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Envisioning an Age-Friendly Norwood

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Envisioning an Age-Friendly Norwood

November, 2020

Commissioned by The Norwood Council on Aging
and Town of Norwood

Center for Social and Demographic Research on Aging
Gerontology Institute
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Contributors and Acknowledgements

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's McCormack School. The CSDRA provides resources and research expertise to communities, non-governmental organizations, and other agencies through the Commonwealth.

Dr. Caitlin Coyle and Beth Rouleau, MS are primarily responsible for the contents of this report. Other contributors include Ceara Somerville and Nidya Velasco Roldán and Rebecca Mailman.

The community of Norwood is fortunate to have sustained, enthusiastic support from its elected Town officials, its Town employees (including department heads and directors), Town Boards and Committees, residents, and business partners (banks, hospitals, home-care providers, and others). Town Manager, Tony Mazzucco; Senior Center Director, Kerri McCarthy; Planning and Economic Development Director, Paul Halkiotis; Deputy Chief John Cody; and Sgt. William Fundora contributed to the development of this report. Due to COVID-19, the process of holding community forums to gather insights from residents and other stakeholders was placed on hold.

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Introduction

Nestled just outside the I-95 beltway, the Town of Norwood, Massachusetts is a community southwest of Boston that takes pride in the history of residents staying in, or returning to, the community across the lifespan. Projections indicate that by 2035, about one out of three Norwood residents will be age 60 or older—24% of the Town’s population will be between the ages of 60 and 79, with an additional 8% age 80 and older (see **Appendix A**). The desire to stay and a growing older adult population lends to many multi-generational families within the community, creating a sense of supportive social capital. The strong desire among residents to stay in Norwood is matched by a strong level of collaboration among Town leaders and dedication to building an inclusive Age Friendly environment that supports residents of all ages and abilities.

The Norwood Council on Aging (Norwood COA) is a municipal department charged with the mission to “identify the needs of older adults along with the available resources within the community, to educate the community-at-large on the problems of aging and the needs of older citizens, to design and promote services that are needed to serve older people, and to serve as advocates, and to enhance the lives of older adults in the community” ([Norwood COA website](#)). The Norwood COA is dedicated to accomplishing this mission and ensuring that the evolving needs of Norwood’s large and growing population of older adults are met through age friendly planning and policy. Services provided include legal, financial, and medical information and services, as well as programming to include games, arts, exercise, and trips.

Kerri McCarthy, Executive Director of the Town of Norwood COA, is guiding partnerships with other town departments and organizations in the region to build a community that is age friendly for all residents. In December 2019, the Town of Norwood was recognized as a certified member of the AARP Network of Age Friendly Communities. The milestone marked the start of a multi-year initiative, in collaboration with the Elder Care Alliance of the [Neponset River Chamber](#), to become an age friendly community. In January 2020, the Norwood COA invited collaboration from the Center for Social & Demographic Research on Aging (CSDRA) in the Gerontology Institute at the University of Massachusetts Boston to initiate a needs assessment and explore the age-friendly community framework, as outlined by the WHO.

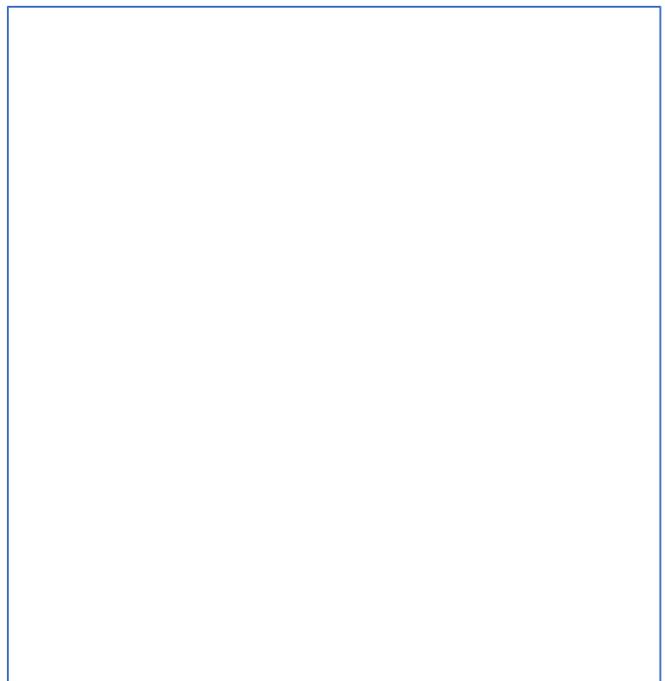
2020 presented multiple challenges in the Town of Norwood. In addition to the COVID-19 pandemic, the community of Norwood experienced a significant storm in June that resulted in the indefinite closure of a longstanding community resource, Norwood Hospital. In order to accommodate public health recommendations and capacity of the Town’s leadership, the scope of this project was adjusted. Specifically, 2 community forums and 3 resident focus groups, initially scheduled in March 2020, were forced to be cancelled. The purpose of this report is to share highlights from completed components of the needs assessment and to provide a foundation for future input from the community and future age friendly planning efforts.

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. Many cities and towns in Massachusetts have already joined the Age-Friendly Network

Figure 1. Eight Domains of an Age-Friendly Community



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

(<https://extranet.who.int/agefriendlyworld/who-network/>), and in his January 2018 State of the

State speech, Governor Baker announced that Massachusetts joined the network of Age-friendly States, signaling broader commitment to the principles that support aging in community.

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

The description of Age-friendly features, and the experiences of communities throughout the world that are using the framework, make clear that each community will conceptualize this effort in a 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. A community may wish to select domains in which they are most prepared to make progress, or which are identified as priority areas by stakeholders.

Figure 2. Process for Developing an Age-friendly Community

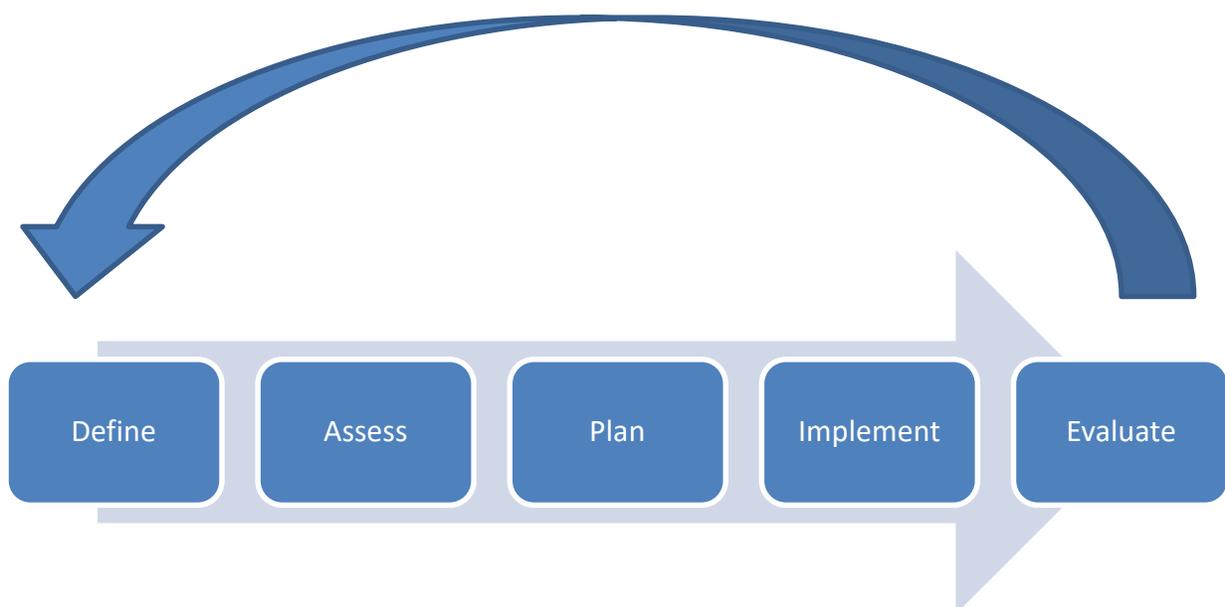


Table 1: Rationale and examples for the eight age-friendly domains established by the World Health Organization

Domain	Rationale	Sample elements
Outdoor spaces and buildings	Features and perceptions of indoor and outdoor spaces impact mobility, independence and quality of life	<ul style="list-style-type: none"> • Safe pedestrian crossings • Adequate public toilets • Spaces are evaluated as safe
Transportation	Being able to get where one wants to go promotes participation and helps maintain networks	<ul style="list-style-type: none"> • Affordable and reliable public transportation • Transport stops have adequate seating and shelter
Housing	Appropriate housing shapes independence, quality of life, and being able to stay in the community	<ul style="list-style-type: none"> • Sufficient affordable housing in safe areas with good service access • Accessible and reliable home maintenance services
Social participation	Participating in family and community activities builds social networks and social support, and promotes health and well-being	<ul style="list-style-type: none"> • Information about activities and events is readily available • Outreach occurs to those at risk of social isolation
Respect and social inclusion	Feeling respected and included promotes participation and facilitates use of services	<ul style="list-style-type: none"> • Service staff are courteous • Community events accommodate age-specific needs and preferences
Civic participation and employment	Civic participation (such as volunteering and voting) and paid employment build social capital, may yield income, and allow residents to pursue interests and be involved.	<ul style="list-style-type: none"> • Appropriate volunteer opportunities are available and known by residents • Age discrimination is not tolerated • Work opportunities are adequate
Communication and information	Engagement, participation and health are promoted by being aware of opportunities to stay connected and is assured having access to needed information.	<ul style="list-style-type: none"> • Regular and widespread distribution of information • Printed information is available in accessible formats • There is wide access to the internet
Community supports and health services	Medical and non-medical services promote wellness and quality of life	<ul style="list-style-type: none"> • Medical services & home care are broadly available, accessible, and affordable • Emergency planning takes into account the vulnerabilities and capacities of all residents

Source: Adapted from WHO 2007; Ontario Seniors' Secretariat, Accessibility Directorate of Ontario, University of Waterloo and McMaster University (nd).

