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Gen-Next 2030 Report

Preparing for the New Generation of the Aging Population

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Executive Summary

In 2030, the first of the Generation X cohort will be turning 65. With the MTV generation aging, it is crucial to learn about opportunities to strengthen community social and physical infrastructure to support this autonomous, flexible, and cynical generation. Understanding the social threads of Gen-Xers' formative years provides context to the variety of Gen-X worldviews and the complexity of this generation. Navigating recommendations for opportunities to integrate Generation-X into the aging services system included determining current community strengths and opportunities, facilitating a cross-sector discussion of Gen-X's strengths and needs, and assessing variables of social determinants of health with a community survey. All of which provided information to guide recommendations to serve the next generation of the aging population best.

Hanover Township encompasses portions of Streamwood, Bartlett, Hanover Park, Hoffman Estates, Elgin and Schaumburg. The overall population of Hanover Township is over 101,000, and 13,000 of those are aged 65 and older, with the Gen-X population adding to the senior demographic when they start turning 65 in 2030. The Hanover Township Senior Center is located in suburban Cook County, Bartlett, Illinois. Hanover Township Department of Aging Services' mission "Enriching Lives, Fostering Friendships, Promoting Independence" is the foundation of all of the department's programs and services. Transportation, enrichment and lifelong learning opportunities, social services, senior mental health services, café, home-delivered meal program, and a full breadth of volunteer opportunities continue to engage people in participating in programs and services. The senior center is accredited by the National Council on Aging, adhering to nine standards of excellence.

While Hanover Township has many exceptional qualities that support aging well, there are also opportunities to strengthen the social and physical infrastructure. Some barriers to aging well in the community that were generated from the Aging Symposium and community survey included retirement planning, affordable housing, reducing the costs of medications, and access to transportation. As Gen-X ages, there are many opportunities to evolve Hanover Township's Department of Aging Services such as diversifying senior center programs and events to reflect the cultural make-up of the community, expanding mental health services, building an Age Friendly Community Collaborative Coalition, delivering Workforce Wellness trainings and community outreach as well as looking into starting an integrated Adult Day Services program. Determining parallel needs across generational cohorts can help provide opportunities for better community cohesion through collaborative approaches that work towards ensuring the community is livable and accessible for all ages. With more than 70% of Americans expressing loneliness, it is essential to cultivate organic community connection points to foster opportunities for residents to interact and create friendships with fellow residents of all ages.

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2030 Gen-Next: Preparing for the New Generation of the Aging Population Hanover Township, Illinois

Prepared by Mindful Innovations Consulting, LLC

In 2030, the first of the Generation X cohort will be turning 65. The MTV generation is aging. What will that mean for the current aging services offered through Hanover Township and its community counterparts? How will the needs of the physical infrastructure change? How will the needs and desires of Gen-Xer's be different than the Baby Boomers and the Greatest Generation? How will Gen-X's generational influences reframe aging for their generation?

To start to understand the answers to these questions, Hanover Township Aging Services looked at the social threads of Generation X, determined current community services available to support aging in community, facilitated a community stakeholder symposium, and conducted a community survey to gather feedback on how to best serve Gen-X to help them age well. All of which provided information to streamline recommendations to serve the next generation of the aging population best.

Social Threads

The social threads of any generation help provide context to the social construction of worldviews attributed to that generation. Generation X is generally understood to be persons born between 1965 and 1981, becoming young adults and experiencing all that goes with that in the 1980s and 1990s. The 1980s and 1990s brought a shift in social change from legislative reform, workforce changes, transformation in the cultural make-up of the United States (U.S.), all curated with music, television, movies, and magazines creating a new access point to various subcultures and alternative views.

Legislative Reform

Major legislative reform was in full swing starting with the birth year of the first Gen-Xers, 1965, and an American cultural shift was already underway. With the Civil Rights Act, the War on Poverty, Immigration and Nationality Act of 1965, and Title IX, among others, Gen-X has been the change interpreter, making sense of the transitions and translating policy into practice.

Civil Rights Act. Generation-X is the first U.S. generation to be born into equal opportunity afforded under the Civil Rights Act of 1964, which outlawed discrimination based on race, color, religion, sex, or national origin (National Park Service, 2016). This law required equal access to public places and employment and enforced desegregation of schools and the right to vote (National Park Service, 2016). Affirmative Action was also created from this Act to

improve education and employment opportunities for minorities and women (National Park Service, 2016).

Immigration and Nationality Act. With the Immigration and Nationality Act of 1965, Generation X became more diverse than previous generations. This Act lifted national origin quotas and issued visas based on preferred skills and family reunification, bringing in many persons with professional backgrounds in science and engineering (Chisti et al., 2015). Through this Act, 18 million people immigrated to the U.S. between 1965-1995 (Chisti et al., 2015). This total is more than three times the number who were admitted in the previous 30 years (Chisti et al., 2015). About one-third of the immigrants came from Asia (Korea, India, Vietnam, Philippines), with immigrants also coming from Africa, Mexico, Dominican Republic, and Cuba (Chisti et al., 2015). Before this Act, more than 50% of immigrants came from Eastern European countries. From 1965-1995 only 16% came from these countries (Chisti et al., 2015). Among the new faces of Americans included Gen-Xers who went to the U.S. in their youth as immigrants or as first-generation Americans, trying to navigate the shifting waters of American culture while balancing their own cultural identity. This new wave of immigration helped the U.S. start to shift the idea of assimilation from a “melting pot,” where all become one, to more of a “mixed salad,” where all can retain one’s cultural identity while still being American.

Interracial marriage. Interracial marriage was illegal in many states until the 1960s, with all but sixteen states lifting the ban before 1967 when the U.S. Supreme Court found these laws to be unconstitutional (Robinson, 2015). This ruling helped Baby Boomers to look beyond their race, ethnicity, or religion for romantic partners, many times producing children who are Gen-Xers. With differences in culture, language, and traditions of their maternal and paternal extended families, children of these mixed partnerships grew up balancing the diversity of their world while forging their path of identity. By 2000, the U.S. Census included an option for individuals to choose more than one race to better represent U.S. demographics.

War on Poverty. The War on Poverty of 1965 significantly impacted Generation-X with the creation of Head Start, which then produced the U.S. preschool movement and daycare. Head Start was created to help women go to work by providing childcare along with early childhood education (Cooley, n.d.). Non-working women also wanted their child to have a head start, and thus the preschool movement took hold, with many Gen-X children taking part in early childhood education in a classroom environment. With more families having both parents (46%) and the increase in single-parent households (20%), daycare for non-school aged children and before and after school care became a social norm starting with the Gen-Xer’s (MetLife, 2013). After outgrowing daycare, “Latchkey Kids,” who supervised themselves and siblings (if they had them) after school until their parent(s)/guardian(s) got home, became a symbol of the Generation-X childhood.

Gen-X kids were experiencing this lag of parental supervision during a crucial time in their development as school-age children, as this is the time they were working on their skill of

competence, which evolves from developing the ability to do things and understand new ideas (Erickson's stages of development, Industry versus Inferiority) (David, 2014). Success in this stage is essential as the inability to learn and grow at the rate of your peers can result in loss of self-esteem and feelings of inadequacy (David, 2014). If feelings of incompetence persist into the teenage years, role confusion can evolve furthering complicating development.

Child Abuse Prevention and Treatment Act. Adding to changing childhoods came to the establishment of the Child Abuse Prevention and Treatment Act of 1974 that required health and education professionals to report child abuse. This Act helped to transition the childrearing methods for the Gen-X youth or at least helped Gen-X youth understand it as abuse (GovTrack.us, 2019). Also, in the 1970s, 80s, and 90s domestic violence, laws were changing to protect victims of domestic violence. Today, there is a greater understanding of how childhood abuse and witnessing domestic violence evolves into high-risk factors for chronic disease through research related to ACEs (adverse childhood experiences). Aging Services may want to develop trauma-informed programming to help Gen-Xers process past traumas and find resilience for better physical and mental health to empower them to age well (ACEs Too High, 2019).

Women in Athletics. With the 1972 Title IX Educational Amendment Act, girls and women were given a pathway for athletics as education institutions were required to offer females of all ages more opportunities in sports (Albrecht & Strand, 2010). In 1970, Billie Jean King and eight other female tennis players demanded equal opportunity for women in professional tennis, which resulted in the creation of the Women's Tennis Association (WTA) in 1973 (WTA, 2019). In 1974, Little Leagues allowed girls to participate with boys, allowing Gen-X girls to sharpen their competitive edge and athleticism while developing confidence and teamwork skills through sports like baseball, basketball, and soccer, among many others (Albrecht & Strand, 2010). This paved the way for Gen-X young women to receive athletic scholarships to help pay for college while continuing their athletic endeavors at a collegiate level. As Gen-Xers aged, more professional opportunities emerged for women, such as the development of the WNBA (Women's National Basketball Association) in 1996 (first game June 1997), giving women opportunities to be paid for their athletic abilities (WNBA, 2019).

Autonomous athletics. In addition to girls in sports, alternative autonomous sports took hold with Generation-X; skateboarding, rock climbing, rollerblading, and BMX dirt bike riding, among others, provided a different avenue for physical activity and a new set of skill development. These sports have now evolved into multi-levels of competitions, including paid opportunities for males and females. Skateboarding will be added as an Olympic sport for the 2020 Summer Olympics.

End of the Military Draft. The new military draft legislation, which took effect in 1973, meant that Generation-X was the first generation not to be subject to a military draft or the Selected Services Act (1940-1973). Which was much of a relief to some Gen-Xers, particularly

after seeing the effects of the Vietnam War or Korean War on their parent's generation. This includes the side effects of Agent Orange both their parent and for themselves (and their children), as there are currently eighteen birth defects related to Agent Orange recognized by Veterans Affairs (VA) (WFLA, 2018). Many Gen-Xers still joined the military willingly, and with transitions in equal opportunity, Gen-Xers served to diversify the military with gender, sexual orientation, and ethnic and religious background.

Social Changes and Cultural Shifts

There have been many social changes throughout the Gen-X lifespan through a variety of social movements, policies, and practices. The War on Drugs and resulting mass incarceration was profoundly influential on Generation-X, among other social and cultural movements. Popular culture also influenced social changes by helping to sway social norms through various modes of messaging.

LGBTQ movement. Generation-X has come of age with the LGBTQ (Lesbian, Gay, Bisexual, Transgender, Queer/Questioning) movement. In the 1970s, the LGBTQ Movement began to take shape, with states starting to decriminalize same-sex sexual behavior. In 1975 the Federal Government allowed the hiring of individuals who are openly gay (History, 2019). The Democratic party took a stance to support gay rights in the 1980s. In 1993, President Clinton rolled out “Don’t Ask Don’t Tell,” a program meant to allow individuals who are LGBTQ to serve in the military (History, 2019). Vermont allowed same-sex unions starting in 2000, and same-sex marriage has now been recognized by federal law since 2015, making the oldest lesbian and gay Gen-Xers 50 years old they could be married under the law by the time (History, 2019). During this time, Gen-Xers also saw adoption laws evolve to include the same-sex parental unit. Further progress in the LGBTQ movement includes the elimination of conversion therapy, as of 2019, sixteen states have banned conversion therapy, including Illinois in 2015 (Leins, 2019). However, some Gen-Xers were subject to conversion therapy, even though the American Psychiatric Association denounced this long-standing practice in 1998 (Milligan, 2019).

The LGBTQ Movement also brought about public health education due to the HIV/AIDS epidemic. Gen-Xers learned about the transmission of HIV/AIDS and how to practice safe sex, helping to reduce the number of people infected by this disease. All of this helping to emerge a systemic change in social norms that influenced the Gen-X population and families.

Family structure. More than any other previous generation, Gen-X families were more diverse due to the transition in family and household structure. Single parents, divorced parents, and blended families, as well as families of mixed races, cultures, and religions, became a social norm. Many parents of Gen-Xers moved away from extended family, this coupled with the high divorce rate of the Baby Boomer population, fractured the concept of nuclear families and the support systems they provided with childrearing, elder care, and as a secure base. With both

parents working, the lag of parental supervision availed youth to the unstructured, unmonitored time with access to several influencers, which for some, was a contributing factor for juvenile delinquency.

Shared generational history. Gen-Xers have a shared generational history that includes significant historical events like the fall of the Berlin Wall. Watching the event television helped to visibly etch the effects of communism and the relief from the fall of communism in the memories of Gen-Xers. Gen-X youth across the nation were glued to their “rolled-in” classroom TV sets to watch the Challenger launch into space. For schools, it was even more exciting because a female teacher was on-board, inspiring to all the young Gen-X girls with aspirations of their own. Gen-X then witnessed the NASA Challenger explode, watching the loss of the hopes and dreams of the teacher and all the astronauts who lost their lives. The multiple recessions impacted many Gen-Xers within the Great Inflation Period, 1965-1982, with many breadwinners getting “pink slips,” watching their life savings evaporate as they waited for a better economy (Bryan, 2013). These types of historical events helped establish attributes of the Gen-X population often displayed through pop culture.

Popular culture. The increased access to popular culture and subcultures through music, magazines, movies, television, and cable television provided a model for social behavior. They influenced Gen-Xers as they were moving through Erickson’s Ego Identity versus Role Confusion stage of development (David, 2014). In this stage, teens make sense of the messaging from parents, friends, peers, school, media, sports, social movements, and more while trying to develop their own identity outside of their parents. Morality learned through social interactions, and social modulation from adult figures help teens understand right and wrong and the gray area in between. Role confusion, when teens struggle to find their unique pathway, happens for a variety of reasons and can result in the postponement of adult responsibility and life direction (David, 2014).

Gen-Xers were influenced by TV Shows like *The Cosby Show*, *Growing Pains*, *Full House*, *Seinfeld*, *Friends*, *The Simpsons*, *South Park*, *Silver Spoons*, and *Different Strokes*. Independent films made their debut, and Gen-Xer’s loved things off the beaten path. Major motion pictures were getting more sexualized, violent, contained recreational drug use, and were more satirical. *The Breakfast Club*, *Dirty Dancing*, *Dazed and Confused*, *Mallrats*, *Tommy Boy*, *Reality Bites*, *Trainspotting*, *Die Hard*, and *Beetlejuice*, were just some of the films that Gen-Xers were watching. Gen-Xers were often portrayed as slackers.

The Indie genre of music emerged with sounds of alternative rock, like Radiohead, Smashing Pumpkins, Pearl Jam, and The Cranberries. Punk and heavy metal also made their way into the music scene appealing to the angst and rebellious nature of some of the Gen-X youth with bands like Rage Against the Machine and Metallica. Country music crossed over to people who enjoyed rock n’ roll with Garth Brooks, among others. Hip hop emerged, creating new sounds, beats, and cultural movement. Public Enemy and NWA (Niggaz With Attitude), among

others, spoke to the racial disparities that were (are) prevalent throughout our nation. They challenged social norms by bringing these concerns to national attention through controversial lyrics which reflected the frustration felt by many minorities across the country due to unfair police targeting. Many rap lyrics also sensationalized drug use, gang violence, and mistreatment of women.

