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Independent Living for Seniors

A GUIDE TO RETIREMENT COMMUNITIES AND HOMES



Some people dream of spending their retirement in a community of peers, where they can enjoy ready access to a wide variety of social, cultural and fitness activities. Others love the idea of moving to a smaller home that is easy to care for, surrounded by similar senior residences. The

common denominator in both visions is self-sufficiency.

While you have to be relatively self-sufficient to live in an independent living facility, many of these communities offer services and resources to make daily tasks easier. For example, many provide local transportation, social activities, group meals, and laundry and cleaning services.

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What is Independent Living for seniors?

Among the many senior housing options available, Independent Living provides the greatest versatility and freedom. Independent Living for seniors refers to residence in a compact, easy-to-maintain, private apartment or house within a community of seniors. Any housing arrangement designed exclusively for seniors (generally those age 55+; in some cases the age requirement is 62+) may be classified as an Independent Living community.

Independent Living for seniors is also known as:

- Retirement Communities
- Retirement Homes
- Senior Apartments
- Senior Housing
- Independent Living Communities.

As the name implies, Independent Living is just that: the ability to maintain one's residence and lifestyle without custodial or medical assistance. If custodial or medical care becomes necessary, residents in Independent Living for seniors are permitted to bring in outside services of their choice.

The key characteristics of Senior Independent Living include:

Characteristics of Senior Independent Living	
Activities of Daily Living (dressing, personal care)	no assistance provided
Community Activities (social events, outings, golf, etc.)	some activities offered

Community Services (laundry, cleaning, etc.)	many services provided
Health Services (medications, nursing care)	none provided
Environment (personal freedom)	residents are independent
Overall Health (physical, emotional)	residents are in generally good health

Adapted from [SeniorHousingNet®](#)

Differences between Independent Living differ and Assisted Living or Congregate Housing

Seniors who opt for Independent Living must be able to manage their home and personal needs on their own. In an Assisted Living facility, by contrast, residents require and receive some custodial care, such as help with bathing, dressing, grooming, and eating. Medical care is limited. CCRC's allow for independent living in separate houses or apartments, with the addition of both custodial (Assisted Living) care and medical (Nursing Home) care as necessary. CCRC residents can move back and forth between various facilities in the same general location, as their needs for care change over time. Unlike CCRC's, Independent Living by itself is entirely separate from nursing homes or assisted living facilities, which may be quite a distance away from the independent living community.

Good candidates for Independent Living

Independent Living is ideal for seniors who:

- are healthy and able to care for themselves;
- want to live independently;
- desire the security to be found in a seniors-only community;
- no longer want to maintain a house;
- prefer to live among their peers;
- can communicate with doctors and caregivers by themselves, or with the help of family or friends, but without the help of trained, onsite staff;
- have enough money to pay for the kind of home they are looking for, or else can be satisfied with subsidized housing.

If a senior needs occasional personal or medical care, they must be able to bring in health care providers from outside the community.

Types of Independent Living options available

The physical structure of Independent Living facilities is quite diverse. As noted above, any housing arrangement designed exclusively for seniors qualifies as senior Independent Living.

The available communal space depends upon the Independent Living community. Some provide only a small communal sitting room. Others have entire community centers that include dining rooms and recreational facilities. Most Independent Living units include small kitchens, and some communities also offer meals in a communal dining area. The cost of the facility reflects the amount of community space and its designated use.

The most common types of Independent Living communities for seniors are:

- Senior apartments
- Retirement communities
- Low-income housing

Senior Apartments

Senior apartments are apartment complexes restricted by age, usually 55+. Some senior apartments are

converted private homes or converted apartment complexes.

When senior complexes are constructed or remodeled from existing structures, assistive technologies such as handrails and pullcords are often built in as an added value for seniors.

Some senior apartment complexes provide community services such as recreational programs, transportation services, and meals in a communal dining room.

Retirement Communities

Retirement communities are groups of homes or condominiums that are restricted to seniors age 55 and over (or in some cases, 62+). Retirement communities may be:

- single-family or attached homes
- mobile or manufactured homes
- cluster housing
- standard subdivisions

Depending on the particular community, residents may lease or buy their housing unit. Some senior communities are enormous, with residents numbering in the thousands. Others have only a few hundred residents. Again, the services and shared facilities vary.

