



Senior Housing

Your Guide to Assisted Living Facilities, Independent Living, and Other Housing Options



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. 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.

What are 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. 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.

Assisted living facility, retirement community, or independent living?

The names of the different types of 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 care provided for activities of daily living and for medical care. When researching a senior housing option, make sure it covers your required level of care and that you understand exactly the facilities offered and the costs involved.

Aging in place. Staying at 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.

The Village concept. Members of a “village” access specialized programs and services, such as transportation to the grocery store, home health care, or help with household chores, as well as a network of social activities with other village members.

Independent living. This is any housing arrangement designed exclusively for seniors. Other terms include retirement communities, retirement homes, senior housing, senior apartments, or any housing friendlier to older adults.

Assisted living facility. Also known as residential care, board and care, congregate care, adult care home, adult group home, alternative care facility, or sheltered housing. A housing option for those who need help with some activities of daily living, including minor help with medications.

Nursing home. A nursing home normally offers the highest level of care for older adults outside of a hospital.

What is a Continuing Care Retirement Community?

Continuing Care Retirement Communities (CCRCs) are facilities that include independent living, assisted living, and nursing home care in one location, so seniors can stay in the same general area as their housing needs change over time. There is normally the cost of buying a unit in the community as well as monthly fees that increase as you require higher levels of care. It also can mean spouses can still be very close to one another even if one requires a higher level of care.

What are your senior housing needs?

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:

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 condition, such as a heart attack or stroke, or a more gradual condition that slowly needs more and more care, such as [Alzheimer's disease](/articles/alzheimers-dementia-aging/alzheimers-disease.htm) (/articles/alzheimers-dementia-aging/alzheimers-disease.htm).

Location and accessibility. Even if you are completely independent at this time, circumstances can change. It pays to think a little about your current location and accessibility of your current 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 may change. Friends or family may not be as close by, or neighbors may move or pass on. You may no longer be able to continue driving or have access to public transportation in order to meet up with family and friends. Or you simply may want to expose yourself to more social opportunities and avoid becoming isolated and housebound.

Financial needs. Modifying your home and long-term care can both be expensive, so 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 an assessment as well as assistance with managing your situation, including crisis management, 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, 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.

But 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, home or 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. However, 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, their own children, or 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 friendship 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 \(/articles/alzheimers-dementia-aging/alzheimers-disease.htm\)](#) 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. Don't take it on alone. Brainstorm with other family and friends and talk with 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 his or her home for as long as possible. 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 his or her situation. A trial run let's your loved one have the chance to experience the benefits of assistance or change in 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 \(/articles/parenting-family/family-caregiving.htm\)](#) 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.

Senior Housing Options: Independent Living

Independent living is simply any housing arrangement designed exclusively for seniors, generally those aged 55 and over. Housing varies widely, from apartment-style living to freestanding homes. In general, the housing is friendlier to older adults, 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.

- ▶ Often, recreational centers or clubhouses are available on site to give seniors the opportunity to connect with peers and participate in community activities, such as arts and crafts, holiday gatherings, continuing education classes, or movie nights.
- ▶ Independent living facilities may also offer facilities such as a swimming pool, fitness center, tennis courts, even a golf course or other clubs and interest groups.
- ▶ Other services offered in independent living may include onsite spas, beauty and barber salons, daily meals, and basic housekeeping and laundry services.

Since independent living facilities are aimed at older adults who need little or no assistance with 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.

Independent living may be your best choice if:

- You see needing 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

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.

- ▶ In general, assisted living is in a residential type facility, ranging from converted homes or apartment complexes to renovated schools.
- ▶ Some provide apartment-style living with scaled down kitchens, while others provide rooms. In some, you may need to share a room unless you're willing to pay higher cost.
- ▶ Most facilities have a group dining area and common areas for social and recreational activities.

Services at a typical assisted living facility

- Three meals a day served in a common dining area
- Assistance with eating, bathing, dressing, going to the bathroom, and walking
- Housekeeping services
- Transportation
- Access to health and medical services
- Round-the-clock security
- Emergency call systems in each resident's living space
- Exercise and wellness programs
- Medication management
- Laundry services
- Social and recreational activities
- Staff available to help with scheduled needs, as well as unexpected issues

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

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.

- ▶ Skilled nursing care is available on site, usually 24 hours a day.
- ▶ Other medical professionals, such as occupational or physical therapists, are also available. This allows the delivery of medical procedures and therapies on site that would not be possible in other housing.

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.

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