

Housing Options for Older Adults

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Why plan for care?

Died at 122 years and 164 days

Comments on her 120th birthday:

“I’m very brave and I’m afraid of nothing.”

“I’ve only got one wrinkle and I’m sitting on it.”

“I took pleasure when I could, I acted clearly and morally and without regret. I’m very lucky.”

**Oldest Person:
Jeanne Louise Calment**



Trends

Dorothy: 103
Margaret: 77
Lucy: 57
Natalie: 37
Hannah: 19
Lili-Mae: 1 month



Multi-generational families – six!
More grandparents than grandchildren
Geographic mobility – family at a distance
More older adults in rural areas
Caregiving across the lifespan
More community options
Growth of enabling technology

Our values and preferences matter

31 years old - 141 in human years!

Loves tuna, cream and hot roast chicken

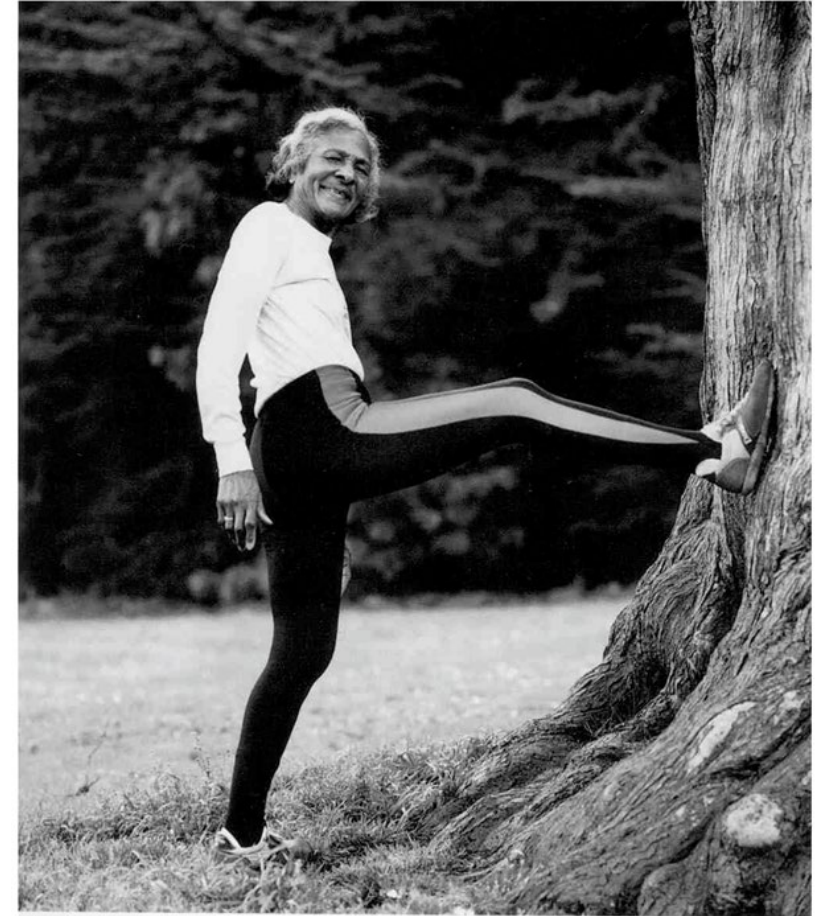
Nutmeg has preferences and so do we

**Oldest Cat:
Nutmeg**



Hopes and Dreams

- Live independently
- Maintain health
- Spend time with family
- Travel
- Get in shape
- Pursue interests/hobbies
- Save for retirement
- Reestablish and deepen friendships



Ada Thomas, age 82

AARP (2007) Boomers Turning 60, Money magazine

There are only four kinds of people in the world

- ❖ Those who have been caregivers
- ❖ Those who are current caregivers
- ❖ Those who will be caregivers
- ❖ Those who will need caregivers

