



**OLDER ADULTS AND
ECONOMIC DEVELOPMENT:**
Planning for an Aging Population

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Cover Image: 2024 NADO Member Photo Contest People’s Choice winning photo from Pennyriple Area Development District (KY)

At 98 years young, Ms. Norfleet, of Hopkinsville, KY, kicked a soccer ball toward the goal during the 2023 Pennyriple Senior Games, an event that helps sustain the community by bringing together adults aged 50 and older to encourage physical activity, cognitive function, and social engagement.

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OLDER ADULTS AND ECONOMIC DEVELOPMENT: Planning for an Aging Population

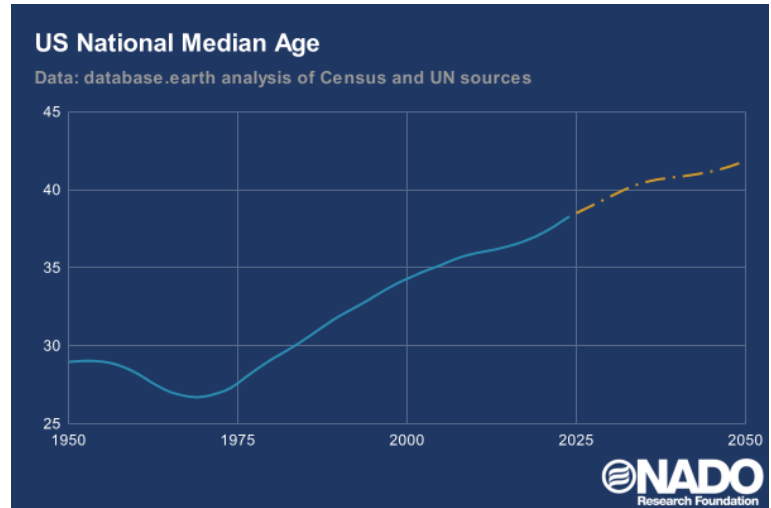
Introduction

The United States is growing older. From 2010 to 2020, the percentage of the U.S. population 65 years of age or older increased from 13% to 16.8%, the fastest such growth rate since the 1880s. Moreover, the national median age (a key indicator of demographic futures) reached 38 years in 2023 and is projected to reach 43 years by 2050.

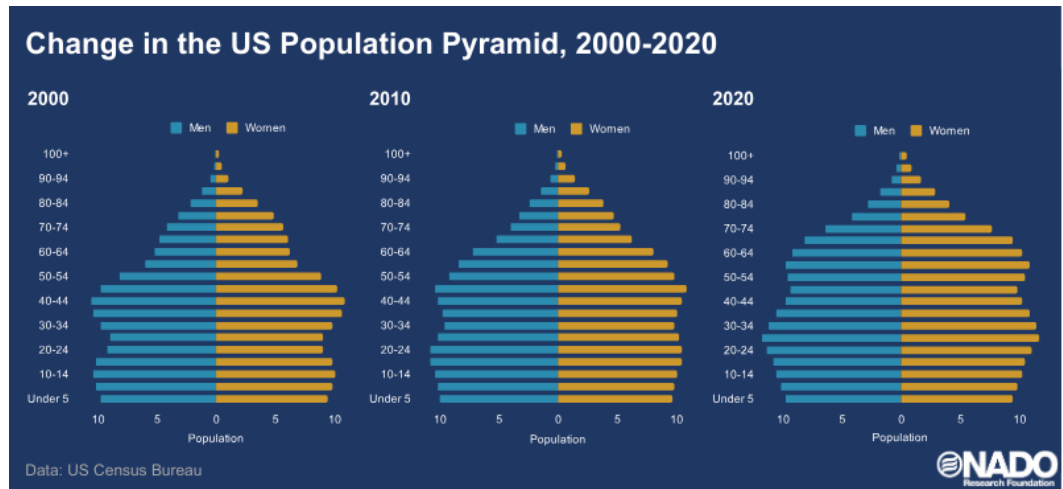
Charts: Changes in the US population structure over time. Over the past 20 years millions more Americans have approached or reached retirement age than ever before. They are expected to push our median age up well into the future.

It is important for Economic Development Districts (EDDs) to understand and plan for the impacts of population aging. The implications of aging for regions are variously diffuse and acute, impacting areas as diverse as healthcare services, emergency preparedness, labor market composition, and overall quality of life. **Perhaps the most significant challenge brought by population aging is the labor market impact.** By developing a comprehensive picture of a region’s demographic trajectory and proactively integrating that forecast into economic development planning, EDDs can position their regions to continue to grow economically while supporting social needs and overall population well-being.

