



Report on Selected Non-Subsidized Assisted Living Facilities for Seniors in Edmonton, Alberta *-costs and considerations*

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Executive Summary

The purpose of the project was to examine basic and additional costs and services offered relating to non-subsidized assisted living facilities in Edmonton, Alberta. The Advocacy Committee of the Society for the Retired and Semi-Retired, in collaboration with the Society's Housing staff, initiated the project to determine information gaps related to housing services along with costs to the consumer. The project targeted a small, but rapidly growing, segment of housing options available to the middle income group.

The Advocacy Committee with input from the Society's Housing Program staff planned the project and visited six facilities operated by three different companies and which represented a middle price range.

Highlights of findings:

- 1 Basic costs differ in types of services offered.
- 2 Actual costs are difficult to interpret as considerable variance is evident depending on individual needs and the offerings of a specific facility.
- 3 Costs appear to exceed the incomes of lower middle and low income groups.

It is suggested that individuals who choose non-subsidized assisted living must be aware of appropriate questions to ask when considering assisted living facilities. To assist our clients, the questionnaire used for the survey has been modified for use by the Housing Program at the Society and is available to other individuals and groups.

Non-subsidized assisted living is a vibrant growth industry and a thriving business. It is a growing industry in keeping with the increasing population of seniors across Canada and USA. The Society for the Retired and Semi-Retired plays a role in assisting seniors to identify their individual needs along with expected costs. Seniors are encouraged to be cognizant of actual and potential costs involved when selecting the non-subsidized assisted living option.

The main purpose of the project was twofold: to add to available information for the Society's Housing program, and to offer a wider distribution of our findings to individuals and agencies to help them be more aware of seniors' needs for affordable housing.

Recommendations of the report address: tools and information from the project for on-going use by housing program, on-going monitoring of issues related to non-subsidized housing, and dissemination of the information in the report to decision makers involved with seniors' housing.

Background

In March, 2003, Consumers' Association of Canada Consultant Wendy Armstrong, presented the paper, "Eldercare on the Auction Block" to the Advocacy Committee and Housing Staff of the Society. The report described the Alberta environment for various levels of housing facilities while noting how the reduction in public care facilities for the elderly in the past decade has encouraged the growth of a private unregulated "assisted living" industry. In many cases these facilities provide a less institutional type care, but with significantly increased cost. This increase has been integrated and is confounded by hidden costs and by "unbundling" of services, that is, the previous arrangements of all-inclusive costs have gradually been eliminated. For example, meals, laundry, recreation, administration of medicine, escort to meals, etc., may be priced and charged separately from the advertised monthly costs. Further, our Housing Program staff reported that costs, although listed in the facilities' printed materials, were increasingly unclear and difficult to identify and interpret for clients and their families.

Project Development

The Board of the Society endorsed the Advocacy Committee's plan to investigate the situation in Edmonton. For this review a questionnaire was compiled and drafted with the assistance of the Society's Housing Program staff. It was modified from a questionnaire developed by the University of Alberta Association of Professors Emeriti, Seniors Issues Interest Group, M. Engelmann.

For gathering information it was decided that Advocacy Committee members would visit up to eight selected non- subsidized assisted living residences in Edmonton representative of mid-price range facilities. The costs of the different facilities are reported with basic costs along with prices of extra services available. The purpose is to increase awareness and knowledge of actual costs when seniors are considering assisted living as a housing option.

The questionnaire used for the survey is intended for use by housing staff to assist clients who are seeking housing in the assisted living area of care. It is also available to other interested individuals and groups (**See Appendix 1**). A distinction must be made between the private care available and the relatively few suites in these facilities which provide additional supportive and nursing care funded in part or in full through the public health system. The sample cases provided in this report refer only to the costs associated with private care, not to services covered by the public health system. Also they represent short-term episodic health problems, such as a sprained ankle, and not long term chronic conditions.

