

Retiree Attraction and Retention Task Force Final Report

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INTRODUCTION

The Boomer Generation, born between 1946 and 1964, is the largest generation of Americans with some 80 million men and women who are retiring now at the rate of approximately 10,000 a day until 2030. This generation is not only the largest but also the most diverse, educated, wealthiest, and projected to live the longest. By the year 2030, one in five Americans will be older than 65, a percentage unheard of in human history. These facts present the United States with unprecedented opportunities that our country is only beginning to consider, gigantic challenges that we can no longer afford to ignore, and certain prospects of cultural change that will be nothing short of revolutionary.

Because of their sheer numbers, the Boomers have determined, to a very significant extent, the culture of the United States for at least five decades. For the next two decades their cultural and financial power will determine new parameters and dimensions of aging and living that their parents did not imagine. One of the most important and mostly unanswered aspects of their aging relates to how and where the Boomers are going to live out their long lives. We cannot say what all Boomers want in their future housing, because they are far too diverse in their interests to accept a "one-size-fits-all solution," but we know that most of them want to "age in place," one way or another.

While their parents imagined retirements in sunny climates and in age-segregated communities, the Boomers are much more interested in living close to their children, grandchildren and friends. Rather than roasting and toasting in the sun and "living the life of Riley", the Boomers want to lead a meaningful life. Many of them don't want to be put out to pasture where they must live with people only their own age. Many of them will not retire at the age of 65, either because they must work, owing to the financial disaster that has beset them since 2008, or because they just want to work, want to do something, want to continue to contribute to our society, and want to be engaged in community life.

Lawrence or any other community in the United States will not be able to satisfy the multiple and sometimes contradictory demands for housing for any Boomer who comes along. Their interests are simply too diverse. Lawrence will have to appeal to one niche of this huge market which contains people who are 55 years or older, who want to downsize and who wish to move to a university community. How many of the 80 million want to move at all ranges from less than 10 percent to almost 50 percent, depending upon which of many surveys one wishes to accept as having correctly mined the views of the Boomers. Even if only 5 percent want to move, that still comes to 4 million people. Many of these 4 million want to move to a university town that offers them the cultural, educational and sports opportunities they experienced in their twenties. Many of them want to move back to the university town where they graduated from college and, in a sense, recreate the best time of their lives. Lawrence is a nearly perfect university town for many Boomers, especially those who are alumni and friends of the University of Kansas.

KU alumni and friends make up a large group of people, many of whom would like to re-locate in Lawrence. The KU Alumni Association holds more than 440,000 records of KU graduates, former students, and friends, 42,000 of whom are members of the association. More than 94,000 students graduated from KU in the 1960s, 70s, and 80s. These years cover the

Boomers. But more than 110,000 students graduated between 1990 and 2010, and these years cover the Boomers' children (Generation X) and grandchildren (Generation Y or the Echo Boomers). These 204,000 graduates cover the Boomers, Generation X and Generation Y, in addition of tens of thousands of former KU students and friends, represent the niche market for the intergenerational community that the task force recommends Lawrence and Douglas County target.

The problem with Lawrence is that there are few housing options that appeal to the Boomers. They want to live close to nature. They want a walkable community close to core services. They want a sustainable community because they don't want to soil the nest for their children and grandchildren. They want affordable housing and not necessarily a yard to mow. They want good transportation to cultural and educational venues. They want intergenerational living because they want to live with or close to children, grandchildren, and diverse friends. They don't want to live only with people their age because they have so much to give to younger generations who have so much to give them. They want quick access to excellent medical facilities. They want security. They want their independence but they want to be engaged in community life. They want "encore" careers. They want to age gracefully and therefore need to take advantage of new automated house technologies to aid this quest to "age in place." They do not want to move when their health requires services their old-fangled houses cannot help provide. These are some of the dimensions of meaningful living for the niche of Boomers who potentially see Lawrence as their new home, if Lawrence is ready to provide housing options that fulfill these basic needs.

With this information as a backdrop and in recognition of the importance of retaining and attracting retirees as an economic development tool, the Lawrence City Commission and Douglas County Commission established the Retiree Attraction and Retention Task Force in July 2011. These Commissions charged the task force with developing recommendations that will assist the City and the County in retaining and attracting retirees to our community. Each member of the task force represents an important sector of the community, each has special knowledge related to retirees, and each has made significant contributions to the work of the group and the final report. A list of task force members is included as Appendix A of this report.

The 12-member task force began meeting in October 2011. The Lawrence Chamber of Commerce Senior Council completed a report in May 2011, and recommended further study of the impact of seniors on services and the economic development in Lawrence and Douglas County. The Senior Council's report served as a beginning point of the task force's discussion and is included as Appendix B.

Using the Senior Council's report as a guide, the task force identified four broad areas that subcommittees should study:

- Medical services, social services, healthy lifestyles, and volunteer opportunities
- Financial, legal, transportation, and employment opportunities
- University of Kansas, educational services and cultural entertainment activities
- Housing

The task force invited additional volunteers (listed in Appendix A) to participate in the subcommittees, and in some cases, the subcommittees divided their work further for a more in-depth review of a subject. The subcommittees evaluated the Lawrence/Douglas County community in terms of the strengths, weaknesses, opportunities and threats. Each subcommittee provided a report of its findings. These reports comprise the bulk of this study.

A public meeting was held on April 16, 2012 at City Hall to obtain citizen feedback on the issue of retaining and attracting seniors. A summary of that meeting is included as Appendix C of this report.

The task force developed three immediate Action Steps for the City and County to take in 2012 and five near-term Recommendations for the City and County to consider in 2012 in an effort to retain and attract Boomers to Lawrence. The Retiree Attraction Task Force urges the City of Lawrence and Douglas County to move forward on this economic development opportunity with all due speed.

EXECUTIVE SUMMARY

Following more than six months of work, the Retiree Attraction and Retention Task Force has developed three immediate Action Steps and five near-term Recommendations to attract and retain retirees to the Lawrence/Douglas County community.

Immediate Action Steps:

- 1. The City and County governing bodies should explore funding for enhanced coordination and communication of services and resources available to people 55 years old and older.*

When reviewing services for people 55 years old and older, the task force has identified one primary weakness. The City and County lack a single source of information for issues, services, and activities for this cohort of people. The existing system requires contacts with multiple agencies and is unnecessarily difficult to access. The coordinated delivery of services and the effective communication of their availability are necessary in order to retain and attract people in this age group to the community.

- The City and County should create a staff position to carry out the responsibility of creating and maintaining a central repository or "community portal" that would provide a single source of information about local services, programs, events and activities, including those in Eudora, Baldwin City and Lecompton.
 - A potential funding source for this position is money set aside for economic-development-related initiatives.
 - This community portal should be at a location conveniently accessible in-person, by telephone, and online.
- The responsibilities of this staff person would include the following:
 - Develop the community portal.
 - Provide staff support to the proposed advisory group. (See below)
 - Provide regular progress reports on the creation and effectiveness of the portal and on the development and implementation of the marketing plan (See below)
 - Identify the best way to serve the evolving social needs and expectations of an aging community.
 - Understand current efforts by the state to create research centers and how these efforts may be linked to local initiatives.
 - Establish an ambassador program comprised of senior volunteers to host retirees considering a move to Lawrence, and to provide them with information and assistance in making that decision.
 - Coordinate the creation and implementation of the marketing plan. (See below)
- The staff should coordinate this effort on a county-wide basis, involving Lawrence, Eudora, Baldwin and Lecompton.

2. Develop and implement a Marketing Plan and Campaign.

This plan and campaign should capitalize on the strengths of our community as outlined in this report. Potential funding partners for this marketing effort should include the City, Douglas County, the Lawrence Chamber of Commerce, the KU Alumni Association, developers, realtors, retirement communities, and the Lawrence Home Builders Association.

This marketing plan should carefully identify the target market niche, create marketing materials for distribution, and update that plan as new choices of housing in Lawrence appear.

3. The City and the County should create a new or strengthen an existing advisory board to advise governing bodies on the implementation of the recommendations of this task force. The advisory board should also monitor and report regularly on evolving senior issues, services, programs and events.

This board should meet quarterly, or as needed. The staff person appointed to coordinate the community portal should provide support to the advisory board as noted above.

Near-term Recommendations:

The Task Force recommends the following five near-term actions (not ranked in order of importance).

1. The City and the County should provide for enhanced transportation opportunities.

While a variety of agencies currently provide transportation services, better coordination of those services is necessary. Recently, the City transportation system and the University of Kansas system consolidated services. The City has completed two major studies on transportation, but more improvement is necessary, particularly in the areas of expanded hours, more flexible service and accessibility to a broader section of the community.

The Task Force recommends:

- A comprehensive review of how senior transportation services are provided. Currently at least seven different agencies offer services. Determine opportunities to provide enhanced services through coordination and consolidation.
- Explore comprehensive transportation models such as CATA system in College Station, PA.
- Further examination of how people use transit, including where they go, the times they require travel assistance and accessibility. More input to the transportation planning process is needed from the service recipients.
- Experiment with innovative transportation ideas such as those found in the body and appendix of this report.
 - Explore opportunities to encourage/leverage the private sector to expand hours and services.

- Promote and provide education to Boomers and others on the value of public transportation.
- Utilize and involve KU expertise in transportation planning.

2. *The City and the County should review and identify potential ways to reduce the tax burden on retirees.*

- In budget and other deliberations, City and County Commissioners should be mindful of state and local tax rates in comparison to other communities and states in the region, realizing there is a delicate balance between taxes imposed and services provided. Lawrence currently has the highest sales tax rate of any of the “old” Big 12 communities. Kiplinger’s rates Missouri and Oklahoma more tax friendly to retirees than Kansas.
- Expand economic development efforts focused on job creation and capital investment in order to diversify and expand the tax base, with an ultimate goal of reducing property tax burden.
- Develop incentives to encourage senior-friendly housing, e.g., creating retirement zones in order to offer tax abatements and senior homestead exemptions.

3. *The City and County should work with the University of Kansas, University of Kansas Alumni Association, University of Kansas Endowment Association, the private sector and other appropriate stakeholders with the goal of establishing an intergenerational long-life community with diverse housing options in Lawrence for KU Alumni and Friends, Haskell Alumni and Friends, and Baker University Alumni and Friends within five years.*

- Identify key stakeholders and convene a joint study session with City and County Commissioners.
- Examine other successful communities associated with universities such as the University of Florida, University of Michigan, University of Virginia, University of Texas and Stanford University.
- Enlist key stakeholders to create an action plan to achieve this recommendation.
- Build the community with housing prices that appeal to the broad middle class. The price range for housing should be \$150,000 to \$300,000. The Housing Subcommittee found a variety of housing choices for the affluent and low-income groups but the middle class has fewer choices.
- Design the community with technologies, physical planning, and a social fabric that encourage “aging in place” and a long life. Use Universal Design principles in the design of housing and landscape. Design the community for walking and security and safety. Enhance the community’s natural setting. Site the community with excellent access to medical facilities. Give community residents excellent transportation options. Site the community so that residents have excellent access to continuing education and the campus of the University of Kansas. Design the community for people of all ages, and especially for people 55 years and older and their relatives and friends.
- Explore possible incentives to encourage such a project.

4. *The City and the County should enhance opportunities for productive aging in Lawrence and Douglas County, especially "encore" careers.*

- Encourage the creation of "encore" employment opportunities for people 55 years and older.
 - Continue to make job creation in Lawrence a top priority for economic development purposes.
 - Disseminate information on employment and entrepreneurial opportunities for people 55 years and older through the community portal.
 - Encourage employers to keep in mind the special employment skills of retired populations in Lawrence who are extremely dependable and experienced workers, opportunities for part-time jobs and job-sharing. The City and County should collaborate with the University of Kansas, Haskell Indian Nations University, Baker University and K-12 schools to create jobs for retirees.
- Encourage Volunteering.
 - Provide easy access to information on volunteer opportunities (eg., www.volunteerdouglascounty.org and www.wizardofkansas.com/retireinlawrence)
 - Utilize the community portal described in the first action step to provide seniors the information they need to connect to volunteer opportunities (eg., elementary schools, arts organizations, LMH, etc.)
- Enhance cultural amenities.
 - Promote the wide range of cultural amenities which currently exist in Lawrence.
 - Promote transportation to cultural events and provide information on these transportation opportunities through the centralized community portal.
- Encourage the creation of a "Senior Leadership Lawrence" program.

5. *Provide opportunities for long-life healthy lifestyles.*

- Provide health service information – including, in addition to all local services, the close proximity of the University of Kansas Medical Center and Hospital, which is ranked No. 1 in the area by *U.S. News and World Report*. This information should be available through the community portal and updated regularly.
- Utilize the community portal to develop information tailored to healthy lifestyles from a retiree perspective. Ensure that a variety of information (from nutrition to personal safety) is available in numerous formats.
- Continue to identify and use private and public funding sources to expand the existing walking and bike trail systems.

- Ensure that all recreational facilities meet the needs of people 55 years and older as well as the needs of younger generations in order to create environments that promote intergenerational relationships discussed in the introduction of this report.

FINDINGS/RECOMMENADATIONS HOUSING SUBCOMMITTEE

SUMMARY

In any survey of the concerns of those contemplating retirement, housing is always near the top of the list along with security, transportation, high quality medical facilities, "walkability," and access to nature. (e.g., <http://consumerfederationse.com/2012/02/01/new-poll-shows-what-baby-boomers-want/>). Housing is the largest item of spending for most retirees.

Studies show that people often go through several stages of retirement. A person who is 62 will have different needs than a person who is 85. Deciding where to live changes depending on an individual's stage of life, and based on their evolving needs, people often have to move more than once because their housing no longer responds to their needs. Their housing makes it difficult if not impossible to age in one place.

Investing in livable and sustainable communities is occurring through recent national initiatives by Met Life, AARP and the Federal government's Reimagining America. The following factors are important as we age: 1. most older people want to live in their own homes as long as possible; 2. most older people want affordable and appropriate housing; 3. adequate transportation options are usually not available, though transportation is a key need among older people; 3. older people need various community features and services that can facilitate their personal independence; 4. older people want continued engagement in the community's civic and social life.

In a presentation to the Housing Subcommittee titled **The Built Environment for Baby Boomers: What We Need to Know About Older Lawrencians and How to Get It** (included in Appendix D), Kathleen Bole, Ellen Rozek, and Erin Smith, students at the University of Kansas, outlined the type of housing characteristics the Boomer Generation is seeking and needing as it ages. These needs include implementing the principles of universal design to utilize usable space to the greatest extent possible for all regardless of age or ability. Housing should ease community engagement to help ensure aging gracefully. Housing should be sustainable and conserve energy and water. Housing should provide smaller, more efficient space, use smart technology, and provide both privacy and community.

Boomers want a meaningful life in an environment that gives them the ability to pursue happiness and a high quality of life.

- Many boomers do not want to be set aside in age-segregated communities but prefer intergenerational living close to grandkids, family, and friends. They want to re-fill their emptied nests.
- Boomers want to walk to core services and this is one of Lawrence's weaknesses. All surveys show "walkability" as a key factor for Boomers.
- Boomers want to live close to excellent medical facilities, which mean having a close place to go for medical assistance, to get all testing done, and to leave with a prognosis. So-called 'pop up' ERs provide these kinds of medical services.
- Many Boomers are not interested in conventional retirement communities that segregated seniors from the rest of the population.

- Boomers are increasingly interested in new types of communities such as naturally occurring retirement communities, leisure oriented communities, continuing care communities, co-housing communities.
- Boomers are concerned about safety.
- Boomers want affordable housing.

ANALYSIS/FINDINGS

LAWRENCE AND DOUGLAS COUNTY STRENGTHS

- A large variety of attractively priced existing and new dwellings in all price ranges.
- Interest rates at historical lows.
- An extensive collection of rental homes and apartments.
- Diverse housing options for those with special needs.
- Housing options in urban, rural and small town settings.
- Several retirement neighborhoods, both naturally occurring and designed.

LAWRENCE AND DOUGLAS COUNTY WEAKNESSES

- Lack of core services within walking distance of retirement-oriented neighborhoods.
- An insufficient number of dwellings designed for, or retrofitted for, aging-in-place.
- An insufficient number of income-sensitive housing options.
- Lack of age-integrated apartment and townhome neighborhoods.
- A cumbersome and time-consuming planning and development process.
- Property tax rates higher in comparison to the region.

OPPORTUNITIES

- Encourage the development of core services within closer proximity to naturally occurring and designed retirement neighborhoods.
- Develop awareness programs for housing providers and users, pointing out the advantages of universal or aging-in-place design and construction.
- Develop additional income-sensitive housing.
- Urge the marketing of age-integrated apartment and townhome projects.
- Review zoning and building codes for opportunities to eliminate impediments to the development of universal or aging-in-place projects.
- Streamline the planning and zoning decision-making process.
- Expand rural and small-town living options with easy access to urban areas.
- Communicate the importance of preparing in advance for a rapid increase in the population of older citizens.
- Involve and utilize more fully university resources in addressing housing issues.

RECOMMENDATIONS

- **Develop awareness programs regarding the housing needs of older adults.** Conduct awareness programs for housing providers and users, pointing out the advantages of universal or aging-in place design and construction. Review zoning and

building codes for opportunities to streamline the process and eliminate impediments to the design and development of aging-in-place friendly housing.

- **Establish policies to encourage the use of universal design principles in new home construction.** Ronald L. Mace of North Carolina State University coined the term "Universal Design" and established the Center for Universal Design there in 1989. The term describes "the concept of designing all products and the built environment to be aesthetic and usable to the greatest extent possible by everyone, regardless of their age, ability, or status of life," according to a discussion about Mace's path breaking ideas on the North Carolina State College of Design webpage. (<http://design.ncsu.edu/alumni-friends/alumni-profiles/ronald-mace> Although universal design concepts affect more than housing design and include efforts to make a variety of products and environments usable for those with disabilities, a home built in accordance with this philosophy is also intended to be easier for older adults and all other people to use with minimal effort and a minimal likelihood of accidents.

The Center for Universal Design at North Carolina State uses the following principles to guide design:

- Design for equitable use
- Design for flexible use
- Design simply and intuitively
- Design with perceptible information
- Design with a tolerance for error
- Design for low physical effort
- Design for approaches and uses with size and space needs in mind

Examples of Universal Design in housing include, according to the Wikipedia site (http://en.wikipedia.org/wiki/Universal_design)are:

- Smooth, ground level entrances without stairs
- Surface textures that require low force to traverse on level, less than 5 pounds per 120 pounds rolling force
- Surfaces that are stable, firm, and slip resistant per ASTM 2047
- Wide interior doors, hallways, and alcoves with 60" × 60" turning space at doors and dead-ends
- Functional clearances for approach and use of elements and components
- Lever handles for opening doors rather than twisting knobs
- Single-hand operation with closed fist for operable components including fire alarm pull stations
- Components that do not require tight grasping, pinching or twisting of the wrist
- Components that require less than 5 pounds of force to operate
- Light switches with large flat panels rather than small toggle switches
- Buttons and other controls that can be distinguished by touch
- Bright and appropriate lighting, particularly task lighting
- Auditory output redundant with information on visual displays
- Visual output redundant with information in auditory output

- **Development of diversified housing options.** Encourage the development of a wide variety of older-adult friendly housing - both for those wanting to own and those wanting to rent, in all income ranges.
- **Local Expertise.** Lawrence and Douglas County are fortunate to be home to institutions of higher learning and should fully involve and utilize this local expertise in addressing housing issues.
- **Review zoning policies** to ensure that they allow for a variety of community concepts and housing types to meet the needs of older adults in planned intergenerational neighborhoods. Various new community concepts and housing types for people 55 and older are growing in frequency and they include:
 - *The Village* concept, a solution to aging in place that is a relatively new concept and enables active seniors to remain in their own homes without having to rely on family and friends. Members of a "village" can access specialized programs and services, such as transportation to the grocery store, home health care, or help with household chores, as well as a network of social activities with other village members. http://helpguide.org/elder/senior_housing_residential_care_types.htm
 - *Naturally Occurring Retirement Communities* (NORCs) that delineate geographic areas in a community where large numbers of older people have "aged in place" naturally, although their housing was not built for their later years in life. A NORC could be in a residential neighborhood, an apartment complex, a condominium or co-op complex, in subsidized government housing for people of all ages, or in a combination of several of these types of housing in the same geographic area. <http://www.cga.ct.gov/2007/rpt/2007-R-0148.htm>
 - *Cohousing*, an alternative housing model that is growing faster than other models. Relatively new in the United States, cohousing offers people an opportunity to age in place in their private dwellings while sharing facilities and activities such as cooking, dining, laundry, child care facilities, offices, internet access, guest rooms, and recreational facilities. Cohousing communities often include between 15 and 35 housing units, a common house, and other shared facilities, and they are frequently occupied by households who were intimately involved in the development's planning. <http://www.cohousing.org/>
 - *Affinity Communities*, where people who share similar interests, religions, professional backgrounds or lifestyles decide to live in the same place. Many universities have joined with developers to accommodate alumni and retirees. Other retirees from gardeners to Led Zeppelin fans and vegetarians have formed neighborhoods around their areas of interest. <http://www.aarp.org/home-garden/housing/info-03-2011/niche-housing-in-retirement.html>

- *Continuing Care Communities* provide assisted living housing, independent living housing, and nursing home care in one facility. http://en.wikipedia.org/wiki/Continuing_care
- *Garden Suites – In-Law Suites – Granny Suites – Secondary Suites* have become popular in Canada. Canada Mortgage and Housing Corporation (CMHC) offers financial assistance for the creation of a Secondary or Garden Suite for low-income seniors or adults with a disability — making it possible for them to live independently in their communities, close to family and friends. Whatever you want to call it, it is a separate living unit that is not attached to the principal residence, but built on the same property. http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_002.cfm

CONCLUSION

Many of today's older adults face housing challenges rooted in residential development patterns that have favored large, inaccessible, single-family units in auto-dependent communities. For some, the size and maintenance of these homes make them less than ideal, while others would like to age in place but do not have the resources to modify their homes or do not have access to essential services.

Because no two situations are identical, states and localities must develop an array of approaches for meeting the diverse needs and preferences of their older populations. One such approach is to promote programs and policies that make homes accessible and affordable for those with a variety of abilities and incomes. All older adults deserve a home that has been built or modified to meet their changing abilities, that is healthy and safe, and that is affordable on a fixed or limited income.

Meeting the housing needs of older adults does not end with an accessible housing stock, however. It is also important to coordinate housing, land use and transportation plans. Along with a sufficient supply of supportive housing, diverse preferences and incomes also necessitate a variety of single-family, multifamily, and less traditional housing options. Locating residential areas within walking distance of important services and amenities, or near reliable public transit, can also increase the independence of non-driving adults. <http://www.aarp.org/home-garden/housing/info-03-2010/i38-strategies.html>

***FINDINGS/RECOMMENADATIONS
FINANCE, LEGAL, TRANSPORTATION AND EMPLOYMENT OPPORTUNITIES
SUBCOMMITTEE***

FINANCE

SUMMARY

One of the primary determinants in retaining and attracting retirees is a favorable financial climate. This involves several factors, including the availability of financial institutions (e.g., banks, credit unions, financial advisors, trust officers), as well as, a favorable sales, property, and state income tax environment.

Retirees, especially those reliant on fixed incomes, are more sensitive to income taxes than others. The major taxes retirees (as well as everyone else) need to be concerned about are sales, property, and income, including the taxation of pensions, social security, estate and inheritance taxes. These factors need to be considered together in light of one's particular situation. Even within a state - sales, income and property taxes can differ significantly from city to city.

Although low income taxes are a significant factor in determining where retirees choose to locate, they do not eliminate the need to monitor other taxes. Higher property and sales taxes can more than offset the lower income taxes. Unfortunately, when comparing income, sales, and property taxes of competing states, Kansas does not fair particularly well. Current Kansas tax policy presents a real risk of retiree migration, rather than attraction.

ANALYSIS/FINDINGS

LAWRENCE AND DOUGLAS COUNTY STRENGTHS

- Kansas excludes Social Security benefits from state income taxes for residents with a federal adjusted gross income of \$75,000 or less.
- Military, civil service, and in-state public pensions are exempt from state income taxes.
- Lawrence has an abundance of sound financial institutions and professional financial advisors.

LAWRENCE AND DOUGLAS COUNTY WEAKNESSES

- The sales tax rate in Kansas of 6.3% ranks as the 43rd highest sales tax in the United States.
- Lawrence sales tax is presently the highest of all Big XII cities.
- There are only 15 states that have a higher upper bracket on state income tax than Kansas.
- Private pensions and out of state public pensions are taxable in Kansas.
- The overall state-local tax burden in Kansas is 19th highest in the country.

OPPORTUNITIES

- In budget and other deliberations, City and County Commissioners should be mindful of tax rates in comparison to other states in the region, realizing there is a delicate balance between taxes imposed and services provided.
- Expand economic development efforts focused on job creation and capital investment in order to diversify and expand the tax base.
- Provide financial incentives for retirees, such as:
 - No State Income Tax on Social Security or other retirement income.
 - Reduced property taxes for retirement housing developments (e.g., the incentive program in Wellington, KS)
http://www.wellingtonks.org/images/content/files/housing_incentive_2011_brochure_2.pdf
 - Free tuition at state colleges and universities for Kansas citizens who have established residency for at least one year and are at least 60 years of age.
 - Incentives to encourage senior-friendly housing (e.g., creating retirement zones in order to offer tax abatements). Utilize the community portal to provide information about educational opportunities for seniors as they relate to trust and estate planning, fraud protection, etc.

RECOMMENDATIONS

- The City and County should formally develop joint lobbying efforts to enhance the State's overall competitiveness in attracting and retaining retirees. This joint group should include the Cities of Lawrence, Baldwin, Eudora and Lecompton as well as Douglas County, the University of Kansas and applicable school districts and Chambers of Commerce. The City and County should advocate a competitive tax environment by:
 - Creating a sales tax level that is competitive within the region
 - Creating income tax policy that is competitive within the region as it relates to social security income tax policy, pension tax policy, investment income policy, and homestead tax relief policy. Currently, social security income is subject to taxation, private and out of state pensions are taxed, investment income is taxed, and the Kansas Homestead Tax Relief act provides less relief than many other states

LAW – ADVOCACY - SAFETY

SUMMARY

Lawrence and Douglas County is home to a number of skilled private attorneys and public legal services, as well as the University of Kansas School of Law, with expertise in nearly every area of the law (including elder law). There are numerous groups that advocate on behalf of those at retirement age. The law enforcement community is dedicated to protecting the lives and property of all who live here.

ANALYSIS/FINDINGS

OPPORTUNITIES TO IMPROVE

- Quick Alert System - Incidents of crime directed at retirees is low in this community – low enough that none of the local law enforcement agencies have had to form special units dedicated to that particular sort of crime. This is fortunate because many crimes perpetrated against seniors involve fraud and are extremely difficult to solve and prosecute. The best protection against this sort of crime is public education generally and quick notice to the community when specific types of fraud are detected. The development of a system to provide quick alerts to the senior community of instances of suspected fraud would be valuable. See FBI notice on fraud targeting senior citizens <http://www.fbi.gov/scams-safety/fraud/seniors>. For an article on fraud and seniors nationally, see “*Boomer’s Wearing Bull’s Eyes*,” Kelly Greene, *Wall Street Journal*, December 14, 2011.
- Enhanced Law Enforcement – Since safety is one of the top concerns of retirees in the community and of those contemplating a move to a new community, it is imperative that this issue be addressed successfully.
 - The 2010 Benchmark City Survey, which included Lawrence and 27 other cities (including Overland Park; Olathe; Lincoln, NE.; Fort Collins, CO.; Norman, OK.; and Boulder, CO) showed Lawrence’s crime rates are higher than the average in many categories.
<http://www2.ljworld.com/news/2011/jun/13/survey-shows-lawrence-crime-rate-higher-average-ma/>
 - Crimes per 1,000 residents -Lawrence: 47.4 (27th highest of 28)
 - Violent crimes per 1,000 residents: Lawrence: 3.6 (24th highest)
 - Property crimes per 1,000 residents: Lawrence: 43.7 (27th highest)
 - Domestic violence offenses per 1,000 residents: Lawrence: 8.6 (22nd highest)
 - Fraud and forgery offenses per 1,000 residents: Lawrence, 12.5 (28th highest of 28)

SENIOR MOBILITY & TRANSPORTATION

SUMMARY

At the most recent White House Conference on Aging (<http://www.whcoa.gov/>), mobility and transportation options were ranked as the third highest priority for older people. Today, people remain active and independent into their eighties and beyond, and outlive their ability to drive by as much as a decade. That’s too long to depend on favors, even from family.

Lawrence and Douglas County now have a somewhat disjointed array of transportation services for older residents. In the coming years, this community will have to meet the varied mobility needs of a dramatically increasing population of older persons.

It will require community involvement, information and planning, innovative solutions to thorny problems and the efficient use of available resources. While there is much left to do, some important steps have been taken:

- A sales tax dedicated to supporting the public transportation system was approved by Lawrence voters in 2008.
- The 2030 Transportation Plan includes sections dedicated to bicycle and pedestrian transportation. (<http://www.lawrenceks.org/pds/t2030>)
- In 2008, the City and University combined efforts to provide a coordinated public transit system.
- A Human Services Transportation Plan for Douglas County has been developed. (<http://www.lawrenceks.org/planning/documents/CoordinateTransit.pdf>)
- The City has developed a Complete Streets Plan: <http://www.lawrenceks.org/pds/CompleteStreets>

ANALYSIS/FINDINGS

LAWRENCE AND DOUGLAS COUNTY STRENGTHS

Virtually all area transportation groups are working on transportation planning and issues through the Metropolitan Planning Organization including the just completed Human Services Transportation Plan. <http://www.lawrenceks.org/planning/documents/CoordinateTransit.pdf>

- Two university-based transportation research programs, KU Transportation Center and KU Transportation Research Institute, are working on transportation planning and issues <http://www2.ku.edu/~kutc/cgi-bin/index.php> <http://www.kutri.ku.edu/>.
- A local Transportation Plan is in place through 2030 <http://www.lawrenceks.org/pds/t2030>
- The Lawrence Douglas County Metropolitan Planning Organization has resolved to include "Complete Streets" principles in its planning documents and to encourage local units of government to adopt Complete Streets Plans <http://www.lawrenceks.org/pds/CompleteStreets> - Complete Streets are planned, designed and operated to enable efficient and safe access for all users - pedestrians, bicyclists, motorists and transit riders of all ages and abilities.
- Live Well Lawrence's Community Plan has adopted as one of its four goals: "Design all streets with safe access for all users: walkers, bicyclists, wheeled-device users, transit riders and drivers." <http://www.dccfoundation.org/grantseekers-and-non-profits/learn-about-our-initiatives/livewell-lawrences-community-plan/>
- The local retailers' sales tax dedicated to "...transportation-related purposes as may be in the best interest of the City..." provides a unique and flexible source of revenue that could be used for innovative solutions to local transportation needs. <http://www.lawrenceks.org/documents/Resolutions/Resolutions-6700s/Res6780.pdf>

LAWRENCE AND DOUGLAS COUNTY WEAKNESSES

- Possible institutional resistance to far-reaching changes in the way transportation services are currently provided.
- Much of the transportation planning still requires implementation.

- The scatter shot approach to providing transportation services with at least seven (7) different local agencies involved in one way or another with transportation for seniors inevitably leads to:
 - A lack of coordination;
 - The inefficient use of available resources; and
 - A system that is difficult to understand and access by older adults with mobility, cognitive or other limitations.
- The need for a more pedestrian-friendly, health-promoting environment is a vital component of senior mobility. It requires sidewalks and trails that are structurally safe.
- Impediments to emerging trends in the use of diverse mobility devices, such as golf carts, scooters, trikes, and even "Segways."
- The lack of full integration of the long-term care community into transit planning and transportation service delivery for older adults. (e.g., Caregivers who cannot drive and have loved ones at such facilities need to be able to visit).
- The lack of evening and weekend transportation services for seniors.
- The need to educate Boomers and succeeding generations, who have known nothing but a 'car-centric' society, on the value of public transportation.
- The under utilization of older adults who often are the providers (and potential providers) of transportation services for other older adults.
- Transit-dependent individuals living outside of Lawrence in rural area and outlying towns do not have access to fixed-route transit services.

OPPORTUNITIES

- There are opportunities to supplement local revenues with Federal funds available for innovative senior transportation efforts. These include funds from sources other than the U.S. Department of Transportation. Report on Identification of Local Matching Fund Requirements. http://www.trb.org/Publications/Blurbs/Identification_of_Local_Matching_Fund_Requirements_165476.aspx
- Lawrence and Douglas County is fortunate to have experts at KU whose assistance can be sought out in developing and implementing its transportation plans. This talent should be fully utilized.
- Further consolidation of local transportation services could result in a more efficient, coordinated and accessible system. See, for example, Centre Area Transportation Authority in State College, Pennsylvania, a college community similar to Lawrence. www.Catabus.com. Additional information on the CATABUS service is included in Appendix H. Also, see CATA Study to Explore Fare-Free Rider Access <http://www.statecollege.com/news/local-news/cata-study-to-explore-farefree-rider-access-632905/>
- Robust community education is an essential component of a successful system of public and community transportation in order to raise awareness of transportation options, eligibility options, and the necessity of integrating mobility and transportation components into long-term care and retirement planning.

RECOMMENDATIONS

The burgeoning retirement-age population will inevitably place new and larger demands on local transportation resources. To meet these needs will require a more cost-effective and efficient use of available resources. This demographic truth holds whether or not a single new retiree moves to Lawrence and Douglas County.

Now is an opportune - and probably essential time - to rethink and reorganize the way transportation services are delivered. Such an effort will require the courage to search out and try new and innovative ways of meeting transportation needs. In so doing, we should never forget that the single most important stakeholders are the "users," and not the providers of service. The development of a comprehensive and fiscally responsible transportation system will necessitate an unprecedented degree of cooperation among local governmental units. We have in our own community the expertise to do this and should fully utilize it.

The task force recommends:

- A comprehensive review of existing service providers in terms of how services can be consolidated and enhanced.
- Explore comprehensive transportation models such as CATA system in College Station, PA.
- Further examination of how people use transit, including where they go, the times they require travel assistance and accessibility.
- Focus on providing more service opportunities and flexibility to seniors – expanded hours, particularly evenings and weekends.
 - Explore opportunities to encourage/leverage private sector to expand hours and services
- Provide education to Boomers and others on the value of public transportation.
- Utilize and involve KU expertise in transportation planning.

Lawrence and Douglas County can follow the lead of other communities that have made use of volunteer-based rides and other programs (e.g. the use of diverse mobility devices, golf carts, scooters, trikes, Segways), for individualized transportation that make more comprehensive use of family, friends and neighbors who now provide most transportation alternatives for older adults. See, for example, Independent Transportation Network <http://www.itnamerica.org/>, which provides rides with door-through-door, arm-through-arm service. It allows older people to trade their own cars to pay for rides, and enable volunteer drivers to store transportation credits for their own future transportation needs, utilizing volunteers for senior transportation <http://web1.ctaa.org/webmodules/webarticles/anmviewer.asp?a=776>.

Whether the best way to proceed is calling a transportation summit, the appointment of a transportation czar, or some other approach, one thing is clear: now is the time to act.

EMPLOYMENT

SUMMARY

According to the National Council on Aging, more than half of American Baby Boomers say they may work during retirement, either out of necessity or for enjoyment. To date, employers associated with the Society of Human Resource Managers (SHRM) and employment services in Lawrence appear to indicate that they aren't seeing high numbers of job-seeking retirees walk through their doors. The question is, "why?" At least one of the employment services in Lawrence speculates that it is because affluent retirees relocating here don't need the income, but nearly all those personally contacted for the purposes of this report agree that it may also have something to do with the lack of jobs in Lawrence. There appears to be a strong sentiment among people in Lawrence's employment industry that job creation is key to local economic development and, for retirees, it includes creation of the kinds of jobs that they want to do. Because Lawrence is a college town, competition for jobs can be fierce. Although many retirees don't seem to want to do some of the jobs college students and other teenagers are willing to do, such as late night or heavy lifting jobs, there still aren't enough of the types of jobs that attract retirees. However, local employment contractors have indicated that retirees and seniors may be their best workers, whether it is for full-time, part-time or temporary positions.

ANALYSIS/FINDINGS

LAWRENCE AND DOUGLAS COUNTY STRENGTHS

- There is a variety of resources available to retirees seeking employment locally, regionally and online.
- Job-seeking retirees in Lawrence who are suited to jobs that are available and placed in these jobs, are considered great workers. Local employment services indicate they would like to see more retirees seeking employment.
- The unemployment rate in Douglas County, especially for seniors, is lower than the top five cities ranked as "best places to retire in 2012."

LAWRENCE AND DOUGLAS COUNTY WEAKNESSES

- Local job-seeking retirees may have family members who are relocating to help them and who also need employment, even though jobs are scarce in Lawrence, at this time.
- Of the available jobs in Lawrence, many are filled by college students and/or other local teenagers. Also, many "retirees" in Lawrence are younger and victims of layoffs. Scarcity of, and competition for, jobs in Lawrence is a factor for retirees.

OPPORTUNITIES

- Educate employers of the value and interests of retirees.
- Identify employment or other opportunities that provide healthcare and long-term care plans for retirees/seniors.
- Create more flexible, meaningful jobs with decent pay for retirees.

- Create more consultative and other “work-from-home” jobs for retirees.
- Create a wider variety of jobs to meet the needs of the entire community, as well as part-time opportunities for retirees.

THREATS

Too much emphasis could be placed on creating job opportunities for retirees, when current reports indicate that “young Americans are especially struggling. They have suffered bigger income losses than other age groups and are less likely to be employed than at any time since WWII. Jobs gap between young and old is widest ever,” according to the *Lawrence Journal World* on February 9, 2012.

RECOMMENDATIONS

- Continue to make job creation in Lawrence a top priority for economic development purposes.
- As new job creation and business opportunities are identified, keep in mind the special employment interests and needs of the retired populations in Lawrence.
- Continue to identify collaboration opportunities between the city, county, university and K-12 schools that could create jobs for retirees.

SELF- EMPLOYMENT (ENCORE ENTREPRENEURS)

SUMMARY

The National Council on Aging says that one in three American retirees age 65 and older has either a full-time or part-time retirement job. According to a 2003 AARP/Roper survey that number may increase dramatically:

- 80 percent of American Baby Boomers expect to keep working in retirement jobs.
- 55 percent of Baby Boomers said they would consider jobs during retirement as a part-time experience either for income or enjoyment.
- Only 7 percent of Baby Boomers said they expected to be employed in full-time retirement jobs.
- 15 percent said they'd like to start their own retirement businesses instead of having jobs during retirement.

Of the ten retirement jobs that Baby Boomers look forward to having, according to the 2006 Merrill Lynch New Retirement Study (see below), half lend themselves to self employment.

Top 10 Retirement Jobs

- Consultant (27 percent)
- Teacher or Professor (20 percent)
- Customer Greeter (15 percent)
- Tour Guide (13 percent)
- Retail Sales Clerk (13 percent)
- Bookkeeper or Auditing Clerk (10 percent)
- Home Handyman (10 percent)

- Bed and Breakfast Owner or Manager (9 percent)
- Security Screener (8 percent)
- Real Estate Agent (7 percent)

According to a sampling of 1,000 post-retirement business owners (average age of 66) by Information Strategies, a New Jersey consulting firm, 59 percent reported enjoying their second careers, although 68 percent acknowledged that they were working harder than expected.

