

Real Talk on senior living.



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Welcome to *Senior living*

Where the journey begins.

Age is something we never really consider happening to us; we're too busy living our lives to pay it much attention. And then it sneaks up. Our needs evolve, and suddenly we're faced with big decisions about the kind of life we want to lead. Of course, we're still the same person inside, even though the person in the mirror has changed. And so have her desires and demands, interests and priorities, friends and neighbours. Everything changes. And with these changes comes the biggest consideration of all: how, and where, to live. That's what Real Talk on Senior Living is all about.

We appreciate how difficult it can be to even consider a change. Just talking about this stuff is tough. Aging. Homes. Care. Life. The whole thing. We wrote this guide to make it easier to understand the options, and to tell it like it is. What are the benefits of getting care at home? Might a change in scenery be beneficial? What level of care is needed? How to balance needs and preferences to make the best choices?

Our goal is to give you the information you need, so that you can help to make sound decisions, and never feel rushed. Think of this guide as a straightforward resource for learning about what's out there, like the advice you'd receive from a trusted friend, without casting judgment or telling you what to do. It's for the son or daughter who's concerned about their parent, but doesn't know where to turn or even how to talk about it. And it's for the person who knows that something has to change. But what, and how, and when?

Divided into five sections, this guide begins with the question everyone asks: how do you know when it's time for a change? We then carefully explain the three main senior living options — home care,

a retirement residence and long term care — and the key differences between each one. Later, we talk about “having the conversation,” and about the costs, considerations and transitions that such a lifestyle change requires.

It's worth pausing here for a minute to talk about the three main options outlined in Real Talk on Senior Living. In general, home care is for someone who wants to remain in their own home, but might require a helping hand, whether it's for housekeeping or companionship or something more involved, such as nursing, physiotherapy or rehab. A retirement residence is for someone who might be just as independent, but chooses to live in a community designed for seniors; one with a lively environment and where care is often available if needed, with access to doctors, nurses, nutritionists and other care providers. Finally, long term care is for seniors who are no longer able to live independently, and who require more care, available 24/7, for complex chronic conditions or cognitive challenges.

In Canada, senior living is a highly regulated sector, and each province has its own rules and qualification processes related to care and funding. The province will typically cover some costs related to home care or long term care. In contrast, retirement residence costs are most often paid for privately and don't require a referral. We'll get into these details later in the guide.

Finally, this guide isn't meant to tell you what to do. That's not our role. All we ask is that you be open to new ideas and perspectives. Open to the idea that change doesn't mean a loss of identity or freedom. Actually, it's often the opposite. But we'll get to that.

“My mom, in a retirement home? No way. Not her.”

Thinking About Mom

Recognizing when it's time for a change.

It's hard to picture your mom or dad as a person, not just a parent. Parents are strong, seemingly immortal in our minds. Sure, they might need an extra hand now and then, but they love their home. Besides, even if you thought a change might be a good thing, they'd never go for it. Lose their freedom and independence? Leave their home? No way. Not them. And definitely not now.

We hear you. It's hard to imagine a parent as vulnerable or lonely, or somehow lacking in care and support. You do your best to make their lives better. They get lots of love; that's what family is for, and the last thing you want to do is impede their independence. But here's the thing: a lifestyle

change, whether it's a move into a retirement community or any other form of care, is often the spark needed to rekindle their independence, not hamper it.

What is it that your mom or dad needs most to live well? Is there something getting in the way? What brings them the most joy? The biggest frustration? These are the things that matter most to them, and they're your starting points when exploring options.

“Caring and being a caregiver is about enabling a person to do what they value, which is easier said than done,” says Dr. Jane Barratt, Secretary General of the International Federation on Ageing, an international NGO with its headquarters in Toronto.

As we grow older, there is often an uncertainty and vulnerability, and sometimes a hesitancy to ask for the ordinary or the extraordinary. Being around older people is a privilege, so take the time to consider a person's wants and desires, and not just their needs. Dr. Barratt says, "It's not about telling them what to do or how to think, it's about giving them space to have a voice in decisions about their lives."

Forget About Age

There are many reasons to make a change, but age isn't one of them. "There's no particular age or condition that signifies that a person should move to other accommodation or even require help in their home; it's all about function and autonomy," says Dr. Barratt.

