

Insider's Guide to **Affordable Senior Living**



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Introduction

There comes a time for each of us when we begin to wonder if it's time for "the talk" with our aging parents. Often we've begun to see signs that they're not doing well living on their own. Perhaps they're becoming isolated, lonely, or frail. Or perhaps one or both of them have developed serious health problems, or a visit has revealed that they're unable to cope with the tasks and responsibilities of daily life.

If you've begun to wonder if it's time to discuss a change in living situation, this conversation is likely overdue, experts say. Most of us actually wait too long to broach a subject that's hard to talk about but critically important.

Talking with a loved one about his or her living situation and future need for care isn't easy. We all tend to put off serious conversations to avoid conflict or awkwardness, but this isn't a conversation you can afford to delay for long. It's also not a conversation you can have in a hurry, or even all at once; it takes time to understand your loved one's wishes and feelings, to express your concerns, and to consider the possible options.

Here are some talking points that can help you have a productive conversation.

- Share your fears and concerns about your parent's health and safety.
- Ask your parent to express her feelings and wishes and reassure her you'll respect them as best you can.
- Be clear that you're here to support your parent and can be depended upon to act in her best interest.
- Allow your parent to maintain a sense of control by letting her make her own decisions -- within reason.
- Be honest and direct about your own needs in relation to your parent's expectations of you -- explain clearly your time and energy limits.
- Offer to involve a professional, such as a geriatric care consultant, who can help each of you express your needs and concerns, evaluate the options, and make recommendations for the best solution.

Signs That Your Parent Needs Care

When embarking on the process of finding care for your parent, it's important to take stock of her current situation. Here are some signs that your loved one is becoming less independent and may need to change her living situation.

1. Recent accidents, health emergencies, or close calls

Did your loved one take a fall, have a medical scare, or get in a car accident recently? Who responded and how long did it take? Accidents do happen, but as people get older, the odds of them happening again will rise.

2. A slow recovery

How did the person you're caring for weather the most recent illness (for example, a flu or bad cold)? Was he or she able and willing to seek medical care when needed, or did last winter's cold develop into untreated bronchitis?

3. A worsening chronic health condition

Progressive conditions such as COPD, dementia, and congestive heart failure can decline gradually or precipitously, but either way, their presence means your loved one will increasingly need help.

4. Increasing difficulty managing day to day

Keep an eye out for signs your parent is having trouble with bathing, dressing, shopping, cooking, doing laundry, and managing medications. Experts gauge these skills, known as activities of daily living (ADLs) and instrumental activities of daily living (IADLs), to evaluate older adults and make a functional assessment. If you can't tell for sure, ask a doctor, geriatrician, social worker, or geriatric care expert to evaluate your parent.

5. Noticeable weight loss

Does your parent look (or feel, when you touch her) noticeably thinner? This may be a sign that she's no longer able to shop, cook, and feed herself, or it may indicate an underlying health condition, such as heart failure or COPD. Other signs to look for: clothes that are too loose, or new notches on a belt. Check the fridge and watch meal-prep skills.

6. Noticeable weight gain

Just as weight loss can be a sign of distress, unexplained weight gain can signal a health issue. Common causes include an injury slowing the person down, diabetes, and dementia. (If your parent doesn't remember eating, he or she may indulge in meals and snacks all day long.) Financial worries may be keeping your parent from purchasing quality food and leading him to rely more on cheap, prepackaged meals.

7. General frailty

Do you feel anything "different" about the person's strength and stature when you hug? Can your loved one rise easily from a chair? Does she or he seem unsteady or unable to balance? Compare these observations to what you saw the last time you were together.

8. Changes in appearance or body odor

Unwashed or wrinkled clothes, uncombed hair, or other changes in hygiene, particularly in a parent who previously took pride in her appearance, can signal new physical problems. (Losing strength and dexterity can make buttons, snaps, and zippers hard to manage or prevent your loved one from shaving, for example.)

Unfortunately, a close hug can also reveal changes in personal hygiene habits. Causes range from memory trouble to depression to other physical ailments.

How Do You Know You're Making the Right Decision?

