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Planning for an Age-Friendly Belmont

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Planning for an Age-Friendly Belmont

March 2018

Commissioned by the Town of Belmont Council On Aging

Center for Social and Demographic Research on Aging
Gerontology Institute
John W. McCormack Graduate School of Policy & Global Studies
University of Massachusetts Boston



March, 2018

Dear Community Member,

I am very excited to share with you the report *Planning for an Age-Friendly Belmont*, researched and written by the expert team at the University of Massachusetts Boston Gerontology Institute.

This report is the result of several years of work that began when the COA first learned of the Age Friendly Community movement and thought it was a good means to advocate for and work towards solving problems seniors face in the town. We initially gained funding from the Massachusetts Association of Councils on Aging to provide a preliminary report and offered educational forums to learn about how to make Belmont more age friendly. That preliminary report was very well received by the Board of Selectmen, and encouragement to pursue a more in-depth study followed. Thanks to a generous grant from the Tufts Health Plan Foundation, obtained through the Friends of the Belmont COA, the UMass Boston team was retained to produce what you read in these pages. Without funding from the Tufts Health Plan Foundation this effort would not be possible.

I hope you enjoy reading this report and are stimulated to engage in the community around seniors' needs. I learned a great deal from it myself, and it stimulated new directions in the effort to improve the lives of seniors in Town. We intend to distribute this report to all the stakeholders and use the information to advance relevant projects that will have demonstrable impacts on how senior live in Belmont. The COA is very grateful to all those who took the time and effort to participate in the focus groups and who contributed so thoughtfully. We also are indebted to Professor Jan Mutchler and her team for their time and expertise in creating such a polished and readable document.

Thank you for taking the time and interest in reviewing this report.

Sincerely,

Nava Niv-Vogel

Nava Niv-Vogel, L.I.C.S.W., M.P.H.
Director
Belmont Council on Aging

About the authors

This report was produced by the Center for Social and Demographic Research on Aging (CSDRA), a research unit within the Gerontology Institute at UMass Boston. The CSDRA provides resources and research expertise to communities, non-governmental organizations, and other agencies that offer services to older adults in Massachusetts. The Center's mission is to inform communities as their populations become older demographically, including research on topics that impact older adults seeking to age in their communities. Established in 2012, the Center has worked with over 30 communities across the Commonwealth.

Jan Mutchler, PhD, is primarily responsible for the contents of this report. Others contributing to the project include Caitlin Coyle, Sue Berger, Brittany Gaines, Rebecca Mailman, Ceara Somerville, and Nidya Velasco. Sections of this report were drawn from an earlier document prepared by the authors for the Belmont COA (Mutchler & Somerville, 2016). We offer our appreciation to Nava Niv-Vogel, Director of the Belmont Council on Aging, for her leadership and guidance. As well, we are grateful to the Belmont residents and representatives who shared their thoughts as part of the data collection.

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Acronym List

ACS.....	American Community Survey
COA.....	Council on Aging
CSDRA.....	Center for Social and Demographic Research on Aging
MAPC.....	Metropolitan Area Planning Council
MCOA.....	Massachusetts Association of Councils on Aging
UMass Boston.....	University of Massachusetts Boston
WHO.....	The World Health Organization

Introduction

Belmont is a primarily residential community of around 25,000 residents with a small commercial district. Public transit access to downtown Boston and neighboring Cambridge offers Belmont residents access to services, employment, and recreational activities outside of the town's boundaries. With 22% of its population age 60 and older, Belmont is expecting to see an increase in the number of older residents in the coming years. Commissioned by the Belmont Council on Aging (COA), this report will serve to help the COA and Town to better understand Belmont's current assets, potentials, and challenges and to plan for changing community needs.

The COA is a municipal department designed to serve the needs of Belmont's older population. It is responsible for advocating on behalf of Belmont older adults and ensuring that their social, financial and healthcare needs are met. The COA relies on a combination of Town funds, grants, user fees, donations, and volunteer services. The Beech Street Center serves as the hub through which COA programs and services are delivered, some of which are available to residents of all ages, including select transportation services, volunteer opportunities, and intergenerational programming. Currently, Belmont is considering applying for membership in either the World Health Organization (WHO) or AARP Network of Age-friendly Communities. Towards this end, the COA has taken the lead in planning an application for a Belmont Age-friendly Designation.

At the request of Nava Niv-Vogel, Director of the Belmont COA, and with financial support from the Massachusetts Association of Councils on Aging (MCOA), in June of 2016 the Center for Social & Demographic Research on Aging (CSDRA) in the Gerontology Institute at the University of Massachusetts Boston developed a background report for Belmont based on a demographic profile and two public forums held at the Beech Street Center (Mutchler & Somerville 2016). Subsequently, and with the financial support of the Tufts Health Plan Foundation, CSDRA was contracted to conduct focus groups and expand the report to include insights from the community about current ways in which Belmont is an Age-friendly community, and suggest areas in which it could improve. This report is the result of that process.

