

2030

DESIGNING BEYOND DEMOGRAPHICS

WHO WILL CALL SENIOR LIVING HOME IN THE FUTURE?

MEET THE RESIDENTS, MODELS AND METRICS THAT WILL REDEFINE THE INDUSTRY

ADage
Marketing Group

INTRODUCTION: WHY 2030 IS ALREADY HERE

SENIOR LIVING IS AT AN INFLECTION POINT. BY 2030, THE POPULATION OVER 65 WILL BE MORE DIVERSE, TECH-FLUENT, VALUES-DRIVEN, AND LESS WILLING TO ACCEPT “OLD-SCHOOL” MODELS THAN AT ANY POINT IN HISTORY. BUT THE REAL STORY? THESE FUTURE RESIDENTS AREN’T COMING – THEY’RE ALREADY HERE.

In the past year alone, we’ve seen a fundamental shift: solo agers, multigenerational families, LGBTQ+ couples, cultural and faith-based communities, and digitally native older adults are now shaping demand and disrupting assumptions. Prospects don’t just want security and amenities – they demand purpose, inclusion, transparency, and agency. One-size-fits-all is a relic; lived identity, autonomy, and family (of all kinds) are the new table stakes.

This whitepaper draws on dozens of field interviews, validated demographic models, and cross-industry benchmarks to do what most reports won’t:

Put real people at the center.

You’ll meet the ten most influential resident personas of the coming era, see the trends that shape their decisions, and discover the community models that will actually win – and keep – their loyalty.

2030 isn’t the future. It’s now. The only question is: will your organization adapt, or be left behind?

*Your Future Residents Have Arrived...
Read on to Find Out Who They Are,
What They Want, and Why the Old
Model Won’t Survive*

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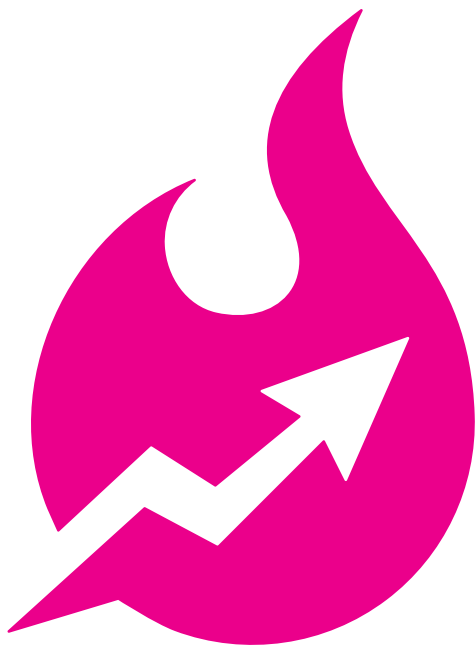
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KEY TRENDS SHAPING SENIOR LIVING (2025–2030)

What's Unstoppable, and What's Already Changing



The 5 Macro Trends Reshaping the Future Resident – and Your Bottom Line

1. Radical Inclusion

Identity and Belonging as the New Baseline

Older adults in 2030 expect to see themselves – fully – in your community. This goes far beyond race or language. It means visible LGBTQ+ affirmation, faith and cultural celebration, and leadership that reflects the diversity of tomorrow’s population. “Diversity day” is obsolete; lived representation is mandatory.

Field Insight: Inclusive staffing and programming correlate with rising family satisfaction, J.D. Power reports an 8-point increase year-over-year, indicating upward momentum in family engagement.

2. Agency and Co-Creation

Residents Want the Wheel, Not a Ride

Programming, services, and even governance are being reinvented to center resident voice. Residents want to co-design their day, from meals to wellness to social events. They reject one-size-fits-all activity calendars, instead seeking genuine say over what happens in their community.

Industry Shift: Resident autonomy and co-creation, offering choice over daily routines and personal schedules, is consistently linked with greater satisfaction and well-being (NRC Health, 2023).

3. Family, Reimagined

Multigenerational and Chosen Networks

Tomorrow's resident arrives with complex, blended, or chosen family networks – grandchildren, partners, friends, even pets. Policies and amenities must embrace this: guest units, play spaces, multi-age programming, and open visiting hours are rapidly becoming the standard, not the perk.

Data Point: Strong social connections within the community correlate with improved retention, residents knowing seven or more peers are 47% more likely to renew (Aaniiie, 2024).

4. Adaptive Wellness

From Physical Health to Emotional and Neurodiverse Safety

Wellness in 2030 is holistic – emotional, cognitive, and spiritual as well as physical. Communities are expanding trauma-informed training, sensory-friendly environments, and flexible care plans that respect personal routines and histories.

Evidence: Leading senior living providers increasingly adopt trauma-informed design principles to support neurodiversity and emotional wellness (EFA Magazine, Apr 2025).

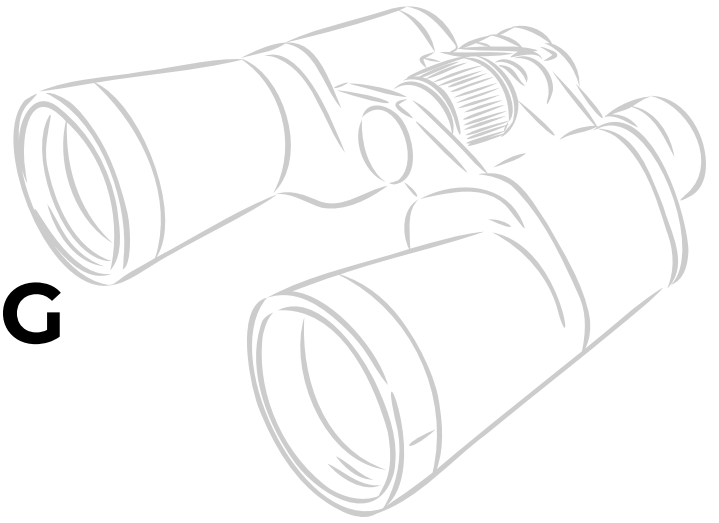
5. Humanized Technology

Digital, But Only With Dignity

The majority of new residents will arrive with high digital comfort – or with clear preferences for paper, phone, or in-person support. Success means hybrid solutions: intuitive apps for tech-forward, voice-first or printed communications for tech-cautious, and strong privacy for all. Technology should be a bridge, not a barrier.

Data Point: AARP and CTA found that 80% of older Americans already use at least one tech device for aging in place, and more than half plan to adopt additional tech.

SEE HOW THESE TRENDS ARE ALREADY PLAYING OUT...



- **Urban, multicultural, and purpose-driven communities are commanding waitlists and market premiums.**

Across major metro areas, senior living developers emphasize multicultural programming, language-accessible services, and purpose-aligned themes (e.g. arts, multi-generation hubs). These communities generate premium pricing and extended waitlists, especially when backed by mission-minded branding or faith- and culture-based partnerships. Although not always publicly quantified, numerous providers report occupancy above 90% and referral-based demand pressure.

