



The Complete Guide to Choosing Between Senior Living Options

The process involved with making a decision about transitioning to senior living often feels overwhelming and even a bit scary. Our culture values youth. Aging, which at one time garnered wisdom and respect of elders, has been diluted by our shifting cultural norms.

Don't be fooled by a youth-obsessed culture. Growing older is something to celebrate. There's no better alternative than living to a ripe old age. If you're exploring options for a next step for yourself or a parent, there's no need to panic. Today's seniors have an abundance of options. No one is being "sent away."

Senior living options today help older adults grow into a new chapter and offer the resources necessary to ensure that growth is successful and fulfilling. For example, older adults used to wait for a crisis to drive the decision rather than embracing the transition into a community setting as a choice. That is changing as new developments create a living environment that people desire by offering lifestyle options that are engaging and personalized.

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Senior Living: Not What It Once Was

Aging once meant retiring to a rocking chair to watch the world pass by. Eventually, the chair in the house would be replaced by a chair in a nursing home. This grim view of aging as a march toward irrelevance continues to color our picture of both aging and senior living. But it's no longer accurate.

Seniors are leading more active lives than ever before. Many use their retirement years to travel, master new hobbies, or give back to their communities. Some rare cases even take up extreme sports such as skydiving. But what's common across the board is that most older adults value time with their families, and one study found that more than half participated in religious activities.¹

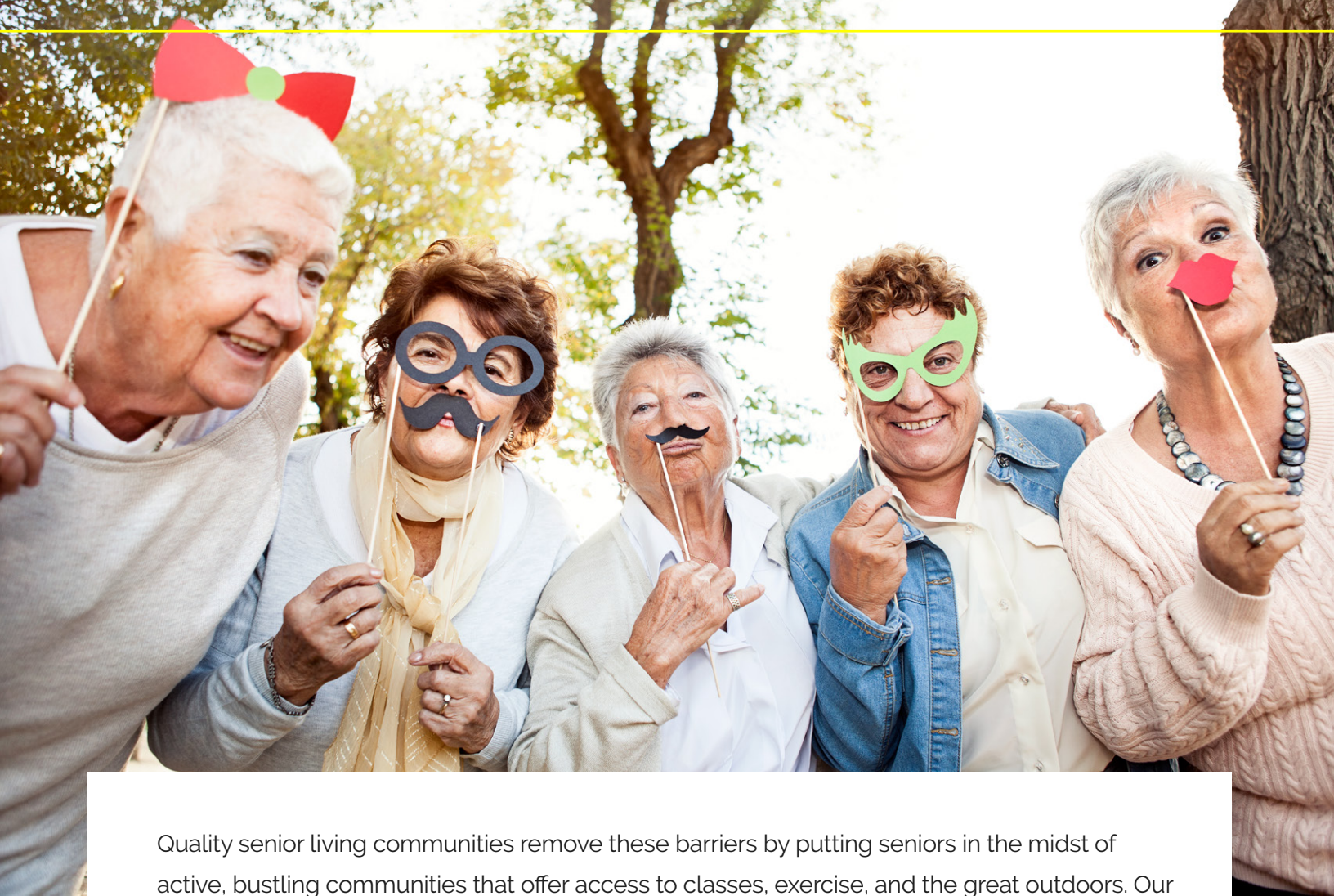
The diverse interests and active lives of today's seniors mean better health. A 2008 study found that seniors with active social lives had about half the memory loss as less engaged seniors.² A 2009 study found that exercise reduced the risk of death in seniors.³ Other research points to loneliness as a major threat to senior health. One study of people 50 and older found that loneliness was twice as deadly as obesity.⁴