The Age-friendly Community Framework

Communities throughout the nation are pursuing new strategies to promote health and quality of life among their residents. Towns and cities are embarking on community-engaged initiatives meant to identify and improve local amenities and services that have a meaningful impact on resident well-being, based on WHO's "Age-friendly communities" framework, as well as related models such as "livable communities" or "lifelong communities."

An “Age-friendly” Community, as described by WHO, is one in which people participate in activities, are connected to their neighbors, remain healthy and active, and feel they belong—no matter their age. Through planning, taking action, and evaluating progress, communities all over the world are taking steps to improve their social and physical environments as a strategy for promoting health and well-being throughout the life course. The Age-friendly framework describes focus areas for communities and lays out a process intended to ensure repeated consultation with the community, collective reflection, action and evaluation. WHO also hosts an Age-friendly Network, established in 2010 as a means of facilitating the exchange of information among communities. This network currently includes 541 cities and communities in 37 countries (<https://extranet.who.int/agefriendlyworld/who-network/>). Massachusetts communities that have already joined the Age-friendly network include Agawam, Arlington, Boston, Brookline, Dartmouth, Lawrence, Martha’s Vineyard, New Bedford, Newton, North Adams, Peabody, Pittsfield, Salem, Stoughton, Wakefield, West Springfield, Yarmouth, and Berkshire County. In his January 2018 State of the State speech, Governor Baker announced that Massachusetts has joined the network of Age-friendly States, signaling broader commitment to the principles that support aging in community.

Figure 1. Eight Domains of an Age-friendly Community

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

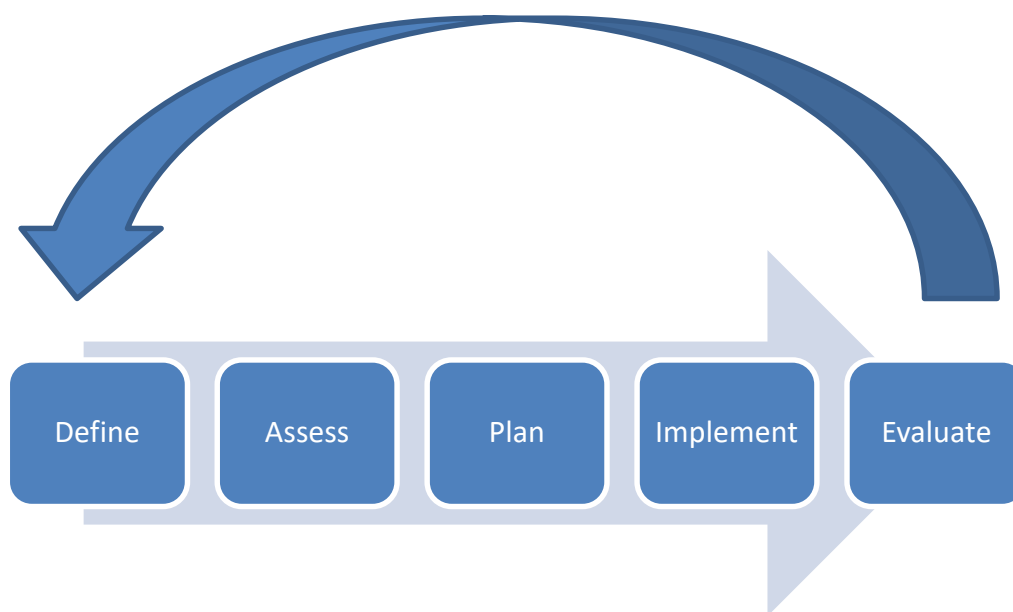
The description of Age-friendly features, and the experiences of communities throughout the world that are using the framework, make clear that each community will conceptualize this effort in a somewhat unique way. Local



conceptualizations will shape the initiatives, programs, and partnerships put in place; they will also shape the research and measurement used in support of the effort. Ultimately, the first step involved in pursuing an Age-friendly agenda is to define and assess environmental features relative to the characteristics and resources of residents actually living in the

community. Based on what is learned in that initial step, a community will develop an Action Plan designed to address the most pressing or most actionable issues identified through the needs assessment process. In subsequent years, as the Action Plan is implemented and evaluated, the broad goals of the Initiative may be modified in a continuous improvement cycle (see **Figure 2**). When working towards building an Age-friendly Community, it is helpful to keep in mind that not all domains must be addressed in a single cycle. Belmont may wish to select domains in which they are most prepared to make progress, or which are identified as priority areas by stakeholders.

Figure 2. Process for Developing an Age-friendly Community



Methods

The contents of this report are based on review of Belmont’s demographic features and a series of five focus groups conducted by researchers at the Center for Social & Demographic Research on Aging (CSDRA) within the Gerontology Institute at the University of Massachusetts Boston (UMass Boston). Selected content is based on livability data pulled from AARP (<https://livabilityindex.aarp.org/>), the Massachusetts Healthy Aging Community Profile for Belmont (<https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/community-profiles/>), and from publicly available documents available on the Belmont Town website (see Resources list, below).

