

YOUR OPTIONS FOR SENIOR LIVING



Discover the variety of options for senior living with this simple guide

Inside this guide, we'll detail the most critical items to consider when looking for a senior living facility or home. The information is laid out in a simple manner to help you determine:

- What level of care best fits your needs?
- Is a large facility or residential home best?
- What amenities should you expect?
- What are the expected costs?



Why Do You Need Help?

As we age, we may need help with cooking, bathing, dressing, grooming and moving from the bedroom to the living room. The senior care profession calls these **Activities of Daily Living** or **ADLs**



There are also tasks related to independent living such as shopping, doing housework, and taking medications appropriately. These are called Instrumental Activities of Daily Living or IADLs. For the purpose of this guide, we will use the term ADLs for both.

If your loved one has difficulty performing one or more of these activities on more than a temporary basis, they may need assistance or a senior living care.

What are ADLs?

Activities of Daily Living

Bathing	Eating/Feeding	Dressing	Grooming	Toileting	Transferring
Properly bathing your face and body	Ability to prepare meals and feed themselves	Ability to select and wear appropriate clothing	Adequately managing one's personal appearance	Safe and hygienic restroom use, maintaining continence	Safely moving from one location to another

Depending on the level of support needed, it may be time to consider a senior care facility. But what are the options? And what are the factors that need to be considered in order to make the best decision? Let's explore each of the options.

Levels of Care

The first and most important item is to determine what level of care is needed for your loved one. There are a variety of options out there and a lot of facilities offer multiple levels of care in the same facility.

Independent Living

Most Independent Living communities are apartments that provide active lifestyle amenities and activities, transportation, housekeeping, trash removal, maintenance & repairs. Additional services such as meals, housekeeping, laundry are available for extra fees. Some communities have Entrance Fees that can cost as much as \$100,000 and a monthly rental fee starting around \$1,800.



Assisted Living

Assisted living communities are designed for adults needing help with their ADLs (bathing, grooming, dressing), housekeeping, meals, and laundry. They also offer activities and 24-hour support from caregivers.

Most offer a month-to-month rental option. Some charge an “all-inclusive” price while some have a “base rate” then charge for other services as they are needed.

Be careful: what may look like a lower rate may be just the base rate. The total price you end up being charged for the services you need can be nearly double the base rate.

Depending on what part of country you live in, monthly rates can range from \$4,000 – \$13,000. Again, make sure you understand what you are getting for the quoted price. There’s a wide range of amenities, services and fee schedules with Assisted Living facilities. It’s best to shop around and find one that fits your needs and budget.

Memory Care

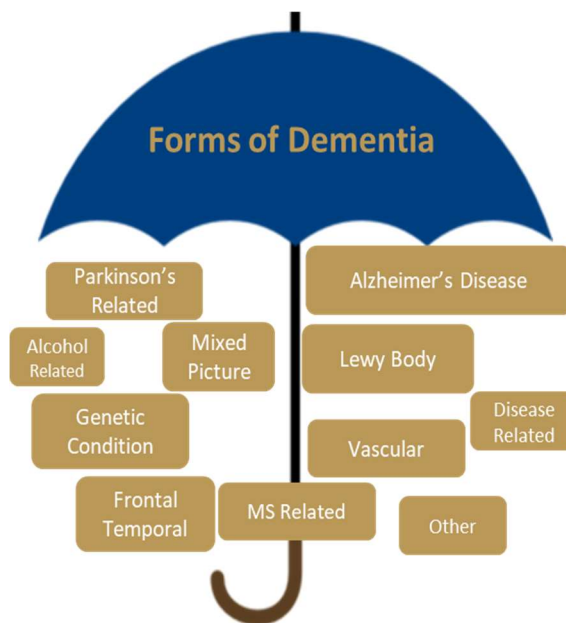
Memory Care is similar to assisted living, but offers specific support for seniors with dementia and memory-related issues.

Dementia is a common term used to describe a group of symptoms associated with a decline in memory or other thinking skills. This eventually impacts the person’s ability to perform ADLs and adds significant safety risks.

According to the Alzheimer’s Association, more than 50% of seniors in assisted living and nursing homes have some form of dementia or cognitive impairment. The need for Memory Care facilities has increased significantly as we become more aware of how common dementia is and the lack of memory care facilities available.

Memory Care requires additional safety features and specialized training for caregivers. For these reasons, Memory Care is typically more expensive than Assisted Living.

Memory Care requires more round the clock and individualized care. For this reason, it works best with smaller facilities with a lower resident to caregiver ratio. For these reasons, we believe residential homes with specialized safety and security features and the lowest resident to caregiver ratios provide the best care environment for those with dementia.





Continuing Care Retirement Community (CCRC)

A CCRC is a senior living community that provides Independent Living, Assisted Living, Memory Care and Skilled Nursing in one location. This allows the resident to move to higher levels of care as needed over time without the need for a change in service providers.

One of the challenges with CCRCs is cost. Most require a substantial entry fee (commonly ranging from \$100,000 - \$300,000) in addition to a monthly fee. The monthly fee also increases as you require higher levels of care.

Additionally, most of the CCRCs require you to first move into their Independent Living area. This can restrict people that already require some form of assistance for ADLs which require Assisted Living or Memory Care level services.

Large Facility or Small Residential Home?

When thinking of a senior care facility, most people think of the large, condo-type facility. The ones that are popping up everywhere.

Did you know there is another option?

