

A free guide from Lilicity

Choosing Assisted Living

A practical guide for families, with checklists to take on your tours and what thousands of residents and families told us matters most.

How to use this guide

Most families start looking at assisted living during a busy, stressful stretch. This guide takes you through the search in order, from understanding what assisted living offers to the first month after a move.

Read the first few sections before you call any communities. Print the checklists near the back and take them with you on tours. They make it much easier to compare places when the visits start to blur together.

1	What assisted living is	3
2	Signs it may be time	4
3	What it costs	5
4	Ways to pay	6
5	What residents and families tell us	7
6	Before you tour	8
7	Tour checklist	9
8	Questions to ask	10
9	Warning signs	11
10	Comparison worksheet	12
11	The first month	13

A home with help built in

Assisted living is for older adults who need some help each day but don't need nursing care around the clock. Residents live in their own apartment or room, and staff are on site 24 hours a day.

Usually included

- Meals, usually three a day
- Housekeeping and laundry
- Help with bathing, dressing and medications
- Activities, outings and a social life
- Scheduled transportation to appointments
- Staff available day and night, with an emergency call system

Usually limited or extra

- Ongoing skilled nursing, such as complex wound care
- One-on-one supervision
- A secured area for someone who may wander (look for memory care)
- Extra care beyond the level you pay for
- Private transportation outside the schedule

Type of community	Best fit for
Independent living	Older adults who are healthy and want meals, activities and no home upkeep
Assisted living	People who need daily help with things like bathing, dressing or medications
Memory care	People living with dementia who need a secured setting and specially trained staff
Nursing home	People who need nursing care around the clock, or short-term rehab after a hospital stay

Every state does this differently

Each state licenses assisted living and sets its own rules. Some use other names, such as residential care home, personal care home or adult family home. Inspection reports are public. Ask the community for its most recent one, or look it up on your state's website.

When home gets harder

There is rarely one clear moment. Most families notice a pattern of small changes. If several of these sound familiar, it's a good time to start looking, even if a move is months away.

- Falls, near falls, or new bruises
- Missed or doubled medications
- Weight loss, or little food in the house
- Unpaid bills or piles of unopened mail
- Spending most days alone
- The house or yard is slipping
- Trouble bathing or dressing
- A hospital stay that changed what they can do
- Driving that worries you
- A family caregiver who is worn out

Starting the conversation

Talk early, before a crisis forces a fast decision. Focus on what your parent wants, such as staying safe, seeing friends or not worrying about the house. Ask questions and listen more than you explain. Invite them to tour with you, and let their doctor weigh in. It often takes several conversations.

Look after the caregiver too

If you or another family member is providing most of the care, your health and job count in this decision. Burnout is one of the most common reasons families start looking.

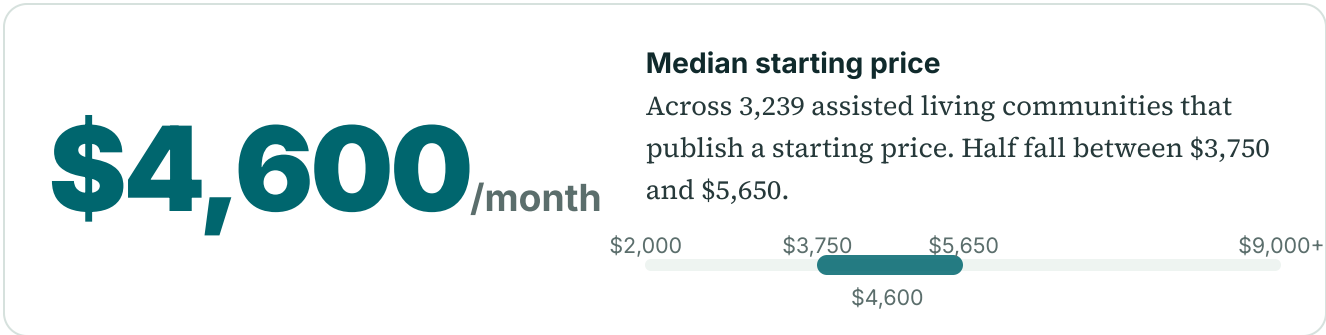
When a hospital stay forces the decision

If a parent is being discharged and can't safely go home, ask to speak with the hospital's case manager or social worker. They can help arrange short-term rehab or a move. If the plan doesn't feel safe, you have the right to ask for more time and to appeal a Medicare discharge.

