

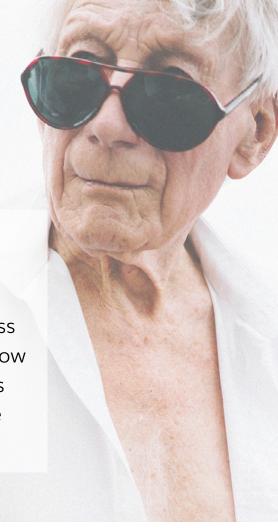
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Life

From all-knowing wearables and optimized electronic health records to smaller, robotic apartments and houses that help maintain independence, the future of quality senior housing 10 years out will include an expanding intersection of tech, design innovations and harnessing seas of data.

## FOR THE PAST FEW YEARS

the Senior Living Innovation Forum has released wide-ranging reports examining the future of the industry, covering a plethora of topics from the challenging labor market to the growth of wellness programs. For 2020, however, we decided to narrow our focus, speaking mostly with industry outsiders about a few topics that we believe will impact the future of seniors housing.





#### MODULAR DESIGN

and how it facilitates affordable housing options.



### ADVANCED SMART HOMES

including robotic apartments and advanced sensors.



### THE FUTURE OF CARETECH

pinpointing the ways in which Wearables, Telemedicine and other developments will help elders live better quality lives. The more sources we spoke with and research we conducted, one consistent theme emerged—these topics are all inter-related, each making it possible for seniors to live on their own for longer, and—once they enter assisted living or other forms of seniors housing—enjoy a higher quality of life. Our 2020 sources are a mix of visionaries and laser-sharp pragmatists (and frequently a mix of both). They are:



Hasier Larrea, Founder and CEO, Ori

Boston-based Ori derives its name from origami), Ori offers robotic, flexible furniture system for small apartments.

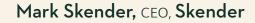
Dr. Bill Thomas, Founder, Minka

A Harvard-trained physician, author, performer and serial entrepreneur whose work has focused on improving the health and well-being of older people.



Ana Pinto da Silva, CEO, Minka

Before joining Minka in 2019, Pinto da Silva was Principal UX Design Lead for Amazon and Senior User Experience Designer for Microsoft.



Chicago-based Skender is a 65-year old firm pivoting big into modular construction.





Dave Wessinger, Co-Founder and President, PointClickCare

Dave is responsible for the company's business strategy formulation and execution through leading the entire business teams: Product and Engineering, SaaS Operation, Go-to-market, and emerging markets—Home Care and Acute Care.

Ron Galloway, Researcher, Speaker, Author and Documentary Filmmaker

Ron focuses primarily on new technologies and their impact on healthcare and business.

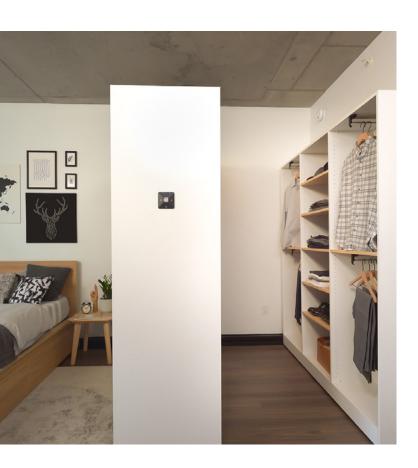




Jan Garde, Founder, The Embassies of Good Living

Based in Zurich, a global co-living concept that changes the way we perceive and experience later life.

In order, 2020's report addresses modular design, computerized apartments, co-living concepts with superior hospitality, advancements in consumer technology and the future of care.









Developers are creating exciting living options for the top 5% of earners in the senior market. However, the bulk of Baby Boomers planning for retirement are faced with a pool of limited, unappealing housing options. Prefabricated modular housing (both wood frame and increasingly, steel) is becoming an affordable possibility that some experts see dominating the housing market as soon as 2030.

The CEO of 65-year-old Chicago-based construction firm Skender sees modular building as the future of building because the process just makes logistical sense.

Once it becomes the industry standard—and he believes it definitely will in the very near future—the process will overcome fear of the unknown because it significantly enhances productivity, improves quality, shrinks schedules, reduces waste and improves cost predictability.

