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"Breaking the Cycle of Senior Loneliness: Strengthening Family and Community Support"

Chairman Scott, Ranking Member Gillibrand, and members of the committee, thank you for this opportunity. I am James Balda, President and CEO of Argentum, the leading national association serving senior living communities, including independent living, assisted living and memory care communities across the nation. More than 2 million seniors call our communities home. Argentum commends you, Senator Smith (D-MN) and Senator Warnock (D-GA) on the introduction of the SENIOR Act and for holding this important hearing.

Socialization is a crucial aspect of healthy aging. Socialization promotes a sense of purpose and connection with others. It significantly improves the mental health, cognitive function, and physical health of seniors.

We see this firsthand every day in our communities. Our assisted living model of care was created to allow seniors to thrive – to provide seniors with a sense of dignity, independence and community – to keep seniors living as independently as possible, to prolong the quality of life, and delay for as long as possible the need for costlier care. The structure of our communities' social activities specifically fosters a sense of community and belonging while simultaneously providing 24-hour care -- assisting our residents with a multitude of ADLs, or activities of daily living, such as bathing, dressing, toileting, eating and mobility. Our care also includes medication management, providing nutritious meals and crucial socialization.

I believe we do our job well. According to multiple national surveys, our residents are thriving. Ninety-four percent of senior residents said they were happy with their choice of community and had made friends; 99% said they felt safe; 75% responded that their quality of life improved; and according to a poll of more than 130,000 assisted living residents, loneliness levels were reduced dramatically when residents, who formerly lived alone, moved into our communities.

Lillian, an 85-year-old assisted living resident in California, lived alone and suffered mobility issues and depression. Shortly after she moved into an assisted living community, Lillian filled her day with art classes, exercise classes, and prayer groups and stated she now has a "wonderful group of friends, many who are lifelong."

An assisted living community provides a wide range of social and interactive activities tailored to different abilities and interests. Seniors can enjoy gardening, dancing, educational seminars, exercise classes, concerts, book clubs, religious services, arts and crafts, and game nights, to name just a few. Regardless of the activity, each is designed to create a sense of purpose and community, and to combat isolation, depression and loneliness. Equally importantly, because

assisted living communities are the homes of seniors, pets are welcome at most communities, and pet therapy is often available for those who are not capable of caring for a pet.

The Health Impact of Social Isolation

Loneliness and social isolation in older adults are serious public health risks, affecting millions of seniors. According to a study in JAMA Internal Medicine, up to 50% of those 60 and older are at risk of social isolation, and nearly one-fourth of adults aged 65 and older are socially isolated. Factors such as living alone, the loss of family or friends, chronic illness, and hearing loss are all contributing factors to social isolation and loneliness.

The consequences of social isolation cannot be overstated. The former U.S. Surgeon General, Dr. Vivek Murthy, called loneliness "America's invisible epidemic," noting that "The physical health consequences of poor or insufficient connection include a 29% increased risk of heart disease, a 32% increased risk of stroke, a 50% increased risk of developing dementia for older adults, and a 60% increased risk of premature death." An AARP report estimates that the adverse health effects of loneliness equal that of smoking 15 cigarettes per day.

The Alzheimer's Association reports that social isolation increases dementia risk by more than 50%. What's more, it found that a strong connection exists between high social contact later in life and memory and thinking skills.

The Cost of Social Isolation

The costs of loneliness are significant. According to a Harvard-Stanford-AARP study measuring the impact of social isolation on the healthcare system, Medicare spent an estimated $1,608 annually for each socially-isolated older adult than it did for those who had more social contacts, concluding that "a lack of social contacts among older adults is associated with an estimated $6.7 billion in additional federal spending each year." Additionally, a recent study in JAMA Internal Medicine determined that social isolation among seniors can increase the chances of admission to nursing homes and recommended that programs to increase their socialization could reduce healthcare spending.

As this committee well knows, the prevalence and cost of dementias is escalating, with some projections stating the number of people living with dementia is projected to roughly double every twenty years. The health care costs of Alzheimer's and other dementias to Medicare and Medicaid are approximately $231 billion annually, and is projected increase of over 200% by 2050.

