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COMMUNITY ENGAGEMENT RESEARCH & CONSULTING

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2025 Holleran National Study on Aging



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TABLE OF CONTENTS

About Holleran Research..... 3

Introduction and Study Content..... 3

Key Findings..... 6

 Boomers are reshaping demand. They expect more active, wellness-driven, and culinarily diverse communities..... 6

 Family Involvement is changing..... 11

 Financial confidence is a strong predictor of aging plan choice.....13

 Positive sentiment is driven by experience, connection, and environment.16

Key Takeaways..... 22

 Key Takeaways and the potential misalignment between industry assumptions and evolving consumer expectations. 22

Acknowledgements..... 23

Holleran is the nation’s leading provider of research and actionable business intelligence for those who serve older adults. For more than a quarter of a century, Holleran has partnered with senior living providers, retirement communities, and healthcare systems to develop business strategies that match their mission, vision, and values.

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ABOUT HOLLERAN RESEARCH

Holleran is the premier provider of employee and resident engagement and satisfaction research and benchmarks, serving not-for-profit senior living providers nationally.



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INTRODUCTION AND STUDY CONTENT

As demographic transitions accelerate and Baby Boomers increasingly shape the aging marketplace, understanding cohort-specific expectations has become strategically essential for Life Plan Communities. The 2025 Holleran National Study on Aging was designed to explore how older adults' expectations are evolving across key dimensions, including lifestyle engagement, community identity, relocation motivations, dining standards, sustainability priorities, and financial model preferences. The research was made possible through the generous support of Plante Moran Living Forward, RLPS, Sabal Strategies, and Thomas Cuisine.

To address these questions, a national survey was launched on March 17, 2025, yielding 2,395 completed responses. Participating organizations included Acts Retirement-Life Communities, Franciscan Communities, Grace Ridge, Methodist Senior Services, Sequoia Living, and Springpoint Senior Living.

Following data cleaning, the final analytic sample consisted of 2,280 respondents, including current residents of senior living communities, prospective residents, and individuals on depositor or waitlists nationwide. The analysis focuses primarily on the two dominant cohorts—Silent Generation and Baby Boomers (born 1946–1964)—which together comprise 90% of the sample.

Overall, the sample is largely composed of Baby Boomers and later members of the Silent Generation, with a predominance of female respondents. Participants tend to be long-tenured homeowners living in single-family residences, with more than half residing in their current homes for over 20 years. The group is relatively affluent, with most respondents reporting a net worth exceeding \$1 million.

Geographically, respondents are concentrated in major senior living markets across the United States (See Table 1).

Table 1. Survey Respondent Information

CHARACTERISTIC	CATEGORY	N
Year of Birth	Born before 1928	7
	1928–1936	163
	1937–1945	829
	1946–1964	1050
	Born after 1964	42
Sex	Male	664
	Female	1404
	Non-binary	2
	Other	6
	Prefer not to answer	25
Marital Status	Single	279
	Married	942
	Separated	7
	Divorced	220
	Widowed	607

CHARACTERISTIC	CATEGORY	N
	Domestic partnership	21
	Other	5
	Prefer not to answer	30
Children	Yes	1433
	No	634
	Prefer not to answer	33
Current Residence	Single-Family Home	573
	Apartment	119
	Condo	104
	Duplex/Quadplex	24
	Other	59
Homeownership	Own	718
	Do not own	145
	Prefer not to answer	20
Length in Residence	Less than 5 years	76
	5–10 years	100
	10–15 years	92
	15–20 years	62
	20+ years	382
	No response	12
Net Worth	Less than \$100K	59
	\$100K–\$149K	29
	\$150K–\$249K	24
	\$250K–\$499K	63
	\$500K–\$999K	147
	\$1M–\$2M	170
	\$2M+	274

KEY FINDINGS

Boomers are reshaping demand. They expect more active, wellness-driven, and culinarily diverse communities.

On a scale of 1 through 5, where 1 = Strongly Disagree and 5 = Strongly Agree, Baby Boomers report higher well-being across all domains including quality of life, financial situation, and health status compared to the Silent Generation. Shown in Figure 1 below, the gap is most pronounced in health status, suggesting declining health may be a key factor shaping experiences in later life.

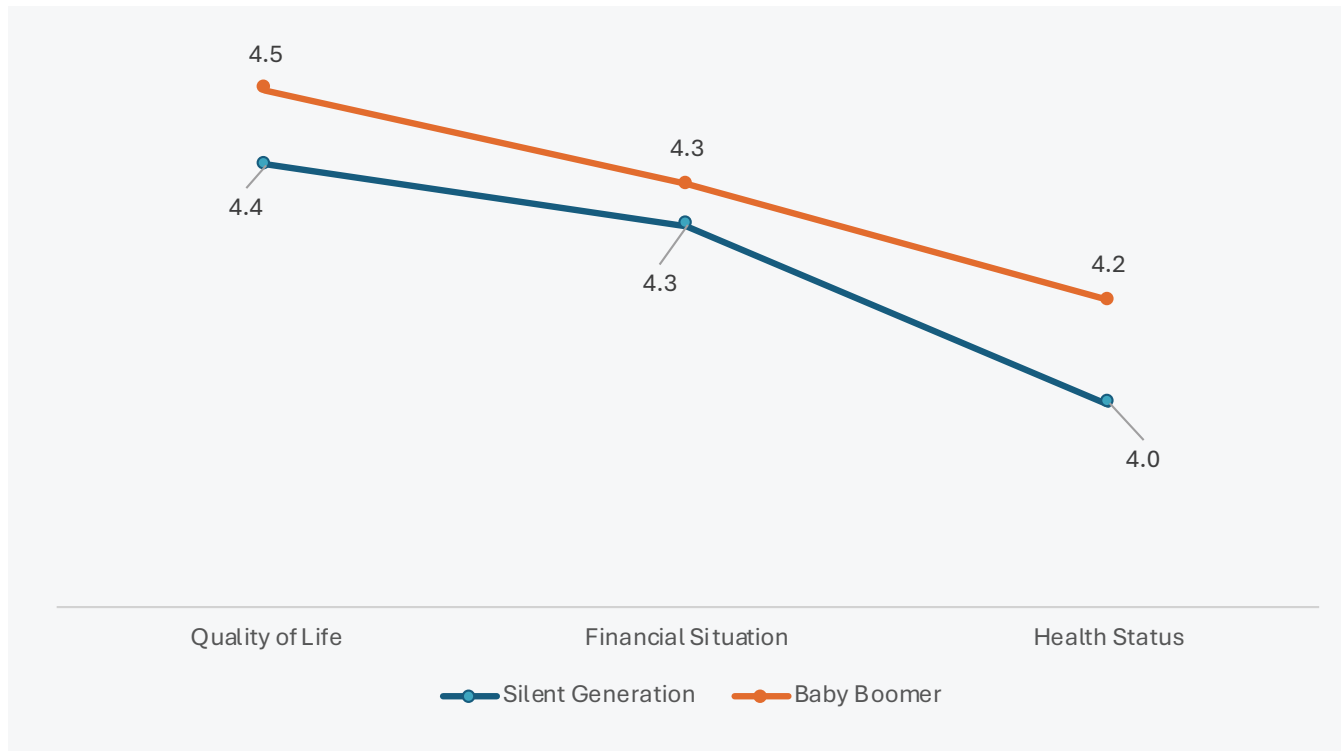


Figure 1. Generational Differences in Perceived Well-Being Across Quality of Life, Financial Security and Health

Further, Baby Boomers report higher enjoyment across most activity types, particularly in physical, wellness, and environmental/sustainable activities, compared to the Silent Generation. Across both groups, intellectual/occupational and social activities emerge as the most highly rated. (See Figure 2).

