Acknowledgements

This survey and report, “The Maturing of America—Communities Moving Forward for an Aging Population” could not have been undertaken without the support of MetLife Foundation, which also made possible our 2005 survey and subsequent report. We are grateful for the Foundation’s strong commitment to the health and well-being of older Americans. We also appreciate the excellent work of the International City/County Management Association, which administered this survey. In addition, n4a wishes to thank its partners, whose involvement in every phase of survey development and promotion has been invaluable.

Participating organizations include:

National Association of Area Agencies on Aging (n4a): n4a is the leading voice on aging issues for Area Agencies on Aging (AAAs) and a champion for Title VI Native American aging programs. Through advocacy, training and technical assistance, we support the national network of 629 and 246 Title VI programs.

MetLife Foundation: MetLife Foundation was created in 1976 by MetLife to continue its longstanding tradition of contributions and community involvement. The goal is to empower people to lead healthy, productive lives and strengthen communities. Underlying the Foundation’s programs is a focus on education at all ages and a commitment to increasing access and opportunity. The Foundation makes grants in health, education, civic affairs and culture.

International City/County Management Association (ICMA): ICMA develops and advances professional local government management to create sustainable communities that improve lives worldwide. In addition to supporting its nearly 9,000 members, ICMA provides publications, data, information, technical assistance, and training and professional development to thousands of city, town, and county experts and other individuals throughout the world.

American Planning Association (APA): APA is an independent, not-for-profit educational organization that provides leadership in the development of vital communities by advocating excellence in community planning, promoting education and citizen empowerment, and providing the tools and support necessary to meet the challenges of growth and change.

National Association of Counties (NACo): NACo is the only national organization that represents county governments before the Administration and Congress. NACo provides essential services to the nation’s 3,068 counties.

National League of Cities (NLC): The NLC is dedicated to helping city leaders build better communities. Working in partnership with the 49 state municipal leagues, NLC serves as a resource to and an advocate for the more than 19,000 cities, villages and towns it represents.

Partners for Livable Communities (Partners): Partners is a nonprofit leadership organization working to improve the livability of communities by promoting quality of life, economic development, and social equity. Since its founding in 1977, Partners has helped communities set a common vision for the future, discover and use new resources for community and economic development, and build public/private coalitions to further their goals.
The Maturing of America
Communities Moving Forward for an Aging Population

June 2011
Table of Contents

Executive Summary ..........................................................................................................................................................i

Introduction .....................................................................................................................................................................1

Approach ..........................................................................................................................................................................3

Highlights .........................................................................................................................................................................4

Findings and Recommendations ...................................................................................................................................8
  Health ...........................................................................................................................................................................8
  Nutrition ....................................................................................................................................................................10
  Exercise .......................................................................................................................................................................11
  Transportation ...........................................................................................................................................................11
  Public safety/emergency services .............................................................................................................................14
  Housing ......................................................................................................................................................................16
  Taxation and finance ....................................................................................................................................................18
  Workforce development ...........................................................................................................................................19
  Civic engagement/volunteer opportunities ...........................................................................................................19
  Aging/human services ...............................................................................................................................................20
  Planning and policies that benefit older adults ......................................................................................................21

Summary ........................................................................................................................................................................23

Tables and Charts ...........................................................................................................................................................24

Appendix .........................................................................................................................................................................52

End Notes .......................................................................................................................................................................54
Executive Summary

Two powerful phenomena have come face-to-face this year, demanding urgent attention. One is demographic: the rapid and dramatic aging of the U.S. population. In 2011, in communities across the country, the leading edge of the Baby Boom generation reached age 65. By 2030, more than 70 million Americans—twice the number in 2000—will be 65 and older. At that time, older adults will comprise nearly one in five Americans.

The other phenomenon is the Great Recession, which began officially in December 2007. In the U.S., despite initial signs of recovery, it continues to heavily influence policy, programs and planning. States continue to cut budgets, and municipalities are also financially distressed. As a result of the recession, spending for aging supports and services is shrinking—precisely at the time it is needed most.

With the convergence of these two forces, critical concerns come to the fore. How prepared are communities across America to tap the vast potential of the oncoming wave of older adults? How are policies in all dimensions of community life being adapted to support these individuals as they age in place, particularly during the most advanced years of their lives? What initiatives are underway to address the “maturing” of America?

To answer these questions, with support from MetLife Foundation, and in partnership with the International City/County Management Association (ICMA), American Planning Association, National Association of Counties, National League of Cities, and Partners for Livable Communities, the National Association of Area Agencies on Aging (n4a) led a nationwide survey: “The Maturing of America—Communities Moving Forward for an Aging Population.” The survey, administered in 2010 by ICMA, was intended to assess progress against benchmarks established in the first “Maturing of America” survey conducted in 2005. In both cases, the findings were eye-opening.

Key Finding: n4a’s report on the first survey, issued in 2006, found that, while many communities had some programs to address the needs of older adults, few had undertaken a comprehensive assessment to create a “livable community” for all ages, including the diverse population of those age 65+. The new survey reveals only limited progress in advancing this goal. Indeed, as a result of the severe economic challenges associated with the recession, most communities have been able only to “hold the line”— maintaining
policies, programs and services already established. Thus, they have not been able to move forward to the degree needed to address the nation’s current “age wave.” The survey captures encouraging steps forward in some areas, and retrenchment in others. But overall, it appears that many communities are struggling to maintain the status quo.

We call upon policymakers at all levels of government, but particularly at the local level, to move forward energetically—even if incrementally—to address the challenges at hand. We urge local community leaders—working with Area Agencies on Aging, universities, businesses, nonprofit organizations, other public sector entities and older adults themselves—to become champions and change agents who can break through the current stalemate. We hope that this report, which spotlights the ways some communities are doing just that, will inspire fresh momentum.

Specific Notable Findings

**Advances:** Notwithstanding the challenges faced by local governments, there have been notable areas of advancement by communities since the 2005 survey. Communities report the following:

- Increased support for older adults
  - A dramatic increase in the availability of *specialized training for public safety and emergency staff in dealing with older adults*, from 24% in 2005 to 59% in 2010. Such training is indispensable for those helping older persons during natural and manmade disasters.
  - Significant growth in the provision of *in-home support services for older adults*, from 71% in 2005 to 77% in 2010. This change responds to older individuals’ desire to remain in their homes and communities as long as possible, rather than being forced into institutional care.
  - Greater support for advanced education and retooling for the workforce
    - Significant increase in *programs that support older adults’ participation in local educational opportunities* (e.g. discounts, transportation), from 45% in 2005 to 52% in 2010. This finding likely reflects older adults’ desire for educational enrichment as well as to refresh workforce skills.
  - Expanded opportunities for older adult contribution to the community
    - Very significant rise in volunteer opportunities for older adults (e.g. arts, culture, human services), from 66% in 2005 to 80% in 2010. Communities are clearly acknowledging the invaluable resource represented by older volunteers, who can contribute in every dimension of civic and community life.
**Challenges:** Local governments identified three top challenges their communities face in meeting the needs of or planning for older adults. While responses varied, the challenges most often cited were financial/funding shortages, transportation and housing. This lineup contrasts with the top three identified challenges in 2005, which were, in the following order, housing, financial issues and various health issues.

### Top Three Challenges in Meeting the Needs of or Planning for Older Adults

<table>
<thead>
<tr>
<th>2010</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Financial/funding shortages</td>
<td>1. Housing</td>
</tr>
<tr>
<td>2. Transportation</td>
<td>2. Financial issues</td>
</tr>
<tr>
<td>3. Housing</td>
<td>3. Health</td>
</tr>
</tbody>
</table>

This articulation of current challenges is backed up by how local governments assess their economic condition:

- In 2010, only 42% of jurisdictions indicated they were experiencing *some growth*—a drop of 25 percentage points from the 67% reporting some growth in 2005.
- In 2010, 30% of local governments experienced *some decline*; a nearly three-fold increase from the 11% that reported that they experienced some decline in 2005.

### Overall Findings

Following are capsule summaries of the findings of each section of the 2010 survey.

### Programs & Services for a Maturing America:

- **Health care**—Over two-thirds (69%) of local governments report the availability of health care services that meet a range of needs. However, communities with larger populations are far more likely to provide/deliver these (all local governments of 1,000,000+ report doing so); older adults in more rural areas are at a significant disadvantage in securing health care services. This disparity is also true of prescription drug programs (other than Medicare Part D), wellness programs, preventive screenings and immunizations.

- **Nutrition**—Respondents indicate that congregate and home-delivered meals programs are available in 85% of communities, and more than half of local...
governments report that the meal provider/deliverer is a nonprofit or faith-based organization. A high percentage of communities (73%) also report the availability of nutrition education programs.

- **Exercise**—Over 70% of communities report the availability of exercise classes tailored to specific health concerns, such as heart disease, arthritis, diabetes and falls, and nearly 90% report the availability of local parks and other venues that have safe, easy-to-reach walking/biking trails. The Pacific Coast region leads the nation in the availability of both initiatives.

- **Transportation**—Programs that provide transportation to and from health care services, as well to other destinations (such as grocery stores and cultural events) are reported by over 80% of respondents, about the same as in 2005. Transportation options range widely in availability. Three-quarters of communities report having in place sidewalks and street crossings that are safe and accessible for older pedestrians; fewer report having sidewalk systems linking residences and essential services.

- **Public safety/emergency**—The percentage of local governments reporting specialized training for public safety/emergency staff in dealing with older adults *more than doubled*, to 59% from 24% in 2005. However, communities reporting plans in place for evacuation of older adults, if needed, *decreased* to 71% from 81% in 2005. Communities report a modest decline in availability of programs to detect and prevent elder abuse and neglect.

- **Housing**—Availability of programs to provide home maintenance and repair assistance, home modification and targeted service delivery to meet the needs of older adults (e.g. backyard trash collection, sidewalk snow removal) remains roughly the same as five years ago. Subsidized housing availability slipped to 63% from 70% in 2005.

- **Taxation and finance**—Reported property tax relief for older adults on limited incomes shows a steep *drop* in availability, to 54% from 72% in 2005. Availability of programs to educate and inform older adults about financial fraud and predatory lending has declined somewhat (to 65% from 69% in 2005), while availability of assistance with preparation of tax forms slightly increased.

- **Workforce development**—Forty-eight percent of respondents report the availability of workforce skills development services targeting older adults, while 39% report employer engagement/education programs.
• **Community and civic engagement**—A very significant increase in volunteer opportunities for older adults is reported, to 80% from 66% in 2005. Substantial engagement of older adults in local planning and decision-making processes is also reported, and close to 90% of respondents indicate that older adults are represented on advisory boards, commissions or committees that deal with planning issues that affect them.

• **Aging/human services**—There has been significant growth in availability of in-home support services for older adults since 2005, to 77% from 71%. Local governments report a drop in availability of a single-entry point model for services, to 37% from 42% in 2005.

**Planning & Policies that Benefit Older Adults:**

• **Strategic plan**—Only 30% of respondents report having in place a process that solicits input from older persons, and just over half that many (17%) report having comprehensive assessments and strategic plans in place. More however, note that they intend to institute such assessment and planning (26% and 27% respectively).

• **Land use planning**—Local governments are implementing land use planning tools to varying extents, with the master plan being the one most often in place (67%). Zoning that supports complete streets is reported by a majority of local governments (54%). Zoning requirements that support aging in place and active lifestyles for older adults (e.g. higher density, mixed-use development, and amenities) are reported by 44% of respondents.
Introduction

Two powerful phenomena—one slow-building and long-anticipated, the other unexpected—have come face-to-face this year, demanding urgent attention. One is demographic: the rapid and dramatic aging of the U.S. population, tracked and talked about for decades, has at last arrived. In 2011, in communities across the country, the “graying of America” became a conspicuous reality, as the leading edge of the Baby Boom generation—those born between 1946 and 1964—reached age 65. By 2030, more than 70 million Americans—twice the number in 2000—will be 65 and older. At that time, older adults will comprise nearly one in five Americans.

This is not a monolithic, undifferentiated group. On the contrary, older Americans now and in the future will encompass the full spectrum of socioeconomic, physical cognitive conditions and capacities, and likewise the full range of racial, ethnic, cultural and lifestyle diversity. Policymakers and community leaders will require a broad repertoire of policy and programming tools to connect with this generation in a way that creates maximum value.

Moreover, after 2030, these individuals will increasingly spill into the “oldest old” category—individuals age 85 and over. This group is projected to grow rapidly in number as well, from 5.3 million in 2006 to nearly 21 million by 2050. These are the individuals most likely to need intensive services and supports to maintain their health, independence and quality of life.

The other phenomenon, unanticipated but by a few, is the Great Recession, which began officially in December 2007. This global economic crisis brought hardship to individuals, institutions and whole nations. In the U.S., despite initial signs of recovery, it continues to heavily influence policy, programs and planning for both the short and long term. The collapse of the financial sector devastated retirement investments, elevated unemployment levels (joblessness among older workers age 55+ doubled, and unemployment for those age 65+ increased to the highest rates on record), precipitated widespread home foreclosures, and diminished federal, state and local resources. States continue to cut budgets, and although rare, there have even been instances of municipalities so distressed that they declared bankruptcy. As a result of the recession, spending for aging supports and services is shrinking—precisely at the time it is needed most.

With the convergence of these two forces, critical concerns have become even more pressing. How prepared are communities across America to tap the vast potential of the oncoming wave of older adults—a cohort known to be, on the whole, healthier and better educated than any before? At the same time, how are policies
in all dimensions of community life being adapted to support these individuals as they age in place, particularly during the most advanced years of their lives? What initiatives are underway to address the “maturing” of America?

To answer these questions, with support from MetLife Foundation, n4a led a nationwide survey: “The Maturing of America—Communities Moving Forward for an Aging Population.” The survey, administered in 2010 by ICMA, with more than 1,400 local governments responding out of over 10,000 that received it, was intended to assess progress against benchmarks established in the first “Maturing of America” survey conducted in 2005. In both cases, the findings were eye-opening.

n4a’s report on the first survey, issued in 2006, found that, while many communities had some programs to address the needs of older adults, few had undertaken a comprehensive assessment to create a “livable community” for all ages, including the diverse population of those age 65+. The new survey, whose findings this report details, reveals only limited progress in advancing this goal. Indeed, it appears that, as a result of the severe economic challenges associated with the recession, most communities have been able only to “hold the line”—maintaining policies, programs and services already established to meet the needs of an aging population. Thus, they have not been able to move forward to the degree needed to address the nation’s current “age wave.” The survey captures encouraging steps forward in some areas, and retrenchment in others. But overall, the impression left is that many communities are struggling to maintain the status quo.

This deadlock will prove increasingly untenable with time. As the number and percentage of older persons rapidly rises, demand for services and supports will rise also. The changing needs of an older population will impact housing, transportation, health care services and virtually all other sectors of the community. At the same time, the need for civic and community engagement by those with the capacity to contribute will be unprecedented. The “age dividend,” producing a bounty of healthy, civic-minded older adults with time to devote to the larger good, is an asset that communities will need more than ever to capitalize on—and not squander.

