

# Princeton Age-friendly Community Action Plan



Princeton, NJ  
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**MUNICIPALITY OF PRINCETON**  
***Office of the Mayor***  
***Mayor Liz Lempert***  
**400 Witherspoon Street Princeton, NJ 08540**

May 9, 2016

As the first town in New Jersey designated as an Age Friendly Community by the World Health Organization, Princeton prides itself on being a great place to live, work, learn, play, raise a family, and grow old.

Conducting this self-study has helped us catalog existing initiatives that contribute to the quality of life for Princeton's seniors, such as the Crosstown transportation service, the multitude of offerings at the Public Library and Senior Resource Center, meaningful volunteer opportunities, and active neighborhood associations. Princeton's older adults tend to be deeply engaged in civic life and active in the community.

An especially illuminating part of this study involved consulting with focus groups. These groups, comprised of community members, helped identify areas that need improvement in providing support to senior residents as they age, especially as they face limitations in mobility. One recurring theme: many aging residents are concerned that they cannot afford to stay in our community.

The report sheds light on the most pressing issues impacting our older residents and outlines an action plan to ensure that we are addressing the most crucial needs. Some of the work has already begun.

This report would not have been possible without the dedicated efforts of the members of the Age Friendly Task Force. I especially want to thank Susan Hoskins for leading the charge and for all those who have and will endeavor to make Princeton an outstanding community for all generations.

Sincerely,

Liz Lempert

Please visit the Princeton, NJ municipal website at <http://www.princetonnj.gov>

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## Community Profile

Princeton NJ: "A TOWN WITH A DISTINCT PERSONALITY"

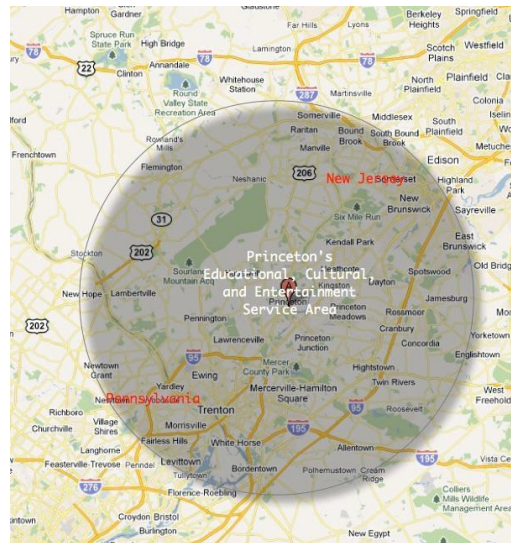
In the words of French geographer Jean Gottmann, Princeton has a "distinct personality" within the metropolitan sprawl of America's northeastern seaboard.

First settled in 1683, Princeton evolved into neither an industrial nor farm market town, nor, except in its outer precincts, was it swept up in the tide of 20th century suburbanization. Over the course of more than 330 years, the core of the community has remained vibrant, compact, and walkable—in today's terms, age-friendly.

The decision in 1754 by Princeton University (then College of New Jersey) to locate in this small town midway between New York and Philadelphia has, of course, made all the difference. Over the course of decades, the university's presence and the intellectual, cultural and physical ambience it fostered, has helped attract other educational and research institutions including today's Institute for Advanced Study, the Princeton Theological Seminary, and Westminster Choir School of Rider University. Educational Testing Service, many distinguished research and cultural institutions, corporate offices of national and international firms and many independent scholars, researchers, writers, artists, publishers have found a home here. Princeton is a cultural center for residents from surrounding communities.

Among the world's thirty-five leading university research communities, Princeton is the smallest. This confers an extremely rich intellectual and cultural intimacy upon the town that is treasured by many retired seniors. Within easy reach, they can take advantage of lectures, seminars, art exhibitions, concerts, and theatrical performances offered by the university and other resident arts institutions. Community organizations that serve seniors are able to draw upon this substantial reservoir of resident talent to offer lavish educational and arts programs of their own.

Consequently, Princeton also serves as an important educational, cultural and entertainment hub for seniors in the region and is a treasured retirement location for those who can afford it. The resulting demand inevitably drives up the cost of housing, which deters many who would like to live here, and also leaves many long-time resident seniors "house rich and cash poor."



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Roughly 25% of Princeton's population is foreign-born, especially in younger cohorts. Over the past 25 years, the community's Asian and Hispanic/Latino populations have more than doubled. Increasing housing costs and greater opportunities have contributed to a significant decline in Princeton's African-American population over the last several decades.

The 2010 census indicated that over 31% of the 28,572 people in Princeton are age 50+. Current projections expect Princeton's population over age 65 to increase 42% by 2030. Residents have successfully advocated for many features that support aging in this diverse community. These include the Princeton Senior Resource Center (PSRC), a vibrant non-profit organization providing programs and services to older adults and family caregivers, including activities that address physical, social, cognitive, emotional, and spiritual well-being with purpose and dignity. Over 1300 people per week from Princeton and surrounding communities attend programs and receive support services. Especially popular are the Evergreen Forum lifelong learning program and GrandPals, pairing older volunteers with young students in the public schools. The Princeton Public Library is a lively community hub, popular among older adults. In addition, Princeton has Crosstown door-to-door car service for a modest fee and the freeB jitney service available to everyone without cost six days a week (both municipally subsidized); subsidized and low income senior housing; Community without Walls (a senior virtual village); numerous parks and cultural activities; to name but a few of the age-friendly features of this community. And downtown Princeton is a very walkable community.

Older Princeton residents make significant contributions as volunteers for many non-profit organizations and governmental commissions, including current efforts toward bike-ability and sustainability.

The Seniors In Princeton profile, part of the Princeton Statistical Profile compiled by Princeton Future is enormously helpful in understanding the characteristics of this community (Appendix 1).

Princeton prides itself on adopting innovative and progressive policies for the long-term benefit of all residents. Princeton joined the WHO Global Network of Age-friendly Cities and Communities in 2014. For this project, a task group was convened consisting of representatives from the local government, non-profit organizations, medical professionals, community leaders and Princeton University.

## **Our Baseline: Results From Focus Groups**

The Age-friendly initiative requires a baseline assessment as the initial step toward developing a Community Action Plan. From September through November, 2015, the Princeton Senior Resource Center (PSRC) convened focus groups to assess Princeton's age-friendly characteristics. This is a summary of the focus group methodology and findings.

Ten groups were convened, whose objective was to gather information from a range of older residents regarding their experiences of Princeton's age-friendly characteristics. A well-defined protocol was developed as a discussion guide. This protocol covered all eight of the WHO/AARP Age-friendly domains. The moderators and recorders were briefed in advance; most had backgrounds in market research or social work. Recruitment of participants was based primarily on pre-existing, self-selected groups, some of which were included to ensure participation by different sectors of the community (especially ethnic and economic). Each group met for approximately 90 minutes at the Princeton Senior Resource Center or the private homes of moderators. Participants were asked to complete a demographic questionnaire and identify their top three priorities for domains requiring improvement.

Approximately 58 individuals participated in the focus groups. Thirty-seven returned background questionnaires and 26 identified improvement priorities. Not all of the returned questionnaires and improvement priorities were complete. The sampling methodology and inconsistent response to the questionnaires means that reliable conclusions regarding the overall population cannot be drawn from this data. However, the reactions and comments do provide indications of how some of Princeton's older population experience life in the community and are consistent with conversations about these issues in other settings and the task group's understanding of primary concerns.

While not a representative sample, the participants did reflect the characteristics of Princeton's population. According to the census bureau, Princeton's over 65 population is largely white (87.4%), female (56.5%) and lives in owner-occupied homes (76.8%) (2014 Princeton Statistical Profile, Princeton Community Databank). The respondents to the questionnaire had similar characteristics, but were more ethnically diverse (with 68% white, or 24 of 35), more female (75.7% female, or 28 of 37) and more likely to live in owner occupied housing (82%, or 27 of 33) than the population. The majority of respondents live alone or with their spouse. Most participants were long term residents of Princeton. Of 30 respondents, only one had lived in Princeton for fewer than five years, and 77% had been in residence for over 20 years. Only 29 respondents answered questions regarding household income. Of these respondents, 24% reported income below \$25,000, similar to the 26% the census bureau reports for Princeton as a whole. A lower proportion of respondents than the population (31% vs 44%) reported

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income over \$100,000. The questionnaires were anonymous and not separated by group, so it was not possible to reliably correlate the comments in the focus groups to income, ethnicity or other demographic traits.

Following is a breakdown of the focus group findings for each domain as outlined by the World Health Organization. Each domain has three parts: existing age-friendly features, shortages in age-friendly features and ideas for improvement.



## Domain 1: Outdoor Spaces and Buildings

**Accessibility to and availability of safe recreational facilities.** People need public places to gather, indoors and out, with green spaces, safe streets, sidewalks, outdoor seating and accessible buildings that can be used and enjoyed by people of all ages.

### Existing age-friendly features in outdoor spaces and buildings

There is no lack of parks and greenways in Princeton. Parks, trails, community gardens, public and private pools, poetry trails, other natural features and designated green spaces give many opportunities for older adults to be active and engaged. There are twenty-four parks, seven within one mile of downtown. Many neighborhoods have small parks within walking distance, including Quarry Park, Marquand Park, Mary Moss Playground and Harrison Street Park. These do have safe pathways and benches. Community Park and pool are especially popular in the summer. There are many public access parks including Carnegie Lake, the D&R Canal, Greenway Meadows, Mountain Lakes Preserve, and numerous playing fields, as well as the university campus, available for a range of activity levels. A “pop-up park” was also installed downtown last

Princeton Parks & Open Space Guide		Number of Acres	Amphitheater	Arboretum	Ball Fields/Playfields	Basketball Courts	Boat Launch/Rental	Swimming Pool/Wading Pool	Fishing	Fitness Course	Historic Structures	Geophysical Structures	Ice Skating	Picnic Areas	Playgrounds	Restrooms	State Park	Tennis/Platform Tennis Courts	Walking Trails	Birding	Wildflowers	Wildlife	Park Jurisdiction
Autumn Hill Reservation	78.0																						M
Barbara Boggs Sigmund Park	0.5																						M
Barbara Smoyer Memorial Park	88.0																						M
Charles Rogers Wildlife Refuge	40.0																						P
Community Park North	71.0																						M
Community Park South	27.0																						M
D & R Canal (in Princeton)	11.0																						S
Farmview Fields	22.0																						M
Greenway Meadows	83.0																						M
Grover Park	7.4																						M
Harrison Street Park	3.5																						M
Herrontown Woods	142.0																						M
Hilltop Park	11.8																						M
Institute Woods	28.4																						P
Marquand Park	17.0																						M
Mary Moss Park	0.5																						M
Mountain Lakes Preserve	75.0																						M
Potts Park	1.5																						M
Princeton Battlefield Park	85.0																						S
Quarry Park	4.2																						M
Turning Basin Park	9.8																						M
Van Dyke-Wight Woods	34.0																						M
Witherspoon Woods	40.0																						M
Woodfield Reservation	107.0																						M

KEY: M-Municipal C-County S-State P-Private



summer.

Princeton has been named a “Tree City USA” for 20 years, contributing to the clean air and abundant shade.

Hinds Plaza and Palmer Square are easily accessible downtown public spaces which serve as town activity centers. The Princeton Shopping Center courtyard is also a popular event space. All have parking nearby and are on the bus routes.

### **Shortages of age-friendly features in outdoor spaces and buildings**

Accessibility is a common deficiency in many of the domains. A car is needed to reach most open space and parks and some buildings on the university campus that regularly offer concerts and theater have limited access.

Street lighting is inadequate. Some downtown sidewalks have tripping hazards.

Lack of available benches and public restrooms on Nassau Street was noted.

Some businesses have doors that are heavy or lack handicapped access doors.

### **Focus Group Ideas for improvement**

1. Provide smaller, accessible open spaces in the town center and better maintain those currently available. Advocate for existing bus routes to include stops at parks outside of the downtown area.
2. Add benches to these spaces and add more along Nassau St. Replace uneven pavers with smooth sidewalks on downtown streets and at municipal buildings. Ensure curb cuts at all intersections. Improve street lighting at intersections and crosswalks.
3. Work with the town to install public restrooms downtown.
4. Collaborate with Princeton University to create solutions for better accessibility to the buildings that offer public events on a regular basis. Princeton University offers free parking spaces but they are often far from the events. Work with the university to provide student volunteer valet services.

## Domain 2: Transportation

***Safe and affordable modes of private and public transportation.*** *Driving shouldn't be the only way to get around. Public transit options can be as extensive and as infrastructure-dependent as a train system or as targeted as a taxi service that provides non-drivers with rides to and from a doctor's office.*

### **Existing age-friendly features regarding transportation, transit and walkability**

The tabulations from the focus groups reveal that transportation is a high priority concern for seniors, reflecting the critical role it plays in enabling individuals to maintain their independence and access to the other domains such as health and social services, outdoor spaces, shopping, entertainment and social participation. Participants who are drivers also expressed concerns about whether they could remain independent if they could no longer drive, especially in the evening.

“Princeton is a good walking town” and many people walk to a variety of places, but when walking is not an option there are other options available.

The **freeB** jitney bus is a daytime free municipal bus service that runs from 9:30 a.m. to 4:30 p.m. and makes six loops through town six days a week. The service makes stops at senior residential communities, as well as downtown stores and municipal buildings, the Senior Resource Center and Princeton's world class public library.

Princeton University operates a robust bus service called **Tiger Transit** which is free and available to all in the community, not just university students and staff. A recently extended route to the Princeton-Plainsboro Medical Center has seen increased ridership over the previous NJ Transit route discontinued because of low ridership.

Another service, **Crosstown**, is partially funded by the municipality. It provides rides during the weekday door to door for seniors at \$3.00 per ride within the municipality and free rides to the medical center.

Scheduled public buses (**NJ Transit**) are a good option around town and the immediate region, as well as to New York City. **AccessLink** is another NJ Transit option providing paratransit within a limited distance of public transit routes. Many also use NJ Transit trains to New York and Philadelphia.

**Ride Provide** is a membership based non-profit where an annual fee and \$6-10 fee per ride will get you around town and the surrounding communities.

**Senior Care Ministry**, another non-profit organization, provides rides to low income seniors.

The county funded **TRADE** provides transit within Mercer County for \$1 donation per ride. This is mostly used to and from the county nutrition site.

There are traditional taxis and private drivers as well as Uber.

Seniors also bike to their destinations. **Princeton Free Wheelers** provide opportunities for recreational bicycling and related activities for all ages. Princeton University has seen success with its **bike share program**, available to both students and community riders.

The Princeton Council and Planning Board have adopted a **Complete Streets Policy**. A Bicycle Master Plan will be completed by Fall 2016. A Bicycle Advisory Committee, Complete Streets Committee, and a Public Transit Advisory Committee, all with strong representation of older adults, provide important resident inputs to these efforts.

Recently the Princeton Police Department has been working to change the behavior of motorists by implementing **target speed enforcement** areas.

### **Shortages of age-friendly features regarding transportation**

While walking is a valued mode of transportation in central Princeton, concerns were expressed regarding pedestrian safety, e.g. the unevenness of sidewalks, the need for better enforcement of speed limits, bicyclists on the sidewalks and short timing for pedestrians at traffic lights. Also, outside of the downtown area, residents may be very isolated without access to a car.

Transportation concerns related primarily to the scheduling, ease of use and convenience of publicly available transit options. The lack of service in the evenings and on weekends as well as limited routes were issues.

*“The freeB bus doesn’t run at night, so I can’t go to concerts.”* (Comment from focus group participant).

Existing transportation services are not well understood. People do not know all the options available nor how they connect to each other for more distant trips. Many are unfamiliar with using public transit.

*“Crosstown is a wonderful program and I think it helps people.”*

*“I know there is Crosstown and the Free B bus but I don’t think that it’s publicized enough and that enough people are aware how they work.”*

*“I’d like to see an article about how to take the free bus....where do I have to walk to get the free bus?”*

For older drivers, the costs of parking and inconvenient locations are problems. Also, the availability of parking, especially handicapped parking, was a concern.

*“There’s not enough handicapped parking – it’s one of my pet peeves for the past 15 years.”*

Snow affects older residents' mobility in a variety of ways. Older drivers may not be able to shovel snow around their cars and building management may be insensitive about the need for this service. One user of public transit found herself stymied by a mountain of snow between the bus drop off and the activity venue.

### **Focus Group Ideas for improvement**

1. Improve walkability by fixing and maintaining sidewalks.
2. Create means for safer movement of pedestrians and bicyclists rather than both using sidewalks.
3. Introduce education for riders to increase ridership. Increase flow of information; use bigger, more understandable signs; and offer training on how to better use the system. Provide easy, clear access to schedules and indicate how various modes connect to each other.
4. Implement new technologies that can improve rider experience, such as bus trackers.
5. Support municipal efforts to explore off-site parking with shuttles for employees to increase availability of parking for customers.
6. Work with senior housing and municipal public works to ensure that bus access routes are cleared of snow and ice.
7. Extend freeB hours into the evening. For large community events, remote parking with shuttle buses or valet-style service would help.
8. Changes to New Jersey law that would protect and encourage driving by volunteers would help Princeton and other communities.
9. Make sure bike lanes are wide enough for 3-wheelers.

## Domain 3: Housing

***Offer a wide range of housing options for older residents; aging in place; and other home modification programs.*** Surveys consistently find that older adults want to stay in their homes and communities for as long as possible. Doing so is possible if a house is designed or modified for aging in place and if a community includes housing options for varying life stages (and varying bank accounts).

### **Existing age-friendly features in housing options**

The aging population is very diverse, and therefore needs a range of housing options. Most want to remain in the community where they have friends, faith community, medical care, employment and volunteer experience.

Many older residents are successfully aging in place. Those who need support find it at PSRC, Community Without Walls (a membership network providing social interactions, mutual assistance and support resources), Secure@Home (non-sectarian membership care coordination under the auspices of Jewish Family & Children's Service), private care managers and homecare companies, as well as networks of family, faith communities and neighborhoods. There are Certified Aging in Place Specialist contractors who can do home modifications in the community. Some zoning supportive of age-friendly options already exist.

Princeton has a higher than average number of low income units available than other towns in New Jersey. Although there were earlier efforts by private individuals and churches, the first clearly documented low income housing was built in 1938 by a private individual with his own funds. There are five subsidized senior housing communities managed by the Housing Authority of Princeton and Princeton Community Housing. As of 2014, Princeton had 929 affordable housing units (out of a total of 10,285). Council is exploring ways to meet a new state mandate for more affordable units. It must be noted that affordable housing can not be restricted to Princeton residents, but is available to residents in a larger State and Federally defined area.

The municipal government works with individuals who struggle to meet their repair obligations and PSRC helps people complete Property Tax Rebate forms. County and non-profit resources are also engaged in these efforts.

There are rental properties in the community, but they are perceived as costly.

For those who need a higher level of care, there is an assisted living community and a skilled nursing facility in the municipality, as well as several within a 12 mile radius (including two Continuing Care Communities and one senior housing community).

### **Shortages of age-friendly features in housing options**

Participants in our focus groups were uniformly concerned about whether they will be able to afford to continue to live in Princeton as they age, primarily because of housing costs and high property taxes. They saw little opportunity to downsize and stay in town because smaller housing units are in short supply and rentals scarce and expensive, although that is what they desire.

The cost of housing in Princeton is indeed high. During 2010-2014, according to the U.S. Census Bureau's American Community Survey, the median value of an owner-occupied home in the U.S. was \$157,700. In New Jersey, it was \$319,900. In Princeton, it was \$760,800. During those same five years, the median value of homes in the lowest 25 percent of Princeton's housing stock was \$526,800.

Property taxes are also high. New Jersey is more reliant upon this category of tax to fund local government, including the schools, than any other state. During 2010-2014, the median property taxes paid by homeowners nationwide was \$2,403. In New Jersey, it was \$7,465. In Princeton, it was more than \$10,000.

Householders over age 65 own more than 35 percent of homes in Princeton. Many have lived in them for a long time. Some focus group participants feel that a significant number of these long-time householders over age 65 are "house rich and cash poor" in today's Princeton. About one-fourth of householders over age 65 have incomes that would qualify them for affordable housing units if they applied.

34.7% of Princeton's homeowners over age 65 have housing costs that exceed 30% of their income, the Federal measure of financial stress. Almost 46% of Princeton's renters over age 65 exceed this benchmark.

Focus group participants perceived that most new construction is focused on large, luxury homes, and argued for municipal policies to encourage construction of smaller units and apartments, as well as incentives to encourage adaptation of existing housing for senior living and co-housing.

Finally, they believed that high housing costs are subverting the town's socio-economic diversity. While they advocated construction of more "affordable" housing for low and moderate income residents, some felt unsupported by the management of the units they live in.

### **Focus Group Ideas for Improvement**

1. Focus group participants would like to see more affordable rental units. There is also interest in adapting zoning to support innovative aging in place alternatives, such as co-housing, and tiny housing.



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2. An “Age-friendly Checklist” of safe home features could be developed for distribution to contractors who apply for building permits.
3. To increase the availability of affordable, age-friendly housing is perhaps Princeton’s greatest challenge in the years ahead. The municipality has only limited powers over some of the factors that contribute to high housing costs, and there are competing demands within and upon the community regarding land use priorities.

## Domain 4: Social Participation

***Access to leisure and cultural activities*** such as music, exercise classes, sporting events and art festivals provide opportunities for older residents to participate in social and civic engagement with their peers and younger people.

### **Existing age-friendly features for social participation opportunities**

Princeton has abundant and varied opportunities for social participation—for those who are mobile. It is seen as a cultural and intellectual hub, which is one of its major attractions. This aspect is often mentioned when people are asked if they expect to stay in Princeton. Residents indicated that lifelong learning and social interaction are very high priorities for successful aging. There is awareness that people become increasingly isolated as they age, going through stages: 1-younger “seniors” having many connections through work, faith community, family, volunteering; 2- active older adults engaged in lifelong learning, cultural activities and friends, but self-limiting (i.e., not driving at night); 3- home-based, often alone and not driving, relying on visitors.

There are many opportunities for active older adults. Princeton’s cultural attractions draw people from a wide distance. Attractions include the award-winning McCarter Theater, the Princeton University Art Museum, Princeton Symphony Orchestra, Princeton Garden Theater, Princeton Pro Musica and Princeton University Concerts. Princeton University offers many student and guest performances and lectures, as well as sports events attended by area residents, as do area high schools (both public and private). Rider University’s Westminster Choir College is here, as well as Princeton Theological Seminary and the Institute for Advanced Study. Many of these organizations offer a reduced senior rate or donate tickets to PSRC for low-income seniors.

***The Princeton Public Library*** is an active community center for people of all ages. Programs include entertainers, lectures, book discussions, films, technology support as well as a home reader program. Museum passes encourage attendance at museums locally, in Philadelphia and New York.