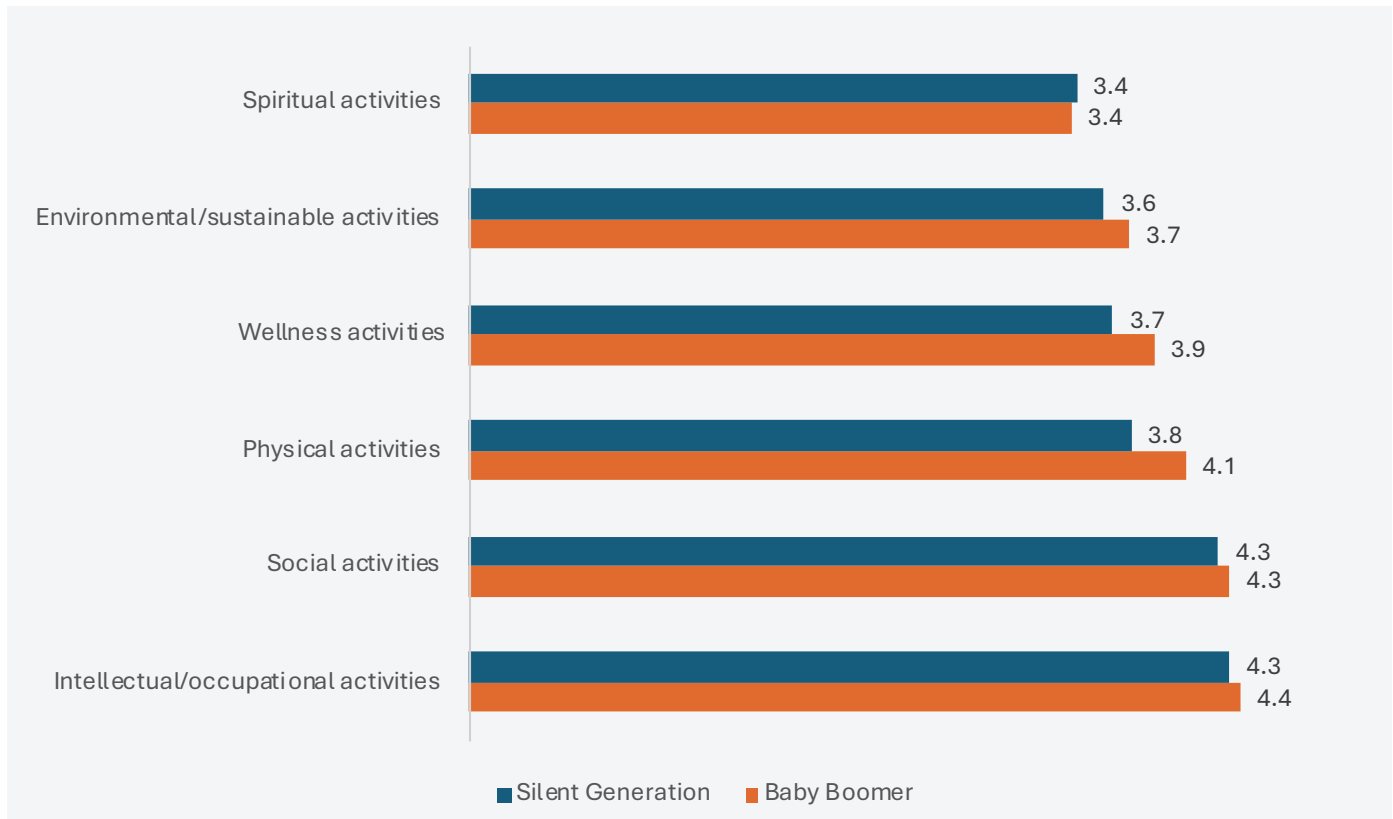


Figure 2. Engagement Across Social, Wellness, and Lifestyle Activities.

Clear generational differences emerge in contract preferences. The Silent Generation shows a strong preference for ownership-based models and monthly rent with add-on services, while demonstrating little to no interest in entrance-fee models. In contrast, Baby Boomers exhibit more varied preferences, including meaningful interest in entrance-fee options and a more balanced distribution across contract types (see Figure 3).

Notably, Plante Moran Living Forward reports that 83% of Baby Boomers currently own their residence. This raises important questions for senior housing providers: How will homeownership shape future contract preferences? Will Boomers be willing to sell their homes to fund entrance fees, or will they prefer models that allow them to maintain ownership through alternative housing options?

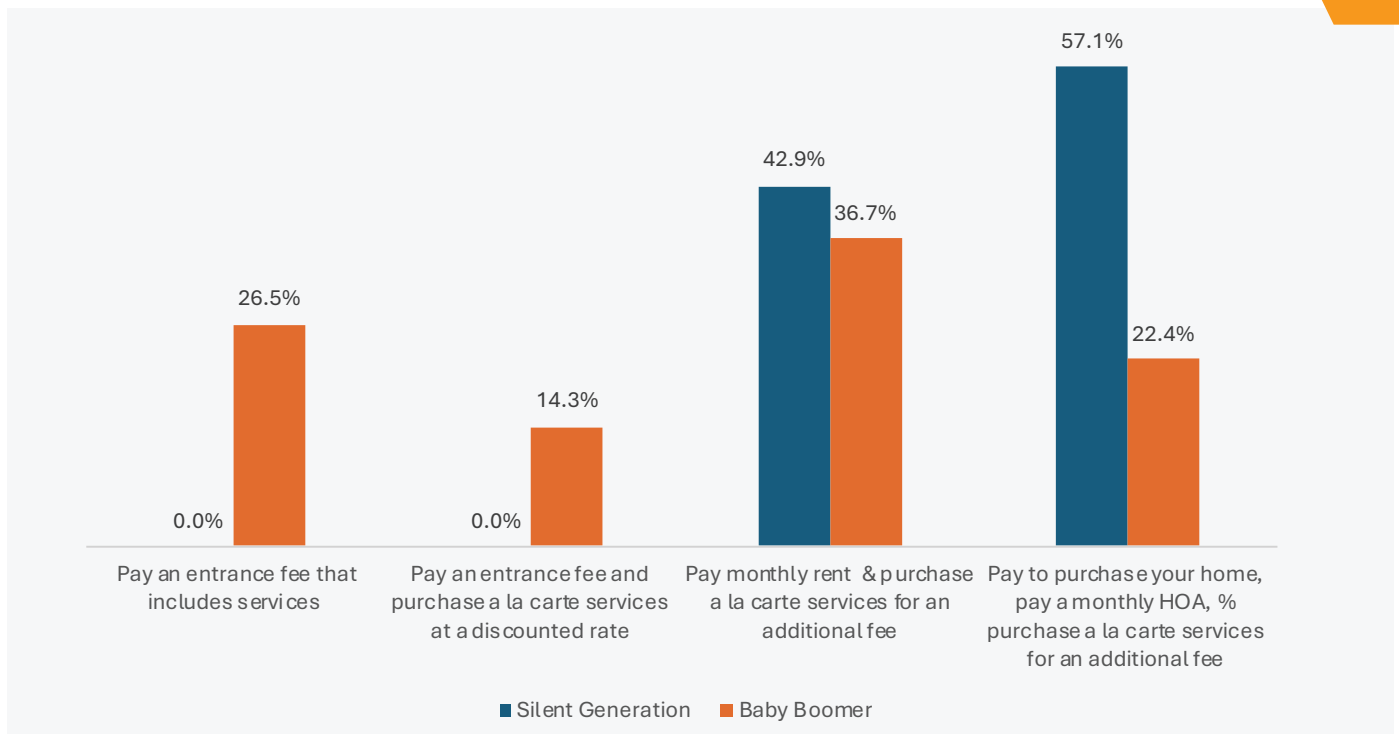


Figure 3. Contract Preferences: Ownership vs. Flexibility in Senior Living Models

Both generations overwhelmingly prefer moving into a community with varying levels of healthcare, making it the dominant aging plan across groups. The Silent Generation shows slightly greater preference for staying at home with care, while Baby Boomers are marginally more open to communities without healthcare, though these options remain less preferred overall (See Figure 4).