- **Family-inclusive and trauma-informed models are rapidly closing the satisfaction gap – and becoming preferred referral partners.**

Recent trends highlighted in the 2025 Environments for Aging Conference emphasize design that supports trauma-sensitive environments, avoiding triggers, promoting stress regulation, sensory-friendly layouts, and true inclusivity for diverse neuro and life experiences. This shift delivers measurable satisfaction improvements among residents and staff and is increasingly required by referral networks of healthcare/social services.

- **Digital-only strategies fail without hybrid supports; “choice architecture” in tech is now a competitive differentiator.**

Choice architecture drives tech. Providers are now designing their digital interfaces to guide users toward higher-value options, e.g. default opt-ins for family newsletters, choice prompts for virtual vs in-person visits, layered tech onboarding, or suggestive templates for care preferences. According to recent senior-living marketing research, tech-savvy family caregivers expect mobile-first, intuitive experiences with opt-in prompts and guided flows, communities investing here see better lead conversion and retention.

MEET THE FUTURE RESIDENTS

Introduction to the Next Wave of Prospects

This is your future customer, in vivid detail.

Behind every data point is a human story.

The following ten prospect profiles were developed to put faces, histories, and real-world expectations to the abstract trends shaping our field. Each persona is built from a blend of rigorous demographic modeling, industry benchmarks, and first-person narratives gathered from interviews and focus groups.

No two are alike – by design.

They represent the full spectrum of age, race, culture, faith, neurodiversity, gender, household type, and life experience that will define the 2030 senior living market. Together, these profiles offer a window into the mindsets, motivators, and non-negotiables of tomorrow's independent living residents.



Profile 1

Marjorie Taylor

Active volunteer, SoloAger & Lifelong Learner

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Age in 2030: 76
- Level of Care: Independent Living
- Mosaic Segment: P56 – Midlife Independent (transitioned to solo ager)
- Region: Secondary suburban market, Southeast
- Household: Widowed, lives alone
- Income: \$62,000/year (pension + Social Security)
- Education: Bachelor's, lifelong learner

Technology Use

- Tablet for reading, Zoom, banking, grocery delivery
- Fitbit for wellness tracking
- Uses community app for activities
- Cautious adopter of new tech

Health & Wellness

- Mild arthritis, active in yoga/walking
- Focused on preventive care
- learning center
- Community garden, book clubs
- History lectures, crafts, travel



Relationship Network

- One adult daughter (distant), strong church ties
- Virtual “modern widows” book club

Lifestyle & Interests

- Mentors at intergenerational learning center
- Community garden, book clubs
- History lectures, crafts, travel

Psychographic Snapshot

- Emotionally resilient, values autonomy and dignity
- Open to technology with purpose
- Brand loyalty to ethical, trust-centered orgs
- Seeks intergenerational connection

Ideal Community Features

What Matters Most	What She Wants in a Community
Intellectual & cultural	Book clubs, speaker series, museum trips
Social climate	Friendly neighbors, low staff turnover
Privacy + quiet	Quiet lounges, private unit, flexible schedules
Values alignment	Progressive, inclusive, opportunities to mentor
Location	Walkable to parks, libraries
Cost & trust	Transparent fees, no hidden upselling

Quick Disqualifiers:

Forced meal plans
Lack of intergenerational programs
Patronizing staff



Resident Narrative – Marjorie’s Perspective

“After Robert passed, my world got quieter. I wasn’t ready for a facility – I wanted independence with purpose. When I toured here, the mentoring program and garden sold me. I’m not here to sit – I’m here to keep living. I want a place that values what I can give. I want to have peace of mind, but I want my privacy. Don’t call me ‘sweetie.’ Invite me to contribute.”



Key Characteristics

Regular youth mentoring, story-sharing

Warm, respectful, low staff turnover

No forced events, reading lounges

Community service, inclusive language

Near public spaces, town center

No surprise fees, clear contracts

Profile 2

Samuel “Sam” & Maria Delgado

Family, Faith, and Cultural Continuity

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Ages in 2030: Sam, 72; Maria, 71
- Household: Married, Latinx, multigenerational ties
- Mosaic Segment: J34 – Mid-Career Hispanic Families (adapted for aging household)
- Region: Suburban Southwest (e.g., Phoenix outer-ring)
- Income: ~\$78,000/year (public pension + Social Security + part-time consulting)
- Assets: Sold small business, debt-free, modest annuity
- Education: Sam – High school diploma; Maria – Associate’s in early childhood development

Technology Use

- Voice-first interfaces, wearables for health tracking
- Maria uses a tablet for family video calls and digital scrapbooking
- Adult children assist with more complex technology

Health & Wellness

- Sam: Type 2 diabetes, mild sleep apnea
- Maria: Joint pain, mild cognitive impairment (managed through activity and non-pharma interventions)
- Active in family-friendly wellness and adaptive fitness programs



Relationship Network

- Large, close-knit extended family; adult children and grandkids nearby
- Weekly family dinners; active at Latino community center and church
- Sam mentors, Maria participates in gardening and bilingual storytime

Lifestyle & Interests

- Sam consults part-time, teaches financial literacy for Spanish-speaking retirees
- Maria: Gardening, faith groups, story circle for grandkids
- Both deeply faith-centered, community-oriented

Psychographic Snapshot

- Strong sense of legacy and family continuity
- Purpose-driven through work, volunteering, teaching
- Faith and intergenerational identity central
- Trust in institutions built through relationships and referrals

Ideal Community Features

What Matters Most	What They Want in a Community
Family access & integration	Spaces and policies welcoming to kids and family
Cultural & linguistic fluency	Bilingual staff, Spanish-language events and signage
Faith-centered life	On-site or nearby Catholic mass, prayer groups, holidays
Memory support without stigma	Discreet, dignified support woven into programming
Affordable, transparent pricing	No surprise costs; value for legacy planning

Quick Disqualifiers:

No on-site faith support
Rigid rules around family visits
Institutional or unwelcoming physical environment



Resident Narrative – Sam & Maria’s Perspective

“Our children wanted us close, and so did our grandkids. We worked hard to build a life where faith and family come first, and we didn’t want to lose that just because we needed some support. When we toured a community, we heard Spanish at the front desk, smelled familiar food in the kitchen, and saw kids running in the courtyard. That’s when we knew we could belong. We still have family dinners, and our grandkids come after school to help with the garden. We are not just residents – we’re contributors, and our faith and culture are seen, not hidden. That’s what home means to us.”



