
NEXDINE x HOLLERAN CONSULTING

Baby Boomers and Their Impact on the Senior Living Industry

Generational transformation in senior living

Dining, wellness & hospitality strategy · 2026





AGENDA

- 01** Critical Business Issues
- 02** Generational Differences
- 03** Industry Data & Trends
- 04** Transformation
- 05** Strategic Benefits



We believe in being Thoughtful & Kind

Critical Business Issues

The pressures facing senior living operators today — and why transformation is hard to achieve alone.

01

Culture Change / Hospitality

Institutional service → hospitality-first.

02

Workforce Challenges

Consistency and retention in a tight market.

03

Technology & Innovation

Closing the digital-expectation gap.

04

Wellness / Nutrition / Freshness

Fresh, health-forward dining.

05

Capital Expenditures (CAPEX)

Competing priorities, constrained budgets.

06

Brand Consistency

One program across IL, AL, MC, SNF.

SECTION 02

Generational Differences

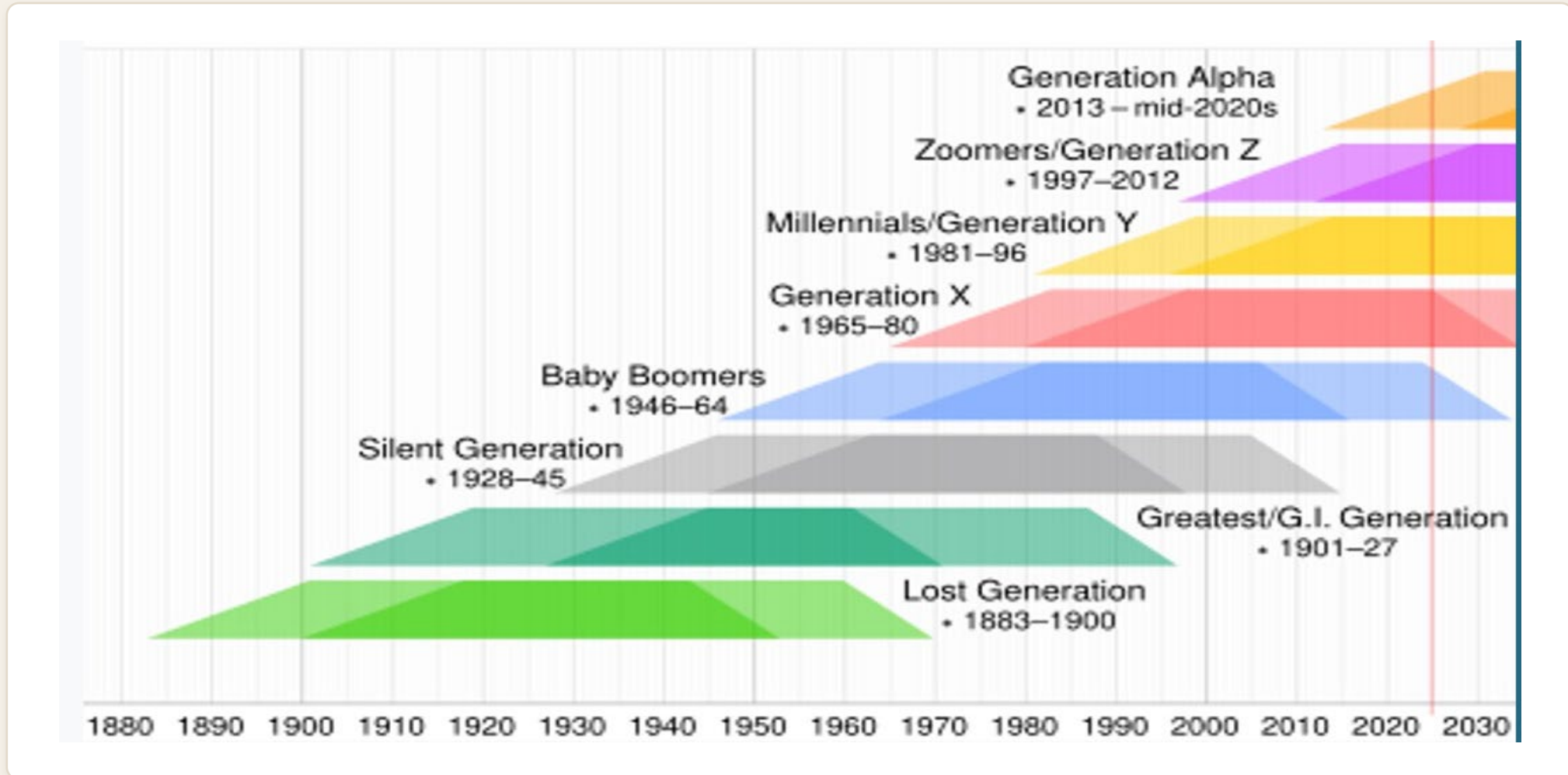
How the Greatest, Silent, Boomer, and Gen X cohorts differ — and what that means for senior living dining and hospitality.

FOR DISCUSSION

Which generation is your community truly built for today?

02

Social Generations of the Western World



GENERATION PROFILE

Greatest Generation (G.I.)

Born 1901 – 1927 · living members are late 90s to 100+

- Patriotism and duty
- Strong work ethic
- Frugal lifestyles
- Parents of the Baby Boomers

“Don't change anything.”



GENERATION PROFILE

Silent Generation

Born 1928 – 1945 (ages 78–96) · approx. 50 million Americans

- Came of age in relative peacetime
- Big Band era through the 1940s
- Frugal habits inherited from parents
- Parents of Boomers and Gen X
- A bridge to Boomer buying behavior

Shaped by the aftermath of the Great Depression and WWII.



GENERATION PROFILE

Baby Boomer Generation

Born 1946 – 1964 (ages 60–78) · approx. 73 million Americans

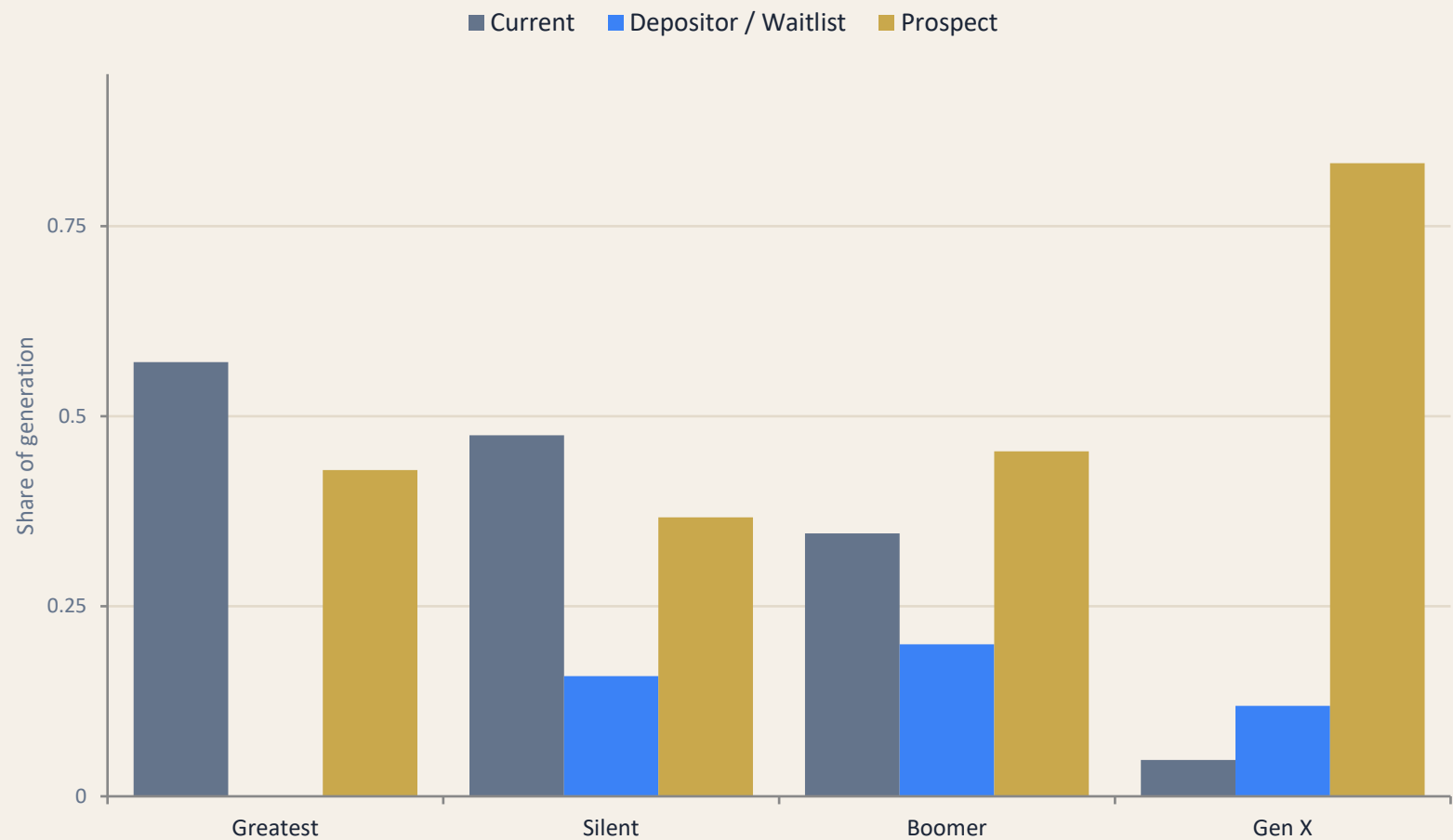
- Value relationships
- Creative and youthful — focused on health & wellness
- Pursue continuous learning
- Parents were the Greatest & Silent generations
- Impulse buyers
- Similar to Silents, but not as wealthy

One of the most influential cohorts in modern history.



