



HOUSING OPTIONS FOR OLDER CANTABRIGIANS

City of Cambridge

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1. ABOUT THE REPORT

This report is the first part of a two stage process involving a demographic review of Cambridge residents 55 and older and an assessment of their existing housing options. In combination with the Spring 2010 report “Aging in the Cambridge Community,” which examines key planning issues affecting the built environment in the areas of urban design, transportation, housing, open space, and economic development, as well as the range of services available to seniors in Cambridge, these reports will serve to guide the City of Cambridge over the next twenty years as it addresses the needs of a diverse senior population.

Here we examine current demographic information on older residents, inventory existing housing options, and detail demographic and housing trends and factors that affect their housing needs and choices. A second report will incorporate a survey of housing preferences and, to the extent possible, take advantage of the availability of the 2010 Census results to conduct a more current demographic analysis. At that point, we will make recommendations for further action.

2. INTRODUCTION

While Cambridge is often thought of as a city of students and young professionals, our community has always included a significant number of people 55 and older. Given current demographic trends we expect older Cantabrigians to compose an increasing portion of the City's population. Now is a good point in time at which to raise the important question of whether we have an appropriate range of housing options for those 55 and older.

A. A Brief History

Earlier generations of elderly faced a more limited array of housing choices. In the past, people in this age range were often part of multi-generational households that provided housing and care into old age. In the first decades of the 20th century, those who did not receive care or assistance from family faced a choice of managing on their own, entering a state almshouse, or, if they had the funds, moving to one of the rest homes that had begun to appear. This picture began to change in the 1930s, when Social Security legislation barred the payment of public funds to individuals residing in public institutions. Public almshouses emptied, elders who could manage for themselves moved to housing in the community, and a nascent nursing home industry caring for those needing daily assistance began to grow. It was not until the 1950s that nursing homes as we now understand them began to increase in number in response to federal legislation extending them financial support.¹

The 1960s saw the creation of several elderly housing programs by the federal government.² Taking advantage of this funding, the Cambridge Housing Authority and private developers constructed over 1,000 units of housing during the 1970s that remain reserved for the elderly. Additional housing models that cater specifically to older persons have gained in popularity over the last two decades, such as assisted living and continuing care retirement communities. The 1990s saw explosive growth in assisted living facilities. These settings combine personal and health-related services, social activities, and twenty-four hour on-site assistance in a home like setting. Nationally, almost one million assisted living units were in place by 2007.³ In recent years additional housing choices have emerged, such as cohousing and aging in place villages, offering an attractive set of amenities and services to those who are aging.

B. The Housing Preferences of Older Cambridge Residents

Today Cambridge residents 55 and older usually do not live with members of their extended family as they age; instead they expect to reside on their own, in housing that meets their individual needs. For some residents following this path will be as much a matter of necessity as of choice. Increasing numbers of older people have never married and do not have immediate family members to provide care, comfort, and companionship.

¹ Medicine Encyclopedia. Nursing Homes: History. Retrieved 5.19.10 from <http://medicine.jrank.org/pages/1243/Nursing-Homes-History.html>. Warden-Saunders, Joan. Nursing's Role - History of American Gerontology - Statistical Data Included. Nursing Homes, December 1999. Retrieved 5.19.10 from http://findarticles.com/p/articles/mi_m3830/is_12_48/ai_58572863/

² Thompson, Lawrence L. (2006). A History of HUD. Retrieved 5.20.10 from http://mysite.verizon.net/hudhistory/hud_history.pdf.

³ Stevenson, David G. and David C. Grabowski. (January 2010). Sizing up the Market for Assisted Living. Health Affairs, 29(1), 1-9.

Likewise, relatives who have dispersed over a wide area greatly complicate the matter of receiving assistance from family members.

According to many surveys and demographic statistics, most seniors prefer to stay in their homes, their neighborhood, and their city. An AARP analysis of Census 2000 migration data states:

One of the myths of retirement in the United States is found in the widely held perception that Americans often move when they retire. In fact, most older Americans prefer not to move if they can avoid it, and most of us tend to become more residentially stable and less mobile as we age.

The AARP report found that in the five years prior to the 2000 Census 76.2% of the national population of persons 60 and older did not move. Of those who did move, 13.4% relocated within the same county and another 4.9% elsewhere within the same state. Only 5.5% moved out of the original state of residence.⁴ Analysis of 2006 to 2008 American Community Survey results for current and former Massachusetts residents 55 and older largely confirms these findings. Another examination of recent decennial census results and Census Bureau projections indicates that the future growth of local older populations largely will be due to aging in place, rather than retirement migration.⁵

AARP's report breaks down who do move into two groups. Amenity movers seek "settings that will afford a new and better lifestyle." Dependency migrants are those who are compelled to move, often "due to deterioration of health or financial resources or the death of a spouse." The close proximity of family can appeal to both groups, as a social outlet for amenity movers and as caregivers for dependency movers.

Since the majority of older Americans do not seek to relocate out of their community, choosing to remain in close proximity to family, friends and familiar sights, the question of how to address housing needs of older Cambridge residents is largely one of providing supports within their current community. We need to ask:

- **For those who do not wish to or are not able to move, what resources exist to support aging in their current residence?** What types of housing service models enable people to remain in their homes as they age? What housing options now exist in Cambridge?
- **For those who choose to or must relocate, what options exist within the community?** Do those options offer housing that preserves and assists in the formation of social relationships, provide access to resources for day to day life, such as food shopping, entertainment, and medical care, and fit within a person's income constraints?

⁴ AARP Knowledge Management. (2005). Retirement Migration in the 2000 Census. AARP Research Center, retrieved May 19, 2010 from http://assets.aarp.org/rgcenter/il/migration_2.pdf.

⁵ Frey, William H. (2007). Mapping the Growth of Older America: Seniors and Boomers in the Early 21st Century. The Living Census Series. Washington, D. C. The Brookings Institution.

C. Trends

These questions become more pressing as the population of older residents increases rapidly with the aging of the baby boom. This cohort, born from 1946 to 1964, is almost twice the size of the preceding generation, and the first members of the group turn 65 this year. Population projections from various sources give a sense of the scale of change. The U. S. Census Bureau projects that by 2030 the percentage of Massachusetts residents 55 and older will rise from 22.2% in 2000 to 32.3%.⁶ The Metropolitan Area Planning Council, in its own projections, estimates that the Cambridge population 55 and older will increase by 75% over the same period.⁷ Through their numbers this post-war generation has had a profound effect on social institutions, from family and education to work and health care.

Not only is the older population of Cambridge increasing in size. A second trend, and one of the more striking demographic changes in recent decades, is an increase in the life expectancy of the average person in the United States. Persons 65 years of age in 2007 are expected to live on average another 18.6 years, to 83.6.⁸ As recently as 1950 those who reached 65 were expected to live to 78.8, almost five years fewer.⁹

A third demographic trend is also at work here. Advances in medical care and healthier life styles have improved the overall health of the older population. One effect has been the emergence of a “young-old” cohort, older people ranging in age up to the mid-70s. This group generally can lead more active lives compared to prior generations of the same age, and many remain in the workplace in some capacity. In contrast, those in their late 70s and older, sometimes referred to as the “old-old,” are more likely to experience limitations in health and often have fewer financial resources.¹⁰

In addition to demographic trends, another factor driving the housing market for those 55 and older is an increase in annual income over the past several decades and the accumulation of substantial household assets. According to the United States Census Bureau, since the late 1940s the median income in 2009 dollars has increased threefold for those 65 and older and more than twofold for those 55 to 64. The older population, on average, also holds a large amount of financial assets, in addition to annual income. In 2002 households headed by persons 55 to 64 had \$304,000 in assets, and those headed by persons 65 and older had \$295,600. In each case, over 50% of these households owned at least \$100,000 in assets and at least 30% owned at least \$250,000 in assets.¹¹ This level of financial resources provides many older persons with the ability to

⁶ United States Census Bureau. (2004). Ranking of States by Projected Percent of Population Age 65 and Over: 2000, 2010, and 2030, retrieved 5.19.10 from <http://www.census.gov/population/projections/PressTab3.xls>.

⁷ Metropolitan Area Planning Council. (2008). Population Projection 2010-2030, retrieved 5.19.10 from <http://www.mapc.org/data-services/available-data>.

⁸ Xu, Jiaquan, Kenneth D. Kochanek, and Betzaida Tejada-Vera. (2009). Deaths: Preliminary Data for 2007. National Vital Statistics Report, 58(1).

⁹ Errol F. Moody Jr. Life Expectancy. Retrieved 4.14.10 <http://www.efmoody.com/estate/lifeexpectancy.html>.

¹⁰ Abdel-Ghany, Mohamed; Sharpe, Deanna L. (2007). Consumption patterns among the young-old and old-old. *Journal of Consumer Affairs*, June 22, 2007. Retrieved 4.14.10 from http://findarticles.com/p/articles/mi_hb3250/is_n1_v31/ai_n28687409/.

¹¹ Census Bureau. (2010). Table 4. Percent Distribution of Household Net Worth, by Amount of Net Worth and Selected Characteristics: 2002. Retrieved 5.20.10 from <http://www.census.gov/hhes/www/wealth/2002/wlth02-4.html>. Table 5. Mean Value of Assets for Households by Type of Asset Owned and Selected Characteristics: 2002. Retrieved 5.20.10 from <http://www.census.gov/hhes/www/wealth/2002/wlth02-5.html>.