Your parent or family member may not accept the decision to move into assisted living easily -- at least not at first. And when this happens, it can be hard to feel you're making the right decision. But it's important to realize that your loved one may not be able to see the whole picture, and that choices often look different with hindsight. Here are some things to consider that may help you make peace with this decision.

1. Loneliness and isolation are dangerous.

Sometimes older adults have trouble realizing or acknowledging that they're isolated or lonely. Isolation may develop gradually, as friends and neighbors move away, develop health problems, or pass on. Your loved ones may become set in their ways and habits and not know how to reach out. They may feel embarrassed or uncomfortable admitting that they're sad or lonely, even to themselves.

But loneliness is not something to take lightly. In fact, isolation and feelings of being alone are downright dangerous, both mentally and physically. Research has found that loneliness is as unhealthy as alcoholism or smoking 15 cigarettes a day. One study found that older adults who described themselves as lonely had a 45 percent higher risk of dying and a 56 percent higher risk of developing functional decline (such as losing the ability to walk or climb stairs) than seniors who felt socially supported.

2. Caregiver burnout is a serious issue.

Caring for an aging parent can be deeply satisfying, but it can also be overwhelming. The strain of balancing a job, a family, more work in the home, and the care of someone may lead you to feel like a martyr or make you feel angry and guilty. And it may take a toll on your mental and physical health; studies have found that caregivers report high levels of depression and stress.

That stress takes a toll; caregivers are more likely than the general public to have a chronic illness, and research shows that the longer a caregiver is in the role, the more likely he or she is to report a decline in health.

3. Your parent may thank you later.

The benefits of moving to a senior living community may not be clear to your parent until after she moves. Here are some of the positive aspects of assisted and independent living your parent may thank you for later:

- The chance to make new friends
- Easy access to medical care
- Social activities and classes
- Access to fitness facilities
- Prepared meals

Getting Everyone on Board With the Decision

Resistance to accepting help is all too common among older adults. And siblings, other family members, and friends may also be resistant out of fear of change. Here are a few tips to getting everyone to see eye to eye.

1. Remind your parent of other types of help she comfortably accepts.

She goes to the doctor, lets her neighbor drive her to the store, and has a handyman help her around the house. Help her see that this is just a new framework for such help.

2. Invoke her peers.

It's almost certain that some members of your parents' circle have moved into senior care, and others have hired in-home help. Talking about a friend's new caregiver or the activities in another friend's independent living community will help make future change feel less foreign.

3. Present senior care as help for the whole family.

Explain that your stress and exhaustion require the family to get some assistance. If pride is preventing your parent from accepting help, it may be easier for her to see it as support for you and your siblings.

4. Discuss financial benefits.

If you're having trouble communicating about this challenging topic, learn more about how to handle family conflicts at <http://www.caring.com/articles/family-conflict>.

5. Get outside help.

If your family is experiencing serious conflict around choosing senior care for your parent, it may help to involve a mediator experienced in helping families resolve such issues.

Paying for Care

As you're weighing senior care options for a parent or other family member, cost is likely at the top, or at least very high, on your list of concerns. Particularly if you're seriously considering residential care, you may be asking yourself how in the world people pay for it. The good news is that once you take stock of all of your options and resources, getting care for your loved one may not be as expensive as you fear. There is a very wide variety of strategies for obtaining the money, many of which you may be unaware of. Here are the most popular ways people find to pay for senior care.

1. Use long-term care insurance.

If you or your loved one had the foresight -- and financial ability -- to buy long-term care insurance, consider yourself very lucky indeed. Long-term care insurance policies apply to assisted living care; all you need to know is how to collect on it. Some long-term care policies have a specific designated benefit for nursing home care, based on a mental or physical diagnosis, which can be used to pay for assisted living. Or the policy may set a designated payment for home care, which can be paid directly to the assisted living community or to the beneficiary, who then uses it to pay for assisted living.

One more thing: If your loved one didn't buy long-term care insurance, it's probably too late now to consider this option. But there is time to sign up for a long-term care policy yourself, so you don't put your own family in the same pickle in the future.

