

African American Voices Regarding Continuing Care Retirement Communities/Life Plan Communities

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Executive Summary

African Americans are under-represented in North Carolina CCRCs/LPCs. To gain insights into possible reasons for this state of affairs, we conducted focus groups and telephone interviews with a small group of current African American residents of CCRCs/LPCs and a cadre of professional Black men and women who are contemplating retirement. Protocols were developed with input from LeadingAge North Carolina and the diversity committee at Chapel Hill-based Carol Woods Retirement Community. Study participants ranged in age from the late 40s to the mid-60s.

The experiences of current CCRC/LPC residents were mostly positive. They were aware that some of their white neighbors did not welcome them, but they had experienced this throughout their lives and were willing to work through it. These people have been in the vanguard of integration and were comfortable being the “first of” in many settings. Individuals on the waiting list of a CCRC/LPC were pleased that the communities had drawn them in socially before they actually moved in physically. Several expressed a preference not to be seen as a representative of all African Americans or be used in diversity marketing. Most of this group did not have North Carolina roots.

Non-resident participants in the focus groups and telephone interviews had thought about retirement, including housing. Most were aware of CCRCs/LPCs and had generally positive views of this retirement option. However, CCRCs/LPCs were not part of their retirement plans. The primary reasons were:

- Concerns about racism, especially among the older white residents, and not wanting to be socially isolated in their retirement. Most expressed fatigue from dealing with racism throughout their working lives.

- Discomfort with the costs because most are the first generation in their families to have wealth. They have significant financial obligations to extended family and want to build family wealth for the next generation.

- Norms of in-home care for elderly family members.

Several expressed interest in a CCRC/LPC if it was in or near an African American community such as a HBCU.

To increase diversity in North Carolina-based CCRCs/LPCs, LeadingAge North Carolina should pursue four specific strategies.

- Work with African American marketing groups to develop targeted strategies and messaging to reach potential applicants through the major African American professional organizations and social networks.

- Target “retired orphans”—unmarried African American professionals with no children—with culturally-appropriate advertising and marketing in the near term.

- Coordinate with affinity groups like AARP to market long-term care insurance or similar products to middle-aged African American professionals—individuals and couples in their 40s who are either childless or empty nesters—to build both awareness and retirement financial resources as a longer-term pipeline recruitment strategy.

- Expand “CCRC without Walls” programs to incorporate a broader group of African American retirees into the daily life and services that CCRCs/LPCs offer.

Properly implemented, these combined strat-

egies could potentially lead to greater demographic diversity in CCRCs/LPCs in the years ahead.

1.0 Introduction

Continuing Care Retirement Communities/Life Plan Communities (CCRCs/LPCs) are genuinely interested in increasing the racial and ethnic diversity of the population they serve. At present, African American and other people of color are clearly underrepresented, though detailed data are lacking. Recognizing the need for reliable demographic intelligence to shape business strategy, advertising, marketing, outreach, and recruitment of a more diverse clientele in the years ahead, LeadingAge North Carolina commissioned us to explore the current state of awareness, knowledge, and interest in CCRCs/LPCs as a retirement option among North Carolina's African American population. To broaden the net of intelligence gathering, LeadingAge North Carolina also asked us to assess the residential experiences of African Americans who already live in a CCRC/LPC in North Carolina.

To address these issues, we began by reviewing the admittedly scant extant literature on race and residence in CCRCs/LPCs. Combined with the intelligence gathered in our initial discussions with the LeadingAge North Carolina Foundation Board of Directors and the diversity committee at the Carol Woods Retirement Community in Chapel Hill, North Carolina, the information culled from the literature review enabled us to develop a personal interview protocol and a focus group interview protocol. These two instruments were used in turn to gather qualitative data and insights from a cadre of existing residents of CCRCs/LPCs—singles and couples—and a targeted group of mature African American professionals who are non-residents and approaching retirement age.

The central question in both the personal interviews and the focus group interviews was: Why aren't CCRCs/LPCs in North Carolina more racially and ethnically diverse? More specifically, why aren't there more African Americans in North Carolina's CCRCs/LPCs? LeadingAge North Carolina believed—and we concurred—that answers to these questions could potentially guide North Carolina-based CCRCs/LPCs in their efforts to attract more African American residents in both the near term (i.e., individuals and couples who might apply relatively soon) and the longer term (i.e., middle-age individuals who are just beginning to think about retirement).

2.0 Critical Background and Context

Owing to a legacy of discrimination in housing, employment, and other walks of life, research has confirmed that African Americans are less likely than whites to have reliable sources of retirement income (Brooks, 2017). The poverty rate for African American older adults (22.5%) is more than twice as high as the poverty rate for all older adults (9.5%) and three times as high as the poverty rate for white older adults (Johnson and Parnell, 2016-17). Making matters worse, African Americans are more likely to experience disability earlier and have shorter life expectancy than whites (Freedman and Spillman, 2016).

There is, however, an African American professional class which has grown over the past forty years as a result of reduced barriers and increased opportunities from integration in the U.S. military, greater access to higher education, and expanded opportunities for employment in both the public and private sectors of the U.S. economy. But little is known about retirement decision-making among this growing African American professional population.

What we do know is that, despite expanded education and employment opportunities, a substantial wealth gap exists between this segment of the African American population and their white counterparts (Smith-Ruiz, Watson, and Clark, 2017). We also know that many middle- and upper-class African Americans who are aging are more likely than their white counterparts to have care-giving responsibilities for extended family members (parents, in-laws, adult children, and grandchildren), which influence or shape how and where they will likely spend their retirement years. As a consequence of these historical and contemporary demographic and economic dynamics, major racial disparities exist in access to and quality of treatment in long term care settings.

Much of what we know about the link between race and residence in long-term care environments derives from research on nursing homes and assisted living facilities. With regard to decision-making about long term care living options, one study revealed that African Americans know less about assisted living facilities and less about how best to evaluate them than whites (Castle and Sonon, 2009). However, another study reported that the search processes for assisted living care are similar between African Americans and whites when social class is taken into account (Ball, et al., 2009).

Other studies reveal that, to a substantial degree, African American and white older adults who live in long term care environments or settings occupy racially segregated facilities. One study reports, for example, that most African Americans resided in nursing homes and smaller residential care/assisted living facilities and tended to be concentrated in a few predominantly African American facilities, while the vast majority of whites resided in predominantly white facilities (Ball, et al., 2009).

Moreover, according to this study, the predominantly African American facilities rated lower on cleanliness and maintenance. However, no evidence was found that this results in inequities in care (Howard, et al., 2002), although a more recent study reports evidence of unequal treatment in predominantly African American nursing homes relative to predominantly white nursing homes (Yearby, 2010). The general consensus is that a combination of economic factors, exclusionary practices, or resident choice account for the racially separate facilities.

Little research exists on what role, if any, CCRCs/LPCs play in the retirement decision calculus of middle- and upper-class African Americans. Nor do we have a keen understanding of the experiences of African Americans who opted to live in a CCRC/LPC. Much of what we know emanates from a two year participant observation study by Dr. Tetyanna Shippee at a CCRC/LPC community in Minnesota and more recent NIH-funded research by the same author that examines quality of life in long term care environments, including racial disparities in Quality of Life (QOL) in long-term care (Shippee, 2016). With her colleagues, Dr. Shippee showed that facility proportion of minority residents predicted QOL more consistently than individual-level race/ethnicity.

Some research exists on what CCRCs/LPCs are doing to attract a more diverse clientele, specifically on whether their advertising and marketing meets the requirements set forth in the Fair Housing Act of 1968. Both in terms of representing minorities in their advertisements and advertising in diverse publications, one study found that many of CCRCs/LPCs in the St. Louis area did not meet their obligations under the federal fair housing law (Metropolitan Saint Louis Equal Housing Opportunity Council, 2009).

Against the backdrop of this relatively weak evidence base regarding race and residence in CCRCs/LPCs, we conducted six one-on-one interviews and two focus groups interviews with mature African American professional men and women who are approaching retirement age. Our goal was to gain insight into their prior knowledge and experience with CCRCs/LPCs, their perceptions of life in such communities, and their sense of any barriers that may keep African Americans from moving to a CCRC/LPC. We also conducted one-on-one interviews with six African American individuals and couples currently living in a CCRC/LPC, with an eye toward cataloging their lived experiences. We used semi-structured personal interview and focus group protocols. Insights gained from discussions with the LeadingAge North Carolina Board of Directors and Carol Woods Retirement Community Diversity Committee as well as knowledge gained from the literature on this topic shaped the kinds of questions asked in both the personal interviews and the focus groups.

We digitally recorded the individual interviews and the focus groups and used a professional transcription service to transcribe the resulting digital files. We then conducted a detailed content analysis of the transcripts, which generated the key takeaways and recommendations presented below.

The remainder of this report is organized as follows. We begin with findings from the focus groups and personal interviews. Next, we present the lessons learned regarding the views, opinions, and experiences of existing African American residents of CCRCs/LPCs. We then summarize the major findings and present recommendations and conclusions.