**1947 - 2008: Change in Median Income in Constant Dollars:
Householders 55 and Older¹²**

55 to 64	Men	Women
1947 Median Income (2008 Dollars)	\$19,765	\$8,112
2008 Median Income	\$41,757	\$25,515
Percent Change	211%	315%
65 and Older		
1947 Median Income (2008 Dollars)	\$8,061	\$4,646
2008 Median Income	\$25,503	\$14,559
Percent Change	317%	313%

explore different housing choices. For example, in 2009 the average annual cost of assisted living was \$34,000. While a large expense, this amount could be a feasible option for many.¹³

With more people entering their older years, living longer and, on the whole, enjoying better health than was the case in the past, people have begun looking for a wider range of housing options to fit particular needs and requirements. Baby boomers, who as a group have driven much social change since the 1960s, are likely to view the later decades of life as a time of experimentation, combining work, pleasure, family and health care in different measures to fit different sets of needs and expectations. They will likely expect more choices and will seek a wide range of combinations of amenities and supports to fit individual needs that will shift over time.

The rapidly increasing number of baby boomers entering their elder years is stimulating several trends now emerging in the senior housing market. These trends affect both the types of homes and the attributes of communities that are likely to prove attractive to this group in the near future. For example, there is growing infrastructure and programming to bring services to people at home. This is reflected by the variety of services and community building activities offered by Aging in Place Villages.

Today's elders also demonstrate increasing enthusiasm for incorporating energy efficient and environmentally responsible features into their housing. The interest in sustainability extends beyond the immediate surroundings of one's home; they are looking for pedestrian friendly mixed use neighborhoods with ready access to nearby amenities, such as educational and cultural programming.

¹² Census Bureau. (2010). Table P-8 Age-People, All Races, by Median Income and Sex: 1947 to 2008. Retrieved 5.20.10 from <http://www.census.gov/hhes/www/income/histinc/incpertoc.html>.

¹³ Stevenson, David G. and David C. Grabowski. (January 2010). Sizing up the Market for Assisted Living. Health Affairs, 29(1), 1-9.

Not unlike today's young people, people 55 and older are also the most wired generation of their age. They are bringing a high level of interest in the use of technology to all facets of the aging process. Health care monitoring will benefit from new applications of technology, while the continuing growth of the internet and attendant social media may help retain and strengthen social connections.¹⁴

Over the past twenty to thirty years a more fine-grained set of housing options has begun to emerge. Whether staying at home with a new roommate, living alone and bringing in support services, or moving to a community of residents who need only periodic assistance, an increasing range of alternatives is being explored at differing levels of income and ability. As we understand that aging is a process, with changes in physical condition, mental clarity, personal preferences, and individual interests, housing choice is clearly a critical factor in the enjoyment and vitality of our senior years.

¹⁴ Schubert, Eric. (2010). 10 Senior Housing Development Trends for the Next 10 Years. Blog entry retrieved 5.27.10 from <http://www.seniorhousingdevelopment.org/posts/view/75-10-Senior-Housing-Development-Trends-for-the-next-10-Years/>. BestAssistedLiving.com (2009.) Top 10 Trends in Senior Housing for 2009. Retrieved on 5.27.10 from <http://www.bestassistedliving.com>.

3. DEMOGRAPHICS OF THE CAMBRIDGE POPULATION 55 AND OLDER

From the 1960 through 2000 the percentage of Cambridge residents 55 or older was in continuous decline. The 1960 Census found that 21.6% of Cantabridgians, 23,262 out of a population of 107,716, were 55 or older. By 2000 this figure had dropped to only 15.9%, totaling 16,148 out of 101,355 residents. However, it was not until 2001 that the first members of the baby boom generation, born from 1946 to 1964, began to turn 55. Using both the American Community Survey and the Census Bureau population estimate, as of 2008 the population 55 or older was estimated to compose 20.1% of the total population or 21,225 individuals.

The baby boomers outnumber the preceding generation by approximately two to one. Reviewing the results of the Census Bureau's American Community Survey (ACS) for 2006 through 2008 in the context of the latest Census Bureau estimate of the City's population, it is clear that the baby boomers are beginning to exert an effect on the demographic characteristics of older residents.

A review of 2006 to 2008 ACS data highlights the following trends among Cambridge residents 55 and older:

- Since 2000 residents in the 55 to 64 cohort have increased in number by more than 50%, and those 65 and older have increased in number by 16%.
- Less than half of those 55 and older are currently married, and among those 55 to 64 over 20% never married.
- Approximately 43% of persons 65 and older live alone, two-thirds of whom are female.
- Eighteen percent of Cambridge households include one or more persons 65 or older.
- There is less diversity found among persons 55 and older than compared to the population as a whole.
- Twenty two percent of persons 65 and older speak a language other than English at home and 11% speak English less than "very well".
- Eight percent of residents 55 to 64 and 5% of those 65 and older moved to Cambridge within the past year, most from elsewhere in Massachusetts.
- Less than a third of persons 55 to 74 were born within the state, compared to almost half of those 75 and older.
- Just 51% of persons 65 and older received a bachelor degree and 17% never graduated from high school. The 45 to 64 cohort is substantially better educated, with over 65% attaining at least a bachelor degree and 6% never having finished high school.
- Over 40% of those 65 to 74 are employed, as are 15% of those 75 and older. Workers in these cohorts are far more likely to work at home than any younger group.

- There is a wide distribution of incomes among those 65 and older, with women living alone having a substantially lower median income than other subgroups.
- Elders have a lower poverty rate than the population as a whole. Nonetheless, more than 20% of unrelated older individuals have an income below the poverty line.
- Almost one third of Cambridge households are headed by a person 55 or older, the majority residing in owner occupied homes. Households headed by a person 85 and older are more likely to rent, as are persons living alone of any age.
- Almost 60% of older householders have a vehicle available, though the great majority of older renters do not.
- About a third of older householders pay 35% or more of income toward housing and another third pay less than 20%.

SOURCES:

Population, household and housing totals are derived from the 2008 Census Bureau Resident Population Estimate (Vintage 2009). Population characteristics, such as proportions and medians, come from the 2006 to 2008 American Community Survey three year data set. Both data sets are available through the American FactFinder web site found at http://factfinder.census.gov/home/saff/main.html?_lang=en.

A. 1990 - 2008 Population: 55 and Older

In 2008 the estimated Cambridge population of persons 55 and older was 21,225 or 20.1% of the total population, a 31.4% increase from the 2000 Census. All age cohorts 55 and older show an increase in size since the 2000 Census. The 52.3% increase in the 55 to 64 cohort from 2000 to 2008 is due to aging of the early part of the baby boom generation. The substantial increase in those 85 and older is likely due to advances in medical care. Note that the estimated increase between 2000 and 2008 of persons 55 and older more than equals the estimated increase in the total population over the same period.

Cohort	1990	2000	2008 Estimate	2000 to 2008 Change
55 to 64	5,929	6,866	10,454	52.3%
65 to 74	5,369	4,687	5,385	14.9%
75 to 84	3,402	3,362	3,485	3.7%
85 +	1,300	1,233	1,901	54.2%
55 +	16,000	16,148	21,225	31.4%
65 +	10,071	9,282	10,771	16.0%
Total Population	95,802	101,355	105,596	4.2%

As % All Ages	1990	2000	2008 Estimate
55 to 64	6.2%	6.8%	9.9%
65 to 74	5.6%	4.6%	5.1%
75 to 84	3.6%	3.3%	3.3%
85 +	1.4%	1.2%	1.8%
55 +	16.7%	15.9%	20.1%
65 +	10.5%	9.2%	10.2%
Total Population	100.0%	100.0%	100.0%

B. 2008 Population by Sex: 55 and Older

While the Cambridge population as a whole has approximately the same number of males and females, all cohorts 55 and older have higher ratios of women to men. The 2000 Census for Cambridge found that for those over 55 there were 1.2 women for each man and for those 65 and older 1.6. Both these figures were notably larger than the 2008 American Community Survey national ratios, which were 1.2 and 1.4 respectively.

Cohort	Female	Male	Ratio F:M
55 to 64	5,951	4,446	1.3:1
65 to 74	2,949	2,435	1.2:1
75 to 84	2,265	1,270	1.8:1
85 +	1,264	688	1.8:1
55 +	12,429	8,839	1.4:1
65 +	6,478	4,393	1.5:1
All Ages	52,664	52,932	1.0:1

C. 2008 Marital Status: 55 and Older

Around 50% of those in both the 55 to 64 and in the 65 and older cohorts are currently married. However, there is a large difference between the sexes, with a substantially higher proportion of men than women currently married.

Among those 55 to 64 more than 20% never married. Approximately the same proportion of men and women fall in this group. Fifteen percent more men in this cohort are currently married, while more women are either divorced or widowed but not remarried.

In contrast, among those 65 and older, only 13.7% never married, including a much higher percentage of men than women. Those 65 and older also include a much higher proportion of individuals who have been widowed but have not remarried. Over one third of women 65 and older fall into this last group.

