

CONTINUING CARE RETIREMENT COMMUNITIES

AN EMPIRICAL, FINANCIAL,
AND LEGAL ANALYSIS

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Continuing Care Retirement Communities An Empirical Financial And Legal Analysis

Lei Shi



Continuing Care Retirement Communities An Empirical Financial And Legal Analysis:

Continuing Care Retirement Communities Howard E. Winklevoss, Alwyn V. Powell, 2014-06-16 Continuing Care Retirement Communities First published in 1984 Today there are about 275 continuing care retirement communities CCRCs in the United States where some 90 000 elderly people average age about 80 live independently in their own apartments but have the opportunity for eating together group recreation and other activities that comes from being part of an organized community Most important in addition to having immediately available a variety of health and social services which they can call on according to their desires and needs the residents have a virtual guarantee that they will be adequately taken care of no matter what happens to their health The fear of someday being a burden on relatives or friends or of finding oneself helpless among uncaring strangers is effectively removed It is this health care guarantee that principally distinguishes CCRCs from other retirement communities CCRCs provide insurance against the cost of long term care and supplement coverage of acute health care costs paid for largely by Medicare and private insurance Their unique feature is that they provide this otherwise unobtainable full insurance in combination with independent living arrangements that the resident can enjoy as long as health permits CCRCs are intended to be fully self supporting and therein lies the origin of this book The study is the first detailed analysis of the actuarial financial and legal issues involved in keeping existing CCRCs financially sound and providing for the formation of new communities in ways that protect the rights of residents while assuring the perpetuation of the community CCRCs provide essentially a new form of insurance but until now this type of insurance has not been subjected to rigorous examination It is fortunate that such an examination has begun and it is to be hoped that this book will be followed quickly by other work in the field The members of the Advisory Committee who worked closely with the research team believe that the CCRC field may be on the threshold of a major expansion principally because for the first time large numbers of older Americans will be able to meet the cost The financing method combines a sizable entrance fee average 35 000 single and 39 000 couple at the time of the study with a monthly payment which is adjusted from time to time for inflation and occasionally other factors average 600 single and 850 couple About 70 percent of older people now own their homes and in many cases they have enough equity in those homes to meet the required entrance fees And inflation proof Social Security plus some additional income from private pensions and investments can form a basis for meeting the monthly fee for many older people although undoubtedly considerably less than a majority It is true that many who can afford CCRCs will nevertheless prefer other retirement arrangements but for a considerable number the full health insurance including long term care combined with independent living in a community setting will make CCRCs attractive On behalf of the other 12 members of the Advisory Committee I wish to commend the research team Howard E Winklevoss Ph D project director Alwyn V Powell MAAA David L Cohen Esq Ann Trueblood Raper and Amy R Karash for their efforts to address the comments and suggestions of the Advisory Committee throughout the past 18 months and for diligently pursuing the

research which has produced this book We also wish to thank Dr Dan M McGill who served the study as consultant to the research team and as chairman of the Wharton School Insurance Department and the Pension Research Council It is our hope that the book will be useful to public policymakers to corporations and foundations with an interest in older people and their health to the financial community and to potential sponsors of CCRCs

Continuing Care Retirement Communities Ian Morrison, Susana Frisch, Ruth Bennett, Barry Gurland, 2013-10-08 Here is the first detailed study of the economic social and administrative implications for the establishment of continuing care retirement communities CCRCs Leaders in the field of optional living arrangements for the elderly examine models of continuing care retirement communities throughout the United States A wide range of sometimes conflicting views are vigorously discussed by proponents of continuing care communities as well as by representatives from states that do not allow the existence of such institutions Other intensely debated topics include existing and recommended financial and legal regulations of the industry legal financial and ethical implications of continuing care communities and a sociohistorical overview of the concept of continuing care

Senior Living Communities Benjamin W. Pearce, 2007-12-10 The demand for residential communities for seniors rises as the U S population continues to age This growth means that new administrators and staff members often are learning by trial and error the complicated task of delivering high quality and consistent services to elderly persons While many new facilities have been successful others have been plagued by a variety of administrative and financial difficulties Senior Living Communities remains the definitive guide to managing these facilities In this thoroughly updated and revised edition Benjamin W Pearce offers a wealth of sound advice and practical solutions He discusses resident relations operating methods staffing ratios department management cost containment sales and marketing strategies techniques of financial analysis budgeting and human resources New chapters address issues particular to dementia care and architecture and the appendix contains a department by department audit of senior living operations From the front lines to the boardroom this book should be a part of every decision making process for improving and maintaining assisted living congregate and continuing care retirement communities

