

The Maturing of America

Getting Communities on Track for an Aging Population



MetLife Foundation



Table of Contents

Executive Summary	1
Introduction	5
Health	7
Nutrition	7
Exercise.....	8
Transportation.....	9
Public Safety/ Emergency Services.....	10
Housing	11
Taxation and Finance	11
Workforce Development/Lifelong Learning	12
Civic Engagement/Volunteer Opportunities	13
Aging/Human Services	14
Policies/Guidelines that Benefit Older Adults	15
Results From the First Survey	17
General Information about Planning for an Older Population	26
Summary.....	29
Appendix	31
Participating Organizations	32

The Maturing of America — Getting Communities on Track for an Aging Population

Executive Summary

America and its communities are aging and aging rapidly. As the Baby Boom generation- born between 1946 and 1964- reaches retirement age, the number of Americans over age 65 is expected to reach 71.5 million by 2030- twice their number in the year 2000. At that point, one out of every five people in the nation will be an older adult. The fastest growing segment of America's aging population are those people over the age of 85 who are most likely to need the support of family, friends and the community to remain living independently.

The vast majority of older Americans want to age in their homes and communities for as long as possible. However, the aging of the population will pose new challenges for the delivery of local services such as health care, recreation, housing, transportation, public safety, employment and education. While these services assist a broad segment of the population, they also have a major impact on the quality of life of older Americans. The aging of America will also present opportunities as the nation's communities realize the largest population of educated and skilled older adults in its history.

To help cities and counties better meet the needs of their aging population, and to harness the experience and talent of their older citizens, five national organizations joined forces to identify ways to prepare for the aging of this population. Known as *The Maturing of America — Getting Communities on Track for an Aging Population*, the project is being led by the National Association of Area Agencies on Aging, in partnership with the International City/County Management Association, National Association of Counties, National League of Cities and Partners for Livable Communities. The initiative is funded by a grant from MetLife Foundation.

In the project's first phase, Maturing of America partners surveyed 10,000 local governments to:

- determine their “aging readiness” to provide programs, policies and services that address the needs of older adults and their caregivers;
- to ensure that their communities are “livable” for persons of all ages; and
- to harness the talent, wisdom and experience of older adults to contribute to the community at large.

The survey found that only 46 percent of American communities have begun to address the needs of the rapidly increasing aging population. The survey results show that although many communities have some programs to address the needs of older adults, few have undertaken a comprehensive assessment to make their communities “elder friendly” or livable communities for all ages.

Survey findings indicate that local governments generally offer basic health and nutrition programs, but as yet do not have the policies, programs or services in place to promote the quality of life and the ability of older adults to live independently and contribute to their communities for as long as possible.. These services might include job retraining, flextime and other job accommodations; home chore services, home modification and senior-friendly housing options, tax relief, roadway redesign or public transportation assistance as well as volunteer opportunities targeted to older adults.

The needs of older adults are often interrelated. For example, providing housing will not be sufficient if residents lack transportation to get to basic services such as medical offices, the pharmacy or grocery store. These interdependent needs of older adults may require a completely new comprehensive, holistic approach to service delivery organization and management.

American's communities need to take a fresh look at their existing policies, programs and services to see if they address the needs of an aging population. Those communities who have already begun to test their “aging readiness” are now reaching out to their older citizens to engage them in discussions about what changes to local government services may be needed to enhance their quality of life and ensure that they can grow old successfully in the community.

Although some of the changes that may be necessary to respond to an aging population may take a significant investment, many potential quality-of-life improvements can be accomplished with little cost and some as part of the local governments regular maintenance schedules. Some examples include:

- Providing road signs and markings that are more visible and easily read by older drivers.
- Adjusting the timing on pedestrian crossings to accommodate the mobility impaired older adults.
- Changing zoning ordinances to allow smaller residences on smaller lots to accommodate empty nesters.

These changes as well as others that would assist older adults age in their community would, in fact, benefit the community at large. Replacing road signs with larger print signs would help citizens of all ages see signs more clearly. Increasing the timing at pedestrian crossings would help parents with small children. Backyard trash service would assist citizens of all ages who may be mobility impaired. Encouraging the development of smaller homes would benefit young adults without children and other citizens searching for affordable housing.

Responding to the maturing of America offers local governments the opportunity to make their communities livable communities for all ages--- good places to grow up and to grow old.

The report presents the findings of the Maturing of America survey as well as recommendations and solutions based on the survey findings. A summary of the findings follows.

■ **HEALTH ...** Access to affordable health care and preventive services is a growing concern among older adults who have a greater risk of suffering from acute and chronic diseases.

Recommendation: Communities should play a major role in ensuring access to a range of needed preventive health care services for older adults.

■ **NUTRITION ...** An estimated 4 million older adults in the United States suffer from food insecurity or the inability to afford, prepare or gain access to food.

Recommendation: Communities should support a range of healthy home-delivered and congregate meals, as well as educational and purchasing assistance programs to ensure that at-risk older adults have access to adequate nutrition.

■ **EXERCISE ...** Too few older adults get sufficient daily exercise, despite research showing that exercise can greatly increase overall muscle strength, bone density, agility and general function.

Recommendation: Communities should provide a range of fitness programs to assist older adults to safely and effectively exercise to improve their overall health and well-being. Additionally, communities can ensure that their parks and recreational facilities include walking trails, benches and fitness facilities that would accommodate and attract older citizens.

■ **TRANSPORTATION ...** Reduced mobility can put an older person at higher risk of poor health, isolation and loneliness. Like the majority of American adults, older Americans rely on private automobiles to meet their mobility needs. However, the physical limitations that come with age may overtime restrict or eliminate an older person's ability to drive. Many older adults who cannot drive can still live independently if they have access to available, adequate, affordable and accessible public transportation.

Recommendation: Communities should offer driving assessment and training to help older adults remain on the road as safely as possible for as long as possible. Communities should also consider improvements to roadway design such as large print road signs, grooved lane dividers, dedicated left turn lanes and extended walk times at pedestrian crosswalks to accommodate older drivers and pedestrians. Additionally, local governments should assess their existing public transportation systems to see if they address the needs of an aging population.

■ **PUBLIC SAFETY/EMERGENCY SERVICES ...** Older adults often feel especially vulnerable to disasters or other emergencies, falls and injuries, and crime and victimization. An estimated half-million persons age 60 and older are abused, neglected or exploited in their domestic settings. Additionally older adults who suffer from Alzheimer’s disease and other forms of dementia are at risk for wandering and getting lost.

Recommendation: Communities should ensure that public safety personnel and first responders are trained to deal with the specialized needs of older adults and that these needs are specifically addressed in community disaster plans. They also need to investigate and consider adapting new technologies designed to ensure the safety and well-being of older adults.

■ **HOUSING ...** Studies have shown that older adults overwhelmingly prefer to “age in place” in their existing homes and communities, but may need to modify their existing home or move to another residence that is more accessible, more affordable or more appropriate in size to accommodate their changing needs.

Recommendation: Communities should play a critical role in promoting the development of home modification programs that assist older citizens to adapt their existing homes to meet their needs. Additionally, communities should assess their land use plans, zoning ordinances and building codes to promote the development of a range of housing options that meet the needs of an aging population. These should be as close as possible to transportation links and/or walkable distance from daily needs like medical services or shopping.

■ **TAXATION AND FINANCE ...** As older adults retire and face living on reduced and fixed incomes, their ability to pay taxes, especially property taxes, may become limited. Escalating real estate prices raise property tax assessments. These increases on top of rising fees for water, sewer and garbage collection can place serious financial strains on many older citizens ability to age in place.

Recommendation: Communities should assist older citizens by providing tax assistance and relief to those most in financial need. Additionally, communities should offer education and training for older adults about how to protect themselves against financial fraud and predatory lending.

■ **WORKFORCE DEVELOPMENT ...** Many older adults are remaining in the workforce and their numbers are expected to rise in the future. Factors that will make it more likely that older adults will continue to work include the increase in the Social Security retirement age, the elimination or reduction of employer pension plans, fluctuations in the stock market, and elimination of employer-provided retiree health coverage. The rise in older workers will require communities to provide special job training or retraining, modified work schedules and other job accommodations.

Recommendation: Communities should develop or partner with others who offer job training and retraining programs and lifelong learning opportunities that assist older adults to remain in the workforce. Additionally, communities should promote employment options — such as part- and flex-time work options — to attract and retain an aging workforce.

■ **CIVIC ENGAGEMENT/VOLUNTEER OPPORTUNITIES ...** As older adults either retire or move to part-time employment, studies have shown that they hope to have more time to “give back” to their communities or become involved in meaningful and purposeful activities. The increase in the number of older adults can be a boom for communities that need assistance in carrying out programs and services.

Recommendation: Communities should create and expand opportunities for the effective and purposeful participation of older citizens on community boards and commissions as well as to create and expand meaningful volunteer opportunities in local government and non-profit organizations.

■ **AGING/HUMAN SERVICES ...** As people age they may need a range of supportive services to assist them in aging successfully in their homes and communities for as long as possible. However, currently older adults and their caregivers must navigate a maze of fragmented systems in order to access services.

Recommendation: Communities should promote the development of a single point of entry for information and access to all aging services. Additionally, communities should increase their support for a continuum of supportive services that older adults need to remain living independently at home and in the community.

■ **POLICIES/GUIDELINES ...** Land use and other planning processes can significantly impact the ability of an older adult to age successfully in their home and community. .

