

derly. Simultaneously it must be determined what existing products may be modified for use by the elderly. There must also be a concerted effort made to develop concepts for new product areas.

The market for residential architectural products is an enormous one and the industry needs to be sensitized to the opportunity and the need.

Leon A. Pastalan

RESEARCH AND POLICY

Naturally Occurring Retirement Communities

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ABSTRACT. Naturally occurring retirement communities (NORCs) are defined as housing developments that are not planned or designed for older people, but which over time come to house largely older people. NORCs are of interest because they differ from the stereotypical retirement community (RC) and yet are probably the most common form of RC in the U.S. An analysis of NORCs is presented by examining their evolution and comparing them to planned RCs and community-based housing. A supportive neighborhood emerges as the common denominator in each living arrangement.

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The authors would like to thank Robert W. Marans for his comments on an earlier draft of this paper.

Journal of Housing for the Elderly
Vol. 3(3/4) Fall/Winter 1985

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Retirement communities have established themselves in the United States as a viable housing option that is planned specifically for older people. However, there is a variation on this theme that may very well be even more prevalent than the planned retirement communities. This variation is a naturally occurring retirement community (NORC) which is defined as a housing development that is not planned or designed for older people, but which over time comes to house largely older people. The scale of NORCs may vary considerably. For example, NORCs range from an entire neighborhood with a preponderance of older people, to a single apartment complex or building.

Naturally occurring retirement communities differ from their stereotypical planned counterparts in several ways. First, they are naturally occurring and thus, not specifically designed for older people. Second, they are age-integrated since the original residents are younger and, over time, the older people out-number the younger residents. Third, naturally occurring retirement communities are often single buildings or a small complex of buildings that house fewer than 500 residents. Fourth, NORCs are most often not marketed as retirement communities and thus go unnoticed as such by non-residents. In fact most NORCs are not considered retirement communities by their own residents, developers, or managers. In short, NORCs do not fit the common stereotype of a retirement community even though they house predominately older people.

Naturally occurring retirement communities are of interest because they differ from the stereotypical retirement community and yet are probably the most common form of retirement community in the United

States. They are also of interest because older people are attracted to them naturally, without formal advertising, even though the housing was not designed or planned for older people. The attraction of these NORCs to older people is what makes them especially interesting. Learning more of this natural attraction should benefit planners, developers, and designers of planned retirement communities and other housing options as well.

This paper utilizes a three-pronged approach to investigate NORCs. First, NORCs are compared and contrasted with a typology of planned retirement communities (RCs). Second, an informal case study of a NORC is presented. Finally, the existing literature concerning supportive housing for older people is reviewed. Insights into the "natural attraction" of NORCs are then based on the confirming nature of this three-pronged approach.

RETIREMENT COMMUNITIES

Researchers at the University of Michigan recently conducted a nationwide study of planned retirement communities with the goal of developing a typology of RCs and investigating the changing properties of RCs with respect to that typology. They defined retirement communities as aggregations of housing units with at least a minimal level of services planned for older people who are predominately healthy and retired (Hunt et al., 1984; Marans et al., 1984).

There are three criteria in this definition worthy of elaboration: housing, services, and the residents. First,

the definition places no stipulations on housing design or tenure arrangements. Thus, any type of building or cluster of buildings qualifies and any form of resident ownership or rental qualifies in this definition. The criterion for services is not as clear cut. The definition only stipulates that for the development to be a community there must be at least some common services provided for residents. Otherwise, the development is merely a collection of independent living units. The third criterion stipulates that at least half of the residents must be over 50 years of age and that no more than half of the residents may be in need of institutionalized nursing care. Thus, age-integrated communities are included in this definition and nursing homes are excluded.