Artists were exploring the limits of the first amendment and censorship with sexualized, provocative, and controversial lyrics. Legislators became concerned for Gen-Xers' morality, and in 1985 the Parental Advisory label was born to warn parents of the explicit and provocative language used in conveying the artists' message (Paulson, 2016). To some Gen-Xers seeking to rebel, the Parental Advisory label made the music more appealing. Many Gen-Xers listened to a wide array of music through personalized mixed tapes on Walkman's and boom boxes, paving the way for today's personally curated on-demand entertainment access with Spotify, Netflix, and with the use of DVR's. Gen-Xers also enjoyed new indoor sedentary activities like videogames that could be played autonomously or with others. Gen-Xers were also fluid with the evolution of technology, adapting to computers and the internet, adding to the autonomous activities available to Generation-X that provided access to multiple messages with limited parental oversight.

As Gen-Xers made sense of the messaging from the media, their identities developed into a variety of subcultures within the broader American culture. Subcultures were based on music preferences, clubs, traditional and alternative sports, religion, social movements, sexual orientation, gangs, substance use, sexual preferences, body art, geography, educational path, educational institution, and many other social endeavors. Many Gen-Xers navigated the complexities of identity formation through experimentation with various subcultures. Gen-Xers, more than any generation before, could be almost anything, from the traditional career paths to new creative (and independent) pathways in technology and web development, massage therapy, personal training, and body art (tattooing and piercing), among many others.

Generation-X Today

As Gen-Xers age, there are many considerations when it comes to the ability to self-manage the requirements of Maslow's Hierarchy of Needs: physiological, safety, love and belonging, esteem, and self-actualization, which help determine the quality of life and ability to maintain independence.

Demographics. Currently, Gen-Xer's are 38-54 years old and represent 20% of the population, a smaller portion than Baby Boomers who are currently 22.1% of the population and the Millennial Generation representing 22% of the population (US Census, 2017 estimates). Part of this 2% difference can be attributed to the 16-year span versus the 19-year span of the Baby Boomer and Millennial birth year range, as well as Gen-X nicknamed the "Baby Bust" generation due to many Boomers having fewer children than their Silent Generation parents

(Connolly, 2019). Gen-Xers' life expectancy is 79.8 years, one month shorter than the previous generation (MDVIP, 2017). Nationally, Gen-X is diverse, 61% are white, 18% are Hispanic/Latino, 12% are African American/Black, and 7% are Asian (AARP, n.d.). Locally, the 100,792 residents of Hanover Township are diverse; 50% are white, 31.4% are Hispanic/Latino, 12.1% are Asian, 3.2% are African American/Black, 2.6% are two or more races, and eight people identify as Native American (Hanover Township, 2019). Both the Hispanic/Latino and Asian populations are almost twice the national percentage of the representation in the US population (US Census population estimates, 2018), creating a highly diverse community.

Education and employment. Many Gen-Xers went to college, producing 6% more college educated individuals than the Boomer generation with 29% earning at least a bachelor's degree (Schroer, n.d.). According to the 2013 Met-Life Study of Gen-X, 65% are working fulltime, and if in a relationship/marriage, about 60% of their partners are also working. About 55% are in a career that was not intended upon when entering the workforce (MetLife, 2013). Many Gen-Xers are loyal, with 24% staying at employers for 5-9 years and 23% are staying with the same employer for 15 years or longer, while others will find themselves changing careers several times (MetLife, 2013). Gen-Xers tend to work in white-collar jobs more than blue collar, however Hispanic/Latino Gen-Xers tend to work more in blue collar jobs than in white collar, but only by 7% (AARP, n.d.).

Household. Many Gen-Xers were raised in single or blended households. The MetLife Study found that most Gen-Xers are married (70%), with only about 20% being married more than once. 20% of Gen-Xers have never been married, and 8% are divorced (MetLife, 2013). Gen-Xers tended to marry later in life than the Baby Boomer generation, many after starting a career. Fertility rates increased for the Generation X cohort as well, even as education levels for women and access to birth control medication and abortion have increased (Connolly, 2019). About 10% of Gen-Xers live in multi-generational households, with their parents (6%) or (4%) with other relatives. Conversely, about 14% of Gen-Xers live alone (MetLife, 2013). Generation X was the first "Boomerang" generation with many returning home in their 20's due to a tight labor market and student debt (Value Options, 2019).

Caregivers. Many Gen-Xers that have children are in the midst of child rearing years or just experiencing empty nests. Around 20% of Gen-Xers are caregivers to their parent/s or other older relative, averaging about 11 hours of care per week with 17% of these caregivers providing more than 20 hours of care per week (MetLife, 2013). In aging circles, Generation X is emerging as the "generationally conscious" caregiving generation with the ability to view problems from a "cross-generational perspective" (Poo, 2017). As Gen-Xers have always been sandwiched between two larger generation populations, Gen-Xers have learned from Baby Boomers and Millennials as well as the Silent Generation and Generation Z and understand their varied perspectives. This insight supports the flexible mindset of Gen-Xers to work well across generations.

Caregiving with changes in family structure. Another consideration for Gen-X caregivers is that some may be balancing the demands and dynamics of caring for divorced parents in multiple households or caregiving with and for stepparents or stepsiblings. Some families had fluid systems of support and security through transitions in childhood due to divorce, remarriage and stepsiblings. However, other's experience may have included feelings of abandonment, sibling tensions, and other family dysfunction that may be unresolved and may create additional stress for Gen-Xers who are now caregivers. Many Gen-Xers may also be long distance caregivers which poses a challenge for family members needing care to maintain their independence.

Finances. The MetLife study found that around 50% of Gen-Xers are behind in saving for retirement, with women being less prepared than men (MetLife, 2013). Salary deficiency was cited as the primary reason for being behind in retirement savings (20%), while accumulating too much debt was cited by 6% as the reason (MetLife, 2013). Moreover, many Gen-Xers were hit by the recession between 2007 and 2010 when financial investments decreased by 47% and home values fell, leaving Gen-Xers with six times more debt than their parents at the same age (Kantur, 2016, David, et al, 2017). However, 82% of Gen-Xers own a home, with about 17% being underwater in their mortgage as of 2013, but by 2016 only 3% of Gen-Xers owed more on their home than what it was worth (MetLife, 2013; Fry, 2018). Gen-X also does not have the financial benefit of purchasing homes low and selling high, which Baby Boomer's enjoyed; however, they are aware of the need for retirement planning and are saving more than previous generations (Value Options, 2019).

Retirement. The Met-life study found that Gen-Xers feel like they will be "old" when they are 64, they would like to retire by 65, but after learning about the new age for full retirement through Social Security, many changed their projected retirement age to 66 (MetLife, 2013). The study found that Gen-Xers think they will pull from Social Security, retirement plans, and savings to make ends meet in retirement. However, 70% are unsure if Social Security will be there for them (MetLife, 2013). In retirement, Gen-Xers want to travel, spend time with family and friends and relax, with only 15% wanting to make exercise and recreation a priority, and only 10% making volunteerism a priority (MetLife, 2013). This idea of retirement does not align with today's understanding of health risks of social isolation, having limited feelings of purpose, and limited physical activity.

Physical health. According to the 2013 Met-Life Study, Gen-Xer's say they are fairly healthy with 58% indicating exercise or sports are part of their day-to-day lives, however a more recent MDVIP study found 67% admit they could be doing better at exercising regularly. In this study, 66% admit they should be eating better, 63% felt they could do better at maintaining a healthy weight and 66% could be better at managing stress (MDVIP, 2017). The CDC (Centers for Disease Control and Prevention) (2017) finds that 42.8% of adults, including the Gen-X age range, are obese. This percentage is the highest level of obesity in the nation's history. As

technology and lifestyle efficiencies emerged, many Gen-Xer's experienced more sedentary activities for work and pleasure that did not allow for the output of calories which resulted in weight gain. The increased access to high-calorie foods compounded with access to convenient foods and drive-throughs as well as the plethora of energy-dense foods. Further complicating Gen-X's relationship with weight is the ever-changing messages of health and nutrition, which has resulted in a variety of diet fads and yo-yo dieting. As cancer and heart disease surpass unintentional injury for death of the 45-54 age group, the health risks associated with obesity and a sedentary lifestyle may be a concern for many Gen-Xers (Suicide Prevention Resource Center, 2019).

Gen-Xer's understand that their lifestyle impacts their health as much as genetics, however they are not likely to take preventative measures. The MDVIP (2017) study found that only 50% had an annual physical exam over the last five years, and 32% avoid doctor visits out of fear of finding something wrong.

Mental Health. Gen-X has a generational relationship with depression, suicide, substance use, misuse, and addiction as expressed through popular culture. For example, the death of pop culture/alternative rock idol Kurt Cobain by suicide after a history of depression for which he self-medicated with illegal drugs like heroin (BBC, 2019). Currently, suicide as the result of ongoing mental illness, or not, is on the rise in the US, with a new upsurge in the younger Gen-Xers (Suicide Prevention Resource Center, 2019). Gen-X has a propensity towards taking prescription drugs to treat mental health disorders, especially since the development of Prozac in 1987. Researchers Beth Han and colleagues published a paper in 2016 in the Journal of Clinical Psychiatry which found that from 2008-2013 Generation X saw a 34% increase in the use of psychotropic medications without mental health care treatment, while there was a 16% reduction in the use of mental health care services (Rubin, 2017).

Furthermore, from 2008-2013, approximately 21-22% of Generation X experienced mental illness, as compared to 17-18% of Baby Boomers and 11-12% of the Silent Generation (Rubin, 2017). This could be the result of decreased stigma for Gen-Xers seeking help compared to older generations who were raised in the time of sanitariums and institutionalization. However, even with the decrease in stigma, the number of Gen-Xers seeking medications over therapy for the treatment of mental illness could correlate to Gen-X's desire to be independent and solve problems autonomously. They are seeking mental health services from a primary care health provider, since perhaps they are in a stage of life where they do not have time to engage in therapy, or it could be due to limited resources and availability.

Cognitive health. Cognitive health is of growing concern in the U.S. and across the world with 50% of persons over the age of 85 experiencing dementia, along with the rise in early onset dementia. With a correlation between lifelong depression and dementia, cognitive disease may continue to be of concern for Gen-X as they have the highest percentage of persons who experience mental illness, and only two out of ten engage in brain exercises (Byers & Yaffe,

2011; MetLife, 2013). Further complicating the potential relationship with dementia, is hearing loss and potential to lose or limit social interactions and communication due to the frustration related to hearing loss (Cleveland Clinic, 2018). As Gen-Xers age, hearing loss may be of concern as many spent their teen and early adult years, and maybe even now, listening to their music at high decibels and in small spaces like a car, with headphones or earbuds, at concerts, clubs and/or raves.

Marketing to Gen-X. From a marketing perspective, currently, Gen-Xers are the highest earners and they spend as much as Baby Boomers (U.S. Bureau of Labor Statistics, 2018). As consumers, Gen-Xers are skeptical of marketing, want to be educated about products, research for best products and deals, and are loyal and enjoy loyalty programs where they build points for discounts and free items (Bedgood, 2019). Gen-Xers are DIYer's (Do-It-Yourself) with nearly 73% of Gen-Xers watching YouTube videos for: "home repair and improvement; cooking; technology use and repair; arts and crafts; and beauty and personal care" (Wroblewski, 2018).

Gen-X characteristics. Being aware of the social threads of Generation X allows one to understand the characteristics that are generally attributed to this cohort. Gen-X values individuality and they are independent, adaptive, flexible, and resourceful. Because of this independence, Gen-Xers look for flexibility at work and are likely to change careers multiple times (MetLife, 2013). Due to their shared generational history of being raised in times of significant social change, many Gen-Xer's are conveyed as cynical or skeptical about society and authority. Many watched their parents, older relatives, or friends' parents work hard and save, only to lose it all in the recessions of the 1970s and 1980s, leading Gen-X to adopt a work hard, play hard lifestyle (Sablik, 2013; Bryan, 2013). Gen-X, prior to Millennials were the most educated of the generations. They are fluent in technology, adaptive to changes, currently prefer the smartphone and mostly use the internet for a purpose more than entertainment (Zickuhr, 2011; Bedgood, 2019). With Gen-X's autonomous nature through being the Latchkey generation, connecting through creative means will be paramount to preventing social isolation with this generation.

Current Community Infrastructure

"In preparing for the needs of large numbers of elderly, it is crucial to think of the challenge as a community issue. If the care of the elderly begins and ends with entry into a formalized system that takes over when a person is almost unable to function day to day, society will face large service costs and will miss opportunities to help the elderly function as productive, independent citizens for larger portions of their elderly years. A community's social and economic systems need to become attuned to arranging services to meet the needs of an aging society in natural, informal ways" (Knickman et al, 2002, second section).

As the population ages, it is important to think about the community's infrastructure of support, both social characteristics (cultural events, health, lifestyle, social services) and physical

characteristics (housing, parks, roads, sidewalks, air quality, noise). AARP's (American Association of Retired Persons) Age-Friendly Communities and WHO (World Health Organization) Livable Communities have similar designation criteria for communities that work to provide a good quality of life to all residents. Essentially, an Age-Friendly or Livable Community has a good foundation of social supports that help the community come together and support those who may need assistance at all ages and life stages, while also having the physical infrastructure and businesses to support ease of connectivity, affordability and quality of life for longevity.

The AARP Livability Index (2019) scores communities across the U.S. on factors that facilitate a good quality of life. As Hanover Township covers all or parts of six communities, there are variations in the AARP Livability Index (2019) (Appendix 1) scores, but as a whole Hanover Township is rated as a good place to live. Hanover Township has a total population of 100,792 (2016) with the fastest-growing segment of the population being persons age 65 and older (Kuhn, et al., 2017). There are a variety of social services available to Hanover Township seniors, but there are also gaps in programming. Likewise, there are many positive physical attributes, but there are also areas of opportunity.

Social Infrastructure

As Gen-Xer's turn 60 in 2025, they begin to age into services under the Older American's Act (OAA), which was created in 1965, the beginning of the Gen-X cohort. OAA services aim to help maintain health and independence by funding states who fund Area Agencies on Aging (Illinois has 13) who then fund direct services providers (like Hanover Township) to operate nutrition services (congregate, dine-out and home-delivered meals), health prevention programs, multi-purpose senior center programs, caregiver programs, gap-filling programs, protection from elder abuse and volunteer opportunities and job training for seniors. Also, home care services are available through a Medicaid waiver program through the Illinois Department on Aging (IDOA). Matching monies for OAA services and locally developed services are provided through Townships as well as other government and service organizations.

