



Aging at Home
vs. Living in a
Retirement Residence

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Introduction

As your retirement years progress, so does the satisfaction of knowing that your days can be spent however you like.

It is easy to assume that this chapter can or should only be experienced at home as opposed to a retirement residence due to preconceptions about losing independence, valued routines, or existing social connections. However, that is usually not the case. While there is no one-size-fits-all choice when considering future living arrangements, a retirement residence can be a smart and positive decision for reasons that might not be obvious at first.

If you find yourself wondering whether your retirement is best spent at home or in a retirement residence, then you are in the right place. This comprehensive guide discusses a range of topics including **Understanding Senior Living, Considerations for Aging in Place, Benefits of Senior Living, and Addressing Common Concerns.**

As leading experts in the senior living industry, we will help you understand all that senior living has to offer and how it can be a wonderful alternative to aging at home.



Understanding Senior Living

When the term **“retirement residence”** comes to mind, people often think of nursing homes or long-term care and the negative connotations around those higher-care settings.

However, retirement residences are not the same and, in fact, provide a vibrant, engaging environment with a variety of social activities and amenities, fostering a fulfilling lifestyle.

Senior living communities are designed to remove the burden of household maintenance and chores, and social isolation so that seniors have the freedom to pursue a variety of interests, spend time with those that matter most, and have the peace of mind knowing they are never alone.



At Chartwell, we understand the needs of seniors can vary widely from person to person. Some older adults may require assistance with daily routines, while others may still be as active as they have always been. Hence, the breadth of retirement living options available to seniors. There are many decisions to make when choosing a retirement community, and a large part of the process involves understanding the differences between the lifestyle options available.



Senior Apartments

Seniors who choose senior apartments do not require assistance in conducting everyday activities. They may choose to move to a retirement residence as a means of downsizing, meeting new people, or even having easy access to more care and support options as their needs evolve over time.

Independent Living

Ideal for older adults who want to maintain their independence while enjoying a range of supportive services. These can include access to staff 24/7, housekeeping and laundry services, access to on-site amenities and programs, and even the option of meals. In some provinces, independent living also means access to flexible, in-house care or external providers for programs that can be tailored to your individual needs.

Assisted Living

Assisted living residences cater to seniors who require more consistent help with daily living. Caring staff are on hand to aid residents. These residences or designated spaces also have similar amenities and recreational areas similar to independent homes.

Memory Care

Older adults living with Alzheimer's, dementia, or cognitive challenges would benefit most from retirement residences with memory care services. They often have secured floors, trained staff, and specialized amenities in place to maintain the best quality of life possible.

Respite Stay

Many seniors benefit from moving to a retirement community full-time, but few are aware of respite or trial stays, which are the ideal option for older adults and families who wish to stay in a retirement residence for a short period of time. These stays can accommodate a range of seniors in the community and offer them a glimpse into life at a retirement residence.

Retirement communities are not the same as long-term care facilities or “nursing homes.” In addition to providing diverse care levels that allow for a multitude of senior lifestyles, retirement residences also differ from long-term care facilities in the complexity of care offered, the move-in process, and the cost structure. Learn more about these key differences.

Read our blog
to learn more





Considerations for Aging in Place

While aging at home has its benefits, the following are significant challenges and limitations one should also consider:

Social isolation and loneliness

Seniors who choose to age at home are at risk of social isolation and loneliness, especially if they live alone. Over time, they may discover their social life has dwindled, as they are no longer as mobile as before and lose proximity to other seniors in a similar stage of life.

Retirement living helps seniors overcome many of these socialization challenges. Seniors can enjoy a community of friends, experience the ease of meeting up for coffee and a chat, taking a walk around the neighbourhood, or catching up over lunch. Retirement residences also provide a quality selection of classes and activities that appeal to a wide range of interests, and an evolving roster of exciting social events. Moreover, retirement communities offer transportation services to appointments, off-site events and local shopping centres, among other convenient destinations, which helps seniors who can no longer safely drive participate in a robust variety of social activities.