Mark Skender predicts a modular building takeover in the next ten years. His firm is tackling modular design, manufacturing and construction with a more "soup-to-nuts" approach, aiming for greater autonomy by handling almost all aspects of project development under one roof. As a fully integrated modular solution, Skender provides:

- DESIGN: Handling all design-for-manufacturing aspects of its projects.
- MANUFACTURING: Fabricating steel-structured modular units in its new manufacturing facility where units are assembled for housing, hospitality and healthcare projects.
- **CONSTRUCTION:** Serving as lead contractor on the job sites of projects across the Midwest.

While most of Skender's modular projects have focused on healthcare, multifamily, hospitality and affordable housing, its CEO sees senior living as an obvious natural fit.

"We're waiting for senior housing industry leaders to see the benefits of our approach. I think they'll be coming around very soon," Skender says.

#### Wave of the Very Near Future

Saying Skender is bullish on the future of modular projects is an understatement.

"I think that about 75% of construction (across all sectors) will be modular by 2030."

"I really believe this is the future and that we have to go this way," he says, citing a <u>June</u> 2019 McKinsey & Company report ("Modular construction: From projects to products") that reinforces his claim.

The report predicts, "Modular (or prefabricated) construction is not a new concept, but technological improvements, economic

demands, and changing mind-sets mean it is attracting an unprecedented wave of interest and investment. If it takes hold, it could give the industry <u>a huge productivity</u> <u>boost</u>, help solve housing crises in many markets, and significantly reshape the way we build today."

Skender may be ahead of the curve, but McKinsey thinks construction industry leaders will follow, out of frustration with current processes, if nothing else. "Perhaps most important, we see a change in mind-set among construction-sector CEOs, as many leaders see technology-based disruptors entering the scene—and realizing it may be time to reposition themselves," it reads.

#### Time for Senior Living to Be Brave

Skender urges senior housing developers to show courage, because as modular construction becomes standardized and widely accepted, greater time and cost savings will be realized with higher volume.

"The better we're able to scale, the better we'll be able to standardize. Your processes are getting better and you're changing the productivity curve across all markets," he says. Modular design works best for repeatable spaces, and senior living communities present a prime opportunity.

"Nothing I've seen in the last two years has dissuaded me from being excited about the future of modular construction."

"As a developer, modular design takes the pain out of the process because when you start a new job you're not recreating the wheel every time. With modular you're taking the pain out of it; you're working familiar standards, bringing much more knowledge and reliability to the approach."





# MINKA—ONE OF A FEW MIDDLE MARKET SOLUTIONS

Developers are creating exciting living options for the top 5% of the senior market. However, the bulk of Baby Boomers planning for retirement are faced with a pool of limited, unappealing housing options. Prefabricated modular housing (both wood frame and increasingly, steel) is becoming an affordable option that some experts see dominating the housing market by 2030.

For many years, geriatrician Bill Thomas, M.D., has been at the forefront of creating housing solutions that enable older people to live life on their own terms. Minka, Dr. Thomas's most recent innovation, is aimed squarely at the middle market creating modular housing options that are both practical and affordable.

Minka's goal is to create the community-level infrastructure for independence that people need to thrive across all ages and abilities. Minka allows elders to both remain independent in small, easily manageable homes, and avoid isolation through proximity to other seniors (and often younger neighbors), as well as through shared community spaces. Thomas unveiled Minka at the 2017 Senior Living Innovation Forum in Boca Raton, FL.

With McMansions sitting on the market for months, even years, Thomas believes modular, Minka-style living is the wave of the future for all ages, especially older adults. .

"We operate on the 'big house/small life, small house/big life' principle. Minkas are designed to be incorporated into small neighborhoods with lots of pedestrian features,



Minka home

friendly to older people," Thomas says, stressing that smaller modular homes are not only more manageable, but also reduce loneliness, which is an epidemic among elders.

Why is smaller better? Thomas juxtaposes two hypothetical 87-year olds. "One lives in a rambling split level on a cul-de-sac, the other in a highly engineered, compact, geriatrician-designed house that takes a lot less human energy to keep going. If you set

the clock on these two people, the first one will be slowly overwhelmed by a house that's too big and too difficult to take care of, and eventually, will have to move."

A fan of tech, robotics and high-efficiency, computerized interiors, Thomas believes many Americans of all ages will soon embrace a smaller, minimalist, European housing model—"the current of cool."

"It reflects broader trends in society, showing that "People of all ages are valuing experiences over possessions."

