

Information for People Who Provide Care for Elders

Caregiver

FACT SHEET

Bulletin #4205

Decisions About Living Arrangements

People of all ages need housing that is safe, comfortable and convenient. Adequate housing is especially important during the later years. Many older people spend between 80 to 90 percent of the day inside their homes.

Sooner or later, most families face the question "What shall we do?" when an aging relative begins to have difficulty living alone. Children are emotionally torn between allowing the elder to be independent and creating a safe and secure home.

Ideally, older persons should be able to live where they wish, which is usually their own home. Realistically, most people will, at some time, need to consider alternate living arrangements.

Involve the older person for whom plans are being made in any decisions. It's vital to plan with, not for, your family member. Discuss preferences and alternatives together. No one likes to have decisions made for him or her, no matter how

"wise" those decisions may be.

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Some Important Questions

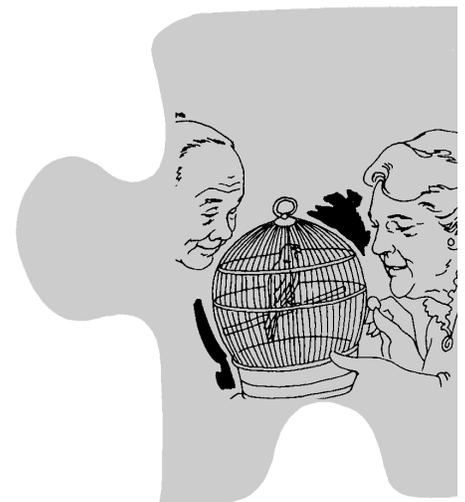
- **Finances:** The cost of housing (rent or mortgage payments, maintenance, property taxes, insurance and utilities) is the largest item in almost every-one's budget. The amount of money you spend on housing determines the amount of money you have left for food, clothing and medical expenses. Look closely at your and the elder's present and future income. Make a list of non-housing expenses before you decide how much you can afford.
- **Location:** People tend to become less mobile as they grow older. If possible, locate housing near stores, hospitals, clinics and low-cost public transportation. Also consider

locations that have good police and fire protection and an ambulance service.

How well can a community meet the elder's present and future needs and interests? Are there services that help older people, such as home-delivered meals or visiting nurses?

If you plan to move in with an elder, think about your location needs, too. How close do you want to live to family and friends? Before you move, think about whom you will turn to for friendship or help in your new location. Do you prefer to be around people your own age or people of all ages?

- **Design:** How much room do you need? Ideally all



rooms should be conveniently located. An ideal home for later life offers the following features:

Good Lighting: Adults need more light to read as they grow older. A home should have about double the normal amounts of both indoor light and sunlight.

Climate Control: As people age, their bodies need more time to adjust to temperature changes. The home should have a good heating system and be free from drafts. Air conditioning should be available for hot weather.

Noise Control: A living situation that is not too quiet and not too noisy is best.

Safety: Some of the physical changes that occur with age include slower reaction time, weaker muscles, poorer balance and a heavier walk. A safe home should minimize the need to bend, reach, lift, pull and climb.



Some safety features to look for in a home: few or no stairs; wall-to-wall carpeting or wood floors; low shelves and storage spaces; grip rails in the bathroom; easy-to-reach wall switches and sockets; and doors that do not swing into hallways.

Before choosing any living arrangement, consider the ways in which the elder relies on others for help and how much he/she is able to manage alone.

- **Independence:** Most older people prefer to stay as independent as possible. Various living arrangements offer different degrees of independence. Before choosing any living arrangement, consider the ways in which the elder relies on others for help and how much he/she is able to manage alone. Will the arrangement allow him/her to be independent as long as possible?

Housing Options

- **Living in Your Own Home:** Advance planning is often the key to making it possible for an older person to stay in his or her own home. If an elder is planning to stay put, he/she might use the early retirement years to prepare for later years to come. Taking care of expensive repairs now may mean cutting maintenance costs later.

There are a number of community support services that help older people remain in their homes. However, the types of services vary depending on the community. Before looking into services available in your relative's community, make a list of the types of help your relative needs and how often they need it. The list may include group meals, home delivered meals, check in telephone calls, friendly visitors, senior centers, adult day care, handyperson and chore help, home health care, housekeeping, senior transportation, home improvement/weatherization and hospice.