Almost half started their businesses with a spouse or live-in partner. 64 percent said they anticipated selling or passing on the business to someone else within the next five years. Only 19 percent reported losing money.

For those retirees living in Lawrence or planning to move to Lawrence with a desire to start their own businesses, Lawrence and Douglas County offers a number of resources.

People have always been drawn to Lawrence because of responsive local government, a good library, strong public schools, a modern fire department, and a professional police force. Also attractive is the city's and county's history, the University of Kansas, Haskell Indian Nations University, Baker University, eclectic shops, a vibrant downtown, diverse and tolerant populations, artists and musicians, unique restaurants, Old West Lawrence, East Lawrence, and of course, KU basketball.

Perhaps less well-known is Lawrence's vibrant and welcoming business community.

RECOMMENDATIONS

Although there are many resources to aid the encore entrepreneur locally, few of these are targeted specifically to the retirement business innovator. Some possibilities for expanding business development locally include:

- Expand the KU Small Business Development Center – An expanded center could provide services tailored to the senior entrepreneur – including a comprehensive, one-stop information center.
- Create Local Senior Corps of Retired Executives (SCORE) – Lawrence is home to numerous retired professionals whose expertise, with a local office, could more readily provide local mentoring networks to entrepreneurs of all ages. The nearest SCORE offices are in Topeka, (785) 234-3049, and Kansas City, (816) 234-6675.
- Develop Mini-Angel Networks – This program plays a catalyst role in matching private investment capital with high potential start-up companies through the facilitation of Angel Networks and the administration of Angel Tax Credits. The Angel Networks provide entrepreneurs and investors a forum to collaborate. Members are accredited investors experienced in funding and growing emerging technology businesses in Kansas and surrounding areas. <http://www.kansascommerce.com/index.aspx?NID=367> Also, see a very general description at http://en.wikipedia.org/wiki/Angel_investor
- Pool Resources To Provide Start Up Capital - Entrepreneurship (E-) Communities [http://networkkansas.com/communities/entrepreneurship-\(e-\)-communities](http://networkkansas.com/communities/entrepreneurship-(e-)-communities). Eudora, Baldwin City and Lecompton have created E-Communities and they quickly sold their \$63,701 worth of tax credits to investors and are now able to make low-interest

loans to existing and new businesses in their communities.
<http://www2.ljworld.com/news/2012/jan/31/town-talk-kwik-shop-plans-rebuild-store-19th-and-m/>

- Target Tax Incentives for Retiree Start Ups
- Expand Availability of Business Incubator Facilities.

FINDINGS/RECOMMENADATIONS
KU, EDUCATIONAL SERVICES, CULTURAL/ENTERTAINMENT ACTIVITIES
SUBCOMMITTEE

SUMMARY

Retirees relocate to areas with amenities such as the University of Kansas, Haskell Indian Nations University and Baker University that provide them with the comfortable lifestyle they desire for their retirement. Lawrence has multiple cultural, educational and entertainment activities for retirees to enjoy and to become involved with if desired.

ANALYSIS/FINDINGS

LAWRENCE AND DOUGLAS COUNTY STRENGTHS

The committee found there are ample KU, Haskell, and Baker University offerings, educational services, and cultural/entertainment activities in Lawrence and Douglas County. A website was developed by sub-committee member, Jerry Niebaum, which lists and describes the various activities available. This website, www.wizardofkansas.com/retireinlawrence, includes a comprehensive listing. The following categories are delineated:

- Live Performances (13)
- Libraries (4)
- History (12)
- Organizations (5)
- Education (8)
- Art (5)
- Athletics and Fitness (3)
- Special Events (6)

LAWRENCE AND DOUGLAS COUNTY WEAKNESSES

- Lack of a central community portal to get information about what is offered in Lawrence and in the county. Basic information such as where, when, what, cost, etc.
- Parking can be a problem on the KU campus as well as downtown.
- Lack of public transportation at night and available for special events and performances.
- Accessibility to venues, (e.g., a long walk to the activity from the parking areas).
- There is a lack of information regarding the various volunteer opportunities for retirees as it applies to the arts/cultural activities, educational and special events.

OPPORTUNITIES

- Encourage KU, Haskell and Baker Universities to create and sustain information for seniors on a City-County website to include:
 - Parking

- Cost (senior discount, if applicable)
- Accessibility
- Volunteer opportunities for retirees
- The KU Alumni Association sent an email survey to more than 10,000 KU alumni about Lawrence as a potential retirement community. There was greater than average interest in this survey among the recipients compared to other surveys the Alumni Association has done. Almost 500 individuals responded and almost 100 wanted more information about retirement in Lawrence. Overall, the response was overwhelmingly positive. The respondents said that Lawrence is a very attractive place to retire because it offers to a very high degree what retirees believe is important for a happy retired life. The survey basically affirmed what we know about the Boomers and what they want, as articulated in the Executive Summary of this report. These respondents considered the quality of health care, housing options, the cost of housing, and healthy food of greatest importance but not far behind were education, sports venues, and cultural activities. The respondents gave Lawrence high positive evaluations on all of these factors. Not even our weather was a negative because many respondents, although not all, really want four seasons. Lawrence, Douglas County, and the University have everything going for retirees. For a complete picture of this survey, see the PowerPoint presentation slides in Appendix K.

THREATS

- Perception of safety issues, particularly at night in downtown Lawrence.
- Cost of the events and the economic circumstances of retirees may exclude retirees from events.

RECOMMENDATIONS

- Coordinate and communicate about opportunities for retirees.
 - Strengthen the point of access for information/opportunities for seniors by encouraging a vital Senior Activity Center.
 - Combine/enhance existing senior services in a new building
 - ❖ Support: medical, cultural, volunteerism, educational, sports, transportation, etc.
 - ❖ Develop a program with volunteer senior hosts for potential retirees visiting the area.
- Commit to promote and maintain a website for retiree interests.
 - Provide information on activities, access and parking, prices for seniors, and volunteer opportunities for seniors.

- Improve parking and access to all venues and especially KU campus buildings in restricted areas.
 - Coordinate between city/county and KU for access to campus.
- Coordinate between non-profit organizations and businesses to enhance/promote community events.

FINDINGS/RECOMMENADATIONS
MEDICAL, HEALTHY LIFESTYLES, VOLUNTEERISM AND SOCIAL SERVICES
SUBCOMMITTEE

SUMMARY

Lawrence and Douglas County boast a wide array of facilities, organizations and opportunities to facilitate a healthy lifestyle for seniors. The Lawrence Aquatic Center and Parks & Recreation provide facilities and classes for activities, the Lawrence Public Library provides educational programming and the Lied Center and Lawrence Arts Center provide opportunities for socialization. This is in addition to a plethora of options at the University of Kansas, Baker and Haskell Universities. We believe that happy and healthy retirees are the best recruiters for a community to retain members of the targeted population as well as attract others to move here.

MEDICAL SUBCOMMITTEE

ANALYSIS/FINDINGS

LAWRENCE AND DOUGLAS COUNTY STRENGTHS

- Lawrence Memorial Hospital (LMH) provides a broad range of key services that are important to retirees, including cardiac, oncology, palliative care and a strong hospitalist program.
- In the areas of community education, culture, quality of staff and reputation within Lawrence and Douglas County, LMH is perceived positively, and considered a leader in healthcare.
- Within the Lawrence/Douglas County community, special health care needs are addressed as well through support from agencies and entities such as Independence, Inc., Cottonwood Inc., and the Dole Lifespan Institute.
- An adequate and diverse selection of outpatient care providers exists as well, providing services for rehabilitation, in-home services and respite care.
- Close proximity to the University of Kansas Medical Center and Hospital, which *US News & World Report* ranked as the number one hospital in the Kansas City metro area.

LAWRENCE AND DOUGLAS COUNTY WEAKNESSES

- Lack of accessibility to information about medical services.
- Lack of a centralized location from which to navigate the overall medical community. Access to data regarding the overall quality of ancillary services (e.g., home health care) is non-existent.
- The hospital website was not found to be “user-friendly”.
- Mental health care resources should be enhanced, as there are a limited number of practitioners in Douglas County, particularly in the areas of endocrinology and dermatology.
- A national shortage of primary care physicians according to the CEO of Lawrence Memorial Hospital.

OPPORTUNITIES

- Recruit new physicians in the areas of primary care, psychiatry, endocrinology and dermatology.
- Create a centralized information center to aid in accessing healthcare resources that accept Medicare, communicating acceptable and financially beneficial Medicare supplement options, and increasing the coordination and relationship of healthcare providers.
- Enhance complementary care services beyond basic healthcare, life care and management.
- Improve options for in-home care.
- Improve access to quality data and measures of ancillary healthcare services in Lawrence and Douglas County.

THREATS

- The lack of primary care providers in relation to an increase in the number of patients seeking care, as well as the reduction of reimbursement to providers.

RECOMMENDATIONS

- Create a central source of interactive, web-based information as well as a physical location (possibly a “new” Douglas County Senior Center?) for information and assistance in accessing and navigating the healthcare resources in Lawrence and Douglas County. Designate a general information telephone number.
- Communicate to prospective retirees that Lawrence and Douglas County has an outstanding, broad-based medical community that provides cost effective care and services.

HEALTHY LIFESTYLES SUB-COMMITTEE

ANALYSIS/FINDINGS

STRENGTHS

- Numerous agencies and coalitions in the community offer access to speakers, workshops and classes at free or reduced admission to keep the mind and body stimulated.
- The proximity to area lakes as well as local dog parks and the walkability of downtown Lawrence provide cost-free exercise and enjoyment.
- Sporting events for participation or as a spectator from Little League to Division I athletics are widely available.
- There is the opportunity to exercise indoors or outdoors at various gyms, churches, clubs and parks available at no cost or with low-cost memberships.

WEAKNESSES

- The lack of a robust senior center.
- Limited social opportunities for single retirees.
- Some of the sidewalks and bike routes are also unsafe due to uneven concrete or the lack of curb cut-outs.
- Lack of healthier eating options at all restaurants and accessible transportation so that seniors can patronize restaurants which serve healthy eating options.
- Lack of coordination among agencies and faith communities that promote social opportunities for retirees.
- Potentially, inclement weather may also be a problem for potential retirees when considering Lawrence/Douglas County as a place to retire.

RECOMMENDATIONS

- Develop a central repository for information regarding venues and activities (name, physical address, phone if applicable, website address, cost, hours, etc.) that is searchable; (e.g. a database relating to healthy lifestyles). This can be accessed by people currently living in Lawrence and Douglas County or by people who are outside of the community but are considering a move.
 - Establish a physical location for retirees to visit in person with dedicated staff to respond to questions that may also be answered via use of the searchable database, brochures or other information media that will assist people.
 - Develop a variety of short videos (3-4 minutes) that talk about specific topics regarding healthy living in Lawrence from the retirees' perspective that can be shown in many locations and agencies in the community that have a TV or video screen. Short videos can be linked not only to the database of opportunities but to any agency's website.
- Build and/or expand the existing walking and bike trail systems to create additional opportunities for retirees to support a healthy lifestyle.
- Coordinate access to wellness opportunities through improved access to public transportation by creating stop locations near where retirees live and easily identifiable routes for those seniors who do not drive.

VOLUNTEERISM SUBCOMMITTEE

ANALYSIS/FINDINGS

STRENGTHS

- Ample volunteer opportunities exist in Douglas County for seniors, ranging from one-time events to ongoing, high responsibility volunteer positions.
- Established systems exist through which seniors can discover and engage in volunteer services including the United Way Roger Hill Volunteer Center (RHVC) website, the RHVC office, RHVC social media, flyers and information tables at local community fairs, etc.

- Other resources for seniors to find volunteer opportunities exist in local faith/civic organizations or social groups, and websites that promote cultural events offer volunteer opportunities as well.

WEAKNESSES

- Although the RHVC structure exists to inform seniors about volunteer opportunities, many people are not aware that it does.
- Some agencies do not respond effectively to people who inquire about volunteering.
- Sometimes seniors are offered volunteer roles that are not meaningful to them, or do not fully utilize their skills and abilities.
- A lack of transportation (or the cost of service) often limits the opportunity for a senior to volunteer.

OPPORTUNITIES

- Creating awareness by increasing the visibility and accessibility of the resources provided by the Roger Hill Volunteer Center.
 - This could be done by promoting the existing on-line volunteer database, making printed materials more readily available in locations frequented by seniors and by scheduling RHVC staff to speak at clubs and organizations that seniors attend.
- Providing additional opportunities for seniors to volunteer for in-home rather than on-site work would enable more to participate, and information about in-home volunteer work and on-site volunteer opportunities could be available online as well as located at accessible points around Lawrence and Douglas County.
- Seniors could also be enrolled in the RSVP program, which provides a stipend for mileage used when volunteering.
- By developing a community-wide application and vetting program, potential volunteers could do paperwork one time rather than go through the same process every time they apply for a new volunteer opportunity.
- Seniors who need transportation could be connected with established transportation services such as T bus service, Independence, Inc. which provides services for people with disabilities and other special transit services.

RECOMMENDATIONS

- Establish a new Seniors' Website that will serve as a clearinghouse of information geared toward seniors who are interested in relocating to Lawrence, and to those who have recently moved here. This could include the following components to help seniors discover and engage in meaningful volunteer opportunities:
 - A link to www.volunteerdouglascounty.org, the volunteer database managed by the United Way Roger Hill Volunteer Center. The database lists a wide range of current volunteer opportunities in Douglas County, upcoming

- community-wide volunteer events like the Day of Caring, and other resources helpful to people who want to find out about volunteering in our community.
 - A regularly updated list of current opportunities in Douglas County that would be of particular interest to senior volunteers, with links to that organization's website for more information.
 - Links to the "how to volunteer" sections of the websites of organizations that use many senior volunteers.
- The creation of a printed resource, such as a brochure, that provides seniors with general information about the benefits of volunteering and how to engage in volunteer activities in Douglas County. The content could include information regarding how to access information on volunteering, how to overcome the barriers that keep some seniors from volunteering and how volunteering can help them feel "at home" in Lawrence by fostering new friendships, providing meaningful activity and allowing them to use their skills to help others.
- The creation of a Seniors Ambassador program in which a corps of trained senior volunteers helps engage newly relocated seniors in volunteer and other meaningful activities in Douglas County. This program would need to be administered by an existing agency that serves seniors and be housed in a location that is frequented by seniors. It was suggested that if the proposed recreation facility is created, that the Seniors Ambassador program be located within this new facility.
- Conduct a centralized annual volunteer fair during April, Volunteer Appreciation month, to highlight opportunities in Lawrence and Douglas County.

SOCIAL SERVICES SUB-COMMITTEE

ANALYSIS/FINDINGS

STRENGTHS

- Douglas County has a good structure in place to support its senior population through the Jayhawk Area Agency on Aging and Douglas County Senior Services.
- There is a good listing of resources at the Kansas Department of Aging website's, Explore Your Options, http://www.agingkansas.org/Publications/eyo/eyo_index.htm and other strong social service agencies that work well together and are fostered by a local community with a fundamental belief in the need for social services.

WEAKNESSES

- When compared to other cities in the state of Kansas, Lawrence has a good menu of services available, but Lawrence is lacking in its offering of mental health services.
- There is also a lack of awareness of these services, and a service gap exists for middle income (eligibility vs. affordability).
- Additional funding to support current programs is needed as well as for the development of new programs.

OPPORTUNITIES

- The opportunity for volunteering within many of the social service agencies. A focus on marketing to improve awareness of services that are available could include creating a web-based resource to keep seniors not only informed but also connected. However, funding for social service programs is decreasing at the state and federal levels, putting more of the burden for these programs at the local level.

RECOMMENDATIONS

- Create a clear vision for City and County (tax payer) social services funding in our community.
 - Determine goals and objectives.
 - Prioritize services and funding.
 - Make outcomes and performance measurements clear.
 - Enhance collaboration between for-profits, non-profits, and public sectors when determining funding.
- Develop a new collaborative revision of the senior center.
 - Provide a new building – possibly with the new recreation center.
 - Share staffing with Parks and Recreation.
- Create a virtual senior center.
 - Provide one-stop shopping for all social services.
 - Undertake a collaborative creation approach with existing social services providers – Headquarters Counseling Center, Jayhawk Area Agency on Aging, etc.
 - Create a community calendar – marketing upcoming events.
 - List opportunities to donate and volunteer.
 - Manage the site with community partners, delegating responsibility and decreasing City's and County's maintenance costs.

May, 2011

**Lawrence Chamber of Commerce
Senior Council
Report**

Summary Statement of the Senior Council:

In the past year and a half the Lawrence Chamber of Commerce Senior Council has studied the probable impacts of increased numbers of affluent retirees moving to Lawrence and Douglas County. We have looked at other communities' experiences, rates of influx, availability of right-size and right-priced low maintenance housing, Lawrence capacity for health care and availability of medical professionals (especially in light of new federal health care laws), potential need for transportation services, impacts on social services and other community infrastructure, and the cost/benefits of such influx.

This report summarizes the findings of the Senior Council. The council has made a few formal recommendations, and will continue to study the issues so as to provide the Chamber Board with recommended actions and policy decisions. It is important the Chamber understand the role that retirees will play in this community whether or not the Chamber takes advantage of the influx.

The Chamber must understand two truths.

The influx of affluent retirees is positive economic development.

The Senior Journal indicated that when seniors move into an area they create one job for every 1.8 retirees. A study for the State of Georgia noted the impact of a retired couple has the same economic impact to a community as the attraction of 3.4 manufacturing jobs.

The community is not prepared for the expected influx.

Whether we prepare for it or not, they will come.

Over the next 20 years, Douglas County will have the 4th highest increase in the older adult population in the State. (Source: U.S. Census Bureau, 2000; summary Wichita State Center for Economic Development and Business Research).

Background

The recently completed assessment "*Attracting Retirees to Lawrence/Douglas County 2010*" (John Glassman, Vantage Pointe Foundation, attached) shows population centers that are retiree destinations are growing and that manufacturing and agricultural-based communities are not. In Kansas, over 80 counties are losing population while Douglas County is growing. As a result, many communities are taking a second look at retiree recruitment as an economic development strategy.

The assessment further showed that retirees who relocate to another community to retire are an important economic resource and will become even more important with the aging of the baby boom generation. Increasingly communities around the country are developing plans and strategies to attract these migrating retirees to

their communities. From 2000 to 2008 the population of those age 60+ adults in Douglas County increased by 41% compared to just a 14.4% increase in the overall population. Douglas County residents ages 60-64 (Baby Boomers) grew by 70% while Douglas County residents ages 85+ grew by over 50%.

In light of this, The Senior Council recommends: Lawrence and Douglas County should carefully evaluate the appropriateness of encouraging retiree immigration.

With this growth projection, we will need to determine if developing a retiree attraction strategy fits within the community's broader, sustainable development policy.

Retiree Attraction as Economic Development

Traditionally, economic development has focused on the attraction and expansion of industrial and commercial businesses.

Many people do not connect retiree attraction with economic development because it does not fit the traditional economic development model. Nevertheless, attracting retirees has essentially the same ultimate effect on the local economy as attracting new businesses. Senior Journal indicated that when seniors move into an area they create one job for every 1.8 retirees. A study for the State of Georgia noted the impact of a retired couple has the same economic impact to a community as the attraction of 3.4 manufacturing jobs.

From an economic development perspective, many communities have determined it advantageous to supplement traditional economic development strategies with retiree recruitment efforts. While no one is advocating an economic development strategy that ignores the traditional development efforts, adding a

retiree recruitment strategy is seen by many as a good supplement to existing strategies.

Economic Impact of Attracting Retirees

The 50+ market is not only the fastest growing market sector but is also the wealthiest market sector in the country. Before retirement, members of this market saw their incomes grow at the fastest rate in America's history. This market currently controls half of the country's discretionary income.

According to Dr. Mark Fagan, professor in the Department of Sociology and Social Work at Alabama's Jacksonville State University, members of this 50+ market:

- Have 77 percent of the country's personal financial assets
- Have 80 percent of the country's savings account deposits
- Have 68 percent of all money market accounts
- Own 50 percent of all corporate stocks
- Purchase 48 percent of all new domestic automobiles
- Own their own homes (77 percent), which, in most cases, are worth 20 percent more than the national average
- Have median family incomes of more than \$33,000

Retirees relocate to areas with amenities such as the University of Kansas that provide them with the comfortable lifestyle they desire for their retirement. Their steady incomes are not vulnerable to cyclic economic activity and are used primarily for discretionary spending. The impact of this discretionary spending usually occurs at the local level, leading to increased economic development and job creation in the community of relocation.

As communities understand the net benefits of retiree attraction, more are beginning to recruit these affluent retirees, who bring many benefits to their communities:

- Increase in the retail and property tax base
- Increase in the number of positive taxpayers (As a group, retirees pay more in taxes than they cost in government services.)
- Increase in a community's bank deposit base (This wealth can then be used for commercial and industrial financing.)
- Increase in retail sales
- Increase in local expertise in a variety of ways
- Increase in the number of volunteers and contributors in churches and local philanthropic and service organizations

Affluent retirees also do not pollute or destroy the environment and do not place added strain on schools, social services, criminal justice systems, or health care systems.

Retiree attraction has a strong upside as a source of economic development, adding to the existing mature market of a community and increasing the importance of that segment.

Disadvantages of Attracting Retirees

As with all other forms of economic development, retiree attraction has its disadvantages. The primary disadvantage may be the lack of support by retirees for increased taxes to support local schools. Some retirees may outlive their health coverage and place health care demands on the local community. Retirees will also bring their ideas on how things should be done in the local community, and current local residents may be resentful of these new ideas. However, with careful planning, most disadvantages can be minimized, and the advantages often far outdistance the disadvantages.

What Are Retirees Looking For?

Affluent retirees look for a combination of the following: favorable climate, good medical care, quality housing at reasonable prices, safe and quiet neighborhoods, lower cost of living, quality recreational attractions, interesting cultural attractions, and convenient shopping.

These amenities and features must be analyzed to establish the desirability of a potential retirement destination. David Savageau in his book *Retirement Places Rated* (4th Edition, 1995) establishes seven criteria for rating potential retirement locations: money matters, housing, climate, personal safety, services, work opportunities, and leisure activities.

These rating factors involve the following:

- *Money Matters*—Looks at typical personal income and taxes and also measures the costs for items such as food and health care.
- *Housing*—Looks at costs, including property taxes, utility bills, and average sales prices. Notes whether condominiums, mobile homes, and rental apartments are available.
- *Climate*—Reviews winter discomfort factors, such as wind chill, and rates summer discomfort factors, such as humidity and dampness. Psychological factors, such as cloudiness, darkness, and fog, also receive scrutiny.
- *Personal Safety*—Measures the annual rate of violent and property crimes in each place and considers the latest local five-year trends, whether up, down, or flat.
- *Services*—Evaluates the supply of health care, public transportation, and continuing education amenities in each place.
- *Work Opportunities*—Compares the local prospects for jobs in three basic industries most promising to older adults: finance, insurance, and real estate; retail trade; and services.

- *Leisure Activities*—Counts recreational and cultural assets, such as public golf courses, good restaurants, symphony orchestras, opera companies, lakes, national parks, and state recreation areas.

Savageau's highest ranking places are those that offer the best retirement living in the greatest number of categories, even though they may have been lacking in one area or another. According to Savageau, it takes the average person five years to decide where to retire.

Summary

The process of attracting retirees is a long-term venture. It takes time to establish a successful program. Our goal is to persuade someone that our community is right for them.

Many communities have already begun to build the cross-cutting partnerships needed to address the multifaceted challenges that come with a maturing population.

Attracting retirees is no economic panacea, although it does allow for economic diversification and stabilization. It is a low risk strategy with a good return on investment.

Following this report is a summary of the specific items that require evaluation, consideration and possible action by the Chamber, the city of Lawrence, and Douglas county.

Acknowledgements

Special acknowledgement to the Alabama Cooperative Extension System (ACES) and the Office on Long Aging and Long Term Care (OALTC) in the University of Kansas

School of Social Welfare for their published publications and research which served as the primary resources for the development of this document.

Attachments

Attracting Retirees to Lawrence/Douglas County; OALTC

Why Attract Retirees to Your Community; ACES

Marketing Your Community to Attract Retirees; ACES

Establishing a Retiree Attraction Program to your Community; ACES

Prepared By: John Glassman, Vantage Pointe Foundation, Chamber of Commerce Senior Council Members: Lee Gerhard and Carol Francis and Lawrence chamber of Commerce's Hank Booth. The entire Senior Council has participated in development of and reviewing this report.

TOPICAL DISCUSSIONS

The City of Lawrence

Visitors notice to their amazement that the City of Lawrence and Douglas County are not flat. Lawrence is located in a hilly scenic part of eastern Kansas, far from the legendary Kansas flatlands. It has a compromise climate, one that father bear would have approved, not too cold, not too hot. Just right. Lawrencians experience all four seasons, but the snow does not last and sometimes does not even stick. Summers can be warm and sticky, but the temperature rarely exceeds 100 degrees F. Spring and Fall are absolutely delightful seasons.

This community of about 100,000 people keeps itself well. Houses are in good repair, yards neat and orderly, streets and gutters clean, trash nowhere in evidence except in barrels on collection day. Landscaping of the city has been a hallmark of its maturation and its many parks and open spaces beckon the visitor and the resident.

The hundred thousand people represent an unusual mix of nationalities, religions, colors and ages, in large part because of the presence of the University of Kansas and its attendant faculty, staff, and students. Thus the population is also well-educated, and they insist on good schools for their children.

Politically the city is divided geographically. North Lawrence, East Lawrence and Central Lawrence, including the university, tend to vote for liberal

candidates and policies and have a relatively stable population, including 25,000 students. West Lawrence is a rapidly growing residential and commercial area that tends to vote conservatively. It makes for interesting local campaigns.

The city is governed by a City Commission and City Manager. The mayors are selected by vote of the commission, but are traditionally the largest vote total generators in the preceding elections and serve a one-year term. The county is governed by a County Commission and county Administrator. There are three commissioners representing specific areas.

One of the strengths of the city is that it is located centrally to the state capitol, Topeka, Overland Park, Kansas, the Kansas City suburb that has been dynamic and bustling, and only fifty miles from the Kansas City international airport, reached by interstate highways. Interstate 70 and the Kansas Turnpike lies along the northern margin of the city, and it is also served by railroad. The city airport is small and currently has no commercial service.

Costs of this pleasant ambience are borne by city residents in the form of high property and sales taxes, some of which have resulted from citizen votes and some of which are mandated. Property taxes are high because the largest employer in the area, the University of Kansas, pays no property taxes and no "in lieu" payments. Coupled to this is the anti-factory/ industrial development bias of many citizens. Fights over Walmart, shopping malls, and lower-wage factories are legendary. Increasing the number of affluent retirees will help spread the property tax burden.

Because Lawrence has a large young person population with accompanying social venues and because it lies between two large metropolitan areas, Lawrence has seen the rise of street gang activity, mostly associated with the

late night entertainment venues, but also with the ever-present drug problem of all cities, compounded by the large number of young people because of the university.

The Senior Council recommends that the city pay particular attention to decreasing gang-related street crime in Lawrence.

Access and Transportation

Among the most important questions retirees face is how to move around town if no longer able to drive. Lawrence has already addressed that primary concern by establishing a bus service, but the stops are distant enough from current residential areas that it is not used as frequently as it should be. Taxis are available also, but they are not a highly visible service. If Lawrence is to significantly grow its retiree community, transportation services will need to be improved.

Some improvements that may be useful are creation of “park and ride” centers, scheduled service to new and developing retiree areas, and encouragement for increasing taxi service. As new retirement residential centers develop, it might be useful to have golf cart “park and rides” for those new neighborhoods, with street access for the carts on development streets.

The Senior Council recommends that the city and county jointly plan for increased needs for public transportation over the next ten years and beyond.

Two other issues require attention. The lack of sidewalks in various parts of the city is a problem. Affluent retirees in their fifties and sixties will exercise, many be

walking. Major thoroughfares like Bob Billings Parkway should be lined on both sides with sidewalks.

The Senior Council recommends that all new residential development should be required to have full sidewalks, and consideration be given to joint city/property owner special improvement districts designed to augment our sidewalks and bike lanes.

The remaining transportation issue will be difficult and expensive to solve. Lawrence street surfaces are deteriorating faster than they can be replaced and are an embarrassment to the city. Economic development of any kind requires a initial favorable impression of the potential new location. Our streets do not give that impression. Lawrence citizens recently passed a bond issue for anew library, a commendable goal. But a street repair bond issue might have done more for community ambience.

The Senior Council recommends that street surface upgrading be made a priority in future planning and budgeting of the city.

Housing

Lawrence has sufficient housing for its current needs. What it doesn't have is housing designed for active adults who no longer wish to be tied to yard work and exterior maintenance. Several excellent progressive care facilities are already present, but there is a current and future need for housing that permits retirees and other s to have single-family privacy while enjoying care-free travel for extended periods but at medium cost.

Bringing new affluent retirees to Lawrence means providing more housing options.

There are at least three of these developments available at the present time. The Villas have two vacancies, Brandon Woods appears to have two vacancies, and Chipperfield has one vacancy based on a casual drive-through.

High-end condominiums have not sold well in Lawrence. Both the Lofts and Bella Sera have had difficulty in selling out their units, owing in part to the economic downturn, but also, we think, overestimating the price resilience of Lawrence retirees. At the same time, we commend the developers of "The Lofts" for bringing much-needed upscale living units to downtown Lawrence.

Observations of retiree housing developments in Nashville, Phoenix, Tucson and other places suggests that Lawrence needs a variety of pricing options, possibly in centralized "communities" but perhaps in smaller footprints. It was suggested that single developments with a central core of essential services encompassing single family and multiple family housing, all handicap accessible and golf cart friendly would be a significant addition to Lawrence's ability to attract desirable retirees.

Such housing should be either single story or "power-stair" adaptable, with such amenities as sit-down showers, wide doors and hallways, and no steps between living space and garage, for instance. Elimination of stairs is a major design factor.

Square footage options should include 1500 to 2200 feet with prices in the range of 125 to 175 dollars per foot, or \$187,500 to \$385,000.

Responsibility for such housing development resides in the private sector, although a joint review of pertinent development and building regulations and standards by the city/county and private sector developers might be useful.

The Senior Council recommends that a task force of planners and developers be created to assess the needs and impacts of new housing for desirable retirees.

Health Care

Lawrence has outstanding medical care. In addition, it is close to significantly greater care levels in the Kansas City area, including the University of Kansas Hospital and Medical Center, which is attempting to become a regional cancer center as well. There are two medical issues that require attention.

Demands of less affluent people on the current medical care system forces costs to rise for insurance companies and private patients. Reimbursement rates by Medicare and Medicaid do not cover the costs of care in most instances. Physicians and other health care professionals are forced to either raise fees to private patients or to restrict their practices. It is a common belief among our physician Senior Council members and those with whom we have conferred that eventually all physicians will have to be employees of hospital systems as they are forced out of private practice by federal mandates.

Congruent with that issue, is the problem of newcomers locating a family physician willing to accept new Medicare patients. We are advised that this is a serious current problem and is only likely to be exacerbated with time and more retiree influx. **This is the most serious barrier to attracting affluent retirees to Lawrence today.**

It has also been observed that Lawrence's medical practices are short of geriatric specialties.

Impacts of federal legislation in the medical and healthcare arena are not yet sure. Contentious litigation and legislation is most likely and no one knows the end result. All of this will have impacts on the region's ability to provide health care. It is beyond the purview of the Senior Council to further explore this area, but it is

necessary that our colleagues on the City Commission and County Commission be aware of these problems.

Recreation and Community Involvement

Lawrence is blessed with extensive and wide ranging recreational and community involvement opportunities, too numerous to list. We have the University of Kansas with its sports, cultural and intellectual activities. We have the Lawrence Arts Center, the library, the Aquatic Center and a public swimming pool, an arboretum, and a plethora of parks and trails. There are four eighteen-hole golf courses, two of them public, and a nine-hole course. There is Clinton Lake and marina, Lone star Lake, and Douglas County Lake all with fishing access wit Lake Perry not that far away.

There is a vibrant arts community and many fitness opportunities, both organized and individual. Red Dog fitness activities are unique to Lawrence.. Service clubs abound and there are numerous charitable organizations in need of volunteers. Perhaps the only improvements desired would be better access to hunting opportunities and for Kansas River canoeing. The Department of Wildlife and Parks has done an outstanding job of hunting access through its "Walk-in Hunting Areas" that it leases from private landowners, although they are not abundant in Douglas County.

Lawrence residents pay high taxes, recreational and involvement opportunities are one result.

The Senior Council recommends continued efforts by the Douglas County Commission to enhance parks and other recreational access in Douglas County.

Social Services

Increased retirees in Lawrence will not seriously impact social services until advanced aging sets in. Lawrence and Douglas County have the necessary infrastructure in place to handle expected new users, although owing to the some of the same issues as health care, the costs for the services may outstrip the ability to pay for them. A reluctance to pay the additional costs for less-affluent users may impact this area.

The Senior Council recommends monitoring carefully the needs for and uses of social services in order to predict future needs as they may arise.

Shopping

A perennial area of debate, shopping has changed in Lawrence over the last decades. It is a worry to the Senior Council that downtown Lawrence is descending into an "Aggieville" of tee shirt shops and bars.

Maintaining a healthy Downtown Lawrence is crucial to maintaining the ambience of Lawrence as a destination community for affluent retirees. Downtown Lawrence is Lawrence. Without its retail and dining Lawrence would be just another community with a university.

With both Johnson County and Legends being in close proximity, it is tough for Lawrence business people to make a profit and maintain our downtown.

The Senior Council recommends that all efforts to assist downtown merchants prosper be supported by all parts of government. More new and reasonably

affordable housing units and infrastructure to attract more people to live downtown is likely the only long-term solution.

APPENDIX B
RETIREE ATTRACTION AND RETENTION TASK FORCE
MEMBERSHIP

Co-Chairs

City Commissioner Hugh Carter
County Commissioner Jim Flory

Appointees

Hank Booth
Rosemary Chapin
Susan Esau
Kathy Clausing-Willis
Doug Gaumer
John Glassman
Jerry Harper
Rebecca Holmes
Pattie Johnston
Judy Wright

SUBCOMMITTEE MEMBERSHIP

* Denotes chair of subcommittee.

Medical Services, Social Services, Healthy Lifestyles and Volunteer Opportunities

*Kathy Clausing-Willis
Laura Bennetts
Micki Chestnut
Laurie Comstock
Scott Criqui
Phil Godwin
Janet Ikenberry
Rebecca Holmes
Pattie Johnston
Jocelyn Lyons
Denise Richards
Henry Russell
Richard Orchard
Wayne Osness
Tom Wilkerson
Judy Wright

Subcommittees:

Medical Services Sub-Committee:

Laura Bennetts, Physical Therapist, MS
Audrey Bishop, JD, Associate VP, LMH
Sally Brandt, PhD., Retired Speech-Language Pathologist
Kathy Clausing-Willis, VP/CDO, LMH
Dr. Phil Godwin, Retired Family Practice
Dr. Richard Orchard, Retired Ophthalmologist
Dr. Henry Russell, Retired Surgeon
Dr. Marc Scarbrough, LMH Hospitalist

Social Services Sub-Committee:

Janet Ikenberry, Community Services Manager, Douglas County Senior Services, Inc.
Scott Criqui, HR and Volunteer Mgr, Trinity In Home Care
Jocelyn Lyons, Exec. Director, Jayhawk Area Agency on Aging
Pattie Johnston, Lawrence Public Library

Healthy Lifestyles Sub-Committee:

Janelle Martin, Executive Director, Douglas County Community Health Improvement Partnership
Wayne Osness, Ph.D., Retired, Chair of the Department of Health, Sport and Exercise Science, KU
Tom Wilkerson, Retired, City of Lawrence Parks and Recreation
Susie Nightengale, Retired Educator
Laura Bennetts, Physical Therapist
Laurie Comstock, KU Endowment

Volunteer Opportunities Sub-Committee:

Micki Chestnut, Assoc. Director, Roger Hill Volunteer Center
Scott Criqui, HR and Volunteer Mgr, Trinity In Home Care
Susie Nightingale, Retired Educator
Judy Wright, Retired KU Endowment
Dr. Henry Russell, Retired Surgeon

Financial, Legal, Transportation and Employment Opportunities

*Jerry Harper
*Susan Esau
Doug Gaumer
John Glassman
Marian Huckle
Bob Nugent
Dave Reavis
Margaret Farley

KU, Educational Services and Cultural/Entertainment Activities

*Judy Wright
Jerry Niebaum
Scottie Lingelbach
Erin Smith
Kay Brada
Kathy Bruner
Rosemary Chapin
Margaret Morris
Steve Nowak
Barbara Nordling
Mary Elizabeth Debicki
Pattie Johnston

Housing

*John Glassman
*Rebecca Holmes
Hank Booth
Susan Esau
Kathy Clausing-Willis
Jerry Harper
Debbie Walker
Dan Warner

APPENDIX C
SUMMARY OF APRIL 16, 2012 PUBLIC MEETING

The Lawrence-Douglas County Retiree Attraction and Retention Task Force held a public meeting on Monday, April 16 from 4 pm to 6 pm to receive comments from the public on regarding attracting retirees to the Lawrence-Douglas County community. Approximately 20 community members attended the public meeting.

Below is a summary of comments received from the public during this meeting.

Attendees expressed the need for a central location and source for information that is important to retirees and senior citizens. Currently, the communication of resources is largely word-of-mouth. In addition to other resources, a 2-1-1 phone service database was discussed as an example of a useful tool in other communities.

Several possible programming ideas were presented by community members during the meeting. These ideas include:

- Creating an Adopt-a-grandparent program in which retirees can interact with young children.
- Encouraging volunteer opportunities between KU students and retirees (e.g. help with yard work and trash collection).
- Establishing dining programs that bring together retirees from the community to a restaurant to eat and share each other's company.
- Encouraging local theater groups to offer more diversity of times of performances (such as afternoons specifically targeted to retirees).
- Increasing the number of retiree educational opportunities on the KU campus.
- Encouraging retiree attendance at all public events.
- Creating a History Walking Tour application for smart phones that would allow anyone, including retirees, to take their own walking history tour of the community
- Creating opportunities between elementary schools and retirees for volunteering

The need for retiree specific transportation was discussed by several community members. The need to have available alternatives to driving during the night time was presented as a need for the community. More bus stop locations (specifically in areas with a high concentration of retirees) were also identified as a need by community members.

The need for more middle income house options is a concern of many community members. The available housing stock is lacking in middle income range housing that retirees are looking for, specifically ranch style houses with basements. Community members feel that there is a housing gap for middle income people. Additionally, the need for diverse options for living arrangements was brought up. Community members stated that retiree housing cannot be viewed as a one-size-fits-all concept. Various options are desired to suit multiple needs and changing needs as one ages. The concept of Universal Design was mentioned as a possible way to build and remodel houses in the community to be more retiree friendly.

Community members expressed the need for the city and county officials to remember that there is a wide range of ages included in the retiree category. Market segmentation is needed in the future for the marketing of retiree services and opportunities.