In light of this broad definition of retirement communities, the need for a typology of retirement communities becomes especially important. With a typology, it becomes possible to analyze the experiences of a wide range of retirement communities on a comparative basis. The Michigan group developed a multi-dimensional typology of retirement communities which compares and contrasts RCs along four major attributes, each of which may be dimensioned (Hunt, et al., 1984; Marans et al., 1984). The four attributes are as follows: scale of the community, defined by its population; population characteristics, defined by the health and age of residents; kinds and amounts of services, defined by the type and quantity of health, recreational/leisure and commercial services and facilities in the community; and sponsorship, which distinguishes between for-profit and non-profit sponsors or developers. By considering these four attributes, five types of retirement communities

were identified: new towns; villages; subdivisions; continuing care retirement centers; and residences.

This typology makes it possible to analyze RCs on a comparative basis. At the broadest level, the five RC types may be collapsed into two general groupings. One group, consisting of new towns, villages, and subdivisions, is typically developed by for-profit developers and is generally occupied by active young elderly (< 75 Years) residents. The other group consists of CCRCs and retirement residences. These RCs are typically developed by non-profit groups and generally occupied by less active older-elderly (> 75 years) residents. Within these two general groupings, RC types may be differentiated by the degree to which they provide services and accommodate the changing health care needs of residents by providing health care services and facilities. Within the first grouping, new towns are the most accommodating, followed by villages, with subdivisions providing the fewest services and being the least accommodating. Within the second grouping, CCRCs are more accommodating by typically providing more health care and indoor recreational facilities than residences. Thus, the typology does seem to reflect basic similarities and differences among RCs.

NORC AND RC COMPARISON

A comparison of the definitions of naturally occurring retirement communities and their planned counterparts reveals two major differences. First, the housing and services/facilities of NORCs are not designed

specifically for older people. Secondly, NORCs may provide few, if any, services for residents. It should be noted that these differences represent two of the three criteria specified in the definition of retirement communities discussed earlier.

Another NORC and RC comparison of interest is to determine which type of retirement community is most similar to NORCs. As stated earlier, NORCs may range in size from a neighborhood to a single apartment complex or building. The type of planned RC most similar to NORC/neighborhoods seems to be the retirement subdivision. Both may have relatively small populations, few services, and are commonly developed by private for-profit developers. An apartment complex or building type of NORC, an NORC/residence, most closely resembles a retirement residence type of planned RC. Both have relatively small populations, few services, and are typically composed of a single building or group of buildings.

Although similarities may be noted between NORCs and certain planned RC types, closer examination reveals subtle but major differences. First, NORCs are not designed or planned for older people. Second, the residents of retirement residences are typically over 75 years of age. In contrast, the average resident age of NORC/residences is much younger by comparison because NORCs are age-integrated communities. It is also speculated that the elderly residents of NORCs are generally younger than 75 years of age. In addition, the developer/sponsorship of NORC/residences and planned retirement residences differs as well. NORC/residences are often apartment complexes developed and operated by for-profit companies. As stated earlier, planned retire-

ment residences are typically sponsored by non-profit groups such as religious or fraternal organizations.

In light of this comparison of NORCs and planned RCs, it is proposed that naturally occurring retirement communities be added to the Michigan typology as a sixth type of retirement community. It is also proposed that NORCs be categorized into two groupings, NORC/neighborhoods and NORC/residences.

NORC EVOLUTION

With the relationship between NORCs and RCs having been established, the next major question to be addressed is how housing developments evolve to become naturally occurring retirement communities; i.e., how do over half of the residents come to be over the age of 50 years? In general, there are two means by which such an evolution could occur: (1) aging in place, and (2) relocation. An "aging in place" type of evolution implies that residents move into a housing development when they are younger than 50 years of age and then continue to live there after they pass age 50. Relocation implies that people move into the housing development when they are already over the age of 50 years.

NORC/neighborhoods seem to evolve by both of these means. There are numerous examples of neighborhoods that have attracted retirees in all parts of the country from northern Michigan to the sun belt. There are also examples of well-established neighborhoods in which residents have aged in place.

NORC/residences may also evolve by both aging in place and relocation, but probably most often by relo-

cation. The turn-over rate of residency in apartment complexes is usually too high to permit evolution into an NORC to principally occur by aging in place.