Continuing Care Retirement Communities Sylvia Sherwood, 1997 A continuing care retirement community CCRC or life care community is a residence and nursing care option designed to respond to the needs of elderly persons as they need more supportive services over time Although CCRCs have been in existence for some time little longitudinal research has been conducted on these facilities In *Continuing Care Retirement Communities* the authors present a multifaceted portrait of CCRCs since the mid 1980s With a review of community organizational and economic status and interviews of over 2 000 CCRC residents the study examines resident profiles resident satisfaction differences among the communities and controlled comparisons with elderly people in other settings The book also analyses and integrates the findings as a whole deriving implications for policy planning and future research This documentation of the quality of life for CCRC members will be of use to gerontologists educators researchers health policy and finance professionals CCRC

managers and federal and state regulatory agencies In the growing field of continuing care retirement communities this is a groundbreaking and significant publication a mini encyclopedia of what is now known about life care communities with all their variation This is an invaluable resource for planning future development and internal programming and for gaining a better understanding of the reach of social research which tries to probe not only the readily popular statistics but the less traceable dimensions of human behaviors and choice taking as more and more citizens begin to consider how to plan for their aging years Robert Morris Gerontology Institute University of Massachusetts

Caring for the Disabled Elderly Alice M. Rivlin, Joshua M. Wiener, 2001-06-29 Caring for the Disabled Elderly analyzes the major options for reforming the way long term care is financed It first explores the potential market for private long term care insurance and other private sector initiatives Then it turns to the advantages and disadvantages of various public sector programs The study recommends both a greatly expanded role for the private sector in financing long term care and a new public insurance program

Continuing Care Retirement Communities American Association of Homes for the Aging, 1987 *Continuing Care Retirement Communities and the Life Care Industry* Rebecca Rector, 1988

Proceedings Association of Academic Health Centers (U.S.). Meeting, 1988

Seniors Housing Michael A. Anikeeff, Glenn Müller, 2012-12-06 Seniors housing improves the quality of life for an increasingly significant segment of the population The number of people in the United States over sixty five years of age is projected to double in the next thirty years and the number of people aged eighty five and over the ones most in need of seniors housing is projected to increase three fold The business implications of this demographic change are significant This volume provides an introduction to seniors housing and an industry analysis with the ultimate goal of expediting needed investment It provides information for industry analysts on product lines complementary products and substitute products In addition it examines buyers and their behavior the growth potential of the industry the growth patterns and determinants of growth the economics of the different product types and the market analysis techniques Finally an article on health care REITs and health care stocks investigates the performance of the larger players in the industry

Long-term Care Financing and Delivery Systems, 1984

Actuarial Models for Disability Insurance Steven Haberman, E Pitacco, 2018-12-13 Disability insurance long term care insurance and critical illness cover are becoming increasingly important in developed countries as the problems of demographic aging come to the fore The private sector insurance industry is providing solutions to problems resulting from these pressures and other demands of better educated and more prosperous

Legislative Agenda for an Aging Society, 1988 and Beyond, 1988

Long-term Health Care United States. Congress. Senate. Committee on Finance. Subcommittee on Health, 1987

Proceedings 1993 Southeastern Recreation Research Conference, 1995

Health Care Financing Review, 1988

Geriatric Training Curriculum for Public Health Professionals, 1990

Life Care Communities United States. Congress. Senate. Special Committee on Aging, 1983

Problems and Issues in Long-term Care United States. Congress. House. Committee on

Energy and Commerce. Subcommittee on Health and the Environment,1986 *Housing Decisions for the Elderly* Leon A. Pastalan,1995 The variety of living arrangements for the elderly are extensive and *Housing Decisions for the Elderly* makes professionals more aware of the diversity and complexity of motives and choices Much of the existing research focuses only on mobility issues but this book suggests a number of other factors which significantly affect decisions of elderly persons on whether or not to move In a broad overview of many issues *Housing Decisions for the Elderly* provides new research on concerns of the elderly and their families on where to live out their later years *Data Requirements for Long-term Care Insurance* Mark R. Meiners,1989

Continuing Care Retirement Communities An Empirical Financial And Legal Analysis: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have enthralled audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Continuing Care Retirement Communities An Empirical Financial And Legal Analysis : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Continuing Care Retirement Communities An Empirical Financial And Legal Analysis : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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