Methods

As a means of learning more about community needs and values relating to aging in place, several activities were executed. The project included three components: 1) five key-informant interviews; 2) a review of documents completed by or referencing Norwood, including documentation from multiple municipal departments about their current age friendly practices and future goals; and 3) a demographic profile. The purpose of this document is to report on the elements of these activities. Findings from these three sources are presented, by age friendly domain.

A full demographic profile can be found in **Appendix A**. Demographic information about Norwood was drawn from publicly available data sources, including the U.S. Census Bureau (decennial Census and the American Community Survey [ACS]) and projections made available through the Donahue Institute at the University of Massachusetts (<http://pep.donahue-institute.org/>) and the Metropolitan Area Planning Council (MAPC; <http://www.mapc.org/projections>). Data presented here describe recent and anticipated changes in the age distribution of the population of Norwood, along with selected characteristics of the current older adult population of the community. As well a list of key-informants and documents included in the review can be found in **Appendix B**.

Summary of Findings by Age Friendly Domain

Information is presented by domain starting with the features associated with the built environment (housing, transportation, outdoor spaces and buildings), followed by domains involving the availability of appropriate services and supports: social participation, involvement in work and civic life, information access, and inclusiveness of the community. Each section details current strengths of the Town of Norwood followed by challenges identified through this needs assessment effort and concluding with suggestions for action informed by study participants and formulated by the research team.



Strengths

- Norwood's most recent Housing Production Plan (FY 2014-2018) ¹ was completed in 2013. As of February 2020, Norwood had reached its housing goal of 1.5% of the Town's land area being used for affordable housing, thereby satisfying some of the Town's 40B requirements. Initiating an update to the Housing Production Plan and comprehensively addressing housing remain a priority.
- Norwood has a high percentage of rental housing, close to 50%, when compared with the state and a smaller percentage of single-family homes when compared to surrounding towns.
- Newly developed apartments and condominiums offer alternative downsizing options with age friendly features such as elevators and low maintenance; however, there is a recognized need for similar housing stock that is affordable.
- Many residents express interest in remaining in their existing homes; town leaders are dedicated to offering community supports and transportation resources to support this aging in place strategy.
- Tax relief programs support economically insecure older adults:
 - Property tax relief is available to older residents via a work-off program. Homeowners age 60+ (with some income requirements) are able to earn up to \$750 off of their annual property tax bill. In 2020, a provision was added to allow someone to work on behalf of an older adult who is not physically or cognitively able to complete the work.
- Zoning bylaws provide for diverse housing types including multi-family housing which is permitted by special permit in five zoning districts, as well as mixed residential and commercial uses in four districts. Two-family buildings are permitted by right in six districts. Assisted living residence are permitted in all districts.
- The Town of Norwood voted to enact the Community Preservation Act (CPA) at the 2017 Spring Town Meeting. The CPA allows communities to establish a Community Preservation Fund through a real estate tax levy. A Community Preservation Committee is dedicated to defining needs, evaluating proposals, and project management to enhance and preserve assets of a community. CPA funding can be used for affordable housing, open space protection, outdoor recreation, and historic preservation.
- A flood damage remediation grant program was established to provide assistance (up to \$5,000) to income eligible homeowners that suffered property damage associated with the storm. There remains significant need for home repair from this storm.

¹ <http://cms5.revize.com/revize/norwoodma/Housing%20Production%20Plan.Final.pdf>

Challenges

- According to the American Community Survey, 73% of householders 65 and older own their homes. A sizeable share (34%) of Norwood's residents who are 60 and older and live alone also own their home (59%). This higher number of older homeowners has implications for what amenities and services are likely to be needed and valued by members of the community.
- According to the American Community Survey, 25% of Norwood residents with a mortgage are considered "cost burdened" by their housing costs—in other words, they spend more than 30% of their monthly income on housing. Among those without a mortgage, 14% are considered cost-burdened by housing.
- The waiting list for Norwood's Housing Authority's five properties, of which four are designated for older adults and individuals with a disability, is substantial.
- Norwood residents are reluctant to leave town. That said, there is limited inventory of subsidized housing and lack of housing developments designed for the 55+ community that are affordable to the average resident.
- Housing stock is older with 51% of properties built between 1950-1970. Implications of this include increasing need for home repair and maintenance as well as modifications to layouts to accommodate safely aging in place.
- An accessory dwelling unit (ADU) bylaw has not officially been adopted, in part, because the perception that demand for ADUs is low.

Recommendations

- Convene residents for an interactive housing forum with planning experts to discuss housing needs and preferences; explore strategic uses of home equity; and educate residents about aging in place resources such as tax relief programs, reverse mortgages, and home modification and maintenance programs.
- Prepare for increasing demand for downsizing options and supportive services by encouraging the development of housing for the 55+ community, smaller home options, and additional assisted living or supportive housing options.
- Revisit strategies highlighted in the 2013 Housing Production Plan including rehabilitation and expansion of housing authority properties.



Transportation

Strengths

- The need to improve transportation services is recognized among town leaders as a critical means to support Norwood's growing population of older adults.
- The Senior Center bus offers transportation Monday through Friday from 9-4. Requests must be placed 24 hours in advance. Transportation services have not been disrupted by COVID-19.
- The addition of a sedan to the Senior Center fleet is planned for January 2021.
- Access to MBTA Commuter Rail and The Ride is available in Norwood.
- The Norfolk County Retired Senior Volunteer Program (RSVP) offers rides to area Veterans.

Challenges

- COVID-19 public transportation capacity restrictions and the continued closure of the Norwood Hospital are reinforcing the need to expand access to safe and affordable on demand rides for medical appointments.
- Norwood is not a dense community which makes it difficult to walk and thrive without transportation. There are gaps in the local transportation network and public transit often requires transfers, therefore the overall connectivity within the community is spotty.
- Current options present challenges due to restrictive schedules; limited destinations; duration of travel; and cost. The Senior Center bus is ideal for events, errands, and destination trips; however, there is a need to increase individualized services for medical appointments and personalized travel.
- Older adult residents who are no longer driving do not want to burden family or caregivers, and as independent living often hinges on effective transportation solutions, there is a risk of missed medical care and social engagement for residents who lack reliable options.
- The Transfare Program, a subsidized taxi service administered through the Senior Center, discontinued services in 2020. Alternative providers have not yet been identified.
- The digital divide as well as costs prohibit the use of ride-sharing services. On demand rides services such as Uber and Lyft are underused due to lack of technology or comfort among older adults.

Recommendations

- Continue to increase transportation services at the Senior Center by offering extended routes, hours, and on demand services.

- Explore opportunities to increase the use of ride-sharing services or ride share training workshops such as those offered by TRIPPS².
- Consider the development of a volunteer transportation program like FISH³.
- In accordance with the Master Plan recommendations, consider the establishment of “age friendly parking spots” or give older residents priority during particular hours at various locations in Town to encourage older adults to get out in the community.

Outdoor Spaces and Buildings

Strengths

- Outdoor projects implemented in response to COVID-19 increased opportunities for social engagement:
 - Downtown street closures incorporated additional seating, tables, turf, lighting, a sound system, and improved pedestrian access to Norwood Town Common.
 - Installation of four igloos is scheduled for winter 2020-2021 to offer outdoor gathering space, in alignment with COVID-19 safety recommendations.
 - Four grant-funded “parklets” will be installed in locations across town to increase access to outdoor spaces for residents of all ages.
 - The Senior Center parking lot was repaved to increase safety during high volume outdoor programming.
- Norwood’s Complete Streets Prioritization Plan, approved in 2020, features 40 initiatives with corresponding project details including location, schedule, and estimated costs. The majority of projects are pedestrian and sidewalk related. The plan is available at the [Massachusetts Complete Streets Funding Program Portal](#). The Planning Department, Department of Public Works, and Police Department are continuing to prioritize goals for improvements.
- Norwood’s Open Space and Recreation Plan, 2010-2017⁴ was completed in partnership with the MAPC. Progress continues toward the goals highlighted in the action plan including the development of a greater variety of recreational opportunities for all age groups and abilities; improvements to the Town’s conservation and recreation properties; and increased publicity about some of the lesser-known walking paths, parks, and conservation areas.
 - The Trails Advisory Committee, created in 2018, is committed to encouraging the use of existing trails, and the development of future trail networks in Norwood.
 - Kiosks and benches were approved for the Endean conservation trail.

