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Jan and David Johnson, residents of the Woodlands at Furman, have access to the library at Furman University along with students like John Branisa. DANIELLE PAUL FOR THE WALL STREET JOURNAL

*By*

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A growing number of seniors are returning to college. They take classes and use the library and gym. They cheer in the stands, attend musical and artistic performances. They often have access to the health-care system.

In short, they're doing almost everything they might have done as college students. Only now they don't have to leave after a few short years. They can stay as long as they like—and as long as they pay their bills.

These seniors are enrolling in so-called university-based retirement communities, or UBRCs, where, for high prices, they enjoy many of the most-sought-after benefits of senior living, as well as the perks associated with college living. Perhaps one of the most popular features is simply the ability to interact with students, which some residents say helps keep them feeling young.

“It does make you feel more exuberant about life, because you're not just in a place where everyone else is the same age and they are bemoaning the fact that they are getting old,” says Caroline Schwarz-Schastny, an 81-year-old resident of Lasell Village, a community for seniors on the campus of Lasell University in Newton, Mass.

These communities come with some minimum-age requirements—at least one spouse typically must meet the minimum, which is often somewhere between 55 and 65. Living arrangements tend to be one-, two- or three-bedroom apartments, though some offer small stand-alone homes. Usually there is also a continuum of care; seniors who start out living independently can switch to assisted living or skilled nursing care, should it become necessary.

The biggest downside for many people: the costs. Entrance fees in some cases start around \$200,000—an additional fee can be tacked on for couples—and can go much higher, sometimes in the neighborhood of \$1 million. Much of that money is meant to cover future use of on-premises assisted living or skilled nursing care; often up to 90% can be refundable if a resident moves out or passes away without using the funds for medical care.

There also are monthly fees that can run from around \$1,800 to around \$10,000, depending on factors such as number of rooms, location, number of occupants and services included. Additional amenities available include meals, transportation, housekeeping, social programs and more.

A lack of specific criteria for what qualifies as a UBRC could be another drawback. A residence calling itself a UBRC might be more closely connected to a university in name than in reality—something that can make a big difference in terms of activities and other offerings available to residents.



Before a football game on the Furman University campus, David and Jan Johnson watch the Paladin Marching Regiment. PHOTO: DANIELLE PAUL FOR THE WALL STREET JOURNAL

The label UBRC is being used too broadly, says Andrew Carle, an adjunct lecturer at Georgetown University on aging and health issues and coiner of the term. According to Mr. Carle, who is also a consultant for some UBRCs and other senior-living locations, about 80 communities refer to themselves as UBRCs, but only a few dozen meet his criteria. An ideal UBRC, he says, should be within a mile or so of the main campus, have a defined program for interaction with students and offer a continuum of care. He also believes that there should be a clear, written relationship between the university and the community, and that residents should include alumni, retired faculty and staff. These elements help the community take on the culture of the university, its history and traditions, and help it be part of student and campus activities, Mr. Carle says.

“This may be a fountain of youth for some folks,” but not all of the communities are created equal, he says. “You need to do your homework.”

For those who are seeking the academic stimulation, they might be able to achieve something similar without moving to a UBRC. At many universities, seniors can audit classes provided they have the professor’s permission, whether or not they are affiliated with a UBRC. Also, many major universities offer lifelong-learning courses to seniors; they generally don’t have to live in one of these communities to take classes.

Still, proponents of UBRCs say commuting seniors miss out on the benefits of living on or near campus—including such amenities as daily interactions with college students and on-site classes that might be taught by university faculty and available only to residents.

Some colleges and universities have financial stakes in these communities, through land-leasing or other types of agreements. A UBRC often creates jobs or internship opportunities for students, for instance, in the dining hall, activities office or on-site health center. The communities also present a prime opportunity for universities to offer housing to current and former professors and alumni, build a donor base and create overall goodwill.

When residents move into Capstone Village in Tuscaloosa, Ala., which is owned by the University of Alabama, they tend to be active and engaged in things on campus, says Executive Director Troy Cannaday. Even as they age and their mobility is reduced, Mr. Cannaday says, school spirit still runs rampant. “Even if all they can do is go to our lounge and watch the football game, they’re there and they’re all decked out in university apparel,” he says.



Margi Sidman, an 88-year-old resident at Oak Hammock, a UBRC in Gainesville, Fla., that is affiliated with nearby University of Florida, says she has enjoyed performing with the Golden Gators, a group of women residents who dance occasionally at university basketball games with the student group the Dazzlers, the regular halftime performers.

“We can’t fling our hair or twist our bodies the way the Dazzlers do,” says Ms. Sidman. “But it’s challenging and fun and just another example of the association between University of Florida students and Oak Hammock seniors. How thrilling to be our ages and get a standing ovation from basketball fans who could be our grandchildren or great-grandchildren,” she says.



The Johnsons and their friends Marie and Ron Eldridge cheer for Furman’s football team, the Paladins, at a recent game against the Virginia Military Institute Keydets. PHOTO: DANIELLE PAUL FOR THE WALL STREET JOURNAL

Residents also talk about the benefits of interacting with students. Many residents of the Woodlands, a UBRC affiliated with Furman University in Greenville, S.C., serve as adoptive grandparents to incoming students. The generations socialize together at periodic potluck dinners and regularly attend their “grandchild’s” sports activities or extracurricular programs to support them, says Angela Hecker, director of sales and marketing at the Woodlands.

David Johnson, a 72-year-old Woodlands resident, says he recently lent his tuxedo to a student for a fraternity formal. “He returned it dry-cleaned and in excellent shape—and I think he had a good time,” he says.

Mr. Johnson is a regular at Furman football, basketball and soccer games. He and his wife, Jan, age 73, also attend college musical performances and theater. While the Johnsons acknowledge they could still do many of these activities if they weren’t Woodlands residents, they say that the convenience factor of being a three-minute drive or golf-cart ride away is especially compelling.

Lasell Village, meanwhile, focuses on another aspect of college: the joys and stimulation of learning. More so, perhaps, than at some other UBRCs, Lasell, places a heavy emphasis on keeping residents’ minds fresh through continuing education. Residents are expected to fulfill 450 educational hours a year, or about nine hours a week. There are a variety of options, including independent study or research, so it isn’t hard to meet these requirements, says Anne Doyle, president of Lasell Village. In fact, most residents exceed the minimum, she says. Classes are taught by faculty from Lasell University as well as other local universities and colleges. Educational costs are included in the monthly fee residents pay.

Ms. Schwarz-Schastny, in addition to taking two classes this semester in Asian art and political science, attends university programs on diversity, psychology and other topics that interest her.

Taking it all in, Ms. Schwarz-Schastny says she has just one complaint: “There’s too much to do and not enough time to do it.”

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