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Age-Friendly Yarmouth Needs Assessment Report

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Age-Friendly Yarmouth Needs Assessment Report

April 2016

Commissioned by the
Friends of Yarmouth Council on Aging
with funding provided through the
Tufts Health Plan Foundation

Center for Social and Demographic Research on Aging
Gerontology Institute
John W. McCormack Graduate School of Policy & Global
Studies
University of Massachusetts Boston

Dear Yarmouth Town Resident:

It is with great pleasure that we present the results of a survey conducted in the fall of 2015 asking a scientifically selected group of Yarmouth residents of all ages about the following:

- Outdoor Spaces & Buildings
- Social Participation
- Transportation
- Housing
- Respect & Social Inclusion
- Communication & Information
- Civic Participation & Employment
- Community Support & Health

The survey was conducted by the University of Massachusetts Boston's Gerontology Institute and entirely funded by a grant from Tufts Health Plan Foundation. Highlights of the survey results were presented to the Yarmouth Board of Selectmen on April 12, 2016.

The survey is the first step taken by the Age-Friendly Community Team to continuously improve Yarmouth as a town that maximizes opportunities for good health, participation and security for all residents. We will advocate and support the development of projects to support that vision. We encourage and invite participation on our team.

Sincerely,

Kathi Bailey, Director of Senior Services

Participating Age-Friendly Community Team Members:

Jane Cain
Connie Farley
Jan Hively
Sharon Ladley
Toni Martin
Janice Matheson
Kathy McPhee
Chris Morin
Charyn Tietge

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Executive Summary

Communities throughout the nation are pursuing new strategies to promote health and quality of life among their residents. In 2014, the Town of Yarmouth joined the Age-Friendly Network through the World Health Organization and embarked on a five-year process to evaluate the community's age-friendly features, plan for improvements, and implement change. The primary purpose of this report is to describe findings developed as part of the initial needs assessment phase of Yarmouth's age-friendly initiative.

The Yarmouth Age-Friendly Community Team describes its mission as follows: "Using a lifespan view point, which is a 'cradle-to-grave' approach, for identifying and developing services and resources that focus on enablement and self-determination, the team will work to promote and facilitate inter-generational involvement in a town that is friendly and welcoming to people of all ages." In every respect, the Yarmouth Age-Friendly Initiative seeks to promote quality of life throughout the life course, recognizing that well-being of residents at every stage of life are linked within neighborhoods, social groupings, workplaces, and throughout the community.

In support of this initiative, researchers at the University of Massachusetts Boston collected information from a variety of sources, including existing data from the U.S. Census Bureau, population projections from the University of Massachusetts Donahue Institute, original data collected for this report from Yarmouth residents and individuals working in Yarmouth, reviews of relevant literature, and documents generated by the Town of Yarmouth and Barnstable County. A summary of key findings is provided below, along with observations regarding next steps for the Age-Friendly Yarmouth Initiative.

Summary of key demographic findings:

- Yarmouth has declined in its number of year-round residents in recent years, while shifting toward an older age distribution. Moving forward, Yarmouth is expected to experience a somewhat more stable age structure over time compared to the rest of Barnstable County.
- Median earnings of year-round, full-time workers in Yarmouth are measurably lower than in Barnstable County, with a gap of more than \$8,500 annually.
- In Yarmouth, six out of ten renters pay more than 30% of their household income for shelter, compared to 40% of Yarmouth owners. These levels of housing cost burden are considerably higher than for the Commonwealth overall, especially among renters.
- Younger Yarmouth households have low incomes relative to the rest of Barnstable County. Among households headed by a resident age 65 or older, median income is 3% lower in Yarmouth than in Barnstable County (\$1,400); however, among Yarmouth households headed by a resident 45-64, median income is 11% lower than in Barnstable County (\$8,732).

- Seniors in Yarmouth are more likely to have a college degree than younger residents, in stark contrast to patterns in the Commonwealth overall. In the Massachusetts population, older cohorts are considerably less likely than younger adults to have a college degree. In Yarmouth, the educational disparities are reversed, with older cohorts being considerably more likely to have a college degree.

Summary of key findings from the community survey:

- At least half of all age groups, including more than 90% of respondents age 75 or older, agree or strongly agree that Yarmouth is age-friendly.
- On most dimensions of community quality and age-friendliness, younger respondents rate Yarmouth more poorly than do their older neighbors.
- Respondents largely agree that outdoor spaces and public facilities in Yarmouth are safe, inviting, and appropriate for the community.
- Respondents evaluate public safety and emergency services positively, and feel safe in Yarmouth.
- Respondents largely agree that the availability and pay rates of jobs in Yarmouth are inadequate, especially compared to cost of living.
- The types of housing rated as top priorities for residents to stay in Yarmouth are independent living for older adults, and rental apartments.
- Most respondents are only “moderately” or “slightly” satisfied with transportation options in Yarmouth.
- Twenty percent or more of the survey respondents rate the availability of benches in public areas, availability of maintained sidewalks, availability of public transportation, availability of bike lanes and racks, and lighting along sidewalks and cycle paths as “poor.”
- Younger respondents are less likely than older respondents to report feeling they are treated respectfully; they are less likely to be satisfied with the extent to which they have a say in community matters; and they are less satisfied with the extent to which local policy makers take into account interests and concerns of people in the respondent’s age group.
- Eighty percent or more of respondents in all age groups have internet access at home. Over half of those with internet service at home are less than “very satisfied” with the service.
- Newspaper is the most preferred source of information about community issues, services and programs for all age groups. Town robo-calls, radio, and social media are among the most preferred sources for one or more age group. Among respondents age 75 or older, the senior center is the second most preferred source of information. One-third or fewer of respondents in all age groups lists the Town website as a preferred source of information.
- More than three-quarters of respondents in all age groups agree that Yarmouth is an excellent or good community for older residents. Only one-quarter of respondents in all age groups agree that Yarmouth is an excellent or good community for young adults.

Summary of key findings from the survey of Yarmouth workers (the “vessel” survey):

- Individuals who work in Yarmouth identify similar gaps and challenges as reported in the community survey with respect to service needs and employment opportunities.
- Like respondents to the community survey, these individuals perceive a poorer service environment for young adults relative to older residents.
- With respect to their own workplaces, respondents to the vessel survey feel confident about being able to continue working in Yarmouth, and feel reasonably supported and trained with respect to demographics of the community.
- Respondents to the vessel survey report that their organizations do a good job responding to all age groups in Yarmouth. This is an area where their perceptions differ from those reported by community.

Summary of Cape-wide themes:

- Yarmouth shares with many municipalities on the Cape a concern about the high cost of housing, limited transportation options, and inadequate job opportunities.
- Councils on Aging meet key needs in communities relating to aging in place, health and wellness. These needs may be especially prevalent in older communities such as Yarmouth.
- Well-functioning relationships between COAs and municipal emergency services yield high value for communities on the Cape and elsewhere.
- Many seniors are at risk of isolation in Yarmouth and elsewhere on the Cape, especially during the winter months when many neighborhoods are sparsely populated. The COA plays a key role in identifying residents at risk of isolation, and offering programs and opportunities that can help offset this risk.
- Caregiver support is a need in virtually every community, including Yarmouth and other Cape communities.

Summary of key intersections with ongoing initiatives—a SWOT analysis:

- Strengths identified through the SWOT analysis that relate to the age-friendly initiative include the following: Yarmouth’s many natural amenities and quality of life features, and recent improvements in transportation and availability of affordable housing.
- Weaknesses identified through the SWOT analysis that relate to the age-friendly initiative include the following: Limited public transportation in Yarmouth, poor pedestrian and ADA access, high cost of living, limited employment and educational opportunities, low awareness of programs and services, and high levels of intergenerational segregation in programming and services.
- Threats to the success of the age-friendly initiative identified through the SWOT analysis include the following: Tension between preservation and development goals; a stagnant housing market; concerns about generational equity; growth in

income insecurity; and concerns that auto-centric residents may resist using transportation options in development.

- Opportunities identified through the SWOT analysis that represent points of collaboration for the age-friendly effort include the following: The Village Center model is being discussed, bringing potential benefits for age integration and for transportation options, including walkability; an interest in intergenerational programming is evident in organizations throughout Yarmouth; receptivity among young adults to returning to the Cape is perceived; other Town initiatives are focusing on creating viable on-Cape jobs, including more options that would permit working from home; and efforts are underway to build a more supportive infrastructure.

Conclusions and next steps:

Yarmouth's age-friendly effort is well-timed. Our research suggests that residents share receptivity to building an intergenerational orientation to community development, a cornerstone of Yarmouth's age-friendly initiative. Agreement about core needs and concerns is evident across age groups, including the need to expand housing and transportation options in Yarmouth. Issues identified through our research point to opportunities to enhance livability for older adults as well as for their younger neighbors. The issues identified here are not unique to Yarmouth—indeed, livability issues relating to housing, health care, transportation, employment, and a number of other domains are at least in part regional challenges, inviting regional examination and response.

A number of widely shared community goals are evident that Age-Friendly Yarmouth can *embrace and support*, including the following:

- Improving transportation options is a broadly stated goal that will benefit anyone who cannot drive, does not wish to drive, or requires or prefers a mix of transportation modes. Improving the quality, quantity, and lighting of sidewalks and bike paths will increase livability for all age groups, including older adults, families with children, and virtually every other segment of the population.
- Improving housing options across the age span is a clear need in Yarmouth. Study results suggest that additional housing designed for older residents, such as independent living residences, would be welcomed. Increased availability of year-round moderate-rent apartments would benefit any resident who may value or need one-floor living, minimal upkeep demands, or lower housing cost. Wider publicity about programs providing property tax relief, rehab tax credits, and information about home modifications and repairs could be beneficial to residents.
- Improving employment options across the age span is widely understood as a goal for the community. Respondents to the survey conducted in Yarmouth understand that the quality of the community for older residents depends in part on the ability to attract and retain younger residents. Increasing the number and quality of jobs that pay wages sufficient to support living in Yarmouth is an important step in stabilizing the age structure of Yarmouth. In identifying this as a goal, Age-Friendly Yarmouth intersects with many other groups and organizations.

The Age-Friendly Yarmouth initiative may take a *leadership role* in pursuing additional shared goals moving forward, including the following:

- Intergenerational programming may be pursued as a means of increasing mutual respect across age groups, and part of an effort to enhance livability for residents of all ages. Value is attached to intergenerational programming by other organizations, as shown through the SWOT analysis. Age-Friendly Yarmouth may wish to partner with other initiatives sharing those goals as a means to multiply intergenerational programs and opportunities.
- These and other partnerships may also be beneficial in continuing to work to offset the “generational equity” concern. Meaningful differences between the older residents of Yarmouth and their younger counterparts were noted throughout this report, including differences in perceived levels of respect, involvement, and engagement. Age-Friendly Yarmouth can take a leadership role in ensuring broad access to information and community assets, leveling the field for residents of different age groups and alleviating the perception of inequity.
- Access to information and communication is highlighted as a key domain in the age-friendly framework, and our study reveals important differences in the extent to which different age groups feel informed, and the ways in which they prefer to seek information. Moving forward, preferences for sources of information may converge; specifically, older adults are expected to be more frequent and proficient users of electronic media in coming decades. For now, disseminating information through print as well as electronic media remains an important goal for which Age-Friendly Yarmouth can advocate.
- In the community survey, the Yarmouth Senior Center was cited as a trusted resource and source of information for older residents. Continuing to protect this community asset is important moving forward.
- Expanding awareness of the Age-Friendly Yarmouth Initiative itself is a valued goal that will support its impact moving forward.
- Promote and support a reinvigorated ADA Committee in Yarmouth as a means of addressing age-friendly community features and also addressing needs of residents with disabilities.

Additional goals that Age-Friendly Yarmouth may wish to consider as *independent initiatives* are drawn from the study results, all of which relate to needs across the life span, including the following:

- The Initiative may wish to advocate for more public restrooms. This is a clear need expressed by survey respondents of all age groups—important to older adults as well as younger residents.
- Improving awareness of abuse in the community, along with resources and supports available in the community to respond to abuse, is a potentially important goal for the Initiative. Abuse occurs across all age groups, and a lack of awareness was evident in the community survey.

- Promoting and expanding caregiver support programs could be broadly beneficial to residents. Midlife residents are especially likely to be providing care for an older adult or person with disability but this experience is widely reported across age groups; moreover, it is widely characterized as stressful among participants.
- Additionally, promoting and advertising programs that help people modify their homes could be beneficial. A segment of younger and older residents alike report needing home repairs or modifications; younger residents are especially likely to report not being able to afford needed repairs.

Acknowledgements

The authors are grateful to the Yarmouth Council on Aging/Senior Services department, especially its Director Kathi Bailey, who along with her Age-Friendly leadership council partnered with us in developing the research described here. We especially appreciate the hundreds of Yarmouth residents who shared their thoughts and insights with us as part of our data collection.

We acknowledge with appreciation the support of the Tufts Health Plan Foundation, which provided a grant to the Age-Friendly Yarmouth Initiative in support of their work.

The authors, Jan E. Mutchler, Ceara R. Somerville, Maryam Khaniyan, Molly Evans, Mai See Yang, Lindsey Baker, and Hayley Gleason, are responsible for the contents of this report; however, the project could not have been completed without the efforts of those mentioned above.

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Introduction

Communities throughout the nation are pursuing new strategies to promote health and quality of life among their residents. Based on the “age-friendly communities” framework, as well as related models such as “livable communities” or “lifelong communities,” towns and cities are embarking on community-engaged initiatives meant to identify and improve local amenities and services that have meaningful impact on resident well-being. In 2014, the Town of Yarmouth joined the Age-Friendly Network through the World Health Organization and embarked on a five-year process to evaluate the community’s age-friendly features, plan for improvements, and implement change. The primary purpose of this report is to describe findings developed as part of the initial needs assessment phase of Yarmouth’s age-friendly initiative. Before outlining the findings developed, we briefly describe the background of Yarmouth’s Age-Friendly Initiative.

Background

Yarmouth’s Age-Friendly Initiative builds on the “age-friendly world” concept developed by the World Health Organization (WHO). According to the WHO, an age-friendly world is one in which people participate, are connected, remain healthy and active, and feel they belong—no matter their age. Through planning, taking action, and evaluating progress, communities all over the world are taking steps to improve their social and physical environments as a strategy for promoting health and well-being throughout the life course. The Age-Friendly framework includes a conceptual framework describing focus areas for communities. It also lays out a process intended to ensure repeated consultation with the community, collective reflection, action and evaluation. As well, the WHO hosts an Age-Friendly network, established in 2010 as a means of facilitating the exchange of information among communities. This network currently includes 287 cities and communities in 33 countries, including Yarmouth (<https://extranet.who.int/agefriendlyworld/who-network/>).

Domains. The Age-Friendly framework includes eight domains of community life that intersect with livability, accessibility, and the ability to thrive within the community (see diagram at right). Within each domain, elements are identified relevant to affordability, appropriateness, and accessibility (see **Table 1**).

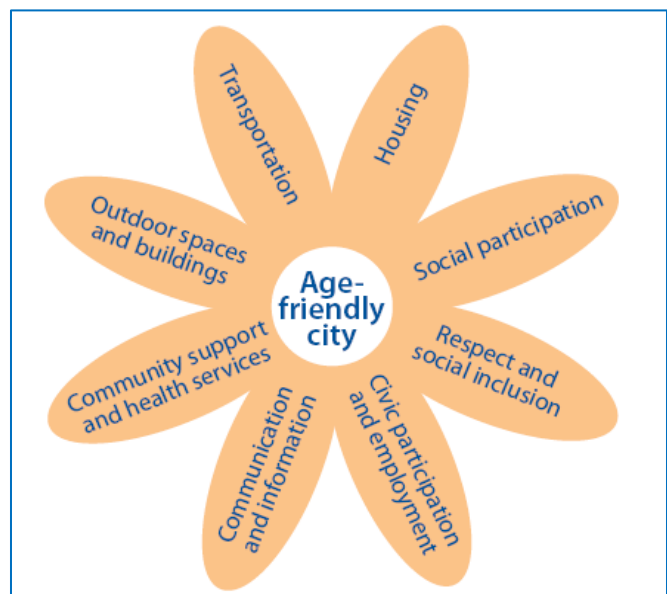
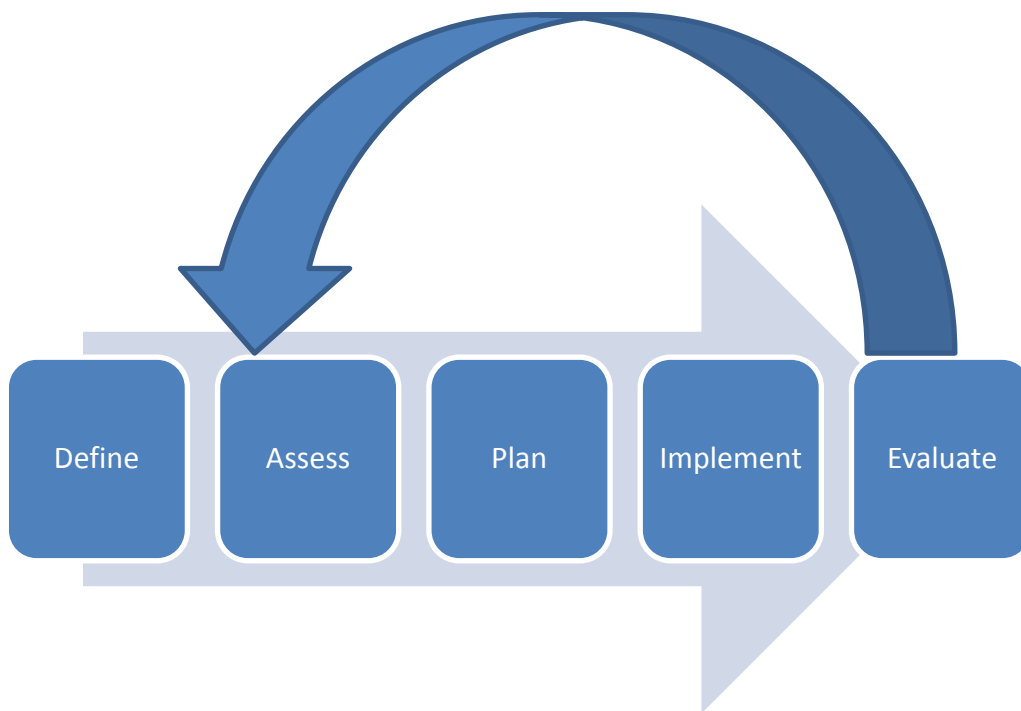


Table 1: Rationale and examples for the eight age-friendly domains established by the World Health Organization

Domain	Rationale	Sample elements
Outdoor spaces and buildings	Features and perceptions of indoor and outdoor spaces impact mobility, independence and quality of life	<ul style="list-style-type: none"> • Safe pedestrian crossings • Adequate public toilets • Spaces are evaluated as safe
Transportation	Being able to get where one wants to go promotes participation and helps maintain networks	<ul style="list-style-type: none"> • Affordable and reliable public transportation • Transport stops have adequate seating and shelter
Housing	Appropriate housing shapes independence, quality of life, and being able to stay in the community	<ul style="list-style-type: none"> • Sufficient affordable housing in safe areas with good service access • Accessible and reliable home maintenance services
Social participation	Participating in family and community activities builds social networks and social support, and promotes health and well-being	<ul style="list-style-type: none"> • Information about activities and events is readily available • Outreach occurs to those at risk of social isolation
Respect and social inclusion	Feeling respected and included promotes participation and facilitates use of services	<ul style="list-style-type: none"> • Service staff are courteous • Community events accommodate age-specific needs and preferences
Civic participation and employment	Civic participation (such as volunteering and voting) and paid employment build social capital, may yield income, and allow residents to pursue interests and be involved.	<ul style="list-style-type: none"> • Appropriate volunteer opportunities are available and known by residents • Age discrimination is not tolerated • Work opportunities are adequate
Communication and information	Engagement, participation and health are promoted by being aware of opportunities to stay connected and having access to needed information.	<ul style="list-style-type: none"> • Regular and widespread distribution of information is assured • Printed information is available in accessible formats • There is wide access to the internet
Community supports and health services	Medical and non-medical services promote wellness and quality of life	<ul style="list-style-type: none"> • Medical services & home care are broadly available, accessible, and affordable • Emergency planning takes into account the vulnerabilities and capacities of all residents

Source: Adapted from WHO 2007; Ontario Seniors' Secretariat, Accessibility Directorate of Ontario, University of Waterloo and McMaster University (nd).

Process. The WHO describes five components of an age-friendly initiative, and indicates that these components will be pursued sequentially over a period of five years. These steps involve assessing, planning, implementing and evaluating processes; at the end of each five-year cycle a new phase begins, during which new goals are set, innovations put in place, and progress evaluated (see diagram below). Briefly, in step one local principles are defined in conjunction with building partnerships, creating a vision, and recruiting community members for involvement. Through these efforts, goals of the initiative are prioritized. In Yarmouth, this step has been in process since joining the network in 2014. Step two involves generating a needs assessment, focusing on environmental and population-based features that reflect age-friendliness, as well as those that pose a challenge to this goal. This step has been completed and is described in the current report. The third step includes developing an Action Plan, which may be thought of as a “road map” to define programs and interventions that will be pursued in the process of becoming an Age-Friendly community. The final steps involve implementing promising interventions, broadly speaking; these may include programs (such as evidence-based health promotion interventions) as well as environmental modifications (such as expanding traffic-calming features at key intersections). As programs and modifications are put in place, evaluations focus on assessing outcomes (i.e., were the proposed modifications implemented appropriately?) as well as impacts (i.e., have well-being, health, and quality of life been improved by the improvements put in place?)



The description of age-friendly features, and the experiences of communities throughout the world that are using the framework, make clear that each community will conceptualize this effort in a somewhat unique way. Local conceptualizations will shape

the initiatives, programs, and partnerships put in place; they will also shape the research and measurement used in support of the effort. Ultimately, the age-friendly framework requires that environmental features are defined and evaluated relative to the characteristics and resources of residents actually living in the community. An initial task of any community's effort is therefore to identify elements that residents feel are "age-friendly."

The Yarmouth Age-Friendly Community Team describes its mission as follows: "Using a lifespan view point, which is a 'cradle-to-grave' approach, for identifying and developing services and resources that focus on enablement and self-determination, the team will work to promote and facilitate inter-generational involvement in a town that is friendly and welcoming to people of all ages." The team's vision statement repeats this commitment to promoting quality of life to all residents, through "(providing and maximizing) opportunities for health, participation and security for all residents of Yarmouth. The town supports active aging in an enabling community that maintains quality of life and well-being for everyone." (For more information on Yarmouth's Age-Friendly Initiative, see their website: <http://www.yarmouth.ma.us/index.aspx?NID=1409>). In every respect, the Yarmouth Age-Friendly Initiative seeks to promote quality of life throughout the life course, recognizing that well-being of residents at every stage of life are linked within neighborhoods, social groupings, workplaces, and throughout the community. This orientation has shaped the needs assessment developed for this project.

Demographic profile: Implications for Age-Friendly Yarmouth

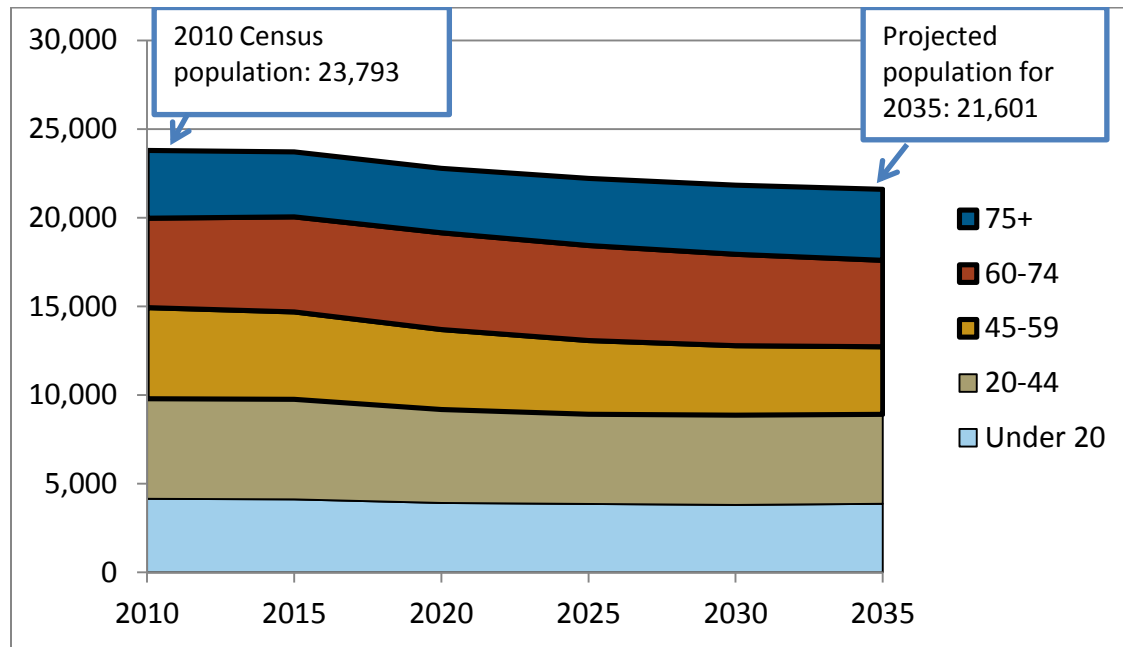
Similar to many communities throughout Cape Cod, Yarmouth has declined in its number of year-round residents in recent years, while shifting toward an older age distribution. Cape-wide, these changes have occurred through a combination of younger residents moving off-Cape in search of employment, housing, or educational opportunities, older individuals moving to the Cape as retirement amenity moves, and midlife residents aging in place. Moving forward, these trends are expected to continue. Compared to Barnstable County as a whole, Yarmouth is expected to experience a somewhat more stable age structure over time.

As a whole, Cape Cod is considerably older than most of the rest of Massachusetts. At the 2010 US Census, Barnstable County had the oldest profile among counties in Massachusetts, with 33% of its residents age 60 or older; the next two oldest counties were Berkshire (26%) and Dukes (25%). Projections to 2030 suggest that Barnstable County will remain the oldest county in the Commonwealth, with an expected 43% of its residents being age 60 or older (projections developed by Donahue Institute, UMass <http://pep.donahue-institute.org/>).

At the time of the 2010 US Census, Yarmouth was the 8th oldest municipality in Barnstable County, with 37% of its residents being age 60 or older. Projections suggest that by 2030, Yarmouth will drop to being 11th oldest out of 15 municipalities, with only Sandwich, Bourne and Barnstable having younger profiles. So looking ahead, Yarmouth is expected to

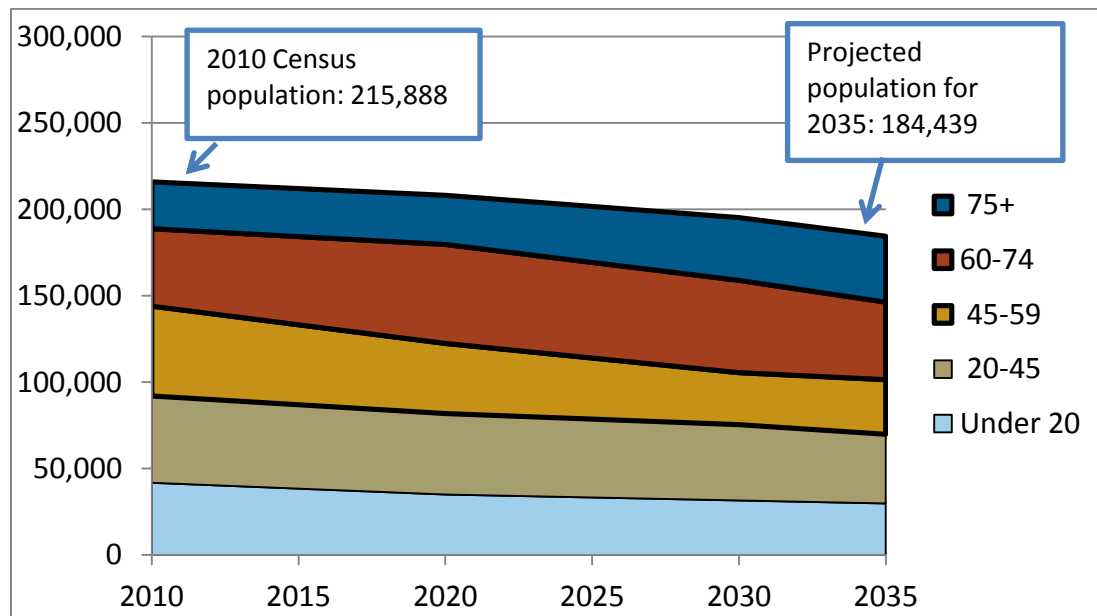
be an “old” community relative to most other municipalities in Massachusetts, but relatively young compared to many other communities on the Cape.

Figure 1: Number of Yarmouth residents by age, and projections to 2035



Source: Donahue Institute, UMass <http://pep.donahue-institute.org/>

Figure 2: Number of Barnstable County residents by age, and projections to 2035

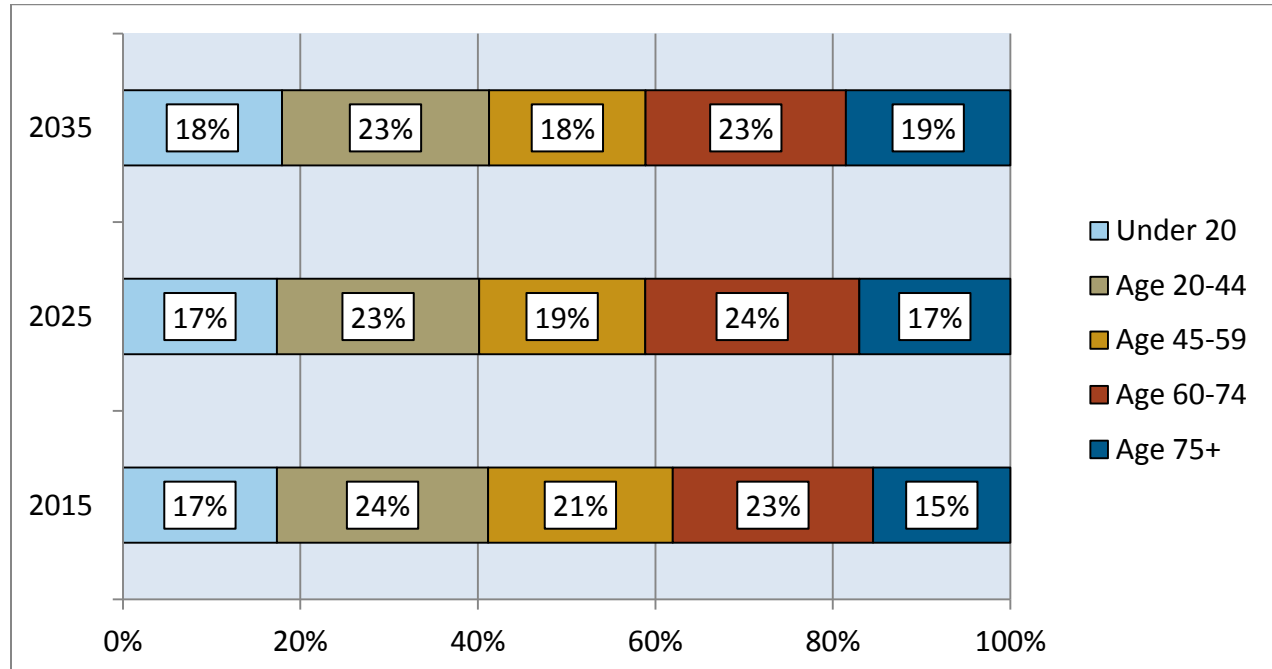


Source: Donahue Institute, UMass <http://pep.donahue-institute.org/>

Figure 1 shows the number of Yarmouth residents counted in the 2000 and 2010 federal censuses, along with projections to 2035 for five age groups. Having declined slightly between 2000 and 2010, Yarmouth’s population is expected to continue to decline by a projected **9%** between 2010 and 2035. A somewhat more substantial decline is projected for Barnstable County as a whole, with an anticipated loss of **15%** in population between 2010 and 2035 (see **Figure 2**).

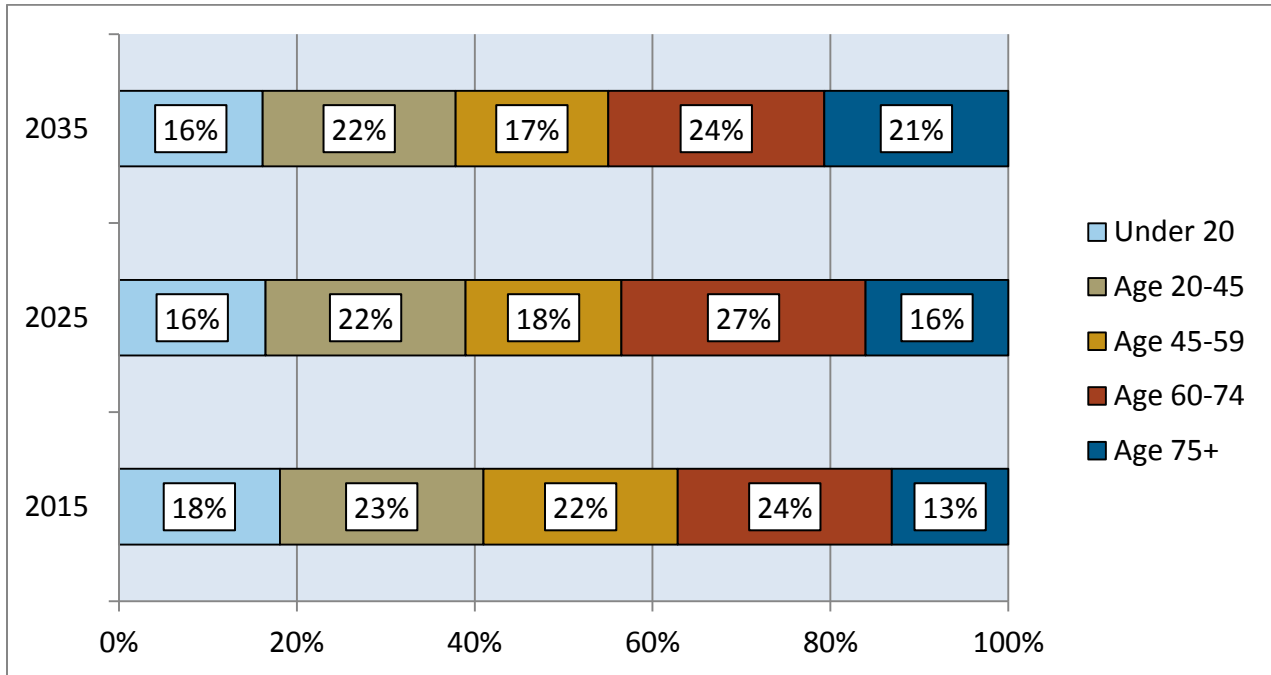
Both Yarmouth and Barnstable County overall are expected to become older, with larger shares of residents being age 60-plus moving forward. Yet, this aging process will be comparatively blunted in Yarmouth. Currently, 38% of the Yarmouth population is age 60 or older; projections suggest that by 2035 this will increase to 42% (see **Figure 3**). The share of the population under age 20 is expected to remain stable over this time period (17% in 2015 and 18% in 2035). In contrast, while Barnstable County is currently similar to Yarmouth in its population share age 60+ (37%), projections suggest that by 2035, 45% of Barnstable County residents will be age 60 and older; moreover, the share of Barnstable County made up of residents under age 20 is expected to drop from 18% in 2015 to 16% in 2035 (see **Figure 4**). These expected patterns of demographic change would result in Yarmouth retaining a more balanced age structure, including large shares of older residents but considerable stability in the under-45 population as well.

Figure 3: Age distribution for Yarmouth, 2015-2035



Source: Donahue Institute, UMass <http://pep.donahue-institute.org/>

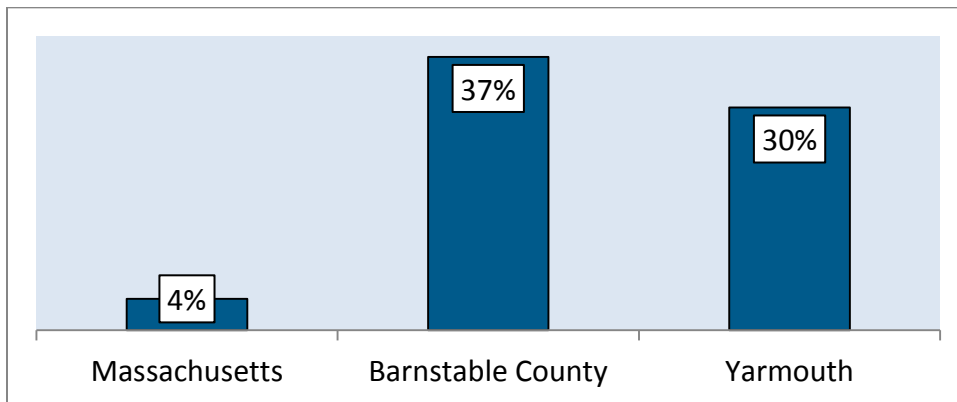
Figure 4: Age distribution for Barnstable County, 2015-2035



Source: Donahue Institute, UMass <http://pep.donahue-institute.org/>

Although the year-round populations in Yarmouth and Barnstable County are expected to decline in size, the summer populations are likely to remain high due to the large share of housing that is currently occupied seasonally. As shown in **Figure 5**, 37% of Barnstable County’s housing is occupied seasonally, as are 30% of the housing units in Yarmouth. The extent to which some seasonal residents may convert to year-round residence upon retirement is not known; however, should that occur in large numbers the populations of Yarmouth and other communities on the Cape may age more rapidly than initially expected.

