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Elder-Centric Villages: Exploring How Senior Housing Can Incentivize Urban Renewal in Rural America

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The structure and development of rural communities[1] is quickly changing. More specifically, the historic downtowns so often found at the heart of smaller rust-belt cities and towns are quickly dissolving, falling victim to the widespread suburbanization commonly found throughout the Midwest.

As cities continue to explore strategies to preserve these historic urban cores, innovative civic leaders will begin to consider how they may utilize their senior populations as a revitalization tool for their struggling downtowns. Through the adoption of an elder-centric village (ECV) network, this study explores the socio-economic benefits of creating an intergenerational neighborhood within existing downtowns through a strategic offering of senior living housing and services; positioning them as a critical resource for struggling communities and a catalyst for urban renewal. In providing a walkable, intergenerational community that accommodates the ability to age-in-place, these

communities will have the opportunity to pursue regional economic development initiatives that (a) attract "amenity seeking" empty nesters, (b) mitigate Brain Drain by appealing to the Creative Class, and (c) renew the economic health of local, private sector businesses.

In response to these objectives and in partnership with an existing rural community (Kendallville, Indiana), this study offers a narrative exploration concerning the feasibility of this ECV model as it relates to the challenges and opportunities presented by the demographic shifts facing many rural communities. In discussions with local economic development officials, city leadership, and local senior care providers, this case study explored how cities can not only efficiently react to the immediate demands of a growing elderly population, but explore how those reactions can encourage the revitalization of underutilized downtowns.

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[1] This study assumes "rural communities" as any city, town, or region with a population less than 25,000 residents.

[2] Michael Sorkin, ed. *Variations on a Theme Park: The New American*

Figure 1: Downtown Kendallville, Indiana
Photo by MKM (2009)

Introduction

While the popularity of the land-use zoning policies that shaped modern suburbia created a sense of decentralization within many modern communities, they categorically segregated differing activities and populations. From housing subdivisions and business districts to industrial parks and shopping malls, modern communities have separated the rich, the poor, the loud, the creative, and the old into pockets of isolation[2] - a reality that solidified a car-dependant society and consequently left many rural communities ill-prepared to accommodate their rapidly growing senior populations (especially when one considers that in the year 2000 more than 80 million Americans were already either too young, too old, or too poor to drive[3]).

This suburban mentality rippled through cities and towns throughout the country, shifting the perception of what constituted successful "economic development" with little thought to the consequences it would impose on social behavior[4] - a model that was eventually mimicked by the construction of many senior living facilities.

This shift changed the way in which these properties were marketed, appraised, financed, and ultimately used. Often realized as inclusive offerings, modern senior living campuses have internalized their social amenities and in some cases completely disconnected themselves geographically from the surrounding community. However, as Baby Boomers rapidly increase the demand for senior living, their desire to remain an integral part of an intergenerational existence will force care providers to consider how they can diversify the living options they offer beyond that of the conventional retirement campus. Perhaps even more impactful, this market shift will become an opportunity for rural communities to partner with senior care providers in an effort to competitively position historic downtowns as ideal destinations for migrating seniors to age-in-place. If these individuals can be engaged in ways that fill immediate economic gaps for struggling cities, the result will be a windfall in American civic life for the decades to come.[5]

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[2] Michael Sorkin, ed. *Variations on a Theme Park: The New American City and the End of Public Space* (New York: Hill and Wang, 1992), xiii.

[3] Andres Duany, Elizabeth Plater-Zyberk, and Jeff Speck, *Suburban Nation: the Rise of Sprawl and the Decline of the American Dream* (New York: North Point Press, 2000), 115.

[4] James Howard Kunstler, *The Geography of Nowhere: The Rise and Decline of America's Man-Made Landscape* (New York: Simone & Schuster, 1993), 10.

[5] Marc Freedman, *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America* (New York: PublicAffairs, 1999), 19-26.

Aging Populations and Economic Migration

To understand the impact this will have on cities and towns one should consider how dramatically the demographics will truly change in the relatively near future. For example, currently there are more seniors in the United States than there are people in all of Canada, a number that will increase by 147 percent before 2050, when 21 percent of the U.S. population will be 65 or older.[6] However, these figures become even further magnified when analyzing the populations of Midwestern communities.

