Aging Baby Boomers
Future Effects on City Housing and Suburban Planning

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After WWII Americans gave birth to a new generation, the Baby Boomers, who would create shockwaves in the structure of the country for years to come. This generation, 65 million large, has worked hard to establish an independent identity in the competitive landscape they created. By the year 2029 the last of this generation will be turning 65, and will make-up an estimated 20% of the total US population. Many researchers have predicted and are tracking how this generation will transition into older adulthood as the early Baby Boomers began turning 65 as of 2011. As this shift in American demographics continues to occur, cities will need to strategically prepare to accommodate the increased growth of older persons as to mitigate the negative impacts their changing lifestyles and behavior may have on the community. The political presence of this generation, the services needed to accommodate older adulthood, the unique living preferences of this group are expected to change what the average American town looks like.

The goal of this paper is to forecast the effects this generation will have on the housing market and city planning, and recommend planning strategies that can be taken to take to prepare for this generation’s next chapter. This will be done by conducting a thorough literary review, examining projections, and analyzing current city approaches to this issue.
Introduction

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As this shift in American demographics continues to occur, cities will need to strategically prepare to accommodate the increased growth of older persons as to mitigate the negative impacts their changing lifestyles and behavior may have on the community. The political presence of this generation, the services needed to accommodate older adulthood, the unique living preferences of this group are expected to change what the average American town looks like. The goal of this paper is to forecast the effects this generation will have on the housing market and city planning, and recommend planning strategies that can be taken to take to prepare for this generation’s next chapter. This will be done by conducting a thorough literary review, examining projections, and analyzing current city approaches to this issue.

Power in Numbers

Throughout the last half of the 20th century and continuing into the present, Baby Boomers made their presence known. In their early years, when
first entering elementary school starting in in late 1940’s, enrollment nearly doubled.¹ This was one of the first indications of how the Baby Boomer would transform society. From 1970 to 2000, when Baby Boomers were transitioning into adulthood, median house values rose by 83.2%, median rents increased by 45.1% in real terms, and suburbanization was at an all-time high. Myers and Pitkin suggest that the rapid increase in housing prices were driven by the increased demand for houses that were larger and of better quality.²

The higher income following an increase in secondary education enrollment, and the large presence of women in the workforce allowed this generation to dream big when it came to their future. This consumer preference is also seen in apartment construction. From 1991 to 2006 construction on apartment buildings declined as more people opted for houses at low densities.³ It was not until 2007, after the housing bubble, that apartment construction began to rise.⁴ It is suggested that these consumer trends were driven by the changing age structure of the population. In the present as Baby Boomers begin the next chapter of their life it is expected their consumer preferences will again change the structure of the American city and town.

What’s Next?

There are many changes likely to occur over the next 20 years as Baby Boomers fully transition into older adulthood. By 2029 all Baby Boomers will be

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² Meyers and Pickens
³ Meyers and Pickens
⁴ Center for Joint Housing Studies
65 years or older, and every 1 in 5 people will belong to this group. But what housing preferences will this unpredictable generation have, and how can cities start to plan for this shift in demographics? There have been many researchers tracking Boomers since they began turning 65 in 2011, and a variety of forecasts have resulted. Below I will analyze the current data available on living preferences the Baby Boomers are expected to have in the coming years.

When this generation began young adulthood and started to create families they had two characteristics that set them apart from previous generations. First, they were the first generation to make obtaining a college degree the norm. This increased their earning capacity. Second, this generation brought a rise of women in the workforce which increase the combined household income. Both of these factors made large houses out in the suburbs appealing.

Boomers were products of the WWII era. This era brought the term white flight into existence as middle-class white families began to move out of the cities and into the suburbs. However, although the Baby Boomers are were not a part of this first suburban movement, they created the second suburbanization movement. The Baby Boomers not only wanted the “typical” American life with a house and white picket fence, but they wanted bigger houses and bigger yards, something only suburbs could provide for them. Now, this generation is moving into the empty nest phase of life, and no longer need a good school system and more square footage. Predicting what this generation will do in their later years is not easy, but is vital for cities to consider so they can take a proactive approach to accommodating this distinctive group individuals.
A MOVE BACK TO THE CITY

In 2007 the World Health Organization noted for the first time a majority of the world’s population lived in cities. The residents in these cities will continue to grow older and communities need to be prepared to meet the needs of an older generation. Myers and Pitkin have predicted the impact the Baby Boomer generation will have on urban cities, and believe that as this generation grows older more individuals and couples will opt to move to city centers.