2. Convert a life insurance policy.

If you or your loved one has a life insurance policy they probably purchased it long ago to protect and provide for dependents in the event of their death. But a life insurance policy can also provide financial support now. If the insured has a terminal condition, (24 months or less of life expectancy certified by physician), they may be eligible for an "accelerated death benefit." Not all policies have accelerated death benefit riders so check with the insurance company regarding the policy in question.

You may also be able to sell a life insurance policy in a life settlement transaction for cash. A life settlement is the sale of a life insurance policy to a third party for less than the full death benefit but more than the cash surrender value. The company that buys the policy pays a lump sum to the family, becomes responsible for premium payments, and collects the full death benefit at the time of the insured's death. Payouts in a life settlement vary depending on the health condition of the person in question and what kind of policy is being sold.

Another alternative is to convert a life insurance policy into a long term care benefit that pays directly for the senior care of your choice. In a policy conversion the life insurance is sold to a third party but the funds are placed into an FDIC insured, irrevocable benefit account that pays a care provider directly each month. If the senior should die before the full benefit amount is spent on care, the remaining balance goes to the family. Payouts from a policy conversion are generally higher than in a traditional life settlement but the funds can only be spent on care. Policy conversions generally involve individuals with terminal or chronic illnesses and are therefore exempt from U.S. federal income tax in most cases. Get more information on converting a life insurance policy to a long-term care benefit at <http://get.lifecarefunding.comprovider=CARING>.

3. Take advantage of veteran's benefits.

If one of your parents was a veteran, you're in luck when it comes to residential care. Veteran's benefits

can be used to pay for residential care in a variety of situations. One set of benefits is available to those with service-related injuries or disabilities; another set of benefits, known as Aid and Attendance, is available to any veteran or surviving spouse who's disabled and whose income is below a certain limit. To qualify for and access these benefits, you'll need to go through the Veterans Administration, which can be a tricky and time-consuming process. It's extremely helpful to work with a geriatric planner who knows the ins and outs of the system. Many senior living communities offer a financial concierge service that can include guiding you through the process of qualifying for benefits.

4. Sell or rent the family home.

If only one parent is still living, or if both parents need assistance with daily living, selling the family home is a popular option. Depending on the size of the mortgage held by the bank and the value of the house, this can net your parents a tidy sum. And of course if your parents have paid off their mortgage, even better. There are other financial factors, such as capital gains taxes, to take into account when deciding whether to sell a family home, so it's best to consult an expert before making this decision.

If selling isn't right for your family, renting out the house is a popular option to provide a steady income stream to pay for assisted living. In some areas of the country, rents are so high that this may be a better option than selling. The opposite is true, of course, in areas where property values are high and rents are low. The idea of being a landlord might seem scary, but for a percentage fee you can hire a service to manage the property for you.

5. Take out a reverse mortgage.

If your parents own their home outright or have only a small mortgage on it, a reverse mortgage can offer a solution. But because one person must continue to live in the home, this option is most useful for seniors planning to age in place or for a couple of whom just one plans to move into assisted living or a skilled nursing home.

Also called a home equity conversion mortgage, a reverse mortgage allows your parents to cash out the value of the equity they have in their home, either in a lump sum or in a series of monthly payments. The bank will decide on a value based on what the home is worth, interest rates, their ages, and other factors, and the loan balance will gradually increase over time. (If a bank holds a mortgage on the house, it has to be paid back before your parents can begin receiving payments.) To apply for a reverse mortgage, one homeowner must be over the age of 62. The borrower can stay in the home until death, even if the loan balance exceeds the home's worth. Upon death, the loan balance must be repaid, which usually means selling the home.

Reverse mortgages were originally developed to help widows remain in their homes after the breadwinner passed away. Today they work best when one parent needs assisted living but the other can remain in the home. Be sure to do your homework about the pros and cons of reverse mortgages -- they aren't for everyone. For example, it's probably not a great choice for a beloved property that you want to keep in the family.

Finally, a reverse mortgage is a big commitment, so it's important to work with a reputable company. Make sure you understand the terms and read the fine print, as there are many rules about homeowners' insurance and mortgage insurance and keeping the property well maintained. There may also be high fees involved, or clauses that make it easy to lose the home. The Consumer Financial Protection Bureau recently reported that reverse mortgage scams and foreclosures are on the rise.

