



# MONMOUTH COUNTY AGING POPULATION STUDY

An Insight Report Exploring the Housing and Transportation Needs and Preferences of an Aging Population



December 2017



# Aging Population Study December 2017

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## ***Executive Summary***

Monmouth County's population is aging. In 2015, around 100,600 of Monmouth County's 629,185 residents were estimated to be at least 65 year old. By 2034 this group is projected to grow to nearly 146,000. While this group made up 16% of the total population in 2015, they are projected to make up 22% by 2034. This increase in the size of the 65 and older population as well as the "graying" of the population overall will have a large effect on the services that municipalities need to provide and the types of homes and communities that will be needed for successful aging.

The purpose of this study is to help decision makers understand these demographic changes, frame the issues that arise due to an increasing aging population, and identify opportunities to improve the livability of Monmouth County. The 65 and older population of 2034 will certainly be different than the 65 and older population of today, so it is important that future decisions are made with this in mind. So what can Monmouth County do to better prepare for this increasing and changing population? To answer this question this study will focus on two areas: housing and transportation.

Using numerous data sources this study attempts to answer the question of "what are the housing preferences of the current and future 65 and older population, and what housing is available now?" Older populations have a strong desire to "age in place" and advances in medical care and age-focused housing services are helping people stay in their homes longer. However, many homes still lack age friendly amenities. Additionally, while age-restricted communities are becoming more prevalent and popular, they are not always "age in place" friendly, despite being built specifically for older populations. Many are located in areas that are car dependent with few transportation alternatives.

Lastly, as people age, traveling can become more difficult and dangerous. Without support systems in place, older populations are at risk of becoming isolated. In order to help identify areas where isolation is more likely to occur, this report created a metric called the "isolation metric." The isolation metric uses six

variables: Walk Score, Car Access, Local Bus Service availability, Access Link availability, presence of a municipal shuttle service, and percent of population living alone.

### *Key Findings:*

- ▶ The 70 to 85 and older cohort will see growth through 2034. In contrast, the 55 to 64 and 65 to 69 cohort will decline after 2029.
- ▶ Due to the increasing life expectancy of men, they are projected to make up 38% of the 85 and older cohort in 2034, this is up from 32% in 2014.
- ▶ The 65 and older population will become more diverse by 2034 compared to 2014. The increase in diversity is driven primarily by the Hispanic and Asian populations.
- ▶ The southern coastal municipalities have the oldest populations (defined as percent of total population over the age of 65). Sea Girt was found to have the oldest population with 36% of its population aged 65 or older.
- ▶ Age-restricted communities are an increasingly popular housing choice. In 2017 there were a total of 12,464 units located in active adult age-restricted communities, and another 6,559 housing units located in age-restricted affordable housing. The vast majority (84%) of active adult age-restricted communities are located in car dependent areas. Affordable housing units fared better, with only 40% located in car dependent areas. Additionally, many active adult age-restricted houses lack age in place amenities.
- ▶ A majority, 66% of Monmouth County's 65 and older populations live in areas that are considered as having a moderate to high risk of isolation. Only 10% of the 65 and older population live in the "least risk" category.
- ▶ Coastal communities on average scored better on the isolation metric
- ▶ A little more than half of the 65 and older population live within the Access Link coverage area, while only 14% have access to local bus service.
- ▶ Only 10 of Monmouth County's municipalities are considered very or somewhat walkable,

with Asbury Park being the most walkable municipality in the County.

- ▶ A majority, 60%, of the 65 and older population live in a municipality that provides a municipal shuttle service. These shuttle services provide trips to and from senior center as well as pre-planned shopping and recreation trips.

| <b>Aging Population Statistics for Monmouth County, New Jersey, and the United States (2000 - 2034*)</b> |             |             |             |             |             |
|--|-------------|-------------|-------------|-------------|-------------|
|  | <b>2000</b> | <b>2010</b> | <b>2015</b> | <b>2024</b> | <b>2034</b> |
| <b>Monmouth County</b>   |             |             |             |             |             |
| Total  | 615,301     | 630,380     | 628,715     | 649,476     | 665,247     |
| 55 and older   | 133,158     | 168,379     | 194,364     | 221,129     | 219,021     |
| 65 and older   | 76,923      | 86,691      | 100,935     | 126,810     | 145,540     |
| 75 and older   | 36,839      | 42,349      | 43,320      | 55,229      | 71,361      |
| % 55 and older   | 22%         | 27%         | 31%         | 34%         | 33%         |
| % 65 older   | 13%         | 14%         | 16%         | 20%         | 22%         |
| % 75 and older   | 6%          | 7%          | 7%          | 9%          | 11%         |
| <b>New Jersey</b>  |             |             |             |             |             |
| Total  | 8,414,350   | 8,791,894   | 8,958,013   | 9,337,961   | 9,733,407   |
| 55 and older   | 1,867,120   | 2,232,158   | 2,523,416   | 2,901,356   | 3,026,457   |
| 65 and older   | 1,113,136   | 1,185,993   | 1,343,626   | 1,681,676   | 1,944,354   |
| 75 and older   | 538,467     | 574,559     | 590,189     | 741,797     | 951,398     |
| % 55 and older   | 22%         | 25%         | 28%         | 31%         | 31%         |
| % 65 older   | 13%         | 13%         | 15%         | 18%         | 20%         |
| % 75 and older   | 6%          | 7%          | 7%          | 8%          | 10%         |
| <b>United States</b>   |             |             |             |             |             |
| Total  | 281,421,906 | 308,745,538 | 321,418,820 | 344,814,299 | 368,245,560 |
| 55 and older   | 59,266,437  | 76,750,713  | 88,638,671  | 105,758,038 | 105,758,038 |
| 65 and older   | 34,991,753  | 40,267,984  | 47,760,852  | 63,987,872  | 78,138,264  |
| 75 and older   | 16,600,767  | 18,554,555  | 20,210,335  | 27,687,202  | 39,851,563  |
| % 55 and older   | 21%         | 25%         | 28%         | 31%         | 29%         |
| % 65 older   | 12%         | 13%         | 15%         | 19%         | 21%         |
| % 75 and older   | 6%          | 6%          | 6%          | 8%          | 11%         |

Source: US Census Bureau; New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research

\*Data for 2000 and 2010 are Census counts; Data for 2015 is an estimation; and Data for years 2024 and 2034 are projections



# Demographic Overview

In the coming years, Monmouth County, like many counties in the United States, will see unprecedented aging of the population. Aging, defined by demographers as an increase in the proportion of the population that is older, will lead to unique housing, transportation, and support service issues. The Baby Boomer population, the last of which will turn 65 by 2030, is driving this unprecedented aging.

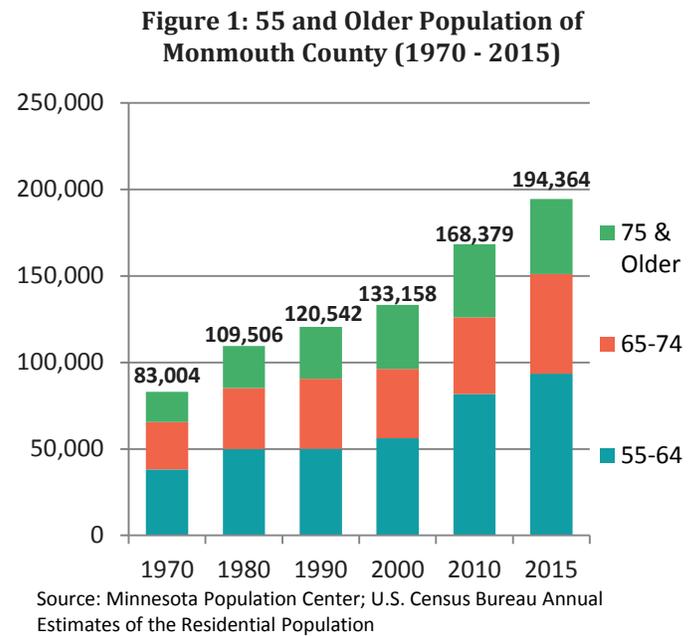
The purpose of this study is to help decision makers understand these demographic changes, frame the issues that arise due to an increasing aging population, and identify opportunities to improve the livability of Monmouth County. In order to achieve this, this paper develops a demographic profile of the aging population in Monmouth County and presents the results of a metric that was developed to help identify areas in the County where residents have few transportation options. Included in this report are three sections: a Demographic Overview, Housing Overview, and Isolation Index.

## How will the 65 and older population change?

The following section will use Census and projection data to discuss how Monmouth County's older population has changed, and what changes may occur in the future. The definition of "older population" is not uniform across the literature, and is therefore subject to change based on the purpose of a particular publication. For this section, older population is defined as people aged 65 and over. However, because many laws and housing projects include those aged 55 to 64 in their purview, this age cohort is also important to look at. While this cohort will not be included in the definition of "older population," this section will include data on them. One reason for this separation is because of this cohort's higher labor force participation rates. According to the 2015 American Community Survey 1-Year Estimates for Monmouth County, the "55 to 64" cohort had a labor force participation rate of 70% compared to the 34% participation rate of the "65 to 74," cohort and the 6% participation rate of the "75 and over," cohort. However, this trend is beginning to change nationwide, with 65 to 69 labor force participation rates increasing by 9% from 1993 to 2014.<sup>1</sup>

## Monmouth County's 55 and older population has grown by 134.2% between 1970 and 2015.

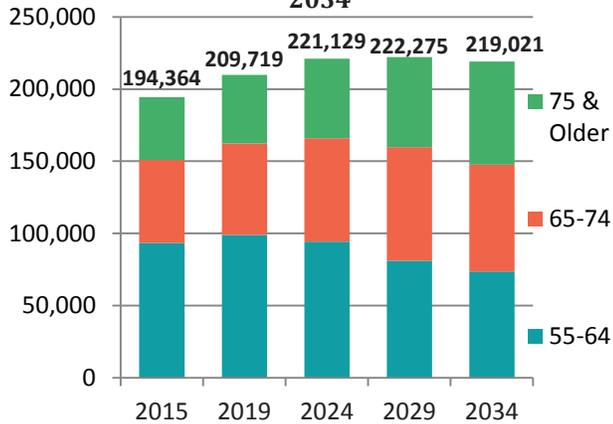
Figure 1 shows the growth of the 55 and older population in Monmouth County since 1970. The 55 and older population of Monmouth County has been steadily increasing over the past 45 years. Between 1970 and 2015 the "55-64", "65-74", and "75 and up" age groups grew by 139%, 102%, 146%, respectively. This is three times the growth rate of the total population, which saw 37% growth over the same period.



## The 55 and older population is projected to grow by 16% between 2015 and 2034.

This growth of the 55 and older population is projected to continue into the future. Projection data provided by the New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research shows that the 55 and over population is expected to grow from 194,364 in 2015 to 219,021 by 2034. Figure 2 shows, much of the growth will occur in the "65-74" and "75 and older" cohort, which is projected to grow 29% and 65%, respectively, by 2034. The "55-64" cohort is actually projected to decrease 21% by 2034. To compare, the total population of Monmouth County is expected to grow by only 6% over the same period.

**Figure 2: Projected 55 and Older Population of Monmouth County, 2015 - 2034**

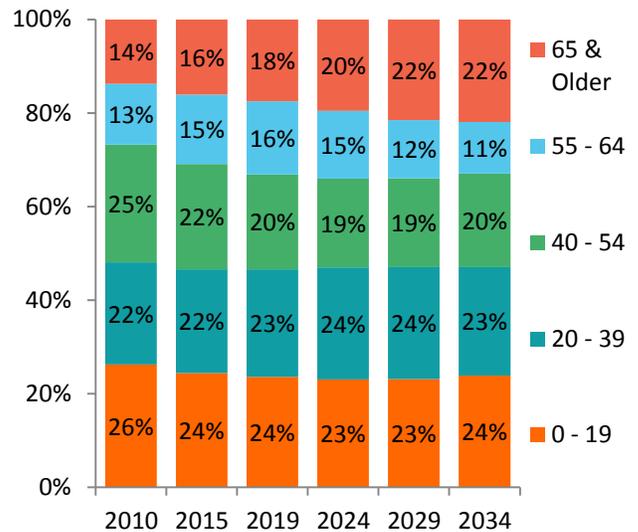


Source: U.S. Census Bureau Annual Estimates of the Residential Population; New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research

*Aging of the population is projected to continue into the future, while the working age population shrinks.*

The New Jersey Department of Labor and Workforce Development projection data show that Monmouth County will continue to age. Figure 3 shows the percent of Monmouth County's population by five different age groups. The data shows that the percent of the population that is 65 and over will continue to make up a larger portion of the entire Monmouth County population. This data projects that by 2034 the portion of the Monmouth County population that is "65 & older" will grow to be 22%, up from 14% in 2015. Over the same period, the "40-54" cohort and "55-64" cohort will collectively shrink from 38% in 2015 to 31% in 2016. The "20-39" cohort is projected to grow to 23% of the population in 2034, up 1% point from 2015. Lastly, the "0-19" cohort is projected to decrease by 2% points by 2034.

**Figure 3: Percent of Monmouth County Population By Age Group, 2010 - 2034**

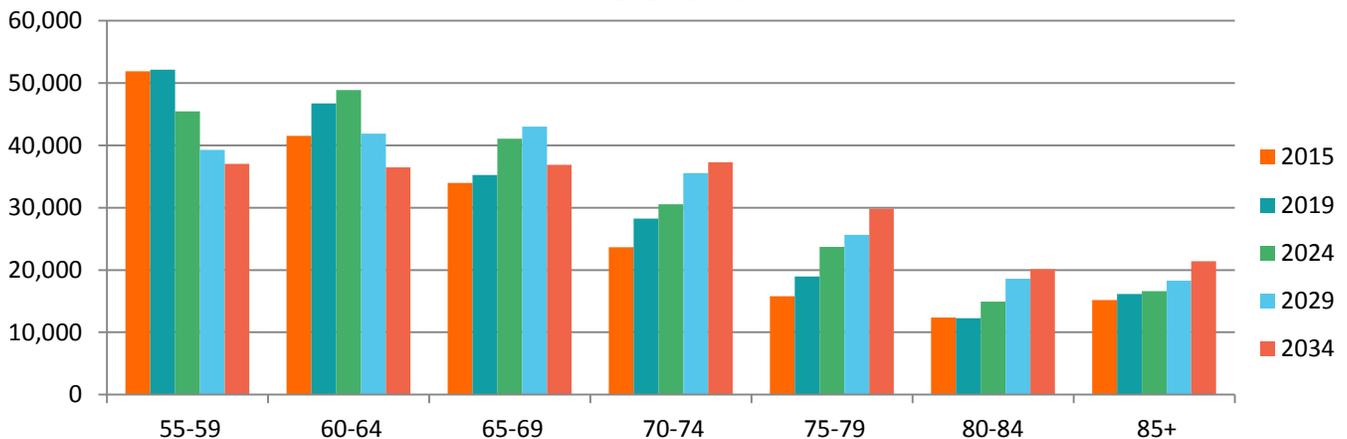


Source: US Census Bureau; New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research

*The 70 and up population is projected to grow by 2034, whereas the 55-64 will shrink slightly.*

Looking at the smaller age cohorts reveals that the growth of the older Monmouth County population will occur primarily in the 70 and older cohort. In 2015, the 70 and above cohort made up 11% of the population, by 2034 this will increase to 16%. Figure 4 shows that all the 70 and older cohorts, "70-74," "75-79," "80-84," and "85 & Over," will see steady growth into 2034. The "65-69" cohort is projected to peak in 2029, and then decline. The younger "55-59" cohort will peak in 2019 and then decline.

