

## 8 senior care options: How to choose the best fit for your aging loved one

Whether you seek outside guidance or not, it's helpful to understand the differences between the most common types of senior care.

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We all know we'll get older someday, but it's easy to put off the nitty-gritty details of what we want our golden years to look like. "People spend a lot of time planning a two-week vacation, but they don't spend a whole lot of time planning that part of their life," says [Lisa M. Cini](#), an aging expert, author and senior living designer. "It's not just about the physical space but how you're caring for your body, mind and spirit."

Plenty of care options and senior living facilities exist to support seniors' needs, but family members trying to choose the best option for their loved one may feel overwhelmed. It's even more difficult if there's uncertainty about what's covered by insurance or Medicaid. One solution is to hire a geriatric care manager, says Carol Bradley Bursack, an experienced family caregiver, author and founder of [Minding our Elders](#). "Everything is unique and individual, and a geriatric care manager is trained in figuring these things out," Bursack says. These services can be expensive, Bursack notes, but having even one or two consultations can be enough to help caregivers understand the best options for their family's finances and preferences.

Whether you seek outside guidance or not, it's helpful to understand the differences between the most common types of senior care options.

**1. Aging in place:** What it is: While moving into a care facility is necessary for some seniors, aging in place is preferred by 76% of Americans over age 50, according to a [2018 AARP survey](#). This keeps them in the comfort of their own home, Cini says, but it often requires modifications to make the space more functional, accessible and safe (like grab bars to avoid falls).

*"It's easy to hire nursing care or find someone to mow the lawn — what's harder is finding ways to meet your emotional and mental needs."*

-LISA M. CINI, SENIOR LIVING DESIGNER

Who it's for: Aging in place is often best for self-sufficient seniors, but those who need assistance can obtain care through visits from family caregivers like you or hired senior caregivers (or a combination)? Bursack says that some seniors may feel it's invasive to have people come into their homes and may be more comfortable in assisted living, so it comes down to personal preference. This option has included services or social activities like one would find at a facility, so these seniors must be proactive about seeking stimulation and creating structure, Cini says. On the bright side, Cini says, the pandemic proved technology can help bridge the gap and [reduce loneliness and isolation](#). What experts say: While staying at home can be cheaper than moving into a facility for some seniors, [The Urban Institute](#) found that the costs of retrofitting, maintaining a home and medical care can make aging in place too costly. The organization encourages ensuring it's financially sustainable. Cini suggests seniors who are interested in aging in place visit some senior living facilities, even if they don't want to live in one. "This is a great way to see what kinds of layouts and products are available to seniors in a facility engineered for their unique challenges," she says. These observations can provide inspiration for home improvements, she adds, and if aging in place becomes too difficult, the family will already have a sense of some options and costs.

**2. Family caregiving:** What it is: This option predominantly utilizes family caregivers, rather than professionals or a facility, though it can look differently for each family. For example, the senior might age in place with regular visits from a family caregiver to their home. In other situations, it works better for the senior to move into the family member's home. Who it's for: Given that hiring professional help or living in a facility is pricey, family caregiving might be the best option for some seniors with relatives who are nearby and willing and able to help. What experts say: Some families are able to share caregiving responsibilities between several people, while some caregivers are forced to do it alone. If you find that family caregiving alone is too taxing, it can be supplemented with some hired help or [respite care](#).

**3. Active communities:** What it is: If your senior is independent and wants a home-like environment, but you're worried they lack social support, an active adult community could be a good fit. Residents usually live in independent housing such as townhomes, condos or apartments (sometimes rented, sometimes owned). Medical services aren't provided, but there are often social services and recreational activities available. Who it's for: Sometimes called an age-restricted community, these are neighborhoods for seniors (typically 55 and up) according to the American Academy of Family Physicians. Some communities are general, while others focus on a niche, like the [LGBTQ+ community](#). What experts say: This option is best for healthy seniors who can fully take care of themselves and their home but want a built-in community with some shared services, the AAFP explains.

