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Live Peabody: An Age-Friendly Action Plan

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Live Peabody: An Age-Friendly Action Plan

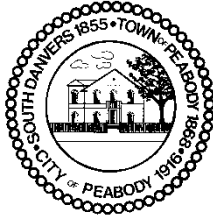
December, 2019

Commissioned by the City of Peabody &
Peabody 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

CITY OF PEABODY

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OFFICE OF THE MAYOR EDWARD A. BETTENCOURT, JR.

The priorities exemplified by the Age-Friendly designation reflect Peabody's core values. The goals of a livable, safe, and vital city serve to inspire all our residents, regardless of age or ability.

The Age-Friendly Peabody Action Plan focuses on supportive community and health services, civic engagement and participation, employment and volunteer opportunities, respect and social inclusion, appropriate housing, accessible outdoor spaces and public venues, and increased transportation options.

These are Age-Friendly Peabody initiatives, and they will help us adapt to our community's changing demographics. Residents aged 60 and older make up the fastest growing segment of Peabody's population. Peabody seniors are especially vibrant leading active social lives and engaging in their community like never before.

This action plan is a culmination of a public process over several years that included public meetings, surveys, and focus groups. It involved community stakeholders, local organizations and nonprofits, neighborhood groups, service providers, businesses, residents, and elected officials.

I am very pleased to present the Age-Friendly Peabody Action Plan. It not only represents our shared values but also our shared optimism for a brighter future. I believe implementation of this plan will strengthen our community and help make Peabody an even better place to live.

Warmest regards,

A handwritten signature in dark ink, appearing to read 'Edward A. Bettencourt, Jr.', written in a cursive style.

Edward A. Bettencourt, Jr.
Mayor, City of Peabody

Acknowledgements

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Dr. Caitlin Coyle is primarily responsible for the contents of this report. Other contributors include Beth Rouleau, Nidya Velasco-Roldan, Ceara Somerville, and Rebecca Mailman. We are thankful for the leadership of the Mayor's Chief of Staff, Chris Ryder, the Director of the Peabody Council on Aging, Carolyn Wynn, and Natalie Maga and Leona Kaplan co-chairs of the Peabody Council on Aging, who all offered guidance at each step of this process.

Most importantly, we are grateful to all residents and community leaders in Peabody who gave of their time to participate in these efforts to transform Peabody into a great place to grow up and grow old.

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Table of Contents

Background	5
Methods	9
Action Plan	10
Housing	11
Transportation	14
Community Supports & Health Services	16
Outdoor Spaces and Buildings	19
Social Participation	22
Respect and Social Inclusion	25
Civic Engagement & Employment	27
Communication & Information	29
Conclusion	32
Appendix A. Results: Demographic Profile of Peabody	33
Appendix B. Document Review	45
Appendix C. Resources for Age Friendly Practices	46

Background

Peabody's story is one of community, creativity, perseverance and diversity. This historically working-class city is the birthplace of American philanthropy. Situated on Massachusetts' North shore, Peabody began as a farming community that was settled in the late 1600s as part of the old Salem colony. In 1868, the area was named Peabody, in honor of George Peabody, who in his later years would become known as the father of modern philanthropy. Peabody was also home to Revolutionary War hero General Gideon Foster and Mary Upton Ferrin, a pioneer of the Women's Suffrage Movement. The walls of City Hall are lined with pictures and testimonies of the labor struggles of the 19th and 20th centuries. Several parks, schools, and buildings are named in memory of America's Veterans.

While farming remained a central way of life, Peabody quickly became one of the fastest-growing towns in Massachusetts. Its streams and rivers provided an opportune spot for many mills and factories to establish themselves. This industrial fever attracted working-class immigrants and families from throughout Europe and Eurasia. With its growth showing no signs of slowing down, the town voted to become the City of Peabody in 1916.

Preserving elements of its diverse history as a community, today Peabody offers residents of all ages, talents, and backgrounds many desirable features including city-owned farms; community theater; free concerts; a farmers' market; multiple recreational amenities; conservation areas; many civic organizations; and a vibrant business community. The city's diversity is celebrated each summer during the North Shore's largest cultural celebration: the International Festival.

Northshore Magazine recently called Peabody a "hub of health" for its state-of-the-art medical services and healthcare facilities. The Torigian Senior Center supports the health and wellness needs of Peabody's rapidly growing population of older adults. The center meets the diverse interests of residents and visitors through programs and services that include entertainment, fitness, social services, adult day health, education, recreation, and transportation services.

Projections suggest that by the year 2035, approximately 38% of Peabody's residents will be age 60 or older¹. As the city of Peabody evolves and its residents age, there is continued focus on quality of life, inclusivity, and accessibility. The goal of city leaders, led by Mayor Edward A. Bettencourt Jr., is to ensure that Peabody is an age-friendly city for all residents. Dedicated to this goal, Mayor Bettencourt initiated the process of becoming a certified Age-Friendly Community.

¹ Figures for 2035 are the Vintage Population Projections generated by the Donahue Institute, University of Massachusetts: <http://pep.donahue-institute.org/>

The City of Peabody was accepted into the Age-Friendly Community network in 2017. The contents of this report are designed to inform the City of Peabody Planning Committee as it puts action in place to address the needs of its older residents. In addition, this report intends to intersect with and advise other ongoing efforts. This work also aligns with Governor Baker’s plan for an Age-Friendly State.

What is Age-Friendly?

The Age-Friendly framework was developed by the World Health Organization (WHO). According to WHO, an age-friendly community is one where people participate, are connected, remain healthy and active, and feel they belong—no matter their age. Through assessment, planning, 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 model includes a conceptual framework (domains) for describing areas for communities to focus on. It also lays out a process intended to ensure repeated consultation with the community, collective reflection, action and evaluation.

Domains

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

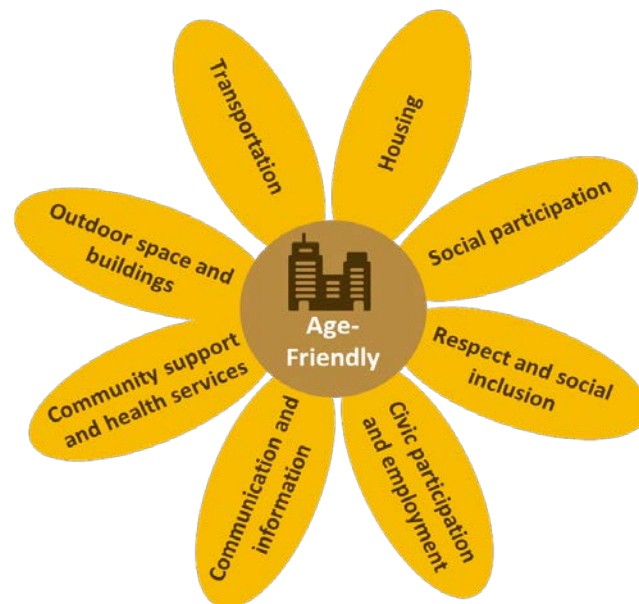
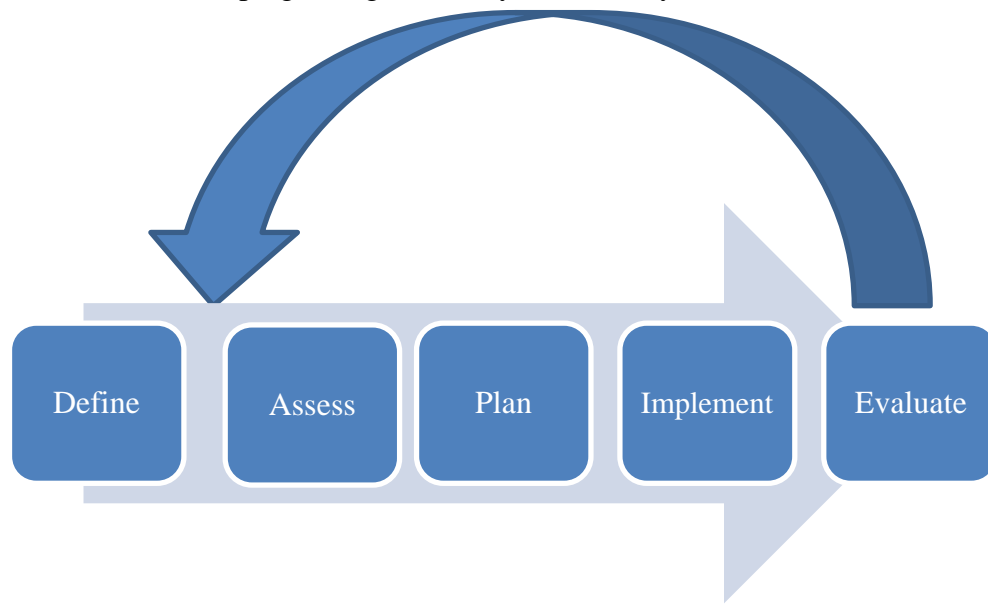


Figure 1: Eight Domains of an Age-Friendly Community
Source: Sandra Harris, Design for Aging Committee, BHA

Process

WHO describes five components of an age-friendly initiative, and indicates that these components will be pursued sequentially. At the end of each age-friendly process cycle, a new phase begins, during which new goals are set, innovations put in place, and progress evaluated (see **Figure 2** below). Briefly, in step one local principles are defined in conjunction with building partnerships, creating a vision, and recruiting community members for involvement. Through these efforts, initiative goals are prioritized. Step two involves generating a needs assessment, focusing on environmental and population-based features that reflect age-friendliness, as well as those that pose a challenge to this goal. The third step includes developing an Action Plan, which may be thought of as a “road map” to define programs and interventions that will be pursued in the process of becoming an age-friendly community. Broadly speaking, the final steps involve implementing promising interventions; these may include programs (such as evidence-based health promotion activities) as well as environmental modifications (such as expanding traffic-calming features at key intersections). As programs and modifications are put in place, evaluations focus on assessing outcomes (e.g., were the proposed modifications implemented appropriately?) as well as impacts (that is, have well-being, health, and quality of life been improved by the improvements put in place?).

Figure 2. Process of Developing an Age-Friendly Community



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 Age-friendly Framework requires that environmental features are defined and evaluated relative to the characteristics and resources of residents actually living in the community. An initial task of any community’s effort is therefore to identify elements that residents feel are “age-friendly.”

Peabody Progress to Date

In 2017, Mayor Bettencourt initiated the process of becoming a certified Age-Friendly Community. The Council on Aging (COA) and town leaders gathered to learn about the WHO Age-Friendly Framework and discuss the COA’s plans to launch Live Peabody and a community-level needs assessment. The assessment included the distribution of a town-wide survey to over 3,000 residents and 11 age-friendly information sessions were held in community settings (including religious organizations, housing authority properties, and privately-owned older adult housing buildings). The purpose of Live Peabody’s survey was to gain insights from a wide range of residents about the challenges and barriers to livability in Peabody, as well as to highlight opportunities for age-friendly modifications.

The survey included topics such as housing, services, and transportation; it was administered in print format. More than 350 Peabody residents responded to the survey, revealing both the needs of Peabody residents and opportunities for improvement. Following the needs assessment, Peabody's next step was to develop an action plan to address barriers to livability in Peabody. To support the funding of age-friendly efforts and growing the collaboration already underway, Peabody was awarded a grant from JB/Lahey. In 2019, with age-friendly momentum established, the City of Peabody invited collaboration from the Center for Social & Demographic Research on Aging (CSDRA) in the Gerontology Institute at the University of Massachusetts Boston to guide in the development of an Age-Friendly Action Plan.

The contents of Peabody's Age-Friendly Action Plan are described in detail in this report.

Methods

Demographic Profile

Demographic material used in this report was drawn from the U.S. Census Bureau (the decennial censuses and the American Community Survey); from projections generated by the Donahue Institute at the University of Massachusetts; and from the Healthy Aging Data Report² for Peabody. A full demographic profile of Peabody's older population can be found in **Appendix A**.

Document Review

In order to draw on current momentum in Peabody, research staff from the CSDRA completed a systematic review of multiple reports, including the Master Plan Update (2014), Draft Housing Production Plan (2019), materials from the age-friendly needs assessment and documentation from multiple departments regarding their current age-friendly practices and future goals. See **Appendix B** for a full list of documents included in this review.