Older adults turn to the ***Princeton Senior Resource Center*** (PSRC) for a range of social activities, lifelong learning, information and resources. Community-building and engagement are key components to all activities. Program participants celebrate birthdays, give rides, check in after illness, and connect with each other outside of the class or group time. PSRC also has a robust volunteer program, including 110 GrandPals who read with young children in the public schools. Many classes and support groups are facilitated by volunteers and others help in the office and computer lab. PSRC’s Evergreen Forum lifelong learning program currently offers 50 classes to

over 1000 participants each year. Additional lifelong learning opportunities are offered by the Princeton University auditing program and Princeton Adult School.

**Community Without Walls** is a virtual retirement community which offers peer support and social interaction to members. Other organizations with predominantly older adult members include 55+, the Nassau Club, Present Day Club and the Old Guard.

Princeton is home to many non-profit organizations, including the Princeton Arts Council, Historical Society of Princeton, Morven Museum & Garden, D&R Greenway, YW and YMCA, and Crisis Ministry. In addition to offering numerous programs, these organizations rely on older adults as patrons and volunteers (including boards). Adults volunteer as mentors with children and teens. A recent study indicated a high number of older adults on municipal commissions and committees. Senior Care Ministry of Princeton, Jewish Family & Children's Service, and PSRC offer programs specifically targeted to older adults.

There are numerous festivals and community events that engage people of all ages, including Communiversity, Princeton University Community Day, Jazz Festival, Princeton Festival, summer concerts at the Shopping Center, holiday tree lighting, holiday parades and fireworks, as well as neighborhood activities. Numerous restaurants featuring a wide range of cuisine draw people to Princeton for social connection. Some of these restaurants offer daytime space for small gatherings such as the ROMEOS (Retired Old Men Eating Out) breakfast club.

Faith communities also play an important role in inter-generational social interaction and support. There is a wide range of synagogues, churches, mosques and temples in and around Princeton. Some respondents wished that their churches did more activities across generations.

Residents are proud to have many locally-owned businesses, many of which are active in community life. They also appreciate the efforts of police and emergency personnel.

*"Really, everything you need is right here in Princeton. You don't have to go outside, even though it is small."*

### **Shortages of age-friendly features for social participation opportunities.**

The most-mentioned barrier is the lack of public evening and weekend transportation to attend these events. Few professional performances are given during the weekday. Some venues are not completely accessible, and parking is a challenge, especially on the university campus. Please see Domains 1 and 2 (Outdoor Spaces and Transportation) for related concerns.

The lack of a community center has also been discussed for many years. While there are many activities that attract people of all ages, they do not necessarily engage people across generations.

### **Focus Group Ideas for improvement**

Improvements mentioned related primarily to evening transportation and accessibility to some venues. These are covered in Domains 1 and 2.

Small multi-generational groups organized by neighborhood, shared interests, volunteer activities or faith communities could build stronger support communities. Neighbors who know each other are more likely to respond to a need.

## **Domain 5: Respect and Inclusion**

***Programs to support and promote ethnic and cultural diversity, along with programs to encourage multigenerational interaction.*** *Everyone wants to feel valued. Intergenerational activities are a great way for young and old to learn from one another, honor what each has to offer and, at the same time, feel good about themselves.*

### **Existing age-friendly features that support respect and inclusion**

PSRC is at the forefront in offering Princeton seniors many activities that model and embody age-friendly respect and inclusion. The Center's offerings include lectures by noted speakers on topics relevant to seniors, computer assistance, support groups, guidance availability, classes on a variety of topics, retirement programs, exercise and fitness activities, games and health advice. Community seniors are invited to participate in and contribute to planning which benefits other seniors, and their advice and opinions are respected and included in the Center's ongoing strategic planning. In addition, the Center's "Let's Talk" groups encourage participants from diverse backgrounds to socialize, and "Let's Talk English" groups enable non-native speakers of English to feel welcome, make new friends, and improve their communication skills.

Other Princeton organizations offer specific age-friendly services that benefit area seniors. For example, the Princeton Public Library offers large-print books, library by mail, a home reader program, keyboards with large type and enlargeable text, and help with internet devices. Princeton University students visit PSRC and assist with computer questions. McCarter Theatre offers listening devices, braille and large print programs, and its several theaters are fully accessible for those who are dropped off at the door. The Arts Council offers senior discounts and a class for caretakers and the seniors in their care, as well as for independent seniors.

Several intergenerational activities reflect age-friendly respect and inclusion in Princeton. PSRC's GrandPals program involves seniors reading to more than 300 children during the school day, and affords an opportunity for respectful interactions across the generations. Another program connects first-generation Mercer County Community College students with senior mentors who can assist the students in planning for their futures. Several other age-friendly activities exist in the community, such as the Westminster Community Chorus and the Westminster Community Orchestra.

Many organizations, including PSRC, Princeton Public Library, Arts Council Princeton, and the YWCA include cultural celebrations such as Chinese New Year and Cinco de Mayo and have participants from throughout this diverse community. All seek diversity on staff, boards, and among participants. The town has made significant efforts,

especially through the Police and Human Services departments, to serve and support immigrant and minority residents and make them feel safe here. Although there are nearly 50 first languages spoken in the public schools, the senior population as a whole is less diverse. However, senior low-income housing communities do have diverse populations where there are noticeable successes in neighbor-to-neighbor connections.

### **Shortages of age-friendly features that support respect and inclusion in Princeton**

Seniors report condescension to older people in stores and healthcare facilities. Seniors report being called “honey” and “dear” by strangers in restaurants and by staff in medical offices. Others report being passed over as volunteer tutors in favor of University students, who are seen by coordinators as more attractive tutors. There are few opportunities for people of different ages for real engagement as equals and colleagues. Even in multi-age settings such as places of worship, many activities are age-oriented.

Many Princeton University activities that are advertised as open to the public are not in fact available to seniors because of inadequate accessibility. For example, the stairs at the University’s Jadwin Gym are formidable; there is no convenient parking near the Princeton University Art Museum, McCosh 10 or McCosh 50, where public lectures are held; the second floor of Richardson Auditorium has no elevator; without a “handicapped” sticker, attendance at McCarter Theater entails long walks from parking areas or rides on buses whose steps are difficult to maneuver. Restaurants are often too noisy for those with even minor hearing loss.

### **Focus Group Ideas for Improvement**

1. An intergenerational committee could be formed to engage people of many generations in discussion, activities and service. The Princeton Public Library is already planning intergenerational book and discussion groups which could be a starting point.
2. Existing neighborhood groups could be strengthened with intergenerational planning committees to plan local activities, with the goal of bringing people of different ages together and helping them get to know each other.



## **Domain 6: Civic Participation and Employment**

Promotion of paid work and volunteer activities for older residents and opportunities to engage in formulation of policies relevant to their lives. An age-friendly community provides ways older people can (if they choose) continue to work for pay, volunteer their skills and be actively engaged in community life.

### **Existing age-friendly features for participation and employment opportunities**

There are many opportunities for age-friendly civic engagement in Princeton. Volunteer opportunities are available via communities of faith, the local hospital, and non-profits including the Princeton Public Library, Art Museum, PSRC , Trenton Area Soup Kitchen (TASK), Crisis Ministry, Housing Initiatives program, SAVE (animal rescue), and Learning Ally. Many also serve on local, county and State Boards and Commissions, as an appointed or elected official. There are other occasional opportunities including clothing drives, food programs, and tutoring.

### **Shortages of age-friendly features for participation and employment opportunities**

Some participants said that opportunities for paid employment are neither available nor supported. Others know several people age 65+ who continue to work part or full time for area employers, as consultants, self-employed, or in other professional roles, and did not see this as a problem.

One focus group participant commented, “Most people see seniors as envelope stuffers” which implies that potential users of volunteer services or employers may not see opportunities in hiring elders because they are perceived to lack needed skills. The digital divide has been a watershed for many seeking employment at this age. Others report great satisfaction in their positions.

### **Focus Group Ideas for Improvement**

1. Inform and educate employers as to the benefits of hiring local older adults, and find ways to encourage them to do so.
2. Help people be more informed about employment and volunteer resources and how to use them, e.g., Indeed.com, AARP, and Volunteer Connect.
3. Ensure training opportunities for needed skills, i.e., computer literacy.

## **Domain 7: Communication and Information**

### ***Promotion of and access to the use of technology to keep older residents connected to their community and friends and family, both near and far.***

*Information today is delivered in ways that few could have imagined a decade ago — and many still don't know how to use. Age-friendly communities recognize that not everyone has a smartphone or Internet access and that information needs to be disseminated through a variety of means.*

### **Existing age-friendly features for getting communication and information**

Focus group participants strongly agree that staying connected with events and people and getting timely, practical information to manage life and meet personal needs is vital for active aging. Princeton has a vast array of communication tools including several print newspapers, online news alerts, e-news and blogs; resource centers; a municipal Access Princeton; the Nixel alert system; visitor's bureau; library; local TV channel; websites for municipal government, the university, and every organization in town. The focus groups revealed that there was a wide range of awareness of opportunities and events and preferred methods for learning about them. A key issue is the transition from PUSH communications (the newspaper arrives on your doorstep) to PULL communications (you have to find the right website and seek answers).

A large percentage of Princeton older adults have computers and access to the internet and many use e-mail. A small portion use social media. However, a substantial number do not go online to seek information. Nearly everyone has a cell phone; most are smart phones, but they don't use many of the applications. Some embrace emerging technologies. Both the Princeton Public Library and PSRC have computers for public use and offer a wide array of computer classes. PSRC also has twice-weekly computer labs where volunteers help 1-1 (many volunteers are older adults) with laptops, phones, tablets and other gadgets. It is noted that many users are foreign-born who communicate with family and friends in their native language, or they keep up with news and seek information.

Focus group responses on communication varied widely. There is clearly a generational divide where older seniors use less technology than younger seniors. Economics and education may also factor in. Electronic communications offer the opportunity for greater connection with others but much of this technology is not being utilized by the oldest cohorts.

Older focus group participants prefer to receive information through traditional print and broadcast media, and through direct personal contact such as telephone calls, community resource facilities and clinics, family and friends, and through clubs, associations, public meetings, community centers and places of worship. It was noted

that staying active and involved in the community is the best way to remain informed. Some missed extinct tools like telephone books and municipal newsletters. When they are seeking a resource or information, most preferred getting it from a live person. Older seniors who are often more isolated prefer telephone contact with family and friends, may use email, and are not likely to use social media or video conferencing. Younger participants liked receiving electronic newsletters or e-blasts about events and feel much more comfortable using electronic resources.

*“I read Mature Princeton (PSRC Newsletter) cover to cover. I cut bits out.”*

### **Shortages of age-friendly features for getting communication and information**

This domain was the second most frequently mentioned for improvement by the focus groups. It is clearly a factor in many domains, as people indicated that they did not have awareness of many existing resources. The consensus was that it was necessary to use multiple channels to communicate with older adults (print, email, text, website). Most of the barriers mentioned are as much global as local.

The digital divide is evident in the older adult (55+) community. People need access to the internet, the equipment, and the knowledge to use digital communications that are increasingly the preferred means of interaction. Access must be kept affordable so that cost does not become a prohibitive factor for people of low and/or fixed income. People who are able to go to the Princeton Public Library and to PSRC have free access to computers and support, but people who are home-based or mobility-challenged do not have these resources and are likely to become more isolated. There is concern that the loss of print media (newspapers, newsletters, telephone books) will increase this disconnect.

*“I have trouble getting information because I don’t have internet.”*

Additional barriers to communication are low literacy or not communicating in English, low vision and hearing impairment.

Public and private entities must ensure that information on policies and issues affecting residents can reach them in a timely, effective and accessible manner, through the communication channels they are familiar with. Despite the abundance of types of communication, there is no single source of information, no central community calendar or notification board. People feel “out of the loop” and unsure where to go for information, especially when they do not intuitively search the internet. The plethora of options actually makes it harder.

“It would be helpful if the newspapers would set up community calendars targeted to older people. It would be helpful if Princeton Community TV would have a segment devoted to the same subject.”

### **Focus Group Ideas for Improvement**

1. Princeton must do a better job of letting people know what the existing communications tools are and how to access them.
2. While electronic communication is a growing and vital part of modern communication, older traditional means of communication (print and verbal) must remain a vital part of the mix to continue to engage and inform older adults. Making information accessible to older people who experience vision and hearing loss is also crucial to ensure their full understanding. This includes considerations such as amplifying meetings and using large-font and high contrast publications or presentations, speaking clearly and slowly, using multiple formats for the same information (such as print + spoken), and ensuring that materials are accessible to non-English speakers.
3. Home-visiting volunteers might be able to increase competency and access to electronic resources for home-based older adults, facilitating their connection to family and friends as well as access to information.
4. Community-wide free Wi-Fi would improve access for residents of all ages.
5. Establishing a central calendar and real/virtual bulletin boards would also benefit residents of all ages. Access Princeton might be strengthened by serving this function for all aspects of the community and being available 24/7. The Princeton Public Library and PSRC are already respected resources which can contribute to this goal.

## **Domain 8: Community Support and Health Services**

***Access to homecare services, clinics, and programs to promote wellness and active aging.*** *At some point, every person of every age gets hurt, becomes ill or simply needs some help. While it's important that care be available nearby, it's essential that residents are aware of services, able to access them, and to afford the services required.*

### **Existing age-friendly features for community support and health services**

Focus group participants said that availability and quality of care are not of much concern because they have access to good community and health services.

In addition to many local private health care providers, there is a Princeton HealthCare System (PHCS) clinic serving lower income people. Many people also seek care in Philadelphia and New York. The Medical Center of Princeton in Plainsboro has a specialized elderly emergency room and Acute Care for the Elderly unit. Free transportation is provided to all PHCS locations. PHCS also has a homecare and hospice department providing services in the community. There are over 50 home care agencies serving Princeton. In addition, there are skilled nursing facilities and assisted living communities in and near Princeton for those who need a higher level of care. Both private and non-profit organizations offer mental health and substance abuse counseling services (in and out-patient).

The Princeton Public Health Department provides health screenings and education at PSRC events and annual Health Fair, as well as monthly at the senior housing sites. Princeton HealthCare and Capital Health community education programs provide wellness education programs at PSRC, supplemented by numerous professionals in the area. In addition to health and wellness, these cover financial, legal, personal safety, and a range of other topics. The Princeton First Aid and Rescue Squad and the American Red Cross are also valuable community resources.

Opportunities for fitness classes are offered by the YMCA, Princeton Recreation Department, private fitness and yoga studios, and at PSRC. PSRC offers support and guidance services for older adults and family caregivers, including information and linkage to local services, counseling and consultations, HomeFriends volunteers, support groups, and education to support aging in place and navigating life transitions. Jewish Family & Children's Service provides counseling, case management as well as geriatric care management services through the Secure@Home program on a non-sectarian basis. There are private care managers as well. Senior Care Ministry provides transportation, shopping and other support to low-income residents. Community Without Walls is a virtual retirement community offering peer support to members. They have been a successful advocacy group on several key issues. Senior housing communities

also provide some support to their residents. The Princeton Human Services Department and Crisis Ministry provide emergency support including homelessness prevention, food pantry, and energy assistance. Faith communities also play a key role in the network of support.

### **Shortages of age-friendly features for community support and health services**

Availability and access to healthcare and social services are moderate concerns among focus group participants. Most cited were a lack of proximity to emergency or urgent care; need for translation services; need for assistance in finding and /or navigating resources that are available. There was also concern about poor communication and service coordination upon hospital discharge. Health literacy, the ability to obtain, process and understand basic health information and services, can also impact service delivery.

There are limited free resources for people seeking legal and financial advice.

There is anxiety about the relocation of the County nutrition program. Other needs mentioned include wellness courses and help with managing health care bills. It was also noted that physicians need to be better informed about community services. Social services are available in community housing but staff are perceived as having unhelpful attitudes.

Other barriers include lack of transportation to and from services, lack of insurance coverage, high co-pays for mental health/substance abuse, wait-lists due to lack of available counselors/therapists, in-home counseling whether in the home or a facility, and lack of care coordination among providers.

It appeared that many of the resources mentioned do exist, but people do not know about them; this points to a need for better communication.

### **Focus Group Ideas for improvement**

Most concerns raised in this domain can be addressed by improved communication (Domain 7) and transportation (Domain 2).



## Introduction to the Princeton Community Action Plan

Three issues were clear high priorities among the focus group participants.

***Transportation, Housing, and Communications & Information*** were the most frequently mentioned of the eight domains. This emphasis on transportation and housing reflects past community discussions. It is clear that communication underlies the success of all domains. These three areas will be the focus of the Princeton Community Action Plan as well as a fourth recommendation for strengthening a multi-generational community.

All other domains received far fewer mentions. Participants were generally pleased with the opportunities available to them and felt that Princeton has much to offer. Many of the concerns mentioned in these areas can be addressed by improved communication about what is available and where to seek resources. As the Plan is shared in the community, it is expected that organizations, departments and individuals will find ways to address these issues.

Older adults play many vital roles in the community. It is important to reduce barriers and make it possible for them to be as active and engaged as possible. Older adults should not be segregated into age-restricted lives on the edge of town, but deeply integrated into the heart of the community.

## How our Plan was developed

The Age-friendly Princeton Task Group was formed shortly after Princeton announced receipt of designation from AARP and WHO. Members were invited based on their past interest in aging issues, representation of various key community groups, Princeton University, and municipal government. The group has met monthly, facilitated by Susan W. Hoskins, LCSW, Executive Director of PSRC. Everyone in the group assisted with the project.

About half of those invited have stayed through the planning process. In addition, resource people in the community were asked to assist with specific tasks such as creating and conducting the focus groups and the Profile of Princeton data. Key organizations were contacted for information about their efforts to include older adults, and municipal personnel were consulted for information on past and present efforts that relate to this issue. The group first determined an overall plan and timeline for this planning phase, then conducted the focus groups. Once the results were compiled, members worked in teams to write up the results. Shelly Hawk, Princeton Public Library, compiled them into a single document, which has been reviewed and edited by the group, and shared with key community members.

Princeton University provided seed money to get the focus groups started, and the Silver Century Foundation provided a grant to support this first phase of the work.

During this process, it has become clear to the task group that there is an ongoing role to play. Not only do we need to ensure that the actions recommended in the plan go forward, but there is also a need for consciousness-raising about aging concerns. It is important to ensure that age-friendliness is an integral component of future planning throughout Princeton (municipal, university, healthcare, non-profit and business) for all ages. This may become easier as the population ages and awareness grows nationally. There are already many older adults in various planning roles and some active advocacy groups who can be instrumental in raising awareness and accountability.

Princeton's vision is to be a vibrant multi-generational community which is supportive and welcoming older adults, values their contribution to the community, and includes consideration of their needs in all aspects of planning.

## Community Action Plan Narrative

### Priority 1: Housing

**Vision: Princeton will have sufficient affordable and accessible housing so that residents can continue to live here through the lifespan.**

Many participants were concerned about whether they could continue to live in Princeton as they age and their resources become more limited. They seek housing that is affordable and accessible for older adults. Princeton should explore ways to increase housing options.

#### **Goals:**

##### **A. Increase the Number of Affordable Housing Units**

Princeton Council is examining ways to increase the number of affordable housing units for people of all ages. This is a “hot topic” in New Jersey which has set mandated obligations for each community. The municipality has already inventoried municipally-owned sites and other prospective locations where units can be constructed in the years ahead. In addition, the municipality requires housing developers of multi-unit projects to set aside a minimum number of units for such purposes. Recommendations from the task group include ensuring that these efforts include attention to the needs of older adults and people with disabilities. Princeton Community Housing can play a leadership role in this advocacy work. It is also recommended that the municipality explore zoning changes that support co-housing alternatives.

##### **B. Create Guidelines for the Adaptive Use and Renovation of Existing Housing and New Construction**

Many homeowners may prefer to adapt their present homes to meet their existing or anticipated physical needs as they age. The municipality should consider creating guidelines that could be provided to homeowners and builders that specify the features and fittings that should be considered when renovating an existing home to become age-friendly. If permitted at some future date by NJ Municipal Land Use Laws, houses that are renovated to comply with the guidelines could be certified by the municipality as having undergone age-friendly renovation and the extent of the compliance advertised as such when they are sold.

It is less costly and easier to incorporate the provisions to make a house age-friendly into the design of a new home than to retrofit an existing home to be age-friendly. Architects, builders and home-owners need to be educated on universal

Princeton Age-friendly Community Action Plan design and encouraged by the engineering department to include these features in new construction as well as renovation.

If Princeton creates a standard and permitted at a future date by NJ Municipal Land Use Laws, the house could then be advertised and sold as fully compliant with “Princeton Age-friendly Design Requirements”.

### **C. Expand community awareness of more options for age-friendly housing**

Princeton has several small group homes for persons with developmental and physical needs. While this model may not be directly adaptable to use as age-friendly housing, the concept suggests that it may be possible to ordinance small age-friendly facilities that could accommodate up to five or so older/disabled residents with individual rooms, a commons area for group meals and recreation, and a resident care giver. The municipality should allow such group housing for older adults. It could determine this type of facility to be a coop or condo. Focus groups revealed that many people are not aware of existing options.

### **D. Have sufficient number of retirement, assisted living, skilled nursing and continuing care communities in Princeton to meet need of aging population**

Princeton has one Assisted Living and one Skilled Nursing facility within the community, and others nearby (as well as more planned). There was one 55+ independent living senior community which has dropped the age-restriction. At this time it appears that most Princeton residents prefer to live in multi-generational neighborhoods as long as possible. When they can no longer remain at home, they want to continue to live in this community near friends, faith communities and other sources of support. Should the demand for these communities increase, Princeton should be prepared to give them Planning Board approval.

## **Priority 2: Transportation**

**Vision: Princeton will have transportation options for people who do not drive to get to all the places they want to go.**

Focus group participants were concerned about being able to get where they want to go when they cannot drive. There was particular concern about evening access to cultural events, transportation from remote areas, and improved coordination of existing transportation systems, as well as concern about safe walkability.

### **Goals:**

#### **A. Princeton will be a safe community for pedestrians.**

Many people do not feel that they can cross streets safely due to insufficient time at lights, poorly marked crosswalks, right turn on red, and drivers who disobey crosswalk laws. Some streets also lack sidewalks.

**B. Princeton will be a bike-friendly community.**

Several older adults use bicycles for transportation. They would like to feel safe of the streets.

**C. Princeton will improve the coordination of schedules of various modes of public transportation and communication about transportation options to residents and visitors.**

There are several public and private transportation services available in Princeton, but people do not know that they can ride or what the schedules are. They also do not connect well. There are not as many options at night and none in the less densely populated areas

**D. Sidewalks and bus stops will be free of snow and ice for walkers and bus riders in winter.**

Even when the busses are running, people can't walk to the bus stops or get on the bus without climbing slippery piles of snow. Fear of falling confines many older adults to the house for long stretches of the winter.

