Re-imagining Living Environments of the Future

A Forward-Looking Experience Map of Choices for Boomers

AgingWell Hub, co-founded with Philips, is a cross sector collaborative of the Global Social Enterprise Initiative (GSEI) at Georgetown University’s McDonough School of Business
As we age, the majority of us envision staying in our homes and in the communities where we have lived our lives, raised our families and contributed through work and volunteer activities. Surveys consistently reflect that more than 90 percent of older adults prefer to stay in their homes as they grow older.

In 2015, Philips and the Global Social Enterprise Initiative at Georgetown University’s McDonough School of Business created the AgingWell Hub to bring together a diverse group of collaborators in order to help older adults achieve this “age-in-place” vision. The AgingWell Hub examines how technology applications, products, and services can help connect older adult residents to community resources such as health care, transportation, retail, entertainment, and government and community services — and vice versa.

The AgingWell Hub uses a number of methodologies to facilitate the achievement of that collective vision. Experience mapping has proven to be one of the most effective methods we use. Leveraging a human-centered design approach in a cross-sector, collaborative context unites disparate parts of the industry into a collective assessment of the opportunities and challenges that lie ahead. It also highlights areas of common interest throughout the continuum of product and service delivery, so that the industry can coalesce around innovations that benefit everyone and thereby have a greater likelihood of success.
How will Boomers make decisions about their living environments?

Ten thousand Boomers in America turn 65 each day, fueling what will be the largest expansion of an aging population in the history of the human species. How this group of citizens will choose to create a home environment for themselves for the last 20-30 years of their lives will have a significant impact on the US Housing market and all of the products and services that are designed to serve and support home owners.

The AgingWell Hub has created an integrated experience map designed to develop a more granular understanding of how the average older American’s decisions about their housing and living environments will change over the next 10-15 years.

The map is designed for several purposes:

- To provide insight for those developing products and services to support Boomers’ home needs;
- To drive alignment and collaboration across the various players in serving this customer group;
- To inform the development of innovative solutions to support Boomers as they age, and to improve the quality of their lives.

Myriad factors influence how older adults assess their living environments—social context, transportation, financial health, access to healthcare, access to retail, community context, weather and climate—and this map provides a 360-degree view of how those factors come together for an individual.

How people make decisions in their late 60s—their “young old” years—has significant implications for what choices will be available to them in their older years when they’re likely to need more support. As a result, truly understanding what will drive senior housing decisions into the next two decades requires deeply understanding the emotional, financial, health and housing realities of people in three phases—early retirement, middle retirement, and support years. This map examines phase one.

The map was created by a cross-sector team of professionals. Representatives from healthcare, senior housing, insurance, transportation, technology, urban design, major retail, and non-profit advocacy came together to share expert knowledge and proprietary research to develop a map from the perspective of an average consumer.
Their average life expectancy is 84 years old, nearly 10 years longer than their parents. Getting to know the Boomers

The Boomers are creating a growing tide of older adults who desire to carve their own journeys as they choose a place to live, frequently staying in the communities where they have raised their families, worked, volunteered, and established a network of friends and neighbors. While many say they want to remain in their homes, there is a movement toward downsizing as nests become empty, or when equity built up through home ownership is needed to sustain our lifestyle in retirement years. Yet, even as aging at home is a common goal, this situation can lead to increased social isolation and loneliness, which poses a significant health risk among older adults. Finally, financial realities, health considerations, and accessibility to transportation and community services all need to play a role in imagining and realizing our future living environments. There is substantial research detailing the financial and health data of the Boomer population, and a strong body of information on what Boomers say they want in a living environment; however, there's currently limited work that synthesizes this research to paint a picture of what that living environment will look like, and how older adults will make decisions about the place they choose to call home.

