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## WHERE WILL THEY LIVE?

*“MOM MOVED INTO A HIGH-RISE APARTMENT BUILDING FOR THE ELDERLY AFTER DAD DIED. MY SISTER, BROTHER, AND I HAVE DINNER AT HER APARTMENT ONCE A WEEK. WE BRING THE FOOD. IT MAKES HER FEEL LIKE SHE’S STILL THE HUB OF THE FAMILY. MY BROTHER HANDLES ALL MEDICAL APPOINTMENTS AND PRESCRIPTIONS, MY SISTER ALL THE FINANCIAL AFFAIRS, AND I DRIVE MOM ANYWHERE SHE WANTS TO GO. WE’RE A CLOSE FAMILY AND WE’RE ALL HELPING.”*

ROGER, AGE 42  
MASSACHUSETTS

### *THE MEANING OF HOME*

As you talk about their plans, it’s important to understand what your parents’ home means to them. For some, home represents the familiar comforts they’ve created over the years. It can mean self-sufficiency and privacy, or neighborhood and friends. For others, home is wherever their family is. Or it may simply be anywhere they live. This understanding of what home means to your parents, and a good look at their present housing, financial resources, and health, should shed some light on what direction their plans may take.

Your parents may want to remain in their current home. As long as they can physically and financially care for themselves and their home, this may be the best option. For some parents, moving to a smaller, simpler house or apartment in the same community, a retirement community, or elsewhere may be ideal.

### *SHOULD YOUR PARENTS MOVE INTO YOUR HOME?*

There are many reasons why you might consider having your parents move in with you. It may be a matter of convenience; or the least expensive alternative, especially if costly overnight help is required to keep parents in their own home. This decision is frequently made on short notice, responding to a discharge from the hospital or following a bereavement. Even when there is little time to decide, it’s important to weigh the advantages of a shared household along with the drawbacks. Remember that most parents do not want to live with their children but would rather live independently.

Start by listing the pros and cons and then discuss them with your parents, spouse, and children. Give serious thought to your, and your family’s, ability to live together comfortably with your parents. Think about how well you get along, and whether there is enough space to ensure everyone’s privacy. Also, consider what physical modifications, if any, might be required to make your home more accessible, and what local services are available in your community should you require help.

## HOUSING OPTIONS

Parents who cannot, or do not wish to, remain in their present home have a number of options to consider. The terms used to describe these housing options can vary from region to region. The following glossary describes the types of facilities and may help in choosing the appropriate option for your parents. Housing experts also note that “naturally occurring retirement communities” or “NORCS” are emerging in many cities and towns where a majority of the residents in the apartment building or neighborhood are older. These communities are a result of the residents’ decision to stay in their own homes as they age and, in many areas, special services are now available to those living in independent housing.

### PARENTS WHO ARE HEALTHY AND NEARLY INDEPENDENT

#### SENIOR APARTMENTS

also called *Congregate Residences* or *Senior Retirement Apartments*

##### DESCRIPTION

- Apartment for individual/couple
- No entrance fee
- Provide meals, housekeeping, and a variety of social, recreational, and cultural programs
- Dispense medications (in some cases)
- No hospital or 24-hour care facilities on premises

##### REQUIREMENTS

- Individuals or couples must be mobile and capable of caring for themselves
- Monthly fee covers rent (meals and other services are extra)
- Age requirement may vary by facility

##### CONSIDERATIONS

- Prolonged illness or inability to care for themselves requires moving to another facility
- Quality of facility and types of services vary

#### PRACTICAL HINT

Help your parents collect information on the housing options available in their local area or in other communities they may be considering. Even if they decide to remain in their own home for now, the exploration process will have been helpful if they decide or need to make a move at some later date.

#### RETIREMENT HOTELS

##### DESCRIPTION

- Room with private or shared bath
- May or may not be furnished
- Maid and linen service available
- Meals available
- Dispensing medications and other medical services vary by facility

##### REQUIREMENTS

- Weekly or monthly fee covers rent (meals and other services are extra)
- Residents must be able to care for themselves
- Age requirement may vary by facility

##### CONSIDERATIONS

- Few, if any, social programs
- Prolonged illness or inability to care for themselves requires moving to another facility

#### PRACTICAL HINT

Develop a worksheet for evaluating each residence and use it to compare facilities your parents are considering. Some things to look for include: the facility license or accreditation and financial condition; qualifications of the administrator; 24-hour nursing care availability, emergency policies and services; transfer arrangements with hospitals; accommodations for special diets; recreational services and social events; the general atmosphere; and safety policies and procedures. Ask to talk with others whose parents live at the residences you are considering.

