The Springs Living®

JOURNEY
RESOURCE GUIDE



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A Note From Brenda Connelly

PRESIDENT, THE SPRINGS LIVING



Thirty years ago, our founder Fee Stubblefield made a promise to create communities where people could live with purpose and belonging. Everything we have built since then has been in aspiration to deliver on that promise. We created this guide because we believe that promise extends beyond the walls of our communities. If you are beginning to think about the senior living journey for yourself or someone you love, we are committed to coming alongside you, sharing what we have learned over thirty years, and helping you find your way forward—even if that journey doesn't include The Springs Living.

What I hear again and again from the people who have made this move; it wasn't an ending, but a turning point—a moment that opened the door to new friendships, new experiences, family peace of mind, and new possibilities. We hope this resource helps you see this part of your journey as something to be shaped intentionally, with the right information and the right people by your side.

Warmly,
Brenda Connelly

President, The Springs Living

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CHAPTER 1

No One Wants to Move into a "Nursing Home"

Times have changed. Let's explore what modern living options really look like.



IN THIS CHAPTER:

- *How senior living has evolved from institutional nursing homes into today's warm, connected communities.*
- *The differences between independent living, assisted living, memory care, and skilled nursing.*
- *Why moving into senior living can feel less like losing independence and more like gaining support.*

For many people, the first time the idea of senior living enters the conversation, it arrives with dread.



The words "nursing home" still conjure images that feel cold, clinical, and institutional, images rooted in a reality that is decades out of date.

It is entirely understandable that so many people push the conversation off or resist it altogether. The modern world of senior living, however, is a genuinely different place from the one most people picture: warm, connected communities built around belonging, independence, and living life to its fullest. This chapter is where that shift in understanding begins.

LIVING OPTIONS TODAY

Walking into the lobby of a senior living community today, people might be pleasantly surprised by what they find — people enjoying delicious food, a fitness class in session, people gathered for games in a common area, neighbors gathered in a courtyard before heading to their next activity. Communities today are changing people's perceptions of what aging can look like and providing places where older adults can live life to its fullest in a place that feels like home.

Those perceptions have their roots in a real history. For much of the 20th century, older adults who needed care had limited options, and with the arrival of Medicare and Medicaid in the 1960's, nursing homes were built to address this need. They were built around a medical model, though, designed for clinical efficiency, not for the experience of the people living there, so the result was often a loss of dignity, privacy, and independence for residents living there.



Today's communities look and feel entirely different. They offer private residences, inviting common spaces, restaurant-style dining, and staff who treat residents like family; learning their preferences, stories, and what gives their lives meaning. A full calendar of classes, outings, wellness programs, and social events enables residents to plan their days as they choose and pursue what matters most to them.

This new direction is having a measurable positive impact: a 2025 JD Power study found that overall resident satisfaction reached record highs, with care quality in assisted living scoring 8.89 out of 10, an all-time high for the field.[1] Even so, a gap persists between how senior living has changed and how it is perceived. A 2025 survey found that 76% of older adults aren't considering moving into a community, in many cases because their mental image of it still belongs to a different era.[2] Let's change that perception.

THE DIFFERENT TYPES OF SENIOR LIVING

Senior living encompasses several distinct types of communities, each designed for different life circumstances and levels of care.

	Independent Living Active lifestyle, simplified	Assisted Living Independence with a helping hand	Memory Care Specialized care for cognitive changes
Best For	Active, self-sufficient older adults ready to simplify daily life and expand their social world	Adults who want to stay independent while receiving help with the activities of daily living	Adults living with Alzheimer's or another form of dementia who benefit from a secure, structured, specialized environment or programming
Level of Care	Lifestyle-focused; no personal care services included — some communities offer add-on support as needs evolve	Personalized care plans; trained team available 24/7; support built around each resident's individual needs	Higher supervision with specially trained teams utilizing evidence-based, person-directed approaches
What Makes It Unique	All the freedom of home with none of the upkeep — maximum independence in a warm, connected community	Care that adapts to each person — support is woven naturally into daily life around individual preferences and routines	Clinical expertise meets genuine compassion — designed to reduce confusion and foster joy, connection, and dignity

INDEPENDENT LIVING

Independent living is for older adults who are active and self-sufficient, people ready to simplify their lives and move into a community where connecting with others is easy and the burdens of home maintenance and cooking are taken care of. Residents have their own private residences along with access to shared amenities: dining, fitness, social events, transportation, and more. The emphasis is on lifestyle and freedom. Personal care services aren't typically included, though some communities offer additional support as needs change over time.





