

A Family Guide to Senior Care & Housing

Life Transitions Are Seldom Easy

Whether it's deciding on a college, living on your own for the first time, or buying your first house; major life transitions are usually journeys wrought with highs and lows. Choosing a senior living community is no different.

Far from the old-time stigmas, today's senior living options are typically environments that foster independence, perhaps even more so than at home. The many opportunities to engage, socialize, exercise and stay mentally active will pleasantly surprise you. And in some cases, the cost is less expensive than staying home.

There are so many questions to answer about timing, finding the right option, and making the transition.

Is It Time?

Even with the evolving landscape of senior care, the idea of moving into such a community can be a touchy subject. However, it might be time to broach the topic if you have concerns about:

- Isolation issues
- Sleep confusion
- A shift in behavior or temperament
- Confused wandering
- A general need for additional assistance

Having the Conversation

When talking to your family member, be sure to validate emotions—do not dismiss them. Discuss any fears and concerns your loved one may have about leaving their current residence and moving into a senior or memory care community. Worries are part of the process and should be addressed with an open mind and a willing dialog. Fears might include a loss of independence, travel limitations, separation from friends or family, money concerns, and perhaps leaving the home that is familiar.

Once fears are vocalized, it can be beneficial to also discuss what your loved one finds exciting about the possibility of moving into a senior living community. If you are struggling to pinpoint specific examples, consider:

- Fostered independence
- Retention of view of self
- Community-driven activities
- Beautifully curated and convenient facilities and grounds

Forging a Path Forward

Once the decision is made to explore senior living, it's important to consider your loved one's values and priorities. Which factors and amenities are the most important? The least important?

A simple way to break this down by applying an order of importance to the following factors:

- Lifestyle
- Socialization
- Facilities
- Price
- Location
- Security
- Independence
- Support

Understanding the Options

Senior living communities offer more care and housing options today than ever before. The abundance of choices can be overwhelming. By having your most important considerations identified already, your family will have a much easier time finding the right community.

Independent Living

This option can be ideal for active older adults who require little daily assistance and seek a vibrant social community without the hassle of chores and home upkeep. You can typically expect a range of accommodations from condominiums and apartments to free-standing cottages; restaurant-style dining; housekeeping/laundry services; fitness center; and barber shop/salon. Onsite medical care is typically not offered in independent living. If assistance with personal care or medication is needed, independent living may not be the best fit.

Assisted Living

An assisted living community provides housing, onsite care, and support with activities of daily living. This is balanced with helping residents maintain their independence and enjoy an engaging, purposeful life.

You can typically expect:

- Personalized care with bathing, dressing, eating and medication as well as onsite medical care to ensure the right amount of support
- The comfort of a homelike setting without the worry of home upkeep, cooking, cleaning, and yard maintenance
- Spacious, safe accommodations
- 24-hour security
- Transportation
- Daily social opportunities through a range of scheduled programs, activities, and outings

If specialized care is needed for Alzheimer's disease or dementia, assisted living may not be ideal.

Memory Care

Specifically designed to nurture and support those with Alzheimer's disease and other forms of dementia, memory care typically provides:

- Staff specifically trained to assist those with Alzheimer's and dementia
- 24-hour supervision and layouts that are safe and easy to navigate
- Therapy, structured activities, and programs with social opportunities
- Comfortable private or semi-private rooms
- Housekeeping and laundry service
- Emergency call systems and health monitoring

Skilled Nursing

This option provides 24-hour supervised care by licensed clinicians and offers physical, speech and occupational therapists. This environment is ideal for those with chronic and/or complex health conditions and/or are recovering after a surgery or hospitalization.

When evaluating options, be sure to consider not only current wants and needs, but try to anticipate the needs your loved one is likely to have in the next few years. By planning with foresight, you can avoid unnecessary moves, once your loved one is established in their senior living community.

Researching the Options

Once you have narrowed down the type of senior living community, it's time to dig into the specifics. A good place to start is by asking friends, family, and neighbors for recommendations. From there, use resources like the internet find communities near you and evaluate options by looking at their reviews, testimonials, and ratings.

Then start reaching out. Call communities and speak with staff to begin fleshing out and clarifying information you were able to gather online. This is a great time to bring up preliminary questions and schedule visits.

Visiting specific locations will allow you to get a feel for the setting, people, and staff. You may find it helpful to have a chart listing the pros and cons of each place you visit. Consider:

- Facility location, layout, and security
- Influence of recent technologies and research
- Menu and dietary needs
- Personalized support and medication management
- Lifestyle, community, and activities
- Religious and spiritual opportunities
- Staff ratio and competence
- Financial obligation
- Pet guidelines

While visiting, talk with current residents, if possible. They will be able to provide an insider's look at the day-to-day. Spend some time walking the grounds and talking with staff. Keep an eye on how they interact and treat the current residents.

Financial Considerations

There are three main steps to budgeting for senior living:

1. Organize financial documents such as:
 - a. Insurance policies
 - b. Social security
 - c. Retirement benefits like pensions
 - d. Banking information
 - e. Deeds and mortgages
 - f. Stocks and bonds
 - g. Outstanding bills
 - h. Projected monthly bills
2. Touch again on your loved one's wants and needs, and their priorities
3. Consult with an estate planning attorney and/or financial advisor to discuss
 - a. Pension, benefits, and savings
 - b. Insurance options
 - c. Investment portfolios
 - d. Applicable tax deductions
 - e. Eligibility in other assistance programs

While insurance and medical assistance can cover some of the costs, there are some misconceptions about what is and is not covered. Be sure to research all your options. For example, veteran benefits can depend upon:

- Degree of assistance required
- Physical and mental disability
- Sensory impairments
- Medical treatment or illness that leaves a senior bedridden
- Type and duration of military service

Selling property and other assets to help fund this next phase of living is another emotional hurdle of this process. Be patient with yourself and your loved one as you work together through this potentially trying time.

Transition Considerations

Once you and your loved one have settled on a community and budget that are a good fit, the next step is preparing to move in. Oftentimes community staff can provide guidance through this part of the process and offer tips and suggestions to make it easier.

Part of transitioning to an advanced care or memory care facility is downsizing, a task that can be taxing and emotional. Ask yourself and your loved one what might make the process easier and do your best to embrace the change. Here are some tips to make the process go smoothly:

- Allow more than enough time for breaks and reminiscing
- Bring friends/family in on the process to help make the time less solemn
- Part with sentimental items by gifting or donating—and take pictures of larger pieces
- Stay organized with separate areas for keep, gift, donate, and throw away

One of the biggest tricks is knowing what to keep. Common items to bring along into senior living include:

- Comfort items like blankets, throw pillows, and quilts
- Smaller sentimental objects like pictures, mementos, décor—even favored snacks—that will help make the space more homey
- Clothes that exhibit personal style while being functional, including rubber-sole shoes
- Jewelry and other adornments
- Personal hygiene items, toiletries, and cosmetics

Moving and Settling In

Once at the community, it's ideal if you're able to help your loved one unpack and settle in. Consider sitting down with them for their first meal so they don't feel abandoned or alone, especially if the community doesn't have a buddy system in place. Meals are also a great time for you and your loved one to meet other members of the community and ask them for tips and advice.

Remember that change is a part of life and by preparing for and embracing new opportunities, your loved one can continue to thrive with stimulating, supportive, and socially engaging experiences.