The Opportunity

The Boomers turning 65 today aren’t thinking about end of life; their minds are on the next 10 years, continuing to work well into their 70s if their health and employment situation allow it, dedicating time to community organizations, enjoying the empty nest, and caring for their own aging parents, as 71% of Boomers currently do. With multi-generational housing at its highest rate since the 1920s, and U.S. family structures more complex than ever before due to divorce, re-marriage, and non-traditional families, the traditional pathways for growing old and receiving care have become as diverse as the Boomer population itself. There is an opportunity to invest in and create a housing ecosystem that matches what the aging Boomer population will both want and need, but in order to do so, it is critical that professionals across the continuum of service delivery—health, housing, home services, financial services, insurance, technology, retail, non-profit, advocacy, government, and transportation—collaborate to deliver integrated, seamless solutions.

Focus and Scope

The AgingWell Hub and its partners chose to focus this experience map on an older boomer who is representative of the middle of the market. The income, home value, gender, location, and financial status of the “persona” is intended to represent a profile that matches a large segment of the population. The map is designed to follow the persona through her significant life events, and profiles how those events affect her relationship with her living environment as well as the key people in her ecosystem. Phase one of her journey, her “early retirement” is reflected in this document. Phases two and three will follow in later publications.

The Challenge

An estimated 10,000 Boomers turn 65 every day. The average net worth for someone aged 65-70 is $193,000, $130,000 of which, on average, exists in the form of equity in a home. The average cost of today’s senior housing options ranges from $2,500-$10,000 per month.

Most recent estimates are that the last two years of life will cost upwards of $100,000 in out-of-pocket costs.

60% of middle-income Boomers’ assets are in cash and savings accounts appreciating at less than 2% per year.

What does all of this translate to?

More than half of people turning 65 each day will be unlikely to be able to cover their most basic living expenses in their final years. Today’s options are financially out of reach for most aging Americans, and innovative models are critical.

It is very likely that the Living Environment that will meet this population’s needs does not yet exist today.

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The working group believed that focusing on a middle income person, and focusing on the early start of her journey, was critical to setting an accurate stage to predict how her life and choices will unfold over time. Only through an accurate depiction can meaningful insights be provided.
Methodology and Persona

This concept map is a representation of the collective expertise, experience, and research of the core working team, supplemented by third party research studies and interviews with industry experts. The working group leveraged design thinking in a collaborative, iterative process during experience map development sessions with detailed discussion, debate, and interactive mapping. Through a series of facilitated design sessions, the core working team followed a cooperative brainstorming process to develop the framework for the journey map, define personas, populate the map, and append it with key research data.

As we aim to establish this framework as a standard for industry players, government, and community service providers alike, we have anchored the map with available data and statistics to support the occurrence of key events, concerns, resources, interpersonal interactions, and needs.

A persona is a composite character that represents a segment of people. Based in research, the persona may contain a name, quotes, characteristics, goals, challenges, and motivations in order to create a clear picture of who the character is and what challenges he/she faces. Critical to experience mapping is to pick a representative person and to delve deeply into their reality; however, the persona cannot be so personal or so specific that he/she appears niche.

Melinda was selected as the focus of the baseline map because she represents the majority profile for older boomers; she is intended to represent the most common persona—the middle of the bell curve. The data that supports our selection of Melinda’s characteristics can be found on pages 16 through 19.

**Age** 67 (at the start of the journey)

**Health** Good, managing hypertension

**Housing** Lives alone in the house she has owned for 35 years

**Career** Part-time assistant manager at a retail store

**Aging Considerations**

- Her husband, Rod, died of pancreatic cancer nine months ago
- Melinda has a daughter in San Francisco and a son in Texas, plus three grandkids
- She doesn’t exercise much and has always been overweight, but her health indications are good
- At her most recent doctor’s appointment, the doctor told her she’s likely to live past average life expectancy given her current health
- With Social Security, Rod’s pension and her job, Melinda’s annual income is $52,000
- Melinda still enjoys working at the store and plans to hold on to that job for as long as possible
- Since her husband passed away, Melinda feels disconnected from her friends

Melinda’s Home in suburban Atlanta

- Ranch built in 1960s
- Refinanced in 2002 when interest rates were low
- One level with steps into the house
- About 1/2 acre of property
- Bedroom & bath on main level
- Standard doorways
- Not walkable to shopping or other places in her community

![Melinda](image.png)

“I never expected to be alone at this age... How do I adjust?”