ASSISTED LIVING

Assisted living is for people who want to maintain their independence while receiving help with daily tasks like bathing, dressing, or medication management. Care is personalized to each resident's needs and preferences, and delivered by a trained team available around the clock. Residents keep their own living spaces, their own routines, and their own sense of agency. The goal is to support what they need so they can keep doing what matters most to them.

MEMORY CARE

Memory care is a specialized environment for individuals living with Alzheimer's or another form of dementia. These communities offer secure, structured settings staffed by teams trained in cognitive support, with programming built around routine, meaningful engagement, and emotional connection. Their focus is to ensure that even when someone's memory is affected, their life can still be filled with joy, relationships, and dignity.





SKILLED NURSING

Skilled nursing is different from the other options here. For many people, skilled nursing is a short-term resource for recovery from a surgery, accident or illness before returning home or moving into a residential community. It provides around-the-clock medical care and supervision from licensed nurses, alongside physical, occupational, and speech therapy. It is the closest option to what most people picture when they hear "nursing home" — more clinical in structure and more medically focused by design.

One important note:

What's available varies from community to community. Some communities may offer some types of living options or care but not others, so visiting and talking with staff at communities is important for learning the kinds of living options they have.

GAINING A TEAM OF ALLIES

For many people, the idea of moving into senior living carries a quiet but powerful fear of losing independence and control, a sense that a chapter in their life is coming to a close. These feelings are valid and deserve to be taken seriously.

Across the country, the experience of residents consistently tells a different story.

Making this move doesn't mean surrendering control of their life — it means gaining the support to keep living it.

The strongest communities aren't places where people are simply housed and cared for, they're places where people feel belonging, connection, and the support they need to keep living life to its fullest.

Residents decide how their days are spent—pursuing passions, making friends, creating new memories—while the community provides the resources and infrastructure to make it all possible. When a living environment is designed to maximize independence and autonomy, residents report a meaningfully better sense of well-being. Whatever stage of the aging journey people are on, changing perceptions of what that journey looks like today is the first step toward making the right choice for their next step.





KEY TAKEAWAYS:

- *Today's senior living communities are built around dignity, connection, and everyday joy.*
- *Each level of care serves a different need, so knowing the options are key to finding the right fit.*
- *Choosing senior living is about gaining a team of allies that help people live life to its fullest.*

CHAPTER 2

I'm Aging, & That's Great!

Everybody ages, and people often need a little extra help as they age. Reviewing the Activities of Daily Living (ADL) helps evaluate how people handle the changes that come with age.



IN THIS CHAPTER:

- *A set of honest self-reflection questions to assess how life is going right now.*
- *The Activities of Daily Living (ADL) framework, covering both basic and instrumental tasks.*
- *The real benefits and challenges of aging in place, compared with what senior living offers.*

Thinking honestly about where things stand in the aging process is one of the harder things this journey asks of people. For many, that kind of self-assessment carries a quiet fear: that acknowledging difficulty means admitting something is wrong, or that asking these questions might lead to an answer they're not ready for. But being honest about this part of the aging journey is the setup for everything that comes next. This chapter offers a framework for taking stock of where life stands right now, with the goal of building a clearer picture of what kind of future would feel genuinely fulfilling.



HOW ARE YOU DOING?

A good starting place is a simple, honest question:

HOW IS LIFE ACTUALLY GOING?

Decisions about moving into senior living often tend to be made out of necessity in the wake of declining health or a medical emergency, but the most meaningful decisions are made in the moments outside of crisis, honestly assessing what you want to do instead of what you have to do. Before getting to the practical measures of daily functioning, it is worth considering something more fundamental.

Take a few minutes with each of these questions and answer them as honestly as possible:

- *Am I connected to the people around me, or do I feel lonely?*
- *Do I have a sense of purpose, or do I feel like I lack a clear direction?*
- *Am I still growing — learning new things, having new experiences — or is life feeling a little stagnant?*
- *Do I have opportunities to contribute and be useful, or do I feel like I have more to offer than my current circumstances allow?*
- *Am I genuinely excited about what's ahead?*

These questions have no wrong answers. What they reinforce is something worth understanding clearly. Moving into a senior living community should be a decision that people make for themselves, on their terms and because they want to, not a decision that is made for them in times of crisis.