The question now becomes, "If relocation is a common pattern of NORC evolution, what attracts older people to housing developments not intentionally designed for them?" To help address this question, a case study of naturally occurring retirement communities in Madison, Wisconsin, is presented.

Case Study

Madison, Wisconsin is an upper midwest community with a population of approximately 175,000 people. It is the capital of the state of Wisconsin and is also the home of the University of Wisconsin. The planned retirement communities in Madison are representative of those commonly found in the north-central region of the country: continuing care retirement centers and retirement residences (Marans et al., 1983). However, Madison also contains a surprising number of naturally occurring retirement communities. An informal telephone survey of apartment developments revealed at least eleven NORC/residences in Madison. The fact that a medium sized city in the upper-midwest could contain at least eleven NORC/residences (over twice the number of planned RCs) illustrates the significance of this form of retirement housing.

To analyse the evolution and attraction of NORCs, a specific neighborhood in Madison which contains several NORC/residences will be analyzed. This neighborhood is roughly 1/2 mile by 3/4 mile in size and encompasses a major shopping mall, many services, planned RCs, and NORCs.

The case study neighborhood contains nine housing developments. There are three planned retirement communities including a continuing care retirement center, a HUD sponsored retirement residence and a condominium under construction which is planned to house at least 50% elderly occupants. The naturally occurring retirement communities include five apartment complexes in close proximity. In one of these apartment complexes, approximately 75% of occupants are over age 60. In addition to these five NORC/residences, there is also another apartment complex that does not quite meet the definition of an NORC because only about 40% of its residents are over age 50. Thus, in the case study neighborhood, all housing developments except one can be classified as either an RC or an NORC and the exception nearly qualifies as an NORC (40% of residents over age 50 versus the needed 50%).

The services in this area are varied and accessible. All are within a reasonable walking distance with most services being within 1/2 mile of most housing. For those who prefer not to walk, bus lines with sheltered stops are close by. The most prominent service area is a shopping mall with retail shops, a pharmacy, restaurants, a grocery store and a twice-weekly farmer's market in the summer and autumn. The shopping mall is also a gathering place for many elderly people who meet their friends there and exercise by walking in the mall area. Other services include a US Post Office, three banks and/or savings and loan institutions, one service station and an auto repair business, a Senior Center, a restaurant, and a park and pavillion. There also is a Fire Station with a rescue unit located across the street from the neighborhood. Numerous health

care providers are also located in the area: 14 MDs, 15 dentists, one chiropractor and one podiatrist. As previously mentioned, all of these services are in close proximity. Often residents of the NORCs and RCs walk down a slight hill to the shopping mall and then ride the bus home with their purchases.

The area immediately surrounding the case study neighborhood contains various land uses. There are single family homes, an apartment complex, commercial establishments including another small shopping center, and a cluster of four-plexes that house many older people.

The case study neighborhood is seemingly ideal for older people. It provides options in housing type and cost. It offers a vast array of services within close proximity. Bus lines are close by. There are also a large number of older people in the area for companionship. Therefore, the question arises as to which came first, the services or the elderly residents.

Discussions with long-term residents of Madison and the case study neighborhood, an NORC apartment manager, and a Madison city planner revealed that the apartments were not originally intended for elderly residents and that the services were present before older people moved into the area in large numbers. A number of reasons were cited as to why older people moved into the area. First, the services are nearby. Also, the apartments are well maintained and of sufficient high quality with most having rules restricting noise. The physical environment is accessible with some apartment complexes having elevators. Also, not to be overlooked are the companionship possibilities due to the large number of older residents in the neigh-

borhood. In addition, it was also mentioned that many residents prefer living in an age-integrated neighborhood and that the neighborhood was perceived as being relatively crime-free.

In summary, this case study indicates that the attraction of NORCs is the surrounding neighborhood and its characteristics. In fact, the evolutionary pattern of NORCs suggests that neighborhood and services are even more important than the housing unit itself.