3.0 Key Findings and Takeaways

3.1 Non-Resident Knowledge and Attitudes about CCRCs/LPCs

We conducted two focus groups with African American professionals, who were not residents of a CCRC/LPC, to ascertain their knowledge of and interest in CCRCs/LPCs, their opinions about life in CCRCs/LPCs, and the reasons for their interest or lack of interest in CCRCs/LPCs.¹

All of the participants in one focus group were African American men. All of the participants in the other focus group were African American women. All of the men are professionals, including a physician, community banker, government administrator, an architect, and two real estate professionals. The men's ages ranged from the late 40s through the mid-60s. Most of the women were professionals. The others were wives of professionals. All of the men and women live in integrated neighborhoods. One of the men is on the board of a CCRC. We conducted telephone interviews with another six African American professional men and women using a protocol modified from the focus group protocol. Their ages ranged from 50 to 69.²

From the focus groups and telephone interviews, we identified five themes: 1) retirement planning is on their minds; 2) limited knowledge and lukewarm interest in CCRCs/LPCs; 3) race and racism matter; 4) cost matters but differently for African Americans and whites; and 5) family is central in retirement decisions. The discussion of the results of the focus groups and interviews with non-residents is structured around these five themes.

¹ Focus groups are a research method used to broaden knowledge and understanding of issues surrounding a specific topic. A focus group involves a small group of participants who possess a certain set of characteristics. In essence, focus groups are group discussions of a specific topic guided by a moderator. They are a valuable tool for gaining insights into thoughts, attitudes and motivation. We developed a protocol for the moderator to use to structure the focus groups. We revised the focus group protocol based on comments and suggestions from Hector McEachern and Tom Akins. A copy of the revised protocol is in Appendix A.

² On average, these phone interviews lasted twenty minutes.

3.1.1. Retirement Planning is on Their Minds

Most study participants live in single family settings and have general plans about where and how they will live in retirement. Like most Americans, there is a strong desire to age in place and the community.

One study participant said,

...as far as plans for retirement...I think about it every day...I'll be 64 this year...65 is not far away...I'm still active in the physical sense, so it's about quality time...I'll probably stay where I am for as long as I'm physically able. And my objective is to die in my house.

A second study participant stated,

I currently live alone in a duplex...a two bedroom duplex. It's all on one level and with a full basement...as long as my health is good, I'll probably stay here or [in] a place similar to this

A third asserted,

I am staying where I am currently. Or retiring to my hometown, which is about an hour north. We own some property there. It's a smaller town, slower pace kind of place...and...that's really the two main things I've considering is staying in my current home or going back to my hometown.

Other study participants have given careful consideration to the suitability of their current house for aging in place. One said, for example,

I bought my house in 1997 with the intention of retiring...and it being my retirement home...the biggest attraction was I

wouldn't have to do a bunch of maintenance compared to what I had to do in New York. I've found that being there is a pleasure, but it no longer suits my needs, and I'm now looking at my next step.

Another study participant also talked about the unsuitability of his house for aging in place. He said,

I would probably prefer to have a house [suitable for seniors and use in home [long term] care options.

Expressing a similar view, another participant said,

My partner and I own...a four-bedroom/ two story house...bedrooms upstairs, general living downstairs. [We have been here] for four years. Our goal is not to retire in this house.

In contrast, a third study participant noted,

One of the fortunate things is that when we built it in '84, we did come up with a plan that had a first-floor master. So although we have multiple [bedrooms] up and down, we have a first floor master, which has always been a plus to us.

While aging in the home and the community is a strong preference, some of the study participants were reassessing their options, in part due to critical life course changes. One said,

We bought our house in 1986...at the time there were four of us living in the house. [Now] it's just my husband and I...And the house is too big for us and too big for us to clean and keep up. And funds continue to dwindle...we no longer need 15 rooms...I would like to have four rooms and some wide spaces so if I

have to get in a wheelchair I can go and scoot around...so we're looking at going in some type of community where everything is all on one level and maybe with two little bathrooms and maybe three bed rooms.

Another talked about how death of a spouse led to a change in plans. He noted,

Well, I'm a widower for a little over five years now. So I have a very large house and then I became an empty nester last year. My youngest got married. And so I have a five-bedroom house, in essence with one person. So it's way over my size, but I've been there—this will 15 years, so I'm well into paying off the mortgage, and can see myself paying that off.

3.1.2 Inadequate Knowledge and Lukewarm Interest in CCRCs/LPCs

Clearly, the study participant who was a CCRC/LPC board member understood how they operate, but others knew little about CCRCs/LPCs or confused them with other forms of senior care and housing. Several conflated assisted living and CCRCs/LPCs or focused on nursing home care.

When asked about their knowledge of CCRCs/LPCs, one study participant said,

Honestly, I don't know. I've seen some places that have adult people over a certain age...but I haven't actually actively seen one, or been around one that I know is a CCRC.

Echoing a similar view, another study participant stated,

[The concept is] very new. I haven't heard of it. I've heard of some facilities... but not as a continuum transition-type

community....

One male study participant understood the concept but did not know the name CCRC/LPC. He acknowledged,

I am not familiar with the term [CCRC/LPC] but [I] ... actually saw a...commercial that talked about the three levels, marquee chefs, and all the amenities. People were active versus being ill and sitting in a wheelchair in a hallway.

Another study participant said,

I am peripherally familiar...I know of a few people who have availed themselves [to retire in a CCRC/LPC] through [my exposure to them in my] travels.

One female study participant had family who may live in a CCRC/LPC, but she was unsure if indeed the facility was a CCRC/LPC, as the following quote intimates.

I have...family members...in New Jersey, and they live in [an] apartment complex that is strictly for older people. My aunt's living in one now, and her mother lived in one... until she passed away...it's just for senior citizens, [they have] their [own] independent apartment...[and] ... they... have nurses on staff to take care of...the older adults. But it's in a big apartment building...in New Jersey.

Another study participant had met a CCRC/LPC resident and found the concept to be interesting and appropriate for that man given his life situation.

My first recognition [of a CCRC/LPC] was...eight years ago. We were on a family trip in the Caribbean and we met a retired Hollywood based director who had retired to a community in Hilton Head,

SC. Prepaid community with independent living with progression to more care based options. No spouse – was a good option for him as an older man.

A female study participant said,

I knew of a godparent that [lived in a CCRC] and I think the godmother still is living in one. But... I couldn't tell you what level she's at.

A second female study participant acknowledged that,

The closest I have come to something like that was looking for my mother after my father passed, trying to get her re-situated. And I know we looked at something very similar [to a CCRC/LPC]. One was in Charlotte and [the other] one was in my area near Cary, North Carolina. But I don't think it was [a true CCRC/LPC] because they did not have different levels. I know we would purchase the residence [and] she would be in and there were facilities right within the housing facility or close by—within walking [distance].

And a third female participant chimed in by stating,

...I think there's one in Durham...a community called Croasdaile. I've thought about them, but...[only] in my mind because I'm still young, it seems like an active community. Maybe I was not completely aware of the different levels of what they offer.

Some study participants had visited a CCRC/LPC and had generally positive impressions of the facilities. One said,

I visited . . . one. The customer service was excellent. They showed me the

little...bungalows or cottages that are basically two bedrooms with a garage and the benefit of that versus the apartment-type living... and the facilities they had...the meals, the activities for the residents...how they take them shopping and how they had games and whatnot.

Another commented,

I went to [two CCRCs] . . . and had a former neighbor who was there. And I was impressed with the facilities. I did get a tour.

Other study participants know African American professionals in their community who are considering CCRCs/LPCs, but this retirement option is not a preference for them. One said, for example,

I know one person, and I won't call his name. I think everybody here knows him, who's right now selling his home to move to The Forest [at Duke]... that's the only person I've known of color who has that on his radar.

He continues by stating,

And I know another person of color that bought a house nearby Croasdaile...with the intentions of perhaps, when things get to that point, they can transition over to that space. But you don't hear...people of color talking about that in abundance.

A female study participant was more direct in her assessment. She asserted,

There are two things you can't get a black man to do: get a vasectomy and move to a CCRC.

For some other study participants, the door to the CCRC/LPC option, it should be noted,

was not absolutely closed. For example, one indicated,

...some folks in my church that I visit... are in those situations. But the last time I went to visit...I started adjusting my thinking a little bit because I saw that... the residents, actually had their own... social, cultural environment, and were enjoying each other's company...That... kind of caused me to look at it a little bit differently, but I don't know. So [for me] it's like a 95%, stay home, and maybe 5%, look at another option.

Several study participants talked about the prospects of a CCRC/LPC or similar community where they would not have to continue living in the stress of interracial life as a minority. The cumulative fatigue of being 'one of' or 'the first of' clearly wears on some study participants, as the following commentary illustrates.

Well, it goes back fundamentally to what we've been talking about all along. For us [all black male focus group], it's about a sense of community, a sense of belonging. When we go to...settings like this, or a fraternity meeting, or some social setting, for us, this is our country club... It ain't no stress. Everybody's enjoying each other. We can be ourselves. This is where we come to vent, and release, and do those kinds of things. I want to be able to live my retirement in spaces and places absent any stress....or as little stress as possible.

As the following exchange from the focus group of black men reveals, the option to live in a CCRC/LPC or similar community where they are not in the minority holds a certain appeal. In response to the question, if there were an African American facility tied to a historically black institution, would that matter?,

one study participant said,

Yeah. If I can potentially stick my ear to the wall and maybe hear the NCCU band practicing occasionally... and maybe [if] somebody would push me down to the football stadium, and I could see somebody run a touchdown, and everybody looks like me. Yeah, that might [have] a little bit of appeal to it.

The study participant continues by saying,

It would be more appealing...I think it would open the door for people to take a closer look. Because right now, I honestly don't know anyone, in my circle, who's even brought this subject up in terms of, you know, an aging community from that standpoint.