Between the years 2005- 2040 the general population growth for the state of Indiana will be 15 percent; during that same time, the growth of the 65+ population will grow by an astonishing 90 percent.[7] As these numbers are considered, it is important to remember that only a fraction (+/- 3 to 5%) of this population ever chooses to enter a senior living facility. While the vast majority of aging residents report good or excellent health,[8] these seniors will be forced to maneuver through their surroundings with fading mobility. As this trend will undoubtedly transform the socio-economic identity of smaller cities and towns, it also presents an inherent opportunity to redefine the identity and social vitality of these communities.

As the elderly population grows, it becomes urgent for civic leaders to understand the influence these individuals will have on local market behaviors. A recent study demonstrated that 32 percent of Baby Boomers indicated they plan to or are intrigued by retiring in an "urban, walkable environment." More powerful than that, the study highlighted that while 60 percent of Baby Boomers expect/plan to move and make a lifestyle adjustment while in their 60's, 86 percent wished to live in a diverse community among people across the age spectrum.[9] While this influx of seniors may not choose to inhabit traditional senior living campuses, the cities they choose to relocate to will experience a dramatic surge in economic growth and sustainability, placing this concept of "senior migration" at the forefront of economic development considerations for rural municipalities.

When exploring this phenomenon, researcher William Walters found that approximately 46 percent of those who relocate later in life are, as he describes, "amenity-seeking migrants."[10] These individuals are typically healthy, married, and finically secure - seeking communities with appealing amenities. While they are inclined to avoid larger metropolitan areas, seeming to prefer smaller cities and towns, their metrics for selecting communities centered around cost of living, cultural amenities, service environment, and neighborhood ambience.[11]

As Christopher Leinberger explains in his book *The Option of Urbanism,* "People are being drawn to the convenience and culture of walkable urban neighborhoods across the country – even when those neighborhoods are small."[12] This is a formula of relevance for struggling rural communities, presenting them an opportunity to market a commodity that is exponentially increasing in value and potential consumer base.

In her landmark book *The Death of Life of Great American Cities*, Jane Jacobs highlighted the power of pedestrian life and the circumstances that surround it. By appreciating the various demographics, ages, and personalities found on most great sidewalks she noted that,

> "[The sidewalk] grows out of people stopping by the bar for a beer, getting advice from the grocer, and giving advice to the newsstand man, comparing opinion with other customers at the bakery and nodding hello to the two boys drinking pop on the stoop, eyeing the girls while waiting to be called for dinner, admonishing the children, hearing about a job from the hardware man and borrowing a dollar from the druggist, admiring the new babies and sympathizing over the way a coat faded.
>
> Most of it is ostensibly utterly trivial but the sum is not trivial at all. The sum of such casual public contact at the local level – most of it fortuitous, most of it associated with errands, all of it metered by the person concerned and not thrust upon him by anyone – is a feeling for the public identity of the people, a web of public respect and trust, and a resource in time of personal or neighborhood need."[13]

[6] U.S. Census, 2008.
[7] Center for Home Care Policy and Research, *AdvantAge Initiative Community Survey Indiana*, 2008.
[8] Federal Interagency Forum on Aging Related Statics, "Older Americans 2008 Key Indicators of Well-Being," 2008.
[9] Stephen Engblom, Greg Ault, and Lisa Fisher, *The Urban Boom(ers).* Multifamily Trends (May/June 2007), 48-51.

[10] William Walters, "Place Characteristics and Later-Life Migration," *Research on Aging* 24 (2002): 243-76.
[11] Phillip Stafford, *Elderburbia: Aging with a Sense of Place in America* (Santa Barbra: ABC-CLIO, LLC, 2009), 21.
[12] Christopher Leinberger, *The Option of Urbanism: Investing in the New American Dream* (Washington, DC: Island Press, 2009).
[13] Jane Jacobs, *The Death and Life of Great American Cities* (New York: Random House, 1993), 73-74.

To outline the impact these residents could grant rural communities, special attention should be given to the activity patterns of seniors. In a survey of Indiana residents age 60 or older, [14] participants indicated that within the last week they engaged in the following activities:

- 61 percent socialized with friends of neighbors
- 57 percent attended church, temple, or other
- 67 percent attended movies, sporting events, or group events
- 88 percent engaged in at least one social, religious, or cultural activity
- 39 percent participated in volunteer work

Perhaps more importantly, this study revealed that 85 percent of this demographic voted in their local elections in the last three years, highlighting the growing political power this population will undoubtedly have on the identity and market habits of the local civic policy trends within these smaller communities – most notably the reprioritization of a pedestrian lifestyle.