The need for improved infrastructure was brought up by some members of the community. The improvements discussed include:

- Increasing the number of street lights to help with night-time darkness of city streets would improve safety.
- Making neighborhoods more walking friendly with an increase in and maintenance of city sidewalks.

The need for more professionalized part-time job opportunities was mentioned in the meeting. Additionally, the issue of taxes and the burden they pose on retirees living in Kansas was addressed. This included the discussion of sales tax, property tax, social security tax, and the tax on food in the state of Kansas.

Appendix D

The Built Environment For Baby Boomers: What We Need to Know About Older Lawrencians and How to Get It

Kathleen Bole, Ellen Rozek, Erin Smith
University of Kansas

18 May 2011

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“We need to drive knowledge out of categories by asking the questions that don’t have answers.”

-Wes Jackson, Director of the Land Institute

Reflections on Generation Lab

This semester provided a remarkable opportunity to students of the American Studies and Architecture programs to engage in a collaborative effort to tackle the challenges presented by the shifting age demographics of our nation and our world. More specifically, the students in this interdisciplinary course have been charged with re-imagining and redesigning the way the world understands the built environments that older adults interact with. Through dialogue, research, and imagination, students seek to better understanding the complex issues associated with aging. Our overarching question for the semester was clear: How can the built environment be re-imagined and reinterpreted to succeed in the face of the changing needs of a society as it experiences dramatic demographic shifts?

To broaden the scope of the learning, renown scholars from the various disciplines in the field of gerontology joined the project as members of the Boomer Futures Lecture Series. The beauty of this series was threefold: the visiting scholars were able to impart their valuable understanding of the topic, these preeminent scholars and students had a chance to interact, and the students were able to react and potentially shift their understanding of the relevant and highlighted issues of each speaker. Then, armed with the newly developed understandings and perspectives, they attempted to use their knowledge to address the concerns and to reinvent the world as it stands.

It is clear that this course has achieved the goal of bringing together a group of diverse students with a unique set of interests and aims, connecting them with scholars of gerontology

who provided them with a steady stream of food for thought. The questions that are being asked in the field have been brought to the forefront. However, this has not been a clean and easy process. Much of what has happened in this course has been a learning process as part of the pilot project. It has experienced its share of growing pains as the students seek to develop a common language that bridges disciplines and forges connections amongst themselves. There have been challenges to the collaborative efforts, but there have been large strides made to bring about the interdisciplinary dialogue that is so beneficial for all.

A wide variety of topics were discussed with great fervor over the course of the semester. Some of these topics include ideas about the connections between architecture and the humanities; should new buildings for older adults be developed on green field or brown field sites; and architectural patterns that were developed which focused on transportation, density, mobility, socio-economic issues, and health care. At times, the dialogue has lost focus on aging, but a more global approach to development for all stages of the life span has been considered.

Speakers brought their wide array of expertise to the interdisciplinary course to provide a dramatic broadening of view. Each perspective has been a touchstone for continued consideration. At this point, it would be a misstep to neglect any of the remarkable resources this group had access to over the course of the semester. Therefore, a moment has been taken to consider how each speaker added to and built the discussion in the context of our learning process.

An early potential problem was becoming fixated on the current methods and failing to create a new way, Dr. James Gunn, from the Department of English, presented a diverse selection of written perspectives on re-imagined future cities to redefine the box within which the class was working. Drs. David Ekerdt and Tracy LaPierre, from the Department of Sociology,

followed with a lecture on the critical, and oft-cited, demography of aging, the baby-boom, and the statistics that will guide the challenges that develop and decisions that will confront society.

Dr. Harry Moody, Director of Academic Affairs for AARP, the first lecturer in the Boomer Futures Lecture Series, spoke about the retirements of older adults, really providing a first look at examples of specific cases of people aging. This was in some ways a critical early exposure for the class for raising the awareness that older adults do not share a cookie cutter developmental path. Dr. Michael Hoeflich, from the Law School, removed us from the individual level to discuss the financial status of the real estate market and what could potentially be constructed to provide people of all ages with more sustainable and reasonable options for housing. He reminded the class of the huge complexity of the course goals being tackled, as well as the fact that providing opportunities for people of one age can provide opportunities for many.

Dr. Stephen Grabow, from the School of Architecture, Design and Planning, provided a background about design from which both architecture and humanities students were able to glean knowledge. The pattern language is not specific to aging but relevant for constructing space at micro and macro levels that are functional and appealing for people of all ages. He encouraged the incorporation of patterns into the re-imagined places for older adults to improve the built environment.

The first lecturer to specifically highlight the much talked about issue of age integration versus segregation was Dr. Peter Uhlenberg from the University of North Carolina at Chapel Hill. His position is that intergenerational relationships are a valuable asset for both young and older adults, but that few individuals have friends of other ages outside their age groups. He believes that providing subordinate goals for mixed age groups and creating spaces that encourage intergenerational opportunities are critical to long term societal success, recalibrating

the course again to look at the issue of developing communities that are age integrated and socio-economically diverse.

Tying into the critical impact of socio-economic status and the development of cities on either green field or brown field sites was the next lecture by a team of researchers led by Dr. Steven Maynard-Moody from the Department of Political Science. His group has been researching the Green Impact Zone in Kansas City's urban core. The central issue that the team has faced is whether to affect change to the physical or social environment. In order to be successful, there needs to be a level of buy-in from the community. Currently they are attempting to negotiate the best ways to proceed so that the time and resources spent have a lasting impact on residents. They are facing an extraordinary challenge; one that was also taken up by a mixed team of architecture and humanities students for a final project.

Dr. Keith Diaz-Moore, from the School of Architecture, Design, and Planning, returned the class to focus on aging with his discussion of Person-Environment Fit Model. This valuable topic renewed the conversations about how to make places that can accommodate a range of abilities without demeaning or patronizing the individual. *The content of this talk provided some of the key stimuli for the development of this final project.* Dr. Frank Zilm, from the School of Architecture, Design, and Planning, brought a unique perspective about a slice of the environment that many older adults interact with – the hospital, specifically the emergency room. His talk focused on the relevant issues and trends in the design of hospital spaces that can be both more efficient and more people-friendly.

While it is important to consider demography and architecture with respect to the aging population, Dr. Bruce Carnes, from the University of Oklahoma, offered an intriguing biological perspective. Themes of his talk included the difference between life expectancy and life span, a

survey of the research on “anti-aging fixes,” and what can be done to live longer, healthier lives. Perhaps one of the most valuable take-aways from his talk is the fact that although life expectancy (the average number of years a person lives beyond their current age) continues to rise, life span has not. Therefore, until cures are found for illnesses like dementia, cancer, and diabetes, most people will experience a relatively predictable life course. It is possible that not much will dramatically change in the end stage declines of older adults, but the time older adults spend in morbidity before the end stage declines will decrease.

Drs. Chris Brown and Marisol Cortez, of the Departments of Geography and American Studies respectively, visited the class to impart their distinctive wisdom about the environmental impact humanity is making on the world today. Dr. Brown focused on fossil fuels and the need to rethink the way in which people use their resources. Dr. Cortez followed up with a discussion about a nuclear power plant building project she helped campaign against.

As is so important when tackling tough issues, Dr. Stephen Golant, from the University of Florida, circled the conversation back to the topic of his research about where older adults age most successfully. After collecting more information about aging, architecture, and design, it was a good time to reintroduce the age segregation-integration debate. Golant’s position stood in stark contrast to Uhlenberg’s position, suggesting that aging-in-place may not be what is best for older adults who may *want* the age segregation to which the class had become so resistant. *His work on retirement communities and residential satisfaction was instrumental as the current project took shape.* The next speaker in the course was Professor Dan Rockhill, of the School of Architecture, Design and Planning. His graphically beautiful presentation outlined the architecture of an affordable housing project for older adults in Clovis, New Mexico that he designed. It is an age-segregated community that by his account is thriving.

Dr. Laura Carstensen, from Stanford University, who is among many things, author of *Long Bright Future*, spoke eloquently about the critical need to redefine the entirety of the life course. Her enthusiasm and passion for gerontology and well-lived lives was contagious. As life expectancy increased in the 20th century, people struggled to contextualize those additional years in a useful way. Proposals about how the life course could be re-imagined was invigorating, integrating not just different ages, but also different life stages. She suggested that work and leisure should co-occur and not be saved until later life which continues to be an issue to consider as designers, architects, and members of the humanities.

When Dr. Wes Jackson, from the Land Institutes, came to speak, he tied us back to the discussions that emerged from Drs. Chris Brown and Marisol Cortez's visit with his explanation of the Land Institutes. His approach is both local and more globally minded. Although he did not focus on the subject of aging, other than in a cursory way, the need to develop agricultural methods that are more in harmony with the land rather than fighting it are crucial to the long term success of humankind. Sustainability has been a major debate in this course and in the world.

Our last lecturer of the semester was Professor Bill Carswell, of the School of Architecture, Design and Planning, speaking about the design of the physical environment for the what he calls the "jobless but work filled years." His research on this topic is focused on the producers and consumers of buildings. Therefore he has utilized data from the AARP and National Association of Home Builders (NAHB) to determine the likely actions of producers and consumers with respect to older adults and the built environment. Carswell discussed his use of iconic representation as a mode for imparting information which tied into the subject of pattern languages and the aforementioned lecture by Dr. Stephen Grabow. Particularly compelling was

Carswell's assertion that the baby boomer cohort seeks to live in branded cities, places with iconic and unique characteristics such as Santa Fe, New Mexico. Carswell further stated that college towns such as Lawrence, Kansas are branded cities. The notion of boomers preferring branded cities such as college towns will be considered in more depth in later sections of this text.

This semester was filled with successful scholars in their respective fields. Building a collaborative partnership takes time and work and, in many ways, a common language. It was not until much later in the semester that the common language really began to emerge as some of the speakers pushed the class to develop context for the relevant issues and continually reinvigorated the project with their fervor and commitment to the Boomer Futures Lecture Series. This paper, and the project that will hopefully come out of it, is a product of thoughts developed little by little and shaped weekly by the independent and diverse perspectives of the visiting scholars. As a small group working out a final project, our ideas flowed naturally from the intensity of the debate over the need for age integration or segregation and, more broadly, an interest in what the people of Lawrence, our present community, really want in their environments. What could we do that would influence the living situations and lifestyles of the people living in the community around us? We want to dive into issues of Environmental Gerontology by focusing on the concept and theories presented in Person-Environment Fit Model and the research on Residential Satisfaction in order to develop tools that will help dreamers, designers, and developers to employ methods that will better serve the aging populations (and the general population for that matter!).

Recently, Douglas County Senior Services held its first Senior Housing Fair (April 30, 2011) and open to the public to provide them with more information about the available

possibilities located right in the area. Our group was present to collect contact information from the attendees who might be interested in participating in our future focus groups. Without the input of current older adults and baby boomers, how can we truly know what we need to be considering in our community building plans? This first step at outreach from the class to the general public is critical and exciting. It takes seriously the idea that the social environment and the built environment do not, and cannot, occur in isolation. The Housing Fair provided us with new contacts in the field – developers, community managers, social workers; new contacts in the community; and valuable preliminary feedback about what older adults are thinking about for their housing and about the Boomer Futures Lecture Series.

The new contacts in the field represented a diverse group of people who work with older adults on a daily basis. Their impressions and comments about our project mirror those of many of the visiting experts – this is a unique project that is not being done elsewhere. Excitement and openness to get involved was a predominant sentiment. People want to know about what is happening; they want to participate; they want to be a part of the idea generating that we are working to develop. Two groups of older adults visited the booth: individuals who had ideas to share, but not interested in signing up for future research and individuals who wish to share more their ideas within the context of future research.

A significant portion of the people who visited our booth already knew about the Boomer Futures Lecture Series and a few had actually attended regularly which was very rewarding. Many of the topics that they voiced to us during our short conversations matched up well with the topics that were discussed in class. They want safety, places to walk, low burden of residential upkeep, availability of public transportation, and affordability. They have a lot to say and we are working in the right place and right time to receive their insight. One comment we

received was a bit surprising; a visitor who provided some critical feedback about concerns regarding the developer providing the funding for the lecture series. It was a suspicious sentiment; one that suggested the lack of transparency was unsettling and not good for the people of Lawrence. The visitor wanted to know what was going on and if the development company might begin building in Lawrence without any community support. As students on the project, it was frustrating not to be able to respond to the requests for information. Hopefully in the future, we will be able to provide more informed responses to the members of the community whose feedback we are seeking. These are the individuals that will be populating the space we create and we are excited to start the process of working with them to imagine a new future!

National Demographics

The leading edge of the baby boomer cohort will reach 65 by 2011 (Kart & Kinney, 2001). The U.S. population over the age of 65 will grow by 35 percent between 2010 and 2020 (Kart & Kinney, 2001; U.S. Census, 2008). The U.S. Census (2008) estimates that by 2030 one out of every four Americans will be a baby boomer, making up the largest demographic group in the United States. This surge in the older adult population is expected to fuel growth of retirement housing options (Moschis, Bellenger, & Curasi, 2005). The expected surge in population of older adults is not limited to the United States. Within 20 years, Canada along with most of Western Europe expect to have more than 25 percent of their population 65 years of age and older (Statistics Canada, 2010; Warnes, 2009). The absolute number of baby boomers in Western countries engaging in migration to retirement communities will be unprecedented due to the surge in population.

In a recent survey of 50-year-olds, 50 percent of those interviewed indicated they planned on relocating upon retirement (Del Webb, 2010). Of those 50 percent who plan on relocating

upon retirement over half indicated that they would move to another state (Del Webb, 2010).

Interstate-migration is most prevalent among young-old adults just entering retirement (Walters, 2002; Lawton, 1980). Young-old adults are defined as individuals 55 to 74 (Kart & Kinney, 2001). Walters (2002) suggests young-old adults are the age group most likely to engage in amenity migration upon retirement.

Since the advent of retirement amenity migration the southeastern and western regions of the United States have served as the primary destinations. However, little exploration has been done of the states experiencing outward migration. The Northwestern mountain states have historically had the highest concentration of adults over the age of 65 (Lawton, 1980). However, the three states with the highest number of out moving interstate migrants were New York, California, and Florida (Longino & Bradley, 2006). These findings were consistent with recent survey data collected in two popular Leisure Oriented Retirement Communities (LORCs) in Arizona and Florida (McHugh & Larson-Keagy, 2005; Smith, Forthun, Wilken & Bluck, 2010). Historically, Florida, Arizona, California, and Texas consistently ranked among the top locations for migration in the United States between 1960 and 1990 (Longino & Manheimer, 1995).

Roughly, 54 percent of older adults who relocated between 1990 and 2000 relocated to ten states: Florida, Arizona, California, Texas, North Carolina, Georgia, Nevada, Pennsylvania, New Jersey, and Virginia (Longino & Bradley, 2006). Just under 34 percent of older adult interstate-migration was to three states: Florida, Arizona, and California (Longino & Bradley, 2006). Florida has the greatest percentage of older adult interstate migrants. However, a recent survey of amenity migrants showed Arizona, California, and Texas have been replaced by South Carolina, Tennessee, and North Carolina (Del Webb, 2010). Both California and Florida experienced percentage dips in migration from 1990 to 2000. However, California and Florida

still had the highest absolute number of older adult interstate migrants (Longino & Bradley, 2003). A 2003 U.S. Census report indicated that although Florida had the highest number of 65 and over interstate migrants, Nevada has the highest net migration of those 65 and over (He & Schachter, 2003).

Kansas and Lawrence Demographics

Kansas, similar to the rest of the United States, will experience an increase in the number of older adults. Currently, 13 percent of the population of Kansas is over 65 (American Community Survey, 2009). This number is expected to grow. As of 2009, approximately 365,000 people in the state of Kansas were between the ages of 45 to 64 (U.S. Census, 2009a). Given current projections the majority of these people should matriculate to retirement. In 2030, it is projected that 20.2 percent of the Kansas population will be over the age of 65 (U.S. Census, 2009b).

The overall population of Lawrence is increasing. From 2000 to 2009 the rate of population increase averaged about 1.3 percent per year from approximately 80,000 residents in 2000 to 90,000 in 2009 (U.S. Census, 2000; American Community Survey, 2009). This increase in population has not been uniform across age brackets. The population of adults over age 65 grew by 28 percent, approximately three percent per year from 2000 to 2009 (U.S. Census, 2000; American Community Survey, 2009). In 2009, those over age 65 represented over eight percent of the population in Lawrence up from seven percent in 2000 (U.S. Census, 2000; American Community Survey, 2009). It is likely that the portion of adults over age 65 in Lawrence will continue to increase in size considering the average rate of population growth over the past decade. The population of adults age 45 to 64, which in large part encompasses the baby boomer cohort, grew by 29 percent from 2000 to 2009 (U.S. Census, 2000; American Community

Survey, 2009). In 2009 they represented over 17 percent of the total Lawrence population, growing an average of 2.8 percent per year from 2000 to 2009 (U.S. Census, 2000; American Community Survey, 2009). As this cohort ages, it is likely that the percent of the Lawrence population over age 65 will continue to grow each year.

In terms of household composition, those headed by someone over age 65 represent 14 percent of households in Lawrence in 2009 (American Community Survey, 2009). From 2000 to 2009, households over age 65 grew at an average annual rate of approximately three percent (U.S. Census, 2000; American Community Survey, 2009). Within this larger group, households age 65 to 74 increased at an average annual rate of approximately two percent while households over age 75 grew by approximately 3.8 percent each year from 2000 to 2009 (U.S. Census, 2000; American Community Survey, 2009). Within the age 65 to 74 bracket, approximately 75 percent are homeowners while 25 percent are renters (American Community Survey, 2009). From 2000 to 2009, however, renter households age 65 to 74 grew at an average annual rate of four percent while their owner counterparts grew at a much smaller annual rate of approximately 1.3 percent (U.S. Census, 2000; American Community Survey, 2009). Interestingly, owner households over age 75 grew at an annual rate of 4.6 percent from 2000 to 2009 while their renter counterparts grew at an annual rate of two percent (U.S. Census, 2000; American Community Survey, 2009).

Lawrence Housing Market

General Market Characteristics

In general, the housing market in Lawrence is growing. As previously stated, the population of the city increased at 1.3 percent per year from 2000 to 2009 (U.S. Census, 2000; American Community Survey, 2009). Both the number of households and housing units are increasing at approximately the same rate at 1.2 percent and 1.4 percent per year from 2000 to

2009, respectively (U.S. Census, 2000; American Community Survey, 2009). The number of vacant units is increasing however is remains in line with national averages (Appendix A). The housing market in Lawrence remains relatively weak despite growth in population and the number of households in the last decade.

Demand Characteristics

Table 1 in Appendix A lists some of the fundamental characteristics of the demand side of the housing market.

Size of the Population

The population is in a steady incline. Because the rate of household growth is about the same as that of population growth, the housing market does not appear to be tight. If this were the case, as the population increased, the number of households would remain consistent or grow at a slower rate as households might condense to reflect a lack of available or affordable units. The number of households is increasing at an average annual rate of 1.2 percent (U.S. Census, 2000; American Community Survey, 2009).

Tenure

The share of households who own their homes has remained relatively constant in Lawrence. From 2000 to 2009 about 47 percent of households owned their homes and about 53 percent were renters (U.S. Census, 2000; American Community Survey, 2009). This varies from the national distribution of households by tenure which reflects approximately 66 percent owners and 34 percent renters (U.S. Census, 2000; American Community Survey, 2009). This difference may be partially attributed to the large segment of the population who are college students at the University of Kansas.

Age of the Population

The increase in population has not been uniform across age brackets. The population of households over age 65 is increasing at a greater average annual rate than their under 65 counterparts. With the over 65 group, the populations that are increasing the most are renters age 65 to 74 at an annual rate of about four percent, and homeowners age 75 and older at about 4.6 percent (U.S. Census, 2000; American Community Survey, 2009). Table 2 (Appendix A) suggests that the older adult housing market may increase while rental housing for the workforce and those just beyond in age may remain constant.

Household Size

Overall household size is slightly increasing from an average of 2.3 members in 2000 to 2.4 members in 2009 (U.S. Census, 2000; American Community Survey, 2009). Within this, average owner household size actually decreased from 2.6 members to 2.5 members while average renter household size increased from two people in 2000 to 2.2 in 2009 (U.S. Census, 2000; American Community Survey, 2009). Both owner and renter household size remain below national averages.

Length of Residency

The Lawrence housing market currently has moderate rates of unit turnover. About 11 percent of households moved recently (American Community Survey, 2009). This is directly in line with the national average of 12 percent (American Community Survey, 2009). In 2009 about 11 percent of the households moved recently down from about 30 percent in 2000 (U.S. Census, 2000; American Community Survey, 2009). The number of households that have resided in their homes for 20 or more years was about 18 percent in 2000 and increased to 23 percent in 2009

(U.S. Census, 2000; American Community Survey, 2009). Both figures (see Table 2 in Appendix A) are closely in line with the national average of 20 percent.

Household Income and Poverty

Demand for housing is a function of the income that resident households have to spend on housing and are willing to pay for such housing (McClure, 2004). In the past decade, income grew by 1.4 percent while inflation grew at 2 percent per year in the Kansas City Metropolitan Area (see Table 3 in Appendix A). Owners' income kept pace with inflation while renters experienced a decline in real income with income hardly increasing at about 0.1 percent per year from 2000 to 2009 (U.S. Census, 2000; American Community Survey, 2009).

The count of households living below poverty may be falling for both owners and renters. Unfortunately, the American Community Survey lists fewer households with known poverty status than total households which may affect the validity of the counts. Nevertheless poverty remains a problem for approximately 12 percent of the population (American Community Survey, 2009). This is a larger problem among renters as about one-third of all renter households live below poverty compared to only 4 percent of owner occupants (American Community Survey, 2009).

Spending on Housing

Despite the relatively weak housing market conditions of Lawrence, many households find that they must spend a very large proportion of their income to obtain housing. Less than one-third of all owners and over half of all renters are spending more than 30 percent of their income on housing (American Community Survey, 2009). This is generally viewed as a hardship level of spending. These shares are rising over time. Owner shares are just below national averages however renter shares are higher (American Community Survey, 2009). Nationwide,

about 30 percent of owners and 46 percent of renters allocate more than 30 percent of income toward housing (American Community Survey, 2009; see Table 4 in Appendix A).

Supply Characteristics

Table 5 in Appendix A lists some of the fundamental characteristics of the supply side of the housing market.

Size of the Housing Stock

The stock of occupied housing units is increasing at a slower annual growth rate than vacant housing. From 2000 to 2009 the stock grew adding about 2,500 units or 0.8 percent per year (U.S. Census, 2000; American Community Survey, 2009). The stock of owner-occupied housing increased by about 2,000 units or 1.3 percent per year while the stock of renter-occupied housing increased by about 500 units (U.S. Census, 2000; American Community Survey, 2009).

Vacancy

The vacancy rate in Lawrence is moderate yet increasing. The overall vacancy rate was 3.3 percent in 2000 and approximately 5.3 percent in 2009 (U.S. Census, 2000; American Community Survey, 2009). The increasing vacancy rate is troublesome to the overall housing market, however the current rate is in line with the national vacancy rate of 5.4 percent in 2008 (American Community Survey, 2008). Lawrence is closely in line with the national vacancy rate for owners (3.8 percent compared to 3.3 percent in 2008) and below the national vacancy rate for renters (6.7 percent compared to 9.3 percent in 2008) (American Community, 2008; American Community Survey, 2009).

Condition of the Housing Stock

The Census Bureau does not have a definitive mechanism to report the condition of housing units; it is necessary to examine other indicators to assess the overall condition of

housing (see Table 6 in Appendix A). These include the age of the housing, the presence of housing lacking complete plumbing or kitchen facilities and the extent to which units are overcrowded. A percentage of new units should be added annually for a market's housing stock to be considered healthy. Lawrence added units at a rate of 0.8 percent in 2009 (American Community Survey, 2009). This figure represents a slow year for Lawrence. In 2000, Lawrence added units at a higher rate of 2.6 percent (U.S. Census, 2000). Compared with the national rate of 1.7 percent added to the stock, the 2009 figure is exceptionally low (American Community Survey, 2009). This may be partially attributed to the housing collapse in the last five years.

Furthermore, the percentage of old housing units (units built prior 1940) should be contracting if a housing market is healthy. The number of housing units in Lawrence built before 1940 decreased by 44 units from 2000 to 2009, representing a mere 0.1 percent decline with over 12 percent of the stock in 2009 built prior to 1940 (U.S. Census, 2000; American Community Survey, 2009).

In 2009, the presence of housing without complete plumbing or kitchen facilities was relatively low with only 0.5 percent of all units lacking complete plumbing and 0.6 percent lacking complete kitchen facilities. The presence of housing lacking these facilities declined in the last decade indicating that a problem does not exist.

The condition of overcrowded housing is generally defined in terms of housing units with more than one person per livable room (livable rooms include living rooms and bedrooms). Overcrowded housing represents 0.8 percent of Lawrence's housing (American Community Survey, 2009). Among renters, 1.1 percent of housing is overcrowded compared with 0.5 percent among owners (American Community Survey, 2009).

Based on the figures described above (see Table 6 in Appendix A), the most defining characteristic of the overall condition of housing in Lawrence is age of the housing stock and rate by which new units are being added.

Prices of Housing

The rise of gross rent and home value indicate generally positive conditions within the Lawrence housing market. The rate of increase per year in the last decade for both gross rent and home value should serve to attract new investment into both rental housing and owned homes. This also presents potential problems of housing affordability. Gross rent (rent paid to a landlord plus any utilities paid by the tenant) rose at 3.4 percent per year between 2000 and 2009 (U.S. Census, 2000; American Community Survey, 2009). This outpaced inflation which rose at an annual rate of about 2 percent (U.S. Census, 2000; American Community Survey, 2009). Despite the annual increase in value of owner occupied homes by 4.4 percent, the cost of owning a home decreased by 0.3 percent per year from 2000 to 2009 (U.S. Census, 2000; American Community Survey, 2009).

Matching the Supply and Demand for Low- and Moderate-Income Housing

Figures 1 and 2 in Appendix A provide some indication of the match between the supply of housing and demand for housing in 2009.

Spending on Housing

Housing affordability can be evaluated based on the assumption that a household should pay no more than 30 percent of its annual income on housing (HUD, 2011).

Owner Market

Figure 1 in Appendix A demonstrates a relatively normal distribution of income of homeowner households, slightly peaking at the \$50,000 to \$74,999 level. The distribution of

home value is also relatively normal peaking in the corresponding bracket to the peak in income of homeowners, at the \$150,000 to \$224,999 level. At all but two value brackets, the number of households exceeds housing units. This indicates that at the top of the value distribution, households with the greatest income are consuming housing units of lesser value than what they can potentially afford. Conversely, at the lowest end of the value distribution the number of households exceeds the number of affordable housing units. This suggests that the Lawrence housing market is not affordable to a number of households.

Rental Market

Figure 2 in Appendix A demonstrates problems of affordability within Lawrence's rental housing market. The number of households exceeds the number of housing units in all but three value brackets representing rents between \$500 and \$1,249. The peak in housing units is skewed toward the higher end of the rent distribution indicating problems of affordability in Lawrence's rental housing market. Households in the lowest three income brackets greatly exceed their corresponding affordable housing unit counterparts.

Retirement Communities

There are several different types of independent living retirement communities. Naturally Occurring Retirement Communities, Leisure Oriented Retirement Communities, Continuing Care Retirement Communities, and Cohousing/Communes are all popular types of independent living retirement communities. They all have an aspect of independence with the majority of the residents being over the age of 60 in a geographically bound area. Retirement communities have been defined in the literature as having the following four attributes:

- 1) a retirement element- residents are no longer in full time employment and this affects their use of time and space

(2) a community element-an age specific population, living in the same geographically bounded area

(3) a degree of collectivity- which residents identify, and which may include shared activities, interests, and facilities

(4) a sense of autonomy with security (Phillips, Bernard, Biggs, and Kingston, 2001, p. 650).

Below we will discuss the types of independent living retirement communities.

Naturally Occurring Retirement Communities (NORCs)

Approximately 80 to 85 percent of older adults living in the United States live in ordinary communities (Parmelee & Lawton, 1980). It is hard to estimate the number of older adults living in NORCs because they are located in normal communities in buildings not designated as retirement communities. NORCs are the most common form of retirement community in the United States (Hunt & Gunter- Hunt, 1986).

NORCs are, “defined as housing developments that are not planned or designed for older people but that attract a preponderance (over 50 percent) of residents at least 60 years or older” (Hunt & Ross, 1990, p.667). NORCs are located in both warm and cooler climates (Lawton, 1980; Carlson, Junk, Fox, Rudzitis, & Cann, 1998, Longino & Bradley, 2006). Although, they are far more prevalent in warmer climates (Lawton, 1980; Longino & Bradley, 2006). *City of Green Benches*, details multiple NORCs in the 1970s and 1980s located in St. Petersburg, Florida. Vesperi (1985) discusses many of the characteristics that have led to St. Petersburg’s growth as an NORC – such as a warm climate and social connections.

NORCs occur in rural and urban environments (Golant, 2003; Lawton, 1980). However, there is an overrepresentation of NORCs in urban and metropolitan areas (Lawton, 1980). This is

largely due to the high occurrence of NORCs in apartment buildings making them more likely to occur in metropolitan and urban areas (Hunt & Ross, 1990). Hunt and Ross (1990) also identified the four most common attributes of an NORC: (1) they are not specifically designed for older people, (2) they are age integrated, (3) they are often in single buildings with less than 500 residents, and (4) they are not marketed as NORCs so only the residents know about them (Hunt & Ross, 1990). Additionally, Hunt and Ross (1990) found that to residents of NORCs the three most important aspects of their NORC are: (1) proximity to services, (2) access to social groups, and (3) physical characteristics of the community. However, the biggest attraction of an NORC, “is the surrounding neighborhood and its characteristics” (Hunt & Gunter- Hunt, 1986, p.13).

Leisure Oriented Retirement Communities (LORCs)

Neighborhood facilities and services attract residents to both LORCs and NORCs (Hunt & Gunter-Hunt, 1986). However, LORCs put more emphasis on amenities; LORCs, “emphasize leisure activities and the opportunities and facilities to pursue such” (Streib, Folts & Peacock, 2007, p. 40). Streib and colleagues (2007) noted that, “The only real thing that sets LORCs apart from remaining in one’s own home is the provision of a concentrated array of amenities” (p. 57). The largest LORC in the United States, The Villages and the most known LORC, Sun City, offer a wide variety of activities and the facilities to pursue these activities within the community.

LORCs are often located in gated communities (McHugh & Larson-Keagy, 2005). It is estimated that approximately eight million Americans live in gated communities (Blakely & Snyder, 1997). Of these eight million communities, Blakely and Snyder (1997), estimated that roughly one-sixth of gated communities are LORCs. Residents stated, “their primary motivation for choosing to live in these developments is the amenities provided. Many of these communities

are marketed to golfers, retirees, and empty nesters” (Blakely & Snyder, 1997, p.5). These communities are often located in more attractive climates (Moschis et al., 2005; Blakely & Snyder, 1997). Recent research has focused on LORCs in Florida and Arizona (Streib et al., 2007; McHugh & Larson-Keagy, 2005; Blakely & Snyder, 1997). This research has revealed some emerging trends in LORCs.

McHugh and Larson-Keagy (2005) described three themes that emerged in their research on Sun City, a large LORC in Arizona. These themes have also been found by other researchers in other parts of the United States (Streib et. al., 2007; Blakely & Snyder, 1997; Grant & Mittelsteadt, 2004). Birds of a feather was used to describe the homogeneous age, racial, religious, and political makeup of Sun City (McHugh& Larson-Keagy, 2005). Legesse (1979) first reported of the homogeneity of racial groups and age groups in LORCs. Current census data indicates that two of the most populous LORCs, The Villages, Florida and Sun City, Arizona are 90 percent white (U.S. Census, 2008).

Idyllic havens were another theme that emerged from the qualitative interviews conducted by McHugh and Larson- Keagy, 2005. Residents took great pride in describing Sun City as a community full of amenities and immaculate lawns and homes. Residents of The Villages described their community as a “permanent vacation” and “Disney World for adults.” Residents spoke of the numerous amenities, convenience of amenities, and physical appearance of the community (Smith et al., 2010). A similar theme emerged in an LORC in Palm Springs, “in the end, these retirees did not come to Mission Hills to find a small town community. They came for manicured greens, the built-in social life, the many amenities” (Blakely & Snyder, 1997, p. 5). A participant from the same study said he came to the LORC because of, “The gate, the golf, the tennis, the ability to drive around in a golf cart ... there are many days when I never

move my regular car. It's a different lifestyle, and I bought the lifestyle"(Blakely & Snyder, 1997, p.5).

The third theme that emerged in Sun City was, fortress mentality (McHugh & Larson-Keagy, 2005). Fortress mentality is used to describe the gated and walled nature of Sun City. Blakely and Snyder (1997) suggest that part of the reason for the increase in popularity of gated communities is the increase in the number of LORCs, "The lifestyle communities were the first mass-market gated developments, springing up in sunbelt retirement areas such as Florida, Southern California, and Arizona" (p. 5). Residents in Sun City said the gate and wall helped to keep the community safe and keep crime out (McHugh & Larson-Keagy, 2005).

The three themes: birds of a feather, idyllic havens, and fortress mentality help to attract residents to LORCs and help to define the nature of LORCs. Older adults living in LORCs are individuals in search of, "identity, security, and a shared lifestyle with their neighbours. They seek to create a sense of community through common interests and activities" (Grant & Mittelsteadt, 2004, p.915). As LORCs have continued to evolve so have the activities and amenities offered to residents. Sun City and The Villages offer their own life long learning centers that offer university affiliated classes (Streib & Folts, 2003; Smith et al., 2010). LORCs have continued to evolve from traditional LORCs like The Villages and Sun City to non-traditional LORCs. There are a wide variety of LORCs, some have been targeted to the LGBT populations. While other LORCs have been targeted to university alumni and staff. (See Appendix C, Figure 1, for LORC marketing material).

Continuing Care Retirement Communities (CCRCs)

A retirement housing option growing in popularity are Continuing Care Retirement Communities (CCRCs). CCRCs are 'lifelong care communities.' They offer contracts for,

“unlimited long-term care with residential, assisted living, nursing, dining recreational, and other services within one setting for one monthly fee (after a substantial entry fee)” (Barreiro, 2007, p.32). Over the past 20 years CCRCs have experienced tremendous growth. As of 2007 there were 2,240 CCRCs in the United States (Shippee, 2009). The amount of older adults living in CCRCs has also increased dramatically from 350,000 in 1997 to around 750,000 in 2007 (Shippee, 2009).

Due to the upfront costs of a CCRC they are cost prohibitive for many older adults. Since their inception, some CCRCs have limited the number of skilled nursing days and utilized fee for service plans where residents pay only for services used making the upfront costs slightly cheaper. Most states regulate CCRCs in the same way they do nursing homes and assisted living facilities. Developers tend to favor states that do not regulate CCRCs. Currently, there is no legislation in Kansas that regulates CCRC operation (Sergeant & Wendell-Hummell, 2011). Kansas does regulate the skilled nursing and assisted living facilities inside CCRCs (Sergeant & Wendell-Hummell, 2011)

The growing popularity of CCRCs can be attributed to the fact that they combine independent living, assisted living, and skilled nursing all in one community. It enables older adults to make only one move during retirement when they are in relatively good health (Barreiro, 2007). It also enables older adults the ability to age in place without worrying much about cost or being a burden to family (Krout, Moen, Holmes, Oggins, Bowen, 2002). Krout and colleagues (2002) suggest that the most prevalent reason for relocation to a CCRC is in expectation of future needs. The top motivations for moving to a CCRC are: secured healthcare and medical treatment, independence, safety and security, the lack of home upkeep, and additional services (dining, activities, etc.) (Sheehan, 1995). Older adults select a CCRC based

on several different factors including: marital status, gender, educational attainment, age, self-reported health status, suitable housing, social interaction, recreational opportunities, and the ability to meet future healthcare needs without burdening family members (Krout et al., 2002). Social interaction among residents tends to be positive because they move in at the same time and usually in similar relative health. Many individuals often undergo similar changes as their peers moving through each life experience as a cohort group (Krout et al., 2002). Shippee (2009) suggests that one of the potential limitations of a CCRC is the stigma residents attach to moves to more advanced care living facilities within the CCRC. This is most likely explained by the defeatist attitude associated with assisted living and skilled nursing facilities (Shippee, 2009). CCRCs offer residents a chance to age in place and plan for future needs. The downside to these communities is the upfront costs and resident stigma of seeking more advanced care. (See Appendix C, Figures 2 and 3, for CCRC marketing materials).

Cohousing/Communal Living

Cohousing or communal living is a relatively novice option for older adults in the United States. However, since its formal inception in the United States 30 years ago it has become an increasingly popular option for older adults. Cohousing encourages a “sense of community” via living arrangements that promote: physical activity, social and emotional well-being, and aid in the avoidance of loneliness and isolation (Cannuscio, Block, & Kawachi, 2003). Residents of these communities often own their units (Cannuscio et al., 2003). Durrett (2009) one of the leading proponents and authors on cohousing in the United States suggests there are six aspects of a cohousing community:

- Participatory process
- Deliberate neighborhood design

- Extensive Common Facilities
- Complete Resident Management
- Non-Hierarchical Structure
- Separate Income Sources

Cohousing communities try to establish a “sense of community” among residents by encouraging residents to self manage and engage in the decision making process with respect to their communities (Glass, 2009). Its proponents suggest that these features make it an ideal community for older adults (Glass, 2009).

Cohousing communities are very popular in Denmark and the Netherlands, there are 2,800 and 2,100 communities in these countries respectively (Glass, 2009). The residents of cohousing communities in these countries are in relatively good health and tend to be young-old. In the Netherlands women outnumber men in these communities three to one. This number is similar for cohousing communities in the United States (Glass, 2009). In Denmark and the Netherlands, most people who live in cohousing communities are in relatively good health (Glass, 2009; Durrett, 2009). However, due to its relative obscurity it is not a highly researched topic. As of 2009, there were only 100 cohousing communities in the United States (Durrett). Older adults who live in cohousing communities tend to have more diverse life experiences (Glass, 2009). Residents of cohousing communities in the United States are more likely to be never married, divorced, and/or childless compared to the national population. This segment of individuals in the population is expected to grow fueling the growth in cohousing communities (Glass, 2009).

Environmental Gerontology

Environmental Gerontology is, “focused on the description, explanation, and modification or optimization of the relation between elderly persons and their socio-spatial surroundings – [it] has emerged as a subfield in its own right” (Wahl & Weisman, 2003, p.616). The field of Environmental Gerontology has grown from studying nursing homes, to understanding how older adults interact with their environments, and to new technologies that allow older adults to maintain an independent living environment (Wahl & Weisman, 2003). Environmental Gerontology much like the whole field of gerontology pulls from many different disciplines: architecture, geography, anthropology, psychology, and sociology.