6. Take out a home equity loan.

If a reverse mortgage doesn't sound attractive, a home equity loan is another option, particularly during periods when interest rates on these loans are low. There are also several new financial programs that allow seniors to tap their home equity, but they're only available in some states.

7. Investigate other senior care loans.

In the last few years, a new class of loan has emerged that is specifically designed to help families pay for assisted or independent living. Most of these are best used as short-term or "bridge" loans, often to cover the cost of senior care while a home is being sold or when a sudden health crisis demands an immediate solution. These loans typically have shorter approval times, and some are structured to allow multiple family members to share the cost of paying for care.

8. Purchase or use an annuity.

In recent years, annuities have become less popular, but they are still an option in some situations, particularly if your parents have a nest egg but you're concerned that they may outlive their resources. An annuity allows your loved ones to pay a lump sum up front and receive regular payments back over a promised period of time, usually the rest of their lives. An annuity can help stretch out their money and ensure that they'll always have at least some coming in. The payments continue even after the purchase premium runs out, so in essence your parent is rewarded for living longer.

Another benefit is that annuities aren't fully counted as assets when you apply for government assistance. The income from the annuity is counted as a "resource," but the much larger sum originally used to purchase the annuity is not.

Annuities are complex financial tools with many variations. Some involve a waiting period before payments begin, while others deliver payments immediately. Annuities are also available with both fixed and variable interest rates. You'll want to do some homework and talk to a trusted financial adviser about what annuity options might be appropriate for your situation. Unfortunately, annuity fraud is a common problem, so it's important to be very careful. Avoid any annuity presented by a telemarketer, an advertising campaign, or a marketing "seminar" held in a public setting. Work with a reputable credit union, bank, or other financial institution and read the fine print carefully. And make sure your representative helps you think through some of the trickier details, like inflation.

9. Consolidate resources to pay privately.

Even given all the resources listed above, many people opt to pay for independent living, assisted living, or in-home senior care using their own or other family members' resources.

Often, the first step in this process is getting as many family members together as possible to talk about financing care. Families can find creative ways to combine assets, sometimes trading money for time. For example, if one or two siblings or family members handle the brunt of daily care, such as driving to medical appointments, others with less flexible work schedules -- who are often those with higher incomes -- might contribute more money to balance things out.

If there's a family home that no one wants to sell yet, siblings with available funds might pay for assisted living with the promise of repayment when the house is sold.

10. Evaluate government assistance options.

If your parents don't have significant savings or other financial assets and their monthly income is low, they may qualify for government assistance to pay for long-term care. Many people mistakenly believe that Medicare, the government health insurance system for seniors, will pay for long-term care, but this is not the case. Medicare will pay for short-term stays in skilled nursing, typically as follow-up care from an illness or injury, but that's about it.

Medicaid, however, does pay for long-term care for those who qualify. Because Medicaid is run as a partnership between the states and the federal government, the programs go by different names in many states. To learn the name of your state's program, look it up online or in the government pages of your phone book (example: search for California Medicaid). Eligibility for Medicaid differs from state to state, but typically you must have less than \$2,000 in assets, in addition to your home and your car, in order to qualify.

Be aware that only some assisted living communities will accept Medicaid, and the number of Medicaid beds are usually limited. Your local Area Agency on Aging (<http://www.caring.com/local/area-agency-on-aging>) can tell you which long-term residential care options near you accept Medicaid. To help you navigate the maze of signing up for public benefits, you can also call for a free consultation from a government health insurance counselor.

Important note: Beware of trying to qualify for Medicaid by "gifting" money and other assets to adult children or other family members, also known as "Medicaid spend-down." This once-popular strategy isn't as easy as it sounds and can backfire badly. The government has become increasingly strict about Medicaid qualification and has the right to undertake a financial inspection known as a "look back," which involves going over your financial transactions for the past five years. Any gifts of money or assets made during this time are counted as resources, including assets put into an irrevocable trust. If you're caught trying to spend down your resources to qualify for Medicaid, the penalties are steep -- including disqualification from receiving Medicaid for a lengthy period of time.

