

A Comparative Study of Chinese and U.S. Retirement Communities

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Abstract: *This project examines the many types of U.S. retirement communities under different classification criteria, analyzes their experience and methods in building such communities, and compares the current development of retirement communities in China and the U.S., focusing on the CCPC-type communities represented by America's "Sun City" and China's "Taikang Community." The comparison is conducted from four perspectives—demographics, economy, policy and culture, and community development—to explore future trends at home and abroad.*

Keywords: Population aging; Retirement community; Sun City; Taikang Community.

1. Overview of U.S. Retirement Communities

1.1 Types of U.S. Retirement Communities

By building type and community scale, retirement communities can be classified as retirement new towns, retirement villages, retirement camps, congregate senior apartments, and continuing care retirement communities. Among these, retirement new towns, villages, and camps mainly serve the "young-old," i.e., those aged 55 and above. Congregate senior apartments and continuing care communities focus more on residents' medical needs and serve the older-old.

By level of medical care, they are divided into independent living, assisted living, special care, and continuing care retirement communities, with care content and intensity increasing in that order. As seniors age and their self-care declines, their needs change. To deliver high-level medical services, these communities partner with specialist hospitals. Such communities are highly "medical-care integrated," [4] costly to develop and expensive to enter. Surveys show about 5% of U.S. seniors live in continuing care communities for professional services.

1.2 U.S. Retirement Community Icon—"Sun City"

Sun City is a famous retirement community in the United States, located in Arizona. Construction began in 1961; over 40 years of development it flourished. The community offers varied housing types to suit different seniors. Abundant sunshine—over 300 sunny days a year—earned it the name "Sun City." As a model of continuous-care retirement living, its evolution is highly instructive. Early on, a commercial center was built first, followed by leisure and daily-life facilities; later expansions clustered housing around these amenities, a pattern widely copied.

Sun City makes extensive efforts to meet seniors' material and cultural needs. It has a comprehensive medical network and rich recreational systems. Medically, a high-level general hospital with ample beds serves residents, while small clinics dot the streets. A standout feature: emergency pendants—press the necklace and instant aid arrives, safeguarding lives. Recreation spans diverse sports and entertainment venues addressing both physical interests and cultural pursuits, supporting learning and socializing. Besides premium outdoor facilities and clubs, residents form hobby-based clubs, join varied classes, and use libraries and art studios. Volunteering lets seniors serve the community, realize self-worth, boost well-being, cut management costs, and foster a positive atmosphere.

2. Overview of China's Retirement Communities

2.1 Development and Lessons Drawn

Early Chinese CCRC retirement communities mostly copied the U.S. model wholesale, such as Taikang Community and Beijing Sun City. Yet this direct transplant has drawbacks: China lacks a comparably robust social-security system, and unlike Western parents whose grown children move out and shift eldercare to society, Chinese culture clings to "raise children to secure old age," a two-way cycle where parents raise children and children later support parents. This difference dooms a simple copy-and-paste of the American model to struggle on native soil.

Investors then began tailoring retirement communities to local conditions. Early on they focused on comfortable spatial design, gradually forming hardware standards; later they emphasized services, spawning distinctive models. Sales cycles shortened; membership, long-term lease, short-term lease, and outright sale all accelerated uptake, letting projects reach operational break-even.

2.2 CCRC Showpiece—"Taikang Community"

The flagship Chinese CCRC is Taikang Life's "Taikang Community." It integrates the entire elder life-cycle, brands itself around senior wellness, and builds a mega health-service platform. Founder Chen Dongsheng toured U.S. communities in 2008 and filed a pilot application and feasibility report with the CBRC that April. Taikang Community launched in 2010. Taikang now runs rehab hospitals and large-scale retirement enclaves in 15 core cities and plans a nationwide chain.

By pairing communities with hospitals, Taikang links payment and service into a closed loop for high-end clients. Operations follow an "insurance + medical-elder care + asset-management" model, executing a cross-sector strategy that merges medical and retirement resources with virtual insurance coverage.