NEIGHBORHOOD SERVICES AND PLANNED RCs

An analysis of planned retirement communities also reveals the importance of neighborhood services to older people. To illustrate this point, an example of each of the five planned retirement community types is provided.

Retirement new towns and villages are such large scale developments that they must be developed in multiple stages spanning several years. An early problem for new town and village developers is how to attract residents to the retirement community while it is in its early stages of development. A common way to resolve this problem is to build attractive community facilities before attempting to sell or rent dwellings. Such facilities often include service and recreation resources such as restaurants, motels, shopping centers, golf courses, recreation centers, auditoriums, and the like. Thus, an attractive neighborhood is begun where none previously existed.

Since retirement subdivisions provide few services and facilities themselves, the surrounding neighbor-

hood is of prime concern. Sites for these RCs are usually selected that are attractive to tourists and vacationers. Thus, residents are primarily attracted to the area and only secondarily to the retirement subdivision: another example of neighborhood attraction.

Continuing Care Retirement Centers are perhaps the most insular type of retirement community. Most services are provided internally, e.g., health care, recreation and meals. However, many residents of CCRCs live independently and need access to shopping, drug stores, and the like. In addition, the residents of CCRCs tend to be over the age of 75 years which makes the close proximity of shopping and services even more important. Thus, many CCRCs provide transportation for residents to shopping facilities to compensate for the lack of nearby shopping.

The importance of neighborhood to retirement residences is similar to that of CCRCs. However, residences have the added need of nearby health care services and facilities. Residences not located in supportive neighborhoods where health care and shopping are accessible often supply transportation to shopping malls and the like.

To summarize these examples, it seems clear that neighborhood services are important to all five types of planned retirement communities. Differences may exist among the RC types as to the scale of neighborhood which is relevant, but the attraction of services and facilities is common to all types, nonetheless. This importance is revealed in development strategies as well as marketing strategies. Thus, planned retirement communities and naturally occurring retirement communities have a common bond which at least partially

explains their attraction to residents: neighborhood facilities and services.

SUPPORTING LITERATURE

Research concerning housing and living arrangements of older people has often addressed the importance of neighborhood. Jirovec et al. (1984) found that housing and neighborhood satisfaction are highly interrelated among urban elderly men. In addition, Carp and Carp (1984) report that a special committee of the Gerontological Society concluded that the immediate neighborhood may be more important to well-being than the residence itself (Havighurst, 1969). These findings affirm the attraction of NORCs.

Much has also been written about neighborhood characteristics which are desirable to older people. In general, it may be argued that a desirable neighborhood should support the needs and capabilities of older people. Kahana et al. (1976) have written that community services may vary as to the degree of support they offer. They continue by stating that neighborhoods may be described as stressors or facilitators depending upon how well they support an older person's needs and capabilities. This is evidenced by the research of Goering and Coe (1970) who found that neighborhoods characterized by high socioenvironmental stresses affect the physical and mental health of their residents.

Research conducted to establish the type of neighborhood services/characteristics desired by older people adds detail to Kahana's more conceptual neighbor-

hood descriptions. Regnier and Gelwicks (1981) found that community-based potential in-movers to retirement housing desired security, convenience goods, health services and transportation services, in that order. Least desired services were found to include mandatory supportive services such as meals, maid and linen services included in the rent, and recreational facilities that require physical strength and endurance, such as tennis and swimming. In addition, Jirovec et al. (1984) found safety to be the factor most predictive of neighborhood satisfaction among urban elderly males.

Factors affecting service utilization by older people confirm the desirability of nearby services and facilities. Regnier (1976) identified critical goods and services for older people to normally include a grocery store, supermarket, drugstore, bank, variety store, department store, post office, doctor's office, cleaners, library, church, and restaurant. Furthermore, Howell (1976) states that services are ideally located within one half mile of a housing site for older people because older people are more dependent on pedestrian access to services. On the other hand, Kahana et al. (1976) state that an older person's utilization of services is less a function of actual distance than of the time it takes to reach the services. This emphasizes the importance of nearby public transportation to needed services. In addition to distance and time from services, Regnier (1976) notes external delimiters such as crime and topography which may discourage service utilization. These factors affecting service utilization suggest the need for satellite service centers to be located within walking distance of older people (Kahana

et al., 1976). At a minimum, services should be easily accessible by public transportation. It should be noted that these findings concerning neighborhood services and facilities confirm the attraction of NORCs as posited earlier.

