

Age Friendly North Reading: A Community Needs Assessment

August 2021

Commissioned by the Town of North Reading

Center for Social and Demographic Research on Aging
Gerontology Institute
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Executive Summary

Introduction

By the year 2030, 35% of North Reading residents will be age 60 and older¹. In response to this demographic shift as well as in response to the desire of most residents to remain living in their community, the resident leaders of North Reading, with support of the Town, have embarked on the journey to become a more age friendly community. The Age-Friendly North Reading initiative means to ensure that North Reading is, and remains, a place where older adults can comfortably and safely age in place. This report describes research undertaken by the Center for Social & Demographic Research on Aging within the Gerontology Institute at the University of Massachusetts Boston, on behalf of the Town of North Reading, to investigate the needs, interests, preferences, and opinions of North Reading's residents age 55 and older. Structured around livability principles embedded in the WHO's Age Friendly Community framework², the North Reading for All Ages initiative considers physical infrastructure as well as social and service environments as it seeks to strengthen livability for North Reading's older residents. The content of this report is designed to inform the Age-Friendly North Reading Initiative as it develops a plan for action to address the needs identified; and also intersect with and advise other ongoing efforts, including the implementation of the North Reading Master Plan. This work also aligns with Governor Baker's plan for an Age Friendly State.

Methods

Research in support of this report began in the Fall of 2020 with a series of eight key-informant interviews with Town leaders. As well, 4 focus groups (n=32) were held with residents of varying ages and community stakeholders who provided key insight to the lived experiences of older residents who are living with some level of vulnerability (e.g., social isolation, low income, or disability). Subsequent data collection included a resident survey that was mailed to a sample of residents age 55 and older in October 2020. A total of 1,393 surveys were received for a response rate of 28%. In addition, several key Town documents were reviewed to ensure that recommendations in this report connect to existing momentum in the community.

¹ Population projections are based on figures from the Donahue Institute. <http://www.donahue.umassp.edu/>

² <https://extranet.who.int/agefriendlyworld/Age-Friendly-cities-framework/>

Select Findings and Priorities

A sizable share (39%) of respondents under age 60 do not find it important to stay in North Reading as they age. This result highlights that for those entering their later years, there is a window of possibility for them to move out of the community to seek more affordable or livable options.

Economic security cross-cuts all aspects of life for older residents in North Reading. The number one concern about remaining in North Reading is the cost of property taxes. Additionally, 14% of survey respondents reported that they do not have the resources to meet their basic needs at the time of data collection. Existing housing stock requires modifications to ensure that it can accommodate the changing abilities and needs of its occupants. For example, 39% of survey respondents reported that they do not have a bathroom and bedroom on the entry-level floor of their current home, and 34% reported that some modification would be necessary for them to age in place (e.g., grab bars, ramps, etc.).

Overall, 62% of survey respondents are not satisfied with current transportation options in North Reading. For persons who do not currently drive or who limit their driving (e.g., avoid driving at night or in unfamiliar areas) and for those reporting a physical impairment---transportation options in North Reading are perceived as even more inadequate. For example, 19% of those who do not drive, 13% of those who limit their driving, and 15% of those with a physical impairment had to miss, cancel, or reschedule a medical appointment within the past year because of a lack of transportation.

42% of survey respondents under age 60 and more than 35% of those over age 60 reported that there are not sufficient places to go to socialize or for leisure activity in North Reading. As well, more than half of survey respondents took the time to write in about the kinds of programming they would prefer to have available in town. Those comments fell into three categories of physical and intellectual growth: expanded exercise options and walking paths, skill-building activities, and lifelong learning opportunities.

About one-half of residents under age 70 reported that they have been caregivers to someone in the last five years. Among them, more than 76% reported that this experience was challenging for them to meet their other responsibilities at home and at work. This sometimes “invisible” group of families in North Reading could benefit from additional supports and information about existing resources. For example, among those who reported being caregivers, 84% reported that they “don’t know” enough about caregiving resources to evaluate their satisfaction, suggesting

that those who stand to benefit the most from existing supports do not have the awareness or information to access such resources.

The vision of the Age Friendly North Reading Initiative is to inspire change in the Town of North Reading so that residents of all ages and abilities can thrive. The success of this initiative is dependent on the involvement of a dedicated and passionate group of residents and stakeholders that will proactively spearhead this age-friendly effort. These individuals will actively collaborate with civic, business and non-profit organizations, as well as state and local government officials to heighten awareness of the age friendly movement and develop the action plan based on the contents of this report—all to spur positive change for the Town of North Reading. This report signifies a milestone in the continued efforts and calls for community involvement in the age-friendly process to improve the quality of life for North Reading residents across generations.

Based on the results of this study, we suggest prioritizing, but not limiting, the following areas of life for North Reading's older adult population. Detailed recommendations can be found in the full report.

- **Economic Security**
 - Property tax relief
 - Aside from new development, modified zoning policies and accessory dwelling unit allowances can create downsizing options
- **Transportation**
 - Walking paths, sidewalks, connectivity to downtown
 - Convenient and accessible options for persons with disabilities or those who limit their driving
- **Social Participation**
 - In the form of the Senior Center or Community Center—a place to gather
- **Communication**
 - Strategies for both formal and informal ways of sharing information so that older residents and their families know what resources are available

The Age-friendly North Reading Initiative

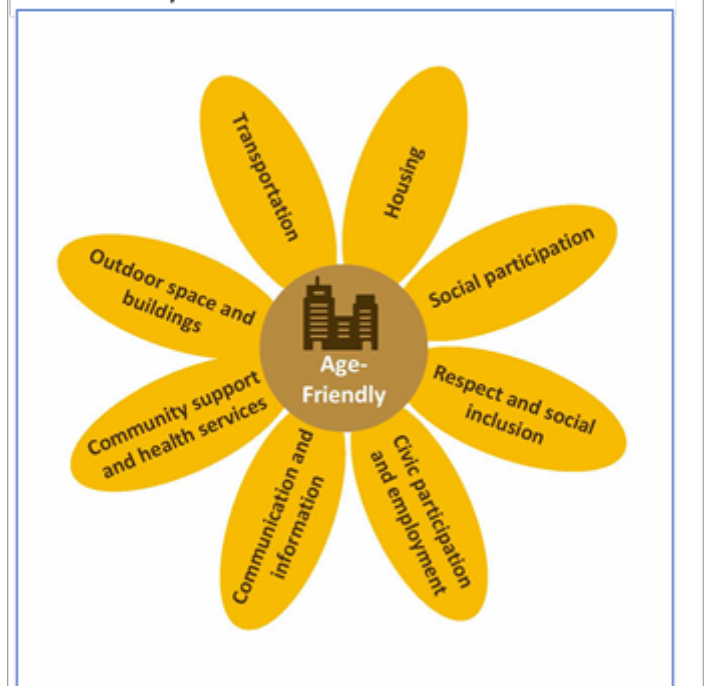
Introduction

As populations age, communities throughout the nation are pursuing new strategies to promote health and quality of life among their residents. The “Age Friendly communities” framework is a community-engaged effort meant to identify and improve local amenities and services, developed by the World Health Organization (WHO) and coordinated in the U.S. by AARP. Joining the network in 2019, North Reading has embarked on the journey to become a more age friendly community. Age-friendly North Reading is designed to intersect with and inform other ongoing efforts occurring in North Reading. North Reading’s approach includes physical infrastructure as well as social and service environments as it seeks to strengthen livability for all ages and abilities. Research conducted in North Reading and discussed in this report is meant to support an understanding of the current livability of North Reading and to identify gaps and disparities in livability features. The ultimate goal of the report is to identify priorities for action that may be considered by the initiative as they develop a plan for action.

The Age Friendly Community Framework

An “Age Friendly” Community, as described by WHO, is one in which people participate in activities, are connected to their neighbors, remain healthy and active, and feel they belong and are welcomed. Through planning, taking action, and evaluating progress, communities all over the world are taking steps to improve their social and physical environments as a strategy for promoting health and well-being throughout the life course. The Age Friendly framework describes focus areas for communities and lays out a process intended to ensure repeated consultation with the community, collective reflection, action, and evaluation. WHO also hosts an Age Friendly Network, established in 2010 as

Figure 1. Eight Domains of an Age Friendly Community



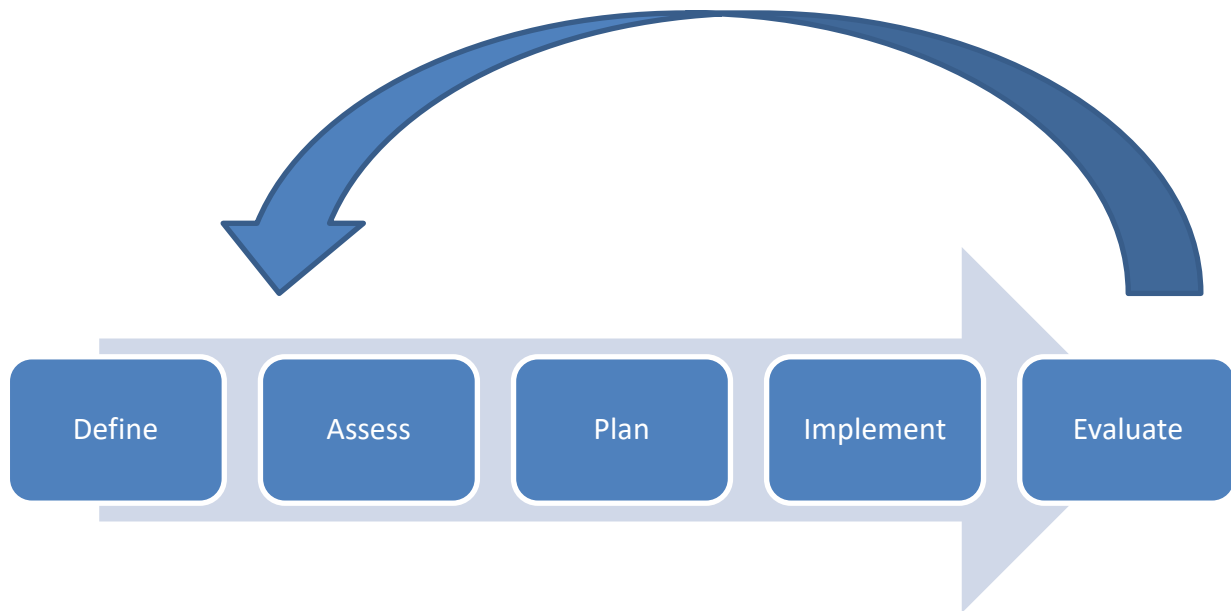
Source: Adapted from WHO by S. Harris (Design for Aging Committee, BSA)

a means of facilitating the exchange of information among communities. More than 80 cities and towns in Massachusetts have already joined the Age Friendly Network (<https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2014/member-list.html>), and in his January 2018 State of the State speech, Governor Baker announced that Massachusetts joined the network of Age Friendly States, signaling broader commitment to the principles that support aging in community.

Domains. The Age Friendly framework includes eight domains of community life that intersect with livability, accessibility, and the ability to thrive within the community (see **Figure 1**). Within each domain, elements are identified that are relevant to affordability, appropriateness, and accessibility.

The description of Age Friendly features, and the experiences of communities throughout the world that are using the framework, make clear that each community will conceptualize this effort in a unique way. Local conceptualizations will shape the initiatives, programs, and partnerships put in place; they will also shape the research and measurement used in support of the effort. Ultimately, the first step involved in pursuing an Age Friendly agenda is to define and assess environmental features relative to the characteristics and resources of residents actually living in the community. Based on what is learned in that initial step, a community will develop an Action Plan designed to address the most pressing or most actionable issues identified through the needs assessment process. In subsequent years, as the Action Plan is implemented and evaluated, the broad goals of the Initiative may be modified in a continuous improvement cycle (see **Figure 2**). When working towards building an Age Friendly Community, it is helpful to keep in mind that not all domains must be addressed in a single cycle. A community may wish to select domains in which they are most prepared to make progress, or which are identified as priority areas by stakeholders.

Figure 2. Process for Developing an Age Friendly Community



Methods

The contents of this report are based on a review of North Reading’s demographic features, eight key informant interviews, four virtual focus groups, a document review, and a community survey. Each of these methods was designed and carried out with the specific goal of capturing perspectives on the needs of North Reading’s residents as they anticipate growing older in Town. Five additional interviews were conducted to provide information on two related issues: leadership models for age-friendly initiatives, and recent examples of intergenerational community centers.

Demographic Profile. As an initial step toward understanding characteristics of the Town of North Reading’s population through quantitative data, we generated a demographic profile of the Town using data from the decennial U.S. Census and the American Community Survey (ACS)—a large, annual survey conducted by the U.S. Census Bureau. For purposes of this assessment, we primarily used information drawn from the most current 5-year ACS files (2015-2019), along with U.S. Census data for the Town of North Reading and projections made available through the Donahue Institute at UMass and the Metropolitan Area Planning Council. Data presented here describe recent and anticipated changes in the age distribution of the Town of North Reading, along with selected characteristics of its current population.

Key informant interviews. Eight key informant interviews were conducted during November and December of 2020 to identify ways in which services are provided to older adults in the Town of

North Reading and to gain perspective from these community leaders. The conversations focused on the interviewees' reflections relating to features of an age friendly community, how the growing size of the older population is impacting North Reading, identification of the unmet needs among older adults in the community, and thoughts about potential solutions to support a more livable North Reading. Interviewees included:

- Michael Gilleberto, Town Administrator
- Steve O'Leary, Select Board
- Mary Prenney, Elder Affairs Director
- Jennifer Ford, Youth Services Director
- Rich McGowan, School Committee
- Danielle McKnight, Town Planner
- Michael Murphy, Police Chief
- Don Stats, Fire Chief

Focus Groups.

Four focus groups were conducted in November 2020. The groups included stakeholders and/or residents who were recruited by members of North Reading's Select Board and municipal leaders (N=62). Participants in the 90 minute sessions were representatives of local organizations and North Reading government departments, all of which have regular interactions with North Reading's older residents. Additionally, several North Reading residents participated in the focus groups to include multiple generations of current and rising seniors. Each of the four sessions took place via Zoom videoconferencing.

Resident Survey. A survey was developed by UMass Boston research staff. In designing the survey, efforts were made to address elements of each age-friendly domain along with relevant demographic information. Eligible residents were identified based on a resident list provided to the project team by the North Reading Town Clerk. Individuals aged 55 or older were mailed a postcard to notify them of the survey process; one week later the survey was mailed along with a return postage-paid envelope. The survey was also made available online. All responses were confidential and data were entered and analyzed by the UMass Boston team. In total, 1,393 residents responded to the survey, including 81 completed online (representing 6% of the responses).

Table 1 shows the age distribution of the mailing list obtained from North Reading (column 1) and of the survey respondents (column 2). Survey respondents include an over-representation of residents age 70 and older, and under-representation of those age 55-69. Although the response rate for all age groups is quite good (28%), the response rate is stronger among

residents age 70 and older than among younger residents (see column 3). Readers should keep these differences in response rates in mind. Tables and figures of survey results are dispersed throughout this report and are included by age group in **Appendix A**.

Table 1. Age distribution of survey respondents and response rates

Age group	Age distribution of mailing list (1)	Age distribution of survey respondents (2)	Response rate (3)
55-59	20%	17%	24%
60-69	44%	38%	24%
70-79	23%	30%	35%
80+	13%	15%	30%
Total	100%	100%	28%

*Note that residents under age 55 are excluded from this comparison. Although individuals under age 55 were not prohibited from responding, only 12 did so. In addition, 29 respondents did not report their age. When possible, tables and charts in this report include all individuals responding, including those under age 55.

Peer-Community Comparison. In a final step to obtain insights about the Senior Center’s future role, and the potential to incorporate the delivery of Elder Services from an intergenerational model, two community center Directors were interviewed. Additionally, three community based Age Friendly Project Managers were interviewed to document staffing and planning strategies that support age friendly policy and practices. The communities chosen for comparison were selected jointly by representatives of North Reading and research staff at UMass Boston. During January and February 2021, interviews were conducted by phone.

Results

In discussing results, findings are presented by domain starting with the features associated with the built environment (housing, transportation, and spaces and buildings), followed by domains involving the availability of appropriate services and supports, social participation, involvement in work and civic life, information access, and inclusiveness of the community. We note that items discussed under domains often overlap with one another. For example, inadequate knowledge within a community about local amenities – say, opportunities for recreational activities – represents a challenge under the participation domain, but also reflects shortfalls in the communication and information domain.

Within each domain, findings draw on all sources of information gathered for this study. In many cases, related observations emerged from multiple sources in our data collection – from interviews, focus groups, and survey responses, for example – and are presented in an integrated way. We make every effort to be clear about the source of the information but do not explicitly

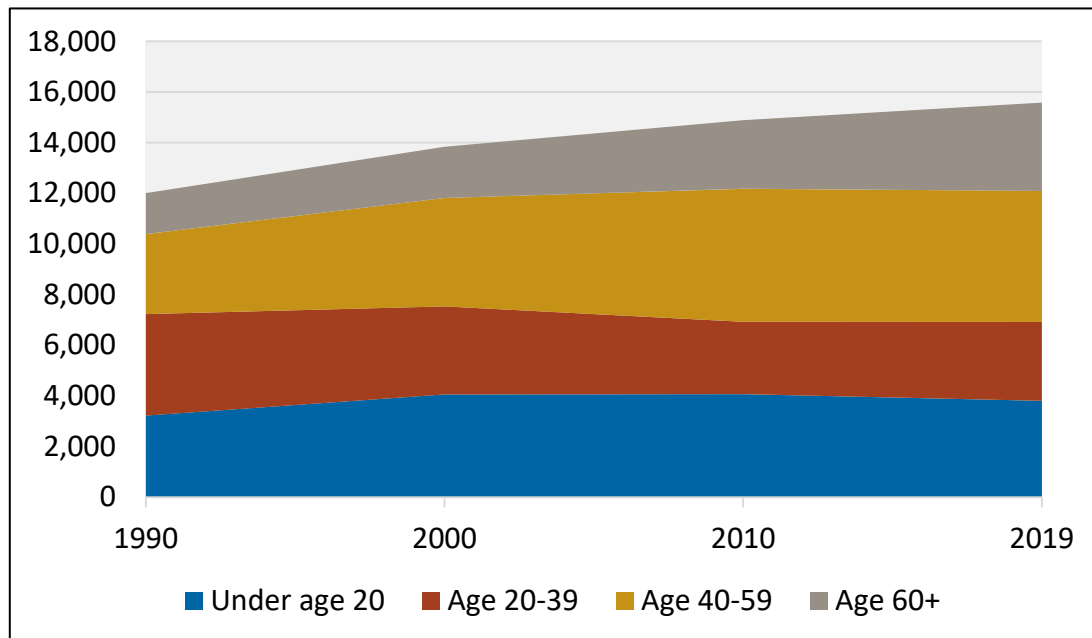
segment off information by source, as the goal is to emphasize common findings that emerge across sources. Text placed in italics and within callouts are verbatim comments drawn from write-ins on the community survey or notes from interviews or focus groups.

We also note some important themes that do not strictly align with any specific domain. One such theme focuses on financial security, which emerged throughout our research, intersecting with many of the named domains. Content focusing on the pandemic experience and other issues that fall outside of the age-friendly domains are addressed in highlighted boxes.

Background

Although it remains a small municipality, North Reading has grown substantially in recent decades. At the time of the 1990 decennial census, just 12,000 people lived in North Reading, growing to 13,800 in 2000, 14,900 in 2010, and estimated at 15,600 in 2019. As shown in Figure 3, the population under the age of 20 has been fairly stable over the past 30 years, while the population age 20-39 has declined in number. The most sizable growth has occurred in the population age 40-59, and also among those age 60 and older. Projections from MAPC and Donahue suggest that by 2030, North Reading’s total population will number between 16,200 and 17,200.³

Figure 3. Population of North Reading by decade and age group



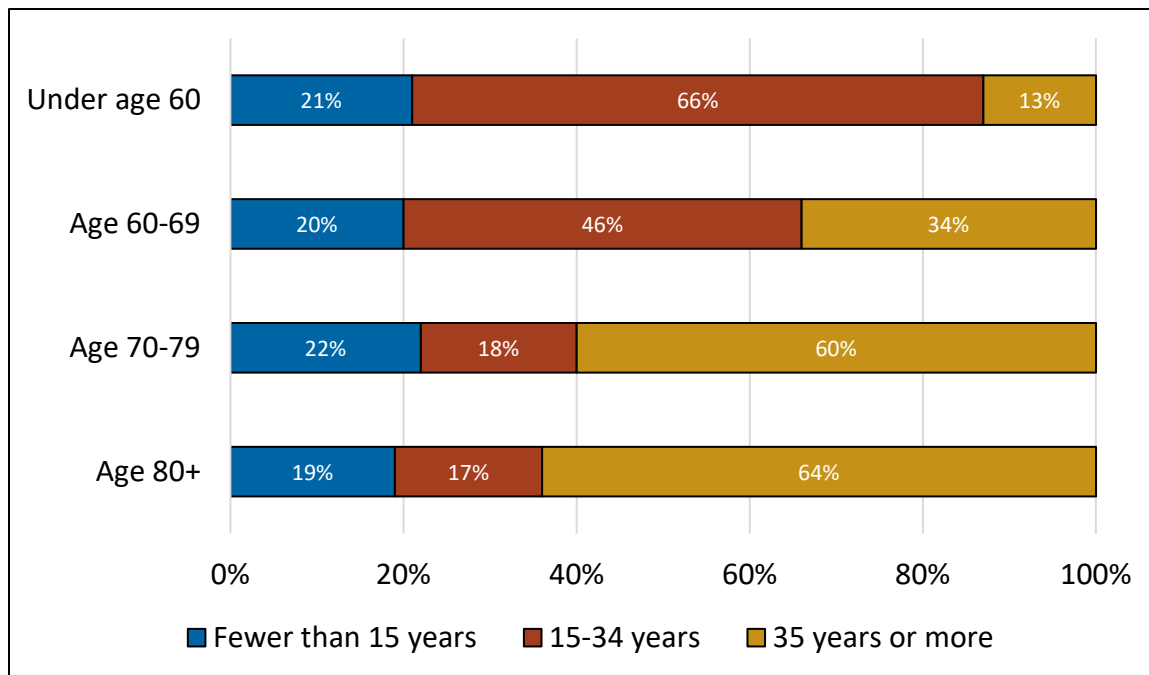
Sources: 1990-2010 from U.S. decennial census; 2019 from the 5-year ACS for 2019.

³ Population projections are based on figures from the Donahue Institute (<http://www.donahue.umassp.edu>) and the metropolitan Area Planning Council (<https://www.mapc.org/>)

Attachment to North Reading

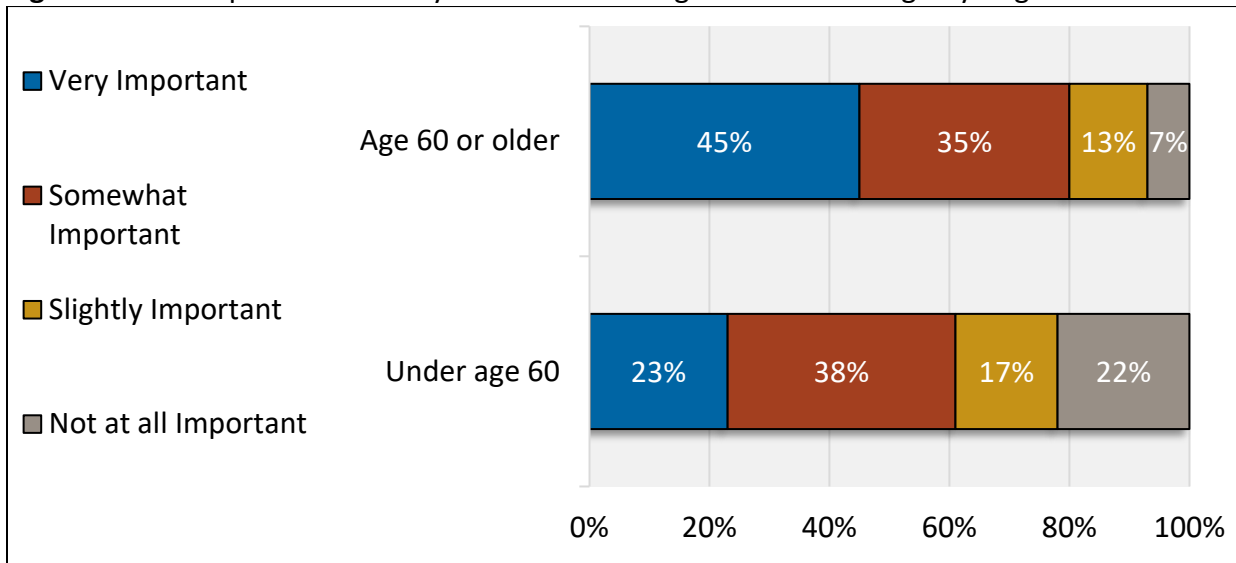
The community survey carried out for this project suggests that most respondents are long-time residents of North Reading, and express strong interest in staying. Considering duration of residence by age group, Figure 4 shows that about one-fifth of each age group is made up of relatively shorter-term residents, having lived in North Reading for fewer than 15 years. The oldest respondents are especially likely to be long-duration residents. Indeed, one-quarter of all respondents, and over half of respondents age 80 or older, have lived in North Reading for at least 45 years (see **Appendix A**).