The majority of theoretical research within Environmental Gerontology has its basis in social psychology and sociology (Wahl & Weisman, 2003). Person-Environment Fit Model, the most significant theory in Environmental Gerontology, was adapted from Lewin’s (1951) theory of Person-Environment Fit Model in environmental psychology. Person-Environment Fit Model has sought to explain how an older adult’s personal characteristics and personal attributes interact with their environmental characteristics to influence residential satisfaction and psychological well-being (Kahana, Lovegreen, Kahana & Kahana, 2003; Lawton, 1983; Kahana, 1982). Theoretical research and empirical research in Environmental Gerontology have sought to better understand how environments affect their older adult inhabitants.

Person-Environment Fit Model

Research suggests that personal characteristics and attributes interact simultaneously with environmental characteristics forming the basis for an individual’s residential satisfaction and psychological well-being (Lawton & Nahemow, 1973; Kahana, 1982; Carp & Carp, 1984). Lewin (1951) first developed the Person-Environment Fit Model to explain how one’s behavior

is a function of his or her personal experiences and physical environment. The model includes a number of relationships to consider. One is related to the congruence between a person's wants and needs and resources provided by their environment. The other aspect deals with the relationship between demands or barriers of an environment and a person's ability to cope with such demands. The former aspect of Person-Environment Fit Model has been applied to understanding how older adults' personal characteristics and preferences interact with their environmental characteristics (Lawton & Nahemow, 1973; Kahana, 1982; Carp & Carp, 1984). Person-Environment Fit Model, seen in Appendix B, proposes four constructs which influence the outcome variables of residential satisfaction and psychological well-being. These four constructs are: personal characteristics, personal preferences, environmental characteristics, and P-E Fit (Kahana et al., 2003). Each construct is influenced by several sub-constructs.

Personal characteristics are defined by demographic characteristics and psychological characteristics. Demographic characteristics of salience are age, education, and race. Psychological characteristics are based on one's personality. The second construct is personal preferences. Individuals base their personal preferences on what they want in their physical and social domains. The third construct, environmental characteristics, is what they have or what they perceive to have in their environment. Environment has five components: physical environment, personal environment, small-group environment, suprapersonal environment, and the social environment (Lawton, 1983). Physical domains, a sub-construct of personal preferences and environmental characteristics, are based on safety, stimulation or peacefulness, resource amenities, and physical amenities or aesthetics. Social domains are based on homogeneity or heterogeneity and interaction or solitude.

The fourth construct P-E Fit, is influenced and defined by personal preferences and environmental characteristics and distinguishing their direct impact versus their interaction impact on residential satisfaction and psychological well-being (Kahana et al., 2003; Lawton & Nahemow, 1973; Kahana, 1982; Carp & Carp, 1984). The two outcome variables of residential satisfaction and psychological well-being are measured using a variety of scales. Residential satisfaction is defined as, “Satisfaction with one’s residential situation [which] indicates the absence of complaints and a high degree of congruence between actual and desired situations” (Lu, 1999, p.265). Psychological well-being is defined as, “one’s subjective evaluation of the overall quality of one’s inner experience” (Lawton, 1983, p.350). A key assumption of the model is that outcomes are mutually predicted by both personal competencies and environmental conditions, thus an individual level of P-E Fit (Oswald, Wahl & Schilling, 2007).

Person-Environment Fit Model is often used to measure residential satisfaction and psychological well-being in LORCs, NORCs, and other types of older adult housing options. The model is continuously evolving to explain new aspects of trends and patterns in older adults’ living arrangements. One addition to the model has been the construct of P-E fit which allows us to understand how personal preferences and environmental characteristics operate simultaneously to influence residential satisfaction and psychological well-being (Kahana et al., 2003).

Residential Satisfaction

As described above, residential satisfaction is an outcome measure of Person-Environment Fit Model. Good fit can increase individuals’ feelings of psychological well-being and residential satisfaction with the living environment. Research on residential satisfaction is generally framed within a broader conversation of Person-Environment Fit Model, the factors

that contribute to older adult migration, or the environments of institutionalized individuals (Kahana et al., 2003; Erickson, Krout, Ewen, & Robinson, 2006; Kruzich, Clinton, & Kelber, 1992). The impact of residential satisfaction can have a direct influence on an individual's general satisfaction (Amerigo & Aragonés, 1997). Typically, residential satisfaction data has been collected using various surveys that assess both subjective and objective aspects of the individual, their environment, and the interaction between the two (Kahana et al., 2003). However, there is research that suggests that objective interpretations of the environment are stronger predictors of residential satisfaction.

Past research has established residential satisfaction is highest when older adults first move into a new neighborhood (Golant, 1984). Golant (1984) theorizes older adults have higher residential satisfaction because they invest energy and financial resources into moving such that they fail to recognize negative feelings about their new environment. He also theorizes that after five years residents may become too comfortable in their environment and this may positively skew residential satisfaction scores. Likewise, other research suggests that as older adults experience normal aging processes their residential satisfaction decreases (Golant, 1984). His more recent work on residential satisfaction suggests that it is influenced by a combination of residential mastery and comfort (Golant, 2011).

Two major approaches have been used in the literature to assess residential satisfaction. The first approach uses instruments to evaluate the residential environment's quality while the other uses instruments as predictors of behavior related to residential satisfaction (Adriaanse, 2007). There are four major areas that have consistently predicted residential satisfaction and relate to the environmental quality assessments: "aesthetics and amenities, transportation and access, safety and fear of crime, and social characteristics of the neighborhoods" (Kahana et al.,

2003, p.448). These areas of interest and others have been measured primarily with surveys and scales. Some of the instruments that have been used to measure residential satisfaction or aspects closely related to residential satisfaction are discussed below.

The Perceived Residential Environment Quality Scales (PREQ) were developed to investigate three aspects: spatial features, human features, and functional features of neighborhoods. A fourth dimension was added following the initial assessment of the instrument. It was based on context features which highlighted neighborhood lifestyle, environmental issues, and neighborhood upkeep (Bonaiuto, Fornana, & Bonnes, 2003). These four broad areas are measured with 19 PREQ Scales and the one Neighborhood Attachment Scale included topics such as “external contacts,” “green areas,” “social-care services,” “transport services” and “pace of life” (Bonaiuto et al., 2003). Bonaiuto and colleagues (2003) measured the items using a Likert scale. Items were retained based on validity and reliability testing. The research described above was conducted on a large sample of individuals in urban neighborhoods in Rome, Italy. The items are not specific to the city or neighborhood and could certainly be utilized in a local context. The approach here investigates residential satisfaction from the prospective of establishing the criterion that determine the quality of the living environment (Adriaanse, 2007).

The Residential Environmental Satisfaction Scale (RESS) was developed based on data from the Housing Demand Survey, given to a large sample of Dutch residents every four years (Adriaanse, 2007). The survey was conducted with the intent of investigating the relationship between the individual items that influence overall residential satisfaction scores. This scale included both the indisputable variables (income, age, household composition) as well as “soft

criteria” such as how an individual objectively responds to the composition of their household and “sense of place.”

The 18 items selected from the Housing Demand Survey included four negative situations and 14 positive situations that were answered with a five-point Likert scale. Some of the items included “I am satisfied with my dwelling,” “In this neighborhood residents treat each other pleasantly,” and “The dwelling is poorly maintained” (Adriannse, 2007). Following analysis, three primary factors emerged: general opinions about the neighborhood, social climate, and dwelling satisfaction (Appendix D). These factors highlight some of the same key aspects as the PREQ Scales. However, the focus was shifted from the two classic uses of residential satisfaction surveys to incorporate the goals or preferences of the individuals who are living in the environment by attempting to take a more global approach to the influences on residential satisfaction (Adriannse, 2007). This perspective will be especially useful when gathering feedback from a group such as the Boomers because of its brevity and comprehensive approach. However, the questions are not tailored for the potential differences between the housing needs of older adults as compared to the broader population.

Past research on residential satisfaction has focused on older adults in assisted living or skilled nursing environments. A benefit of utilizing this instrument is the direct application of the items to older adults. A drawback is the differences between healthy older adults who live independently compared to older adults who are in an institutional environment. Kruzich and colleagues (1992) collected data using the Nursing Home Satisfaction Scale which was given to each older adult about their opinions on the nursing home. They found that similar to previous research, older adults’ personal characteristics are more predictive of residential satisfaction than the organizational factors. Questions such as “Most of the nurses and nursing assistants have the

skills to provide the care you need” would not work in a study of healthy community dwelling older adults. Nevertheless, the findings of this study are an important consideration in the development of retirement communities. The survey and the personal characteristic measures represent valuable resources in the future development of an instrument for conducting research with retired and working baby boomers.

Another study conducted in a nursing home points out that satisfaction is not the same as happiness. Older adults can rate their satisfaction high without being content in a place (Chou, Boldy, & Lee, 2001). The areas measured in the study included staff care, meals service, home, room, social interactions, and resident involvement. They tested to determine if residential satisfaction is a uni-dimensional construct or a multi-dimensional construct. They found that consideration of satisfaction as a multi-dimensional construct better fit the data (Chou et al., 2001). Development of a future scale for retired and working baby boomers must consider the multi-dimensionality of residential satisfaction.

Previous research demonstrates the need to use of a wide variety of scales that give a global perspective on the individual’s environment. The survey should include both subjective and objective feedback about the environment as well as personal and organizational characteristics. Any new instrument must utilize certain aspects of the surveys used for large community population samples that apply broadly to a wide variety of individuals. In addition the scale must account for differences between the general population and healthy older adults.

Baby Boomers Moving to College Towns

The baby boomers will redefine the face of retirement with their choices and preferences with regard to housing. The migration to places in the Sunbelt states may become less desirable for a variety of reasons including rising costs of living and depressing atmospheres brought about

by the declining older adults in existing retirement communities (Hu, Wei, Schalis, & Yeh, 2008). This has prompted an emerging trend: the movement of retiring baby boomers to college towns. There is a limited but growing selection of current work investigating the trend of older adults relocating to college towns. However, if one runs an internet search of “baby boomers and college towns” an array of articles and websites emerge heralding the next major trend in retirement communities.

Reports estimate roughly 50 University-Linked Retirement Communities (ULRCs) are operating through or near college campuses and that an additional 50 are in various phases of development (Pastalan & Schwartz, 2001; Introduction, 2011). There is a lack of scholarly research on the subject due to the novelty and increasing popularity of this trend. As a result, the above statistics are likely to be outdated. In light of this trend, it is critical to consider the potential factors influencing retired individuals’ migration behaviors. One of the most commonly recognized and cited reasons for relocating has been climate, leading to the generalized trend of migration to warmer climates. The second oft-cited reason is affordability of location. Other factors of concern include access to good health care, availability of part-time employment, and crime rates and safety statistics (Hu et al., 2008). Another influential factor in retirement migration patterns is the level of familiarity the individual has with the place. If older adults have spent time going to school, working, or vacationing in a potential relocation destination, they are more likely to consider the place when investigating retirement options (Haas & Serow, 1993).

If location familiarity influences an individuals’ decisions to move, it is not surprising that increasing numbers of baby boomers are migrating to college towns. Although there were predictions of this trend before the early 1990’s, the growth of this market has really begun to emerge within the last 20-25 years (Hu et al., 2008; Bowden, 2006). There are a number of

reasons why college towns are becoming the new retirement migration destinations. This list includes, but is not limited to, connection with alma mater, continuing education opportunities, active communities with available sports/arts/cultural activities, and access to hospitals. These reasons will be expanded upon with particular emphasis on how they relate to the college town of Lawrence, Kansas, home to the University of Kansas, the focus of this proposal.

Alma Mater

As Bill Carswell discussed in his presentation to the Generation Lab, more and more retirees want to move to branded cities (2011). Branded cities organically integrate their culture with a marketed image that invites individuals to take notice, visit, return again, and potentially stay. The very thought of a branded city conjures up iconic images of the place, for example, New York, Paris or Hong Kong (Salman, 2008). For many people, Lawrence has developed such an image that is built on many of the traits that retirees are looking for in relocation to a college town. It can use that image to increase the inflow of individuals who might be relocating to Lawrence.

Older adults are opting to move to college towns because they feel connected to the place. It connects them back to the positive life experiences of their college years. The University of Kansas has a strong network of active alumni with more than 300,000 members around the world (Community, 2011). This number includes the individuals from the most recent graduates stretching back to individuals who graduated decades before and are currently seeking retirement options. These individuals represent a group of people that have invested time, energy, and money in the university and its goals, continuing long after the completion of a degree at the university, making them ideal candidates for a campus affiliated ULRC. The University of Kansas evokes a number of strong iconographic links which connect alumni, fans,

community members, and visitors with their experiences in Lawrence to enhance the branded image; for example, the Jayhawk mascot, the Campanile, Massachusetts Street, and Mount Oread. Again, familiarity with a place can dramatically influence migration. However, this trend has expanded and there are many individuals who are choosing to live in a college town for its good qualities regardless of alma mater or university ties (Fowler, 2011).

Continuing Education Opportunities

The baby boomers, as a generation, are demonstrating higher levels of interest in maintaining both mental and physical stimulation in retirement and a college town can provide those opportunities. A college town is a unique setting that is well equipped to educate and promote lifelong learning. Many institutions that have ULRCs have taken measures to ensure that educational opportunities are made available to older adults through the college. The programs vary between universities. Some incorporate intergenerational opportunities into continuing education programs, bringing together traditional college students with the older adults. In other cases, the programs are specially tailored for older adults interests and held exclusively for older adults. Some state schools are allowing older adults to audit courses for reduced or no cost, with discounted tuition for those interested in the academic credit (More retirees choosing, 2010). At the University of North Carolina at Asheville, The North Carolina Center for Creative Retirement provides a variety of courses to older adults throughout the year that, “encourage active seniors [to] share their knowledge and expertise with their young peers” (Hu et al., 2008, p.51).

While the addition of a formally affiliated ULRC would impact the resources and programs for continuing education, the University of Kansas has maintained a program, started in 2004, called the Osher Lifelong Learning Institute managed by the KU Office of Continuing

Education (Mission, 2008). The outreach attempts of the university to promote continuing education among older adults do not go unnoticed. It has offered numerous courses to more than 2,000 participants and created valuable partnerships with existing retirement communities (Mission, 2008). The Osher Institute in Lawrence, Kansas is one of 119 institutes of its kind, funded by the Bernard Osher Foundation. Programs of this nature are an attractive aspect of college town retirement that encourages relocation. It gives older adults the option of engaging in intellectually stimulating experiences after retiring from their former occupations.

Active Communities

Continued participation in the work force is another way that some older adults plan to spend the healthy years of their retirement. Working provides a potential combination of mental and physical stimulation. Hu and colleagues (2008) reported 80 percent of older adults were planning to retain some form of employment and a limited percent number indicated that they would not work in retirement. College towns are often home to a range of retail and professional work opportunities.

People are also drawn to college towns for their vibrant active lifestyles. The mere presence of a university ensures that there is a continuous influx of young people into the environment. College towns often invest in public transportation services for their students because not every college student has access to private transportation. Continued awareness of the influx of baby boomers, considerations about sidewalks, curb cuts, and resting places can be worked into city plans to enhance the accessibility and safety of the environment (Coughlin, 2007). Lawrence, Kansas has a walkability score of 55 (Lawrence, 2011) which indicates that the city is somewhat walkable. The algorithm that is used to calculate this score takes into account

the distances to a variety of amenities like shopping, healthcare, groceries, entertainment, schools, and churches.

Unfortunately, it cannot take into account the conditions of individual sidewalks (which in some areas of Lawrence are particularly rough brick paths) and the age and mobility of the individual walker. However, the layout of the community core is a magnet for older adults because it provides a friendly environment where shopping, exercise, and socializing can be integrated. A visitor to the Generation Lab's Housing Fair Booth was emphatic that she and her cane-wielding husband wanted to live in a perfectly walkable town and they had not settled on Lawrence quite yet. As interest in walkability continues to increase, Lawrence needs to identify ways to improve their public transport and sidewalks.

Different college towns have different priorities. Some emphasize athletic programs, others focus on the arts, many attempt to integrate the two (More retirees choosing, 2010).

Lawrence is a college town that offers older adults both. The KU Athletic Department has a loyal fan base. The University of Kansas provides community members with opportunities to experience world class arts and cultural events through the Lied Center, attend university productions of music and theatre, and enjoy numerous speakers on a range of topics. These activities provide opportunities for older adults to socialize, stay active and participate in events they enjoy (Fowler, 2011). Baby boomers who relocate tend to make this decision with a number of factors in mind.

Healthcare Access

In addition to all of the considerations retirees make about the lifestyle and the location and the financials aspects, aging bodies and long lives require access to medical facilities and hospitals. Another aspects of college town that make for good retirement communities, in some

cases, is the presence of top notch medical schools doing cutting edge work on medical issues that may be at the forefront of some older adults' minds (Fowler, 2011; Hu et al., 2008). This is a potential limitation for Lawrence as a retirement destination. The University of Kansas Medical School is located approximately 45 miles from Lawrence. For some, this drive may be the critical difference between a move to Lawrence and a move to Kansas City or elsewhere. The draw of excellent healthcare in the vicinity in addition to all the other available amenities present in a place like Lawrence still garners the potential to have a steady inflow of interested retirees. However, critical work is required to translate issues, such as those discussed above, into realistic plans and visible outcomes that support older adults migrating to college towns and strengthen the broader community.

ULRCs' Relations to Other Retirement Communities

Retirement communities are generally defined as places where residents are no longer fully employed; a community aspect related to either population age or geographical area; a bond of communal interest in activities or spaces; and a degree of secure autonomy (Phillips et al., 2001, p. 650). College towns have many of these aspects built in to the community. They are in a geographically bounded area, with the people living there sharing interest in the university, and providing a thriving environment. Currently, ULRCs are relatively understudied. One potential reason is the incredible overlap of the ULRCs with the more commonly researched independent living retirement communities (NORCs and LORCs). Characterization of the ULRC can vary substantially depending on their focus. Many college towns have the capacity to adequately support NORCs, LORCs, or CCRCs.

NORCs tend to develop in college towns because of the small town feel that brings people to the area to raise families. When the children move away, NORCs grow. Places such

as Lawrence can provide the high density services, access to groups of individuals that share interests in the education and the University, and a physical environment that can encourage a pleasant active lifestyle which are all key aspects of the definition of NORCs (Hunt & Gunter-Hunt, 1986, p.13).

What makes LORCs different from NORCs is the carefully planned nature of the development. LORCs are often built in college towns to attract older adults who may be affiliated with the school, drawing on the homogeneous age, educational, and historical relationships with the place (McHugh & Larson-Keagy, 2005). College towns tend to maintain high quality landscaping and architectural design that promotes the aforementioned theme, “idyllic haven” (McHugh & Larson-Keagy, 2005). The college town setting offers LORCs a wide range of appealing amenities that potential residents seek in a retirement migration move (See Appendix C, Figure 4, for LORC marketing material in a college town).

Some college towns have also built CCRCs to attract older adults looking for long term housing options. Placing these facilities within proximity of a college town often ensures that there will be available healthcare staff and personnel through a college affiliated medical school, as well as all of the desired amenities that are congruent with other retirement community formats. Although the University of Kansas Medical School is not located directly in Lawrence, the University does have a respected Pharmacy School in Lawrence. Another potential benefit of locating a CCRC within a college town is the available workforce that can be drawn from a university student population to maintain the various levels of care critical to this type of retirement community (Barreiro, 2007; See Appendix C, Figure 5, for CCRC marketing material in a college town).

College towns have the potential to support retirement communities of various types. Lawrence is a college town that will have several NORCs over the course of the next few decades. LORCs and CCRCs are both viable options in the city as well. However, it is best to collect data from the community in order to determine whether LORCs or CCRCs are a better fit in this area. Developing a better understanding about the needs and desires of the community and the baby boomers is critical to planning successful retirement communities for them. Two methods for collecting this information from the community are outlined in the Methodology section.

Methodology

Scale

Quantitative and qualitative research methods should be utilized to evaluate residential satisfaction among healthy older adults in independent living communities. In order to examine these communities more closely and to be able to generalize the results to a broader population, we propose the development of a residential satisfaction scale. Development of a residential satisfaction scale specific to this population is necessary in order to obtain reliable data about the baby boomer cohort. Qualitative research can augment statistical analysis providing a broader perspective on the population in question. Focus groups should be utilized to expand on questions generated through scale development and quantitative analysis. Survey research methodology and focus group design will be discussed followed by suggestions for potential application of such tools in Lawrence.

Data collection in the form of a full scale-probability scale is time and resource intensive. Scale development should only be undertaken after thorough evaluation of past research confirms the type of information sought is not available (Fowler, 2002). The Residential

Satisfaction section above discusses existing scales and demonstrates potential need for a new scale pertaining to the baby boomer cohort. We propose application of these scales among a sample of healthy older adults in independent living communities. The goal of testing existing residential satisfaction scales to the population in question will be to determine reliability of items in each scale in measuring the constructs of Person-Environment Fit Model (Appendix B). These constructs impact the outcome variable residential satisfaction. Items with reliability less than that of the established minimum Cronbach's Alpha coefficient will be removed from the scale. If all items yield low reliability, a new scale must be created to measure residential satisfaction among healthy older adults in independent living communities.

Focus Group

G. H. Smith (1954) said in his classic definition of *group interviewing*, "The term group interviewing will be limited to those situations when the assembled group is small enough to permit genuine discussion among all its members" (p. 59). Adding the term *focus* to this definition indicates an interview directed to a small number of issues (Stewart, Shamdasani & Rook, 2007). Focus groups allow individuals to respond in their own manner utilizing their own words. This fluidity varies from many survey research methods however focus groups maintain structure. Questions posed by the researcher or moderator are carefully chosen and framed. The effectiveness of a moderator often determines the overall success of a focus group (Stewart, et al., 2007). Consideration must be given to group composition. Research shows increasing heterogeneity often leads to less open communication and comfort among members. Conversely, diversity can broaden group perspective and innovation (Levine & Moreland, 1998).

Potential focus groups directed toward residential satisfaction among healthy older adults in independent living communities may be composed in a variety of ways. With this goal in

mind, focus group may be homogeneous in terms of age and heterogeneous in terms of sex, income, occupation, education, religion and race. Conducting such research in Lawrence would require special sampling consideration to ensure that a potential age segregated focus group is diverse in terms of other aforementioned demographic characteristics. Utilization of such qualitative methods would provide salient information in addition to quantitative data collected by potential residential satisfaction scales.

Research in Lawrence

The city of Lawrence represents a useful case study in which the aforementioned survey methodology could be applied to conduct research on residential satisfaction among the baby boomer cohort. Lawrence is a branded city by nature because it is a college town home to the University of Kansas. As previously discussed, a new trend is emerging that is the movement of baby boomers to college towns. Because this will affect both current and future Lawrence residents it is fitting that survey research related to residential satisfaction would be conducted among current baby boomer residents in order to gain insight into potential housing preferences of those who may engage in amenity migration to Lawrence.

The aforementioned housing market analysis demonstrates that the Lawrence housing market is growing. Both the overall population and number of housing units have grown in the past decade. This trend, coupled with the predicted growth in the portion of the population over age 65 indicates potential for new housing development specifically targeted toward this cohort. Thus, a unique opportunity exists to explore residential satisfaction among older adults in Lawrence in order to better determine housing preferences among potential amenity migrants. Because the Lawrence housing market is growing, survey results specific to Lawrence might be

extrapolated or used as a model for research in other college towns or cities of a similar size experiencing growth.

Based on this, qualitative and quantitative research methods including surveys and focus groups would be useful in determining characteristics such as residential satisfaction among Lawrence baby boomers. Special consideration must be given to participant composition and sampling methods.

Future Plans and Conclusions

The core of this project has looked at the population demographics, housing trends, retirement communities, and the various measurements of residential satisfaction. With these topics in mind, the structure of a research project to assess the potential feasibility and success of a retirement community in Lawrence is coming into focus. It is clear that Lawrence has a number of potentially critical features for supporting a thoughtfully designed development, either a CCRC or a LORC.

However, at this juncture, it is important to consult with true experts on aging: the baby boomers and older adults who are currently inhabiting the environments built for aging populations. Through the Generation Lab and the Boomer Futures Lecture Series, presentations have been made that share the positions and theories of the experts in research and design. Now it is time to reach out to the individuals of the community.

The proposed project would take a mixed methods approach to understanding the changing needs and desires of the aging population through both surveys and focus groups. The survey will provide quantitative data about a range of aspects highlighted in Person-Environment Fit Model, paying special attention to the residential satisfaction outcome scale. The results of these surveys could inform community decision that may increase residential satisfaction among

older adults already living in Lawrence. It could also enhance the appeal of Lawrence as an amenity retirement migration destination. Focus groups will provide essential qualitative data and cues to areas of interest that may not have been assessed through other measures.

Through this final project, emerged an outline for pursuing further research:

- 1) Identify the best measurement tools to be used as surveys in research on a community sample.
- 2) Develop the appropriate focus group scripts.
- 3) Access a wide range of opinions and outlooks: this will utilize the contact information gathered at the Douglas County Senior Housing Fair.
- 4) Collect and analyze data from a diverse sample of the Lawrence community.
- 5) Disseminate the findings to appropriate individuals, potentially including the Generation Lab, the Think Tank, the Douglas County Senior Services, the Developers, and, more broadly, Environmental Gerontology Organizations.

This project has the potential to integrate and elevate the research and learning that has taken place this semester. Furthermore it has the potential to truly impact future development of communities designed specifically to meet the needs of the retiring baby boomer cohort. Lee Foster, benefactor of the Generation Lab and Boomer Futures Lecture Series, owns Commons Development Company, LLC. of Jefferson City, Missouri. Foster and his company plan to develop “LongLife Communities” on a national scale for the retiring baby boomer population (Foster, 2011).

Foster served as the final Generation Lab guest lecturer discussing his development plans for the first LongLife Community to break ground in Overland Park, Kansas in August 2011. Foster showed the Generation Lab his company’s promotional video which warns of the

‘monsoon’ of baby boomers who will soon transform the real estate market. This video evoked a sense of desperation and urgency through its fear-based context. This sentiment changed as the video’s narrator announced Commons Development Company’s plans to develop new LongLife communities. Salient phrases about such communities gleaned from the video include “self-contained entities,” “walkable,” and “restaurant chains are on board” (Foster, 2011). Following the video, Foster explained his development footprint would be approximately 80 to 100 acres in size. He wishes to incorporate future research produced through Generation Lab into potential developments to address changing needs and problems in real time.

Foster’s interest in academic research as a foundation for development supports the research methodology proposed in this text. Before Commons Development Company can claim to have re-envisioned retiring baby boomers’ hopes and dreams with respect to their living environment, reliable information about the population in question must be collected and critically analyzed. The methods and research discussed in this text demonstrate the need for such information and support a premise for conducting future research in Lawrence, Kansas. It is our hope that this text will be used to produce reliable data about the baby boomer cohort in Lawrence and across the nation. Once data of this nature is gathered and synthesized, only then can developers such as Commons Development Company claim to meet or exceed the changing retirement values of the baby boomers.

Appendix A

Table 1

Population and Households

	<i>Year</i>		<i>Annual</i>
	<i>2009</i>	<i>2000</i>	<i>Percent</i>
			<i>Change</i>
			<i>2000 to 2009</i>
Population	90,028	80,083	1.3%
Households	34,881	31,435	1.2%
Tenure			
Renter households	18,345	17,023	0.8%
Percent renters	53%	54%	
Owner households	16,536	14,412	1.5%
Percent owner occupants	47%	46%	

Source: U.S. Census, 2000, American Community Survey, 2009.

Table 2*Population by Age, Household Composition and Length of Residency in Lawrence, Kansas*

	<i>Year</i>	<i>Year</i>	<i>Annual Percent Change</i>
	<i>2009</i>	<i>2000</i>	<i>2000 to 2009</i>
Age of Householder			
Under 65 renters	16,995	15,966	0.7%
Under 65 owners	12,876	11,588	1.2%
Total Under 65	29,871	27,554	0.9%
Age 65-74 renters	585	414	3.9%
Age 65-74 owners	1,715	1,527	1.3%
Age 65-74	2,300	1,941	1.9%
Age 75+ renters	765	643	1.9%
Age 75+ owners	1,945	1,297	4.6%
Age 75+	2,710	1,940	3.8%
Total Age 65+	5,010	3,881	2.9%
65+ as a percent of the total	14%	12%	
Average Household Size			
Owners	2.5	2.6	-0.5%
Renters	2.2	2.0	1.1%
All households	2.4	2.3	0.3%
Length of Residency			
Moved previous year	3,878	9,357	-10.4%
Moved previous year as % of total	11%	30%	
Move in 20+ years ago	8,131	5,678	4.6%
Move in 20+ years ago as % total	23%	18%	

Source: U.S. Census, 2000, American Community Survey, 2009.

Table 3*Income and Poverty*

	<i>Year</i> 2009	2000	<i>Annual Percent Change 2000 to 2009</i>
Median Household income	39,286	34,734	1.4%
Renters	22,402	22,166	0.1%
Owners	67,331	56,094	2.0%
<i>Consumer Price Index</i>			
CPI for Kansas City Metro	201.4	168.2	2.0%
Households below poverty			
Renters	1,518	5,615	-13.5%
Percent of renter households	32%	33%	
Owners	449	681	-4.5%
Percent of owner households	4%	5%	
Total	1,967	6,296	-12.1%
Percent of all households	12%	20%	

Source: U.S. Census, 2000, American Community Survey, 2009.

Table 4*Spending on Housing*

	<i>Year</i> 2009	2000	<i>Annual Percent Change 2000 to 2009</i>
Households with high housing cost burden Paying more than 30% of income on housing			
Renters	10,609	8,052	3.1%
Percent of renter households	57%	50%	
Owners	4,444	2,054	9.0%
Percent of owner households	27%	17%	
Total	15,053	10,106	4.5%
Percent of all households	43%	36%	

Source: U.S. Census, 2000, American Community Survey, 2009.

Table 5*Housing Stock in Lawrence, Kansas by Tenure and Occupancy*

	<i>Year</i> 2009	<i>Year</i> 2000	<i>Annual Percent Change 2000 to 2009</i>
<i>Total Housing Units</i>			
Owner occupied	16,697	14,412	1.6%
Renter occupied	18,572	17,023	1.0%
Total occupied units	35,269	31,435	1.3%
Vacant for sale	660	414	5.3%
Vacant for rent	1,328	654	8.2%
Total vacant	1,988	1,068	7.1%
Total owner stock	17,357	14,826	1.8%
Total renter stock	19,900	17,677	1.3%
Total owner and renter stock	37,257	32,503	1.5%
Vacancy rate owners	3.8%	2.8%	
Vacancy rate renters	6.7%	3.7%	
Vacancy rate all housing	5.3%	3.3%	
Percent of units owner tenure	47%	46%	
Percent of units rental tenure	53%	54%	

Source: U.S. Census, 2000, American Community Survey, 2009.

Table 6*Housing Stock in Lawrence, Kansas by Age and Condition*

	<i>Year</i> 2009	2000	<i>Annual Percent Change 2000 to 2009</i>
<i>Age of Structure</i>			
Built previous year	311	861	-10.7%
Built previous year as % stock	0.8%	2.6%	
Built prior to 1940	4,649	4,693	-0.1%
Built prior to 1940 as % stock	12.3%	14.3%	
<i>Incomplete Units</i>			
Lacking complete plumbing	179	124	4.2%
Percent of all units lacking complete plumbing	0.5%	0.4%	
Lacking complete kitchen	224	128	6.4%
Percent of all units lacking complete kitchen	0.6%	0.4%	
<i>Overcrowding in Persons per Unit</i>			
Owner units less than 1.0	16,620	14,262	1.7%
Owner units 1.0+	77	150	-7.1%
Overcrowded owners as percent of total	0.5%	1.0%	
Renter units less than 1.0	18,374	16,360	1.3%
Renter units 1.0+	198	663	-12.6%
Overcrowded renters as percent of total	1.1%	3.9%	
Total units less than 1.0	34,994	30,622	1.5%
Total units 1.0+	275	813	-11.3%
Total overcrowded as percent of total	0.8%	2.6%	

Source: U.S. Census, 2000, American Community Survey, 2009.

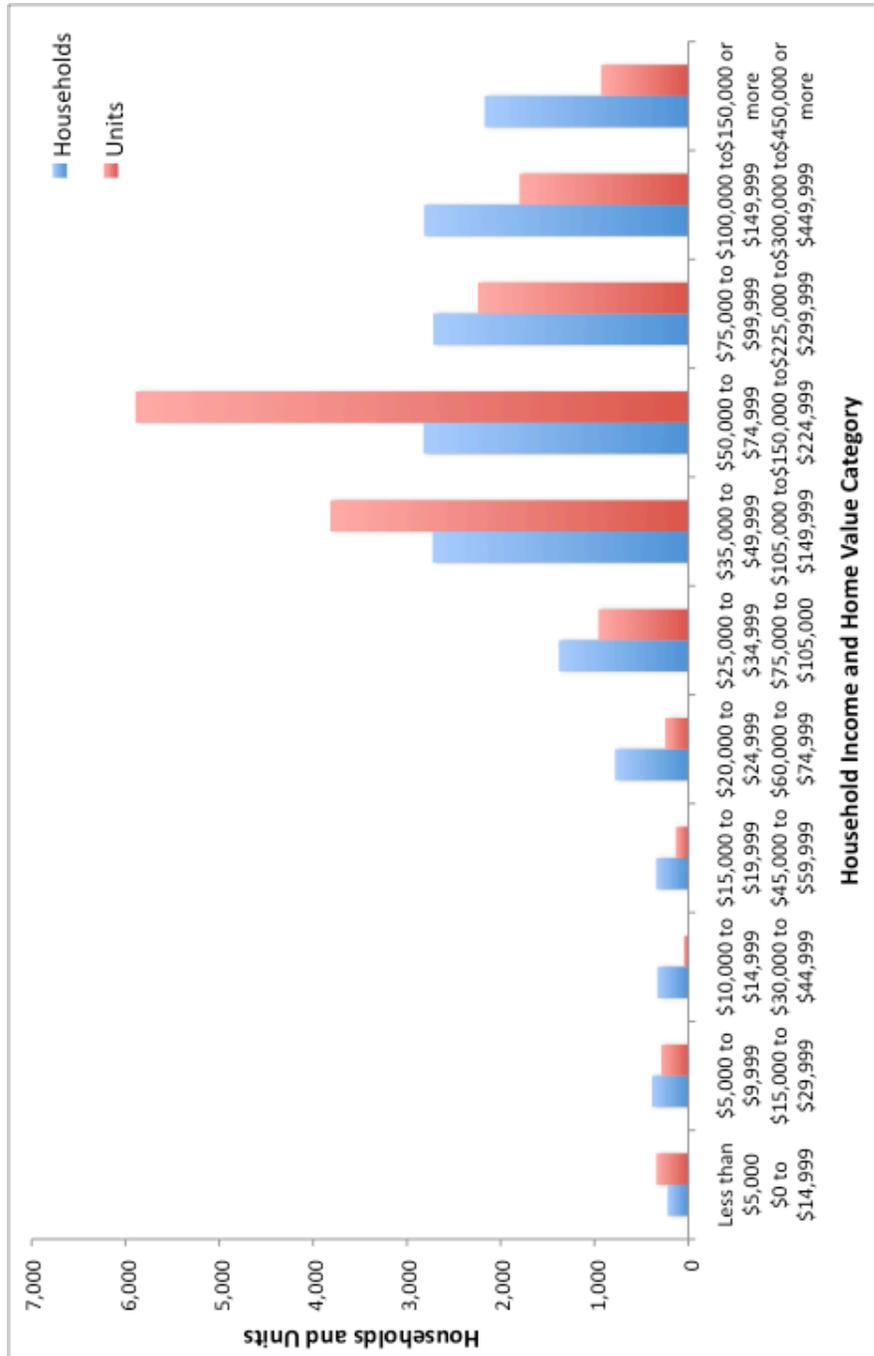
Table 7*Housing Stock in Lawrence, Kansas by Price*

	<i>Year</i>		<i>Annual Percent</i>
	<i>2009</i>	<i>2000</i>	<i>Change</i>
			<i>2000 to 2009</i>
<i>Rental Costs</i>			
Median gross rent	753	555	3.4%
<i>Owner Value and Costs with Mortgage</i>			
Median value owner occupied	174,100	118,400	4.4%
Median housing costs	807	826	-0.3%
<i>Consumer Price Index</i>			
CPI for Kansas City Metro	201.4	168.2	2.0%

Source: U.S. Census, 2000, American Community Survey, 2009.

Figure 1

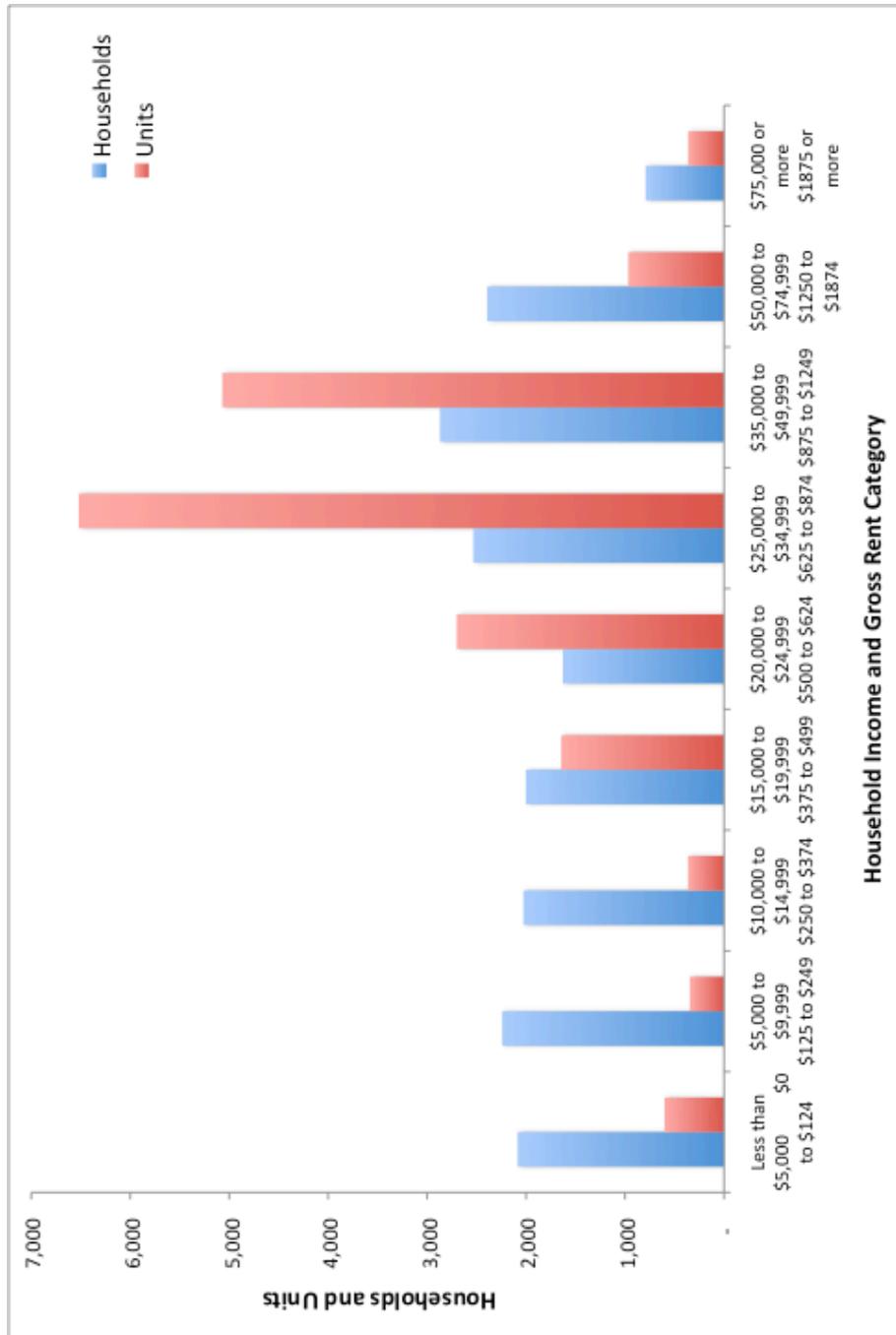
Matchup of Supply and Demand in Owner Housing Submarkets of Lawrence, Kansas



Source: U.S. Census, 2000, American Community Survey, 2009.

