



# Downtown Economics

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*Ideas for Increasing Vitality in Community Business Districts*

## Promoting Downtown Living to Retirees

by Alexander Deley\*

Retirees can be an important demographic in revitalizing downtown economies. 78.2 million 'baby boomers' are likely to retire within the next decade. Making downtowns friendly to seniors and insuring sufficient downtown housing can be decisive in encouraging seniors to retire downtown. Creating downtown environments that are both highly livable and accessible to seniors can be a great revitalization opportunity for many cities and towns.

### Why Retire Downtown?

Amenities are important in promoting downtowns to retirees. Many of the amenities immediately available in downtowns are not directly available to seniors living in suburban neighborhoods. These can include everything from pubs and coffee shops to various entertainment venues, downtown shopping options and easy access to health care facilities such as clinics and hospitals.

Apartments and condominiums have been very popular choices for many retirees. Many retirees are so called "empty nesters", living in large suburban homes. They often discover that they have a great deal of space, and following retirement, have far more leisure time to pursue hobbies. Suburbs are relatively isolated compared to the multitude of services and potential social interactions available to them in downtowns. As a result, for many, the transition to downtown apartment or condominium can seem to be a natural one.

Urban living, incorporating highly walkable downtown streets and opportunities to engage in leisure activities can, as Kyle Ezell notes in his book *Retire Downtown*<sup>1</sup>, be beneficial to retirees. 'Ruppies' or retired urban people live fulfilling and tend to lead more heavily active and healthy lives than their contemporaries who elect to remain in the suburbs. They also have a greater multitude of choices in how to spend their money and leisure time. Downtowns are excellent for fostering a sense of community and the sorts of relationships

forged through day-to-day interactions within downtown areas can help seniors feel a sense of inclusion.

Increased convenience of getting around for many retirees and the relative proximity of important necessities such as health facilities encourages greater livability. This proximity allows easy access by foot, which can have positive health benefits. Regular light exercise, such as walking, and regular social interactions has been shown to help people to live longer and stay healthier.<sup>2</sup> Proximity to everything from health facilities, places of worship, banks, senior centers, movies, hair salons, libraries and fitness centers can all be advantageous in helping retirees stay engaged and forge new, or strengthen old social relationships.

The convenience, social and health advantages to downtowns has already resulted in a large number of retired baby boomers moving downtown, creating many opportunities for new retirees to interact with others from similar demographics.<sup>3</sup> According to a 2005 Brookings Institute study, roughly 10% of those living downtown are now retired baby boomers and seniors, and this percentage is rising.<sup>4</sup> Successful communities geared towards seniors living downtown include large cities such as Cleveland, Seattle and Port Charlotte, Florida, but also smaller towns such as Vermillion, Nebraska, Boulder, Colorado and Oshkosh, Wisconsin. Those smaller communities that have been most successful have been those that have been able to insure access to amenities to retirees and/or seniors. The Island Shores facility in Neenah, WI is one example of a downtown facility geared towards seniors.



Senior housing condominiums, recently completed in Darlington, WI.  
Photo source: <http://achermanassociatesltd.com/>

## Advertising to Retirees

In today's economy, the lower associated maintenance and general costs, taken with the greater ease of access to amenities can make downtown units highly desirable. Suburban homes are large and can be far more expensive to maintain than smaller downtown units.<sup>5</sup> Downtown housing units tend to cost significantly less than suburban homes to power and heat. As many retirees are living on decreased incomes to what they had lived on prior to retirement, lower upkeep costs can be an important advertising point. Many hotels are also converting rooms into long-term living facilities directed towards retirees and stressing the low maintenance and upkeep of these units as selling points.

Appealing to retirees through alumni groups can also be of use. If retirees initially grew up in a downtown community of which they have fond memories, they may wish to return. Using high school and University reunion materials and the like to advertise to seniors can be of great use as it can encourage retirees to reunite with old friends within downtown environments, creating important social connections.

As seniors age, the option of elevators can also prove highly desirable, as increased access to all parts of the home, can make the difference between retaining greater independence. The inclusion of onsite amenities in complexes can be very desirable to seniors hoping to retain an active lifestyle with minimum hassle. Many communities have also incorporated on-site assistance for seniors as they age that can help them retain a greater measure of independence than would otherwise be available, while insuring that assistance is readily available in the event of medical or other problems.

As Americans become more environmentally conscious, advertising the lower environmental impacts associated with downtown living can be attractive to retirees. This "eco-branding" of developments, and the inclusion of environmental technologies and standards into many new developments may help to attract seniors looking to reduce their impacts on the environment.

## Removing Obstacles to Retiring Downtown

There are several factors that can prevent otherwise inclined retirees from moving downtown. These factors

include a lack of services or infrastructure, especially in smaller communities, a lack of affordable housing and fears about safety and security within downtowns.

Municipalities can address these problems through downtown infrastructure improvements and through zoning and taxation policies that encourage the construction of supermarkets and the like in downtown areas. Some downtown apartment and condominium developments have even experimented with leasing space to on-site grocery stores and pharmacies; to insure residents have easy access. The use of taxation policy and potential federal assistance funds to projects geared at seniors can help to finance these projects. Access to additional services such as community car share programs, or membership rental agencies, such as *Smart Car* can further be useful to seniors in allowing them to feel as though they have access to a car if they want one, without the associated issues of parking, maintenance.

While many downtowns, especially in smaller communities are very safe, municipalities can engage in active policing of downtowns. Additionally, apartment buildings, senior housing developments or condominiums can include additional security measures to make seniors feel more comfortable. The creation of downtown housing communities geared specifically towards seniors can not only boost the overall sense of community but can also make seniors feel safer. Urban redevelopment of downtown neighborhoods can also be crucial, as a vital, lively and safe community is likely to be far more desirable to seniors than stagnant downtowns.

## Conclusion

Downtowns are dynamic places that can be excellent retirement choices for retirees. Downtowns in both large cities and small towns allow for frequent positive social interactions that can help seniors feel a strong sense of place and of community belonging. These social interactions, as well as advantages of proximity and convenience of access of everything from groceries to medical care make downtowns a potentially ideal place for retirees to enjoy their twilight years.

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<sup>1</sup> Kyle Ezell, *Retire Downtown: The Lifestyle Destination for Active Retirees and Empty Nesters*, 2006

<sup>2</sup> Healthy Aging: A Recipe for Aging Well And Living Life to the Fullest, [http://www.helpguide.org/life/healthy\\_aging\\_seniors\\_aging\\_well.htm](http://www.helpguide.org/life/healthy_aging_seniors_aging_well.htm)

<sup>3</sup> "Downtowns Become Boomer Towns", Nancy Kaffer, *Metro Mode*, 10/25/2007

<sup>4</sup> "Who Lives Downtown", Eugenie L. Birch, *The Brookings Institute*, 2005

<sup>5</sup> Kyle Ezell, *Retire Downtown*, 2006