Figure 4. How long have you lived in North Reading?



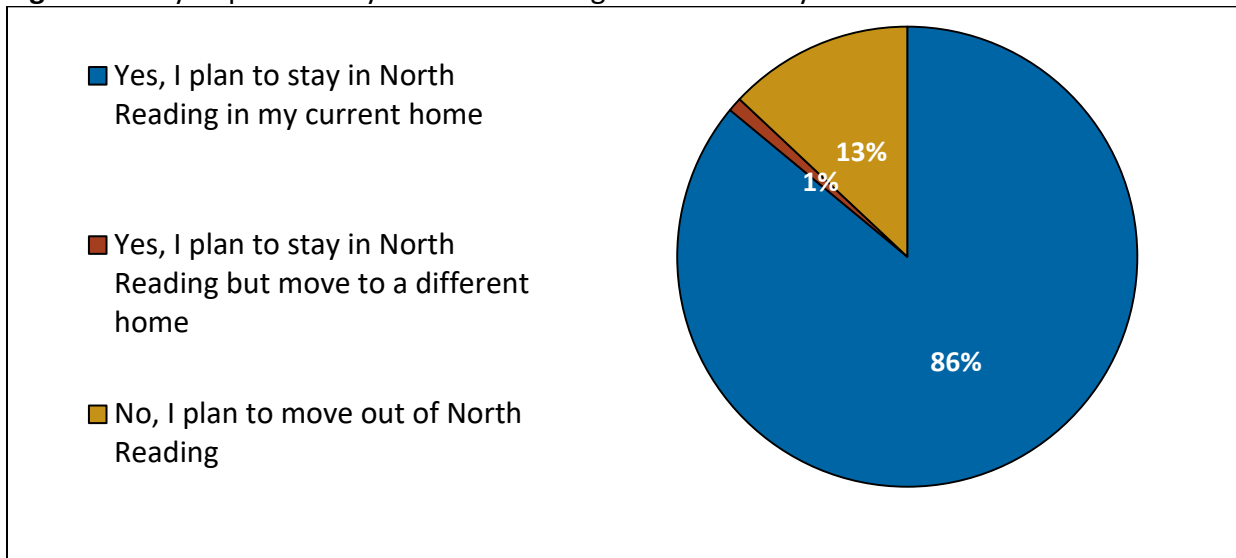
Respondents were asked how important it is to them to remain living in North Reading as they get older. More than four out of ten respondents reported that it was very important to them to remain in North Reading, with older respondents reporting stronger attachment to staying. Whereas 45% of respondents aged 60 or older said it was very important to stay in North Reading, only 23% of those under age 60 indicated it was very important to them to stay, and almost as many of these young residents said that it was not at all important (see **Figure 5**). Understandably, those who have remained in North Reading into later life likely become increasingly attached to aging in place. However, the relatively high share of younger respondents who express relatively low attachment to the community is notable.

Figure 5. How important is it for you to remain living in North Reading as you get older?



Although many of the younger respondents attached limited importance to staying in North Reading, few respondents of any age had plans to leave. As shown in Figure 6, just 13% of respondents indicated that they plan to move out of North Reading within the next five years, while 86% plan to stay in their current home (the remaining 1% plan to move to a different home but stay in North Reading). Younger respondents were more likely to report plans to leave, and 18% of those under age 70 shared that they have plans to leave North Reading (see Appendix). Planning to leave drops to 8% among those age 70-79, and just 5% among those age 80+, mirroring the importance associated with staying across age groups.

Figure 6. Do you plan to stay in North Reading for the next 5 years or more?



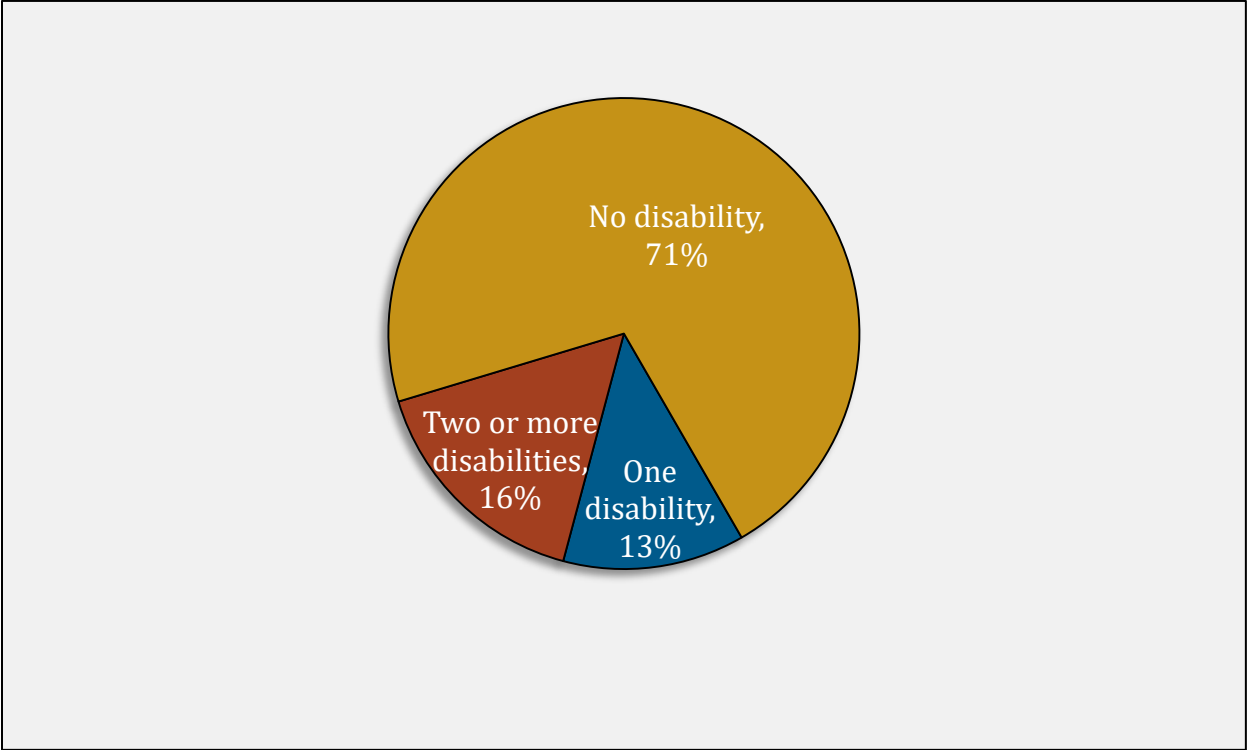
Health and disability status of older adults in North Reading

Data provided by the Massachusetts Healthy Aging Collaborative (MHAC) for the population age 65 and older suggest that on some dimensions older residents in North Reading are in better health than their peers in Massachusetts as a whole⁴. In terms of oral health, depression and anxiety, diabetes, and a few other chronic conditions, North Reading rates better than older adults in Massachusetts overall. Along most dimensions, however, North Reading estimates are similar to those statewide. According to these data, 59% of North Reading residents age 65 and older have four or more chronic conditions, and an estimated 13% have been diagnosed with Alzheimer's disease or dementia. Note that this prevalence level equates to nearly 300 North Reading residents age 65 and older with Alzheimer's disease or a related dementia, a number that is likely to increase as the older population becomes larger.

Nearly three out of ten North Reading residents age 65 and older experience some level of disability that could impact their ability to function independently in the community. About 13% of North Reading's older residents report a single disability, and 16% report two or more disabilities (see **Figure 7**). Among the different types of disability that are assessed in ACS, the most commonly cited by North Reading residents age 65 and older were ambulatory difficulties (difficulty walking or climbing stairs), reported by 16% of the older population in North Reading (ACS 2015-2019, Table S1810). Other disabilities experienced by older North Reading residents include hearing difficulty (14%), vision difficulty (7%), cognitive difficulty (6%), self-care difficulties (6%), and independent living difficulty (5%).

⁴ See Massachusetts Health Aging Collaborative at <https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/community-profiles/>

Figure 7. Disability status, North Reading residents age 65+



Source: U.S. Census Bureau; American Community Survey, 2015-2019, Table C18108

In the community survey, respondents were asked if they had an impairment or condition that limits their ability to participate in their community. Twelve percent of the survey respondents indicated that they did, and likelihood of having a limitation was far higher among those age 80 or older (34%) as compared to respondents under the age of 60 (2%; see Appendix).

Assessment of Age-friendly features in North Reading



Housing

Our homes serve not only as a source of shelter, but also as the platform for maintaining social networks and connecting us to neighborhood amenities. Access to affordable and appropriate housing is linked to well-being across the life-course; accordingly, housing is an important issue for age-friendly communities.

Efforts to identify and address challenges associated with housing have been underway in North Reading for some time. A North Reading Housing Production Plan approved in 2018 offers a comprehensive housing needs assessment, and includes recommendations meant to increase availability of appropriate housing to support an aging population. Stakeholders are well aware of a number of challenges for older residents seeking to age in place, including a relative lack of downsizing options, the high cost of housing and property taxes, and insufficient affordable housing. Data assembled for this report reinforce the significance of these issues for an age-friendly North Reading initiative.

Data from the American Community Survey (ACS) highlight the distinctive markets represented by owner-occupied and renter-occupied housing in North Reading. ACS data suggest that 88% of occupied homes in North Reading are owned by the residents. As shown in **Table 2**, most owner-occupied homes in North Reading are one-unit detached structures, while half of renter-occupied homes are in buildings with at least 10 units. About half (51%) of homeowners are age 55+ and only 5% are aged 34 or younger. Renters are younger than owners, and 45% of renters in North Reading are aged 55+ while 23% of renters are aged 34 or younger. As well, median household income is substantially higher among homeowners than among renters. Renters are also far more likely to be “cost burdened” and 40% of North Reading renters spend at least 30% of their income on housing. While one-quarter of homeowners with a mortgage are also cost-burdened, just 13% of those without a mortgage are this heavily impacted. Among older homeowners, half of homeowners age 60 or older, including 17% of homeowners age 75 or older, still has a mortgage, a situation that may factor into residents’ decisions about where and when to retire.

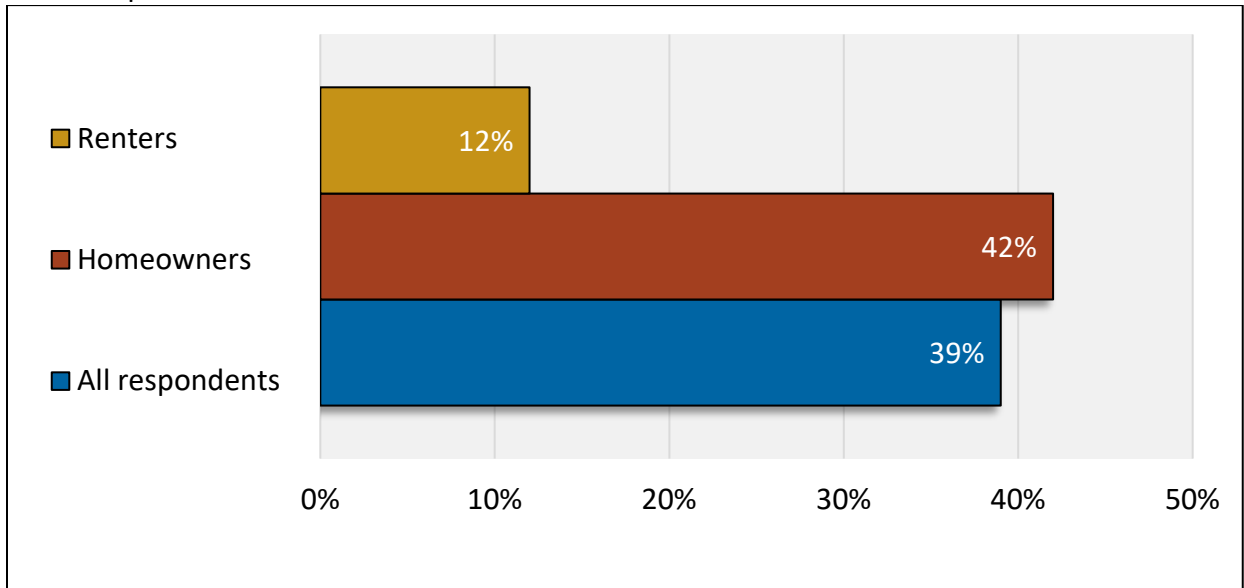
Table 2. Features of owner-occupied and renter-occupied homes in North Reading (American Community Survey)

Owner-occupied homes (88% of occupied homes)		Renter-occupied homes (12% of occupied homes)
<i>79% of owner-occupied homes are one-unit detached structures.</i>	Structure of housing	<i>52% of renter occupied homes are located in buildings with at least 10 units.</i>
<i>51% of homeowners are age 55+. 44% are age 35-54. 5% are under age 35.</i>	Age of household head	<i>45% of renters are age 55+. 32% are age 35-54. 23% are under age 35.</i>
<i>Median household income is high among homeowners: \$136,111 (for homeowners with and without a mortgage).</i>	Household income	<i>Median household income among renters is far lower than for homeowners, at \$59,330.</i>
<i>26% of homeowners with a mortgage and 13% of homeowners without a mortgage are “cost burdened” spending more than 30% of their income on housing (mortgage payments, property tax, home insurance, utilities).</i>	Cost burden	<i>40% of North Reading renters are “cost burdened”, spending at least 30% of their income on housing (rent and utilities)</i>
<i>54% of homeowners age 60 or older, and 19% of homeowners age 75 or older, have a mortgage.</i>	Mortgage status	<i>n/a</i>

Not surprisingly given the above statistics, survey respondents were largely homeowners. More than nine out of ten of the community survey respondents reported owning their current place of residence, and a majority (77%) reported living in a single-family home. In addition, more than one-third of survey respondents (39%) report that their current residence does not have a bathroom and bedroom on the first floor (see **Figure 8**), which can present challenges in mobility and independence related to daily living needs. Although most renters have a bedroom and full bath on the entry level, 42% of homeowners do not, suggesting many current homeowners who wish to stay in North Reading may eventually need to renovate their existing home or move to single-level housing.

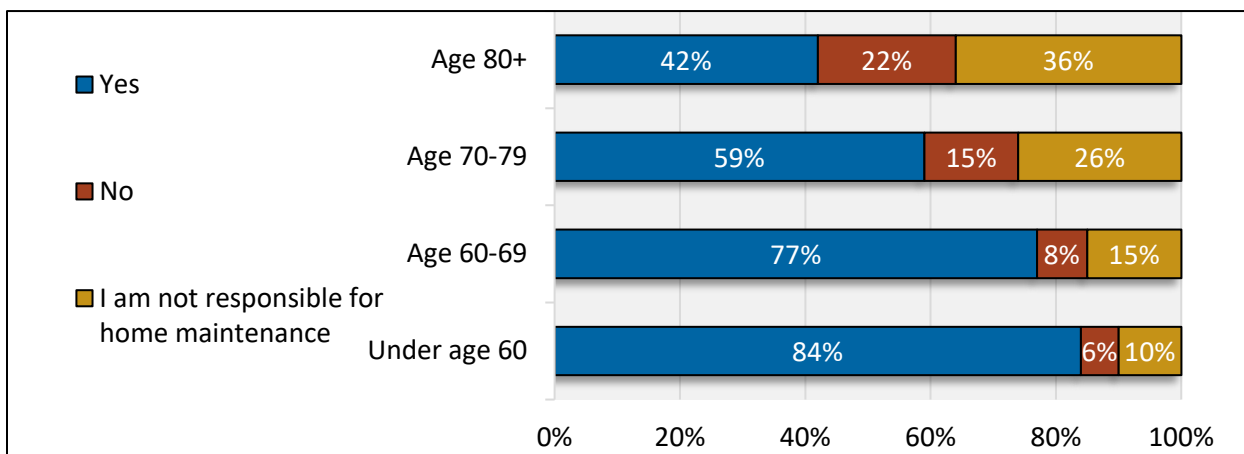
As well, the American Community Survey indicates that 19% of North Reading residents age 65 or older live alone, similar to the share living alone among survey respondents (18%). In the community survey, rates of living alone were higher among respondents age 70-79 (21%) and 80 and older (35%). Living alone may present unique needs for assistance with home maintenance and repair as these individuals age.

Figure 8. Percentage lacking a bathroom and full bath on the first floor in current residence, by ownership status



Homes require routine maintenance for upkeep, including snow removal and yard work. As shown in Figure 9, the percentage of survey respondents indicating that they are not able to take care of these activities increases substantially with age, along with the share indicating they are not responsible for home maintenance.

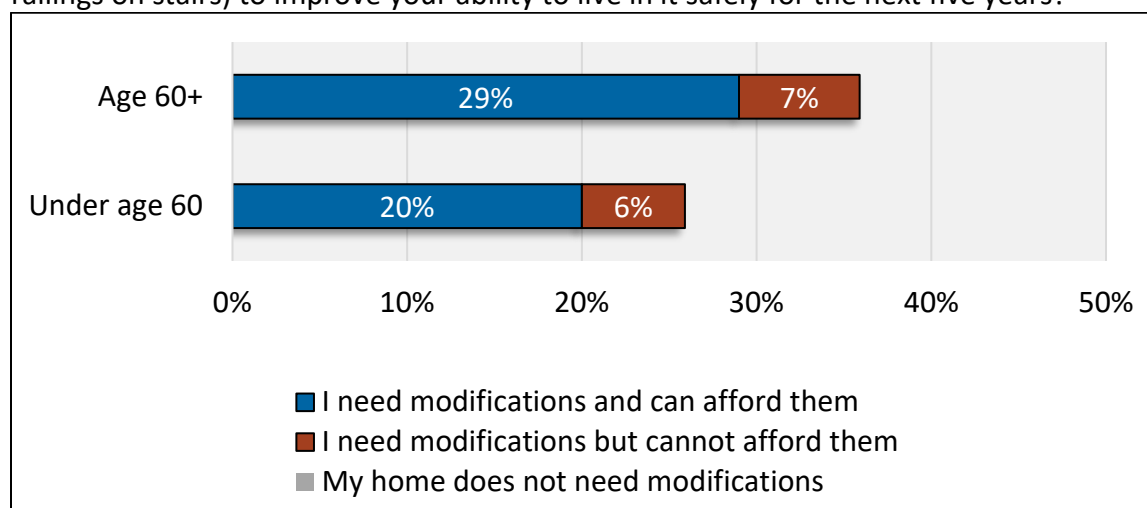
Figure 9. Are you able to take care of home maintenance activities for your current residence (e.g., snow removal, yard work)?



Survey respondents also reported the extent to which their current homes need modifications to maintain them as safe places to live. **Figure 10** illustrates that more than one-third of respondents age 60 or older need modifications, 7% of whom cannot afford to make these changes. Respondents under the age of 60 are less likely to report that their residence needs

modifications. Maintaining a home requires resources—including people who can make the repairs or modifications and the finances to pay for this work. Consequences of these challenges to maintenance and repair may lead to unsafe living conditions, isolation, loss of independence, and potentially involuntary relocation.

Figure 10. Does your current residence need home modifications (e.g., grab bars in showers or railings on stairs) to improve your ability to live in it safely for the next five years?



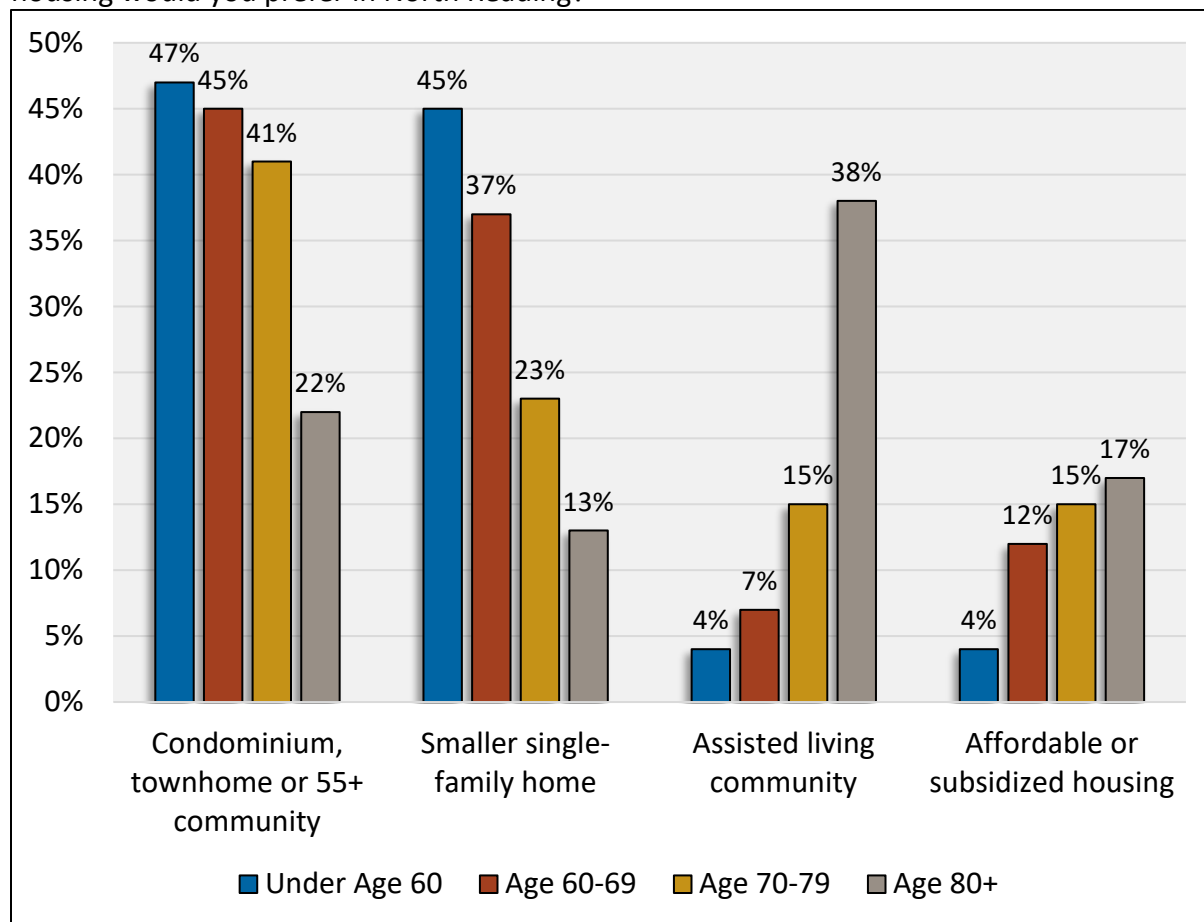
“A condo with a first floor bedroom and bath may be more acceptable. There are many condos if I go north, but I would lose my friends and they will not drive north at their age.”

— Survey Respondent

For those requiring single-floor living, a smaller home, or less maintenance, moving may be the best option. Survey participants were asked the type of housing they would prefer if a change required moving from their current residence. Responses varied substantially by age group. The most common response among people under the age of 80 was a condominium, townhome or 55+ community, preferred by at least 40% of the younger respondents, but only 22% of those age 80 or older (see **Figure 11**). The next most common choice among those under the age of 80 was a smaller single-family home, preferred by 45% of respondents under age 60, 23% of those in their 70s and just 13% of those age 80 or older. The most commonly chosen housing type among respondents age 80 or older was assisted living community, chosen by 38% in that age group but 15% or fewer of younger respondents. At this time, North Reading has no assisted living options, a concern given that this was the oldest respondents’ most common choice. More than 10% of those age 60 or older indicated they would prefer affordable or subsidized housing options. Fewer than 10% of the respondents in any age group reported that they would prefer an apartment or accessory apartment (see details in

Appendix). Current homeowners are most open to a condo/townhome/55+ community (44%) or a smaller single-family home (33%). Renters are especially likely to report preferring affordable housing (48%).

Figure 11. In the next 5 years, if you needed to move from your current home, what kind of housing would you prefer in North Reading?