Findings

Sample cases are developed to illustrate differing needs of individuals and the

variation in cost between facilities. (See Appendix 2).

Detailed costs of each facility visited in the region varied from \$1190 to \$2500 per month for basic living expenses. Costs for various additional services are considerable (See SRSR Housing Guide, 2004/05).

Discussion

Standard Costs Exceed Financial Capacity of Many Seniors

The current maximum old age security pension is \$463 (the average amount paid is about \$20 less) while the Guaranteed Income Supplement is \$550 for a total of \$1,013 per month, according to the tables provided on the **Human Resources Development Canada (Government of Canada)** website. Consequently, without benefits from the Canada Pension Plan (CPP) or some other pension, a single person would fall short of having the minimum income necessary for all of the eight facilities visited. The lowest basic cost with no additional services was \$1190 per month. Even with full CPP, a single person would have less than \$1,800 month. This would leave a small amount for any additional costs such as health care charges. Moreover, Statistics Canada data indicates that 60% of Alberta seniors had total incomes of less than \$20,000 (\$1,666 a month). Approximately 60% of these are female (Source: Statistics Canada, Small Area and Administrative Data Division). In Edmonton, 18% of seniors (aged 65+), or 16,435 in 2000, had after-tax annual incomes below the low income cut-off of \$15,907 for an individual or \$19,410 for a couple (**Edmonton Social Plan: Edition 4, 2003, Edmonton Community Services, 2000 data.** www.edmonton.ca/socialplan).

Advantages of private non- subsidized assisted living facilities are that they offer pleasant surroundings and opportunities for a variety of activities and socialization. Assistance is available for health and mobility problems. Some individuals may benefit from facility living which promotes a safe and healthy environment including regular meals. Prevention of injury may be enhanced with supervision in such facilities. The facilities afford increased opportunity for social connections and availability of help for episodic illnesses. While the cost may be beyond the reach of the majority of older persons in low and middle income segments, many seniors may have equity in their own homes. Seniors who sell their homes at current retail prices may have added income. If used wisely it may afford them an income higher than basic pension amounts.

Disadvantages are the basic costs and added services not included in basic costs which can be substantial, even for a short period. This includes regular annual rent increases up to 5% a year in some cases. These factors must be clearly understood by seniors wishing to investigate the private facilities.

Several recent reports in Alberta have addressed the lack of affordable housing

for low and lower middle income seniors. The Government of Alberta Report, ***Alberta for all Ages: Directions for the Future, Impact of Aging Population Study 2000*** www.gov.ab.ca/mcd/seniors/impactaging/media.htm

includes the following recommendations for seniors' housing;

“Ensuring safe, affordable and appropriate housing choices. Housing and the availability of safe, affordable and appropriate housing choices, is a major issue of concern to seniors today. As Alberta’s population ages and expectations change, it will be important to address a range of housing needs on an ongoing basis.” <http://www.gov.ab.ca/acn/200006/9268.html>

Summary

The non-subsidized assisted living facilities vary in the services offered in the basic cost. Added service costs are difficult to determine within each facility and can be significant as presented in the sample cases cited in **Appendix 2**. The facilities visited by members of the Advocacy Committee appear to target the higher middle income group. On-going monitoring of the progression of the private non-subsidized seniors' housing industry is recommended for the Society for the Retired and Semi-Retired and others concerned with affordable housing for seniors.



Appendix 1

SENIORS' NON-SUBSIDIZED ASSISTED LIVING RESIDENCES INFORMATION CHECK LIST

Name of Facility _____

Manager's Name _____

Address _____

Phone: _____ Fax: _____

E-Mail Address: _____ Web Address: _____

Pre-admission requirements: Application Form
 Deposit Amount: _____
 Medical Form

BUILDING

Who owns the building? _____ Year built: _____

Name of Organization that manages the building? _____

Location of Facility Office: _____ Office hours: _____

Minimum age for residents: _____ Average age of residents: _____

Elevators: Number _____ Capacity _____ Location _____

Number of Floors: _____ Stairs(location & width: _____

Number of units: _____ Number occupied: _____

Smoking: Permitted If permitted, where? _____

Not Permitted

Rental increases:

Dates of last increases _____ Amounts and % _____

Date of next increase _____ Amount and % _____

Amount of notice usually given _____

Length of contract: Month to Month Annual Other (specify) _____

Amount of notice required when vacating unit _____

Penalty for ending contract early _____

Rental arrangement and charge if resident changes to another unit _____

Parking: Yes No

surface – uncovered Extra cost? \$_____

surface – covered Extra cost? \$_____

plug in Extra cost? \$_____

underground, Extra cost? \$_____

APARTMENTS/UNITS

	Studio	1 Bedroom	2 bedroom	Loft and Others
Number of suites				
Number Barrier Free				
Square Feet Or Square Metres				
Damage Deposit				
Rent or Condo Fees				

Ask for a Brochure showing floor plans

Utilities: Included in rent Not Included in rent \$ _____

Cable: Included in rent Not Included in rent \$ _____

High Speed Internet available? Yes No If Yes DSL(phone) or Cable

Laundry: Included in rent Not Included in rent \$ _____

Location of laundry area: _____

Other Occupancy Costs: item _____ \$ _____
 Item _____ \$ _____

Appliances included in base cost:

- Refrigerator Stove/Oven Dishwasher Microwave
- Washer Dryer

Appliances available at extra cost: Refrigerator \$ _____

Stove/Oven \$ _____

Dishwasher \$ _____

Microwave \$ _____

Washer \$ _____

Dryer \$ _____

Other \$ _____

Kitchen (open design, type of counter tops, etc.) _____

Number of Bathrooms: _____

Bathroom 1: Shower Tub Neither

Bathroom 2: Shower Tub Neither

Fireplace Yes No

Balcony Yes No

Type of flooring in suite: Entrance _____
(Carpet, tile, hardwood, linoleum)

Hallway _____

Livingroom _____

Bedroom(s) _____

Bathroom(s) _____

Wheelchair/Walker Accessible Suites:

Bathroom Yes No

Kitchen Yes No

Other (e.g. Ramps) Specify _____

Safety features: Grab bars Yes No Cost \$ _____

Grab Bar Installation Yes No Cost \$ _____

Emergency call system Yes No Cost \$ _____

Other: _____ Cost \$ _____

AMENITIES WITHIN BUILDING

- Amenities on site:
- Beauty parlour/barber shop
 - Chapel
 - Computer, internet and e-mail facilities in complex
 - Convenience store
 - Exercise room
 - Games room
 - Gardening
 - Guest Suite with bathroom
- Cost of Guest Suite: \$ _____

Maximum length of stay: _____

Limitations? (young children, pets) _____

- Library
- Mail drop

Amenities on site:
(continued)

- Parking for guests
Where: _____

Costs: \$ _____

- Piano in complex Allowed in suite?
- Pool
- Sauna
- TV room
- Whirlpool
- Workshop
- Other _____

PETS

Are Pets permitted? Yes No

Dogs?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Number permitted:
Cats?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Number permitted: _
Birds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Number permitted: _
Others?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Specify: _____

Is there an additional charge for pets? Yes No \$ _____

Any limitations? _____

FOOD

Dietician available on site? Yes No

Dining room: One
 More than one
 Private dining room for special occasions

Cafeteria: Yes No

Sample meal before moving in? Yes No

Meals: Included in Rent? Yes Number of meals per day included _____

No Minimum required to purchase per month:

Breakfasts: _____ at \$ _____

Lunches: _____ at \$ _____

Dinners: _____ at \$ _____

Number of sittings at main meal: _____

Number of entrees offered at main meal: _____

Meal service to room when necessary? Yes No Cost \$ _____

What is the policy for paying for meals during prolonged absences (adjustment, refund)? _____

