

When a Parent Can't Manage Alone Anymore

Mom is 78 years old and lives by herself now. Her eyesight is failing, walking is more of a chore, and she's becoming forgetful, too—sometimes even about eating. She's also finding it difficult to keep up with housekeeping, home repair, and maintenance. You wonder how much longer she can manage it all on her own.

Many older people find it necessary or sometimes just more convenient to move to housing where housekeeping, recreation, and other services are available. Though often a wrenching decision for both parent and child, at least there are housing options available in most areas. Among the choices these days are independent living facilities, continuing care retirement communities, supportive housing, and congregate care. Some facilities are privately owned; others are government supported or sponsored by religious or other non-profit groups. The distinctions among facilities aren't always clear cut: The way a facility describes itself may provide little or no indication of the services it offers.

Senior Housing Options

Here are some general guides from the Federal Trade Commission to help you explore housing options with someone you love. Independent living facilities offer recreational and social programs, but few services. However, an independent living facility might be found within a continuing care retirement community (CCRC), where housing options vary by need. A CCRC lets seniors enter while they're still active and independent, knowing that if they become infirm, services are available to meet their changing needs.

Housing options that fall between independent living facilities and nursing homes include supportive housing, congregate care, board and care, personal care, and assisted living facilities. All provide housing and varying levels of health or supportive services. For example, assisted living may refer to a single-family home that provides shelter and care to a small group of residents or a large complex that houses hundreds of people.

Names and Services Vary Widely

What programs are called, and the care and services they provide, vary by state—sometimes even within a state. Some facilities offer at least one meal a day and light housekeeping; others include transportation to shopping and medical appointments. Some have staff that administer medication and coordinate residents' health care; in others, staff provides skilled nursing care.

The federal government regulates nursing homes and federally subsidized housing. By contrast, state governments are responsible for regulating and licensing assisted living and other housing programs for older people, but the laws that apply and the agencies that are responsible vary by state. However, every state has a long-term care ombudsman program to investigate issues involving nursing homes, board and care homes, and other long-term care facilities. Some long-term care ombudsman programs also help residents in assisted living facilities.

Contact Agencies For Seniors in Your Area

The state or local area agency on aging can help you explore housing options. Many

agencies distribute directories or guides to options for older people and people with disabilities in their service areas. Area agencies on aging also can direct you to the long-term care ombudsman program, which in turn can supply information about a particular facility. In addition, your parents may have friends and relatives living in senior housing facilities who can provide suggestions and recommendations.

When you consider alternative housing arrangements, think about the older person's needs and preferences. Start with the basics:

- What living conditions does a housing program offer?
- What services are provided?
- How much will it cost?
- Will the program meet this person's current health and safety needs and those you may anticipate?
- Who will decide the services the person receives?
- How much independence will he or she have?
- What are the older person's legal rights if he or she disagrees with the facility?

See and Read Before You Sign

Before deciding on a facility, visit the premises and talk with staff, residents, and family members—theirs and yours. Before you sign a contract, read it carefully and ask a lawyer to review it.

Along with state or local agencies on the aging in your area, other sources of information include AARP (www.aarp.org), the American Association of Homes and Services for the Aging (www2.aahsa.org), and the U.S. Administration on Aging (www.aoa.gov). □

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