If you have a disability, another option is supplemental Social Security income (SSI). Also administered by the state, SSI is part of the governmental safety net for those who are impoverished and partially or totally disabled by illness or injury. SSI comes in the form of monthly payments, which you could use to pay for nursing home care or assisted living. To qualify for SSI, contact your state disability department. You'll need to document your financial status and you'll also need a doctor to certify that you can't work because of a medical disability.

The Affordable Care Act will also be creating more Long Term Services and Supports programs (<http://www.caring.com/articles/affordable-care-act-long-term-care>) in Medicaid by making it easier to become a Medicaid beneficiary. In the states that participate, this will expand Medicaid eligibility levels, terminate many restrictions, and increase the number of services available to those who qualify, meaning more people will benefit from some sort of assistance.

Understanding Senior Care Options

The most important thing to know about senior care and living options is that you don't have to do it alone. No matter what your loved one's needs, there is a solution. If you're stuck because no one feels qualified to make the choice, a geriatric care manager or senior move manager can work with the entire family to present options, resolve roadblocks, and help you find the perfect situation for your loved one.

While care and living options vary from area to area, these are the basic senior living options available.

1. Aging in place

This is the term eldercare experts use for growing old at home and is the option most older adults prefer. They prize their independence, and some feel very strongly that they don't want to be "put in a home."

However, aging in place is not for everyone; it will be most successful for seniors who are healthy enough to perform necessary activities such as cooking, bathing, and walking safely. Aging in place is also most successful for those who live close to a grocery store, a pharmacy, and a medical facility or who have transportation options (other than driving themselves).

Also, it's not possible for most seniors to remain in their homes without significant challenges (and extra costs) as they become less independent. Two types of support will likely be necessary:

Physical improvements: The house itself will likely need to undergo some modifications, including basic safety features like an extra railing on the stairs, safety aids in the bathroom, and possibly a high-tech home monitoring system for emergencies.

In-home help: Most older adults will eventually need part-time or full-time in-home care to make aging in place viable. You can hire a caregiver independently or through an agency or registry; either way, you'll want to choose someone your parent is comfortable with and whom you can trust and depend on. For help finding and hiring in-home senior care, use the directory available at Caring.com:

<http://www.caring.com/local/in-home-care>

2. Independent living (IL)

Often organized into apartment or condominium complexes, independent living communities offer a social environment and some supportive services, but they do not typically provide onsite medical or daily living care. IL communities frequently have extensive fitness and sports programs, facilities, communal meals, and other services such as beauty salons and banks. Some have medical professionals available, but IL communities do not have the onsite medical support available in assisted living.

If your parent wants to be independent but you've started to worry about her safety, ability to drive, or social isolation, independent living is a strong option to consider.

3. Assisted living (AL)

This is the right option if your parent needs more support than she can get on her own or at an independent-living community but doesn't need complex medical care on a daily basis. AL communities offer meals, housekeeping, planned activities, and usually feature an onsite medical clinic or visiting medical services. Many remind residents to take medications but won't do things like give injections. Assisted living is best for those who need some supervision and help getting through the day but are still

in good health and don't need the round-the-clock care available in a nursing home.

Depending on what care your loved one needs, assisted living can be much more affordable than nursing home care or long-term in-home care. Assisted living rents vary, but you can generally expect to pay \$2,000 to \$5,000 per month (compared to \$5,000 to \$10,000 and up for nursing homes).

4. Continuing care retirement communities (CCRCs)

These communities take the long view, offering a range of options from independent living units to assisted living skilled nursing, all in one place. Also called Senior Living Communities, CCRCs are one of the more expensive options, typically requiring a fee and requiring residents to purchase their apartment or condominium. But because CCRCs promise to care for those who join for the rest of their lives, even if health needs change, they also offer long-term security. If your parent is relatively healthy right now but wishes to plan ahead for her later years and would prefer to stay in one place, CCRCs are an ideal choice.

