

REPORT FOR

City of Cambridge Community Development
AGING IN CAMBRIDGE: HOUSING OPTIONS SURVEY

BY



230 Third Avenue, 3rd Floor
Waltham, MA 02451
617.492.1400
www.opiniondynamics.com

Contact:
Ernest Paicopolos, Principal
617.301.4638
epaicopolos@opiniondynamics.com

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Methodology

A telephone survey was conducted among those who live in households with residents aged 55 and older in Cambridge, Massachusetts. Interviews were conducted from June 18 to June 26, 2013. A total of 400 interviews were completed. Street listings used to comprise the sample were provided to Opinion Dynamics by the City of Cambridge. Opinion Dynamics then conducted reverse look-ups of telephone numbers associated with those listings for the telephone sample.

When looking at the results from the total number of completed surveys (n=400), the margin of error is $\pm 4.9\%$ at the mid-range of the 95% confidence interval. That is, when conducting 100 similar surveys, 95 of them will yield results that fall—at worst—4.9 points on either side of a given percentage.

Executive Summary

The results from this survey indicate that residents aged 55+ living in the City of Cambridge are a unique, educated and wealthy group of citizens. And, *on the surface at least*, they exhibit a sense of stability when it comes to their future housing options. For example, fully three of four (75%) “strongly agree” that they plan to stay in their home as long as they can. And, seven in ten (70%) say they are “very likely” to be able to afford living in their current residence as long as they’d like. Also, 41% say they expect to stay in their current home more than 10 years.

However, the survey also found that a certain degree of uncertainty comes into play when residents 55+ are confronted with key variables—particularly surrounding possible changes in health status for themselves or their spouse/partner. In fact, among a list of reasons that *might* make them consider moving, “change in health” topped the list (20% of total responses). And, when pressed about what they would do if health reasons kept them from living independently, 42% said they were “unsure” about what they’d do. Interestingly, only about one of five respondents (18%) would consider moving out of their home—while a little over one-third (37%) would look to stay in their homes with some assistance. But, only about one in five of those who would want to stay in their homes (20%) say they could *not* provide space for a caregiver or relative.

Generally, most respondents see the need for only “cosmetic” repairs (77%) to their existing home to help them continue living there. Only 16% see needed accommodations for “mobility” reasons—despite the fact that 75% also told us they need to climb stairs in their daily routine. About four in ten (38%) said they’d need “major” (roof, exterior painting) repairs to stay in their home. People saw the greatest degree of difficulty in performing “heavy lifting tasks” by themselves (42% “very difficult”), while snow shoveling came in second place on the difficulty scale (22% “very difficult”).

Among a range of factors that might apply in a search for new housing, having a kitchen in the unit is the single most important (91% “very important”). Next on the importance list are: being within walking distance of retail (70%), being able to stay in Cambridge (65%) and having access to outdoor space (64%). In line with these findings is the fact that fully 46% of respondents say they’d be “not at all likely” to accept a living situation with a “shared” kitchen.

When provided with a list of reasons why people might consider a shared living situation, the most important centered around being able to share maintenance and upkeep costs—like errands, yard work and snow removal (39% “very important”). Continuing with the theme of “stability”, we found that fully 81% of our sample of residents 55+ has lived in their current household more than 10 years—47% for more than 25 years. And, 70% have lived in Cambridge more than 25 years—90% more than 10 years. And, despite the preoccupation with health-related concerns, we found that 83% of the sample perceives themselves to be in either “excellent” (41%) or “good” (42%) health.

All in all, these findings suggest that while Cambridge residents 55+ demonstrate a strong sense of stability on housing options, *they also express a fair degree of uncertainty—particularly with regard to health concerns*. They also have strong ideas about what they want in their next housing situation—a *place in Cambridge, with a private kitchen, within walking distance to retail and some access to outdoor space*. These data indicate that the City of Cambridge has an excellent opportunity to provide information resources on next housing options that meet these clear desires expressed in the survey.

Summary of Findings

Fully 75% of sample of Cambridge residents 55+ “strongly agree” with the statement that they plan to stay in their current home as long as they can—and 89% either “strongly” or “somewhat agree” with that view. Also, 70% say they are “very likely” to be able to afford living in their current home “as long as” they like—with a total of 91% feeling “very” or “somewhat” likely to enjoy that level of affordability.

Figure 1. Would you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statement, “I plan to stay in my home as long as I can”?

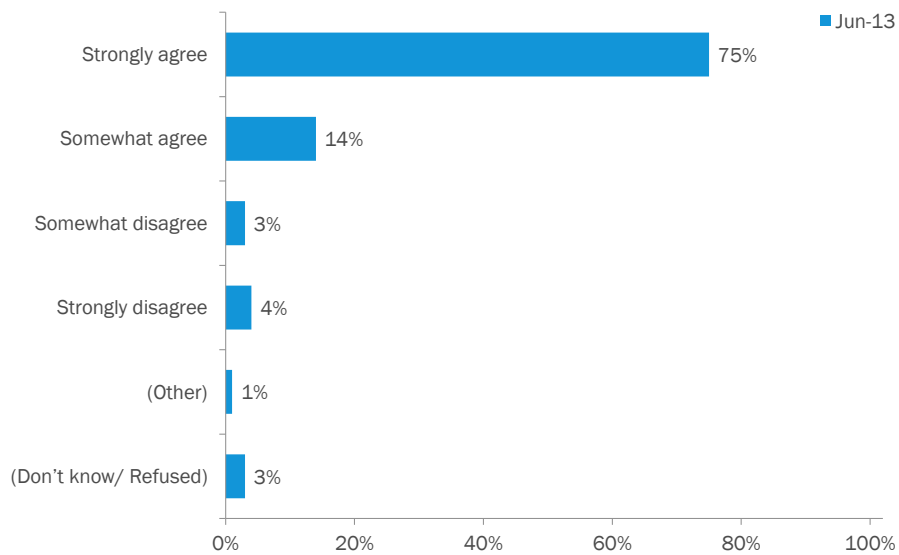
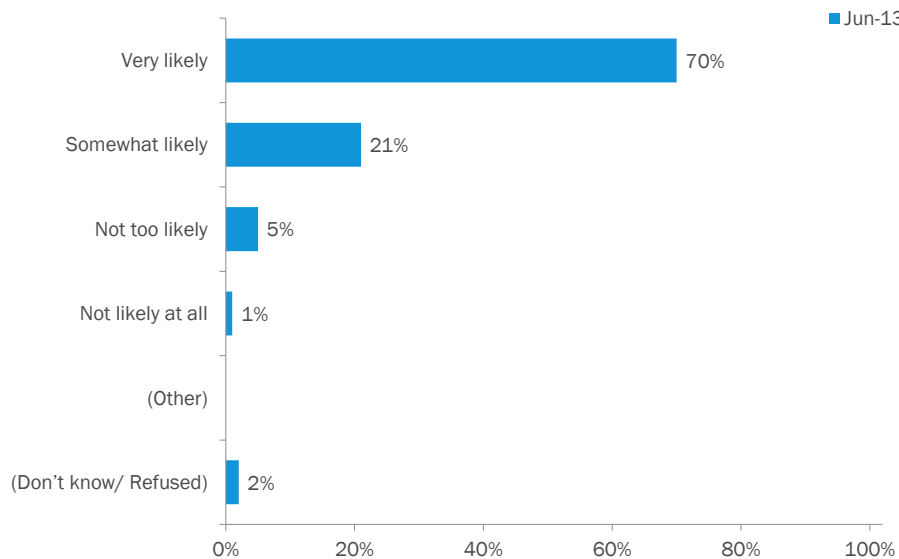


