**THREE TIPS TO CHOOSE BETWEEN ASSISTED LIVING VS IN-HOME CARE**



**Assisted living vs in home care is a tough choice**

When your parent or spouse needs assistance in their daily life, many families face a tough choice – [assisted living](https://dailycaring.com/senior-housing-options-overview/) vs [in-home care](https://dailycaring.com/when-they-say-no-8-ways-to-introduce-in-home-care-for-seniors/). Choosing between assisted living and home care involves many factors, both personal and financial. It’s a complex decision and the answer depends on your older adult’s specific situation.

These are three essential factors to consider: 1) how much help they need, 2.) key differences between assisted living vs home care, and 3) their financial situation.

Knowing the facts helps you make the best choice for (or with) your older adult.

**1. Figure out how much help they need**

Before making any decisions, it’s necessary to find out how much help your older adult needs and compare that with how much help is already available. It may be beneficial to begin by revisiting the topic of [understanding their needs in 8 key areas of life](https://dailycaring.com/7-steps-to-take-when-aging-parents-need-help/) and being realistic about how much help family will provide.

First, make a list of everything your older adult needs help with on a daily, weekly, and monthly basis. Being able to see the whole picture helps you choose the correct level of care.

Next, be realistic about how much help you, family, or friends and neighbors will provide. It’s important to think about this in terms of long-term, ongoing help – a few weeks or months isn’t going to be enough.

After comparing those two lists, you’ll have a better sense for the tasks your older adult will need additional help with and what isn’t or cannot be covered by someone on your list. In some cases, looking at this list makes it obvious that in home care will work best. In other cases, assisted living might be the clear choice.

**2. Understand key differences between in home care and assisted living**

Before you can choose between in home care and assisted living, it’s important to understand how they work.

Here are the basics and key pros and cons for each.

**In-home care: pros and cons**  
[In-home care](https://dailycaring.com/home-health-care-vs-in-home-care-difference/) is when a caregiver is hired to come into the home to help seniors with activities of daily living. This enables your older adult to continue living safely at home.

The specific help provided depends on the person’s needs and could include meal preparation, getting around the house, [transportation](https://dailycaring.com/6-tips-for-hiring-a-caregiver-to-drive-your-senior/), [bathing](https://dailycaring.com/senior-bathing-whats-really-necessary/), dressing, using the toilet, etc.

Pros

* Senior gets one-on-one care tailored to their needs and preferences.
* Senior can stay in their home or a relative’s home as they age.
* Costs can be lower depending on hours of care needed and caregiver skill level.
* Family gets to choose the caregiver.
* Older adult gets to know one caregiver well, rather than being cared for by many different people.
* Flexibility in care arrangements: different types of care could be [combined to lower costs](https://dailycaring.com/8-ways-to-lower-the-cost-of-in-home-care-for-seniors/), increase social interaction, or provide medical-type care – [family help](https://dailycaring.com/4-tips-get-family-to-help-with-elderly-parents/), [adult day programs](https://dailycaring.com/adult-day-services-help-seniors-live-at-home-longer/), [privately-hired caregivers](https://dailycaring.com/7-things-you-must-do-when-hiring-an-in-home-caregiver/), [agency caregivers](https://dailycaring.com/4-questions-to-ask-when-choosing-a-home-care-agency/), and [home health care](https://dailycaring.com/home-health-care-vs-in-home-care-difference/)

Cons

* High costs if 24/7 care is needed.
* Ongoing family involvement is needed for hiring and managing caregivers as well as planning backup care options.
* Potential for [social isolation](https://dailycaring.com/how-to-prevent-social-isolation-in-seniors/), which can contribute to [depression](https://dailycaring.com/1-in-10-seniors-has-depression-infographic/), [cognitive decline](https://dailycaring.com/mild-cognitive-impairment-not-dementia-but-more-than-normal-forgetfulness/), or health problems.
* The home may need [modifications for safety](https://dailycaring.com/home-modifications-for-seniors-a-room-by-room-guide/) or [wheelchair accessibility](https://dailycaring.com/3-inexpensive-door-updates-make-aging-in-place-easier-and-safer/).
* Housekeeping and home maintenance will still need to be done and groceries and personal care and household supplies will still need to be bought in most instances.

**Assisted living: pros and cons**  
An assisted living community is a place where many seniors live, in rooms or small apartments. Most communities offer a wide range of care options, from seniors who are mostly [independent](https://dailycaring.com/should-your-parents-consider-moving-to-independent-living/) to those who need a high level of care. Services like meals, transportation, group activities, and housekeeping are typically included in the monthly fee.

Pros

* More affordable way to get 24/7 supervision and care.
* Family can focus more on the relationship rather than on care needs.
* Senior has plenty of opportunities for social interaction with other residents.
* Family doesn’t need to worry about hiring, scheduling, or managing caregivers.
* Level of care can be increased as needed because staff is already in place.

Cons

* One-on-one care won’t be as personal or consistent as it is at home. Frequent changes in staff is common.
* Quality of care can vary depending on the staff.
* If significant one-on-one care is needed, hiring (and paying out-of-pocket for) a private aide may become necessary.
* Seniors [could get kicked out of the community](https://dailycaring.com/it-can-happen-seniors-getting-kicked-out-of-assisted-living/) for a variety of reasons with little advanced notice.
* The older adult may not enjoy being in a group living environment.

Now that you know more about assisted living and in-home care, the choice between them is probably becoming clearer. The next critical item to consider is the [cost of care](https://dailycaring.com/estimate-long-term-care-costs/).