The Holleran National Study on Aging

Respondent information — who took part



Respondents

1,921

Current residents

692

Depositors / waitlist

1767

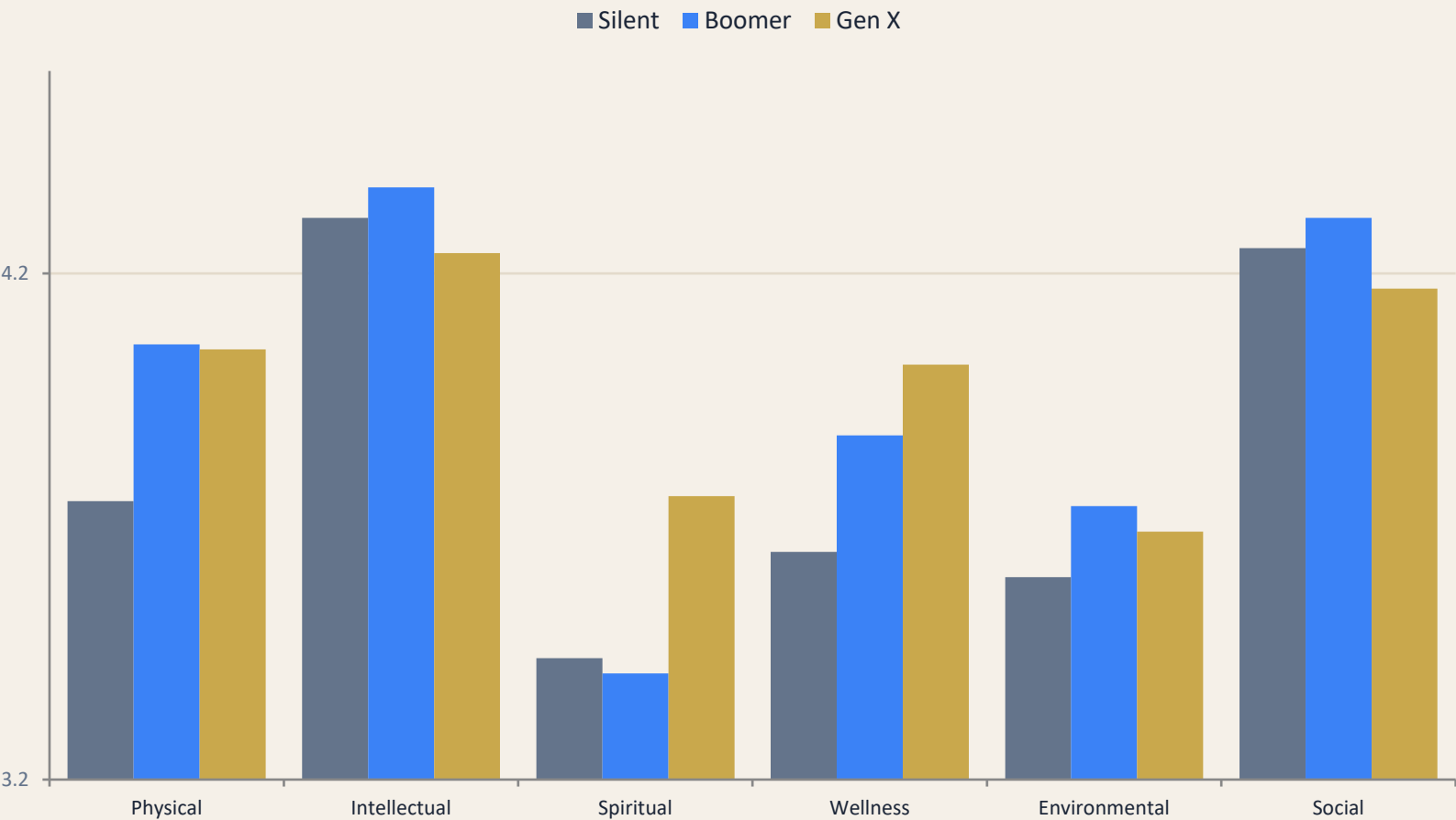
Prospects

2,050

Boomers — largest cohort

What Residents Enjoy Participating In

Mean engagement score by wellness domain (scale of 5) — The Holleran National Study on Aging



What it means

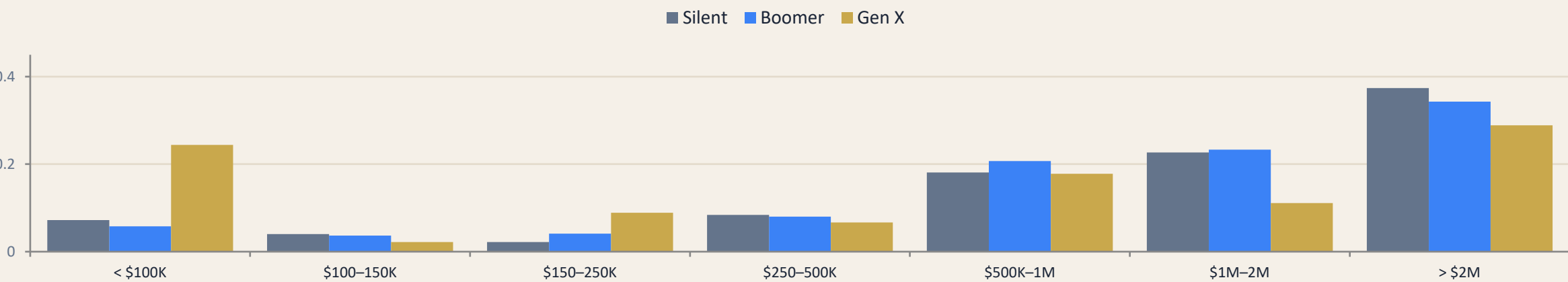
Intellectual / occupational
activities top every generation, peaking with Boomers (4.37).

Gen X leans wellness
and spiritual programming more than older cohorts.

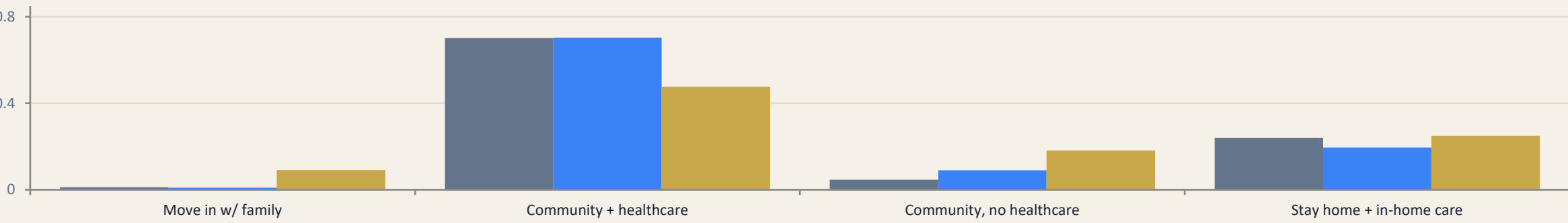
Net Worth & Plans on Aging

By generation — The Holleran National Study on Aging

Net Worth

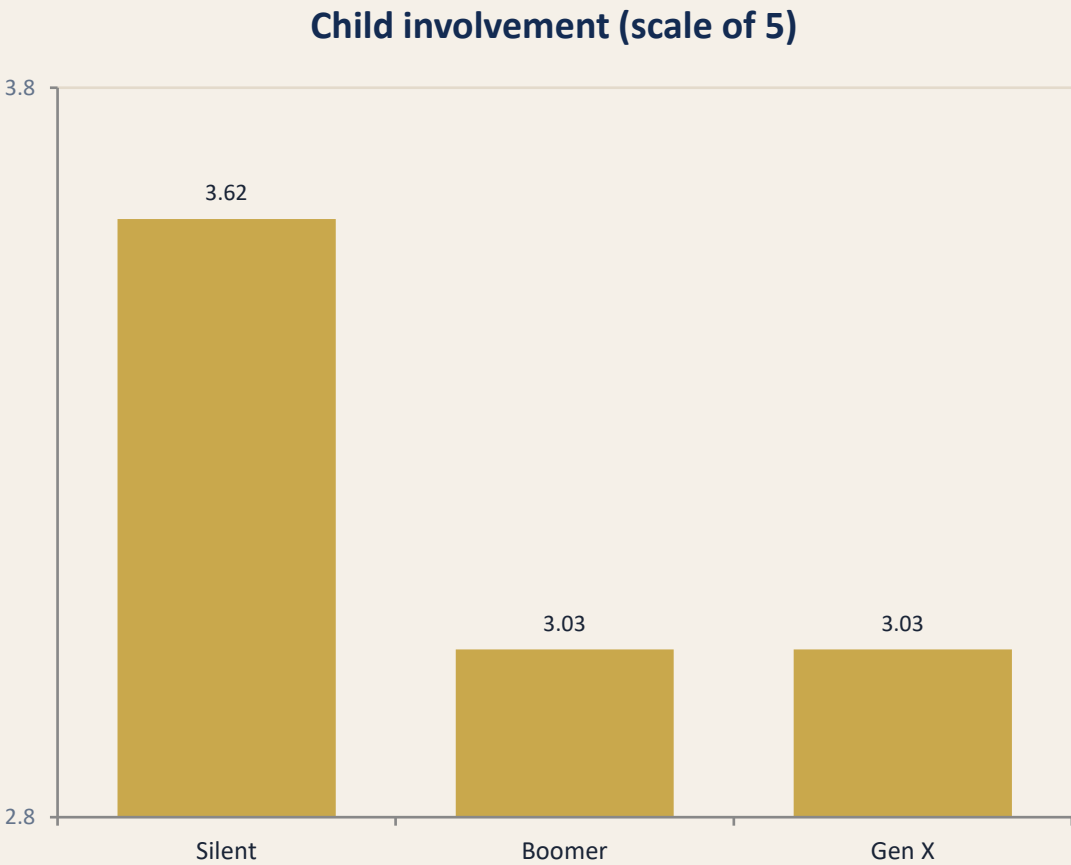
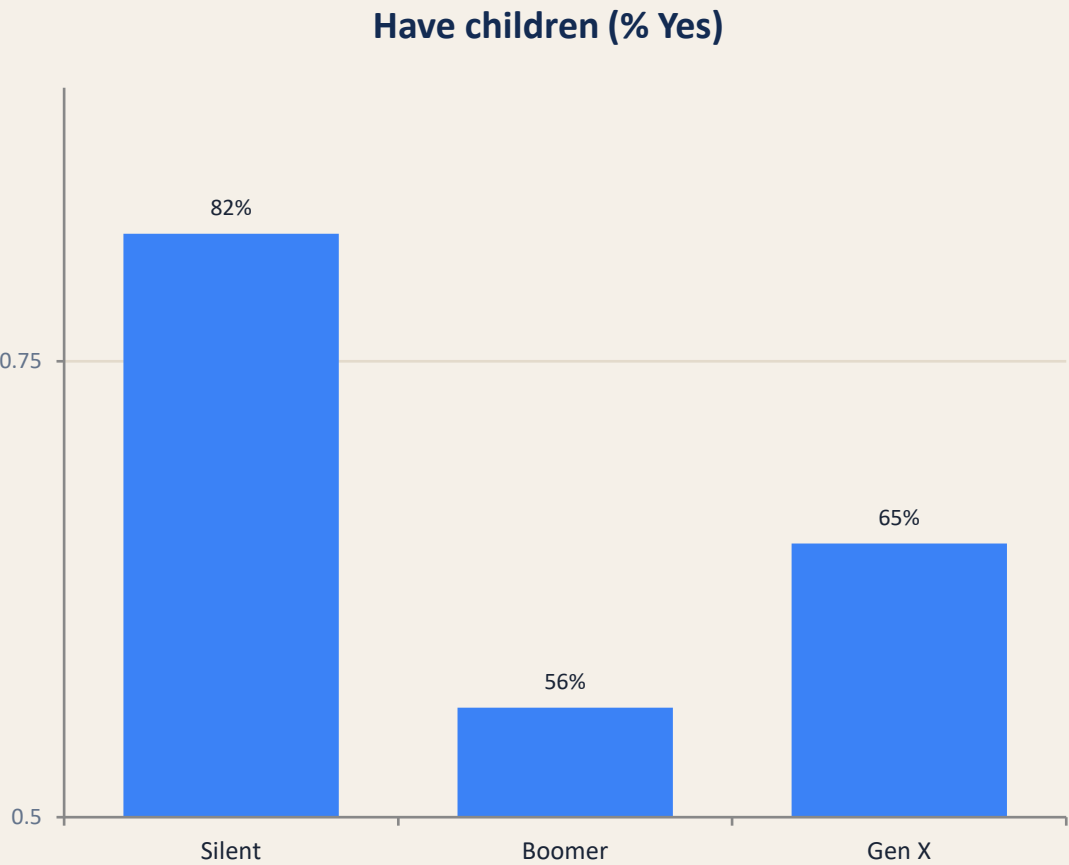


Plans on Aging



Family Ties Are Loosening

Children & family involvement by generation — The Holleran National Study on Aging



SECTION 03

Industry Data & Trends

The demographic wave reshaping demand for senior living, dining, and care over the next decade.