²<https://trippsmass.org>

³ <https://www.wayland.ma.us/council-aging-coa/pages/fish-friends-service-helping>

⁴<http://cms5.revize.com/revize/norwoodma/Planning/Norwood%20Open%20Space%20and%20Recreation%20Plan%202010-2017.pdf>

- The Board of Health partnered with the Senior Center for a walking program with trails departing from the Senior Center.
- A Community Preservation fund exists to facilitate the development of projects that enhance land use and outdoor spaces.
- Norwood's Accessibility Self-Evaluation and ADA Transition Plan was completed in 2011. Norwood is continuing to identify barriers to accessibility and ensure ADA compliance in public spaces are integral features of Norwood planning efforts.
- Norwood's Downtown Master Plan⁵, completed in March of 2011 for the Downtown Steering Committee by the Cecil Group with FXM Associates, noted that the downtown pedestrian environment was good with potential to be excellent. Suggestions included in the plan included streetscapes and parking enhancements; transportation, walkability, pedestrian safety, and traffic calming; multi modal connections, bicycle racks, bicycle lanes; and lighting. Continued efforts to accomplish these goals remains crucial.

Challenges

- 37% of Norwood's older residents report having at least one physical disability that inhibits their ability to get around the community. This highlights the importance of all public buildings, events, and outdoor spaces to be not only ADA compliant, but genuinely accessible.
- As a mature suburb, Norwood is significantly built out. Following years of land development, a shift is underway to protect and expand outdoor space. With limited untapped land and increasing resident demand for outdoor health promoting-activities, planning efforts must reflect creative solutions.
- In response to demand, the creation of bike lanes was explored. Due to existing roadway infrastructure, it was determined that investment in walking trail improvements was more practical and thus leaves cycling out as a viable transportation option in Norwood.

Recommendations

- In partnership with the Disabilities Commission, consider implementing community walk audits to identify additional barriers to walkability and locations for curb cut outs, shelter, and seating.
- Build partnerships with Norwood's Disabilities Commission and continue to incorporate ADA compliance and age friendly features in buildings and outdoor spaces, including intergenerational playgrounds and parks.

⁵<http://cms5.revize.com/revize/norwoodma/NORWOOD%20DOWNTOWN%20MP%20FINAL%2003.25.11%20LR.pdf>

- Explore funding for bike lanes and routes to be established as a mechanism for incentivizing cycling as a form of transportation.
- In response to COVID-19 consider the expansion and continuation of outdoor features such as additional weather protected seating and outdoor programming at the Senior Center and Norwood Town Common.



Community Supports and Health Services Strengths

- The Norwood Senior Center is a place where “everybody is somebody.” This municipal department not only provides a plethora of direct services to the community; but it serves as a hub of information for older residents and their families with respect to available supports and resources to foster healthy aging. Direct services provided at the Norwood Senior Center include:
 - Legal, financial, health and wellness services
 - SHINE counseling for health insurance related support
 - Caregiver support
 - Meals on Wheels delivery
 - Monthly memory café for residents living with dementia and their care partners
 - Fuel Assistance Self Help program which offers qualified Norwood residents financial assistance with home heating costs
- As well, the Town of Norwood has organized itself in several ways that prioritize older residents or address the needs of vulnerable populations in the community, in which older residents may be considered. These include:
 - The TRIAD Committee that includes representatives from the Senior Center, Public Safety Department, and the Sheriff’s office. This committee specifically reviews fraud and online security related risk in order to inform public education and prevention of scams.
 - A Community Crisis Intervention Team that includes representatives of the Norwood Police Department, the Norwood Housing Authority, the Norwood Senior Center, Riverside Community Health, HESSCO, The Norwood Board of Health, and Norwood school department. This team is dedicated to providing a safe space and supports to adults experiencing mental or behavioral health crisis.
 - The Norwood Police Department has a designated Elder Services Officer who serves as a liaison between the older residents of Norwood and the public safety community. Officers perform a “walk and talk” within each senior housing complex in the community to establish dialogue with older residents. As well, these officers are trained in SafetyNet tracking technology that both educates them about the experience of cognitive conditions and provides a tool for quickly returning residents to their homes if they should wander or become disoriented

in the community. As well, the Norwood Fire Department has a designated Fire Safety Officer that is dedicated both to the education of youth in Norwood about Fire Safety but also provides smoke-detector services to older residents in the community.

- There are several community-based organizations in Norwood that work on behalf of the community's most vulnerable residents. These include:
 - The Norwood Food Pantry
 - Impact Norwood, a substance use education and prevention coalition
 - Minds Matter, an interfaith referral source for mental health
- A Community Resilience Workshop was held in 2018. Following completion, the Town of Norwood became eligible to apply for state and federal grant funds to address natural hazards and climate risks. Highlights of societal and infrastructure vulnerabilities, strengths, and goals are detailed in the summary report.

Challenges

- Key informant interview data and Norwood Hospital's Community Health Implementation Plan recognize an increase in demand for mental health related supports and point to the need for additional resources.
- An increase in calls for mental and behavioral health needs have been observed by the Norwood Fire and Police Departments.
- Norwood Hospital, a significant community resource, has not reopened after closing on June 28, 2020 due to severe storm damage. Accommodating the resulting gap in the health services and medical transportation is a significant need.
- Several obstacles to health care access were identified in Norwood Hospital's Community Health Implementation Plan, 2020,⁶ including lack of health referral sources, language disparities, difficulties navigating the health insurance enrollment process, and access to transportation.

Recommendations

- Increase awareness of existing mental health services in response to the increasing number of mental health related calls received by Norwood Police.
- Leverage town resources to address obstacles to health care access identified by Norwood Hospital. Determine mechanisms to offset the loss of resources previously offered by Norwood Hospital including health promoting community activities, support groups, and events.

⁶ https://content.steward.org/sites/default/files/inline-files/CH_Strategy_2020_Final.pdf?_ga=2.229699225.468466574.1604783922-1273854708.1604783922

- To ensure the equitable access of all community supports, encourage collaboration and communication between the Disability Commission and other town departments as well as community organizations such as Impact Norwood and Minds Matter.
 - Consider hosting quarterly coffee hours to allow for professional networking and sharing of information across health and human services providers in the area.



Social Participation

Strengths

Given the nature of the information gathered in this needs assessment process, the opportunities for social participation were largely identified as coming from town Departments.

- The Norwood Senior Center offers a range of social programming including arts and crafts, educational courses, games, lectures and movies. As well, they host a daily congregate lunch (September-June) for a \$5 donation.
- The Friends of the Council on Aging (501-3c organization) raises funds to support the Council on Aging and organizes an annual nursing home luncheon, summer cookouts, Tuesday night suppers, and monthly dances for the community.
- Merrill Memorial Library offers a range of programming and activities for all ages including book clubs, lectures, and special-topic events like “Traditional Dishes for Celebrating Diwali”. They also offer access to technology training and access to free Wi-Fi, workstations, and an iPad loan program which can help residents stay connected while staying safe during the COVID-19 pandemic.
- The Town of Norwood, including the Recreation Department, sponsor a number of social events in town including: Summer and Winter concerts on the common, a farmers market, Memorial Day Observance, a Fourth of July Celebration, Veterans’ Day Observance, Norwood Day, Holiday Tree Lighting and Parade. While many of these events have been cancelled due to COVID-19, they are typically opportunities for the community to come together socially.

Challenges:

- For homebound older adults or those with difficulties getting around the community, opportunities for social participation are very limited.
- Meeting the dramatically increasing demand for in-person programming has been challenging during COVID-19 pandemic. The Senior Center re-opened on August 3rd with fitness and computer programs available via appointment. As capacity is reduced due to social distancing, instructors continue to add classes to reduce waitlists and meet demand.

- While the offering of social activities provided by the Town of Norwood is extensive, the availability of informal social connections among neighbors and residents is less robust. This is, in part, given the relative amount of rental properties in Norwood and the lack of connectivity among neighborhoods---opportunities for informal social gatherings can be challenging to envision.
- Programming for “younger seniors” is lacking. While many in this group do not regularly attend programs at the Senior Center, they also do not have children in the local schools and thereby find it difficult to stay socially connected within the community.

Recommendations

- Draw on volunteers to organize programming for homebound older adults including “crafts for a cause” or phone programming that include topics like story-telling or current events.
- Consider grant funding for technology equipment loans and training to build a larger user base for virtual programming during the COVID-19 pandemic. Explore opportunities to collaborate with the School Department to order devices at a volume discount.
- Increase publicity through social media and town communication to highlight the Senior Center’s range of programming options for the younger demographic. Identify 1-2 younger senior residents to join the COA Board or serve as an advocate among their peers: first to promote the Senior Center activities and resources; and second to generate ideas for programming that aligns with their preferences and availability.



Civic Participation and Employment

Strengths

- The Senior Center offers a range of volunteer opportunities and has significant support from residents who share their time and talents.
- The Senior Center coordinates calls from residents seeking volunteer and paid employment opportunities as well as requests from local employees looking to hire new employees.
 - Throughout COVID-19 the Senior Center has continued to support unemployment claim processing.
- A number of appointed boards and committees are comprised of resident volunteers.
- Norfolk County has a Retired Senior Volunteer Program (RSVP) that provides volunteer opportunities, including some paid opportunities, and offerings for skill development and training.

- The MassHire Career Center in Norwood and the Neponset Valley Chamber of Commerce offer resources to support residents seeking paid employment to connect with employers and develop job-seeking skills.

Challenges

- Coordinating efforts with partners to ensure that residents have convenient access to updated job listings and career counseling resources.
- Ensuring a wide spectrum of volunteer positions are available to align with diverse interests, talents, and varying schedules.

