



DECIDING WHERE TO LIVE WHEN DAILY HELP IS NEEDED

“As long as I am able, I want to live in my own home.”

— Ruth D., 82-year-old widow

Home represents security and independence. Although many older adults today prefer living at home, a time comes for many when disability or illness results in an inability to manage their own care. At these times, many people and their families choose nursing home care simply because they don't know any other housing solution. The good news is now, more than at any previous time, more housing options are available for those who need help with daily living.

What Should I Consider When Deciding Where to Live?

Where to live in later life will depend on what you want, what housing options are available, what your present needs are, and what you think you will need in the future.

To help assess which living environment may be right for you, it is helpful to take a close look at your current situation. Start by looking at how you are doing with the help you now have and ask yourself if more help could make things better. Some aspects to consider are:

Emotional /Physical Health Needs. Determine if your physical and emotional needs are being met in your current living situation. The following are usually essential to an older person's overall health and well-being:

- Receiving Proper Medical Care
- Taking Prescribed Medications
- Doing Daily Self-Care Activities (like bathing and dressing)
- Eating Nutritious Meals Regularly
- Participating in Individual or Group Counseling (as needed)

If any of these health needs are not being met, you may need to increase the amount of support you have at home or explore community living alternatives.

Social Needs. Assess the number of social contacts you have with family, friends, neighbors, and community. If you feel lonely or isolated or if your home is just too quiet too often, explore how to become more involved with others. For example, join a telephone reassurance program or senior center; or volunteer for an organization needing your time and talents. Some older adults choose to live in a community facility to have regular social contact with staff and other residents.

Financial Needs. Changing your living situation or adding support depends on affordability. Be sure to talk with someone from each supportive service or housing residence you're interested in about your financial situation. Some programs offer different cost packages based on need. Others may help you receive supplemental funds from community or government agencies.

What Kinds of Living Arrangements Are Possible?

If you need help with daily care, you have a variety of possibilities from which to choose. Keep in mind that some options listed below may not be available in your community.

Living in your own home

Many older adults experience physical and mental challenges as they age and are interested in services and support that maximize their independence and ability to stay in their home for as long as possible. If this applies to you, consider the following:

Home Modification. Adapting your home to your changing needs and making it more comfortable, practical, and safe increases the likelihood that you will be able to stay in your home longer. Free and low-cost home-modification services and checklists are available to help you assess how well your current home environment works for you. Determine ways to make your home more functional and secure. For example, to reduce the risk of falls, install grab bars in the shower and by the toilet and bathtub; add a hand-held flexible shower head; and remove area rugs. Even if you are a tenant, the Fair Housing Amendments Act (FHAA) allows you to make changes like installing grab bars, special faucets, and wheel-in showers.

Community Programs and Services. Receiving assistance with daily care and other needs may help you remain in your own home. Supportive services and community programs for older adults include home-delivered

meals, caregiver support, respite services, telephone reassurance, senior service centers, and transportation services. Cost varies: Some programs are free, some are low-cost, and others can be expensive if you don't have long-term care coverage. Two specific programs that can help improve or maintain a maximum level of independence are **Home Health Care** and **Adult Day Care Services**:

- **Home Health Care** is provided in your own home and can encompass a wide range of services. Skilled nursing care, for example, may provide wound care, respiratory care, and injections. Skilled care services include physical, occupational, and speech therapy. Personnel and support services help an older adult with basic daily activities, like getting in and out of bed, dressing, bathing, eating, and using the bathroom. They also include help with light housekeeping, laundry, shopping, and cooking.
- **Adult Day Care** is provided for older adults with mental or physical limitations so that they can spend the day (usually 9 AM to 5 PM) in a supervised protective setting. Each participant receives services based on individual needs, such as:
 - Meals
 - Health Monitoring
 - Socialization
 - Case Management
 - Occupational, Physical, or Speech Therapy
 - Transportation
 - Education
 - Personal Care
 - Counseling
 - Exercising
 - Nursing Care

Alternative living/housing environments

Many benefits are available for individuals choosing to live outside their home, especially for those needing more social contact, relief from coordinating personal and home care services, less dependence on family or friends for personal care, and a safer and more comfortable living environment.

Alternative housing options include:

Continuing Care Retirement Communities (CCRC) offer a range of housing options, from independent living in your own private residence to 24-hour nursing care all on the same property. CCRC are unique because they can meet their residents' needs as the residents age and/or require more medical care.