FOR DISCUSSION

Is your five-year plan ready for the 2030 wave?

03

THE 2030 TURNING POINT

A Demographic Shift Ahead of Us

2030

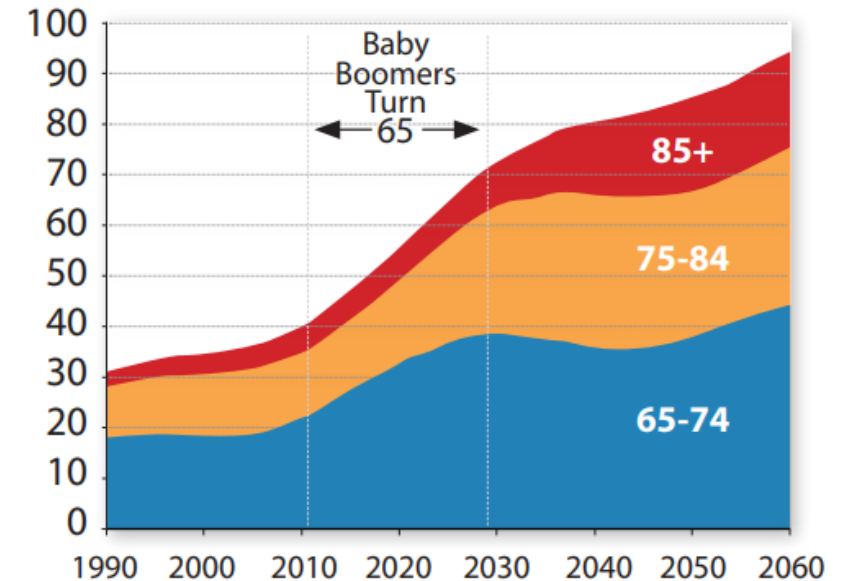
All Baby Boomers will be older than 65 — 1 in 5 Americans reaches retirement age.

2035

For the first time in U.S. history, older adults will outnumber children.

U.S. Population Age 65+ (millions)

U.S. Population Age 65+ (Millions)



Source: Statista

Additional Baby Boomer Demographic Trends

Demographic Indicator	National Boomer Survey (7,300)	2025 National Study on Aging (2,280)
No children	22%	~33% report no children
No grandchildren	37%	Not measured
Living near children	Middle/high-income less likely to live near	Proximity moderately important (3.40 / 5)
Working past age 70	49% expect to / already are	Not measured
Divorce (age 55+)	~35% of U.S. divorces were 55+ (2021)	220 divorced (~10% of sample)
Chronic health conditions	Higher than previous generations	Financially secure majority
Alzheimer's projection	48 states: double-digit increase (2020–25)	Not measured
Generational mix	Baby Boomers only	50.2% Boomer · 47.8% Silent · 2.0% Gen X+
Financial situation	Middle/high-income subgroup noted	~80% Good / Very Good
Net worth	Not specified	20%+ report \$1M+ in assets

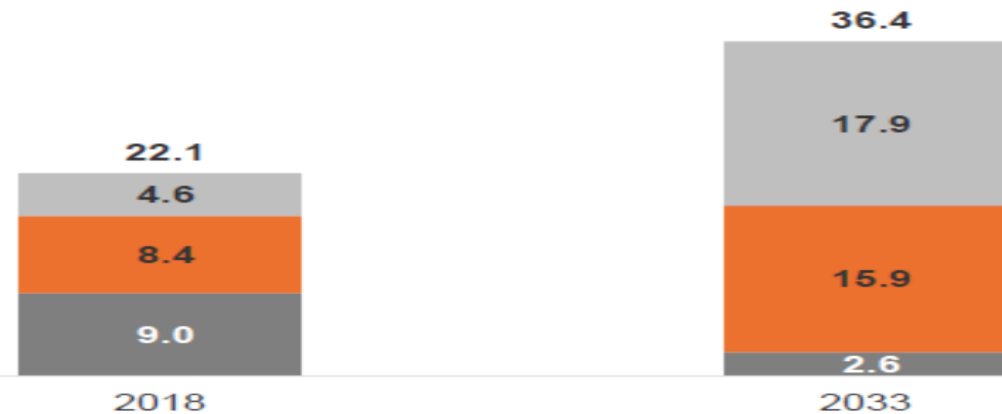


THE FORGOTTEN MIDDLE

Older Adult Income & Housing Along the Spectrum

Size of the Senior Population 2018 and 2033, by Age and Financial Resources (Millions)

■ Low Income ■ Middle Income ■ High Income

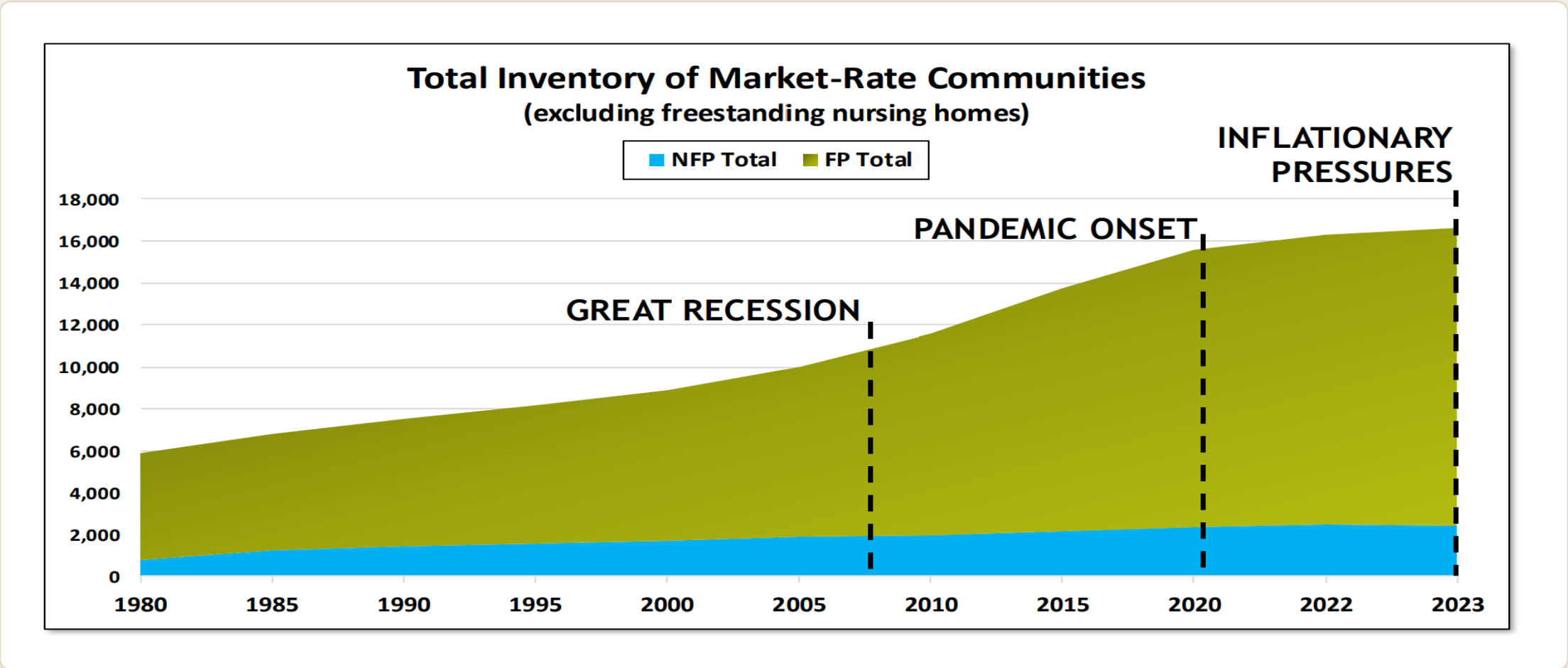


All Seniors 75+

Source: "The Forgotten Middle: Housing & Care Options for Middle-Income Seniors in 2033," NORC, released 8/31/22.

Senior Housing Inventory

Total inventory of market-rate communities, 1980–2023 — steady growth, slowed by each major economic shock.

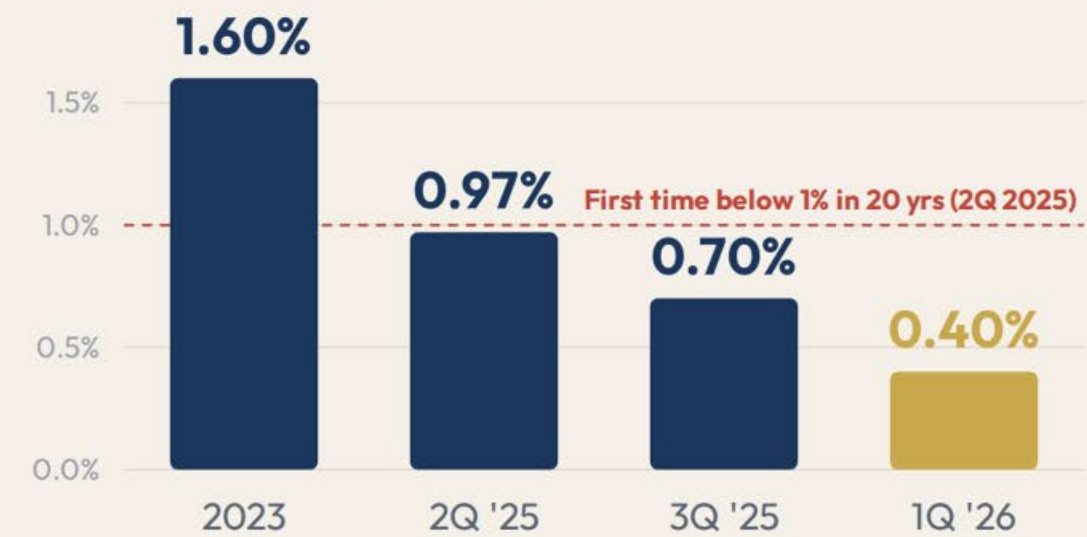


Senior Housing Inventory: Where We Stand in 2026

The 2023 picture has intensified. Growth hasn't just slowed, it has **stalled to a record low** while demand surges, flipping the market from oversupply into a structural supply shortage.