In analyzing the dynamics of rural communities within Indiana, this case study examined all cities within the state with populations between 10,000 and 25,000 people (referred to throughout this study as "Target Cities")[15] in an effort to explore the feasibility of utilizing seniors to stimulate and temporarily stabilize the localized economy of existing downtowns. As the data was collected for these cities, two statistics continually surfaced as critical components to this thinking - (1) the percentage of the population age 65 and over and (2) the percentage of the population with a bachelors degree or higher. The target cities were found to be exposed to 24.2% more 65 and older residents and 45.1% less individuals with a bachelor degree or higher when compared to the national average, further highlighting the challenges many rural communities face in the coming decades. As "Brain Drain" haunts many rustbelt communities, this escalating presence of aging Baby Boomers will only further shift the cultural identity of many small cities and towns throughout the Midwest. While these trends were further considered, the theories outlined to respond to this phenomena were further

tested in the smallest of the target cities - Kendallville, Indiana.[16] (See Fig. 2)

Figure 2: Community Demographic Comparisons, December 2009 (Source: U.S. Census)
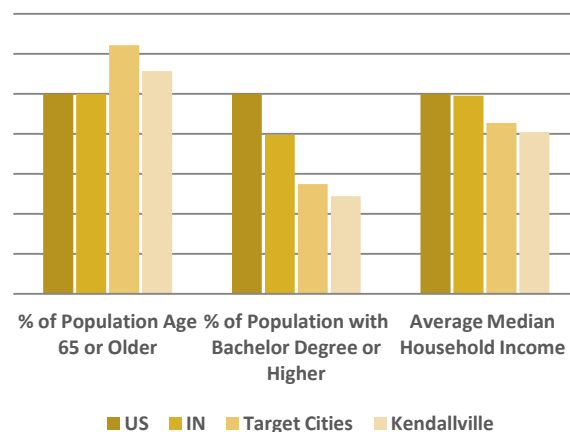
However, as the physical organization of each of these target cities is still suited to accommodate a vibrant walkable neighborhood, the sidewalks are often empty - leaving downtown business owners nervously waiting for a renewed pedestrian activity to increase their sales, and in some cases save their business. What if the growing senior population was the catalyst needed to renew this main street activity?

Valuing Small Town Living and Walkability
As the demand for these walkable urban neighborhoods increases, so has an interest in providing metrics to gage the actual "walkability" of specific areas. In a study facilitated by *CEO for Cities* analyzing data from 94,000 real estate transactions, the worth of walkable neighborhoods was demonstrated by increased property values in locations where key "destinations" were within walking distance. Calculated through a "Walk Score" algorithm[17] (*www.WalkScore.com*), properties were

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[14] Center for Home Care Policy and Research, *AdvantAge Initiative Community Survey Indiana*, 2008.

[15] The 31 cities explored within this research were as follows (from largest to smallest): Crown Point, Franklin, La Porte, Logansport, Seymour, New Castle, Vincennes, Shelbyville, Huntington, Greenfield, Frankfort, Crawfordsville, Lebanon, Connersville, Beech Grove, Jasper, New Haven, Lake Station, Bedford, Warsaw, Peru, Auburn, Madison, Martinsville, Washington, Wabash, Plymouth, Greensburg, Princeton, Greencastle, and Kendallville.

[16] Kendallville is a city of 10,018 residents (per 2005 census data) located in northeast Indiana (Noble County). Median Age = 32.2; Percentage of Population Age 65 or Older = 13.8%; Percentage of Population with Bachelor Degree or Higher = 11.9%; and Median Household Income (1999 USD) = $33,899.

[17] While the WalkScore algorithm calculates the diversity and proximity of good and services within a predetermined "walkable" distance, it does NOT calculate other challenges that should be addressed when considering environments for the elderly. Special attention should be given to specific elements within an area's infrastructure (e.g., frequent curb cuts, delayed crosswalk signalization, outdoor seating and areas of respite, etc.).