Recommendation: Communities need to broadly re-examine existing planning policies to reflect the needs of an aging population and to develop strategies to engage older adults to be actively engaged in these processes.

These recommendations offer cities and counties concrete steps they can take to begin preparing for the aging of the Baby Boomers.

Participating Organizations

National Association of Area Agencies on Aging (n4a) – A leading voice on aging issues for Area Agencies on Aging across the country and a champion for Title VI-Native American aging programs in our nation’s capital. Through its presence in Washington, D.C., n4a advocates on behalf of the local aging agencies to ensure that needed resources and support services are available to older Americans and their caregivers. For more information, go to www.n4a.org.

MetLife Foundation - Established in 1976 by MetLife to carry on its long-standing tradition of corporate contributions and community involvement. The Foundation has been involved in a variety of aging-related initiatives addressing issues of caregiving, intergenerational activities, mental fitness, health and wellness programs and civic involvement. Since 1986, the Foundation has supported research on Alzheimer’s disease through its Awards for Medical Research program and has contributed more than \$10 million to efforts to find a cure. More information about the Foundation is available at www.metlife.org.

International City/County Management Association (ICMA) – A professional and educational organization for chief appointed managers, administrators, and assistants in cities, towns, counties, and regional entities throughout the world. For more information, go to www.icma.org.

National Association of Counties (NACo) – A national organization that represents county governments in the United States. For more information, go to www.naco.org.

National League of Cities (NLC) – The largest national organization representing municipal governments throughout the United States. For more information, go to www.nlc.org.

Partners for Livable Communities (PLC) – A national, nonprofit organization working to restore and renew our communities. For more information, go to www.livable.com.

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Introduction

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The vast majority of older Americans want to age in their homes and communities for as long as possible. However, the aging of the population will pose new challenges for the delivery of local services such as health care, recreation, housing, transportation, public safety, employment and education. While these services assist a broad segment of the population, they also have a major impact on the quality of life of older Americans. The aging of America will also present opportunities as the nation's communities realize the largest population of educated and skilled older adults in its history.

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Health

Advances in health care and medicine have spurred the longevity revolution. However, access to affordable health care and preventive services is a growing concern among older adults who remain at greater risk of suffering from acute and chronic diseases. These conditions can limit the ability of older adults to perform activities of daily living (ADLs), which include bathing, eating and dressing.

Access at the community level to health care and to preventive services such as immunizations, screenings and wellness programs is essential to promoting successful aging. This is particularly true for ethnic minority older adults who tend to have a higher incidence of chronic disease.

Access to health care can relate to the proximity of health services, which is a major issue in rural, urban and suburban areas of the country for those older adults who cannot drive and lack transportation alternatives. Access to health care also can relate to the availability of services — rising costs and co-payments, limitations on Medicare payments to physicians, and new referral restrictions in managed care are becoming major factors for many older Americans.

Danville, Virginia — Health

The city of Danville is an urban community located in Southern Virginia, along the North Carolina border. Danville (population 48,500) is experiencing a struggling economy and some out-migration. Despite this, the city is able to provide numerous health-related programs and services to the community's older adult population, who are defined as age 50 or older. The city's senior programs, managed through the Danville Recreation, Parks & Tourism Department, rely to a great extent on volunteers and partnerships to provide routine blood pressure and Body Mass Index (BMI) screenings at 23 different site locations, such as restaurants, grocery stores, the mall, pharmacies, etc., across the city. The city publishes a schedule and provides staffing to offer 2-4 hours of screenings at each location, where residents can receive simple baseline health checks and possibly referrals for further care. Because of the convenience and affordability, many older adults rely upon these services as their first line of health care.

Examples of other local government health care programs and services for older adults:

- The city of Buckley, Washington, contracts to provide bimonthly foot care and quarterly eye screening at no charge at a senior center.
- The city of Marlborough, Massachusetts, reports that the Council on Aging and the Senior Center offer a comprehensive wellness program.
- The city of Killeen, Texas, has a mobile wellness clinic.
- Through partnership between the city of Longmont, Colorado, and a local hospital, a hospital-run wellness program is located at the city's senior center.
- Streetsboro, Ohio, offers hearing screening, and the township of Green, Ohio, provides audiology and ophthalmology exams.

Recommendation: Communities should play a major role in ensuring access to a range of needed preventive health care services for older adults. These include health education, community-based health screenings and counseling on prescription drug programs, which are essential to the health and well-being of America's aging population.

Nutrition

Adequate nutrition is critical to healthy functioning and quality of life. Good nutrition is essential to maintaining cognitive and physical functioning and plays an essential role in the prevention or management of many chronic diseases such as heart disease, cancer, stroke, diabetes and osteoporosis.

Although 3.2 million older Americans participate in senior meal programs each year, an estimated 4 million more older adults in the United States suffer from food insecurity or the inability to afford, prepare or gain access to food.

In addition to providing needed health benefits, meals at congregate sites or home delivered meals also provide older adults with important socialization. This is especially critical for frail, isolated seniors.

Reno, Nevada — Nutrition

The city of Reno is an urban jurisdiction of approximately 210,000 residents. The city has been a lead partner with the State of Nevada Food Commodity and Distribution program in supporting the Senior Farmers' Market Nutrition Program. This program, funded through a U.S. Department of Agriculture grant, provides eligible low-income seniors with vouchers to use at accredited farmers' markets throughout the community. The city of Reno does a significant amount of the outreach for this program, including designing and printing the informative posters and hosting television shows educating the community about the program. The city of Reno also enlists seniors in the program and offers group transportation to the farmers' markets to use their vouchers. High school volunteers have also participated, helping seniors do their shopping and carrying their vegetables and fruits.

The city of Reno also partners with Great Basin Primary Care to do "A New Leaf" training. This program educates seniors about choices for healthy living in both English and Spanish. This Wise Woman training is a nutrition/healthy eating program targeting older women. It was developed by the University of North Carolina at Chapel Hill, the Centers for Disease Control and Prevention and the National Heart, Lung and Blood Institute.

Examples of other local government nutrition programs:

- Yakima and Pierce counties cite a Washington State program that helps seniors purchase locally grown produce.
- Prowers County, Colorado, offers workshops on budgeting and food purchasing as well as diabetes education.

Recommendation: Communities should support a range of healthy home-delivered and congregate meals, as well as educational and purchasing assistance programs to ensure that at-risk older adults have access to adequate nutrition. Nutrition programs also provide essential socialization opportunities for isolated seniors.

Exercise

Current research shows that the benefits of physical activity extend over the lifespan. Studies have proven that physical activity can improve both the physical and cognitive health of individuals even into advanced age and can actually prevent or delay the onset of many chronic conditions.

Exercise by older adults, even in their mid-90s, can greatly increase overall muscle strength as well as bone density. Exercise can also improve an older adult's balance and ability to walk, resulting in maximum independence and decreasing the incidence of falls.

Examples of local government exercise programs:

- Palm Coast, Florida, has exercise classes for people with Parkinson's disease and osteoarthritis.
- Twice a week, the town of Swampscott, Massachusetts, holds Stretch & Tone for more active seniors and offers osteoporosis prevention for frail seniors.
- The town of Northborough, Massachusetts, offers strength training/exercise classes three times per week at its senior center, as well as line dancing once a week.
- In Homer, New York, the village recreation department schedules time at the school for safe walking through the winter months.
- The city of Beachwood, Ohio, offers swimming, gentle-on-joints exercise, tai chi, yoga, reflexology and a golf league.

Recommendation: Communities should provide a range of fitness programs to assist older adults to safely and effectively exercise to improve their overall health and well-being. Additionally, communities can ensure that their parks and recreational facilities include walking trails, benches and fitness facilities that would accommodate and attract older citizens.

Transportation

Transportation provides the vital link between home and a community designed for all ages. It connects individuals to the places where they can fulfill their basic needs — the grocery store for food, medical facilities for health care, the worksite for employment, friends’ and families’ homes, recreational sites for social interaction, and houses of worship for spiritual sustenance. Community supports and services, however, are only beneficial to the extent that transportation can make them accessible to those who need them.

The core values of Americans — autonomy and independence — are reflected in the fact that most prefer and rely on the convenience of their own automobile to maintain their access to the outside world. By 2030, 25 percent of licensed drivers in the United States will be over the age of 65. As individuals age, physical limitations may impede their ability to drive. However, there are community-based enhancements to assist older drivers to overcome many of these limitations. Modifications to help make older drivers safer drivers range from older driver assessment and retraining programs to road improvements, such as larger print signs, dedicated left-turn lanes or signal arrows, and grooved lane markings.

When older adults need to limit or stop driving, they can experience a drastic decline in mobility. In suburban and rural areas, which are home to nearly 80 percent of the older population, destinations are often too far to walk, public transportation is poor or unavailable, taxi service is costly and special services can be limited.

Reduced mobility can put an older person at higher risk of poor health, isolation and loneliness. Transportation options are needed at the community level to help older drivers stay on the road for as long as safely possible and then, once they must limit their driving or can no longer drive at all, to provide a range of transportation options to ensure that older adults can maintain their mobility and independence.

Buncombe County, an urban county surrounding the Asheville metro area in western North Carolina, has responded to a need for transportation for older adults.

Buncombe County, North Carolina — Transportation

Buncombe County is an urban county surrounding the Asheville metro area, in western North Carolina. The county has a population of approximately 206,000 and is experiencing an in-migration of older adults. Mountain Mobility, the county’s community transportation program, provides several mobility options to older adults.