The five focus groups were conducted in an effort to hear from knowledgeable segments of the community, with participants recruited by the Director of the Belmont COA. Four of the focus groups were held at the Beech Street Center, and one was held at Belmont's Town Hall. Each group lasted between one and one-and-a-half hours. Notes from the focus group discussion were drawn from a dedicated note-taker (a member of the CSDRA team), from audiotapes of the focus group conversations, or from both. Each focus group started with introductions and an explanation of the Age-friendly framework presented by the discussion leader, followed by a group discussion. The discussion began with a focus on Belmont features considered to be positive assets for older residents and those seeking to age in place, followed by a discussion of features that could be improved. Suggestions offered by the focus group participants and relating to specific initiatives or potential action items were recorded and noted in the narrative below. A total of 31 individuals participated in the focus group discussions, including ten representatives from Belmont town offices (one group), eight representatives from nonprofits and other key organizations in Belmont (one group), and 13 older adult Belmont residents who were aging in place (three groups).

Findings

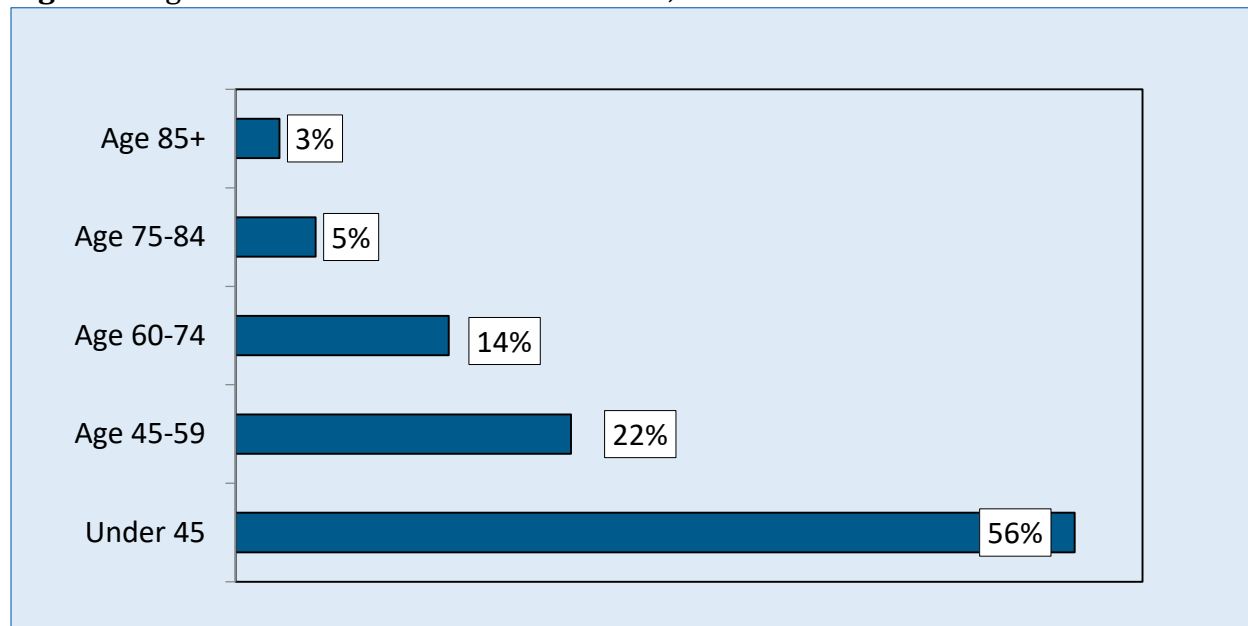
Background

Belmont's total population has remained fairly stable in recent decades, hovering at just under 25,000 residents. As shown in **Figure 3**, three percent of the current population is age 85 or older, and another five percent is age 75 to 84. Fourteen percent is age 60 to 74 and a sizable share—22%—is age 45 to 59. Projections from the Metropolitan Area Planning Council (MAPC) as well as the University of Massachusetts Donahue Institute predict modest population growth between now and 2030, with the total population expected to reach between 26,000 and 29,000 (<http://www.mapc.org/projections>; <http://pep.donaue-institute.org/>). Projections also indicate that in 2030, Belmont will include a larger percentage of adults age 60 and older, increasing from the current 22% of the total resident population to between 25% and 27% by 2030 (Mutchler & Somerville, 2016).

Findings in this report are organized by the eight domains of community life as laid out in the Age-friendly Framework and **Figure 1** above. For each domain a brief description of information gleaned from existing data and resources relevant to the topic is offered, followed by a description of Belmont's positive features and concerns as expressed by residents and others consulted through the focus group process. Each section includes a set of suggestions offered by the focus group participants regarding how Belmont could improve its Age-friendly capabilities. Although each group was presented with information to foster awareness of the elements and features involved in the Age-friendly Framework, the

facilitator did not insist that every domain be discussed, and the priorities addressed were initiated by the group. As a result, information provided by the focus groups, and outlined below, is more expansive for some domains than it is for others.