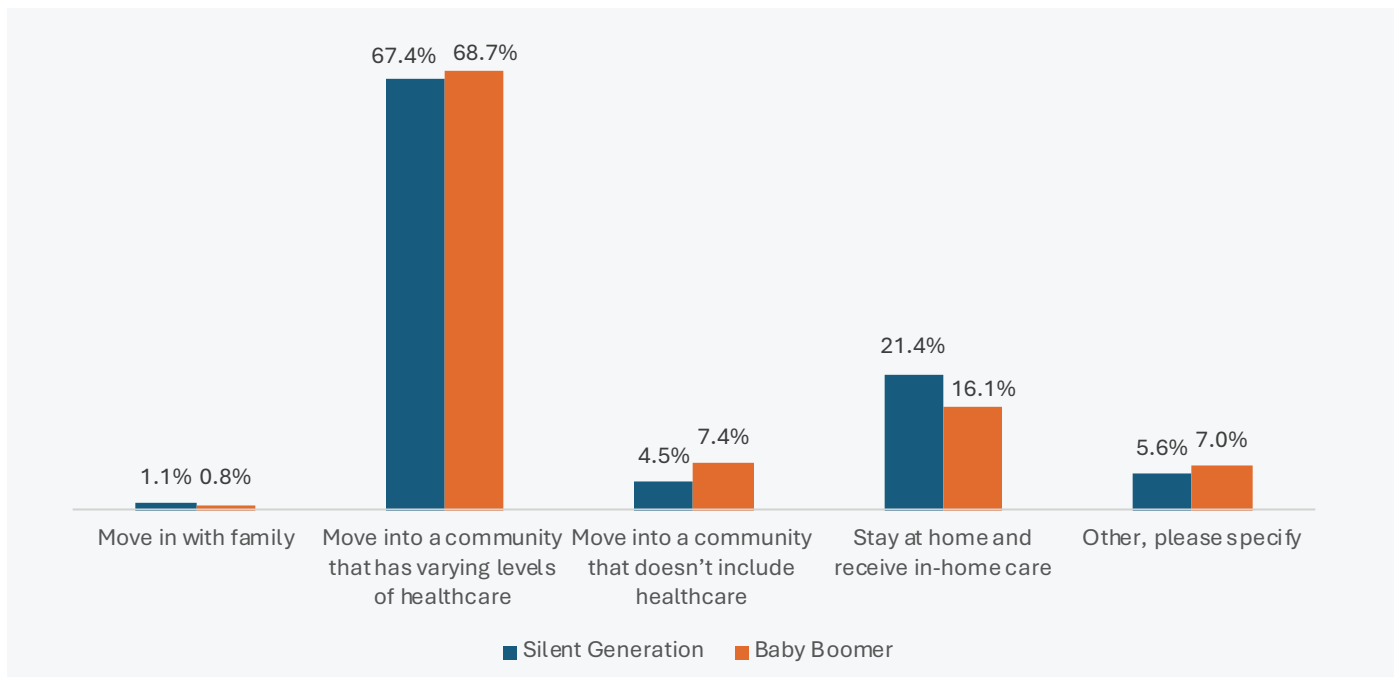


Figure 4. Aging Pathways Converge: Strong Preference for Communities with Continuum of Care Across Generations

Healthcare, fitness, and dining emerge as the most important features for both generations, with consistently high ratings across groups. Baby Boomers place relatively more emphasis on lifestyle-oriented features like pet-friendliness, personal development, and outdoor recreation, while the Silent Generation prioritizes core services such as healthcare and transportation slightly more (Figure 5). From a marketing perspective, Acts Retirement-Life Communities noted that these survey findings are prompting a shift in messaging, from a primary focus on “care” to a broader emphasis on well-being, encompassing physical and mental health, social connection, engagement in activities, sense of purpose, fitness, and spirituality.

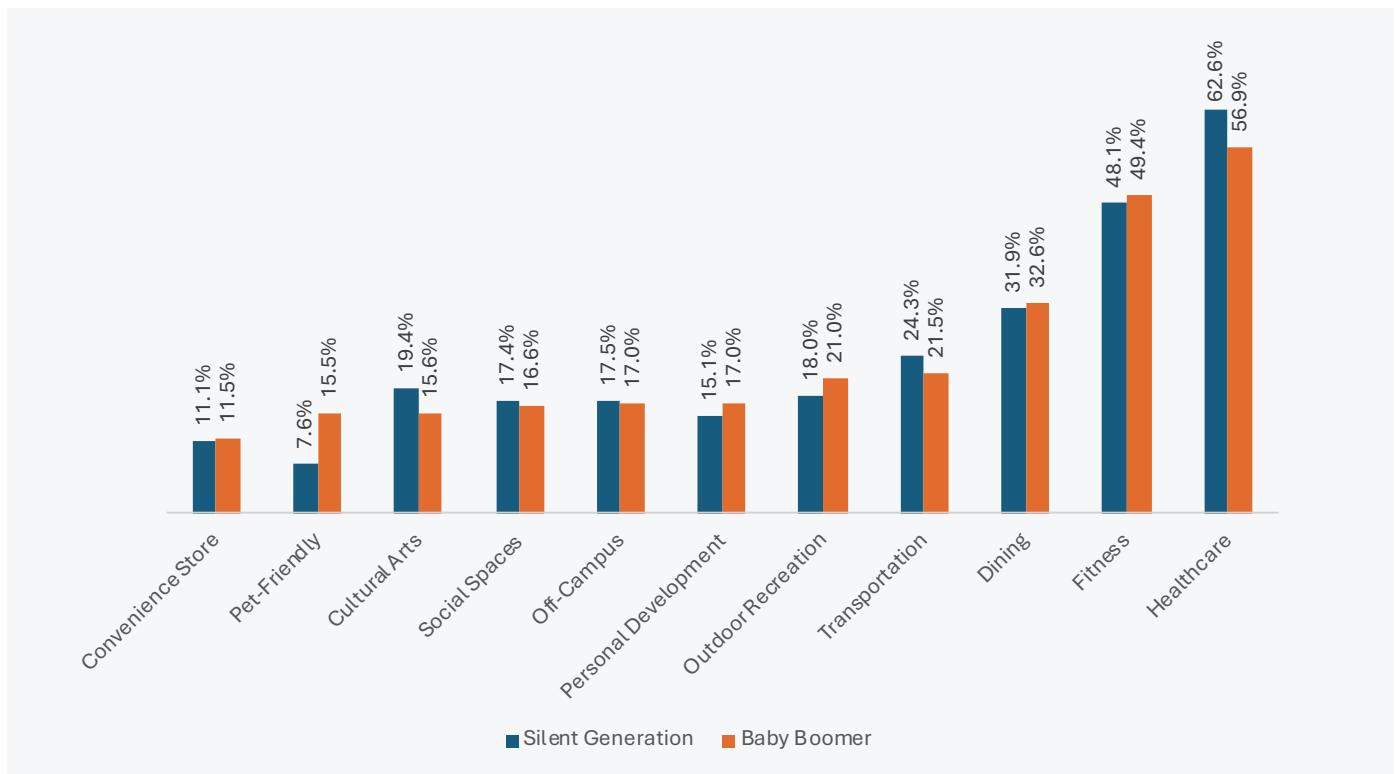


Figure 5. Feature Priorities in Senior Living: Healthcare, Fitness, and Dining Lead Across Generations

Both generations place the highest importance on natural light, location, and a balance between quiet and lively environments, indicating strong alignment on core living design priorities. Baby Boomers show slightly stronger preferences for features such as garage parking and outdoor access, while the Silent Generation places relatively greater emphasis on flexible, open social spaces (see Figure 6).