Will special diets be accommodated (diabetic, kosher, vegetarian, ethnic)

Yes No

If Yes, what diets? _____

What is the usual charge for guests? Lunch \$ _____

Dinner \$ _____

Will guests' special diets be accommodated? Yes No

SERVICES

Cleaning of Apartment: Frequency _____ per _____

Cost \$ _____

Recycling Facilities? Yes No If Yes, where? _____

Garbage Disposal on each floor? Yes No

Laundry Service:

Change Linen Frequency _____ per _____ Cost \$ _____

On-Site Banking Services Yes No How often? _____

Dry cleaning pick up and delivery Yes No How often? _____

Additional services:

Portering to meals Yes No Cost \$ _____

Other (specify) _____ Cost \$ _____

HEALTH CARE

Is there a health office? Yes No If Yes, where? _____

Is there 24 hour on-site emergency response service? Yes No

Is there an RN on call 24 hours? Yes No

Who arranges Home Care? On-site health professional

Resident

Number of Professional Staff : RNs _____

LPNs _____

PCAs _____

Recreation Therapists _____

Other (specify) _____

Doctor available on site? Yes No Frequency of Visits: _____

Dentist available on site? Yes No Frequency of Visits: _____

Podiatrist (foot care)? Yes No Frequency of Visits: _____

What health services are offered?

Service	Cost (per hour/day/week/month/event?)
Provision of medications	\$ _____ per _____
Bathing	\$ _____ per _____
Feeding	\$ _____ per _____
Dressing	\$ _____ per _____
Other	\$ _____ per _____
	\$ _____ per _____
	\$ _____ per _____
	\$ _____ per _____

Is there a charge for calling an ambulance? Yes No Cost \$ _____

If health deteriorates, how is the decision made for re-location? _____

Connection with Health Authority (Home Care)? _____

TRANSPORTATION

How close is the nearest bus stop? _____

How close is the LRT? _____

Transportation to:	Doctor:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cost \$ _____
	Dentist:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cost \$ _____
	Other medical appointments	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cost \$ _____
	Shopping	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cost \$ _____

Private van service to other destinations within Edmonton?

Frequency _____

Destinations _____

Restrictions _____

Cost _____

RESIDENT PARTICIPATION

Is there a Resident Council? Yes No

If Yes, what is it responsible for? _____

Are there organized social activities that take place in the building? Yes No

If Yes, how frequently? _____

Is there a charge for participation? Yes No Cost \$ _____

Are there organized outings (theatre, restaurants, etc)? Yes No

If Yes, is transportation provided? Yes No Cost? _____

Is there a Program Coordinator/Recreation Therapist? Yes No

Qualifications: _____

Hours per week: _____

SECURITY

Daily checks on clients? Yes No By whom? _____

Type of door locks in units? (Key, number pad, electronic card) _____

Is there video surveillance in the lobby? Yes No

Can the resident view who is at the front door on their TV? Yes No

Is there security staff / concierge on site? Yes No

Number of hours per day: _____

How often are Fire Drills held? _____

GENERAL IMPRESSIONS

Type of neighbourhood (residential, business etc.)_____

Overall outside appearance and environment (attractiveness, quietness, etc):_____

Appearance and upkeep of lobby, halls, etc_____

Social Atmosphere (friendliness of staff, other residents, etc):_____

Adapted from: Checklist for Seniors' Residences, M. Engelmann. Seniors' Issues Interest Group, Association of Professors Emeriti, University of Alberta, April/01. Revised, October, 2004 and January, 2005

Appendix 2 - Sample cases

Facility A.

Costs Incurred

(Based on facility's Published Rental & Other Charges, January 2004)

Sample Case A1: Independent resident in a one-bedroom unit who receives breakfast and an evening meal in the dining room. (The two-meal a day plan, with one snack, is the basic option offered by Facility A).