Mountain Mobility offers transportation for older adults; including door-to-door paratransit service and bus passes for seniors (defined as over age 60) who need to obtain medical services. Services include travel to: visit the doctor; obtain therapy and other health care treatments; have life-sustaining dialysis and cancer treatments; grocery shop; participate in senior dining and senior center programs; and take care of personal business and other needs of daily living. These services are funded through the county’s Aging Services Division, which administers an allocation of state and federal funds to provide direct services to older adults age 60 and over that enhance their quality of life, promote independence and delay placement in long-term care facilities.

In addition, Mountain Mobility’s Senior Bus Pass program is a new initiative available for seniors who live within the city of Asheville and who are able to use the Asheville Transit fixed route bus system. Seniors age 65 and older can apply for a free monthly bus pass. Bus passes are paid for by Mountain Mobility through Aging Services funds, as well as other supplemental grant funds. The Senior Bus Pass Program addresses specific recommendations in the Buncombe County Aging Plan related to encouraging creative approaches to increasing public (subsidized) transportation ridership among seniors.

Examples of other local government transportation programs:

- The town of Wellfleet, Massachusetts, operates a countywide shuttle bus service that provides town-to-town transportation.
- The city of Chippewa Falls, Wisconsin, administers a “shared ride taxi” program funded through a state transportation grant program
- Sidewalks that are handicap accessible are being developed throughout Clermont County, Ohio, with Community Development Block Grant funds.

- A curb-to-curb paratransit transportation program is available free of charge to residents over the age of 60 in Lakewood, California.
- In Tolland, Connecticut, a safe pedestrian transportation system is in the planning stage.
- Where possible, linked sidewalk systems are included in new developments in Miramar, Florida.
- The City and County of Honolulu, Hawaii, provides a pedestrian safety education program.
- In Hampton, Iowa, new construction of sidewalks requires handicap accessibility.

Recommendation: Communities should assess their existing public transportation systems to see if they are available, accessible, affordable or adaptable to the needs of a mobility-impaired aging population. Curb-to-curb paratransit programs offer transportation security to frail older adults. Additionally, communities should offer driving assessment and training to help older adults remain on the road as safely as possible for as long as possible. Communities should also, as part of their regular maintenance, add large print road signs, grooved lane dividers, dedicated left turn lanes and extended walk times at pedestrian crosswalks to accommodate older drivers and pedestrians.

Public Safety / Emergency Services

Personal safety and security is as essential to the well-being of older adults as it is for individuals of all ages. Fear of crime is a particular concern for older Americans who feel more vulnerable to victimization.

But, the fear of victimization for older adults is not limited to strangers. The National Elder Abuse Incidence Study mandated by Congress in 1996 estimated that 449,924 persons age 60 and older were abused, neglected, or exploited in their domestic settings. The report also noted that for each elder abuse incident that is reported, another four or five incidents typically go unreported.

In addition to the public safety concerns related to elder abuse and neglect, older adults are also more vulnerable during emergencies. The recent rise in disasters — whether it is prolonged heat or cold conditions, hurricanes, wildfires or flooding, or terrorism incidents have also illustrated the vulnerability of older adults during times of natural and man-made emergencies.

Scottsdale, Arizona — Public Safety

The city of Scottsdale is a large urban community in the Phoenix-Mesa-Scottsdale metro area with a population of approximately 230,000. It has a significant older adult population — in 2000 it was the ninth major city by percentage of residents age 65 and over — and continues to face in-migration of older adults and others. Two Scottsdale programs involve innovative partnerships to enhance the delivery of aging services.

Through the city’s Lock Box program, local realtors provide lock boxes to the elderly and residents with disabilities. Seniors who sign up for the program have a lock box secured outside of their homes with a key that only police or fire personnel can access in case of emergency. Good collaboration between police and fire departments, senior centers, and staff of home-delivered meals is necessary to ensure the program’s success. The program, which was prompted by fear voiced by seniors and children of seniors, is funded through grants and is managed by local law enforcement.

Examples of other local government public safety/emergency awareness programs:

- Danville, Virginia, has a senior safety program in which volunteers call older adults living alone to make sure they are doing well. In cases of prolonged severe weather, emergency service programs contact meals on wheels services to check on older adults living alone.
- The town of Mansfield, Massachusetts, has a file of life emergency medical information for every senior, illuminated house signs and an Alzheimer-tracking system.
- In La Porte, Texas, the city provides free smoke alarms and alarm maintenance to older adults.
- Scottsville, Arizona, provides older adults with lockboxes that can enable approved safety personnel to access a secured key when emergency entry into a home is required.

Recommendation: Communities should ensure that public safety personnel and first responders are trained to handle the specialized needs of older adults and that these needs are specifically addressed in community disaster plans. They also need to investigate and consider adapting new technologies designed to ensure the safety and well-being of older adults, especially the most frail and those who suffer from dementia.

Housing

Although the myth persists that older adults move en masse to the Sunbelt states once they retire, the overwhelming evidence is that older adults prefer to “age in place” in their existing homes and communities. A recent Census report noted that only 5 percent of older adults age 55 and older change residences in a given year compared to 17 percent of the population under 55. Almost half of those older adults who do move remain in the same county.

However, to successfully age in their existing home or another home in their community, older adults may need to modify their existing home or move to another residence that is more accessible, more affordable or more appropriate in size to accommodate their changing needs.

Rockport, Massachusetts — Housing

The Town of Rockport is a summer resort community located in the Boston-Cambridge-Quincy metro area. Nearly 28 percent of the population of about 8,000 residents is age 60 and older. The community offers housing choices for older adults with a variety of needs including an elderly/disabled subsidized housing facility with 80 units, two private, partially subsidized elder/disabled housing units that provide 61 units and Section 8 housing vouchers. Through Action Inc., a regional nonprofit anti-poverty agency provides vital services to older residents in the community, Rockport also provides subsidizes rentals to low income older residents.

Examples of other local government housing programs:

- An emergency repair program provides grants up to \$1,000 for owner-occupied properties of low-income residents in Tulare, California.
- The Center for Independent Living provides ramps in Tazewell County, Virginia.
- The city removes snow from driveways of older residents in Naperville, Illinois.
- In Laredo, Texas, the city provides smaller garbage receptacles for elderly upon request.
- Pasadena, California has a maintenance assistance program for limited-income senior homeowners.

Recommendation: Communities should play a critical role in promoting the development of home modification programs that assist older citizens to adapt their existing homes to meet their needs. Additionally, communities should assess their land use plans, zoning ordinances and building codes to promote the development of a range of housing options that meet the needs of an aging population — from active adult communities, smaller “universally designed” multi-unit dwellings, congregate housing developments, assisted living facilities, continuing care retirement complexes as well as shared housing options such as accessory dwelling units (i.e. independent housing units within existing single-family homes or an attached or separate cottage on the lot of existing homes). These should be as close as possible to transportation links and/or walkable distance from daily needs like medical services or shopping.

Taxation and Finance

As older adults retire and face living on reduced and fixed incomes, their ability to pay taxes, especially personal property taxes and other governmental fees, may become limited. Escalating real estate prices can raise property tax assessments for many older homeowners and rental payments for older renters. These increases on top of rising fees for water, sewer and garbage collection can place serious financial strains on many older citizens trying to remain in their homes and communities.

In addition to needing assistance to handle the financial burdens of taxes and governmental fees, many older adults need help to ensure that they do not become the victims of financial fraud schemes or predatory lending tactics. And, as older citizens become more frail, they may need assistance in managing their financial resources.

New London, Connecticut — Taxation and Finance

The city of New London is a community of approximately 26,000 people located on the Long Island Sound, at the mouth of the Thames River.

One way the city provides financial assistance to older residents is through property tax relief. The city also provides seniors assistance with completing tax forms and invites real estate professionals to educate homeowners about financing options such as reverse mortgages.

A representative of the Senior Affairs Commission distributes money, through the privately funded Smith Memorial Fund, to older women who live alone and meet certain income guidelines. These funds are designated for home repairs, fuel or energy assistance and transportation costs.

New London also is home to several rent-subsidized programs that are offered through designated elderly housing sites, some of which are maintained through the New London Housing Authority and the State of Connecticut. Through the Senior Citizens Center, over 400 applications are filed with the state each year to request assistance with rent and utility bills. The Center also provides referrals and assistance completing applications for affordable housing at both public and private entities and for home share programs.

Examples of other local government taxation and finance programs:

- Reduced/waived sanitation/sewer fees based on income offered by the city of Orange Beach, Alabama.
- In Stafford County, Virginia, developers receive tax credit for providing older adult housing on county land through a private/public partnership. Also, the county has a tax relief program for the elderly.
- Five towns in Massachusetts — Medway, Newbury, Rockport, Southborough and Swampscott — report a tax reduction/tax work-off program in exchange for volunteer work.
- The city of Virginia Beach, Virginia, participates in the Financial Exploitation Action Team, which educates seniors, financial institutions and other groups on how to spot financial exploitation. The Virginia Beach Agricultural Cooperative Extension service conducts money management workshops for older adults and volunteer master financial counselors offer one-on-one counseling services.

Recommendation: Communities should assist older citizens by providing tax assistance and relief to those most in financial need. Additionally, communities should provide education and training for older adults about how to protect themselves against financial fraud and predatory lending.