Acts Retirement-Life Communities noted that extended waiting lists for certain floor plans provide valuable insight for unit mix decisions, informing both new construction and the reconfiguration of existing units.

Interestingly, while survey results suggest relatively low overall preference for covered or garage parking, RLPS reports that parking is typically a top priority in focus group discussions. A similar pattern emerges with sustainability: although eco-friendly features ranked relatively high in the survey, RLPS findings indicate this interest is often conditional. In most cases, residents express support for sustainable design only when it does not result in additional personal cost, with stronger enthusiasm observed primarily in communities where sustainability serves as a core identity or market differentiator.

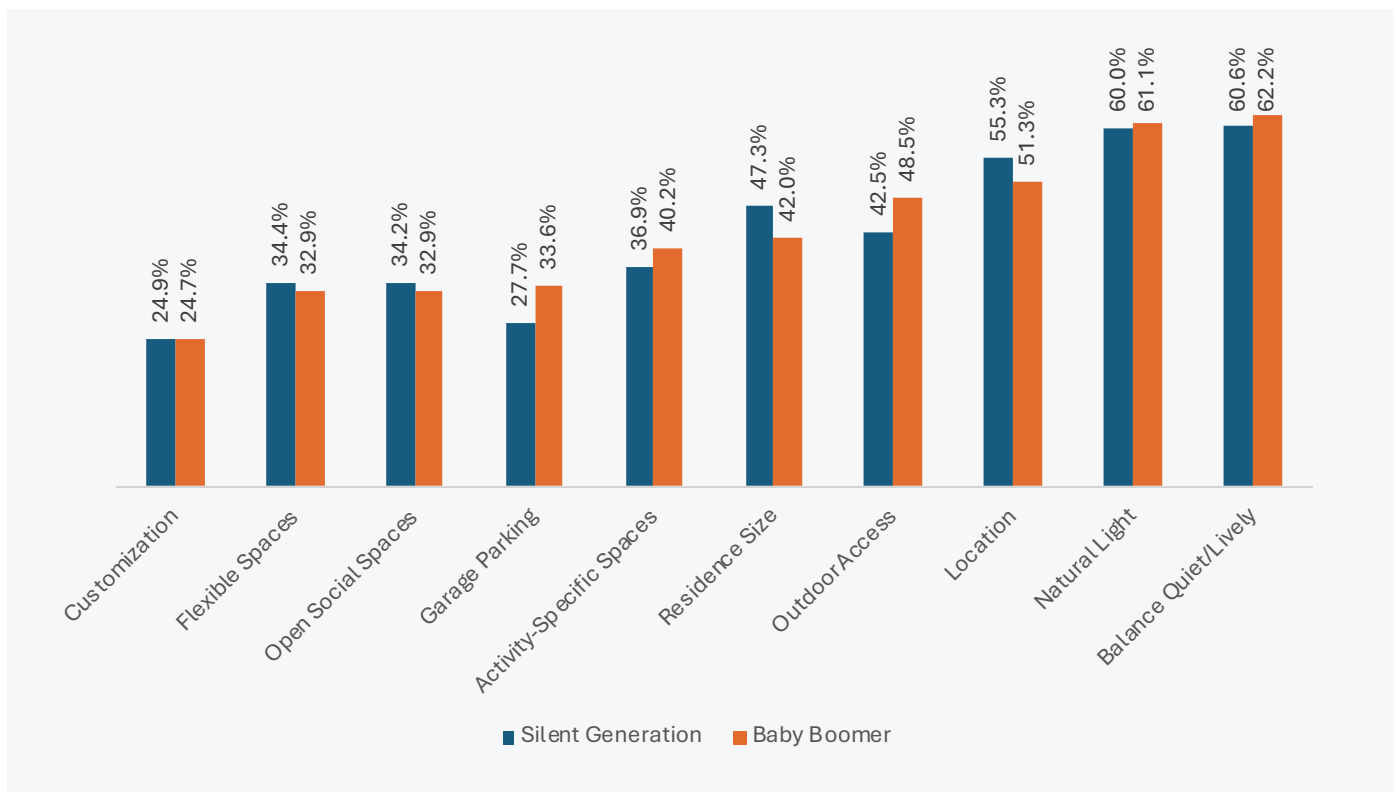


Figure 6. Designing for Modern Living: Generational Priorities in Space, Light, and Lifestyle Balance

Menu variety and healthy options emerge as top priorities for both generations, highlighting strong alignment around quality and wellness in dining experiences. Baby Boomers place greater emphasis on value and diverse offerings, while the Silent Generation prioritizes service quality, convenience, and familiarity (see Figures 7 & 8).

Among depositors and waitlist respondents, Thomas Cuisine observed particularly strong preferences for dining education and wellness, access to clean and high-quality ingredients, and health-conscious dining. More broadly, this group also ranked intellectual and occupational activities, social engagement, and sustainability among

their top priorities, suggesting that their expectations for dining extend well beyond food alone. For these future residents, the culinary experience is expected to be high quality and seamlessly integrated into overall community life.

These findings underscore the importance of delivering a strong first impression for new residents. Expectations are high, shaped by both marketing and pre-move experiences. It is critical for communities to execute exceptionally from the outset and ensure that early interactions consistently reflect promised quality.

Interestingly, Thomas Cuisine also noted a general lack of interest in technology-driven dining enhancements, which runs counter to common assumptions. Across cohorts, residents place far greater value on the social aspects of dining and the relationships built within the community. This suggests that investments in highly visible technologies such as robotic service may be less impactful than expected. Instead, the emphasis should remain on personal interaction and hospitality, with technology playing a more supportive, behind-the-scenes role in enhancing efficiency and service delivery.