#### Addressing a Middle-income Crisis

Pinto da Silva sees an uphill battle for developers working to develop more housing options for the middle market...

"54% of middle-income U.S. seniors will not be able to meet yearly costs of \$60,000 for assisted living rent and other costs, even if they committed 100% of their annual financial resources."

In less than a decade, over half of middle-income seniors will be underwater, Pinto da Silva says, referencing a report\* which states that "54% of middle-income U.S. seniors will not be able to meet yearly costs of \$60,000 for assisted living rent and other costs, even if they committed 100% of their annual financial resources."

She points out that, "Low-income and middle-income people are increasingly priced out of the housing market. The question is, can we deliver a first-class experience to a traditionally underserved group of people?"

#### **More Than Minka**

Thomas and Pinto da Silva are both clear on one thing--their modular creation is a wonderful option for middle-market seniors looking to remain autonomous, but it shouldn't be the only solution available. They're almost begging for competition, though, for now, it's minimal.

"I relish the day that I can give you a list of great competitors. We want other friends to join us in the fight. We're in this together," says Thomas.

He sees a few bright lights on the competitive landscape, including the emergence of 3D concrete printing, with small, affordable houses being printed in Mexico. "I love their creativity, audacity and mission," Thomas says. "I'm not sure if it's going to be the next big thing, but I love their commitment to making compelling, low cost housing."



Minka interior

Like Thomas, Pinto da Silva welcomes competition. "Minka represents only one solution. We need hundreds. People need choice. They need variety. Minka is exciting, but we hope there are many other innovators who come along with us, bringing new energy to this important market."

<sup>\*</sup> Health Affairs Study: More Than Half of Middle-Income Seniors Will Lack Financial Resources for Seniors Housing and Care by 2029, Health Affairs, May, 2019.



Robotics and other smart home developments will help elders in their 70s, 80s and even 90s live independently and maintain a higher quality of life in smaller spaces, our sources agree.

"I think robotics will make smaller homes more accessible," Thomas says. "Robotics and advanced technology that includes manufacturing technology, home automation, health and wellness technology. We think the magic potion puts all these technologies together and that's what enables people to live in places of their own choosing for longer."

Hasier Larrea, is CEO of <u>Ori Living</u>, the Boston-based startup that is developing "Robotic interiors that efficiently and elegantly multiply your square footage." Ori evolved from work the young CEO began during his tenure at the Massachusetts Institute of Technology (MIT) Media Lab.

APARTMENTS?

He sees robotics as a "space multiplier" that will allow elders to live comfortably in much smaller spaces. Ori's futuristic, space-saving designs are easy to operate for users of any age, Larrea stresses.

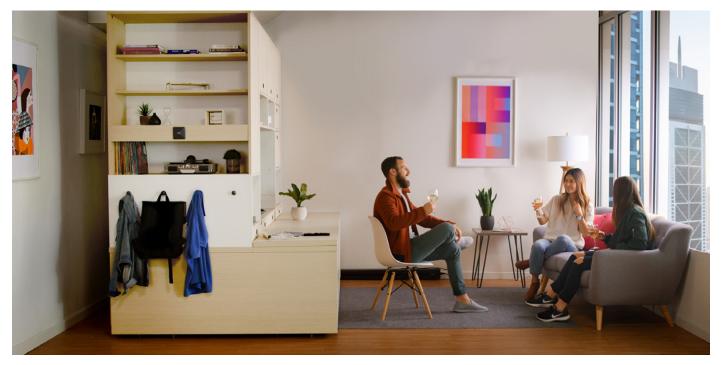
"Nowadays you can already manage to live more affordably, it's just that to do so you also need to give up space. Unfortunately, sacrificing square footage means sacrificing functionality, activities and overall quality of life," Larrea says. "We believe

"Technology can allow us to live large in a smaller footprint, which means affordability without sacrifice." technology can change that. Technology can allow us to live large in a smaller footprint, which means affordability without sacrifice."

Ori's products are designed (and tested) to be easy-to-use. "We tested these user interfaces in an Airbnb apartment for more than two years, where we

had guests ranging from 20-year-old singles to 80-year-old couples. No one ever needed a demonstration. Everybody figured out how to use our systems without any instruction."

