

[senior housing](#)

Senior Housing Options

Confused by all the different senior living options available? Whether you're looking for yourself or a loved one, this guide to senior citizen housing will help you make the best choices.



Assessing your senior housing options

Aging is a time of adaptation and change, and planning your future housing needs is an important part of ensuring that you continue to thrive as you get older. Whether your search for senior housing is prompted by a serious medical condition or the desire for a lifestyle change, finding the right place to live can be challenging and stressful for both you and your

family. However, the earlier you assess your current needs and how those needs may evolve over time, the more choices and control you'll have.

Of course, every older adult is different, so the senior housing choice that's right for one person may not be suitable for you. The key to making the best choice is to match your housing with your lifestyle, health, and financial needs.

This may mean modifying your own home to make it safer and more comfortable, or it could mean moving to a housing facility with more support and social options available on site. It could even involve enrolling in a network of like-minded people to share specialized services, or moving to a retirement community, an apartment building where the majority of tenants are over the age of 65, or even a nursing home.

By learning about the different types of senior housing available, you can make the choice that's right for you and ensure you enjoy a happy, healthy, and fulfilling home environment as you age.

Assisted living facility, retirement community, or independent living?

The names of the different types of senior living facilities and housing options can sometimes be confusing, as the terminology can vary from region to region. For example, the term "assisted living" can mean one thing in one state or country and something slightly different elsewhere.

However, in general, the different types of senior housing vary according to the amount of support offered for the activities of daily living and medical care. When researching a senior housing option, make sure it covers your required level of care and that you understand exactly what facilities are offered and how much they'll cost.

What is a Continuing Care Retirement Community?

Continuing Care Retirement Communities (CCRCs) are senior housing facilities that include independent living, assisted living, and nursing home care in one location. This enables older adults to stay in the same general area as their housing needs change over time.

CCRCs normally come with a cost for buying a unit in the community, as well as monthly fees that increase as you require higher levels of care. They also allow spouses to remain close to one another even if one requires a higher level of care.

Senior housing option 1: Aging in place

Staying in your own home as you age has the advantage of keeping you in a familiar place where you know your neighbors and the community. You can take advantage of home care services and make home repairs or modifications to make your life easier and safer.

[\[Read: Home Care Services for Seniors\]](#)

Aging in place may be a good option if:

- You have a close network of nearby family, friends, and neighbors.
- Transportation is easily accessible, including alternate transportation to driving.
- Your neighborhood is safe.
- Your home can be modified to reflect your changing needs.
- Home and yard maintenance is not overwhelming.
- Your physical and medical needs do not require a high level of care.
- You fall within the geographical confines of an integrated community, such as a “village” or NORC (Naturally Occurring Retirement Community).

The village concept of senior housing

A “village” or NORC can range from a single age-integrated apartment building to a housing complex or an even wider community of one- or two-family homes.

Members of the “village” can access specialized programs and services. These may include transportation to the grocery store, home health care, or help with household chores, as well as a network of planned social activities with other village members.

2: Independent living

[Independent living](#) is simply any housing arrangement designed exclusively for older adults, usually those aged 55 and over. Housing varies widely, from apartment-style living to freestanding homes. In general, the housing is friendlier to seniors, often being more compact, with easier navigation and no maintenance or yard work to worry about.

While residents live independently, most communities offer amenities, activities, and services. Since independent living facilities are aimed at older adults who need little or no

assistance with the activities of daily living, most do not offer medical care or nursing staff. As with regular housing, though, you can hire in-home help separately as required.

[\[Read: Independent Living for Seniors\]](#)

Independent living may be your best choice if:

- You see needing only minor assistance with activities of daily living.
- You'd like a place that does not require a lot of maintenance and upkeep.
- You like the idea of socializing with peers and having activity options nearby.

3: Assisted living facilities

[Assisted living](#) is a residential option for seniors who want or need help with some of the activities of daily living—things like cooking meals, getting to the bathroom in the middle of the night, keeping house, and traveling to appointments.