UNDERSTANDING THE ACTIVITIES OF DAILY LIVING

Healthcare and senior living professionals use a framework called the Activities of Daily Living, or ADL, to assess how well someone manages living independently. The ADL fall into two categories:

- ***Basic ADLs*** *are the fundamental tasks of daily self-care: bathing, dressing, toileting, feeding oneself, and moving from one place to another. Difficulty with any of these typically signals a need for some level of hands-on support.*
- ***Instrumental ADLs*** *are more complex tasks: managing finances, preparing meals, handling household tasks, managing medications, using transportation, and staying socially connected. While these may not have as immediate of an impact on people's health as the Basic ADL, when these start to slip, people's quality of life can suffer.*

For most people, Instrumental ADL begin to require more effort before basic ones do, and the changes can accumulate gradually enough to be easy to overlook. A few honest questions worth considering:

- *When did you last feel completely on top of your finances?*
- *Are you eating as well as you used to or is cooking more of a challenge?*
- *Can you get to appointments on your own, or is it more complicated?*

BASIC ADLs		INSTRUMENTAL ADLs
Bathing		Managing Budgets
Dressing		Preparing Meals
Toileting	VS	Household Chores
Mobility		Managing Medications
Personal Care		Using Transportation
Feeding		Shopping

AGING AT HOME

The most widely held preference among older adults is to stay in their own homes as long as possible. According to a 2024 AARP survey, 75% of adults 50 and older say they want to remain in their current homes as they age, and that preference makes real sense.[3] Home holds memories, relationships, and a sense of familiarity that is difficult to replicate anywhere else—and that's before considering the financial aspect of home ownership. For people who are healthy, well-connected, and managing their ADL without significant difficulty, aging in place is a valid and meaningful choice.



As daily tasks become harder to manage independently, family members typically step in, helping with transportation, medication management, household tasks, and personal care responsibilities. A 2024 study found that approximately 59 million family caregivers in the United States provided an estimated $1 trillion worth of care that year.[4] That care is given with love, but it carries real costs in time, energy, and the shift in relationship dynamics. The transition that occurs when an adult child becomes a primary caregiver can place significant strain on even the closest family bonds.

Isolation represents another real risk. More than 1 in 3 adults between the ages of 50 and 80 report experiencing loneliness, which research consistently links to declines in physical health, cognitive function, and overall quality of life.[5] Falls present a separate but significant concern: they are the leading cause of injury-related death among adults 65 and older, with healthcare costs for nonfatal falls reaching $80 billion in 2022.[6] For those who want to assess their home, the CDC offers a free Home Fall Prevention Checklist at ***www.cdc.gov/steadi***. The gradual loss of Instrumental ADLs over time — difficulty with cooking, finances, or home upkeep — adds up to a meaningfully different quality of daily life, often without any single dramatic turning point.

WHAT IF YOU COULD LIVE LIFE TO ITS FULLEST?

Modern senior living is designed to address the daily burdens that quietly consume energy and attention as people get older: managing the household, cooking, transportation, and the growing effort of staying socially connected. Senior living communities take on those burdens so people can put their energy where it matters most.

For Basic ADL, communities offer trained care teams available around the clock, with support personalized to everyone's preferences and structured around dignity and autonomy. For Instrumental ADL, communities provide the infrastructure to make life a little easier: restaurant-style dining, housekeeping and maintenance, transportation, and a full calendar of activities that keep people connected, introduce new experiences, and preserve the passions people have carried through a lifetime.

The social dimension often surprises people most. Senior living communities are places to belong, to build genuine friendships with people who are in a similar part of their aging journey, and to find renewed purpose in a place that has room for everything someone still wants to contribute. Senior living gives people the opportunity to live life to its fullest, by taking care of people's day-to-day burdens so they can spend that time staying connected to loved ones, engaging with their passions, and staying in control of their journey.

KEY TAKEAWAYS:

- *The best time to start thinking about senior living is with an honest self-assessment, not during a crisis.*
- *Understanding basic and instrumental ADLs helps clarify the kind of support people need.*
- *Senior living isn't about giving things up — it gives back the time and energy for what matters most.*

CHAPTER 3

I'm Worth It!

Moving into senior living is an investment in wellbeing, happiness, and the freedom to live life more fully. It's also one of life's most significant financially oriented decisions that deserves thoughtful planning with trusted guidance.



Please note:

This chapter is intended to provide general educational information about the financial landscape of senior living. It is not a substitute for personalized financial, legal, or tax advice. We strongly encourage connecting with qualified professionals to inform decisions based on each unique financial situation. This chapter points to resources throughout to help with that process.