Figure 3. Age Distribution of Belmont Residents, 2016



Source: American Community Survey, 2012-2016, Table S0101

Housing

Far and away the most extensive conversation in the focus groups related to housing. Belmont describes itself as “The Town of Homes” and, indeed, property in the town is almost entirely residential (*Belmont 2016 Annual Report*). An estimated 63% of all occupied housing units in Belmont are owner-occupied (see **Table 1**), and 75% of housing units headed by an adult age 65 or older are owner-occupied. In the coming decade, many middle-aged and older adults will encounter decision points regarding whether to remain in their existing homes, downsize to a smaller and perhaps more affordable residence in Belmont, or move to another community offering a better fit for their evolving circumstances. For the aging Belmont resident, factors likely to contribute to his or her decisions include changing family and work commitments; shifting physical capacity to remain in one’s current home; and the affordability of staying in a community where housing values, and the associated consumer costs, are high.

Recent estimates from the American Community Survey (ACS) suggest a median home value in Belmont of over \$711,000¹, with 61% of owner-occupied housing units valued between

¹ American Community Survey, 2011-2016. American FactFinder, Table B25077.

\$500,000 and \$1,000,000². The median home value for long-term owners—those who purchased homes in Belmont before 1980— is also high, at about \$675,000³, and most of these long-term residents are older adults. Nearly three out of ten homeowners, and over one-third of older homeowners, pay 30% or more of their incomes for housing, a figure that includes property taxes, insurance, and utilities as well as a mortgage if the home is not paid off (see **Table 1**). More than one-third of older homeowners are still paying a mortgage, compared to two-thirds of all-age homeowners in Belmont. Large shares of renters also pay at least 30% of their incomes for housing, including more than half of older renters in Belmont. These data suggest that overall, housing represents a heavy cost burden for many residents.

Table 1: Belmont housing characteristics by all households and households headed by an older adult

		All households	Households headed by an adult age 65+
Homeowners		63%^a	75%^a
	Single unit structure	73% ^b	72% ^b
	Built before 1960	86% ^c	89% ^d
	Two or more bedrooms	98% ^c	n/a
	Eight rooms or more	52% ^c	n/a
	With a mortgage	67% ^e	36% ^e
	Paying 30% or more of income for housing	28% ^f	37% ^f
Renters		37%^a	25%^a
	Single unit structure	15% ^b	10% ^b
	Built before 1960	76% ^c	58% ^d
	Two or more bedrooms	82% ^c	n/a
	Eight rooms or more	8% ^c	n/a
	Paying 30% or more of income for housing	40% ^g	57% ^g

Source: American Community Survey, 2012-2016. Tables: ^aB25007; ^bB25125; ^cS2504; ^dB25126; ^eB25027; ^fB25093 ^gB25072

Some formally-designated affordable housing exists in Belmont, but evidence suggests that the current affordable housing stock is insufficient, especially for older adults (see *Belmont's Housing Future*, 2017). In addition, downsizing housing options appear to be limited in Belmont. Among all owner-occupied housing units, 73% are one-unit buildings (see Table 1). Owner-occupied homes in Belmont are typically quite large; nearly all have at least two

² American Community Survey, 2011-2016. American FactFinder, Table B25075.

³ American Community Survey, 2011-2016. American FactFinder, Table B25109.

bedrooms, and more than half include at least eight rooms of living space. The availability of newer small owner-occupied or rental units is limited, and housing with services, such as assisted living developments or continuing-care retirement communities, are absent in Belmont.

Several reports produced in recent years have flagged housing for older adults as a priority for Belmont. The AARP livability index cites housing affordability in Belmont as a key livability concern (<https://livabilityindex.aarp.org>). The Belmont Comprehensive Plan (*A Vision for Belmont*, 2010) notes that there are limited opportunities for older adults to downsize and remain in Belmont. It identifies providing “organic life-cycle and affordable housing options for young families and the aging” as a Belmont town goal. The recent housing report (*Belmont’s Housing Future*, 2017) makes these same observations, noting that housing demand is expected to increase for older adults, new families, rental housing, and community housing. The housing plan recommends that new housing developments include accessible one-bedroom units, affordable units, and units with space for caregivers and supportive care services for older adults, including assisted living and nursing facilities. The housing plan observes also that Belmont’s old housing stock likely requires significant maintenance, a potential added cost for residents living in those units.

Over 80% of owner-occupied housing units in Belmont were built before 1960 (see Table 1). These older homes are often not set up for one-floor living and they likely lack attributes such as grab rails and handrails. Such attributes are especially important livability considerations for older homeowners who may have difficulty managing stairs or who otherwise require accessibility features. Renter-occupied housing is similarly quite old, with 76% of properties built before 1960. Although typically not as large as owner-occupied homes, only 18% of renter-occupied housing units have fewer than two bedrooms. The apartments rented to older adults in Belmont are somewhat newer on average, but even so 58% were built before 1960.

