

# HOUSING OPTIONS FOR SENIORS

CARING FOR YOUR PARENTS: EDUCATION FOR THE FAMILY CAREGIVER®

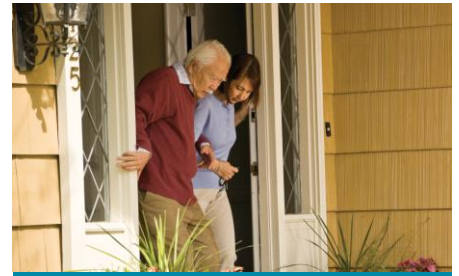


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SENIOR CARE®  
*To us, it's personal.*

**Two of the most important issues for seniors are to remain independent and in their own home.** Often, however, there are important barriers to seniors remaining at home, even if they are in good physical and mental shape for their age. Climbing stairs might not be so easy, balance issues make it difficult in the bathroom, or they might be uncomfortable driving at night so they socialize less. Another

concern is that after friends pass away, they become lonely because it's more difficult to get out and find new friends.

So while your parents may want to stay in their home, it may not be the best option for them. In this workshop, we'll look at the available options and provide guidance on how to help your parents choose the best place for them.



### Did you know...?

About 70% of seniors spend the rest of their lives in the same place where they celebrated their 65th birthday.

Source: [www.seniorresource.com](http://www.seniorresource.com)

**We'll look at five housing options including:**

1. **Aging in Place** – where your parents continue to live in their own home;
2. **Living with Family, also called Family Care** – when either mom and dad move in with you or you move in with them;
3. **Retirement and Independent Living Communities** – for seniors who are active and able to live without assistance;
4. **Assisted Living** – for seniors who might need day-to-day help with medication, meals, or companionship; and
5. **Skilled Nursing Homes** – for those senior loved ones who need round the clock medical care and assistance.

For each option we'll provide questions you should ask, the advantages and disadvantages, possible costs, when it makes sense to choose a certain option and how to know when your senior might need to move on to another type of facility or care.

## AGING IN PLACE

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Aging in place enables seniors to live safely and comfortably in their own homes or other primary residences. This option takes advantage of:

- special housing design for seniors,
- the installation of safety and convenience equipment, and
- services that enable the senior to remain at home.

The first thing to do is have an honest and open conversation with your parents about their living situation. There are ten important questions to ask:

1. How important is remaining close to family and friends?
2. How much of a desire is there to stay near familiar places such as stores, restaurants, and entertainment?
3. Is the cost of making the home safe and comfortable an important driver?

4. How comfortable would they be living in a new surrounding?
5. Is the current home a long-term destination where they plan to spend the rest of their lives?
6. Is the current home a temporary or intermediate living arrangement?
7. Has the current home been constructed to universal design principles?
8. If not, can it be adapted for universal design?
9. How much can they afford to modify their home?
10. How much are they willing to invest to make their residence aging-friendly?

### What is Universal Design?

Universal Design refers to a set of National Association of Home Builders guidelines. These guidelines help determine if a home is easily habitable no matter what the age of the occupants or their handicaps. Examples of universal design standards include ramps or doors wide enough to accommodate wheel chairs or carriages, a room on the first floor that can become a future bedroom, and a bathroom with a walk-in shower instead of a tub.

If your parents' answers to those questions point to truly wanting to remain at home, then next thing to do is to talk about the advantages and disadvantages of aging in place.

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• Maintains a familiar environment</li> <li>• Fosters community continuity</li> <li>• Maintains valuable social networks</li> <li>• Significant cost savings vs. other options</li> <li>• Strengthens families by remaining close together</li> <li>• Promotes physical and mental well-being</li> </ul>	<ul style="list-style-type: none"> <li>• Potential high cost of home equipment &amp; modifications</li> <li>• Time required to make modifications</li> <li>• Resistance to change; fears of new technology</li> </ul>

### When is Aging in Place the best option?

Aging in Place is the best option if your parents are **functional on all activities of daily living** which include eating, bathing, toileting, dressing, maintaining continence and transferring (getting out of a bed or chair). Home modifications can minimize the risk of falls and injuries. If limited assistance is required then the prospect is good for sustained independent living.

**The average annual cost** of aging in place varies depending on what support services and equipment is needed to make the home safe and livable. Certified aging in place specialists (CAPS) – trained and certified by the National Association of Home Builders – are knowledgeable in addressing the special needs of older people and should be consulted if you need to make renovations to the existing home.

If you and your parents decide that aging in place is for them it's important to discuss that there may come a time when they must move on. Some considerations affecting that decision include:

- when it is no longer feasible for them to remain at home,
- when more skilled or professional senior care services are necessary to enable them to live safely at home,
- when frequent around-the-clock supervision is needed, or
- when significant medical assistance is needed.

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## **LIVING WITH FAMILY (FAMILY CARE)**

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In this particular housing option, the family bears the entire responsibility for taking care of the elderly person, be it in the senior's home or in the home of a family member.

Wanting to repay your parents for all the caring they did for you as a child is a normal reaction. Having them in your home can be very rewarding, and for most, family caregiving is a labor of love.