Figure 3: Downtown Kendallville's Urban Core (overlaid with the footprint of a regional CCRC). Image by MKM (2010)

awarded points based on the distance to amenities in various categories within a one-mile proximity (e.g., Grocery Stores, Restaurants, Coffee shops, Bars, Movie Theaters, Schools, Parks, Libraries, Bookstores, Fitness, Drug Stores, Hardware Stores, Clothing Stores, and Music Stores). The scores are then summed and normalized to yield a score from 0-100 with the following scorecard:[18]

- 90-100: Walker's Paradise - daily errands do not require access to a car
- 70-89: Very Walkable - most errands can be accomplished on foot
- 50-69: Somewhat Walkable - some amenities within walking distance
- 25-49: Car-Dependant - a few amenities within walking distance
- 0-24: Car-Dependant - almost all errands require a car

Ultimately, the study established that a one-point increase in a Walk Score resulted in an increase of property value ranging from $700 to $3,000.[19]

In addition to the financial incentives for walkable neighborhoods, when discussing the future of an aging population the concept of walkable environments becomes even more critical. As individuals age, their mobility and endurance decreases, often resulting in an inability to drive or walk long distances (commonly walking no more than 900 feet or three city blocks). By stripping them of their freedom and independence, these limitations can be devastating for seniors.

However, the walkable environments so common in downtown rural communities offer the elderly the ability to live near the everyday goods and services needed to age-in-place,[20] often with walking distance comparable to or less than conventional senior living campuses. (see Fig. 3) In understanding the marketability of these walkable environments, existing rural communities can position themselves as ideal locations in response to the resurgence of intergenerational living.

As communities begin to explore how they can better connect their elderly populations to the community-at-large and react to the market demand introduced by the aging Baby Boomers, a quick and effective way to quantify the available amenities within the immediate area is to begin exploring the "walk scores" of respective neighborhoods. As the demand for these areas grow, the ability to market the walkability of existing rural cities will become a valuable commodity for communities, especially as a resource for amenity-seeking seniors.

Table 1: WalkScore Comparison, December 2009

Description	WalkScore Range	Senior Care Campuses	Adjacent Downtowns
Car-Dependant	0-24	25.7%	3.0%
Car-Dependant	25-49	33.5%	9.0%
Somewhat Walkable	50-69	28.1%	15.6%
Very Walkable	70-89	10.8%	47.9%
Walker's Paradise	90-100	1.8%	24.6%

In an effort to gage the walkability of existing senior living environments within Indiana, this case study compiled a listing of the 166 senior care providers registered with the Indiana Association of Homes and Services for the Aging (IAHSA). The geographic disconnect between these facilities and their neighboring downtowns were clearly evident. While the average walkscore for an Indiana senior care provider was 42.85 (defined by WalkScore.com as *"car-dependant"*), the average score for their respective community's local downtown area was 76.23 (defined by WalkScore.com as *"very walkable"*). More notably, 16 senior living campuses received a score less than 10, with eight facilities receiving a score of 0. (See Table 1)

Through this research it was observed that a vast majority of senior living campuses (especially those residing in "car-dependent" locations) were formally pursuing or have already implemented the amenities

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[18] For more information see WalkScore's website at www.walkscore.com.
[19] Joe Cortright, "Walking the Walk: How Walkability raises Home Values in U.S. Cities," *CEO for Cities*, August 2009.

[20] For more information on age-friendly mobility infrastructure reference the World Health Organization's report, "Global Age-Friendly Cities," 2007.

measured within the WalkScore analysis (e.g., Grocery Stores, Restaurants, Coffee shops, etc.) as an internalized offering.

While the walkability of these campuses becomes a vital concern for the pedestrian connectivity for the residents, it also offers a unique opportunity regarding the financial burden assumed by the more isolated campuses. As the walkscore increases, so does the senior care provider's ability to fundamentally rely on the local community's private sector to provide independent residents with cultural and social amenities (e.g., movie theaters, ice cream parlors, beauty salons, etc.). Inversely, the lower, more car-dependant scores assume the necessity of the care providers themselves creating, operating, and maintaining these more internalized on-site amenities. As the Baby Boomers inflate the needs of seniors, this reliance on local civic amenities can serve as an effective strategy for senior living campuses to diversify their assets in the immediate future.

To explore the monetary savings assumed by allowing independent living residents to access their daily goods and services through the private sector, closer consideration was given to the specific conditions found in Kendallville, Indiana. Within this strategy, care providers would be granted the ability to (a) remove the construction and/or operational costs from the campus's operational budget and (b) allows seniors the ability to experience these activities as an inclusive member of an intergenerational community. In working with an existing CCRC located along the outskirts of the city (referred to throughout this case study as Provider "ABC"), this scenario was explored in greater detail.