Hanover Township Aging Services. Hanover Township Aging Services offers a wide variety of advantages to adults aged fifty-five and older. Transportation, enrichment and lifelong learning opportunities, social services, café, home-delivered meal program, and a full breadth of volunteer opportunities continue to engage people in participating in programs and services. Last fiscal year, 2019, 2,066 unduplicated seniors engaged with the senior center for services and programs for 37,170 interactions through 3,009 events or opportunities for engagement. Annually, Aging Services serves about 20% of the 13,000 seniors who reside in Hanover Township. In looking back over the last five years, Hanover Township Aging Services has served 9,378 unduplicated persons.

Services include art and technology classes, travel opportunities, Medicare information, Stars and Stripes Café at Hanover Township Senior Center. Additional programs offer opportunities to volunteer in the community, caregiver resources and support, senior housing referrals, mental healthcare, health screenings, memory screenings, memory support group, Memory Café, transportation services, home-delivered meals, and financial tools education. Hanover Township also has a financial assistance program through the Hanover Township Foundation, a 501c3, that can help persons who are facing an unforeseen situation or need assistance to bridge an immediate need. For example, funds can be used to pay past-due utility bills, prescriptions co-pays, medical bills, or for minor home repairs. Hanover Township is working towards connecting seniors to youth through new intergenerational programs. The Hanover Township Food Pantry is also available to reduce hunger by increasing access to food.

Current collaborations. Hanover Township Aging Services has various collaborators and partnerships within the community. The local AARP conducts Safe Driving programs and Tax-Aide at the Senior Center. The local Case Coordination Unit, Catholic Charities, provides referrals with the nutrition program and supports older adults with resources to maintain an independent lifestyle. The local police departments present a variety of topics on safety at Hanover Township's monthly TRIAD meetings. Hanover Township Aging Services has over fifty collaborators in programs and services for the residents to thrive and grow.

Community resources. Other than the Hanover Township Food Pantry, there are ten others in the area people can be referred to for services. There are 58 home care agencies that serve the area. Hanover Township compiled a list of 18 vision resources in the Chicagoland area to help with various vision-related issues and costs. There are five homeless shelters available outside of Hanover Township. Also, there is a listing of grief support groups; however, there are not any listed in Hanover Township.

Mental health services. As mental health treatment has emerged as a growing concern with both the Baby Boomer population and now the Gen-Xers, Hanover Township has some public and private options for counseling and treatment. Currently, Hanover Township's C-Hope program, mental health services for older adults, has a waitlist, which demonstrates the need is higher than the supply. According to the Hanover Township Mental Health Board Manager, there is a national shortage of psychiatrists, with the average wait time of three months before availability and an average of one month for specialized therapists. This shortage may speak to the aforementioned decrease in persons seeking mental health care and an increase in prescriptions for antipsychotic medications. For Hanover Township, the closest geriatric psych unit was in Elk Grove Village; however, Amita has received state permission to close that facility and move to Hoffman Estates. The location is closer to Hanover Township; however, they are not expanding the available psych unit beds, resulting in a loss of resources for all of the surrounding communities.

Health services. In Streamwood and the Hanover Township portion of Schaumburg, there is a high rate of persons accessing emergency rooms rather than going to less costly urgent care (AARP, 2019). Also, the patients rate their experience at area hospitals as average (AARP, 2019). Through Hanover Township's Office of Community Health, residents have access to several low-cost lab tests and vaccinations, as well as wellness screenings and podiatry services. Additionally, Hanover Township has created the Dental Access Network through the Office of Community Health for Hanover Township residents. The Dental Access Network program provides residents, who are at or below 200% of federal poverty level guidelines and are without dental insurance, access to a network of participating dentists who offer low-cost dental services. Services include exams, x-rays, cleanings, fillings, deep cleaning, extractions, root canal treatments, crowns, partials, and dentures.

Connections. Social connections are essential to help thwart loneliness and isolation. A Brigham Young University study found that isolation has a higher mortality rate than obesity (Study Finds, 2017). A survey of more than 2,000 Americans found that 72% experience loneliness, with 30% feeling lonely at least once a week (Marcus, 2016). According to the AARP Livability Index (2019), Hanover Township community members are disconnected, many eat alone, are not engaging with neighbors, and not hearing from family or friends. There is only a moderate level of opportunity for residents to engage in the cultural arts (AARP, 2019). There are limited numbers of civic, religious, political, and business organizations in which residents can participate, with Bartlett, Elgin, Hanover Park, Hoffman Estates having more options than Streamwood, and the Hanover Township portion of Schaumburg (AARP, 2019).

Socioeconomic. In many Hanover Township communities, the AARP Livability Index (2019) finds there are gaps between the rich and the poor, particularly, Streamwood, Bartlett, and Schaumburg. Hanover Township has a lower poverty rate than the greater Cook County region at 9.1%. Additionally, households earning \$150,000 or more annually increased for almost all communities in Hanover Township, rising from a range of 7.1-19.6% in 2012 to 10-25% of households in 2017 (Kuhn et al., 2017; U.S. Census, 2012 and 2017). The Elder Economic Security Index (EESI) (2019) finds that a single elder without a mortgage needs \$21,444 to make ends meet (housing, utilities, taxes insurance, food, transportation, health care if in good health, and a limited amount for miscellaneous) in Cook County, Illinois. While a single elder with a mortgage needs \$31,308 annually, and a single renter of a one-bedroom needs \$24,168 a year (EESI, 2019). Elder couples need \$31,308 yearly if they do not have a mortgage, \$43,248 if they do have a mortgage, and \$34,032 annually if they rent (EESI, 2019). The federal poverty line of \$12,490 for individuals and \$16,910 for couples, and the average annual Social Security benefit of \$17,652. These incomes can create uncounted undercover poverty, where people have too

much money to qualify for meaningful benefits but too little to have financial security (U.S. Department of Health & Human Services, 2019; Social Security Administration, 2019).

Physical Infrastructure

The physical infrastructure of a community supports community health through the environment, safety, and access to stores and green spaces, among other things. Access to and cost of transportation is a consideration. Housing, including affordable housing, is also an indicator of communities that allow for one to age well, but also supports younger people as well. Hanover Township is expansive, including portions of Streamwood, Bartlett, Elgin, Hanover Park, Hoffman Estates, and Schaumburg, all in Cook County, Illinois, which is part of the Chicagoland area; thus, there are variations in the strengths and needs related to the physical infrastructure.

Environment and safety. Due to industry in the areas of Streamwood, Bartlett, Elgin, and Hanover Park, there is a noted exposure to toxic air from the release of airborne chemicals (AARP, 2019). Also, for all communities but Schaumburg, the AARP rated the exposure to high-traffic as high. The water rating is moderate for all areas, as is the number of days when the regional air quality is unhealthy (AARP, 2019). The AARP Livability Index (2019) finds that there is good access to parks in all communities and reasonable access to grocery stores and farmer's markets in all but Streamwood and Bartlett, who had a moderate level of access. Overall, Hanover Township is safe and has a low percentage of vacant housing units.

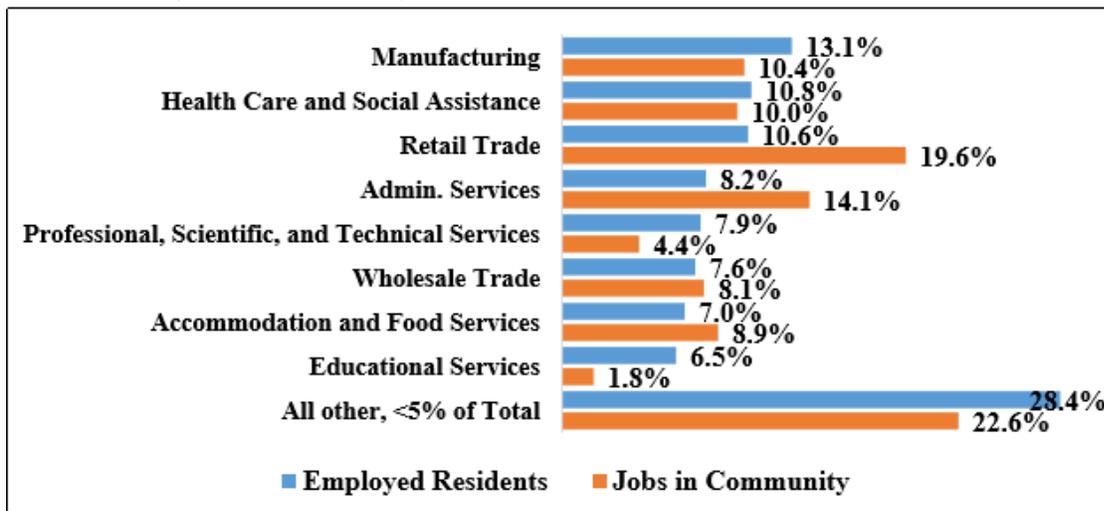
Housing. There are multiple levels of housing available in Hanover Township, including independent (single-family, duplex, townhouse, condo, apartment, rental and owned), assisted living and supportive living, and long-term care options. Due to the style of homes in the area, the AARP Livability Index (2019) finds that only 31.5% of households have a zero-step entrance. There are limited affordable housing options, which include low-income tax credit housing, Housing Choice Vouchers (Section 8), and just one supportive living facility (SLF), the Victory Center of Bartlett.

According to the document of subsidized housing compiled by Hanover Township, there are 117 options in the area, including Hanover Township as well as DuPage, Lake, and Kane counties. Of those, only 11 are indicated to be open; the others have a three-month to a five-year waitlist. Additionally, wait times for the Housing Choice Voucher program are often closed for many years at a time. According to the Housing Authority of Cook County's website, there are 46 housing programs or projects, of which all but two are closed. The two open opportunities include a building in Maine Township or a building in Franklin Park. The AARP Livability Index (2019) denotes there are limited subsidized units available, particularly in Streamwood, Hoffman Estates, and the Schaumburg portion of Hanover Township. Currently, the AARP Livability Index (2019) indicates the average monthly housing costs are \$1,469 (Streamwood)-\$1,905 (Bartlett). The average monthly benefit for social security for an individual in 2019 is

\$1,438 a month or \$17,736 annually. Per the Elder Index created by the University of Massachusetts, Boston reported a single elder living in Cook County, Illinois, with the average monthly expenses (including housing, food, transportation, and health care is \$2,014 per month or \$24,168 per year). These financial figures could pose a challenge to live in the area for those relying on social security benefits alone.

Transportation. While Hanover Township provides weekday transportation (service hours between 7:30 AM and 3:30 PM), the Director of Aging Services reports there are current waitlists for transportation services. Additionally, there are limited options for public transportation outside the Township aside from Uber or Lyft, which require a smartphone, or a taxi. For most communities, the annual household transportation costs are moderately high at \$12,013 - \$13,976 (AARP, 2019). This amount is considerably more than the \$2,250-\$3,960 allocated in the EESI (2019) for transportation, demonstrating the conservative estimations for the EESI. There are opportunities for Hanover Township to improve the livability index rating by training older adults and persons with transportation constraints to accessing Uber, Lyft, and Go-Go Grandparent. Also, looking to the future, autonomous driving vehicles may provide solutions to transportation needs.

Occupations. Being in the Chicagoland region, jobs are accessible to residents within forty-five minutes (AARP, 2019). There is a variance in the type of careers where Hanover Township residents are employed, as demonstrated in the chart below, Industry Employment of Commuting Workers, 2015, Hanover Township, IL, from the Hanover Township Strategic Plan, FY19-FY21 (Kuhn et al., 2017).



Source: U.S. Census Bureau, Longitudinal Employment-Housing Dynamics, 2015.

All in all, Hanover Township has many excellent resources for community members, including parks, walking paths, accessibility to grocery stores, and shopping. Hanover Township has some barriers when it comes to affordability of housing, with long waitlists for limited

affordable housing. Community connectivity is another barrier and a contributor to social isolation. The Hanover Township Senior Center is a cutting-edge senior center that is nationally accredited and a model for other senior centers across Illinois and the nation. The senior center is known for offering a wide range of services, classes, volunteer opportunities, travel, exercise, and social opportunities to age well, and a wealth of resources for those who need them.

Hanover Township Community Aging Symposium

On September 30, 2019, Hanover Township Aging Services held a Community Aging Symposium, gathering community leaders representing multiple sectors of the community and aging network. The cross-section included representatives of the library, community college, city planners, police officers and social workers, social service leaders, senior housing directors, community representatives of Generation X, Care Coordination Unit, and community advocates for aging. The group was addressed by the Township Supervisor, Brian McGuire, who provided orientation to the project and desire for Hanover Township to be ahead of the curve. Hanover Township Aging Services Director, Tracey Colagrossi, provided a welcome, information on the Hanover Township Senior Center, and introduced the speakers. The speakers included the Illinois Department of Aging Director, Paula Basta, an Aging in Community expert, Brad Winnick, and this project's consultant, Sandra Pastore. Director Basta provided information on aging services from the state perspective and highlighted the upcoming concerns of the effects of mass incarceration on the future aged as well as acknowledging changes in the population to be inclusive of the LGBT population. Brad Winnick presented the physical and social infrastructure needs of the community to support the longevity of the population. Sandy Pastore helped orient the group on the social threads of Generation X.

After the presentations, the participants were asked to discuss eight questions and provide feedback. Each table had facilitators, who are community leaders in aging, as well as a scribe, who are employees of Hanover Township Aging Services and familiar with the services offered through the township. The questions were:

1. What supports need to be in place for Gen-Xers as they age to help with physical health as well as mental wellness and suicide prevention?
2. What additional services could be in place to reflect cultural diversity?
3. How will the mass incarceration of the Gen X population impact their future aging and access to services?
4. How will needs differ from Gen-Xers and Baby Boomers?
5. What are the businesses and services, as well as policies needed to support Gen-Xer's now and in the future?
6. Are there additional infrastructure needs, physical and/or social?

7. Is the word Senior Center a barrier for Gen-Xers to use a senior center? Is there a better name?
8. There is a continued concern for loneliness with Gen-Xer's, how do we connect with Gen-X/keep Gen-X connected?

What supports need to be in place for Gen-Xers as they age to help with physical health as well as mental wellness and suicide prevention?

Participants suggested an increase in mental health facilities to reduce wait time for treatment and having programs that connect others to help reduce social isolation. Having events to reduce stigma like a Mental Health Day came up in numerous groups as well as education about the cross-connection between mental health and physical health. Other suggestions to reduce the stigma included having mental health services in the Senior Center to make it easier to seek help and make referrals. (Mental health services and therapy are currently available at the senior center.) Also, trauma support groups came up as an unsupported need.

What additional services could be in place to reflect cultural diversity?

Many solutions arose from the participant discussions of this question, including continuing to schedule and market cultural nights and events that showcase various cultures to help with understanding and community cohesion. One suggestion to create classes and groups at the Senior Center that are more reflective of different cultures was discussed in a participant group. An example of Novella group to watch and discuss Novellas (a limited-run television serial drama spoken primarily in Spanish), and to create more diverse offerings of books in the Hanover Township Senior Center library. Other suggestions included having more travel opportunities, like having one cultural destination per month. Outreach targeting minority populations was also mentioned, perhaps through the creation of a cultural diversity volunteer group.

