



The Essential Guide to Senior Living



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Introduction

Supporting a loved one in their transition to retirement living is a unique, often deeply personal experience. If you're reading this, you're probably dealing with an unsettling mix of emotions, trying to get the best care and location for your parent or loved one, all while understanding that this decision affects not just practical needs but also a person's cherished memories and daily routines. Your loved one's connection to their home can be profoundly strong so leaving it behind can feel like a loss.

Yet, embracing this transition can be the beginning of a chapter filled with connection, safety, and joy. It's complicated. It is also crucial to stress the difference between retirement living and long-term care as some people will assume they are the same. For adult family members especially, there's the added responsibility of honouring your loved one's wishes while ensuring they're safe, supported, and truly thriving.

Processing this transition can be overwhelming but you're not alone in bearing the weight of these choices. This guide will help you navigate each step with confidence and prioritize the independence, happiness and well-being of the person you love. Moving into retirement living should be viewed not as a loss, but as a meaningful opportunity for a different life chapter. We hope this guide helps in this journey by offering clarity, advice and resources.



Recognizing when living alone is no longer an option

Helping a parent or loved one transition from their home to a retirement residence is a significant, emotional and complex step. As a concerned adult family member, you want the best for your loved one, yet recognizing and expressing when it's time to explore retirement living options can be challenging. For the senior, acknowledging the need for change can be equally difficult. These early signs may help you identify if the time has come to start the conversation.

Observing the signs: Knowing when additional support is needed

It's often small, subtle changes that signal your loved one may need more support. You might notice they do some of the following:

- Forget appointments
- Wobble or stumble when they walk
- Fall occasionally
- Take the wrong medication
- Leave the stove on
- Struggle with daily tasks like cooking, cleaning, bathing
- Isolation and boredom are other key signs to watch for. If your loved one has become more withdrawn, lonely, or is losing interest in social and family activities, it's time to take note.

These signs may indicate that living alone is no longer the best option for their safety and well-being.

The importance of socialization: More than just company

Social interaction is a cornerstone of emotional and physical health, particularly for seniors. Loneliness not only makes a person feel sad — it can lead to:

- Depression
- Cognitive decline
- Type 2 diabetes
- Obesity
- High blood pressure
- Heart disease
- Sleep issues
- Unhealthy habits

Research suggests that social isolation can put seniors at greater risk of death than factors such as obesity and physical inactivity, with one study (see below) finding that a lack of social connection for older adults can have the same effect as smoking 15 cigarettes a day.

Study link: <https://www.apa.org/monitor/2019/05/ce-corner-isolation>

If you think your loved one is at risk, it may be time to consider a move. Retirement living and long-term care offer 24/7 compassionate care, ample social opportunities and a sense of belonging. Through shared meals, group games/hobbies, and casual conversations, a social support system can enhance the life of a senior, making them feel valued and engaged while reducing feelings of isolation. Many residents also enjoy relaxing in their comfortable suite in their own company, without having to deal with daily chores.

Retirement living and long-term care offer 24/7 compassionate care, ample social opportunities and a sense of belonging.

An important difference: Retirement home vs long-term care

When choosing between long-term care and retirement living for a loved one, the reality is circumstances will often dictate the outcome. The decision tends to be out of their hands depending on the level of care needed.

Retirement living offers vibrant communities, independence, and opportunities for seniors to thrive. While long-term care also offers a vibrant and welcoming environment for residents, it is more care orientated and provides essential medical and daily assistance for those with more complex care needs. It's about ensuring safety, dignity, and the right environment for your loved one's well-being.

The choice may feel overwhelming, but it's an act of love. Focus on their needs, values, and comfort. It is also important to remember that you can enjoy being your parent's child again, not their caregiver or parent, when they move into retirement living or long-term care. Both options are designed to support their quality of life, giving you peace of mind that they're in caring hands, surrounded by understanding and respect. Selecting a retirement community that supports aging in place is about ensuring your loved one's future is secure, contented and fulfilling.



Reasons for moving to Long-Term Care and how to apply

Seniors transition to long-term care primarily for safety, security, and 24/7 healthcare, especially when facing chronic conditions like dementia, heart disease, or post-stroke complications. Family caregivers often experience burnout, further prompting the move. In some cases, wait times to get into LTC can be long, so you may want to consider moving yourself or your loved one into a retirement home while you wait for a vacancy.

Application process:

See the following to get your or your loved one's application started in different provinces.

Ontario: Contact *Ontario Health atHome* at 310-2222 to get your application started.

British Columbia: Reach out to your local health authority's *Home and Community Care* office to request an assessment for services. Contact information for each health authority is available at www2.gov.bc.ca

Alberta: Request an assessment through your family doctor, nurse, *Primary Care Network* (PCN) office, or healthcare team.