Today's senior living communities know that good health is about more than just access to medical care and the right prescription drugs. Staying active, learning new things, and spending time with like-minded people are all ingredients in the recipe for better health. Rather than removing these options from reach, contemporary senior living communities make them more accessible.

With age comes an increase in health concerns. Vision can change, and mobility may decline. That makes it more difficult to spend time with friends, go on outings, or make plans without consulting the schedule of a willing chauffeur. As we age, it can feel that our world becomes smaller (fewer friends, less socialization, driving shorter distances and giving up night driving, and living in just one or two rooms in the home).

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Quality senior living communities remove these barriers by putting seniors in the midst of active, bustling communities that offer access to classes, exercise, and the great outdoors. Our job is to make residents' lives bigger by expanding relationships (new friends), reconnecting to favorite activities that had been given up (loved the symphony but had no one to go with; enjoyed theater but could not drive at night), and introducing new adventures (I didn't know that I could paint!).

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Google search trends that demonstrate the information that individuals are seeking online clearly reflect this cultural shift. Children and other caregivers no longer just want seniors to be safe. They also want them to be happy. “Assisted living” and “senior living” continue to rise in popularity as search terms. Searches for “nursing home” have been on the decline for years. Terms such as “skilled nursing,” “senior memory care,” and “senior housing” continue to figure more prominently in web searches and books. This suggests not only that the realities of senior living are changing, but that consumer expectations are shifting alongside those changes.

Your Senior Living Options

If thoughts of senior living call to mind images of sterile nursing homes, it's time to re-evaluate your perceptions. Even the most intensive medical communities now offer a range of socialization and learning opportunities. And many seniors are now seeking out senior living communities, not because they need help, but because they want to live comfortably and actively, surrounded by their peers.

To choose the right community, you'll need to honestly evaluate what your family needs.

Your options include:



Independent Living Communities

Independent living communities don't offer any specific medical assistance. Instead, these communities cater to seniors who want to live among their peers. Numerous options are available within this broad category, including:

- Gated senior communities
- Luxury apartments, condos, and townhomes
- Fixed-price and low-income senior apartments
- Intentional communities that boast shared communal spaces and cooperative decision-making

Some independent living communities are linked to assisted living communities. Others are simply senior-specific independent housing.

These communities are ideal for seniors who don't yet need assistance, but who want to spend their days engaged interests and passions instead of endless chores and household responsibilities.



Assisted Living

Assisted living communities are a great choice for seniors who need help with some everyday tasks—such as personal care or taking medication—but who still wish to live somewhat independently. Rather than round-the-clock care, assisted living fills in care gaps as needed. Many offer cleaning or transportation services, and most offer prepared meals. Depending upon the assisted living community you choose, enrichment classes, exercise courses, and planned outings may also be available.