How will the mass incarceration of the Gen X population impact their future aging and access to services?

The participants discussed this concern in great detail as many of the social workers have already been working with current Hanover Township seniors with criminal histories to find resources, with limited to no available options, particularly for housing. The participants acknowledged this is a big issue that will need to be addressed. Many participants had similar sentiments that many formerly incarcerated persons find it hard to assimilate after prison due to a less structured environment, changes in technology, and hardship finding employment and stable housing. Participant suggestions included developing more programs for people who were incarcerated like reintegration programs, training, and assistance getting a job. Also suggested were a review and possible change of regulations to help reduce recidivism by increasing access to resources and employment after incarceration, particularly for those who were convicted when

they were 16 or 17, and now, they are 40 or 60. Hanover Township currently works with the Cook County Sheriff's Office to help residents with reintegration after incarceration.

How will needs differ from Gen-Xers and Baby Boomers?

Across the groups of participants, the sentiment was that Gen-X has more financial concerns than the Baby Boomers due to debt from children, education, mortgage, cars, and more. There was expressed concern for the retirement ability of Gen-Xers due to current expenses, the unlikelihood of having a pension, and the perception of not having the return on investments that the Baby Boomers enjoyed. Participants were also concerned with Gen-X's mental health and caregiving responsibilities.

What are the businesses and services, as well as policies needed to support Gen-Xers now and in the future?

There were a variety of ideas generated with the participants. Needed services include, through the door transportation services, increased mental health services, Adult Day services, food pantries, retraining and education programs, and affordable housing. When discussing policies needed, many participants discussed policies to assist those incarcerated, lower medication costs, better access to health care, Social Security, and rent control as well as shared housing. Business opportunities included app development, travel, lifestyle centers (turning malls/plazas into gyms, coffee shops, and stores) near neighborhoods, housing, and home care.

Are there additional infrastructure needs, physical and/or social?

Participants discussed the continued need for affordable housing, as well as the concept of shared housing, which is similar to college dorms and would allow adults to socialize, make housing affordable. Someone would be able to "check-in" on the senior. Also discussed was the continued need for public transportation due to the disconnect between neighborhoods, grocery stores, shopping, doctor offices, the senior center, friends/family homes, and other places a senior may go. Lifestyle centers with groceries, doctors, and fitness facilities in walking distance were cited again. For the workforce needs, if employers could offer more benefits over money, like daycare, parent care, and flexibility with time off. Intergenerational opportunities and intergenerational homes were also discussed as community social needs. Particularly as participants noted worry over the potential for social isolation with more individuals relying on online shopping and self-checkouts.

Is the word Senior Center a barrier for Gen-Xer's, how do we connect with Gen- X/ keep Gen-X connected?

Some contributors felt that the word senior is a barrier while others did not. "Aging Well Center" was an alternative name that emerged as well as considering naming it after a person, or simply "Hanover Township Community Center."

There is a continued concern for loneliness with Gen-Xers, how do we connect with Gen-X/ keep Gen-X connected?

Many ideas emerged from the groups to help support connection among the Gen-Xer's. Ideas included planning programs that may be of interest to that generation. For example, Bingo and Pinochle may not be the "it" programs anymore. Instead, video game groups, movies, trivia, music, and travel opportunities may be more desirable. Connect to the new aging generation by utilizing local public figures and influencers advocating the use of the senior center may reimagine aging well in the community. Connecting Gen-Xer's to volunteer opportunities was also discussed as a way to reduce the potential for loneliness.

All in all, the table discussions generated a lot of lively conversation and concern for the future aged. Finding connection points and collaborations will be paramount to building programs and services that appeal to the Gen-X population.

Hanover Township Community Survey

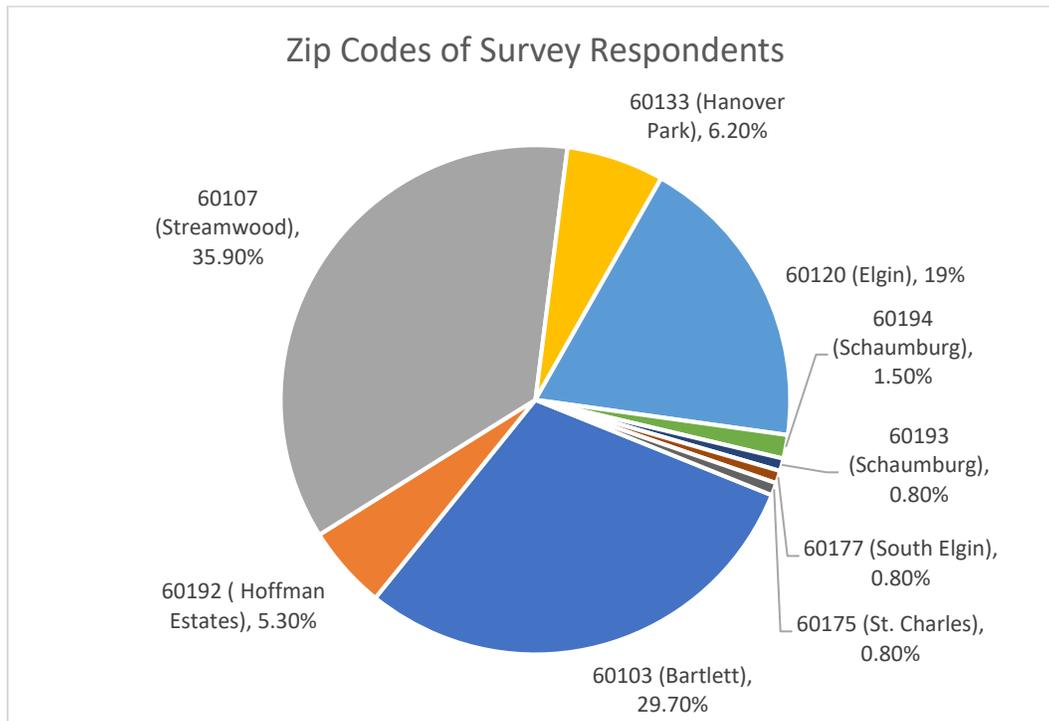
Hanover Township, along with the project facilitator, developed a community survey to garner an idea of the health and wellness trends of the community. Questions included age, marital status, gender, cultural identity, financial health, nutrition, exercise, socialization, volunteerism, physical health, mental health, caregiving status, multi-generational household status, and knowledge of current community resources.

Methodology

Survey questions were inputted into Survey Monkey. Paper surveys were distributed by mail with a paper and an electronic link option, electronic links to the survey were distributed to community members through email and social media. At the end of the survey, participants had the option of providing an email address to be entered in a drawing for a \$50 gift card. Also, at the end of the survey, participants had the option to request more information about Hanover Township services and resources. The survey questions can be found in Appendix II.

Survey Results

Age and Ethnicity. Of the 133 persons who responded, there was a wide age range of all adults, with most, 54.96%, respondents being between 55-64 years of age. 23.65% are ages 65-74, 9.16% are 75-84, 6.87% are ages 45-54, 3.05% are age 85+, and 2.29% are ages 18-44. Of the respondents, 26.52% are male, 72.73% are female, and 0.76% identified as other. The respondents indicated a range of ethnicities and cultures, including Italian, Polish, German, Indian, Hispanic, Asian, Japanese, African American, Mexican, Southern USA, Jewish, and Christian.



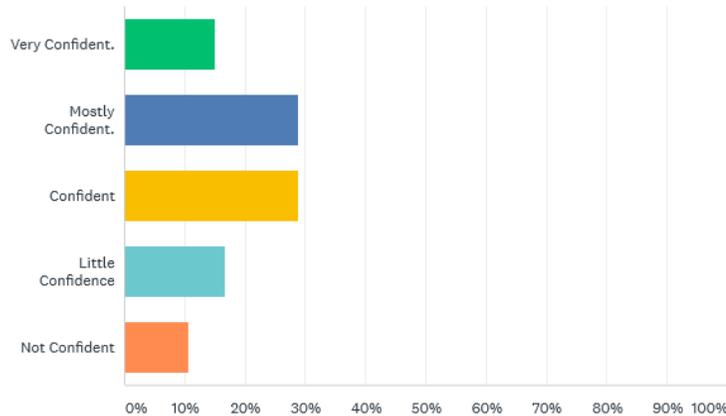
Zip code, household, and level of education. Respondents are from multiple zip codes within Hanover Township, with the most representing Streamwood, Bartlett, and Elgin. Most of the respondents are married, 56.92%, 16.15% are widowed, 10% never married, 2.31% cohabitate with a long-term partner. There are a variety of education levels represented, 29.01% have a high school education, 22.9% have an Associate's degree, 27.48% have a Bachelor's degree, 4.58% have a vocational/trade certification, 12.98% have a Master's degree, and 1.53% have a Ph.D. or higher.

Retirement planning. While a few of the respondents, 6.15% indicated that they do not plan to retire, 4.62% indicated they have started thinking about retirement but have not started saving, and 3.58% stated they started saving but had to borrow against it. 8.46% have savings through work but do not have a plan. 35.38% indicated they have a retirement plan and have started saving for retirement. Also, 3.08% reported they have a plan, started saving, and have a long-term care policy. Only 2.31% have not started thinking about retirement.

Retirement age. When given an age range for retirement, 44.96% of respondents indicated they would retire between 65-69 years of age, with 20.16% indicating age 60-64, 7.75% saying between ages 55-59, 8.53% between ages 70-74 and 1.55% saying they'll retire between 75-79 years of age. On the other side, 0.78% indicated they would retire between ages 50-54, and an equal amount indicated retirement before age 50, while 3.88% responded that they do not plan to retire.

How confident are you that you will be financially secure in retirement?

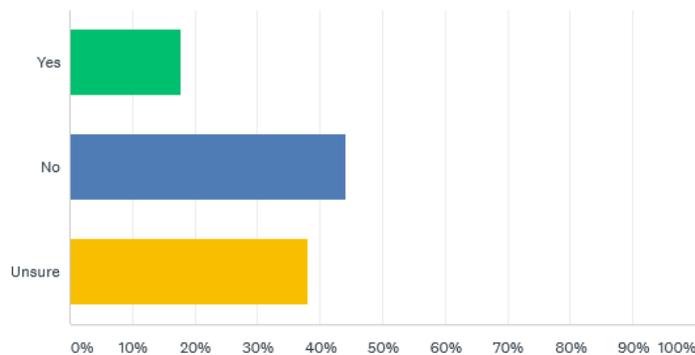
Answered: 132 Skipped: 1



Confidence in financial security. When asked how confident respondents were about having financial security in retirement, 15.15% are very confident, 28.79% are mostly confident, 28.79% are confident, 16.67% have little confidence, and 10.61% are not confident. When asked about confidence in understanding financial tools, 22.31% are very confident, 16.15% are mostly confident, 40% are confident, 16.15% have little confidence, and 5.38% are not confident.

Do you plan to move out of Hanover Township when you retire?

Answered: 129 Skipped: 4

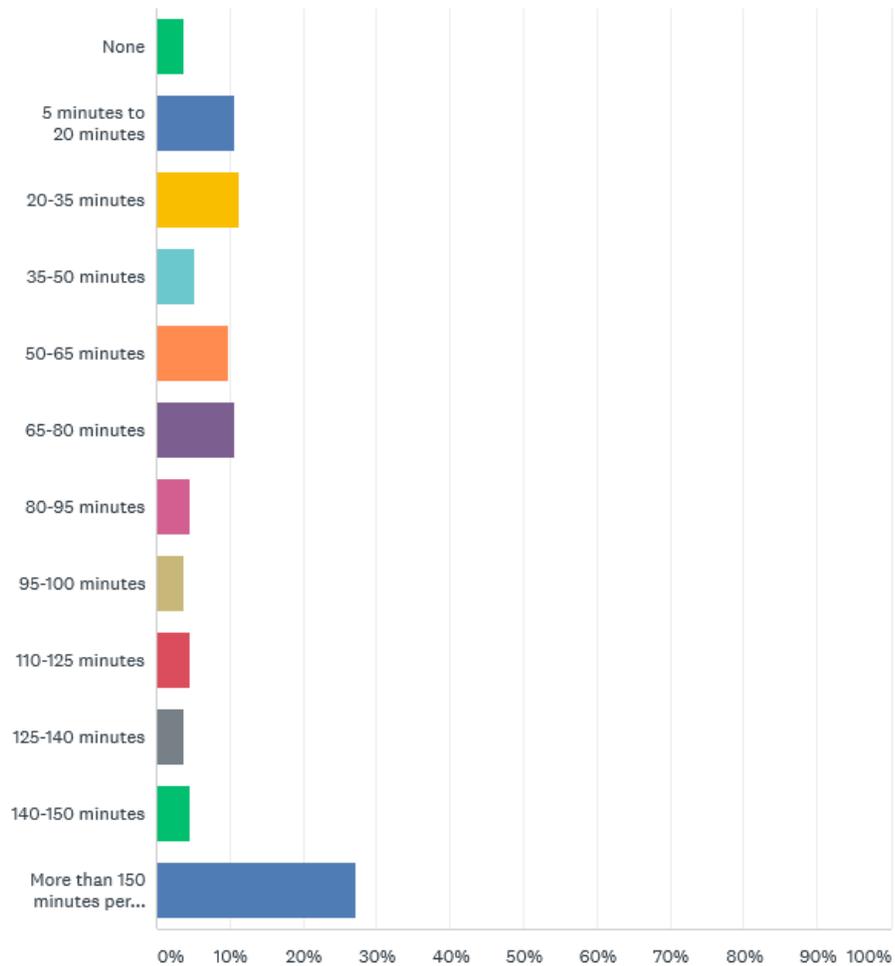


Retiring in Hanover Township. While 44.19% indicated, they are planning on staying in Hanover Township in retirement, 17.83% plan to leave Hanover Township, while another 37.98% are unsure.

Health. Survey respondents indicated good general health with 33.08% in excellent health the same indicated somewhat good health, 23.85% as average health, 5.38% in somewhat poor health, and 4.62% in poor health.

How many minutes of physical activity do you get each week?