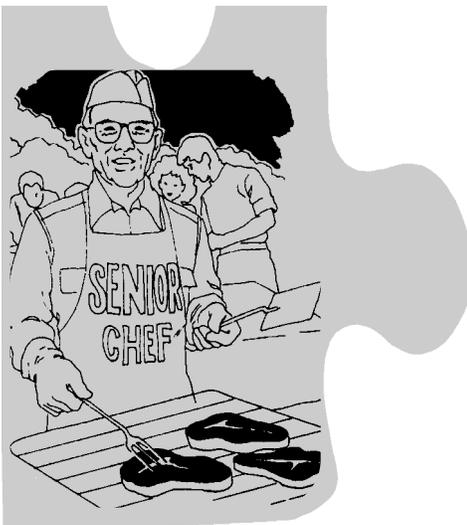
- **Assisted Living Facilities, Board and Care Homes:** These facilities are also called personal care homes, sheltered care, homes for adults and residential care, among others. Assisted living facilities are a middle ground between independent living and nursing home care. They provide care, short of nursing home care, that meets the individual's needs. For instance, facilities may provide three meals a day; 24-hour staff availability; help with personal care, such as bathing or dressing; emergency call buttons to summon help; housekeeping services; and sometimes, transportation and recreational activities. Rooms or suites are often furnished by residents.

Another advantage to this type of housing is companionship with other older adults. Residents usually get together for meals and other activities. Accommodations may include a bedroom and a sitting room with a shared or private bathroom. This setup gives people as much independence as they want or need, but help with meals and personal care.

- **Home Sharing:**

This increasingly popular option involves two or more unrelated people living together in a house or apartment. Each person is likely to have his or her own bedroom and a shared living room, kitchen and sometimes a bathroom.

Generally, structural changes do not have to be made to a residence for this arrangement. Home sharing can mean renting an extra bedroom in a home, which has the advantage of generating additional income



for the owner, or it could mean a small group residence. Sometimes, chores can be exchanged for rent.

Individuals who decide to share their homes should be sure to check zoning laws to ensure that home sharing is allowed in their neighborhood.

- **Congregate Housing:**

This refers to group living situations in which some meals are shared in a central dining room, housekeeping is provided, and staff is on hand to organize social and recreational activities. Residents live independently in their own apartments.

- **Accessory Apartments:**

These self-contained apartment units within a house allow people to live independently without living alone. Advantages of this arrangement are that it can generate income for the person renting out the unit and can allow an older person to remain close to relatives or friends, or to continue living in a familiar neighborhood.

- **ECHO Housing:**

ECHO Housing stands for Elder Cottage Housing Opportunity. These homes are small, self-contained units that can be placed in the back or side yard of a single-family house. Many are portable and can be taken to another location when no longer needed. This

alternative allows older adults to live near family and friends, but retain privacy and independence.

ECHO housing is not the same as a mobile home; ECHO homes are specifically designed for older or disabled persons, with barrier-free and energy-efficient units. They can be designed to match the existing single-family dwelling by adding similar siding, window details, roof pitch and materials. As with accessory apartments, local governments are beginning to review zoning laws and recognize the merits of ECHO housing.

- **Retirement Villages or Communities:**

These communities are built solely for retired people and separate them from the noise and bustle of life among young families. Since comfort and friendship are the main features of this type of living, it is not surprising that recreational facilities, such as golf courses and swimming pools, are often included.

The physical setup and the kinds of services vary widely, as do the costs. Business corporations, religious organizations and other groups have sponsored retirement villages, which are usually managed by developers or a management team. Housing types may include single family detached homes, duplexes, townhouses and

condominiums that range in size from one to three bedrooms for rent or purchase.

The advantages are that residents have a community life among others of similar age. Disadvantages for some are the separation from people of all ages and the restrictions placed on use of the property (i.e. length of time grand-children can visit, etc.).

- **Living with Relatives:**

Older adults may find it economical to pool their financial resources by combining households with a relative, or they may simply get along well and enjoy living together in a shared household. In this arrangement, each person has his or her own room and shares the rest of the house with others. Some housekeeping and even food may be provided.

It is important to discuss this option openly and honestly with everyone involved since the parents, adult children, grandchildren and housemates will be affected by the change. Family members may even want to try living together for a few months on a trial basis before making a permanent commitment.

- **Nursing Homes:**

A nursing home provides 24-hour medical care under a physician's direction. Nursing homes will admit people only by a physician's

order. Nursing homes generally provide two levels of care: intermediate and skilled. If someone is unable to live independently but does not need consistent, intensive care, she/he would be placed in intermediate care. If, however, someone needs intensive care but does not require hospitalization, skilled nursing would be prescribed.

Many nursing homes also offer additional services, such as custodial and personal care, help with meals, bathing and grooming and regular supervision. Some have counseling services, occupational therapy, speech and hearing care, religious services and recreational services. Some nursing homes, as part of a community service, operate a meals on wheels program, a senior center or an adult day care center.

Nursing homes provide a vital service to many older persons. Shop carefully for this long-term care facility. As in every other form of housing, being informed will help you make the best decision, particularly if you plan ahead with the help of family and trusted friends.

Decisions on housing in the later years is a challenge to a family. Nevertheless, living arrangements will continue to affect one's happiness, health, mobility and social life. It's important to investigate the growing number of housing options.

**Prepared by Louise O. Kirkland,
Extension educator, Penobscot
County.**

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