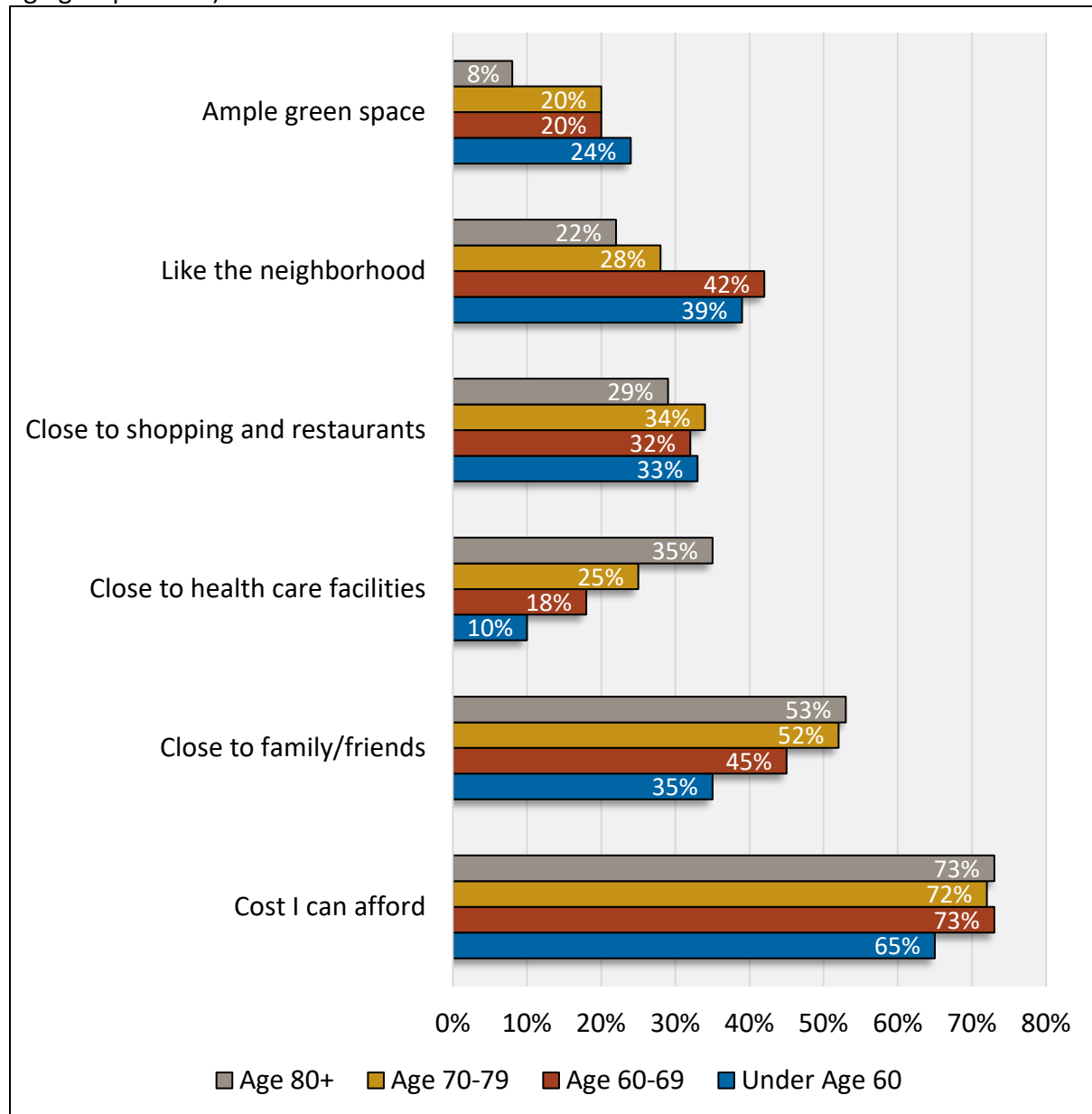
Respondents were asked which factors would be most important when choosing a new residence if they were to leave their current home. The most frequently given response for all age groups was “cost I can afford,” signaling the importance of finances in choosing a home. Beyond that key issue, the oldest residents prioritized being close to family and friends, and being close to health care facilities. Younger residents were more likely to say that liking the neighborhood would be among the most important criteria. Similar shares of respondents across age groups named being close to shopping and restaurants, and all but the oldest respondents cited having ample

“If senior citizens want to leave their homes, or feel they have to--or should--their only option is to move out of town.”

— Focus Group Participant

green space as a priority. Respondents who indicated that they planned to leave their current home within 5 years prioritized the same factors as shown in Figure 12—70% prioritizing cost, 41% close to family and friends, etc.

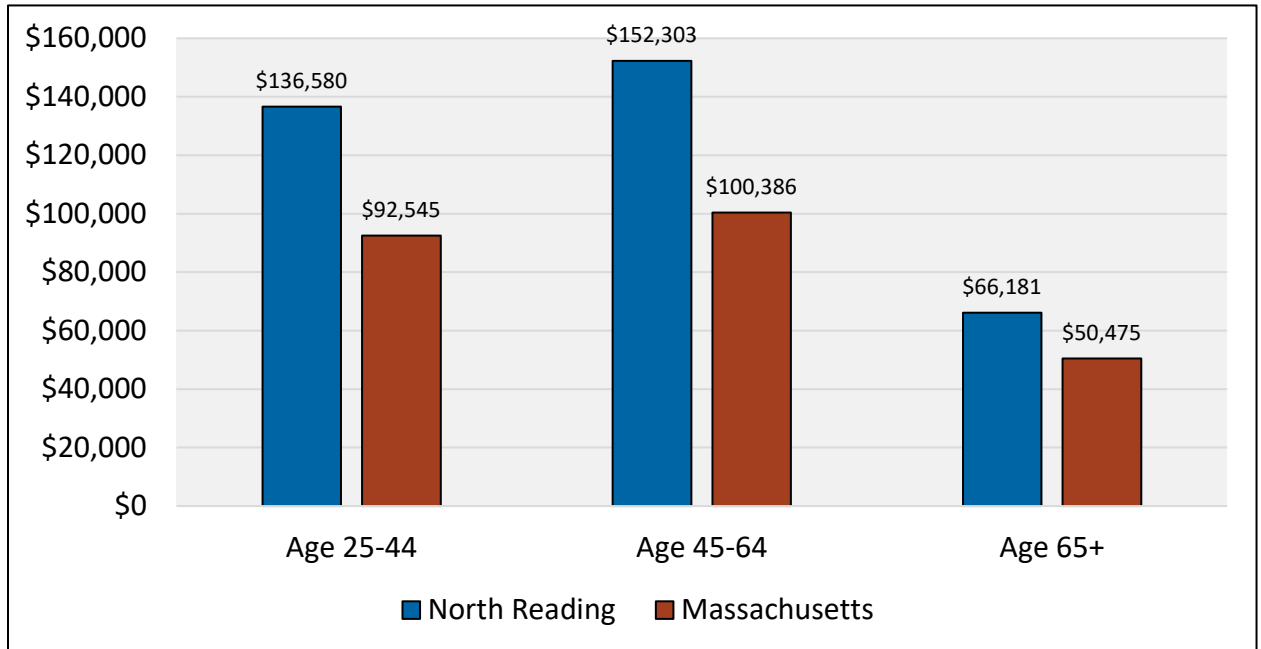
Figure 12. If you were to move from your current home, which 3 factors would be most important to you when choosing a new residence? (Those in the top five of mentions within any age group shown)



Financial Security in North Reading

On average North Reading residents report relatively high income, but segments of the community struggle financially. Estimates from the ACS place median household income in North Reading at \$128,651 in 2019 dollars, well above comparisons for Massachusetts as a whole. Across each age group, typical household income in North Reading is higher than in Massachusetts overall (see **Figure 13**).

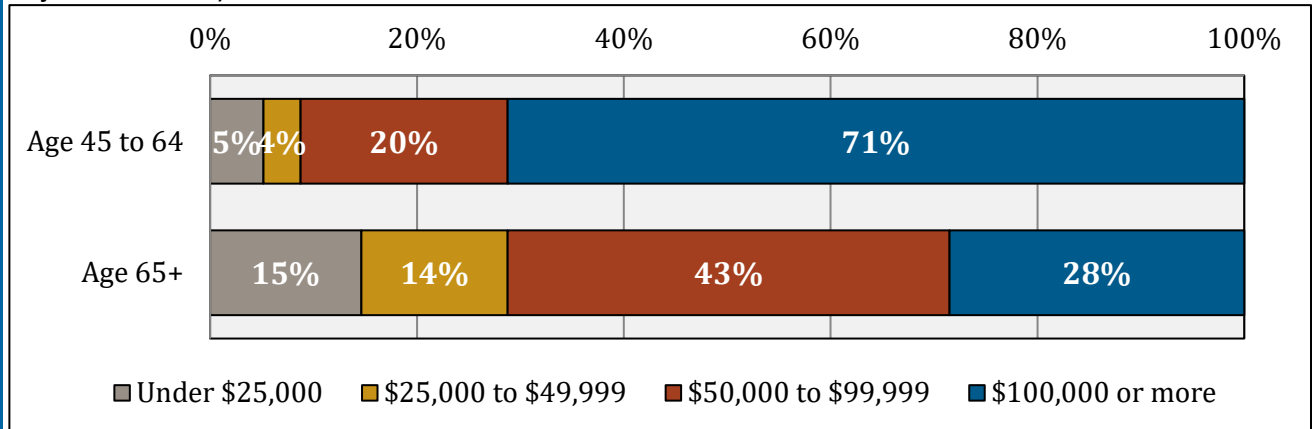
Figure 13. Median household income by age of householder (2019 dollars)



Source: American Community Survey (2015-2019), Table B19049

The economic profile of older North Reading residents relative to younger residents is further illustrated in **Figure 14**, which shows that many in the older adult population live on a modest income. Although 28% of North Reading residents age 65 and older report annual household incomes of \$100,000 or more; by comparison 71% of households headed by residents age 45-64 report this level of income. Nevertheless, a large share of households headed by someone age 65 and older report annual incomes under \$50,000 (29%). This compares with just 9% of households headed by individuals age 45 to 64 having incomes under \$25,000. A sizeable segment of North Reading's older population may lack financial security given the high cost of living in the community.

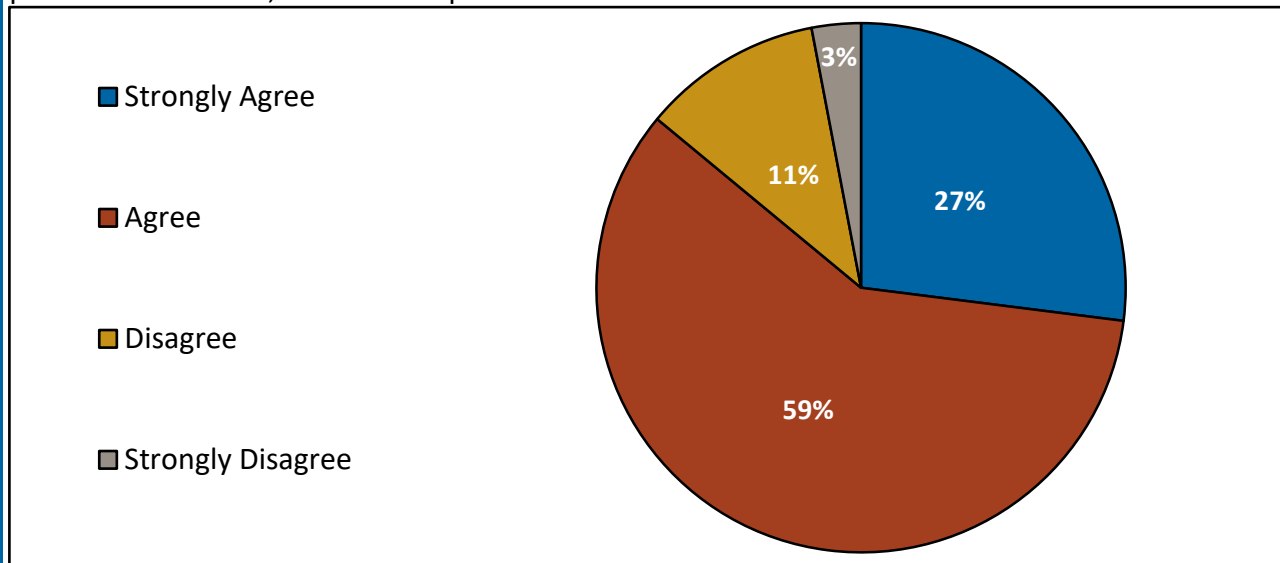
Figure 14. Household income distribution in North Reading by age of householder (in 2019 inflation-adjusted dollars)



Source: American Community Survey, 2015-2019, Table B19037. Numbers are calculated from 5-year survey estimates. Note: Includes only community households, not group quarters such as nursing homes.

The community survey conducted for this project sought to identify respondents who were financially insecure using the following question: “Please indicate your level of agreement or disagreement with the following statement: ‘I have adequate resources to meet my financial needs, including home maintenance, personal healthcare, and other expenses.’” As shown by **Figure 15**, 14% of respondents disagreed or strongly disagreed with the statement, indicating that their resources were not adequate relative to their needs. Financial insecurity was slightly higher among the oldest respondents (see Appendix). As well, 30% of renters are economically insecure, as indicated by responding that they disagree or strongly disagree with the statement, “I have adequate resources to meet my financial needs, including home maintenance, personal healthcare, and other expenses”. In comparison, 13% of homeowners in the survey report being economically insecure. These responses highlight segments of the older adult population that struggle financially.

Figure 15. I have adequate resources to meet my financial needs, including home maintenance, personal healthcare, and other expenses.



Respondents were asked to write in their biggest concerns for being able to stay in North Reading as they get older. The cost of living, particularly the cost of housing and associated taxes, was the most commonly reported concern, with more than 800 of the 1,393 respondents sharing these concerns. As shown from the examples in **Table 3**, respondents were concerned about property taxes and the lack of affordable housing for older residents. Some respondents linked the cost of living with their children not being able to live in the community. A lack of awareness of programs that could assist older residents with their property taxes was noted. As well, respondents felt that they were being “pushed out” of North Reading in favor of younger people. Together these responses highlight the very significant concerns that older residents have about their ability to stay in North Reading, and how it shapes their thinking about staying there as they continue to age.

Table 3. Cost of living as a concern in North Reading
<i>I can afford to live here, but I don't feel that I want to. Property taxes are very high.</i>
<i>I feel seniors are being pushed out in favor of younger dynamic with more income.</i>
<i>Cost of taxes—can I continue to afford it here?</i>
<i>I worry that I will be priced out of the town because there's not really enough affordable housing for seniors.</i>
<i>Real estate taxes keep going up. I heard seniors can sometimes get a discount—but where is the information?</i>
<i>The taxes will drive us out. My kids want to buy in this area but won't be able to afford the taxes.</i>

Ideas for Action in North Reading: Housing & Economic Security

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

- Vet a list of trusted repair people, contractors, and service people for hire for older homeowners who need help maintaining or repairing their homes, or renovating them to be safer.
- Review the recommendations from the recent Housing Production Plan and Master Plan to identify and advocate for priorities consistent with age-friendly goals. These include the development of affordable downsizing options, including rental property, for older persons, persons with disability, and veteran residents and adoption of inclusionary zoning practices and a zoning by-law to build accessory dwelling units.
- Consider opportunities to reduce burden for those struggling financially. For example:
 - Freeze property taxes for those ages 75 and older.
 - Educate older residents about existing aging-in-place resources such as tax deferrals, and reverse mortgages.
 - Expand access to existing property tax relief programs by raising the income limit for the tax work-off program.
 - Ensure that those who are already eligible for existing programs are aware of how to apply. Identify and communicate trusted resources for in-home supports (both home care and repair person services).



Transportation

Being able to get where one wants and needs to go helps people maintain social ties, obtain needed foods and services, access local amenities and engage with the community. Ensuring that people have access to adequate travel options within and around their community, including walking, bicycling, driving, and taking public transportation, is part of creating an age-friendly community.

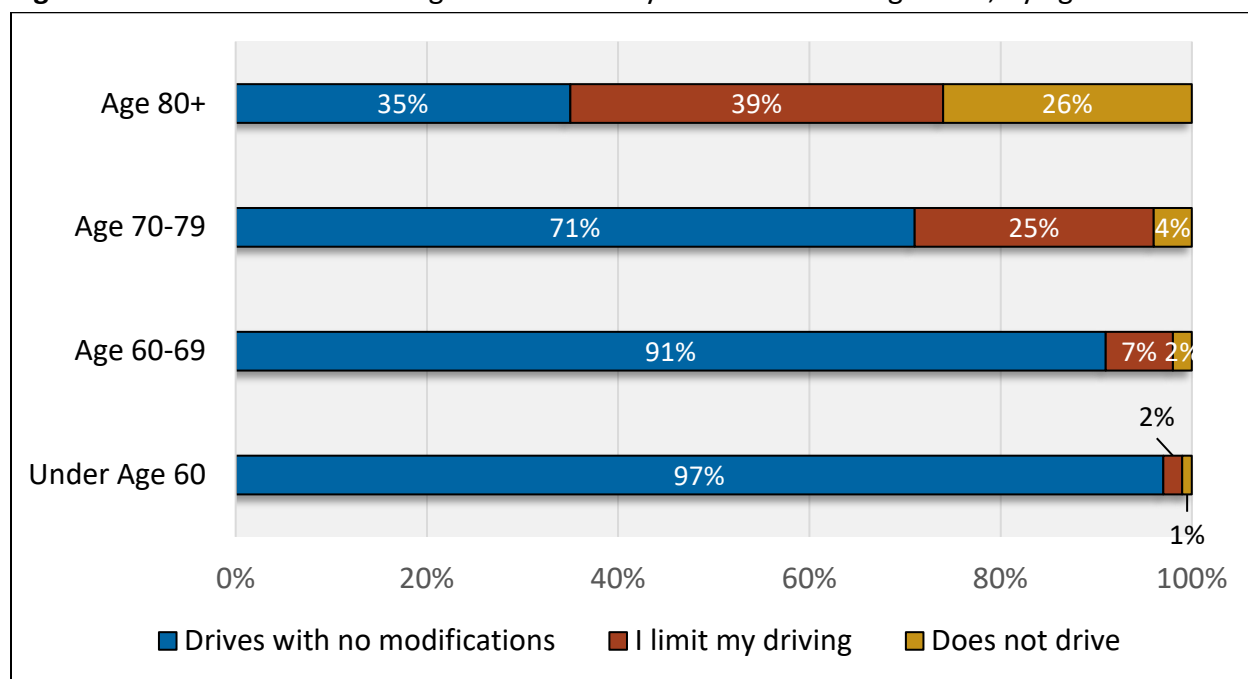
Inadequate transportation can lead to isolation, decreased autonomy, and depression. North Reading is a relatively small town, and necessary destinations such as grocery stores and medical providers are often located outside the community. Unfortunately, relatively few transportation alternatives to self-driving exist in North Reading. The supported transportation options in North Reading include the Elder Services van, a reservation-based service for medical appointments and local errands, and the Ring & Ride, a curb-to-curb medical appointment transportation service for residents age 60+ or disabled veterans, which can be taken door to door upon request. North Reading has no commuter rail or bus service, and most residents rely on driving themselves or getting rides from family or friends to get around.

Stakeholders involved in the focus groups or interviews carried out for this study recognize these challenges as significantly impacting the livability of North Reading for older adults seeking to age in place. Given the relatively small population likely to use it, creating options like a bus loop that circulates through the community is thought to be cost-prohibitive. Stakeholders suggest that volunteer-based programs, or programs building on and expanding the transportation services already in place through the Senior Center may be more feasible.

Survey results shed further light on these issues, and confirm that transportation is an issue for older residents seeking to stay in North Reading. The questionnaire offered respondents the opportunity to write in their greatest concerns about their ability to continue living in North Reading. While the most frequently mentioned concern related to cost of living, and especially property taxes, the second most frequently mentioned concern related to transportation. Respondents were acutely aware of their dependence on driving themselves if they wished to age in place. In their responses, people linked their continued ability to drive with maintaining independence; with being able to access shopping, medical care, and religious services; and with maintaining social connections and avoiding isolation. Respondents identified the primary challenges as a lack of public transportation and poor walkability, although some noted that North Reading also lacks ride share and taxi services.

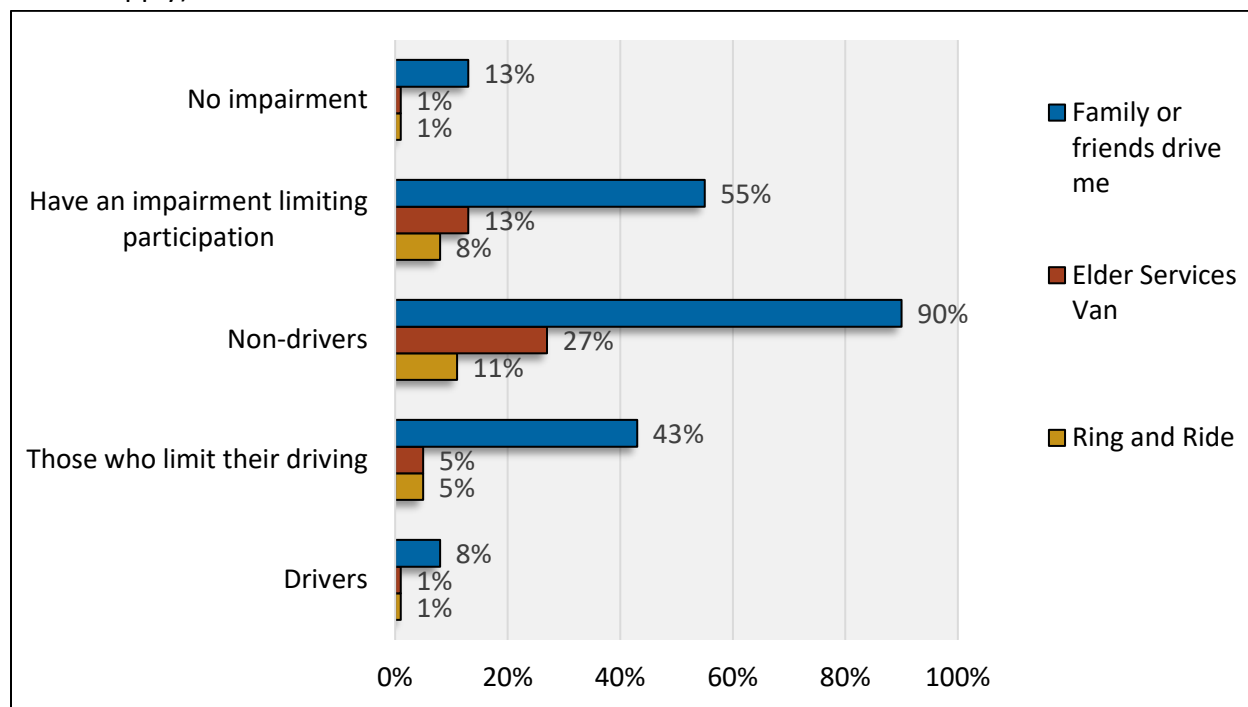
Most people in North Reading drive themselves well into later life. **Figure 16** shows that small portions of respondents under age 80 do not drive, but 28% of respondents age 80 and older are no longer driving themselves. Further, 25% of respondents age 70-79 and 39% of those age 80 and older limit their driving (e.g., avoid driving at night, during bad weather, or in unfamiliar areas). These limitations on driving may inhibit participation in social activities, public events, and opportunities to engage with friends. These findings suggest that a sizeable share of North Reading’s oldest residents would benefit from convenient and reliable transportation options.

Figure 16. Which of the following best describes your current driving status, by age



Survey respondents were asked to report how they meet their transportation needs, and most indicated that they drive themselves. Nearly one in five indicate that they also get rides from family or friends, but very few use other forms of transportation. The Elder Services van and Ring and Ride are far more important to those with participation impairments and non-drivers, however. More than one-quarter of the non-drivers and 13% of those who have an impairment limiting participation in the community have used the van services (see **Figure 17**). Similarly, the Ring and Ride service is only used by 2% of all survey respondents, but larger shares of those most in need of such a service (11% of non-drivers and 8% of those with a participation-limiting impairment). These results indicate that supportive transportation options in North Reading may provide key mechanisms for community participation among those with physical limitations and those who cannot drive themselves, but far more residents may be able to benefit from transportation options than currently take advantage of them.

Figure 17. I use the following methods of transportation to meet my transportation needs (Check all that apply).



People often experience barriers to meeting their transportation needs, some of which may especially impact those with limitations on their ability to drive themselves. Respondents were asked to indicate which of several factors limit their ability to meet their transportation needs. The most frequently mentioned factor among each of the age groups was not being aware of services (see Appendix A). Among respondents who say that they limit their driving, the most common challenges reported were not being aware of services (24%) or transportation not being available where they need to go (23%). Among those who do not drive at all, the most common

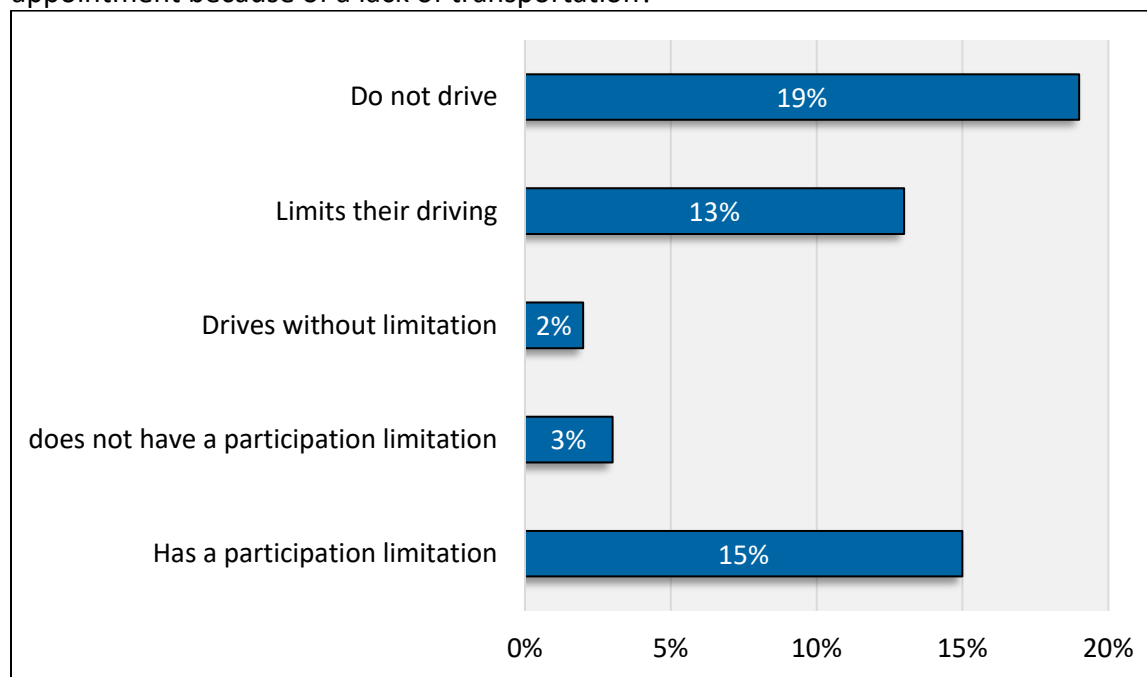
“I don’t plan to age in place in NR for a variety of reasons. Mainly, there is no transportation. If you can drive, great. If you cannot drive, you’re stuck.”--Rising Senior focus group participant

challenges reported were needing door-to-door transportation assistance (42%), needing assistance when arriving at their location (32%), or transportation not being available where they need to go (32%).