Baby Boomers are expected to return to high density urban cores where they will have access to a number of services in close proximity. The report by Myer and Pitkin states that total demographic exits from the housing market due to sale without repurchase are expected to grow from 1.3 million per year in 2015 to 2.4 million per year in 2014. They believe this will be due to the large number of Baby Boomer’s selling their previous homes in the suburbs.

Suburban life may not be what is needed for this generation anymore as their children have grown up and moved away. Good schools and youth activities are no longer a priority for them. And with life expectancy increasing, 65 is the new 55. This generation is expected to be more active for longer and cities need to provide exciting opportunities at all ages. They may see this next chapter as a new start to live independently and free from children. Cities offer an exciting place to be involved. However, there is a tradeoff to the benefits a city offers and housing costs. Rent and other housing options can be expensive so many may not be able to move even if they would prefer it.

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5 WHO, 2007
STAYING PUT

Another group of research suggests that a majority of Baby Boomers do not plan on moving, but would rather stay where they currently reside and “age in-place”. Aging in place as defined by the Centers for Disease Control and Prevention is, “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.”

Aging in place therefore requires that the current home of a resident provides the right accommodations for an aging person, or that the current resident is willing to make changes to their home to meet their aging needs. It also requires a community that offers supportive services to older persons. The Joint Center for Housing Studies at Harvard University lists four criteria necessary for a home to adequately allow aging in place. These include: affordable, safe housing, reliable transportation for those who cannot drive independently, opportunities to engage in the community, and access to in-home health care and services.

According to the Conference Board's 2012 Consumer Confidence Survey only 29% of Americans ages 50-64 plan to move or downsize in the next five years. This is consistent with another study conducted by the Demand Institute, a non-profit think tank. In their survey of 4,000 Baby Boomers, they found that 63% plan to stay in their current house, and 37% plan to move. Although these numbers are not exactly similar, it is still estimated that a majority of Baby Boomers prefer to age in place. However, because the Baby Boomers consist of a large portion of the population, 29 to 37 percent of older adults moving still

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6 Center for Disease Control
means an estimated 4.75 million houses are expected to be put on the market in the next five years, and this segment of the population may create a demand for elderly housing in city centers as discussed earlier.

So, where are these Baby Boomers currently living? In an article from the Journal of the American Society on Aging, Frey (2010) writes that persons aged 55 to 64 saw a higher percentage of growth in suburbs at 47.1% as compared to cities at 39.6%. The age group of persons 45 to 54 over the same time period saw similar results with a higher percentage of growth at 24.3% in suburbs versus 15.7% in cities. From this it appears that more Baby Boomers are living in suburbs currently than in cities. In the same report by Frey it was projected that growth of 90% for seniors is expected to occur in states in the South and West. If these groups continue with these trends it is expected that suburbs will be home to a higher percentage of older persons than they were in the past.

Other concerns raised by staying in current homes is the financial burden owning a home could have on retirement. If families downsize they may have more money to spend on other things. It is also estimated that even if Baby Boomers choose to stay in their current homes, they will need to renovate so the house they are in is age-friendly. The Center for Disease Control and Prevention estimates that one in four individuals aged 65 to 74 has a disability. This increases to every two in three adults by the age of 85. To accommodate this rise in disability rates as the Baby Boomers age, homes will need renovations including wider hallways, lower light switches, and ramps. Not only will these renovations positively impact elderly persons in the household, but they will reduce the
medical costs associated with older adult falls. It is estimated that every year one in three adults over the age of 65 falls. As a person ages, so does the impact a fall has on a person. Older persons have a higher hospitalization rate due to falling. In 2013, the direct medical cost of older American falls in the US totaled $34 billion. Around 78% of these costs were covered by Medicare. By retrofitting houses to reduce the risk of falls, we can reduce the amount of tax payer dollars spend on health care for older persons.

After analyzing these predictions, it appears that a majority of the Baby Boomer population will be staying in place, and a smaller percentage will be downsizing and possibly moving towards city centers. However, the large population of the Baby Boomer generation a small percentage still amounts to large numbers. Figure 1 below shows the change in county’s populations aged 50 and older from 1990 and 2010 across the nation.
Predicting the future impact these trends will have on cities is challenging because (1) each city is different and how they handle these changes will vary city by city, and (2) predictions on baby boomer households is not sound; it is hard to estimate how this large portion of the population will handle housing in the coming years. However, it is safe to say that almost every city will be experiencing, to some extent, a change in demographics due to the aging...
population. Adapting to these changes while also creating social equity will be key for these cities.