3.1.3 Race and Racism Matter

Most study participants report that they have white friends from school, work, and/or their neighborhood. Consequently, they feel that they probably would be accepted if they were to apply to live in a predominantly white CCRC/LPC. But, as far as choosing to retire with majority whites, they do have caveats—mainly around whether the environment would be accepting, accommodating, or at worst, hostile.

For most of the study participants, concerns about racial prejudice based on their lifelong experiences with white people was a major hurdle or barrier to consider living in a CCRC/LPC. The male study participant who served on the board of a CCRC/LPC put it this way:

[t]he first...wave of CCRC [residents] were segregationists; the ones who were fighting against integration...those folks...are 80, 90 years old [now], they grew up in segregation...they bring that

mentality. You can sense it sometimes... when I've walked through, other than the help...you're the only black face there.

Another study participant was even more pointed in his view. He said,

I don't live too far from [a CCRC]...I've driven through some of the communities...very homogenous...I literally felt like I was being watched just driving through there. Just...looking around...

He goes on to state emphatically, "I don't want to live with them white folks...just plain and simple...it's just not for me..." and concludes by stating, "If there was one for us, it'd be different. If there was a black community like that...I'd be much more interested."

Added to the weariness of dealing with racial prejudice, several male and female study participants expressed concern about potential social isolation in a CCRC/LPC. One study participant who had some exposure to a CCRC said, "They can be very cliquish, and it could be just some old stuff you've always dealt with." He continues by describing a personal experience:

They had a big celebration where they brought the board and the members in, and I watched. It's very cliquish...you could see how cliquish it was...in terms of the community itself...then you add...the cliques on top of the lack of diversity, you're just so isolated.

Another study participant said the social isolation would likely result from having to deal with not only race but also social class of the white residents. More specifically, she said,

I think race and class because you're going to probably [encounter] a lot of moneyed white people who have been coun-

try club members...

Being tired of the stress of racial isolation they experienced in their work lives strongly shaped some study participants' concerns about CCRCs/LPCs. One stated, for example,

I've had my share of being the 'one ofs'...I like...being amongst us, and having that kind of conversation...it make a big difference to...have this type of comradery which is in juxtaposition to the isolation that I feel on my job. Because at least around this group [of African American males], I can get validated...whereas at work, I'm often questioned...and I don't want to be in that type of environment. I don't want to be there. [It's] not having to worry about some of the stuff you have to worry about in your working life, in your retirement years.

Life experiences with segregation and racial prejudice combined with the current racially charged political climate made some female study participants wary of the CCRC/LPC retirement option. One stated, for instance,

I went [through] grades one through 12 with nothing but black folks, college black folks sprinkled with white folks. I lived in D.C., Chocolate City. I was used to seeing black folks run stuff...I never really learned how to mingle with white folks, even though my job required diplomacy and getting along with everybody and keep your feelings to yourself. I learned to do all of that.

She goes on to state,

It's just that right now in 2018, I'm very skeptical of white folks because every time I see one I look at them up and down and I say, "Mm-hmm, Trump voter...I'm being perfectly honest..."

Study participants said they would prefer greater diversity in the residents if they were to choose to retire in a CCRC/LPC. One female participant said in order for her to consider moving to a CCRC/LPC [there needs to be] at least one [other] black woman [there]. Talking more generally about the desired racial mix, a second study participant asserted, “If it is a community that I would spend a lot of time and not be as mobile, then I would require folks who look like me.” Another participant said, “I think 50-50 would be great, but the reality says 15 to 18% would be a great number.” A third was very practical in her assessment of the desired mix when she stated, “There are the very basic everyday practicalities that need to be understood and available [like could I get my black hair done on site?]” And a fourth chimed in by stating, “It’s not about number, but the affinity...not about quantity...but quality—again, like-minded people.”

3.1.4 Cost Matters but Differently for Blacks and Whites

The costs of entering a CCRC/LPC give many a pause, and the African American participants in both focus groups as well as the personal interviews were no exception. One focus group participant said,

So I started actually looking into those sort of retirement home options (including CCRCs). . . . I sort of made the decision for myself that this would never be an option for me. And the reason why is cost. I was blown away at how expensive it is to get in one of these communities.

A study participant who was interviewed over the telephone said,

I just think it’s the level of comfort (with) cost. It’s just nothing that I would con-

sider.

A third participant registered concerns about what would happen if you ran out of money. He said,

I would be curious to learn more. I would still be kind of skeptical in terms of the cost, but I would still say, “Let me find out how much and what does this really mean?” Because I think the biggest piece is as you’re in the younger stages where you don’t need the help yet—how do you get kicked out? Do you get kicked out if financially you can no longer sustain that?

A fourth participant expressed concern about the high entry cost and recounted what happened to one woman’s friend when her funds were depleted.

I had a close friend [who] was in a facility, started out independent living, then she developed dementia so she went to the next stage. I think she went through two or three stages. But she had to leave the facility because she ran out of funds... And they did not take Medicaid at that time, so she was forced to find another facility and did end up in a Medicaid facility.

Study participants--men and women alike--were quick to point out key differences between African Americans and their white peers. Most of the participants in both the focus groups and the one-on-one telephone interviews are in the first generation of their family to achieve what they have professionally and economically. As one noted,

I’m first generation college, so[the] first generation with any kind of economic wealth. And I probably could afford it at the end, but even in my career, it wasn’t

till I got in my 50s that I was making those six-figure salaries, where you can start to put away [money for retirement].

Because they are first generation and trying to build family wealth, some saw their position as different from their white counterparts who benefit from multiple generations of higher economic status. One participant noted, for example,

A lot of us [are] first generation...trying to build wealth....so it's different when they [i.e., white counterparts] have intergenerational wealth in abundance.

Several of the participants compared their financial situations with their white professional peers and identified wealth disparities as the major reason for their hesitancy to consider moving to a CCRC/LPC. Referencing a former work colleague, one study participant said,

...both his parents were [in a CCRC]... but he had wealth set aside for him. Both his parents and the mother-in-law were there. And now all of them are deceased, and they're still doing well. So think about it. Three individuals coming out of the same household, and yet they still have wealth. That makes a big difference.

Elaborating further he states,

And I know some of the people there [in the CCRC]; college professors, deans, bankers, and lawyers...they have the wealth...It's not just that first tier... [its]...generational wealth...if you look at many of those individuals who are there, they're fourth and fifth generation wealth and college grads. So for them, their children want them [to move to a

CCRC]—because they already have their trust funds set up for them.

More important than these wealth comparisons with their white peers for most of the study participants are the obligations to care and support family members across generations. These family obligations affect their wealth or sense of wealth. Commenting on these familial obligations, one study participant said,

But a lot of that is what I like to call the “beholdings.” ... because we are behold-ing to so many things. I was telling my... boss, when I was talking about my salary...I was explaining to her, my salary doesn't go as far as your salary...I have uncles who ask me for money.

Elaborating on being both first generation to achieve economic success and family obligations, one male study participant noted,

[W]e could save the amount of money, but my money doesn't go as far as your money because...you have money on top of money, because you're generations of money. I'm really the first generation in my family to earn this type of money.... even though I earn good money, I'm be-holding to so many other things...I'm still...the caretaker...financially...if it wasn't for the fact that I have the money taken [out of my check] without me seeing it, it would be difficult for me to save.

In addition to enormous family obligations, study participants express a strong desire, not unlike white older adults, to pass some wealth on to their children. One participant stated, for example, “I think it's my duty to leave some wealth to my children.”

With regard to both the desire to pass on wealth to their children and having the neces-

sary resources to consider moving to a CCRC/ LPC, one participant noted the challenge of being a member of the sandwich generation. Expressing his sentiments in this matter, he stated,

You know, even for those of us who have been afforded the opportunity to sit in these seats, we are, in many respects, the truest of the sandwich generations that you will ever find. Paying college tuition to make sure that this generation behind us can get through, and at the same token, you got wealth moving in the other direction; taking care of mom and dad; trying to make sure that they have some semblance of care in their older age.

3.1.5 Family is Central in Retirement Decisions

In addition to inter-generational financial obligations, African Americans are significantly more likely than whites to live in households with three or more generations. Many grew up in multi-generation families, and some continue to live in multi-generation families as this study participant noted. “I grew up with my grandparents. We’ve always had my grandparents in the same house.” African American families also have a long tradition of in-home care for older family members, even extended family members. Family structures, norms and obligations are central to retirement planning for some of the study participants. One noted, for example,

I [had] a conversation with my brother...and my mother [and] it’s been discussed a few times amongst us. I would say probably pieces [of influence] from... my children, my sibling, and my mother have all played a part in helping to shape the retirement aspect, other than where I’m going to live or the age that I’m going to retire.

Study participants acknowledge the difficulty, but had very strong feelings about the centrality of caring for your own in their families and communities. Reflective of these feelings, a male focus group participant said,

You asked the question, when you look at long range,...it’s like ... “Who do you want to die with?” ... You think about it that way, I can’t get past family.

Both men and women in the study talked about the importance of caring for their parents and other older family members in the home if possible. One stated emphatically,

Multigenerational. So that’s how my tradition has been....my mother passed when I was two, so a single parent father, career military. Navy. When my father...contracted brain cancer, I had my brother bring him down here, to get better medical care...

