
2010 Village of Shorewood Senior Housing Survey Report

Prepared for: The Village of Shorewood Community Development Authority
Date: August 10, 2010



Survey background

In an effort to present more housing options to Shorewood residents as they age, The Village of Shorewood's Community Development Authority (CDA) conducted a survey in June, 2010 of Shorewood residents age 55 and over, seeking their guidance in terms of new housing development and support needed for older people to remain in their current residences. In particular, the survey addressed the following questions:

- Do people plan to stay in Shorewood as they age? If not, why do they leave?
- What would influence people to stay?
- What's the level of interest in new housing developments for older adults?
- What do people prefer in terms of specific housing types and features?

This report provides additional background on the issue of senior housing and summarizes some of the key survey findings.

Why should we be concerned about housing for older adults in Shorewood?

Since the spring of 2007 with the initiation of the **Shorewood Connects** partnership, Shorewood has been looking at how it can become a more "livable community for all ages".¹ Following a community survey² funded by Milwaukee's Connecting Caring Communities partnership, interested residents, government officials, organizational representatives and businesses came together to develop a neighborhood plan to support the ability of older adults to remain in and contribute to the life of Shorewood. Just as older adults benefit from being connected to their communities, especially in terms of reduced feelings of isolation, communities like Shorewood benefit from connections with older adults in terms of historical perspective, economic impact, residential stability, and older adults' willingness to give back in some way.³ The survey results indicated a strong desire among residents to remain in Shorewood as they grow older.

What will the older adult population look like in the coming years?

In 2010 the baby boom population has reached the age of 46 to 64 years.⁴ The majority of the country's older population is projected to be relatively young, ages 55- 64, until 2034 when all of the baby boomers will be over 70. Approximately 14% of the older population is 85 and older, however by 2050 this proportion will shift to more than 21%, with implications for housing in terms of services and support.

¹ Defined by AARP as one that has affordable and appropriate housing in addition to other factors facilitating personal independence and the engagement of residents in civic and social life. For more information, see Kihl, Mary, et al. Livable Communities: An Evaluation Guide prepared for the AARP Public Policy Institute, Washington, D.C. 2005.

² The survey, Shorewood Older Adult Community Health Survey Report 2007 and a summary report were commissioned by Interfaith Older Adult Programs in partnership with the Shorewood Senior Resource Center.

³ From Won't you be my neighbor? A Guide to Connecting Caring Communities". Milwaukee County Department on Aging, June 2007.

⁴ Vincent, Grayson and Velkof, Victoria. "The Older Population in the United States: 2010 to 2050." U.S. Department of Commerce in Current Population Reports. May 2010.

Who answered the survey and are they representative of the older population in Shorewood?

In order to identify older adults, a random sample of target-listed addresses in the Village of Shorewood with the probability of having an adult age 55 and over was provided by Survey Sampling International. A total of 1,782 addresses were identified. A pre-notification letter was sent to these addresses on June 4, 2010 from the Village President and the Chair of the CDA, announcing the upcoming survey. On June 11th, the four page survey was mailed along with a postage-paid return envelope. A total of 822 surveys were returned. Fifty-two were returned by the post office as “undeliverable”. The response rate was just above 47%.

Extrapolating data from the 2000 US Census, it appears that the proportion of adults responding from the 55 - 64 age group and the 65 - 74 age group was relatively close, while the proportion of those in the 75 and older group was lower than their representation in the older adult population. Of the total older adults surveyed, 25.1% of the respondents were age 75 and over though it is estimated that this cohort comprises 34% of Shorewood’s population over age 55.

Survey respondents by age cohort		
Age	Percentage of respondents	Estimated proportion of total older adult population in Shorewood ⁵
55-64	45.3%	44%
65-74	29.6%	22%
75 and older	25.1%	34%

Nearly 73% of the respondents were owners rather than renters; the 2007 survey indicated that approximately 66% of older adults are owners. Of the renters who responded to the survey, the highest proportion was the age group of 75 and over. Survey analysis included a detailed breakdown of responses according to

- age cohort
- owners versus renters
- those lacking confidence in their current housing to meet their needs as they age
- those indicating that more housing options would influence their decision to stay in Shorewood

⁵ These are rough estimates only based upon cohorts 10 years younger in the 2000 US Census with the assumption that their proportion in the population has remained relatively constant.

Do people plan to stay in Shorewood as they age? If not, why do they leave?

What we learned in the 2007 survey and confirmed in the 2010 housing survey is that most Shorewood residents prefer to stay in their current residence as they grow older. Others move because they tire of home maintenance and seek the ability to come and go with ease. Some people move out of Shorewood however, for reasons of affordability or physical limitations, although they would prefer to stay in the community.