There are many reasons why someone might consider moving, says Dr. Barratt. It may be because their home needs lots of maintenance and upkeep that they cannot manage, or

perhaps there are a few safety risks such as steps or an inaccessible shower area. Or maybe their house is just too big and their neighbours have moved away. "For some people, it's just a matter of adjusting or adapting the home they're in, while for others it's about choosing to move into a senior's residence that provides greater freedom while maintaining their autonomy," says Dr. Barratt.

It's helpful at all stages of life, but particularly in older age, says Dr. Barratt, to reflect on your health and ask yourself whether where you are living gives you the best opportunity to do what you want.

For example:

- ☐ Can you comfortably manage your daily personal and care needs?
- ☐ Are there any areas of your life where you could use some help to live as independently as possible?
- ☐ Are there any risks to your safety or well-being in your home?
- ☐ Has your ability to make sound decisions about your own health and well-being changed?
- ☐ Are you able to manage your own money?

"Sometimes it's simply a matter of adjusting the home they're in, by making it more accessible."

JANE BARRATT

There are no right or wrong answers here. These questions are just meant to get you to start thinking a bit more objectively about why a change might be good for your mom or dad. Perhaps soon, or maybe later, but definitely before it's a necessity. Take your time here. Talk it out with your siblings, your friends.

What Is Care?

Nursing homes. Home care. Retirement residence. What's the difference, anyway? And how much do they cost?

You've got questions. It's confusing. That's why we created this guide in the first place: to make it all just a little easier to digest. The next chapter is all about understanding the various senior living options, helping you think through which of them might be the best choice.

“It’s never too early to start thinking about retirement.”

Right Time, Right Place

Options for retirement living.

There’s never been a better time to be old. Yes, old. We know that age doesn’t matter, so let’s really embrace it. Besides, Canada has one of the highest life expectancy rates in the world. Over the last century, we’ve added 25 years to our lives, and now many of us are enjoying vibrant lives well past 80, 90, even 100. You may be able to retire from work, but not from life. How, and where, you spend your time as you get older is more important than ever.

Today, it’s all about independence and choice. Between home care, retirement communities and long term care, the options for senior living have never been bigger and brighter. Or more confusing. That’s why starting your research now, as you’re doing by reading our guide, is key.

“It’s never too early to start thinking about retirement,” says Laurie Johnston, chief executive officer of the Ontario Retirement Communities Association. It’s very important to understand how each type of care works in each province, including the different funding models and qualifications. “There’s this expectation that the government will cover your needs as you age, but this is absolutely not the case,” Johnston adds.

But let’s forget about costs for the moment (we’ll dive into them in Section 3). Right now, it’s about understanding each option in more detail, so that when you’re ready to dig deeper, you’ve got the basics covered.

Home Care

Home care provides people with support to help them remain in their home. Help may include housekeeping and companionship, to bathing and getting dressed, to more involved care like nursing, physiotherapy or rehab. Along with making some changes to the home if needed, maybe a lift for the stairs, a chair for the tub and some handrails throughout, home care helps people continue to live in their own home more safely and comfortably.

Each province has its own rules and regulations when it comes to eligibility and funding for home care. To receive government or publicly funded home care you need to go through an assessment to qualify and to determine what level of care you will receive. It's common for someone

to need more than they qualify for, so they can top up the care at their own expense. Likewise, they can also simply hire their own private home care service, and forgo the qualifications and funding altogether. There are many private home care providers that let the client choose the care required and the number of hours needed. Of course, they would pay for this themselves. Before selecting a home care provider for your parent, be sure to do your research and make sure you're working with a reputable company.

If your mom or dad chooses to move ahead with home care, remember to think about the questions Dr. Barratt shared in Chapter 1 and check in regularly to find out: can they manage; do they have the care they need; are they supported; do they have friends and social connections in their neighbourhood that

make their life rich and rewarding? If the answer to any of these questions is no, then you may wish to consider the other options available.

Retirement Residences

Imagine it: a private suite for your mom in a building designed specifically for seniors. Here, it's all about living in a community, with little to worry about other than how she wants to spend her time.

“So many people walk into a retirement home and say, ‘I wish I’d done this earlier.’”