The Benefits of Communal Living

Assisted living communities strengthen social connections for our residents and therefore play an important role in reducing social isolation and supporting the overall health and well-being of

seniors. A national study by the University of Michigan found that adults aged 50 to 80 who live alone report higher rates of social isolation than those who live with others. The social and communal atmosphere of assisted living changes that dynamic. As stated above, a national survey of more than 130,000 assisted living residents by Activated Insights, found that just 14.3% of senior living residents reported being lonely, compared to 29.9% of seniors who live alone. Many of our communities have reported even lower loneliness scores.

The communal yet home-like nature of assisted living fosters independence and socialization to help seniors thrive while preventing mental and physical decline. "A community is a group of people who care about one another, and that's what we are here," said Eilean of her community in upstate New York. Resident satisfaction in assisted living remains extremely high because communities are able to not only offer high quality of personal care but also improve the quality of life of residents. National surveys have found that 90% of assisted living residents report high satisfaction with their care and communities.

When 95-year-old James' wife died and it wasn't safe for him to remain at home alone, he reluctantly moved into an assisted living community. His granddaughter said that the move "literally saved his life" and that her grandfather "blossomed due to his many new friendships." His caregivers managed his chronic conditions, medications and psychosocial needs. She stated, "I am a firm believer that without assisted living we would have lost my grandpa quickly after the death of my grandmother. To see a light in his eyes again and to hear that he feels he has purpose has been the greatest gift …"

A 2024 U.S. News & World Report survey of older Americans and their families found that nearly all the respondents (99%) said they felt safe at their senior living community, further, nearly all respondents (98%) said they trusted the staff at their senior living community to care for their well-being. Social connections made in assisted living communities are important - - 93% of residents reported that they are pleased with the social opportunities within their communities, and 75% say assisted living has demonstrably improved their quality of life. According to the 2024 J.D. Power Senior Living Satisfaction Survey, assisted living communities received a satisfaction score of 855 (on a 1,000-point scale), up 18 points from the prior year, and higher than industries like travel and hospitality.

"A laugh a day keeps the doctor away, and that's what we do here," said Bob, an 84-year-old resident, in a Florida community. Perhaps Bob is on to something. In a review of Medicare claims of residents from more than 14,000 senior living communities, and using the Harvard Claims-Based Frailty Index to assess vulnerability, researchers found that residents experienced a 10% decline in frailty levels one year after moving in. Through care coordination and managing chronic conditions, assisted living communities improve the health and wellbeing of their residents while decreasing the financial strain on the healthcare system. A 2018 Washington University study found that living in a senior community can lead to lower levels of hospitalization for vulnerable seniors–including those with chronic health conditions. Utilizing data from a decade-long study, the report concludes that the services offered by many senior living communities encourage residents to seek treatment sooner for pressing issues, leading to fewer trips to the hospital. The "findings suggest that the positive effects from the various

support services available in the senior housing environment accrue over time in helping vulnerable elders better manage their health conditions."

Two Testimonials:

"About three years ago my neighbor started to decline in his physical abilities. He was a veteran and would go to the VA regularly for help with different issues he was experiencing. He loved walking and tried as hard as he could to keep moving so he would not lose his ability to walk. Despite his efforts he continued to decline… In the winter, my friend could not walk safely outside. He had a hard time with some stairs in his house and the sloped driveway and in the winter, he lost much leg strength…He cooked for himself and did not always want to take the time to eat properly. He became very skinny and frail. He was a very social person, but he continued to become more isolated. Family and neighbors tried to keep him company as best as they could, but no one could provide him with the social aspects of his life as he needed.

I used to pick him up every Sunday for church services, but it became harder and harder for him to get himself ready. Sometimes it would take him three hours to get ready. It became hard for him to shower and to dress. Eventually he finally gave up on trying to come to church with us, which was a big part of his life -- not just spiritually but also socially… As time went on, the decision was made to move him into an assisted living community. Immediately he loved it! It met his needs in so many ways. He could walk the building without fear of what he used to worry about. He could use the fitness room every day, which he loved to do. He ate three meals daily in the dining room and started to put back the weight he had lost. Socially he integrated very quickly, and he told me recently that he considers the people living there to be a part of his family. He truly loves it, and it made such a difference in his quality of life.