Continuing Care Retirement Communities

Continuing care retirement communities (CCRCs) offer a continuum of care that includes independent living, assisted living, and intensive nursing services. Inspired by the aging-in-place movement, these communities allow seniors to remain in the same community even as their needs change.

CCRCs do place some limitations on whom they will accept. Seniors with a pre-existing neurodegenerative condition such as Alzheimer's or Parkinson's, may not be eligible for care. Depending upon the community you choose and your parent's long-term health, it is possible they will need to move to a more specialized community down the road. But for most seniors, CCRCs offer the option to remain on one campus.

Life care continuing care retirement communities offer a continuum of care that begins with independent residences. As a senior's needs change, they may move to assisted living or a nursing home. Some life care communities offer additional resources, such as grocery shopping or cleaning.



Service and payment models vary quite a bit with CCRCs, though most operate on a rental basis. When you rent a unit at a CCRC, residents remain in the unit as long as they pay the fee, or until they need to move to a different model of care. Some CCRCs offer a buy-in option that allows owners to purchase either a specific unit or a specific series of units as their care needs change.

In most cases, the community charges an initial entry fee.⁵ This cost covers routine expenses, as well as long-term care expenses. Residents then pay a monthly fee that is dictated by the specific living unit they choose, the amenities the community offers, and the long-term care contract.



Nursing Homes

Nursing homes offer care for people who need intensive, round-the-clock care. Doctors, nurses, and aides are readily available. But today's nursing homes aren't the community of last resort they once were. Occupational, physical, and speech therapists are often on staff to slow the progression of chronic conditions. Most nursing homes also offer enrichment activities such as classes, exercise courses, and community outings.



Memory and Dementia Care

Seniors with dementia and memory disorders have a range of needs. Some may be able to care for themselves in a safe, supervised setting, while others need help with basic tasks. Because some people with memory issues wander and may become lost, these communities are laid out to make navigation safe and easy. In 23 states, memory care units are regulated by laws requiring them to disclose specific services that they offer.



Home Care

Not all care requires seniors to leave their homes. Some seniors need only intermittent help. Home Care providers can assist with housekeeping, transportation, bill paying, meal preparation and some also offer personal care support. A visiting nurse or aide can help on a daily or weekly basis.

In other cases, seniors simply prefer to remain in their homes. Options for 24-hour nursing care (live in or rotating shifts) can be a solution for older adults determined to remain home. This solution may be most suitable for more introverted individuals that are not as interested in socialization with their peers as well as those that can afford these services.



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Adult Day Care

Seniors who live with family caregivers may not be able to be alone during the day. Adult day care gives caregivers a break to go to work, tend to their children, or simply get relief from the demands of caregiving. Programs are available in a variety of formats, from daily to weekly options. All of them offer socialization in a safe setting, and most of them offer planned activities and outings.



Respite Care

Respite care offers family caregivers temporary relief from the demands of caregiving. These communities vary greatly, catering to a range of people and conditions. Respite care is available as needed or on a recurring weekly or monthly basis. Some states offer grants to help caregivers afford respite care.

Seniors and Their Children: Different Approaches, Compatible Options

Older adults and their children often approach the decision process and transitional planning differently. Adult children and caregivers have a more intellectual, factual, and informational approach because they want to make an informed decision that they feel good about. For an older adult, this process is much more emotional and personal and it has to feel right. They want to be in control and they expect to be heard.

To make a choice that works for everyone, the factual and emotional motivations have to come together. This is an important stage of life. And just like choosing the right college, finding the best senior living solution requires research as well as an emotional connection. In the end, the most important thing is that you have alignment and positive feelings when the decision is made so that it's truly a choice you made together.

If you're broaching the senior living conversation with a senior loved one for the first time, the following tips can help make the conversation a productive one:

- Treat the conversation as a true dialogue. Don't make your loved one feel like you've decided he or she needs to be "put" somewhere.
- Ask lots of questions. How does he or she see his or her older years unfolding? What are his or her needs? What is he or she afraid of? What does he or she absolutely not want? Which senior living benefits are non-negotiable?
- Remember that this is an emotionally charged conversation. Put yourself in your loved one's shoes. How would you feel about such a significant transition? Encourage your loved one to talk about his or her emotions. Ask how the need for senior living affects his or her sense of self, what you can do to make the transition easier, and whether or not he or she wants your help.