Figure 2. How likely is it that you will be able to afford living in your current residence as long as you would like?



Demographically, strong agreement with the notion of staying in their current home is strongest among people over the age of 76, those who've lived in Cambridge for 50 years or more and widowed persons.

When asked to consider the needs for a range of home modifications that would make it helpful to stay in their homes, more than three-quarters (77%) cited the need for “cosmetic” or minor repairs—like indoor painting, replacing screens and repairing leaky faucets. Only 16% saw the need for accommodating “mobility” issues to stay in their homes—like adding a bathroom on the first level, installing a wheelchair ramp or elevator. About four in ten (38%) did see a need for “major” repairs—like replacing a roof or improving heating and cooling systems. Interestingly, despite the low perceived need for mobility changes, fully 75% of our sample told us they need to climb stairs as part of their daily routine.

Figure 3. Need for home modification within the next 10 year

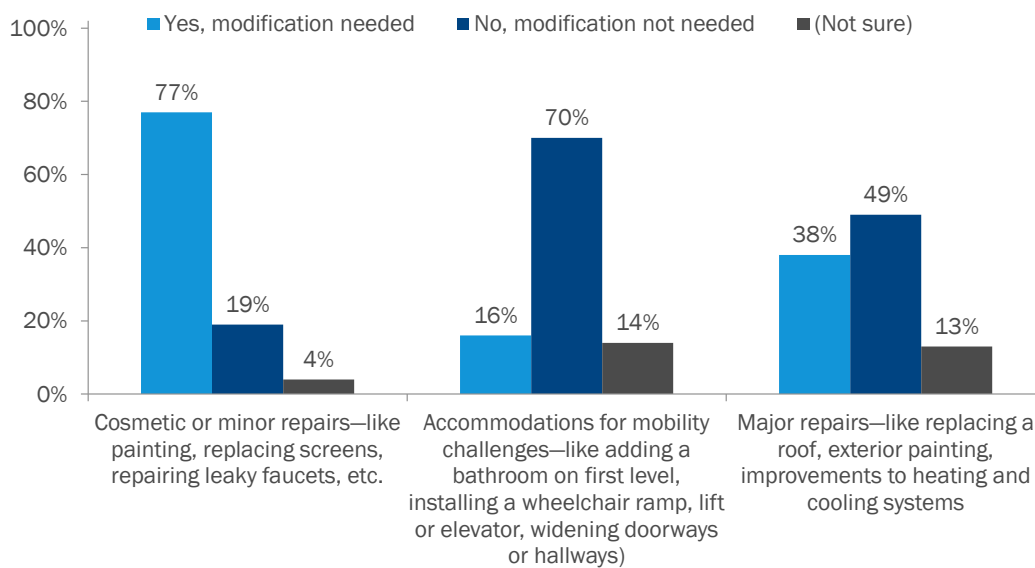
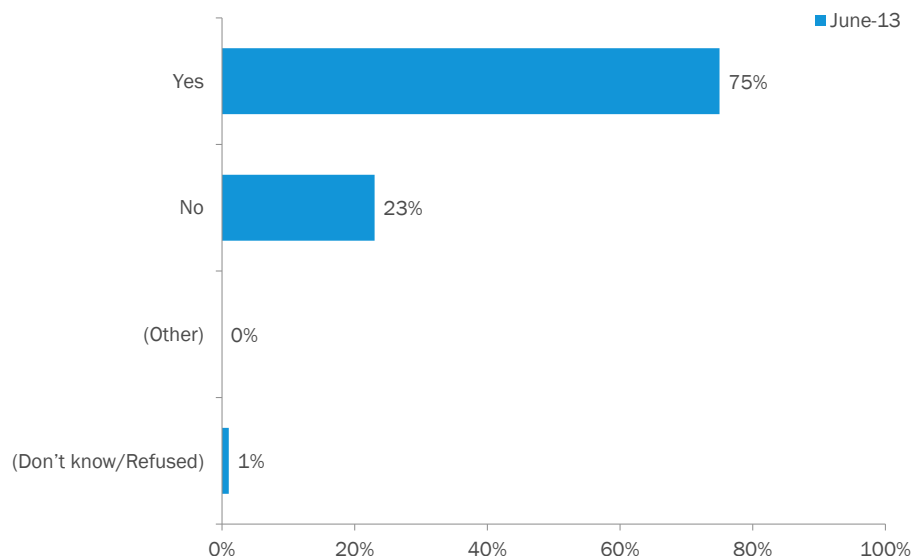
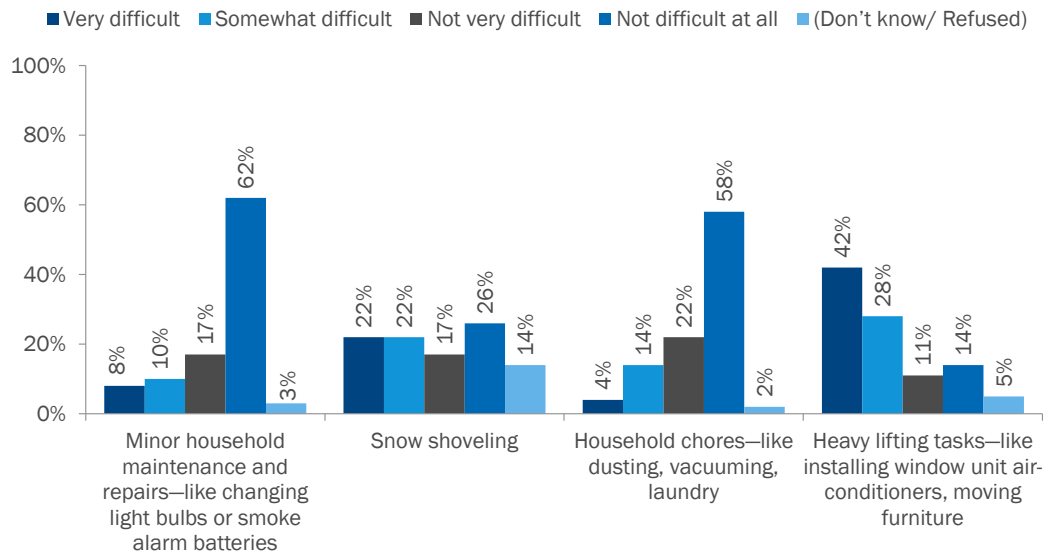