Figure 2

Matchup of Supply and Demand in Rental Housing Submarkets of Lawrence, Kansas

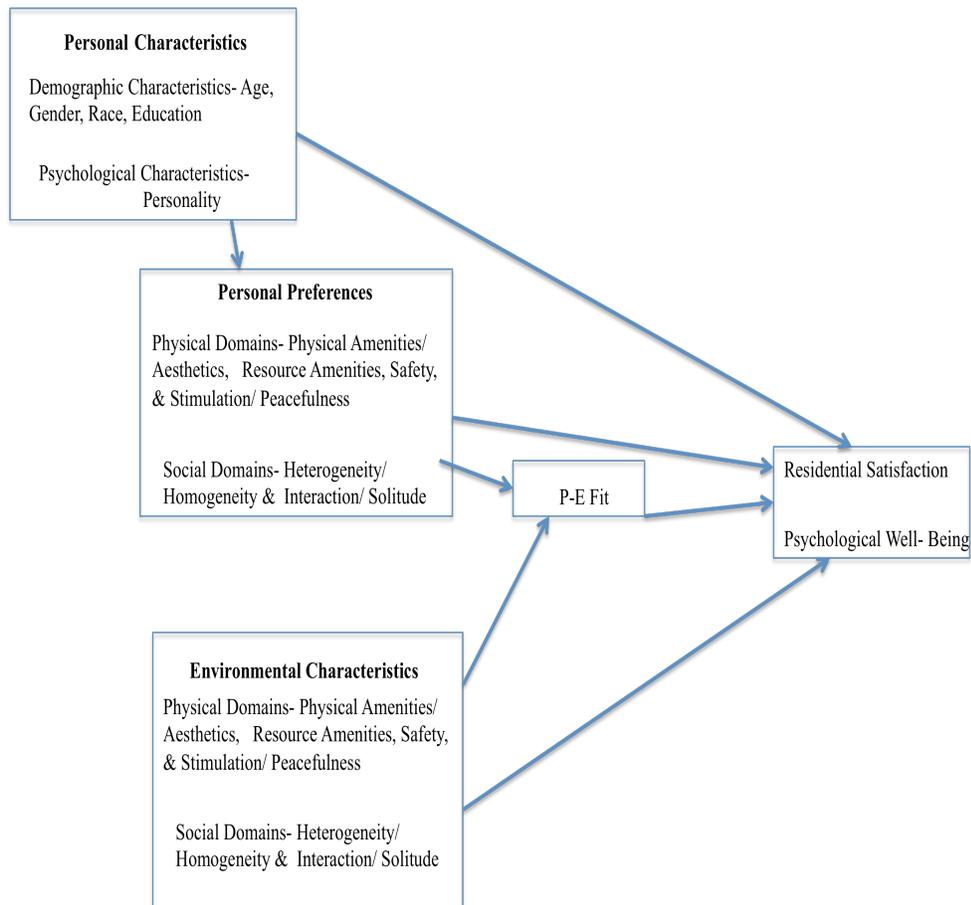


Source: U.S. Census, 2000, American Community Survey, 2009.

Appendix B

Figure 1

Person-Environment Fit Model adapted from Person-Environment Fit Model



Source: Kahana, E., Lovegreen, L., Kahana, B., & Kahana, M. (2003). Person, environment, and person-environment fit as influences on residential satisfaction of elders. *Environment and Behavior*, 35, p. 438.

Figure 1

(Special Offer to Couples Over 50!)



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"We've arranged a Sun City vacation special that lets you do all of these things and more — for only \$75 for two, now through May 31. (\$50, June 1 through Sept. 15.) You can take advantage of this offer right now by mailing the coupon below.

"During your vacation week, you'll stay in a lovely apartment . . . take part in special fun activities and social events . . . and introduce yourself to resort living at its ultimate. The only stipulation is that you or your partner must be 50 years of age or older.

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- **A SPECIAL PROGRAM** of activities to help you get acquainted.

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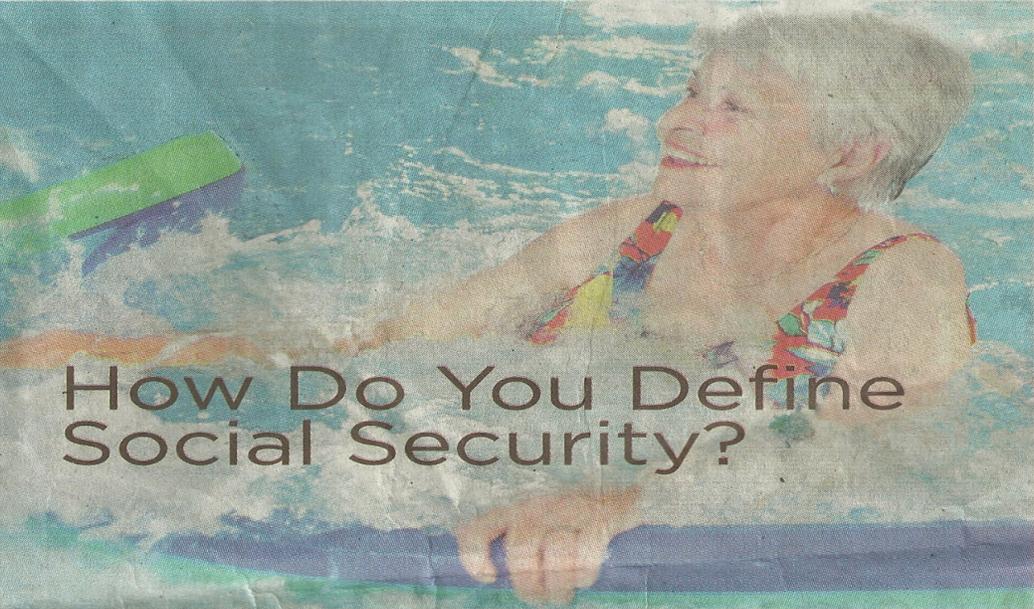
Milwaukee Journal - Oct. 27, 1968 (split run)

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OCT 27 1968

Historic Advertisement for Sun City, Arizona (LORC).

Figure 2

FLORIDA



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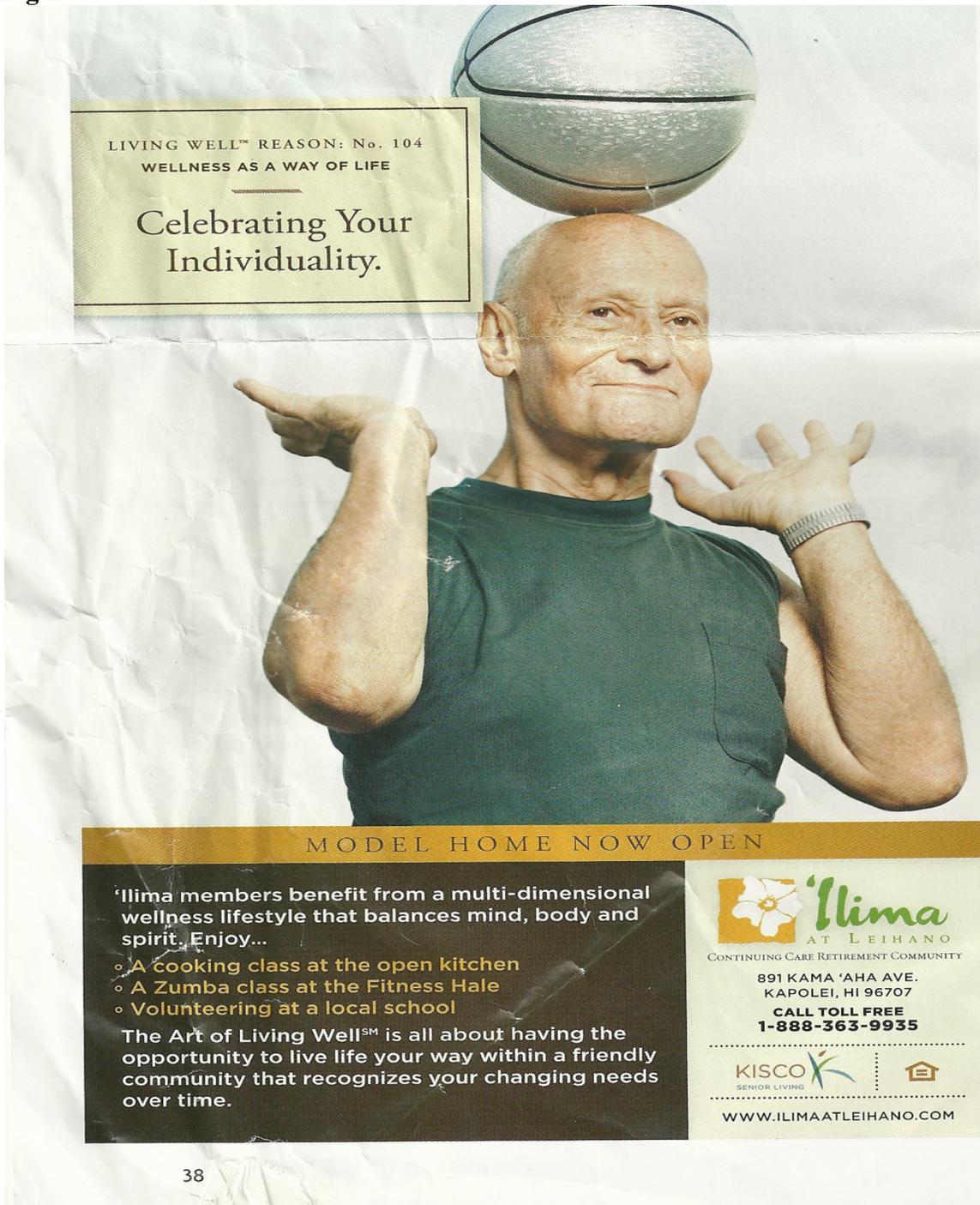
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Figure 3



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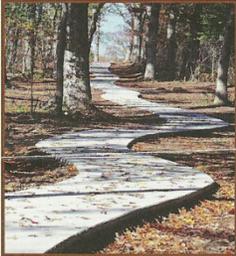
Advertisement for 'Ilima at Leihano in Kapolei, Hawaii (CCRC).

Figure 4

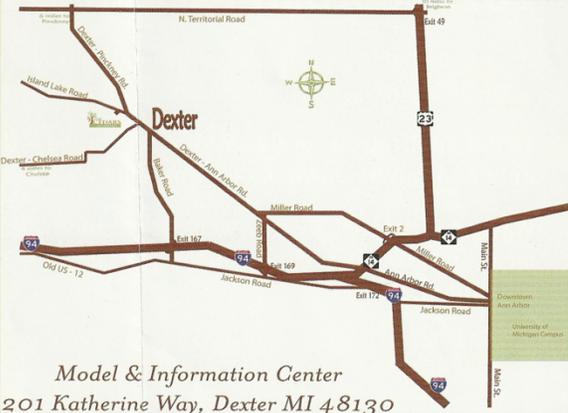
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Figure 5

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APPENDIX E HOUSING

Lawrence-Douglas County Housing Authority (LDCHA):

<http://www.ldcha.org/>

Provides safe and affordable housing to Lawrence and Douglas County residents with incomes at or below 80 percent of the area median income.

In addition to its other housing options, LDCHA has two properties specifically engineered to provide independent living for the elderly. There is generally a waiting list.

- Babcock Place <http://www.ldcha.org/properties/babcock.html> - 125 studio, one, and two bedroom apartments.
- Peterson Acres I <http://www.ldcha.org/properties/peterson-01.html> - 20 units
- Peterson Acres II <http://www.ldcha.org/properties/peterson-02.html> - New

Brandon Woods Retirement Community

<http://brandonwoods.com/retirement-communities>

79 independent living town homes (buy), 82 independent living apartments (rent), 37 assisted living apartments, 140 skilled/healthcare rooms

Clinton Place Senior Apartments

785-841-1000

58 apartments (rental rates based on income)

Prairie Commons Independent Living Apartments

<http://www.prairiecommonsapts.com/>

785-843-1700

128 apartments (rent is market rate and can be based on income)

Presbyterian Manor Retirement Community

http://www.presbyterianmanors.org/communities/kansas/lawrence_manor/

785-841-4262

26 town homes, 47 independent living apartments, 30 assisted living apartments, 48 skilled/healthcare rooms

Vermont Towers Senior Apartments

http://housingapartments.org/rental_detail/12118

785-841-6026

60 apartments (rental rates based on income)

Wyndham Place - Independent Living Apartments

<http://www.beacon-mgmt.com/wyndamlawrence.htm>

785-749-4646

54 apartments (rental rates based on income)

Drury Place Independent Retirement

<http://www.druryplacealvamar.com/>

785-841-6845

67 apartments

Meadowlark Estates – Independent Retirement Apartments

[http://www.seniorlivinginstyle.com/retirement_community/Lawrence KS/zip_66049/hawthorn_retirement_group/4397](http://www.seniorlivinginstyle.com/retirement_community/Lawrence_KS/zip_66049/hawthorn_retirement_group/4397)

785-841-2400

124 apartments

Neurvant House Assisted Living

<http://neuvanthouse.com>

785-856-7900

14 apartments – dementia specialization

Pioneer Ridge Retirement Community

<http://midwesthealth.ppi.net/residence/pioneerridge/default.aspx>

785-749-2000

60 assisted living apartments, 58 skilled/healthcare units, 18 rapid recovery units

Tenants to Homeowner, Inc.

www.tenants-to-homeowners.org

In addition to its other housing options, it is developing Cedarwood, a 7-duplex complex specifically for active senior living. Rental rates are income based following HUD Guidelines.

Poehler Project –

Project proposed to breathe new life into former Poehler Mercantile Co. building in East Lawrence. An example of the use of tax credits for low-income housing

49 units – Frequently used for senior housing

<http://www2.ljworld.com/news/2011/oct/02/developer-wants-breathe-new-life-former-poehler-me/>

Affordable Housing Resources

2012 HUD Income Guidelines

Family Size	Median Income	30% of Median	50% of Median	80% of Median
1	\$ 50,100	\$ 15,050	\$ 25,050	\$ 40,050
2	\$ 57,200	\$ 17,200	\$ 28,600	\$ 45,800
3	\$ 64,400	\$ 19,350	\$ 32,200	\$ 51,500
4	\$ 71,500	\$ 21,450	\$ 35,750	\$ 57,200
5	\$ 77,300	\$ 23,200	\$ 38,650	\$ 60,050
6	\$ 80,700	\$ 24,200	\$ 40,350	\$ 61,800
7	\$ 88,700	\$ 26,600	\$ 44,350	\$ 70,950
8	\$ 94,400	\$ 28,350	\$ 47,200	\$ 75,550

HUD Low Income Housing Tax Credits – Sec. 42

<http://www.hud.gov/offices/cpd/affordablehousing/training/web/lihtc/basics/>

Affordable Housing Resource Center

http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php

Provides detailed information on low income housing tax credits.

Kansas Housing Resource Corporation (KHRC)

<http://www.kshousingcorp.org/>

A self-supporting public corporation which serves as the primary administrator of federal housing programs for the State of Kansas. The mission is to increase the availability of affordable, decent and accessible housing for lower-income Kansans. To achieve this goal, KHRC collaborates with many partners across the state, including lenders, developers, builders, real estate agents, service providers, homeless advocates, non-profit organizations and government agencies. Created as a “one stop shop for housing,” KHRC administers over 25 affordable housing programs with five primary areas of emphasis: Homeownership, Rental Housing, Program Compliance, Housing with Supportive Services, and Asset Management.

Other Resources or Concepts

Boomer Futures Think Tank, Dr. Dennis Domer, New Cities Project Director. This is an ongoing, interdisciplinary, comprehensive look at the Boomer Generation. See "The Built Environment for Baby Boomers: What We Need To Know about Older Lawrencians and How To Get It," By: Bole, Rozek and Smith, University of Kansas
http://www.lawrenceks.org/advisory_boards/ratf/system/files/built_environment_for_baby_boomers.pdf

Professor Mike Hoeflich, KU Law School – is exploring an innovative and financially workable concept for lenders to finance responsibly the sale of homes that seniors want to sell to first time homebuyers. This would be a boon for both seniors and the young.

Lawrence Memorial Hospital <https://www.lmh.org/> – A recent LMH sponsored event drew several hundred to a discussion of life issues for seniors following the death of a spouse. Most of the attendees were women - not surprising since they generally outlive their spouses. Housing needs are among the issues facing those in this situation. For some, the answer has been sharing a home with a roommate.

- A story recently in the *Richmond Times-Dispatch* of two Boomer women – one a 68-year-old widow and the other a 52-year-old divorce – who represent what could become a trend – friends co-owning or sharing houses. One-third of all Boomers are spouseless.
<http://boomerconsumerbook.blogspot.com/2008/10/more-than-roommates-less-than-lovers.html>

Village To Village http://www.vtvnetwork.org/content.aspx?page_id=0&club_id=691012 – The Village concept solution to aging in place is a relatively new concept, enabling active seniors to remain in their own homes without having to rely on family and friends. Members of a "village" can access specialized programs and services, such as transportation to the grocery store, home health care, or help with household chores, as well as a network of social activities with other village members. http://helpguide.org/elder/senior_housing_residential_care_types.htm
Midtown Village is an example:

- Midtown Village, Lincoln NE <http://midtownvillagelincoln.org/> - Some members jump into Village life immediately, as frequent service users or all-important volunteers. Others view membership as a kind of insurance that will be there when they need help. Support and services are provided by professional staff and vetted volunteers. Types of membership: Members (Levels per month: \$40, \$20, Free), Associate Members, Friends. Members have:
 - Direct access to Village staff through phone call or computer
 - Individual consultation with staff and volunteers on specific issues and problems as they arise
 - Access to preferred, vetted vendors, with payment for most additional services on an ala carte basis
 - Cost savings through negotiated reduced rates for Village members

- Examples of practical member benefits:
 - Someone to walk with you 3 or 4 times a week, like your doctor has ordered
 - A ride to a local event or a doctor's appointment
 - Grocery delivery weekly, or off-schedule if you're ill or feel it's just too cold to go outside
 - A great book club
 - Bridge lessons
 - Assistance in changing out-of-reach light bulbs, hanging a picture, fixing a faucet, or any number of "honey-dos" that make all the difference in the comfort of your home
 - When you're away, someone to water your plants and stock your refrigerator with fresh milk and bread for the day you come home
 - Good advice on care for your elderly parents who live out of town
 - Help in adapting your home to prevent you from falling
 - Help in organizing & de-cluttering you office, closets, etc.

Lawrence Chamber of Commerce Senior Council: Easy Living House

<http://www.lawrencechamber.com/cwt/external/wcpages/index.aspx> leeg@sunflower.com

- Single story ideal
- 2nd floor OK if master suite(s) on first floor
- Straight run stairs or amendable to installing an elevator
- Open floor space
- 1900-2200 square feet
- Maximum security and safety
- Tornado room (large enuf for wheel chair)
- Energy efficiency
- Handicap friendly (counter heights, cabinet heights, levers to open, squeezing is difficult)
- 2-3 bedrooms
- 2-2 ½ baths
- Formal dining rooms and living rooms are not useful
- Kitchen nook – seat up to 7
- Butler pantry would be nice
- Plentiful closets & easy to use
- Storage space a must – could be remote room or extended group
- Laundry room
- Over-sized garages – room for work bench
- Low maintenance exteriors
- \$200-\$300M price range – condos, duplexes, apartments, single family
- Historically low interest rates
- Case-Schiller index – we look good
- If coming from urban areas, we look cheap. If coming from rural area, we look expensive
- Low to middle income not quite as strong
- Weakness – townhome communities tend to be too student heavy

Kansas Dept. of Aging <http://www.agingkansas.org/SeniorSupport/links/housing.htm>

- Homes and Communities www.hud.gov
- Department of Commerce and Housing Information Clearinghouse www.kansascommerce.com
- National "multiple listing" service <http://new.realtor.com/lawrence/nbregion1.asp?st=ks>
- Senior Alternatives for Living www.alternativesforseniors.com
- Remodeling www.improvet.com
- USDA Rural Development in Kansas www.rurdev.usda.gov/ks

Housing - Retirement Housing

- Retirement Communities www.seniorsites.com
- Senior Alternatives for Living www.alternativesforseniors.com
- The Retirement Net www.retirenet.com

Housing - Assisted Living

- Assisted Living Federation of America www.alfa.org
- National Center for Assisted Living www.ncal.org
- AssistedLiving.com www.assistedliving.com

Housing - Advocacy / Ethics

- Agency for Health Care Research and Quality www.ahcpr.gov
- Office of Disability, Aging and Long-term Care Policy <http://www.healthfinder.gov/orgs/HR3096.htm>
- Kansas Advocates for Better Care www.kabc.org
- Policy and practice updates www.medscape.com
- Kansas Home Care Association www.kshomecare.org

Housing - Care Homes

- Eden Online www.edenalt.com/home/index.htm
- Kansas Health Care Association <http://www.khca.org>
- Detailed nursing home information from Medicare <http://www.medicare.gov/NHCompare/home.asp>
- National Clearinghouse for Long-Term Care Information - http://www.longtermcare.gov/LTC/Main_Site/index.aspx

Housing Associations and Organizations

- American Health Care Association www.ahca.org
- Office of Disability, Aging and Long-term Care Policy <http://www.healthfinder.gov/orgs/HR3096.htm>

APPENDIX F
FINANCIAL SERVICES/TAXES

State-Local Tax Burdens, All States – 2009

State	Rate	Rank (1 is highest)	Per Capita Taxes Paid to Home State	Per Capita Taxes Paid to Other States	Total State and Local Per Capita Taxes Paid	Per Capita Income
United States	9.8%	–	\$3,057	\$1,103	\$4,160	\$42,539
Alabama	8.5%	40	\$2,029	\$938	\$2,967	\$34,911
Alaska	6.3%	50	\$1,893	\$1,080	\$2,973	\$46,841
Arizona	8.7%	38	\$2,177	\$964	\$3,140	\$36,228
Arkansas	9.9%	14	\$2,392	\$889	\$3,281	\$33,238
California	10.6%	6	\$3,874	\$1,037	\$4,910	\$46,366
Colorado	8.6%	39	\$2,776	\$1,234	\$4,011	\$46,716
Connecticut	12.0%	3	\$5,151	\$2,106	\$7,256	\$60,310
Delaware	9.6%	23	\$2,432	\$1,658	\$4,091	\$42,688
Florida	9.2%	31	\$2,713	\$1,184	\$3,897	\$42,146
Georgia	9.1%	32	\$2,411	\$939	\$3,350	\$36,738
Hawaii	9.6%	22	\$3,356	\$1,043	\$4,399	\$45,725
Idaho	9.4%	28	\$2,227	\$1,049	\$3,276	\$34,973
Illinois	10.0%	13	\$3,418	\$1,177	\$4,596	\$46,079
Indiana	9.5%	25	\$2,501	\$895	\$3,396	\$35,767
Iowa	9.5%	24	\$2,657	\$1,031	\$3,688	\$38,688
Kansas	9.7%	19	\$2,697	\$1,214	\$3,911	\$40,302
Kentucky	9.3%	30	\$2,227	\$833	\$3,059	\$32,959
Louisiana	8.2%	42	\$2,034	\$1,002	\$3,037	\$37,109
Maine	10.1%	9	\$2,870	\$963	\$3,832	\$37,835
Maryland	10.0%	12	\$3,798	\$1,419	\$5,218	\$52,130
Massachusetts	10.0%	11	\$3,868	\$1,448	\$5,316	\$53,029
Michigan	9.7%	21	\$2,713	\$853	\$3,565	\$36,880
Minnesota	10.3%	7	\$3,520	\$1,131	\$4,651	\$45,220
Mississippi	8.7%	36	\$1,863	\$815	\$2,678	\$30,689
Missouri	9.0%	34	\$2,378	\$1,047	\$3,425	\$37,853
Montana	8.7%	35	\$2,111	\$1,105	\$3,216	\$36,784
Nebraska	9.8%	15	\$2,842	\$1,118	\$3,960	\$40,349
Nevada	7.5%	49	\$1,988	\$1,323	\$3,311	\$44,241
New Hampshire	8.0%	44	\$2,185	\$1,581	\$3,765	\$46,828
New Jersey	12.2%	1	\$4,814	\$1,937	\$6,751	\$55,303
New Mexico	8.4%	41	\$2,079	\$918	\$2,997	\$35,780
New York	12.1%	2	\$4,914	\$1,243	\$6,157	\$51,055
North Carolina	9.8%	16	\$2,649	\$934	\$3,583	\$36,650
North Dakota	9.5%	26	\$2,707	\$1,185	\$3,892	\$41,088

Ohio	9.7%	18	\$2,781	\$871	\$3,652	\$37,600
Oklahoma	8.7%	37	\$2,266	\$993	\$3,259	\$37,464
Oregon	9.8%	17	\$2,732	\$1,029	\$3,761	\$38,527
Pennsylvania	10.1%	10	\$3,100	\$1,089	\$4,190	\$41,672
Rhode Island	10.7%	5	\$3,290	\$1,358	\$4,647	\$43,372
South Carolina	8.1%	43	\$1,845	\$896	\$2,742	\$33,954
South Dakota	7.6%	48	\$1,842	\$1,199	\$3,042	\$40,082
Tennessee	7.6%	47	\$1,851	\$902	\$2,752	\$36,157
Texas	7.9%	45	\$2,248	\$949	\$3,197	\$40,498
Utah	9.7%	20	\$2,355	\$994	\$3,349	\$34,596
Vermont	10.2%	8	\$2,932	\$1,249	\$4,181	\$41,061
Virginia	9.1%	33	\$3,157	\$1,235	\$4,392	\$48,210
Washington	9.3%	29	\$3,141	\$1,267	\$4,408	\$47,361
West Virginia	9.4%	27	\$2,211	\$823	\$3,034	\$32,299
Wisconsin	11.0%	4	\$3,418	\$1,009	\$4,427	\$40,321
Wyoming	7.8%	46	\$2,332	\$1,873	\$4,205	\$53,931
District of Columbia	9.6%		\$4,089	\$1,986	\$6,076	\$63,492

Source: Tax Foundation calculations based on data from the Bureau of Economic Analysis, the Census Bureau, the Council on State Taxation, the Travel Industry Association, Department of Energy, and others.

Sales Tax

The State of Kansas has several challenges in attracting retirees due to its comparatively high sales tax compared to other states. In 2010, the State raised its sales tax from 5.3% to 6.3%, making it the 43rd highest of the 50 states. If Kansas were to repeal the 1% increase, the State would rank 26th out of the 50 states. According to bankrate.com, there are five states that do not assess a sales tax (Alaska, Delaware, Montana, New Hampshire, and Oregon). The range of the remaining 45 states is between 2.90% (Colorado) and 7.25% (California). The average State sales tax is 4.95% for all 50 states, or 5.50% when considering only the 45 states that charge a tax. The states bordering Kansas have State sales tax rates of:

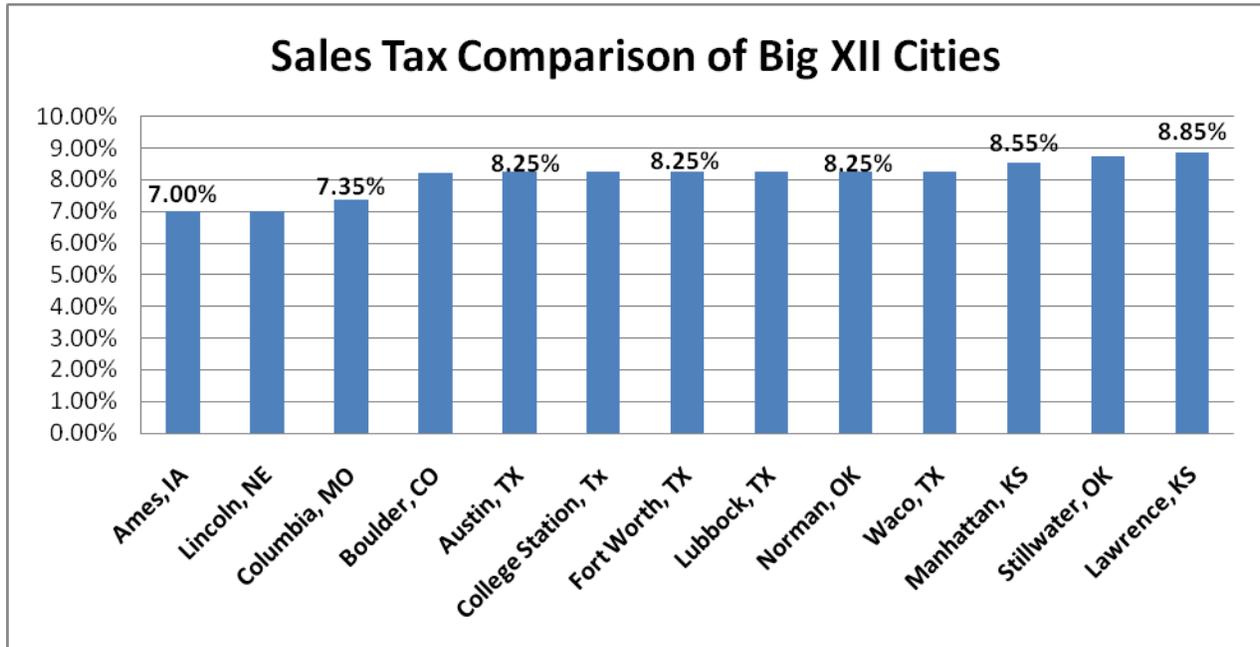
- Colorado-2.9%
- Missouri-4.225%
- Oklahoma-4.50%
- Nebraska-5.5%

In Kansas, cities and counties may add up to another 4% on top of the State sales tax. The current tax rate in Lawrence is 8.85%, with a breakdown as follows:

State tax, base	6.30%
Public safety	.50%
General purpose	.50%
Street improvements	.30%
Transit	.20%
Transit	.05%

Property tax relief	.50%
Parks/Rec, health, jail	.50%
Total:	8.85%

The average sales tax of the Big XII conference cities is 8.09%, but Lawrence ranks the highest at 8.85%. If Kansas were to roll back its one percent (1%) State sales tax increase, Lawrence would then be one of the four lowest.



Source: Various websites resulting from Google search of respective sales tax for cities identified.

Income Tax

As indicated by the table below, Kansas's income tax ranges from 3.5% to 6.45%. The top income-tax bracket is 6.45% for income in excess of \$30,000.

The highlighted rates reflect the states that have a higher upper-end income tax range and/or a higher state sales tax rate than Kansas. There are 7 states that do not assess State income taxes: Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming. Further, in New Hampshire and Tennessee state income tax is applied to dividend and interest income only.

Table 1-Comparison of Income Tax Ranges and Sales Tax, by State
(All income tax rates are for single filers)

STATE	STATE INCOME TAX	TAX	STATE SALES TAX
	Low	High	
Alabama	2.00	5.00	4.00
Alaska	No state income tax		None

Arizona	2.87	5.04	5.60	
Arkansas	1.00	7.00	6.00	
California	1.00	9.30	7.25	
Colorado	4.63	4.63	2.90	
Connecticut	3.00	5.00	6.00	
Delaware	2.20	5.95	None	
Florida	No state income tax		6.00	
Georgia	1.00	6.00	4.00	
Hawaii	1.40	8.25	4.00	
Idaho	1.60	7.80	5.00	
Illinois	3.00	3.00	6.25	
Indiana	3.40	3.40	6.00	
Iowa	0.36	8.98	5.00	
Kansas	3.50	6.45	6.30	
Kentucky	2.00	6.00	6.00	
Louisiana	2.00	6.00	4.00	
Maine	2.00	8.50	5.00	
Maryland	2.00	4.75	5.00	
Massachusetts	5.30	5.30	5.00	
Michigan	3.90	3.90	6.00	
Minnesota	5.35	7.85	6.50	
Mississippi	3.00	5.00	7.00	
Missouri	1.50	6.00	4.225	
Montana	1.00	6.90	None	
Nebraska	2.56	6.84	5.50	
Nevada	No state income tax		6.50	
New Hampshire			None	5% collected on dividend & interest income only
New Jersey	1.40	6.37	6.00	
New Mexico	1.70	5.70	5.00	
New York	4.00	7.70	4.00	
North Carolina	6.00	8.25	4.50	
North Dakota	2.10	5.54	5.00	
Ohio	0.712	7.185	6.00	
Oklahoma	0.50	6.65	4.50	
Oregon	5.00	9.00	None	
Pennsylvania	3.07	3.07	6.00	
Rhode Island			7.00	Income tax is 25% of federal tax liability
South Carolina	2.50	7.00	5.00	
South Dakota	No state income tax		4.00	
Tennessee			7.00	6% collected on dividend & interest income only

Texas	No state income tax		6.25	
Utah	2.30	7.00	4.75	
Vermont	3.60	9.50	6.00	
Virginia	2.00	5.75	4.00	
Washington	No state income tax		6.50	
West Virginia	3.00	6.50	6.00	
Wisconsin	4.60	6.75	5.00	
Wyoming	No state income tax		4.00	
Washington DC	5.00	9.50	5.75	

Source: http://www.bankrate.com/brm/itax/edit/state/profiles/profile_allstates1.asp

Property Tax

For many retirees, property tax is the enemy. Property taxes are assessed on the value of the home, and have no relation to income or ability to pay.

Property Taxes on Owner-Occupied Housing, by State- 2009

State	Median Property Taxes Paid on Homes	Rank	Median Home Value	Taxes as % of Home Value	Rank	Median Income for Home Owners	Taxes as % of Income	Rank
United States	\$1,917		\$185,200	1.04%	\$63,306		3.03%	
Alabama	\$398	49	\$119,600	0.33%	48	\$51,014	0.78%	49
Alaska	\$2,422	13	\$232,900	1.04%	20	\$82,126	2.95%	22
Arizona	\$1,356	31	\$187,700	0.72%	35	\$59,367	2.28%	30
Arkansas	\$532	46	\$102,900	0.52%	44	\$48,177	1.10%	47
California	\$2,839	10	\$384,200	0.74%	33	\$78,973	3.59%	15
Colorado	\$1,437	30	\$237,800	0.60%	39	\$71,154	2.02%	36
Connecticut	\$4,738	2	\$291,200	1.63%	7	\$85,993	5.51%	4
Delaware	\$1,078	38	\$249,400	0.43%	47	\$67,249	1.60%	43
Florida	\$1,773	23	\$182,400	0.97%	22	\$53,595	3.31%	18
Georgia	\$1,346	33	\$162,800	0.83%	30	\$60,114	2.24%	31
Hawaii	\$1,324	34	\$517,600	0.26%	49	\$81,711	1.62%	42
Idaho	\$1,188	37	\$171,700	0.69%	37	\$53,517	2.22%	33
Illinois	\$3,507	7	\$202,200	1.73%	6	\$68,578	5.11%	5
Indiana	\$1,051	40	\$123,100	0.85%	27	\$56,350	1.87%	37
Iowa	\$1,569	28	\$122,000	1.29%	15	\$58,613	2.68%	26
Kansas	\$1,625	26	\$125,500	1.29%	14	\$60,427	2.69%	25
Kentucky	\$843	43	\$117,800	0.72%	36	\$50,545	1.67%	40
Louisiana	\$243	50	\$135,400	0.18%	50	\$54,216	0.45%	50
Maine	\$1,936	20	\$177,500	1.09%	18	\$55,130	3.51%	17
Maryland	\$2,774	11	\$318,600	0.87%	25	\$86,881	3.19%	19
Massachusetts	\$3,511	6	\$338,500	1.04%	21	\$83,915	4.18%	9
Michigan	\$2,145	18	\$132,200	1.62%	8	\$55,244	3.88%	10
Minnesota	\$2,098	19	\$200,400	1.05%	19	\$67,702	3.10%	21
Mississippi	\$508	47	\$98,000	0.52%	43	\$45,925	1.11%	46
Missouri	\$1,265	35	\$139,700	0.91%	24	\$56,517	2.24%	32
Montana	\$1,465	29	\$176,300	0.83%	29	\$52,498	2.79%	24
Nebraska	\$2,164	17	\$123,300	1.76%	5	\$59,730	3.62%	14
Nevada	\$1,749	24	\$207,600	0.84%	28	\$66,086	2.65%	28
New Hampshire	\$4,636	3	\$249,700	1.86%	2	\$73,159	6.34%	2
New Jersey	\$6,579	1	\$348,300	1.89%	1	\$88,343	7.45%	1
New Mexico	\$880	42	\$160,900	0.55%	42	\$52,032	1.69%	39
New York	\$3,755	4	\$306,000	1.23%	17	\$74,777	5.02%	6
North Carolina	\$1,209	36	\$155,500	0.78%	31	\$55,928	2.16%	34
North Dakota	\$1,658	25	\$116,800	1.42%	10	\$62,081	2.67%	27

Ohio	\$1,836	22	\$134,600	1.36%	11	\$58,068	3.16%	20
Oklahoma	\$796	44	\$107,700	0.74%	32	\$52,889	1.51%	44
Oregon	\$2,241	15	\$257,400	0.87%	26	\$62,418	3.59%	16
Pennsylvania	\$2,223	16	\$164,700	1.35%	13	\$61,124	3.64%	13
Rhode Island	\$3,618	5	\$267,100	1.35%	12	\$73,579	4.92%	7
South Carolina	\$689	45	\$137,500	0.50%	45	\$52,001	1.32%	45
South Dakota	\$1,620	27	\$126,200	1.28%	16	\$56,323	2.88%	23
Tennessee	\$933	41	\$137,300	0.68%	38	\$52,201	1.79%	38
Texas	\$2,225	14	\$120,900	1.84%	1	\$61,346	3.63%	12
Utah	\$1,249	32	\$218,700	0.57%	38	\$65,181	1.92%	37
Vermont	\$3,188	8	\$205,400	1.55%	6	\$59,436	5.36%	3
Virginia	\$1,733	23	\$262,100	0.66%	35	\$72,360	2.39%	29
Washington	\$2,475	11	\$300,800	0.82%	24	\$70,427	3.51%	14
West Virginia	\$446	48	\$96,000	0.46%	46	\$44,120	1.01%	48
Wisconsin	\$2,896	9	\$168,800	1.72%	3	\$62,082	4.66%	7
Wyoming	\$883	41	\$172,300	0.51%	42	\$62,037	1.42%	44
District of Columbia**	\$1,790	23	\$450,900	0.40%	48	\$91,777	1.95%	37

Source: U.S. Census Bureau; Tax Foundation calculations

The figures in this table are for property taxes paid by households on owner-occupied housing. As a result, they exclude property taxes paid by businesses, renters, and others. All data come from the 2009 American Community Survey from the U.S. Census Bureau. "Median Property Taxes Paid on Homes" is the median real estate tax paid on owner-occupied housing units for that county. The home value statistic used is the median value of owner-occupied housing units for that county. The income statistic used is the median household income for those households that are owner-occupied housing units.