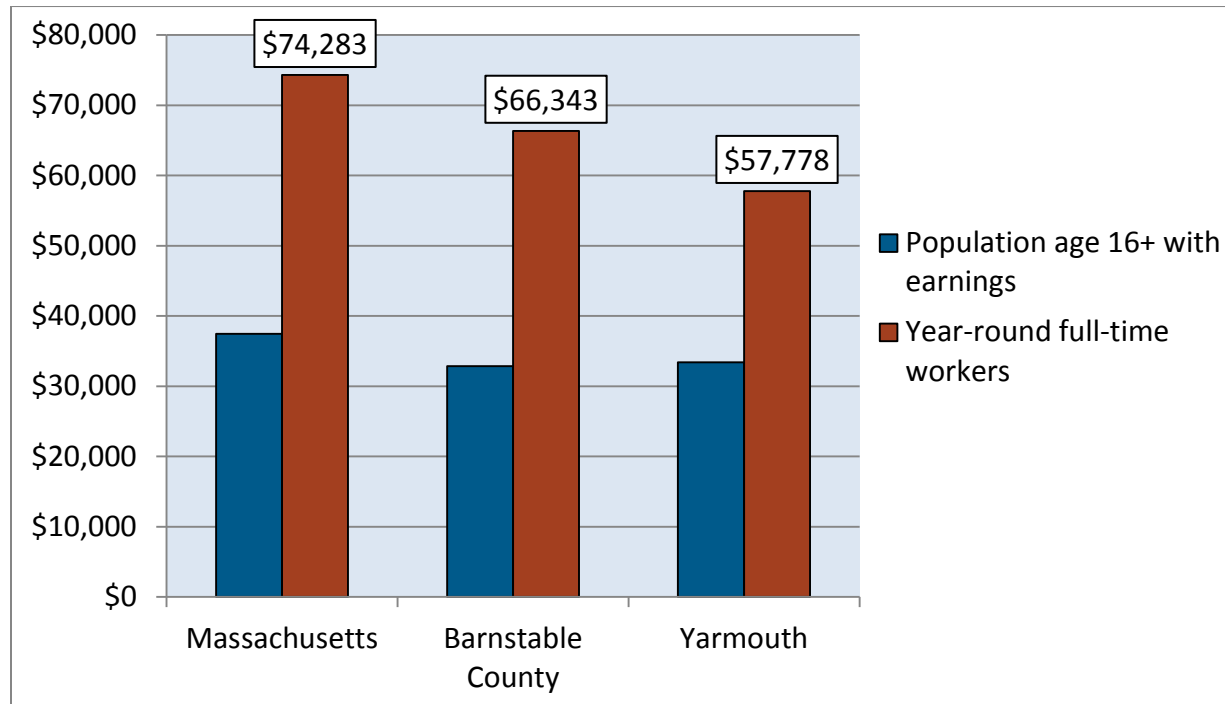
Figure 5: Percent of housing occupied seasonally



Source: American Community Survey 2010-2014, Tables B25001 and B25004

The socioeconomic profile of Yarmouth is distinct from that of Barnstable County as a whole in meaningful ways. As shown in **Figure 6**, median earnings of year-round, full-time workers in Yarmouth are measurably lower than in Barnstable County, with a gap of more than \$8,500 annually.¹ Year-round, full-time workers earn substantially less in Yarmouth and Barnstable County than in Massachusetts, on average.

Figure 6: Median earnings by location of residence, 2014



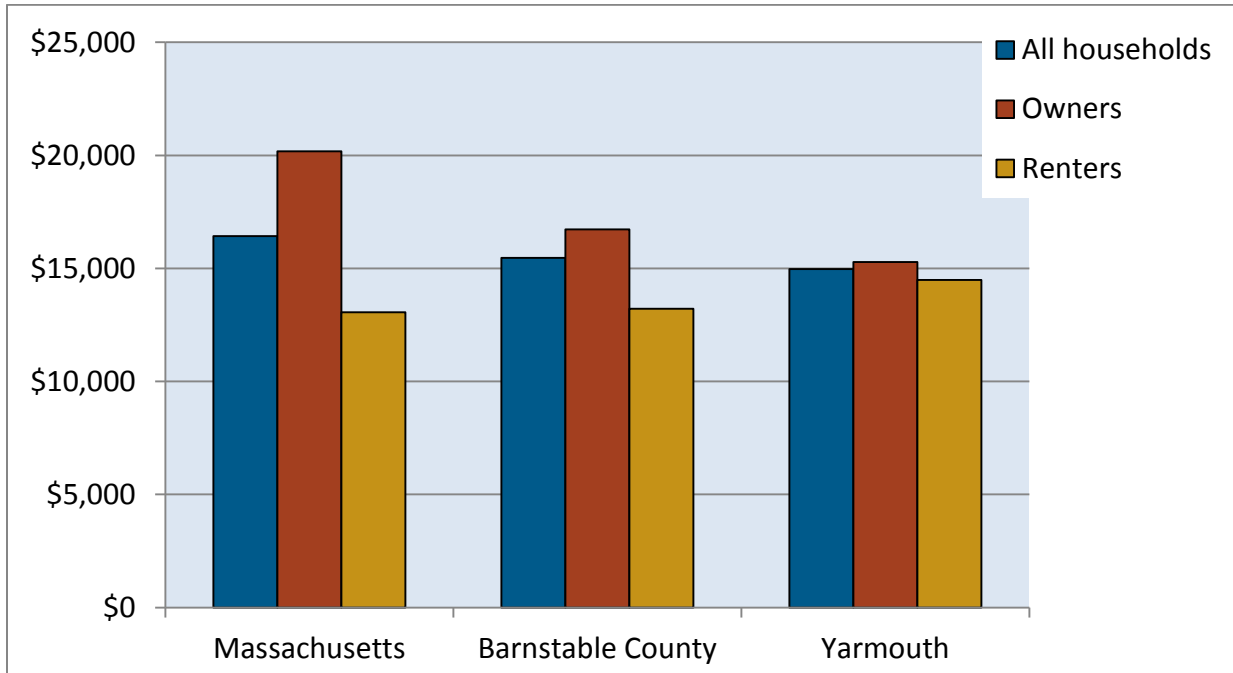
Source: American Community Survey 2010-2014, Table S2001.

Annual housing costs are also lower in Yarmouth than in Barnstable County (**Figure 7**), but only modestly so. Moreover, the median cost of renting is equivalent to the cost of owning in Yarmouth, resulting in especially high housing cost burdens for renters. In both Barnstable County and Massachusetts, rental costs are substantially less than owner costs.

As shown in **Figure 8**, high cost burdens are common throughout the Cape, including Yarmouth. Paying more than 30% of one's income for housing is a frequently used indicator of housing cost burden. In Yarmouth, six out of ten renters pay more than 30% of their household income for shelter, compared to 40% of Yarmouth owners. These levels of housing cost burden are only slightly higher than for Barnstable County as a whole, but considerably higher than for the Commonwealth overall, especially among renters.

¹ Earnings include income from wages, salary, commissions, bonuses, and tips before deductions for taxes or other items. It also includes net self-employment income after business expenses.

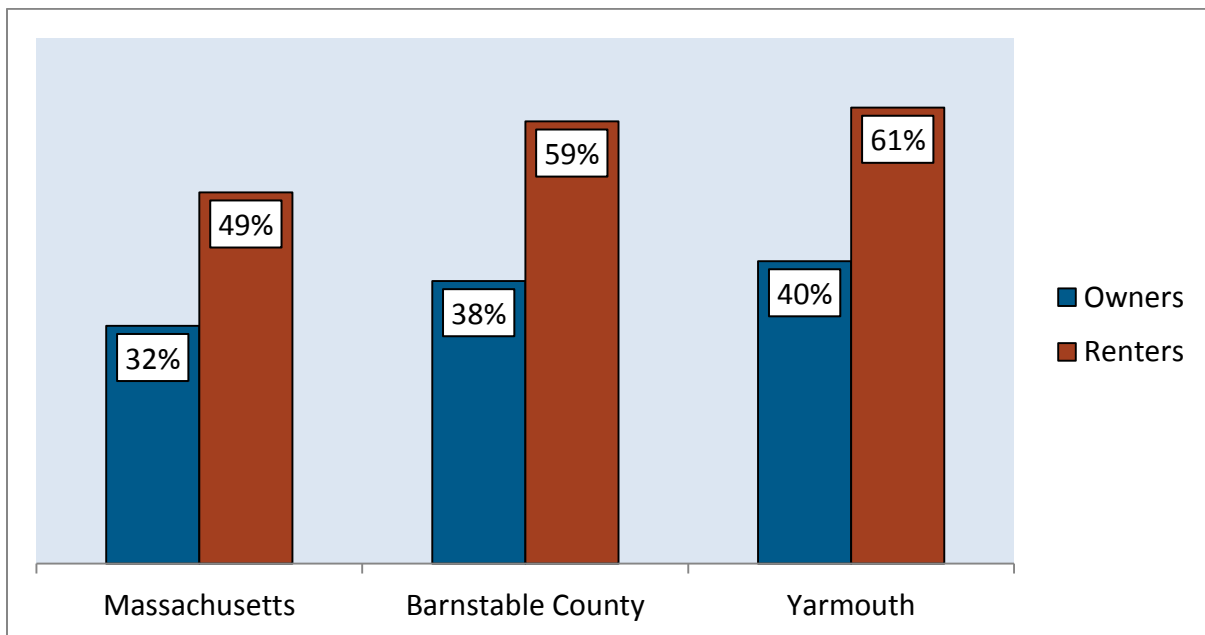
Figure 7: Median annual housing costs of occupied housing units by owner status, 2014



Source: American Community Survey 2010-2014, Table S2503

Note: Housing costs include mortgage payments, rent payments, condominium and other fees, real estate taxes, premiums for home owner insurance, and utilities.

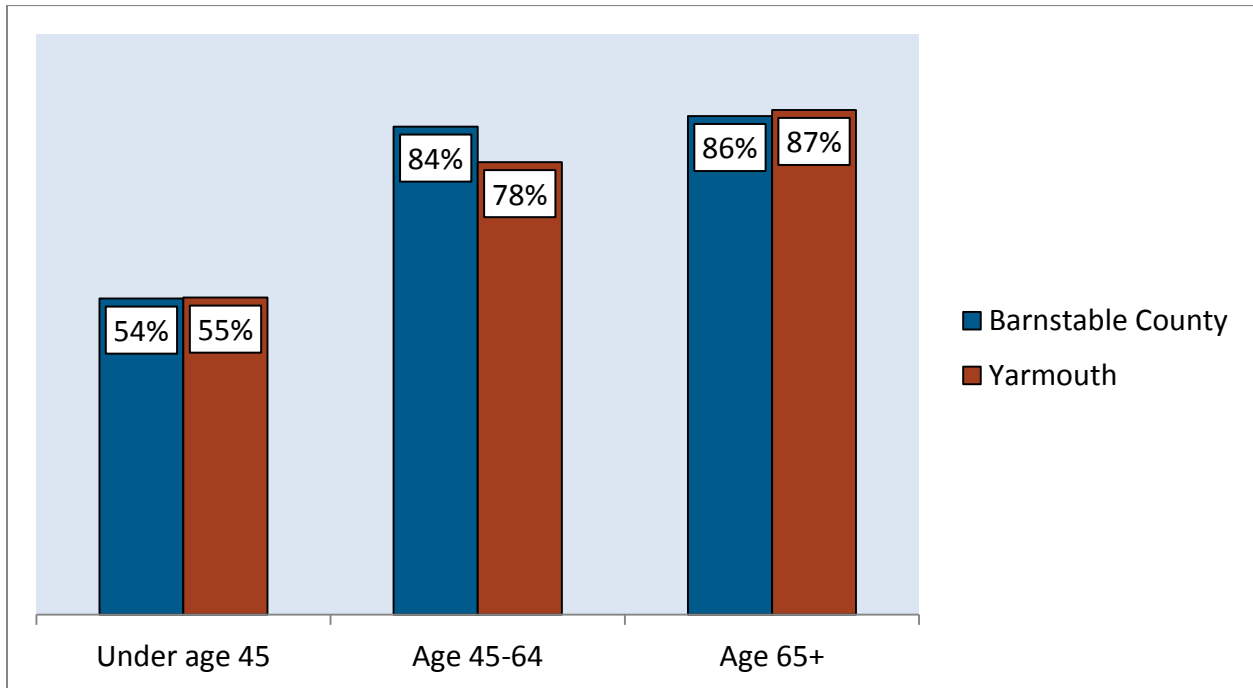
Figure 8: Percentage of households paying more than 30% of income for shelter, occupied housing units by owner status, 2014



Source: American Community Survey 2010-2014, Tables B25093 and B25072.

A number of demographic indicators suggest that the socioeconomic profile of Yarmouth residents with respect to age is distinctive. **Figure 9** depicts homeownership rates for three age groups in Yarmouth and in Barnstable County. For householders under age 45 and those age 65 and older, homeownership rates are similar in Yarmouth and in Barnstable County. However, among householders age 45-64, homeownership rates are lower in Yarmouth, suggesting that mid-life residents may face more barriers to entering or remaining in the owners' market in Yarmouth than in some other Cape communities.

Figure 9: Homeownership rate by age of householder, 2014

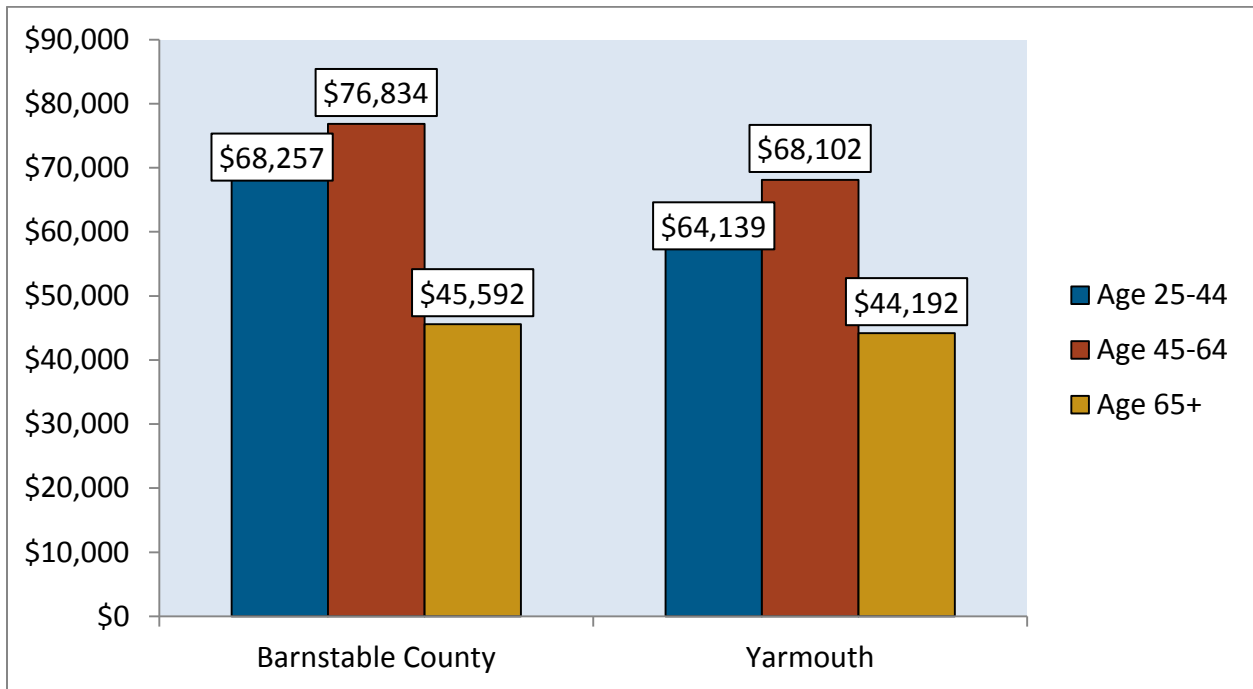


Source: ACS 2000-2014, Table B25007.

Figure 10 illustrates that in Yarmouth as in most communities, older households have lower income than mid-life households.² This figure also indicates that although household incomes for householders age 65+ are similar in Yarmouth and Barnstable County as a whole, among younger householders incomes are lower in Yarmouth compared to Barnstable County. Among households headed by a resident age 65 or older, median income is 3% lower in Yarmouth than in Barnstable County (\$1,400); however, among households headed by a resident 45-64, median Yarmouth income is 11% lower (\$8,732).

² Household income includes the sum of income from all sources, summed for all people living in the same household

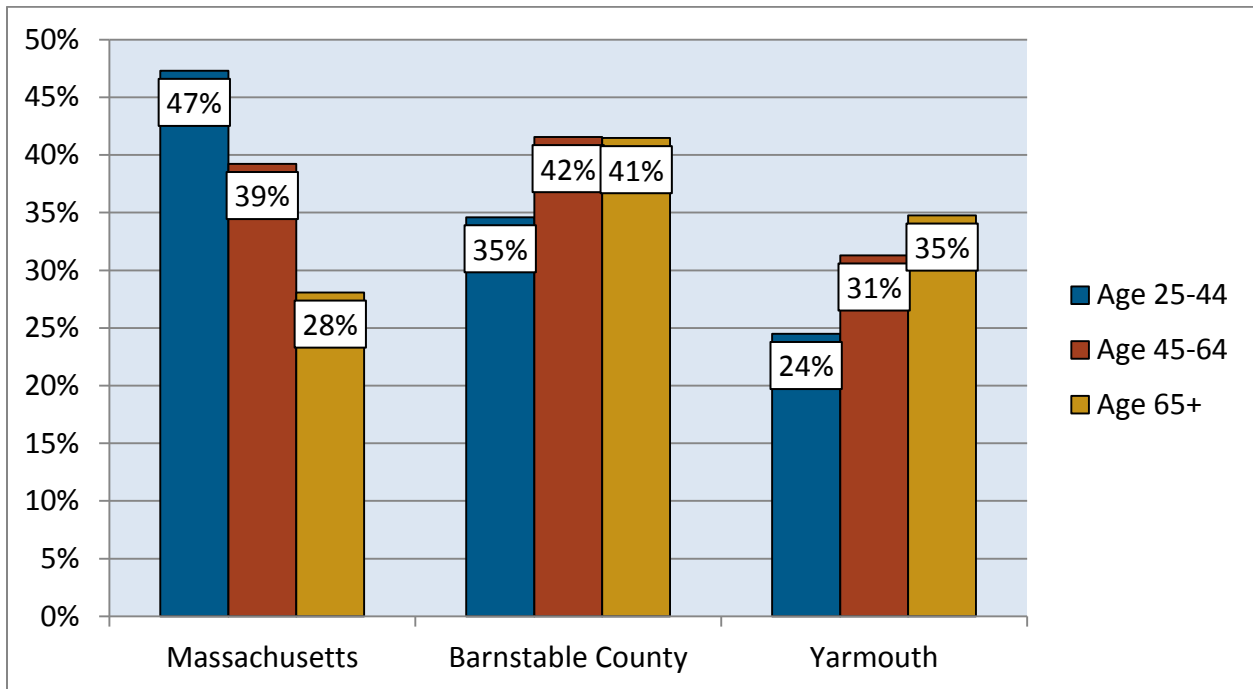
Figure 10: Median household income by age of householder, 2014



Source: ACS 2000-2014, Table S1903.

Important educational differences characterize adult age groups in Yarmouth. As shown in **Figure 11**, seniors age 65 and older in Yarmouth are more likely to have a college degree than younger residents, reflecting a stark contrast to patterns in the Commonwealth overall. In the Massachusetts population, older cohorts are considerably less likely to have a college degree, largely reflecting cohort differences in the rate at which college attendance and completion has become increasingly normative. Barnstable County reflects a different pattern, with residents age 25-44 being *less* likely to have a college degree than those age 45 and older. In Yarmouth, the educational disparities are more pronounced still, with older cohorts being progressively more likely to have a college degree. In part, this reflects the socioeconomic status of middle-aged and older residents on the Cape, achieving higher levels of college completion than is typical in Massachusetts. However, the share of residents age 25-44 with a college degree is substantially lower in Yarmouth than in Barnstable County or in Massachusetts. This highlights educational levels as one source of socioeconomic disparity between older and younger Yarmouth residents.

Figure 11: Percentage with a college degree, 2014

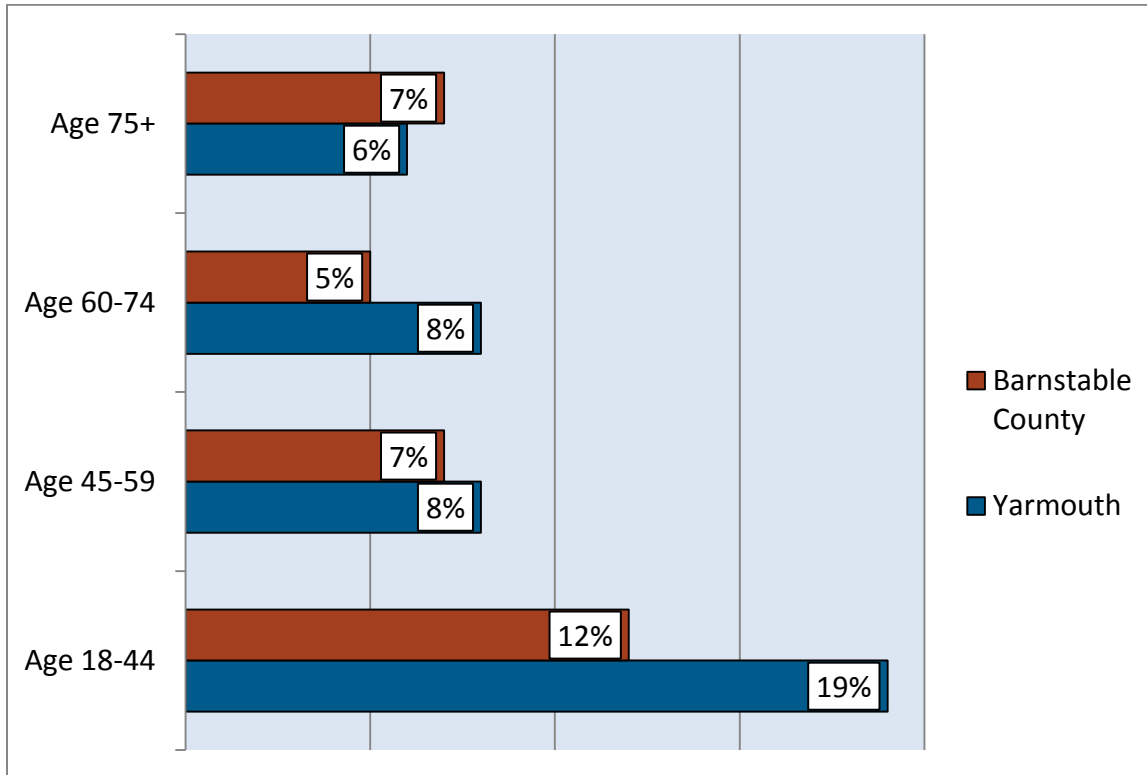


Source: ACS 2000-2014, Table B15001

The relatively larger share of younger Yarmouth residents who are foreign born may be related to these differences in income and education. As shown in **Figure 12**, among age groups age 45 and older, the percentage of residents who are foreign born³ is relatively low in both Yarmouth and in Barnstable County. Among residents age 18-44, however, 12% of Barnstable County residents are foreign born, as are 19% of Yarmouth residents. For both Yarmouth and Barnstable County, the largest numbers of foreign-born residents, of all ages, were born in Brazil (2010-2014 American Community Survey 5-year Estimates, Table B05006).

³ The foreign-born population includes anyone who is not a US citizen at birth. An individual is a US citizen at birth if they are born in the United States or a US territory, or born abroad of at least one US citizen parent.

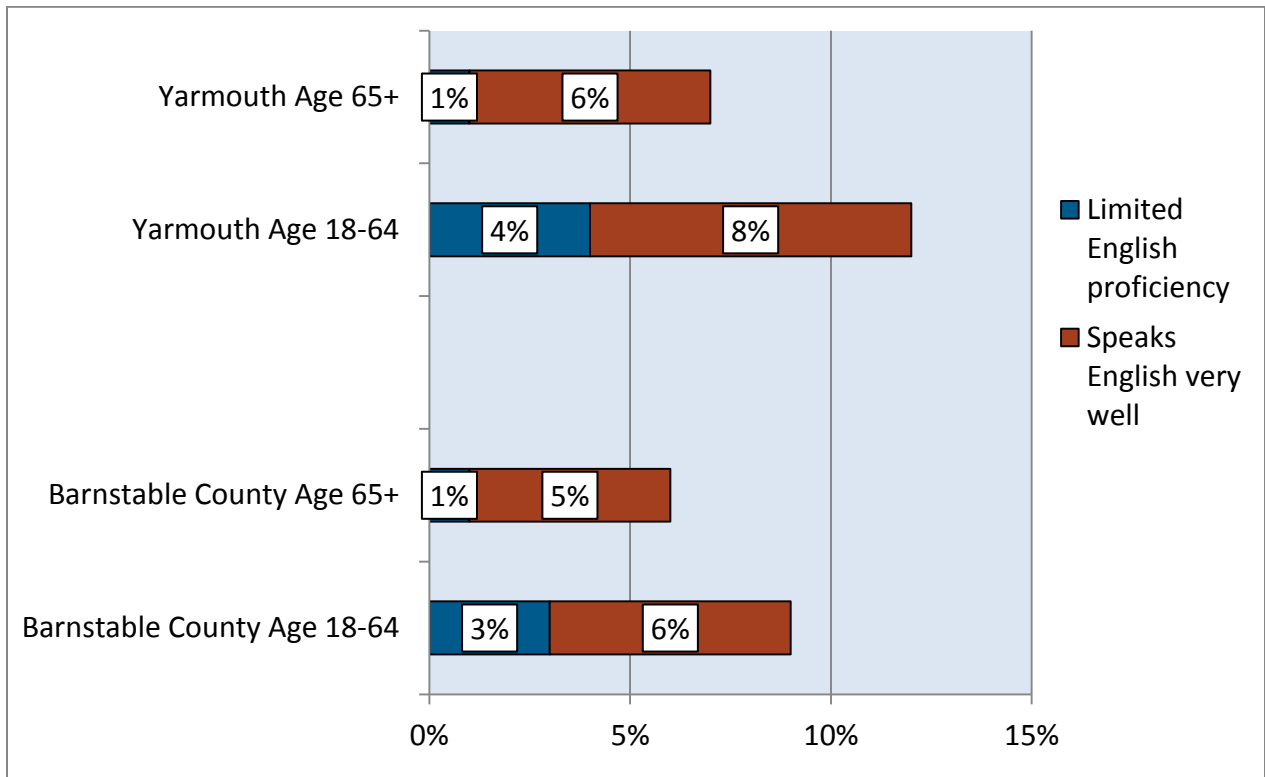
Figure 12: Percentage foreign-born, 2014



Source: ACS 2010-2014, Table B06001

Likely as a result of these differences in relative size of the foreign-born population, the share of the adult population speaking English as a second language (ESL) is larger in Yarmouth than in Barnstable County. As shown in **Figure 13**, seven percent of Yarmouth residents age 65 and older speak English as a second language, and most of these speak English “very well”; for Barnstable County the figures are similar. In both Yarmouth and Barnstable County, the shares of residents age 18-64 speaking English as a second language are higher, at 9% for the county and 12% for Yarmouth. The relatively larger segments of the younger populations who speak English as a second language, and who do not speak English well, may further account for some of the education and income disparities discussed above.

Figure 13: Language use and English ability, 2014

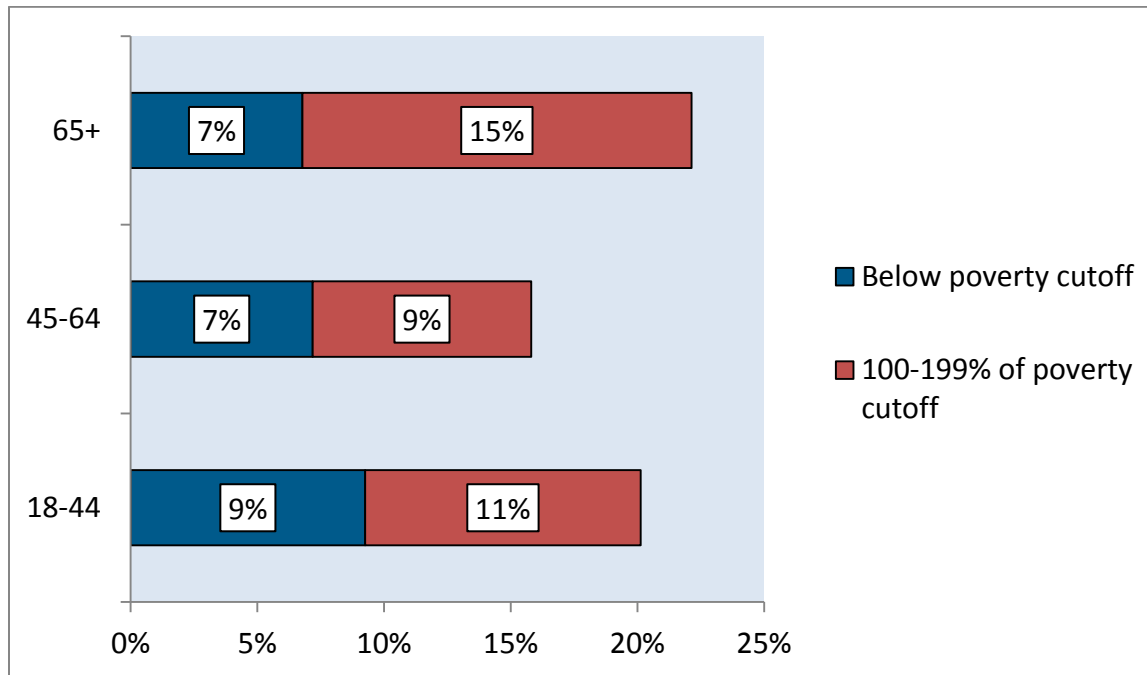


Source: ACS 2010-2014 Table B16004

As shown in **Figure 14**, poverty rates in Yarmouth are higher for young adults age 18-44 (9%) than for older adults (7%).⁴ Expanding our assessment of economic hardship to include people living below 200% of the poverty threshold shows a different pattern, one in which both young adults (age 18-44) and older adults (age 65+) experience higher hardship levels than those age 45-64.

⁴ In 2014 dollars, the poverty threshold for a person living alone and age 65+ was \$11,354; for a younger person living alone, the threshold was \$12,316. Poverty thresholds increase with size of family and number of children; for instance, the poverty threshold for a two-adult household with no children is \$15,853 if the household head is under age 65, and \$14,309 if the household head is age 65 or older. For a four-person household including two children, the threshold is \$24,008 (<https://www.census.gov/hhes/www/poverty/data/threshld/>). The percentages included in this report refer to people who live in a household with income below the poverty threshold corresponding to the type and size of household in which they live.

Figure 14: Poor and near poor status, Yarmouth



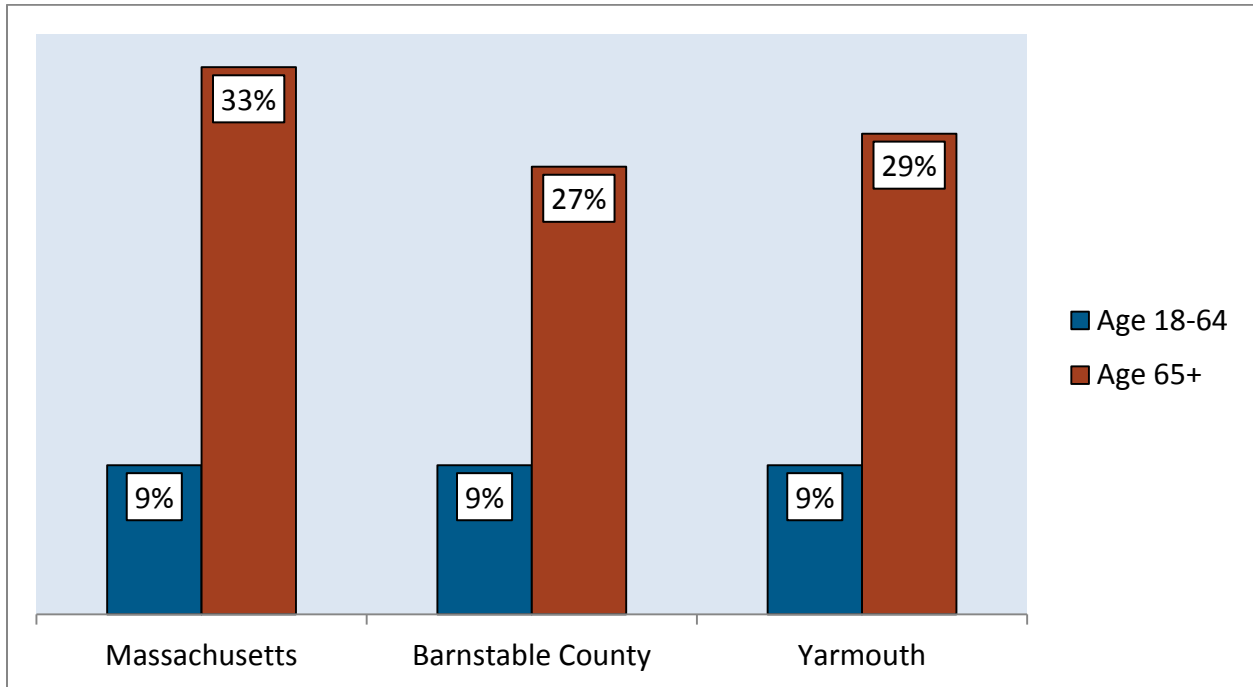
Source: 2010-2014 ACS Table B17024

The Elder Economic Security Standard Index (Elder Index) is a county-specific measure of cost of living for adults age 65 and older living in the community. The estimated Elder Index in 2014 dollars for Barnstable County is \$27,198 for a senior renter in good health living alone; for a senior couple living in a two-person household the Elder Index value is \$39,012. A precise estimate of the number of Yarmouth seniors living below Index values is not possible due to data limitations. However, nearly one-third of the households headed by a Yarmouth resident age 65 or older has income below the Elder Index value for single renters, and more than 40% have incomes below the value for couples who rent in Yarmouth.

Risk of disability increases with age, as shown in **Figure 15**. Nine percent of adults age 18-64 report a disability⁵ in Yarmouth, equivalent to the share in Barnstable County and Massachusetts overall. Rates of disability in all three geographic areas are considerably higher among residents age 65 and older, those rates are slightly lower in Yarmouth and Barnstable County than in Massachusetts. Because Yarmouth and the rest of Barnstable County has an older population, and older adults have higher risk of disability, the prevalence of disability among all-age residents is higher in Yarmouth (14%) and the Cape (13%) than in Massachusetts overall (11%).

⁵ A person is classified as having a disability if any of the following are reported: deafness or serious difficulty hearing; blindness or serious difficulty seeing even with glasses; serious difficulty concentrating remembering, or making decisions; serious difficulty walking or climbing stairs; difficulty dressing or bathing; difficulty doing errands alone due to a physical, mental or emotional condition.

Figure 15: Percent with disability



Source: 2010-2014 ACS Table S1810

Other observations

The AARP Public Policy Institute generates “livability scores” for every community, based on existing data from a wide variety of sources and clustered into seven categories. These categories do not align entirely with age-friendly domains, but there are points of overlap. According to AARP, livable communities “have diverse features that satisfy the needs of people of all ages, incomes and abilities” (www.aarp.org/livabilityindex). Components of the livability categories relate to broad community amenities and indicators such as access to parks and libraries and crime rates; they do not refer to indicators relating to particular age groups. Yarmouth scores “above average” with respect to engagement (civic and social involvement) and health (prevention, access, and quality). Yarmouth scores fall in the “average” range with respect to the other five categories of livability (environment, transportation, housing, neighborhood, and opportunity); it does not fall into the “below average” range for any category of livability.

The Massachusetts Healthy Aging community profile for Yarmouth is another source of information about community features and especially about health of older adults. This profile includes a wealth of indicators focusing largely on the population age 65 and older. The Yarmouth profile suggests that seniors do better in Yarmouth than in the average Massachusetts community on several dimensions of health and health promotion. However, rates of some health conditions are higher in Yarmouth than in Massachusetts as a whole, including high cholesterol, COPD, and hypertension. With respect to community

features, the Healthy Aging report classifies Yarmouth as “car dependent” based on its relatively low walkability score (see <https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/>).

Hearing from the community: How age-friendly is Yarmouth?

A central goal of this study was to hear directly from residents about Yarmouth as a community and ways it could become more age-friendly. We developed a questionnaire for this purpose, including items relating to each of the eight age-friendly domains as outlined by the World Health Organization. All components of this project, including the survey, were determined by the Institutional Review Board at the University of Massachusetts Boston to be exempt from human subjects review.

We conducted a sample survey of Yarmouth adults. Street listing data were obtained from the Yarmouth Town Clerk including names, addresses, and dates of birth for all residents age 18 and older. Residents were removed from the list if they were living in a nursing home or if they had moved away from Yarmouth. A sample of 4,000 residents age 18 and older was drawn. The age structure of Yarmouth adults is skewed toward older residents, and close to half of Yarmouth residents age 18 or older are at least age 60. We knew that the sample would be largely older adults as a result. However, in order to ensure that we gave younger residents an adequate opportunity to be included, we drew random samples within four age groups (see below), using stratified sampling ratios in an effort to include more younger residents in the sample. Specifically, we selected 28% of the resident list of those age 18-29, 23% of those age 30-44; and 21% of those age 60+.

A printed survey was sent through the US postal service along with a prepaid return envelope and a letter from the Yarmouth Director of Senior Services encouraging participation. The questionnaire included a web address through which participants could complete the survey online if they wished (3% took advantage of the opportunity to participate online). We included a notice on the questionnaire advising potential respondents that surveys were available in Portuguese for those who wished (however, no requests for a survey in Portuguese were received). Roughly three weeks later, we sent a reminder postcard to sampled residents in an effort to encourage additional participation. Data collection occurred from the end of October to the end of November, 2015.

Although this strategy was meant to encourage the involvement of adult residents across age groups, few young adults took advantage of the opportunity and only 15 participants were age 18-29, along with 31 participants age 30-44. Response rates were good for those age 60+ (20% of those receiving the survey returned it) but response rates for younger residents were below 10%. As a result, an overall return rate of 13% was achieved, and a large majority of the respondents were age 60+ (see **Table 2**).

Table 2: Sample ratios and response rates by age group

	Age 18+	18-29	30-44	45-59	60+
Population (2014 ACS)	20,156	2,361	3,715	5,315	8,765
Population (street list)	17,942	2,140	2,592	4,167	9,043
Sample	4000	600	600	900	1900
Sampling ratio	21%	28%	23%	22%	21%
Respondents	502*	15	31	57	374
Response rates	13%	3%	5%	6%	20%

*includes 25 individuals who did not report an age

In an effort to hear from as many residents as possible, we established the questionnaire on a separate web portal through which anyone could participate electronically. A total of 28 residents participated this way. These responses did not appear to measurably differ from those obtained through the sample survey mailed to residents; most respondents were older than age 60 and patterns of response were similar. We do not report on these responses here, but selected written comments offered by this group of participants are included in the report.

In the following discussion, we report findings from these data using age categories that in our judgment make best use of the information obtained. Most of our results are reported for four age groups. We group together respondents age 18-29 and those age 30-44 in an effort to capture the views of younger Yarmouth residents. Together, these age groups include 46 respondents and we advise readers to interpret results with caution. We report results for respondents age 45-59 separately; while 57 responses were received from residents in this age group, the number is still quite small and once again, we advise caution in interpreting the results. Finally, we report results separately for respondents age 60-74 and those age 75+, effectively splitting the 60+ age group into two segments. The response rates for these age groups were the same—20% for both age groups—moreover, these subgroups represent two important segments within the senior population, with potentially different needs and interests.

