



Community Assessment Survey  
for Older Adults™

City of Novi, Michigan  
2012

Full Report



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## Introduction

With more than one-half of the Baby Boom generation now age 50 and older, the nation is increasingly becoming populated by older adults. One-third of the U.S. population reached this senior milestone by 2010. Aging not only occurs to nations and individuals, it happens to communities. Hoping for healthy older adults cannot transform the inevitable declines that most people face as they age. Even a healthier America will not avert the need to assist older adults who are frail. The Older Americans Act (OAA) currently supports a national aging services network that provides home and community-based services to over eight million older adults. Services provided by the network include home-delivered meals, nutrition education, transportation, adult day care, health promotion and the support of caregivers.<sup>1</sup> But the OAA alone cannot ride to the rescue of those among the 75 million aging Baby Boomers who will press unprecedented demands on this country's social services. And the OAA cannot keep all older adults well and independent. More must be done and done by more actors. The traditional model of government service to needy recipients is unsustainable.

Therefore, much of the planning for this demographic swell must be led not just by Congress and national organizations, but by city councilors, Area Agency on Aging advisory boards, county commissioners, faith communities, service club members, college presidents, hospital administrators, business owners and community members. An aging world need not be a place where human resources diminish and productivity flags. With proper planning, communities filled with older adults can become centers of high quality human scale living, anchored by the contributions of civically engaged older residents.

American communities can choose a future that both protects vulnerable older adults and challenges those who thrive. A well-conceived and updated community will provide care to older adults that need it at the same time empowering older adults with far greater opportunities than exist now to age successfully and contribute. But not every community faces the same future nor do all older residents seek the same services. Whatever the unique needs in each community, one common circumstance will prevail. Resources will have to be reallocated. As populations age there will be changes in taste that will affect local news, arts, politics and even groceries, but needs that require more planning will emerge and anticipation of those needs, rather than surprise confrontation, will lead to communities that prosper because they are comfortable for and attractive to older adults.

This report offers a picture of community need that creates a model of local challenges and priority solutions. This needs assessment will show the current age profile of the City. In its monograph, "Active Living for Older Adults," the International City/County Management Association (ICMA) calls for involving "older residents early in the decision-making process,"<sup>2</sup> and to do that with, among other tools, surveys and focus groups of older adults themselves. Older adult needs cannot be understood clearly without talking to older adults, so a statistically valid survey of older residents is essential to hear the voice of the people who are to be served.

## About CASOA

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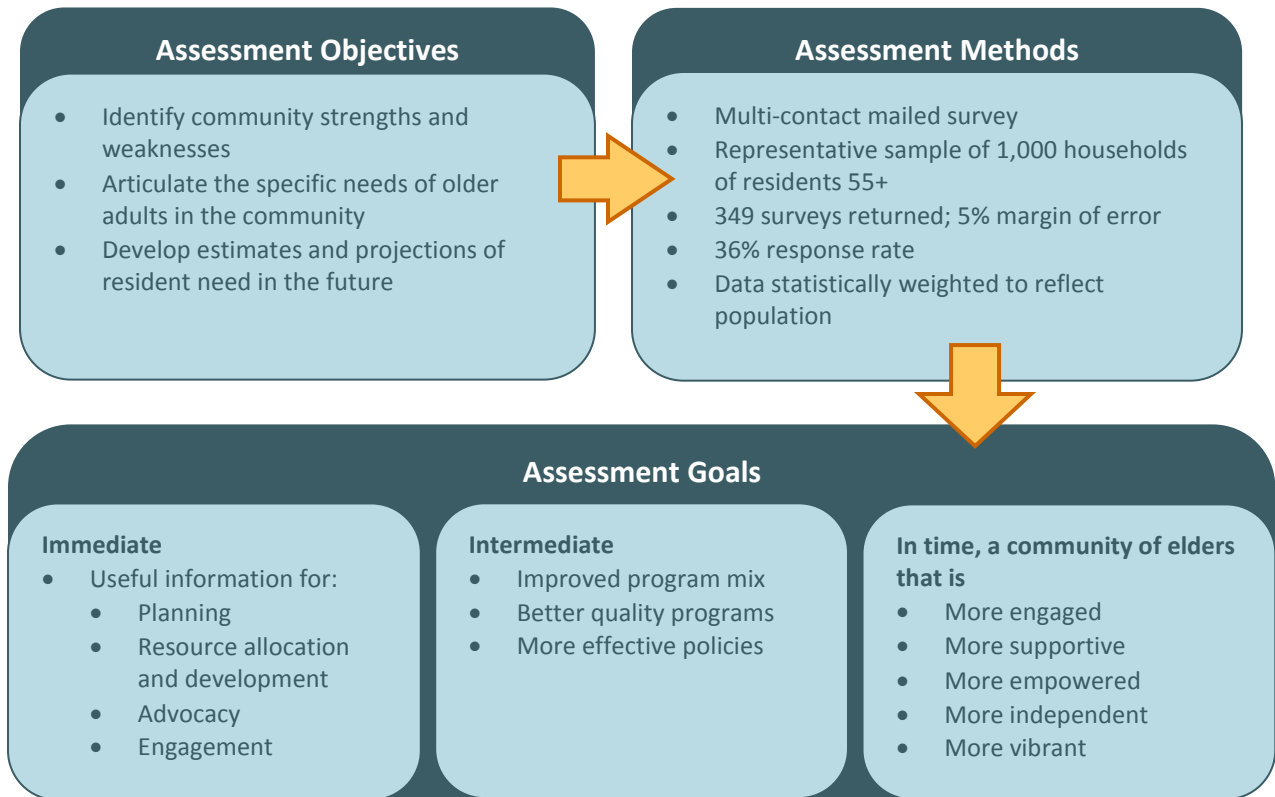
The Community Assessment Survey for Older Adults (CASOA™) provides a statistically valid survey of the strengths and needs of older adults as reported by older adults themselves in communities across America. This report is intended to enable local governments, community-based organizations, the private sector and other community members to understand more accurately and predict more carefully the services and resources required to serve an aging population. With this report, Novi stakeholders can shape public policy, educate the public and assist communities and organizations in their efforts to sustain a high quality of life for older adults. The objectives of the CASOA™ are to:

- Identify community strengths in serving older adults.
- Articulate the specific needs of older adults in the community.
- Estimate contributions made by older adults to the community.
- Determine the connection of older adults to the community.

The results of this exploration will provide useful information for planning and resource development as well as strengthen advocacy efforts and stakeholder engagement. The ultimate goal of the assessment is to create empowered communities that support vibrant older adult populations.

The CASOA™ questionnaire contains many questions related to the life of older residents in the community. Survey participants were asked to rate their overall quality of life, as well as aspects of quality of life in Novi. They also evaluated characteristics of the community, and gave their perceptions of safety in Novi. The questionnaire assessed the individual needs of older residents and involvement by respondents in the civic and economic life of Novi.

Figure 1: CASOA™ Methods and Goals



### City of Novi Methods

The survey and its administration are standardized to assure high quality survey methods and comparable results across CASOA™ jurisdictions. Participating households with residents 55 years or older were selected at random and the household member who responded was selected without bias. Multiple mailings gave each household more than one prompt to participate with a self-addressed and postage-paid envelope to return the survey. Results were statistically weighted to reflect the proper demographic composition of older adults in the entire community.

The survey was mailed in January 2012 to a random selection of 1,000 older adult households in Novi. Older adult households were contacted three times about participation in the survey. A total of 349 completed surveys was obtained, providing an overall response rate of 36% and a margin of error of plus or minus 5% around any given percent and three points around any given average rating for the entire sample.

Since this was the second CASOA™ of Novi older adults, the 2012 results are presented along with the 2007 ratings, when available. Differences between 2007 and 2011 can be considered “statistically significant” if they are seven percentage points or greater. Trend data for Novi represent important comparisons and should be examined for improvements or declines.

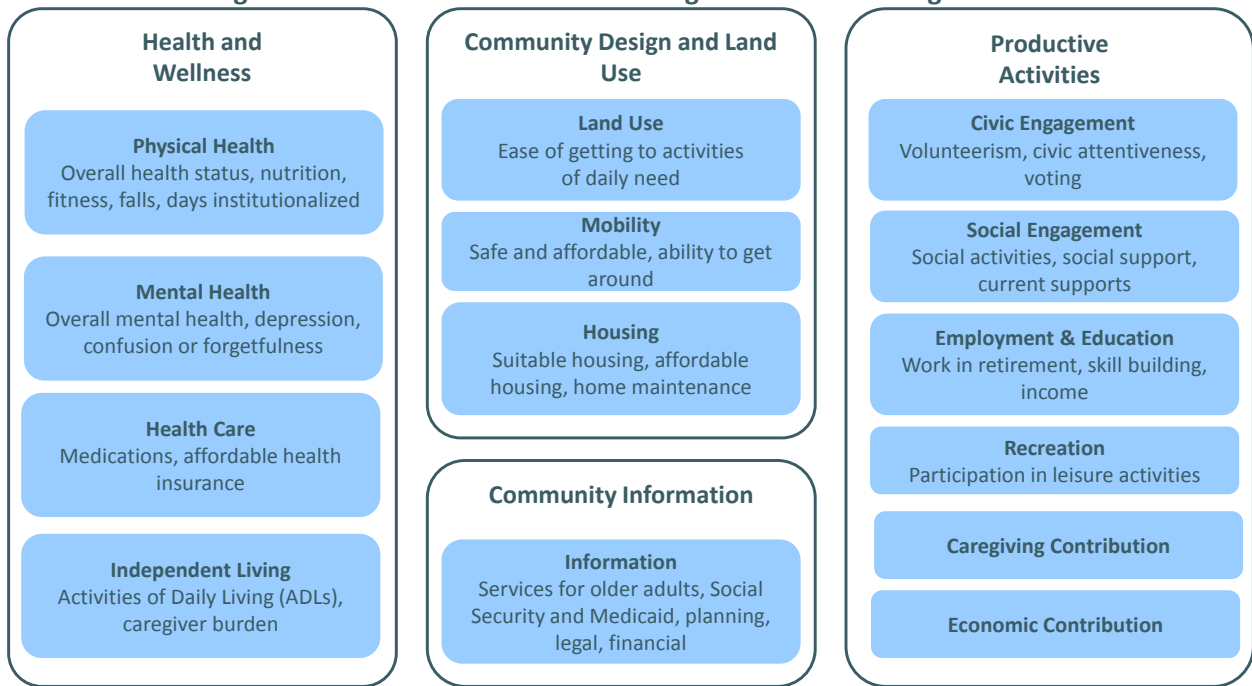
For additional methodological information, refer to *Appendix C: Survey Methodology*.

## Structure of the CASOA™ Report

This report is based around our categories of community: health and wellness, community land use and design, participation in productive activities and community resources for information and planning. Within each chapter of the report, data related to community readiness to serve older adults and specific strengths and needs of older adults are presented, along with comparisons to the 2007 survey, where available. Each chapter and section begins with older residents’ ratings of Novi and is followed by resident behaviors and needs. Preceding these areas of strength and need is a demographic profile of older adults in Novi and general ratings of Novi as a place for older residents.

It should be noted that when a table for a question that only permitted a single response does not total to exactly 100%, it is due to the common practice of percentages being rounded to the nearest whole number.

**Figure 2: Older Adults Needs and Strengths Assessed through CASOA**



## Benchmark Comparison Data

NRC has developed a database that collates responses to CASOA™ and related surveys administered in other communities, which allows the results from Novi to be compared against a set of national benchmarks. This benchmarking database includes responses from more than 35,000 older adults (age 55 and over) in 175+ communities across the nation. The demographics of NRC’s database match the demographics in the nation, based on the U.S. Census estimates.

Ratings are compared when similar questions are included in NRC’s database, and there are at least five communities in which the question was asked. Where comparisons are available, three numbers are provided in the table. The first column is the portion of Novi’s population responding in a particular way (e.g., percent “likely” to recommend living in the community). The second column is the rank assigned to your community’s rating among communities where a

similar question was asked. The third column is the number of communities that asked a similar question. The fourth column shows the comparison of Novi's rating (column one) to the benchmark.

Where comparisons for ratings were available, Novi's results were generally noted as being "higher" than the benchmark, "lower" than the benchmark or "similar" to the benchmark. In instances where ratings are considerably higher or lower than the benchmark, these ratings have been further demarcated by the attribute of "much," (for example, "much higher" or "much lower"). These labels come from a statistical comparison of Novi's rating to the benchmark where a rating is considered "similar" if it is within than the margin of error; "higher" or "lower" if the difference between your community's rating and the benchmark is greater the margin of error; and "much higher" or "much lower" if the difference between your community's rating and the benchmark is more than twice the margin of error.

## Key Findings

The report describes how older residents view Novi as a community that creates a thriving environment for its 12,480 older adults and then describes residents' self-reported needs. The CASOA™ assessed Novi's needs and strengths through a mailed survey of randomly sampled older adults in the community.

### Novi Opportunities and Challenges

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Older adults may not complain, but not every community leaves older adults raving about the quality of community life or the services available for active living and aging in place.

Communities that assist older adults to remain or become active community participants provide the requisite opportunities for recreation, transportation, culture, education, communication, social connection, spiritual enrichment and health care. It is not a package mix, so each community must identify what its older adults seek and what the community provides. The judgments of the residents for whom community planning takes place, provide the elements of an equation that describes overall community quality in Novi.

Survey respondents were asked to rate 34 aspects of the community related to six community dimensions. Ratings for individual questions were converted to an average scale of 0 (the lowest rating, e.g., "poor") to 100 (the highest rating, e.g., "excellent") and then combined to provide one overall rating (index) for each of the six areas. (For more information on how the summary scores were calculated, see *Appendix C: Survey Methodology*.) These ratings are not to be understood like ratings from school tests. Because they are summaries of several questions that range from 0 as "poor", 33 as "fair", 66 as "good" and 100 as "excellent", a score of 58, as one example, should be interpreted as closer to good than fair (with the midpoint of the scale, 50, representing equidistance between good and fair). Furthermore, comparisons offer the strongest opportunity to interpret the meaning of findings, so examining change over time demonstrates if intervening programs or policies have influenced older adult opinion to improve since the last administration of CASOA.

It was found, overall, that Novi was rated positively by its older residents, similar to 2007 results. Most rated the city as a "good" or "excellent" place to live and many rated the city as an "excellent" or "good" place to retire. Summary scores were calculated for categories of community quality to provide a broad picture of the perceived fit between what the community offered to older adults and what older residents needed. Summary ratings for Novi demonstrated that older residents felt the area of Overall Quality of Community was provided best. Opportunities for Community Information and Community and Belonging were rated less favorably and received the lowest average ratings. Ratings of Quality of Community, Community and Belonging and Community Information increased from 2007 to 2012, an uncommon finding worth celebrating, while the others remained similar over time. No index showed decline.

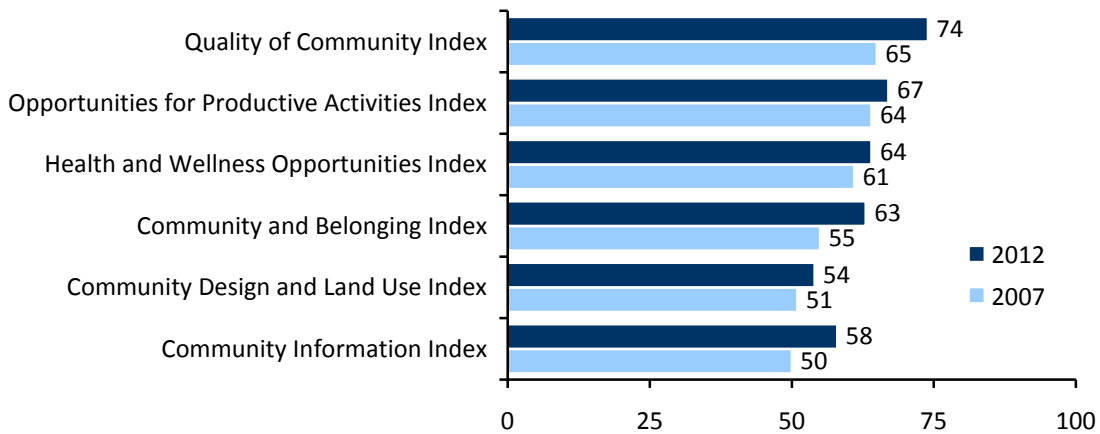


Figure 3: Novi Community Readiness Chart



Scale: 0=Lowest/most negative, 100=Highest/most positive

Figure 4: Readiness Summaries of Novi Compared by Year



Scale: 0=Lowest/most negative, 100=Highest/most positive

## Older Resident Needs in Novi

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Older adults, more than others, face difficulties with aspects of everyday life. For many older adults these difficulties vastly exceed the minor physical pains or small losses of function that characterize almost everyone's circumstances after a certain age. When individual problems are added together, a group picture emerges that provides a useful description of the entire community of Novi.

Nationally, areas where older adults face the largest share of life's challenges include caregiving, health and mental health, in-home support, nutrition and food security and transportation. This study explores specific problems or stressors encountered by older adults in Novi, such as physical and emotional difficulties and injuries that have compromised their independence. Presented are the current individual areas of need and from those, the magnitude of broader categories of need.

Typically, it is understood that the self-reported needs of older adults represent a minimum level, a conservative estimate attenuated by respondents' strong desire to feel and appear self-reliant and further reduced by the silent whisper of some older adults who, no matter how sensitive the attempt, are too frail to participate in any survey enterprise.

Nonetheless, clear patterns of needs and strengths emerged from this assessment. Forty-one individual survey questions about specific problems faced by older community members, as well as respondent sociodemographics, participation levels and community engagement were grouped into 16 larger areas to provide a broad picture of older residents in Novi. These 12 areas were split into Core Life Needs (eight areas) and Social and Engagement Opportunities (four areas). The overall summary score for each of the 12 categories is provided in the following two tables, along with the proportion and calculated number of residents who reported the need or opportunity.

The greatest Core Life Need area was physical health (45% with need), followed by and mental health (34%) and financial and legal (32%). Among Social and Engagement Opportunities, civic engagement rose to the top, although the proportion reporting this need was lower in 2012 than in 2007. Across all 12 needs areas, older residents reported the lowest prevalence of need in the areas of caregiver burden and safety, although these needs can be quite serious for the 8% to 10% of seniors affected. Physical health needs increased since 2007 while other needs were stable over time.

It should be understood that the percent of the population that experiences a problem is not a measure of how difficult a problem is to endure for the people who share it. Some needs or opportunities, though rare as a percent of residents, have a particularly devastating impact on residents' quality of life – for example, needing help transferring from bed to wheelchair or having a problem with safety, so it is important to consider both the prevalence of the need or opportunity and its centrality to residents' sustained independence.

**Table 1: Older Adult Core Life Needs in Novi**

	Percent with need	Number affected in 2010 (12,480) <sup>1</sup>
Physical health	45%	5,602
Mental health	34%	4,227
Financial and legal	32%	3,949
Health care	25%	3,157
Institutionalization risk	22%	2,756
Basic necessities	14%	1,704
Caregiver burden	13%	1,667
Safety	8%	995

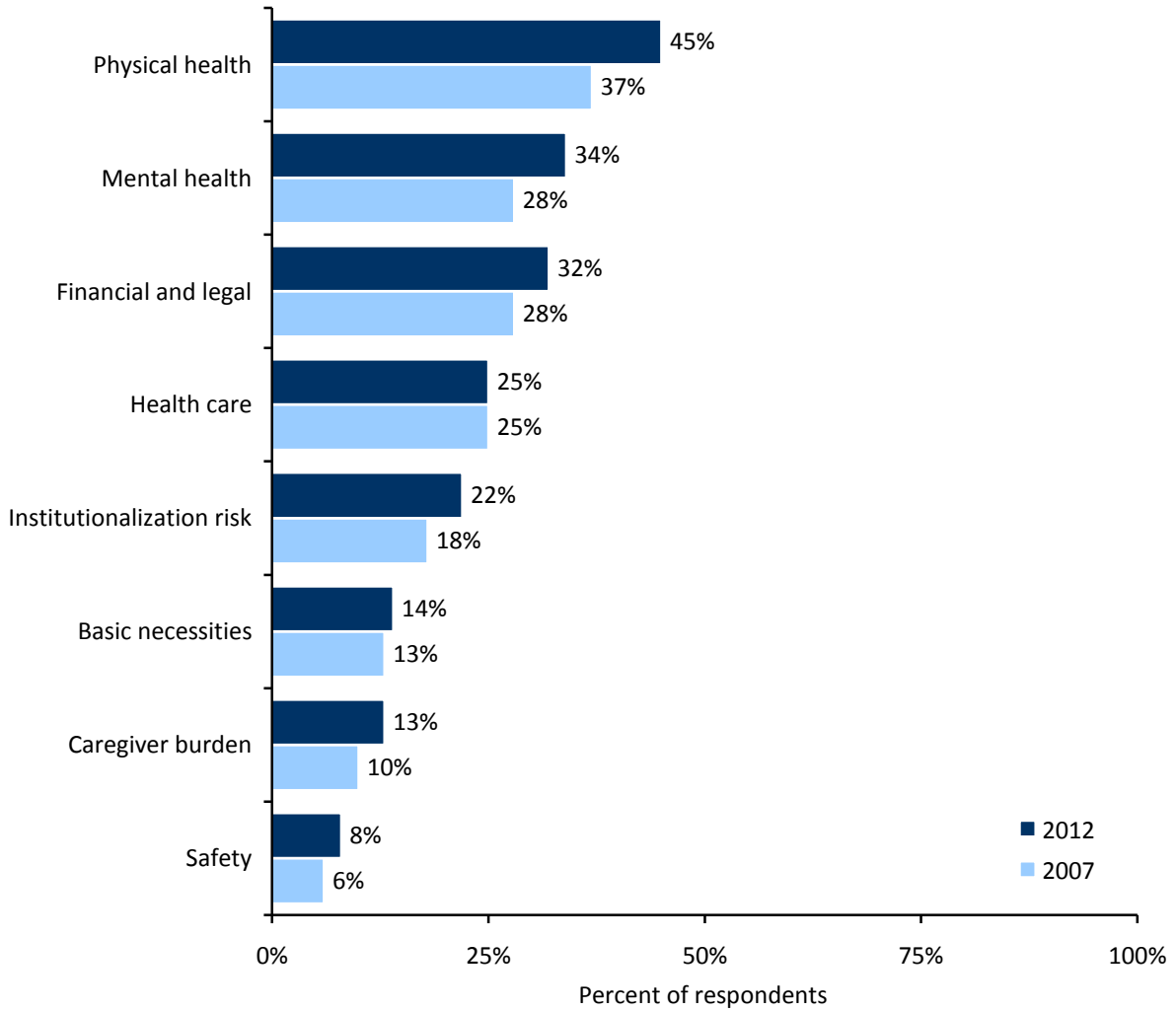
<sup>1</sup>Source: US Census Bureau - 2010 Census

**Table 2: Older Adult Social and Engagement Opportunities in Novi**

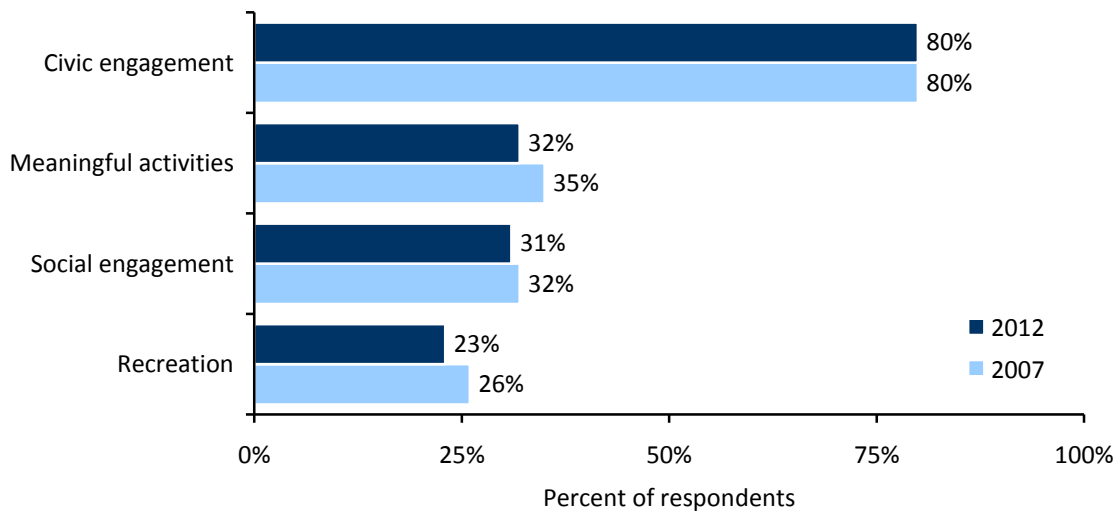
	Percent with need	Number affected in 2010 (12,480) <sup>1</sup>
Civic engagement	80%	10,001
Meaningful activities	32%	4,016
Social engagement	31%	3,914
Recreation	23%	2,854

<sup>1</sup>Source: US Census Bureau - 2010 Census

**Figure 5: Older Adult Core Life Needs in Novi Compared by Year**



**Figure 6: Older Adult Social and Engagement Opportunities in Novi Compared by Year**

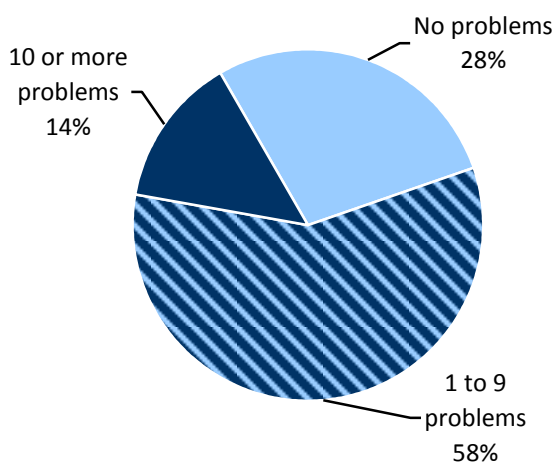


## Populations at High Risk

As people age, many learn to take better care of themselves, to plan for retirement and, generally, to move more deliberately. Aging builds wisdom but can sap resources – physical, emotional and financial. Even those blessed by good luck or those prescient enough to plan comprehensively for the best future may find themselves with unanticipated needs or with physical, emotional or financial strengths that could endure only with help. Some people age better than others and aging well requires certain strengths that are inherent and others that can be supported by assistance from the private sector and government. Numbers of needs and the groups with the most needs are shown in Figure 7 and Table 3. Although needs were spread across the board, residents reporting the largest percent of unresolved needs in Novi were more likely to be age 55 to 74, not white, Hispanic, report a lower income or rent their homes. Compared to 2007, a smaller proportion of older adults in 2012 reported having unresolved needs (see Table 4).

**Figure 7: Risk Status of Older Population in Novi**

Number of items (out of 41) rated as a "moderate" or "major" problem



**Table 3: Risk Status of Older Population by Sociodemographic Characteristics**

Number of items (out of 41) rated as a "moderate" or "major" problem	No problems	1 to 9 problems	10 or more problems	Total	Average number of problems	Number affected in 2010 (N=12,480) <sup>1</sup>
Overall	29%	58%	14%	100%	6	8,932
Female	27%	57%	16%	100%	6	5,101
Male	31%	58%	11%	100%	5	3,724
55 to 59 years	28%	59%	12%	100%	6	2,373
60 to 74 years	26%	55%	19%	100%	6	3,903
75 to 84 years	32%	63%	5%	100%	4	1,519
85 or over	35%	55%	10%	100%	5	959
White	28%	58%	14%	100%	6	8,113

Number of items (out of 41) rated as a “moderate” or “major” problem	No problems	1 to 9 problems	10 or more problems	Total	Average number of problems	Number affected in 2010 (N=12,480) <sup>1</sup>
Not white	32%	53%	16%	100%	8	708
Hispanic	0%	72%	28%	100%	12	146
Not Hispanic	29%	57%	14%	100%	6	8,373
Less than \$25,000	17%	52%	31%	100%	8	1,566
\$25,000 to \$74,999	30%	57%	13%	100%	6	3,471
\$75,000 or more	31%	62%	7%	100%	4	2,753
Rent	22%	55%	23%	100%	7	3,009
Own	29%	60%	11%	100%	5	5,709
Lives alone	25%	57%	18%	100%	6	3,383
Lives with others	30%	59%	12%	100%	5	5,385

<sup>1</sup>Source: U.S. Census Bureau - 2010 Census

**Table 4: Risk Status of Older Population Compared by Year**

Number of items (out of 41) rated as a “moderate” or “major” problem	2012	2007
No problems	28%	38%
1 to 9 problems	58%	52%
10 or more problems	14%	10%
Total	100%	100%

## Contributions of Older Adults to Novi

Advantages of a community with a significant number of older adults can be read in lower crime statistics and smaller costs for infrastructure that requires fewer schools, less road maintenance, less crime fighting and smaller landfills. But the advantages that older adults provide to Novi extend beyond the passive benefits of lower cost. Many older residents have time and inclination to offer productive work whether paid or not. In Novi, older adults provide significant paid and unpaid contributions. In addition to their paid work, older adults contributed to Novi through volunteering, providing informal help to family and friends, and offering more extensive caregiving. The value of these unpaid contributions by older adults in Novi in 2012 is estimated to be about \$84 million in a 12-month period. Adding the value of their paid work, the total value of their contribution is close to \$230 million in a 12-month period. (See Economic Contribution of Older Adults, page 51, for a detailed breakdown of the contributions by category and *Appendix C: Survey Methodology* for more information on the calculations.)

**Figure 8: Estimated Annual Economic Contributions of Older Adults in Novi**



## Demographics

The graying of America can be understood in simple population counts. The number of people in the United States over the age of 65 is projected to more than double from 35 million in 2000, to 71 million in 2030. Additionally, a dramatic increase in the average age of the older population is expected. While 4.2 million persons were age 85 and older in 2000, further declines in mortality could lead to a five-fold increase in the number by 2040.<sup>45</sup>

This bubble in the demographic charts is largely the Baby Boom generation, the cohort of 75 million Americans born between 1946 and 1964, the largest generation ever, grown in no small part because of the optimism and prosperity that followed WWII. In the year 2006, the first wave of the Baby Boom generation reached the age of 60.