In light of such concerns, Princeton has already adopted a "Complete Streets" policy to design and operate a comprehensive, integrated, inter-connected multi-modal network of transportation options <http://www.princetonnj.gov/traffic-transportation.html>. It has reorganized its transportation-related boards and committees to implement that policy and to deal with many of the issues identified during this evaluation of Princeton's "age- friendliness" including:

- Cooperative planning by the community and Princeton University to integrate the services, scheduling, and routes of the municipal freeB and the university's Tiger Transit.
- Installation of a "real time" transit information system that enables riders to know where their vehicle is, and when it is coming.
- An extensive transit public information and education campaign to ensure that all residents are fully aware of the services available.
- A comprehensive bicycle plan that will establish clearly designated safe routes into and through the community.
- An evaluation of, and eventual implementation of, a town-wide sidewalk renewal initiative.
- Enforcement of the ordinance that requires property owners to clear their walks after a snow storm.
- A coordinated, comprehensive, long-term traffic safety education campaign.
- Municipal sponsorship of a smartphone "app" that facilitates ridesharing.
- Investigation of a possible "call up" or "pop up" transportation service to evening cultural or educational events for seniors.

Emerging technology will be explored for solutions such as better coordination of routes and systems.

### **Priority 3: Communication**

**Vision: All Princeton residents will know where to go for information on local services and resources, both public and private. This information will be available in many formats for diverse populations.**

This priority relates to all of the domains, as people will not benefit from resources they are not aware of. Many focus group participants mentioned a lack of resources that actually exist. There is a need for greater awareness of where to turn for information and use of multiple communication tools (ie many older residents continue to rely on print information). Residents need to be made more aware of existing resources for housing, transportation, recreation, health, social programs, volunteer and work opportunities, and other needs and where to go for information on these topics.

A diverse community needs diverse methods of communication. Access Princeton was implemented by the town about 1.5 years ago, intended to be the first stop for “all things Princeton.” It has grown in use and popularity as the community has become aware of it. This makes it a natural center for increasing awareness of resources, along with the Princeton Public Library and PSRC. It is preferable to have a small number of robust resource centers rather than multiple limited ones. But it is also critical that the places where people naturally seek information (such as faith communities, cultural centers, LGBT community) have information or know of these resource centers. Also, due to the high cost of living, many employees do not live in the community so are not aware of existing resources for themselves or their patrons.

#### **Goals:**

**All residents and area employees will know where to go for local resources and be able to access the information.**

Princeton is a diverse community economically, ethnically and educationally. It also has a high number of older adults. Organizations where people naturally seek information need to have up-to-date information, and everyone needs to know where the central resources are located. Information needs to be accessible to them in paper and digital format, various languages and accommodating disabilities.

### **Priority 4: Strengthen Neighborhood Associations**

**Vision: Princeton will be a vibrant, multi-generational community where neighbors look out for neighbors.**

Domain Eight identifies a need for community support for older adults. AARP has

Princeton Age-friendly Community Action Plan found that 87% of people want to remain in their own homes, but it is clear than many need assistance. Some are able to pay or have family or faith communities, but others do not. Princeton envisions being a more age-friendly community by strengthening neighborhood associations where neighbors can look out for and assist older neighbors. Vibrant neighborhood associations hold events that reduce social isolation (Domain 4), provide key community information (Domain 7), and encourage respect and include older neighbors who are well-known (Domain 5). Peer-to-peer support is both highly valued and highly effective.

### **Goals:**

#### **A. Strengthen existing multi-generational neighborhood and community groups.**

All of Princeton's neighborhoods are multi-generational. Residents in many Princeton neighborhoods assisted each other during Hurricane Sandy and other disabling storms. This has been most evident in neighborhoods with some type of informal structured "association" such as an email list or pot-luck dinners (not formal dues-paying associations). Neighbors notice when someone's newspapers are piling up or snow isn't removed. They notify each other when crime occurs and walk dogs together. Older neighbors can meet children after school, do tutoring or teach skills.

There are also cross-neighborhood community groups. Faith communities are successful in providing understanding and support across generations. Existing "village model" programs have successfully increased peer support among older adults across the town. These relationships are also evident at PSRC. Strengthening these naturally-occurring communities can help older adults age in place, provide social opportunities and help people find meaningful ways to give back.

#### **B. Create neighborhood groups in all Princeton neighborhoods**

Existing neighborhood groups can mentor newly formed groups in neighborhoods which don't currently have them. A citizen task group on neighborhood associations can identify neighborhoods in need of (and interested in) forming groups and support their efforts.

#### **C. Increase multi-generational and multi-cultural activities in community**

Community organizations and non-profits can organize activities that increase cross-cultural awareness and multi-generational participation. Older adults find purpose in organizing these events (Domain 5). Recent examples include the annual Chinese New Year party at PSRC, Cinco de Mayo at the Arts Council, Witherspoon-Jackson neighborhood celebration, and Welcoming America week (focused on immigrants, coordinated by Human Services with many organizations involved).

## Implementation Plan

Princeton Action Plan	Who	By When	Measures of Success
<b>PRIORITY 1: Housing</b>			
<b>VISION:</b> Princeton will have sufficient affordable and accessible housing so that residents can continue to live here through the lifespan.			
<b>Goal:</b> Increase number of affordable housing units for rent and purchase so people on a fixed income can remain in Princeton			
<b>Objective:</b> Community to address needs for additional affordable housing			
Action: Municipal Council work with Planning Board, Princeton Community Housing, Princeton Housing Authority to set goals and means for increasing affordable housing	Council, Planning Board, Princeton Community Housing, Princeton Housing Authority	2020	Goals and Plan established
<b>Objective:</b> Ensure that new affordable housing units are age-friendly			
Action: Form community affinity group to advocate and raise awareness	Princeton Community Housing, Housing Authority, residents, PSRC, Enable, Affordable Housing	2017	3 community meetings
Action: Educate Municipal leaders on ADA and UD specifications	Affinity group	2017	30% of new units meet ADA and UD specifications
<b>Goal:</b> Create Guidelines for the Adaptive Use and Renovation of Existing Housing			
<b>Objective:</b> Increase awareness of age-friendly design among home-owners, contractors and architecture professionals			
Action: Create an age-friendly housing checklist	Princeton Senior Resource Center (PSRC) with Certified Aging in Place contractors	2017	Checklist created



## Princeton Age-friendly Community Action Plan

Action: Distribute checklist to municipal engineering and planning board	PSRC, Engineering Dept	2017	distribution 100% complete
Action: Distribute checklist to area contractors when they apply for building permits	Planning/Engineering	2017	80%+ receive checklist- as reported by Engineer
Action: Provide education workshop on age-friendly/universal design to community	Certified Aging in Place Specialist or Architect at Library or PSRC	2017	30 people attend
<b>Goal: Create Municipal Guidelines for New Home Construction and Renovations</b>			
<b>Objective: Increase application of universal design in new home and renovation construction</b>			
Action: Create municipal guidelines for applying universal design	Municipal Council, Engineer	2017	Guideline created
Action: Create a certification for homes using this standard	Municipal Council, Engineer	2018	Certification created
<b>Goal: Increase community awareness of more options for age-friendly housing</b>			
<b>Objective: Increase community readiness for inclusion of co-housing, higher density, "granny flats" and other options for older adults</b>			
Action: Review existing zoning ordinances for options that can be applied to older adults	Council, Planning	2018	Complete review
Action: Community presentations to increase awareness of new options	CWW, Planning, Community group	2019	30 people attend presentations, community action group formed
Action: introduce new zoning to expand options if needed	Planning, Community Without Walls	2020	New zoning proposed
<b>Objective: Increase public awareness of existing housing options and resources</b>			

## Princeton Age-friendly Community Action Plan

Action: create and schedule public awareness campaign	PSRC, Affordable Housing, Library, Access Princeton Princeton Community Housing, Housing Authority, Others	2018	30 people attend 2 presentations, print and digital materials distributed to 15 organizations
<b>Goal: Have sufficient number of retirement, assisted living, skilled nursing and continuing care communities in Princeton to meet need of aging population</b>			
<b>Objective: Ensure that there are sufficient housing resources at all levels of care to meet demand so that people do not have to leave the community</b>			
Action: Conduct market analysis of need for higher levels of care	Senior housing providers-share with planning board and Council	2018	Analysis report
Action: Support proposals for building if demand indicated	Planning, Council	2018-2020	Permit approvals

## Princeton Age-friendly Community Action Plan

Princeton Action Plan	Who	By When	Measures of Success
<b>PRIORITY 2: Transportation</b>			
<b>Vision: Princeton will have transportation options for people who do not drive to get to all the places they want to go.</b>			
<b>Goal: Princeton will be a safe community for pedestrians</b>			
<b>Objective: Make walking safer</b>			
Action: Pursue Complete Streets objectives below	Complete Streets Committee	2017	See below
<ul style="list-style-type: none"> <li>Improve crosswalks in town</li> </ul>	Engineering	2019	Plan for downtown crosswalk improvement
<ul style="list-style-type: none"> <li>Petition State to improve crosswalks on state roads</li> </ul>	Engineering	2019	Submitted petition
<ul style="list-style-type: none"> <li>Improve sidewalks, sidewalk renewal downtown: level bumps, repair cracks, curb cuts</li> </ul>	Engineering	2019	5 major improvements by 2019
<ul style="list-style-type: none"> <li>Traffic safety campaign—Police enforcement of speed laws and intersection safety</li> </ul>	Police	2016-18	Police records
<ul style="list-style-type: none"> <li>Public awareness campaign</li> </ul>	Community groups, schools, health providers, police	2018	5 community presentations on street safety
<b>Goal: Princeton will be a bike-friendly community</b>			
<b>Objective: Bike riding will be safe and encouraged as a transportation option</b>			
Action: Complete Bicycle Master Plan	Bicycle Advisory committee/ Planning	2018	Adopted Plan
Action: Expand bike share program across University + community	Zagster, P.U., Bicycle committee	22016	Total of 70 bikes

## Princeton Age-friendly Community Action Plan

Action: Increase awareness of bike maps at PU and community	Bicycle committee	22017	Publicity campaign created, posted on 3 websites
<b>Goal: Increase utilization of public transit programs</b>			
<b>Objective: Improve the coordination of schedules of various modes of public transportation and communication about transportation options to residents and visitors</b>			
Action: Form committee to improve connections between existing transit systems	Complete Streets/Transit Ctte./Princeton University. NJ Transit	2017 2019	Formation of committee, integrated transit maps and schedules
Action: Create marketing plan for transit publicity	Complete Streets/Transit Ctte,NJ Transit/ Greater Mercer Ride Provide/NJ	2017	Marketing Plan. Publicity materials in strategic locations: print, electronic...
Action: Install real-time transit information app.	Transit committee/ Princeton University	2018	Installed systems for freeB, Tiger
<b>Objective: Expand transportation options for evening transit</b>			
Action: Explore extending Free B into evening	Transit Committee	2018	Report on exploration
Action: Explore pop-up evening rides	Transit Committee	2018	Report on exploration
Action: Explore ride-share options	Transit committee	2017	Report on exploration
<b>Objective: Increase awareness of existing transportation options</b>			
Action: Travel training	PSRC/Complete Streets/Princeton Community Housing	2016-17	4 training sessions conducted

## Princeton Age-friendly Community Action Plan

Action: Improve website information-municipal +university- regarding transit options	Municipal, Princeton Univ., Access Princeton, Transit Committee	2016	Website updates complete on PrincetonNJ and Princeton University
Action: Community publicity campaign	Transit Committee, Library, PSRC, GMTMA, Senior Housing, Access Princeton	2017	Campaign created, Publicity materials distributed to 5 sites
<b>Goal: Keep sidewalks and bus stops free of snow and ice</b>			
<b>Objective: Sidewalks and bus stops are accessible in winter for walkers and bus riders</b>			
Action: Enforce ordinances regarding snow removal	Police	2016	Police intervention log
Action: Public works clear bus stops along streets	Public Works	2016	Clear access at bus stops
Action: Form neighborhood peer support and volunteer groups to assist those who cannot clear snow, coordinate through Access Princeton	CWW, Neighborhood groups, volunteer groups, Access Princeton	2018	Access Princeton report of snow assistance

<b>PRIORITY 3: Communication</b>			
<b>Vision: All Princeton residents will know where to go for information on local services and resources, both public and private. This information will be available in many formats for diverse populations.</b>			
<b>Goal: All residents, visitors and area employees will know where to go for local resources and be able to access the information.</b>			
<b>Objective: Increase awareness of existing community resource centers: PSRC, Access Princeton, Princeton Public Library, Visitor's Bureau</b>			
Action: Increase awareness of resources through publicity campaign	PSRC, Library, Access Princeton, Chamber of Commerce, newspapers	2016	Copies of publicity materials from 3+ sources
Action: Create and update information in data bases	Community, Library, PSRC, Access Princeton, Chamber of Commerce	2016	Random survey reveals current
Action: Engage business community in awareness of aging issues and resources	PSRC, Chamber of Commerce	2018	1 CoC program
<b>Objective: Create central community event calendar</b>			
Action: Create community calendar at Library	Library	2016	Calendar
Action: Build community awareness and use through publicity	Library, newspapers, non-profits, community groups	2017	Publicity from 3 sources
<b>Objective: Ensure access to all residents in multiple formats</b>			
Action: provide low cost computer classes and access to computers	PSRC, Library, Adult School, Senior	2016	schedule of classes from 3 sites
Action: Make materials available in print and electronic formats	PSRC, Library, Access	2017	Copies of 5 websites, 5 print

## Princeton Age-friendly Community Action Plan

Action: Translate information into other languages	Community, Human Services, Faith Communities	2017	Translated info sheets
Action: Make materials available to people with disabilities	PSRC, Library, Access, Enable, ADRC	2017	5 materials in accessible
Action: Identify liaisons in diverse communities	Human Services, food programs, faith communities, health	2017	Liaison list
Action: Distribute information to key locations for people with limited mobility and to locations where people seek information	Human Services, food programs, faith communities, health services	2017	Key location distribution list

Princeton Action Plan	Who	By When	Measures of Success
<b>PRIORITY 4: Strengthen Neighborhood Associations</b>			
<b>Vision: Princeton will be a vibrant, multi-generational community where neighbors look out for neighbors.</b>			
<b>Goal: Strengthen existing multi-generational neighborhood and community groups</b>			
<b>Objective: Existing neighborhood and community groups have support and resources they need</b>			
Action: Start citizen task group on neighborhood associations	Mayor	2016	Establish task group, meet 2 times
Action: Task group meet with existing groups, learn about successes and needs	Task Group	2016-18	4 community meetings
<b>Goal: Create neighborhood groups in all Princeton neighborhoods</b>			
<b>Objective: Access to neighborhood support in all neighborhoods</b>			
Action: Provide information and resources to neighborhoods without associations and groups	Task Group	2017	3 community meetings
Action: Support efforts of new group formation	Task Group, community	2018	2 new groups
<b>Goal: Increase multi-generational and multi-cultural activities in community</b>			
<b>Objective: Increase multi-cultural and multi-generational awareness and support throughout the community</b>			
Action: Conduct welcoming cultural activities	Municipal and community organizations	2016-18	Calendar of community events
Action: conduct small dialogue groups to increase understanding and support	Faith and community groups	2016-18	3-4 dialogue groups
Action: Conduct outreach to diverse, minority, underserved residents	PSRC, community groups	2018	3-4 outreach events



## Princeton Age-friendly Community Action Plan

There are several actions that can begin to address these priorities in the next 2-3 years, as outlined in the Implementation Plan. Many of these can be accomplished with existing committees and volunteers, while others involve significant cost and have to be considered in the context of other municipal priorities.

The Task Group recommends that Princeton Council adopt goals from this report in Council Goal Setting in 2017 (recognizing that it will take multiple years to complete). A monitor should be appointed by Princeton Council to ensure that progress is made on the implementation plan. A score card may be developed to assess progress for reporting to Council and the community.

# Princeton Age-friendly Community Action Plan

## The Task Group

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## Appreciation:

Jewish Family & Children's Service

Municipality of Princeton

Princeton University

Princeton Senior Resource Center

Princeton Public Library

Silver Century Foundation

Bonnie McCullough

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Joan Frederick

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Municipal Departments

## Appendices and Supporting Documents

Seniors in Princeton: A Statistical Profile

Focus group report



# Age Friendly Princeton

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## Findings from Focus Groups

**N. Chiyo Moriuchi, MPH**

**2/4/2016**

Princeton, NJ is participating in the WHO/AARP Age Friendly Communities initiative. In late 2015, focus groups were convened to assess Princeton's "age-friendly" characteristics. Transportation, Housing and Communications & Information were the three domains prioritized by the focus group participants.

### ***Purpose***

In April 2014, Princeton, New Jersey committed to become an Age Friendly Community. The Age Friendly initiative requires a baseline assessment as the initial step in developing a community action plan. From September through November, 2015, the Princeton Senior Resources Center ("PSRC") convened focus groups to assess Princeton's age-friendly characteristics. This is a summary of the focus group methodology and findings.

### ***Methodology***

Ten groups were convened. The objective was to gather information from older residents regarding their experiences of Princeton's age friendly characteristics. A well-defined protocol was developed as a discussion guide (Attachment A). The protocol covered all eight of the WHO/AARP Age Friendly domains. The moderators and recorders were briefed in advance and had backgrounds in market research or social work. Recruitment of participants was based primarily on pre-existing, self-selected groups, some of which were included to ensure participation by different sectors of the community (especially ethnic and economic). A random sample was not feasible due to budget and resource constraints. Attempts were made to attract a wider selection of participants by placing invitations in the PSRC Newsletter, but response was extremely limited. Each group met for approximately 90 minutes at PSRC or the private homes of moderators. After an introduction by the moderator and a brief "warm-up" conversation, each of the domains was introduced and discussed. Participants were asked to complete a demographic questionnaire (Attachment B) and identify their top three priorities for domains requiring improvement (Attachment C).

### ***Characteristics of participants and groups***

Approximately 58 individuals participated in the focus groups. 37 returned background questionnaires and 26 identified improvement priorities. Not all of the returned questionnaires and improvement priorities were complete. The sampling methodology and inconsistent response to the questionnaires means that reliable conclusions regarding the overall population cannot be drawn from this data. However, the reactions and comments do provide indications of how at least some of Princeton's older population experience life in the community.

While not a representative sample, the participants did reflect the characteristics of Princeton's population. According to the census bureau, Princeton's over 65 population is largely white (87.4%), female (56.5%) and lives in owner-occupied homes (76.8%) (Widner, 2015). The respondents to the questionnaire had similar characteristics, but were more ethnically diverse (with 68% white, or 24 of 35), more female (75.7% female, or 28 of 37) and more likely to live in owner occupied housing (82%, or 27 of 33) than the population. The majority of respondents live alone or with their spouse. Respondents were long term residents of Princeton. Of 30 respondents, only one had lived in Princeton for less than five years, and 77% had been in residence for over 20 years. Only 29 respondents answered questions regarding household income. Of these respondents, 24% reported income below \$25,000, similar to the 26% the census bureau reports for Princeton as a whole. A lower proportion of respondents than the population (31% vs 44%) reported income over \$100,000. The questionnaires were anonymous and not separated by group, so it was not possible to reliably correlate the comments in the focus groups to income, ethnicity or other demographic traits.

## ***Findings***

### **Improvement Priorities**

Three domains were clear priorities among the 26 respondents to the Improvement Priorities questionnaire. Transportation, Housing, and Communications & Information were most frequently mentioned of the eight domains. All other domains received far fewer mentions. Transportation and Housing were almost equally prioritized by respondents, with Transportation considered slightly more important. A reverse tabulation which weighted a rank of #1 as 3 points, a rank of #2 as 2 points, and a rank of #3 as 1 point, generated scores of 40, 37 and 24 to Transportation, Housing, and Communication & Information, respectively. The remaining domains received scores of 17 or lower. These results are consistent with other communities and prior discussions in Princeton.

#### **Improvement Priorities for an Age Friendly Princeton**

<b>Domain</b>	<b>Score</b>
Transportation	40
Housing	37
Communication and Information	24
Health and Social Services	17
Social Participation	12
Respect and Inclusion	11
Outdoor Spaces and Buildings	3
Civic Participation and Employment	1

### **Focus Group Concerns by Domain**

#### ***Transportation***

Princeton is a suburban New Jersey town dominated by the automobile. Focus group participants included individuals who drive and those who are completely dependent on public transportation. Transportation's high rank in the Importance Priorities undoubtedly reflects the critical role that it plays for individuals to maintain their independence and access to the other domains such as Health and Social Services and Social Participation. Participants who are drivers also expressed concerns about Transportation as it would affect their ability to remain independent if they could no longer drive.

*"Transportation will be a problem when I can't drive."*

~ **Options are available**- Princeton has a number of transportation options. Options that participants noted included: walking, own or a relative's private car, FreeB (daytime municipal free jitney-6 days), Tiger/University (free, available to all), Crosstown (weekday door to door for seniors, \$3), scheduled public buses (NJ Transit), RideProvide (membership, non-profit), Senior Care Ministry, TRADE (Mercer County), AccessLink (NJ Transit) and Uber. A few also bike.

~ **Linkages needed** - Participants suggested that the various transit systems should be better coordinated and publicized. An ability to transfer between systems and for service to coordinate with events would enhance usability.

*"Need a link for existing transportation system – one master schedule."*

~ **Walkable** - Walking is a valued mode of transportation in central Princeton. Princeton was considered very walkable by many participants, but concerns were expressed regarding pedestrian safety, e.g. the evenness of sidewalks, enforcement of speed limits and short timing for pedestrians at traffic lights. Outside of the downtown area, residents may be very isolated without access to a car.

*"Princeton is a good walking town"*

~ Usability - Transportation concerns related primarily to the scheduling, ease of use and convenience of publicly available transit options. The lack of service in the evenings and on weekends and limited routes were issues.

*"The Free B bus ends at 8:00, so I can't go to concerts"*

~ Not well understood - Understanding of the transportation options is a major factor in the system's usefulness. Requests were made for better information, bigger, more understandable signs, and training on how to use.

*"Crosstown is a wonderful program and I think it helps people, but I don't think there are enough people who realize it is available."*

*"I know there is Crosstown and the Free B bus but I don't think that it's publicized enough and enough people aware how it works."*

*"I'd like to see an article about how to take the free bus....where do I have to walk to get the free bus?"*

*"The transportation that is available needs to be publicized."*

*"I have absolutely no idea about the buses. I look at the sign and have no idea."*

~ Parking - For older drivers, the availability of parking, especially handicapped parking was a concern.

*"There's not enough handicap parking – it's one of my pet peeves for the past 15 years."*

~ Snow - Snow affects older residents' mobility in a variety of ways. Older drivers may not be able to shovel snow around their cars and building management may be insensitive about the need for this service. One user of public transit found herself stymied by a mountain of snow between the bus drop off and the activity venue.

*"The second year there they told me they are not going to do it. [Shovel between cars]... I told them I wound up in the hospital and they said if I can't do it I should be in a nursing home."*

~ New alternative - Uber is a new alternative for residents with mobile phones, familiarity with mobile apps and the income to pay for the convenience of this service. It is not a solution for residents who do not have smartphones or sufficient income.