IN THIS CHAPTER:

- *What drives the cost of senior living, from pricing models to regional cost differences.*
- *The range of funding options available, including insurance, Medicare, Medicaid, and veterans benefits.*
- *The legal and financial planning steps worth putting in place before making a move.*

For many people, the financial conversation is the one that brings the senior living journey to a sudden stop. The question of how much it costs can feel paralyzing, and the sheer number of factors that influence cost make this one of the most complex aspects of the journey to navigate.

This chapter walks through the financial landscape honestly, with the goal of replacing anxiety with understanding and helping everyone who reads it feel genuinely prepared to take the next step.

THE COST OF SENIOR LIVING

The cost of senior living is not a single number. Pricing varies considerably by community type, level of care, and region. Several factors drive cost: local real estate values, the level of care provided, the size and finishes of the residence, and the breadth of amenities available. Independent living, which provides housing without personal care, is usually less expensive than assisted living or memory care, both of which include trained care teams and more comprehensive services.

PRICING MODELS: ALL-INCLUSIVE VERSUS À LA CARTE

Communities use one of two main pricing structures. ***All-inclusive models*** bundle housing, meals, care, and amenities into one monthly rate, offering predictability in exchange for a higher base cost. ***À la carte models*** charge a lower base fee with care and lifestyle services added as needed, which can offer lower costs early on but which have more variability over time. Understanding which pricing model a community uses is one of the most important questions to ask when exploring options.





WHAT DOES SENIOR LIVING COST IN OUR REGION?

According to 2026 research from SeniorLiving.org, the national median cost of independent living is approximately $3,065 per month,[7] assisted living runs a national median of roughly $6,313 per month,[8] and memory care carries a national median of approximately $8,019 per month.[9] [10] Within the Pacific Northwest, Mountain West, and Southwest, regional medians break down as follows:

State	Independent Living	Assisted Living	Memory Care
Oregon	$4,661	$7,758	$9,309
Washington	$3,496	$7,400	$8,879
Montana	$3,153	$6,508	$7,808
Idaho	$2,915	$4,880	$5,856
Utah	$2,829	$4,971	$5,965
Nevada	$3,430	$6,482	$7,778
Arizona	$2,354	$6,759	$8,110

These are median figures; actual pricing at any given community will depend on its location, residence size, level of care required, and specific pricing model. The senior living landscape is also evolving on the affordability front, with more mid-range options becoming available across a range of budgets.

SENIOR LIVING VERSUS STAYING HOME: LOOKING AT THE FULL PICTURE

Staying home can appear less expensive at first glance, but a thorough accounting frequently tells a more complex story.

Mortgage or rent, utilities, property taxes, maintenance, groceries, transportation, and out-of-pocket medical costs all add up. For those who need daily support, in-home care can add thousands of dollars per month. When placed side by side with the bundled value of a senior living community, where daily expenses are typically rolled into one monthly fee, the comparison often looks quite different than expected. A financial advisor can help build a clear, comprehensive comparison to illustrate the costs and benefits.

OPTIONS TO HELP YOU PAY FOR SENIOR LIVING

There are more funding options available than many people realize, and many people often utilize a combination of sources. The information below is general in nature; for guidance specific to each, consulting a qualified financial advisor or eldercare specialist is strongly recommended.



LONG-TERM CARE INSURANCE

Long-term care insurance is one of the most powerful planning tools available, and one that too many people discover too late. Policies pay a daily or monthly benefit that can be applied toward care costs in assisted living, memory care, or home care settings. For those without a policy, it is worth speaking with an insurance professional about eligibility. For those who already have one, reviewing benefit amounts, coverage limits, waiting periods, and how to activate a claim is an important step.



MEDICARE: WHAT IT COVERS AND WHAT IT DOESN'T

Original Medicare does not cover the room, board, meals, or personal care services that form the foundation of assisted living or memory care. It can cover certain medical services received while living in a community, and Part A covers short-term skilled nursing stays following a qualifying hospital stay, typically covering the first 20 days in full with a daily copay from days 21 through 100.



MEDICAID

Medicaid generally does not cover room and board in assisted living, but many states offer Home and Community Based Services waiver programs that can help cover some personal care services in a residential setting. Eligibility requirements vary considerably by state; an elder law attorney or Medicaid specialist is the right resource for guidance here.



VETERANS BENEFITS

Veterans and surviving spouses may qualify for the VA's Aid and Attendance Pension benefit, which provides monthly payments to help cover care costs in assisted living and other settings. In 2025, qualifying veterans with no dependents may receive up to $2,358 per month; married veterans may receive up to $2,795 per month. Information and applications are available at ***va.gov/pension/aid-attendance-housebound***.