This report introduces EDDs to



population aging as an economic development and planning issue. Part One discusses the challenges—and opportunities—that the swelling numbers of older adults bring to the regions where they live. Parts Two through Five then look at specific strategies that EDDs can use, including planning, community support, and stakeholder coordination, to ensure their regions become more dynamic, more resilient, and better places to live as their populations age. A series of short case studies are also included to demonstrate how EDDs are already at work tackling aging issues in their communities today.



Labor Markets	Healthcare	Consumer Spending
Housing Markets	Public Services	Inter-Regional

Part 1: Regional Impacts of An Aging Population

Introduction

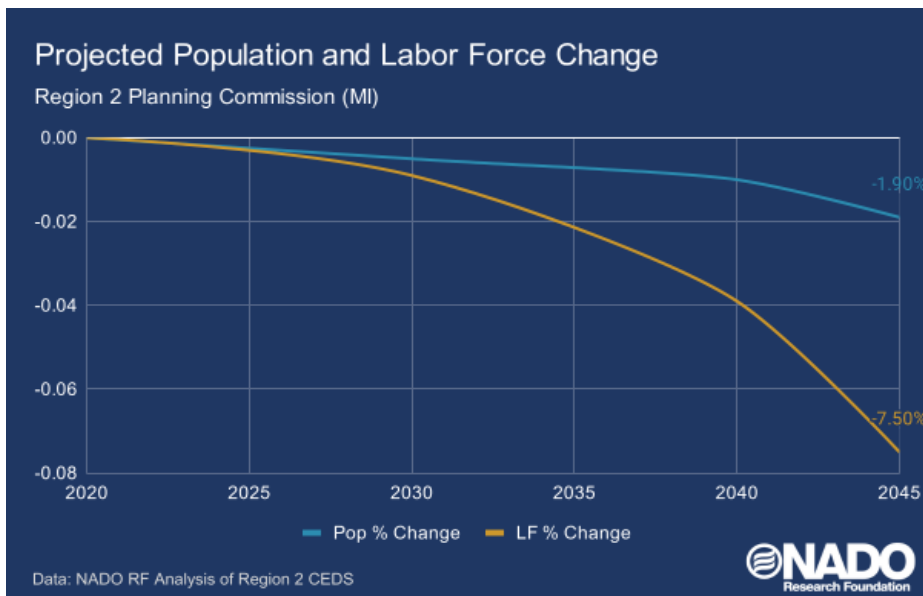
An aging population invariably leads to significant social and economic changes that regional organizations like EDDs must be aware of and prepared for. Not all these changes are negative—for example, an expanding population of retirees can lead to higher rates of volunteerism in communities or encourage the development of amenities that all residents can benefit from. The nature and extent of changes wrought by aging vary according to its specific dynamics in any particular region. These factors include the percentage of the population aging into retirement at a given time, absolute number of older adults in the community, impacts of other demographic changes like immigration or birth rates, and socioeconomic makeup of the community. Some common aging impacts are discussed here.

Aging and Inequality

It is important to note that the aging-related changes discussed in this report are significantly influenced by socioeconomic and racial inequality. For example, older homeowners in the United States have 50 times the net wealth of their age group peers who rent their homes, and across both older owners and renters, white-headed households have more than double the net wealth of their Black and Latino peers. Moreover, there are marked disparities in life expectancy according to education, poverty level, occupation, and gender. Though disparities tend to close as seniors age, it is important to consider how programs aimed at older adults interact with social and economic inequality.

Labor Market Impact

Population aging is one of the most significant factors affecting regional labor markets. Along with migration patterns, macroeconomic cycles, and public workforce programs, aging can significantly decrease the pool of available workers in a region. This in turn can decrease regional competitiveness for employers, increase the dependency ratio (the number of working-age people relative to children and retirees) to unsustainable levels, and slow or reverse economic growth.



To understand why population aging can create labor market challenges, consider the area served by the [Region 2 Planning Commission](#), an EDD serving three counties in south-central Michigan. From 2020 to 2045 the regional population is projected to shrink by 1.91%, a modest decline unlikely to cause dramatic economic changes. However, during the same period the region's total labor force will fall by 7.47%. Much of this decline will be driven by population aging. While the total population will be close to unchanged, the distribution of that population

Chart: Population and labor force projection for region 2.