Facility A-1		
Total Monthly Cost		
1 Bedroom for Independent Resident, 2 meals per day		
Monthly rental		\$ 1,545.00
Telephone		\$ 23.45
Additional charges		
Basic laundry	\$ 10.00	
Security System	\$ 19.95	
Mid range cable/internet Shaw	\$ 81.27	
Total additional costs	<u>\$ 111.22</u>	<u>\$ 111.22</u>
Total Cost		\$ 1,679.67

Case A2: One-bedroom unit for a resident, who requires 3 meals per day, twice-weekly transport to meals and one-meal per week within the suite. Other services include a personal care attendant for 1-hour per day; housekeeping service of two hours per week, and laundry service, covering two loads per week. Provision is made for two trips by taxi each week to medical appointments (round trip \$25). Note, the cost of assisted transport to meals assumes one-round trip takes 20 minutes at an hourly rate of \$17.50.

Facility A-2	
Total Monthly Cost	
1 Bedroom, 3 meals per day, assistance	
Monthly rental	\$ 1,545.00
Telephone	\$ 23.45
Additional charges	
Laundry Service	\$ 60.00
Housekeeping	\$ 120.00
Personnel care/ 1hrs per day	\$ 525.00
Security System	\$ 19.95
Mid range cable/internet Shaw	\$ 81.27
Lunch service for 1	\$ 120.00
Portering to meals 2X/ wk	\$ 46.67
1 meal per week delivery chg	\$ 8.00
Return taxi to medical/2X per wk	\$ 200.00
Total additional	\$ 1,180.89 <u>\$ 1,180.89</u>
Total Cost	<u>\$ 2,749.34</u>

Note-Case Comparison – A comparison of Cases 1 & 2, indicate that an individual tenant suffering episodic illness/injury, could face monthly cost increases of approximately 64% to cover such additional items as additional meals, occasional portering to meals, occasional meal delivery, one-hour of personal care per day, laundry and cleaning service and twice-weekly trips to medical appointments.

Facility B

Sample Case B1

Costs for 1 bedroom suite for resident who requires evening meal only, access to personal laundry, housekeeping and enjoys trips to shopping centre or other activities.

All services included in base rent = \$1190/mo

Sample Case B2

Resident in one bedroom suite, requires three meals, occasional assistance to meals and delivery of trays to suite, personal care attendant, housekeeping, assistance with laundry.*

Facility B-2

		\$ per Month
Rental one bedroom - smallest size		1,190.00
Additional charges		
Requires breakfast	175.00	
Meal service to room (8 times per month)	8.00	
Transport to meals (twice weekly @ \$5.00)	40.00	
Other costs - assistance with housekeeping, laundry, bathing approximate monthly cost	350.00	
Total additional charges	<u>573.00</u>	573.00
Total living costs		1,763.00

Note - Case Comparison- * Increase of approximately \$600.00 – \$700.00/mo (50-60% increase) with additional costs which do not include home care or transport to appointments.

Facility C

Sample Case C1

Suite and basic services only.

1 Bedroom Suite (590 sq. ft.)		\$1400.00
Evening meal provided with rent	n/c	
Washing machines on each floor	n/c	
Scheduled housekeeping service	n/c	
Scheduled transportation to grocery stores	n/c	
Total living costs		\$1400.00

Sample Case C2

Extra services required*

1 Bedroom Suite (590 sq. ft.)		\$1400.00
Requires three meals per day	Breakfast	\$100.00
	Lunch	\$135.00
	Evening meal	n/c
Assistance: escort to meals	\$3.00 each way, 2X per week	\$48.00
Personal care services	Personal care aide: \$18.00/hr. 1/2hr.X30 days Bathing per month	\$270.00 \$60.00
Light housekeeping		\$125.00
Weekly personal laundry	1 load per week	\$100.00
Taxi service for appointments	3X per week \$10.00 per way	\$240.00
Total living costs		\$2490.00

Note- Case Comparison- *The total monthly living costs represent a 56% increase over the base rent of \$1400.