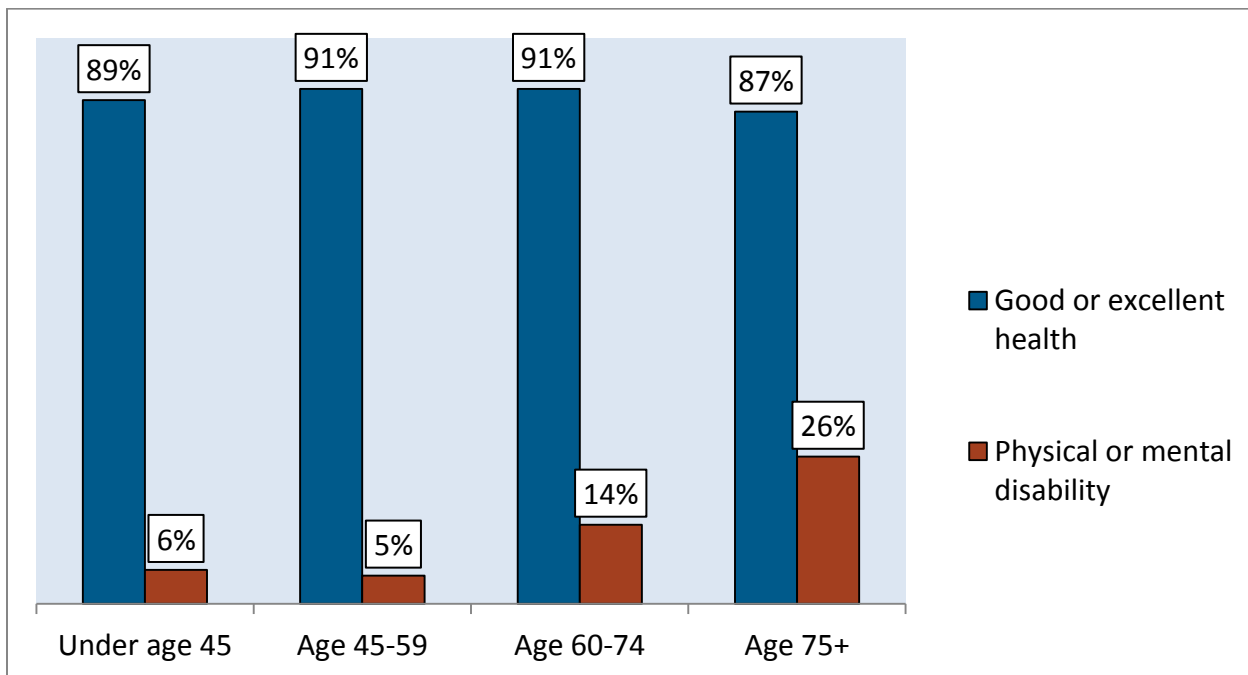
Who did we hear from? Responses were received from residents living in each of Yarmouth’s villages. Three-quarters of the respondents were age 60 or older, and women were a majority. A large majority were homeowners (see **Table 3**). Respondents included a mix of long-term residents and relatively recent arrivals. A small share of those under age 60 live alone (7%), along with one-quarter of those age 60 or older. More than half of each age group indicated that they have adequate resources to meet their financial needs.

Table 3: Selected characteristics of community survey respondents

	Respondents under age 60	Respondents age 60 or older
Homeowners	85%	93%
Lived in Yarmouth less than 10 years	35%	29%
Lived in Yarmouth at least 30 years	26%	26%
Lives alone	7%	26%
Home includes 3 or more residents	57%	11%
Home includes at least one child under age 18	40%	2%
Home includes at least one person age 60+	26%	100%
Agree or strongly agree: “My family and I have adequate resources to meet our financial needs”	53%	66%

Across the age groups represented here, a large majority reported their health as “good” or “excellent” (see **Figure 16**). More than one-quarter of respondents age 75 or older indicated that they have a physical or mental disability that limits their ability to independently do the things they want to do, as did smaller shares of respondents in the younger age groups.

Figure 16: Self-reported health and disability rates, by age group (community survey)



The sample survey generated a large volume of information about residents' experiences living in Yarmouth, and their views on both social and physical features of the community. Findings drawing on this information are reported below, structured around age-friendly domains as established by the WHO. Respondents were invited to write in final suggestions about how to make Yarmouth friendly for people of all ages. Selected responses are interspersed throughout this report to illustrate key themes.

Age-Friendly Yarmouth: Outdoor spaces, buildings, and safety

Features and perceptions of outdoor spaces and public buildings are important to residents because they impact mobility, independence, and access to natural amenities and community assets. Moreover, a sense of safety within one's community shapes the extent to which residents feel confident in accessing local resources and enjoying amenities. In Yarmouth, respondents reported high satisfaction with public spaces. A large majority of respondents agreed or strongly agreed that Yarmouth's beaches (94%) and parks (90%) are safe and inviting (see **Figure 17**). Nearly 9 out of 10 agreed or strongly agreed that Yarmouth's library facility, hours, and services are appropriate, and 85% agreed or strongly agreed that recreation and fitness opportunities are appropriate in Yarmouth. A somewhat lower percentage (78%) agreed or strongly agreed that public facilities in Yarmouth are accessible for people with disabilities.

Room for improvement is noted especially in the area of availability of public restrooms. Only half of the respondents agreed or strongly agreed that public restrooms are available in convenient locations. We note that these ratings are fairly similar across age groups. Younger respondents expressed more agreement with public restroom convenience and accessibility for people with disabilities, while older respondents were more likely to agree that public parks are safe and inviting and that the recreation and fitness opportunities are appropriate (see **Appendix B**).

Respondents to the survey expressed high satisfaction with public safety in Yarmouth. Although a number of survey respondents wrote in comments expressing concern about illegal drug use in Yarmouth and related criminal activity, nearly all respondents agreed or strongly agreed that they are satisfied with Yarmouth Fire and Police, and that Yarmouth EMS is responsive to community needs (see **Figure 18**). Moreover, 96% of respondents reported feeling safe in their neighborhoods. This is a very high positive appraisal of public safety in Yarmouth, with consistently high ratings reported across age groups (see **Appendix B**).

Figure 17: Ratings of outdoor spaces and public facilities (% reporting they agree or strongly agree with each statement)

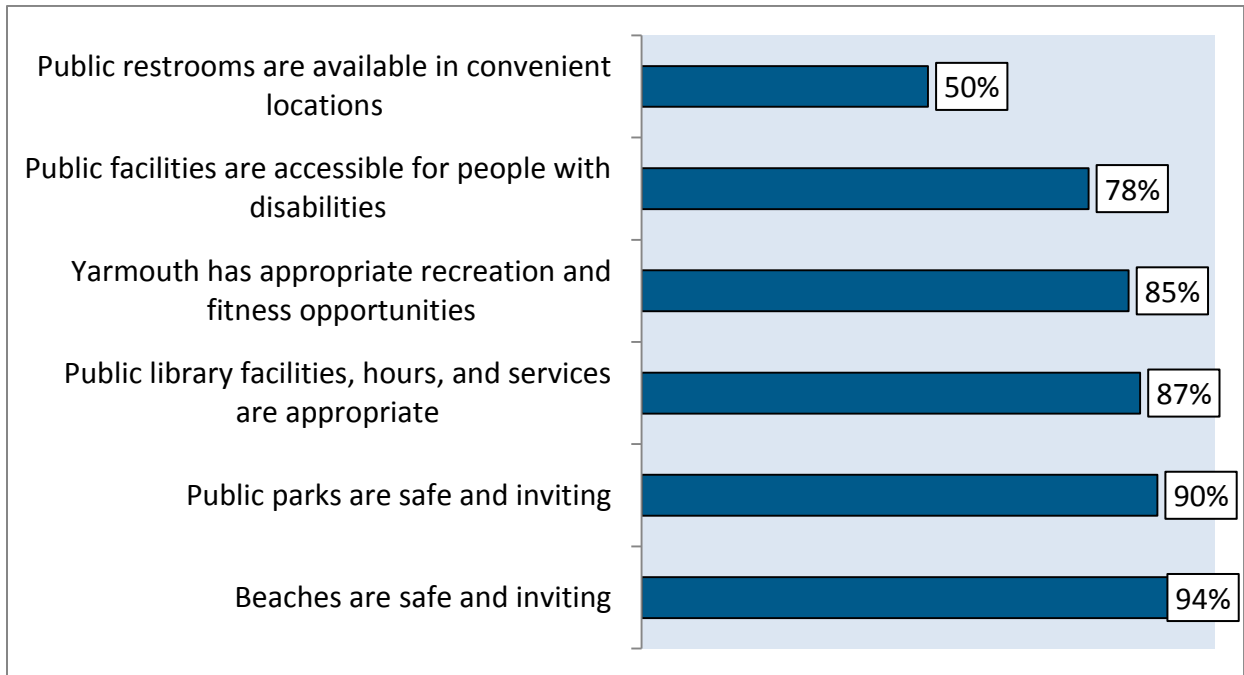
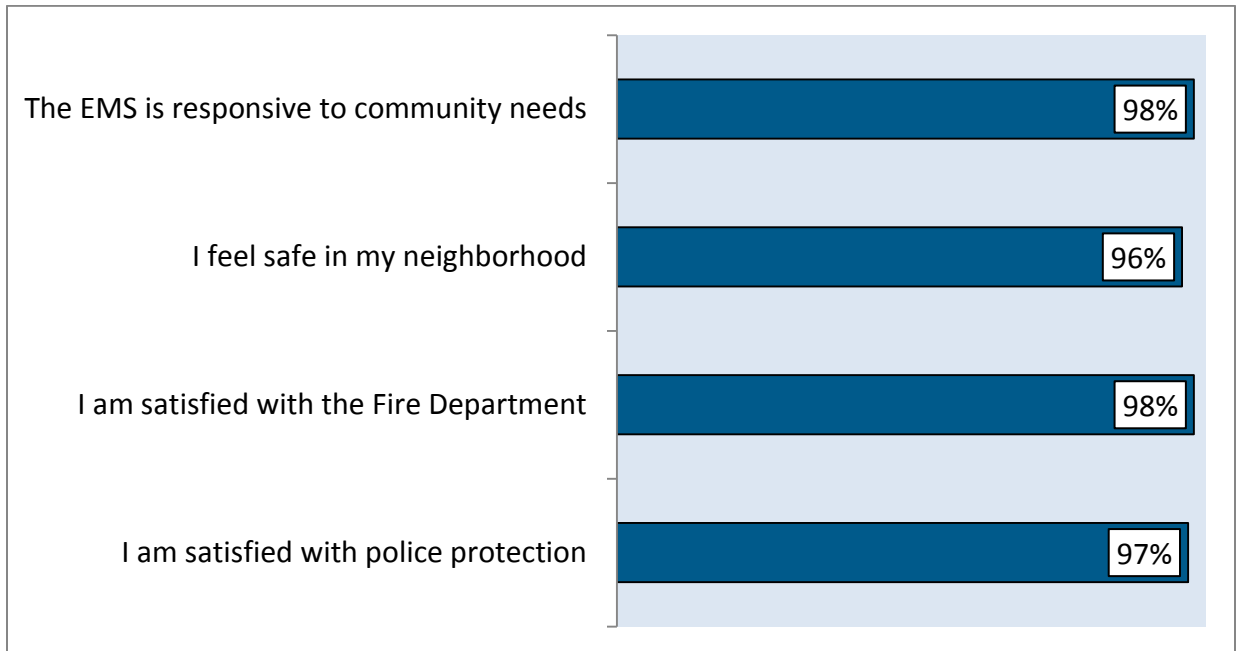


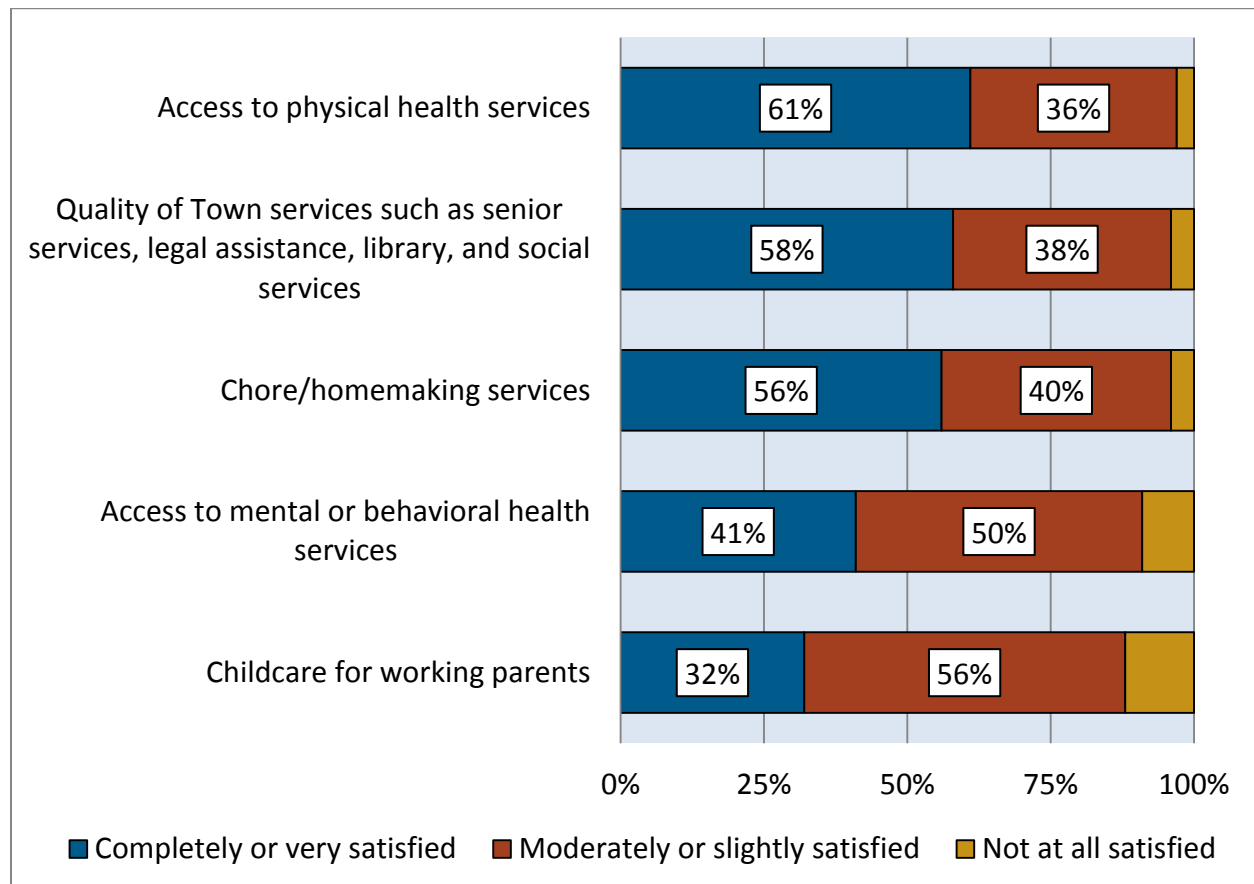
Figure 18: Appraisal of Yarmouth safety and emergency services (% reporting they agree or strongly agree with each statement)



Age-Friendly Yarmouth: Community supports and health services

Community supports and health services are essential features of an age-friendly community because these services help residents secure wellness, respond to medical concerns, and fill gaps in the matrix of informal supports. In Yarmouth, satisfaction with these services is mixed. More than half of the survey respondents were completely or very satisfied with access to physical health services, the quality of Town services, and with chore/homemaking services; few reported being “not at all satisfied” with these services and supports (see **Figure 19**).

Figure 19: Satisfaction with programs and services in Yarmouth



The highest satisfaction rating was received for access to physical health services. In this area, older residents indicated greater satisfaction than their counterparts (see **Appendix B**). A lower share—about 4 out of 10 respondents—were completely or very satisfied with access to mental health services, and 9% reported being “not at all satisfied” in this area. The greatest level of *dissatisfaction* was expressed with respect to childcare for working parents. Only one-third of the respondents were completely or very satisfied with childcare access in Yarmouth, and 12% said that they are not at all satisfied. Access to affordable and high-quality childcare is a national concern and it is not surprising that it is highlighted as an area of need in Yarmouth. We note that the low satisfaction rating for

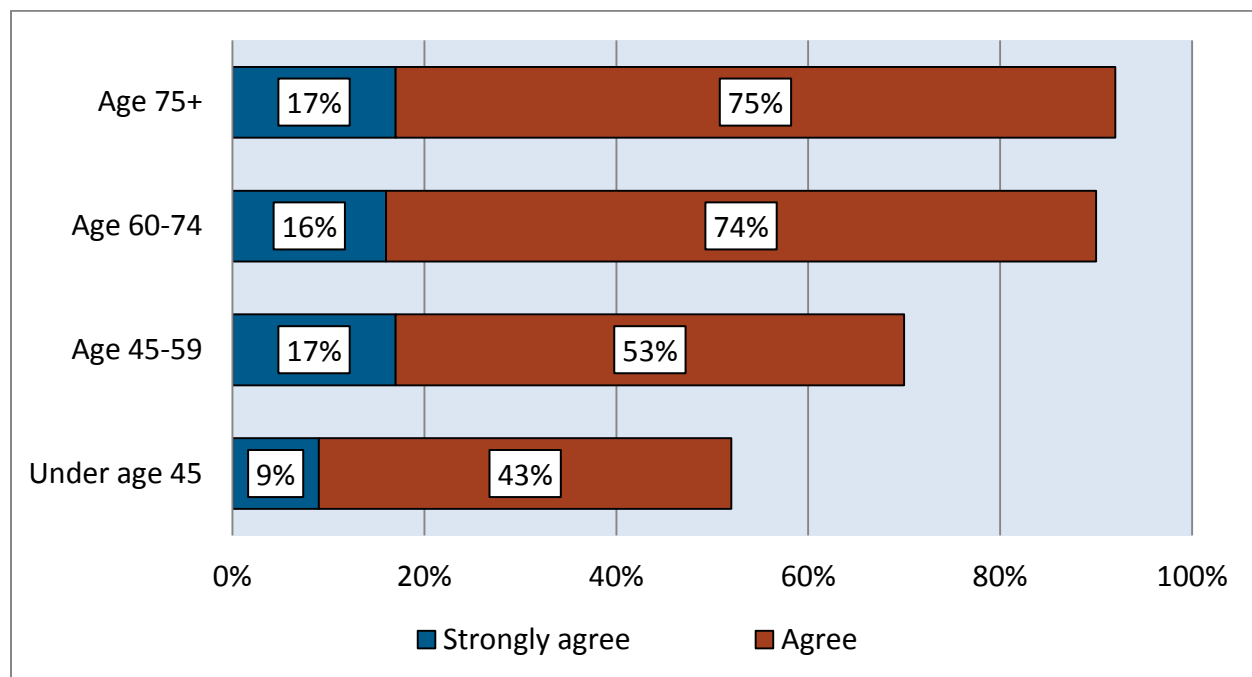
childcare was reported across all age groups, not just those most likely to have young children at home.

A number of respondents wrote in suggestions for improving Town services. For example, one respondent had this suggestion for senior services:

Have more activities at night. Some of us have to work days to survive living on Cape Cod. There are no other activities at night so we can meet people our own age.

Respondents were asked to evaluate the convenience of the hours and days of operation for Yarmouth municipal services. For all age groups combined, most reported feeling they were convenient, but age differences in this assessment were substantial. As shown in **Figure 20**, more than 90% of the respondents age 60 or older rated the hours and days of service as convenient, but only 52% of those under age 45 provided a high rating. These data suggest that Yarmouth municipal services are regarded as considerably more convenient for older residents, many of whom have schedules that are more flexible than their younger neighbors.

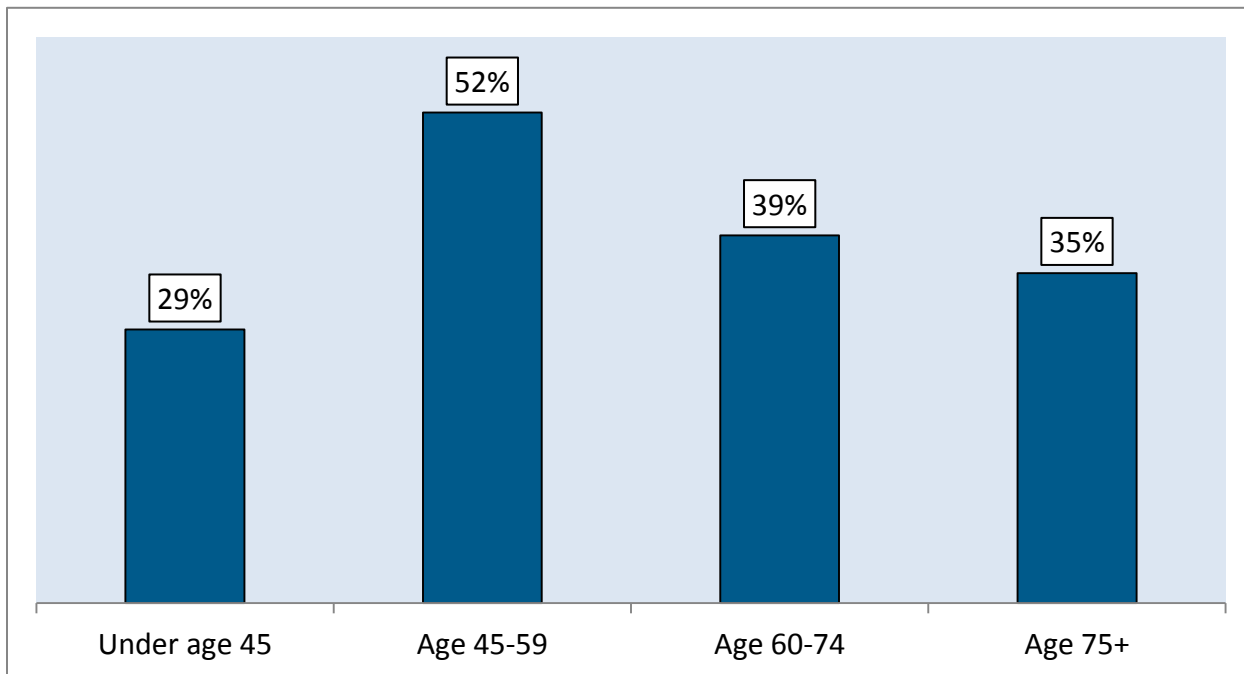
Figure 20: “The hours and days of operation of Yarmouth municipal services are convenient”



Many adults require assistance with activities on a daily basis, due to poor health or disability. Most typically, needs for help involve assistance caring for one’s home or property—such as help keeping up with yardwork—but sometimes assistance needs may extend to help with physical care, such as bathing, or with daily needs, such as keeping track of and taking medications. A large share of respondents indicated that they had provided care or assistance within the previous three years to someone who is disabled or frail, including 52% of the respondents age 45-59 (see **Figure 21**). Among those who

provided care, six out of ten reported that it was “very challenging” (26%) or “somewhat challenging” (35%) to care for the individual and also meet their other responsibilities with family, school or work (see **Appendix B**).

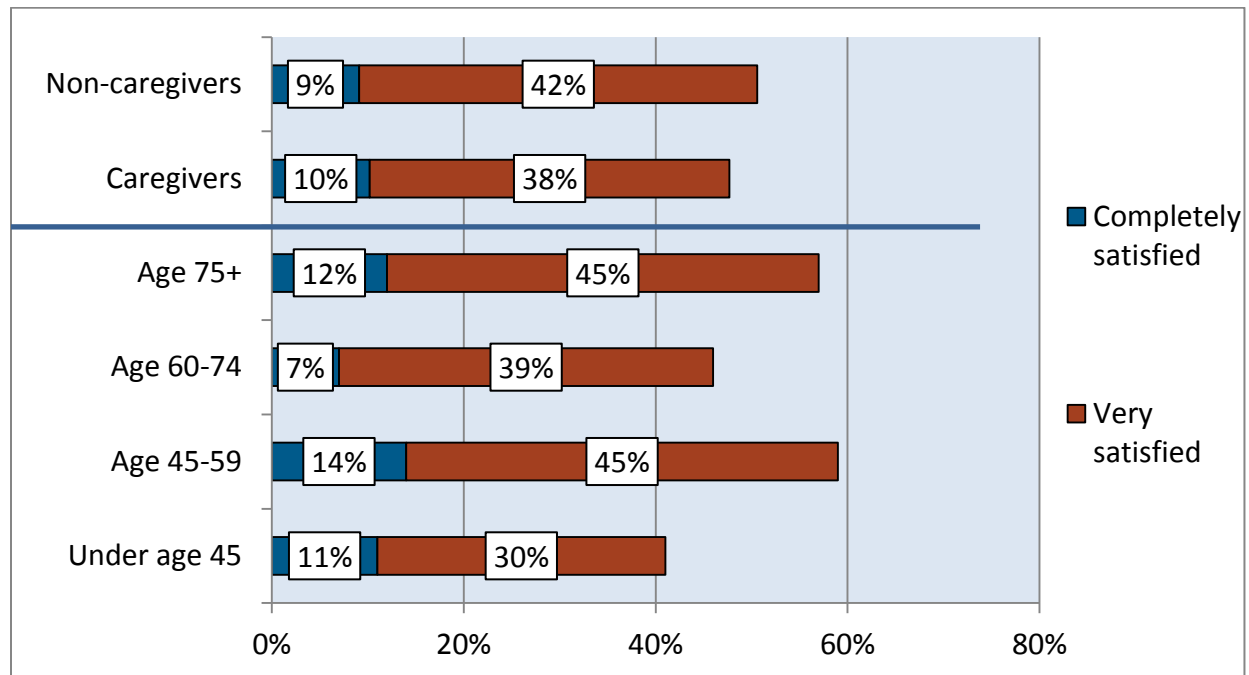
Figure 21: Percentage providing care or assistance to a person who is disabled or frail within the last three years



Respondents were asked to rate their satisfaction with home caregiving services for people with disabilities in Yarmouth. As shown in **Figure 22**, at least 40% of every age group reported being “completely” or “very” satisfied. Among those who indicated they had provided care to someone in the previous 3 years, satisfaction levels were only slightly lower than among non-caregivers. These results suggest that although many Yarmouth residents are satisfied with home caregiving services in Yarmouth, there is room for improvement. One respondent offered this suggestion:

We need more support groups for caregivers, and adult day care programs for people with Alzheimer’s who also have medical conditions that need a CNA to help with patients. Not just volunteers—respite care.

Figure 22: Satisfaction with home caregiving services for people with disabilities in Yarmouth



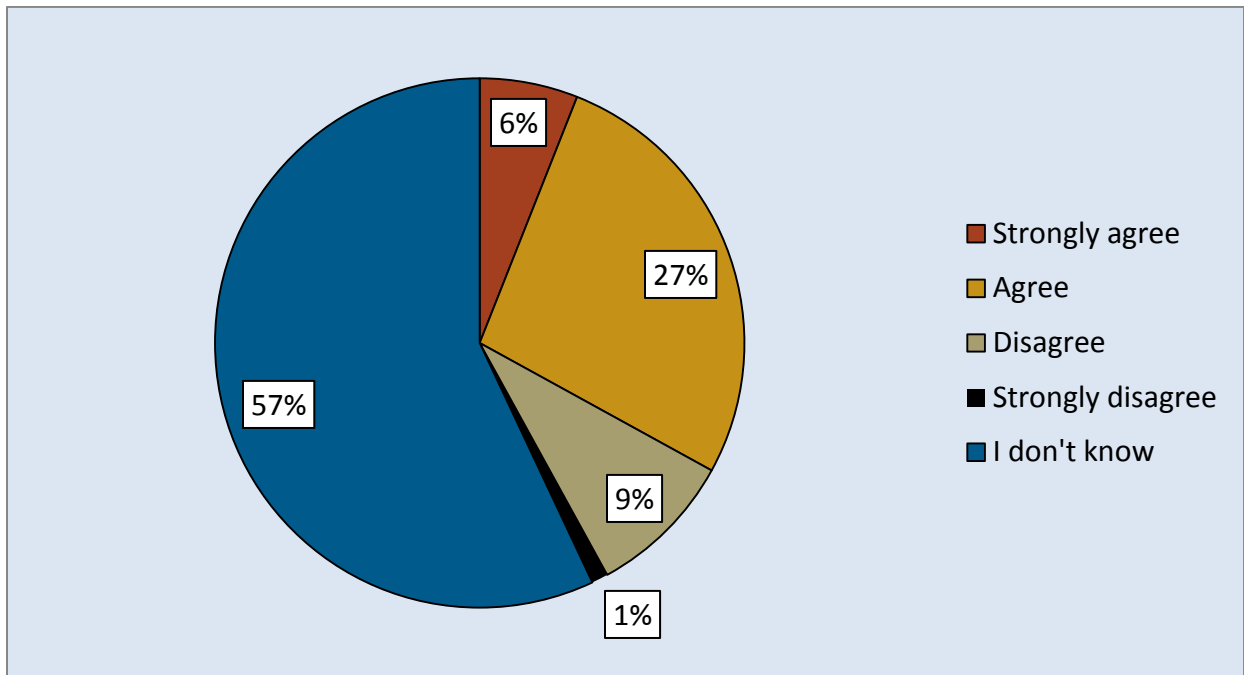
An area of service needing more public awareness is that of services to combat and respond to abuse in the community. Abuse occurs across all age groups, but hard data about occurrence is limited due to incomplete reporting. The National Child Abuse and Neglect Data System suggests that in 2014, more than 700,000 children were determined to have been abused in the US, including roughly 1,500 children who died from abuse or neglect (www.childwelfare.gov). The National Center on Elder Abuse, within the US Administration on Aging, reports that rates of elder abuse are unknown, with the most current estimates ranging from 7-10% (NCEA, n.d.). Studies suggest that abuse is most commonly perpetrated by family members of the abused. A substantial challenge to addressing abuse is the relatively low reporting rate: it is thought that most incidents of abuse are not reported to authorities. Nationwide, knowledge about abuse is lacking, and community resources to detect and prevent abuse are limited.

Survey respondents indicate a lack of awareness about services that would help identify and meet the needs of residents who are abused. Respondents were asked if Yarmouth has sufficient services available to identify and meet the needs of abused people of all ages.⁶ As shown in **Figure 23**, one-third of respondents agreed or strongly agreed that sufficient services were present in Yarmouth, but a majority—57% overall—reported that they did

⁶ The survey question included a definition of abuse to aid respondents in answering. Specifically, the question states “Abuse includes physical, emotional and sexual abuse, neglect by a caregiver, self-neglect and financial exploitation. Please indicate your level of agreement with the following statement: ‘Yarmouth has sufficient services available to identify and meet the needs of abused people of all ages.’”

not know if sufficient services were available. Responses to this question suggest that education may be needed about abuse and services available in the community for those being abused.

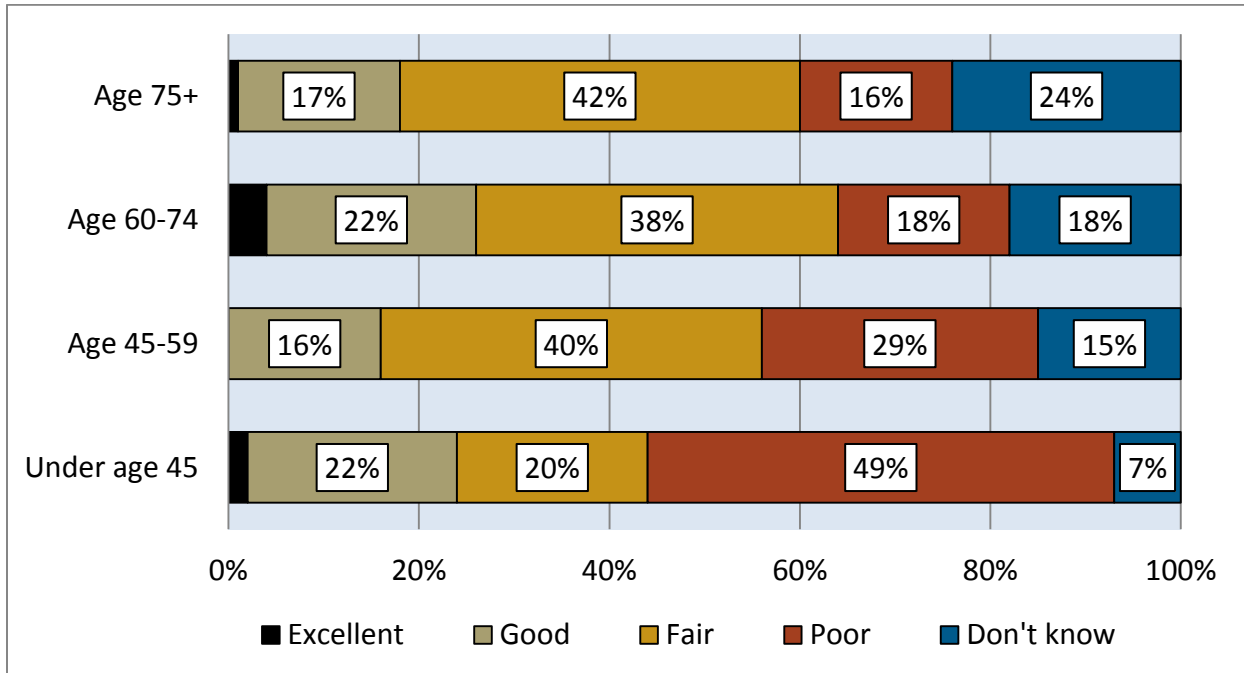
Figure 23: Assessed adequacy of services for identifying and meeting the needs of abused people of all ages



Age-Friendly Yarmouth: Housing

Affordable, safe, and stable housing are important elements of an age-friendly community. In Yarmouth, housing access is a substantial concern. We asked about several dimensions of housing, including a global rating of the availability of affordable, quality housing in Yarmouth. Very few respondents in any age group rated the availability of housing as “excellent,” and fewer than one-quarter reported it as “good” (see **Figure 24**). Among respondents age 45 or older, the typical response was “fair”—reported by 42% of those age 75 and older, and somewhat smaller shares of those age 45-74. The most frequent reply among respondents under age 45 was “poor”—reported by 49% of those in this age group. This pattern of responses suggests that housing is a concern across age groups in Yarmouth, but options are perceived to be particularly problematic among younger residents. Responses also suggest that some older residents are not aware of housing issues in Yarmouth, including the 24% of respondents age 75+ who indicated that they “don’t know” on this question.

Figure 24: Rating the availability of affordable, quality housing in Yarmouth



Along with generally wide agreement that the availability of housing in Yarmouth is not adequate, we saw agreement across age groups in the types of housing that are needed for residents to stay in Yarmouth. Respondents indicated which housing types are priorities in order for people to be able to stay in Yarmouth; they are listed in **Table 4** in order of frequency with which they were mentioned among respondents age 60-74. Respondents age 60 or older mentioned independent living for seniors most frequently as a priority for Yarmouth residents, while respondents under age 60 mentioned single family homes most frequently. Rental apartments were mentioned second most frequently for all four age groups. Respondents under age 60 mentioned independent living third most frequently; accessible housing and housing with services (e.g., assisted living) were mentioned third and fourth most frequently by respondents age 60 and older. The patterns of housing types mentioned across age groups suggest a strong consensus for prioritizing rental apartments and independent living for seniors in developing new housing options.

Table 4: “Which housing types are priorities in order for people to be able to stay in Yarmouth?” Listed in order of mention among respondents age 60-74.

	Under age 45	Age 45-59	Age 60-74	Age 75+
Independent living for older adults	41%	47%	61%	58%
Rental apartments	57%	58%	58%	48%
Accessible housing	33%	32%	49%	43%
Housing with services (e.g., assisted living)	39%	40%	48%	44%
Single family homes	76%	61%	44%	35%
Subsidized housing	37%	42%	38%	30%
Condos or townhouses	41%	28%	30%	27%
Skilled nursing facility	28%	25%	27%	34%
Accessory apartments/rooms to rent	28%	32%	27%	24%
Multi-family homes	22%	11%	15%	7%

For some respondents, the need for additional affordable or subsidized housing options is most pressing. As one respondent wrote in,

(Yarmouth needs) more subsidized housing for the elderly. I've been waiting for over six years.

And another wrote:

I have lived in my home since 1968. It is so expensive to live here. I am retired and have two jobs so I can get by. I am 74 years old and know I cannot continue to maintain this lifestyle. Waiting for housing is at least three years. What do I do and where do I go?

And another indicated,

(Yarmouth needs) affordable housing for families, older adults who are independent and those needing affordable assisted living. Could some old motels and/or strip malls that are empty be bought or invested with private/public funds to create one-floor housing options for younger adults and older adults? (These would be good options) as these are on the bus line.

New and expanded housing options are not the only housing concern for Yarmouth residents. Respondents indicated their homes also need repairs and modifications; some residents may need help identifying ways to pay for needed modifications. **Table 5** indicates that about one-quarter of respondents age 45 and older, and half of those under age 45, said that their current residences need home repairs or modifications to make them

safer to live in. A sizable share of those who need modifications reported that they cannot afford them, at least among the respondents under age 75. For example, 71% of the respondents age 45-59 said that home repairs or modifications are not needed, while 12% said they can afford the needed modifications and the remaining 17% of respondents in that age group said that repairs are needed but they cannot afford them. Younger respondents were more likely to report not being able to afford needed modifications: more than one-quarter of the respondents under age 45 reported that they cannot afford needed repairs. For these individuals, information about low-cost loans for home modifications may be helpful. Among respondents age 75 and older, 23% need modifications but only 3% can't afford them, suggesting that, for this age group, information about helpful modifications and reliable contractors may be as important as programs to help financially.

Table 5: “Does your current residence need home repairs or modifications to make it safer to live in?”

	Under age 45	Age 45-59	Age 60-74	Age 75+
No, I do not need home repairs or modifications to my home	50%	71%	76%	77%
Yes, and I am able to afford the repairs or modifications needed	22%	12%	13%	20%
Yes, and I am <u>unable</u> to afford the repairs or modifications needed	28%	17%	11%	3%
TOTAL	100%	100%	100%	100%

One respondent indicated that programs to help residents repair their homes at lower cost would be welcomed, writing:

I would like to see Habitat for Humanity-type programs for repairs to existing homes for families with low income and seniors able to supply their own “sweat equity.”

Other respondents cited property tax rates as posing a challenge for Yarmouth’s age-friendly aspirations. Some examples include the following:

For many of us, the real estate taxes are brutal. We have only one unadvertised program where someone can work off a part of the taxes due. Let’s have more ways to work off more of our taxes!

The #1 thing is to keep the tax rate low. Don’t be wasting money so that I am taxed out of my home. If I can’t afford to stay in my home none of the rest of this stuff matters.

