**Assisted Living Information**

Though there is no universal or federal definition of assisted living, the term generally refers to a continuum of long-term care services that include a combination of housing, health care and personal care services. The rise of assisted living facilities was in response to the demand for help for seniors who need assistance with everyday activities but who still wish to maintain maximum independence. Accommodations vary from facility to facility and are designed to fit every preference and budget. Some of the more typical senior housing options include individual rooms, shared quarters and private apartments.

Assisted living communities can be for- and not-for-profit. Regardless of the type of facility, all are required to adhere to state licensing requirements and policies[(i)](https://www.stage.aplaceformom.com/assisted-living#top1). A Place for Mom has compiled a directory of assisted living licensing websites for all 50 states plus the District of Columbia. On these websites, you can find regulation standards as well as inspection summaries and violation histories for each facility.

Once upon a time, assisted living facilities were akin to nursing and retirement homes. They were cold, impersonal and lacked homey touches residents both needed and craved. Over the past 30 years, however, senior care professionals and senior living designers have revolutionized the Assisted Living Facility (ALF)*(ii)* concept, and now these communities truly do feel like home. How do today’s senior living communities differ from the institutions of the past? Explore just a few of the ways below:

* **Culturally Diverse Options:** It’s becoming increasingly common for communities to cater their offerings to meet the unique cultural, spiritual, dietary and lingual needs of local populations. Across the nation, you can find Christian, Asian, Jewish, Persian and LGBT communities, to name a few different types.
* **Lifestyle Communities:** As America ages and diversifies, niche communities are in high demand. From golf-oriented communities to themed communities, there’s a little bit of something for everyone.
* **Pet-Friendly Options:** More communities now allow residents to bring along their furry, scaled and feathered friends, though pet policies vary from facility to facility. Some communities host “pet interviews” to determine if a pet is a good fit, while others have strict breed, weight and size requirements.

Searching for assisted living can seem overwhelming and families often have questions about costs, timing and how to search for the best place for their loved one. We have put together a list of useful articles, resources and answers to common questions.

**What is Assisted Living?**

Assisted living services vary from community to community. That said, some services are more common than others:

* **General Services:** At the very least, you can expect the assisted living facility you choose to provide help with the core Activities of Daily Living. ADLs*(iii)* refer to the critical life tasks individuals need to manage or perform to live independently. Those tasks include dressing, bathing, toileting, eating, personal hygiene, medication management and transportation.
* **Safety Services:** Most communities safeguard residents’ health and security with controlled access, round-the-clock nursing staff and emergency call systems.
* **Lifestyle Services:** Lifestyle services are the most varied type of assisted living service, and which of these services a facility offers depends on residents’ interests, hobbies and budgets. Examples of lifestyle services include wellness programs, religious services, exercise programs, recreational activities and pet-friendly areas.
* **Additional Services:** Whether on an all-inclusive or a la carte basis, the majority of facilities offer laundry services, meals, activities, housekeeping, gyms, common areas, pharmacies, salons, barbers and libraries.

**Assisted Living Costs**

The average cost of a spot in an assisted living facility in 2018 was $4,000 per monthiv. For a semi-private or private room, that average nearly and more than doubled, to $7,441 and $8,365*(iv)*, respectively. Before you let those averages discourage you, know that the cost varies drastically across regions and is dependent upon multiple factors.

Location is one of the most significant factors that affect the cost of senior living. Communities in more desirable areas are, understandably, going to come with higher price tags, as are those in ritzier neighborhoods. However, facilities in lesser-known and/or lower-income areas are likely to offer budget-friendly prices.

For instance, if you’re looking for Assisted Living in San Diego, CA, you can expect a cost approaching $4,430 a month. In Pocatello, ID, you might pay something closer to $3,554 a month. You can use APFM’s [Senior Living Cost Planner](https://www.aplaceformom.com/planning-and-advice/senior-housing-101/senior-housing-costs/senior-living-cost-planner) to get a better idea of the cost of senior living in your area.

The size of the assisted living apartment will also factor into the cost. In addition to having the choice between private, semi-private and shared rooms, residents can also choose between an apartment, a one-bedroom studio and a shared room.

The number and types of services your loved one needs may also affect the final price. If your loved one needs minimal care, consider a community that offers a la carte options, which would allow you to pay only for those services your aging parent needs. However, the cost of services can quickly add up. If you anticipate your loved one’s needs to grow in the future, an all-inclusive facility may be the more affordable option.

