Now is the Time for Many Downtowns to Grow Older Adult Member Communities

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Abstract

This article presents a part of the Central Social Functions (CSFs) approach to downtown growth and development that I have been working on over the past 15 years.[1] Today's downtowns need more Central Social Functions development. Member communities are one of the best ways of achieving that. Member communities — groups of people in a place sharing a common trait who have a feeling of belonging to that group — have long been part of downtown development. Many downtowns already have them, or they benefit from those within easy walking distance of them, e.g. their business and arts communities, Chinatowns, Koreatowns, Collegetowns, Little Italies, Little Indias, etc. Across the sunbelt whole towns and cities have been built around having senior communities. Importantly, they can attract visits from both near and long distances, contributing significantly to a downtown's level of daytime activation.

One possible type of downtown community whose development is too often overlooked, outside of the residential retirement communities built for them in the sunbelt, is that for older adults. This article will focus on member communities in our smaller- medium sized cities, and it will look closely at how the nascent older adult communities we have noted in Downtown Ithaca, NY, and places similar to it, can be stimulated to grow. To help identify some of those steps the analysis looks at the arts community in Auburn NY and the Little Italy in The Bronx, NY, as well as data from Downtown Ithaca and its Tompkins County. Data on the geographic distribution of older adults in and near 10 downtowns will also be analyzed.

The analysis will demonstrate that:

- A lot of residents are not needed to have such a community.
- A community that is recognized, and that the larger community proudly supports, can be achieved with about 10 relatively strong community venues.
- What drives visits by community members and non-members is the community's "product": it's shops, third places, ambiences, and experiences that are high quality and authentic. The stronger the product, the greater the magnetism. That said, in many small and medium sized downtowns a small but high-quality member community is all that may be needed. Relativity matters.
- A survey of older adults in Tompkins County, NY identified the types of stores that the emerging adult community should have via startups, current tenant innovations and recruitment. A look at the retail in The Villages retirement complex also informs this analysis.
- The product contains more than retail. Other important elements are services, non-shopping activation, housing, and safety and security.
- That product has to be known through marketing and promotion. A very simple, low-cost marketing program that targets current downtown visitors is presented as a starting point for local leaders thinking about creating such a marketing program.
- Finally, and very importantly, the downtown area where the older adult community will be most evident needs to be one where visitors will not fear becoming a crime victim. There cannot be any ifs, ands or buts about this!

Our Downtowns, Large and Small, Need More Functional Diversity

This article presents a part of the Central Social Functions approach to downtown growth and development that I have been working on over the past 15 years. It argues for the development of member communities, in this instance of older adults, that can help our downtowns, large and smaller, meet their needs for greater functional diversity while providing solid additional activation. Such communities go beyond clusters of shops selling things to be places where people visit, hang out, work and live because they share a common trait on which a sense of belonging, and considerable social interactions are developed. This often results in a kind of unique and authentic environment that also attracts many no-member visits.

Since ancient history, central places, be they village wells, agoras, downtowns, High Streets or city centers, have been essential to the health and growth of human agglomerations. Such central places have had a mix of business and work functions combined with a variety of social functions. Yet in the United States, as Fogelson has detailed, over roughly the past hundred years, one business and work function – office use – came to dominate our downtowns in cities with fairly large populations.[2] As a result, many of these downtowns lost their way.

The Covid induced economic crisis, with its growth of remote work and reduced office attendance, shook the office industry as it had never been before by severely reducing demand and sparking the fear of the industry failing into a very destructive doom loop cycle. Consequently, interest again has grown in making these office dominated downtowns more functionally diverse. More housing, arts and entertainment venues, and vibrant public spaces have gained attention as ways to achieve such diversity.

DANTH's research and project experiences in recent years indicates that while office use is less of a problem for downtowns in small and medium sized cities, their retail prospects have substantially weakened, and they are looking for other uses that can fill vacant storefronts and attract downtown visitors. The Covid crisis reinforced the massive changes in the retail industry that were happening well before its onset. These smaller cities and their malls and downtowns became much less desirable locations for national and regional chains. Consequently, the small and medium downtowns are also often looking for greater functional diversity. This article will focus on these downtowns.

Downtown Member Communities

A downtown member community for older adults would be located in an area where they would expect to find many others of similar age, along with lots of venues providing the services, merchandise, entertainments and opportunities for social interaction that they need and want. The older adults would feel it's their type of place, serving them.

Historically, many of our downtowns grew and prospered because they contained a variety of member communities that were based on trade and commercial subdistricts and ethnic clusters,[3] They were often monofunctional, but together gave their downtowns a kind of aggregate functional diversity.

Economic developers are sometimes reluctant to use the term "community" because of a lack of clarity about its meaning. In its most common usage, it is: "a group of people living in the same place or having a particular characteristic in common."[4] But a secondary definition is more germane to downtown revitalization: "a feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals."[5] An example of this is the nerdy teenager who goes to an elite university and tells his parents that he has "found his tribe."

Member communities are likely to be built in places where the venues associated with them and the organizations that serve them are clustered. Many downtowns already have them or benefit from ones that are nearby, e.g., arts communities, Chinatowns and Little Italys. Whole towns and cities have been built in the Sunbelt that were designed to be communities for senior citizens.

Many member communities are very popular tourist attractions, capable of drawing day and overnight visitors from 40 + miles away. They also can draw significant visitation from the downtown's trade area residents. Others while less magnetic, still can be attractive enough to win local popularity and support. They often are appreciated more for how they contribute to the local quality of life than for their economic benefits.

Not all downtown member communities are desirable. Some are built around socially deviant and illegal behaviors, like drug dealing and prostitution. But the difficulties authorities encounter when trying to control or remove them underscores how strong and resilient they can be. However, when a member community is desirable, it can contribute significantly to a downtown's socioeconomic health and wellbeing—not just by the leasing and owning of residential and commercial spaces and patronizing local merchants, but by facilitating social interaction and connection through its activities, and sparking local pride.

Why Older Adults?

They are often an important part of downtown daytime populations. Older adults, especially in the downtowns of smaller and medium sized cities, are often a major component of their daytime populations, providing foot traffic for their sidewalks and public spaces that cultivates an image of activity and safety, and patrons for their shops, entertainment venues, medial offices, and libraries. They are there during the daytime, not working in some other town or city.