5. Board and care homes

Like assisted living communities, board-and-care homes (also called family-care homes) are licensed residential care facilities for seniors. They're usually private residences that have been converted to residential care for a small number of older adults. They are most common in small towns, rural areas, and suburbs, and they generally offer all meals, round-the-clock staffing, and personal care, sometimes at a lower cost than assisted living or skilled nursing. If your parent would benefit from lots of attention from a caregiver but doesn't need daily medical supervision, a family care home might be the right choice.

6. Skilled nursing facilities

Also called nursing homes, skilled nursing facilities offer round-the-clock nursing care, meals, and other basic care and activities. Some offer hospital-level care for non-acute conditions. If your parent is recovering from an illness or injury or has a chronic health condition for which she needs long-term skilled nursing care, this is going to be one of your best options.

Choosing Senior Care

Evaluating senior care options can be overwhelming, so don't be afraid to ask for help. Caring.com offers an online Senior Care Directory where you can find descriptions of communities -- including their facilities and amenities -- and read reviews written by other families who've been in your shoes. Go to <http://www.caring.com/articles/senior-care-reviews-facts>.

You can also speak to a Family Advisor at **(800) 311-0604** for personalized assistance.

As you research, keep this checklist handy to help you keep track of your observations.

Senior Care Comparison Checklist

About the location:

- Is the location close to shops, doctor's offices, a pharmacy, and other important places?
- Is the neighborhood quiet and pleasant?
- Is the location convenient for family and friends to visit?
- If the community is not in your town, are there hotels nearby for when you visit the area?
- Is the neighborhood generally considered safe, or is there a high crime rate?
- What are others saying about this provider in Caring.com reviews?
- Can you find any information about the provider through the Better Business Bureau or your local Area Agency on Aging?
- What types of payment are accepted, and/or do they have programs to help residents afford care?

About the community:

- Is there easy parking outside, including handicapped spaces?
- If your family member will be bringing a car, is parking provided?
- Are the grounds attractive, with plants and trees?
- Is there a safe, enclosed area where residents can walk and socialize?
- Are the common spaces in the community pleasant and appealing?
- How many rooms are there where the residents can spend time with each other and with visiting family members, and can you imagine your loved one using these common spaces?
- Are hallways well lit and easy to navigate, with handrails for safety and plenty of room for wheelchairs?
- Are there shared pets in the community (such as dogs, cats, miniature horses, fish, or birds)?
- Are the dining rooms clean and attractive?
- How many meals per day are provided?
- How's the food -- is it both tasty and nutritious?
- Can the community cater to specific dietary needs or special requests?
- Are there kitchens in the rooms? If not, are residents allowed to bring food back to their rooms?
- Can visiting family members join the residents for meals?
- Can you taste the food or come for a meal to try it yourself?
- Is there a private room available for family celebrations or private family dinners?

- Is there a posted, varied schedule of activities, and are there any activities that you think your loved one would participate in?
- Do the residents have any scheduled interaction with the outside local community, whether because volunteers come into the community or residents go on regular outings?

About residents' living quarters:

- Do most residents have a private room or share a room?
- Does each room have a private, handicapped-equipped bathroom, or is there one shared bathroom?
- Are residents' rooms personalized with photos, mementos, or other possessions?
- Is there adequate closet and storage space?
- Is there good lighting and are there attractive views in each room?

Make Your Parent's Move a Success

Once your parent decides to move into senior living, you'll want to make the transition as smooth as possible for both of you. Here are some tips on how to help your parent make the move with a minimum of anxiety and stress.

Checklist of Legal Documents You'll Need

As your parent makes the transition to senior care, you'll want to make sure you have these documents so you can more successfully help with her affairs and cope with emergencies.

1. **A medical directive, living will, or advance health care directive:**
Sets out what kind of care your parent wants to receive if and when she becomes ill or incapacitated
2. **A durable power of attorney for healthcare:**
Allows you to make healthcare decisions for your parent
3. **A HIPAA release:**
Gives you access to your parent's health records and physicians' advice and opinions
4. **A durable power of attorney for finances:**
Allows you to manage your loved one's financial affairs
5. **A revocable living trust:**
Allows your loved ones to transfer their assets to beneficiaries without going through probate, acting as executors of the trust while they're living
6. **A will:**
Designates who will receive assets and personal property

Checklist for Moving

In addition to clothes, shoes, and toiletries, here's a list of many of the things you'll need to help your parent settle in comfortably.