As a campus isolated from the historic downtown Kendallville (the CCRC and downtown area had WalkScores of 18 and 72 respectively), Provider "ABC" was preparing to increase their Independent Living offering by (32) thirty-two units.[21] In addition to these residential apartments, the proposed project scope also included a series of services within an internalized "mall" (e.g., salon, cafe, etc.). The research explored how removing these support and social amenities from the project scope would affect the overall project budget and, if within the predetermined walking distance of 900+/- feet, how the reintroduction of these services within the private sector would affect the vitality of the existing downtown area?

While the square footage for the proposed residential units remained identical within the two scenarios, the reduced need for support and activity space decreased the project total from $6,420,975 ($200,665/unit) to $3,341,250 ($104,414/unit) - a savings that resulted in an approximate reduction of 48 percent to the overall estimated costs. (see Table 2)

As small and mid-sized cities increasingly pursue downtown realization efforts, the ability to rely on these walkable areas to provide social services and support spaces dramatically increases. Furthermore, as care providers prepare for the influx in resident census projected by the aging Baby Boomers, this strategy can become an attractive method in offering unique intergenerational living options for future residents while granting providers a product that could be offered as market-rate housing as post-Boomer censuses decline. More specifically, this approach becomes a unique strategy for rural communities to compete for migrating Baby Boomers as they age in an attempt to introduce new resident income and spending habits into the community.

The success of this approach, especially as it relates to the economic growth of local businesses, is contingent on a community's willingness to understand and appreciate a collaborative pursuit for an intergenerational existence. As Jeb Brugmann emphasizes in his book *Welcome to the Urban Revolution: How Cities Are Changing the World*, this strategy "begins with the belief that progressive transformation in our cities is possible. We often perceive cities to be tethered to their problematic legacies and fixed development patterns. We tend to define them by their entrenched politics, social divisions, sunk capital investments, and gridlock. But cities are engines of self-transformation, more powerful than any established development pattern."[22]

As popular culture begins to demand walkable neighborhoods and as growing elderly populations rely on accessible services and amenities to age-in-place, rural communities will find themselves perfectly positioned to offer a vibrant intergenerational experience within their existing downtowns that will redefine modern communities.

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[21] This additional (32) thirty-two independent living units were validated by two separate third-party market studies commissioned by Provider "ABC" indicating that the local economic climate could support these proposed units.

[22] Jeb Brugmann, *Welcome to the Urban Revolution: How Cities are Changing the World* (New York: Bloomsbury, 2009), 202-203.

Table 2: Suburban/Urban Project Cost Comparison, March 2010

DESCRIPTION	SUBURBAN MODEL	URBAN MODEL
Building Costs (a)	$5,150,250 (b)	$2,727,500 (c)
Site Development		
General Earthwork	$100,000	$75,000 (d)
Stormwater Detention	$75,000	$35,000 (d)
Parking, Roads, Etc.	$150,000	$50,000 (d)
Lawns, Landscapes, Etc.	$75,000	$60,000 (d)
Site Lighting	$50,000	$25,000 (d)
Furniture, Fixtures, and Equipment (FF&E)		
Food Service Equipment	$160,000	$0 (e)
Dining Furniture	$12,000	$0 (e)
Misc. Furniture and Equipment	$40,000	$40,000
Low Voltage Systems	$25,000	$25,000
Project Subtotal	*$5,837,250*	*$3,037,500*
Soft Costs	$583,725	$303,750
TOTAL (f):	**$6,420,975**	**$3,341,250**

Figure Notes:
a) Both the Suburban and Urban models assumes (32) independent living apartment - (12) one-bedroom units at 650 sq. ft. each, (12) one-bedroom Deluxe units at 775 sq. ft. each, (6) two-bedroom units at 900 sq. ft. each, and (2) two-bedroom deluxe units at 1,100 sq. ft. each.
b) Estimated costs includes 5,220 sq. ft. of common space (e.g., lobby, lounge, activity room, etc.) and 4,415 sq. ft. of support spaces (e.g., kitchen, dining area, storage, etc.) - all based on best practices for conventional independent living facilities.
c) Estimated costs includes a reduced allocation of commons space of 800 sq. ft. of common space (specifically the removal of the conference and activity areas) and 1,775 sq. ft. of support spaces (specifically the removal of the kitchen and dining areas) - all assuming these functions are to be absorbed within the local private sector.
d) The Urban Model assumes a denser footprint for the living units, equating to a reduced site development scope.
e) The Urban Model assumes dining is to be absorbed within local restaurants and eateries within walking distance of the residents.
f) Neither model has estimated costs for project financing, debt service, interest, insurance or construction contingency associated with the overall totals.