The Baby Boom generation is beginning to enter older adulthood, creating a new disruption in social institutions akin to what occurred when they were younger: crowding hospitals, schools and colleges, transforming markets, trends and the workplace.<sup>46</sup> In their later years, Boomers likely will have a similar impact on retirement, health, housing, transportation, education, community and family life.<sup>47</sup>

The “demographic revolution” that began in 1946 is expected to result in a broad array of challenges and opportunities in the near future and will create a great shift in national priorities.<sup>46</sup> Trends that are apparent include:

- Advances in medical and related sciences, coupled with trends in exercise and healthy lifestyles suggest that people will not only live longer but the number of Americans who live up to and beyond 85 years of age will continue to grow<sup>48</sup>
- Older adults will be wealthier and better educated than past generations<sup>48</sup>
- Baby Boom retirees will have a stronger desire to make contributions beyond traditional retirement<sup>49</sup>
- People are likely to stay in the workforce longer than ever before<sup>50-52</sup>
- The older adult population will be more racially and ethnically diverse<sup>48</sup>
- The epicenter of economic and political power will shift from the young to the old<sup>48</sup>

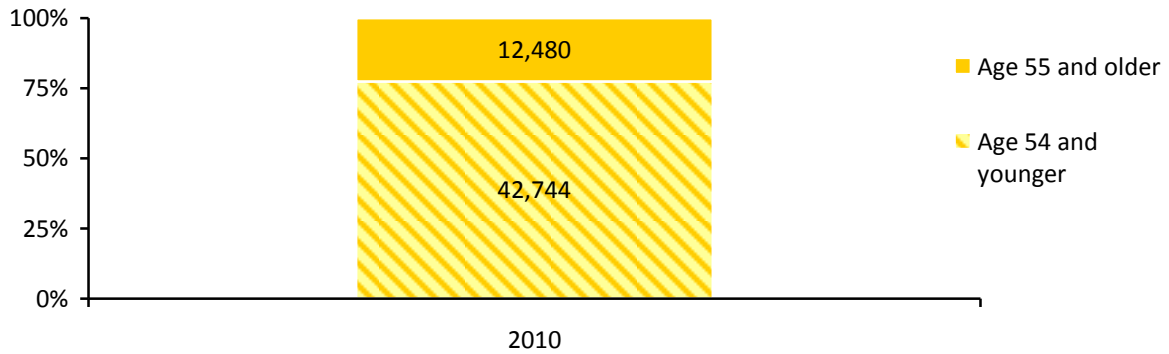
How the increase in older Americans fully will affect society largely remains speculation. However, what is clear is that the current demographic trends are likely to change fundamentally the way older adult life is lived.



## A Profile of Older Adults in Novi

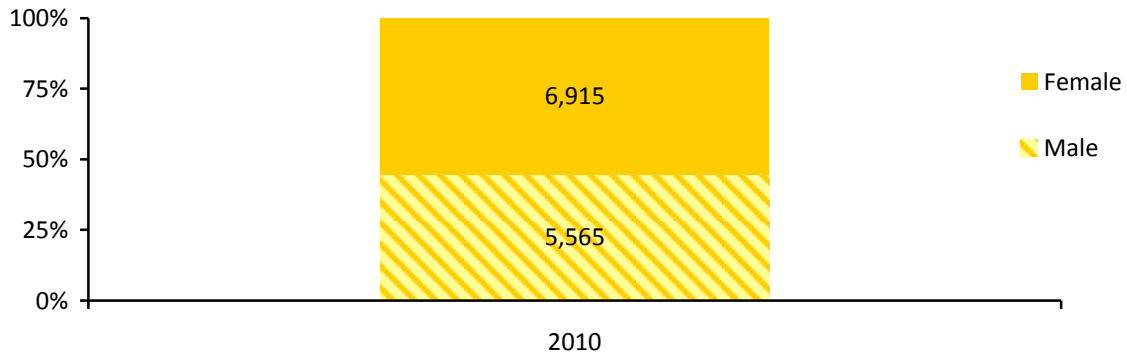
In the year 2010, there were estimated to be 12,480 older adults (persons 55 and over) living in Novi. The following charts display Novi's older adult demographic profile.

**Figure 9: Older Adult Portion of the Total Population of the City of Novi**



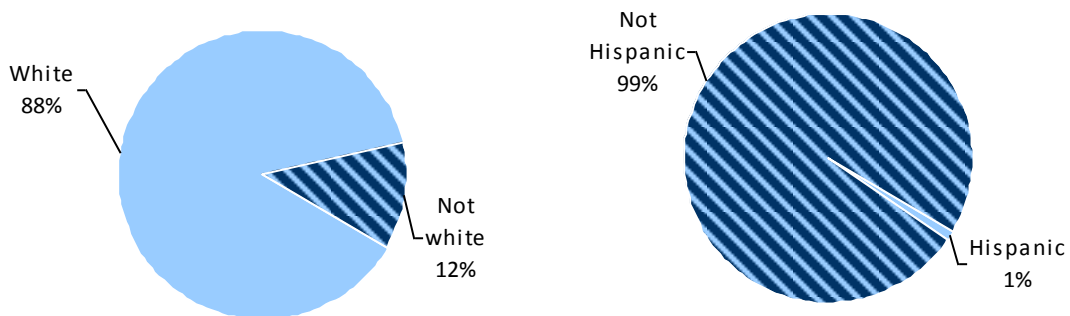
Source: U.S. Census Bureau - 2010 Census

**Figure 10: Male and Female Portions of the Older Adult Population of the City of Novi**



Source: U.S. Census Bureau - 2010 Census

**Figure 11: Race and Ethnicity of the Older Adult Population of the City of Novi**



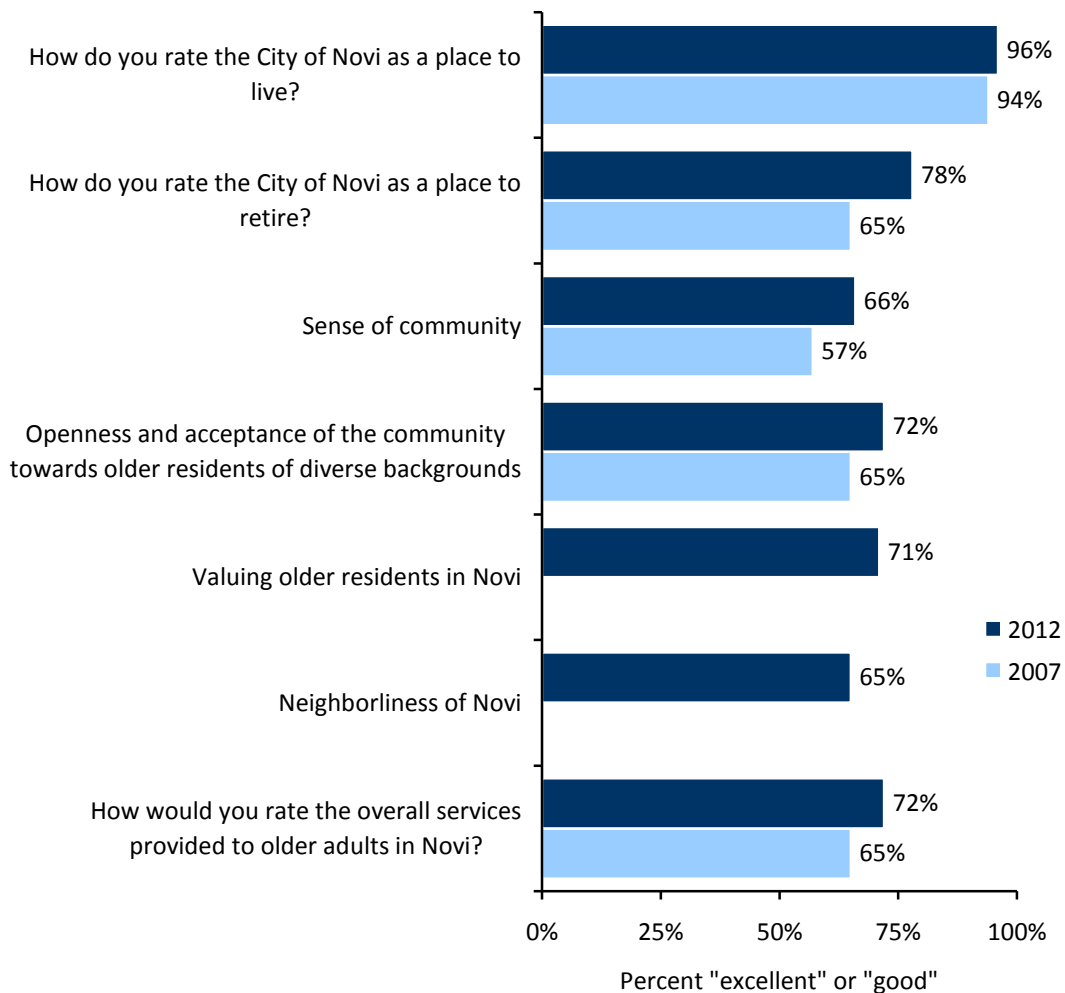
Source: U.S. Census Bureau - 2010 Census

## Overall Quality of the Community

CASOA™ contained a number of questions related to the life of older residents in the community. Survey participants were asked to rate the overall quality of the community, as well as other aspects of community life in Novi. The questionnaire assessed use of the amenities of the community and involvement by respondents in the civic and economic life of Novi.

Most of Novi’s older residents gave high ratings to the community as a place to live and many rated Novi as a place to retire as “good” or “excellent.” Services offered to older adults were considered “excellent” or “good” by about three-quarters of older residents in Novi. Generally, where comparisons could be made overtime, older adults gave more positive ratings in 2012 than in 2007. Overall, residents in Novi were much more likely to rate these aspects of the community as “excellent” or “good” when compared to other older adults across the nation.

**Figure 12: Novi as a Place for Older Residents Compared by Year**



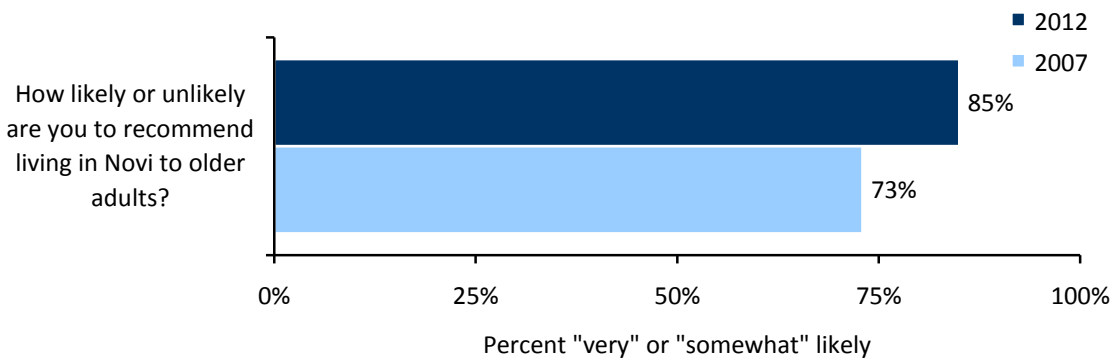
*Note: “Neighborliness of your community” and “Valuing older residents in your community” were added to CASOA™ since Novi’s first survey.*

**Figure 13: Novi as a Place for Older Residents Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Novi as an excellent or good place to live	96%	37	238	Much higher
Novi as an excellent or good place to retire	78%	66	236	Much higher
Excellent or good sense of community	66%	135	237	Similar
Excellent or good openness and acceptance of the community towards older residents of diverse backgrounds	72%	72	218	Much higher
Excellent or good valuing of older residents in Novi	71%	Not available	Not available	Not available
Excellent or good neighborliness in Novi	65%	Not available	Not available	Not available
Excellent or good overall services provided to older adults in Novi	72%	70	215	Much higher

Once a community has evolved programs and policies that successfully offer an attractive environment to older adults, one of the most telling signs of success is the willingness of residents to recommend that jurisdiction to other older adults. Generally, residents will not recommend a community to friends unless that community is seen to be offering the right services with optimal effectiveness. A place cannot be just “okay” for a person to become a reference for it. Just how successful Novi has been in creating an attractive setting for older adults can be sensed by the number of older residents that say they will recommend it to others. Compared to 2007, more Novi older residents in 2012 reported they would recommend the community to other older adults. This portion of older adults that would recommend the community was higher when compared to other communities in the U.S.

**Figure 14: Older Residents’ Likelihood of Recommending Novi to Others Compared by Year**



**Figure 15: Recommendation of Novi to Others Benchmarks**

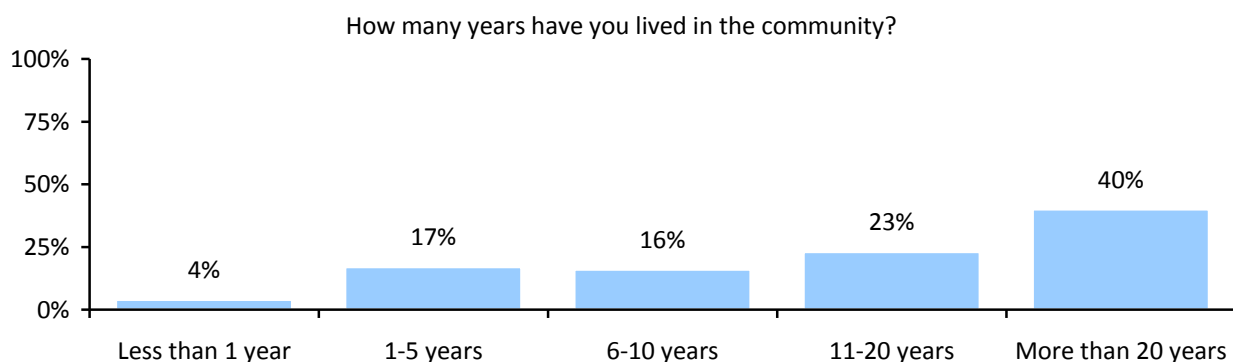
	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Likely to recommend living in Novi to older adults	85%	3	8	Higher

## Residential Stability

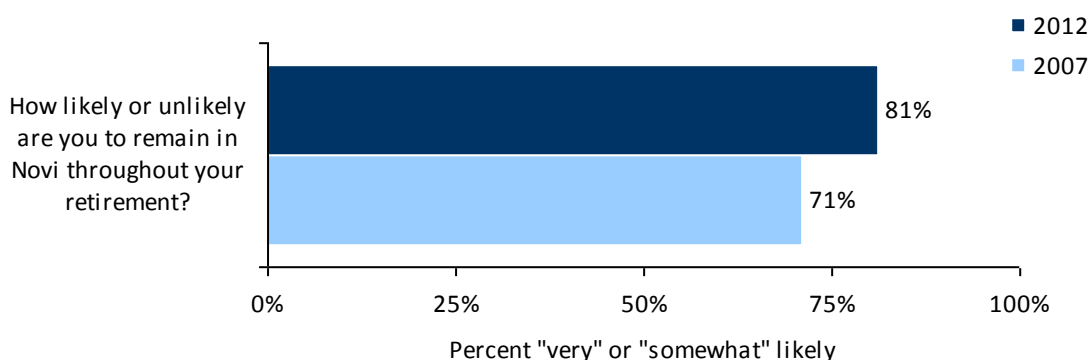
According to a survey by AARP, more than 8 in 10 adults over age 45 want to live roughly where they live now “as long as possible.”<sup>53</sup> That does not necessarily mean the exact same dwelling, but it does mean within only a few miles and in a state of self-sufficiency, if possible. To “age in place” implies both personal strength and provision of community assistance as needed. In different communities, older adults have different intentions, so it is essential to understand what older adults in Novi are anticipating in their retirement. By learning directly from older adults, planning can begin for the services required for them to remain independent and the community can attract other older adults who are likely to find those kinds of services appealing.

In fact, according to the Census Bureau, fewer than 5% of people 55 and older move in any given year, and the bulk of those do not go very far: 49% of movers stay within the same county and only 25% move to a different state. Of those who do cross state lines, the major lure is not weather, tax relief or a new adventure: people usually move to be closer to family.<sup>54</sup> The largest proportion of Novi’s older residents had lived in the community for more than 20 years. Further, 81% of seniors planned to remain in Novi throughout their retirement, which was more than what was reported in 2007 (71%). When compared to ratings given by older residents in other communities across the nation, Novi residents were less likely to report that they would remain in the City throughout retirement.

**Figure 16: Length of Residency in Novi**



**Figure 17: Likelihood of Remaining in Novi Throughout Retirement Compared by Year**



**Figure 18: Remaining in Novi Throughout Retirement Benchmark**

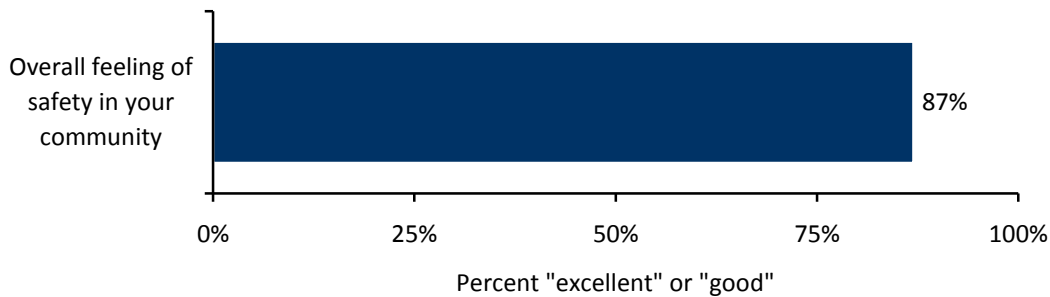
	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Likely to remain in Novi throughout retirement	81%	7	8	Lower

## Safety

Even when older adults are exposed to the same community environment as younger people, older folks feel less safe. No doubt they are aware of their increasing vulnerability even when the ambient dangers of crossing the street or walking the dog are unchanged. For older adults to feel as safe as younger adults, a community must provide extraordinary services intended to enhance the personal feelings of safety of older adults. In this assessment, older residents reported their overall perceptions of safety in Novi, as well as any problems with being a victim of crime, frauds or scams or being abused.

Older residents reported feeling generally safe in Novi. This question was not asked on Novi’s first survey, so a comparison over time is not available. A relatively small proportion of seniors in Novi reported problems with crime or abuse in the 12 months prior to the survey. Nonetheless, these crimes can have serious consequences for older residents. Reports of crime or abuse were similar between the two survey years and to reports from other communities across the country.

**Figure 19: Older Residents’ Ratings of Safety Overall in Novi Compared by Year**

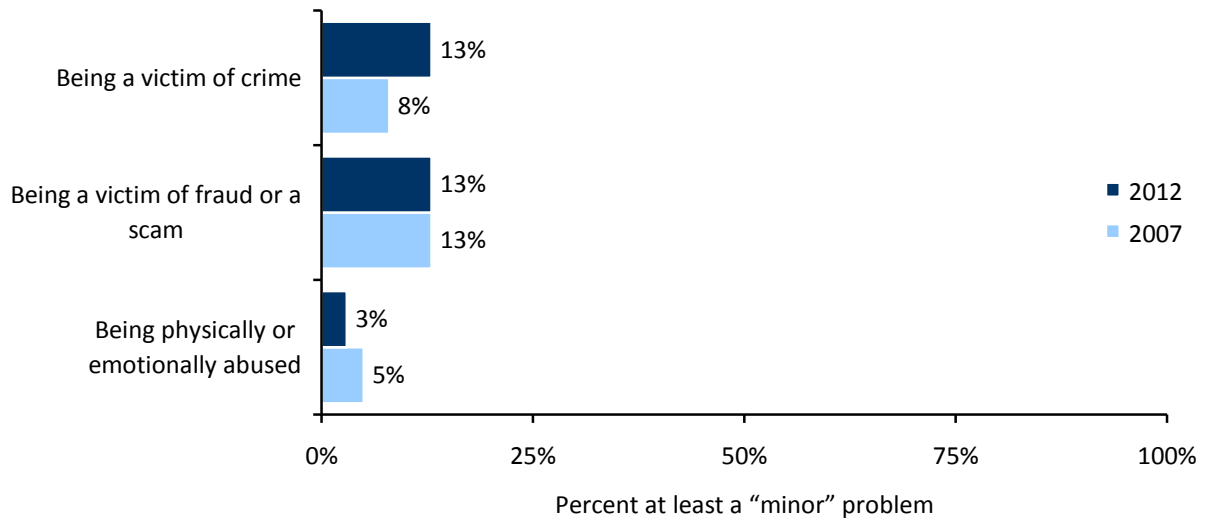


*Note: "Overall feeling of safety" was added to CASOA™ since Novi’s first survey.*

**Figure 20: Safety Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good overall feeling of safety in Novi	87%	Not available	Not available	Not available

**Figure 21: Safety Needs Compared by Year**



**Figure 22: Safety Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with being a victim of crime	13%	3	8	Similar
Problems with being a victim of fraud or a scam	13%	7	8	Similar
Problems with being physically or emotionally abused	3%	8	8	Similar

## A Closer Look at Older Adult Needs

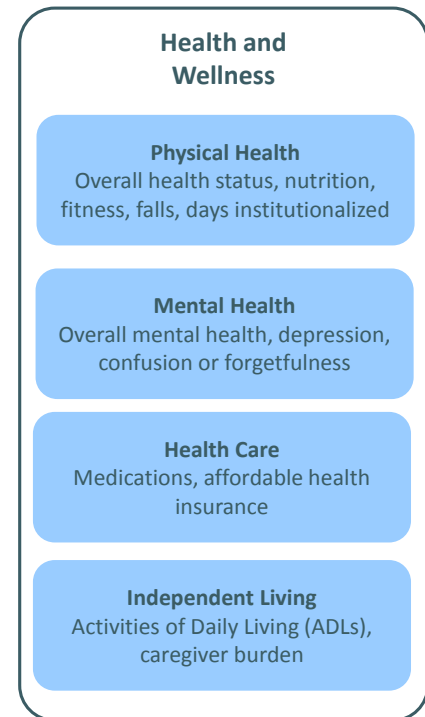
Community areas of health and wellness, community land use and design, productive activities and information and planning contribute significantly to the quality of community life for older residents. Each of these topics is covered in greater detail in the following sections. Within each chapter of the report, data related to specific strengths and needs of older adults are presented. Each chapter, and section within, begins with older residents' ratings of Novi and is followed by resident self-reported behaviors and needs.

### Health and Wellness

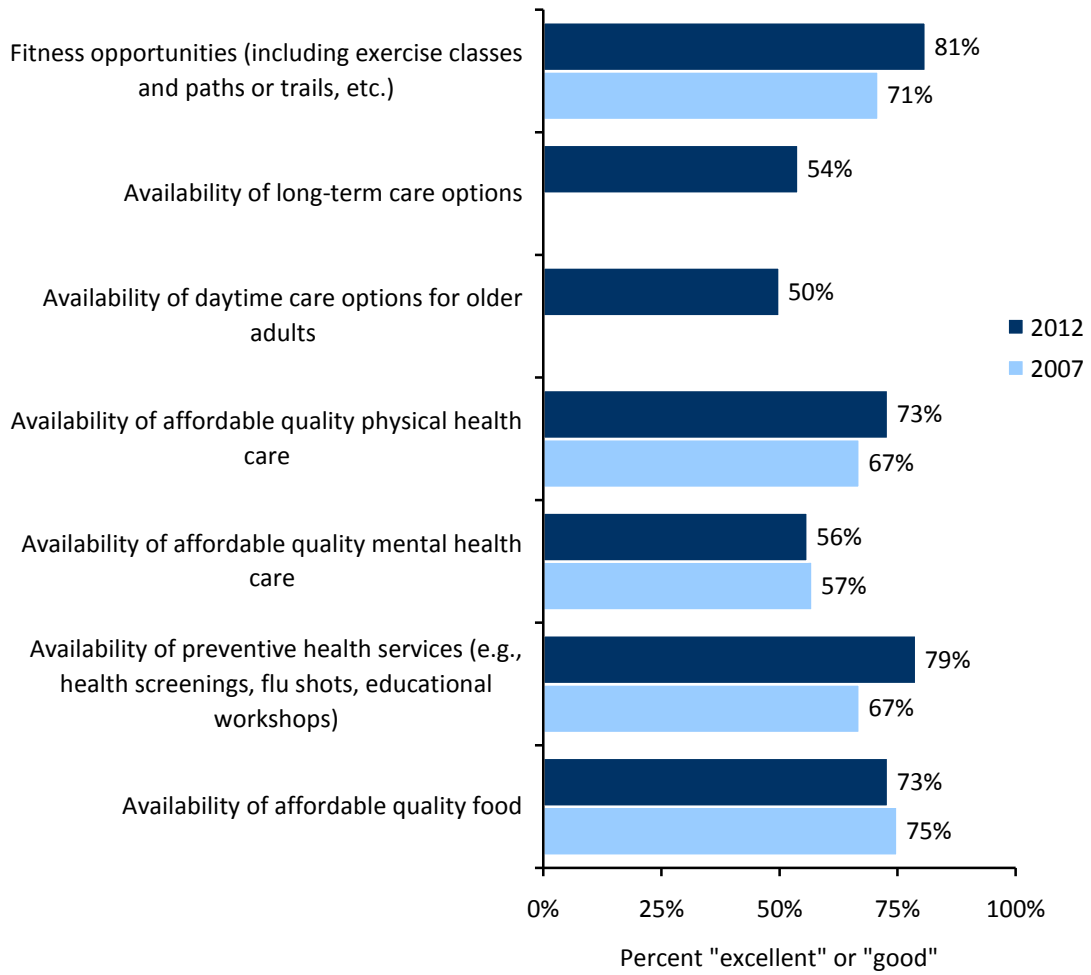
The Centers for Disease Control and Prevention (2004) have argued, "Poor health is not an inevitable consequence of aging" yet community supports are needed to help maintain the health and independence of a growing senior population. Of all the attributes of aging, health poses the greatest risk and the biggest opportunity. If the community cannot assist the independence of residents who experience the inevitable decline in health that accompanies aging, the potential economic contribution of older residents will be lost to hospitals and nursing homes. Health and wellness, for the purposes of this study, included not only physical and mental health, but issues of independent living, caregiving and safety affecting older residents.

#### Physical and Mental Health

CASOA™ assessed a variety of physical and mental health issues commonly affecting people as they age as well as provided older residents the opportunity to rate health opportunities in Novi. Fitness opportunities were rated most positively for Novi, while the availability of daytime care options for older adults was rated less favorably by older residents. Novi older residents tended to give more positive evaluations to fitness opportunities and the availability of preventive health services in 2012 than in 2007. Generally, Novi seniors were much more likely to give "excellent" or "good" ratings to health and wellness opportunities in the City than were those in other jurisdictions across the country.



**Figure 23: Older Resident Ratings of Health and Wellness Opportunities in Novi Compared by Year**



*Note: "Availability of long-term care options" and "availability of daytime care options for older adults" were added to CASOA since Novi's first survey.*

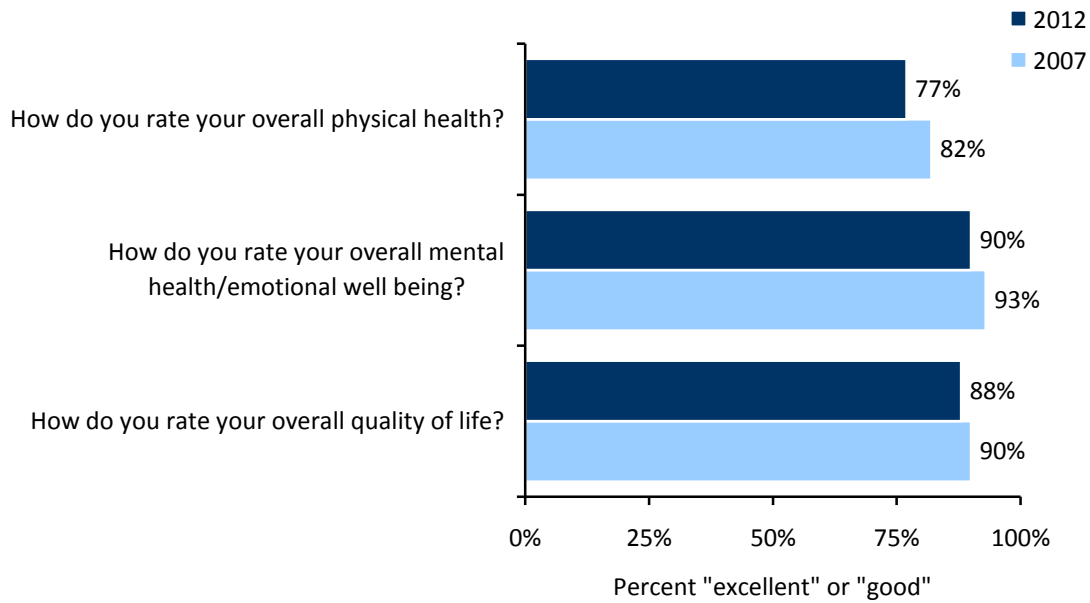


**Figure 24: Health and Wellness Opportunities Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good fitness opportunities (including exercise classes and paths or trails, etc.)	81%	4	8	Much higher
Excellent or good availability of long-term care options	54%	Not available	Not available	Not available
Excellent or good availability of daytime care options for older adults	50%	Not available	Not available	Not available
Excellent or good availability of affordable quality physical health care	73%	27	197	Much higher
Excellent or good availability of affordable quality mental health care	56%	3	8	Much higher
Excellent or good availability of preventive health services (e.g., health screenings, flu shots, educational workshops)	79%	2	8	Much higher
Excellent or good availability of affordable quality food	73%	54	146	Higher

Older residents were asked to rate their overall health, mental health and quality of life as well as report on any sentinel events such as falls and institutionalization. Many older residents rated their overall physical and mental health and their overall quality of life positively, similar to 2007. These ratings were similar to or higher than ratings given by other older adults across the nation. About 23% reported injuring themselves from a fall and 24% reported having been institutionalized in the 12 months prior to the survey. The rates of falls or institutionalizations remained the same between 2007 and 2012. Older residents in Novi were less likely to have injured themselves in a fall or spent at least one day in the hospital than older adults in other communities across the nation.