The consequences of unmet needs for transportation can be substantial for health and well-being. For example, transportation barriers can limit an individual’s access to obtaining necessary services and medical care. Respondents were asked if within the previous 12 months they had missed, cancelled or rescheduled a medical appointment because of a lack of

transportation. Among all respondents, only 4% reported this experience but among respondents age 80 and older, 13% have experienced this barrier to medical care (see **Appendix A**). As well, 19% of non-drivers and 15% of respondents with a condition that limits their community participation, report that lack of transportation has disrupted their access to medical care (see **Figure 18**). For these individuals, the potential consequences include unmet health care needs and impact on health status.

Figure 18. Within the past 12 months, did you have to miss, cancel, or reschedule a medical appointment because of a lack of transportation?



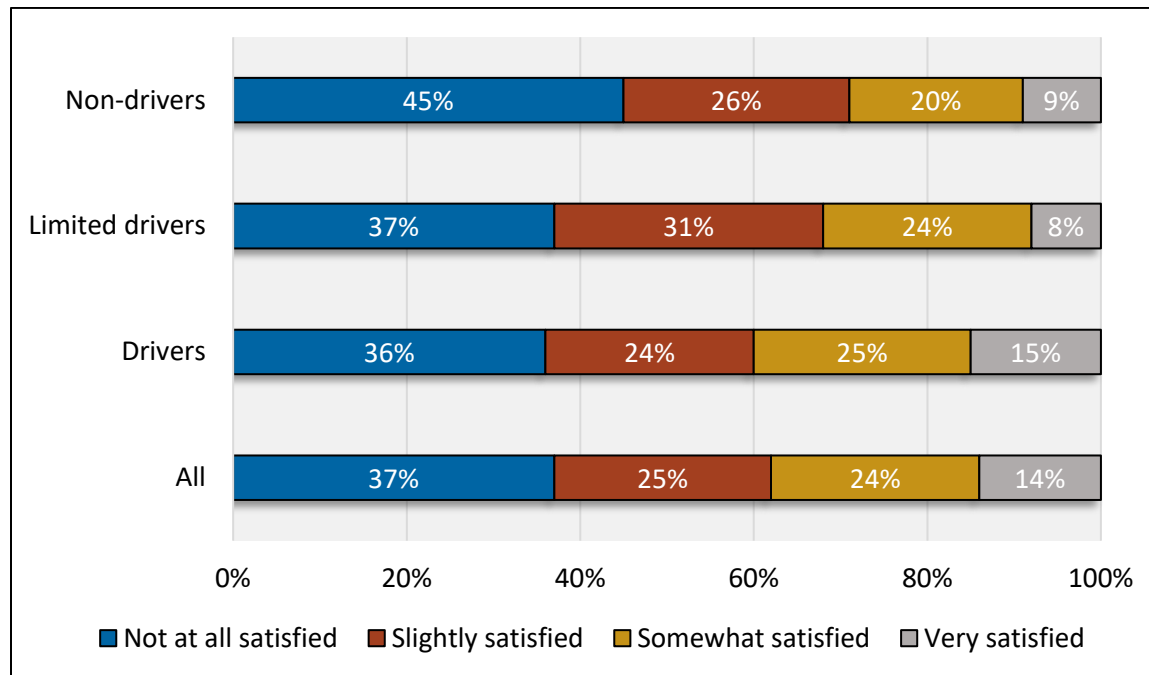
Satisfaction with transportation options in North Reading is fairly low. Overall, 38% of survey respondents were somewhat or very satisfied with the transportation options in North Reading,

“If something happened so I couldn’t drive, it would be a problem since there is no public transportation”—survey respondent

while 25% were only slightly satisfied, and 37% were not at all satisfied with transportation options (see **Figure 19**). Considering satisfaction levels among segments of respondents, we find that non-drivers report the lowest

satisfaction, with 45% reporting not being satisfied at all. However, none of the three groups defined by driving status reports high satisfaction with the transportation options in North Reading, suggesting that improved options may be welcomed by a wide range of residents.

Figure 19. How satisfied are you with transportation options in North Reading?



Walking in North Reading

In many communities, walking is an important alternative to driving. However, survey respondents, as well as other stakeholders, recognize that North Reading is not a walkable community. Recognizing that walkability is often challenging in low density communities, this is nonetheless a source of concern for residents.

“I am no longer brave enough to walk along a street where cars travel at 40mph, or bike. I retire in the Spring and we will be looking to another community for our “forever” retirement home—Rising Senior focus group participant

Figure 20 shows that 44% of survey respondents are dissatisfied with the availability of maintained sidewalks. Uneven pathway surfaces due to large cracks or tree roots can create hazards for pedestrians.

Figure 20. Satisfaction with availability of maintained sidewalks

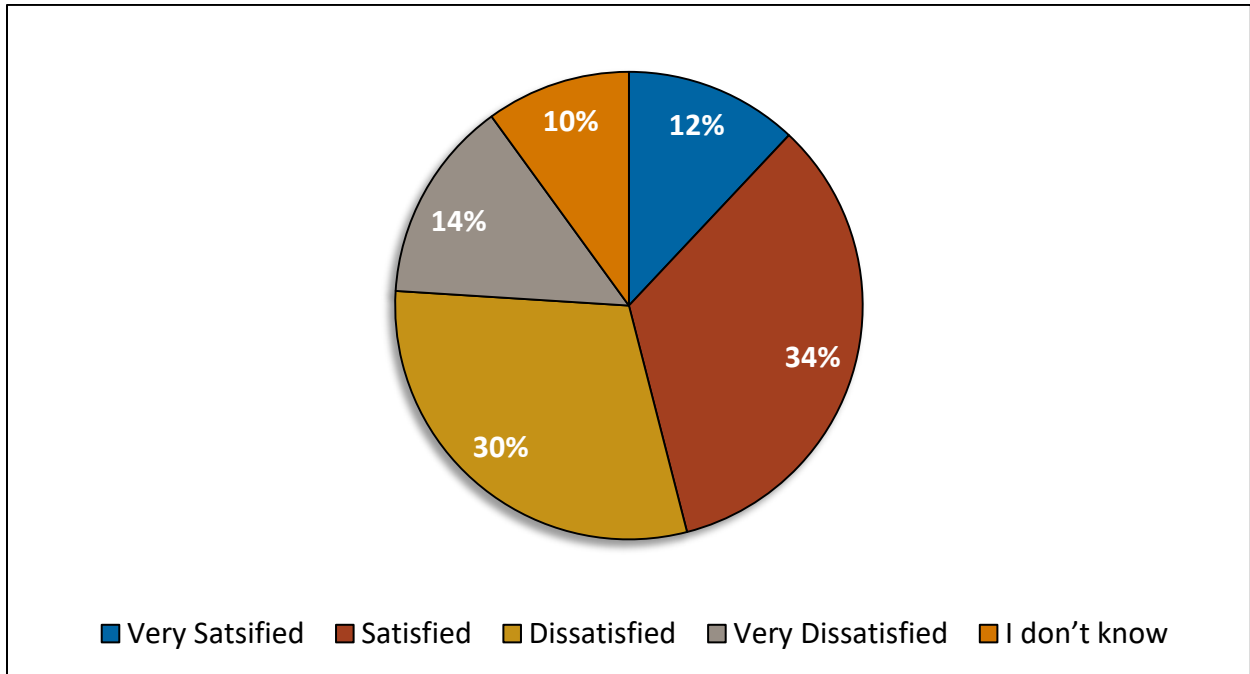


Figure 21. Satisfaction with lighting along sidewalks and trails

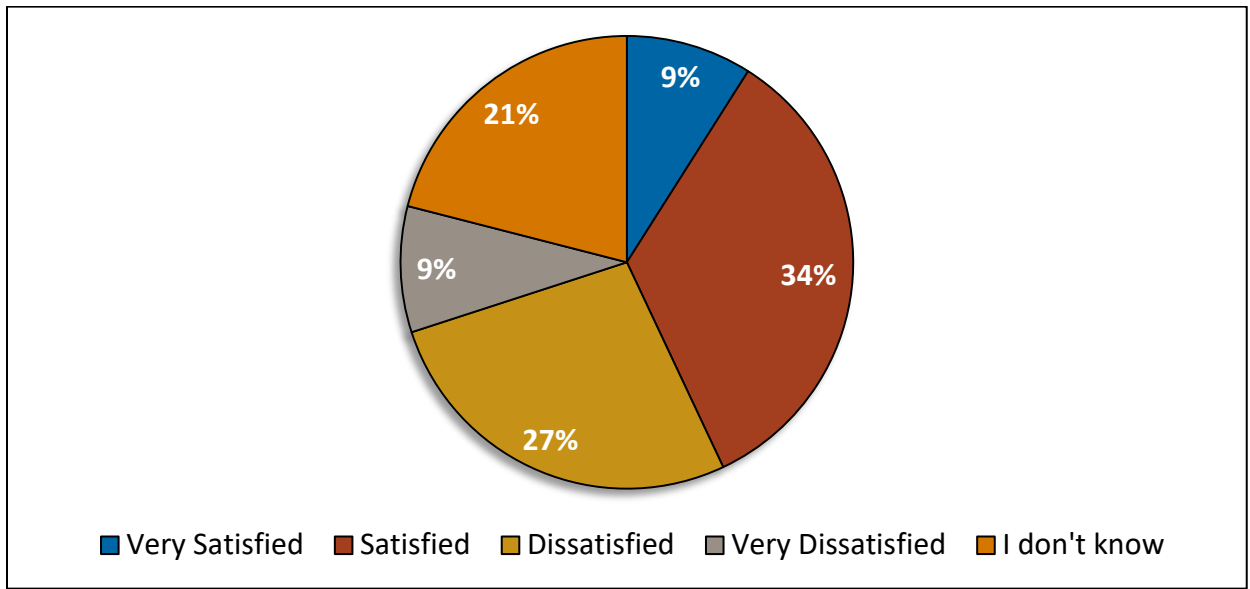
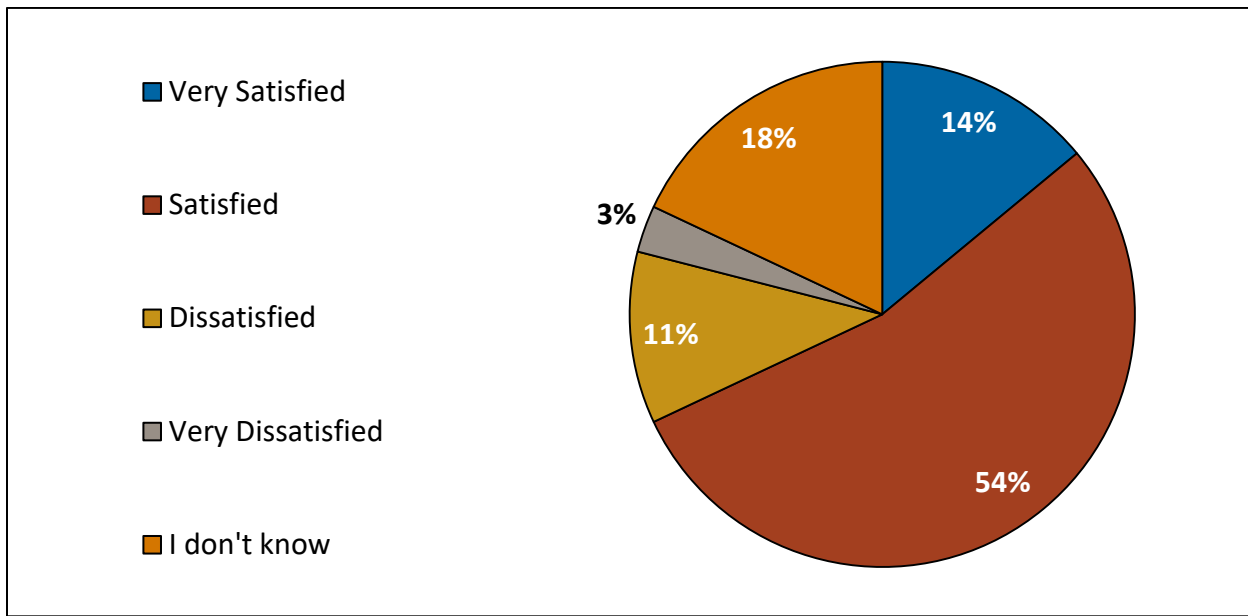


Figure 22. Satisfaction with marked crosswalks and timing of traffic lights



Ideas for Action in North Reading: Transportation & Walkability

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

- Expand the Senior Center vehicle fleet and offer extended hours and on-demand services.
- Consider adding a feasibility study to the current traffic study to assess the feasibility of a North Reading shuttle service moving residents through the Town on a scheduled loop connecting crucial destinations like the Town Hall and a grocery store alongside social destinations like the library, parks, and/or trails.
- Explore ways to form a regional partnership with nearby communities for transportation services.
- Improve walkability
- Develop a ride-share option for older adults. Consider a model such as Newton's NewMo on-demand service
<https://www.newtonma.gov/government/seniors/transportation>
- Explore Go-Go Grandparent, a ride-sharing service for older adults⁵.
- As the community continues to seek opportunities to build a stronger downtown area, see the walkable Main Street discussion

⁵ https://gogograndparent.com/gogostart?gclid=Cj0KCQjwrrXtBRCKARIsAMbU6bF-TxHXG18UZ4uG6sR4Yy35dcQAVIruQLT2cAxc3XJ85mFIWSt92McaApF-EALw_wcB

- Revisit the North Reading Master Plan 2020-2030 suggestions on transportation priorities, revising as needed to prioritize age-friendly opportunities. For example, providing shuttle service to nearby MBTA train stations, a park and ride commuter parking lot, or coordinating with Mystic Valley Regional Transit Authority (MVRTA) to provide bus service to Boston

Social Participation



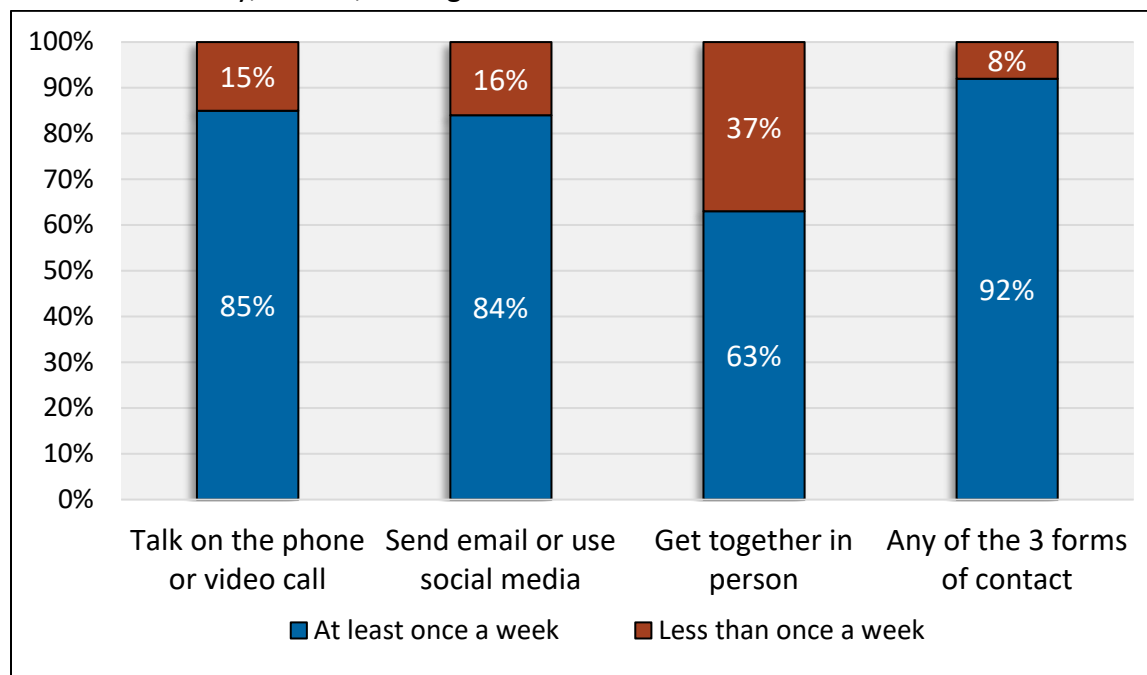
Being engaged and participating in community events—through learning opportunities, fitness programs, and social activities—helps community members build and maintain social support, remain active, and avoid isolation. Ensuring that ample and accessible participation activities are available is an important task of building an age-friendly community.

Ensuring that ample and accessible participation opportunities are available is an important part of building an age-friendly community. Informal social participation includes virtual, telephone, and in-person connections with family, friends, and community members. Formal, organized participation opportunities can occur through activities such as educational opportunities, fitness programs, and social events. These opportunities facilitate aging people’s efforts to remain active and engaged, and avoid isolation and loneliness. Informal connections within the community contribute to a sense of belonging and neighborliness, important to many in North Reading who value its “small town feel.”

Stakeholders who were interviewed or participated in a focus group perceived significant unmet need for additional social interaction spaces in North Reading. The library is regarded very positively by stakeholders. However, the Senior Center is viewed as insufficient to support healthy and active aging among residents. Stakeholders suggest that intergenerational programs would be especially welcomed in North Reading.

Informal connections. The community survey suggests that most North Reading residents socialize with family, friends, or neighbors via phone, video call, email, social media, or in-person visits at least once a week (see **Figure 23**). However, email and social media use is substantially lower among respondents age 70 and older, in comparison to younger respondents. At least nine out of ten respondents under age 70 use social media or email at least weekly, compared to 80% of respondents in their 70s and just 62% of those age 80 or older (see **Appendix A**). Combining all three forms of connecting with family, friends or neighbors, we find that 8% of the sample has less than weekly contact with anyone via phone, video call, email, social media, or in person. Moreover, this low level of communication is more prevalent among the oldest respondents, with 13% of those aged 80 or older having low levels of contact (not shown). These individuals may be at risk of isolation or loneliness, along with the negative health consequences of those experiences.

Figure 23. How often do you talk on the phone, send email or use social media, or get together to visit with family, friends, or neighbors?



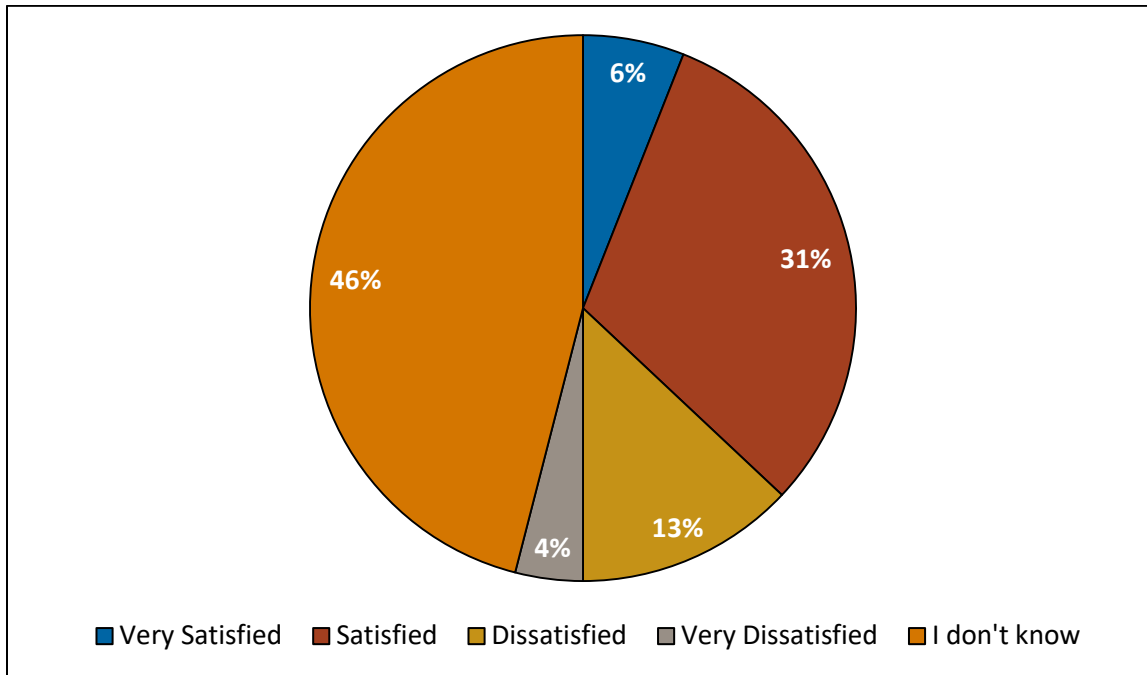
Most survey respondents (90%) know someone living within 30 minutes of their home on whom they could rely for help if needed (see Appendix A), and many indicate that they would ask a neighbor for help if they needed assistance with a minor task or errand, such as changing a lightbulb or shoveling snow (see **Table 4**). That said, as many as 45% of survey respondents would not ask a neighbor for assistance with a small task, suggesting that they may lack friendly connections within their neighborhoods.

Table 4. Would you ask a neighbor for help if you needed assistance with a minor task or errand (e.g., changing a light bulb, shopping, shoveling snow)?

	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	64%	61%	55%	65%
No	36%	39%	45%	35%

Figure 24 shows that more than one-third of respondents are satisfied or very satisfied with opportunities to gather or interact informally with neighbors. However, 17% of respondents are dissatisfied or very dissatisfied with these opportunities, and nearly half of respondents said “I don’t know” on this issue. These findings underpin the idea that strengthening neighbor-to-neighbor ties could be an important effort of the North Reading Age-friendly initiative.

Figure 24. Satisfaction with opportunities in your neighborhood for informal sharing and social interaction

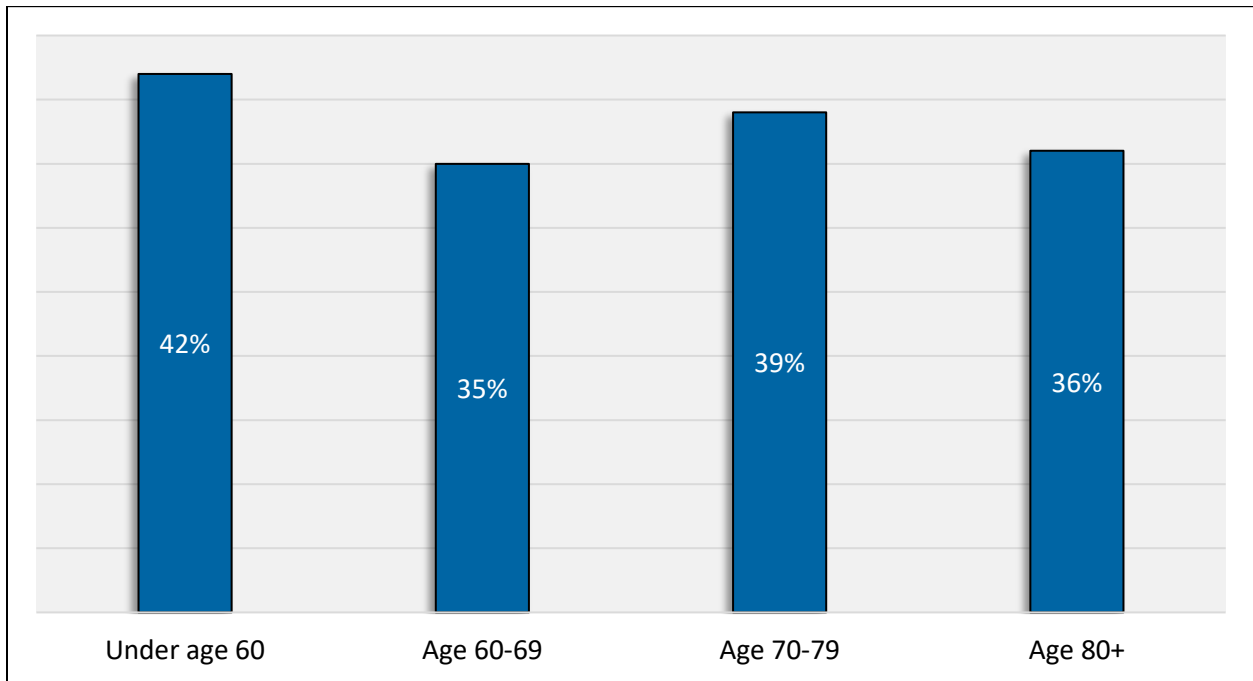


Formal connections. Opportunities to participate in exercise classes, life-long learning programs, or other activities can promote health and well-being. As well, these kinds of opportunities can help older people rebuild networks that have shrunk with time and shifting roles. Although most survey participants indicated that there are sufficient places in North Reading to go to socialize or for leisure activity, a sizable minority indicated that there are not, including 42% of those under age 60 (see **Figure 25**).