Saskatchewan: Contact the *Saskatchewan Health Authority* (SHA) to initiate an assessment process. For health-related inquiries, dial 811 or visit HealthLine Online at saskhealthauthority.ca.

All other provinces: Please visit your province's official government website for information on how to apply for long-term care in that area.

Please note that the contact information and procedures listed may change; it's advisable to verify the current details through official provincial health websites or local health authorities. Also be aware that prices and waitlist prioritization for long-term care can change from province to province and over time so please visit the resources mentioned for updates.



When to act and having “the talk”

Deciding when to move forward can be difficult, but it’s important to consider both practical and emotional factors. If you’re seeing signs that your loved one’s safety or mental health is at risk or perhaps much of your own time is spent doing their chores and errands, it’s time to have an open, compassionate conversation. Regardless of whether you encounter resistance from your loved one, share your observations without judgement and actively involve them in discussions about their future.

Approach this decision early to allow time to adjust to the idea of change. This can make the transition smoother and prevent rushed choices during a sudden crisis. This gives you and your loved one time to explore options together. During this period you can visit communities together, empower your loved one with choices and find a place you both like. Should you encounter a crisis, like a sudden hospitalization or caregiver burnout, retirement homes can offer great support during those emergencies.

Planning with empathy and support

Planning a move to a retirement home involves more than just logistics. It’s about ensuring your loved one feels understood and supported. Try to lead with empathy, recognizing that leaving their beloved home can be deeply emotional. Encourage open dialogue and listen to their wishes and fears. This not only strengthens trust but also makes the process feel collaborative rather than enforced.

This is about helping your loved one thrive, not just survive. A well-chosen retirement community can offer safety, companionship, and a renewed sense of purpose, so be picky. It will also provide peace of mind for you.

For the senior reading this, know that accepting additional support isn't about losing independence — it's about the freedom of having no daily chores and gaining new opportunities for a rich, fulfilling life where you're surrounded by potential new friends, activities, and support.

Having “the talk”

Approaching the subject of retirement living with a loved one can be daunting. It's often a conversation surrounded by mixed emotions — concern for your parent or loved one's well-being, the desire to respect their independence, and the hope that they will see the benefits of a change. For the senior, it can feel equally overwhelming, conjuring thoughts of loss, abandonment and uncertainty. Below are tips on how to have a healthy conversation built on trust by approaching this sensitive topic with empathy and understanding.

Starting the conversation with care

When beginning the conversation, timing and tone are everything. Choose a time when you and your loved one are relaxed, without the rush of other obligations. Open the discussion with a statement that shows your concern and support, such as:

“I’ve been thinking about how we can make sure you’re as comfortable and safe as possible as time goes on. What do you think about exploring some options together?”

Should the issue be isolation or the burden of household chores for your loved one, please insert that into the above sentence and use “I” statements to avoid sounding accusatory. For example:

“I’ve noticed that getting around the house is becoming harder, and I want to make sure you have all the help you need.”

Involving key people for support

Sometimes, bringing trusted family members or close friends into the conversation can provide extra support and reassurance. If your loved one has specific medical needs or cognitive challenges, consider involving their doctor to offer insight and professional recommendations. The presence of these trusted and respected faces can help your loved one feel heard and understood, reducing feelings of pressure or isolation.

Addressing important topics

It's essential to cover several key aspects when discussing retirement living. Focus on presenting it as a positive step rather than a necessity due to decline. We've provided some hypothetical dialogue to help you touch on some main points:

Safety and health: First off highlight the difference between retirement living and long-term care (see above) in case you or your loved one aren't fully aware of the differences. Then emphasize the benefits of having professional support nearby.

"Living in a retirement community means having help at hand if you ever need it, which could give both of us peace of mind."

Social opportunities: Highlight the opportunities in retirement living to relieve their boredom and isolation through in-house dining, activities, movies, games and excursions. As discussed earlier, isolation can lead to mental and physical health issues.

"You'll have people to dine with, join for a game or activity, or go on outings with whenever you want."

Convenience and care: Discuss the practical benefits, such as housekeeping, meal services, help with bathing and dressing (if necessary) and how much easier life will be without chores and home maintenance.

"Why spend time on chores when you could be enjoying life? This makes everything easier so you can do more of what makes you happy."

Financial considerations: Many seniors worry about money. Gently address this concern by pointing out that the cost of living in a retirement home often ends up being close to the cost of living at home, but with more advantages.

"When you add up all the costs of homeownership, retirement living offers so much more without the stress of upkeep and surprise expenses."