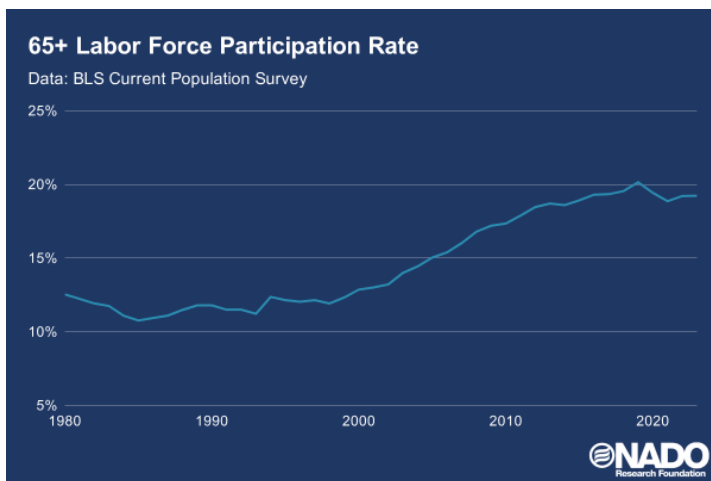


Chart: *The labor force participation rate of US seniors has risen since the 1980s.*

first time and in-migration (domestic and international) are the most significant. In places with low migration rates, low birth rates, or significant ‘brain drain’ (the loss of talented young people to higher-opportunity communities), natural replacement does not always happen at a high enough rate to offset the decline.

It is important to note, however, that labor market participation amongst older adults is not static. Over the past 35 years, the share of Americans 65 and older who hold a job has nearly doubled. This reflects rising life expectancy and healthcare quality, the growth of low-impact service sector work, and changes to social security and corporate retirement plans. At the same time, the earnings gap between senior workers and their younger counterparts has shrunk dramatically, further incentivizing this population to remain in the workforce for longer. The Bureau of Labor Statistics [projects](#) that older adults will continue to grow as a share of the workforce for the next decade.

Healthcare Infrastructure and Services

Population aging also impacts the healthcare and social services sectors, which experience much greater demand from older adults than the population overall. The Centers for Medicare and Medicaid Services [estimates](#) that per-capita healthcare spending for people aged 65 and older in the United States is about five times higher than for children and about three times higher than for working-age adults. Older adults consume more healthcare services like hospital stays, physician visits, and prescription medications, and create demand for otherwise niche facilities like assisted living communities, home health care, and end-of-life care facilities. Many healthcare services, particularly hospitals and medical specialties, are delivered at the regional scale and because these healthcare facilities are generally large and/or specialized, consumers are willing to drive longer distances to access them than they are to commute to work or to purchase convenience goods and local services (such as those found at grocery stores or banks).

The quality of the health services available to older adults can also impact regional labor markets. In places where it is difficult or expensive to find home health care, many working-age adults leave the labor market temporarily to care for aging parents or relatives. These workforce departures, even those that are temporary, can have significant consequences for regional economies and individual well-being.

Consumer Spending Shifts

Relatedly, [the consumer choices that people make change as they age](#). In general, older adults are likely to have fixed incomes and focus on essential expenses, healthcare, and leisure activities. They tend to spend less on housing, transportation,

will be such that there are tens of thousands fewer workers available to fill the region’s jobs. At the same time, increased demand for services to support that older population is likely to cause the need for workers (particularly in healthcare and related fields) to rise. Without a strategy to attract new residents, keep existing residents, and grow the labor force participation rate, that aging-driven decline could cause significant economic and social challenges.

Of course, there are offsetting forces that bring new workers into the labor market to replace those aging out. Of these, young people entering the labor market for the

and clothing, and more on healthcare and leisure. Working-age people, on the other hand, tend to have variable incomes from employment and spend more on housing, transportation, and education, and focus on saving for future needs. They generally have higher overall consumption due to active lifestyles and family responsibilities. As population demographic changes, there are concurrent changes in these consumption patterns. Of particular importance for regional economies are healthcare spending (discussed above) and demand for leisure activities. Investment in quality-of-life amenities becomes an important way to meet the needs of these residents and create an environment that supports aging in place.

Housing Market Changes

Spending on housing is a particularly complex and important subarea of the consumption shifts that accompany population aging. Most obviously, older adults often choose to live in [retirement communities](#). The adequate provision of such facilities is therefore an important part of any regional housing strategy. Moreover, older adults often seek to downsize into smaller units as their household compositions change; the median household size for Americans 65 and older is 1.9 people, significantly below the 2.6 people average for the population overall. This creates demand for smaller, more connected housing typologies. The NADO Research Foundation's [Solving the Housing Puzzle](#) report describes in some detail how EDDs can help grow the supply of such homes.

