

How CCRCs Can Help Couples Stay Together As They Age

About 70 percent of people over the age of 65 will need some type of long-term care during their lifetime, according to the U.S. Department of Health and Human Services (DHHS).¹ On average, women will need care for a longer period of time (3.7 years), compared to men (2.2 years), and 20 percent of those age 65 and older will need care for more than five years.

An active, healthy lifestyle can help protect your mind and body from disease and injury—which often leads to a need for long-term care. However, there are no guarantees in life and the question of whether—and how long—you or your spouse may need care remains unknown.

Since aging is an individual thing, a couple should not expect that both partners will have the same needs throughout retirement. As a couple ages, one partner may require assisted living or skilled nursing services, while the other partner remains able to live independently.

A continuing care retirement community (CCRC) can help couples prepare for the challenges that an unknown future may offer. CCRCs provide a continuum of services—from independent living to nursing-home level health care—that is available if and when needed. If, after moving into a CCRC, one spouse eventually needs a higher level of health care services, the couple can still be together at the retirement community.

Here is an example of how a CCRC can meet the needs of both partners over time:

Jim and Jane move into an independent living unit at a CCRC. A few years later, Jane is diagnosed with Alzheimer's disease. The couple continues to live together for a couple of years, but as Jane's needs change, she moves into another section of the CCRC to receive additional care and support. Jim continues to enjoy the social benefits of living within the retirement community and can visit with Jane, who is just a short walk away, whenever he wants.

Couples who seek peace of mind in the face of uncertainty may want to consider a CCRC as a viable retirement living choice to ensure that both partners will be taken care of now and in the future.

¹ <http://longtermcare.gov/the-basics/how-much-care-will-you-need/>