



*Just the Facts*  
**Your Guide to Assisted Living**

**Every single one of us, from age one to 100, wants to live life on our own terms. From the moment we can start doing things ourselves as children that desire for independence never goes away.**

Perhaps that's why most of us shudder at the thought of accepting help as we age, even when we need it. Or, maybe it's the perception of the 'old folks home' that the term assisted living brings about, when you don't see yourself as old at all.

But the reality is, assisted living isn't where you go to give up your independence, it's actually where you'll find the support and the opportunities to gain it back.

*Read on to see how.*







## Assisted Living Defined

Assisted living is a type of senior living that provides housing, personalized care and support with activities of daily living. The goal is to help you remain independent and enjoy an engaging, purposeful life.

Care may be included in the monthly rental fee, or provided on an à la carte basis where you choose how much help you want and need.

### WHAT CAN YOU EXPECT?

Residents receive assistance with bathing, dressing, eating and medication as well as onsite medical care when needed. They have the convenience of a homelike setting without the worry of home upkeep, cooking, cleaning and yard maintenance. Social opportunities are also integral to daily life in assisted living with a range of scheduled programs, activities and outings.

Assisted living community features may include:

- Comfortable, spacious accommodations
- 24-hour staffing and security
- Restaurant style dining
- Housekeeping, linen and maintenance services
- Fitness, health & wellness programs
- Transportation
- Access to medical services

And it's not just the resident who benefits, the family does too with:

- Less caregiver stress and more free time
- Ability to be daughter, son, husband or wife again versus a caregiver

Assisted living is not for those with medical conditions that require around-the-clock skilled nursing care.







## From Those Who Know

We can tell you all day long about how the support you gain in assisted living actually gives you the freedom and peace of mind to be more independent. And how the social and enrichment options available to you give you the opportunity to live a more fulfilling life than maybe you have in years. But, you don't have to take our word for it. The facts speak for themselves.

### AFTER MOVING TO ASSISTED LIVING:

#### *The senior*

- They are five times more likely to see overall quality of life improve than worsen
- 73 percent of families report that a senior's quality of life got better or much better
- 73 percent of respondents reported an improvement in the senior's nutrition
- 64 percent saw the senior's social well-being improve
- 47 percent saw emotional well-being improve
- 44 percent saw physical health improve

#### *The family*

- 60 percent say their own quality of life improved
- Half say their relationship with the senior improved
- 64 percent of families feel less stress about their senior loved ones
- 32 percent of families report healthier or much healthier diet and exercise levels

*- A Place for Mom Family Quality of Life Survey*

# Is Assisted Living Right for You?

One of the most common questions asked is how do you know when it's time to make the move to assisted living? In truth there's rarely one moment that signals 'this is it,' rather it's more often a gradual process that you may not even realize is happening at first.

Look for these signs for yourself or your loved one:

## Safety

- Have there been recent kitchen fires or appliances left on?
- Does your loved one get disoriented in familiar places?
- Have you fallen, or is your loved one at high risk due to eye conditions, balance, medications or safety concerns in the home?
- How close is help in an emergency: health, fire, natural disaster or other?

## Health

- Has there been sudden weight loss or gain?
- Is it difficult to get up from a chair, navigating stairs and/or around furniture?
- Has there been a recent health scare or trouble recovering from common illnesses such as colds?
- Are chronic health conditions getting worse or harder to manage?

## Social

- What social opportunities are available?
- Do you find yourself avoiding activities you previously loved?
- Do you have active friendships?

## Tasks

- Is it hard to keep up with yard work, house cleaning, laundry, shopping and other chores?
- Can your loved one shower, dress, use the bathroom and manage their medications unassisted?
- Are there unpaid bills and/or has your loved one fallen victim to scams?
- Are pets well taken care of?



## Transportation

- Have there been accidents or close calls while driving?
- Have you noticed dangerous driving: too fast/slow, tailgating, drifting across lanes or confusing the gas and the brake?
- How is your reaction time and vision; are you easily distracted?
- Has your loved one gotten lost on the way home?

## Nutrition

- Are there stale, expired foods in the pantry or excessive amounts of particular items?
- Do you live on TV dinners or take-out, opting to avoid cooking freshly prepared food?

Beyond these items, emotional state should carry as much, if not more weight, than the signs above as isolation and depression factor heavily in overall health and well-being, putting you or your loved one at potentially greater risk of health decline.