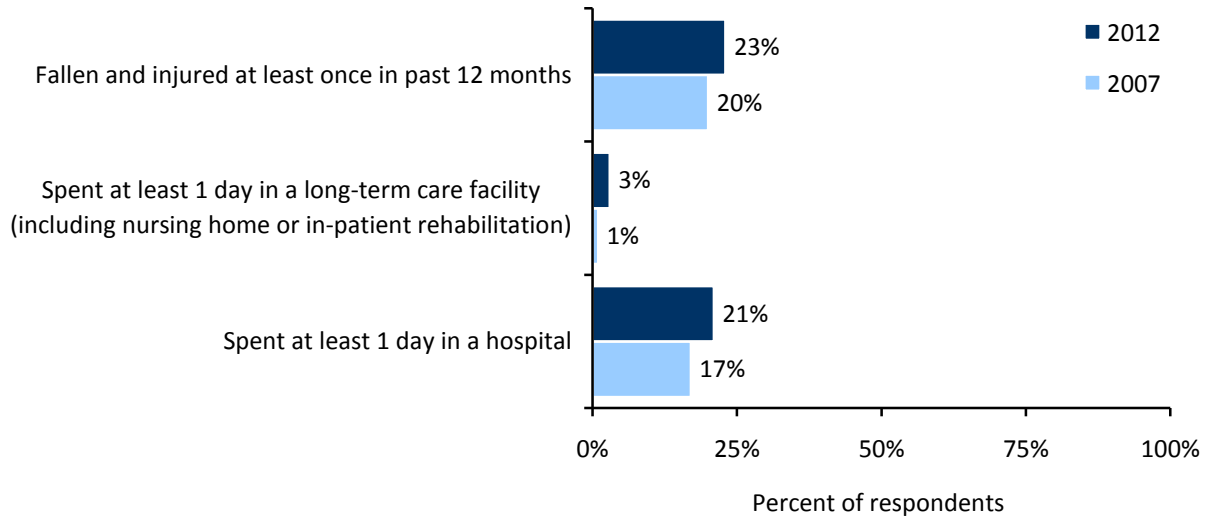
**Figure 25: Health and Quality of Life of Older Residents in Novi Compared by Year**



**Figure 26: Health and Quality of Life Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good overall physical health	77%	3	8	Higher
Excellent or good overall mental health/emotional well being	90%	2	8	Similar
Excellent or good overall quality of life	88%	2	8	Higher

**Figure 27: Falls, Hospitalizations and Institutionalizations of Older Residents in Novi in Prior 12 Months Compared by Year**



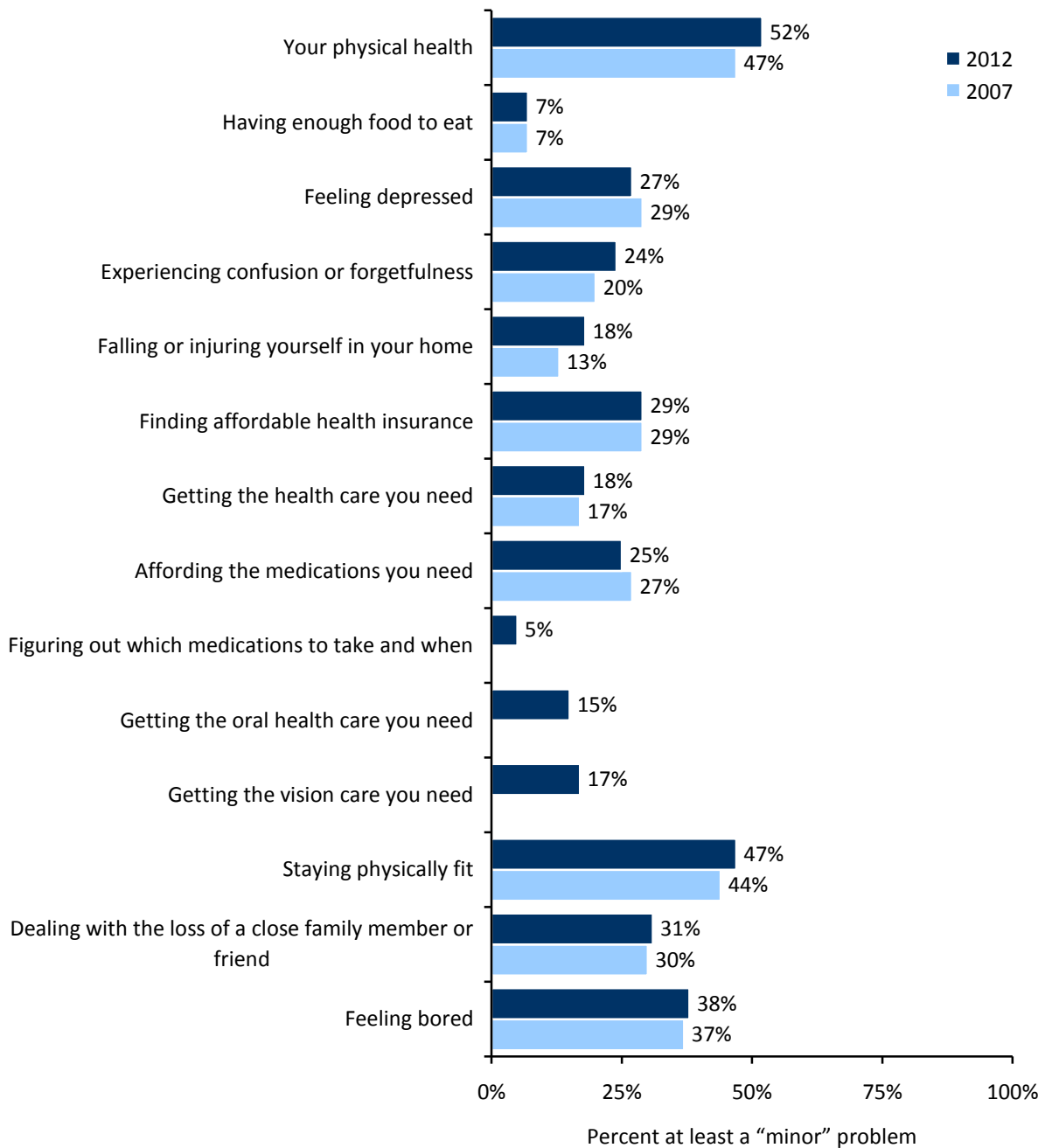
Note: "Spent at least 1 day in a long-term care facility (including nursing home or in-patient rehabilitation)" was "spent at least 1 day in a nursing home/rehabilitation" on Novi's first survey.

**Figure 28: Falls, Hospitalizations and Institutionalizations Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Had at least 1 fall in the past 12 months	23%	7	7	Much lower
Spent at least 1 day in a long-term care facility (including nursing home or in-patient rehabilitation)	3%	2	7	Similar
Spent at least 1 day in a hospital in past 12 months	21%	7	7	Lower

Finally, respondents reported the extent to which they had experienced problems with various health related issues in the 12 months prior to the survey. Physical health and staying physically fit were reported as the highest health needs in Novi while having figuring out which medications to take and when and having enough food to eat were reported by the fewest respondents. Results were consistent over time. Older adults in Novi tended to report health and wellness problems with less frequency than older adults in the rest of the nation.

**Figure 5: Health and Wellness Needs Compared by Year**



Note: "Getting the oral health care you need" was added to CASOA in 2010." Figuring out which medications to take and when" and "getting the vision care you need" was added to CASOA in 2012.

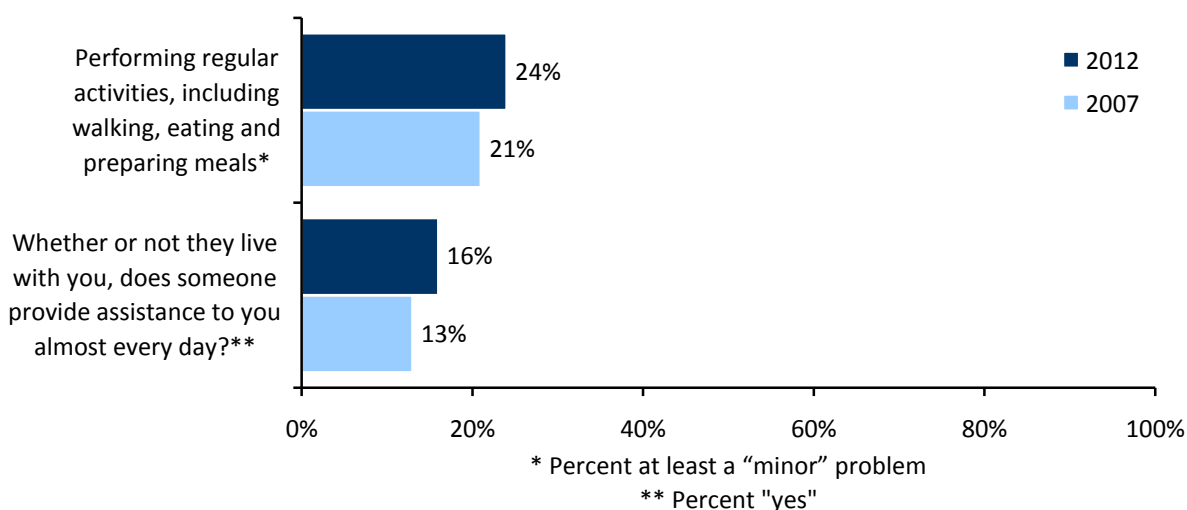
**Figure 29: Health and Wellness Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with your physical health	52%	8	8	Lower
Problems with having enough food to eat	7%	7	8	Lower
Problems with feeling depressed	27%	8	8	Much lower
Problems with experiencing confusion or forgetfulness	24%	8	8	Much lower
Problems with falling or injuring yourself in your home	18%	8	8	Lower
Problems with finding affordable health insurance	29%	6	8	Much lower
Problems with getting the health care you need	18%	8	8	Much lower
Problems with affording the medications you need	25%	7	8	Much lower
Problems with figuring out which medications to take and when	5%	Not available	Not available	Not available
Problems with getting the oral health care you need	15%	Not available	Not available	Not available
Problems with getting the vision care you need	17%	Not available	Not available	Not available
Problems with staying physically fit	47%	7	8	Much lower
Problems with maintaining a healthy diet	36%	5	8	Similar
Problems with dealing with the loss of a close family member or friend	31%	8	8	Lower
Problems with feeling bored	38%	5	8	Similar

## Independence and Caregiver Burden

Activities of daily living (ADL) usually include the basic activities of daily life, such as bathing, dressing and moving from bed to chair. Other activities of daily living, usually referred to as instrumental activities of daily living (IADL), include doing laundry, preparing meals, managing the household and so on. Inability to do one or more ADL or IADL means less independence. As the older adult population increases and those 85 years and older become the fastest growing segment, the demand for caregiving will increase dramatically. Survey results showed that approximately 24% of the respondents were at risk of institutionalization because they reported needing at least “minor” help performing activities of daily living such as walking, eating and preparing meals; similar to what was reported in 2007. This need was reported with much less frequency in Novi than in other communities across the U.S.

**Figure 6: Independence Needs Compared by Year**



*Note: “Whether or not they live with you, does someone provide assistance to you almost every day?” was “whether or not they live with you, does someone with whom you have a significant personal relationship (such as a relative, partner, friend or neighbor) provide assistance to you almost every day?” on Novi’s first survey.*

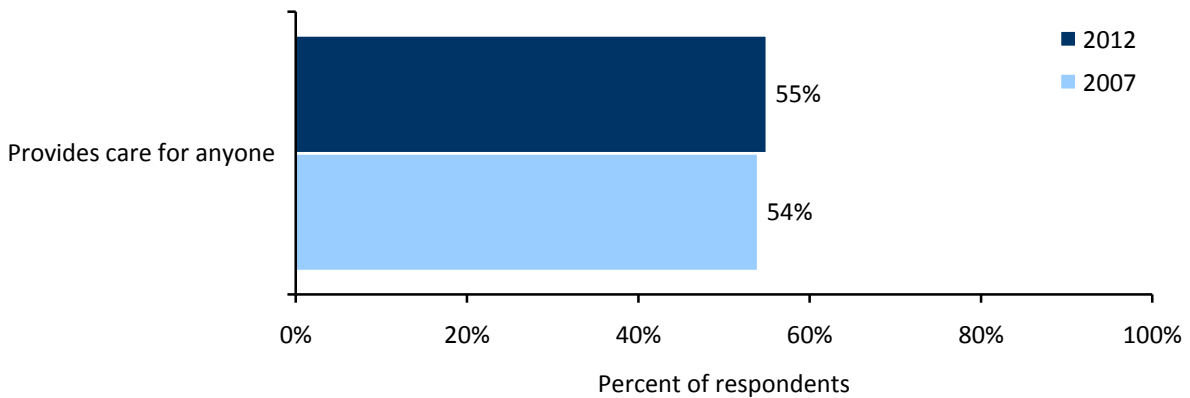
**Figure 30: Independence Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with performing regular activities, including walking, eating and preparing meals	24%	8	8	Much lower
Received assistance from someone almost every day	16%	7	8	Similar

## Caregiver Burden

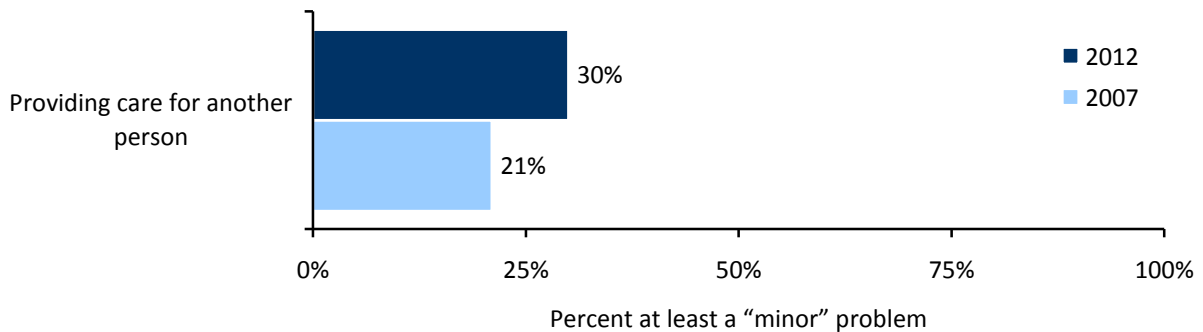
Providing care to a loved one or friend offers an opportunity for contribution and deserved sense of personal worth. Although most caregivers report little physical strain, emotional stress or financial hardship as a result of being a caregiver, many of those who provide care suffer from depression, isolation and other forms of physical and emotional hardship.<sup>55</sup> The “caregiving crunch” is predicted to be a potential problem and the average American will spend more years caring for parents than for their own children.<sup>46</sup> Similar to 2007, in 2012 about 55% of Novi older respondents were caregivers and 30% reported bearing caregiving responsibilities which were problematic, up from 21% in 2007 and similar to the national benchmark.

**Figure 31: Caregivers in Novi Compared by Year**



*Note: A respondent was considered a caregiver if they reported providing one or more hours of care to one or more individuals.*

**Figure 32: Caregiver Burden Compared by Year**



**Figure 33: Caregiver and Caregiver Burden Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Provided care to anyone for one hour or more per week	55%	5	8	Similar
Problems with providing care for another person	30%	2	8	Similar

## Community Design and Land Use

The movement in America towards designing more “livable” communities – those with mixed-use neighborhoods, higher-density development, increased connections, shared community spaces, and more human-scale design – will become a necessity for communities to age successfully. “Smart growth” is not only beneficial for the environment, but holds great promise for the mobility, independence and civic life of its older residents. This survey assessed resident needs and opinions of the community in the areas of land use, mobility options and housing.

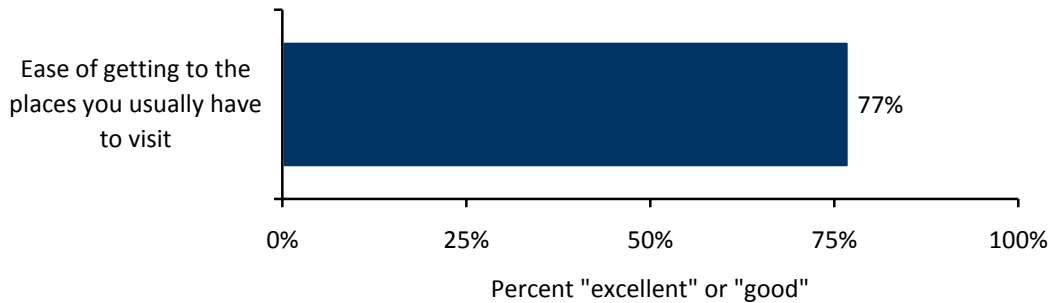


### Land Use

Generally, communities that have planned for older adults tend to emphasize access – a community design that facilitates movement and participation. For residents to remain independent contributors to community quality, local government programs or policies can ease their participation in social and civic activities. This ease of participation comes from land use and economic planning that locates services in or in the proximity of residences, provides convenient transportation alternatives when services are too far to reach by walking and makes walking routes attractive.

The ease of getting to typical places visited was rated by senior residents. Three-quarters of older adults gave a rating of “excellent” or “good.” This question was added in 2010, therefore a by year comparison is not available.

**Figure 34: Older Resident Ratings of Getting to Typical Places Visited in Novi Compared by Year**



*Note: “Ease of getting to the places you usually have to visit” was added to CASOA™ since Novi’s first survey.*

**Figure 35: Getting to Typical Places Visited Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good ease of getting to the places you usually have to visit	77%	Not available	Not available	Not available

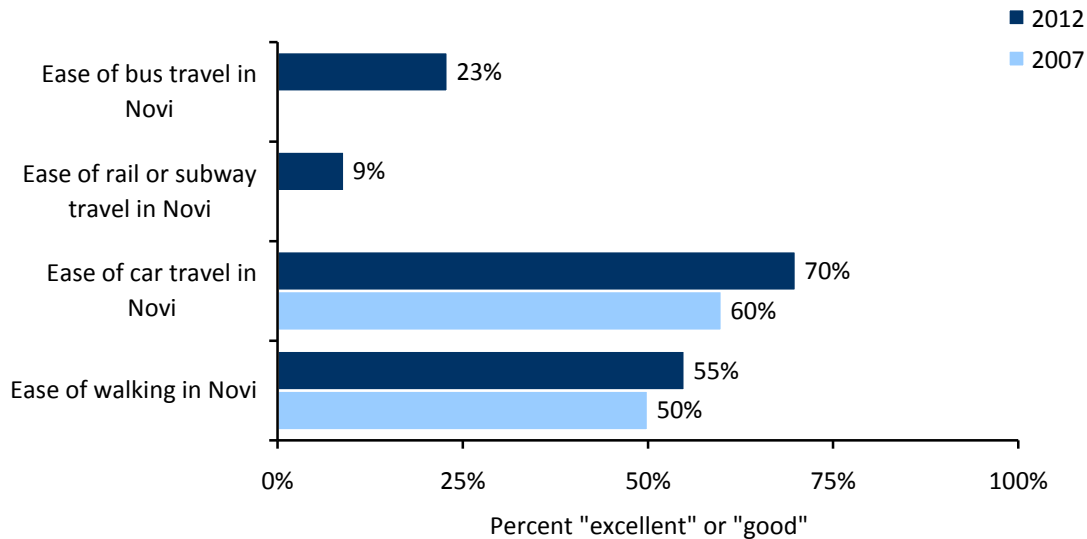


## Mobility

The last symbol of independence for many older adults is their automobile. Even after they should have given up driving, many older adults remain behind the wheel. Alternatives to the automobile, if attractive and pervasive, can help some relinquish their cars while still maintaining their mobility. This variety of mobility options is necessary for older residents to remain independent as they age. Understanding the varied mobility options that older adults in Novi find acceptable will help planners track their own success in providing the choices that will keep older adults independent longer.

Older residents rated the ease of travel for four modes in Novi: bus, rail or subway, car and walking. Of these, the ease of car travel and walking were rated the most favorably; ratings for ease of car travel increased from 2007 to 2012 and were much higher than the benchmark, while ratings for ease of walking remained stable over time and were much lower when compared to the benchmark. While a majority of older residents reported “never” using Novi Senior Transport, about 1 in 10 reported using it at least once in the 12 months prior to the survey, similar to the rate of use in 2007 and was much lower than use of senior transportation in other communities in the U.S.

**Figure 36: Older Resident Ratings of Mobility Options in Novi Compared by Year**

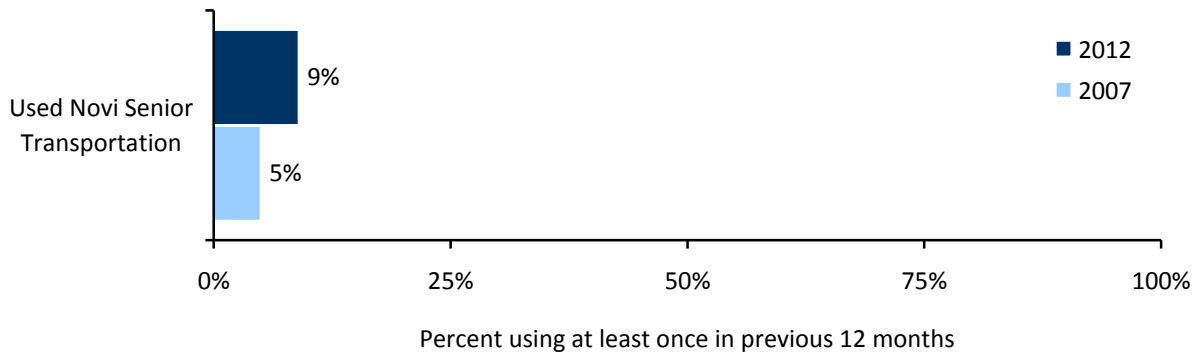


*Note: “Ease of bus travel in Novi” and “ease of rail or subway travel in Novi” were not asked on Novi’s first survey.*

**Figure 37: Mobility Options Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good ease of bus travel in Novi	23%	144	164	Much lower
Excellent or good ease of rail or subway travel in Novi	9%	42	45	Much lower
Excellent or good ease of car travel in Novi	70%	59	218	Much higher
Excellent or good ease of walking in Novi	55%	146	221	Much lower

**Figure 38: Novi Senior Transportation Ridership of Older Residents in Novi Compared by Year**

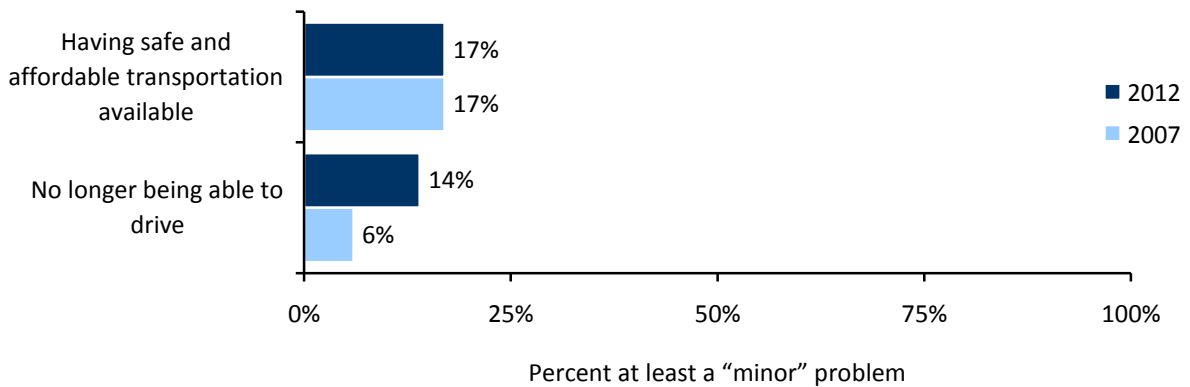


**Figure 39: Bus Ridership Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Used Novi Senior Transportation at least once	9%	7	7	Much lower

Similar to 2007, approximately one-fifth of older respondents in 2012 reported having at least “minor” transportation problems in the 12 months prior to the survey (much lower than the benchmark), and as many as 14% of older adults in 2012 may no longer be able to drive, up from 6% in 2007 and similar to the benchmark.

**Figure 40: Mobility Needs of Older Residents Compared by Year**



**Figure 41: Mobility Needs Benchmarks**

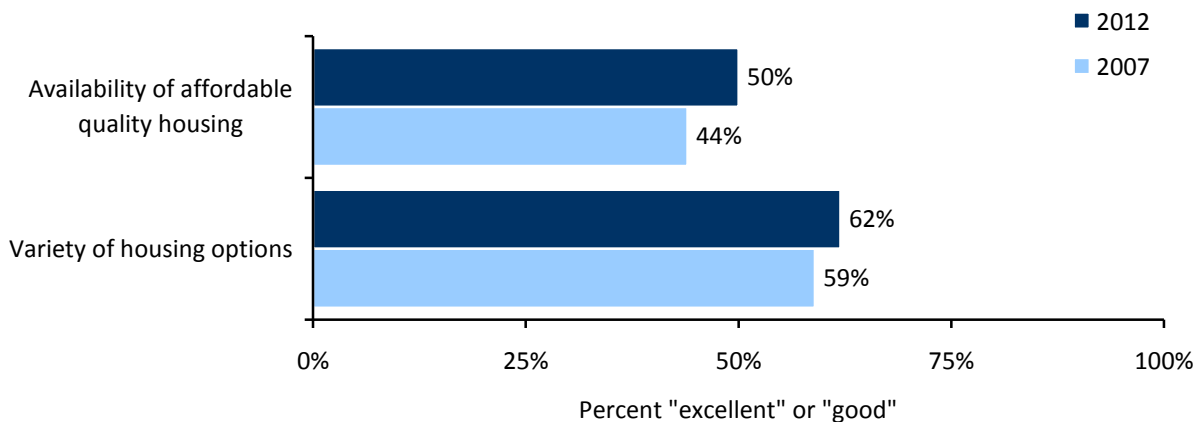
	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with having safe and affordable transportation available	17%	8	8	Much lower
Problems with no longer being able to drive	14%	6	8	Similar

## Housing

Across the U.S., the vast majority of older adults have said clearly that they prefer to remain in their own home – not a group setting – as they age. It may be a different home than the one the kids grew up in, but older adults want to age in place. To foster this independence, communities must offer a variety of affordable housing opportunities as well as programs that modify homes to accommodate the diminution of strength and balance that accompanies aging. Four in 10 respondents rated the variety of housing in the Novi positively and about half rated the availability of affordable quality housing in Novi with positive marks, both similar to 2007 ratings. When compared to the benchmarks, these evaluations were similar or much higher, respectively. About 16% of older residents reported having issues finding housing suited to their needs. Additionally, based on Department of Housing and Urban Development (HUD)<sup>56</sup> guidelines for affordable housing, 36% of older residents in Novi were found to spend too much of their monthly income on housing, which had increased from 27% in 2007.

A need no less important than housing itself was the need for housing maintenance. An affordable house of the right size and design is not a house that will sustain an older resident unless the house is properly maintained. A quarter to half of older residents reported problems with housework, maintaining their homes or maintaining their yards. Assessments were similar to the previous survey. Generally, housing needs in Novi were reported with similar or less frequency than in other jurisdictions across the nation.

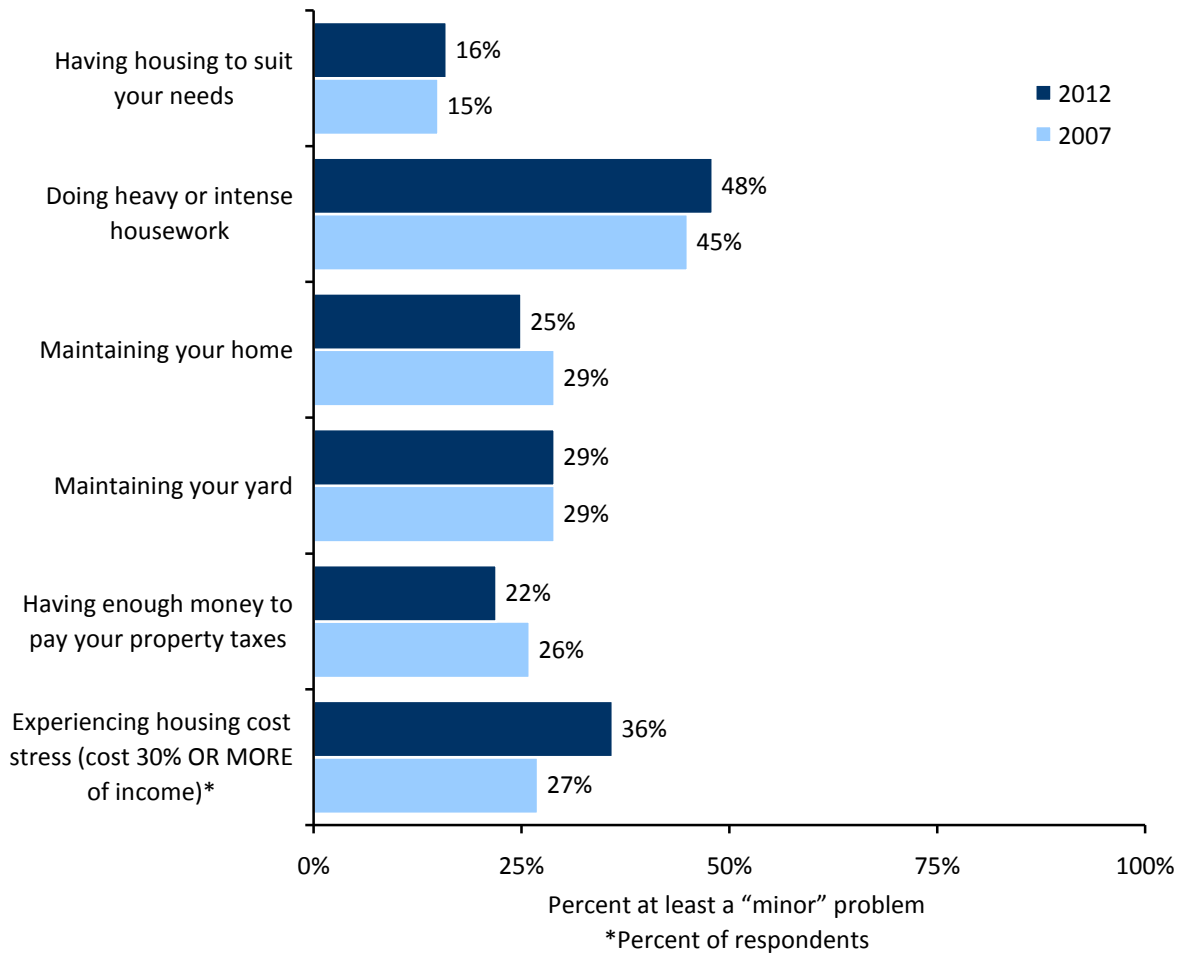
**Figure 42: Older Resident Ratings of Housing in Novi Compared by Year**



**Figure 43: Housing Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good availability of affordable quality housing	50%	72	225	Much higher
Excellent or good variety of housing options	62%	66	135	Similar

**Figure 44: Housing Needs of Older Residents Compared by Year**



**Figure 45: Housing Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with having housing to suit your needs	16%	5	8	Similar
Problems with problems with Doing heavy or intense housework	48%	8	8	Much lower
Problems with maintaining your home	25%	8	8	Much lower
Problems with maintaining your yard	29%	8	8	Much lower
Problems with having enough money to pay your property taxes	22%	6	8	Lower
Experiencing housing cost stress (housing costs 30% or more of income)	36%	85	148	Similar

## Productive Activities

Productivity is the touchstone of a thriving old age. Productive activities such as traditional and non-traditional forms of work and maintenance of social ties combine with health and personal characteristics to promote quality in later life and contribute to successful aging.<sup>57</sup> Society often views older adulthood as a time when productivity decreases simply because work-for-pay declines. However, most older adults tend to continue participating in productive activities after retirement through, for example, volunteer activities or part time work.

