

Type of Housing	Level of Independence & Autonomy	Level of Care Received	Cost (\$)	Pros	Cons
Living in your own home	High. You manage your own home and have independent decision-making power.	Varies - Depending on how much you can afford and the availability of the home care services in your region, you can get the level of care needed. Options include both are publically funded and private care services.	Can be costly to live on your own, especially if renovations and adjustments are installed to increase accessibility, e.g. stair lifts, wheel-chair friendly countertops. Some provinces may provide support to make these necessary adjustments. E.g. Ontario's Healthy Homes Renovation Tax Credit .	Maintain your independence and autonomy over your own home and lifestyle. Can stay within your current community and neighbourhood.	May become increasingly difficult to manage on your own as health and mobility deteriorates. Accessibility within your own home may be a challenge, requiring renovations or home adjustments that can be expensive
Co-housing Co-ownership of a home that is a mix of having own personal private space and shared common spaces with co-habitants.	Medium – All co-habitants participate in management and decision-making, however due to co-ownership and co-usage of common spaces, responsibilities and decision-making are shared.	Varies - Depending on how much you can afford and the availability of the home care services in your region, you can get the level of care needed. Options include both are publically funded and private care services.	Can be the least costly compared to the other options since most costs are shared, such as utility bills, housekeeping bill, and shared home ownership.	Maintain a level of independence and autonomy as well as home co-ownership. Avoid isolation and maintain active community life for those who do not like to live on their own. Costs of a home are reduced compared to living on your own and most likely more affordable then living in a retirement or long-term care home.	Will lose some privacy and autonomy since common spaces and home management is shared with others. Personalities and living styles may differ with co-habitants, which may act as pre-cursors to conflicts and disagreements. Since the idea is only emerging now, it is not widely available and difficult to arrange on your own.
Intergenerational housing Various forms of this concept include secondary suites/accessory apartments or granny flats .	High/Medium – Although it may be a lot small, it is as if you are living in your own home, complete with own living space and or kitchen, but you are steps away from your family.	Varies - Most people would receive informal caregiving from family members. However, depending on how much you can afford and the availability of the home care services in your region, you can get the	Expensive - according to an article , separate stand-alone granny flats cost approximately \$85,000 new but some distributors will buy it back for about \$38,000 after 24 months of use. Fully-attached	Cost proximity to family reduces isolation while maintaining high levels of independence and autonomy. Family member may be able to give	Expensive. Municipal bylaws may prohibit the building of secondary suits or granny flats.

		level of care needed.	secondary suites that require renovations to build a second kitchen can also be costly.	informal care.	
Retirement Homes (No subsidization/ public funding; treated like tenancy) Own room but shared spaces with many other residents of the home.	Medium – The retirement home manages the home and has decision making power over the shared spaces.	Varies - Can get personal care services a la carte; may or may not include nursing care.	Unlike publically subsidized facilities, retirement homes are privately administered, ranging from \$1000- 10,000 per month ⁱ Depends on the size of accommodation and level of service	Can customize care and support services according to your needs In closer proximity to many other retirement individuals and can receive other services, e.g. recreational activities.	Expensive. Will not monitor your medical or care needs unless it is specified in your agreement with the home. Anything beyond what is agreed upon will not be provided. Since retirement homes are treated as tenancies, residents can be evicted for the same reasons as any other tenant if approved by the Landlord and Tenant Board. May be far from your community/neighbourho od of choice and/or services. Except for Ontario, retirement homes are not regulated in Canada.
Long-term care homes/facility (publically subsidized; eligibility depends on level of care needs)	Low - Very little independence and autonomy as most personal and care needs are attended to by facility works, medical staff, etc. Would need to pay more money for more semi-private/private rooms.	High - Receiving 24 hour medical, nursing, personal care and supervision based on one's needs.	Depending on the province and territory, LTC are partially subsidized. Out of pocket costs can range from 729.00- 2932 per month ⁱⁱ	Maximum cost is set by government Will monitor medical and care needs and are obligated to meet your needs even if they increase Cannot be evicted except in some circumstances	Minimal independence and autonomy. Minimal privacy since most people do not get private rooms. Limited availabilities, many of which have long wait-lists. May be far from your community/neighbourho od of choice.

ⁱ <http://www.torontonursinghomes.com/retirement-homes/toronto.html>

ⁱⁱ <http://www.senioropolis.com/article-general.asp?ID=41>