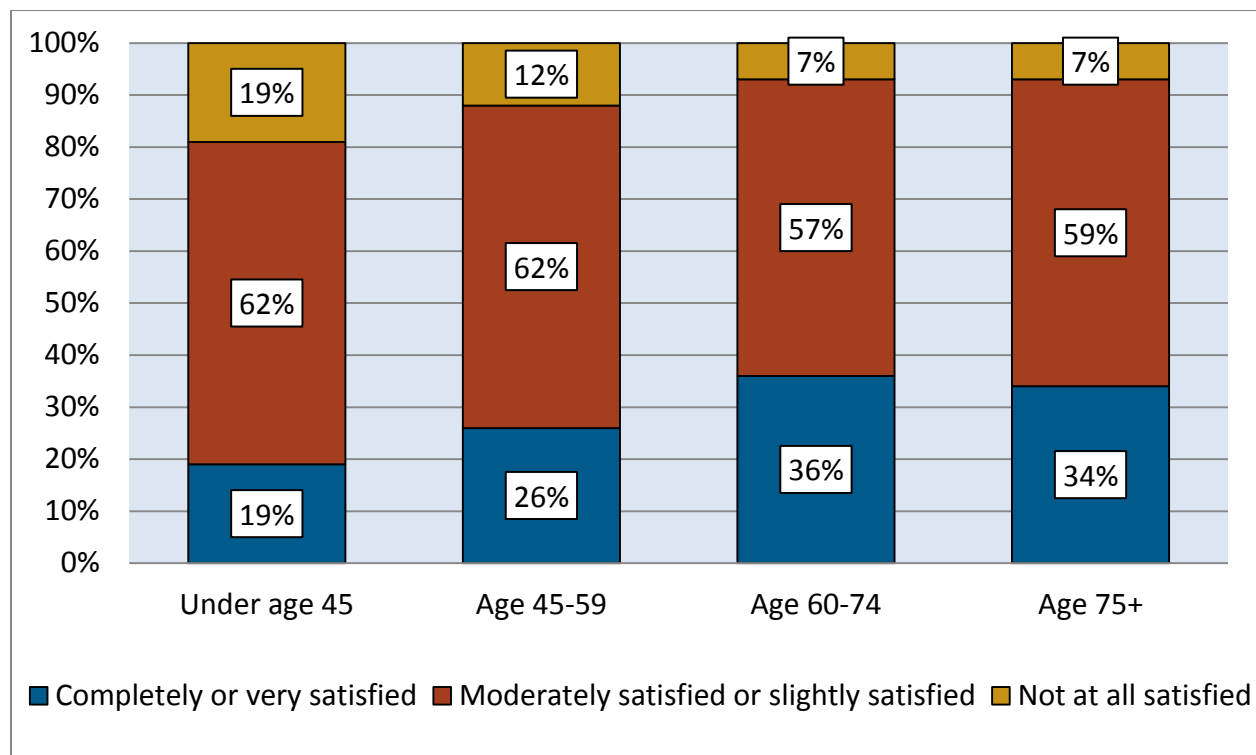
If the town wants to be cradle-to-grave, we need better year-round jobs and housing that caters to those who could afford to buy but would rather rent.

Age-Friendly Yarmouth: Transportation and navigating the community

Access to safe and reliable transportation is essential in allowing residents to go where they want and need to go, helping them to meet service and participation goals. Respondents to the community survey indicated that there is room for improvement relating to Yarmouth’s transportation options.

Figure 25 summarizes reported satisfaction levels with transportation options available in Yarmouth. Younger respondents expressed less satisfaction but across all four age groups presented, the most common responses were “moderately” or “slightly” satisfied. Fewer than 10% of those age 60 and older indicated that they were not at all satisfied, but nearly 20% of those under age 45 reported poor satisfaction.

Figure 25: Satisfaction with transportation options available in Yarmouth



Despite the uneven satisfaction levels expressed by respondents, most indicated that they do not have difficulty getting where they want to go. Thirteen percent of those age 75 and older, and 23% of those under age 45, indicated that they “sometimes” or “often” have difficulty (see **Figure 26**). Moreover, fewer than 10% of any age group indicated that within the past 12 months, they had missed, canceled or rescheduled a medical appointment because of a lack of transportation (see **Figure 27**). Together, these responses suggest that many residents would like additional transportation options for getting

around, but that the existing options typically are sufficient in getting people where they want and need to go.

Figure 26: Do you experience any difficulties in getting to where you want to go?

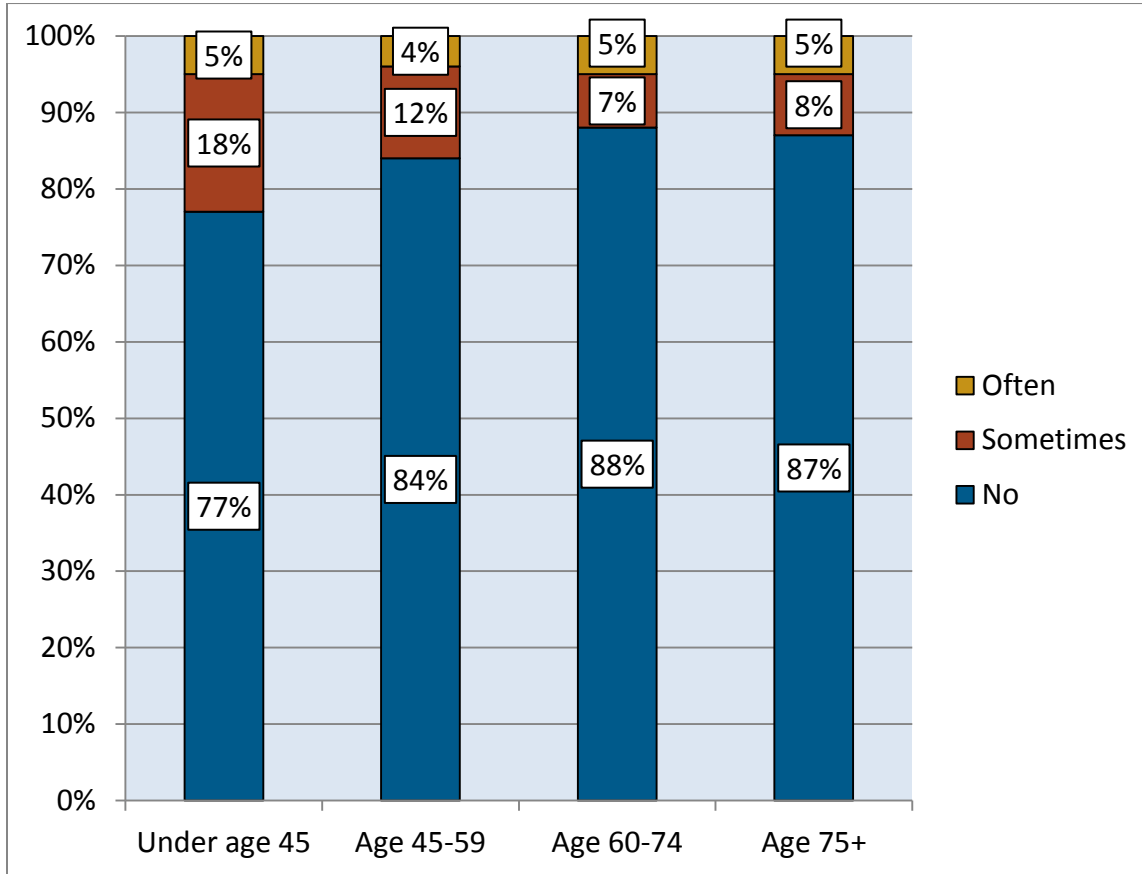
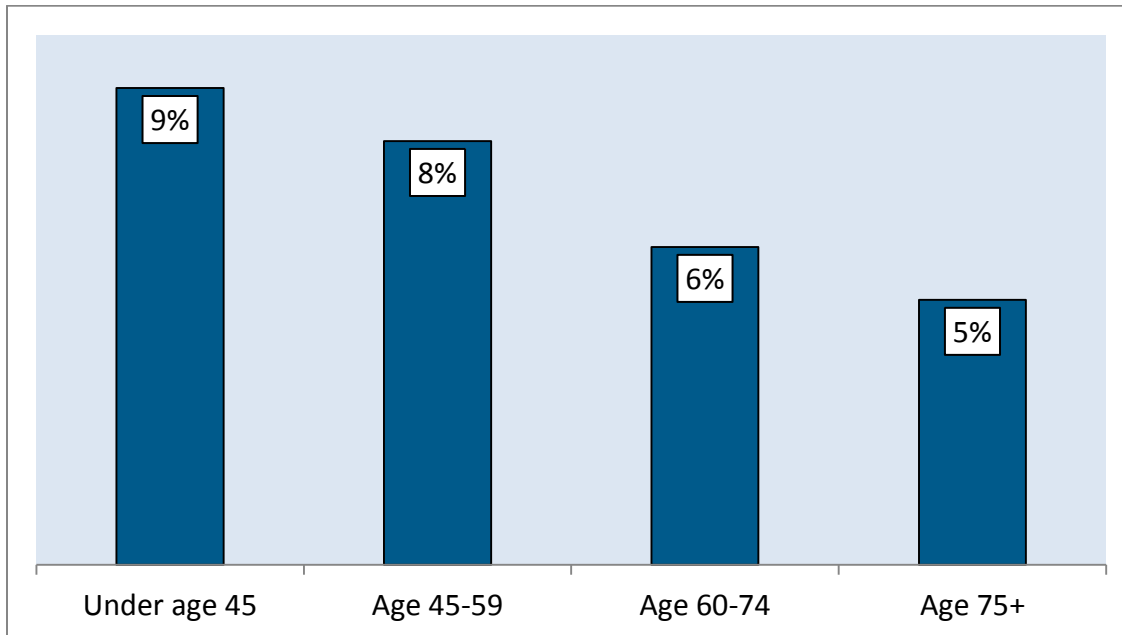
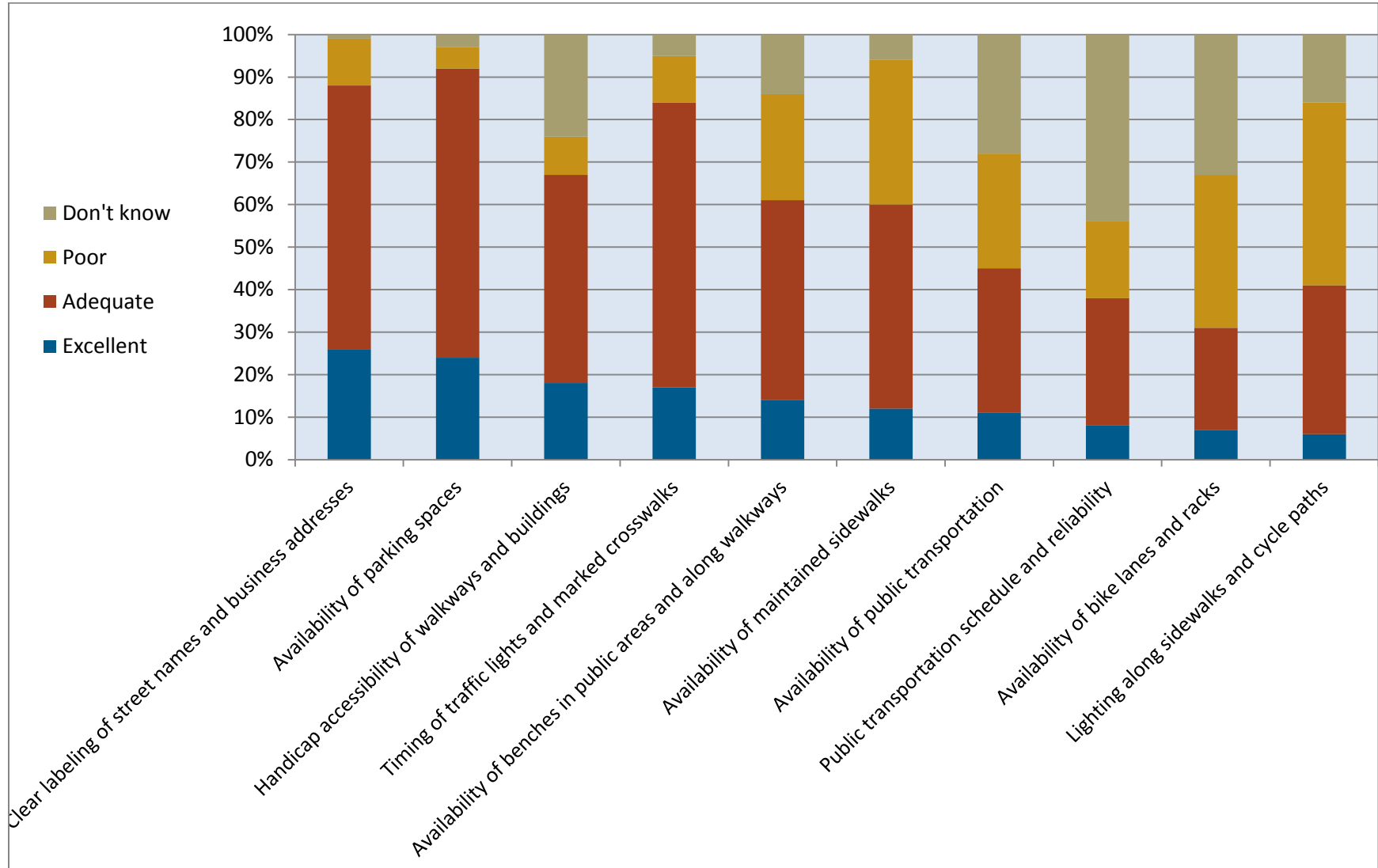


Figure 27: Percentage having to miss, cancel, or reschedule a medical appointment because of a lack of transportation within the previous 12 months



Survey respondents were asked to rate the quality of a number of other attributes relating to transportation and navigating the community. **Figure 28** summarizes the ratings of each attribute. One-quarter or fewer of the respondents rated any of the attributes as “excellent” with respect to impacting one’s ability to get around Yarmouth; however, most were rated as at least “adequate” by half or more of the respondents. The highest ratings were reported for clear labeling of street names and business addresses (88% rating these as excellent or adequate) and availability of parking spaces (92% rating this as excellent or adequate). Respondents’ ratings of “excellent” or “adequate” were low for the availability of public transportation (45%), and public transportation schedule and reliability (38%). Moreover, a sizable share of respondents indicated that they did not know about the impact of those attributes on ability to get around. The largest numbers of “poor” ratings were registered for lighting along sidewalks and cycle paths (43%), availability of bike lanes and racks (36%), and availability of maintained sidewalks (34%). Some respondents wrote in concerns about walkability in Yarmouth, as well as driving hazards associated with poor street lighting, poor plowing, and overgrown roadside areas. On most attributes, younger respondents were least likely to rate any attribute as “excellent.” The single attribute for which older residents assigned fewer excellent ratings is availability of parking spaces (see **Appendix B**).

Figure 28: Rating of attributes for their impact on ability to get around the community (all ages; listed in order of frequency of 'excellent')



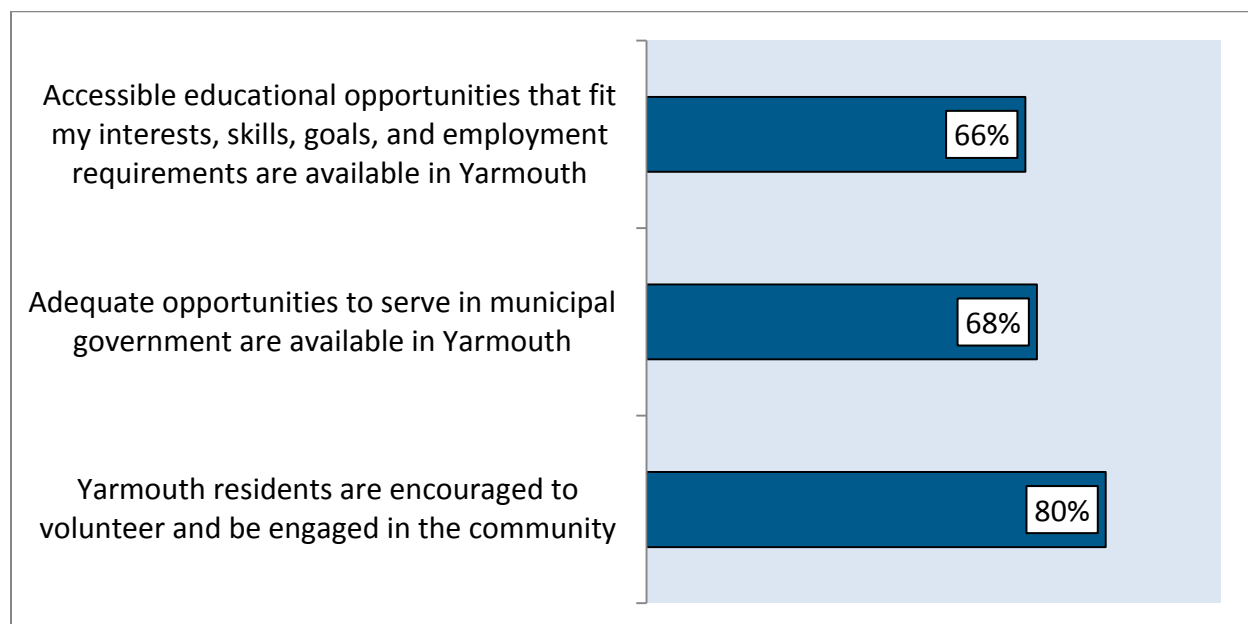
Age-Friendly Yarmouth: Civic participation and employment

Participation and engagement are essential components of well-being for all age groups, providing a sense of purpose, an opportunity to remain engaged and involved, and access to social networks and supports. For most adults, including many “retirement-aged” adults, employment is a meaningful and sometimes essential component of participation. Respondents to the community survey participate in many activities, including employment and volunteering. Specifically,

- 91% of respondents under age 45 and 90% of those age 45-59 worked full-time, part-time, or were self-employed
- 49% of those 60-74 and 18% of those 75+ worked full-time, part-time or were self-employed
- Across the age groups, between 35% and 42% volunteered or helped out in the community during the previous 6 months

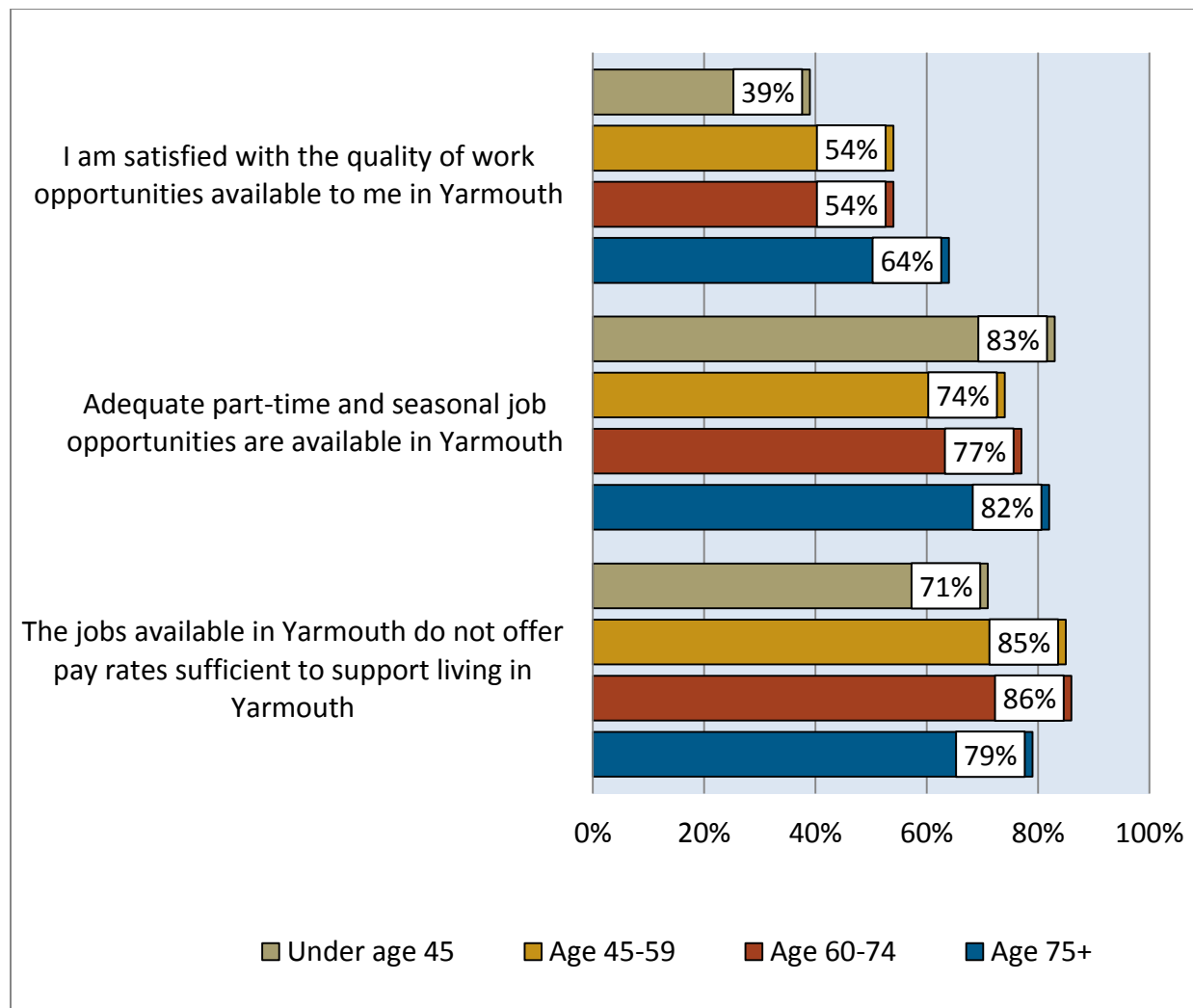
Opportunities to participate and engage are well rated in Yarmouth. Eight out of ten respondents agreed or strongly agreed that Yarmouth residents are encouraged to volunteer and be engaged in the community (see **Figure 29**). The accessibility of educational opportunities and the availability of opportunities to serve in municipal government were also rated well by two-thirds of respondents. These participation opportunities were all rated less highly by younger respondents than by those who are older (see **Appendix B**).

Figure 29: Evaluation of participation opportunities in Yarmouth (% reporting they strongly agree or agree with each item)



Employment options are a concern in Yarmouth, especially among younger respondents. Just over half of the respondents aged 45-74 agreed or strongly agreed that they are satisfied with the quality of work opportunities in Yarmouth (see **Figure 30**). Respondents age 75 or older expressed greater satisfaction, but low levels of satisfaction with quality of work opportunities were registered among those under age 45 (only 39% agreed or strongly agreed that they are satisfied). Agreement levels were fairly consistent across age groups with respect to part-time and seasonal job opportunities; with 75%-83% indicating that those opportunities are adequate in Yarmouth. More than 70% of the respondents in every age group agreed or strongly agreed that jobs in Yarmouth do not pay enough to live in Yarmouth, indicating a consistent interpretation of the limitations posed by Yarmouth’s employment opportunities relative to cost of living.

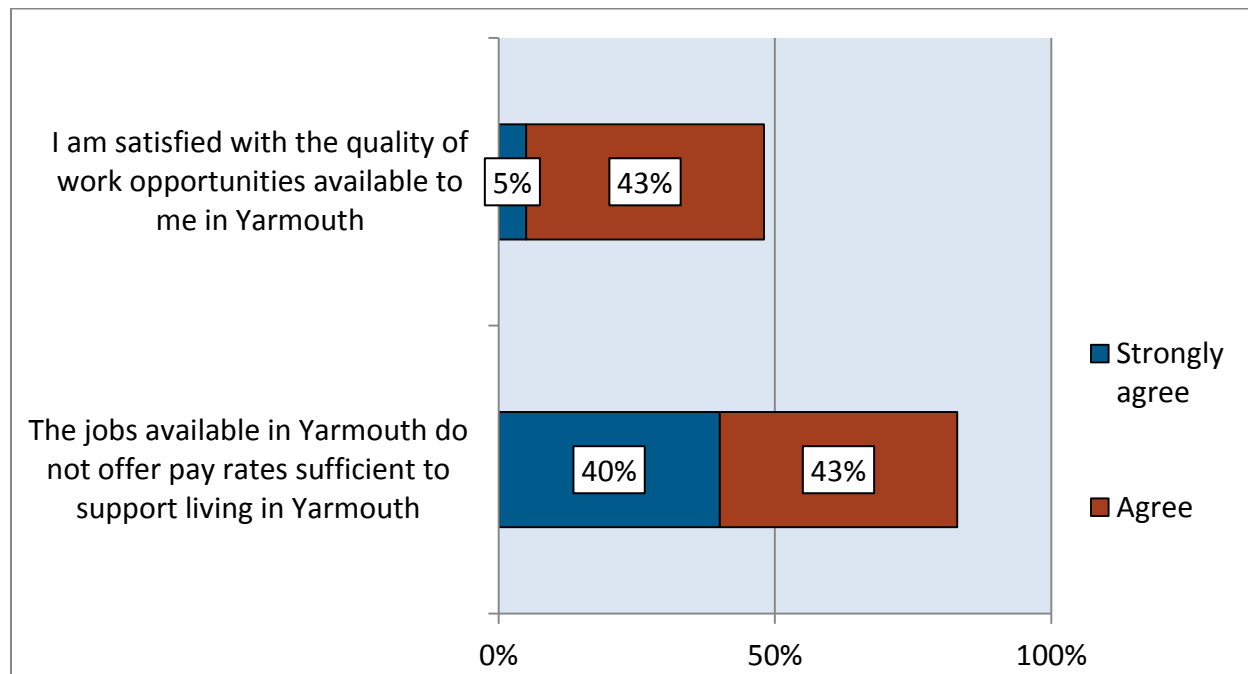
Figure 30: Respondents’ assessment of employment opportunities in Yarmouth (% rating they strongly agree or agree with each item)



Fewer than half of the respondents who work, of any age, were satisfied with work opportunities in Yarmouth. As shown in **Figure 31**, only 5% of the working respondents

strongly agreed that they are satisfied with work opportunities, and 40% of the working respondents strongly agreed that the job available in Yarmouth do not offer pay rates sufficient to live in Yarmouth. Especially with respect to the sufficiency of the pay rates, respondents personally involved in the workforce rated job characteristics less favorably. Challenges posed by the availability of year-round, full-time employment in Yarmouth, and jobs paying enough to support living in the community, came up time and again in our research. An insufficient number of well-paying employment opportunities appears to represent a barrier to living in Yarmouth.

Figure 31: Satisfaction with work opportunities, reported by those who work for pay (full-time, part-time, or self-employed), regardless of age



For some respondents, improving the business climate in Yarmouth is essential for keeping younger residents in the community. For example,

Improve the quality of businesses along Route 28 and make Yarmouth a more business-friendly place. The more young people can find opportunity to find work, the better the town will be.

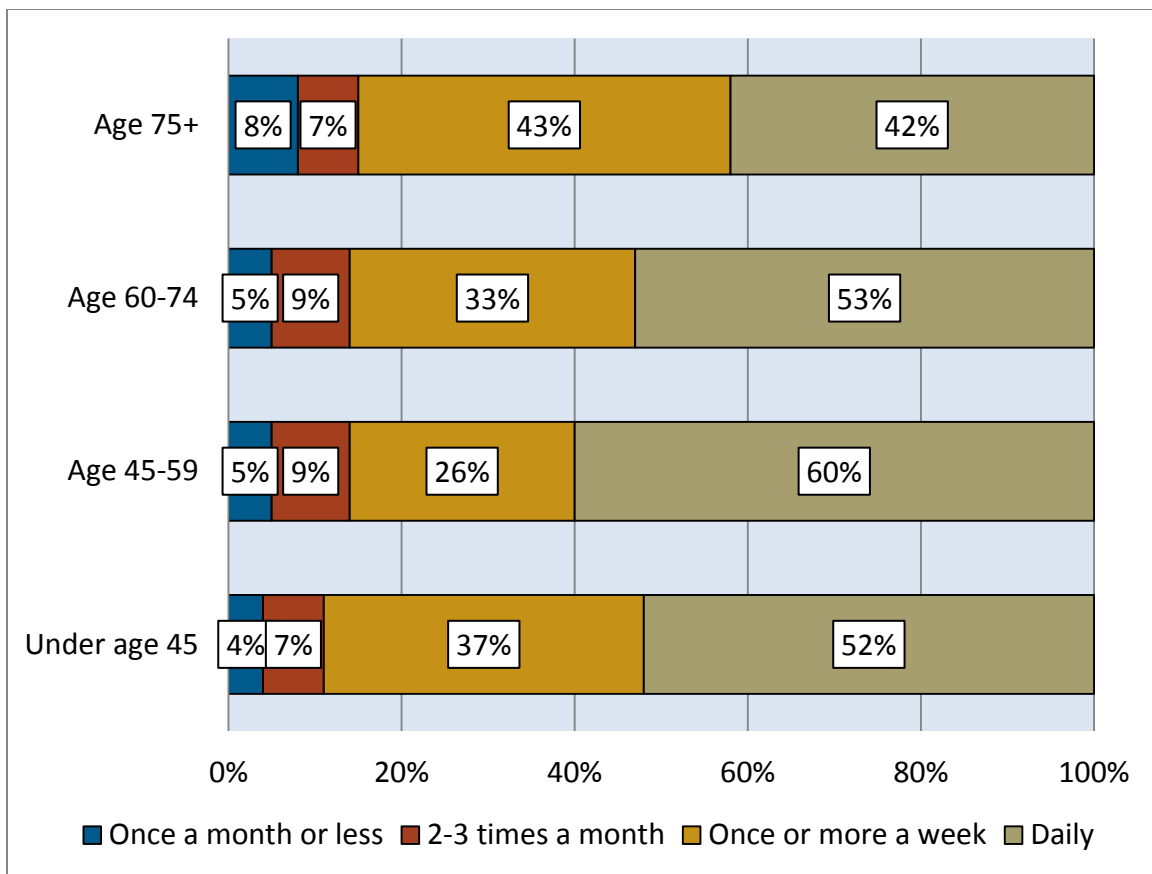
Other respondents expressed their concerns about the cost of living in Yarmouth, related to job opportunities but also to the high cost of housing. For example, as one respondent indicated:

We need decent paying jobs and affordable housing for young families. A vibrant community thrives on a healthy generational mix.

Age-Friendly Yarmouth: Social participation

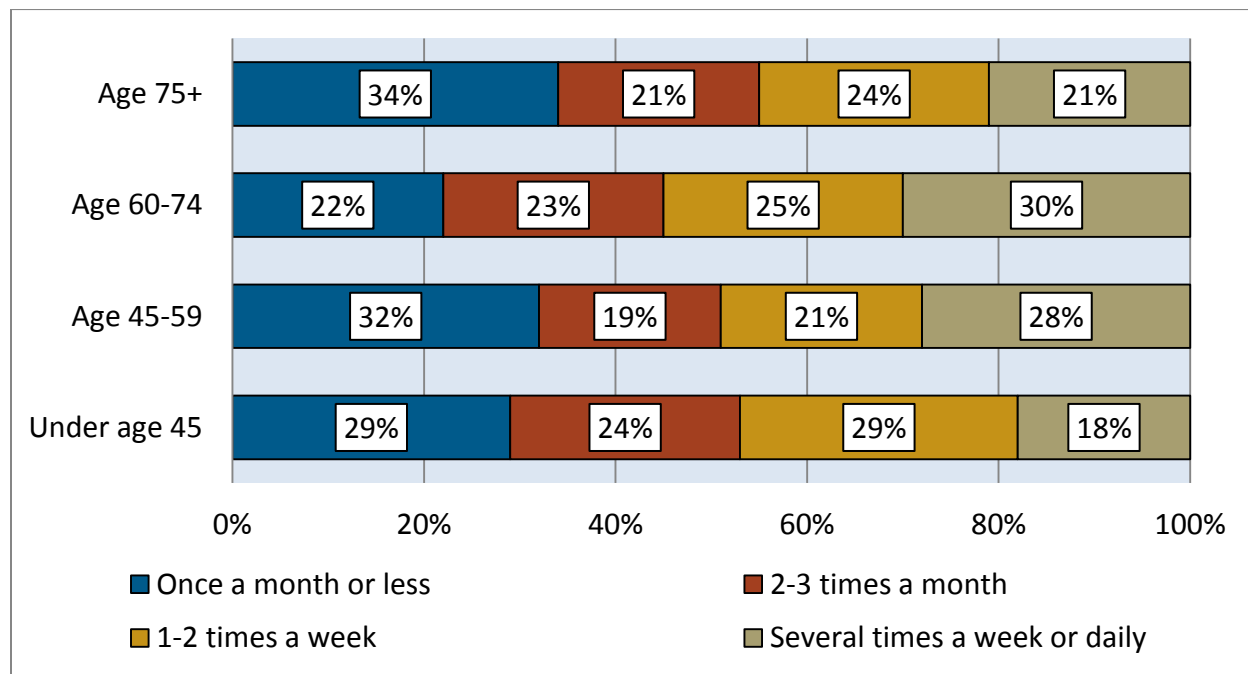
In addition to participating in organizations, through employment or volunteering for example, participation in social activities and informal helping is linked to well-being. Research evidence shows clearly that strong social connections and interlinking support networks promote health, well-being, and quality of life (Martire & Franks, 2014). Among respondents to the survey, frequent engagement with others is typical. As shown in **Figure 32**, most respondents in every age group talk on the phone, send email or use social media, or get together with family, friends, relatives or neighbors at least weekly. Relatively few respondents participated in these social connections less frequently than once a week, although rates of low participation were higher among those age 75 or older. The segment of individuals with few social communications may be at risk of social isolation.

Figure 32: Frequency of talking on the phone, sending email/using social media, or getting together with family, friends, relatives or neighbors



Taking advantage of Town facilities, such as beaches, walking and biking trails, playgrounds, golf courses, the library, and the Senior Center, is another way that residents can be engaged with the community. As shown in **Figure 33**, 45% or more of each age group reported taking advantage of Town facilities at least once a week. However, 22% of respondents age 60-74, and 34% of those age 75 or older, indicated that they use Town facilities once a month or less. The extent to which infrequent use reflects being busy with other things, or instead barriers to desired use levels, is not known.

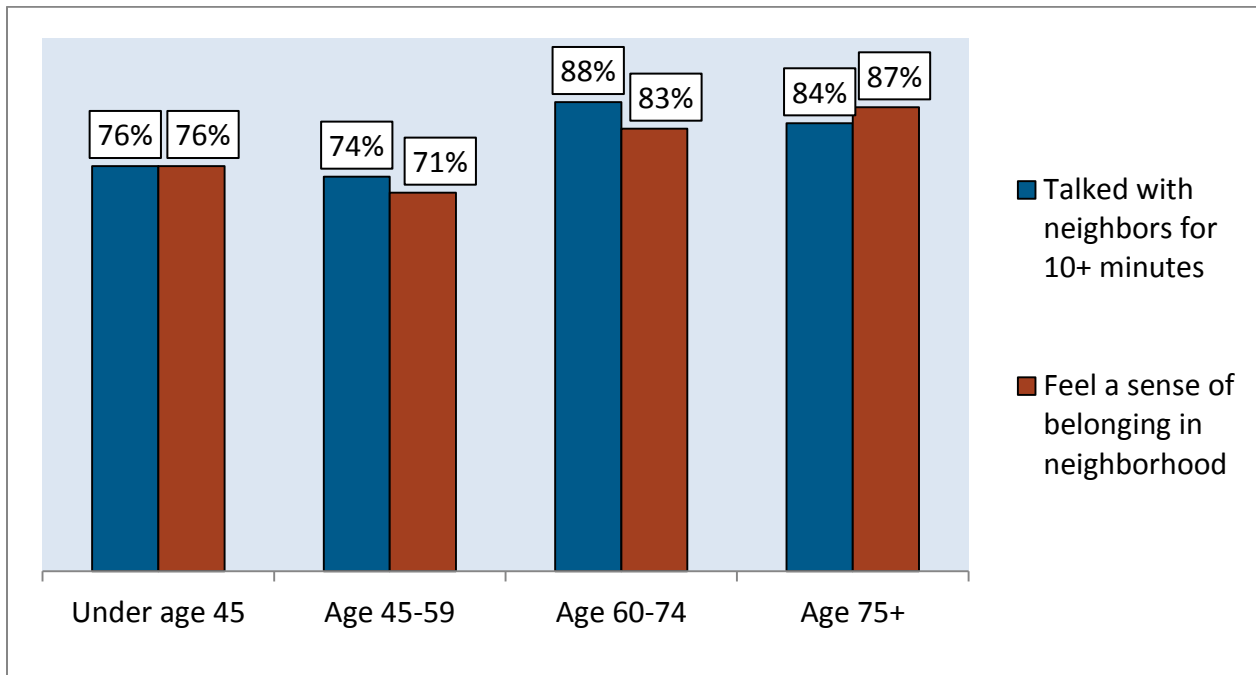
Figure 33: Frequency of taking advantage of Town facilities



Respondents were also asked how satisfied they were with accessible opportunities for informal sharing and social interaction in Yarmouth. Only a small share of all respondents indicated they were not at all satisfied with these opportunities (6%) and nearly half said they were completely or very satisfied (47%). Satisfaction levels were lower among those under age 45, 23% of whom reported being completely or very satisfied and 21% of whom said they were not at all satisfied with these informal opportunities (see **Appendix B**).

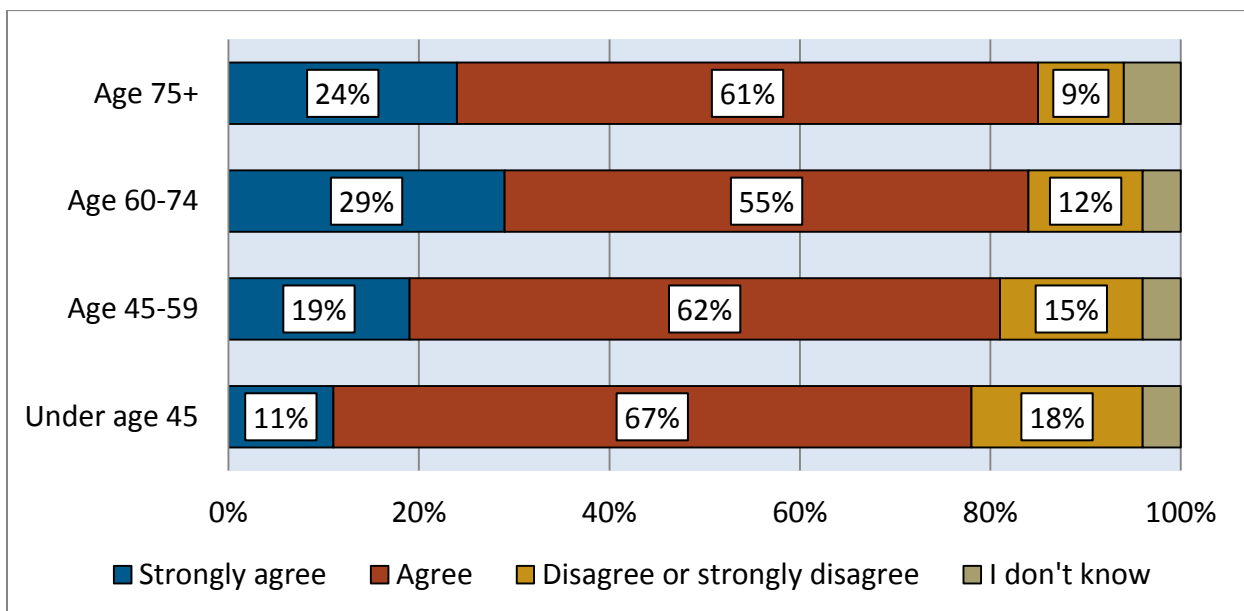
A community with a strong sense of neighborliness may promote well-being among residents. Neighbors act as sources of information and resources for minor assistance. In Yarmouth, more than 70% of respondents under age 60, and more than 80% of respondents age 60 or older, had a conversation with a neighbor lasting at least 10 minutes within the previous month (see **Figure 34**). Similarly high shares reported feeling a sense of belonging in their neighborhoods.

Figure 34: Indicators of neighborhood strength



By and large, Yarmouth residents feel that their neighbors are willing to help others. As shown in **Figure 35**, 75% or more of respondents reported agreeing or strongly agreeing that people in Yarmouth are willing to help their neighbors. Of some concern is the 9-18% of respondents who disagree with this statement, along with the 4-6% who say they do not know. Younger residents in particular appear to feel less confident that they can count on help from their neighbors.