*"My friend who couldn't drive anymore says with Uber "I got my freedom back – my spontaneity""*

*"Uber is a wonderful part-time solution"*

*"Uber can't always get a car"*

*"Can't communicate with Uber by email"*

~ Bicycling – Some respondents noted the need for more and/or safer bike paths.

## Housing

Affordability of housing is a great concern for both owners and renters. Although most participants live in owner occupied homes, a number fear that they will be unable to continue to afford to live in Princeton.

~ Housing stock unit size – The size of houses affects affordability. Respondents noted that smaller units are scarce and the supply is shrinking. New development has focused on large, luxury homes. Smaller units have been removed from supply as these properties have been redeveloped into larger, higher priced units. The lack of supply of smaller units means that these respondents are unable to downsize and remain in Princeton.

*"Small ranch houses don't exist. I would prefer to have a smaller house. We need decent retirement places."*

- ~ Housing stock types – There are limited types of housing in Princeton. Not everyone is able or wants to live in single family homes. Comments were made that there are no Assisted Living facilities, Active Adult communities, or CCRC's in Princeton and that supervised housing is insufficient. One respondent noted that there is some favorable zoning that would allow multiple residents in a single home. Desire for dormitory style or co-housing options were noted. Intergenerational housing would be preferred over age-restricted.
- "Co-housing would be great in Princeton"*
- ~ High and rising property taxes – Older residents may be property rich and cash/income poor. Property taxes were cited by several respondents as a factor that may force them to leave Princeton.
- "If the taxes continue to go up, I won't be able to [stay in home]"*
- ~ Lack of rental supply – There are few rentals available. Lack of supply forces rents to levels unaffordable by older residents on fixed incomes.
- "The rental market is very high – you have to have money to live in Princeton"*
- ~ Home modifications – Some residents require modifications or repairs to allow them to remain in their homes. Lack of awareness of home modification and energy programs was cited as an issue. There may be a need to revise building codes to support residents' ability to age in place. Affordable handymen/contractors or discounts for modification/renovations would be helpful. Good information about reliable contractors would be useful.
- "Is there a program that gives discounts [for modifications]? Prices for everything in Princeton is very high"(sic)*
- ~ Affordable Housing availability – Princeton has some housing specifically targeting low income residents. Some participants expressed pride that Princeton has created these units. Rent levels are still high for those living on Social Security, as the formula is based on 30% of income. Supply is limited and waiting lists are very long. One participant waited for three years and another for six years.
- "I don't think there is enough housing for seniors...affordable housing."*
- "Had to wait 2 years for Princeton Community Housing, then got 2 weeks notice to move in"*
- ~ Disrespectful and inflexible management of Affordable Housing – Respondents criticized the management of the Affordable Housing properties. The comments indicated management attitudes which were demeaning to the tenants.
- "I think the management was trained in a woman's prison"*
- "I think HUD should keep more with tenants. They keep with the office only. I feel the apartment is my home but they always say it is not my home. I don't feel good about this. Everyone can get in whenever they want to. The workers come in and they used to yell at me, but they [have] stopped."*
- "I wanted to invest some money to make it liveable. [Previous tenant smoked.] Of course not because of regulation. Maybe they should be a little more flexible. Let me spend my money – they say 'NO'"*
- ~ Impact of affordability on diversity – Concern was expressed that the high cost of housing in Princeton affected the ethnic and socio-economic diversity of the town. It was noted that the town is not affordable for people working in the service sector.

#### *Communication & Information*

Communication and Information was the domain most frequently ranked second by respondents as needing improvement. Comments, however, reflected very disparate views on the availability of information for older residents. Some respondents feel that information is readily available, while

others say the opposite. The reasons for this difference in perception are unclear, but may relate to differences in education and ability to access web-based resources or the difference between having information pushed to you or having to seek it. There was a consensus that to be effective in reaching older residents communications must use multiple channels (print, email, text, web). The digital divide is a significant barrier. While many sources exist, they often remain unknown to many residents.

Major sources for information were print, on-line, emails, in person and at organizations/institutions. Town Topics, Mature Princeton (PSRC newsletter), USOne, Trenton Times, Echo, Sun and the Princeton Packet were print resources. PSRC and its newsletter were the most frequently mentioned information source with seven of the ten groups citing it. The town's emergency alert system was commended and appreciated. The library is also an important resource. A few participants were aware of Access Princeton. Emails from the mayor, word of mouth, bulletin boards at supermarket and drugstores, phonebooks and churches were also mentioned.

*"CVS has a good pile of stuff around."*

*"I meet people in Shop Rite and we exchange information."*

*"I'm on the emergency call for the police; I also have a phone alert on my phone."*

*"I read Mature Princeton (PSRC newsletter) cover to cover. I cut bits out."*

*"PSRC does this in spades"*

*"I think your (PSRC) newsletter is outstanding about resources in the wider community"*

*"I like the mass notification system"*

*"Sometimes terms used are unfamiliar to Seniors. Too many acronyms."*

*"I have trouble getting information because I don't have internet. I know there are many programs but I can't find anything."*

*"If you live alone and you want to get out, who comes to you and says there's a freebie bus...there's a free lunch?"*

### *Health and Social Services*

Availability and access to healthcare and social services was a moderate concern for respondents. The issue most frequently cited was lack of proximity to emergency or urgent care after the hospital relocated. Generally, availability and quality of health care is not a concern in Princeton, however, reliable information sources would be welcomed. Positive comments were made about the responsiveness of the health & human services departments, PSRC's exercise classes and availability of health screenings. Social services are available in community housing, but participants cited unhelpful attitudes of staff. Other concerns mentioned included the need for translation services, for residential mental health care options, and for assistance in finding/navigating the resources that are available. One focus group, particularly, included participants in the nutrition program. There was anxiety about this being discontinued which would be a hardship for this group [\*Participants are temporarily going to a neighboring site while a new site is being established in Princeton. --Ed.]

Participants suggested that wellness courses, help with managing healthcare bills and physicians being better informed about community services would be appreciated.

*"There is no local clinic since the hospital moved "*

*"Maybe put an emergency room in the red brick buildings across from the former hospital?"*

*"If you don't have a car, you're out of luck"*

*"We have people in our building [Elm Ct.]... and some of them are not getting meals and they are not going to come here [to PRSC for information]... Some of them can't pay for a congregate meal".*

*"Unless you ask [Elm Ct social workers] and know the question to ask, you are left in the cold."*



*"There are big problems over there [Elm Ct.]"*

*"When I first came to Elm Ct and wanted to know about different programs, I was told to look it up in the computer."*

*"Survival on your own depends on your working out the system."*

### *Social Participation*

Social Participation was ranked by respondents as of moderate importance in the Improvement Priorities. This domain was not discussed by all groups. It also appears that there was some blurring of definitions of the Social Participation, Respect & Inclusion and Civic Participation & Employment domains. The majority of comments indicated that Princeton has many opportunities for social participation for those who are mobile. Residents on the outskirts of town or without access to cars may be more isolated. The library and PSRC were frequently mentioned as having interesting activities that were both educational and social. Community Without Walls, The Garden Theater and One Table Café were other venues for socializing. It was also noted that Princeton is a cultural attraction for surrounding communities.

*"It's [Princeton] a good cultural & intellectual hub – arts, library, University–"*

*"There are many [programs] but you have to be aware of them."*

*"We have no trouble entertaining ourselves around town. We have plenty to do."*

*"PSRC is the greatest provider for the community. The staff at PRSC is very nice."*

*"PSRC programs are over-subscribed and need more capacity – perhaps institute a lottery, giving Princeton residents priority for inclusion, since PSRC programs are supported by Princeton taxpayers"*

*"There are more than sufficient opportunities for life-long learning here"*

*"PSRC does a wonderful job with people who can ambulate – not so much for shut-ins (but HIPPA makes it harder to find/identify those in need)"*

*"I want to live in Princeton for a social life"*

*"One of the good things about Princeton is the opportunity [for social participation]."*

### *Respect and Inclusion*

Comments reflect a less positive view of Princeton's attitudes towards older adults. Some participants felt disrespected, invisible or unwanted. Others reflected friction between the younger, university population and older residents, but this was not a universal sentiment. While Princeton has residents from around the world, there is less diversity in the older population.

*"Why is Princeton against the elderly" one person asked, adding that it was insulting to have the Council say they didn't want to be an aging community. "This town doesn't do enough for seniors."*

*"Ageism is everywhere. People like to be with people like themselves."*

*"There is condescension to older people in stores and in healthcare facilities."*

*"I wanted to volunteer for helping children with homework with math and I never heard anything back because I don't think they are looking for seniors. They gave everything to Princeton University so students run it. I have a PhD in Elec Engineering & Physics"... I wanted to do that but don't see the opportunity."*

*"I think younger people in Princeton are very nice."*

*"Compared to other places I've been, Princeton is age friendly. There's enough resources and education."*

Interestingly, the Let's Talk English participants, who face both language and age barriers, were generally positive about Princetonian attitudes.

*"Princeton people are very friendly – they try to help".*

#### ***Civic Participation and Employment***

A variety of volunteer opportunities are available, but paid employment for older adults does not seem to be available or supported. 70% of volunteers are seniors. Discussion participants volunteer in a variety of ways through churches, the hospital, clothing drives, food programs, tutoring and on boards and commissions. The "Grandpals" program was mentioned positively a number of times.

*"I think it [Princeton] is all good. I do Grandpals which I enjoy very much... I do the Evergreen forum. I think that is an outstanding resource, wonderful topics. Speaker events are outstanding....My Community Without Walls group meets here [PSRC]."*

*"I don't see people (companies/stores) encouraging (employment), saying "we want seniors" "if you look, you will find".*

*"if you want to get involved, it's available"*

*"My involvement is through the church and Trenton Area Soup Kitchen and Crisis Ministry and Housing Initiatives in Princeton."*

*"I asked how to volunteer. The response was to go to church. That sounds limited."*

*"Most people see Seniors as envelope stuffers."*

#### ***Outdoor Spaces and Buildings***

Most respondents felt that Princeton's Outdoor Spaces and Buildings are good. Princeton's open space and parks were viewed as abundant, safe and attractive. One participant noted, however, that a car is required to reach most of the parks. Inadequate street lighting, sidewalk tripping hazards and the need for more benches and public restrooms were concerns. Accessibility to specific buildings (Richardson, and Murray-Dodge were named. These are University properties.) was also mentioned as an issue. Smaller open spaces in the town center were suggested. Hinds Plaza and Palmer Square are town activity centers that are valued public resources.

*"Outdoor spaces are wonderful. Walking paths are maintained and you can walk safely. Buildings have ramps and railings."*

*"Princeton has more open space than needed according to standards."*

#### ***Limitations of Study***

The focus groups represent the opinions of the participants only. While the discussions do provide insight into the experience of older residents of Princeton, conclusions regarding the overall population should not be drawn since the sample was not statistically representative. The groups were based on self-selected, pre-existing groupings so may be biased. In addition, the moderators may have differed in their framing or approach to the discussions. This report was based on the notes, background information and Improvement Priorities questionnaire collected by the moderators. The notes varied considerably in their level of detail and frequency of capturing direct quotations. The background information and improvement priorities questionnaires were not completed by all participants and those responding did not answer all questions. Three of the groups consisted of only two individuals each, which may have affected the tone and types of responses provided.

### Focus Groups

Date, time	Group Name	Moderator/Recorder	Participants	Characteristics (when known)
9/18	Aerobics	Hoskins	8	Number of participants was not included In notes
9/24 10am		Hoskins/Famoso	9	All Female; high education; low income
10/6	Task Group	Hoskins	6	Community leaders
10/13	Community Without Walls	Randall/Culhane	5	High education; high income; long term residents
10/16	Let's Talk English	Randall/Culhane	6	High education; low income, foreign-born
10/22 10am		Benson/Famoso	8	High education; moderate income; long term residents
10/27 4pm		McCullough/Famoso	2	PSRC participants
10/27	Spruce Circle	Hoskins	2	Long term African-American leaders of community
11/3	Task Group	Hoskins	2	strong knowledge of community
11/20	Senior Club	Hoskins	10	Mostly African-American; long term residents

## **Bibliography**

Widner, R. (2015). *Seniors in Princeton, A Statistical Portrait*. Princeton, NJ: Princeton Senior Resource Center.

## **AGE-FRIENDLY COMMUNITY DISCUSSION GUIDE**

*Prior to the group: List the 8 Key Topics on newsprint (flip chart). Keep covered until Section IV tally and prioritization exercise.*

### **I. Introduction (10 min)**

*Thank participants. Introduce self and note taker.*

Define project and “age friendly:”

This group is part of a World Health Organization/AARP project to identify "age-friendly" communities. "Age-friendly" communities are great places for people of all ages to live, with features such as good housing and transportation options, access to key services, and opportunities for residents to participate in multi-generational community activities. Princeton has been designated as an age-friendly community, and our focus groups will help us to understand ways in which Princeton does well and ways to improve age-friendliness.

Ground rules:

No right or wrong answers. We want to hear from everyone.

Turn off cell phones or step out if you need to take a call.

Location of bathrooms. No “intermission” so step out if you need to.

We are audio recording so that we can remember what is said. Please speak one at a time so that we can hear each of you on the recording.

Discussion is confidential. You will not be identified by name with anything you say.

Only the people involved in this research will have access to the tapes.

Participants introduce selves: *(Put intro questions on flip chart)*

Name. How long have you lived in Princeton? Do you live by yourself, with family or others? In a senior community?

### **II. Warm up (5 minutes)**

Now let's talk about ways in which Princeton is age friendly, or not.

In what ways do you find Princeton age friendly?

Are there aspects of life in Princeton that are not age friendly for you?

*(Uncover chart of 8 key areas)*

### **III. 8 Key Areas**

#### **1. HOUSING (10 min)**

Let's focus now on housing. In what ways is your housing in Princeton good for aging in place?

How is it not age-friendly?

Do you feel that you'll be able to remain in your home as you get older? Why or why not?

If not, what changes would help make it possible to stay in your home?

*Prompts if not mentioned in discussion (time permitting):*

- x adaptability to changing needs, e.g. modifications
- x safe inside and out, home repair services
- x proximity to shopping, services, transportation
- x range of types and options such as co-housing, rentals, levels of care
- x location
- x availability
- x cost

#### **2. TRANSPORTATION (10 min)**

How do you get around—

For shopping (Probe for groceries, haircuts, malls)?

For medical appointments?

And what about for social activities and entertainment? (Probe for day versus night)

What transportation options are you aware of in Princeton? How do you find out about transportation options?

How well do they work for you? What gaps remain?

*Prompts if not mentioned in discussion (time permitting):*

- x availability
- x cost

- x adaptability to changing needs
- x information regarding timetables and routes
- x seating areas, safety
- x parking and drop-off
- x public and private
- x biking and walking

### **3. COMMUNICATION AND INFORMATION (5 min)**

How do you find out about--

Activities and programs in the Princeton area?

Services that you need in the Princeton community?

Information about Princeton government and how it affects you?

How can Princeton be more age-friendly in getting information to you?

*Prompts if not mentioned in discussion (time permitting):*

- x getting information about needed services or community events
- x language and clarity
- x access to technology tools/devices and internet/wifi
- x access to training and support

### **4. HEALTH AND SOCIAL SERVICES (10 min)**

Now we're going to talk about age friendliness of health, mental health and other social services. Do you have the services you need readily available in Princeton for:

Health?

Mental health?

Other social services?

Do you feel that you have the services you need to be able to remain in your home?  
Why or why not?

How can Princeton more age-friendly in its health and social services?

*Prompts if not mentioned in discussion (time permitting):*

- x health care access
- x hospital, rehabilitation, home care and long term care
- x specialists and primary care

- x social support services (such as counseling, support groups, subsidized utility bills.....)
- x legal services
- x information and referral to health and social services

## **5. OUTDOOR SPACES AND BUILDINGS**(10 min)

What outdoor and recreational opportunities do you make use of in Princeton? Are they age-friendly?

Think about when you visit public and cultural buildings. Are there any obstacles that you experienced indoors or outdoors?

What is your experience with local businesses? How can these be more age friendly?

*Prompts if not mentioned in discussion (time permitting):*

- x walkability
- x bike-ability
- x lighting
- x accessibility
- x steps
- x pathways/sidewalks
- x benches, rest areas
- x public rest rooms

## **6. RESPECT AND INCLUSION** (5 min)

Think about a typical week. Do you have enough opportunities to spend time with a variety of people?

What opportunities are there to interact with people like and unlike yourself?

Do you have opportunities for intergenerational interaction?

Is the community welcoming to new people (especially older adults)?

In the various interactions we've talked about, when do you feel included or excluded?

How can Princeton be more age-friendly in terms of respect and inclusion of older citizens?

*Prompts if not mentioned in discussion (time permitting):*



- x age
- x culture
- x experience

## **7. CIVIC PARTICIPATION AND EMPLOYMENT** *(5 min)*

Now let's talk about opportunities for you to get involved with the Princeton community.  
Do you engage in any:

Volunteer work?

Paid employment?

Town governance, that is, community committees or other community-related groups?

Are there enough opportunities for you to get involved in Princeton?

How can civic participation and employment in Princeton be more age-friendly?

## **8. SOCIAL PARTICIPATION** *(10 min)*

What opportunities do you have for social interaction, both formal and informal?

What opportunities do you have for cultural activities?

Are there sufficient opportunities for lifelong learning?

What about for recreation?

How can social participation in Princeton be more age-friendly?

*Prompts if not mentioned in discussion (time permitting):*

- x educational
- x cultural
- x recreational
- x spiritual activities and community
- x neighborhood

**(Continued)**

**IV. Tally (5 min)**

*Distribute list of 8 key areas. If any additional major areas were raised, have participants add it to list.*

Now I'd like you to pick the top 3 areas you'd **most** like to see improved. Rank the top 3 by placing #1 next to your highest priority, #2 next to the second highest, and #3 next to the third highest.

**V. Background Questionnaire and Wrap up (5 min)**

I have just one brief request before we finish. (*Distribute background/demo questionnaire.*) Your answers to these questions are confidential and will just be used to help us analyze the results across all the people who have taken part in these focus groups.

Thank you all so much for participating in this discussion! Please leave your completed questionnaires and list of priorities at your places.

## **Age Friendly Community Background Questions**

To help us understand the results of the group, we ask that you complete this brief questionnaire. Your answers will be confidential.

1. Please indicate which one of the following best describes your living arrangements.

- ☐ I live alone in a private house/apartment
- ☐ I live with my spouse/partner in a private house or apartment
- ☐ I live with family members other than my spouse/partner
- ☐ I share a place with friends
- ☐ Other

2. Is the place you live in owned or rented?

- ☐ Owned
- ☐ Rented

3. How long have you lived in Princeton? Please record the number of years below. If less than one year, check the box below.

### **NUMBER OF YEARS:**

---

☐ Less than 1 year

4. Which of the following best indicates your age?

- ☐ 65-74
- ☐ 75-84
- ☐ 85 or older

5. Please indicate your gender.

☐ Male

☐ Female

6. Which of the following best describes your ethnic or racial group?

***Check as many as apply***

☐ African American/Black

☐ Non Latino Caucasian/ White

☐ Hispanic or Latino

☐ East Asian

☐ South Asian

☐ Other Asian

☐ Some other category (Please specify):

---

7. Please indicate the highest level of education you completed:

☐ Less than high school

☐ High school

☐ Some college or technical education

☐ College degree

☐ Post graduate degree

8. Which of the following best represents your 2014 household income?

☐ Under \$25,000

☐ \$25,000 to under \$50,000

☐ \$50,000 to under \$75,000

☐ \$75,000 to under \$100,000

☐ \$100,000 or more

9. Do you feel that you'll be able to remain in the Princeton community for as long as you would like?

☐ Yes

☐ No

☐ Not sure

Why or why not? Please be as specific as possible.

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Please enter your first name only here: \_\_\_\_\_

## **IMPROVEMENT PRIORITIES FOR AN AGE-FRIENDLY PRINCETON**

Please place #1 next to your top priority, #2 next to your 2nd highest priority, and #3 next to your 3<sup>rd</sup> highest.

\_\_\_\_\_ CIVIC PARTICIPATION AND EMPLOYMENT

\_\_\_\_\_ COMMUNICATION AND INFORMATION

\_\_\_\_\_ HEALTH AND SOCIAL SERVICES

\_\_\_\_\_ HOUSING

\_\_\_\_\_ OUTDOOR SPACES AND BUILDINGS

\_\_\_\_\_ RESPECT AND INCLUSION

\_\_\_\_\_ SOCIAL PARTICIPATION

\_\_\_\_\_ TRANSPORTATION

Any additional comments?

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**Thank you. Please give this to the moderator.**



# *SENIORS IN PRINCETON*

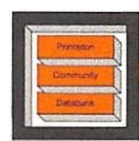
*A Statistical Profile*

An Appendix  
To Princeton's  
*AGE-FRIENDLY ACTION PLAN*  
**Princeton Senior Resource Center**  
**June 2016**



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## FOREWORD

This statistical profile of seniors provides an initial information baseline for Princeton's *Age-Friendly Community Action Plan*. It will be updated each year and used to develop indicators to help us gauge our progress.

### Who are "Seniors"?

"Seniors" are defined as residents age 65 and over. However, in a few instances we present data about those who are age 60 and over because that is the way the U.S. Census Bureau collected some information.

### About the Numbers

Almost all of the data comes from the *American Community Survey* conducted each year by the U.S. Census—the most comprehensive, readily available, and affordable body of annual information available about the community.

Based on a detailed census form sent to 3.5 million households each year, it replaces the former "long form" mailed every 10 years during the official census to randomly selected households. Congress insisted in 2000 that only *direct* counts of population and housing should be conducted during the constitutionally mandated 10-year censuses. As a result, we now have an *annual* survey, which is more up-to-date, but based on a smaller sample of the country's households. For a town of Princeton's size, it takes five years for the sample to be big enough to yield a reliable estimate.

Even though we use specific numbers in this profile, they are census *estimates* with a 90% chance of accuracy within the range of the survey's margin of sampling error. For clarity's sake, these margins of error are not included in this report, but are available upon request.

Ralph R. Widner  
Princeton Community Databank





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## EXECUTIVE SUMMARY

### I. Seniors in Princeton

- An estimated 4,052 residents over age 65 lived in Princeton during 2010-2014.
- Though college students comprised 30% of the town's population, seniors accounted for 14%, more than the percentage for the state and nation as a whole.
- Between 2012 and 2032, Princeton's senior population is expected to increase by 57% as those born during the "Baby Boom" generation turn 65. Current residents are expected to account for most of this growth.
- Though a net of +/-23 resident seniors move out of the community each year, there is a small net in-migration of seniors from abroad, mostly Asian.
- Changes in the ethnic and racial make-up of the senior population have been much less than in the town's population as a whole.
- More senior residents are foreign-born than in the overall population, but most have lived here for a long time and 77% are naturalized citizens.
- Three to four times as many of Princeton's senior residents possess graduate or professional college degrees than in New Jersey or the U.S.
- There are 82.5 men over age 65 to every 100 women, but this ratio varies profoundly among ethnic and racial groups.