- Melinda has no family close by
- She would love to be closer to her daughter and granddaughter
- Melinda also has a strong community connections to her church and neighborhood of 35 years
- Melinda owns her 8-year-old car

- Her close friend, Janice, lives in the same neighborhood
- Her total assets come to $260K, including $100K from equity in her house
- She is OK with technology, navigating systems at work and using a Smartphone and laptop at home
Melinda's Ecosystem

**Family**

- **Michelle**
  - Daughter
  - Age 42
  - Very close to her mother
  - Works in the public sector in San Francisco
  - Divorced with a 7-year-old daughter named Jennifer
  - Struggling to get her finances back on track after her divorce
  - Talks to Melinda with Jennifer frequently by phone and Skype

- **Sylvia**
  - Older sister
  - Age 72
  - Lives in Minneapolis with her husband
  - Full-time caregiver for her husband who has cognitive and physical impairments after two strokes
  - Keeps in touch with Melinda by phone but stretched for time

- **Steve**
  - Son
  - Age 44
  - Not very close to his mother
  - Insurance salesman in Texas
  - Single with two children from previous relationships

**Friends**

- **Janice**
  - Close friend
  - Age 68
  - Lives with her husband
  - Has been Melinda's neighbor for 20 years
  - Goes to the movies once a month with Melinda

- **Neil**
  - New boyfriend
  - Age 75
  - Retired widower
  - Lives alone in NC, near his family

**Job & Co-workers**

- Her colleagues make her feel connected and engaged
- The financial benefits of her job put her at ease

**Church Community**

- Melinda has been active in her church for 30 years and enjoys volunteering regularly

**Neighborhood**

- A mix of older homeowners who have lived there many years and younger families who are moving in because of the good schools
- She enjoys visiting with neighbors she has known for many years

**Book Club**

- Six women aged 65-75
- Meets once a month at one of their homes
- Melinda loves to pick out the books from her bookstore

**Walking Group**

- Rotating group of 12 women aged 55-80
- Meets twice a week at a local park
- They discuss their lives, local politics, and their favorite TV shows while they walk for an hour
Melinda’s Experience
An experience map is a type of alignment diagram that illustrates the dimensions of a persona’s life as he/she goes through a series of events and life experiences. The map typically shows the interactions, activities, decision points, and thoughts of a persona as he/she navigates the realities of his/her life during a defined period of time. The goal of the experience map is to illustrate the various facets of a life journey simultaneously in order to create a realistic snapshot of the complexity of a person maneuvering the ebbs, flows, and unforeseen events of life during this period.

Map Foundation and Focus Areas
The map is constructed around the following organizing principles:

Phases of Melinda’s experience
Melinda’s long-term journey will divide into three phases—Early Retirement, Middle Retirement, and Support Years. This map addresses Early Retirement. Within Melinda’s Early Retirement, we identified three sub-phases—Adjusting to a New Normal, Exploring her Independence, and Striving for Financial and Physical Wellness. Each of these phases lasts between one and two years.

Events
The map depicts 10 significant events in Melinda’s life between the ages of 67 and 72. Some of these events are the result of decisions she’s made, and some are events that are precipitated by other individuals and/or forces.

Thoughts and emotions
Above and below each event node are Melinda’s thoughts. While time moves forward on a steady linear path, emotions rarely do. Melinda’s “thought bubbles” are designed to inform and enlighten us to the complex and non-linear emotional journey that she is on.

Impact “tracks”
Each of the events in Melinda’s journey has an impact on key indicators in her life. We portray the significant impacts in blocks below the events that are color coded to indicate health, social, financial, and housing impacts.