Calculation of Local Property Tax

Property owners in Douglas County are taxed each year based on mills (see table below) and are assessed through a mill levy. One mill is equivalent to one dollar for every thousand dollars of assessed property value. For 2011, most property owners within the city limits have a mill levy of 123.590 mills.

	<u>Mills</u>
City of Lawrence	26.697
Douglas County	35.748
State of Kansas	1.500
USD #497	<u>59.646</u>
Total	123.590

To calculate your estimated property tax bill, you need to know the approximate appraised value of your property. The total value of the house is then multiplied by 11.5% for residential property, or 25% for commercial/industrial property, to determine the assessed property value. The property tax required on a home that appraised at \$100,000 would be \$1,421.29. [Assessed Value= (\$100,000 x 11.5%) = \$11,500; Property tax due= (\$11,500/1000)*123.59 mills=\$1,421.29].

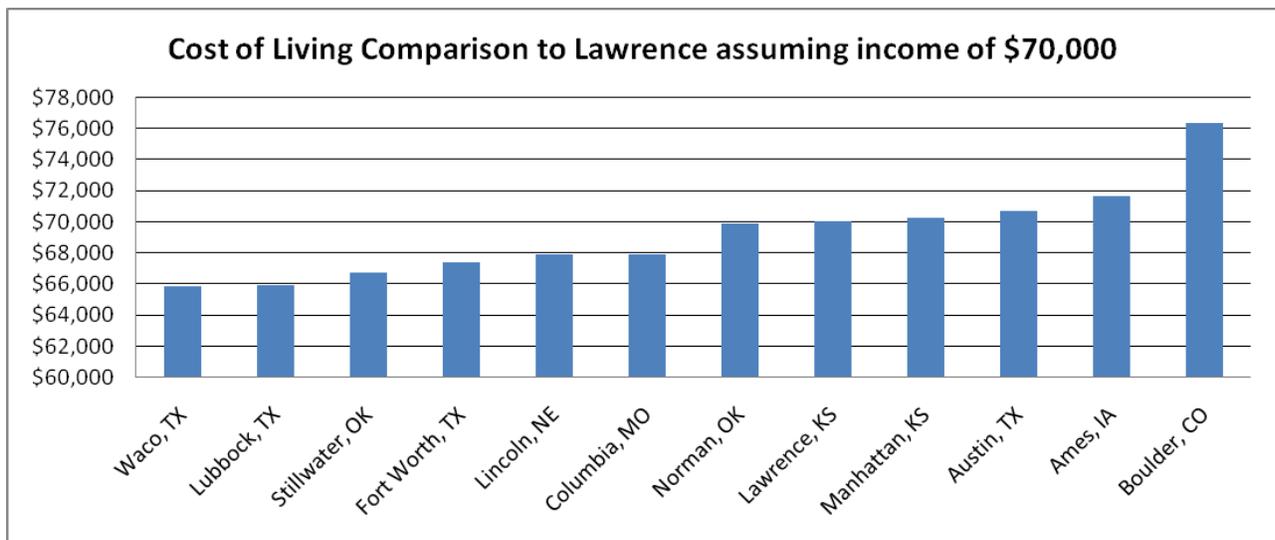
Taxation of Pensions and Social Security

Taxation of pensions is a very important consideration for retirees looking for a tax-friendly state. This is particularly true if you are going to receive a sizable pension. Kansas excludes Social Security benefits from state income taxes for residents with a federal adjusted gross income of \$75,000 or less. Military, civil service, and in-state public pensions are exempt from state income taxes, but out of state pensions are fully-taxed.

Many states exempt some or all federal, state, and local government pensions from state income taxation, including Alabama, Hawaii, Illinois, *Kansas*, Louisiana, Massachusetts, Michigan, Mississippi, New York, and Pennsylvania, plus the aforementioned 7 states that have no state income tax at all. Georgia will gradually phase out taxation of pension and social security income. More than half of all states exempt all or most income from military pensions from state income taxation. Five states allow no exemption for pensions of any kind: California, Connecticut, Nebraska, Rhode Island, and Vermont.

COST OF LIVING

Similar to taxes, the cost of living is an important comparison as retirees are motivated to, maintain their current standard of living. The decision was made to compare Lawrence’s standard of living to other Big XII communities, as retirees may give up their standard of living to enjoy more consistent weather offered by resort communities.



Source: <http://www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx>

The cost of living between the Big XII schools is in a fairly tight range, with Boulder, CO being the outlier which is 10% more expensive to live in than Lawrence.

Analysis

Kansas is not especially attractive when we compare its tax structure to other states. Although *Kiplinger’s* rates Kansas better than both Nebraska and Iowa, which it rates as “not tax friendly” to retirees, Kansas lags behind its other neighbors, Missouri, Colorado, Oklahoma, and Texas, which are rated as tax friendly to retirees. Source: <http://www.taxfoundation.org/taxdata>

APPENDIX G

LEGAL, ADVOCACY AND LAW ENFORCEMENT RESOURCES

Attorneys - Lawrence and Douglas County have a number of experienced attorneys in nearly every area of the law – including Elder Law (e.g. Medicaid planning, estate planning, wills and trusts, powers of attorney, health care directives, age discrimination, elder abuse, Social Security, guardianships). <http://www.dgbar.org/members.php>

The local bar is fortunate to include in its membership two statewide Elder Law pioneers: Molly Wood and Margaret Farley, both of whom lecture and write frequently on issues in this field. E.g. *'The Law of Care – No Matter Where,'* Farley, Monger & Wood, 2010.

Kansas Lawyer Referral Service (800) 928-3111- For those in need of legal assistance, but without local counsel, the Kansas Bar Association provides a free referral service with a modest fee for an initial consultation.

Legal Services – In addition to private practitioners, there are a number of legal services available locally including:

- Douglas County Legal Aid Society
(785)864-5564
This agency provides low fee and no fee legal assistance based on income.
- Kansas Legal Services
<http://www.kansaslegalservices.org/ProgramsForSeniors>
(800) 723-6953
- Senior Citizen Law Project (SCLP) provides services in a wide range of civil legal issues to persons age 60 and older. Its objective is to target vulnerable elderly people who have the greatest social and economic needs. Priorities include assuring that seniors obtain the cash and medical assistance essential to their well being and stopping financial, physical or psychological abuse of elders.
- Elder Law Hotline -(888) 353-5337 - Attorneys answer questions in civil cases for Kansans age 60 or older. Cases may be referred to a local Senior Citizens Law Project attorney or a private attorney through the Elder Law Panel organized cooperatively with the Kansas Bar Association.
- University of Kansas School of Law - Since 1995 the KU Law School has become a leader in Elder Law education and provides courses and clinical experience in issues concerned with elder law.
<http://www.law.ku.edu/academics/elderlaw/overview/index.shtml>.
 - Certificate Program - Students can undertake a degree program with a focused study of elder law or pursue a post-graduate
 - LL.M. in Elder Law A post-graduate degree program is also offered.
<http://www.law.ku.edu/academics/elderlaw/llm/index.shtml>

- Elder Law Externship Clinic <http://www.law.ku.edu/clinics/> - Allows students to work with retirees under the supervision of attorneys from Kansas Legal Services in matters such as income maintenance, access to health care, housing and consumer protection

ADVOCACY

There are a number of groups that advocate on behalf of those of retirement age.

AARP, Douglas County Chapter	785-842-0446
DG Co. Advocacy Council on Aging	785-843-3733
Douglas County Senior Services	785-842-0543
Elder mistreatment hotline	800-922-5330
Healthwise 55 Resource Center	785-354-6787
Independence, Inc	785-841-0333
Jayhawk Area Agency on Aging	800-798-1366
Kansas Advocates for Better Care	785-842-3088
Kansas Department on Aging	800-432-3535
Lawrence-DG Co. Health Dept.	
Project Lively	785-843-3060
Medicaid Fraud Hotline	800-432-3913
Older Women’s League	785-842-3578
Kansas Insurance Consumer Hotline	800-432-2484
National Fraud Information Line	800-876-7060
National Center for Elder Abuse	www.ncea.aoa.gov
Senior Health Insurance Counseling for Kansans	800-860-5260
Social Security Administration	785-843-2254

LAW ENFORCEMENT RESOURCES

Protecting the lives and property of the citizens of Lawrence and Douglas County with superior services is the hallmark of local law enforcement.

Douglas County District Attorney http://www.douglas-county.com/depts/da/da_home.aspx - Responsible for prosecuting criminal cases that occur in Douglas County, both juvenile and adult.

District Attorney Consumer Protection Unit http://www.douglas-county.com/depts/da/da_cpu.aspx?category_id

Lawrence Police Department <http://police.lawrenceks.org/content/lawrence-kansas-police-department-785-830-7400>

- Neighborhood Resource Officers <http://police.lawrenceks.org/content/neighborhood-resource-officers> - Work with citizens, civic groups, schools, and property owners in organizing and evaluating effective crime prevention programs. Responsible for

ongoing issues and concerns in a neighborhood that. Interact with the citizens of Lawrence through a variety of programs including:

- Neighborhood Watch Programs
- Residential Safety
- Personal/ Business Crime Prevention
- Neighborhood Association meetings
- Crime Information Bulletins/Alerts
- Handouts and Information Distribution
- Bank and Business Security Presentations
- Police Academy Recruiting Efforts
- Recruitment for Citizens Academy
- Internet Safety Programs
- Health Fairs
- McGruff appearances/Officer Friendly
- Department tours for Boy/Girl Scouts and other civic groups
- Attendance at City Commission Meetings

- Lawrence Crime Statistics - <http://police.lawrenceks.org/content/crime-statistics>

[University of Kansas Office of Public Safety](http://www2.ku.edu/~kucops/) - <http://www2.ku.edu/~kucops/>

[Haskell Indian Nations University](#) – Safety Office, Winnemucca Hall, (785) 832-6608

[Baldwin City Police Department](http://www.baldwincity.org/cityhall/policedepartment/) - <http://www.baldwincity.org/cityhall/policedepartment/>

[Eudora Police Department](http://www.cityofeudoraks.gov/index.aspx?nid=77) - <http://www.cityofeudoraks.gov/index.aspx?nid=77>

[Douglas County Sheriff's Office](http://www.dgso.org/web/index.php) - <http://www.dgso.org/web/index.php>

[Kansas Attorney General](http://ag.ks.gov/) - <http://ag.ks.gov/> (785) 296-2215

APPENDIX H

TRANSPORTATION RESOURCES AND SERVICES

Centre Area Transportation Authority CATABUS service in State College, PA.

<http://www.catabus.com/>

- CATABUS service includes two groups of routes: The Community Service (formerly Centre Line) and the Campus Service bus systems. Community Service (formerly Centre Line) consists of 17 different community bus routes, which provide service between Downtown State College, the Penn State Campus, the borough of Bellefonte, the village of Pleasant Gap, suburban shopping centers, apartment complexes, residential areas, governmental offices, and many other special points of interest. The Campus Service consists of four integrated routes (LOOP and LINK) that provide fare-free campus/downtown circulator and cross-campus shuttle service.
- CATA COMMUTE is a family of CATA services that includes RideShare, Vanpool, Guaranteed Ride Home, and Park & Ride programs. These programs are designed to assist long distance commuters in finding a shared ride with someone who travels at the same time and to a relatively similar destination. The Guaranteed Ride Home (GRH) program provides an emergency ride home for those in rideshare arrangements when the need arises, taking the fear out of being stranded. The Park & Ride program provides commuter parking for downtown employees on the east side of Penn State campus, with fare-free bus service to the downtown area.
- CATARIDE (formerly Centre Ride) provides curb-to-curb transportation for senior citizens and people whose disabilities prevent their use of the CATABUS buses. CATARIDE is open to anyone, but only those age 65 or over or those eligible for paratransit under the Americans with Disability Act (ADA) may use CATARIDE at reduced fares. Both senior citizens and people with disabilities who wish to utilize CATARIDE at reduced rates must complete an application, which if approved, will result in the issuing of a CATARIDE photo identification card provided at either CATA office.

Local Public Transportation Agencies

Operator	Contact Information	Fleet Size* Service Area	Service Hours	Service Days	Clientele
Bert Nash	www.BertNash.org 785-943-9192	1 Lawrence City limits	9 a.m. – 7 p.m.	Mon-Fri	Elderly, Disabled
Cottonwood, Inc.	www.cwood.org 785-842-0550	3 Douglas County	7 am – 10 pm	Mon-Sun	Disabled
Douglas Cty. Sr. Services	www.dgcoseniorservices.org 785-842-0543	4 Lawrence City limited Douglas County when possible	8 a.m. – 3 p.m.	Mon-Thu (Fri - medical only)	Elderly
Independence, Inc.	www.independenceinc.org 785-843-5576	5 Douglas County KC Metro	8 a.m. – 5 p.m.	Mon-Fri	Elderly, Disabled, General Public
Johnson County. Transit	www.thejo.com 913-782-2210	4 Johnson & Douglas counties	6 a.m. – 11 p.m.	Mon-Fri	General Public
KU on Wheels Fixed Route	www.kuonwheels.ku.edu 785-842-7275	43 Lawrence City limits	7 a.m. – 6 p.m.	Mon-Fri (When classes in session)	General Public
KU on Wheels Jay Lift	http://www.kuonwheels.ku.edu/~kuwheels/k/jaylift.shtml 785-842-7275	5 Lawrence City limits	7 a.m. – 6 p.m.	Mon-Fri (When classes in session)	General Public**
LHA Babcock Bus	www.ldcha.org 785-842-1533	1 Lawrence City limits	8 a.m. – 5 p.m.	Mon-Thu	Elderly, Disabled Individuals receiving housing assistance
Lawrence Transit – The T Fixed Route	www.lawrencetransit.org 785-832-3465	10 Lawrence City limits	6 a.m. – 8 p.m.	Mon-Sat	General Public
Lawrence Transit – T-Lift	http://www.lawrenceks.org/transit/tlift 785-832-3465	11 Lawrence City limits	6 a.m. – 8 p.m.	Mon-Sat	General Public**

* Fleet size is measured by the number of vehicles in maximum revenue hour service for 2010

**Certification required

Local Private Transportation

Taxi

- Ground Transportation Inc. (GTI) www.GTILawrence.com 785-865-2872 or 785-842-TAXI
- Safeway Transportation Corp. (Jayhawk Taxi), 785-842-8294
- Recent article on local taxi service:
<http://www2.ljworld.com/news/2012/jan/29/taxi-driver-gets-glimpse-many-walks-life/>

Car Rental

- Avis, 1216 E. 23rd, 785-749-1464
- Budget, 711 W. 23rd St., 785-371-4808
- C & G Auto Sales & Rentals (used), 308 E. 23rd, 785-749-1904
- Enterprise, 2957 Four Wheel Dr., 785-842-8040
- Hertz , 1120 E. 23rd St. Call: 785-842-6297
- Laird Noller Automotive Leasing, 23rd & Alabama St. Call: 785-843-3500
- Premier Auto Co. 785-841-6200
- Hertz on Demand at KU - <http://parking.ku.edu/hertzondemand> - Not restricted to KU - Having a car only when and where it is needed one - zero membership fees - four Hertz cars parked at KU: Two at Kansas Union (Lot 16), and two on Daisy Hill at Lewis Hall (Lot 102) - 24/7 Vehicle Access - \$8 @Hour & Daily Rates Available - Gas & Insurance - 180 Miles per 24-hour period¹ - 24/7 Roadside Assistance - GPS, Bluetooth® & iPod Connectivity - In Car 24 Hour Member Care - 180 miles included per 24 hour period, additional mileage \$0.45
- Car rental by the hour has been pioneered by Zipcar-<http://www.zipcar.com/> Zipcar operates at UMKC. <http://www.zipcar.com/umkc/>

Shuttle & Limo Service

- Affordable Limo - Door-to-door, 24 hour KCI transportation service at an affordable rate. 785-841-0463, 1-800-737-9319
- GTI Ground Transportation, Inc., 785-842-TAXI, 1-888-467-3729, www.gtilawrence.com
- KCI Roadrunner - Kansas City International Airport; Shuttle-Charter Service. Pick up from the Holiday Inn., 1-800-747-2525, www.kciroadrunner.com
- Midwest Transportation Corporation - Airport transportation 24 hours a day, door-to-door. Six-, eight- and 10-passenger limos available and a 20-passenger mini-bus., 785-865-2872, 1-888-467-3729
- SDM Transportation- Providing airport shuttle and private charter services in the Lawrence, Kansas City and Topeka area.,785-979-2428, www.sdmtransportationks.com

Airplane Rental & Charter

- Hetrick Air Service, Inc. <http://hetrickairservices.com/cgi-bin/p/w66p-custom.cgi?d=hetrick-air-services-inc&id=485>

AREA TRANSPORTATION DIRECTORY

Lawrence, Douglas County & Surrounding Area

A Helping Hand Home Health	785-856-0192
A&A Specialized Transportation	785-233-8212
American Cancer Society.....	785-283-4422
Assisted Services.....	785-273-4730
Auburn Senior Center	785-256-2917
Capitol City Taxi	785-267-3777
DCSS Transportation	

Baldwin City	785-594-2411
..... or	785-594-2904
Eudora	785-842-0543
Lawrence	785-843-5576
Lecompton	785-842-0543
East Topeka Senior Center.....	785-232-7765
Elite Private Care, Inc.....	785-817-9489
Faith Transportation, Inc	913-599-7579
First Class Transportation	785-266-1331
Franklin County Council on Aging	785-242-7440
Independence, Inc., Transportation.....	785-843-5576
Jefferson Co. Service Organization.....	913-863-2637
Lawrence Transit System T-Lift	785-312-7054
LULAC Senior Center	785-234-5809
Monarch Transportation Services.....	785-266-0017
Ottawa Retirement Village	785-242-5399
Papan's Landing (North Topeka)	785-232-1968
Rossville Senior Center	785-584-6364
Silver Lake Senior Center.....	785-582-5371
St. Francis Health Center	785-295-8008
Topeka Transit Bus Service.....	785-354-9571
VA Volunteer Transportation	785-350-3111
Yellow Cab Custom Transportation	785-357-4444

TO AND FROM LAWRENCE –

Lawrence is located on Interstate 70, thirty minutes West of Kansas City, and twenty minutes East of Topeka. Kansas City International Airport (MCI), just 45 minutes northeast, is serviced by most major airlines. <http://visitlawrence.com/travel>

Automobile

From	Miles	Drive Time
<u>Major U.S. Cities</u>		
Atlanta	876	13:35 hours
Boston	1,507	22:15 hours
Chicago	541	9:45 hours
Dallas	481	8:45 hours
Des Moines	247	3:50 hours
Kansas City	40	0:45 hours
Los Angeles	1,551	28:30 hours
Minneapolis	489	7:15 hours
St. Louis	291	5:30 hours
<u>Other Kansas Cities</u>		
Arkansas City	225	4:00 hours
Dodge City	302	5:30 hours

Emporia	65	1:15 hours
Goodland	368	6:45 hours
Topeka	21	0:30 hours
Wichita	148	2:45 hours

Bus

Greyhound, 1401 W. 6th St. Call: 785-843-5622
<https://webstore.trailways.com/locations.asp?state=KS>

Rail

Amtrak Passenger Service, Location: 413 E. 7th St. Call: 1-800-872-7245 www.amtrak.com

Air

Kansas City International Airport (MCI) <http://www.flykci.com/> – An easy 45 minutes away, is serviced by most major airlines:

[American Airlines](#)
[Continental Airlines](#)
[Delta Air Lines/Northwest Airlines](#)
[Frontier Airlines/Midwest Airlines](#)
[Southwest Airlines](#)
[United Airlines](#)

Lawrence Municipal Airport <http://lawrenceks.org/airport> - Equipped for corporate jets with two 5,000-foot lighted runways and two 3,500-foot runways as well as an instrument landing system. 1-888-785-8420

Some Other Resources

- KU Transportation Research Institute <http://www.kutri.ku.edu/> - The institute has a staff of 100. One of its three areas of primary focus is "improving safety for inattentive and aging driver populations." Bob Honea, PhD, Director, bobh253@ku.edu 785-864-1828
- KU Transportation Center (KUTC) <http://www2.ku.edu/~kutc/cgi-bin/index.php> - KUTC is a multi-disciplinary center started in 1977 with several research and technology- transfer programs. Patricia Weaver's, Executive Director of KUTC, research interests include transportation for elderly and disabled, transit demand analysis for rural and small urban communities, GIS and other computer applications for transit, and bicycle/pedestrian facility planning. Pat Weaver weaver@ku.edu 785-864-5858.
 - KBIKES <http://www2.ku.edu/~kutc/cgi-bin/kbikes/index.php> - The mission of the Kansas Bicycle/Pedestrian Education, Safety and Technical Services Program (KBIKES) is to serve as a technical and educational resource to local agencies involved in improving bicycle and pedestrian facilities in their communities.
- Kansas Department of Transportation <http://www.ksdot.org/> -

- KDOT Intra city transportation survey
<http://heartlandmarketresearch.com/surveys/kdotebr.htm>
- U.S. Department of Transportation <http://www.dot.gov/>
- National Center on Senior Transportation
- http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_about seeks to increase transportation options for older adults and enhance their ability to live more independently within their communities throughout the United States.
- MIT AgeLab <http://agelab.mit.edu/transportation-community> Transportation is critical to everyday life. More than simply getting from point A to point B, transportation is the key to independence, freedom and meaningful engagement for older people. Sponsored by the US Department of Transportation [New England University Transportation Center](#), the insurance industry, Santos Family Foundation, the automobile industry, pharmaceutical manufacturers and selected governments around the world, AgeLab's research addresses transportation safety, impact of health, wellness and medication use on operator performance, personal transportation choices, future travel demand, the promise and trade-offs of new technologies in the automobile, vehicle services and design, and mobility alternatives in the context of livable communities in the United States and around the world.
- Report on Identification of Local Matching Fund Requirements
[http://www.trb.org/Publications/Blurbs/Identification of Local Matching Fund Requirements 165476.aspx](http://www.trb.org/Publications/Blurbs/Identification_of_Local_Matching_Fund_Requirements_165476.aspx)
- ITNAmerica <http://www.itnamerica.org/content/OurVision.php> Supports sustainable, community-based transportation services for seniors throughout the world by building a senior transportation network through research, policy analysis and education, and by promoting lifelong safety and mobility.

APPENDIX I **EMPLOYMENT RESOURCES**

Private Employment Services

Adecco is associated with Adecco USA and its services include temporary and contract staffing, permanent recruiting, and managed services. Adecco operates in the following specialty areas: accounting, administrative/ clerical, creative, engineering/technical, finance, information technology, legal, medical/science, office, and transportation (www.adeccousa.com). According to the local owner of Adecco, the Lawrence Adecco office is involved with Adecco USA's Renaissance Program, which was established many years ago by the company to attract retirees to the temporary workforce because of a need for their skills and experience. The Renaissance Program also offers complimentary career coaching, resume writing tips, interview and skills training, flexible work arrangements, and benefits. The program also offers a one-year AARP membership.

Manpower, another employment contractor in Lawrence (<http://www.indeed.com/q-Manpower-L-Lawrence,-KS-jobs.html>), is also associated with the national company, Manpower, and provides temporary and contract staffing, as well as other employment services, including permanent placement and "temp-to-hire" positions.

Excel Personnel Services appears to be a local service for Allied Staffing, which helps place people in jobs in Kansas City (<http://excel-personnel.com/>).

Express Employment professionals (<http://lawrenceks.expresspros.com/>) is a Lawrence employment service, and the owner indicates that only about 5% of the applicants he sees are retirees. He also said that he doesn't seem to have a good placement rate for retirees, as the younger candidates tend to get the jobs, especially full-time positions.

Sedona Staffing is a local franchise of an Illinois company. All applications are received via www.sedonacompass.com. The local office indicates that they only interview applicants if there is a position available, so they don't know how many of those applicants are retirees, although they have placed 2-3 retiree applicants in the past 4-5 months.

Lastly, there is also a Kelly Services, Inc., (www.kellyservices.com/web/global/services) in Topeka, which services the Lawrence area.

Other employment assistance and job-search resources

Heartland Works (www.heartlandworks.org) is a private company in Lawrence that partners with the Kansas Department of Commerce to manage the Lawrence Workforce Center (www.workforcecenters.com/lawrence/) . The Lawrence Workforce Center provides a single point of entry to a network of employment, training, and educational programs and employers in Douglas County. The center also helps employers find skilled workers. Through the center, both employers and individuals looking for work can access the KANSASWORKS program (www.kansasworks.com/ada/) , which is an online resource administered by the State for jobs.

Douglas County Senior Services, Inc. (DCSS) provides many educational, recreational, and other opportunities to help older residents in Douglas County remain active and independent in their homes and communities (<http://www.dgcoseniorservices.org/>). DCSS has also sponsored an annual job fair in the Fall for the past four years, at the request of seniors, with approximately 100 seniors attending each year. The vendors are local, including health services providers, grocery stores, Walmart, KU, and temp agencies. Most of the seniors attending the job fair have been residents of Lawrence for a long time, but some are new residents. Some of the new seniors have expressed disappointment, according to the DCSS, that there are not more challenging, senior-friendly employment opportunities. DCSS agrees that there simply aren't enough jobs in Lawrence, and for the jobs that do exist, there is competition from college students. To help seniors have a more competitive edge, however, DCSS sponsors workshops to help seniors with resume building and other job-seeking skills.

SER (Serve, Education and Retraining) Corporation operates to provide job readiness skills for hard-to-serve populations. The Lawrence area is serviced by an office in Kansas City, KS, although there doesn't appear to be much of an emphasis on retirees (www.sercorp.com).

There are numerous online resources available to seniors and retirees seeking employment. At www.retirementjobs.com , for instance, a search for "jobs for seniors in [zip code]" produces a few openings for people over 50 in Lawrence in a wide variety of areas, such as marketing, banking, college advising, wealth management, education, healthcare, and customer service. A search on www.aarp.org/work/working-after-retirement/ results in 452 featured jobs within 25 miles of Lawrence, Kansas, but the majority of the positions available appear to be in Johnson County, Topeka, or are nationwide-type positions, i.e. trucking, sales, etc. Other online resources include, www.seniors4hire.org, www.workforce50.com, and www.retiredbrains.com, just to name a few. These resources, however, are available to anyone wherever they live, and are not specific to Lawrence.

Although not a direct employment service, human resource managers of many local employers, as well as Adecco and other employment contractors, are associated as the Society of Human Resources Managers of Lawrence (SHRM) and meet regularly to share employment information (www.jayhawkshrm.org). SHRM graciously conducted a very simple, informal survey of the approximately 16 representatives attending their January 2012 meeting for this subcommittee. The results, along with information derived from direct conversations with the local, above-mentioned employment services, follow:

- It is fairly evenly divided as to whether these employers/employment contractors see many retirees seeking employment in Lawrence. Approximately one third said they rarely see retirees looking for jobs, a third said they do see retirees seeking employment, and approximately one third said they see them occasionally
- Of those retirees they see looking for jobs, most want part-time, temporary (seasonal), or special project positions. Some want to be consultants within a field they have worked in previously, and there is interest in a variety of areas, such as maintenance and clerical to customer service and sales. Most want health benefits and flexibility.
- Nearly all of these organizations agree that 1) the retirees they see who are seeking employment already reside in Lawrence, and 2) that there is a limited number of part-time and temporary jobs available in Lawrence with competition from college students. Additionally, many of these part-time and temporary jobs involve low pay,

rotating shifts, use of computers, ability to lift, and physical labor for eight hours a day.

The following are the questions and responses from the informal feedback from these SHRM representatives:

- Do you see many retirees seeking employment in Lawrence?
 - No. I am a small employer, though.
 - Yes.
 - Only for part-time or temp positions (seasonal)
 - Only interest comes from retirees from previous employees who come to do a "special" project.
 - No.
 - A few.
 - Occasional – not many. Recently with a part-time assistant position, we had a few.
 - Quite a few, yes. Although many seem to be "involuntary retirees."
 - I think of retirees as 65 yrs +. I see several individuals in their 50's, mainly males seeking employment in production.
 - We don't see many applications; a few when there is a part-time job.
 - Yes. Mainly part-time temp jobs.
 - My employer sees a fair amount of retirees looking for work.
 - Not at current employer.
 - Yes a fairly good number.

- If so, what types of jobs do they seem to be most interested in and, more importantly, does Lawrence have many opportunities to offer them?
 - Average opportunities are offered in Lawrence. They need work to supplement their retirement incomes due to taking on unexpected responsibility (grandkids) or their retirement savings not keeping up with expenses (healthcare).
 - General clerical, customer service. Lawrence fluctuates on opportunities like this.
 - Inventory, training.
 - Part-time with benefits (health insurance).
 - Our experience lately: PT Audit position, PT Teller (15 hours every other week), jobs with flexibility.
 - Generally entry level, customer-service related work. Just something to make them feel useful and contribute somewhere. I don't believe there are enough available opportunities.
 - Production positions. Sales.
 - Part-time job with flexibility.
 - Temporary, part-time, seasonal. Limited number of jobs to offer.
 - Usually part-time, days, light filing or maintenance. Some want to be consultants within a field they have worked in previously. Seasonal, temporary.

- Short-term/seasonal or part-time. Temporary work.
- Also, do the majority of retiree applicants already live in Lawrence or are they looking to move here?
 - Not sure.
 - Already living here.
 - Reside in Lawrence.
 - Previous employees.
 - Live here. Already retired.
 - Live here.
 - Already here.
 - Majority already live here.
 - Already live here is what I've seen.
 - Live in Lawrence and surrounding areas.
 - Already living here or in surrounding area (Tonganoxie, Ottawa, Perry)
 - Most are from in and around the Lawrence area.
- If you don't see many retiree applicants, why do you think that is, e.g. lack of need for employment income, previous attempts made with no results, and/or jobs secured through other resources?
 - I just don't see Lawrence as a "Retiree Destination" due to college students and with a colder climate in Lawrence.
 - Very few temp/PT positions available.
 - Work is rotating shifts and requires ability to lift and use computers.
 - No need.
 - Pay would be low for part-time openings. Flexibility is not very easy for us to provide.
 - Lack of need for income, as well as, lack of interest in the work we would generally have available.
 - Not interested in general labor type positions. Sales opportunities are usually outside of Kansas.
 - We hope to get more – not sure why we don't get them. We advertise online and in local paper.
 - Income requirements restrictions due to retirement.
 - In college town competition with college students for jobs that are part-time.
 - Lack of retirees already in community.
 - Limited number of jobs based on number see hiring them.
 - Income restrictions.
 - Competition with college students.
 - Positions are extremely physical, manual labor for 8 hours a day.
- Do you have any other information you think would be relevant to attracting retirees to Lawrence with employment opportunities?
 - Perhaps. Medicare/Medicare Supplement/Long-Term Care plans for seniors/retirees.

- Remove the perception this is a college town.
- Flexible jobs with decent pay. Meaningful part-time positions with flexibility.
- Flexibility.
- More consultative jobs that are part-time being offered.
- Work-from-home jobs that offer flexible hours.
- More things for retirees to do in the community (things that appeal to their age group).
- Some have unrealistic expectations. Like, they want responsibility, but not the stress and hours that go with those types of jobs.
- In general, Lawrence needs a wider variety of jobs to meet the needs of the entire community. For retirees, specifically, part-time opportunities will be most helpful.

Employment Rates in Douglas County

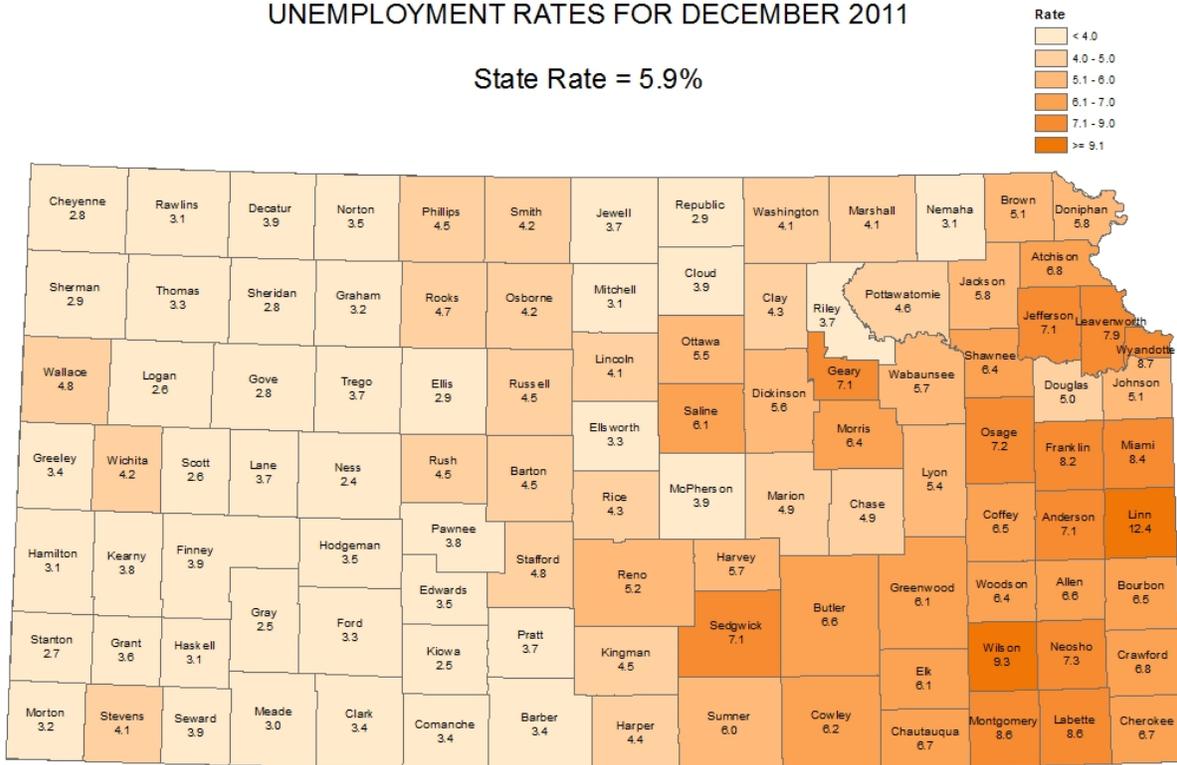
The following chart contains information obtained from <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml> and contains unemployment rate data for Douglas County from the 2010 census:

Subject	Douglas County, Kansas							
	Total		In labor force		Employed		Unemployment rate	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 16 years and over	91,806	+/-430	69.5%	+/-2.8	64.4%	+/-2.9	7.1%	+/-1.7
AGE								
16 to 19 years	10,836	+/-1,915	40.2%	+/-9.0	28.9%	+/-7.6	28.1%	+/-9.3
20 to 24 years	19,527	+/-2,369	69.9%	+/-5.6	65.4%	+/-5.7	6.2%	+/-2.9
25 to 44 years	28,441	+/-867	87.4%	+/-3.4	83.6%	+/-3.7	4.3%	+/-2.4
45 to 54 years	12,476	+/-636	87.7%	+/-5.2	80.4%	+/-6.9	8.3%	+/-4.6
55 to 64 years	10,589	+/-490	76.1%	+/-6.7	71.5%	+/-6.8	6.1%	+/-4.0
65 to 74 years	5,287	+/-469	32.4%	+/-9.3	32.4%	+/-9.3	0.0%	+/-8.0
75 years and over	4,650	+/-349	3.8%	+/-3.7	3.8%	+/-3.7	0.0%	+/-46.5

This data indicates that the unemployment rate in Douglas County was estimated to be 7.1% in 2010, but the unemployment rate for individuals over 65 years of age was 0.0%, which is clearly an unfounded statistic. The Kansas Department of Labor indicates the current unemployment rate in Douglas County is down to 5.0% (www.dol.ks.gov) The following map compares the unemployment rate in Douglas County with other counties' rates in Kansas. Douglas County has a lower unemployment rate than other central/eastern, and more populated, Kansas counties, including Johnson County (5.1%), Shawnee County (6.4%), and Sedgwick County (7.1%), but has a higher rate than Riley County (3.7%).

UNEMPLOYMENT RATES FOR DECEMBER 2011

State Rate = 5.9%



Source: Kansas Department of Labor, Labor Market Information Services

The top five “best places to retire in 2012” appear to be Flagstaff, AZ, Boone, NC, Traverse City, MI, Walnut Creek, CA, and Ithaca, NY (<http://money.usnews.com/money/retirement>). The primary reasons given for retirees being attracted to these five cities include pleasant year-round weather, affordable housing and transportation, with plenty of interesting things to do. Employment/unemployment isn’t mentioned as an attractive feature in these cities. However, the sixth best place to retire in 2012 appears to be Lincoln, NE, and the motivating factor noted is a “place to launch a second career.” It’s noted that Lincoln (a university town) had an “unemployment rate of just 3.5% in 2010, among the lowest in the country.” Perhaps most importantly, it is noted that, “the city has added more than 15,000 jobs since 2000, many of which are in fields known to hire older workers, including government, higher education, and healthcare.”

Unemployment rates in the states where the top five “best places to retire in 2012” are located were estimated in the 2010 census as follows:

State	Total population	55-64	65-74	75 and older
Arizona	9.3%	7.0%	7.2%	9.4%
North Carolina	10.1%	7.2%	6.8%	4.5%
Michigan	13%	9.5%	8.5%	7.0%

California	10.5%	8.1%	7.8%	6.9%
New York	8.3%	6.0%	6.3%	5.6%

Current Douglas County unemployment rates are lower than any of the places listed above, with the exception of Lincoln, NE, which has the lowest unemployment rate of the top six most attractive retirement communities and has added many jobs in the last 10 years. What this may indicate is that many retirees are not selecting a place to retire primarily based weather anymore. For those retirees interested in working or launching a second career, Douglas County may have an advantage, as long as there are jobs to be had, such as the case of Lincoln, NE.

APPENDIX J

SELF EMPLOYMENT RESOURCES

Local Resources

In addition to the many local trade and civic groups that provide support and networking opportunities for local business owners, Lawrence and Douglas County also have the following organizations actively involved in aiding the entrepreneur:

KU Entrepreneurship Programs - <http://www.business.ku.edu/research/entrepreneurship/>:

The KU Center for Entrepreneurship, housed at the School of Business, was established in order to develop an entrepreneurial mindset among all KU students and faculty. Specifically, developing the knowledge and clinical capabilities necessary to create and grow products and services that add social and economic value to society. To accomplish this objective, the KU Center for Entrepreneurship focuses on education, research and outreach programs to provide experiential learning opportunities. Contact information: Summerfield Hall, 1300 Sunnyside, Lawrence, KS 66045, (785) 864-7583, Wallace W. Meyer Jr., Director, smeyerjr@ku.edu

KU School of Business Certificate of Entrepreneurship, <http://web.ku.edu/~entrcert/myssi/> - A series of four courses designed to help the non-business major finance, plan and launch his or her own business. Designed for students at KU, it is also open to others. Taken for credit, it leads to a Certificate of Entrepreneurship. However, with the permission of the instructor, it is possible to audit one or all of the courses on a non-credit basis. The curriculum is experiential with each student learning the process to create and grow a new business and then applying that process to the production of a comprehensive business plan for his or her own business. Non-traditional students work with a faculty member at the KU Center of Entrepreneurship.