Community Planning Work Sessions

Together with the CSDRA, the City of Peabody identified community leaders and stakeholders to gather in the Summer and Fall of 2019. During two brainstorming sessions, participants generated ideas for action, based on findings from the needs assessment activities as well as the document review and demographic profile assembled by the CSDRA. These brainstorming sessions were attended by residents, local civic and non-profit leaders, aging service providers, and City department staff. More than 40 participants were involved in the planning sessions.

² <https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/community-profiles/>

In August 2019, the attendees were tasked with developing concrete action items to serve as recommendations for Peabody's Age-Friendly Action Plan. It was crucial to the success of Live Peabody to obtain insight from these key community stakeholders for their expertise and knowledge, as well as for their engagement in the future implementation of the Age-Friendly Action Plan. The group met for 2.5 hours and participated in a structured discussion that was facilitated by research staff from the CSDRA.

Results from the work session were then streamlined and condensed by CSDRA research staff into one document containing specific recommendations and action items for each of WHO's age-friendly domains. These items were subsequently reviewed and amended by the Age-friendly Planning Committee in November, 2019 for purposes of feasibility and to align with the priorities of the group.

The tables throughout the Action Plan outline Peabody's goals, a brief description of the action steps to be taken to achieve those goals, as well as the identification of potential partners and an estimated timeframe for completion.

Action Plan

This following section provides details of Peabody's Age-Friendly Action Plan categorized by domain. Given the vast amount of planning and activity happening in Peabody, we first document current activities that can be characterized as age-friendly, followed by referencing future plans that have already been put in place. Lastly, we present a set of action steps that will build on existing momentum and allow Peabody to continue its evolution toward a more age-friendly community. These findings are presented in the tables below. Details for the examples of age-friendly practices included in the action item tables can be found in **Appendix C**.

Housing

In order for adults to remain in their communities as they age, housing must be available, affordable, and designed to accommodate a range of physical abilities. Moreover, homeowners must be able to adequately maintain and repair their homes in order to stay in them safely. An age-friendly community provides a continuum of safe, affordable, and healthy housing options that provide the services and accessible design necessary to allow residents, regardless of income or housing type, to age in place.

In Peabody, 37% of homeowners with a mortgage (*ACS, 2013 – 2017, Table S2506*) and nearly 18% of homeowners without a mortgage (*ACS, 2013 – 2017, Table S2507*) are “cost-burdened,” (spending more than 30% of their income on housing costs including mortgage payments, property taxes, home insurance, and utilities). These figures are higher for renters in Peabody, with more than half (56%) “cost-burdened” (*ACS, 2013 – 2017, Table S2503*).

The Peabody COA is witnessing an increasing demand for subsidized housing for older adults and financial assistance for property taxes and utilities. The August 2019 work session stressed the need for home modification resources to support the safety and suitability of existing homes and zoning changes that support the use of accessory dwelling units (ADUs) and the development of new housing options such as mixed use, cottage style, and detached ADUs. The City of Peabody recognizes the compelling need for the development of additional housing to meet the needs of residents and the growing populations of older adults. Efforts are underway to create housing that offers affordability, accessibility, and supportive services to promote aging in place.

Current Age Friendly Practices in Peabody:

The City of Peabody’s Housing Production Plan³ was adopted in 2013; an updated housing production plan was completed in 2019⁴. The Plan outlines several current zoning and policy strategies that promote the development of affordable housing:

- **Inclusionary zoning:** Inclusionary zoning is a tool used to increase affordable rentals and ownership. In Peabody, zoning was adopted to require that a minimum of 15% of housing developments with eight units or more are set aside for affordable housing. This exceeds the 10% affordable housing threshold defined by the state of Massachusetts.
- **Accessory dwelling units (ADUs):** Also referred to as family accessory living areas (FALA) in Peabody, ADUs are allowed with restrictions on occupancy and size.
- **Multi-family housing:** Multi-family housing is a right in several zoning districts in Peabody.

³ http://www.peabody-ma.gov/comm_dev/Peabody%20Housing%20Production%20Plan%207%2011%2013%20FINAL.pdf

⁴ http://www.peabody-ma.gov/comm_dev/DRAFT%20Housing%20Production%20Plan%202019.pdf

- **Re-zoning downtown:** The downtown is rezoned to include residential development.
- **Community Preservation Fund:** The Community Preservation Fund provides authority for municipalities in Massachusetts to create a surcharge of up to 3% of the property tax with a state match of up to 100%. A portion of these funds are dedicated to the creation of affordable housing.

Future Plans that Support Age Friendly Housing in Peabody:

- Increase the number of affordable units and preserve existing housing stock through funding rehabilitation efforts.
- Hold community education forums to discuss needs and potential housing solutions.
- Create a Municipal Affordable Housing Trust Fund for collecting funds that are dedicated to subsidizing affordable housing.
- Increase access to Community Preservation Fund and Community Development Block Grant funds for affordable housing.
- Change existing zoning ordinances to promote nontraditional housing models such as:
 - Live - work space housing where living and working space is combined.
 - Cluster housing where homes are densely gathered around community facilities.
 - Mixed use development with housing above retail or commercial space.
 - Service enriched housing that offers supportive services for aging in place.
 - Detached ADUs, known as tiny homes.
- Modify the inclusionary zoning ordinance to promote greater use of the ordinance by considering a cash-out fee option for developers.
- Adjust ADU restrictions to allow more residents to leverage this zoning option.

Housing Action Items - Building an Age-friendly Peabody

Housing - Goal #1: Expand housing options in Peabody and support home modifications that promote aging in place.

Proposed Age Friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Execute a land inventory of existing parcels in Peabody. Include information about ownership, size, zoning, and other parameters relevant to property development.	<ul style="list-style-type: none"> • Planning Department • Building Department 	Years 2-5
<u>Action Item B:</u> Develop a draft request for a housing options market study in Peabody. Examine the cost-effectiveness of developing smaller, age-friendly housing options.	<ul style="list-style-type: none"> • Planning Department • Building Department 	Years 2-5
<u>Action Item C:</u> Encourage developers to create housing options for downsizing. Include evaluation of potential locations for mixed-use development.	<ul style="list-style-type: none"> • Planning Department • Building Department 	Years 2-5
<u>Action Item D:</u> Promote awareness of various housing options across the lifespan. Host a forum with housing experts to promote affordable, accessible housing options and support services.	<ul style="list-style-type: none"> • COA • Planning Department 	Year 1
<u>Action Item E:</u> Advocate for more flexible zoning laws with less restrictions on existing ADUs and allow detached units. Review the Pioneer Institute's ADU study ⁵ for comparison of policies in other communities.	<ul style="list-style-type: none"> • Planning Department • Smart Growth Alliance 	Year 1
<u>Action Item F:</u> Explore shared housing arrangements for older adults. Enlist the Senior Center and real estate agents to connect homeowners with residents seeking rental units. See Nesterly. ⁶	<ul style="list-style-type: none"> • COA • Real estate agents 	Year 1
<u>Action Item G:</u> Consider tax relief incentive for residents completing age-friendly home modifications or the creation of an ADU.	<ul style="list-style-type: none"> • Planning Department • Building Department • Assessing Department 	Years 2-5

⁵ https://pioneerinstitute.org/economic_opportunity/study-boston-area-communities-should-loosen-restrictions-for-accessory-dwelling-units/

⁶ <https://www.nesterly.io/>

Transportation

Accessible and affordable transportation options are necessary for active aging. When transport is available and adapted to the needs of older adults, both in terms of access and destination, it enhances mobility and facilitates social-participation and a sense of belonging to one's community. An age-friendly community provides coordinated intra and inter-city travel options and public transportation that is accessible to people of all abilities. During the August 2019 work session participants highlighted the following transportation related needs: Extended geographical and weekend coverage bus transit; alternative transportation options; and educational support to promote the use of on demand ride services.

Current Age Friendly Transportation Practices in Peabody:

- The COA's Project Mobility offers door to door rides to appointments and errands in Peabody, Danvers, Beverly, Salem, and Lynn.
- Veterans Affairs established a new Veterans Shuttle for transport to medical appointments.
- Veterans Affairs established the Veterans Volunteer Driver Program.
- The MBTA's Ride is offered in Peabody for residents with disabilities. The MBTA is currently running a pilot program with ridesharing companies such as Uber and Lyft, through which RIDE customers can book subsidized rides from their smartphones or call for concierge service.
- Residents 65 and older can apply for an MBTA Senior CharlieCard at the senior center

Future Plans that Support Age Friendly Transportation in Peabody:

- Implementation of trolley service between downtown Peabody and Salem aims to connect transportation to the MBTA for access to Boston via the Salem train depot. According to the 2018 Trolley Study, Peabody is the largest city within Interstate 495 not connected to the commuter rail or rapid transit.
- Veterans Affairs plans to add a second vehicle for their shuttle service.
- Hold transportation workshops to educate residents about rideshare and Uber Health services⁷.

⁷ www.uberhealth.com

Transportation Action Items – Building an Age-friendly Peabody

Transportation - Goal #1: Enhance existing transportation and develop new options

Proposed Age Friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Increase weekend transportation services.	<ul style="list-style-type: none"> • COA • Veterans Affairs 	Years 2-5
<u>Action Item B:</u> Provide safe driver training for older adult drivers. ⁸	<ul style="list-style-type: none"> • COA 	Year 1
<u>Action Item C:</u> Offer “travel training” events for residents to familiarize themselves with transportation options in Peabody.	<ul style="list-style-type: none"> • COA • The RIDE • MBTA/regional transit 	Years 2-5

Transportation - Goal #2: Promote ride-sharing services and volunteer transportation opportunities.

Proposed Age Friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Increase awareness and advocate for the use of on-demand ride services through funding and educational workshops. Host information sessions and develop directory of ride sharing services such as Uber and GoGoGrandparent.	<ul style="list-style-type: none"> • COA • Library 	Year 1
<u>Action Item B:</u> Develop a volunteer driver program in Peabody to assist those who are unable to drive. Partner with the local RSVP program ⁹ to identify ways of recruiting and coordinating volunteer drivers for Peabody residents. Consider a “Peabody to Peabody” volunteer driver pilot program.	<ul style="list-style-type: none"> • COA • Veterans Affairs • RSVP 	Years 2-5

⁸ <https://www.aarpdriversafety.org>

⁹ <https://seniorcareinc.org/volunteer-rsvp/>

Community Supports & Health Services

An age-friendly community offers a continuum of services and supports to meet the health and social needs of its older adult population. Community supports include access to health services like home health care or access to hospitals and doctors; but also, to services like nutritious food, opportunities for physical activity and caregiver support services that enable older residents to age securely in the residence of their choosing. The City of Peabody recognizes that the availability and funding of supportive services are critical to promoting health and independence within the community. The senior center is committed to the continued expansion of supportive services and partnership with Health and Human Services to promote nutrition services and access to behavioral health services. In addition to the resources available at the Senior Center, Peabody residents can access a spectrum of supportive programs through North Shore Elder Services. During the August 2019 work session participants highlighted the following community support related needs: increasing social services support; increasing health services at the Senior Center to include PT, OT, and speech therapy services; and access to caregiver respite programs overnight.

Current Age-friendly Community Supports & Health Service Practices in Peabody:

- The COA provides Adult Day Health; Social Services; Caregiver Support; and a Nutrition Program.
- Veterans Affairs provides a property tax work off program and transportation to veterans.
- The Health Department provides flu clinics, home visits, and support for older adults.
- The Assessors Department offers information sessions to communicate property tax exemption details for older adults.
- The TRIAD committee (Police, Fire, COA) promotes safety and security.

Future Plans that Support Age-friendly Community Supports & Health Services in Peabody:

- COA: Increasing health programs; partnering with other communities to extend support on Saturdays; considering night and weekend programs for caregiver respite; building advocacy and education to increase access to telemedicine services; continuing expansion of mini health clinic.
- Housing Authority: Grant funding for placement of housing authority resident coordinators is pending.
- Health Department: Promote nutrition services and access to behavioral health services.