The Current Housing and Rental Market

As stated earlier, the number of housing exits in the market are projected to be over 4 million. On the demand side, homeownership is expected to decrease from 900,000 per year in 2015 to 475,000 in 2040\textsuperscript{7}. This imbalance in the supply and demand for housing may create vacant, less desirable housing in the suburbs. Only cities with a large influx in immigration or a large number of young professional who will increase demand for housing are expected to be able to meet this excess of supply.

Meyers and Ryu (2008) call point in time when selling of houses will surpass the buying of houses is the cross-over point. They predict that each state will vary at when their cross-over point will occur depending on the housing market in each state. Below in Figure 2 is a predicted time-line of each state’s cross-over point. States can use this to help them strategically plan.

\textsuperscript{7} Meyers and Ryu, 2008, p. 107
The above chart shows the predicted cross-over year for each state. The cross-over point is when housing supply is expected to surpass housing demand. This is an issue as housing prices may begin to rapidly decline.

Because young professionals are not expected to suburbanize like their parents, suburbs will need to adapt to the older generation’s preferences to keep them there.

Since the financial crisis, and the large number of housing foreclosures, the number of individuals and families renting is increasing. According to the Joint Center on Housing there was a 1.1 million increase in renter households from 2011-2012. From 2007 to 2011 there was a net of 2.4 million homes who switched from homeownership to rental housing. Will Baby Boomers continue

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8 DeMarco, 2013, p.1  
9 Joint Center for Housing Studies, 2013, p.22  
10 Joint Center for Housing Studies, 2013, p. 4
with this trend into their older years? Research predicts that less Boomers will be home owners, but those who currently own homes will continue to do so until they no longer can live independently.

HOMEOWNERSHIP RATES

Homeownership rates for those 50 years and older were around 70% in 2013. For those aged 65 to 79 the homeownership rates were greater at 81%, and the oldest population, those aged 80 and over, had homeownership rates at around 78%. This trend of increased homeownership rates for those aged 65 to 79 and then a decline when reaching the age of 80 is similar to rates in 2005. Below in Figure 3 you can see this trend.

![Homeownership Rate by Age Group](image)


**Figure 3: Homeownership Rates by Age Group 2006-2013**

Homeowner rates of the Baby Boomers is lower than previous generations. When people reach over the age of 80, there also is a decrease in homeownership.

This trend is not surprising as one would expect those over the age of 80 to move into smaller rentals or elderly care facilities as they age.

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11 Joint Center for Housing Studies
An important piece of information this chart shows is the decrease in homeownership rates of those aged 50 to 64 from 2005 to 2013, which can be largely attributed the housing market crash in 2006. Because a smaller number of persons in their late 50’s and early 60’s own homes, concern about homeownership for these late baby boomers as they enter retirement is present. Having a fixed income after retirement may cause financial problems for those without homeowner security.

AFFORDABLE HOUSING

Since 2007 the gap between low-income rents and affordable housing has over doubled. A reason for the increase in affordable housing demand may be the loss of income for many during the financial crisis. If previous homeowners are opting for rental housing, this may displace low-income individuals, creating this demand for affordable housing. The Baby Boomer generation is also increasing the demand for low-income housing assistance. After retirement this group may have a smaller annual income. The Baby Boomers are also predicted to have less saved for retirement than previous generations. An Employee Benefit Research Institute survey found that workers between the ages 45 to 54 have less than $10,000 saved for retirement. Some have linked this to when the recession hit. For Baby Boomers, the recession hit during “peak earning” years. Peak earning years are those in which an individual typically earns the most amount of income.

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12 Joint Center for Housing Studies, 2013, p. 30
13 Employee Research Benefit Institute, 2013
Since incomes reduced during this time, Baby Boomers have less to save for retirement.

One way to measure affordable housing is by determining one’s housing cost burden. Older persons, especially renters, are more likely to have a housing cost burden as they age. Housing cost burden defined by Schwartz is, “the percentage of income spent on housing.”\textsuperscript{14} If a family does spend more than 30% of their income on rent, they are said to have a moderate cost burden. If a family spends 50% or more of their income on rent they are said to have a severe cost burden. Since retired persons have a fixed amount of income, the percentage of their income they spend on housing usually increases.

