



Newsletter



Continuous Care Retirement Community vs. Aging in Place

Jesse Steffy | August 2025

Choosing between a Continuous Care Retirement Community (CCRC) and aging in place is a major decision for retirees, with each option offering distinct benefits and challenges. Factors like lifestyle preferences, timing, financial impact, and family involvement all play a role. Open, early conversations with loved ones can help clarify priorities and prevent future misunderstandings, empowering you to select the option that fits your needs and goals. We hope this summary and the research links help you approach the topic more intentionally!

Key Factors to Discuss

- **Health Outlook** – What health conditions run in your family? If you were suddenly to need daily help, what type of care would you feel most comfortable receiving—and from whom?
- **Lifestyle Fit** – Do you find the most comfort in familiar surroundings, or are you energized by social opportunities, activities, and community events? Consider what kind of environment will help you feel engaged and supported as your needs and preferences evolve over time.
- **Timing** – Would you rather move when you're healthy and can fully enjoy a new community, or wait until care needs force a move? How might your perspective change if your health declined faster than expected?
- **Available Support** – How much hands-on support can your family, friends, or other trusted individuals realistically provide without feeling overextended? Have you openly discussed their limits and yours?
- **Home Setup** – Could your home be made safe and accessible without major disruption or cost? How would you handle things like stairs, bathroom safety, and upkeep as you age? ►



- **Finances** – Have you compared the all-in costs of aging in place (renovations, in-home care, maintenance) with a CCRC’s entrance and monthly fees? How might potential tax deductions for medical portions factor into your decision?
- **Social connections** – If friends or neighbors moved away, how easy would it be to stay socially engaged at home? How important is daily interaction with peers?
- **Contingency for Caregiver** – Being a caregiver carries a significant emotional and physical toll. What is your plan if caregiving becomes too much for one person?
- **Exit Flexibility** – If you chose a CCRC, what would happen if you decided to leave? Would you be comfortable with the contract’s refund or resale terms?

Agreeing in advance on clear “triggers” that might signal it’s time to move—such as a fall, significant change in health, safety concerns, or increased caregiving strain—can make decisions far less stressful later.

Key Resources for Evaluating CCRCs

- **CARF Accreditation** – The only national accreditation for CCRCs.
- **State Regulations** – Minimum care and financial standards vary by state.
- **Newsweek/Statista Rankings** – Annual list of “America’s Best Continuing Care Retirement Communities.”
- **Medicare Nursing Home Compare** – Rates the nursing care component of CCRCs (if Medicare-certified).
- **State Long-Term Care Ombudsman** – Provides complaint and violation records.

Quick Comparison

Aspect	In-Home Care (with Family)	Continuous Care Retirement Community
Environment	Familiar, personalized	Structured, communal
Medical Resources	Limited, visiting professionals	24/7 on-site staff
Social Interaction	Family, visitors	Group activities, peers
Family Involvement	High	Limited
Cost	Variable, often lower	Higher, but fixed
Independence	High	Moderate to low
Caregiver Burden	Possible, potentially high	Relieved



Helpful Articles & Links



[Cybersecurity & AI](#)

AI and cybersecurity are changing fast, and risks like deepfake scams are closer to home than you might think.

Learn how new threats work, what we're doing, and the simple steps you can take now to stay secure. A little awareness goes a long way—don't miss these must-know safety tips.

[“In Laymon’s Terms”](#) - Stay informed with Erik Laymon's monthly market commentary blog posts. These brief and engaging updates provide an insightful look at what's happening in the market.

[Blueberries and Bank Accounts](#) - See how Dave's family blueberry-picking adventure holds valuable lessons for saving and preparing for the future. This quick read shows how small habits can help you enjoy today—while building a sweeter tomorrow.

THANK YOU FOR THE GREAT PRIVILEGE OF SHARING THE FINANCIAL JOURNEY WITH YOU!

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