In this section of the report, the extent of older adults' engagement in the Novi community is identified. Older residents' participation in social and leisure programs such as those offered by the library, cultural facilities, recreation and senior centers is described and how much time older adults spend attending or viewing civic meetings, volunteering and providing help to others in the community is revealed. Residents' perceptions of community opportunities for engagement in meaningful activity are discussed. Their contribution to the community is explored.

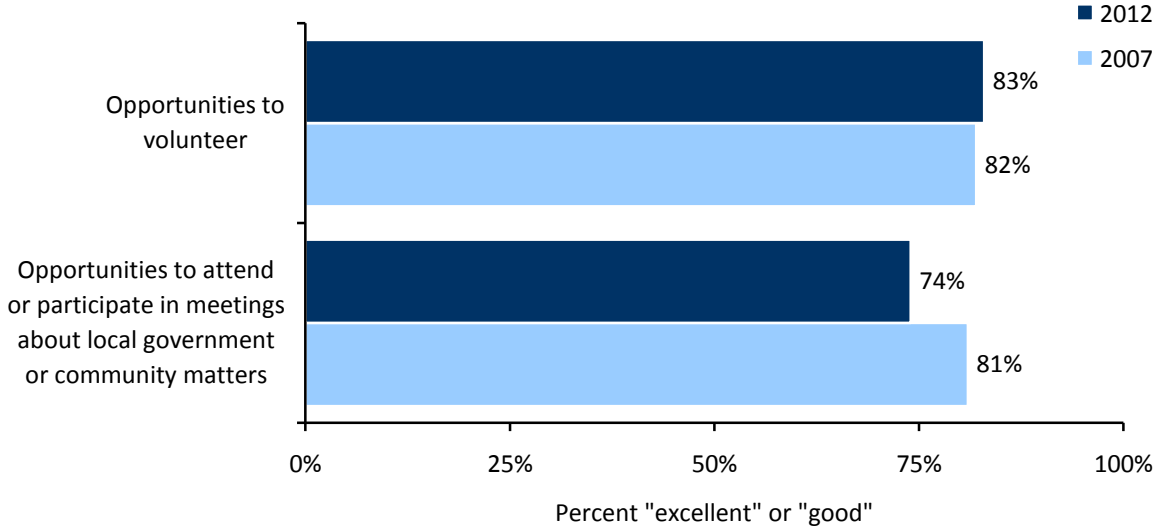


## Civic Engagement

Research has demonstrated that in communities where residents care about local politics and social conditions, where they feel engaged and effective, there is more so-called social capital. This results in more trust of local government officials, support for community-wide solutions recommended by elected council members, re-election of those councilors<sup>58</sup> and collective self-restraint in the face of community need.<sup>58,59</sup> Researchers even have discovered that American states with the highest levels of resident civic engagement<sup>60</sup> are “more effective and more innovative.” Where there is strong civic engagement, researchers have seen less crime, less poverty, more employment, better and more sustainable policies and more frequent resident cooperation.<sup>61</sup> Civic activity, whether volunteering, participating in religious or political groups or being active in community decision-making, not only provides benefit to communities but also serves seniors themselves. Studies have found that volunteering in later life is associated with better physical and mental health, and civically engaged seniors are less likely to become injured or to die prematurely.<sup>4</sup>

Older residents rated the volunteer opportunities in Novi favorably, similarly to 2007. Opportunities to attend or participate in meetings about local government or community matters were rated slightly less favorably and decreased from 2007 to 2012. These ratings were higher or much higher in Novi than in other communities across the nation.

**Figure 46: Older Resident Ratings of Civic Engagement Opportunities in Novi Compared by Year**

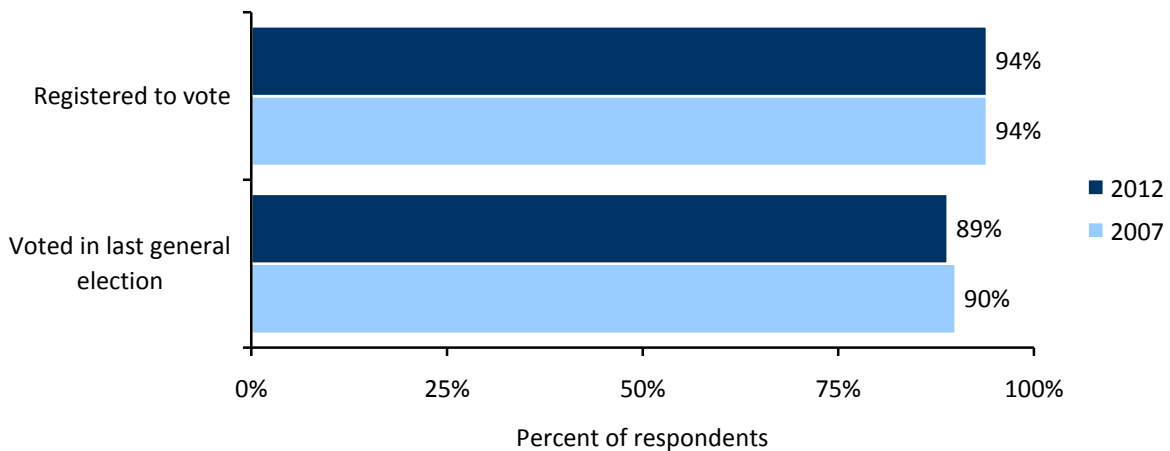


**Figure 47: Civic Engagement Opportunities Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good opportunities to volunteer	83%	56	139	Higher
Excellent or good opportunities to attend or participate in meetings about local government or community matters	74%	4	8	Much higher

Novi seniors showed the largest amount of civic engagement in the area of electoral participation. Approximately 94% reported they were registered to vote and 89% indicated they had voted in the last general election. These ratings remained stable from 2007 to 2012 and were higher than reports from other communities across the nation.

**Figure 48: Electoral Participation of Older Adults in Novi Compared by Year**

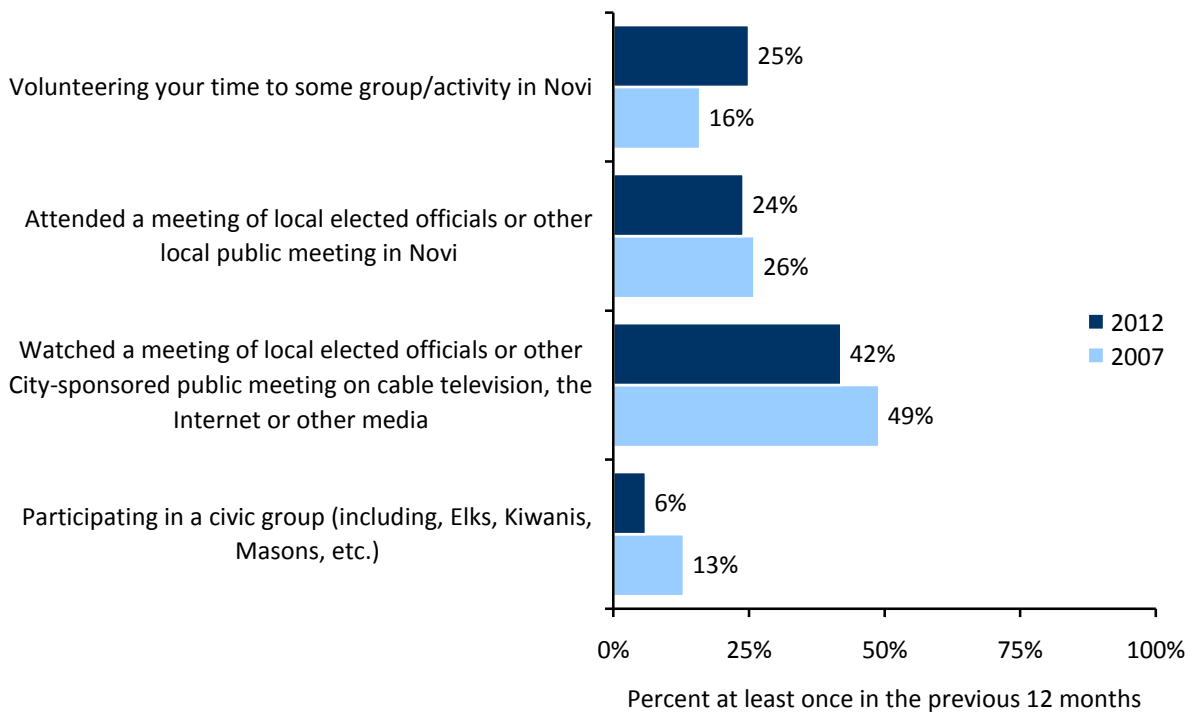


**Figure 49: Electoral Participation Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Registered to vote in your jurisdiction	94%	59	237	Higher
Voted in the last general election	89%	75	236	Higher

In terms of civic attentiveness, 24% reported attending a public meeting of local elected officials or other local public meeting in Novi and another 42% reported watching such a meeting on television in the past year. Older residents in Novi participated in civic life through volunteerism and participation in civic groups. About 25% participated in some kind of volunteer work, a volunteer rate lower than other communities in the U.S.; the average number of hours per week volunteered was 4 hours. Volunteerism increased between 2007 and 2012. About 6% participated in a civic club, down from 13% in 2007 and a rate much lower than what is reported in other communities across the country.

**Figure 50: Civic Engagement of Older Adults in Novi Compared by Year**



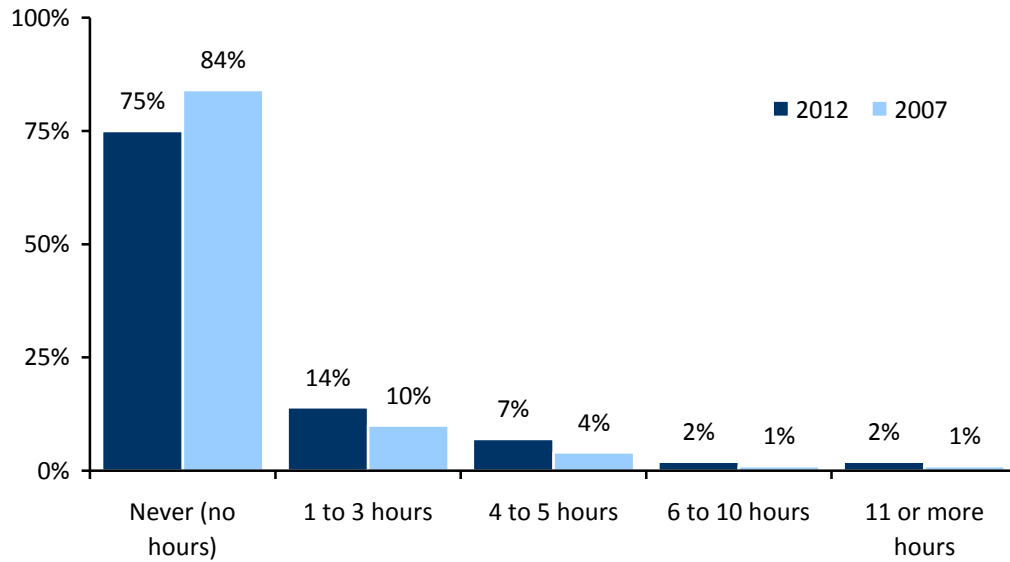
*Note: This chart combines the results of questions 11 and 12, which use different response scales. Complete response frequencies for these questions can be found in Appendix B: Complete Set of Survey Frequencies.*

**Figure 51: Civic Engagement Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Volunteering your time to some group/activity in Novi for one hour or more per week	25%	7	8	Lower
Attended a meeting of local elected officials or other local public meeting in Novi at least once in past 12 months	24%	200	235	Much lower
Watched a local or other public meeting on cable television, the Internet or other media at least once in past 12 months	42%	147	188	Much lower
Participating in a civic group (including Elks, Kiwanis, Masons, etc.) for one hour or more per week	6%	8	8	Much lower

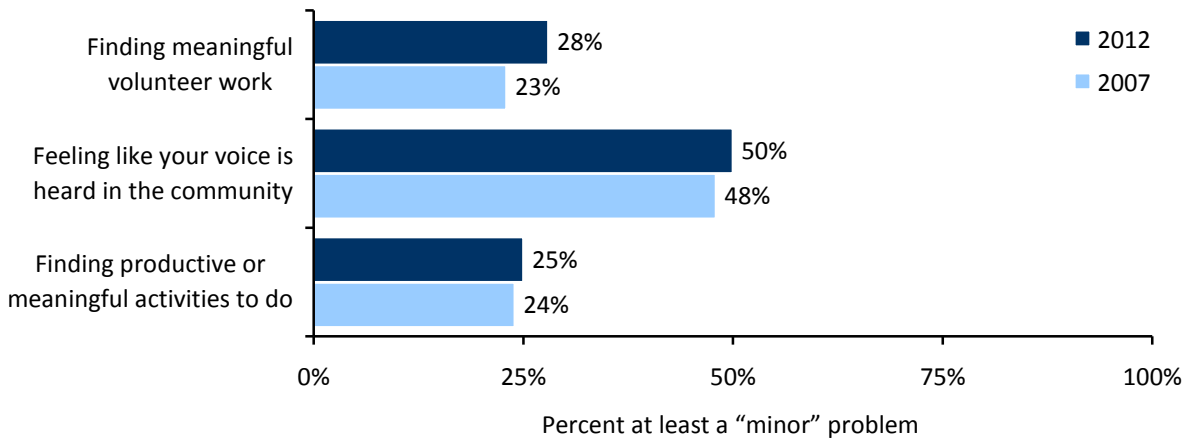
**Figure 52: Hours Spent in Volunteerism Compared by Year**

During a typical week, how many hours do you spend volunteering your time to some group/activity in the community?





**Figure 53: Civic Engagement Needs in Novi Compared by Year**



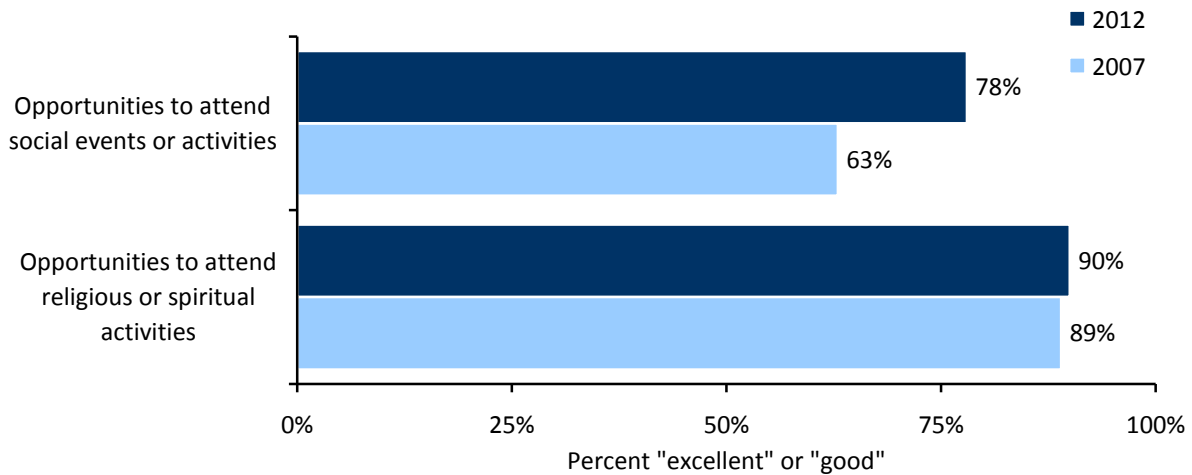
**Figure 54: Civic Engagement Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with finding meaningful volunteer work	28%	3	8	Similar
Problems with feeling like your voice is heard in the community	50%	6	8	Lower
Problems with finding productive or meaningful activities to do	25%	6	8	Lower

## Social Engagement and Support

Communities are the foundation for social life. They are, as sociologist Eric Klinenberg writes, “the soil out of which social networks grow and develop or, alternatively, wither and devolve.”<sup>62,63</sup> Novi has a great potential to foster increased social engagement of its older residents. A majority of Novi older residents rated the opportunities to attend social activities in Novi as “excellent” or “good” (up from 2007 and much above the benchmark) and reported frequent participation in social activities such as communicating/visiting with friends and family and providing help to friends or relatives (similar to the benchmark). Nine in 10 gave positive ratings for opportunities to attend religious or spiritual activities in Novi, which was higher than the benchmark.

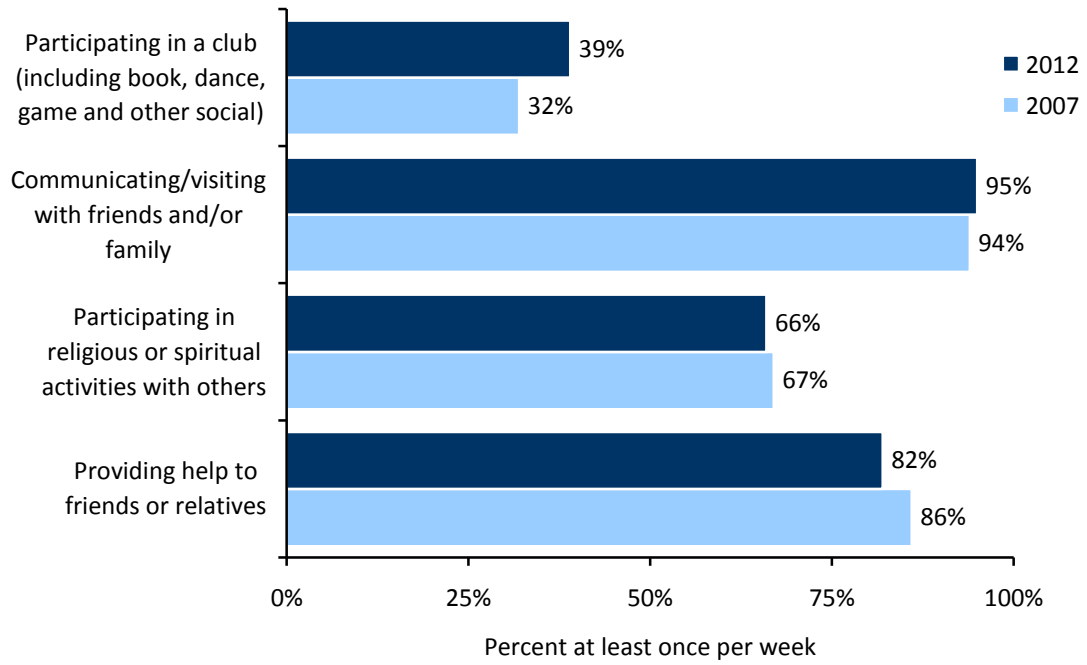
**Figure 55: Older Resident Ratings of Social Engagement Opportunities in Novi Compared by Year**



**Figure 56: Social Engagement Opportunities Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good opportunities to attend social events or activities	78%	26	138	Much higher
Excellent or good opportunities to attend religious or spiritual activities	90%	21	120	Much higher

**Figure 57: Social Engagement of Older Residents in Novi Compared by Year**



**Figure 58: Social Engagement Benchmarks**

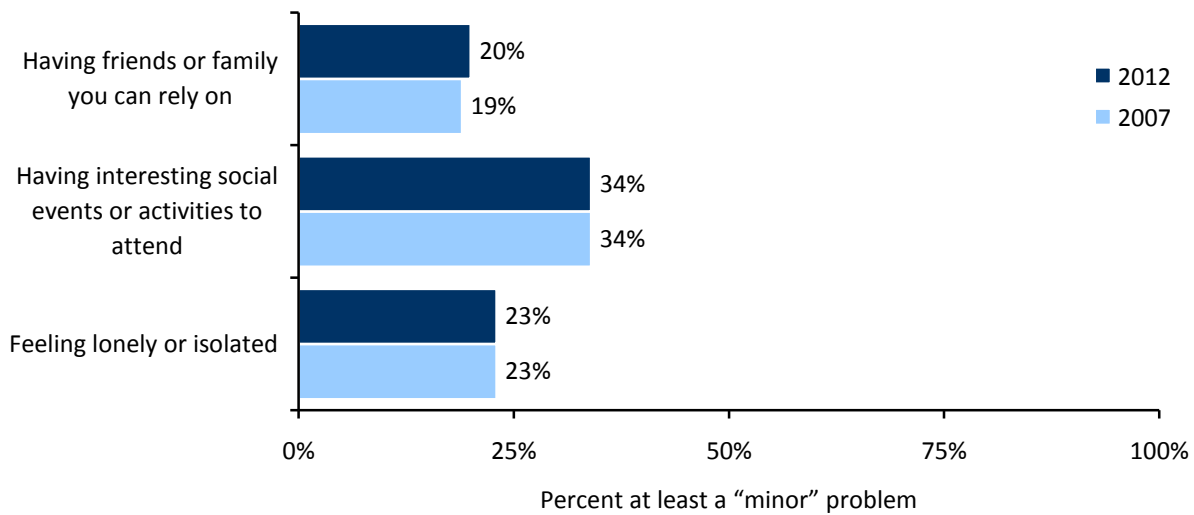
	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Participating in a club (including book, dance, game and other social) for one hour or more per week	39%	2	8	Higher
Communicating/ visiting with friends and/or family for one hour or more per week	95%	6	8	Similar
Participating in religious or spiritual activities with others for one hour or more per week	66%	3	8	Higher
Providing help to friends or relatives for one hour or more per week	82%	6	8	Similar

About one-third of older residents in Novi reported living alone and 43% said they lived with one other person. Twenty-three percent reported having at least “minor” problems “feely lonely or isolated” and 20% said they had at least “minor” problems with “having friends or family you can rely on” in the 12 months prior to the survey. These needs were less of a problem for Novi residents than for older adults in other communities across the nation. About one-third of Novi seniors said that they had at least “minor” problems “having interesting social events or activities to attend.” Results were similar between 2007 and 2012. (For more information on calculation of social support, see *Appendix C: Survey Methodology*).

**Table 7: Household Composition for Older Residents in Novi**

How many people, including yourself, live in your household?	2012	2007
1 person (live alone)	37%	33%
2 people	43%	47%
3 people	16%	13%
4 or more people	4%	7%
Total	100%	100%
Average household size	1.9	2.3

**Figure 59: Older Resident Social Engagement Needs in Novi Compared by Year**



**Figure 60: Social Engagement Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with having friends or family you can rely on	20%	7	8	Lower
Problems with having interesting social events or activities to attend	34%	6	8	Much lower
Problems with feeling lonely or isolated	23%	8	8	Lower

## Caregiving Contributions of Older Residents

More than 10 million people nationwide have disabling conditions that affect their ability to live independently<sup>64</sup> and almost 80% of these residents are seniors. While care is most often provided by family members and is unpaid, its value has been estimated at \$350 billion annually.<sup>65</sup>

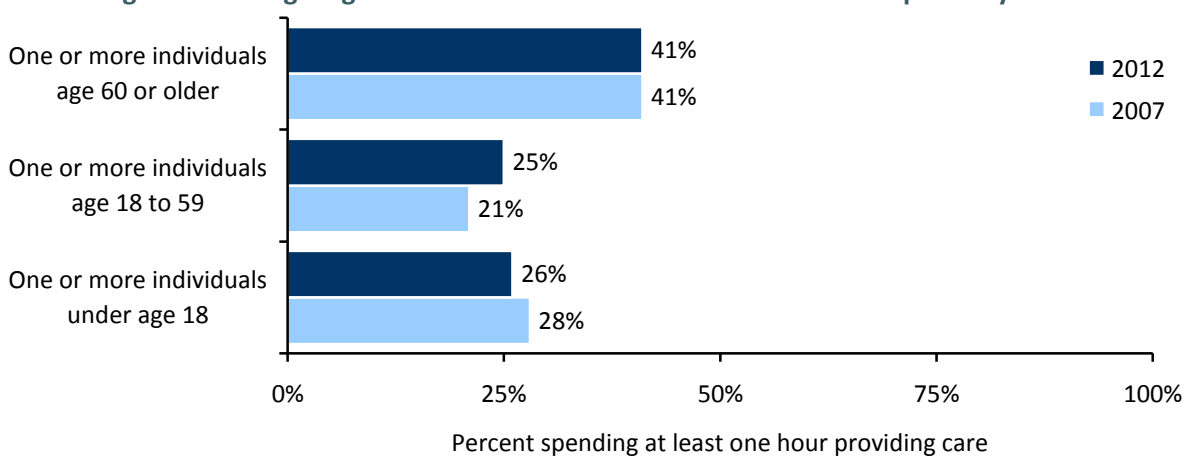
As in 2007, within each category of potential caregiving recipients in 2012, 25% or more of older residents in Novi said they were providing care for others. The proportion of Novi older residents spending at least one hour a week providing care to each category of caregiving recipients was similar when compared to other communities across the country.

**Table 8: Caregiving Contributions of Older Residents in Novi**

During a typical week, how many hours do you spend providing care for one or more individuals with whom you have a significant personal relationship (such as spouse, other relative, partner, friend, neighbor or child), whether or not they live with you?	Never (no hours)	1 to 3 hours	4 to 5 hours	6 to 10 hours	11 to 19 hours	20 or more hours	Total	Average number of hours of those who provide care*
One or more individuals age 55 or older	59%	18%	8%	4%	6%	6%	100%	9
One or more individuals age 18 to 54	75%	10%	7%	3%	2%	4%	100%	9
One or more individuals under age 18	74%	7%	5%	3%	5%	7%	100%	13

\* Average number calculated from the mid-point of the ranges.

**Figure 61: Caregiving Contributions of Older Resident in Novi Compared by Year**



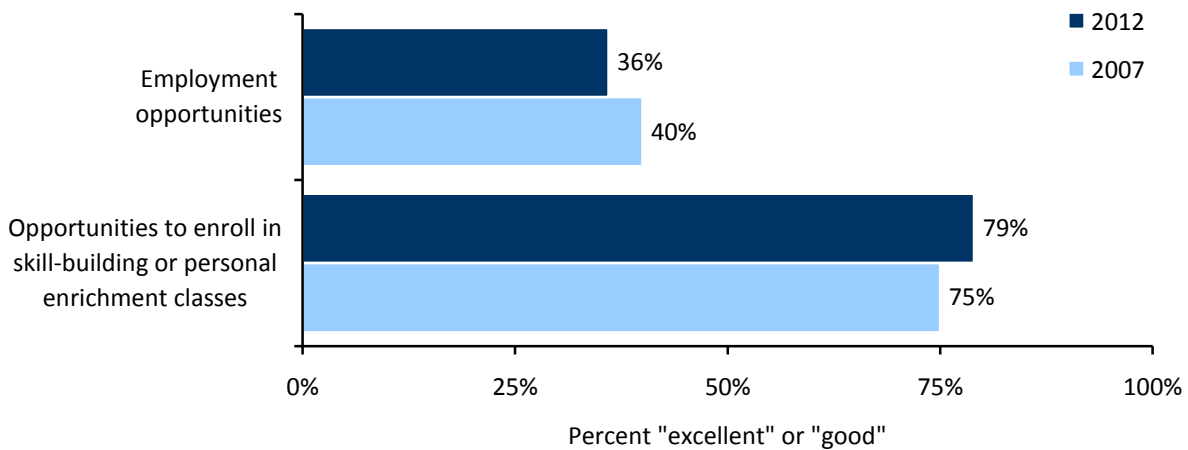
**Figure 62: Caregiver Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Provided care to older adult for one hour or more per week	41%	7	8	Similar
Provided care to adult for one hour or more per week	25%	6	8	Similar
Provided care to child for one hour or more per week	26%	6	8	Similar

## Employment and Education

Recent studies have estimated that 70-80% of those 45 and older plan to continue working in their “retirement” years.<sup>50</sup> Financial stability is not the only reason; one study notes that pure enjoyment of work (35% of those questioned) or just a desire to try something new (5%) also will keep people on the job.<sup>50</sup> Opportunities to enroll in skill-building or personal enrichment classes in Novi were rated positively, similar to 2007. Employment opportunities were rated as “good” or “excellent” by 36% of respondents and remained steady from 2007 to 2012. These ratings were higher or much higher in Novi than in other communities across the U.S.

**Figure 63: Older Resident Ratings of Employment and Education Opportunities in Novi Compared by Year**

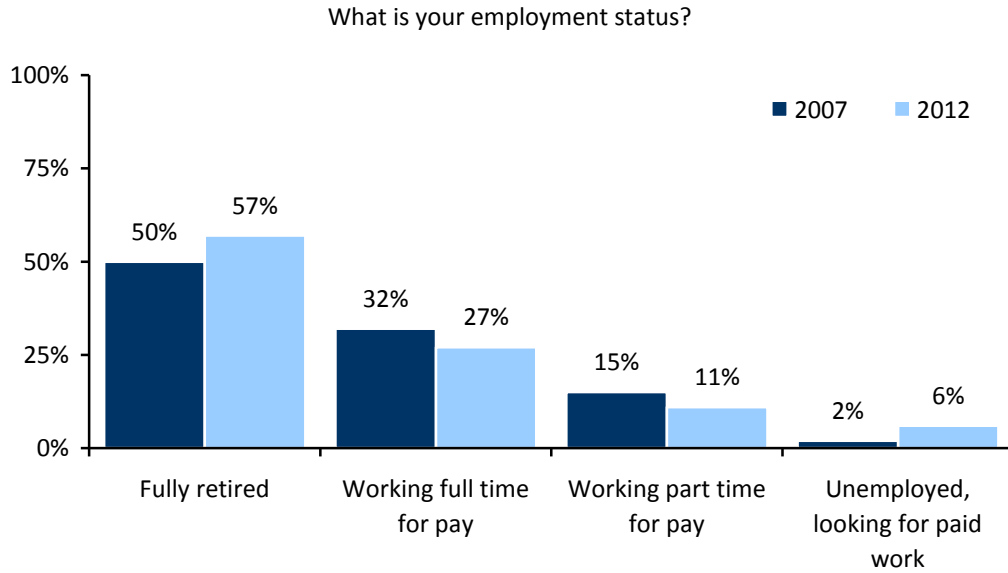


**Figure 64: Employment and Education Opportunities Benchmarks**

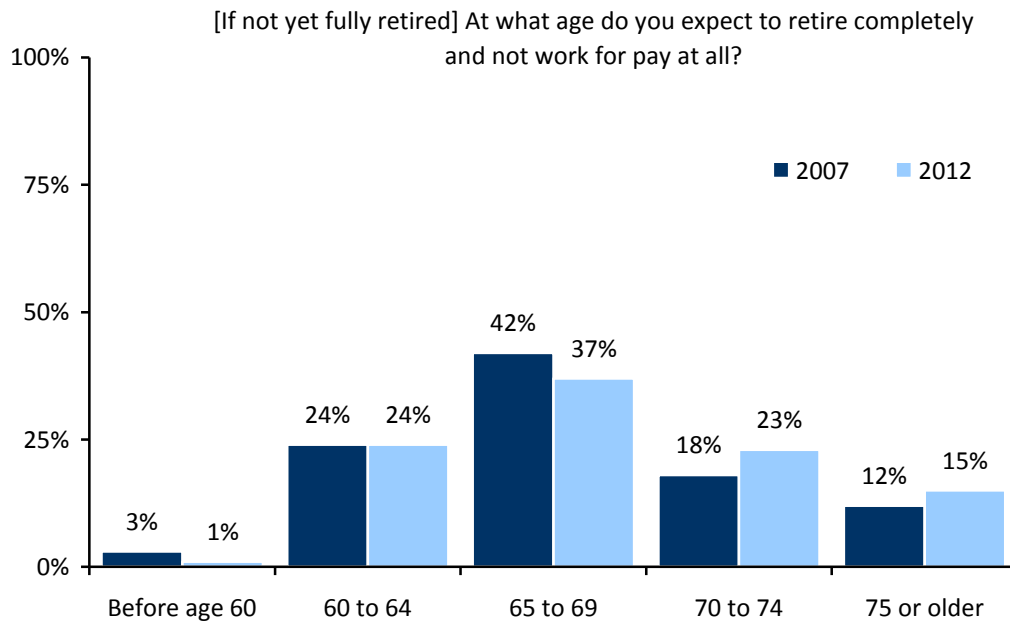
	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good employment opportunities	36%	75	222	Higher
Excellent or good opportunities to enroll in skill-building or personal enrichment classes	79%	3	8	Much higher

Survey results showed that 47% of older residents were still working for pay and about 6% said they would like to find a job.