In the 2007 survey, 68% of respondents felt that it was most important or very important to live in their current residence as they grow older. Of those respondents intending to move, the most common reason was to find more affordable housing.

In the 2010 survey, when asked if they are confident that their current residence will meet their needs in the future, 75.4% of respondents indicated they are somewhat or very confident while 24.6% indicated they are not too confident or not confident at all.

What would influence people to stay?

The choice cited by most respondents was age-friendly housing with design and service features for older adults. Written comments further indicate that affordability is a key factor in housing decisions, particularly among older renters.

What's the level of interest in new housing developments for older adults? In initiatives to help older people stay where they are?

The majority of respondents (55.1%) indicate that more age-friendly housing options would influence their decision to stay, with 36.9% preferring either age-restricted or age-targeted housing for those over age 55 in comparison to 25.6% who prefer new multi-age housing developments.

When asked about services to help people remain in their existing residences, people are more interested in *referrals* for light home repair services (43.6%) and outdoor maintenance (36.8%) than they are about *information* to help with home modification (24.0%) or about *information* regarding in-home support services (33.6%).

What do people prefer in terms of specific housing features?

Design features considered age-friendly

Most respondents currently have a first floor bathroom and bedroom. The age-friendly features most desired by respondents (in order of preference): first floor laundry facilities, an entrance without steps, grab bars in the bathroom, lever door handles and non-slip floors. Those features deemed less important: light switches, kitchen cabinets and counters a little lower, and extra-wide hallways and doorways. Respondents over age 75

were more interested in a no-step entrance, lever handles, grab bars and raised toilets than were younger respondents.

Confidence in current housing

Most respondents have confidence that their current residence will meet their needs in the future, though the number of those either somewhat or very confident has decreased from 86% in 2007 to 75.4% in 2010. Confidence is lowest among respondents under age 75; just over a quarter of respondents in this age group reported being “not too confident” or “not confident at all”. Renters were also less confident than homeowners.

Considering a move out of Shorewood and reasons why

While the majority of respondents (58.3%) indicated they intend to stay in Shorewood, 41.7% indicated they are considering a move within the next ten years. The most often cited major reason for considering a move was “financial/property taxes” (56.4%), followed by lack of suitable housing in Shorewood (17.6%). This is consistent with the 2007 survey’s finding that after health problems, property taxes were the second most important problem facing older adults. Written comments further indicate that property taxes are the primary financial concern for older people considering a move out of Shorewood. This finding was highest among those respondents under age 75. “Health-related reasons” and “being closer to family” were major reasons for considering a move for 34.6% of the respondents over age 75 compared to just over 4% of those under age 75.

More renters cite lack of suitable housing as a moderate or major reason for considering a move out of Shorewood than do owners: 43.9% versus 30.3%. Consideration of this factor appears to be highest in the age 65-74 group.

Factors influencing a decision to stay

Fifty-five percent (55%) of respondents indicated that more “age-friendly” housing options would likely influence their decision to stay in Shorewood. Interest in age-friendly housing options was highest among respondents age 75+ (74.2%) and renters (72.2%). Written comments also indicate that lower property taxes would influence some residents’ decision to stay in Shorewood.

Referrals for light home repair services and for outdoor maintenance services were the next most cited options, with interest higher among respondents age 75 and over.

Information about such services was not as likely to influence their decision. Interest about information and referrals for in-home support services for meals, housekeeping and personal care was much higher among those age 75 and older (61.5%) in comparison to those age 65-74 (27.1%) and those age 55-64 (26.6%).

Options likely to influence decision to stay in Shorewood	% responding yes
Age-friendly housing options	55.1%
Referrals for home repair services	43.6%
Referrals for outdoor maintenance services	36.8%
Information re: in-home support services	33.6%
Information re: home modification	24.0%

Programming for older adults

In general, respondents appear to be satisfied with the current level of programming available to older residents, citing programs offered by the Shorewood Senior Resource Center, the Shorewood Recreation Department, and UW-Milwaukee’s Osher Lifelong Learning Institute. The areas where there seems to be interest in increasing programming levels: exercise/fitness, technology, and discussion groups.

Age-targeted housing

Of those indicating a preference, more respondents would choose housing for those over age 55 (either by restriction or marketing) than multi-age housing. This is especially true for people not confident in their current residence and those who indicated that more housing options would influence their decision to stay in Shorewood.