Use this cost of living calculator to get a clearer picture of the cost.
<https://info.aspiralife.ca/hubfs/Aspira-Retirement-Living-Cost-Calculator.pdf>

Examples of how to navigate different reactions

Your loved one may respond in various ways. Here's how to handle some common reactions:

"I'm not ready yet."

"I understand, do you think it might be a good idea to be prepared and start considering options now, while you have time to choose what's best for you."

"I've got all the help I need right now."

"I get that, however, it might be a good time to review how much it's costing you as well as how much longer I/we can keep helping. Planning ahead can be helpful for everyone."

"Those places are too expensive."

"Have you considered what you get for the cost? Your home equity could help, and when you add up the cost of food, maintenance, utilities, and other expenses, a retirement residence might be more reasonable than you think."

"This is my home, I don't want to leave."

"I know what your home means to you — it's where so many memories are. But do you think staying here is giving you the best life, or could a retirement community offer more?"

"Why would I want to pay rent?"

"Think about what you gain — selling your home unlocks equity you can use for living comfortably or investing. It's about more than rent; it's about peace of mind and quality of life. And consider that the 'rent' also covers food, activities and access to 24/7 support."

"I'd rather save my money for my kids and grandkids."

"I know that's important to you, and you still can if you invest the money from the sale of your home. You've worked hard to maintain your home and you deserve to benefit from the equity. Your family also appreciates knowing you're safe and well-cared for."

"I'm not old enough for a retirement home."

"Retirement communities aren't just for the very old. They cater to active, social lifestyles as well. It's never too early to see what's out there and keep your options open."

"I've looked at those places before."

"I get it, but that was a long time ago, have you seen them lately? Retirement residences have changed a lot. You might be surprised."

"I'm happy where I am."

"I know you feel comfortable at home, but how often do friends visit, and how much do you enjoy cooking and cleaning alone? A retirement community could offer more support and new friends."

"I won't know anyone there."

"That's understandable, but these communities have lots of social activities to help you meet new people. You might find it easier than you think to build connections. And if you don't feel like socializing you'll have your own comfortable, private suite to relax in."

"I've heard negative stories about retirement homes."

"Touring a few well-reviewed places nearby could show you how nice the residences really are. And remember, retirement living is different from long-term care."

Trust in the empathetic approach

Having “the talk” isn’t easy, but by approaching the conversation with empathy, involving key people for support, and addressing the practical and emotional aspects, you can show your loved one all that they stand to gain from a vibrant and comfortable retirement community.





Finding the right living option and location

Starting the search for a retirement living option for a parent or loved one is much more than just a logistical task — it's an emotional journey filled with hopes, concerns, and questions. For an adult family member, this process is a balancing act. You want to find the best care for your loved one in an environment where they can thrive while also respecting their independence and preferences.

For seniors, it's about finding a place where they will feel comfortable and independent in a welcoming environment while ensuring their needs are met. Being close to family may also be a consideration. Understanding the range of available options and the importance of location can help make this transition smoother for everyone.

Exploring different types of retirement living

Retirement living is not one size fits all; different options cater to varying levels of independence and care.

Senior Apartments: This option provides active, independent seniors with a lifestyle free from the burdens of home maintenance. Residents can choose to have housekeeping and meal packages or attend social events and recreational activities should they wish.

Independent Living: Ideal for capable seniors who value their independence and want the convenience of a chore-free lifestyle. These communities offer meals, housekeeping, and social activities to

enrich daily life. Added services like medication reminders or occasional help with daily tasks are available upon request and for additional fees.

Respite Stays: These are short-term options perfect for seniors recovering from surgery, with carers on vacation, or looking to experience retirement living. They offer the same access to services, amenities, and social activities as permanent residents

Trial Stay: A flexible short-term option for seniors curious about retirement living. Whether for a few days or longer, guests enjoy the same services, amenities, and activities as residents — it's an easy way to experience the lifestyle firsthand.

Assisted Living: For seniors needing more regular support, Assisted Living provides personalized care plans to ensure safety and comfort. Residents can receive help with activities such as bathing, dressing, and mobility while still engaging in social and recreational programs. Additional fees will apply for these services depending on the level of care needed.

Memory Care: Tailored to seniors with cognitive challenges such as dementia or Alzheimer's, Memory Care communities offer highly-trained, specialized staff, structured activities, and a secure environment to enhance quality of life and safety. Again, depending on the level of care required, additional fees will apply.

Long-term Care: Occasionally referred to as "LTC", this option is designed for seniors who require comprehensive, 24/7 medical and personal care. This option can be subsidized by the government and ensures safety and support for those with significant health needs, through specialized care plans and professional oversight. People often confuse retirement living with long-term care or "nursing homes". As you can see from the other living options there are significant and important differences. To learn more read the sections above on long-term care (pages 5 and 6).