Those with a housing cost burden can seek subsidies from the government. Most housing subsidies come from the US Department of Housing and Urban Development (HUD). During fiscal year 2013 sequestration took effect and HUD had to cut approximately 5% from their budget. On top of this as inflation occurs, and the amount of funding for existing families increased therefore reducing the amount of funding that could be allocated to other programs. For fiscal year 2015 HUD is proposing $440 million for the Section 202 Supportive Housing for the Elderly, an increase of $56.5 million from what was appropriated to them the previous year. The Housing for the Elderly program, “provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for

\textsuperscript{14} Schwartz, 2013, p. 34
the projects to help make them affordable.” Elderly includes anyone over the age of 62. HUD, in their request explained the demand for affordable elderly housing as “enormous and expected to grow in the coming years.”

However, currently only 26% of households 62 or older with incomes at or below 50% of the area median income (AMI) benefit from rental assistance. If rental assistance continues only to support a small percentage of older adults, millions of individuals will be left with housing cost burden. It is predicted that as the Baby Boomers age the number of low-income households will increase by 2.9 million. Also, the number of older persons expected to rent is predicted to increase 20% by 2020 and another 25% by 2030. This leaves a large number of individuals will a housing cost burden in their elder year.

POLITICAL PRESENCE

Older adults tend to be more politically active and this could be a way for them to increase the funding for affordable housing. One way to measure political participation is through presidential voting rates. According to the U.S. Census Bureau, in 2012 69% of adults 65 years and over voted in the presidential election. This age group had the largest voting rates out of any group. This has been true since 1992. This information can be seen in Figure 4 below.

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15 US Department of Housing and Urban Development
16 Joint Center for Housing Studies, 2014
17 Joint Center for Housing Studies, 2014
Interest groups serving older persons are large and effective. The American Association for Retired Persons (AARP) is an interest groups that fights to serve the needs of adult over the age of 50. The mission of AARP is “to enhancing quality of life for all as we age. We lead positive social change and deliver value to members through information, advocacy and service.”

This special interest group is consistently ranked as one of the most powerful interest groups in America. According to the AARP website, as of March 2015 there are currently 37 million members across the US who are a part of the organization. To put that into perspective, another powerful interest group, the National Rifle Association, currently has 5 million members. As the older population continues to grow it is expected that the AARP will continue to gain memberships.
The political presence of persons ages 65 years and older is expected to be large. It is expected that this group will have a great deal of influence on governmental decisions and will continue to fight for the services that favor them. Not only will this generation’s preferences and decisions affect the future of cities, but so will the decisions made by policy makers.

**Fears of Isolation**

As stated previously, a large portion of older Americans are expected to live in the suburbs. The US Department of Health and Human Services estimates that 50% of Baby Boomers will live in suburban town, 25% will live in rural areas, and the other 25% will live in cities. Having a large portion of this older population living in the suburbs and rural areas is a problem because these places were designed to be automobile dependent. Land use patterns in suburban areas are characterized by Euclidean zoning that does not allow for mixed uses. Businesses are separated from residential and the automobile is the primary, if not only, mode of transportation. This is a concern because with age comes lack of mobility, and having services in walking distance or providing public transportation is vital to an ageing population.

The AARP estimates 20% of Americans over the age of 65 do not drive. This percentage is expected to increase as a person ages to 70 and 80. As more Baby Boomers stop driving, they will need to find other ways of getting the good and services they need. A 2014 AARP report found that the most adults 50 years

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19 US Department of Health and Human Services
and other want bus stops, groceries, pharmacies, and parks within a one-quarter mile of their home.\textsuperscript{20} However, a recent Demand Institute survey indicates that only 16 percent of respondents aged 65 and over lived within walking distance of grocery stores and 7 percent within walking distance of other types of shops.

Also, a large percentage of older persons do not have public transportation in the area they live. In 2013 the American Public Transportation Association found than 48\% of persons over the age of 50 live in a place with no public transportation. Those with public transportation also are denied access to transportation stops due to lack of sidewalks, street signs, and street lights. Transportation will need to accommodate this older population if they are to access the services and goods they need. Access to the community through transportation services can also determine how isolated the older adult population feels.

As the Baby Boomer generation ages enters into retirement and stops driving as often they are more likely to feel isolated in their community. It is estimated that 40\% of households in their 70’s live alone, and this increases to 60\% when reaching 80 years old.\textsuperscript{21} Older Americans face isolation due to financial burdens, disabilities, and lack of transportation. This is a concern as 20\% of all Americans will be over the age of 65 by 2030. Making sure older adults are involved in and feel a part of the community is vital for city planning in the future to accommodate this large segment of the population.