The Opportunity: In hard times, people often recognize the need to pull together, pool their resources and potential, and create something otherwise unachievable. Local communities—even under economic duress—have the means to develop policies, programs and services that will increasingly make them “good places to grow up and grow old.” Thoughtful adaptation of zoning and land-use policies, coordination of housing and transportation planning, and enhancement of programs and services that keep older adults engaged in the community serve the
interests of younger persons and their families as well. Accomplishing change will require commitment, collaboration, and the breaking down of artificial barriers between related jurisdictions and activities—barriers which are often created or reinforced by narrowly focused funding streams. However, the initiatives communities launch during this period of adversity can form the foundation for more robust progress once economic growth accelerates.

In short, a range of actions, some low or no-cost, can and must be taken now to position communities for bolder, more comprehensive advancement later. We call upon policymakers at all levels of government, but particularly at the local level, to move forward energetically—even if incrementally—to address the challenges at hand. We urge local community leaders—working with Area Agencies on Aging, universities, businesses, nonprofit organizations, other public sector entities and older adults themselves—to become champions and change agents who can break through the current stalemate. We hope that this report, which spotlights the ways some communities are doing just that, will inspire fresh momentum.

Approach

The first “Maturing of America” survey, conducted in 2005, was designed to answer three key preparedness questions:

• whether efforts are being made to assess and put into place programs, policies and services that address the needs of older adults and their caregivers;
• whether cities and counties are able to ensure that their communities are “livable” for all ages—not only good places to grow up but good places to grow old; and
• how well equipped an area is to harness the talent, wisdom and experience of older adults to contribute to the community at large.

In 2010, the follow-up survey, “The Maturing of America—Communities Moving Forward for an Aging Population” (or “Maturing of America II”), aimed to assess what progress had been made in all of these areas. Some new questions were added to the original survey instrument to capture information that increased in importance, and some questions were modified to more precisely define the service, program or policy being addressed. Therefore, exact comparisons between the two surveys’ findings are not always possible, but broad conclusions can be drawn nonetheless.
Highlights

The Context: Challenging Times

The key overall finding of this survey is that, due to severe economic challenges stemming from the Great Recession, communities have generally only managed to “hold the line,” maintaining existing policies, programs and services to meet the needs of an aging population. It does not appear that a significant expansion of age-friendly policies, programs and services is occurring across the country. While there are clear differences among regions, in general, communities seem to be “just keeping their heads above water.”

The stresses on local government produced by sustained economic crisis show up in many places. In particular, the contrast between responses to questions about economic growth in the 2005 and the 2010 Maturing of America surveys is telling:

• In 2005, 67% of jurisdictions described their current economic condition as experiencing some growth; in 2010, only 42% indicated they were experiencing some growth—a drop of 25 percentage points.
• In 2005, 11% reported that they experienced some decline; in 2010, 30% experienced some decline, proportionately, a nearly three-fold increase.

This is the context in which we must view the findings of Maturing of America II. In view of these circumstances, it is not surprising—but is nonetheless disappointing—that community support for older adults has taken one very significant “back-step” in the area of property tax relief. The survey reveals a noticeable decrease in availability of property tax relief for older adults on limited incomes. In 2005, 72% of respondents reported this program; in 2010, only 54% reported its availability.

Another question asked in both surveys underscores the strain communities are feeling. Participants were asked to identify the “top three challenges your community faces in meeting the needs of or planning for older adults.” While responses varied, the challenges most often cited were financial/funding shortages, transportation and housing. This lineup contrasts with the top three identified challenges in 2005, which were, in the following order, housing, financial issues and various health issues.
Top Three Challenges in Meeting the Needs of or Planning for Older Adults

<table>
<thead>
<tr>
<th>2010</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Financial/funding shortages</td>
<td>1. Housing</td>
</tr>
<tr>
<td>2. Transportation</td>
<td>2. Financial issues</td>
</tr>
<tr>
<td>3. Housing</td>
<td>3. Health</td>
</tr>
</tbody>
</table>

Clearly, financial issues—for both individuals and the entities that strive to serve them—have become a paramount concern. Not only local governments, but also charitable groups and not-for-profits have seen their budgets erode. Sources of support for older adults—especially those on fixed or limited incomes—are diminishing. The continuing shift in pension plans from defined benefit to defined contribution plans—where pensions are provided at all—have eliminated a significant source of financial stability. Health care costs continue to soar and costs for other necessities (fuel, housing, food, etc.) are also taking an increasingly large bite from household budgets as well as institutional budgets.

The impact of rising costs, particularly on older adults, is apparent in new measures used to look at poverty in America. Under a revised census formula, considered “supplemental” to the official poverty figures, across all demographic groups, Americans 65 and older sustained the largest increases in poverty of any group in 2009—to 16.1%. The traditional formula has long been criticized because it considers only pretax cash income and does not account for medical, transportation and work expenses.

Notably, transportation has risen in Maturing of America II from a mix of “other” concerns to become the “number two” identified challenge. The survey findings suggest that communities increasingly recognize the impact of inadequate transportation options on older adults—hobbling progress in connecting them with services as well as opportunities to contribute.

In addition, access to affordable, suitable housing continues to be a major concern, particularly as initiatives to prevent institutionalization, or to promote the transition of individuals out of institutions, gain momentum. Housing issues have multiple facets. Older persons’ desire to “age in place” is well established, but the suitability of their homes for supporting their changing needs often falls short. Homeowners and renters alike frequently find that accessibility features (e.g., lever door handles, grab bars and other bathroom aids, non-slip floors, no-step entrances, etc.) are missing or inadequate. Homeowners may lack resources for
long-term upkeep, repair and modification, as well as the costs of increasing utility bills and, in some areas, rising property taxes. Renters typically have no control over rising rent and utility costs and, in general, spend a much higher proportion of their income on housing than do homeowners. vi

Advances in Building Communities for All Ages
Notwithstanding these challenges, in certain areas, the new survey shows significant, and even exciting, advancement by communities since 2005. These fall primarily into the categories of enhanced assistance for older adults, strengthened support for older persons pursuing advanced education and workforce skills; and widened opportunities to contribute to the community.

Assistance for older adults
Perhaps the single most striking finding of Maturing of America II is the dramatic jump in communities reporting specialized training for public safety and emergency staff in dealing with older adults. In the 2005 survey, 24% of local governments reported that such specialized training was available. In 2010, that percentage rose to 59%—a 35 percentage point increase.

This development represents a significant victory for aging advocates everywhere who have been working to call attention to the disproportionate impact of natural and manmade disasters on older individuals, whether they live in the community or in long-term-care settings. A 2009 n4a report on local community emergency readiness and response cited research to the effect that, of the confirmed fatalities that resulted from Hurricane Katrina in 2005, 64% were 65 years or older and 47% were 75 or older. Moreover, the report noted that among persons with a disability and those caring for someone with a disability, 32% are likely to need extra help in a disaster for themselves or for the person they care for. vii

The fact that well over half of reporting local governments have instituted specialized training for public safety and emergency staff in dealing with older persons (including older adults with disabilities) indicates that this message has gotten through. Such a response gives hope that some of the grim figures on disaster-related fatalities and injuries among our most vulnerable citizens may be reduced in future emergencies.

Another crucial area in which assistance for older persons is growing is in the area of in-home support services. The survey shows a significant increase in the availability of these services, from 71% in 2005 to 77% in 2010. Again, this progress

Ventura County, CA
The Elder Help Program was developed in response to the loss of and/or reduction in state-funded case management programs. Faced with dire need in the community for home-based care, the Ventura County Area Agency on Aging (VCAAA) established Elder Help which utilizes Older Americans Act Title III B funding to provide much needed assistance to the homebound elderly in Ventura County. There are three components to the Elder Help Program: In-Home Assistance (chore and light housekeeping), Personal Care and Non-Emergency Medical Transportation. Elder Help utilizes contractors and leverages other funding sources to provide services eliminated by the state. Elder Help leverages both Community Service Grants and Federal Transit Administration funding to maximize services.
reflects the sustained advocacy of the Aging Network and others to “rebalance” long-term care in the U.S. from institutional care to home and community-based care. For too long, structural incentives for provision of care for older persons have favored institutional settings, rather than the alternative preferred by most older adults—to receive long-term services and supports in the least restrictive setting possible: their own homes and communities.

**Support for advanced education and retooling**

Maturing of America II shows a significant percentage of communities reporting that there are programs that support older adults’ participation in local educational opportunities (e.g. discounts, transportation). The survey indicates growth in the availability of such support from 45% in 2005 to 52% in 2010.

Although the percentage of local governments reporting the availability of workforce skills development services targeting older adults has basically held steady since the 2005 survey, these college discount programs are likely attracting not just “lifelong learners” in pursuit of personal enrichment, but also older individuals who are seeking opportunities to “retool” so as to rejoin the labor force, or enhance their skills to remain there. Many older workers who had planned to retire no longer believe they will be able to afford to do so. Georgia Technical Colleges reported last year that “The number of older adults pursuing their education is increasing with the effects of the economy.”

At the same time, as highly experienced, knowledgeable and skilled employees reach the traditional age of retirement, many communities are becoming aware of the need to encourage older workers to remain in the labor force. According to a 2008 Urban Institute report, “Current Strategies to Employ and Retain Older Workers,” community colleges are leading efforts to develop job training opportunities for older workers.

These developments suggest that, to the extent communities can afford to make available discounts at educational institutions and content related to workforce development, both will be welcomed by older adults.

**Expanded opportunities for contribution**

Increasing attention is being given to older adults’ desire and ability to contribute to their communities in multiple ways—whether counseling residents at a homeless shelter, driving older patients to medical appointments, tutoring elementary school students or providing literacy training to non-English speaking neighbors. Older volunteers are also taking the professional
skills honed over a lifetime in the labor force and applying them to the urgent needs of their local community. This could mean chairing the board of a local social service agency or serving on a municipal planning commission.

Maturing of America II captures expanded efforts by communities to acknowledge and take advantage of this invaluable resource. The percentage of communities reporting volunteer opportunities for older adults has risen from 66% in 2005 to 80% in 2010, a pronounced increase of 14 percentage points. This significant increase in volunteer opportunities likely reflects a growing awareness of the potential contributions of older adults in all dimensions of civic and community life, and more systematic efforts to facilitate their engagement.

These, then, represent the areas where the most notable change has been reported between 2005 and 2010. Important insights can also be gained by looking closely at responses that appear to be relatively stable over that time.

Findings and Recommendations

Health

Few issues are more important to older adults than the availability and affordability of quality health care services. And, with enactment of the Medicare Part D prescription drug benefit in 2003, then the Patient Protection and Affordable Care Act in 2010, and more recently, debate over calls to “voucherize” Medicare as a means to reduce federal spending, few issues have been more controversial.

Health insurance is no longer a guaranteed retiree benefit, and many older people are faced with the challenge of huge medical costs. Beyond direct health care service delivery, they are concerned about related issues such as disease prevention, wellness promotion, chronic disease self-management and others.

Maturing of America II tells us that 69% of local governments report the availability of health care services that meet a range of needs. Population is a key factor in this availability. Specifically, all local governments with a population over 1,000,000 report providing/delivering these services, often in conjunction with a nonprofit or faith-based organization or with a for-profit company. As population size decreases, reported lack of service availability increases—with particularly high percentages showing no service availability in areas with

Lawrence, MA

A partnership was formed between Hebrew Senior Life, New England’s largest nonprofit health care system, and Elder Services of the Merrimack Valley, an Area Agency on Aging in Lawrence, Massachusetts. This collaboration began as a center for training leaders, offering evidence-based programs to help consumers manage chronic illness, improve nutrition, engage in physical activity, and support a happier and healthier life style. The seven diverse programs have expanded statewide, thanks to collaborations with community and medical partners. Currently, more than 2,000 elders and caregivers have participated in one or more programs.
populations under 10,000. This finding confirms the conventional wisdom that older adults in more rural areas are at a significant disadvantage in securing health care services.

Geography also plays a role here. The highest percentage of local governments—40%—reporting a lack of health care services that meet a range of needs are in the Mid-Atlantic region, with the East-South Central region right behind at 36%.

The survey also looks at the availability of prescription drug programs (other than Medicare Part D). Fifty-three percent of local governments report that these programs are available. While population is a factor in responses regarding local availability of these programs, the distribution by population groups is more varied than it was for health care services. Still, over half of local governments responding with populations under 10,000 report that prescription programs are not available. Here too, the highest percentage of local governments—65%—reporting a lack of prescription drug programs that meet a range of needs are in the Mid-Atlantic geographic region, and in New England.

Wellness programs that offer evidence-based health promotion and disease prevention, such as chronic disease self-management, have immense potential to improve the health and quality of life of older adults, as well as to control spending. Over 80% of Americans age 65 and older have at least one chronic condition and half have at least two. Sixty-four percent of local governments reported having wellness programs for older adults, including evidence-based programs.

As with other health-related programs, smaller local governments report the least availability of preventive screenings, while 90% or more of governments with populations of 100,000 to 1,000,000 show that such screenings are available. Seventy-four percent of respondents overall report the availability of preventive screenings. And, in the area of immunizations, reported availability is almost identical to the 2005 survey results at 79%. Close to 40% of respondents report delivery/provision by the local government. All local governments with high populations (over 1,000,000) report delivering this service, while smaller governments report less availability.

**RECOMMENDATION:** Access to health care is critical to successful aging. To that end, communities should support through public, private and nonprofit partnerships efforts to ensure access to the broadest range of health care for older adults—preventive and acute care—including physical health and mental
health supports. These efforts should include health education, screenings, immunizations and prescription drug plan counseling, evidence-based health promotion classes as well as care transition programs to ensure that patients leaving hospital and nursing home settings connect with needed supports (medication management, transportation to doctor’s appointments, home delivered meals, etc.) in order to avoid the risk of premature readmission.

**Nutrition**

Good nutrition and exercise are essential to good health—mental and physical—and longevity. Both can help in preventing and controlling chronic diseases such as heart disease, cancer, stroke, diabetes and osteoporosis. Wellness programs are valuable tools for educating and supporting lifestyle changes among older adults. Even more basic are programs that ensure access to balanced, nutritious meals and that promote exercise. Local communities play a very important role in delivering these programs.

Under the Older Americans Act (OAA), the major federal social services program for older adults in the U.S., provision is made for a broad range of services and supports for older adults, aged 60+, including nutrition services. At the local level, the focal point for OAA programs and services is the Area Agency on Aging and, in Indian country, the Title VI Native American aging program. Among their most visible and valued efforts in the community are the delivery—either directly or through other service providers—of congregate and home-delivered meals. However, funding under the OAA is not sufficient to meet the needs of all older adults in this area or the others covered in its mandate; state and local government and private sector support is also critical.