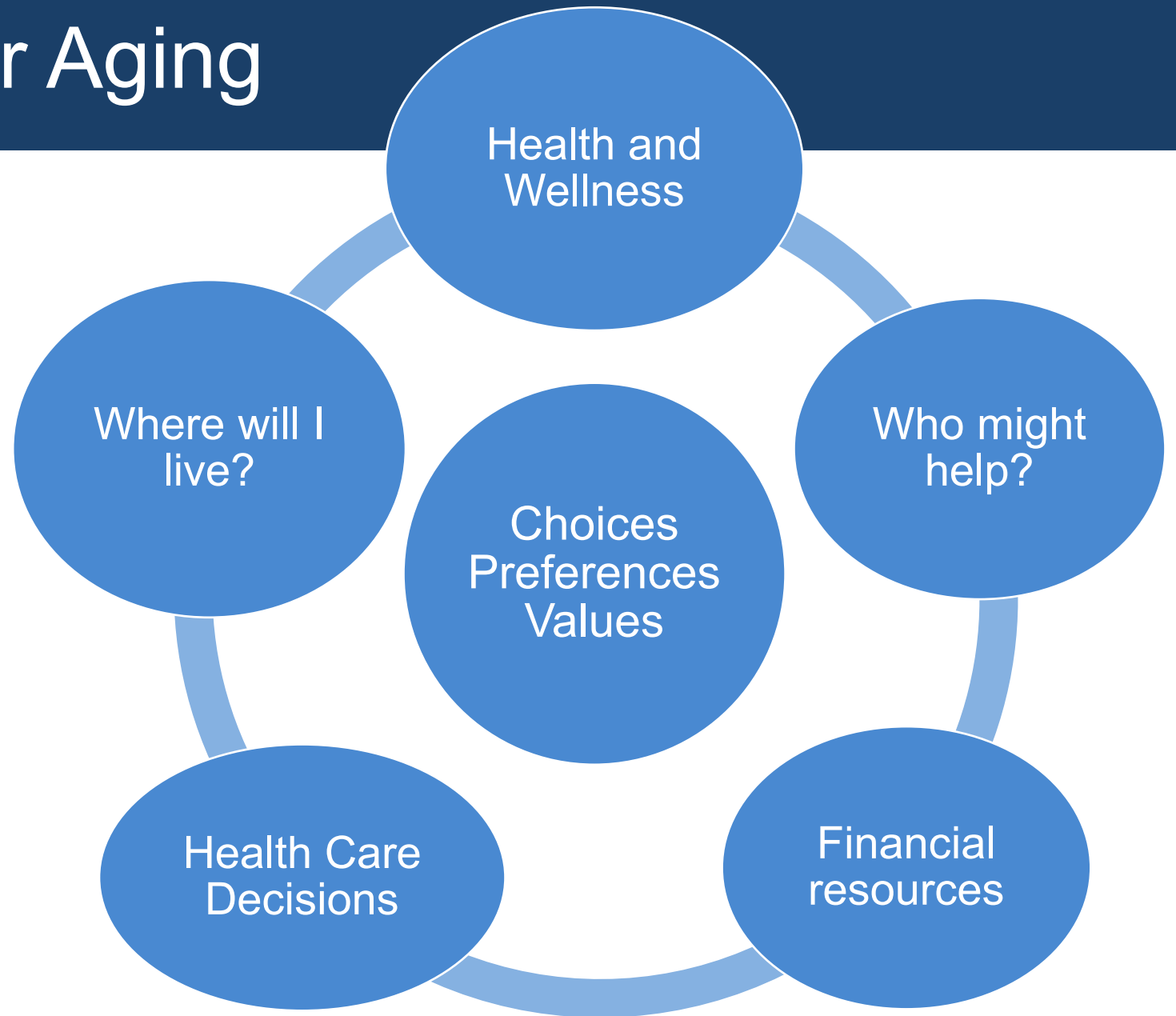
- Rosalyn Carter



Needs change across the lifespan



Action Plan for Aging



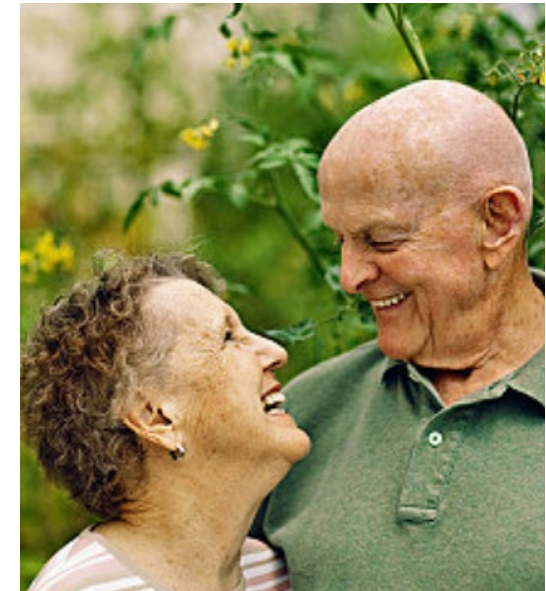
Decision-making style

- How do I like to make decisions
- Who do I prefer to involve
- What information do I need to make decisions and where do I get it
- Who will my decisions affect and what do they think about my decisions



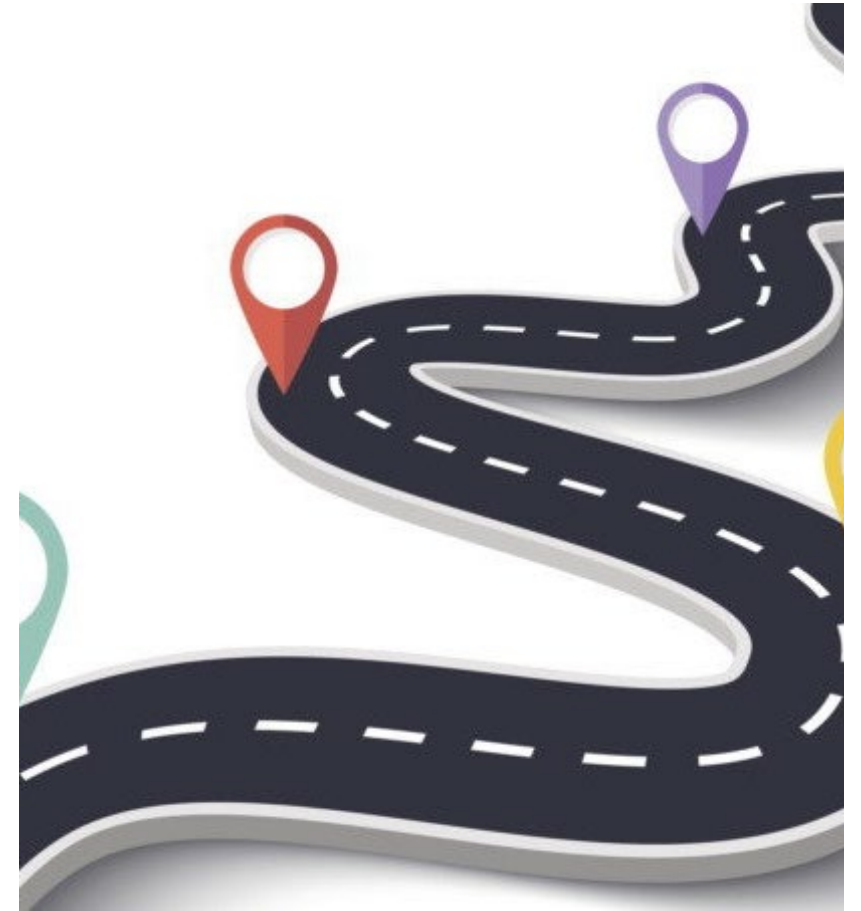
Why communicate what matters?