Another study participant noted, “It was a stigma almost to put a relative in a nursing home.” For the family of another participant, the obligation of care was greater than the division of a divorce. She said,

My mom and dad got divorced when I was an infant...So he was in an assisted living facility. Everything—costs were covered. And my mother didn’t like the way that he was being treated in the facility. So she basically went in and got him, and took care of him for the last 15, 17 years of his life. My mother and brother took care of him. My mother had issues about the quality of care...it was actually two facilities. We tried to put him in another one. She didn’t like the quality there [either]. And then she said, “I can do a better job,” and just brought him home.

She continues by stating,

So...cost wise, we could have left him in that facility, but again...family tradition, and just wanting to take care of a loved one. In his final years, we decided to bring him home.

This observation, articulated by a female focus group participant, captured the centrality of family care in the African American community.

I never thought...anything about if I had to go take care of mom, or take of care this one. You know. I don't really see it as an obligation...[b]ut as a privilege...I see it as an extension of my love.

While family care in the home is an African American tradition, one female study participant did not sugar coat the difficulty of doing so. She said,

We've always cared for family members. It's very hard caring for family members in the home. I had my grandfather. My aunt took care of him. We would go and take care of him too. My grandmother, we would go and take care of her. My uncle was there. He was bedridden and we had to take care of him, and my aunt took care of him. My daddy and my momma came to stay with me, and I took care of them. It is very hard taking care of someone in the home.

While family care is highly valued, both men and women study participants said that they worried about being a burden on their children. And owing to a 60-40 and in some instances 70-30 female to male sex ratio in higher education, professional African American women have been less likely to marry than their white counterparts. Being single and without their own family enters the plans of some profes-

sional women. As one study participant put it,

[L]ike myself and my sister, I...know a lot of African-American women who are single, who haven't been married and at this point, don't plan to; don't have children or we're at the age where we're starting to have those conversations about what our retirement would look like, and where we could go, where we would be comfortable, even whether we would retire here in the U.S. or we would choose to retire abroad.

As we argue in a subsequent section of this report, African American professional women in this situation are a prime target market for CCRCs/LPCs.

3.2 Attitudes and Experiences of African American CCRC/LPC Residents

There are African American residents living in LeadingAge North Carolina member communities. It is important to learn from them about how they made their decisions to move to a CCRC/LPC. LeadingAge North Carolina members provided the names of current residents or those on a waiting list. We interviewed six of these individuals over the telephone with the conversation guided by a protocol shown in Appendix B.

Our six CCRC/LPC resident key informants were all professionals who had retired from successful careers in telecommunications, K-12 and higher education, executive management, philanthropy, and consulting. Four were female and two were male. Three were married, two were widowed, and one was single or never married. Three are current residents and two have placed a deposit on a house or cottage that is under construction in a CCRC/LPC.

Answers to a set of key questions provide critical insights into the personal experiences of

**Table 1:
Profile of CCRC/LPC Resident Key Informants**

CCRC/LPC	Gender	Marital Status	Transplant	CCRC/LPC Member Status
Aldersgate	Female	Single	Yes	Deposit paid
Sharon Towers	Female	Widowed	Yes	Resident
Croasdaile Village	Male	Married	No	Deposit paid
Deerfield	Male	Married	Yes	Resident
Carol Woods				
	Female	Married	No	Resident
	Female	Widowed	Yes	Resident

Source: compiled by authors

these CCRC/LPC residents.

3.2.1 What do the current residents have in common?

Nearly all were transplants to North Carolina, that is, they had relocated to the state either as retirees or soon to be retirees from some other state. Prior to arriving in North Carolina, most had diverse living experiences in a number of different U.S. communities—typically related to career moves or job transfers. And nearly all were trailblazers, that is, they spent most, if not all, of their professional careers in work environments where they were one of a few, if not the only, African American. Before entering the workforce, most also had attended a predominantly white institution of higher education for at least one of their degrees.

As a consequence of these experiences, the current and soon-to-be residents were seemingly un-phased by the lack of diversity and the conservatism that they could potentially encounter in a CCRC/LPC. Prior life experiences as an African American trailblazer in other environments prepared them well to deal the relative lack of diversity and especially the conservatism they potentially could encounter in CCRCs/LPCs.

As one current resident put it, African American CCRC/LPC residents are “a unique group. They are accustomed to being the only one.” Commenting on the lack of diversity in CCRCs/LPCs, another current resident said,

...I’ve been in situations ever since I was in junior high school where I found myself either the only one or one of very few....even in college, it [was] not unusual for me to take a course and be the only black person in that particular class.

Commenting on the CCRC/LPC meeting he and his wife attends, a third current resident said,

I’ve done a lot of traveling. I’ve been to Europe twice and...that helps...the exposure helps me to look at people differently. I think my mind is more open.

A third said,

All the meetings we go to, we’re the only black people that we see out there. We’re the only blacks that I see every time that we go to the meetings. We go to the new residents meetings, we’re the only ones there. One couple came up to us and said, “We’re glad you guys are here because

y'all add some diversity to this place.

He continues by repeating what a fellow CCRC/LPC resident who is white said to him:

Look, you have to be careful what you say out here because there's a lot of conservative folks out here."...I said, "yeah, that's all right. I can hold my own with that." I am not afraid. I've been dealing with these issues all my life.

Another African American CCRC/LPC resident commented,

We have not run into...any racial issues. We know that there are probably some older folk who are much more conservative than we are, but we don't have to deal with them on a day-to-day basis.

Yet another resident said,

There are some people who are moving in that we've known, that I've served on committees with...and so these are people that we know. They're white. We get along with white folks. When I was in the Army, I was an officer, I was always just about the only black in the neighborhood that we lived in. I've got all my same friends.

In contrast to other middle- and upper-class African Americans who may not have been trailblazers in formerly all -white settings, these current and soon-to-be residents seemed to embrace both the challenges and opportunities associated with living in a CCRC/LPC.

3.2.2 How did current residents find out about CCRCs/LPCs?

African American current residents found out about CCRCs/LPCs through multiple channels. One said, for example,

I talked to people and I did do a little reading. Mine was not a great deal of deep research...we talked to a lot of people, people who had traveled to certain places and they'd like them and thought that they might retire there, and we considered all of those options.

Another said,

I heard commercials on the radio...I went on my own, from hearing the commercials...and I liked the fact that it was...something I wouldn't have to do right away, because the units weren't built yet...I didn't want to move right away... I said, "Oh, this is good." I've got some time, and get to pick my apartment...

She continues by stating,

And I [loved] it there from the minute I drove in...It's...231 acres...So there's a lot of greenery and it just felt good.

A third current resident said she and her husband along with a group of other African Americans were invited to tour a CCRC/LPC.

My husband was a Presbyterian minister and the [CCRC] marketing department invited black leaders who were Presbyterian...my husband and I came, and maybe...10 other black people who were leaders in the community...they were all Presbyterians...So that's how I...looked at this place.

She continues,

But when I finally started looking seriously [after my husband died]...I just started picking up magazines, talking to friends, and I went to a number of places here in Charlotte. I would say at least 10...looked on computers...looked every

way I know to look...

Elaborating further, she notes,

I [also] had a little contact with another [CCRC/LPC] in Charlotte called Southminster because a group called Shepherd's Center offered a computer course [there]...I went out for several weeks at different times and took the computer course...[and that's how] I got exposed to that community.

She concludes by noting,

I just wasn't impressed. It was a beautiful upscale community, but...at the time [I] was living in my house, which I liked...I saw very few residents. They had us to lunch a couple of times...the food was delicious...but...I never really went to hear their sales presentation. There was nothing that pulled me into that community.

3.2.3 How did current residents make the decision to move to a CCRC/LPC?

One said,

My husband...He was the forward thinker...he thought that that would be a good idea since we had no other relatives here. It would afford a certain amount of protection.

Another stated,

We did not do any particular research or planning...several friends of ours mentioned Deerfield as a possible place to retire. So we visited here since it was only about half-an-hour from where we lived...we just visited several times and just fell in love with the place.

He continues,

[W]e put our name on the waiting list, which had about 1,000 names on it. Typically, people wait eight or 10 or 12 or 15 years to get here. So people get on the waiting list early...that's what we did thinking it would take quite a while for us to come over here.

Elaborating further, he says,

[A]s it turns out, Deerfield was doing an expansion project...just under 30 new residences were being built and anybody that was interested [was encouraged] to put their names [in the] lottery...and we got selected...that's how we ended up coming much earlier than we had planned to.

For one of the soon-to-be residents it was the desire to right-size from a house that was too large for his wife and him as empty nesters. Describing their decision, he notes,

We had a 10-room house for two people and I said...we are going to right size, not down-size, we're going to get a house that's the right size for us. We're not going to spend time...mowing the lawn... We're not going to worry about calling a plumber, calling an electrician, I want to get all of that off my [plate] and use that kind of time to do things I like to do. I like to go to casinos, we like to go on cruises, so we said...that's how we want to spend our days while we're both healthy and can run.

The need to downsize also was a critical decision factor for the other soon-to-be resident who said,

Right now, I own a single family home and it's almost half an acre. It's a lot of

work. I got to the point where...I'm not going to do this anymore, and I don't want to purchase another houseI moved so much that I just got sick and tired of selling homes...A place like Aldersgate...seemed to fit the bill. Because I really didn't want to go into a place where it was just like another home.

Reflecting on her decision, this soon-to-be resident who has put down a deposit on a dwelling in a CCRC states,

I've been planning with long-term care ... for a long time...I don't have any family here so ... the CCRC type of community [was] what [I was] looking for... that was the reason for me to consider Aldersgate.

