

The Complete Guide to Senior Housing



SENIOR
LIFESTYLE
your life, your style

THE COMPLETE GUIDE TO SENIOR HOUSING

More than 61.2 million seniors live in the United States, according to the U.S. Census Bureau, and more than 1 million of them live in some type of senior living community. By 2040, the population of adults 65 and older is expected to reach 78.3 million, more than twice as many as in 2000 (acl.gov).

As you begin to look into housing options for yourself or your loved one, you may be confused by the variety of choices. What is independent living? How is it different from assisted living? What kind of amenities are available? What if my loved one has a memory condition or another serious medical need? How can I be sure they are safe and cared for in their new home?



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That's precisely what this e-book is about. We examine the five main types of senior living communities available.

We'll look at the services provided, who is a good fit for each type of community and the average costs involved. As you look into the options, this e-book will give you the guidance and assurance you need to make the decision that best fits your needs and lifestyle.



CHAPTER 1: **INDEPENDENT LIVING**

What Is Independent Living?

Independent living is for seniors who are self-sufficient but want access to amenities and assistance when necessary. This is often referred to as a “senior living community,” or a “retirement community.” Residents live in a private studio or a one- or two-bedroom apartment home within a community of seniors. Independent living communities offer such services as dining, housekeeping and social activities.

Services Typically Provided:

- Dedicated team
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening programs, fitness programs, book clubs)
- Meal plan options
- Routine housekeeping service
- Transportation to shops, doctors’ appointments and local attractions
- On-site beauty salon and barbershop

Cost

Some independent living residents may pay one rate for all amenities and services, while others opt for communities with optional à la carte services and meal plans. Depending on these variables, these communities can range from \$1,500 to \$6,000+ a month.

You Might Be Right for This Type of Community If ...

- You are fully or mostly independent
- You're seeking a high level of hospitality with many amenities
- You're interested in an active and healthy lifestyle
- You love the idea of maintenance-free living

Did You Know?

According to Rush University Medical Center, seniors who have an active social life experience severe memory loss at a significantly later age. In fact, seniors who are the most sociable delay the onset of cognitive decline by an average of five years compared to those who are the least sociable.



Here are the top ways seniors spend their leisure time, according to the U.S. Bureau of Labor Statistics American Time Use Survey:

Leisure Activity: How Is Time Spent in Hours? (Ages 65-74 / Ages 75+)

- Watching TV: 3.95 / 4.58
- Relaxing/thinking: 0.43 / 0.58
- Reading: 0.47 / 0.77
- Socializing and communicating: 0.55 / 0.58
- Playing games/computer use for leisure: 0.43 / 0.44
- Participating in sports, exercise and recreation: 0.32 / 0.27
- Other leisure and sports activities: 0.37 / 0.34

***Note: "Other leisure and sports activities" includes other leisure and sports activities not elsewhere classified.**





CHAPTER 2: ASSISTED LIVING

What Is Assisted Living?

Assisted living is for seniors who cherish their independence but also need assistance with daily activities. Residents enjoy the same amenities available in independent living, but they also receive support with such tasks as bathing, dressing and taking medication. Assisted living communities are often called “residential care” or “personal care.”

Services Typically Provided:

- On-site nursing team
- Dining services, including three daily chef-prepared restaurant-style meals and professional dining team
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening

- programs, fitness programs, book clubs)
- Routine housekeeping services
- Transportation to shops, doctors’ appointments and local attractions
- On-site beauty salon and barbershop

Cost

Assisted living costs depend on a number of factors, including the size of the apartment, the type and frequency of services needed, and the location of the community.

According to CareScout, the average cost for a one-bedroom apartment in an assisted living community in 2025 was \$6,200 per month.

Your Loved One Might Be Right for This Type of Community If ...

- They need some level of assistance with the tasks of daily living, such as bathing, dressing, medication, meals and housekeeping
- They want the option to be social and active
- They love the idea of amenity-filled and maintenance-free living
- An emergency call pendant and an in-room emergency pull cord for immediate attention is a good idea



Did You Know?

Older adults who engage in a variety of exercises, even independent of the total amount of activity, appear to live longer, according to a study by the Harvard T.H. Chan School of Public Health. The findings suggest that mixing up different types of physical activity, from walking to weightlifting or gardening, offers distinct longevity benefits for seniors.



CHAPTER 3: **MEMORY CARE**

What Is Memory Care?

Memory care is a special form of assisted living that serves the special needs of those living with conditions that affect memory and behavior. Memory care (often called “Alzheimer’s and dementia care”) offers 24-hour supervised care with meals, activities and health management services. Residents enjoy many of the same amenities and social activities of the previous two types of communities, but they also receive personalized care that’s tailored to their safety needs.

In addition, memory care features a structured and tailored daily program that aims to keep those with memory impairment engaged in daily life. Apartments are designed with increased security measures to protect residents (six in 10 people with dementia will wander, according to the Alzheimer’s Association).