Community Input

Among all five focus groups held for this study, housing was a topic of extensive discussion. Although focus group participants recognized the positive aspects surrounding housing in Belmont, concerns dominated the conversations about housing. Positive aspects included a sense that the Community Development office is proactive about ensuring that all new projects are accessible, and include accessible parking. In addition, participants acknowledged that the escalation of property values has contributed to high wealth values embedded in the homes of many Belmont residents.

Focus group participants noted that housing is a significant concern in Belmont for all age groups, and is especially concerning for older adults on fixed or declining incomes. Even with the benefits to wealth accumulation resulting from high housing values, housing costs were noted to be particularly problematic. Virtually every group mentioned high property taxes

as a factor compromising economic security. Participants described a spiraling “cycle” through which young families were drawn to Belmont because of its excellent school system, driving up the cost of housing and, in turn, the property tax levies. Participants recognized the difficulty placed on the Town budget in Belmont, in that the lack of commercial tax revenue due to the limited commercial base in Belmont places heavy reliance on property taxes to fund municipal services. However, a pressing need for solutions to this problem was voiced.

Suggestions Drawn from Focus Groups:

- Create affordable smaller housing options for older adults such as townhomes.
- Develop a Continuing Care Retirement Community in Belmont.
- Expand property tax benefits to older residents, including property tax work-off slots, waivers, and other mechanisms that would lower the tax burden on older adults.
- Change zoning laws to permit accessory units that would help older adults live with family members.
- Create cohousing options.

Lack of housing options is another point of concern for those wanting to age in place. According to focus group participants, lack of options causes older adults to leave Belmont, shrinking the social networks of those left behind. Focus group participants mentioned the lack of assisted living options, noting also the high cost of housing with services, and the lack of a Continuing Care Retirement Community that would include a nursing home option in Belmont. It was noted that many of the “levers” relating

to housing, such as affordable housing processes and housing trusts, operate outside of Town offices and Town control, and that developers do not appear to be interested in building housing suitable for downsizing, preferring instead to build large homes. Participants felt that the Town should address zoning issues that may be hindering the development of appropriate senior housing.

Cross-Cutting Theme: Affordability and Economic Security

Median income among older households (\$67,000) is substantially less than the median income among middle-aged households (\$134,000) (Mutchler & Somerville, 2016). The table below highlights that a larger share of households headed by an older adult is low-income, as compared to households headed by adults of all-ages.

	All-age households	Households headed by an older adult age 65+
Household income under \$25K	9%	16%
Household income \$25K-\$49,999	12%	23%
Household income \$50K-\$74,999	14%	18%
Household Income \$ \$75K-99,999	10%	10%
Household Income \$ \$100K or more	55%	33%
TOTAL	100%	100%

Source: Mutchler & Somerville, 2016. Original sources: American Community Survey, 2010-2014; Tables B19049 and B19037.

Focus Group Observations:

- As the population ages, the financial demands of an older population may become more pressing.
- Some participants observe a division between high- and low-income residents.
- Because Belmont lacks a commercial base, town finances rely on private homeowners.
- Focus group participants worry that financial demands on the Town could jeopardize the security of the Beech Street Center and limit services available moving forward.

Beech Street Center Services

The Beech Street Center offers assistance with housing issues and can help older adults apply for eligible government programs. The Center also offers access to external programs and services that promote economic security including financial seminars, assistance with tax preparation, and SHINE (medical insurance counseling).

Suggestion Drawn from Focus Groups:

- Improve communication and publicity about services offered at the Beech Street Center that promote economic security among older residents.

Transportation

In many respects, transportation options in Belmont already include many Age-friendly features. The Massachusetts Healthy Aging report lists Belmont as “very walkable,” and the

AARP livability index ranks Belmont’s transportation system highly, specifically citing availability of convenient transportation options. Further, a “Community Path” route is underway, which will increase options for safe off-street walking and other forms of exercise, and connect Belmont to surrounding towns on the Mass Central Rail Trail. Belmont also offers public transportation options through the Massachusetts Bay Transportation Authority (MBTA), which serves Belmont via commuter rail, bus service and the RIDE, a door-to-door paratransit service. In addition, the Beech Street Center offers transportation services, including the “BelderBus” for grocery shopping or to visit the COA; the “Medi-Van” for medical appointments; and other ride services. All together, these features suggest that older adults in Belmont have a number of options for getting where they need to go.

Suggestions Drawn from Focus Groups:

- Develop a crosstown bus or shuttle.
- Distribute flashlights to older adults to promote safe walking.
- Foster co-owned snow-blowers and neighbors sharing costs of hired help.
- Advocate for improving Belmont’s walkability including improving sidewalk quality and streetlights.

Community Input

Focus group participants acknowledged that Belmont has many positive transportation features. Participants mentioned the walkability of Belmont Center and noted that many other neighborhoods are walkable. Participants value the good transportation options providing access to both Boston and Cambridge, and several positively evaluated a COA program that assists older adults with short errands.

