

# RETIREMENT HOME OR NURSING HOME?

*This is the* number one question that I am asked as a retirement living expert.

There is a huge amount of confusion out there around the process and costs associated with applying for, qualifying for, and moving into a retirement residence vs. a nursing home.

When looking to make a move, there are many variables that need to be considered. The very first step is to make sure you understand the difference between the two types of homes.

## **Retirement Homes (Retirement Residences, Communities)**

A retirement home is privately run. People need to pay out of pocket to live there. It is not publicly funded and there are no financial subsidies available to support people wanting to live in a retirement home.

Retirement homes are what I have coined a “cruise ship on land.” You can have all of your meals prepared and your housekeeping done. There is a full calendar of social activities to partake in and you live in a communal setting. You have your own suite/apartment, with a private bathroom.



Seniors choose to move to a retirement home for a number of reasons, including;

1. To avoid social isolation
2. To get help with meal preparation and shopping
3. For assistance with managing medications
4. To receive care at all levels

A retirement home allows people to be with peers who have similar life experiences and lifestyles. This type of setting allows seniors to be as involved as they wish, but still have the privacy of their own room or suite – much like a stateroom on a cruise ship!

Many times, people consider moving to a retirement residence because they have lost their partner and have become secluded. Often, people who are isolated in their later years have some sort of mobility or cognitive condition that limits where and when they can go out to socialize. Retirement homes can easily provide much-needed opportunities to be with others in the same peer group and with the same interests..

## *Maggie*

Maggie came to me looking for a community that had an active social calendar and a bit of a night life. Her daughter was concerned because Maggie loved to be social, but getting out was difficult and the apartment building she lived in was full of government workers with very few seniors. Maggie had made an effort to get involved in her new place, but with the sheer lack of people and activities, it was a pretty quiet and lonely existence. Maggie is the perfect candidate for a retirement home.

In order to function in a healthy way and carry out activities of daily living such as meal preparation, shopping, and medication management, a person needs an adequate combination of motor skills and cognitive abilities. For this reason, some seniors choose to make the move to retirement living in order to lift the stress of these activities. Sometimes, it's a family member who encourages the move because they are concerned about potential (or actual) mistakes made by their loved one in nutrition and medication management. Mistakes in these key areas can have significant consequences.

As for care levels, some retirement homes have the ability and capacity to provide the same level of care as a nursing home; however, this does vary by residence and by city and, of course, budget always plays a factor.

Many couples choose to move to a retirement home setting in order to remain together, longer. Often one partner requires care and the pair do not want to be separated. Currently, as I am writing this, the government is looking at the spousal reunification process in nursing

homes, but at this time trying to keep a couple together from the beginning of a move into long-term care is not possible and reuniting them later can be a long process.

Many individuals choose to live in a retirement home while they are on a waiting list for a nursing home. More on this in a bit.

### *What is the process for moving to a retirement home?*

It's quite simple, actually. Once you choose the home you would like to move to, you typically put down a refundable deposit to hold the suite. You would need to sign some paperwork, and the home will collect some personal medical information.

### *Is there a waiting list for retirement homes?*

In cities with many retirement homes (like Ottawa), there usually isn't a waiting list. The exception would be if you are looking for a very specific suite type. For example, two-bedroom units are often in high demand. Additionally, memory care floors in the retirement homes can fill up fast as there is only one per home.

### *Isn't a retirement home expensive?*

It can be.

It all comes down to how much space you want (the more square footage in a suite, the more expensive it is) and how much care you need (the more care the home needs to provide for you, the higher the cost). The range of costs varies significantly from province to province, from home to home, and between independent living and full assisted living.

### *I know, I know: so how much are we looking at, you ask?*

The truth is: prices vary. You may have noticed that retirement residences don't list their prices on their websites. That's because pricing is subjective and depends on many factors.

At the time of this publishing, for an independent resident living in a studio (bachelor apartment-type) suite in Ottawa, pricing can start around \$2,200 per month. This price typically includes meals and snacks, suite rental, weekly housekeeping, and laundering of linens and towels.

## Nursing Homes / Long-Term Care Homes (LTC)

A nursing home is a publicly subsidized home. These homes are run by private companies as well as municipalities. Seniors choose to move to these types of homes due to care needs and sometimes, their (in)ability to pay for additional care at home or in a retirement home.



Nursing homes require a special type of road map to navigate. You can't just pop into a local nursing home to sign up when you are ready. There are processes and yes, unfortunately, there are waiting lists. Bottom line: you need to plan for this type of move.

The following are the steps (especially in Ontario) to get into a nursing home:

### Step 1

**Evaluate yourself or your loved one** as to whether you/they are ready for a nursing home.

Questions may include:

- a. Are you needing assistance right away? Have you left it too long?
- b. Are you in need of some basic assistance with your care needs that you can bring into your home or a retirement home, rather than moving to long-term care?
- c. Are you completely independent, but feel you should put your name on the waiting list just in case? Does the home you prefer have a long enough waiting list that when your number is called you will be ready?