BRIDGE LOANS, HOME EQUITY, & PERSONAL SAVINGS

For those planning to use home sale proceeds to fund senior living, bridge loans can cover costs during the transition while a home is on the market. These short-term financing options typically last six to twelve months and carry higher interest rates than traditional loans. For homeowners, equity built over years of ownership is often a significant resource; selling outright is the most common path, with proceeds forming the core of a senior living budget.

For most people, a combination of personal savings, retirement accounts, Social Security income, and pension benefits rounds out the financial foundation. Working with a financial planner helps maximize how far those resources extend.



FINDING THE RIGHT GUIDANCE

The Eldercare Locator, a free service of the U.S. Administration for Community Living, connects older adults and families with local resources, including eldercare financial specialists trained to help with this kind of planning. You can find it online at eldercare.acl.gov or by calling 1-800-677-1116, Monday through Friday.

IMPORTANT PLANNING TO DO

The financial side of a move into senior living lives alongside a set of legal and logistical planning steps worth putting in place before seriously evaluating communities.

SETTING UP YOUR ESTATE

If not already in place, working with an attorney to establish or update an estate plan is an important early step. A comprehensive estate plan typically includes a will expressing wishes for how to distribute assets, documents designating beneficiaries on retirement accounts and insurance policies, and potentially a trust to manage how assets are handled.

HEALTHCARE & LEGAL DIRECTIVES

A healthcare directive articulates wishes about medical treatment in situations where a person may not be able to speak for themselves, covering questions about the level of care desired under various circumstances. A ***durable power of attorney*** designates a trusted person to manage financial affairs if an individual becomes unable to do so. A ***healthcare power of attorney*** designates someone to make medical decisions when needed. An elder law attorney can help set up these documents; the National Academy of Elder Law Attorneys (NAELA) maintains a directory at *www.naela.org*.



TALKING TO A REAL ESTATE PROFESSIONAL

For homeowners, connecting with a real estate professional early provides a clear picture of the home's current value and what to expect from a sale. The National Association of Realtors offers a searchable directory at *www.realtor.com*. Agents holding the Seniors Real Estate Specialist (SRES) designation have completed specific training in the real estate needs of adults 50 and older; a directory of SRES-designated agents is available at *www.sres.realtor/find-an-sres/*.

The decision to move into senior living is an act of self-investment: a choice to put wellbeing, happiness, and quality of life at the center of planning.

Because you ARE worth it!



KEY TAKEAWAYS:

- *Comparing senior living to the true, full cost of staying home often changes the picture.*
- *A combination of insurance, benefits, savings, and home equity can help fund the cost of care.*
- *The right financial, legal, and real estate guidance makes planning far less overwhelming.*

CHAPTER 4

Finding Belonging

Finding the right senior living community isn't just about finding a place to live — it's about finding a place of belonging. Here's how to go about discovering that place.



IN THIS CHAPTER:

- *Why visiting multiple communities gives a truer sense of what each one is really like.*
- *What to observe during a visit, from the atmosphere and staff to residents and dining.*
- *How to explore informally through public events and what a formal tour involves.*

The first three chapters of this guide covered the landscape of modern senior living, a framework for self-assessment, and the financial considerations involved. Now comes the part that is harder to put on a checklist:

Finding the place that genuinely feels like home.

Finding the right community isn't only a matter of comparing price points, care levels, or square footage—it's about belonging. Research from the Mather Institute reinforces what many residents already know intuitively, that belonging matters deeply. A 2025 longitudinal study of more than 8,000 older adults living in communities found that higher levels of belonging were associated with better memory outcomes over time.[11] The community someone chooses actively shapes the quality of their life in measurable, meaningful ways.

What follows is a toolkit of how to get to know communities at a pace that feels comfortable. Think of these less as a prescribed sequence and more as different ways of finding the right fit.

VISITING A RANGE OF COMMUNITIES

The single most valuable piece of advice in this process is to visit more than one community before making a decision. Visiting multiple communities across different types, providers, and locations builds a frame of reference that is genuinely difficult to develop any other way. A community that seemed perfectly fine on its own can feel noticeably different after visiting another, different community. The way staff engage with residents, the atmosphere of the dining room, the quality of programming, the feel of the common spaces—everything becomes much clearer once there is something to compare all these details against. Visit as many communities as it takes to feel confident, on a comfortable timeline.