Some concerns and areas for improvement regarding transportation mobility were named. Barriers to safe walking include poor sidewalk quality, issues with snow removal (especially on sidewalks, intersections, and corners), and lack of sidewalks and crosswalks. Some participants felt that the Town hesitates to put in new stop signs and sidewalks, even when viewed by residents as necessary to pedestrian safety. Barriers to self-driving were also mentioned, including a lack of streetlights, high levels of traffic congestion, and poor road upkeep. Some participants reported that local taxi service is inadequate, and that ride sharing programs are too expensive for many residents, including many older adults. Finally, several focus group participants reported that the lack of a crosstown bus or shuttle impedes local travel. The Lexpress bus in Lexington was cited as a model Belmont should consider adopting.

Outdoor Spaces and Buildings

Belmont offers residents good proximity to parks, recreational facilities, and libraries, as suggested by the AARP Livability Index. These are positive features that promote Age-friendly access to Town amenities

Suggestions Drawn from Focus Groups:

- Determine if the recreational needs and interests of older residents are being met.
- Designate an older adult representative to advocate for relevant needs, such as park benches.
- Improve Beech Street Center parking.
- Increase input from older residents in Town planning and decisions about outdoor amenities.

Community Input

Focus group participants noted many positive elements of Belmont's outdoor spaces, including town parks, recreational facilities, and the new Community Path along the Mass Central Rail Trail. It was noted that local parks are being revamped and that the recreation department offers senior-specific programs and a new pool. Participants voiced appreciation for Belmont's commitment to provide

resources in support of historical and recreational updates and programming, in part through Belmont's Community Preservation Act (CPA) passed in 2010, which distributes funds for recreation, open space, historic resources, and community housing.

Concerns and areas for consideration relating to outdoor spaces and buildings include making public spaces more accessible to older adults by increasing the number of park benches and other improvements. Participants encouraged those advocating for "safe routes to schools" as part of the Community Path initiative to also incorporate "safe routes for seniors" as a means of getting older adults to a variety of locations. In addition, protecting the Beech Street Center as a valuable town asset and improving parking at the Center were considered priorities.

Community support and health services

Data from the Massachusetts Healthy Aging report suggest that Belmont residents have good access to health services. Belmont benefits from a high density of health care providers and facilities in close geographic proximity. Rates of medical screenings and vaccinations, and levels of chronic disease and oral health in Belmont are as good as or better than the Massachusetts state average. Belmont residents also have access to strong community supports through the Beech Street Center, which offers a variety of health and wellness programs such as nutrition services, including weekday luncheons at the Center and access to Springwell Meals on Wheels. Social work professionals at the Beech Street Center also provide information and referrals to external services.

Suggestions Drawn from Focus Groups:

- Provide information to residents about locally available services to support aging in place.
- Expand the Cambridge at Home (CAH) “Village” organization to Belmont, or explore opportunities to develop a similar program in Belmont.
- Determine if the services and supports that older residents want and need are sufficiently available in Belmont.

Community Input

Focus group participants noted that overall, Belmont residents enjoy very good community supports and health services. Participants in multiple groups noted the high quality of support offered through the Beech Street Center. Multiple participants mentioned the friendly and reliable public safety staff at the fire and police departments, offering residents a sense of safety and security. Other Town offices and staff were also mentioned as valued resources.

Several concerns and areas for improvement regarding community support and health services were mentioned. Long-term care needs were considered an issue that could benefit from stronger local support or, perhaps, wider dissemination of information about resources already available. In addition, many family members live far away and, as a result, long-distance caregiving is an area of concern for some older adults in Belmont. Some participants thought that older residents could use added support with home modifications and in vetting services that would help them age in place. Difficulties managing household activities were also mentioned, including disposing of trash and maintaining yards and property.

Communication and Information

Belmont residents can access many sources of relevant information. Websites for the Town (<http://www.belmont-ma.gov/>) as well as for the COA (<http://www.belmont-ma.gov/council-on-aging>) provide a wide range of information useful to residents. The Beech Street Center also distributes a monthly newsletter *Senior Notes*, which is posted online as well as distributed in print form. *Senior Notes* largely includes information about activities and services available through the Beech Street Center, along with periodic notices of other locally available services and programs. The Beech Street Center makes available an e-news listserve to which residents may subscribe to receive information via weekly email. In addition, the Beech Street Center has an online senior services directory including comprehensive information about services in the area (<http://www.belmont-ma.gov/sites/belmontma/files/file/file/bcoa-senior-services-directory-2014.pdf>)

Suggestions Drawn from Focus Groups:

- Disseminate information through multiple channels of communication, including phone and print.
- Assist older adults with adopting new technology.
- Create a “Belmont Over 65” Facebook group or equivalent spearheaded by the COA tech club.
- The police call system could be enhanced specifically to include information important for older residents.
- Improve access to smart phones for all older adults.
- Provide older adults with an information sheet including phone numbers, suggestions, and safety reminders.
- Provide older residents with a police officer contact and encourage them to call with questions and concerns.
- Make sure daytime office hours are held by every Town committee, so that residents with limits on night-time travel have access.