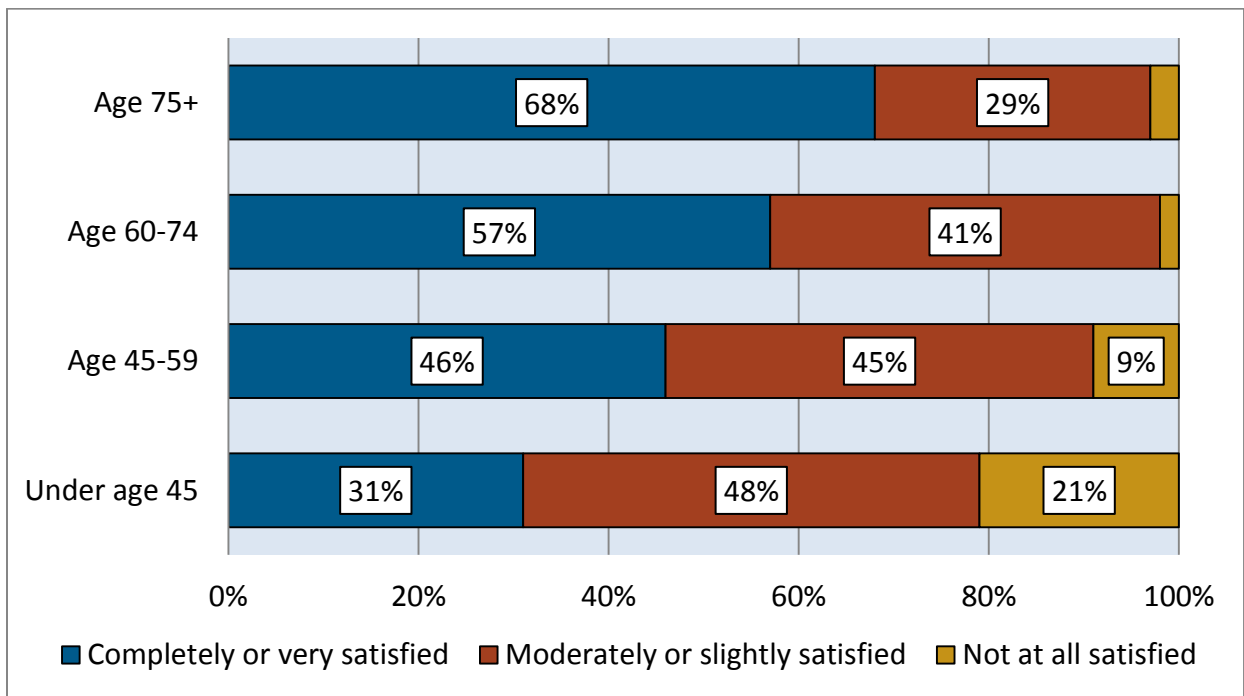
Figure 35: “People in my community are willing to help their neighbors”



Age-Friendly Yarmouth: Respect and social inclusion

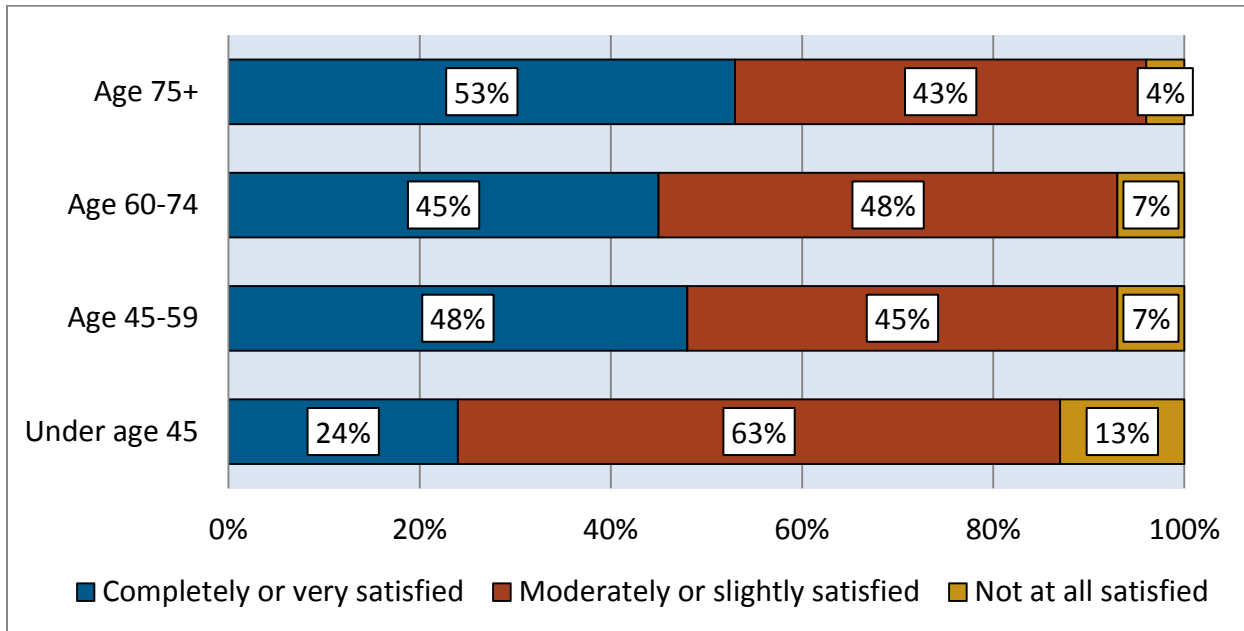
Respect and social inclusion are elements of the age-friendly framework, because they promote participation and positively shape life satisfaction. Respondents were asked to indicate their level of satisfaction with the extent to which people in their own age group are treated respectfully in Yarmouth. **Figure 36** indicates that satisfaction is substantially higher among older respondents. Nearly 7 out of 10 respondents age 75+ reported feeling completely or very satisfied with the extent to which people in their age group are treated respectfully, but only 31% of respondents under age 45 reported this level of satisfaction. Indeed, more than one out of five of the youngest respondents indicate that they are “not at all satisfied” with the extent to which people in their own age group are treated respectfully.

Figure 36: Satisfaction with the extent to which people in respondent’s age group are treated respectfully



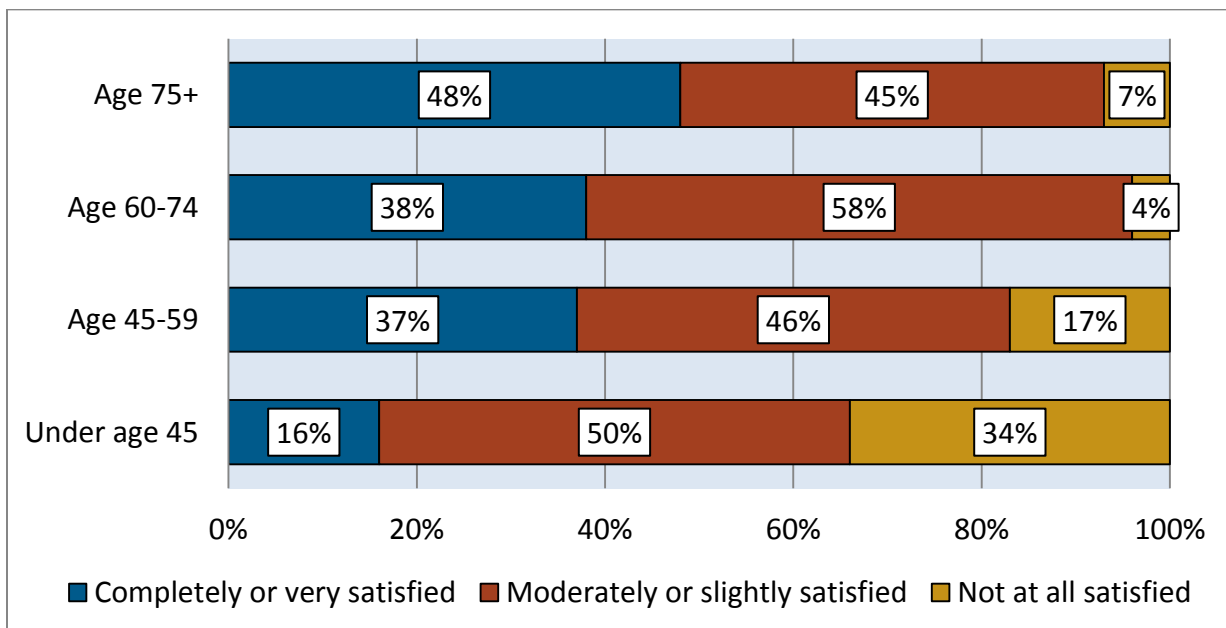
Older respondents also express higher levels of satisfaction with the extent to which residents of Yarmouth have a say in community matters. Fifty-three percent of respondents age 75 or older were completely or very satisfied with this attribute, compared to just 24% of those under age 45 (see **Figure 37**).

Figure 37: Satisfaction with the extent to which residents of Yarmouth have a say in community matters



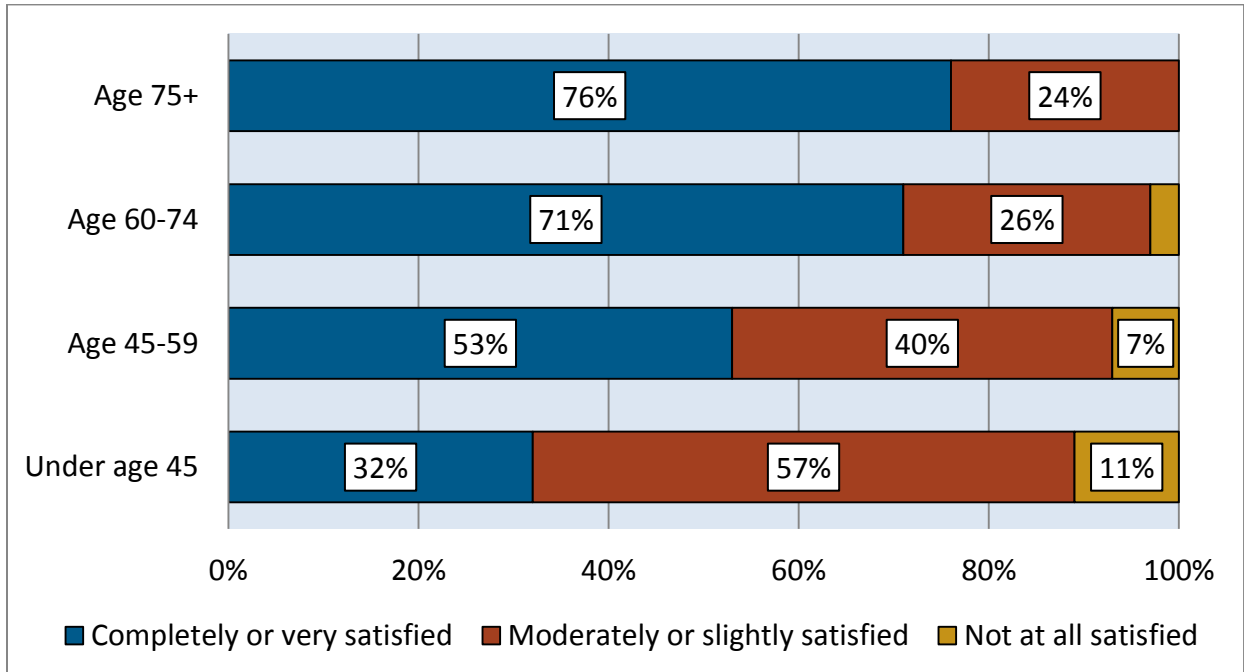
With respect to the extent to which local policymakers take into account the interests and concerns of people in their age group, older respondents were once again more likely to express satisfaction. As shown in **Figure 38**, 48% of respondents age 75 or older reported being completely or very satisfied with this element of the community, compared to just 16% of respondents under age 45.

Figure 38: Satisfaction with the extent to which local policy makers take into account interests and concerns of people in respondent’s age group



When asked to evaluate the quality of customer service in Town offices, the highest satisfaction levels were registered among older respondents (see **Figure 39**). Three-quarters of respondents age 75 and older indicated they were “completely” or “very” satisfied, as did 71% of those age 60-74. Only 32% of respondents under age 45 and 53% of respondents age 45-59 expressed this high level of satisfaction, however.

Figure 39: Satisfaction with the quality of customer service in Town offices



Along all of the dimensions evaluated in our research relating to respect and inclusion, younger respondents report lower levels of satisfaction. While it reflects positively on Yarmouth as a community that older residents perceive generally high or satisfactory levels of respect and inclusion, it is worrisome that this assessment is not shared by younger residents.

These findings relate to a theme expressed time and again by survey participants, sharing their thoughts about the difficulty young residents have identifying activities of interest. Some examples follow:

There needs to be more for the younger people of Yarmouth, and not ONLY for seniors. I am a single mom of 3, with 2 being teenagers, and there is nothing for them to do really or anywhere to go. I feel like this town caters to tourists and seniors, and that is why a lot of younger people move off Cape altogether.

I feel there is not much to do for me and my child (2 years old), or for teens. Especially teenagers!!!

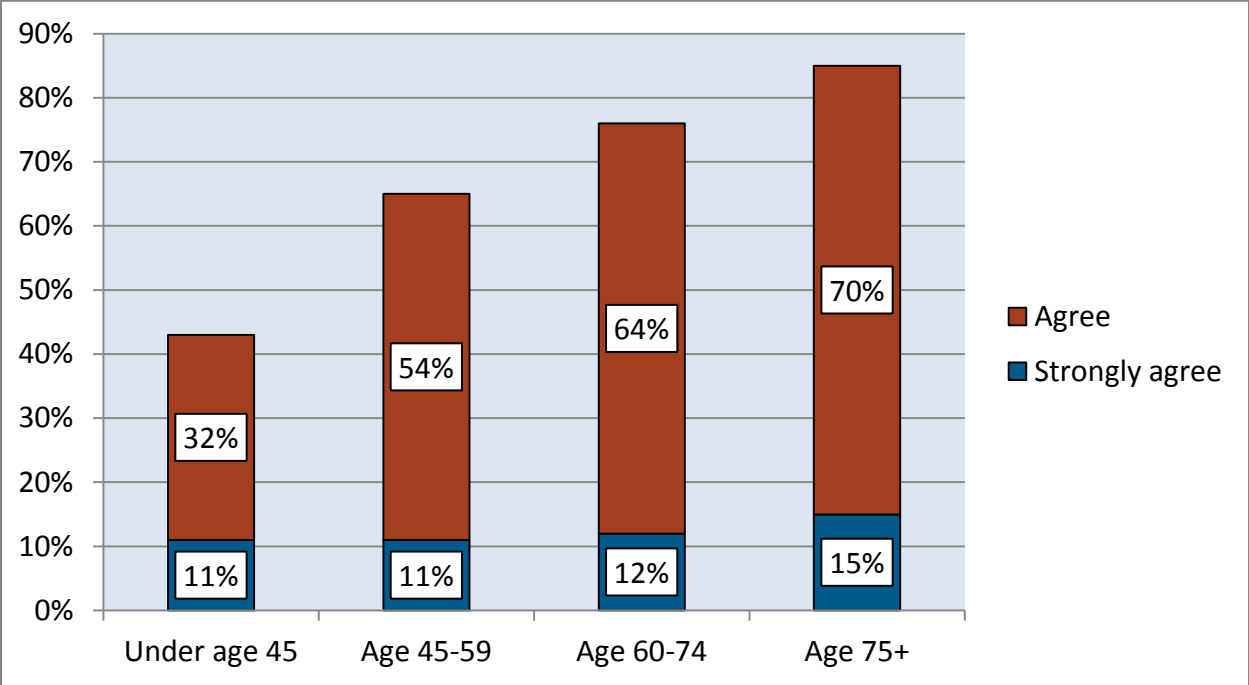
One respondent suggested that a community center would be helpful in improving quality of life for younger residents, and bridging the generations in Yarmouth:

A community center that can provide social, educational, and sporting opportunities to all ages would be good. Yarmouth seems very focused on senior issues, not enough multigenerational consideration.

Age-Friendly Yarmouth: Communication and information

Accessing information about resources, events, and opportunities is important to well-being and quality of life. Communication and information allow residents to participate in community events that interest them or may be helpful to them or their families. With adequate information, residents can take advantage of community amenities or services that are already in place. Yarmouth respondents who are older feel more informed about what is going on in the community than do their younger counterparts. Eighty-five percent of the respondents age 75 or older agreed or strongly agreed that they feel informed, compared to just 43% of those under age 45 (see **Figure 40**).

Figure 40: “I feel informed about what is going on in Yarmouth”



Some survey respondents wrote about their unmet needs for information, especially about town governance. For example,

Inform us better of elections, town meetings, pressing issues. Have area discussions and listening meetings.

In most communities throughout the U.S., information is increasingly disseminated through electronic means, making Internet access a critical mechanism for learning about needed services or programs, identifying sources of assistance, and connecting with others. In Yarmouth, over 90% of the respondents under age 75, and 81% of those age 75 and older, have Internet access in their homes (see **Figure 41**). Forty-four percent of respondents with Internet access stated that they are “completely satisfied” or “very satisfied” with their service, with an additional 37% indicating they are moderately satisfied (see **Figure 42**).

Figure 41: Percent with Internet access at home

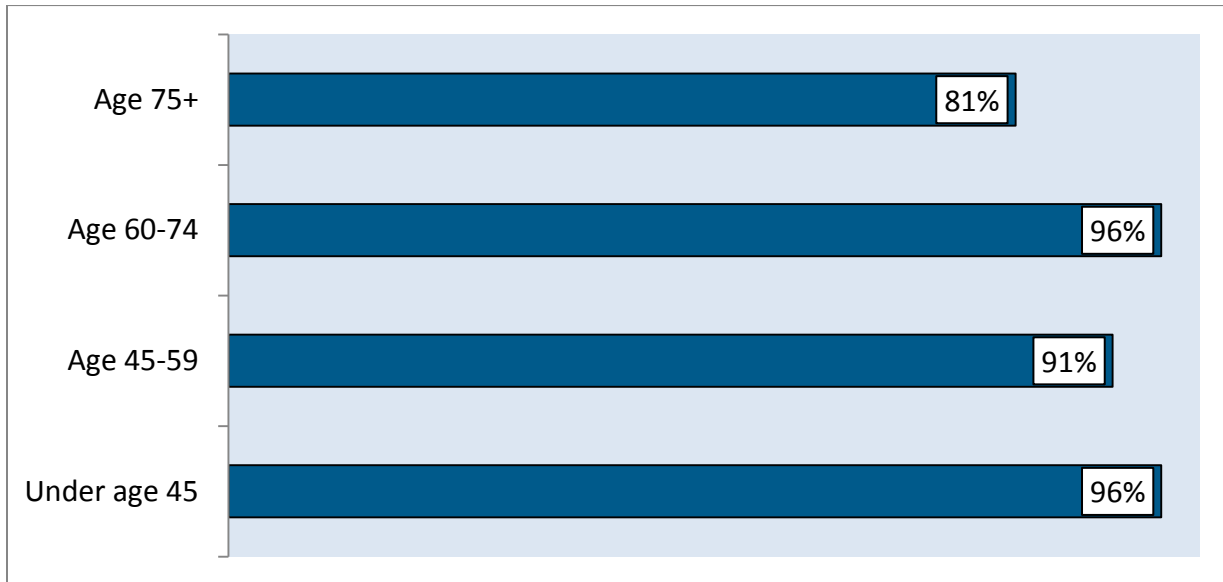
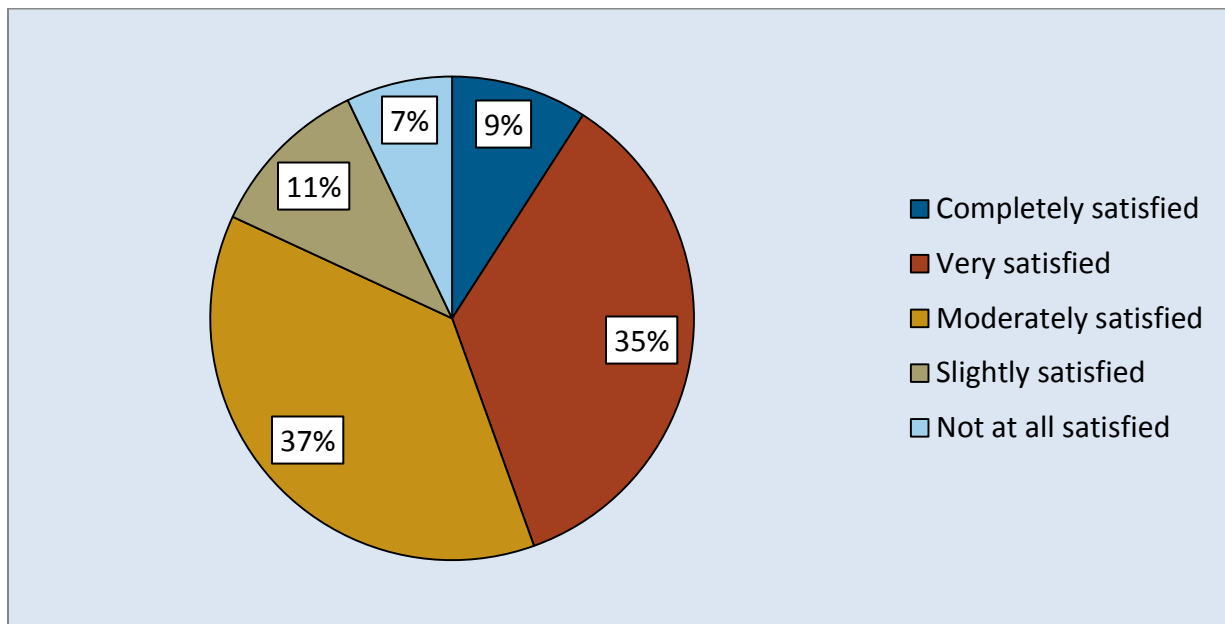


Figure 42: Satisfaction with Internet service in Yarmouth, reported by those with internet service in their homes



The widespread availability of Internet service in respondents' homes suggests that technically, electronic means of communication are options for most residents. However, for most age groups, the most *preferred* sources of information do not include electronic media. **Table 6** lists, for each age group, the preferred sources of information in order of mention by respondents age 60-74 (note that respondents could choose multiple sources of preferred communication). The newspaper was the top mention for all age groups, mentioned by 63% of the respondents under age 45 and 90% of those age 75 or older. Radio was mentioned second most frequently by those under age 60, and third most frequently by respondents age 60-74. Radio was mentioned fifth most frequently among respondents age 75 or older (27%). Town robo-calls were among the top 3 mentions for all age groups over 45. Social media was among the top three mentions among those under age 45. And among older respondents, the Senior Center stands out as an important source of information, being mentioned second most frequently among respondents age 75 or older, and fourth most frequently for those age 60-74 (tied with word of mouth).

Table 6: Preferred sources of information about community issues, services, and programs (listed in order of mention by respondents age 60-74)

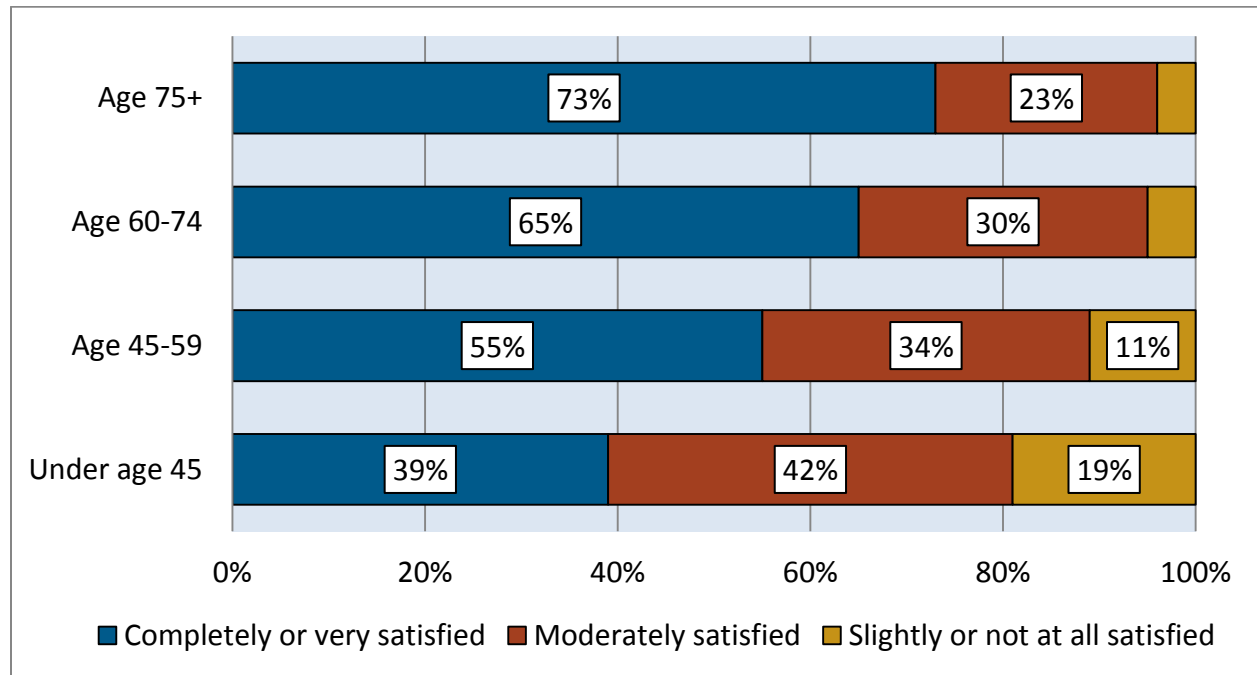
	Under age 45	Age 45-59	Age 60-74	Age 75+
Newspaper	63%	72%	81%	90%
Phone calls (robo-calls)	37%	42%	46%	44%
Radio	54%	51%	41%	27%
Senior Center	2%	9%	38%	48%
Word of mouth	48%	32%	38%	38%
Town website	33%	26%	33%	13%
Library	20%	18%	26%	23%
Social media (Facebook)	54%	40%	23%	11%
Church and faith-based organizations	11%	18%	16%	25%
Yarmouth public access TV	7%	16%	15%	19%
Schools	17%	18%	3%	4%
Agency referral	2%	7%	2%	3%

The Town website was named as a preferred source by no more than one-third of any of the age groups, and is not included in the top 3 mentions among respondents. Currently, the Town website is not well used even among age groups that are very familiar with computers. Mechanisms for residents to more conveniently or reliably communicate with the Town through electronic means may need to be expanded or refined.

Age-Friendly Yarmouth: Residents' evaluations

Respondents were asked to assess the age-friendliness of Yarmouth along a number of dimensions. We asked respondents to indicate how satisfied they are with living in Yarmouth, and we learned that satisfaction is high, especially among the oldest respondents, 73% of whom reported being “completely” or “very” satisfied (see **Figure 43**). Satisfaction levels were lower among the respondents under age 45, only 39% of whom indicated feeling a high level of satisfaction.

Figure 43: “Overall, how satisfied are you with living in Yarmouth?”



As outlined in earlier sections of this report, job opportunities and cost of living represent important sources of dissatisfaction in Yarmouth. Respondents also expressed some dissatisfaction with the availability of affordable, quality food in Yarmouth, with only 49% being completely or very satisfied (see **Appendix B**). Amenities such as parks, beaches, recreation opportunities and the library were viewed more favorably overall; as well, public safety was positively evaluated in Yarmouth.

Respondent perceptions about how Yarmouth is as a community for distinct groups of residents also reflected a mixed evaluation. All respondents, regardless of their age, were asked to rate Yarmouth as a community for *older residents*; for *families with children*; for *young adults*; and for *individuals with physical disability*. Possible responses included “excellent”, “good”, “fair”, “poor”, or “do not know.” Remarkable consistency is evident across age groups in ratings of Yarmouth as a community for these segments (see **Figure 44**). In general, respondents rated Yarmouth well as a community for older adults, with three-quarters or more of the respondents rating Yarmouth as “excellent” or “good” for older residents. Half or more of the respondents rated Yarmouth as “excellent” or “good”

for families with children. However, between 33% and 41% of the respondents rated Yarmouth as “excellent” or “good” for individuals with physical disability. Only about one-quarter of any age group rated Yarmouth as “excellent or “good” for young adults. Nearly half of respondents who are themselves under age 45 rate Yarmouth as “poor” for young adults, as do one-third of respondents age 45-59. In short, this group of respondents rate Yarmouth as a great place for older residents...but less so for families, people with disabilities, and especially not for young adults.

Some uncertainty was expressed about how Yarmouth is as a community for selected population segments (see **Appendix B**). Very few respondents indicated that they did not know how Yarmouth was as a community for older residents. However, 17% of the respondents age 75 or older indicated they did not know how it was for families with children, and 20% reported that they did not know how Yarmouth is as a community for young adults. Most striking, one-third of respondents across the board indicated that they did not know how Yarmouth is as a community for individuals with physical disability. Stronger public education about how environmental features shape access and quality of life for residents with physical disability may be useful.

Respondents to the community survey largely agreed that Yarmouth is an age-friendly community, with older respondents being especially likely to evaluate Yarmouth positively. As shown in **Figure 45**, 93% of respondents age 75 and older agreed or strongly agreed that Yarmouth is age-friendly, as did 87% of respondents age 60-74 and 80% of those age 45-59. The youngest respondents were least likely to rate Yarmouth well in this respect, but 58% of this age group agreed that Yarmouth is age-friendly. With respect to this broad, global indicator of age-friendliness, Yarmouth is evaluated positively by its residents, especially those who are in older age groups.

Figure 44: Yarmouth as a community for different groups of residents (% rating Yarmouth as excellent or good for each group)

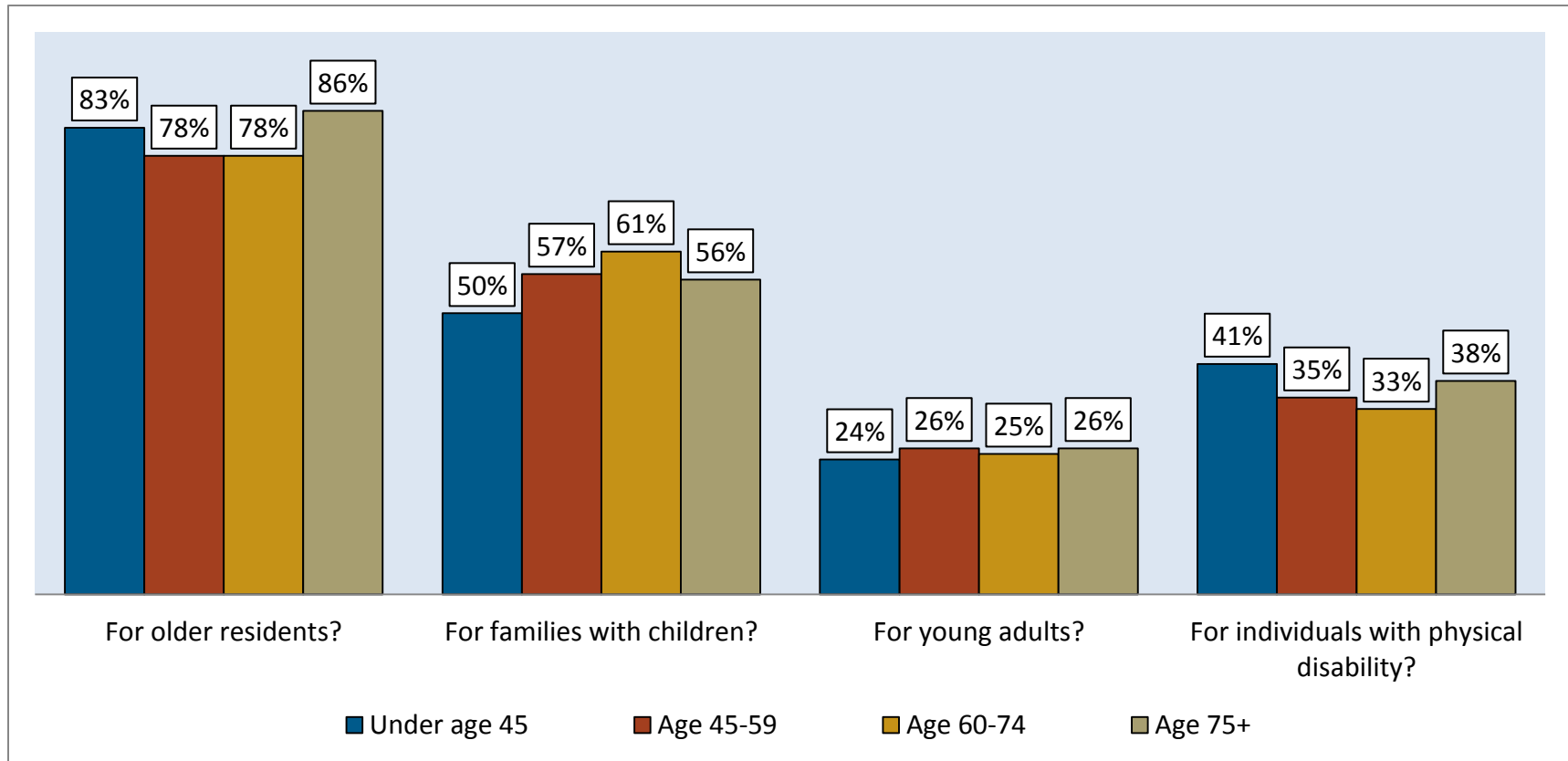
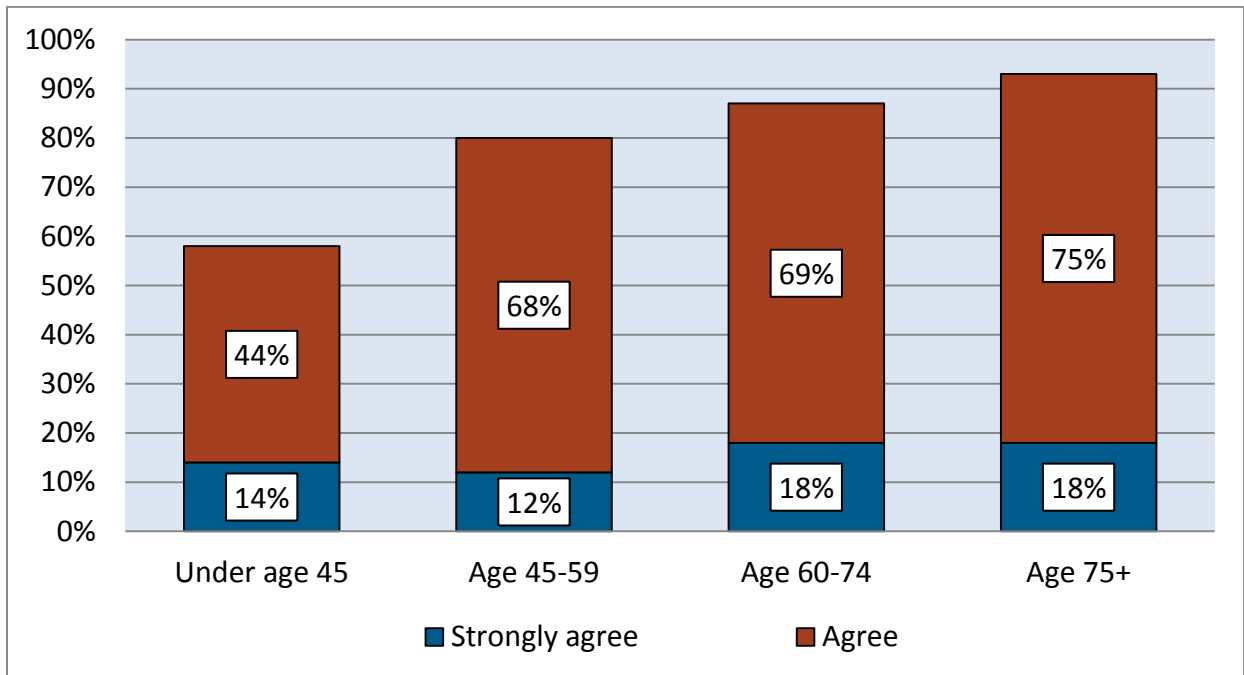


Figure 45: “Yarmouth is age-friendly” (% reporting that they strongly agree or agree)

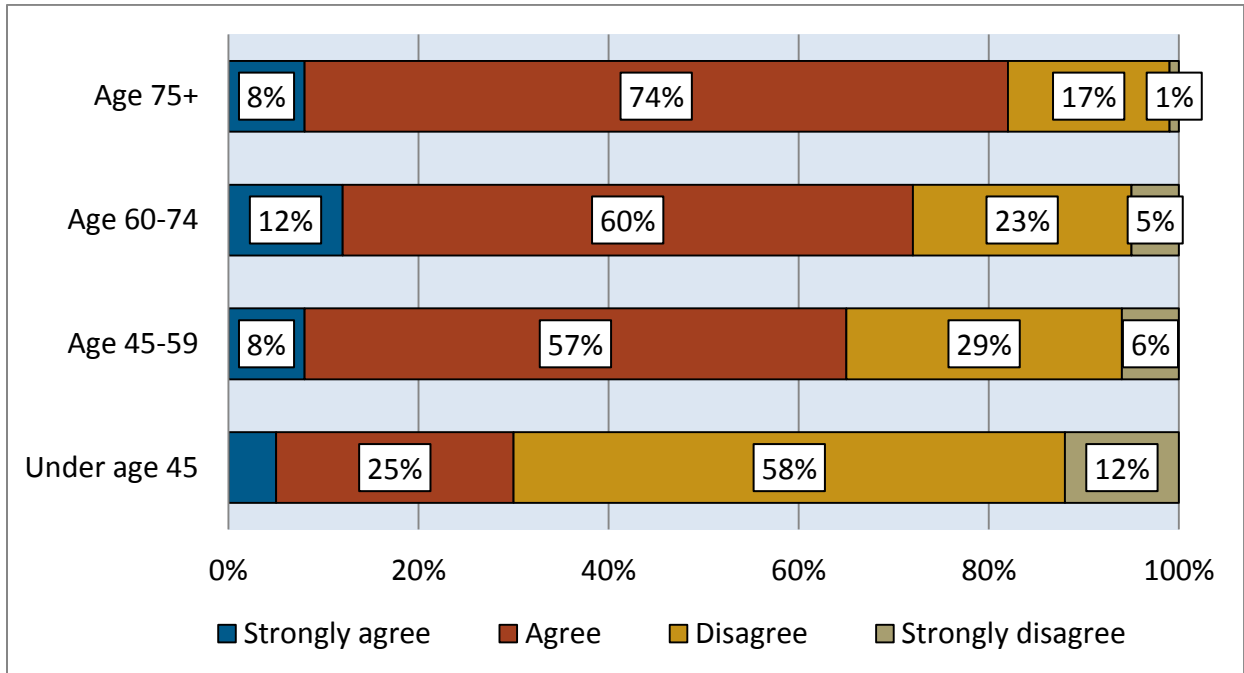


The Age-Friendly Yarmouth initiative is especially interested in intergenerational activities within Yarmouth. Intergenerational activities may generate understanding, appreciation of commonalities shared among members of different age groups, and acceptance of differences. Among respondents to the community survey, considerable satisfaction with the availability and quality of intergenerational activities in Yarmouth was expressed, especially among older respondents (see **Figure 46**). More than 8 out of 10 respondents age 75 or older reported high satisfaction with the availability and quality of intergenerational activities in Yarmouth. Satisfaction levels were lower among younger respondents, and only 30% of the youngest age group reported high satisfaction levels. This suggests that although older residents perceive adequate intergenerational opportunities in Yarmouth, there may be a high level of receptivity among residents under age 45 to a different amount or type of intergenerational activity in the community.