The strategy for moving into a nursing home is just that: a strategy! You need to consider each of the above when making your plans.

*So what if ....*

*You need assistance right away?*

If you are in this situation, you will most likely need to find a solution for your care needs for the short term until you can be accepted into a nursing home. You have a few options:

- Engage a private agency to come in to your home to provide care (known as home care)
- Receive care from a provincially funded agency (for example, personal support workers with the provincial agencies)
- Move into a retirement home while you are waiting

Being put on a crisis placement list may be an option. In this situation, your care needs are assessed against a predetermined criteria and if your care needs are high enough, you would go to the top of the waiting list. However, this can still involve a bit of a waiting time that varies from home to home, province to province.

When a senior looks into applying for nursing homes / long-term care, it's generally accepted that once qualified to gain access to the system, the person would choose up to five homes and add their name to each home's waiting list. Most of the moves to nursing homes happen from "community", meaning from one's home. This includes any place a senior may be physically living: their home, with a family member, or in a retirement home.

Many people still believe that they can be admitted into a nursing home directly from the hospital. Although this does happen, it's not the preferred method and it is not as likely as it was in the "old days." The system is simply too overcrowded.

### *You are in need of some basic assistance with care*

This is probably the best time to start looking at nursing homes if moving to one is an option you would like to have in the future. In this situation, the senior is able to cope, but needs some minimal assistance such as help with medication, dressing, bathing and maybe with meals and housework. This can usually easily be taken care of in the community – either at home or in a retirement home – and may not require going to a nursing home right away.

### *You are completely independent but feel you should get started*

This is a tricky spot to be in. I always appreciate and commend planning! However, the strategy is a little different when it comes to dealing with independent seniors. In this case, I would recommend learning about the system (see step 2 below), tour/choose your preferred nursing homes, and then wait until a time when you start needing more care and can envision yourself making the move. At this point, you can add your name to the long-term care waiting list.

## Step 2

Contact your provincial agency (links are at the end of this book) to book a meeting to see if you qualify to go to a nursing home. Once you qualify, you will need to identify your top home choices (usually 3 to 5) and wait out the list.

The strategy for choosing a nursing homes should include:

1. Deciding how long of a waiting list is acceptable to you
2. Location preferences
3. Touring the homes

**Note:** Nursing homes often only tour on select days and times and sometimes there are a few weeks between when you originally place your call to when you tour.

4. Contact your assigned coordinator and let them know which homes you have selected.

If you are in a crisis situation and are offered your third choice, for instance, and opt to move in there, you can still remain on the list for your first choice and make a move once it becomes available. Note that if you are selected to move into a nursing home, you need to make the decision AND move in a matter of days. They will not hold a suite for you.

If you need services at home or in a retirement home at any point in this process, or even before that, you can speak to the coordinator about getting government-funded assistance or look into a private homecare company.

### *Vic*

When Vic got in touch with me, he had just returned to his home from hospital and felt that he needed more support and social interactions than he had before going to hospital. Vic was worried that if he moved to a retirement residence he would lose his place on the waiting list for a nursing home. I reassured him that he could live in a retirement home AND stay on the LTC list. Once he was able to get past this objection, he chose to move to a retirement residence and wait for his spot on the waiting list to come up at the nursing home.

## Can I move from one city to another when I'm in long-term care?

Yes.

If you need to relocate and you are not yet officially on the list for long-term care, or if you would like to be moved from one nursing home to another, it is possible. You would contact your provincial agency case coordinator and they could help with the transfer of information. Keep in mind that if you are switching provinces, you will need a valid new health card.

# Benefits and drawbacks of living in a nursing home vs. a retirement home

## Affordability and Care

Living in long-term care costs less than living in a retirement home. When an individual moves into a nursing home, it is usually because of affordability, as well as the level of care provided. Once you decide whether you would like a private room or a semi-private room, everything else is taken care of for costs. Your care is included, as well as everyday staples such as incontinence products, toilet paper, and soap. This makes budgeting very easy. Additionally, if you run out of money, your stay in the nursing home will then be subsidized even more by the province (in basic accommodation).

Alternatively, in a retirement home, the more care you need, the more you pay. In most places, but not all, you need to provide all of your own personal products. These are questions to ask when you are investigating your options for retirement homes.

## Couples

In the current nursing home system, both partners need to be assessed and qualify for the nursing home list independent of each other. Once this is done, it is likely that one partner will move into a nursing home first. The reunification process can be long and tricky to get the pair back together again. There are no guarantees that the couple will end up in the same nursing home.

Many of our couples choose retirement living for this reason. They would prefer to get the care they need but remain living together.

## Ambiance

Nursing homes are known to have a setting that is more comparable to a hospital. Some people who have higher care needs feel more comfortable in this type of setting as it resembles what they feel they need to care for them.

Retirement homes are, as I like to say, comparable to a “cruise ship on land.” Individuals look for this setting when a “home” is more appealing to them, whether they require care or not.