LAURIE JOHNSTON

Retirement residences are as varied as they come in terms of design and amenities. Some are individual buildings; others are more like miniature communities. Some offer gourmet meals, on-site shops and other resort-like amenities, whereas others might have vibrant gardens to stroll, book-lined rooms and cafés

where your mom can enjoy an afternoon drink. It's common to see brilliant gardens and cozy fireplaces. With a host of recreational, cultural and social events and activities to choose from, there is something for everyone. Does your mom want to get fit? She can join an exercise class. Does she want to hone her artistic side? She can share her creativity at art class. Does she love the theatre? She can take part and enjoy the show. And don't forget about furry companions – many retirement communities are pet friendly. In general, the overall feel is like a close-knit community, with a lively social atmosphere and camaraderie.

“So many people walk into a retirement home and say, ‘I wish I’d done this earlier,’” says Johnston. This is especially true for people who've recently lost a spouse, or who live in neighbourhoods that their friends have moved away from.

Along with letting someone else do the cooking, cleaning and laundry for a change, there is personal care and attention too. There are a variety of confusing terms used to describe the care offered in retirement communities – assisted living, independent supportive living, memory care, dementia care. Bottom line, in many retirement communities if they need care, it's available at the level that makes sense for them. Many provide nursing care, physician services, nutritionists and other health care services your mom or dad may one day need.

Retirement residences are privately run but provincially regulated; generally, you pay all of the

costs, including care expenses. If you have private insurance, it may help to cover some costs as well.

"It's amazing to see how people flourish once they're here," says Johnston. "You see them waking up with plans for the day. Meeting up with friends for coffee in the lounge. Getting up and getting out."

Unlike long term care, your mom or dad can move in whenever they like, to whichever community they like best, assuming there isn't a waiting list. But before you and your parent commit, make sure to visit a few times: taste the food, talk to the residents, the staff. Get a feel for the place. Can you imagine your mom or dad here?



Long Term Care

Often confused with retirement residences, long term care is for people who require highly structured care, and who can no longer live independently, for physical or cognitive reasons. Along with complex multiple chronic conditions, dementia is common, and there's a great need for a safe, secure place.

The decision to choose long term care is often a tough one. "There's a lot of family guilt around sending a parent into long term care," says Candace Chartier, CEO of the Ontario Long Term Care Association. "But there's also a great social benefit, and they're getting around-the-clock care."

In long term care, highly skilled care teams focus on the individual – developing a personalized care plan that supports comfort, dignity and safety. It's not just about physical well-being; social, intellectual and spiritual wellness are also important. That's why many long term care homes offer a variety of recreation activities, including fitness classes, art and creative pursuits such as music therapy and horticultural programs, and access to computers and libraries. There are also outings, cultural and community celebrations, multi-faith spiritual services and volunteer programs. Here, meals are made with both taste and nutrition in mind.

Long term care homes have different room options – some older homes have four-bed wards, while others offer semi-private (two-bed) or private (one-bed) rooms. Because long term care is government funded and regulated, the costs often differ from province to province. Typically, the

resident pays for their accommodation (these rates are set by the provincial government, not the operator, and are the same for all residents in a given province), while the government covers the cost of things like care, some medications, food and programming.

To get into a long term care home, there is first a provincial health assessment. This determines the care a person qualifies for. There are often waiting lists, so it's

very important to get your loved one's name onto them as quickly as possible; it's also important to remember that in some provinces you may not get your first choice. "The waiting lists are often lengthy," says Chartier.

As you would if considering a retirement residence, take the time to visit a few long term care homes to see which one you could see your mom or dad in.

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Conversation Starter

It's time to have the talk.

It may have been on your mind for a long time: the talk. That day when you sit down with your mom or dad and tell them it's time to consider a change. What change, you aren't sure. All you know are the triggers — a feeling that they need more support at home or that they might be better off in a livelier community. Or that they need more care than you or your sister or brother can give on a daily basis. Whatever the reason, the talk needs to happen. Just not today.

And so you put it off. That's natural. After all, they might be older than you, but they're still capable of making decisions. They're still the same person they've always been. They changed your diapers

and were there when you needed help or advice. They've managed through lots of tough times over the years. So they must know you have their best interests in mind. But still, will this talk come out of the blue? How will they react? Is it even the right time?

