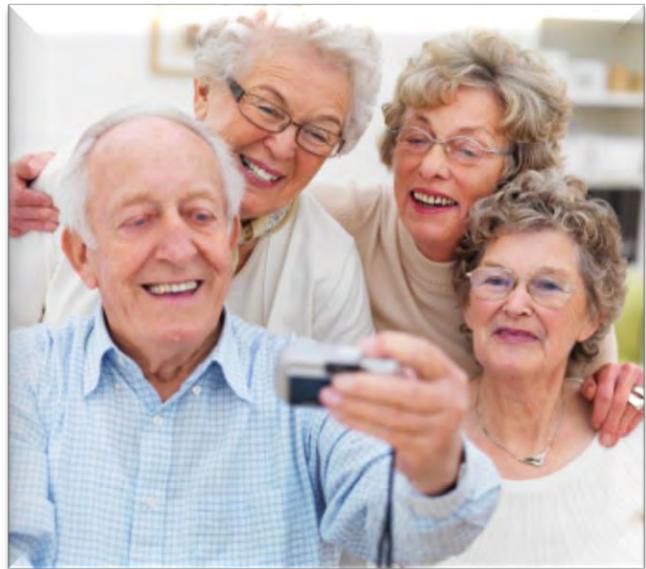


## Communal Living – Housing and Care Options for the Elderly

By Kate McCarthy

Most elderly live on a very fixed income and so seniors are on a constant lookout for ways to save. With the goal of living independently as long as possible and remaining within a strict budget, many seniors are now looking at communal living as an option.

Communal living is an alternative living solution for seniors and the elderly who don't feel ready for assisted living and don't relish the apartment type lifestyle of senior residences but can't afford to remain alone in their own homes any longer.



*Saving on caregiver and housing costs, communal living is a real option for the elderly.*

In a communal living situation for the elderly, there are usually about four to five people who live together in a single-family home. The people in the household share their meals and activities as well as expenses. The cost of rent, utilities and food is divided between the all residents. Often home health caregiver is hired by the group to help with the heavy housework, laundry, transportation needs and general daily cares that the elderly residents may need.

Communal housing is very cost effective compared to other living solutions available for the elderly. Depending upon location, rent alone in a senior housing complex can run up to \$3,500 a month, not including caregiver costs. Living in an assisted living facility can cost over \$50,000 a year with nursing homes costs doubling that figure. With housing and care costs for the elderly rising annually at 7%, finding another solution is a necessity for many elderly. In a communal living situation the financial burden of living expenses are shared, meaning the elderly can afford to remain independent and in a comfortable family-style home rather than being forced to down-size to a small apartment or move to an institutionalized situation. The pooling of

expenses allows the group to afford the extra help needed to run their home by hiring a caregiver who serves all the residents who live there. Under the caregiver's watchful eye, each resident's health is monitored and the household is kept organized and running smoothly.

Socially the elderly enjoy living in a family-like setting. Loneliness and boredom, which can lead to depression and health concerns, are not an issue. Rose, in her late 80's, lives in a communal housing situation and says, "... here I have people who care like a family. I couldn't ask for anything better." The residents remain independent and socially active in the community rather than being isolated to only mature adult interaction as with most senior apartment communities.

Finding a communal housing situation that suits an individual can require a bit of searching, but there are now many nonprofit organizations, churches and public and private agencies who can help match elderly homeowners with compatible roommates. There are even federal rent subsidies available to elderly who participate in shared residences. Contact the U.S. Department of Housing and Urban Development to learn more.

Of course, communal living is not for all seniors and elderly. Health concerns, frailty and cognitive issues often mean that independent living is no longer an option. Yet for many elderly the sharing their lives and expenses in a communal living situation is a real possibility.

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