## You'll Know It When You See It

Once you've decided to make the move, how do you know which community is 'the one' for you? While there is some truth to the notion of you'll know it when you see it, a decision this big requires more than gut feeling alone.

### YOU GO FIRST

The very first thing you need to do is create a checklist of your non-negotiables, nice-to-have features, location preferences and budget.

### SEE FOR YOURSELF

Next, identify the assisted living communities you'd like to tour. But, before you set foot on the property have what you need to look for in mind (or in your notes). This keeps you focused and less likely to be overwhelmed or distracted by what the management wants you to see.

Make sure to find out:

- How the staff interacts with residents
- How well-maintained the property is
- How the food is
- If there are ample activities
- If there is outdoor space
- What services and amenities are available
- Is the community reputable and/or managed by a reputable company

Remember: firsthand experience beats all, so talk with the residents about their daily life in the community.

### ASK AROUND

Before you make your final decision, check with family members, friends, neighbors and trusted advisors such as your attorney, financial planner or spiritual leader as well as local professionals who may work with the community to get their feedback. Even checking review websites can give you additional perspective.



## The Bottom Line

Of course, budget is a big part of the equation as you consider your retirement options. The cost of assisted living housing varies greatly by location but there is usually a monthly rental fee that covers the basic services such as utilities, dining, maintenance, housekeeping, transportation and social activities and additional fees for personal care when needed.

It's also important to note that there are options to help you offset some of the financial burden of assisted living such as:

**Veterans Aid & Attendance Benefit** - Wartime veterans or a surviving spouse with a limited income you may be eligible to receive a non-service connected pension to assist in paying for assisted living. Visit <http://www.va.gov/> to learn more.

**Long-Term Care (LTC) Insurance** - LTC insurance helps to pay for the cost of assisted living by covering care that is typically not covered by health insurance, Medicare or Medicaid. Applicants for this coverage should be in good health. Consumer Reports recommends purchasing the policy around age 60 as waiting too long can result in higher expensive premiums.

**Life Insurance Conversion** - A largely unknown option, anyone with an in-force life insurance policy can transform that policy into a pre-funded financial account that will disburse a monthly benefit to help pay for long-term care needs such as assisted living. And unlike life insurance, this account is a Medicaid qualified asset.







## Staying Home Also Has Its Costs

- **In-Home Care**

- Personal care, meal prep and housekeeping typically costs an average of \$20 per hour

- **Home Safety**

- Installing safety features (like wheelchair ramps and bathroom handrails) could cost between \$9,000-12,000

- **Home Maintenance**

- Furnace and central air conditioning system replacement is approximately \$10,000
- Lawn care for 10 years is approximately \$25,000
- Replacement windows for an average home is \$11,000
- Average roof replacement using composite shingles is approximately \$20,000

Sources: CostHelper.com, The-Lawn-Advisor.com, CostVsValue.com

Note: Cost may vary depending on location.

## Cost Versus Value

Many don't truly compare apples to apples when looking at the cost of living at home versus assisted living.

For a more accurate comparison of how your expenses may change when moving to assisted living consider the total cost of living at home, not simply your mortgage and rent costs, as this has a large impact on affordability.

At home, you also pay for food, utilities, home maintenance, property taxes, insurance and entertainment. And in addition to the dollar amount, make sure to keep the positive impact on your quality of life in the equation.

**“NOT ONLY IS ASSISTED LIVING FINANCIALLY EQUAL TO LIVING AT HOME IN MANY CASES, IT’S A DRAMATICALLY DIFFERENT WAY OF LIFE. QUALITY OF LIFE IS A KEY DIFFERENCE.”**

***-Pam Talon, A Place for Mom’s Market Development Coach for the U.S. Northeast region.***







## A New Day

Change is hard, there's no way around it. But it can actually bring about new and wonderful opportunities you never dreamed possible. Think back to when you moved to your college dorm, to your first apartment, your first home. Those changes were exciting; yes emotional too, but necessary as your life and needs evolved.

You don't have to rip the band aid right off so to speak. As you begin the downsizing process, take the time to reminisce with family to make it more fun. Save keepsakes or treasured pieces and bring personal items to your new place to make it feel like home. Also discuss your preferences with the staff to ensure a smooth transition.

And if you find it hard to be the 'new kid' visit the assisted living community often to have a meal, participate in activities and get to know the staff as well as your new neighbors before moving day. Many communities even have new resident ambassadors who'll help guide you through your first days.

Above all, relax, you've got a lot to look forward to.



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