

The Ultimate Guide to Senior Living Terminology



Active Adult Community: An age-restricted, planned community designed for people ages 55 and above. An active adult community typically provides single-family homes along with amenities such as a clubhouse, pool, etc. Resident's pay homeowners' association dues for outdoor maintenance and other community services.

Advanced (High-Acuity) Assisted Living: High-acuity assisted living is designed to accommodate people whose needs are greater than the care available in a traditional assisted living environment, yet not high enough to require the type of 24-hour medical assistance available in skilled nursing care.

Assisted Living Community: Provides a combination of housing, personal care services, and limited nursing care for individuals who need assistance with typical activities of daily living. Assisted living services may also be delivered in one's home.

Continuing Care Retirement Community (CCRC): A continuing care retirement community (a.k.a., a CCRC or "life plan community") contractually provides long-term residential living, combined with assisted living and/or skilled nursing care, typically for a period greater than a year or for life.

Continuing Care at Home (CcaH): Merges the familiarity of staying in your existing home with a menu of services traditionally provided on-site by a continuing care retirement community (CCRC), including assisted living and other care services. Like a brick-and-mortar CCRC, a CcaH program will likely require an entry fee (albeit a smaller one) and monthly fees. It may also give the program member direct access to any on-site services available on a CCRC's campus.

Cooperative Housing (Co-op): Purpose-built retirement communities that are formed and incorporated by the residents themselves rather than by a developer. Co-ops offer maintenance-free living and other services, but they are unique in the fact that the houses (including free-standing homes, townhomes, or apartments) and the land are owned by a cooperative corporation. The stock of the corporation is owned by the residents, or "members."

Convalescent Care: This is a term used to describe rehab medical care following an illness, injury, or surgical procedure, and typically provided in a skilled nursing facility. Unlike long-term care, convalescent care is short-term in nature, with the goal of helping the resident return to their home or other community setting.

Direct Care Provider: Another term to describe individuals or companies providing home care or home healthcare services.

55+ Community: Although this term tends to be used most often when describing active adult communities, it is a broad term that may reference any type of age-restricted retirement community, including independent living, active adult communities, or continuing care retirement communities.

Home Care Services Provider: A form of in-home care that delivers non-medical services in the home, i.e., assistance with activities of daily living (ADLs) and instrumental activities of daily living (IADLs). Some home care service providers are even hired for companion services. Licensing may not be required for this type of care. These providers also may be contracted for services in an independent living community for residents whose needs have progressed.

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Home Healthcare Services Provider: A form of in-home care that delivers *medically-oriented* care. Also known as home health aides, providers of home healthcare are licensed by the state as licensed practical nurses (LPNs) or therapists, and often work for home healthcare agencies, public healthcare departments, or hospitals. Services can include physical, occupational, and/or speech therapy. These providers also may be contracted for services in an independent living community for residents whose needs have progressed.

Hospice Care: Care provided to a terminally ill person who is thought to have 6 months or less to live. The goal of hospice care is not to cure but to help the patient live as comfortably as possible for as long as possible. Hospice care isn't limited to physical care as it also incorporates grief and loss counseling for the patient and/or the patient's family.

Independent Living Community: Designed for those ages 55 and over who can live on their own, but who desire to have the availability of services and amenities such as housekeeping, dining, social activities, transportation, security, and possibly assistance with activities of daily living if needed.

Lifecare Community: A lifecare community is a form of a life plan community (or continuing care retirement community) that offers residents a lifecare contract. This is a residency contract whereby certain long-term care and/or nursing care services are provided at no additional charge to the resident.

Life Plan Community: A alternative term for a continuing care retirement community.

Memory Care: A specialized type of care provided to those with varying degrees of dementia or Alzheimer's. It may be provided in an assisted living community or nursing home. A more comprehensive approach may be found in a memory care facility, designed specifically for those with memory care needs.

Naturally Occurring Retirement Community (NORC):

A neighborhood or community that receives services geared towards the specific needs of aging residents, thereby allowing residents to remain in their homes for a longer period of time and to practice healthy aging behaviors. In some instances, NORCs may be viewed more as a network of services than an actual community. Services and funding are available through a combination of public and private partnerships including contracted services, resident volunteer systems, social services programs, and community partnerships.

Palliative Care: Very similar to hospice care, palliative care focuses on providing comfort. However, palliative care is generally provided while someone is receiving treatment, whereas hospice care is provided once treatments are stopped and recovery is not likely.

Rental Retirement Community: Another term for an independent living community.

Retirement Village: Sometimes referred to as a "virtual retirement community," a retirement village is similar to a NORC but lean more heavily on peer-to-peer support rather than contracted services, and may expand beyond a single neighborhood to larger geographical areas. It is generally thought that members of retirement villages are younger and less functionally impaired than members of NORCs.

Senior Apartments: Very similar to an independent living community but typically with fewer amenities and services. Senior apartments may not offer as many common areas or dining options. Some may be classified as affordable housing under the U.S. Department of Housing and Urban Development (HUD).

Skilled Nursing Facility: Often referred to as a nursing home, skilled nursing facilities are for those who require 24-hour monitoring and medical assistance. Some residents receive short-term rehabilitation ("rehab") care following a serious accident or illness, while others require care indefinitely.