

## Update: Finding the Residential Fit for You Residential Options



To help you and your family make the best decision on where to live, Arcadia Care Management presents a multi-part series on exploring residential senior living options. This is part 2 of 6 in the Residential Options series.

### Finding the Residential Fit for You

Choosing a residential option is one of the most important decisions you will make at this point in your life. Where you live plays a large role in your health, happiness, and quality of life. Do you want to stay in your home close to the people and places you know or find a vibrant senior community with lots of activities and very little home upkeep? Is it time for someplace that offers you more assistance?

It's critical that you explore your choices and find the best fit for you. Every option is different, and some may be more suitable for you than others. By assessing what is most important to you, you can focus additional research on the specific type of living situation you want. Consider these factors to help identify your wants and needs:

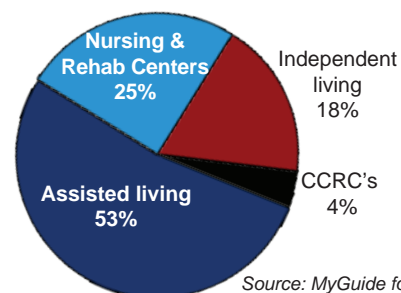
- Location and climate
- Proximity to family and friends
- Home and yard maintenance
- Home safety and convenience
- Housekeeping
- Meal preparation
- Transportation
- Health care needs
- Proximity to doctors and hospitals
- Access to support services
- Social activities
- Fitness and activity level
- Ability to perform activities of daily living (ADLs)

By determining which factors matter most to you and which types of services or assistance you need, you can identify which living situation is best for you.

### Aging in place

Advantages of aging in place in your current home include remaining in a familiar house and community; having a private, familiar place for family to visit; being close to friends, shopping, church, or medical facilities you already know; and being totally independent. And economically, you may have paid off your mortgage and own your home outright.

### Senior living communities in the U.S.



Source: MyGuide for Seniors

Disadvantages include your home needing changes to accommodate declining health or mobility, possible social isolation, changing circumstances, and needing help with everyday activities.

Aging at home may be right for you if you ...

- Are in good health and value your independence
- Can perform activities of daily living (bathing, grooming, dressing, continence, toileting, transferring, ambulation, and eating)
- Can get around your home safely and easily (or make modifications)
- Can get assistance with cleaning, yard work, and other household chores

If you stay in your home, you may need help or services for making changes to your home or assisting with home upkeep, chores, or other needs. You could get a personal care attendant to help with household tasks, or a certified nursing assistant to monitor your medical needs and help with ADLs.

### Active Senior Community

The advantages of an active senior community are many – reduced home maintenance, completely independent living, and access to services and amenities from housekeeping to sometimes even golf. Disadvantages can include the cost – some communities may not fit your budget, though you get many amenities – and that

### About Arcadia Care Management

Arcadia Care Management helps older adults and their families understand and navigate the health issues and complex decisions associated with aging. For more information, contact Arcadia Care Management, 26777 Central Park Blvd., Suite 200, Southfield, MI 48076, (248) 352-7530 or visit us on the Web at [www.arcadiareourcesinc.com](http://www.arcadiareourcesinc.com).

communities don't often offer advanced medical care on site, so you could become too ill to remain there.

A senior living community may be right for you if you ...

- Are healthy and active
- Want to concentrate on leisure activities
- Don't want much responsibility for home and yard maintenance
- Want to be surrounded by other active seniors.

### **Continuing Care Retirement Community (CCRC)**

The biggest advantage of a CCRC is that you can remain there for the rest of your life, even as your needs change, moving from independent living to assisted living to nursing care. CCRCs can be a good choice for senior couples, because if one person requires a higher level of care, both can remain in the community.

A major disadvantage of a CCRC is the cost. Most charge an entrance fee and some require you to purchase your residence. Plus, there is usually a monthly fee, though it may not increase for the duration of your residency. And, most importantly, in most CCRCs, you must move in while still able to live in independent living.

A CCRC may be right for you if you ...

- Want 'one-stop shopping' for your living and medical needs
- Are healthy and active now, but concerned about needing medical or personal care assistance in the future
- Want to remain in the same community for the rest of your life, even if you require continuous medical care
- Want to remain socially active and connected to other seniors
- Have the financial assets to afford the up-front and ongoing costs.

### **Independent Living**

Independent living lets you live on your own while someone else takes care of maintenance and other needs. Most independent living communities are focused on lifestyle, with on-site amenities like restaurants, fitness centers, salons, and other conveniences.

Independent living residence choices are often limited to apartments or condos. Medical assistance beyond routine preventative and wellness care may not be available on site, and you could not be able to continue to live there if your medical needs became too great.

Independent living may be right for you if you ...

- Value independence and require little assistance
- Are starting to have concerns about your safety or are ready to stop driving
- Don't need daily medical care, but want access to routine or preventative care
- Struggle with property upkeep and want to downsize
- Want amenities and services nearby
- Want social interaction and activities
- Desire the security of not living alone.

### **Assisted Living**

Assisted living provides privacy and independence with on-site medical assistance and help with ADLs. These communities offer planned social, cultural, and recreational activities. Many offer transportation to doctors and hospitals, shopping, churches, and activity centers for those who no longer drive. Most communities also offer meals and housekeeping.

Amenities vary greatly, so make sure communities you consider offer what you want. Medical assistance is limited, so staff may give prescription reminders, for example, but might not administer medications.

Assisted living may be right for you if you ...

- Need more support than independent living, but not daily medical care
- Need help with ADLs but otherwise can function independently
- Need help with instrumental activities of daily living such as shopping or balancing a checkbook
- Need assistance with medication management
- Need help with household chores.

### **Skilled Nursing Facility (SNF)**

Skilled nursing facilities provide continuous medical care, usually administered by registered nurses and aides under the supervision of doctors. Physical, speech, and occupational therapy, as well as assistance with ADLs are available, including short-term stays after surgery or hospitalization. The biggest disadvantage of a skilled nursing facility is having less autonomy than in other settings and its cost.

A skilled nursing facility may be right for you if you ...

- Need daily medical supervision, such as insulin monitoring or a feeding tube, or around-the-clock nursing care
- Need ongoing physical or occupational therapy
- Are not safe living in your present home and cannot have your needs met at any other level of care
- Are at risk for falls, medication mismanagement, poor nutrition, or other life-threatening dangers
- Need help with two or more ADLs.

When exploring senior living communities and facilities, research each one, checking available services, payment policies, and ratings or reports. Tour several sites – with a trusted relative or friend, if possible – and talk with residents and families, eat a meal in the dining room, and spend enough time to get the feel of each community. That way you'll be able to make an informed decision about what's right for you.

Each senior living community has different cost and payment structures, so it's a good idea to meet with your financial advisor or attorney to ensure you understand the costs and any impact on your estate. It's also a good idea to meet with your physician to make sure your choice will work for you. A geriatric care manager can help with these issues as well.

As you age, be honest with yourself about how well you can live on your own and what you need from your living situation. Then you can gather information and make the best residential choice for you.

## **Resources**

- U.S Administration on Aging's Eldercare locator [www.eldercare.gov](http://www.eldercare.gov)
- Your local Area Agency on Aging [www.n4a.org](http://www.n4a.org)
- My Health Care Manager's *Guide for Senior Well-being and Eldercare<sup>SM</sup>* [www.myhealthcaremanager.com](http://www.myhealthcaremanager.com)