- Can bring us closer together with important people in our life
- Helps create foundation of a plan for care that's right for us
- Makes the plan available when the need arises — now or in the future
- Opens the door for future conversation; starting place for future decision making



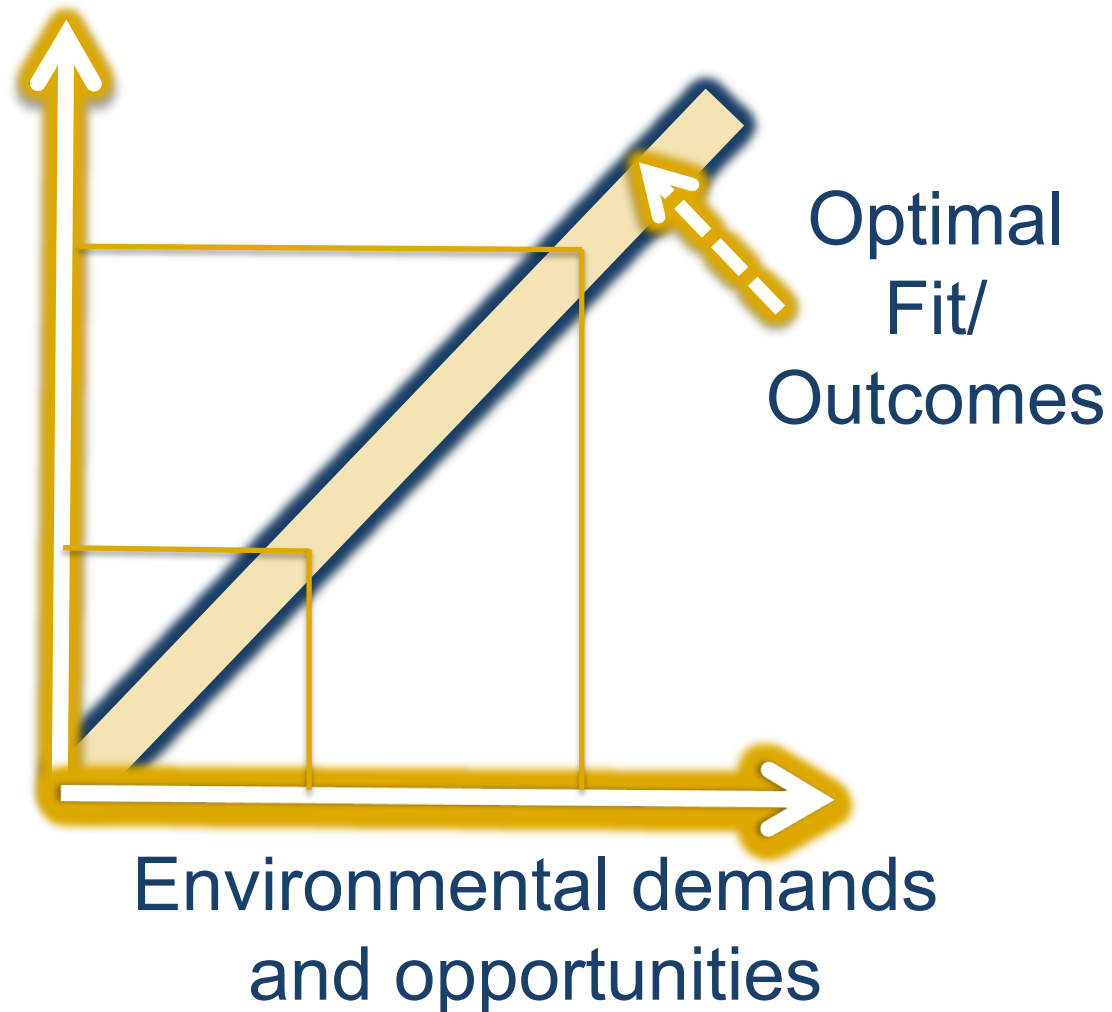
Self-care as you plan

- This is a process, and it takes time
- Expect changes in the plan, your priorities, your situation
- Maintain optimism – you are in control of your planning
- Talk to others – bounce your ideas off trusted friends and family
- Have reasonable expectations