Age-targeted housing by those most likely to move			
Age preference	Not confident in current residence	More housing options would influence decision	All survey respondents
Age-restricted (55+)	22.8%	28.3%	14.5%
Most residents 55+	32.1%	36.4%	22.4%
Multi-age	25.0%	24.5%	25.6%

Importance of housing features

Respondents indicated that the most important features of age-friendly housing (in order of preference) are indoor parking, storage space, walk-ability to area stores/services, high speed internet, a balcony or front porch, and satellite/cable television. Features deemed least important include personal and home care services, social activities, pet-friendly housing, shared garden space, and an onsite fitness facility.

Type of housing

The majority of respondents favor new housing developments for ownership versus rental (57.9% versus 42.1%). Of those respondents not confident in their current housing and interested in more housing options, there is a slight preference for more rental versus ownership options (roughly 52% versus 48%).

Overall, interest is highest for single-family homeownership, condominiums, and apartments, and lowest for cooperative condominiums⁶ and assisted living (for those under age 75), however the specific type of preferred housing varies greatly by age cohort.

Housing preference by age group (Somewhat/Very Interested)					
Age 55-64	Condo (65.9%)	Single home (58.9%)	Apartment (43.7%)	Co-op (40.0%)	Asst. Living (33.8%)
Age 65-74	Condo (63.1%)	Apartment (55.8%)	Single home (51.3%)	Assisted Living (37.5%)	Co-op (37.2%)
Age 75+	Assisted Living (57.0%)	Apartment (54.7%)	Condo (48.0%)	Co-op (24.5%)	Single home (24.3%)

Spending on housing

Of those who plan to rent, 34.5% plan to spend under \$1,000 per month, 22.1% plan to spend between \$1,000-\$1,499 per month, while 6.4% plan to spend over \$1,500 per month. Of those planning to spend \$600-999, they are typically age 75 and older (39.7%) and currently renting (77.2%).

Of those who plan to own, 32.3% intend to spend between \$200,000 – 299,000, 20.6% intend to spend under \$200,000, and 19.3% intend to spend over \$300,000. When broken down by age groups, the largest disparities are in the proportion of respondents who plan to spend over \$200,000: 60.2% of respondents age 55-64 plan to spend over \$200,000 ; 54.6% age 65-74 plan to spend over \$200,000, and only 28% of those age 75 and over plan to spend this amount.

What is a typical household income for older adults in Shorewood?

An analysis provided by Environmental Systems Research Institute provides additional information about household income and Shorewood’s older adult population.

⁶ It should be noted that the concept of cooperatives is not widely understood, and although the survey tool contained a brief explanation of cooperatives, it is possible that survey respondents did not have a full understanding of what this option entails and were less likely to indicate interest in it.

Households by Income and Age 2009

	Age 55-64	Age 65-74	Age 75+
Median household income	\$59,532	\$50,186	\$28,573
Average household income	\$83,411	\$73,709	46,032

Source: Environmental Systems Research Institute (ESRI)

It is worth noting that while income levels are relatively high, 43% of older adults age 75+ have household incomes below \$25,000; the same is true for 30% of those age 65-74 and 13.5% of those age 55-64.

Conclusions

Most Shorewood residents prefer to stay where they are as they grow older. For those who wish to remain in their current residence, some type of referral service for reliable home maintenance contractors would likely be beneficial.

New housing options with age-friendly features would likely influence the decision of some older adults to stay in Shorewood, particularly those older residents (age 75+) who are currently renters. Design features most desired in new housing include same-floor laundry, storage space, a balcony or front porch, walk-ability to nearby stores and services, and internet and satellite or cable TV. The most preferred price range for rentals is \$600 – 999/month. The most preferred price range for ownership is the \$200,000 – 299,000 range. Preference for housing types varies significantly by age group.

Clearly there is interest in increasing the number of housing options for older adults in Shorewood. Some options to consider in terms of future development:

- Projected growth in “younger” older adult cohorts over the next twenty years (preference would be condos then apartments)
- Desire for more affordable housing for “older” older adults in order to influence their decision to stay in Shorewood, particularly for those age 75 and over (preference would be apartments)
- High level of interest in Assisted Living among those age 75 and over
- Preferences of those most likely to move, given their lack of confidence in current housing and their interest in new development (close split between apartments and condos with slight preference for apartments)

One final note - while most respondents did not indicate a high level of interest in “supportive services” (e.g., home care and personal care) when ranking housing features, as the age 75+ cohort grows there will be a need to integrate housing with services in order to help “older” older adults maintain their independence. Whether on-site or through a membership model like the Beacon Hill Village⁷, supportive services will play a key role in ensuring that older adults are able to age in place.

⁷ People in this Boston community banded together in 2001 to form a nonprofit organization providing “concierge services” for residents including transportation, home care, home maintenance, and other supportive services. Membership fees cover a menu of services and administrative costs.

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