Recommendations

- Work with the Neponset Chamber of Commerce and other regional entities to establish employment supports and programs that are specifically focused on older workers. This could include retirement planning seminars, workshops on how to handle ageism in the workplace, etc.
- Consider a virtual (and later in-person) volunteer fair to connect residents with opportunities for volunteering and paid employment. Consider a partnership with MassHire or Neponset Valley Chamber of Commerce for the event.
- Consider pilot-testing a Civic Academy program that offers an opportunity for residents to learn the basics of municipal government and offers a pipeline for board and committee applicants.
- Explore the possibility of increasing the property tax rebate associated with the work-off program to \$1,000-\$1,500 to incentivize more participation.



Communication and Information

Strengths

- Multiple communication channels exist in Norwood including the local newspaper; the Town Website; Norwood Public Access Cable Corporation which offers news, coverage of town meetings and events through a partnership with Norwood High School; and multiple social media outlets including “Norwood Now,” a private community group with 13,000 members and a weekly Facebook Live event featuring the Town Manager (also made available on local cable).
- An emergency notification system (SWIFT 911) provides emergency notifications to residents and businesses within the Town of Norwood.
- Automated email updates are available to residents to receive updates from all boards, committees, and town Departments.
- The Town manager attends monthly events at the Senior Center to engage with older adults and promote communication among those who don’t attend town meetings.

Challenges

- A technology divide exists among older adults who do not have access to devices, Wi-Fi, and technology training due to financial barriers; lack of digital knowledge; and security and privacy related concerns. COVID-19 has highlighted the need to reduce digital inequities and build opportunities for older adults to leverage technology that promotes social engagement and wellness.
- The resource of in person communication, often conducted at Town Hall and throughout town departments, is diminished due to COVID-19.
- According to the Norwood Senior Center, language barriers contribute to reduced access to information and resources—specifically for older residents speaking Portuguese and Hindi.

Recommendations

- Publicize the availability of technology resources and technology training at the Senior Center and Library.
- Ensure channels exist for communicating information across language barriers about emergencies, health services, town resources, programs, and events.
- Explore the creation of “neighborhood networks” that can provide channels for word-of-mouth communication at a micro-local level. Establish neighborhood liaisons as volunteers (or property tax work off employees) to serve as the conduit between Town representatives and their neighbors.
- Consider establishing an Age Friendly Norwood Network that meets quarterly for coffee to update one another about recent events, developments or opportunities for collaboration. This allows for open lines of communication and networking among stakeholders in the area around issues of aging in the community.



Respect and Social Inclusion

Strengths

- A Memory Café is hosted at the Norwood Senior Center on a monthly basis (currently online due to COVID-19). This is a supportive social opportunity for residents of Norwood and surrounding communities living with dementia and their care partners to come together.
- A literacy program at the library, staffed by volunteers, provides free instruction to improve reading, writing, and conversational English skills. Support is also available during preparation for HiSET/GED (high school equivalency exams) and Citizenship tests.

- Progress Norwood provides information and hosts events to promote progressive and inclusive values in the community: equality regardless of gender, sexual orientation, religion, race, ethnicity, or socioeconomic status.

Challenges

- 34% of older residents in Norwood live alone, which has implications for their needs as they age, including a propensity for becoming socially isolated.
- Reaching isolated older adults and those who do not have or want access to technology continues to be a challenge despite efforts to conduct concentrated outreach.
- According to the Massachusetts Healthy Aging Data Profiles⁷, 16% of Norwood residents age 65 or older are living with Alzheimer’s disease or dementia. This rate is higher than the rate for the state as a whole (13%) and is also likely an underrepresentation of the population given that these rates are based on persons who have received a diagnosis.
- Nearly half of Norwood’s older residents are living on an income of less than \$50,000/year compared to just 22% of those age 45-60. To create an inclusive community for residents of all ages, the community of Norwood should seriously consider the cost-to-residents as it plans for the future.
- Reaching diverse population and reducing language and cultural barriers continues to be a priority for the Senior Center. Developing mechanisms to build relationships with faith communities and businesses will be important in reaching these older residents and their families.

Recommendations

- Create a “see someone, tell someone” campaign to encourage those who interact with residents directly to notify the Senior Center of someone who is isolated or in need of support. This could include town employees, local social worker’s or case managers, utility workers, postal workers, faith community leaders, and the general public.
- Increase social programming, outreach, and education to promote intergenerational social engagement, respect, and inclusion among residents of diverse backgrounds, generations, and abilities.
 - Consider the development of an intergenerational summer program that welcomes students and older adults to engage in activities, learning, and community service with a focus on age friendly policy and planning.
- Encourage and facilitate dementia and age friendly practices in town departments, town sponsored activities, and in businesses.
 - Consider partnership with Dementia Friendly Massachusetts to hold a forum featuring Purple Table⁸, a dining reservation and training provider for restaurant

⁷ https://mahealthyagingcollaborative.org/wp-content/themes/mhac/pdf/community_profiles/MA_Towncode220_Norwood.pdf

⁸ <https://www.purpletables.com>

staff, and Dementia Friends,⁹ a training provider that promotes understanding and support for those living with dementia and their caregivers.

- Approach the faith communities about participating in the “Purple Pew” program. During Alzheimer’s and brain health awareness months (June and September), decorate the pews in purple to raise awareness about dementia in the community and to demonstrate that persons of all cognitive abilities are welcome.

Conclusion

The Town of Norwood can expect its number and share of older residents to increase over the course of the next few decades. In addition, changes in senior residents’ needs and interests will occur that may have implications for town services and priorities. A review of documents indicates that Norwood has much to offer its older population. Norwood residents enjoy a strong community atmosphere and many wish to remain in Norwood long-term. Some challenges were noted, but recommendations were readily offered that could help make Norwood a stronger community in which to age in place.

⁹ <https://dementiafriendsma.org>

Appendix A: Demographic Profile of Norwood

Age Structure and Population Growth

According to American Community Survey (ACS), there were about 29,201 residents living in the Town of Norwood in 2018. About 38% of the population (11,115) was age 50 and older (See **Table 1**). Residents who were age 50 to 59 (4,242) made up 15% of the population; residents age 60 to 79 (5,028) comprised around 17%, and another 1,845 (6%) were age 80 and older.

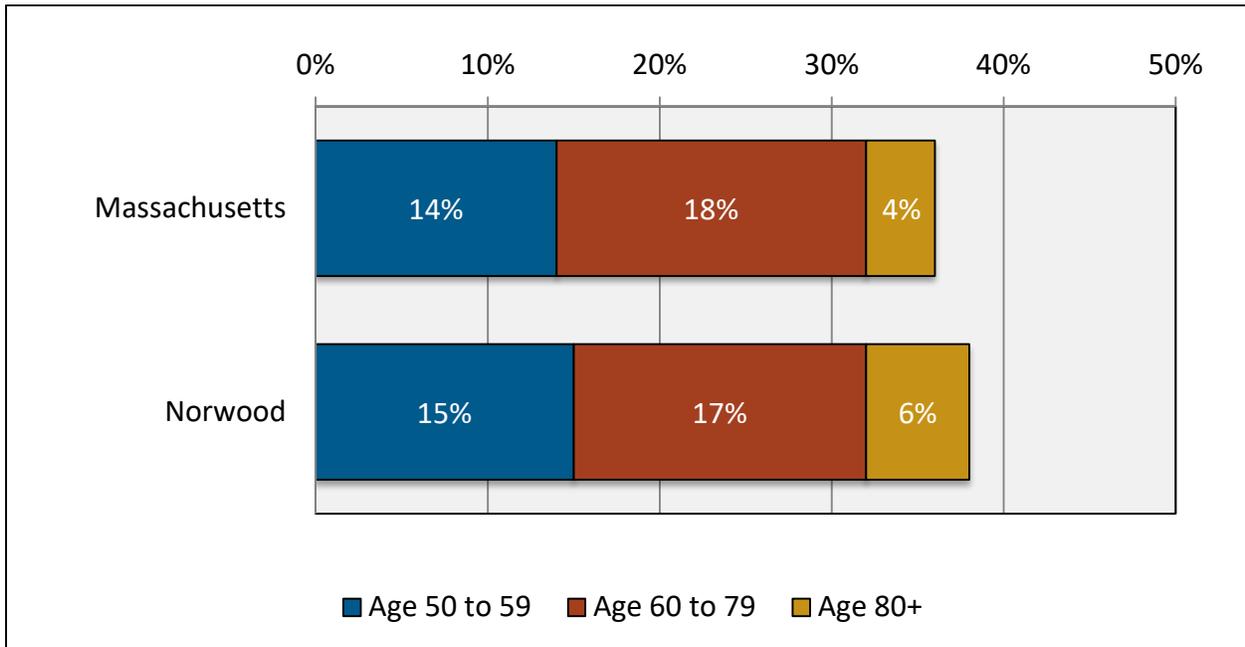
Table 1. Number and percentage distribution of Norwood’s population by age category, 2018

Age Category	Number	Percentage
Under age 18	5,763	20%
Age 18 to 49	12,323	42%
Age 50 to 59	4,242	15%
Age 60 to 79	5,028	17%
Age 80 and older	1,845	6%
Total	29,201	100%

Source: American Community Survey, 2014-2018, Table B01001. Numbers are calculated from 5-year survey estimates.

The share of Norwood population age 50 and older is slightly larger than the overall state of Massachusetts (**Figure 1**). About 36% of the Massachusetts population was in the 50 and older age group in 2018, compared to 38% of the Norwood population. Compared to the Commonwealth, Norwood had also a slightly higher portion of residents age 60 and older. In 2018, Massachusetts residents age 60 and over comprised about 22% of the population, including 4% age 80 and over. In Norwood, about 23% of the population was 60 or older, including 6% who were 80 years or older.