Person-Environment Fit

- Personal Factors
- Values
 - Health
 - Function
 - Strengths
 - Needs



Preferences and values

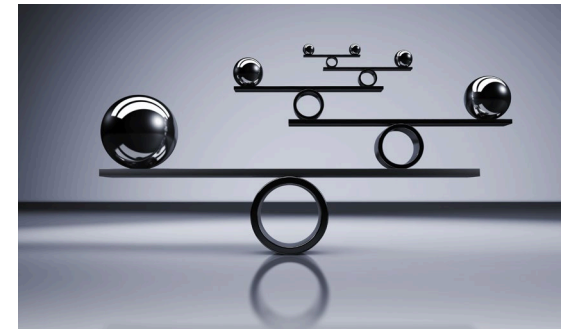
Time for reflection – what is important?

- ✓ What is most important in life – people, places, experiences
- ✓ Who is critical to decisions
- ✓ How/where do I want to live
- ✓ What are my preferences for care
- ✓ What is non-negotiable



Health and functional ability

- Health conditions and likely trajectory
- Functional abilities – activities of daily living, instrumental needs
- Health care needs including self-care (medications, chronic disease management)



Strengths and needs

- What is currently going well
- What are my major strengths (in myself and my situation)
- Where are there gaps and potential areas for attention in the future



Environmental resources and demands

What resources do I have or need

- Housing - will it work as my needs change?
- Social support
- Availability of people to help
- Financial resources/insurance
- Transportation
- Health care
- Care navigation/coordination

The Mosaic of Care

Health Care
Providers

Home
maintenance

Community Services
and Supports

Legal &
financial

Family and
Friends

Home
Care

Housing
Assisted
Living
CCRCs

Wellness
programs

Hospitals and SNFs

Technology

Health care and long-term care financing

Medicare: federal insurance coverage for people 65 years and over

Medicaid:(Medical Assistance): jointly funded state and federal insurance coverage for low-income persons over 65 years, disabled person or those eligible for other government aid

Health care insurance: private funding – policies vary and usually do not cover long term care

Long-Term Care Insurance: private funding – policies vary

Out of pocket

Long-Term Care Residential Options

- ❖ Home
- ❖ Retirement Communities/Independent Living Facilities
- ❖ Assisted Living Facilities
- ❖ Adult Family Homes
- ❖ Nursing Homes
- ❖ Continuing Care Retirement Communities
- ❖ Co-housing

Home



Many people hope to age at home

- ❖ Physical environment – downsizing, remodeling
- ❖ Family/friend support
- ❖ Technology can help
- ❖ Services and supports
 - ❖ Meals and chore services
 - ❖ Transportation – shopping, health care appointments
 - ❖ Personal care
 - ❖ Home health care
 - ❖ Senior centers, Adult Day Care, Adult Day Health
 - ❖ Program of All-Inclusive Care for the Elderly (PACE)

Retirement Communities/Independent Living

- ❖ Not licensed by WA State – high variability across communities
- ❖ Designed for adults over 55
- ❖ May include meals, activities, transportation
- ❖ Staff not responsible for health, well-being and safety
- ❖ May hire private care



Assisted Living

- ❖ Licensed by WA State Department of Social and Health Services – for more than 7 adults in a residential setting
- ❖ Includes housing, meals, housekeeping, activities, supervision and varying levels of assistance with care including medications
- ❖ Some provide nursing care
- ❖ Some offer specialized care for people with mental health issues, developmental disabilities or dementia



Adult Family Homes

- ❖ Licensed by WA State Department of Social and Health Services – for 2-6 adults in a residential setting
- ❖ Includes housing, meals, housekeeping, activities, supervision and varying levels of assistance with care including medications
- ❖ Some offer specialized care for people with mental health issues, developmental disabilities or dementia
- ❖ Some provide nursing care



Nursing Homes



- ❖ Licensed by WA State Department of Social and Health Services to provide skilled nursing care. Center for Medicare and Medicaid Services has oversight of state certification
- ❖ Includes 24-hour nursing care, personal care, meals/nutrition therapy, organized activities, social services, room and board
- ❖ Can include physical, occupational and speech therapy
- ❖ Offers short-term stays for rehabilitation/intensive nursing care
- ❖ Some offer specialized care for people with dementia

Continuing Care Retirement Communities

- ❖ Registered (not Licensed) in WA State
- ❖ Offer a range of housing options, from independent living to nursing home care
- ❖ Varied levels of personal and health care services, meals, transportation, housekeeping, yard care
- ❖ Residents sign a long-term contract
- ❖ Entry or buy-in fees in addition to monthly service charges that change as care needs change. Some provide partial refund to the estate.
- ❖ May own or rent space
- ❖ Legal consultation recommended



Co-housing



- ❖ An intentional, collaborative neighborhood that combines private homes with shared indoor and outdoor spaces
- ❖ Not a financial or legal model – emphasizes resident governance
- ❖ Offers mutual support, socialization and aging in place
- ❖ Shared management of the property, common meals
- ❖ May involve sharing hired staff