She continues by noting,

(T)he only family I really have in Nyack, New York is my mother, who is close to 98, and she's really not doing all that great. I don't really count that as having family that can help if you're ill.

One current resident indicated their decision was rooted in personal experiences with parents and in-laws. More specifically, he said,

It was a very personal decision for us because my wife's parents passed away about three years ago and they were both 95, 96 years old. And the last two or three or four or five years of their lives was really challenging for us, especially my wife. Because they had not made plans for retirement, financial or otherwise, and their health deteriorated. It became an extremely burdensome process to take care of them and plan for them and it was extremely stressful. And my mother is elderly, too, and in a similar situation. She had not made any plans...

financially or medically for herself. So having lived through that, my wife and I decided we did not want to put our own children in that circumstance where they had to make some decisions for us.

For one of the soon-to-be residents, the decision also reflected a strong desire not to burden their children with care giving responsibilities.

What we decided was that we wanted to have a continuing care experience because we didn't want my children to have to worry about what they're going to do about us if we get old. So the continuing care says I can have a home in a retirement community, and when I can't live in the home we can move to the apartment for assisted living. Then we can move from there to a convalescent nursing home—and from there to the graveyard.

He continues by stating,

We like that notion of those phases. Then we started visiting places. We went to The Forest at Duke and saw what they had to offer, and right down the road there are...one, two, three retirement places...Some of them don't offer services, but they have people who come in and will provide the various services for you. We think that it's easier to have one person managing that rather than us having to manage [multiple service providers]. There were some nice places and they do have continuing care, but when Croasdaile told us that they would build [us] a cottage... [and] we could decide what we wanted, the colors that we wanted, the kind of flooring...it helped my wife to see that she would participate in that and that was more attractive to her than moving into a place that some-

one else had already designed and built.

living or skilled nursing.

One of the soon-to-be residents also had a family connection that influenced his decision to move to a CCRC. His now deceased brother lived in The Villages in Florida. Describing his brother's situation, he said,

Another noted that the physical facility was the most attractive feature.

He moved into a nice little new home there. It was a duplex. His was a continuing care place. My brother got sick, went into the hospital for surgery, and passed away. He never got to stay in there very long...But he was an officer in the homeowner's association. They had a black homeowner's association within The Villages.

I didn't know anyone when I moved here. I would say I liked the physical facility.

A current resident, who assumed a caregiving role for her sick brother after her husband died, said,

Several talked about the atmosphere as being one of the most attractive features. One noted,

I made the decision to look at a retirement community because I simply couldn't keep up with his [my brother's] needs. He had some health problems...and...it was hard to get people to come in. When they came...it was almost a different person every week. It just was not working and that was when the two of us decided. I never decided with my husband to move into a community. We were happy in our house.

I like the people. They are extremely nice and friendly.

Another said,

The people that I ran into...while just looking here, were very outgoing, very warm.

3.2.4 What do current residents view as the most attractive features or benefits of CCRC/LPC living?

Several indicated that the ability to live out the remainder of their lives in a single location was the most attractive feature of CCRC/LPCs. One said, for example,

Reflecting on her move into a CCRC/LPC, one current resident said,

I feel good about it. After I moved in they were doing an article. I guess they were fascinated because I was black. Anyway, an article, and I said I feel like I was walking onto a cruise ship...when I come into the building it's a warm entrance. The people are always passing and saying hello and they learn your name right away.

Being able to continue to remain in the same development even though you may be in a different part of it, like assisted

Another current resident talked specifically about the honesty of the sales force as one of the most attractive features:

[I]t felt like a family even though I was a minority. I didn't get this feeling that I would be ostracized. Of course, there's some people that are going to be that way. And the sales person even said that there might be 10% of the people that would like to ignore you.

Also commenting on the role of the sales force, a third current resident said,

After I went through all the sales pitch I said, “What’s the ratio population here?” And he looked at me [and told me] I was going to be...the first one.

Others talked about the wide range of programming that CCRCs/LPCs offer. One noted specifically that,

(T)hey have everything on one campus... from skilled nursing, to assisted living, to independent living, to memory care. It’s all on the same campus. And I like that.

Another said,

They have a lot of interesting activities. They have lectures [and] they have very good performers who come in and do shows for about an hour at least twice a quarter. They have a good exercise program, and in addition to their regular free exercise program, you can get a personal trainer.

For some current residents, the location of the facility was the most attractive feature. One said,

This was a location that I was familiar with...I lived in the South Park area and that had a big influence [on my decision to move here].

One talked specifically about proximity to other critical social institutions:

I’m close to my church, I’m close to my fraternity, I’m close to all the neighborhood. My neighborhood doesn’t change. That’s why I didn’t think about any of those places in Chapel Hill, and some

other places. I’m going to my same church. My friends will come to visit us at Croasdaile. We have a bedroom for our friends from Raleigh and places who come over here, and we have a few libations, they don’t want to drive [home]... Our community stays the same.

The two soon-to-be residents, who had paid a deposit on a house that was under construction, talked about the ability to take advantage of CCRC/LPC amenities prior to moving in. One noted, for example,

Because I deposited, I was able to partake in all of the amenities even though I live 35 minutes away, I’ve become involved. I forced myself to get involved, to see what it felt like, and would I really be happy here. I’ve been doing that for 14, 15 months. So far, so good. I haven’t felt like, “Oh, I made a mistake signing up.

The other one stated,

We have ID cards and we can participate—everything they have over there now we can participate in now. Once they take your money, once they take your down payment, then you become like future residents, but future residents can do just about everything that the regular residents can do.

One of the current residents mentioned the specific financial arrangement he and his wife has with their CCRC/LPC. He said

Presumably you have the resources to move here and stay here, but they do have a guarantee that if your money runs out, you won’t get kicked out. So that was one of the biggest benefits.

One of the soon-to-be residents talked about

a different kind of value-added financial arrangement as one of the most attractive features. He said,

The other thing is that Croasdaile offers was that you could buy in at a rate that says you get nothing back. You can buy in at a different rate that you get 50% of your money back. You can buy in at a different rate where you get 90% of your money back. So my wife said that if I die before she does, she thinks she wants to move closer to where the children are. So we could take the money back. They would pay her 50% back—to reinvest. I said if you [my wife] go before I do I'm going to stay here. You know my fraternity is here, my church is here. The children will probably get a job and move. I don't want them up again having to worry about me.

For this soon-to-be resident, the CCRC's diverse staff also was an attractive feature:

They got a lot of black staff members. Not just in the service type roles. In management type roles they have a lot of blacks at Croasdaile. So the staff seem to be good people.

The ability to choose friends was one of the most attractive features for one of the current residents:

On the commercial, on the radio, one of the things they said was choose your friends. And I liked that. I want to be around enough people to make a choice. Like some neighborhoods around here, you're stuck living across the street or next door to somebody that you don't like. But here, there [are] a lot of people, and you don't have to spend time with a person that you don't care for.

Knowing other residents was a primary draw for one of the soon-to-be residents. He said,

I know some of the leading citizens in Durham have relatives at Croasdaile. I know some of my colleagues who are board members at Croasdaile. So I figured that that was the place, because of the caliber of the people they have living there, that the services were going to be good.

And for another one of the current residents, it was the quality of care available at CCRCs/LPCs:

[T]he quality of care seems to be good. They have a farmer's market. People bring fresh vegetables for us. The vans that they carry people around in are new and modern; they're getting ready to build a brand-new fitness center; they're building a new dining hall; and they're going to have a café that serves wine... we think we can live here.

3.2.5 What do current residents perceive as the downsides of CCRC/LPC living?

Although most current and soon-to-be residents have been African American trailblazers in a number of settings, one referenced the frustration that emanates from being the “only” black person in the facility.

One of the things I was doing there [was serving on] a diversity and inclusion committee since I'm the only [diversity] they have. But I really didn't enjoy being on that committee. It was not anything that I really had insight about. I ... resigned as of Labor Day weekend.

She goes on to state,

I got the feeling that being black, they

expected me to say things which I didn't want to say. I didn't have a desire to say it. That wasn't me. I've dealt with that kind of feeling for my whole life. It's just I don't need this now.

Rather than concerns about race, another current resident talked about personality issues as the major downside of CCRC/LPC living.

I have not assigned any problem to be racial, but I think there may be some personality issues...I am in a discussion group. We discuss politics, medicine—the group is quite diverse as to its interest, and I enjoy that. But in that discussion group I have noticed—especially the white men—are a bit conservative in their views when we've discussed housing. And I think once on education I kind of picked up conservative views... [one] person felt that blacks weren't doing what they could do for themselves.

She continues by noting,

But we did not pursue it too much because there were a couple of other people in there who picked up on it and re-directed the conversation.

One of the current residents and his wife are younger (65-74), and that sets them apart.

The only downside, for lack of a better term, is that because we came so much earlier than we thought we would, we're sort of some of the youngest people here....that's a little awkward, but that sets us apart. People look at us and say, "You're too young to be here." That's a question or an issue that comes up fairly often.

Another current resident said that there are too many resident led initiatives.

[T]here's a lot of resident-led activities and functions and communication. It was a little burdensome at first when we first came because some of those resident-led initiatives seem a little intrusive.

He continues by offering the following example:

Someone came by and interviewed us for one publication. And then another person came and interviewed us for another publication, the same set of questions. And then another person came and told us about some of the safety concerns, like what to do if a hurricane comes, if you have a fire. And then another person came and took pictures. Those were all resident-led initiatives.

He concludes by noting that this oftentimes leads to a loss of privacy.