Community input

Focus group participants cited examples of beneficial communication in Belmont. For example, the Police Department calls residents to provide information about construction and street closures. Some participants cited varied use of digital mechanisms to disseminate information as a benefit, including list-serves and other electronic media.

Several participants noted areas needing improvement relating to information distribution and communication. A general lack of awareness about COA programs was observed, and participants in most of the focus groups suggested that residents need more information on aging-related issues. Several participants remarked that residents who don't use social media, including many older residents, are excluded from getting Town information when electronic media is prioritized.

Participants discussed the importance of making information available to residents through multiple types of media, including both print and digital sources.

Communication gaps across departments and organizations within Belmont were noted. Some participants suggested that Department heads do not communicate adequately with one another about older adult issues. It was suggested that representatives from the COA, and older adults themselves, should routinely be included in the planning processes as an avenue to advocating for their needs.

Civic Participation and Employment

The Town of Belmont has a highly educated population. More than nine out of ten Belmont residents age 65 and older have at least a high school degree, and 55% are college graduates⁴. Many older adults are employed, including an estimated 71% of residents age 60

⁴ American Community Survey, 2012-2016. American FactFinder, Table S1501

to 64, and 27% of those age 65 and over⁵. These rates of employment among older adults are somewhat higher than the rates for Massachusetts residents as a whole.

The Beech Street Center offers a variety of volunteer opportunities. Although volunteers may be of any age, many are themselves older adults. Volunteers at the Beech Street Center support core functions, holding positions such as receptionist, transportation dispatcher, and lunch servers. Some provide skilled services such as computer training, tax preparation assistance, and participating in gardening projects.

Suggestions Drawn from Focus Groups:

- The town should recognize older adults as a community asset and recruit them as volunteers and employees.
- Create a system to manage volunteer efforts more effectively.
- Investigate potential opportunities for older residents to serve the Town.

Community Input

Focus group participants observed that Belmont includes a large number of older adults who are well educated, experienced, and able to contribute to the community. Several participants observed that as a community, Belmont effectively includes some of these older adults as active volunteers and civic participants. For example, older adults

feel welcome to run for Town positions and participate in activities. As well, the Belmont community offers many volunteer opportunities in a variety of settings.

Gaps mentioned in the civic participation and employment domain referred primarily to perceptions that the value of older volunteers could be more widely recognized, and that the use of volunteers could be more systematically developed, specifically throughout Town offices.

Respect and Social Inclusion

The Town of Belmont has a relatively diverse population, and older residents contribute to that diversity. Although overall a well-educated and higher-income community, Belmont is diverse along many dimensions, including education and economic status, as well as race, ethnicity, and language spoken at home. Belmont's commitment to respect and inclusion is evident in many ways, including an active Human Rights Commission and an involved community group, Belmont Against Racism. The Beech Street Center offers many programs designed to promote respect and social inclusion such as English as a Second Language (ESL) classes, Spanish and Chinese language classes, and various support groups targeting residents who may be at risk of exclusion and isolation.

⁵ American Community Survey, 2012-2016. American FactFinder, Table B23001

Community Input

Focus group participants reported that the cultural diversity present in the community is a recognized and valued feature of Belmont. They note that the Town supports efforts against racism and exclusion along many different dimensions, and recognize that language and ESL classes offered at the Beech Street Center are examples of Belmont's commitment to inclusion and respect.

Concerns were reported relating to respect and social inclusion in two areas. First and foremost, some participants suggest that older adults themselves are not adequately respected in Belmont. As stated by one participant, "The Town doesn't care about seniors. Do they ever say we'll build new senior housing? No." As an example of older adults being excluded, one participant reported that some older adults cannot participate in town meetings because meetings are held at night, when many older adults are reluctant to drive.

Suggestions Drawn from Focus Groups:

- As a means of building awareness and understanding, strengthen the availability of intergenerational programs in Belmont, such as the Belmont Story Project and the glaucoma assistance program.
- Reduce barriers that older adults face in attending town meetings, such as challenges associated with attending night-time events.

A second inclusion issue reported by some participants relates to language barriers throughout the community. Participants recognize that a sizable number of Belmont residents speak English as a second language, and some experience participation limitations as a result. Although mechanisms for addressing those barriers are in place, participants in one group reported resentment among some residents regarding language issues.

Social Participation

Belmont residents benefit from a large number of activities and opportunities for participation in the community. Programming through the Beech Street Center alone includes a wide variety of options for older adults, including but not limited to social programs and exercise opportunities. As a highly educated population, older adults in Belmont may be especially drawn to programs focused on life-long learning and other education-based programs. Many of these types of programs are already in place at the Beech Street Center, and Belmont residents may take advantage of nearby University-based Osher Life-Long Learning programs, such as the programs at Brandeis and at UMass Boston.

Community Input

Focus group participants described opportunities for social participation, including intergenerational activities, as very good. The Beech Street Center and the public library were specifically named as community assets that provide intergenerational programs, participation, and engagement opportunities for older adults.

Suggestions Drawn from Focus Groups:

- Develop a plan to address isolation among older residents in Belmont.
- Leverage the library as a partner in facilitating aging-orientated programs.
- Survey older residents about what kinds of activities they would like available.

