



## Moving on

By [Noreen Seebacher](#)

Nicholas Zumar didn't have a problem caring for his 87-year-old mother. He just had a problem providing care 24 hours a day, seven days a week.

"After a while, it became impossible. We were feeding her, dressing her, taking her to the bathroom – all day and all night. We never got a break.

"Even in nursing homes, the staff only works eight-hours. We worked 24 hours, every day," the Yonkers man said.

Zumar moved his mother into the two-story home he shares with his wife after a fire damaged her apartment in a senior housing complex in Yonkers. The relocation was sudden and unexpected, Zumar recalled – and made with little thought about the possible consequences.

"I just assumed she'd be OK. But the fire seemed to take something out of her. Her health deteriorated," he said.

Anna Zumar couldn't walk the stairs to the second floor, where all of the bedrooms are located. She couldn't dress or bathe without assistance. "She'd say she wasn't hungry, but as soon as my wife would finish doing the dinner dishes then my mother would ask for something to eat. She couldn't use the bathroom by herself. Sometimes, when we were sleeping, we'd hear her walking around, and one of us would have to jump up," Zumar said.

He said the constant caregiving put a strain on his marriage – and concedes he felt relieved when he arranged to move his mother into a nursing home in Dobbs Ferry. "But I still felt guilty about putting her there, even though I knew it was impossible to keep her at home," he said.

**Decision takes planning, money**

Even though he went through emotional turmoil, Zumar ranks as one of the lucky ones. His only sibling, a sister in Florida, didn't interfere with his decision. His mother was cooperative and adjusted quickly to her new surroundings. Most importantly, Zumar had the financial resources to arrange the admission.

Bernard A. Krooks, founding partner of the law firm Littman Krooks L.L.P., president of the Estate Planning Council of Westchester and a former president of National Academy of Elder Law Attorneys, said most families are surprised by the cost of long-term care.

"Assisted-living facilities in this area can cost \$5,000 to \$10,000 a month. Nursing homes can cost \$12,000 to \$15,000 monthly. It can quickly bankrupt a family," said Krooks, who has offices in White Plains, Fishkill and Manhattan.

That's why Krooks said it's so important for older adults to plan. The earlier families discuss potential moves to an independent-living facility, assisted-living facility or a nursing home, the easier it is for them both financially and emotionally.

"You don't want to be forced to make a decision when a person is on the nursing home doorstep," he said. An older adult who makes a living will, designates a health care proxy or simply encourages open and honest conversations about future housing wants and needs maintains more control and minimizes potential family disagreements.

"It's always better if everyone in the family is on-board with the decision to move a parent to a nursing home or other facility. Otherwise, the tensions can escalate and could even end up in court," he said.

Early planning can also help reduce the financial impact of long-term care by protecting assets and minimizing taxes. "You're better off if you plan three to five years in advance. But even if you wait, there are things that can be done," he said.

### **Care cost outpaces inflation**

Nursing home and assisted-living rates rose significantly from 2009 to 2010, according to MetLife's Market Survey of Long-Term Care Costs. "The cost of care in nursing homes and assisted living has been and continues to be high and, in the past year, the increases have even outpaced medical care inflation of about 3 percent," said Sandra Timmermann, director of the MetLife Mature Market Institute in Westport, Conn.

Private room nursing home rates rose 4.6 percent to \$229 per day or \$83,585 per year, while assisted living rose 5.2 percent on average to \$3,293 per month, or \$39,516 per year. These

increases come on top of increases from 2008 to 2009 when both nursing home and assisted-living costs were up 3.3 percent.

The costs are even higher in the shadows of New York City: The average daily rate for a private room in a nursing home is \$350 in New York and \$376 in Connecticut, and \$336 and \$345, respectively, for a semi-private room. Assisted living costs an average of \$3,701 a month in New York and \$4,622 a month in Connecticut.

Average costs for home health aides and adult day services were unchanged in the past year. Home health aides earn an average \$21 an hour nationwide; adult day services charge \$67 per day.

The average hourly rate for home health aides is the same as the national average – \$21 – in New York. But the cost is \$36 an hour in Connecticut, and the average rate for adult day services is \$99 in New York and \$73 in Connecticut.

According to the U.S. Census Bureau, in 2009, 68 percent of nursing home residents were women, and only 16 percent of all residents were under the age of 65. The median age of residents was 83 years. Current estimates from the American Association of Homes and Services for the Aging indicate that nearly 1 million people live in about 39,500 assisted-living residences in the U.S. The average age of an assisted-living resident is 86.9 years old, and the median length of stay in assisted living is 29.3 months.

Adult day centers are seeing increasing growth as a cost-effective key provider of long-term care services. According to a recent MetLife study on Adult Day Services, there are more than 4,600 adult day service centers nationwide, a 35 percent increase since 2002. Those served by these centers have increased by more than 100,000 in that time, the organization reports.

### **Friendships outweigh independency**

Experts say adult day centers and senior housing complexes offer older adults something many of them can't get anywhere else: interaction with members of their own generation. And for some, those friendships and social interactions are more important than living on their own – or even living with family.

Susan O'Neill said she and her siblings, a sister upstate and a brother in England, "agonized for months" about the decision to relocate their 86-year-old mother, Mary Dolan, from her Bronxville apartment to a nursing home in Scarsdale. But four years later, O'Neill said the family has only one regret.

“We wish we’d done it sooner,” she said.

“We waited because she’d always said she wanted to stay in the apartment. She lived in that apartment with my dad, and remained there after he died. It was the last place we were all together as a family. So it held a lot of memories.”

But O’Neill said it was also a big space for one person to live alone. Her mother couldn’t get out much, and, she suspects now, “was just lonely.”

“She really blossomed after moving from the apartment. Mom is so happy where she is now. And because of that, so are we.”