Benefits and Challenges Associated with Housing Options for Older Adults

Tracy Fantini Spies, MSW, LCSW
Housing Options Provided for the Elderly,
Inc. (HOPE)

Housing Options

- Independent Living
 - Own home (house, flat, or apartment) alone or with family, most often a significant other
 - Subsidized senior housing
- Housing including assistance with ADLs
 - Residential Care Facility (RLF)
 - Assisted Living Facility (ALF)
 - Skilled Nursing Facility (SNF)

Where do older adults live?

- Independent settings
 - Most older adults age in place
- Skilled Nursing Facilities
 - 1.4 million or 4.1% of adults aged 65+ in 2010
 - About half of SNF residents were aged 85+
- Assisted Living or Residential Care
 - Estimated 733,000 in 2010

What determines housing choices for older adults?

Finances

- Median income for age 65+ was \$18,819 in 2010
- 9% living below the Federal Poverty Level
- 16% living below Supplemental Poverty Measure
- Need for assistance with ADLs and IADLs
 - 37% of OAs report having a disability, 16% of those require assistance with at least 1 ADL
 - 56% over age 80 report having a disability, 29% report needing assistance with at least 1 ADL

Bottom Line

 If we live long enough, most of us will experience some form of disability and need help with at least one ADL or IADL.

 How do various housing options help or hinder our ability to maintain independence as we age and our needs for assistance increase?

How do housing choices impact the lives older adults?

- Health and Safety
- Social Relationships
- Psychological well-being
- Access to supportive services
- Access to food, transportation, and health care
- Financial security

Independent Living: Houses and Apartments

Benefits

- Comfort of familiar surroundings, neighbors and amenities
- Privacy
- Maximum independence and autonomy
- May have pets

Challenges

- Stairs, non-accessible bathrooms, kitchens, laundry facilities,
- May experience social isolation
- May experience depression resulting from loss, financial stress, and social isolation
- Potential limited access to transportation, shopping, and supportive services
- Homeowners' expenses such as taxes, insurance, and maintenance
- Costs of retrofitting homes with accessible features

Independent Living: Subsidized Senior Housing

Benefits

- Typically have no stairs, may have accessible features
- Usually one bedroom apartments that may be easier to clean and maintain than a larger home
- Provide opportunities for activities and increased socialization
- May provide access to transportation to go shopping and other errands
- May provide access to supportive services
- Rent is income-based and controlled
- Most senior apartments are energy-efficient
- No property taxes or maintenance costs
- May decrease depression by alleviating financial stress and social isolation
- May allow older adults to remain independent longer

Independent Living: Subsidized Senior Housing

Challenges

- Pets may not be allowed or restricted by number, weight, and type
- Apartments are typically small and downsizing may be difficult
- Decreased privacy and autonomy
- Family members are typically not allowed to live with the resident unless they are the primary caregiver
- No assistance with ADLs or IADLs is usually provided

Residential Care and Assisted Living

Benefits

- Accommodations may consist of small rooms or apartments
- Usually provide meals
- Medication management may be provided
- Often include activities and opportunities for socialization
- Transportation to shopping centers, errands, medical appointments may be provided
- A "menu" of assistance with ADLs and IADLs may be offered

Challenges

- Cost prohibitive
- May not allow pets or may restrict pets
- Decreased privacy and autonomy

Skilled Nursing Facilities

Benefits

- Provide 24 hour supervision and assistance with all ADLs and IADLs
- Offer activities and opportunities for socialization
 Challenges
- Cost prohibitive
- Loss of independence, privacy and autonomy
- May not allow pets
- High rates of depression

How do we help older adults decide which option is best?

Ask:

- Is the older adult safe in their home?
- What can be done to improve safety and quality of life?
- What supportive services are they eligible for?
- Educate older adults and families about all of their options
- Consider individual needs and circumstances
- Advocate and empower older adults to make their own informed choices

Challenges for Older Adults in Independent Senior Housing

Wade Baughman Urban Strategies, Inc.

McCormack Baron Salazar & McCormack Baron Ragan Management Services



McCormack Baron Salazar & McCormack Baron Ragan Management Services

- Develops (MBS) and manages (MBR) mixedincome, independent living communities for seniors in St. Louis and other cities
- Residents 62+
- Typically 90-120 units
- Primarily 1-bedroom (around 500 square feet), some 2-bedroom
- Financed through tax credits
- Units include public housing, project-based voucher, tax credit subsidized, market rate

St. Louis Communities Include:

- McCormack House Westminster Place in the West End
- McCormack House Forest Park Southeast
- Senior Living at Renaissance Place (Midtown)
- Cahill House (Near North)
- Senior Living at Cambridge Heights (Near North)
- Allen Market Lane (Soulard)



















Urban Strategies, Inc.

- Not-for-profit service partner of MBS and MBR
- Develops and maintains relationships with community agencies and programs serving older adults
- Coordinates programs and services in the buildings
- Connects residents to needed support services

Unit Design & Amenities Include

- All units accessible for wheelchair/scooter, plus percentage of fully ADA compliant units
- "Knick-knack" shelves by front door of unit
- Individually controlled heat and a/c
- Showers are roll-in or in some cases mix of roll-in showers and tubs

Building Design and Amenities Include

- Activity or Community Room with kitchenette
- Dining room in some buildings
- Health Care Suite
- Exercise room
- Laundry rooms per floor
- Wide halls
- Extra lighting
- Lots of windows
- "Grab bar" type railings down hall
- Elevators
- Different paint and carpet color schemes per floor

Residents cannot manage ADLs or IADLs

- Resident refuses help
- Resident cannot qualify for Medicaid or cannot afford homemaker services
- Resident has no family willing or able to help
- Resident cannot comply with lease housekeeping violations, fires, pest infestation, incontinence
- Resident may lose his/her lease

Health

- Residents typically suffer from hypertension, diabetes, obesity, COPD, congestive heart failure, emphysema or some combination
- Difficult to keep health care providers servicing buildings regularly – partnerships with providers often have not worked out
- Shortage of good home visit physicians
- Proliferation of home health agencies competing for business – confuses residents
- Low participation in health activities in buildings

Mental Health

- Many residents living with mental illness, depression
- Significant levels of dementia
- Residents refuse to acknowledge or discuss
- Residents refuse to accept help
- Residents are non-compliant with treatment and act out, threatens ability to comply with lease
- Property management limited in ability to intervene because of independent living rules
- Lack of mental health providers that can go out into community
- Stigma prevents residents and families from pursuing help
- Residents isolate

Nutrition

- Residents do not eat healthy diets processed food, fried food, high salt, high sugar
- Insufficient access to fresh produce and other healthy foods
- Some residents unable to cook for themselves
- Only a few buildings have meal service and resident must purchase separately and pay cash – difficult to keep catering service

Transportation

- Some residents have cars and do OK, some have cars and do not do OK – how to handle?
- Senior Center vans can offer some transport to shopping and errands, but residents reluctant to use (scheduling, expectation of donation for the service)
- Call a Ride considered unreliable by many
- Some residents take bus but difficult when routes change

Questions?