While opportunities for social participation among older adults is overall considered good in Belmont, participants were aware that social isolation is an issue. Some older adults are not well connected, including those who do not have nearby family members. Participants expressed the belief that social isolation may be a

special concern among older men, perhaps especially those who have lost a spouse or partner. Focus group participants indicated that addressing social isolation is an important goal in making Belmont Age-friendly.

Additional observations

Additional issues and suggestions for Belmont to consider as the Town develops its Action Plan and takes steps to become a more Age-friendly Community were offered by the focus group participants. These points speak to broader themes that run through and across domains, and suggest emphases that may be useful in shaping how Belmont pursues its Age-friendly Initiative:

Private sector engagement:

An important role can be played by the private sector and through private collaborations in an Age-friendly effort. Focus group participants suggested that residents and neighborhoods could join forces with private organizations to be key partners in an Age-friendly Initiative, to create solutions, and reduce reliance on public services.

- Help families plan and deal with aging collectively. As suggested by one participant, “Equip families to be resilient.”
- Improve community education and awareness on Age-friendly themes, and on the Belmont older population.
- Look to private solutions and emphasize strategies for promoting independence and to address potential costs associated with the aging population.

- Expand community awareness as a means of supporting a dementia-friendly effort. As suggested by one participant, “The whole population needs to understand what they could do to be helpful.”
- Identify opportunities for private companies to market to older adults. An example of this would be for rideshare companies to train and encourage older adults to use their apps, as presently not all older adults are even aware such opportunities exist.

Public sector engagement:

The public sector also has a critically important role in an Age-friendly initiative, including Age-friendly collaboration and ownership beyond the COA. Focus group participants suggested developing partnerships across municipal offices and organizations to increase the success and reach of the Age-friendly initiative.

- Seek creative options such as renting church space for bridge classes and coordinating transportation to the venue.
- Involve religious councils and local schools as important community assets in building an Age-friendly community.
- Promote cross-organizational sponsorship in disseminating information and programming, such as joint Senior Center-library programs.

Conclusion

As Belmont moves towards becoming an increasingly Age-friendly community, the Town has an opportunity to utilize and build on the many assets already in place, including the COA and the human resource of its older residents. To aid in planning for the projected increase in the older population, this report provides Belmont and the COA with a tool based on resident and stakeholder input to advocate for and improve services and programs for older adults and to overall improve its standing as an Age-friendly community.

Age-friendly Communities and Dementia-friendly Communities: Intersecting Initiatives

The Alzheimer's Association estimates that in 2017, 5.5 million Americans, the large majority of whom are age 65 and older, had Alzheimer's dementia, representing ten percent of older adults in the U.S. Estimates suggest that when dementias other than Alzheimer's are accounted for, as many as 14% of people age 75 and older in the U.S. live with dementia (https://www.alz.org/documents_custom/2017-facts-and-figures.pdf). Because risk of dementia increases with age, the prevalence of dementia in the population will rise as the older population grows. The Massachusetts Healthy Aging report estimates that 13.9% of Belmont residents age 65 and older have Alzheimer's disease or a related dementia, equivalent to the estimate for Massachusetts as a whole.

Some communities pursuing an age-friendly agenda are combining their "Age-Friendly" efforts with a "Dementia-Friendly" agenda, meant to simultaneously address features and practices that improve the ability of older adults with dementia to remain in the community. For example, making residents aware of services and supports that can help them stay in their homes if they experience a disabling chronic disease is a broad goal that may benefit a sizable share of older residents. Ensuring that the services and supports available extend to those with dementia makes this effort simultaneously age- and dementia-friendly. Belmont focus group participants noted that the Beech Street Center already offers some valuable dementia-friendly programming, including, for example, a "Memory Café" for people with memory loss and their caregivers.

Among the participants discussing this issue, most felt that blending an Age-Friendly Initiative and a Dementia-Friendly Initiative could be successful in Belmont. Participants noted that many of the age-friendly issues discussed were applicable to residents living with dementia and other chronic diseases as well as those aging in good health. Ensuring that services targeting individuals with dementia are in place and educating the community about dementia as well as ensuring that people with dementia or other cognitive challenges are known to their neighbors and to those they may encounter in the community were highlighted as valuable goals. Friendly visitor programs and phone-based check-in calls were identified as promising options for Belmont to expand and advertise age- and dementia-friendly services.

Some participants expressed moderated enthusiasm for the blending of these initiatives. One participant highlighted that localities are limited in the extent to which they can respond to residents with dementia, suggesting that what is most needed to address concerns about dementia is political action at the federal and state levels. In this person's view, the most important steps include protecting and expanding health services, in-home services, and caregiver support. Some participants expressed the view that an age-friendly agenda was already a massive undertaking, and that adding a full-blown dementia-friendly effort might be taking on too much at this point. However, especially where age-friendly and dementia-friendly goals substantially overlap, pursuit of the two initiatives in tandem made sense to the residents consulted.

Resources

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