I had spoken to his daughter about her dad many times on the phone. She lived in a different city and didn't get to see him too often…One day after he moved into the community, his daughter gave me a big hug and thanked me for all the talks and discussions that helped to lead her dad to moving into an assisted living community. She said the people that work there are her heroes. She then said that her dad was happier than he had ever been in his entire life. She said her entire family was grateful for the community that gave her dad renewed hope and happiness and a better life than he had in a very long time."

-Holladay, Utah, January 2024

Meet Zelma Bennett, one of our newest residents at Commonwealth Senior Living at Stratford House. Zelma moved into our community on January 29th, after spending the past year living with a friend. Zelma, who had previously run a group home for adults, enjoyed maintaining a vibrant social life with assistance, but her memory loss prompted her to seek a community where she could continue engaging socially while receiving the support she needed. From the moment she arrived, Zelma embraced every opportunity

for socialization, participating in nearly every activity offered. She uses her calendar so frequently to keep track of events that she wears it out and needs to replace it before the month's end! Her enthusiasm has been contagious, and she has made many new friends in a short time. Zelma's story is just one example of how socialization in our communities has dramatically improved the quality of life for seniors. The friendships and activities she's engaged in have helped alleviate her feelings of loneliness and have given her a renewed sense of purpose and joy. We are so grateful she chose to join our community.

-Resident Program Director, Danville, Virginia, March 2025

As we look back five years from the start of the pandemic, it is important to note how our residents faired during those times of intense isolation. A 2022 joint report from the ATI Advisory and the American Senior Housing Association found that senior living communities improved quality of life during the pandemic through cohesive social environments and encouragement of residents to participate in social activities. Residents, the study found, were more likely to have greater social, physical and intellectual wellness than their counterparts living in the greater community.

The Benefits of Pet Therapy

The powerful bond between humans and animals has been proven to benefit physical, mental, and emotional well-being. For this reason, most assisted living communities allow pets. Pets can provide unconditional love and support, encourage socialization, reduce stress levels, and foster a sense of belonging – all of which can curb loneliness and bring about physical and mental healing.

Pets have an incredible capacity to bring joy and companionship into our lives. Joanie and her rescued black cat, "Baby Boy," often serve as the "greeters" to visitors of their assisted living community. And Jean, a resident of a community in Florida, has Gretta Garbo, a 9-year-old Miniature Poodle, as her steadfast companion. Gretta Garbo is every bit the starlet of the community as her namesake suggests -- the poodle dresses for all types of occasions and provides the normally introverted Jean with the motivation to socialize and participate in communal activities.

For those who are unable to have their own pet, many communities utilize pet therapy which can play a crucial role in curbing negative behaviors associated with dementia and other cognitive impairments. By providing companionship and emotional support, pet therapy can help seniors feel more connected and less isolated, leading to a reduction in negative behaviors. Furthermore, the soothing presence of therapy animals can help calm seniors with cognitive impairments, promoting a more stable emotional state and overall well-being.

Buttercup and Sugarplum, two Golden Retrievers, are regular visitors to a memory care community in Maryland. When they arrive during circle time, there isn't a resident who doesn't want to see an affectionate tail wag and maybe receive a friendly lick on their hands. A room,

once quiet, can transform into laughter and perhaps even unlock precious memories of long-forgotten childhood pets or spark the recollection of the name of their children's first puppy.

Directed Socialization Critical in Caring for Seniors with Dementia

Research links dementia-associated apathy to accelerated decline in all physical and mental areas. When cognitive changes start, withdrawal and isolation are common. Memory care communities often have programs to encourage residents to consistently socialize and participate in therapeutic activities to reduce apathy and build cognitive reserve.

