to them and help prevent them from experiencing unforeseen obstacles.
If a person cannot move into their preferred housing choice, they may have to go through the stress of moving again shortly. Also, many older adults live on fixed incomes and may not be financially prepared to pay extra fees on top of other moving expenses. It is important to gather information about extra costs before choosing to move.
Just because family and friends live close by does not necessarily mean that they will have the time or the resources to help with the move and assuming they will can be an unrealistic expectation. When making downsizing decisions by selling, packing, and giving items away it is best to not feel rushed.
Seniors should allow themselves time to prepare for a move psychologically, not just physically. During a housing transition older adults may have difficulty adjusting to new surroundings or struggle with feelings of loneliness while trying to make new social connections. Seniors may also experience insecurity or nervousness due to living in a new place. If not properly acknowledged or treated, clinical depression as well as other health related consequences may appear.
Property managers working with older adults need to understand that... (Read Slide) They are likely to encounter seniors who are feeling stressed by trying to make a decision quickly.
The most vulnerable time for residents is when they initially move into a new facility. Some things property managers can do to help with this transition include...(Read Slide).
Relative Satisfaction Theory

- Residents look for satisfaction with:
  - individual and household characteristics
  - the location
  - social bonds the housing provides

If a resident is satisfied with where they are living they will be less likely to move.
If property managers working in senior housing receive training on how to better aide in the transition as a senior makes what may possibly be their final move, both managers and residents will benefit.
In summary, as property managers working in the field of senior housing we all need to be prepared for how the large Baby Boomer generation will affect the senior housing market. By being properly trained on this topic you will be able to better meet the needs of both your current and future residents! Again, thank you for participating in this training session.
APPENDIX C:

BROCHURE
KNOW THE OPTIONS
There are several housing options available for seniors to choose from. While each share similarities, they also have vast differences.

**Independent Living**—Typically for adults ages 55 or 62 years and older. This option is chosen when a person no longer wants to take care of the maintenance of a home, but does not need around-the-clock assistance. It is paid for out of pocket by the resident, sometimes with the help of government assistance.

**Assisted Living**—Residents receive help managing basic daily living activities, but maintain a high level of privacy and independence. Most assisted living facilities are paid for out of pocket by the resident.

**Nursing Home**—Offers supervision and constant care for adults with higher health needs. Can be paid for through Medicaid, Medicare, or a long-term care insurance.

Change can be good! A housing transition can lead to enhanced physical, psychological, and social well-being. Many times a person can still maintain the lifestyle they have grown familiar with!

A GUIDE TO HOUSING TRANSITIONS FOR OLDER ADULTS AND THEIR CAREGIVERS

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Helping seniors and their loved ones view this time in their lives with excitement!
When is it time to move?

Because aging-in-place is fixed on location and does not always acknowledge factors that make up quality of life, there are times when it may not be the best option.

When a current living situation is no longer meeting a person's needs, a move may be necessary. Some signs that a person may be ready to move to new housing can include:

- Living involuntarily alone.
- Wanting to live closer to loved ones.
- Declining health.
- Finances becoming a concern.
- Current home requires too much maintenance or housekeeping.

Preparing to move

Seniors should do their best to plan for a move well in advance, before one is needed. Some good questions to ask while deciding on a new home include:

- Does the community have a waiting list? If so, how long is it?
- Is there an application fee?
- Will a security deposit be due at move-in? Are any other deposits required?
- Are pets allowed?
- What utilities does the community pay?
- Will professional movers need to be hired or will family and friends be available to help?

For loved ones helping with a move

- Do not force a decision on a loved one.
- Allow the older adult to be involved in deciding which items stay and which items go during the move.
- Visit often during the first few months while your loved one is adjusting to their new home.
- Allow staff at the property to assist with questions or concerns.