**Figure 4: Projected Growth of 55 and Over Population by Age Group, Monmouth County 2015-2034**



Source: US Census Bureau; New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research

**Disabilities faced by Monmouth County’s 65 and older population.**

The American Community Survey provides estimates for individuals who have disabilities. An individual is counted as having a disability if they fall into one of six disability types. The following is a list of the types and their definitions according to the American Community Survey:

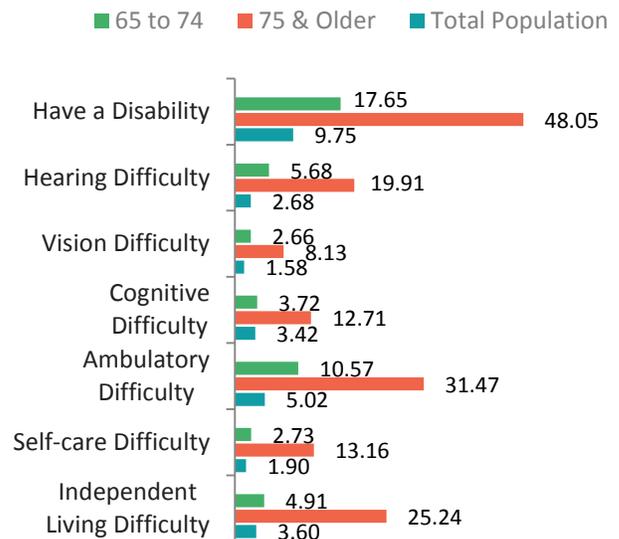
- ▶ *Hearing difficulty:* deaf or having serious difficulty hearing
- ▶ *Vision difficulty:* blind or having serious difficulty seeing, even when wearing glasses
- ▶ *Cognitive difficulty:* Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions
- ▶ *Ambulatory difficulty:* Having serious difficulty walking or climbing stairs
- ▶ *Self-care difficulty:* Having difficulty bathing or dressing
- ▶ *Independent living difficulty:* Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor’s office or shopping

Data for disabilities is only collected for the noninstitutionalized population, therefore it does not include those living within nursing homes or in-patient hospice facilities. The U.S. Census Bureau defines institutionalized population as: “People who are primarily ineligible, unable, or unlikely to participate in the labor force while residents of institutional group quarters. The institutionalized population is persons residing in institutional group quarters such as adult correctional facilities, juvenile facilities, skilled-nursing facilities, and other institutional facilities such as mental (psychiatric) hospitals and in-patient hospice facilities.”

**The 65 to 74 age cohort has a disability rate 1.8 times higher than the general population, the 75 and older cohort has a disability rate 4.9 times higher.**

Figure 5 shows the disability rate per 100 persons for the total noninstitutionalized population, aged 65 to 74 populations, and the 75 and older population. As the figure shows, for all disability types the 75 and older group has the highest disability rate, with the largest disparity is in those reporting a self-living difficulty. Overall, around 48% of those aged 75 or older self-reported a disability, with ambulatory difficulty being the most common.

**Figure 5: Disability and Type of Disability Rate per 100 Persons for Monmouth County, 2011-2015**

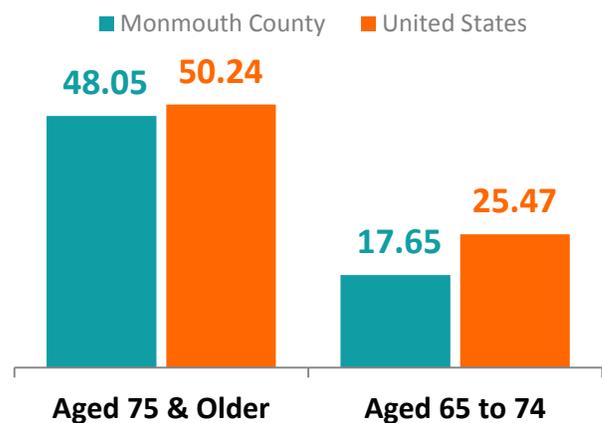


Source: 2015 American Community Survey 5-Year Estimates

**Monmouth County’s 65 to 74 population has a lower disability rate compared to the United States.**

Figure 6 shows the disability rate for the 65 to 74 and aged 75 and older age groups for Monmouth County and the United States. As the figure shows, Monmouth County’s disability rate for the 65 to 74 age cohort is 30% less than that of the United States.

**Figure 6: Disability Rate for Monmouth County and United States per 100 Persons, 2011-2015**



Source: 2015 American Community Survey 5-Year Estimates

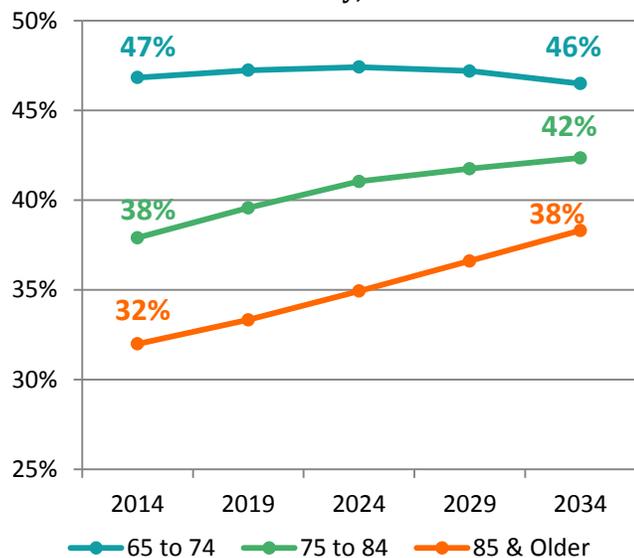
**Nationwide, the health of those older populations may be worse than what it was 10 years ago.**

The health of older Americans today may be getting worse. A study conducted by the University of Michigan measured the percentage of the 58-60 population with a limitation on activity of daily living, such as bathing, eating, dressing, walking across room, or getting out of bed. The study found that at the age of 58 to 60 those born between 1933 and 1937 had a limitation on activity of daily living rate of 8.8%. However, for those born between 1943 and 1954, a higher 12.5% reported a limitation on activity of daily living at the same age<sup>2</sup>.

**Male Baby Boomers are projected to make up a large proportion of the 75 and older ages.**

Men have historically had shorter life expectancies than women have, however in recent years this gap has been narrowing.<sup>3</sup> As a result, by 2034 the ratio of males to females in Monmouth County will increase, especially among those aged 75 and older. In 2014 males made up 32% of the 85 and older population, this is projected to increase to 38% by 2034 (see Figure 7). One possible outcome of this increase is fewer households with older women living alone. This trend has already begun according to a report by Pew Research Center, which found that the percent of women living alone went from 38% in 1990 to 32% in 2014. In contrast however, the number of men living alone increased from 15% to 18% over the same period.<sup>4</sup>

**Figure 7: Percent of Population that is Male for Selected Age Cohorts, Monmouth County, 2014 - 2034**

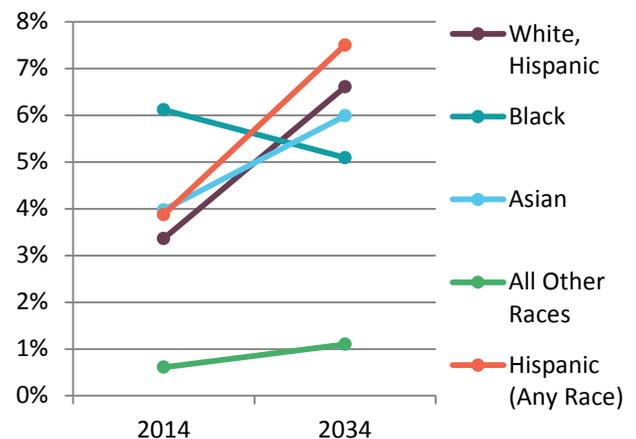


Source: New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research

**The 2034 65 and older population will be more racially diverse than the current 65 and older population, with Hispanic Whites seeing the most growth.**

Diversity is projected to increase for Monmouth County's 65 and older population. In 2014, the 65 and older population was 86% White, non-Hispanic, by 2034 this will decrease to 81%. In contrast white Hispanics, Asians, and Other races will increase as a percentage of the 65 and older population. White Hispanics will see the largest growth, making up 7% of the 65 and older population in 2034, compared with making up only 3% in 2014. The 65 and older Hispanic population, which includes all other races, will also increase from 4% of the population in 2014 to 8% in 2034 (see Figure 8). While diversity is increasing among the 65 and older population, it is still lower compared to the total population.

**Figure 8: Racial Breakdown of 65 and Older Population, Monmouth County, 2014 - 2034**

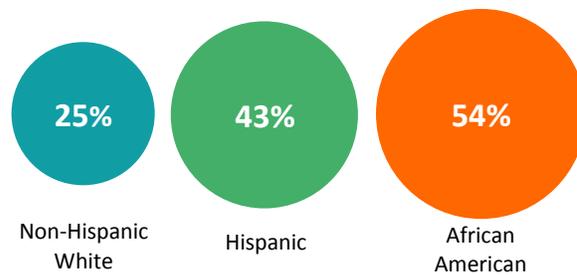


Source: New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research

***Non-Hispanic Whites aged 75 and older are less likely to never drive compared to African Americans and Hispanics.***

The increase in older Hispanic could result in more demand for non-automobile travel services. A 2014 survey by AAA found that Hispanics and African Americans aged 75 and older had a significantly lower driving rate than non-Hispanic Whites did.<sup>5</sup> While only 25% of non-Hispanic Whites never drove, 43% of Hispanics and 54% of African Americans reported the same (see Figure 9).

**Figure 9: Percent of 75 and Older Population Who Reported They Never Drive, by Race, 2015**



Source: AAA American Driving Survey

# The Location of Monmouth County's 65 and Older Populations

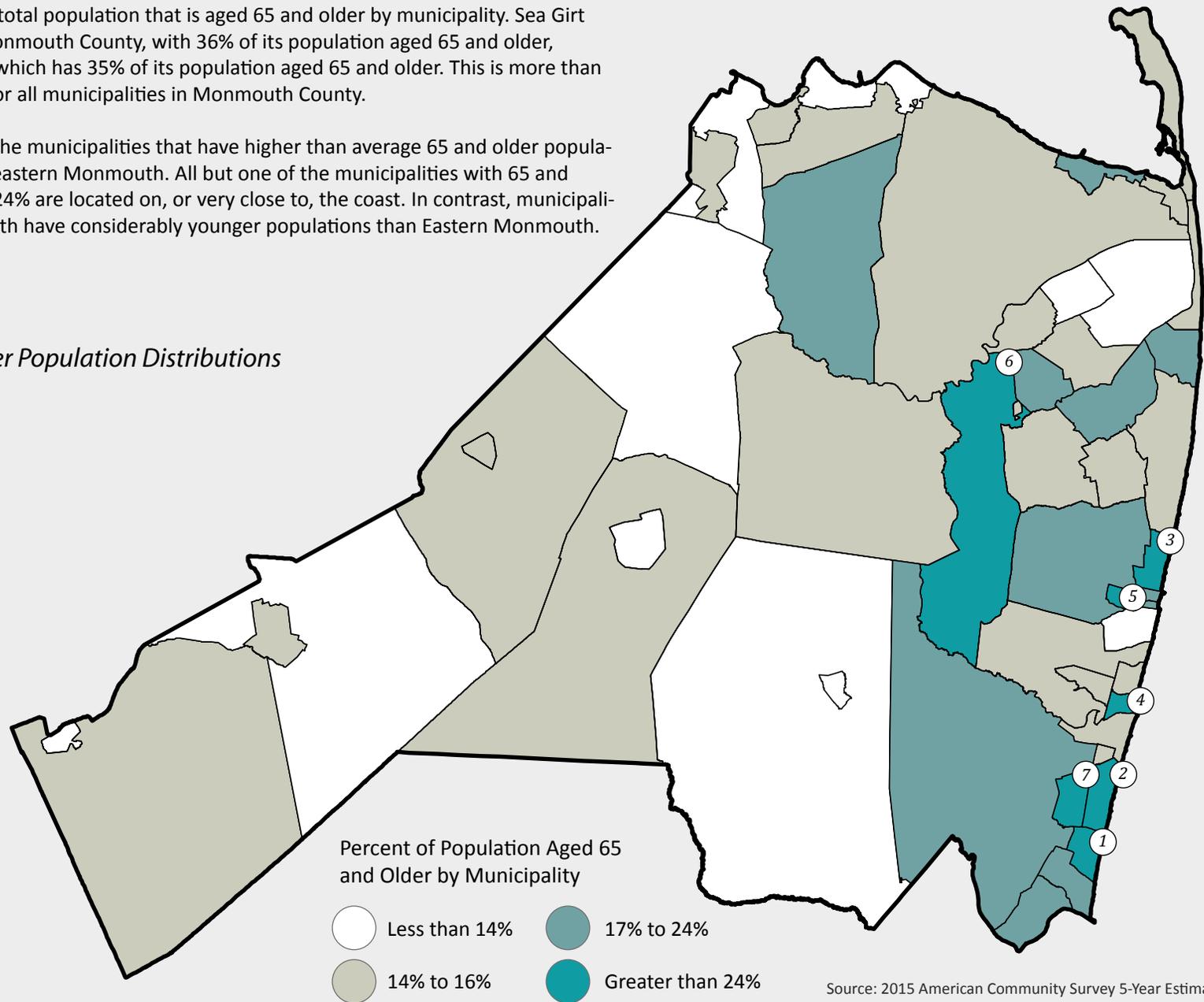
Map 1: Percent of Population that is 65 and Older, by Municipality

Map 1 shows the percent of the total population that is aged 65 and older by municipality. Sea Girt has the highest proportion of Monmouth County, with 36% of its population aged 65 and older, followed closely by Spring Lake, which has 35% of its population aged 65 and older. This is more than double than the average (17%) for all municipalities in Monmouth County.

This map also reveals that all of the municipalities that have higher than average 65 and older population distributions are located in eastern Monmouth. All but one of the municipalities with 65 and older distributions greater than 24% are located on, or very close to, the coast. In contrast, municipalities located in Western Monmouth have considerably younger populations than Eastern Monmouth.