In Maturing of America II, some 85% of local governments report that meals programs are in place, and over half indicate that the meal provider/deliverer is a nonprofit or faith-based organization. While a high percentage (73%) of communities also report the availability of nutrition education programs, these are much more prevalent in localities with populations of 10,000 and above.

**RECOMMENDATION:** Nutrition is a basic health need. Although congregate, home-delivered and other nutrition programs exist in most communities, few have sufficient funding to meet the needs of all of the citizens who are in need. Older adults, like young children, are particularly vulnerable to the effects of malnutrition. To ensure that no older adult goes hungry, communities should develop partnerships and campaigns with the private, nonprofit and faith-based communities to raise awareness and funding to stamp out hunger for
all citizens, including seniors. Additionally, communities should undertake efforts to make fresh foods available to older adults through the promotion of farmer’s markets, food cooperatives and community gardens.

**Exercise**

Communities are promoting exercise both through *classes tailored to specific health concerns*, such as heart disease, arthritis, diabetes and falls, and through creating environments that encourage and support walking, biking and other physical activity. Over 70% of survey respondents indicate that specialized exercise classes are available, while nearly 90% report the availability of *local parks and other venues that have safe, easy-to-reach walking/biking trails*. The Pacific Coast tops the list among geographic areas whose local governments report the availability of both of these initiatives.

**RECOMMENDATION:** Research has clearly shown that exercise can improve the physical and cognitive health of individuals even into advanced age and can actually prevent or delay the onset of many chronic diseases. However, statistics indicate that the number of older adults who regularly engage in physical activity is extremely low. To encourage more older adults to engage in exercise, communities should ensure that publicly supported parks, parcourses and walking/biking trails are suitable for citizens of all ages. Additionally, fitness facilities and classes should include programming that is appropriate for citizens across the lifespan.

**Transportation**

Transportation is the vital link connecting older adults with their communities and with the elements of a full and engaged life—job, volunteer work, social and health services, family, friends, place of worship and play. Without transportation options, older adults are at risk of social isolation and other undesirable outcomes.

Maturing of America II shows that transportation issues have emerged as a more dominant concern for communities across the nation in the past five years. The number of local governments that identified transportation as a key challenge suggests an increasing recognition that keeping older individuals connected to the community is imperative, and that transportation options, along with zoning and planning initiatives, are fundamental to achieving that. This response may also reflect a growing awareness that, no matter how service-rich a community might be, if older adults cannot reach those services, it will be for naught.

---

**Charlottesville, VA**

Recipients of Supplemental Nutrition Assistance Program (SNAP) benefits (the former Food Stamp Program) were able to use their SNAP allotment for the first time to purchase local produce at the Charlottesville City Farmers Market. To make the debit-style SNAP cards usable at the market, the Jefferson Area Board for Aging (JABA) spent a year in preparation, including the creation and distribution of a local currency to test the demand. The effort, which targeted persons of all ages living in public housing, required the cooperation of several organizations, as well as the farmers and vendors themselves.
While there is little change in the reported availability of various types of transportation services since 2005, what appears to have changed is the degree to which local governments are involved in providing and delivering transportation programs; reported involvement has risen significantly since 2005. For example, when asked about transportation options for older adults (e.g., to and from senior centers, grocery stores, pharmacies, faith communities, cultural events), almost identical percentages of respondents as in 2005 (80% vs. 79%) reported that these options were available in their communities. But when it came to identifying to what degree local governments actually provide/deliver these programs, the 2005 survey found that only 24% did so, compared to 47% in 2010—approximately double the proportion. Forty-five percent of reporting local governments also indicated in 2010 that they fund all or part of this program, vs. 32% in 2005. We can only speculate as to why this might be the case, but it is possible that communities were able to use funds provided through the Safe, Accountable, Efficient Transportation Equity Act: A Legacy for Users (SAFETEA-LU), signed into law in 2005, and the American Recovery and Reinvestment Act (ARRA), enacted in 2009, to move things forward when services might otherwise have been cut.

As noted, respondents report most transportation services remain available at approximately the same level as in 2005. Specifically, the percentages of local governments reporting availability of the following programs in Maturing of America II are:

- discounted bus or taxicab fares or vouchers for older adults (vouchers were added to the question in 2010)—35%,
- road design and signage that meet the needs of older adults—45%, and
- sidewalks and street crossings that are safe and accessible for older pedestrians (e.g. flashing walk signs, sidewalk bumpouts)—75%.

Of particular importance in helping communities serve the transportation needs of older adults are grant programs under SAFETEA-LU that are administered at the federal level by the Federal Transit Administration, including the New Freedom and 5310 Elderly and Disabled programs. A key benefit of SAFETEA-LU has been its requirement for a locally coordinated transportation plan. Without demonstrating such coordination, communities cannot access these funds. Implementation of this requirement has begun to bring all parties to the table, ensuring that older adults’ needs are addressed alongside others in planning transportation services.

One of the new transportation questions added to the 2010 survey pertained to mobility management (e.g. person-centered counseling on transportation
alternatives to driving). This is a relatively new strategy communities are implementing to identify alternatives to driving and find options suited to older adults’ needs. Its early stage of adoption is reflected in the fact that 75% of local governments report that this program is not available. However, 40% of Pacific Coast localities (the highest) have such a program, with local governments and nonprofit organizations providing it.

The Pacific Coast, in fact, excels in almost all transportation categories, demonstrating that where one resides counts for a lot in this program area. This geographic region has the highest percentage reporting the availability of sidewalks and street crossings that are safe and accessible for older pedestrians (88%, compared with 75% for all communities reporting), transportation options for older adults (87%, compared with 80% for all), paratransit for older adults (82%, compared with 58% for all), and especially, public transit (fixed route buses, rail) for older adults (80%—well ahead of other regions; the overall percentage of communities reporting the availability of public transit is only 49%).

Local governments in the Pacific Coast region also show the highest percentage reporting the availability of discounted bus or taxicab fares or vouchers for older adults (62% say they have them, compared with 35% for all communities); and also of door-to-door, door-through-door, and/or dial-a-ride for older adults (82%, compared with 58% overall). Along with New England, the Pacific Coast also leads in the availability of older driver safety training (43%, compared with 35% for all communities). Finally, Pacific Coast cities and counties show the highest percentage reporting availability of a sidewalk system linking residences and essential services (75%, compared with 63% overall)—a program needing more development nationwide.

Population size also makes a significant difference in the transportation arena. The survey shows that, in virtually every category, older adults living in communities with higher populations have a better chance of enjoying the benefits of all the programs and services addressed above—whether they are drivers who will do better on the road with safety training and improved signage, or non-drivers who require transportation alternatives and sidewalks linking them to essential services. On the other hand, for those in cities or counties of under 5,000, almost none of those options will be available.

RECOMMENDATION: Transportation is crucial to connecting people of all ages to each other and the life of their community. To ensure that older adults have access to a range of adequate transportation options, communities should ensure that their roadways, sidewalks and pedestrian crosswalks are adapted to meet the needs of people across the lifespan (larger signage, more pronounced road markings, dedicated left-turn lanes, systems of
The Maturing of America – Communities Moving Forward for an Aging Population

connected and well-maintained sidewalks, increased timing for crosswalks, etc.). Additionally, communities should assess their existing public and private transportation options to ensure that a range of accessible, affordable and attractive options exist for those individuals who either do not drive or have limited their driving. Communities should also develop mobility management programs to assist older adults to access transportation options, as well as travel training programs that help them to learn how to navigate new transportation alternatives.

Public safety/emergency services

There has been exciting advancement in communities across the country with respect to specialized training for public safety/emergency staff in dealing with older adults. In 2010, the percentage of local governments reporting that such specialized training was available rose from 24% in 2005 to 59%—a stunning achievement. This encouraging development may be a response to widespread reports of disproportionate harm suffered by older victims of Hurricane Katrina and other major disasters of recent years.

Maturing of America II also asks communities about other programs they have put in place to create a safe and supportive environment for older persons. In contrast to the reported upsurge in provision of specialized training for dealing with older adults, responses to many of the questions in this cluster show that availability of other programs has actually gone down somewhat over the last five years. Particularly troubling is the drop, from 81% to 71%, in local governments that report having plans in place for evacuation of older adults in the event that is needed. Likewise, programs to maintain knowledge of where older adults reside so services (e.g. home-delivered meals) can be provided in severe weather or other situations that prevent residents from leaving their homes have declined in availability from 73% in 2005 to 68% in 2010.

Information on the location of vulnerable older adults is a critical tool for protecting them in any kind of emergency. To their credit, 75% of communities with populations under 2,500 report the availability of this service—a higher percentage than some of the other population groups. It is worth noting that in the public safety programs just discussed, as in the case of transportation, there appears to be a pronounced increase in reported involvement in provision/delivery of these programs by local government.

One major safety issue that has been the subject of advocacy across the nation for many years is that of elder abuse and neglect. Whether passive or active,
physical, psychological or financial, the incidence of abuse and neglect has been rising with growth in the older population. This phenomenon includes self-neglect. Among causes that have been identified are caregiver stress, social isolation and intergenerational transmission of violence.xi

Maturing of America II shows that communities continue to make efforts to address this problem, but that they are not keeping up with what they were able to do just five years ago. Sixty-eight percent of local governments report the availability of elder abuse and neglect identification and detection services (down from 72% in 2005), which they often provide in concert with a nonprofit or faith-based organization. Fewer communities (63%, down from 70% in 2005) report the availability of programs to prevent elder abuse and neglect, although those with populations of 250,000 and more that have elder abuse and neglect identification and detection programs also report having prevention programs in place. Here again, Pacific Coast communities take the lead.

Communities may soon be supported in these efforts by provisions of the Elder Justice Act (EJA), which was included as part of the Patient Protection and Affordable Care Act enacted last year. Among other features, the EJA authorizes $400 million in first-time dedicated funding for adult protection services, and $100 million in state demonstration grants to test different methods to improve such services. In addition, the new law authorizes $32.5 million in grants to support long-term care ombudsman programs. Ombudsmen play a vital role in investigating nursing home abuse and neglect.

Two other public safety/emergency initiatives tracked by Maturing of America II are:

*Neighborhood safety programs specific to the needs of older adults*—Forty-three percent of respondents report the availability of this program. While older persons are not disproportionately victimized by street crime, they are strongly influenced by fear of such crime. Programs that enable them to play a role in their own security and strengthen their relationships with law enforcement can put them at ease and enable them to contribute to creating a safe community for all. A majority of larger communities of 250,000 and more report having such programs in place.

*Energy assistance (e.g. emergency air conditioning, weather relief centers, utility payment assistance)*—Seventy-six percent of communities report that this program is available. Older adults are more vulnerable to harm from weather extremes and can benefit substantially from programs that help them avoid utility shutoffs for nonpayment of bills, as well as having safe places to go in either elevated heat or
cold. Fortunately, the Maturing of America II results show that a majority of local
governments provide these services, regardless of size or geographic location.

RECOMMENDATION: Communities should ensure that the needs of all
citizens, including the unique needs of older citizens, are adequately considered
and planned for when developing public safety and emergency systems as well as
disaster planning. Communities should offer specific aging sensitivity training for
first responders and voluntary registry programs so that older adults can be located
and assisted in crisis situations. Additionally, communities should encourage
partnerships between aging and adult protective services, law enforcement and the
judicial system to develop a coordinated approach to preventing, identifying and
prosecuting cases of physical and financial elder abuse and neglect.

Housing

It is a well-documented fact that most older adults wish to “age in place” in
their own homes and communities. At issue is whether they have access to
housing that permits them to do so, safely, affordably and with the services
and supports they need to maintain their independence. These questions arise
whether older households rent or own their own homes.

While Maturing of America II does not look at all aspects of the complex housing
challenges faced by older adults, it does examine four action areas related to aging
in place where local communities can and do make a difference. To enable older
persons to remain at home or in the community where familiar life patterns can
continue to be enjoyed, programs and services are often needed that provide:

- **home maintenance and repair assistance** to preserve a safe and attractive residence,
- **home modification** that enables them to avoid accidents, welcome company,
  and accommodate support services (e.g. building a ramp for easier access or
  modifying showers),
- **targeted service delivery** (e.g. backyard trash collection, sidewalk snow removal)
  that alleviates the risk of injury in treacherous weather conditions, or
  overexertion for those with chronic health conditions, and
- **subsidized housing** that provides, for those with low incomes, a local,
  affordable alternative to leaving the community.

The 2010 survey found that, in most of these areas, program availability remained
roughly the same as in 2005. Some 70% of respondents reported that **home
maintenance and repair assistance** programs were in place. Appliances break
down, leaks develop in ceilings, mold can crop up or wallpaper peel in moist environments. Taking care of these issues on an ongoing basis can be costly and strenuous—and failing to do so can be dangerous and can also degrade the value, safety and comfort of one’s home.

Home modification goes a step further, involving adaptations that can make it easier and safer to carry out activities such as bathing, cooking and using a wheelchair. Modifications can range from simple and modest (replacing door knobs with levers, which are easier for arthritic hands to manipulate) to more complex and expensive (instituting universal design features such as widened doorways and “zero-step” entrances). A majority of respondents to Maturing of America II reported having these programs—except those under 2,500 in population, which show slightly over 30% offering them.

A majority of local governments with populations of 25,000 and over report the availability of programs with targeted service delivery to meet the needs of older adults, with the highest percentages of these located in the East North Central region, and with a higher incidence of nonprofits than local governments delivering the service.

The one housing-related area where a more significant dip in availability is captured by the survey is with respect to subsidized housing for older adults. In 2005, 70% of local governments reported the availability of subsidized housing; in 2010, that number had slipped to 63%. This is bad news for the most vulnerable among a community’s elders. Subsidized older renters have been found to be twice as likely to be disabled as older homeowners, with over half reporting limitations in activities like walking and climbing stairs and a third reporting difficulty with shopping or going to the doctor. Given the economic challenges many older individuals face, and long waiting lists for subsidized housing of any kind, a loss in availability of such support is an unfortunate trend.

RECOMMENDATION: Studies have clearly shown that older adults want to age in their homes or communities for as long as possible. To that end, communities should ensure that a range of vetted home repair and home modification contractors and programs exist to help older homeowners adapt their homes to meet their changing needs. Additionally, recognizing that many older adults may want or need to downsize their housing to suit their changing life situations, communities should ensure that their subdivision and zoning plans and building codes encourage the development of a range of housing types and universal design features that promote housing for a lifetime. Communities should seek collaborations with affordable housing providers to generate additional housing options for low-income seniors.
Given the elevated need for supportive services among older adult renters in subsidized housing, special efforts should be made to ensure that they have access to medical, health and long-term care services and supports.

**Taxation and finance**

With retirement or the move to part-time employment, many older homeowners find they must learn to live within a fixed and more modest income—and property taxes can become a serious burden. Home values have declined in many parts of the country. The startling reported drop in availability of *property tax relief programs provided by communities in 2010 compared with 2005 (down to 54% from 72%)* appears to reflect the significant economic challenges faced by local governments. With the disappearance of this source of support, older adults have had to look for other ways to reduce the impact of property taxes and other financial pressures. Worries over making ends meet have led some to consider such alternatives as refinancing their home loan to generate resources for immediate needs. Others have felt compelled to sell their homes and move elsewhere.

