



## LIVING OPTIONS FOR ADULTS NEEDING ASSISTANCE

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*Bill and Helen, both in their late seventies, live in a two-story brick colonial home that they purchased when their children were in elementary school. They love their neighborhood and have many rewarding and enriching friendships there. The neighborhood offers a mix of older and younger families, and Bill and Helen enjoy the mixture of ages.*

*However, their lovely home is causing some problems for the two. First, Bill and Helen no longer need the four-bedroom home for the children, and cleaning the house is difficult for them. Second, the yard work tires the couple more and more. They no longer look forward to spring planting, mulching, and grass cutting. For a number of years, Bill has paid one of the neighbor's children to cut the grass, but he and Helen are not satisfied to let someone else do the landscaping, as they have always prided themselves on the spectacular flowers that bloom through*

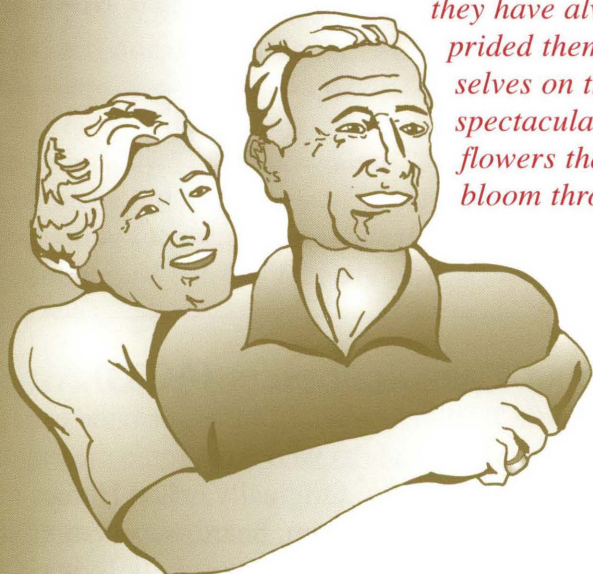
*three seasons. Third, the laundry room is in the basement of the house. This means that Helen must carry the laundry down two flights of steps to the basement. Though she has not fallen down the stairs, she stumbles and dreads the carrying, washing, drying, folding, and putting away that require her to go up and down steps with heavy loads.*

*The final straw occurred when Helen suffered a hip fracture in the winter. She fell on ice outside the landing, and she was in pain for some time because of the accident. Bill and Helen are hardly frail older adults, but they are experiencing some person-environment fit problems.*

A variety of housing options exists for older adults needing assistance. Many older persons remain in their homes for the entire portion of their adult lives; however, others find that they need to move to other locations. This publication describes some possibilities for living options where older adults may receive assistance: continuing care retirement communities, ECHO housing, congregate housing, assisted housing, board and care homes, foster care, and nursing homes (Wacker, Roberto, & Piper, 1998).

As you read this publication, consider which housing options best fit your needs as well as those of Bill and Helen, both now, and should health and functioning change.

*How can the housing needs of Bill and Helen best be met?*



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## CONSIDERATIONS FOR CHOOSING LIVING OPTIONS OFFERING ASSISTANCE

Like Bill and Helen, persons need to be in living environments that suit their needs. In other words, the environment and the requirements of the person must mesh. This is called the "person-environment fit" (Lawton, 1980). Environments that are too challenging are just as detrimental as those that are not challenging enough. When considering assisted living options, it is critical to make the appropriate fit.

### CONTINUING CARE RETIREMENT COMMUNITIES

Continuing care retirement communities (CCRCs) provide a range of living options in one community, from dwellings for independent living through nursing homes. There are 12 accredited CCRCs in Virginia, and over 700 nationwide (Ernst & Young, 1989). CCRCs are typically located in urban areas and attract persons with upper-middle to high incomes. Depending on the contract, as well as a sizable entrance fee and monthly payments, CCRCs offer their elderly residents care for the rest of their lives. A typical resident is a White, affluent female in her early 80s (American Association of Homes for the Aged, 1987).

*Would Bill and Helen be able to afford a CCRC and is this option a good person-environment fit for them?*

### CCRC LOCATED NEAR ME:

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

### ECHO HOUSING (GRANNY FLATS)

ECHO stands for *Elder Cottage Housing Opportunity*, but you are more likely to have heard of the term "granny flats." A relatively new

concept in the U.S., these granny flats are small and self-contained apartments or units that are built on or added to the property, usually that of a family member. They may even be mobile homes. According to Hare (1990), most include a living room, kitchen, bedroom, and bath. Though the idea sounds like a good one, only 3% of those surveyed in a nationwide study indicated that they had such arrangements (AARP, 1992).