However, the responsibility of being a primary family caregiver can be overwhelming, especially if there are other duties such as a job or caring for your own children. The time requirements and physical demands of caring for older people are taxing. The emotional ones can be even more so.

**Before making a decision, ask these questions:**

1. Are you prepared for the pressure on your spouse and children?
2. Have your spouse and children agreed to take mom or dad into your home?
3. Have you established a working arrangement with siblings or other family members?
4. Have you anticipated the wear and tear on your own health?
5. Are you prepared for the emotional stress of long-term caregiving?
6. Have you evaluated the financial cost of providing family care?
7. Will you be able to continue working and provide family care?

Answering these questions is not easy. Be sure to have a conversation with other siblings, your spouse and employer, and give yourself enough time to do a full evaluation and have well-thought out and researched answers to these questions.

To help you with some research on the pros and cons of family care, consider this list:

Advantages	Disadvantages
<ul style="list-style-type: none"><li>• Fulfills the promise of home</li><li>• Provides opportunities to develop a close personal relationship</li><li>• Relatively low cost of care, primarily out-of-pocket</li><li>• Sense of personal satisfaction by helping another in their time of need</li><li>• Intergenerational bonding among your parents, you and your children</li></ul>	<ul style="list-style-type: none"><li>• Risk of high personal and family stress; tension from melding of schedules and activities</li><li>• Potential for multigenerational conflicts</li><li>• Possibility of under-serving the needs of your senior</li><li>• Less time with your own family</li><li>• Decreased productivity at work</li></ul>

### **When is Living with Family the best option?**

Living with Family is the best option if the senior is functional on all activities of daily living and **requires limited assistance**.

**The average cost** to have a parent live with family is estimated to be between \$5,000 and \$8,000 annually. This generally covers out-of-pocket expenses to provide care, including transportation, meals, and extra utilities.

If you and your parents decide that living with family is the best option, it is important to discuss that there may come a time when they must move on. Some considerations affecting that decision include:

- When personal stress reaches a high level,
- Family relationships are strained, or
- The senior needs more and more specialized care.

### **Notes:**

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## RETIREMENT AND INDEPENDENT LIVING COMMUNITIES

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Retirement and independent living communities are designed for seniors who are able to live on their own, but desire the security and conveniences of community living. These communities are also called by other names such as retirement communities, active 55+ communities, congregate living or senior apartments.

The decision to leave a primary home for one of these facilities is usually based on a number of factors such as:

- needs a smaller space,
- doesn't want to deal with outside maintenance,
- seeks the security of being in a gated community,
- enjoys being with peers who share similar interests, and
- appreciates easy access to a range of health and medical services.

Typically, retirement and independent living communities are for the “younger” seniors – in other words, those who are in good health and are still active. Retirement communities come in all different shapes and sizes and tend to be oriented to recreation. Some offer accelerated services depending on changing needs. For example, in addition to in-home care services, they may offer skilled nursing and Alzheimer's care.

### **Your parents should ask the following questions before they move into an independent living community:**

1. Does the community meet your recreation, entertainment and social needs?
2. Is the staff welcoming, and are the residents people with whom you feel comfortable?
3. How easy or difficult will it be to return to your traditional home for visits?
4. What restrictions are there on young children being present, including grandchildren?
5. What is security like? Is there a gated entrance? Are there security guards?
6. Is there an organization for residents to voice their views to management?
7. How close are the nearest medical facilities?
8. Is parking convenient to your prospective living unit?
9. Is there public transportation?
10. Are there a lot of steps and stairs to climb in your unit or elsewhere on the grounds?
11. Is your unit equipped with grab bars for the shower or similar aids?

If they've answered these questions and believe that the independent living community might be for them, the next step is to become familiar with community association life and its fees. Make sure they inquire in advance about possible charges for the following:

- Home maintenance and repair
- Gardening service
- Fire and theft insurance
- Utilities and other services (e.g. water, snow plowing, trash collection)
- Health club fees
- Cable TV and Internet access

Consider the following advantages and disadvantages of an independent living community:

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• Promotes independent living</li> <li>• Provides security</li> <li>• May include meals, housekeeping, transportation, &amp; activities</li> <li>• Social environment</li> </ul>	<ul style="list-style-type: none"> <li>• Personal care services usually not provided</li> <li>• Often no formal regulation</li> <li>• May require large up-front fee</li> </ul>

Some additional issues to consider are the financial obligations and contractual agreements they will be responsible for as well as a full accounting of services provided and any associated costs. And finally, it is important to check the facility's reputation in the community and its financial health.

**When are Independent Living Communities the best option?**

Independent Living Communities are the best option if your parents are **healthy and able to take care of themselves**. It is the best choice if they desire security, no longer want to maintain a house, and prefer to live among peers.

**The average annual cost** of a retirement or independent living community varies by real estate markets throughout the U.S. The lowest cost facilities are subsidized housing, followed by rentals. Planned retirement communities are at the higher end of the scale. Monthly fees may apply and can range from a few hundred to several thousand dollars a month.

