



Snapshots™

AILING PARENT: INSTITUTIONAL CARE

YOUR PARENT'S ILLNESS MAY BE SUCH THAT THEY REQUIRE SOME DEGREE OF FULL-TIME CARE IN A RESIDENTIAL FACILITY.

If it is decided that your parent cannot continue to live at home during his or her illness, you will have to consider the out-of-home options, all of which will have different financial implications. As mentioned earlier, this will probably represent a significant change in your parent's life and it is very important that he or she is brought into the discussion and consulted if he or she is able, before any decisions are made. Other family members should also be consulted. The potential options are:

Have Your Parent Live In Your Home or the Home of Another Child

This may appear to be an attractive option since your parent will have the benefit of continued close family contact. However, this decision needs to be carefully thought out and the various implications considered. Some of the questions to ask are:

- i. Does your parent want to do this?
- ii. What are the costs (renovations, additional living costs, etc.)?
- iii. How will the additional costs be shared?
- iv. What will be the effect on the current family situation?
- v. What time commitment will be required from family members?

Institutional Care for an Ill Parent

Generally speaking there are three types of institutional care:

a. Retirement or independent living

This is where the individual is living in a retirement community but is able to take care of him/herself to a great degree and does not want the stress of taking care of a home and/or doing day-to-day chores such as cooking, laundry and cleaning. This arrangement also provides social interaction with other seniors and appropriate activities.

b. Assisted-living care

With this arrangement the individual not only will have the meals and other services that are provided under independent living but also some medical assistance such as bathing and supervision and/or delivery of medications.

c. Skilled nursing facilities

This is the highest degree of assistance and is appropriate for those individuals who need a high degree of skilled assistance and are not really able to take care of themselves. Some facilities have separate areas exclusively for those afflicted with Alzheimer's disease.

Not surprisingly, in the three options above, the independent living is the least expensive while the skilled nursing facilities are the most expensive, reflecting the degree of assistance required by the resident.

Finding a Suitable Care Facility

Given the large number of facilities available across the country, this will require some research. It is assumed that your parent will want to stay in his or her own community so a local search is the best way to begin. The internet can certainly be of assistance as well as talking to friends and local medical professionals.

Visit [this site](#) to see a helpful retirement home database.

Once some potential facilities have been identified, do a web search. Visit the facility's website to get a feel for what they do and how they do it. A web search may also bring up independent comments and observations from others.

You might also contact associations such as the Canadian Association of Retired People (CARP), who may have some information about the care facility.

A personal visit to the facility is extremely important. Once it has been determined what sort of care your parent requires, a checklist (below) should be completed to ensure that the individual will be getting the care that he or she needs. Some approaches to take are:

- make an appointment to have a tour
- consider dropping by unannounced at a subsequent time. With a scheduled appointment it is assumed that the facility staff will be 'putting their best foot forward' and the impression given may not be indicative of the day-to-day situation.

Here is a check list you can use when shopping around for a facility for your ill parent.

[Retirement Home Checklist](#)

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