A national senior living provider headquartered in Texas recently evaluated its memory care socialization program known as the Circle of Friends program and compared two cognitively similar groups of their assisted living residents. One group was enrolled in Circle of Friends. The second group was not, but chose from a similar menu of activities to attend on their own. The participation standard for both groups was four hours a day. What was learned was that approximately 75% of the residents in the Circle of Friends group spent a minimum of four hours per day engaged in purposeful activities, with less than one-fourth exhibiting apathy. However, less than a third of the group of self-directed participants met the study's minimum participation standard and nearly two-thirds exhibited apathy. For residents who are beginning to experience cognitive decline, the benefits of a guided program can be significant in helping to maintain engagement and function.

Whisper Words of Wisdom – Music Therapy and Cognitive Decline

Directed socialization with music therapy is also effective when dementia residents become socially withdrawn and can encourage engagement and improve verbal abilities. Mary, a 73-year-old memory care resident suffering from vascular dementia, can become non-verbal and withdrawn as her disease progresses. To help abate this, a record player in her apartment becomes an important tool. For Mary, a lifelong Beatles fan (she has a framed $5 ticket stub from a 1965 Beatles concert she attended in Portland, Oregon in 1965), directed music therapy is effective. *Let it Be* is often the song of choice. Mary remains silent at the beginning of the song but soon is swaying to the music and when the phrase "whisper words of wisdom" is sung, Mary is inevitably singing along. It's common for fellow residents to join in for an impromptu sing-a long.

The Aging Crisis and Long-Term Care Solutions

By 2030, all baby boomers will be at least age 65, and in that same year for the first time in our nation's history, there will be more individuals over the age of 65 than under the age of 18. The most rapidly growing segment of the population are those 85 and older. As this Committee continues to provide guidance to Congress on how to prepare for the nation's aging crisis, is it important to note that assisted living is the most cost-effective form of long-term care.

To stretch limited federal long-term care dollars, "right-sizing" long-term care needs is critical. A 2021 report by the U.S. Department of Veterans Affairs found that if veterans did not need the

high level of care of skilled nursing, the federal government could save an average of $69,000 per year per veteran by providing care in assisted living communities. Ensuring that veterans and seniors are in their appropriate level of care can provide significant financial savings, both to the individual and to taxpayer-funded public programs.

Additionally, the need for investment in our nation's long-term care is long overdue, with a rapidly aging population and need for long-term care projected to explode in the coming years. Every day, more than 10,000 Americans turn 65, and the 85 and older population (average age of an assisted living resident) is projected to more than double from 6.6 million in 2019 to 14.4 million in 2040 (a 118% increase). By 2030, all baby boomers will have reached 65 years old and for the first time in history, older adults will outnumber children in the United States. Federal data shows that someone turning age 65 today has a 70% chance of needing some type of long-term care in their lifetime, 50% will need more extensive care in a skilled nursing facility or assisted living community, and 20% will need it for five years or more.

Despite this projected explosion in demand, there is not nearly enough supply of senior housing to meet these care needs. The National Investment Center for Seniors Housing and Care (NIC) estimates that approximately 881,000 additional units of assisted living inventory will be needed to serve seniors by 2030. Estimates suggest that the development cost associated with needed production of assisted living will exceed $1 trillion by 2050. Insufficient investment will dramatically limit housing access and options for seniors.

The Importance of the SENIOR Act and the Care Across Generations Act

Mr. Chairman, we believe our communities offer many opportunities for seniors to combat loneliness, but we know more can be done and believe seniors should be able to choose where and how they live. That is why Argentum commends you on taking the important step of introducing the SENIOR Act. The important bill will take critical steps to address the epidemic of senior loneliness by promoting key programs specifically designed to reduce loneliness for all seniors in the broader community. Additionally, the requirement to direct the Secretary of HHS to report to Congress on the importance of multigeneration relationships to mental health and loneliness is significant.

According to studies by the National Institute of Health, both older and younger people experience a significant reduction in loneliness through interactions with individuals from different generations. Therefore, Argentum is also pleased to support H.R. 1812, the Care Across Generations Act, a bipartisan bill which will create opportunities for intergenerational connection through the establishment of a grant program for assisted living and all long-term care settings to co-locate a childcare facility near or within a long-term care community. We believe the benefits to both the seniors and the children will be enormous.

Mr. Chairman, thank you again for holding this important hearing. Argentum looks forward to working with you and the Committee on this and other critical issues impacting our nation's seniors.