Meeting evolving health needs

Seniors who choose to age in place and employ at-home care services can be faced with escalating costs of adapting their space that, when combined with the cost of home modifications, can result in tens of thousands of dollars spent. In a retirement residence, care and wellness services are available under one monthly invoice and are highly flexible as needs change. Whether a senior is independent or requires additional help with activities of daily living, they have access to a team of caring and dedicated staff onsite who can deliver support in the privacy of a resident's suite, catering to their unique needs and preferences.

Safety risks

The readily available presence of on-site staff is a key benefit that retirement communities offer and aging at home doesn't. Some individuals choose retirement living for that very reason, as they may not feel secure at home alone at night or worry that assistance won't be readily available in an emergency. In addition to 24-hour security, many residences offer the option of wearable or en-suite emergency pendant technology, allowing residents to call staff in the event of an emergency with the simple click of a button. A retirement residence provides a safe, accessible lifestyle with layouts and features to accommodate all abilities.

Difficulty maintaining household tasks

Aging at home means that seniors or loved ones are responsible for their home's upkeep. These maintenance tasks—grass cutting, snow shovelling, painting, roof replacement, etc.—can be overwhelming and expensive. They also demand a lot of energy and time, which could otherwise be devoted to enjoying hobbies, outings, and spending time with loved ones. A retirement residence instantly removes those chores by offering services like housekeeping and a maintenance-free lifestyle.

Financial burden and hidden costs

Taking care of finances can be difficult as people grow older, especially when they're in charge of managing bill payments, keeping track of received funds, and financial planning for various care and support services contracted independently. Contrary to what some believe, aging at home can involve a growing list of hidden costs that meet or even surpass the cost of a retirement residence.

[Read our blog
to learn more](#)



Benefits of Senior Living and Addressing Common Concerns

Misconceptions about retirement communities and life within them persist. However, understanding the reality can guide better decision-making for older adults who are considering this lifestyle change. Here, we debunk some of these myths and shed light on the truth about modern retirement communities and their benefits for enhancing your quality of life.



“I’ll Lose My Independence and Freedom.”

On the contrary, retirement communities are designed to promote independence. This means you can enjoy a maintenance-free lifestyle, with staff available to assist with housekeeping, transportation, and other daily activities. Additionally, these communities offer a wide range of social and recreational activities, allowing residents to maintain an active and fulfilling lifestyle while enjoying the freedom from homeownership responsibilities. The choice is always yours!



“The Food is Plain and Boring.”

Today’s retirement homes provide a variety of exciting dining options that are anything but boring! At Chartwell, residents benefit from a selection of delicious and nutritious chef-prepared meals daily. As we age, grocery shopping and cooking healthy meals can become tiresome. Living in a retirement residence like Chartwell removes all the work from mealtimes, allowing you to sit back and enjoy a tasty meal delivered hot to your table by friendly staff who get to know you and your unique preferences. Also, many Chartwell residences offer full or partial kitchens in their suites, so you can still cook your own meals.

“I Won’t Have Any Privacy.”

Privacy is a fundamental concern for many seniors considering a move to a senior living community. However, modern retirement homes prioritize residents’ privacy while fostering a sense of community and social connection. Residents typically have their own private living spaces, including apartments or suites, where they can retreat and enjoy solitude when desired. Additionally, common areas are designed to balance social interaction with opportunities for quiet enjoyment, allowing residents to personalize their social engagement based on their preferences.



“It’s Only for Sick and Old People.”

Today’s retirement residences are designed for active seniors who enjoy their vibrant communities—and with the peace of mind that comes from knowing support services are available if and when they’re needed. Many new residents express that they wish they’d moved in years earlier, loving their new space, the wide range of activities and busy social life they’ve discovered. In fact, many people even report that their health has improved since making a move. There are many benefits associated with senior living, and considering a retirement community early can be a great way to enjoy an active and fulfilling lifestyle.

“It’s Too Expensive.”