Importance of location

The location of a retirement community plays a pivotal role in ensuring comfort, familiarity and regular connection with family and friends. Proximity to loved ones helps maintain a sense of connection and belonging, and makes visits easier and more frequent. A community near familiar places like parks, shopping centres, or libraries can make the adjustment smoother for seniors, giving them access to cherished activities and surroundings.

For adult children, finding a residence close by can provide peace of mind and the ability to stay involved in your parent's life. Being able to visit at a moment's notice or participate in community events adds a layer of invaluable reassurance and familiarity.

If you come from a family with multiple siblings who all live in different parts of Canada or the world, things can become tricky. First off, don't be too hard on yourself. If you can't visit often, that doesn't mean you're not present. A retirement community with strong support and seamless ways to communicate via phone or video calls ensures your loved one feels connected, cared for, and never alone - no matter the distance.

Retirement living is not one size fits all; different options cater to varying levels of independence and care.

Can I afford this?

While financial planning is essential, retirement living is still surprisingly similar to the cost of managing your home, but includes so much more. With fewer surprises and predictable expenses, you can enjoy a simpler life without the hassle of bills, maintenance, or groceries. The cost of retirement living can vary widely depending on the residence, suite type, or the level of care required for you or your loved one. **To get a quick estimate please visit: <https://info.aspiralife.ca/hubfs/Aspira-Retirement-Living-Cost-Calculator.pdf>**

To set a budget, consider all potential income sources such as the Canada Pension Plan (CPP), Old Age Security (OAS), and personal savings. If your loved one owns their home, selling it can unlock equity to fund their retirement. For instance, investing the funds from the sale of a parent's home in a high-interest savings account can provide steady annual income while leaving the principal untouched for future needs.

Talking to a financial advisor can help you and your loved one put a sustainable plan in place that balances current expenses with long-term security. Additionally, understanding what insurance or government assistance may cover can provide additional clarity and peace of mind.

The hidden costs (and burdens) of living at home

When we get old, staying at home often means relying on a combination of family, friends, and paid caregivers for everyday tasks. While this may seem like the more comfortable or familiar option, the hidden costs can quickly add up — grocery shopping, lawn care, home maintenance, and help with daily living all carry financial implications. Even if these services aren't paid for directly, the burden frequently shifts to adult children or generous friends, costing them both time and money. For homeowners, expenses continue with property taxes, condo fees, utilities, transportation, and food. And while these may seem manageable on the surface, retirement living — where meals, housekeeping, transportation, and social activities are typically included — can often prove more affordable and less stressful in the long run.

Income sources and tax deductions

When considering how to afford retirement living, it helps to understand the full range of potential income sources. These often fall into three main categories: government income (such as CPP and OAS), personal savings and investments, and additional funds such as proceeds from the sale of a home. Many people overlook these resources when budgeting for retirement, including adult children supporting their parents. Another important consideration is tax savings — there are tax credits available for assisted living and health-related services that can help offset monthly costs. Understanding these options can make retirement living more accessible than many assume. If you reside in British Columbia or Alberta, please check if you qualify for any government subsidies for retirement living.

With fewer surprises and predictable expenses, you can enjoy a simpler life without the hassle of bills, maintenance, or groceries.



Finding the right retirement community

Choosing the right retirement home for your loved one is one of the most significant decisions you'll make together. This journey is about finding a place that offers comfort, care, and a sense of community — while ensuring your loved one's independence is maintained and valued, and their preferences and needs are met.

Taking tours: How many is enough?

To make an informed decision, plan on touring at least three to five different communities. This range provides a broad enough perspective without being overwhelming. Visit each community at varying times of day or on different days of the week. This helps you both better understand daily life — from the morning bustle to evening quiet times.

Attending open houses and events is a relaxed, no-pressure way to explore retirement living—whether for yourself or a loved one. It's a chance to get a feel for the community, meet residents, and see what life could look like.

Better a choice than a crisis

It's always easier to explore retirement living when it's a choice—not a response to a crisis. Touring communities early allows you or your loved one to make informed, thoughtful decisions without the

pressure of urgency. Even visiting on your own first can help you narrow down the right fit. The more familiar and comfortable you are before it becomes a necessity, the more confident and in control you'll feel when the time comes. Let it be your choice—not a rushed decision made during a difficult moment.

Key questions to ask

When visiting, ask about the practical and personal aspects of life in the community. Below are some examples of the questions you might ask, but we recommend customizing these to suit the needs and preferences of your loved one.