### II. Senior Households & Housing

- There were an estimated 2,499 senior "householders" and 1,358 senior non-householders during 2010-2014-1,100 living with a spouse, 190 with a parent or parent-in-law, and 40 with non-relatives. An estimated 195 seniors resided in treatment facilities within the municipality.
- About 35 grandparents were responsible for raising children.
- Only about 7% of seniors did not live in detached single-family dwellings.
- An estimated 79% of seniors lived in owner-occupied homes, 21% rented.
- About 34.7% of senior homeowners and 46% of senior renters had housing costs in excess of 30% of their income, the Federal measure of financial stress.
- Seniors owned about 35% of the town's owner-occupied housing during 2010-2014. In several census blocks, high-income seniors owned more than 50% of the homes.

### III. Senior Incomes

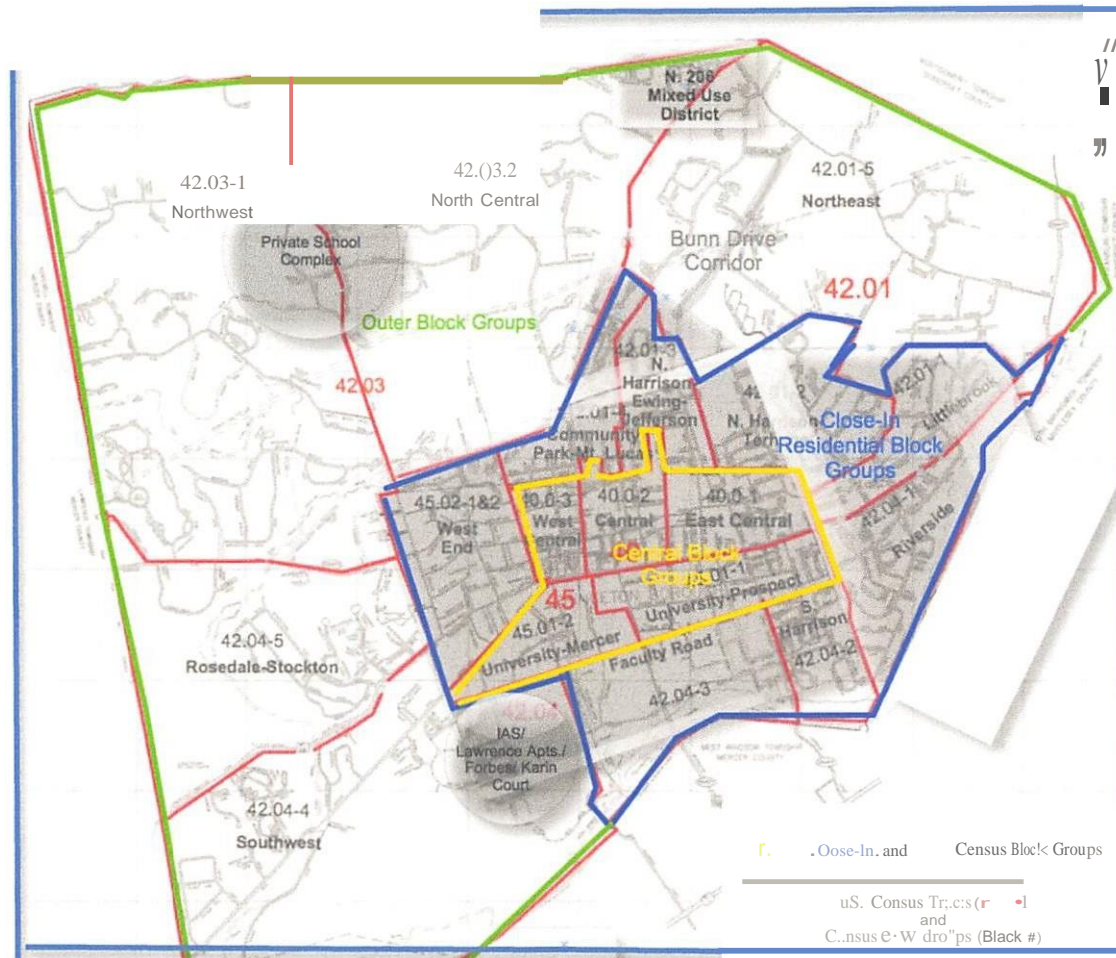
- Though they comprise 14% of the population, seniors accounted for 20.2% of household income in the community during 2010-2014.
- The median household income (*half above half below*) for Princeton seniors was \$100,809 during the same period.
- Nonetheless over one-fourth of Princeton's senior households had incomes in the lowest 20% of the town's households.
- An estimated 277 (6.8% of seniors) had incomes below the poverty threshold.
- Over 47% of seniors between age 65 and 74 are employed and nearly 6% are actively looking for work.

### IV. Senior Well-Being

- An estimated 31 seniors bicycle to work and 117 walk.
- Over one-fifth of residents over age 65 suffer from some form of disability.
- 75 (1.9%) have no health insurance.
- About 410 have no vehicle available.

## PRINCETON CLOSE UP

Figure 1: Census Tracts and Census Block Groups in Princeton



Sometimes in this profile we take a look at Princeton "close up," using block groups defined by the U.S. Census Bureau. These are subdivisions of census tracts (numbered in red in Figure 1) and are the smallest areas for which the census publishes public data. Unfortunately, they are often defined by the boundaries of the former borough and township and thus split some neighborhoods.

**DO NOT CONFUSE CENSUS BLOCK GROUPS WITH TRADITIONAL NEIGHBORHOODS. NAMES WE ASSIGNED TO THESE BLOCK GROUPS ARE ARBITRARY AND ARE ONLY INTENDED FOR CONVENIENT REFERENCE.**

For purposes of analysis, the block groups are evaluated in three groups:

1. The "central" blocks-bordered in yellow— comprise the most densely populated core of the town, including the central business district.
2. "Close-in" blocks-outlined in blue—are residential areas surrounding the core and include the Princeton Shopping Center and professional services along North Harrison.
3. "Outer" blocks-outlined in green— are more dispersed residential areas further removed from the community's concentrations of employment and services and access to transit.

## CENSUS BLOCK GROUPS IN PRINCETON

### Central Blocks

- 40.0-1(*East Centrai*)— *Population* 1,731. Bounded on the east by Snowden, on the west by Walnut/Chestnut, on the south by Nassau, and on the north by the former borough boundary.
- 40.01-2 (*Centrai*)— *Population* 1,401. Bounded on the east by Walnut/Chestnut, on the west by Witherspoon, on the south by Nassau, and on the north by the former borough boundary.
- 40.01-3 (*West Centrai*)—*Population* 1,349. Bounded on the east by Witherspoon, on the west by Bayard (U.S. 206), on the south by Nassau, and on the north by the former borough/township boundary.
- 45.01-1(*University/ Prospect*)— *Population* 1,368. Bounded on the east by Riverside, on the west by a boundary that starts at the main gate in front of Nassau Hall, then jogs east through the university's campus to Washington. The tract is bordered on the south by the former borough/township boundary and on the north by Nassau Street.
- 45.01-2 (*University/Mercer*)— *Population* 5,307. Marked on the east by a boundary through Princeton University's campus, on the west by Mercer (as far as Olden), on the north by Nassau, and on the south by the former borough /township border.

### Close-In Blocks

- 42.01-1 (*Littlebrook*)-*Population* 814. Bounded on the east by Dodds and Oakbrook, on the north by Littlebrook and Rollingmead, on the west by Snowden, and on the south by Rt. 27 (Nassau).
- 42.01-2 (*North Harrison/Terhsme*)-*Population* 1,181. Bounded on the south by Littlebrook and Rollingmead and the former borough line, on the east by Van Dyke, on the north by Terhune and Herrontown, and on the west by N. Harrison. Contains the Princeton Shopping Center.
- 42.01-3 (*North Harrison/Ewing/ Jefferson*)-*Population* 1,052. Bounded on the east by N. Harrison and Ewing, on the north by Mt. Lucas, on the west by Jefferson, and on the south by the former borough boundary. Shares portions of several neighborhoods numbered 40 in the central blocks.
- 42.01-4 (*CommlInity Park/Mt. Lt cas*)-*Population* 1,273. Bounded on the east by Ewing and Jefferson, on the north and west by U.S. 206 (State Road) and Witherspoon, and on the south by the former borough boundary. Shares portions of several neighborhoods numbered 40 in the central blocks.
- 42.04-1(*Riverside*)-*Population* 925. Bounded on the on the west by Riverside/Longvlew, on the east by the county boundary at the Rt. 27 Millstone River bridge outside of Kingston, on the north by Rt. 27 (Nassau), and on the south by Lake Carnegie.
- 42.04-2 (*Sollth Harrison*)-*Population* 995. Bounded on the east by Riverside/Longvlew, on the west by S. Harrison, on the north by the former borough boundary, and on the south by Lake Carnegie.
- 42.04-3 (*Hartley/ Faclllty*)-*Population* 568. Bounded on the east by S. Harrison, on the west by Alexander, on the north by the former borough border through the Princeton University campus, and on the south by Lake Carnegie
- 45.02-1& 2 (*West End*)—*Population* 1,147. Bounded by Bayard on the east, Elm Road on the west, Mercer on the south, and the former borough boundary on the north.

### Outer Blocks

- 42.01-5 (*Northeast*)— *Population* 2,126. Bounded on the north by the county boundary, on the west by U.S. 206, on the south by Ewing/N. Harrison, Terhune, Van Dyke, and Dodds.
- 42.03-1(*Northwest*)-*Population* 1,526. Bounded on the west by Province Line, on the north by Cherry Valley, on the east by Great Road, and on the south by Rosedale.
- 42.03-2 (*North Centrai*)-*Population* 2,488. Bounded on the north by Cherry Valley, on the east by U.S. 206, on the west by Great Road, on the south by the former borough boundary.
- 42.04-4 (*Sot thwest*)— *Population* 2,569. Bounded on the east by Alexander, on the north by the former borough boundary and U.S. 206, on the west by Province Line, and on the south by D & R Canal.
- 42.04-5 (*Rosedale/ Stockton*)-*Population* 752. Bounded on the south by U.S. 206, on the west by Province Line, on the north by Rosedale, and on the east by Elm Road.



## I. SENIORS IN PRINCETON

### 1. A Young Town With Many Seniors

College students make up a third of Princeton's population, so it is no surprise that the town's median age of 32.5 years — *half of residents above and half below*—ranked among the youngest in New Jersey during 2010-2014. Such a large percentage of young adults inevitably lowered the *relative* share of other age groups in the population (Figure 2). Yet Princeton's percentage of those over age 70 still exceeded that for the state and nation (Table 1). While this signals, in part, that some seniors in Princeton live longer than many in New Jersey and the U.S., the town is also favored for retirement by those who want to remain in-or move into — a culturally and amenity rich, attractive, age-friendly community.

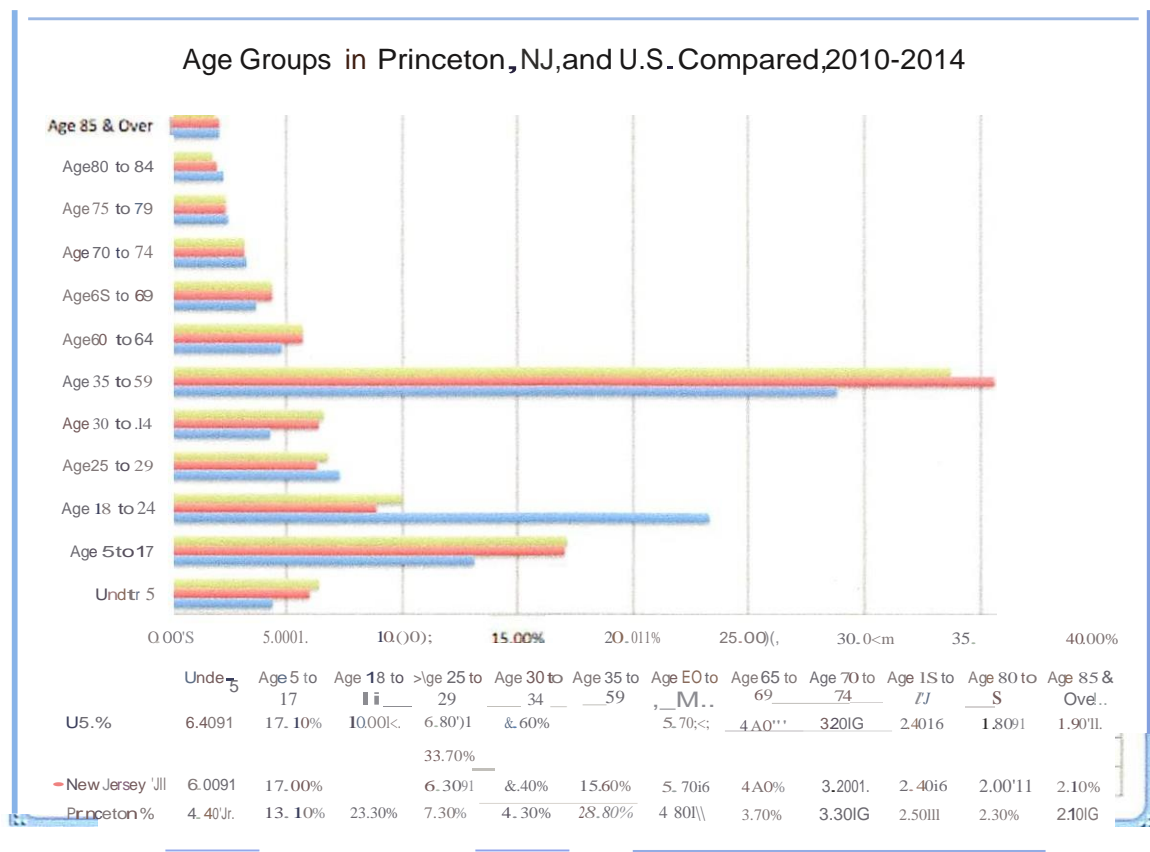
Table 1.

Princeton's Population Over Age 65 Compared with New Jersey and the U.S., 2010-2014

Age	Male	Female	Total	%	NJ %	U.S. %
Age 65 to 69	463	603	1,006	3.7%	4.4%	4.4%
Age 70 to 74	373	587	960	3.3%	3.2%	3.2%
Age 75 to 79	386	348	734	2.5%	2.4%	2.4%
Age 80 to 84	375	299	674	2.3%	2.0%	1.8%
Age 85 & Over	235	383	618	2.1%	1.4%	1.9%
<b>Total</b>	<b>1,832</b>	<b>2,220</b>	<b>4,052</b>	<b>14.0%</b>	<b>13.3%</b>	<b>13.7%</b>
Median Age			32.5		39.3	37.4

Source: 2010-2014 American Community Survey; Table 50101.

Figure 2.

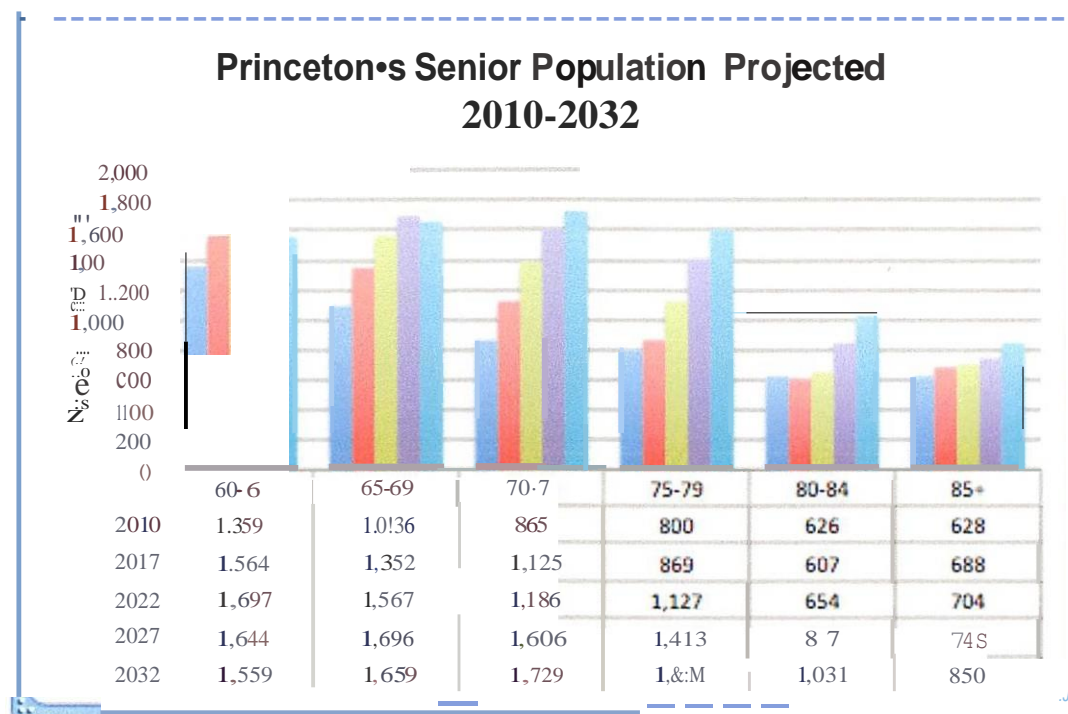


## 2. Senior Population Projected to Increase by 57% Between 2010 and 2030

Extrapolating from New Jersey Center for Health Statistics and Delaware Valley Regional Planning Commission projections, Princeton's population age 60 and over is expected to expand from 5,374 residents counted in the 2010 census to an estimated 8,432 by 2032 — an increase of about 57% (Figure 3).

Figure 3.

Projected Increase in Princeton's Population Age 60 and Over, 2010 to 2030.



Sources: New Jersey Center for Health Statistics and Delaware Valley Regional Planning Commission.

## 3. Current Residents Will Account for Much of the Senior Increase

Residents who turn 65 from 2010 to 2030 and choose to remain in town will account for much of this growth in the senior population. About 60% of current homeowners over age 65 have lived in the community for more than 25 years and many who will turn 65 by 2030 have also lived here a long time. However, over 60% of those over 65 who rent have lived here 15 years or less (Table 2).

Table 2  
Estimated Year Householders Age 65 and Over Moved Into Princeton Home  
2010-2014

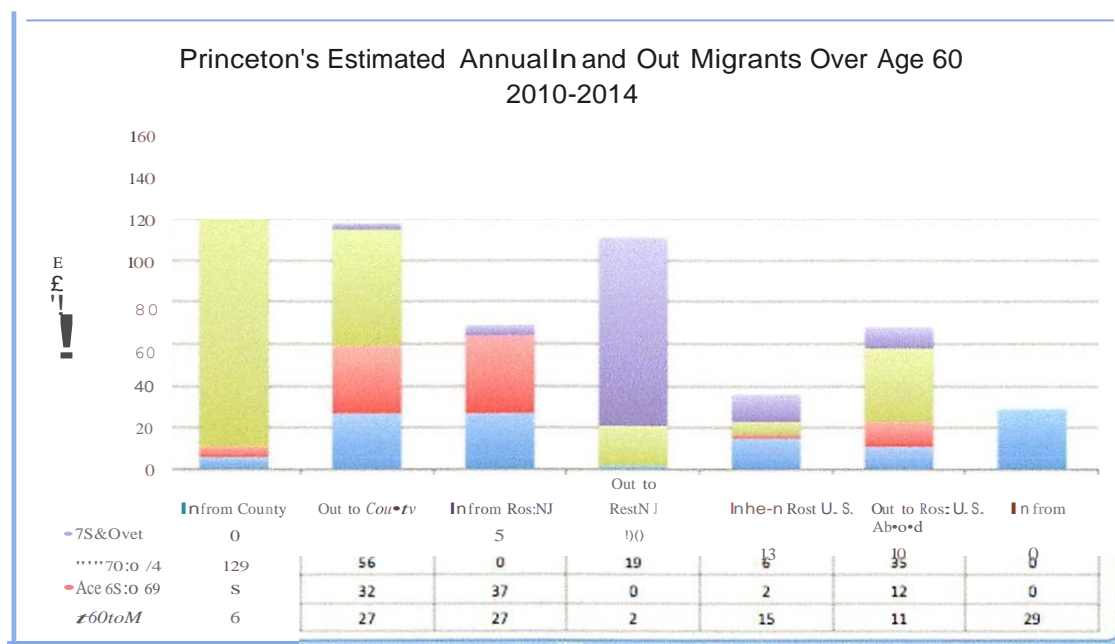
Move-In Years	Owners	Percent	Renters	Percent
2010-2014	76	3.8%	128	24.4%
2000 to 2009	286	14.5%	195	37.2%
1990 to 1999	431	21.8%	107	20.4%
1980 to 1989	381	19.3%	50	9.5%
1970 to 1979	379	19.2%	28	5.3%
1969 or earlier	422	21.4%	16	3.1%

Source: 2010-2014 American Community Survey; Table B25007.

#### 4. In and Out Migration of Seniors

During 2010-2014, the Census Bureau estimated that 274 seniors age 65 or over moved into Princeton each year while 297 departed—a net annual out-migration of about 23. Some may have moved to retirement homes and assisted living facilities in municipalities nearby and continue to regard Princeton as their community. Others probably relocated elsewhere for family or financial reasons.

Figure 4



Source: 2010-2014 American Community Survey; Tables 807001 and 807404

#### 5. Most Senior Out-Migration Probably Not Triggered by Taxes

There is widespread concern that some seniors leave Princeton to escape high taxes.

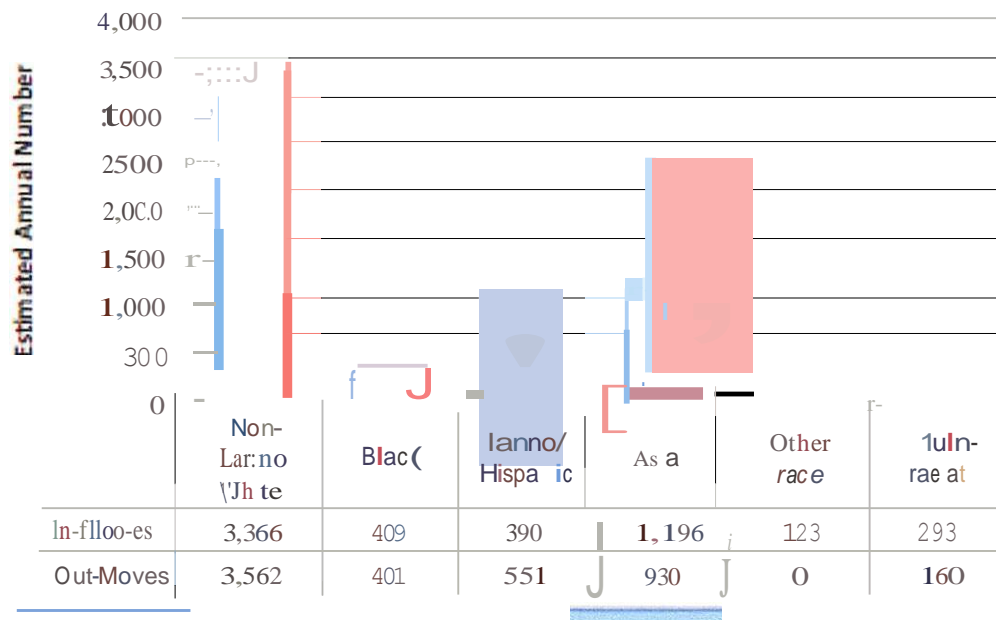
- During 2010 to 2014, the Census Bureau estimates that 22 more seniors (most age 70 to 74) moved *into* Princeton from elsewhere in Mercer County than moved *out* to other county municipalities. Clearly, tax issues did not figure in their decisions.
- An estimated 42 more Princeton seniors moved out to other New Jersey communities (many nearby) than moved in. While some of these moves away may have been triggered by property taxes in Princeton, they clearly were not flights from New Jersey's estate tax, one of the highest in the U.S.
- However, 32 more seniors moved out-of-state than moved in. It is certainly possible—but by no means certain—that taxes, including the estate tax, might have been a motive for some to move out of New Jersey.