WHAT TO LOOK FOR IN A COMMUNITY

Visiting a senior living community deserves the same thoughtful attention as inspecting a home. Going beyond the tour script to notice the details that reveal whether the foundation is genuinely solid makes all the difference. Here are some of the most meaningful things to observe:

- ***The atmosphere.*** *Does the community feel warm and welcoming, or institutional? Do staff greet people with genuine warmth? Are residents visible and at ease in the common spaces? The feeling when first walking through the front door is a real signal worth paying close attention to.*
- ***The people who live there.*** *Do residents seem engaged and comfortable in the space? Are there spontaneous conversations happening? The culture of a community is most visible in its residents and staff, and what is observed will reveal more than any brochure.*
- ***The team and how they work.*** *Do staff know residents by name? Do they engage warmly, or are they focused entirely on tasks? Ask what staff are available on-site and how the community handles emergencies. A community confident in its care model will answer these questions openly.*
- ***The living spaces.*** *Model residences are shown at their best, so look beyond the surface. Notice natural light, accessible bathroom features, grab bars, non-slip flooring, and emergency call systems. Ask whether residents can bring their own furnishings and how much personalization is encouraged.*
- ***The design of the community.*** *Are common spaces open and easy to move through? Are outdoor areas and gathering spots genuinely inviting? Communities designed to encourage connection tend to produce it.*
- ***What's happening.*** *Ask what a typical week looks like in terms of programs, events, and experiences. Do they offer good opportunities to pursue passions and connect with others?*
- ***The dining experience.*** *Try the food. Dining is central to daily life in a senior living community, and the quality of the food, service, and atmosphere reveals a great deal about how seriously a community takes day-to-day quality of life for the people who live there.*
- ***Staffing Ratios.*** *A well-staffed community is directly related to the quality of life there. Having the right number of staff on hand is essential for ensuring residents are getting the care they need and preventing caregiver burnout.*



GETTING TO KNOW A COMMUNITY

Not everyone is ready for a formal tour when first becoming curious about a community, and that's entirely reasonable.

Many communities host events open to the public: open houses, social mixers, informational seminars, and dining events. These offer a way to experience a community in a social context, meet residents directly, and hear about daily life in their own words, all without the structure of a formal sales conversation. An event that includes a meal is particularly valuable for experiencing the quality of the food and the dining experience. To explore informally, simply call ahead and ask about upcoming public events.

TAKING THE TOUR

Once a community of genuine interest has been identified, a formal tour is the natural next step. Tours typically begin with a conversation about an individual's current situation, needs, and timeline, followed by a walkthrough of common spaces and available residences, and a closing

conversation about pricing, services, and next steps. Here are a few important questions to consider asking during a tour:

- ***About care and services:*** *What types of care does the community offer, and what is included in a care plan? How are care plans developed, and how often are they reviewed? If care needs change over time, how does the community handle that transition?*
- ***About health and wellness:*** *What health and wellness programs are available? Is there on-site support, and how does the community coordinate with outside healthcare providers? What are the protocols when a resident experiences a medical event?*
- ***About daily life:*** *What does a typical week of programming look like? What dining options are available, how many meals per day, and how does the community accommodate dietary preferences or restrictions?*
- ***About the residence:*** *What features are included in available residence types? What personalization is permitted, and what accessibility features are built in or can be added?*
- ***About costs and contracts:*** *What is the full monthly cost, broken down clearly between base fee and additional services? Are there move-in fees or deposits? What are the contract terms, notice requirements, and refund policies? How often do rates increase, and how much notice is given?*

A community that takes genuine pride in what it offers will welcome every one of these questions, and the quality of the answers will be as valuable as what is observed on the tour itself.





KEY TAKEAWAYS:

- *Visiting more than one community provides an important perspective on the options that are available.*
- *The atmosphere, residents, and staff often reveal more about a community than any brochure.*
- *Taking the time to ask the right questions is an important step towards a genuine sense of belonging.*

CHAPTER 5

Making the Move!

Don't be intimidated by the to-do list to accomplish before making the move into senior living. Let's go through the most important things to tackle to make the move as smooth as possible.



IN THIS CHAPTER:

- *How to think about downsizing and adjusting to a smaller, more manageable space.*
- *Practical strategies for managing the downsizing process, from timelines to professional help.*
- *What to expect during move-in, from paperwork to a personalized care plan.*

A lot of important groundwork has been laid to understand what modern senior living looks like, take honest stock of the journey so far, work through the financial landscape, and explore what makes a community genuinely feel like home. Now comes the part that is both the most tangible and the most emotionally layered: the move itself. Having a clear picture of what lies ahead, what needs to happen, how to approach it, and who can help along the way makes all the difference.