They do well in compact walkable areas. The compactness and walkability of these downtowns can provide older adults with a safe, interesting and convenient multifunctional "mall without walls" that they can walk about with relative ease, enjoyment, and usefulness, while feeling safe and secure. Unfortunately, they are, of course, among those most likely to feel vulnerable to criminal activity and being involved in vehicle accidents. The heightening fear in these medium sized towns and cities since the Covid outbreak has probably impeded visitation by older adults and shortened their dwell times. Dealing with downtown security issues will be essential to the growth of any downtown older adult community.

They often organically create downtown meeting places. DANTH's assignments have found time and again in these downtowns that coffee shops, diners. fast food restaurants, and public spaces became strong informal meeting places for older adults at specific parts of the day.

Household Net Worth by Age Group

Age of Head of Family	Median Net Worth	Average Net Worth
Less than 35	$13,900	$76,300
35-44	$91,300	$436,200
45-54	$166,600	$833,200
55-64	$212,500	$1,175,900
65-74	$266,400	$1,217,700
75+	$254,800	$977,600

Source: Federal Reserve Bank. Cited on https://www.cnbc.com/select/average-net-worth-of-americans-ages-65-to-74/

They have strong financial assets. While it is often fashionable among some economic developers and planners to focus on the young creatives market segment, a study by the Federal Reserve Bank a few year ago found that those aged 55+ had much higher net worths than those who are younger, especially those in households headed by those younger than 35. See the nearby table. For example, the median and average net worths of those 55-64 are $212,500 and $1,175,900 respectively compared to $13,000 and $76,000 for those younger than 35.

The older adults – often defined as age 55+ rather than AARP's 50+ because of the way the Census Bureau structures their data reports -- are, for example, in a much better position to buy or rent market rate downtown housing than the young heads of households, and these two groups tend to also differ in the comparison shopping goods they purchase. Their other patterns of consumer expenditures also differ with, for example, healthcare spends being more frequent and larger among the older adults.

They account for most consumer spending. Some may find this surprising. Nevertheless nationally, Oxford Economics found in 2016 that those over 50 account for about 53% of all consumer spending.[1] Among them are the Yupsters that Mike Berne has noted can have strong positive impacts on a downtown's traditional fine dining, wine bars, bookstores, arts and crafts retailers. This psychographic group contains highly educated, well-off Baby Boomers and Gen Xer's who celebrate the artistic and cerebral life, at least in certain manifestations.[7] Indeed, for many decades, older adults have dominated the audiences for high culture art forms such as the ballet, symphonic music, and opera.

The median age of home buyers in 2025 is 59, and for repeat buyers it is 62.[8] Over half of the homes bought in 2025 were purchased by older adults

Many start new businesses. Moreover, since 1996 there has been a substantial shift towards more older entrepreneurs: in 1996, 14.8% of new entrepreneurs were 55-64 years old, while by 2021 their numbers accounted for 22.8%.[9] This reflects a strong pattern of "career rebooting" that now exists among our older adults.

They are the fastest growing age group. What also makes active older adults a uniquely important market segment is that their numbers are growing rapidly. In 2020, for example, those aged 65+ numbered 56.1 million nationally, and they are projected to reach 80.8 million by 2040, and 94.7 million by 2060.[10] Those 50 to 65 will add significantly to those numbers.

They want to retire in place. About 75% of older adults express the desire to age in their own homes.[11] To happily do so will require easy access to the types of services, merchandise, entertainments and social opportunities they need or want. This can provide downtown businesses with significant growth opportunities.

The Important Older Adults' Trinity of Traits. Older adults, besides being older, also tend to account for a lot of tourist activity. Pre-pandemic nationally those aged 60+ accounted of 46.3% of all tourists. That dropped to about 16 % in 2020-2021, but rebounded to 37% by 2023.[12] In Tompkins County, NY, for example, a survey of tourists showed that about 36% were 55-70 years old and another 9% were over 70, for a total of 45% being 55+.[13] In Scotts Bluff County, NE, the average age of tourists is over 50.[14] In both of these counties the reported average household incomes of the tourists were substantially higher than those of local residents. Those in the 50-60 age group very probably account for an additional substantial amount of the nation's tourists.

Also, as mentioned above, older adults account for substantial portions of high culture arts venue audiences. For example, in NYC: "The average age of the audience at the Metropolitan Opera in (2019) was 57, the same as at the New York Philharmonic. About 62 percent of the Philharmonic's audience was 55 and older. (By contrast, the average

[1] Oxford Economics "THE LONGEVITY ECONOMY: How People Over 50 Are Driving Economic and Social Value in the US." September 2016, AARP. https://www.aarp.org/content/dam/aarp/home-and-family/personal-technology/2016/09/2016-Longevity-Economy-AARP.pdf

age of the Broadway audience has hovered between 40 and 45 for the past two decades.)"[15] As also noted above are the Yupsters who can have strong positive impacts on a downtown's, bookstores, arts and crafts retailers.

This trinity of traits means that if older adults are being attracted to the downtown by the venues associated with one of these traits, there probably are strong opportunities to leverage those visits into additional visits to the venues of the two other uses. The association between older adult tourism and older adult art venue visits is especially strong, manifesting in lots of Yupster visits.

SOME THOUGHTS ABOUT DEVELOPING DOWNTOWN OLDER ADULT COMMUNITIES

The following discussion aims at identifying and analyzing some of the critical questions downtown leaders may face as they decide whether to pursue the development of an older adult community or work to develop plans to achieve that objective. It is based on DANTH's research and many consulting assignments over several decades that covered member communities such as an arts community in Auburn, NY, a Little Italy in the Belmont neighborhood of The Bronx, and a nascent older adult community in Downtown Ithaca, NY. We learned a lot generally about member communities that are not focused on older adults that we believe is also applicable to their member communities.