*How would Bill and Helen feel about living in a granny flat? How would you feel about living in a granny flat? Are granny flats available in your area?*

### CONGREGATE HOUSING

Public housing is often thought of as congregate housing; typical arrangements have individual apartments with shared spaces. The shared spaces may include a living room, dining room, and laundry. Congregate housing offers assistance for its residents who may require some help in daily activities. To help residents remain as independent as possible, the staff of congregate housing usually includes a janitor, activity coordinator, and building manager.

*Would Bill and Helen be happy living in congregate housing? Would you? Why or why not?*

### CONGREGATE HOUSING LOCATED NEAR ME:

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

### ADULT CARE RESIDENCES (ACRs)

These facilities, when licensed, provide care for four or more adults who have some mental or physical disabilities. Originally called Homes for Adults, they provide room, board, supervision, and assistance with activities of daily living (ADLs) and instrumental activities of daily living (IADLs). For an explanation of ADLs and IADLs, please refer to the shaded box in this



publication. Licensed by the Virginia Department of Social Services, they may provide three levels of care: residential, regular assisted living, and intensive assisted living. Typical residents eligible for residential living need minimal assistance with activities of daily living, such as a dependence on medication administration. Persons eligible for regular assisted living and intensive assistive living include individuals needing help with ADLs and IADLs and those who may be prone to difficult behaviors (Department of Social Services, 1995).

### **ADULT CARE RESIDENCE (ACR) LOCATED NEAR ME:**

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Address: \_\_\_\_\_

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Phone: \_\_\_\_\_

*Are Bill and Helen candidates for ACRs? Do you know someone who is a good candidate?*

### **FOSTER CARE**

Foster care is provided by a host individual or family who provides care to a small number of older adults who do not need continual care. Foster care residents are encouraged to be a part of the activities of the family. Services offered by foster care may include supervision and personal care. The average monthly cost for residents is approximately \$1,000 per month. Typical residents include those who have lived in the foster care setting for many years, former residents of institutions, or persons recently placed (Wacker, et al., 1998).

### **FOSTER CARE LOCATED NEAR ME:**

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Address: \_\_\_\_\_

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Phone: \_\_\_\_\_

### **BOARD AND CARE HOMES**

Board and care homes offer shelter, food, 24-hour supervision, and some personal care services. Homes may be licensed or unlicensed. Some homes may serve as few as two persons while others are very large. Half the residents of this type of living arrangement pay to stay there using only personal funds; the others use a combination of government and personal funding. Typical residents are physically or cognitively frail and at risk for further declines (Hawes, Wildfire, & Lux, 1993).

### **BOARD AND CARE HOME LOCATED NEAR ME:**

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Address: \_\_\_\_\_

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Phone: \_\_\_\_\_

### **NURSING HOMES**

Nursing homes provide services on a continuous basis for frail persons who do not need the level of care that a hospital would provide but need more care than home care, community-based care, or care in an ACR. Nursing homes in Virginia are licensed by the Virginia Department of Health. Payment for care usually comes from Medicare (for short-term stays), Medicaid, and private funding. Spillman and Kemper (1995) estimate the cost of nursing home care to be \$30,000 per year. Most nursing home residents are over 75, female, widowed, and White. According to Kemper and Murtaugh (1991), for persons reaching 65 in 1990, 52% of women and 33% of men will enter a nursing home at some point in their lives.

In 1990, 37,762 Virginians were in nursing homes. Of this population, 90% were age 60 and over. Seventy-four percent were women, and 85% were White. While one of 25 Virginians age 60 and older lived in a nursing home, one out of five persons aged 85 or older lived in a nursing home (U.S. Bureau of the Census, 1990).



*Would Helen need a nursing home now? Will she in the future?*

## NURSING HOME LOCATED NEAR ME:

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

## COMMENTS ABOUT LIVING OPTIONS

Many housing options for older adults are in place, but it is often difficult to find explanations about them in one concise document. All the

housing options described may not be available in your area. Making decisions about living arrangements for older persons who may require assistance means that you make the best possible fit of the person(s), their ability to pay, family circumstances, and the appropriate housing environment available.

If you have questions or are interested in other human development information on older adults and their families, contact your local Virginia Cooperative Extension Office. Family and Consumer Sciences agents offer a variety of educational programs related to family life, personal fitness, nutrition and food safety.

**IF YOU WOULD LIKE FURTHER INFORMATION ON TOPICS CONCERNING OLDER ADULTS PLEASE SEE VCE PUBLICATIONS: 350-251, 350-252 & 350-253**

## REFERENCES

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**Activities of Daily Living (ADLs)**-bathing, dressing, toileting, transferring from a chair or bed, bowel control, bladder control and eating/feeding. A person's ability to perform these tasks determines the appropriate level of care and services.

**Instrumental Activities of Daily Living (IADLs)**-meal preparation, housekeeping, laundry, and managing money. A person's ability to perform these tasks determines the appropriate level of care and services.