



Resources

CCRCs: The Real Story

Continuing Care Retirement Communities (CCRCs) have been in existence for over 75 years. Early CCRCs were organized by not-for-profit religious or fraternal groups to provide care for their aging members. Today there are over 1,900 CCRCs in the United States providing multi-levels of care. They represent an increasingly important living option for seniors giving them a substantial measure of security and a positive lifestyle as their health and financial circumstances change later in life.

Yet in spite of the number of CCRCs, older adults and their children may still not have an accurate understanding about this lifestyle option. CCRCs are communities that are specifically designed so that older adults (at Cornwall Manor the minimum age is 60) can enjoy independence, socialization and a sense of community, pursue lifelong learning – and have healthcare and wellness programs onsite to promote a healthy mind, body and spirit.

The best time to “do your homework” and research the various CCRC and adult living options – whether you are the one thinking of moving or if you are looking for your parents – is BEFORE there is a health care crisis. The following are myths and facts about CCRCs:

MYTHS:

Myth #1: “A CCRC is the same as a Nursing Home.”

No, a Continuing Care Retirement Community is not a nursing home – but a nursing home is an important part of the benefits of living at a CCRC. Cornwall Manor offers residential living in apartments and homes, Personal Care (assisted living) AND skilled nursing care in our Health Center – all on our 100+ acre campus. Cornwall Manor’s consistently high quality ratings for both our Health Center and Personal Care reflect our commitment to providing the best care for our residents- whether it is for short term rehab, long term skilled care, or follow-up after a hospital stay. One of the biggest benefits of being a resident of a CCRC such as Cornwall Manor is that if one of our residents ever needs long term care in our Health Center – they are assured of a bed by virtue of being a resident of our community. Individuals who wish to receive the quality care provided at Cornwall Manor and who are not residents of our CCRC may find that there are not openings at our skilled nursing center and they may need to look elsewhere for skilled nursing care – which can be very stressful during times of a health care crisis.

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Myth #2 “It costs so much money; I could never afford to live there.”

Individuals often compare the monthly costs to live at a CCRC such as Cornwall Manor to what they currently are paying to live in their home. You can compare the tangible costs (at Cornwall Manor utilities, taxes, maintenance, security, emergency response system, housekeeping, transportation, membership to the Fitness Center, use of common areas and pastoral care are included in the monthly fee); but you also need to weigh the intangibles. These would include access to health care; the socialization of living in a community and sharing interests with friends and neighbors; the accessibility of a caring staff; and the beauty of our 100+ wooded campus with walking trails, gardens and outdoor gathering areas. CCRCs typically charge a one-time entrance fee (which in many instances is paid by the proceeds from the sale of a home) and a monthly fee. Due to the large variety of residences available at Cornwall Manor, the entrance fees and monthly fees vary and in most cases when you weigh all that you receive as a resident of a CCRC, may not be as “expensive” as many people think!

Another major factor to consider is that as a not-for-profit organization, Cornwall Manor has a “benevolent care” fund to assist residents who have limited or depleted resources. As a resident of Cornwall Manor, you will have the peace of mind of knowing that your needs will be met – no matter what the future brings.

Myth #3: “CCRCs are just social clubs for retirees.”

Along with many fun things to do and be involved in – including volunteering and helping others, there are opportunities for learning, enrichment and service. New friends and neighbors (and staff) become like an extended family. The social aspect is one of the most important benefits of living at a CCRC. Instead of living alone in your home in a neighborhood where your friends have moved or passed away, you can live in a beautiful community, such as Cornwall Manor, where you have access to not only health care and the security of never being alone, but also having access to friends and social, cultural and spiritual activities right outside your door.

Myth #4: “People at CCRCs just sit around in rocking chairs and play bingo.”

On the contrary, there is a broad spectrum of interesting things to do. Many of our residents say they are busier than before they retired, but now they are doing what they enjoy – and often are pursuing interests that they always wanted to try but never had the chance. When choosing a retirement community, it is important to think ahead. Are there engaging activities available if your health declines? Our continuum of care offers you exactly that. Cozy up in our common areas to leisurely enjoy a book or to savor conversation with friends. Or pack your calendar with offerings such as game nights, social events, yoga and fitness classes, gardening, art workshops, trips, book reviews, current events discussions, and/or extended learning college courses. At Cornwall Manor, opportunities for fun and interesting activities are practically limitless. Our residents don’t have enough time in their days to participate in all the activities offered here! (But if you want to sit and rock for a while – that’s fine too!)

Myth #5 “I don’t want to leave my family—and they can take care of me if my health changes.”

Some of our residents say the exact opposite – they tell us that they made the choice to move to a CCRC like Cornwall Manor so that their family does not have to worry about them as their health needs change. We welcome friends and family to visit – in fact we even have guest accommodations that families can use so they can stay right on our campus and be close to their parents and grandparents. And we are close to several major airports and the Pennsylvania Turnpike – making traveling to or from Cornwall Manor to see family and friends very easy!

While children (and their parents) may have good intentions, adult children often have work and family obligations in addition to the added aspect of having parents living in their home. As parents age, their needs cannot always be met by their family – no matter how loving or well-intentioned. For many older parents, they actually feel isolated when they live with their children – because their network of friends may not be close by. Many of our residents have made the decision to move to Cornwall Manor because they wanted to take the burden off of their children by choosing a retirement community that includes access to good health care so that their future health care needs are always met.

Myth # 6: “I’m not ready yet – I’m not moving until I have to!”

Waiting too long can be a mistake. So many times we hear our residents say they wish they had made the move to Cornwall Manor sooner. If you wait too long it may get to the point that the decision is made for you and then you are placed somewhere that possibly wouldn’t have been your first or even the best choice. Don’t wait too long! Your future is YOUR choice. You want to move to a CCRC while you can enjoy all of the benefits that it has to offer – and knowing that your future needs will also be met. So what are you not ready for??