



The Family Guide to Choosing Senior Living

A practical guide to understanding your options, asking better questions, and navigating the next transition with greater confidence.

Independent Living Lifestyle, independence, amenities, and future planning.	Assisted Living Daily support, safety, services, and community fit.	Memory Care Structured support, safety, programming, and changing needs.
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Senior Living Decision & Transition Advisory

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WELCOME. YOU DON'T HAVE TO FIGURE IT OUT ALL AT ONCE

Senior living decisions are often made during periods of change. A hospitalization, increasing care needs, cognitive changes, caregiver exhaustion, or concerns about safety can suddenly turn a question that once felt far away into an immediate family decision.

This guide is designed to help you understand what matters, organize the right questions, and take the next step with greater clarity.

Finding a community is only part of the decision. The larger task is understanding the person, evaluating the options, and navigating the transition.

How to use this guide: Read it from beginning to end, or move directly to the section that best matches your family's situation. Use the worksheets to organize your thoughts before researching or touring communities.

This guide provides general educational information and is not medical, legal, or financial advice. Consult qualified professionals when specialized advice is needed.

01. WHEN MIGHT IT BE TIME TO CONSIDER SENIOR LIVING?

There is rarely one single moment that tells a family exactly when a transition should happen. More often, several changes begin to add up.

You may want to begin exploring options when you notice:

- Increasing difficulty with bathing, dressing, meals, mobility, or other daily activities.
- Safety concerns at home, including falls or difficulty responding to emergencies.
- Medication-management concerns or increasing confusion.
- Social isolation or difficulty maintaining meaningful routines.
- Cognitive changes affecting judgment, orientation, or daily functioning.
- An overwhelmed family caregiver.

- Repeated hospitalizations or a significant change in health.
- A home environment that no longer supports current needs.

A more useful question may be:

“What environment is most likely to support this person's safety, dignity, independence, relationships, and quality of life now—and as needs change?”

02. UNDERSTANDING YOUR SENIOR LIVING OPTIONS

Communities vary widely, and services differ from one location to another. These descriptions are a starting point. **Independent Living**

Generally designed for older adults who want a maintenance-free lifestyle, social opportunities, and community living while remaining largely independent.

Assisted Living

Generally provides a residential setting with support for certain daily activities. The amount and type of assistance can vary significantly.

Memory Care

Typically provides a more structured environment for individuals living with Alzheimer's disease or other cognitive impairment. Families may evaluate supervision, safety, programming, environment, communication, and changing needs.

Questions to Ask Yourself

- What does my loved one need help with today?
- What changes do we reasonably expect?
- What kind of environment feels comfortable?
- What can the family realistically afford over time?

03. THE GEMSI GUIDED TRANSITION METHOD™

G — GATHER	Understand the individual, current circumstances, priorities, preferences, family situation, and decision timeline.
E — EVALUATE	Identify the factors that matter most when considering senior living options.
M — MATCH	Explore communities that may align with documented needs, preferences, lifestyle, location, and financial considerations.
S — SUPPORT	Guide the family through community exploration, comparisons, tours, and the transition process.

I — INTEGRATE	Remain available as the individual and family adjust to the transition and identify additional resource needs.
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The goal is not to rush toward the first available answer. It is to create enough structure to make the next decision thoughtfully.

04. IDENTIFY WHAT MATTERS MOST

Rank each priority from 1 to 5, with 5 representing “extremely important.”

Priority	Importance	Notes / Non-Negotiables
Safety and supervision	_____	_____ — —
Level of care and daily support	_____	_____ — —

Location and proximity to family	_____	_____ -- --
Monthly affordability	_____	_____ -- --
Lifestyle and social opportunities	_____	_____ -- --
Size and atmosphere	_____	_____ -- --
Dining and food preferences	_____	_____ -- --
Specialized memory support	_____	_____ -- --
Transportation	_____	_____ -- --
Ability to accommodate changing needs	_____	_____ -- --

05. UNDERSTANDING COSTS & FINANCIAL QUESTIONS

A quoted monthly amount may not represent the full monthly cost once care services, medication support, level-of-care charges, one-time fees, or other services are added.