Another aspect of a supportive neighborhood for older people which has been shown to be noteworthy, is the degree of age-homogeneity. Rosow (1967) and Peterson et al. (1972) report that older people living in age-dense neighborhoods frequently experience greater life satisfaction. However, care must be taken not to generalize this finding to all older people. Carp and Carp (1984) argue that attitude toward age-segregated versus age-integrated settings may depend upon the strength of one's need for age-homogeneity. Thus, either type of neighborhood may be preferred, depending upon whether or not the older person is living there by choice (Sherman, 1975). Kahana et al. (1976) conclude that services should be planned so as to give older people the option of participation in either age-segregated or age-integrated activities: an inherent characteristic of NORCs.

The benefits of age-homogeneous living situations have also been addressed from the perspective of friendship formation. Howell (1976) reports that research into the social relations among older people indicate that they tend to make friends more easily with their age peers. Similarly, Lawton (1980) found that friendship was much less likely to form if the older person's near neighbors were young people without shared interests than if the near neighbors were age peers. However, Lawton (1980) warns that research findings have not consistently supported the

advantage of living in age-homogeneous settings. This tends to support Sherman's (1975) finding that personal preference and choice are important considerations in assessing the pros and cons of resident age mix in neighborhoods. Again, NORCs conform with desirable neighborhood characteristics by offering age-integrated living with the possibility of frequent age-peer contact.

CONCLUSION

Naturally occurring retirement communities are an intriguing housing option for older people because they are similar enough to planned RCs to be considered as such, yet dissimilar enough to be considered a distinct type of RC. In addition, NORCs attract older residents despite the fact that they are not specifically designed and planned for older people. In analyzing the attraction of NORCs, it is important to note the commonalities of supportive living arrangements for older people, whether they be NORCs, planned RCs, or community-based housing. First, neighborhood services which support older people's needs and capabilities are a major attraction to NORCs and planned RCs and also increase satisfaction with community-based housing. Second, safety and close proximity to age peers is an important factor influencing the desirability of a living arrangement. Since the desirability of age-homogeneity versus age-heterogeneity varies among people, it seems important to provide options for engaging with age peers as well as younger people: a possibility in NORCs.

These conclusions have broad implications for those who design and develop housing for older people. Perhaps the broadest implication is that a city's services and facilities could be decentralized into smaller-scale neighborhood service centers. It then follows that multi-family housing could be planned around or nearby these service centers to allow the evolution of NORCs. Furthermore, public transportation among the service centers would allow older residents even further service and facility exposure.

Another implication of these conclusions concerns the location of planned retirement communities. Failure to locate planned RCs near supportive services and facilities would seem to reject the "natural" attraction of NORCs. However, it should be emphasized that this should not minimize the importance of designing supportive residences. Instead, the implication is that the design of supportive housing for older people is a broad and multi-faceted undertaking that transcends all environmental design and planning disciplines.

These conclusions also have implications for those who provide care to older people living at home. The practice of providing home care has been growing in an effort to enable older people to continue living independently as long as possible. The importance of a supportive neighborhood to the well-being of residents certainly seems to be a factor worthy of consideration in these efforts. An analysis of a neighborhood's supportiveness could help home care providers establish the level and type of external support needed by a resident. It seems that a resident living in a supportive neighborhood may require fewer external services to remain independent.

In conclusion, NORCs represent a housing alternative for older people that falls somewhere between remaining in one's own home and possibly an unsupportive neighborhood, or moving to a planned RC usually occupied by older people only. An NORC allows older people to benefit from a supportive neighborhood and frequent contact with age peers, while still living independently in an age-integrated neighborhood.

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