PRESBYTERIAN SENIOR LIVING



GUIDE TO COMPARING

Senior Living Options Without Feeling Overwhelmed

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INTRODUCTION

If you're reading this, you're probably in the process of figuring out what type of senior living is best for yourself or a loved one now and into the future. If it feels harder than researching a mortgage, deciding on a car, or even making a major medical decision, that's not in your head. This can be a physically and emotionally taxing journey.

The goal of this guide isn't to hand you a list of the "best" senior living communities or tell you what the right answer is for your loved one. No guide can do that responsibly. Finding a senior living community depends entirely on your specific situation. The level of care needs involved, available budget, location of the community, and the personality and preferences of the person who will actually be living there all need to be considered.

IN THIS GUIDE

Within this guide, you'll find practical tips for making this search go more smoothly for everyone involved. We'll explain the different types of care, why it's important to be honest about what led to the decision to make a change, how to compare your top three favorites, and much more.

By providing you with the information to self-educate, we hope to help you feel more confident as you make your decision.



Answering the "Why Now?" Question

Like many people, you might believe there is a right time to transition to a senior living community, usually after "something" occurs. This myth can keep older adults who would benefit from community life from making a move because they don't feel as if they've met the criteria.

First, it's important to know that life plan communities, like those at PSL, have different types of housing on one campus. They can accommodate everyone from the independent senior to an older adult who needs assistance with a chronic health condition or a memory-related disease. So, the question about the "right time" typically isn't relevant.

But if you or a loved one needs a reason to start your search, here are a few factors that might help you decide:

- **Common Triggers**: While there is generally no right or wrong time to make a move, some life changes often trigger this search. A health event, safety concerns (decline in the neighborhood or increased fall risk), caregiver burnout, isolation, or a spouse's passing often prompt seniors and families to initiate the search.
- **Understanding Urgency Level**: It's unfortunate, but many families delay having a discussion about senior living until a crisis occurs. Families are then left searching for a housing solution in the midst of an already stressful situation. That doesn't always lead to the best decisions.

Next, it's important to understand what each level of care is designed to support.





Understanding the Most Common Types of Senior Living

If you aren't familiar with the various levels of housing and care offered at senior living communities, this quick overview might provide you with a basic understanding:

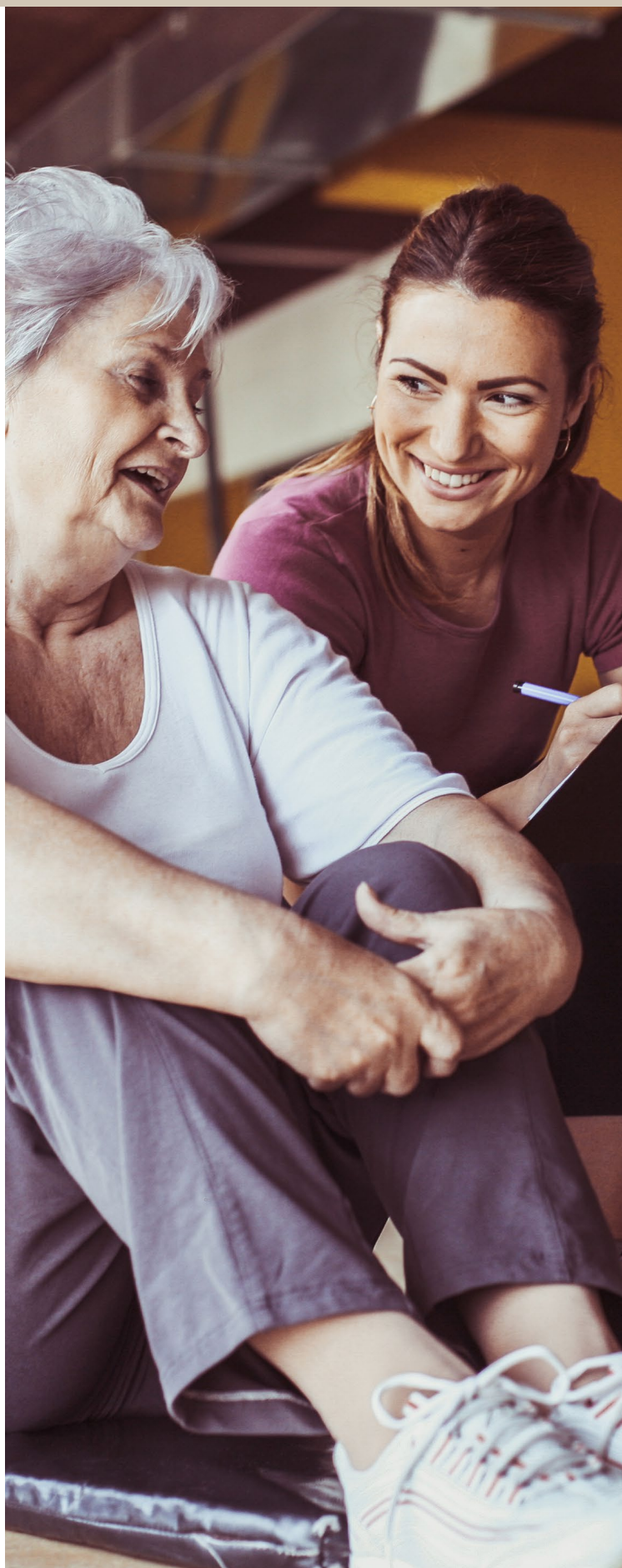
- Independent living: This maintenance-free living option is great for older adults who want the freedom of their own home with community amenities and social opportunities.
- Assisted living/Personal care: This form of residential living offers personalized help with everyday activities such as bathing, dressing, meals, and medications while allowing residents to maintain as much independence as possible.
- Memory care: Specialized, structured care in a secure and supportive environment is important for people living with Alzheimer's disease, dementia, or other memory-related conditions.
- Rehabilitation/Transitional care: Short-term therapy and skilled care is designed to help individuals regain strength and function and transition safely from hospital to home.
- Respite care: This short-term residential care option provides support for an older adult while giving family caregivers a temporary break or time away.
- Skilled nursing: Older adults who require ongoing or more intensive care benefit from 24-hour nursing and medical support.
- Affordable senior housing: Affordable, maintenance-free housing options are designed to provide older adults with a comfortable place to live within a supportive community.
- Life plan community/Continuing care retirement community: This type of senior living typically offers most, if not all, of the types of care listed above.