Unfortunately, during this turbulent period, many older persons have fallen prey to unscrupulous lenders who specifically targeted them for the equity in their homes. Such lenders have sometimes engaged in outright fraud, persuading homeowners to take on risky mortgages to cover the costs of home modifications, or convincing them that they could get out from under other bad loans by making new ones with them—which turned out to be worse. Programs offering **education and information about financial fraud and predatory lending** have been increasingly important to inoculate older persons and others against these bad actors. Sixty-five percent of local communities report that these educational programs are available, slightly less than the 69% reporting such programs in 2005.

Another tax-related program, which has provided value to older persons is **assistance with preparation of tax forms**. Local governments report a slight increase in the availability of this program since 2005, from 70% to 73%.

**RECOMMENDATION:** Given that most older adults are living on fixed incomes, communities need to explore ways to provide tax assistance and relief to those most in need. This assistance can take the form of tax “work off” programs and/or tax deferral programs that benefit the older adults but still provide immediate or deferred benefits for the local government, as well as tax forgiveness programs for those in greatest need.
Workforce development

Workforce skills development services targeting older adults are increasingly important in this difficult economy, and it appears that communities, particularly through community colleges, are responding. But if all effort goes into upgrading the skills of the worker, and none into shaping attitudes of hiring managers, optimal results will be less likely. To address the employer side of the equation, efforts are also needed to educate and engage employers regarding the contributions and needs of older adults (e.g. part-time work). Maturing of America II shows that many local governments are working with nonprofit or faith-based organizations to provide these kinds of opportunities. Forty-eight percent report the availability of workforce skills development services targeting older adults, while 39% report employer engagement/education programs.

RECOMMENDATION: The changing reality is that more and more older adults are working longer—some out of a desire to continue working, others out of an interest in exploring new careers, but many others out of economic necessity. To assist older adults to find meaningful and gainful employment opportunities, communities should ensure that they have access to job training and retraining programs, as well as lifelong learning opportunities, through local universities and community colleges that help to prepare them for the current job market. Additionally, communities should promote creative job arrangements such as flexible work schedules, part-time job options and job-sharing that would be attractive to older workers.

Civic engagement/volunteer opportunities

Maturing of America II reveals a remarkable widening of opportunities for older adults to contribute to their communities through civic engagement and volunteerism. Local governments report a very pronounced increase in volunteer opportunities for older adults, from 66% in 2005 to 80% in 2010. It is hard to interpret this finding in any way other than as an acknowledgement that older adults have important roles to play and a conscious effort to pave the way for their contribution.

Local governments also report substantial engagement of older adults in local planning and decision-making processes (67%)—a clear benefit to both individuals and the community as a whole. And, elsewhere in the survey, close to 90% of respondents indicate that older adults are represented on advisory boards.
commissions or committees that deal with planning issues that affect them. This is generally consistent across all population groups and geographic divisions. This is very good news; one of the most important aspects of a “livable community” has been shown to be the high level of engagement of its residents.iii

A question asked for the first time on this survey relates to the availability of programs developed specifically to provide intergenerational activities. Slightly less than half (47%) of reporting local governments indicate that such programs are in place. Many positive effects arise from bringing together older and younger generations, including improved cohesiveness and mutual understanding, the encouragement of cultural exchange and collaboration, and the stimulation of socialization and emotional health.

RECOMMENDATION: Older adults represent a huge pool of seasoned talent that communities can draw upon to address community needs. Yet, the potential contributions of older adults are often overlooked or undervalued. Communities should strategically and intentionally develop purpose-filled and meaningful civic engagement and volunteer opportunities that engage older adults in addressing local opportunities and challenges.

Aging/human services

The Older Americans Act (OAA) provides for a system of federal, state and local entities—the “Aging Network”—that is charged with planning and coordinating services for older adults aged 60+, and their caregivers. At the local level, the OAA’s mission is carried out by 629 Area Agencies on Aging (AAAs), and 246 Title VI Native American and Hawaiian Native aging programs. Through these local entities, and other service providers with whom they contract, community-based services tailored to the needs of those in the local area are delivered. One of the key objectives of the Aging Network has been to “rebalance” the provision of long-term services and supports, reducing the structural incentives to provide these services in institutional settings so that older persons can receive them where they wish to—in their own homes and communities. Maturing of America II indicates that this effort is succeeding. There has been significant growth in in-home support services since 2005, from 71% to 77%.

Local governments report a drop in availability of a single-entry point model for services, from 42% in 2005 to 37% in 2010. Single-point of entry systems offer consumers one-stop access to information, support and linkages to local care services. Implementation of this model has been strongly encouraged by the
Administration on Aging. However, it has been observed that a single-point of entry process takes time to establish, and that incremental change over time may yield a system that is more sustainable than one that is imposed or executed quickly. Moreover, there is no definitive point where the system is complete.iv

Elsewhere in the survey, respondents were asked what need there is for services to be delivered in a language other than English—and then, whether services are, in fact, delivered in a language other than English. Of the 420 local governments that reported that there is a need for services delivered in a language other than English, only 320 answered the follow-up question. Of those, all local governments with a population over 1,000,000 report service delivery in a language other than English, and among the other population groups, a sizeable majority do.

RECOMMENDATION: Aging services help older adults age successfully in place by providing a range of supports targeted to promote health and independence and to prevent premature institutionalization. Communities should support efforts to develop “single-entry points” that help older adults and their caregivers access available public and private aging services as well as offering care assessment and care management to help them successfully navigate the services that they need.

Planning and policies that benefit older adults

Efforts to create livable communities for all ages, to be effective, must include planning and policymaking that address land use, zoning and building codes. Critical decisions made through these mechanisms will dictate where schools are built, what kinds of parks and recreation facilities are provided, and how well transit connects residential areas to businesses, medical services, retail stores, the arts and civic buildings. Communities that consider the needs of older persons in planning—for appropriate housing, accessible transportation options, and safe recreational environments, among others—will find that all residents benefit. These issues should receive attention alongside other important concerns, such as protection of the environment and economic development.

For example, in order to improve access to and ease of use of public transportation, many communities are designing neighborhoods based on the transit-oriented development (TOD) model. TOD has advantages for older adults in that it enables those who don’t drive—or would prefer not to—to reach services and amenities by creating compact, mixed-use development near transit facilities. Ideally, this approach promotes sustainable communities by providing people of all ages and
incomes with improved access to transportation and housing choices and reduces transportation costs. Launching such an undertaking requires collaboration and coordination among land use, transportation and housing policies.

To get a better sense of progress in the area of planning and policy development, Maturing of America II reframed questions from the 2005 survey regarding how communities are approaching planning for an older population. It asked whether local governments have in place a strategic plan that reflects the needs and contributions of older adults, a comprehensive assessment of the needs of older adults and a process that specifically solicits input from older adults as to their own needs. Survey responses indicate that local governments have a long way to go to put these tools into action on a broad scale, with only 30% reporting a process that solicits input from older persons, and just over half that many (17%) reporting that comprehensive assessments and strategic plans are in place. More, however, note that they intend to institute such assessment and planning (26% and 27% respectively).

Land use planning is a critical means for communities to bring about the larger changes needed to build communities for all ages. Specific elements include a “master plan”—a land use plan that embodies the community’s vision, zoning requirements and building codes. These tools can be used to expand housing options, improve pedestrian safety and comfort, encourage biking, walking and other physical activity, and accommodate changing abilities.

The 2010 survey shows that local governments are implementing these tools to varying extents, with the master plan being the one most often in place (67%). Zoning that supports complete streets—designed and operated to enable safe access and travel for all users, including pedestrians, bicyclists, motorists, transit users, and travelers of all ages and abilities—is reported by a majority of local governments (54%). Zoning requirements that support aging in place and active lifestyles for older adults (e.g. higher density, mixed-use development and amenities) are reported by 44% of respondents.

Universal design accommodates the changing needs of individuals as they age. Universal design features include such elements as lever faucets, roll-under sinks in kitchens and bathrooms, doors offering at least 32 inches of clear passage space, grab bars and curbless showers, among others. Fifty-six percent of Maturing of America II respondents report that they have in place building codes that incorporate universal design in new construction.
RECOMMENDATION: Local governments can move forward in building communities for all ages by incorporating older adults’ needs—including input from older adults themselves—in all policy development and planning, including strategic, master and capital plans. Planning that addresses not just future service demands but also potential contributions of older adults can set the stage for a more engaged and vibrant community.

Summary

“Maturing of America: Communities Moving Forward for an Aging Population” shines a light on progress made since 2005 in creating livable communities for all ages. Local governments’ efforts to meet the challenges of the long-predicted aging of their communities—now well underway—have been thwarted to a significant degree by the devastating economic turmoil created by the Great Recession. Still, encouraging advances have been made.

As a “snapshot” in time, the picture presented by this survey is mixed—clear in some places and blurry in others. Improved assistance for older adults, strengthened support for those pursuing advanced education and workforce skills, and widened opportunities to contribute to the community are among the positive developments it captures. On the other hand, owing to the severe economic challenges associated with the recession, most communities have not greatly expanded policies, programs and services to meet the needs of an aging population. Still, there is much that can be done by communities in the way of low and no-cost initiatives that will lead the way to more comprehensive action when the economy is more fully restored. Some of these “leading practices” are featured in this report. We look forward to seeing more surface in the months and years ahead.
Results from the Maturing of America II: Tables and Charts

Following are tables with responses to the questions, followed by descriptions of the responses by population groups and geographic region.

HEALTH

Health is perhaps the area of greatest concern for older adults. Health insurance is no longer a guaranteed retiree benefit and many older people are faced with the challenge of huge financial health care costs. Beyond the cost of health care, there are issues of prevention, availability and a host of other health-related concerns that have a significant impact on the quality of life of older adults (Table 1). It is generally costly to provide health care services, and the country has been battling a fiscal crisis since December 2007 from which we are only beginning to see glimmers of recovery. Undoubtedly this has had an impact on service delivery.

Table 1 Health Programs/Service for Older Adults

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health care services that meet a range of needs (n=1,368)</td>
<td>69%</td>
<td>26%</td>
<td>28%</td>
<td>31%</td>
</tr>
<tr>
<td>Prescription programs that meet a range of needs (other than Medicare Part D) (n=1,332)</td>
<td>53%</td>
<td>16%</td>
<td>13%</td>
<td>47%</td>
</tr>
<tr>
<td>Wellness programs for older adults, including evidence-based programs such as chronic disease self-management (n=1,383)</td>
<td>64%</td>
<td>27%</td>
<td>24%</td>
<td>36%</td>
</tr>
<tr>
<td>Preventive screenings, such as blood pressure, mammograms (n=1,390)</td>
<td>74%</td>
<td>32%</td>
<td>25%</td>
<td>26%</td>
</tr>
<tr>
<td>Immunizations, such as flu shots (n=1,396)</td>
<td>79%</td>
<td>40%</td>
<td>31%</td>
<td>21%</td>
</tr>
</tbody>
</table>

Health care services that meet a range of needs

The 2010 survey changes this question from the 2005 version that asked about “Access to health care services...” By removing the word “access,” we significantly changed the question, so the results are not comparable. The question now asks whether the local government provides/delivers health care services that meet a range of needs. Regardless of who provides/delivers the health care services, population is clearly influential. All of the local governments reporting with a population over 1,000,000 report providing/delivering these services, often in conjunction with a nonprofit or faith-based organization or with a for-profit company. As population size decreases, the percentage of local governments reporting that the
programs are not available increases. The local governments under 10,000 population show above average percentages reporting that the program is not available.

Among the geographic divisions, 40% of local governments in the Mid-Atlantic division report that health care service programs are not available. This is the highest percentage reporting a lack of programming, followed by localities in the East-South Central division (36%).

Funding for health care comes from all three sources covered in the survey—local governments, faith-based or nonprofit organizations, and for-profit organizations.

**Prescription programs that meet a range of needs (other than Medicare Part D)**

This question was also changed in the 2010 survey. In 2005 the question asked about “Access to” prescription programs that meet a range of needs. In 2010, the phrase “access to” was dropped and the qualifier “Other than Medicare Part D” was added, which significantly changed the question. For these reasons the results are not comparable.

The 2010 survey results show that approximately 53% of local governments report that prescription programs are available, regardless of the provider. Because the highest percentage reports that the service provider/deliverer is “for-profit” (31%), it may be that respondents are thinking of insurance companies as the providers. Only 16% report that the local governments participate in service provision/delivery and 22% report services by a nonprofit or faith-based organization.

Again, population seems to be a factor, but the distribution by population groups is more varied than it was for health care services. For example, although only 14% of those with a population over 1,000,000 report that a prescription program is not available, 27% of those in the population group 500,000-1,000,000 report prescription programs are not available. Among those with a population 250,000-499,999, 14% report lack of availability, but 26% of those in the group with a population 100,000-249,999 report that the program is not available. More than 50% of those responding with a population under 10,000 report that prescription programs are not available.

The results arranged by geographic divisions show that the New England and Mid-Atlantic localities have the highest percentage (65%) reporting that prescription programs that meet a range of needs (other than Medicare Part D) are not available. The other percentages indicating lack of availability range from 41% to 49%.

Funding is provided by all three organizations, with higher percentages reporting that the nonprofit and for-profit organizations provide funds than report local government funding.

**Wellness programs for older adults, including evidence-based programs, such as chronic disease self-management**

The previous survey did not include any description of the wellness programs. Because the 2010 survey specifically describes evidence-based programs, such as chronic disease self-management, respondents may have thought that we were looking for more program rigor in 2010 than in 2005. This may explain why the overall percentage reporting program availability dropped from 73% in 2005 to 64% in 2010.
Among the population groups, 80% or more of those reporting from localities with a population 50,000 or above have wellness programs, and they are typically provided/delivered by all three provider groups—local governments, nonprofit or faith-based organizations and for-profit organizations. A majority of local governments under 5,000 in population do not have wellness programs available.

Local governments in the Mid-Atlantic and East-South Central geographic divisions show the highest percentage reporting lack of wellness program availability, compared with Pacific Coast local governments, which show the highest percentage (72%) with wellness programs.

Funding is provided by all three organizations, with localities in higher population groups showing higher percentages providing funding for the wellness programs.

**Preventive screenings, such as blood pressure, mammograms**

Seventy-four percent of respondents report the availability of preventive screening. This is a 4% point decrease from the 2005 response. There is an increase however in the percentage of local governments that are involved in providing/delivering the preventive screenings. In 2005, 20% of local governments reported providing the program; in 2010, 32% report providing/delivering preventive screening programs.

As with other health-related programs, the smaller local governments show higher percentages indicating that preventive screenings are not available. Ninety percent or more of local governments with populations from 100,000 to 1,000,000 show that preventive screenings are available and a majority provide/deliver the programs with participation by the nonprofit and for-profit organizations.