I think of North Reading as a great community, but truth be told--social interaction actually only occurs through my church.

-Survey respondent

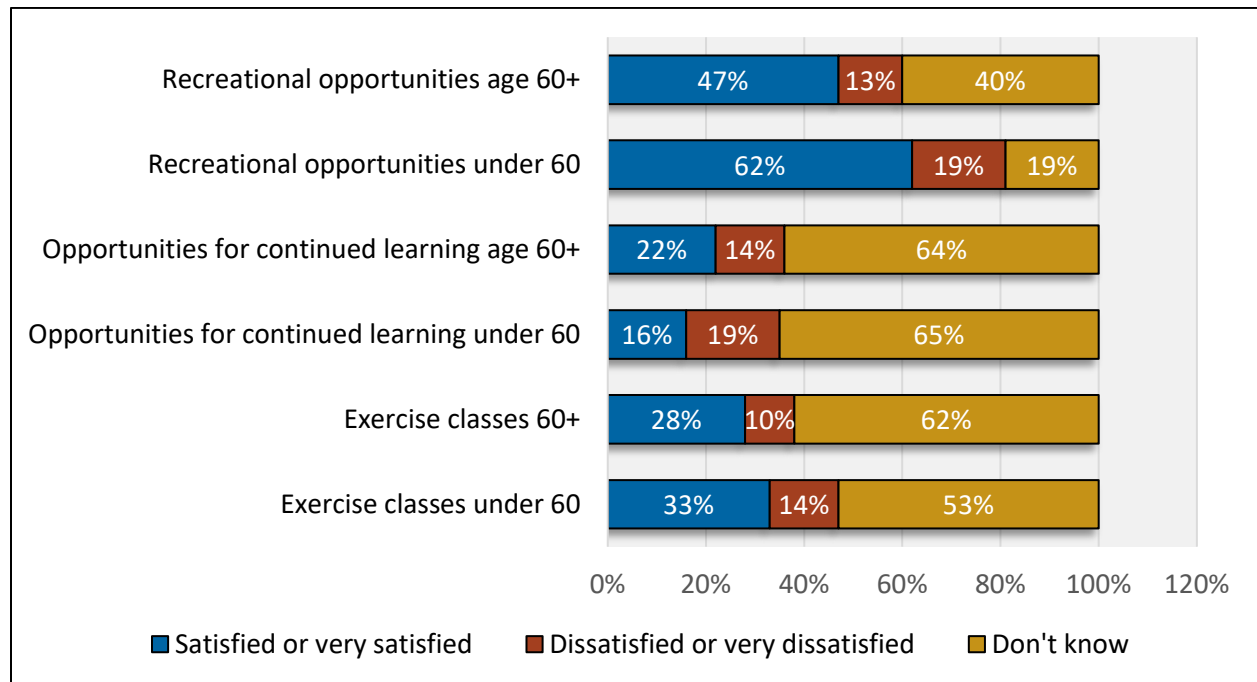
Figure 25. Are there sufficient places in North Reading to go to socialize or for leisure activity? (Percentage saying ‘no’)



When asked to rate satisfaction levels with specific leisure activities in North Reading, a majority of respondents indicated a lack of awareness about availability. **Figure 26** shows that half of respondents are satisfied or very satisfied with the recreational opportunities in North Reading. Respondents under age 60 are more satisfied than those age 60+, and much more knowledgeable (19% say I don't know vs. 40% of those age 60+ saying I don't know). Similarly, more than two-thirds of respondents report not knowing about opportunities for continued learning and only 22% report being satisfied with these options available to them. This finding highlights the opportunity to develop additional lifelong learning resources in and around North Reading.

A similar pattern exists along the lines of physical activity. When asked specifically about exercise classes, 28% are satisfied or very satisfied and 60% say I don't know. Some dissatisfaction with opportunities in North Reading in general may be a function of lack of awareness about what is already available. However, taken together the results suggest that residents are looking for something more in terms of places or facilities that promote social activity.

Figure 26. Satisfaction with leisure opportunities in North Reading



When asked what types of programs would be attractive to them, more than half of survey respondents took the time to write in their ideas. As for types of programs, the most commonly mentioned activities fell into 1 of these 3 buckets: exercise, skill-building, and educational/cultural programs that can be described as lifelong learning. Taken together, it is clear that residents of North Reading are seeking opportunities for physical and intellectual growth as they age. Table 5. gives examples of the kinds of things respondents wrote in.

Table 5.

Activities suggested included:	
Expanded exercise programs and walking paths	<i>Low cost exercise classes for 55+</i>
	<i>Walking trails, bike trails joining other towns nearby.</i>
Skill-building activities	<i>Intro to woodworking class</i>
	<i>Would love to see a “maker space” or a place to learn a craft</i>
Lifelong learning	<i>“College classes” for seniors in academics or the arts</i>
	<i>Cultural programs, cooking classes</i>

Ideas for Action in North Reading: Social Participation

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

- Organize an array of remote learning options available through the internet and/or smartphones only requiring cell service. The library's programming might be a solid platform for expansion.
- Identify a satellite location to pilot expanded senior center programming for fitness, learning, and social participation.
- Partner with the high school to offer affordable concerts and learning engagement opportunities for older adults.
- Develop a plan for reaching out to isolated and at-risk older adults.
- Initiate a Facebook page for older adults to share knowledge and resources as well as make requests and find peers with similar interests in attending events.
- Develop a "companion" program that connects residents who have shared interests (e.g., museum visit, day trip, or walking). This type of connection can provide socialization, transportation, and recreation.
- Identify neighborhood-based programs or mechanisms to strengthen informal networks in neighborhoods and ensure that existing neighborhood-based activities are inclusive of older residents.
- Educate community organizations and faith communities about whom to contact if they identify someone who may be at risk of social isolation.
- Develop an Age Friendly regional coalition to strategize about ways that area senior centers can work together to ensure that all older residents have access to the rich array of programs without duplication of effort.

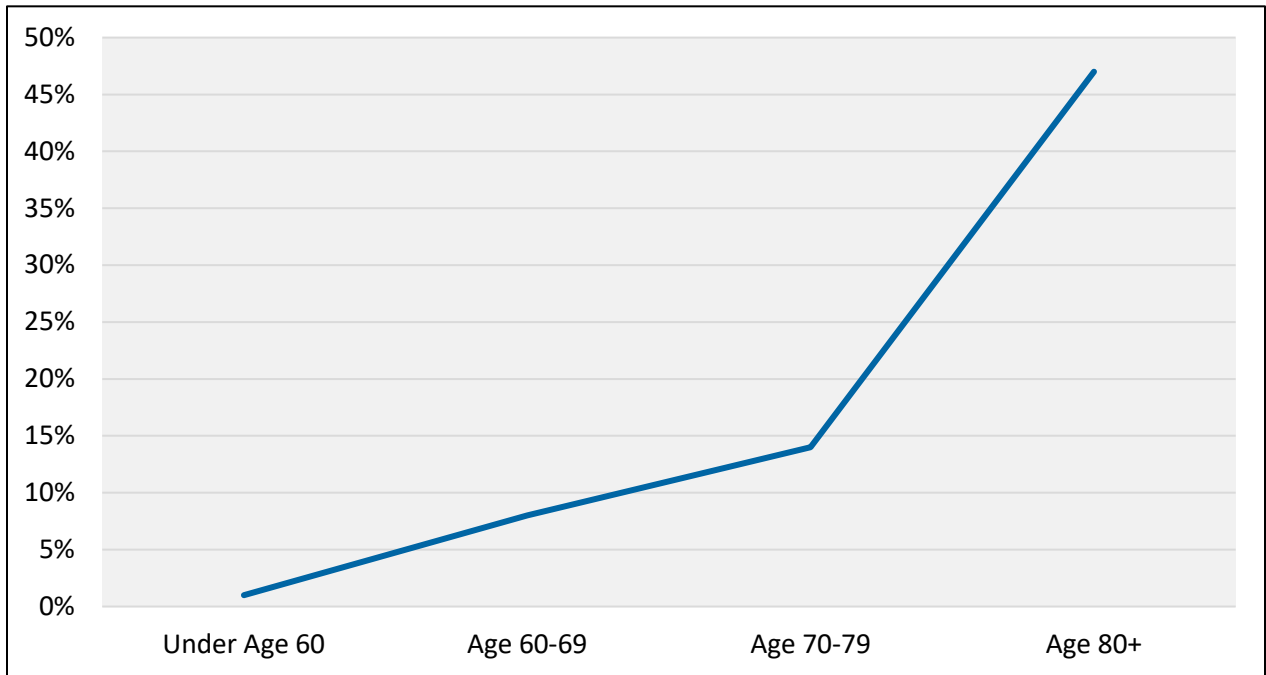
North Reading Senior Center

Senior centers play an important role in the lives of many older adults. Most senior centers offer supports and services that can help older adults apply for programs they are eligible for, secure help with nutrition or caregiving, or fill transportation gaps. Many also offer participation opportunities in the form of exercise classes, educational programs, clubs, classes, or other activities.

According to the Town Annual Report for 2019, prior to the pandemic the Elder Services Department served many community members through its exercise classes, social events, lunch programs, transportation services, and other programs and services. Although the Senior Center has remained closed throughout the pandemic, many services and supports have continued in adapted form (e.g., yoga via Zoom; benefits counseling by phone). Stakeholders point out that the North Reading Senior Center programming is greatly limited by available space, and considered to be inadequate especially for seniors who are seeking active lifestyles. The senior center is seen as prioritizing services over activities, and the needs of the oldest residents over younger seniors who are looking for active engagements. While this prioritization is understood as a reflection of limited space and other resources, it is nonetheless recognized as a barrier to the senior center playing a larger role in the community.

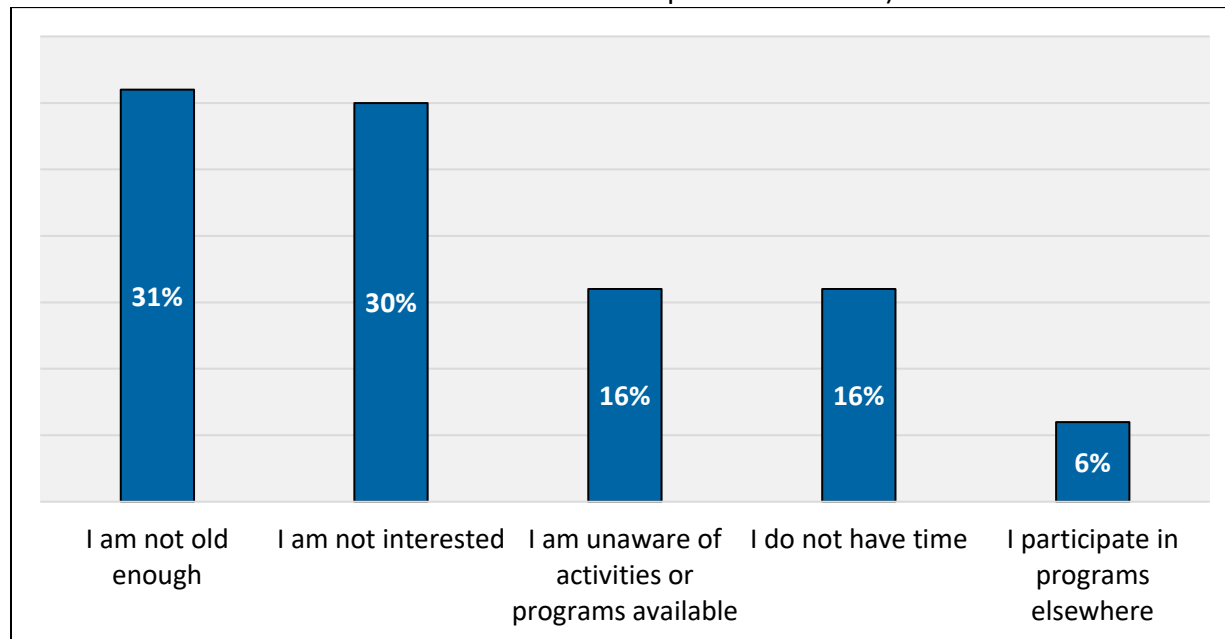
Results from the resident survey align with perceptions shared by stakeholders. Overall, just a small share--17% of survey respondents—reported ever having been to the North Reading Senior Center, with reported participation being at very low levels for all age groups except those age 80 or older. Even those who participate do so infrequently. Among those who participate at all, the largest share does so just a few times a year, for special events (see Appendix). Among those most likely to attend—those age 80 or older—12% do so weekly, while 8% participate once or twice a month and 27% just for special events. This is a low participation level, especially for a community with relatively few other Town-sponsored facilities for adults.

Figure 27. Percentage of respondents who have been to the North Reading Senior Center, by age group



Among those who do not use the Senior Center, nearly one-third reported they have not attended because they are “not old enough” or are “not interested” (see **Figure 28**). Sixteen percent indicated they are not aware of what is available, and the same share reported that they do not have time to participate. A small share said that they participate in programs elsewhere.

Figure 28. Reasons for not using programs or services at the North Reading Senior Center (among those who have never used the Senior Center and provide a reason)



About one out of five respondents wrote in reasons for non-participation other than those listed as options. Many of these commented that they “don’t need” the Senior Center, noting that they “don’t require services” or “don’t require assistance.” These responses indicate that many North Reading residents see the Senior Center as a source of help rather than a place for exercise, fun, or building social connections. Others wrote in that they are busy, working, not interested, or not old enough. Respondents also wrote in comments about the building and programming, suggesting that they see the building as out of step with what is available in similar communities, and that the programming is meant for much older people.

“Senior center is outdated (awful; decrepit; too small.”

-Survey respondent

“I have been told that the average age is far older than me (63)...and that I would feel out of place.”

-Survey respondent

“They don’t seem to offer programs for a very active senior.”

-Survey respondent

Observations on the Multigenerational Community Center Model: Lexington, Randolph, and Salem

There are many reasons why communities choose to move away from the age-segregated “senior center” model of community services to a broader and inclusive community center in which residents of all ages can participate in activities, access municipal services, and interact socially. For some, the draw of efficiencies that can be gained from sharing building space and housing staff in the same physical location as to ensure prompt and effective cross-departmental collaborations and communication. There is also the attraction to the energy that comes from multiple generations of the same community coming together to grow and be active. Finally, there is the assumption that by creating a less age-segregated spaces---more residents, especially “rising seniors” will be motivated to participate at higher rates because the barrier of stigma around age has been removed. Another reason for increased participation from “rising seniors” is the fact that it is common for a community center to be open in the evenings and on weekends when those who are still working may be available to attend. In order to glean lessons-learned from communities that have taken this path, members of the UMB research team interviewed municipal representatives from the City of Salem and the Town of Lexington. As well, secondary information was gathered about the multigenerational space in the Town of Randolph. Lessons from these conversations can be summarized into the following elements:

- Branding is important to increasing appeal:
 - Lexington Community Center: increasing participation among younger seniors
 - Salem Community Life Center: early stages of changing their image in the community
- Intergenerational Programming must be authentic and can be slow to grow
 - Salem Community Life Center: close to 100% of the people who participate are age 60+, visions of multiple generations joining is still evolving
 - Swampscott’s plans included shared space and programming that has not come to fruition, lots of untapped potential
- Defining a successful effort = more participants and wider age range
- This success can lead to growing demand, increased pressure on space and staff (and parking)
 - Salem’s center commonly has a waitlist for program participation due to capacity of staff and space
 - Randolph’s center houses staff and programming for children, teens, adults, and seniors—can result in complex scheduling and staffing coordination.
 - Lexington says: in the first 2 years of opening there were approximately 4,000 new seniors participating

Outdoor Spaces and Buildings



Creating safe and accessible shopping, entertainment, and community areas promotes inclusion of all residents. Ensuring that outdoor spaces and public buildings, as well as community meetings and services, are adequate and accessible to all is an important element of an age-friendly community.

Recent projects and plans in North Reading have identified numerous strengths and challenges relating to outdoor spaces and buildings. Most recently, the Open Space and Recreation Plan, completed in 2020, set out an action plan that would improve open spaces, enhance access to recreational facilities and programs, and protect natural resources while encouraging appropriate public use of Town open spaces. The north Reading Master Plan 2020-2030 also inventories open space and recreational opportunities, identifying areas for potential improvement. Stakeholders consulted for this project are aware that some recreational facilities and parks are not accessible for many residents, and outdoor resources are not evenly distributed throughout the town. The lack of sidewalks in many areas, discussed under the transportation domain, further inhibits access to Town amenities. Some stakeholders note that the lack of parking at the Senior Center limits use of this public space, and that the building itself is old and lacking accessibility upgrades. They note that existing recreation areas have not adequately incorporated older adult fitness.

Survey results reinforced themes emerging from the key informant interviews and focus groups. When asked what they value most about living in North Reading, respondents frequently referred to the community's natural beauty, small-town feel and quiet setting. Many people wrote about the value they attach to ample green space and access to Ipswich River Park and Harold Parker State Forest. The library and schools were also mentioned as valued public assets.

The questionnaire designed for this study asked respondents to rate their satisfaction with a number of community features that shape access to outdoor spaces and buildings, and reflect level of age-friendliness. Handicap accessibility can impact access to community amenities for many residents. Ramps, curb cuts, and other features meant to promote access among those who use wheelchairs or walkers benefit anyone with mobility limitations, as well as people with children in strollers. **Figure 29** indicates that most survey respondents (66%) are satisfied or very satisfied with the handicap accessibility of walkways, businesses, and public buildings in North Reading, but more than one-quarter indicate that they don't know, suggesting a lack of awareness of the accessibility features in place. Respondents who have a condition limiting their participation in the community are more informed about handicap accessibility (10% say they don't know) and somewhat more likely to be dissatisfied with these features—19% are

dissatisfied or very dissatisfied, compared to 8% of those without a limiting condition. Survey respondents are also largely satisfied with the walking paths and trails, with just 14% expressing dissatisfaction (see **Figure 30**). A somewhat smaller share of survey respondents was satisfied or very satisfied with the availability of benches or shaded seating in public areas (48%; see **Figure 31**). Benches placed in strategically located areas can support walkability and promote access to public spaces, including shopping districts, public parks, and other community amenities. Shaded areas are key design features for creating age friendly outdoor spaces, reducing risk of overheating and promoting public access. Respondents who have a condition limiting their participation in the community are less satisfied with the availability of benches, with 39% of these individuals being dissatisfied or very dissatisfied, compared to 24% of those who do not have limiting conditions.

Figure 29. Satisfaction with handicap accessibility of walkways, public buildings, and businesses

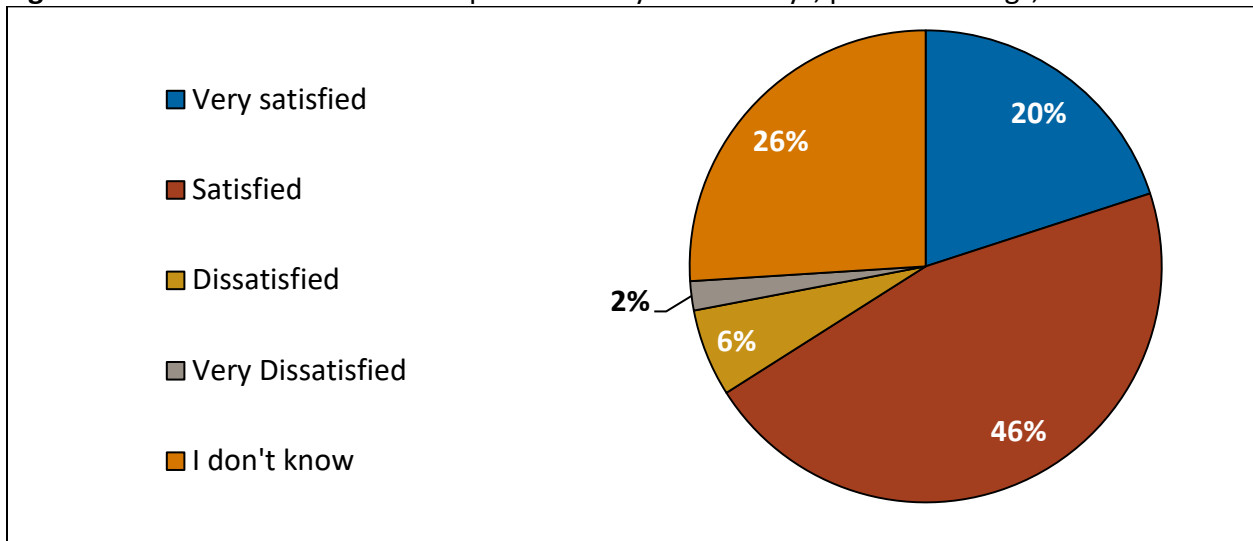


Figure 30. Satisfaction with walking paths and trails in North Reading

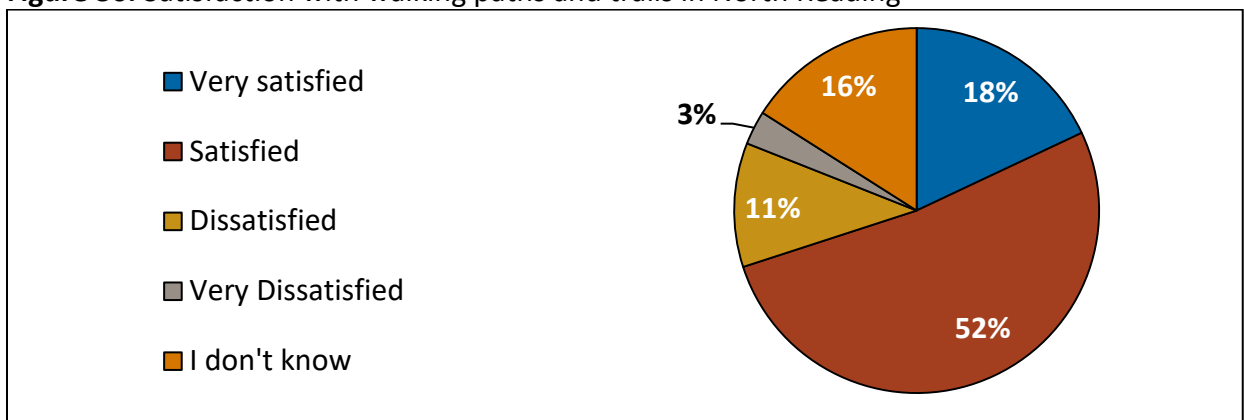
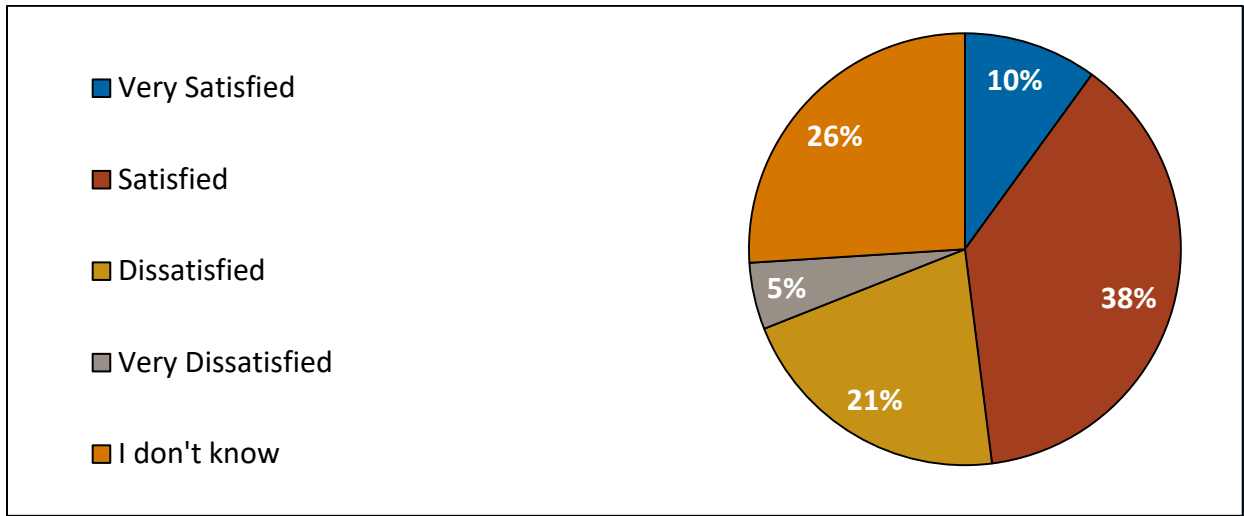


Figure 31. Satisfaction with availability of benches or shaded seating in public areas and along walkways



Three out of four survey respondents reported being satisfied or very satisfied with clear and consistent signage and wayfinding in North Reading (see **Figure 32**). Ensuring that signage is readable for persons with vision impairment or cognitive decline may be a path for future consideration as the population continues to age. However, more survey respondents were dissatisfied than satisfied with the availability of public restrooms in North Reading (see **Figure 33**), and more than four out of ten respondents indicated that they did not know if conveniently located public restrooms were available. This type of community feature is beneficial to residents of all ages.

