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Housing Options for Older Americans

Overview

There really is no place like home. When asked about their preference for housing, most seniors answer, "What I would really like to do is to stay right here." The person's own home represents security and independence to most Americans.

Most housing, however, is designed for young, active and mobile people. To live at home, a person must, at the very least, have access to transportation, go shopping, cook, and do household chores. Many of us will lose one or more of these abilities as we grow older.

One option is to purchase in-home services to cope with declining abilities. For a fee, an army of workers will appear to cut your grass, wash your windows, cook your meals, do the shopping, and even provide personal care and/or skilled nursing care. This may be the option for you, depending on the amount of help you need. However, this can be expensive and will require a lot of management and coordination.

For people willing to relocate, there are plenty of options, although there may be some confusion about what all the terms mean. You may hear about "board and care homes," "personal care homes," "life care" and "continuing care retirement facilities." All refer to some type of "assisted living" or service-oriented housing.

Assistive Technology

Assistive Technology is any device or service used to improve or maintain the mobility of an individual with disabilities. It has been a part of medical services since the first wheelchair rolled down the ramp. Services also play an important role in selecting, designing, and customizing the aiding devices to those it serves. Some mobile devices include walkers, wheelchairs, and mopeds while stationary technology can include elevators, stairway chair lifts, and vehicle lifts.

Independent Living

As we grow older, questions of where to live after retirement come to mind. If your choice is independent living, you have chose a life that offers a lot of versatility. Most elderly enjoy being able to live where they want and do what they want. As a resident in an independent setting, you will have these freedoms. You won't be classified as someone needing assistance, and you can rely on your local medical infrastructure to provide you with support.

Senior Apartments

Senior apartments are a good choice for older adults that can take care of themselves. Usually, these apartments are developed like standard apartments, but differ in that they have an age-restriction. Some apartments are also equipped with assistive technology such as handrails and pull cords to aid you. Overall these apartments are great if you're looking for a community of elderly neighbors without the hassles of a larger home to manage.

Independent Communities

Independent living differs in medical services offered depending on where you live. Occupants generally require no extra assistance with daily tasks. Independent housing includes everything from houses to townhouses to apartments. The only determining factor that makes it different from other housing without medical services is the elderly residents don't require help. If independent living is a part of an established pay community such as in the case of a CCRC, the services offered to the dependent population are the same ones offered to the independent population if they choose to use them.

Low Income Housing

If you earn a low income and want to live out your retirement in a house, there is a way to do so. The US government often classifies these as elderly housing and the Department of Housing and Urban Development has several programs designed to make them more affordable.

Low Income Housing Resources:

[The Department of Housing and Urban Development](#)

The Department of Housing and Urban Development's website offers information related to buying, financing, and selling your home. They offer resources as well as question and answer forums to help you with your investments.

Home Remodeling

Home Modification and Repair includes adaptations to homes that can make it easier and safer to carry out activities such as bathing, cooking, and climbing stairs and alterations to the physical structure of the home to improve its overall safety and condition.

Why Is Home Modification And Repair Important?

Home modification and repair can help prevent accidents such as falls. Research suggests that one-third to one-half of home accidents can be prevented by modification and repair.

Home modification and repair can allow people to remain in their homes. Older people tend to live in older homes that often need repairs and modifications. Over 60% of older persons live in homes more than 20 years old. Home modification and repair can accommodate lifestyle changes and increase comfort.

Typical Problems:

- Difficulty getting in and out of the shower
- Slipping in the tub or shower
- Difficulty turning faucet handles/doorknobs
- Access to home
- Inadequate heating or ventilation
- Problems climbing stairs

Possible Solutions:

- Install grab bars, shower seats or transfer benches
- Place non-skid strips or decals in the tub or shower
- Replace with lever handles
- Install ramps
- Install insulation, storm windows, and air conditioning

- Install handrails for support

Housing with Services

As we age, we want to focus more on activities we enjoy. If you feel this way and you're looking for an environment that will let you focus on the activities and people you enjoy, rather than housing with services is the place for you. It provides a home in which your medical as well as general needs are managed for you.

Assisted Living

Assisted living communities are designed for individuals who cannot function in an independent living environment, but do not need nursing care on a daily basis. Assisted living communities usually offer help with bathing, dressing, meals, and housekeeping. The amount of help provided depends on individual need. Many assisted living facilities also have professional nurses and other health care professionals on staff or available on call should a resident require special care. Medicaid and Medicare cover some long-term care offered by assisted living, and some assisted living communities offer subsidies or other forms of financial aid on the basis of individual need.

What Are Assisted Living Residences?