Among the geographic divisions, local governments in the Mid-Atlantic and West South Central divisions show the highest percentages reporting that preventive screenings are not available. The West-North Central and New England localities show the highest percentages with program availability.

All three types of organizations participate in funding the preventive screenings, with slightly higher percentages of nonprofits/faith-based organizations reported providing funds.

**Immunizations, such as flu shots**

The availability of immunizations is almost identical to the 2005 survey results. Seventy-nine percent of local governments report the availability of immunizations, with close to 40% reporting delivery/provision by the local government. All local governments with a population over 1,000,000 report providing/delivering immunizations. As with other programs, the smaller local governments show smaller percentages reporting the availability of immunization programs.

Funding is contributed by all three sources—the local government and nonprofit and for-profit organizations.
NUTRITION

The nutritional needs of older adults have a direct impact on their mental and physical health. The Older Americans Act (OAA) “created the primary vehicle for organizing, coordinating and providing community-based services and opportunities for older Americans and their families. All individuals 60 years of age and older are eligible for services under the OAA, although priority attention is given to those who are in greatest need.”xvi The Nutrition Incentives Program is part of the OAA and is administered by the states.xvii Table 2 shows nutrition program availability.

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congregate meals, such as lunch at a rec. or senior center (n=1,406)</td>
<td>85%</td>
<td>41%</td>
<td>43%</td>
<td>15%</td>
</tr>
<tr>
<td>Nutrition education (e.g., heart-healthy diets, diabetes, food and drug interactions, preparing meals on a budget, etc.) (n=1,379)</td>
<td>73%</td>
<td>37%</td>
<td>32%</td>
<td>27%</td>
</tr>
<tr>
<td>Meals delivered to homes (n=1,379)</td>
<td>84%</td>
<td>28%</td>
<td>34%</td>
<td>16%</td>
</tr>
</tbody>
</table>

Congregate meals, nutrition education and meals delivered to homes

Meal programs—group or delivered—are reported by approximately 84% of local governments. Ninety percent or more of the local governments with a population 25,000 and above report the availability of congregate meals and meals delivered to homes and the percentage drops among smaller population groups. Not surprisingly, 54% report that the entity that provides/delivers the congregate meals in a nonprofit or faith-based organization. Less than 5% of for-profit organizations provide the service.

Regardless of whether the meal is congregate or delivered to the home, local governments in the New England and in the Pacific Coast divisions continue to show the highest percentage providing the service; this is also true of nutrition education programs.

Overall 73% of local governments report the availability of nutrition education programs, and they are more prevalent in localities with a population 10,000 and above. On a geographic basis, the highest percentages of localities reporting nutrition education are in the New England and Pacific Coast divisions.
EXERCISE

Exercise is recommended for people of all ages. For older adults, strength and balance and cardiovascular conditioning are important to maintaining independence. Table 3 shows the local government role in providing exercise programs and services for older adults.

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exercise classes tailored to specific health concerns, such as heart disease, arthritis, diabetes, falls (n=1,385)</td>
<td>72%</td>
<td>39%</td>
<td>31%</td>
<td>28%</td>
</tr>
<tr>
<td>Local parks and other venues that have safe, easy-to-reach walking/biking trails (n=1,401)</td>
<td>87%</td>
<td>81%</td>
<td>59%</td>
<td>13%</td>
</tr>
</tbody>
</table>

**Exercise classes tailored to specific health concerns**

Exercise classes tailored to health concerns are more prevalent in larger communities. The New England and Pacific Coast division respondents show the highest percentages (approximately 80%) reporting program availability.

**Local parks and other venues that have safe, easy-to-reach walking/biking trails**

As was the case in 2005, of all the programs covered in the survey, the safe accessible walking/biking trails in parks and other venues are reported by the highest percentage of local governments (87%). It may be relevant that walking and biking trails benefit all members of the community, not just older adults, so that may contribute to the high percentage reporting.

Population continues to be a factor with larger localities showing generally higher percentages reporting the availability of parks and other venues with safe, easy-to-reach walking/biking trails. Ninety-three percent of the Pacific Coast local governments show availability, which is the highest percentage.
TRANSPORTATION

Transportation concerns are ultimately about not only getting from point A to point B, but about ease of movement in the community. Table 4 shows noticeable variation in the transportation programs and services for older adults. The questions in this section have changed considerably since the 2005 survey was conducted, so most are not comparable.

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation to and from health care services/medical appointments</td>
<td>82%</td>
<td>47%</td>
<td>46%</td>
<td>18%</td>
</tr>
<tr>
<td>n=1,400</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation options for older adults (e.g., to and from senior centers, grocery stores, pharmacies, faith communities, cultural events)</td>
<td>80%</td>
<td>47%</td>
<td>45%</td>
<td>20%</td>
</tr>
<tr>
<td>n=1,403</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paratransit for older adults</td>
<td>58%</td>
<td>32%</td>
<td>29%</td>
<td>42%</td>
</tr>
<tr>
<td>n=1,303</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public transit (fixed-route buses, rail) for older adults</td>
<td>49%</td>
<td>31%</td>
<td>26%</td>
<td>51%</td>
</tr>
<tr>
<td>n=1,333</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discounted bus or taxicab fares or vouchers for older adults</td>
<td>35%</td>
<td>21%</td>
<td>19%</td>
<td>65%</td>
</tr>
<tr>
<td>n=1,302</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Door-to-door, door-through-door, and/or dial-a-ride for older adults</td>
<td>58%</td>
<td>33%</td>
<td>30%</td>
<td>42%</td>
</tr>
<tr>
<td>n=1,349</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Road design (e.g. left turn lanes, road markings) and/or road signage (e.g., large signs) that meet the needs of older adults</td>
<td>45%</td>
<td>42%</td>
<td>30%</td>
<td>55%</td>
</tr>
<tr>
<td>n=1,311</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Older driver safety training (e.g., assessment and evaluation, car fit)</td>
<td>35%</td>
<td>14%</td>
<td>9%</td>
<td>65%</td>
</tr>
<tr>
<td>n=1,311</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobility management (e.g., person-centered counseling on transportation alternatives to driving)</td>
<td>25%</td>
<td>11%</td>
<td>9%</td>
<td>75%</td>
</tr>
<tr>
<td>n=1,232</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sidewalks and street crossings that are safe and accessible for older pedestrians (e.g., flashing walk signs, sidewalk bumpouts)</td>
<td>75%</td>
<td>71%</td>
<td>49%</td>
<td>25%</td>
</tr>
<tr>
<td>n=1,342</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sidewalk system linking residences and essential services</td>
<td>63%</td>
<td>60%</td>
<td>41%</td>
<td>37%</td>
</tr>
<tr>
<td>n=1,316</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Transportation to and from health care services/medical appointments
Meeting older adults’ transportation needs is an important factor in enabling them to live independently. Overall 82% of local governments have this type of transportation program available. Local governments with populations under 25,000 are most likely to report lack of transportation programs to take older adults to and from health care services/medical appointments. All of the localities reporting with a population over 1,000,000 have the service available.

Among the geographic divisions, the Mid-Atlantic local governments are least likely to have the program available. The New England respondents show 90% with this type of transportation program, followed closely by the Pacific Coast local governments.

Higher percentages of local governments provide funding than do the nonprofit/faith-based or for-profit organizations.

Transportation options for older adults (e.g., to and from senior centers, grocery stores, pharmacies, faith communities, cultural events)
Eighty percent of local governments report transportation options that take older adults to and from grocery stores, pharmacies, senior centers and cultural activities. Between 27% and 35% of local governments with populations 10,000 and below indicate that this transportation option is not available. Slightly higher percentages of local governments report that they are the provider and funder of these transportation options than are the nonprofit or for-profit sectors.

Local governments in the Mid-Atlantic and West South-Central geographic divisions are the least likely to report program availability. The Pacific Coast localities show the highest percentage with program availability (87%), followed closely by the Mountain (86%) and New England (85%) local governments.

Paratransit for older adults
Close to 60% of local governments report the availability of paratransit services, with population size influencing availability. The larger localities have paratransit at a noticeably higher rate than those under 10,000 where a majority or close to it does not have paratransit services. Higher percentages of local governments provide and fund the programs than do the nonprofit or for-profit organizations, although the nonprofit sector provides noticeably more support than the for-profit sector.

Local governments in the Pacific Coast division show the highest percentage with paratransit programs (82%), followed by the East-North Central localities at 64%.

Public transit (fixed-route buses, rail) for older adults
A slight majority of respondents (51%) report that fixed-route buses and rail public transportation for older adults is not available. Among those with populations under 25,000, the percentages are higher—from 53% to 75% reporting such public-transit programs are not available.

Among the geographic divisions, the Pacific Coast localities show by far the highest percentage reporting
these types of public transportation programs (80%). In five geographic divisions, a majority report that the program is not available.

Twenty-six percent of local governments report funding or contributing funds to the program, compared with 10% reporting that nonprofits/faith-based organizations contribute. Five percent of localities indicate that for-profit organizations contribute funds.

**Discounted bus or taxicab fares or vouchers for older adults**

The phrasing of this question changed only slightly from the 2005 survey, with the addition of “vouchers.” Nonetheless, the percentage reporting availability of these discounts in 2010 is 35%, compared with 43% reporting program availability in 2005.

Some local governments have proposed dropping bus routes or service due to low ridership and eliminating or reducing discounts because they are confronting serious budget deficits. In New Jersey, some municipalities offered free bus services to seniors. The free service is funded by casino revenues, but because those revenues have dropped, the service is threatened. Several cities have stopped their transport program and on days when local government staff are on furlough, the nutrition and paratransit programs are closed.xviii

More than 50% of local governments with a population under 50,000 report that discounted fares or vouchers are not available for older adults. Over 60% of local governments in each geographic division except the Pacific Coast report that these programs are not available. Sixty-two percent of local governments in the Pacific Coast show that they have discounted bus or taxicab fares or vouchers for older adults.

Respondents report that local governments fund or contribute funds to the programs at a higher rate than do the nonprofit or for-profit organizations.

**Door-to-door, door-through-door and/or dial-a-ride for older adults**

Fifty-eight percent of local governments report the availability of door-to-door, door-through-door and dial-a-ride programs. The percentages of local governments reporting these programs decreases among the smaller population groups, with 60% of local governments with a population from 2,500-4,999 not having these programs available and 82% of those with a population under 2,500 not having these transportation programs.

Among local governments with a population 100,000 and above, 80% or more have door-to-door, door-through-door and/or dial-a-ride programs available.

Local governments in the Pacific Coast division show that slightly more than 80% make the programs available, followed by New England localities at 66% and East-North Central at 64%. Some local governments have reduced or eliminated some programs for older adults. In 2010 the city of Phoenix, AZ, announced major transportation cuts including the elimination of dial-a-ride unless they are disabled according to the American with Disabilities Act (ADA). Even then, they must reserve a ride 14 days in advance.xix
Road design (e.g. left turn lanes, road markings) and/or road signage (e.g., large signs) that meet the needs of older adults

Although overall a majority of local governments do not have road design elements or signage that meets the needs of older adults, generally a majority or close to it of those with a population 25,000 or above do indicate having these programs. As is often the case, the localities in the Pacific Coast show the highest percentage with these programs at 59%, followed by the Mid-Atlantic local governments at 49%.

Not surprisingly, 30% of local governments fund the programs compared with less than 2% of the nonprofit or for-profit organizations. Typically roads come under the local public works department or a separate department that has responsibility for signage and design.

Older driver safety training (e.g., assessment and evaluation, car fit)

Survey respondents report that nonprofits provide/deliver the highest percentage of older driver safety training, assessment and evaluation, and also provide the highest percentage of funding, compared to for-profits and local governments. Both AARP and the AAA Foundation for Traffic Safety offer such programs, which are presumably reflected in the responses. Both organizations have reported that older drivers are not the most dangerous on the road and that there are measures that can be taken to improve the safety of older drivers.

A majority of local governments with a population 100,000 and above report that these programs are available. Local governments in the Pacific Coast and New England geographic divisions show the highest percentages with older driver safety training, assessment and evaluation.

Mobility management (e.g., person-centered counseling on transportation alternatives to driving)

Seventy-five percent of local governments report that this program is not available. Only 312 localities overall report mobility management programs and the provider is more likely to be a nonprofit or faith-based organization than the local government. Participation by the private sector is negligible.

Forty percent of Pacific Coast localities (the highest) have a mobility management program, with the local governments and nonprofit organizations providing the program. The next highest percent is 29%, which is shown in responses of New England local governments.

Sidewalks and street crossings that are safe and accessible for older pedestrians (e.g., flashing walk signs, sidewalk bumpouts)

Safe and accessible sidewalks and street crossings are relatively common among local governments, with 75% reporting their availability. Generally, smaller localities are less apt to report the availability of these options. Again, the Pacific Coast localities show the highest percentage reporting the availability (88%) of these safe and accessible sidewalks and street crossings.

Local governments are the primary providers and funders of the safe and accessible sidewalks and street crossings because they have responsibility for these programs.

Sidewalk system linking residences and essential services
Sidewalk systems linking residences and essential services are reported by 63% overall, and there is not a great deal of fluctuation in the percentages among the population groups, except those with a population under 2,500 in which 73% report that this type of sidewalk system is not available. This is also true among the geographic divisions, although the Pacific Coast cities and counties show the highest percent reporting availability of a sidewalk system linking residences and essential services (75%).

**PUBLIC SAFETY/EMERGENCY SERVICES**

Older adults are particularly vulnerable to street crime as well as to abuse and neglect. Often older adults are dependent on others who may not provide proper care and may have no other contacts to call on for help. In emergency situations, it is particularly important for systems to be in place to provide assistance. (See Table 5.)

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elder abuse/neglect identification/detection (n=1,354)</td>
<td>68%</td>
<td>48%</td>
<td>36%</td>
<td>32%</td>
</tr>
<tr>
<td>Elder abuse/neglect prevention (n=1,341)</td>
<td>63%</td>
<td>39%</td>
<td>31%</td>
<td>37%</td>
</tr>
<tr>
<td>Neighborhood safety programs specific to the needs of older adults (n=1,311)</td>
<td>43%</td>
<td>35%</td>
<td>24%</td>
<td>57%</td>
</tr>
<tr>
<td>Knowledge of where older adults reside so services (e.g., home-delivered meals) can be provided in severe weather or other situations that prevent residents from leaving their homes (n=1,356)</td>
<td>68%</td>
<td>46%</td>
<td>34%</td>
<td>32%</td>
</tr>
<tr>
<td>Plans for evacuation of older adults in the event of a natural disaster or homeland security event (n=1,363)</td>
<td>71%</td>
<td>64%</td>
<td>44%</td>
<td>29%</td>
</tr>
<tr>
<td>Energy assistance (e.g., emergency AC, weather relief centers, utility payment assistance) (n=1,360)</td>
<td>76%</td>
<td>43%</td>
<td>34%</td>
<td>24%</td>
</tr>
<tr>
<td>Specialized training for public safety/emergency staff in dealing with older adults (n=1,312)</td>
<td>59%</td>
<td>52%</td>
<td>38%</td>
<td>41%</td>
</tr>
</tbody>
</table>
**Elder abuse/neglect identification/detection**

As Mickey Rooney recently commented on NBC’s “Today Show,” elder abuse can happen to anyone and is often ignored or met with disbelief. Sixty-eight percent of local governments report providing identification/detection services, often in concert with a nonprofit or faith-based organization.