Figure 4. Do you need to climb stairs as part of your daily routine?



When asked to estimate the degree of difficulty of four home maintenance chores, minor ones were viewed as not difficult at all by a majority of the sample—62% for changing light bulbs or smoke alarms; 58% for dusting, vacuuming and laundry. However, 42% said “heavy lifting” chores—like installing windows or air conditioning units—was “very difficult”. About one in five (22%) also saw “extreme” difficulty in snow shoveling.

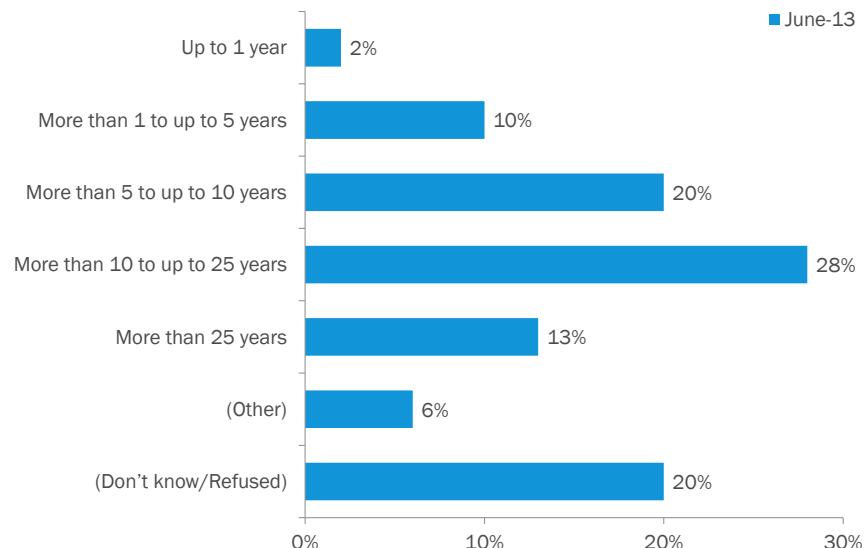
Figure 5. Difficulty of performance of home maintenance chores



Those who saw difficulty with heavy lifting tended to be women, people over 76 years of age, and longer term residents.

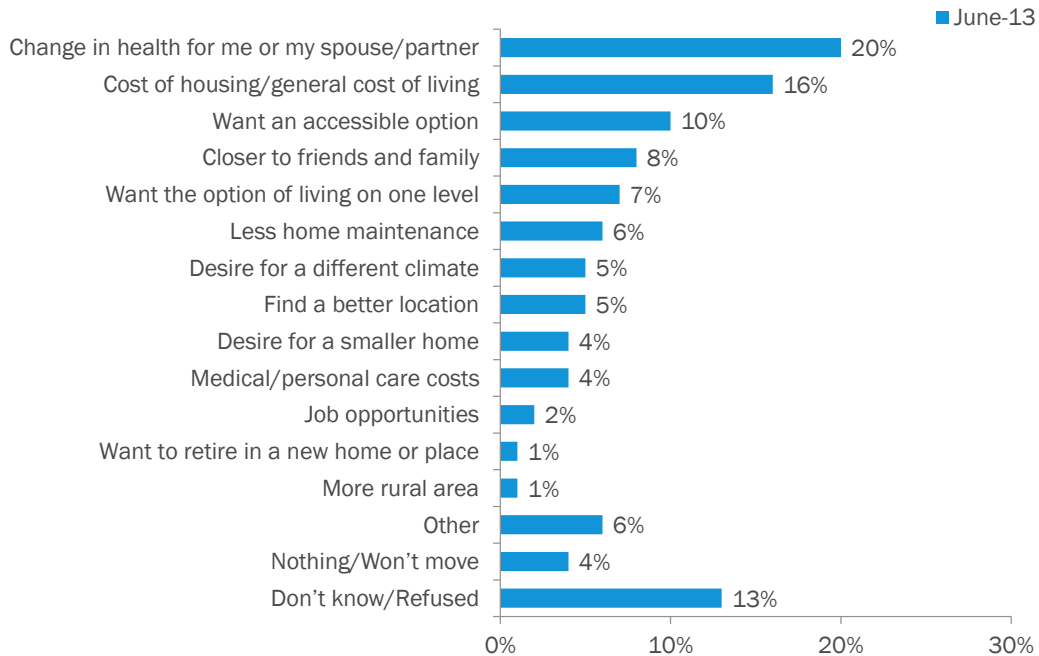
More than four in ten respondents (41%) say they plan to stay in their current home at least 10 more years—with 13% saying they plan to stay where they are for **more than 25 years**.

Figure 6. How many additional years do you expect to stay in your current home?



When asked to pinpoint the one or two major reasons they might consider moving, “change in health” status for themselves or their spouse/partner led the list (20% of total responses). The cost of housing came in second on the list at 16%, followed by the need for an accessible housing options (10%) and the desire to be closer to friends (8%).