Healthcare: *“What level of care is available, and how are medical needs managed as a resident’s health needs evolve?”*

Activities: *“What kinds of activities and programs are offered, and do they accommodate a variety of interests?”*

Meals: *“What dining options are available? Are dietary restrictions supported and can we sample a meal/menu?”*

Community culture: *“How would you describe the atmosphere here? Is it more lively or quiet?”*

Staff qualifications: *“What training do the staff receive, and what is the staff-to-resident ratio?”*

Visiting policy: *“How flexible are visiting hours, and can family or friends stay overnight if needed?”*



Tip: Certain retirement homes will offer you complimentary meals and activity sessions, so sample what you can to make the most informed decision.



Evaluating each visit

During your tours, take detailed notes and pay attention to how the staff interact with current residents. Are they attentive and kind, or do they seem hurried? Observing this can give you a glimpse into the overall environment. Talk to current residents and ask them about their experiences — they often provide the most honest insights.

After each visit, discuss the experience with your loved one and other family members and ask your loved one questions. Ask what they liked or didn't like. Keeping the conversation open and collaborative will help ensure the decision feels shared, not imposed.

Using resources and reviews

In today's digital age, researching retirement communities has never been easier. Use Google reviews, official websites, and community recommendations to gather a comprehensive view of potential options. Pay attention to comments about staff, quality of care, amenities, and social activities.

Local community groups and resident testimonials can also be a valuable source of information. Hearing the experiences of others can paint a clearer picture of what life in a particular community is truly like. Ultimately, a well informed choice is the best choice.

Considering your pet in the move

For some seniors, a pet is more than a companion; they're family! While many retirement homes in Canada do allow pets, policies vary by residence. Some communities welcome small pets like cats and dogs, while others may have restrictions on size, breed, or the number of pets allowed. Typically, pet-friendly retirement homes require residents to be responsible for their pet's care, including feeding, grooming, and veterinary needs. Some may also have designated pet-friendly suites or outdoor spaces. It's always best to check with the residence beforehand.

Moving with a pet to a retirement home can bring comfort and familiarity, but it's important to plan for a smooth transition. Here are a few tips:

Settle in first: Try to arrange the space and furniture before your pet arrives. This helps reduce the chaos that can make pets anxious. Consider having them stay with a trusted friend or relative while you get set up.

Travel together: Bring your pet along when moving in. Your presence will provide reassurance for them and help ease the stress of a new environment.

Pack an overnight bag: Have a bag with their favourite toys, bedding, and food ready. The familiar smells and items will help them feel more at home.

Maintain their routine: Consistency is key. Stick to their regular feeding and play schedules as closely as possible.

Update pet information: Ensure their ID tags and microchips have your new address and contact details updated beforehand.

Vet transition: If you need a new veterinarian, transfer medical records and prescriptions to maintain seamless care.

For residents who prefer not to be around pets, we ensure all animals are leashed and supervised at all times, and never allowed to disturb or enter shared spaces uninvited.

Trust your gut feeling

Finding the right retirement home is about more than just checking boxes; it's about feeling confident and trusting your gut that you've found a place where your loved one can thrive. For seniors, it's about finding a home that respects your past and offers you a brighter, more comfortable and convenient future. By touring multiple residences, asking key questions, involving family, and preparing thoughtfully, you can make this transition a positive and hopeful step.

Moving with a pet to a retirement home can bring comfort and familiarity, but it's important to plan for a smooth transition.





Preparing for “the move”

Preparing to help a loved one transition to a retirement home is a delicate task. For the adult child, it can be an emotional process — balancing the desire to ensure your loved one’s safety and happiness with the natural resistance to change. For seniors, it’s a time of reflection, letting go, and embracing the benefits of new beginnings. Understanding how to approach this transition with empathy and preparation can make all the difference.

Getting affairs in order, financial preparation

One of the first steps in preparing for a move is getting legal and financial affairs in order. This ensures that your - or your loved one’s - interests are protected and there is peace of mind. Start by reviewing essential legal documents, such as wills, power of attorney, and advanced care directives. Having these documents in place helps prevent confusion and potential conflicts later should cognitive impairments or other serious complications arise.

Estate planning for you or your loved one starts with key conversations. Here’s how to approach these discussions to create an effective, comprehensive estate plan.

Self reflect or talk to your loved one: Reflect on your or your loved one’s financial goals or talk to your loved one and decide how to distribute wealth and assets, including provisions for family, charities, or pets.

Talk to family: Discuss plans calmly to align on asset division, and consider naming an executor and power of attorney.

Talk to your children: Seniors, educate your adult children on your plans to ensure they understand your exact wishes and name guardians if they are minors.

Talk to your advisor: Consult with a professional to ensure your plan is comprehensive, current, and meets your goals.

Engaging in these conversations helps ensure your or your loved one's estate plan reflects the senior's wishes and minimizes conflicts.