Low-Income Housing

Many senior apartment complexes are subsidized by the U.S. Department of Housing and Urban Development (HUD). Because these apartments are usually rented at below-market rates, waiting lists can take years to turn over. For details see [Congregate Housing for Seniors](#).

What should I look for in an Independent Living for seniors unit?

Regardless of the type of Independent Living situation you choose, you may want to keep some or all of the following considerations in mind in order to find the community that best suits your needs:

- Is parking convenient to your living unit, and is the parking area well lit?
- Is there a security guard or a gated entrance to the facility?
- Is public transportation available?
- Do you want a unit that is built all on one floor, or are stairs OK?
- How close is the Independent Living community to a medical facility and/or your doctor?
- Do amenities such as cabinets and storage space meet your present and possible future needs?
- Is the shower/bathtub adaptable to your needs as you age? (e.g., can grab bars be installed?)
- Are the community services that are provided what you want and need?

Services typically provided

The built-in benefits of senior-only communities are:

- Many peers living nearby with whom to socialize
- Features designed into the housing to provide comfort, security, and safety for seniors

Independent Living facilities often include a number of optional services, including:

- Recreational, educational, and social activities such as shopping trips and cultural outings
- Communal Meals
- Housekeeping
- Local transportation
- Exercise facilities, such as pools, saunas and exercise machines
- Libraries
- Beauty shops
- Gardens

- Activity rooms or clubhouses
- Golf courses
- Tennis and shuffleboard courts

Some communities include full-time directors for social or recreational services, while others offer only informal activities. Some facilities even have a social worker on staff to assist in contacting agencies that provide medical or personal care. Many also are gated communities with their own security guards.

Costs of Independent Living facilities for seniors

Because Independent Living options for seniors vary so widely, and given the ongoing market fluctuations in real estate throughout the U.S., there is no way to predict what your particular Independent Living situation might cost. However, there are some guidelines that correlate with the Independent Living options described earlier.

Low End

The lowest cost Independent Living facilities are those that are subsidized by public or private charities, or through HUD. The cost of the subsidized housing is a percentage of the senior resident's income. Note that Medicare and Medicaid will not cover any portion of your housing payment since they are forms of health insurance, and no healthcare is provided in an Independent Living arrangement.

Mid-range

The next level of Independent Living for seniors is rental facilities. Rental fees are indexed to the cost of luxury housing in your geographic area. In addition to rent, you'll also incur a monthly charge for services. Depending upon the services used, the monthly fee can be anywhere from a few hundred to several thousand dollars.

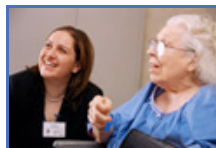
High End

The highest cost Independent Living facilities are planned retirement communities that require buying a home or living unit. The cost of a home is indexed to the cost of other luxury housing in your geographic area. In addition, the shared amenities of the retirement community are figured into a monthly fee of \$1000 to \$2000. This fee covers taxes, common utilities, and community services.

Related articles



[Senior Housing & Residential Care](#)
A Guide to Senior Living Choices



[Assisted Living Facilities for Seniors](#)
Exploring Services and Options

More Helpguide Articles:

- [Nursing Homes](#): Skilled Nursing Facilities and Convalescent Homes
- [Continuing Care Retirement Communities](#): A Comprehensive Long-Term Care Solution

Related links for independent living and retirement communities

Other related links

[55+ Communities Checklist](#) – Comprehensive checklist of questions to ask yourself and the retirement community management team before making your decision. (CarePathways.com)

[Things to Consider When Apartment Shopping](#) – A checklist for comparing senior apartments. (SeniorResource.com)

[Independent Living and Retirement Communities](#) – Six basic keys to evaluate whether independent living is the best choice for you, and a description of typical services and costs. (Seniorhousingnet.com)

[Facility Finder](#) – A comprehensive searchable database that helps you locate senior housing based on a variety of factors, including geographic area, kind of living arrangement desired, and specific requirements/desires, such as dietary needs and recreational opportunities. (Total Living Choices)

[Key to Choice](#) (PDF) – A guide to help you assess your lifestyle needs and evaluate the many housing and service options available to seniors. (The Metropolitan Area Agency on Aging)

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