\textsuperscript{20} Harrell et al. 2014
\textsuperscript{21} Housing Older Americans, p. 2
Recommendations and Conclusion

Some communities have already started to plan for this change as the population ages. There have also been a number of initiatives that advocate for communities that will accommodate persons as they grow older. Below I will give recommendation for approaches that should be taken at each level of government as to take to increase the nation’s capacity to handle a changing population in the coming years.

FEDERAL

Federal policies to accommodate the aging population should largely be taken through action in the US Department of Housing and Urban Development (HUD). As stated earlier, this agency is aware that the Baby Boomer generation will create problems in their budget in the coming years as more elderly adults will be eligible for housing subsidies. However, one way the federal government can better accommodate the aging population is by integrating supportive services with housing.

In a report by the Joint Center for Housing Policy, it was stated that HUD and the US Department of Health and Human Services were working together to fund 13 state agencies that provide rental assistance to low-income individuals with disabilities through the Section 811 Project Rental Assistance Demonstration Program. Although this program does not have any age requirement, older persons are more likely to have a disability and will be eligible for this program. To be eligible for this program one adult individual in the household must have a disability and must pay at least 30% of their income on rental housing. The
Section 811 program differs from other housing subsidy programs in that the developments must be available to low income individuals and families, as well as provide supportive services to accommodate residents with disabilities. This program seeks to reduce the medical costs of disabled Americans by making sure they live in a place that contains the right features for their disability.

For older Americans with a housing cost burden, this program could reduce both the medical cost and housing cost they have to incur. However, this program needs to be expanded to fund more state agencies. As of 2013 there were 35 interested states in the program, however only 13 were selected to participate. This cost effective approach as HUD in 2013, after reforming the program, used 30% less funding than the previous year to create more than three times the units. By joining together these two state agencies can reduce the overall federal dollars allocated to older Americans because preventative measures will be taken to reduce medical costs associated with disabilities.

STATE

To meet this demand for elderly affordable rental housing, the government must continue to provide incentives for developers to create affordable rental housing for the low-income population through the Low-Income Housing Tax Credit which has proved successful in the past, has remained effective due to unique features, and has provided affordable housing to a variety of low-income individuals and families. This approach to providing affordable housing shifts the cost burden from states on to the developer, saving tax payer dollars.
The Low-Income Housing Tax Credit (LIHTC) was established by the Tax Reform Act of 1986, and its purpose is to provide a tax credit to investors who pursue development of low-income rental housing. As of 2011, 2.5 million housing units have been produced due to the LIHTC, and provides double the amount of housing that public housing provides. The LIHTC does not mandate that all units have rents set at maximum 60% of the median family income, however of the 35,371 developments undertaken throughout the program’s life, 96.6% of the units have been low-income. This shows the LIHTC is achieving its goal of producing more affordable housing units. Also, since the creation of this policy, only 1-2% of LIHTC developments have gone into foreclosure showing the stability of these apartments and investments.

The LIHTC has key features which set it apart from other affordable housing policies, and add to its success. First, there is increased competition for LIHTC because it is not an entitlement program. States decided who will receive these credits, and how much they will receive. This creates competition among developers, adding to the quality and efficiency of housing produced. Second, tax credits are usually sold to the private market. This means there are many stakeholders in a project who are counting on its achievement, creating a better chance of the project’s success throughout its life. Lastly, this program is set in the Internal Revenue Code. This means it is not sensitive to budget cuts like many

22 Schwartz, 2013, p. 135
23 Schwartz, 2013, p. 135
24 Schwartz, 2013, p. 144
25 Joint Center for Housing Studies, 2013, p. 30
26 Retsinas & Belsky, 2007, p. 176
other federal housing policies and allows developments to remain stable year-to-year.27

The LIHTC provides affordable housing to a variety of low-income individuals and families. Opponents of the LIHTC argue it does not provide affordable housing for the very low-income population since it only requires rents to be set affordable to incomes at or below 60% of the area’s medium income. However, the price of rents are rising, and are expected to continue rising, making regular market rentals less affordable to low-income individuals and families.28 The LIHTC will be unaffected by these market changes because they are set by median income of the area, regardless of other rental unit prices, making it a more affordable option to all low-income renters.29 Also, renters with extremely low-incomes can use to other federal subsidies such as vouchers, to make these properties affordable to them. From 1995 to 2007, 47% of LIHTC properties had renters with vouchers, making these properties feasible for extreme low-income residents. Schwartz, in Housing Policy in the United States, also makes the point that even though rents are to be set affordable to individuals with incomes at most 60% of the area’s medium income, typically they are set much lower so individuals with lower incomes can afford them.30

