

Excerpts from
Housing Options for Older Cantabrigians
for
What's Next: Housing Options As We Age
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Why is Housing Choice Important as We Age?

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.

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. In addition, 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. AARP 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?

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. The Metropolitan Area Planning Council estimates that the Cambridge population 55 and older will increase by 75% over the same period by 2030. 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. As recently as 1950 those who reached 65 were expected to live to 78.8, almost five years fewer.

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.

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.

With more people entering their elder 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 elders 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; elders are looking for pedestrian friendly mixed use neighborhoods with ready access to nearby amenities, such as educational and cultural programming.

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.

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.

DEMOGRAPHICS OF THE CAMBRIDGE POPULATION 55 AND OLDER

Using the American Community Survey and Census Bureau estimates, as of 2008 the Cambridge population 55 or older is estimated to compose 20.1% of the total population or 21,225 individuals.

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%.

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.

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. Phone - 617/864-1715.	
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. Phone - 617/349-6287x10.	
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.	

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. (See list in full report.)

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.

Development Name	Total Units	Address
1. Cambridge Cohousing	32	175 Richdale Avenue For more information see http://www.cambridgecohousing.org/ . Phone - 617/233-4576.
2. Cornerstone Cohousing	40	175-195 Harvey Street For more information see http://www.cornerstonecohousing.org/ . Phone - 617/876-5396
Total Units		72

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. For more information see <http://www.cambridge-housing.org/>. The CHA can be reached by phone at 617/864-3020.

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

Development Name	Total Units	Address
12. Weaver Apartments	20	81 Clifton Street
Total Units	1,189	

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.

Development Name	Total Units	Address
1. Putnam Square Apartments	94	2 Mt. Auburn Street Property owned by Harvard University. Managed by the Cambridge Housing Authority. Restricted to low income persons 55 and older or disabled. For more information see http://www.communityservice.harvard.edu/programs/harvard-real-estate-services . Phone - 617/864-3020 (Cambridge Housing Authority).
2. Cambridge Court	123	411 Franklin Street Privately owned and operated by Alcourt Management. Restricted to persons 55 and older or disabled. Low and moderate income units. For more information see http://www.cambridgecourtapartments.net/ . Phone - 617/497-6220.
3. Harvard Place	21	273 Harvard Street Operated by CASCAP. Restricted to low income persons 62 and older. For more information see http://www.cascap.org/REO/housing/elder.htm . Phone - 617/234-2974.
Total Units	238	

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.

Development Name	Total Units	Address
1. Cadbury Commons	68	66 Sherman Street Includes Alzheimer's special care unit. For more information see http://www.cadburycommons.com/ . Phone - 617/868-0575.
2. The Cambridge Homes	44	360 Mt. Auburn Street Offers respite and short-term stay programs. For more information see http://www.seniorlivingresidences.com/communities-cambridge-homes . Phone - 617/876-0369.
3. Neville Place	71	650 Concord Avenue Includes memory loss special care unit. Offers respite and short-term stay programs. A number of the units are affordable. For more information see http://www.seniorlivingresidences.com/communities-neville-place . Phone - 617/497-8700.
4. Youville House	95	1573 Cambridge Street For more information see http://youvillehouse.reachlocal.com . Phone - 617/491-1234.
Total Units	278	

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. Cambridge currently has 336 nursing home beds distributed among three facilities.

Development Name	Total Units	Address
1. Neville Center @ Freshpond	112	650 Concord Avenue http://www.nevillecenter.org/ . Phone - 617/497-0600.
2. Sancta Maria Nursing Facility	141	799 Concord Avenue http://www.sanctamaria.org/ . Phone - 617/868-2200.
3. Vernon Hall	83	8 Dana Street http://www.hospital-data.com/hospitals/VERNON-HALL,-INC-CAMBRIDGE.html . Phone - 617/864-4267.
Total Beds		336