<https://www.cohousing.org/senior-cohousing/>

Reviewing your Options



- ✓ Clarify potential need and preferences – decide what you are looking for – what services and supports
- ✓ Identify options in your desired neighborhood that could address your needs and preferences
- ✓ Visit the community – have a meal, talk to residents, get a tour and details about what is offered, including pricing. Ask the same questions at each place to enable comparison
- ✓ Examine the pros and cons of various choices and identify your lead option
- ✓ Visit again and consider getting on a waiting list

Questions to ask

- What are the services and programs offered
- Physical amenities in dwelling and common areas
- Details about costs – basic fees, add-ons, how additional fees are determined, policy for rate increases (and history of increases)
- Policy about accepting Medicaid or transferring to Medicaid
- Admission AND discharge criteria – how are residents screened and what happens if my condition changes
- Staffing – who is there and how can they help? How flexible are meals and care? What happens in an emergency?
- Can I bring my pet?
- Review the last state inspection report and history of complaints

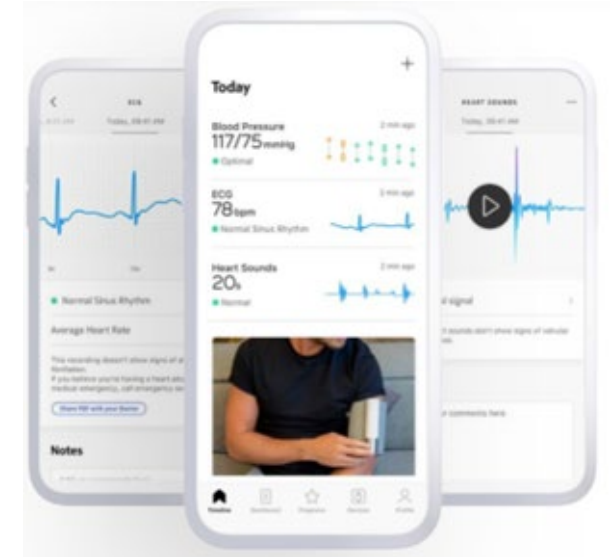
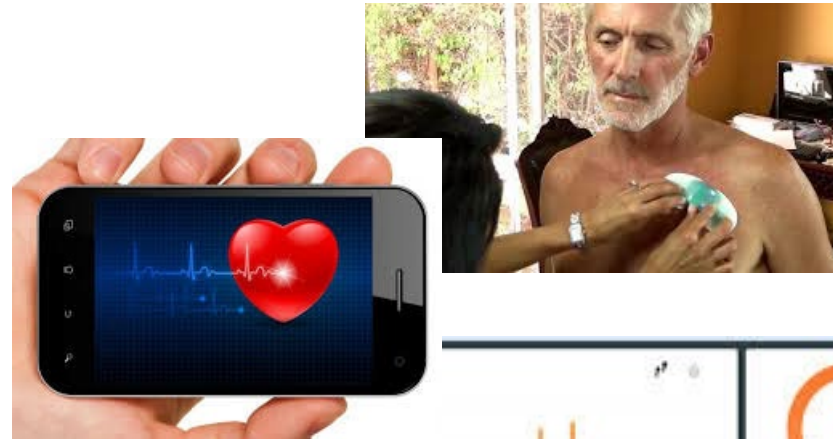


The Connected Aging Landscape: Body

CITRIS, 2014

Products that support monitoring and management of physiological status and mental health for maintaining wellness and managing chronic conditions