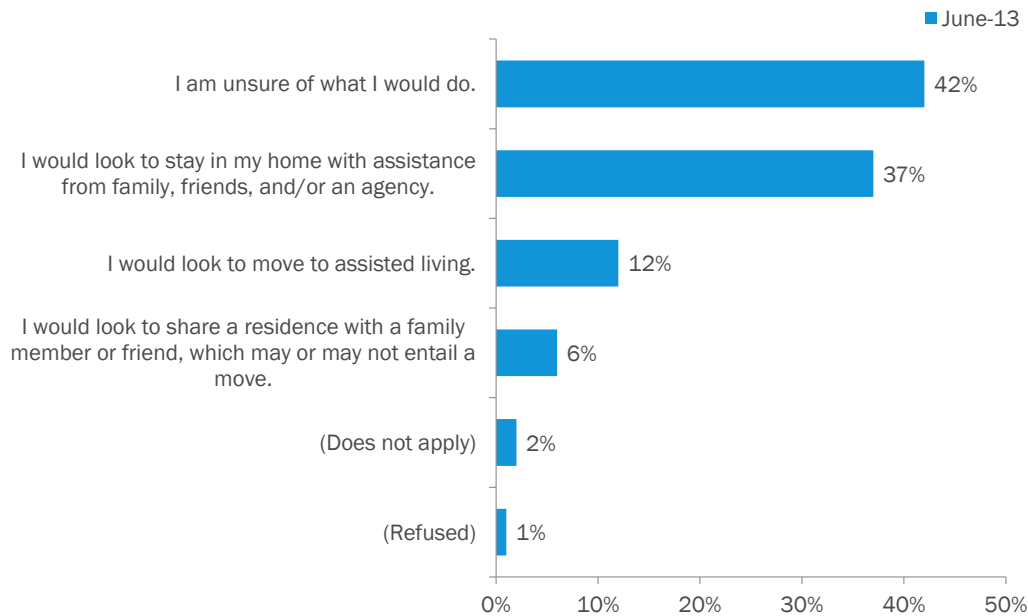
Figure 7. What are the one or two major reasons you might consider moving either now or some point in the future?



Those mentioning “change in health status” have a greater tendency to be male, aged 65-85, married and higher-income.

And, when asked to assess what they would do in the event that health issues made independent living impossible, most (42%) express uncertainty. Slightly fewer respondents (37%) say they would look to stay in their home with assistance from “family, friends and/or an agency”. Only 12% would look to live in an assisted living setting, and just 6% would look to “share a residence” with a family member or friend (with or without a physical move).

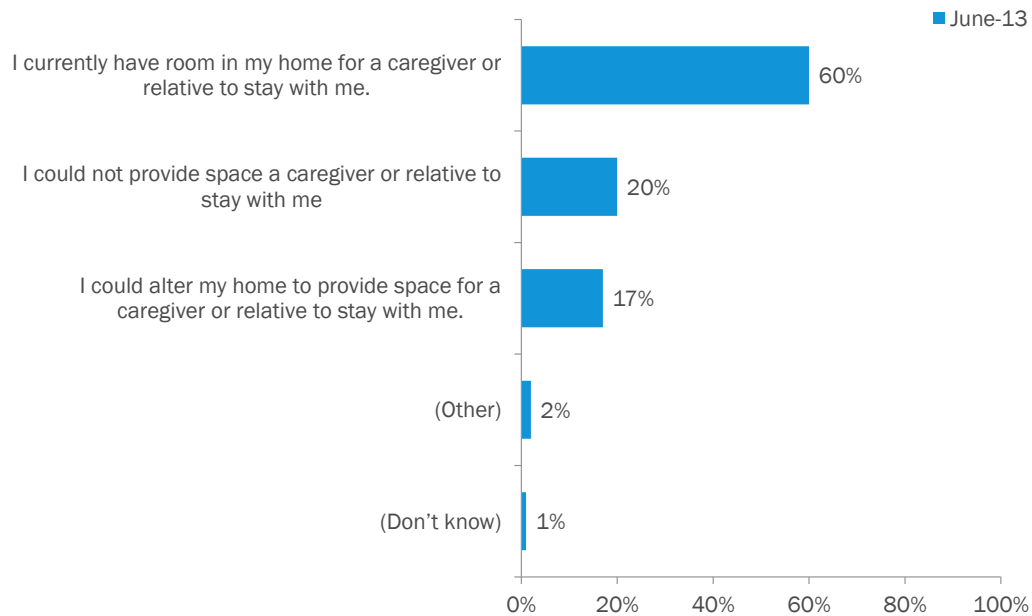
Figure 8. Which one of the following statements best represents your desire if—for health reasons—you could no longer live independently?



The tendency to express uncertainty in this situation is greatest among renters, single or separated respondents and lower-income people,

We then isolated only those who expressed a desire to stay at home with assistance or shared residence (a total of 173 respondent) and asked them some additional questions. Interestingly, we found that fully one in five of this reduced sample (20%) could **not** provide space for a caregiver or relative in their home. Six in ten of this group (60%) say they do currently have room for a caregiver or relative.

Figure 9. (If expressed a desire to stay at home with assistance or shared residence) Which one of the following statements comes closest to describing your situation?



We also found that a plurality of respondents (44%) expect to rent their next home, while 27% see ownership in their future. Also, people are *about* equally likely to envision their next residence as an “elevator apartment building” (28%), “single family home or townhouse” (27%), “assisted living” (26%), a “senior living building” (20%) or a “shared living residence” (18%).

Figure 10. Do you expect to rent or own your next home?