55 to 64	Male	Female	All
Never Married	23.3%	21.6%	22.3%
Married	58.1%	43.3%	49.6%
Separated	3.8%	2.1%	2.8%
Widowed	1.0%	8.7%	5.4%
Divorced	13.8%	24.2%	19.8%
Total	100.0%	100.0%	100.0%

65 and Older	Male	Female	All
Never Married	16.9%	11.4%	13.7%
Married	62.5%	31.7%	44.2%
Separated	3.2%	0.5%	1.6%
Widowed	4.9%	34.6%	22.5%
Divorced	12.5%	21.8%	18.0%
Total	100.0%	100.0%	100.0%

D. 2008 Living Arrangements: Persons 65 and Older

About 41% of persons 65 and older live in a married couple family, about 11% live in some other type of family arrangement, and about 43% live alone. Two thirds of those living alone are female. Group Quarters residents include all those who reside in shared living situations such as religious facilities, nursing homes, or long term care facilities. Only 1% of the population 65 or older resides in group quarters.

Reside in Household	99.0%
Member of Married Couple	40.9%
Single Head of Family Household	4.0%
Relative of Head of Household	6.5%
Live Alone	43.2%
Male	13.2%
Female	30.0%
Roommate	4.4%
Reside in Group Quarters	1.0%
Total	100.0%

E. 2008 Households by Presence of Persons 65 or Older

Approximately 18% of all Cambridge households include one or more persons 65 or older. Of these 8,500 Cambridge households, 55% are single person households. Older single person households comprise 10% of all the households in Cambridge. Family households, where members are related to one another by birth, marriage or adoption, comprise approximate 42% of households with senior members. Another 3.5% of households that include seniors are nonfamily households, whose members are unrelated to one another.

Households with Member 65 or Older	Households	% All HHs with Elders	% All Cambridge HHs
Single Person Households	4,669	54.7%	10.0%
Multi-Person Households	3,865	45.3%	8.3%
Family Households	3,564	41.8%	7.6%
Nonfamily Households	301	3.5%	0.6%
Total	8,535	100.0%	18.3%
All Cambridge Households	46,617	--	100.0%

F. 2008 Population by Race and Hispanic Origin: 55 and Older

The Census Bureau treats race and Hispanic Origin as separate questions; persons can be both Hispanic and members of any single race or combination of races. Respondents are allowed to pick two or more races if appropriate. The “Other Race” category below includes both those persons who picked two or more race as well as those who picked American Indian, Pacific Islander, or Another Race (i. e., neither one of those races listed on the census form nor a combination of two or more of those listed).

More than 80% of Cambridge residents 55 and older are White, in contrast to the population as a whole which is 68.4% White. In comparison with the total population, there are substantially fewer older residents who are Asian, a member of an “other” race, or Hispanic.

Cohort	White	Black	Asian	Other	All Races	Hispanic
55 to 64	8,552	1,235	474	157	10,417	364
65 to 74	4,097	690	341	262	5,389	155
75 to 84	3,025	249	192	50	3,515	35
85 +	1,601	251	0	54	1,907	68
55 +	17,275	2,425	1,007	523	21,228	622
65 +	8,723	1,190	533	366	10,811	258
All Ages	72,244	12,317	13,961	7,073	105,596	7,148

As %	White	Black	Asian	Other	All Races	Hispanic
55 to 64	82.1%	11.9%	4.6%	1.5%	100.0%	3.5%
65 to 74	76.0%	12.8%	6.3%	4.9%	100.0%	2.9%
75 to 84	86.1%	7.1%	5.5%	1.4%	100.0%	1.0%
85 +	84.0%	13.2%	0.0%	2.8%	100.0%	3.6%
55 +	81.4%	11.4%	4.7%	2.5%	100.0%	2.9%
65 +	80.7%	11.0%	4.9%	3.4%	100.0%	2.4%
All Ages	68.4%	11.7%	13.2%	6.7%	100.0%	6.8%

G. 2008 Geographical Mobility over the Prior Year: Persons 55 and Older

Eight percent of Cambridge residents aged 55 to 64 moved to their current home in Cambridge from another location over the course of the prior year, half having moved from another location within Middlesex County, including other locations in Cambridge. One fourth of those who have moved to the Cambridge came here from another state. A small number moved here from abroad. Those 65 and older exhibit a different pattern. Less than half as many moved here within the past year, virtually all from elsewhere in Massachusetts.

The different patterns in the two age groups suggest different reasons for moving to Cambridge. Research by the AARP has found that members of the younger of these two cohorts often move to gain access to amenities, whereas moves by members of the older cohort are often driven by an increasing level of disability.

	55 to 64	65 and Older
Did Not Move	92.0%	96.3%
Moved during Prior Year	8.0%	3.7%
From Middlesex County	3.9%	2.3%
From Another Mass. County	1.8%	1.0%
From Another State	2.0%	0.0%
From Abroad	0.3%	0.3%
Total	100.0%	100.0%

H. 2008 Place of Birth: Persons 55 and Older

Members of both the 55 to 64 and the 65 to 74 cohorts have been highly mobile over the course of their lifetime; just under a third of both groups were born in Massachusetts and substantial numbers were born in another country. While not shown below, a similar pattern is found among those 45 to 54. Among those over 75 there exists a similar pattern of international migration, but a much smaller group has moved to Massachusetts from another state; almost half of this cohort was born in Massachusetts.

Place of Birth	55 to 64	65 to 74	75 and Older
Massachusetts	31.4%	32.3%	49.2%
Another State	47.6%	39.5%	29.2%
Citizen Born Outside US	2.6%	2.6%	1.0%
Foreign Born	18.3%	25.5%	20.6%
Total	100.0%	100.0%	100.0%

I. 2008 Language Spoken at Home: Persons 65 and Older

Among those 65 and older approximately 90% speak English well or very well. Among those who do not are large numbers of people speaking Other Indo-European Languages and Asian Languages. While limited detail is included in this table, other American Community Survey tables suggest that these categories may include large proportion of Haitian Kreyol and Chinese speakers.

Speak only English	78.1%	8,446
Speak Another Language	21.9%	2,366
Speak English “Very Well”	11.2%	1,211
Spanish	0.7%	77
Other Indo-European Languages	9.2%	996
All Other Languages	1.3%	138
Speak English Less than “Very Well”	10.7%	1,155
Spanish	1.3%	140
Other Indo-European Languages	6.2%	668
All Other Languages	3.2%	347
Total	100.0%	10,812

J. 2008 Educational Attainment: Persons 45 and Older

Those under 65 are distinctly more educated than members of the 65 and older cohort. Among people 45 to 64 only about 20% never attended college, whereas among those 65 and older about 40% never attended college. Almost two thirds of those 45 to 64 have received at least a bachelor degree, almost 15% more than older persons.

	45 to 64	65 and Older
Did not Complete High School	6.2%	17.3%
High School Diploma/GED	14.6%	22.0%
Some College/Associate Degree	15.0%	10.1%
Bachelor Degree or Higher	64.2%	50.6%
Total	100.0%	100.0%

K. 2008 Labor Force Status: 55 and Older

Among those 55 to 64 about 70% are employed. As expected, employment drops off rapidly with age, so that for those 65 to 74 about 40% remain in the labor force, and among those 75 and older about 15% remain in the labor force. Comparing unemployment among those 55 and older to the entire working population, the unemployment rate for the 55 to 64 cohort exceeds the 4.4% rate recorded for the entire labor force by the American Community Survey. However, those 65 and older experienced lower unemployment than the entire labor force: 2.4% for those 65 to 74 and 3.1% for those 75 and older.

55 to 64 years:

Currently In labor force:	7,289	70.0%
Employed	6,888	66.1%
Unemployed	400	3.8%
Unemployment Rate	--	5.5%
Not in labor force	3,128	30.0%
Total	10,417	100.0%

65 to 74 years:

Currently In labor force:	2,337	43.4%
Employed	2,281	42.3%
Unemployed	55	1.0%
Unemployment Rate	--	2.4%
Not in labor force	3,053	56.6%
Total	5,390	100.0%
Worked in Last 12 Months	2,639	49.0%

75 years and over:

Currently In labor force:	806	14.9%
Employed	782	14.4%
Unemployed	25	0.5%
Unemployment Rate	--	3.1%
Not in labor force	4,616	85.1%
Total	5,422	100.0%
Worked in Last 12 Months	919	16.9%

L. 2008 Means of Transportation to Work: Cambridge Residents 55 and Older

The means of transportation to work among those 55 and older who are employed differs from the population as a whole. Older workers are less likely to take public transportation or walk to work than workers as a whole. On the other hand, older workers are more likely to drive to work alone or to forgo a commute altogether and work at home.

Mode	Total Population	55 To 64	65 and Older
Drove Alone	30.5%	46.6%	36.5%
Carpooled	4.7%	3.1%	4.4%
Public Transportation	29.5%	23.8%	17.4%
Walked	22.5%	11.0%	18.1%
Taxicab, Motorcycle, Bicycle, or Other Means	6.5%	4.5%	1.6%
Worked at Home	6.2%	10.9%	22.0%
Total	100.0%	100.0%	100.0%

M. 2008 Annual Household Income: Householders 65 and Older

The householder is the person who is designated the head of household for Census purposes; the relationships between household members are defined in relationship to the householder.

