

The levels of housing and care, in the rough order most families move through them, so it is easier to see where you are now and what tends to come next. Costs are relative rather than absolute and vary widely by market.

Level	What it is	Common reason	Cost
Independent Living	Private housing with little or no built-in care, often with community amenities.	Isolation, or a home that has become hard to maintain alone.	Low to moderate
Home Care / Home Health	Support delivered in your own home, non-medical or medical.	Daily tasks or medical needs outpacing what family alone can cover.	Moderate
Assisted Living	Housing plus daily support with meals, medication, and personal care.	Needing help with daily activities more consistently than home care covers.	Moderate to high
Memory Care	Assisted living with a secured setting and dementia-specific staff training.	Wandering risk, or needs specific to dementia.	High
Skilled Nursing	Licensed medical staff on site, for short-term rehab or long-term nursing.	A medical need beyond what any residential setting can provide.	Highest
Hospice / Palliative	Comfort-focused care, at any stage for palliative, and after curative treatment stops for hospice.	A change in the goal of care rather than a change in setting.	Often covered separately

Which services a provider can legally offer is set by state regulation and differs from state to state. Use this to learn what to ask, then confirm locally.