



Senior Housing

Guide to Choosing the Type That's Best for You



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 is senior housing?

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.

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).

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.

Independent Living



(/articles/senior-housing/independent-living-for-seniors.htm)

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



(</articles/senior-housing/assisted-living-facilities.htm>)

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



(</articles/senior-housing/guide-to-nursing-homes.htm>)

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

Assessing your senior housing needs

When evaluating your senior housing needs, consider the following issues:

Level of care. No one can predict the future. However, if you or a loved one has a chronic medical condition that is expected to worsen over time, it's especially important to think about how you will handle health and mobility problems. What are common complications of your condition, and how will you handle them? Are you already at the point where you need daily help?

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?

Social support. How easy is it for you to visit friends, neighbors, or engage in hobbies that you enjoy? If it becomes difficult or impossible for you to leave your home, you'll become isolated and depression can rapidly set in..

Caregiving Support. You will want to consider housing where both your current and future needs can be met. Even if family members can commit to caregiving, they might not be able to fill in all the gaps if physical and medical needs become extreme. The more thought you put into your future, the better chance your needs will be met.

Finances. Making a budget with anticipated expenses can help you weigh the pros and cons of your situation. Senior housing options like assisted living can be expensive, but extensive in-home help can also rapidly mount in cost, especially at higher levels of care and live-in or 24-hour coverage. You may be able to purchase insurance to offset some of the costs of long-term care. In the U.S., the Department of Housing and Urban Development (HUD) provides some housing options for seniors under a certain income limit, while Medicaid covers the bulk of nursing home care for those with limited income and assets.

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. See the Resources section below to learn more about geriatric care managers.

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.

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