Larrea adds, "As we expanded our portfolio of products, one of the sectors that we started seeing interest from was the senior housing market. I remember a call with one senior housing developer in Florida a few months ago who explained how our <a href="Pocket Closet">Pocket Closet</a> (marketed as the first-ever standalone walk-in closet) was the perfect fit for seniors who are moving into smaller spaces but who have a good number of material possessions. As we continue to expand our product line, we will be on the lookout for opportunities to partner with innovative senior housing developers to bring large-scale implementation in this asset class."



Ori Studio Suite

#### **Urban Living an Option at Any Age**

Ori designs help seniors make it more feasible for them to opt for an urban lifestyle, without sacrificing comfort, its founder says. "Ori's innovations can help improve quality-of-life for seniors in two clear ways:"



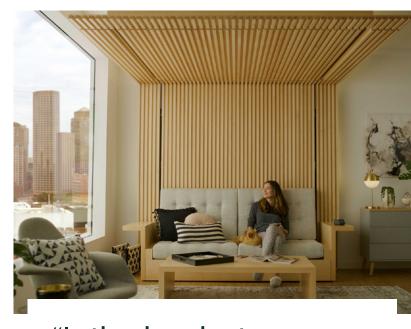
"First, one of the core characteristics of Ori's innovative systems is that they create spaces that effortlessly adapt to the resident. This means that transforming space requires nothing more than the touch of a button or even just your voice. With our systems, there is no lifting or moving heavy furniture to change the function of your space—whether that is moving a storage wall to open up the living space, or creating a sleeping area for when the grandchildren visit," Larrea says.

"Ori's systems go a long way to mitigating some of the physical and cognitive barriers that would prevent seniors from living independently."

Ori-designed spaces also make it easier for elders to stay in the city or return from suburban neighborhoods.

"So for active seniors who are contemplating downsizing and perhaps returning to an urban center and the diversity of experiences and enhanced community life that such a move promises, but for whom affordability is a concern, Ori offers a solution," he says.

Larrier predicts, "In the decades to come, technology will be a 'space multiplier' and we hope to keep leading this movement."



"In the decades to come, technology will be a 'space multiplier' and we hope to keep leading this movement."



The concept of co-living—loosely defined as intentional communities offering shared housing for people with "shared intentions"—is one embraced by Thomas and some other industry leaders. Minka was designed with co-living in mind, but for many boomers the coliving model likely conjures up images of hippies, communes, and a complete lack of privacy.

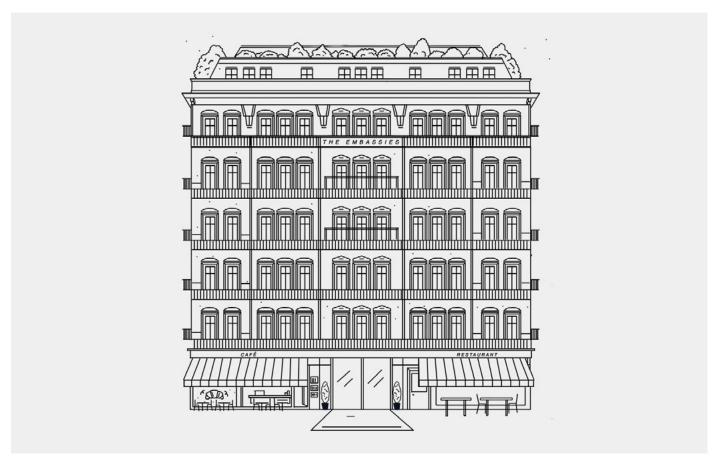
However, one European developer aspires to create a high-end model he calls "coretiring," appealing to elders looking to maintain a sophisticated lifestyle, even as their need for care increases.

Finding a unit in a high-end senior living development is seldom a cause for celebration, but Jan Garde is working to change that. His dream is for applicants in their 60s to open a large envelope from his company, the Embassies, with the same nervous anticipation that high school seniors open envelopes from Stanford or Harvard, shouting: "I got in!"

"We actually teamed up with a Stanford professor to create a mentality similar to that around how the college application system works. So, picture this, 'You're in the kitchen and read the letter saying that you got into the Embassies. Just like being accepted to university, you know the next couple of years are going to be f—ing amazing. That's how we want people to think about it."

The Embassies application process, which sounds similar to a coop in the U.S., will involve applicants submitting applications to a board, which will also have input in how the 50-70 apartment unit communities are created.