Jayhawk Consulting, <http://web.ku.edu/~jhwkcnst/myssi/> - As part of the KU Entrepreneurship Works for Kansas initiative, this program uses top-tier students, mostly at the masters level, to solve business and organizational problems for both small and large companies. Typical assignments have included: industry analysis, market sizing, competitive analysis, business feasibility studies, resources required for successful entry, business plan development, roadmap for creation and entry and growth, management consulting, market research, primary customer research, modeling, marketing strategies, positioning and pricing and product development, sales strategies, distribution channels and promotions, operation analysis, cost containment, productivity programs, financial strategies, and capital acquisition. Faculty members oversee the student consulting projects. There are no set costs for the program which relies instead on voluntary, self-determined contributions to the endowment fund at the Business School.

RedTire Program http://www.business.ku.edu/research/entrepreneurship/rt_function/ - A program to help sustain the economic and cultural wellbeing of smaller Kansas communities by facilitating the transfer of ownership of pharmacies, health practices, and family-owned farms from retiring/outgoing owners to University of Kansas and Kansas State University graduates who possess the expertise and energy to manage and grow those businesses for years to come.

KU Small Business Development Center <http://www.kusbdc.net/> - Assists with the growth of Kansas small businesses by providing low-cost and no-cost training seminars, and no-cost, one-to-one counseling services. Located at 646 Vermont, Suite 200 with the Lawrence Chamber of Commerce in downtown Lawrence, Kansas, KU-KSBDC is a partnership program between the U.S. Small Business Administration (SBA), the Kansas Department of Commerce (KDOC), the University of Kansas School of Business, and the Lawrence Chamber of Commerce. See its 2010 report at <http://www.business.ku.edu/research/developmentcenter/> Contact information: (785) 843-8844, (785) 843-8878, willkatz@ku.edu, maggie32@ku.edu

Traditional Financial Institutions - Lawrence is home to an abundance of traditional financial institutions:

Baldwin State Bank	Mainstreet Credit Union
Bank of America	Meritrust Credit Union
Capital Federal Savings	Mid-America Bank
Central National Bank	Midwest Regional Credit Union
Commerce Bank	Mutual Savings Association
Emprise Bank	Peoples Bank
Intrust Bank	Sunflower Bank
Kansas City Metropolitan Credit Union	U.S. Bank
Kaw Valley State Bank	UMB Bank
KU Credit Union	University National Bank
Landmark National Bank	Wakarusa Valley Credit Union
Lawrence Bank	

City of Lawrence [http://www.lawrenceks.org/economic development](http://www.lawrenceks.org/economic%20development) - Helps existing businesses grow within our local community, which is a primary objective of the City's economic development efforts. Those efforts require advance planning that takes into consideration the lifestyle and needs of the community while sustaining an environment that encourages the business investment that fuels our tax base and funds many of the services citizens now enjoy. The City offers a variety of programs including loans, grants, bonds, infrastructure improvements, tax abatements, tax increment financing, and transportation districts. For more information, see http://www.lawrenceks.org/city_code/system/files/chapter01.pdf. For questions regarding City Policy, Procedures, or Incentives, please contact: Britt Crum-Cano, Economic Development Coordinator bcano@lawrenceks.org or (785)-832-3472

Lawrence/Douglas County Chamber of Commerce <http://www.lawrencekansaseconomicdevelopment.com/> - The lead agency for business development locally.

Downtown Lawrence Inc. <http://www.downtownlawrence.com/> - A key player in keeping the center of Lawrence a vibrant and prosperous home to eclectic shops, unique restaurants, and entertainment venues.

City of Eudora <http://www.cityofeudoraks.gov/index.aspx?nid=101>
Eudora Chamber of commerce: <http://www.cityofeudoraks.gov/index.aspx?nid=102>

Baldwin City <http://baldwincity.org/business/facts/>
Baldwin City Chamber of Commerce <http://baldwincitychamber.com/>

Lecompton, KS : <http://lecompton.org/>
Douglas County Economic Development
<http://www.lawrencechamber.com/cwt/external/wcpages/economic/>

Lawrence Douglas County Bioscience Authority <http://btbcku.com/about/vested-partners/> -A not-for-profit 501(c)(6) organization funded by capital contributions from the City of Lawrence, Douglas County, and KU. It represents a unique partnership between local and state entities united to expand the local economy by promoting the local bioscience and technology industries. The center combines three fundamental resources necessary to successfully grow startup companies and collaborations.

- A modern state-of-the-art wet lab facility comprised of wet lab, dry lab, and office space, offering superior amenities.
- Access to University of Kansas resources and research expertise.
- Capital raising and consulting services from successful, experienced incubator staff.

Bioscience and Technology Business Center (BTBC) <http://btbcku.com/> is owned by the Lawrence Douglas County Bioscience Authority and managed by the Lawrence Regional Technology Center www.lrtc.biz. The BTBC became a reality as a result of a unique partnership and collaboration among the LDCBA, the City of Lawrence, Douglas County, the Kansas Bioscience Authority (KBA), the University of Kansas (KU), the KU Endowment Association(KUEA) and the Lawrence Chamber of Commerce.

Black Hills Energy <http://www.blackhillscorp.com/econdev.htm> - Includes a group of professionals to work on local economic development opportunities.

Westar Energy <http://www.westarenergy.com/> - Provides confidential site selection assistance, energy studies with cost comparisons, and assists in making contacts with local chambers of commerce, state economic development organizations, transportation companies and others.

Regional Resources

Kansas City Area Development Council <http://www.thinkkc.com/AboutKCADC/AboutKCADC.php>
- A private non-profit organization charged with representing the economic interests of the entire two-state, 18-county region of Greater Kansas City (including Lawrence and Douglas County, Kansas). The council facilitates final negotiations between companies and the communities they select for their operations. Over the past 30 years, KCADC has worked to bring more than 500 companies to an area which includes urban, suburban, and rural operating environments. It provides:

- One-stop, confidential business development services.
- More than 60 years of combined economic development experience.
- Extensive site and building inventory information.
- In-depth research and statistical analysis of the Greater Kansas City area.
- Special reports detailing the region's competitive advantages.

Kansas Association of Certified Development Companies www.kacdc.com – Promotes the development of small-business concerns through its support of local Certified Development Companies (CDCs). Kansas CDCs assist businesses by developing loan packages that often contain more than one source of project funding (including federal and state government sources), thus providing the small-business customer with the best combination of rates and terms possible.

Kansas Association of Community College Trustees www.kacct.org – The KACCT is the organizational body for the trustees of the state’s 19 community colleges. These colleges provide many assets to communities and locally driven economic development endeavors through workforce development programs and apprenticeships. A number of colleges leverage resources with other state resource partners, including the Kansas Department of Commerce and the Kansas Small Business Development Center.

Kansas Regional Foundations <http://www.ksrevenue.org/taxcredits-RegionalFoundation.html>
Kansas Regional Foundations are certified by the Secretary of the Kansas Department of Commerce to receive Rural Business Development Tax Credits. All 105 counties are covered by one of these foundations. Tax credits are offered to the foundations for use in raising capital for local economic development initiatives.

State Resources

The First Stop Clearinghouse <http://www.networkkansas.com/> at the Kansas Center for Entrepreneurship (d/b/a NetWork Kansas) - A link between business owners and resources available through state government and a central point of contact to streamline the business startup process. A NetWork Kansas referral coordinator will connect you with resources within the state that are involved in all aspects of starting a business, including legal structure, employment, taxes, licensing and some federal requirements.

Kansas Dept of Commerce <http://www.kansascommerce.com/>:

Business development <http://www.kansascommerce.com/index.aspx?nid=90> - Offers a diverse portfolio of financial incentives for businesses looking to locate or expand in Kansas. Programs include job creation tax credits, investment tax credits, sales tax project exemptions and revolving loan funds for local infrastructure projects, as well as forgivable and interest-bearing loans for certain types of new and existing businesses. Financial incentives include the following:

- Community Development Block Grant (CDBG) Economic Development Funds.
- Certified Development Companies.
- Energy Incentives.
- High Performance Incentive Program (HPIP).
- Investments in Major Projects and Comprehensive Training (IMPACT).
- Kansas Economic Opportunity Initiatives Fund (KEOIF).
- Kansas Enterprise Zone.
- Kansas Industrial Retraining (KIR).
- Kansas Industrial Training (KIT).
- Promoting Employment Across Kansas (PEAK) Program.
- Private Activity Bonds.

- Property Tax Abatement Assistance.
- STAR Bonds.
- State Small Business Credit Initiative.
- Work Opportunity Tax Credit.

Taxes and Incentives <http://www.kansascommerce.com/index.aspx?NID=447>– A summary of taxes and incentives for business development in Kansas.

Minority and Women Business <http://ks-kdoc.civicplus.com/index.aspx?NID=231> – Promotes business development with a focus on minority- and women-owned businesses. Information and referrals are provided in the areas of procurement, contracting and subcontracting, financing and business management. The office also partners with other business advocates to sponsor business education workshops and seminars. Program services are free.

Business Recruitment <http://www.thinkbigks.com/>

Kansas Workforce Development <http://www.kansasworkforceone.org/content/view/13/19/> - Provides information on available workforce training and incentives.

Kansas Finance Development Authority <http://www.kdfa.org/> - Works with qualifying public and private entities to identify financial resources and appropriate financial structures. For information on capital finance mechanisms available to governmental and qualifying private enterprises, K DFA is a statewide, multipurpose financial resource.

Kansas Technology Enterprise Corporation www.ktec.com - A public/private partnership established by the state to promote technology-based economic development. The group serves as a direct partner to Kansas businesses by supporting strategic research and development at Kansas universities, providing hands-on business assistance at business incubators and making direct equity investments in early-stage companies.

Kansas Bioscience Authority <http://www.kansasbioauthority.org/> -The Kansas Bioscience Authority (KBA), created by the Kansas Economic Growth Act of 2004, is the state’s largest-ever commitment to expanding Kansas’ research capabilities, promoting innovation, and encouraging company formation. The \$581 million initiative is designed to:

- Build world-class research capacity;
 - Foster the formation and growth of bioscience startups;
 - Support expansion of the state’s bioscience clusters; and
 - Facilitate industrial expansion and attraction.

Entrepreneurship (E-) Communities [http://networkkansas.com/communities/entrepreneurship-\(e\)-communities](http://networkkansas.com/communities/entrepreneurship-(e)-communities) – A NetWork Kansas E-Community is a partnership that allows a town, a cluster of towns, or an entire county to raise seed money for local entrepreneurs through donations from individuals or businesses within the community. Selected communities partner with NetWork Kansas to establish their own local loan fund, increase connectivity to resources available to assist entrepreneurs and small businesses, initiate activities to generate entrepreneurial development, and participate in a statewide partnership with other E-Communities. The goal of the E-Community partnership is to increase entrepreneurial activity and develop a self-sustaining ecosystem favorable to long-term entrepreneurial growth.

Kansas Securities Commissioner <http://www.ksc.ks.gov/index.aspx> - An important source of guidance for the small business raising capital in Kansas. It administers the Kansas Uniform Securities Act, the Uniform Land Sales Practices Act, and the Loan Brokers Act through administrative, civil, and criminal proceedings. For a good article on raising capital, see '*Helping the Small Business Raise Capital in Kansas*,' Rick Fleming, Journal of the Kansas Bar Assn., 2012, Vol. 81, No. 2, Pg. 22

National Resources

Small Business Administration – Kansas: <http://www.sba.gov/about-offices-content/2/3117->
Provides information on starting a small business including the following:

- [Thinking About Starting](#)
- [Find a Mentor or Counselor](#)
- [Writing a Business Plan](#)
- [Establishing a Business](#)
- [Preparing Your Finances](#)
- [Loans, Grants & Funding](#)
- [Business Law & Regulations](#)
- [Marketing a New Business](#)
- [Local Resources](#)
- [Licenses & Permits](#)

The Kauffman Foundation <http://www.kauffman.org/> - The Ewing Marion Kauffman Foundation was established in the mid-1960s by the late entrepreneur and philanthropist Ewing Marion Kauffman. Based in Kansas City, Missouri, the Kauffman Foundation is among the thirty largest foundations in the United States with an asset base of approximately \$2 billion. Its vision is to foster "a society of economically independent individuals who are engaged citizens, contributing to the improvement of their communities." It is a valuable source of information on entrepreneurship. <http://www.kauffman.org/Section.aspx?id=Entrepreneurship>

Lawrence

Retiree Attraction Survey

Results

Compiled by

David Johnston

Director of Marketing & Internet Services
KU Alumni Association

May 30, 2012

About the survey

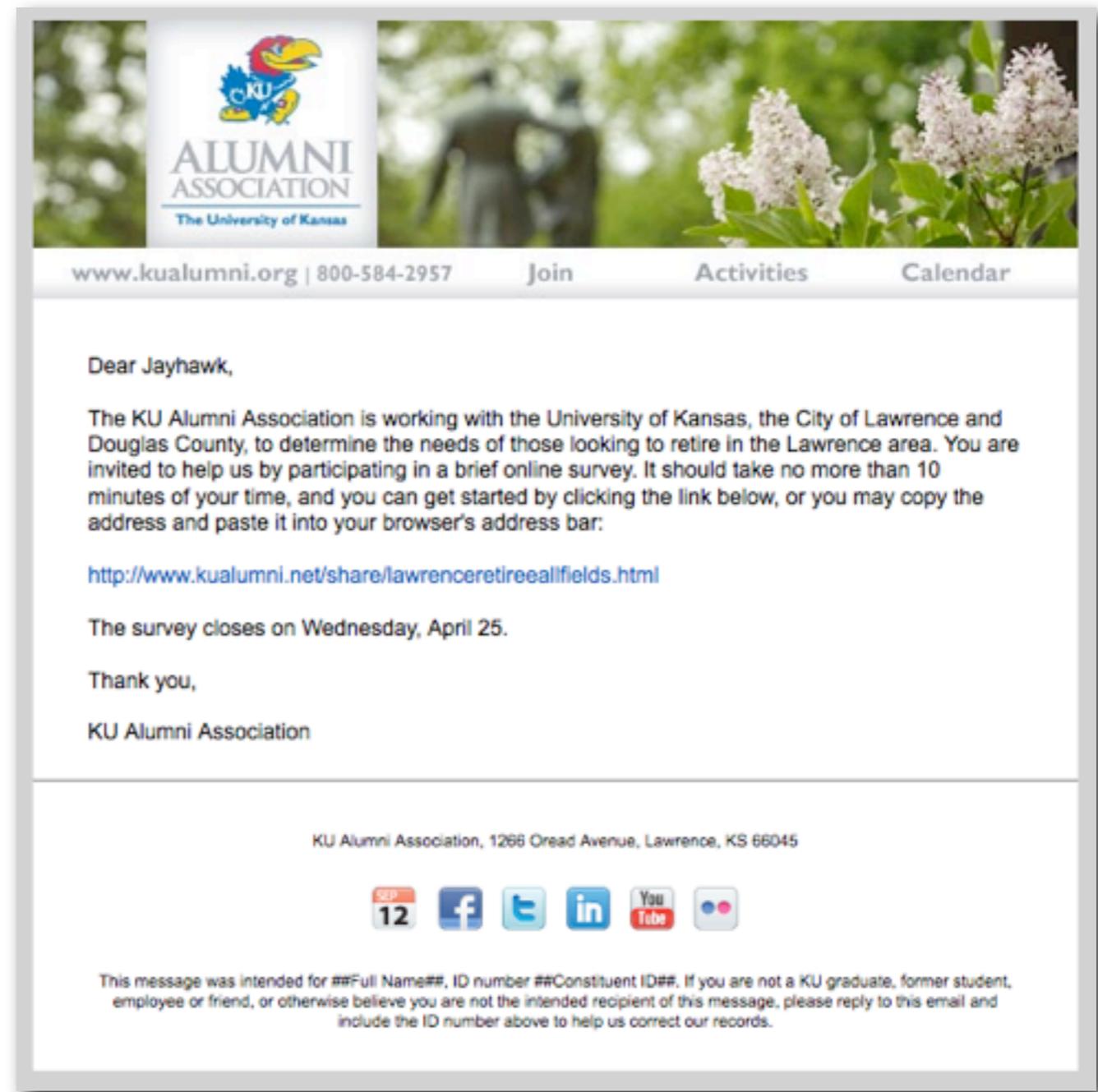
The KU Alumni Association was asked by a community-wide task force to conduct a survey of prospective retirees, aged 55+, among KU alumni. The purpose was to determine the attitudes of alumni living in Lawrence and outside of Lawrence related to various factors and activities influencing decisions about where to retire.

Survey Results

- **Invitation & Survey**
- **Distribution & Response**
- **Questions & Answers**
- **Sample Comments**
- **Discussion**

Invitation & Survey

- Email sent to **10,362** alumni on April 19, 2012
- 911 in Lawrence
- 9,452 outside of Lawrence



Invitation & Survey

- Link to online survey hosted by kualumni.org
- Four parts:
 - ✓ Demographics
 - ✓ Factors
 - ✓ Activities
 - ✓ Open Ended

ALUMNI ASSOCIATION
The University of Kansas

Home Logout

Lawrence Retiree Attraction
KU Alumni Survey

Please provide the following information.

Part I: Demographic

When did you last visit Lawrence?

How far away from Lawrence do you currently live?

Part II: Factors

When considering a place to retire, which FACTORS are most important to you?

	No Opinion	Very Important	Somewhat Important	Neutral	Unimportant
Access to quality healthcare	<input type="radio"/>				
Access to public transportation	<input type="radio"/>				
Housing Options	<input type="radio"/>				
Housing prices	<input type="radio"/>				
Access to healthy	<input type="radio"/>				
Access to Senior services	<input type="radio"/>				
Access to Counseling and support services	<input type="radio"/>				
Size of community	<input type="radio"/>				
Other	<input type="radio"/>				

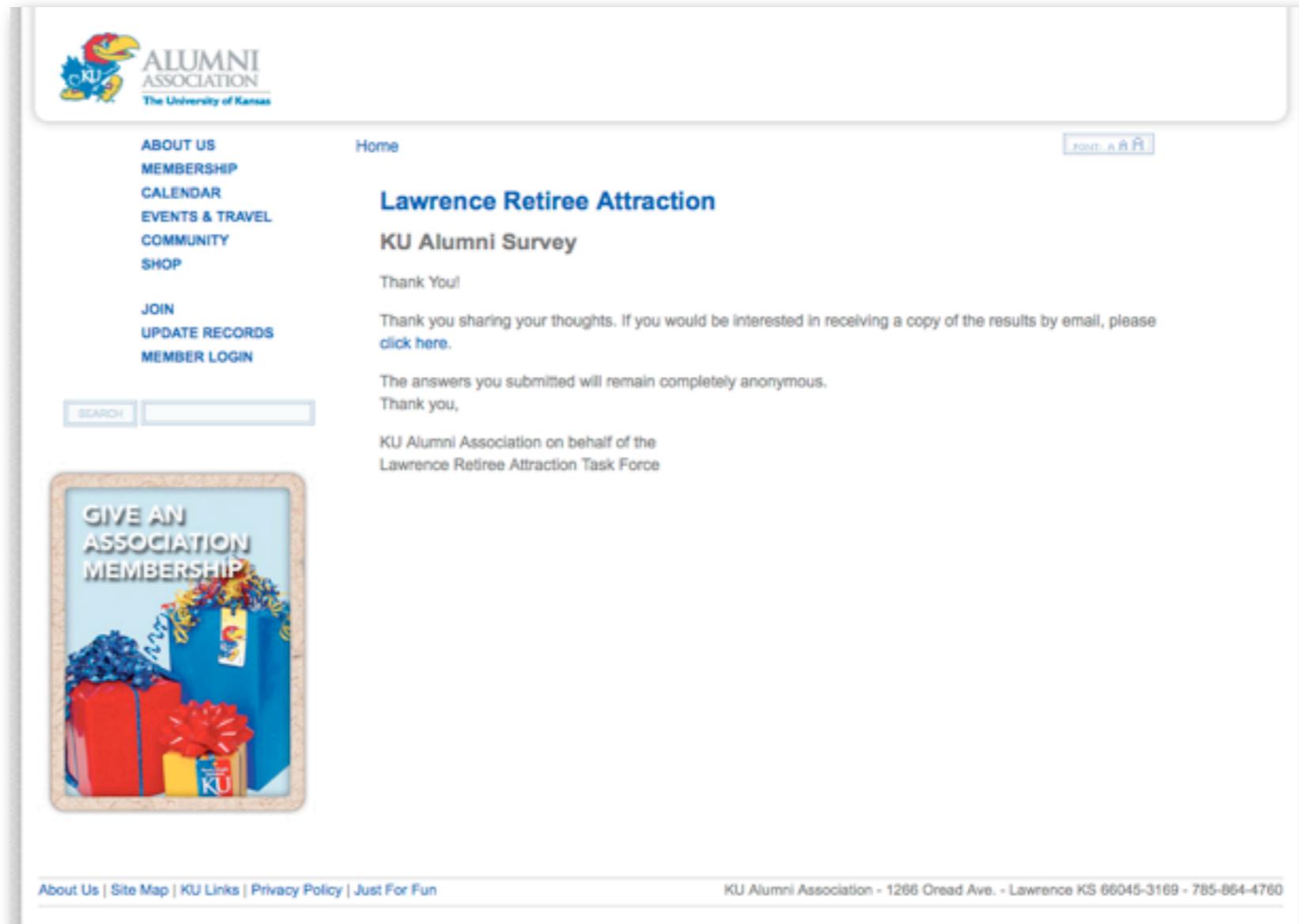
If other above please specify:

How would you grade Lawrence on each?

	No Opinion	A	B	C	D	F
Access to quality healthcare	<input type="radio"/>					
Access to public transportation	<input type="radio"/>					
Type of housing	<input type="radio"/>					
Housing Options	<input type="radio"/>					
Access to healthy foods	<input type="radio"/>					

Invitation & Survey

- Thank you page invited participants to request results by email.
- 90 participants requested results



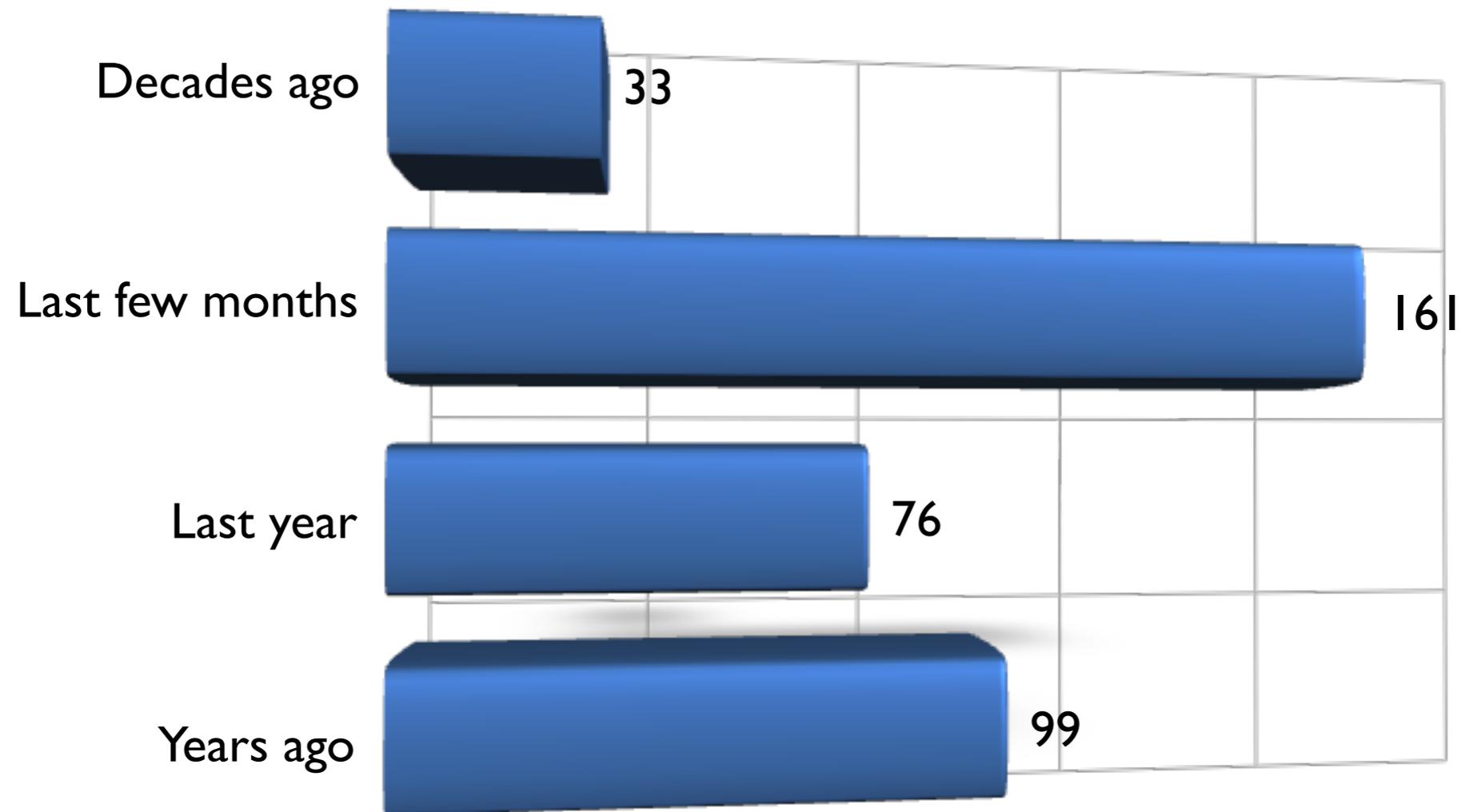
Distribution & Response

	Lawrence	Outside Lawrence	TOTAL
Distribution	911	9,451	10,362
% Bounced	3 (0%)	23 (0%)	26 (0%)
% Opened	33%	32%	32%
Response	108	369	477
% Response	12%	4%	5%

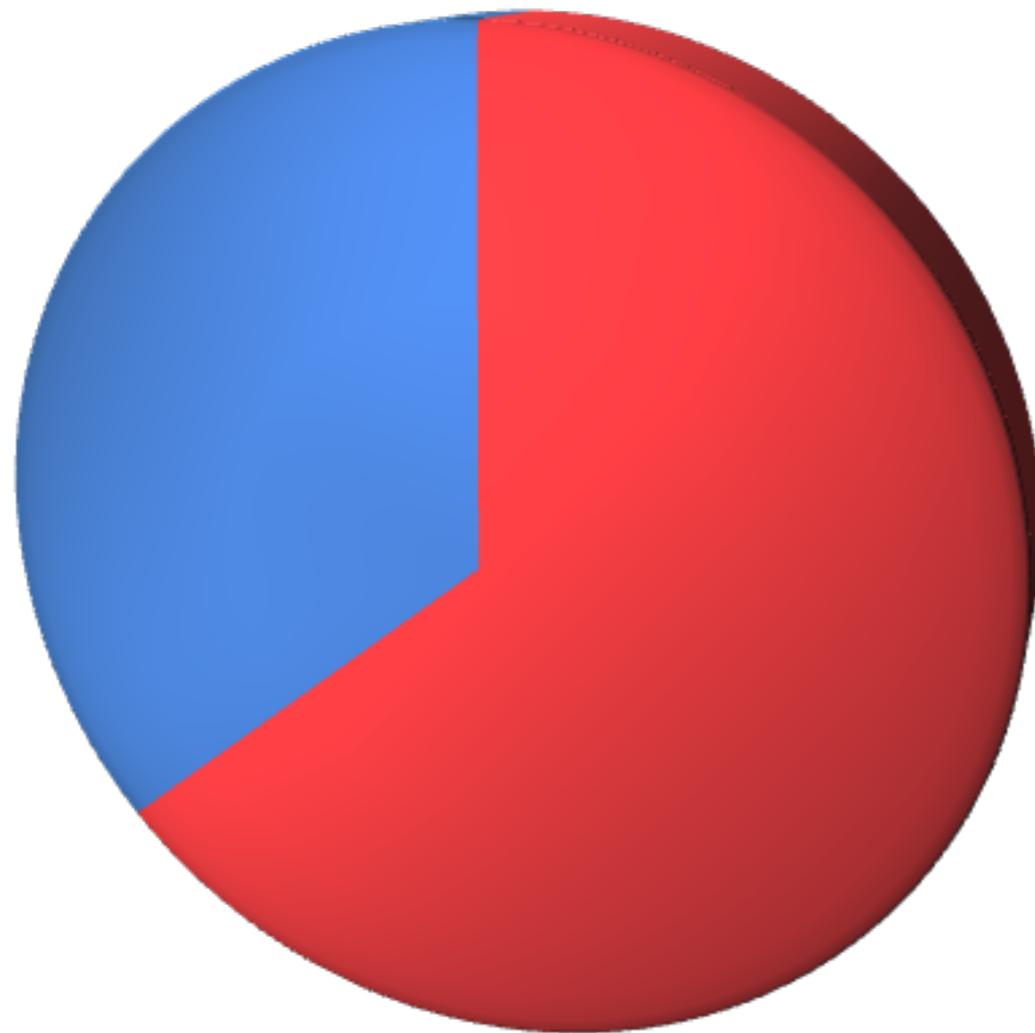
Questions & Answers

Part I: Demographic

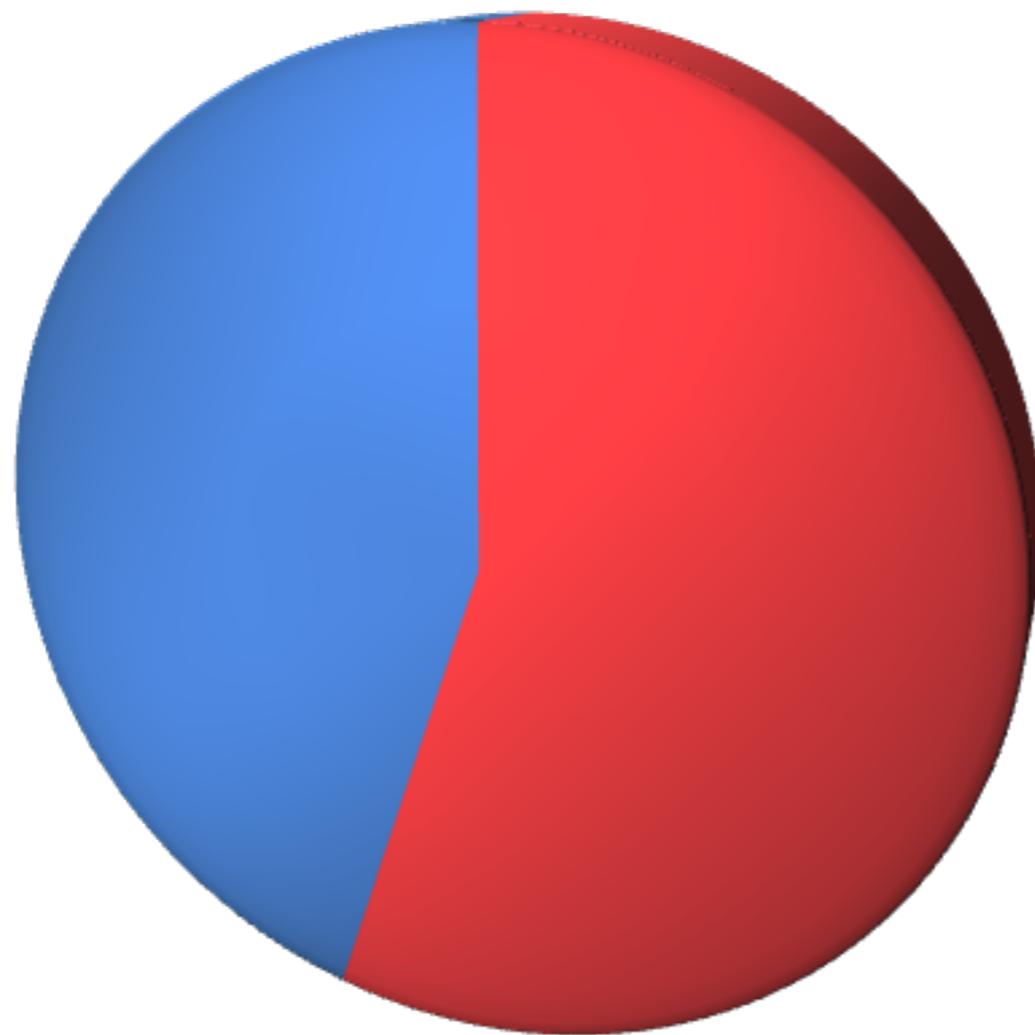
When did you last visit Lawrence?



When did you last visit Lawrence?



How far away from Lawrence do you currently live?

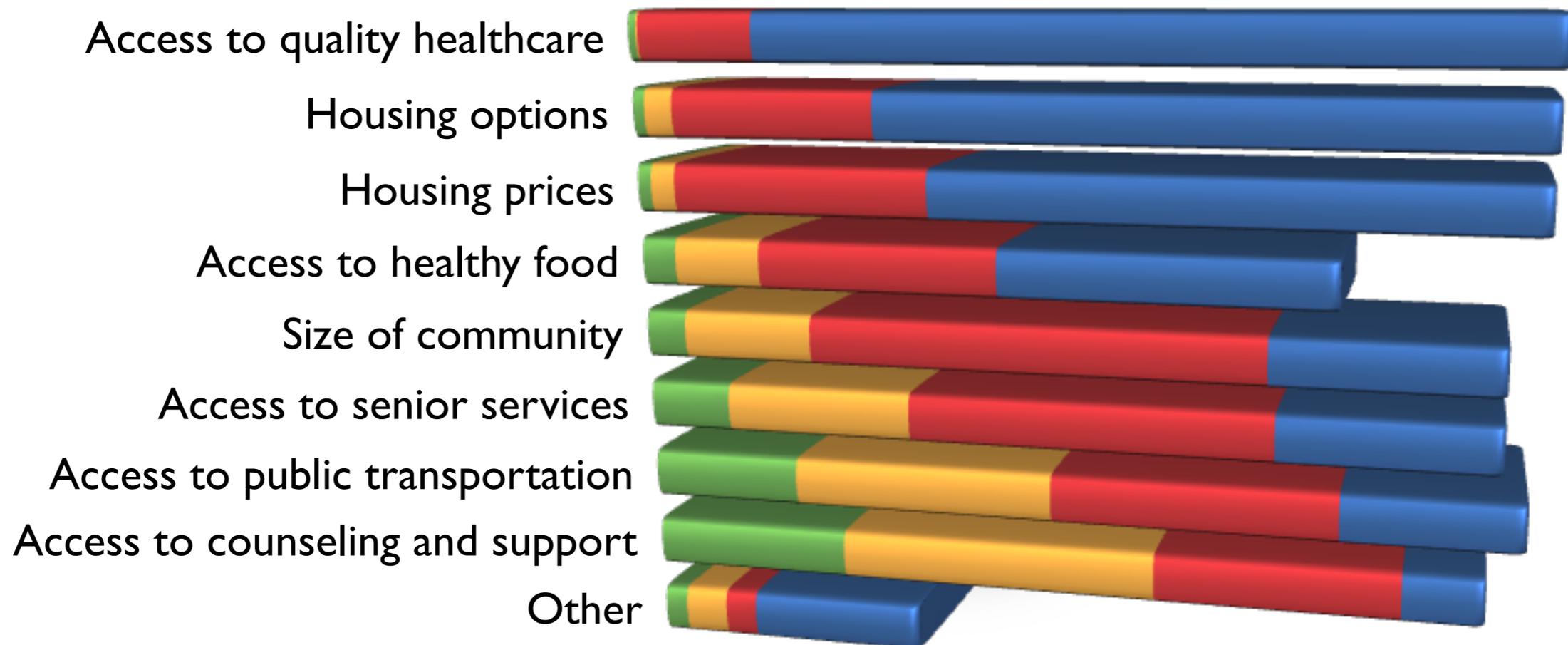


Questions & Answers

Part II: Factors

When considering a place to retire, which FACTORS are most important?