Ideal Characteristics

Spanish-speaking staff, Latinx holidays, familiar décor & food

On-site mass, prayer group, faith-based volunteer opportunities

Open visiting, grandchild-friendly amenities, family programs

Secure entrances, clear routines, friendly staff

Predictable monthly fee, options to age in place, no hidden costs

Option to personalize unit, calming design, accessible features

Profile 3

Diane Mitchell

Creative Independence, Simplicity, and Peer Connection

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Age in 2030: 75
- Household: Divorced, lives alone, rescue dog (“Baxter”)
- Mosaic Segment: P56 – Midscale Empty-Nest Retirees
- Region: Rural Southern Ohio
- Income: ~\$41,500/year (Social Security + small teacher pension + Etsy shop)
- Assets: Owns small car, minimal investments, debt-free
- Education: Bachelor’s in Education, retired elementary teacher

Technology Use

- Moderate smartphone use: texting, email, Facebook groups
- Tablet apps for telehealth, learning; Etsy seller dashboard
- Family helps with complex tech needs

Health & Wellness

- Hypertension, arthritis
- Relies on community wellness programs for mobility/stress
- Enjoys low-impact fitness, wellness workshops



Relationship Network

- One adult daughter (lives out of state)
- Close with former colleagues via virtual book club
- Local ties through knitting circle, community garden

Lifestyle & Interests

- Operates small Etsy shop (crocheted goods)
- Volunteers at local library
- Loves storytelling, vintage films, local festivals

Psychographic Snapshot

- Deeply independent and self-sufficient
- Creative, entrepreneurial, introverted
- Values autonomy and meaningful contribution
- Seeks peace, not over-programming or noise
- Strong attachment to pet and chosen family

Ideal Community Features

What Matters Most	What She Wants in a Community
Peace & quiet	Private unit, calm shared spaces, opt-in programming
Peer-led creativity	Knitting circles, craft fairs, resident teaching roles
Pet inclusion	Pet-friendly policies, dog-walking trails, pet events
Simple tech & communication	Printed calendars, friendly support, no tech pushiness
Autonomy & contribution	Volunteer opportunities, resident-run markets
Affordability	Accessible to fixed-income, no upsells

Quick Disqualifiers:

- No pets allowed
- Forced/mandatory group activities
- No quiet spaces, or a clinical/institutional vibe



Resident Narrative – Diane’s Perspective

“After that bad ice storm, I realized my little house wasn’t the safe haven it once was. My daughter was worried, but I wasn’t ready to be managed – or forced into endless group activities. What I wanted was a peaceful place where I could run my Etsy shop, volunteer at the library, and walk Baxter every morning. I’m not forced to sign up for everything, and I get to decide how I spend my days. That’s real independence.”



Ideal Characteristics

- Resident-led crafts, workshops, Etsy support
- Dog-friendly policies, flexible daily schedule
- No required activities, opt-in only
- Non-institutional, calm, plenty of private nooks
- Printed info, phone support, staff help
- Value pricing, no “hard sell,” dignity-first

Profile 4

George & Marisol Bennett

Health Equity, Inclusion, and Leadership in a Premium Community

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Ages in 2030: George, 82; Marisol, 76
- Household: Married, multi-ethnic, affluent (Black/Puerto Rican)
- Mosaic Segment: J34 – Affluent Suburban Couples
- Region: Suburban Research Triangle, North Carolina
- Income: ~\$170K/year (pension + federal retirement + investments)
- Assets: Own prior home (now rental), strong retirement portfolio
- Education: George – MBA, retired finance VP; Marisol – Master’s in Public Health, retired state agency director

Technology Use

- Smart home tools (lighting, security, telehealth)
- Daily iPad use (news, telemedicine, stock tracking)
- Fitness tracker (Marisol), smart speaker (George)

Health & Wellness

- George: Cardiac stent, well-managed diabetes, recent knee surgery
- Marisol: Active, mild hypertension, prioritizes proactive and culturally attuned wellness



Relationship Network

- Three adult children (DC, Atlanta, San Diego), five grandchildren
- Active in intergenerational church, alumni and volunteer networks
- Hosts dinners, leads financial classes, organizes community wellness circles

Lifestyle & Interests

- George: Digital chess, financial news, mentoring startups
- Marisol: Health equity discussion group, food co-op volunteer, gardening
- Domestic/international travel, cultural programs, Spanish-language events

Psychographic Snapshot

- Status-conscious but values-driven
- Expect high-quality, inclusive service
- Mission-driven, value equity and diversity
- Community influence and leadership are important

Ideal Community Features

What Matters Most	What They Want in a Community
Health equity & wellness	Proactive, inclusive health programs, seamless transitions
Inclusion & representation	Diverse staff/leadership, culturally relevant communications
Leadership & engagement	Opportunities to mentor, lead, and shape programming
Family connectivity	Grandchild-friendly, flexible guest policies, intergen events
Transparency & trust	Predictable fees, visible leadership, data-driven decisions
High-quality tech & service	Smart home integration, telehealth, VIP-style personalization

Quick Disqualifiers:

- Lack of diversity in staff/leadership
- No resident influence on programming
- Opaque fees or restrictive guest policies



Resident Narrative – George & Marisol’s Perspective

George: “I didn’t wait for a crisis. We wanted to be proactive about our next step, choosing a place that gave us a say in our own journey – and respected our legacy.”

Marisol: Diversity isn’t just about numbers. It’s about leadership, culture, food, and the spirit of the place. Here, we host dinners, mentor others, and help shape health equity programming. We expect transparency, proactive wellness, and an environment where we can keep giving back – not just retire quietly.”



Ideal Characteristics

On-site clinics, seamless care transitions, preventive focus

Diverse staff, multicultural food/events, Spanish spoken

Resident council seats, lead groups, advisory boards

Large units, guest policies, kid-friendly amenities

Clear contracts, fee predictability, board access

Smart home features, personalized concierge, telehealth

Profile 5

Toni (Antoinette) Greer

LGBTQ+ Autonomy, Digital-First, and Resident-Driven Culture in Urban Infill IL

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Age in 2030: 68
- Household: Single, LGBTQ+, late-career professional (no children), dog “Diego”
- Mosaic Segment: P56 – Digital-First Pre-Retirees
- Region: Denver, CO – urban infill IL, walkable to downtown
- Income: \$92K/year (remote DEI consulting, partial retirement)
- Assets: Owns a condo (leased out), 401(k), stock portfolio, electric vehicle
- Education: Master’s in Organizational Psychology, certificate in Inclusive Design & Leadership

Technology Use

- Voice-controlled smart home
- Smartwatch for wellness; app-dependent for meals, health, community chat
- Active LinkedIn, participates in digital thought leadership groups
- Highly values privacy and user control

Health & Wellness

- Lives with fibromyalgia, uses both traditional/alternative therapies
- Tai chi, adaptive yoga, anti-inflammatory diet
- Seeks flexible, autonomy-centered wellness supports



Relationship Network

- Strong chosen family and digital peer communities
- Active in LGBTQ+ inclusive meditation and spiritual groups
- Travels for learning and activism; values boundary-respecting connections

Lifestyle & Interests

- Frequent podcast listener, progressive theology/leadership topics
- Participates in activism, mutual aid networks
- Enjoys curated, artful, and intentional living spaces

Psychographic Snapshot

- Boundary-conscious, introspective, autonomy-driven
- Deeply skeptical of traditional “senior” branding
- Values transparency, opt-in culture, and lived (not performative) inclusion
- Prefers minimalism, creative options, and digital-first experiences

Ideal Community Features

What Matters Most	What She Wants in a Community
LGBTQ+ affirmation	Staff & leadership representation, gender-affirming spaces, chosen family welcome
Modern, flexible design	Minimalist, well-lit units, opt-in décor packages
Tech-enabled autonomy	Seamless smart home, privacy-respecting apps, support on demand
Resident-driven culture	Co-creation of programs, artist-in-residence, queer salons
Pet-friendliness	Pet-friendly housing, green space, dog-walking trails
Emotional safety	Trauma-aware staff, sensory-friendly quiet zones

Quick Disqualifiers:

Outdated/gendered or binary-centric programming
 No LGBTQ+ affirmation in staff, policies, or culture
 Not pet-friendly or inflexible routines



Resident Narrative – Toni’s Perspective

“I watched my friends struggle to retrofit their lives after 65. I wanted to design my future forward – somewhere queer-affirming, creative, and technologically seamless. When I toured this community, it felt right: trauma-aware, staff who actually use pronouns, and a culture of opt-in everything. I still consult, write, and travel. I need to know my boundaries will be honored, my identity respected, and my dog welcomed. I want to be part of creating culture here, not just consuming it.”