- Sensors
- Monitors
- Apps

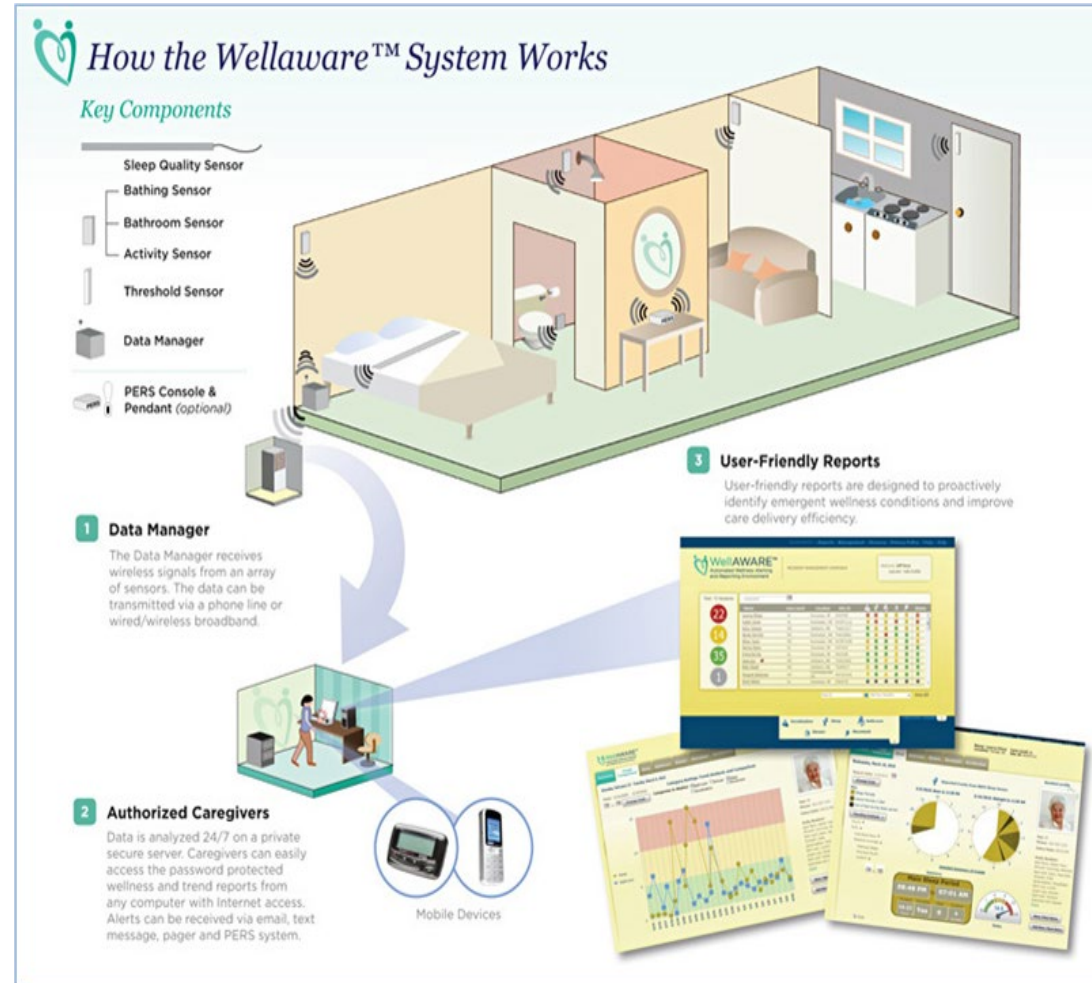


The Connected Aging Landscape: Home Environment

CITRIS, 2014

Products that support monitoring and maintaining functional status in home environments

- Home controls – temperature, security, lighting
- Routine monitors
- Passive sensors

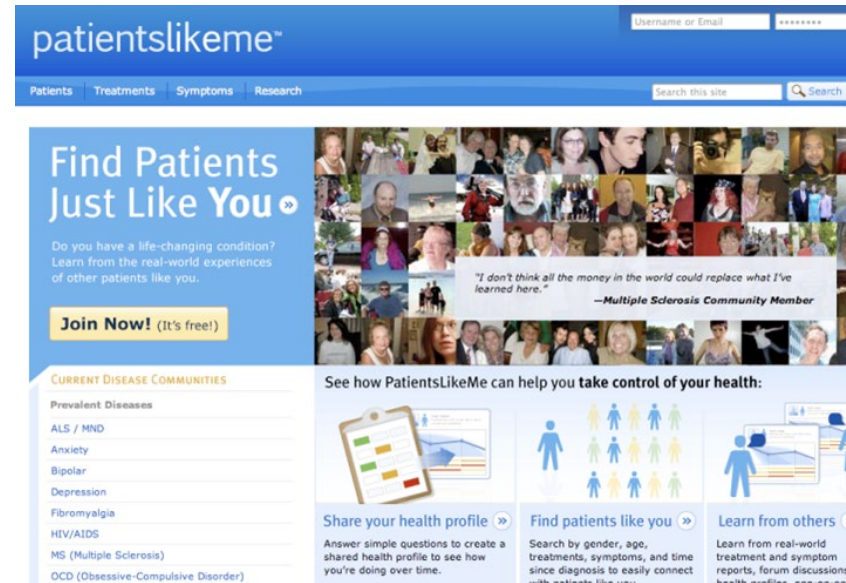


The Connected Aging Landscape: Community

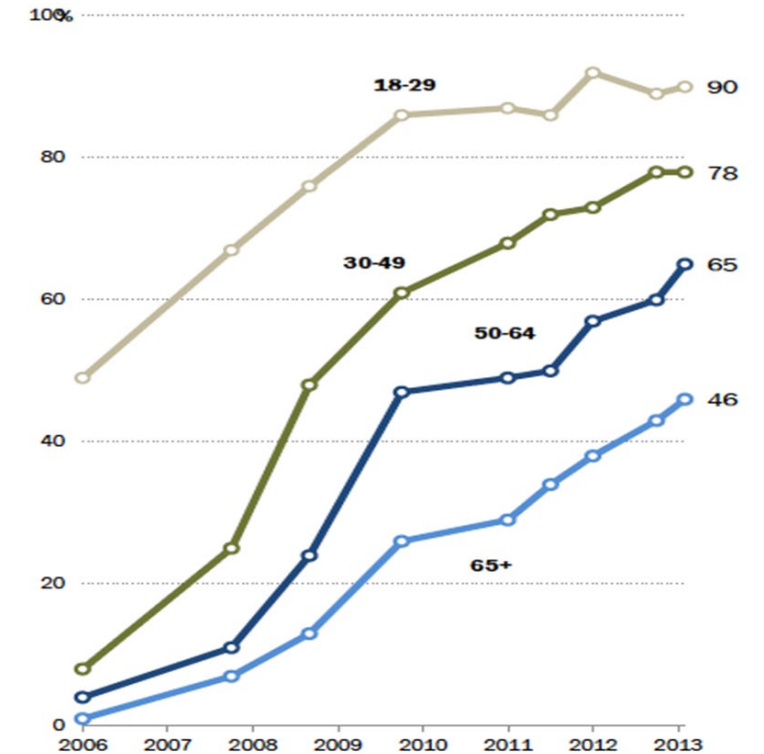
CITRIS, 2014

Technologies to stay socially connected to families, friends, and local communities