All local governments reporting with a population over 1,000,000 offer these programs as do most in the population group 250,000-499,999. Although smaller local governments show lower percentages reporting these programs, only 25% of those in the population group 500,000-1,000,000 indicate that programs to identify elder abuse are not available.

Eighty percent of local governments in the Pacific Coast show that the programs are available followed by 76% in New England; these are the highest percentages.

It is clear from the data that nonprofits are heavily involved in both service delivery and funding.

**Elder abuse/neglect prevention**

A slightly lower percent of local governments report the availability of programs to prevent elder abuse than report identification programs. All of the local governments with a population 250,000 and above that report identification programs also report prevention programs, but for population groups below 250,000, the percentages with a lack of elder abuse prevention programs increases. (It seems counter-intuitive that there would be a greater incidence of identification programs than prevention programs, but this is what the data show.)

Local governments in the Pacific Coast show the highest percentage (77%) with elder abuse/neglect prevention programs available, followed closely by the New England (71%) and East-North Central (69%) local governments.

**Neighborhood safety programs specific to the needs of older adults**

The 2005 survey asked about Neighborhood Watch programs, which apply to all community safety needs. In 2010 the question was modified to specifically address the needs of older adults. The results show that these programs are not as prevalent as Neighborhood Watch, with 43% of respondents reporting the availability of safety programs targeted to the needs of older adults.

Population size is a factor with a majority of local governments with a population 25,000 and above offering safety programs targeted to older adults. A majority of local governments in the Pacific Coast (56%) show program availability with the local governments typically providing the programs (46%) and 18% of the nonprofit organizations providing these safety programs in Pacific Coast localities.

Funding comes from the local governments and from nonprofit organizations. Only 1% of local governments report that service provision or funding is provided by the for-profit sector.
Knowledge of where older adults reside so services (e.g., home-delivered meals) can be provided in severe weather or other situations that prevent residents from leaving their homes

The patterns by population size are not as consistent with regard to knowledge of where older adults reside so services can be provided in severe weather conditions. Seventy-five percent of the local governments reporting with populations under 2,500 report the availability of these services, which is a higher percentage than some of the other population groups show. Ninety-three percent (the highest percentage) of local governments in the population group 250,000-499,999 report having knowledge of where older adults live so services can be provided in severe weather and other situations.

Among the geographic divisions, New England local governments show the highest percentage reporting knowledge of where older adults live (83%), followed by the Pacific Coast localities at 73%, and the South Atlantic, at 71%.

Local governments and nonprofits are involved in both providing and funding the programs.

Plans for evacuation of older adults in the event of a natural disaster or homeland security event

Seventy-one percent of local governments overall report plans for evacuating older adults, with generally smaller percentages reporting plans as population size decreases, but regardless, a majority of local governments in all population groups have evacuation plans. The local governments in New England show by far the highest percentage with evacuation plans (86%). The next highest percentages reporting plans among the geographic divisions are the Mid-Atlantic and Pacific Coast divisions, each with 75% reporting evacuation plans.

Results show that local governments more than the nonprofit organizations are the providers and funders of the plans. There is scant participation from the for-profit sector.

Energy assistance (e.g., emergency air conditioning, weather relief centers, utility payment assistance)

Emergency energy assistance is provided by a majority of all local governments regardless of population size or geographic division, even though the smaller localities show smaller percentages reporting the assistance programs and the highest percentage reporting them is in the Pacific Coast division.

Specialized training for public safety/emergency staff in dealing with older adults

Especially after Hurricane Katrina there has been increased recognition that specialized training is required for public safety and emergency staff dealing with older adults. A majority of all local governments with a population 5,000 and above provide specialized training, and a majority in all geographic divisions does so.

The survey results show that the percentage reporting program availability has increased from 24% in 2005 to 59% in 2010—a major achievement.
**HOUSING**

Even if they can afford assisted living facilities or retirement communities, many older adults prefer remaining in their own homes. Often this is the best option and can be facilitated by modifications to the homes. (See Table 6.)

<table>
<thead>
<tr>
<th>Table 6: Housing Programs/Services for Older Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program</strong></td>
</tr>
<tr>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td>Home maintenance/repair assistance (n=1,355)</td>
</tr>
<tr>
<td>Services for modification of existing homes of older adults (e.g., building a ramp for easier access or modifying showers) (n=1,374)</td>
</tr>
<tr>
<td>Targeted service delivery to meet the needs of older adults (e.g., backyard trash collection, sidewalk snow removal) (n=1,324)</td>
</tr>
<tr>
<td>Subsidized housing for older adults (n=1,339)</td>
</tr>
</tbody>
</table>

**Home maintenance/repair assistance**

Often all that older adults need to enable them to stay in their homes is some assistance with home repairs and maintenance. Older adults on fixed incomes may find it challenging to pay market price for repairs, but with some help, they are able to continue at home. Seventy percent overall report a home repair/assistance program, and 50% of local governments report that it is provided by nonprofits/faith-based organizations. Twelve percent report that for-profit firms provide the service. The distribution of percentages is similar for funding the assistance programs.

A majority of local governments in all geographic divisions report the availability of home maintenance/repair assistance programs with the highest percentages reporting in the Pacific Coast and South Atlantic divisions.

**Services for modification of existing homes of older adults (e.g., building a ramp for easier access or modifying showers)**

Like home repair and maintenance assistance, modifications to homes can enable older adults to remain in them. A majority of all localities have these programs, except those under 2,500 in population, which show slightly over 30% offering them, but there are only 12 local governments reporting with a population under 2,500. Population plays a role in that among the smaller localities, the percentage offering these programs decreases.
Local governments in the Pacific Coast (79%) and South Atlantic (76%) show the highest percentage offering these programs.

Almost 50% of local governments report that nonprofits provide the services, compared with 23% of local governments providing the services. Forty percent of local governments indicate that home modification programs are funded by nonprofit organizations, while 24% report funding by the local government. Nine percent of localities report that the for-profit sector contributes funds.

**Targeted service delivery to meet the needs of older adults (e.g. backyard trash collection, sidewalk snow removal)**

In general a majority of local governments with populations 25,000 and over report programs with targeted services that meet the needs of older adults, such as backyard trash collection and snow removal. The percentages reporting these programs decrease noticeably in the smaller population groups.

The local governments in the East-North Central division show the highest percentage reporting targeted service delivery, with a higher incidence of nonprofits than local governments delivering the service. The East North Central division is the only one that shows a majority of local governments reporting program availability. This geographic division includes local governments with some of the more challenging winters, such as Chicago and Minneapolis.

Local governments and nonprofits are the primary funder of the programs.

**Subsidized housing for older adults**

Overall 63% of local governments have subsidized housing programs, with a majority in all population groups except those under 5,000 population. The local governments in New England show the highest percentage reporting subsidized housing (75%, followed by Pacific Coast localities at 63%). Eighteen percent of local governments report that for-profit firms provide the programs, which may be due to developers committing to providing a certain number of subsidized housing units in new construction. Nonprofits or faith-based entities are reported to be the provider by the highest percentage of local governments (36%).
TAXATION AND FINANCE

With rising real estate assessments in many parts of the country, many older adults who could otherwise remain in their homes are being forced to consider selling because they are unable to afford the real estate tax. (See Table 7.)

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property tax relief for older adults on limited incomes (n=1,330)</td>
<td>54%</td>
<td>49%</td>
<td>33%</td>
<td>46%</td>
</tr>
<tr>
<td>Assistance with preparation of tax forms (n=1,379)</td>
<td>73%</td>
<td>26%</td>
<td>19%</td>
<td>27%</td>
</tr>
<tr>
<td>Education and information about financial fraud and predatory lending (n=1,365)</td>
<td>65%</td>
<td>37%</td>
<td>27%</td>
<td>35%</td>
</tr>
</tbody>
</table>

Property tax relief for older adults on limited incomes
Local governments are the primary provider and funder of property tax relief for older Americans, although the percentage reporting the availability of these programs has dropped from 72% in 2005 to 54% in 2010. With the decrease in home values in most parts of the country, it is not surprising that the percentage reporting property tax relief has dropped.

Population is a factor, with larger local governments being more likely to report property tax relief programs. In addition, it is interesting to note that Pacific Coast localities, which usually show the highest percentage providing any of these programs to older adults, show among the lowest percent reporting property tax relief. This may be because in February 2009, the California Governor signed into law legislation suspending the Senior Citizens’ Property Tax Deferral Program.\(^x\)

New England local governments show by far the highest percent (82%) with property tax relief programs. The next highest percentage is 71% in the South Atlantic division.

Assistance with preparation of tax forms
Seventy-three percent of local governments report that there is tax preparation assistance provided and 54% report that it is provided by a nonprofit or faith-based organization. AARP is one group that regularly advertises tax preparation assistance. Nonprofits are also shown to be primary funders.

A majority in all population groups except those under 2,500 shows that tax preparation assistance is available, and 18% of local governments in New England and the Pacific Coast (the highest percentages) report programs for assistance with tax form preparation.
Education and information about financial fraud and predatory lending

The Center for Responsible Lending found that older Americans are among those more likely to be hit with high overdraft fees. Especially with the complexity of mortgages and other loans, it is crucial for older adults to be informed about fraud and predatory lending. Sixty-five percent of local governments report having a program, with nonprofits being the provider and funder at a slightly higher rate than the local governments. Larger local governments show higher percentages with these programs than do smaller localities.

The local governments in the Pacific Coast show the highest percentage reporting education and information about predatory lending and financial fraud, followed by the South Atlantic and New England localities.

WORKFORCE DEVELOPMENT

Many older adults are interested in working past retirement age, especially in tough economic times, but they are interested in a different type of work or a modified schedule. Ongoing skill development is an important component of a healthy and active life for older adults. (See Table 8.)

<table>
<thead>
<tr>
<th>Table 8 Workforce Development Programs/Services for Older Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>Workforce skills development services targeting older adults (n=1,336)</td>
</tr>
<tr>
<td>Employer engagement/education re: the contributions and needs of older adults (e.g., part-time work) (n=1,310)</td>
</tr>
</tbody>
</table>

Workforce skills development services targeting older adults

Older adults may need to re-enter the workforce due to economic circumstances and may need skills development in order to qualify for positions. Workforce development programs are more prevalent in larger local governments than in smaller localities.

Among the geographic divisions the highest percentage of local governments reporting the availability of these programs is in the South Atlantic (57%), followed by 55% of those in the Pacific Coast.

The primary providers and funders are nonprofit or faith-based organizations, except in the two largest population groups in which higher percentages of local governments fund the programs.
Employer engagement/education re: the contributions and needs of older adults (e.g., part-time work)
The Kauffman Foundation reports that “the highest rate of entrepreneurship in America has shifted to the 55-64 age group.”xxii Older workers have years of experience to contribute but are often looked upon as less innovative than younger workers. With baby boomers representing a significant proportion of the population, they will be needed to fill gaps in employment.

Thirty-nine percent of local governments report employer engagement and education programs related to the contributions and needs of older adults, with the percentage reporting programs decreasing with a decrease in population size of the local governments. A majority of local governments with a population 100,000 and above offer these programs, and close to a majority of localities in the East-South Central division offer them, but other divisions slow less than a majority offering.

The survey results show that higher percentages of local governments report that nonprofit or faith-based organizations provide and fund the programs than do local governments. There is little involvement on the part of the private sector.

**CIVIC ENGAGEMENT/VOLUNTEER OPPORTUNITIES**
Older adults have significant contributions to make to community life. They often bring technical, financial, or management expertise that can be beneficial to small business start-ups. Retired teachers may be interested in volunteering in schools. Although a majority of local governments report that these opportunities are available, significantly smaller percentages report involvement (Table 9).

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engagement of older adults in local planning and decision making processes (n=1,359)</td>
<td>67%</td>
<td>61%</td>
<td>38%</td>
<td>33%</td>
</tr>
<tr>
<td>Volunteer opportunities for older adults (e.g., arts, culture, human services) (n=1,396)</td>
<td>80%</td>
<td>55%</td>
<td>38%</td>
<td>20%</td>
</tr>
<tr>
<td>Programs that support older adults’ participation in local educational opportunities (e.g., discounts, transportation) (n=1,337)</td>
<td>52%</td>
<td>28%</td>
<td>22%</td>
<td>48%</td>
</tr>
<tr>
<td>Programs that have been developed specifically to provide intergenerational activities (n=1,325)</td>
<td>47%</td>
<td>27%</td>
<td>21%</td>
<td>53%</td>
</tr>
</tbody>
</table>
Engagement of older adults in local planning and decision making processes
In order for planning to be successful, the people whom it will affect should be involved and arguably they are the best informed about their needs. With one exception a majority of all local governments report that there are programs engaging older adults in local planning and decision making. The exception is in the population group under 2,500.

In slightly over 60% of the cases the local government provides the program, and a plurality of local governments report that they fund or contribute funds to the program.

Close to 80% of local governments on the Pacific Coast have these community and civic engagement programs available, which is the highest percentage, followed by 76% of local governments in New England.

Volunteer opportunities for older adults (e.g., arts, culture, human services)
Older adults are often eager to give back to their community by volunteering and will embrace opportunities that provide interesting and stimulating volunteer activities. Not surprisingly, 80% of local governments report that these opportunities exist for older adults. Only in the smallest local governments (under 2,500 population) do a majority report lack of volunteer opportunities.

These opportunities are widespread throughout the local governments and the nonprofit/faith-based organizations.

Programs that support older adults’ participation in local educational opportunities (e.g., discounts, transportation)
Local government responses show that higher percentages of nonprofits than local governments support older adults’ participation in local educational opportunities. This may be related to the educational institutions themselves providing the discounts. Larger local governments show higher percentages providing programs that support older adults’ participation in educational opportunities, and to some extent that may be due to more availability of educational programs in larger localities.

Local governments in the Pacific Coast (66%), New England (56%) and the East-North Central (56%) divisions show the highest percentages reporting these programs.

Programs that have been developed specifically to provide intergenerational activities
A majority of local governments (53%) report that programs for intergenerational activities have not been developed, although there are initiatives at the federal level including one promoted by the Environmental Protection Agency (EPA). Several universities such as Temple and Penn State also have initiatives.xxiii

A majority of local governments with a population 25,000 and over report these programs and nonprofit organizations are often partners or perhaps the sole provider. The local governments in New England show the highest percentage reporting programs that provide intergenerational activities (59%), and the results show that local governments in New England tend to be the provider and funder more often than the nonprofit organizations.
AGING/HUMAN SERVICES

Often older adults may need support to remain in their homes. One of the difficulties that they confront is trying to navigate a maze of systems to access services. A single-entry point for services makes a difference. (See Table 10.)