## Towns with 65 and Older Population Distributions Greater than 24%

1. Sea Girt
2. Spring Lake
3. Deal
4. Avon-By-The-Sea
5. Interlaken
6. Tinton Falls
7. Spring Lake Heights



Source: 2015 American Community Survey 5-Year Estimates

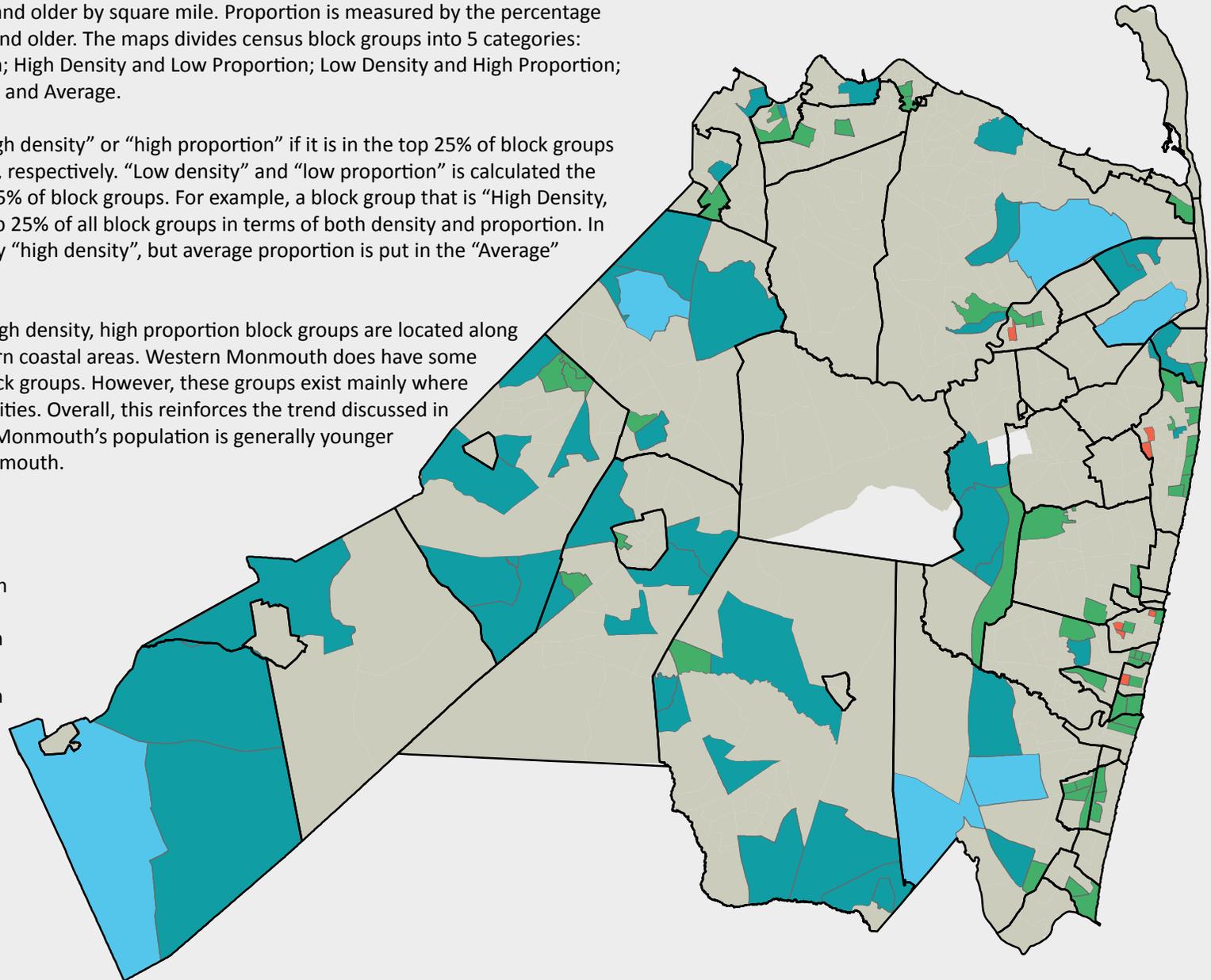
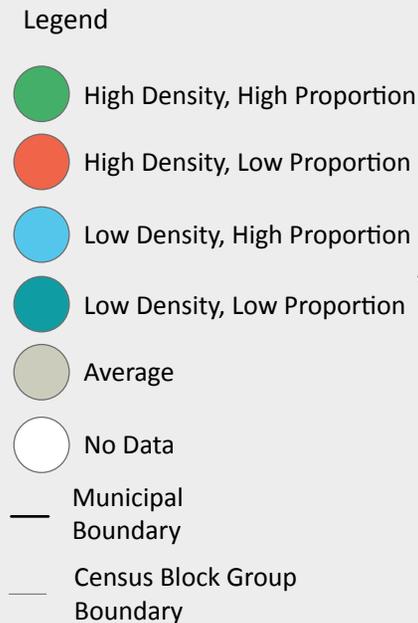
# The Location of Monmouth County's 65 and Older Populations

Map 2: Density and Proportion of 65 and Older Population, by Block Group

Map 2 combines two measures of data normalization: density and proportion. Density is measured by total number of people aged 65 and older by square mile. Proportion is measured by the percentage of a block group that is aged 65 and older. The maps divides census block groups into 5 categories: High Density and High Proportion; High Density and Low Proportion; Low Density and High Proportion; Low Density and Low Proportion; and Average.

A block is considered to have “high density” or “high proportion” if it is in the top 25% of block groups in terms of density or proportion, respectively. “Low density” and “low proportion” is calculated the same, except using the bottom 25% of block groups. For example, a block group that is “High Density, High Proportion” is within the top 25% of all block groups in terms of both density and proportion. In contrast a block group that is only “high density”, but average proportion is put in the “Average” category.

Map 2 shows that most of the high density, high proportion block groups are located along the coast, specifically the southern coastal areas. Western Monmouth does have some high density, high proportion block groups. However, these groups exist mainly where there are age-restricted communities. Overall, this reinforces the trend discussed in the previous map, that Western Monmouth’s population is generally younger and less dense than Eastern Monmouth.



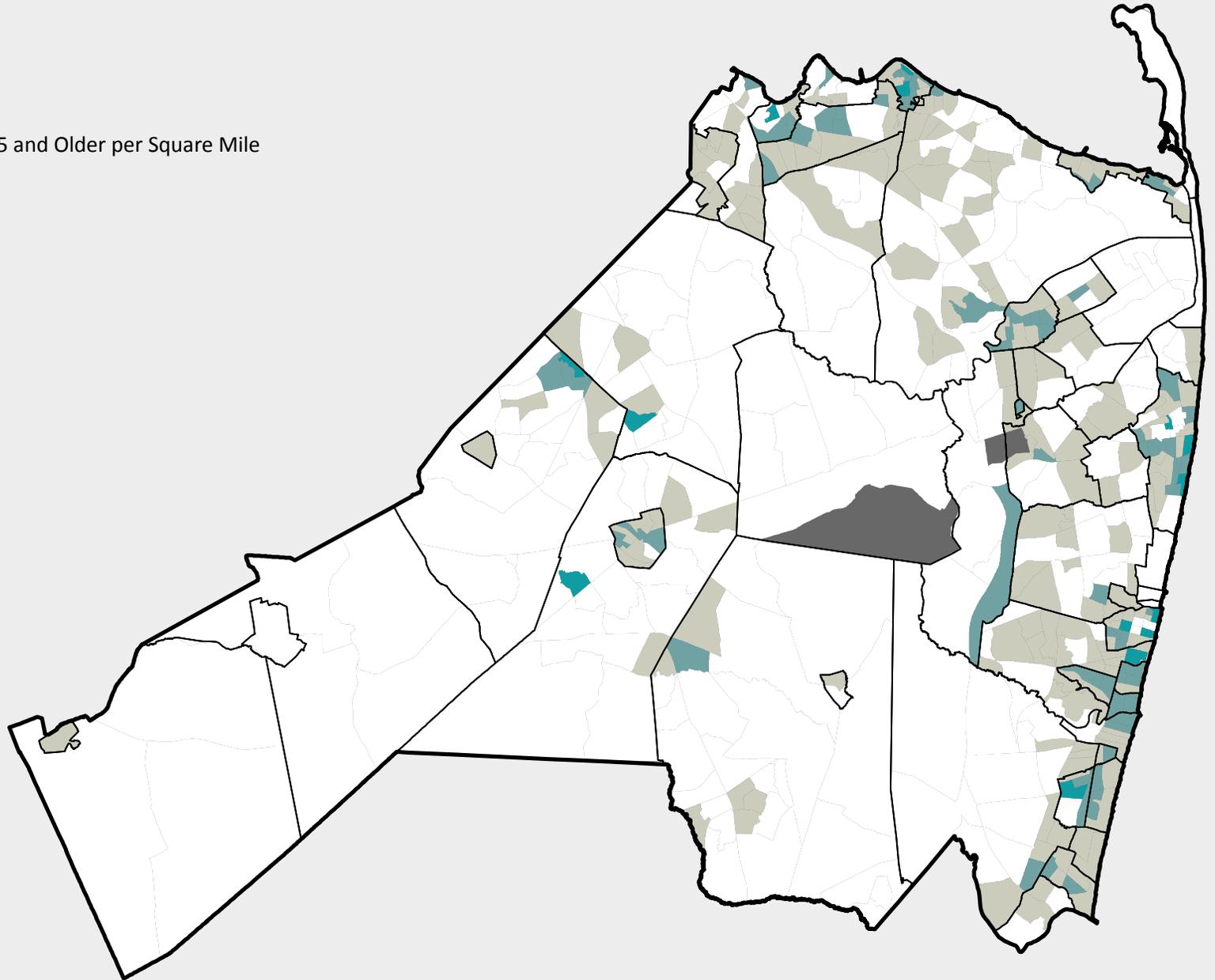
Source: 2015 American Community Survey 5-Year Estimates

# The Location of Monmouth County's 65 and Older Populations

Map 3: Density of 65 and Older Population, by Block Group

Map 3 shows the density of people aged 65 and older per square mile by census block group.

Number of People Aged 65 and Older per Square Mile  
by Block Group



Source: 2015 American Community Survey 5-Year Estimates

# The Aging Population Bubble

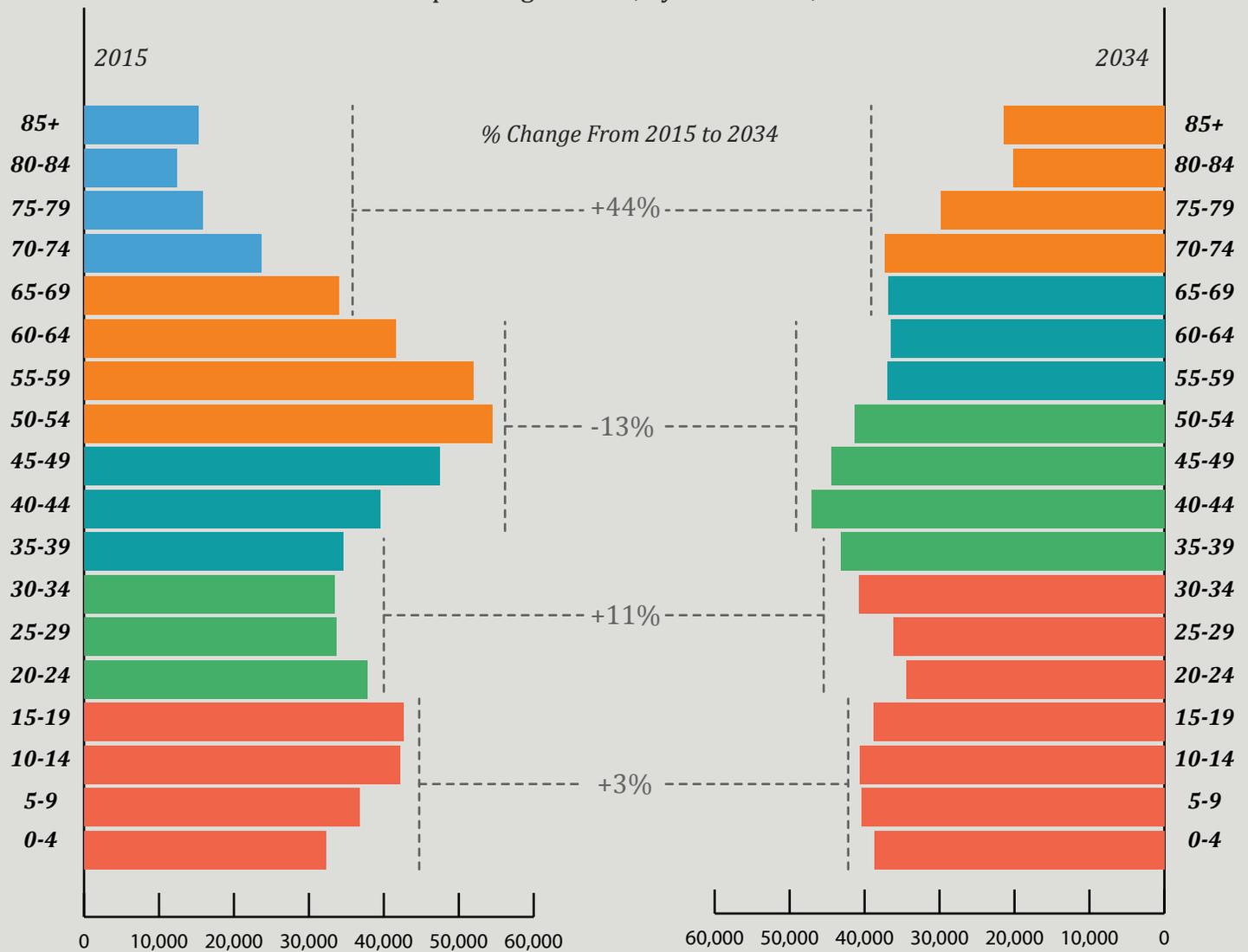
The growth of the 65 and older population is unprecedented for Monmouth County, and is driven primarily by a very large Baby Boomer Generation. However this growth may only be temporary as Generation X is 28% smaller than the Boomer Generation, according to the 2010 census. In addition, by 2034 the 40-64 age cohort is projected to be 13% smaller than the same cohort today. Therefore, without an increase in the in-migration rate of younger people, the population aged 65 and older is likely to shrink in the 25 years after 2034.

The charts below show the number of people by age cohort in 2015 and 2034, by generation.

## Generations Defined

- Silent Generation (Born 1928 to 1945)
- Baby Boomer Generation (Born 1946 to 1964)
- Generation X (Born 1965 to 1980)
- Millennial Generation (Born 1981 to 1997)
- Generation Z (Born After 1981)

Number of People in Age Cohort, by Generation, 2015 and 2034



Source: U.S. Census Bureau Annual Estimates of the Residential Population; New Jersey Department of Labor and Workforce Development's Division of Economic and Demographic Research

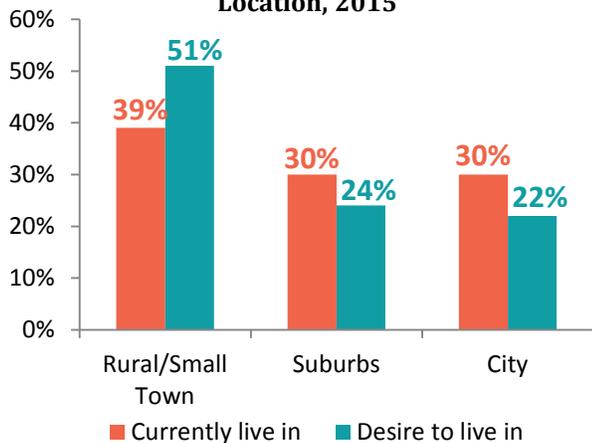
# Housing Overview

## **What are the housing preferences of the current and future 65 and older population, and what housing is available now?**

### **Nationwide, for the Boomer generation there is a mismatch between where they currently live and where they desire to live.**

A 2015 survey conducted by the Urban Land Institute found that the Baby Boomer Generation (those aged 53 to 71 in 2017) show a strong desire to live in more rural or small town areas. When asked where they desired to live in the next five years Boomers indicated that they would like to locate away from cities or suburbs and closer to rural areas or small towns. The survey found that currently, 39% live in a rural area or small town, but 51% desire to live there. In contrast, suburbs and cities are the current location of 60% of the boomer population, but these same locations are only 46% of the desired location (see Figure 10). This indicates that if Boomers choose to move, it will likely be to a more rural/small town area. In addition, the survey also found that if they do decide to move, they are likely to move into smaller homes.<sup>6</sup>

**Figure 10: Current Location of Baby Boomer Generation vs. Desired Location, 2015**



Source: Urban Land Institute Survey of Views on Housing, Transportation, and Community

### **Walkable communities are desired, but not at the expense of privacy.**

While, older generations prefer to live in less dense areas, walkable communities still remain an important asset. When asked which community is more desirable,

a walkable community with small yards, or a car oriented community with large yards, 51% vs 44% of Boomers and 48% vs 43% of the Silent Generation (those aged 72 to 89 in 2017) chose the walkable community. However, when asked to choose between a walkable neighborhood that has attached homes or a car oriented community with detached homes, both Boomers and the Silent Generation preferred the latter.<sup>7</sup>

These responses point towards a type of community that is difficult to achieve: one that is both walkable for a majority of residents and still maintains the privacy of a single family house. This might be especially difficult for Monmouth County municipalities who have already developed into car-oriented suburbs and whose zoning codes would restrict interspersing commercial activities among single family neighborhoods.