INVENTORY GROWTH HAS STALLED

Year-over-year senior housing inventory growth, NIC MAP Primary Markets



New supply added per year: ~21,000 units (2020) → under 3,000 (2026)
The lowest annual supply growth in NIC MAP's 20-year history.

WHERE WE STAND · Q1 2026

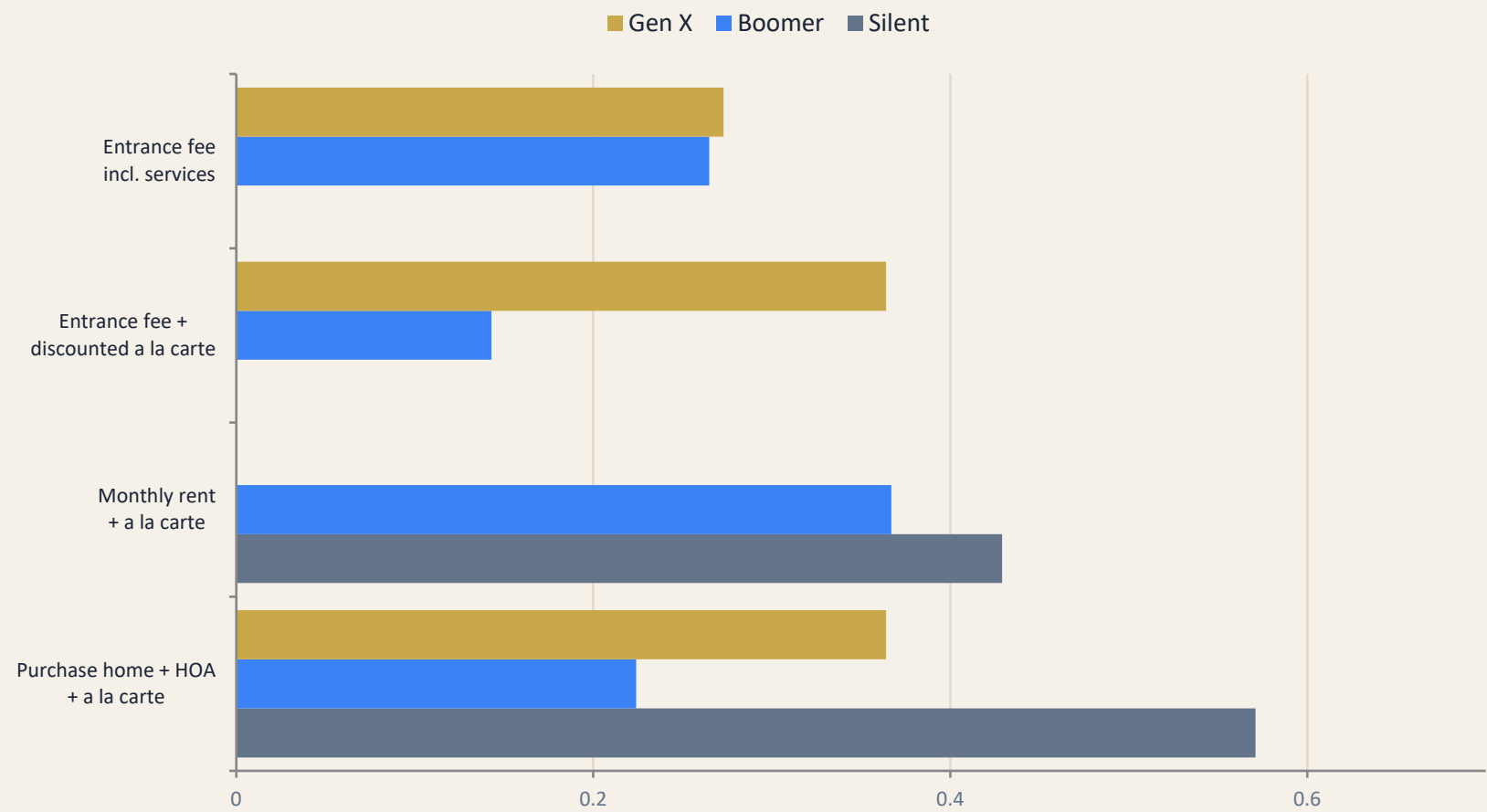
89.5%	Occupancy, Q1 2026 — 19th straight quarterly gain
0.4%	Annual inventory growth — record low since 2006
~806K	Units needed by 2030 — a \$275B supply shortfall
~60%	of U.S. markets have no active development underway

What it means today: the market has flipped from the oversupply worries of the late 2010s into a multi-year landlord's market, a tailwind for occupancy, rate, and margin. With little new supply coming, the winners will differentiate on **hospitality, wellness, and experience** rather than new buildings. Mission-driven not-for-profits can lead on cultural alignment and quality of care.

Source: NIC MAP Vision & NIC Analytics (Q1 2026 release); U.S. Census Bureau population projections. Figures compiled 2026.

Contract Type Preferences

How each generation prefers to pay — The Holleran National Study on Aging



What it means

The Silent Generation

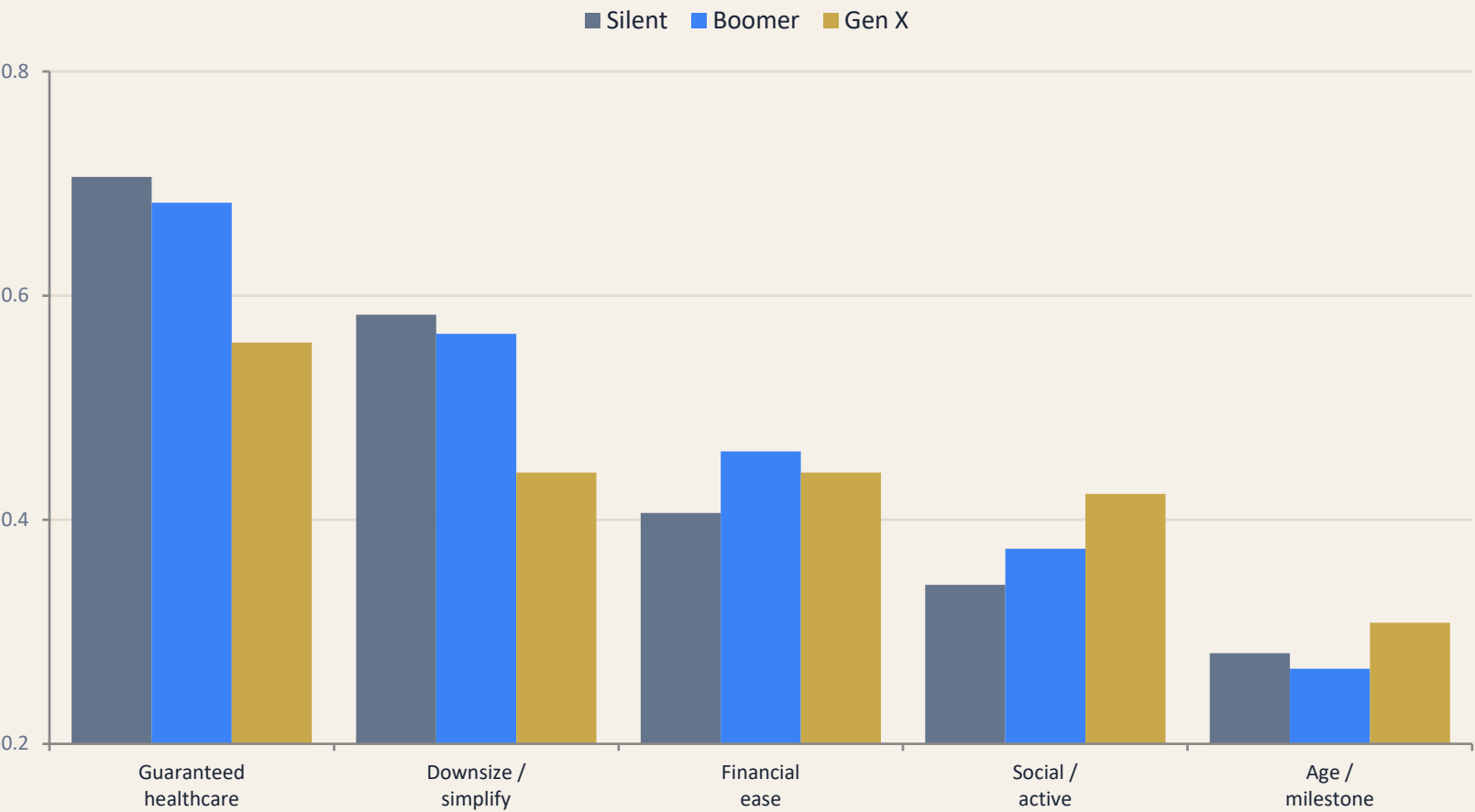
favors ownership models (57%).

Gen X wants flexibility

— a la carte and discounted-service structures they can customize.