Among households headed by a person 65 or older, 36% have an annual household income of less than \$25,000 and 26% have an annual income over \$100,000.

The median income for all such households is \$43,533. However, median income differs widely for different subgroups. For older women living alone median annual income is \$20,924, whereas for a male headed household of two or more median income is more than 50% larger at \$32,500.

Householder 65 or Older	Annual Income
Less than \$10,000	14.0%
\$10,000 to \$14,999	9.0%
\$15,000 to \$24,999	13.4%
\$25,000 to \$34,999	8.9%
\$35,000 to \$49,999	10.3%
\$50,000 to \$74,999	11.1%
\$75,000 to \$99,999	7.7%
\$100,000 to \$149,999	8.7%
\$150,000 to \$199,999	6.5%
\$200,000 or more	10.4%
Total	100.0%

	Median Income
All Cambridge Households	\$62,062
Householder under 25	\$29,072
Householder 25 to 44	\$68,872
Householder 45 to 64	\$72,374
Householder 65 and Older	\$43,533
Male Living Alone	\$32,500
Female Living Alone	\$20,924

N. 2008 Poverty Rate for Individuals: Persons 55 and Older

The population for whom poverty is determined includes all household residents, as well as persons living in noninstitutional group quarters. Residents of dormitories and institutionalized persons, such as nursing home residents, are excluded.

In general, Cambridge residents 55 and older have lower poverty rates than residents as a whole, whose poverty rate is 15.3%. However, looking only at unrelated adults over 65 (i. e., those who are not a member of a family) one finds a higher poverty rate. For example, among unrelated adults 65 to 74 almost one in four have an income below the poverty line. While the poverty rates of older men and women are similar, unrelated adults over 65 in poverty include twice as many women as men.

Population for Whom Poverty is Determined	Population	Persons In Poverty	Poverty Rate
55 to 64	10,417	1,008	9.7%
65 to 74	5,365	666	12.4%
75 and Older	5,422	644	11.9%
All Persons	96,734	14,819	15.3%

Unrelated Individuals	Population	Persons In Poverty	Poverty Rate
55 to 64	4,585	647	14.1%
Men	1,873	176	9.4%
Women	2,712	471	17.4%
65 to 74	2,306	548	23.8%
Men	888	188	21.2%
Women	1,418	360	25.4%
75 and Older	2,924	538	18.4%
Men	831	167	20.1%
Women	2,093	371	17.7%
All Unrelated Persons	38,745	8,256	21.3%
Men	19,482	3,959	20.3%
Women	19,263	4,297	22.3%

O. 2008 Poverty Rate for Households: Householder 65 and Older

The householder is the person who is designated the head of household for Census purposes; the relationships between household members are defined in relationship to the householder.

One in six households headed by a person 65 or older, 16.5%, falls under the poverty line. The majority of these are non-family households, most often headed by a woman. The poverty rate for households headed by a person 65 or older is a bit higher than the rate for all Cambridge households, which is 14.5%.

Householder 65 or Older	Below Poverty	Above Poverty	All
Married Couples	1.2%	28.2%	29.4%
Other Families	1.0%	4.4%	5.4%
Non-Family Households	14.3%	50.9%	65.2%
Male Headed	4.7%	15.1%	19.7%
Female Headed	9.6%	35.8%	45.4%
All Older Householders	16.5%	83.5%	100.0%
All Cambridge Households	14.5%	85.5%	100.0%

P. 2008 Housing Tenure by Age: Householders 55 and Older

The householder is the person who is designated the head of household for Census purposes; the relationships between household members are defined in relationship to the householder. Households headed by older persons comprise 31.6% of all Cambridge households.

All cohorts of older householders have a higher homeownership rate than Cambridge as a whole. The majority of households headed by a person 55 to 84 are owner occupied. Householders 85 and older are more likely rent than own their home. Single person households headed by an older person are more likely to rent, while three fourths of older households with two or more people are owner occupied.

Age of Householder	All	Owners	Renters
55 to 59	3,582	55.7%	44.3%
60 to 64	3,537	64.0%	36.0%
65 to 74	3,775	59.5%	40.5%
75 to 84	2,537	59.8%	40.2%
85 plus	1,281	42.9%	57.1%
All Householders 65 or Older	14,712	58.0%	42.0%
Single Person Households	8,140	42.9%	57.1%
Two or More Persons	6,572	77.4%	22.6%
All Cambridge Householders	46,617	38.8%	61.2%

Q. 2008 Tenure and Household Size: Householders 55 and Older

Householders aged 55 to 64 are about equally likely to head a single person household as a multi-person household. However, as householders age they are increasingly likely to find themselves in a single person household. For those 75 and older two-thirds head a single person household.

Householder Age	1 Person	2 or More	All
55 to 64	48.8%	51.3%	100.0%
65 to 74	57.0%	43.0%	100.0%
75 and Over	66.0%	34.0%	100.0%
Total	55.3%	44.7%	100.0%

R. 2008 Housing Tenure and Vehicle Availability: Householders 65 and Older

Most owner occupied households where the householder is 65 or older have a vehicle available; most such renter occupied households do not. The differences between the two groups are quite large. More than twice as many renters do not have access to a vehicle as do have access while more than four times as many homeowners do have access to a vehicle as do not.

	Owner	Renter	All
No Vehicle	10.1%	30.2%	40.3%
Vehicle Available	46.7%	13.0%	59.7%
Total	56.8%	43.2%	100.0%

S. 2008 Housing Costs as a Proportion of Income: Householders 65 and Older

A substantial proportion of both older renter and owner households pay more than 30% of income for housing costs. While this is a problem for over 50% of older renters, excessive costs also affect almost 30% of older owners.

Proportion of Household Income	Monthly Owner Costs	Monthly Renter Costs	All
Less than 20.0%	54.4%	13.1%	36.6%
20.0% to 24.9%	8.2%	6.6%	7.5%
25.0% to 29.9%	8.3%	20.8%	13.7%
30.0% to 34.9%	5.9%	6.2%	6.0%
35.0% or More	22.9%	44.5%	32.3%
Not Computed	0.4%	8.7%	4.0%
Total	100.0%	100.0%	100.0%

4. 2006 - 2008: MIGRATION PATTERNS OF MASSACHUSETTS RESIDENTS 55 AND OLDER

The accompanying two tables display average annual migration rates for Massachusetts residents 55 and older over the three year period 2006 through 2008. The upper table details information about people who lived in the state one year prior to the American Community Survey period. The lower table concerns people who lived in Massachusetts at the time of the survey. Both tables display information for four smaller age groups and for all persons 55 or older.

The percentage of persons 55 to 64 who either moved into or out of Massachusetts is around 6%. The proportion of movers drops in the 65 to 74 cohort. Among both of these cohorts Massachusetts experiences net migration to other states, particularly to Florida, New Hampshire, and Maine. Many of these former residents are likely amenity movers. At the same time there is a substantial amount of in-migration, in particular from Florida and New Hampshire. Whether the in-migrants are people returning to Massachusetts, persons moving to the state for amenities, or persons moving here for other reasons is unclear. While both the 55 to 64 and the 65 to 74 cohorts experience net out-migration to other states, this effect is partially offset by international in-migration. The result is that Massachusetts loses a combined 2,500 persons from these two cohorts each year to other states.

The proportion of those 75 to 84 who have moved within the past year creeps back up to the proportions found in the 55 to 64 cohort. However, this group experiences net in-migration into Massachusetts. This may be due to dependency movers returning to the state to receive care from family members, gain access to medical facilities, or enter housing that more effectively meets their needs.

Among the population 85 and older the proportion who moved within the past year, approaches 10%. Almost nine out of ten of these movers change residences within the state. Generalizing from Cambridge residents in this age range, who are more likely to rent than younger cohorts, this increase in moving might be traced to dependency moves into assisted living or nursing facilities.

Several general trends can be noted for persons 55 or older. 0.8% to 1.4% of each age range shown move out of state each year. Assuming a constant level of out migration, after five years approximately 73% of persons 55 and older will remain in the same home, which is close to the 76% reported by the AARP for those 60 and older.

Among those who do move out of state, Florida is the most popular destination within the United States. Upper New England regions are popular as well. Most out-migration occurs among “younger” elders; those 75 and older experience net in-migration. Much of the effect of domestic out-migration is offset by international in-migration. This effect continues up through the oldest cohort examined. Overall, Massachusetts experienced a net annual loss of slightly more than 1,000 persons 55 and older over the period 2006 to 2008.

SOURCES:

1. AARP Knowledge Management. (2005). Retirement Migration in the 2000 Census. Washington, D. C.: AARP Research Center.
2. IPUMS Online Data Analysis System. (2010). 2006-2008 American Community Survey Public Use Microsample. Data retrieved April 15, 2010 from <http://sda.usa.ipums.org/cgi-bin/sdaweb/hsda?harcsda+2006-2008>.