Most senior living communities offer a range of suite options and service packages that could be less expensive than living at home. Calculate your current expenses living in your own home and you may be surprised by how much you’re spending on maintaining your home, buying groceries, bringing in extra home or healthcare support, or even undertaking accessibility renovations. Compare that against the value of living in a retirement residence, reflecting on the gains of worry-free living, no meal-making (if you choose), no snow shovelling or roof replacement costs, and you may find investing in a retirement living lifestyle makes more sense than you think.

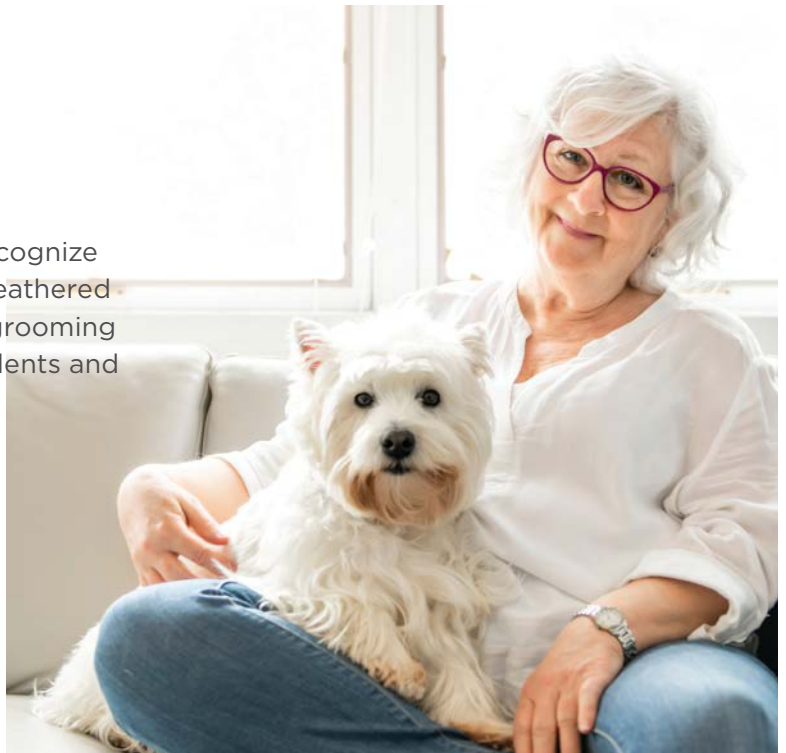


“I Won’t Be Able to Personalize My Space.”

While some limitations might exist (painting walls or refinishing tiles), most communities encourage residents to decorate and furnish their suites according to their personal tastes and preferences. From hanging family photos to arranging cherished belongings, residents have the freedom to create a space that reflects their unique personality and style.

“I Won’t Be Able to Bring My Pet.”

Fortunately, Chartwell retirement communities recognize the benefits of pets and many welcome furry or feathered friends. Pet-friendly amenities like walking trails, grooming areas, and designated pet parks ensure both residents and their pets can enjoy a fulfilling life together.

