



Understanding Senior Housing Options As You Age

Features	Independent Living	Senior Housing	Assisted Living	Skilled Nursing
Meals served daily	1-3	None	3	3
Medication management	No	No	Yes	Yes
Help with daily living	No	No	Yes	Yes
Mobility assistance	No	No	Yes	Yes
On-site nursing	No	No	Possibly	Yes
Transportation	Possibly	No	Possibly	Possibly
Housekeeping	Light	No	Yes	Yes
Routine maintenance & repairs	Yes	Yes	Yes	Yes
Personal laundry	No	No	Possibly	Yes
Activities/Socialization	Yes	Possibly	Yes	Yes
24-hour personal care assistance	No	No	Yes	Yes
Payment options	Private Pay*	Private Pay*	Private Pay, Medicaid	Private Pay, Medicaid, Medicare

*Private pay may include funds from personal savings, retirement accounts or Social Security.

Turn this chart into a worksheet!

For each feature, circle the response that matches what you're looking for. When complete, see which housing option has the most features circled. Your answers can help you better understand your needs and which options might work best for you.

Senior Housing Options

Independent Living

Independent living facilities shift the burden of homeownership from the homeowner to the community, allowing residents to spend more time doing what they love most. It's a lifestyle that encourages active older adults to engage with their neighbors and the greater community. To promote this active lifestyle, independent living facilities have many onsite amenities, activities, and community-based events for residents.

But all residents must meet the minimum age requirement (usually 55) and be completely independent and able to manage their own health care with or without help from family or private caregivers.

Here residents can either purchase or rent their own, private living spaces. And depending on the community, this might mean an apartment, condo, or cottage-style home. Residents are charged a monthly service fee for a number of services such as meals, light housekeeping, emergency help and security, routine apartment maintenance, and much more. Health care services are typically not offered, but home-health services that are paid for by the resident are typically allowed.

You might also see independent living referred to as a retirement community, an age-restricted community, 55+ living, or an active adult community.

Independent living facilities accept private payers.

Senior Housing (aka Senior Apartments)

Senior housing (sometimes referred to as senior apartments) are age-restricted rental apartments for those who are 55 and older. Residents are typically fully independent or can maintain their independence with outside assistance such as a home health agency. It is common for this type of housing to be designed for accessibility and some offer transportation services, social services, and recreational programming.

These apartments are typically built for low- to moderate-income residents, though there are some higher-priced luxury apartments out there.

Assisted Living

An assisted living facility is a step between independent living and a skilled nursing facility. It aims to keep residents as independent as possible when they can no longer live on their own by offering assistance when needed. The level of assistance may vary from resident to resident, but common services include support for everyday activities such as dressing and bathing, finances, housekeeping, meals, and medication management. Social interaction is encouraged with common spaces, activities, and entertainment.

Assisted living typically offers apartment-style living, though there are also personal care-group homes that are set within a single-family home but are licensed by the state.

Some assisted living facilities offer specialized services for those with mobility issues or memory disorders, such as dementia or Alzheimer's.

Assisted living facilities accept payment from Medicaid/Medicare as well as private payers.

Skilled Nursing Facility

For individuals requiring full-time care, skilled nursing facilities (or nursing homes) offer 24-7 supervision and safety in an accredited facility. Care is overseen by a medical provider, but day-to-day care is provided by skilled nursing staff that includes registered nurses and licensed nursing assistants who develop meaningful bonds with residents.

Individualized care is provided for each resident, but all receive a well-rounded scope of services including dressing and bathing, meals, medication management, exercise, and rehabilitation. Social interaction is encouraged through daily activities and community events.

Skilled nursing facilities accept payment from Medicaid/Medicare as well as private payers.