**MIGRATION PATTERNS OF MASSACHUSETTS RESIDENTS 55 AND OLDER:
2006 - 2008 AMERICAN COMMUNITY SURVEY**

Lived in Massachusetts One Year Prior to Survey¹

	55-64		65-74		75-84		85+		55+	
Did Not Move	684,055	94.0%	395,196	94.6%	287,749	93.9%	123,490	90.3%	1,490,490	93.8%
Moved	43,760	6.0%	22,684	5.4%	18,790	6.1%	13,314	9.7%	98,548	6.2%
To Elsewhere in MA	33,490	4.6%	17,959	4.3%	16,419	5.4%	11,725	8.6%	79,593	5.0%
To Elsewhere in US	10,270	1.4%	4,725	1.1%	2,371	0.8%	1,589	1.2%	18,955	1.2%
FL	3,075	0.4%	1,778	0.4%	718	0.2%	419	0.3%	5,990	0.4%
NH	1,246	0.2%	322	0.1%	353	0.1%	212	0.2%	2,133	0.1%
ME	885	0.1%	185	0.0%	42	0.0%	55	0.0%	1,167	0.1%
Another State	5,064	0.7%	2,440	0.6%	1,258	0.4%	903	0.7%	9,665	0.6%
TOTAL	727,815	100.0%	417,880	100.0%	306,539	100.0%	136,804	100.0%	1,589,038	100.0%

Current Massachusetts Residents - Place of Residence One Year Prior to Survey

	55-64		65-74		75-84		85+		55+	
Did Not Move	684,055	94.2%	395,196	94.7%	287,749	93.5%	123,490	90.2%	1,490,490	93.9%
Moved	41,889	5.8%	22,068	5.3%	20,099	6.5%	13,406	9.8%	97,462	6.1%
From Elsewhere in MA	33,490	4.6%	17,959	4.3%	16,419	5.3%	11,725	8.6%	79,593	5.0%
From Elsewhere in US	5,963	0.8%	2,386	0.6%	2,859	0.9%	1,396	1.0%	12,604	0.8%
FL	581	0.1%	495	0.1%	728	0.2%	374	0.3%	2,178	0.1%
NH	392	0.1%	233	0.1%	476	0.2%	138	0.1%	1,239	0.1%
NY	607	0.1%	336	0.1%	419	0.1%	123	0.1%	1,485	0.1%
Another State	4,383	0.6%	1,322	0.3%	1,236	0.4%	761	0.6%	7,702	0.5%
Another Country	2,436	0.3%	1,723	0.4%	821	0.3%	285	0.2%	5,265	0.3%
TOTAL	725,944	100.0%	417,264	100.0%	307,848	100.0%	136,896	100.0%	1,587,952	100.0%
Net US Migration	(4,307)	0.6%	(2,339)	0.6%	488	0.2%	(193)	0.1%	(6,351)	0.4%
Net Population Change	(1,871)	0.3%	(616)	0.1%	1309	0.4%	92	0.1%	(1,086)	0.1%

¹ International out-migration and deaths over prior year both unknown.

5. HOUSING STOCK INVENTORY

Older Cantabridgians selecting an appropriate housing option need to make a series of choices involving the types and location of desired amenities, proximity to friends and family, financial assets and income, level and type of disabilities, if any, and the need for medical services. With a wide range of building sizes, types, and ages, Cambridge offers a variety of housing choices for residents 55 and older. The following section reviews the several housing options currently found in Cambridge, including both housing with a mission to serve the elderly and types of general market rate housing whose features appeal to those desiring to age in place.¹

A. Housing Stock Overview

The housing stock in Cambridge currently includes over 49,500 units distributed among over 11,000 properties. One, two and three family parcels comprise 85% of the residential properties in the City and just over one third of the housing units. Another 23% of units are found in mid-size buildings ranging from 4 to 25 units. Buildings with more than 25 units constitute over 40% of the stock of housing units but just over 2% of the residential buildings.

In many communities single family homes comprise the majority of the housing stock. Cambridge follows a different pattern due to a much more heterogenous mix of housing types. In place of owner occupied single family buildings, 27% of the total housing stock consists of condominiums, the majority of which are owner occupied.

2010 Cambridge Housing Stock Overview

Type of Housing	Properties		All Units		Condominium Units	
	Count	%	Count	%	Count	%
Single Family	3,721	33.5%	3,721	7.5%	15 ²	1.1%
Two-Family	3,553	32.0%	7,106	14.3%	1,210	9.1%
Three-Family	2,087	18.8%	6,261	12.6%	2,058	15.4%
4 to 6 Units	1,006	9.1%	4,993	10.1%	1,658	12.4%
7 to 12 Units	316	2.8%	2,846	5.7%	1,099	8.2%
13 to 25 Units	185	1.7%	3,339	6.7%	1,576	11.8%
26 to 50 Units	108	1.0%	3,846	7.8%	1,649	12.3%
51 or More Units	132	1.2%	17,418	35.2%	4,093	30.6%
Total	11,108	100.0%	49,530	100.0%	13,358	100.0%

¹ For information about the full range of elder services available in Cambridge consult Living Well: A Guide to Elder Services in Cambridge. This document can be found on the City of Cambridge web site at http://www.cambridgema.gov/CityOfCambridge_Content/documents/LivingWellGuide.pdf.

² These residential units are found in mixed use condominium buildings.

B. Aging in Place Village Supportive Service Programs

Aging in Place Villages, also referred to as “Naturally Occurring Retirement Communities” or NORCs, are clusters of older people living in a defined geographic area that are not specifically designed as elderly housing. Associated supportive services programs deliver community based services to members in their own homes living within a defined geographic area. One of the first such programs in the United States is the Beacon Hill Village, founded in 2001.

Unlike other types of senior programs, NORC programs frequently offer services specifically designed to help keep older people in their current home, such as home maintenance, snow shoveling, and neighborhood social networks. Villages range from formal fee-based professionally staffed non-profits to informal volunteer groups. Whatever the mix of services offered, these programs seek to build communities and retain the independence of members, enabling them to continue to live independently in their community.

	Group Name	Service Area	More Information
1.	Cambridge at Home	Cambridge, Belmont	http://www.cambridgeathome.org Professionally operated fee based non-profit organization open to residents 50 and older. Provides services such as home maintenance, grocery shopping, transportation, and home health care as well as social opportunities.
2.	Living Well Network	Agassiz Baldwin	http://agassiz.org/?page_id=153 Neighborhood based social network for seniors. Volunteers help members gain access to other community resources.
3.	Central Connect Village	Cambridgeport	http://www.cctvcambridge.org/Aging_In_Place Volunteer network that will help members with daily needs and provide social opportunities. Still in initial stages of organization.
4.	Staying Put	Elm St./Orchard St.	-- Volunteer association currently forming in the Elm Street and Orchard Street areas of Cambridge and Somerville.

C. Residential Elevator Buildings

While not specifically designed to serve as retirement or elderly housing communities, the many Cambridge residential buildings serviced by elevators provide some of the features sought by older households, such as living quarters located on a single floor, no yard to maintain, close proximity to stores, services and medical care and, in some cases, facilities such as health clubs located within the building. The following list includes residential buildings of four or more stories serviced by elevators, other than those listed elsewhere in this housing inventory, family housing developments owned by the Cambridge Housing Authority, and properties used for university affiliate housing. To view the locations of these developments see Map 1: Market Rate Housing for Elders.¹

	Address	Condo/ Apts.	Total Units	Year Built	Affordable Units
1.	1-7 Arlington Street	C	108	1904	
2.	25-45 Blackstone Street (Switch House)	C	33	2007	Affordable
3.	8 Boardman Street (Squirrel Brand)	A	18	Rehab 2002	Affordable
4.	60 Brattle Street (Brattle Arms)	A	39	1940	
5.	243 Broadway (Close Building)	A	61	Rehab 1978	Affordable
6.	393 Broadway	C	32	1935	
7.	395 Broadway	C	62	1935	
8.	75-83 Cambridge Parkway	C	204	1989	
9.	1203 Cambridge Street (Inman Square Apartments)	A	116	1960	Affordable
10.	30 Cambridgepark Drive	A	311	2003	Inclusionary Units
11.	4 Canal Park	C	167	1986	
12.	9 Chauncy Street	C	32	1972	
13.	16 Chauncy Street	C	53	1900	
14.	19 Chauncy Street	C	18	1972	
15.	20 Chestnut Street	C	78	1989	Some Units Affordable
16.	14 Concord Avenue	C	45	1970	
17.	20-22 Concord Avenue	C	38	1920	
18.	24-26 Concord Avenue	A	84	1890	

¹ The list shown here is based on recent development activity and information available from the Assessing Department's VISION database. Residential buildings other than those listed here may have elevators.