For most people, a move into senior living means leaving a home that holds years of memories.

The complicated feelings that come with that deserve to be acknowledged. What helps is knowing that the process is entirely manageable by breaking it down into its parts and taking on one step at a time.

PLANNING FOR YOUR NEW SPACE

The first step in preparing for a move is getting a practical sense of what the new space will look like. For people moving from larger homes, the prospect of downsizing can feel daunting, but what people who have made this transition consistently find is they need far less space than they might think. The rooms of a home accumulate things over decades, not because every item serves an active purpose, but because homes have space to absorb what has been collected over a lifetime. Most people discover that the space they actually use every day is remarkably compact.



The other thing that changes the calculation is what the community provides. What might feel like giving up familiar spaces at home means gaining a better version of most of them, without the hassle of upkeep. A large kitchen becomes a restaurant-quality dining room staffed by chefs. A home gym becomes a professional fitness and wellness center. A backyard becomes beautifully maintained outdoor spaces and courtyards. Living and dining rooms that saw guests only occasionally become welcoming common areas available whenever desired.

The most practical way to plan is to start with what is used and reached for every day: clothing, personal care items, favorite books, the photographs and artwork that make a space feel like one's own. Build the new home around those familiar elements, and make thoughtful decisions about everything else, whether to pass along to family, donate, or sell. Downsizing is about making room for what comes next: a lighter way of living with fewer things to maintain and more time for the people and pursuits that make life full.

MANAGING DOWNSIZING

Knowing where to begin makes the difference between a process that feels overwhelming and one that feels empowering. A few practical strategies:

- ***Start early.*** *Beginning months before the move date, rather than weeks, allows working through belongings at a manageable pace. A home accumulated over decades takes more than a weekend to sort through thoughtfully.*
- ***Work systematically.*** *Move through the home room by room, starting with spaces that carry less emotional weight, such as bathrooms, storage areas, and the garage, before moving to rooms that may take more time. Within each room, think in three categories: what to bring, what to pass along to family or donate, and what to sell.*
- ***Consider an estate sale.*** *For people with a large volume of belongings, professional estate sale companies handle everything from pricing and organizing to advertising and managing the event. Unsold items can often be donated through the same company, leaving the home cleared and ready.*
- ***Reach out to a senior move manager.*** *Senior move managers specialize in helping older adults navigate major life transitions: creating a floor plan for the new residence, sorting and organizing belongings, coordinating with movers, and setting up a new home so it feels familiar from day one. The National Association of Senior and Specialty Move Managers (NASMM) maintains a directory of credentialed professionals at* ***www.nasmm.org****.*
- ***Ask your community for recommendations.*** *Most senior living communities have established relationships with downsizing professionals and movers who regularly work with incoming residents and are happy to make introductions.*

Quick tip:

When scheduling move-in day, try to arrange arrival for an afternoon early in the week. This gives the community team the most time to help get settled and comfortable in those first few days.

GETTING SET UP

The move-in experience differs by community type. For those moving into an independent living community, the experience is largely logistical: finalizing the residence, completing standard paperwork, and coordinating the move-in day.



Moving into an assisted living community involves a more comprehensive set of steps, each one designed to help the community get to know each new resident in detail. The process typically begins with a pre-move assessment in which the care team reviews health history, current medications, and care needs—often with input from a personal physician—so the team is already familiar with each person's background before move-in starts. A typical assessment covers

a person's functional abilities and specific care requirements, followed by a conversation about personal preferences and daily routines.

All of this comes together in a care plan: a personalized document outlining the specific care and support to be received, covering medical needs, personal care preferences, and lifestyle and social interests. Good communities review and update care plans regularly, typically each quarter, to reflect any changes in needs or preferences over time.



If key legal documents such as a healthcare directive and durable power of attorney are not yet in place, move-in is an important time to have them finalized. These documents guide care teams and families in situations where a person may not be able to speak for themselves. The National Academy of Elder Law Attorneys (NAELA) maintains a directory of qualified attorneys at *www.naela.org*, and most communities can point residents to trusted local professionals as well. Every form completed and every assessment taken is the foundation the care team builds on to deliver an exceptional living experience.

Move-in day marks the beginning of something new. Familiar things find their places in a new space, the team learns a new name, and the first morning arrives in a place that is starting to become home. For many people who have made this move, it becomes one of the most meaningful milestones of their lives.

The work has been done. The decisions have been made. Now the next chapter begins.