Take a breath. What you're feeling is completely natural, and it's why we created this guide: to help you through those moments we'd all rather just avoid. So that when it's time for the talk, you're prepared and confident.

Your Role

The decision to talk came from you. But as far as decisions go, this is the only one you have to make. Having the talk is about your parent, and they should always feel in control. They're the decision-maker. Your role is to guide them, answer questions, understand the differences between the types of care. You're the facilitator, the cheerleader helping them feel that this is the start of something great, a new beginning. If they've been anticipating the talk, they may even ask you what took so long to bring it up. That would be nice, of course. But how do we get there?

The first step: Come back to the beginning. What was it that compelled you to think a change was necessary in

the first place? Was it something you noticed? Something your sister or brother took note of? A close friend? What were the triggers?

To help put it into perspective, return to Dr. Jane Barratt's "Five Questions," from Chapter 1. Does your mom feel safe at home? Can she still function and live her life to the fullest? Is she able to make decisions and care for herself? Why, exactly, is a change necessary?

Once you establish the *why*, you're ready to put the goal into perspective.

It's a Good Thing

We worry about how the conversation will go because we view it in a negative light — the end,

the final chapter — when actually it's the opposite. A change that offers more care and support is often what's needed to maintain freedom and independence. It may be the spark that reignites a passion for living. This isn't to say you can't be honest in your intentions. Yes, you want them to have the care and support they need. But don't forget who they are.

“For you, it’s all about care, support and safety, but for older adults, it’s their freedom, their identity.”

DR. AMY D'APRIX

“Each generation needs to empathize and understand where the other is coming from,” says Dr. Amy D'Aprix, co-founder of Essential Conversations Project, Inc. and a life-transition expert and author specializing in aging, retirement and caregiving. D'Aprix recommends using words such as

“freedom,” “control,” “choice” and “independence” in the conversation. “For you, it’s all about care, support and safety, but for older adults, it’s their freedom, their identity.”

By framing the talk as a desire for change, as a choice rather than a need, you're approaching the chat as a good thing.

“Have the talk as soon as possible, before it's needed,” advises D'Aprix. These conversations are easier when there isn't an immediate need or crisis. But it's also never too late to have them. Better to have had them later than you might have wished than to never have had them at all.

Time and Place

Right from the start, make it clear that they're in charge. Ask where they'd like to go to meet up, and choose a place that will make everyone feel relaxed and comfortable: a neutral spot, like a favourite café, or at home. Try to eliminate stress or noise, and don't overwhelm the situation by inviting a bunch of people. For the initial conversation, perhaps it's just you, or you and a sibling. Time of day matters, too, says D'Aprix. Choose a time when your parent feels most aware and relaxed, maybe mid-morning instead of the end of the day.

Timing is also about delivery. When you strike up the courage to bring up having a talk, do it in a way that's not alarming. If you say, "Mom, we need to talk about something major," she hears, "Mom, something big and scary is about to happen." Be gentle in how you initiate the conversation. Something like, "Mom, I'd love to talk about how you're feeling." It's an invitation to talk, a dialogue. And it puts the power into the hands of your parent.

By treating them with respect, and not alarming them in any way, you're showing you care. And you're creating a solid foundation from which to proceed together as you explore options, partners on a journey with them in control.



“Like most things in life, no matter which direction that’s taken, cost is a factor...”

There’s Cost, and Then There’s Value

“Can I even afford this?”

We’ve been waiting for this question. Because as good as it all sounds, everything comes with a price.

There’s a great misconception that senior care is free, and that the government covers all the costs. Unfortunately, that’s not the case. Your parent will get some government funding for home care or long term care, but they’ll usually have to pay part of the cost. For retirement residences, it’s generally all on them. These costs can range widely, and calculating them requires some skillful accounting.

But before you and your parent start figuring out ballpark costs, we’ve got a question for you: what do you value? Costs related to a lifestyle change such as this are much more complex than what you’ll see on a spreadsheet. There are many things to consider, so let’s examine a few of them.

Home Care Costs

Let's assume your mom or dad is in a house, and that it's mortgage-free. All that's left are the taxes, insurance, general upkeep, utility bills and their monthly expenses. They're eligible for home care, and now a few hours a week, someone comes by to help with shopping, laundry and other stuff. In between those visits, you and your siblings also pop by and help where you can. So far, so good.