Ideal Characteristics

Staff training, visible LGBTQ+ leaders, inclusive programs

Minimalist, light-filled units, creative options

On-demand, à la carte supports, no forced engagement

Smart home features, encrypted apps, digital consent

Art, storytelling, peer leadership, queer-friendly events

Proximity to galleries, cafes, inclusive nightlife

Profile 6

Arthur & Belinda Chang

Tradition, Family Legacy, and Culturally Specific Leadership

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Ages in 2030: Arthur, 73; Belinda, 71
- Household: Married, AAPI, first-generation immigrants, multigenerational connections
- Mosaic Segment: A01 – First-Gen Legacy Builders
- Region: San Gabriel Valley, CA (culturally specific Mandarin-speaking IL)
- Income: \$180K/year (combined pensions, rental property, family trust management)
- Assets: Home owned outright, active in managing family financial legacy
- Education: Arthur – Civil Engineer; Belinda – CPA, bilingual

Technology Use

- iPad for family calls, Tai Chi instruction
- WeChat for international connection
- Arthur uses health devices linked to PCP
- Concierged tech, privacy-conscious adoption

Health & Wellness

- Arthur: Diabetes, hypertension (managed with diet/medication)
- Belinda: Arthritis, mild hearing loss (adaptive devices)
- Prefer TCM and culturally familiar wellness programs



Relationship Network

- Two adult children, grandchildren in US/Asia
- Leadership in Chinese church, Buddhist temple, family association
- Engage in AAPI elders collective, host intergenerational events

Lifestyle & Interests

- Belinda: Brush painting, classical music, tea ceremonies, finance committee
- Arthur: Chess, newspaper reading, orchid gardening
- Heritage travel, cultural celebrations, mentoring

Psychographic Snapshot

- Strong values of family honor, financial stewardship, and tradition
- Prioritize trust, respect, and community contribution
- Skeptical of “Westernized” aging models without adaptation

Ideal Community Features

What Matters Most	What They Want in a Community
Cultural/linguistic alignment	Mandarin-speaking staff, AAPI foods, TCM wellness
Multigenerational access	Family-friendly policies, event inclusion
Continuum of care	One-move, aging-in-place assurance, proactive planning
Leadership opportunities	Roles in resident governance, finance, and events
Respect for faith/tradition	Chapel, temple, space for rituals
Financial transparency	Clear, predictable costs, trust-based contracts

Quick Disqualifiers:

No cultural/linguistic adaptation
 No family access or restrictive visitation
 One-size-fits-all care plans, impersonal staff



Resident Narrative – Arthur & Belinda’s Perspective

Arthur: “We moved before we needed care – so we could control the process and remain close to family, not burden them.”

Belinda: “We wanted a place that reflected our culture, language, and values. Here, we lead, teach, and continue our traditions – tea ceremony, TCM wellness, Mandarin conversation. Our granddaughters visit for Lunar New Year and summer breaks. This is not just a retirement – this is a new chapter for our family’s story.”



Ideal Characteristics

Mandarin-speaking staff, TCM offerings, cultural events

Visiting policies, events for all ages, family suites

IL to AL/Memory Care, clear cost transitions

Chapel, temple, holiday observance, multi-faith spaces

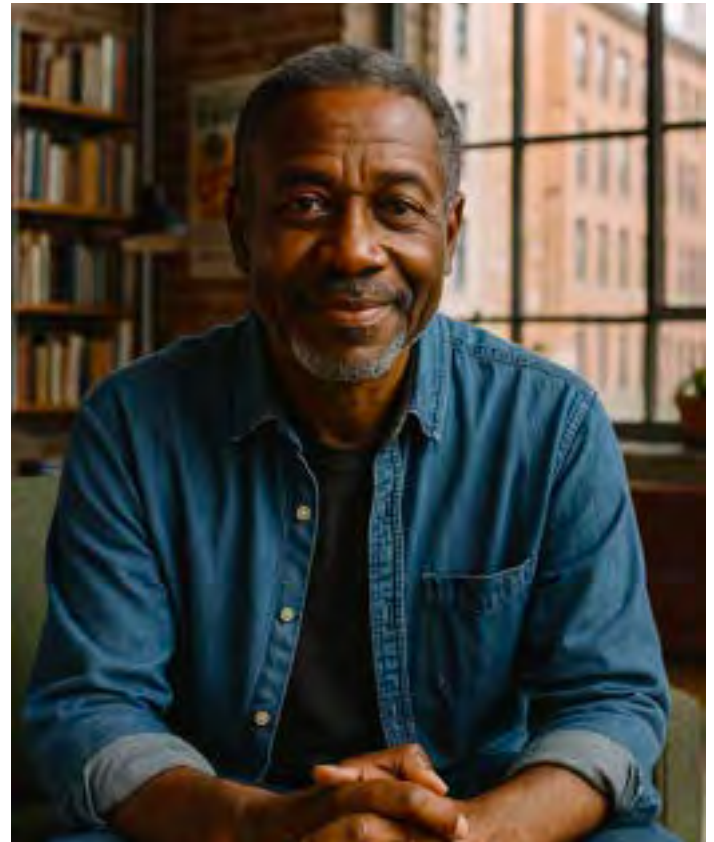
Resident council, committee roles, mentoring

Transparent fees, family involvement, bundled packages

Profile 7

Marcus Fields

Civic Engagement, Urban Identity, and Resident-Led Governance



DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Age in 2030: 79
- Household: Single, Black, lifelong activist, no children, close network of chosen family and ex-spouse
- Mosaic Segment: T02 – Purpose-Led Progressives
- Region: Baltimore, MD – urban mixed-use senior co-op
- Income: ~\$78K/year (teacher’s pension, civic consulting, investments)
- Assets: Donor-advised fund for youth civic work; sold rowhome for move-in
- Education: Master’s in Urban Education; ongoing political and civic certifications

Technology Use

- Daily smartwatch, digital subscriptions (ProPublica, The Atlantic, Substack)
- Active on LinkedIn, Mastodon, mutual aid Slack groups
- Uses AI tools for op-eds and organizing, advanced digital literacy

Health & Wellness

- Physically active, walk leader, manages hypertension via telehealth
- Mental wellness focus, group and solo routines

Relationship Network

- Deep connections in mutual aid and activist circles
- Governance leader in co-op, mentors first-gen college students
- Chosen godparent to friends’ children

Lifestyle & Interests

- Hosts “Porch Salon” discussions, community gardening, vegan cooking
- Attends rallies, protests, and theater; spoken word enthusiast