Motivation to Move In

Top drivers by generation — The Holleran National Study on Aging



What it means

Healthcare access

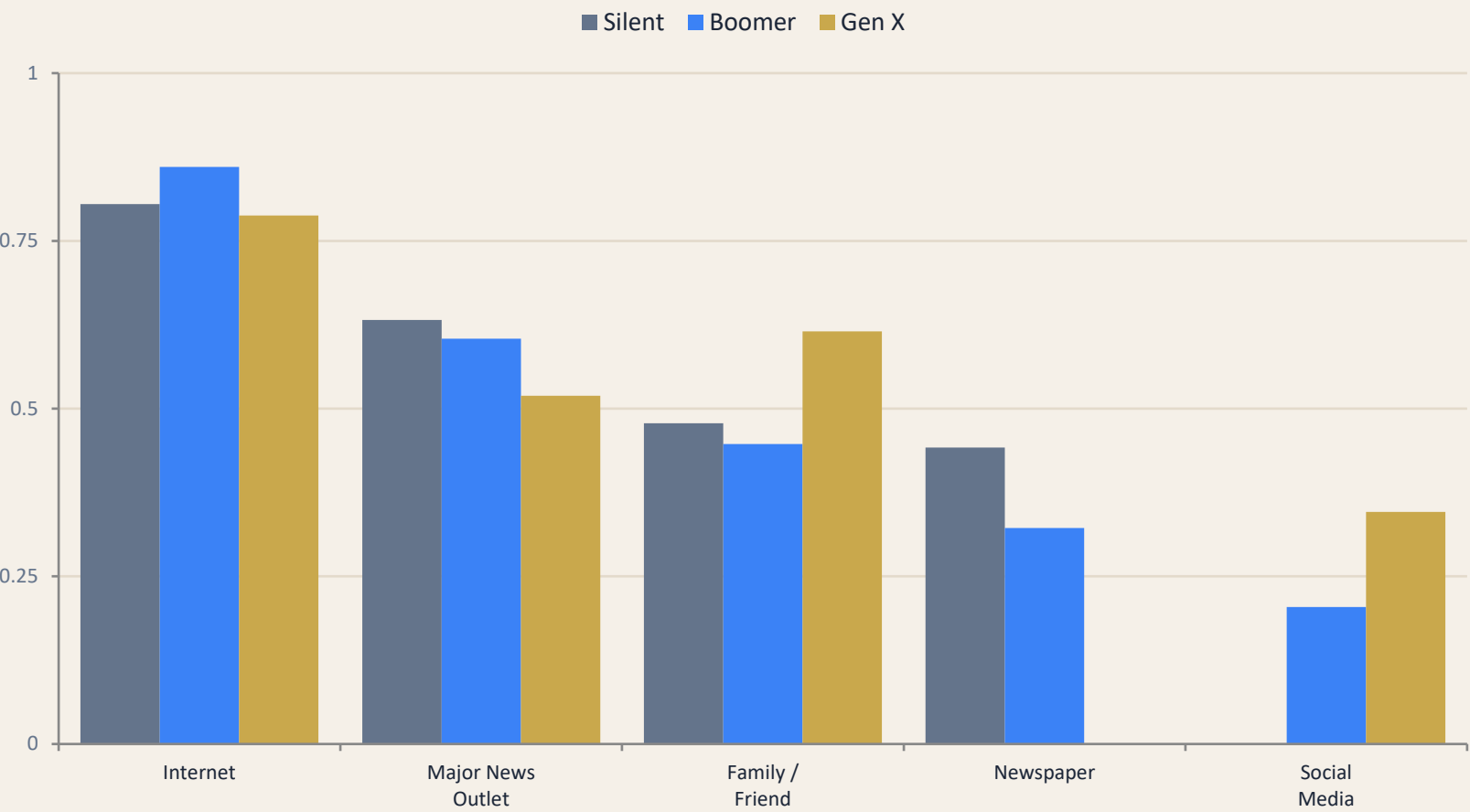
leads every generation, but its pull weakens with each younger cohort (71% → 56%).

Gen X is reactive

— more likely to move after a health event or life change.

How Residents Gather New Information

Primary information sources by generation — The Holleran National Study on Aging



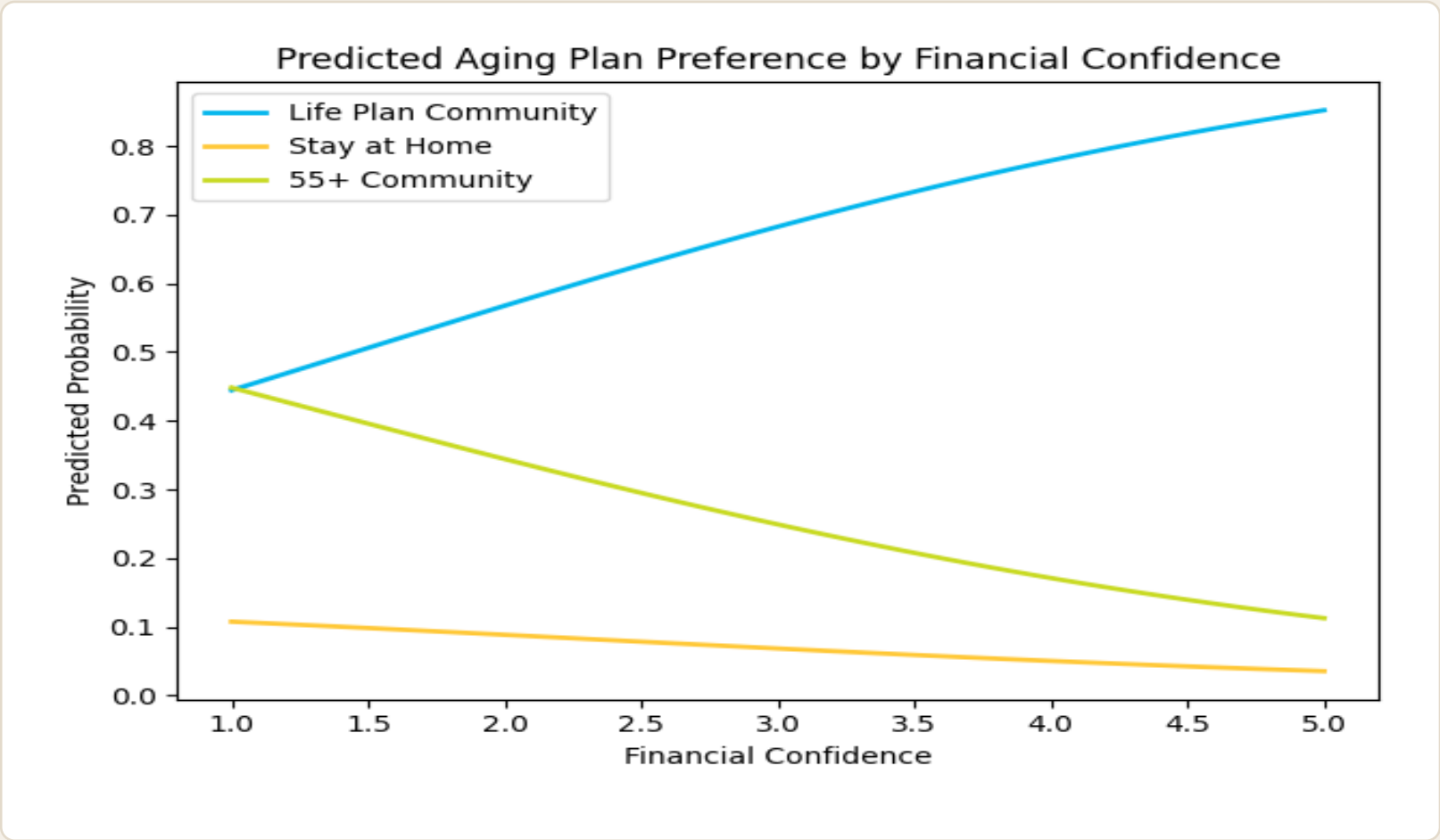
What it means

The internet dominates
for every generation (79–86%).

Gen X is peer-driven
— leaning on family, friends, social media, and podcasts over print.

Financial Confidence Shapes the Choice

Predicted preference by financial confidence — The Holleran National Study on Aging



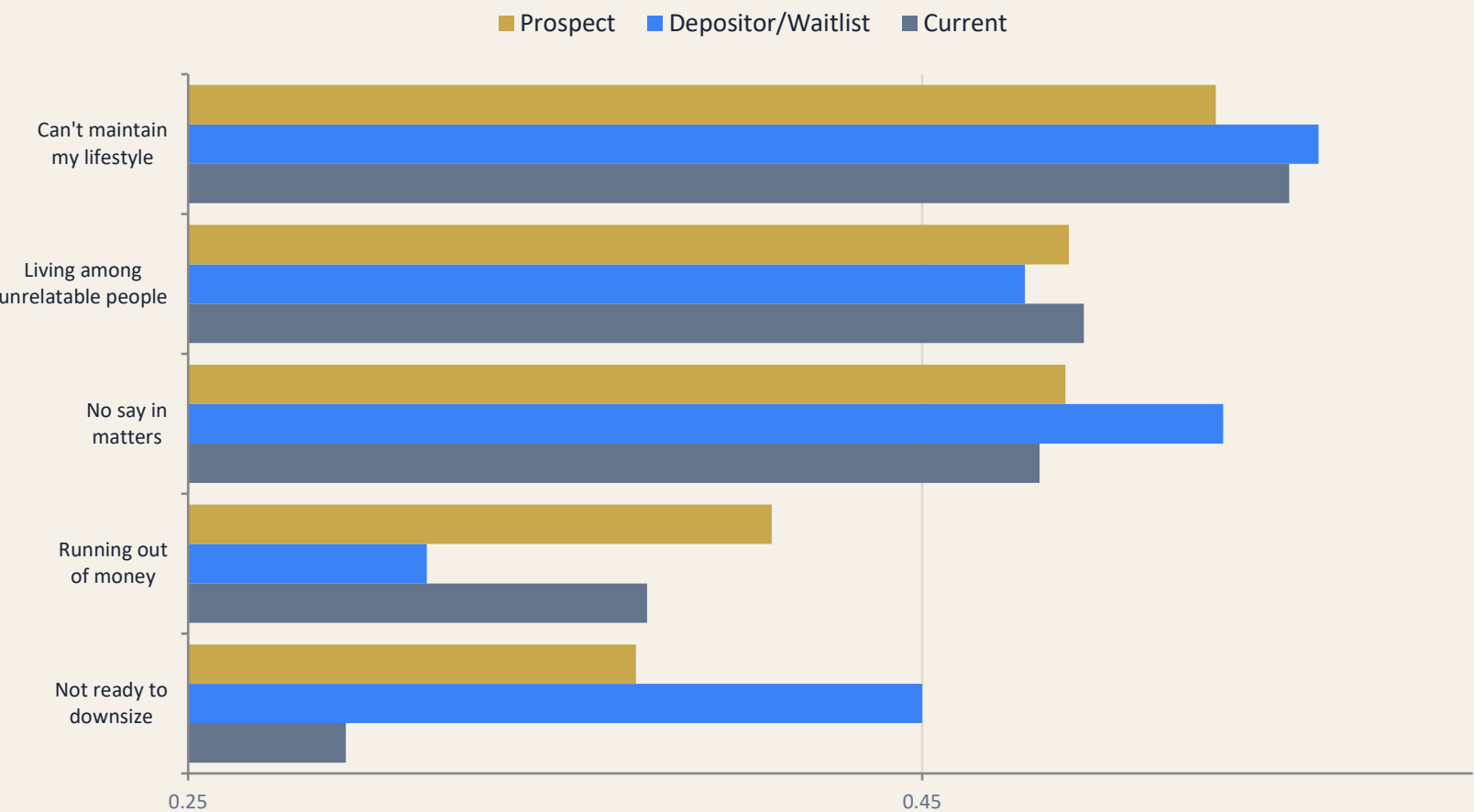
Key takeaway

Residents with greater financial confidence are the most likely to choose a Life Plan Community.

No respondent chose “being far from family” as a move-in concern.