Assisted living facilities offer the safety and security of 24-hour support and access to care. Day or night, help is only a phone call away. However, privacy and independence are encouraged. A good facility will develop a personalized plan that meets your needs and accommodates your disabilities, while giving you the freedom to do what you can for yourself.

[\[Read: Assisted Living Facilities\]](#)

An assisted living facility may be a good choice if:

- You need more personal care services than are feasible at home or in an independent living retirement community.
- You don't need the round-the-clock medical care and supervision of a nursing home.

4: Nursing homes

[Nursing homes](#) provide what is called custodial care, including getting in and out of bed and providing assistance with feeding, bathing, and dressing. However, nursing homes differ from other senior housing facilities in that they also provide a high level of medical care. A

licensed physician supervises each patient's care and a nurse or other medical professional is almost always on the premises.

[\[Read: A Guide to Nursing Homes\]](#)

A nursing home may be a good choice if:

- Both your medical and personal care needs have become too great to handle at home or in another facility. This may be due to a recent hospitalization, or a chronic illness which has gradually been worsening.
- You need a higher level of care temporarily after a hospitalization, but it's anticipated you will be able to return to home or another facility after a period of time.

Choosing the best senior housing option for you

When deciding on the senior housing plan that's right for you, it's important to consider not only the needs you have now but also those you may have in the future.

What are your senior housing needs?

Physical and medical needs. As you age, you may need some help with physical needs, including *activities of daily living*. This could range from shopping, cleaning, cooking, and looking after pets to intensive help with bathing, moving around, and eating. You or a loved one may also need increasing help with medical needs. These could arise from a sudden injury or illness, such as a heart attack or stroke, or a more gradual condition that slowly needs more and more care, such as [Alzheimer's disease](#).

Location and accessibility. Even if you are completely independent at this time, circumstances can change. It pays to think a little about the accessibility of your current location and home. For example, how far is your home from shopping, medical facilities, or other services? If you can no longer drive, what kind of transportation access will you have? Can your home be easily modified? Does it have a lot of steps or a steep hill to navigate? Do you have a large yard that needs to be maintained?

Home maintenance. If you're living alone, your current home may become too difficult or too expensive to maintain. You may have health problems that make it hard to manage tasks such as housework and yard maintenance that you once took for granted.

Social and emotional needs. As you age, your social networks can change. Friends or family may not be as close by, or neighbors can move or pass on. You may no longer be able to continue driving or could lose access to public transportation, preventing you from regularly meeting up with family and friends. Or perhaps you simply want to expose yourself to more social opportunities and avoid becoming isolated and housebound.

Financial needs. Modifying your home or securing long-term care can both be expensive. Therefore, balancing the care you need with where you want to live requires careful evaluation of your budget. Making a budget with anticipated expenses can help you weigh the pros and cons of your situation.

Need a professional assessment?

Geriatric care managers can provide a housing assessment as well as assistance with managing your circumstances, whether that involves interviewing in-home help or assisting with placement in an assisted living facility or nursing home.

Preparing yourself for a housing change

Whether you're considering home care services or relocating to a retirement home or other facility, planning your future housing needs often runs hand-in-hand with facing up to some loss in your level of independence. Understandably, the prospect of losing independence can be overwhelming for many older adults. It can bring with it feelings of shame, embarrassment, fear, confusion, and anger.

It's important to remember that you're not alone in this. Most of us over the age of 65 will require some type of long-term care services. And there's nothing to be ashamed about in admitting you need more help than you used to. After all, we've all had to rely on others at some point during our adult lives, be it for help at work or home, vehicle repairs, professional or legal services, or simply moral support. For many of us, independence is recognizing when it's time to ask for help.

Coming to terms with changes in your level of independence

It's normal to feel confused, vulnerable, or even angry when you realize you can't do the things you used to be able to do. You may feel guilty at the prospect of being a burden to family and friends, or yearn for the way things used to be. By acknowledging these feelings

and keeping your mind open to new ways to make life easier, you'll not only cope with your change in situation better but may also be able to prolong other aspects of your independence for longer.