#### 6. Seniors Who Moved In From Abroad

Most of Princeton's *total* in and out migration reflected the yearly comings and goings of researchers, scholars, and business executives. A relatively small proportion of annual migration consisted of longer-term residents moving out, or of in-migrants planning to stay. Asian and multi-racial in-migrants accounted for an estimated net addition of 173 new residents during 2010-2014—an estimated 29 of them age 60 to 64 (Figures 4 & 5).

Figure 5

### Estimated In & Out Migrants By Ethnicity/Race 2010-2014



Source: 2010-2014 American Community Survey; Table

#### 7. The Senior Population is Not as Ethnically/Racially Diverse as Total Population

Residents over age 65 are not as ethnically or racially diverse as the town's overall population. Non-Latino white residents comprise 82% of the population over age 65, but they account for only 67.8% of the total population. African-American residents make up 6% of the town population; only 4% of seniors. The percentages of Asian and Hispanic/Latino seniors are roughly half of their percentage in the total population of the community (Table 3 & Figure 6).

Table 3: Estimated Ethnic/Racial Makeup of Princeton's Population Over Age 65, 2010-2014

	Estimate	Male	Female
Non-Latino white	3,372	1,611	1,761
African American	172	36	136
Latino/Hispanic	34	29	105
Amerind	3	0	3
Asian	327	156	171
Other Multi-racial	44	0	44
Total	4,052	1,832	2,220

Source: 2010-2014 American Community Survey; Tables B0100B-1.

However, contrary to popular opinion, Princeton's total population is *not* as ethnically or racially diverse as the state or the nation — except in its percentage of Asian residents (Table 4).



Figure 6

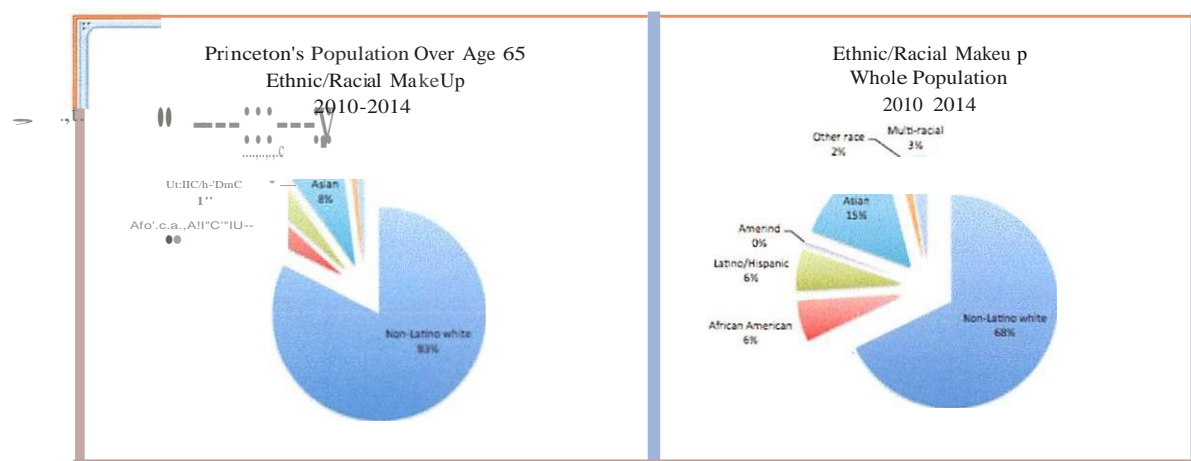


Table 4.  
Ethnic/Racial Groups in Princeton's Total Population  
Princeton, NJ & U.S. Compared 2010-2014

Total	Princeton Estimate	Princeton %	NJ %	U.S. %
Non-Latino white	19,834	68.5%	57.8%	62.8%
Black/ African-American	1,809	6.3%	12.8%	12.2%
Latino/Hispanic	1,857	6.4%	18.6%	16.9%
Asian	4,487	15.5%	8.7%	4.9%
Amerind	49	.2%	.2%	.8%
Other race	189	.7%	.4%	.2%
Multi-racial	715	2.5%	1.5%	2.1%

Source: 2010-2014 American Community Survey; Table DP05.

## 8. Foreign-Born Seniors

Nationality and ethnicity or race are not necessarily linked. An estimated 28% of the town's residents age 65 and over were foreign-born during 2010-2014, compared to slightly more than 25% of Princeton's total population, 21.5% of New Jersey, and 13.1% of the U.S. The Census Bureau estimated during 2010-2014 that 43.7% of Princeton's foreign-born residents were non-Latino white – born in Europe, Canada, Australia, New Zealand, North Africa, the Middle East, and elsewhere. Hispanic/Latino residents accounted for less than 10% of Princeton's foreign-born (62% were actually born in the U.S. or Puerto Rico). On the other hand, almost two-thirds of Princeton's Asian residents were born outside the U.S. and accounted for over 39% of the community's foreign-born during 2010-2014.

Table 5

Place of Birth for Princeton Residents Over Age 65, 2010-2014			
Total	Est. mate	Percent of Those Over Age 65	Total Town Population %
	4,052		28,940
Born in New Jersey	674	16.6%	27.9%
Born in Another state	2,108	52.0%	44.5%
Native, Born Outside U.S.	139	3.4%	2.4%
Foreign Born	1,131	28.0%	25.2%
Male	513	12.7%	12.7%
Female	618	15.3%	12.5%
Naturalized Citizen	871	21.5%	12.4%
Non-Citizen	260	6.5%	12.8%

Source: 2010-2014 American Community Survey; Table 806001

**Table 6**  
**Place of Birth for Princeton Population by Ethnicity/Race, 2010-2014**

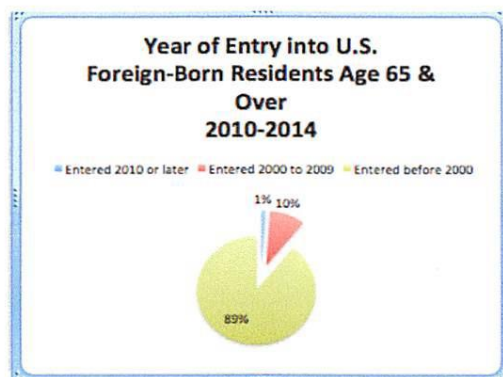
	Total	Born in NJ	Born in Another State	Citizen Born Outside U.S.	Foreign-Born	% of Ethnic Group	% of Foreign-Born
Non-Latino white	19,834	6,088	10,094	394	3,258	16.4%	43.7%
Black/ Af. American	1,826	727	835	0	264	14.5%	3.5%
Latino/Hispanic	1,857	467	535	150	705	38.0%	9.5%
Asian	4,487	499	996	72	2,920	65.1%	39.2%
Amerind	416	179	67	24	146	35.1%	2.0%
Other race	763	197	377	77	112	14.7%	1.5%
Multi-racial	77	13	14	0	50	64.9%	0.7%

Source: 2010-2014 American Community Survey; Table

### 9. Most Foreign-Born Seniors Have Lived Here a Long Time and are Citizens.

Slightly more than 89% of Princeton's foreign-born age 65 and over entered the U.S. before 2000. Many have lived here a long time and 77% are naturalized citizens.

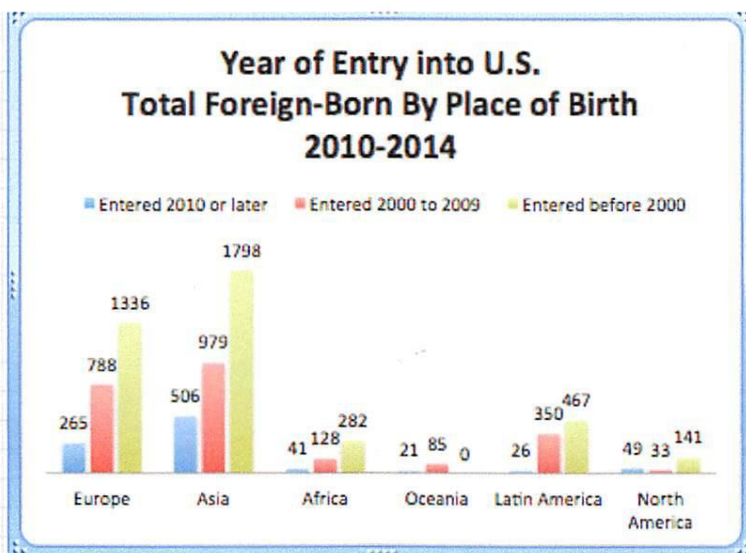
**Figure 7**



Source: 2010-2014 American Community Survey

In-migration to Princeton from Latin America, Europe, and Africa tapered off since 2010, but move-ins from Asia and Canada increased.

**Figure 8**



### 10. Census Ethnic/Racial Categories Disguise Important Differences

Census ethnic/racial categories hide profound differences that are important when planning social services. For example, "Asians" include 2,038 residents from East Asia (China, Korea, Taiwan, Japan) and 664 residents from the Indian sub-continent (India, Pakistan, Bangladesh) with very different cultural traditions and languages. In fact, while the census labels the languages of East Asia as "Asian," it groups the languages of the Indian sub-continent (along with all the languages of Europe) under "Indo-European." Table 7 illustrates the great diversity of Princeton's foreign-born residents based upon nationality.

Table 7  
Place of Birth of Foreign-Born Princeton Residents, 2010-2014  
Number and % of All Foreign-Born Residents

Continent/Country	Estimate	% Foreign-Born	Continent/Country	Estimate	% Foreign-Born
EUROPE TOTAL	2,391	32.8%	ASIA TOTAL	3,286	45.1%
Northern Europe	532	7.3%	Eastern Asia	2,038	27.9%
UK	321	4.4%	China	1,269	17.4%
Sweden	67	0.9%	Korea	458	6.3%
Ireland	57	0.8%	Taiwan	191	2.6%
Denmark	38	0.5%	Japan	71	1.0%
Norway	18	0.2%	Other East Asia	49	0.7%
Other	31	0.4%	Indian sub-continent	664	9.1%
Western Europe	789	10.8%	India	532	7.3%
Germany	309	4.2%	Pakistan	76	1.0%
France	254	3.5%	Bangladesh	40	0.5%
Austria	116	1.6%	Sri Lanka	16	0.2%
Netherlands	68	0.9%	Southeast Asia	217	3.0%
Belgium	24	0.3%	Philippines	120	1.6%
Switzerland	18	0.2%	Thailand	37	0.5%
Southern Europe	325	4.5%	Burma (Myanmar)	24	0.3%
Italy	193	2.6%	Singapore	19	0.3%
Greece	81	1.1%	Vietnam	10	0.1%
Spain	51	0.7%	Malaysia	7	0.1%
Eastern Europe	745	10.2%	Central Asia	116	1.6%
Ukraine	207	2.8%	Iran	110	1.5%
Russia	164	2.2%	Kazakhstan	6	0.1%
Poland	87	1.2%	Middle East	251	3.4%
Romania	83	1.1%	Israel	83	1.1%
Bulgaria	42	0.6%	Lebanon	62	0.9%
Hungary	32	0.4%	Jordan	38	0.5%
Czech/Slovak Republics	30	0.4%	Turkey	26	0.4%
Serbia	29	0.4%	Saudi Arabia	9	0.1%
Belarus	10	0.1%	Other Middle East	33	0.5%
Other Eastern Europe	61	0.8%	AFRICA	448	6.1%
CANADA	221	3.0%	Kenya	128	1.8%
NEW ZEALAND	9	0.1%	South Africa	49	
AUSTRALIA	81	1.1%	Morocco	115	1.6%
OCEANIA	16	0.2%	Egypt	45	0.6%
CARIBBEAN	129	1.8%	Nigeria	17	0.2%
Dominican Republic	60	0.8%	Ghana	14	0.2%
Haiti	48	0.7%	Eritrea	6	0.1%
St. Vincent & Grenadines	14	0.2%	Other Africa	74	1.0%
Jamaica	7	0.1%	SOUTH AMERICA	178	2.4%
CENTRAL AMERICA	534	7.3%	Colombia	41	0.6%
Guatemala	420	5.8%	Peru	40	0.5%
Mexico	74	1.0%	Brazil	32	0.4%
Panama	35	0.5%	Argentina	19	0.3%
Costa Rica	4	0.1%	Ecuador	14	0.2%
El Salvador	1	0.0%	Guatemala	9	0.1%
			Venezuela	6	0.1%
			Other South America	17	0.2%

Source: 2010-2014 American Community Survey; Table B06001

### 11. About 26.3% of Seniors Speak Other Than English at Home

An estimated 1,065 residents over age 65 reported to the census during 2010-2014 that when at home they spoke a language other than English. Though all Spanish speakers age 65 or over said they speak English very well or well, 72 "Asian" speakers—concentrated in the West End— reported that they do not speak English at all, and another 24 said that they do not manage in English very well. About 13 "Indo-European" speakers also said that they do not use English at all and 139—scattered throughout the community— admitted that they do not speak it very well (Table 8).<sup>1</sup>

Table 8.  
Language Spoken at Home and Households Where English Not Spoken Well or At All  
Princeton Census Block Groups, 2010-2014

	Only English	Spanish	English Not well or at all	Indo- European	English Not well or at All	Asian	English Not Well or at all
<b>CENTRAL</b>							
40.0-1:East Central	196	0	0	19	0	0	0
40.0-2:Central	204	0	0	49	15	0	0
40.0-3:West Central	206	2	0	15	15	3	3
45.01-1:University/Prospect	185	0	0	8	0	0	0
45.01-2:UniversMercer	48	0	0	4	0	0	0
45.02:1&2:West End	254	5	0	52	11	71	67
<b>Totals</b>	<b>1,093</b>	<b>7</b>	<b>0</b>	<b>147</b>	<b>41</b>	<b>74</b>	<b>70</b>
<b>CLOSE-IN</b>							
42.01-1:Littlebrook	90	0	0	0	0	0	0
42.01-2: N. Harrison/Terhune	217	25	0	18	0	0	0
42.01-3: N. Harrison/Jefferson	105	0	0	133	26	0	0
42.01-4:Community Pk.f Mt. Lucas	148	35	0	80	0	30	0
42.04-1:Riverside	148	0	0	44	31	17	0
42.04-2:S. Harrison/Hartley	100	0	0	131	0	0	0
42.04-3:Faculty	48	0	0	0	0	0	0
<b>Totals</b>	<b>856</b>	<b>60</b>	<b>0</b>	<b>406</b>	<b>57</b>	<b>47</b>	<b>0</b>
<b>OUTER</b>							
42.01-5:Northeast	313	55	0	80	0	30	0
42.03-1-Northwest	240	0	0	35	28	6	0
42.03-2:North Central	211	8	0	43	0	0	0
42.04-4:Southwest	101	0	0	76	0	0	0
42.04-5: Rosedale/Stockton	173	0	0	14	0	0	0
<b>Totals</b>	<b>1,038</b>	<b>63</b>	<b>0</b>	<b>248</b>	<b>28</b>	<b>36</b>	<b>0</b>

Source: 2010-2014 American Community Survey

### 12. Educational Attainment of Seniors Three to Four Times U.S./N.J. Levels.

Over 63% of men and well over 36% of women in Princeton age 65 or over earned graduate or professional degrees compared to 14-16% for men and just under 8% for women of the same age in the state and the U.S. About two and a half times as many Princeton women age 65 and over earned bachelor's degrees compared to the percentage of women in the age group for the country as a whole (Table 9).

<sup>1</sup> "Indo-European" includes all of the languages of the Indian sub-continent and most European languages—a classification established by linguists. We must rely on local data to identify the specific languages spoken by those who need assistance.

Table 9.  
Educational Attainment, Princeton, NJ, and U.S. Compared, 2010-2014

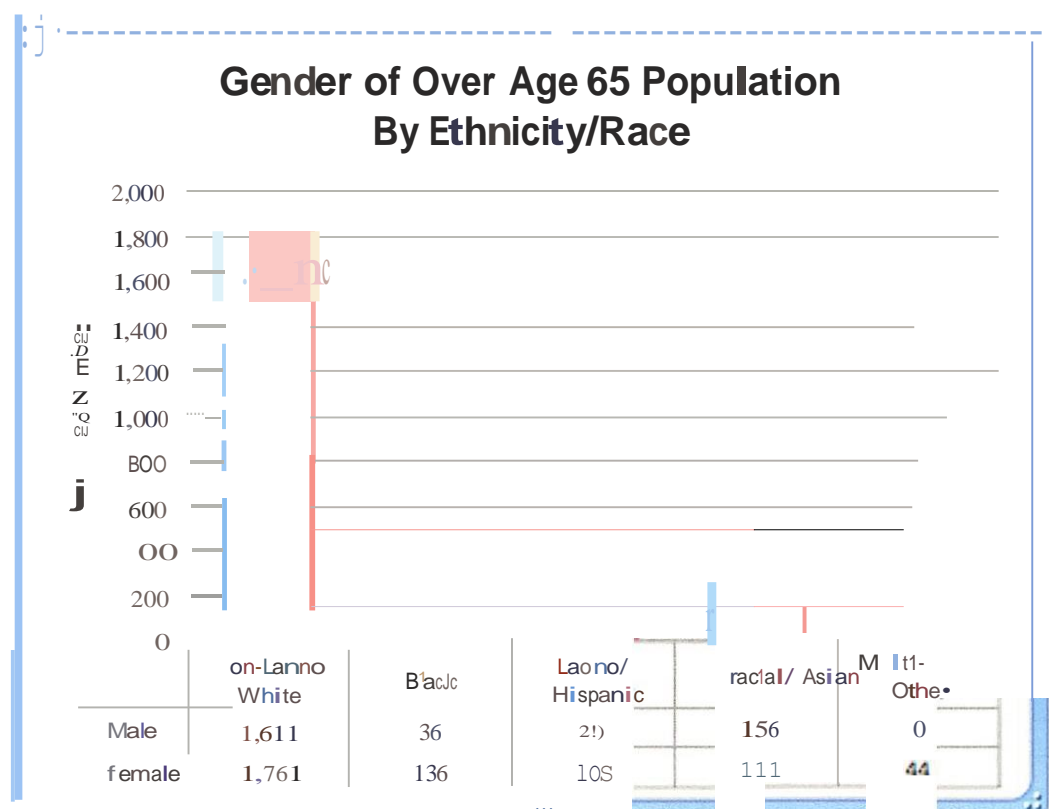
	Less than 9th	No high school diploma	High school graduate	Some college, no degree	Associate degree	Bachelor degree	Graduate/ Professional degree
<b>Males</b>							
Princeton #	101	0	130	100	20	320	1.161
Princeton %	5.5%	0.0%	7.1%	5.5%	1.1%	17.5%	63.4%
N.J. %	9.2%	9.6%	30.3%	14.5%	3.4%	17.1%	15.9%
U.S. %	9.9%	9.2%	28.7%	18.3%	4.7%	15.3%	13.9%
<b>Females</b>							
Princeton #	116	89	267	258	98	586	806
Princeton %	5.2%	4.0%	12.0%	11.6%	4.4%	26.4%	26.4%
N.J. %	36.3%	10.7%	10.6%	41.6%	13.5%	4.0%	11.7%
U.S. %	7.9%	10.2%	10.5%	37.1%	18.6%	4.9%	10.9%

Source: 2010-2014 American Community Survey; Table 815001

### 13. Gender and Marital Status of Seniors

During 2010-2014, there were an estimated 82.5 males over age 65 for every 100 females. This ratio differed radically by ethnicity or race. There were over 91 males for every 100 females among non-Hispanic white and Asian residents over age 65, but only an estimated 26-27 males for every 100 females among African-American and Hispanic/Latino seniors. (All of those over age 65 who reported themselves to the census as "other" or "multi-racial" were female.) Profound differences in economic and social history, not shorter male life expectancy, explains such a wide gap in ethnic and racial gender ratios.

Figure 9



Source: 2010-2014 American Community Survey; Table 8010018-1.

Three and half times more women than men age 65 or over were widowed or divorced. Men age 65 or over were much more likely than women to be living with a spouse, though more men than women whose spouse was still living were separated. Slightly more men than women age 65 or over had never married.

Table 10  
Gender, Marital Status, & Male/Female Ratio of Residents Over Age 65, 2010-2014

	Men	%	Women	%	Male/Female Ratio
Total	1,832		2,220		82.5
<i>Married, not separated</i>	1,349	73.6%	1,060	47.7%	
<i>Widowed</i>	191	10.4%	643	29.0%	
<i>Divorced</i>	108	5.9%	398	17.9%	
<i>Separated or other</i>	91	5.0%	34	1.5%	
<i>Never Married</i>	93	5.1%	85	3.8%	

Source: 2010-2014 *American Community Survey*; Table 812002



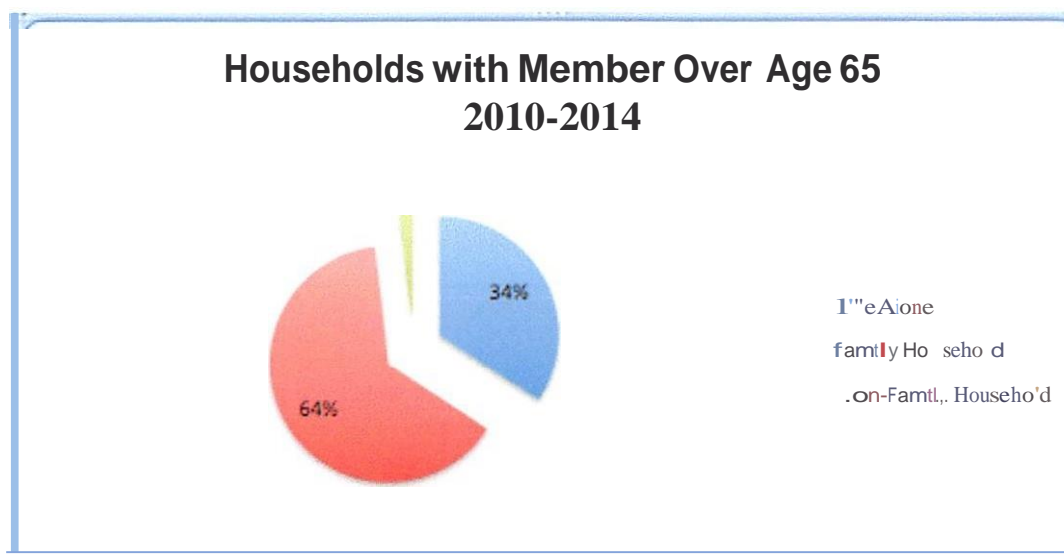
## II. SENIOR HOUSEHOLDS & HOUSING

### 1. Seniors in Households, Living Alone, or in Care Facilities

Unless someone is living in a dormitory, a residential treatment center, skilled nursing facility, nursing home, group home, military barracks, correctional facility, or homeless shelter, he or she is counted by the census as living in a "household." Households consist of those either living alone, or in a "family household" of related individuals, or in a "non-family" household with unrelated persons.