Figure 1. Age distribution in Norwood and Massachusetts

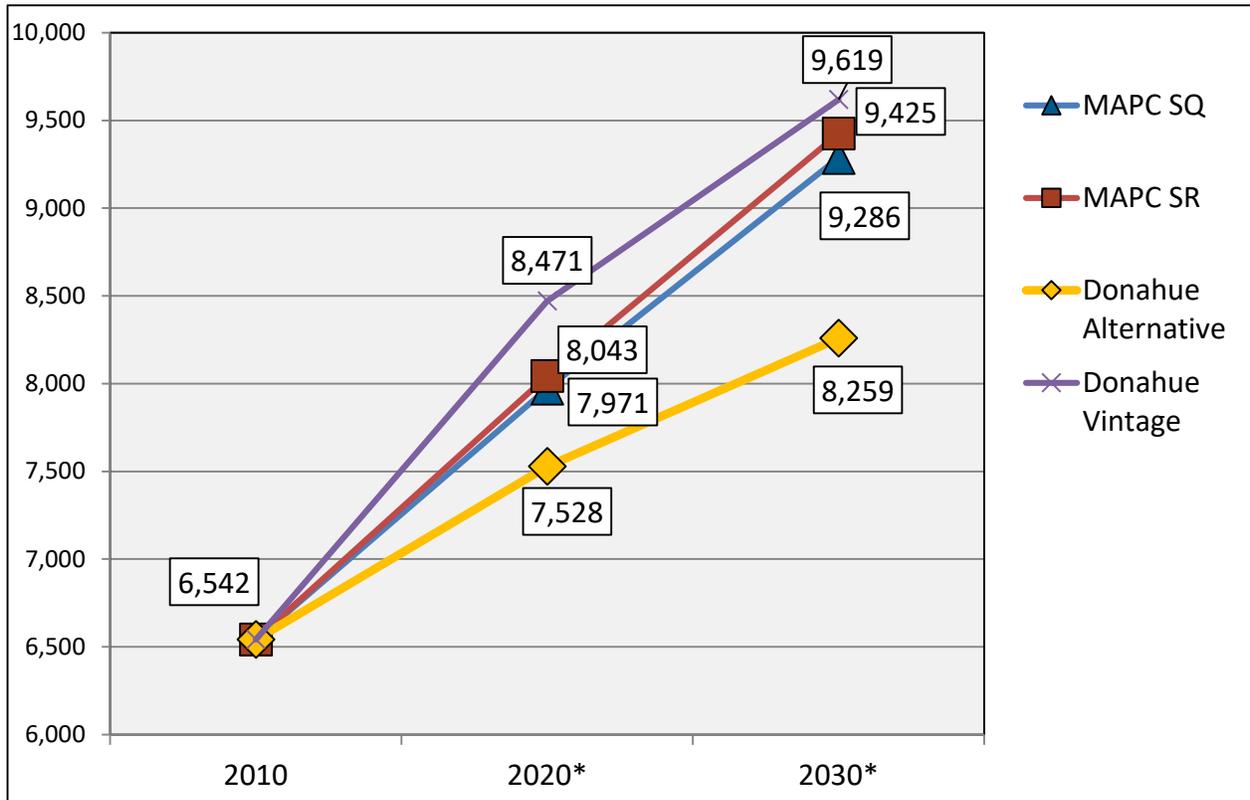


Source: American Community Survey, 2014–2018, Table B01001. Numbers are calculated from 5-year survey estimates

Population growth in both Massachusetts and the Town of Norwood has been concentrated in older age groups. During 2000 and 2010, population of all ages stayed consistent, whereas the state as a whole had 3% overall growth. In both, Norwood and Massachusetts, the absolute numbers of residents age 50 and over, also grew substantially during this time period (*US Census, Table QT-P1*). The segment of Norwood’s population age 50 to 59 increased in size by 29%, the same rate of growth for the state. The population of residents who are age 60 and older increased by 5% in Norwood, compared to a 16% increase for the state.

The increments in the share of older population are projected to continue in the following decades. **Figure 2** shows four sets of projections for Norwood’s 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 of them suggest steady increments in the share of older population between 2010 and 2030.

Figure 2. Alternative Norwood projections; number of residents age 60 and older 2010 with projections to 2020* and 2030*

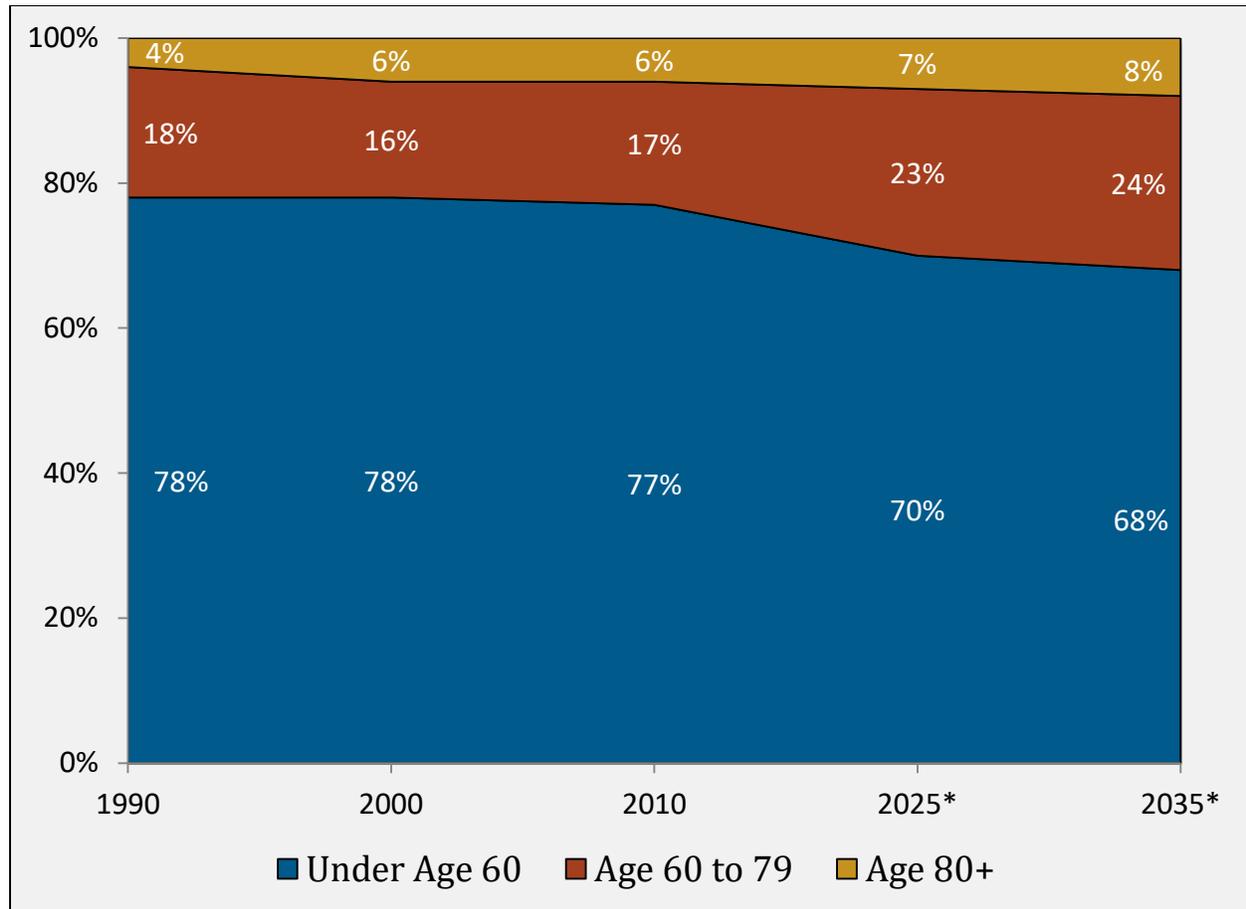


Source: Population figures for 2010 are from the U.S. Census.

* 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 3 shows the age distribution of Norwood’s population from 1990 to 2010, and population projections for 2025 and 2035¹. In 1990, about 22% of the Town’s population was age 60 and older; this percentage stayed roughly the same for by 2000 (22%) and slightly increased by 2010 (23%). 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 2035, about one out of three Norwood’s residents will be age 60 or older—24% of the Town’s population will be between the ages of 60 and 79, with an additional 8% age 80 and older.

Figure 3. Population trends; age distribution of Norwood 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 Norwood’s Older Population

Norwood is less diverse than the state with respect to race. For all ages combined, about 79% of Norwood residents report their race as White non-Hispanic, compared to 72% in Massachusetts (ACS, 2014–2018, Table B01001). Similarly, among older adults, Norwood is less diverse. **Table 2** displays the race and ethnicity of Norwood residents age 65 and older. The large majority of older residents report White race and ethnicity (95%). The remaining percentage of the population age 65 and older reported Asian (2%), Black (2%), and Hispanic (1%) race and ethnicity. Less than 1% report other race and ethnicity.

