African American Voices Regarding Continuing Care/Life Plan Communities

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OVERVIEW

• Study Objectives
• Data and Methods
• Key Takeaways
• Conclusions & Recommendations
• Discussion
Research Questions

• 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?
Research Methods

• Review of extant literature
• Key informant Intelligence
  ➢ LeadingAge North Carolina Board of Directors
  ➢ Carol Woods Retirement Community Diversity Committee
• Personal Interviews and Focus Groups
• Content Analysis of digitally recorded qualitative data
Demographic Targets

• Existing African American CCRC/LPC residents
  ➢ Identified through LeadingAge NC member organizations
  ➢ Six African American individuals and couples
  ➢ Telephone & face-to-face interviews

• Non-resident African American professionals approaching retirement age
  ➢ All male focus group (8)
  ➢ All female focus group (7)
  ➢ Telephone interviews (6)
Key Findings & Takeaways I

Current African American Residents of CCRCs/LPCs
A Unique Group of Individuals

- Mostly transplants to North Carolina
- Diverse living experiences in a number of different U.S. communities
- Trailblazers—most of their educational and professional experiences in predominantly white environments
- Prior life experiences prepared them for the relative lack of diversity and especially the conservatism they could potentially encounter in CCRCs/LPCs.
Commenting on Lack of Diversity

“...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.”
Reacting to Anticipated Conservatism

“‘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.’”
Most Attractive Features of CCRC/LPC Living

• Ability of live out remainder of life in a single location.
• Physical layout of facility
• Atmosphere
• Honesty of sales force
• Wide range of programming
• Location of facility & proximity to critical social institutions
• Ability to take advantage of CCRC/LPC amenities prior to moving in
• Special financial arrangement
Honesty of Sales Pitch #1

“[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.”
Honesty of Sales Pitch #2

“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.”
Proximity to Critical Institutions

#1

“This was a location that I was familiar with...I lived in the . . . area and that had a big influence [on my decision to move here].”
“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 [a nearby town], and some other places. I’m going to my same church. My friends will come to visit us . . . We have a bedroom for our friends . . . who come over here, and we have a few libations, they don’t want to drive [home]. . . our community stays the same.”
Advantages Prior to Moving In #2

“We have ID cards and we can participate—everything they have over there now we can participant 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 do.”
Advantages Prior to Moving In #1

“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’.”
Specific Financial Arrangement

“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.”
Downsides of CCRC/LPC Living

- Frustration of being the “only” black person in the facility.
- Personality issues
- Too many resident-led initiatives
- Loss of privacy
Race Fatigue

“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.”
“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.”
Personality Issues

“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...”
“...[one] person felt that blacks weren’t doing what they could for themselves. But we did not pursue it too much because there were a couple of other people in there who picked up on it and redirected the conversation.”
Resident-Led Activities & Initiatives

“There’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 seemed a little intrusive.”
"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."
Key Findings & Takeaways II

Non-resident African American Professionals Contemplating Retirement
Salient Findings

• Limited knowledge & lukewarm interest in CCRCs/LPCs
• Race and racism matter
• Cost matters but differently for African Americans and whites
• Family is central to retirement decisions
Limited Knowledge

“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.”

“[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.”
“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.”
Limited Knowledge Cont’d

“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.”
“...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.”
“There are two things you can’t get a black man to do: get a vasectomy and move to a CCRC!”
“...[t]he first...wave of CCRC [residents] were segregationist; 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.”
Race and Racism Matter II

“I’ve had my share of being the “one ofs” ..I like...being amongst us, and having that kind of conversation...it makes 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.”
Race and Racism Matter III

“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 keeping your feelings to yourself. I learned all of that.”
“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...”
“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.”
“I just think it’s the level of comfort [with] cost. It’s just nothing that I would consider.”
“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?”
“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.”
“A lot of us [are] first generation...trying to build wealth...so it’s different when they [i.e., white counterparts] have intergenerational wealth.”
“But a lot of that [familial obligations] is what I like to call the ‘beholdings’....because we are beholding 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.”
“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 generation 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.”
“You ask 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.”
“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.”
“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 . . . 17 years of his life.”
“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. 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.”
**Summary of Findings**

- Experiences of current CCRC/LPC residents mostly positive, but do not want to be seen as representing all African Americans.
- Non-resident study participants expressed concerns about racism, social isolation, and costs associated with CCRC/LPC living. Also noted the African American norm of in-home care for elderly family members.
- Several non-residents expressed interest in a CCRC/LPC if it was in or near an African American community.
Strategies to Increase Diversity in North Carolina CCRCs/LPCs
Recommendation #1

- 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.
Strategic Target I

Retired Orphans—unmarried African American professionals with no children.
Quoting One

“[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.”
Strategic Target II

- Middle-aged African American Professionals—individuals in their 40s who are either childless or empty nesters.
- Coordinate with affinity groups like AARP to market long-term care insurance or similar products to build both awareness and retirement financial resources.
Recommendation #2

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