If your parents choose this option they should plan on another move – even if it is to another facility onsite – in the event that they are no longer able to care for themselves.

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## ASSISTED LIVING

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Assisted living services include 24-hour protective oversight, food, shelter, and a range of services that promote the quality of life of the individual. An assisted living facility can be an attractive option when your parent lives too far away for you to provide oversight, or if your parent requires more support from professional caregivers than is financially bearable.

If you and your parents are considering this housing option they must be prepared to address these four difficult, but important issues:

1. Whether finances are adequate to afford assisted living,
2. Losing their independence,
3. Having little, if any contact with old friends because of the move, and
4. Being able to bring only a limited number of possessions to the assisted living facility.

The diversity among assisted living facilities is striking; there are no cross-industry trends. Therefore it is important to assess the services and benefits offered by each facility, such as:

- Proximity to family and friends
- Dining services
- Housekeeping and laundry services
- Assistance with medications
- Transportation for shopping and medical appointments
- Exercise and fitness facilities and classes
- An in-house pharmacy with comparable market prices
- Programs to stimulate the brain
- Social programs, and personalized activities

Before making a decision, be sure to understand the actual costs. Ask for an itemized list of the basic services included in the monthly fee, then examine that list and make notes of any services which will be paid for but not needed. Take those items to the facility managers and see if you can negotiate a lower fee.

Review the following advantages and disadvantages of assisted living facilities:

Advantages	Disadvantages
<ul style="list-style-type: none"><li>• Many facilities to choose from; minimizes the need to relocate</li><li>• Accommodate changing needs and preferences</li><li>• Maximize a resident's dignity, autonomy, privacy, independence, choice and safety</li><li>• Encourage family and community involvement</li></ul>	<ul style="list-style-type: none"><li>• High cost</li><li>• Risk of depression triggered by the loss of full independence</li><li>• Pharmacy may charge more for prescriptions than an independent pharmacy</li></ul>

### **When is Assisted Living the best option?**

It is best to choose the assisted living option if your parent is **beginning to need help** with the basic activities of daily living such as bathing, dressing, grooming, walking, managing medications, toileting and eating.



**The average cost** of an assisted living facility, based on a private pay monthly base rate for an individual, is \$3,000.

Keep in mind that the average resident stays only two years and most likely moves to a 24-hour skilled nursing facility.

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## SKILLED NURSING HOMES

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Skilled nursing homes, also known as skilled nursing facilities, offer registered nurses who provide 24-hour care to individuals who can no longer care for themselves – due to a physical, emotional or mental condition.

Most nursing homes have two basic types of services:

- skilled medical care that is provided by a nurse or doctor, and
- custodial care, also called maintenance care, that includes assistance with the activities of daily living.

Nursing homes have changed dramatically and made great improvements over the years. Though there is no standardized routine, many have become very creative by creating cultures that include caring for pets, growing flowers, and generally having fun. Also, architects are now designing nursing homes to look like traditional homes with special facilities to help keep your parent's body and mind active.

There are twelve things to do when trying to choose the right nursing home for your parent:

1. Visit, observe, and ask questions.
2. Check the ratio of nurses and nursing assistants to residents.
3. Determine staff tenure and turnover.
4. Ask about physician availability. Is it full or part-time?
5. How near is closest hospital?
6. Review most recent oversight agency report.
7. Find out what activities are offered.
8. Check out the food by inviting yourself to meals.
9. Check exercise and entertainment options.
10. Determine if speech and physical therapy services are offered.
11. Consider proximity to family.
12. Understand cost and financing options.

Consider the advantages and disadvantages of skilled nursing homes:

Advantages	Disadvantages
<ul style="list-style-type: none"><li>• Around-the-clock care</li><li>• A sense of community</li><li>• Reduced risk since nursing homes are regularly evaluated by Medicare</li></ul>	<ul style="list-style-type: none"><li>• Very expensive</li><li>• Loneliness can be an issue</li><li>• Freedom and independence may be sacrificed</li></ul>

**When are Skilled Nursing Homes the best option?**

A nursing home is the best housing option if your parent cannot take care of himself or herself because of physical, emotional or mental problems. This type of facility is especially helpful if your parent might wander away if unsupervised. This is the best choice if your parent’s physician recommends full-time nursing care.

**The average annual cost** for a skilled nursing facility is just over \$77,000.

No matter how pleasant the surroundings and how good the care, a nursing home is a place that very few seniors look forward to. Once admitted it’s unlikely they will ever leave and will spend the rest of their lives in the company of terminally ill people like themselves, many of whom are suffering from dementia and are ever-present reminders of mortality.

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**TAKING ACTION**

There are housing options for every stage of your parent’s life and health. Working with them to weigh the choices means a better quality of life for them and the ability for you to feel comfortable knowing they are getting the level of care that they need.

Think about your next steps, and how you can create your own action plan:

1. My deadline for determining whether my parents need to consider changing their living situation is:
2. Resources I need to search or talk to, in order to help my loved one make an informed choice are:
3. The things I can do now to help my parents assess various housing options are:

**Action Plan:**

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