Community Supports & Health Service Action Items - Building an Age-friendly Peabody

Community Supports Goal #1: Explore the expansion of home and community-based services to support aging in place.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Increase awareness of aging in place resources. Connect residents with a resource guide to facilitate aging in place; inform older residents of financial, home improvement, health, and convenience resources available.	<ul style="list-style-type: none"> • COA • AARP • MCOA • North Shore Elder Services 	Year 1
<u>Action Item B:</u> Explore the expansion of health and wellness services for older adult residents. Pursue partnerships between local health sciences degree students and the Visiting Nurses Association to increase support services. Use the home visit program at UMass Lowell as a guide. For example, consider offering: <ul style="list-style-type: none"> • Physical, occupational, and speech therapy • Medication reconciliation 	<ul style="list-style-type: none"> • COA • UMass Lowell • North Shore Community College • Visiting Nurses Association 	Year 1
<u>Action Item C:</u> Advocate for programs to support economically insecure older residents. Work with City leaders to develop a tax work-off program. Build on the Veterans tax work program as an example.	<ul style="list-style-type: none"> • COA • Department of Assessing • Mayor's Office 	Year 1
<u>Action Item D:</u> Identify existing home safety concerns and facilitate access to service providers and funding for home modifications and home care services. Offer home safety assessment services. Connect residents with trustworthy handyman services to local older adults.	<ul style="list-style-type: none"> • COA • Community Development Block Grant Funds • Critical Repair Program • Habitat for Humanity • Peabody High School 	Years 2-5

(CONTINUED) Community Supports - Goal #1: Explore the expansion of home and community-based services to support aging in place.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item E:</u> Continue to Advocate for the hire of public housing resident service coordinators. Demonstrate support services needs among public housing residents. Assess funding opportunities for the creation of resident service coordinator positions by searching for grants or coordinating existing staff across organizations.	<ul style="list-style-type: none"> • COA • Housing Authority 	Year 1
<u>Action Item F:</u> Encourage local businesses to take-on more “age-friendly” practices¹⁰. Work with individual local businesses and organizations to offer a senior discount and expand services to meet the needs of older residents.	<ul style="list-style-type: none"> • Chamber of Commerce • COA 	Year 1
<u>Action Item G:</u> Identify resident leaders to explore the development of a “village” in Peabody¹¹. This peer-led model encourages residents to exchange supports and information to enable aging in community while sustaining social relationships.	<ul style="list-style-type: none"> • COA • Local faith communities 	Year 1

¹⁰ <https://www.boston.gov/health-and-human-services/age-friendly-businesses-boston>

¹¹ <https://www.vtvnetwork.org/>

Outdoor Spaces and Buildings

An age-friendly community offers opportunities and accessibility for older adults to engage in activities in outdoor spaces, parks, and public buildings. It is important that the community be accessible for residents of all ages and abilities. According to U.S. Census data, nearly 25% of Peabody residents age 65 and older report at least one disability. The Tufts Health Plan Foundation's Healthy Aging Community Profile notes that 15% of Peabody residents over age 65 have a diagnosis of Alzheimer's or other dementia. The August 2019 Live Peabody work session participants highlighted the following relevant needs: improving accessibility in parks and public buildings; and increasing lighting, signage, surveillance, and blue light system for convenience and safety town wide.

Current Age-friendly Practices in Peabody:

- Complete Streets implementation underway.
- Continuous sidewalk repair and improvements.
- Accessibility, vehicular and pedestrian safety addressed in the completion of Main St. and Peabody Square reconstruction projects.
- Live Peabody working sessions were hosted to generate ideas for age-friendly action
- Maintenance of the bike path supported a successful fall festival ride with older adults and police.
- Peabody has recently been ranked top in the country for safety.

Existing Plans that Support an Age-friendly Peabody:

- Increase publicity to highlight improvements planned for the community.
- The Disability Commission was recently revived and will provide continued momentum for increasing the accessibility of Peabody's outdoor spaces and buildings.
- Riverwalk project evaluation continues. The goal is to create a recreational path on the south side of North River Canal.
- Reconstruction of Central St. is planned; improvements will support connectivity to the Senior Center.
- Increase connectivity between bike paths in Peabody.

Outdoor Spaces & Buildings Action Items - Building an Age-friendly Peabody

Outdoor spaces and buildings - Goal #1: Support the current Complete Streets Initiative, making roads safe and convenient for drivers, pedestrians, bicyclists, and transit users.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Promote safe walking and wheelchair accessibility in Peabody. Identify potential improvements to roads, sidewalks and crosswalks by conducting walk audits. Utilize existing resources for the development of walk audit trainings to promote ongoing walk audits. Devise a mechanism to report results of audits to Public Services.	<ul style="list-style-type: none"> • COA • Public Services Disability Commission • Walk Boston 	Year 1
<u>Action Item B:</u> Advocate for bike safety features in Peabody. Convene an initial meeting to discuss bike lane and bike safety advocacy opportunities. Consider implementation of a “Racks with Plaques” ¹² program which allows residents to donate a bike rack and receive recognition through a posted plaque.	<ul style="list-style-type: none"> • Public Services • Resident advocates • City Planner 	Year 1

Outdoor spaces and buildings - Goal #2: Promote initiatives that promote advocacy for safer streets and accessibility.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Advocate for improvements to the accessibility of the Peabody bus system and general wayfinding. Ensure that signage to local amenities are visible, and seating and shelter for Peabody transit is in place. Identify grants for the City to apply for in order to support the new signage and seating. Refer to New York City’s DOT bench and bus stop shelter installation. ¹³	<ul style="list-style-type: none"> • COA • Public Services Disability Commission 	Years 2-5

¹² <https://www.arcgis.com/home/item.html?id=c6461b1fa03646ed85ff9129c4927855>

¹³ <https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2015/domain-2-new-york-city-bus-bench-program>

(CONTINUED) Outdoor spaces and buildings - Goal #2: Promote initiatives that contribute to the advocacy of safer streets and accessibility.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item B:</u> Increase parking options especially near senior housing and resources. Consider parking spots designated for older adults and persons with mobility limitations.	<ul style="list-style-type: none"> • COA • Public Services 	Years 2-5
<u>Action Item C:</u> Host public information sessions to disseminate information on local snow removal policies ¹⁴ and snow removal assistance in Peabody. Recognize businesses that do a good job at keeping their sidewalks clear with a “Golden Shovel Award” ¹⁵ to promote snow removal policies.	<ul style="list-style-type: none"> • Public Services • Chamber of Commerce 	Year 1

Outdoor spaces & buildings - Goal #3: Improve walking and rolling options to encourage recreation and improve access to local buildings.

Proposed Age-friendly Action Items:	Potential Partner:	Estimated Timeframe:
<u>Action Item A:</u> Create walking trail maps for the City of Peabody. Explore partnership with the Peabody Historical Society and/or the Eagle Scouts to develop printable walking maps which could include historical sites, natural landmarks, and age-friendly features for each area of the City.	<ul style="list-style-type: none"> • COA • Peabody Historical Society • Peabody Eagle Scouts 	Year 1
<u>Action Item B:</u> Encourage the beautification and accessibility of Peabody’s parks and off-road trails for visitors of all ages and abilities. Discuss age-friendly/intergenerational park features, exercise equipment. Encourage modifications that address specific mobility and logistical needs. Use Wichita, Kansas’ Grandparent Park as a guide. ¹⁶	<ul style="list-style-type: none"> • Parks & Recreation 	Year 1

¹⁴ <https://www.mass.gov/info-details/massachusetts-law-about-snow-and-ice>

¹⁵ <https://www.aarp.org/livable-communities/livable-in-action/info-2018/wwl-golden-shovel-award-bucksport-maine.htm>

¹⁶ <https://www.aarp.org/livable-communities/info-2014/grandparents-park-wichita-kansas>

Social Participation

An age-friendly community offers recreational programs, historical and cultural activities, and events that encourage social participation of residents and facilitate healthy aging. Improving the inclusion of older adults offers engagement opportunities for those who are at risk for social isolation due to geographic dispersion of families, socioeconomic status, English language abilities, physical or mental health impairment or other social factors. Peabody's Senior Center offers a growing number of activities including woodworking, technology activities, book clubs, crafts and fitness classes. The August 2019 work session participants stressed the need for additional programming opportunities throughout town and events that promote intergenerational connection through intra-town partnerships.

Current Age-friendly Practices in Peabody:

- The COA offers multiple social programs and opportunities for social engagement.
- Peabody Institute Library offers adult programming: technology support, adult open lab, yoga, meditation, and English Conversation Circle.
- The Recreation department offers an increasing range of adult programming; Summer 2019 included yoga, gardening, tennis, golf, and trips.
- North Shore Mall offers a walking program.
- Peabody Main Streets hosts a variety of social and recreational events throughout the year.
- City of Peabody hosts an annual Senior Day.

Existing Plans that Support an Age-friendly Peabody:

- Create additional age-friendly events to raise awareness of the initiative and encourage participation from residents.
- Explore older adult programming offsite of the Senior Center

Social Participation Action Items - Building an Age-friendly Peabody

Social Participation - Goal #1: Engage adults age 55 and older in existing programs and develop new offerings to promote learning and wellness.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Increase access to off-site programs, entertainment, or trips through partnerships. For example, the Live Peabody initiative can host coffee with an author at a local coffee shop or a 50+ employment workshop at the library.	<ul style="list-style-type: none"> • COA • Peabody Schools • Library • Chamber of Commerce 	Year 1
<u>Action Item B:</u> Increase lifelong learning opportunities ¹⁷ . Invite representatives from local lifelong learning institutes to inform Peabody residents about these programs as well as free online courses. Consider organizing a club for older adults to communicate about coursework.	<ul style="list-style-type: none"> • COA 	Year 1
<u>Action Item C:</u> Increase programming and events for caregivers. Host events to provide information about aging services and caregiver support resources in Peabody while offering opportunities for social engagement. See Plymouth County's "Caregiver Night Out". ¹⁸	<ul style="list-style-type: none"> • COA • MCOA 	Year 1

¹⁷ <https://www.umb.edu/olli> and <https://harvardx.harvard.edu>

¹⁸ <http://www.prworkzone.com/old-colony-elder-services-treats-caregivers-to-a-special-%E2%80%9Ccaregiver-night-out%E2%80%9D>

Social Participation - Goal #2: Promote the accessibility of existing social programs to include and attract residents age 55 and older.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Increase multigenerational engagement opportunities. Collaborate with schools to consider the development of a “gold card” program which provides older adults access to school theater, musical, and athletic events. See Commack School District in NY ¹⁹ as an example. and Bridges Together ²⁰ which offers many resources for developing other types of intergenerational programming.	<ul style="list-style-type: none"> • COA • Peabody Schools • Bridges Together 	Year 1
<u>Action Item B:</u> Broaden existing programming to include the interests and preferences of this wide age group. Encourage local organizations to offer a mix of day and evening programs on topics to attract residents age 55 and older including speed-dating, cooking classes, wine tasting, book-signings, or meditation classes.	<ul style="list-style-type: none"> • COA 	Year 1

¹⁹ <http://www.commackschools.org/seniorcitizens.aspx>

²⁰ <https://www.bridgestogether.org>

Respect and Social Inclusion

According to the ACS (2013-2017), 33% of Peabody residents over the age of 65 live alone. At a time when Peabody – and the rest of the world – is aging and diversifying, it is critical to identify opportunities to integrate older residents of all backgrounds into activities and communities in a meaningful way, both to prevent social isolation and its deleterious effects as well as to combat ageism through positive messaging about age. In addition, 15% of older Peabody residents are living with dementia. Living with dementia impacts a person's ability to participate in the community and feel connected. In addition, the condition of dementia influences families, friends, and neighbors---and therefore it is an important aspect of aging in community.

Current Age-friendly Practices in Peabody:

- Peabody goes purple for Alzheimer's event held during September, 2019.
- Peabody COA Memory Café.
- Annual International Festival to celebrate diversity and history

Existing Plans that Support an Age-friendly Peabody:

- Increase targeted outreach to ensure inclusion and communication for older adults who are not currently accessing resources and social events.