They are commonly called **residential care homes**. These are residential homes that have been built or renovated to provide the needed care for the seniors.

Most seniors have spent the majority of their life in a residential home. They like the warmth and comfort provided by a home and being part of a neighbourhood community. So, why are so many senior communities large, institutional facilities?

Because it's more efficient and cost-effective to build them...

The intent here is not to slam large facilities. They do their best to make the property beautiful and offer a lot of amenities. However, they simply can't make it a home – they can only make it “home-like”.

With the larger facilities, seniors have to often travel unnecessary distances and even take elevators to get to the cafeteria for their meals or for activities. This is not a big issue when they are mobile and can move by themselves, but becomes an issue when they need assistance. They will need to schedule and wait for the assistance. This additional service will likely increase their monthly fee.



It's not all bad with larger facilities. The properties are typically new, there are more residents to interact with and may have additional specialized staff or services on site.

It's really about what is important to you and your loved one. The table below summarizes the differences.

Item	Residential Senior Care	Large Facility
Rates and Fees	Typically an "all-in" monthly rental with no Community Fees.	Most have upfront Community Fees, Base Price, and fees for additional services
Resident to Direct Care Staff Ratio	4:1 (offering more specialized care)	13:1 is common, as high as 20:1
Visitation	Simple, without a lot of scheduling	May need to schedule visit, then check in at desk
Meals	More specialized and customized based on diet or what residents like.	Set menu at the cafeteria with a couple options.
Mobility Needs	Less required, especially with single story homes.	More required. Longer distances and may require additional service fees.
Amenities	Typically less, but boutique homes offer many of the same.	Typically more amenities.
Variety of Staff	Consistent staffing enables more intimate care and relationships	Larger staff with more shift changes and rotations. Harder to build a personal relationship with caregivers

As you can see, there are benefits with both options. Let's dive into more details on the amenities that may be available.



What Amenities are Available? Needed?

Location and cost are two major deciding factors when assessing options, but do not overlook the importance of amenities. Amenities can make the adjustment into senior living easier and provide a better quality of life.



The larger facilities are big on amenities, however boutique residential care homes are making good progress at adding similar amenities.

One of the challenges with the larger facilities is the location of the amenities. Its common to have to use an elevator or travel 5-10 mins to get to the cafeteria, salon or activities area. Smaller, residential homes do not have this issue. The amenities are right there - in the home.

Sit down and layout the Musts and Wants for amenities. To help, we provided a checklist of amenities at the end of this document.

What are the Expected Costs?

CCRCs and some of the larger facilities have upfront fees along with their monthly rental fees. Small residential care homes typically only have monthly rental fees.

Once the upfront fees are paid, the monthly rates are very similar. The two biggest factors that determine price are location and quality of the home and services provided.



Unless you are willing to travel long distances to visit your loved one, the cost of the location is unavoidable. Here in Northern Virginia, the cost of land and homes are simply more than most areas. Hence, they have higher than average rates.

You have more control on the decision with the second factor – the quality of the home and services. Take time to visit and evaluate different facilities and homes. Maybe you have a set budget you can't exceed and some of the amenities just cant be justified.

Make sure you get the total, all-in, price! Don't assume their base rate fee is your total cost. Determine the total price with all of the support your loved one requires. Additional fees can be as simple as \$50/month for snacks up to \$500+/month for managing and issuing medications. You need to have the total monthly fees in order to make an accurate comparison between facilities.

See our **“How to Finance Senior Living”** guide for more on expenses and budgeting.



Summary

The first and most important factor is to determine what level of care is needed for your loved one. There are a variety of options out there and some facilities offer multiple levels of care.

Next, determine if they will be comfortable in a large, apartment-style complex or a smaller residential home. The large facilities tend to offer more amenities, however some of the new boutique residential care homes provide nearly the same level of amenities.

Smaller residential care homes offer more individual care, attention and level of customization. Residents also do not need to travel a great distance for their meals or to join activities.

When assessing different options, make sure you understand all of the associated fees. Is there a buy-in fee? Upfront community fee? What levels of service are included (and more importantly excluded) from the base rate?

Evermore Senior Living

We offer Memory Care and Assisted Living services for our residents. Our mission is to offer the same amenities found in the larger facilities, all in the comfort of a single-story, 8-bedroom boutique-style home.

Our boutique residential care homes offer a nice alternative to the large, condo-like facilities.



We have more education materials on Senior Living in our [blog](#)



Amenities

As you tour different senior living options, here are some things to keep in mind. Print this page and use it as a checklist.

Standard Items

- 24-hour staffing*
- Laundry & housekeeping services*
- Medication management*
- Group activities, games & exercises*
- Internet service*
- Surveillance cameras outside and in common areas*
- Emergency response system continuously monitored*
- Security services*

Luxury Items

- Beauty salon*
- Massage therapists*
- Chef & Dietician*
- Flexible gourmet dining with 3 meals/day and snacks*
- Master suites with private bathrooms*
- Zero-entry showers*
- Spa Bath*
- Library/Reading Room/Computers*
- Game room*
- Group trips to local events*
- Landscaped grounds with courtyards and gardens*
- Single-story home (eliminating needs for stair chairs and elevators)*
- Chapel or service to bring the service to the home*
- Impact-resistant flooring (reducing hip breaks, concussions and noise levels)*
- Circadian rhythm lighting to reduce sundowners syndrome and promote a normal sleeping pattern*
- Swimming Pool

*Services provided at Evermore Senior Living