Though changes in demand have larger regional impacts, physical accessibility is the most prevalent housing challenge faced by older adults. As people age, they become less mobile and often struggle with common household features like climbing stairs, turning knobs, and reaching controls above shoulder level. If their homes are well-equipped for accessibility challenges, however, many are able to stay independently in their homes as they age. [According to the Census Bureau](#), only 10% of American homes are equipped with essential features for older adults like step-free entryways and first-floor bedrooms and bathrooms. Retrofitting homes with tools like ramps and modified showers is therefore a major need for aging communities.

Finally, housing affordability is a major challenge for many older adults. The rate at which seniors experience housing cost burdens (defined as a household spending more than 30% of its income on housing) and that of senior homelessness have both risen over the past decade. No longer just an urban problem, homelessness has risen in communities across the country, reaching a 15-year high nationwide in 2023.

Public Service Demands

Beyond healthcare, there are two major categories of public services that see demand rise as populations age. The first is public transportation services, particularly [paratransit](#). Older adults are more likely to need assistance reaching daily services like grocery stores, medical offices, and community centers. This can be a particular challenge in rural communities, where per-passenger

One example of an EDD-led approach to housing for older adults is the [SEDA-COG Elderly Housing Program](#). SEDA-COG's housing department builds and operates subsidized housing for older adults on fixed incomes in its region, managing projects through land acquisition, financing, construction, and operations. Its portfolio consists of ten fully accessible apartment complexes that rent at levels affordable to seniors making as little as \$30,600/year.



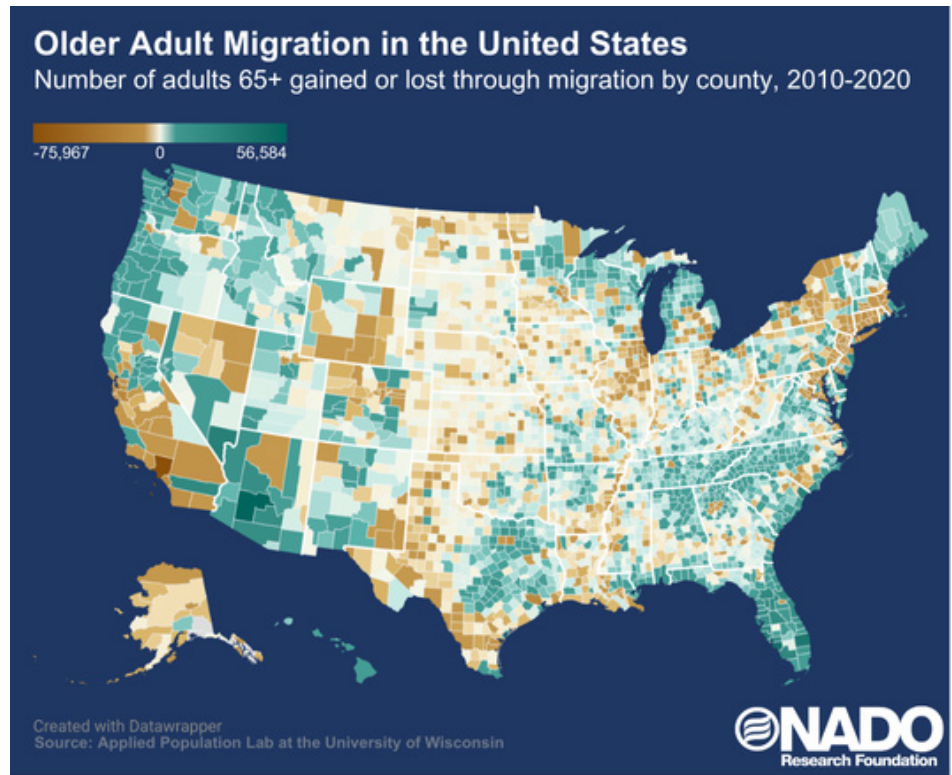
distances are longer and specialized services more difficult to provide.

The second is social and recreational programs, including those offered at libraries and civic centers. In most communities the increased engagement in public events by older adults is a boon to community-building and public life. Use of these facilities also [tracks](#) with higher rates of volunteerism and civic engagement in elections and local government.