LOCAL

Local communities can have the biggest impact on the aging Baby Boomers, as they have the power to change land-use control and zoning

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27 Retsinas & Belsky, 2007, p. 177
28 DeMarco, 2013, p. 1
29 Retsinas & Belsky, 2007, p. 175
30 Schwartz, 2013, p. 145
ordinances. They also have the ability to directly respond to older adults in their community. In the following paragraphs, I will identify ways in which places can solve housing, transportation, and social experience issues expected to occur as the Baby Boomers age at the local level.

There are two issues identified in this paper when talking about housing. These include home renovations and housing affordability. First, places can provide tax breaks to individuals who plan on aging in place when they renovate their homes with features that accommodate older adults. To deal with housing affordability, places can institute inclusionary zoning. Inclusionary zoning requires that new developments provide a certain amount of units at affordable prices. This would guarantee a certain supply of housing is available for elderly low-income individuals in the community.

Transportation is another area local communities can alter to accommodate older adults. Due to the lack of public transportation, or access to public transportation, places have great opportunities to improve. However, dealing with transportation in a cost-effective manor can prove challenging for suburban areas where most Baby Boomers are expected to resident. To deal with this issue places can first look into Transit Oriented developments. These types

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31 HUD explains the goals of this land use technique as, “to create mixed income neighborhoods; produce affordable housing for a diverse labor force; seek equitable growth of new residents; and increase homeownership opportunities for low and moderate income levels.”

32 The American Planning Association defines a transit-oriented development (TOD) as a, “mixed-use community within an approximate 2,000-foot walking distance of a transit stop and core commercial area. TODs mix residential, retail, office, and public uses in a walkable environment, making it convenient for residents and employees to travel by transit, bicycle, foot, or car.”
of developments adjust expansions around public transportation. This may be difficult for already developed places, but planners can gain insights into how new develops should look if wanting to become less automobile dependent.

Another cost-effective way to deal with public transportation is creating a regional transportation system. This allows places to share the cost of creating and sustaining a public transportation system.

In 2010 The World Health Organization (WHO) started an age-friendly community initiative. This initiative is a network of local communities around the world that are committed to making their city age friendly and appropriate. This means creating an environment where all citizens, regardless of age, can actively participate in the community. According to the Age Friendly website as of March 2015, “An Age-friendly City encourages active ageing by optimizing opportunities for health, participation and security in order to enhance quality of life as people age. In practical terms an age-friendly city adapts its structures and services to be accessible to and inclusive of older people with varying needs and capacities.”

In Figure 5 below, the 8 characteristics of an age-friendly community are displayed.

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33 World Health Organization, Age-Friendly Communities
According to the WHO website, only 38 US cities have joined the WHO Global Network of Age-Friendly Cities and Communities since its start in 2010. There is great opportunity for local communities to get involved and share their experiences and challenges through this network.

I recommend local cities and towns use the World Health Organization’s Checklist of Essential Features of Age-friendly Cities to help plan for the aging population. It is essential that local governments conduct city meetings with a large amount of participation being those aged 65 and older. Having this generation’s participation would allow cities to adapt characteristics that are especially important to their residents. By ranking features from this list and getting insight from this group, places can make sure they are serving the needs of their specific community.

Not only should cities adapt to the needs of the older population, but they should capitalize on their substantial skill set to improve the community. An article by Halvorsen and Emerman outlines how Baby Boomers as older adults
can be a powerful force to shape and build a community. They believe that through civic engagement and volunteering older adults can use their talent to transform the community for the better. In 2011, people over the age of 55 accounted for 20 million volunteers, 3 billion hours of service, and added a value of $67 million dollars to local communities. Local governments should identify volunteering opportunities as well as the skill sets organizations are looking for so they can provide older adults with resources that match them with the best fitting opportunities. This will be beneficial for both local municipalities and older Americans as it will add value to a place and get the aging population involved in the community and not feeling isolated.

The Baby Boomer generation, as they have in the past, is expected to change the landscape of the American town. Places need to start taking action now as the challenges ahead will require much planning. There is still time for communities to address the pressing needs of older Americans, but given the scale of challenges ahead the time to act is now.

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34 “Senior Volunteering at a 10-Year High”, Corporation for National and Community Service, 2013
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