**Figure 65: Employment Status of Older Residents in Novi Compared by Year**



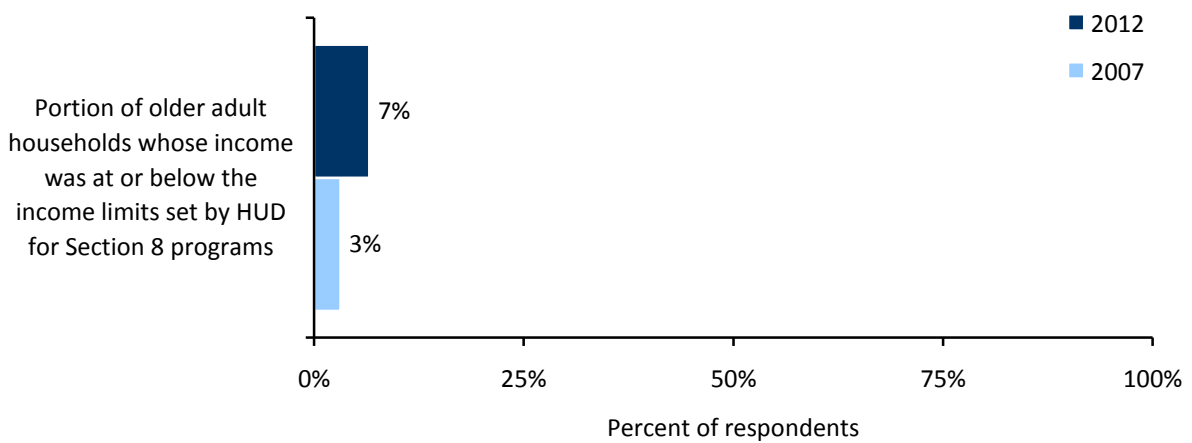
**Figure 9: Expected Retirement Age of Older Residents in Novi Compared by Year**



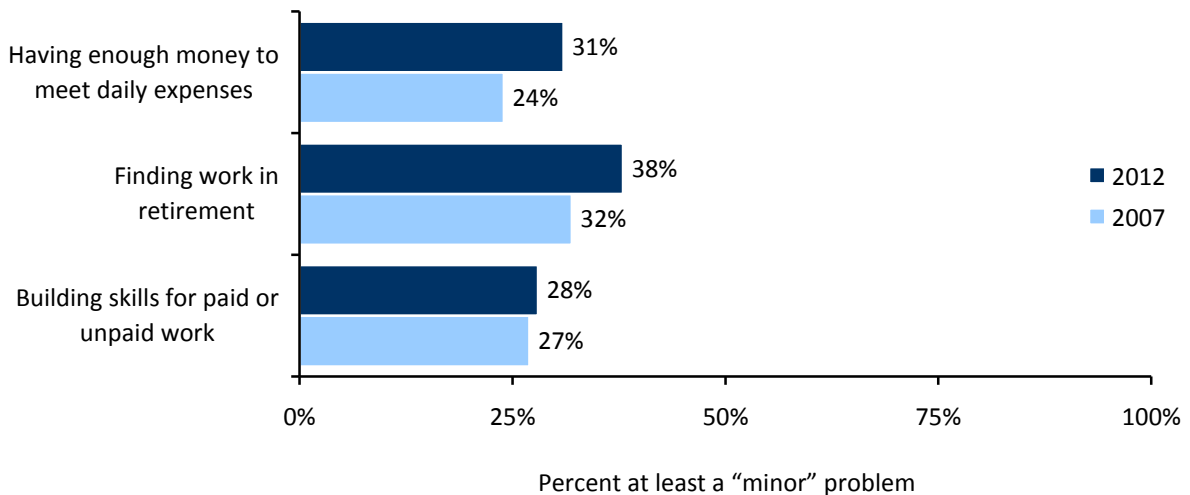
## Household Finances

Household income reported on the survey was used to estimate the proportion of older residents with low incomes (30% of median income or lower). Based on income data from the U.S. Department of Housing and Urban Development (HUD),<sup>56</sup> respondents' reported annual income and household size, 7% of seniors in Novi have incomes that are at or below 30% of the area's median income. Further, 31% of older residents reported having problems meeting daily expenses (less of a need when compared to the benchmark) and 38% reported problems finding work in retirement (a greater need when compared to the benchmark). More older residents in 2012 than in 2007 experienced at least "minor" problems with having enough money to meet daily expenses.

**Figure 66: Low Income Older Resident Households in Novi Compared by Year**



**Figure 67: Older Resident Financial Needs in Novi Compared by Year**





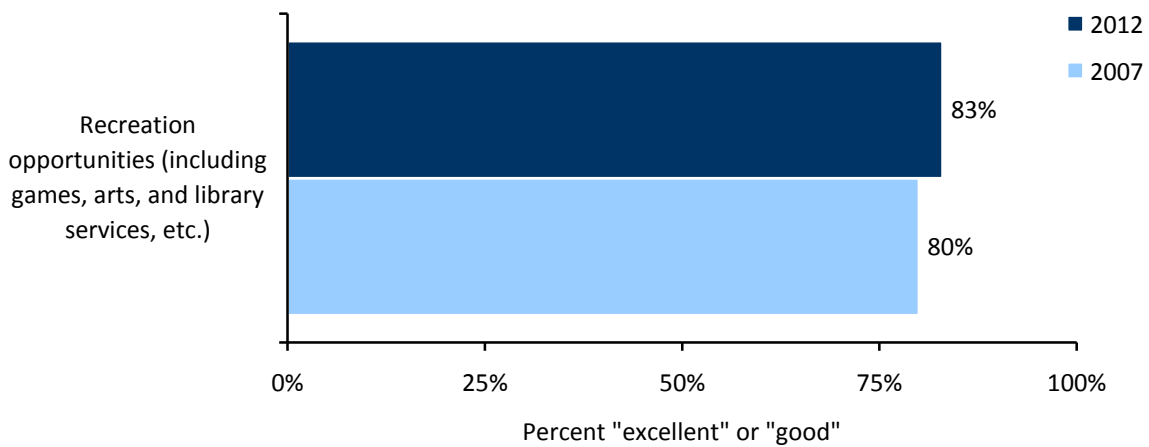
**Figure 68: Financial Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with having enough money to meet daily expenses	31%	6	8	Lower
Problems with finding work in retirement	38%	2	8	Higher
Problems with building skills for paid or unpaid work	28%	5	8	Similar

## Recreation, Culture and Arts

Once work becomes a part time endeavor or thing of the past, residents have the time for and require the health benefits from regular leisure activities, including the invigoration derived from regular exposure to the arts. Recreation, culture and the arts often replace work as the primary activity that brings older residents in contact with the outside world. And extensive opportunities for recreation and the arts make a community more attractive. The older residents of communities where varied and attractive recreation and arts opportunities can be found will be likely to report more participation in these health supporting activities. Recreation opportunities in Novi were viewed favorably by 2012 CASOA respondents, similar to 2007 and much higher when compared to ratings given in other communities across the country.

**Figure 69: Older Residents' Rating of Recreation Opportunities in Novi Compared by Year**

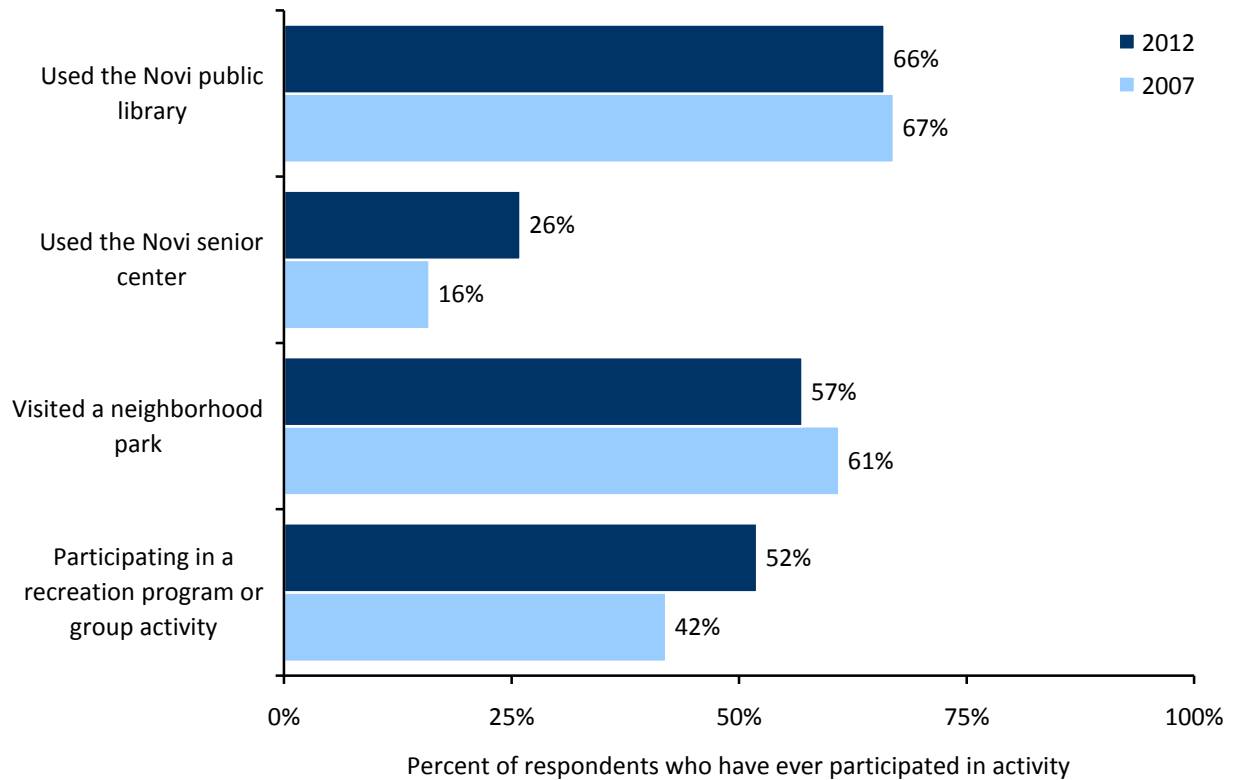


**Figure 70: Recreation Opportunities Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good recreation opportunities (including games, arts and library services, etc.)	83%	31	233	Much higher

In Novi, just over half routinely visited a neighborhood park, similar to 2007. A higher proportion of older residents in Novi used a senior center or participated in a recreation program or group activity in 2012 than in 2007. For 2012, 33% of older adults were estimated to have problems finding interesting recreation or cultural activities to attend. When compared to other seniors across the nation, seniors in Novi generally participated in recreation activities at higher rates and had much less of a problem having interesting recreational or cultural activities to attend.

**Figure 71: Recreation Participation of Older Residents in Novi Compared by Year**

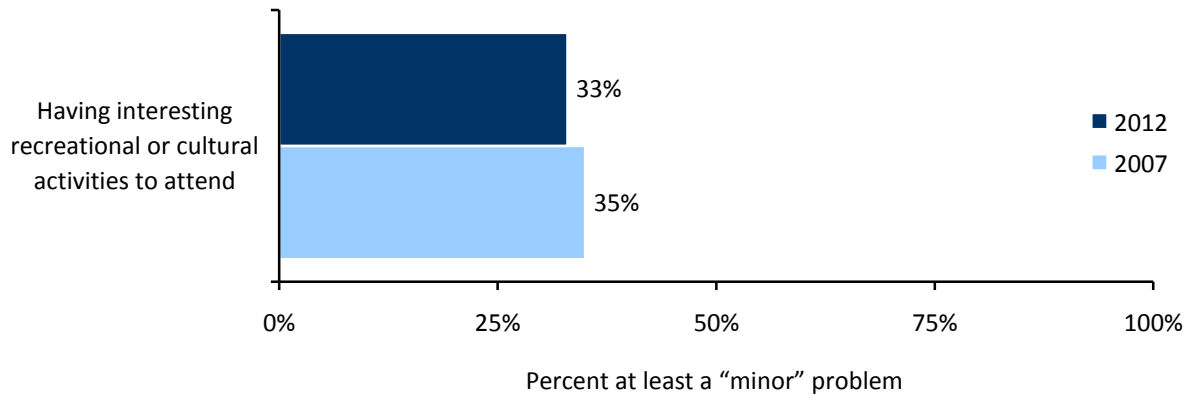


Note: This table combines the results of questions 11 and 12, which use different response scales. Complete response frequencies for these questions can be found in Appendix B: Complete Set of Survey Frequencies.

**Figure 72: Recreation Participation Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Used a public library in Novi at least once in past 12 months	66%	4	8	Higher
Used a senior center in Novi at least once in past 12 months	26%	2	8	Much higher
Visited a neighborhood park at least once in past 12 months	57%	233	236	Much lower
Participating in a recreation program or group activity for one hour or more per week	52%	2	8	Much higher

**Figure 73: Older Resident Recreation, Culture and Arts Needs in Novi Compared by Year**



**Figure 74: Recreation, Culture and Arts Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with having interesting recreational or cultural activities to attend	33%	6	8	Much lower

## Economic Contribution of Older Adults

Productive behavior is defined by Rowe and Kahn as “any activity, paid or unpaid, that generates goods or services of economic value.”<sup>57</sup> Productive activities include both paid and unpaid work of many kinds as well as services to friends, family or neighbors. Older adults provide significant paid and unpaid contributions to the communities in which they live. In addition to their paid work, older adults contributed to Novi through volunteering, providing informal help to family and friends and caregiving. The value of these paid and unpaid contributions by older adults in Novi was nearly \$230 million in a 12-month period.

**Table 10: Economic Contribution of Older Adults in Novi**

	Percent of older adults	Number of older adults (N=12,480) <sup>1</sup>	Average number of hours*	Average hourly rate**	Annual total
Providing care to older adult(s)	41%	5,178	9.2	\$9.69	\$22,645,974
Providing care to adult(s)	25%	3,132	8.9	\$9.69	\$12,199,683
Providing care to child(ren)	26%	3,306	12.7	\$10.32	\$20,062,145
Providing help to family and friends	82%	10,203	4.4	\$9.26	\$20,915,428
Volunteering	25%	3,127	4.0	\$13.19	\$8,241,989
<i>Subtotal unpaid</i>	--	--	--	--	<i>\$84,065,219</i>
Working part time	11%	1,350	15.0	\$22.64	\$23,153,481
Working full time	27%	3,348	32.0	\$22.64	\$122,465,784
<i>Subtotal paid</i>	--	--	--	--	<i>\$145,619,265</i>
<b>Total contribution</b>	--	--	--	--	<b>\$229,684,484</b>

<sup>1</sup>Source: U.S. Census Bureau - 2010 Census

\* Respondents were asked to select a range of hours. The average number of hours was calculated from the mid-point of the response scale. For example, a response of “1 to 3 hours” equated to 2 hours and a response of “never” was assumed to be zero hours. In cases where the respondent chose a response that indicated “11 or more hours” or “20 or more hours”, the number of hours was calculated as 125% of 11 and 125% of 20 (i.e., 13.75 and 25 respectively). Working full time was assumed to be 32 hours per week and working part time was assumed to be 15 hours per week.

\*\*The economic value of an hour worked was assumed to be the same as the average hourly wage as calculated by the Bureau of Labor statistics for similar types of work in the Detroit-Warren-Livonia, MI MSA. Providing care for older adults and adults was assumed to be the equivalent of “Personal and Home Care Aides.” Providing care for children was assumed to be the equivalent of “Child Care Workers.” Providing help to family and friends was assumed to be the equivalent of “Personal Care and Service Workers, All Other.” Volunteering was assumed to be the equivalent of “Office Clerks, General.” Working full time and part time was assumed to be the equivalent of “All Occupations.”

## Community Information

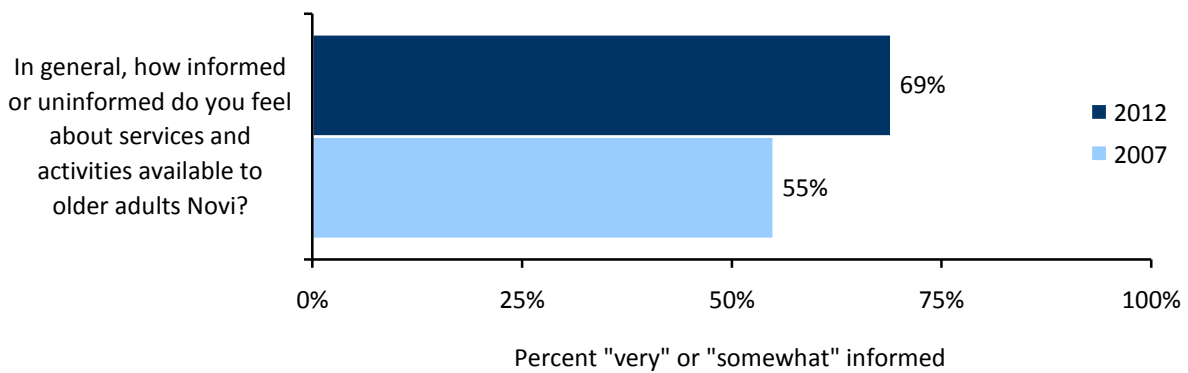
Sometimes residents of all ages fail to take advantage of services offered by a community because they just are not aware of the opportunities. A primary role of government in creating a community that delivers many and high quality services targeted to older adults is to make the service offerings widely known. The education of a large community of older adults is not simple, but when more residents are made aware of attractive, useful and well-designed programs, more residents will benefit from becoming participants. In Novi, about 70% of survey respondents reported being “somewhat” or “very” informed about services and activities available to older adults, an improvement from 2007 and higher than the benchmark. Further, a similar proportion rated the availability of information about resources for older adults as “excellent” or “good,” also an increase from 2007 and rated much higher than the benchmark.

**Community Information**

**Information**

Services for older adults, Social Security and Medicaid, planning, legal, financial

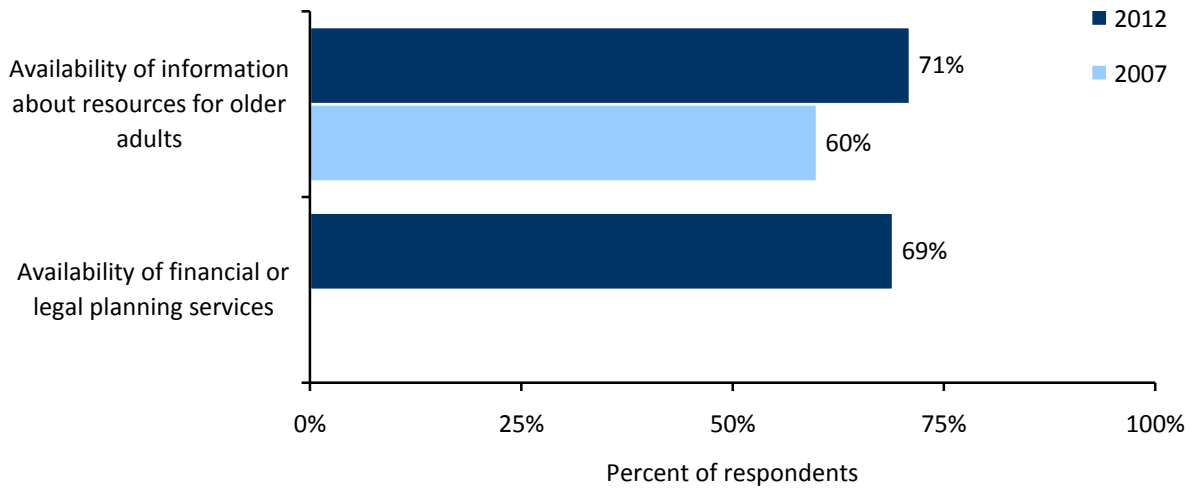
**Figure 75: Awareness of Older Adult Services and Activities Compared by Year**



**Figure 76: Awareness of Older Adult Services and Activities Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Informed about services and activities available to older adults in Novi	69%	3	8	Higher

**Figure 77: Availability of Information on About Older Adult Resources in Novi Compared by Year**



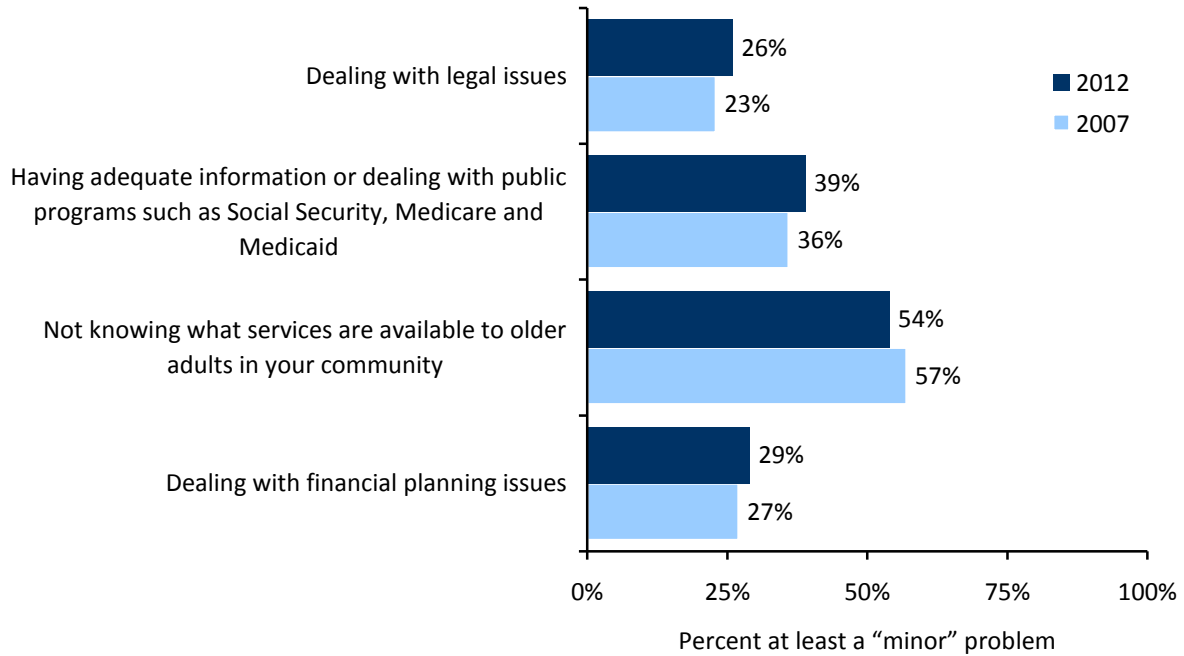
Note: "Availability of financial and legal planning services" was added to CASOA™ since Novi's first survey.

**Figure 78: Availability of Information About Older Adult Resources Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Excellent or good availability of information about resources for older adults	71%	2	8	Much higher
Excellent or good availability of financial and legal planning services	69%	Not available	Not available	Not available

About half of seniors reported having at least “minor” problems with not knowing what services were available to older adults in Novi, similar to 2007 and making this the most pressing information need. However, this need in Novi was similar when compared to ratings given by older residents in other communities across the nation.

**Figure 79: Older Resident Information Needs in Novi Compared by Year**



**Figure 80: Information and Planning Needs Benchmarks**

	Novi percent	Rank	Number of Jurisdictions for Comparison	Comparison to benchmark
Problems with not knowing what services are available to older adults in your community	54%	5	8	Similar
Problems with dealing with financial planning issues	29%	6	8	Lower
Problems with having adequate information or dealing with public programs such as Social Security, Medicare and Medicaid	39%	4	8	Similar
Problems with dealing with legal issues	26%	8	8	Lower



## Recommendations and Conclusions

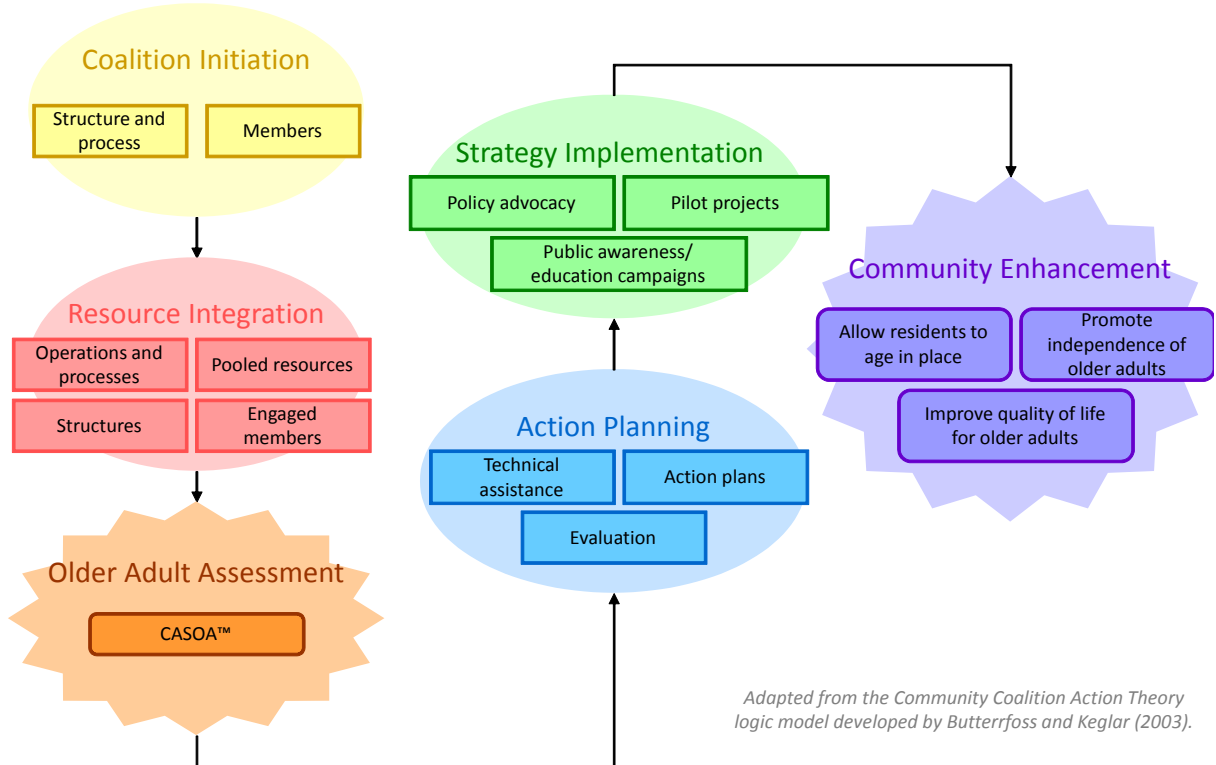
The CASOA™ assessment provides a wealth of data about the strengths and needs of Novi’s older adult population. Most seniors are flourishing in Novi. By and large, they are mobile, healthy and engaged in a variety of productive activities. Older residents experience a good quality of life in Novi and most plan to stay in the community.

Nonetheless, there are needs evident in Novi’s older adult population which are likely to increase dramatically as the population ages over the next decades. Areas where Novi older residents demonstrated the highest need included civic engagement; physical and mental health and community design and land use.

### Strengthening the Community with an Older Adult Coalition

Results that matter get acted upon, so an important first step to help ensure that the results of this assessment are used is to establish or empower an existing older adult coalition that can decide which of these results matter. Given the upcoming significant growth in the number of seniors in Novi, the need for collaboration is great among government, community-based organizations and the private sector. Whether large or small, well-endowed or under-funded, coalitions help strengthen communities through developing planning capacity, increasing collaborative problem solving, promoting cooperation, developing advocacy capacity and increasing information access.<sup>3</sup> A model of how an older adult coalition might proceed with CASOA™ data is presented in the figure below.

**Figure 81: A Model of Older Adult Coalition Functioning**



*Adapted from the Community Coalition Action Theory logic model developed by Butterfoss and Keglar (2003).*

As presented in the preceding graphic, the coalition could use data from CASOA™ to develop an action plan that would identify areas for policy work, design public information campaigns and strategies to generate resources to fund pilot projects in the community. In addition, the consortium may serve as a “learning group” where various members or outside experts provide periodic lectures or host discussions on issues important to serving older adults, identifying trends in senior programming and the best practices to promote successful aging.

A coalition of older adults not only may serve as the vehicle by which recommendations for action arrive at the desk of staff and elected officials, but such a coalition offers an opportunity for its members to engage in relevant community service. Engaging with neighbors helps knit together a community of individuals, who, without that engagement, could face social isolation and the threat of dependency.

