

The National Survey of Family Members of Residents Living in CCRCs

Overview/Methodology

Mather LifeWays, Ziegler, and Brecht Associates are partnering to conduct the first ever national survey of family members of residents living in Continuing Care Retirement Communities (CCRCs) - *The National Survey of Family Members of Residents Living in CCRCs*. As senior living providers are planning their futures, many are wondering what the next generation of older adults will desire relative to their housing and lifestyle needs. This survey focuses on people who are knowledgeable about the CCRC concept, and who can provide helpful feedback regarding what they would like to see in a future community. The information collected will help CCRCs understand what should be planned relative to future services, programs, amenities, housing, and lifestyle options.

This report is based on a national sample of 3,647 family members of residents living in continuing care retirement communities (CCRCs). The survey was conducted between March and June, 2011. Having established a common methodology for defining CCRCs, Ziegler compiled the first comprehensive database, the *Ziegler National CCRC Listing and Profile*, consisting of more than 1,800 CCRCs in 2009. Using the current Ziegler CCRC database, 1,501 communities provided current contact information and were invited to participate in the family member survey. Of these, 221 CCRCs agreed to participate representing more than 65,000 residents. The geographic distribution of participating CCRCs is broadly representative of the current Ziegler CCRC database.

The survey consisted of 49 topical questions focusing on the following key areas:

- Opinions about the community in which the resident lives;
- Plans about one's own retirement and future housing plans;
- Interests and preferences for a CCRC lifestyle;
- Programs, services, amenities, and long-term care option preferences; and,
- Choices regarding housing options in relation to meeting future needs.

Demographics of Respondents

More than 91% of respondents are adult children or spouses of adult children of CCRC residents. Eight in ten respondents are:

- Members of the boomer generation, born between 1946 and 1964 (80%);
- Married (82%);
- Parents of at least one child (78%);
- Graduates of college education (82%);
- Living in a single family home (85.4%); and,
- In "very good" or "excellent" health (82%).

Summary of Key Findings

What are family members' levels of interest in moving to a CCRC as a future lifestyle choice?

- Based on respondents' current knowledge and experiences with CCRCs, **77% would be likely** to consider a lifestyle community offering a full continuum of living options for themselves and their spouses. Significant to this finding is that fact that published reports have consistently shown that less than 3% of adults in the general public would consider a senior living community for themselves as a future lifestyle option.
- **Nearly nine in ten respondents would select a CCRC model versus a strictly independent living community.** Having access to assisted living and long-term care, if needed, are two of the most important reasons respondents would select a CCRC model.

How are family members influenced by their loved ones' experiences living in CCRCs?

- Family members' experiences of having a loved one living in a CCRC is a strong influence on their consideration of a lifestyle community with a full continuum of living options for themselves and spouses.
- 74% of respondents "very likely" to select this lifestyle report their family members' experiences living in a CCRC affected their interest "to a great extent."
- Overall, respondents are very pleased with services CCRCs provide to their loved ones (93% agree that CCRCs are providing good services and they would recommend the community to others as a good place to live).
- The familiarity with the CCRC increases among those with family members who have transitioned to assisted living and skilled nursing suggesting that as family members become frailer, adult children become more involved and familiar with the community.

What are family members' views about their own future retirement choices?

- Family member respondents were asked their views regarding their plans for retirement, future housing, and meeting future health care needs. One third of respondents *want to retire fully* before age 65 years and *believe they will be able to retire fully* by this age. However, one third also indicated that they want to work past the age of 65.
- Nearly half of all family member respondents' greatest concerns regarding retirement related to *staying productive and useful* or *outliving their savings*. An additional 39% of respondents are concerned about health care issues including meeting long-term care needs, affordability, and access to quality care.

What would prompt respondents to move from their current residences after retirement?

- There are a number of factors that may prompt older adults to move from their current residences post-retirement. For family members of CCRC residents, *increasing health care needs* is the most significant reason across all age groups. Access to assisted living and long term care, if needed, were the top two factors that would prompt a move.

- Although a larger portion of respondents identify increasing health care needs as a key factor prompting a future move, just over half have a plan in place for meeting their future health care needs.
- Middle boomers (born 1952-1958) are more likely than other age groups to have a plan to move to a lifestyle community offering a full continuum of living options.

What is most important to family members of CCRC residents in their decision making about moving to a CCRC in the future?