Psychographic Snapshot

- Intentional, purpose-driven, and distrustful of top-down/corporate models
- Values transparency, agency, and intellectual engagement
- Expects community diversity and a platform for meaningful contribution

Ideal Community Features

What Matters Most	What He Wants in a Community
Urban, culturally rich setting	Proximity to museums, transit, diverse neighbors
Real resident governance	Voting power, leadership roles, advisory committees
Civic engagement	Onsite activism, education, and social justice events
Intergenerational exchange	Partnerships with schools, youth groups, local orgs
Financial transparency	Rental/mission-based pricing, nonprofit/coop model
Identity-affirming space	Black history celebrated, representation in staff

Quick Disqualifiers:

Homogenous staff/residents
 No resident voting/governance power
 Corporate/institutional or “retirement” branding



Resident Narrative – Marcus’ Perspective

“I didn’t want to retire behind gates or in a place where decisions were made for me. I chose a co-op where I have a voice – where activism, climate action, and mutual aid are woven into daily life. Here, I plan to lead governance councils, host civic forums, and stay plugged into the city. I want to shape my environment, mentor the next generation, and ensure that my history and my purpose are valued, not erased.”



Ideal Characteristics

- Near transit, museums, active city neighborhoods
- Black leadership, programming, celebration of Black elders
- Real power in policy, budgeting, and program design
- Mentorship, youth programs, civic learning
- No buy-in, clear fees, nonprofit/co-op ethos
- Green design, community gardens, climate action events

Profile 8

Elena Márquez

*Family-First, Faith-Rooted, and
Multigenerational Legacy*

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Age in 2030: 70
- Household: Widowed, Latinx matriarch, formerly lived with daughter and grandsons
- Mosaic Segment: H38 – Dignified Diversity
- Region: Phoenix, AZ (Southwestern urban/suburban market)
- Income: ~\$3,000/month (pension + Social Security)
- Assets: ~\$75,000 in savings
- Education: Retired public school bilingual educator

Technology Use

- Basic cell phone, uses video chat with family (with assistance)
- Spanish-language TV and radio
- Relies on family for digital tasks

Health & Wellness

- Physically active with family and church groups
- Wellness through dance, gardening, and faith-based groups
- Manages mobility and fatigue through adapted activities



Relationship Network

- Very close to adult daughter and two grandsons
- Strong church network; active in potlucks, prayer groups, crafts
- Intergenerational connections – caring for extended family

Lifestyle & Interests

- Attends faith gatherings, community events
- Enjoys cooking, crafts, teaching, and mentoring
- Proud role as matriarch and cultural keeper

Psychographic Snapshot

- Prioritizes familismo (family-first) and dignity
- Faith and culture are daily anchors
- Trust is built through relationships, not marketing
- Seeks authentic belonging

Ideal Community Features

What Matters Most	What She Wants in a Community
Family-friendly environment	Kid-friendly spaces, guest rooms, grandchild engagement
Cultural & language inclusion	Spanish-speaking staff, cultural food, Latinx traditions
Faith-based community	Chapel or prayer space, church partnerships, faith events
Intergenerational programming	Teaching/tutoring, crafts, garden clubs
Accessible, stable pricing	Consistent rent, nonprofit/mission-driven, no surprise fees
Interpersonal warmth	Compassionate staff, personal relationships

Quick Disqualifiers:

English-only environments
 No family access or strict visitation
 Clinical or institutional tone, no cultural alignment



Resident Narrative – Elena’s Perspective

“My family is everything. I lived with my daughter and grandsons until the house got crowded and I started to tire. We chose this community together – where Spanish is spoken, the food is familiar, and my faith is respected. My grandsons visit after school; we cook, play games, and go to church events here. I want to give, not just receive. What matters is feeling valued as an abuela, as a teacher, and as a woman of faith – never as a burden.”



Ideal Characteristics

Guest rooms, child zones, open family policies
Spanish-speaking staff, Latinx programs, holidays
On-site chapel, church events, prayer groups
Teaching, crafts, mentoring, active volunteering
Sliding scale, nonprofit pricing, long-term leases
Relational, compassionate, low staff turnover

Profile 9

Carl Jameson

Faith, Service, and Simplicity in Rural Roots

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

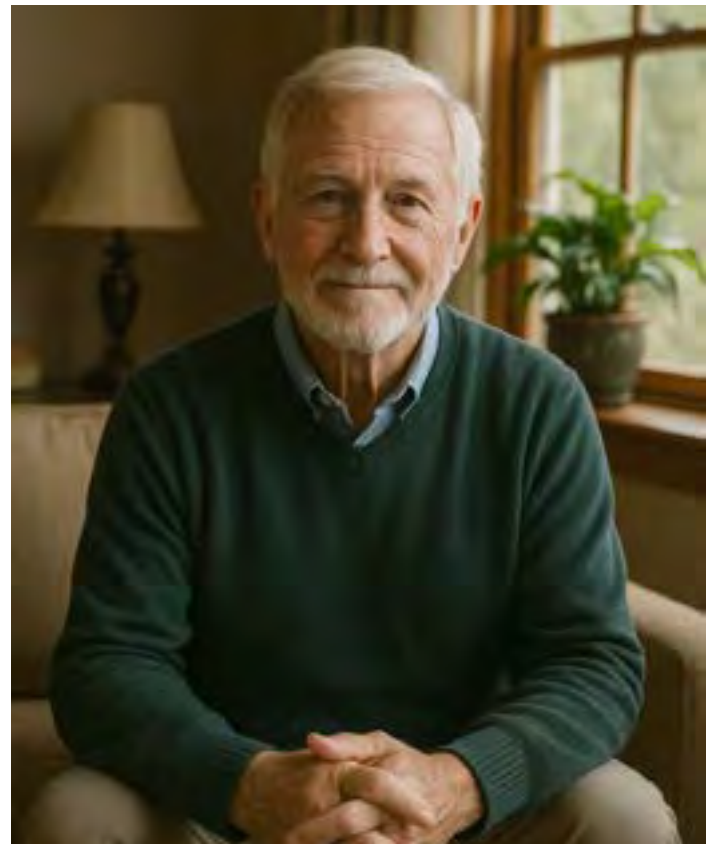
- Age in 2030: 74
- Household: Divorced, single, no children; long-time rural resident
- Mosaic Segment: I30 – Rural Roots
- Region: Rural-adjacent town, Mississippi or Midwest/Appalachian region
- Income: Federal pension + Social Security (fixed income), VA benefits
- Assets: Minimal, modest possessions, no property
- Education: High school graduate, lifelong USPS rural postal carrier, part-time pastor

Technology Use

- Uses a flip phone for calls/texts
- Listens to gospel and news radio
- Pays bills and manages finances in person
- Strong preference for in-person communication

Health & Wellness

- Generally healthy, limited mobility from arthritis
- Enjoys gardening, walks, and faith-based wellness programs
- Relies on community meals, informal supports



Relationship Network

- Deeply connected to local church
- Extended family and two close friends for social support
- Involved in neighbor-helping-neighbor and chapel activities

Lifestyle & Interests

- Faith-centered daily life, regular church attendance
- Gardening, storytelling circles, simple home-cooked meals
- Values peace, quiet, and meaningful service