Workforce Development / Lifelong Learning

The reality of retirement, once the hallmark of aging, is changing. Currently, one quarter of older adults age 60 and older are in the labor force. The majority of older workers aged 60 to 69 are employed full-time, while the majority of older workers 70+ work part-time.

Several factors are expected to increase the numbers of older adults in the work force in the future — scheduled increases in the age at which full Social Security benefits are available, the partial elimination of the Social Security earnings test, changes to or elimination of employer pension plans, fluctuations in the stock market that impact pension investments and elimination by many companies of retiree health coverage. However, many older adults who wish or need to remain in the workforce may require training or retraining to meet changing job market needs. Others may want or need to work modified schedules. And, still other older adults may want to return to school to explore new career or lifelong learning options.

Maumelle, Arkansas — Lifelong Learning

The city of Maumelle is a rural community of 14,000, located in the Little Rock metro area. Recognizing that there was a lack of programs and services for older adults several years ago, the city developed a task force to study the senior population and consider how it could better serve them. As a result of the study, Maumelle now partners with University of Central Arkansas in Conway (UCA) to provide educational classes and workshops to local older adults. Through the partnership, the city provides the classroom space and UCA provides professional instructors for computer classes at introductory, intermediate and advanced levels. Residents age 60 and older are able to register for the classes free of charge and are actually enrolled in the college, enabling them to receive credit for the courses. Discussions are underway for adding other classes.

Richmond Heights, Missouri — Workforce Development

The Town of Richmond Heights, with a population of just under 10,000, is an inner suburb of St. Louis, Missouri. In 2000, the town opened a 73,000-square-foot recreation center that offers programs and services, including a municipal library. To staff the Center, the Parks and Recreation Department hired many older adults who are residents of the community and patrons of the facilities. Currently, older employees are among those working in the capacity of front desk, concessions, fitness, childcare, van driver, custodial services and park maintenance. All receive pre-employment and ongoing training for their positions. The city notes that barriers to hiring older adults for this type of work include some physical limitations and difficulty in bringing computer skills to the level needed.

Examples of other local government workforce development programs:

- The city of Delray Beach, Florida currently employs older adults in part-time positions and their Department of Human Resources is exploring expanding employment options to include job sharing and other flexible employment options.
- Contra Costa County, California, offers one-stop employment centers that provide information on educational job training and list employment opportunities located throughout the county. Career counseling and workshops on job skills are available. Job seekers have access to computers, phones and other support.
- In the town of Woodbridge, Connecticut, seniors can take free college courses through the state school system.

Recommendation: Communities should develop or partner with others who offer job training and retraining programs and lifelong learning opportunities that assist older adults to remain in the workforce. Additionally, communities should promote employment options — such as part- and flex-time work options — to attract and retain an aging workforce.

Civic Engagement / Volunteer Opportunities

In addition to the demographic boom, the rising population of older adults is also expected to create a boom in civic engagement and volunteerism. As older adults either retire completely or move to flex or part-time employment, studies have shown that they hope to have more time to “give back” to their communities or become involved in meaningful and purposeful activities.

Based on a 2002 survey of persons age 50 to 70 conducted by Peter D. Hart Research Associates, 56 percent of the respondents reported that community service was or would be an important part of their retirement. Additionally, the survey found that more than half of the respondents had been a volunteer in the past three years and that 25 percent were volunteering at least five hours a week.

Promoting volunteerism and civic engagement is a way for communities to tap into the time, talent and experience of the growing ranks of older adults. In addition to providing direct benefits to the community, studies have also shown that volunteerism increases an older adult’s physical health and agility as well as his/her cognitive and mental well-being.

Examples of other local government civic engagement and volunteer programs:

- Dover Township, New Jersey, reports that all of its activities — health care programs and education programs — are run mostly by volunteers from the senior community.
- Dothan, Alabama, works with RSVP to provide volunteer opportunities and recruit volunteers at the senior center to help with various city functions.
- In Arvada, Colorado, seniors volunteer for the city as reservoir rangers or ushers at the cultural center, and they serve on city boards, commissions and advisory groups.

Recommendation: Communities should create and expand opportunities for the effective and purposeful participation of older citizens on community boards and commissions as well as to create and expand meaningful volunteer opportunities in local government and non-profit organizations.

Aging / Human Services

One of the difficulties that older adults and their caregivers confront is navigating a maze of fragmented systems to access these services. Since older adults and caregivers typically do not seek out these services until they are in or near a crisis situation, it is important that they can readily access the information they need in a “one-stop shop” manner.

As people age they may need a range of supports to assist them in aging successfully in their homes and communities for as long as possible. Often these supports are provided by family, friends and other caregivers. But, sometimes, outside supportive services are needed. These services can include friendly visiting, care/case management, home health care, meal delivery, homemaker and home chore services. Two Scottsdale, Arizona, programs involve innovative partnerships to enhance the delivery of aging services.

Fairfax County, Virginia — Aging Services

In order to address budget challenges facing its home-based care program and an influx of older adults, many of whom are from other countries, Fairfax County has developed a strategy designed to more efficiently provide the assistance necessary to enable elderly persons and adults with disabilities to remain in their own homes. The new cluster care model lowers service costs, more efficiently uses home care aides who are in great demand, and aligns services around the Naturally Occurring Retirement Community (otherwise known as NORC) concept.

The cluster care model divides up the county, which is approximately 400 square miles and is largely suburban, into sections or clusters for planning purposes. It combines the county’s intake process for a number of services, so that the same staff can now initiate services for Adult Protective Services, home-based care, adult services, and Area Agency on Aging services, including nutrition programs, as needed. Finally, it involves changes to service delivery in three areas: task-based home care, volunteer services and home-delivered meals. The county reorganized the Meals on Wheels program to offer more diverse selections for its increasingly diverse clientele. The county recruits volunteers to visit, shop for, provide telephone reassurance and help with home chores. And finally, instead of providing client services on an hourly basis, the county funds four private home health agencies to provide services on a task basis. Clients now receive help with specific activities, such as housekeeping, meals, laundry and bathing. By June 2006, approximately 700 clients (functionally-impaired, income-eligible seniors and adults with disabilities) per month were receiving task-based home care services.

Examples of other local government aging and human services programs:

- Huntington Beach, California, senior services employs one full-time and three half-time social workers/social worker assistants to provide case management for over 300 frail, homebound seniors.
- Moorpark, California, participates in Simi Valley hospital’s lifeline program. The city provides lifeline devices free of charge to eligible participants to assist those wishing to remain living independently.
- The Public Health Department in Pasadena, California, recently received a large grant to develop a single intake process for community health providers.
- A web site for senior services in Dothan, Alabama, provides a one-stop services link. It is located through a site map that has a seniors’ information page.

Recommendation: Communities should promote the development of a single point of entry for information and access to all aging services. Additionally, communities should expand support for the broad range of supportive services that older adults need to remain living independently at home and in the community for as long as possible from fitness and socialization services for younger, healthy older adults to more intensive in-home supportive care for frail seniors.

Policies / Guidelines that Benefit Older Adults

Planning policies and guidelines, including land use and building codes, can have a direct impact on older adults and their ability to age in their homes and communities. Older adult's housing needs often differ from those of younger people. The number of lots permitted per acre and other density restrictions can be lifted to accommodate the needs of older adults to have their own homes but have minimal, if any, yards. It can be a challenge for communities to meet the needs of their older adults, particularly when they are a diverse population spread out over a large geographic area.

Communities that take a fresh look at existing policies through the lens of meeting older adults' needs can come up with innovative strategies. Many communities are reaching out to older adults, either periodically or routinely, to engage them in discussions about changing existing services and policies or developing new programs that will enhance their quality of life.

Stratham, New Hampshire — Policy

The Town of Stratham, New Hampshire (pop. 7,000), is an outer suburb in the Boston metropolitan area that has experienced dramatic population growth over the past 20 years and sharply escalating property values. The resulting increase in property tax burden has challenged older adults who want to remain in their own homes or even find alternative affordable housing in the community.

Responding to community demand, Stratham developed an elderly housing component of its zoning ordinance.¹ One interesting feature of the zoning policy provides for an overlay zone called Affordable Senior Housing. Because the zone has no minimum lot sizes, it encourages the development of smaller sites, allowing “empty nesters” to downsize their residences without having to leave the community due to affordability issues. The Affordable Senior Housing designation also requires developers to provide legal assurances for continuing affordability into the future. This overlay designation is limited to certain areas in town, although efforts have been underway to broaden the option to most areas in town.

The code also provides for other senior-friendly housing elements, including:

- Accessory dwelling units or “granny flats” are permitted in neighborhoods zoned for single-family residential housing.
- A Retirement Planned Community zoning designation that allows maximum densities of 8 units per acre and 24 units per building.
- A specific definition of “elderly affordable” under the Multi-Family Housing section.

Examples of other local government policies/guidelines that benefit older adults:

- The city of Delray Beach, Florida, established an “elder ready task force” in 2001 with representatives from various segments of the community. It completed the elder ready assessment in 2002.
- The county of Cherokee, Georgia, recently adopted “senior housing” zoning categories to be included in the comprehensive land use plan. State, county, local officials and aging professionals are working with the senior population to plan for housing needs.
- The city of Enterprise, Alabama, is in the process of a comprehensive plan update that will address areas of concern to senior citizens.
- Arvada, Colorado, adopted an ordinance with mandates for 15 percent of new homes of all types to have universal design components.

