



CAMBRIDGE

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PRESS RELEASE

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AGING POPULATIONS A CHALLENGE FOR LEADERS AROUND THE GLOBE

America is not the only place where population aging and population decline are on the minds of government planners.

Cambridge Realty Capital Companies Chairman Jeffrey A. Davis says a United Nations advisory body on issues related to population and development reports that between 2015 and 2050, the population aged 65 or older in Europe will increase from 23 to 28 percent. In North America, the corresponding percentage will rise from 18 to 23 percent.

By 2050, Asia, Latin America, the Caribbean and Oceania will all have more than 18 percent of their populations at ages 65 or above, the UN advisory body predicts.

Mr. Davis notes that John Wilmoth, Director of the UN Department of Economic and Social Affairs, points out that continued success in reducing death rates, including among older people and for deaths due to heart disease, cancer and other causes previously considered intractable, has contributed to the further aging of the world's population.

"In aging societies, social protection mechanisms, pension systems and healthcare programs are being adjusted and strengthened. Women's participation in the workforce is being supported more than ever before, and some countries are slowly pushing up the age of retirement," Mr. Wilmoth reports.

Due to a relatively slow decline in rates of fertility, many parts of Africa will retain a young population for decades to come. Still, as the birth rate continues to fall, due in part to continuing investments in sexual and reproductive health, there will be an opportunity for a "demographic dividend."

UN Secretary General Antonio Guterres says progress in providing access to education and to sexual and reproductive healthcare services, especially for girls and women, has led to falling birth rates in many countries. When this trend is accompanied by investments in human capital, especially for youth, a demographic dividend can result, accelerating a country's economic growth.

In the meantime, the world's population will continue to age as it expands, Mr. Davis observed.

Privately owned since its founding in 1983 as a real estate investment banker specializing in commercial real estate properties, Cambridge today has three distinctive business units: FHA-insured HUD loans, conventional financing, and investments and acquisitions. The company is one of the nation's leading senior housing and healthcare debt and equity capital providers, with more than 400 closed senior housing transactions totaling more than \$4.5 billion since the early 1990's, when the firm began its specialization in providing senior housing capital.

Cambridge has consistently ranked among the country's top five FHA-insured HUD lenders (now HUD Lean) over the last 15 years and offers an array of conventional lending options, including permanent construction and interim loans on either a floating or variable rate basis. The company's principal investment strategy includes direct property acquisitions, joint ventures and sale/leasebacks. The company has acquired 16 facilities totaling approximately \$60 million.

Cambridge is the creator of *The Signature Experience*[™], a four-step process designed to transform the traditional lender/borrower relationship and identify "ideal" capital solutions for worthy projects. The company has a national origination office in Los Angeles, and numerous correspondent and brokerage relationships nationwide.

Cambridge publishes the bi-monthly Capital Wisdom(R) electronic newsletter, which delivers company news and feature stories via e-mail to corporate friends and clients as well as monthly updates of other relevant news and breaking trends. Additional information is available on the Cambridge website, www.cambridgecap.com, and Cambridge can be reached at (312) 357-1601 or via e-mail to info@cambridgecap.com. The firm also has embraced social media and networking via Twitter at <http://twitter.com/cambridgecap>, via Facebook at <http://www.facebook.com/cambridgecap>, via blog at www.cambridgecap.com/blog and via LinkedIn at <http://www.linkedin.com/companies/454232>, where information on the firm and its employees can be found.

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