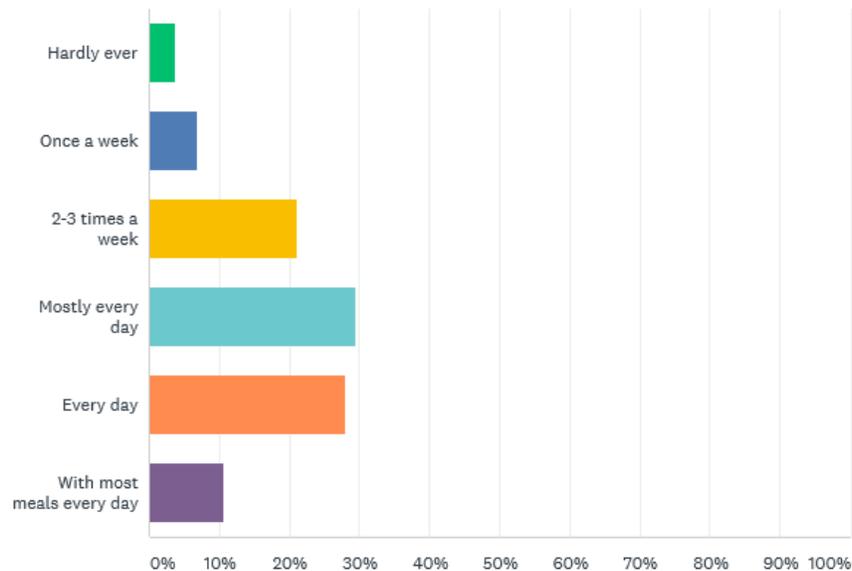
Answered: 132 Skipped: 1



Physical activity. When asked about physical activity, only 27.27% get the recommended 150 minutes or more of physical activity per week. Another 5% is close to the recommended level, leaving a little over 68% not meeting the recommended guidelines for physical activity, increasing risk factors for chronic disease.

How often do you eat fruits and vegetables?

Answered: 132 Skipped: 1

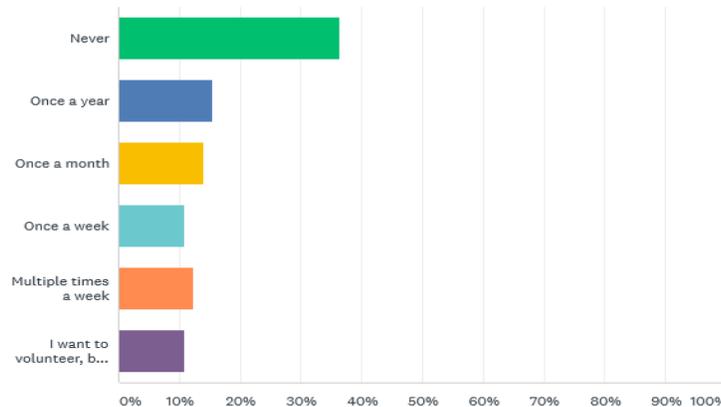


Consumption of fruits and vegetables. When asked about the intake of fruits and vegetables, almost 60% report not consuming the recommended two and a half cups of vegetables and two cups of fruit a day (Bell, 2018). When asked where respondents ate, 66.41% said mostly at home or food prepared from home, 6.25% indicated mostly at home with grocery store prepared food or frozen meals. This was followed by 0.78% of respondents eating primarily at restaurants or had restaurant prepared food, and an equal amount eats mostly at fast-food establishments, and 25.78% said they had a combination of all of the above.

Mental wellness. The majority, 60.47%, of survey respondents rated their mental wellness as excellent, 24.03% rated it as somewhat good, 12.4% rated it as average, 2.33% indicated their mental wellness rating was somewhat poor. No one surveyed indicated poor mental wellness, but 0.78% reported unsure.

How often do you volunteer in the community?

Answered: 129 Skipped: 4



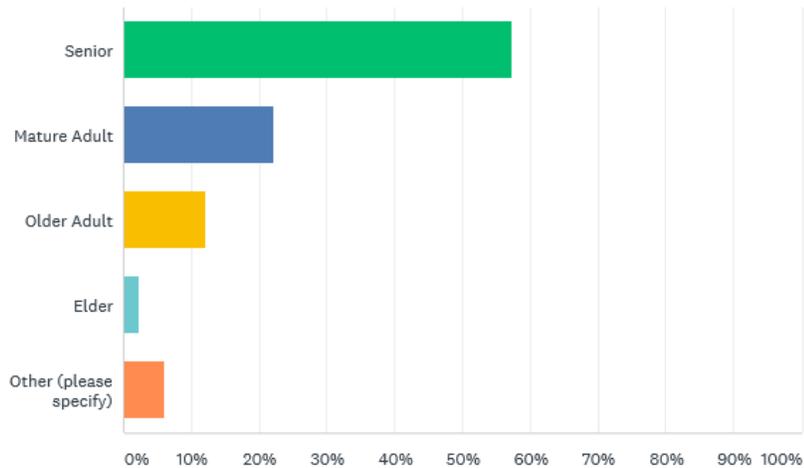
Volunteerism, socialization, and brain health. In looking at community connections, survey respondents indicated how often they volunteer in the community, 36.43% said they never volunteer, 15.5% volunteer once a year, 13.95% volunteer once a month, 10.85% volunteer once a week, 12.4% volunteer multiple times a week and another 10.85% want to volunteer but do not know where to go. When asked if they hang out with friends quite often, 15.38% strongly agreed, 36.15% agreed, 20.77% are neutral, 18.46% disagreed, 8.46% strongly disagreed, and 0.77% chose not applicable. When asked if they regularly do activities to support good brain health, 32.06% strongly agreed, 51.15% agreed, 13.74% are neutral, 3.05% disagreed.

Transportation. Transportation is of significant concern in maintaining independence. Fortunately, 62.6% strongly agreed that they have reliable transportation, 31.3% agreed, 1.53% are neutral, 3.05% disagree, and 0.76% strongly disagree, and an equal amount chose not applicable.

Caregivers and multi-generational households. Of the survey respondents, 9.32% are a parent/guardian to a child under 18. However, 19.23% indicated they are a caregiver, 58.46% are not caregivers, 10% indicated they might be a caregiver in the future, and 12.31% were caregivers in the past. 8.53% of respondents live in multi-generational households.

When you think about growing older, what would be your preferred term, currently we refer to our older generation as a "senior"

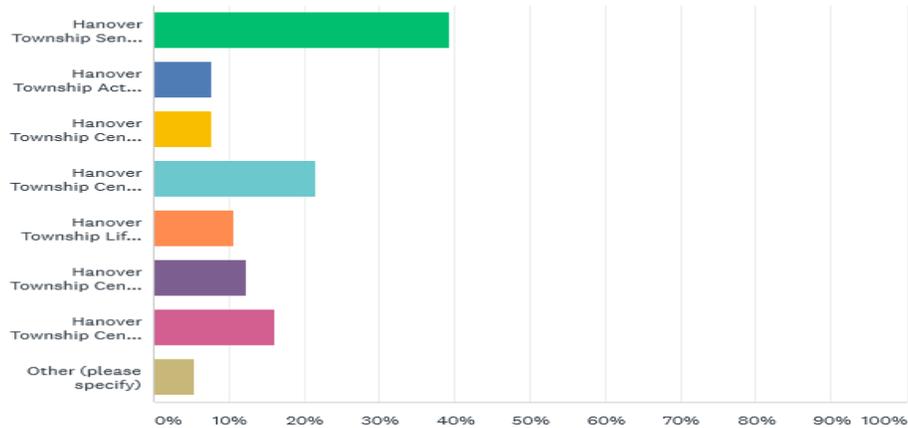
Answered: 131 Skipped: 2



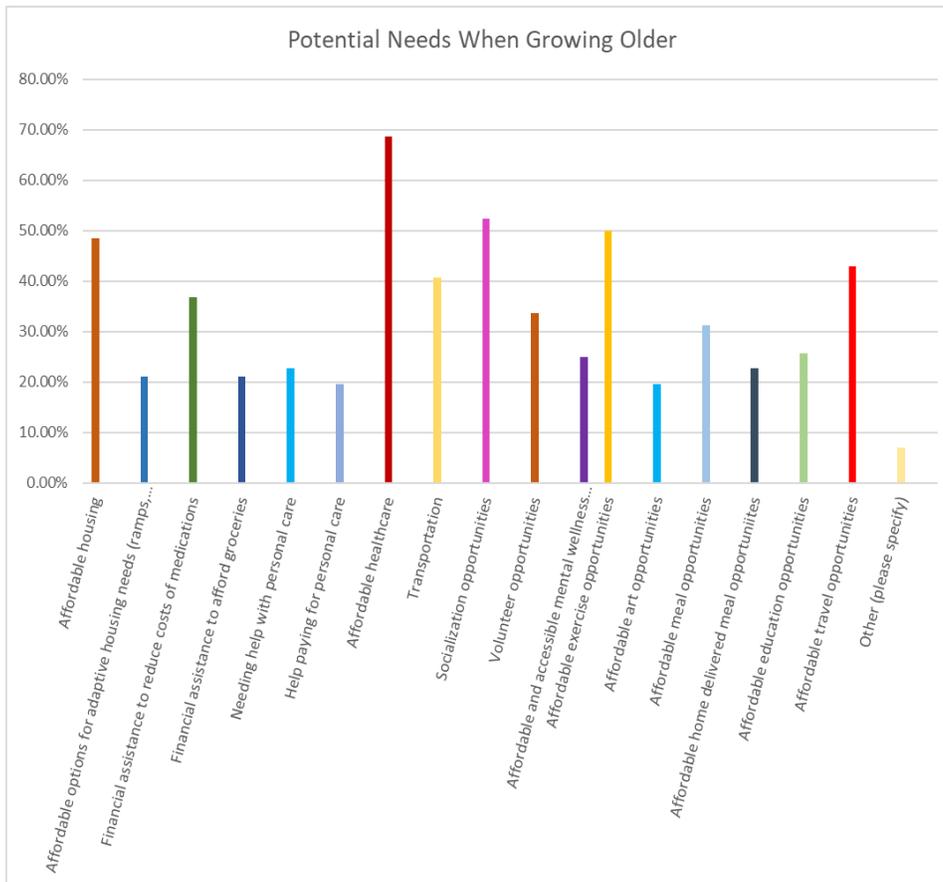
Preferred term. When asked about the preferred term for the older generation, 57.25% prefer senior, 22.14% mature adult, 12.21% older adult, 2.29% preferred elder. There are a few other ideas that included, over the age of..., oldie-but-goodie, NOT AGING, Boomer Generation, old fart, senior, and a couple that stated it doesn't matter.

What would you call a place that offers fitness, intellectual pursuits, travel, transportation, health, mental health and social services for persons age 55+?

Answered: 130 Skipped: 3



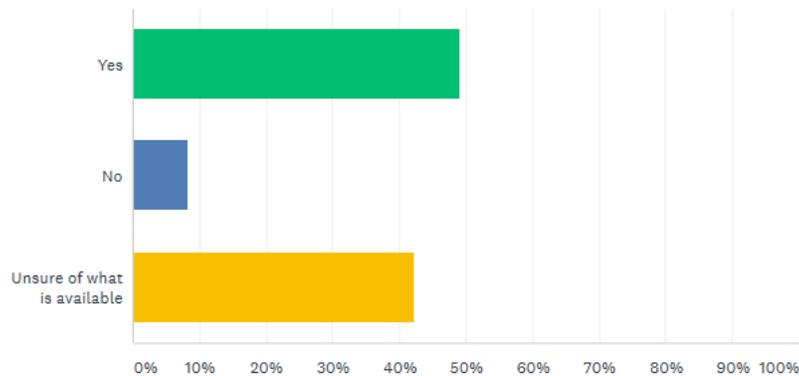
An Alternative name for the senior center. When asked about alternative names for a senior center, 39.23% chose Hanover Township Senior Center, 7.69% chose Hanover Township Active Aging Center, an equal amount chose Hanover Township Center for Aging Well, 21.54% chose Hanover Township Center for Active Adults, 10.77% chose Hanover Township Life Enrichment Center, 12.31% Hanover Township Center for 55+, and 16.15% chose Hanover Township for Healthy Living. Others offered other ideas that included Hanover Township Center or 55+ Healthy Living, Hanover 55+Center, HT Older Adult Center, Hanover Township 55+ Life Enrichment Center as well as a suggestion to remove the words like aging, 55+.



Potential needs when growing older. In responding to what potential needs one may have as they grow older, affordable health care, affordable exercise opportunities, socialization opportunities, affordable housing, affordable travel opportunities, financial assistance to reduce the cost of medications, and transportation all emerged as potential high needs. People also suggested home care and companionship as potential needs.

Overall, do you feel our community has enough resources in place to support community members in aging well (healthcare, mental healthcare, volunteer opportunities, activities, businesses, housing, transportation, social services, etc)?

Answered: 130 Skipped: 3



Community resources. Only 8.46% indicated that there are not enough resources in place to support community members in aging well, while 49.23% answered positively; however, 42.31% are unsure of what is available, demonstrating a need for more outreach.

Survey Summary

From the survey results, there are many areas in which Hanover Township Aging Services can continue to focus their attention to help Gen-Xer's and all seniors age well. Financial literacy workshops, exercise opportunities, socialization opportunities, access to mental health care, outreach about services and volunteer opportunities, caregiver support, and multi-cultural opportunities are all avenues to support the future aged. As malnutrition and social isolation are a growing concern with the older adult population, education about a balanced diet, and access to congregate meals are essential.

For understanding Gen-Xers, this survey was limited as the bulk of the survey respondents were older than 55. Perhaps future surveys can be conducted by only surveying persons representing the Generation-X birth years. However, this survey still provides useful information for the current and future needs of the Hanover Township aging population.

Recommendations

This process helped define recommendations for future planning for Hanover Township Aging Services. There are multiple areas of potential that would help strengthen the connection to the community and work towards reframing aging for Hanover Township.

Hanover Township Age-Friendly Community Collaborative Coalition

Collaboration is key to providing visibility, especially with the expansiveness of the Hanover Township service area. Moreover, collaboration allows for the opportunity to be educated and to view the community and needs through other perspectives and develop programs that maximize the strengths of diverse community systems. Through the development of a Hanover Township Age-Friendly Community Collaborative Coalition to include villages, park districts, the school district, medical centers, community service organizations, law enforcement, fire departments, religious organizations, realtors, businesses and restaurants, chambers of commerce, and others, the community can work together towards creating intergenerational opportunities and a Dementia-Friendly community designation among other areas of collaboration.

Age-Friendly Community Collaboratives are in line with the recent models of community best practices set forth through the guidelines for Age-Friendly cities and the Dementia-Friendly America guidelines for community recognition (mayorscaucus.org, 2019). The Metropolitan Mayors Caucus Executive Board created the Age-Friendly Communities Collaboratives to help communities become recognized as Age-Friendly and Dementia-Friendly (mayorscaucus.org, 2019). They have highlighted several areas of concern that impact an individual's ability to age well in the community which includes, aging residents who want to remain in their home and community but are hindered by the expense and energy needed for home maintenance. Many communities' infrastructure has challenges for persons whose mobility is limited, accessibility to services and programs, social isolation, and housing stock designed for nuclear families (mayorscaucus.org, 2019). Through this caucus, community leaders can learn about and develop age-friendly and dementia-friendly plans, determine needed resources, build on existing community resources, and collaborate with partnerships to strengthen approaches to community goals (mayorscaucus.org, 2019).

