

## More Seniors Opting for Nontraditional Retirement Communities

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Years ago, as people approached retirement, they thought about where they wanted to live out their days. They most likely consulted with friends and family, and then decided to either stay put or move to a retirement community. Maybe they had a great pension plan that opened up a new world of places to live and travel. And for a period, warm-weather locations were the great draw. Remember when the Sun Belt was a new phrase, or when Phoenix was known mainly as the title city in a Glen Campbell song? When people flocked to those areas, they were thinking of retirements of perhaps 10 or 15 years.

Today, retirement has evolved into a complex balance of leisure, work, volunteerism, family, and travel. People still prefer to stay in their own homes as long as they're able. But those homes are likely to be anywhere these days. And the idea of remaining in comfortable homes, in familiar communities, and near family and friends has, over time, acquired the formal name of Aging in Place. As the number of people in their 60s, 70s, and 80s continue to grow at much faster rates than the overall population, you can expect Aging in Place to become a much bigger deal.

Among Aging in Place initiatives, you will find an exploding concept called Naturally Occurring Retirement Communities. NORCs are formally defined as communities--of all sizes--that were not originally designed as senior communities. But for various reasons, they have become home to large concentrations of older residents. They can be as small as an inner-city high rise or spread over a large suburban area. When applied to sparsely populated rural areas, they may even be known as NORRs, or Naturally Occurring Retirement Regions. They can involve low-income residents receiving a richer mix of public services through a NORC model. They might serve people of all income levels who got together to furnish cost-effective transportation services. And there are NORCs for relatively affluent households that may charge \$1,000 or even more in annual dues, and support paid and volunteer staffers who provide a rich variety of support services and cultural enrichment activities.

Fredda Vladeck, director of the United Hospital Fund's Aging in Place Initiative, was developing NORCs even before the acronym was created, beginning with a program in a New York City high-rise more than 20 years ago. "There are broad and very different needs of different segments of the older adult population," she said in a recent interview. "They speak to the physical environment, to the social fabric of the community, and to the services and other kinds of specific supports that the community needs. The reason I started the NORC service support model," she recalled, "is that all three of these issues" can be effectively addressed. Vladeck says she and other professionals tend to focus on the adequacy of social services available to older people, particularly those living on limited incomes. NORCs can be very effective mechanisms to identify populations of people who need government-provided services and then provide those services in cost-effective ways.

"While professionals look at whether there are enough services, I don't think that's what most older adults are asking," Vladeck said. "This issue of social connection is very, very important. It is really about feeling not alienated in one's own community. The other issue for older adults is having opportunities for meaningful activity. The older they get, the closer to home they wind up staying, and if there are no activities for them to latch on to, then their sense of disconnection becomes self-reinforcing." As an example of the importance of social activities, Vladeck said, research has found that meaningful social engagement affects an aging person's health more than whether or not they smoke. "There are very intangible things that are important when you think about a community," she said. "What are the social connections within this community? Is it a place where people feel they are looking out for each other?" If people in a community were interested in developing a NORC, Vladeck said, "the first step is to gather like-minded people to ask those questions, and determine if this is a good place to grow old."

The UHF has built a [useful web site](#) to explain NORCs and provide tips for people interested in developing their own Aging in Place solutions. Today's introduction will be followed from time to time by other Best Life columns looking at specific programs and at ways that different efforts deliver commonly sought services to members. Successfully aging in place is part of nearly everyone's definition of their own best life. So if you have your own NORC notions, please share them.

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