



# DOLLARS AND SENSE

*Joyce is 79 years old and thinks that it is time to move on. She has lived alone for over 12 years. She wonders what life would be like with other people making her meals, no stairs to climb and the chance to make new friends. She has asked her daughter Martha to help her explore her options.*

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## “Home cents”: The costs of seniors’ residences

By Mary Bart

Joyce’s mind spins with questions. What’s out there? What can she afford? Can a new place manage all her needs, both today and in the future? Will she make new friends? Will she be close to her doctor and favourite stores? As a senior, Joyce is in an ever-growing segment of the aging population that needs new housing options.

Joyce is at an interesting transition point in her life. She is well enough to be able to choose her next home. She has friends who, for health reasons, did not have the luxury of planning where they wanted to live and had to rely on the decisions of others. Let’s watch as Joyce and Martha explore several housing options.

As part of their research, Martha found

some interesting information on several Ontario government websites. She learned that there are three types of options:

- Independent living.
- Long-term care/nursing home.
- Supportive housing/assisted living/retirement home.

### **Independent living**

People in independent living look after themselves in their own home. They might hire someone to come in and help with household chores or buy in outside services such as meals. But the place they live, whether that’s a family home, condominium, rental apartment, government-subsidized apartment or so on, does not provide those services.

Joyce is currently living independently, so this not a new option for her.

### **Long term care/nursing home**

A long term care or nursing home is generally for people who need a fairly high level of ongoing personal or medical care, perhaps because of a chronic illness or disability. Your doctor will advise you if you may qualify for this kind of housing.

- Basic accommodations monthly are \$1,619.08
- Semi Private rooms are \$1,863.41
- Private rooms are \$2,166.50
- People interested in these facilities must work with the Community Care Access Centres (CCACs).



Photo: Lifeline

Joyce is still very able to take care of herself, so this option does not meet her needs.

### **Supportive housing/assisted living/retirement home**

There are many different names for housing in this category, but all will include support services in the overall residential package. Those services might include meals, help with bathing or even an on-call nurse. Each home will offer its own range of services, so it is important to decide what you need. These housing facilities can be owned and operated by for-profit companies, not-for-profit organizations or the government. In some provinces and territories, government support is available to make this type of housing more affordable for low-income seniors.

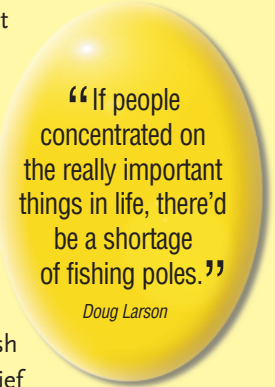
This is the option that is of interest to Joyce.

Joyce and Martha found enough basic information to start looking at retirement homes. They were amazed at the huge variety of services and amenities, and how lavish some places looked. Relief set in when they discovered there were social and health programs at most locations. Joyce learned that many homes encourage residents to bring their own furniture and some even allow pets. She did worry, however, about how much all the extra costs would add to her monthly bills.

Perhaps more importantly, Joyce really wanted to understand to what degree her future home could handle increased physical and mental health problems. She asked a simple question at each place: "What if I break a hip or develop Alzheimer's?"

She quickly learned that not all retirement homes are able or willing to support residents with higher care needs. She was glad that she had asked the question. "It makes a person look past all the pretty things to what's really important," she said. "The last thing I want to do is move again. I want to find a place for my needs today and for my future needs. The emotional and true costs of moving are already high, I want to do it right the first time."

After several months of visiting seniors' residences, Joyce and Martha had drawn up a short list of two that met most of Joyce's financial, social and health needs. Joyce plans to sign up for trial respite programs at each location. She is excited about the next phase of her life and thinks that living for two weeks in each location will help her make an informed decision. ●



**“If people concentrated on the really important things in life, there’d be a shortage of fishing poles.”**

*Doug Larson*

## **Just the facts...**

In 2010, the Canadian Mortgage and Housing Corporation produced a survey called "Seniors Housing Report—Canadian Highlights." The survey focused on residences that provide no more than 1.5 hours of care each day, and included apartments, semi-private units and ward units. It did not include long-term care facilities where more than 1.5 hours of care are given daily or homes for less than 10 people. Here are some of the findings:

- A total of 186,420 seniors lived in the 2,502 residences that were part of the survey.
- The average rent for a bachelor/private unit with at least one meal included daily was \$1,857 per month. Quebec posted the lowest average rate at \$1,329, while Ontario was the highest at \$2,585.
- Rent rates were highly dependent on the levels of care provided. For example:
  - Heavy care services averaged \$3,395 across the country. Quebec was the lowest at \$2,637 and BC was the most expensive at \$5,224.
  - 26 per cent of the residents received heavy care (at least 1.5 hours of care per day).

● Across Canada, 55 per cent of the seniors' spaces were semi-private, ward, bachelor or private rooms

The reports highlighted a wide variety of services and amenities:

- Meal plans have become increasingly popular and are now considered as standard at seniors' residences.
- There is an increased demand for transportation services, exercise facilities, movie theatres, pharmacies, swimming pools, hot tubs and spas.
- Two of the most popular services are internet access and transportation services.



Mary Bart is the chair of "Losing Our Parents," an internet-based registered Canadian charity that offers education and support to people dealing with the declining health or death of a parent.  
[www.losingourparents.com](http://www.losingourparents.com)