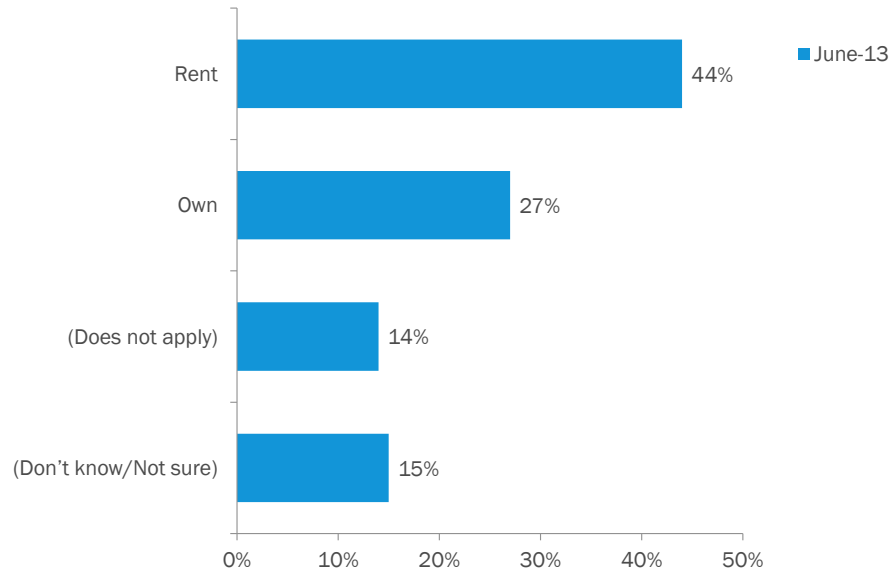
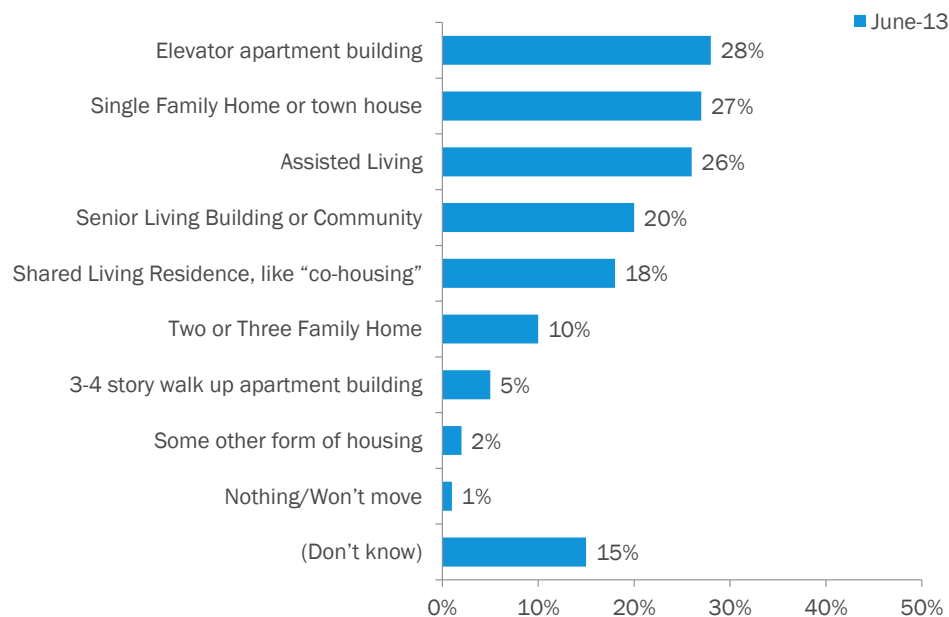
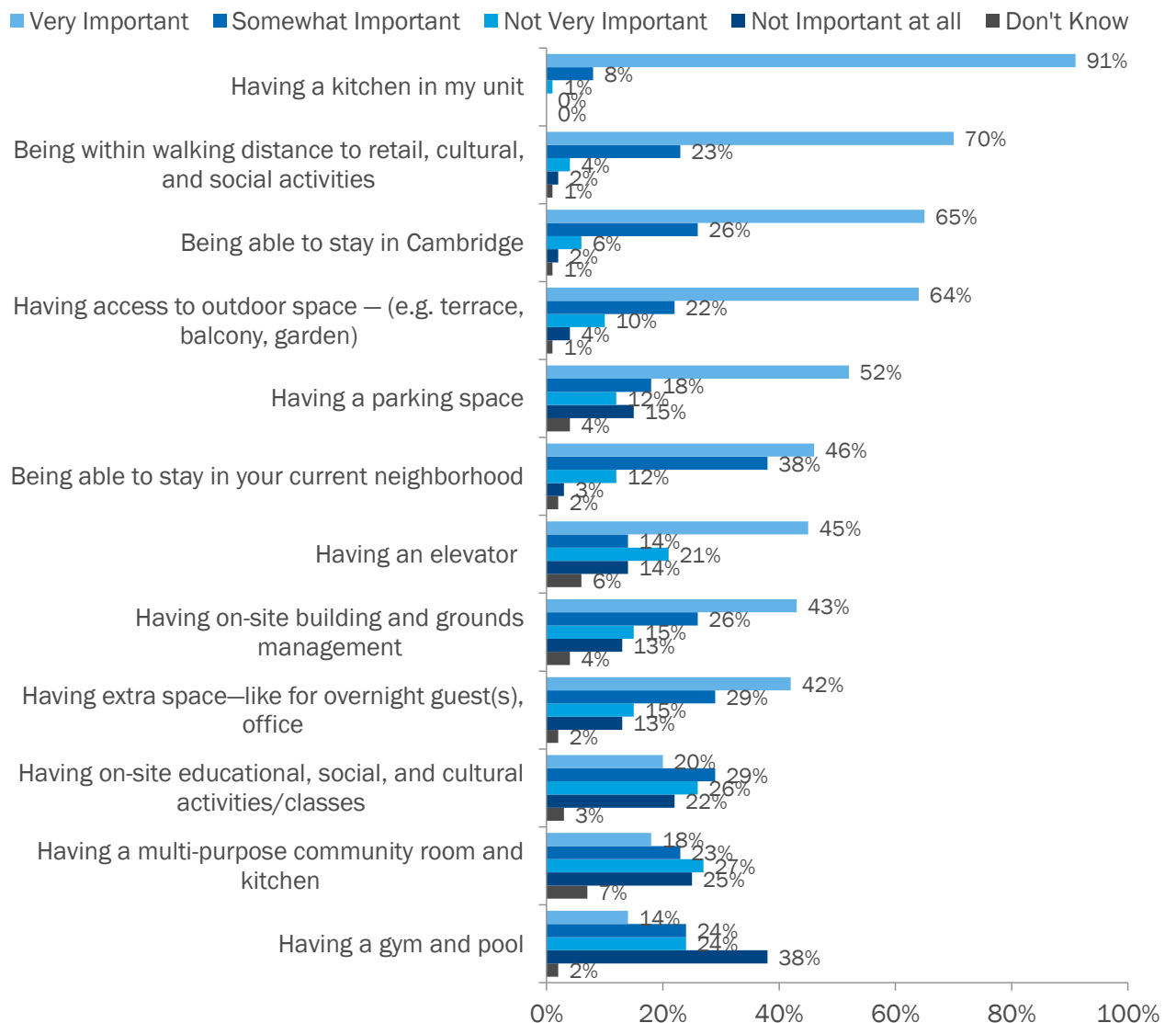


Figure 11. What type of housing would you consider for your next residence?