- Don't attempt to force your loved one into anything. You both lose when there's a power struggle.
- Be direct about your concerns, but don't treat your loved one as a burden. "I am concerned about your safety because of your memory; I want to ensure you're happy and safe" is more effective than telling your loved one his or her needs inconvenience you.
- Don't mislead or lie to your loved one, even if he or she has dementia or another cognitive condition. This erodes trust. Explain things as frequently as you need to, in a gentle tone and understandable language.
- Have regular conversations about your loved one's needs, rather than trying to distill it all into one confrontational and emotional discussion.

Ideally, you should discuss long-term care options with your loved one well before he or she needs help. This opens more options, including senior living or continuing care communities.

Older adults who feel reluctant to explore senior living options should consider reframing their thoughts. Senior living doesn't have to mean you're giving something up. Instead, it's a way to open more options and remove difficulties such as driving at night or scheduling doctor's appointments. Focusing on what senior living offers can shift the discussion, enabling seniors to rationally evaluate their options.

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Financial Planning

Senior living can be expensive. The more care a senior needs, the more you can expect to pay. That doesn't mean that comfortable, dignified living is reserved only for the wealthy. You may have more options for funding excellent care than you realize.

Aid & Attendance

Veterans eligible for a pension who need assistance can apply for Aid and Attendance. Aid and Attendance is an addition to the monthly pension. To be eligible, you must meet one or more of the following criteria:

- You need assistance to perform daily living tasks, such as bathing or eating.
- You are bedridden, and must remain in bed when not undergoing medical treatment.
- You are a nursing home resident due to a mental or physical disability.
- You have a visual impairment that renders your eyesight to 5/200, or your visual field to 5 or fewer degrees.



Long-Term Care Insurance

Long-term care insurance can cover all or a portion of long-term care needs. It's one of the best funding options, because a small investment over time pays off in the form of affordable care. If you're still relatively young, consider investing in long-term care insurance now. If the senior in your life needs care now, but doesn't have insurance, insurance is no longer an option.





Home Equity Loans

A home equity loan, sometimes called a "second mortgage," offers access to a large sum of cash drawn from the equity in your home. If you're looking at very costly care for a severely ill parent, home equity lines of credit from multiple sources—you, your parent, a sibling or two—could be your best option. You'll have to pay the money back, so budget accordingly. Your parent's estate will have to repay a home equity loan that wasn't paid in full. So if you're counting on a hefty inheritance, talk to an estate attorney about how a loan might change things.



Selling Life Insurance Policies

It may be possible to sell a life insurance policy through a process called "life insurance settlement." You'll most likely get less than the value of the policy but significantly more than surrendering or abandoning the policy, and the purchaser will take over premium payments. The value of a policy generally has to exceed \$50,000 but the process is quick—usually under 30 days. The monies are put into an irrevocable trust that makes payments to the community. Families can set aside a certain amount for inheritance and decide how much to allocate for care.



Selling a Home or Other Property

For many older adults, their home is their nest egg and one of the most popular ways to fund long-term care is by selling that home. This option is only viable if there's no spouse left behind who needs to live in the home. It could also reduce the value of your inheritance and may be emotionally difficult for your loved one. There are Senior Real Estate specialist and transitional specialists to help you stage the house and get the most money out of the sale.



Reverse Mortgage

A reverse mortgage is a type of home equity loan reserved for seniors 62 and older. Unlike traditional loans, borrowers don't have to repay the money until they move and sell the home. So if one parent still lives in the home, or if you're considering in-home care, this might be a viable option. If your parent never sells the home, the estate will have to repay the loan. Otherwise, the borrower may be able to take possession of the home.



Federal law requires Medicaid to cover home care services for seniors who are blind or who have another disability that limits functioning. Some states also cover care in personal care homes. Medicaid covers Medicaid-eligible nursing homes for seniors who meet other eligibility requirements. To gain access to Medicaid, you generally must show that your parent has little or no funds. That may require you to first exhaust other options, such as selling a home.