	Address	Condo/ Apts.	Total Units	Year Built	Affordable Units
19.	29 Concord Avenue	C	102	1965	
20.	31 Concord Avenue	C	24	1920	
21.	44-46 Concord Avenue	C	25	1979	
22.	54 Concord Avenue	C	11	1979	
23.	56 Concord Avenue	C	30	1920	
24.	653 Concord Avenue	C	35	2000	
25.	5 Craigie Circle	A	34	1901	
26.	1 Earhart Street (North Point - Sierra)	C	99	2008	Inclusionary Units
27.	2 Earhart Street (North Point - Tango)	C	230	2008	Inclusionary Units
28.	7-13 East Street (Archstone-Smith)	A	341	2006	Inclusionary Units
29.	12-16 Ellery Street	C	35	1970	
30.	1 First Street	C	196	2006/ 2008	Inclusionary Units
31.	170 Gore Street	C	116	1986	
32.	50 Follen Street	C	95	1925	
33.	129 Franklin Street (Kennedy Biscuit Lofts)	A	142	1920	Some Units Affordable
34.	326 Franklin Street	C	28	2000	
35.	335 Franklin Street	A	40	1982	
36.	367 Franklin Street	C	18	2003	
37.	85 Hancock Street	A	18	1996	
38.	125-127 Harvard Street	C	24	2009	Affordable
39.	280 Harvard Street	C	31	1978	
40.	284 Harvard Street	C	37	1978	
41.	287 Harvard Street	C	51	1970	
42.	295 Harvard Street	A	111	un- known	
43.	321 Harvard Street	C	29	1980	

	Address	Condo/ Apts.	Total Units	Year Built	Affordable Units
44.	47 Homer Avenue	C	22	1970	
45.	66 Homer Avenue	C	60	1967	
46.	704 Huron Avenue	A	251	1978	
47.	12 Inman Street	C	30	1965	
48.	100 Landsdowne Street (University Park)	A	203	2004	Some Units Affordable
49.	10 Magazine Street (Church Corner)	A	106	1985	Some Units Affordable
50.	632 Massachusetts Avenue (Holmes Building)	A	75	2000	Inclusionary Units
51.	872 Massachusetts Avenue	A	88	1974	
52.	929 Massachusetts Avenue (929 House)	A	127	1976	Some Units Affordable
53.	931 Massachusetts Avenue	C	52	1987	
54.	950 Massachusetts Avenue	C	108	1989	
55.	1008 Massachusetts Avenue	C	68	1998	
56.	1010 Massachusetts Avenue	A	54	1900	
57.	1105 Massachusetts Avenue	C	107	1970	
58.	1137 Massachusetts Avenue	C	36	1920	
59.	1200 Massachusetts Avenue	A	93	1917	
60.	1572 Massachusetts Avenue	C	41	??	
61.	1580 Massachusetts Avenue	C	49	1978	
62.	1600 Massachusetts Avenue	C	56	1982	
63.	2130 Massachusetts Avenue	C	32	1981	
64.	2353 Massachusetts Avenue	C	60	1973	
65.	2435 Massachusetts Avenue	A	15	2001	
68.	100 Memorial Drive	A	261	1972	
69.	808 Memorial Drive	A	301	1969	Affordable
70.	975 Memorial Drive	C	74	1986	

	Address	Condo/ Apts.	Total Units	Year Built	Affordable Units
71.	985 Memorial Drive	A	54	1900	
72.	987-989 Memorial Drive	C	83	1900	
73.	992-993 Memorial Drive	C	36	1900	
74.	1010 Memorial Drive	C	80	1964	
75.	130 Mt. Auburn Street	C	51	1985	
77.	221 Mt. Auburn Street	C	60	1960	
78.	169 Monsignor O'Brien Highway	C	104	Rehab 1998	Inclusionary Units
79.	10 Museum Way (Museum Towers)	C	432	1998	Inclusionary Units
80.	354 Prospect Street	A	116	1960	Affordable
81.	324 Rindge Avenue (Brickworks)	C	87	2006	
82.	400 Rindge Avenue (Fresh Pond Apartments)	A	534	1970	Affordable
83.	402 Rindge Avenue	A	273	1970	Affordable
84.	10 Rogers Street	C	166	1998	
85.	19-21 Shepherd Street	C	32	1900	
86.	23 Sidney Street (University Park)	A	51	2005	
87.	91 Sidney Street (University Park)	A	135	2002	
88.	58-12 Soden Street	A	44	1975	
89.	157 Sixth Street	A	31	2004	Inclusionary Units
90.	285-300 Third Street (Third Square)	A	481	2008/ 2009	Inclusionary Units
91.	350 Third Street (Watermark)	A	321	2006	Inclusionary Units
92.	4-8 Trowbridge Place	C	28	1970	
93.	45-47 Trowbridge Street	C	25	1970	
94.	4 University Road (Chapman Arms)	A	50	1890	Some Units Affordable
95.	104 Walden Square Road (Walden Square Apartments)	A	240	1975	Affordable
96.	225 Walden Street	A	232	1964	

	Address	Condo/ Apts.	Total Units	Year Built	Affordable Units
97.	103 Western Avenue	A	48	1960	
98.	25-31 Wheeler Street	C	72	2007	Inclusionary Units
99.	95 Winthrop Street	C	6	1998	
Total Units			9,642		

D. Cohousing Developments

Cohousing developments are collaborative living arrangements where residents participate in the design and operation of the community. Like elevator buildings, the cohousing developments in Cambridge provide a number of amenities that appeal to older residents. Many cohousing communities deliberately seek to include older residents as part of an effort to create multigenerational neighborhoods. With their focus on social interaction between the residents, these communities can provide a level of support to an older individual that might require payment for services elsewhere in the community.² To view the locations of these developments see Map 1: Market Rate Housing for Elders.

	Development Name	Total Units	Address
1.	Cambridge Cohousing For more information see http://www.cambridgecohousing.org/ .	32	175 Richdale Avenue
2.	Cornerstone Cohousing For more information see http://www.cornerstonecohousing.org/ .	40	175-195 Harvey Street
Total Units		72	

² Also of interest are cohousing communities designed for “active adults” or seniors, though none are currently located in Cambridge. More information is available at <http://seniorcohousing.com/>.

E. Cambridge Housing Authority Elderly Housing

The locations listed here are state or federally subsidized housing developments that serve elderly and disabled adults. Additional residents 55 and older reside in CHA family housing developments. Households must have an annual income less than 80% of the Area Median Income for Cambridge. To view the locations of these developments see Map 2: Subsidized Elderly Housing. To view the locations of Cambridge Housing Authority developments that include congregate or assisted living programs see Map 3: Elderly Housing Programs with Services. For more information about CHA housing see <http://www.cambridge-housing.org/>.

	Development Name	Total Units	Address
1.	45 Linnaean Street	24	45 Linnaean Street
2.	116 Norfolk Street All units are part of an independently operated congregate living facility.	37	116 Norfolk Street
3.	Burns Apartments 143806	198	50 Churchill Avenue
4.	JFK Apartments Twenty five units form an independently operated assisted living program housed within the building.	69	55 Essex Street
5.	LBJ Apartments Offers Cambridge Health Alliance Elder Services Plan.	180	150 Erie Street
6.	Manning Apartments Supportive Living Program provides residents with homemaking services, shopping, meal preparation, and case-management services.	199	237 Franklin Street
7.	Millers River Apartments Offers Cambridge Health Alliance Elder Services Plan.	301	15 Lambert Street
8.	Putnam School Includes a nine bed congregate living unit staffed by the Cambridge Health Alliance Elder Services Plan.	33	86 Otis Street
9.	Truman Apartments	60	25 Eighth Street
10.	Russell Apartments	51	2050 Massachusetts Avenue
11.	St. Paul's Residence Listed here are SRO elderly/disabled units operated by CASCAP. Building also includes additional family units.	17	34 Mount Auburn Street
12.	Weaver Apartments	20	81 Clifton Street
Total Units		1,189	

F. Other Over 55 Subsidized Housing

Three privately operated publically subsidized developments located in Cambridge serve both older and disabled adults. Units are reserved for low or moderate income individuals as noted. To view the locations of these developments see Map 2: Subsidized Elderly Housing.

	Development Name	Total Units	Address
1.	Putnam Square Apartments Property owned by Harvard University. Managed by the Cambridge Housing Authority. Restricted to low income persons 55 and older or disabled. http://www.communityservice.harvard.edu/programs/harvard-real-estate-services .	94	2 Mt. Auburn Street
2.	Cambridge Court Privately owned and operated by Alcourt Management. Restricted to persons 55 and older or disabled. Low and moderate income units. http://www.cambridgecourtapartments.net/	123	411 Franklin Street
3.	Harvard Place Operated by CASCAP. Restricted to low income persons 62 and older. http://www.cascap.org/REO/housing/elder.htm	21	273 Harvard Street
Total Units		238	

G. Assisted Living Residences

Assisted living residences are homelike settings for older or disabled people who do not require the level of services offered by a nursing home but need assistance with some of the activities of daily living, or who simply prefer the convenience of delegating household management to others, having meals in a central dining area, or having medical care on call. These programs offer their residents more independence than is the case in a nursing home without the responsibilities and difficulties of managing a private residence.³

Assisted living has rapidly gained in popularity throughout the United States. A recent survey found that, by six to one, people would prefer living in an assisted living residence to a nursing home, if they required twenty-four hour care. The distribution of assisted living is highly variable across the United States. Despite its popularity in more highly educated regions, Massachusetts ranks only 42nd out of the 50 states when it comes to the number of assisted living units per 1,000 persons 65 or older.⁴

While generally subject to little regulation and oversight elsewhere in the United States, in Massachusetts the Executive Office of Elder Affairs (EOEA) licenses privately operated assisted living residences, four of which are found in Cambridge. Congregate living arrangements operated by the Cambridge Housing Authority are not licensed by EOEA and are included elsewhere in this inventory. To view the locations of these developments see Map 3: Elderly Housing Programs with Services.