Move-In Concerns

By respondent type — The Holleran National Study on Aging

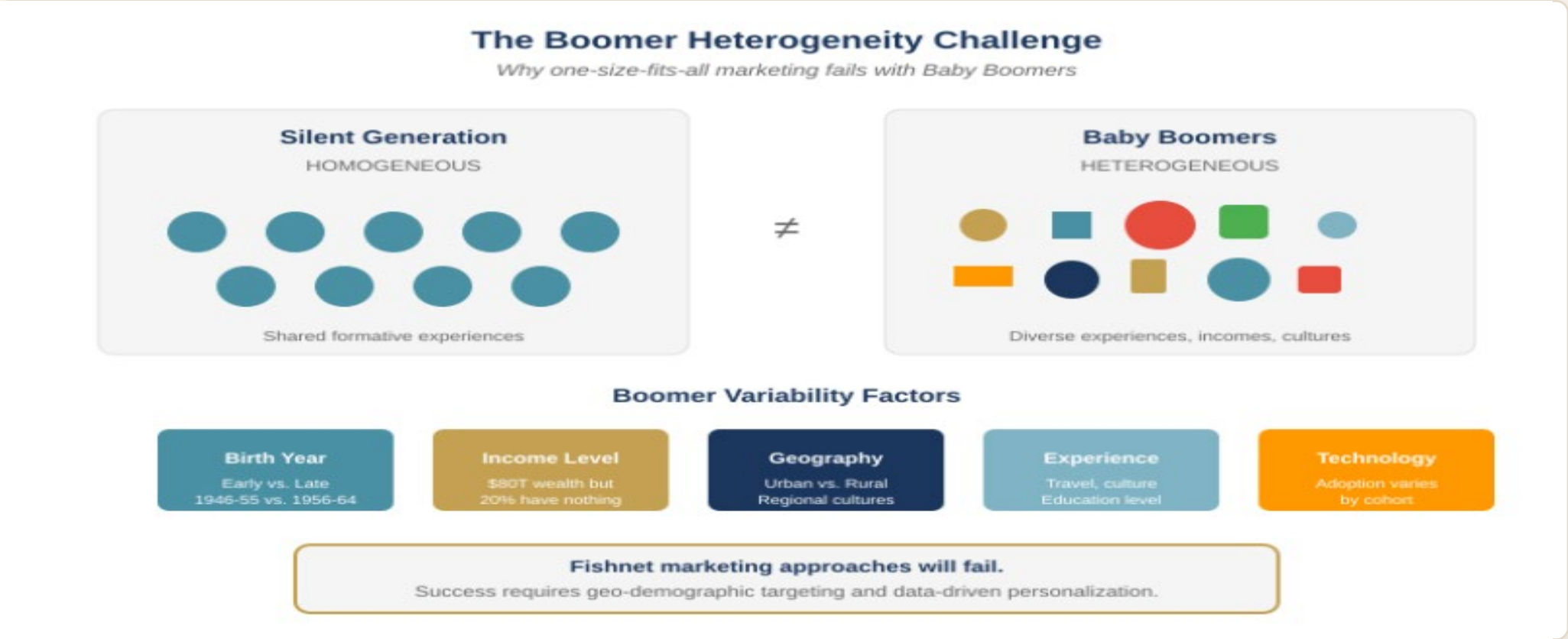


What it means

Loss of lifestyle and autonomy
outrank money worries across every group.

The top three concerns
are the same for residents, depositors, and prospects alike.

The Boomer Heterogeneity Challenge



A homogeneous Silent Generation gives way to highly varied Boomers — one-size marketing fails. Success requires personalization by demographics, buying behavior, experience, income, and technology comfort.

The Voice of Today's Residents

“

I have no wish to be a burden to my nephews or others.

“

Knowing that if I have a major health event, my children will not have the burden of caring for me.

“

After Lucy passed... I put myself on the waiting list. I love my place.

“

I am relieved to know I will not be a burden to family and friends as I move forward in life.

“

Aging is challenging to accept... but the decision to move here was the right one for me.

“

This was probably one of the best decisions we made regarding our future.

“I have been able to make the decisions and control, in large part, what happens to me in the future. The decision will not be made by others.”

SECTION 04

Transformation

04

Analytical “Data”

Physical

Programmatic

Cultural

FOR DISCUSSION

Where would transformation move the needle most for you?



Physical Transformation

Redesigning the built environment to reflect Boomers' preferences while accommodating the Silent Generation's needs.

In practice One Florida client now runs ten distinct dining venues — including outdoor and poolside dining and a new fast-casual concept.



Wellness & fitness facilities



Outdoor spaces



Technology integration



Flexible spaces



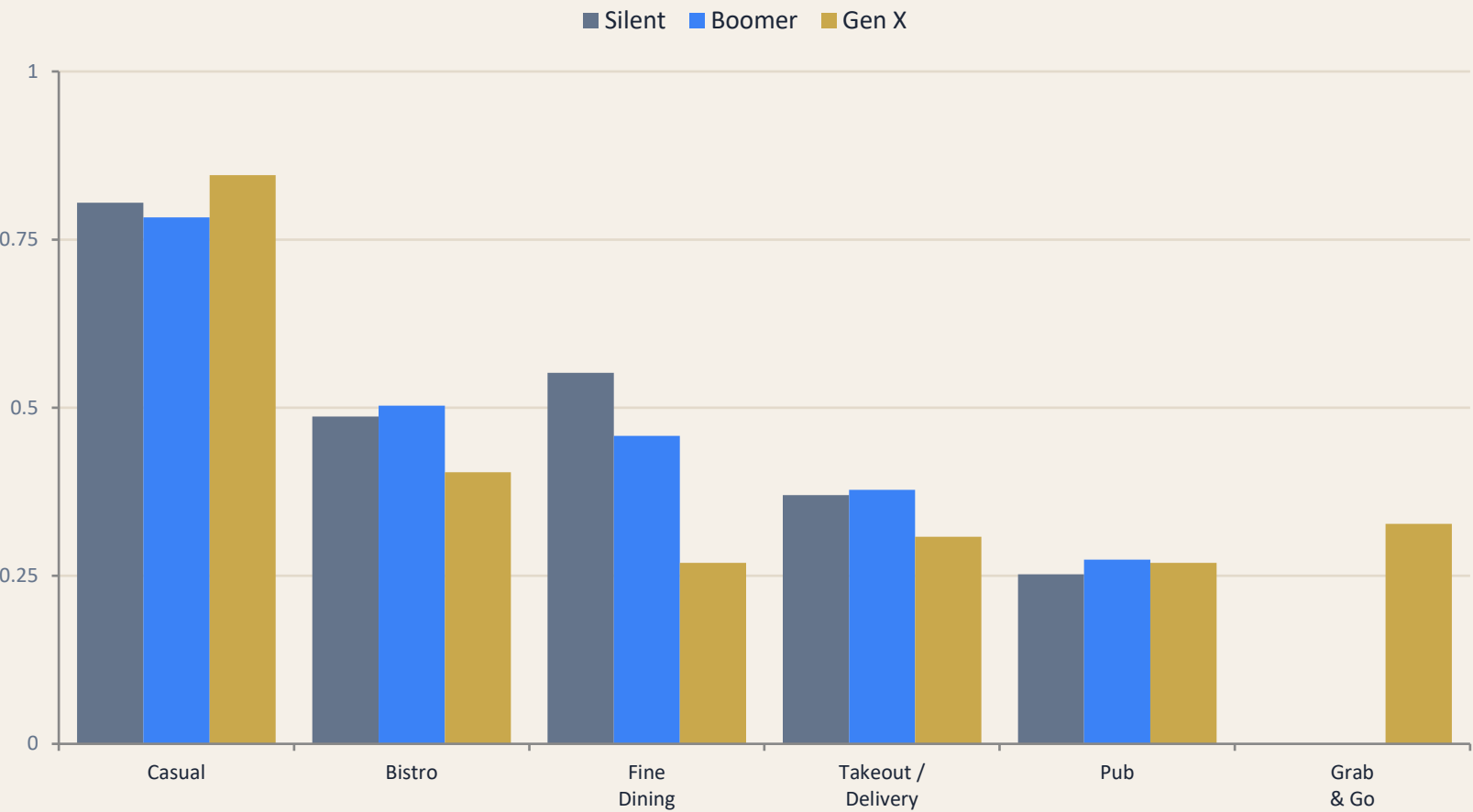
Hospitality-inspired design



Dining venues

Importance of Dining Options

Which venue types matter, by generation — The Holleran National Study on Aging



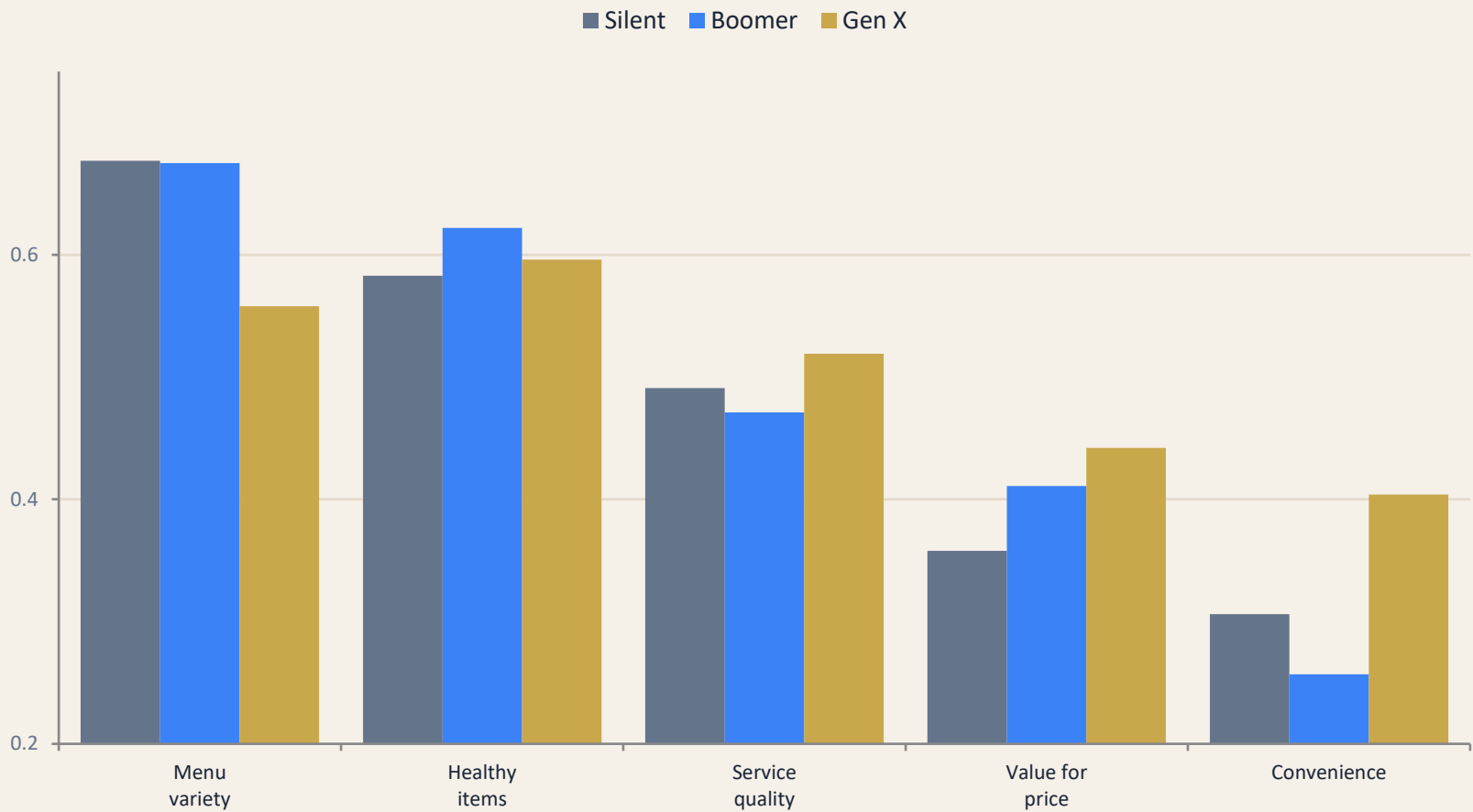
What it means

Casual dining leads
across every generation.