KEY TAKEAWAYS:

- *Downsizing isn't about letting go of the past, but making room for the future.*
- *Starting early and working through belongings systematically keeps the process manageable.*
- *The move-in process is designed to help the community truly get to know each new resident.*

CHAPTER 6

The Journey Continues

Moving into a senior living community isn't an ending — it's a beginning. Here's what comes next.



IN THIS CHAPTER:

- *How settling into a community creates space to ask what you truly want to do with your time.*
- *Questions worth exploring about hobbies, skills, and adventures still waiting to be pursued.*
- *Why a move into senior living is a continuation of life's journey.*



Something tends to happen when people make the move into a senior living community. Usually a few weeks in, once the unpacking is done and new rhythms have begun to settle, life starts to open back up again. The weight of maintaining a home lifts, the logistics of daily life grow simpler, and in the quiet of a morning that belongs entirely to them, many people encounter a question they haven't had room to ask in years:

What do I want to do with my time?

This final chapter is about answering that question.

Up until this point, we've intentionally written this book to be approachable by anyone; prospective residents, their families or loved ones, or others. Now though, we want to take some time and direct these questions more personally at the prospective resident, the person who is taking the senior living journey themselves, and have you reflect on what this part of the journey entails and all the possibilities that come along with it.

WHO ARE YOU BECOMING

In the years before a move—whether managing a home, attending to the needs of others, navigating health concerns, or simply getting through the to-do list—personal interests often get set aside. Hobbies are paused, skills go unlearned, and adventures stay postponed for "someday." The best senior living communities are designed to change that, offering people a space to flourish: pursuing a new hobby, rekindling an old passion, and forming friendships around a shared curiosity that wouldn't have had a chance to develop otherwise.

When thinking about the next chapter of a life journey, beyond the move and settling in, a few questions are worth sitting with and writing down:

- ***What hobby has never quite gotten the time it deserved?*** *The right community will have the space, the programming, and the people to make long-deferred interests possible.*
- ***What skill would feel genuinely satisfying to learn?*** *Learning something new at any stage of life contributes to cognitive vitality and a sense of purpose that outlasts any single achievement.*
- ***What adventures are still on the list?*** *Many communities offer regular excursions and travel programs that make getting out and exploring easier than it has been in years.*



These aren't hypothetical questions to set aside for later. They're worth sitting with and reflecting on now, because they all shape what comes next on the journey.

A CONTINUATION, NOT A CONCLUSION

Many people approach the decision to move into senior living with the quiet fear that a chapter in their life is ending, that a move marks the end of a particular kind of independence. That fear is understandable, and it deserves respect. The things that change with a move—the home that holds decades of memory, the neighborhood, the familiar rhythms of a life built over time—are real, and change can be emotionally difficult.

What the people on the other side of that change often say is this: it wasn't an ending, it was a turning point and a new beginning, with new people, new experiences, and new possibilities for what a day can hold. The purpose of senior living communities is to support the full life of the person who lives there, helping each resident discover who they can still become.

WHAT COMES NEXT IS YOURS TO SHAPE

This guide started by asking some questions about where things stand on your journey. We want to close it with a different kind of question: where do things go from here? The journey ahead, wherever it leads and on whatever timeline makes sense, is yours to shape. The goal of this guide has been to provide a clearer picture of what's possible, what to look for, and what questions to ask, so that navigating this road feels less like going it alone and more like traveling with a good map and a clear sense of what to look for.



WE'RE HERE WHEN YOU'RE READY

This guide was created because people who are well-informed make better decisions, and one of the most important decisions a person can make deserves the best possible information. For those at the beginning of a journey, we hope this has provided a stronger foundation to build from. For those further along and beginning to think about specific communities, we hope you're able to use this guide to find a place that brings you a true sense of belonging and connection.

Our library of resources—including articles, guides, and tools for navigating the aging journey—is available online at www.thespringsliving.com. This guide wasn't meant to provide a one-size-fits-all checklist, but a framework around which to build a plan, with the tools and resources needed to take next steps with confidence.

Your journey isn't over. It's just getting started.



KEY TAKEAWAYS:

- *Senior living can create the freedom to rediscover old passions and try new ones.*
- *This stage of life is a turning point toward new possibilities.*
- *The journey ahead is yours to shape, with support available whenever you're ready.*

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RESOURCE GUIDE

The Springs Living Home Office
8500 SW Creekside Place,
Beaverton, OR 97008
503.435.2323
www.TheSpringsLiving.com

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