Older Adult Housing Options

There is a broad array of housing options available to seniors, from staying in your own home to specialized facilities that provide round-the-clock nursing care. 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. There is a wide range of home care services that can help you maintain your independence within the comfort of your own home, from in-home care to day care. You may also be able to make home repairs or modifications to make your life easier and safer, such as installing a wheelchair ramp, bathtub railings, or emergency response system.

Staying at home 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 have a gregarious personality and are willing and able to reach out for social support
- You fall within the geographical confines of an integrated community, such as a “village” or NORC (Naturally Occurring Retirement Community)

Aging in place is a less effective senior housing option once your mobility is limited. Being unable to leave your home frequently and socialize with others can lead to isolation, loneliness, and depression. So, even if you select to age in place today, it’s important to have a plan for the future when your needs may change and staying at home may no longer be the best option.
Intergenerational Communities

Many older adults, especially boomers, prefer to live in intergenerational communities. That includes those who wish to age in place as well or downsize. That can be by staying or moving to conventional communities that meet the community requirements from Aging in Place from above or it can be through one of the many models mentioned below, such as a Village, NORC, or Co-housing. No matter what the model these older adults will need living units that accommodate them as well as communities that offer services they need.

The Village Concept

The Village solution to aging in place is a relatively new concept, enabling active seniors to remain in their own homes without having to rely on family and friends. Members of a “village” can 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.

Naturally Occurring Retirement Communities (NORC)

Like the village concept, Naturally Occurring Retirement Communities (NORC) enable seniors to stay in their own homes and access local services, volunteer programs, and social activities, but tend to exist in lower income areas. A NORC may be as small as a single urban high rise, or it may spread out over a larger suburban area. See Related Links for help finding a NORC program in the U.S.

Co-Housing

Although each community is unique, most co-housing communities share a set of principles: resident involvement in the planning process; a common house and other facilities and land owned jointly; a physical layout that encourages interaction (e.g., individual homes clustered around the common house); and collaborative community management. Some are older adult focused and some are intergenerational.

The size of these communities varies considerably, but somewhere between 15 and 35 households is thought to be ideal for preserving close social ties. Housing units average 1,250 square feet — typically smaller than traditional units— and can be single-family detached, townhomes, or condominiums; owned or rented, depending on residents’ wants and needs. When owned, as is often the case, the real estate structure is generally that of a condominium or planned-unit development, in which individual units are owned by the household and the community shares ownership of common facilities and common land through a homeowners’ association.
Independent living

Independent living is a general name for any housing arrangement designed exclusively for seniors. Other terms include retirement communities, retirement homes, senior housing, and senior apartments. These may be apartment complexes, condominiums, or even free-standing homes. In general, the housing is friendlier to older adults—it’s more compact, easier to navigate, and includes help with outside maintenance. Sometimes recreational centers or clubhouses are also available on site.

You may want to consider independent living 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

If you don’t want to live exclusively with others your own age, there are alternatives to an independent living community. You can consider moving in with a family member, or simply moving to a more accessible apartment or condo. The key is being in an area with good access to transportation, services, and social networks.

Assisted living

Also known as residential care, board and care, congregate care, adult care home, adult group home, alternative care facility, or sheltered housing. In general, assisted living is a housing option for those who need help with some activities of daily living, including minor help with medications. Costs tend to vary according to the level of daily help required, although staff is available 24 hours a day.

Some assisted living facilities 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 a higher cost. Most facilities have a group dining area and common areas for social and recreational activities.

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
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.

Nursing homes

A nursing home is normally the highest level of care for older adults outside of a hospital. While they do provide assistance in activities of daily living, they differ from other senior housing in that they also provide a high level of medical care. A licensed physician supervises each resident’s care and a nurse or other medical professional is almost always on the premises. Skilled nursing care and medical professionals such as occupational or physical therapists are also available.

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.

Resources

Information in this paper came from the AARP Housing Toolkit: [http://www.aarp.org/home-garden/housing/info-03-2010/i38-strategies.html](http://www.aarp.org/home-garden/housing/info-03-2010/i38-strategies.html),


Other resources include:


* Housing America’s Older Adults: Harvard: [http://www.jchs.harvard.edu/research/housing_americas_older_adults](http://www.jchs.harvard.edu/research/housing_americas_older_adults).

* Aging in Every Place, Center for Housing Policy: [http://www.nhc.org/media/AgingInEveryPlace.pdf](http://www.nhc.org/media/AgingInEveryPlace.pdf).