

Retirement Communities: Understanding the Terminology

Determining what differentiates one type of retirement community from another is a point of confusion for many prospective residents and their family members. Try searching for the term “retirement community” online, and you’ll get thousands of results ranging from active adult communities to nursing homes, and everything in between. How is one to narrow down the field in order to find the type of community that is best for their unique situation or needs?

Here is a simplified explanation of that overwhelming list of search results

There are essentially four main categories under which age-restricted retirement communities and care facilities will fall:

Independent living only

Retirement communities in this category include active adult living communities, which are planned residential developments with free-standing, single-family homes. It also includes apartment-style retirement communities that cater to those who are able to live completely independently, without the need for assisted living or healthcare services, although residents certainly have the freedom to hire their own private caregivers if they choose.

Independent living with limited care

This type of community most often includes apartment-style residences, although some may provide villas or townhomes. The major difference between this category and the previous one is that residents also have easy access to assisted living and/or memory care on *site*. These services are typically made available to residents

in their apartment, but some of these communities offer separate assisted living and memory care facilities.

Independent living with full care

This category goes a step further than the previous one by offering services spanning the full continuum of care, ranging from independent living to assisted living, memory care, and skilled nursing care. Developments that fall in this category are usually referred to as continuing care retirement communities (CCRCs) or life plan communities. The key concept with this category is that a resident will never need to move again, regardless of healthcare needs that may arise over time.

Care services only

Included in this category are stand-alone assisted living or skilled nursing facilities, often with a memory care component. They do *not* feature independent living residences. Technically speaking, many of these facilities are not age-restricted and, therefore, are not retirement communities in the true sense of the term, even though they typically serve an older population. While a crystal ball would further simplify the senior living decision-making process, understanding these key differences in terminology can go a long way in helping you choose between the various retirement community options you are considering.