



Statement

Before the

Senate Committee on Health, Education, Labor, and Pensions

Subcommittee on Retirement Security and Aging

On

“Aging in Place and Naturally Occurring Retirement Communities”

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Good Morning, Chairman DeWine and Ranking Member Mikulski, I am Elinor Ginzler, AARP's Director for Livable Communities, in the Office of Social Impact. On behalf of AARP, I thank you for the opportunity to discuss AARP's views regarding aging in place and what impact Naturally Occurring Retirement Communities (NORCs) may have on our ability to create livable community options for the 50+ population and all Americans.

In AARP's landmark 2005 study, *A Report to the Nation on Livable Communities: Creating Environments for Successful Aging*, we define livable communities as having “affordable and appropriate housing, supportive community features and services, and adequate mobility options, which together facilitate personal independence and the engagement of residents in civic and social life.”

Naturally occurring retirement communities were generally built many decades ago, and originally served a mix of ages. Over time, longtime residents grew older, and fewer young families moved in. Except for age composition, there may be few other defining characteristics of NORCs. They are frequently urban, but they are also found in the suburbs. Many rural areas also have NORCs as younger residents have moved away for job opportunities and older residents have stayed.

We know from AARP surveys that the vast majority of older adults want to stay in their homes and their communities. According to AARP's 2005 State of 50+ America Survey,

89% of those polled reported that they want to stay in their current residence for as long as possible and 85% want to stay in their community for as long as possible. And we also know, from Census data, that their behavior matches their words. Older persons move much less frequently than younger people. Only about 5% of people over age 55 move in a given year, and about half of those move within the same county.

AARP believes people should be able to age with independence, choice and control -- and the ability to stay in their communities helps them to do just that. NORCs offer a unique opportunity to develop service delivery models that take advantage of efficiencies of scale. That is, providing services where concentrations of seniors are aging in place may make it possible to serve more older individuals at lower cost, enhancing the ability of residents to stay in their homes and avoid expensive institutionalization. Also of interest, as a complement to supportive services, are programs that assist residents with maintaining the housing stock, including weatherization and home repair. Preservation of this housing stock not only benefits current owners, but helps assure a high quality supply of housing for future residents.

Understanding NORCs and the value of providing supportive services can help public and private policymakers plan more livable communities. When it comes to livability, most of our communities are now playing a frantic game of catch-up -- and many others do not even realize what lies ahead.

Expanding research on seniors living in NORCs should provide a broader picture of the significant contributions seniors make in their communities as volunteers, community leaders, mentors, and teachers, and help demonstrate the many ways that intergenerational living enhances the community as a whole.

Because NORC residents represent many types of people, research on NORCs should provide a more accurate picture of the status of healthy, active seniors. This data could provide a valuable counterpoint to much of the current research, which often focuses on the mostly frail, homebound elderly. The challenge, then, is to create livable communities, with appropriate and affordable housing, adequate options for mobility, and the community features and services that can facilitate personal independence and continued engagement in civic and social life. The community-based services and NORC-related research grants funded by the Older Americans Act are critical to making this happen.

But while increased resources are needed to explore the potential of NORCs – and to better serve their residents, along with all older Americans -- more money isn't enough, and enough money isn't likely to be made available in the current budgetary climate. In this light, AARP believes the enactment of S. 705, the "Meeting the Housing and Service Needs of Seniors Act of 2005," is essential. As proposed, S. 705 would establish a federal interagency council to not only coordinate service delivery, but also monitor, evaluate, and recommend improvements in existing programs and services that assist seniors in meeting their housing and service needs at the federal, state, and local

level. We note for the record that the Senate passed this legislation by unanimous consent last November, and we encourage you both to do all you can to encourage House passage before the end of this Congress.

In sum, AARP applauds the Chairman and Ranking Member for their leadership regarding NORCs, as well as many other health, economic security and livable communities issues. We look forward to continuing to work together with you to ensure a healthy, secure, and independent future for America's elders.