Providing Elder-Centric Villages (Kendallville, Indiana)
Assuming this "urban model" would be pursued by Provider "ABC," this case study concluded its research by exploring the ability to offer an elder-centric village (ECV) service network through existing communal services and civic offerings. While many rural communities have the existing infrastructure to offer a walkable intergenerational neighborhoods able to accommodate an aging demographic, these strategies are reliant on civic coordination and collaboration. If the economic development initiatives within struggling cities and towns can appreciate the importance of stabilizing their urban cores through an ECV, these relationships can be strengthened in an effort to incentives smart growth and urban renewal.

In the fall of 2009 a focus group[23] was established to explore the potential of creating a network within the downtown areas to stabilize and increase economic activity for local businesses. The initial discussions centered on mapping the current assets within Kendallville and exploring what existing amenities could be utilized as focal points for the proposed downtown network. (see Fig. 4)
As these discussions occurred, it was evident that even within a city the size of Kendallville there was an exceptional variety of cultural and wellness offerings that could be utilized in the pursuit of offering a elder-friendly service network.

[23] The focus group consisted of local elected officials, Chamber of Commerce, County Convention and Visitors Bureau, CEO of local CCRC, Regional Economic Development Official(s), Aging and In-Home Services Agency, and various civic/community leaders.

Figure 4: Kendallville, Indiana Aerial Map
Graphic by MKM (2010)

LEGEND

1. Public Golf Course
2. Lake
3. Downtown Retail District
4. Veterans of Foreign Wars (VFW) Hall

5. Youth Center and Recreation Hall
6. Elementary and Middle School
7. YMCA
8. High School and Sporting Fields

9. Public Park and Beach
10. Library
11. County Council on Aging
12. County Fairgrounds

Following this analysis, the project established a concept of offering an age-qualified "menu of services" for residents within a defined geographic area at a monthly rate. This service would not only provide access to clinical care and services, but was also intended to incentivize the support of local business and downtown activities. Inspired by a recent study that found 73 percent of Indiana residents age 60 and over find some or strong appeal in a membership cooperative,[24] this network was designed to offer members a sliding-scale of services through a monthly fee structure with ability to accommodate various levels of acuity and/or needs. While the discussion covered a wide variety of considerations, they primarily focused on the following six categories:

1. _In-Home Care_: By partnering with local care providers (e.g., CCRC, Counicl on Aging, YMCA, local area churches, etc.), members will have access to an inclusive offering of various care services ranging in all levels of need. Available services would include assistance with activities of daily living (ADL's), personal care and

wellness, licensed home health, cooking, cleaning, light housekeeping and select errands.

2. _Cafe/Community Center_: In addition to the various business located throughout the downtown area, economic development efforts would prioritize the realization of a community/senior center located at the heart of the downtown area. Modeled after a similar model established by Mather Lifeways "Mather's - More Than A Cafe," these facilities function as a senior center, offering social services and activities while disguised as a trendy coffee shop or cafe. The success of these centers is largely reliant on the adjacent community and their ability to provide affordable, quality food for all ages without being perceived as a destination designated specifically for seniors. As the surrounding neighborhood offers a critical mass to support the cafe, these locations can be accessed by a variety of older, local residents.[25]

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[24] Phillip Stafford, _Elderburbia: Aging with a Sense of Place in America_ (Santa Barbra: ABC-CLIO, LLC, 2009), 132.

[25] Rosenbaum, M. S., Sweeney, J., & Windhorts, C. "The Restorative Qualities of an Activity-Based, Third Place Café for Seniors: Restoration, Social Support, and Place Attachment at Mather's – More Than a Café," Seniors _Housing & Care Journal, 17_(1), 39-54, (2009).

3. _Voucher Program_: In partnering with the local Chamber of Commerce, a voucher program was designed to guarantee participants and local businesses a minimum amount of services within the monthly rate (i.e. four tickets to local movie theater per month). By allowing these participants to exist within a series of intergenerational relationships, they serve as a critical mass for local businesses and offer a series of cultural amenities to future residents.