Furniture

- Bed (rent a comfortable hospital bed, or bring a bed with a familiar mattress)
- Nightstand (ideally with drawers and shelves)
- Seating (small sofa, chairs with arms, rocker; avoid chairs on casters)
- Small table(s) with storage, such as shelves or drawers
- Small kitchen table or drop-leaf table (a standard dining table is usually too big)
- Dresser

Housewares

- Microwave
- Mini refrigerator
- Dishes, glassware, and silverware
- Pots and pans
- Coffeemaker
- Hot pot
- Bedding (two sets sheets, blankets, pillows, comforter -- easier than a separate decorative bedspread)
- Bath towels
- Hangers
- Trash can(s)
- File box for medical, legal, financial paperwork
- Photographs to display or look at in books (digitize everything else to store)
- Heirlooms and mementos
- Small safe (but don't bring jewelry, etc., that's not regularly used)
- Cleaning supplies
- Wall décor (photographs, paintings)
- Curtains (check ahead; blinds may be provided)
- Lamps, lightbulbs
- Clock

Entertainment

- Television
- Music system
- Desktop, laptop, or tablet computer
- Craft and hobby supplies
- Sports or fitness equipment

Post-Move Tips

Moving in is just the first step of helping your parent integrate into her new surroundings. Here are some suggestions for getting your parent's new life off to a good start.

1. Help your parent find a friend.

Making the acquaintance of even one person can be an entry point to all the activities and social options that assisted living provides. The first step: Ask if your parent's new community offers a resident "buddy" system for new residents. Introduce your parent to his or her buddy and facilitate the exchange of phone numbers, addresses, and other information. If an official buddy program isn't in place, ask the resident services manager or activities director to match your parent with someone friendly who will sit at her dining table and make introductions. Also, go over the residence's activities calendar with your parent and discuss the offerings. It may help to go through the sign-up process together and make sure your loved one knows where and when the class or activity is held.

2. Help make things homey.

Once everything is moved into your parent's new living quarters, there's still more to do to make sure she feels at home. Remember, change is hard, and unfamiliar surroundings can make older adults feel anxious and unsettled. Organize closets and drawers, find storage for items that don't fit in the space, and toss packing materials. As much as possible, arrange your parent's things similarly to how they were placed at home. Hang pictures and arrange knickknacks. Put familiar sheets, blankets, and pillows on the bed and chairs.

3. Encourage patience.

With their long life experience, older adults can be quick to make judgments about the environment and people around them, and sometimes they need encouragement to be open to new experiences. In any way you can, encourage your loved one to take the time to explore her new surroundings and give herself time to adjust to what is certainly a big change. If problems arise, help your parent address them one by one in a proactive way to avoid a pattern of unresolved complaints. Make sure your parent knows who to talk to if there's an issue to resolve and that she feels her concerns have been acknowledged and addressed.

4. Help your parent feel "put together."

When meeting new people, we all like to feel we look our best, and your mother is no different. (This may be less of an issue with dads.) If there is a beauty salon onsite, take her to meet the staff and set up her first appointment. If she seems nervous about how other residents are dressed, take her shopping for a new outfit, accessories, or makeup. A new scarf, lipstick, or piece of jewelry can be a good ice-breaker, too.

Helpful Resources

Alzheimer's Association

<http://www.alz.org>

Area Agency on Aging

<http://www.caring.com/articles/caregiver-organizations>

Family Caregiver Alliance

<http://caregiver.org/caregiver/jsp/home.jsp>

Geriatric Care Managers

<http://www.caring.com/local/geriatric-care-managers>

National Council on Aging

<http://www.ncoa.org>

Meals on Wheels

<http://www.mowaa.org>

Medicare

<http://www.medicare.gov/campaigns/caregiver/caregiver.html>

Online Support Groups for Family Caregivers

<http://www.caring.com/support-groups>

Veterans Affairs Caregiver Support

<http://www.va.gov/>