Of the estimated 4,052 residents over age 65 during 2010-2014, the Census Bureau estimated that about 2,839 *lived* in family households, 941 *lived* alone, 77 *lived* with others in non-family households, and 195 lived in treatment facilities, not households.

**Figure 10**



Source: 2010-2014 American Community Survey

### 2. Householders and Non-Householders

Not everyone over age 65 is a "householder"—that is, the person in whose name their home is owned or rented.

- There were an estimated 2,499 "householders" over age 65 during the 2010-2014—about 26.2% of Princeton's estimated total of 9,528 householders.
- 1,358 "non-householder" residents over age 65 lived with someone else— 1,100 with a spouse who was the householder; 190 with householders who were either a parent, parent-in-law, or other relative; and 40 with others who were non-relatives.
- An estimated 166 family households were headed by a woman with no spouse present; 43 by a man with no spouse present;
- 941 seniors lived alone;
- 52 non-family householders *lived* with unrelated individuals;
- 35 grandparents maintained households in which they were responsible for children under age 18. Native-born non-Hispanic white adults over age 60 headed 19; foreign-born Asian women over age 60 headed the remaining 16.

Figure 11

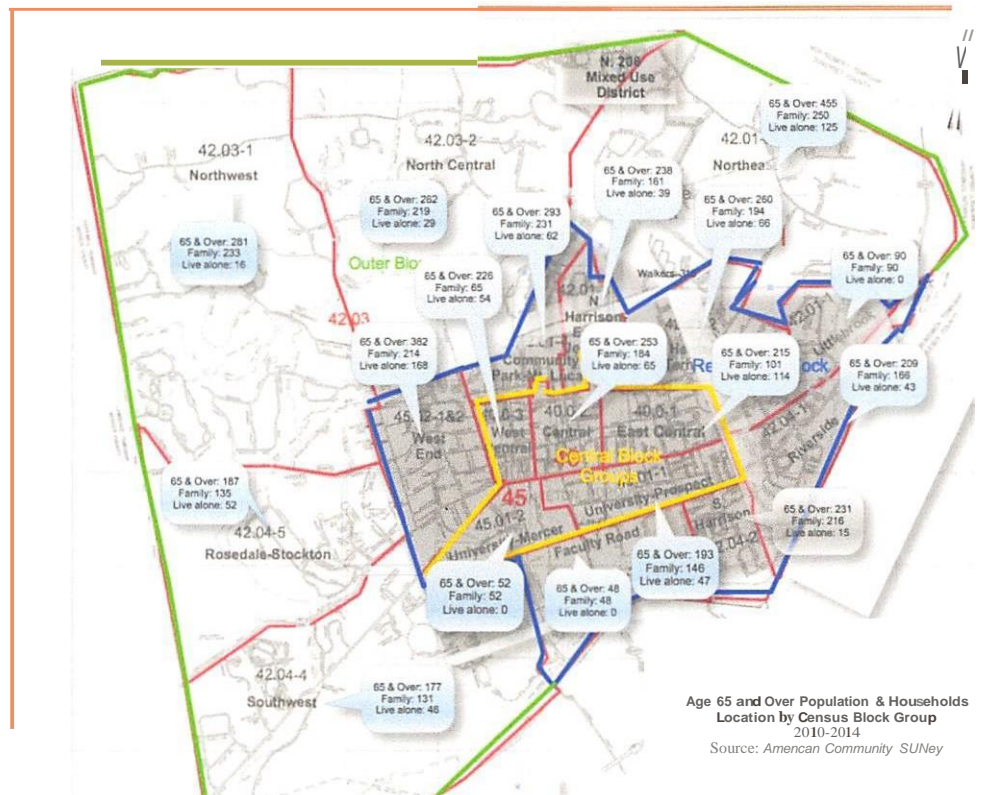


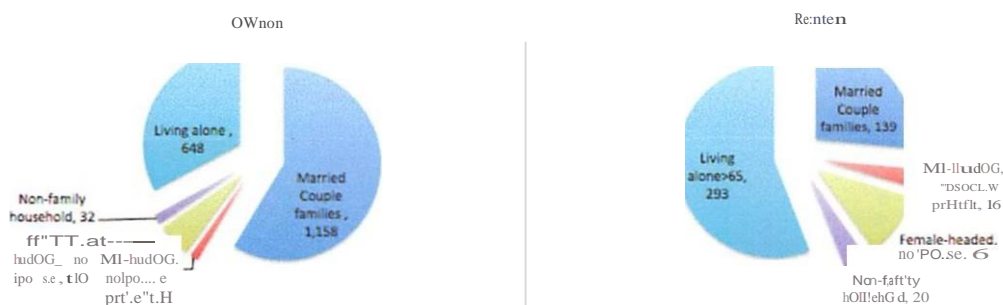
Table 11: Estimated Population Age 65 &amp; Over and Households by Block Group, 2010-2014

	Totals	Age 65 &Over	Women	Men	In Family Households	Non- Family Live Alone	Non-Family Not Living Alone	Not In Household
<b>CENTRAL</b>		4,052	2,220	1,832	2,839	941	77	195
4-0.0-1 : East Central		215	150	68	101	114	0	0
40.0-2: Central		253	133	120	184	65	0	4
4-0.0-3: West Central		226	142	84	65	54	18	86
45.01-1: University/Prospect		193	87	106	146	47	0	0
45.01-2: University/Mercer		52	25	27	52	0	0	0
45.02: 1&2: West End		382	214	168	214	168	0	0
<b>Totals</b>		1,321	751	570	765	448	18	90
<b>CLOSE-IN</b>								
42.01-1: Littlebrook		90	45	45	90	0	0	0
42.01-2: N. Harrison/Ferhune		260	157	103	194	66	0	0
42.01-3: N. Harrison/Jefferson		238	106	132	161	39	38	0
42.01-4: Community Pk./Mt. Lucas		293	195	98	231	62	0	0
42.04--1: Riverside		209	115	94	166	43	0	0
42.04-2: S. Harrison/Hartley		231	126	105	216	15	0	0
42.04--3: Faculty		48	0	48	48	0	0	0
<b>Totals</b>		1,369	744	625	1,106	225	38	0
<b>OUTER</b>								
42.01-5: Northeast		455	269	186	250	125	0	80
42.03-1: Northwest		281	149	132	233	16	7	25
42.03-2: North Central		262	130	132	219	29	14	0
42.04--4: Southwest		177	76	101	131	46	0	0
42.04-5: Rosedale/Stockton		187	101	86	135	52	0	0
<b>Totals</b>		1,362	725	637	968	268	21	105



### 3. Senior Owners and Renters by Household Type

Figure 12  
Estimated Age 65 & Over Household Types, 2010-2014  
Homeowners and Renters



Source: 2010-2014 American Community Survey; Table S250L

Table 12: Estimated Householders by Type Age 65 & Over Living in Own Home  
2010-2014

	Estimated Number	% Owner-Occupied Housing Units
Total Units Owner-Occu pied Housing	5,545	
Total Units Over Age 65 householder	1,975	35.6%
Married Coup!!!f amilies over 65	1,158	20.9%
Male-headed >65, no spouse present	27	.5%
Female-headed >65, no spouse	110	2.0%
Non-famil' >65 household	32	.6%
Living alone >65	648	11.6%

Source: 2010-2014 American Community Survey; Table S2501

Table 13: Estimated Householders by Type Over Age 65 & Over Who Rented  
2010-2014

	Estimated Number	% Rental Units
Total Units Owner-Occu ied Housing	3,983	
Total Units Over Age 65 householder	524	13.1%
Married Coup 51milies over 65	139	3.5%
Male-headed >65, no spouse present	16	.4%
Female-headed >65, no spouse	56	1.4%
Nonf.E_miy >65 household	20	.5%
Living alone >65	293	7.3%

Source: 2010-2014 American Community Survey; Table S2501

### 4. Most Seniors Live in Detached Owner-Occupied Homes

An estimated 1,975 householders over age 65 lived in homes they owned during 2010-2014—about 35.6% of the community's estimated 5,545 owner-occupied units (Table 12). Another 524 householders over age 65 rented during the same period—residing in 13.1% of the town's estimated 3,983 rental units (Table 13).

The majority of Princeton residents over age 65 lived in single-family detached housing. About 7% of owners lived in attached homes or condominiums. Senior renters living in housing with 20 or more units attached were probably residents in one of Princeton's affordable housing complexes (Table 15).

Table 14. Estimated Princeton Householders Who Owned or Rented Home, 2010-2014

	Owner	% Town Total	Renter	% Town Total
Princeton total	5,545		3,983	
Total over Age 65	1,975	35.6%	524	13.1%
Age 65 to 74	1,004	18.1%	199	5.0%
Age 75 to 84	638	11.5%	207	5.2%
Age 85 & Over	333	6.0%	118	3.0%

Source: 2010-2014 American Community Survey; Table S2502

Table 15.

Housing Occupied by Householders Over Age 65 and % By Number of Units in Structure

	Owner-Occupied	%	Rental	%
Total	1,975		524	
Single				
Detached or attached	1,843	93.3%	159	30.3%
2 to 4 units	85	4.3%	70	13.4%
5 to 19 units	47	2.4%	79	15.1%
20 to 49 units	0	0.0%	56	10.7%
50 or more	0	0.0%	160	30.5%

Source: 2010-2014 American Community Survey; Table S25125.

## 5. Total Percent of Renters is Higher Than New Jersey or U.S.

The perception that smaller homes and apartments are scarce and expensive in Princeton is largely a consequence of demand. The town actually has more rentals vs. owner-occupied housing than the state or country as a whole (Table 16). About 25 percent of the community's population turns over each year as students, visiting researchers, business executives, and professionals come and go, and this bids up the demand for — and price of housing — particularly rentals.

Table 16.  
Character of Owner-Occupied and Renter-Occupied Housing  
Princeton Compared with State and U.S., 2010-2014

Units	Princeton %	New Jersey %	U.S. %
Owner-occupied	58.2%	65%	64.4%
Detached home	81.8%	78.0%	82.3%
1, attached	13.5%	9.9%	5.8%
2, attached	1.4%	4.3%	1.2%
3 or 4 attached	1.1%	1.5%	.9%
5 to 9 attached	.8%	1.4%	.8%
10 to 19 attached	1.4%	1.2%	.6%
More than 19	0.0%	2.6%	1.9%
Renter-Occupied	41.8%	35.0%	35.6%
Detached	24.5%	12.8%	28.2%
1, attached	14.3%	7.6%	6.2%
2, attached	6.6%	17.8%	7.8%
3 or 4 attached	14.8%	14.5%	10.5%
5 to 9 attached	8.6%	10.9%	11.6%
10 to 19 attached	8.0%	11.8%	11.0%
More than 19	23.3%	24.2%	20.0%

Source: 2010-2014 American Community Survey; Table DP-04.

## 6. Impact of High Housing Costs on Seniors

About 34.7% of Princeton's homeowners over age 65 had estimated housing costs that exceeded 30% of their income, the Federal measure of financial stress. Almost 46% of Princeton's renters over age 65 exceeded this benchmark (Tables 17 & 18).<sup>2</sup>

Table 17  
Estimated Housing Costs as % of Income in Past 12 Months  
Age 65 and Over, 2010-2014

	Estimate	Percent of 65 & Over Owners/Renters
Homeowners Over Age 65	1,975	
Less than 20%	940	47.6%
20% to 24.9%	140	7.1%
25% to 29.9%	205	10.4%
30% to 34.9%	107	5.4%
35% or more	578	29.3%
Renters Over Age 65	524	
Less than 20%	196	37.4%
20% to 24.9%	38	7.3%
25% to 29.9%	49	9.4%
30% to 34.9%	82	15.6%
35% or more	159	30.3%

Sources: 2010-2014 American Community Survey; Tables 825093 & 825072.

Table 18. Homeowners, Renters Over Age 65 and Housing Costs Over 30% of Income

	Homeowners	Renters	Housing Costs >30% of Income	Rental Costs >30% of Income	No Vehicle
Totals	1,975	524	683	169	410
CENTRAL					
40.0-1: East Central	111	36	62	36	39
40.0-2: Central	148	16	97	0	15
40.0-3: West Central	74	53	11	18	54
45.01-1: University/Prospect	84	23	33	9	14
45.01-2: University/Mercer	25	3	0	0	9
45.02-1&2: West End	112	164	51	0	121
Totals	554	295	254	63	252
CLOSEIN					
42.01-1: Littlebrook	44	0	15	0	0
42.01-2: N. Harrison/Terhune	169	0	27	0	0
42.01-3: N. Harrison/Jefferson	107	50	52	50	32
42.01-4: Community Pk./Mt. Lucas	150	25	63	12	25
42.04-1: Riverside	137	0	61	0	0
42.04-2: S. Harrison/Hartley	122	0	25	0	0
42.04-3: Faculty	33	0	0	0	0
Totals	762	75	243	62	57
OUTER					
42.01-5: Northeast	121	144	26	44	91
42.03-1: Northwest	129	10	44	0	10
42.03-2: North Central	164	0	59	0	0
42.04-4: Southwest	101	0	29	0	0
42.04-5: Rosedale/Stockton	144	0	28	0	0
Totals	659	154	186	44	101

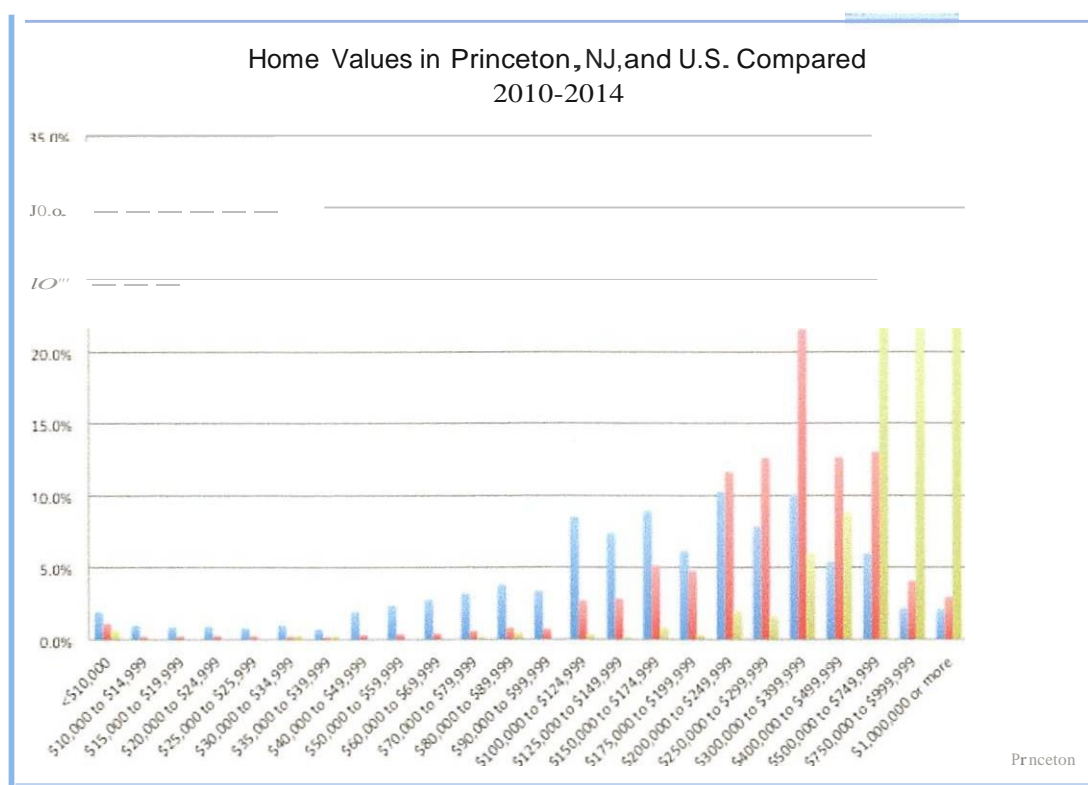
Source: 2010-2014 American Community Survey; Census Block Group tables.

<sup>2</sup> We should note, however, that the percentages of homeowners and renters that exceed this Federal stress test in the state and across the country exceed Princeton's, which raises questions about whether the Federal measure has been set too low.

## 7. High Housing Values Indicate High Demand

Reflecting Princeton's desirability as a place in which to live, high demand for housing generates very elevated housing prices. During 2010-2014, the median value of an owner-occupied home in Princeton was \$760,800 (compared to \$319,900 in the state and \$157,700 for the country as a whole). The median value of homes in the lowest 25 percent of Princeton's housing stock was \$526,800. Property taxes were also high. During 2010-2014, the median property taxes paid by homeowners nationwide were \$2,403; in New Jersey \$7,465; in Princeton more than \$10,000.

Figure 13



The percentage of senior-owned homes in some sections of the community exceeds 50% and, in some cases, the owners may, indeed, be "house rich and cash poor." Census surveys provide estimates of home values by age of owner for only selected block groups in the community, but Table 19 illustrates how the percentage of senior home ownership varies from one part of town to another.

Table 19  
Estimated % of Value of Homes Owned by Owners Age 65 or Over Total Home Values  
By Selected Census Block Groups, 2010-2014

	Estimated Aggregate Home Values in Block	Estimated Value Owned Age 65 & Over	Estimated % Owned by Age 65 & Over
40.0-2: Central	\$158,308,000	\$82,628,000	52.2%
40.0-3: West Central	\$58,035,000	\$24,420,000	42.1%
45.01-1: University/Prospect	\$44,510,000	\$20,510,000	46.1%
42.04-1: Riverside	\$326,569,000	\$98,741,000	30.2%
42.04-2: S. Harrison/Hartley	\$155,310,000	\$98,000,00	63.1%
42.04-4: Southwest	\$392,582,00	\$100,125,000	25.5%
42.04-5: Rosedale/Stockton	\$243,703,500	\$131,053,500	53.8%

Source: 2010-2014 American Community Survey; Block Group Table 825079

### III. SENIOR INCOMES IN PRINCETON

#### 1. Senior Households Account for 20% of Princeton's Household Incomes

Households over age 65 accounted for an estimated 20.2% of total household income in Princeton during 2010-2014 (Table 20).

Table 20

#### Shares of Total Household Income in Past 12 Months By Age Group, 2010-2014

	Total Household Income Past 12 Months	Percent
Total (inflation-adjusted for 2014\$)	\$,78,047,000	
Householders under age 25	\$,153,400	1%
Householders age 25 to 44	\$,439,611,000	6%
Householders age 45 to 64	\$,965,952,400	54.0%
Householders age 65 & Over	\$,361,599,200	20.2%

Source: 2010-2014 American Community Survey; Table 19050.

#### 2. But One-Fourth of Senior Households Have Incomes in Lowest 20%

The median household income (*half below and half above*) for those age 65 and over in Princeton during 2010-2014 was \$100,809 (Table 21).

Table 21

#### Estimated Princeton Median Household Incomes By Age, 2010-2014 (Adjusted for Inflation in 2014 \$)

Householders by Age	Estimate
Median for all Princeton householders	\$116,875
Householders under Age 25	\$34,835
Householders Age 25 to 44	\$82,667
Householders Age 45 to 64	\$180,223
Householders Age 65 and Over	\$100,809

Source: 2010-2014 American Community Survey; Table 819049

However, "medians" and "averages" disguise the realities of life for many residents. Table 22 illustrates the average (mean) incomes for each 20% (*quintile*) of all Princeton households during 2010-2014. Slightly more than one-fourth of householders age 65 or older had incomes in the lowest 20% of households (\$39,687 or less) and comprised one-third of all Princeton's households with that level of income. On the other hand, 35% of householders age 65 or over had incomes greater than \$150,000, and accounted for 23% of all householders with incomes in Princeton's top two household income quintiles (Table 23).

Table 22

#### Estimated Average (Mean) Household Incomes by Quintile in Princeton, 2010-2014

Quintiles	Estimate	Householders 65 & Over	% Householders 65 & Over
Lowest 20%	\$23,111	635	25.4%
Second 20%	\$67,005	509	20.4%
Third 20%	\$119,881	526	21.0%
Fourth 20%	\$205,483	829	33.2%
Fifth 20%	\$522,831		
Top 5%	\$987,243		

Source: 2010-2014 American Community Survey; Table 819081

**Table 23**  
**Incomes of Princeton Households Over Age 65 by Ethnicity/Race, 2010-2014**

	Total	Non-Latino White	African - American	Latino/ Hispanic	Asian	Other
Total	2,499	2,117	120	46	194	22
less than \$10,000	142	72	0	0	70	0
\$10,000 to \$14,999	81	31	18	0	32	0
\$15,000 to \$19,999	130	104	6	0	20	0
\$20,000 to \$24,999	59	50	0	0	9	0
\$25,000 to \$29,999	71	56	15	0	0	0
\$30,000 to \$34,999	28	18	0	0	10	0
\$35,000 to \$39,999	124	119	0	5	0	0
\$40,000 to \$44,999	32	28	0	0	0	4
\$45,000 to \$49,999	64	35	0	29	0	0
\$50,000 to \$59,999	108	81	27	0	0	0
\$60,000 to \$74,999	157	118	11	0	10	16
\$75,000 to \$99,999	248	220	13	0	15	0
\$100,000 to \$124,999	275	242	17	0	16	0
\$125,000 to \$149,999	106	93	13	0	0	0
\$150,000 to \$199,999	321	321	0	0	0	0
\$200,000 or more	553	529	0	12	12	0

Source: 2010-2014 *American Community Survey*; Tables 819037 8-1

### 3. Princeton's Income Gap One of Widest in State

Average household incomes in Princeton's lowest 20% of households are below those in a number of neighboring communities— Plainsboro, West Windsor, South Brunswick, the Hopewells, and Montgomery (Figures 14 & 15).