Inter-Regional Impacts

Regions with higher proportions of older adults tend to experience slower economic growth compared to regions with younger populations. Lower labor force participation, public services burdens, and less spending all contribute to this gap, which can exacerbate regional economic disparities and affect economic planning and policy. Moreover, retired adults tend to exhibit distinct migration patterns compared to the U.S. population overall. In general, older adults move less frequently and when they do move tend to stay closer to home. Most of these moves are in-region relocations, typically to downsize, change neighborhoods, or move into a retirement or assisted care facility. However, long-distance relocation among this cohort has become more common in the past two decades. Older adults who move longer inter-regionally tend to cluster in some regions while leaving others. Some regions, particularly in the Sunbelt, attract a large number of retirees. These movers are typically drawn by warm weather, advantageous tax structures, and lifestyle amenities. The following map gives a county-by-county picture of migration patterns among Americans 65 years or older. While most exhibit little change, some—including big cities like New York, Los Angeles, and Chicago—see a large number of seniors emigrate. Sunbelt cities, the Pacific Northwest, and, increasingly, the lower Appalachian Plateau, all attract large numbers of retirees.

The economic impacts of older adults moving to a region are distinct from those of existing residents aging in several important ways. Most importantly for regional economies, the moving population tends to be financially better off. In some cases, [research has found](#) that in-migrating retirees pay more in taxes (directly and indirectly) than they cost in terms of additional service demand, making attraction efforts a possible economic development strategy. Frequently, however, this in-migration also stresses regional housing markets and strains the capacity of existing senior service programs.



Map: County-by-county look at 65+ movers.

Part 2: Aging in Place—How EDDs Can Support Communities Where Older Adults Thrive

An overwhelming majority of seniors—as many as 90%—express a desire to remain in their homes as they age rather than relocate or move into an institutional setting. People develop a strong sense of attachment to the places they live and the communities they build over the course of their lifetimes, and research shows that feeling embedded and supported at home correlates positively with longevity and reported quality of life. This phenomenon is frequently referred to as *aging in place*, and EDDs can play an important role in making it a reality for older residents in their regions.

There are a variety of roles EDDs can use to support aging in place, which can be divided into two major groups:

The first is *directing investment in physical assets and amenities*. Through planning processes like the Comprehensive Economic Development Strategy (CEDS), EDDs can help better position their regions to access grant funds from federal agencies, including the U.S. Economic Development Administration (EDA). Most EDDs also work on grant writing directly, either as a regional coalition or as a service to their member localities. Physical investments that support aging in place include programs to retrofit homes with accessibility features, expanded healthcare facilities, and all-ages recreation spaces. (Incorporating aging into the CEDS is discussed later in this report).

The second role EDDs can play is to support a *cultural and social environment that helps older adults thrive*. One of the risks that comes with aging is decreased social engagement. Retirement, life changes, and decreased mobility all make it more challenging to maintain interpersonal relationships. However, isolation in old age is not inevitable, and communities that invest in aging in place often find not only that they can support a renewed sense of belonging, but also that the time, energy, and wisdom of their older adults can be put to work creating a place that's more inclusive and dynamic for everyone. Older adults frequently have more time for volunteerism and a lifetime of skills, wisdom, and enthusiasm to share. EDDs can play the role of a connector in this space, ensuring that people are able to access resources in their communities in order to live full, engaged lives as they age.

The following examples are actions taken by EDDs around the country that support aging in place for their older adult communities.

Healthcare:

In 2021 the [Northern Oklahoma Development Authority \(NODA\)](#) helped the city of Fairview, Oklahoma to secure a \$1.25 million EDA CARES Act Recovery Assistance grant to support the development of a new outpatient therapy center at its regional hospital. This project, the culmination of planning efforts led by NODA and identified in the region's CEDS, opened in 2023 and supports older adults with a variety of programs, including physical therapy and fitness programs for Parkinson's patients.

Accessible Housing:

Since 2007, the [Appalachian Council of Governments](#) in South Carolina has operated its Appalachian Minor Home Repair Program in partnership with a regional nonprofit. Through the program, 234,000 volunteer hours have been deployed to make physical accessibility upgrades to more than 1,000 homes. Designed specifically to support aging in place, the program installs ramps and other ADA-compliant features in the homes of seniors who otherwise would be unable to afford them.