Before you decide what level of care to consider, you'll want to take a closer look at any special needs you or your senior loved one might have.

Assessing Care Needs

Objectively asses your needs or those of your family member by taking the following into account:

- **Basic ADL Checklist:** Activities of daily living (ADLs) include bathing, dressing, medication management, mobility, and meals. One of the most frequently used criteria to determine what type of care is best for a senior is to evaluate which, if any, ADLs they need assistance with.
- **Chronic or Life-limiting Health Conditions**: Another consideration is if the person contemplating moving has a health condition that requires special care. It's also essential to factor in whether the health challenge is progressive and what that typically entails.
- **Cognitive Considerations:** Memory loss can play a big role in determining what type of housing is needed. An adult living with very early-stage dementia might be fine in assisted living right now. However, you'll likely want to find a community that also offers specialized dementia care for more advanced stages of the disease.
- **Quick self-Assessment Questions**: Finally, you'll want to ask yourself or your loved one what tasks or care would be most beneficial. It can be difficult to be honest about this, especially for adult children who might not be ready to accept the changes a parent is experiencing.



Setting a Realistic Budget

One thing you'll notice as you begin talking with senior living community teams is how much pricing differs from one to another. Even cost structures themselves can differ. Here are a few details you'll want to clarify with every community you are considering:

- **Typical Monthly Cost**: While there are details that impact price, such as the size of an apartment or how much assistance a resident requires, most communities can provide you with a general range. It might be helpful to ask for pricing for each level of care you or a loved one is likely to require now and into the future.
- **What's Usually Included**: This will vary somewhat from one community to another. Ask for a list of what is included in monthly fees. Equally important is asking the community contact person what services and amenities you will be billed for separately. These variable costs are essential to be aware of in the budgeting process.
- **Funding Sources to Research**: When you talk with teams at senior living communities, ask them what types of funding might be available beyond private pay. They will likely be able to help you determine if your long-term care insurance will apply to your preferred level of care, learn about potential VA benefits if the senior is a veteran, or determine if you qualify for a sliding-scale affordable housing community.

Having a good understanding of the above financial issues will allow you to realistically plan for your future.



Considering Location and Lifestyle

Finally, be sure to compare the lifestyle factors each community has to offer. These play an important role in quality of life.

- **Location**: Though location shouldn't be the primary deciding factor, it does play a role. For some seniors, moving closer to adult children might be most important. For others, maintaining close proximity to the familiar, such as friends, a religious institution, or volunteer work, might be a higher priority.
- **Lifestyle Fit**: As you begin to visit communities, you'll likely pick up on the personality of each one. If you prefer a more formal environment, keep that in mind during your tour. If you would feel more comfortable with a casual culture, watch for that too. You'll be able to see it in everything from how residents socialize to the dining experience.
- **Must-have vs. Nice-to-have**: One final lifestyle tip is to separate must-have items from wish-list items. Make a list of deal breakers for you, such whether pets are allowed, and those you might be able to work around. If you'd like a community with an indoor pool for aqua therapy, for example, that might be tougher to find. But there may be a local YMCA or fitness center that offers one.



Using the Comparison Framework

Once you've done the homework, the next step is to compare your findings. This can be a bit overwhelming at first. You'll likely need to look through your notes, revisit the community's website and social media pages, and read online reviews.

If you know people who live in any of the communities on your list, ask them for their honest insight. Personal feedback from people you know and trust can be invaluable.

Then, spend some time reviewing the pros and cons of your top contenders. Looking at them apples to apples will likely help lead you to a solid decision:

- **Compare Your Top Three Communities**: Try to narrow your search down to your top three communities. While you may need to expand your search if none of these match the variety of your priorities, it can help you figure out what you like and don't like and what you still need to learn about each one. It's usually a good idea to pay a second in-person visit to each, if you haven't done so already.
- **Use Relevant Comparison Categories**: Don't allow yourself to get hung up on unimportant details like a glamorous lobby or lush landscaping. Instead, create comparison categories that will directly impact care and quality of life. You'll likely want to include reputation, range of care and services, access to hospitals/health care resources, staffing ratios, and price.

If you've done your due diligence and spent time comparing your options, you'll likely find the decision isn't as difficult as you imagined. Remember, though, no option is perfect. Try to find a community that is the best fit for your priorities and needs.



Top 3 Communities			
	Community A	Community B	Community C
Reputation	✓	✓	✓
Range of Care Services	✓		✓
Access to Hosptials/ Healthcare		✓	✓
Staffing Ratios		✓	✓
Pricing			✓



Conclusion

At PSL communities, we welcome potential residents and their families to visit and tour as many times as they need. We also invite you to join us for a meal or to participate in a community activity. It's a great way to get a true picture of a day in the life of a community member!

View Our Community List

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