	Development Name	Total Units	Address
1.	Cadbury Commons Includes Alzheimer's special care unit. http://www.cadburycommons.com/	68	66 Sherman Street
2.	The Cambridge Homes Offers respite and short-term stay programs. http://www.seniorlivingresidences.com/communities-cambridge-homes	44	360 Mt. Auburn Street
3.	Neville Place Includes memory loss special care unit. Offers respite and short-term stay programs. A number of the units are affordable. http://www.seniorlivingresidences.com/communities-neville-place	71	650 Concord Avenue
4.	Youville House http://youvillehouse.reachlocal.com	95	1573 Cambridge Street
Total Units		278	

³ Commonwealth of Massachusetts Executive Office of Elder Affairs. Assisted Living in Massachusetts: A Consumer's Guide. Retrieved 5.27.10 from http://www.mass.gov/Eelders/docs/assisted_consumer_guide.pdf.

⁴ Stevenson, David G. and David C. Grabowski. (January 2010). Sizing up the Market for Assisted Living. Health Affairs, 29(1), 1-9.

At the end of 2008 Cambridge had 278 units of assisted living at the four licensed programs. Residents at these locations are somewhat less disabled than those found statewide; only 30% were suffering from dementia and almost half did not require assistance with activities of daily living. In comparison to other communities across the state, Cambridge assisted living residences have a somewhat lower turnover rate. The 90 tenancies completed during 2008 were equal to just one third of the average resident count. In addition, there were fewer short term and more long term residents included in this figure than was the case statewide. The following table summarizes the information collected by EOEA about Cambridge residences:

	Cadbury Commons	Cambridge Homes	Neville Place	Youville House	Total
Units	68	44	71	95	278
Annual Resident Count	71	44	73	94	282
Residents with Dementia	52%	9%	46%	12%	52%
Assistance with Activities of Daily Living					
None	55%	65%	28%	49%	46%
1 or 2	14%	30%	42%	23%	27%
3 or More	31%	4%	30%	28%	26%
Concluded Tenancies	22	17	20	31	90
Less Than 1 Year	18%	47%	10%	48%	32%
1 to 5 Years	36%	41%	80%	42%	49%
More Than 5 Years	45%	12%	10%	10%	19%

H. Nursing Homes

Nursing homes are residential facilities for persons with chronic illnesses or disabilities who require round the clock medical care. Residents typically have a limited degree of autonomy. Nursing homes are regulated by the federal government and licensed by the state. Cambridge currently has 336 nursing home beds distributed among three facilities. To view the locations of these developments see Map 3: Elderly Housing Programs with Services.

	Development Name	Total Units	Address
1.	Neville Center @ Freshpond http://www.nevillecenter.org/	112	650 Concord Avenue
2.	Sancta Maria Nursing Facility http://www.sanctamaria.org/	141	799 Concord Avenue
3.	Vernon Hall http://www.hospital-data.com/hospitals/VERNON-HALL,-INC-CAMBRIDGE.html	83	8 Dana Street
Total Beds		336	

6. Summary and Recommendations for Further Analysis

The information collected in this report points to several trends that affect the level of interest in housing for those 55 and older and the shape that such housing might assume in the future.

The 55 and older cohort appears to be rapidly increasing in number since the last federal census; they now comprise 20% of the City's population and over 20,000 residents. Over half of elders are currently unmarried and a large number have never been married, which could have implications for the ability of this group to turn to family members for assistance as they age. With 43% living alone, more elders live by themselves than in a married couple household.

A large proportion of Cambridge residents work past the traditional retirement age of 65. While there is a wide range of incomes among Cambridge elders, women living alone having a substantially lower median income than any other group. Almost 40% of households headed by a person 65 or older pay more than 30% of income toward housing costs.

People entering their later years are living longer, healthier lives. On the whole, this group has more financial assets and income than previous generations of the same age. One result is that elders now include both a “young-old” group who can focus more on the components of everyday life and an “old-old” group more concerned with issues of health and decline.

The “young-old” - ranging in age from 55 through the mid-70s - are better educated in comparison to the older group, and only a third were born in Massachusetts. In contrast, at the current time more than half of the “old-old” were born in Massachusetts, almost half did not graduate from college, and one in six does not have a high school diploma. Over the long run, demographic differences between the two groups may dissipate, but at the current time they have distinct profiles. One characteristic that the two groups currently share is that over 20% of each was born in another country.

Remaining in the same community, if not the same home, is an important element of housing choice and is the option preferred by most Massachusetts residents. Those who are already Cambridge residents or are interested in moving to the city tend to find the amenities of urban life appealing. These include alternatives to auto use, such as walking or public transportation, ready access to a wide variety of amenities, like stores, restaurants, shopping, and cultural activities, and the close proximity and wide variety of medical and elder services.

When elders do move they have two broad motivations for doing so. Amenity movers change homes seeking lifestyle improvements. Dependency movers are compelled to relocate due to health problems, the loss of a partner, financial difficulties, or some combination of these reasons.

As the Baby Boomers enter their elder years they are expected to drive changes to the shape, location, and amenities of housing for older people. We are beginning to see this group raise the level of interest in housing sustainability, integration of technology into

many facets of everyday life, and the range and means of delivery of services for the elderly.

As seen in the housing inventory, a variety of housing options for elders are already found in Cambridge. These serve elders with a range of physical needs at a variety of financial levels. The choices range from market rate units found in buildings served by elevators to income restricted elderly housing, to options of a more recent vintage, such as assisted living, cohousing, and aging in place villages.

With this knowledge in hand, we find that there are several questions which are in need of further research among current Cambridge residents 55 and older:

- Why do elders want to stay in Cambridge?
- What existing housing types do they prefer?
- Are there housing options not now available in Cambridge that could prove popular?
- What building amenities are most important to elders?
- What neighborhood and community amenities are most important to elders?
- What types of services are important as one considers housing options?

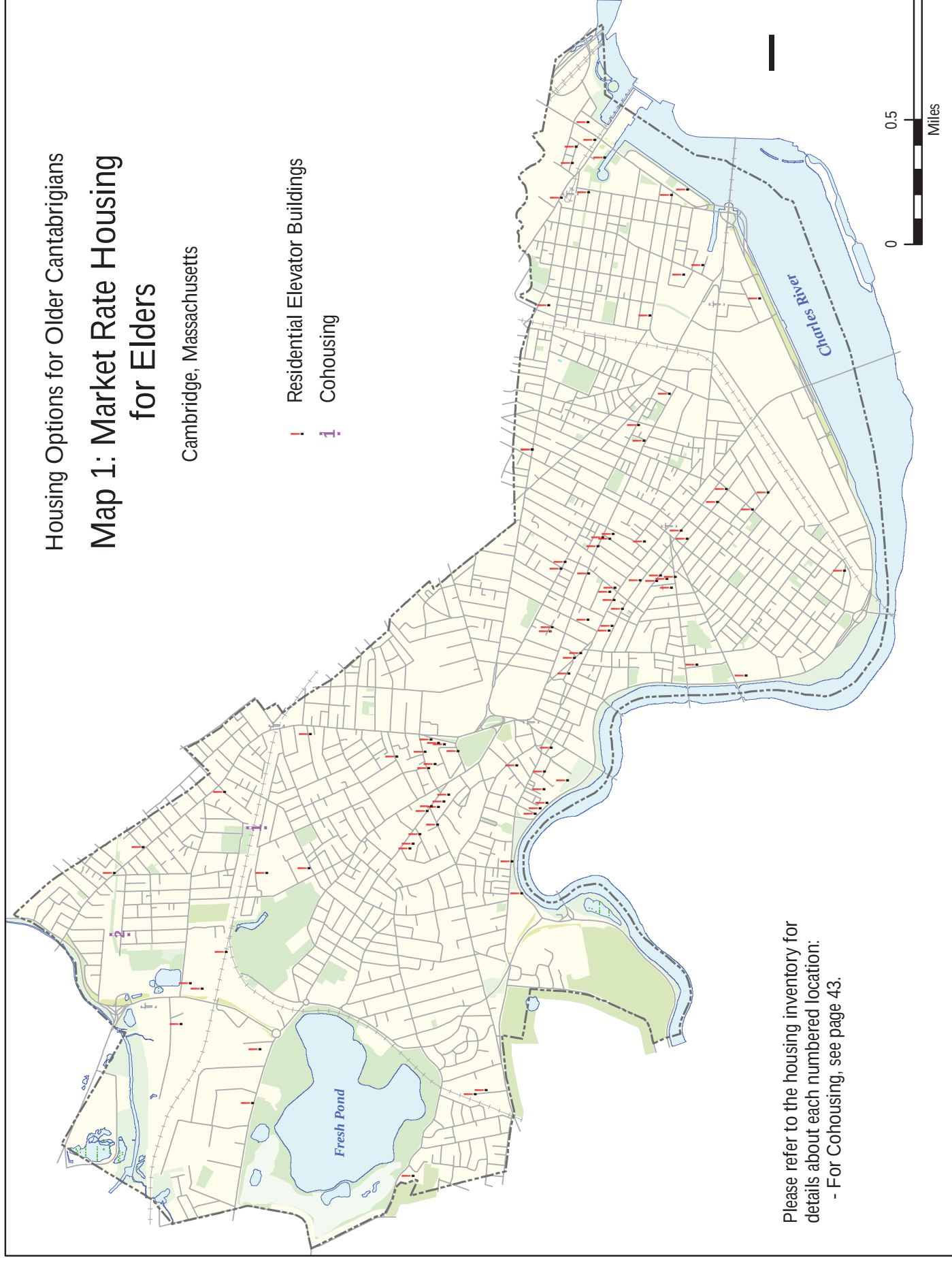
In the coming months we plan to investigate these questions. One means will be through a survey of Cambridge residents 55 and older. To the extent possible, we also plan to review demographic information about this population using the results from the 2010 United States Census.