The Downtown Organization's Role

The relationships between downtown organizations (DOs) and member communities usually involve an overlap in geography and influence. In Auburn, NY for example, the arts community has a relatively strong presence in the downtown, which has a BID, but it's venues are geographically dispersed well beyond the downtown's borders. The BID is supportive of the arts community, but its focus is mainly on lots of its other major stakeholders. The leaders of the arts community, sensing a need for greater dedicated organizational support, have explored the creation of an arts district to facilitate marketing and growth. In Belmont, the drive for the creation of a BID largely came from about 60 merchants who were part of the Little Italy community, but its members then included about 220 businesses who were not part of that community. The Little Italy merchants are the most successful in the BID and remain the driving force in its management. In Philadelphia's CCD and in downtown Boston, their Chinatowns are a part of the downtown.

Most downtown organizations have a very diverse set of stakeholders, are often stressed financially, and have limited staff resources. Consequently, when it comes to growing an older adult community, it is prudent to aim at supporting and facilitating its organic development and growth rather than starting one from scratch. That means that there must be a fledgling community present with enough green shoots to have the promise of future growth.

Other public organizations with older adult related missions, and private ones such as developers and landlords, hopefully will take strong leadership roles. They may benefit from existing DO programs such as business development and growth, placemaking, and security as well as its network of connections with local government agencies. Ultimately though, as happened in Auburn and Belmont, leadership will have to come from community members.

Identifying and Leveraging Green Shoot Assets
The presence of such assets is essential for the DO to become involved. There are three types of assets to look for: existing community venues; current flows of older adult visitation to the downtown, and the size of the older adult population in and near the downtown and in the city and county.

Existing Senior Community Venues. A member community does not need a lot of business and nonprofit venues to exist and succeed, though it usually will be stronger with more of them. In Auburn, its arts community has about 10 theaters, museums and historical places, augmented by 12 restaurants that feature live music. That was enough for the greater Auburn Community, i.e., Cayuga County, to be named the 10th most vibrant arts community among the nation's smaller communities in 2024 by SMU DataArts.[16] DANTH's research in 2019 found that the offerings of this arts community did not mesh with the arts participation patterns of local residents. This finding was confirmed by a focus group of local arts community leaders. The arts leaders are consequently following an arts tourism strategy that will bring in patrons from places well beyond Auburn's retail trade area. Still, we found strong local pride in the arts venues, *with residents seeing them as an important quality of life asset for the city*.

On the other hand, Belmont's Little Italy – lauded as the best Little Italy in the nation[17] -- has about 62 venues, and the Chinatown in Manhattan has over 4,000 businesses, including 300 restaurants.[18]

Ithaca, NY provides a very good example of a meaningful cluster of about 11 venues where older adults live, shop and play. It seems to be organically emerging on and near its Cayuga Street corridor located at the edge of the downtown's core. One venue is the county's agency for older adults that is about a two-minute walk from Cayuga, another is a 50+ community center that's within a three-minute walk. Nearby on Cayuga is a new upscale senior housing development. Another residential building with affordable units that we've been told is mostly for seniors, was built in 2014 is about a block away. A third nearby residential building was built in 1971 and has 105 renovated units for seniors a four-minute walk from Cayuga. There's a downtown park on Cayuga that could be the location for many senior activities. A small retail mall across the street from the park has several shops of the sort Yupsters favor. Going down Cayuga, it's about a 5- or 6-minute walk to State Street, the downtown's main commercial corridor. Within walks of a few minutes in several directions from the intersection of Cayuga and State Streets are an active legit theater selling 50,000 to 60,000 tickets annually, and several of the arts merchants that Yupsters favor. This suggests that there is a nascent and growing informal senior community in Downtown Ithaca.

Are ten or so existing venues needed to warrant a DO's effort to help grow an older adult community? There is no simple formula that can be used to answer that question. It requires a judgment call based on a number of considerations such as:

- Is there something to market? Are the venues there sufficiently strong and attractive that they can be marketed to potential community members and visitors?
- Can they help attract other establishments? Would potential storefront tenants want to be close to them? Do they contribute to a positive development arc?
- Are the owners/managers of these venues interested in participating in the effort to grow this community?
- Are there sufficient potential benefits? Is the potential for growth and the benefits to the downtown sufficient to warrant such an effort?

Older Adult Populations In and Near Ten Downtowns

Downtown	City Population	Ring Areas 0.25 mi	0.5 mi	0.75 mi	1 mi	1.25 mi	.25 as % of 1.25	.50 as % of 1.25
Sarasota FL	57,000							
Count 55+		997	3,509	4,960	6,402	7,503	13%	47%
Percent 55+		72	73	65	60	55		
Santa Fe NM	89,000							
55+ Count		103	844	2,049	3,291	5,220	2%	16%
55+ Perent		80	67	62	59	56		
Ithaca -CC*	32,000							
Count 55+		461	1,990	3,469	4,242	4,981	9%	40%
Percent 55+		23	25	19	18	18		
Red Bank, NJ	13,000							
Count 55+		728	1,703	3,290	4,615	6,431	11%	26%
Percent 55+		47	42	38	35	35		
Grapevine, TX	50,000							
Count 55+		78	706	1,555	3,131	4,005	2%	18%
Percent 55+		24	33	33	33	35		
Carlisle, PA	22,000							
Count 55+		542	2,204	3,579	4,546	6,173	9%	36%
Percent 55+		25	29	27	27	29		
Rutland, VT	16,000							
Count 55+		323	1,542	2,814	3,933	5,180	6%	30%
Percent 55+		34	34	36	38	40		
APPLETON WI	74,873							
Count 55+		147	967	1,983	3,319	5,461	3%	18%
Percent 55+		23	23	21	22	24		
Morristown NJ	21,000							
Count 55+		364	1,750	3,225	4,415	6,267	6%	28%
Percent 55+		23	23	24	24	26		
Auburn NY	26,000							
Count 55+		435	1,478	2,997	4,927	6,863	6%	22%
Percent 55+		45	31	30	30	32		

* The analysis is centered on a location in the Downtown's Cayuga

Data Sources: 2023 ACS data from https://mcdc.missouri.edu/applications/capsACS.html and https://censusreporter.org/. NOTE: 30% of US population is 55+ in age

Potential and Current Older Adult Visitation. The probability of such existing older adult related venues growing and attracting similar operations increases markedly if there are a substantial number of older adults who live within reasonable walking distances of them. The table below details how many adults aged 55+ live within .25,

.50, .75, 1.0 and 1.25 miles of the centers of 10 downtowns. These downtowns are in cities ranging from 13,000 to 89,000 in population. The older adults who are living within the related 5, 10-, 15-, 20- and 25-minute walk sheds are important not only for their potential visits to, and expenditures in the nascent community's venues, but also because their presence can signal that this is a part of the downtown older adults like and use. That is the most important message that a fledgling older adult community needs to send. It is pivotal for growth.