This continues for a few years, and in that time you get a new job, and you just can't stop by as often. They're finding they could use a bit more help, but the funding won't cover the extra hours, so they're paying a private provider for additional care that ranges between \$25 and \$100 an hour for more complex care services. There are special programs for lower incomes, if they qualify, which help people age at home, but those don't necessarily cover everything.

Then there's the house itself. It's in good shape, but they're spending most of their time on the main floor, avoiding the stairs. It needs some accessibility upgrades: a lift for the stairs, a chair in the tub and handrails. These upgrades cost a few thousand. They're also paying someone to cut the grass, remove the snow and do odd jobs around the house to keep things in order. But it means they can stay home.

These are the obvious costs of home care. But there's also the social side to consider. If they're surrounded by friends and neighbours, then they may not wish to make a move. But if they're finding themselves spending much of their time alone — their closest friends no longer living nearby, their family spread out — then it's time to weigh the cost of staying home with the cost of other options.

Retirement Living Costs

With a retirement community, costs are generally fully covered by the individual or their family on a monthly basis. That said, it's all covered: a place to live, meals, social activities, a thriving environment and the ability to let someone else think about mundane tasks like cleaning, so that they can focus on what matters to them most. To say nothing of the gourmet meals. They also get the care and support they need to manage their health through onsite or visiting care professionals, or they can even choose to bring in home care through government-funded or private services.

Because each retirement community is distinct in its offering, and their needs will also be unique, the per-month costs range widely. Do they want a studio suite, one-bedroom or two-bedroom unit? Are they looking for 24/7 concierge services? Or do they need care available 24/7? Do they want to live in a heritage residence or in the heart of a major city, or do they prefer a more suburban atmosphere? How much care and support do they need to maintain their independence? The answers to all of these questions determine how much they'll end up paying.

When considering the cost of retirement community living, remember that they've also eliminated the monthly expenses we discussed earlier related to maintaining a home. So while we can't give you a definitive answer, some ballpark numbers would be \$2,000 per month on the low end with minimal service, to \$4,000 per month for a mid-range option and upwards of \$10,000 per month on the high end. Remember, it all depends on the person and their choices about the type of community they want to live in and the level of service they expect; the care they'll require may also increase costs.

Long Term Care Costs

There's a misconception that long term care is free. It's not. The cost of long term care is actually shared by the government – who pays for everything to do with care – and the resident, who typically pays for accommodation. In long term care, residents are provided with basic furnishings as well, including a bed, bedside table and chair.

The monthly accommodation fee varies depending on the province, and is set by the government. Generally, they can expect to pay somewhere in the range of \$1,000 to \$3,000 per month, depending on the province, their income, the accommodation type and how old the building is. Some provinces may be able to provide more financial support for lower income residents.

Long term care homes provide seniors who are no longer able to live independently with more care, available 24/7, for complex chronic conditions or cognitive challenges. With on-staff health professionals and programs like rehabilitation, wound care and specialized dementia care, it can be the right place for those who need high levels of care. As we discussed earlier, they won't have the regular monthly expenses of managing their own home and should consider that when considering the cost of long term care.

Like most things in life, no matter which direction that's taken, cost is a factor in senior living. Your mom or dad's situation, their needs, their choices, are unique to them. How much it all costs will be unique too. Where the costs and the value that their choice brings to their life meet – that is the sweet spot.



“There are so many choices to make. How do we know we’re making the right one?”

Finding the Right Fit for Mom

With all the options for senior living, there’s never been a better time to be a senior. But like a 20-page menu, sometimes there’s just too much choice, and it can seem overwhelming. Home care, retirement residences, long term care — how do you pick? And what about the costs, what’s reasonable?

Short answer: it depends on who’s asking. The “right fit” is as unique as your mom or dad. But let’s assume for the moment that we’re talking about someone who can still live independently, for the most part, and wants to stay at home. Is this your parent? If so, then home care is a good starting point.

Home care offers many positives. For one, there’s no need to move, so your mom can continue to enjoy her house and surroundings, her neighbours and general routine, with the caregiver coming to her. Besides the care she receives, the home itself will likely require some changes to make it more accessible, such as a stair lift, a no-step shower and so on.