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

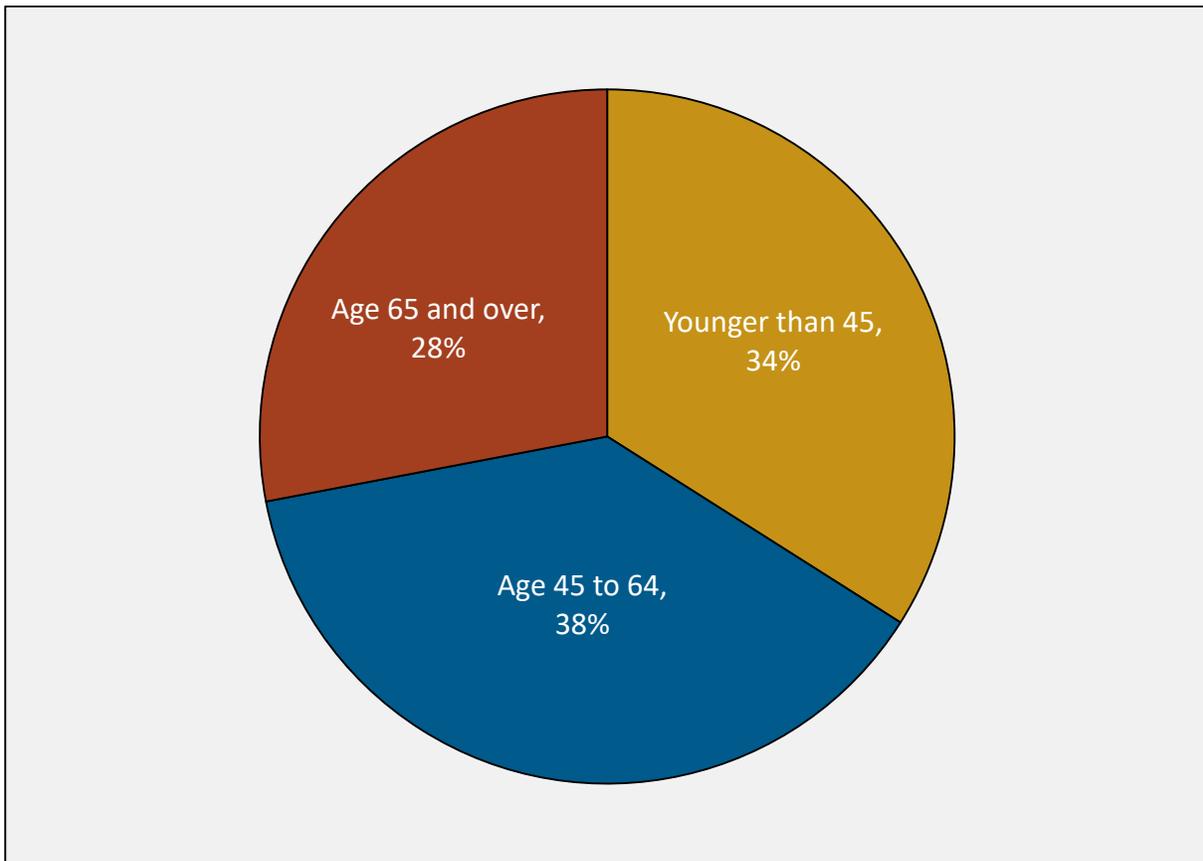
Race	Number	Percent
White	4,804	95%
Black	100	2%
Asian	97	2%
Hispanic	72	1%
Other	64	1%
Total	5,065	100%

Source: American Community Survey, 2014–2018, Tables B01001A-I. Numbers are calculated from 5-year survey estimates.

Additionally, almost 13% of older Norwood residents speak a language other than English at home (ACS, 2014–2018, Table B16004). Those who speak another language other than English at home most commonly speak an Indo-European language (8%), followed by 1% who speak an Asian and Pacific Island language and an additional 1% who speak Spanish. The remaining 3% of the population age 65 and over who speak a language other than English speak other languages.

A majority of Norwood’s 11,764 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 66% of all households in Norwood² including 28% of those who are age 65 and over (**Figure 4**).

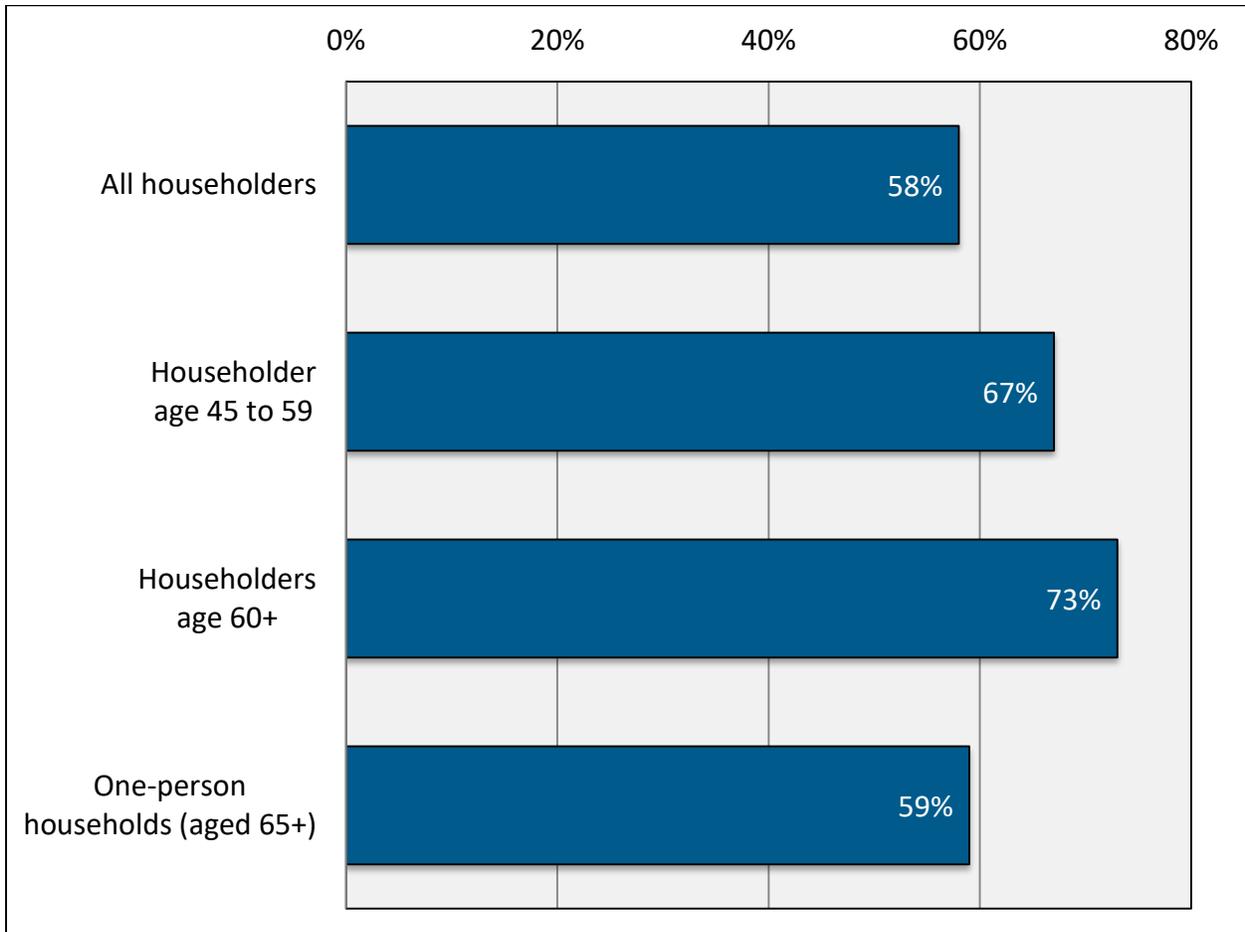
Figure 4. Age structure of Norwood householders



Source: American Community Survey, 2014–2018, Table B25007. Numbers are calculated from 5-year survey estimates.

Most of all Norwood residents live in homes that they own or are purchasing (58%; **Figure 5**). Nearly 67% of residents age 45 to 64 and 73% of householders 65 and older own their homes. A sizeable share of Norwood’s residents who are 60 and older and live alone, also own their home (59%). 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 5. Percent of Norwood householders who are homeowners, by age category