### Opportunity 1: Civic Engagement

Similar to residents of the same age in many communities across the nation, older residents in Novi demonstrated significant needs in the area of civic engagement. Civic activity, whether it is through volunteering or participating in community decision-making, not only provides benefit to communities but also serves seniors themselves. Studies have found that volunteering in later life is associated with physical and functional health, lower injury rates and better psychological well-being. Those who volunteer are less likely to become injured or to die prematurely.<sup>4</sup>

The power of the next generation of older adults can be harnessed to the benefit of the community in the coming years. The literature on older adult civic activities finds that seniors are very well engaged in electoral participation (i.e., voting) and more engaged, than the average American, in volunteering and community service. It remains to be seen how Baby Boomers will compare to their older counterparts when it comes to making unpaid community contributions to society during their retirements. If Novi seeks to increase the civic engagement of older residents, its decision makers may wish to consider a number of the following actions:

1. Increase participation of older residents in local governing and community decision-making

As local governments consider the diversity of their planning boards and oversight committees, the age of participants should become one of the diversity criteria. As communities age, there will be a natural accumulation of older adults who may be interested in serving. Older adults will need to be made aware of the opportunities to contribute. Sometimes special accommodation may need to be made to permit an older adult with the motivation but without the mobility or physical health to become civically engaged.

2. Actively promote senior volunteerism

Barriers, both real and perceived, to older adult volunteering include the difficulty of linking supply (volunteers) with demand (volunteer opportunities), insufficient public awareness about volunteer opportunities, workplace policies too inflexible to encourage employees to volunteer, insufficient transportation and ageism.<sup>5</sup> One basic and potentially powerful step to get older adults involved is simply to ask them.<sup>6</sup> A study found that older adults were five times more likely to volunteer if only they were invited.<sup>7</sup> The Corporation for National and Community Service Web site<sup>8</sup> lists effective practices on recruiting senior volunteers.

The oncoming wave of Baby Boomers has the potential to be the backbone of civic activity. The Center for Social Development suggests an “institutional capacity” perspective to leverage older adult engagement:

- Access: opportunities must be available that address barriers such as transportation, physical health, need for continued employment, lack of knowledge of a specific issue and lack of technological skills.
- Expectations: Community expectations can shape volunteerism. “Norming” can convey civic engagement as a societal obligation.
- Information: Public education about needs and contributions of older volunteers can be beneficial and help shape the expectations of younger adults for their retirement years.
- Incentives: Older adults are most interested in volunteer work that gives them “a chance to give back,” utilizes skills and shows impact.
- Facilitation: A range of activities can help recruit and sustain older volunteers including orientation, readings, computer training and other education. Sometimes financial incentives are used to facilitate volunteerism through minimal stipends or tax credits.<sup>9</sup>

To increase older adult volunteerism, communities in Novi might pursue a number of the following promising practices:

- Offer incentive programs to increase volunteerism.
- Governments can incent volunteerism through a number of incentive programs including travel reimbursements<sup>10</sup> and tax credits/abatement.<sup>11</sup>
- Develop an online clearinghouse of volunteer opportunities.<sup>12</sup>
- Support program and services that facilitate the exchange of non-cash incentives<sup>13</sup> and “time banking” opportunities.<sup>14</sup>
- An increasingly popular model to encourage community engagement and resource sharing is “time-banking” whereby residents “pay it forward” by assisting folks in need while they are able in return for services provided them at a later date
- Support innovative programs including the Volunteer Generation Fund,<sup>15</sup> Encore fellowships,<sup>16</sup> Experience Corps<sup>16</sup> and Silver Scholarships.<sup>16</sup>

For more information on senior volunteerism, the New York State Commission on National and Community Service has created a summary of recent literature on the best practices in older adult volunteerism in the white paper: NGA Policy Academy on Civic Engagement Older Adults, Baby Boomers, and Volunteerism Annotated Bibliography.<sup>11</sup>

It does take some dedicated resources to have a quality volunteer program, often with a volunteer coordinator and record-keeping functions. These costs should not be underestimated. It is likely that funding opportunities will be increasingly available in the area of volunteerism and organizations and governments must be ready to apply for those funds. Often, funding for volunteer programs are simply not adequate to cover all program activities, so partners should consider collaboratively sharing resources for community-wide volunteer efforts.

### 3. Consider community design and land use policy to “build community”

New Urbanists and smart growth advocates argue the importance of community planning and land use to provide opportunities for civic life and activity. For more information on urban design guidelines that promote community building, see the Urban Design Advisory Service’s *Seniors*

*Living Policy: Urban Design Guidelines for Infill Development*,<sup>17</sup> *Livable Communities for Older People*,<sup>18</sup> and the *Beyond 50.50 Survey*.<sup>18</sup>

## Opportunity 2. Community Design and Land Use

The health and well-being of older adults cannot rest only on the shoulders of older adults themselves. Older adult at the center of several collaborative opportunities can improve the environment for seniors. Many authors identify community land use design as a central mechanism by which the quality of life of older adults can be sustained and improved. In the absence of thoughtful strategies and intentional plans, American communities have tended to be built in sprawling pieces like shattered mirrors that reflect little attention to efficiency of movement, diversity of housing choice or interconnectedness of neighbors. Most suburbs have been developed by the draw of inexpensive land and for the competencies of automobiles. Better community designs create what authors call “livable” communities, which offer smaller street widths to encourage healthy outdoor activities such as walking and bicycling, more abundant and more affordable housing options to maximize diversity and better connection with neighbors to foster safety and build social capital.

New Urbanists and smart growth advocates argue the importance of community planning and land use to provide opportunities for civic life and activity. For more information on urban design guidelines that promote community building, see the Urban Design Advisory Service’s *Seniors Living Policy: Urban Design Guidelines for Infill Development*,<sup>17</sup> *Livable Communities for Older People*,<sup>18</sup> and the *Beyond 50.50 Survey*<sup>18</sup> and “How Age Friendly is Your Community?”<sup>19</sup>

Availability and costs of appropriate housing can be a significant barrier to older adults trying to age in place. Affordable housing was found to be a significant issue for seniors living in Novi. Half of residents rated the availability of affordable quality housing as “fair” or “poor” and over one-third of older residents were found to pay housing costs which were greater than 30% of their income. Although housing costs are largely determined by supply and demand, communities seeking reductions to housing cost burden for older residents might want to consider the following practices:

1. Consider zoning regulations that encourage affordable housing options

Zoning regulation and development fees often can discourage the production of affordable housing. Modifying these policies to incent mixed-use, high-density and/or infill developments can help create housing stock with lower cost burden to seniors. The Urban Land Institute has produced a 2005 guide “Best Practices in the Production of Affordable Housing” which discusses issues with predevelopment, financing and sustainability and growth<sup>20</sup> and a 2002 report from the Commission on Affordable Housing and Health Facilities Needs for Seniors in the 21st Century provides a list of best practices in affordable senior housing.<sup>21</sup>

2. Develop programs that reduce housing costs

Popular senior housing programs that reduce the cost of housing include real estate tax relief or deferral, home energy assistance and senior homeowner exemptions.

3. Partner with developers and builders to provide affordable senior housing projects

Local governments have partnered with developers to provide fee waivers and other development cost reductions for new housing projects that are more affordable for older adults. Standard requirements for street widths, schools, water mains and maximum densities have been modified to account for the different footprint that older adults leave on a community. Revised development policies can enhance new development opportunities to accommodate older adults.

4. Provide education and technical assistance around home financing (including reverse mortgages) and financial planning.

Older adult preference to live out their retirement years in their own homes challenges communities to provide services to help seniors maintain and modify their homes so they can “age in place.” A need for home maintenance – both interior and exterior – was found for Novi’s older residents. Strategies pursued by communities to help older residents remain independent in their private residences include:

5. Promote senior home assessments

Identifying the safety and fall hazards of older residents’ homes not only educates the homeowners but helps target high-risk individuals for interventions. A number of assessment tools are provided at the National Center for Supportive Housing and Home Modification Web site: [www.Homemods.org](http://www.Homemods.org). Energy audits can identify savings that also enhance the likelihood that older adults will be able to remain in their homes.

6. Support home modification and repair services

Most of America’s existing housing stock was built before “universal design” was considered desirable or profitable. (Universal housing design requires builders to consider the needs of residents as they age. This results in no-step entries, wider corridors and interior doorways and level handles for easy door opening.) Thus, services that retrofit senior homes with safety features such as grab-bars, handrails and ramps can be funded by local governments or approached as organized volunteer activities to help compensate for housing stock that is less “senior-friendly.” “Handy worker” programs to provide routine maintenance to homes is also popular among communities. The University of Southern California provides a *National Resource Center on Supportive Housing and Home Modification* which lists resources and programs by state<sup>22</sup>. Additionally, the National Center for Supportive Housing and Home Modification sponsors a website which provides online education to builders, planners, non-profit staff and policymakers on universal design, home modification assessment tools, adaptive technology, funding sources for home modification and more.<sup>23</sup>

The success of the “Adopt-a-highway” programs has spurred the adoption of all types of public goods (e.g., rainforests, schools, beaches, libraries) as well as population groups or public areas in need (high-risk youth, soldiers, low-income families, minefields). Organizations can be enlisted to support “adopt-a-senior” projects to help keep older residents independent. Local governments can encourage the community and particularly community organizations such as employers, faith-based groups and youth to provide needed services such as yard work, painting and snow shoveling.

7. Pursue policies encouraging universal design and senior housing options that require less maintenance burden

As with many of the other need areas for older residents, creating or modifying zoning and building codes to promote universal design features and allow for more flexible housing choices will reduce the amount of services needed to modify and maintain senior homes for future generations of older residents.

#### 8. Promote housekeeping services

Although housekeeping services are offered by the private sector and some government organizations, those services generally are offered only to residents with the financial wherewithal to afford them or to those with serious health problems and often are limited to specific rooms in the home (e.g., just the kitchen or bedroom) and for specific activities (e.g., sheet changing, cleaning of bathrooms used by frail seniors). When an older resident becomes too frail even to vacuum or do laundry, others need to provide the service to permit the senior to remain in the home. In the absence of regular housekeeping services, not only will older adults face consequences to their health, but they will be more likely to remain isolated, determined not to let neighbors or even relatives enter an unkempt home.

Transportation and mobility issues afflict most areas where adults are growing old; many studies have been undertaken and many recommendations made regarding the need for more public transportation and increased mobility options. Older adults too often ignore physical impairments that should sideline them from their role as driver, so as the population ages, roads will become more dangerous without attractive alternatives to the car. Solutions to these complex problems can include, as examples, programs that mitigate the need for older adults to travel – such as delivery services, online shopping and virtual in-home health care; programs that offer inexpensive on-call or frequent shuttle service and more. Promising practices the City of Novi might want to consider include:

9. Work with elected officials and community planners to consider community designs that obviate the need for a car.

New Urbanist and Smart Growth community design principles that promote community walkability, affordable housing and multi-use development provide settings where older residents are not automobile reliant. For more information on urban design guidelines that promote community building, see the Urban Design Advisory Service’s Seniors Living Policy: Urban Design Guidelines for Infill Development,<sup>17</sup> Livable Communities for Older People,<sup>18</sup> and the Beyond 50.50 Survey.<sup>18</sup>

10. Develop “time bank” or other volunteer programs to support senior transportation.

In rural and suburban areas, the most cost-efficient way to provide rides is through the use of other residents (family, friends, neighbor and volunteers). Programs encouraging ride sharing and matching can provide to seniors lacking adequate transportation options.

### Opportunity 3: Physical Health and Mental Health

Good health rarely comes without effort. The public health literature clearly shows the benefits that come from physical activity, nutrition, cognitive exercise and preventive healthcare but the lifestyles that support these choices must be encouraged and nurtured. Opportunities to promote healthy lifestyles can come from anywhere on the socio-ecologic model – from public policies that



require walk-friendly streetscapes to programs that bring to grocery stores fresh local fruits and vegetables to diabetes prevention trainings.

Nationally, significant efforts have been made to promote wellness through healthier living (e.g., Healthy People 2020) and older adults face many of the same lifestyle challenges that are faced by other community members. Still, the geriatric literature offers scores of reports about senior health promotion practices. Novi is fortunate that most of its older adult residents report good health. However, health promotion and continued prevention of chronic disease will aid in maintaining the quality of life of Novi's older residents. Strategies to help seniors stay healthy in Novi include:

1. Pursue programs that will attract medical providers and facilities to the region.

A variety of programs have been developed to attract medical providers to areas where compensation does not square with living costs. Loan repayment programs, training scholarships and housing credits are incentive programs that might be pursued. Some communities provide incentive to attract physicians interested in Locum Tenens (temporary or "moonlighting" work).

2. Coordinate medical services across counties and Area Agencies on Aging (AAAs).<sup>24</sup>

There are many preventive services provided throughout the region, although not all counties are equal in what is available. Greater collaboration between government agencies via discussions, coalitions, MOUs, etc., could assist in aiding the areas where less service is provided. Access to health care varies across the region. Resource sharing and regional coordination can aid in providing service to areas where the population density and geography preclude adequate access.

3. Actively promote good health practices

Awareness of and support for the implementation of four strategies that have proven effective in promoting the health of older adults may continue to help keep older adults in Novi healthy: 1) Healthy lifestyle promotion (physical activity, eating a healthy diet, not using tobacco, etc.), 2) Early detection of disease (health screenings, regular checkups, immunizations), 3) Injury prevention (e.g., housing modifications) and 4) Promotion of self-management techniques (e.g., arthritis self-help course).<sup>25</sup>

More than one-quarter of Novi's older respondents reported that the opportunities for affordable quality health care and mental health care "fair" or "poor." Understanding specifically what older residents see as opportunities missed for their health care needs will provide details about the interventions that will be successful. Are current facilities or preventive services too few, not welcoming, poorly located or too expensive? What kind of preventive services are desired that do not seem to be available – screening fairs, in-office tests? For what kinds of mental health issues do residents encounter barriers to treatment – isolation, depression, anxiety, the costs of treatment, the stigma of care? These are the kinds of questions that can be answered with guided discussions whose purpose is to understand more fully the depth of health problems with which older Novi residents cope.

4. Provide attractive fitness opportunities for older residents

When seniors lose the ability to do things on their own, it usually does not happen simply because they age. More often it is because they have become inactive. It is estimated that 46% of people aged 65-74 and 56% of people 75 and older are sedentary.<sup>26</sup> An article in the *Journal of Active Aging*

reports: “The biggest message to bring across is that with every increasing decade of age, people become less and less active; but the evidence shows that with every increasing decade, exercise becomes more important in terms of quality of life, independence and having a full life. So as of now, Americans are not on the right path.”<sup>14</sup> Research fuels new physical activity recommendations for older adults.<sup>27</sup>

Some promising programs to get older residents moving include: pedometer or walking programs; outdoor recreation opportunities such as hiking, biking, bird watching, mind-body exercises such as Pilates and yoga, and organized events such as races and triathlons uniquely for seniors. Other fitness programs for seniors are provided in the American Society on Aging’s *Live Well, Live Long: Steps to Better Health Series*.<sup>28</sup> Not only should these programs be promoted actively through recreation and senior centers but also through employers, schools, faith communities and other community-based organizations. Programs aimed not only at seniors will help to establish good habits among young people, too, and may diminish obesity and sedentary behavior across all ages.

#### 5. Consider community design features to promote active-living communities

Much is published about the importance of the built environment and its role in promoting physical activity. A recent review of literature on environmental factors that affect physical activity has found many significant associations between health and the accessibility of facilities, opportunities for physical activity, pedestrian-friendly street plans<sup>29</sup> and safety.<sup>30</sup> Focusing on community planning and design features that emphasize concepts of New Urbanism and Smart Growth may have strong impacts not only on older adult physical activity but also on traffic, environmental quality, community safety and opportunities for building social capital.<sup>31-34</sup> For more information on planning communities that promote active aging, see the Partnerships for Prevention’s guide: *Creating Communities for Active Aging*,<sup>35</sup> the Active Living Leadership’s *Primer on Active Living for Government Officials*<sup>36</sup> and Robert Wood Johnson Foundation’s *Leadership for Healthy Communities*.<sup>37</sup>

#### 6. Promote access to fruits, vegetables and healthy eating choices

Food security refers to the ability to access, at all times, enough food for an active, healthy life.<sup>38</sup> Nationally, more than 1.6 million households with seniors are estimated to be “food insecure” and the rate of food insecurity triples for elders in poverty.<sup>38</sup> Nationally, food insecure seniors were 2.3 times more likely to report fair/poor health status and had higher nutritional risk than their younger counterparts.<sup>39</sup> However, communities can make a difference. In a recent study of 17 community-led health programs, communities that provided greater access to fresh produce showed greater increases in resident fruit and vegetable consumption.<sup>29</sup> Innovative programs to promote healthful eating for older residents include: 1) Senior Community-supported Agriculture (CSA) projects (a strategy that allows senior consumers to purchase shares of a local farmers’ harvest), 2) “farm to institution” programs where local farmers deliver produce for cafeterias of hospitals, nursing homes and assisted living facilities, and 3) the USDA funded Senior Farmers’ Market Nutrition Program.<sup>40</sup> Information on projects aimed at increasing the food security of seniors appears at [www.foodsecurity.org](http://www.foodsecurity.org) and more information on food security issues and older adults is on America’s Second Harvest Fact sheet on Senior Hunger.<sup>39</sup> In addition to these resources, the USDA has produced a food security toolkit that provides a series of tools to help communities assess their food security and target areas and populations in need.<sup>41</sup>



## 7. Improve access to screenings and programs for depression, anxiety and Alzheimer's/dementia

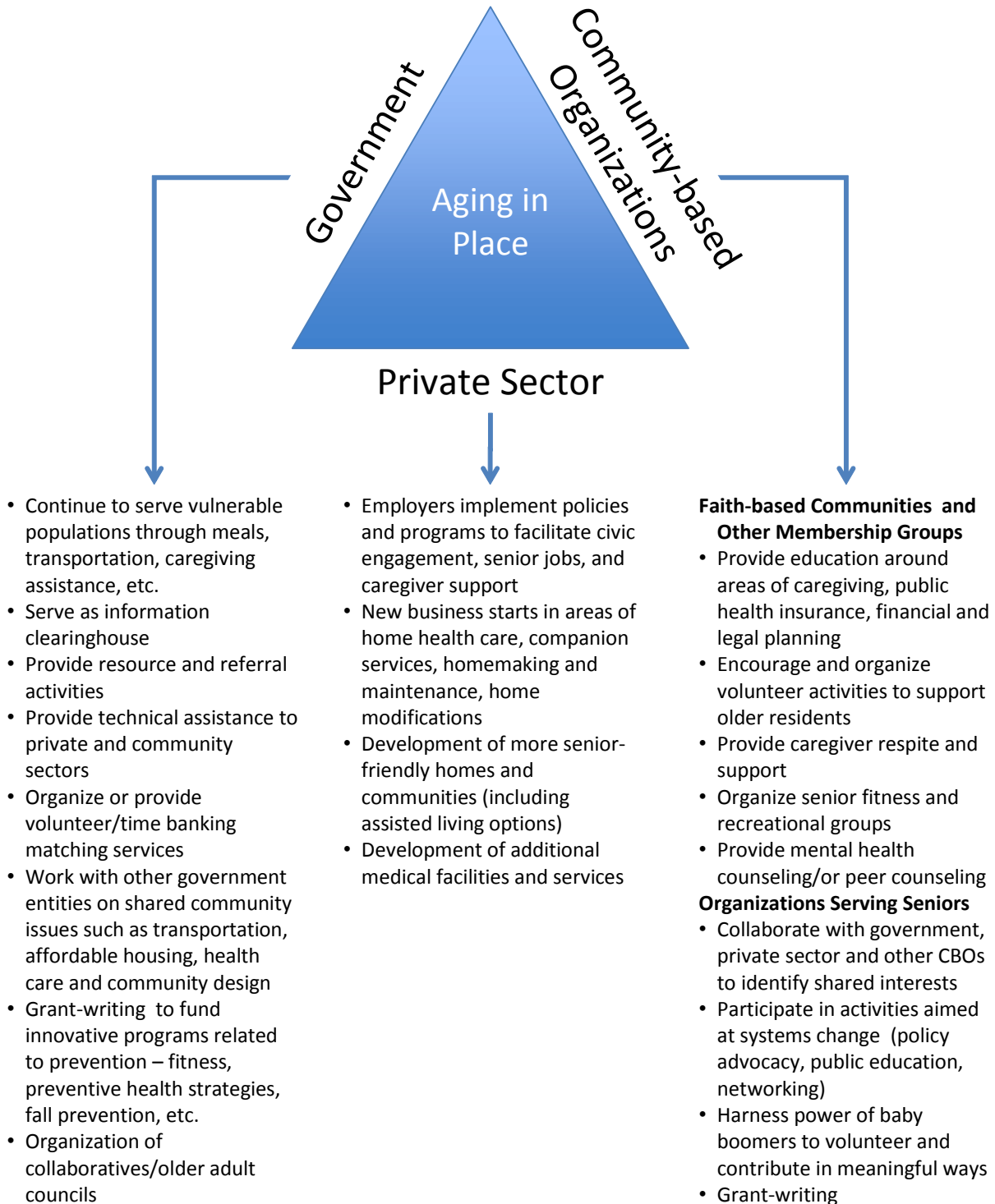
Programs for mental health can be provided not only by mental health centers. Recreation centers, faith-based organizations and the offices of medical doctors offer opportunities to test older adults' cognitive abilities and symptoms of depression, anxiety, Alzheimer's/dementia and substance abuse. Health fairs can include written screening tests for signs of dementia and for symptoms of other mental health problems.<sup>42</sup> In brochures, on Web sites or in media broadcasts, candid communication from local government and Area Agencies on Aging about the prevalence of mental health problems associated with aging will reduce the stigma associated with admitting problems or reporting them when suspected by friends and family. Where such reporting should occur and the likely steps that follow self report or reporting by others must be widely disseminated to older residents and other adults in the area.<sup>43</sup>

## Conclusions

The Older Americans Act (OAA) currently supports a national aging services network that provides home and community-based services to over 8 million older adults. Services provided by the network include home-delivered meals, nutrition education, transportation, adult day care, health promotion and the support of caregivers.<sup>1</sup> Riding to the rescue of those among the 76 million aging Baby Boomers who will press unprecedented demands on this country's "already strained social services, appropriate housing and transportation problems" will require a new way of thinking about services for older Americans. This assessment captured the perspective of Novi's older residents, demonstrating widespread agreement that seniors are generally satisfied with the current quality of life in the community. Attendant to the older adult residents in Novi is widespread (albeit not uniform) good health, engagement in social and physical activities and a positive outlook on conditions here. The City of Novi is doing a good job of providing opportunities for older residents, but there are limitations to continued success that need to be addressed before the full force of the growth in the number of older adults hits.

More present work must be done and done by more actors. The model of service to needy older adults, built primarily on the policies and funding of the federal government, is unsustainable. Figure 82: Service Opportunities by Community Sector presents many of the actions that might be taken by the various community sectors in the City of Novi. Therefore, much of the planning for this demographic swell must be led not just by Congress and national organizations, but by city councilors, Area Agency on Aging advisory boards, county commissioners, faith communities, service club members, college presidents, hospital administrators, business owners and community members. An aging world need not be a place where human resources diminish and productivity flags. With proper planning, communities filled with older adults can become centers of high quality human scale living, anchored by the contributions of civically engaged older residents. Imagine communities filled with older adults who have the wherewithal to purchase consumer goods and services, participate in local politics, learn new skills, live at home, harm no one, share their accumulated wisdom, help their neighbors, broker their talents – in short, imagine a healthy group of civically engaged adults who take little or only what they truly need and give a lot.

Figure 82: Service Opportunities by Community Sector



American communities can choose a future that both protects vulnerable older adults and challenges those who thrive. A well-conceived and updated community will provide care to older adults that need it at the same time empowering older adults with far greater opportunities than exist now to age successfully and contribute. But not every community faces the same future nor do all older residents seek the same services. Older adults in Novi face many of the same issues as seniors across the nation – housing, transportation and health care.

Whatever the unique needs in each community, one common circumstance will prevail. Resources will have to be reallocated. As populations age there will be changes in taste that will affect local news, arts, politics and even groceries, but needs that require more planning will emerge and anticipation of those needs, rather than surprise confrontation, will lead to communities that prosper because they are comfortable for and attractive to older adults. As with the rest of the nation, the City of Novi will need to plan strategically for the aging of its residents. This report provides the foundation for beginning this ongoing strategic planning.

A periodic sounding of Novi’s older adults will provide ongoing assessment of the progress the City makes as the spring of older adults bubbles into the community. Conducting the CASOA™ puts Novi vastly ahead of most communities in the U.S. because planning for the coming wave of older adults most often is accomplished by the assertions of hard working service providers, who, despite their commitment to the well-being of older adults, cannot speak as articulately for older adults as older adults can speak for themselves.

An AARP executive noted about America’s aging: “It would be hard to overstate the significance of these shifts... But from here on, every planning decision made in every community must take into account the impact on older residents, who can no longer be an afterthought. The ability of our institutions to adapt to an aging nation will be one of the great American challenges of the 21<sup>st</sup> century.”<sup>44</sup> As the Baby Boomers are just beginning to reach beyond age 65, their communities are struggling with the best next steps to prepare for that generation when it hits 70, then 80 and older. This is the right time for developing solid strategies that become the platforms on which to build societal change because soon, planning will have to be joined with action. How America treats its older adults will define our nation. This is our challenge as we reach toward the twenty-second Century.

## Appendix A: Older Adult Needs

The following table includes the 40 aspects of the community rated by Novi older residents responding to the survey and the calculated number of older residents affected in the City.

Thinking back over the past 12 months, how much of a problem, if at all, has each of the following been for you?	Percent at least a "minor" problem	Number affected in 2010 (N=12,480)
Having housing to suit your needs	16%	2,019
Your physical health	52%	6,480
Performing regular activities, including walking, eating and preparing meals	24%	2,994
Having enough food to eat	7%	901
Doing heavy or intense housework	48%	5,949
Having safe and affordable transportation available	17%	2,150
No longer being able to drive	14%	1,742
Feeling depressed	27%	3,430
Experiencing confusion or forgetfulness	24%	2,967
Maintaining your home	25%	3,091
Maintaining your yard	29%	3,569
Finding productive or meaningful activities to do	25%	3,105
Having friends or family you can rely on	20%	2,506
Falling or injuring yourself in your home	18%	2,266
Finding affordable health insurance	29%	3,573
Getting the health care you need	18%	2,230
Affording the medications you need	25%	3,132
Figuring out which medications to take and when	5%	612
Getting the oral health care you need	15%	1,911
Getting the vision care you need	17%	2,173
Having enough money to meet daily expenses	31%	3,830
Having enough money to pay your property taxes	22%	2,790
Staying physically fit	47%	5,884
Maintaining a healthy diet	36%	4,553
Having interesting recreational or cultural activities to attend	33%	4,065
Having interesting social events or activities to attend	34%	4,187
Feeling bored	38%	4,735
Feeling like your voice is heard in the community	50%	6,182
Finding meaningful volunteer work	28%	3,481
Providing care for another person	30%	3,767
Dealing with legal issues	26%	3,242
Having adequate information or dealing with public programs such as Social Security, Medicare and Medicaid	39%	4,870
Finding work in retirement	38%	4,801

Thinking back over the past 12 months, how much of a problem, if at all, has each of the following been for you?	Percent at least a "minor" problem	Number affected in 2010 (N=12,480)
Building skills for paid or unpaid work	28%	3,511
Not knowing what services are available to older adults in your community	54%	6,748
Feeling lonely or isolated	23%	2,855
Dealing with the loss of a close family member or friend	31%	3,911
Being a victim of crime	13%	1,621
Being a victim of fraud or a scam	13%	1,663
Being physically or emotionally abused	3%	385
Dealing with financial planning issues	29%	3,605

# Appendix B: Complete Set of Survey Frequencies

## Frequencies Excluding Don't Know Responses

This appendix displays all response categories for all questions. The first set of frequencies excludes the “don’t know” option and the second set includes “don’t know” responses.