Intergenerational. Through collaboration, meaningful intergenerational opportunities that use the strengths of both youth and seniors to compliment the needs of each other can be developed. This effort helps to work toward creating community connection points and cohesion while also reframing aging and retirement for youth as one with purpose and vibrancy, not one of a recliner and remote control. Intergenerational programs also align with already developed FY19-FY21 strategic goals of Hanover Township to broaden youth opportunities. Also, intergenerational programs align with the need for older adults to have opportunities to mentor and support the younger generation, to achieve the virtue of care in older age and continue to thrive through Erickson's stages of development to avoid stagnation and social isolation (David, 2014).

Natural intersections. There are many natural intersections to institute intergenerational connections; mentoring programs, school based weekly senior volunteer who can serve as a classroom reader, classroom listener, provide living history as well as STEM enrichment; spring

and autumn clean-up, or snow removal; youth can teach classes at the senior center like foreign languages, sign language, technology classes, mobile device lab, texting, science classes, etc.; youth can provide program support at the senior center for special events, lunch program, administrative help; connecting seniors to youth coaching opportunities, including robotics and more (Appendix III). Also, creating intergenerational family opportunities centered around nutrition and health can help families consider changing habits together, to curb activities and foods that facilitate weight gain and create risk factors for chronic disease. Through collaborating with local restaurants or cafés, Hanover Township can create “Chatty Wednesdays” like in Phoebe Waller-Bridge’s show *Fleabag* where customers are encouraged to talk to other customers to help combat the loneliness that is experienced by all ages (Howell, 2019). By developing intergenerational programs, opportunities are created for community members to have “friends of all ages,” helping people to cross-generational cohorts and benefit from each other’s generational wisdom and strengths.

Dementia-friendly community. This same collaborative could also work towards developing Hanover Township as a Dementia Friendly Community. By following the guidelines outlined in the Dementia Friendly America (DFA), this collaborative could become the community champions needed to move the DFA recognition forward to reality. Hanover Township, working together with Age Options, the Area Agency on Aging, can schedule and deliver sector-specific Dementia training to businesses across Hanover Township. Businesses that have at least 50% of the employees trained can become designated Dementia Friendly. They can hang a window cling and have a certificate hanging on the wall that signifies this designation. The dementia-friendly initiative helps families and caregivers know businesses that have people who understand the dementia process and will interact with their loved ones with compassion and patience. Restaurants who become dementia-friendly are encouraged to develop the purple table project, whereas, when customers arrive who may have a person who has dementia, they can request a purple table which signals the hostess to place them in a quieter area of the restaurant. Among other things, the restaurant is encouraged to develop a simplified menu with pictures to help those with dementia continue to make their selections without being overwhelmed, helping to preserve dignity.

Outreach

Outreach continued to come up at many of the table discussions in the symposium. It was further documented as a need with more than 40% of survey respondents indicating they did not know what resources are available through and in Hanover Township. Also, community connection was noted as an area for development through the AARP Livability Index.

Community events. Outreach opportunities include continuing to participate in community events as well as facilitating community events that bring community members together. Hanover Township has started a Food Truck Festival, International Expo on culture and

diversity, as well as numerous other opportunities that are open to all age groups of community members. As Hanover Township develops further collaborations, opportunities to provide outreach and education to diverse communities can also transpire.

Workforce wellness education. Another outreach opportunity is to provide Workforce Wellness Education for area businesses. By working in collaboration with the Chambers of Commerce, Hanover Township can start by delivering a presentation to the various chambers at one of their monthly meetings, offering to set times to visit businesses and provide staff training. Several topics would support Gen-Xers to age well in Hanover Township including; Healthy Aging (reframe aging, nutrition, physical activity, stress reduction, and mental wellness practices for healthy aging), and Retirement 101 (reframe aging, connect to volunteerism, senior center, and travel options, explain Social Security, Medicare, and need for continued connection in retirement). Other topics of interest are Financial Literacy (unbiased information on basic budgeting, bank and retirement products, and expected costs in retirement), and Caregiving 101 (understanding FMLA (Family and Medical Leave Act), caregiver stress and refueling practices, caregiving tips, community resources for support and respite).

Mental health. Mental health awareness, suicide prevention, and other efforts to destigmatize mental illness are opportunities for Hanover Township to meet the needs of the community. By having education opportunities to help community members understand various mental health disorders and treatment methods, as well as serving as a connection point to resources. A “Community Mental Health Day” focused on understanding, hope, and healing can be a collaborative outreach opportunity to help debunk myths, demystify the treatment process, and provide hope for resilience. By hosting it at the Senior Center, it can be set-up as a conference-style event with various options for each session. By inviting all ages of community members, the participants gain education about mental health while also being exposed to the Senior Center environment, which may help them reframe aging for themselves. Also, having virtual options for counseling using video technology can help increase access for Gen-Xers who may want to take part in talk therapy.

As Generation-X ages, providers need to be aware of life changes or health diagnoses that could spiral into feelings of hopelessness, lack of purpose, or identity that could create an environment for suicidal ideation. Also, as Gen-X ages, because of the generational relationship with suicide, suicide may be considered as an alternative to extending life without quality. With this in mind, programs to educate the community about topics related to dying with dignity such as Advance Directives, Living Wills, and the POLST (Physicians Order for Life-Sustaining Treatment) as well as POA’s (Power of Attorney) to help with retainment of control when health events arise.

Social media marketing. Using video maker software such as PowToon, Hanover Township can create fun short educational videos on multiple subjects including, but not limited to, Hanover Township Aging Services, tips for aging well, caregiver information, dementia

education, and resources, and volunteerism. These can then be shared on social media platforms that many Gen-Xers are currently using, like Facebook, Instagram, and Twitter.

Hanover Township Aging Services Programs

Senior Center programs. Through the discussions at the Aging Symposium, recommendations to curate the type of experience that Gen-Xer’s may participate in when looking towards future senior center programming is necessary. Having free or affordable exercise opportunities will continue to be something that Gen-Xers may look for in a senior center, including the ability to engage virtually. Opportunities to be creative will most likely also continue to be a draw for Gen-X senior community members as they enjoy DIY projects. But rather than Bingo, Gen-Xers may be more interested in a video gaming group that could even be virtual connecting people in their homes with neighbors, as 63% of Gen-Xers have a game console (Zickuhr, 2011). Gen-Xers enjoy role-playing games like Dungeons and Dragons or Warhammer; creating role-playing game clubs could attract gamers of this genre. Develop relevant podcasts or having a podcast club may be another way to reach Gen-Xers.

With many Gen-Xers being “foodies,” having evening cooking classes, like an international cooking class, may be appealing. But also having nutrition-based cooking classes demonstrating balanced meals and vegetarian foods may also be attractive to Gen-Xers looking to live a healthier lifestyle. Gen-Xers may engage with opportunities for intellectual discussion, and opportunities to learn from lectures on various topics unrelated to aging and related to aging at the senior center. The senior center can appeal to the music lovers and movie lovers through clubs that watch or listen and discuss or classes/groups that engage in making music or film. Opportunities to learn sign language may also be well received, especially as Gen-Xers adapt to hearing loss. In the MetLife study, it was noted that Gen-Xer’s want to travel in retirement, making affordable travel services the Township can continue to offer to meet this desire along with classes teaching conversational foreign languages.

Engaging through outdoor activities may be another avenue to engage Gen-Xers looking for partners for rollerblading, canoeing, kayaking, fishing, hiking, biking, and other outdoor activities. Partnering with park districts to develop senior sports leagues for ultimate frisbee, frisbee golf, and other sports may also be appealing to Gen-Xers.

Health screenings. The AARP Livability Index (2019) indicates that in Streamwood and the Schaumburg portion of Hanover Township, there are higher numbers of preventable hospitalizations where urgent care could have been used instead. By continuing to offer health screens and health education, the Township may be able to engage Gen-Xers to help with prevention or referrals for the next steps, mainly as there are noted reluctance to go to a doctor. Moreover, the gap in grief support services and trauma support groups offers the opportunity for the senior center to develop these meaningful programs.

Cultural diversity. Increasing diverse offerings was a need that emerged from the symposium. With Hanover Township’s high Hispanic/Latino population and Asian populations, it is important to develop events and programs that mirror the cultural desires of the various ethnic and cultural groups that make up the community. An idea that emerged from discussions at the Aging Symposium is to develop a Novella group, where participants watch a Novella and then discuss. Consider offering educational presentations or other classes in languages other than English. Another idea is creating increasingly diverse offerings in the Senior Center lending library by incorporating more books in different languages represented in the Hanover Township community. Other ways to embrace cultural diversity is to set-up monthly cultural trips and have opportunities to learn and play games from different cultures as well as to have ethnic options available through the Stars and Stripes Café.

In looking towards the technology-adept Gen-Xers, establishing International Sister Senior Centers may be a way to virtually immerse area seniors in cultures around the world, including areas that may have ancestral ties with individuals in Hanover Township’s diverse community. By collaborating with the Association of Illinois Senior Centers, Chicago Sister Cities International, and the National Council on Aging, Hanover Township could work towards developing a network of national and international senior centers that residents could communicate with virtually. This program could then evolve to creating a “Senior Exchange” program modeling it after the student exchange program, working with federal elected officials and the State Department to arrange for visas, and with the international sister senior centers to provide a senior host or host family. This may be appealing to the Gen-X senior who wants an integrated experience with diverse cultures rather than just travel, or those who would like to be a host home for the senior exchange program.

Nutrition programs. Hanover Township is already ahead of the curve with the OAA meal program by offering a choice of meals that are cooked on-site with the ability to accommodate allergies. Options will become even more essential as Gen-Xers age and expect a selection of freshly prepared, vibrant foods as well as the ability to make substitutions. Continuing to provide education on balanced diets through classes, newsletter articles, and recipe sharing can also help Gen-Xers be preventative by practicing a healthy lifestyle. Additionally, ensuring the menu offerings are reflective of Hanover Township’s cultural demographics and tastes is also essential to support the diverse senior population.

Adult day service. Adult Day Services also arose as a current need for the Gen-X population that will continue. With the deinstitutionalization of persons with special needs in the 1980s and subsequent integration into “mainstream” schools, Gen-X was the first generation to accept persons with disabilities as peers and classmates. Taking tenets from the school system on integration, Senior Centers can find ways to support seniors with special needs. As Gen-Xers age, and conditions like dementia and strokes or other ailments limit an impacted individual’s ability to be independent, services like Adult Day Services that are integrated into the senior

center where their peers are, may be appealing. As Gen-X has a less generational stigma of disability, integrated opportunities to do things of interest with peers while having a disability can help the impacted person hold on to their individuality. Trained peer volunteers can provide safety and support so the participant can be successful. Together this works to help destigmatize dementia and other debilitating diseases for individuals, caregivers, and for the person who may be suffering from it in the future while creating a compassionate and dementia-friendly community. With music being a primary stimulator of memory, one can imagine the beats coming from a Gen-X Adult Day Program. Finding space for an Adult Day Service within the current physical infrastructure of the Hanover Township Senior Center space may not be feasible. However, it is important to consider what options are available may be worth contemplation to support opportunities for all seniors to remain engaged across the spectrum of health. It may be logical to begin by expanding the existing Memory Café.

All of these recommendations are made with the idea of continuing to bring people together through a variety of interest portals for organic peer support networks to form. These networks can then evolve into friendships which they engage in activities together outside of the senior center environment as well as support each other such as rides and check-in. Organic peer support works to reduce social isolation, successfully implementing Hanover Township's Department of Aging Services mission "Enriching Lives, Fostering Friendships, Promoting Independence."

Connection Points to Reframe Aging

Reframing "senior." Through the lens of reframing aging, there is an opportunity to socially reconstruct the word "senior" to reduce implicit bias and create a more positive affiliation with the word. The community survey indicated strong support for the continued use of "senior" as the preferred term to describe the older population. Reframing could also be tied to a celebrity endorsement and through pro-aging marketing. Gen-Xers were heavily influenced by pop culture due to the multiple avenues of access, unlike any other previous generation. Engaging celebrities, including local personalities, to celebrate aging, debunk aging myths and provide a model for healthy aging and continued need for connection may resonate with Gen-Xer's.

Collaboration. Through engaging businesses and organizations through Hanover Township Age-Friendly Community Collaborative Coalition, there are opportunities for Hanover Township to provide education to multiple diverse groups. This collaboration allows for more seniors, caregivers, and families to then be referred and connected to the resources available at Hanover Township Aging Services, as well as for the Township to add resources to the available community resource referral lists.

Caregivers. Other connection points for Gen-Xers are as caregivers. Caregivers are often hard to engage due to the amount of responsibility and stress they have on a day-to-day basis. Many times, they are taking care of their loved one and their children/family; the generation with these types of caregiving responsibilities known as the "sandwich generation." Offering

information through work-based training and on-line videos, Hanover Township can engage these Gen-Xers now. In this way, they will be aware of the Senior Center and its services if they become caregivers, or for when they are of Senior Center participation age themselves. Learning tips on navigating family dynamics in caring for divorced parents or stepparents may be beneficial, particularly for Gen-X caregivers.

Infrastructure needs

Housing and business opportunities. There are opportunities to enhance the physical infrastructure of communities in Hanover Township and increase the availability of social service programs. Many participants of the symposium discussed the idea of encouraging the creation of lifestyle centers with groceries, doctors, fitness centers, and coffee shops within walking distance to neighborhoods to increase interaction with neighbors and peers. Affordable housing was also noted as a need for the future aged being able to meet their living expenses in Hanover Township. By working with municipalities, economic development organizations and chambers of commerce, the Township can provide education about the changing population to empower the various levels of government, commercial developers, and the business community to meet the needs of the aging population.

Shared housing. Shared housing was another concept that was discussed in groups. Hanover Township could help navigate local policy to make shared living opportunities available to create more affordable housing while also helping with social isolation. There are also opportunities to develop intergenerational shared housing. Through the aging symposium discussion, the idea of dorm-style housing emerged as a possible solution, which may be appealing to Gen-Xers as many went away to college and have fond memories of dorm life.

Transportation. Transportation will continue to be a need for community members of all ages. Hanover Township currently provides transportation for older adults and disabled persons over the age of eighteen. Service is Monday through Friday, 8:00 AM to 3:00 PM, with service requests for dialysis and medical appointments making up the majority of the rides. The department currently conducts technology classes to teach seniors how to access rideshare services such as Uber, Lyft, and Go-Go Grandparent on smartphones. Increasing these class offerings to include a component to schedule a ride trial should help ease any unknowns for patrons using these services. Also, recruiting and training current Uber and Lyft drivers to specialize in senior transportation needs could help reduce seniors' concern in using these services.