<table>
<thead>
<tr>
<th>Program</th>
<th>Is available regardless of provider</th>
<th>Local gov’t provides/delivers program</th>
<th>Local gov’t funds all or part of program</th>
<th>Program is not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-home support services (e.g., home care, chore/homemaker services)</td>
<td>77%</td>
<td>22%</td>
<td>21%</td>
<td>23%</td>
</tr>
<tr>
<td>that enable older adults to live independently (n=1391)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single-entry point model for services (e.g., a one-stop for all human services) (n=1,311)</td>
<td>37%</td>
<td>20%</td>
<td>16%</td>
<td>63%</td>
</tr>
</tbody>
</table>

In-home support services (e.g., home care, chore/homemaker services) that enable older adults to live independently

Slightly over 75% of local governments report in-home support services, with a majority of them provided by nonprofit/faith-based organizations, and 39% of local governments report that nonprofits provide funding as well. Approximately 21% of local governments provide and fund the in-home support services. Even though the percentages of local governments reporting the availability of these services is lower among smaller population groups, a majority in all but those under 2,500 have in-home support services. Fifty percent of those under 2,500 population do so.

The percentages reporting the services among the geographic divisions show less variation than among the population groups, with 75% to 80% generally reporting the services. The Mid-Atlantic localities show the smallest percentage (66%) reporting in-home support services.

Single-entry point model for services (e.g., a one-stop for all human services)

A single-entry point makes obtaining services much easier for older adults, but for many local governments it may involve significant changes to structures and shifting personnel to different locations. Slightly more than 60% of local governments report that they do not have single-entry point models available for older adults. There are no remarkable variations across population groups or geographic divisions.
PLANNING AND POLICIES THAT BENEFIT OLDER ADULTS

Strategic Plan
It does not seem possible to develop a strategic plan that reflects the needs of older adults without having a process that solicits their input on their needs or a process to comprehensively assess their needs. Although 30% of local governments report having a process that solicits input from older adults, only 17% report a comprehensive needs assessment or a strategic plan that reflects their needs (Table 11). Approximately 26% report that their local government is planning for any of these three options. Generally the percentages show little variation among population groups or geographic divisions.

<table>
<thead>
<tr>
<th>Program</th>
<th>Local government has in place</th>
<th>Local government does not have in place</th>
<th>Local government is planning</th>
</tr>
</thead>
<tbody>
<tr>
<td>A strategic plan that specifically reflects the needs and potential contributions of older adults (n=1,350)</td>
<td>17%</td>
<td>60%</td>
<td>26%</td>
</tr>
<tr>
<td>A comprehensive assessment of the needs of older adults (e.g., health, transportation, housing, education) (n=1,343)</td>
<td>17%</td>
<td>58%</td>
<td>27%</td>
</tr>
<tr>
<td>A process that solicits input from older adults to identify their needs (n=1,350)</td>
<td>30%</td>
<td>48%</td>
<td>24%</td>
</tr>
</tbody>
</table>

Land-Use Planning
Land-use planning comprises a number of concerns that relate to older adults—from a master plan for the community to zoning requirements (Table 12).

<table>
<thead>
<tr>
<th>Program</th>
<th>Local government has in place</th>
<th>Local government does not have in place</th>
<th>Local government is planning</th>
</tr>
</thead>
<tbody>
<tr>
<td>A master plan—a land-use plan that embodies the vision, which is then reflected in zoning and subdivision ordinances (n=1,353)</td>
<td>67%</td>
<td>21%</td>
<td>15%</td>
</tr>
<tr>
<td>Zoning requirements that support “complete street” design, enabling safe access for all users (n=1,343)</td>
<td>54%</td>
<td>27%</td>
<td>21%</td>
</tr>
<tr>
<td>Zoning requirements that support aging in place and active lifestyles for older adults (e.g., higher density, mixed-use development and amenities) (n=1,347)</td>
<td>44%</td>
<td>35%</td>
<td>22%</td>
</tr>
</tbody>
</table>
Table 12 Land-Use Planning

<table>
<thead>
<tr>
<th>Program</th>
<th>Local government has in place</th>
<th>Local government does not have in place</th>
<th>Local government is planning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building codes that incorporate universal design in new construction</td>
<td>56%</td>
<td>31%</td>
<td>15%</td>
</tr>
</tbody>
</table>

A master plan—a land use plan that embodies the vision, which is then reflected in zoning and subdivision ordinances

The survey did not specify “that meets the needs of older adults,” for the master plan, so it is unclear whether respondents answered with those needs in mind. Among the four land use and planning items listed, the highest percentage of respondents (67%) indicate that they a have a master plan in place. Of particular interest is the fact that the larger local governments (500,000 and over) show the smallest percentages reporting a master plan, whereas a majority of those with populations below 500,000 report a master plan, with the highest percentage (70%) reporting a master plan in the population group 5,000-9,999.

The Mountain (74%), New England (73%) and Mid-Atlantic (73%) divisions show the highest percentages reporting a master plan, and the East South Central and West South Central local governments show the lowest percent reporting (58% and 59%, respectively).

Zoning requirements that support “complete street” design, enabling safe access for all users

Zoning that supports complete street design is reported by a majority of local governments, and the distribution is relatively consistent among the population groups and geographic divisions. Approximately 21% of localities are planning these zoning requirements to support “complete street” design. There is slight indication that higher percentages of larger localities are planning these requirements than smaller localities.

Zoning requirements that support aging in place and active lifestyles for older adults (e.g., higher density, mixed-use development and amenities)

Being able to age in place with an active lifestyle is the preferred choice of an increasing number of older adults. By increasing density limitations, local governments make available opportunities for condominiums and apartment buildings in areas with grocery stores, libraries, other shopping options, restaurants and cultural events, enabling older adults to meet their needs where they live.

Forty-four percent of local governments have these zoning requirements in place and another 22% are planning to implement them. This is an instance in which the survey results show that communities with populations 5,000-500,000 are most likely to have zoning that supports aging in place and active lifestyles. The Mid-Atlantic and Pacific Coast divisions show the highest percentages reporting this type of zoning (both at 50%).

Building codes that incorporate universal design in new construction

Universal design affects all people, not just older adults. It is design that facilitates accessibility for all people and does not require further modification. The percentages of local governments that report building codes for universal design in new construction is relatively consistent across population groups and geographic divisions,
with few exceptions. This is an important finding because it speaks to the common acceptance of the principles. With 56% of local governments reporting these building codes and 15% planning them, progress is being made.

ADDITIONAL POLICIES
The survey asked respondents to share information about additional policies that the community is planning or already has in place. A number of local governments provided information. Highlights include:

• The city of Adel, IA, is implementing components of the Enterprise Green Communities program with emphasis on ‘aging in place’ buildings.

• Marion, IL, reports that they have a ‘livable communities’ committee composed of community members, seniors, and local government agencies planning and identifying areas to target to become more livable.

• City of Greenbelt, MD, is currently working on its second needs assessment for older adults. They are also looking into additional independent housing options with services.

• The Town of Voluntown, CT, is planning to put an ordinance in place that will allow older citizens to pull permits such as putting in wood stoves, roof repair, etc., without paying the application fees.

• Sarasota County, FL, is working towards meeting the criteria of a ‘community for a lifetime’ as established by the Florida Department of Elder Affairs.

• Clearwater, FL, shared its vision for a lifelong community where older adults age in place successfully. Their Aging Well Master Plan was implemented in 2009.

• Clark County, WA, is currently developing an Aging Readiness Action Plan to assess the community on the needs of the aging population as well as creating a livable community for all ages. The county has appointed a task force to work on the plan, which includes five community workshops that touch on the major topics of housing, transportation/mobility, healthy communities/health care, support services and social/civic engagement. The recommendations will be made by the task force to the Board of County Commissioners for consideration and approval.

• Catawba County, NC, is currently developing an Aging Plan and building a livable and senior-friendly community. A comprehensive Aging Plan will be developed with specific recommendations, strategies and responsible parties included in the plan.

• Calcasieu Parish, LA, is considering an ordinance that will allow an additional dwelling policy for ‘mother-in-law’ cottages by right in certain zonings.
ADDITIONAL SERVICES
The survey also asked respondents to share additional services they are planning or already have in place.

- Rockville, MD, reported the ‘Friends of Rockville Seniors’ program to establish criteria to equip and empower business establishments to better understand and meet the needs of seniors. The city also has a home maintenance and safety program to assist seniors to age in place.

- Contra Costa County, CA, has initiated a fall prevention program. Staff are designing and testing a new model for building capacity in aging-in-place information and services, and creating a partnership among government, nonprofit and for-profit organizations.

TOP THREE CHALLENGES IN MEETING THE NEEDS OF OR PLANNING FOR OLDER ADULTS
When asked to identify the top three challenges faced by their community, the top challenges reported, in order of the number of times mentioned, are:

1. Financial (mentioned 328 times)
2. Transportation (mentioned 267 times)
3. Housing (mentioned 214 times)

DEMOGRAPHIC INFORMATION ON RESPONDING COMMUNITIES
Many factors affect local government services—from population density to economic conditions and the number of languages spoken. The survey collected information on some of these characteristics to develop a profile of the responding local governments.

Population density
The number of people per square mile has an impact on service delivery, especially for programs such as meals-on-wheels, which rely on volunteers to deliver the services. The more spread-apart the population is, such as in rural areas, the more challenging it can become to deliver services and the more challenging it can be for older adults to receive them. The potential for older adults to become isolated is much greater when there are no neighborhood activities or amenities nearby.
### Table 13 Population Density

<table>
<thead>
<tr>
<th>Classification</th>
<th>No. reporting</th>
<th>Pop. per sq. mile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>796</td>
<td>5,025</td>
</tr>
<tr>
<td><strong>Population group</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 1,000,000</td>
<td>2</td>
<td>6,514</td>
</tr>
<tr>
<td>500,000-1,000,000</td>
<td>12</td>
<td>65,088</td>
</tr>
<tr>
<td>250,000-499,999</td>
<td>22</td>
<td>16,779</td>
</tr>
<tr>
<td>100,000-249,999</td>
<td>55</td>
<td>16,661</td>
</tr>
<tr>
<td>50,000-99,999</td>
<td>71</td>
<td>5,367</td>
</tr>
<tr>
<td>25,000-49,999</td>
<td>119</td>
<td>3,655</td>
</tr>
<tr>
<td>10,000-24,999</td>
<td>187</td>
<td>2,553</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>167</td>
<td>2,351</td>
</tr>
<tr>
<td>2,500-4,999</td>
<td>154</td>
<td>1,520</td>
</tr>
<tr>
<td>Under 2,500</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td><strong>Geographic division</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>64</td>
<td>1,388</td>
</tr>
<tr>
<td>Mid-Atlantic</td>
<td>59</td>
<td>5,249</td>
</tr>
<tr>
<td>East North-Central</td>
<td>143</td>
<td>5,227</td>
</tr>
<tr>
<td>West North-Central</td>
<td>122</td>
<td>2,170</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>141</td>
<td>11,171</td>
</tr>
<tr>
<td>East South-Central</td>
<td>29</td>
<td>2,455</td>
</tr>
<tr>
<td>West South-Central</td>
<td>61</td>
<td>4,553</td>
</tr>
<tr>
<td>Mountain</td>
<td>81</td>
<td>2,115</td>
</tr>
<tr>
<td>Pacific Coast</td>
<td>96</td>
<td>5,141</td>
</tr>
<tr>
<td><strong>Metro status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central</td>
<td>104</td>
<td>18,716</td>
</tr>
<tr>
<td>Suburban</td>
<td>414</td>
<td>3,524</td>
</tr>
<tr>
<td>Independent</td>
<td>278</td>
<td>2,138</td>
</tr>
</tbody>
</table>

### Economic condition

The recession that began December 2007 is still affecting local governments. In fact, some have felt it more recently as property and sales tax revenues have declined due to foreclosures and unemployment. The highest percentage of local governments reporting any decline is in the population group under 2,500 in which 42% report “moderate decline.” This is also the population group that has the lowest average population density, with three people per square mile. These factors present special challenges to these communities.
Variation can be seen within population groups and geographic divisions, with some in the same population group reporting growth and others reporting decline.