Adults 50+ in the Cities and Counties of 10 Downtowns

Downtown	County	City	City % of County
Sarasota FL			
Count 50+	276,249	27,715	10%
Percent 50+	59	49	
Santa Fe NM			
Count 50+	76,856	40,450	53%
Percent 50+	49	45	
Ithaca -CC*			
Count 50+	33,100	5,862	18%
Percent 50+	32	18	
Red Bank, NJ			
Count 50+	270,443	4,945	2%
Percent 50+	42	38	
Grapevine, TX			
Count 50+	657,572	18,316	4%
Percent 50+	30	36	
Carlisle, PA			
Count 50+	102,287	7,107	7%
Percent 50+	38	33	
Rutland, VT			
Count 50+	28,575	7,567	26%
Percent 50+	47	48	
APPLETON WI			
Count 50+	70,491	25,259	36%
Percent 50+	37	33	
Morristown NJ			
Count 50+	209,244	6,239	3%
Percent 50+	41	31	
Auburn NY			
Count 50+	32,709	9,960	30%
Percent 50+	44	38	

An important analytical take away from this table is that the core .25-mile rings in these downtowns do not have many older adult residents. They only account for between 2% and 13% of the older adult populations in their 1.25-mile rings. This may not be the strong barrier that it at first seems to be. In Auburn, there are few artists living in the downtown, city or county, yet a significant arts community has developed. The Italian population had dropped by 2000 to just 4.7% in Belmonts zip code, but most of its Little Italy venues continued to be owned and operated by the original Italian families, though they no longer live in the neighborhood. This suggests that lots of community residents are not always required for a member community to be successful.

With the exception of Ithaca, the 1.25 - mile ring is treated in this analysis as the outer boundary of the Greater Downtown that includes the downtown and the close-in abutting neighborhoods. For Ithaca, it is the distance from the center of the area where the nascent older adult community is emerging. At that distance, many older adults may find such a walk trying, but given that the age of 70 is now touted as the new 50, it is not easy to determine an age cut-off for walking that distance. It is certainly a distance where the use of a car or public transportation will be the preference for many older adults. The older adult populations in this ring range from 4,005 to 7,503,with seven of them in the 5,000s and 6,000s. The older adult community venues will have to be more magnetic to draw older adults from this distance than from the .5-mile ring that would entail a 10 - minute or shorter walk.

Because of its easy walking distance the .5 mile shed deserves a lot of consideration, especially if it has a significant number of older adult residents. The added convenience of the relatively short walking distance reduces the magnetism needed to attract older adults. *Here, the data suggest downtown's often have significant strength. The number of older adults may not be enough to fully provide the revenues needed by the older adult oriented venues, but they can provide enough to "prime their pumps*." Importantly, their proximity and number may also be enough to signal the older adult presence. The .5-mile rings in Sarasota, Ithaca, Carlisle and Rutland have 30% to 47% of the older adults living within their 1.25 - mile ring, with their numbers ranging from 1,542 in Rutland to 3,509 in Sarasota. Ithaca, Carlisle and Rutland do not now have the reputation that Sarasota has as a place for older adults to live and visit, but they do have close-in older adult populations that can *help support the development* of relatively robust downtown older adult communities. It should be remembered, as Auburn demonstrates, that member communities do not need to be very large to be successful.

Another possible green shoot to look for is a sizable older adult population in the downtown's city and county. While most of these residents cannot walk to the downtown and will require the use of some kind of transportation to get there, their travel times are probably that of a normal shopping trip, and they are probably familiar with the downtown. *Very importantly, their numbers can be very large, so that even a modest capture rate can strongly bolster the incomes of the venues in the downtown's older adult community*. These older adults are probably already in the market areas of the downtown's retail, arts and entertainment establishments.

Downtown Sarasota stands out because it not only has a very appreciable number of older adults living in its .5 drive shed, but also about 276,000 of them living within reasonable driving distances in its county. Moreover, its downtown has the food and beverage establishments, and arts and entertainment venues that draw visits from older county residents. In other words, it has the magnetism needed to draw Yupster visits. Given that 59% of those residents are 50+, this downtown is probably already attracting loads of older adults.

Grapevine, TX, has 657,572 older adults living in its county, 30% of its population. Though it has relatively few of them living in its downtown's .5-mile ring, it also has a downtown with the types of attractions that draw lots of visits from county residents, and probably Yupsters. Red Bank, NJ, has a small population of 13,000, but 270,443 older adults living in its county. It, too, has the F&B, entertainment and retail establishments that draw lots of visits from its county's residents, 42% of whom are 50+. Morristown, NJ, has a slightly larger population, but with very strong F&B and entertainment venues it draws strongly from its county's residents, including the 41% who are 50+. Shops consistent with a nascent older adult community are also present in these downtowns.

Santa Fe, Rutland and Ithaca all are in counties with relatively modest populations but do a lot better when it comes to attracting tourists. The city of Santa Fe is especially strong with two million overnight tourists each year.[19] In 2023, visitors spent $453 million in Rutland County.[20] As noted above, older adults probably account for substantial portions of these visits and expenditures. These older adult tourists can provide the interest and spending power that make an older adult community possible in downtowns located in counties and cities with relatively few 50+ residents.

As for Ithaca, DANTH recently participated on a project team led by MJB Consulting that found an interesting situation there. It revealed a serious challenge, but also an opportunity if it can be overcome.

Placer reported that from July 2023 to June 2024 the downtown had 142,800 overnight visitors. If the county's age pattern holds with these visitors, then it is attracting at least 64,200 older adult overnight tourists annually. The downtown also attracts a lot of daytrippers, that account for about 725,000 visits per year.[21] The day trippers do not stay overnight and come from beyond the downtown's retail trade area. Again, if their age distribution even approached the county level that would probably mean a net of between 250,000 to 300,000 older adult visits, even after excluding the overnight visits.

