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## **11 Housing Options for Older Adults Who Need a Little - or More - Help**

[EN ESPAÑOL](#)

### **A range of housing offer degrees of built-in care**

Housing ranks among the biggest monthly expenses, but few older adults consider the most appropriate home settings for their needs until a family member or other caregiver presses for a move or an accident necessitates it.

“Some people are in such denial and think they can live where they are forever,” says Robyn Golden, codirector of the Center for Excellence in Aging and chair of the Department of Social Work at Rush University Medical Center in Chicago.

In fact, [one recent national poll](#) from the University of Michigan’s Institute for Healthcare Policy and Innovation, sponsored by AARP, found that 88 percent of Americans ages 50 to 80 wanted to live in their own homes as long as possible. But only 15 percent had given a lot of consideration to [the home modifications](#) needed to do so; and just 19 percent expressed confidence they could afford to hire help, whether for chores or for personal care.

Almost half of adults 50 and older who are homeless became unhoused for the first time later in life, says Margot Kushel, M.D., a professor of medicine and director of the Benioff Homelessness and Housing Initiative at the University of California San Francisco.

Housing is limited for older people needing financial assistance, so it pays to plan. For those with savings, the broad range of housing options may include [some built-in care](#).

### **For those who need little help**

**1. [Accessory dwelling units \(ADUs\)](#).** These small apartments, often called granny flats or mother-in-law suites, may be an addition to a family member's house or a separate home on the property. "It's an easy way to take care of Mom," says Yvonne Cudney, community outreach and education coordinator at the University of Michigan Health Housing Bureau for Seniors. More jurisdictions in Sun Belt states and metropolitan areas are making it easier to add ADUs. Their popularity has increased in the past two decades, especially in the most unaffordable housing markets in the country, says Stephen M. Golant, a professor of geography at the University of Florida who specializes in housing for older adults.

**2. Age-restricted communities.** By law, at least 80 percent of the homes in these communities must include one resident age 55 or older, but most set that percentage threshold even higher. These [active adult communities](#) often offer swimming pools, tennis and pickleball courts, and other amenities for residents along with child-free living.

"Little ones can come visit, but they can't live there," Cudney says.

**3. Senior apartments.** These rental units are typically restricted to people 55 and older and may include age-friendly features, such as limited stairs and grab bars. Some housing is subsidized, enabling residents to qualify for a reduced rent, Cudney says.

Senior apartments may offer meals in their rental packages. Elsewhere, homebound residents can apply for Meals on Wheels, says Janet Hunko, director of the University of Michigan Health Housing Bureau for Seniors. Some buildings even have support coordinators to connect residents with services such as the meals program.

**4. Cohousing.** Designed to encourage socializing with neighbors, these communities may be multigenerational and typically feature attached or semidetached single-family homes. Because residents participate in joint activities such as cooking and recreation, cohousing is best suited for older adults who enjoy living close to their neighbors, says Golant at the University of Florida.

Neighbors typically share the cost of maintaining communal areas, such as gardens, recreational spaces and parking, but not the individual dwellings, he says. "In some communities, the neighbors might share the cost of hiring a temporary independent caregiver," Golant says. But in general, he adds, cohousing is for active seniors who don't require continual self-care.

**5. House sharing.** *Golden Girls*, a 1980s sitcom about four older women who become housemates, made this option famous. And boomers are embracing the idea.

[Gray divorce](#) has left many older people single. Sharing a home with friends or strangers helps reduce costs while adding companionship. The arrangement can involve buying or renting a home together, or one person owning the home and the others paying rent.

Housemates can be of similar age or entirely different generations. In fact, taking on a much younger housemate who can provide some caregiving and transportation assistance in exchange for a reduced rent is one way for an older person to continue living in their own home.

### **For older adults who need more assistance**

**6. The village model.** This concept lets people remain in their own homes longer by creating their own support network with like-minded neighbors. Together, they form a nonprofit community group with members paying annual dues, generally several hundred dollars, in exchange for help finding services like transportation, in-home care and yard work.

[The “village”](#) may have one or two paid staff members helping connect members with the assistance they need, from trained volunteers or vetted businesses, but the network also serves as a social outlet. Many neighbors initially join for the fun activities, group outings and companionship.

With up to nearly 300 villages in the U.S., the demand for this type of housing model continues to grow and has even attracted financial support from philanthropic groups to encourage more of these communities.

**7. Continuing care retirement communities (CCRCs).** The advantage of these communities is their [continuum of care](#). Residents start out in independent living, and as their needs grow, they move on to housing that offers more care — typically assisted living, memory care and then nursing care. Although they’re hard to find, a few faith-based, not-for-profit communities may reduce onetime up-front fees and monthly payments for low-income residents, Golant says.

**8. Assisted living.** These facilities typically offer a resident their own room or suite with access to round-the-clock clinical care, three meals a day in a dining room and medication management. Residents who need it can also get help with bathing and dressing. [Assisted living](#) is typically private pay, with no government assistance, although in some states Medicaid may cover support services but not room and board for eligible people.

**9. Group homes.** Not to be confused with house sharing, [group homes](#) are a form of assisted living and offer a similar range of care services. Residents have a shared or private room in these state-licensed homes, which an individual or a company may own.

Often, the caregiving staff lives in the home with their families, sharing common areas of the house with the residents. The homes can have five to 20 residents and go by different names, including “residential care homes” and “board and care homes,” depending on the state.

**10. Memory care.** This specialized care is intended to provide structured routines, reducing stress for residents with dementia or Alzheimer’s disease.

The facilities may have circular hallways, so residents don’t have to worry about which way to go, Cudney says. They often have locked elevators, front doors and stairwells to keep residents safe.

In many communities, staff members offer activities to stimulate cognition, such as singing and reading together out loud as well as arts and crafts. [Memory care units](#) are often connected to housing options that offer graduated care — which means you start out independent and “graduate” to more hands-on care — such as CCRCs.

**11. Nursing homes.** These facilities deliver [hands-on, 24-hour care](#) for adults who need help with basic skills, such as bathing, dressing, eating, using the bathroom and getting in and out of beds or chairs. Nursing homes came under harsh criticism for high death rates from COVID-19, leading to efforts for reform.

To find nursing homes with good track records, try Medicare’s [nursing home find and compare](#) website. Another helpful tool, the [Eldercare Locator](#) from the federal Administration on Aging, connects older adults and their families to a range of caregiving services.

----- Written by Deborah Schoch, an AARP contributing writer, November 18, 2022

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