



A Beginner's Guide to Senior Housing Options



Navigating a major change in a loved one's living situation can be stressful. It's an emotional time, and with the sheer volume of options and details, it can become overwhelming very quickly. CarePatrol is here to help. Our Certified Senior Advisors® know your local senior living communities inside and out and will provide the guidance and resources you need to make the right decision, all at no cost to you.

We spend thousands of hours each year pre-screening care and housing solutions. It's our goal to help our clients find the best possible answer to their loved ones' care needs. Along with a variety of housing options, there are a number of services with which some clients thrive, including in-home care and respite services. No two older adults are the same, which is why our Certified Senior Advisors® get to know clients and their families on a personal level so we are able to guide you along your decision-making process with expertise, in-depth research and full, ongoing support.

If you're just getting started, consider this your primer on senior housing options — a go-to introduction to what's out there and what may best suit the needs of your loved one.

Independent Living Community

AKA: Retirement community, retirement home, retirement village, congregate care

Standard Resident: A self-sufficient older adult in search of community, privacy and sustained independence

Setting: Housing varies widely from houses and condos to townhomes and apartments, usually furnished by the residents with their own furniture and belongings. No matter the style, independent living communities are designed with seniors in mind. This often means residences are highly accessible and safe and require little maintenance. These communities also tend to feature clubhouses or rec rooms for activities like movie nights, arts and crafts, games, fitness programs and holiday parties.

Average Cost: \$2,765 per month
Costs will vary by state and community.

Payor Sources:

- Private pay
- Veterans benefits (sometimes)

Skilled Staff:

- Rare; although, some independent living communities do offer assisted living services.

Common Services & Benefits:

- 24-hour staff
- Activities, programs and outings
- Socialization with a community of peers
- Landscaping and yardwork
- Security
- Laundry
- Meals



Assisted Living Community

AKA: Residential Care Community, Adult Care Home, Adult Care Community

Standard Resident: An older adult who is relatively independent but needs some hands-on assistance with activities of daily living to maintain that independence. Levels of support can vary, depending on the community, so it's important to understand the level of care your loved one needs now, as well as what they may need in the future.

Setting: Often a room or small apartment-like residence within a larger community with dining and recreational areas for group activities

Average Cost: \$4,300 per month
Costs will vary by state and community.

Payor Sources:

- Private pay
- Long-term care insurance
- Veterans benefits
- Medicaid (rarely)

Skilled Staff:

- Physical therapists
- Nurses & nursing assistants
- Certified caregivers

Common Services & Benefits:

- 24-hour caregivers
- Three meals a day
- Emergency response
- Help with medications
- Assistance with transfers
- Housekeeping and laundry
- Recreational activities, outings and events
- Assistance with personal care activities such as toileting, grooming and dressing
- Dementia care (sometimes)
- Injections (sometimes)



Memory Care Community

AKA: Alzheimer's care, dementia care residence

Standard Resident: An older adult living with dementia, typically someone who was residing in an assisted living environment but began to wander or forget how to perform activities of daily life

Setting: A secure, monitored room or small, semi-private apartment within a larger community, such as an assisted living community or a smaller residential area, set up to enhance memory functions and decrease potential confusion

Average Cost: \$5,065 per month
Costs will vary by state and community.

Payor Sources:

- Medicare
- Medicaid
- Long-term care insurance
- Private pay (rarely)

Skilled Staff:

- Licensed physicians
- Licensed nurses
- Physical therapists (sometimes)
- Occupational therapists (sometimes)
- Social workers (sometimes)
- Respiratory therapists (sometimes)

Common Services & Benefits:

- 24-hour skilled staff
- 24-hour security
- Specialized dementia care
- Community meals
- Emergency response
- Help with medications
- Assistance with transfers
- Housekeeping and laundry
- Assistance with personal care activities such as toileting, grooming and dressing
- Social, recreational and wellness programs
- Memory-enhancing activities
- IV therapy
- Wound care
- Injections



Nursing Home Community

AKA: Skilled nursing facility, rest home, care home

Standard Resident: An individual who needs around-the-clock care as well as the skilled services of a physician, nurse, social worker, physical therapist, occupational therapist and/or respiratory therapist

Setting: Some nursing home communities are set up like neighborhoods. Others resemble hospitals wherein each resident has a shared or private room on a floor with other residents.

Average Cost: \$8,365 per month
Costs will vary by state and community.

Payor Sources:

- Medicare
- Medicaid
- Veterans benefits
- Long-term care insurance
- Private pay (rarely)

Skilled Staff:

- Licensed physicians
- Licensed nurses
- Physical therapists (sometimes)
- Occupational therapists (sometimes)
- Social workers (sometimes)
- Respiratory therapists (sometimes)

Common Services & Benefits:

- 24-hour skilled staff
- 24-hour security
- Emergency response
- Help with medications
- Assistance with transfers
- Housekeeping and laundry
- Community or in-room meal service
- Assistance with personal care activities such as toileting, grooming and dressing
- Social and recreational activities
- Wellness programs
- Dementia care (sometimes)
- IV therapy
- Wound care
- Injections



Safer Senior Living Options

Choosing the right senior living option can feel overwhelming, but you aren't alone. With CarePatrol by your side, you can have peace of mind knowing your needs will be met.