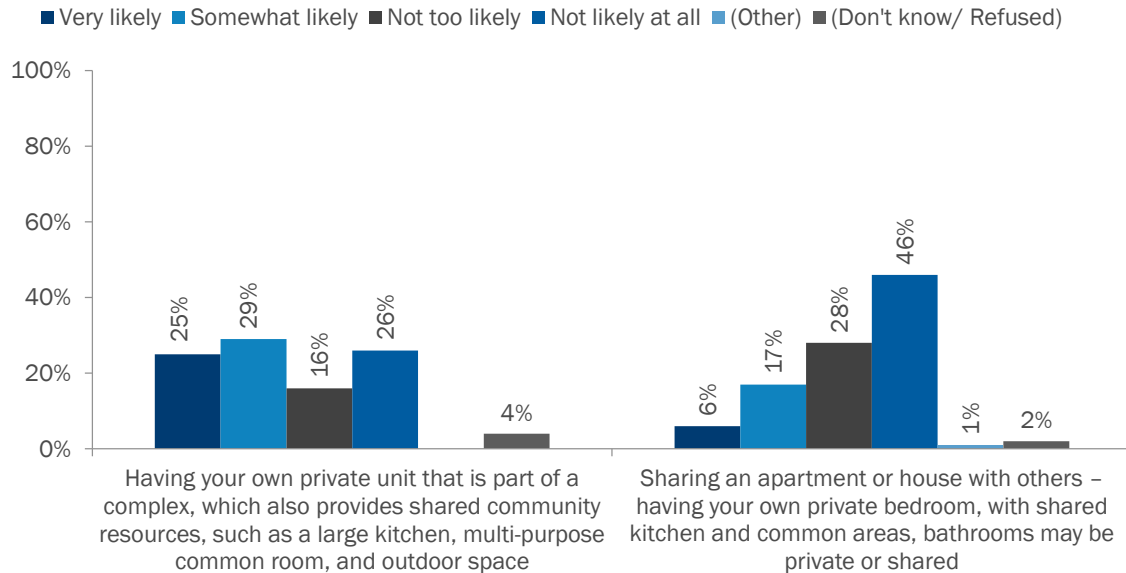
Next, we asked all respondents to rate the level of importance they assigned to a range of factors that might apply if they were seeking a next place to live. Ranked by extreme importance, respondents chose: having a kitchen in their unit (91%), being within walking distance to retail and cultural options (70%), being able to stay in Cambridge (65%), having access to outdoor space (64%), having a parking space (52%), being able to stay in their current neighborhood (46%), having an elevator (45%) having on-site building and grounds (43%), having extra space (42%), having on-site educational options (20%), having a multi-purpose community room (18%), and having a gym and pool (14%).

Figure 12. Importance of factors that might apply if you were seeking a next place to live



The importance of a private kitchen was highlighted in the next two questions as a majority (54%) would be “very” or “somewhat” likely to consider a **private unit** that also provides several community amenities. However, fully 46% would be “not likely at all” to consider **sharing an apartment or house** with a private bedroom **but** a shared kitchen.

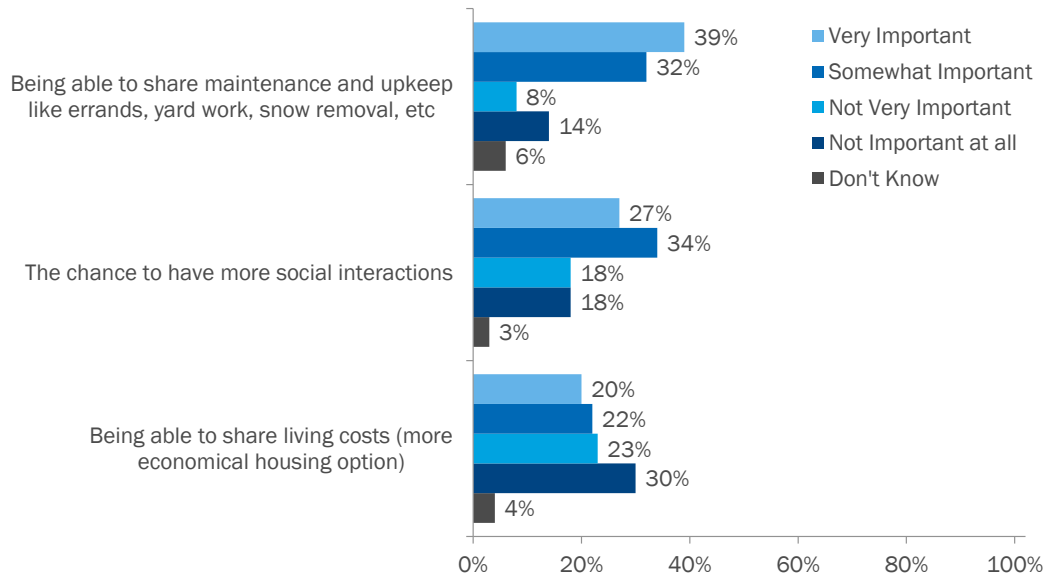
Figure 13. Likelihood to consider shared housing options



A crosstabulation of these two questions reveals that even among those least likely to consider a private unit, nearly all (86%) say they’d be “not likely at all” to consider a shared kitchen situation.

Lastly, we asked respondents to rate the importance of a list of reasons that people consider about a shared living arrangement. Being able to share maintenance and upkeep topped the list (39% very important), followed by the chance to have more social interactions (27% very important) and being able to share living costs (20% very important).