Older cohorts
still value fine dining; Gen X shifts
toward grab-and-go and takeout
convenience.

What Matters in the Dining Experience

Most important attributes, by generation — The Holleran National Study on Aging



What it means

Variety and healthy options
top the list for every generation.

For Gen X,
health leads outright, with value and
convenience rising in importance.

PHYSICAL TRANSFORMATION

Short-Term Alignment with the Silent Generation

● Maintain accessibility features — wider hallways, handrails, ample seating.

● Keep traditional dining options alongside new venues for varying comfort with change.

● Emphasize cozy, home-like aesthetics over ultra-modern design.



Bayer's Poolside Pub

NEXDINE CONFIDENTIAL

Programs Built Around How Boomers Live - Healthspan

Programs and services must evolve to match Boomers' interests, lifestyles, and values — while still engaging the Silent Generation.

Holistic Wellness

Physical, mental, emotional & spiritual health.

Technology-Driven Engagement

Data-tailored programs, VR & digital literacy.

Intergenerational Activities

Mentorships and shared events with youth.

Lifelong Learning

Classes, guest lectures, university partners.

Cultural Experiences

Travel clubs, art, and global-cuisine dinners.

Community-Centric Initiatives

Volunteering and service opportunities.

PROGRAMMATIC TRANSFORMATION

Short-Term Alignment with the Silent Generation

● Retain traditional programs — bingo, crafts, religious services — while gradually introducing contemporary activities.

● Schedule activities at varying times to fit different energy levels and preferences.

HEALTHSPAN & FITNESS

Introduce a Healthspan approach: fitness, mobility, and preventive wellness woven into the hospitality experience. Boomers respond strongly to it, and Silents benefit from the same programs offered at a gentler pace.



CULTURAL TRANSFORMATION

A Hospitality-First, Resident-Centered Ethos

Cultural transformation redefines the community's ethos around service, autonomy, and relationships.

● Hospitality-driven mindset

● Empowered, engaged colleagues

● Community storytelling

● Feedback loops

● Dining & hospitality vs. “dietary”

● Resident autonomy

● Increased diversity & inclusion

● Focus on relationships



CULTURAL TRANSFORMATION

Short-Term Alignment with the Silent Generation

● Balance the push toward autonomy with structured support systems.

● Emphasize respect, tradition, and familiarity while gradually introducing new cultural elements.



SECTION 05

Strategic Benefits

What a coordinated physical, programmatic, and cultural transformation delivers back to the community.

FOR DISCUSSION

Which of these benefits matters most to your board?

05

STRATEGIC BENEFIT

Leveraging Data to Optimize Community Value

Employ business & data analytics: demographic and psychographic profiles, geo-mapping, buying behaviors, and preferences — for both residents *and* their adult children.

Correlation is not causation. Watch for reverse causation and outside variables (e.g., Covid) before acting on a trend.

The benefit Data reveals the actual drivers of occupancy — the changes that move community value the most.



Strategic Benefits of Transforming for the Baby Boom Generation

01

Market Positioning

Forward-thinking leadership that differentiates in the market.

02

Increased Revenue

Diverse dining, retail, and personalized programs open new streams.

03

Resident Retention

Higher satisfaction builds long-term loyalty.

04

Staff Recruitment & Retention

A hospitality culture attracts and keeps top talent.



OUR COMMITMENT

Addressing Our Partners' Critical Business Issues

We tackle these in tandem — with experienced hospitality teams attuned to each challenge.

- 01 Culture Change / Hospitality
- 02 Workforce Challenges
- 03 Technology & Innovation
- 04 Wellness / Nutrition / Freshness
- 05 Capital Expenditures (CAPEX)
- 06 Brand Consistency



Senior Affluent Dining Behavior Analysis

Senior Living · Texas & Florida Markets

Deer Park · Windcrest · Flower Mound · Largo · Vero Beach · Stuart

FROM GENERALIZATION TO PRECISION

Up to now we have generalized the generations. But Boomers differ most in their local buying behavior. Spatial analytics, paired with internal surveys and other tools, reveals not only what your current residents want, but what matters to your prospects, market by market.

6

Communities analyzed

~36,700

Seniors 65+ served

82.4

Avg HAI score

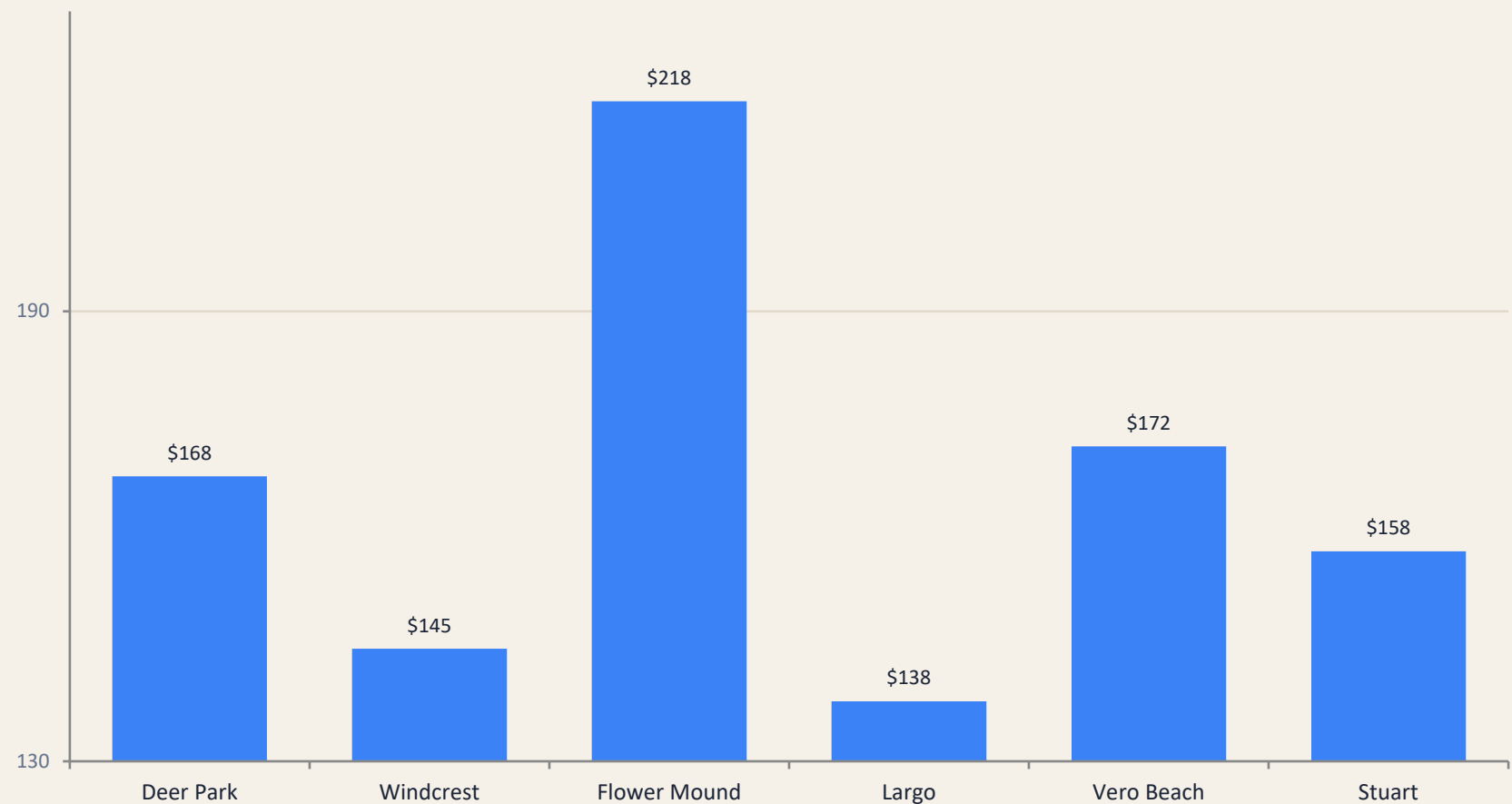
Portfolio Performance at a Glance

All-community averages | Target: 65+ high-income households | March 2026



Monthly Dining Spend by Community

Avg monthly out-of-community dining spend, 65+ high-income households | \$100K+ HHI segment



\$218

Highest Spend

ZIP 75028 · median HHI \$149,436

\$138

Most Seniors

~9,500 seniors 65+ in ZIP

\$167

All-Community Avg

+9.4% year-over-year

Four Defining Shifts as Boomers Enter Senior Living

The dining room cannot stay the same. These numbers tell you why.

▲ **+34%**

Monthly Dining Spend

Boomers spend \$150/mo vs. Silent Gen's \$112 — more occasions, higher-quality venues, larger parties.

▲ **+58%**

Cuisine Variety Demand

5.1 cuisine types per quarter vs. 3.2. Single-restaurant loyalty drops from 78% to 61%.

▲ **+142%**

Digital Ordering Adoption

Mobile menus and online reservations surge from 12% to 29% — a differentiator by 2028.

▼ **-22%**

Single-Venue Loyalty

Boomers are explorers. Rotating programming and guest-chef events sustain engagement.

Silent Generation vs. Baby Boomers: Dining Profile

Metric	Silent Gen (1928–45, age 81–98)	Baby Boomers (1946–64, age 62–80)
Avg Monthly Dining Spend	\$112	\$150 (+34%)
Cuisine Types Per Quarter	3.2	5.1 (+58%)
Fine Dining Frequency	1.4x / month	2.8x / month (+100%)
Single-Restaurant Loyalty	78%	61% (-22%)
Wine / Cocktail with Meal	42%	68% (+62%)
Digital Menu / Ordering	12%	29% (+142%)
Dining as Social Activity	55%	74% (+35%)
Health-Conscious Ordering	38%	62% (+63%)

Six Communities: Profiles at a Glance

Deer Park (DP) Deer Park, TX 77536 Monthly Spend \$168/mo Visit Frequency 7.6x Avg Check \$22 HAI Score 80.6	Windcrest (WC) San Antonio, TX 78239 Monthly Spend \$145/mo Visit Frequency 7.2x Avg Check \$20 HAI Score 79.3	Flower Mound (FM) Flower Mound, TX 75028 Monthly Spend \$218/mo Visit Frequency 8.8x Avg Check \$25 HAI Score 87.4
Largo (LG) Largo, FL 33771 Monthly Spend \$138/mo Visit Frequency 6.8x Avg Check \$20 HAI Score 76.8	Vero Beach (VB) Vero Beach, FL 32960 Monthly Spend \$172/mo Visit Frequency 8.2x Avg Check \$21 HAI Score 85.8	Stuart (ST) Stuart, FL 34994 Monthly Spend \$158/mo Visit Frequency 7.8x Avg Check \$20 HAI Score 84.2

Workforce Retention ROI

The most significant financial gap in senior living hospitality — and what NEXDINE does about it.