Financial realities
At the bottom of the experience map is a representation of Melinda’s financial journey. A detailed, data-driven budget drives this graph.
**Melinda's Journey**

### Age 67

- **Nine months after her husband’s death, his estate is finally resolved.**
- **Gifts $10,000 to Michelle, who mentions she is struggling financially.**
- **Begins volunteering again through her church and joins a book club.**
- **Returns to work, but realizes her job was less structured in her life.**
- **Losses her job at age 69.**

### Age 72

- **Decides to move to CA, realizes her job was less structured in her life.**
- **Loses her job at age 69.**
- **Seeks a new doctor and is diagnosed as pre-diabetic.**
- **Joins a walking club with Janice.**
- **Gains five pounds on the cruise.**

### Impact

- **Feels overwhelmed and lonely.**
- **Loses sleep through the night so she gets a security system.**
- **Leans on her existing friends and church community.**
- **Has existing credit card debt but keeps paying monthly minimum.**
- **Has to figure out how to pay her mortgage payment and taxes herself.**

### Key

- **Health and safety**
- **Social well-being**
- **Financial**
- **Housing**

### Total Net Worth:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$4,756/mo</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>$134/mo</td>
</tr>
<tr>
<td>Expenses</td>
<td>One-time expense $20,000</td>
</tr>
<tr>
<td>Savings</td>
<td>$45,000</td>
</tr>
<tr>
<td>Home equity</td>
<td>$300,000</td>
</tr>
<tr>
<td>Credit card</td>
<td>$-8,500</td>
</tr>
<tr>
<td>Total net worth</td>
<td>$260,000</td>
</tr>
</tbody>
</table>

### Adjusting to a new normal

- **I'm managing better.**
- **I'm glad I can help my daughter.**
- **I want to meet new people.**
- **I'm excited I met someone.**

### Exploring her independence

- **It's time for me to retire.**
- **My daughter could use my help.**
- **I know I need to eat healthier.**
- **Who will I go to the movies with now?**

### Striving for financial & physical wellness

- **Dating is exciting.**
- **Who can I trust to help me make these decisions?**
- **Michelle worries how Melinda is dealing with all the change.**
- **Michelle worries about the house more.**

### One-time expense:

- **Credit card: $8,500**
- **Home equity: $116,500**
- **Retirement: $82,242**
- **Savings: $215,066**

### Income:

- **$4,756/mo**

### Expenses:

- **Disposable income: $134/mo**
- **One-time expense: $20,000**
- **Disposable income: $137/mo**
- **One-time expense: $5,000**
- **Total income declines to: $3346/mo**
- **Expenses reduced to: $3146/mo**

### Total Income:

- **$3346/mo**

### Expenses:

- **$4,756/mo**
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- **Total income declines to: $3346/mo**
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### Total Net Worth:

- **$215,066**

### Total Expenses:

- **$3350**

### Total Income:

- **$3346**

### Total Savings:

- **$137**

### Total Retirement:

- **$3500**

### Total Expenses:

- **$5000**

### Total Home Equity:

- **$116,500**

### Total Credit Card Debt:

- **$8,500**

### Total Savings:

- **$215,066**
Melinda’s Choices

At the end of Phase 1 we leave Melinda at a decision point that is familiar to many people at her stage in life. We have observed her life and her self identity change over a five-year period, and those changes coalesce to make her evaluate whether her current living environment is one where she can thrive and be fulfilled long term or whether she should be considering other possibilities. The emergence of necessary maintenance expenses associated with her home and her car at the end of the map moves her into a situation where remaining in the status quo is no longer an option for her. She needs to evaluate the pros and cons of her options.

Melinda will make this decision based on myriad inputs—some quantitative, but many emotional. She’s unlikely to make the decision in isolation, but will consult the people she trusts and relies on most to help her consider her options. Her ultimate choice about where to live in the future will be guided by much more than her built environment; it will be a reflection of her sense of self—who she has become over the past five years—and who she’d like to be in the future.