Figure 14. Importance of shared living considerations



APPENDIX: TOP-LINE RESULTS

TOPLINE

OPINION DYNAMICS ODC #7811

CITY OF CAMBRIDGE
JUNE 2013

Interviewing dates: June 18, 2013 – June 26, 2013
Sample size: 400

1. Which neighborhood of Cambridge **best** describes the one you live in?

North Cambridge	16%
West Cambridge	16
Cambridgeport	13
Mid-Cambridge	13
East Cambridge	7
Area Four	5
Neighborhood Nine	4
Riverside	3
Agassiz	3
MIT	2
Cambridge Highlands Strawberry Hill	2
(Other)	10
(Don't know)	5

2. Which of the following **best** describes your current place of residence?

Condominium or town house	29%
Single Family Home	26
Two or Three Family Home	26
Apartment building (more than 50 units)	7
Apartment building (4-8 units)	6
Apartment building (9-50 units)	4
(Other)	2
(Don't know/Refused)	1

For the following questions, we are asking you to think ahead over the next ten years about your intentions of staying in your current home.

3. Would you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statement, "I plan to stay in my home as long as I can"?

	Strongly <u>agree</u>	Somewhat <u>agree</u>	Somewhat <u>disagree</u>	Strongly <u>disagree</u>	(Other)	(Don't know/ <u>Refused</u>)
June 2013	75%	14	3	4	1	3

4. How likely is it that you will be able to afford living in your current residence as long as you would like—very likely, somewhat likely, not too likely or not likely at all?

	<u>Very likely</u>	<u>Somewhat likely</u>	<u>Not too likely</u>	<u>Not likely at all</u>	<u>(Other)</u>	<u>(Don't know/ Refused)</u>
June 2013	70%	21	5	1	-	2

5. Do you need to climb stairs as part of your daily routine?

Yes	75%
No	23
(Other)	-
(Don't know/Refused)	1

*I'm going to read you a list of home modifications that some people say are helpful for people to continue living in their current residences. For each one, please tell me whether you think **you** need that particular modification within the next 10 years to stay in **your** residence.*

6. Cosmetic or minor repairs—like painting, replacing screens, repairing leaky faucets, etc.

Yes, modification needed	77%
No, modification not needed	19
(Not sure)	4
(Don't know/Refused)	-

7. Accommodations for mobility challenges—like adding a bathroom on first level, installing a wheelchair ramp, lift or elevator, widening doorways or hallways)

Yes, modification needed	16%
No, modification not needed	70
(Not sure)	14
(Don't know/Refused)	-

8. Major repairs—like replacing a roof, exterior painting, improvements to heating and cooling systems

Yes, modification needed	38%
No, modification not needed	49
(Not sure)	13
(Don't know/Refused)	-

Next, I'm going to read you a list of home maintenance chores. For each one, please tell me how difficult each one is for you to perform yourself: very difficult, somewhat difficult, not very difficult or not difficult at all.

9. Minor household maintenance and repairs—like changing light bulbs or smoke alarm batteries

	<u>Very difficult</u>	<u>Somewhat difficult</u>	<u>Not very difficult</u>	<u>Not difficult at all</u>	<u>(Don't know/ Refused)</u>
June 2013	8%	10	17	62	3

10. Snow shoveling

	<u>Very difficult</u>	<u>Somewhat difficult</u>	<u>Not very difficult</u>	<u>Not difficult at all</u>	<u>(Don't know/ Refused)</u>
June 2013	22%	22	17	26	14

11. Household chores—like dusting, vacuuming, laundry

	<u>Very difficult</u>	<u>Somewhat difficult</u>	<u>Not very difficult</u>	<u>Not difficult at all</u>	<u>(Don't know/ Refused)</u>
June 2013	4%	14	22	58	2

12. Heavy lifting tasks—like installing window unit air-conditioners, moving furniture

	<u>Very difficult</u>	<u>Somewhat difficult</u>	<u>Not very difficult</u>	<u>Not difficult at all</u>	<u>(Don't know/ Refused)</u>
June 2013	42%	28	11	14	5

The City of Cambridge would like to understand some of the reasons you might consider a move in the future.

13. How many additional years do you expect to stay in your current home?

Up to 1 year	2%
More than 1 to up to 5 years	10
More than 5 to up to 10 years	20
More than 10 to up to 25 years	28
More than 25 years	13
(Other)	6
(Don't know/Refused)	20

14. What are the one or two *major* reasons you *might* consider moving either now or some point in the future?

(Change in health for me or my spouse/partner)	20%
(Cost of housing/general cost of living)	16
(Want an accessible option)	10
(Closer to friends and family)	8
(Want the option of living on one level)	7
(Less home maintenance)	6
(Desire for a different climate)	5
(Find a better location)	5
(Desire for a smaller home)	4
(Medical/personal care costs)	4
(Job opportunities)	2
(Want to retire in a new home or place)	1
(More rural area)	1
(Other)	6
(Nothing/Won't move)	4
(Don't know/Refused)	13

15. Do you expect to rent or own your next home?

Rent	44%
Own	27
(Does not apply)	14
(Don't know/Not sure)	15

16. Which ***one*** of the following statements best represents your desire if—***for health reasons***—you could no longer live independently?

I am unsure of what I would do.	42%
I would look to stay in my home with assistance from family, friends, and/or an agency.	37
I would look to move to assisted living.	12
I would look to share a residence with a family member or friend, which may or may not entail a move.	6
(Does not apply)	2
(Refused)	1

[ASK IF Q16 IS STAY HOME WITH ASSISTANCE OR SHARED RESIDENCE, n=173]

17. Which **one** of the following statements comes closest to describing your situation:

I currently have room in my home for a caregiver or relative to stay with me.	60%
I could not provide space a caregiver or relative to stay with me	20
I could <i>alter</i> my home to provide space for a caregiver or relative to stay with me.	17
(Other)	2
(Don't know)	1
(Refused)	-

18. And, what type of housing would you consider for your next residence?

Elevator apartment building	28%
Single Family Home or town house	27
Assisted Living	26
Senior Living Building or Community	20
Shared Living Residence, like "co-housing"	18
Two or Three Family Home	10
3-4 story walk up apartment building	5
Some other form of housing	2
Nothing/Won't move	1
(Don't know)	15

Next, I'm going to read you a list of factors that might apply if you were seeking a next place to live. For each one, please tell me how important each one is to you personally: very important, somewhat important, not very important or not important at all.

