



**For many families with older adults,** learning about senior living options can be overwhelming and confusing. There are numerous options ranging from apartments with no services to facilities with around-the-clock nursing care. For seniors in good or fair health, the nuances between independent and assisted living might not be apparent. *Let's take a look at the basics.*

**Independent living** facilities are available for seniors 55+ who are looking for convenience and an active lifestyle. They do not provide medical care or nursing support. However, many independent living communities, including LSS Kensington Place, have or contract with in-home health care companies to help seniors receive the support they need while remaining as independent as possible. With daily staff check-ins and wearable emergency pendant alarms available, independent living can also give peace of mind to residents (and their families) afraid of experiencing a health episode alone.

At independent living communities, a senior's level of interaction with others is up to them. They might regularly engage with neighbors and friends in the dining room, at activities or in the facility's common spaces. Depending on their preference, they might also have minimal involvement with staff or other residents.

Since independent living is more about lifestyle preference and not health care, it is typically less expensive than assisted living but is not covered by insurance, Medicare or Medicaid. However, the monthly costs are usually still more expensive than a regular mortgage payment.

**The biggest difference between independent and assisted living is the medical care provided**, which is offered at different levels and different price points. Residents of assisted living communities receive support in activities of daily living, like medication management, bathing, scheduling doctor appointments and meals. In most assisted living facilities, nursing staff are on-site 24/7 to monitor residents' conditions and ensure they are thriving.

Like at independent living communities, activities and other social events are offered but not required. Staff interaction is more frequent due to the care provided.

Many assisted living providers, including LSS Kensington Place, also offer a secure memory care unit. These units specialize in providing care to those with memory-related issues or dementia in a specific setting designed to keep these residents safe.

**Assisted living** provides seniors with medical services and access to health care staff they would not get living alone at home. As such, the expense is greater, but it can be covered by long-term-care insurance and Medicaid.

---

## **Which is the right choice?**

*These questions may help you or your loved one decide if independent living or assisted living is the right choice.*

- **Would my health or safety be at risk if I lived alone?** If the answer is yes, then you may need assisted living.
- **Am I lonely but otherwise healthy?** If yes, then the community living at independent living communities could be a great option.
- **Am I relying more on my children or spouse to run errands or address my daily needs?** If so, then assisted living could help and reduce stress on loved ones.
- **Am I tired of maintaining the repairs and upkeep of my home and/or property?** Independent living is a great option to avoid the usual homeowner headaches.
- **Is my current caregiving arrangement working for all involved?** Many older adults rely on loved ones, but caregiving can be exhausting work. Do your caregivers seem stressed, annoyed or overwhelmed? If so, then assisted living could help relieve that tension.
- **Do I have a serious medical condition?** Assisted living can help if you have a progressive or chronic diagnosis, such as dementia or terminal cancer, particularly if that diagnosis is likely to get worse. Or moving to an independent living community that also has assisted living, should it be needed, can bring peace of mind.

- **Has my doctor expressed concern about me living alone?** If so, then consider assisted living.
- **How do I feel when alone in my home?** If you are anxious, then you might feel more secure in assisted living. If you feel confident in your ability to care for yourself, but bored or lonely, then independent living could be helpful.
- **Have I become negligent in any daily activities, such as cooking, cleaning or bathing or feel these activities could be dangerous?** If so, then assisted living can offer some help and peace of mind.

If you'd like to discuss the differences between independent and assisted living or how your loved one can benefit from a lifestyle change, please reach out to Leann Hamon, director of sales and marketing, at **614-251-7689** or [lhamon@lssnetworkofhope.org](mailto:lhamon@lssnetworkofhope.org).