



CAMBRIDGE

Senior Housing & Healthcare Capital

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PRESS RELEASE

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WILL FAMILIES BE READY FOR AGING BOOMERS?

This sobering question comes to us from the AARP Public Policy Institute: Will families be ready to care for baby boomers as they age?

According to the research institute, the future availability of family caregivers age 45-64 for each person 80 and older has been steadily trending lower. In 2010, the caregiver support ratio was more than 7.2 potential caregivers for each senior over the age of 80. However, by 2030 this ratio will drop to 4.1 to one, and by 2050 to only 2.9 to one.

AARP senior policy analyst Lynn Feinberg says more than two-thirds of Americans believe they will be able to rely on their families to meet their needs when they need long-term care. But this confidence is likely to deflate when it collides with the dramatically shrinking availability of family caregivers in the future.

The good news is that some seniors appear to truly enjoy community living, according to information shared by Holleran Consulting LLC. In a survey involving 265 senior living communities in 36 states, 89.3 percent of independent living respondents rated their overall satisfaction as good or excellent. And 84.5 percent said they would recommend their community to someone else.

Similar surveys of assisted living and skilled nursing home respondents also reported high levels of satisfaction in the middle to upper 80th percentile, the survey revealed.

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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