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Assessing Housing Options

The house and yard are too much to maintain. Living alone in the old neighborhood is isolating and inconvenient. Health problems make independent living a struggle. Finances have grown tight.

These are just some of the reasons older parents may want to reevaluate their housing situation and consider the alternatives. However, leaving a long-time residence or moving to a less independent style of housing can be difficult — and your parents may be reluctant to consider the change. Ultimately, the decision must be that of the parents. But adult children can help them review the options.

What Are the Options?

There are a lot of housing possibilities for older adults. The following overview describes the most common arrangements:

■ Living with Adult Children

Parents may move into the adult child's residence, live in an accessory apartment attached to it, or stay in Elder Cottage Housing Opportunity (ECHO) housing (a temporary cottage put up on the adult child's property).

■ Homesharing

As at any age, two or more unrelated older people can share a house or apartment. Each person usually has his or her own bedroom, but they share

the kitchen, other living space, and sometimes the bathroom, as well as household chores. For an older homeowner who prefers not to live alone (or who needs the income), renting rooms in the home to other older persons is one solution. Some homesharing occurs when the older homeowner shares the home with someone in exchange for assistance with cooking, cleaning, etc. Some larger homes are sponsored by faith-based or other groups. Shared housing usually costs less than other rental options. While public assistance will not typically cover the rent or shared expenses, people sometimes can trade chores for all or part of their obligation.

■ Foster Care

Some families will take in an older person who needs some help with daily living. The foster family provides services such as cooking meals and doing laundry. Ideally, the older adult becomes a surrogate family member and receives emotional support and companionship as well as housing. Supplemental Security Insurance (SSI) may cover the cost of foster care.

■ Board and Care Homes

This arrangement, in which the facility provides room, meals, and help with

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daily activities, is an option for folks who need some assistance. In general, board and care homes are smaller in scale than assisted living facilities. Also, these homes are not always licensed, and some states do very little monitoring. In some states, board and care homes can provide some nursing services, but they are not medical facilities.

■ Congregate Housing/Senior Retirement Communities

These communities are also called senior apartments or senior retirement apartments. Residents who are mobile and can take care of themselves live in their own apartments in these buildings, but they share some meals in a central dining room and receive housekeeping services. The facility often provides a variety of social and recreational activities. Rental fees vary widely, and meals and other services are usually extra. There is usually no entrance fee. Some facilities (subsidized congregate housing) receive public subsidies that keep rents down, but these often have long waiting lists and stringent income requirements.

■ Assisted Living Facilities

These facilities provide housing for those who cannot live independently but do not need skilled nursing care. The level of assistance varies among facilities and may include help with bathing, dressing, meals, and housekeeping. Costs at assisted living facilities vary greatly depending upon the services required.

■ Nursing Homes

This is an option for those who need skilled nursing care and substantial,

long-term assistance. This setting provides medical and personal care and meals. Bedrooms and baths may be private (although only for private-pay residents) or shared. Medicare may provide brief, short-term coverage following a hospitalization. Medicaid may offer coverage to residents who meet medical and financial eligibility requirements.

■ Continuing Care Retirement Communities

These facilities offer a variety of housing options and services all on the same campus. They are designed to meet the changing needs of older people. A common scenario involves the older resident who starts out living independently in a separate apartment, moves to an assisted living unit when he or she needs help with daily activities, and stays periodically in the nursing unit when he or she needs ongoing skilled nursing care. Although prices vary by facility, this may not be an affordable choice for some older persons. A large entrance fee and costly additional monthly charges are common.

Factors to Consider

While the choices may seem overwhelming, your parent's stated preferences, level of need for assistance, and finances will help narrow his or her focus. Here are some factors to consider in making an informed decision about housing:

■ Business Practices

Questions to ask: Is the facility currently licensed and operating legally? Has its license ever been revoked, and why? Are recent

inspection reports available? How long has it been in business? Are financial records available? Are references obtainable?

■ **Quality of Care and Service**

Questions to ask: Do current residents appear to have their needs met? Seem to be content? Interact well with the staff and owners? Do staff and residents treat each other with dignity and respect? Does staff take the time to listen and respond to resident needs? What is the staff-to-resident ratio? Are resident rights posted? What training does the staff receive? What do current residents or their relatives say about their care?

■ **Safety**

Questions to ask: Does the facility have requisite safety equipment, such as fire extinguishers and smoke detectors? Is there a sprinkler system (in larger facilities)? Are conditions sanitary? Are doors and locks secure? Is someone on duty 24 hours a day, or is there an emergency call service? Is a doctor available around the clock? Are there any obvious hazards? Are medications and medical care handled professionally? Are facilities safely accessible for those with physical disabilities?

■ **Amenities**

Questions to ask: Is the residence attractive and in good repair? Does it have the style of living desired (private apartment, private room, private bath)? Does it have the level of comfort desired (equipment, electronics, garden areas, adequate space for entertaining or hobbies, windows)? What meals are provided?

Are the quality and quantity of meals adequate? Does the food style suit your parent's taste, nutritional requirements, and cultural preferences? Are the social interactions and recreational programs appealing?

■ **Location**

Questions to ask: Is it in a safe neighborhood? Is it convenient for shopping, doctor visits, religious services, and social contacts? Is it reasonably close to adult children's homes? Is public or private transportation provided or easily accessible?

■ **Policies**

Questions to ask: Are there restrictions on behavior, such as smoking or drinking alcohol? Are pets allowed? Are guests (including overnight guests) welcome? Are there formal visiting hours? How much flexibility is there in meal times? In a shared setting, how are responsibilities determined? How are rate increases handled? What are the facility's discharge policies?

■ **Family Issues**

Questions to ask: Will this move cause family problems? If a parent and child are considering living together, can they (and the others living in the house) get along? Is the space adequate? Is the house equipped for the older adult? Can you give the parent the attention he or she needs and expects? Are your lifestyles compatible? What are the advantages and disadvantages for both parties? Are you comfortable with this serious commitment and reasonably sure it will work?

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