Financial planning is equally important. The cost of retirement living can vary greatly depending on the community and level of care required. Ensure a clear understanding of your or your loved one's financial situation, including sources of income like pensions (CPP, OAS), investments, or proceeds from selling their home. Consult with a financial advisor to evaluate options such as long-term care insurance and investment strategies to sustain your or your loved one's lifestyle comfortably.

Understanding the challenges of downsizing

Downsizing is often one of the most challenging aspects of preparing to move to retirement living. Sorting through personal belongings while reliving cherished memories can make the process emotionally charged. Approach this step with patience and compassion. Encourage your loved one to sort items into categories: what to keep, donate, and pass on to family etc. Allow them to share stories and memories as you go through their belongings — this helps preserve a sense of dignity and ownership over the process.

Involve other family members if possible, making it a collective effort. This not only makes the task easier but adds emotional support. Focus on what will bring comfort and joy in the new space, choosing items that make the new residence feel personal to them. If your loved one is moving with their pet see page 18 for handy tips.

Emotional transition: Supporting the heart and mind

Moving to a retirement home isn't just about changing addresses; it's an emotional shift that can be difficult. Acknowledge the emotional weight of leaving behind a home filled with memories. Reassure your loved one that while their address may change, the essence of their life, routines, and connections can carry forward. Highlight the benefits of the new chapter ahead, such as opportunities for more freedom, convenience, socialization, new activities, and a safer environment.

If the emotional burden feels overwhelming, don't hesitate to consult with a professional, such as a therapist experienced in senior transitions. Sometimes, having a neutral third-party can help frame the change in a more positive light and provide coping strategies. However, acknowledging your loved one's negative feelings about transitioning is key.



How to approach “the move”

Preparation for this significant life change goes beyond logistics. It’s about ensuring your loved one feels respected, heard, and supported throughout the process. Taking the time to get financial and legal matters in order, approaching downsizing with care, and providing emotional support can transform an often-daunting move into a smoother, more hopeful step. The goal is to make the transition one that preserves their sense of independence, provides comfort, and opens doors to new opportunities.

The first days and weeks

The first 5-20 days are often an anxious time for your loved one in retirement living or long-term care so being available to them for that initial period will make the transition smoother. For the adult family member, the first few months means balancing reassurance and support while learning how to let go of - and share - caregiving responsibilities. For seniors, it’s about mourning the loss of their old life, getting used to a new environment, finding a routine, possibly making new friends and embracing a different way of life. Understanding what to expect can help to make those early days easier for the senior and adult family member alike.

Expectations

The first days, weeks and months in a retirement home are about creating a foundation for a fulfilling new chapter. Adjusting to a retirement home can take time, and every person's timeline is unique. Some seniors may feel at ease within weeks, while others might take a few months or even a year to fully settle in. During this period, it's natural for the adult family member to feel a mixture of emotions — ranging from relief to guilt. Remember, transitioning care does not diminish your role as a caregiver; it shifts it to one that provides emotional support and connection.

Talking to staff

To help your loved one settle in, maintain a steady flow of communication with the retirement home staff. This ensures you stay informed about their progress which will help you to address any concerns. Sharing personal insights about your loved one's likes, dislikes, routines, and coping strategies can help staff to better care for and understand your loved one. The adult child can ask staff to put a plan in place for their loved one like introducing them to new people and making sure their first meals are with a pleasant and relatable group of seniors.

Everyday life

Daily life in a retirement community often includes structured routines that provide familiarity, balanced with optional opportunities for social interaction and engagement. From group fitness classes and art workshops to movie nights and educational seminars, these activities can enrich life while helping new friendships grow. The variety of amenities and services — such as dining rooms, wellness programs, and communal spaces — encourage participation and connection, helping your loved one feel like they belong at the residence.

It's important for family members to encourage participation in these activities. Even a gentle nudge to join a new group when the time is right or to try a fitness class can be a step toward embracing their new community and feeling at home.

Family involvement: Staying connected

Your involvement during the first 100 days can make a huge impact. Visiting frequently, especially in the early days and weeks, helps maintain connection and support and will make the transition easier for all involved. Regardless of the reason for your visit, just being there or on a video call can reassure your loved one that they are not alone and that family ties remain strong.

Try to tailor visits to your loved one's preferences — whether it's quietly reading together, sharing a meal, participating in a community event, or simply reminiscing. Including other family members, grandchildren or close friends, can make it easier for your loved one to settle into life at the residence.

Supporting the transition

Seniors may voice feelings of wanting to go back home or express confusion, especially in the initial days. If these instances occur, respond with patience and empathy, acknowledging their feelings while gently reminding them of the benefits of their new community. Also remind them, if they are still physically capable, that they can still attend family events, like meals or parties, outside of the retirement home. If difficult conversations arise or you find it challenging to provide comfort, reach out to the staff for guidance — they're there to help you navigate these situations with compassion.