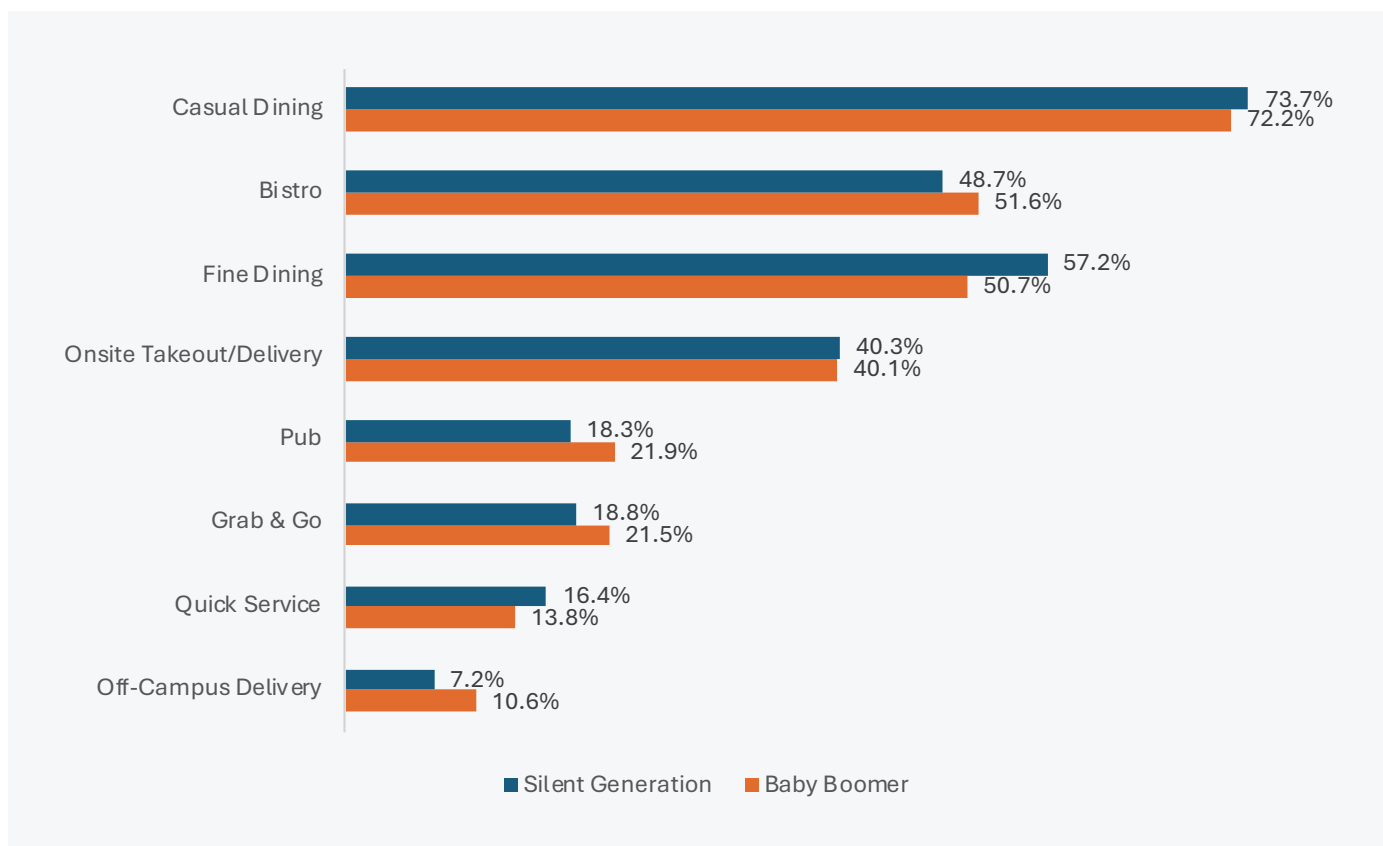


Figure 7. Evolving Dining Expectations: Generational Preferences for Flexibility, Variety, and Experience

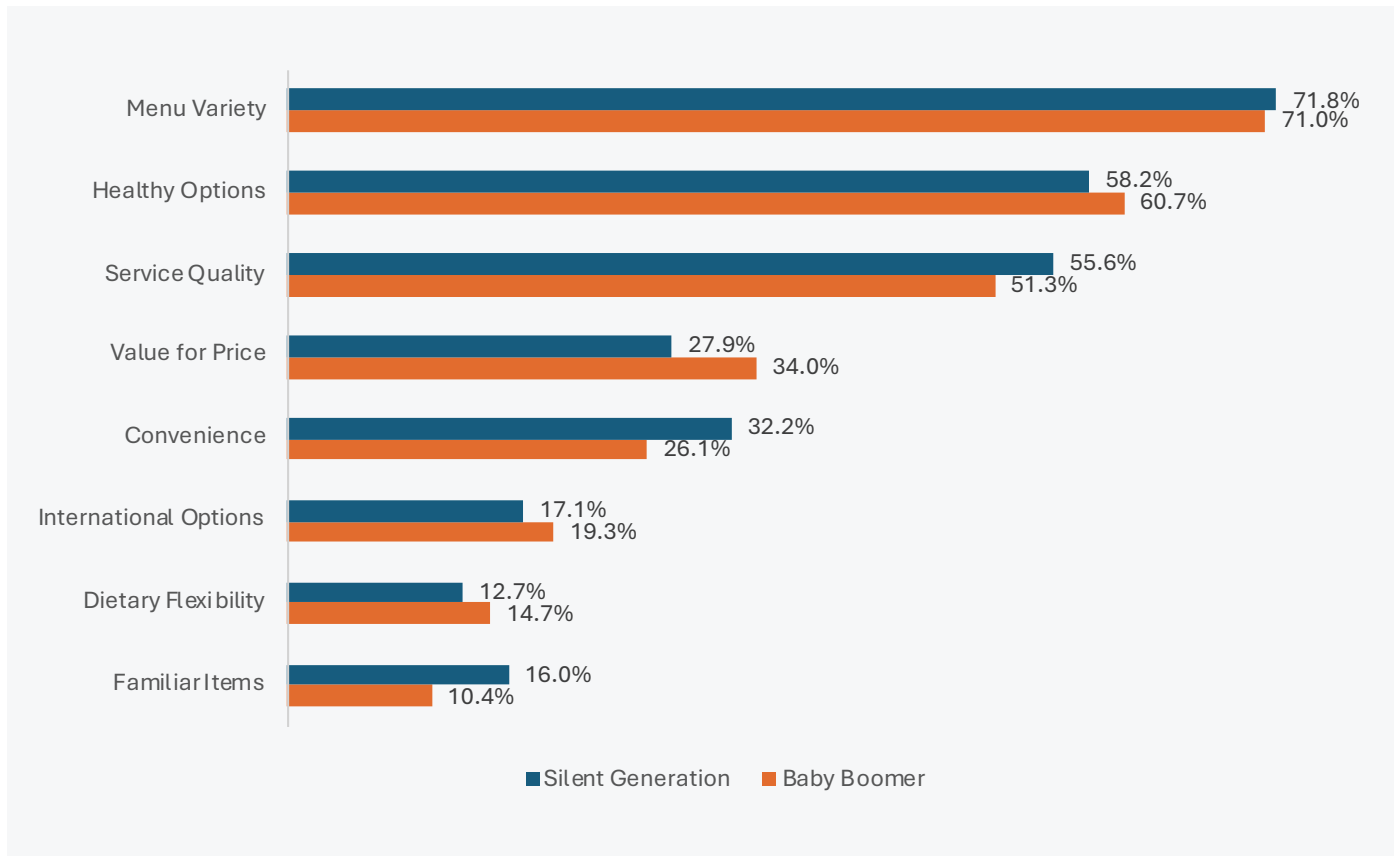


Figure 8. Dining Experience Priorities: Generational Differences in Value, Convenience, and Quality

Future healthcare access and the desire to downsize and simplify are the strongest motivators for both generations, indicating shared priorities around planning and ease of living. Baby Boomers place relatively more emphasis on financial/practical ease and maintaining an active lifestyle, while the Silent Generation is slightly more influenced by life milestones and proximity to family (See Table 9).