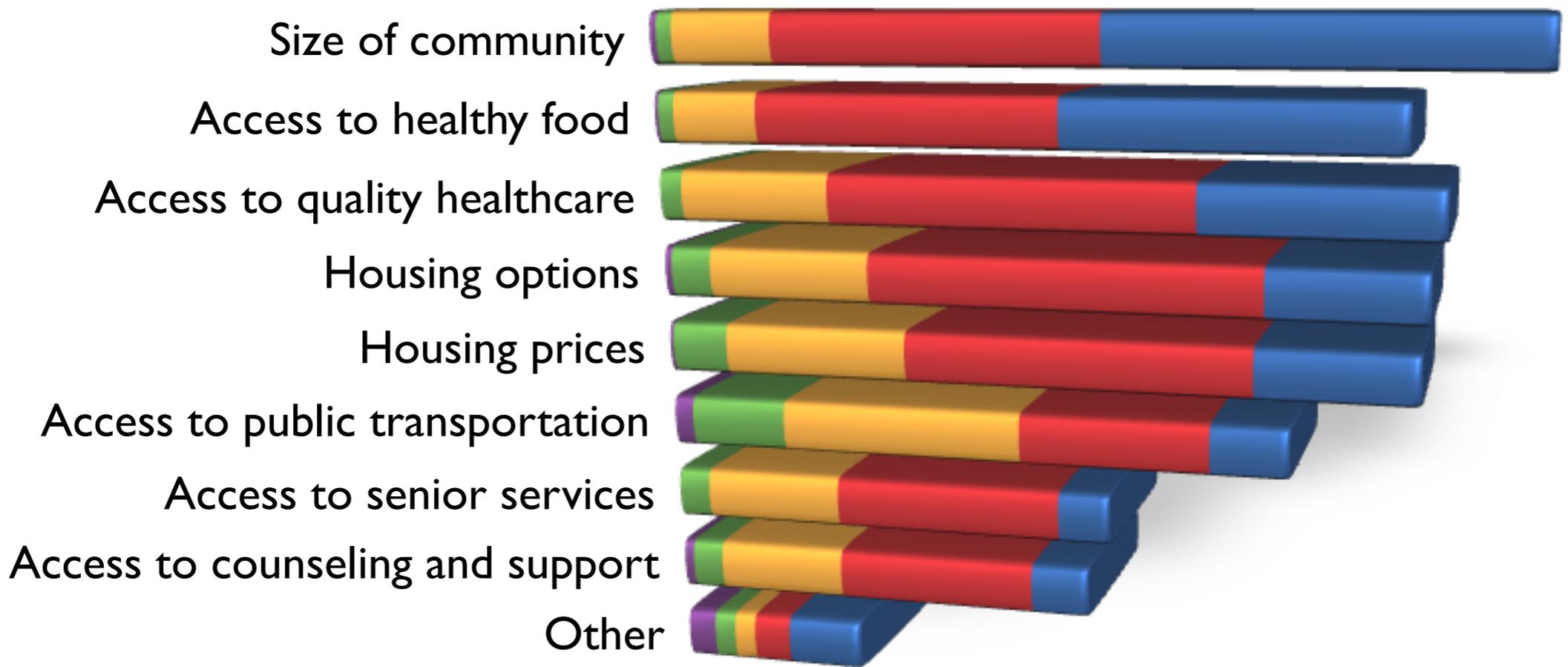
■ Unimportant
 ■ Neutral
 ■ Somewhat important
 ■ Very important



How would you grade Lawrence on each? (Lawrence participants)



How would you grade Lawrence on each? (Non-Lawrence participants)



Importance vs. Performance

Lawrence participants

Important factors

1. **Access to quality healthcare**
2. **Housing options**
3. **Housing prices**
4. Access to healthy food
5. Size of community
6. Access to senior services
7. Access to public transportation
8. Access to counseling and support
9. Other

Highest grade

1. **Access to quality healthcare**
2. Size of community
3. Access to healthy food
4. Access to senior services
5. **Housing options**
6. **Housing prices**
7. Access to counseling and support
8. Access to public transportation
9. Other

Importance vs. Performance

Non-Lawrence participants

Important factors

1. **Access to quality healthcare**
2. **Housing options**
3. **Housing prices**
4. Access to healthy food
5. Size of community
6. Access to senior services
7. Access to public transportation
8. Access to counseling and support
9. Other

Highest grade

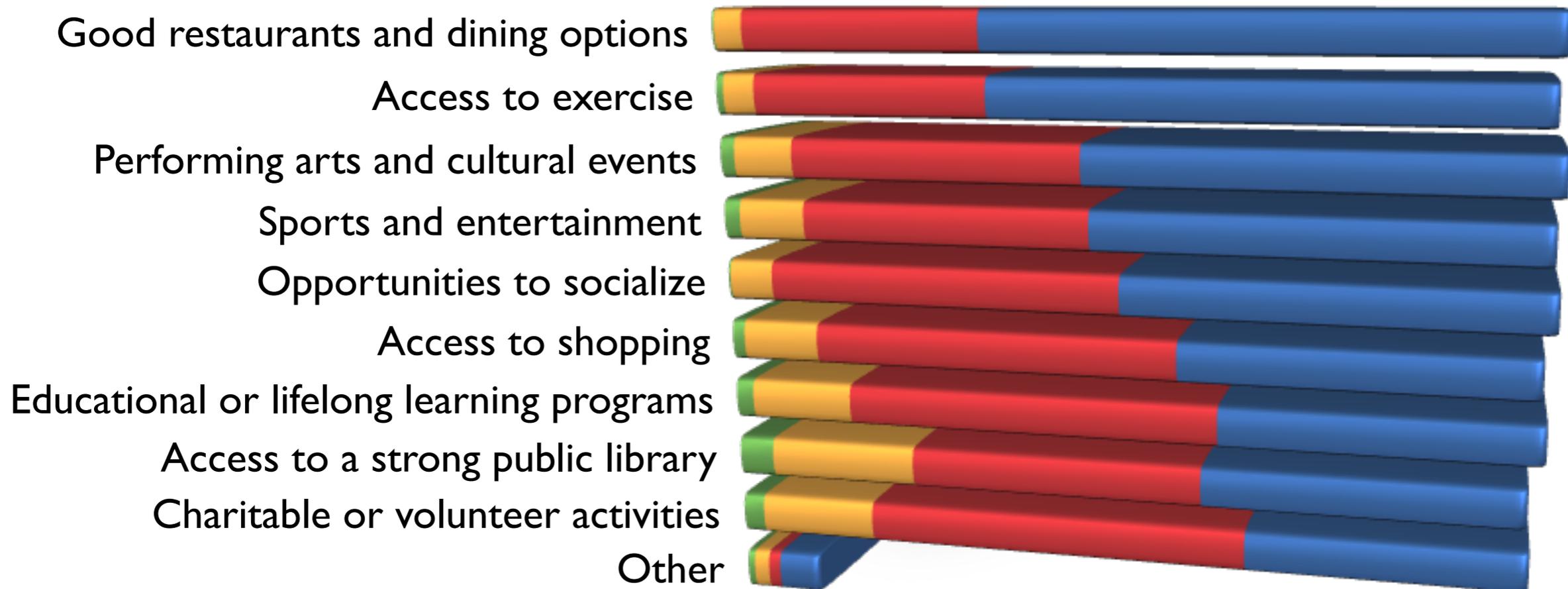
1. Size of community
2. Access to healthy food
3. **Access to quality healthcare**
4. **Housing options**
5. **Housing prices**
6. Access to public transportation
7. Access to senior services
8. Access to counseling and support
9. Other

Questions & Answers

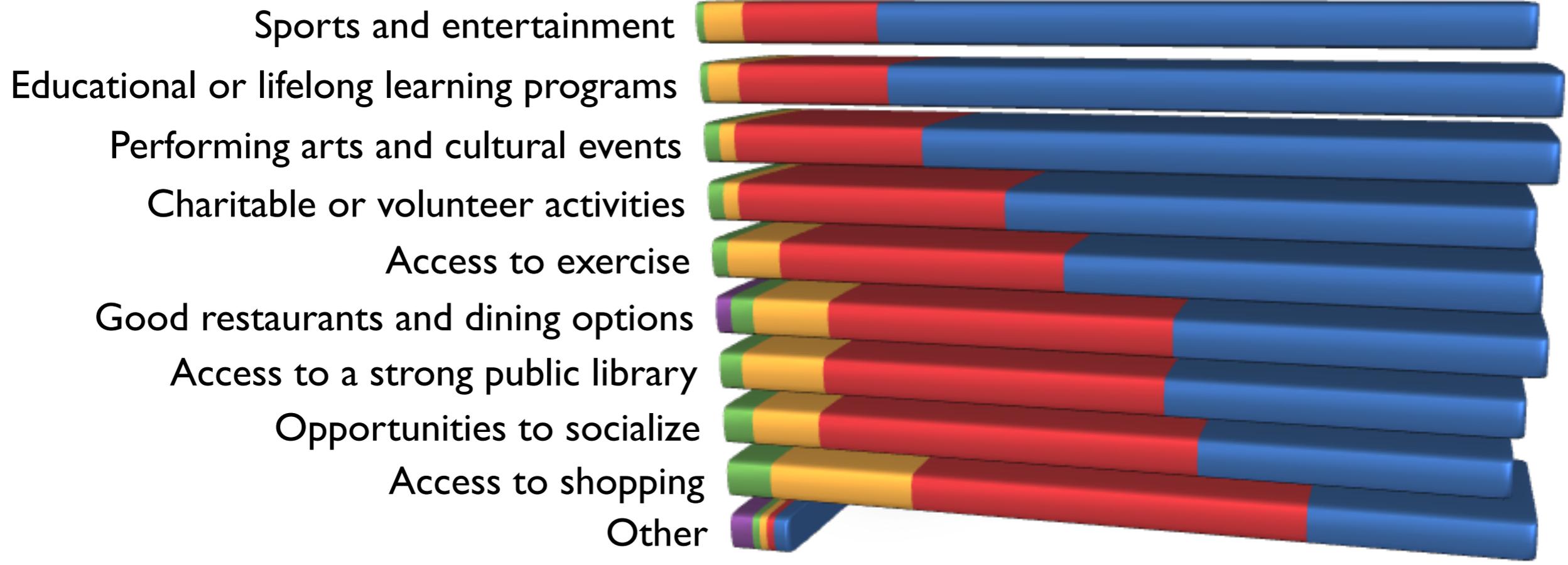
Part III: Activities

When considering a place to retire, which **ACTIVITIES** are most important?

■ Unimportant
 ■ Neutral
 ■ Somewhat important
 ■ Very important



How well do you think Lawrence delivers each? (Lawrence participants)



How well do you think Lawrence delivers each? (Non-Lawrence participants)



Importance vs. Performance

Lawrence participants

Important activities

1. **Good restaurants and dining options**
2. **Access to exercise**
3. **Performing arts and cultural events**
4. Sports and entertainment
5. Opportunities to socialize
6. Access to shopping
7. Education or lifelong learning
8. Access to a strong public library
9. Charitable or volunteer activities
10. Other

Highest grade

1. Sports and entertainment
2. Education or lifelong learning
3. **Performing arts and cultural events**
4. Charitable or volunteer activities
5. **Access to exercise**
6. **Good restaurants and dining options**
7. Access to a strong public library
8. Opportunities to socialize
9. Access to shopping
10. Other

Importance vs. Performance

Non-Lawrence participants

Important activities

1. **Good restaurants and dining options**
2. **Access to exercise**
3. **Performing arts and cultural events**
4. Sports and entertainment
5. Opportunities to socialize
6. Access to shopping
7. Education or lifelong learning
8. Access to a strong public library
9. Charitable or volunteer activities
10. Other

Highest grade

1. Education or lifelong learning
2. Sports and entertainment
3. **Performing arts and cultural events**
4. **Access to exercise**
5. Opportunities to socialize
6. **Good restaurants and dining options**
7. Access to shopping
8. Charitable or volunteer activities
9. Access to a strong public library
10. Other

Questions & Answers

Part IV: Open Ended

What will motivate your decision to retire?

What will motivate your decision to retire?

Themes:

- 1. Family / friends**
- 2. Housing / cost of living / taxes**
- 3. Weather**

What will motivate your decision to retire?

Sample comments...

“Vibrant, walkable community”

“Outdoor activities, changing seasons.”

“Weather, taxes, family, affordability”

“Weather, Family and opportunities to stay active, physically and mentally”

What will motivate your decision to retire?

Sample comments...

“(Living) closer to my Family in Kansas with things to do around the university in terms of programming, speakers, cultural events, and proximity to Kansas City for wider array of activities.”

What will motivate your decision to retire?

Sample comments...

“Weather is a consideration that can be mitigated with exceptional transportation or convenient services”

“Cost of living, quality of living for that cost and availability of transportation to medical care including to the KU Hospital.”

What will motivate your decision to retire?

Sample comments...

"Affordable housing that is appropriate for seniors who will eventually become elderly and may have mobility issues. I get the impression in Lawrence that there is lots of high end housing and some very nice senior complexes, but not much in the moderate income market."

What will motivate your decision to retire?

Sample comments...

“Political climate. Lawrence is fine, but Kansas has gone so far to the right, many KU people will not consider coming back. What the current governor, state office holders and legislature have done is extremely off-putting to moderates and liberals who have lived in many other parts of the country.”

What will motivate your decision to retire?

Sample comments...

“We retired here because of the University of Kansas. We enjoy the sports and entertainment offered by the university. Except for KU there is not much here to attract retirees. Downtown Lawrence is not a drawing card. One advantage Lawrence has is that it is close to Kansas City and Topeka for shopping, dining and air transportation.”

What will motivate your decision to retire?

Sample comments...

"Weather, Health care, distance from Family."

"Weather. Access to fine arts. Reasonable housing and walking access to amenities."

"It must be a place where I can continue to perform useful work."

"Where my wife wants to live."

What will motivate your decision to retire?

Sample comments...

"I live here & can't imagine going elsewhere in retirement-- just too good in terms of quality of life issues, easy of traveling, etc."

"Already retired to Lawrence. Chose it because of University access to musical events, golf courses, proximity to KCI airport and quality medical care."

What are your perceptions of Lawrence as a retirement community?

What are your perceptions of Lawrence as a retirement community?

Themes:

- 1. Good / excellent / great / positive / desirable**
- 2. Expensive / pricey / elitist**
- 3. Active / opportunities / cosmopolitan**

What are your perceptions of Lawrence as a retirement community?

Sample comments...

“Good place to retire, easy to navigate, good college atmosphere, close to a reasonably large city, and I have good memories attached to the city and the area.”

What are your perceptions of Lawrence as a retirement community?

Sample comments...

“A very cosmopolitan community. Being close to Kansas City and what it has to offer and still live in a smaller city. Any active retiree would appreciate living and interacting with a younger university population.”

What are your perceptions of Lawrence as a retirement community?

Sample comments...

“Severe shortage of garden condo or villa type homes or retirement clusters of 3-4 bedroom homes, with lower level and master BR on main level. I am not attracted to downtown lofts. Lawrence has great advantages in cultural, educational and recreational amenities.”

What are your perceptions of Lawrence as a retirement community?

Sample comments...

“Very positive. Most of the amenities we would want are in Lawrence, and most of those not in Lawrence are available nearby in Kansas City.”

“Very good--a community with a young spirit but accommodations for seniors as well”

What are your perceptions of Lawrence as a retirement community?

Sample comments...

“stuck up and overpriced”

“Too liberal”

“Good but not at the top of my list.”

“Outstanding -- but expensive.”

“Good for well-off and healthy retirees”

What are your perceptions of Lawrence as a retirement community?

Sample comments...

"I've considered Lawrence. Although I'm nearing retirement age I'm planning another 10 years of employment, but the whole concept of retirement community is off putting. I'm looking for a community in which to retire, not to locate with a bunch of other old people."

What are your perceptions of Lawrence as a retirement community?

Sample comments...

"Hadn't thought about it before, this is interesting"

"Do not believe it is marketed as such. Behind other college towns in pushing this image."

"I have no idea but I would consider it if it met my requirements."

What are your perceptions of Lawrence as a retirement community?

Sample comments...

"I had never thought of it in that light."

"None. I still think of it as a college town. Would like to know more about retirement possibilities."

What are your perceptions of Lawrence as a retirement community?

Sample comments...

“Lawrence is a wonderful community, but the living options for senior citizens is limited. There are mostly expensive living options for seniors.”

“Safe, progressive, friendly, reasonable priced, pretty”

“It's a GREAT place to retire.”

Any additional comments?

Any additional comments?

Themes:

- 1. Love Lawrence / favorite city / good memories**
- 2. Expensive / high taxes**
- 3. Proximity to KC / great university**

Any additional comments?

Sample comments...

"We have visited all 50 states and still consider Lawrence our favorite all-time city."

"Lawrence is a great town. Friendly people, close to KC, great University."

"Love, love, love, Lawrence"

Any additional comments?

Sample comments...

“Love this town.....keep Mass Street viable. Don't let shopping and retail centers located on perimeter, such as the shopping centers in west and south Topeka have ruined downtown Topeka.”

Any additional comments?

Sample comments...

“We live in western Kansas and have a second home in a maintenance-provided 4-plex in Olathe. At the time we were looking, this type of housing was hard to find at a reasonable price in Lawrence.”

Any additional comments?

Sample comments...

"I picked Lawrence to retire to in 2005. If I had picked any other area I would be dead now as I required a liver transplant in 2010, and KU Med has more donors than people on the waiting list."

Any additional comments?

Sample comments...

“I would consider Lawrence if I decide to move back to Kansas. However, the extreme conservatism of Kansas politically and socially make that unlikely.”

“How about some cool and groovy dwelling places with rock music, strobe lights, beads and incense?”

Any additional comments?

Sample comments...

“Would like to see an area developed like Sun City in Georgetown TX or Sun City AZ”

“None of your questions related to opportunities to pursue work or career options, even on a part time basis, or access to air line transportation, which is not bad in Lawrence.”

Any additional comments?

Sample comments...

“It would be nice to have several companies that can be contracted with to take care of routine home/yard maintenance - e.g. gutters/yard/snow removal. All of it, not just part of it. Essentially, your own HOA. Then seniors would have more choices of where to live.”

Any additional comments?

Sample comments...

“Other communities offer a cap on property taxes for seniors. Our property taxes have doubled in the 10 years we have been here, and they were already higher than Tulsa where we retired from 10 years ago. If we leave Lawrence, high taxes, high utility rates especially water will have driven us out.”

Any additional comments?

Sample comments...

“Would love to retire in Lawrence, but don't see senior housing options, yet. If they are available, they have not marketed to me. Will likely retire in KC and come to Lawrence for dinner when I have the boat out on Perry Lake. It will be harder to make the drive as I get older, so I will be there less, not more. ...What about a KU-KC shuttle for us old people?”

Any additional comments?

Sample comments...

“Lawrence and KU are special. I have travelled all over the U.S. and visited many other college towns and can't think of a more beautiful college town than Lawrence.”

Discussion

Questions, Interpretations & Conclusions

Thank you

COMMUNITIES FOR ALL AGES

Metro Kansas City Senior Population Statistics: Study Underscores Demographic Shift & Need for More Data

A Heartland ENGAGEment Initiative study of existing data sources about the senior population in metro Kansas City – what the data reveal and what we still need to know – all point to three conclusions that likely also apply to other metropolitan areas:

- Thirty years from now, Kansas City is going to look a lot more like Florida, demographically speaking.
- Planners, policymakers and the private funding community will not be able to say they had no idea it was happening.
- More data and analysis is desperately needed to be prepared for a demographic shift that will transform every aspect of community life.

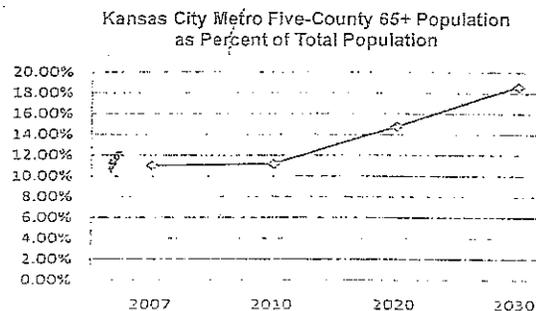
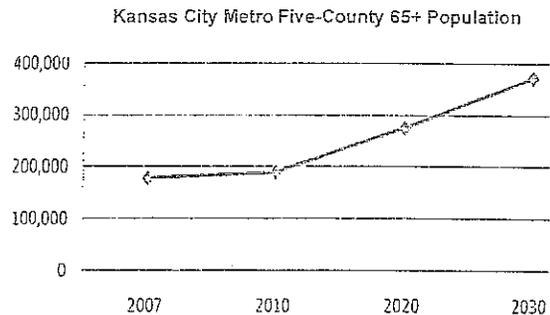
As a country, we are definitely getting older. We know, for example, that:

- 77 million baby boomers will reach retirement age in the next 25 years.
- Nearly one-third of people over 65 live alone.
- Many older adults lack financial security.
- Education levels of older people are increasing.
- Chronic diseases like diabetes will have an enormous impact on families and health care costs.
- Many older adults who planned to retire now expect loss of jobs and savings in the recession to force them to continue working full or part-time indefinitely.

Just as baby boomers redefined major aspects of society – such as public education, work and leisure – in the late 20th century, they will similarly redefine society in the new century.

Our study looked at data for Jackson, Clay and Platte Counties in Missouri and Johnson and Wyandotte Counties in Kansas.

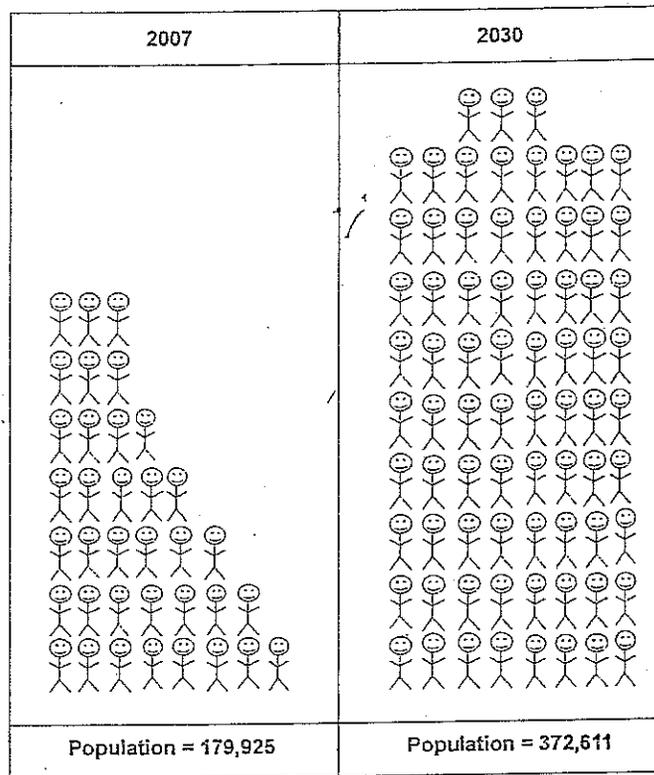
First, a note about data sources. In a nutshell, they are outdated and incomplete. The U.S. Census Bureau provides complete data profiles every ten years. The Census Bureau's annual American Community Survey provides estimates of present demographics and populations but is of limited use in making projections. The only existing data source for projections between now and 2030 for Greater Kansas City's 65-plus population is the Mid-America Regional Council (MARC).



Given these limitations, what do we know about metro Kansas City's 65 and over population today, tomorrow and 20 years from now, and what information will we need to prepare for these demographic changes?

1.) *By 2030 the 65 and over population is projected to double.* This population currently accounts for 11 percent (1 in 10) of the population. By 2030, it will account for nearly 19 percent (1 in 5).

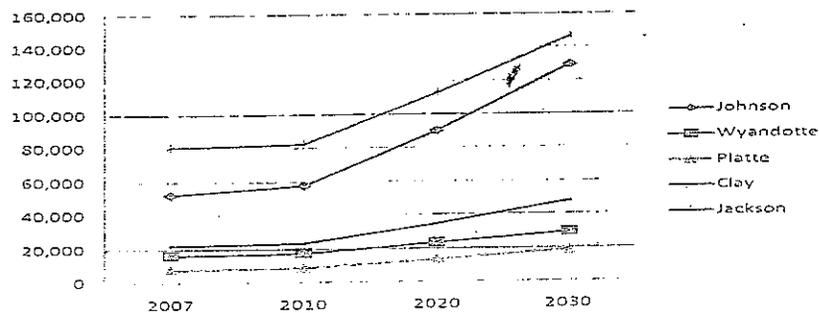
Kansas City Metro Five-County 65+ Population Trend by County*



*1 figure = 5,000 people age 65+

2.) *Aging trends are not projected to occur evenly across all five counties.* Jackson County is predicted to have the largest 65 and older population in 2030 – one out of every five residents. But it won't be long after 2030 when the largest 65 and over population will reside in Johnson County.

Kansas City Metro 65+ Population Trend by County

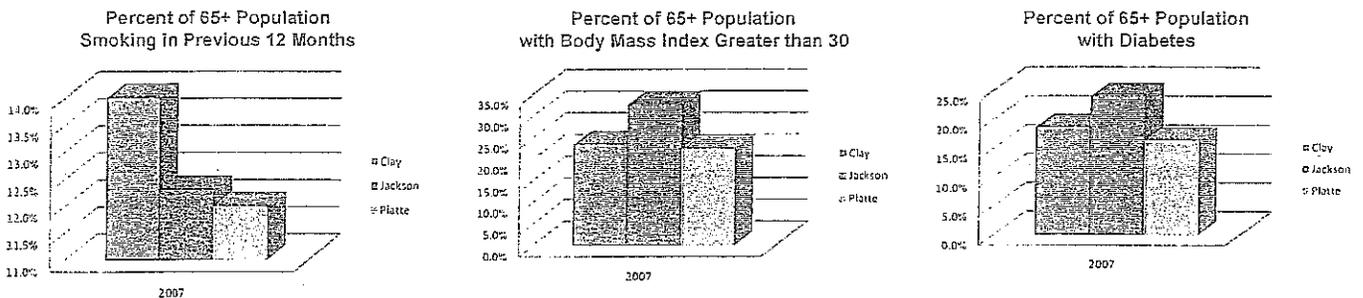


The largest increases in 65 and older adults are projected to occur in the suburban/rural counties of Johnson, Clay and Platte. The trend appears to be for older adults to move to areas where their adult children may live and be raising families.

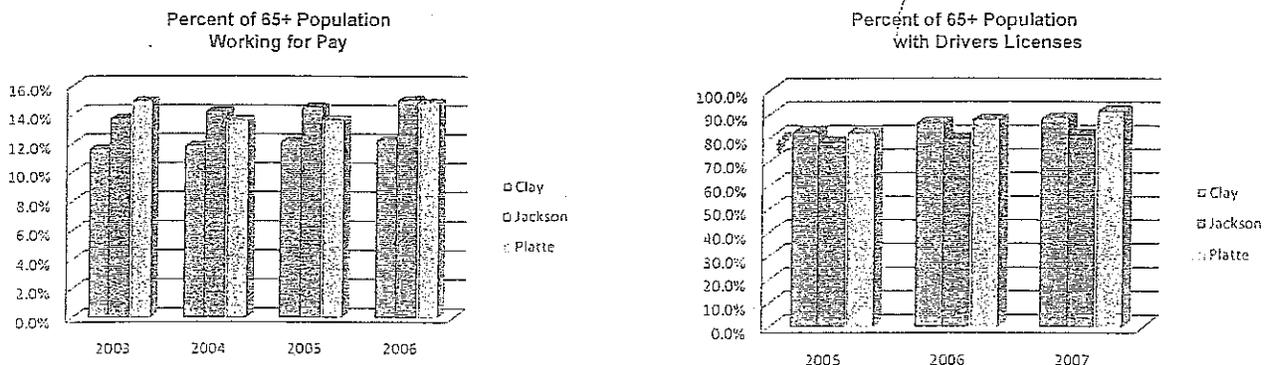
Kansas City Metro Five-County 65+ Population Projections					
County	2007	2010	2020	2030	% Change 2007-2030
Johnson	52,399	57,748	90,113	129,327	146.81%
Wyandotte	16,312	17,622	23,570	29,636	81.69%
Platte	8,045	8,950	13,840	18,970	135.79%
Clay	22,094	23,352	34,898	48,228	118.29%
Jackson	81,075	82,644	113,035	146,450	80.63%
Total	179,925	190,318	275,455	372,611	107.09%

3.) Available data about characteristics of today's older adult population for Jackson, Clay and Platte Counties in Missouri foretell significant challenges and opportunities that the growth of this population will present.

Data for 2007 about smoking, body mass and diabetes suggest future needs for healthcare and social services.



Data about older adults working and driving suggest increased opportunities for communities to tap older adults as a resource for both paid and volunteer work.



4.) *Lack of data about the 65 and over population represents one of the most significant impediments to community planning. Here are highlights of some of the more glaring gaps in existing data for metro Kansas City and why they matter:*

Characteristics of Age 45-64 Population – The Missouri Senior Report, issued by the Missouri Dept. of Health and Senior Services, provides detail on the economic, social well-being and health status of the 65 and over population. However, as we plan for future needs, it is equally important to understand the characteristics of those who will join this population over the next two decades.

Kansas Data – Currently, no data comparable to the Missouri Senior Report exist for Kansas.

City Projections – Projections for cities within the five counties would help municipalities to estimate unique future needs.

Census Tract Information – A comprehensive database that can be divided by census tract would enhance understanding of older adults' intra-community characteristics, making it possible to target services to local areas.

Use of Public Transportation – Present ridership statistics do not segregate seniors from the general population. Tracking ridership of traditional and paratransit public services would allow communities to estimate unmet need.

Housing Trends – Census data provide some information on existing housing for older adults. Moving forward, we will want to explore these trends, including the stimulus for suburban residency.

Nursing and Assisted Care Facilities – Planning for older adult housing will demand an accurate appraisal of existing capacity. Capacity assessments should also consider the ability of a given facility to provide full services to older adults with severe disabilities.

This 65 and over demographic snapshot of metro Kansas City, conducted by Nonprofit Connect under a grant from Grantmakers in Aging (GIA) and Atlantic Philanthropies Foundation through GIA's EngAGEment Initiative, is just a beginning.

The goal of Nonprofit Connect's Heartland EngAGEment Initiative is to include all funders within a several hundred mile radius of Kansas City in increasing awareness of aging issues and funding opportunities. Baseline and trending data from this study will inform grantmakers on emerging needs and opportunities facing our community related to an aging society. The study also serves as a template for regional grantmakers who wish to provide similar data to better understand aging demographics for their area. The EngAGEment Initiative will continue its research on aging population trends and provide updates to regional grantmakers.

Nonprofit Connect links the nonprofit community to education, resources and networking so organizations can more effectively achieve their missions.

www.npconnect.org

The Heartland EngAGEment Initiative is funded through a grant from Grantmakers in Aging with local matching funds from Jewish Heritage Foundation, John Knox Village Foundation and WJ Brace Charitable Trust, Bank of America, Trustee.

Data analysis for this report was completed by the
Midwest Center for Nonprofit Leadership at the University of Missouri-Kansas City.
Data was provided by the Mid-America Regional Council and from the Missouri Senior Report.

Heartland Engagement Initiative

Aging in America The Coming Age Wave

Americans have an attitude of “ageism:” Older People Fail and Die, so.... (Aging is not a public issue like early childhood care or domestic abuse, or)

Aging communications are framed around “Frail Elderly” issues. Needs to be reframed with currency, urgency, self-interest, because 80% of seniors will never be “frail.”

Most seniors are physically spry and socially active.

But even Ben Bernanke, chair of the Federal Reserve, warns that an aging American population poses fiscal challenges for the Nation. (NYT, April 2010) The Federal Reserve Bank warns that Boomer retirement could slow the recovery.

There are now more people over age 65 than at any other time in American history.

Boomers (those born between 1946 and 1964) began turning 65 in January 2011 at the rate of 10,000 per day. This “aging” will continue at the rate of 10,000 EVERY DAY for the next 20 years.

Average life expectancy has risen from 47.3 years in 1900 to 78.3 years today.

By 2030, 20% of Americans, 75 million people will be 65 or older. Those 85 and older will be close to 21 million.

77 million Baby Boomers will be over age 65 in the next 50 years, nearly twice as many as today. (Then, as they die, there will be 30 million fewer following the Boomer generation.)

An average person who lives to 90 has a life expectancy today of 4.6 more years.

According to the US Census Bureau, in 2010, there were twice as many women as men beginning at age 89.

Those who make it to 100 are projected to live another 2.3 years, according to a US Census Bureau report commissioned by the National Institute on Aging.

Women make up 74% of the 90-and-over population today.
In 1960, fewer than 100,000 people reached 90 years old.

People age 90 or older have tripled since 1980 to 1.9 million according to the US Census. That number is projected to reach 8.7 million by 2050, or 1:10 older Americans. Women outnumber men by 3:1 in this age group.

88.1 % in this age group are white; 7.6 % African-American, 4% Hispanic and 2.2% Asian.

Americans 85 and older were not counted until the 1960 US Census!!

According to the United Nations, by 2020, the percentage and number of persons age 65+ in the world will be greater than those age five and younger.

The Kansas City Metro Area will experience a 110% increase in residents over age 65 during the next two decades.

POVERTY

As the Boomers age, many will live in poverty (1:7 now; this ratio is likely to increase after Federal Deficit Reduction).

Some 9% of seniors live below the poverty rate, and another 36 % manage to stay above it thanks only to Social Security.

10 million seniors survive on \$10,800 a year, and 50% of those 65 or older have individual annual incomes of less than \$18,500.

1/3 of families whose head of household is 65-74 have at least \$40,000 of debt.

70% of seniors are spending 30% or more of their income on housing. 40% spend HALFI

70% of Medicare beneficiaries spend at least 10% of their income on medical expenses. Older and poorer seniors lay out closer to 25%.

But millions of seniors are missing out on more than \$20 billion in aid, for which they qualify but do not access because they don't know it's available. This could help pay for food, medicine, and utilities, among other daily expenses.

With a \$15 Trillion Federal Deficit, every “entitlement program” (Social Security, Medicare, Medicaid, etc.) is projected to account for 45% of primary Federal spending – up from 27% in 1975.

The growing numbers of seniors will be in competition with everyone else for what they “expected in retirement.”

60% of families whose head of household is 65 or older have no money in retirement savings accounts. (Wants vs. Needs; Instant gratification)

Of those with any savings, half have less than \$60,800.

Twenty percent of those over age 65 will never be able to “retire” and 50 percent are one event from forcing them into economic hardship and bankruptcy.

Many low-income seniors will be dependent on Social Security benefits of around \$12,000/year as their SOLE means of support. They will have to spend all those minimal resources on substandard housing, food, and limited health care.

This will be a particular burden to seniors in our urban core neighborhoods.

Most seniors want to “age in place” rather than ending up in a nursing home. Yet care-giving, health delivery, and transportation will become increasing problems.

The lack of “financial literacy” is significantly detrimental to retirement planning.

Only three percent of adults carry Long-Term Care Insurance

CAREGIVING

One in four adult Americans serve as caregivers to an elderly relative, friend, or spouse experiencing difficulty managing daily activities.

80% of seniors likely will “age in place” because they will not require long-term institutional care until the very last days of their lives.

This will bring issues of isolation, mobility, new systems of delivery of medical/social services, zoning and development, etc.

A new report from AARP Public Policy Institute titled "Valuing the Invaluable: The Growing Contributions and Costs of Family found that, in 2009, about 42.1 million caregivers were caring for seniors at any given point in time.

The profile of a typical caregiver is a 49-year old woman who works outside the home. The age of caregivers ranges from 16 to 98.

69% are female; 63% are married. 51% have less than \$30,000 annual income; 63% share the same household; 36% report fair to poor health.

54% are people of color. 77% provide care every day. 53% report they provide care for someone with three or more problems.

Caregivers to persons age 50 and older reported spending an average of more than 10% of their annual income on caregiving expenses.

Those with the lowest incomes (less than \$25,000) reported spending more than 20% of their annual income on caregiving expenses.

She spends nearly 20 hours a week providing care, juggling such tasks as administering medications, providing transportation, and serving as a health care advocate with responsibilities to an employer and other family members.

The average caregiver does that for five years.

Caregiving can take a considerable toll on the caregiver's physical and emotional health:

69% said caregiving for a loved one was their #1 source of stress.

About 25% - 50% of caregivers meet the diagnostic criteria for "major depression."

15% - 35% perceive their health as fair to poor – a higher range than noncaregivers report.

Caregivers also experience financial stress. Some even make sacrifices that potentially compromise their own retirement security:

A recent study found that 60% “were concerned about the impact of providing care on their personal savings.

21% say that caregiving “strains their household finances.”
With 42% spending more than \$5000 a year on caregiving expenses.

Almost 70% report “making work accommodations” including leaving early or taking time off.

According to EBRI, employee time off for caregiving of a senior adult now exceeds time off for caring for a child.

Estimates are that employees will lose some \$3 Trillion in wages and benefits because they must take time off from work to care for an aging parent.

Inadequately trained caregiving workforce; low wages, few standards/licensing.

Only 2% of medical students choose to specialize in Gerontology.

WORKING

According to EBRI, nearly half of people age 57 – 63 in 2010 won't have enough retirement income to cover basic expenses.

According to a Wells-Fargo survey, three-fourths of Americans expect to work during traditional retirement years.

Of those, 25% say they will need to work until at least age 80 before they can afford to retire.

Meanwhile, 47% say they will do similar work to what they have been doing, while 42% say they will take a job with less responsibility.

Seven million of those over 65 are still in the labor force, but the average senior job seeker has been looking for work for more than a year.

Fully 45% of retirees in 2011 left the workforce earlier than planned, often because of health problems or corporate downsizing (EBRI).

Encore Careers serving other seniors is a growing opportunity (Kiplinger Retirement Report, February 2012, pp 16-17)

By 2030, only 28% of Social Security payments required will be replaced from contributions from workers, just to maintain the system.

Today, nearly 1 out of 5 adults age 65+ is a person of color. But 1 out of 3 Americans UNDER age 65 is a person of color. Future generations of Americans are going to be much more diverse.

According to a study by Bankers Life and Casualty's Center for a Secure Retirement, Kansas City is ranked # Nine in the U.S. in the list of Best Cities for Seniors: Factors included Health Care, Economy, Health and longevity, Social, Environment, Spiritual Life, Housing, Transportation, and Crime. Kansas City was ranked lowest in Transportation.

HEALTH

Trying to determine how long we will live in the 21st Century is referred to by the actuarials and mathematicians as the "death calculus," otherwise called "predictive analytics."

People under age 65 without health insurance become sicker earlier, and stay sick longer after they turn 65.

People in Medicaid get sicker quicker, and they're not getting quality medical care.

1:4 Americans have multiple chronic conditions (MCCs)

2:3 " over age 65 have MCCs

2:3 Poor and disabled Americans have MCCs

2/3s of health care \$\$\$ are for MCCs. 96% of Medicare \$\$\$ are for MCCs. Too many health care resources are spent on hospital readmissions within 30 days of discharge.

Obesity rates, are 35% among adults, but projected to rise to 45% by 2020! That's double the rate in 1962.

The concept of "Home-Based Care and Services" is barely in the Policy Discussions.

Future neighborhoods may not revolve around shopping malls, but around health systems centers.

HOUSING

Most adults live in Private homes. Seniors rarely move.

52% of baby boomers said they were unlikely to move someplace new in retirement.

And AARP study found that 89 % of people age 50 and older said they would prefer to remain in their home indefinitely as they age.

Widespread DREAD of going to a nursing home.

Low-income housing is inadequate and deteriorating.

US needs an additional 10,000 low-income housing units each year, but H.U.D. paid for only 600 in 2010, and that number is likely to decline.

An array of support services needs to be in, or in close proximity to, senior housing. ("Service-enriched housing" "Home/Community Based Services")

Aging In Place policies should include Land Use; Transpiration; and Housing affordability, standards, and accessibility (AARP Public Policy Institute)

A "livable community" is one that has affordable and appropriate housing, supportive community features and services, and adequate mobility options, which together facilitate personal independence, and the engagement of residents in civic and social life. (AARP)

The number of seniors living in Johnson County, KS, equals the population of Lawrence, the sixth largest city in Kansas. (Co. Chairman Ed Eilert, August 2011)

Many households are now "club sandwich" where both aging parents and unemployed or underemployed children live with the middle generation. 16% of the US population lives in three-generation households, and nearly all are headed by Boomers.

Neighborhoods with high numbers of seniors are called "NORCs." (Naturally Occurring Retirement Communities). NORCs may already exist in many communities, but they have not yet been defined as such, and are not organized to take advantage of this concentration.

NOW THE GOOD NEWS

Most Boomer seniors will not be "frail." 80% will never require "institutional care" (i.e.: nursing home).

Boomers are better educated, better off economically, healthier, and much more politically active than any previous generation.

Increased longevity has changed the meaning of "chronological age." 65 is the new 45. 75 is the new 55. And 85 is the new 65!!

"Vigor to Hospice" is the goal, knowing that we all go through "transitions" as we age.

Boomers invented technology, and they will DEMAND it to ensure their quality of life as they age. Social Networks will connect families.

Seniors want to invest their "longevity bonus" productively. They want to remain intellectually engaged. Many want to continue learning and remain active in culture and the arts, civic affairs, environment and science, and many want a fulfilling spiritual life.

Boomers who have accumulated wealth and the desire have the potential to become successful entrepreneurs in retirement as their "second career."

Seniors who continue to find "purpose" in their lives are healthier and live longer. Service to others provides this purpose.

Aging Boomers have been called "America's last remaining natural resource." They find purpose in volunteering and other forms of civic engagement.

Experience, Relationships, and Community Service may become the new currency.

"The mark of a civilized society is how it treats its elders."

Sources: AARP Policy Institute, AARP Foundation, Employee Benefit Research Institute (EBRI), Met Life Institute, Kiplinger Retirement Newsletter, e-Links to Aging articles through weekly Senior Newswire, Kansas City STAR, New York Times, Grantmakers In Aging, Annual Conference Notes, Civic Ventures, Urban Institute, etc.