Psychographic Snapshot

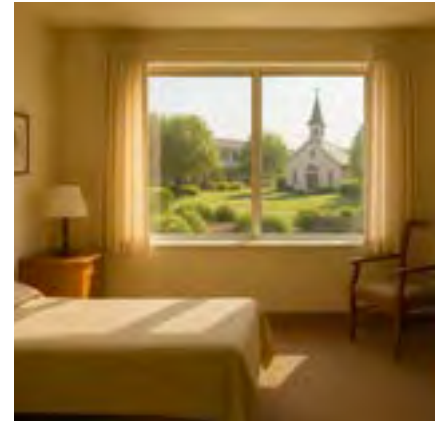
- Strong, practical faith; values community and service
- Prefers simplicity, predictability, and trust in relationships
- Resistant to unnecessary change; relies on familiar faces and routines
- Loyalty once trust is built

Ideal Community Features

What Matters Most	What He Wants in a Community
Faith integration	Chapel, regular worship, faith groups, pastoral support
Rural/small-town setting	Quiet, natural spaces, garden, community connections
Simplicity & autonomy	Private unit, control over schedule, no over-programming
Service opportunities	Volunteer options, "help your neighbor" programs
Affordability	Predictable costs, VA benefits accepted, no upselling
Familiarity in staff	Low turnover, neighborly tone, respect for tradition

Quick Disqualifiers:

Urban/clinical/institutional setting
 Secular-only environments
 High staff turnover or impersonal tone



Resident Narrative – Carl’s Perspective

“I lived alone on the family land for over twenty years – until I slipped last fall and realized I needed a safer place. My church and my faith are still at the center of my life. I chose this community because of the chapel, the friendly staff, and the way neighbors look out for one another. I still garden, share meals, and help with chapel events. What matters is having peace, privacy, and kindness from staff – not gadgets or forced socializing. I’m not looking for luxury, just a place to live my faith and do a little good every day.”



Ideal Characteristics

Chapel, Bible study, staff who respect/participate
 Natural views, gardening spaces, quiet
 Private porch/unit, no required group events
 Volunteer roles, hands-on activities, resident committees
 Stable fees, VA accepted, rental/pricing options
 Kind, familiar, informal staff relationships

Profile 10

Micah & Devon

LGBTQ+ and Neurodivergent, Co-Creating Inclusive Community

DATA PROFILE & STRATEGIC INSIGHTS

Demographic Overview

- Ages in 2030: Micah, 71 (nonbinary); Devon, 68 (cisgender gay man)
- Household: Long-term partners, no children; moved from a multigenerational queer co-op
- Mosaic Segment: Q65 – Urban Edge (with LGBTQ+ and neurodiversity overlays)
- Region: Progressive college town in Oregon
- Income: Modest but stable (educator pension, Social Security, nonprofit work)
- Assets: Small savings, no property
- Education: Micah – retired librarian; Devon – disability rights advocate

Technology Use

- Tech-savvy and privacy-conscious
- Micah uses AAC support app and neurocognitive therapy via queer-affirming provider
- Both use encrypted devices for calendars, prescriptions, communication
- Active in online LGBTQ+ and mutual aid networks

Health & Wellness

- Micah: Early-stage cognitive decline, uses adaptive/trauma-aware tools
- Devon: Care partner, prioritizes emotional wellness and inclusion
- Both use sensory-friendly wellness spaces and trauma-informed mental health support



Relationship Network

- Deep-chosen family of LGBTQ+ elders and younger mentees
- Local “Queer Elders Roundtable”
- Visits from trans nephew, godchild, and advocacy group members

Lifestyle & Interests

- Plant-based eaters, active in mutual aid, advocacy, and arts
- Lead storytelling and trauma-awareness workshops
- Value co-created, mission-aligned communities

Psychographic Snapshot

- Strong sense of agency, value transparency and lived inclusion
- Trauma-informed, sensitive to institutional failures
- Require flexibility, visible representation, and authentic affirmation
- Expect to shape governance and daily culture

Ideal Community Features

What Matters Most	What They Want in a Community
LGBTQ+ & neurodiversity inclusion	Explicitly inclusive language, policies, staff training
Sensory-friendly spaces	Trauma-aware, quiet, adaptable environments
Chosen family integration	Flexible guest/overnight policies, informal gatherings
Resident-driven governance	Input into programming, board/committee roles
Mission-aligned community	Values of equity, social justice, sustainability
Accessible technology	Privacy-first tools, adaptive apps, digital communication

Quick Disqualifiers:

No LGBTQ+ affirmation in leadership, policies, or daily life
 Clinical/institutional environments, or “diversity” in name only
 Rigid guest policies or no recognition of chosen family



Resident Narrative – Devon & Micah’s Perspective

“Micah: “After my diagnosis, we needed a place where our relationship, identities, and needs would be truly seen – not just ‘accepted.’ We toured communities that spoke of ‘diversity’ but had no queer staff or sensory-friendly spaces.”

Devon: “Here, we found queer elders on the board, trauma-informed care, and staff who genuinely welcomed our chosen family. We teach storytelling workshops, mentor younger LGBTQ+ activists, and have agency in how the community operates. This isn’t just safe – it’s home. It’s where our love and differences are part of the fabric, not just tolerated.”



Ideal Characteristics

Staff training, queer-led programming, gender-neutral restrooms

Sensory-aware design, adaptive tech, emotional safety

Flexible visitation, guest rooms, no “next of kin” hurdles

Resident-led programs, real power on councils/boards

Encrypted comms, adaptive therapy, digital scheduling

Vegan options, culturally sensitive, sensory-friendly



Ten profiles.

Ten vivid, sometimes challenging, *always human* stories.

If you see only “niches,” you’ll miss the market – because together, these future residents represent the shape of senior living demand in 2030 and beyond.

What connects them? It isn’t age, location, or income. It’s the expectation of agency, authenticity, inclusion, and real belonging – not just for themselves, but for their families, their communities, and even those who will come after them. Across every persona, one thread is unmistakable: the best communities are not “nice places to grow old,” but platforms for continued living – places where purpose, identity, and contribution matter as much as safety or comfort.

For providers, developers, and partners, these stories aren’t just reference points. They’re a new standard. To win loyalty and move-in decisions, the future demands:

- Not just cultural competence, but lived representation.
- Not just amenities, but agency.
- Not just programming, but co-creation.
- Not just marketing “diversity,” but embodying it – every day, at every level.

So what’s next?

It’s not enough to know who your future resident is.

You must build – deliberately and courageously – for who they are, what they believe, and what they want to do next.

In the next section, we’ll move from the who to the how: What does it look like to design, operate, and lead a community where every one of these residents – and their families – can truly thrive?

WHAT THE FUTURE DEMANDS

Community Models for 2030 and Beyond

Model 1

The Intersection

*Urban Life Plan Community for
Change-Makers, Creatives, and Solo Agers*

DESIGN PHILOSOPHY

A culture-forward vertical village where activism, art, agency, and inclusion are woven into the fabric of daily life.