How Older Adults Rate Eight of Ithaca's Major Shopping Centers as a Place for Them to Shop

EXCELLENT	GOOD	FAIR	POOR	DON'T Know	TOTALS
S. Meadow/Elmira Rd (e.g., Wegmans,Walmart, Home Depot)					
17.8%	50.8%	23.6%	5.9%	1.9%	100%
120	343	159	40	13	675
North Meadow St (e.g.,Greenstar, Ithaca,Bakery, Purity Ice Cream					
9.4%	37.7%	33.0%	13.7%	6.2%	100%
63	254	222	92	42	673
Downtown/Ithaca Commons					
4.6%	19.2%	28.5%	43.4%	4.3%	100%
31	129	191	291	29	671
East Hill Plaza					
7.7%	30.5%	28.7%	10.5%	22.7%	100%
51	203	191	70	151	666
Collegetown					
0.6%	4.7%	16.8%	55.5%	22.4%	100%
4	31	111	366	148	660
Community Corners					
6.1%	28.2%	29.3%	14.2%	22.2%	100%
41	189	196	95	149	670
Triphammer Marketplace					
9.1%	43.2%	31.1%	7.0%	9.7%	100%
61	290	209	47	65	672
Shops at Ithaca Mall					
5.7%	20.7%	32.3%	33.8%	7.5%	100%
38	139	217	227	50	671

Data Source: Survey of Older Adults in Tompkins County September 2024. The survey was an impressive cooperative effort of the Downtown Ithaca Alliance, the City's Department of Planning and Development, the Tompkins County Office for the Aging, Lifelong, and MJB Consulting.

Our field visits to the shops in Downtown Ithaca found several attractive ones that were obviously drawing Yupster shoppers, with a lot of them reportedly being tourists. The downtown seems to be already benefiting from substantial flows of older adult tourists.

Based on Placer data, DANTH estimated the downtown's Commons subarea had about 874,000 visits from trade area residents in 2023, averaging 2,397 visits a day. At first glance that finding might suggest the nascent downtown older adult community also benefits significantly from this visitation. However, the findings of a 2024 online survey of the older adults in Tompkins County, where Ithaca is located, indicated that may not be easily accomplished.[22]

The way the county's older adults view the downtown will need to be altered if they are to support the development of a viable older adult community there. Asked to rate eight shopping centers in the city as excellent, good, fair or poor the downtown came out with the second most unfavorable ratings, 28.5% fair and 43.4% poor for a negative total of 71.9%. That was just shy of the combined score of the shopping center with the worst assessment, 72.3%. Their visitation level was also low: 43.9% reported not visiting the downtown in the past month and another 20.7% reported visiting just once. In comparison, a popular shopping area had only 7.3% reporting no visits and 6.8% reporting just one.

Over 50% of the survey respondents indicated they were underserved by the stores selling the following kinds of merchandise by rating them fair or poor: shirts or blouses, furniture, suits and dresses, jeans and khakis, women's shoes, and pots and other housewares.

The 23.8% of those who rated the downtown as excellent or good is probably a rough but still useful indicator of the magnitude, if not the precise size, of the Yupster market segment the downtown is now attracting from the county's older adults. Tourists provide additional Yupsters.

The older adults in Tompkins County represent a large amount of unmet retail demand. That is both a problem and an opportunity. DANTH's field experience strongly suggests the situation in Ithaca and Tompkins County is far from unique. Can such situations be turned around? The discussion below is intended to inform efforts aimed at growing a variety of nascent older adult communities, including turnaround situations such as the one in Ithaca.

Developing a Strategy for Creating a High Quality and Authentic "Community Product"

The term "product" will be used here to refer to the combination of members, businesses, entertainments, public spaces, events, history, and ambience that a member community can have. The product can vary in the composition and size of its constituent parts, and its magnetism in terms of attracting members, visitors and associated organizations. They can be strong or weak and also vary in quality and authenticity. Their strengths are best viewed in relative terms. However, both large and small member communities need sufficiently high quality and authentic product to be strong and successful. Both Auburn and Belmont demonstrate these points. The development of such a product should be the initial primary goal of any downtown organization that wants to cultivate a strong older adult community in its midst. The development of such a product would constitute a turnaround where local older adults now feel they are being inadequately served by their downtown's merchants.

Getting Appropriate Information on Older Adult Needs and Wants. One of the things that most participants in any effort to develop an older adult member community will require is information on their needs and wants. Demographic information, such as that just discussed above, is definitely a basic part of the needed information package. Such. Information will also need to be kept up to date since the baby boomer and GenX age cohorts among older adults will be diminishing over time and replaced by millennials. That transition will probably mean changes in the needs, wants and behaviors of the older adult group.

Surveys. Another good information source is an online survey. The reliability of the results is enhanced if subscribers to the newsletter of a local agency tasked with serving older adults are invited to participate in it. The online surveys can be done at an affordable price. They can, for instance, identify the types of consumer products where older adult needs are not being met by local retailers, and can be attracted by new ones that do. See the nearby table. As demonstrated above, they also can reveal how the older adults view the downtown, and how often they visit it.

Underserved and Unbonded Older Adult Shoppers (50+) in Tompkins County, NY

Percent Underserved*	Merchandise Sold by Stores
66.5%	Shirts or Blouses
66.0%	Furniture
62.7%	Suits and dresses
61.1%	Jeans and Khakis
58.2%	Women's Shoes
50.7%	Pots, Tableware, Other Housewares
41.1%	Major Electronic Equipment
37.2%	Major Appliances
35.3%	Medical Supplies
34.3%	Gourmet Foods
30.7%	Sports Equipment and Clothing
25.6%	Books
21.0%	Works of Artists and Craftspeople
19.5%	Children's Clothing (DK 61%)

Data Source: Survey of Older Adults in Tompkins County September 2024
*Sum of fair and poor rating response for category of merchandise

Focus Groups. Focus groups are good for qualitative information. While surveys are good for identifying how older adults feel about broad categories of goods and services provided by local merchants, they are less likely to provide the detailed information that merchants would require to meet older adult needs and wants. For example, the Tompkins County survey identified that almost two thirds of the respondents were not being adequately served by shops selling shirts or blouses. But what kinds of shirts and blouses would remedy that underservice? Focus groups are a good way of obtaining that information. They, too, can be done at an affordable price.