Assisted Living Facilities refers to a wide range of community residences, typically for those needing some personalized supportive services but not around-the-clock nursing care and support. When it is no longer safe or practical for individuals to live at home, assisted living provides a comfortable environment with programs and services designed to maximize independence and quality of life. These facilities vary enormously in the level of care and the variety of personal care and medical services, social and recreational activities, and physical design – from a converted house to a high-rise building.

So many places refer to themselves as an “assisted living facility” that it is crucial that you find out exactly what services are offered at any facility that interests you. For example, one facility may serve three meals a day, while another may only serve one; one facility may have a full-time nurse to administer medications, while another may not have a nurse on staff at all. However, the following services are typically offered in most facilities at some level:

- Meals Provided in a Common Area
- Laundry/Housekeeping Services
- Medication Supervision
- Emergency Call Systems
- Social and Recreational Activities
- Personal Care Assistance
- 24-hour Staff

Assisted Living Special Care Facilities generally meet the needs of people with Alzheimer’s disease or other dementias. These patients may live in a separate section of an assisted living facility or reside in a separate, freestanding facility. Services and options vary by facility so explore the specific services offered.

Extended Care Facilities or Nursing Homes (also called “extended care facilities”) offer skilled nursing services on a 24-hour basis and/or substantial long-term assistance. They provide medical services, personal care, and meals. They are also licensed and regulated. They help care for a person’s physical needs so that he/she can achieve the optimal quality of life.

Where To Get Help

Housing Resources

American Association of Retired Persons (AARP). This is a national non-profit membership organization that provides information on many topics, including housing options for older people, factors to consider when making housing choices, and what you should know about independent living. Phone: 1-888-687-2277.

Web site: www.aarp.org (enter housing in the “search” section)

New York State Office for the Aging. This resource offers a Web based comprehensive directory of senior housing available in New York State. You will learn about the different types of housing and what is best for you, as well as what critical questions to ask when comparing housing alternatives.

Phone: 1-800-342-9871 (for assistance on using the Web site).

Web site: www.aging.state.ny.us

Senior Resource. This resource is the “Encyclopedia” of housing options and information for retirement, finance, insurance, and care. Advice on improving the housing and lifestyle choices of seniors is offered. The site also provides information and resources for every state.

Phone: 1-877-793-7901 (for assistance on using the Web site).

Web site: www.seniorresource.com

Eldercare Locator. This is an Administration on Aging program that helps older adults and their caregivers find local services for seniors. Information Specialists are available to assist you Monday – Friday, 9 AM to 8 PM.

Phone: 1-800-677-1116. Web site: www.eldercare.gov

Assisted Living and Nursing Homes

American Health Care Association (AHCA). The nation’s largest organization representing the long-term-care community, including non-profit and for-profit assisted living, nursing facility, developmentally disabled, and sub-acute care providers.

Phone: 1-202-842-4444. Web site: <http://www.ahca.org/index.html>

National Center for Assisted Living. An American Health Care Association (AHCA) affiliate sponsored by for-profit organizations that offers comprehensive information about assisted living, a consumer's guide to assisted living facilities and help with finding a facility.

Phone: 1-202-842-4444. Web site: www.ncal.org

New York State Facilities Association. This site's Nursing Home Locator will help you easily find quality nursing facilities in your area.

Phone: 1-518-462-4800. Web site: www.nyshfa.org

Adult Day Care

New York Adult Day Services Association. This association offers a "Find A Program In Your Area" guide to select an adult day-care program.

Phone: 1-800-721-9214. Web site: www.nysadsa.org

Home Health Care Services

Home Care Association of New York State, Inc. Provides information on how to access home health care providers and the services they provide to individuals throughout New York State.

Phone: 1-518-426-8764. Web site: www.hcanys.org

Home Modifications

National Resource Center on Supportive Housing and Home Modification. This resource provides a home safety checklist and assessment instrument, a national directory of home modification resources, information on products needed to improve home environments, and related publications.

Phone: 1-213-740-1364. Web site: www.homemods.org

American Association of Retired Persons (AARP). Provides in-depth information on home modification issues, including a checklist of features to make your home safer and more accessible, legal solutions, and community resources. Phone: 1-888-687-2277.

Web site: www.aarp.org (enter "home modifications" in the Web site's search field).

This resource provides brief, general information about this health care topic. It does not take the place of specific instructions you receive from your health care providers. For answers to other questions consult your physician or other health care provider.

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