**4. Independent living:** What it is: [This option](#) typically provides more structure and on-site services, such as dining, social and recreational activities, security, fitness centers and other amenities that can enrich the senior's life and take a load off their family. Plus, there's usually access to additional means of assistance if needed on occasion. Who it's for: They're intended for seniors who are still independent and not requiring help with daily tasks or medical care, but they want more facilities and included services than they'll find in active communities. What

experts say: Cini knows of a pair of seniors who are best friends and decided to move into a retirement home together because they wanted prepared meals and the freedom to lock and leave for travel. “They described the facility like living at a resort,” she says. “For them, choosing confidence and freedom meant going into senior living.” Cini adds that the decision for a senior to go into a facility, and which type, should be specific to them and their needs — not based on being a certain age.

**5. Continuing Care Retirement Communities (CCRCs):** What it is: [Continuing Care Retirement Communities](#) (CCRCs) offer multiple types of senior care on a single campus with resort-style amenities, allowing residents to move from independent living to assisted living to skilled nursing care as their health and needs change. Who it’s for: While residents may have to move within housing on the campus, they remain within the same community, which is helpful for those seeking stability and avoiding the headaches of typical moves. It can also be an ideal solution for aging couples who want to live in the same community but have differing needs. What experts say: CCRCs are a convenient hybrid option, but they can be costly. They typically offer one of several types of contracts; some have a fee that remains the same regardless of what type of care the senior needs, while others require increased costs if they move into more advanced levels of care.

**6. Assisted living:** What it is: Assisted living is more hands-on than independent living and is geared toward seniors who are starting to need help with daily tasks but don’t have major medical needs. Assisted living facilities provide meals and usually offer recreational activities and exercise, transportation to medical appointments and on-site amenities like beauty salons or movie theaters. Who it’s for: These communities can help if your loved one lives alone and/or is struggling with basic activities like cooking, housekeeping, laundry or bathing. What experts say: While some [assisted living communities](#) offer access to skilled nursing, others don’t, so this option is best for those who don’t have major medical needs (unless you find a facility with that as an optional service, though expect to pay more).

**7. Nursing home:** What it is: Nursing homes may have some of the same features as other facilities, but what sets them apart is their focus on providing 24/7 skilled nursing. These facilities are more tightly regulated than previous options and have staff with more medical training, which can make them feel more clinical. Who it’s for: If a senior needs help with more than day-to-day tasks and has health issues, a nursing home is often the best fit since it offers round-the-clock skilled nursing. Some seniors only need nursing homes short-term, like for rehabilitation after a hospital trip, while others stay long-term for ongoing support and 24/7 medical care. What experts say: Bursack remembers getting spread too thin while caring for her aging mother-in-law. She visited her condo often to check on her and ensure she was eating, but Bursack was also juggling raising kids and caring for other aging family members. Her family decided it was time for her mother-in-law to enter a nursing home to ensure 24/7 care. At first, they were nervous her shy personality wouldn’t mesh with the new environment. “But she flourished — she felt safe, and it was an excellent place with a great staff,” Bursack recalls. And it took a load off her as the family caregiver.

**8. Memory care:** What it is: There are stand-alone memory care facilities, and there are memory care facilities that are part of a larger assisted living or nursing home facility. Either way, these care units are specifically for seniors who struggle with dementia or Alzheimer’s since their needs differ from those without cognitive impairments. Who it’s for: These facilities have features and resources to care for seniors with dementia or Alzheimer’s. Since this population is more likely to [wander](#), these facilities tend to have more staff with closer supervision and security features. What experts say: In addition to offering nursing, this type of care is usually more personalized, with activities to help improve residents’ quality of life. These facilities can provide enormous relief to family caregivers who struggle with the challenges that can come with memory loss.

### How to decide what’s right for your loved one.

Not all families will be able to afford moving their senior loved one into a care facility, Cini says, but the included amenities in a facility can greatly benefit those who are able to. “There are a lot of people at home with incredible health issues who might be better off at a place where there was a gym and a physical therapist,” she says. “If you’re the kind of person who enjoys social interaction and is craving community, senior living can offer those things as well.”

Ultimately, the best senior care option for you and your loved one is a personal decision that comes down to needs, preferences and finances.

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