KEY FEATURES

- Micro-units, flex studios, co-curated maker labs, salons, and rooftop gardens
- LGBTQ+ affirming care and trauma-aware staff
- Resident governance with real authority
- Mutual aid platform for chosen family
- Partnerships with universities, artists, and equity organizations
- Digital privacy, telehealth pods



IDEAL PERSONAS

- Micah & Devon
- Marcus Fields
- Toni Greer
- Diane Mitchell



Model 2

Sage Commons

Nature-Integrated Living for Multigenerational and Cultural Families

DESIGN PHILOSOPHY

Blending indoor-outdoor living, this model reconnects generations and celebrates cultural roots – creating a place where families and traditions thrive together.

KEY FEATURES

- Intergenerational units (casitas, ADUs), family hubs with play zones and Wi-Fi lounges
- Teaching kitchens, community-supported agriculture
- Elder-led storytelling, cultural preservation workshops
- Pet- and kid-friendly policies, volunteer exchange



IDEAL PERSONAS

- Elena Márquez
- Samuel & Maria Delgado
- George & Marisol Bennett



Model 3

The Grove at Echo Ridge

Contemplative, Faith-Inspired Living in a Rural Wellness Setting

DESIGN PHILOSOPHY

Nature-rich and values-anchored, this setting prioritizes spirituality, simplicity, and purposeful service.

KEY FEATURES

- Cottage clusters with private gardens, devotional walking paths
- Multi-faith chapel, wellness barn (yoga, nature immersion)
- Resident-led faith and service clubs, “neighbor brigades”
- Equitable pricing tiers, partnerships with rural clinics



IDEAL PERSONAS

- Carl Jameson
- George & Marisol Bennett
- Arthur & Belinda Chang



Model 4

AltaNex Studios

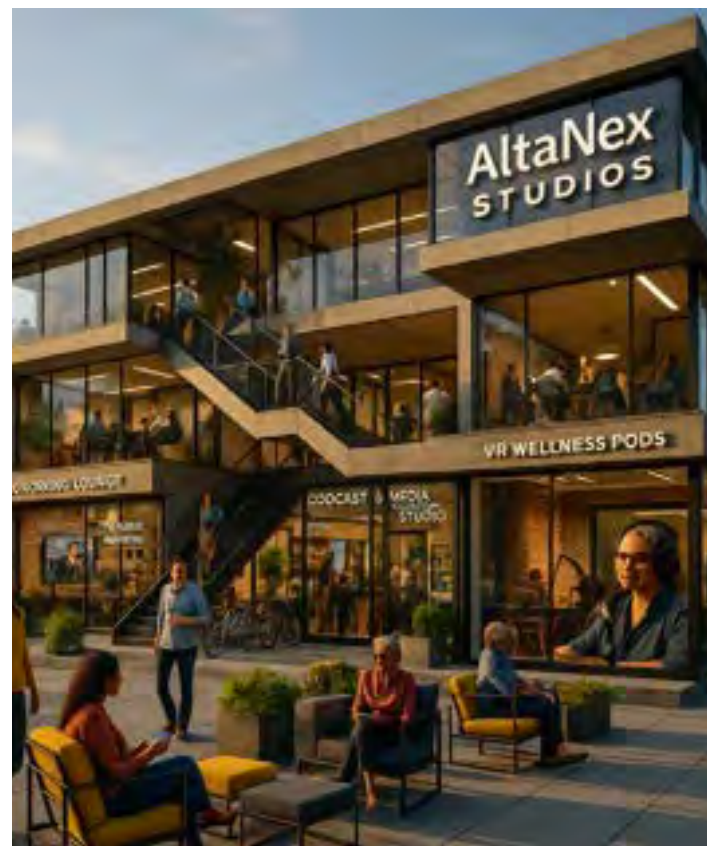
Digital-First Hub for Encore Careers, Remote Contributors, and Techies

DESIGN PHILOSOPHY

Flexible, independent living for older adults seeking to stay engaged in digital, creative, or remote work – where purpose, community, and technology converge.

KEY FEATURES

- Live/work lofts, coworking lounges, podcast/media studios
- App-enabled services, VR wellness pods
- Encore career workshops, digital literacy bootcamps
- Tech-literate staff, digital navigators, robust privacy



IDEAL PERSONAS

- Toni Greer
- Marcus Fields
- Micah & Devon



Model 5

KinCircle Villas

Digital-First Hub for Encore Careers, Remote Contributors, and Techies

DESIGN PHILOSOPHY

A vibrant environment for those who view aging as a family project and cultural legacy – celebrating multigenerational connection and continuity.

KEY FEATURES

- Spacious villas, family dining halls, grandchild-friendly amenities
- Intergenerational mentoring, legacy planning, digital memory libraries
- Cross-cultural celebrations, eldercare navigation for adult children



IDEAL PERSONAS

- Elena Márquez
- Arthur & Belinda Chang
- Samuel & Maria Delgado
- Carl Jameson



Model 6

Bridge & Beacon

Premium Compact Living for Affluent, Mission-Aligned Couples

DESIGN PHILOSOPHY

Minimalist luxury and ongoing purpose, designed for high-education, civic-minded couples or solo agers who value engagement, learning, and impact.

KEY FEATURES

- Designer microflats, accessible single-level units, rooftop gardens
- On-site think tank, global aging lectures, social innovation projects
- Resident civic board, micro-grant committees, curated travel clubs
- Personalized wellness, professional concierges



IDEAL PERSONAS

- Arthur & Belinda Chang
- Diane Mitchell
- Marcus Fields



Persona-to-Model Mapping

Strategic Takeaway? No single model is “universal.”

The future is about alignment, not standardization. Operators and developers should treat these six models as a modular framework – mixing, matching, and customizing based on local market, workforce, and real estate realities. Each model is designed to enable every resident to say: “This place was built with me in mind – not for someone else, not for an abstract market, but for who I am, how I live, and what I still want to contribute.”

What connects them? *It isn't age, location, or income.* It's the expectation of **agency, authenticity, inclusion, and real belonging** – not just for themselves, but for their families, their communities, and even those who will come after them. Across every persona, one thread is unmistakable: the best communities are not “nice places to grow old,” but platforms for continued living – places where purpose, identity, and contribution matter as much as safety or comfort.

*X = secondary fit

Persona	Intersection	Sage Haven	Grove at Echo Ridge	AltaNex Studios	KinCircle Villas	Bridge & Beacon
Marjorie Taylor	X*	X				
Samuel & Maria Delgado		X			X	
Diane Mitchell	X					X*
George & Marisol Bennett		X	X*			
Toni Greer	X			X		
Arthur & Belinda Chang			X*		X	X
Marcus Fields	X			X		X*
Elena Márquez		X			X	
Carl Jameson			X		X	
Micah & Devon	X			X*		

Bringing Future-Facing Communities to Life

Now that you have a blueprint for six future-ready community models, the path forward is about purposeful implementation.

Each model becomes reality through specific operational choices – design, programming, staffing, partnerships, and ongoing measurement. This section outlines the defining features, core differentiators, and first-mover steps for each model, giving leaders a clear pathway to create communities that will both attract and retain the new wave of residents.