Communicate your needs with family and loved ones. It's important to communicate with family members your wishes and plans, and listen to their concerns. For example, long distance family members might think it's better for you to move close by so that they can better coordinate your care, while you might not want to uproot yourself from your community and friends. Similarly, just because you have family close by does not automatically mean they will be able to help with all your needs. They may also be balancing work, children, and other commitments. Clear communication from the outset can help avoid misunderstandings or unrealistic assumptions.

Be patient with yourself. Losses are a normal part of aging and losing your independence is not a sign of weakness. Allow yourself to feel sad or frustrated about changes in your housing situation or other aspects of your life without beating yourself up or labeling yourself a failure.

Be open to new possibilities. Your loved ones may offer suggestions about senior housing options or other ways to make your life easier. Rather than dismissing them out of hand, try to keep an open mind and discuss the possibilities. Sometimes, new experiences and situations can lead to you developing new friendships or finding new interests you'd never considered before.

Find a way of accepting help that makes you comfortable. It can be tough to strike a balance between accepting help and maintaining as much of your independence as possible. But remember that many people will feel good about helping you. If it makes it easier, offer to trade chores. For example, you can sew on buttons in exchange for some heavy lifting or cleaning chores. Or return other people's help by "paying it forward." [Volunteer](#) your time to help or teach others, while at the same time expanding your own social network.

Helping a loved one cope with a loss of independence

It's painful to see a loved one struggling to maintain their home or themselves. Maybe clothes are not as clean as they used to be or the house is getting increasingly messy. Or maybe your loved one is experiencing frequent falls or memory lapses such as leaving the stove on or the door unlocked.

While you can't force a loved one to accept help or move home—unless they are a danger to

themselves or others—you can provide them with information and reassurance. Instead of taking it on alone, brainstorm with other family members, friends, and your loved one’s medical team. Sometimes a senior will listen more to a doctor, care manager, or other impartial party.

Explain how care may prolong independence. Accepting some assistance now may help your loved one remain in their home for longer. Or if your loved one considers an assisted living facility now, for example, it may negate the need for a nursing home later on.

Help your loved one cope with the loss of independence. Encourage your loved one to stay active, maintain relationships with friends and family, and to keep an open mind about new interests, such as trying a [day care facility](#).

Suggest a trial run for [home care services](#) or other changes to give your loved one a greater sense of control over their situation. A trial run lets your loved one have the chance to experience the benefits of assistance or a change in their living situation before having to commit to anything long-term.

Don’t expect to handle all care yourself. There are only 24 hours in a day, and you need to be able to balance your own health, family, work, and finances. [Caregiving](#) can start with small assistance, and rapidly grow to an all-encompassing task. Getting help is not a sign of weakness. It means you care enough about your loved one’s health and safety to realize when the responsibility is too great. Educate yourself about the resources that can help your loved one, and see if other family members can also help.

Authors: Lawrence Robinson, Joanna Saisan, M.S.W., and Monika White, Ph.D.

Last updated: January 2021



Get more help

[A Key to Choice for Seniors](#) (PDF) - Guide to evaluating your needs and the different housing and service options available. (The East Metro Seniors Agenda for Independent Living Project)

[Information for Senior Citizens](#) - Housing and government assistance in the U.S. (HUD)

[The Village: A Growing Option for Aging in Place](#) (PDF) - Fact sheet about the benefits and challenges of the village model for aging in place. (AARP)

[Guide to Senior Housing and Care](#) (PDF) - Overview of some of the different types of senior housing options available. (A Place for Mom)

Hotlines and support

In the U.S.: Use the [eldercare locator](#) to find services near you or call 1-800-677-1116. (Administration on Aging)

UK: Explore your [specialist housing options](#) or call the advice line at 0800 055 6112. (Age UK)

Australia: [Need aged care services?](#) This is the place to start for Australian Government funded services or call the helpline at 1800 200 422. (My Aged Care)

India: Download the [Directory of Old Age Homes in India 2009](#) or call the [HelpAge India](#) helpline at 1800-180-1253. (HelpAge India)

Canada: Explore [Housing options for seniors](#). (Government of Canada)