### **Most people over 45 prefer to “Age in Place” rather than move to a different home or living facility, however current housing is not conducive to this.**

Aging in place, defined by The Centers for Disease Control and Prevention (CDC) as “the ability to live in one’s homes and community safely, independently, and comfortably, regardless of age, income, or ability level,” is preferred by 73% of the 45 and older population according to a 2010 AARP survey.<sup>8</sup>

However, being able to achieve this requires that homes are age in place friendly. This means they have the ability to or already are modified for use as people become more elderly. Some key features include: no-step entry, single-floor living, extra-wide doorways and halls, accessible electrical controls and switches, and lever-style door and faucet handles.

However, most housing in the United States do not include these features. A 2014 Harvard Joint Center for Housing Studies Report found that while 90% of housing had at least one of these features, just 1% of housing in the United States have all five of these accessibility features. The most common features, was single-floor living with 76% of housing having it, followed by accessible electrical controls with 44%.<sup>9</sup> Without these features, independent living can become difficult and increase caregiver burden<sup>10</sup>.

For the aging population of the future this is particularly problematic as the number of caregivers may be

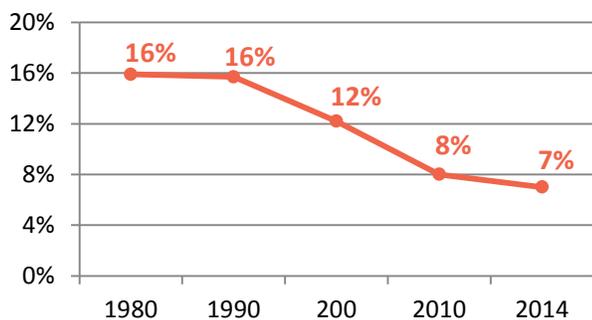
smaller than it is today. A study by the AARP found that the “caregiver support ratio” will decline as the Baby Boomer generation ages. The caregiver support ratio is the number of potential care givers, those aged 45 to 64, for each person aged 80 and older. In 2010, this ratio was more than 7 potential caregivers for every person in the United States. By 2030, this ratio is projected to decline to 4 to 1, and 3 to 1 in 2050, when all Boomers will be in the high-risk years of life.<sup>11</sup> Additionally, for the younger Baby Boomer population, those aged 50 to 59, 16% have no children they may rely upon to take of them.<sup>12</sup>

The inability to take care of oneself and having no family caregiver means a higher reliance on health aides. However, this presents other risks. In addition to putting additional financial burden on fixed income adults, a report from the ALICE institute suggests that the low income wages these positions pay may lead to poor quality caregiving and potentially abuse.<sup>13</sup> Elder abuse is already on the rise for both the nation and New Jersey.<sup>14</sup>

**The number of people 80 and older living in a nursing home decreased from 16% in 1990 to 7% in 2014.**

Despite most housing not offering age in place amenities, many older adults are remaining in the home longer than in previous years. A 2016 Harvard Joint Center for Housing Studies Report found that the share of people aged 80 and over who are living in group homes, such as nursing care facilities, has dropped from 16% in 1990 to 7% in 2014 (see Figure 11). The main reasons for this decline are continuous gains in health and longevity, an increased prevalence and availability of at-home health care, and age-focused housing with services, such as independent and assisted living facilities.<sup>15</sup>

**Figure 11: Share of Population Aged 80 and Over Living In Group Homes**



Source: Harvard Joint Center for Housing Studies

**New housing in Monmouth County is increasingly in the form of single family age-restricted communities.**

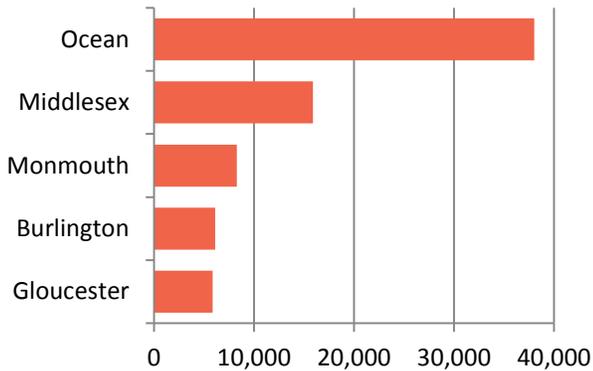
Age restricted single family housing developments are increasingly popular in Monmouth County. In 2016, 40% of all subdivided lots were for active adult age-restricted housing<sup>16</sup>.

There are three types of age-restricted communities that are designed for older populations who can still live independently:

- ▶ **Active Adult Age-Restricted Communities:** Planned real estate development’s that require at one occupant to be 55 years or older and no one under the age of 19 to reside in the community. These communities typically provide recreation activities such as club houses, tennis courts, or golf courses. With the exception of an age restriction, age-restricted communities are indistinguishable from other planned unit developments.
- ▶ **Continuing Care Retirement Communities (CCRC):** Age-restricted retirement communities that also offer a “continuum of care” system that allows for assisted-living and nursing-level care as residents age. Residents are required to sign a contract with CCRC’s that outline the services they will receive, and how they will pay. These services are typically very expensive.
- ▶ **Age-Restricted Affordable Housing:** Affordable housing that is restricted to those aged 55 or older. In order to qualify, earnings must be below specified levels or income standards set by the federal government. Income standards are different for each county and are based on household size.<sup>17</sup>

Data from the Department of Community Affairs shows that Monmouth County has the third most age restricted housing units, surpassed only by Ocean and Middlesex County (see Figure 12).<sup>18</sup>

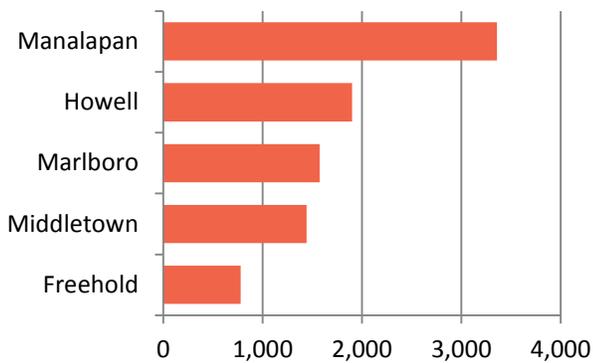
**Figure 12: Total Number of Active Adult Age-Restricted Housing Units, by Municipality, Top 5, as of 2016**



**Manalapan Township has more than 25% of active adult age-restricted units.**

A majority, 51%, of Monmouth County’s 53 municipalities have at least one active adult age-restricted community. However, the location of these communities is highly concentrated with the top 10 municipalities containing 82% of the total 12,464 units. Manalapan has by far the most units, with 3,359 total units. Additionally, Manalapan is also the location of the largest active-adult age restricted community, Covered Bridge, located on Route 9.

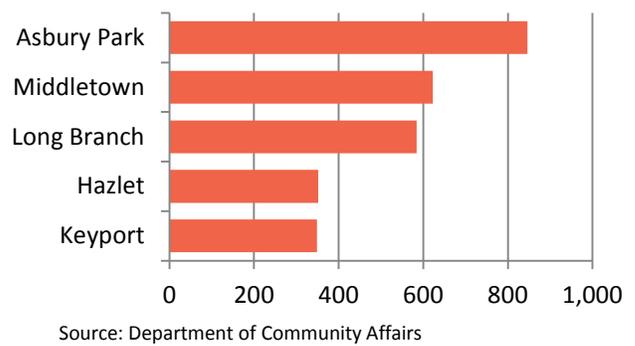
**Figure 13: Total Number of Active Adult Age-Restricted Housing Units, by Municipality, Top 5, as of 2016**



**Age-Restricted Affordable Housing is less concentrated than active adult communities are.**

Around 51% of Monmouth County municipalities have age-restricted affordable housing developments. Asbury Park has the most containing 13% or 846 of the total 6,559 units in the County.

**Figure 14: Total Number of Age-Restricted Affordable Housing Units, by Municipality, Top 5, as of 2016**

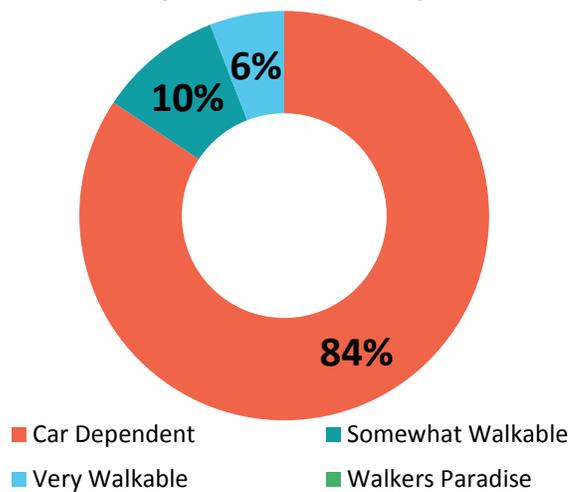


**The vast majority of active adult age-restricted communities are located in car dependent locations.**

Active adult age-restricted communities are overwhelmingly located in car dependent areas. Only 3 or 6% these communities are located in areas that are considered very walkable. Another 10% are located in areas that are somewhat walkable.

Being located in a car-dependent area also creates issues with aging in place as accessing essential services and recreational activities may become difficult. While many older adults do continue to drive, 61% limited their driving to certain hours of the day, and 21% stated that they frequently or occasionally miss out on desired activities because of driving limitations.<sup>19</sup>

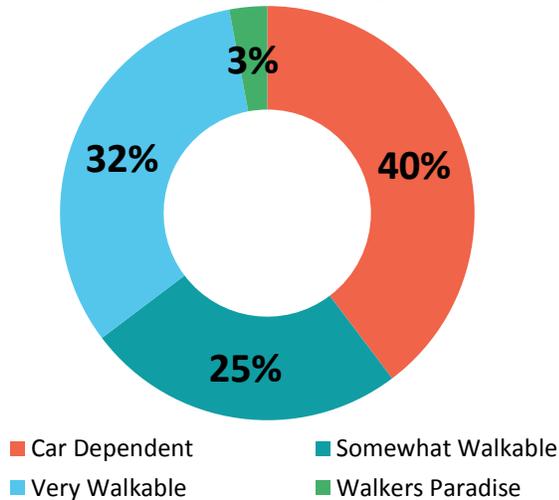
**Figure 15: Walkability of Active Adult Age-Restricted Housing**



**Age-restricted affordable housing is more likely to be located in walkable areas, however there are many in car dependent areas.**

Only 35% of age-restricted affordable housing developments are located in very walkable or walker's paradise communities. A larger, 40%, are located in car dependent areas. This can be problematic as low income households are more likely to live in zero car households.<sup>20</sup>

**Figure 16: Walkability of Age-Restricted Affordable Housing**



**Active adult age-restricted communities lack age in place amenities.**

Houses that have small barriers like steps leading up to the front door, or staircases with no elevators can lead to increased difficulty living alone and increased risk of falling. A review of 21 single family active-adult age restricted communities in Monmouth County found that many have homes lacking important accessibility features. A total of 18, or 85% of single family homes do not have no-step entry. Another 85% do not have single floor living, and no elevator. A smaller 71% had no single floor living and no-step entry.

Of the 12 townhome active-adult communities reviewed 8 had the master bedroom located on the second floor, and 9 did not have no-step entry. A total of 7 of these communities had units that had the master bedroom on the second floor and did not have no-step entry.

**Value of Active Adult Age-Restricted Communities is sometimes higher than comparable non-restrictive properties; however this value may decline in the future.**

Nationwide age restricted housing is becoming increasingly popular, and as the number of people aged 55 and older continues to grow, so will demand. This increase is already starting to affect some markets with brokers complaining of shortages and communities using lottery systems for new homes<sup>21</sup>. Despite their popularity, very few 55 and older households actually live in them, only 2.8% as of 2009 according to Met Life<sup>22</sup>.

This popularity has resulted in age restricted housing sometimes being sold at a premium when compared to similar properties, even after controlling for other variables. A 2010 study found that imposing an age restriction can increase the value from anywhere between 10.5% and 12.7%<sup>23</sup>. A 2004 study found that when an age restricted community in Arizona lost its restricted status a loss of value occurred.<sup>24</sup>

However, this increase in value may be temporary, as the number of potential buyers in Monmouth County decreases. As pointed out earlier, for Monmouth County the 55 and older cohort is only projected to increase for the next 12 years, after which it will decline. This trend is also true of the entire State. This decline in the 55 and older market can potentially reduce the value of this housing. A 2012 study found that markets that have a high senior per apartment ratio are associated with a discount of age-restricted apartment value.<sup>25</sup>

Although outside populations may purchase these houses later on, this is unlikely as most moving occurs locally. Data from the American Community shows that from 2011 to 2015 58% of those aged 55 and older who moved into Monmouth County came from another location within Monmouth County and another 22% came from within the State.<sup>26</sup>

Additionally, this decline in value is highly likely to occur if there is another decline in the housing market. A 2010 study of Broward County, Florida age-restricted condominium found that between 2005 and 2007, a time when the housing market was in a steep downturn, age-restricted units were discounted 17% to 23% to comparable properties. The main reason for this higher loss of value was that older populations are relatively more sensitive to equity loss than younger

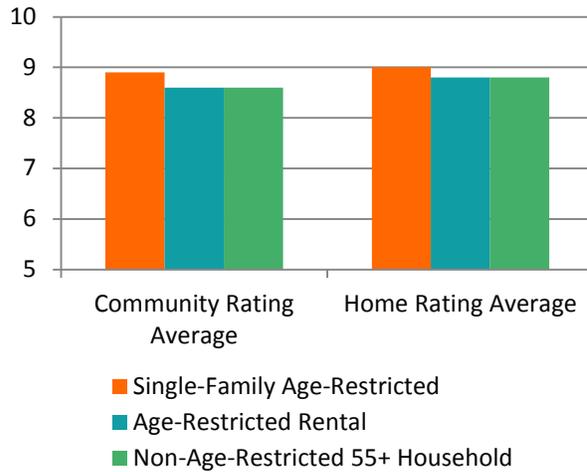
homeowners, mainly due to limited remaining lifetime to wait.<sup>27</sup>

These factors mean that purchasing an age-restricted home can be a somewhat risky decision, especially if the home lacks important accessibility features. If residents find they need to sell their homes in order to move into a more accessible house, assisted living facility, or nursing home, they might have trouble doing so. This can lead to considerable hardship.<sup>28</sup>

**Active adult age-restricted communities have high level of resident satisfaction.**

However, despite possible deficiencies, age restricted communities do have high levels of overall community and home satisfaction. A report from Met Life found that single-family age-restricted housing rates slightly higher in both community and home satisfaction, compared with age-restricted rentals and non-age-restricted housing. Age-restricted rentals scored the same as non-age-restricted.