Figure 32. Satisfaction with clear and consistent signage and wayfinding around North Reading

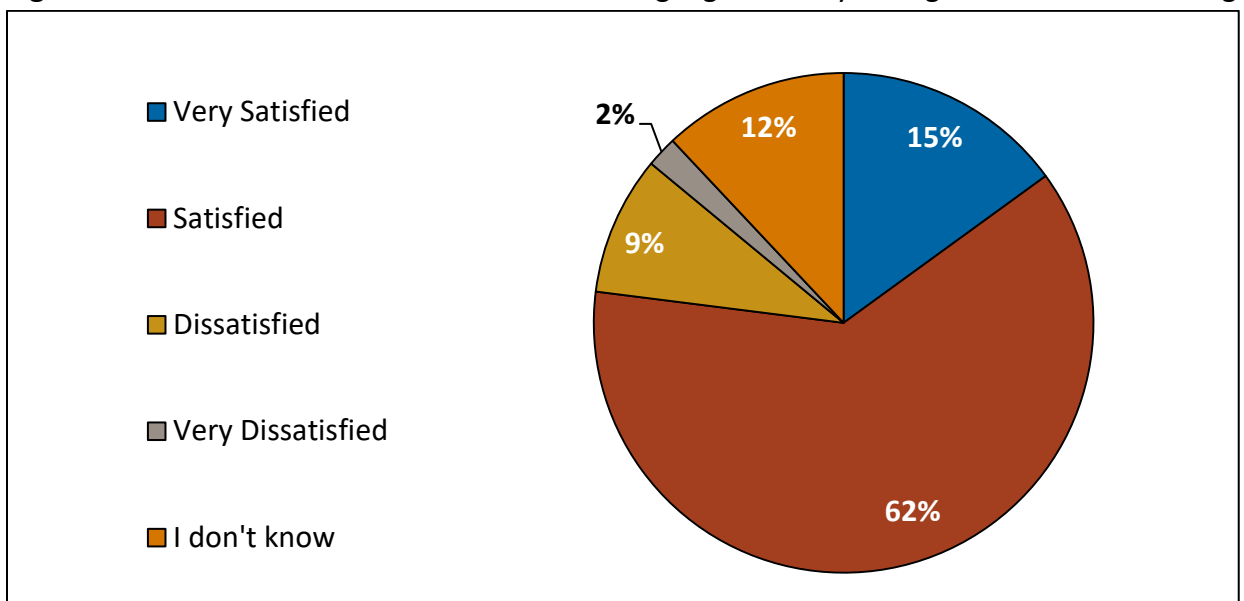
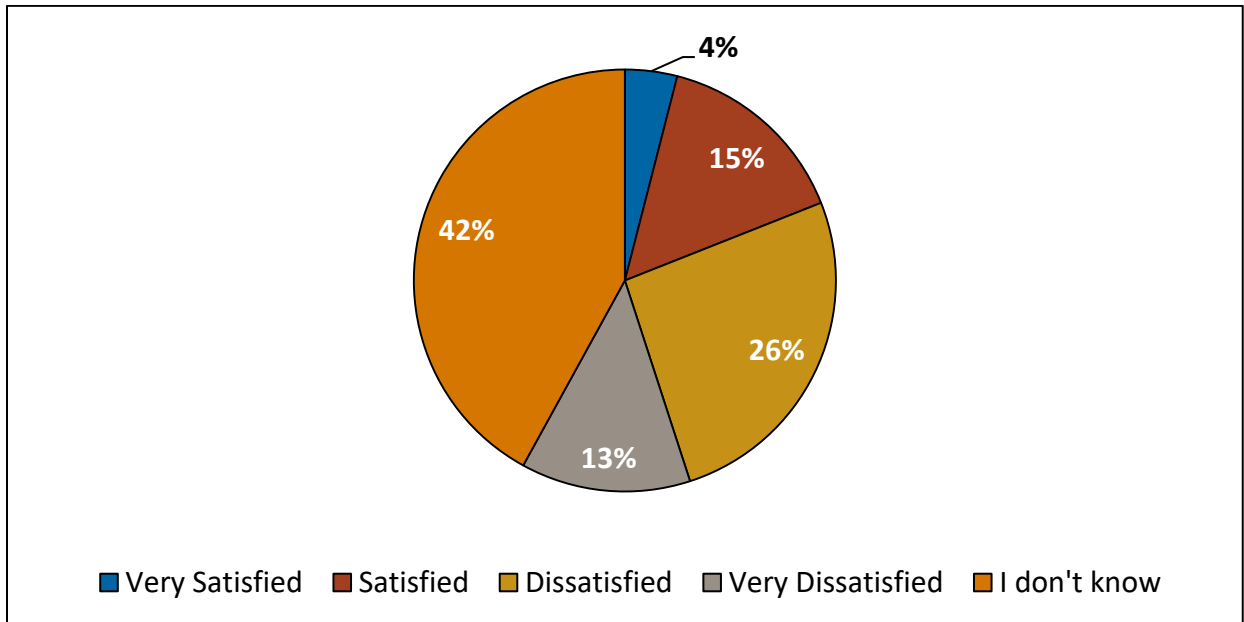


Figure 33. Satisfaction with availability of public restrooms



The survey conducted for this study asked about satisfaction with parking, which can shape accessibility of public buildings, recreation venues, and shopping. A sizable majority of respondents (91%) indicated that they were satisfied or very satisfied with accessibility of parking, suggesting that with respect to this feature, North Reading is doing well in meeting age-friendly goals.

Ideas for Action in North Reading: Outdoor Spaces & Buildings

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

- Implement community walk audits to identify barriers to walkability and possible locations for additional shelter, seating, and/or curb cutouts.
- Explore outdoor programming through the senior center, Parks & Recreation, or other organizations.
- Consider adding recreation features such as an intergenerational playground.
- Redouble efforts to implement recommendations from existing projects/plans that will promote access to public spaces—including projects meant to enhance accessibility (e.g., Complete Streets; ADA evaluations and plans; Open Space and Recreation Plan; Master Plan 2020-2030). As these plans are implemented, re-examine action items to maximize age-friendliness.



Civic Participation and Employment

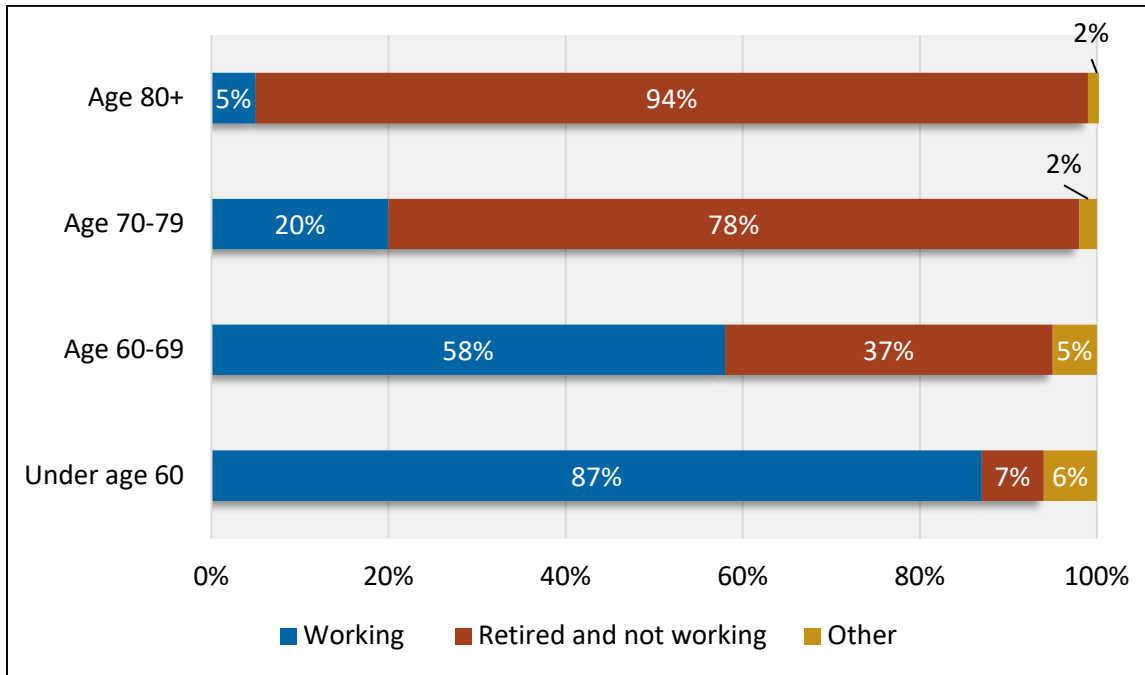
Civic participation, such as volunteering and involvement in local organizations, builds social capital and allows people to pursue interests and be involved in their communities; paid employment can yield these benefits as well as provide income.

Although many people remain employed well into later life, people often reduce their commitments to paid work as they get older. Involvements in volunteering and other forms of civic engagement represent important forms of being involved and in many communities, older adults constitute the backbone of the volunteer workforce. Key informants and stakeholders involved in the focus groups carried out for this study believe that there is a perceived lack of opportunity for meaningful, fulfilling work in North Reading, including both paid employment and unpaid volunteer activity. Yet it is recognized that North Reading residents are a highly educated population with experiences and expertise that are valuable to the Town and community organizations.

Employment

Similar to older adults living in communities throughout the U.S., a large proportion of North Reading residents aged 65 and over remain in the workforce. Approximately four out of ten North Reading residents age 65 to 74 are participating in the labor force on at least a part-time basis, along with about 10% of residents age 75 and older (ACS, 2015-2019, Table S2301). In the community survey distributed in North Reading, we asked respondents their employment status and found a similar pattern of results (see **Figure 34**). About six percent of survey respondents marked other and wrote in that they were homemakers, volunteers, self-employed, or disabled.

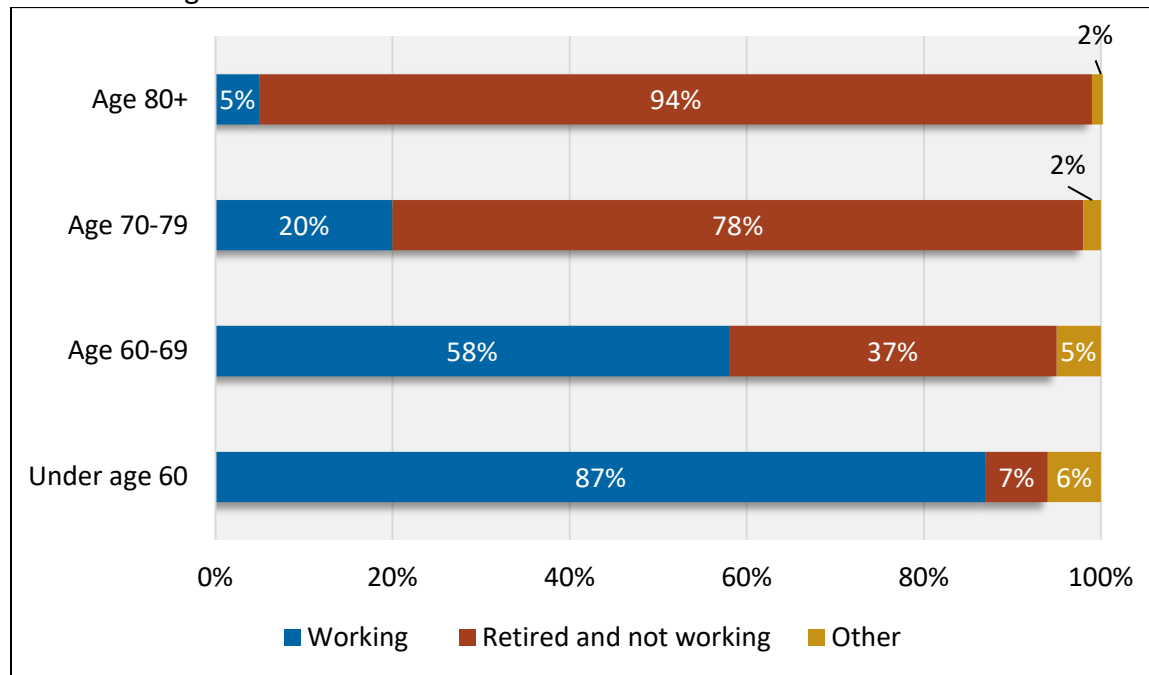
Figure 34. Employment status of survey respondents



Among the sizable share of respondents age 60-69 who are still working, many report uncertainties about whether or when they will retire. Six out of ten say they expect to retire within the next 5 years, but more than one-quarter say they are not sure when they will retire, or that they do not anticipate ever fully retiring. Most of those in their 70s who are still working also indicate that they aren't sure or don't expect to ever retire, although only 20% of this age group reports still working at time of survey. The many older residents who plan to retire within the next few years may be looking for new opportunities and commitments, as volunteers or as senior center participants, for example. Some of these individuals may reassess their attachment to living in North Reading.

In the community survey, respondents were asked about opportunities to volunteer and participate in local government within North Reading. Responses suggest that although most respondents feel that these opportunities are adequate or good, many are unable to evaluate these issues and marked "I don't know" in response to these questions (see **Figure 35**). Respondents are especially uncertain about opportunities to volunteer or participate at local schools. It is possible these individuals have not explored the opportunities, or are not interested in becoming active in the community; however, some residents may benefit from stronger outreach and publicity about available opportunities. Indeed, greater awareness of opportunities in North Reading to remain active and engaged may help strengthen older residents' attachment to the community and renew their social networks as work commitments dissipate.

Figure 35. Respondent assessment of opportunities for civic engagement and volunteering in North Reading



Ideas for Action in North Reading: Civic Engagement & Employment

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

There is a tremendous amount of untapped social, intellectual, and community capital in North Reading

-Focus Group Participant

- Generate a program to engage residents, encourage civic engagement with the community, and improve awareness for existing opportunities.

Help educate newcomers in how we can be productive members of our new town. I love living in North Reading and want to contribute.

-Survey Respondent

- Partner with the area Chamber of Commerce to schedule a volunteer fair to connect residents with opportunities for volunteering within the community around age-friendly issues and present flexible paid employment options.
- Consider pilot-testing a Civic Academy program that offers an opportunity for residents to learn the basics of municipal government and offers a pipeline

for board and committee applicants

- Work to expand awareness and eligibility of the property tax work off program. As part of this effort, think creatively about how the positions can contribute to Town affairs.

Community and Health Services



Age-Friendly communities offer nearby access to services that support physical and behavioral health, as well as home- and community-based long-term care services.

A broad range of community and health services and supports was considered in this study, including the availability of nearby healthcare facilities, access to nutrition and home care services, services available through the North Reading Senior Center, and supports for caregivers. Taken together, these features impact the health and well-being of North Reading residents and contribute to their ability to remain in the community as they grow older.

Stakeholders involved in interviews and focus groups identified concerns about unmet needs for mental health supports and substance abuse issues in North Reading. Many stakeholders also discussed concerns about the adequacy of the North Reading Senior Center building and programming. Stakeholders were able to describe many local resources that seek to meet needs in the community, including partnerships among the police department, fire department, and senior center; the veterans' affairs officer; the mental health coordinator that works with both the Board of Health and Elder Services; the Community Impact Team; the food pantry; and others. New initiatives and partnerships organized during the pandemic benefitted from these pre-existing partnerships (described elsewhere). Yet awareness of resources available locally is thought to be limited, and the adequacy of what is provided, especially through the Senior Center, is a concern.

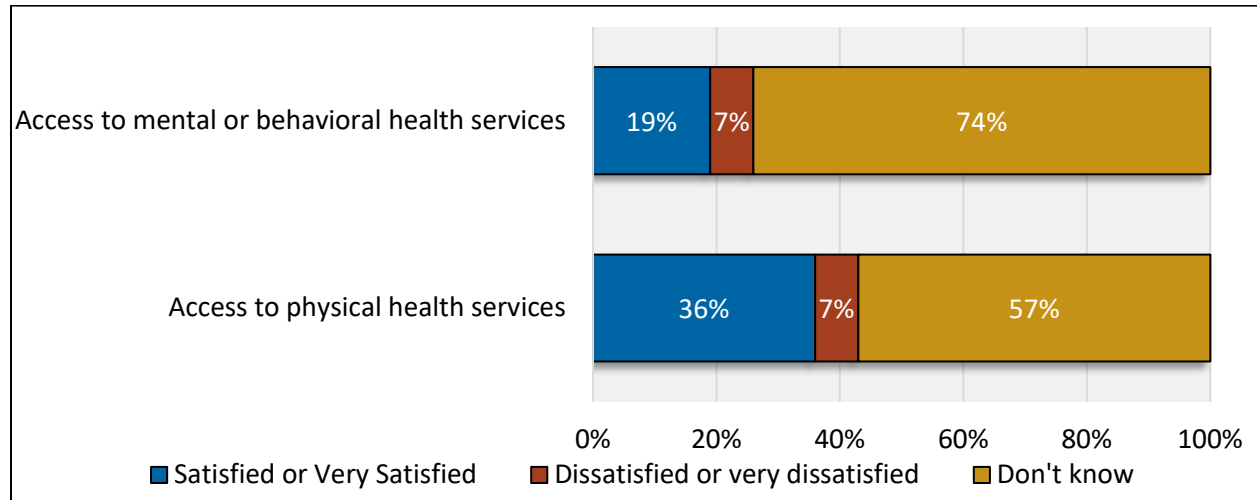
Results from the resident survey illustrate that many North Reading residents have experiences or conditions that may benefit from medical or behavioral health services. As noted earlier, 12% of survey respondents, and 34% of those age 80 or older, indicate that they have an impairment or condition limiting their participation in the community. Some respondents struggle with depression, including 10% of those under age 60 reporting that they are "often" or "always" sad, depressed, or down in the dumps. More than one-third of survey respondents indicate that they have been, or they have friends or family members who have been, affected by substance abuse, and 22% say they or a friend or family member have been affected by suicide. These challenging and often traumatic experiences suggest that many residents could benefit from physical or behavioral health services, yet a large share of survey respondents may not be aware of the services already

{We need...} a list of people who can help or services that have been certified reliable and safe to bring into our home...whatever allows us to stay here.

Survey Respondent

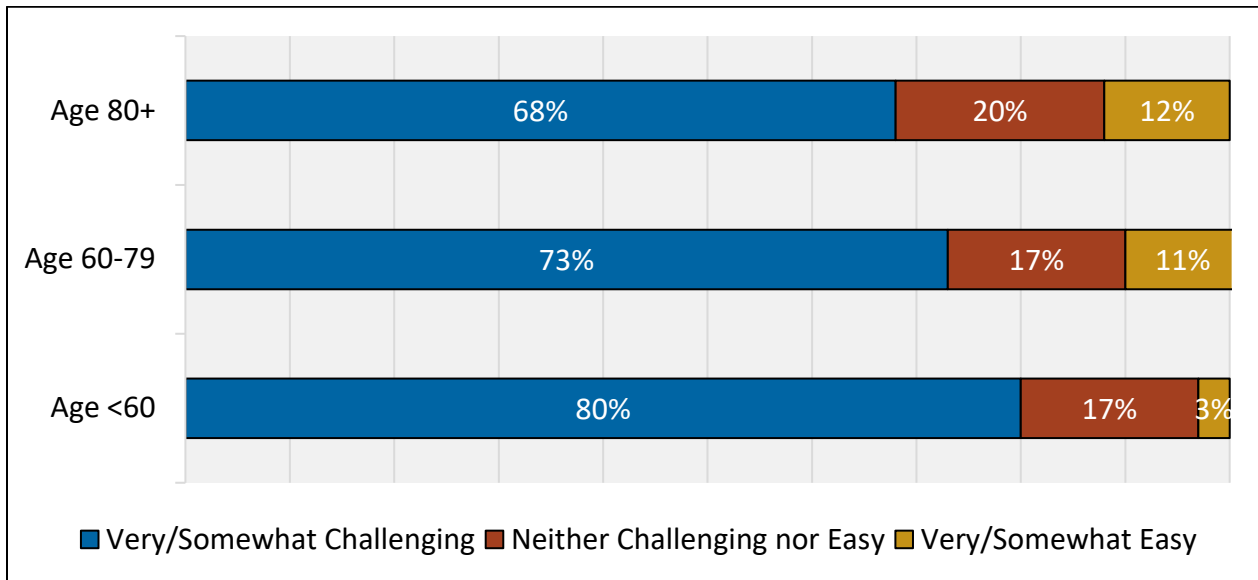
available in the community (see **Figure 36**). When asked to rate their satisfaction with physical health services, more than half of the respondents say they don't know; and three-quarters say they don't know with respect to access to mental or behavioral health services.

Figure 36. Percentage satisfied with aspects of community and health services



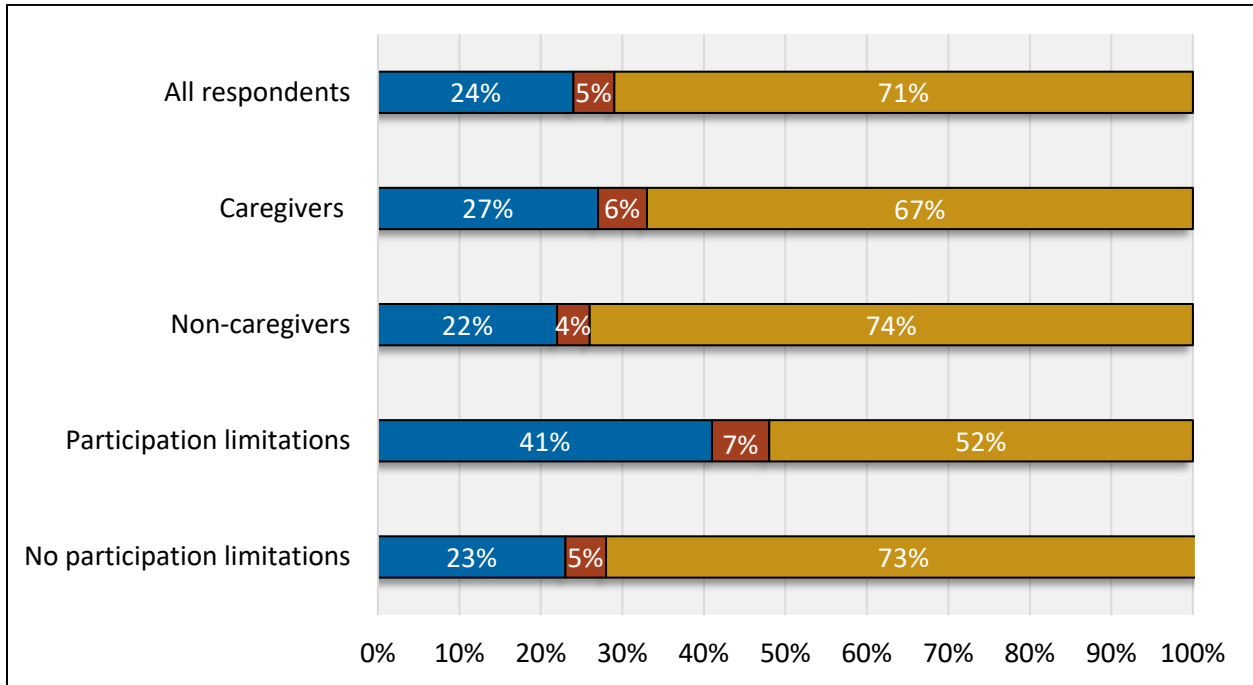
Providing care for a frail or ill friend or family member is a common experience among residents of North Reading. More than four out of ten respondents stated that within the past five years they have provided care or assistance to a person who was disabled, frail, or struggling with a physical or mental health condition (see **Appendix A**). Most of those who have served as a caregiver stated that it was very or somewhat challenging to provide this care and meet other family and/or work responsibilities. This was especially true for those under age 60, where 80% of those providing care reported this was very or somewhat challenging (see **Figure 37**). Many in this age group are likely still working and/or have children at home, and therefore may be struggling to meet the demands of both caregiving and other responsibilities. For the older age groups, between 68% and 73% of those who provide care find it very or somewhat challenging. Expanded services (e.g., transportation to adult day programs) and programming (e.g., support groups) might be indicated to support caregivers.

Figure 37. “How Challenging is/was it for you to care for this person(s) and meet your other responsibilities with family and/or work?”, by age group



North Reading residents have access to a number of community supports intended for people who need assistance and those who help care for them. Unfortunately, many survey respondents are unaware of these resources. Seven out of 10 survey respondents say they ‘do not know’ when asked to rate their satisfaction with the quality of social services, such as information and referral services or Meals on Wheels (see Figure 38). Slightly higher levels of awareness are reported among those who are caregivers and those who themselves have participation limitations, groups who may have sought out services for themselves or a loved one; however, more than 50% of these respondents also reported that they were unable to rate quality of these services.

Figure 38. Satisfaction levels with quality of social services



Similar findings for chore/homemaking or home health aide services were observed (see **Figure 39**) and for caregiver support, such as respite or support groups (see **Figure 40**). More than 80% of all respondents are unable to rate their satisfaction with homemaking or home health services, which can help people stay in their homes. Respondents who themselves had some participation limitations were more likely to provide a rating, but nearly two-thirds said they did not know. Similarly, 85% of all respondents were unable to rate their satisfaction with caregiver support services, which can be a lifeline for caregivers who are struggling to keep up with the demands of providing care for a loved one at home. A similar share of people who had provided care for a loved one within the last 5 years reported not knowing.