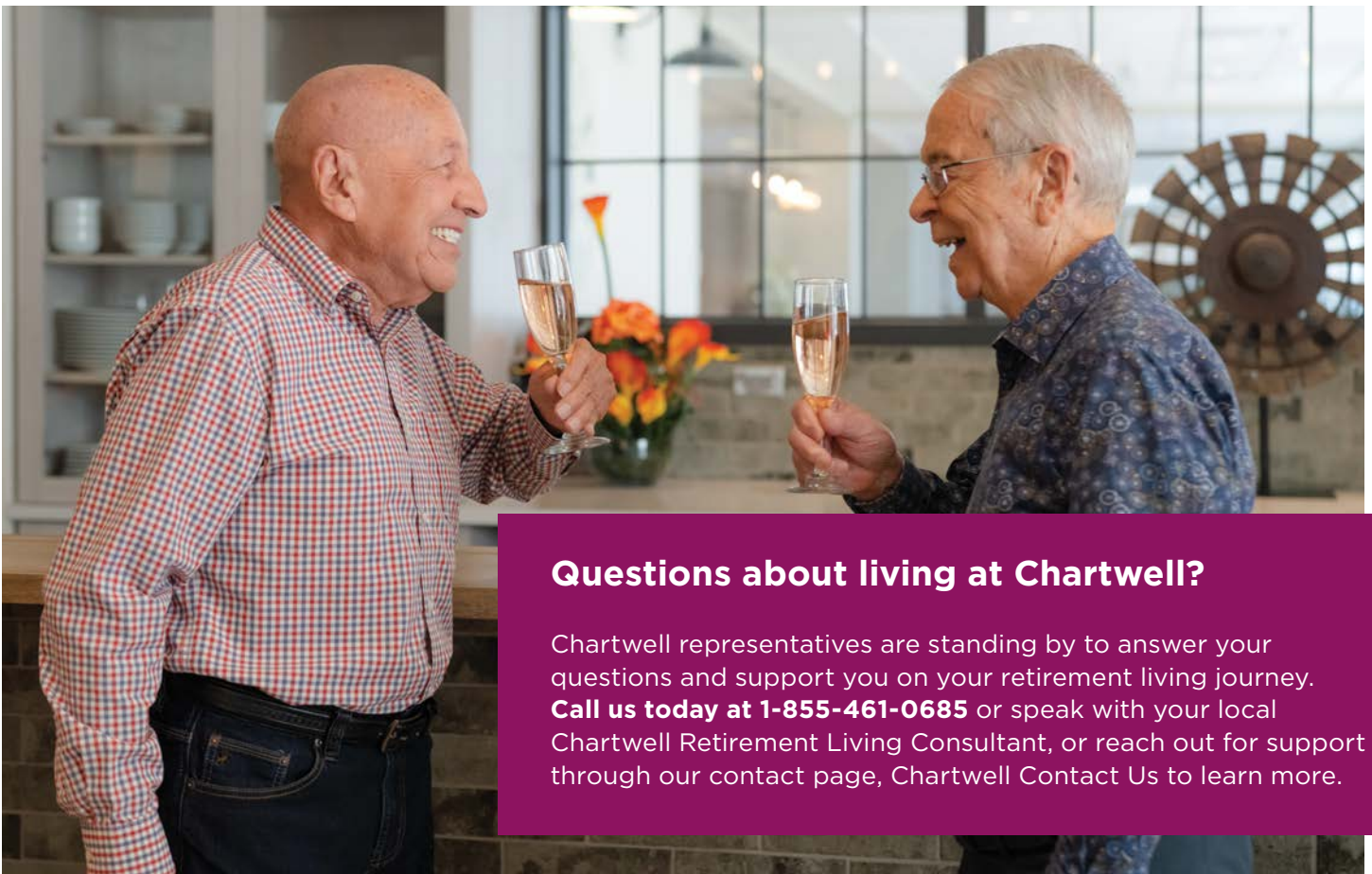


Embracing Your Next Chapter

Deciding where and how to spend your retirement years is a significant decision. While aging in place can be a comforting thought, senior living communities offer a wealth of advantages that can truly enhance your quality of life.

Retirement communities provide a vibrant and supportive environment, fostering social connections, mental stimulation, and a sense of belonging. With a variety of activities and events, you'll have ample opportunities to pursue your passions, explore new interests, and connect with like-minded individuals. Furthermore, living in a retirement community offers peace of mind for seniors and their loved ones. On-site staff and security measures ensure you feel protected and have immediate assistance if needed. Additionally, many communities offer varying levels of care, so you can be confident that your needs will be met as your circumstances evolve.

So, as you contemplate your next chapter, remember that a retirement residence is more than just a place to live; it's a **home with benefits**. By proactively planning and researching different senior living communities, you can ensure a smooth transition and find the perfect environment to thrive in your later retirement years. Start planning today and get ready to embrace this fulfilling chapter of your life!



Questions about living at Chartwell?

Chartwell representatives are standing by to answer your questions and support you on your retirement living journey. **Call us today at 1-855-461-0685** or speak with your local Chartwell Retirement Living Consultant, or reach out for support through our contact page, Chartwell Contact Us to learn more.



CURIOUS FOR MORE?

For additional in-depth information about senior living, explore our other guides here.

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**Discover a Chartwell
Retirement Residence near you!**