Many survey respondents wrote in comments about these linked themes. With respect to cost of living, housing and job options, as well as availability of services and perceptions of respect, Yarmouth is viewed by these respondents as a more favorable community in which to live for older adults than it is for younger residents. Younger respondents to the survey expressed more dissatisfaction with available intergenerational activities as well, suggesting receptivity to more or different types of opportunities. In addition, a number of respondents wrote in suggestions for ways to improve intergenerational relations, and better meet the needs of younger residents. Some suggested that a youth center would be helpful, or perhaps a community center with intergenerational programming. As offered by one respondent to the open portal survey,

Build a community center for all residents of Yarmouth including school age children. We need to have a facility that is used by everyone. Young adults complain there is nothing to do in Yarmouth for them. Time to bring the young and the old together.

Figure 46: “I am satisfied with the availability and quality of intergenerational activities in Yarmouth”



Several participants mentioned perceived benefit to including younger seniors and midlife residents in senior center activities, through expanded hours. A number suggested that the library could be particularly effective in addressing these goals given its broad appeal across age groups in Yarmouth. Some respondents noted that the library would need more resources, including perhaps more space, to effectively meet this goal. Remembering not only seniors and children in planning was encouraged by another respondent to the open portal survey, who offered the following:

Include more for people middle aged whose children are grown, but they are not retired. (This group) seems to be the lost demographic. We have a significant number of things for seniors and families, but little emphasis is placed on those in between.

Hearing more from younger adults

The findings from the community survey suggest that living in Yarmouth is experienced differently by younger adults. A consistent pattern is observed across domains, with younger adults reporting less satisfaction with amenities and more concerns about jobs, housing, transportation, and other community features. In an effort to explore this pattern in more depth, we held a focus group with younger Yarmouth residents to hear more about their experiences and perspectives. Five young adult and midlife residents were included in a focus group held at the Yarmouth Senior Center. Participants included individuals new to

Yarmouth as well as those having lived in Yarmouth more than 30 years. By and large, participants described living in Yarmouth as a lifestyle choice. Family was a major draw to living in Yarmouth for this group, both being close to extended family on the Cape, and the high quality of life perceived for families with children. Participants report that they know they are making less money, and struggling a bit more with housing and other expenses by living in Yarmouth; however, for these individuals, that trade-off is acceptable given the high quality of life experienced.

Among Yarmouth's strengths, being close to family was reported as significant, along with a high sense of safety. Strong schools, strong public safety offices, and good communication between the Town and residents were highlighted as strengths for this group. As explained by one participant,

I feel like I know a pretty good amount about the schools and about what's going on with the police department and the like, and I think that sort of awareness and access makes me feel really good as a citizen. I actually do know what's happening at Town Hall.

Another participant identified the high sense of neighborliness and community support evident in Yarmouth as a strength, stating:

(My parents are elderly) so they can't be shoveling the driveway all the time, and the next-door neighbor, he just comes over – and now he has a plow, but he used to just come every time it snowed without asking, without taking payment, and just shovels the driveway every time it snows, so just good neighbors (in Yarmouth).

Other strengths mentioned include amenities such as beaches, ample activities for adults and children, and the location of Yarmouth providing easy access to other Cape amenities as well as Boston.

The challenges of living in Yarmouth mentioned by this group echoed those identified in the community survey, and focused on the high cost of living, especially the high cost of housing relative to incomes. As reported by one participant,

Compared to the jobs that are out there....it's very hard to find a year-round rental. You're talking \$1,200 – \$1,400, and unless you have a great job or if you have two people – husband and wife or a boyfriend and girl – if you don't have those two people that both have jobs, forget about it.

Transportation was noted as a concern, including the lack of sufficient options for those who do not drive or do not have a car. For working-age adults, it was observed that not having a car may largely reflect affordability issues that could be problematic for some travel alternatives in use elsewhere, such as Uber or Zipcar. Although it was acknowledged that improvements in sidewalk access had occurred in recent years, sidewalks were discussed by this group as a factor shaping walkability of the community. One father in the group reported that he took his child in the stroller as frequently as possible, noting “*but*

sometimes we hold back – sometimes – with the sidewalks and saying to ourselves, ‘No, do we actually wanna take that path?’”

Infrastructure challenges associated with establishing new businesses, including concerns about Route 28 (referred to as an “eyesore” by one participant), were described by this group as a barrier to economic development. For example,

It's very hard for people that are trying to say they want (to open) a restaurant. Any kind of restaurant, any kind of food service, it's very hard to open that up because it usually comes down to the septic issue, and the septic issue's a very huge undertaking.

The conversation ended with the group discussing the extent to which Yarmouth is “age-friendly” for residents. The group concluded that in the respects that mattered most to them, it was. Access to education and safety for children were important components of this evaluation. As stated by one participant,

The schools are good, so you can have a child in Yarmouth and know that they're gonna be educated competitively compared to all the other school systems – there's been great strides.

As explained by another participant,

Age-friendly would mean, to me, being able to send your 15-year-old daughter off on her bicycle with her four friends and travel three miles, four miles, down to the park and not worry to death that there's gonna be a problem. Knowing you can send off a group of young girls and know that they're safe and they're coming back – obviously, we have contact and cellphones and all that, but just living in a town where those girls are safe is – I don't know, to me, that's like – that's the most – the biggest thing ever.

And another participant agrees, saying simply that with respect to evaluating age-friendliness,

Safety would be the bottom line for me.

The focus group participants acknowledged that cost of living is high, and job opportunities are not as extensive or well-paying in Yarmouth as they are in other locations. But for this group, the benefits of living in Yarmouth outweigh the drawbacks. Multiple participants spoke to this issue:

I think the employment component, I think, is something that's career-long.... I put my hand up first to say I moved to Yarmouth for family and made work possible. I'd say that– for me...and my wife, as well, we didn't move to the Cape for work. She gave up her job to make the move with me. So, actually, in many ways, when we look at it, I feel like we made work happen, but with the goal of making family life the number one priority.

And as explained by another,

I could easily have gone a completely different career path and – well, not a different career path, but taken my career path to Boston and made double or triple amount the salary, and – but it's a lifestyle choice because I wanted to be here for my young kids and not work the 80-hour workweek Boston demands. We're fortunate enough to live really close by to the water, so we can be down at the beach with the kids at 5:00 – I leave work at 4:00, 4:30. I could be at the beach at 5:00....So it's – that's a lifestyle choice, you know, being able to be home with my family. So that's one of those things where it was just – it was a decision I had to make. It was all about family for me.

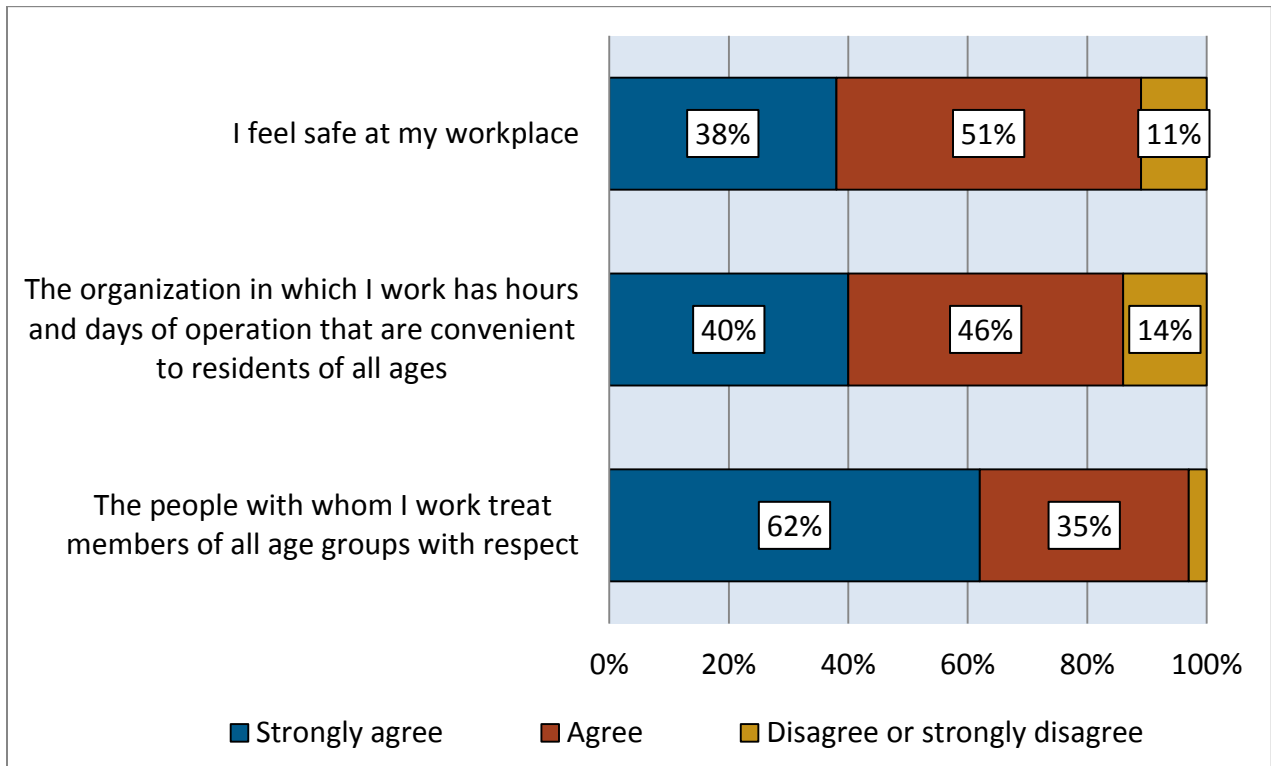
Insights offered by this group of younger Yarmouth residents highlight the ways in which Yarmouth is age-friendly. In its many natural amenities, through good and caring neighbors, good schools, and a strong sense of safety, Yarmouth is a community that is friendly for all ages. Many residents who are building their careers and support families struggle to stay and, as shown in the survey results, work opportunities and cost of housing appear to be substantial concerns. For the focus group participants, this struggle is worthwhile as a lifestyle choice given the perceived benefit of staying in Yarmouth.

The vessel survey: Are Yarmouth workplaces age-friendly?

Some of the changes that may be helpful in improving the age-friendliness of Yarmouth will occur through workplaces throughout the community. To learn about the age-friendliness of Yarmouth workplaces, an electronic survey was distributed by email to Town offices. The focus of the data collection was therefore largely on people who work for the Town of Yarmouth. A total of 39 responses were received. Respondents ranged in age from 34 to 66 and roughly even shares of men and women were included. More than one-third of the respondents were Yarmouth residents.

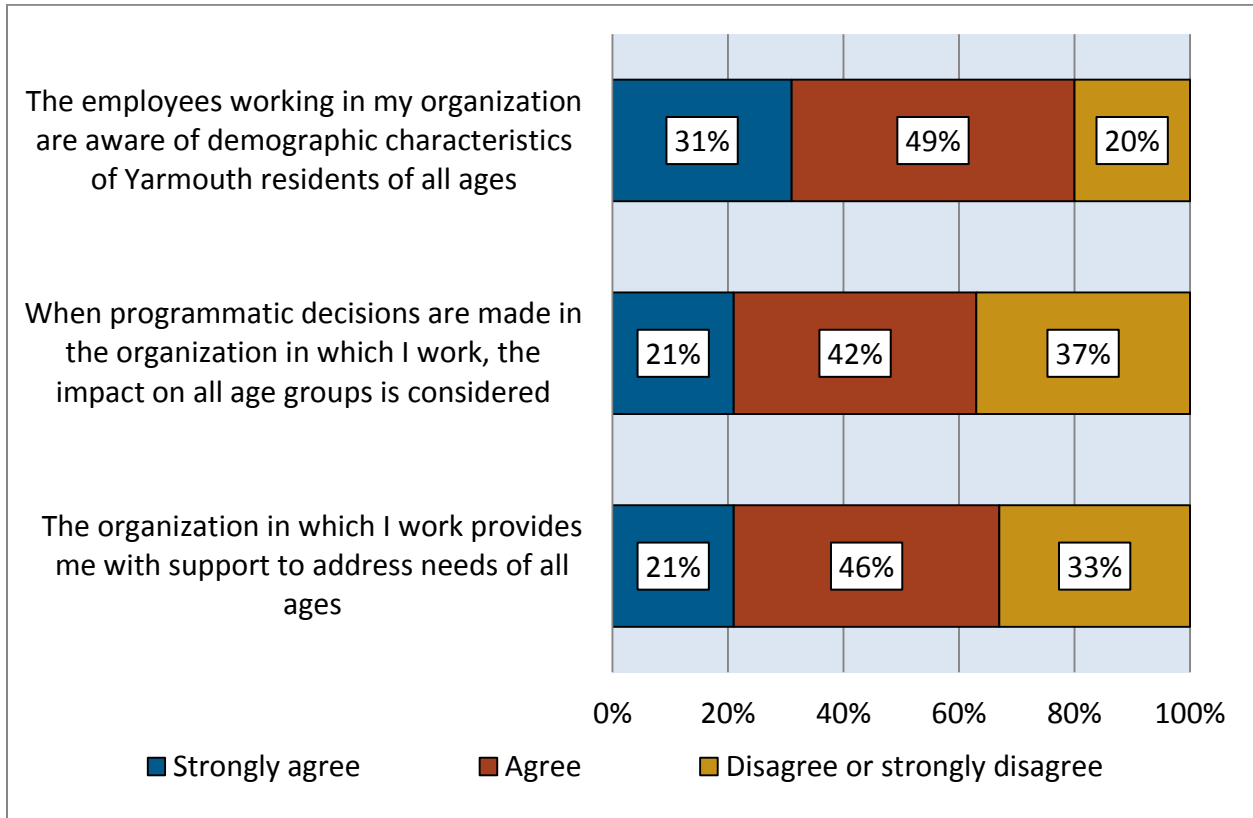
Respondents indicated general agreement that Town offices and organizations are aware of and take into consideration all age groups in the work that they do (see **Figure 47**). Similar to the community at large, those who work in Yarmouth largely reported feeling safe in their workplaces, with 89% agreeing or strongly agreeing that they feel safe. Respondents also largely agreed that their organizations are open at times that are convenient to all residents, and that their coworkers treat members of all age groups with respect. We note that these positive perceptions on convenience of hours, and treating residents with respect, align with reports from the community survey provided by older respondents, but not younger community respondents. It may be that the Yarmouth workforce is more attuned to older residents than to young and mid-life adults.

Figure 47: Yarmouth employees—perceived features of the workplace



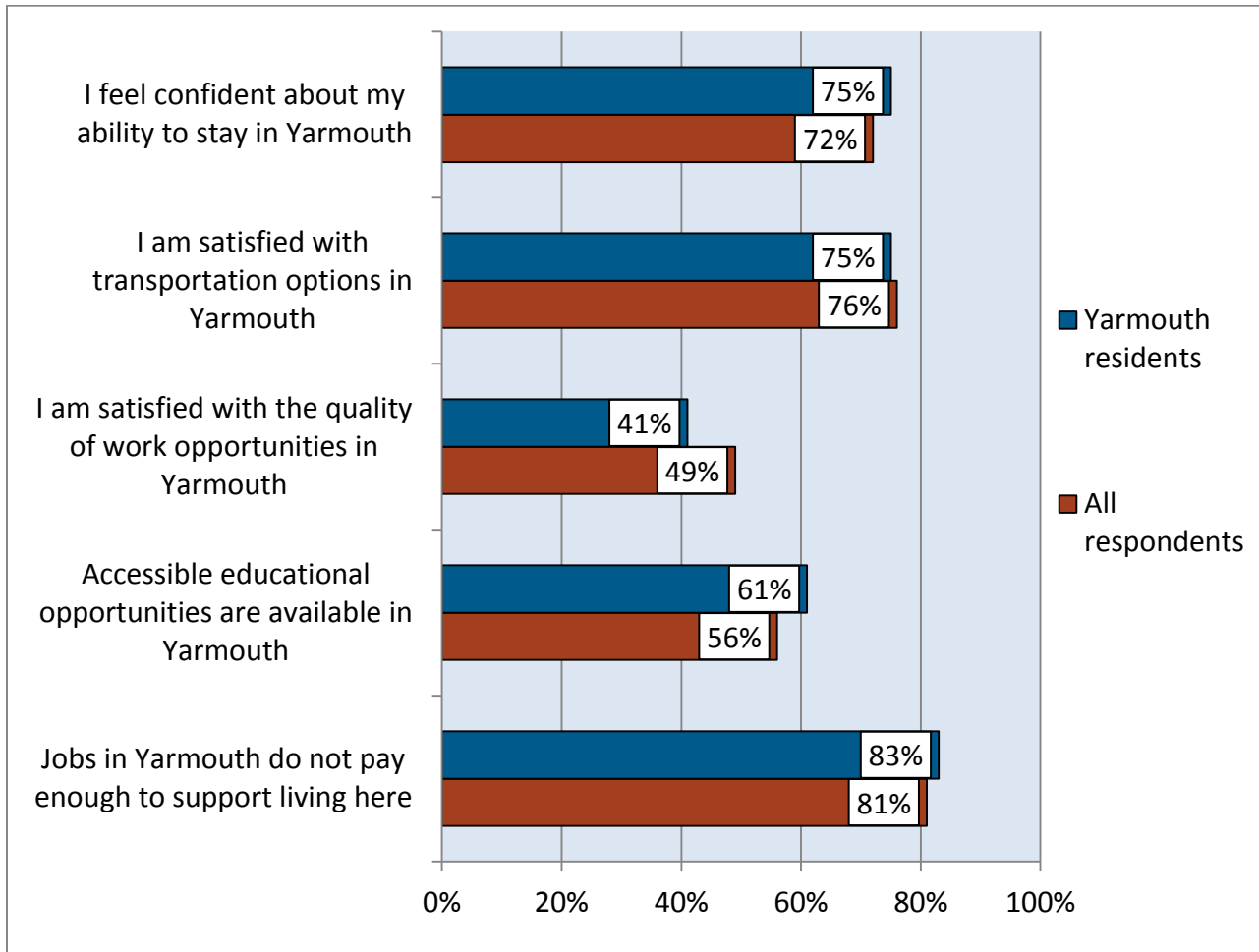
Respondents to the vessel survey also largely agreed that the employees working in their organizations are aware of demographic characteristics of Yarmouth residents, with 80% of the respondents either agreeing or strongly agreeing with that statement (see **Figure 48**). Yet there is less agreement regarding two related features of organizations. Only 63% of respondents indicated agreement that programmatic decisions in their organization take into account the impact on all age groups, and 67% agreed that the organization for which they work provides them with support to address the needs of residents of all ages. We conclude that those working in Yarmouth perceive an organizational commitment to working effectively with all age groups, but that some shortfalls in actually doing so are perceived. Support and training relating to working with diverse age groups may be helpful.

Figure 48: Yarmouth employees—key features of the organization



We asked respondents to evaluate various dimensions of Yarmouth as a community in which to work, and results parallel those reported in the community survey. About two-thirds of the respondents reported feeling confident about their ability to stay in Yarmouth as they get older, and similar shares were satisfied with transportation options for getting to work in Yarmouth (see **Figure 49**). Lower levels of satisfaction were reported for educational opportunities but even so, somewhat more than half of the respondents agreed that educational opportunities fitting their own interests, skills, goals, and employment requirements are accessible in Yarmouth. Fewer than half of the respondents were satisfied with the quality of work opportunities in Yarmouth, and more than 80% said that Yarmouth jobs do not pay enough to support living in Yarmouth. In general, the respondents to the vessel survey who also live in Yarmouth are not considerably different from the vessel sample as a whole in these responses.

Figure 49: Yarmouth employees—satisfaction with working in Yarmouth (% agreeing or strongly agreeing with each statement)



A series of questions was asked about the quality of opportunities and services for Yarmouth residents. For example, all respondents to the vessel survey were asked to evaluate the quality of job opportunities for residents age 18-24; for residents age 25-64; and for residents age 65 and older. In this way they were asked to report on their perception of these opportunities for Yarmouth residents of different ages, irrespective of their own age or place of residence. As reported by these individuals who work in Yarmouth, job opportunities are seen as needing improvement (see **Figure 50**). Seven out of ten of these respondents indicated that job opportunities are poor or need improvement for residents under age 65. Note that although respondents were offered the opportunity to report job opportunities as “excellent,” none of the respondents chose this response.

Respondents were asked to evaluate the quality of social services for Yarmouth residents of different ages. This group of individuals who work in Yarmouth perceived social services to be good for seniors, but less so for younger residents (see **Figure 51**). Nearly two-thirds of these respondents reported that social services in Yarmouth are poor or need improvement for residents aged 18-24.

Figure 50: Quality of opportunities and services for Yarmouth residents—job opportunities

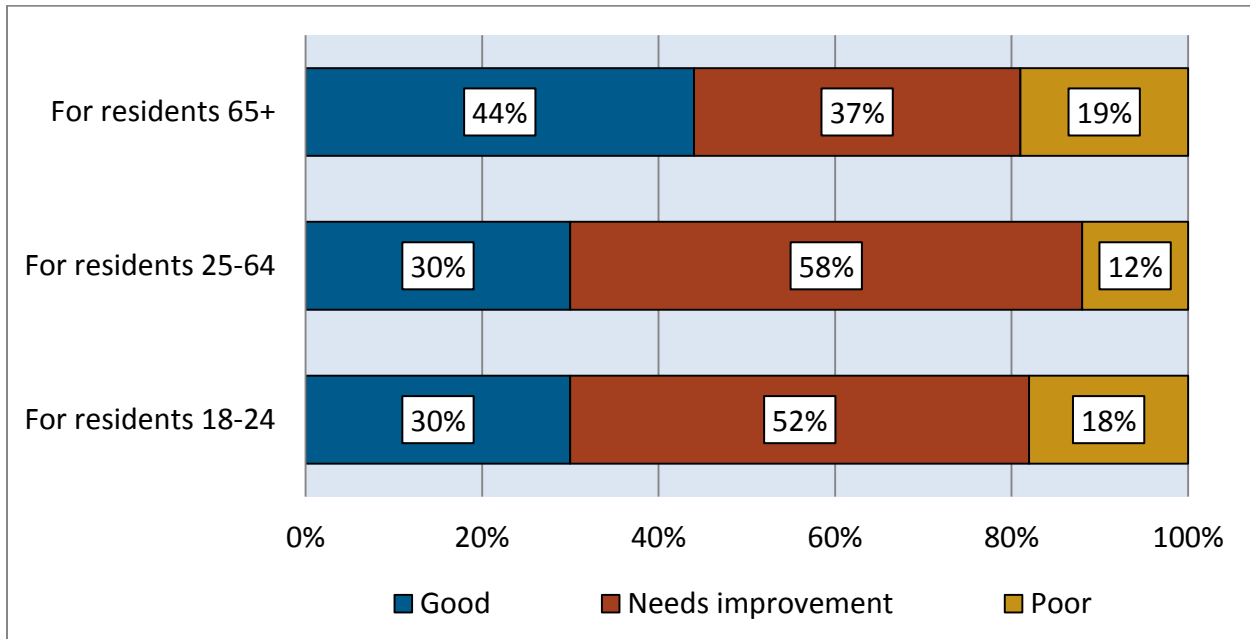
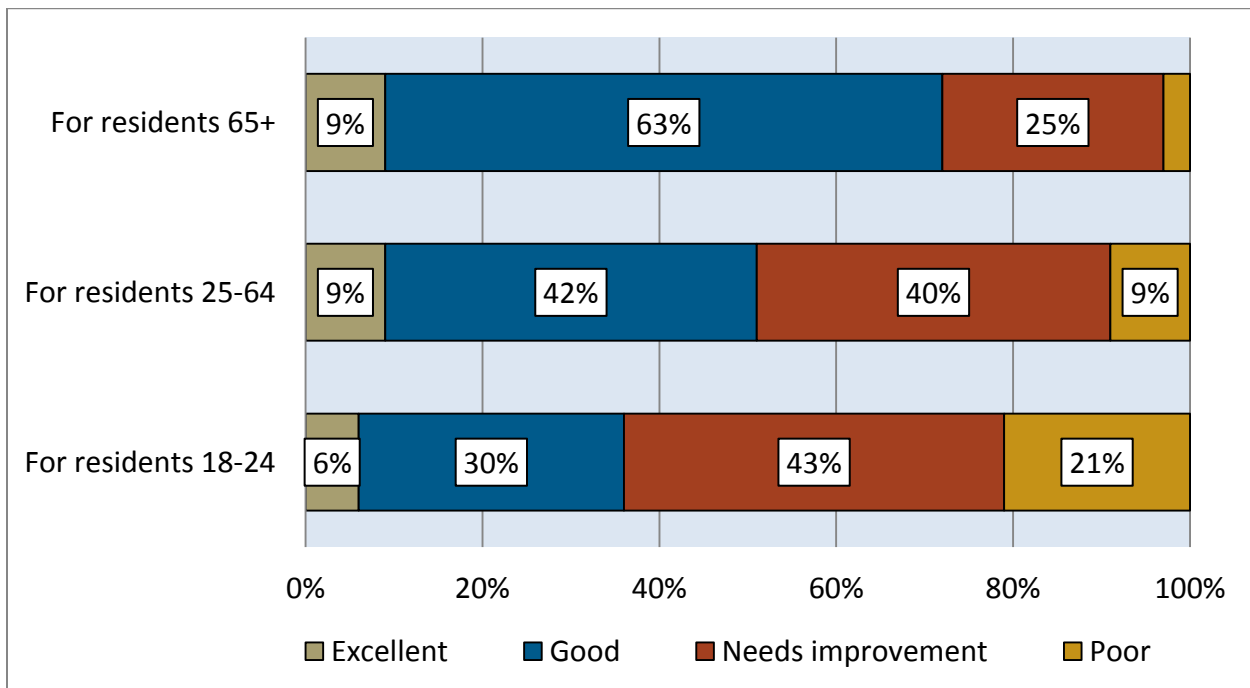


Figure 51: Quality of opportunities and services for Yarmouth residents—Social services



Respondents to the community survey evaluated physical health services in Yarmouth as being good. These respondents to the vessel survey largely agreed, especially with respect to residents age 65 and older (see **Figure 52**). Nearly eight out of ten of these respondents who work in Yarmouth rated physical health services in Yarmouth as excellent or good for

residents age 65 and older, but fewer than 60% of these same respondents rated physical health services equally well for residents age 18-24.

Figure 52: Quality of opportunities and services for Yarmouth residents—Physical health services

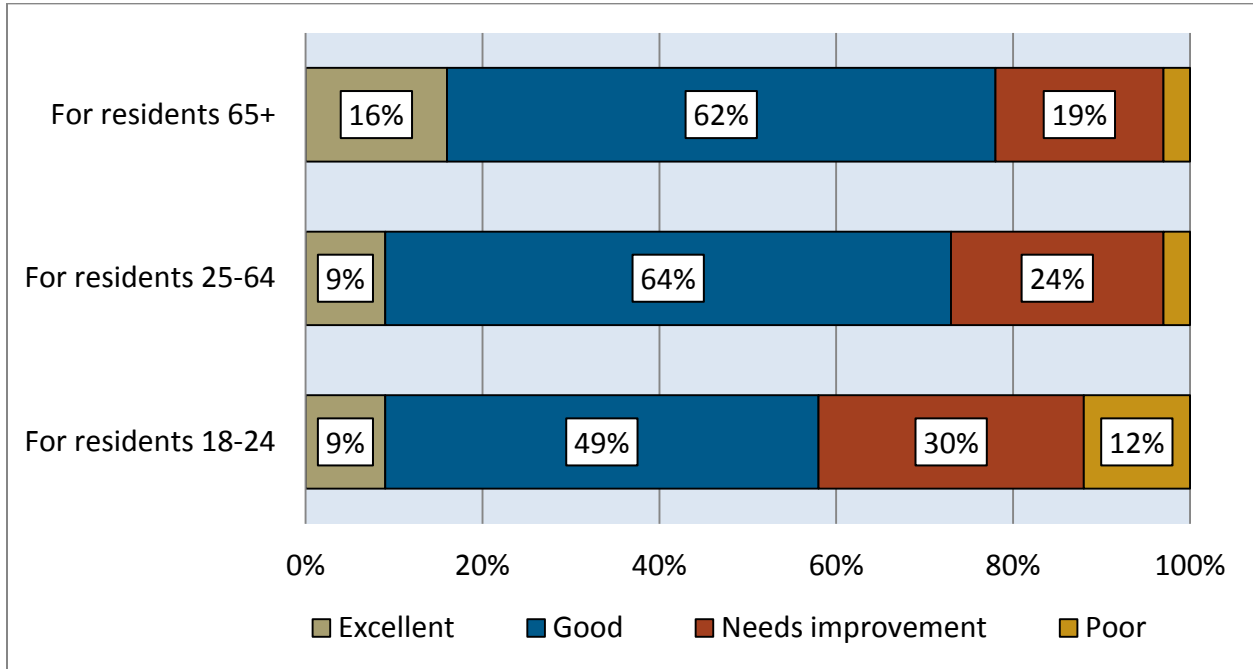
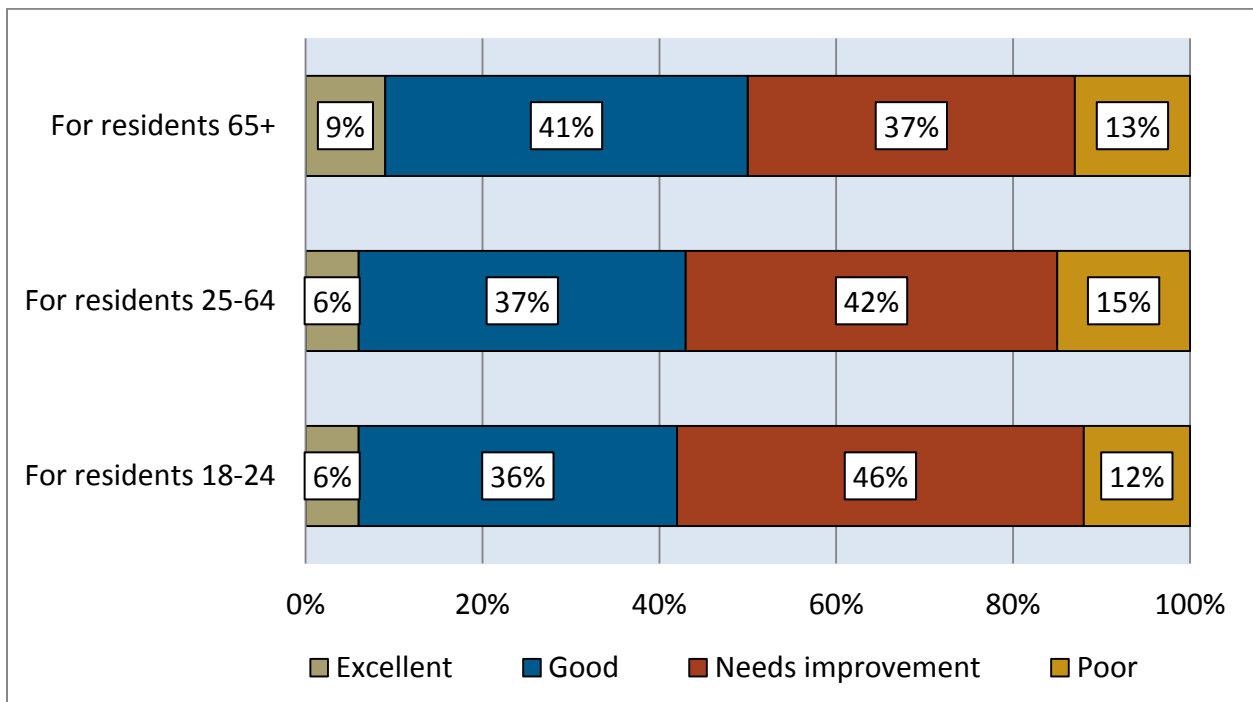


Figure 53: Quality of opportunities and services for Yarmouth residents—Mental health services



Half of the respondents rate the quality of mental health services for older Yarmouth residents as poor or needing improvement, and nearly 60% of these same respondents assign this rating to the quality of mental health services for residents under age 60. With respect to mental health service quality in Yarmouth, the most typical evaluation is that improvement is needed (see **Figure 53**).

Summarizing the findings from the vessel survey, we conclude that individuals who work in Yarmouth see the same gaps and challenges as reported in the community survey with respect to service needs and employment opportunities. Like respondents to the community survey, these individuals perceive a poorer service environment for young adults relative to older residents. The extent to which this evaluation reflects unique needs of younger residents, or a lack of responsiveness on the part of service organizations, is difficult to know.

With respect to their own workplaces, respondents to the vessel survey feel confident about being able to continue working in Yarmouth, and feel reasonably supported and trained with respect to demographics of the community. Notably, these individuals feel that their organizations do a good job responding to all age groups in Yarmouth. This is an area where their perceptions differ from those reported by community. Recall that in the community survey, younger respondents reported lower levels of satisfaction around Town offices' hours of service; they also reported lower satisfaction with the quality of customer service in Town offices.

Councils on Aging in very old communities: Cape-wide issues

In Massachusetts, Councils on Aging (COAs) are municipally appointed agencies meant to link older residents to needed resources. Virtually every city and town in Massachusetts has a COA, and in most communities they serve as the only public social service agency. Many COAs are responsible for operating a senior center, a community facility housing senior services and programs along with the staff and volunteers offering them.

In general, when considering the mission of Councils on Aging, observers commonly think of two sets of responsibilities. First, COAs promote wellbeing among older residents by offering activities that appeal specifically to older adults, are interesting, and that promote personal growth and social engagement. Reading clubs, exercise classes, late-life learning programs, and many other programs are good examples. Second, COAs provide services to older residents and their families that promote physical and emotional wellness. For example, blood pressure clinics, support groups for family caregivers, and transportation services are common examples. Many observers are not aware of two additional important responsibilities of COAs. COA staff members link older residents in the community to existing programs for which they may be eligible through providing needed information and referring residents to appropriate programs and services. For example, staff may help seniors apply for income support programs or health insurance made available through the state or federal government. Finally, COAs provide leadership within the community around senior issues, by serving on Town boards, interacting with other Town offices, and

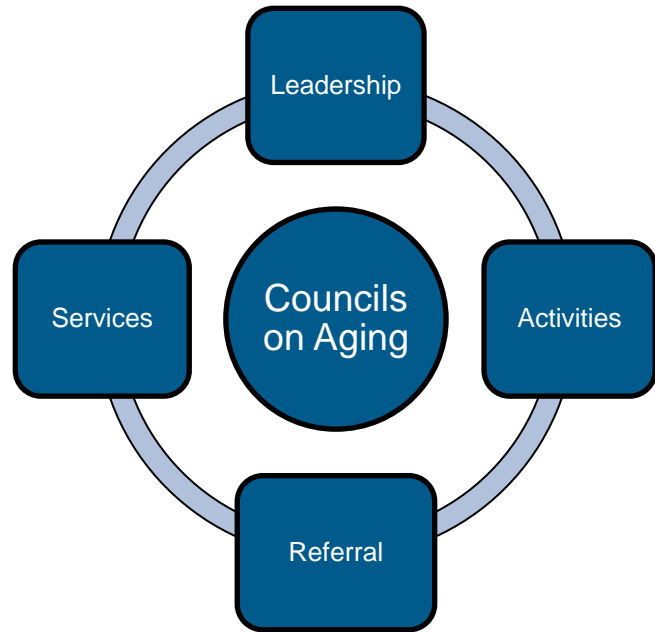
serving as resources to residents and organizations. In Yarmouth, the COA has exerted leadership in the community in numerous ways, including through its efforts to establish Yarmouth as an Age-Friendly community.

Studies conducted by University of Massachusetts Boston in other Cape municipalities highlight the extent to which seniors in communities like Yarmouth rely on the COA for information, support, and activities. In the survey conducted in Yarmouth and described above, a glimpse of this was obtained when nearly half of respondents age 75 or older indicated

that the COA is a preferred source of information. In most communities, participation in COA activities is considerably higher among the oldest residents. For example, in a survey conducted in the Town of Barnstable, 25% of respondents age 70-79, and 33% of respondents age 80+ participate in the COA. Similarly, in Falmouth, 20% of respondents age 70-79 and 28% of those age 80+ participate. Participation rates for residents under age 70 are typically considerably lower.

These participation patterns reflect both higher levels of interest in COA programs, and higher needs among the oldest residents for services offered through the COA. In Falmouth, survey respondents were asked to rank the programs offered by the COA that were most important; the top 3 listed were fitness programs, learning opportunities, and information and referral services to local resources and care providers. In the Town of Barnstable, survey respondents were asked to identify the top priority programs and services. Town of Barnstable respondents ranked fitness programs, health and wellness programs, and transportation services as their top priority COA programs. These findings from nearby communities indicate that older residents in communities throughout the Cape regard their COAs as a community resource; that residents are more likely to participate as they grow older; and that a mix of activities (eg, fitness programs) and services (e.g., transportation) are valued. One can anticipate that a similar mix of services and activities is valued by residents in Yarmouth.

Studies conducted in other Cape municipalities highlight the importance of good relationships between the COA and other Town offices, especially public safety and emergency services. Other than the COA, the municipal offices most heavily impacted by the aging of a population are the Fire Department, EMS, and the Police Department. Older residents are at higher risk of health events, and are more likely to live alone and to experience shrinking social networks. Good working relationships between the COA and these public safety offices form an essential safety net for all residents, but perhaps especially those at higher risk due to isolation or health challenges. In Yarmouth, the strong



evaluation of public safety and emergency services offices is a very positive finding that brings strong value to the community, including its oldest residents.

Communities throughout the Cape share a focus on several themes relevant to the age-friendly effort, and to aging in Yarmouth. Housing is widely recognized as an issue for municipalities across the Cape, including both housing for young adults and families, and for older adults who may wish to downsize. The survey conducted in Yarmouth highlights a need for rental apartments and also for independent living for older adults. Similar priorities are expressed in other communities—for example, in the Town of Barnstable, residents age 60-79 prioritize independent living developments, condos, and assisted living residences as housing types they would be attracted to if their health required a change from current residence; similarly, Chatham residents age 60-79 prioritize senior independent living, apartments or condos as their top choices. We also learned that information and support for modifying or adapting homes is an important need among seniors. For example, in the Town of Barnstable 30% of seniors say they need home modifications to make their homes safer to live in, but they can't afford them. A smaller share of seniors in Yarmouth reported needing repairs and not being able to afford them (see above), including 11% of respondents age 60-74. This may suggest that needing repairs is a common experience across Cape communities, but that in some communities seniors feel better prepared to pay for those modifications.

Transportation challenges are reported by seniors throughout the Cape. Surveys conducted in other municipalities indicate that satisfaction with transportation options in other Cape communities is modest, similar to levels reported in Yarmouth. For example, 40% of the survey respondents in Town of Barnstable age 60 or older were “completely” or “very” satisfied with their transportation options, similar to the 35% in Yarmouth. Through surveys conducted in Town of Barnstable and Falmouth, we learned that one out of five residents in their 80s do not drive at all, relying on friends and family, as well as depending on COA transportation, for rides. We also learned that older residents in these and other communities modify their driving behavior extensively, including avoiding driving at night, driving in bad weather, or going far distances. Residents in these and other communities where transportation options are limited report a narrowing of their opportunities to participate in activities and access services resulting from transportation limitations. For example, in Chatham nearly one-quarter of respondents who do not drive had missed, canceled or rescheduled a medical appointment because of lack of transportation within the previous 12 months.