Resource Mapping:

As people age, they come to rely on a new set of healthcare, social, and civic organizations. Helping to connect older adults to these resources is one role that EDDs can play. One example is the [West Alabama Regional Commission's Be Well Healthcare Location Tool](#), a 2022 NADO Impact Award winning project that displays an interactive map of the region's senior healthcare and service providers on a publicly accessible webpage. Designed to be easy to use, it includes locations and helpful links for the seven-county region's ecosystem of hospitals, health clinics, vaccination sites, dialysis clinics, senior centers, and more.

Recreation Assets:

The [Southern Maine Planning and Development Commission](#) supports recreation access in its member counties by publishing [static and interactive maps](#) of the region's trails and recreation assets. The project's newsletter also spotlights grant opportunities and encourages partnership formation amongst localities and aligned nonprofit organizations. Raising the profile and lowering the barriers to entry for outdoor recreation opportunities can make them more accessible to older adults and encourage an active, healthy lifestyle at all ages.

Part 3: Incorporating Aging Planning into the CEDS

All EDDs are required to write and maintain a CEDS that serves as a regional economic roadmap. Both a document and a process, the CEDS is designed to create a vision for locally based, regionally-driven economic prosperity that is shared amongst regional stakeholders. This section describes how to incorporate the economic and social impacts of population aging into a CEDS, as well as specific metrics that can support this work.

1. Identify the impacts that aging is having—and will have—on the region's economy.

This starts with a comprehensive demographic and labor force analysis, but also touches on dozens of other aspects of regional development. For example, how will demand for healthcare facilities change as the population ages? Quantitative forecasting of these trends can help to guide the development of specific goals and measures throughout the CEDS document. Some potential measures are described later in this report.

EDA's [CEDS Content Guidelines](#) call for demographic analysis to be included in the [Summary Background](#), a section intended to profile a region's current economic situation using data and other indicators. For population aging, the most important demographic measures to include in the CEDS describe the size, health, wealth, and employment trajectory of the senior population, absolutely and relative to both the overall population and to other geographies (state or country).

2. Incorporate this demographic analysis into strategies across the entire CEDS.

Many aging impacts have secondary or marginal influences on the topic areas covered by the CEDS. For example, the need for senior housing is just one subset of housing issues that a region is strategizing around. Part One of this report provides a comprehensive look at regional development areas likely to be impacted by population aging. Because of these broad impacts, aging cannot be siloed off as a singular topic in the plan. It should instead feature in every section, including the SWOT, strategic direction analysis, and evaluation framework.

3. Consider aging in place as a distinct topic area with quantifiable goals.

Aging in place strategies, as described in Part Two, go beyond meeting basic needs to encompass ways to ensure that older adults are able to live vibrant, fulfilling lives and be full members of their communities as they age. The CEDS can be a blueprint for cultural and public life programs that support aging in place, including calling for investment in community facilities, programming, and senior engagement efforts.

4. Include strategies that position population aging as an opportunity, not a public services burden.

Older adults contribute enormously to regional economies and cultures. Moreover, their unique skills and wisdom can be leveraged to make places more interconnected, thoughtful, and vibrant. The CEDS should avoid describing population aging as a weakness, even if it creates specific challenges for the region. Rather, it should be seen as an opportunity for remaking places to be more inclusive of people of all ages and abilities. Taking an assets-based approach ensures that people of all ages feel welcome and included in the region’s economic and social future.

Vibrant Communities: Aging

Objective #1, workforce lens: Develop skilled caregiving workforce, and attribute higher value to caregiving work

- Start caregiving training and Personal Care Assistant (PCA) certification programs in high school and to increase competition for these skilled workers
- Increase pay rates and provide benefits for all caregiving staff to help attract workers to the field and retain them
- Advocate to increase stagnant federal funding

Objective #2: Improve access to transportation and housing

- **Equity lens:** Make public transit available across the region, including all rural areas, so that seniors can age at home safely and stay connected and active
- Increase access to wheelchair-accessible vans for rental by agencies, driving services and individuals
- Require community review for new senior housing projects with agencies' feedback
- **Equity lens:** Prioritize senior housing in walkable communities in downtown revitalization efforts

Objective #3: Increase support for aging at home

- **Resilience lens:** Direct more funding toward "consumer-directed" home care by families and friends
- Promote the numbers to public officials and leaders that living at home is more affordable on average than leaving home for group care (\$10.15k annually)
- **Equity lens:** Make funding available for residential safety improvements not only for owned homes, but also for rentals and for mobile homes on rented land. Rental units and mobile homes tend to be smaller and single-story, so are more manageable for senior residents to age in, but rentals do not qualify for financial assistance for shower bars, lifts, etc.

