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Advice for Moving Seniors into Assisted Living

It can be difficult to approach the subject of assisted living with senior loved ones, but it's easier if you have all the pertinent information when the time comes. There are certain behaviors and indicators that signal it's time to move your senior loved one to an assisted living facility, so be sure to know the signs and get ready for the conversation beforehand, if possible. Read on to learn more about how to best handle this delicate situation.

Does your senior loved one require skilled nursing care or rehabilitation? [New Brighton Care Center](#) offers quality and compassionate care. (651) 287-7883

How to know when it's time

As your loved one gets older, there are certain concerns to watch for that will indicate they need help with day-to-day tasks. A good rule of thumb is to [assess](#) your senior's activities of daily living (ADL) and instrumental activities of daily living (IADL) in order to determine what level of care they need. ADLs include the very basic daily living tasks, such as personal hygiene, dressing, eating, continence, and mobility. Determining your senior's ability to perform these activities can help provide a measure of their independence.

[IADLs](#) include more broad tasks such as communication skills, ability to access transportation, meal preparation, shopping, and housework. Considering these factors help determine more specifically what type of help your senior may need on a daily basis.

Sometimes there are simple solutions. Dwell points out that adding some smart home [technology](#)—like virtual assistants that remind them to take medications, or security systems that alert them when someone is at the door—can keep seniors more comfortable and safe at home. Seniors who don't like to drive anymore can benefit from a [transportation](#) boost, like ridesharing or public transportation.

Caregiver stress

Caregivers often experience a high level of [stress](#) when looking after a senior who has difficulties caring for themselves. Some psychologists say the effects of demanding caregiving are similar to post-traumatic stress disorder. Caregiver burnout can cause depression and anxiety, which is why it's important that caregivers seek assisted living options if it's clear that mental health problems are arising due to caregiving.

Talking about assisted living

Often, [broaching the subject](#) of assisted living with your loved one can be difficult for caregivers and families. Start with researching your options; Interim Healthcare explains there are many [different types](#) of assisted living options with various levels of care. It's good to assess your finances as well, as some care facilities will be more expensive, depending on care required and amenities.

Talk about assisted living with your loved one early on, before they need advanced care. By future-planning, they can help make choices with you. It's likely they'll appreciate being included in the conversation, rather than feeling like they're left out of the decision-making process. If your senior can maintain a sense of power over their future, it will help keep the communication lines open and will make the process smoother when the day comes to move.

Financial planning

As you consider finances for assisted living, you'll also want to think about buying life insurance for your senior loved one to cover final expenses. To buy life insurance for them, you'll need their consent, and the type of policy will depend on their age, finances, and health.

First, find out how much coverage they'll need. Consider funeral costs, [debts](#), and any outstanding medical bills. Determine which policy to buy based on what it will cover, and then decide who will own the policy. Buying a life insurance policy for your senior will help give both you and your loved one some peace of mind, especially as you transition to paying for assisted living.

Many seniors help fund their stay in assisted living through selling their homes. If this is an option you'd like to explore, it's a good idea to [familiarize yourself](#) with home prices in your area and plan accordingly.

If possible, try to talk to your senior early on about what they'd like for their assisted living care. If you think your loved one may need help, review ADL and IADL information to help assess how much help they actually need on a daily basis. Do some research and determine the best option for them, considering both type of care and cost, and you'll both enjoy better peace of mind.