Information from other towns with large older adult populations. Another important way to get a more detailed idea about *the types* of retail, if not the specific chains,[23] that older adults support, is to look at the retail mixes incomparable downtowns, and in senior retirement communities such as The Villages in Florida. It has twelve shopping plazas scattered throughout its grounds. Since retirement communities are expensive[24], the insights they yield will be income and population skewed. Generally, financially comfortable households, including those of seniors, account for a large part of the spending on retail, hospitality and entertainment, so downtowns can still learn from the retirement communities.

The Villages also contains many chains that attract shoppers with a broad range of incomes. Retail focused on necessities are the most numerous. Supermarkets, for example, occupy the most space. Then there are big box chains such as Kohls, Michaels, Home Depot, and Walmart. All of these can be found in Ithaca and other similarly sized cities.

What The Villages has that Ithaca doesn't is shops like Soma, Chico's, Home Sense and Target. Note that two of these chains are focused on apparel, and that Target stores usually have large apparel departments. Soma is of special interest because conventional wisdom probably says seniors are not all that interested in its merchandise, which is lingerie and loungewear.[25] Home Sense is a strong home and hearth niche type retailer. The retail centers at The Villages also have a number of independent clothing boutiques.

One might reasonably argue that the retail mix in The Villages is consistent with the findings of the Tompkins County survey of significant unmet demand among older adults for better shops that sell apparel and home and hearth merchandise. It also helps further define what types of shops are needed, by creation or recruitment, to remedy the underservice Tompkins County's older adults are getting from these retailers.

Business Development. Given the changes in the retail industry in recent years, attracting legacy popular chains is likely to be challenging in places with a set of locational characteristics similar those found in cities with populations between 20,000 and 100,000.

Startups may not need to be as stringent about locational characteristics as the chains, nor do their revenue requirements need to be a high. Successful independent women's apparel shops in rural cities or those in sparely populated parts of Metro areas are not uncommon. The departure of chains and closing of malls in their market areas have reduced competition and freed large amounts of market share. Fruition Fineries in Downtown Rutland VT is a good example of a women's clothing store about a decade old. The Dain Shoppe, a lingerie shop in Morristown, NJ, brags it's been "Up-Lifting" Women For Over 40 Years." It is something of a local institution, as its longevity indicates.

An initial strong challenge for women's clothing startups with a focus on older adults will need an effective marketing strategy. They might learn from the "business formulas" of successful clothing chains and successful independents in other older adult commercial centers and adopt some elements of them in their own business plans.

Many older adults reboot their careers by starting new businesses. Local older adults seeking an active retirement or post-50 life might be interested in starting new businesses aimed at meeting the needs and wants of their peers. They also might bring an awareness and sensitivity of older adult needs and wants that can give them a competitive advantage.

Upgrading Current Merchants. Many downtown managers may think this suggestion indicates the author has lost his mind. Getting small merchants to adopt new ways of doing things is a notoriously difficult and frustrating objective to accomplish. However, in the early stage of a downtown's older adult community's development, the needed/wanted yield is not large, though larger yields would be certainly welcome. There's no expectation of getting tens of new innovating merchants. But getting even two or three of them can be of immediate value and DANTH's experiences managing and advising downtown districts strongly suggests getting that number should frequently be possible.

Those numbers can be exceeded if there are already some innovative merchants present in the downtown. DANTH has usually found that the downtowns in cities with populations in the 20,000 to 100,000 range are likely to have at least three to ten merchants open to innovations. The downtown's retail problem is often the much larger number of those who are not. Efforts to get the innovators to offer goods and services attuned to older adult needs and wants, as well as making their shops more accessible and easier to traverse internally, are likely to have sufficient probability of success to warrant undertaking them. The information described above can be useful in generating innovator interest. Programs like the one being developed by The Tompkins County Office for the Aging and Cornell University for certifying local merchants as senior-friendly can also help identify potential merchant members of a downtown's older adult community.

Downtown Activation and Safety. A low level of fear is essential for the development of any downtown older adult community. Having a strong activated downtown where people feel safe is an important goal for most DOs. Well respected urbanists such as Jane Jacobs and George Kelling have noted the strong relationship between the two. Downtowns with strong pedestrian flows and high levels of non-work related activities are usually where people feel safe, though, as Covid showed, when fear levels soar in a downtown, visits will fall.

While increasing downtown footfalls is certainly an effective way to reduce levels of fear, it is important to remember that huge numbers are not required, just enough footfalls to lower fear to an acceptable level. Time of day is also very important; nighttime fear levels are always higher than daytime levels, with downtown foot traffic usually falling off except in a few after-dark entertainment areas.

Successful downtown security programs seldom, if ever, solely involve just the DO. The local PD must also be an active partner, as well as other local government agencies, such as those dealing with the homeless and drug addicted. Such programs seldom happen organically, but usually demand significant intentionality, planning and experimentation.

Make no mistake about this. The greater vulnerability felt by older adults should make visitors feeling safe a top priority for any effort to cultivate a downtown older adult community.

Non-Shopping Activation.   Merchandise is not the only factor that determines where older adults will shop. More and more shopping centers are trying to be fun and entertaining places to visit, and to socialize. To explore the features that local shopping areas might add to attract more visits by older adults, the Tompkins County survey asked the following question: "Would you be more attracted to shopping areas that also have facilities for you to…?" Features that mustered the most support were related to socializing in third places, and arts and entertainment establishments that again demonstrate the strong local connection between the arts and older adults:

- 86.9% said facilities that enabled them to be with family and friends in attractive restaurants, bars and coffee shops would make a shopping center more attractive
- 80.8% supported facilities that enabled outdoor dining
- 83.1% supported facilities that would allow them to attend music and cultural events
- 80% opted for facilities that enabled visiting bookstores and libraries.