The other thing that's semi-intrusive is there's a common dining hall. We get one meal a day and part of the side issue of people being so friendly is everybody wants you to come "Sit down with us. Let's have a meal together." Or, "Please join us tomorrow." So you kind of lose—for lack of a better term, privacy, because everybody just wants get to know you...it's like I've lost control of just having a quiet meal...that is an issue that continues and a lot of new residents have had the same concern about being overwhelmed with just everybody kind of being around.

3.2.6 What have current residents done to recruit other African Americans to CCRCs/LPCs?

Referring to her African American friends, one CCRC/LPC resident said,

I've given each one of them the tour of the place, and...from time to time I invite them to dinner. They've had dinner here with me at the dining room. I highly recommend it. It's not easy, though.

Another said,

There's one lady she's 10 years-plus older than I am, who I met since I moved to Charlotte. I told her about Aldersgate and her family came and she came [to visit]... she'll be there too--she's from up-state New York.

3.2.7 What do current residents perceive to be the greatest barriers to more diversity in CCRCs/LPCs?

Current and soon-to-be residents identified a number of barriers to achieving greater diversity in CCRCs/LPCs.

One commented,

This is my opinion and is not based on anything that is scientific. In fact, it [CCRC/LPC living] is not part of our culture. We stay at home. Sometimes we go to live with children, or children come to live with us. Only as practically a last ditch effort, we go into a nursing home, and that's usually following something drastic.

She goes on to note,

I get a lot of people who have a problem with not being able to pass that money on to their children, that they would spend buying into the CCRC.

Another agreed by noting,

[O]ur family structure is so different. I don't know if for many of us—and I've

had this conversation [with] other folks—even understand what [a CCRC/LPC] is. We just think nursing home. And I don't think we have realized that our children and our relatives are now working families, that they cannot come home and be the caretakers that we need.

One suggests that a major attitude change is required before large numbers of African Americans will strategically think about CCRCs/LPCs as a viable retirement option.

We [African Americans] have to change our attitudes and know that we have to go on and live our lives as seniors. We're still in that state where black grandparents are helping to raise the younger children. I hear a lot of older generations helping younger. I don't know how to solve it, but I think we need to do something attitudinally about it.

Another current resident said cost is a major deterrent.

It is not inexpensive to live at a place like that. I think the cost becomes a deterrent. I think that a lot of African Americans don't want to invest in a new mortgage at this point. Some of them have lived in houses for a long time and they got to make sure that they sell their home for enough money to buy in, and then if they have a source of income in retirement that is going to permit them to pay that monthly fee that they going to have to pay that will increase with inflation.

Still another highlighted marketing and recruiting challenges.

Before we even physically moved in but we knew we were coming, the marketing department asked my wife and I if we would agree to be in some pictures

that they could use in their marketing. So we did that and I know there were two different magazines that they had the advertisements in when we first came. There is a substantial African-American community in Asheville, but it's a very small professional group of African Americans in Asheville. I think the potential clientele here would be pretty small and I don't know that Deerfield has tried to reach out to that segment.

And a fourth said CCRCs/LPCs appear to lack the motivation to attract a more diverse clientele.

I guess they got to have the motivation for attracting African Americans. They don't seem to if all your houses are taken up and you don't have a lot of need for it, I'm not sure what the motivation would be for doing it. I don't think that they really have a demand for having more African Americans.

He goes on to state,

They haven't said anything at all about needing to recruit. They have said to me that I can bring any of my friends over for dinner to look at their place. But all the new places that they have now they had on a waiting list when we went. I don't see that they feel like they have a demand. They're not getting the men from government that say, "you need to have this [more diversity]."

4.0 Summary of Findings

Based on both telephone interviews and focus group discussion with a cadre of African American professionals, including both residents and non-residents of CCRCs/LPCs, we now have a first picture of the attractiveness of CCRCs/LPCs to professional African Amer-

ican women and men and a better understanding of the barriers—perceived and material—specific to African Americans making decisions on where to live after retirement.

The concept of the CCRC/LPC appeals to many of the professional African Americans who participated in the study. Indeed, the African Americans we interviewed living in a CCRC/LPC or in process of moving to a CCRC/LPC were happy with their decision. Most of the current residents have lived as path breakers, often being the first African American in schools and at their work. Most have moved throughout their career (e.g. a retired military officer) and worked in fully integrated settings. Most did not have deep roots in their new community. They moved to the CCRC/LPC with their eyes open, knowing that some would not welcome them, but trusting that most of their new neighbors and the staff would embrace them.

In spite of the positive experiences of these current residents, major barriers exist for significant growth in African American residents in North Carolina CCRCs/LPCs.

First, the history of racism in North Carolina cannot be overlooked. As one of the participants noted, many of the older residents in CCRCs/LPCs were segregationists and overt racists. The African Americans in this study have lived with both overt and subtle racism in schools, in their professional lives, and in the community. One participant reported that he is watched by white people when he drives through a CCRC/LPC near his home, believing that he is watched because he is African American. Some participants can live with this, but many—perhaps most—are not interested. The optimistic view is that this is generational and will diminish.

The participants acknowledged that the CCRCs/LPCs are making an effort to diversi-

fy. The board member of a CCRC/LPC noted,

And they're trying extremely hard, they are, to diversify, but they're ending up with other brown complexions, like Indians, or Asians. But they're having a difficult time attracting African Americans.

This is the generation of “first-ofs,” and many don’t want to be a “first-of” in retirement. They are experiencing what has been referred to as race fatigue. They have been defined by whites through their race for their entire lives, and they are tired of it. Two current CCRC/LPC residents noted this. The woman who was asked to join the diversity committee to represent African Americans was tired of being put in a position where it was assumed that she could speak for all African Americans. The African American residents who were interviewed and photographed for marketing before they even moved in were tired of representing African Americans. While the interviews were over the telephone, you could almost see their eye-rolls.

Second, most of the African American professionals we talked with are the first generation in their families to have built wealth. However, they have obligations to extended families and to their communities because of their achievements and status. In addition, there is a strong desire to build generational wealth, a strong desire to help their children build family wealth. The CCRC/LPC cost model is prohibitive to many, but especially to this generation who live with constraints less common in the white community.

Third, African American family structure and family obligations are multigenerational, including family care for seniors in the home. Those with deep local roots have greater obligations of care and support.

Fourth, there isn’t a critical mass of African Americans for comfort at most CCRCs/LPCs, and many fear social isolation. The trailblazers have entered, but they remain a small group. As one woman noted, she needs at least one other Black woman, and they aren’t there. Men in the focus group discussed what it would be like if a CCRC/LPC was near an HBCU like North Carolina Central University, a much more comfortable setting.

5.0 Recommendations

CCRCs are faced with short-term challenges of attracting African Americans who will be ready to move in the near future and longer-term challenges of building the stream of African American applicants. We propose ideas that should move LeadingAge North Carolina members along the path to address both challenges.

5.1 Focused Messaging

To reach African Americans with the wherewithal to consider CCRCs/LPCs as a viable retirement option, LeadingAge North Carolina and its member organizations should design and disseminate targeted, culturally appropriate messaging. To do so, we recommend that LeadingAge North Carolina engage the Black Media and Marketing Consortium, an affinity group that specializes in helping companies reach the African American audience more effectively.³ Using the qualitative data from this study and other socio-demographic indicators, the Consortium should be able to develop the appropriate messaging required for an effective African American outreach, advertising, and marketing campaign.

In developing the appropriate messaging, we recommend targeting two different demographic groups of African American professionals. As a near term strategy, we suggest

³ A list of the African American media companies that are members of the Consortium appears in Table A1 in Appendix C.

elder orphans as the recruitment targets, that is, African American professionals who are aging alone with no family available to address their caregiving needs (Ianzito, 2017; Garland, 2018). Targeting elder orphans who are between the ages of 55 and 74, especially females in this age range, is probably the best strategy.⁴ As a longer-term strategy, we recommend targeting African American professionals in their 40s who either are already empty nesters or soon-to-be empty nesters as next generation of potential residents. American Community Survey (ACS) data can be mined to estimate the size, composition, and geographic distribution of both demographic groups (American Community Survey Office, 2017).

For both groups, successful messaging and by extension recruitment probably will require CCRCs/LPCs to change some of their operating procedures, especially the rules regarding the signing of the continuing care agreement. Allowing and even encouraging African Americans to sign up in groups or clusters will likely improve the attractiveness of CCRCs/LPCs as a retirement option. If such a strategy was implemented or pursued, it would potentially nullify one of the major barriers or hurdles to CCRC/LPC living for many African American professionals: the perceived racial isolation they would experience upon moving into such a community.

Once targeted, culturally-appropriate messaging is developed, strategic advertising and marketing through multiple channels will be required to recruit sizeable numbers of African Americans in these two groups. Those advertising and marketing channels should include African American professional associations in business, design, engineering and science, foodservice, government, health care, law and criminal justice, media, and

⁴ As one study participant recommended, the messaging to this group should, "...Tell them what's it about... and [answer the question] ...'...why should I put up that money, and I'm not going to get it back?' That's the main question you have to be prepared to answer.

technology. They also should include African American fraternities and sororities, other black organizations, as well as major African American publications, Black social networks, and the Black blogosphere (see, for example, www.diverseelders.org).⁵

5.2 Collaborative Relations to Reach Younger Adults through Long-Term Care Insurance

In attempting to reach the 40 something African American professionals, LeadingAge North Carolina should consider establishing strategic alliances with long term care insurance providers to both educate them about CCRC/LPCs and develop innovative investment vehicles that can serve as pathways to possible residence in a CCRC in their mature years. AARP also could be a potential strategic alliance partner in such an initiative. Commenting on getting African Americans at a relatively young age to invest in long term care insurance, one current resident said, "It's an investment, but there are types of insurance you can take out now that would be of some help. And if you take the insurance out early, it's not very expensive...it is something that needs to be planned and planned early."