Respect & Social Inclusion Action Items – Building an Age-friendly Peabody

Respect & Social Inclusion – Goal #1: Increase education and engagement opportunities to promote mutual respect and inclusion across generations.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Create neighborhood associations for support and inclusion. Consider forming a Neighbor Brigade Chapter. ²¹	<ul style="list-style-type: none"> • COA 	Years 2-5
Action Item B: Build awareness to prevent bullying and ageism. Implement training and education town-wide. Convene intergenerational community conversations about ageism using recently developed campaigns to spark discussion ²²	<ul style="list-style-type: none"> • COA 	Years 2-5 ²³
Action Item C: Promote dementia-friendly practices in Peabody. Host a “Dementia-Friendly Forum” to educate residents and businesses about dementia-friendly practices. Contact advocates at Dementia Friendly Massachusetts ²⁴ to arrange a presentation. Include resources like Purple Table ²⁵ and Dementia Friendly Business Training ²⁶ .	<ul style="list-style-type: none"> • COA • MCOA • Dementia Friendly MA • Purple Table 	Years 2-5
Action Item D: Consider developing a volunteer respite program in Peabody to support caregivers.	<ul style="list-style-type: none"> • COA • MCOA • Local faith communities 	Year 1
Action Item E: Expand Police Academy citizen program to other departments. Contents of this course can include introduction to municipal policymaking and other “how-to” scenarios. Graduates can become members of boards and committees.	<ul style="list-style-type: none"> • Town Departments working together 	Years 2-5

²¹ <https://www.neighborbrigade.org/start-a-chapter/>

²² <https://www.boston.gov/departments/age-strong-commission/how-do-you-age-strong>

²³ <https://endageism.com/>

²⁴ <https://www.mass.gov/dementia-friendly-massachusetts>

²⁵ <https://www.purplettables.com>

²⁶ <http://www.dfamerica.org/business-training>

Civic Engagement & Employment

An age-friendly community offers resources and partnerships to promote civic engagement, paid employment, consultancy, or mentorship for residents. These vehicles provide residents with mutually rewarding opportunities to actively share their ideas, interests, and talents through employment or volunteer support for programs, organizations, and economic growth in Peabody.

Current Age-friendly Practices in Peabody:

- The COA offers volunteer opportunities
- The Chamber for Good offers a listing of volunteer opportunities. ²⁷
- The Mayor's holiday party introduces residents to the network of City departments.

Existing Plans that Support an Age-friendly Peabody:

- Increase publicity for existing volunteer resources and job opportunities.

Civic Engagement & Employment Action Items - Building an Age-friendly Peabody

Civic Engagement & Employment - Goal #1: Improve access to meaningful volunteer and employment opportunities.		
Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe
Action Item A: Promote the concept of a Chamber for Good ²⁴ , a centralized platform with an inventory of volunteer opportunities. Coordinate with organizations in Peabody to increase access to inventory of volunteer opportunities.	<ul style="list-style-type: none">• COA• Chamber for Good RSVP	Year 1
Action Item B: Consider partnering with an existing event to hold a volunteer/employment fair. Bring together organizations (and neighboring municipalities) seeking volunteers and interested residents. Include a networking reception to promote building relationships.	<ul style="list-style-type: none">• Peabody Schools• AARP MA• MCOA• North Shore Elder Services• Other cities/towns	Years 2-5

²⁷ <http://www.peabodychamber.com/pages/ChamberforGood>

Civic Engagement and Employment - Goal #2: Improve ways to match skills and desires of Peabody residents with volunteer and employment opportunities.

Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Promote volunteer opportunities for older residents at Peabody High School. Establish specific partnerships with the high school to promote volunteer opportunities for residents. Explore connecting the history department with residents who share lived experiences or personal stories relevant to the curriculum and sponsor an oral history program to engage students with Peabody residents and produce audio available at the Library. Senior to Senior mentorship program focused on career development.	<ul style="list-style-type: none"> • COA • Peabody Schools 	Year 1
<u>Action Item B:</u> Explore the development of a “volunteer” summer camp. For one week, Peabody school students will spend time at various organizations, including the Senior Center, as volunteers. Consider Camp United as a model. ²⁸	<ul style="list-style-type: none"> • COA • Recreation 	Year 1
<u>Action Item C:</u> Consider ways to promote part-time flexible employment opportunities in Peabody. This could include volunteer positions for older residents that include a stipend.	<ul style="list-style-type: none"> • COA • Encore • Jobcase • Peabody Chamber of Commerce • Experience Corps. 	Year 1
<u>Action Item D:</u> Increase volunteer opportunities for home-bound residents of Peabody.	<ul style="list-style-type: none"> • COA • Local senior housing communities 	Year 1
<u>Action Item E:</u> Consider developing a foster grandparent program.	<ul style="list-style-type: none"> • COA • Peabody Schools • Local Youth Groups 	Year 1

²⁸ <https://www.allinahealth.org/united-hospital/about-us/volunteer/camp-united/>

Communication & Information

An age-friendly community offers multiple channels for communicating information across language barriers about emergencies, resources, services, and events. This is achieved through the continued use of electronic media as well as the targeted preservation of printed communication materials as an important component to making information available to all of Peabody's older residents. In addition, the vision for an age-friendly communication plan includes a public outreach campaign that generally promotes positive messaging about age and makes clear how residents may obtain information about the services and resources available to support themselves and their loved ones in Peabody.

Current Age-friendly Practices in Peabody:

- The COA is a tremendous source of information and offers a monthly newsletter. In addition to the COA, additional channels of communication must be available for residents who do not access resources and information at the Senior Center.
- The COA provides technology support for online resources.
- The TRIAD Committee shares information to promote safety and wellness (Police, Fire, EMS, Board of Health).

Existing Plans that Support an Age-friendly Peabody:

- Address communication barriers due to language or limited access to technology.
- Consider more avenues for in-person outreach, (i.e. Market Basket flyers, bulletin boards).

Communication & Information Action Items - Building an age-friendly Peabody

Communication - Goal #1: Create new and enhance existing communication mechanisms for town-wide information distribution.		
Proposed Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
<u>Action Item A:</u> Support the creation of a centralized digital town wide information platform in Peabody. See Dedham.life. ²⁹	<ul style="list-style-type: none"> • COA • Town staff • Chamber of Commerce • Peabody Patch • Facebook pages (Moving Peabody forward) 	Years 2-5
<u>Action Item B:</u> Coordinate sharing the digital content from Action Item A in traditional paper channels for older adults. Use the Senior Center newsletter and church bulletins.	<ul style="list-style-type: none"> • COA • Religious organizations • Chamber of Commerce 	Years 2-5
<u>Action Item C:</u> Create a town-wide email database for residents 55 and older. Determine a mechanism to share information and guide them to online and traditional information channels.	<ul style="list-style-type: none"> • COA • Town Clerk 	Years 2-5
<u>Action Item D:</u> Increase Live Peabody publicity in local media outlets. Promote courtesy photos, articles, and flyers in local media to increase communication about Live Peabody's mission and activities.	<ul style="list-style-type: none"> • COA • Peabody Patch • Facebook 	Year 1
<u>Action Item E:</u> Explore ways to expand accessibility to print based communication in Peabody. Search for media grant opportunities, such as those offered by the Knight Foundation ³⁰ , to increase print communication and distribution of locally printed newspapers for persons who may not be able to afford a subscription.	<ul style="list-style-type: none"> • COA • Library 	Year 1

²⁹ www.dedham.life

³⁰ <https://knightfoundation.org>

(CONTINUED) Communication - Goal #1

Action Item F: Convene quarterly social and human services providers in the City for a networking event to improve cross-organizational communication and reduce duplicated efforts.

- COA
- Mayor's Office
- North Shore Elder Services
- Local faith communities
- Local health and home care provider organizations
- Boards/Committees

Year 1

Communication & Information - Goal #2: Foster creative partnerships to improve the coordination of existing communication channels.

Proposed Age-friendly Action Items:

Potential Partners:

Estimated Timeframe:

Action Item A: Educate residents of all ages about the importance of the Live Peabody Community Initiatives. Host promotional events and exhibits.

- COA
- Library
- Mayor's Office

Year 1

Action Item B: Build technology support for older adults to access online information, Facebook, and websites through "Teens Teaching Technology" program. Offer opportunities for high school students to provide technology support to older adults.

- COA
- Library
- Peabody Schools

Year 1

Action Item C: Encourage neighbor to neighbor communication through social media or neighborhood liaison network. Support the creation of "Neighborhood Liaisons" to implement local communication strategies such as "literature drops" to neighbors to provide a mechanism for Live Peabody to more easily reach residents in a systematic way.

- COA
- City Council
- Mayor's Office

Year 1

Conclusion

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

Appendix A. Results: Demographic Profile of Peabody

Age Structure and Population Growth

According to the American Community Survey (ACS), there were about 33,339 residents living in the City of Peabody in 2016. About 43% of the population (22,566 individuals) were age 50 and older (See **Table 1**). Residents who were age 50 to 59 (7,732 individuals) made up 15% of the population; residents age 60 to 79 (10,619 individuals) comprised around 20%, and another 4,215 residents (8%) were age 80 and older.

Table 1. Number and percentage distribution of Peabody’s population by age category, 2016

Age Category	Number	Percentage
Under age 18	9,165	17%
Age 18 to 49	20,879	40%
Age 50 to 59	7,732	15%
Age 60 to 79	10,619	20%
Age 80 and older	4,215	8%
Total	52,610	100%

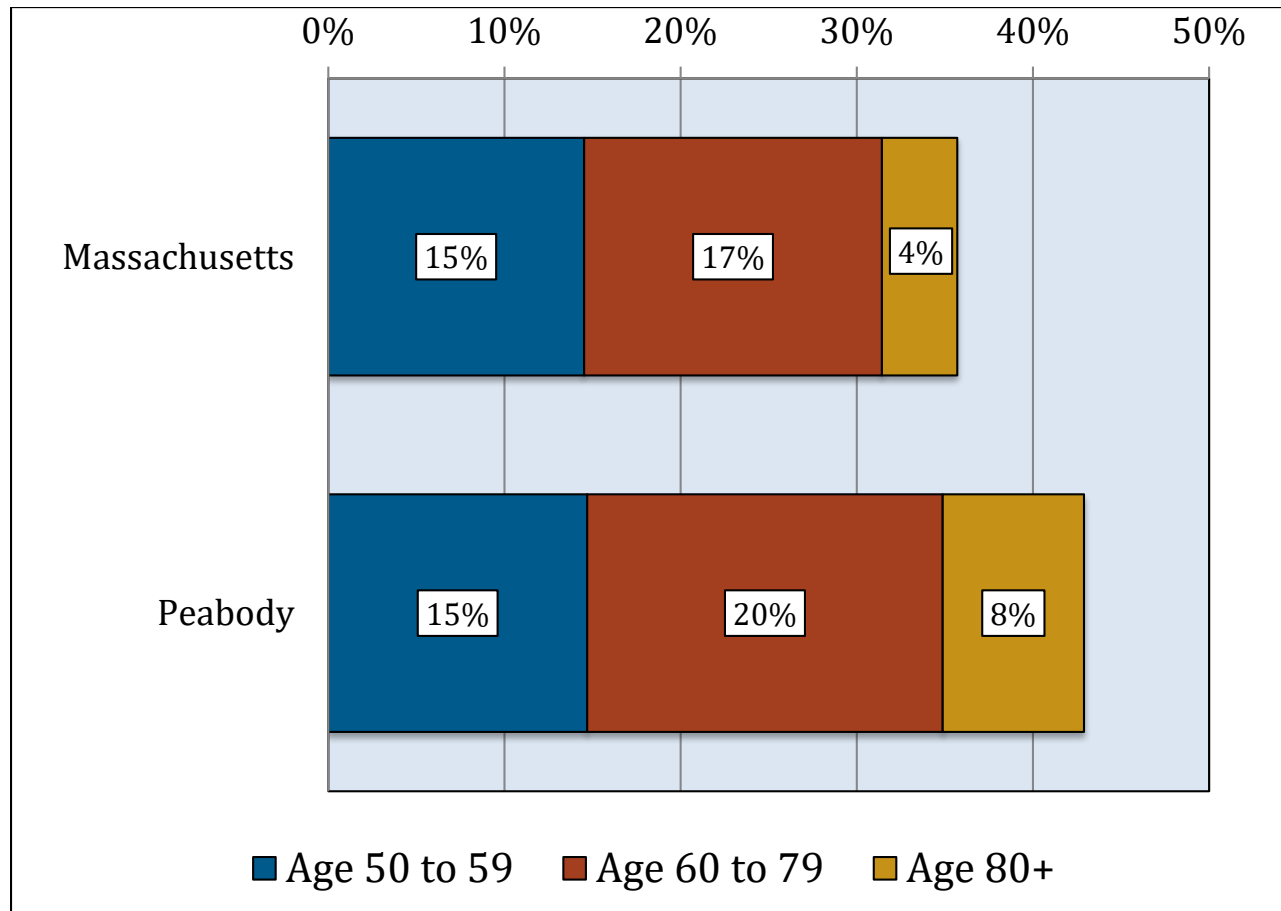
*Source: American Community Survey, 2013-2017, Table B01001.
Numbers are calculated from 5-year survey estimates.*

The gender distribution in Peabody is on average nine men for every ten women (ACS, 2013– 2017, Table B01001). However, it has slight variations when exploring different age groups. The lowest sex ratio occurs in the age group 80 and over with one man for every ten women. The greater number of older women is due in large part to longer life expectancies of women compared to men—a demographic disparity that is widely observed in older populations globally.