Percent of Older Adults Who Say These Features Make a Shopping Center More Attractive

Facilities to Play Games	
Play miniature golf	24.4%
Play chess, checkers, dominos	13.0%
Compete in curling	11.2%
Play bocce ball	19.4%
Play pickleball	19.8%
Play ping pong	21.6%
Compete in billiards or darts	18.8%
Play arcade games	13.7%
Facilities to Enhance Social Interactions	
Engage in social dancing	30.5%
Dine outdoors?	80.8%
Do group knitting/quilt-making	20.7%
Be with family, friends in attractive restaurants, bars, coffee shops	86.9%
Pamper Niche Facilities	
Relax in a spa	35.1%
Have your hair and/or nails done	48.3%
Visit medical offices	68.6%
Arts and Entertainment Facilities	
Attend music and cultural events	83.1%
Visit bookstores and libraries	80.0%
Ease Access to Important Local Organizations	
Visit banks,other financial orgs	63.1%
Visit government offices	42.0%

There is another group of functionally diverse features that drew less support, but are still at significant levels in the 40% to 70% range:

- 68.6% for facilities that would enable visiting medical offices
- 48.3% for those that would enable having your hair and/or nails done
- 63.1% for those enabling visits to banks and other financial organizations
- 42% for those enabling visits to government offices.

The facilities to play games are potentially important since they can substantially increase a city center's activation by giving visitors more things to do and reasons to stay longer. Moreover, they do so without the need for staging large events and can be available for use every day. It may appear that these games did not draw robust support from local older adults, with the strongest being 24.4% for playing miniature golf. Four others hover around 20%: bocce ball, 19.4%; ping pong, 21.6%; pickleball, 19.8%, and billiards or darts, 18.8%. However, this did not surprise us, and the findings are not insignificant. Some estimates based on Esri data, have found that the local participation in most games are even lower in Downtown Ithaca's 15 minute drive shed: for example, about 8% of the 18+ population play miniature golf, 5% billiards, 6% chess, 4% ping pong and 26% board games.[26] The games that won about 20% of support by the local older adults are likely to find meaningful participation by them should the needed facilities be provided.

Many of these games can be played inside a building or on an outside public space. Most of them can involve the social competition that nationally characterizes many of the entertainments young adults are flocking to. Many can involve teams, adding a strong social component to these activities. While local college students and tourists might provide many potential participants for these games, the participation of older adults will likely add meaningfully to their popularity and viability.

Efforts to create an older adult community should try to create opportunities to engage in such activities within its geographic area. They can be an important element of the community's product. A word of caution here: creating such opportunities usually involves a trial-and-error process, so early glitches should not be treated as reasons to terminate. Efforts in other cities would do well to do their own surveys on this subject.

Housing. Residential growth is beneficial for most downtowns, so without doubt the growth of residential units for older adults on or near such places would strengthen their small or nascent older adult communities.

Plan to Stay in Their Homes as They Get Older by Household Income

Plan to stay in theeir home as they get older?	Would you say that that the annual income of your household is:				
	average for County?	average for County?	average for County?	Don't Know	Totals.
Yes	144	185	105	58	492
	72.00%	81.50%	63.60%	76.30%	73.70%
No	15	13	13	4	45
	7.50%	5.70%	7.90%	5.30%	6.70%
Don't Know	41	29	47	14	131
	20.50%	12.80%	28.50%	18.40%	19.60%
Totals	200	227	165	76	668
	100.00%	100.00%	100.00%	100.00%	100.00%
85% of all respondents replied to these two questions					
Data Source: Survey of Older Adults in Tompkins County September 2024					

Unfortunately, such growth may be difficult to achieve in today's very problematical housing market. On top of that, the often challenging characteristics of the addressable market segments should be kept in mind. While older adults nationally now account for most of the homes bought, national surveys have consistently shown that about 75% of older adults plan to "retire in place," continuing to live where they are now living.[27] The 2024 survey of Ithaca's older adults found that 72% of those reporting above average incomes -- who are more likely to buy homes and to retire in assisted living facilities or retirement communities -- planned to stay in their current homes when they retired. The remaining 28% were composed of 7.5% who were prone to moving, and 20.5% who did not now know what they would do. About 81.5% of those reporting average incomes plan to retire in their current homes, with 5.7% prone to moving, and 13.8% not now knowing what they would do. Given today's housing costs, those in this income group deciding to move are most likely to seek rentals, probably in multi-unit buildings. Among those reporting below average household incomes, 63.6% anticipate staying in their own homes, 7.9% planning to move, and 28.5% not now knowing what they will do. Folks with lower incomes are also likely to need subsidies to rent housing units in good condition.

The above findings suggest that those with below average incomes might have the most demand for retirement housing, and downtown housing is likely to be considered as a way to meet at least part of that demand. However, if the downtown housing for older adults is dominated by lower income residents, their impact on the community's product will be less than optimal, certainly far less than the impact provided by a similar number of residents with above average incomes. Undoubtedly, downtown housing for older adults will often need to at least partially respond to the needs of those with lower incomes.

Nationally, the above average income older adults who are most likely to move into built senior communities are increasing in number, but their actual demand for units during the Covid crisis fell, and only recently has begun to revive. In the meantime, a large number of aging and uncompetitive senior living communities have emerged, while the development of new senior communities has fallen to an historic low.[28] Could an informal downtown member older adult community provide the housing and services of these formal senior communities, but at more affordable prices?

New market rate downtown housing is likely to organically attract a substantial number of older adult residents with above average incomes. These residents can bolster the older adult venue cluster if they are within a 10 to 15 minute walk of it. In turn, their number will likely be boosted if an identifiable informal adult community is nearby. This is probably the easiest way to grow a downtown older adult community's residential component.

Finally and fortunately, the success of other member communities indicates that while lots of downtown residents could be a great asset for an older adult member community, they can still be strong with small residential populations. Auburn, for example, has relatively few residents who are artists or who work for arts organizations, yet is has a viable arts community in which the larger population takes considerable pride. The community is not only present in its theaters and museums but also seeps into its restaurants and bars. Few of the primary actors in Belmont's Little Italy, the business owners and operators, live in the neighborhood, yet the magnetism and authenticity of their community has been maintained.