Staff

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Certified Caregivers		✓	✓	
Licensed Nurses		✓	✓	✓
Licensed Physicians				✓
Social Worker				some
Physical Therapist		some	some	some
Respiratory Therapists				some
Occupational Therapists				some

Services

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Meals	✓	✓	✓	✓
Laundry	some	✓	✓	✓
Emergency Response	some	✓	✓	✓
Personal Care		✓	✓	✓
Medication Assistance		✓	✓	✓
Transfer Assistance		✓	✓	✓
Injections		some	some	✓
Dementia Care		some	some	some
IV Therapy				✓
Wound Care		some	some	✓

Payor Source

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Private Pay	✓	✓	✓	✓
Veterans Benefits	✓	✓	✓	✓
Medicaid		some	some	✓
Medicare/Health Insurance				✓
Long-Term Care Insurance		✓	✓	✓

Finances

	INDEPENDENT LIVING	ASSISTED LIVING	MEMORY CARE	NURSING HOME
Average Cost per Month*	\$2,765	\$4,300	\$5,065	\$8,365

*Costs vary by state and community.

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CarePatrol of Arlington
Katrina Taylor | (817) 381-1446
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Tips for Having the Talk

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By CarePatrol of Fox Cities

Many conversations throughout life make us uncomfortable. The first time you had to tell your parents you wrecked the car. The talk your parents had with you about puberty. The discussion with your spouse about who would raise your children if you couldn't. The conversations that trump these in the awkwardness factor all pertain to having to talk about aging and health with your parents.

Some of the topics you will need to address over time include advanced healthcare directives, do not resuscitate orders, finances, stopping driving, bringing in home care or moving to assisted living. These conversations can cause divides in a family leaving mom and dad feeling angry.

In this article, I'm going to share with you some tried and true tips for approaching these sensitive topics that will help each party be heard and leave their dignity intact.

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Categories

CarePatrol Corporate Uncategorized (6)

Becky Bongiovanni (8)

Senior Living Communities (54)

Caring for Seniors (229)

CarePatrol News (38)

Resources & Information (70)

Owner Voices (184)

Guest Blog Posts (5)

Memory Care (5)

Healthy Eating Tips (1)

My Care Advisors Podcast (11)

Tip #1: Prepare your parents.

No one likes to be blindsided. Before having a meaningful conversation with your aging parents and family members, let them know why you want to talk, what you want to talk about, and then meet with them at their convenience. When you approach anyone off-guard, you leave them feeling attacked and immediately put them on the defensive.

Tip #2: Be clear in the "why."

These conversations are awkward. And without a clear reason why you want to have them, suspicion and a feeling that there are ulterior motives can develop. Let your folks know why you want to have this conversation. Something I said to my parents was "Mom, dad; I want together to go over what your advanced healthcare directives are. I know that you travel a lot and if something should happen to you, I need to know where to find the paperwork, and who you want making your health care decisions if both of you unable to care for the other." It might feel like you're nose, but there's a definite and honest 'why' to the conversation.

Tip #3: Get your siblings on the same page.

Questions about care and finances cause drifts between even the closest of families. Before meeting with your parents, get the siblings together and let them know why you are going to have this conversation, what their concerns are. Reassure them that all the decisions are your parents and that you know they want their parents' wishes respected. Once you're all on the same page, bring in a Certified Senior Advisor to work as an intermediary to make sure everyone hears the same thing when it comes to your parents' or family member's wishes.

Tip #4: Repeat for clarification.

Everyone wants to be heard. Everyone wants to know you've listened to them. One of the best communication techniques to use is repeating for clarification. For example: "Dad, what I hear you say is that if you do need in-home care that you want a male caregiver, is that correct?" or "Mom, if what I'm hearing is correct, you are stating that you've set up a burial trust to cover funeral expenses and have a long-term care insurance policy to pay for assisted living, but in the meantime you have investments, social security and a pension to cover your living expenses?" Then pause and let them confirm.

Tip #5: Respect their wishes.

When it comes to taking care of a loved one, we always think that we know best, but at the end of the day, when it comes to care and finances, that is up to the individual. Your parents are adults, they raised you and did an excellent job of it, and they have the right to live their lives how they see fit. Calmly express your concerns, but if they wish to do something else, you need to respect their wishes.

Tip #6: Avoid bringing up the topic all the time.

We all want best for our loved ones, but if you've said your peace or they don't wish to have the conversation at all, you need to respect that and avoid bringing it up every time you visit together. If you continue to beat the proverbial dead horse, it will make things

you visit together. If you continue to beat the proverbial dead horse, it will make things awkward and limit the time you have together making memories and sharing the love.

Tip #7: Keep the peace.

I know I've said this a few times, but these are sensitive subjects that often leave emotional nerves raw. If you are meeting as a family, be that voice of reason. Call for time-outs, keep the volume at a conversational level rather than yelling. These decisions are hard, and your family is far more important than them.

Tip #8: Start the conversations early.

If you are the parent and are age 65 and older, start these conversations with your adult children. Start planning before the crises happen. It will give you the feeling of control over the decisions in your life and reduce the stress your children will go through when they don't know or understand your wishes.

Tip #9: Contract with a Certified Senior Advisor.

Working with a Certified Senior Advisor can help keep you all on the same page while making sure your loved one's wishes are being heard. In most cases, there is no charge to work with Certified Senior Advisor, but if there is, it's well worth the investment. They understand the issues and challenges we face as we age.

From understanding, Medicare, Medicaid, Supplemental Plans, advanced healthcare directives, financial power-of-attorney to senior housing, rehabilitation stays, assisted living and home care, a qualified Certified Senior Advisor will bring compassion and understanding while they help you and your family navigate through the issues regarding aging.

 More

Are You Looking for Senior Living Options?

We'll find your perfect community!

Contact Your Closest Senior Care Advisor

Author Credit: Michelle Graf, [CarePatrol of Fox Cities](#)