Assisted living residences are housing environments that provide individualized health and personal care assistance in a home-like setting. The level of care available is between that provided in congregate housing (housing with meal service) and a skilled nursing facility. In these settings:

- Residents are semi-independent physically or mentally, or frail persons who need frequent assistance;
- Services offered include, personal care assistance, health care monitoring, limited health care services and/or the dispensing of medications;
- State licensing and regulation by state social welfare agencies is required.

These facilities are Important because they promote independence by meeting residents' supportive needs while preventing inappropriate institutionalization.

While most commonly known as assisted living residences, this type of housing also is referred to as personal care homes, sheltered housing, residential care, homes for adults, managed care, catered living, board and care, and domiciliary care.

Who Resides In Assisted Living Residences?

Assisted living housing is often deemed necessary when you have difficulty performing daily tasks and have no one to help you. Some indicators are:

- Needing help preparing meals, bathing, dressing, toileting, or taking medication
- needing assistance with housekeeping chores or laundry
- Requiring some health care assistance or monitoring needing transportation to doctors, shopping, and personal business
- Feeling frequently confused or experiencing memory problems

Use this checklist to evaluate the characteristics you should look for in an assisted living residence:

Yes or No

Does the residence have a home-like atmosphere?

Does the residence appear small in size and not feel overwhelming?

Does the residence offer personalized health care services?

Does the staff encourage performing tasks yourself with assistance?

Do units have a full bathroom and kitchenette?

Is there an emergency call system?

Are friends and family close enough to visit and are they encouraged to do so?

Cost & Financial Service?

Currently most assisted living facilities are privately operated. This means that the costs of care are not usually covered by publicly financed programs. The average fee, which includes meals and personal care assistance, ranges from \$2,100 to \$4,000 a month. Costs are often keyed to your level of impairment and service need.

In some states, rent or service subsidies are available. However, the typical reimbursement rate provided by Supplemental Security Income (SSI) is often too low to assist those with higher levels of impairment and service needs. Your local social security office and Medicaid Office can determine this.

An Eye On The Future?

Four factors are affecting the emergence of assisted living as an important long term care alternative for the mentally and physically frail:

- Major increases in long term care costs projected into the next century are staggering;
- Demographically, the number of people over the age of 85 is expected to double in the next 20 years, followed by a doubling again in the next thirty years;
- Most older people are seeking more appealing alternatives to live out the last years of their life; and
- Government agencies are recognizing these trends and are likely to introduce entitlement programs that allow older people to choose an assisted living setting instead of a nursing home.

Board and Care

Board and care homes are smaller in scale than assisted living facilities. They provide a room, meals, and help with daily activities. Some states will allow some nursing services to be provided, but these homes are not medical facilities. These homes may be unlicensed, and even licensed homes are infrequently monitored by the state.

CCRC

A continuing care retirement community (CCRC) is a campus offering independent living, assisted living, and nursing home care. It usually provides a written contract between the resident and the community, which offers a continuum of housing, services, and health care services, commonly all on one campus. CCRC residents enjoy an independent lifestyle with the knowledge that if they become sick or frail, their needs will continue to be met. In general, residents are expected to move into the community while they are still independent and able to take care of themselves.

Where To Get Help?

There are several ways to locate an assisted living facility in your area. Contact these organizations to find out if there are facilities in your area:

[Eldercare Locator Service](#), which is part of the U.S. Administration on Aging, directs you to the nearest agency on aging. You can connect with the Eldercare Locator Service via their website or by phone (English and Spanish) at 1-800-677-1116.

Assisted Living Facilities Association of America offers a service to consumers to help locate nearby assisted living facilities.

[Continuing Care Accreditation Commission and the Commission on the Accreditation of Rehabilitation Facilities](#) act as the Consumer's Report of the CCRC world. They rate CCRC facilities based on their excellence, integrity, volunteerism, credibility, innovation, and independence. This website gives you as customers the inside track to finding the best of the best CCRC in America.

Nursing Facilities

Nursing Homes are one of the most widely recognized types of housing for the elderly. They provide care for individuals who need nursing care without being in a hospital. A doctor supervises this type of care and state boards of health regulate these facilities. Nursing homes also offer short-term and respite care for those who need rehabilitation care.

Nursing Facilities Resources:

[Medicare.gov](https://www.medicare.gov)

This web page offers information about Medicare and Medicaid supported nursing homes throughout America. It also offers a database to search for nursing homes in every state as well as good questions to ask about services offered and care provided

[The Hartford Institute for Geriatric Nursing](#) seeks to shape the quality of health care older Americans receive by promoting the highest level of geriatric competence in all nurses. By raising the standards of nursing care, the Hartford Institute aims to ensure that people age with optimal function, comfort, and dignity.

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Administration for Community Living

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