Figure 14

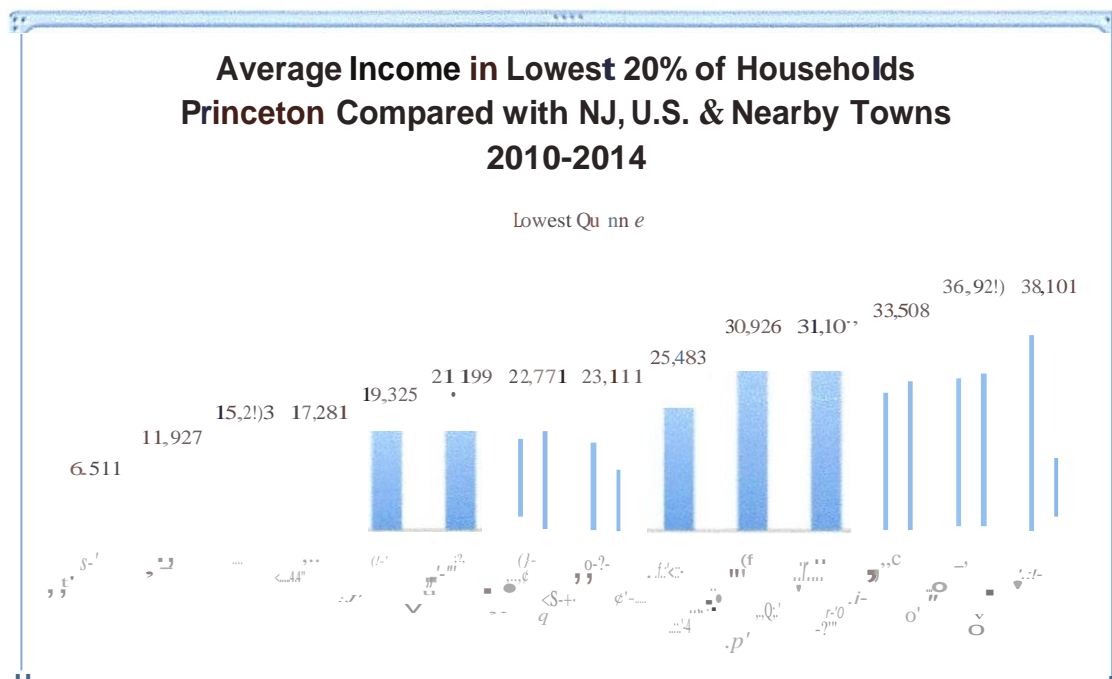
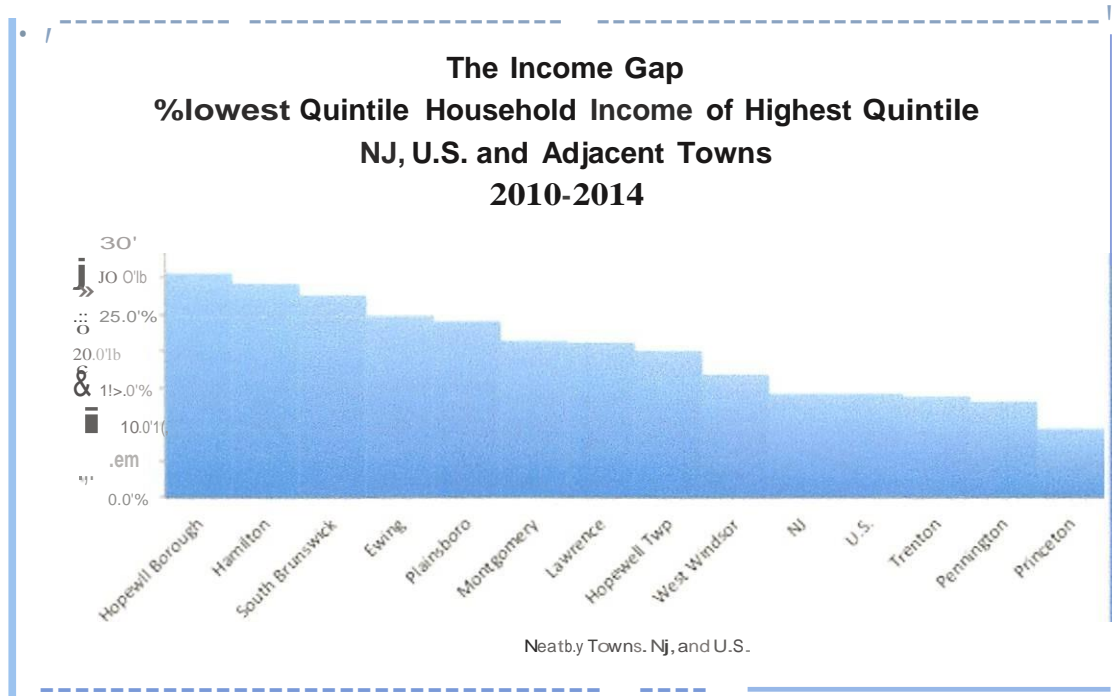




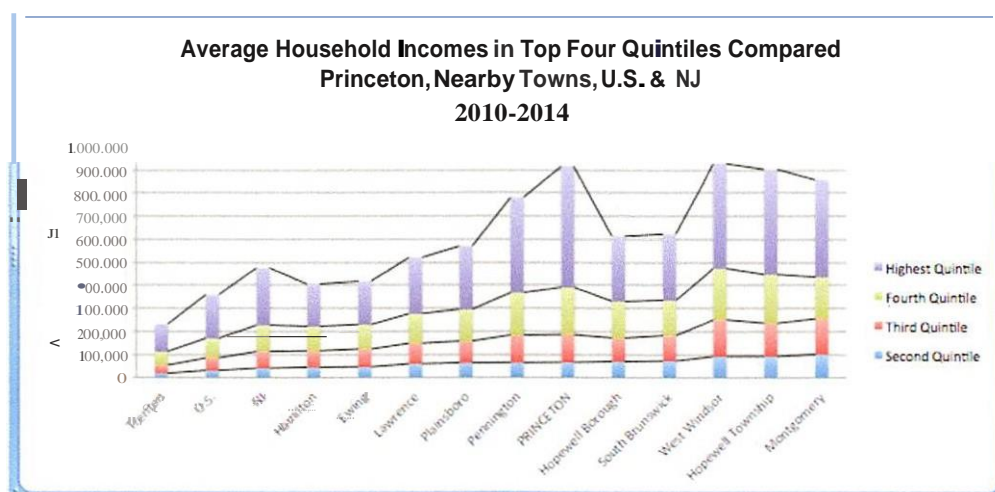
Figure 15



Source: 2010-2014 American Community Survey; Derived from Table 819081.

Princeton's reputation as a high-income town results from the very high incomes in its top 20% of households. The income gap between Princeton's lowest 20% of households in income (which include one-fourth of the community's householders over age 65) and the top 20%, expressed as the bottom percentage of the top (9%), is one of the widest in New Jersey. This disparity impacts the local cost of living (for food, for housing, for services, etc.) in many ways that pose special challenges for seniors and others trying to survive on low and moderate incomes and remain within the community.

Figure 16



Source: 2010-2014 American Community Survey; Derived from Tables 819080 & 819081.

Economists employ the "Gini Index" to gauge disparities in income within a community or nation. A Gini Index of "1" means that all of the income is concentrated at the very top; "0" means that everyone has the same income, so the higher the Gini Index, the greater the disparity in income between the bottom and the top. The Gini Index for the U.S. during 2010-2014 was .4721; in Princeton .5267.

The 2010-2014 *American Community Survey* identified only 20 out of New Jersey's 565 municipalities with a Gini Index higher than Princeton's (Table 24). Twelve of these communities had lower household incomes in their bottom 20% than Princeton and only one of these (Saddle River Borough) had a higher income. Eight others had higher incomes for their top 20% of households than Princeton.

Table 24  
Highest Gini Indexes in New Jersey, 2010-2014  
Median Household Incomes for Lowest and Highest 20%

Municipality	Gini Index	lowest 20%	Highest 20%	**lowest of Highest
Deal	0.6114	\$15,587	\$473,653	3.3%
Alpine		0.5897	\$24,472	\$818,163
3.0% Harvey Cedars		0.5847	\$15,786	\$442,642
3.6% Far Hills		0.5801	\$23,623	\$698,076
3.4% Stone Harbor		0.5771	\$13,756	\$414,285
3.3% Rumson		0.5575	\$27,916	\$803,250
3.5% Harding Twp.		0.5552	\$24,077	\$763,448
3.2% Long Beach		0.5518	\$15,096	\$404,449
3.7% Watchung		0.5449	\$24,083	\$535,538
4.5% Peapack & Gladstone		0.5427	\$27,482	\$685,585
4.0% Wildwood		0.5381	\$6,590	\$133,728
4.9% Asbury Park		0.5368	\$7,592	\$160,218
4.7% Longport		0.5352	\$19,166	\$375,432
5.1% Saddle River Bor.		0.5341	\$20,961	\$855,894
2.4%				
Weehawkin	0.5314	\$14,680	\$333,943	4.4%
Montclair	0.5312	\$18,159	\$436,185	4.2%
Old Tappan	0.5311	\$27,198	\$528,408	5.1%
Englewood	0.5296	\$14,301	\$325,486	4.4%
Mendham Twp.	0.5278	\$38,095	\$783,680	4.9%
Atlantic City	0.5278	\$6,256	\$120,925	5.2%
Princeton	0.5267	\$23,111	\$522,831	4.4%
(U.S.)	(0.4760)			
(New Jersey)	(0.4721)			

Source: 2010-2014 *American Community Survey*; Table 819083.



#### 4. Disparity of Incomes Not Always Reflected By Neighborhood

Differences in incomes between seniors and the rest of the community are not always reflected at the neighborhood level. Table 25 portrays these differences. Note for example that though senior householders in the West End have median incomes well above others in that census block, it is nonetheless home to 26% of seniors with incomes in the lowest 20% of households in the community, mostly residents in affordable housing complexes.

Table 25  
Place of Residence and Incomes of Householders Age 65 & Over in Princeton, 2010-2014

	Total Age 65 & Over	Block Group Median Income	Median Income Age 65 & Over	Age 65 & Over Lowest Income Quintile	Below Median Income Age 65 & Over	Above Median Income Age 65 & Over
45.02:1&2: West End	276	\$138,333	>\$250,000	160	186	90
42.01-5: Northeast	265	\$103,203	\$69,896	92	169	96
42.01-3: N. Harrison/Jefferson	157	\$79,615	\$63,750	37	131	26
40.0-1: East Central	148	\$83,906	\$28,516	83	129	19
42.01-4: Community Park/ Mt. Lucas	174	\$96,791	\$81,736	36	121	53
40.0-2: Central	165	\$108,227	\$107,763	47	81	84
40.0-3: West Central	126	\$92,788	\$92,981	18	74	52
42.01-2: N. Harrison/Terhune	169	\$170,929	\$117,768	27	69	100
42.04-1: Riverside	137	\$248,676	\$110,288	54	54	83
42.03-2: North Central	164	\$142,647	\$176,250	19	49	115
45.01-1: University/Prospect	107	\$126,979	\$126,719	20	43	64
42.04-5: Rosedale/Stockton	144	\$200,859	\$179,167	15	43	101
42.04-2: S. Harrison/Hartley	122	\$78,167	>\$250,000	0	32	90
42.03-1: Northwest	139	>\$250,000	\$232,656	7	25	114
42.01-1: Littlebrook	44	\$174,702	\$195,893	0	15	29
42.04-3: Faculty	33	\$145,313	\$100,000	0	15	18
42.04-4: Southwest	101	\$78,289	\$151,477	0	13	88
45.01-2: University/Mercer	28	\$124,219	\$177,500	0	0	28

Source: 2010-2014 American Community Survey

#### 5. Half of Princeton Seniors Age 65-74 Are Employed or Looking for Work

The Census Bureau reports that half of Princeton seniors between age 65 and 74 and 14.8% age 75 and over were still in the labor force during 2010-2014 and that 94% of them were working while 6% were actively seeking a job. This contrasts quite remarkably with employment status in New Jersey and the U.S. as a whole (Table 26). Nearly twice the proportion of Princeton's seniors as in the nation were still working.

Table 26  
Employment Status of Princeton Residents Age 65 & Over Compared to NJ & U.S., 2010-2014

	Princeton Estimate	Princeton %	New Jersey %	U.S. %
Age 65-74 employed	954	47.1%	28.3%	23.7%
>Age 75 employed	300	14.8%	6.4%	5.7%
Age 65-74 Looking for Work	61	5.9%	8.7%	6.2%
Age 75 & Over Looking for Work	0	0	7.6%	5.7%

Source: 2010-2014 American Community Survey; Table S2301.

## 6. About 7.2% Over Age 65 Have Incomes Below Poverty Threshold

During 2010-2014, the Census Bureau estimated that 5.7% of Princeton residents had incomes below the poverty threshold, but that 7.2% of residents over age 65 had incomes at that level.<sup>3</sup>

Table 27

Men and Women Over age 65 With Incomes Below Poverty Threshold, 2010-2014

	Men	Women	Totals
Age 65 to 74	69	72	141
Age 75 & above	48	88	136
<b>Totals</b>	<b>117</b>	<b>160</b>	<b>277</b>

Source: 2010-2014 American Community Survey; Table S1701.

An estimated 193 households age 65 and over had incomes below the poverty threshold during 2010-2014.

Table 28

Estimated Households Age 65 and Over With Incomes Below Poverty Threshold, 2010-2014

Census Block Group	Estimate	Census Block Group	Estimate
45.02:1&2: West End	72	42.04-1: Riverside	0
42.01-5: Northeast	26	42.03-2: North Central	6
42.01-3: N. Harrison/L. Jefferson	32	45.01-1: University/Pro_3lect	7
40.0-1: East Central	20	42.04-5: Rosedale/Stockton	0
42.01-4: Community Pk./Mt. Lucas	13	42.04-2: S. Harrison/Hartle	0
40.0-2: Central	17	42.03-1: Northwest	0
40.0-3: West Central	0	42.01-1: Littlebrook	0
42.01-2: N. Harrison/Terhune	0	42.04-3: Faculty	0
45.02:1&2: West End	0	42.04-4: Southwest	0
		45.01-2: University/Mercer	0

Source: 2010-2014 American Community Survey; Census Block Group tables.

## 7. Selected Senior Income Sources

All but 35 senior households reported to the census that they received social security income during 2010-2014. The 35 that received none may be non-citizens.

Another 55% received retirement income. An estimated 130 households *with at least one member over age 60* received Food Stamps.

Table 29

Selected Income Sources for Princeton Household Over Age 65, 2010-2014

	Received	Did Not Receive
Social Security Income	2,464	35
Retirement Income	1,380	1,119
Food Stamps*	130	3,391

Sources: 2010-2014 American Community Survey; Tables S19055, S19059, S22001

\*Households with at least one member over age 60.

<sup>3</sup> The Census Bureau defines the poverty threshold for 1-person households age 65 & over to be \$11,354; for two with no children \$14,326. If there are children or more individuals in the household the income threshold increases.

## IV. SENIOR WELL-BEING IN PRINCETON

### 1. About 21.3% of Princeton Seniors Have a Disability

During 2010-2014, the Census Bureau estimated that slightly more than one-fifth of residents over age 65 suffered from some form of disability (Table 30).

Table 30.  
Estimated Disabilities of Residents Over Age 65 During 2010-2014

	Estimate	Percent of age 65 or Over
Hearing	301	7.8%
Vision	182	4.7%
Cognitive	232	6.0%
Walking/Mobility	412	10.8%
Self-care	196	5.1%
Independent living difficulty	358	9.3%
Two or more disabilities	391	10.1%
Income below poverty threshold last 12 months	136	3.5%
Males age 65 to 74*	95	11.4%
Males age 75 and over*	267	28.5%
males age 65 to 74*	129	10.9%
Females age 75 and over*	334	31.5%

Source: 2010-2014 *American Community Survey*; Tables 51801, C18108, C1830

\* Percentage of persons in that gender's age group.

### 2. 75 Seniors Have No Health Insurance

During 2010-2014, the American Community Survey estimated that about 75 Princeton residents age 65 or over—probably non-citizens—were not covered by Medicare.

Table 31.  
Estimated Residents Over Age 65 With No Health Insurance, 2010-2014

	Estimated Number Insured	Estimated Number Uninsured	% Uninsured
Age 65 and Over	3,794	75	1.9%

Source: 2010-2014 *American Community Survey*; Table S2701

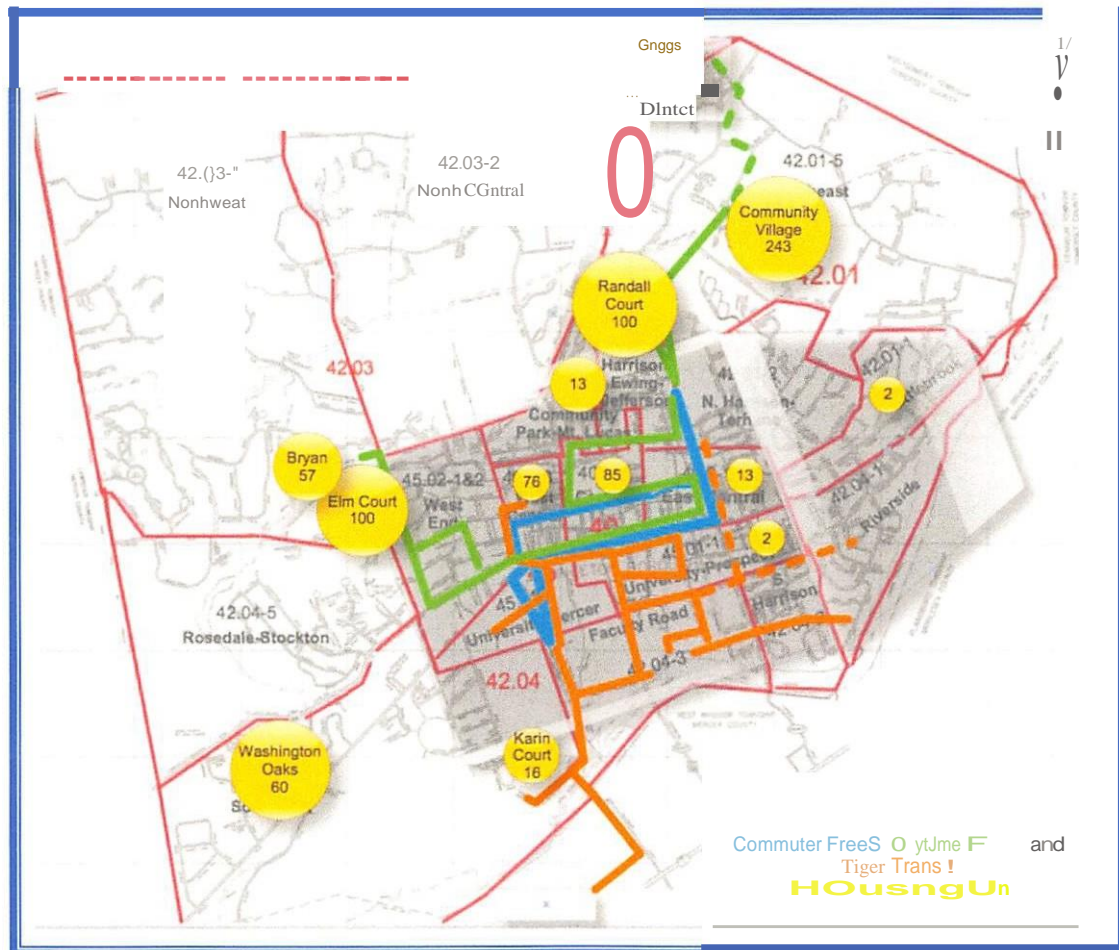
### 3. Transportation for Seniors

Transportation/mobility ranked as the number one concern of residents over age 65 who participated in focus groups during the age-friendly planning process. During 2010-2014, the Census Bureau estimated that 410 householders over age 65 had no vehicle available, 82 of them home owners and 328 of them renters.

Eight transportation options are available to help seniors and others who require mobility assistance to get around.

In 2009, Princeton began to develop a local transit system to meet the needs of those, including seniors, who require mobility choices other than the automobile. Initially the system is comprised of a municipally provided *FreeB* shuttle and Princeton University's *Tiger Transit*. Figure 18 and Table 33 illustrate the current status of the two systems and those they serve. Numbers in red in Table 33 are those served currently by the municipal *FreeB*; those in black by *Tiger Transit*. Significant additional numbers of residents can be served once routes are modified and the two systems are integrated in late 2016. Frequency of service must also improve, and trip durations shortened in order to serve the needs of riders, including seniors.

Figure 17.



Sources: Municipal /mill and Princeton University "Tigr" "nmsil Routes. Planning Board identification of affordable housing units.

Table 32: Potential Riders for Local Transit in Princeton

	No Vehicle	OverAge6S No Vehicle	BelowSO% Poverty Level	Disability	Aggregate Score
42.01-5: Northeast	103	91	232	74	500
45.02-1&2: West End	129	121	207	8	461
40.0-3: West Central	144	54	216	37	451
40.0-1: East Central	132	39	148	128	447
42.04-4: Southwest	204	0	124	49	377
40.0-2: Central	189	15	117	48	369
42.04-2: S. Harrison/L Hartley	33	0	238	33	304
42.03-2: North Central	19	0	194	74	287
42.01-4: Mt. Lucas/ Community Park	25	25	99	54	203
45.01-2: University/Mercer	45	9	47	89	190
42.01-3: N. Harrison/ Ewing	50	32	98	8	181
45.01-1: University/Proseect	52	14	48	34	148
42.03-1: Northwest	10	10	83	17	120
42.04-3: Faculty	0	0	71	0	71
42.04-1: Riverside	0	0	27	32	59
42.04-5: Rosedale/ Stockton	0	0	24	30	54
42.01-1: Littlebrook	0	0	31	0	31
42.01-2: N. Harrison/ Terhune	0	0	0	0	0

Source: 2010-2014 American Community Survey; Census Block Group tables.

About one-third of Princeton's residents age 65 or over live in sections of the community where residential areas are too dispersed for service by local transit. In addition, seniors may wish to make a trip at a time of day when no transit service is provided, or to destinations for which no scheduled service is provided. For these purposes, the municipality provides low cost on-call CROSSTOWN door-to-door service. (Co-pay for a ride to the Princeton HealthCare system hospital and medical campus, for example, is \$3.)

Table 33  
2015 Ridership, Municipal CROSSTOWN Door-to-Door Service

	Registered Riders	Number of Trips
CROSSTOWN On-Call Door-to door Service	403	3,861

Source: Princeton Municipality, Princeton Senior Resource Center

#### 4. Nearly 150 Seniors Still Walk/Bicycle to Work

About half of Princeton's seniors still *work*, or are actively seeking work, and nearly 150 either walk or bicycle to their jobs rather than drive (Table 35).

Table 34  
Estimated Number and % of Age 65 & Over Who Walked or Bicycled to Work, 2010-2014

	Estimate	% of All Workers Who Walk/ Bicycle
Age 65 & over who walked to work	117	4.5%
Age 65 & Over who bicycled to work	31	4.2%

Source: 2010-2014 American Community Survey; Resident Modes to Work.