Taikang Community offers well-rounded services covering seniors' leisure, medical care, and daily living. Guided by "active aging" and "cultural aging," it created a "five-in-one" lifestyle: home, university, vitality center, health-care hub, and spiritual sanctuary. Per its website and customer service, the community splits into two service zones, subdivided by care level, delivering tiered support matched to elders' changing needs.

3. Comparison of Chinese and U.S. Retirement Communities: "Sun City" vs. "Taikang Community"

3.1 Operating Models

Sun City's workflow: developers build the retirement community to the operator/investor's specs, sell the property to them, and profit from home sales; investors finance the developer and collect operating revenue or rent under a property-entrusted model; operators deliver senior-care services after completion, earning operating income or management fees under entrustment.

Unlike Sun City's private develop-operate model, Taikang Community innovatively merges retirement real estate with life insurance, using wholly-owned development that fuses developer, operator and investor. It chains retirement communities to insurance products. Its hallmark "Happy Promise" lifelong plan lets clients buy life/health insurance young; premiums fund the communities, whose returns feed the insurer. At retirement, the insurer pays the matured benefit; the client pays the entry fee and moves into a Taikang community.

3.2 Service Content

Sun City aims to "build America's highest-quality retirement communities"; Taikang Community's core idea is "people first, exceptional quality." Sun City offers full cultural, recreational and medical facilities to meet residents' material and spiritual needs; Taikang promotes a "five-in-one" lifestyle and pioneered the "1+N" care team, adding more personalized, targeted options atop Sun City-style medical care.

For medical-eldercare integration, Sun City relies on municipal care and medical facilities to cut upfront costs, building no in-house hospital. Thanks to insurance backing, Taikang has ample early capital and embeds medical services from day one, siting a Class-2 rehab hospital in every community. In professional care, Taikang offers stage-specific plans, a "dementia tiered-care program," and a full-coverage system delivering "whole-person, whole-cycle, whole-time, whole-process, whole-family" service under the "1+N" model.

4. Insights and Recommendations

Aging is a shared risk the whole nation and society will face; China's retirement communities started late and remain underdeveloped, confronting many problems. Government, society, developers and other stakeholders must act together to advance these communities.

4.1 Government Tasks

Position the government correctly and clarify its responsibilities. Aging concerns not only the elderly but the entire nation and society. In China, government absence is serious. For retirement communities, government is promoter, guarantor of growth and supervisor of healthy, sustained operation. Fiscal spending on aging has risen tenfold in ten years, benefiting the sector but demanding stricter institution-building and oversight. The government must keep improving basic aging policies, secure elders' living needs, raise their disposable income and quality of life, and achieve "support in old age" for nation and people.

Perfect laws and maintain continuous oversight. Set clear fee and service-evaluation standards so the industry has rules to follow. Link retirement-community projects to social-security policy, allowing elders to use pensions and related subsidies for community fees.

4.2 Society's Tasks

The traditional “raise children to secure old age” mindset creates a widespread ideological barrier and low social acceptance. Public awareness of “social work” is low; publicity must expand. Improve the social-work service system, raise volunteer quality, adopt the U.S. model of social work in retirement communities, personalize services, encourage social forces to join, and boost both community development and service quality.

4.3 Developer Tasks

Shift service concepts and strengthen social responsibility. For sustainable communities, developers must change their outlook and heighten social responsibility. Understand elders’ needs thoroughly; services should go beyond basic physical and safety needs to deeper social, esteem and self-fulfillment needs.

Enhance community functions and complete supporting facilities. To meet the diverse needs of the elderly mentioned above, developers must improve community functions and fill gaps in related amenities during senior-housing construction. Planning should be thorough from the layout stage, focusing on barrier-free details and full daily-life infrastructure. Beyond hardware, cultivate a soft environment: ensure safety and privacy while encouraging socializing through regular age-appropriate activities. Model the approach on senior universities: collect residents’ interests, open hobby classes, form interest-based groups, and assign staff to run them.

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