### Question 1: Quality of Community

Please circle the number that comes closest to your opinion for each of the following questions.	Excellent	Good	Fair	Poor	Total
How do you rate the City of Novi as a place to live?	51%	45%	3%	1%	100%
How do you rate the City of Novi as a place to retire?	36%	42%	16%	5%	100%

### Question 2: Community Characteristics

Please rate each of the following characteristics as they relate to City of Novi adults age 55 or over:	Excellent	Good	Fair	Poor	Total
Opportunities to volunteer	28%	54%	15%	2%	100%
Employment opportunities	7%	29%	48%	16%	100%
Opportunities to enroll in skill-building or personal enrichment classes	31%	48%	18%	3%	100%
Recreation opportunities (including games, arts, and library services, etc.)	36%	47%	14%	3%	100%
Fitness opportunities (including exercise classes and paths or trails, etc.)	35%	46%	16%	3%	100%
Opportunities to attend social events or activities	25%	53%	19%	4%	100%
Opportunities to attend religious or spiritual activities	43%	48%	8%	2%	100%
Opportunities to attend or participate in meetings about local government or community matters	27%	47%	24%	3%	100%
Availability of affordable quality housing	17%	33%	33%	17%	100%
Variety of housing options	23%	40%	26%	11%	100%
Availability of long-term care options	15%	40%	32%	14%	100%
Availability of daytime care options for older adults	12%	38%	31%	19%	100%
Availability of information about resources for older adults	21%	50%	22%	7%	100%
Availability of financial or legal planning services	20%	49%	23%	8%	100%
Availability of affordable quality physical health care	32%	40%	20%	7%	100%
Availability of affordable quality mental health care	17%	40%	30%	14%	100%
Availability of preventive health services (e.g., health screenings, flu shots, educational workshops)	30%	49%	17%	4%	100%
Availability of affordable quality food	31%	43%	20%	7%	100%
Sense of community	22%	44%	26%	8%	100%
Openness and acceptance of the community towards older residents of diverse backgrounds	18%	54%	21%	7%	100%

Please rate each of the following characteristics as they relate to City of Novi adults age 55 or over:	Excellent	Good	Fair	Poor	Total
Ease of bus travel in Novi	6%	17%	23%	54%	100%
Ease of rail or subway travel in Novi	1%	7%	9%	82%	100%
Ease of car travel in Novi	24%	46%	24%	6%	100%
Ease of walking in Novi	18%	36%	34%	12%	100%
Ease of getting to the places you usually have to visit	24%	52%	20%	4%	100%
Overall feeling of safety in Novi	34%	53%	12%	1%	100%
Valuing older residents in Novi	24%	47%	24%	5%	100%
Neighborliness of Novi	18%	46%	27%	8%	100%

### Question 3: Overall Service to Older Adults

	Excellent	Good	Fair	Poor	Total
How would you rate the overall services provided to older adults in Novi?	23%	49%	24%	4%	100%

### Question 4: Level of Informedness about Services and Activities for Older Adults

In general, how informed or uninformed do you feel about services and activities available to older adults Novi?	Percent of respondents
Very informed	19%
Somewhat informed	50%
Somewhat uninformed	22%
Very uninformed	9%
Total	100%

### Question 5: Quality of Life and Health

Please circle the number that comes closest to your opinion for each of the following questions.	Excellent	Good	Fair	Poor	Total
How do you rate your overall physical health?	22%	55%	20%	3%	100%
How do you rate your overall mental health/emotional well being?	38%	51%	10%	0%	100%
How do you rate your overall quality of life?	32%	56%	11%	1%	100%

### Question 6: Problems Faced by Older Adults

The following questions list a number of problems that older adults may or may not face. Thinking back over the last 12 months, how much of a problem, if at all, has each of the following been for you?	Not a problem	Minor problem	Moderate problem	Major problem	Total
Having housing to suit your needs	84%	7%	5%	4%	100%
Your physical health	48%	31%	16%	5%	100%
Performing regular activities, including walking, eating and preparing meals	76%	13%	9%	2%	100%
Having enough food to eat	93%	4%	2%	1%	100%
Doing heavy or intense housework	52%	24%	15%	9%	100%
Having safe and affordable transportation available	83%	9%	6%	3%	100%
No longer being able to drive	86%	5%	3%	5%	100%
Feeling depressed	73%	18%	8%	2%	100%
Experiencing confusion or forgetfulness	76%	20%	2%	1%	100%
Maintaining your home	75%	16%	8%	2%	100%
Maintaining your yard	71%	19%	7%	2%	100%
Finding productive or meaningful activities to do	75%	16%	7%	2%	100%
Having friends or family you can rely on	80%	13%	5%	2%	100%
Falling or injuring yourself in your home	82%	12%	5%	1%	100%
Finding affordable health insurance	71%	15%	4%	9%	100%
Getting the health care you need	82%	13%	2%	2%	100%
Affording the medications you need	75%	16%	5%	4%	100%
Figuring out which medications to take and when	95%	3%	1%	1%	100%
Getting the oral health care you need	85%	9%	3%	3%	100%
Getting the vision care you need	83%	9%	5%	3%	100%
Having enough money to meet daily expenses	69%	18%	9%	4%	100%
Having enough money to pay your property taxes	78%	10%	8%	4%	100%
Staying physically fit	53%	27%	14%	5%	100%
Maintaining a healthy diet	64%	24%	9%	3%	100%
Having interesting recreational or cultural activities to attend	67%	16%	13%	3%	100%
Having interesting social events or activities to attend	66%	18%	12%	4%	100%
Feeling bored	62%	25%	10%	3%	100%
Feeling like your voice is heard in the community	50%	25%	16%	9%	100%
Finding meaningful volunteer work	72%	15%	9%	4%	100%
Providing care for another person	70%	16%	11%	3%	100%
Dealing with legal issues	74%	16%	7%	3%	100%
Having adequate information or dealing with	61%	23%	10%	6%	100%



The following questions list a number of problems that older adults may or may not face. Thinking back over the last 12 months, how much of a problem, if at all, has each of the following been for you?	Not a problem	Minor problem	Moderate problem	Major problem	Total
public programs such as Social Security, Medicare and Medicaid					
Finding work in retirement	62%	10%	17%	12%	100%
Building skills for paid or unpaid work	72%	13%	12%	2%	100%
Not knowing what services are available to older adults in your community	46%	28%	18%	7%	100%
Feeling lonely or isolated	77%	15%	7%	1%	100%
Dealing with the loss of a close family member or friend	69%	16%	10%	5%	100%
Being a victim of crime	87%	9%	3%	1%	100%
Being a victim of fraud or a scam	87%	7%	4%	2%	100%
Being physically or emotionally abused	97%	2%	1%	0%	100%
Dealing with financial planning issues	71%	17%	10%	2%	100%

#### Question 7: Days Spent in Facilities

Thinking back over the past 12 months, how many days did you spend in...	No days (zero)	One to two days	Three to five days	Six or more days	Total
As a patient in a hospital?	79%	5%	8%	8%	100%
In a long-term care facility (including nursing home or in-patient rehabilitation)?	97%	0%	0%	3%	100%

#### Question 8: Falls in Last 12 Months

Thinking back over the past 12 months, how many times have you fallen and injured yourself? Was it...	Percent of respondents
Never	77%
Once or twice	21%
3-5 times	1%
More than 5 times	1%
Total	100%

#### Question 9: Recommend Living in Community

How likely or unlikely are you to recommend living in Novi to older adults?	Percent of respondents
Very likely	52%
Somewhat likely	32%
Somewhat unlikely	11%
Very unlikely	4%
Total	100%

### Question 10: Likelihood of Remaining in Community Throughout Retirement

How likely or unlikely are you to remain in Novi throughout your retirement?	Percent of respondents
Very likely	56%
Somewhat likely	25%
Somewhat unlikely	9%
Very unlikely	10%
Total	100%

### Question 11: Participation in Activities

In the last 12 month, about how many times, if ever, have you participated in or done each of the following?	Never	Once or twice	3 to 12 times	13 to 26 times	Total
Used the Novi senior center	76%	17%	7%	1%	100%
Used the Novi public library	37%	28%	24%	11%	100%
Attended a meeting of local elected officials or other local public meeting in Novi	76%	18%	6%	0%	100%
Watched a meeting of local elected officials or other City-sponsored public meeting on cable television, the Internet or other media	59%	27%	12%	3%	100%
Used Novi Senior Transportation	93%	4%	3%	1%	100%
Visited a neighborhood park	45%	30%	20%	5%	100%

### Question 12: Hours Spent Doing Activities

During a typical week, how many hours, if any, do you spend doing the following?	Never (no hours)	1 to 3 hours	4 to 5 hours	6 to 10 hours	11 or more hours	Total
Participating in a club (including book, dance, game and other social)	61%	21%	7%	6%	4%	100%
Participating in a civic group (including, Elks, Kiwanis, Masons, etc.)	94%	4%	1%	0%	0%	100%
Communicating/visiting with friends and/or family	5%	27%	27%	15%	26%	100%
Participating in religious or spiritual activities with others	34%	44%	10%	5%	7%	100%
Participating in a recreation program or group activity	48%	30%	12%	5%	6%	100%
Providing help to friends or relatives	18%	48%	17%	6%	10%	100%
Volunteering your time to some group/activity in Novi	75%	14%	7%	2%	2%	100%

### Question 13: Hours Spent Providing Care

During a typical week, how many hours do you spend providing care for one or more individuals with whom you have a significant relationship (such as spouse, other relative, partner, friend, neighbor or child), whether or not they live with you?	Never (no hours)	1 to 3 hours	4 to 5 hours	6 to 10 hours	11 to 19 hours	20 or more hours	Total
One or more individuals age 55 or older	59%	18%	8%	4%	6%	6%	100%
One or more individuals age 18 to 54	75%	10%	7%	3%	2%	4%	100%
One or more individuals under age 18	74%	7%	5%	3%	5%	7%	100%

### Question 14: Receives Care

Whether or not they live with you, does someone provide assistance to you almost every day?	Percent of respondents
Yes	16%
No	84%
Total	100%

### Question D1: Length of Residency

How many years have you lived in Novi?	Percent of respondents
Less than 1 year	4%
1-5 years	17%
6-10 years	16%
11-20 years	23%
More than 20 years	40%
Total	100%

### Question D2: Housing Unit Type

Which best describes the building you live in?	Percent of respondents
Single family home	53%
Townhouse, condominium, duplex or apartment	32%
Mobile home	4%
Assisted living residence	5%
Nursing home	0%
Other	5%
Total	100%

### Question D3: Tenure (Rent or Own)

Do you currently rent or own your home?	Percent of respondents
Rent	32%
Own (with a mortgage payment)	37%
Own (free and clear; no mortgage)	31%
Total	100%

### Question D4: Monthly Housing Costs

About how much is your monthly housing cost for the place you live (including rent, mortgage payment, property tax, property insurance and homeowners' association (HOA) fees)?	Percent of respondents
Less than \$300 per month	2%
\$300 to \$599 per month	17%
\$600 to \$999 per month	26%
\$1,000 to \$1,499 per month	23%
\$1,500 to \$2,499 per month	18%
\$2,500 or more per month	13%
Total	100%

### Question D5: Total Number of Household Members

How many people, including yourself, live in your household?	Percent of respondents
1 person (live alone)	37%
2 people	43%
3 people	16%
4 or more people	4%
Total	100%

### Question D6: Number of Older Adult Household Members

How many of these people, including yourself, are 55 or older?	Percent of respondents
1 person	53%
2 people	47%
3 people	1%
4 or more people	0%
Total	100%

### Question D7: Retirement Status

What is your employment status?	Percent of respondents
Fully retired	57%
Working full time for pay	27%
Working part time for pay	11%
Unemployed, looking for paid work	6%
Total	100%

### Question D8: Expected Age of Retirement

[If not yet fully retired] At what age do you expect to retire completely and not work for pay at all?	Percent of respondents
Before age 60	1%
60 to 64	24%
65 to 69	37%
70 to 74	23%
75 or older	15%
Never	0%
Total	100%

### Question D9: Household Income

How much do you anticipate your household's total income before taxes will be for the current year? (Please include in your total income money from all sources for all persons living in your household.)	Percent of respondents
Less than \$15,000	5%
\$15,000 to \$24,999	13%
\$25,000 to \$49,999	26%
\$50,000 to \$74,999	20%
\$75,000 to \$99,999	14%
\$100,000 or more	22%
Total	100%

### Question D10: Respondent Ethnicity/Origin

Are you Spanish/Hispanic/Latino?	Percent of respondents
Yes	1%
No	99%
Total	100%

**Question D11: Respondent Race**

What is your race?	Percent of respondents
American Indian or Alaskan Native	1%
Asian or Pacific Islander	3%
Black, African American	4%
White/Caucasian	92%
Other	1%

*Total may exceed 100% as respondents could select more than one option.*

**Question D12: Respondent Age**

In which category is your age?	Percent of respondents
55-59 years	27%
60-64 years	17%
65-69 years	13%
70-74 years	14%
75-79 years	7%
80-84 years	11%
85-89 years	9%
90-94 years	2%
Total	100%

**Question D13: Respondent Gender**

What is your sex?	Percent of respondents
Female	57%
Male	43%
Total	100%

**Question D14: Respondent Sexual Orientation**

What is your sexual orientation?	Percent of respondents
Heterosexual	98%
Lesbian	0%
Gay	0%
Bi-sexual	1%
Total	100%

**Question D15: Voter Registration Status**

<b>Are you registered to vote in your jurisdiction?</b>	<b>Percent of respondents</b>
Yes	94%
No	5%
Ineligible to vote	1%
Total	100%

**Question D16: Voted in Last General Election**

<b>Many people don't have time to vote in elections. Did you vote in the last general election?</b>	<b>Percent of respondents</b>
Yes	89%
No	9%
Ineligible to vote	3%
Total	100%

## Frequencies Including Don't Know Responses

These tables contain the percentage of respondents for each response category as well as the N or total number of respondents for each category, next to the percentage. When the total N for a question does not equal the total number of all respondents, it is due to some respondents skipping the question.

### Question 1: Quality of Community

Please circle the number that comes closest to your opinion for each of the following questions.	Excellent		Good		Fair		Poor		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
How do you rate the City of Novi as a place to live?	50%	169	44%	149	3%	12	1%	3	1%	3	100%	336
How do you rate the City of Novi as a place to retire?	35%	115	40%	134	16%	52	5%	17	4%	14	100%	332

### Question 2: Community Characteristics

Please rate each of the following characteristics as they relate to City of Novi adults age 55 or over:	Excellent		Good		Fair		Poor		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Opportunities to volunteer	19%	65	37%	125	10%	34	2%	6	32%	107	100%	336
Employment opportunities	4%	12	16%	52	26%	85	8%	28	47%	155	100%	332
Opportunities to enroll in skill-building or personal enrichment classes	25%	84	39%	133	15%	49	2%	8	19%	62	100%	337
Recreation opportunities (including games, arts, and library services, etc.)	33%	113	43%	146	13%	43	2%	8	8%	29	100%	339
Fitness opportunities (including exercise classes and paths or trails, etc.)	31%	106	41%	139	14%	49	3%	10	11%	38	100%	342
Opportunities to attend social events or activities	20%	68	43%	145	15%	51	3%	10	19%	64	100%	338
Opportunities to attend religious or spiritual activities	35%	118	39%	131	6%	21	2%	6	19%	63	100%	338



Please rate each of the following characteristics as they relate to City of Novi adults age 55 or over:	Excellent		Good		Fair		Poor		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Opportunities to attend or participate in meetings about local government or community matters	21%	72	37%	124	19%	63	2%	8	22%	73	100%	340
Availability of affordable quality housing	14%	45	26%	87	26%	87	13%	44	21%	71	100%	335
Variety of housing options	17%	57	30%	100	20%	67	9%	29	24%	82	100%	335
Availability of long-term care options	8%	26	20%	69	17%	56	7%	24	48%	164	100%	339
Availability of daytime care options for older adults	5%	16	15%	49	12%	40	7%	25	61%	205	100%	335
Availability of information about resources for older adults	15%	49	35%	117	15%	50	5%	17	31%	104	100%	338
Availability of financial or legal planning services	11%	36	26%	89	13%	42	4%	15	46%	156	100%	336
Availability of affordable quality physical health care	23%	79	29%	98	15%	50	5%	17	28%	97	100%	341
Availability of affordable quality mental health care	7%	23	16%	55	12%	41	6%	19	59%	198	100%	335
Availability of preventive health services (e.g., health screenings, flu shots, educational workshops)	24%	81	39%	131	14%	46	4%	12	19%	63	100%	334
Availability of affordable quality food	28%	94	39%	131	18%	61	6%	20	9%	31	100%	337
Sense of community	20%	64	39%	127	23%	74	7%	22	12%	40	100%	327
Openness and acceptance of the community towards older residents of diverse backgrounds	13%	45	40%	134	15%	52	5%	18	26%	88	100%	338
Ease of bus travel in Novi	3%	10	8%	27	11%	36	26%	85	53%	175	100%	334
Ease of rail or subway travel in Novi	1%	2	3%	11	4%	14	39%	127	53%	173	100%	328

### Question 3: Overall Service to Older Adults

How would you rate the overall services provided to older adults in Novi?	Percent of respondents	Number
Excellent	17%	58
Good	36%	123
Fair	17%	60
Poor	3%	9
Don't know	27%	91
Total	100%	341

### Question 4: Level of Informedness about Services and Activities for Older Adults

In general, how informed or uninformed do you feel about services and activities available to older adults Novi?	Percent of respondents	Number
Very informed	19%	63
Somewhat informed	50%	170
Somewhat uninformed	22%	74
Very uninformed	9%	32
Total	100%	339

### Question 5: Quality of Life and Health

Please circle the number that comes closest to your opinion for each of the following questions.	Excellent		Good		Fair		Poor		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
How do you rate your overall physical health?	22%	76	55%	187	20%	70	3%	11	0%	0	100%	343
How do you rate your overall mental health/emotional well being?	38%	131	51%	174	10%	34	0%	1	0%	1	100%	341
How do you rate your overall quality of life?	32%	109	56%	193	11%	37	1%	5	0%	0	100%	343

**Question 6: Problems Faced by Older Adults**

The following questions list a number of problems that older adults may or may not face. Thinking back over the last 12 months, how much of a problem, if at all, has each of the following been for you?	Not a problem		Minor problem		Moderate problem		Major problem		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Having housing to suit your needs	82%	281	6%	22	5%	18	4%	14	2%	8	100%	343
Your physical health	48%	162	31%	104	16%	55	5%	15	0%	0	100%	336
Performing regular activities, including walking, eating and preparing meals	76%	259	13%	45	9%	30	2%	7	0%	0	100%	341
Having enough food to eat	93%	313	4%	14	2%	7	1%	3	0%	1	100%	338
Doing heavy or intense housework	51%	175	23%	79	14%	49	9%	31	2%	7	100%	341
Having safe and affordable transportation available	76%	255	8%	27	5%	17	3%	9	8%	29	100%	337
No longer being able to drive	78%	256	5%	16	3%	10	5%	16	10%	31	100%	329
Feeling depressed	71%	241	18%	60	7%	25	2%	6	2%	7	100%	338
Experiencing confusion or forgetfulness	74%	251	19%	66	2%	8	1%	4	3%	9	100%	338
Maintaining your home	74%	248	15%	51	8%	25	2%	5	1%	4	100%	333
Maintaining your yard	65%	206	18%	56	7%	22	2%	5	10%	30	100%	319
Finding productive or meaningful activities to do	74%	247	16%	53	7%	22	2%	6	2%	7	100%	336
Having friends or family you can rely on	80%	273	13%	43	5%	18	2%	8	0%	0	100%	342
Falling or injuring yourself in your home	80%	272	12%	40	5%	16	1%	4	2%	7	100%	340
Finding affordable health insurance	70%	240	15%	52	4%	13	9%	31	1%	4	100%	341
Getting the health care you need	82%	280	13%	45	2%	8	2%	8	0%	1	100%	342
Affording the medications you need	74%	254	16%	55	4%	15	4%	15	1%	3	100%	341
Figuring out which medications to take and when	94%	318	3%	10	1%	5	1%	2	1%	5	100%	339
Getting the oral health care you need	84%	289	9%	30	3%	11	3%	11	0%	1	100%	343
Getting the vision care you need	82%	282	9%	31	5%	18	3%	10	0%	1	100%	342
Having enough money to meet daily expenses	69%	235	18%	62	9%	29	4%	13	0%	1	100%	341

The following questions list a number of problems that older adults may or may not face. Thinking back over the last 12 months, how much of a problem, if at all, has each of the following been for you?	Not a problem		Minor problem		Moderate problem		Major problem		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Having enough money to pay your property taxes	74%	234	9%	30	8%	26	4%	12	5%	17	100%	319
Staying physically fit	53%	182	27%	94	14%	49	5%	19	0%	1	100%	344
Maintaining a healthy diet	63%	218	24%	83	9%	32	3%	10	0%	1	100%	344
Having interesting recreational or cultural activities to attend	63%	213	15%	52	12%	42	3%	9	7%	22	100%	338
Having interesting social events or activities to attend	62%	209	17%	57	11%	36	4%	12	7%	24	100%	338
Feeling bored	61%	206	24%	82	10%	34	3%	10	2%	8	100%	341
Feeling like your voice is heard in the community	32%	106	16%	53	10%	33	5%	18	37%	124	100%	334
Finding meaningful volunteer work	49%	161	10%	34	6%	20	2%	8	32%	108	100%	332
Providing care for another person	51%	168	12%	38	8%	28	2%	7	27%	91	100%	332
Dealing with legal issues	63%	211	14%	46	6%	21	2%	7	15%	49	100%	335
Having adequate information or dealing with public programs such as Social Security, Medicare and Medicaid	54%	183	20%	68	9%	30	6%	19	12%	40	100%	341
Finding work in retirement	35%	113	6%	18	9%	31	7%	22	43%	139	100%	322
Building skills for paid or unpaid work	41%	133	8%	25	7%	23	1%	5	43%	141	100%	326
Not knowing what services are available to older adults in your community	38%	127	24%	79	15%	50	6%	21	17%	58	100%	335
Feeling lonely or isolated	75%	255	14%	49	7%	23	1%	5	2%	8	100%	339
Dealing with the loss of a close family member or friend	65%	220	15%	52	10%	34	4%	15	5%	18	100%	339
Being a victim of crime	78%	263	8%	26	3%	9	1%	4	10%	35	100%	337
Being a victim of fraud or a scam	78%	264	7%	22	4%	12	2%	6	10%	34	100%	338
Being physically or emotionally abused	89%	301	2%	5	1%	3	0%	1	8%	26	100%	337

**Question 7: Days Spent in Facilities**

Thinking back over the past 12 months, how many days did you spend in...	No days (zero)		One to two days		Three to five days		Six or more days		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
As a patient in a hospital?	79%	262	5%	17	8%	25	8%	26	0%	0	100%	329
In a long-term care facility (including nursing home or in-patient rehabilitation)?	97%	304	0%	0	0%	1	3%	10	0%	0	100%	314

**Question 8: Falls in Last 12 Months**

Thinking back over the past 12 months, how many times have you fallen and injured yourself? Was it...	Percent of respondents	Number
Never	77%	265
Once or twice	21%	72
3-5 times	1%	5
More than 5 times	1%	2
Don't know	0%	0
Total	100%	345

**Question 9: Recommend Living in Community**

How likely or unlikely are you to recommend living in Novi to older adults?	Percent of respondents	Number
Very likely	48%	167
Somewhat likely	30%	103
Somewhat unlikely	10%	35
Very unlikely	4%	14
Don't know	8%	26
Total	100%	344

### Question 10: Likelihood of Remaining in Community Throughout Retirement

How likely or unlikely are you to remain in Novi throughout your retirement?	Percent of respondents	Number
Very likely	52%	180
Somewhat likely	24%	81
Somewhat unlikely	8%	27
Very unlikely	10%	33
Don't know	6%	22
Total	100%	343

### Question 11: Participation in Activities

In the last 12 month, about how many times, if ever, have you participated in or done each of the following?	Never		Once or twice		3 to 12 times		13 to 26 times		More than 26 times		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Used the Novi senior center	74%	256	16%	56	7%	23	1%	3	2%	8	100%	347
Used the Novi public library	34%	116	26%	86	22%	75	10%	35	7%	24	100%	337
Attended a meeting of local elected officials or other local public meeting in Novi	76%	260	18%	61	6%	22	0%	1	0%	0	100%	344
Watched a meeting of local elected officials or other City-sponsored public meeting on cable television, the Internet or other media	58%	201	27%	92	12%	40	3%	10	0%	1	100%	344
Used Novi Senior Transportation	91%	315	4%	12	3%	9	1%	2	2%	7	100%	346
Visited a neighborhood park	43%	147	29%	98	19%	65	5%	16	5%	18	100%	345

**Question 12: Hours Spent Doing Activities**

During a typical week, how many hours, if any, do you spend doing the following?	Never (no hours)		1 to 3 hours		4 to 5 hours		6 to 10 hours		11 or more hours		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Participating in a club (including book, dance, game and other social)	61%	207	21%	72	7%	25	6%	20	4%	13	0%	1	100%	339
Participating in a civic group (including, Elks, Kiwanis, Masons, etc.)	93%	315	4%	15	1%	4	0%	1	0%	1	0%	1	100%	338
Communicating/visiting with friends and/or family	5%	17	26%	89	27%	91	15%	50	26%	87	2%	6	100%	340
Participating in religious or spiritual activities with others	34%	114	44%	147	10%	34	4%	15	7%	25	1%	2	100%	337
Participating in a recreation program or group activity	47%	161	29%	100	12%	40	5%	17	6%	21	1%	2	100%	340
Providing help to friends or relatives	18%	61	47%	162	17%	58	6%	20	10%	34	2%	7	100%	342
Volunteering your time to some group/activity in Novi	73%	252	14%	47	7%	24	2%	8	1%	5	2%	7	100%	344

**Question 13: Hours Spent Providing Care**

During a typical week, how many hours do you spend providing care for one or more individuals with whom you have a significant relationship (such as spouse, other relative, partner, friend, neighbor or child), whether or not they live with you?	Never (no hours)		1 to 3 hours		4 to 5 hours		6 to 10 hours		11 to 19 hours		20 or more hours		Don't know		Total	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
One or more individuals age 55 or older	58%	193	18%	59	8%	26	4%	12	6%	19	6%	21	1%	4	100%	335
One or more individuals age 18 to 54	75%	228	10%	30	7%	20	3%	8	2%	5	4%	13	0%	1	100%	305
One or more individuals under age 18	73%	229	7%	21	5%	15	3%	10	5%	16	7%	20	0%	1	100%	312

**Question 14: Receives Care**

Whether or not they live with you, does someone provide assistance to you almost every day?	Percent of respondents	Number
Yes	16%	55
No	84%	287
Total	100%	342

**Question D1: Length of Residency**

How many years have you lived in Novi?	Percent of respondents	Number
Less than 1 year	4%	13
1-5 years	17%	58
6-10 years	16%	57
11-20 years	23%	80
More than 20 years	40%	140
Total	100%	349

**Question D2: Housing Unit Type**

Which best describes the building you live in?	Percent of respondents	Number
Single family home	53%	183
Townhouse, condominium, duplex or apartment	32%	110
Mobile home	4%	15
Assisted living residence	5%	19
Nursing home	0%	0
Other	5%	19
Total	100%	345



**Question D3: Tenure (Rent or Own)**

Do you currently rent or own your home?	Percent of respondents	Number
Rent	32%	108
Own (with a mortgage payment)	37%	122
Own (free and clear; no mortgage)	31%	103
Total	100%	333

**Question D4: Monthly Housing Costs**

About how much is your monthly housing cost for the place you live (including rent, mortgage payment, property tax, property insurance and homeowners' association (HOA) fees)?	Percent of respondents	Number
Less than \$300 per month	2%	8
\$300 to \$599 per month	17%	53
\$600 to \$999 per month	26%	84
\$1,000 to \$1,499 per month	23%	72
\$1,500 to \$2,499 per month	18%	58
\$2,500 or more per month	13%	42
Total	100%	317

**Question D5: Total Number of Household Members**

How many people, including yourself, live in your household?	Percent of respondents	Number
1 person (live alone)	37%	127
2 people	43%	147
3 people	16%	54
4 or more people	4%	13
Don't know	0%	0
Total	100%	341

**Question D6: Number of Older Adult Household Members**

How many of these people, including yourself, are 55 or older?	Percent of respondents	Number
1 person	53%	175
2 people	47%	154
3 people	1%	2
4 or more people	0%	0
Don't know	0%	0
Total	100%	332

**Question D7: Retirement Status**

What is your employment status?	Percent of respondents	Number
Fully retired	57%	192
Working full time for pay	27%	91
Working part time for pay	11%	37
Unemployed, looking for paid work	6%	19
Total	100%	339

**Question D8: Expected Age of Retirement**

[If not yet fully retired] At what age do you expect to retire completely and not work for pay at all?	Percent of respondents	Number
Before age 60	1%	1
60 to 64	24%	27
65 to 69	37%	41
70 to 74	23%	25
75 or older	15%	17
Never	0%	0
Don't know	0%	0
Total	100%	112

**Question D9: Household Income**

How much do you anticipate your household's total income before taxes will be for the current year? (Please include in your total income money from all sources for all persons living in your household.)	Percent of respondents	Number
Less than \$15,000	5%	15
\$15,000 to \$24,999	13%	38
\$25,000 to \$49,999	26%	78
\$50,000 to \$74,999	20%	60
\$75,000 to \$99,999	14%	44
\$100,000 or more	22%	68
Total	100%	303

**Question D10: Respondent Ethnicity/Origin**

Are you Spanish/Hispanic/Latino?	Percent of respondents	Number
Yes	1%	4
No	99%	331
Total	100%	335

**Question D11: Respondent Race**

What is your race?	Percent of respondents	Number
American Indian or Alaskan Native	1%	3
Asian or Pacific Islander	3%	10
Black, African American	4%	13
White/Caucasian	92%	317
Other	1%	3

*Total may exceed 100% as respondents could select more than one option.*

**Question D12: Respondent Age**

In which category is your age?	Percent of respondents	Number
55-59 years	27%	92
60-64 years	17%	57
65-69 years	13%	45
70-74 years	13%	46
75-79 years	7%	25
80-84 years	11%	38
85-89 years	9%	30
90-94 years	2%	8
95 years or older	1%	3
Total	100%	343

**Question D13: Respondent Gender**

What is your sex?	Percent of respondents	Number
Female	57%	196
Male	43%	150
Total	100%	346

**Question D14: Respondent Sexual Orientation**

What is your sexual orientation?	Percent of respondents	Number
Heterosexual	98%	313
Lesbian	0%	0
Gay	0%	1
Bi-sexual	1%	4
Total	100%	317

### Question D15: Voter Registration Status

Are you registered to vote in your jurisdiction?	Percent of respondents	Number
Yes	93%	323
No	5%	18
Ineligible to vote	1%	2
Don't know	1%	4
Total	100%	348

### Question D16: Voted in Last General Election

Many people don't have time to vote in elections. Did you vote in the last general election?	Percent of respondents	Number
Yes	88%	305
No	9%	30
Ineligible to vote	3%	9
Don't know	1%	3
Total	100%	348

## Appendix C: Survey Methodology

### Data Collection Methods Used in the CASOA™

The CASOA™ instrument and its administration are standardized to assure high quality survey methods and comparable results across CASOA™ communities. The CASOA™ was customized for Novi to reflect the correct local age definition of older adults and so that the mailing materials used official Novi graphics, contact information and signatures.

#### Survey Development

The CASOA™ questionnaire contains many questions related to the life of older residents in the community. The instrument includes questions related to overall quality of life, characteristics of the community, perceptions of safety in the community and of 40 different needs common to older adults.

The questionnaire grew from a synthesis of a number of data collection processes including a national search of needs assessments conducted by communities across the United States, a review of the literature on aging and the conduct of numerous surveys and large scale needs assessments by NRC. A blue-ribbon panel of national experts contributed to the concept and content of the CASOA™.

The items in the questionnaire were pilot tested on senior residents using a “think-aloud” method in which older adults were asked to complete the survey and describe their thought processes related to specific questions and question sets. The results of the pilot test were used to alter the questionnaire for better understanding by senior participants. The final questionnaire was tested in a set of diverse U.S. communities and modifications again were made as necessary.

#### Survey Sampling

“Sampling” refers to the method by which survey recipients are chosen. The “sample” refers to all those who were given a chance to participate in the survey. A sample of residents in the area 60 years of age and older was used. Although the purchased list of known senior households contained names of the residents 55 years and older, no name was printed on the survey envelope; instead, the survey was addressed to “Resident.” The list of households was compiled from a variety of public sources.

In order to select a random individual 55 years of age and older within the household, the cover letter requested that the questionnaire be given to the person 55 years of age and older who most recently celebrated their birthday (regardless of year of birth) to complete. This “birthday method” is a respondent selection method which helps to randomly select an individual within a household. It is similar to other more complex methodologies (e.g., “Kisch” or “Trodahl”), but easier to implement.

#### Survey Administration

Each sampled household received three mailings beginning in January 2012. Completed surveys were collected over the following six weeks. The first mailing was a prenotification postcard announcing the upcoming survey. A week after the prenotification postcard mailed the first wave of the survey was sent. The second wave was mailed one week after the first. The survey mailings

contained a letter from Mayor Gatt inviting the household to participate in the CASOA, a questionnaire and postage-paid envelope in which to return the questionnaire.

### Survey Response Rate and Confidence Intervals

Thirty-seven of the 1,000 postcards were returned as undeliverable because they either had addresses that were undeliverable as addressed or were received by vacant housing units. Of the 963 households receiving the survey mailings, 349 completed the survey, providing a response rate of 36%.