The share of Peabody’s population age 50 and older is larger than the overall state of Massachusetts (**Figure 3**). About 36% of the Massachusetts population was in the 50 and older age group in 2016, compared to 43% of the City’s population. Compared to the Commonwealth, Peabody also had a slightly higher portion of residents age 60 and older. However, the share of Peabody residents age 80 and over is about twice the share estimated for the state as a whole. In 2016, Massachusetts residents age 60 and over comprised about 21% of the population, including 4% age 80 and over.

In Peabody, about 28% of the population was 60 or older, including 8% who were 80 years or older.

Figure 3. Age distribution in Peabody and Massachusetts



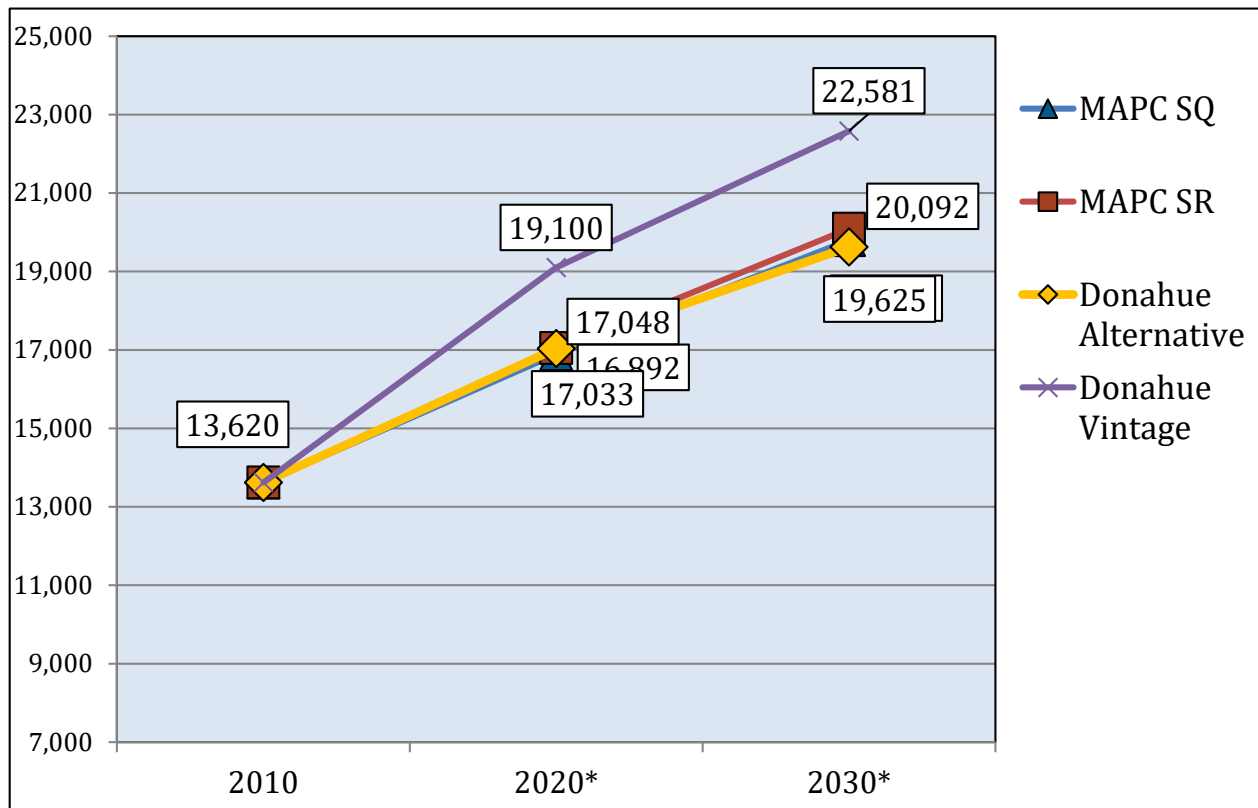
Source: American Community Survey, 2013-2017, Table B01001. Numbers are calculated from 5-year survey estimates

Population growth in both Massachusetts and the City of Peabody has been concentrated in older age groups. Between 2000 and 2010, the population of all ages increased by 6% in Peabody and 3% in the state as whole (*US Census, Table QT-P1*). In both Peabody and Massachusetts, the absolute numbers of residents age 50 and over, also grew substantially during this time period. The segment of Peabody's population age 50 to 59 increased in size by 27%, a rate of growth slightly lower than in Massachusetts overall (29%). The population of residents who are age 60 and older increased by 28% in Peabody, a considerably higher growth rate compared to 16% increase for the state.

The increments in the share of the older adult population are projected to continue in the following decades. **Figure 4** shows four sets of projections for Peabody population age 60 and over. Two sets are generated by the Donahue Institute at the University of Massachusetts, and two by the

Metropolitan Area Planning Council (MAPC). All projections suggest steady increments in the share of older population between 2010 and 2030.

Figure 4. Alternative Peabody projections; number of residents age 60 and older 2010 with projections to 2020* and 2030*



Source: Population figures for 2010 are from the U.S. Census.

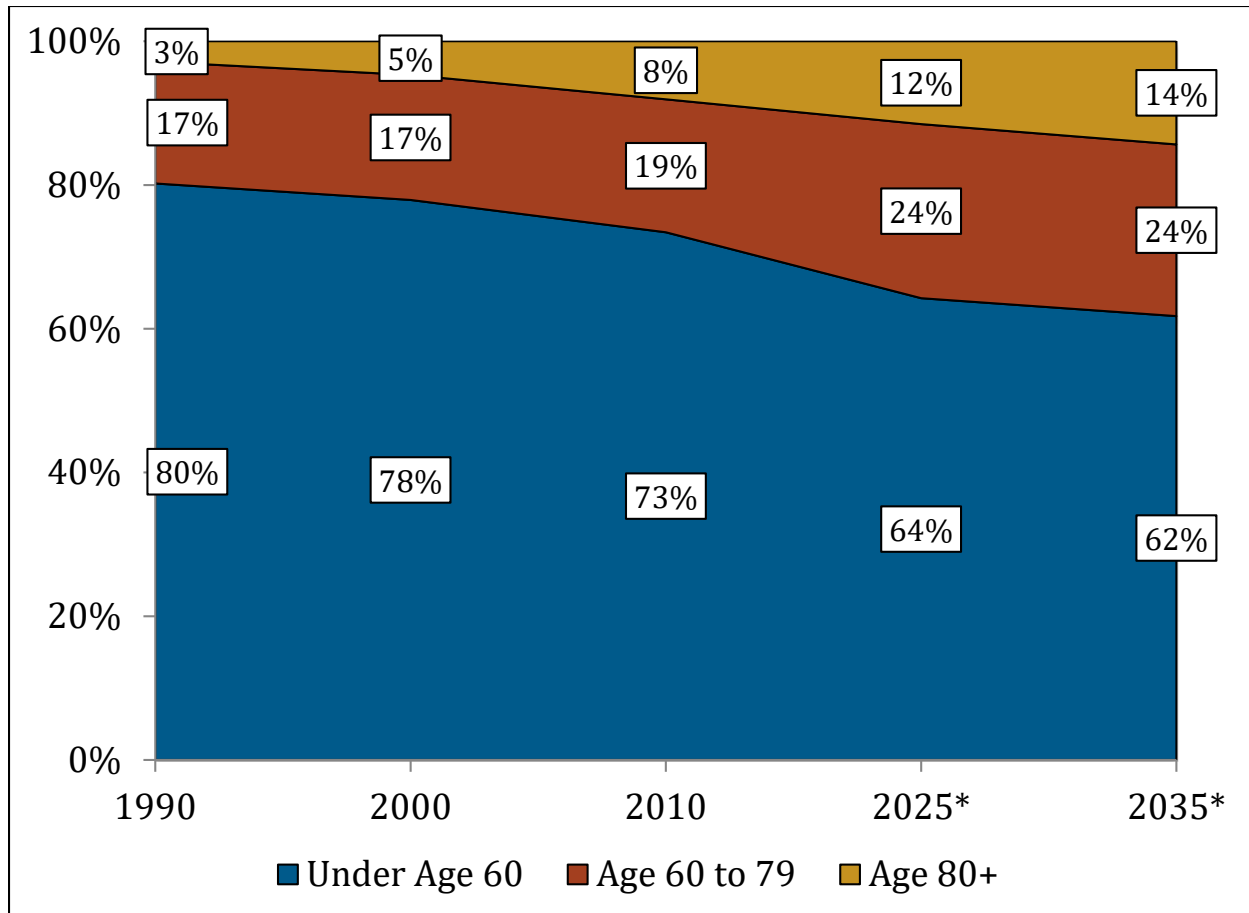
* The four sets of projections for 2020 and 2030 are from two different sources: 1. Donahue Alternative and Vintage projections are estimated by the Donahue Institute, University of Massachusetts <http://pep.donahue-institute.org/> 2. MAPC Status Quo (SQ) and Stronger Region (SR) Scenarios projections are prepared by the Metropolitan Area Planning Council <https://www.mapc.org/learn/projections/>

Figure 5 shows the age distribution of Peabody's population from 1990 to 2010, and population projections for 2025 and 2035³¹. In 1990, about 20% of the town's population was age 60 and older; this percentage steadily increased by 2000 (22%) and 2010 (27%). According to projections created by the Donahue Institute at the University of Massachusetts, a trend toward an older population is expected in future decades. Donahue Institute vintage projections suggest that by

³¹ Population projections are shaped by assumptions about birth rates and death rates, as well as domestic and international in-migration and out-migration. The Donahue Institute projections used here also account for population change associated with aging of the population, which is a strong predictor of future growth and decline of population levels. For more information on the methods used to create Donahue Institute projections, see Renski, Koshgarian, & Strate (March 2015).

2035, about more than one out of each three Peabody's residents will be age 60 or older—24% of the Peabody's population will be between the ages of 60 and 79, with an additional 14% age 80 and older.

Figure 5. Population trends; age distribution of Peabody residents under age 60, age 60-79, and age 80 and older, 1990 to 2010 with projections to 2025* and 2035*



Source: Population figures for 1990 thru 2010 are from the U.S. Census.

* Figures for 2025 and 2035 are the Vintage Population Projections generated by the Donahue Institute, University of Massachusetts: <http://pep.donahue-institute.org/>

Socio-Demographic Composition of Peabody's Older Population

Peabody is less diverse than the state with respect to race. For all ages combined, about 84% of Peabody residents report their race as White non-Hispanic, compared to 73% in Massachusetts (ACS, 2013 – 2017, Table B01001). However, among older adults, Peabody is less diverse. **Table 2** displays the race and ethnicity of Peabody residents age 65 and older. The large majority of older residents report White race and ethnicity (96%). The remaining percentage of the population 65 and older reported Black (1%), Asian (<1%), Hispanic (2%) and race and ethnicity. Nearly 2% report other race and ethnicity including those who reported two or more races.