#### SUBSIDIZED CONGREGATE HOUSING

also called *Public Housing* or *Section 202 Housing*

##### DESCRIPTION

- Apartment for individual/couple
- State or federally subsidized low-income housing
- Provide 1-3 meals a day, housekeeping, and some social, recreational and cultural programs
- No hospital or 24-hour care facilities on premises

##### REQUIREMENTS

- Must be 62 or older
- Specified income guidelines
- Residents must be able to care for themselves
- Monthly fee covers rent, meals, and programs

##### CONSIDERATIONS

- Long waiting lists
- No medical care

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## HOUSING OPTIONS *(CONTINUED)*

### SHARED HOUSING

*also called Small Group-Shared or Supportive Housing*

#### DESCRIPTION

- Shared home for 5 to 20 residents
- Residents do all cooking and housekeeping chores
- Some have full-time, live-in housekeeping managers
- Sponsored by churches, synagogues, or advocacy groups

#### REQUIREMENTS

- Monthly rent, plus shared expenses
- Residents must be mobile and capable of handling some household chores

#### CONSIDERATIONS

- Home-like environment
- Living closely with strangers may be difficult for some
- Residents tend to take care of each other once they get to know one another
- Prolonged illness or inability to care for themselves requires moving to another facility
- Quality of facility varies widely

### MATCHED HOUSING

#### DESCRIPTION

- Parents stay in own home
- Rent room to someone in need of housing in exchange for household help

#### REQUIREMENTS

- Private arrangement (some local social services provide potential renter candidates)

#### CONSIDERATIONS

- Locating and trusting an individual to share your parents' home may be difficult

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## PARENTS WHO WANT FLEXIBLE/PROGRESSIVE CARE IN A SINGLE FACILITY

### CONTINUING-CARE RETIREMENT COMMUNITIES

*also called Life-Care Communities*

#### DESCRIPTION

- Rental or condominium apartment for individual or couple
- Residents remain in community for the remainder of their lives
- Hospital and nursing home facilities on premises (in most cases)
- 24-hour care (as needed)
- All meals, housekeeping, social, recreational, and cultural programs available (as needed)

#### REQUIREMENTS

- Good health when entering
- High entrance fee as well as monthly maintenance
- Age requirement may vary by facility

#### CONSIDERATIONS

- Very expensive
- Most flexible alternative
- Over time, as parents' needs change, all levels of care are available
- If one parent becomes ill, other can remain in their nearby apartment
- Facilities available in most parts of the country
- Features, services, and quality of care can vary widely

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### PRACTICAL HINT

*Spend plenty of time with your parents at each of the residences you are considering, especially during activities and at mealtime. Is there good interaction between the residents and the staff? Make return visits to the residences that look most promising. If your parents have been unable to accompany you on earlier visits, ask them to come along on these return visits.*

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### PRACTICAL HINT

*Keep in mind that home health care is an option that can help your parents to continue living in their own home as long as possible. Private and nonprofit professional services, available in most communities, range from providing help with medications to 24-hour skilled nursing. See page 34 for more discussion on home health care.*

PARENTS WHO REQUIRE HELP WITH DAILY LIVING

ASSISTED-LIVING FACILITIES

also called: Semi-Dependent, Board-and-Care, Institutional Living, or Personal Care Facilities

DESCRIPTION

- Licensed facilities that range from a large private home, to converted hotels with apartments, a shared dining room, and nurses
- Room with private or shared bath
- Provide all meals, housekeeping, and social programs
- Services include bathing, dressing, and other routine functions as required
- Medical services will vary by facility

REQUIREMENTS

- Monthly fee
- Resident does not require skilled nursing or 24-hour care

CONSIDERATIONS

- If need for personal assistance increases, help is available
- Prolonged illness requires moving to nursing home
- Medicare does not cover this type of care
- Medicaid may be available for a few facilities in some states
- Cost and quality of care can vary
- Some long-term care insurance plans cover part of the costs of assisted living facilities.

PRACTICAL HINT

*If you are looking for an assisted-living facility or a nursing home, make sure you ask to see each facility's state inspection report (also called the state survey). If you get the runaround or if the report contains any unexplained health, safety, or quality of life deficiencies, drop that facility from your consideration.*

PRACTICAL HINT

*During this evaluation process, it's important that you and your parents get answers to whatever questions you have, that you not feel intimidated, and that you have a tour of the entire facility. Only with thorough research will you and your parents begin to feel comfortable with their move to a new residence.*

PARENTS WHO NEED 24-HOUR CARE

NURSING HOMES

also called Convalescent, Rest, Intermediate or Extended Care, or Skilled Nursing Facilities

DESCRIPTION

- Licensed facilities
- Private or semi-private room with bath
- Skilled nursing care 24 hours a day
- Physical and mental rehabilitative services
- Provide all meals, and social and cultural programs
- Help with eating, bathing, and grooming
- Dispense medications

REQUIREMENTS

- Daily fee (billed monthly)
- Resident must need 24-hour skilled nursing care and/or rehabilitative services

CONSIDERATIONS

- Expensive
- Medicaid generally takes over payment once the individual qualifies financially
- Quality of care can vary by facility