

Sources by Fact

Choosing a Place to Live: A Workbook for Comparing Senior Living and Care. Book 11 of The Sitting Room Series.

This list matches each fact in the book to its sources, chapter by chapter. The book itself lists each source once, with the chapters that use it. Websites were checked in October 2026. Pages move and change, so search for the title if a web address no longer works.

2. The Kinds of Places

Independent living, and what it generally does not include

Kate Van Dis. "What Is Independent Living?" National Council on Aging, NCOA Adviser, September 7, 2023.

ncoa.org/adviser/local-care/independent-living

National Institute on Aging. "Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care." Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Assisted living, and its regulation by the states

National Institute on Aging. "Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care." Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Alzheimer's Association. "Long-Term Care." alz.org/help-support/caregiving/care-options/long-term-care

Memory care units

Alzheimer's Association. "Long-Term Care." alz.org/help-support/caregiving/care-options/long-term-care

Jane K. Straker, John R. Bowlblis, Katherine A. Kennedy, and A. Katherine Harrington. "Dedicated Memory Care Units in Ohio's Long-Term Services Settings: Structure and Practices." Scripps Gerontology Center, Miami University, November 2019. miamioh.edu/cas/centers-institutes/scripps-gerontology-center/research/publications/2019/_documents/memory-care-brief.pdf

Nursing homes, short skilled nursing stays, and what Medicare generally does not cover

Medicare.gov. "Nursing Home Care."
[medicare.gov/coverage/nursing-home-care](https://www.medicare.gov/coverage/nursing-home-care)

National Institute on Aging. "Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care." Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Medicare and Medigap do not pay for long-term care; Medicaid may if the person qualifies

Medicare.gov. "Long-Term Care."
[medicare.gov/coverage/long-term-care](https://www.medicare.gov/coverage/long-term-care)

What care costs: 2025 national medians and differences among states

CareScout. Cost of Care Survey 2025.

assets.carescout.com/x/8fcb50422f/282102.pdf

Genworth Financial. "CareScout Releases 2025 Cost of Care Survey Results." March 2, 2026. investor.genworth.com/news-events/press-releases/detail/1054/carescout-releases-2025-cost-of-care-survey-results

Medicaid's 60-month look-back on transfers, and estate recovery for long-term care and related services received at 55 or older

United States Code. 42 U.S.C. 1396p (Social Security Act section 1917), transfers of assets and estate recovery.

ssa.gov/OP_Home/ssact/title19/1917.htm

The five-year Medicaid look-back on transfers, and estate recovery with its protections for a spouse and certain children

Centers for Medicare & Medicaid Services. State Medicaid Director letter enclosure on the Deficit Reduction Act of 2005, sections 6011 and 6016 (transfers of assets). hhs.gov/guidance/sites/default/files/hhs-guidance-documents/CMS/2006.smd-l-enclosures.dra-sections-6011-and-6016.pdf

Medicaid.gov. "Estate Recovery."

medicaid.gov/medicaid/eligibility-policy/estate-recovery

SHIPs give free, unbiased help to people with Medicare, families, and caregivers; 1-877-839-2675

State Health Insurance Assistance Program. "About SHIP."

shiphelp.org/about-ship

Finding your state's Medicaid office

Medicaid.gov. "Where Can People Get Help With Medicaid & CHIP?" [medicaid.gov/about-us/where-can-people-get-help-medicaid-chip](https://www.medicaid.gov/about-us/where-can-people-get-help-medicaid-chip)

Legal aid and elder law attorneys

Legal Services Corporation. "Get Legal Help" and "What Is Civil Legal Aid?" lsc.gov

Pro Bono Net. [LawHelp.org](https://lawhelp.org). lawhelp.org

National Academy of Elder Law Attorneys. "Find a Lawyer." naela.org/findlawyer

4. Checking the Record

Care Compare star ratings for nursing homes, including health inspections

Centers for Medicare & Medicaid Services. "Five-Star Quality Rating System." Modified September 30, 2026. [cms.gov/medicare/health-safety-standards/certification-compliance/five-star-quality-rating-system](https://www.cms.gov/medicare/health-safety-standards/certification-compliance/five-star-quality-rating-system)

Centers for Medicare & Medicaid Services. "CMS Care Compare Empowers Patients When Making Important Health Care Decisions." September 3, 2020. [cms.gov/newsroom](https://www.cms.gov/newsroom)

A nursing home must post the numbers of the licensure office and the ombudsman program

Code of Federal Regulations. "42 CFR 483.10, Resident rights." [ecfr.gov/current/title-42/chapter-IV/subchapter-G/part-483/subpart-B/section-483.10](https://www.ecfr.gov/current/title-42/chapter-IV/subchapter-G/part-483/subpart-B/section-483.10)

Assisted living, and its regulation by the states

National Institute on Aging. "Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care." Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Alzheimer's Association. "Long-Term Care." alz.org/help-support/caregiving/care-options/long-term-care

Georgia: complaints about any provider licensed through DCH Healthcare Facility Regulation, 1-800-878-6442

Georgia Department of Community Health. "Healthcare Facility Regulation: Complaints." dch.georgia.gov/node/9751

Ombudsman programs advocate for residents of nursing homes, assisted living, board and care, and similar homes; find a program through Consumer Voice

National Consumer Voice for Quality Long-Term Care. "Get Help: Long-Term Care Ombudsman Program" state directory. theconsumervoice.org/get_help