5.3 Expand "CCRCs Without Walls" Programs

Some LeadingAge North Carolina members have already implemented programs often referred to CCRCs without walls or Continuing Care at Home programs where participants remain in their home but participate in and benefit from many of the health and other programs at the CCRC. This is the type of program that can introduce the African American community to the benefits and advantages of CCRCs/LPCs without the same level of financial and social commitment. Two of the individuals we interviewed are on the waiting list

⁵ Links to the relevant organizations in each of these domains appear in Tables A2 through A6 in Appendix C.

at a CCRC and were participating in many of the services and other opportunities available. They both appreciated the opportunities and thought that this introduction to the community was beneficial. Targeting local African American professionals with a CCRC without walls program may create knowledge and comfort with the services and the community. Positive experiences are spread through the social network, a long-term gain.

6.0 Conclusions

There is little information on African American experiences in CCRCs/LPCs or on the knowledge and attitudes of African Americans still living in the community about CCRCs/LPCs. This report took the first step to understand opportunities for growing the number of African American applicants by identifying positive experiences and barriers. We did this through structured conversations and interviews, listening to experiences and concerns, focusing on professionals, a group more likely to have the economic resources to realistically consider CCRCs/LPCs.

The barriers are significant. Concerns about living in a community where some won't accept you because of your race, family care norms, extended family financial obligations, and other barriers should be addressed directly. The experiences of current residents should be highlighted. In the long run, the barriers should be reduced through refined marketing, through generational changes, through introducing life in a CCRC/LPC through expansion of CCRC without walls program, and through collaborative outreach on specific programs. Growth in the short run may be achieved through focused marketing on specific demographic segments. The growing African American professional market remains an opportunity for CCRC expansion.

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Appendices

Appendix A: Focus Group Protocol

Appendix B: Telephone Interview Protocols

Appendix C: Media and Marketing Links

Appendix A: Focus Group Protocol

Appendices

Appendix A: Focus Group Protocol

Appendix B: Telephone Interview Protocols

Appendix C: Media and Marketing Links

Appendix A: Focus Group Protocol

CCRC Diversity Project

(Moderator:)

Let me begin by welcoming each of you to this meeting today. I appreciate your taking the time to be here, and I am happy to be taking part in this project. I am Terry Johnson and will be leading today's meeting.

You are here to participate in a focus group, which is a research tool that is often used to broaden knowledge and understanding of issues surrounding a specific topic. Have any of you taken part in a focus group in the past?

To give you a little more information, a focus group typically involves from eight-to-twelve participants who possess a certain set of characteristics. The group is brought together to discuss a selected topic or subject. Focus groups are led by a moderator--which is my role today.

We are going to spend the next 90 minutes talking about the where you might chose to live in retirement with a focus on Continuing Care Retirement Communities—sometimes referred to as Life. I will pose a set of questions and engage you in a discussion. T It is important for all of you to actively participate in the discussion so that I can capture the full range of viewpoints. Toward this end, there are several ground rules that I want to go over with you.

First, and most important, what we say and talk about here today will remain anonymous. In other words, no one's real name will be used in today's discussion. Nor will any names at all be included in the report that I will prepare that summarizes the major findings of the discussion. You may have noticed the microphone here on the conference table. I will record our discussion, but its sole purpose will be to allow me to go back and review the things we talk about here as I write my report. Again, no names will be used.

The second ground rule, as I noted previously, is that everyone must participate. I know that some people love to talk while others are more comfortable saying as little as possible. But for us to be able to claim success, I need each of you to be an active and enthusiastic participant.

Third, it is important that only one person talk at a time. That way, everyone benefits by hearing what each other has to say, and it makes it easier for me to follow and clearly understand what each of you has to offer to the conversation.

And finally, if you have something to offer to the discussion please do not hesitate to speak up. There are no right or wrong answers in a focus group. The point is to have an open and free-flowing discussion. What you might consider as being irrelevant may be just the thing that triggers a great idea by someone else.

ICE BREAKER - INTRODUCTIONS

If you are ready to begin, let's do a little "warm-up" by going around the table and introducing ourselves. We have assigned each of you a fictitious name to

protect anonymity and confidentiality, but tell us what years you were a student at [GTCC] and what was your major course of study. Also, I would like you to tell the group something about yourself or your family that no one else would know.

(Group introductions)

That was great! There is certainly a diversity of backgrounds, interests, and experiences among this group.

Given your impending graduation from (GTCC), what are your plans moving forward? Are you

- Transferring to a four year college or university
- Entering the world of work
- Starting your own business
- Working in a family business
- Not Sure

We are especially interested in learning more about what enabled you to successfully matriculate and graduate from [GTCC]. So the next set of questions is designed to ascertain your views on this topic.

Was there ever a time that you were on the receiving end of a memorable quality moment or experience during your tenure at GTCC? If so, please describe the moment.

Probes:

Was it with an instructor?

Was it with a staff person or peer?

Was it at an event?

How did it contribute to your overall campus experience?

Have you ever you either been a part of or seen GTCC do something positive that was beneficial or helpful to a student? Can you please briefly describe the situation and tell me what you appreciated most about the people involved and what they did?

Can you recall a time during your tenure at GTCC when you worked with someone you considered to be inspirational? If so, please describe the situation and tell me what made it inspirational to you?

Reflecting on your classroom and instructional experiences at GTCC, were there things that the faculty or staff did to motivate you to perform at a higher level? If so, please describe one or more of those situations.

Was there ever a time during your tenure at GTCC when you were personally motivated and took steps to perform better in the classroom? If so, what was the catalyst and what specific steps did you take to improve your academic performance?

GTCC offers a number of resources which are specifically designed to help students successfully matriculate and graduate. A list of those resources is provided in this slide [PROJECT SLIDE OF RESOURCES ON THE SCREEN].

Reflecting on your experiences here at GTCC, please tell me which one(s) of these resources played a pivotal role in your success?

- **Emotional Support** – Individual counseling, group support, mentors, activities that develop strong, supportive interpersonal connections among students, parents, faculty and school staff
- **Instrumental Support** – Workshops that teach test-taking strategies, summer bridges programs, tutoring, on-line technologies, supplemental instruction
- **Informational Support** – College planning information, guidance with financial aid academic advising, career exploration and placement, internship information
- **Appraisal Support** – Flagging the need for academic interventions, intrusive advising, timely progress reports for student and academic advisors

Probes:

In what way did the resource(s) facilitate your success? Would you say this resource was extremely important, very important, or important in your success?

Which one(s) of these resources played little or no role in your success?

Is there any source on this list that, in hindsight, might have been a hindrance to your success? If so, please specify and explain how it was a hindrance.

Except for the ones on this slide, were there any other on-campus resources that contributed to your success?

How about off-campus resources? Were there any that proved to be beneficial to your successful matriculation and graduation from GTCC? If so, can you tell me about those resources and how they helped you?

Let's shift gears and talk about challenges you may have encountered in your community college experience.

What types of obstacles or challenges (if any) did you have to overcome to successfully matriculate and graduate from GTCC? PROJECT SLIDE OF OBSTACLES ON THE SCREEN.

- Daycare (Child or Elder Care)
- Finances
- Technology
- Transportation
- Work/School Balance
- Health
- Immigration Status
- Safety & Security
- Other?

Probe:

How did you overcome these challenges?

Now I would like to ask you a few questions about your pre-college readiness.

In hindsight, was there anything prior to you enrolling that facilitated your academic success at GTCC? If so, can you tell me about those factors?

Probes (PROJECT SLIDE OF POSSIBLE FACTORS ON THE SCREEN) :

- Family supports
- Peer relationships
- Community Supports (Faith-based or Community Organizations)
- High School Teachers & Administrators
- High School programs and experiences
- Internship Opportunities

- Work experiences
- Other factors?

In hindsight, how well do you think your high school prepared you for college?

Looking back, are there things you think should be done differently in your high school to better prepare students for college?

We are almost done. Thank you for your patience. Let's conclude by spending the next few minutes talking about today's economy, the job market, and the future.

What kinds of skills do you think employers are looking for in today's job market?

How well do you think GTCC has prepared you for the next phase of your life?

In your opinion, are there ways GTCC can be more supportive of students as they work towards their degree? If so, give me one or more ways you think the college can be more supportive?

If you had the opportunity to recommend three things that incoming students need to do in order to be successful at GTCC, what would you say?"

What do you see today--not future possibilities, but beginning to happen right now--that gives you hope for the future? This can be something on a global scale or a personal level.

Appendix B: Telephone Interview Protocols

Interview on CCRCs or Life Planned Community

I appreciate your taking the time to talk with me today, and I am happy to be taking part in this project.

As you probably know, the U.S. population is getting older and living much longer than we ever anticipated when Social Security was instituted in 1935. Given our aging demographic and increased population longevity, questions arise about where and how older adults will spend their retirement years. We are particularly interested in the retirement decisions of African Americans.

We are going to spend the next 30-40 minutes talking about how you think about retirement and where you might live in retirement. I will record our discussion, but its sole purpose will be to allow me to go back and review the things we talk about here as I write my report. No names will be used.