¹ See <http://wigginnml.org/towngovt/2005zoningord.pdf>.

- The city of Peachtree City, Georgia, reports multi-use path expansions/improvements to interconnect all areas within the city, providing opportunity for citizens to reach their destinations without automobiles.
- The city of Falcon Heights, Minnesota, is working with a group called “Active Living – Ramsey County” to improve the walkability of the community and have a positive impact on people’s exercise levels.
- The township of Washington, New Jersey, is applying for grants to construct sidewalks and bicycle lanes in the center of its community to allow easy access by seniors.

The next section contains the findings reported from the first survey of 10,000 local government entities.

Results From the First Survey

The following section presents tables with the overall responses to the questions on the first survey, followed by descriptions of the responses by population groups and geographic region.

■ Survey Results: Health

Table 1	Local government role (Check all applicable.)					
Health care program/service for older adults	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program	No role
Access to health care services that meet a range of needs (n=1,695)	76%	9%	15%	15%	10%	50%
Access to prescription programs that meet a range of needs (n=1,652)	70%	6%	9%	16%	8%	57%
Transportation to and from medical appointments (n=1,696)	79%	21%	29%	21%	13%	37%
Wellness programs for older adults (n=1,622)	73%	21%	21%	20%	11%	44%
Preventive screenings, such as blood pressure, mammograms (n=1,686)	78%	20%	17%	22%	12%	42%
Immunizations, such as flu shots (n=1,692)	81%	20%	16%	23%	14%	39%

Access to health care services that meet a range of needs

In general, although access to health care programs and services that meet a range of needs for older adults are available in 76% of responding local governments, close to 50% of them report having no role. The percentage reporting “no role” increases among the smaller population groups. It may be that smaller cities have services provided by the county, which would account for the difference. Of those that report a role in access to health care, funding and publicizing show the highest percentage of local governments reporting, and they tend to be larger local governments (250,000 and over).

When the responses are reviewed on a geographic basis, the local governments in the New England division show slightly higher percentages for providing (16%) and publicizing (34%) access to health care services that meet a range of needs. Respondents in the Mountain division show the highest percentage funding health care services (23%), followed closely by the New England respondents (22%). The results suggest that more local governments fund and publicize services than provide them.

Access to prescription programs that meet a range of needs

Although 104 local governments report providing access to prescription programs that meet a range of needs, the survey did not define “access.” Providing publicity is reported by the highest percentage of respondents overall (16%). Although higher percentages of larger local governments report publicizing the program than do the smaller localities, the smaller local governments show higher percentages publicizing than funding the programs. Funding all or part of the programs is clearly an activity that is undertaken by larger local governments.

The South-Atlantic geographic division respondents show the highest percentage funding all or part of the programs (14%), followed closely by New England (11%) and the East South-Central respondents (10%). New England local governments show the highest percentage (38%) reporting publicizing the service.

Transportation to and from medical appointments

Along with wellness programs for older adults (see below), transportation to and from medical appointments shows the highest level of provision (21% reporting). At least 25% of local governments 10,000 and over in population report providing transportation to and from medical appointments. The New England division shows the highest percentage (45%) providing a transportation program for medical appointments.

This program is funded by the highest percentage of respondents (29%) among all of the programs under the “health” heading. At least 75% of local governments 250,000 and over in population fund all or part of the programs that provide transportation to and from medical appointments, and New England local governments show the highest percentage *funding all or part* of the program (45%), which mirrors the percentage *providing* the program in the New England division. The Mountain division shows the next highest percentage of respondents funding all or part of the program (37%).

Wellness programs for older adults

Wellness programs are available in at least 76% of all local governments with populations of 10,000 and over and in at least 90% of local governments 250,000 and over in population. The New England geographic division shows the highest percentage reporting providing wellness programs (39%) and also shows the highest percentage among geographic divisions funding all or part of the program (43%). The local governments in the Pacific Coast division show the next highest percentage providing (30%) and funding (28%) wellness programs.

Preventive screenings, such as blood pressure, mammograms

Prevention is a critical component of health care delivery. Early identification of health problems can save lives, improve lives and is cost-effective for the individual and the local government. It is not surprising that almost 80% of local governments report that preventive screenings are available. Even among local governments under 10,000 population, preventive screenings are available in at least 65% of those reporting.

Larger local governments show higher rates of program provision, funding and publicity than do smaller localities. The results show that, generally, in smaller local governments there is access to the services but the local government does not have a role.

Immunizations, such as flu shots

The Centers for Disease Control and Prevention identify anyone 65 years or older as high risk for complications from influenza and therefore a priority group to receive the immunization.² Immunization against pneumonia is also an important preventive measure for older adults. Reflecting the urgency of the situation, the availability of immunizations is reported by the highest percentage of respondents (81%).

Among the population groups, the highest percentage showing immunization availability is in the 250,000–499,999 group (100%) and the lowest is in the group 2,500–4,999, but in the health care category “low” is a relative term with 70% of the smallest communities reporting immunization availability. At least 70% in each geographic division report immunization programs, with the highest percentage in the New England division (89%), followed by the jurisdictions in the South Atlantic (86%) and Pacific Coast (86%) divisions.

Flu shots, in particular, are offered at a variety of locations, including grocery stores, senior centers, drug stores and other easily accessible places.

² See <http://www.cdc.gov/flu/about/qa/flushot.htm>.

■ Survey Results: Nutrition

Table 2	Local government role (Check all applicable.)					
	Nutrition program/service for older adults	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program
Communal meals, such as lunch at a rec. or senior center (n=1,726)	83%	21%	28%	22%	18%	33%
Nutrition education (e.g., heart-healthy diets, diabetes, food and drug interactions, preparing meals on a budget, etc.) (n=1,638)	75%	19%	20%	20%	13%	43%
Meals delivered to homes (n=1,699)	81%	13%	22%	17%	14%	42%

Communal Meals and Nutrition Education

Meal programs — communal or delivered — are reported by slightly over 80% of local governments. Several local governments indicated in the comments section that they offer communal meals and other nutrition programs in concert with Area Agencies on Aging and the state-funded programs. Communal meals are provided by a higher percentage of local governments than are meals delivered to homes. Centralizing the meals is easier logistically than delivering them and offers healthy older adults opportunities for socialization. Older adults who are frail or mobility impaired benefit from the meals delivered to their homes. Regardless of whether the meal is communal or delivered to the home, local governments in the New England and in the Pacific Coast divisions show the highest percentage providing the service. This is also true of nutrition education programs.

■ Survey Results: Exercise

Table 3	Local government role (Check all applicable.)					
	Exercise program/service for older adults	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program
Exercise classes tailored to specific health concerns, such as heart disease, arthritis (n=1,617)	73%	26%	20%	21%	9%	43%
Local parks and other venues that have safe, accessible walking/biking trails (n=1,699)	86%	50%	34%	21%	7%	19%

Exercise classes tailored to specific health concerns

Exercise classes tailored to health concerns are more prevalent in larger communities, but regardless, more than 50% of local governments in the 2,500–4,999 population group report the availability of these classes. New England and the Pacific Coast divisions show the highest percentages providing the programs, and quite a few local governments described their offerings in the comments section.

Local parks and other venues that have safe, accessible walking/biking trails

Of all the programs covered in the survey, safe, accessible walking/biking trails in parks and other venues are reported by the highest percentage of local governments (86%). 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. Unlike many of the other program areas, neither population nor geographic division seems to influence the availability of these venues.

■ Survey Results: Transportation

Table 4 Transportation program/service for older adults	Is available regardless of provider	Local government role (Check all applicable.)				
		Provides program	Funds all or part of program	Publicizes program	Partner in program	No role
Public transportation to and from senior centers, adult day services, grocery stores, pharmacies, faith communities, cultural events, etc. (n=1,679)	79%	24%	32%	22%	12%	35%
Discounted taxi cab and/or bus fares (n=1,425)	43%	11%	14%	11%	7%	66%
Dial-a-ride (e.g., door-to-door paratransit) (n=1,493)	56%	14%	19%	16%	8%	55%
Road design that meets the needs of older drivers (e.g. left turn lanes, road markings) (n=1,411)	59%	25%	20%	2%	9%	45%
Road signage that meets the needs of older drivers (e.g., large signs) (n=1,338)	40%	22%	17%	2%	7%	53%
Sidewalks and street crossings that are safe and accessible for older pedestrians (e.g., flashing walk signs, sidewalk bumpouts) (n=1,526)	73%	34%	28%	3%	8%	30%
Sidewalk system linking residences and essential services (n=1,386)	66%	31%	28%	3%	7%	36%

Public transportation to and from senior centers and other locations

All of the local governments with populations of 250,000 and over report that public transportation to and from senior centers is available regardless of the provider. Although the percentages reporting availability decrease among the smaller local governments, even among the local governments in the smallest population groups, 60% report the availability of public transportation to and from senior centers, grocery stores, and other sites and events. The transportation programs are provided by 24% of respondents where the program is available, but 32% report they fund the program, which suggests that perhaps another local government or non-profit provides the program and these local governments fund all or part of the program.

Discounted taxi cab and/or bus fares and dial-a-ride

Discounted taxi or bus fares are available in less than half of the reporting local governments, and these discounts are reported primarily by larger localities, as are program provision and funding. The local governments in the Pacific Coast division show the highest percentage reporting program availability (69%), program provision (22%) and program funding (22%). This is also true of dial-a-ride programs.