Here, the choices relate to the type of care she needs, or qualifies for, as well as any renovations that are needed to make the home easier to move around in. For some, it’s the perfect choice. But the challenge is that home care requires a frequent re-evaluation of needs.

Today, your mom might manage well on her own, with a helping hand from you and her caregiver. But what about in five years? Also, has she given any thought to the neighbourhood itself? Have her friends moved away? Is she spending too much time alone?

Now let's imagine the same person; she's still independent for the most part and continues to live where she is, with some home care. Except now, her kids can't come by as often as she'd like, and the care she qualifies for isn't sufficient, so she's been topping up at her own cost. This person might benefit from moving into a retirement home. Now

she's getting the care she needs, right at her doorstep, as well as the camaraderie of like-minded friends in a building or community designed specifically for seniors.

Of course, it has to feel right. If the residence isn't her style, or it's lacking in any way — whether it's the level or quality of care, or the food or something else — then this isn't a good fit. Because every retirement residence is unique, you really need to get out there and see what's available, and what the costs and options are.

Now let's imagine a different person, someone no longer able to live on her own and with health challenges such as dementia that require comprehensive nursing care and support. Does she want her own private room, or would she welcome the company of others in a shared room? Does she

want to be near her kids, or near her previous home? These questions are key, as is making sure the long term care homes on your list feel right to you, and that you would be comfortable with your mom or dad living there.

Of course, in long term care, a big step is getting your loved one's name on the waiting list; you may not always get your first choice, so make sure you've got a close second and even third. As with the other options, it's always worthwhile to see what's available, and what the options and costs are, before making a decision.

“They’re able to get back to what they love most, and suddenly there’s this rejuvenated feeling of purpose.”

MARLENE WILLIAMS

Does It Feel Like Home?

Finding the right fit isn't just about matching up needs with wants. It's also about creating, or maintaining, the feeling that this is comfortable, and lets you your mom or dad be who they are.

If they're receiving home care, then it's about finding the best fit in terms of cost and level of care, and making choices based on preferences and what's most important.

If a move is in store, they need to choose a place that feels like home, says Marlene Williams, executive director of the BC Senior Living Association.

With retirement communities, it's about finding a space that suits their style and needs, and that is a match in terms of options, food and overall feel. “The only thing you're doing is changing the bricks and mortar,” says Williams. “They're still independent, they still have choices.”

If it's long term care, it might be more a matter of turning their room into a space that's as inviting and homey as possible, bringing in pictures of family and other personal belongings.

"It's amazing to see the change that can occur once someone makes a move," says Williams. "They're able to get back to what they love most, and suddenly there's this rejuvenated feeling of purpose."

Take the Tour

Finding the right fit isn't just about helping your mom look inward or comparing costs. You both need to experience these options first-hand. This is especially important if she's considering a retirement community or long term care home. Don't just read the online reviews. Get out there. Book a tour. Sit at the café with your mom. Taste the food and talk to residents, staff, caregivers and other people like you who are visiting their mom or dad. What's the vibe? Does it feel right? Can you imagine your mom living here?

No doubt this can be an overwhelming experience. And most likely, you'll encounter people telling you different things. After a visit, sit down and discuss what you witnessed, while it's fresh, and what you still aren't sure about. Need more time to decide? Most retirement homes allow overnight or even week-long stays, as a trial. This will give your mom or dad a true sense of daily life, and is especially important if they are considering a move to a new neighbourhood or city.

Before taking a tour, create a checklist (or use ours, below) that covers everything from care and cleanliness to rooms and amenities.

[\[Click here for our retirement community checklist.\]](#)



If you are exploring long term care, it's important to visit a few options. There may be waiting lists for some homes, so while you may find a place that seems perfect, that doesn't mean your mom or dad will get into it. Still, it's always worthwhile checking out what's available and making sure their first, second and third choices meet at least most of their requirements and preferences.

Remember that they will still need to go through an assessment process once they have settled on their choices.

Visit the dining room and a typical resident room. See how staff members respond to resident questions and needs, and ask about recreation activities. Ask about the Resident and Family Councils – most homes have them, and they can be

an important source of input when decisions about the home and resident life are made. Check out the cleanliness of the home, and the accessibility of common areas and outdoor spaces.