Housing Options for Older Cantabrigians

Map 1: Market Rate Housing for Elders

Cambridge, Massachusetts

- ! Residential Elevator Buildings
- ! Cohousing



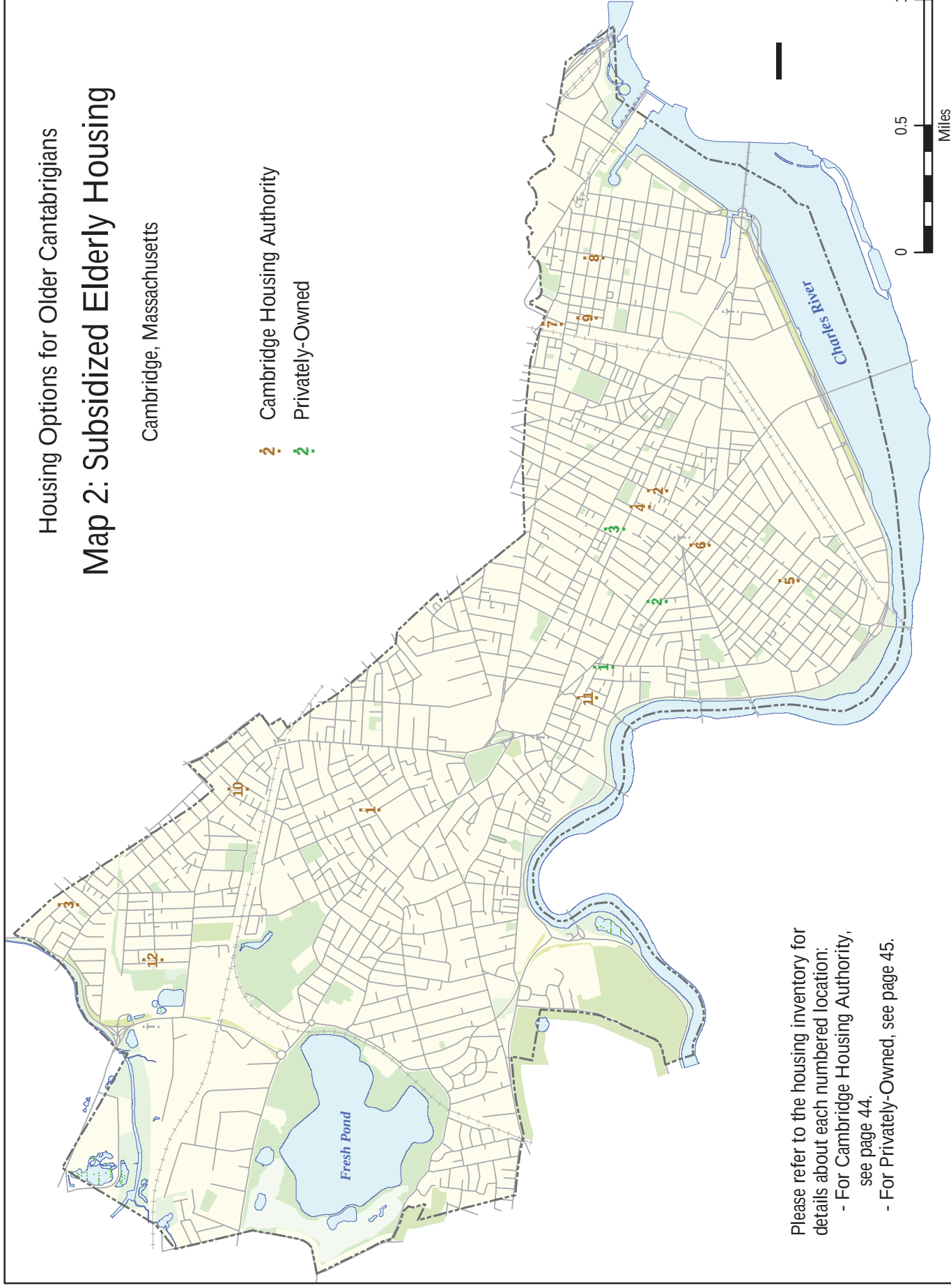
Please refer to the housing inventory for details about each numbered location:
- For Cohousing, see page 43.

Housing Options for Older Cantabrigians

Map 2: Subsidized Elderly Housing

Cambridge, Massachusetts

- Cambridge Housing Authority
- Privately-Owned



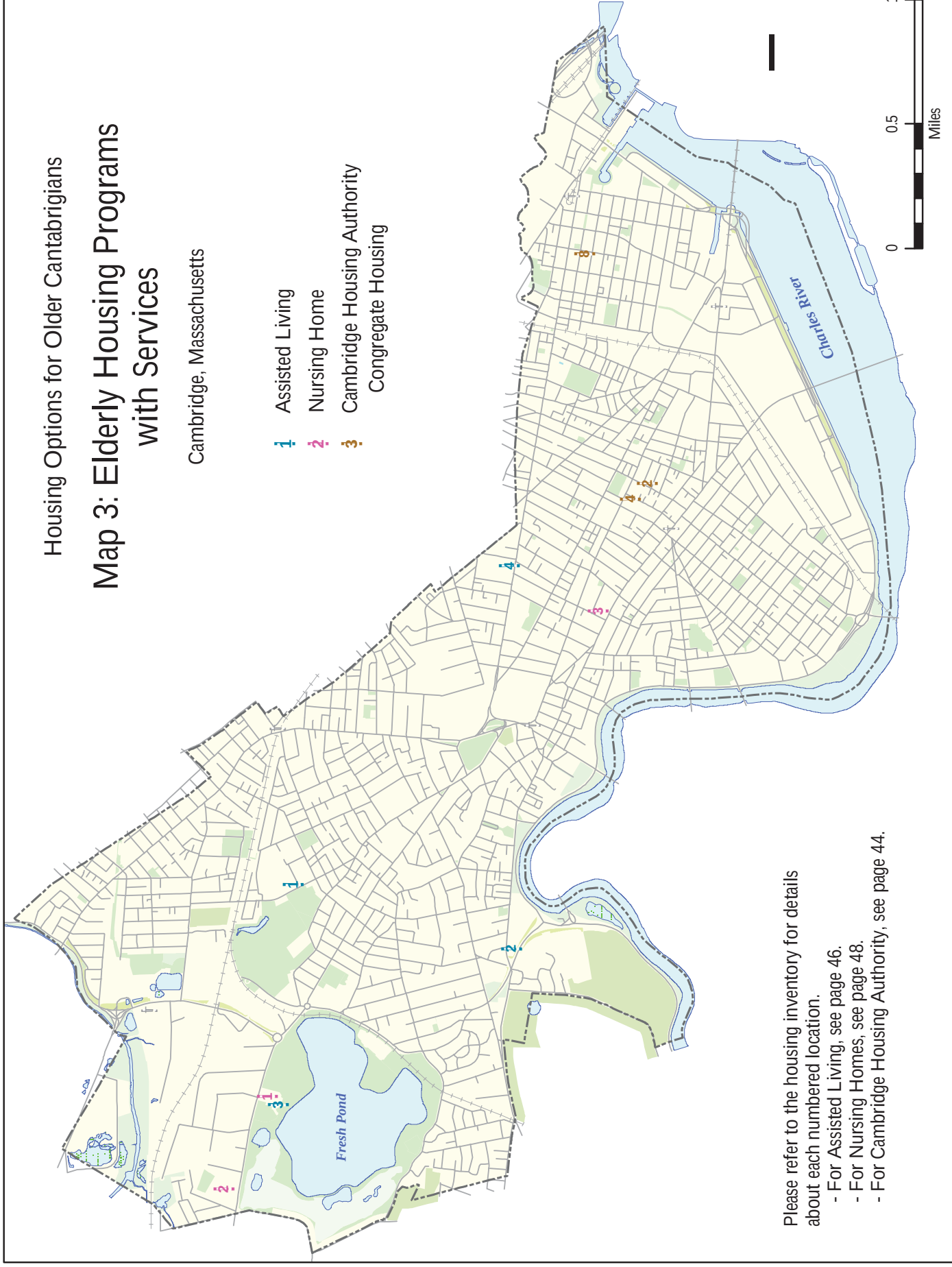
Please refer to the housing inventory for details about each numbered location:
- For Cambridge Housing Authority, see page 44.
- For Privately-Owned, see page 45.

Housing Options for Older Cantabrigians

Map 3: Elderly Housing Programs with Services

Cambridge, Massachusetts

-  Assisted Living
-  Nursing Home
-  Cambridge Housing Authority
Congregate Housing



Please refer to the housing inventory for details about each numbered location.

- For Assisted Living, see page 46.
- For Nursing Homes, see page 48.
- For Cambridge Housing Authority, see page 44.

CITY OF CAMBRIDGE

Community Development Department
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