**Figure 17: Home and Community Satisfaction for 55 and Over Population by Community Type**



Source: Met Life

# Location of Age-Restricted Communities in Monmouth County

Map 4: Location and Walk Score of Three Types of Age-Restricted Communities

The following map shows the location of three different types of Age Restricted Communities and their corresponding Walk Scores. As the map shows, age restricted communities are located all throughout the County.

Walk Scores were provided by WalkScore.com. Scores are calculated by combining potential walk routes for an address with locations of amenities necessary for daily errands. Scores are between 1 and 100, with 100 being the most walkable, where daily errands require no vehicle, and 0 being car-dependent, where every errand requires a car. Table 1 summarizes these scores.

**Table 1: Walk Score Definitions**

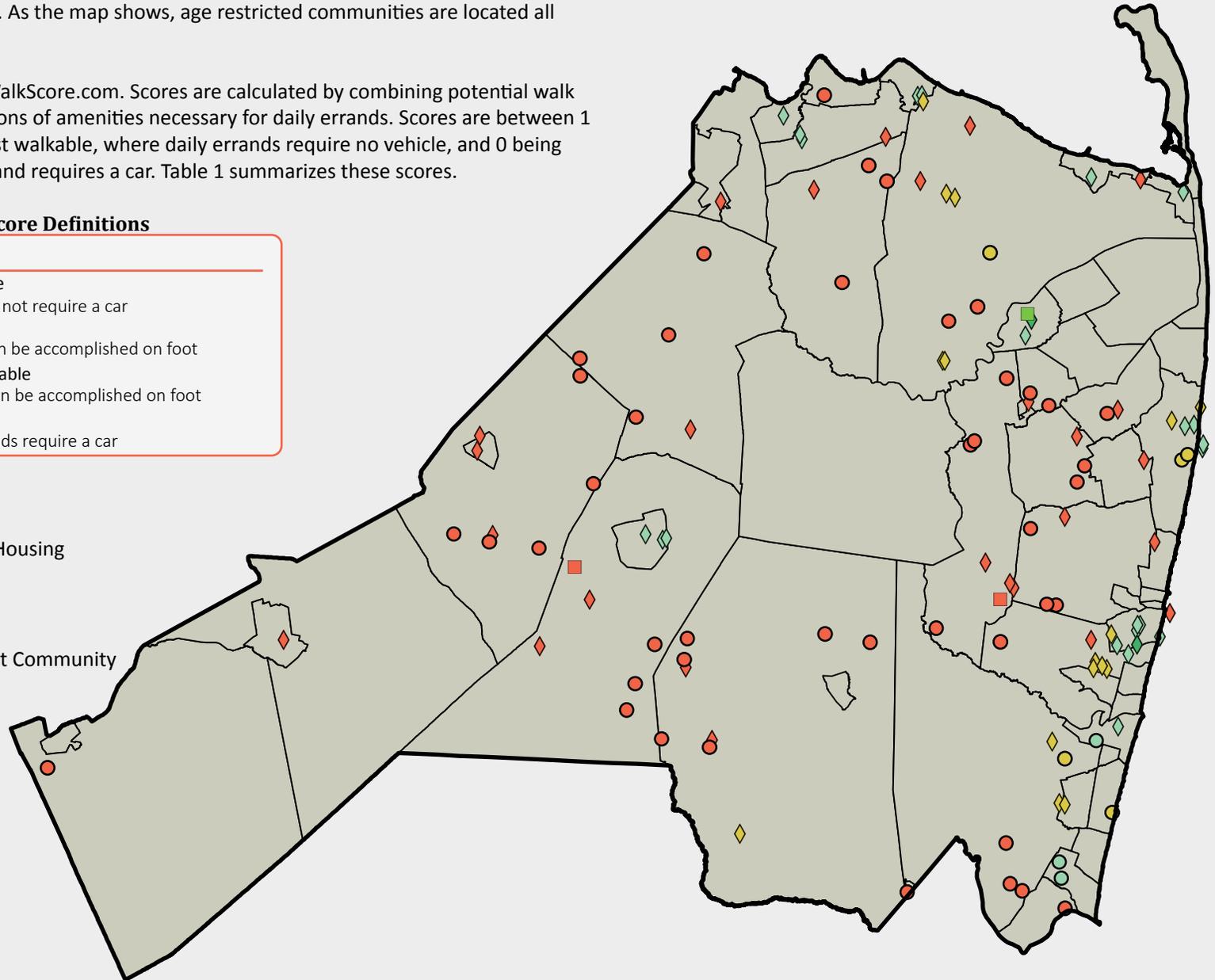
| Walk Score | Description  |
|------------|--|
| 90 - 100   | <b>Walkers Paradise</b><br>Daily errands do not require a car        |
| 70 - 89    | <b>Very Walkable</b><br>Most errands can be accomplished on foot     |
| 50 - 69    | <b>Somewhat Walkable</b><br>Some errands can be accomplished on foot |
| 0 - 49     | <b>Car-Dependent</b><br>Most or all errands require a car            |

**Type of Housing**

-  Age Restricted Affordable Housing
-  Age Restricted Community
-  Continuing Care Retirement Community

**Walk Score**

-  Car Dependent
-  Somewhat Walkable
-  Very Walkable
-  Walker's Paradise



Source: WalkScore.com

# Isolation Metric

## What are the transportation needs of the current and future 65 and older population?

Like accessible housing, transportation is another essential element for older adults to be able to age in place. For most Americans the car is the most popular mode of transportation with 88% of all trips being made by the private automobile.<sup>29</sup> Monmouth County is no exception to this trend with 82% of its residents using a car, truck or van to get to work according to the U.S. Census Bureau.<sup>30</sup> For residents of Monmouth County, having a car enables access to most services, while lacking or not being able to drive a car is highly limiting. Alternatives to driving are therefore imperative for the non-driving population to be able to access services, recreation amenities, and social activities.

As the County population continues to age, more and more residents will lose the ability to drive safely, and risk becoming isolated. A 2002 study in the American Journal of Public Health found that, on average, men aged 70 to 74 will outlive their ability to drive safely by 6 years. For women who have a longer life expectancy, this number jumps to 10 years.<sup>31</sup> And while the most common reason for this driving cessation is medical, financial reasons can also be responsible.<sup>32</sup>

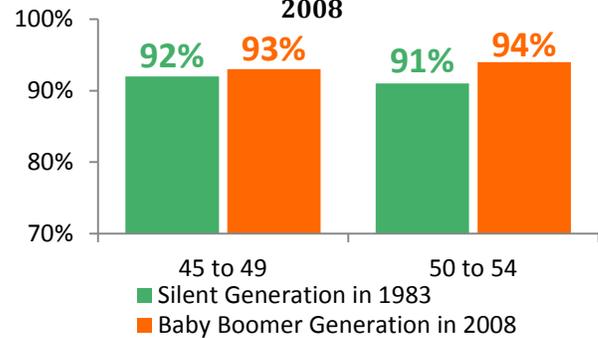
For older populations, not being able to drive highly restricts participation in the community and ability to access essential services. A report from the Surface Transportation Policy found that non-drivers take 15% fewer trips to the doctor, 59% fewer shopping trips and visits to restaurants, and 65% fewer trips for social, family, and religious activities.<sup>33</sup>

Losing the ability to drive does more than limit access to services. Driving cessation is connected to a variety of health problems, most commonly depression<sup>34</sup>, and reductions in social networks.<sup>35</sup> This makes mobility an important issue for the mental health and well-being of Monmouth County's older residents.

Overall, 30% of adults aged 75 and older report that they never drive<sup>36</sup>. This is a trend that might continue into the future as the Baby Boomer generation ages. One indication of this is the driver license rate of Baby Boomers now compared with the Silent Generation at the same age. The percentage of the Silent Generation (those aged 72 to 89 in 2017) that was licensed to drive when they were 45 to 54 years old is around the same as the license rate for Baby Boomers (those aged 53 to

71 in 2017) at the same age. The license rate for a person aged 45 to 49 and 50 to 54 in 1983 was 93% and 91%, respectively, compared with 93% and 94% for the same age group in 2008. By 2014, the Silent Generation's license rate dropped to 79%. This decline may indicate that the Baby Boomer generation may see a similar decline in license rate by 2034, when the last Baby Boomer turns 70.

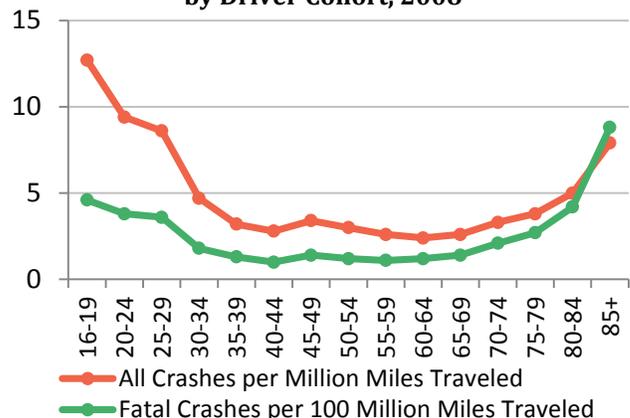
**Figure 18: Proportion of Licensed Drivers by Age in the U.S., 1983 and 2008**



Source: The University of Michigan Sustainable Worldwide Transportation, 2016

In addition, for those who continue to drive, driving not only becomes more difficult, it becomes more dangerous. According to data provided by the U.S. Department of Transportation, both the crash rate per million miles traveled and fatal crash rate per 100 million miles traveled begins to increase after the age of 65, and continues to increase past 85. The fatal crash rate for people 85 and older is the highest for any age cohort. This is in part due to older populations being more vulnerable because of frailty.

**Figure 19: Rate of Passenger Vehicle Crash Involvements Per Mile Traveled by Driver Cohort, 2008**



Source: U.S. Department of Transportation

Non-automobile travel is therefore useful for both those unable to drive, and those who wish to choose a safer alternative. Other mobility options, such as walking or transit, can also be cheaper and thus relieve low income households of burdensome costs that automobiles sometimes impose.<sup>37</sup> In addition, there are many other community benefits to having multimodal transportation options, including: increased safety, more efficient use of space, improved mobility options for those who cannot or will not drive, improved fitness and health, and increases in local economic development.<sup>38</sup>

In order for the County and its Municipalities to prepare for this growth in the 65 and older population it is important to understand where in the County additional transportation services may be of value. In order to identify areas where residents have fewer transportation options, Monmouth County Division of Planning developed a metric to quantify the risk of isolation. This metric, called Isolation Metric, uses six variables that represent the mobility of a location, and therefore represent risk of isolation. The following variables were used:

- ▶ Ability to Walk: Measured through “Walk Score” available at WalkScore.com
- ▶ Car Access: The percentage of households headed by someone 65 or older that have one or more vehicles available
- ▶ Access to Local Bus Service: The percentage of the population within ¼ mile a Local Bus Stop
- ▶ Access to Access Link: The percentage of the population within ¾ of a mile of a local bus route
- ▶ Availability of Municipal Shuttle Service: Living in a Municipality that provides 65 and older transportation
- ▶ Living Alone: The percentage of the 65 and older living alone.

Because not all transportation options are equal in terms of how effectively they can move people the variables were weighted. Transportation options, such as being able to walk, having access to transit, or being able to drive were weighted higher, as they provide more on demand service. Options that require scheduling or are infrequent, such as Access Link and Municipal transportation were weighted lower. Living alone was weighted the lowest, as it in itself is not a transportation option necessarily, however it can be an indicator that there may be someone else in the household

who can provide transportation.<sup>39</sup> Table 1 summarizes these weights:

**Table 1: Isolation Index Variable Weights**

| Variable                                  | Weight |
|---|--------|
| WalkScore                                 | 4.5    |
| Car Access                                | 2      |
| Access to Local Bus Service               | 3      |
| Access to Access Link                     | 1.5    |
| Availability of Municipal Shuttle Service | 1.5    |
| Living Alone                              | 1      |

### **What this metric does not tell us about the County?**

The isolation metric is a useful tool for locating places that have few transportation options, and thus a higher risk of people being or becoming isolated and therefore suffering from its associated health risks. However, it only provides insights for the variables that are used. For example, it does not measure family members or other caregivers who live nearby and are able to provide transportation. And while the metric may show some areas as having very few transportation options, this metric does not include transportation options that all County residents have access to. For example, Monmouth County provides transportation to all 65 and older residents via the SCAT program. In addition, all locations in Monmouth County have taxi, Uber, and Lyft service. EzRide, a nonprofit transportation organization in New Jersey, will even schedule Uber or Lyft rides for seniors who have no smart phone. Since these services cover the entire County they were excluded from the metric as they would not influence the results.

Another variable this metric does not measure is safety of streets or crime rates. While having places to walk to is one aspect of walkability, another is feeling safe walking. Amenities such as traffic calming measures, cross walks, and sidewalks enable pedestrians to feel secure in achieving their daily errands via walking. In addition, living in a low crime area also enables more walk trips. If a pedestrian does not feel safe walking it is unlikely to be a viable mobility option, even when there are destinations that can be reached on foot. Living next to a shop and amenity-rich downtown can still be isolating if people do not feel safe enough to walk to it.

Lastly, since the Walk Score metric is only a measure of being able to achieve errands on foot, it rates small towns such as Allentown, Englishtown, and Farmingdale as car dependent. All three of these towns have sidewalks and main streets that enable residents to walk around, meet with friends or family, and have chance social encounters. However, because most daily errands cannot be achieved on foot, they are considered car dependent.

The following maps summarize the data variables and results of the metric:

## Walk Score

Walkable communities are an important feature that lead to healthier lives. Studies have shown that walkable, mixed-use neighborhood designs encourage more social interaction compared with car-oriented suburbs, which lead to better health outcomes.<sup>40</sup> In addition, living in walkable neighborhoods enables residents to achieve their daily errands by walking or biking.

Using the website Walkscore.com, an average Walk Score was calculated for every census tract within Monmouth County. Walk Scores are calculated by combining potential walk routes for an address with locations of amenities necessary for daily errands. Scores are between 1 and 100, with 100 being the most walkable, where daily errands require no vehicle, and 0 being car-dependent, where every errand requires a car. The table to the right summarizes these scores.