Figure 39. Satisfaction levels for chore/homemaking or home health aide services

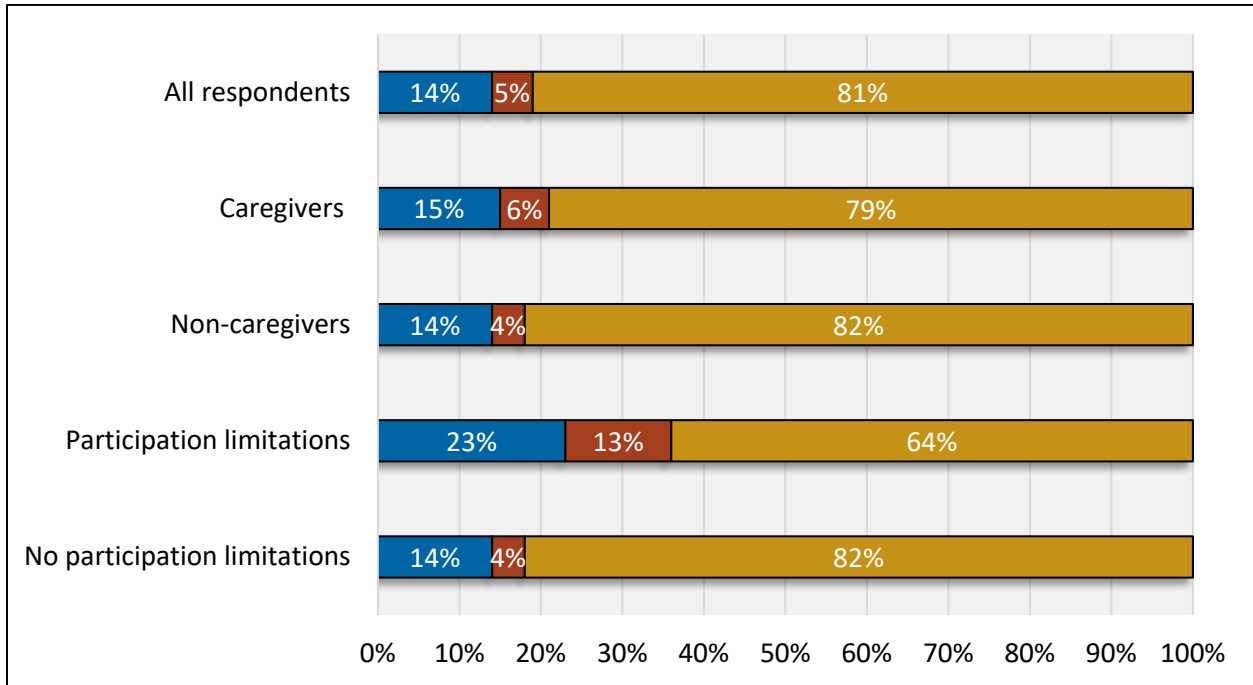
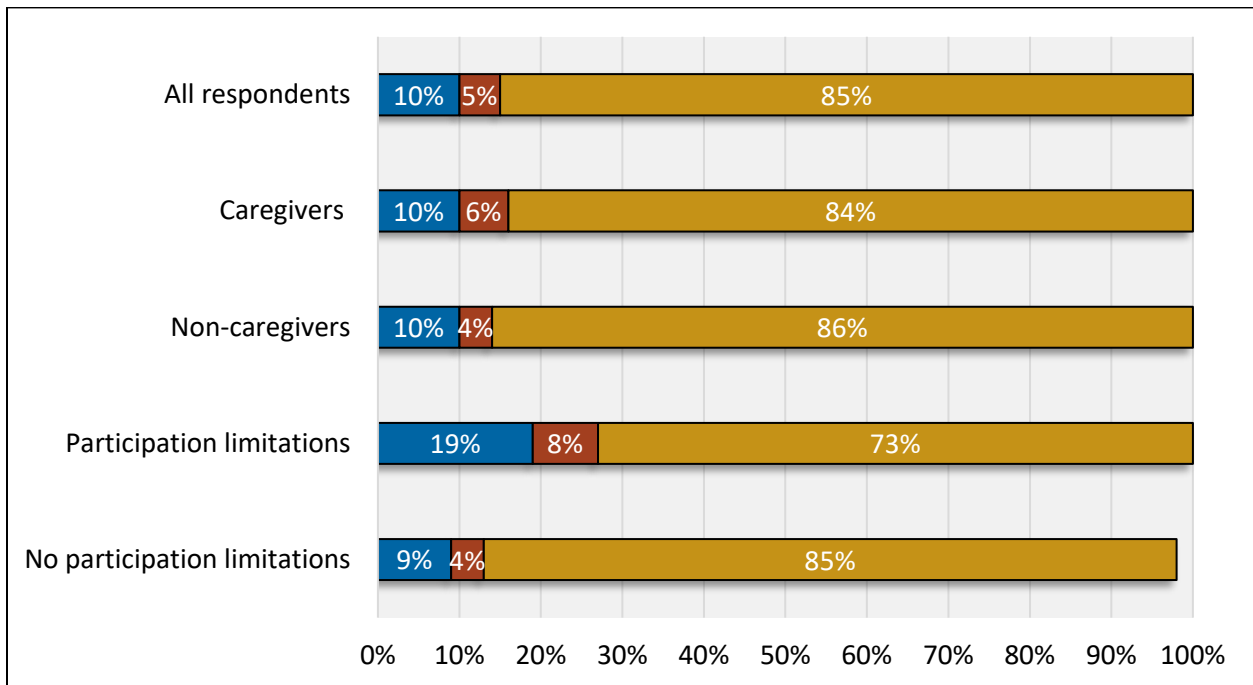


Figure 40. Satisfaction levels for caregiver support



Together, these findings suggest that needs for support with caregiving, with meeting one’s own needs for assistance, and with mental health and substance abuse issues exist in North Reading. Those who are aware of available supports are most commonly satisfied with them. However,

most residents are not aware of what's available, including those who may potentially benefit from them, such as caregivers. More services may be beneficial to meet the latent need in North Reading; but greater awareness is almost certainly needed.

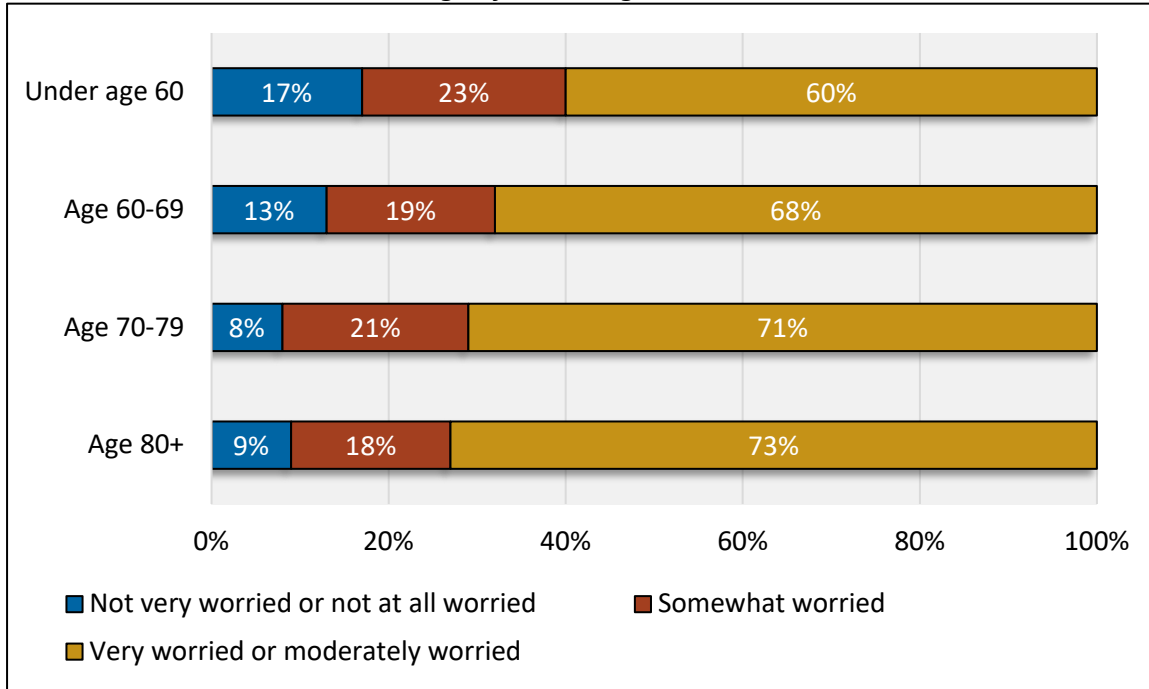
Ideas for Action in North Reading: Community Supports & Health Services

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

- Improve community knowledge about available services.
 - While broadening awareness overall, take special efforts to improve awareness and access to those who could benefit from services, especially those with participation limitations or who are providing care to someone.
 - Host a “crash course in caregiving” to provide families with necessary information about services and supports.
- Despite the presence of a mental health coordinator in N. Reading, consider a public awareness campaign (e.g., Mental Health Mondays—covering a topic a week via FB Live or local cable) to ensure residents are aware of this (and other) resources. Could include offering a peer support training to build on the network of residents who have been affected by mental health or substance use disorders.
- Identify private spaces in the Senior Center or other department/building for confidential conversations relating to care needs, benefits counseling, and other sensitive topics.

North Reading and the COVID-19 Pandemic

Most respondents are very or moderately worried about the pandemic. Rates of worry are highest among the oldest residents. The oldest residents are those most at risk of infection, death as well as isolation, challenge of obtaining needed resources.



Community response was strong in North Reading: "In this Together 01864" created during pandemic. Matched resident needs with volunteers; a hotline was established to field calls from residents with questions and concerns; the Director of Youth Services gathered resident volunteers and called each resident age 70+ to check-in and offer support through Project 500; and the Senior Center did move quite a bit of programming to Zoom and phone and continued to be an information resource for their participants.



Respect and Social Inclusion

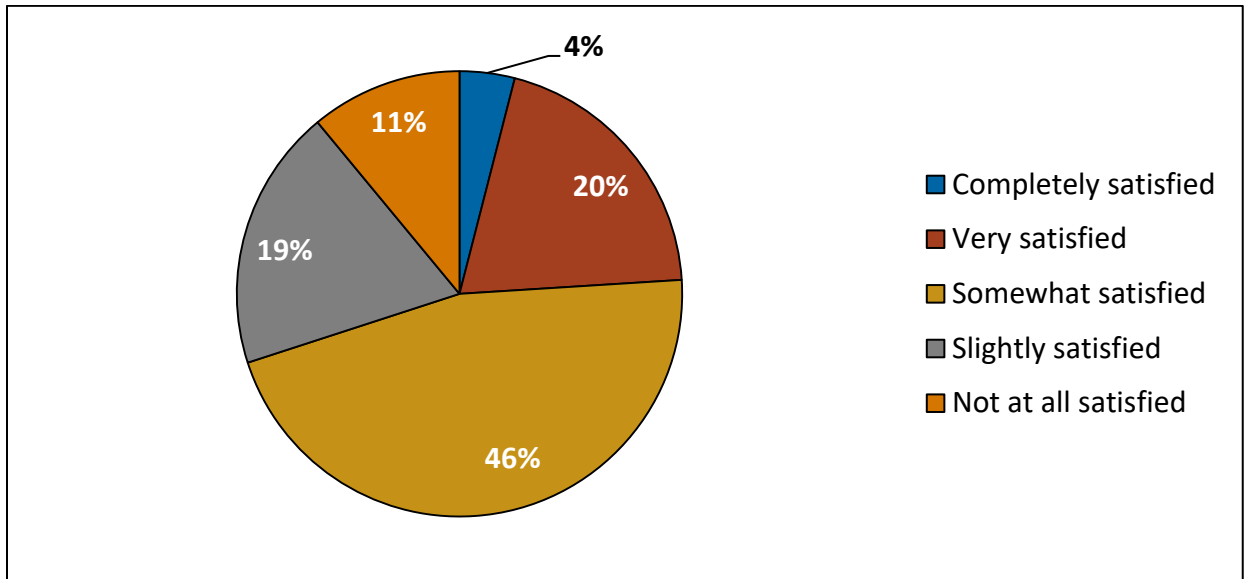
Feeling respected and included promotes participation in the community and facilitates effective use of services and amenities.

As one of the eight domains of an age friendly community, respect and social inclusion means that a community includes education about aging and ageism, intergenerational activities, and respectful and inclusive services and government processes. One group that can be prone to exclusion are those living with cognitive impairment and their families. According to the Massachusetts Healthy Aging Collaborative's [Community Profiles](#), 13% of residents age 65 and older in North Reading have been diagnosed with Alzheimer's disease or dementia. Likely an under-report of prevalence, it is important that when considering social inclusion, the consideration of persons with both physical and mental health limitations be considered as valuable member of the community with much to contribute.

Focus groups suggest that older adults are not viewed as a priority for the community. These comments were linked this to the lack of downsizing options, limited transportation options, limited services and activities. As well, interviews and focus group conversations suggested that initiatives, like age-friendly North Reading, may not have much support from policymakers or even residents who do not consider themselves to be "old". The Town's Community Impact Team (CIT) does coordinate communication and collaboration across Town departments and the local elected officials, and this organization could be a catalyst for advancing the discussion of age inclusionary practices.

Another way in which respect and inclusion may be experienced is by feeling recognized in local policies and practices. Survey respondents were asked to rate their satisfaction with the extent to which local policy makers take into account the interests and concerns of older residents. The most common response within each age group was "somewhat satisfied", with 46% of the all-age respondents indicating that level of satisfaction (see Figure 41). Nearly one-quarter of respondents indicated that they are very or completely satisfied with the extent to which local policy makers take older residents into account, but 30% indicated they were slightly or not at all satisfied. Level of dissatisfaction was higher among older respondents, and one-third of those age 70 or older indicated they were slightly or not at all satisfied (see **Appendix**). Improving lines of communication between older residents and local policymakers may improve this public perception.

Figure 42. How satisfied are you with the extent to which local policy makers take into account the interests and concerns of older residents?



Survey respondents answered the question, “Have you ever felt excluded in North Reading because of your...” skin color, race or ethnicity; sexual orientation; age; gender; religion or cultural background; income; disability; or other. Respondents could also mark, “No, I have never felt excluded.” Most respondents indicated that they have never felt excluded, but 11% marked at least one dimension on which they felt excluded in North Reading. The most commonly marked basis for exclusion was age, reported by 5% of all respondents, including 7% of those in their 70s and 9% of those in their 80s.

Ideas for Action in North Reading: Respect and Inclusion

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

- Establish precedent that **Town boards and committees** include both younger and older residents.
- Organize an **intergenerational day of service** to tackle a community issue together
- Consider adopting some **dementia-friendly practices** to acknowledge the burden that the disease puts on families
 - Explore the adoption of a “[purple table](#)” program at local restaurants/cafes or a “purple pew” day of recognition by local faith communities.



Communication and Information

An age-friendly community provides opportunities for residents to stay connected and informed. Promoting widespread awareness of local services, programs and resources maximizes the impact of community assets.

Stakeholders involved in focus groups and interviews reported that many North Reading residents lack awareness of resources offered in the community, noting that reaching people who engage with information in many different ways can be a challenge. North Reading relies on a range of outlets to disseminate information to residents, including social media (e.g., Town Hall Facebook page); cable TV, newspapers, special events, and the Senior Center newsletter. The library is recognized as a trusted source of information vital to the community. The Community Impact Team seeks to collate and distribute information helpful to the community; their website includes links to a variety of resources (<https://www.northreadingma.gov/cit>). The CIT also produces a health and safety guide, which has been recently updated and includes information about COVID-19 and disease prevention. While many offices and organizations in North Reading seek to connect residents with the information they need, there is not a sense that those efforts are well coordinated.

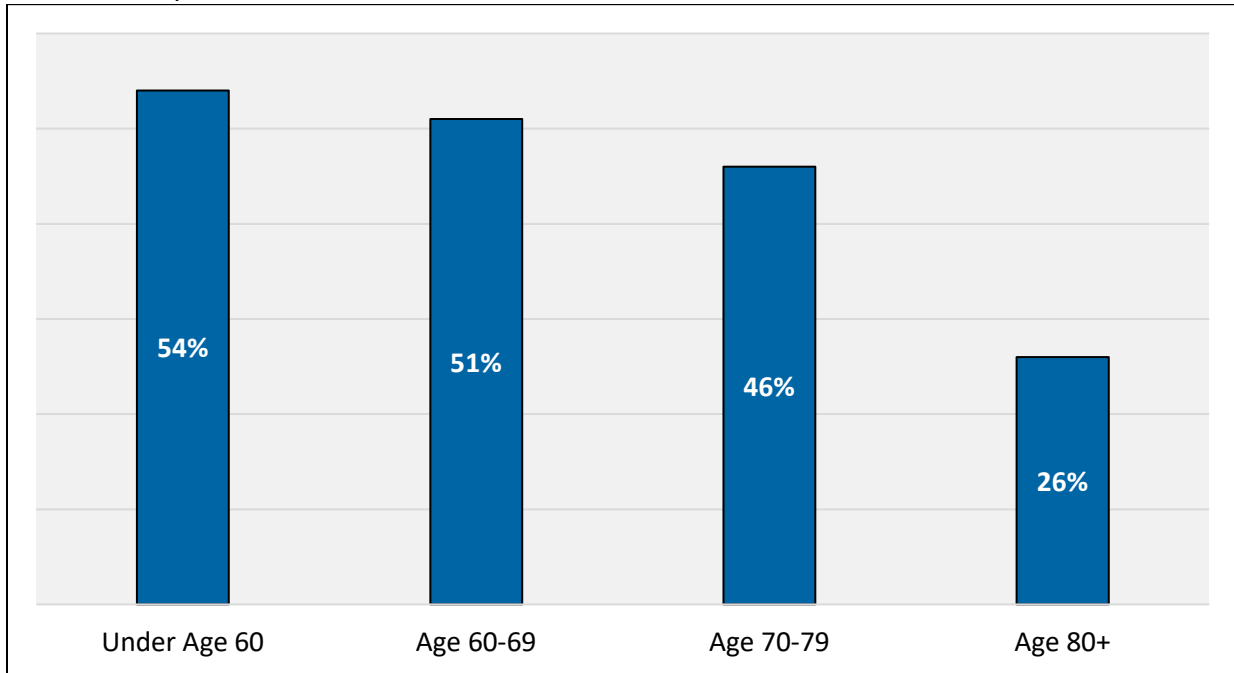
Throughout this report, it has been noted that many survey respondents are unable to judge the adequacy or their satisfaction levels with various attributes of North Reading. The large share of respondents who say “I don’t know” when asked to report their satisfaction with mental health services in the community, or opportunities to volunteer, or a number of other attributes of the community highlights gaps in

People do not want or read or hear information until there is a problem and they need it. Many are not sure where to turn when things go wrong.”

-Stakeholder interview

communication. For a global assessment, the survey asked respondents the following question: “Would you know whom to contact in North Reading should you or someone in your family need help accessing social services, health services or other municipal services?”. As shown in **Figure 43**, nearly half of all respondents said no. Stronger awareness is evident among respondents age 80 and older, among whom only 26% of survey respondents responded that they don’t know who to contact. It is possible that many in the older cohort have already needed services, and therefore determined how to access them. In addition, visibility of the Senior Center as a resource in North Reading may provide older residents a sense that they could draw on that office if they needed help. Still, many respondents in all age groups lack the knowledge about who could be contacted for help with this issue.

Figure 43. Percentage of respondents who do NOT know who to contact in North Reading should they or someone in their family need help accessing social services, health services, or other municipal services.



As recognized by stakeholders, people access information through a variety of methods and these methods vary based on age. When survey participants were asked how they currently obtain information about programs, activities, and services in their community (with the option to check all that apply), local newspaper, word of mouth, and Senior Center newsletter were the three most common responses considering respondents of all ages (68%, 41%, 36% respectively; see **Table 6**). Printed media, in the form of the local newspaper, was heavily favored by all age groups. The oldest respondents named the [Senior Center Newsletter](#) next most frequently. Although the newsletter may not have been produced regularly during the pandemic, it appears to be an important resource for older residents. Social media postings are frequently reported by those under 70, but only 10% of those age 80 and older use this source of information. Email notifications from the Town and the Town website are also important avenues of information for many respondents.

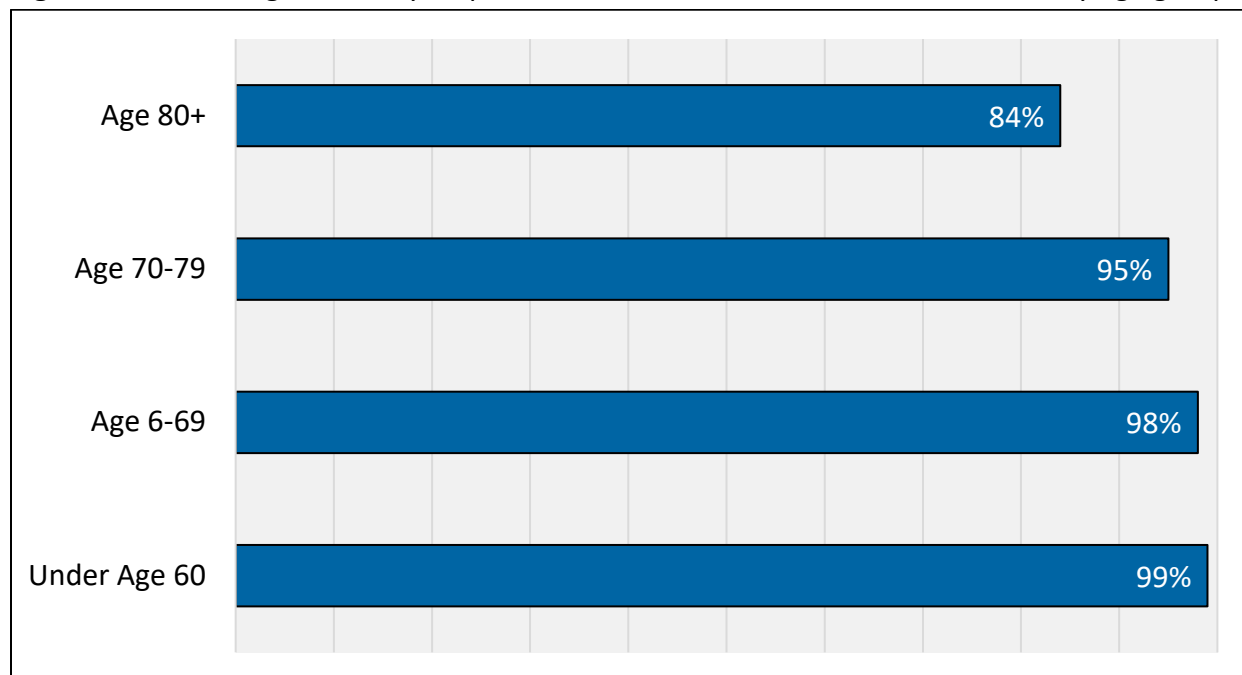
Table 6. How do you currently obtain information about programs, activities, and services in your community? (Check all that apply)

	Under Age 60	Age 60-69	Age 70-79	Age 80+	All Ages
Local newspaper	73%	64%	68%	76%	68%
Word of mouth	49%	39%	39%	40%	41%

Senior Center Newsletter	2%	32%	52%	62%	36%
Email notifications from the Town	35%	27%	26%	27%	28%
Social media postings (e.g., Facebook, Twitter)	48%	34%	17%	10%	27%
Town website	32%	27%	24%	21%	26%
Program brochures	14%	17%	11%	12%	14%
Faith-based organizations	12%	9%	13%	21%	12%
TV/Radio	5%	8%	7%	14%	8%

A majority of survey respondents are able to access the Internet at home through use of a smartphone, home computer, laptop, or tablet. Yet relying exclusively on digital communication platforms will miss many residents, including the sixteen percent of those 80 and older who do not have access to the Internet at home (see **Figure 44**). As well, some residents who have internet access may nonetheless struggle to access digital information sources or prefer print media, as suggested by use patterns identified in Table 7 above. These individuals may struggle to learn about community programming, available services and resources unless information is communicated through other methods.

Figure 44. Percentage of survey respondents who have Internet access at home, by age group



Ideas for Action in North Reading: Communication & Information

Based on the synthesis of data collected for this project and the expertise of the research team at UMB, the following ideas for action were generated. This list is not meant to be prescriptive or exhaustive but rather offer a base upon which the future action plan can be built.

- Convene local health and human services stakeholders bi-annually or quarterly to exchange perspectives and approaches to outreach.
- Begin a campaign to build visibility for CIT’s Resource Guide.
- Consider expanding learning opportunities for digital communication and technology use.
- Regularly publish town-wide information in bulletins and newsletters utilizing all local TV, cable, in-print news, radio, Town website, Facebook/SM.
- Consider including news features in the local newspaper about the age-friendly effort or senior issues in general (e.g., the 1st Friday of each month includes an Age Friendly Feature (800-word article, opinion piece))

I would actually like to be informed.
We have lived here 8 years and we
are quite ignorant of local
happenings.

-Survey Respondent

Lessons from other Age Friendly Communities

In order to inform the next phases of development for the Age-Friendly North Reading Initiative, members of the UMB research team conducted informational interviews with leaders of area age-friendly initiatives that are well on their way to implementing action. The purpose of these conversations was to distill attributes of success. These characteristics of productive age-friendly initiatives include:

- Having an “anchor” organization to propel efforts and contribute to sustainability
 - Cape Ann: Senior Care (Aging Service Access Point (ASAP))
 - Swampscott: COA and Steering Committee
 - Salem: City Hall and Steering Committee(s)
- Paid staff/resources:
 - Cape Ann: AF coordinator, grant funded
 - Swampscott: COA director
 - Salem: Mayor’s Chief of Staff
- Cultivate a Steering Community:
 - Range of expertise relevant to sectors/domains
 - Including relevant municipal departments allows for coordination between other efforts
- Develop a broader AF North Reading Network that meets regularly (virtually or eventually in person) to update one another about recent events, new developments, or potential for collaboration. This allows for open lines of communication and networking among stakeholders in the area around issues of aging in the community.

