RACE AND RESIDENCE IN CONTINUING CARE RETIREMENT COMMUNITIES/LIFE PLAN COMMUNITIES

JAMES H. JOHNSON
ALLAN M. PARNELL
TERRY J. JOHNSON
1.0 INTRODUCTION
Continuing Care Retirement Communities/Life Plan Communities (CCRCs/LPCs) face a major diversity challenge. At present, African American and other people of color are grossly underrepresented in the population they serve. 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, a professional association that serves CCRCs/LPCs in a southern state asked us to explore the current level of African American awareness, knowledge, interest, and experience with this retirement option.

2.0 RESEARCH DESIGN
We began by reviewing the admittedly scant extant literature on race and residence in CCRCs/LPCs. Seeking additional information on the perceived source(s) of the problem, we also conducted key informant interviews with members of the professional association’s foundation board and with members of the diversity committee of a local CCRC/LPC. Based on information culled from these sources, we then developed a semi-structured interview protocol and used it to gather insights from two target groups of African Americans.

The first group was a cadre of existing residents of CCRCs/LPCs. Our goal with this group was to gain a sense of their lived residential experiences, including understanding what attracted them to this retirement option in the first instance.¹ The second group was made up of African Americans who are approaching retirement age but still reside in the broader community. With this group, our goa was to gain a sense of their level(s) of awareness, knowledge, and interest in CCRC/LPC living, as well as any perceived barriers to considering the CRC/LPC retirement option.²

We digitally recorded our interviews with these two groups and engaged a professional transcription service to transcribe the resulting digital files. We then conducted a detailed content analysis of the transcripts, which generated key takeaways, recommendations, and conclusions presented below. We believe the findings of this research can potentially guide 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).

3.0 KEY TAKEAWAYS AND VERBATIM SUPPORTING EVIDENCE

1 Telephone interviews were conducted with six African American individuals and couple identified through the professional association’s member organizations.

2 Telephone and focus group interviews were conducted with twenty three African American men and women who were recruited through key connections we had with African American affinity groups, including fraternities, sororities, and professional associations.
The central research question the professional association engaged us to answer was: Why aren’t CCRC/LPCs more racially and ethnically diverse? More pointedly, the association wanted to know: Why aren’t there more African Americans in CCRCs/LPCs? We offer preliminary answers to by first, illuminating the voices of existing African American CCRC/LPC residents; and second, chronicling the views of a potential client based or target market of soon-to-be retiring African American professionals.

### 3.1 EXISTING RESIDENT VOICES

Our 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 were current residents and two had placed a deposit on a house or cottage that was under construction in a CCRC/LPC.

Nearly all were transplants, that is, they had relocated to the state either as retirees or soon to be retirees from some other state. Prior to relocating, 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.
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.”

In response to a white CCRC/LPC resident who told him “Look, you have to be careful what you say...because there’s a lot of conservative folks out here,” a fourth African American resident 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.

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.

Above and beyond their relative comfort in predominantly white settings or environments, current African American residents identified several distinct qualities/features that attracted them to 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,

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

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

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

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

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.
Reflecting on her move into a CCRC/LPC, one current African American 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.

Another current African American 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 African American 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 African American 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...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 [another city], and some other places. I'm going to my same church. My friends will come to visit us at [the CCRC/LPC]. 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.

The two soon-to-be African American 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 African American 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 African American 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 [the CCRC/LPC] 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 … 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 African American 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 African American residents. He said,

I know some of the leading citizens in [this city] have relatives at [this CCRC/LPC]. I know some of my colleagues who are board members... 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 African American residents, it was the quality of care available at his CCRC/LPC.

[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.

The foregoing advantages notwithstanding, African American residents were quick to note the downsides of CCRC/LPC living. Although most 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 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 redirected the conversation.

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

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 African American resident complained 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 continued 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 concluded 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.

After weighing in on both the advantages and disadvantages of this retirement option, current and soon-to-be African American 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 African American 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._

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 went 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].”_

### 3.2 Non-Resident Voices

As noted earlier, we interviewed 24 African Americans who were approaching retirement age but still living in the broader community regarding their knowledge and potential interest in the CCRC/LPC retirement option.
All of the men were 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 late 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 was on the board of a CCRC.

All of the African American professionals we interviewed had contemplated retirement but most had 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 either 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 retirement Community, but she was unsure if it 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...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 a southern city and the other one was in my area near another southern city. 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 a southern city...a community called [un-named CCRC/LPC]. 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 Crosdaile...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 was not, it should be noted, absolutely closed. For example, one indicated,

...some folks in my church that I visit...are in those situations... 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.

Clearly the cumulative fatigue of being “one of” or the “first of” in their work and/or
residential life shaped the African American male study participants’ views of CCRC/LPCs as a retirement option. One noted,

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.

Most said they would only be interested in a CCRC/LPC where they were not in the minority. Asked would it matter if there was an African American facility tied to a historically black institution, one African American male 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.

African American’s basic aversion to retiring in a predominantly white CCRC/LPC was rooted in concerns about whether the environment would be accepting, accommodating, or at worst, hostile. The African American 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 country 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 national 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.”

In addition to the lack of diversity, the cost of entering a CCRC/LPC gave most African American study participants pause. One 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.

Another stated,

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

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 our key differences between African Americans and their white peers. Most of the African Americans interviewed in this study 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 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.

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

[We] 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 beholding 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 necessary 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.

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 professional women. As one study participant put it,

Like 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.

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 American 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 diversify. 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 women 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, 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 CCRCs/LPCs along the path to address both challenges.

5.1 FOCUSED MESSAGING
To reach African Americans professionals, CCRCs/LPCs should design and disseminate targeted, culturally appropriate messaging. To do so, we recommend that the professional association representing CCRCs/LPCs engage the Black Media and Marketing Consortium, an affinity group that specializes in helping companies reach the African American audience more effectively. Using the qualitative data from this study and other socio-demographic indicators, the Consortium should be able to develop the appropriate

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

5.2 COLLABORATIVE RELATIONS TO REACH YOUNGER ADULTS THROUGH LONG-TERM CARE INSURANCE

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.

Links to the relevant organizations in each of these domains appear in Tables A2 through A6 in Appendix C.
In attempting to reach the 40 something African American professionals, CCRCs/LPCs should consider establishing strategic alliances with long term care insurance providers to both educate this demographic 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 CCRCs/LPCs 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 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.

7.0 REFERENCES CITED


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