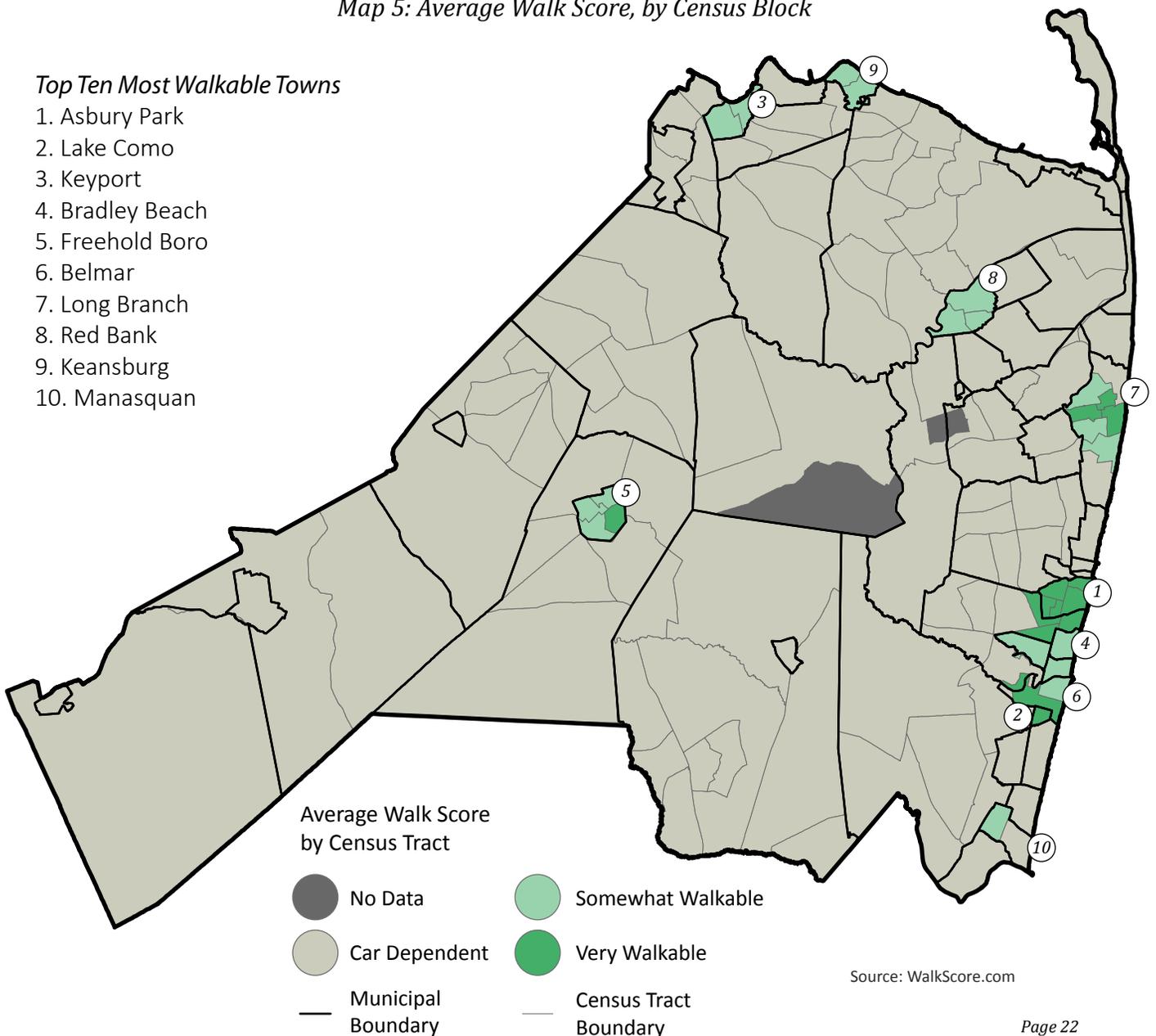
Map 5 shows the average Walk Score for each census tract in Monmouth County. The vast majority, around 77%, are Car-Dependent. Asbury Park is the only municipality to have all census tracts considered “very walkable”. Overall, 5% of the 65 and older population live in “very walkable” census tracts, with another 10% living in “somewhat walkable” census tracts. The remaining 85% live in car-dependent areas. No census tract is considered to be “Walker’s Paradise.”

| Walk Score | Description   |
|------------|---|
| 90 -100    | Walkers Paradise<br>Daily errands do not require a car        |
| 70 - 89    | Very Walkable<br>Most errands can be accomplished on foot     |
| 50 - 69    | Somewhat Walkable<br>Some errands can be accomplished on foot |
| 0 - 49     | Car-Dependent<br>Most or all errands require a car            |

Map 5: Average Walk Score, by Census Block

### Top Ten Most Walkable Towns

1. Asbury Park
2. Lake Como
3. Keyport
4. Bradley Beach
5. Freehold Boro
6. Belmar
7. Long Branch
8. Red Bank
9. Keansburg
10. Manasquan

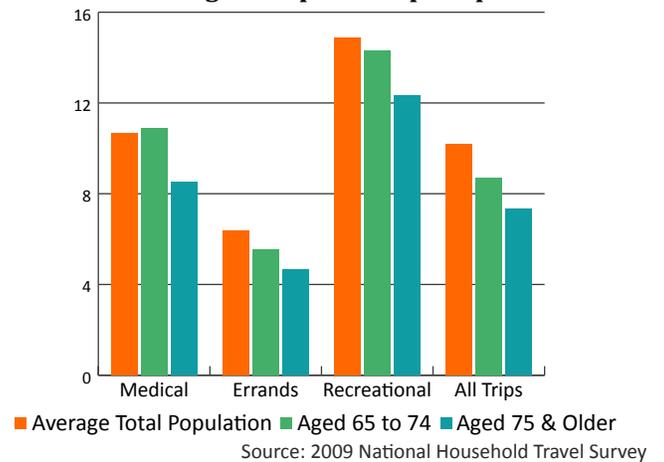


## Car Access

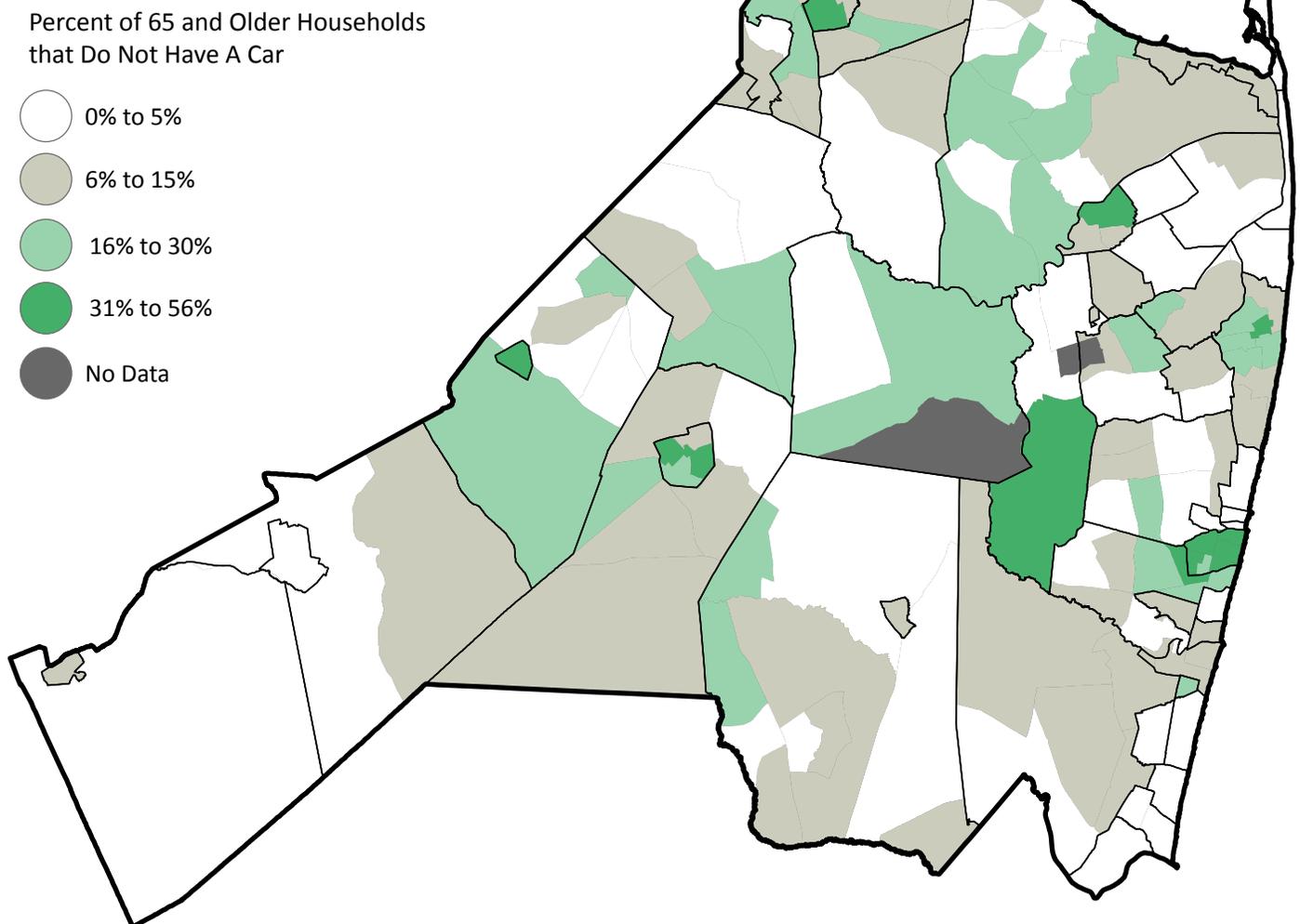
Having access and being able to drive an automobile enables Monmouth County residents to access almost all services. Older adults have been known to change driving habits in order to extend driving. A 2011 survey conducted by AAA found that of the 82% of 65 and older people who still drove, 80% avoided some type of driving condition, with 32% avoiding long trips.<sup>41</sup> However, even after taking into account these changes, older drivers still take trips that are comparable to the general population. The chart on the right shows the average trip length by driver age group and purpose for the total population, those aged 65 to 74, and those aged 75 and older. As the figure shows, those aged 75 and older take trips that are only 28% shorter than the total population.

The following map shows the percentage of households headed by someone 65 or older that do not have access to a vehicle.

**Figure 20: Average Trip Length by Driver Age Group and Trip Purpose**



**Map 6: Percent of Households Headed by Someone 65 or Older that Have A Vehicle Available, by Census Block**



Source: 2015 American Community Survey 5-Year Estimates

## Bus Access

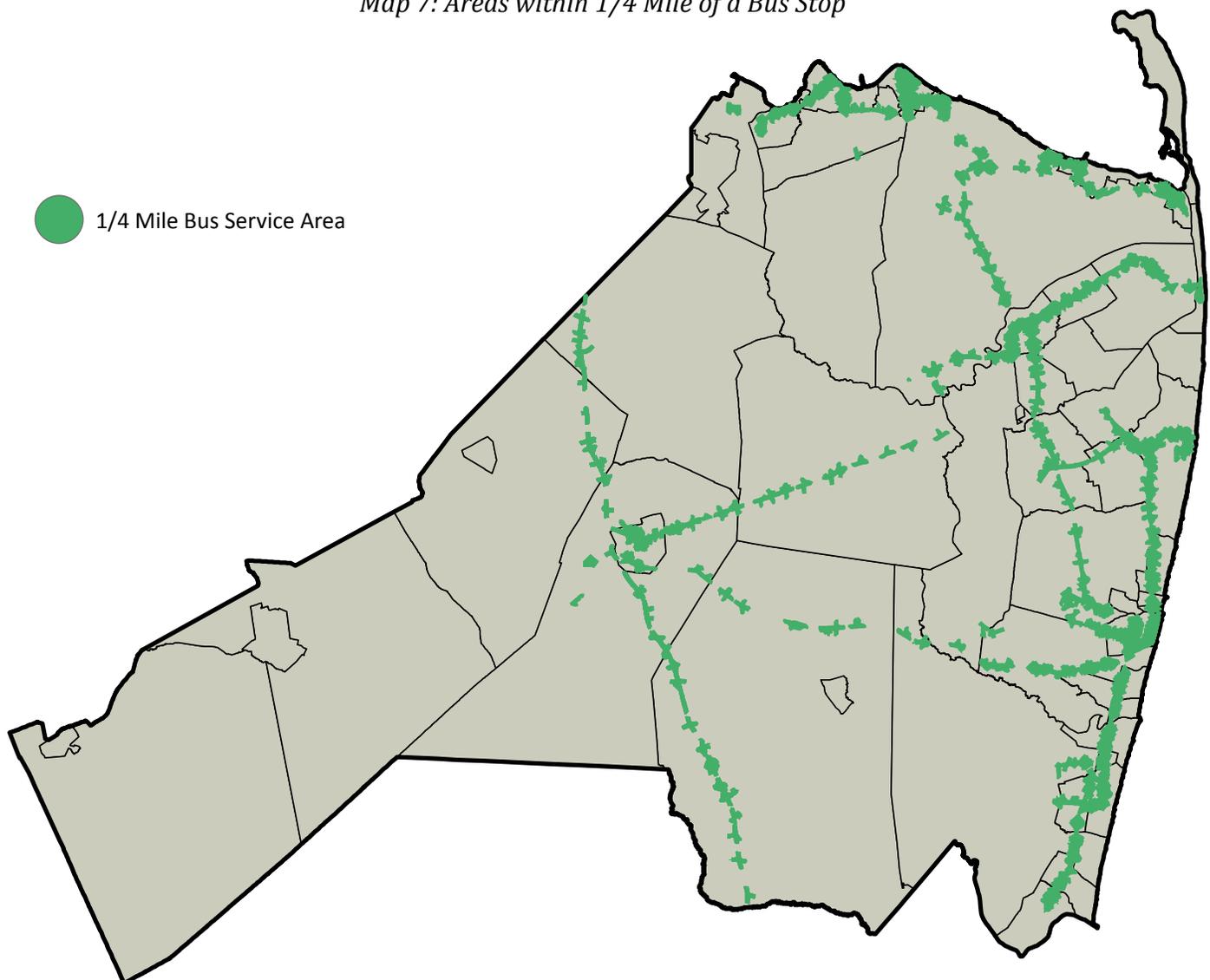
Bus service can provide daily transportation to a majority of services in Monmouth County. Although, transit use has been historically low, there is some evidence that transit usage is already on the rise for older populations. According to a report by the AARP Public Policy Institute, the share of trips on public transportation for those aged 65 and older grew 40% from 2001 to 2009.<sup>42</sup>

Bus Access was measured by the percentage of the 65 and older population within a census tract that are within 1/4 mile walking distance of a local bus stop. The estimations were calculated by multiplying the percentage of a census tract's residential land that is located within the 1/4 mile service area by the American Community Survey estimates of the 65 and older population.

Using this estimation technique it was found that 14% of the County's 65 and older population are located within walking distance of a local bus route.

Map 7 shows the coverage area of local bus stops within Monmouth County. Local bus routes, in contrast to commuter bus routes, only serve local stores and employment centers located within the County. In addition, they have more consistent schedules, usually operating from time to time.