- Most important to respondents are: *cost and value of the community* (99%); *reputation of the owner* (98%); *availability of onsite health care if needed* (97%); *community location* (96%); and, *services and amenities* (96%) offered.
- Wellness is also a high priority with nine in ten respondents identifying *availability of outside activities, fitness activities, and ability to pursue hobbies* as important factors.
- Approximately two thirds of respondents indicated they would be more likely to move to a CCRC that was part of a not-for-profit organization in contrast to 10% favoring a for-profit organization.

What do respondents prefer in CCRC residence design and location?

- Although nearly nine in ten respondents currently live in single family homes, 28% would want to continue living in that style of home post-retirement. More than seven in ten respondents want to move to an apartment-style home or townhome in a CCRC residence.
- In terms of size of residence, nearly seven in ten respondents want a two-bedroom home.
- Nearly six in ten respondents prefer a CCRC residence in a suburban location. The majority of respondents want to stay in their current region.
- When comparing where respondents *currently reside* to their location *preferences for a future CCRC residence* for themselves, the majority of respondents are more likely to want to stay in their current regions (more so for those currently residing in the South region).

What programs and services are important to respondents for their future CCRC home?

- Most important on-site health services: *availability of assisted living* (77%) followed by *health clinic services* (66%) and *skilled nursing care* (62%).
- Most important convenience services: *grounds and building maintenance* (76%), *transportation* (72%), and *housekeeping* (70%).
- Most important wellness programs/services: *entertainment programs* (63%), *wellness programs and services* (62%), and *fitness programs with personal trainers* (57%).

What CCRC amenities are important to respondents to have in the community or in their CCRC home?

- Most important wellness-related amenities for respondents in relation to what they want in a CCRC lifestyle are the *availability of fitness centers* (75%) and *walking or bicycle paths* (75%).
- Most important convenience amenities: *library* (62%), *bank* (60%), and *convenience store* (56%).
- Most important CCRC amenities in the individual residence: *emergency call system* (97%), *WiFi connectivity* (90%), *patios/balconies* (90%), and *garages/covered parking* (85%).

What contractual agreement and long-term care option choices are of interest?

- In terms of types of contractual agreements, 52% of those likely to consider a lifestyle community offering a full continuum of living options would select an upfront refundable entrance fee with monthly fees, compared to 8% selecting an annual lease with monthly fees.
- Forty percent of respondents likely to consider a CCRC lifestyle do not know which type of agreement they would select which may reflect an opportunity for CCRC providers to better educate customers.
- Six in ten respondents would choose *Type A* (a contractual agreement with an upfront refundable entrance fee with monthly fees) that provides the greatest LTC benefit by building the premium into the monthly fee.

What are respondents' overall feelings about CCRCs?

The majority of respondents agree that CCRCs offer:

- Assurance that they can continue living in the same community if and when health needs change (91%);
- Maintenance-free lifestyles (90%);
- Opportunities to engage socially with new people (87%); and,
- Opportunities to seek new interest and passions in life (77%)

What additional future lifestyles interest respondents?

- A number of additional "lifestyles" have been designed specifically to facilitate independence and "aging in place" for older adults. These include smart homes (technology-adapted homes), village models (bringing services/programs into the home), CCRCs affiliated with colleges or universities, fractional ownership in more than one CCRC in different locations, co-housing models (small collaborative housing), and affinity-style living (community based around common interests).
- Respondents express the most interest in smart homes (81% interested) and Village models (69%). Less than half of respondents are interested in affinity-style living (40%), fractional ownership (36%), and co-housing (34%).

What is the profile of family members very likely to consider a CCRC for themselves in the future?

- A high recommendation of the current residents' CCRC to others as a good place to live is the strongest predictor that a family member would *very likely* consider a CCRC lifestyle.
- Other important predictors include:
 - Reputation of the CCRC owner/sponsor
 - Availability of health care onsite if needed
 - Availability of an emergency call system in the residence
 - Availability of services and amenities on-site
 - Opportunities to participate in fitness activities
 - Availability of patios or balconies in the residence
 - Location of the CCRC
 - Convenience of stores and restaurants nearby
- Characteristics of respondents very likely to consider a CCRC lifestyle include:
 - Net worth of \$400,000 or more
 - Aged 59 years or younger
 - Respondent reports own health as very good/excellent