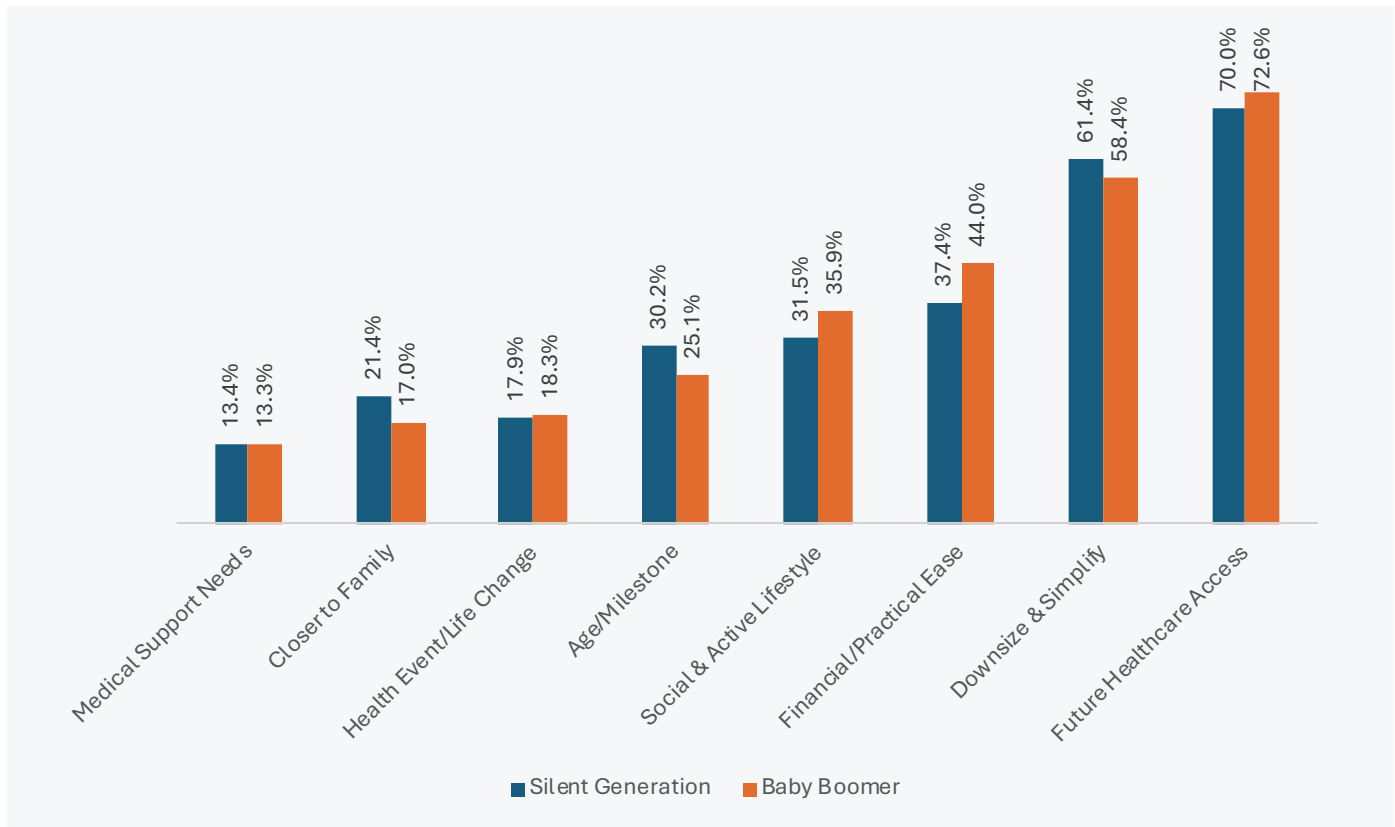


Figure 9. Motivations for Moving into Senior Living Communities

Qualitative responses further reinforce this shift toward a more active, lifestyle-driven model of senior living, particularly among Baby Boomers. Many Boomers described senior living as an opportunity for continued growth, connection, and independence rather than decline. One respondent reflected, “I look forward to that next phase of my life. The fitness and social opportunities look great,” while another emphasized autonomy, noting the importance of “making my own choices about how I live my life.” These perspectives align closely with the higher participation rates observed across intellectual, social, and lifestyle domains.

At the same time, Boomers bring heightened expectations and a more evaluative lens. Concerns around cost and flexibility appear frequently, with respondents noting that communities can feel “too expensive” or overly structured, such as “forced participation... which is something I don’t want.” This suggests that while engagement is highly valued, it must be paired with autonomy and perceived value.

“Take away the wrinkles and we’re all young in heart and spirit. It’s no different than young living and includes planned activities and onsite health care. It’s great.”

In contrast, the Silent Generation frames community engagement more in terms of social connection and support. Responses emphasize companionship and ease of integration, such as “meeting / making new acquaintances” and “being with folks in the same general age group.” While still positive, these responses reflect a more stability-oriented perspective compared to the lifestyle-driven expectations of Boomers.

“the concept (of senior living) overall is very attractive for us given that we have no children, other relatives are far away and our friend cohort is aging just like us.”

Family Involvement is Changing

Qualitative responses suggest that family involvement is becoming more nuanced and less central to decision-making than in previous generations. While family and friends remain an important source of information, particularly among older cohorts, many respondents emphasize personal agency and individual preference in planning for senior living. This is especially evident among Boomers, who frequently frame decisions as self-directed rather than family-driven.

At the same time, the Silent Generation continues to reference family in terms of responsibility and support. One respondent noted that senior living provides “a place to enjoy activities with others, so as not to be a burden to my relatives,” highlighting a desire to reduce reliance on family members. This contrasts with Boomers, who are more likely to focus on maintaining independence and quality of life rather than alleviating family burden. These patterns suggest a broader generational shift from family-centered decision-making toward individual-centered planning, with implications for how communities engage both prospects and their families throughout the decision process.

While both generations report children being involved in their aging plans, the Silent Generation shows slightly higher involvement, which aligns with a larger share having children overall (82% vs. 56% of Baby Boomers) (See Figure 10).



Figure 10. Shifting Family Roles: Generational Differences in Children’s Involvement in Aging Decisions

Concerns about moving into a community reflect this shift in family involvement, as both generations report relatively high concern about not having a say and living among people they don’t relate to, suggesting a desire for autonomy rather than reliance on family-driven decisions. While the Silent Generation is slightly more concerned about being far from family, Baby Boomers show greater concern around maintaining their lifestyle and financial security, reinforcing a move away from family-centered decision-making toward independence and personal control (See Figure 11). After examining the factors that contribute to hesitation in transitioning to a life plan community, Acts Retirement-Life Communities noted that strengthening move-in and onboarding processes can play a key role in easing these concerns.

“I’m not afraid of this next stage. I just want to do it at the ‘right’ time.”

Aligned with insights from depositors and waitlist residents, Thomas Cuisine further emphasized the importance of delivering an exceptional initial experience. Expectations among this group are notably high, shaped by pre-move engagement and promises of quality. As new residents begin to experience the community firsthand, it is critical to make a strong first impression and ensure that each early interaction reflects the level of excellence they anticipate.

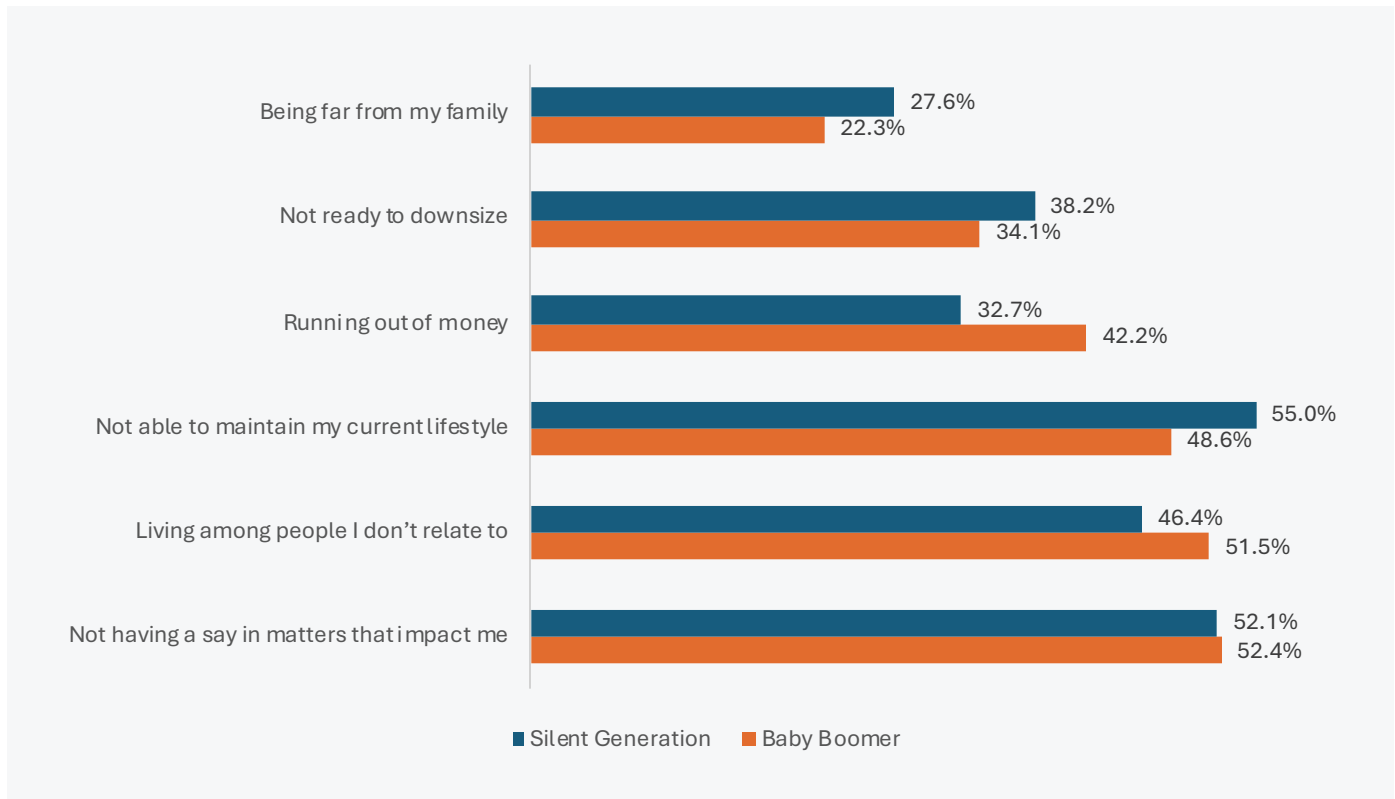


Figure 11. Key Hesitations: Generational Fears and Tradeoffs in the Decision to Move