Medicare covers a stay of up to 100 days in a nursing home.⁶ The community must be certified by Medicare, and your parent must meet other eligibility options. Because Medicare never pays for retirement or assisted living communities, it is a funding option of last resort.

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Researching Your Care Options

You wouldn't buy a home or rent an apartment without first seeing it. You probably wouldn't select a college on a whim or invest in a company with a history of financial problems. Likewise, you shouldn't commit to a senior living community until you've seen it, know it has a good reputation, and have taken the time to talk through any and all concerns with your loved one.

The following strategies can help you evaluate the communities you consider:

Ask Lots of Questions

Quality senior living communities are proud of the excellent care they provide. So if a community is reluctant to answer questions, it's a glaring red flag. Ask about the ownership and management of the community, the stability of the leadership team, staffing ratios and training. Also ask to see the latest state survey and resident, family, and staff satisfaction surveys. There are online reviews available as well at sites such as [senioradvisor.com](https://www.senioradvisor.com) and [caring.com](https://www.caring.com)

Some other questions to ask are:

- What is the specific cost, and does that change over time or based on the services we use?
- What are the accommodations like? Do the rooms have refrigerators or microwaves? Can we choose a private room? How are roommates selected?
- What is the grievance process?
- Are there any limitations on visitors?
- Can my loved one, if able to, go on independent outings?
- What specific activities are available? Are there any prerequisites for participation? What steps do you take to encourage active, social living?
- Do you provide mental health care?
- What medical assistance is available? Does it include rehabilitative care?
- Are medical providers always available?
- What is the staff-to-resident ratio?
- What specific training do staff members have?
- What services are not included in standard fees?
- What is your discharge policy?
- Is there access to outdoor space?
- What safety precautions do you take?
- What is the food like? Who oversees nutritional issues?



Tour the Community

Ask to take a tour of the community.

Request not only to see the grounds, but to walk the halls and attend classes. Medical privacy laws may limit your access to some portions of the community, but you should be able to gain a clear idea of what life is like. Some things to note are:

- Cleanliness: How does the community smell? Is there visible dirt and grime, or is it sparkling clean?
- Staff behavior: Are the staff members friendly? How do they behave toward residents?
- Activities: Are people out socializing, or is everyone retiring to their rooms?
- Outdoor communities: Are the outdoor areas attractive and secure?
- Safety: Does the community appear safe? Are there hazards, such as kitchen knives, left where residents could grab them?
- Food: Eat a meal at the community and consider its taste and nutritional value.
- Resident appearance: Are the residents clean and well-groomed? Or do they spend their days in bathrobes? This is the best window into the quality of personal care and grooming you can expect.



Ask for References

People who have been where you are now are excellent sources of insight. Ask the community if it can offer references. Then don't shy away from asking lots of questions, including:

- What do you like most about the community?
- What do you like least about the community?
- Do you have any tips for choosing a community?
- What one thing do you wish you had known when you made your decision?
- If you could change one thing about the community, what would it be?



Read Reviews

Almost any business can put on a good show for 10 minutes. When you have hundreds of residents, it's easy to produce a few references. Online reviews may offer a more complete picture. It's impossible to please everyone, so a single negative review shouldn't scare you. If, however, you notice a recurring negative theme—cleanliness issues, abusive staff, unfair billing practices—consider looking into a different community.

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Let Your Parent Participate in Making the Decision

Making the final decision regarding senior care and housing should be a collaborative process. While the decision to make the move may not be negotiable, choosing the right community, the right apartment, the right time, and even choosing what to bring should include input from the older adult. Often adult children take on the responsibility of doing the initial research and first visits, and narrowing down the choices. Once the decision has been defined to just two or three choices, schedule time for tours and luncheons together to experience the food, lifestyle, apartment selection, and interact with residents, family members, and staff. Talk openly with your parent about any concerns and keep looking until you find an option you both like.

If your parent refuses to consider any community, is very ill, or is severely cognitively compromised, you may need to enlist the assistance of a social worker and geriatric attorney. Even in these extreme cases, do all you can to help your parent feel empowered. The move to a senior care community should be a positive one—not a choice riddled with conflict and fear.



Resources:

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