FOR DISCUSSION

What is staff turnover costing you right now?

The Turnover Gap: What It Costs to Do Nothing

INDUSTRY AVERAGE

80%+

Annual Hourly Turnover

\$927,000 estimated annual portfolio exposure
(132 staff × 78% × \$9,000 / hire)

40 pt

GAP



PORTFOLIO BENCHMARK

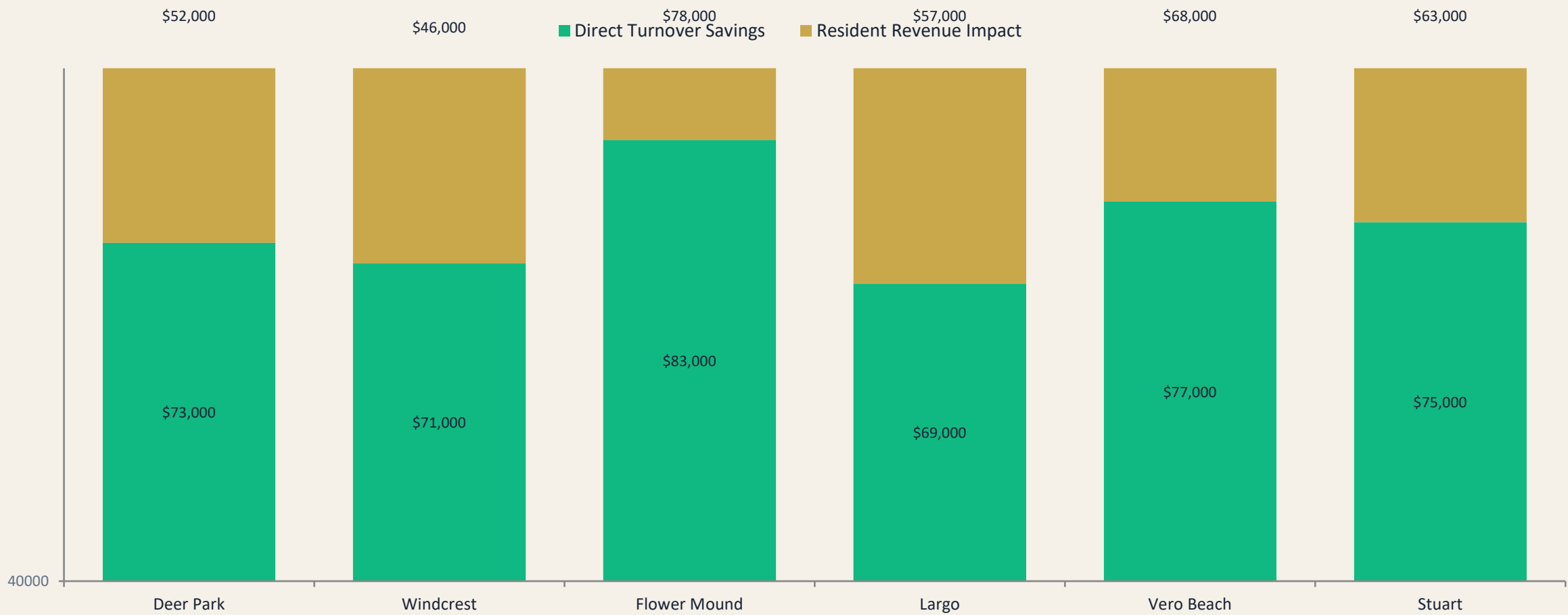
~40%

Managed Account Hourly Avg

\$451,000 saved in Year 3 alone
(direct costs only)

Per-Community Savings at Year 3

Direct turnover savings + resident revenue retention, by community at the Year 3 benchmark



Portfolio Dining Dashboard

Six communities · ~36,700 seniors 65+ · Texas & Florida · March 2026

ILLUSTRATIVE

\$167

Avg Monthly Dining Spend
+9.4% YoY

7.7x

Dining Visits / Month
Range 6.8–8.8

\$21

Avg Check / Visit
Range \$20–\$25

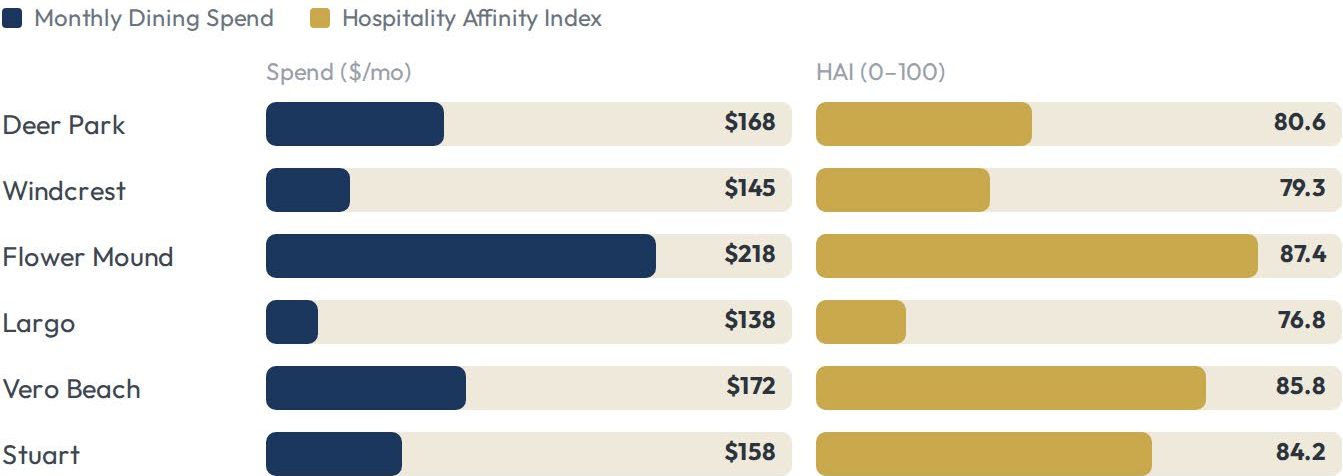
82.4

Hospitality Affinity Index
Nat'l avg 74.1

85%

Resident Loyalty Rate
Range 81–89%

BY COMMUNITY — SPEND & HOSPITALITY AFFINITY



WORKFORCE RETENTION ROI

80%+ → ~40%

Turnover: industry avg vs. managed portfolio

\$927K

Estimated annual portfolio exposure

\$451K

Direct savings in Year 3 alone

Predictive Analytics: The Portfolio Through 2030

ILLUSTRATIVE PROJECTION

Projecting today's measured performance forward under a steady-growth scenario. Illustrative, to show the compounding value of transformation.

PROJECTED MONTHLY DINING SPEND

Portfolio average, at the observed +9.4% annual growth



Scenario assumptions: dining spend grows at the observed +9.4% YoY; Hospitality Affinity Index and loyalty improve gradually with sustained hospitality investment; retention savings compound from the Year-3 benchmark. Projections are directional, not a guarantee, and should be re-based as actuals arrive.

Avg Monthly Dining Spend

\$167 → **\$239**
+43%

Hospitality Affinity Index

82.4 → **88.0**
+5.6 pts

Resident Loyalty Rate

85% → **91%**
+6 pts

Cumulative Retention Savings

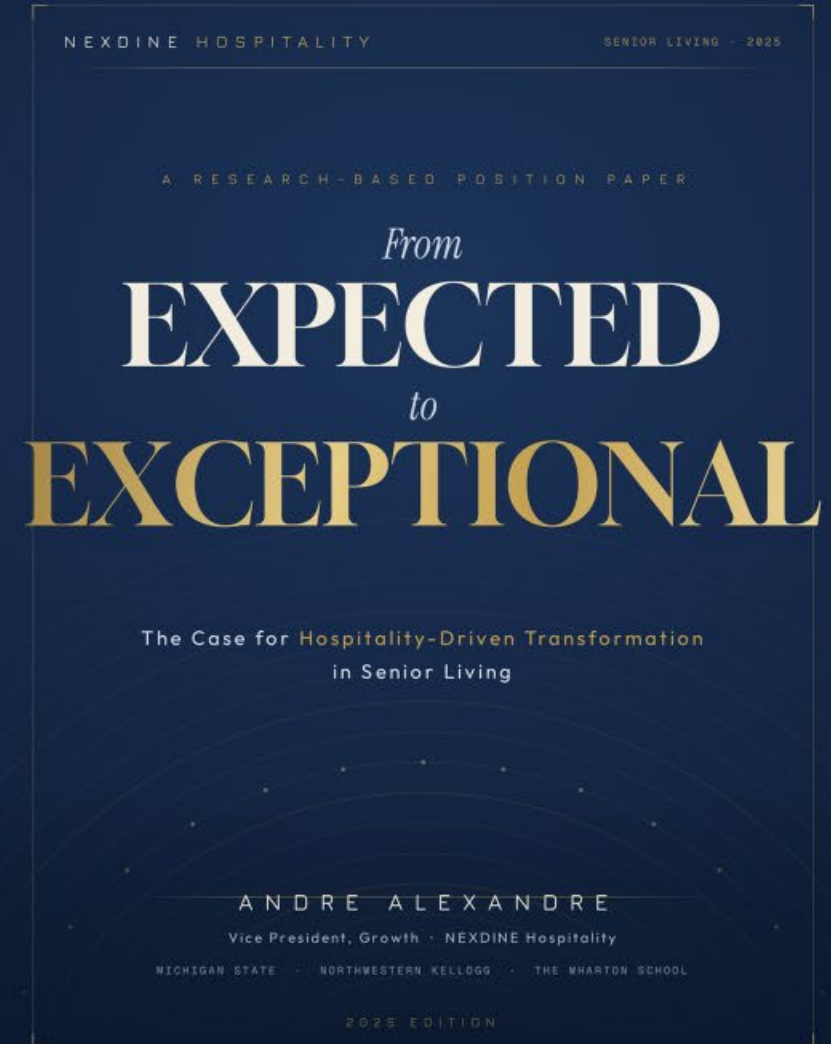
— → **~\$2.0M**
by 2030

A SNEAK PEEK

I've been working on something.

From Expected to Exceptional — a research-based look at the future of senior living hospitality.

As a thank-you for being here, you'll get a complimentary copy as soon as it's published.



THANK YOU.

NEXDINE Hospitality · Experience Amazing Service

07

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