Tips for successful visits

Make visits familiar: Plan visits around regular routines or activities, like having lunch, seeing family members, listening to music, watching a movie or taking a walk.

Participate in events: Join your loved one in group activities; this helps integrate them into the community and make friends while allowing you to spend quality time together.

Keep it personal: Sometimes, quiet moments are the most meaningful — talking, reminiscing, or simply being present.

Include others: Inviting family and friends can make visits lively and inclusive, reinforcing the sense of connection to their broader social circle.

Plan a dinner with new friends: Organize a meal with your loved one and their new friends at the residence to ensure you know their circle and that they know you.





Future planning

Helping a loved one transition to a retirement community involves not only addressing their current needs but also envisioning a more comfortable and secure future for them. For adult children, this means finding a place that offers stability and support as the needs of your loved one evolve. For seniors, it's about choosing a community that offers convenience, independence and the peace of mind of knowing future care needs can be met seamlessly.

Continuum of care

Certain retirement communities now offer options for seniors to “age in place”, providing a range of care levels to support residents as they get older. These homes allow seniors to start in “independent living” or “assisted living” (see above) and transition to higher levels of care, such as “memory care”, without needing to relocate. This continuum of care ensures that as physical or cognitive needs change, the right support is readily available.

Long-term considerations

While your loved one may be active and largely independent now, choosing a community that provides a full range of services prepares them for whatever the future might bring. Consider asking about the types of care available, such as on-site nursing or specialized memory care programs, and how the community adapts care plans over time. If your loved one's community does not have "age-in-place" care options and they require extra, very specific care in the future then you may need to move your loved one to another retirement residence or look at long-term care options.

Planning for your loved one to "age in place" ahead of time can offer peace of mind and reduce the emotional and logistical strain on family members, who might otherwise face difficult decisions or urgent moves in times of crisis. Please note that retirement homes offering memory care are in the minority and that memory care is subject to availability. So try to have options and plan as far ahead as you can.





First-hand perspectives: Real voices from retirement living

Hearing directly from those who've experienced day-to-day life at a retirement residence can provide comfort and clarity for both the senior and adult family member. Whether it's the joy of newfound friendships, the peace of having support nearby, or the excitement of a vibrant community, these personal accounts highlight the benefits of this lifestyle.

Hear what some residents had to say about their experience in retirement living.

Ron (age 87) of Quinte Gardens on his fellow residents and being independent

"You're still independent and you can get involved as much or as little as you want. You still have your freedom to go out or do whatever you want. When you talk to the other residents, you realize there is a lot of history among them. There are some very intelligent people and some of them have incredible stories. For me, it is very entertaining hearing everyone's stories."

Rose (age 106) of Aspira Kensington Place on the staff and knowing people at her residence

"The staff are good, everyone goes out of their way to be nice. This place is terrific because there are people I grew up with here."

Pat (age 81) of Orchard Valley on what she loves about her residence

“Living here is like having an extended family; there is always someone around to talk to. It’s never lonely if you want company.”

Herman (age 100) of Douglas Crossing on taking it easy in retirement living

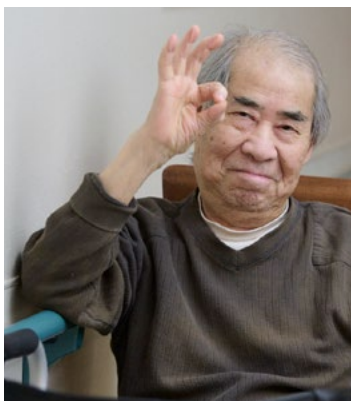
“I enjoy the people and I don’t have to worry about anything.”

Gwen (age 100) of Waterford Barrie expressing her love for her residence

“The breakfasts are delicious, and I love this place. I love the building, the staff, and my apartment upstairs. I love my life here.”

Mike (age 77) of Island View on eating well and making friends at his residence

“I get along with people, I’ve made friends here. When I lived on my own I didn’t eat that well but here you eat very well. And the people who work here really try to make you happy.”





Supportive Resources

Planning for retirement living for you or your loved one involves many considerations, from healthcare and financial planning to emotional and practical support. To help guide you, we've compiled a list of trusted resources that provide valuable information and assistance tailored to seniors and their families.