Getting the Community's High Quality and Authentic "Product" Known

It doesn't take a genius to understand that people need to know about or easily come upon your product if they are to buy it. Marketing and promotional efforts aim at filling that need. Some downtown member communities have very large, strong and complicated marketing programs. The Dallas Arts District is a good example of one.[29]

Its website not only seeks to inform and promote but also sell event tickets and make reservations at hospitality venues in the district. Its website provides a whole visitors guide. Of course, it also has a lot of strong magnetic venues to market. In contrast, most smaller and weaker older adult member communities won't have such a cluster of magnetic destinations. *They neither can mount such a sophisticated marketing efforts, nor do they really need one. What they need is a marketing program that is effective and well calibrated with the community's levels of magnetism, resources, and easily addressable market segments*.

The Importance of Clear Program Objectives. There are a number of possible marketing objectives: increasing visitation to community venues; increasing sales at these venues; getting people aware of the community; making it easy for them to find those venues; and providing compelling reasons to visit them. Different marketing tools are best for different objectives.[30] For small and nascent older adult communities, effective marketing efforts will probably be aimed at directly increasing visitation by making it easier for the community and its venues to be found, and for their stories that entice visitation to be told. Such increased visitation will have indirect impact on increasing its venues' revenues. Increasing sales directly should not be a marketing objective, but left to the individual member venues.

Learning From the Old Antiques Niches. Prior to the growth of commercial activities on the Internet, many small and medium sized downtowns and Main Streets benefited from strong antiques niches. They often had a very simple and effective marketing tool that was usually put together by an informal organizational effort or some kind of merchants group. Those formulating marketing plans for small or nascent older adult member communities can learn a lot from that tool's characteristics. It was simply a kind of directory map that showed where all the antique shops were located and a legend that identified them. It was distributed in the antiques stores to their customers. This tool was valuable because it:

- Showed the customers all the other stores and encouraged multi-antique shop visits. It showed the niche's full "product," that there was more than one interesting shop to visit. It helped established the niche's existence.
- Was relatively inexpensive to create and distribute, and easy to use.
- Did not require a sophisticated organizational or marketing effort.
- Targeted easy to reach and proven customers. This could produce more sales for the niche from existing customer traffic. The objectives of using this tool were limited and well matched with what it could achieve
- It also could help generate positive word of mouth reports about the niche when the visitors returned home. The marketing message consequently reaches potential new customers indirectly, as a kind of ripple effect.

The lesson the antiques niche provides for small or nascent older adult member communities is that effective marketing tools can be devised that do not require lots of dollars or an arduous organizational effort, while targeting easily identified and reachable market segments. Another lesson is that a directory map of community venues can be an effective tool for them, too.

The Internet is Great for Being Found and Telling the Community's Story. Given that these days, people usually search the internet before they shop, plan a trip, or look for interesting things to do, it too can be not only a very effective marketing tool, but a necessary one. A website for and older adult community should not be either too costly or complicated to create. A page or two on the downtown BID's website might be a viable substitute. Invariably such web pages will include an electronic and powerful riff on the antiques niches' directory map, as found on most BID websites. The community, however, needs more than just the contact information about its venues. It also should use its web pages to tell its story about its attractions, uniqueness, and authenticity. Its impact can be rippled if the contact information it provides about its member venues takes webpage visitors to their websites where they tell their own stories, too.

What Are the Market Segments to Target? Well established member communities with a high quality and authentic product, such as Belmont's Little Italy, might try to penetrate national or multi-state regional areas. Indeed, some may already be doing that to some significant extent, without much marketing effort, because of the strength of the characteristic that defines the community. Nascent and growing older adult downtown communities must be more modest in their aspirations, keeping them in line with the existing magnetism of the product they offer, and the nature of the local flows of actual and potential visitors their marketing messages might reach. Initial focus consequently might be most effectively aimed at older adults who:

- Are already visiting venues in the downtown, such as the Yupsters in Downtown Ithaca
- Now visit venues in the downtown area where the community's venues seem to be clustering
- Live in and near the downtown, and its trade area
- Are tourists already visiting the city.

By targeting the tourists visiting the city, the marketing effort also indirectly targets the potential future tourist visitors who are the people in the personal networks of current tourists to whom they may give positive personal reports about the community. Tourists can be reached in community venues, and the hotels and restaurants they frequent.

After the community's product reaches sufficient magnetism, it can be more aspirational and target potential tourists who live within about a three-hour drive of the downtown via other marketing channels. Visits from such a drive shed are likely to entail many day and weekend get-away trips.

TAKEAWAYS

- Older adults are a market segment that our downtowns need to cultivate to a much larger degree than they have in the past.
- Developing a member community for them in or near the downtown can help it achieve greater functional diversity while providing reliably heightened pedestrian

activity, consumer spending and attendance at cultural, arts, entertainment and third place venues.

- Older adults have high net worths, and account for most consumer spending, and most home purchases.
- There are strong signs, such as the results of a survey of older adults in Tompkins County, NY, that downtown venues, especially retailers, do not adequately serve them.
- In some downtowns, such as Ithaca's, an emergent older adult community has developed.
- Efforts to grow such nascent communities should be based on the size and nature of their "green shoots":
  - The existing venues that are part of the nascent community
  - The demographics of the senior population in the downtown, city and county; the presence of Yupsters among residents and tourists
  - The tourist flows into the downtown
  - The number and strength of the arts, entertainment, and food venues Yupsters favor
- The key to making growth happen is to develop an attractive, authentic and magnetic community product. That product includes shops, merchandise, services, public spaces, ambience, stories, experiences.
- Growth is most likely to result from startups.
- Recruitment is most likely to be successful with small chains.
- While a gusher of innovations by local merchants is not to be expected, the possibility of a sufficient number of them should not be discounted.
- To succeed, people need to know the older adult community exists and be familiar with the attractions of its Product. That means marketing.
- For small and weak member communities there are simple, affordable and adequately effective marketing tools that can be used.
- But marketing needs some kind of organization. Informal organizations have worked, but formal organizations are likely to be more productive.
- Focusing on truly addressable markets segments is critical
- Finally, and very importantly, the downtown area where the older adult community will be most evident needs to be one where visitors will not fear becoming a crime victim. There cannot be any ifs, ands or buts about this!

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