

Making the Decision

Moving to Assisted Living

The Decision to move to an assisted living community can be complicated. Everyone wants to stay or keep their loved one in their own home. There will come a time when that is no longer possible without assistance. Assistance may be a family member helping a little a few times a week, daily professional assistance or even 24/7 full time assistance.

Deciding to move to an assisted living community is a personal and difficult decision. We all want what is best for our loved ones. The considerations and issues include personal needs, health issues, financial resources, family resources, and community resources. The social needs, the need to be around other people with activities and stimulations are part of the decision making process.

While for some, the decision to move into an assisted living is based on medical needs, for many the decision is based on loneliness and the opportunity to socialize with peers.

Personal needs and health issues

This element requires an honest assessment of yours or your loved one's health care status, prognosis and needs; and ability to safely manage personal hygiene, nutrition and medications. If someone is having problems, such as losing weight or continually taking medicines incorrectly, missing doses or not getting prescriptions filled, the home may no longer be safe for them.

Financial resources

It is important to realistically address what is affordable now and in the future. This means a detailed assessment of current and future finances and earnings. People progressively need more care; consider this in weighing costs. Even if the person and their family can afford it, 24/7 home care may make the adjustment to entering a facility in the future more difficult.

Family and community resources

Be realistic about how much family and community support you will have for in-home care. Basic personal support for things like meals, laundry and cleaning can take 4-5 hours a day during the week. Everyone has other obligations and commitments. Therefore many family and friends may not be able to help.

The Cost of Care for Aging

The Cost of Care for Aging is measured in financial cost and emotional cost. Care can be Expensive.

In-home care with professional caregivers and all of the costs of maintaining a home can be more expensive than assisted living, depending on personal and medical needs. Emotional cost of caring for an aging loved one can be a crushing burden on family members.

Paying for Assisted Living

Social Security • Savings • Home Equity

Long Term Care Insurance • Retirement Plans • Pensions

Annuities • Elderlife Financial Services • Other Real Estate

Family Assistance • Veteran's Aid and Attendance Benefits for Veteran or Spouse

Converting Life Insurance to Cash • Life Settlement for Sale of Insurance Policy



Cost of Living Worksheet

The Cost of Care for Aging is measured in financial cost and emotional cost.
In-home care with professional caregivers and all of the costs of maintaining a home can be more expensive than assisted living, depending on personal and medical needs.
The emotional cost of caring for an aging loved one can be a crushing burden on family members.

The worksheet below is based on Monthly Expenses for 2023 cost of living for a 2,300 sq ft home in Middle Tennessee. It uses some basic assumptions. We have included blanks for your convenience to make your own comparison using your costs and figures.

Average Monthly Expenses - Mid TN		Your Monthly Expenses		The Pearl Monthly Expenses	
Mortgage or Rent	\$1,595.00			Mortgage or Rent	Included
Telephone / Cell	\$135.00			Telephone / Cell	Included
Meals and Snacks	\$475.00			Meals and Snacks	Included
Car Payment / Insurance	\$650.00			Car Payment / Insurance	Included
Car Maintenance	\$175.00			Car Maintenance	Included
Entertainment	\$275.00			Entertainment	Included
Cable TV	\$250.00			Cable TV	Included
Electricity	\$135.00			Electricity	Included
Water / Sewer	\$85.00			Water / Sewer	Included
Gas	\$75.00			Gas	Included
Garbage Removal	\$40.00			Garbage Removal	Included
Home Maintenance		Home Maintenance		Home Maintenance	
Housekeeping	\$300.00			Housekeeping	Included
Landscape Maintenance	\$400.00			Landscape Maintenance	Included
Home Repairs	\$275.00			Home Repairs	Included
Homeowner's Insurance	\$950.00			Homeowner's Insurance	Included
Real Estate Taxes	\$325.00			Real Estate Taxes	Included
Security	\$39.00			Security	Included
Services		Services		Services	
Activities (entertainment)	\$150.00			Activities (entertainment)	Included
Nurses (5 hrs/week at \$50/hr)	\$1,075.00			Nurses (5 hrs/week at \$50/hr)	Included
Care Needs (10 hrs/week at \$35/hr)				Care Needs (10 hrs/week at \$35/hr)	Included
Dietary Assistance				Dietary Assistance	Included
Flat Linens / Laundry Service				Flat Linens / Laundry Service	Included
Personal Laundry				Personal Laundry	Included
Medication Management	\$1,675.00			Medication Management	Included
Healthcare Monitoring	\$50.00			Healthcare Monitoring	Included
Emergency Response System	\$100.00			Emergency Response System	Included
Total	\$9,229.00			Total	

Based on Room Size
and Level of Care



Assisted Living Pricing

The Dolly Suite

335 sq ft

\$5,495.⁰⁰

base rate per month

The Pearl Suite

376 sq ft

\$5,895.⁰⁰

base rate per month

The Lynn Suite

390 sq ft

\$6,295.⁰⁰

base rate per month

Base rate includes: suite rental, utilities, cleaning service, laundry service, level one care, three hot meals seven days per week, and snacks

Medication Management

LPN / RN

Manage • Supervise • Administer

\$300.⁰⁰

Using Our Institutional Pharmacy

Our Institutional Pharmacy specializes in providing pharmaceuticals to health care facilities. They deliver everyday, in small 7 day quantities in individual packages to assure accuracy and that every resident gets the correct medication, the correct dose at the correct time. It is important that all of our residents are part of our normal medication management system.

Medication Management

LPN / RN

Manage • Supervise • Administer

\$700.⁰⁰

Using Your Pharmacy

To legally receive, store and account for prescription medications from outside of normal pharmacy require additional record keeping and labor. To open individual bottles, count, and recount requires considerable time. Accuracy is of critical importance. Our pharmacy pre-counts using an automated system assuring accuracy. You are paying for additional time.

Levels of Care

Based on needs assessment. The more assistance a resident requires, the more time and attention from a caregiver is required. Time, unfortunately is money. Residents that require more assistance pay more than residents that are self sufficient or need less assistance.

Level 1

per month

\$0⁰⁰

Level 2

per month

\$400⁰⁰

Level 3

per month

\$800⁰⁰

Level 4

per month

\$1,200⁰⁰

Level 5

per month

**Memory
Care**

Community Fee

One Time Charge. Similar to a setup fee. Covers the expense of assessments, room preparation, move in assistance, accounting setup and other costs.

\$3,000⁰⁰

Prices for Products or Services you may want us to supply are available at front desk.

Prices as of June 2025. Prices are Subject to Change Without Notice.