

Caregiving Corner

Resources & Solutions for Caregivers

Living Arrangement Options in Later Life

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If you are a senior or a caregiver and have made the decision for yourself or a loved one to move into some sort of retirement setting, you are one of hundreds of thousands of people who are choosing an alternative to remaining at home. While most people indicate their preference is to stay at home as they age, some older adults find that option to be cost prohibitive as they require more and more care. Furthermore, the adjustment that takes place when someone moves is particularly difficult for some seniors. An older adult who remains at home until a sudden change in health status forces a move to a nursing home or assisted living may find that coming to terms with their health decline is further complicated by the reality that they have a new home.

Formal caregiving – that is, the care given to older adults by licensed individuals in a formal care setting - is provided in a variety of ways. Unfortunately, many older adults and their families are unaware of the options that exist for living arrangements in later life. All of the living arrangement options can be placed on a spectrum representing the choices that seniors have from the time that they are independent until the time that they require total and constant care – including all points in between.

A retirement community would be an appropriate selection for an independent senior who simply desires to live in an area that is also home to other people, usually 55 or older. While some care facilities refer to themselves as retirement communities, most

that use that title are not retirement communities. There are plenty of examples of these retirement communities in Florida – generally they are neighborhoods of homes or duplexes that have no staff (other than maybe a social director) and only have one requirement – that you are at least 55 years old.

These communities would not generally be appropriate for seniors needing assistance, unless they paid for the care privately. For older adults who need some assistance, the type of living arrangement they are best suited for would be assisted living facilities. These facilities can be corporately owned, privately owned and operated, or church affiliated and are equip to give occasional assistance with bathing or dressing while also providing meals, transportation, and laundry services. Each of these communities is very different and our area has an exceptionally large number of assisted living communities from which to choose. Costs and services can vary greatly despite the fact that so many facilities fall under this category.

If an older adult requires regular nursing care, skilled nursing facilities are the type of living arrangement best suited for their needs. Despite the unfortunate stigma associated with nursing homes, these care facilities are used by both long-term patients with declining health as well as patients who are short-term and in need of temporary rehabilitation to transition home. Nursing homes are staffed by licensed nurses (RNs),

licensed practical nurses (LPNs), and certified nursing assistants (CNAs). Additionally, many nursing facilities have in-house therapy departments which provide the nursing home residents with physical, occupational, and speech therapies.

Developed out of the idea that each of these levels of care could be provided by the same parent company or management and be cost effective for both the resident and the company, the concept of the continuing care retirement community (CCRC) was born. These communities house independent, assisted, and nursing facilities on the same property so that residents may move along the care spectrum while never having to leave the community they have moved to. Some CCRCs also provide specific units geared towards caring for residents with memory impairments. The popularity of CCRCs has led some companies to develop smaller versions of those care facilities by combining the services of assisted living and independent living or those of assisted living with nursing facilities. This provides two care options for seniors with the hope that they will not need other levels of care.

Selection of any type of care facility should be done with as much planning and research as possible so that all options can be explored thoroughly. Most people make these decisions at the last minute when moving is necessary and, therefore, sometimes make choice they later regret. Time is needed to fully understand exactly what is covered by the monthly costs associated with each of these living arrangement options. Potential residents and their families should also find out about the parent company of the community – mergers and acquisitions occur within the real estate sector of long-term care facilities and can sometimes adversely affect continuity of care.

Many questions such as those mentioned above can be answered by any of the professionals working in long-term care settings. Finding what is right for each person once the decision to move has been made can

take both persistence and diligent research, but the time and effort is well spent in the end.