*Map 7: Areas within 1/4 Mile of a Bus Stop*



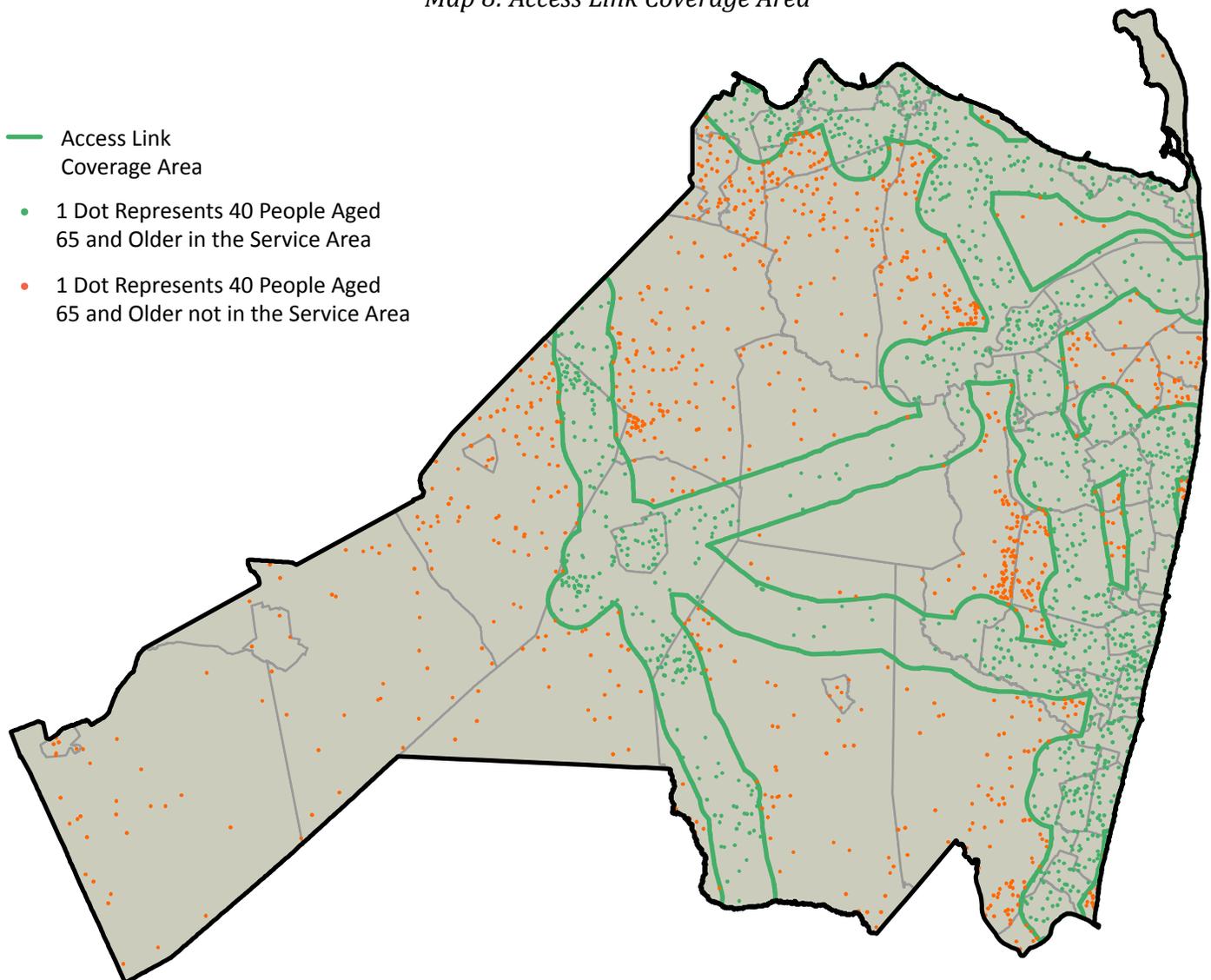
## Access Link Access

Access Link is a paratransit service that shadows the local NJ transit bus routes. The service, provided by NJ Transit, provides public transportation to people with disabilities who are unable to use the local bus service according to the American with Disabilities Act. Therefore, it is reserved only for pre-approved passengers who have a qualifying disability.

The service will provide curb to curb transit service from anywhere within 3/4 of a mile of a local bus route, to anywhere else within the same distance. Rides are typically scheduled 1 to 2 days in advance.

Using the same estimation technique for Bus Access, an estimated 51% of people aged 65 and older were within this 3/4 mile coverage area. The map below shows the coverage area, as well as the location of the 65 and older population. Because a majority of Western Monmouth has only commuter bus service, there is limited Access Link service, despite having a large 65 and older population.

Map 8: Access Link Coverage Area

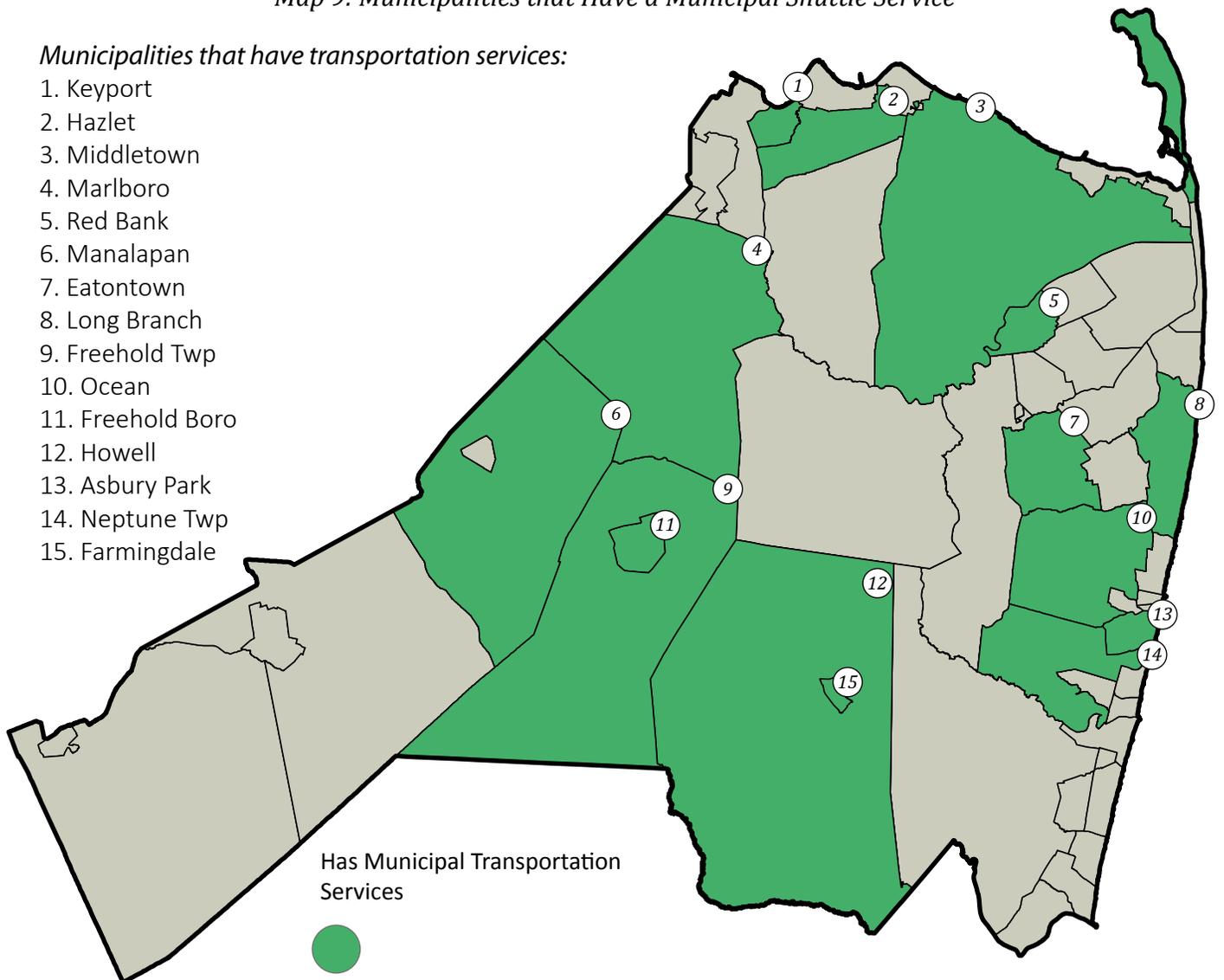


## Municipal Shuttle Service

Map 9 displays municipalities that have a transportation services for the 65 and older population. These services are typically used to transport people 65 and older to and from Senior Centers. As such, all municipalities listed on this map also have a Senior Center. Occasionally these services will transport older populations to shopping or other recreation locations.

In total, 15 municipalities provide this type of transportation service. These 15 municipalities contain 60% of the County's 65 and older populations.

Map 9: Municipalities that Have a Municipal Shuttle Service



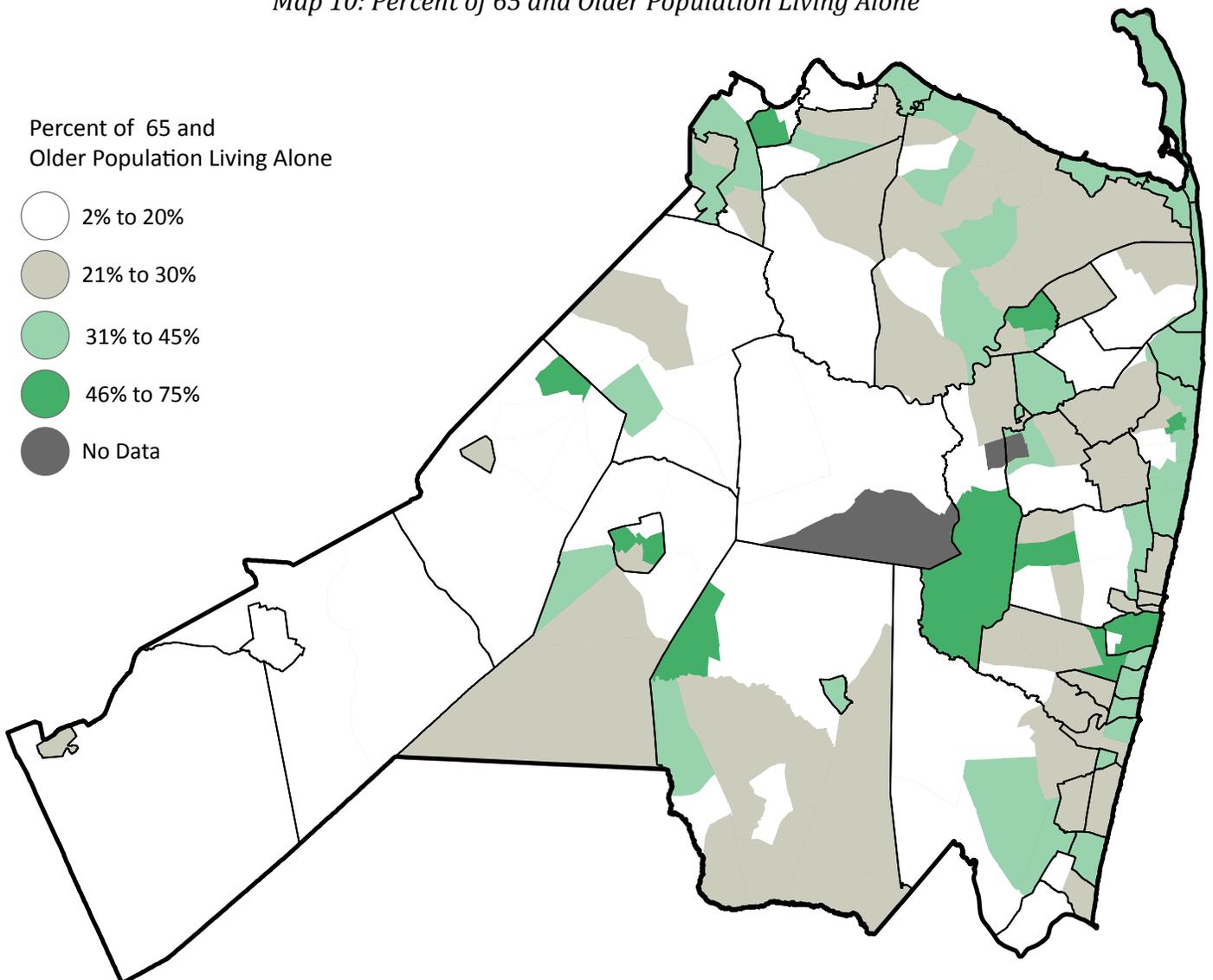
## Living Alone

Living alone is measured by the number of people aged 65 and older who are the only resident at their home or apartment. Someone who has a caregiver or family member staying with them part time would still be counted as living alone. Living alone can both increase the negative effects of becoming isolated as well as increase the chance of not having someone to provide transportation.

In addition, those who are living alone are more likely to be financially burdened compared to those who are living with someone. A 2014 Pew Research Center poll found that when asked about finances, only 33% of adults aged 65 and older living alone responded that they live comfortably compared with 49% of older adults who are living with someone.<sup>43</sup>

Having reduced finances can make it difficult to pay for gas, car up keep, alternative transportation, or grocery delivery services.

Map 10: Percent of 65 and Older Population Living Alone

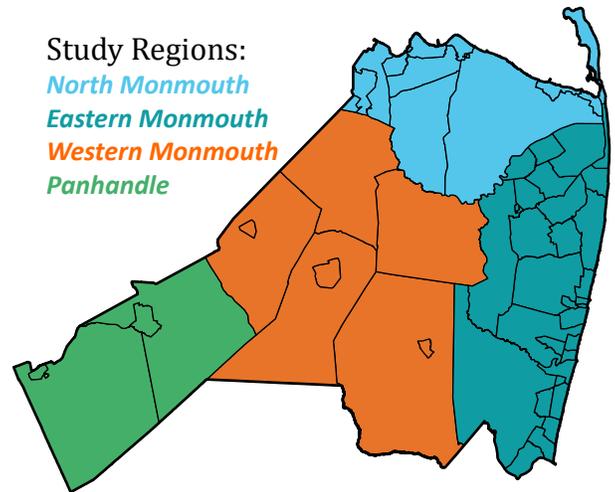


## Final Score

The map below shows the results of the Isolation Metric. Census tracts that are located in Eastern Monmouth scored the highest with an average score of 54. Eastern Monmouth is the location of most of the County's denser and more walkable communities. North Monmouth had the second highest average score of 47.

In contrast, Western Monmouth and the Panhandle, which are significantly more car dependent, had an average score of 43 and 24, respectively. With the exception of Freehold Boro, all of these census tracts have very little alternative transportation options. However, many of Western Monmouth municipalities do have shuttle service.

In total 3 of the 4 census tracts in the Panhandle region were in the bottom ten of census tracts. This region is the most rural in Monmouth County, has no transit service, and its Municipalities provide no shuttle service. However, this region had the highest car access rate, with 94% of households headed by someone 65 and older having a car available.

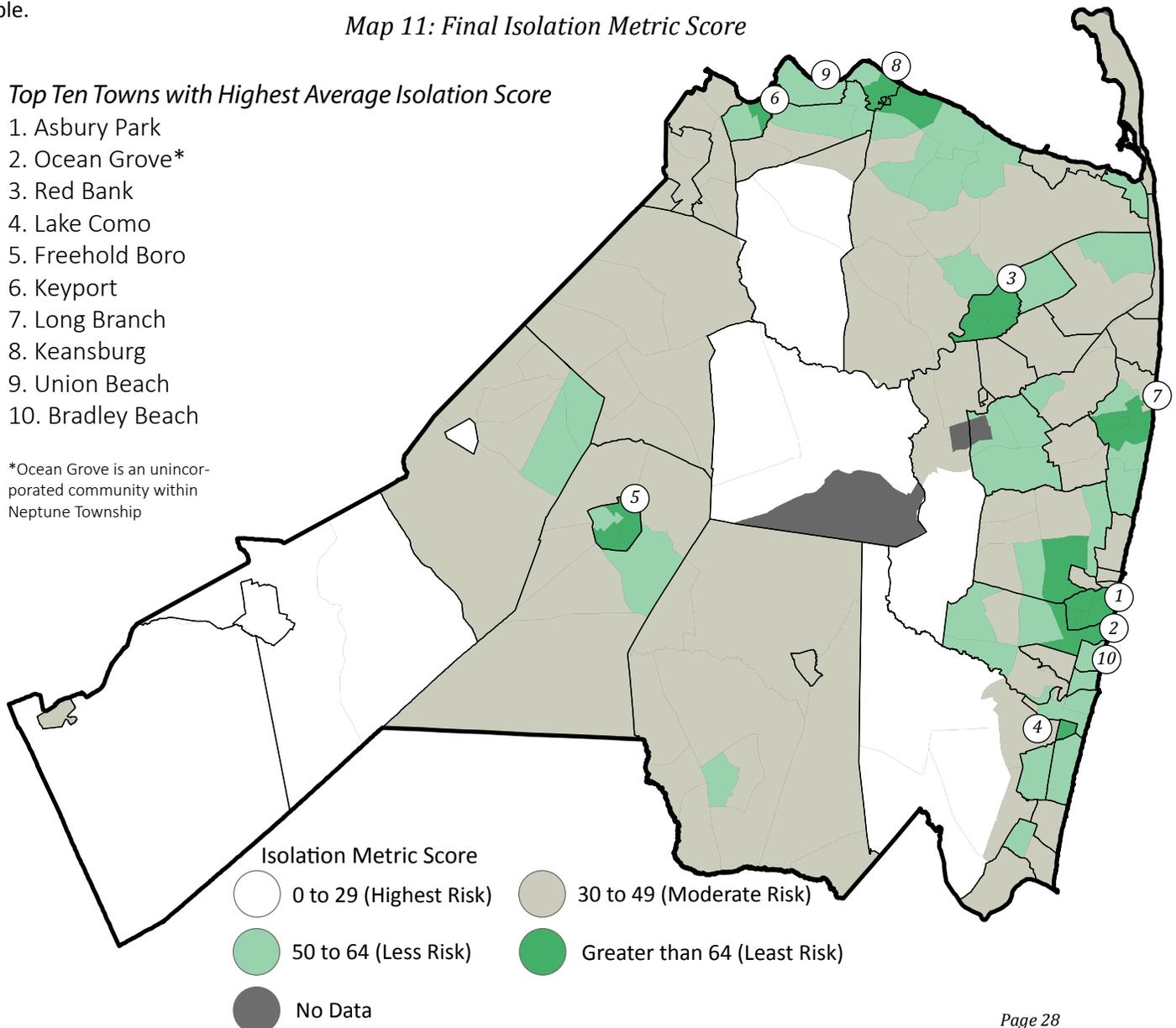


Map 11: Final Isolation Metric Score

### Top Ten Towns with Highest Average Isolation Score

1. Asbury Park
2. Ocean Grove\*
3. Red Bank
4. Lake Como
5. Freehold Boro
6. Keyport
7. Long Branch
8. Keansburg
9. Union Beach
10. Bradley Beach