- Social networking
- On-line support
- Resources



Social networking site use over time, by age group
% of internet users in each age group who use social networking sites



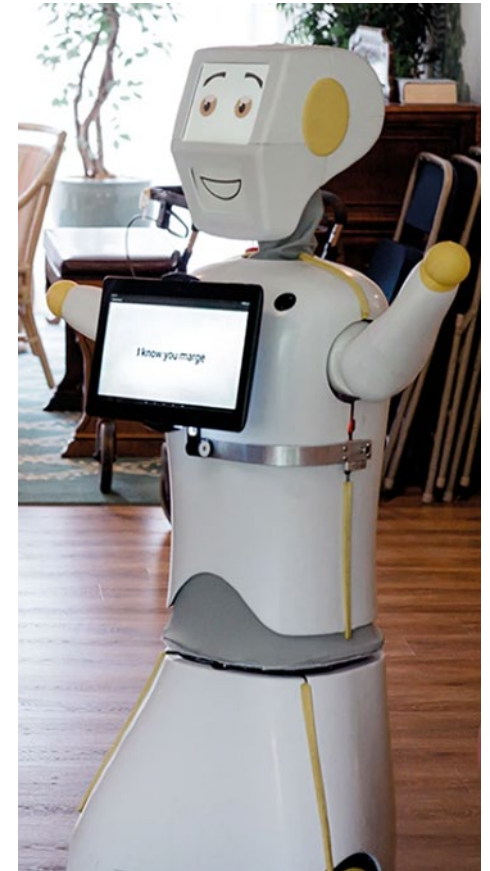
Pew Research Center's Internet Project surveys.
PEW RESEARCH CENTER

The Connected Aging Landscape: Caregiving

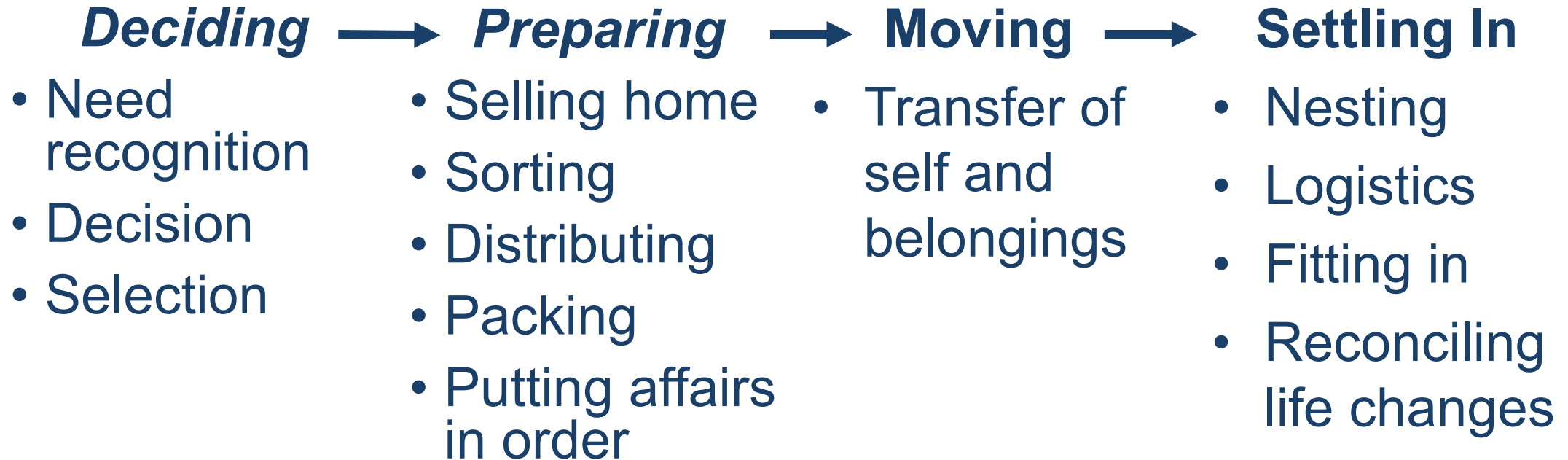
CITRIS, 2014

Technologies and products that support caregivers in providing timely and effective care and support to older adults and persons with disabilities in their homes

- **Cameras**
- **Alarms**
- **Passive sensors**
- **Home environment – temperature, security, lighting**
- **Routine monitors**
- **Robots**