Studies conducted throughout the Cape suggest that social participation and engagement are typically high among older residents. Strong attachment to neighborhood and community, close linkages to family and friendship networks are reported by older adults, generating well-being and offering support when health events or other experiences trigger needs for assistance. However, risk of isolation can increase with age. Those with infrequent contact with informal social networks may rely heavily on the COA or other organizations for support and assistance. Many Cape communities, including Yarmouth, have somewhat fluid populations, with many homes occupied just during the summer months and many others left vacant during the depth of winter. For older residents who

live alone, who have fragmented networks, or who struggle to drive or get out of the house during the winter, residence on a street with few familiar neighbors may be isolating. This issue is a concern repeated in virtually every community with which we have worked on the Cape.

Another issue that is observed in communities throughout the Cape is the need for caregiver support. Many older adults need at least some help to maintain their homes and yards as they get older, such as periodic assistance with cleaning or yardwork. For others, ongoing support may be needed due to long-term health or disabling conditions, including help with dressing, bathing, or managing medications. Nationwide, the large majority of assistance with all of these tasks is provided by informal caregivers, specifically, family members and friends (Feinberg, Reinhard, Houser & Choula, 2011). Older adults who do not have family members nearby, including many Cape residents, may need to purchase services or obtain them through other sources; the COA is a source of information and referral for in-home assistance upon which residents can rely. Due to the heavy reliance on unpaid, informal caregivers, many older and midlife residents provide care to others. For example, in the Town of Barnstable 44% of survey respondents have provided care to a person who is disabled or frail within the last 5 years. In Falmouth, 22% of those age 45-59, and 14% of those age 60+, say that they *currently* provide unpaid care or assistance to a person who is disabled or frail. These figures align with those reported above for Yarmouth, where more than one-third of respondents report caring for a person who is disabled or frail within the past 3 years. This scenario is repeated in communities throughout the Cape and beyond, and half or more of these caregivers report that they struggle to meet their other obligations, such as paid work or family responsibilities, while caregiving. The need for caregiver support in the form of respite care, support groups, or adult day programs for residents needing care is widely expressed in our studies.

Residents in communities throughout the Cape are concerned about the high cost of housing, limited transportation options, and job opportunities that are often insufficient in number and too poorly paying for residents to live with security. Municipalities on the Cape share broad concern about the declining numbers of younger residents and what that demographic shift may mean for job markets, housing markets, and economic development. Many communities express concern about potential tensions between the large number of older residents and smaller numbers of young adults and children with respect to demands on services, supports, and amenities. Understanding where the priorities of younger and older adults align, as well as where they diverge, is an important goal for Yarmouth and other Cape communities. Yarmouth is taking the lead on the Cape with respect to learning about what it takes to be age-friendly in a community with a large share of older residents, pursuing goals to secure an environment that will be age-friendly for a lifetime.

Ongoing initiatives in Yarmouth and Barnstable County

A SWOT analysis intended to identify Strengths, Weaknesses, Opportunities, and Threats was conducted based on recent reports developed in Yarmouth and Barnstable County. The

purpose of this activity was to learn from other ongoing efforts about Yarmouth as a community and efforts to improve livability already underway. We also sought to identify points of interface between the age-friendly initiative and other ongoing policy and programmatic efforts.

Through the SWOT analysis we learned that the themes uncovered in our data collection are repeated throughout many local initiatives. An emphasis on protecting the natural amenities and quality of life features is paired with concerns about housing and transportation. Perceived limitations in job opportunities, and especially the extent to which these limitations challenge the ability of younger adults and families to stay and thrive in Yarmouth and communities throughout Barnstable County, are repeated concerns.

Observations drawn from this document review follow, organized according to the SWOT framework. **Appendix E** outlines these points in more detail, including references to the reports and documents from which our observations are drawn.

Strengths

- **As a whole, Yarmouth is currently a relatively "low-needs" population.** Yarmouth has low levels of poverty, high wealth, a healthier than average population and lower than average barriers in access to care.
- **Yarmouth is naturally beautiful and residents report a strong desire to remain in the community.** There is ample access to green space, recreational paths, and recreational opportunities. Residents are supportive of projects to develop more recreations areas (such as the recent connection to the Cape Cod Rail Trail) and report a strong desire to stay in Yarmouth.
- **A wide array of programs and services is available for residents of all ages.** Programs available include health clinics, financial counseling, and fitness classes. Yarmouth has a strong and active senior center, community gardens, and classes offered at the public library. The Visiting Nurse Association (VNA) of Cape Cod has two highly trained "navigators" who provide intensive short-term advocacy and assistance to individuals and families to navigate multiple service systems.
- **Multiple modes of communication are utilized.** There is a push toward improving electronic access for residents as evidenced by the collection of email addresses as part of the Yarmouth Annual Census and the expansion of online government services for residents. Kiosks have been installed in Town Hall to increase electronic access for those without a computer. Further, public meetings and events are televised on local channels, increasing access for residents who are unable to attend.
- **Availability of affordable housing has increased substantially over the past decade.** Substantial funding is earmarked for affordable housing and for financial assistance to low and moderate income households through the Affordable Housing Trust Fund and related programs. This funding is ongoing as part of the Community

Preservation Act (CPA) which appropriated \$6.8 million toward affordable housing projects between 2005 and 2015.

- **Recent projects have vastly improved transportation options.** The town and county have made substantial efforts to improve transportation options. New sidewalks and crosswalks have been installed. Yarmouth is close to the intermodal transit center in Hyannis, public transit connection times have been coordinated, and structural improvements have been made to roadways to reduce congestion and improve traffic safety. The commitment to improvement is ongoing as demonstrated by specific regional transportation planning goals (e.g. increasing the number of ADA-compliant signalized and circular intersections and the miles of sidewalk in fair or better condition by 10% in 10 years).

Weaknesses

- **Pedestrian and ADA access is currently poor in Yarmouth.** While recent improvements have been made and the town is responding to reported conditions, overall access is still poor. Residents report a lack of sidewalks and crosswalks on many roads. Pedestrian and bike paths are often shared use and bicyclists are allowed to ride on sidewalks outside business districts, which may be a hazard for pedestrians. There is no active ADA committee which likely contributes to poor ADA access.
- **Yarmouth has heavy roadway congestion, and limited options for public transportation.** Bridges are particularly congested and limit travel of residents off Cape for work and to visit family. While efforts have been made to improve public transit in the area, there is still evidence for low usage of public transit among residents. Sustained efforts will be necessary to improve roadway congestion and public transportation in Yarmouth.
- **Cost of living and housing are high.** Affordable housing stock is well below mandated levels and there are currently many structural barriers related to housing, including an aging housing stock, high energy costs, and zoning restrictions.
- **Employment and educational opportunities are limited.** The economy is tourist-based and seasonal. A large share of employment opportunities are low-wage and low-skill jobs. Wages for the largest sectors (retail/tourism) are significantly lower than average and unemployment is high. There are very few options for post-secondary education on Cape Cod.
- **Accessibility of programs and services is limited by awareness issues.** Residents report difficulty obtaining information about events and services that occur outside their town. This is exacerbated by the fact that many services are offered at the county level rather than locally. Further, there is little evidence for coordination of efforts or communication between different towns, agencies, and organizations.

- **There is currently a relatively high level of intergenerational segregation in programming and services.** Yarmouth's population is aging rapidly, primarily due to the out-migration of young families due to a lack of jobs and educational opportunities. There is currently very little intergenerational programming to promote integration of the generations, and most events and programs are targeted either at children or seniors – but not both. This is problematic as it may exacerbate generational segregation.

Opportunities

- **Barnstable County's development strategy is focused on the creation of "village centers" and redevelopment of existing housing stock.** This strategy has the potential to integrate residents into their community, rather than isolating them in age- or income-segregated housing developments. It will also make public transportation more viable, improve pedestrian access, and preserve the natural beauty and open space that attracts residents to the area. Further, this places residents in closer proximity to businesses – a benefit for both customers and workers.
- **There is room for and a high level of interest in more intergenerational programming.** The large older population in Yarmouth creates an opportunity to link seniors with children and young adults. Yarmouth Town Libraries, the Cape Cod Foundation, Yarmouth Senior Center, the Flax Pond Recreation Center, and Cape Cod Young Professionals are all potential partners in this area and have expressed interest in additional programming. Potential intergenerational programming could include linking older workers or retirees with young adults to provide job training, linking young adults with seniors to provide technology training, and various programs linking seniors with low-income/high need school-aged children.
- **Current trends show potential to keep young residents in Yarmouth, and bring back those who have left.** Residents who have left Cape Cod express a fondness for the Cape and indicate that they would be willing to return if jobs and educational opportunities were present. A rapidly aging workforce will leave gaps in employment that need to be filled, which may serve to keep or attract residents. In addition, a rapidly aging population will have need of expanded health services, creating jobs in this industry. Finally, national trends, such as flexible working arrangements, working from home, and self-employment, have the potential to combat some of the barriers faced in providing employment opportunities in Yarmouth.
- **Yarmouth and Barnstable County development plans show potential for creating a more supportive infrastructure for residents of all ages.** Current transportation planning efforts are heavily focused on improvements to public transportation and pedestrian access. Permeable concrete is being looked at as a way to reduce storm water runoff on Barnstable County roadways; this type of concrete has been shown to be slip-resistant, particularly in icy conditions. Expanding the use of permeable concrete to sidewalks & parking lots would

improve pedestrian access. The Cape Cod Economic Development Plan is focused on providing more year-round employment opportunities and jobs with wages consistent with cost of living. Finally, educational opportunities on Cape Cod are being expanded.

Threats

- **There is a tension between the town's competing goals of preservation and development.** New housing and transportation development could encroach upon the natural beauty of Yarmouth, diminishing its appeal. There is limited open space and the majority of town land is in use or protected against development. Further, funding for affordable housing is often in direct competition with preservation projects.
- **The housing market is stagnant and seasonal housing is increasing.** The median price of housing has declined since 2005. This decline may be exacerbated if a large number of older residents try to sell homes at the same time, particularly as many of these homes have deferred maintenance problems. If a large proportion of housing stock is purchased by second or seasonal homeowners, low and moderate-income residents may be crowded out of the market.
- **Imbalance of age groups has potential to create the perception of a "generational equity" problem.** Older residents of Cape Cod tend to be more highly educated and have more wealth than younger residents. Young residents have voiced frustration with this, indicating that they do not have a voice in the community. The aging population may serve to widen this generational gap. At the same time, poverty among young adults and families with children is rising and there has been a documented increase in heroin abuse and mental illness, mainly among young and working age residents. This has the potential to create the perception of a "generational equity" problem in which young adults see older adults as having disproportionate power and resources, while older adults see young residents as a threat to their lifestyle and safety.
- **Vulnerable groups - seniors and low-income residents - are both growing.** Rates of poverty in Yarmouth have increased over the past decade, particularly among young adults and seniors. These groups have needs that are not currently being addressed; for example, they are vulnerable to storm surges and hurricanes, and current evacuation plans may inadequately address their needs. Further, as the town increasingly moves toward electronic forms of communication, these groups may encounter barriers to obtaining needed information, given a lack of access to and familiarity with the internet and computers. These groups have high need for health and support services; if those services (and workers) are not available and coordinated, these residents will be at particular risk.
- **Traditionally "auto-centric" residents may not utilize new transportation options.** Use of public transit is currently low in Yarmouth. If residents are not familiar or comfortable with using public transit, there is a risk that they will not

utilize the system, even if substantial improvements are made. Further, potential options to reduce roadway congestion, such as congestion pricing, may be disproportionately hard on residents who rely heavily on cars.

Reflecting on the issues identified through document review in the SWOT analysis indicates that observations made elsewhere in this report align with ongoing initiatives in Yarmouth and the Cape. Reports reviewed for this analysis include the Cape Cod 2016 Regional Transportation Plan, Yarmouth annual reports, the Cape Cod Young Professionals Strategic Plan, and other documents relating to community preservation, open space, housing, transportation, and other initiatives (see **Appendix E**). Through this review, it is clear that many opportunities for cooperation exist. Communicating and collaborating around the Age-Friendly Yarmouth framework can be expected to appeal broadly to numerous coalitions and efforts underway.

Next steps for Age-Friendly Yarmouth

Yarmouth's age-friendly effort is well-timed. Our research suggests that residents share receptivity to taking an intergenerational orientation to community development, a cornerstone of Yarmouth's age-friendly initiative. Agreement about core needs and concerns is evident across age groups, including the need to expand housing and transportation options in Yarmouth. Issues identified through our research point to opportunities to enhance livability for older adults as well as their younger neighbors. The issues identified here are not unique to Yarmouth—indeed, livability issues relating to housing, health care, transportation, employment, and a number of other domains are at least in part regional challenges, inviting regional examination and response. Yarmouth is unique on the Cape in its effort to direct an Age-Friendly lens to examining, understanding, and ultimately addressing these challenges as a means to promote livability to residents of all ages.

A number of widely shared community goals are evident that Age-Friendly Yarmouth can embrace and support. Improving transportation options is a broadly stated goal that will benefit anyone who cannot drive, does not wish to drive, or requires or prefers a mix of transportation modes. Improving the quality, quantity, and lighting of sidewalks and bike paths will increase livability for all age groups, including older adults, families with children, and virtually every other segment of the population.

Improving housing options across the age span is a clear need in Yarmouth. Study results suggest that additional housing designed for older residents, such as independent living residences, would be welcomed. Increased availability of year-round moderate-rent apartments would benefit any resident who may value or need one-floor living, minimal upkeep demands, or lower housing cost. Wider publicity about programs providing property tax relief, rehab tax credits, and information about home modifications and repairs could be beneficial to residents.

Improving employment options across the age span is widely understood as a goal for the community. Respondents to the survey conducted in Yarmouth understand that the quality

of the community for older residents depends in part on the ability to attract and retain younger residents. Increasing the number and quality of jobs that pay wages sufficient to support living in Yarmouth is an important step in stabilizing the age structure of Yarmouth. In identifying this as a goal, Age-Friendly Yarmouth intersects with many other groups and organizations.

The Age-Friendly Yarmouth initiative may take a leadership role in the community with respect to pursuing additional goals moving forward. Its framework identifies intergenerational programming as a means of increasing mutual respect across age groups, and part of an effort to enhance livability for residents of all ages. Value is attached to intergenerational programming by other organizations, as shown through the SWOT analysis. Age-Friendly Yarmouth may wish to partner with other initiatives sharing those goals as a means to multiply intergenerational programs and opportunities. These and other partnerships may also be beneficial in continuing to work to offset the “generational equity” concern.

Meaningful differences between the older residents of Yarmouth and their younger counterparts were noted throughout this report, including differences in perceived levels of respect, involvement, and engagement. Age-Friendly Yarmouth can take a leadership role in ensuring broad access to information and community assets, leveling the field for residents of different age groups and alleviating the perception of inequity. By promoting a reinvigorated ADA Committee in Yarmouth, the Age-Friendly Yarmouth initiative may serve as a catalyst for addressing age-friendly community features while simultaneously addressing needs of residents with disabilities.

Access to information and communication is highlighted as a key domain in the age-friendly framework, and our study reveals important differences in the extent to which different age groups feel informed, and the ways in which they prefer to seek information. Moving forward, preferences for sources of information may converge; specifically, older adults are expected to be more frequent and proficient users of electronic media in coming decades. For now, disseminating information through print as well as electronic media remains an important goal for which Age-Friendly Yarmouth can advocate. In the community survey, the Yarmouth Senior Center was cited as a trusted resource and source of information for older residents. Continuing to protect this community asset is important moving forward. Expanding awareness of the Age-Friendly Yarmouth Initiative itself is a valued goal that will support its expanding impact moving forward.

Additional goals that Age-Friendly Yarmouth may wish to consider are drawn from the study results, all of which relate to needs across the life span:

- The Initiative may wish to advocate for more public restrooms. This is a clear need expressed by survey respondents of all age groups; important to older adults as well as younger residents.
- Improving awareness of abuse in the community, along with resources and supports available in the community to respond to abuse, is a potentially important goal for the Initiative. Abuse occurs across all age groups, and a lack of awareness was evident in the community survey.

- Promoting and expanding caregiver support programs could be broadly beneficial to residents. Midlife residents are especially likely to be providing care for an older adult or person with disability but this experience is widely reported across age groups; moreover, it is widely characterized as stressful among participants.
- Additionally, promoting and advertising programs that help people modify their homes could be beneficial. A segment of younger and older residents alike report needing home repairs or modifications; younger residents are especially likely to report not being able to afford needed repairs.

References and Resources:

Feinberg, L, Reinhard SC, Houser, A & Choula, R (2011). Valuing the invaluable: 2011 update: The growing contributions and costs of family caregiving. AARP Public Policy Institute, Issue 51. <http://assets.aarp.org/rgcenter/ppi/ltc/i51-caregiving.pdf>

Martire, LM & Franks MM (2014). The role of social networks in adult health: Introduction to the special issue. Health Psychology, 33, 501-504.

Organization	Website:
AARP Livable Communities	http://www.aarp.org/livable-communities/
Child Welfare Information Gateway	www.childwelfare.gov
Massachusetts Healthy Aging Collaborative	https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/
National Center on Elder Abuse, Administration on Aging	www.ncea.aoa.gov
U.S. Census Bureau	www.census.gov
University of Massachusetts Donahue Institute	http://pep.donahue-institute.org/
WHO: Age-Friendly World	https://extranet.who.int/agefriendlyworld/who-network/ .
WHO: Global Age-Friendly Cities: A Guide	http://www.who.int/ageing/publications/age_friendly_cities_guide/en/
Yarmouth's Age-Friendly Initiative	http://www.yarmouth.ma.us/index.aspx?NID=1409

Appendices A-E:



Building an Age-Friendly Yarmouth

Survey of Residents

Greetings, Yarmouth residents! The goal of the *Town of Yarmouth Age-Friendly Initiative* is to maximize opportunities for health, participation and security for all residents of Yarmouth. This survey of **Town of Yarmouth residents aged 18 and over** is being conducted by the University of Massachusetts Boston on behalf of the Town of Yarmouth.

**Please Return
Your Survey by
Nov. 5, 2015**

Completion of this survey is voluntary and **all of your responses will be kept confidential**. We expect the survey will take no more than 15 minutes to complete. Please do not include your name or other identifying information on this survey. If you prefer to respond online, please go to our secure site at: www.surveymonkey.com/r/AF_Yarmouth. If you would like assistance completing this survey please call 617-287-7321. We thank you in advance for your participation.

Se você gostaria de receber uma copia desta pesquisa na língua Portuguesa, poderá entrar em contato com a University of Massachusetts Boston, pelo número 617-287- 7321.

NAVIGATING THE COMMUNITY

1. Please rate each of the following for its impact on your ability to get around your community:

	Excellent	Adequate	Poor	Don't Know
Clear labeling of street names and business addresses				
Availability of parking spaces				
Handicap accessibility of walkways and buildings				
Availability of maintained sidewalks				
Lighting along sidewalks and cycle paths				
Availability of benches in public areas and along walkways				
Timing of traffic lights and marked crosswalks				
Availability of public transportation				
Public transportation schedule and reliability				
Availability of bike lanes and racks				

2. How satisfied are you with the transportation options available to you in Yarmouth?

<input type="radio"/> Completely Satisfied	<input type="radio"/> Very Satisfied	<input type="radio"/> Moderately Satisfied	<input type="radio"/> Slightly Satisfied	<input type="radio"/> Not at All Satisfied
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3. Do you experience any transportation difficulties in getting to where you want to go?

- No**, obtaining adequate transportation is not a problem for me
- Sometimes** I cannot go where I would like because transportation is not available or convenient
- Often** I cannot go where I would like because transportation is not available or convenient

4. Within the past 12 months, did you have to miss, cancel, or reschedule a medical appointment because of a lack of transportation?

- Yes
- No

PUBLIC SPACES

5. Please indicate your level of agreement with each statement below:

	Strongly Agree	Agree	Disagree	Strongly Disagree
Public restrooms are available in convenient locations				
Public facilities in Yarmouth are accessible for people with disabilities				
Public library facilities, hours, and services are appropriate in Yarmouth				
Public parks in Yarmouth are safe and inviting				
Beaches in Yarmouth are safe and inviting				
Yarmouth has appropriate recreation and fitness opportunities (<i>such as exercise classes, paths or trails, and organized sports</i>)				

SAFETY

6. Please indicate your level of agreement with each statement below:

	Strongly Agree	Agree	Disagree	Strongly Disagree
I am satisfied with police protection in Yarmouth				
I am satisfied with the Fire Department in Yarmouth				
I feel safe in the neighborhood where I live				
The Yarmouth Emergency Medical Service is responsive to community needs				

7. Abuse includes physical, emotional and sexual abuse, neglect by a caregiver, self-neglect and financial exploitation. Please indicate your level of agreement with the following statement:
“Yarmouth has sufficient services available to identify and meet the needs of abused people of all ages.”

○ Strongly Agree	○ Agree	○ Disagree	○ Strongly Disagree	○ I don't know
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SOCIAL PARTICIPATION, INCLUSION, AND COMMUNITY SUPPORTS

8. The following items refer to Yarmouth amenities and features. Please rate your level of satisfaction with each:

	Completely Satisfied	Very Satisfied	Moderately Satisfied	Slightly Satisfied	Not at All Satisfied
Accessible opportunities for informal sharing and social interaction					
The extent to which local policy makers take into account the interests and concerns of people in my age group					
The extent to which people in my age group are treated respectfully					
Availability of affordable, quality food					
Quality of customer service in Town offices					
The extent to which residents of Yarmouth have a say in community matters					

9. The following items refer to Yarmouth programs and services. Please rate your level of satisfaction with each of the following attributes:

	Completely Satisfied	Very Satisfied	Moderately Satisfied	Slightly Satisfied	Not at All Satisfied
Chore/homemaking services (<i>such as cleaning and landscaping services</i>)					
Home caregiving services for people with disabilities					
Childcare for working parents					
The quality of Town services available to residents (<i>such as senior services, legal assistance, library, and social services</i>)					
Access to physical health services					
Access to mental or behavioral health services					

HOUSING

10. In your opinion, which of these housing types are priorities in order for people to be able to stay in Yarmouth? (*Check all that apply*)

<input type="radio"/> Rental apartments	<input type="radio"/> Single family homes	<input type="radio"/> Housing with services (such as assisted living)	<input type="radio"/> Independent living for older adults
<input type="radio"/> Skilled Nursing Facility	<input type="radio"/> Multi-family homes	<input type="radio"/> Condos or townhouses	<input type="radio"/> Subsidized housing
<input type="radio"/> Accessory apartments/Rooms to Rent (apartments located in or attached to an existing residence)		<input type="radio"/> Accessible housing (e.g., housing with living space all on one level or with universal design features)	

11. Please rate the availability of affordable, quality housing in Yarmouth.

- Excellent
 Good
 Fair
 Poor
 Don't know

12. Does your current residence need home repairs or modifications to make it safer to live in?

- No, I do not need home repairs or modifications to my home.
 Yes, and I am **able** to **afford** the repairs or modifications to my home.
 Yes, and I am **unable** to **afford** the repairs or modifications to my home.

CIVIC PARTICIPATION AND EMPLOYMENT

13. Please indicate your level of agreement with each statement below:

	Strongly Agree	Agree	Disagree	Strongly Disagree
Yarmouth residents are encouraged to volunteer and be engaged in the community				
The jobs available in Yarmouth do not offer pay rates sufficient to support living in Yarmouth				
Adequate part-time and seasonal job opportunities are available in Yarmouth				
Adequate opportunities to serve in municipal government are available in Yarmouth				
The hours and days of operation of Yarmouth municipal services are convenient				
Accessible educational opportunities that fit my interests, skills, goals, and employment requirements are available in Yarmouth				
I am satisfied with the quality of work opportunities available to me in Yarmouth				

COMMUNICATION AND INFORMATION

14. What is your preferred source of information about community issues, services, and programs?
(Check all that apply)

<input type="radio"/> Newspaper	<input type="radio"/> Radio	<input type="radio"/> Yarmouth public access TV	<input type="radio"/> Agency Referral	<input type="radio"/> Church and faith-based organizations
<input type="radio"/> Word of mouth	<input type="radio"/> Social media (e.g., Facebook)	<input type="radio"/> Library	<input type="radio"/> Senior Center	<input type="radio"/> Schools
<input type="radio"/> Town website	<input type="radio"/> Phone calls (robocalls) from the town	<input type="radio"/> Other: _____		

15. Do you have internet access in your home?

Yes No

16. Overall, how would you rate your satisfaction with the internet service in Yarmouth?

<input type="radio"/> Completely Satisfied	<input type="radio"/> Very Satisfied	<input type="radio"/> Moderately Satisfied	<input type="radio"/> Slightly Satisfied	<input type="radio"/> Not at All Satisfied
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YOUR COMMUNITY

17. Please select the response that characterizes your experience with each of the following:

	Strongly Agree	Agree	Disagree	Strongly Disagree
Yarmouth is age-friendly				
I feel informed about what is going on in Yarmouth				
I expect to have sufficient financial resources to stay in Yarmouth as I grow older				
I am satisfied with the availability and quality of intergenerational activities in Yarmouth				

18. How would you rate Yarmouth as a community for each of the following:

	Excellent	Good	Fair	Poor	Do not Know
...older residents?					
...families with children?					
...young adults?					
...individuals with physical disability?					

19. In the past month, have you talked with any of your neighbors for 10 minutes or more?

- Yes No

20. Do you feel a sense of belonging in the neighborhood where you live?

- Yes No

21. Please indicate your level of agreement with the following statement:

“People in my community are willing to help their neighbors.”

<input type="radio"/> Strongly Agree	<input type="radio"/> Agree	<input type="radio"/> Disagree	<input type="radio"/> Strongly Disagree	<input type="radio"/> I don't know
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22. Overall, how satisfied are you with living in Yarmouth?

<input type="radio"/> Completely Satisfied	<input type="radio"/> Very Satisfied	<input type="radio"/> Moderately Satisfied	<input type="radio"/> Slightly Satisfied	<input type="radio"/> Not at All Satisfied
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ABOUT YOU:

23. Please indicate your gender:

- Male Female Prefer not to respond

24. Please indicate your age: _____ years

25. Which of the following best describes your race/ethnicity? (*Check all that apply*)

<input type="radio"/> White/Caucasian	<input type="radio"/> Asian	<input type="radio"/> Other: _____
<input type="radio"/> Native American	<input type="radio"/> Black/African American	
<input type="radio"/> Hispanic/Latino	<input type="radio"/> Prefer not to respond	

26. How long have you lived in Yarmouth? (*Check only one*)

<input type="radio"/> Fewer than 5 years	<input type="radio"/> 20-29 years
<input type="radio"/> 5-9 years	<input type="radio"/> 30-39 years
<input type="radio"/> 10-19 years	<input type="radio"/> 40 years or longer

27. How would you describe your current health?

- Excellent Good Fair Poor

28. Do you have any physical or mental disabilities limiting your ability to independently do the things you want to do?

- Yes No

29. How often do you talk on the phone, send email/use social media, or get together with family, friends, relatives or neighbors?

<input type="radio"/> Rarely	<input type="radio"/> Once a month	<input type="radio"/> 2-3 times a month	<input type="radio"/> 1 or 2 times a week	<input type="radio"/> Several times a week	<input type="radio"/> Every day
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30. Which of the following activities have you engaged in during the past 6 months? *(Check all that apply):*

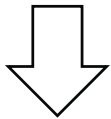
Full-time paid work	<input checked="" type="checkbox"/>
Part-time paid work	<input type="checkbox"/>
Self employment	<input type="checkbox"/>
Unpaid work for a business or organization	<input type="checkbox"/>
Attended school or education programs	<input type="checkbox"/>
Volunteered or helped out with activities in your community	<input type="checkbox"/>

31. How often do you take advantage of town facilities in Yarmouth? *(for example, beaches, walking and biking trails, playgrounds, golf courses, library, and the Senior Center)*

<input type="radio"/> Rarely	<input type="radio"/> Once a month	<input type="radio"/> 2-3 times a month	<input type="radio"/> 1 or 2 times a week	<input type="radio"/> Several times a week	<input type="radio"/> Every day
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32. Do you now or have you in the past three years provided care or assistance to a person who is *disabled or frail*? *(e.g., a spouse, parent, relative, or friend)*

Yes *(Continue to question 33)* No *(Skip to question 34)*



33. How challenging is/was it for you to care for this person(s) and meet your other responsibilities with family, work or school? *(Check only one)*

<input type="radio"/> Very Challenging	<input type="radio"/> Somewhat Challenging	<input type="radio"/> Neither Challenging Nor Easy	<input type="radio"/> Somewhat Easy	<input type="radio"/> Very Easy
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34. Please indicate your level of agreement with the following statement:

“My family and I have adequate resources to meet our financial needs, including home maintenance, personal healthcare, and other expenses.”

<input type="radio"/> Strongly Agree	<input type="radio"/> Agree	<input type="radio"/> Neither agree or disagree	<input type="radio"/> Disagree	<input type="radio"/> Strongly disagree
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35. Is your home: Rented Owned (with or without a mortgage)

36. How many people live in your home (including yourself)? _____

37. How many children under age 18 live in your home? _____

38. How many people (including yourself) age 60 or older live in your home? _____

39. Where in Yarmouth do you live?

- South Yarmouth
- West Yarmouth
- Yarmouth Port

40. Please share your suggestions for how to make Yarmouth friendly for people of all ages.

If you have any questions about the survey, or about participating in this study, you may contact Dr. Jan Mutchler at the University of Massachusetts Boston, at 617-287-7321.

The Institutional Review Board at the University of Massachusetts Boston has approved this study. If you have any concerns about your rights as a participant in this study, please contact a representative of the Institutional Review Board (IRB) at the University of Massachusetts Boston, which oversees research involving human participants.

The Institutional Review Board may be reached at the following address:

IRB, Quinn Administration Building-2-080
University of Massachusetts Boston
100 Morrissey Boulevard, Boston, MA 02125-3393

You can also contact the Board by telephone (617-287-5374) or by email (human.subjects@umb.edu).

Appendix B—Complete Survey Results

Navigating the Community

Q1. Please rate each of the following for its impact on your ability to get around your community:

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Clear labeling of street names and business addresses					
<i>Excellent</i>	26%	13%	26%	27%	28%
<i>Adequate</i>	62%	78%	67%	63%	55%
<i>Poor</i>	11%	9%	5%	10%	14%
<i>Don't know</i>	1%	0%	2%	0%	3%
<i>Total</i>	100%	100%	100%	100%	100%
Availability of parking spaces					
<i>Excellent</i>	24%	26%	25%	25%	19%
<i>Adequate</i>	68%	68%	71%	70%	65%
<i>Poor</i>	5%	4%	0%	4%	9%
<i>Don't know</i>	3%	2%	4%	1%	7%
<i>Total</i>	100%	100%	100%	100%	100%
Handicap accessibility of walkways and buildings					
<i>Excellent</i>	18%	13%	23%	20%	15%
<i>Adequate</i>	49%	51%	43%	45%	53%
<i>Poor</i>	9%	9%	8%	9%	10%
<i>Don't know</i>	24%	27%	26%	26%	22%
<i>Total</i>	100%	100%	100%	100%	100%
Availability of maintained sidewalks					
<i>Excellent</i>	12%	5%	11%	13%	14%
<i>Adequate</i>	48%	51%	53%	47%	44%
<i>Poor</i>	34%	42%	34%	35%	32%
<i>Don't know</i>	6%	2%	2%	5%	10%
<i>Total</i>	100%	100%	100%	100%	100%

Q1 (cont.)	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Lighting along sidewalks and cycle paths					
<i>Excellent</i>	6%	4%	5%	7%	6%
<i>Adequate</i>	35%	39%	27%	35%	35%
<i>Poor</i>	43%	52%	57%	43%	36%
<i>Don't know</i>	16%	5%	11%	15%	23%
<i>Total</i>	100%	100%	100%	100%	100%
Availability of benches in public areas and along walkways					
<i>Excellent</i>	14%	13%	18%	13%	13%
<i>Adequate</i>	47%	37%	58%	48%	42%
<i>Poor</i>	25%	28%	17%	27%	26%
<i>Don't know</i>	14%	22%	7%	12%	19%
<i>Total</i>	100%	100%	100%	100%	100%
Timing of traffic lights and marked crosswalks					
<i>Excellent</i>	17%	13%	12%	16%	21%
<i>Adequate</i>	67%	63%	75%	70%	61%
<i>Poor</i>	11%	20%	11%	10%	9%
<i>Don't know</i>	5%	4%	2%	4%	9%
<i>Total</i>	100%	100%	100%	100%	100%
Availability of public transportation					
<i>Excellent</i>	11%	7%	7%	11%	12%
<i>Adequate</i>	34%	30%	29%	33%	37%
<i>Poor</i>	27%	39%	32%	27%	23%
<i>Don't know</i>	28%	24%	32%	29%	28%
<i>Total</i>	100%	100%	100%	100%	100%
Public transportation schedule and reliability					
<i>Excellent</i>	8%	2%	2%	11%	8%
<i>Adequate</i>	30%	21%	32%	29%	31%
<i>Poor</i>	18%	27%	15%	19%	15%
<i>Don't know</i>	44%	50%	51%	41%	46%
<i>Total</i>	100%	100%	100%	100%	100%

Q1 (cont.)	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Availability of bike lanes and racks					
<i>Excellent</i>	7%	2%	6%	10%	6%
<i>Adequate</i>	24%	28%	23%	22%	23%
<i>Poor</i>	36%	52%	44%	39%	26%
<i>Don't know</i>	33%	18%	27%	29%	45%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q2. How satisfied are you with the transportation options available to you in Yarmouth?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Completely satisfied	8%	2%	2%	11%	9%
Very satisfied	24%	17%	24%	25%	25%
Moderately satisfied	38%	36%	44%	36%	37%
Slightly satisfied	21%	26%	18%	21%	22%
Not at all satisfied	9%	19%	12%	7%	7%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q3. Do you experience any transportation difficulties in getting to where you want to go?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
No, obtaining adequate transportation is not a problem for me	86%	77%	84%	88%	87%
Sometimes I cannot go where I would like because transportation is not available or convenient	9%	18%	12%	7%	8%
Often I cannot go where I would like because transportation is not available or convenient	5%	5%	4%	5%	5%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q4. Within the past 12 months, did you have to miss, cancel, or reschedule a medical appointment because of a lack of transportation?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Yes	6%	9%	8%	6%	5%
No	94%	91%	92%	94%	95%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Public Spaces

Q5. Please indicate your level of agreement with each statement below:

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Public restrooms are available in convenient locations					
<i>Strongly agree</i>	6%	2%	6%	6%	5%
<i>Agree</i>	44%	56%	52%	39%	43%
<i>Disagree</i>	42%	40%	33%	47%	42%
<i>Strongly disagree</i>	8%	2%	9%	8%	10%
<i>Total</i>	100%	100%	100%	100%	100%
Public facilities in Yarmouth are accessible for people with disabilities					
<i>Strongly agree</i>	9%	12%	6%	8%	8%
<i>Agree</i>	69%	72%	72%	69%	68%
<i>Disagree</i>	20%	16%	18%	21%	23%
<i>Strongly disagree</i>	2%	0%	4%	2%	1%
<i>Total</i>	100%	100%	100%	100%	100%
Public library facilities, hours, and services are appropriate in Yarmouth					
<i>Strongly agree</i>	20%	19%	16%	19%	25%
<i>Agree</i>	67%	72%	71%	68%	61%
<i>Disagree</i>	10%	9%	7%	10%	12%
<i>Strongly disagree</i>	3%	0%	6%	3%	2%
<i>Total</i>	100%	100%	100%	100%	100%

Q5 (cont.)	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Public parks in Yarmouth are safe and inviting					
<i>Strongly agree</i>	20%	16%	24%	19%	21%
<i>Agree</i>	70%	62%	65%	74%	68%
<i>Disagree</i>	9%	20%	11%	6%	10%
<i>Strongly disagree</i>	1%	2%	0%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%
Beaches in Yarmouth are safe and inviting					
<i>Strongly agree</i>	30%	27%	32%	30%	30%
<i>Agree</i>	64%	64%	57%	64%	65%
<i>Disagree</i>	5%	7%	11%	4%	5%
<i>Strongly disagree</i>	1%	2%	0%	2%	0%
<i>Total</i>	100%	100%	100%	100%	100%
Yarmouth has appropriate recreation and fitness opportunities (such as exercise classes, paths or trails, and organized sports)					
<i>Strongly agree</i>	23%	22%	24%	24%	22%
<i>Agree</i>	62%	51%	63%	62%	65%
<i>Disagree</i>	13%	22%	11%	12%	12%
<i>Strongly disagree</i>	2%	5%	2%	2%	1%
<i>Total</i>	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Safety

Q6. Please indicate your level of agreement with each statement below:

	All Ages*	Under age 45	Age 45- 59	Age 60- 74	Age 75+
I am satisfied with police protection in Yarmouth					
<i>Strongly agree</i>	50%	36%	43%	53%	53%
<i>Agree</i>	47%	55%	50%	45%	46%
<i>Disagree</i>	2%	7%	7%	1%	0%
<i>Strongly disagree</i>	1%	2%	0%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%
I am satisfied with the Fire Department in Yarmouth					
<i>Strongly agree</i>	54%	45%	46%	54%	60%
<i>Agree</i>	44%	51%	51%	45%	39%
<i>Disagree</i>	1%	2%	3%	0%	0%
<i>Strongly disagree</i>	1%	2%	0%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%
I feel safe in the neighborhood where I live					
<i>Strongly agree</i>	49%	25%	38%	52%	57%
<i>Agree</i>	47%	67%	58%	44%	40%
<i>Disagree</i>	3%	4%	4%	3%	2%
<i>Strongly disagree</i>	1%	4%	0%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%
The Yarmouth Emergency Medical Service is responsive to community needs					
<i>Strongly agree</i>	60%	40%	46%	62%	68%
<i>Agree</i>	38%	54%	54%	37%	30%
<i>Disagree</i>	1%	4%	0%	0%	1%
<i>Strongly disagree</i>	1%	2%	0%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q7. Abuse includes physical, emotional and sexual abuse, neglect by a caregiver, self-neglect and financial exploitation. Please indicate your level of agreement with the following statement: “Yarmouth has sufficient services available to identify and meet the needs of abused people of all ages.”