Road design that meets the needs of older drivers

Studies have shown that improvement to roadway design can make roads safer for older drivers. Older drivers have difficulty with left turns that can be addressed through dedicated left turn lanes. Grooved pavements, reflective highway markings and guardrails can also benefit older drivers. Although overall road design that meets the needs of older drivers is available in slightly less than 60% of local governments reporting, it is available in almost 80% of the cities and counties in the Pacific Coast division. In addition, 51% of the Pacific Coast localities provide the road design program, compared with 25% overall who provide road design to meet the needs of older drivers.

Road signage that meets the needs of older drivers

Availability of road signage that meets the needs of older drivers is reported by 40% overall. The local governments in the Pacific Coast division show the highest percentage (38%) providing the signage.

Sidewalks and street crossings that are safe and accessible for older pedestrians

Safe and accessible sidewalks and street crossings are relatively common among local governments, regardless of population size or geographic division. Again, the Pacific Coast localities show the highest percentage reporting the availability (90%) of these safe crossings and also the highest percentage providing the safe crossings (55%).

Sidewalk system linking residences and essential services

Sidewalk systems linking residences and essential services are reported 66% overall, and there isn't a great deal of fluctuation in the percentages among the population groups. This is also true among the geographic divisions, although the Pacific Coast cities and counties show the highest percent reporting availability of a linked sidewalk system and the highest percentage providing them (51%).

■ Survey Results: Public Safety/Emergency Services

Table 5 Public safety/emergency services for older adults	Local government role (Check all applicable.)					
	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program	No role
Elder abuse/neglect identification (n=1,550)	72%	18%	15%	17%	18%	38%
Elder abuse/neglect prevention (n=1,518)	70%	17%	14%	18%	17%	40%
Neighborhood Watch programs (n=1,569)	78%	34%	20%	18%	16%	27%
Plans for evacuation of older adults in the event of a natural disaster or homeland security event (n=1,501)	81%	33%	19%	14%	27%	22%
Emergency energy assistance program (n=1,587)	78%	14%	13%	20%	14%	39%
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=1,503)	73%	23%	16%	11%	21%	34%
Specialized training for staff in dealing with older adults (n=1,405)	24%	20%	9%	10%	46%	60%

Elder abuse/neglect identification and prevention

Although elder abuse and neglect identification programs are available in 72% of the reporting local governments, less than 20% provide the programs and barely 15% fund them. Eighteen percent do show that they are a partner in the elder abuse and neglect identification programs. The South Atlantic (25%), New England (28%) and Pacific Coast (29%) local governments show the highest percentages providing the identification programs, and the New England localities also show the highest percentages reporting serving as program partners (24%). The elder abuse and neglect prevention survey responses reflect similar trends, although there seems to be a tendency to have slightly higher percentages reporting identification programs than report prevention programs.

Neighborhood Watch programs

Neighborhood Watch programs are well-known throughout the country, which is reflected in the survey results. Almost 78% of local governments report availability of a Neighborhood Watch program and approximately one third of them provide the program. Again, the Pacific Coast local governments show the highest percentage providing the Neighborhood Watch programs.

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

Approximately 81% of local governments report that plans are in place for evacuation of older adults in the event of a natural disaster or homeland security event, and this percentage is fairly consistent across all population groups 10,000 and over and across geographic divisions.

Emergency energy assistance program

Emergency energy assistance is available in nearly 80% of local governments, but a noticeably smaller percentage report providing the programs (14%). The exception is in the New England division, which shows 43% of localities providing the emergency energy assistance program.

Knowledge of where older adults reside

In severe weather or other emergency situations, it is important for local governments to know where older residents reside so services, such as meals on wheels, can be provided. Seventy-three percent of local governments report having a system in place to locate older adults, although only 23% provide it. New England communities show the highest percent providing the service (44%).

Specialized training for staff in dealing with older adults

Among the public/safety and emergency services covered in the survey and shown in the table above, the service that is least available is specialized training for staff in handling the special needs of older adults. Only 24% have such training available, which is 338 out of 1,405 local governments reporting.

■ Survey Results: Housing

Table 6	Local government role (Check all applicable.)					
	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program	No role
Housing program/service for older adults						
Home maintenance/repair assistance and modification of existing home to accommodate the needs of older adults (e.g., building a ramp for easier access or modifying showers) (n=1,575)	68%	15%	18%	19%	15%	44%
Modification of service delivery to meet the needs of older adults (e.g., backyard trash collection) (n=1,396)	50%	21%	12%	9%	9%	56%
Subsidized housing (n=1,570)	70%	12%	11%	15%	13%	47%

Home maintenance/repair assistance and modification of existing home to accommodate the needs of older adults

All of the local governments with populations of 250,000 and over offer home repair assistance and/or modification to existing homes, and a majority of smaller local governments do so as well. The Pacific Coast division show the highest percentage of local governments that provide this services themselves — 30% compared with 15% overall.

Modification of service delivery to meet the needs of older adults

Barely 50% of local governments report modification of service delivery (i.e. backyard trash service, snow removal from sidewalks and driveways) to meet the needs of older adults. The percentage is higher among larger localities and in the Pacific Coast (60%) and South Atlantic (60%) divisions.

Subsidized housing

Available in almost 70% of reporting local governments, subsidized housing is reported by higher percentages of large local governments, especially those 100,000 and over, as well as most frequently by localities in the Pacific Coast (82%) and New England (81%) local governments. These two divisions are also those that show the highest percentage reporting that they provide the program.

■ Survey Results: Taxation And Finance

Table 7	Local government role (Check all applicable.)					
	Taxation and finance program/service for older adults	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program
Property tax relief for older adults on limited incomes (n=1,549)	72%	27%	12%	17%	10%	38%
Assistance with preparation of tax forms (n=1,606)	70%	17%	9%	21%	12%	48%
Education and information about financial fraud and predatory lending (n=1,538)	69%	20%	12%	24%	12%	44%

Property tax relief for older adults on limited incomes

With real estate tax assessments soaring in some parts of the country, some older adults are faced with the threat of losing their affordable home simply because they cannot pay the real estate taxes. Relief is available in 72% of the responding local governments, although comparatively few (27%) provide the program (Table 8). The exception is in the New England division, in which 67% report providing property tax relief.

Assistance with preparation of tax forms

Although 70% of local governments report that assistance with tax form preparation is available, only 17% provide the program. New England shows the highest percent of local governments providing the service (39%).

Education and information about financial fraud and predatory lending

The availability of these services is similar to that of the other tax and finance programs for older adults, with a majority of all local governments reporting that there is education and information about financial fraud and predatory lending. Approximately 20% of local governments provide these programs, but the New England division shows the highest percentage (42%) of local governments providing education and information programs about financial fraud and predatory lending.

■ Survey Results: Workforce Development

Table 8	Local government role (Check all applicable.)					
	Workforce development program/service for older adults	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program
Job retraining opportunities (n=1,534)	59%	6%	7%	12%	12%	60%
Flexible job opportunities (e.g., job sharing, part-time) (n=1,448)	50%	10%	6%	7%	8%	64%
Discounts for older adults who want to take classes at local colleges/universities (n=1,441)	45%	3%	2%	9%	5%	73%

Job retraining opportunities

Although a majority report that job retraining opportunities are available, a small percentage of local governments reported providing the programs. Many local governments commented that computer training is offered in the community to assist older adults.

Flexible job opportunities

There was little information provided in the comments section about flexible job opportunities, although 23% or more of the local governments with populations of 100,000 and over report providing the program.

Discounts for older adults who want to take classes at local colleges/universities

Even though a majority of respondents do not report the availability of discounts for older adults to take classes at colleges and universities, several communities mentioned this possibility in the comments section.

■ Survey Results: Civic Engagement/Volunteer Opportunities

Civic engagement/volunteer program/service for older adults	Local government role (Check all applicable.)					
	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program	No role
Seniors Corps programs (RSVP, Senior Companions, Foster Grandparents) (n=1,513)	62%	10%	11%	16%	15%	52%
Civic engagement/volunteer opportunities that use all adults, including older adults. (n=1,495)	66%	26%	16%	20%	12%	43%

Seniors Corps programs

Sixty-two percent of local governments report having Senior Corps programs. Approximately 10% provide the programs and 15% are partners in the programs. The Pacific Coast division shows the highest percentage providing Senior Corps programs (23%) and also the highest percentage partnering to provide the programs (21%).

Civic engagement/volunteer opportunities that use all adults, including older adults

Volunteer and civic engagement programs use older adults in many ways — in libraries, in school reading programs, for assistance with meals on wheels and as tutors. Of the 66% of local governments reporting civic engagement and volunteer opportunities for older adults, 26% provide the program. The percentage of local governments offering these opportunities decreases as population size decreases.

The Pacific Coast division shows by far the highest percentage providing civic engagement and volunteer opportunities (53%), followed by the New England local governments (42%). Throughout the geographic divisions at least 50% report that opportunities are available.

■ Survey Results: Aging/Human Services

Aging/human services programs/services for older adults	Local government role (Check all applicable.)					
	Is available regardless of provider	Provides program	Funds all or part of program	Publicizes program	Partner in program	No role
In-home support services (e.g., home care, chore/homemaker services) that enable older adults to live independently (n=1,653)	71%	11%	15%	18%	9%	50%
Single entry point for services (e.g., one-stop for all services) (n=1,325)	42%	13%	12%	13%	8%	65%

In-home support services

Slightly over 70% of local governments report in-home support service availability, but only 11% provide the program (Table 11). In the comments section, there are several references to programs being provided at the county level or by the Area Agency on Aging. Of those that do provide in-home support services, the West North-Central and South Atlantic divisions show the highest percentages, 16% and 17%, respectively.