The Moving Process



Young, 1991

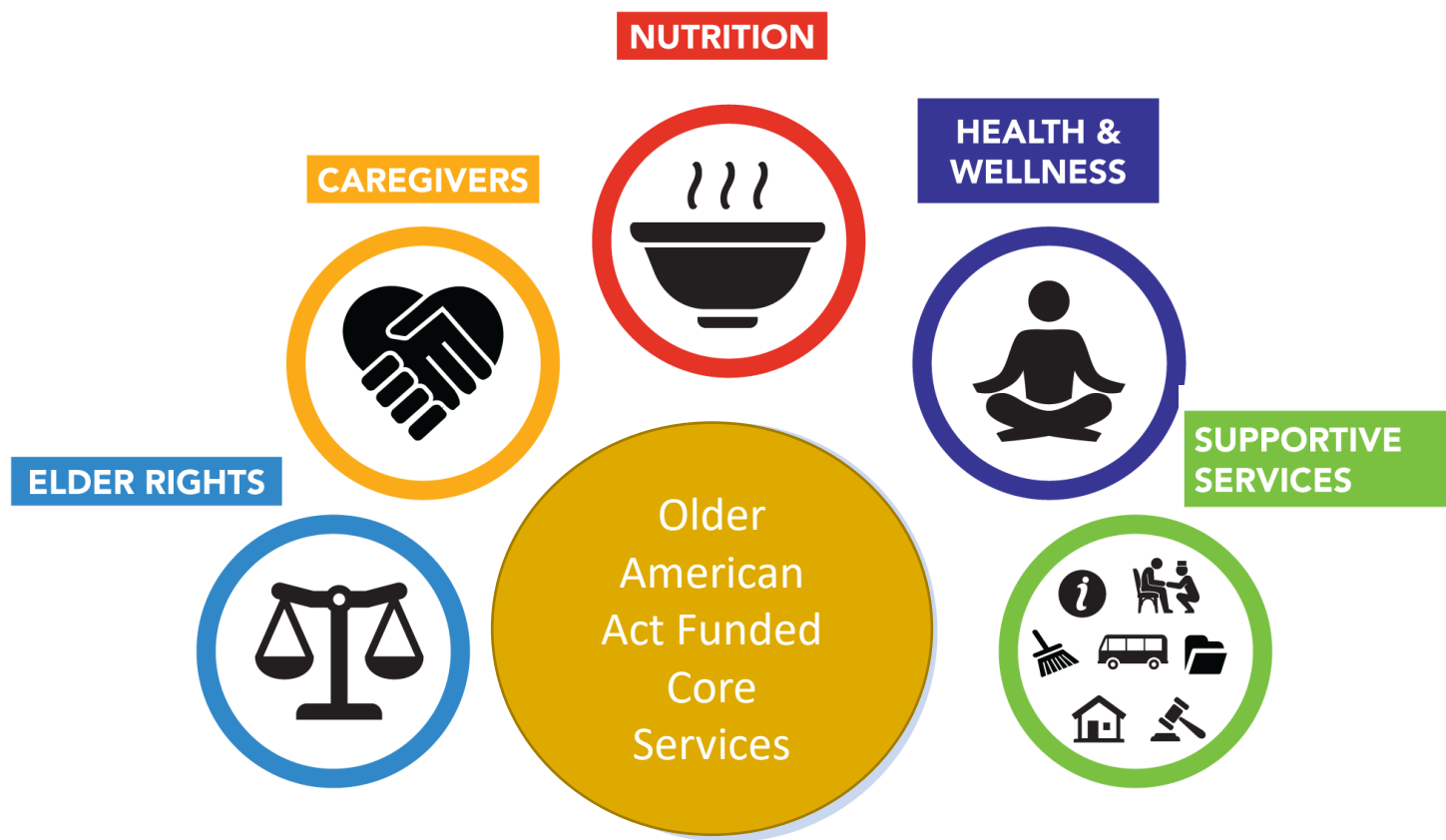
Issues Related to Moving

- Moving is not for everyone
- Moving takes place over time, is a process
- Helpful to know options in advance, avoid emergency
- Many wait too long to gain full benefit
- Moving can be an opportunity to pursue interests and to have help when needed
- This may not be the last move

Getting Help

- Health-care professionals – to help with health assessment and projections, identifying options, provide support through transitions
- Legal and financial advisors to assist with estate planning, guardianship, real estate transactions
- Internet and books to provide information about options and considerations

Area Agencies on Aging (AAAs) Offer 5 Core Services



Aging and Disability Services
Area Aging on Aging for
Seattle and King County

1-844-348-5464

<https://www.agingkingcounty.org/>



Aging and Disability
Resource Connection

National:

1-800-677-1116

Visit

[https://eldercare.acl.gov/Public
/Index.aspx](https://eldercare.acl.gov/Public/Index.aspx)



**Community
Support and
Recreation**



**Employment
and Education**



**Family Caregivers
and In-Home
Services**



**Financial
Assistance**



Housing



**Crisis Support,
Legal Services
and Safety**



**Medicare,
Medicaid and
Other Insurance**



**Disability
Services and
Supports**



Transportation



Veterans



Food



**Health and
Wellness**

WA State Department of Social and Health Services



- ❖ Information about finding services, eligibility
- ❖ Guides for evaluating options
- ❖ Health promotion and prevention information

<https://www.dshs.wa.gov/altsa/long-term-care-services-information>

Aging Life Care Association

- Professional guidance
- Assessment
- Planning
- Problem-solving
- Education
- Health, financial, housing, legal
- Crisis intervention

ALCA
8
knowledge
areas



www.aginglifecare.org

AARP

Resources for planning:

- ✓ Housing, long-term care
- ✓ Caregiving
- ✓ Financial
- ✓ Legal
- ✓ Social connection and volunteering



www.aarp.org

Thank you!

I welcome your questions and discussion

I wish you all the best with your planning and the outcome of your thoughtful preparation