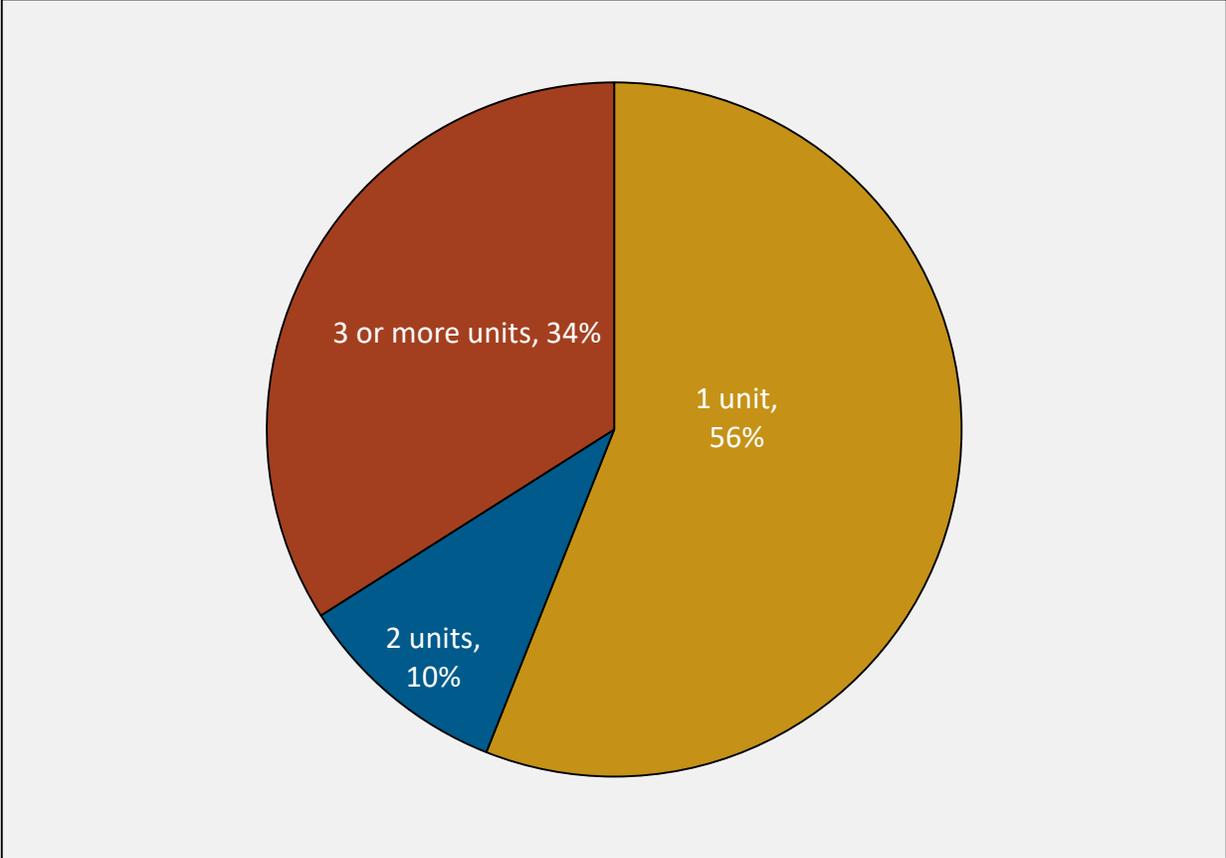


Source: American Community Survey, 2014–2018, Tables B25007 and B25011. Numbers are calculated from 5-year survey estimates.

Additionally, 41% of Norwood’s 11,764 households have at least one individual who is age 60 or older (ACS 2014–2018, 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 12,308 housing structures in Norwood (**Figure 6**), 56% are single unit structures and the remaining 44% are housing structures that contain two or more housing units, which include apartment complexes.

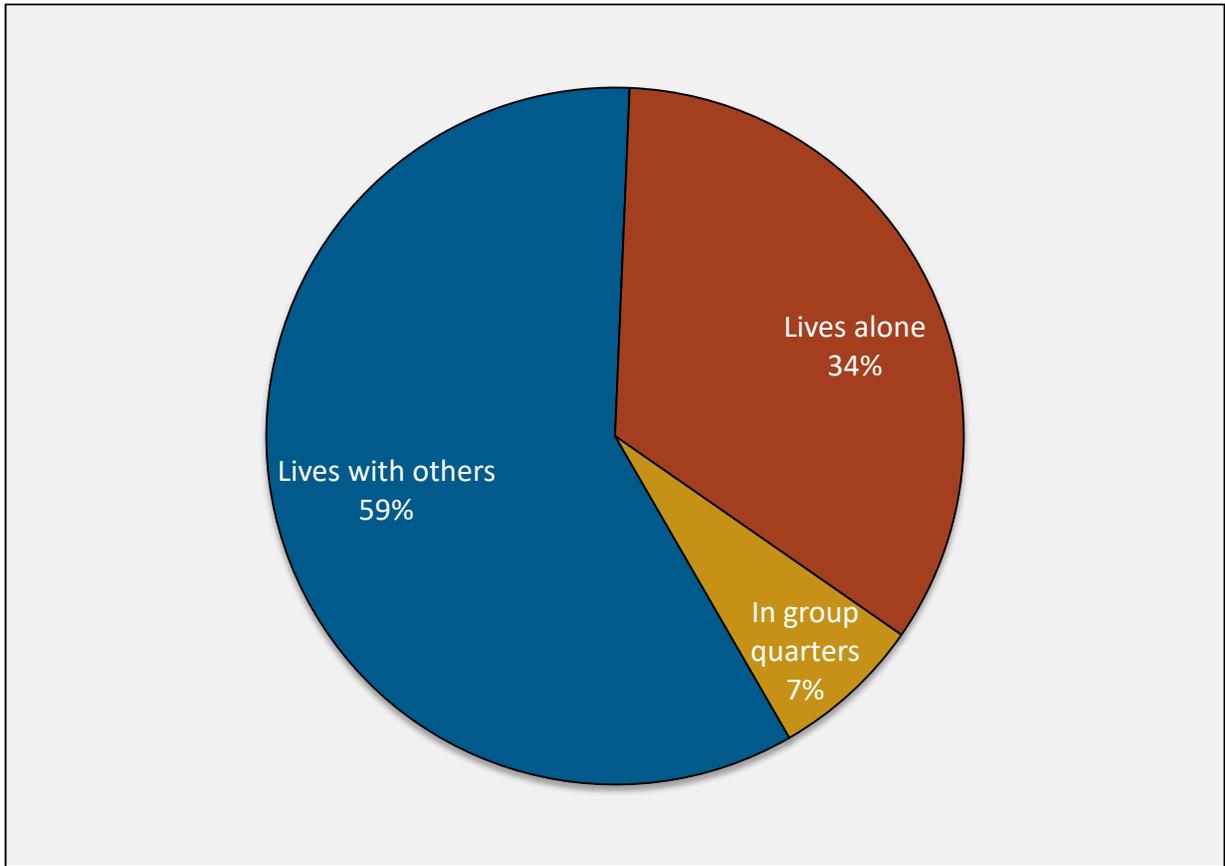
Figure 6. Number of units in Norwood housing structures



Source: American Community Survey, 2014–2018, Table B25024. Numbers are calculated from 5-year survey estimates.

About a third of Norwood residents who are age 65 and older (34%) live alone in their household whereas more than half (59%) live in households that include other people, such as a spouse, parents, children, or grandchildren (**Figure 7**). Additionally, around 7% of older Norwood residents live within group quarters.

Figure 7. Living arrangements of Norwood residents, age 65 and older



Source: American Community Survey, 2014–2018, Table B09020. Numbers are calculated from 5-year survey estimates.

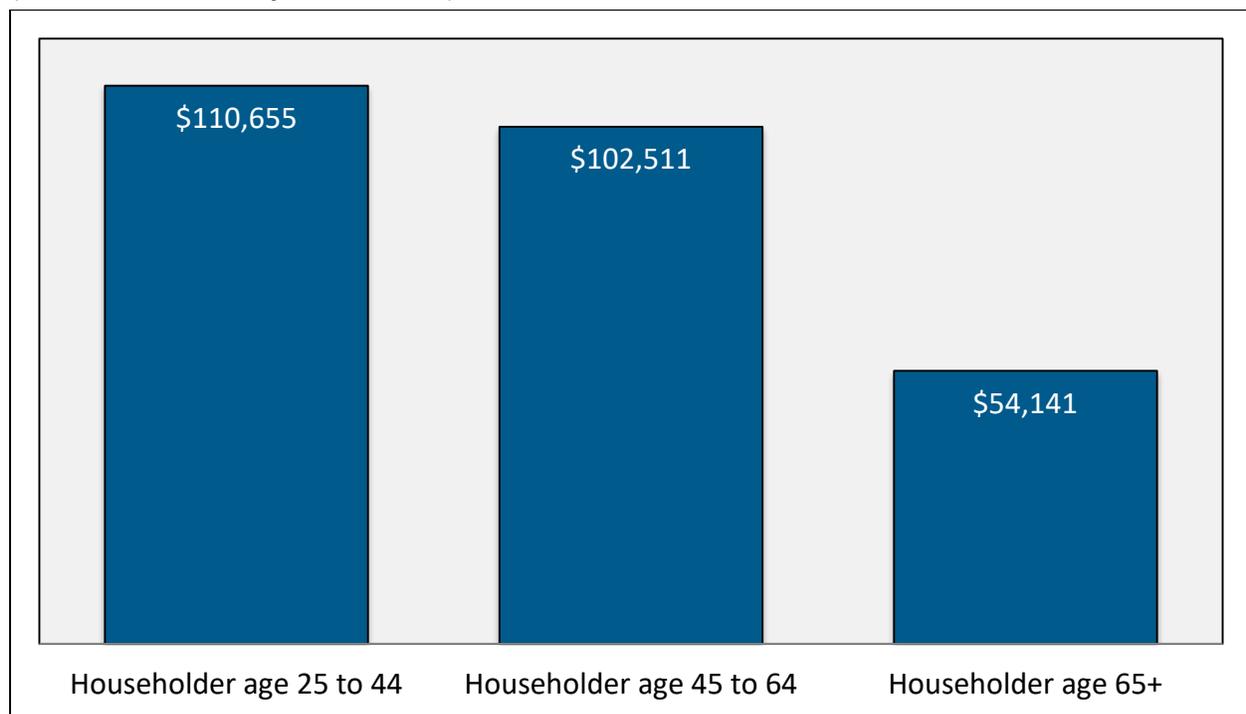
American Community Survey estimates on education suggest that Norwood residents are well educated on average. About 32% of persons 65 and older have either a bachelor’s degree (18%) or a graduate/professional education (14%; ACS, 2014–2018, Table B15001). This educational profile contributes to the vitality 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 sizeable portion of Norwood residents aged 65 and over remain in the workforce. Almost 36% of adults age 64 to 74 are participating in the labor force. Of those age 75 and older, nearly 8% remain in the workforce (ACS, 2014–2018, Table S2301).