U.S. Administration for Community Living. "Long-Term Care Ombudsman Program." acl.gov

Legal Information Institute, Cornell Law School. "42 U.S. Code 3002, Definitions," paragraph (35), long-term care facility (Older Americans Act of 1965, section 102). law.cornell.edu/uscode/text/42/3002

Eldercare Locator number and hours

Eldercare Locator, U.S. Administration for Community Living.
"Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

Eldercare Locator, U.S. Administration for Community Living.
"About." eldercare.acl.gov/Public/About/Index.aspx

6. The Admission Agreement

A nursing home may not require a third-party guarantee of payment as a condition of admission or continued stay, and may ask a representative with legal access to the resident's money to sign without personal liability

Code of Federal Regulations. "42 CFR 483.15, Admission, transfer, and discharge rights," paragraphs (a)(2) and (a)(3).
law.cornell.edu/cfr/text/42/483.15

A nursing home may not ask a resident to waive rights to Medicare or Medicaid, or to promise not to apply

Code of Federal Regulations. "42 CFR 483.15, Admission, transfer, and discharge rights," paragraphs (a)(2) and (a)(3).
law.cornell.edu/cfr/text/42/483.15

A nursing home may not require a binding arbitration agreement as a condition of admission or continued care, must explain it in a form and manner the resident understands, and must allow 30 calendar days to rescind

Centers for Medicare & Medicaid Services. "Medicare and Medicaid Programs; Revision of Requirements for Long-Term Care Facilities: Arbitration Agreements." Final rule, 84 Federal Register 34718, July 18, 2019, effective September 16, 2019; 42 CFR 483.70, binding arbitration agreements.
[govinfo.gov/link/fr/84/34734](https://www.govinfo.gov/link/fr/84/34734)

Assisted living is regulated by the states

National Institute on Aging. "Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care." Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes

Legal aid and elder law attorneys; the ombudsman

Legal Services Corporation. "Get Legal Help" and "What Is Civil Legal Aid?" lsc.gov

Pro Bono Net. [LawHelp.org](https://lawhelp.org). lawhelp.org

National Academy of Elder Law Attorneys. "Find a Lawyer." naela.org/findlawyer

National Consumer Voice for Quality Long-Term Care. "Get Help: Long-Term Care Ombudsman Program" state directory. theconsumervoice.org/get_help

8. Deciding Together

A Senate committee chairman's 2024 letter: one large referral company paid by facilities at move-in, with listings limited to facilities that pay it

U.S. Senate Special Committee on Aging, Chairman Robert P. Casey Jr. Letter to A Place for Mom. June 17, 2024.
casey.senate.gov

9. For the Family

Legal aid and elder law attorneys

Legal Services Corporation. "Get Legal Help" and "What Is Civil Legal Aid?" lsc.gov

Pro Bono Net. [LawHelp.org](https://lawhelp.org). lawhelp.org

National Academy of Elder Law Attorneys. "Find a Lawyer."
naela.org/findlawyer

10. If Something Goes Wrong After the Move

The ombudsman works for the resident; the Georgia ombudsman number

U.S. Administration for Community Living. "Long-Term Care Ombudsman Program." acl.gov/programs/protecting-rights-and-preventing-abuse/long-term-care-ombudsman-program
Georgia Department of Human Services, Division of Aging Services. "Long-Term Care Ombudsman Program."
aging.georgia.gov/node/86

Georgia: complaints about any provider licensed through DCH Healthcare Facility Regulation, 1-800-878-6442

Georgia Department of Community Health. "Healthcare Facility Regulation: Complaints." dch.georgia.gov/node/9751

Abuse in a nursing home, assisted living, or personal care home: the state licensing agency, the police, and the ombudsman

State of Georgia. "Report Elder Abuse." Georgia.gov, last updated June 2026. georgia.gov/report-elder-abuse

National Center on Elder Abuse, U.S. Administration for Community Living. "Suspect Abuse?" ncea.acl.gov/suspectabuse

Where to Get Help

Eldercare Locator number and hours

Eldercare Locator, U.S. Administration for Community Living. "Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

Eldercare Locator, U.S. Administration for Community Living. "About." eldercare.acl.gov/Public/About/Index.aspx

988 by call, text, or chat

988 Suicide and Crisis Lifeline. "Get Help."

988lifeline.org/get-help

Substance Abuse and Mental Health Services Administration.

"Crisis Help." Updated June 3, 2026.

samhsa.gov/find-support/in-crisis

SHIP

State Health Insurance Assistance Program. "About SHIP."

shiphelp.org/about-ship

Finding the state ombudsman program; the Georgia number

National Consumer Voice for Quality Long-Term Care. "Get Help: Long-Term Care Ombudsman Program" state directory.
theconsumervoice.org/get_help

Georgia Department of Human Services, Division of Aging Services. "Long-Term Care Ombudsman Program."
aging.georgia.gov/node/86

Abuse in a care home: the state licensing agency and the police; Georgia Healthcare Facility Regulation

State of Georgia. "Report Elder Abuse." Georgia.gov, last updated June 2026. georgia.gov/report-elder-abuse

National Center on Elder Abuse, U.S. Administration for Community Living. "Suspect Abuse?"
ncea.acl.gov/suspectabuse

Georgia Department of Community Health. "Healthcare Facility Regulation: Complaints." dch.georgia.gov/node/9751

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naela.org/findlawyer