Ask each community:

- What is included in the base monthly rate?
- What services may result in additional charges?
- How and when are care needs reassessed?
- Are there one-time community, move-in, or assessment fees?
- What is the expected total monthly range based on current needs?
- How often do rates change, and how are increases communicated?

Build a realistic monthly picture

Potential Monthly Resource	Estimated Amount
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Income / retirement	\$ _____
Savings allocated to care	\$ _____
Insurance or other benefits to investigate	\$ _____
Other resources	\$ _____
Estimated Total	\$ _____

GEMSI can help families organize financial questions. Financial, legal, insurance, tax, and public-benefit guidance should be obtained from appropriately qualified professionals.

06. QUESTIONS TO ASK WHEN TOURING A COMMUNITY

Care & Support

- How are care needs assessed before and after move-in?
- Who coordinates care and how are families kept informed?
- How does the community respond when needs change?

Daily Life & Culture

- What does a typical day look like?
- What types of residents tend to thrive here?
- Can we observe an activity, meal, or common area during a normal part of the day?

Family Communication

- Who should the family contact with questions or concerns?
- How are significant changes communicated?

Costs & Agreement

- What is included, what costs extra, and what circumstances could change the monthly amount?
- Can we take time to review the agreement before making a commitment?

07. COMMUNITY COMPARISON WORKSHEET

Factor	Community A	Community B	Community C
Care fit	_____	_____	_____
Lifestyle / culture	_____	_____	_____
Location	_____	_____	_____
Estimated monthly cost	_____	_____	_____
Communication	_____	_____	_____
Environment / apartment	_____	_____	_____

Dining	_____	_____	_____
Activities	_____	_____	_____
Future needs	_____	_____	_____
Overall confidence	_____	_____	_____

Ask yourself: If all three communities were available today, which environment would I feel most confident about—and why?

08. THE FAMILY DECISION CONVERSATION

Families sometimes delay a decision because they are waiting for everyone to agree perfectly. A more productive goal is to make sure the important concerns have been heard and the decision-making criteria are clear.

Consider discussing:

- What are we most concerned about right now?
- What would a successful transition look like?
- What is non-negotiable?
- Where are family members seeing the situation differently?
- Who will be the primary point of contact?

- What decisions need to be made now, and what can wait?

Our biggest concern is:

Our top three priorities are:

Questions we still need answered:

Who is responsible for the next step:

Our target decision timeline is:

09. PLANNING FOR THE TRANSITION

Selecting a community is the beginning of another process: helping a person transition into a new environment.

A simple transition checklist:

- Confirm move-in requirements and timeline.
- Understand what documentation, assessments, medications, and personal information may be needed.
- Decide what belongings will move and what can be stored, donated, or otherwise handled.

Identify the primary community contact after move-in.

- Plan family visits and communication in a way that supports adjustment.
- Keep notes about questions or concerns that arise during the first several weeks.

Adjustment takes time. Stay observant, communicate clearly, and give the transition appropriate attention.

10. WHEN THE SITUATION IS URGENT

A hospitalization, rehabilitation discharge, sudden decline, or caregiver crisis can create a compressed decision timeline.

When time is limited, focus on four things:

1. Clarify the immediate need	What support or environment is needed now?
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2. Separate urgent from important	What must be resolved today, and what can be evaluated over the next several days?
3. Gather essential information	Care needs, mobility, cognition, medications, budget, preferred location, and decision-makers.
4. Ask for help early	A structured conversation can reduce duplication and help organize the search.

If there is an immediate emergency or safety crisis, contact the appropriate emergency, medical, or local crisis resource.

NEXT STEP. START WITH A CONVERSATION

You do not need to have every answer before beginning the conversation.

Whether you are planning ahead, trying to understand your options, facing a recent change, or navigating a time-sensitive transition, GEMSI Senior

Living Advisors can help you organize the next steps.

GEMSI SENIOR LIVING ADVISORS

Senior Living Decision & Transition Advisory

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Serving the Inland Empire & Surrounding Southern California Communities

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