Table 2. Race distribution of residents who are age 65 and older in Peabody

Race	Number	Percent
White	10,605	96%
Black	112	1%
Asian	57	<1%
Other	214	2%
Total	10,988	100%
Hispanic	183	2%

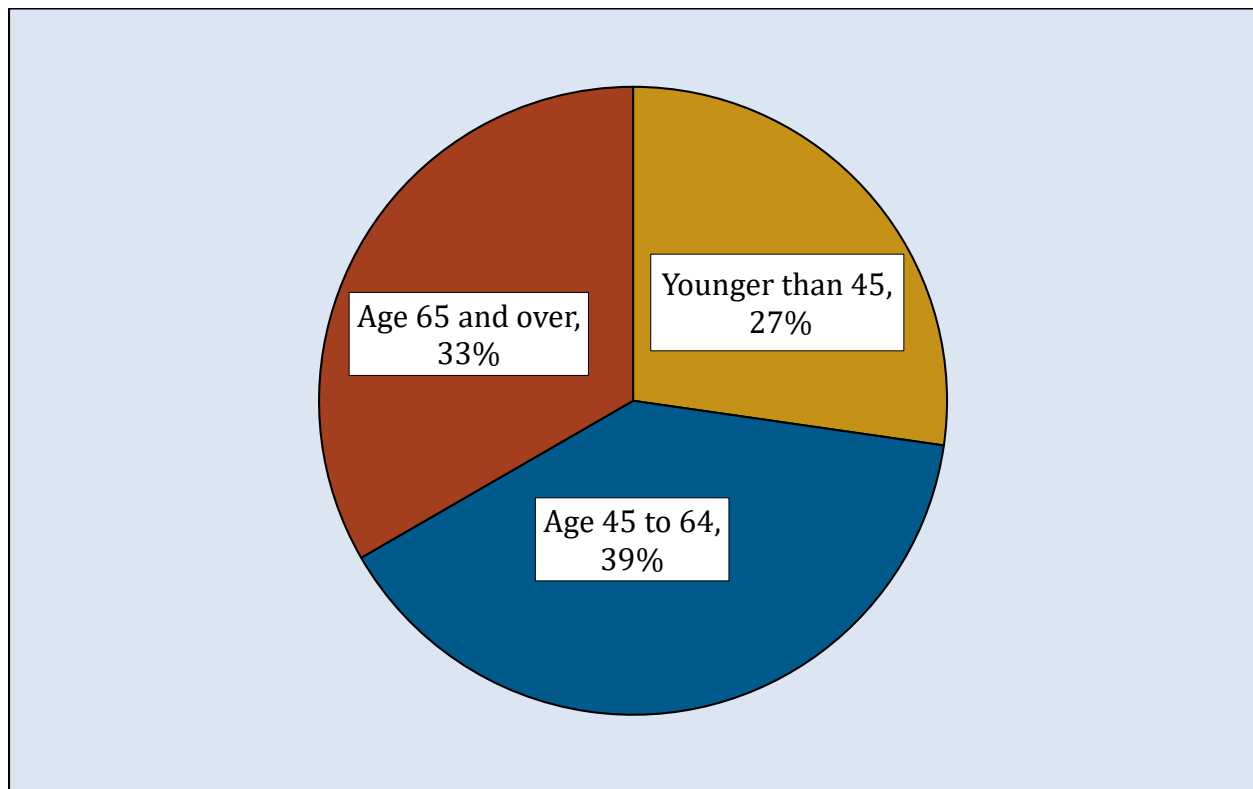
*Source: American Community Survey, 2013-2017, Tables B01001A-I.
Numbers are calculated from 5-year survey estimates.*

Additionally, almost 17% of older Peabody residents speak a language other than English at home (ACS, 2013 – 2017, Table B16004). Those who speak another language at home most commonly speak an Indo-European language (15%). Most of the remaining 2% of the population who speak a language other than English speak Spanish.

A majority of Peabody’s 21,467 households have householders who are middle-aged or older. According to the U.S. Census Bureau, a “householder” is the person reported as the head of household, typically the person in whose name the home is owned or rented. Residents age 45 and older are householders of 73% of all households in Peabody³² including 33% of those who are age 65 and over (**Figure 6**).

³² Many available Census data on the older population of Peabody are based on ages 45 and 65 as reference points rather than ages 50 and 60, as are used elsewhere in this report.

Figure 6. Age structure of Peabody householders

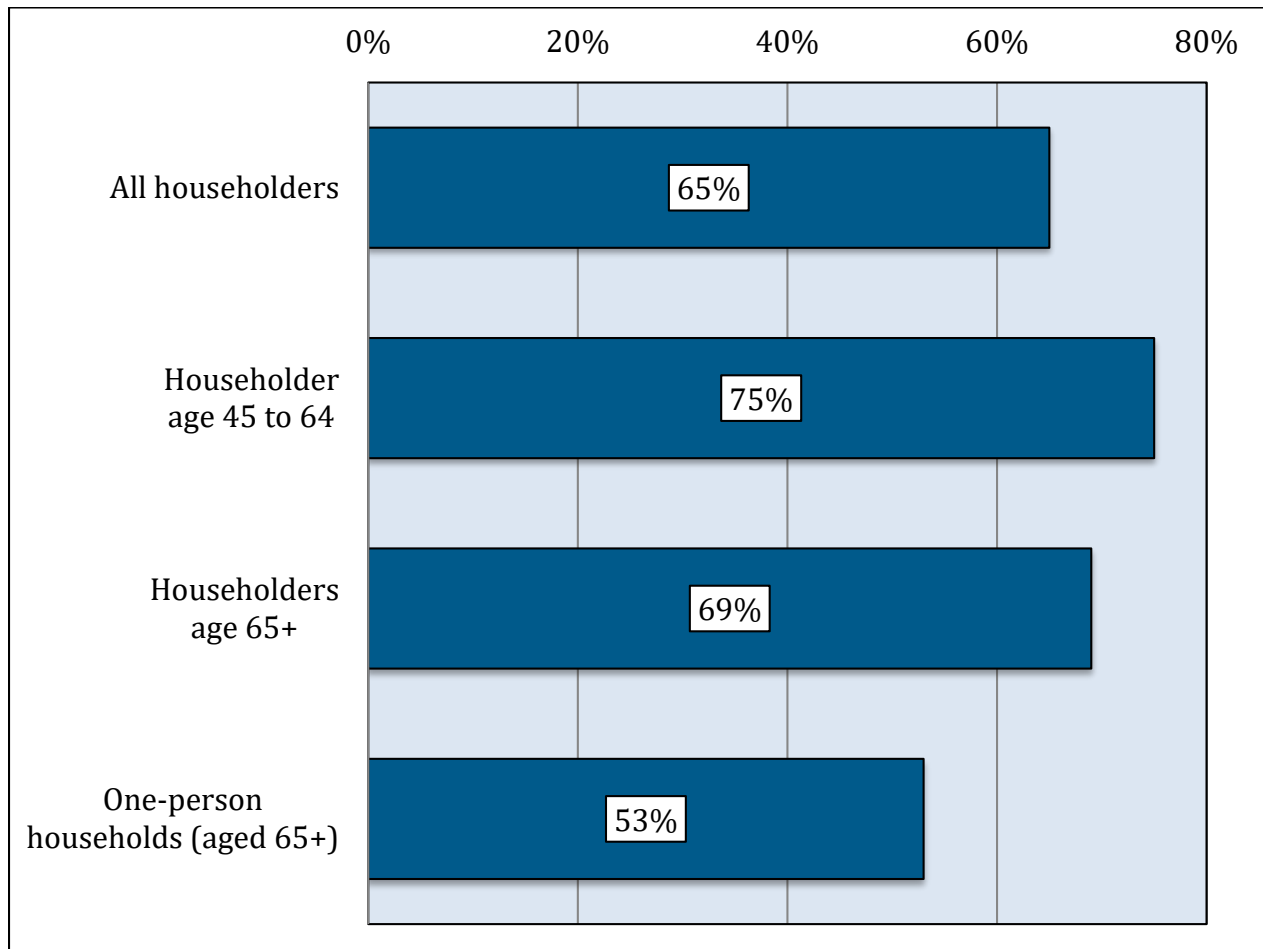


Source: American Community Survey, 2013-2017, Table B25007. Numbers are calculated from 5-year survey estimates.

Most Peabody residents live in homes that they own or are purchasing (65%; **Figure 6**). The cost burden of being the head of household varies for renters in comparison with Peabody homeowners. In Peabody, 37% of homeowners with a mortgage (ACS, 2013 – 2017, Table S2506) and nearly 18% of homeowners without a mortgage (ACS, 2013 – 2017, Table S2507) are “cost-burdened”, spending more than 30% of their income on housing costs including mortgage payments, property tax, home insurance, and utilities. In contrast, more than half of Peabody renters (56%) are “cost-burdened” (ACS, 2013 – 2017, Table S2503) spending at least 30% of their incomes on housing costs including rent and utilities.

About half of all homeowners in Peabody are age 60 and over (48%; ACS, 2013 – 2017, Table B25007). Moreover, nearly 75% of residents age 45 to 64 own their homes, and 69% of householders 65 and older own their homes (**Figure 7**). A sizeable share of Peabody residents who are 65 and older and live alone, also own their home (53%). The much higher number of older homeowners has implications for what amenities and services are likely to be needed and valued by members of the community. Home maintenance and supports are often necessary for older homeowners—especially those who live alone—in order to maintain comfort and safety in their homes.

Figure 7. Percent of Peabody householders who are homeowners by age category

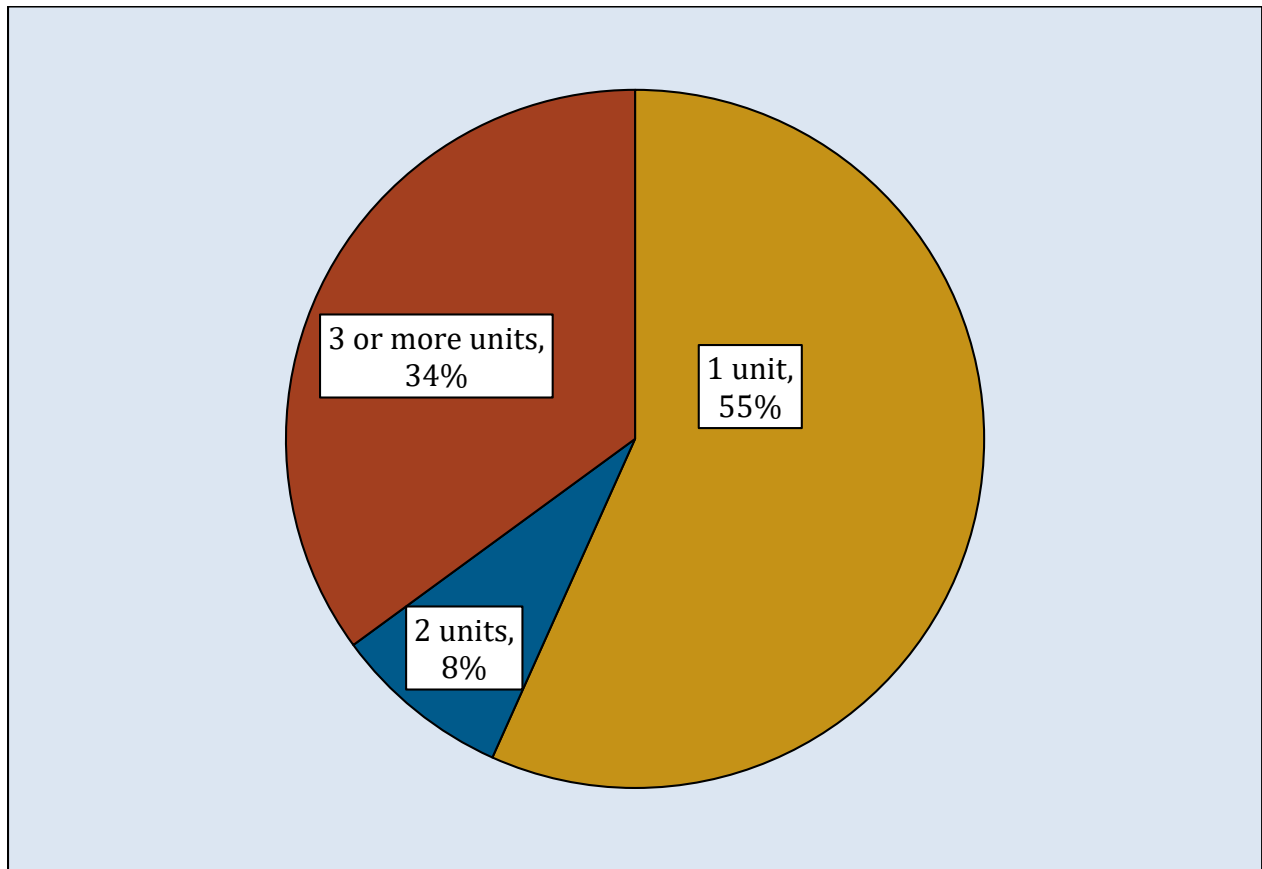


Source: American Community Survey, 2013-2017, Tables B25007 and B25011. Numbers are calculated from 5-year survey estimates.