Making It Happen...Guidance for Leadership Teams

- 1) Prioritize Models for Prototyping:** Assess your market and team for strategic model fit – pilot one or more where readiness is highest.
- 2) Audit Gaps with Tools:** Use the ADage persona scoring toolkit to compare your current offering against the six-model blueprint.
- 3) Invest in Staff and Partnerships:** Promote lived representation and forge alliances to add expertise rapidly.
- 4) Set and Track KPIs:** Look beyond occupancy – measure participation, satisfaction, agency, and connection by identity group and family type.
- 5) Build Momentum with Visibility:** Use public dashboards, open forums, and resident-family feedback to foster trust and engagement.

Financing the Future Resident

TURNING MODELS TO MARGINS

Four Potential Mixed-Income Capital Stacks

Purpose-built community concepts falter if the underlying capital stack excludes the very residents they're meant to serve. Mixed-income structures not only broaden reach but also reduce revenue volatility across market cycles.

Capital Stack	Core Mechanics	Best-Fit Community Models	Early Proof-Point
Layered LIHTC + State Credits + Mission Equity	Pair 9 % or 4 % Low-Income Housing Tax Credits with state supplements; fill the final gap with program-related investments (PRI) from aligned health systems or philanthropies.	Sage Commons, KinCircle Villas	HUD calls LIHTC the nation's "most important resource" for affordable development, directing ~\$10.5 B annually toward lower-income seniors.
Tax-Exempt & Social-Impact Bonds	Issue multi-series bonds through a conduit agency; dedicate 10–30 % of units to <100 % AMI to qualify for lower rates while preserving upside on the remainder.	Bridge & Beacon, AltaNex Studios	MassDevelopment's \$129 M Opus Newton financing reserves nine units for seniors at 80 % AMI, an early middle-income template.
On-Campus Cross-Subsidy	Entrance-fee or market-rate homes generate surplus that buys down rents or service fees for moderate-income neighbors. Requires disciplined reserve policy.	The Grove @ Echo Ridge, Bridge & Beacon	Harborside's 2024 bankruptcy shows the risk of under-reserving entrance fees, stress-test at 85 % occupancy and 5 % interest before adoption.
Demand-Side Pairing (HCBS Waivers & Vouchers)	Layer Medicaid HCBS waiver revenue or Section 202 vouchers atop capped rents; keeps debt constant while underwriting the service layer.	The Intersection, Sage Commons	Pennsylvania's 2025 HCBS expansion now allows phone enrollment, accelerating reimbursement starts for assisted-service residents.

FEE TRANSPARENCY CHECKLIST

New FTC rules prohibit hidden or “junk” fees in consumer contracts.

Use this six-point audit before publishing your pricing grid:

1. **Single All-In Price** displayed on every marketing channel, no plus-plus footnotes.
2. **Line-Item Service Menu** with unit rates, care fees, and escalator caps.
3. **Sliding-Scale Snapshot** showing monthly cost at 60 %, 80 %, 100 % AMI. Base the midpoint on today’s \$3,065 U.S. median for independent living.
4. **Refund & Reserve Policy** in plain language (entrance-fee, deposit, waiting-list).
5. **Annual Increase History**, publish the past five years.
6. **Resident Council Review Window** before any mid-year pricing change.

Sample Sliding-Scale Tier (Illustrative)

AMI Band	Monthly Housing	Services & Wellness	Total
≤ 60 %	\$1,250	\$650	\$1,900
61-100 %	\$2,050	\$750	\$2,800
Market	\$3,150	\$850	\$4,000

What Success Looks Like by 2030

Communities that align mission, money, and message will convert today’s affordability pledge into tomorrow’s sustainable advantage.

- Mixed-income ratio ≥ 30 % below-market units without eroding NOI
- Fee-transparency score ≥ 90 % in resident surveys
- Occupancy variance < 3 pp between market-rate and affordable cohorts

Up Next: We outline the operational, programming, and design tactics that make these models real – including what differentiates them in the market, how to track what matters, and the first moves to start building for 2030 and beyond.

From Theory to Action

Are You Ready?

The proposed profiles and models in this report are not blue-sky ideas – they are a realistic reflection of who your next residents will be, what they expect, and how senior living is already changing. If you see yourself, friends or family members in these stories and strategies, you're not alone: the leaders who will thrive in 2030 are already asking how to turn these insights into operational reality.

But insight alone is not a strategy.

The difference between high-performing, future-ready communities and those left behind will be the willingness to act – decisively, publicly, and with the humility to center resident and family voice at every level.

What does action look like?

- Move beyond “diversity days.” Make inclusion and representation foundational, not optional.
- Give residents real power. Shift from top-down to shared governance – budget, policy, and program co-creation.
- Invest in lived experience. Staff, board, and partners should reflect the communities you seek to serve.
- Redesign for families – of all kinds. Make your physical and social environment open to grandkids, chosen family, and friends.
- Embrace transparency. Make pricing, governance, and decision-making visible and fair.
- Measure what matters. Track satisfaction, agency, family connection, and legacy – not just occupancy.

This is incremental work.

The window for small tweaks and cosmetic change is closing. In an era of empowered, information-rich, and identity-conscious prospects, only authentic, community-wide training and transformation will earn loyalty and word-of-mouth.

The good news?

Communities and organizations that move first will set the standard – and reap the rewards in occupancy, staff engagement, and public reputation.

You don't need to have every answer. You do need to **start**.

Name(s)	Age(s)	Key Identity & Household	Mosaic Segment	Community Type	Top Drivers	Non-Negotiables
Marjorie Taylor	76	Widowed, solo, retired teacher	P56 – Aging in Place	Suburban IL	Stability, mentoring, autonomy	Dignity, intergen, opt-in
Sam & Maria Delgado	72/71	Married, Latinx, family-first	J34 – Hispanic Family	Suburban IL	Family, faith, cultural fluency	Spanish, family, faith
Diane Mitchell	75	Divorced, creative, solo	P56 – Midscale Retiree	Rural IL	Peer-led, creative, simplicity	Pets, simplicity, peer-run
George & Marisol Bennett	82/76	Married, multi-ethnic, affluent	J34 – Affluent Suburb	Premium IL	Equity, inclusion, wellness	Health, inclusion, family
Toni Greer	68	Single, LGBTQ+, digital-first	P56 – Digital-First	Urban Infill IL	Autonomy, tech, trauma-aware	LGBTQ+, autonomy, privacy
Arthur & Belinda Chang	73/71	Married, AAPI, legacy, multigen	A01 – Legacy Builder	Culturally-Specific IL	Tradition, leadership, family	Cultural, leadership, legacy
Marcus Fields	79	Single, activist, urban Black	T02 – Progressive	Urban Co-op IL	Civic, transparency, activism	Governance, activism, trust
Elena Márquez	70	Widowed, Latinx matriarch	H38 – Diversity	Mid-market IL	Family, faith, cultural	Spanish, family, dignity
Carl Jameson	74	Divorced, rural, faith-driven	I30 – Rural Roots	Faith Nonprofit IL	Simplicity, church, routine	Faith, simplicity, predict.
Micah & Devon	71/68	LGBTQ+ couple, neurodiverse	Q65 – Urban Edge	Progressive Life Plan	Identity safety, co-creation	LGBTQ+, emotional safety