211 Canada - 211.ca	A helpline connecting you or your loved one to community and social services.
Alzheimer Society of Canada alzheimer.ca	Support and resources for individuals and families affected by dementia.
Aspira Retirement Living - Aspiralife.ca	This company offers premium retirement living residences and an abundance of helpful resources on their website.
Canadian Association for Retired Persons (CARP) - carp.ca:	Advocacy, benefits, and information for seniors across Canada.
Canadian Hard of Hearing Association (CHHA) - chha.ca	Support for individuals with hearing impairments.
CNIB Foundation	Resources for seniors with vision loss. cnib.ca

Supportive Resources

Government of Canada Seniors' Programs and Services	Financial assistance, health, and wellness resources. canada.ca
Caregiving support	Family Caregivers of British Columbia - familycaregiversbc.ca The Ontario Caregiver Organization (OCO) - ontariocaregiver.ca
Caregiver resources in Ontario and BC (additional)	www.siennaliving.ca/family-resources/resources-for-caregiver (Other caregiver resources available by province)
Counseling	Speak with licensed therapists through local senior centers or community organizations.
For those caring for loved ones with dementia	https://brainxchange.ca/
Getting to know dementia	https://iconproject.org/wp-content/uploads/2023/06/2023-05-15-Dementia-Booklet-EN-updated.pdf
Guide to understanding dementia	https://ccsmh.ca/wp-content/uploads/2024/04/DIGITAL-CCSMH-BPSD-Brochure-ENG-final.pdf
Legal advice	Contact your provincial law society for a lawyer referral service.
Meaningful visits (links)	Moving in: siennaliving.ca/family-resources/meaningful-visits/moving-in Settling in: siennaliving.ca/family-resources/meaningful-visits/settling-in
Meeting loved ones where they are at	siennaliving.ca/family-resources/meaningful-visits/meeting-loved-ones-where-they-are-at
The last days:	siennaliving.ca/family-resources/meaningful-visits/the-last-days

These resources ensure you're supported every step of the way, offering clarity, reassurance, and practical help as you explore retirement living options.

Glossary of Terminology –

Common Terms & Acronyms Used in Senior Living

Sometimes we use words or acronyms in the community that may not be familiar to everyone. See below for some of the terminology you might hear and an explanation of what it means. This list is not all-inclusive. If we are using what sounds like jargon or technical words and you don't know what something means, please let us know!

Activities of Daily Living (ADLs): Basic self-care tasks such as eating, bathing, dressing, toileting, and transferring (moving from one place to another).

Adult day care: Programs offering social and recreational activities, meals, and sometimes health services for seniors during the day, allowing caregivers a break.

Age-in-Place: The ability for seniors to remain in their own homes or communities as they age, often with the help of supportive services.

Assisted living: A type of housing for seniors who need some assistance with daily activities like bathing, dressing, and medication management, but do not require full-time medical care.

Care plan: A personalized plan developed by healthcare providers to outline the specific care and services a senior will receive.

Continuing Care Retirement Community (CCRC): A community offering a range of care levels, from independent living to skilled nursing care, allowing residents to age in place as their needs change.

Geriatric Care Manager: A professional who assesses, plans, coordinates, and monitors services for seniors to ensure their needs are met efficiently.

Home care: Services provided in a senior's home to assist with daily activities, medical care, or companionship, allowing them to remain in their own home.

Hospice care: Care focused on providing comfort and quality of life for seniors with terminal illnesses, typically involving pain management and emotional support.

Independent living: Housing designed for seniors who are able to live independently but want the convenience of community living, such as meal services and social activities.

Instrumental Activities of Daily Living (IADLs): More complex activities related to independent living, such as managing finances, handling transportation, shopping, and preparing meals.

Long-term care (LTC): Residences providing comprehensive care for seniors who need ongoing medical and personal care due to chronic illness, disability, or severe cognitive impairment.

Memory care: Specialized care for individuals with Alzheimer's disease or other types of dementia, often within a secure environment to prevent wandering.

Occupational therapy: Therapy focused on helping seniors perform daily activities and maintain their independence.

Palliative care: Specialized medical care for people with serious illnesses, focusing on providing relief from symptoms and improving quality of life.

Personal Support Worker (PSW): A professional who assists seniors with personal care tasks such as bathing, dressing, and mobility.

Physical therapy: Therapy aimed at improving a senior's physical functioning and mobility through exercises and treatments.

Rehabilitation services: Services designed to help seniors recover from illness or injury, often including physical, occupational, and speech therapy.

Resident council: A group of residents who meet regularly to discuss community issues and provide feedback to management in a retirement community.

Respite care: Short-term care provided to seniors to give temporary relief to primary caregivers, often available in retirement communities or long-term care facilities.

Retirement community: A broad term encompassing various types of senior living environments, typically with communal amenities and services.

Retirement residence: A general term for housing specifically designed for seniors, which can include independent living, assisted living, respite care and sometimes memory care.

Senior apartments: Apartment complexes designed for older adults, typically offering age-related modifications and sometimes additional services.

Skilled nursing facility: A healthcare facility providing 24/7 nursing care and rehabilitation services for seniors with significant medical needs.

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