Additionally, 48% of Peabody’s 21,467 households have at least one individual who is age 60 or older (ACS 2013-2017, Table B11006). This high proportion— which is likely to increase in the future— generally reflects the widespread demand for programs, services, and other considerations that address aging-related concerns, including health and caregiving needs, transportation options, and safe home environments.

Among the 22,530 housing structures in Peabody (**Figure 8**), 55% are single unit structures, 8% are two-unit housing structures, and 34% are structures of 3 or more units, which include apartment complexes. The remaining 3% are mobile homes or other structures.

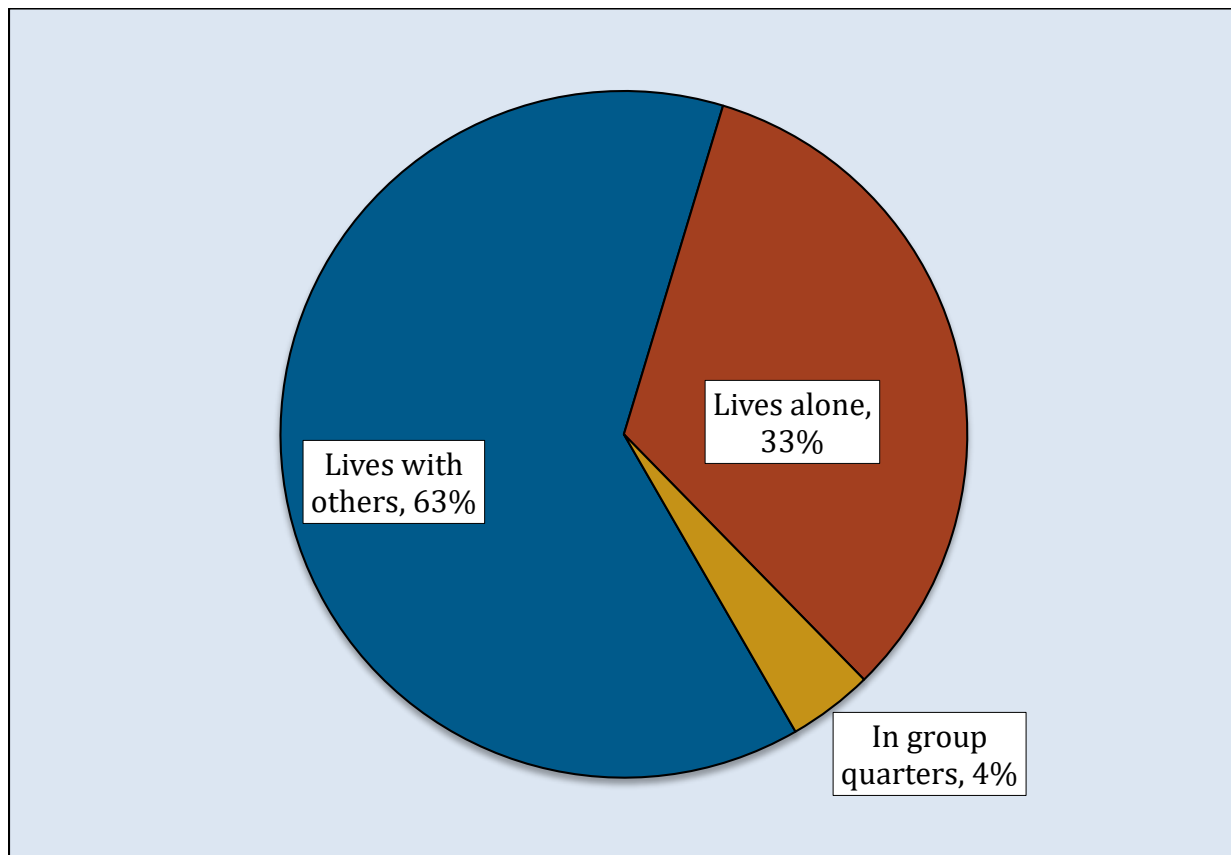
Figure 8. Number of units in Peabody housing structures



Source: American Community Survey, 2013-2017, Table B25024. Numbers are calculated from 5-year survey estimates.

A large proportion of Peabody residents who are age 65 and older (33%) live alone in their household whereas 63% live in households that include other people, such as a spouse, parents, children, or grandchildren (**Figure 9**). Additionally, around 4% of older Peabody residents live within group quarters.

Figure 9. Living arrangements of Peabody residents, age 65 and older



Source: American Community Survey, 2013-2017, Table B09020. Numbers are calculated from 5-year survey estimates.

American Community Survey estimates on education suggest that Peabody residents are on average well educated. About 24% of persons 65 and older obtained a bachelor's degree (14%) or higher grade (10% have a graduate/professional degree) (ACS, 2013-2017, Table B15001). This educational profile contributes to the vitality and character of the community, which depends on older adults who value opportunities to be involved through volunteer and civic engagement activities, as well as late-life learning opportunities— activities that are often present in highly educated communities (Fitzgerald & Caro, 2014).

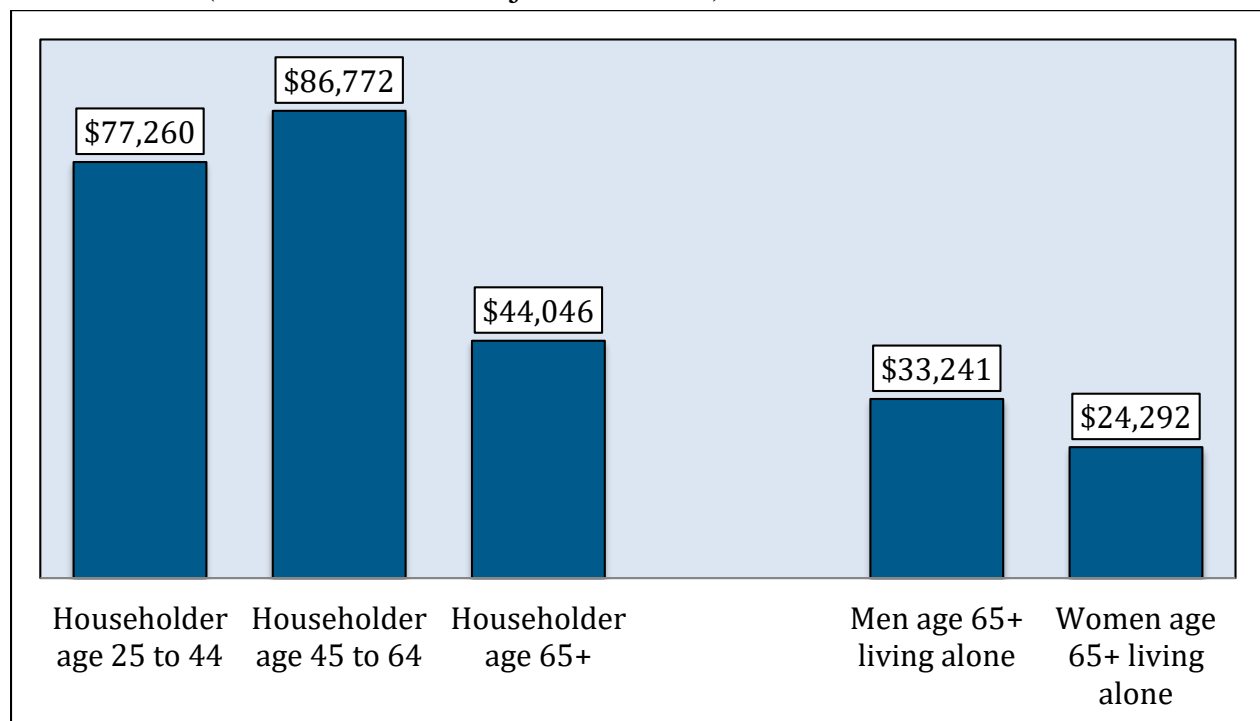
Similar to older adults living in communities throughout the U.S., a large proportion of Peabody residents aged 65 and over remain in the workforce. Almost 30% of adults age 64 to 74 are participating in the labor force. Of those age 75 and older, nearly 5% remain in the workforce (ACS, 2013-2017, Table S2301).

Nearly 45% of men age 65 and older report veteran status in comparison with less than 1% of women (ACS, 2013-2017, Table B21001). As a result, many of the Peabody's older residents may

be eligible to receive some benefits and program services based on their military service or that of their spouses.

With respect to household income, there is comparative disadvantage of some older residents in Peabody (**Figure 10**). Peabody residents' median household income is lower than the one estimated for Massachusetts as a whole, \$65,085 compared to \$74,167. Among Peabody's householders, those aged 45 to 64 have the highest median income at \$86,772—which is also lower than the statewide median for this age group (\$92,096). Among householders 65 and older, the median income is \$44,046, lower than the statewide median for this age group (\$45,193), and much lower than the median income of younger Peabody householders. Older residents living alone are at the greatest disadvantage in terms of household income. Additionally, Peabody residents age 65 and over living alone have an even lower median income. Men living alone have considerable higher median income (\$33,241) than women (\$24,292). Given that about 33% of older residents age 65 and older live alone in Peabody, these figures suggest that a sizeable number of residents are at risk of economic insecurity.

Figure 10. Median household income in Peabody by age and living situation of householder (in 2017 inflation-adjusted dollars)

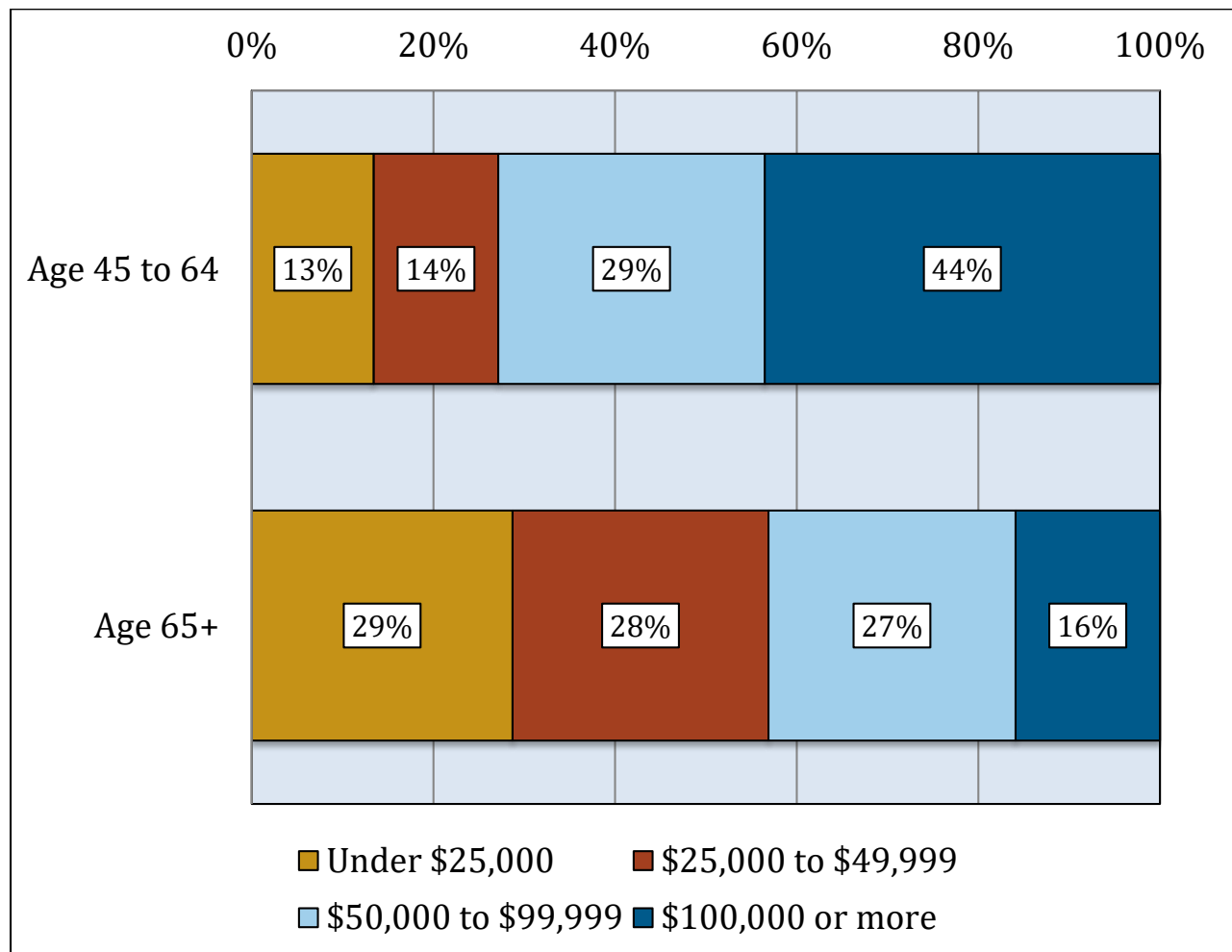


Source: American Community Survey, 2013-2017, Tables B19049 and B19215. Numbers are calculated from 5-year survey estimates.