Together, these findings suggest a shift in the future of senior living, where communities can no longer assume consistent family involvement and must take a more active role in fostering connection, support, and engagement.

Plante Moran Living Forward highlighted that approximately one-third of respondents do not have children, raising important strategic considerations. What are the implications for wealth transfer and philanthropic engagement? This may present an opportunity for foundations to build relationships earlier, positioning themselves as meaningful recipients of future giving. Additionally, the absence of children does not necessarily equate to a lack of family involvement, but it may influence decision-making timelines. Residents without a traditional support network may either delay a move due to uncertainty or choose to move earlier in pursuit of stability and built-in community support.

Sabal Strategies further emphasized that individuals without children may require additional guidance and encouragement to proactively plan for the future. Without a built-in family support system, these residents are more likely to rely on the community itself for long-term support, reinforcing the importance of intentional outreach, planning resources, and relationship-building early in the resident journey.

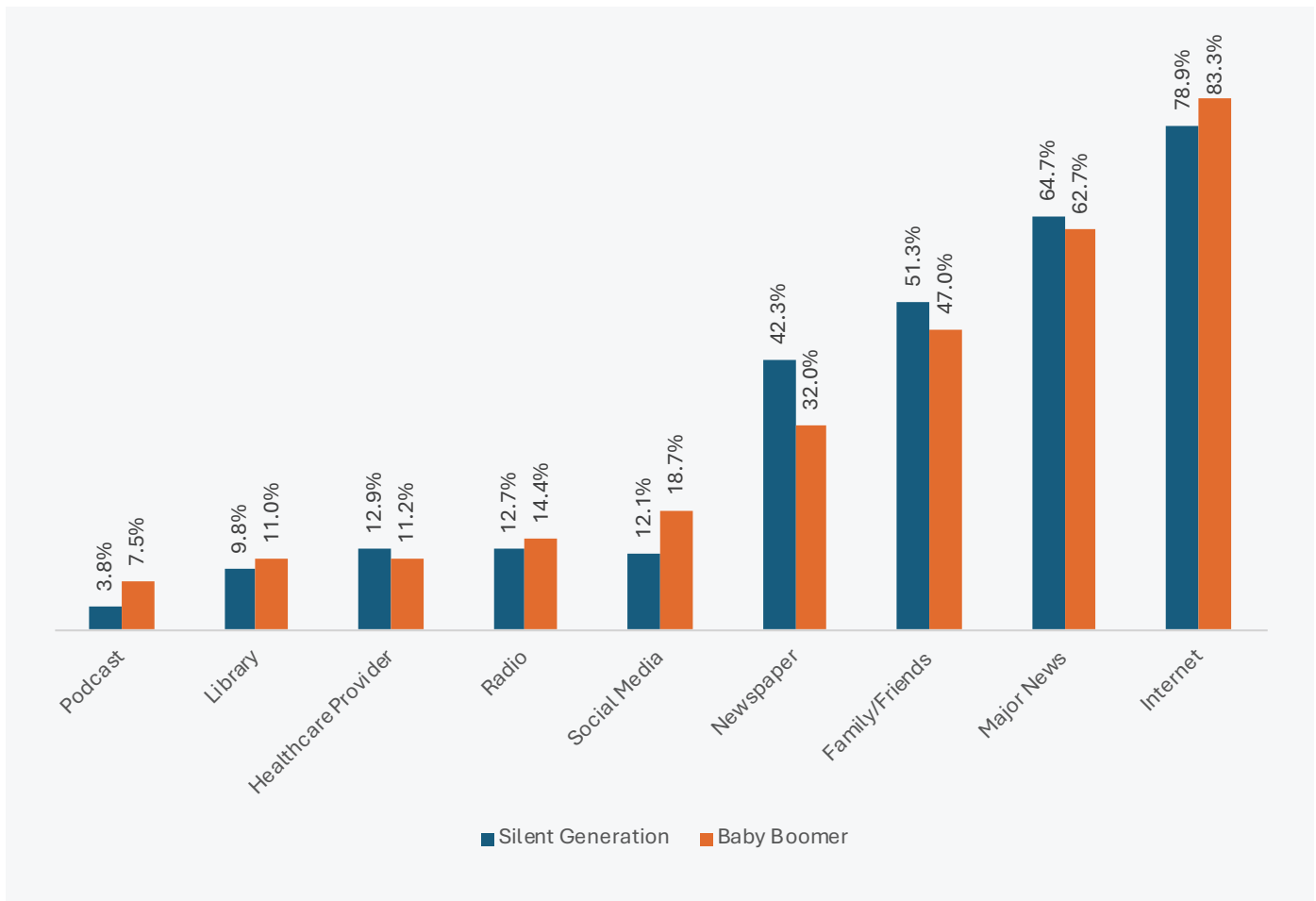


Figure 12. Differences in Trusted Sources of Information

These findings suggest a meaningful shift in marketing and sales strategy. Messaging should increasingly be directed toward prospective residents themselves, rather than primarily targeting adult children as decision-makers, as has often been the case historically.

The growing reliance on the internet as a primary source of information further underscores the importance of a strong digital presence. Community websites must be clear, engaging, and easy to navigate, while efforts to optimize SEO, SEM, and online reputation through platforms like Google Reviews are critical to remaining competitive.

In response to these trends, Acts Retirement-Life Communities is focusing on expanding strategies to increase resident awareness, adoption, and comfort with technology. This includes supporting the use of digital tools for everyday interactions such as dining, activity sign-ups, maintenance requests, and accessing community news, ensuring that technology enhances rather than complicates the resident experience.

Financial confidence is a strong predictor of aging plan choice.

To better understand what influences aging plan decisions, we compared individuals who choose to stay at home or move to a 55+ community against those who select a Life Plan Community, while accounting for differences in generation, gender, health, and financial situation. The findings show that financial confidence is the only factor that consistently shapes these decisions. As illustrated in Figure 13, as financial confidence increases, individuals become less likely to choose either staying at home or a 55+ community, and more likely to select a Life Plan Community. This shift is especially strong for those considering a 55+ community, indicating that people who feel more financially secure tend to view Life Plan Communities as the more attractive option.