\*Ocean Grove is an unincorporated community within Neptune Township



## Findings

Map 11 shows the final scores for all applicable census tracts. The higher the score on the metric, the less risk of isolation the census tract is considered to have. Scores were broken down into 4 categories:

1. Least Risk of Isolation
2. Less Risk of Isolation
3. Moderate Risk of Isolation
4. Highest Risk of Isolation

The “least risk” category contains census tracts that have the highest overall scores. This category also has the highest variable scores for Walk Score, access to bus service, access to Access Link, and municipal shuttle service. However, for the remaining two variables, car access and living alone, it scores lower than the less risk and moderate risk categories. Only 10% of 65 and older population are located within census tracts that are considered least risk of isolation.

One reason the least risk of isolation category has lower car ownership rates is that denser walkable communities do not require a car to achieve daily errands, so therefore fewer households have them. Figure 21 below shows the relationship between the variables Walk Score and car access for all census tracts in Monmouth County. The trend line, in red, highlights

that these variables have a negative correlation. The more walkable a census tract is the more likely car ownership will be lower. Additionally, walkable census tracts are also more likely to have access to bus service and Access Link (see Figure 22).

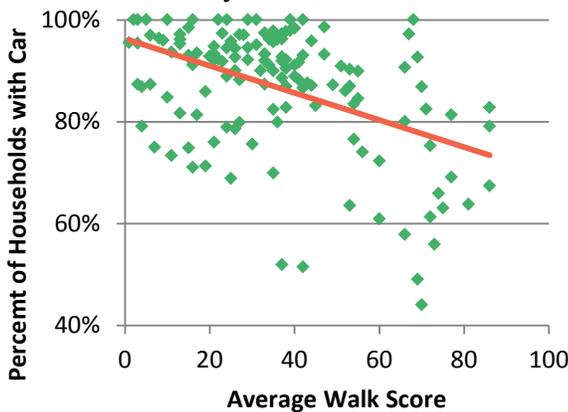
The top census tract, located in Asbury Park, boasts 99.5% Access Link coverage, 97% bus coverage, an 86 Walk Score, and the presence of a municipal transportation service. However, this tract is lacking in car availability and has a higher than average percent living alone, with 67% having a car available and 53% of the 65 and older population lives alone.

Overall, a majority of the population is located in census tracts that are considered moderate risk of isolation (see Figure 23). Residents living here are heavily dependent on driving for getting around. They have the highest level of car access and lowest levels of living alone. In addition, around 55% have no access to Access Link and 94% have no bus access. Around 59% have access to municipal transportation. With high levels of 65 and older headed households with cars, older populations in these tracts will most likely be driving in their older ages. However, being solely dependent on this one form of transportation means it is likely that a large portion of the population will need

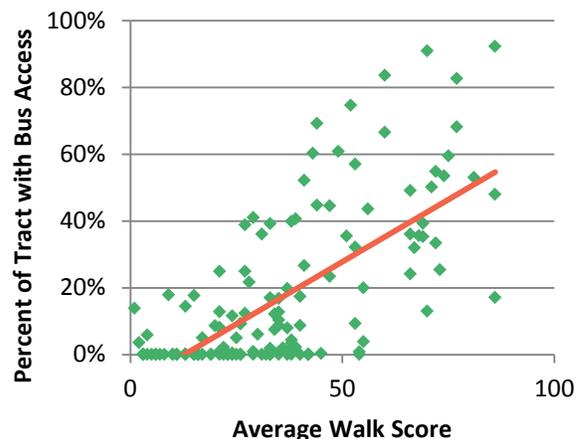
**Table 2: Average Census Tract Score by Category**

| Category      | Walk Score | Car Access | Access to Bus | Access to Access Link | Municipal Shuttle Service | Living Alone |
|---------------|------------|------------|---------------|-----------------------|---------------------------|--------------|
| Least Risk    | 68         | 75%        | 59%           | 100%                  | 91%                       | 38%          |
| Less Risk     | 45         | 88%        | 25%           | 94%                   | 68%                       | 28%          |
| Moderate Risk | 25         | 90%        | 6%            | 45%                   | 59%                       | 24%          |
| High Risk     | 14         | 86%        | 1%            | 9%                    | 0%                        | 20%          |
| All Tracts    | 36         | 87%        | 19%           | 64%                   | 62%                       | 27%          |

**Figure 21: Average Walk Score and Percent of Households that Have Cars, by Census Tract**



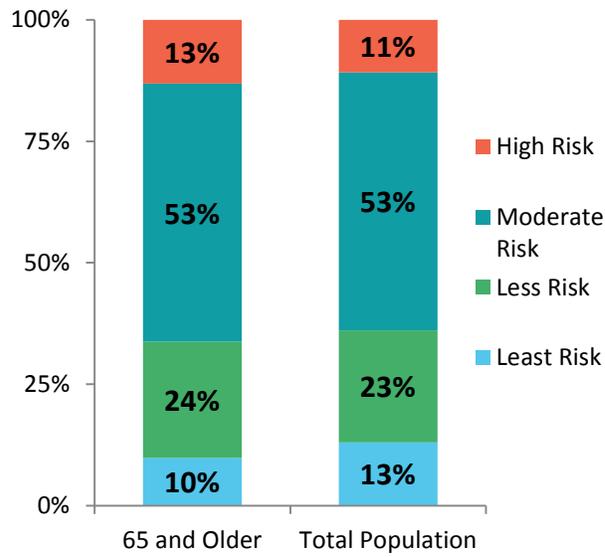
**Figure 22: Average Walk Score and Percent Bus Access, by Census Tract**



some alternative form of transportation in the future if they wish to age in place.

Compared to the total population, the 65 and older population is only slightly more likely to live in a high risk area. As Figure 23 shows, while 11% of the total population lives in a high risk census tract, 13% of the 65 and older population live in one.

**Figure 23: Percent of Population Located in Each Category**



# Conclusions

## **What can the County do to prepare for an aging population?**

In the coming years the older population of Monmouth County will continue to grow, reaching its peak around 2022. This aging of the population will create new challenges for local governments and policy makers as they work to serve the needs of this population. In order to support the creation of communities that serve the needs of older population this paper explored housing and transportation issues as they relate to older populations. So what can the County do to prepare?

As discussed previously, there is a growing trend of age-restricted housing. While this type of housing is popular among some older adults and helps to keep taxes low, they are not necessarily a good housing option for aging in place. Housing for older populations should focus on more than just separating older people from children and younger populations. In order to age in place, older populations need houses that make daily tasks easy, even when mobility decreases. The concept of “Universal Design” serves as a great example of what housing can look like. The Centre for Excellence in Universal Design defines universal design as:

*“Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability. An environment (or any building, product, or service in that environment) should be designed to meet the needs of all people who wish to use it. This is not a special requirement, for the benefit of only a minority of the population. It is a fundamental condition of good design. If an environment is accessible, usable, convenient and a pleasure to use, everyone benefits. By considering the diverse needs and abilities of all throughout the design process, universal design creates products, services and environments that meet peoples’ needs. Simply put, universal design is good design.”<sup>44</sup>*

Universal design allows a person to remain independent longer than traditional housing. Retrofitting in universal design standards can be extremely costly. In contrast, some universal design

features, such as no step entry add no cost to the construction of a new house.

Although they are beneficial for older and disabled populations, universal design homes have benefits that all populations can enjoy. As such, universal design features should not be limited to just age-restricted housing. The potential market demand already exists with some home builders using universal design features as a selling point for people of all ages.<sup>45</sup>

The Institute for Human Centered Design provides many useful resources for implementing universal design in all buildings.<sup>46</sup> In addition, New York City has published a comprehensive guide for integrating universal design concepts.<sup>47</sup> North Carolina State University has created an excellent universal design guide that is geared specifically toward housing.<sup>48</sup>

Equally important for aging in place are transportation options. The results of the isolation metric reveal that a large portion of the County’s 65 and older population is living in areas that are at a moderate to high risk of becoming isolated. Although these areas have now been identified, providing additional services to these areas will be challenging as transit service are most useful and cost effective in denser communities. Therefore classic suburban communities with large lot sizes and non-grid patterned streets are not conducive to effective transit service.

Therefore, innovative solutions are needed to ensure that Monmouth County residents can age successfully. One alternative to explore is municipalities subsidizing taxi rides for people 65 and older, something currently being tested in Morris County. In April 2017, Tri-Town Coalition 55+, made up of Chatham Borough, Chatham Township, and Madison, embarked on a pilot program called “Rides for Seniors.” These townships partnered with an on demand transportation company called GoGoGrandparent. The coalition will subsidize each one-way trip, up to 15 miles, at a cost of only \$5 to the rider.<sup>49</sup> This service is intended to complement the bus transportation service these municipalities already provide.

This lack of transit options has been previously discussed in the 2011 Panhandle Region Plan. This plan recommends that Panhandle Municipalities work with the County to identify possible new routes, stops, and funding sources for these or other existing services. In addition, the plan recommends looking into cross-county partnerships to provide additional transit

services, since the region shares its boundaries with 4 other counties.<sup>50</sup>

Overall, there are many resources available to help guide planning and policy to create communities that allow for successful aging. The American Planning Association provides a policy guide that Municipalities can use to guide their policies when it comes to creating communities that allow for successful aging. The guide outlines six guiding policies:<sup>51</sup>

1. Actively Involve Older Adults and Engage the Aging Perspective in the Planning Process
2. Ensure a Range of Affordable Housing Options are Available for Older Adults
3. Ensure Access to Quality Transportation Options for Older Adults
4. Use Land-Use Zoning Tools to Create Welcoming Communities for Older Adults
5. Support the Economic Well-Being of Older Adults and their Caregivers
6. Strengthen the Community Assets of and Supports for Older Adults

New Jersey Future has created a guide geared specifically for New Jersey Municipal leaders. This guide focuses on land-use practices that will help create places to age.<sup>52</sup>

Lastly, while this paper focused on housing and transportation issues, the overall effects of an aging population will be broad, effecting many parts of the County's economy and services. The Monmouth County Division of Economic Development, for example, has noted this aging of population and the effect it will have on healthcare in their Comprehensive Economic Development Strategy.<sup>53</sup> As such, it is important to remember that planning for the increase in older populations should occur in more areas than just the ones presented in this paper.

### **Recommendations:**

- ▶ Municipalities should attempt to locate age restricted affordable housing units in areas that are served by bus or have some level of walkability. Affordable housing units located in car-oriented areas can lead to limited transportation options and isolation.
- ▶ Municipalities that were found to be walkable via Walk Score should adopt Complete Streets and other pedestrian friendly policies to make destinations safer to walk to. Currently five towns, Asbury Park, Red Bank, Freehold Boro, Fair Haven, and Sea Bright, have complete street policies.

- ▶ Municipalities who score low on the isolation index should consider providing more frequent and diverse municipal transportation shuttles to serve their aging populations.
- ▶ Municipalities should push to include universal design homes for new developments, but especially for age-restricted communities. In addition, attempts should be made to limit the number of two story homes or multi-story condos that do not have elevators.
- ▶ Residents should consider long term life when moving to new homes or communities. Developers of age-restricted housing do not consistently provide universal design elements, but a larger awareness of the benefits these homes provide later in life can increase demand, and thus increase supply.
- ▶ The increase in 65 and older population is a national occurrence that will require increases in services over the next 17 years. However, for Monmouth County, this large increase is only temporary, and after 37 years there may be a reduction in the 65 and older absent of any large in-migration of younger people. Therefore, funding for services will need to increase only temporarily.
- ▶ Provide age-restricted zoning which allows for a variety of housing and continuing care options on one site. This approach would allow residents to easily transition from conventional housing to a series of more progressive assisted living arrangements, allowing them the opportunity to age in place

## *End Notes*

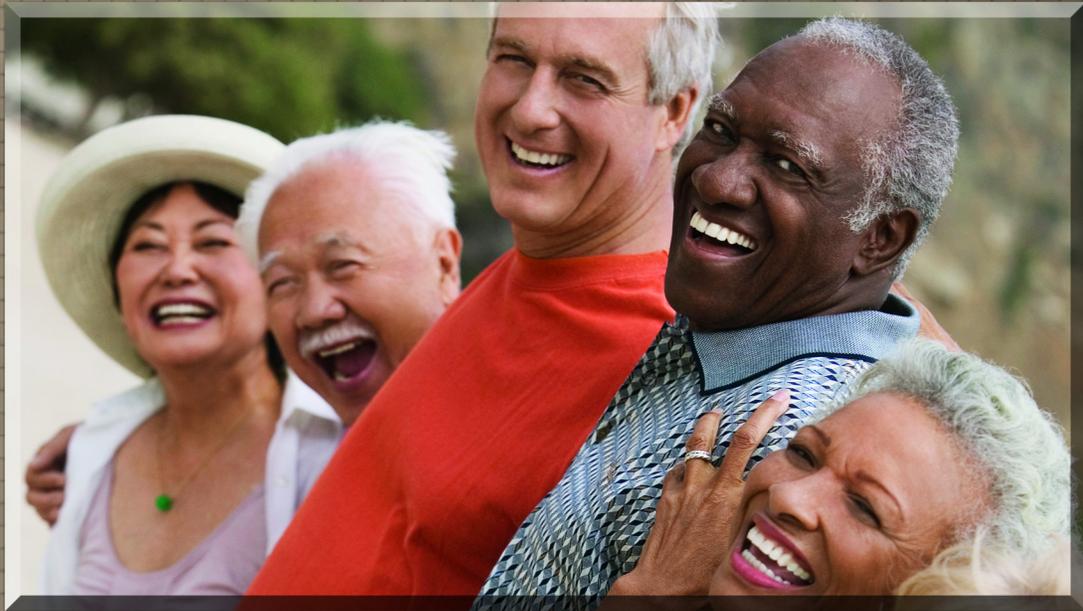
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