Single entry point for services

One of the challenges facing older adults is how to find out about and access services. Only 42% of local governments report a single entry point for services; 65% or more of these localities have populations of 50,000 or more. Overall, 13% provide the single entry point and of those, the New England division respondents show the highest percentage at 23%.

■ Survey Results: Policies/Guidelines that Benefit Older Adults

Table 11 Policies/Guidelines That Benefit Older Adults	Local government has in place	Local government does not have in place	Local government is considering
Zoning requirements that support the development of active older adult communities (e.g., density levels, lots per acre) (n=1,496)	41%	46%	13%
Building codes that support the development of assisted living facilities (e.g., codes that address mobility such as egress to accommodate wheelchairs) (n=1,545)	66%	25%	9%
Zoning requirements, subdivision regulations or building codes that promote/support other senior housing options (e.g., shared housing, accessory apartments) (n=1,500)	46%	42%	12%
Planning process that considers the needs of older adults (n=1,497)	46%	39%	15%
Community design/redesign that supports walkability (n=1,505)	51%	30%	20%

Zoning requirements that support the development of active older adult communities (e.g., density levels, lots per acre)

At least 43% of local governments with populations of 10,000 and over report these zoning requirements. The pronounced variation appears among the geographic divisions. Local governments on the East and West coasts of the country show higher percentages reporting zoning requirements that support the development of active older adult communities. For example, close to 50% of local governments in the New England, Mid-Atlantic and Pacific Coast report these zoning requirements, compared with between 29% and 39% of local governments in the East North-Central, West North-Central, East South-Central, West South-Central and Mountain states.

Thirteen percent of local governments report that they are considering these zoning requirements and, of those, the highest percentage is in the over 1-million population group (25%) and in the New England division (28%).

Building codes that support the development of senior assisted living facilities (e.g., codes that address mobility, such as egress, to accommodate wheelchairs)

With the understandable exception of the three counties with populations under 2,500, a majority (66%) report having in place building codes that support the development of assisted living facilities. This is also true across all geographic divisions. The Pacific Coast and the South Atlantic divisions show the highest percentages reporting, 79% and 72%, respectively.

Only 9% of local governments report that they are considering this type of building code. The New England (20%) and Mid-Atlantic (12%) divisions show the highest percentages considering codes that support the development of assisted living facilities.

Zoning requirements, subdivision regulations, or building codes that promote/support other senior housing options (e.g., shared housing, accessory apartments)

Other senior housing options will become increasingly important as the baby boomers retire. Among those reporting, 46% have these codes in place that would promote the development of senior housing options and 12% are considering them. The local governments reporting in the population group from 500,000–1,000,000 show the highest percentage with these codes in place (71%) as do Pacific Coast (65%) and New England (55%) local governments. The New England localities also show the highest percentage considering these types of zoning codes (21%).

Planning process that considers the needs of older adults

A majority of local governments with populations of 10,000 or more have in place a planning process that consider to some degree the needs of older adults, as do those local governments reporting in the New England (51%) and Pacific Coast (60%) divisions. Approximately 26% of New England local governments are considering this type of planning process.

Community design/redesign that supports walkability

A slight majority (51%) of local governments has community design or redesign policies in place that support walkability and 20% are considering such policies. The local governments reporting in the population group 500,000–1,000,000 show the highest percentage with walkability policies in place (71%) as do Pacific Coast respondents (71%). The New England localities show the highest percentage considering community design/redesign that supports walkability (28%).

Additional policies or services that your community is planning or has already initiated for older adults

Overall 204 local governments provided comments about their communities' activities. Several Florida cities participate in the governor's "communities for a lifetime" initiative, which looks at how cities, counties, etc. are creating environments that are "friendly" to our aging communities. Across many states, local governments are looking at housing options that accommodate the needs of older adults. These include "granny cottages" and housing with master bedrooms on the first floor.

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

Of the 1,037 who indicated their top challenges, the most visible concerns (by virtue of repetition) were housing issues — accessibility, availability, affordability. Financial issues were identified by 292 respondents and 227 referred to various health issues. Other concerns mentioned relate to transportation, the specific needs of baby boomers who are healthy and engaged, and the challenge of providing services to a scattered population in rural areas.

General Information about Planning for an Older Population

In the past three years, has your local government solicited information from older adults in your community to determine their needs (e.g., survey, needs assessment, town hall meeting)?

A majority of local governments with populations of 25,000 and over have solicited information from older adults to determine their needs, but among the geographic divisions, only two show 50% or more reporting this activity — New England and the Pacific Coast respondents.

Has your local government begun to plan for a growing senior population in your community?

Slightly over 50% of local governments report that they have begun to plan for a growing senior population. A majority of all local governments with populations of 10,000 and over have begun this planning. Among the geographic divisions, the New England (68%), South Atlantic (56%) and the Pacific Coast (70%) show the highest percentages of local governments reporting that they have begun planning.

Of the 675 local governments that reported an in-migration of older adults, 418 also report that they have begun planning for a growing senior population. A growing senior population occurs without in-migration as is shown by the 438 that do not report in-migration of older adults but do report planning for a senior population.

Does your local government have an advisory board or other mechanisms for older adult members to participate in planning for programs and/or services that benefit them?

Although overall only 44% of local governments report an advisory board or other mechanism for engaging older adults, 75% or more of local governments with populations of 100,000 and over do so. A majority of local governments in the New England, Mountain and Pacific Coast geographic divisions also show use of an advisory board or other method of engaging older adults in program planning.

The New England and Pacific Coast divisions are also among those that show high percentages planning for a growing senior population and soliciting information from older adults to determine their needs.

Demographic Information On Responding Communities

Table 12 Average population

Classification	Number reporting	Avg
No. reporting	1,790	51,360
Population group		
Over 1,000,000	8	2,590,080
500,000-1,000,000	18	672,301
250,000-499,999	22	319,340
100,000-249,999	121	161,802
50,000-99,999	142	74,198
25,000-49,999	256	37,889
10,000-24,999	444	17,277
5,000-9,999	384	8,083
2,500-4,999	373	3,923
Under 2,500	22	1,576
Geographic division		
New England	98	15,906
Mid-Atlantic	197	26,303
East North-Central	352	32,176
West North-Central	246	24,756
South Atlantic	288	71,344
East South-Central	93	25,245
West South-Central	178	40,765
Mountain	143	88,073
Pacific Coast	195	128,370

What age description does your local government use to identify “older adults?”

All local governments reporting with populations of 1,000,000 and over use 60 years as the age to identify older adults. Overall, 47% of local governments use 60 years of age, and 40% use 65+. Interestingly, population seems to be a factor in how older adults are defined by age. Smaller local governments are more likely to use 65+ to identify older adults. A majority of those reporting in the New England, South Atlantic, Mountain and Pacific Coast use 60 years as a cut off, compared with a majority of those in the Mid-Atlantic, West North-Central and West South-Central divisions in which a majority use 65+. Twelve percent indicate that they use an “other” definition. Some jurisdictions use different definitions for different activities. For example, tax relief is provided to those 65 and older, but for parks and recreation programs, the age is 55. For senior housing eligibility, some use 62.

In-migration and out-migration

Sixty-eight percent (1,116) of local governments reported in-migration. Of those, 1,010 answered the follow-up question about whether older adults and/or minorities are among those moving into the community. Close to 67% report older adults and 71% report minorities. These two groups are not mutually exclusive and the question may have been poorly designed. Eighty-five local governments report both in-migration and out-migration of older adults, which is certainly possible. Thirty-five report both in-migration and out-migration of minorities.

All of the eight local governments with populations over 1,000,000 that responded to the survey report in-migration. Of these, four report in-migration of older adults and seven report in-migration of minorities. Generally, the percentage reporting in-migration declines with population size; geographically, the highest percentage of local governments reporting in-migration is in the South Atlantic division (84%), followed by the Pacific Coast (80%). An in-migration of older adults is reported by almost 80% of local governments in the New England, South-Atlantic and Mountain divisions. The local governments in these divisions show a noticeably lower percentage of minority in-migrations.

Overall, of the 1,578 local governments answering the question about out-migration, 27% (427) report this activity. Of the 427, a total of 280 answered the question about whether older adults and/or minorities were among those moving out. All local governments with populations of 100,000 and over reported out-migration of older adults as did all reporting in the New England and Mid-Atlantic divisions. Although this seems significant, with an overall out-migration of older adults indicated by 92% of local governments reporting, the difference is not that pronounced. Of those providing information about out-migration, only 23% reported out-migration of minorities.

Which of the following best describes your community?

The survey did not include definitions for these descriptors, and it may be that respondents do not use common definitions. The percentage of respondents identifying the community as rural seems high for this survey, especially when compared to the metro status of responding local governments (see Table 1 Response Table). The difficulty in delivering services to older adults in rural areas was mentioned in the comments section by some respondents and is an important issue.