**How to Reduce Costs of Assisted Living?**

Many families get sticker shock when they realize just how high the average cost of senior care is. However, bear in mind that the average is just that — an average, and that there are steps you can take to reduce the cost of monthly expenses. Below are three easy ways to cut costs from the start:

* **Rent a Smaller Space:** Though many communities offer one-bedroom, two-bedroom and studio apartments, you can save a significant amount of money by choosing a smaller and more intimate space for your loved one.
* **Share a Room:** Sharing a room or apartment is an easy way to cut the cost of assisted living in half. However, before you transition your elderly parent into a shared environment, take care to find a roommate who is most likely to be compatible with your loved one.
* **Review Services or Level of Care:** The more comprehensive your loved one’s needs, the higher the cost of care will be. For instance, memory care is more expensive than assisted living, and nursing home care is costlier than memory care. If your loved one doesn’t require much, if any, help with his or her ADLs, independent living may better suit your budget and care requirements. Really consider the motivating factors behind your decision to transition your loved one to assisted living. If health and safety aren’t among them, independent living may be just right.

Discuss your budget with A Place for Mom advisor, who can advise you on the best ways to save on long-term senior living.

**How to Pay for Assisted Living?**

Paying for senior care is a challenge for most families. While some are in a financial position in which they can pay for long-term care out of pocket, many must leverage assets, combine resources and use other creative means to pay for the high cost of quality care. Several families find that they benefit from a hybrid approach:

* **Private Pay:** Pooling the incomes and savings of several family members is the easiest and most straight-forward way to pay for senior living.
* **Life Insurance:** If your aging parent has a life insurance policy, talk to him or her about a life settlement. This process involves selling the policy to another company, which continues to make the premium payments but collects the benefits when the policyholder passes away.
* **Long-Term Care Insurance:** If your loved one is one of the few Americans with long-term care insurance, you may not have to worry about how to foot the bill of assisted living at all.
* **Veteran’s Benefits:** The Department of Veterans Affairs (VA) offers programs, such as [Aid and Attendance](https://www.va.gov/pension/aid-attendance-housebound/), which helps certain eligible veterans pay for care in old age. Veterans may be eligible if they served during certain times of war, are over 65 or disabled and were not dishonorably discharged*(iv)*.
* **Reverse Mortgage:** A reverse mortgage allows homeowners to borrow against the equity in their homes, and then pay back the loan when they sell their homes.
* **Home Sale:** It is not uncommon for seniors to transition from their family homes into senior living communities. If your parents plan to do this, they may wish to sell their home and use the proceeds to pay for care.
* **Medicare:** Medicare will not cover the cost of assisted living. It may, however, cover some of the costs of health care your loved one receives while in a facility.
* **Medicaid:** Medicaid is a last-resort option, as the government program will only pay for care for those with little to no assets.

A Place for Mom senior living advisor can help you explore your payment options and guide you toward the method or combination of methods that will work best for your family.

## Is an Assisted Living Community Right for Your Family?

There are several types of long-term care communities in the United States, all of which are categorized as “Continuing Care Retirement Communities.” These CCRCs, otherwise known as life plan communities, are essentially retirement communities in which a continuum of aging care needs is met. They differ in the extent of and types of care they offer.

### Assisted Living vs. Independent Living

Independent living communities are ideal for seniors who lead active and independent lifestyles but who want to connect with others who are of the same age and share common interests. These seniors want to ditch home maintenance tasks such as lawn maintenance, housekeeping, laundry and meal prep in exchange for organized activities and companionship. Residents of independent living communities enjoy private apartments with living rooms, bathroom and kitchens.

The residents of assisted living facilities are unable to live on their own, whether for cognitive or physical reasons, or both. Though private apartments are available in some senior care communities, many residents opt for the more affordable semi-private rooms or private studios. Staff are on-call 24/7 and help seniors with everything from their ADLs to medical care.

### Assisted Living vs. Memory Care

Many assisted living communities have memory care units within them. Residents with advanced forms of Alzheimer’s, dementia or other types of memory problems may transition to memory care as their needs become more extensive. Memory care units provide 24-hour supervision, secured entrances and exits and additional surveillance equipment.

### Assisted Living vs. Residential Care

Residential care facilities, commonly known as board and care homes, are small, private facilities that house 20 or fewer residents at a time. Residents have the option to rent a shared or private room and are privy to round-the-clock personal care, meals and assistance. Unlike in assisted living facilities, board and care homes do not generally provide medical or nursing care on-site.

### Assisted Living vs. Respite Care

Respite care is designed to give primary caregivers a break — or respite — for just a few hours to several days a week. These short-term care providers may provide services in home, in a facility or at an adult day care center.

### Assisted Living vs. Skilled Nursing/Nursing Homes

Skilled nursing facilities, more commonly known as nursing homes, offer more comprehensive health services than assisted living communities. Residents have access to a wide range of personal and health care services and are under 24-hour supervision. They enjoy three meals a day, and many undergo rehabilitation treatment, such as occupational, physical or speech therapy. Most people who require nursing home care go home after they recover, while some must live in these facilities permanently.