It may take a couple of visits to get a feel for each long term care home, so take your time. A long term care home is just that – the home of those who live there.

[\[Click here for our long term care checklist.\]](#)

With home care, there's not a tour, per se, but there are many options to consider, beginning with costs. For one, there's any accessibility

upgrades, and finding a reputable service provider to do the renovations. Second, there's the care itself. What type of support do they require? What is the family able to do, and are there any other community supports available? Do they need assistance with daily tasks, or more complex care? If the caregiver isn't a good match, then you might

need to consider other options. Finally, keep in mind that both private and government-funded home care require an assessment, so give yourself plenty of time.

Whichever option seems the best fit, the key is not to rush your mom or dad into making a decision. It has to be right for them, in terms of care and cost, support and comfort. And, if it is outside of their home, it must feel like home. But by

looking into this now, you're putting your parent in a much better position when it comes time to make a decision. Because you'll know you've found the right fit. One that you can both be happy about.

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“What are we doing with all this stuff?”

There's More to Moving Than Cardboard Boxes

Chances are good that your mom or dad has lived in the same place for more than a few years. And most likely, it's full of furniture, appliances, books, photos, tools, dishes and can't-part-with family heirlooms, each with its own history and sense of importance. Now, if they have decided to move to a retirement residence or long term care home, it's time to decide what to do with all this stuff. What will be given away, or sold, or passed onto family or friends? And which items will come to the new space?

These are tough decisions. Just as difficult is being the person coordinating the sorting and packing, the on-hand ear to listen to stories, the shoulder for crying on. That's your role. You're here to help your mom or dad to work through this process, and eventually begin to pack up and move on. You'll likely be doing everything except making decisions.

“Downsizing isn't so simple for the parent,” says Dr. Amy D'Aprix, co-founder of Essential Conversations Project, Inc. and a life-transition consultant and author specializing in helping seniors through moments like this. “To you, it's a task, something that needs doing. But to them, it has great emotional significance. We have to acknowledge the emotions involved.”

We know the feeling. It's so tempting to take charge and become the decision-maker. For one thing, it may seem to be taking forever, and you've got lots of other things to worry about, more pressing ways to spend your time. And so the urge to toss things into bins and decide who gets the silverware and what to do with the furniture takes over.

“If helping someone downsize, listen and understand their needs,” says Vicky Riley Keyes, founder and president of Red Coats Moving Solutions, a Toronto-based company focused on helping seniors downsize. “Empower them to make choices. Don’t take control.”

Let’s be clear: it’s an emotional ride for everyone, not just your parents. The simple act of opening a photo album or standing in a room in which you’ve spent countless hours can spur joy and sadness in an instant. This is your home, too, in a sense, and now it’s time to pack up for good. Because this isn’t just another move, is it?

“If helping someone downsize, listen and understand their needs.”

VICKY RILEY KEYES

A better way to spend this time? Talking about who might host the next holiday dinner, and how best to preserve the spirit of the house. Find ways to honour memories and carry on traditions, such as a memory box filled with personal mementos, or a photo

album made up of the best pictures from a number of albums. This will help your mom or dad focus on the future, not the past.

And so between tears and laughter, stories and the silent packing of boxes, you’ve got another job — to help your mom or dad remember that this isn’t

the end, but the beginning of something new. After all, moving into a new home is always an exciting time. Focus on this. For your mom and dad, and for yourself.

Slow It Down. Talk It Out.

Downsizing isn’t just about packing boxes and decluttering. It’s also an opportunity to share memories and tell stories. How often have you tried to clean out a desk drawer, only to be sidetracked as you flick through things? It’s therapeutic, and it’s an integral part of the journey.

“Talking about memories is key,” says Riley Keyes. “Spend the time and listen to what [your mom or dad] have to say about their things.” This is part of the process. Rushing through it will only cause havoc when it’s time to actually move, as you both begin second-guessing what will come and what will go. And more than this, it will eliminate the deeper value that comes from sorting through all this stuff.

Speaking of talking, right now isn’t a good time to argue about who gets what. Siblings often quibble over items, when really, the decision isn’t yours to make.



“Now it’s time to load the boxes and begin downsizing.”