It is customary to describe the precision of estimates made from surveys by a “level of confidence” and accompanying “confidence interval” (or margin of error). A traditional level of confidence, and the one used here, is 95%. The 95% confidence interval can be any size and quantifies the sampling error or imprecision of the survey results because some residents’ opinions are relied on to estimate all residents’ opinions.

A 95% confidence interval indicates that for every 100 random samples of this many residents, 95 of the confidence intervals created will include the “true” population response. This theory is applied in practice to mean that the “true” perspective of the target population lies within the confidence interval created for a single survey. For example, if 75% of residents rate a service as “excellent” or “good,” then a 4% margin of error (for the 95% confidence interval) indicates that the range of likely responses for the entire community is between 71% and 79%. This source of error is called sampling error. In addition to sampling error, other sources of error may affect any survey, including the non-response of residents with opinions different from survey responders.

For subgroups of responses, the margin of error increases because the sample size for the subgroup is smaller. For subgroups of approximately 100 respondents, the margin of error is plus or minus 10 percentage points.

The practical difficulties of conducting any resident survey may introduce other sources of error in addition to sampling error. Despite our best efforts to boost participation and ensure potential inclusion of all older adults, some selected households will decline participation in the survey (potentially introducing non-response error) and some eligible households may be unintentionally excluded from the listed sources for the sample (referred to as coverage error).

### Survey Processing (Data Entry)

Completed surveys received were assigned a unique identification number. Additionally, each survey was reviewed and “cleaned” as necessary. For example, a question may have asked a respondent to pick one response, but the respondent checked two; the cleaning process would involve randomly selecting one of the two selected responses to be recorded in the dataset.

Once all surveys were assigned a unique identification number, they were entered into an electronic dataset. This dataset was subject to a data entry protocol of “key and verify,” in which survey data were entered twice into an electronic dataset and then compared. Discrepancies were evaluated against the original survey form and corrected. “Range checks” (examination of the data for invalid values) as well as other forms of quality control were also performed.

## Survey Data Weighting

The demographic characteristics of those completing the survey were compared to those found in the 2010 Census estimates for residents age 55 and older living in Novi. Sample results were weighted using the population norms to reflect the appropriate percent of those residents. Other discrepancies between the whole population and the sample also were aided by the weighting due to the intercorrelation of many socioeconomic characteristics.

The variables used for weighting were sex, age, housing tenure (rent/own) and housing unit type. This decision was based on the disparity between the survey respondent characteristics, the population norms for these variables and the saliency of these variables in detecting differences of opinion among subgroups.

The primary objective of weighting survey data is to make the survey sample reflective of the larger older adult population of the community. This is done by: 1) reviewing the sample demographics and comparing them to the population norms from the most recent Census or other sources and 2) comparing the responses to different questions for demographic subgroups. The demographic characteristics that are least similar to the Census and yield the most different results are the best candidates for data weighting.

A special software program using mathematical algorithms is used to calculate the appropriate weights. Data weighting can adjust multiple demographic variables. Several different weighting “schemes” may be tested to ensure the best fit for the data.

The results of the weighting schemes for the City of Novi are presented in the following table.



Figure 83: Weighting Scheme for the 2012 City of Novi CASOA™

	U.S. Census Norm	Unweighted	Weighted
<b>Sex and Age</b>			
55-59	28%	16%	27%
60-74	45%	41%	43%
75-84	17%	24%	18%
85+	10%	19%	12%
Female	55%	64%	57%
Male	45%	36%	43%
Female 55-59	14%	10%	14%
Female 60-74	24%	24%	23%
Female 75-84	11%	17%	12%
Female 85+	7%	14%	9%
Male 55-59	14%	6%	13%
Male 60-74	21%	17%	20%
Male 75-84	6%	7%	6%
Male 85+	3%	6%	3%
<b>Housing Characteristics</b>			
Rent	32%	34%	32%
Own	68%	66%	68%
Detached	60%	41%	57%
Attached	40%	59%	43%

<sup>1</sup>Source: U.S. Census Bureau - Census 2010

## Survey Data Analysis and Reporting

The survey dataset was analyzed using the Statistical Package for the Social Sciences (SPSS). For the most part, frequency distributions and mean ratings are presented in the body of the report. A complete set of frequencies for each survey question is presented in *Appendix B: Complete Set of Survey Frequencies*.

A variety of analyses were presented in the body of the report. The following sections summarize how these analyses were conducted or scores calculated.

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### Estimates of the Contribution of Older Adults to the Economy

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The calculations of the economic contributions of older adults in Novi were rough estimates using data from the U.S. Department of Labor Bureau of Labor Statistics (Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates).

The proportion of older adults who work was estimated by examining the responses to question D7 from the survey (“What is your employment status?”). Those working full-time were assumed to work 32 hours per week and those working part-time were assumed to work 15 hours per week. The proportion of survey respondents was multiplied by the number of adults 60 and over in the community to ascertain the number of employed older adults. To determine the average paid wage, information from the Bureau of Labor Statistics for the Detroit-Warren-Livonia, MI MSA was examined. Working full-time and part-time was assumed to be the equivalent of “All Occupations” (occupation code 00-0000).

The proportion of older adults doing volunteer work and providing help to friends and neighbors was determined by looking at the responses to question 14 (“During a typical week, how many hours, if any, do you spend doing the following?”), items f (“providing help to family and friends”) and g (“volunteering your time to some group/activity”). Those responding “1 to 3 hours” were assumed to spend two hours, “4 to 5 hours” were assumed to spend 4.5 hours, those responding “6 to 10 hours” were assumed to spend eight hours, and those responding “11 or more hours” were assumed to spend 13.75 hours (125% of 11). To determine the average hourly wage, “providing help to family and friends” was assumed to be the equivalent of “Personal Care and Service Workers, All Other” (occupation code 39-9099) and volunteering was assumed to be the equivalent of “Office Clerks, General” (occupation code 43-9061).

The proportion of older adults providing care to family and friends was determined by examining the responses to question 16. Those responding “1 to 3 hours” were assumed to spend two hours, “4 to 5 hours” were assumed to spend 4.5 hours, those responding “6 to 10 hours” were assumed to spend eight hours, and those responding “11 to 19 hours” were assumed to spend 15 hours, and those responding “20 or more hours” were assumed to spend 25 hours (125% of 20). To determine the average hourly wage, “providing care for older adults and adults” (items a and b) were assumed to be the equivalent of “Personal and Home Care Aides” (occupation code 39-9021) and “providing care for children” (item c) was assumed to be the equivalent of “Child Care Workers” (occupation code 39-9011).

## Community Summary Scores

The community score presented in the body of the report represents the average of the questions included in the index. Although the evaluative or frequency questions were made on 4- or 5- point scales with 1 representing the best rating, the scales had different labels (e.g., “excellent,” “not a problem,” “very likely”). To calculate these average scores, the questions used in the index were converted to a common scale where 0 is the worst possible rating and 100 is the best possible rating. If everyone reported “excellent,” then the result would be 100 on the 0-100 scale. If the average rating for quality of life was right in the middle of the scale (half way between “good” and “fair”), then the result would be 50. The new scale can be thought of like the thermometer used to represent total giving to United Way. The higher the thermometer reading, the closer to the goal of 100 – in this case, the most positive response possible. The table below shows the individual questions comprising each summary score.

Index	Individual Variables Used in Index
Quality of Community	q1a. How do you rate Novi as a place to live?
	q1b. How do you rate Novi as a place to retire?
	q3. How would you rate the overall services provided to older adults in Novi?
	q9. Recommend living in Novi to older adults
	q10. Remain in Novi throughout your retirement
Community Information	q2m. Availability of information about resources for older adults
	q2n. Availability of financial and legal planning services
	q4. In general, how informed or uninformed do you feel about services and activities available to older adults in Novi?
Health and Wellness Opportunities	q2e. Fitness opportunities (including exercise classes and paths or trails, etc.)
	q2k. Availability of long-term care options
	q2l. Availability of daytime care options for older adults
	q2o. Availability of affordable quality physical health care
	q2p. Availability of affordable quality mental health care
	q2q. Availability of preventive health services (e.g., health screenings, flu shots, educational workshops)
Opportunities for Productive Activities	q2r. Availability of affordable quality food
	q2a. Opportunities to volunteer
	q2b. Employment opportunities
	q2c. Opportunities to enroll in skill-building or personal enrichment classes
	q2d. Recreation opportunities (including games, arts and library services, etc.)
	q2f. Opportunities to attend social events or activities
	q2g. Opportunities to attend religious or spiritual activities
q2h. Opportunities to attend or participate in meetings about local government or community matters	
Community Design and Land Use	q2i. Availability of affordable quality housing
	q2j. Variety of housing options
	q2u. Ease of bus travel in Novi
	q2v. Ease of rail or subway travel in Novi

Index	Individual Variables Used in Index
	q2w. Ease of car travel in Novi
	q2x. Ease of walking in Novi
	q2y. Ease of getting to the places you usually have to visit
Community and Belonging	q2s. Sense of community
	q2t. Openness and acceptance of the community towards older residents of diverse backgrounds
	q2z. Overall feeling of safety in Novi
	q2aa. Valuing older residents in Novi
	q2bb. Neighborliness of Novi

### Needs Summary Scores

The needs summary scores (indices) are based on the response patterns of older adults in the community. The table below contains each question included in the index and the required response to that question. So, for example, if a respondent indicated that her overall physical health (q5a) was “fair,” she would be counted as having a physical health issue along with other respondents who may have noted that they had a moderate or major problem with falling or maintaining a healthy diet, etc. Respondents with many physical health problems are counted only once in this category so that the total percent shown in the report graph represents the percent of older adults with at least one physical problem.

Index	Individual Variables Used in Index	Required Rating
Physical health	Must have at least one of the following:	
	q5a. How do you rate your overall physical health?	Fair or poor
	q6(a)b. Your physical health	Moderate or major problem
	q6(a)e. Doing heavy or intense housework	Moderate or major problem
	q6(a)j. Maintaining your home	Moderate or major problem
	q6(a)k. Maintaining your yard	Moderate or major problem
	q6(b)a. Staying physically fit	Moderate or major problem
	q6(b)b. Maintaining a healthy diet	Moderate or major problem
Mental health	Must have at least one of the following:	
	q5b. How do you rate your overall mental health/emotional well being?	Fair or poor
	q5c. How do you rate your overall quality of life?	Fair or poor
	q6(a)h. Feeling depressed	Moderate or major problem
	q6(a)i. Experiencing confusion or forgetfulness	Moderate or major problem
	q6(a)m. Having friends or family you can rely on	Moderate or major problem
	q6(a)r. Figuring out which medications to take and when	Moderate or major problem
	q6(b)e. Feeling bored	Moderate or major problem
	q6(b)n. Feeling lonely or isolated	Moderate or major problem
q6(b)o. Dealing with the loss of a close family member or friend	Moderate or major problem	

Index	Individual Variables Used in Index	Required Rating
Institutionalization risk	Must have at least one of the following:	
	q6(a)c. Performing regular activities, including walking, eating and preparing meals	Moderate or major problem
	q6(a)g. No longer being able to drive	Moderate or major problem
	q6(a)n. Falling or injuring yourself in your home	Moderate or major problem
	q7a. A hospital	Spent 3 or more days in past 12 months
	q7b. In a long-term care facility (including nursing home or in-patient rehabilitation)	Spent 3 or more days in past 12 months
	q8. Thinking back over the past 12 months, how many times have you fallen and injured yourself? Was it...	Fell 3 or more times in past 12 months
Safety	Must have at least one of the following:	
	q6(b)p. Being a victim of crime	Moderate or major problem
	q6(b)q. Being a victim of fraud or a scam	Moderate or major problem
	q6(b)r. Being physically or emotionally abused	Moderate or major problem
Social engagement	Must have:	
	q6(b)d. Having interesting social events or activities to attend'	Moderate or major problem
	Or all of the following:	
	q11a. Used a senior center in Novi	Never
	q12a. Participating in a club (including book, dance, game and other social)	Never (no hours)
Civic engagement	q12d. Participating in religious or spiritual activities with others	Never (no hours)
	Must have d14 and d15:	
	d14. Are you registered to vote in your jurisdiction?	No
	d15. Many people don't have time to vote in elections. Did you vote in the last general election?	No
	Or q12b and q12g	
	q12b. Participating in a civic group (including Elks, Kiwanis, Masons, etc.)	Never (no hours)
	q12g. Volunteering your time to some group/activity in Novi	Never (no hours)
	Or q11d and q11e	
	q11d. Attended a meeting of local elected officials or other local public meeting in Novi	Never
q11e. Watched a meeting of local elected officials or other public meeting on cable television, the Internet or other media	Never	
Recreation	Must have q6(b)c:	
	q6(b)c. Having interesting recreational or cultural activities to attend	Moderate or major problem
	Or all of the following:	

Index	Individual Variables Used in Index	Required Rating
	q11c. Used a public library in Novi	Never
	q11g. Visited a neighborhood park	Never
	q12e. Participating in a recreation program or group activity	Never (no hours)
Financial and legal	Must have at least one of the following:	
	d9. How much do you anticipate your household's total income before taxes will be for the current year? (Please include in your total income money from all sources for all persons living in your household.)/ d5. How many people, including yourself, live in your household?	Income was at or below the income limits set by HUD for Section 8 programs
	q6(a)u. Having enough money to meet daily expenses	Moderate or major problem
	q6(a)v. Having enough money to pay your property taxes'	Moderate or major problem
	q6(b)i. Dealing with legal issues	Moderate or major problem
	q6(b)k. Finding work in retirement	Moderate or major problem
	q6(b)l. Building skills for paid or unpaid work	Moderate or major problem
q6(b)s. Dealing with financial planning issues	Moderate or major problem	
Caregiver burden	Must have:	
	q6(b)cc. Providing care for another person	Moderate or major problem
Basic necessities	Must have at least one of the following:	
	q6(a)a. Having housing to suit your needs	Moderate or major problem
	q6(a)d. Having enough food to eat	Moderate or major problem
	q6(a)f. Having safe and affordable transportation available	Moderate or major problem
Health care	Must have at least one of the following:	
	q6(a)o. Finding affordable health insurance	Moderate or major problem
	q6(a)p. Getting the health care you need	Moderate or major problem
	q6(a)q. Affording the medications you need	Moderate or major problem
	q6(a)s. Getting the oral health care you need	Moderate or major problem
	q6(a)t. Getting the vision care you need	Moderate or major problem
	q6(b)j. Having adequate information or dealing with public programs such as Social Security, Medicare and Medicaid	Moderate or major problem
Meaningful activities	Must have at least one of the following:	
	q6(a)l. Finding productive or meaningful activities to do	Moderate or major problem
	q6(b)f. Feeling like your voice is heard in the community	Moderate or major problem
	q6(b)g. Finding meaningful volunteer work	Moderate or major problem
	q6(b)m. Not knowing what services are available to older adults in your community	Moderate or major problem

## Appendix D: References

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## Appendix E: Survey Materials

The following pages contain copies of the survey materials sent to randomly selected older adult households within Novi.



Novi Senior Center  
 25075 Meadowbrook Road  
 Novi, Michigan 48375

Presorted  
 First Class Mail  
 US Postage  
**PAID**  
**Boulder, CO**  
**Permit NO. 94**



Novi Senior Center  
 25075 Meadowbrook Road  
 Novi, Michigan 48375

Presorted  
 First Class Mail  
 US Postage  
**PAID**  
**Boulder, CO**  
**Permit NO. 94**



Novi Senior Center  
 25075 Meadowbrook Road  
 Novi, Michigan 48375

Presorted  
 First Class Mail  
 US Postage  
**PAID**  
**Boulder, CO**  
**Permit NO. 94**



Novi Senior Center  
 25075 Meadowbrook Road  
 Novi, Michigan 48375

Presorted  
 First Class Mail  
 US Postage  
**PAID**  
**Boulder, CO**  
**Permit NO. 94**

**Important Survey on the Way!**

Dear Resident,

Your household has been selected at random to participate in an anonymous survey about the needs of older adults residing within Novi.

You will receive a copy of the survey next week in the mail with instructions for completing and returning it. Thank you in advance for helping us with this important study!

Thank you for your cooperation. It is deeply appreciated.

Respectfully,



Bob Gatt  
Mayor  
City of Novi

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Respectfully,



Bob Gatt  
Mayor  
City of Novi



January 2012

Dear Resident:

**CITY COUNCIL**

**Mayor**  
Bob Gatt

**Mayor Pro Tem**  
Dave Staudt

Terry K. Margolis

Andrew Mutch

Justin Fischer

Wayne Wrobel

Laura Marie Casey

**City Manager**  
Clay J. Pearson

**Parks, Recreation &  
Cultural Services Director**  
Jason Mangum

**Senior Services Manager**  
Rachel Zagaroli

The City of Novi is conducting a Community Assessment Survey of Older Adults to learn about the current and future needs of older adults living in Novi. Your household is one of a small number of households in the City of Novi that we chose randomly to participate in this survey.

Please take a few minutes to complete the following survey. Your answers will help the City of Novi to better understand and plan for the needs of older adults in our community. You should find the questions thought-provoking and we will definitely find your answers useful. Please participate!

To get a representative sample of residents living in Novi, the **adult age 55 years or older** in your household **who most recently had a birthday** (regardless of the year of birth) should complete this survey. Please have the appropriate member of the household spend a few minutes to answer all the questions and return the survey in the enclosed postage-paid envelope. **Your responses will remain completely anonymous.**

Since only a small number of households are being surveyed, your participation is very important. If you have any questions or need assistance with this survey, please call Novi's Senior Services Manager, Rachel Zagaroli, at 248-347-0403.

You can help us shape the future for older adults in Novi. Thank you for your time and participation.

Respectfully,

Bob Gatt  
Mayor  
City of Novi

**Novi Senior Center**  
25075 Meadowbrook Road  
Novi, Michigan 48375  
248.347.0414  
248.347.0490 fax

cityofnovi.org



January 2012

Dear Resident:

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About one week ago we sent you this survey requesting your opinion about the needs of older adults living in Novi. If you have already completed the survey and returned it, we thank you and ask you to disregard this letter. **Do not complete the survey a second time.** If you haven't had a chance complete and mail the survey, we are hopeful you could please do so now. We are very interested in obtaining your input.

Your answers will help the City of Novi to better understand and plan for the needs of older adults in our community. You should find the questions thought-provoking and we will definitely find your answers useful. Please participate!

To get a representative sample of residents living in Novi, the **adult 55 years or older** in your household **who most recently had a birthday** (regardless of the year of birth) should complete this survey. Please have the appropriate member of the household spend a few minutes to answer all the questions and return the survey in the enclosed postage-paid envelope. **Your responses will remain completely anonymous.**

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Please complete this questionnaire if you are the adult (age 55 or older) in the household who most recently had a birthday. The adult's year of birth does not matter. Please circle the response that most closely represents your opinion for each question. Your responses are anonymous and will be reported in group form only.

**1. Please circle the number that comes closest to your opinion for each of the following questions:**

	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>Don't know</i>
How do you rate the City of Novi as a place to live? .....	1	2	3	4	5
How do you rate the City of Novi as a place to retire? .....	1	2	3	4	5

**2. Please rate each of the following characteristics as they relate to City of Novi adults age 55 or older:**

	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>Don't know</i>
Opportunities to volunteer .....	1	2	3	4	5
Employment opportunities .....	1	2	3	4	5
Opportunities to enroll in skill-building or personal enrichment classes.....	1	2	3	4	5
Recreation opportunities (including games, arts, and library services, etc.) .....	1	2	3	4	5
Fitness opportunities (including exercise classes and paths or trails, etc.).....	1	2	3	4	5
Opportunities to attend social events or activities .....	1	2	3	4	5
Opportunities to attend religious or spiritual activities.....	1	2	3	4	5
Opportunities to attend or participate in meetings about local government or community matters.....	1	2	3	4	5
Availability of affordable quality housing.....	1	2	3	4	5
Variety of housing options.....	1	2	3	4	5
Availability of long-term care options.....	1	2	3	4	5
Availability of daytime care options for older adults .....	1	2	3	4	5
Availability of information about resources for older adults .....	1	2	3	4	5
Availability of financial or legal planning services.....	1	2	3	4	5
Availability of affordable quality physical health care .....	1	2	3	4	5
Availability of affordable quality mental health care.....	1	2	3	4	5
Availability of preventive health services (e.g., health screenings, flu shots, educational workshops) .....	1	2	3	4	5
Availability of affordable quality food .....	1	2	3	4	5
Sense of community.....	1	2	3	4	5
Openness and acceptance of the community towards older residents of diverse backgrounds.....	1	2	3	4	5
Ease of bus travel in Novi .....	1	2	3	4	5
Ease of rail or subway travel in Novi.....	1	2	3	4	5
Ease of car travel in Novi.....	1	2	3	4	5
Ease of walking in Novi.....	1	2	3	4	5
Ease of getting to the places you usually have to visit .....	1	2	3	4	5
Overall feeling of safety in Novi.....	1	2	3	4	5
Valuing older residents in Novi .....	1	2	3	4	5
Neighborliness of Novi.....	1	2	3	4	5

**3. How would you rate the overall services provided to older adults in Novi?**

- Excellent
- Good
- Fair
- Poor
- Don't know

**4. In general, how informed or uninformed do you feel about services and activities available to older adults Novi?**

- Very informed
- Somewhat informed
- Somewhat uninformed
- Very uninformed

**5. Please circle the number that comes closest to your opinion for each of the following questions:**

	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>Don't know</i>
How do you rate your overall physical health? .....	1	2	3	4	5
How do you rate your overall mental health/emotional well being? .....	1	2	3	4	5
How do you rate your overall quality of life? .....	1	2	3	4	5

**6a. The following questions list a number of problems that older adults may or may not face. Thinking back over the last 12 months, how much of a problem, if at all, has each of the following been for you?**

	<i>Not a problem</i>	<i>Minor problem</i>	<i>Moderate problem</i>	<i>Major problem</i>	<i>Don't know</i>
Having housing to suit your needs .....	1	2	3	4	5
Your physical health .....	1	2	3	4	5
Performing regular activities, including walking, eating and preparing meals.....	1	2	3	4	5
Having enough food to eat.....	1	2	3	4	5
Doing heavy or intense housework.....	1	2	3	4	5
Having safe and affordable transportation available .....	1	2	3	4	5
No longer being able to drive .....	1	2	3	4	5
Feeling depressed .....	1	2	3	4	5
Experiencing confusion or forgetfulness.....	1	2	3	4	5
Maintaining your home .....	1	2	3	4	5
Maintaining your yard .....	1	2	3	4	5
Finding productive or meaningful activities to do.....	1	2	3	4	5
Having friends or family you can rely on.....	1	2	3	4	5
Falling or injuring yourself in your home .....	1	2	3	4	5
Finding affordable health insurance .....	1	2	3	4	5
Getting the health care you need .....	1	2	3	4	5
Affording the medications you need.....	1	2	3	4	5
Figuring out which medications to take and when.....	1	2	3	4	5
Getting the oral health care you need.....	1	2	3	4	5
Getting the vision care you need .....	1	2	3	4	5
Having enough money to meet daily expenses.....	1	2	3	4	5
Having enough money to pay your property taxes .....	1	2	3	4	5



**6b. The following questions list a number of other problems that older adults may or may not face. Thinking back over the last 12 months, how much of a problem, if at all, has each of the following been for you?**

	<i>Not a problem</i>	<i>Minor problem</i>	<i>Moderate problem</i>	<i>Major problem</i>	<i>Don't know</i>
Staying physically fit.....	1	2	3	4	5
Maintaining a healthy diet.....	1	2	3	4	5
Having interesting recreational or cultural activities to attend .....	1	2	3	4	5
Having interesting social events or activities to attend .....	1	2	3	4	5
Feeling bored.....	1	2	3	4	5
Feeling like your voice is heard in the community .....	1	2	3	4	5
Finding meaningful volunteer work .....	1	2	3	4	5
Providing care for another person .....	1	2	3	4	5
Dealing with legal issues .....	1	2	3	4	5
Having adequate information or dealing with public programs such as Social Security, Medicare and Medicaid .....	1	2	3	4	5
Finding work in retirement .....	1	2	3	4	5
Building skills for paid or unpaid work.....	1	2	3	4	5
Not knowing what services are available to older adults in your community.....	1	2	3	4	5
Feeling lonely or isolated .....	1	2	3	4	5
Dealing with the loss of a close family member or friend .....	1	2	3	4	5
Being a victim of crime .....	1	2	3	4	5
Being a victim of fraud or a scam .....	1	2	3	4	5
Being physically or emotionally abused .....	1	2	3	4	5
Dealing with financial planning issues .....	1	2	3	4	5

**7. Thinking back over the past 12 months, how many days did you spend...**

As a patient in a hospital? .... \_\_\_\_\_ number of days

In a long-term care facility (including nursing home or in-patient rehabilitation)?..... \_\_\_\_\_ number of days

**8. Thinking back over the past 12 months, how many times have you fallen and injured yourself? Was it...**

- Never
- Once or twice
- 3-5 times
- More than 5 times
- Don't know

**9. How likely or unlikely are you to recommend living in Novi to older adults?**

- Very likely
- Somewhat likely
- Somewhat unlikely
- Very unlikely
- Don't know

**10. How likely or unlikely are you to remain in Novi throughout your retirement?**

- Very likely
- Somewhat likely
- Somewhat unlikely
- Very unlikely
- Don't know

**11. In the last 12 months, about how many times, if ever, have you participated in or done each of the following?**

	<i>Never</i>	<i>Once or twice</i>	<i>3 to 12 times</i>	<i>13 to 26 times</i>	<i>More than 26 times</i>
Used the Novi senior center.....	1.....	2.....	3.....	4.....	5.....
Used the Novi public library.....	1.....	2.....	3.....	4.....	5.....
Attended a meeting of local elected officials or other local public meeting in Novi.....	1.....	2.....	3.....	4.....	5.....
Watched a meeting of local elected officials or other City-sponsored public meeting on cable television, the Internet or other media.....	1.....	2.....	3.....	4.....	5.....
Used Novi Senior Transportation.....	1.....	2.....	3.....	4.....	5.....
Visited a neighborhood park.....	1.....	2.....	3.....	4.....	5.....

**12. During a typical week, how many hours, if any, do you spend doing the following?**

	<i>Never (no hours)</i>	<i>1 to 3 hours</i>	<i>4 to 5 hours</i>	<i>6 to 10 hours</i>	<i>11 or more hours</i>	<i>Don't know</i>
Participating in a club (including book, dance, game and other social).....	1.....	2.....	3.....	4.....	5.....	6.....
Participating in a civic group (including, Elks, Kiwanis, Masons, etc.).....	1.....	2.....	3.....	4.....	5.....	6.....
Communicating/visiting with friends and/or family.....	1.....	2.....	3.....	4.....	5.....	6.....
Participating in religious or spiritual activities with others.....	1.....	2.....	3.....	4.....	5.....	6.....
Participating in a recreation program or group activity.....	1.....	2.....	3.....	4.....	5.....	6.....
Providing help to friends or relatives.....	1.....	2.....	3.....	4.....	5.....	6.....
Volunteering your time to some group/activity in Novi.....	1.....	2.....	3.....	4.....	5.....	6.....

**13. During a typical week, how many hours do you spend providing care for one or more individuals with whom you have a significant personal relationship (such as a spouse, other relative, partner, friend, neighbor or child), whether or not they live with you?**

	<i>Never (no hours)</i>	<i>1 to 3 hours</i>	<i>4 to 5 hours</i>	<i>6 to 10 hours</i>	<i>11 to 19 hours</i>	<i>20 or more hours</i>	<i>Don't know</i>
One or more individuals age 55 or older.....	1.....	2.....	3.....	4.....	5.....	6.....	7.....
One or more individuals age 18 to 54.....	1.....	2.....	3.....	4.....	5.....	6.....	7.....
One or more individuals under age 18.....	1.....	2.....	3.....	4.....	5.....	6.....	7.....

**14. Whether or not they live with you, does someone provide assistance to you almost every day?**

- Yes
- No

**Our last questions are about you and your household. Again, all of your responses to this survey are completely anonymous and will be reported in group form only.**

- D1. How many years have you lived in Novi?**
- Less than 1 year
  - 1-5 years
  - 6-10 years
  - 11-20 years
  - More than 20 years
- D2. Which best describes the building you live in?**
- Single family home
  - Townhouse, condominium, duplex or apartment
  - Mobile home
  - Assisted living residence
  - Nursing home
  - Other
- D3. Do you currently rent or own your home?**
- Rent
  - Own (with a mortgage payment)
  - Own (free and clear; no mortgage)
- D4. About how much is your monthly housing cost for the place you live (including rent, mortgage payment, property tax, property insurance and homeowners' association (HOA) fees)?**
- Less than \$300 per month
  - \$300 to \$599 per month
  - \$600 to \$999 per month
  - \$1,000 to \$1,499 per month
  - \$1,500 to \$2,499 per month
  - \$2,500 or more per month
- D5. How many people, including yourself, live in your household?** ..... members
- D6. How many of these people, including yourself, are 55 or older?** ..... members
- D7. What is your employment status?**
- Fully retired → *Go to Question Dg*
  - Working full time for pay
  - Working part time for pay
  - Unemployed, looking for paid work
- D8. [IF NOT YET FULLY RETIRED]**  
**At what age do you expect to retire completely and not work for pay at all?** ..... years old

- Dg. How much do you anticipate your household's total income before taxes will be for the current year? (Please include in your total income money from all sources for all persons living in your household.)**
- Less than \$15,000
  - \$15,000 to \$24,999
  - \$25,000 to \$49,999
  - \$50,000 to \$74,999
  - \$75,000 to \$99,999
  - \$100,000 or more
- D10. Are you Spanish/Hispanic/Latino?**
- Yes
  - No
- D11. What is your race? (Mark one or more races to indicate what race you consider yourself to be.)**
- American Indian or Alaskan native
  - Asian or Pacific Islander
  - Black, African American
  - White/Caucasian
  - Other
- D12. In which category is your age?**
- 55-59 years
  - 60-64 years
  - 65-69 years
  - 70-74 years
  - 75-79 years
  - 80-84 years
  - 85-89 years
  - 90-94 years
  - 95 years or older
- D13. What is your sex?**
- Female
  - Male
- D14. What is your sexual orientation?**
- Heterosexual
  - Lesbian
  - Gay
  - Bi-sexual
- D15. Are you registered to vote in your jurisdiction?**
- Yes
  - No
  - Ineligible to vote
  - Don't know
- D16. Many people don't have time to vote in elections. Did you vote in the last general election?**
- Yes
  - No
  - Ineligible to vote
  - Don't know

**Thank you for completing this survey. Please return the completed survey in the postage-paid envelope to:**  
**National Research Center, Inc. Data Entry**  
**P.O. Box 549, Belle Mead NJ 08502-9922**