



Understanding Retirement Community Terminology

Determining what differentiates one type of retirement community from another is a point of confusion for many prospective residents and their family members.

There are six main categories that retirement and care communities will fall:

- 1. Independent living only** - Retirement communities in this category include active adult living communities, which have free-standing, single-family homes. It also includes apartment-style retirement communities that cater to those who are able to live independently, without the need for assisted living or health care services.
- 2. 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 these residents also have easy access to on-site assisted living and/or memory care. Some of these communities offer separate assisted living and memory care neighborhoods.
- 3. Independent living with full care** - This category offers services spanning the full continuum of care, ranging from independent living to assisted living, memory and skilled nursing care. Communities that fall in this category are usually referred to as CCRCs or Life Plan communities. The key concept with this category is that most residents should never need to move again, regardless of health care needs that may arise over time. The Village at Augsburg is a Life Plan Community.

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4. Assisted Living – This category includes stand-alone assisted living or skilled nursing care, often with a memory care component. Assisted living provides support for daily activities while encouraging social engagement.

5. Memory Care – This category includes dementia and memory-related care, which is a form of assisted living and skilled nursing care. This type of community offers a secure and supportive environment.

6. Skilled Nursing – This category includes short and long-term medical care and rehabilitation services. Some independent living communities have a skilled nursing, long-term care or short-term care component.



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