Moreover, the recruitment of drivers meeting the requirement of having a commercial driver's license (CDL) with a passenger endorsement is challenging as these credentialed workers are not plentiful in today's job market. Additionally, all but one of the Township's bus fleet is fourteen passengers or less, which eliminates the need to have a CDL. Helping potential employees obtain a CDL may help in the recruitment of drivers for part-time and full-time positions. Other suggestions from the group include developing an app for Hanover Township

transportation services to have patrons schedule and track their own rides and looking into autonomous driving vehicles.

Policy reform

Providing education to state and federal elected officials about the needs of the community is imperative, mainly where policies are prohibitive to the fulfillment of potential. Policies (state and federal) and programs (local) for the formerly incarcerated, reduction of medication costs, and having a trained workforce emerged as areas for policy reform.

Lower medication costs. Another major concern that impacts the ability to afford the costs of living is the cost of medication and healthcare. There is an opportunity to develop programs to support community members with on-going high medication costs and/or high healthcare costs. A legislative policy solution can evolve by providing information to legislators to inform them of this concern and the impact on individual and community health.

Workforce to work with the aging population. Workforce needs were also discussed through the conversations at the Aging Symposium. As the unemployment rate decreases, it is sometimes hard to find employees who are knowledgeable about aging. Hanover Township has taken the initiative in this area by paying competitive wages and providing on-going training to staff, including the opportunity to take on-line classes through Boston University for a Certificate in Behavioral Health in Aging through the National Council on Aging and the Association of Illinois Senior Centers. Also, Hanover Township is exploring developing an aging fellowship for graduate-level students of gerontology with specialization in Aging Services.

Conclusion

When engaging any new generation, it is important to understand the need for systemic evolutions, as old approaches and programs may not be engaging for the new generation. The Senior Center can be viewed as a community incubator for modeling healthy retirement behaviors that include connection, good mental and physical health practices, healthy eating, creative outlets, intellectual pursuits, travel, resources, services, and more. The center must be fluid with the demonstrated characteristics and desires of the multiple generations it serves. It is helpful to understand how each generation's characteristics at micro-levels are influenced by the mezzo and macro-level policies, concepts, and social constructs that worked for or against them. Throughout an individual's lifespan, there are several factors for influence including family, schools, career, music, religion, social policies, socialized gender constructs, socialized aging constructs, and more that impact each person uniquely and help create their unique worldview.

Through insight gained in reviewing the social history of Generation-X, it is understandable that the Gen-X population is complex with many diverse viewpoints, which are reflected in a variety of subcultures. The autonomous nature, desire for flexibility, and independent lifestyle of this generation will necessitate the township to develop creative opportunities for engagement, both in person and through virtual means. The connection may look different for Gen-Xers than previous generations, but the need to be supported and connected with peers will continue to be necessary.

Evolving community systems to better engage and utilize the skills of all populations can be optimized through collaboration among the silos of community agencies. They can work towards wholistic community goals by creating an integrated community system that meets the needs of youth, adults, and the senior population. Through intergenerational programs and partnering with the school district and youth organizations, seniors have the opportunity to use their time and talent to support community youth, and youth have the opportunity to teach seniors. By each showcasing their strengths and vulnerabilities, connections are made, and an understanding that skill and talent transcend age on both sides of the age spectrum can evolve. Intergenerational programs help the youth population to reframe their perceptions of aging, creating a better outlook on aging through understanding how individuals are adaptive and resilient throughout life. Also, with an aging population and an aging consumer base, it is essential to develop a workforce that better understands cultural and ethnic diversity. The workforce will learn to build rapport and connect with individuals using interpersonal and intrapersonal skills. As seniors gain the virtue of care and avoid stagnation through volunteerism, it also helps with their last stage of life development, according to Erickson, when individuals reflect on their life with feelings of integrity or despair (David, 2014).

Collaborating with community partners and businesses for workplace training will help Hanover Township expand its reach and visibility in the community, as well as help entrepreneurs become aware of business opportunities to satisfy the needs or desires of the current and future senior population. Additionally, workforce training can provide education to help Gen-Xers have future financial security and start healthy lifestyle practices as well as provide resources and information for working caregivers. With cross-sector collaboration, there can be cross-discussion of ideas and development of engaging programs that provide outreach and opportunity to the diverse communities of Hanover Township.

Creating differential offerings that align with the characteristics of Gen-Xers will help Hanover Township's Aging Services connect to this autonomous generation. As with all ages, continued social connection to avoid isolation will be essential, and for Gen-Xers, it may take creative means to attract this adaptive, independent, and cynical generation. Having a workforce that can navigate resources, understand aging and generations, have interpersonal communication skills, build cross-sector collaborations, and curate compelling and attractive programs will be paramount to Generation-X's engagement in community programs and events.

As established in this report, there are many considerations when thinking about how to engage Gen-Xers to age well. There are several opportunities from developing collaborative community coalitions to reframing aging through education and awareness. Also, helping township, village, county, state, and federal elected officials understand the strengths and barriers of aging in community to create policies and practices that work for those who need them. This includes addressing the need for affordable housing, medications, and healthcare, as well as transportation. Ultimately, thinking about the parallel needs across generational cohorts can help provide opportunities for better community cohesion through collaborative approaches that work towards ensuring the community is livable and accessible for all ages.

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Appendix 1: AARP Livability Index- Hanover Township, compiled by Tracey Colagrossi

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
OVERALL	50	51	51	53	49	53
Housing	35	28	40	37	36	43
Zero Step Entrance	31.50%	31.50%	31.50%	31.50%	31.50%	31.50%
<i>Percentage of housing units that are not single-family, detached homes: measured at the neighborhood scale, higher values are better</i>	26.60%	23%	37.40%	39.70%	44.40%	87.70%
<i>Monthly housing costs: measured at the neighborhood scale, lower values are better. Monthly costs are capped at \$4,000.</i>	\$1,469 per month	\$1905 Per month	\$1,353	\$1,475	1563	1494
<i>Percentage of income devoted to monthly housing costs: measured at the neighborhood scale, lower values are better</i>	23.2% income spent on housing	30.10%	21.40%	23.30%	24.70%	23.60%
<i>Number of subsidized housing units per 10,000 people: measured at the neighborhood scale, higher values are better</i>	27 units per 10,000 people	72 units per 10,000 people	94 units per 10,000 people	60 PER 10,000 PEOPLE	23 units per 10,000 people	0

Streamwood

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
Neighborhood	61	59	61	66	61	61
<i>Number of grocery stores and farmers' markets within a half-mile: measured at the neighborhood scale, higher values are better</i>	.9 stores/markets	0.4	1.4 stores/markets	2.3	1.2	1
<i>Number of parks within a half-mile: measured at the neighborhood scale, higher values are better</i>	4. parks	3. parks	1.4 parks	2.5	4.2	4
Access to Libraries	0.1	0.2	0	0.2	0.1	0
<i>Number of jobs accessible within a 45-minute transit commute: measured at the neighborhood scale, higher values are better</i>	551 jobs	162 jobs	3,409	825	1196	1457
<i>Number of jobs accessible within a 45-minute automobile commute: measured at the neighborhood scale, higher values are better</i>	68,647 jobs	61,977 jobs	46,573	80,782	85,963	80198
<i>Combined violent and property crimes per 10,000 people: measured at the county scale, lower values are better</i>	311 crimes per 10,000 people	199 crimes per 10,000 people	179 crimes per 10,000 people	239 crimes per 10,000 people	311 crimes per 10,000 people	311 crimes per 10,000 people

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
<i>Percentage of vacant housing units: measured at the neighborhood scale, lower values are better</i>	5.6% of units are vacant	5% of units are vacant	6.50%	3.90%	3.90%	8.30%
Transportation	59	57	59	62	56	62
<i>Total number of buses and trains per hour in both directions for all stops within a quarter-mile: measured at the neighborhood scale, higher values are better</i>	0	0	0	0	0	0
<i>Percentage of transit stations and vehicles that are ADA-accessible: measured at the metro area scale, higher values are better</i>	100%	100%	100%	100%	100%	100%
<i>Estimated walk trips per household per day: measured at the neighborhood scale, higher values are better</i>	.84 trips per day	0.72	0.86	0.84	0.8	0.85
<i>Estimated total hours that the average commuter spends in traffic each year: measured at the metro area scale, lower values are better</i>	34.8 Hours per person per year	34.3 hours per person per year	34.1	34.8	34.6	34.8

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
<i>Estimated household transportation costs: measured at the neighborhood scale, lower values are better</i>	\$13,287 per year	\$13,976 per year	12,951	12,934	12732	12013
<i>Average speed limit (MPH) on streets and highways: measured at the neighborhood scale, lower values are better</i>	27.8 miles per hour	27.5	28.6	27.4	30.9	27.6
<i>Annual average number of fatal crashes per 100,000 people: measured at the neighborhood scale, lower values are better</i>	3.1 fatal crashes per 100,000 per year	2.8 fatal crashes per 100,000 per year	3.9	2.7	3.7	3.3
Environment	51	46	56	51	45	55
<i>Percentage of the population getting water from public water systems with at least one health-based violation during the past year: measured at the county scale, lower values are better</i>	1.24% are exposed to violations	1.50%	0.44%	1.41%	1.24%	1.24%

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
<i>Number of days per year when regional air quality is unhealthy for sensitive populations: measured at the county scale, lower values are better</i>	11 unhealthy air quality days per year	6.5 unhealthy air quality days per year	4.9	8.2	11	11
<i>Percentage of the population living within 200 meters of a high-traffic road with more than 25,000 vehicles per day: measured at the neighborhood scale, lower values are better</i>	3.54% of people are exposed	6.54% people exposed	4.80%	8.82%	17.20%	0
<i>Toxicity of airborne chemicals released from nearby industrial facilities: measured at the neighborhood scale from 0 to 311,000, lower values are better</i>	.11 index from 0 to 311,000	.63 index from 0 to 311,000	0.2	0.04	0	0
Health	59	66	53	64	63	64
<i>Estimated smoking rate: measured at the county scale, lower values are better</i>	18.6% smoke regularly	15.60%	18.40%	17.20%	16.10%	15.40%
<i>Estimated obesity rate: measured at the county scale, lower values are better</i>	24.5% of people are obese	22.60%	30.90%	23.50%	22.90%	20.80%

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
<i>Percentage of people who live within a half-mile of parks and within 1 mile of recreational facilities (3 miles for rural areas): measured at the county scale, higher values are better</i>	99.2% of people have access	99%	95.70%	99.10%	99.20%	99.20%
<i>Severity of clinician shortage: measured at the health professional shortage area scale from 0 to 25, lower values are better</i>	0	0	5	0	0	0
<i>Number of hospital admissions for conditions that could be effectively treated through outpatient care per 1,000 patients: measured at the hospital service area scale, lower values are better</i>	64.1 preventable hospitalizations per 1,000 patients	53.4	53.4	53.5	62.1	65.8
<i>Percentage of patients who give area hospitals a rating of 9 or 10, with 10 indicating the highest level of satisfaction: measured at the hospital service area scale, higher values are better</i>	71.1% of patients are satisfied	72%	72%	72.20%	71.20%	71%

	Streamw ood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
Engagement	36	44	40	40	32	36
<i>Percentage of residents who have access to three or more wireline Internet service providers, and two or more providers that offer maximum download speeds of 50 megabits per second: measured at the neighborhood scale, higher values are better</i>	88.8% of residents have high speed, low cost service	43.50%	76.70%	59.30%	49.9	96.3
<i>Number of civic, social, religious, political, and business organizations per 10,000 people: measured at the county scale, higher values are better</i>	5.4 organizations per 10,000 people	6 organizations per 10,000	5.2	5.8	5.4	5.4
<i>Percentage of people ages 18 years or older who voted in the last presidential election: measured at the county scale, higher values are better. Voting rates are bounded at 30% and 85%.</i>	30% of people voted	47.90%	39.20%	41.50%	30%	30

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
<i>Extent to which residents eat dinner with household members, see or hear from friends and family, talk with neighbors, and do favors for neighbors: measured at the metro area scale from 0 to 2, higher values are better</i>	.93 index from 0 to 2	0.93	0.93	0.93	0.93	0.93
<i>Number of performing arts companies, museums, concert venues, sports stadiums, and movie theaters per 10,000 people: measured at the neighborhood scale, higher values are better</i>	.1 institutions per 10,000 people	0.1	0.1	0.1	0.1	0.1
Opportunity	48	57	52	54	51	47
<i>Gini coefficient (the gap between rich and poor): measured at the county scale from 0 to 1, lower values are better</i>	.50 index from 0 to 1	0.47	0.45	0.48	0.5	0.5
<i>Number of jobs per person in the workforce: measured at the metro area scale, higher values are better. Jobs are capped at 1.0 job per person.</i>	.78 jobs per person	0.78	0.78	0.78	0.78	0.78

	Streamwood	Bartlett	Elgin	Hanover Park	Hoffman Estates	Schaumburg
<i>Adjusted 4-year high school cohort graduation rate: measured at the school district scale, higher values are better</i>	87.4% of students graduate	91.70%	81%	92%	91.10%	87
<i>Age-group diversity of local population compared to the national population: measured at the neighborhood scale from 0 to 1, higher values are better</i>	.88 index from 0 to 1	0.87	0.86	0.85	0.88	0.87

Appendix II: Hanover Township Community Survey, September-October 2019

Hanover Township Senior Services is looking ahead to 2030 when the first of the Gen-Xer's will be turning 65. We are looking for the trends of our community to identify ways to better help our community members age well with confidence and security.