Services Typically Provided:

- On-site nursing team
- Dining services, including three daily chef-prepared restaurant-style meals and professional dining team
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening programs, fitness programs, book clubs)
- Routine housekeeping services
- Transportation to shops, doctors' appointments and local attractions
- On-site beauty salon and barbershop

Cost

According to SeniorLiving.org, the average cost for memory care in an assisted living community in 2026 is \$8,019 per month.

Your Loved One Might Be Right for This Type of Community If ...

- They are living with a condition that affects memory, such as Alzheimer's or another form of dementia



Did You Know?

According to the Alzheimer's Association:

- 70% of the lifetime cost of caring for dementia is borne by family caregivers in the forms of unpaid caregiving and out-of-pocket expenses
- Nearly 13 million Americans provide unpaid care for people with Alzheimer's or other dementias
- Alzheimer's and other dementias will cost the nation \$409 billion, including Medicare and Medicaid payments of \$263 billion
- 7.4 million people ages 65 and older currently live with the disease, a figure projected to reach 12.7 million by 2050





CHAPTER 4: **SKILLED NURSING AND REHABILITATION**

What Is Skilled Nursing and Rehabilitation?

Skilled nursing and rehabilitation communities provide two types of care: short-term services for those who require 24-hour nursing care following an operation or other type of hospital stay and long-term care for those with chronic health issues who can no longer live independently. These communities are licensed by the state and are often called “nursing homes” or “convalescent homes.”

Services Typically Provided:

- 24-hour, supervised, long-term medical care
- Regular visits by partner physicians
- Postsurgical rehabilitation
- Daily assistance with such activities as bathing, eating and dressing
- Access to physical therapy, occupational therapy and speech therapy

Cost

The cost of a stay in one of these communities depends on a number of factors, including location, the size of the room and whether it's private or shared. According to CareScout, the cost of a skilled nursing stay in 2025 is:

- \$9,581 per month for a semi-private room
- \$10,798 per month for a private room

Medicare [1] covers skilled nursing care expenses in specific situations, usually in cases where your loved one has been hospitalized and released but still requires specialized care. Talk to a Medicare benefits specialist to learn more about coverage for your situation.

[1] Medicare does not pay for personal care at home or in assisted living, and its skilled nursing and rehabilitation benefits are limited to 100 days.

Your Loved One Might Be Right for This Type of Community If ...

- They need short-term care following a hospital stay
- They need long-term nursing supervision due to a chronic health issue



Did You Know?

Those 65 and older have almost a 70% chance of needing some type of long-term care services and supports during their lifetime, according to the Administration for Community Living.

Seniors and their loved ones must be aware of the dangers of loneliness. As people age, there is a tendency to grow more introverted. Though there is nothing wrong with a bit of alone time, it is important to socialize regularly. Here are a few insights on how seniors tend to spend their free time, according to AgingStats.gov:

- The amount of time seniors spend socializing tends to decline with age
- About 13% of those 65 and older only drive in the daytime, and 18% don't drive at all
- Seniors in the U.S. spend more time reading than younger groups, devoting nearly an hour a day to it



CHAPTER 5: **SHORT-TERM CARE**

Short-term care is a temporary care solution. Stays in these communities can be as short as a week or two or extended to three months or more. These communities are sometimes referred to as “respite care,” or “short-term senior care.”

Services Typically Provided:

- On-site nursing team
- Dining services, including three daily chef-prepared restaurant-style meals and professional dining team
- Enrichment programs (for example, lecture series, art classes, film viewings, gardening programs, fitness programs, book clubs)
- Routine housekeeping services
- Transportation to shops, doctors’ appointments and local attractions
- On-site beauty salon and barbershop

Cost

The cost of short-term care varies with the location of the community and the services needed.

Your Loved One Might Be Right for This Type of Community If ...

- They are recovering from a surgery or illness and shouldn’t stay home alone
- Their caregiver needs to travel or take a break
- They want to try out a community before committing to it full-time

Did You Know?

Life expectancies for Americans are longer than ever before. Adults turning 65 can expect to live an average about 20 more years, according to the Federal Interagency Forum on Aging Related Statistics.



**Percentage of Senior Citizens by State
(According to the U.S. Census Bureau
American Community Survey, these are
the 10 states with the highest percentage
of senior citizens):**

- Maine: 23.5%
- Vermont: 22.9%
- West Virginia: 21.9%
- Florida: 21.8%
- Delaware: 21.7%
- Hawaii: 21.5%
- New Hampshire: 21.5%
- Montana: 21.2%
- Pennsylvania: 20.4%
- New Mexico: 20.1%



UNDERSTAND YOUR SENIOR HOUSING OPTIONS

As you continue to examine senior living communities and the levels of care and hospitality they offer, remember that your needs may change. Keep this e-book and refer to it as necessary. You may wish to choose a community that can accommodate both current and potential future needs.

You don't have to navigate this road alone.

Senior Lifestyle is a trusted leader in senior living communities, and our caring team of dedicated professionals is here to answer any questions you may have about all these types of communities. Our top priority will always be the well-being of our residents and their families.

Learn more about [Senior Lifestyle](#), [contact us](#) to learn more or [find a community](#) near you.