Nearly 41% of men age 65 and older report veteran status (ACS, 2014–2018, Table B21001). As a result, many of the Town’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 some comparative disadvantage of some older residents in Norwood (Figure 8). Norwood residents’ median household income is higher than the one estimated for Massachusetts as a whole, \$90,511 compared to \$77,378. However, Norwood householders age 25 to 44 have the highest median income at \$110,655—which is also greater than the statewide median for this age group (\$88,230). Among householders 65 and older, the median income is \$54,141, also higher than the statewide median for this age group (\$47,486), but much lower than the median income of younger Norwood householders. Older residents living alone are at the greatest disadvantage in terms of household income, mainly women living alone. Given that about 34% of older residents age 65 and older live alone in Norwood, these figures suggest that a sizeable number of residents are at risk of economic insecurity.

Figure 8. Median household income in Norwood by age and living situation of householder (in 2018 inflation-adjusted dollars)

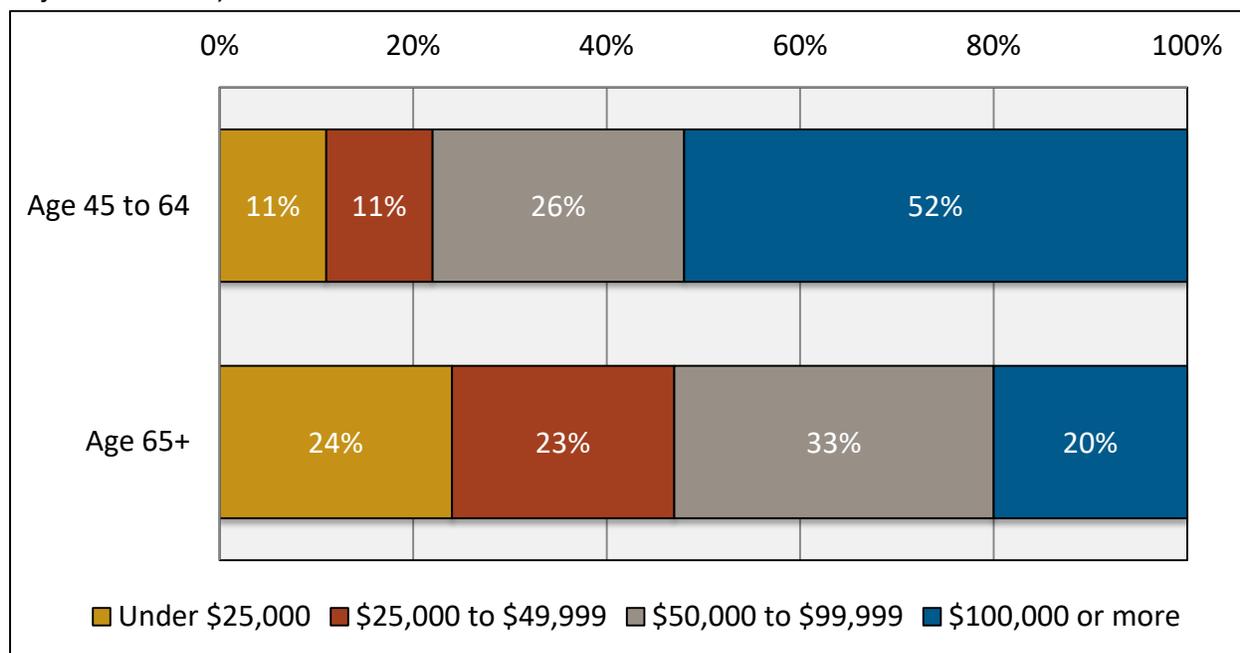


Source: American Community Survey, 2014–2018, Tables B19049 and B19215. Numbers are calculated from 5-year survey estimates.

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

The economic profile of older Norwood residents relative to younger residents is further illustrated in **Figure 9**, which shows that the older adult population lives on a modest income. One out of five Norwood residents age 65 and older report incomes of \$100,000 or more. By comparison, more than half (52%) of households headed by younger residents report this level of income. Nevertheless, a large share of households headed by someone age 65 and older (24%) report annual incomes under \$25,000. This compares with just 11% of households headed by individuals age 45 to 64 having incomes under \$25,000. Thus, there is a sizeable segment of Norwood’s older population that is at risk of financial insecurity or economic disadvantage.

Figure 9. Household income distribution in Norwood by age of householder (in 2018 inflation-adjusted dollars)



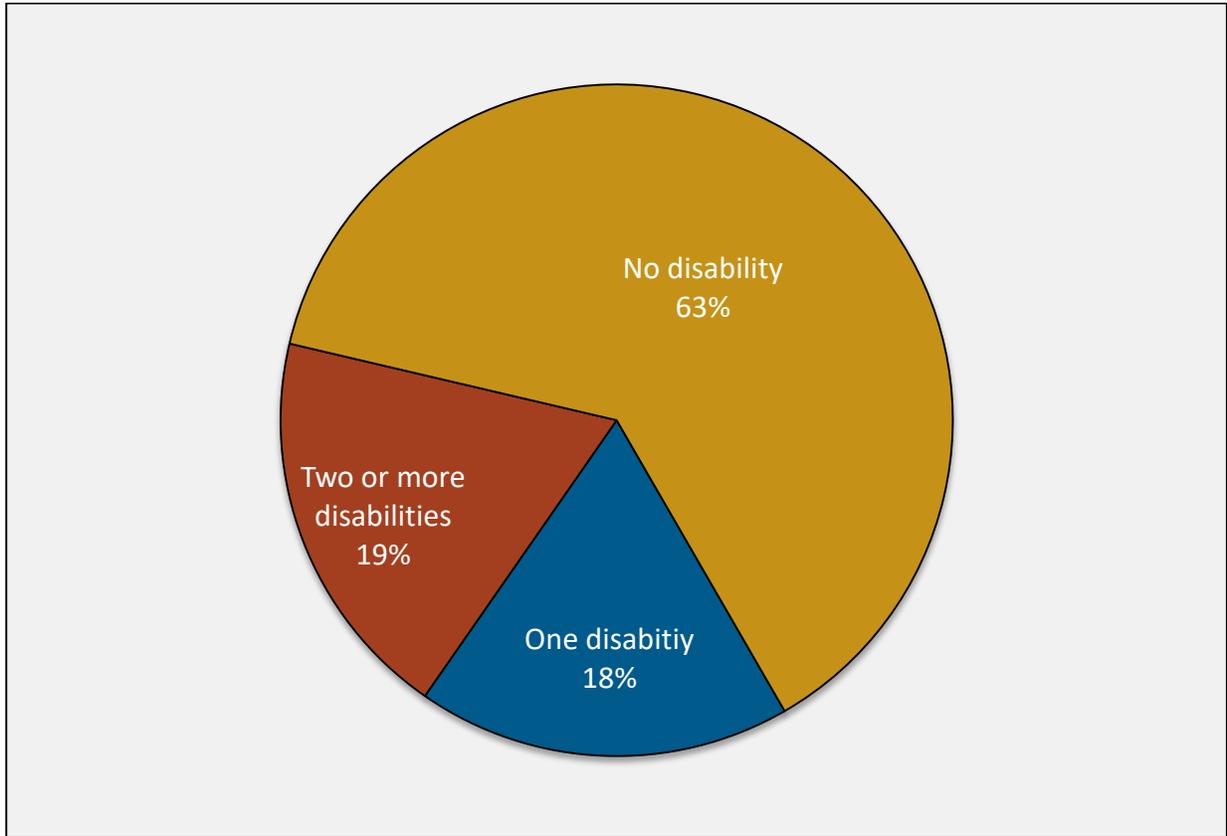
Source: American Community Survey, 2014–2018, Table B19037. Numbers are calculated from 5-year survey estimates.

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 of Norwood’s residents age 65 and older experience some level of disability that could impact their ability to function independently in the community. About 18% of Norwood’s residents age 65 and older have one disability and nearly 19% report two or more disabilities (**Figure 10**). Among the different types of disability that are assessed in ACS, the most commonly cited by older Norwood residents 65 and older were ambulatory difficulties—difficulty walking or climbing stairs (24%), independent living limitations—difficulty doing errands alone such as visiting a

doctor's office or shopping (18%), and hearing problems (16%) (ACS 2014–2018, Table S1810). Other disabilities experienced by older Norwood residents include self-care difficulties (11%), cognitive difficulty (9%), and difficulties (8%).

Figure 10. Percentage of Norwood residents age 65+ reporting at least one disability



Source: U.S. Census Bureau; American Community Survey, 2014–2018, Table C18108.

Percentages by age group do not sum to 100% because people may report multiple difficulties.

Appendix B: Document Review Materials

Town of Norwood Documents

Housing Production Plan, FY 2014-2018, Submitted September 2013

Open Space and Recreation Plan, 2010-2017

Downtown Norwood Master Plan, March 2011

Town of Norwood, Community Resilience Building Workshop- Summary of Findings, June 2018

Norwood Hospital, Community Health Implementation Plan, 2020

Norwood Hospital, Community Health Needs Assessment, 2018

Norwood Hospital, Community Benefits Report, 2017