Number of seniors receiving day services through county offices of aging = **691**

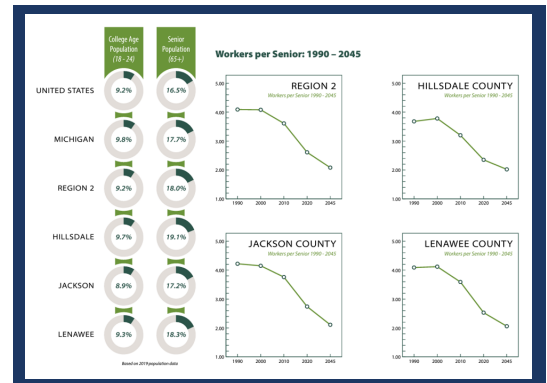
Number of seniors on waiting list to receive services or an increase in services = **739**

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Southwestern NY Economic Plan 2023-2028

Example 1: *The Southern Tier West Regional Planning and Development Board’s 2023-2028 CEDS includes supporting aging residents as a subsection of its “Vibrant Communities” theme, one of five overall themes identified in the plan. It links population aging to housing, transportation, workforce development, and healthcare demand. The plan includes a special focus on equity, recognizing that people become more socially vulnerable as they grow older.*

Example 2: Region 2 Planning Commission (Michigan)

The Summary Background of the Region 2 Planning Commission’s 2021-2025 CEDS contains a deep analysis of the region’s demographic changes, particularly population aging. Rather than bury this analysis in dry tables or appendixes, it uses simple, engaging graphics to tell the story to the reader.



Specific measurements and projections:

<p>Age Distribution: What percentage of your population is 65 or older? How is this projected to change in the coming years?</p>	<p>Population Growth Rate: How quickly is your population growing or shrinking? What is it projected to look like in the future?</p>	<p>65+ Median Income: What financial resources are available to older adults in your region?</p>
<p>Median Age: How old is your population, on average? How is that projected to change?</p>	<p>Labor Force Participation Rate: 65+ Labor Force Participation Rate: What percentage of the prime-age and senior population is working?</p>	<p>65+ Poverty Rate: What percentage of older adults in your region are particularly financially vulnerable?</p>
<p>Dependency Ratio: What is the ratio of working-age to dependency-age (under 15, 65+) people in your region?</p>	<p>65+ Migration: How many older adults are moving to or away from your community each year?</p>	

Potential sources of data for demographic analysis are included in the final section of this report.

As mentioned above, the CEDS is not just a document but also a process. Its outcome, therefore, is more than just written text—ideally, engagement of stakeholders and community members in its development creates a shared context and vision for regional development. The next section of this report describes strategies for including older adults in the CEDS stakeholder engagement process.

Part 4: Stakeholder Coordination

While EDDs can be crucial voices in the aging conversation, the vast majority of districts do not provide senior services directly. Instead, EDDs are most adept at playing the role of convenors, bringing together regional stakeholders to form consensus around strategies to address the challenges and opportunities these trends present. Stakeholder coordination is a broad topic—after all, everyone has a stake in the quality of life of older adults in their communities—but there are certain affected parties and organizations that are particularly important to engage in the CEDS process.

Older adults must be represented in the CEDS process, both at the committee level and in targeted public outreach. Without their unique perspectives, there is a risk that the CEDS will primarily consider the interests of working-age residents and miss the critical opportunity to engage the full potentiality of older adults’ skills, enthusiasm, and important perspectives in the region’s economic future. Moreover, as a group that is particularly impacted by the various issues EDDs address—including disaster resilience, transportation planning, placemaking, and public facilities work—inclusion of older adults is important from an equity and inclusion lens.

[Area Agencies on Aging \(AAAs\)](#) are typically the leading voice for, and a major provider of, services directly aimed at older adults in any given region. AAAs are place-based, public or private non-profit agencies designated by states to meet specific senior needs through service coordination, advocacy, grant writing and administration, legal assistance, and various other functions. Many EDDs are housed

in the same organizations as their respective regions' AAA, making EDDs and AAAs natural partners for aging planning and service delivery. However, not all AAAs are hosted in the same organizations as EDDs: as frequently as not, they are independently run and have only partially overlapping service areas.

Healthcare providers and hospitals are other key regional stakeholders. Seniors spend more than twice as much per capita on healthcare services than working-age adults, making these facilities particularly attuned to their needs. Moreover, healthcare facilities are major contributors to regional economies. The opportunities for synergy between senior needs and healthcare industry opportunities should be thoroughly explored in regional economic plans.