Garde adds, "If things go according to plan, we will open our first location in 2021 and, by 2026, we want to have 14 locations," says Garde, Founder and CEO of The Embassies of Good Living, a Switzerland-based project launched in 2018. "By 2040, we want a network of 50 properties in the top cities around the world. The more locations we have, the better the experience."



The Embassies of Good Living

The company is looking to develop properties in "high quality-of-life cities," initially in Europe (Berlin, Vienna, Copenhagen, Barcelona, Stockholm, London, etc.) and then on the east and west coasts of North America with a goal of having a global network of properties that residents (short- and long-term) could access as they travel.

#### Variation on a Theme

Garde elaborates on the concept of "co-retiring." "It's important to be connected and not isolated, but our residents will be very self-determined, with fully furnished apartments and their own kitchens."

"Our demographic really likes autonomy. So there will be no forced community activities as in traditional senior living. With us, you'll go with the flow."

"The communal part is crazy important," he says, though, "Our demographic really likes autonomy. So there will be no forced community activities as in traditional senior living. With us, you'll go with the flow."

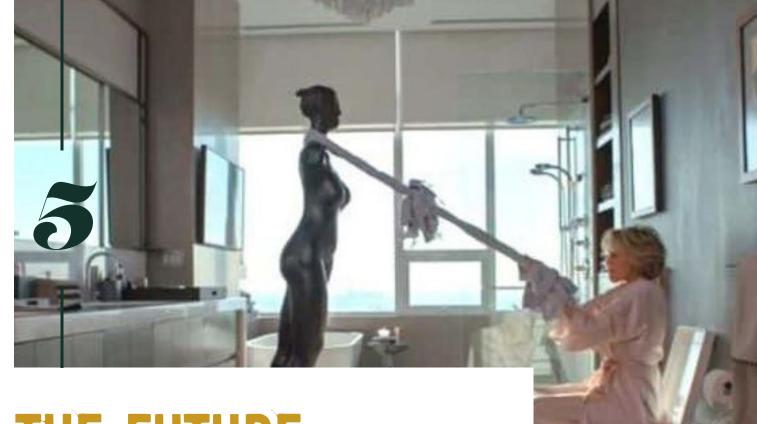
Though Embassy apartments will be open to all age groups for short-term stays, all permanent residents will be 55 and older. Features will include publicly accessible restaurants, bakeries, bars, cinemas and more, with amenities including a gym, yoga studio, reading room, private offices and meeting rooms. "Our standard (senior) ambassador will still work a little bit, serve on boards, volunteer and pursue their own projects that keep them heavily connected to society."



As residents age, levels of care will be provided discreetly, Garde emphasizes. Frequently, neighbors won't know the level of assistance other residents receive. "Even in nice retirement homes, your autonomy is in danger. We're designing the Embassies from a customer-centric perspective, built on how people have told us they would like to live, to be in charge (as much as possible)."

He adds, "We try to make sure that they cope with aging in issues as seamlessly as possible."

"I hope this will be a lighthouse project for others to follow suit. We need as many people as possible in the senior living world to come up with more options," he says. "In 2050, a quarter of Europe's population will be 60 plus. This market is wide open."



## THE FUTURE OF CONSUMER CARETECH

This season of Netflix's "Grace and Frankie" found Jane Fonda's 80-year-old Grace trapped in the modern apartment of her new (younger) husband, calling best bud Frankie (Lily Tomlin) to rescue her from a low-rise toilet. The incident led the entrepreneurial pair to develop "The Rise Up," an automated toilet that hydraulically lifted the user when he or she is finished.

Funny, but also relevant, because many see the future of elder care becoming ever more entwined with the future of technology. As wearables, robotics, sensors and more continue to develop, seniors' quality of life and quality of care will follow.

Futurist and author Ron Galloway sees pragmatic tech like this (for now) imaginary toilet, improving quality-of-life and extending the window of autonomy for seniors in the coming years.

He ticks off a number of developments he believes will have a tremendous impact:



#### **TELEMEDICINE**

Seniors will embrace the convenience of telemedicine, enjoying checkups without braving the elements or losing half a day, Galloway believes. "People who own private jets call them 'time machines.' For seniors, telemedicine is literally a time machine. They'll get to spend time doing things they'd like to be doing, rather than spending all day in a doctor's office."