Let’s Pack Those Boxes

In the previous chapter, we talked about creating a list of what’s coming to your new home and what will be given away, or sold, or passed on to family or friends. We also talked about taking your time — to share stories and enjoy the emotional ride, the laughter and the tears, as part of the process.

Now it’s time to load the boxes and begin downsizing. But before you book the truck and order the pizza, you need to realize that this, too, takes time. Trying to squeeze the move into a single day or week is way too much, emotionally and physically, whether you’re the one moving or the person offering support. This is especially true if there are family members who can’t make it on the day of the move, and want to be there.

A better plan: encourage mom or dad to start the paring-down process much earlier, well before the week of the move. Today, even. Spending a mere 15 minutes a day makes a big difference when it comes to thinning out your belongings. Vicky Riley Keyes, whose company, Red Cross Moving Solutions, helps seniors through this very process, recommends going clockwise around a room. “This helps keep you focused, and will remind you which areas you’ve already tackled.” It also helps guard against doing too much at once and feeling overwhelmed.

Make a Plan

Downsizing is like taking a trip, says Riley Keyes. “You have to plan what to take with you, first of all. And the best way to start that process is to understand the space you’re moving into.”

If your mom is moving, measure the space of the new suite, and remember that in long term care, she’ll get basic furniture, including a bed, side table and chair.

Understanding the available space will help determine what can fit, and how to work around small alterations. For example, there might not be room for that wooden desk and old computer. But would a laptop solve this problem? Does your dad have a favourite chair? Does it fit into the new space? If so, then plan the room around it. The key is to think about function first.

Your Favourite Things

OK, but what about her shoe collection? Or all of his records and books? Riley Keyes recommends an in-and-out rule: “Choose a cap when dealing with multiples,” she says. “Keeping 10 pairs of shoes is fine, but if you buy another pair, get rid of one.” Likewise, it’s OK to take some cherished dishes, such as their wedding china, but do they really need the whole set, or are four place settings sufficient?

“Take the good stuff,” says Karen Shinn, a certified consultant on aging who helps seniors declutter and move through her company, Downsizing Diva. “Don’t take the make-do mug; take what you really like, within reason, of course. We tend to think we have more room than we do.”

Because you’ve already measured up the new space, you can recreate it at your mom or dad’s home by mapping out their new bedroom or living area. Using tape, block out the size of things to see what fits. That way, they can envision the flow and see what works and what doesn’t quite fit.

Hire Some Help

Moving isn’t easy. Luckily, there are professionals to help. Unlike family or friends, these pros don’t share your memories; to them, it’s quite literally stuff, and the focus is on finding the best way to make the new space functional.

Planning ahead means you’ll avoid the knee-jerk reaction to leaving things behind, or packing too much. “You can still go back and get a few things,” says Shinn. “If you leave yourself some time, nothing needs to be permanent. Move first, and then see what’s missing.” Of course, this only works if we’re talking two or three things.

And again, this is where a professional can help. “We tend to want to bring all the memories,” says Shinn. “And sometimes family members are too close to be objective.”

“Let someone else help by taking charge of the move-out,” says Shinn. “And save your energy and focus for the new home.”

Moving can be emotional and stressful. There are people who can make it easier, and allow you to focus on the bigger picture — your mom or dad’s future home.



There's never been a better time to be a senior

We've come a long way since the beginning of our journey. We talked about embracing change as a natural part of aging, and that it's more about the start of a new phase than it is the end of something. We also spoke about aging itself, and how your parent is still the same person they've always been, even as their needs evolve.

By now, we hope you have a clearer sense of the vast options available for senior living. We've explained the three main types of care, and delved into the costs and considerations, as well as the logistics of downsizing and making a move. We also stressed the value of talking to other people — family, friends, experts — and getting out there to experience first-hand all the options for senior living.

We've also highlighted the value of talking it through. This journey takes in many people, from family and friends to experts, to help smooth the process. We like to think we're part of that journey, too. We're here to help, to answer questions and offer impartial advice as best we can — whatever it is you need.

That's why we created this guide in the first place: to act as a trusted resource as you begin this journey, and as you begin to delve deeper into the options. Call us, come in for a visit, let us know how we can help. You're not alone.

The next step? That's up to you.