Note: Includes only community households, not group quarters such as nursing homes.

The economic profile of older Peabody residents relative to younger residents is further illustrated in **Figure 11**, which shows that the older adult population lives on a modest income. Only 16% of Peabody residents age 65 and older report incomes of \$100,000 or more. By comparison, 44% of households headed by younger residents report this level of income. Nevertheless, a large share of households headed by someone age 65 and older report annual incomes under \$25,000 (29%). This compares with just 13% of households headed by individuals age 45 to 64 having incomes under \$25,000. Thus, there is a sizeable segment of Peabody’s older population that is at risk of financial insecurity or economic disadvantage.

Figure 11. Household income distribution in Peabody by age of householder (in 2017 inflation-adjusted dollars)

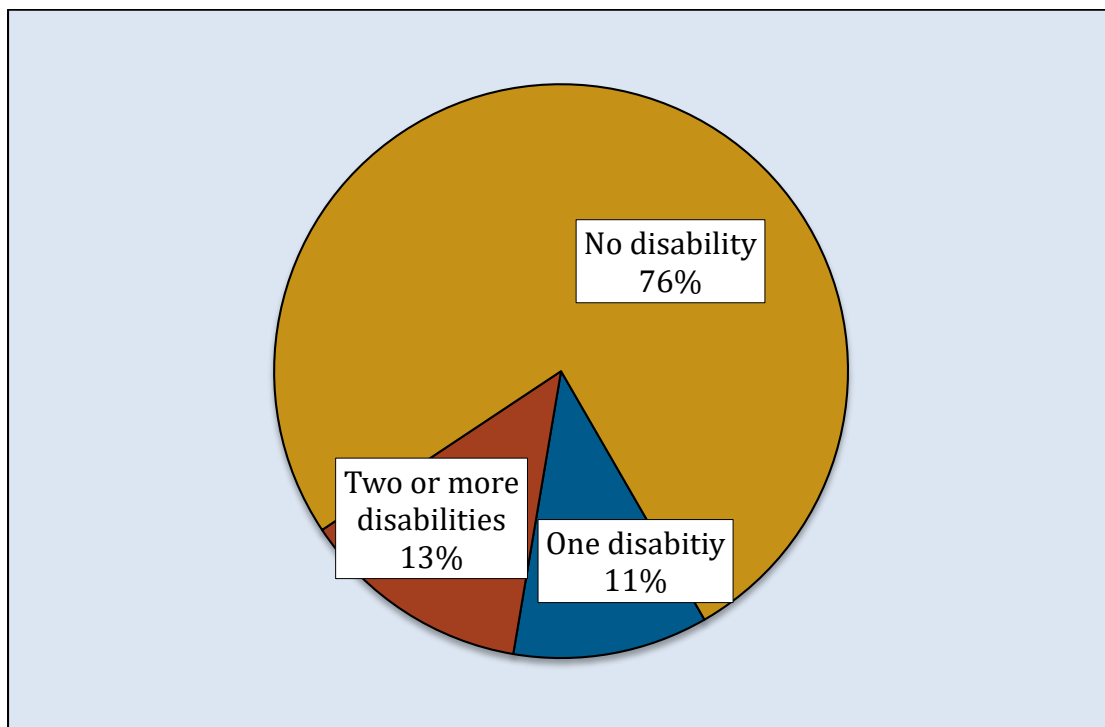


Source: Source: American Community Survey, 2013-2017, Table B19037. Numbers are calculated from 5-year survey estimates.

Note: Includes only community households, not group quarters such as nursing homes.

The increased likelihood of acquiring disability with age is evident in data from the ACS. Many Peabody residents age 65 and older experience some level of disability that could impact their ability to function independently in the community. About 18% of Peabody's residents age 65 and older have one disability, and nearly 20% report two or more disabilities (**Figure 12**). Among the different types of disability that are assessed in the American Community Survey (ACS 2013-2017, Table S1810), the most commonly cited by older Peabody residents 65 and older were ambulatory difficulties-difficulty walking or climbing stairs (23%), independent living limitations-difficulty doing errands alone such as visiting a doctor's office or shopping (18%), and hearing problems (16%). Other disabilities experienced by older Peabody residents include cognitive difficulty (9%), self-care difficulties (9%), and vision difficulties (7%).

Figure 12. Percentage of Peabody residents age 65+ reporting at least one disability



Source: U.S. Census Bureau; American Community Survey, 2013-2017, Table C18108. Percentages by age group do not sum to 100% because people may report multiple difficulties and do not include those with no difficulties assessed by the ACS.

The risk for having a disability increases with age. In both Peabody and Massachusetts as a whole, the proportion of older adults with disability duplicates among adults older than 75 in comparison with those age 65 to 74. About 26% of Peabody residents age 65 to 74 report a disability in comparison with 50% of those age 75 and over. In Massachusetts, the share of older residents with disability are 22% and 48% respectively.

Appendix B. Document Review

List of Documents-Peabody Review (September 2019)

1. North Shore Elder Services: Area Plan on Aging (2018-2021)
2. City of Peabody Trolley Feasibility Study (August 31, 2018)
3. City of Peabody DRAFT Housing Production Plan (May 2019)
4. North Shore HOME Consortium (NHSC) & City of Peabody, MA (5-year consolidated Plan for program years 2015-2019)
5. Overview of Main Street Corridor Study (August 29, 2007)
6. City of Peabody Master Plan (Sept. 2002) – 97 pages; Master Plan Update, 2014
7. City of Peabody Riverwalk & Historic Trail Master Plan (2001)
8. Peabody Parks and Recreation (spring/summer 2019)
9. Peabody Community Preservation Committee Annual Report (2018)
10. Summarization of Peabody Council on Aging Activities (FY 2015)
11. Age Friendly PCOA Future Plan (2019)
12. AARP Membership Application
13. Slayter-Peabody Torigian Report 2018
14. Feedback from 11 community forums
15. Massachusetts Healthy Aging Profile
16. Municipal Progress Documents (from 8 municipal departments)
17. FY 2019 Budget Presentation & Executive Summary

Appendix C. Resources for Age Friendly Practices

HOUSING

ADUs - tiny homes	https://americantinyhouseassociation.org
ADUs - in-law apartments	https://www.scituatema.gov/planning-board/faq/how-do-i-add-an-accessory-dwelling-in-law-to-my-house
ADUs - Pioneer Institute Study	https://pioneerinstitute.org/economic_opportunity/study-boston-area-communities-should-loosen-restrictions-for-accessory-dwelling-units/
Home Sharing – Nesterly	https://www.nesterly.io/
Home modifications – Aging in Place Specialists	https://ageinplace.com/aging-in-place-professionals/certified-aging-in-place-specialists-caps/
Home modifications – AARP Home fit guide	https://www.aarp.org/livable-communities/info-2014/aarp-home-fit-guide-aging-in-place.html

TRANSPORTATION

Driver Safety Training – AARP	https://www.aarpdriversafety.org
Resource Guide- Older adult Transportation	https://www.brooklinema.gov/1502/TRIPPS-Transportation-Resources-for-Seni
Rideshare – Workshops	https://www.brooklinema.gov/1502/TRIPPS-Transportation-Resources-for-Seni
Traffic Rule Campaign	https://seeclickfix.com

TRANSPORTATION (CONTINUED)

Traffic Safety Campaign	https://louisvilleky.gov/government/public-works/look-alive-louisville
Travel Training Programs for New Riders	http://www.wrtaparatransit.com/files/downloads/wrta-travel-training-brochure.pdf
Volunteer Driver Program	https://sudburyseniorcenter.org/transportation/fish

COMMUNITY SUPPORTS

Home Health Services	https://www.uml.edu/news/stories/2016/SummitElderCare.aspx
Tax work off program – Town of Milton	https://www.townofmilton.org/sites/miltonma/files/uploads/write-off.pdf
Village Model	http://www.vtvnetwork.org
Volunteer Call Center	https://www.thesilverline.org.uk/

OUTDOOR SPACE AND BUILDINGS

Bus stop bench program	https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2015/domain-2-new-york-city-bus-bench-program
Bicycle Racks	https://www.arcgis.com/home/item.html?id=c6461b1fa03646ed85ff9129c4927855
Complete Streets	https://masscompletestreets.com

OUTDOOR SPACE AND BUILDINGS (CONTINUED)

Snow removal – Community Policies	https://www.mass.gov/info-details/massachusetts-law-about-snow-and-ice
Snow removal – Businesses	https://www.aarp.org/livable-communities/livable-in-action/info-2018/wwl-golden-shovel-award-bucksport-maine.htm
Walking Maps	http://www.fantasticmaps.com/2013/03/how-to-design-a-town
Walk Audit – Mark Fenton	http://www.markfenton.com
Walk Boston	https://walkboston.org

SOCIAL PARTICIPATION

Event Access- Older Adults	http://www.comackschools.org/seniorcitizens.aspx
Intergenerational park features	https://www.aarp.org/livable-communities/info-2014/grandparents-park-wichita-kansas
Lifelong learning programs and free online courses	https://www.umb.edu/olli https://harvardx.harvard.edu
Walking Program -Step it Up	https://www.hhs.gov/sites/default/files/call-to-action-walking-and-walkable-communities.pdf

RESPECT AND INCLUSION

Age Friendly Festival	https://www.agefriendlysarasota.org/impact/age-friendly-festival-2017
Dementia Friendly Support	http://www.mass.gov/elders/civic-engagement/dementia-friendly-massachusetts-initiative.html
Dementia Friendly – Dining	https://www.purpletables.com/
Dementia Friendly - -Business Training	http://www.dfamerica.org/business-training
Caregiver Support	http://www.prworkzone.com/old-colony-elder-services-treats-caregivers-to-a-special-%E2%80%9Ccaregiver-night-out%E2%80%9D
Intergenerational Summer Camp	http://www.livablededham.org/news.html

CIVIC ENGAGEMENT AND JOB OPPORTUNITIES

Barter Bank	https://timebanks.org
Chamber for Good	http://www.peabodychamber.com/pages/ChamberforGood
Employment 50+	https://encore.org
Peer Mentoring	http://schools.shorelineschools.org/SLCC/Site/Power_of_One
RSVP North Shore Senior Care	https://seniorcareinc.org/volunteer-rsvp/
Volunteer Opportunities	http://www.knotsoflove.org
Foster Grandparent Programs	https://bostonabcd.org/service/foster-grandparents/
Civic Academy	http://www.wenhamma.gov/What%20is%20a%20citizens%20leadership%20academy.pdf

COMMUNICATION AND INFORMATION

Calendar of Events – Town wide	www.dedham.life
Local Media – Grant funding	https://knightfoundation.org
Local Media Publicity tool	https://ctb.ku.edu/en/table-of-contents/participation/promoting-interest/communication-plan/main