Influences

“Jenise’s downsize and has given her a new lease on life and turned out great for her—should I something similar?”

“How can I support and be closer to Michelle and Jennifer without giving up my community and becoming defined as grandma?”

Financial Considerations

- Need to invest $8K today and likely $20K more in repairs or upgrades in next 5 years
- Home expenses are $1,565 per month (incl. utilities)
- I could spend 3 months of the year with Michelle and rent out my house to make money

Personal Considerations

- I love my neighborhood and feel comfortable with my routines
- I feel overwhelmed by the thought of moving
- I feel overwhelmed by maintaining the house
- Will I start to get lonely?

Financial Considerations

- Rent for places I like are $2,000/month (incl. utilities)
- I could get rid of my car and use Lyft or Uber instead but probably wouldn’t save much money
- What if I need/want to move again? Does it make sense to move twice?

Personal Considerations

- I’m scared about adjusting to a new place
- I would be wonderful not to have to worry about my house
- How will I meet new neighbors?
- If I stay in Atlanta, Michelle might move back here

Financial Considerations

- Rents near Michelle are unaffordable; I’d have to move in with her
- Rents for places like Janice’s planned community in Chattanooga would be $1,400/month (incl. utilities) and I’d get tons of amenities

Personal Considerations

- I’m rooted in Atlanta—how would I feel without this community?
- Starting fresh somewhere new could be wonderful
- What will this mean for my relationship with Michelle?
- Is this the move I want to make, or should I wait a few years to see how Michelle’s life changes?

CHOICE 1: Stay in my home

CHOICE 2: Downsize and stay in Atlanta

CHOICE 3: Downsize and move elsewhere
Supporting Data

Persona: Melinda, a recently widowed woman aged 67

- 60% of women 65+ are single, more than a third are widows1
- 60% of women 65+ have hypertension1
- The most common family size for women Melinda’s age is 2 children2

Financial Status

- The median net worth for Americans aged 65–70 is $190,000, $66,000 of which is in home equity.3
- Wealth is very distributed at the top levels, and very concentrated at the bottom levels. The median net worth of the second quintile is less than half the median net worth of the top quintile. The median net worth of the middle quintile is 10% of the median net worth of the top quintile. This means that more than half of Americans 65+ are living with 10% of the resources of the top 10%.3
- The bottom 3 quintiles (60%) of people 65+ have a net worth of $250K or lower.
- 70 percent of married households between the ages of 55 and 64 have an IRA or a retirement plan, only 46 percent have accumulated more than $50,000, and 38 percent have accumulated more than $100,000.4
- 59% of Boomer parents provide financial support for adult children aged 18 to 39.4
- The median mortgage for Boomers is $182,000.5

Net Worth with and without Home Equity

<table>
<thead>
<tr>
<th>Age of Householder</th>
<th>Median Net Worth</th>
<th>Median NW excl. Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$6,900</td>
<td>$4,478</td>
</tr>
<tr>
<td>35–44</td>
<td>$45,740</td>
<td>$18,397</td>
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<td>$100,404</td>
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<td>55–64</td>
<td>$184,498</td>
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<tr>
<td>65–69</td>
<td>$193,833</td>
<td>$66,168</td>
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<tr>
<td>70–74</td>
<td>$225,390</td>
<td>$66,750</td>
</tr>
<tr>
<td>75+</td>
<td>$392,910</td>
<td>$193,833</td>
</tr>
</tbody>
</table>

Median Net Worth Quintiles by Age of Householder

Housing and Transportation:

- According to AARP, 90% of older adults intend to age in their homes for the next 5 to 10 years.1
- Older women are twice as likely as older men to live alone (37 percent and 19 percent, respectively)1
- 72% of older men live with a spouse vs. only 42% of older women.4
- The likelihood of living alone increases with age. Among women age 75+, almost half (47 percent) lived alone in 2010.4
- 62% of Boomers have lived in their current home for 10+ years.1
- 85% of Boomers are remaining in their homes by choice.1
- 67% of Boomers plan to remain in the same state of their existing residence.1
- According to University of Arizona, 80% of boomers own houses. The study predicts that Boomers will “be stuck in place” since they won’t be able to sell their homes in the late 2020’s, and predicts that urban outskirts will be hardest hit by depressed housing prices due to a housing sell off.6
- Only 6% of US-born seniors live with a family member.1
- According to HUD, seniors live in suburbs in greater number than in central cities or rural areas. In every US region other than the West, seniors are 2-3 times more likely to live in a suburb than in a city.6
- The median list price for a home in Atlanta is $182,000.1
- Incidence of car accidents is lower between ages 60 and 75 than at any other age interval.7
- Women give up driver’s licenses in greater number than men do by age 70. 85% of women still have licenses vs. 94% of men.7

Physical Health

- 66.8% of women aged 60+ have hypertension8
- 25% of women aged 65–70 have diabetes8
- 83% of older Americans have multiple chronic conditions8
- 30% of older Americans are obese8
- Obesity prevalence is higher among those aged 65–74 compared with those aged 75 and over in both men and women8

Social Well Being

- According to research conducted by UC Irvine, widows follow a pattern of recovery. Immediately following the death of the spouse, widows are striving to maintain a sense of identity and stability, and they rely heavily on close ties, especially family members, for assistance in accomplishing these goals. As time passes, however, widows are often interested in branching out, and they may turn to acquaintances or newly established friends in an attempt to reconstruct their social lives. Rekindling of dormant ties emerging as the most common type of substitution. The next most common form of substitution is the intensification of existing social ties, followed by the development of new ties.8
- Studies that have specifically investigated dating in later life have found that previously married women largely enjoy the company of men but do not desire remarriage.8
- Community studies have reported rates of severe loneliness among adults aged 65 and over of between 2% and 16%, while at any one given time up to 32% of individuals aged over 55 feel lonely.8
- Social isolation has been deemed to be the health equivalent of smoking 15 cigarettes per day.8

Ecosystem, Employment, and Activities

• By 2044, approximately 23% of men and 15% of women ages 65 and older were in the labor force, and these levels are projected to rise further by 2022, to 27% for men and 20% for women.1
• 65% of those aged 65+ are in book clubs.2
• 48% of people aged 65+ attend religious services at least once a week.3
• An American Heart Association study revealed that American adults are 76% more likely to take a walk if another person is counting on them.4

Footnotes

1 US Census Bureau, 2014 Data Release.
2 US Census Bureau, 2016 Data Release.
3 US Census Bureau, 2015 Data Release.
9 Demand Institute, “Baby Boomers and their Homes: On their Own Terms” Forbes, August 10, 2011.
14 Insurance Information Institute, “Background On Older Drivers,” Insurance Information Institute, June 1, 2018.

Supplemental academic and research studies providing data follow:
• Carr, Deborah, Rutgers University (2004). The Desire to Date and Remarry Among Older Widows and Widowers. Journal of Marriage and Family
• Pew Research Center. 2018. Religious Landscape Study
• Po-Ju Chang, Linda Wray, and Yeqiang Lin (2015). Social Relationships, Leisure Activity, and Health in Older Adults, Health Psychology

Studies of particular relevance from which we draw data follow:

National Association of Area Units on Aging
• Maturing of America II: Communities Moving Forward for an Aging Population (2011)
• A Blueprint for Action: Developing a Livable Community for all Ages (2007)
• Maturing of America: Getting Communities On Track for an Aging Population (2005)
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This map would not be possible without the commitment of time and expertise of the following members of the working group.

Facilitators
Sydney Mercurio, User Experience Designer & Researcher, Human Spark
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Thanks and Acknowledgements
AgingWell Hub, co-founded with Philips, is a cross sector collaborative of the Global Social Enterprise Initiative (GSEI) at Georgetown University’s McDonough School of Business