4. _Senior Housing_: In partnership with local developers and funding support from Rental Housing Tax Credits (RHTC) through the state housing authority[26], various housing options were prioritized as potential offerings within the downtown area for local and migrating seniors. While developable land was indicated for the construction of the thirty-two independent living apartments supported by the market study, additional coordination was explored to offer home maintenance and technical support for additional residents throughout the area in an attempt to allow residents to remain in their existing homes.

5. _Co-Working_: While over 45 percent of Indiana residents age 60 and over are or would like to work full or part time for pay, current economic conditions indicate that seniors will continue to work as they age.[27] While retirement planners suggest that an individual's income upon retirement should be approximately 70 percent of what their annual income was during their working years, a recent survey indicated that Kendallville-area residents (Noble County) were at approximately 53 percent.[28] In partnering with a regional business incubator, a downtown co-working suite would be offered to promote startup business. Within the suite, seniors would be offered leasable space to work in turn for donated consultation to emerging professionals in an effort to encourage intergenerational relationships.

6. _Transportation_: Although many counties or regions offer transportation for aging populations, few do so through an intergenerational offering. Inspired by the success of a neighboring county's transportation efforts, who saw their senior ridership quadruple when the services were offered to residents beyond the elderly,[29] this service would allow all individuals with the inability to drive the freedom to maneuver through the city.

As these concepts were finalized with the community, it became critical to the discussion to explore how these services could be packaged and marketed as (a) lifestyle options for regional amenity-seeking elderly migrants as they approach retirement and (b) as an increased quality of life for the City of Kendallville as they pursue entrepreneurial growth and economic stability within their downtown.

Prioritizing Intergenerational Networks

This concept of civic inclusion is not new to senior living environments. Introduced by Michael Hunt in the 1980's, Naturally Occurring Retirement Communities (NORC's) exposed a structured concept of intergenerational community development. The impact this model has had on its residents is undeniable, especially when one considers that when relocated to a NORC...

- 88.1 percent of residents talked with more people than they used to
- 84.0 percent of residents participated in more activities than they used to
- 70.5 percent of residents felt healthier than they used to[30]

While the success of NORC's can be largely credited to the provision of an interactive social network, the structure of these living options are similar to that described within this research.

As civic leaders continue to explore how their identities and market habits will be redefined by aging Baby Boomers, rural communities may find themselves perfectly positioned to offer a walkable intergenerational experience for these populations more effectively, efficiently, and authentically than competing markets. Through an elder-centric service network and membership offerings, these downtowns can begin to pursue economic development initiatives that (a) attract

[26] For more on Indiana financing support for Rental Housing Tax Credits see "Qualified Allocation Plan," _2011 Indiana Housing & Community Development Authority_ (2011).

[27] Center for Home Care Policy and Research, _AdvantAge Initiative Community Survey Indiana_, 2008.

[28] "Senior Income," _The Journal Gazette_, December 31, 2010, 9A

[29] For more see the Wells County Council on Aging website, www.councilonaginginc.com

[30] Survey results by United Jewish Communities (UJC), as presented at the 2007 Joint Conference of the American Society on Aging and the National Council on the Aging (2007)

"amenity seeking" empty nesters, (b) mitigate Brain Drain by appealing to the Creative Class, and (c) renew the economic health of local, private sector businesses. More importantly, as these networks are pursued, the economic activity created by these elder-centric relationships will incentivize smart growth and urban renewal for many struggling downtowns and present an opportunity for rural communities to redefine their civic identity.

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Dodd is President of MKM architecture + design, an architecture, planning and interior design firm offering over 20 years of senior living and care project experience. Through his role as senior living managing partner, Dodd dedicates time to design, research and presentation topics that elevate the expectations regarding how and what we build. Through this effort, he continue searches to create supportive environments that promote the process of aging with dignity, in community.

Zachary Benedict, AIA, LEED AP
Zachary is a Partner at MKM architecture + design. While providing project management and design on numerous Healthcare and Senior Living projects, he has been recognized for his work in community planning. With a background in urban sociology and neighborhood revitalization, he has lectured nationally on the benefits of vibrant social networks and quality civic spaces. From concepts exploring "creative destruction" to "social capital," his work centers on the future of rural America and the socio-economic benefits of walkable, intergenerational communities.

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