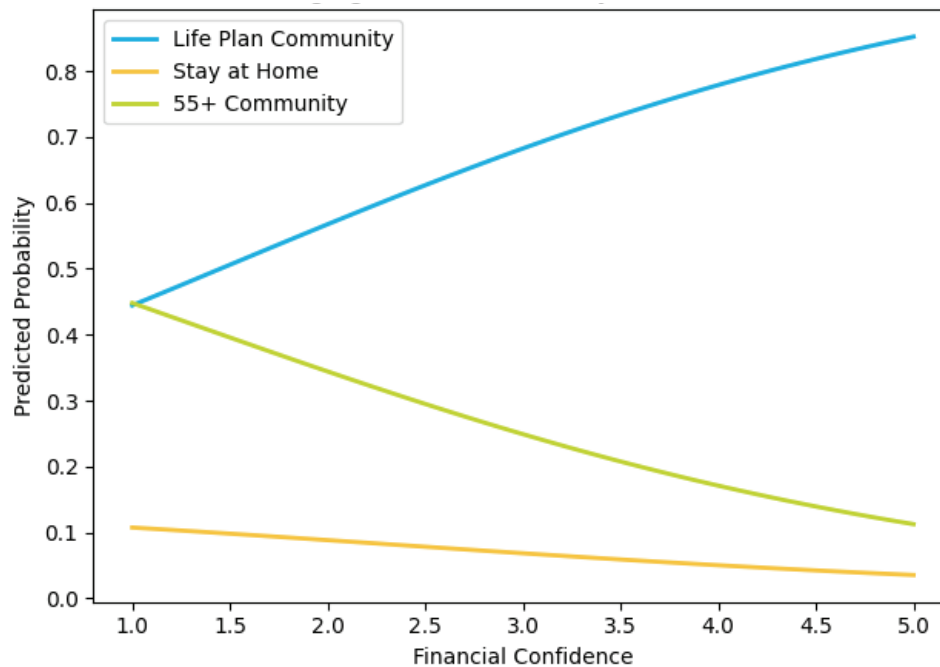


Figure 13. Predicted Aging Plan Preference by Financial Confidence

In contrast, generation, health, and gender do not significantly predict aging plan choice once financial confidence is accounted for. Baby Boomers show a modest tendency to favor 55+ communities over Life Plan Communities, but this relationship is not statistically significant. Overall, the findings suggest that perceived financial security, rather than demographic characteristics or health status, is the primary factor shaping decision-making. This points to the importance of addressing financial concerns when positioning Life Plan Communities.

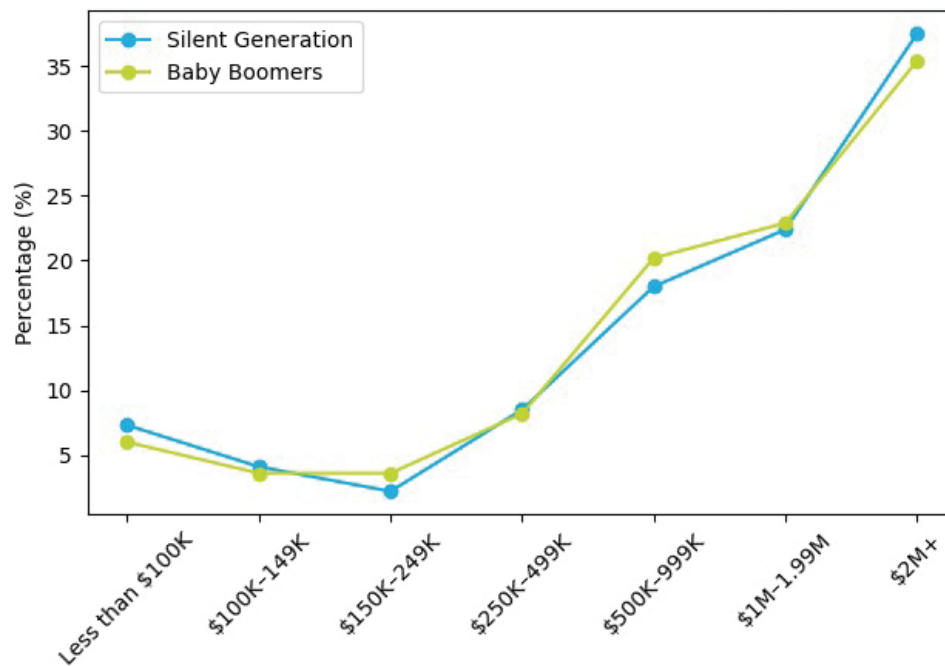


Figure 14. Net Worth Distributions: Silent Generation vs. Baby Boomers

Both the Silent Generation and Baby Boomers are concentrated in higher net worth tiers, with over half of respondents in each group reporting assets above \$1 million (see Figure 14). In this figure, the x-axis displays net worth categories (ranging from less than \$100K to \$2M+), while the y-axis represents the percentage of respondents within each generation. As shown, the Silent Generation is more heavily represented in the highest bracket (\$2M+), likely reflecting longer periods of wealth accumulation. In contrast, Baby Boomers are distributed across upper-middle tiers, particularly in the \$500K to \$1M range, suggesting many are still in the process of building wealth.

Positive sentiment is driven by experience, connection, and environment.

This pattern reinforces a central finding throughout the study: senior living is increasingly evaluated as a holistic lifestyle experience rather than solely a care solution. Residents and prospects consistently describe value in terms of connection, daily engagement, and the overall environment, rather than focusing exclusively on clinical or service-based features.

Positive sentiment is also meaningfully associated with Independence & Autonomy and Health & Healthcare, highlighting the importance of balancing support with personal agency. Respondents are not simply looking for care, they are seeking environments that enable them to maintain control over their lives while accessing support when needed.

“(senior living) offers an excellent comprehensive residential opportunity for older adults who can afford it, it is a chosen residence for those who wish to remain as independent as long as possible”

In contrast, domains such as Cost & Value and Communication & Trust, while still contributing to overall positive sentiment, appear less dominant. This suggests that these areas function more as evaluative or decision-making filters rather than primary drivers of enthusiasm. In other words, while strong performance in these areas may be necessary, it is not sufficient to create a highly positive perception on its own.

This may imply that positive perception in senior living is primarily driven by experiential and relational factors. Communities that invest in social connection, engaging environments, and meaningful daily experience, while maintaining autonomy and support, will be best positioned to meet evolving expectations. At the same time, clear communication and perceived value remain critical to conversion, even if they are not the primary sources of positive sentiment.

“...as an aging single person I believe it would be good for me socially to move to a CCRC if I can afford it.”



Figure 15. Positive Sentiment Frequency by Topic Area.

KEY TAKEAWAYS

Key Takeaways and the potential misalignment between industry assumptions and evolving consumer expectations.

Across themes, a clear generational shift emerges in how senior living is understood. The Silent Generation evaluates communities primarily through a lens of security, care, and social support, while Baby Boomers approach senior living as a lifestyle and identity decision, emphasizing independence, engagement, and quality of experience. This shift introduces both opportunity and pressure for providers, as expectations move beyond service delivery toward creating dynamic, experience-driven environments.

As part of the post-report review process, vendor partners and participating organizations were asked to reflect on the findings by responding to three key questions:

- 1) What surprised you in the data?**
- 2) What made you rethink the services you offer?**
- 3) Will you tweak, revamp, or change your strategy as a result?**

Their responses provide important insight into how industry leaders are interpreting these shifts and where they see opportunities for change. Across reflections, vendors consistently pointed to a growing gap between industry assumptions and evolving consumer expectations, with one noting “an emerging misalignment with what Life Plan Communities think baby boomer consumers want, and what they actually want.” Dining and lifestyle expectations surfaced as major areas of reconsideration, particularly the strong emphasis on health-conscious dining and clean food sourcing.



At the same time, vendors highlighted the continued importance of human connection, emphasizing that “it’s still all about the personal touch and relationships with the servers.” Several also underscored the pace of change, with one remarking that “increased and evolving expectations are not coming, they are here,” reflecting a broader recognition that communities must adapt more quickly than in the past. Together, these perspectives reinforce that the industry is entering a period of recalibration, where aligning services, messaging, and experience with increasingly dynamic and experience-driven expectations is no longer optional, but necessary.

ACKNOWLEDGEMENTS

Holleran would like to thank their vendor partners for their support of this study and their insight regarding the survey results.