Let's get started (Icebreaker):

Tell me about your current place of residence, how long have you lived there, and describe your living arrangement, that is, who, if anyone, lives in your place of residence with you?

Have you thought about where you might live after you retire?

Probe: What options have you considered?

Probe: What types of information have you relied upon in evaluating these options?

Are there other people who will either have a say in or influence when and where you ultimately retire?

Probe: Who are likely key influencers?

- Adult children?
- Grandchildren?
- Parent or Parent-in-Law?
- Professional advisors?
- Others?

At what age do you anticipate retiring? And how many years is that from now?

Now, I would like you ask you a few questions about specific retirement options?

Are you familiar with Continuing Care Retirement Communities or CCRCs? Sometimes they are referred to as Life Planned Communities?

CCRCs are a type of retirement community that offers older adults a con-

tinuum of care based on life transitions. A person can spend the rest of his/her life in a CCRC, moving from independent living in an apartment, duplex, or house; to assisted living with help with some daily activities; to skilled nursing with a full continuum of care.

Probe: Can you please give me a sense of what you know about this type of community?

Probe: Do you know how they differ from Nursing Homes, Assisted Living Communities, and Adult Day Centers?

Probe: Do you know anyone who either currently lives or lived in the past in a CCRC or Life Plan Community? If yes, then:

- o Probe: Have you/did you ever visit the person in the CCRC?
- o Probe: What is/was the person's race or ethnic background?

Based on this definition, I have a couple of follow up questions:

Can you name any CCRCs in your community? INSERT COMMUNITY NAME

What have you heard about them?

Next, I'd like to ask a few questions about your specific experience(s), if any, with CCRCs.

Have you ever received marketing materials from a CCRC?

Have you ever visited the website for a CCRC?

Have you ever taken a virtual tour of a CCRC?

How about a guided tour? If yes, Probe:

- How would you rate the experience?
- Was the staff welcoming, courteous, and respectful?
- Was the information provided helpful or informative?
- Did you leave with a clear understanding of how the CCRC operates?
- Did you get a keen sense of the community climate, that is, what living there would be like?

Have you considered CCRC living as a retirement option? If yes,

Probe: What do you perceive to be the most attractive features?¹

Probe: What perceived opportunities does CCRC living offer?²

¹ Research based prompts include the following: pricing and fees; floor plans and layouts, sense of community lifestyle, images of the community.

² Prompts include join a social group, have fun, volunteer, work, exercise, engage in health social relationships, creative education opportunities, personalized care, uncommon fitness classes, sustain-

Any perceived barriers or challenges to living in a CCRC?³

Finally, I have a few questions about the current racial mix of people who live in CCRCs. Most of the residents are overwhelmingly white.

Is this an issue for you?

Do you live in an integrated neighborhood?

Do you have white friends?

Do you think you will be accepted in the community at a predominantly-white CCRC?

Is it important that other there are other African Americans in a CCRC?

Is there a minimum number where you would feel comfortable?

Thank you very much for taking the time to give us your thoughts and knowledge of retirement living. Best wishes to you—and to me too—as we make these decisions.

able practices, farm-to-table-dining.

3 Prompts include bad impression, don't know enough about such communities, cost, would rather live alone or with a relative, wish to leave inheritance to descendants.

Interview Protocol for AA Residents of CCRCs

When did you seriously begin to plan for your retirement?

In planning for retirement, what type of information did you rely on?

How did you conduct your search for a place to retire?

How did you arrive at the decision to move to ___ CCRC.

Did you receive marketing materials?

Did you visit the CCRC's website?

Did you take a virtual tour?

Did you take a guided tour?

Did you have friends who lived here prior to moving in?

What role, if any, did your adult children, or children in law, play in your decision to move to this CCRC?

How long have you lived here?

Looking back, what role, if any, did the following issues play in your decision to move to ___ CCRC?

- Death of a spouse
- Accidental slip or fall
- Loneliness
- Desire to downsize
- Inability to keep up with housework and/or yard work

What do you like most about living here?

What do you dislike most?

Would you recommend ___ CCRC to other African American older adults?

Have you ever tried to recruit or entice any of your African American friends to move to ___ CCRC?

What strategies should ___ CCRC pursue to recruit more AA residents?

Appendix C: Media and Marketing Links

Table A1: Black Media and Marketing Consortium Members

BET Networks
Huff Post BlackVoices
Black Enterprise
Burrell Commuications
Cable Advertising Bureau
Essence Communications
GlobalHue
Inner City Broadcasting Co.
KJLH Radio,
Johnson Publishing Company
National Association of Black Owned Broadcasters
Nielsen
North Star Group
National Newspaper Publishers Association
One Solution
Radio One
TV One,
Interactive One
Reach Media
Steve Harvey Radio
The Grio
The Root,
The Africa Channel
UniWorld Group
Vibe Media
Walton Isaacson

Source: Pepper Miller, Finally, Black Media and Ad Agencies Unite to Get Their Consumers a Fair Shae, available at <http://adage.com/article/the-big-tent/finally-black-media-agencies-unite-consumers-a-fair-shake/>

Table A2: Major Black Professional Associations

National Association of Black Accountants
National Association of African Americans in Human Resources
National Black MBA Association
National Sales Network
Organization of Black Designers
American Association of Blacks in Energy
National Organization for the Professional Advancement of Black Chemist and Chemical Engineers
National Society of Black Engineers
National Society of Black Physicists
Black Culinarian Alliance (BCA)
Blacks in Government
National Black Nurses Association
National Medical Association
Student National Medical Association
National Association of Blacks in Criminal Justice
National Bar Association
National Organization of Black Law Enforcement Executives
National Association of Black Journalists
BDPA (Black Data Processing Associates)
Blacks in Technology
ColorComm

Source: Monster Worldwide, Inc. (<https://www.monster.com/career-advice/article/african-american-networking-groups>).

Table A3: African American Fraternities and Sororities*

Name	Year Founded
Alpha Phi Alpha Fraternity	1906
Alpha Kappa Alpha Sorority	1908
Kappa Alpha Psi Fraternity	1911
Omega Psi Phi Fraternity	1911
Delta Sigma Theta Sorority	1911
Phi Beta Sigma Fraternity	1914
Zeta Phi Beta Sorority	1920
Sigma Gamma Rho Sorority	1922
Iota Phi Theta Fraternity	1963
Prince Hall Freemasonry Fraternity	1775
Improved Benevolent and Protective Oder of Elks of the World Fraternity	1897
Sigma Pi Phi Fraternity	1904
Sigma Rhomeo Fraternity	1936
Wine Psi Phi Fraternity	1959
Nu Gamma Alpha Fraternity	1962
MALIK Fraternity	1977
Sigma Phi Rho Fraternity	1979
Delta Psi Chi Swordsmen Fraternity	1985
Megiste Arete (Christian) Fraternity	1989
Phi Rho Eta Fraternity	1994
Iota Phi Lambda Sorority	1929
Eta Phi Beta Sorority	1942
Gamma Phi Delta Sorority	1943
Zeta Delta Phi Sorority	1962
Groove Phi Groove Fraternity	1962
Swing Phi Swing Sorority	1969
Malika Kambe Umfazi Sorotity	1995

Fraternities and sororities highlighted in yellow are referred to as “The Divine Nine.” These organizations have a rich history and “ties to one or more of these organizations may be found in many college-educated Black families in the United States.”

Sources: https://en.wikipedia.org/wiki/List_of_African-American_Greek_and_frater-nal_organizations; and <http://www.blackgreek.com/>

Table A4: Other Black Professional Organizations

The Executive Leadership Council
Information Technology Senior Management Forum
National Action Council for Minorities in Engineering
National Black Chamber of Commerce
National Black Justice Commission
National Council of Negro Women, Inc.
U.S. Black Chambers, Inc.
100 Black Men of America

Source: <https://www.diversitybestpractices.com/news-articles/20-african-american-organizations-you-need-know>

Table A5: Top Ten African American Publications

Publication	Circulation
Ebony	1,255,542
Essence Magazine	1,080,633
Jet	745,809
Black Enterprise Magazine	518,602
The Source	300,000
VIBE	250,000
Uptown	181,399
Upscale	150,000

Source: http://www.blacknews.com/directory/black_african_american_newspapers.shtml.

Link to all of the most significant African American publications are available via African American Web Connection, which can be accessed here: <http://www.aawc.com/zaap.html>

Table A6: Visitors to Top African American-Oriented Websites

(Total number of unique visitors for January 2015 [in thousands])

Website	Total Digital Population	Mobile	Desktop
MadameNoire.com	9,714	6,386	3,566
BET.com	8,576	3,267	1,915
Worldstarhiphop.com	6,050	3,135	2,910
TheRoot.com	4,652	3,886	815
Bossip.com	4,459	3,384	1,160
HelloBeautiful.com	3,917	2,689	1,287
Essence.com	3,286	1,652	1,673
BlackAmericanweb.com	2,107	1,105	1,045
NewsOne.com	1,833	1,345	508
Mediatakeout.com	1,822	1,069	818
TheGrio.com	1,354	422	945
TheYBF.com	1,261	880	399
HuffPost Black Voices	1,177	169	996
EurWeb.com	891	683	203
BlackEnterprise.com	541	368	173
BlackPlanet.com	390	220	177
Ebony.com	337	220	118
ClutchMagOnline.com	139	54	85

Source: comScore Media Metrix, January 2015, U.S.