More help: lilisity.com/resources/having-conversation-about-senior-care

What families pay

Prices vary a lot by state, city and the amount of care someone needs. Here is what assisted living communities post on their own websites.



Source: Lilisity review of community websites, October 2026. Starting prices are usually for the smallest apartment before care charges, so most families pay more.

How pricing usually works

Model	How it works
Rent plus care levels	The most common. You pay monthly rent for the apartment, then a care charge based on an assessment of how much help is needed.
Points or a la carte	Each service has a cost, and the total depends on which services are used.
All-inclusive	One monthly price covers the apartment and most care. Easier to budget, often higher to start.

Charges to ask about

- One-time community or move-in fee
- Second-person fee for a couple
- Medication management
- Incontinence care and supplies
- Special diets or meal delivery
- Yearly increases (ask for the last three years)

Paying for assisted living

Most families pay from savings and income, often with help from the sale of a home. Several programs can help, and each has its own rules.

Long-term care insurance

Many policies cover assisted living. Check the daily benefit, the waiting period before payments start, and what paperwork the community must provide.

Veterans benefits

Wartime veterans and surviving spouses with limited income may qualify for the VA pension with Aid and Attendance, which can help pay for care.

Medicaid

Most states help pay for care services in assisted living through Medicaid waiver programs. Room and board usually isn't covered, there can be waitlists, and not every community accepts Medicaid.

Medicare

Medicare does not pay for assisted living. It still covers doctor visits, hospital care and prescriptions for residents, the same as at home.

Free help is available

Your local Area Agency on Aging offers free advice on benefits and local options. Find yours through the Eldercare Locator at eldercare.acl.gov or 1-800-677-1116. Talk with an elder law attorney before moving or spending down assets to qualify for Medicaid.

Payment questions for each community

- Do you accept long-term care insurance, and will you help with the claim paperwork?
- Do you accept Medicaid now? What happens if savings run out after move-in?
- Have you worked with families using veterans benefits?

More help: lilisity.com/resources/does-medicare-pay-for-assisted-living

16,397 conversations about what matters

Senior Living Alliance, the company behind Lilisity, interviews residents and their families by phone about their communities. Here is what they told us over the past 12 months.

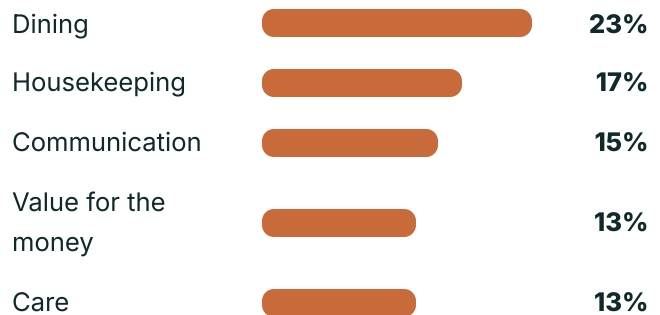
What people praise

Share of 4,207 positive comments that mention each topic



What people raise as concerns

Share of 22,911 concerns by topic



Overall, 86% rated their community four or five stars. Among families who moved out, the most common concern was value for the money.

What this means for your search

- Spend time with the caregivers and the executive director, in addition to the sales team.
- Eat a meal there, ideally more than once.
- Look closely at cleanliness, and ask how laundry is handled and tracked.
- Ask how the community keeps families informed, and who you call with a problem.
- Get prices in writing, and ask what has made them go up for other residents.

Source: Senior Living Alliance phone interviews with residents and families at member communities, September 2025 to September 2026.

Six steps before the first visit

A little preparation saves wasted tours and helps you notice what matters.

1

Write down what help is needed

Daily tasks, health conditions, mobility, memory, and anything that worries you. Add your budget and the area you want to be near.

2

Make a short list

Pick three to five communities. Ask friends, doctors and neighbors who have been through it.

3

Call each one first

Ask about openings, starting prices, how care levels are priced, and whether they can meet your parent's needs today and as they change.

4

Read the inspection report

Look for serious problems and whether they were fixed. Ask the community about anything that concerns you.

5

Schedule tours at different times

Visit once at a meal and once in the late afternoon or evening, when fewer managers are around.

6

Bring your parent if you can

Their comfort matters most. Watch how staff speak to them, and ask what they noticed afterward.

Get the most from each visit

Bring the tour checklist on page 9 and a copy for each community. Ask before taking photos of an apartment. Write your notes in the car right after you leave, before the next visit blurs the details.

What to notice on a tour

Print one copy for each community you visit.