Table 13 Community Description

		Urban	Rural	Inner suburb	Outer suburb
Classification	No. reporting	% of (A)	% of (A)	% of (A)	% of (A)
	1,663	21.5	47.2	11.8	19.5
Population group					
Over 1,000,000	8	100.0	0.0	0.0	0.0
500,000-1,000,000	13	69.2	0.0	23.1	7.7
250,000-499,999	19	68.4	15.8	10.5	5.3
100,000-249,999	105	50.5	23.8	11.4	14.3
50,000-99,999	129	35.7	30.2	14.7	19.4
25,000-49,999	238	24.8	31.1	21.4	22.7
10,000-24,999	420	19.5	43.3	12.9	24.3
5,000-9,999	360	13.9	58.9	8.1	19.2
2,500-4,999	350	10.3	65.7	7.7	16.3
Under 2,500	21	4.8	95.2	0.0	0.0
Geographic division					
New England	88	8.0	40.9	11.4	39.8
Mid-Atlantic	179	21.2	30.2	24.0	24.6
East North-Central	331	18.1	38.1	15.7	28.1
West North-Central	231	14.7	63.2	8.2	13.9
South Atlantic	274	33.6	43.1	6.6	16.8
East South-Central	84	20.2	61.9	7.1	10.7
West South-Central	167	16.8	61.7	9.6	12.0
Mountain	131	18.3	68.7	4.6	8.4
Pacific Coast	178	32.0	33.7	15.2	19.1

Which of the following best describes your local government’s current economic condition?

A vast majority of local governments report that their community is stable or experiencing some level of growth.

Table 14 Economic Condition

		Rapid expansion	Moderate growth	Slow growth	Stable	Slow decline	Moderate decline	Rapid decline
Classification	No. reporting	% of (A)	% of (A)	% of (A)	% of (A)	% of (A)	% of (A)	% of (A)
	1,680	7.4	28.1	31.9	21.3	7.7	2.7	1.0
Population group								
Over 1,000,000	7	28.6	14.3	42.9	0.0	14.3	0.0	0.0
500,000-1,000,000	16	25.0	31.3	31.3	6.3	6.3	0.0	0.0
250,000-499,999	22	4.5	50.0	22.7	13.6	9.1	0.0	0.0
100,000-249,999	111	10.8	36.0	33.3	15.3	2.7	1.8	0.0
50,000-99,999	133	9.8	34.6	39.8	9.8	4.5	0.0	1.5
25,000-49,999	238	8.0	33.6	33.2	16.8	5.5	2.5	0.4
10,000-24,999	416	8.7	30.5	32.7	20.0	5.8	1.7	0.7
5,000-9,999	357	5.9	26.9	32.2	22.1	7.8	3.6	1.4
2,500-4,999	358	4.5	18.4	28.2	32.7	11.5	3.6	1.1
Under 2,500	22	0.0	0.0	9.1	18.2	50.0	18.2	4.5
Geographic division								
New England	80	5.0	35.0	40.0	15.0	3.8	1.3	0.0
Mid-Atlantic	187	2.1	24.1	25.7	31.6	11.2	3.7	1.6
East North-Central	330	5.2	22.4	33.6	27.0	8.2	3.0	0.6
West North-Central	234	5.6	21.4	35.0	25.2	9.0	2.1	1.7
South Atlantic	271	12.2	37.6	26.9	15.1	5.9	1.1	1.1
East South-Central	89	14.6	28.1	30.3	15.7	5.6	3.4	2.2
West South-Central	167	6.6	29.9	31.7	17.4	10.2	4.2	0.0
Mountain	136	13.2	33.1	24.3	16.9	8.1	3.7	0.7
Pacific Coast	186	5.9	28.5	41.4	16.7	4.8	2.2	0.5

Summary

Over half of America’s communities have not begun to prepare for the rapid aging of the population. With the first of the baby boomers turning 60 this year, it is imperative that the nation’s cities and counties begin to comprehensive access their policies, programs and services to ensure that they will address both the challenges and opportunities that an aging population will present.

Survey results indicate that while local governments across the United States offer older adults basic services such as health and nutrition programs are offered by, they are less likely to provide or tailor programs that affect quality of life and the ability of older adults to live independently and contribute to their communities such as housing, transportation, workforce development. For example, only 40 percent of local governments report having road signage that meets the needs of older adults. This is an investment worth the cost for two major reasons: it’s a public safety issue and it enables older adults to keep driving and retain their independence and reduce reliance on public transportation. Only 50 percent of local governments

report the availability of modifications of service delivery to accommodate an aging population, such as backyard trash collection. It can be extremely difficult to impossible for older adults to haul large garbage cans from the backyard out to the curb for weekly pick up.

There are interesting trends across the geographic divisions. Local governments in the New England and Pacific Coast divisions consistently show higher percentages reporting service availability and/or provision than other areas show.

Overall, programs, planning and policies that address the needs of an increasing number of older adults do not appear to be happening at a level that reflects need.

In 1985 the U.S. Census report noted that, “ A window of opportunity exists now for planners and policymakers to prepare to address the needs of an aging population.” The Maturing of America survey indicates that while some communities have taken on all or part of this challenge. The majority of communities have a long way to go.

The report should serve as a wake up call to America’s communities to begin to assess the needs of their aging population- to begin the processes now to ensure that their communities are good places to grow up and to grow old.

The improvements that communities make to assist older adults age in place will, for the most part, make communities better for all citizens, thereby creating communities that value and support people as they age- a communities for all ages.

APPENDIX

■ Methodology Survey One

In the project’s first phase, The Maturing of America partners designed and ICMA administered a survey to answer three key preparedness questions: (1) 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; (2) 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 (3) how well equipped an area is to harness the talent, wisdom and experience of older adults to contribute to the community at large.

The first 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.

The overall response rate is 18% (Table 1), which is 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 rate.

Table 15 Survey Response

Classification	No. of municipalities/counties surveyed (A)	No. responding	
		No.	% of (A)
Total	10,178	1,790	17.6
Population group			
Over 1,000,000	37	8	21.6
500,000-1,000,000	86	18	20.9
250,000-499,999	146	22	15.1
100,000-249,999	455	121	26.6
50,000-99,999	790	142	18.0
25,000-49,999	1,416	256	18.1
10,000-24,999	2,693	444	16.5
5,000-9,999	2,271	384	16.9
2,500-4,999	2,170	373	17.2
Under 2,500	114	22	19.3
Geographic division			
New England	775	98	12.6
Mid-Atlantic	1,359	197	14.5
East North-Central	1,836	352	19.2
West North-Central	1,306	246	18.8
South Atlantic	1,414	288	20.4
East South-Central	800	93	11.6
West South-Central	1,197	178	14.9
Mountain	658	143	21.7
Pacific Coast	833	195	23.4
Metro status			
Central	998	205	20.5
Suburban	4,541	873	19.2
Independent	4,639	712	15.3

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.

Data variations

For each program or service area covered in the survey, the respondents were asked whether the service or program was available regardless of the provider. In many instances, the local government responding indicated that it provided the program or funded it, but did not check the box indicating that the program is available. In those instances, the response was updated to show that the program was available.

In numerous instances, a local government checked a box indicating that it provided a program or funded a program and also checked the “no role” box. In those instances, the check was removed in the “no role” box because it was clear that the local government had a role.

In other cases, the local government left blank the response indicating whether a program or service is available regardless of the provider, yet that same local government checked the box that it had no role. Because it was not possible to determine whether that meant the program was available and the local government had no role or that the program was not available and therefore the local government had no role, these responses were left untouched. It was not possible to follow up with the numerous local governments for clarification.

In the comments sections throughout the survey, cities indicated that the county provides a service, and counties indicated that cities provide the service. It may be that in vast rural counties, services are city-based more often than they are in highly populated counties.

■ Methodology Survey Two

Initially, the selection of respondents for the second survey was to be derived by identifying those local governments that indicated on the first survey that they provided or partnered to provide services in several significant service areas. Because the number of responding local governments that met the criteria was significantly less than 500, those that provided or partnered to provide services for any one of the service areas were selected. A sample of 500 was selected from the 1,300 local governments responding to the first survey. The survey was web-based so that responding local governments could easily copy and paste program descriptions. Of the 500 local governments that received the second survey, 134 logged onto the web-based survey, but a few provided no information.

Participating Organizations

National Association of Area Agencies on Aging (n4a) – A leading voice on aging issues for Area Agencies on Aging across the country and a champion for Title VI-Native American aging programs in our nation’s capital. Through its presence in Washington, D.C., n4a advocates on behalf of the local aging agencies to ensure that needed resources and support services are available to older Americans and their caregivers. For more information, go to www.n4a.org.

MetLife Foundation - Established in 1976 by MetLife to carry on its long-standing tradition of corporate contributions and community involvement. The Foundation has been involved in a variety of aging-related initiatives addressing issues of caregiving, intergenerational activities, mental fitness, health and wellness programs and civic involvement. Since 1986, the Foundation has supported research on Alzheimer’s disease through its Awards for Medical Research program and has contributed more than \$10 million to efforts to find a cure. More information about the Foundation is available at www.metlife.org.

International City/County Management Association (ICMA) – A professional and educational organization for chief appointed managers, administrators, and assistants in cities, towns, counties, and regional entities throughout the world. For more information, go to www.icma.org.

National Association of Counties (NACo) – A national organization that represents county governments in the United States. For more information, go to www.naco.org.

National League of Cities (NLC) – The largest national organization representing municipal governments throughout the United States. For more information, go to www.nlc.org.

Partners for Livable Communities (PLC) – A national, nonprofit organization working to restore and renew our communities. For more information, go to www.livable.com.