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Strongly agree	6%	16%	7%	5%	5%
Agree	27%	16%	27%	23%	34%
Disagree	9%	18%	7%	10%	4%
Strongly disagree	1%	4%	2%	1%	1%
I don't know	57%	46%	57%	61%	56%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Social participation, inclusion, and community supports

Q8. The following items refer to Yarmouth amenities and features. Please rate your level of satisfaction with each:

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Accessible opportunities for informal sharing and social interaction					
<i>Completely satisfied</i>	11%	2%	6%	13%	12%
<i>Very satisfied</i>	36%	21%	43%	33%	42%
<i>Moderately satisfied</i>	34%	37%	30%	38%	31%
<i>Slightly satisfied</i>	13%	19%	15%	11%	13%
<i>Not at all satisfied</i>	6%	21%	6%	5%	2%
<i>Total</i>	100%	100%	100%	100%	100%
The extent to which local policy makers take into account the interests and concerns of people in my age group					
<i>Completely satisfied</i>	8%	2%	8%	7%	11%
<i>Very satisfied</i>	32%	14%	29%	31%	37%
<i>Moderately satisfied</i>	36%	23%	33%	41%	35%
<i>Slightly satisfied</i>	15%	27%	13%	17%	10%
<i>Not at all satisfied</i>	9%	34%	17%	4%	7%
<i>Total</i>	100%	100%	100%	100%	100%
The extent to which people in my age group are treated respectfully					
<i>Completely satisfied</i>	13%	2%	11%	13%	17%
<i>Very satisfied</i>	44%	29%	35%	44%	51%
<i>Moderately satisfied</i>	28%	21%	30%	32%	23%
<i>Slightly satisfied</i>	10%	27%	15%	9%	6%
<i>Not at all satisfied</i>	5%	21%	9%	2%	3%
<i>Total</i>	100%	100%	100%	100%	100%

Q8 (cont.)	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Availability of affordable, quality food					
<i>Completely satisfied</i>	13%	5%	10%	11%	21%
<i>Very satisfied</i>	36%	18%	31%	37%	39%
<i>Moderately satisfied</i>	32%	32%	21%	39%	29%
<i>Slightly satisfied</i>	12%	29%	29%	6%	7%
<i>Not at all satisfied</i>	7%	16%	9%	7%	4%
<i>Total</i>	100%	100%	100%	100%	100%
Quality of customer service in Town offices					
<i>Completely satisfied</i>	24%	6%	20%	22%	30%
<i>Very satisfied</i>	43%	26%	33%	49%	46%
<i>Moderately satisfied</i>	22%	37%	27%	21%	19%
<i>Slightly satisfied</i>	8%	20%	13%	5%	5%
<i>Not at all satisfied</i>	3%	11%	7%	3%	0%
<i>Total</i>	100%	100%	100%	100%	100%
The extent to which residents of Yarmouth have a say in community matters					
<i>Completely satisfied</i>	9%	2%	7%	7%	12%
<i>Very satisfied</i>	38%	22%	41%	38%	41%
<i>Moderately satisfied</i>	35%	37%	32%	36%	35%
<i>Slightly satisfied</i>	12%	26%	13%	12%	8%
<i>Not at all satisfied</i>	6%	13%	7%	7%	4%
<i>Total</i>	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q9. The following items refer to Yarmouth programs and services. Please rate your level of satisfaction with each:

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Chore/homemaking services (such as cleaning and landscaping services)					
<i>Completely satisfied</i>	10%	9%	12%	11%	11%
<i>Very satisfied</i>	46%	33%	53%	47%	48%
<i>Moderately satisfied</i>	35%	47%	33%	32%	33%
<i>Slightly satisfied</i>	5%	9%	2%	4%	5%
<i>Not at all satisfied</i>	4%	2%	0%	6%	3%
<i>Total</i>	100%	100%	100%	100%	100%
Home caregiving services for people with disabilities					
<i>Completely satisfied</i>	10%	11%	14%	7%	12%
<i>Very satisfied</i>	40%	30%	45%	39%	45%
<i>Moderately satisfied</i>	37%	46%	32%	38%	32%
<i>Slightly satisfied</i>	9%	13%	9%	7%	11%
<i>Not at all satisfied</i>	4%	0%	0%	9%	0%
<i>Total</i>	100%	100%	100%	100%	100%
Childcare for working parents					
<i>Completely satisfied</i>	6%	10%	7%	5%	6%
<i>Very satisfied</i>	26%	15%	37%	26%	25%
<i>Moderately satisfied</i>	37%	31%	22%	40%	42%
<i>Slightly satisfied</i>	19%	26%	27%	14%	20%
<i>Not at all satisfied</i>	12%	18%	7%	15%	7%
<i>Total</i>	100%	100%	100%	100%	100%
The quality of Town services available to residents (such as senior services, legal assistance, library, and social services)					
<i>Completely satisfied</i>	14%	2%	10%	15%	16%
<i>Very satisfied</i>	44%	32%	35%	46%	51%
<i>Moderately satisfied</i>	31%	50%	34%	29%	27%
<i>Slightly satisfied</i>	7%	9%	13%	7%	5%
<i>Not at all satisfied</i>	4%	7%	8%	3%	1%
<i>Total</i>	100%	100%	100%	100%	100%

Q9 (cont.)	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Access to physical health services					
<i>Completely satisfied</i>	14%	7%	7%	14%	18%
<i>Very satisfied</i>	47%	34%	40%	49%	52%
<i>Moderately satisfied</i>	26%	34%	36%	26%	22%
<i>Slightly satisfied</i>	10%	20%	13%	8%	8%
<i>Not at all satisfied</i>	3%	5%	4%	3%	0%
<i>Total</i>	100%	100%	100%	100%	100%
Access to mental or behavioral health services					
<i>Completely satisfied</i>	10%	8%	7%	10%	12%
<i>Very satisfied</i>	31%	18%	31%	28%	38%
<i>Moderately satisfied</i>	35%	42%	36%	36%	33%
<i>Slightly satisfied</i>	15%	22%	13%	15%	14%
<i>Not at all satisfied</i>	9%	10%	13%	11%	3%
<i>Total</i>	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Housing

Q10. In your opinion, which of these housing types are priorities in order for people to be able to stay in Yarmouth? (Check all that apply)

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Rental apartments	54%	57%	58%	58%	48%
Single family homes	46%	76%	61%	44%	35%
Housing with services (such as assisted living)	44%	39%	40%	48%	44%
Independent living for older adults	57%	41%	47%	61%	58%
Skilled nursing facility	30%	28%	25%	27%	34%
Multi-family homes	13%	22%	11%	15%	7%
Condos or townhouses	30%	41%	28%	30%	27%
Subsidized housing	35%	37%	42%	38%	30%
Accessory apartments/rooms to rent (apartments located in or attached to an existing residence)	26%	28%	32%	27%	24%
Accessible housing (e.g., housing with living space all on one level or with universal design features)	43%	33%	32%	49%	43%

*Includes respondents who did not provide their age category.

Note: Respondents could choose multiple responses; percentages do not sum to 100%.

Q11. Please rate the availability of affordable, quality housing in Yarmouth

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Excellent	2%	2%	0%	4%	1%
Good	20%	22%	16%	22%	17%
Fair	37%	20%	40%	38%	42%
Poor	22%	49%	29%	18%	16%
Don't know	19%	7%	15%	18%	24%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q12. Does your current residence need home repairs or modifications to make it safer to live in?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
No, I do not need home repairs or modifications to my home	73%	50%	71%	76%	77%
Yes, and I am able to afford the repairs or modifications to my home	16%	22%	12%	13%	20%
Yes, and I am unable to afford the repairs or modifications to my home	11%	28%	17%	11%	3%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Civic participation and employment

Q13. Please indicate your level of agreement with each statement below:

	All Ages*	Under age 45	Age 45- 59	Age 60- 74	Age 75+
Yarmouth residents are encouraged to volunteer and be engaged in the community					
<i>Strongly agree</i>	19%	7%	15%	17%	23%
<i>Agree</i>	61%	50%	56%	63%	65%
<i>Disagree</i>	18%	36%	27%	19%	11%
<i>Strongly disagree</i>	2%	7%	2%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%
The jobs available in Yarmouth do not offer pay rates sufficient to support living in Yarmouth					
<i>Strongly agree</i>	33%	44%	35%	33%	31%
<i>Agree</i>	50%	27%	50%	53%	48%
<i>Disagree</i>	16%	22%	15%	13%	20%
<i>Strongly disagree</i>	1%	7%	0%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%
Adequate part-time and seasonal job opportunities are available in Yarmouth					
<i>Strongly agree</i>	18%	16%	28%	16%	18%
<i>Agree</i>	60%	57%	46%	61%	64%
<i>Disagree</i>	19%	23%	22%	19%	16%
<i>Strongly disagree</i>	3%	4%	4%	4%	2%
<i>Total</i>	100%	100%	100%	100%	100%
Adequate opportunities to serve in municipal government are available in Yarmouth					
<i>Strongly agree</i>	10%	2%	10%	10%	13%
<i>Agree</i>	58%	44%	69%	54%	62%
<i>Disagree</i>	25%	38%	11%	30%	22%
<i>Strongly disagree</i>	7%	16%	10%	6%	3%
<i>Total</i>	100%	100%	100%	100%	100%

Q13 (cont.)	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
The hours and days of operation of Yarmouth municipal services are convenient					
<i>Strongly agree</i>	15%	9%	17%	16%	17%
<i>Agree</i>	69%	43%	53%	74%	75%
<i>Disagree</i>	13%	43%	28%	8%	6%
<i>Strongly disagree</i>	3%	5%	2%	2%	2%
<i>Total</i>	100%	100%	100%	100%	100%
Accessible educational opportunities that fit my interests, skills, goals, and employment requirements are available in Yarmouth					
<i>Strongly agree</i>	9%	2%	8%	7%	14%
<i>Agree</i>	57%	39%	54%	60%	60%
<i>Disagree</i>	27%	41%	30%	27%	23%
<i>Strongly disagree</i>	7%	18%	8%	6%	3%
<i>Total</i>	100%	100%	100%	100%	100%
I am satisfied with the quality of work opportunities available to me in Yarmouth					
<i>Strongly agree</i>	4%	5%	4%	4%	4%
<i>Agree</i>	51%	34%	50%	50%	60%
<i>Disagree</i>	35%	43%	35%	35%	32%
<i>Strongly disagree</i>	10%	18%	11%	11%	4%
<i>Total</i>	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Communication and information

Q14. What is your preferred source of information about community issues, services, and programs?(Check all that apply)

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Newspaper	81%	63%	72%	81%	90%
Radio	39%	54%	51%	41%	27%
Yarmouth public access TV	17%	7%	16%	15%	19%
Agency referral	3%	2%	7%	2%	3%
Church and faith-based organizations	20%	11%	18%	16%	25%
Word of mouth	38%	48%	32%	38%	38%
Social media (e.g., Facebook)	23%	54%	40%	23%	11%
Library	24%	20%	18%	26%	23%
Senior Center	35%	2%	9%	38%	48%
Schools	6%	17%	18%	3%	4%
Town website	26%	33%	26%	33%	13%
Phone calls (robocalls) from the town	44%	37%	42%	46%	44%
Other	7%	17%	7%	7%	5%

*Includes respondents who did not provide their age category.

Note: Respondents could choose multiple responses; percentages do not sum to 100%.

Q15. Do you have internet access in your home?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Yes	90%	96%	91%	96%	81%
No	10%	4%	9%	4%	19%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q16. Overall, how would you rate your satisfaction with the internet service in Yarmouth?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Completely satisfied	9%	9%	4%	11%	7%
Very satisfied	35%	27%	35%	35%	36%
Moderately satisfied	38%	44%	41%	36%	39%
Slightly satisfied	11%	7%	18%	10%	15%
Not at all satisfied	7%	13%	2%	8%	3%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Your community

Q17. Please select the response that characterizes your experience with each of the following:

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Yarmouth is age-friendly					
<i>Strongly agree</i>	17%	14%	12%	18%	18%
<i>Agree</i>	68%	44%	68%	69%	75%
<i>Disagree</i>	12%	30%	16%	11%	7%
<i>Strongly disagree</i>	3%	12%	4%	2%	0%
<i>Total</i>	100%	100%	100%	100%	100%
I feel informed about what is going on in Yarmouth					
<i>Strongly agree</i>	14%	11%	11%	12%	15%
<i>Agree</i>	60%	32%	54%	64%	70%
<i>Disagree</i>	23%	50%	33%	21%	14%
<i>Strongly disagree</i>	3%	7%	2%	3%	1%
<i>Total</i>	100%	100%	100%	100%	100%
I expect to have sufficient financial resources to stay in Yarmouth as I grow older					
<i>Strongly agree</i>	16%	9%	11%	18%	16%
<i>Agree</i>	62%	51%	54%	60%	72%
<i>Disagree</i>	17%	22%	29%	16%	11%
<i>Strongly disagree</i>	5%	18%	6%	6%	1%
<i>Total</i>	100%	100%	100%	100%	100%
I am satisfied with the availability and quality of intergenerational activities in Yarmouth					
<i>Strongly agree</i>	10%	5%	8%	12%	8%
<i>Agree</i>	61%	25%	57%	60%	74%
<i>Disagree</i>	25%	58%	29%	23%	17%
<i>Strongly disagree</i>	4%	12%	6%	5%	1%
<i>Total</i>	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q18. How would you rate Yarmouth as a community for each of the following:

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
...older residents?					
<i>Excellent</i>	23%	33%	16%	20%	24%
<i>Good</i>	58%	50%	62%	58%	62%
<i>Fair</i>	15%	13%	14%	17%	12%
<i>Poor</i>	2%	0%	2%	4%	1%
<i>Do not know</i>	2%	4%	6%	1%	1%
<i>Total</i>	100%	100%	100%	100%	100%
...families with children?					
<i>Excellent</i>	10%	11%	12%	11%	9%
<i>Good</i>	47%	39%	45%	50%	47%
<i>Fair</i>	24%	33%	32%	20%	23%
<i>Poor</i>	8%	13%	9%	9%	4%
<i>Do not know</i>	11%	4%	2%	10%	17%
<i>Total</i>	100%	100%	100%	100%	100%
...young adults?					
<i>Excellent</i>	3%	4%	2%	5%	1%
<i>Good</i>	22%	20%	24%	20%	25%
<i>Fair</i>	35%	25%	37%	35%	37%
<i>Poor</i>	27%	49%	33%	28%	17%
<i>Do not know</i>	13%	2%	4%	12%	20%
<i>Total</i>	100%	100%	100%	100%	100%
...individuals with physical disability?					
<i>Excellent</i>	5%	7%	4%	5%	4%
<i>Good</i>	31%	34%	31%	28%	34%
<i>Fair</i>	24%	16%	16%	27%	25%
<i>Poor</i>	8%	9%	7%	8%	7%
<i>Do not know</i>	32%	34%	42%	32%	30%
<i>Total</i>	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q19. In the past month, have you talked with any of your neighbors for 10 minutes or more?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Yes	84%	76%	74%	88%	84%
No	16%	24%	26%	12%	16%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q20. Do you feel a sense of belonging in the neighborhood where you live?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Yes	82%	76%	71%	83%	87%
No	18%	24%	29%	17%	13%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

**Q21. Please indicate your level of agreement with the following statement:
"People in my community are willing to help their neighbors."**

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Strongly agree	24%	11%	19%	29%	24%
Agree	59%	67%	62%	55%	61%
Disagree	9%	18%	11%	8%	8%
Strongly disagree	3%	0%	4%	4%	1%
I don't know	5%	4%	4%	4%	6%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q22. Overall, how satisfied are you with living in Yarmouth?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Completely satisfied	18%	2%	13%	19%	21%
Very satisfied	46%	37%	42%	46%	52%
Moderately satisfied	30%	42%	34%	30%	23%
Slightly satisfied	4%	14%	4%	4%	3%
Not at all satisfied	2%	5%	7%	1%	1%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

About you:

Q23. Please indicate your gender:

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Male	40%	39%	37%	39%	42%
Female	56%	52%	58%	58%	56%
Prefer not to respond	4%	9%	5%	3%	2%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q24. Please indicate your age:

	All Ages	Did not report	Under age 45	Age 45-59	Age 60-74	Age 75+
Number	25		46	57	219	155
Percentage	5%		9%	11%	44%	31%

*Includes respondents who did not provide their age category.

Q25. Which of the following best describes your race/ethnicity? (Check all that apply)

	All Ages*
White/Caucasian	89%
Asian	0%
Native American	3%
Black/African American	1%
Hispanic/Latino	1%
Prefer not to respond	6%
Other	1%

*Includes respondents who did not provide their age category.

Note: Respondents could choose multiple responses; percentages do not sum to 100%.

Q26. How long have you lived in Yarmouth?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Fewer than 5 years	16%	15%	14%	22%	9%
5-9 years	14%	28%	14%	16%	7%
10-19 years	28%	22%	25%	27%	31%
20-29 years	16%	17%	14%	11%	25%
30-39 years	12%	11%	14%	11%	14%
40 years or longer	14%	7%	19%	13%	14%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q27. How would you describe your current health?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Excellent	32%	48%	37%	37%	18%
Good	58%	41%	54%	54%	69%
Fair	9%	11%	9%	8%	12%
Poor	1%	0%	0%	1%	1%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q28. Do you have any physical or mental disabilities limiting your ability to independently do the things you want to do?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Yes	16%	6%	5%	14%	26%
No	84%	94%	95%	86%	74%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q29. How often do you talk on the phone, send email/use social media, or get together with family, friends, relatives or neighbors?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Rarely	3%	2%	3%	2%	5%
Once a month	3%	2%	2%	3%	3%
2-3 times a month	8%	7%	9%	9%	7%
1 or 2 times a week	11%	7%	5%	9%	15%
Several times a week	25%	30%	21%	24%	28%
Every day	50%	52%	60%	53%	42%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q30. Which of the following activities have you engaged in during the past 6 months? (Check all that apply):

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Full-time paid work	22%	70%	58%	19%	3%
Part-time paid work	22%	44%	19%	26%	13%
Self employment	13%	20%	26%	15%	7%
Unpaid work for a business or organization	24%	15%	25%	29%	21%
Attended school or educational programs	18%	54%	18%	15%	13%
Volunteered or helped out with activities in your community	39%	35%	42%	39%	41%

*Includes respondents who did not provide their age category.

Note: Respondents could choose multiple responses; percentages do not sum to 100%.

Q31. How often do you take advantage of town facilities in Yarmouth? (For example, beaches, walking and biking trails, playgrounds, golf courses, library, and the Senior Center)

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Rarely	19%	16%	21%	15%	26%
Once a month	8%	13%	11%	7%	8%
2-3 times a month	22%	24%	19%	23%	21%
1 or 2 times a week	25%	29%	21%	25%	24%
Several times a week	21%	16%	19%	25%	18%
Every day	5%	2%	9%	5%	3%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q32. Do you now or have you in the past three years provided care or assistance to a person who is disabled or frail? (e.g., a spouse, parent, relative or friend)

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Yes	38%	29%	52%	39%	35%
No	62%	71%	48%	61%	65%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

For those who have provided care (Yes in Q32):

Q33. How challenging is/was it for you to care for this person(s) and meet your other responsibilities with family, work or school?

	All Ages*
Very challenging	26%
Somewhat challenging	35%
Neither challenging nor easy	24%
Somewhat easy	10%
Very easy	5%
Total	100%

*Includes respondents who did not provide their age category.

**Q34. Please indicate your level of agreement with the following statement:
“My family and I have adequate resources to meet our financial needs,
including home maintenance, personal healthcare, and other expenses.”**

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Strongly agree	19%	7%	15%	23%	17%
Agree	45%	38%	44%	42%	51%
Neither agree nor disagree	25%	27%	25%	24%	26%
Disagree	8%	14%	14%	7%	6%
Strongly disagree	3%	14%	2%	4%	0%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q35. Is your home

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
Rented	9%	20%	11%	9%	5%
Owned (with or without a mortgage)	91%	80%	89%	91%	95%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q36. How many people live in your home (including yourself)?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
1 (live alone)	22%	7%	6%	21%	32%
2	58%	28%	43%	65%	61%
3 or more	20%	65%	51%	14%	7%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q37. How many children under age 18 live in your home?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
None	90%	60%	60%	97%	99%
1 or more	10%	40%	40%	3%	1%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q38. How many people (including yourself) age 60 or older live in your home?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
None	16%	74%	74%	n/a	n/a
1 or more	84%	26%	26%	100%	100%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q39. Where in Yarmouth do you live?

	All Ages*	Under age 45	Age 45-59	Age 60-74	Age 75+
South Yarmouth	41%	54%	39%	43%	37%
West Yarmouth	26%	24%	35%	28%	21%
Yarmouth Port	33%	22%	26%	29%	42%
Total	100%	100%	100%	100%	100%

*Includes respondents who did not provide their age category.

Q40. Please share your suggestions for how to make Yarmouth friendly for people of all ages.

Write-in response discussed in text.

Appendix C—Yarmouth Vessel survey

Conducted online via SurveyMonkey

Opening screen:

The Age-Friendly Yarmouth Initiative seeks to maximize opportunities for health, participation and security for Yarmouth residents of *all ages*.

As someone who works in Yarmouth, you have an important perspective to share. Please help us learn about the ways in which Yarmouth is already age-friendly, as well as areas to prioritize for improvement. Whether or not you live in Yarmouth, we want to hear from you!

About the organization in which I work:

1. Please indicate your level of agreement with each statement below:

	Strongly Agree	Agree	Disagree	Strongly Disagree
The organization in which I work provides me with support and/or training needed to address the specific needs of Yarmouth residents of all ages.				
When programmatic decisions are made in the organization in which I work, the impact on all age groups is considered.				
The employees working in my organization are aware of demographic characteristics of Yarmouth residents of all ages.				
The people with whom I work treat members of all age groups with respect.				
The organization in which I work has hours and days of operation that are convenient to residents of all ages.				
I feel safe at my workplace.				

2. What age range(s) are primarily served by organization in which you work? (check all that apply)
- a. 0-17
 - b. 18-24
 - c. 25-64
 - d. 65+

About living and working in Yarmouth:

3. Please indicate your level of agreement with each statement below:

	Strongly Agree	Agree	Disagree	Strongly Disagree
The jobs available in Yarmouth do not offer pay rates sufficient to support living in Yarmouth.				
Accessible educational opportunities that fit my interests, skills, goals, and employment requirements are available in Yarmouth.				
I am satisfied with the quality of work opportunities available to me in Yarmouth.				
I am satisfied with my transportation options for getting to work in Yarmouth.				
I feel confident about my ability to stay in Yarmouth as I get older.				

Services and opportunities in Yarmouth:

4. In your opinion, how satisfactory are the opportunities and services available in Yarmouth for residents of different ages? In your response, please consider factors such as the availability of services and opportunities, their adequacy, and their accessibility.

<i>For residents age 18-24</i>	Excellent	Good	Needs Improvement	Poor
Job training/employment opportunities				
Social services				
Physical health services				
Mental health services				

<i>For residents age 25-64</i>	Excellent	Good	Needs Improvement	Poor
Job training/employment opportunities				
Social services				
Physical health services				
Mental health services				

<i>For residents age 65 and older</i>	Excellent	Good	Needs Improvement	Poor
Job training/employment opportunities				
Social services				
Physical health services				
Mental health services				

5. In your opinion, how might organizations in Yarmouth better address the needs of residents of *all ages*?

About you:

6. Your age: _____

7. Your gender

- a. Male
- b. Female

8. Do you belong to a union ?

- a. Yes
- b. No

9. Do you live in Yarmouth?

- a. Yes
- b. No

10. Please indicate the name of the organization in which you work: _____

Appendix D—Complete Vessel Survey Results

Q1. Please indicate your level of agreement with each statement below:

	Respondents of all ages
The organization in which I work provides me with support and/or training needed to address the specific needs of Yarmouth residents of all ages	
Strongly agree	21%
Agree	46%
Disagree	30%
Strongly disagree	3%
When programmatic decisions are made in the organization in which I work, the impact on all age groups is considered	
Strongly agree	21%
Agree	42%
Disagree	34%
Strongly disagree	3%
The employees working in my organization are aware of demographic characteristics of Yarmouth residents of all ages	
Strongly agree	31%
Agree	49%
Disagree	18%
Strongly disagree	2%
The people with whom I work treat members of all age groups with respect	
Strongly agree	62%
Agree	35%
Disagree	0%
Strongly disagree	3%
The organization in which I work has hours and days of operation that are convenient to residents of all ages	
Strongly agree	40%
Agree	46%
Disagree	11%
Strongly disagree	3%

Q1 (cont.)	Respondents of all ages
I feel safe at my workplace	
Strongly agree	38%
Agree	51%
Disagree	8%
Strongly disagree	3%

Q2. What age range(s) are primarily served by the organization in which you work? (Respondents could check all age groups that applied)

Summary of age groups marked:	
Age 0-17 only	2%
Age 25-64 only	13%
Age 65+ only	10%
Adults age 18+ only	26%
All age groups marked	49%

Q3. Please indicate your level of agreement with each statement below:

	All respondents	Yarmouth residents only
The jobs available in Yarmouth do not offer pay rates sufficient to support living in Yarmouth		
Strongly agree	32%	25%
Agree	49%	58%
Disagree	19%	17%
Strongly disagree	0%	0%
Accessible educational opportunities that fit my interests, skills, goals, and employment requirements are available in Yarmouth		
Strongly agree	11%	15%
Agree	45%	46%
Disagree	39%	31%
Strongly disagree	5%	8%

Q3 (Cont.)	All respondents	Yarmouth residents only
I am satisfied with the quality of work opportunities available to me in Yarmouth		
Strongly agree	6%	8%
Agree	43%	33%
Disagree	46%	59%
Strongly disagree	5%	0%
I am satisfied with my transportation options for getting to work in Yarmouth		
Strongly agree	6%	8%
Agree	70%	67%
Disagree	24%	25%
Strongly disagree	0%	0%
I feel confident about my ability to stay in Yarmouth as I get older		
Strongly agree	11%	17%
Agree	61%	58%
Disagree	22%	25%
Strongly disagree	6%	0%

Q4. In your opinion, how satisfactory are the opportunities and services available in Yarmouth for residents of different ages? In your response, please consider factors such as the availability of services and opportunities, their adequacy, and their accessibility

All respondents rate opportunities for each group of residents	<i>For residents age 18-24:</i>	<i>For residents age 25-64:</i>	<i>For residents age 65 and older:</i>
Job training/employment opportunities			
Excellent	0%	0%	0%
Good	30%	30%	44%
Needs improvement	52%	58%	37%
Poor	18%	12%	19%
Social services			
Excellent	6%	9%	9%
Good	30%	42%	63%
Needs improvement	43%	40%	25%
Poor	21%	9%	3%

Q4 (Cont.)	<i>For residents age 18-24:</i>	<i>For residents age 25-64:</i>	<i>For residents age 65 and older:</i>
Physical health services			
Excellent	9%	9%	16%
Good	49%	64%	62%
Needs improvement	30%	24%	19%
Poor	12%	3%	3%
Mental health services			
Excellent	6%	6%	9%
Good	36%	37%	41%
Needs improvement	46%	42%	37%
Poor	12%	15%	13%

Q5: In your opinion, how might organizations in Yarmouth better address the needs of residents of all ages? (9 write-in responses):

- Better public facilities—esp. Sr. Center, Library, Town Hall; Town newsletter or weekly calendar in print; more sidewalks, better plowing in winter; keep up with technology demand: both wired and wireless access, bandwidth or whatever (capacity) w/telephone, computer, internet infrastructure.
- Community planning for young and adult needs, expanded recreation at affordable costs, promote healthy activities—more bike trails, more events to bring people to town—golf, softball, fishing tournaments, road races; Chamber of Commerce events; expand senior center to allow for more events, need for senior housing, expand medical area around hospital, community planning and recruitment for more light industry
- Advocate for changing the system of governance to a City form with a Mayor and elected local representatives. Selectmen form of government is too knee-jerk to provide any real long-term leadership.
- Create more opportunities, bring in businesses, year-round positions
- I think that we do the best we can with the resources provided by the very residents needing the services (tax related-lower taxes mean diminished services)
- Jobs. Public transportation. Safe, affordable housing. Address the drug epidemic.
- Learn about % of age groups. Learn about needs of all groups, and debunk stereotypes.
- Maybe ask residents what it is they would like to see happening in their community. Maybe involve the libraries as a place where programs for all ages take place.
- Wages are not reflective of the market for similar positions off-Cape. Wages also do not accurately reflect the true cost of living here by any means.

Q6. Your age:

Age 34-44	13%
Age 45-54	28%
Age 55-66	36%
Decline to answer	23%

Q7. Your gender:

Male	41%
Female	44%
Declined to answer	15%

Q8. Do you belong to a union?

Yes	38%
No	44%
Declined to answer	18%

Q9. Do you live in Yarmouth?

Yes	33%
No	51%
Declined to answer	16%

Q10: Write-in name of the organization: [write-in]

Largely Town offices; 46% declined to answer.

Appendix E—SWOT analysis results

Outdoor Spaces and Buildings	
Strengths	Weaknesses
Yarmouth is naturally beautiful, has ample access to green spaces, recreational paths, and recreational opportunities. Yarmouth and Barnstable County are aware of this strength and there are many efforts in place to preserve the character of the community.	Pedestrian and ADA access is currently poor in Yarmouth.
Recent projects have improved pedestrian and ADA accessibility in Yarmouth.	Pedestrian and bike paths are often shared use paths, and bicyclists are allowed to ride on sidewalks outside business districts. This is a hazard for pedestrians.
Yarmouth has a relatively high tax base and dedicated sources of funding for open spaces/recreational land use. Residents are also generally supportive of this use of funds.	
Opportunities	Threats
Current planning shows great potential for improvements in the areas of pedestrian and ADA accessibility, including planned improvements to sidewalks (such as use of permeable concrete) and more crosswalks/ADA-compliant intersections.	New housing and transportation development could encroach upon the natural beauty of Cape Cod, diminishing its appeal.
Route 28 Village Center Project Vision Plan recommends the formation of "village centers" at key locations along Route 28 in Yarmouth. The development of these centers has the potential to promote walkability and preserve open space (as opposed to more suburban models of development).	

Transportation	
Strengths	Weaknesses
Improvements are being made to public transit and there are plans to expand bus, rail, and bicycle services as well as to improve connection times and connections between towns on public transit.	Yarmouth has heavy roadway congestion, many existing roads are narrow and based on early trail networks. The bridges are particularly congested and limits travel of residents off Cape during tourist season.
Transportation authority is aware of possible challenges presented by population aging and the resultant increase in older drivers. They have specific recommendations in place to accommodate older drivers such as larger lettering on signs, driver education programs, and changes to intersections/signaling.	Yarmouth has limited public transit options and has a single rail line for freight and recreational use. There is evidence of low public transit usage among residents.
Opportunities	Threats
Current transportation planning efforts are heavily focused on improvements to public transit and pedestrian/ADA access and on strategies to reduce congestion.	There is limited potential for expansion of roadways to reduce congestion because of space, environmental, and preservation concerns; congestion reduction strategies (such as congestion pricing) have the potential to disproportionately impact residents.
Route 28 Village Center Project Vision Plan recommends the formation of "village centers" at key locations along Route 28 in Yarmouth. Increased concentration of housing, business, and employment would make public transportation more viable for residents.	Historically, Yarmouth has been very automobile centric. Will residents utilize new public transit options if they are not familiar with those options, even if options are improved?

Housing	
Strengths	Weaknesses
Yarmouth currently has several avenues of funding for affordable housing, including sources that are specifically earmarked for affordable housing and for financial assistance to low/moderate income households.	Overall cost of housing is high, both for renters and homeowners. Over half of young Cape residents report being "housing burdened". Renters are particularly at risk as most subsidies are provided to homeowners.
While Yarmouth currently has affordable housing stock below mandated levels, there has been a significant amount of development in this area.	Existing affordable housing stock is well below mandated levels
	There are currently many structural barriers related to housing, including an aging housing stock, high energy costs, and zoning restrictions.
Opportunities	Threats
Given the limited potential for new development, affordable housing plan is focused on redevelopment of existing housing stock. This has potential to integrate the housing into the community, rather than segregating the people in these developments. This is generally a more successful model and provides better access to transportation, work, etc.	Currently, there is a tension between town goals of preserving "open space" and building new housing. Funds for affordable housing are in direct competition with preservation projects and the majority of town land is in use or protected against development.
Village Centers Overlay District (VCOD) Bylaw created four "village centers" and includes provisions for higher residential density and the incorporation of mixed-use and pedestrian friendly features.	A large proportion of housing stock is owned by second-home owners, seasonal housing has increased substantially over past decade. This has the potential to crowd residents out of the market.
	Median price of housing has declined since 2005. If prices do not go back up, this may be a problem for older adults trying to sell their homes, particularly for those needing to move because of health or mobility limitations.

Social Participation

Strengths	Weaknesses
Yarmouth currently has a strong senior center that provides many services and programs for residents.	There is currently very little intergenerational programming, most events/programs are targeted either at children or seniors - not both.
Availability of community gardens is beneficial; there is evidence of improvements in ADA accessibility to these gardens.	
The library offers classes for seniors focused on technology use; specifically online research, cyber security, use of e-readers and tablets	
Opportunities	Threats
The workforce of Barnstable County is aging rapidly, this may provide the opportunity to link older workers (who tend to be highly educated and work in professional jobs) with young Yarmouth workers (who are more likely to work in low skills jobs) in job training programs or with school age children in educational settings.	There has been a documented increase in heroin abuse and mental illness on Cape Cod. The perception of this as a safety issue could be a barrier to social participation for seniors.
Cape-wide Youth Action Plan has a goal to create and promote connections between generations. There is potential here to link this group with a group such as the Yarmouth Senior Center in order to promote and develop intergenerational activities.	
There are facilities in Yarmouth that have expressed an interest to providing more events, programs, and classes for seniors and children. There is potential here for the creation and promotion of more intergenerational programming.	

Social Respect and Inclusion

Strengths	Weaknesses
Yarmouth has relatively low-poverty and higher than average wealth among residents as a whole.	Yarmouth is aging rapidly, primarily due to the out-migration of young families due to a lack of job/educational opportunities. This separates generations, isolating older adults and preventing them from providing support to adult children and grandchildren.
Opportunities	Threats
Residents who have left Cape Cod express a fondness for the Cape and indicate that they would be willing to move back if job/educational opportunities were present. Given the aging workforce, there will be job opportunities available if there enough young workers available to fill the positions. Could be used to attract families back to Yarmouth.	Imbalance of age groups has potential to create a "generational equity" problem in which young residents see older adults as holding all the power/resources.
	Rates of poverty have increased rapidly over the past decade, particularly among young adults and seniors. This, combined with a high cost of living, may be a barrier to social inclusion for young families and low-income seniors.

Civic Participation and Employment

Strengths	Weaknesses
<p>The current landscape for employment is favorable for older workers, median income on Cape Cod is significantly higher than the state as a whole and there is currently a very highly educated work force, particularly among older workers.</p>	<p>The economy in Barnstable County is tourist-based and seasonal. This means that there a high proportion of employment is low-wage and low skill jobs.</p>
	<p>Wages for the largest employment sectors on Cape Cod (retail/tourism) are significantly lower than the state as a whole and Cape Cod experienced larger losses in employment due to Great Recession and a slower recovery than the state as a whole.</p>
Opportunities	Threats
<p>National trends such as flexible working arrangements, working from home, and self-employment have the potential to combat some of the barriers faced in providing employment opportunities in Yarmouth.</p>	<p>Working age population and civilian labor force are declining, could be exacerbated by population aging.</p>
<p>A rapidly aging population will have need of expanded health services; this will provide more employment for young families (admittedly low wage/low skill, but better than retail/tourist based jobs).</p>	<p>Young workers in Barnstable County are less educated than older workers, when Boomers retire this could leave a shortage of skilled workers. Companies may leave if they cannot find the workforce to fill these positions.</p>
<p>Cape Cod Economic Development Plan focused on providing more year-round employment opportunities and jobs with wages consistent with cost of living.</p>	

Communication and Information

Strengths	Weaknesses
<p>There seems to be a push toward improving infrastructure and electronic access for residents (i.e. moving communication to a web-based format, email communication, online directories of services. This will provide easier access for the majority of residents.</p>	<p>There is some evidence that there is not a coherent "Cape Cod" identity, but rather people identify primarily with their towns, leading to barriers in access to information. Residents report difficulty obtaining information about events/services that occur/are offered outside their town.</p>
<p>Public meetings and events are televised on local channels, this increases access for those who are isolated due to health and mobility limitations.</p>	
Opportunities	Threats
<p>The library has expressed an interested in expanding its selection of classes. There is great potential here for providing free/low-cost technology training, with a focus on training residents on the community's transition to electronic access and use of existing tools (such as online directories) to increase awareness of services.</p>	<p>A move toward more electronic access has the potential to isolate both older residents (who tend not to prefer web-based information dissemination) and low-income residents (who may not have regular access to computers/internet).</p>

Community Support and Services

Strengths	Weaknesses
Yarmouth and Barnstable County offer a wide range of programs serving older adults, including flu clinics, preventive screening, financial counseling, fitness classes, etc.	Many health programs & services are offered at the county level, given that residents report transportation and communication problems between towns, residents of Yarmouth may not be aware of or have access to clinics, services offered in other towns. Further, there is not much evidence for coordination of efforts or communication between different groups.
The population is relatively healthy and there is evidence that financial barriers to receiving care are relatively low in Yarmouth.	There are currently no bachelor's degree programs in health science offered on Cape Cod, this may indicate a lack of professional/skilled labor in this area.
Yarmouth's annual budget contains an increase in the senior services budget with a goal to restore service deficiencies in senior outreach. There is potential here to improve both communication and coordination between existing programs.	There is no active ADA chapter in Yarmouth.
Navigator Pilot Project: two highly trained "navigators" who provide intensive short-term advocacy and assistance to individuals and families to navigate multiple service systems. Great potential here to expand this type of system to deal with increased demand on health services system b/c of population aging.	
Opportunities	Threats
There has been a recent increase in Associate's Degrees and certificates awarded in Health Sciences; this shows an increase in the availability of potential health services workers to support an aging population.	Yarmouth is particularly vulnerable to storm surges/hurricanes. Elder and low-income residents are particularly vulnerable, particularly with regard to barriers to evacuation in these groups. There is no specific evidence of a plan to deal with this.
	Population is aging rapidly and will have a greatly increased need for health and support services. If those services (and workers) are not available and coordinated, older adults will be vulnerable.

Sources for SWOT analysis

Report Title	Year	Web location
Cape Cod 2016 Regional Transportation Plan	2016	http://www.capecodcommission.org/resources/transportation/CCMPO_docs/2015June15meetingmaterials/CapeCod2016RegionalTransportationPlan_RTP_6-15-15DraftforPublicRelease.pdf
Town of Yarmouth Annual Report 2014	2014	http://www.yarmouth.ma.us/DocumentCenter/View/4692
Midcape Transportation Summary	2011	http://www.capecodcommission.org/resources/transportation/rtp/CapeCodRTP_Revised_05202013.pdf
Community Preservation Plan	2015	http://www.yarmouth.ma.us/DocumentCenter/Home/View/109
Barnstable County Annual Report	2014	http://www.barnstablecounty.org/2014/11/19/barnstable-county-fy2014-annual-report-hits-the-stands/
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Cape Cod Comprehensive Economic Development Strategy - annual report	2013	http://www.capecodcommission.org/resources/economicdevelopment/CEDS_2013AnnualReport.pdf
Affordable Housing Plan	2015	https://ma-yarmouth.civicplus.com/DocumentCenter/View/4468
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Substance Abuse Treatment Statistics Barnstable County	2013	http://www.bchumanservices.net/library/2012/01/BSAS-Treatment-Admissions-Report_FINAL_7-25-13.pdf

Residents

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Labor Market Trends: Cape & the Islands	2013	http://ciwib.org/workforce-investment-board/research/