19. Being able to stay in Cambridge

	<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/Refused)</u>
June 2013	65%	26	6	2	1

20. Being able to stay in your current neighborhood

	<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/Refused)</u>
June 2013	46%	38	12	3	2

21. Having extra space—like for overnight guest(s), office

	<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/Refused)</u>
June 2013	42%	29	15	13	2

22.	Having a kitchen in my unit					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	91%	8	1	-	-
23.	Having access to outdoor space — (e.g. terrace, balcony, garden)					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	64%	22	10	4	1
24.	Having an elevator					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	45%	14	21	14	6
25.	Having a parking space					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	52%	18	12	15	4
26.	Having a multi-purpose community room and kitchen					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	18%	23	27	25	7
27.	Having a gym and pool					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	14%	24	24	38	2
28.	Having on-site building and grounds management					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	43%	26	15	13	4
29.	Having on-site educational, social, and cultural activities/classes					
		<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
	June 2013	20%	29	26	22	3

30. Being within walking distance to retail, cultural, and social activities

	<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
June 2013	70%	23	4	2	1

The City of Cambridge is interested in exploring shared housing as a flexible model for increasing housing options. The following questions are intended to gauge interest in new opportunities for shared housing.

31. How likely would you be to consider having your own private unit that is part of a complex, which also provides shared community resources, such as a large kitchen, multi-purpose common room, and outdoor space?

	<u>Very likely</u>	<u>Somewhat likely</u>	<u>Not too likely</u>	<u>Not likely at all</u>	<u>(Other)</u>	<u>(Don't know/ Refused)</u>
June 2013	25%	29	16	26	-	4

32. How likely would you be to consider sharing an apartment or house with others – having your own private bedroom, with shared kitchen and common areas, bathrooms may be private or shared?

	<u>Very likely</u>	<u>Somewhat likely</u>	<u>Not too likely</u>	<u>Not likely at all</u>	<u>(Other)</u>	<u>(Don't know/ Refused)</u>
June 2013	6%	17	28	46	1	2

Next, I'm going to read you a list of reasons some people say are important when considering living in a shared housing situation. Please tell me how important each one is to you personally.

33. Being able to share living costs (more economical housing option)

	<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
June 2013	20%	22	23	30	4

34. Being able to share maintenance and upkeep like errands, yard work, snow removal, etc

	<u>Very important</u>	<u>Somewhat important</u>	<u>Not very important</u>	<u>Not important at all</u>	<u>(Don't know/ Refused)</u>
June 2013	39%	32	8	14	6

35. The chance to have more social interactions

Very	Somewhat	Not very	Not important	(Don't know/
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	<u>important</u>	<u>important</u>	<u>important</u>	<u>at all</u>	<u>Refused)</u>
June 2013	27%	34	18	18	3

Now, I'd like to ask you some final questions for statistical purposes only.

36. Do you currently rent or own your residence?

Own	74%
Rent	24
(Other)	1
(Don't know/Refused)	1

37. Which one of the following best describes your current living situation?

With a spouse or partner	49%
No one- I live by myself	36
With my child(ren)	5
With friend(s) or non-relatives	4
With another relative(s)	2
Grandchild(ren)	1
With my parent(s)	1
(Other)	2
(Don't know/Refused)	1

38. Including yourself, how many people live in your home?

One	37%
Two	46
Three	10
Four	4
Five	2
Six or more	-
(Other)	-
(Don't know/Not sure)	2

39. How many years have you lived in your current household?

Up to 1 year	1%
More than 1 to up to 5 years	9
More than 5 to up to 10 years	9
More than 10 to up to 25 years	34
More than 25 to up to 50 years	39
More than 50 years	8
(Don't know/Refused)	-

40. How many years have you lived in Cambridge?

Up to 1 year	-%
More than 1 to up to 5 years	4
More than 5 to up to 10 years	4
More than 10 to up to 25 years	20
More than 25 to up to 50 years	45
More than 50 years	25
(Don't know/Refused)	-

41. How would you rate your overall health at this time?

Excellent	41%
Good	42
Fair	14
Poor	2
(Don't know)	-
(Refused)	-

42. What is your age?

55-60	14%
61-65	21
66-70	20
71-75	15
76-80	11
81-85	7
86-90	6
Over 90	2
(Don't know)	1
(Refused)	4

43. Gender

Male	49%
Female	51

44. From which racial or ethnic group do *most* of your ancestors come?

White/Caucasian	86%
Black/African-American	4
Asian/Pacific Islander	2
Hispanic/Spanish/ Puerto Rican	1
Other/Multi-Racial	4
(Don't know)	1
(Refused)	3

45. What is your current marital status?

Married	48%
Single	23
Widowed	14
Separated/Divorced	8
Never Married	3
Living together as though married	2
(Don't know)	-
(Refused)	2

46. What is the highest level of education you have completed?

12 th grade or less	4%
Graduated high school or equivalent	8
Some college, no degree	10
Associate degree	4
Bachelor's degree	21
Advanced degree	52
(Don't know)	-
(Refused)	1

47. What is your current employment status?

Retired	56%
Employed full time	21
Employed part time	14
Unemployed	8
(Don't know)	-
(Refused)	2

49. ***And just for statistical purposes***, could you please tell me into which of the following ***ranges*** your total household income falls? This information will be kept strictly confidential and will be used for analytical purposes only.

Less than \$30,000	15%
Between \$30,000–\$60,000	17
Between \$60,000–\$90,000	14
Between \$90,000–\$120,000	11
More than \$120,000	18
(Don't know/Refused)	26

50. Finally, is there anything *else* you could imagine that would describe your ideal future living arrangement?

Yard/outdoor space/garden	5%
Housekeeping/maintenance provided	5
Live alone/on my own/in my own house	5
Close to public transportation	4
Good health	4
Stay in Cambridge	3
Affordability	2
Co-housing/co-op	2
Near/with family/spouse	2
Parking	2
Easy access/elevator/first floor	2
Diverse community/multi-age	2
Handicapped accessible	2
Quiet	2
Shared/community space	2
Assisted living/continuing care	2
Pets	2
Larger home/2 bedroom	2
Home with amenities (AC, pool, fireplace, etc.)	2
Close to shops/hospital	2
Access to social activities	2
Near/with friends	2
Assistance with meals	1
Medical assistance	1
Home with appliances/kitchen	1
More support from city of Cambridge	1
Safe environment	1
Senior housing	1
Multi-family	1
Smaller home	1
Better climate	1
Other	6
Want to stay where I'm at/satisfied as is	10
No/Nothing	40
Don't know	2
Refused	2