[Workforce Investment Boards \(WIBs\)](#) are another EDD-linked stakeholder that can support quality of life for seniors. Frequently housed in the same organizations as EDDs, WIBs plan for workforce needs and operate development programs in their regions. Many WIBs have programs targeted at retired seniors, including engaging them in volunteer work and mentoring programs.

Finally, nonprofit organizations like the [American Association of Retired People \(AARP\)](#), [Meals on Wheels](#), and the [Alzheimer's Association](#) typically have sub-national chapters that work on aging needs and services in many communities. These organizations frequently have deep connections with older adults and are a trusted and knowledgeable voice for those communities. Engaging such organizations—whether through an AAA or by directly involving them in economic development planning—can help ensure that the needs of seniors are understood from various perspectives.

Part 5: Additional Resources

Demographic Analysis:

1. US Census products: The [Decennial Census](#), American Community Survey, [American Housing Survey](#), [Population Estimates Program](#), and other US Census products comprise the largest and widest ranging body of demographic and survey data available to the public.
2. [National Economic Resilience Data Explorer \(NERDE\)](#): aggregates data from the US Census and other sources at the EDD level; includes several indicators related to population aging and economic impacts.
3. [County Health Rankings & Roadmaps \(CHR&R\)](#): A program of the University of Wisconsin Population Health Institute, CHR&R pulls together county-level data on a variety of factors that impact population health. Measures come from a variety of governmental sources, including the National Center for Health Statistics, the USDA, CDC, and EPA, the US Census, and a variety of nonprofit research and advocacy organizations.
4. State-Level Demographic Offices and Partnerships: Many states, including [Michigan](#) and [Illinois](#), release public demographic data and projections for public consumption. In others, including [Tennessee](#) and [Kentucky](#), State University Research Centers are trusted sources for this data. EDA's [University Centers](#) program can also connect EDDs to demographic data and research from the academic community.
5. [Applied Population Lab](#): A program of the University of Wisconsin, the Applied Population Lab releases decadal data reporting population migration at the county level through its Net Migrations dataset. These moves can be sorted by age group and direction.

Engaging Seniors in the Labor Market:

1. [Retired Senior Volunteer Program](#): This AmeriCorps program provides grants to organizations that employ adults 55 and over in critical community service work.
2. [Senior Corps](#): This program, also sponsored by AmeriCorps, matches 140,000 Americans 55 and older to community service opportunities each year.
3. [Senior Community Service Employment Program \(SCSEP\)](#): Authorized through Title V of the 1965 Older Americans Act, SCSEP funds initiatives that engage low-income, unemployed seniors in community service work. The program provides for more than 40 million annual service hours, generating nearly \$1 billion in economic impact. Funds are dispersed to state agencies and a network of 19 national nonprofits.
4. [Center for Workforce Inclusion](#): A national advocacy nonprofit that supports older adults who remain in the workforce through research, advocacy, and thought leadership.

Aging in Place:

1. [Aging in Place: A Survey of Livability Policies and Practices](#). This report from AARP surveys effective aging in place programs across the country. AARP's website has additional reports, ideas, and case studies of communities that successful support aging in place efforts in the US.
2. [Aging in Place: Growing Older at Home](#). This report from the National Institute on Aging details the considerations that older adults and their caregivers face as they age. It highlights areas where public support can help to encourage healthy, independent aging.
3. [Measuring the Costs and Savings of Aging in Place](#). This research brief from HUD provides figures and narrative that may be helpful for EDDs that are seeking to highlight aging in place as a significant regional economic opportunity.
4. [The Center for Economic Well-Being at the National Council on Aging](#): publishes guides, toolkits, data visualizations, and other resources to support nonprofits, government agencies, and advocates for the economic well-being of older adults.

Housing:

1. [Housing America's Older Adults 2023](#). This report from the Harvard Joint Center for Housing Studies is updated annually and gives a detailed picture of the state of senior housing and homelessness across the country. It includes important insights about housing appropriateness, preferences, and costs
2. [Addressing Homelessness Among Older Adults](#). This report from HHS includes a national overview of senior homelessness and detailed policy prescriptions relevant for federal, state, and regional audiences.
3. [Solving the Housing Puzzle](#). This online resource from the NADO Research Foundation includes reports, case studies, and toolkits for RDOs and EDDs that address regional housing challenges.