Community _____ Date _____

Staff

- ☐ Staff greet residents by name
- ☐ Calls for help are answered quickly
- ☐ Caregivers seem patient and unhurried
- ☐ You met the executive director

Building

- ☐ Clean, with no strong odors
- ☐ Well lit, with handrails and clear hallways
- ☐ Safe outdoor space
- ☐ Doors and exits are secure

Dining

- ☐ The food tastes good and is served at the right temperature
- ☐ Choices at every meal
- ☐ Staff help residents who need it
- ☐ Special diets are handled

Residents

- ☐ Residents look cared for and well groomed
- ☐ People are out of their rooms and talking
- ☐ The activities on the calendar are really happening
- ☐ Residents seem similar to your parent

Apartment

- ☐ Enough space for favorite furniture
- ☐ Bathroom has grab bars and a walk-in shower
- ☐ Emergency call system in bedroom and bath
- ☐ You saw a resident's apartment as well as the model

Your overall feeling

- ☐ Your parent was comfortable here
- ☐ You would visit here often
- ☐ Your questions got clear answers
- ☐ You felt no pressure to sign

Questions to ask every community

Care and staffing

- How many caregivers are on duty during the day and at night?
- Is a nurse on site, and during which hours?
- How do you decide how much care someone needs, and how often is that reviewed?
- Who gives medications, and what training do they have?
- What happens if care needs increase? When would someone need to move?

Costs

- What will the total monthly cost be for my parent's needs?
- What fees are charged at move-in?
- How much have prices gone up in each of the last three years?
- What notice do you give before a price change?

Contract and policies

- For what reasons can a resident be asked to leave?
- Is the apartment held during a hospital stay, and at what cost?
- How much notice is needed to move out, and is any money refunded?
- Are pets, personal furniture and visitors at any hour allowed?

Communication

- Who is my main contact, and how do I reach them after hours?
- How do you tell families about falls, illness or changes?
- How often are care plan meetings held with the family?
- How long have the executive director and the head of care been here?

Ask for it in writing

Before you decide, ask for the contract, the full fee list, and the care assessment results. Read them at home, without a deadline.

Reasons to slow down

One of these alone may have a good explanation. Ask about it. Several together are a reason to keep looking.

 **Pressure to sign today.** A good community will give you time and put prices in writing.

 **Vague answers about care.** Especially about what happens when needs increase, or when a resident would have to move.

 **Frequent leadership changes.** Several executive directors in a few years often means bigger problems.

 **Call lights left waiting.** Residents waiting a long time for help, or staff who seem rushed and stretched thin.

 **Odors and dirty common areas.** What you see on a scheduled tour is usually the best the building looks.

 **Serious inspection problems that weren't fixed.** Ask what happened and what changed.

 **No access to a real apartment** or to drop in unannounced. You should be welcome to visit again on your own.

Compare side by side

Fill this in after each tour, while it's fresh.

	Community 1	Community 2	Community 3
Name			
Monthly cost for our needs			
Move-in fees			
How care is priced			
Can meet needs as they change			
Staff (1 to 5)			
Food (1 to 5)			
Cleanliness (1 to 5)			
Activities (1 to 5)			
Apartment we'd choose			
Distance from family			
Inspection report			
Our parent's reaction			
Overall feeling			

Helping the move go well

The first few weeks are an adjustment for everyone. It's common for a new resident to say they want to go home. For most people, that feeling eases as routines and friendships form.

1

Make the apartment feel familiar

Bring a favorite chair, photos, bedding and everyday items. Set things up before move-in day if you can.

2

Share what staff should know

Routines, preferences, what calms them, and what upsets them. A one-page "about me" sheet helps new caregivers.

3

Visit often, then step back a little

Short, regular visits help. So does giving them room to join activities and meet people.

4

Check in with the care team at two weeks

Ask how meals, sleep, medications and activities are going.

5

Hold a care plan meeting at 30 days

Review the care level and the bill, and fix small problems before they grow.

More help: lilisity.com/resources/first-weeks-after-move-i-want-to-go-home

We're here to help

Lilicity is a free directory of more than 57,000 senior living communities across the United States. If you have a question, or you'd like help finding communities that fit your needs and budget, reply to the email this guide came with.

Search communities, read our guides and print more checklists at lilicity.com.



This guide is general information and is not medical, legal or financial advice. Prices and program rules change; confirm details with each community and program. Lilicity is part of Senior Living Alliance. © 2026 Senior Living Alliance.