**Table 14 Economic Condition**

<table>
<thead>
<tr>
<th>Classification</th>
<th>No. reporting (A)</th>
<th>Rapid expansion % of (A)</th>
<th>Moderate growth % of (A)</th>
<th>Slow growth % of (A)</th>
<th>Stable % of (A)</th>
<th>Slow decline % of (A)</th>
<th>Moderate decline % of (A)</th>
<th>Rapid decline % of (A)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>1,383</td>
<td>1.4%</td>
<td>9.5%</td>
<td>31.1%</td>
<td>31.0%</td>
<td>18.8%</td>
<td>8.5%</td>
<td>2.2%</td>
</tr>
<tr>
<td><strong>Population group</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 1,000,000</td>
<td>5</td>
<td>0.0%</td>
<td>20.0%</td>
<td>60.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>20.0%</td>
</tr>
<tr>
<td>500,000-1,000,000</td>
<td>16</td>
<td>0.0%</td>
<td>6.3%</td>
<td>18.8%</td>
<td>18.8%</td>
<td>37.5%</td>
<td>18.8%</td>
<td>0.0%</td>
</tr>
<tr>
<td>250,000-499,999</td>
<td>29</td>
<td>0.0%</td>
<td>13.8%</td>
<td>13.8%</td>
<td>37.9%</td>
<td>24.1%</td>
<td>3.4%</td>
<td>6.9%</td>
</tr>
<tr>
<td>100,000-249,999</td>
<td>86</td>
<td>2.3%</td>
<td>10.5%</td>
<td>36.0%</td>
<td>20.9%</td>
<td>19.8%</td>
<td>9.3%</td>
<td>2.3%</td>
</tr>
<tr>
<td>50,000-99,999</td>
<td>114</td>
<td>0.9%</td>
<td>16.7%</td>
<td>32.5%</td>
<td>24.6%</td>
<td>20.2%</td>
<td>5.3%</td>
<td>2.6%</td>
</tr>
<tr>
<td>25,000-49,999</td>
<td>191</td>
<td>1.6%</td>
<td>10.5%</td>
<td>34.0%</td>
<td>27.2%</td>
<td>16.2%</td>
<td>10.5%</td>
<td>4.7%</td>
</tr>
<tr>
<td>10,000-24,999</td>
<td>342</td>
<td>0.9%</td>
<td>9.6%</td>
<td>34.5%</td>
<td>31.0%</td>
<td>17.0%</td>
<td>6.4%</td>
<td>2.3%</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>293</td>
<td>1.0%</td>
<td>7.2%</td>
<td>32.1%</td>
<td>34.1%</td>
<td>18.8%</td>
<td>9.6%</td>
<td>0.3%</td>
</tr>
<tr>
<td>2,500-4,999</td>
<td>295</td>
<td>2.4%</td>
<td>7.5%</td>
<td>24.4%</td>
<td>36.9%</td>
<td>21.0%</td>
<td>8.5%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Under 2,500</td>
<td>12</td>
<td>0.0%</td>
<td>8.3%</td>
<td>25.0%</td>
<td>16.7%</td>
<td>8.3%</td>
<td>41.7%</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Geographic division</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>121</td>
<td>1.7%</td>
<td>8.3%</td>
<td>30.6%</td>
<td>38.8%</td>
<td>15.7%</td>
<td>5.8%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Mid-Atlantic</td>
<td>107</td>
<td>0.9%</td>
<td>9.3%</td>
<td>20.6%</td>
<td>46.7%</td>
<td>19.6%</td>
<td>4.7%</td>
<td>0.0%</td>
</tr>
<tr>
<td>East North-Central</td>
<td>259</td>
<td>0.4%</td>
<td>7.7%</td>
<td>30.1%</td>
<td>25.5%</td>
<td>22.8%</td>
<td>12.0%</td>
<td>3.9%</td>
</tr>
<tr>
<td>West North-Central</td>
<td>205</td>
<td>1.0%</td>
<td>11.2%</td>
<td>29.3%</td>
<td>28.3%</td>
<td>22.0%</td>
<td>8.3%</td>
<td>1.5%</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>232</td>
<td>1.7%</td>
<td>10.3%</td>
<td>31.9%</td>
<td>28.4%</td>
<td>18.5%</td>
<td>9.1%</td>
<td>1.7%</td>
</tr>
<tr>
<td>East South-Central</td>
<td>67</td>
<td>4.5%</td>
<td>17.9%</td>
<td>26.9%</td>
<td>28.4%</td>
<td>17.9%</td>
<td>7.5%</td>
<td>0.0%</td>
</tr>
<tr>
<td>West South-Central</td>
<td>109</td>
<td>2.8%</td>
<td>15.6%</td>
<td>28.4%</td>
<td>38.5%</td>
<td>14.7%</td>
<td>4.6%</td>
<td>0.9%</td>
</tr>
<tr>
<td>Mountain</td>
<td>131</td>
<td>2.3%</td>
<td>4.6%</td>
<td>45.8%</td>
<td>17.6%</td>
<td>18.3%</td>
<td>12.2%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Pacific Coast</td>
<td>152</td>
<td>0.0%</td>
<td>5.9%</td>
<td>32.9%</td>
<td>38.2%</td>
<td>13.8%</td>
<td>7.2%</td>
<td>5.9%</td>
</tr>
<tr>
<td><strong>Metro status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central</td>
<td>167</td>
<td>1.8%</td>
<td>11.4%</td>
<td>31.1%</td>
<td>22.2%</td>
<td>22.2%</td>
<td>8.4%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Suburban</td>
<td>693</td>
<td>1.9%</td>
<td>10.4%</td>
<td>32.6%</td>
<td>35.2%</td>
<td>14.0%</td>
<td>6.3%</td>
<td>2.2%</td>
</tr>
<tr>
<td>Independent</td>
<td>523</td>
<td>0.6%</td>
<td>7.6%</td>
<td>29.1%</td>
<td>28.3%</td>
<td>24.1%</td>
<td>11.5%</td>
<td>1.3%</td>
</tr>
</tbody>
</table>
What age description does your local government use to identify “older adults?”
Almost 50% of respondents indicate that they use 65 and above to identify older adults, and 40% use 60 and above. The survey provided space for local governments to share other age descriptions they use; 88 localities wrote in 55+ and 16 wrote in 62+. Approximately 40 wrote in that it varies or it depends on need.

Proportion of older adults
This question was answered by only 969 of the 1,459 responding local governments. Although 24% is the average percentage of the population that is an older adult (by each locality’s definition of older adult), the range is from 1% to 90%. The 90% is from one city—Daytona Beach Shores, FL.

When arrayed by population size and geographic divisions, the data show some interesting variations. There is an inverse relationship of population to proportion of older adults—the proportion of older adults increases from 14% in localities with over a million population to 45% of the population in the nine local governments with populations under 2,500.

Because a smaller number of local governments answered this question, the missing answers may affect the reliability of the findings. Local governments in all geographic divisions except the Pacific Coast show that the average proportion of older adults is between 22% and 26%. The local governments in the Pacific Coast show 19% of the population as older adults.

Representation of older adults on advisory boards, commissions or committees that deal with planning issues that affect older adults
Close to 90% of respondents indicate that older adults are represented on advisory boards, commissions, or committees that deal with planning issues that affect them. This is generally consistent across all population groups and geographic divisions.

Need for services to be delivered in a language other than English
Survey results show that large local governments tend to have the greatest need for services to be delivered in a language other than English, with all local governments with a population 500,000 and above reporting the need. In addition, the western part of the United States also shows the greatest need, with the Pacific Coast, Mountain and West South-Central divisions showing the highest percentages of localities reporting need.
Table 15 Need for services delivered in a language other than English

<table>
<thead>
<tr>
<th>Classification</th>
<th>No. reporting (A)</th>
<th>YES % of (A)</th>
<th>NO % of (A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1,401</td>
<td>30%</td>
<td>70%</td>
</tr>
<tr>
<td>Population group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 1,000,000</td>
<td>7</td>
<td>100.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>500,000-1,000,000</td>
<td>16</td>
<td>100.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>250,000-499,999</td>
<td>28</td>
<td>78.6%</td>
<td>21.4%</td>
</tr>
<tr>
<td>100,000-249,999</td>
<td>87</td>
<td>48.3%</td>
<td>51.7%</td>
</tr>
<tr>
<td>50,000-99,999</td>
<td>119</td>
<td>48.7%</td>
<td>51.3%</td>
</tr>
<tr>
<td>25,000-49,999</td>
<td>195</td>
<td>41.5%</td>
<td>58.5%</td>
</tr>
<tr>
<td>10,000-24,999</td>
<td>344</td>
<td>26.7%</td>
<td>73.3%</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>301</td>
<td>18.3%</td>
<td>81.7%</td>
</tr>
<tr>
<td>2,500-4,999</td>
<td>292</td>
<td>15.8%</td>
<td>84.2%</td>
</tr>
<tr>
<td>Under 2,500</td>
<td>12</td>
<td>8.3%</td>
<td>91.7%</td>
</tr>
<tr>
<td>Geographic division</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>128</td>
<td>17.2%</td>
<td>82.8%</td>
</tr>
<tr>
<td>Mid-Atlantic</td>
<td>114</td>
<td>16.7%</td>
<td>83.3%</td>
</tr>
<tr>
<td>East North-Central</td>
<td>262</td>
<td>19.5%</td>
<td>80.5%</td>
</tr>
<tr>
<td>West North-Central</td>
<td>207</td>
<td>16.9%</td>
<td>83.1%</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>234</td>
<td>37.6%</td>
<td>62.4%</td>
</tr>
<tr>
<td>East South-Central</td>
<td>66</td>
<td>19.7%</td>
<td>80.3%</td>
</tr>
<tr>
<td>West South-Central</td>
<td>107</td>
<td>42.1%</td>
<td>57.9%</td>
</tr>
<tr>
<td>Mountain</td>
<td>133</td>
<td>45.1%</td>
<td>54.9%</td>
</tr>
<tr>
<td>Pacific Coast</td>
<td>150</td>
<td>58.0%</td>
<td>42.0%</td>
</tr>
<tr>
<td>Metro status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central</td>
<td>171</td>
<td>60.2%</td>
<td>39.8%</td>
</tr>
<tr>
<td>Suburban</td>
<td>703</td>
<td>25.9%</td>
<td>74.1%</td>
</tr>
<tr>
<td>Independent</td>
<td>527</td>
<td>25.6%</td>
<td>74.4%</td>
</tr>
</tbody>
</table>

Are they delivered in a language other than English?

Of the 420 local governments that reported that there is a need for services delivered in a language other than English, only 320 answered the question as to whether services are being delivered in a language other than English. Of those, all of the local governments with a population over 1,000,000 report service delivery in a language other than English. Among the other population groups, a sizeable majority report delivering services in a language other than English. The one local government with a population under 2,500 that answered the question does not provide services in a language other than English.
The Pacific Coast division shows the highest percentage (93%) of local governments that deliver services in a language other than English, which is a good sign given that the Pacific Coast local governments also show the highest percentage reporting a need.
Appendix

METHODOLOGY

The survey was sent to all cities, towns, townships, villages and boroughs with populations of 2,500 and over and to all counties, regardless of population size. Those local governments that did not respond to the first mail survey received a follow-up survey. Repeated reminders were sent to local governments by the partner organizations.

The overall response rate is 14% (Table 16), which is somewhat lower than anticipated. The length and complexity of the survey as well as the numerous program areas covered may have contributed to the comparatively low response. In addition, many local governments have had to reduce staffing levels, which means that fewer staff are available for non-essential projects, such as responding to surveys.

The smaller population groups show lower percentages of respondents as do the Mid-Atlantic, East South-Central, and West South-Central geographic divisions.

<table>
<thead>
<tr>
<th>Classification</th>
<th>No. of municipalities/ counties surveyed (A)</th>
<th>No. responding</th>
<th>% of (A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>10,505</td>
<td>1,459</td>
<td>13.9%</td>
</tr>
<tr>
<td>Population group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 1,000,000</td>
<td>37</td>
<td>7</td>
<td>18.9%</td>
</tr>
<tr>
<td>500,000-1,000,000</td>
<td>86</td>
<td>17</td>
<td>19.8%</td>
</tr>
<tr>
<td>250,000-499,999</td>
<td>146</td>
<td>31</td>
<td>21.2%</td>
</tr>
<tr>
<td>100,000-249,999</td>
<td>454</td>
<td>95</td>
<td>20.9%</td>
</tr>
<tr>
<td>50,000-99,999</td>
<td>802</td>
<td>124</td>
<td>15.5%</td>
</tr>
<tr>
<td>25,000-49,999</td>
<td>1,423</td>
<td>200</td>
<td>14.1%</td>
</tr>
<tr>
<td>10,000-24,999</td>
<td>2,714</td>
<td>356</td>
<td>13.1%</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>2,320</td>
<td>314</td>
<td>13.5%</td>
</tr>
<tr>
<td>2,500-4,999</td>
<td>2,409</td>
<td>303</td>
<td>12.6%</td>
</tr>
<tr>
<td>Under 2,500</td>
<td>114</td>
<td>12</td>
<td>10.5%</td>
</tr>
</tbody>
</table>
### Table 16 Survey Response

<table>
<thead>
<tr>
<th>Classification</th>
<th>No. of municipalities/ counties surveyed (A)</th>
<th>No. responding</th>
<th>% of (A)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Geographic division</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>795</td>
<td>131</td>
<td>16.5%</td>
</tr>
<tr>
<td>Mid-Atlantic</td>
<td>1,402</td>
<td>120</td>
<td>8.6%</td>
</tr>
<tr>
<td>East North-Central</td>
<td>1,886</td>
<td>271</td>
<td>14.4%</td>
</tr>
<tr>
<td>West North-Central</td>
<td>1,336</td>
<td>211</td>
<td>15.8%</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1,481</td>
<td>248</td>
<td>16.7%</td>
</tr>
<tr>
<td>East South-Central</td>
<td>819</td>
<td>69</td>
<td>8.4%</td>
</tr>
<tr>
<td>West South-Central</td>
<td>1,244</td>
<td>113</td>
<td>9.1%</td>
</tr>
<tr>
<td>Mountain</td>
<td>686</td>
<td>138</td>
<td>20.1%</td>
</tr>
<tr>
<td>Pacific Coast</td>
<td>856</td>
<td>158</td>
<td>18.5%</td>
</tr>
<tr>
<td><strong>Metro status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central</td>
<td>997</td>
<td>183</td>
<td>18.4%</td>
</tr>
<tr>
<td>Suburban</td>
<td>4,841</td>
<td>726</td>
<td>15.0%</td>
</tr>
<tr>
<td>Independent</td>
<td>4,667</td>
<td>550</td>
<td>11.8%</td>
</tr>
</tbody>
</table>

The nine geographic divisions are **New England**: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont; **Mid-Atlantic**: New Jersey, New York and Pennsylvania; **East North-Central**: Illinois, Indiana, Michigan, Ohio and Wisconsin; **West North-Central**: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota; **South Atlantic**: Delaware, the District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia and West Virginia; **East South-Central**: Alabama, Kentucky, Mississippi and Tennessee; **West South-Central**: Arkansas, Louisiana, Oklahoma and Texas; **Mountain**: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah and Wyoming; and **Pacific Coast**: Alaska, California, Hawaii, Oregon and Washington.

One point to be borne in mind in comparing Maturing of America II results to the 2005 survey, even when the wording of questions has remained identical, is that the more recent respondents are not necessarily the same as those who answered the first survey.
End Notes

i http://www.aoa.gov/agingstatsdotnet/Main_Site/Data/2008_Documents/Population.aspx

ii http://www.aoa.gov/agingstatsdotnet/Main_Site/Data/2008_Documents/Population.aspx

iii Richard W. Johnson, Rising Senior Unemployment and the Need to Work at Older Ages (Washington, DC: The Urban Institute, 2009).

iv “Are Municipal Bankruptcies Imminent? State and local debt is at an all time high — governments have borrowed $2.4 trillion as of mid-2010.” Penelope Lemov | October 14, 2010, GOVERNING, http://www.governing.com/

v Census: Number of poor may be millions higher :1 in 6 Americans — many of them 65 and older — are struggling in poverty; Hope Yen updated 1/5/2011

vi 2007 American Housing Survey, Table 7-13 in AARP Public Policy Institute “Strategies to Meet the Housing needs of Older Adults,” March 2010


viii http://www.chattanoogan.com/articles/article_180614.asp

ix http://www.urban.org/UploadedPDF/411626_olderworkers.pdf

x http://www.aoa.gov/AoARoot/Press_Room/Products_Materials/pdf/fs_EvidenceBased.pdf

xi “Elder Abuse and Neglect”, Copyright 1998 Linda M. Woolf, Ph.D.


xiii “Beyond 50.05, A Report to the Nation on Livable Communities: Creating Environments for Successful Aging,” p. 5.


xv “Beyond 50.05, A Report to the Nation on Livable Communities: Creating Environments for Successful Aging,” p. 56/

xvi http://www.aoa.gov/eldfam/Service_Options/Service_Options.asp

xvii http://www.aoa.gov/eldfam/Nutrition/Nutrition_services_incentive.asp


xx http://www.sco.ca.gov/ardtax_prop_tax_postponement.html

xxi http://www.responsiblelending.org/about-us/our-work/


xxiii http://www.epa.gov/aging/ia/examples.htm