The nation's top retailer will facilitate this trend as others follow its lead. "Ten years ago Walmart introduced a \$4 prescription for generic drugs for its employees, and eventually everybody adopted it," he says. "Now, Walmart has \$4 telemedicine visits for employees; that's four million people who have access to telemedicine visits at that price."



#### **WEARABLES**

Galloway is a big believer in the power of wearables, particularly the Apple Watch, which he says is already helping extend lives. Though it was never intended to be, it's evolved into a healthcare device, as well as a billion dollar industry. "Apple watches gross about \$15 billion, netting \$5-6 billion. That's four times what Netflix brings in," he says. "Tim Cook has said that Apple will be remembered as a healthcare company; they're going to be taking care of seniors. The iPhone will become an afterthought," he predicts. "Someone has crunched the numbers, the Apple Watch can add two years to your life. Cook recently reported that people with Apple Watches have reached out to him to say the devices saved their lives," he said. "The watch monitors your heart rate, whether you've fallen, and very soon, it will check your temperature."

The Apple Watch is evolving into a wellness device, and it looks as though the brand's Airpods will be making a similar transition. A recent patent reveals that the next iteration of these Bluetooth earbuds could be used to measure heart rate, blood volume, respiratory rate and check our temperatures. The patent reads, "Portable electronic device users have shown increasing interest in biometric tracking. Biometric sensors often need to be in close or even direct contact with the skin to properly measure and track biometric parameters along the lines of heart rate, VO.sub.2, and core temperature."



#### **VOICE ASSISTANTS**

Like Alexa and similar devices, also will help seniors stay healthy, safe and autonomous, Galloway says. "Amazon recently filed for a patent for a feature that lets Alexa detect coughs and colds. Alexa can now hear when you've got a cough and even discern if it's a bad cough," he says, adding "You can now see how that would go further down the road for the elderly."

He also mentions a Google's commercial that ran during the 2020 Super Bowl, "Loretta," which featured an older man with early dementia interacting with a Google Assistant as he recalled memories of his late wife. "That is exactly the future."



'Paro' the 'friendly' baby-seal like robot

#### **COMPANION ROBOTS**

Galloway agrees with more conservative prognosticators—robots will not be bathing assisted living residents in 2030, though "you already have robots that lift patients and that trend will continue." A number of companies have built robots that can assist seniors, but which he believes are likely to make them uncomfortable.

"They've built a robot that's big, but you don't want that thing going around your house." Instead, elders will embrace smaller, friendly (some covered in faux fur) robot companions. "You don't want a big robot, you want something like a cat. If you were going to design something to keep an eye on seniors, aliens would invent cats."

Instead, Galloway believes "friendly"robots like the soft, baby-seal like <u>Paro</u>, an interactive robot developed by Japanese firm AIST, will soon become common companions/assistants/therapy animals for seniors, especially those living with dementia.



#### **EXOSKELETONS**

A form of robotics, Exoskeletons are wearable mobile machines powered by motors, hydraulics and other forms of tech that facilitate movement and increase strength and endurance. While workers in full exoskeletons that bring to mind Sigourney Weaver's final showdown in Aliens probably won't be roaming the halls of assisted living facilities, Galloway predicts that a smaller version—extending from wrists to elbows—will be a regular feature for seniors living with Parkinson's and other conditions that cause shaking, preserving their ability to use everyday objects and even lift heavy objects with little difficulty.



#### ONSITE CARE AND CONVENIENCE

Combined with telemedicine, assisted living facilities providing a wider variety of healthcare services onsite will reduce hospital visits and time spent in physicians' offices, he predicts. Also, seniors who continue to live on their own will be able to go about their lives without driving.

Galloway, 57, sees society evolving to enable a stay-at-home culture for seniors, and all generations, really. "I never go anywhere. I use Instacart, Uber and Walmart Delivery. My drugs are delivered to my house." He emphasizes that rural hospitals are closing at high rates and healthcare is becoming more centralized. "Fortunately, in senior living communities, healthcare will be onsite. It's already happening."

As a side note, the introduction of robots in other industries will probably help senior living communities fill more positions. "Robots (and automation) will be taking a lot of jobs in the restaurant and retail industries. And, once these people are replaced by robots, they'll likely find jobs in senior living communities," Galloway predicts.

Galloway also is optimistic about the capacity to increase longevity along with quality of life. "Medical knowledge is doubling every 40 days now. So, these days, if you make it to 60, you're probably going to live to be 100," he says, emphasizing that incorporating treatments that already exist, like dry saunas to reduce inflammation, along with nutrition, mobility exercises and emphasis on racquet sports (tennis, pickleball, racquetball, etc.) will maintain strength, stability and immune health much longer.