Conclusions and Priorities

The vision of the Age Friendly North Reading Initiative is to inspire change in the Town of North Reading so that residents of all ages and abilities can thrive. The success of this initiative is dependent on the involvement of a dedicated and passionate group of residents and stakeholders that will proactively spearhead this age-friendly effort. These individuals will actively collaborate with civic, business and non-profit organizations as well as state and local government officials to heighten awareness of the age friendly movement and develop the action plan based on the contents of this report—all to spur positive change for the Town of North Reading. This report signifies a milestone in the continued efforts and calls for community involvement in the age-friendly process to improve the quality of life for North Reading residents across generations.

Based on the results of this study, we suggest prioritizing, but not limiting, the following areas of life for North Reading’s older adult population.

- **Economic Security**
 - Property tax relief
 - Aside from new development, modified zoning policies or accessory dwelling unit allowances can create downsizing options
- **Transportation**
 - Walking paths, sidewalks, connectivity to downtown
 - Convenient and accessible options for persons with disabilities or those who limit their driving
- **Social Participation**
 - in the form of the Senior Center or Community Center—a place to gather
- **Communication**
 - Strategy for both formal and informal ways of sharing information so that older residents and their families know what resources are available

In order to advance these priorities, there are crucial next-steps for the Town of North Reading to take. They include the following:

- Establish leadership for the initiative
 - **A project coordinator**
 - **An anchor organization**
 - **A Steering Committee**
- Develop an action plan that includes:
 - **Specific action steps, possible collaborators to take said action, an estimated timeline, and the definition of “outputs” resulting from action**

- Continue having a public presence and facilitating community conversations and events around livability and aging
- Implement the action steps laid out in the action plan (3-years from the submission of the community needs assessment to AARP MA/WHO).

Appendix A: Community Survey Results

Note: Appendix tables are based on 1,393 responses to the Town of North Reading Survey of residents age 55 & over, conducted in Fall, 2020. Six percent of responses were received online with the rest of the responses received by mail. Total response rate was 28%. See text for additional details.

How long have you lived in North reading? (Check only one)

	All age	Under Age 60	Age 60-69	Age 70-79	Age 80+
Fewer than 5 years	10%	9%	8%	12%	9%
5-14 years	11%	12%	12%	10%	10%
15-24 years	15%	31%	15%	7%	9%
25-34 years	22%	35%	31%	11%	8%
35-44 years	16%	5%	21%	23%	5%
45 years or longer	26%	8%	13%	37%	59%
Total	100%	100%	100%	100%	100%

How important is it to you to remain living in North Reading as you get older?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Important	41%	23%	37%	46%	65%
Somewhat Important	35%	38%	36%	38%	26%
Slightly Important	14%	17%	17%	11%	6%
Not at All Important	10%	22%	10%	5%	3%
Total	100%	100%	100%	100%	100%

Do you rent or own your current place of residence?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
I Own	92%	98%	93%	90%	85%
I Rent	5%	1%	5%	8%	8%
Other	3%	1%	2%	2%	7%
Total	100%	100%	100%	100%	100%

Which of the following best describes your current place of residence?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Single-family home	77%	90%	81%	69%	67%
Accessory apartment (e.g., in-law unit)	2%	<1%	<1%	3%	4%
Apartment (including Peabody Court)	4%	1%	3%	5%	5%
Condominium or townhome	16%	8%	15%	20%	23%
Other (Please specify):	1%	1%	1%	3%	1%
Total	100%	100%	100%	100%	100%

With whom do you live? (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
I live alone	18%	8%	14%	21%	35%
I live with a spouse or partner	71%	82%	78%	68%	49%
I live with a relative (e.g., children, grandchildren, parents)	13%	25%	11%	10%	14%
Other	3%	4%	3%	2%	3%

**Figures do not sum to 100%*

Does your current residence have a bedroom and full bath on the entry level?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	61%	44%	55%	67%	81%
No	39%	56%	45%	33%	19%
Total	100%	100%	100%	100%	100%

Does your current residence need home modifications (e.g., grab bars in showers or railings on stairs) to improve your ability to live in it safely for the next five years?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes, and I can afford to make these modifications.	27%	20%	32%	29%	21%
Yes, but I cannot afford to make these modifications.	7%	6%	5%	8%	10%
No, my current residence does not need modifications.	66%	74%	63%	63%	69%
Total	100%	100%	100%	100%	100%

Are you able to take care of home maintenance activities for your current residence (e.g., snow removal, yard work)?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	67%	84%	77%	59%	42%
No	12%	6%	8%	15%	22%
I am not responsible for home maintenance	21%	10%	15%	26%	36%
Total	100%	100%	100%	100%	100%

Do you plan to stay in North Reading for the next 5 years or more?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes, I plan to stay in North Reading in my current home	86%	80%	81%	90%	94%
Yes, I plan to stay in North Reading but move to a different home	1%	2%	1%	2%	1%
No, I plan to move out of North Reading	13%	18%	18%	8%	5%
Total	100%	100%	100%	100%	100%

In the next 5 years, if you needed move from your current home, what kind of housing would you prefer in North Reading? (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Smaller single-family home	30%	45%	37%	23%	13%
Accessory apartment (e.g., in-law unit)	6%	2%	5%	7%	10%
Apartment	6%	3%	6%	5%	9%
Condominium, townhome, or 55+ community	41%	47%	45%	41%	22%
Assisted living community	13%	4%	7%	15%	38%
Affordable or subsidized housing	12%	4%	12%	15%	17%
Other	10%	11%	12%	9%	8%

*Figures do not sum to 100%

If you were to move from your current home, which 3 factors would be most important to you when choosing a new residence? (Choose NO MORE THAN THREE)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Cost I can afford	71%	65%	73%	72%	73%
Close to public transit	9%	8%	8%	11%	9%
Close to services	14%	10%	12%	15%	20%
Close to work	4%	13%	3%	1%	0%
Number of bedrooms	9%	14%	10%	5%	7%
Ample green space	19%	24%	20%	20%	8%
Close to shopping and restaurants	32%	33%	32%	34%	29%
Close to family/friends	47%	35%	45%	52%	53%
Close to health care facilities	21%	10%	18%	25%	35%
Like the neighborhood	34%	39%	42%	28%	22%
Yard size	9%	14%	11%	6%	3%
Walkable town center	13%	23%	15%	8%	6%
Other	6%	7%	7%	5%	7%

***Figures do not sum to 100%**

I use the following methods of transportation to meet my travel needs. (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
I drive myself	92%	99%	97%	94%	70%
Family or friends drive me	18%	6%	12%	20%	48%
Ring and Ride	2%	<1%	1%	1%	8%
Elder Services Van	2%	<1%	1%	1%	11%
Taxi or ride sharing service (e.g., Uber, LYFT)	3%	4%	4%	1%	1%
Walk or bike	10%	15%	14%	7%	2%
Other	2%	1%	2%	3%	3%

***Figures do not sum to 100%**

How satisfied are you with transportation options in North Reading?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	14%	19%	16%	10%	8%
Somewhat Satisfied	24%	21%	28%	24%	23%
Slightly Satisfied	25%	22%	23%	26%	32%
Not at all Satisfied	37%	38%	33%	40%	37%
Total	100%	100%	100%	100%	100%

Which of the following best describes your driving status?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
I drive with no limitations	78%	97%	91%	71%	35%
I limit my driving (e.g., I avoid driving at night, during bad weather, in unfamiliar areas)	16%	2%	7%	25%	39%
I do not drive	6%	1%	2%	4%	26%
Total	100%	100%	100%	100%	100%

Within the past 12 months, did you have to miss, cancel, or reschedule a medical appointment because of lack of transportation?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	4%	2%	2%	4%	13%
No	96%	98%	98%	96%	87%
Total	100%	100%	100%	100%	100%

Which of the following limit your ability to meet your transportation needs? (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Transportation not available where I need to go	10%	10%	7%	12%	18%
Lack of transportation options in evenings and on weekends	5%	6%	4%	5%	10%
Transportation options are too expensive	3%	2%	3%	5%	4%
I need flexibility in planning (e.g., I don't like to schedule in advance)	4%	3%	4%	4%	9%
I need door to door transportation assistance	4%	1%	1%	2%	16%
I need assistance when I arrive at my location	3%	<1%	<1%	2%	12%
I am not aware of services	17%	17%	15%	21%	18%
I prefer to drive	65%	60%	70%	68%	50%
Other	9%	15%	8%	9%	9%

**Figures do not sum to 100%*

Please rate your level of satisfaction with each of the following features of North Reading.

Accessibility of parking

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	39%	43%	41%	37%	33%
Satisfied	52%	48%	52%	53%	57%
Dissatisfied	2%	3%	1%	2%	2%
Very Dissatisfied	1%	1%	<1%	2%	1%
I don't know	6%	5%	6%	6%	7%
Total	100%	100%	100%	100%	100%

Handicap accessibility of walkways, public buildings, and businesses

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	20%	18%	21%	20%	23%
Satisfied	46%	43%	44%	47%	53%
Dissatisfied	6%	5%	7%	5%	6%
Very Dissatisfied	2%	1%	1%	2%	3%
I don't know	26%	33%	27%	26%	15%
Total	100%	100%	100%	100%	100%

Availability of maintained sidewalks

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	12%	9%	11%	14%	14%
Satisfied	34%	31%	35%	36%	35%
Dissatisfied	30%	36%	31%	25%	26%
Very Dissatisfied	14%	19%	15%	11%	11%
I don't know	10%	5%	8%	14%	14%
Total	100%	100%	100%	100%	100%

Lighting along sidewalks and trails

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	9%	7%	8%	10%	9%
Satisfied	34%	36%	35%	33%	33%
Dissatisfied	27%	30%	30%	24%	19%
Very Dissatisfied	9%	13%	9%	9%	7%
I don't know	21%	14%	18%	24%	32%
Total	100%	100%	100%	100%	100%

Availability of benches or shaded seating in public areas and along walkways

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	10%	9%	10%	10%	10%
Satisfied	38%	46%	40%	34%	33%
Dissatisfied	21%	18%	20%	23%	19%
Very Dissatisfied	5%	5%	4%	7%	7%
I don't know	26%	22%	26%	26%	31%
Total	100%	100%	100%	100%	100%

Marked crosswalks and timing of walk signals

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	14%	14%	14%	14%	17%
Satisfied	54%	55%	56%	54%	47%
Dissatisfied	11%	15%	10%	10%	10%
Very Dissatisfied	3%	3%	2%	3%	4%
I don't know	18%	13%	18%	19%	22%
Total	100%	100%	100%	100%	100%

Clear and consistent signage and wayfinding around North Reading

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	15%	16%	15%	13%	13%
Satisfied	62%	61%	64%	61%	57%
Dissatisfied	9%	9%	9%	9%	12%
Very Dissatisfied	2%	4%	1%	4%	3%
I don't know	12%	10%	11%	13%	15%
Total	100%	100%	100%	100%	100%

Conveniently located public restrooms

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	4%	3%	5%	4%	4%
Satisfied	15%	19%	14%	14%	17%
Dissatisfied	26%	28%	26%	25%	22%
Very Dissatisfied	13%	14%	13%	14%	12%
I don't know	42%	36%	42%	43%	45%
Total	100%	100%	100%	100%	100%

How often do you talk on the phone, send email or use social media, or get together to visit with family, friends, or neighbors? (Check only one per item)

Talk on the phone or video call (such as Zoom or FaceTime) with family, friends, or neighbors?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Every day	50%	52%	46%	53%	51%
One or more times a week	35%	37%	35%	35%	33%
More than once a month	8%	6%	9%	6%	10%
Once a month	2%	2%	3%	2%	3%
2-3 times a year (e.g., holidays)	2%	2%	3%	1%	2%
Never	3%	1%	4%	3%	1%
Total	100%	100%	100%	100%	100%

Send email or use social media with family, friends, or neighbors

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Every day	58%	72%	64%	53%	35%
One or more times a week	26%	23%	26%	27%	27%
More than once a month	5%	2%	4%	7%	7%
Once a month	2%	1%	2%	2%	3%
2-3 times a year (e.g., holidays)	1%	<1%	<1%	2%	5%
Never	8%	2%	4%	9%	23%
Total	100%	100%	100%	100%	100%

Get together in person with family, friends, or neighbors

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Every day	15%	17%	15%	13%	11%
One or more times a week	48%	46%	48%	51%	47%
More than once a month	22%	23%	20%	22%	26%
Once a month	8%	8%	10%	7%	6%
2-3 times a year (e.g., holidays)	5%	5%	5%	5%	8%
Never	2%	1%	2%	2%	2%
Total	100%	100%	100%	100%	100%

Do you know someone living within 30 minutes of your home on whom you can rely for help when you need it?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	90%	91%	89%	89%	93%
No	10%	9%	11%	11%	7%
Total	100%	100%	100%	100%	100%

Would you ask a neighbor for help if you needed assistance with a minor task or errand (e.g., changing a light bulb, shopping, shoveling snow)?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	61%	64%	61%	55%	65%
No	39%	36%	39%	45%	35%
Total	100%	100%	100%	100%	100%

Please select your level of agreement with each statement below.

North Reading offers flexible and accessible opportunities for residents to volunteer.

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Strongly Agree	11%	12%	10%	9%	11%
Agree	41%	42%	35%	45%	48%
Disagree	6%	8%	6%	6%	4%
Strongly Disagree	1%	1%	2%	1%	1%
I don't know	41%	37%	47%	39%	36%
Total	100%	100%	100%	100%	100%

North Reading offers ample opportunities for residents to participate in local government.

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Strongly Agree	13%	18%	12%	10%	12%
Agree	52%	57%	51%	52%	49%
Disagree	4%	5%	4%	4%	3%
Strongly Disagree	1%	1%	1%	<1%	2%
I don't know	30%	19%	32%	34%	34%
Total	100%	100%	100%	100%	100%

North Reading offers ample opportunities to volunteer or participate at local schools.

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Strongly Agree	8%	11%	8%	7%	7%
Agree	33%	38%	29%	33%	38%
Disagree	6%	8%	6%	5%	4%
Strongly Disagree	1%	3%	1%	1%	1%
I don't know	52%	40%	56%	54%	50%
Total	100%	100%	100%	100%	100%

How satisfied are you with the extent to which local policy makers take into account the interests and concerns of older residents?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Completely Satisfied	4%	4%	3%	5%	6%
Very Satisfied	20%	18%	20%	18%	27%
Somewhat Satisfied	46%	55%	48%	45%	35%
Slightly Satisfied	19%	17%	20%	17%	20%
Not at All Satisfied	11%	6%	9%	15%	12%
Total	100%	100%	100%	100%	100%

Have you ever felt excluded in North Reading because of your: (check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Skin color, race, or ethnicity	2%	3%	2%	2%	0%
Sexual orientation	<1%	2%	<1%	<1%	<1%
Age	5%	3%	3%	7%	9%
Gender	1%	2%	1%	1%	1%
Religion or cultural background	2%	7%	2%	2%	<1%
Income	3%	8%	4%	2%	1%
Disability	2%	3%	2%	1%	4%
No, I have never felt excluded	83%	78%	86%	84%	81%
Other	4%	9%	5%	3%	2%

**Figures do not sum to 100%*

How frequently do you use programs or services offered by the North Reading Senior Center?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Two or more times a week	2%	<1%	1%	5%	6%
About once a week	2%	<1%	<1%	2%	6%
A few times a month	1%	<1%	1%	<1%	3%
About once a month	1%	<1%	<1%	2%	5%
A few times a year (e.g., special events only)	11%	<1%	6%	15%	27%
Never, I do not use programs or services offered by the Senior Center	83%	99%	92%	76%	53%
Total	100%	100%	100%	100%	100%

If never: What is the reason that you do not currently use programs or services offered by the North Reading Senior Center? (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
I am not interested	29%	14%	32%	34%	40%
I participate in programs elsewhere	6%	3%	3%	9%	13%
I am unaware of programs or services available	16%	13%	15%	18%	13%
I do not have time	16%	11%	22%	12%	16%
I am not old enough	30%	74%	30%	7%	2%
Other	22%	9%	23%	30%	26%

**Figures do not sum to 100%.*

Are there sufficient places in North Reading to go to socialize or for leisure activity?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	63%	58%	65%	61%	64%
No	37%	42%	35%	39%	36%
Total	100%	100%	100%	100%	100%

Please rate your level of satisfaction with each of the following aspects of North Reading.

Exercise classes

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	5%	6%	3%	5%	12%
Satisfied	23%	27%	21%	24%	26%
Dissatisfied	9%	11%	10%	8%	4%
Very Dissatisfied	2%	3%	1%	2%	2%
I don't know	61%	53%	65%	61%	56%
Total	100%	100%	100%	100%	100%

Walking paths and trails

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	18%	21%	15%	20%	20%
Satisfied	52%	56%	55%	51%	43%
Dissatisfied	11%	12%	13%	8%	8%
Very Dissatisfied	3%	6%	4%	3%	1%
I don't know	16%	5%	13%	18%	28%
Total	100%	100%	100%	100%	100%

Affordable, quality food

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	12%	8%	11%	13%	19%
Satisfied	58%	58%	55%	61%	57%
Dissatisfied	15%	23%	17%	10%	9%
Very Dissatisfied	4%	7%	6%	3%	2%
I don't know	11%	4%	11%	13%	13%
Total	100%	100%	100%	100%	100%

Chore/homemaking or home health aide services

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	2%	<1%	2%	1%	7%
Satisfied	12%	14%	9%	12%	20%
Dissatisfied	4%	3%	4%	4%	6%
Very Dissatisfied	1%	<1%	1%	2%	2%
I don't know	81%	83%	84%	81%	65%
Total	100%	100%	100%	100%	100%

Caregiver support (such as respite or support groups)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	1%	<1%	1%	1%	7%
Satisfied	9%	9%	8%	10%	9%
Dissatisfied	4%	4%	3%	2%	5%
Very Dissatisfied	1%	1%	<1%	2%	<1%
I don't know	85%	86%	88%	85%	79%
Total	100%	100%	100%	100%	100%

Opportunities for continued learning (such as lifelong learning opportunities, workshops, or tours)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	2%	<1%	2%	1%	4%
Satisfied	20%	16%	19%	21%	23%
Dissatisfied	11%	16%	12%	8%	7%
Very Dissatisfied	3%	3%	3%	5%	3%
I don't know	64%	65%	64%	65%	63%
Total	100%	100%	100%	100%	100%

Opportunities in your neighborhood for informal sharing and social interaction

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	6%	5%	7%	4%	11%
Satisfied	31%	37%	31%	30%	28%
Dissatisfied	13%	16%	12%	12%	10%
Very Dissatisfied	4%	3%	4%	4%	4%
I don't know	46%	39%	46%	50%	47%
Total	100%	100%	100%	100%	100%

Recreational Opportunities

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	8%	10%	8%	5%	8%
Satisfied	43%	52%	44%	38%	37%
Dissatisfied	10%	16%	11%	8%	6%
Very Dissatisfied	3%	3%	3%	5%	1%
I don't know	36%	19%	34%	44%	48%
Total	100%	100%	100%	100%	100%

Quality of social services (such as information and referral services, or Meals on Wheels)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	4%	3%	3%	2%	14%
Satisfied	20%	14%	16%	26%	31%
Dissatisfied	4%	5%	4%	3%	3%
Very Dissatisfied	1%	<1%	1%	2%	<1%
I don't know	71%	78%	76%	67%	52%
Total	100%	100%	100%	100%	100%

Access to physical health services

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	6%	8%	4%	6%	11%
Satisfied	30%	28%	29%	32%	33%
Dissatisfied	5%	6%	4%	5%	5%
Very Dissatisfied	2%	1%	2%	3%	1%
I don't know	57%	57%	61%	54%	50%
Total	100%	100%	100%	100%	100%

Access to mental or behavioral health services

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Satisfied	3%	4%	3%	<1%	6%
Satisfied	16%	18%	16%	17%	11%
Dissatisfied	5%	8%	5%	4%	2%
Very Dissatisfied	2%	2%	2%	3%	1%
I don't know	74%	68%	74%	76%	80%
Total	100%	100%	100%	100%	100%

How do you currently obtain information about programs, activities, and services in your community? (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Local newspaper (e.g., the Transcript)	68%	73%	64%	68%	76%
Email notifications from the Town	28%	35%	27%	26%	27%
Word of mouth	41%	49%	39%	39%	40%
Social media postings (e.g., Facebook, Twitter)	27%	48%	34%	17%	10%
Town website (www.northreadingma.gov)	26%	32%	27%	24%	21%
Faith-based organizations	12%	12%	9%	13%	21%
Senior Center Newsletter	36%	2%	32%	52%	62%
Program brochures (e.g., recreation brochure; community education brochure)	14%	14%	17%	11%	12%
TV/Radio	8%	5%	8%	7%	14%
Other	5%	6%	6%	4%	4%

***Figures do not sum to 100%.**

Are you able to access the internet from your home? (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes, using a smartphone (that is, a cellular phone that provides access to the internet)	66%	87%	79%	59%	29%
Yes, using a home computer, laptop, or tablet	86%	92%	92%	86%	72%
No, I do not have internet access at home	5%	1%	2%	5%	16%

**Figures do not sum to 100%.*

Would you know whom to contact in North Reading should you or someone in your family need help accessing social services, health services, or other municipal services?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	53%	46%	49%	54%	74%
No	47%	54%	51%	46%	26%
Total	100%	100%	100%	100%	100%

Do you now or have you in the past 5 years provided care or assistance to a person who is disabled, frail, or struggling with a physical or mental health condition (e.g., a spouse, parent, relative, or friend)?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	43%	48%	50%	37%	30%
No	57%	52%	50%	63%	70%
Total	100%	100%	100%	100%	100%

If Yes, How challenging is/was it for you to care for this person(s) and meet your other responsibilities with family and/or work?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Challenging	31%	33%	33%	29%	27%
Somewhat Challenging	43%	46%	43%	39%	41%
Neither Challenging Nor Easy	17%	18%	15%	19%	20%
Somewhat Easy	6%	3%	6%	7%	8%
Very Easy	3%	<1%	3%	6%	4%
Total	100%	100%	100%	100%	100%

**This table only includes respondents who reported providing care to someone now or in the last five years.*

Do you have an impairment or condition that limits your ability to participate in your community?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	12%	2%	9%	12%	34%
No	88%	98%	91%	88%	66%
Total	100%	100%	100%	100%	100%

Over the last month, how often did you feel sad, depressed, or “down in the dumps”?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Never	29%	26%	30%	27%	31%
Rarely	36%	34%	35%	37%	40%
Sometimes	28%	30%	29%	29%	25%
Often	6%	9%	5%	6%	4%
Always	1%	1%	1%	1%	<1%
Total	100%	100%	100%	100%	100%

I have been, or I have friends or family members who have been, affected by substance abuse (such as misuse of alcohol, prescription medication or illegal drugs).

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	36%	44%	44%	30%	21%
No	64%	56%	56%	70%	79%
Total	100%	100%	100%	100%	100%

I have been, or I have friends or family members who have been, affected by suicide.

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Yes	22%	28%	24%	20%	14%
No	78%	72%	76%	80%	86%
Total	100%	100%	100%	100%	100%

How worried are you about the COVID-19 Pandemic?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Very Worried	32%	21%	32%	38%	35%
Moderately Worried	36%	39%	36%	33%	38%
Somewhat Worried	21%	23%	19%	21%	18%
Not Very Worried	8%	12%	9%	6%	7%
Not at All Worried	3%	5%	4%	2%	2%
Total	100%	100%	100%	100%	100%

What is your age range?

	All ages
Under age 55	1%
55-59	17%
60-69	37%
70-79	29%
80-89	12%
90+	2%
No response	2%
Total	100%

Please select your gender.

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Male	42%	41%	45%	41%	37%
Female	58%	59%	55%	59%	63%
Total	100%	100%	100%	100%	100%

What is your employment status? (Check all that apply)

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Working full time	27%	66%	39%	3%	2%
Working part time	12%	16%	15%	12%	1%
Retired	54%	9%	40%	82%	94%
Looking for work	5%	6%	5%	5%	3%
Other	6%	7%	8%	4%	3%

Figures do not sum to 100%

When do you plan to fully retire?

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
N/A, I am already fully retired	52%	8%	37%	78%	95%
Within the next 3 years	13%	8%	22%	8%	2%
In the next 5 years	9%	17%	15%	2%	0%
In the next 10 years	9%	33%	7%	1%	0%
In more than 10 years	3%	15%	1%	0%	0%
Not sure	7%	12%	10%	4%	1%
I do not anticipate ever fully retiring	7%	7%	8%	7%	2%
Total	100%	100%	100%	100%	100%

Please indicate your level of agreement or disagreement with the following statement: *“I have adequate resources to meet my financial needs, including home maintenance, personal healthcare, and other expenses.”*

	All ages	Under Age 60	Age 60-69	Age 70-79	Age 80+
Strongly Agree	27%	31%	26%	28%	23%
Agree	59%	58%	60%	57%	60%
Disagree	11%	9%	11%	11%	13%
Strongly Disagree	3%	2%	3%	4%	4%
Total	100%	100%	100%	100%	100%