1. Age group:
 - 18-44
 - 45-54
 - 55-64
 - 65-74
 - 75-84
 - 85+
2. Gender
 - Male
 - Female
 - Other
3. Zip code:
4. Typically, surveys ask for race, but we are more interested in how our community is culturally diverse in order to best support our residents. Which culture and/or ethnic group(s) do you identify most with: _____
5. Marital Status
 - Single/never married
 - Married
 - Separated
 - Divorced
 - Long term cohabitation
 - Widowed
6. Education
 - Up to grade: _____
 - Highschool/GED
 - Associate Degree
 - Bachelor's degree
 - Vocational/ Trade Certifications
 - Master's degree
 - PhD or higher
 - Other: _____
7. Have you started planning for retirement?
 - I do not plan to retire

- I have not started thinking about retirement
 - I have started thinking about retirement planning, but have not started saving
 - I have a savings through work, but do not have a plan
 - I have a plan and have started saving for retirement
 - I have a plan and have started saving for retirement, including a Long Term Care insurance policy
 - I started saving but then had to borrow from savings before retirement age
 - I am already retired
8. At what age do you think you will retire or at what age did you retire?
- I do not plan to retire
 - Before age 50
 - Age 50-54
 - Age 55-59
 - Age 60-64
 - Age 65-69
 - Age 70-74
 - Age 75-79
 - Age 80-84
 - Age 85+
 - N/A
9. How confident are you that you will be financially secure in retirement?
- Very confident
 - Mostly Confident
 - Confident
 - Little confidence
 - Not confident
10. How confident are you in understanding how financial tools (401K, IRA, Mutual funds, etc.) that help with retirement savings work?
- Very confident
 - Mostly Confident
 - Confident
 - Little confidence
 - Not confident
11. Do you plan to move out of Hanover Township when you retire?
- Yes
 - No
 - Unsure
12. Overall how would you rate your physical health?
- Excellent
 - Somewhat good

- Average
 - Somewhat poor
 - Poor
 - Not sure
13. How many minutes of physical activity do you get each week?
- None
 - 5 minutes – 20 minutes
 - 20-35 minutes
 - 35-50 minutes
 - 50-65 minutes
 - 65-80 minutes
 - 80-95 minutes
 - 95-110 minutes
 - 110-125 minutes
 - 125-140 minutes
 - 140-150 minutes
 - More than 150 minutes a week
14. How often do you eat fruits and vegetables?
- Hardly ever
 - Once a week
 - 2-3 times a week
 - Mostly every day
 - Every day
 - With most meals every day
15. Where do you eat?
- Mostly at home or food prepared from home
 - Mostly at home with grocery store prepared foods or frozen meals
 - Mostly at restaurants or restaurant prepared food
 - Mostly at fast food establishments
 - A combination of all of the above
16. Overall how would you rate your mental wellness?
- Excellent
 - Somewhat good
 - Average
 - Somewhat poor
 - Poor
 - Not sure
17. How often do you volunteer in the community?
- Never
 - Once a year

- Once a month
 - Once a week
 - Multiple times a month
 - Multiple times a week
 - I want to volunteer, but I don't know where to go
18. I hang out with my friends quite often.
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
 - N/A
19. I regularly do activities to support good brain health.
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
 - N/A
20. I have reliable transportation.
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
 - N/A
21. Are you a parent or a guardian of a child under the age of 18?
- Yes
 - No
22. Are you a caregiver? (caregiver = a person who provides care for another person in terms of providing transportation, helping to schedule appointments, ensuring medication is filled and/or taken, meal prep, personal care, grocery shopping OR other activities that allows the other person to retain independence)
- Yes
 - No
 - Not at this time, but may be in the future
 - Not at this time, but in the past
23. Do you live in a multi-generational household (persons living in the house are family members of 3 or more generations)?

- Yes
- No
- Not at this time, but may be in the future

24. When you think about growing older, what would be your preferred term, currently we refer to our older generation as a “senior”

- Senior
- Mature Adult
- Older Adult
- Elder
- _____

25. What would you call a place that offers fitness, intellectual pursuits, travel, transportation, health, mental health and social services for persons age 55+?

- Hanover Township Senior Center
- Hanover Township Club 59
- Hanover Township Center for Aging Well
- Other: _____

26. When you think about getting older, what do you think will be your potential needs

- Affordable housing
- Affordable options for adaptive housing needs (ramps, chairlifts, etc.)
- Financial assistance to reduce costs of medications
- Financial assistance to afford groceries
- Needing help with personal care
- Help paying for personal care
- Affordable healthcare
- Transportation
- Socialization opportunities
- Volunteer opportunities
- Affordable and accessible Mental wellness opportunities
- Affordable exercise opportunities
- Affordable art opportunities
- Affordable meal opportunities
- Affordable home delivered meal opportunities
- Affordable education opportunities
- Affordable travel opportunities
- Other: _____

27. Overall, do you feel our community has enough resources in place to support community members in aging well (healthcare, mental healthcare, volunteer opportunities, activities, businesses, housing, transportation, social services, etc)

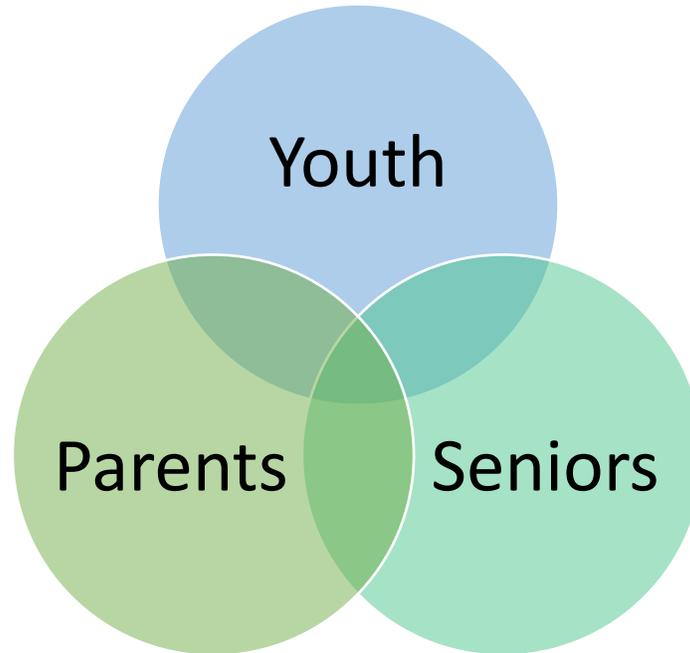
- Yes
- No
- Unsure of what is available

I would like more information on:

- Hanover Township Senior Services
- Hanover Township Senior Center
- Medicare Information
- Stars and Stripes Café at Hanover Township Senior Center
- Volunteering in the Community
- Caregiver Resources and support
- Caregiver Contracts
- Senior Housing
- Mental Healthcare
- Health screenings
- Memory screenings
- Transportation Services
- Home Delivered Meals
- Financial Tools Education

Appendix III: Potential Avenues for School-based Intergenerational Programs

Intergenerational Program: Using Senior Resources and Skills to Benefit Youth



Communities for All Ages (also known as Age-Friendly Communities):

Key Strategies for Intergenerational Community Initiatives:

- *Develop alliances across diverse organizations and systems*
- *Engage community residents of all ages in leadership roles*
- *Create places, practices, and policies that promote interaction across ages*
- *Expand opportunities and supports to meet needs across the life span*

Vision for Intergenerational Communities:

- *Policies, facilities, and public spaces that foster interaction across generations*
- *Strong social networks that include all ages and cultures*
- *Opportunities for lifelong civic engagement*
- *A physical environment that promotes healthy living and the wise use of natural resources*
- *Diverse and affordable housing and transportation options that address changing needs*
- *An integrated system of accessible health and social services that support individuals and families across the life course*

Retrieved from: www.communitiesforallages.org, this website is the work of Temple University's Intergenerational School

Why pair these generations?

The most common advantages of intergenerational programs cited by Canadian and American government agencies are as follows:

For Seniors

- Promotes a better understanding of youth
- Helps increase a sense of community involvement
- Decreases the feeling of isolation
- Improves life satisfaction by decreasing loneliness and boredom
- Increases self-worth and a sense of purpose
- A new form of improving learning skills through interaction e.g. technological innovations
- A chance to meet other similarly minded individuals of all ages
- A means of giving back to their community
- A way to pass on life skills, history, life experiences, and knowledge
- Health benefits may include decreased depression and improved physical, psychological and cognitive well-being

For the Youth

- Development of healthy attitudes towards and an understanding of the challenges of aging
- An improvement in self-worth
- A realization of culture, history and other life experiences
- A reinforced sense of social responsibility and community
- Improved social skills such as communication, problem-solving techniques, and other life skills
- Positive role models through mentoring results in a sense of stability
- Academic performance may improve – young adults are less likely to skip school and perform better.
- Overall health and well-being increases since young adults tend to decrease drug usage

Benefit for Parents

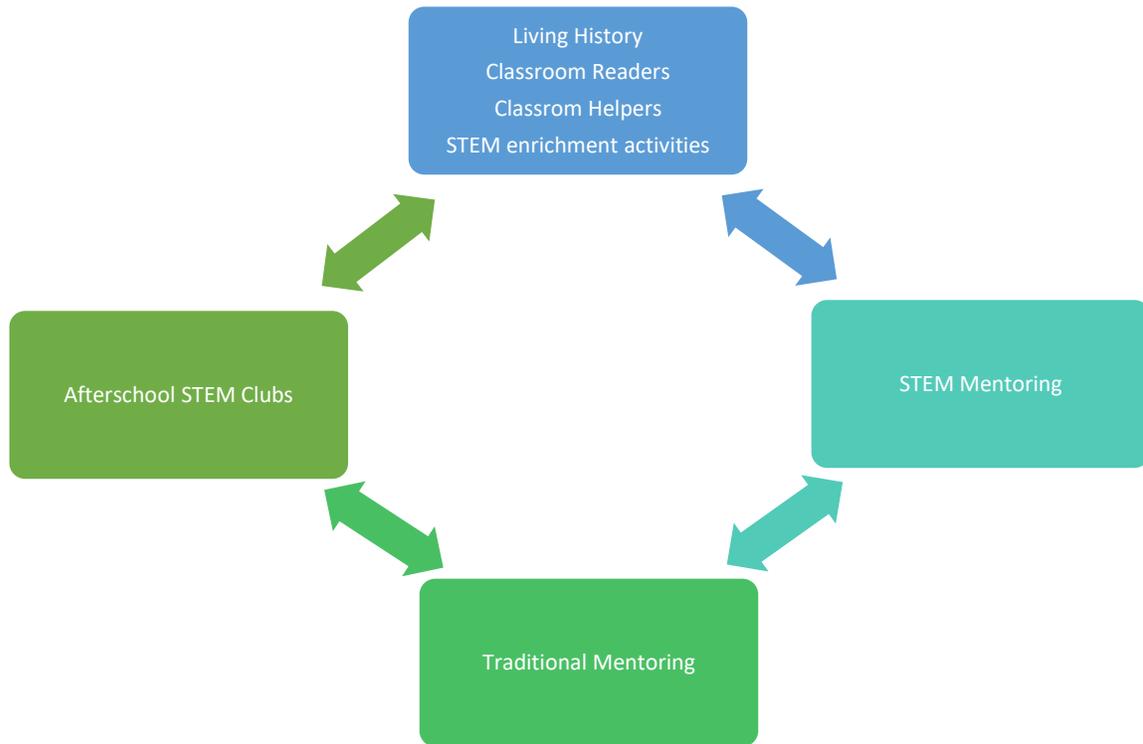
- Additional support for their child
- Children get to interact with other generations, fostering knowledge of aging and appreciation of older generations
- Their children receive the benefits listed above, which could translate to home life.

For the Community:

- Utilizes a large resource pool of individuals with time, knowledge, as well as career and life experience.

Retrieved from: <http://schoolmoney.org/intergenerational-programs-pairing-young-adults-and-seniors/#MFdZJzibumTrOc7c.99>

Types of School-based Intergenerational Activities



Living History

Using the life experience of seniors to help students personalize historical periods of significance, seniors could discuss the Great Depression, wars, civil rights movement, agriculture, and more. Also, students could interview seniors for projects.

Classroom Reader

Seniors could read a book to the class.

Classroom Helper

Seniors could help the teacher by working with students one-on-one or in groups during class time. Seniors could help students build confidence in their skills through practice.

STEM Class Activities

Retired STEM workers could bring their career experience to the classroom by facilitating STEM

enrichment activities that are congruent with grade level learning competencies.

Traditional Mentoring

Seniors serve as mentors to students that have risk factors like, being in a single parent family, not having any positive adult role models or are in a low socioeconomic class.

STEM Mentoring

Seniors retired from STEM careers could provide one-to-one mentoring for students that are interested in STEM careers. This could be at the elementary, middle or high school level.

STEM Clubs

Seniors retired from STEM careers could provide afterschool opportunities that feature STEM enrichment activities. This could be at the elementary, middle or high school level.

Potential Avenues and Flow for Intergenerational Programs:

School-based or afterschool programs

<i>Living History Classroom Reader Classroom Helper STEM Class Activities</i>	<i>Tutoring</i>	<i>STEM Enrichment Clubs, Activities</i>	<i>Traditional Mentoring</i>	<i>Stem Mentoring</i>
<i>Contact District Administration School level administration Teacher</i>	<i>Contact District Administration School level administration Teacher</i>	<i>Contact District Administration School level administration Teacher</i>	<i>Contact District Administration School level administration Social Worker and Teachers</i>	<i>Contact District Administration School level administration Social Worker and Teachers</i>
<i>Market for volunteers Screen Volunteers Training for Volunteers to include Youth Development, Today's Youth, Diversity Sensitivity, Common Core Match with teacher</i>	<i>Market for volunteers Screen Volunteers Training for Volunteers to include Youth Development, Today's Youth, Diversity Sensitivity, Common Core Match</i>	<i>Market for volunteers Screen Volunteers Training for Volunteers to include Youth Development, Today's Youth, Diversity Sensitivity, Common Core Match</i>		
<i>Incorporated into class by teacher</i>	<i>Afterschool program, would have to be approved by school administration and sent to parents via the school due to confidentiality Parent must sign permission slip and register child for program</i>	<i>Would have to be approved by school administration and sent to parents via the school due to confidentiality Parent must sign permission slip and register child for program</i>		
<i>Funding needed for: Marketing Background checks Office supplies Training materials</i>	<i>Funding needed for: Prgm Admin Marketing Background checks Office supplies Training materials</i>	<i>Funding needed for: Prgm Admin Marketing Background checks Office supplies Training materials</i>		

Training for senior volunteers to include:

- I. Understanding today's youth
 - a. Youth development
 - i. Erickson's Eight Stages of Development
 - ii. Kohlberg's stages of morality
 - b. Change in Family structure
 - i. Family across the nation
 - ii. Single-parent households
 - c. Influence of Socioeconomics
 - d. Social Media
- II. Cultural Diversity Sensitivity
- III. Common Core: What youth are learning in school
- IV. Mentoring
 - a. Conversation: Help child develop communication/ interpersonal skills
 - b. Academics: Tutoring
 - c. Build Trust: Play games
 - d. Build Confidence: Focus on strengths
 - e. Build Character: Help child overcome challenges
- V. Confidentiality
- VI. Child Abuse Reporting
- VII. Supervision

Potential Outcomes:

- A better-prepared workforce that can interact and communicate with the aging population and create better opportunities, environments, and innovations for adaptiveness and resilience.
- A youth population with a better outlook on aging, reshaping how they think they'll age, positively changing perceptions of age and ability through understanding how individuals are adaptive and resilient throughout life.
- A workforce that better understands cultural and ethnic diversity and how to build rapport and connect with individuals.
- An integrated community system that meets the needs of youth, the workforce, and the senior population.
- Through collaboration, there is a low-cost opportunity to infuse generational values and opportunities to reshape perceptions of aging while enriching the curriculum and the identity of

the youth through retired seniors serving as regular weekly classroom volunteers (costs are background checks and end of year certificates)

- Additionally, by looking to the parallel needs of the senior population and the school population, perhaps there is potential for collaboration to meet the dual needs while reducing community costs.

Additional Intergenerational Opportunities:

Using the time and Talent of the Youth Population

- Provide opportunities for youth to volunteer at Senior Center, Adult Day Services, or senior residential homes:
 - Teach classes (andragogy)
 - Program Support
 - Organizational Support
 - Summer Internships