"I believe infrared saunas will be a regular feature in senior living communities."

The power of staying active, having a purpose and just walking whenever possible also can't be underestimated. "You read about these villages in Italy with 95-year-olds walking to the market every day," he says. "In Augusta, GA., where I live, I knew a doctor who worked until he was 103. He said, 'working and walking' was the secret."





## EHRS, DATA AND MACHINE LEARNING LIFTING QUALITY OF LIFE

Dave Wessinger, Co-Founder and President of PointClickCare, sees advancements in technology—especially those that develop the capacity of electronic health records—having a tremendous impact over the next decade. The leading electronic health record (EHR) technology partner in the U.S., PointClickCare works with acute care, skilled nursing, at-home care and senior living providers.

"From a senior care perspective, we are starting to see many senior living communities shift their focus towards putting technology first. In fact, the shift over the last three years is exponentially more than all the progress from the last ten years combined," Wessinger says.

"As we continue to see an increase in the implementation of technology, we'll also see residents' quality of life improve because we are enabling them to age in place longer and remain in their preferred care setting. In actuality, technological advancements and innovation are more likely to come to the senior living industry over any other care setting."

Since they are largely privately funded, senior living communities are more likely to adopt these new innovations over those organizations that are funded by the government, he believes. Overall, technology is starting to be more widely implemented to improve senior care by managing resident data more efficiently, all with a primary focus of helping our seniors to maintain the independence, health, and general wellness.

#### **Tech Steps Up**

Wessinger says, "We have officially entered into a New Normal and technology overall will continue to play a larger role within the senior living space. Mobile technology will be even more critical and engaging family in care through the use of family engagement solutions will become foundational. Leveraging an EHR as an underlying platform to improve overall care quality allows care providers to truly see resident needs and find creative ways to address them."

By taking a comprehensive approach to an EHR, providers in the senior living space can gain insight into the community's key operating metrics, then adapt and adjust accordingly by regularly tracking clinical outcomes, staffing, and quality indicators.

#### More Data Helps Providers Anticipate Issues

From a data perspective, more senior living communities are recognizing the importance of interoperability, Wessinger says. "Data being collected shouldn't just tell us where we are at, it should tell us where we are going by helping us predict potential issues before they happen. Through the exchanging and driving of workflow, care providers have the ability to make decisions in real time, which ultimately improves the resident's quality of life and care," he adds.

#### AI Expands Seniors' Horizons

Additionally, artificial intelligence and machine learning will continue to augment human capabilities in the healthcare field, by efficiently analyzing data and tracking patterns, but without replacing the empathetic human touch.

"Predictive analytics will continue to play a significant role in the future, allowing us to predict resident complications, like falls, before they even happen," he says.

The Internet of Things (IoT), the interconnection via the internet of computing devices embedded in everyday objects enabling them to send and receive data, will be used in everything from hearing aids to smart beds and toilets to in-home sensors, PointClickCare's founder believes.

"Collecting 60,000 data points every minute, IoT will remove much of the human burden of recording data and doing paperwork. By augmenting human capacity, artificial intelligence, machine learning and IoT takes cost and waste out of the system and reduces human workload."

Al's role in senior care will continue to grow both short- and long-term, Wessinger says.



"We expect to see more organizations capitalize on artificial intelligence to monitor patient behavior, creating a safer environment and truly making a difference in empowered care. Providing this actionable intelligence and automating data collection will drive effective and efficient care in the years ahead."

#### The Future is Now!

Senior living faces many challenges, most importantly, recruiting, hiring, and training a quality workforce and making housing options and care affordable for the middle market.

Overall, however, our forward-thinking sources anticipate rapid, positive changes. Whether it's the transition to modular housing, affordable wearables that let us track our vital statistics, robotics that maintain independence, or tech-based care developments that enhance quality of life, by 2030 (or sooner), life for many seniors in their 70s, 80s and even 90s is going to look a lot brighter than it did 10 or 20 years ago.

By 2030 (or sooner), life for many seniors in their 70s, 80s and even 90s is going to look a lot brighter than it did 10 or 20 years ago.



## The Retreat to Reimagine the Future of Senior Housing + Care

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