Beyond Millennials: Valuing Older Adults' Participation in Innovation Districts

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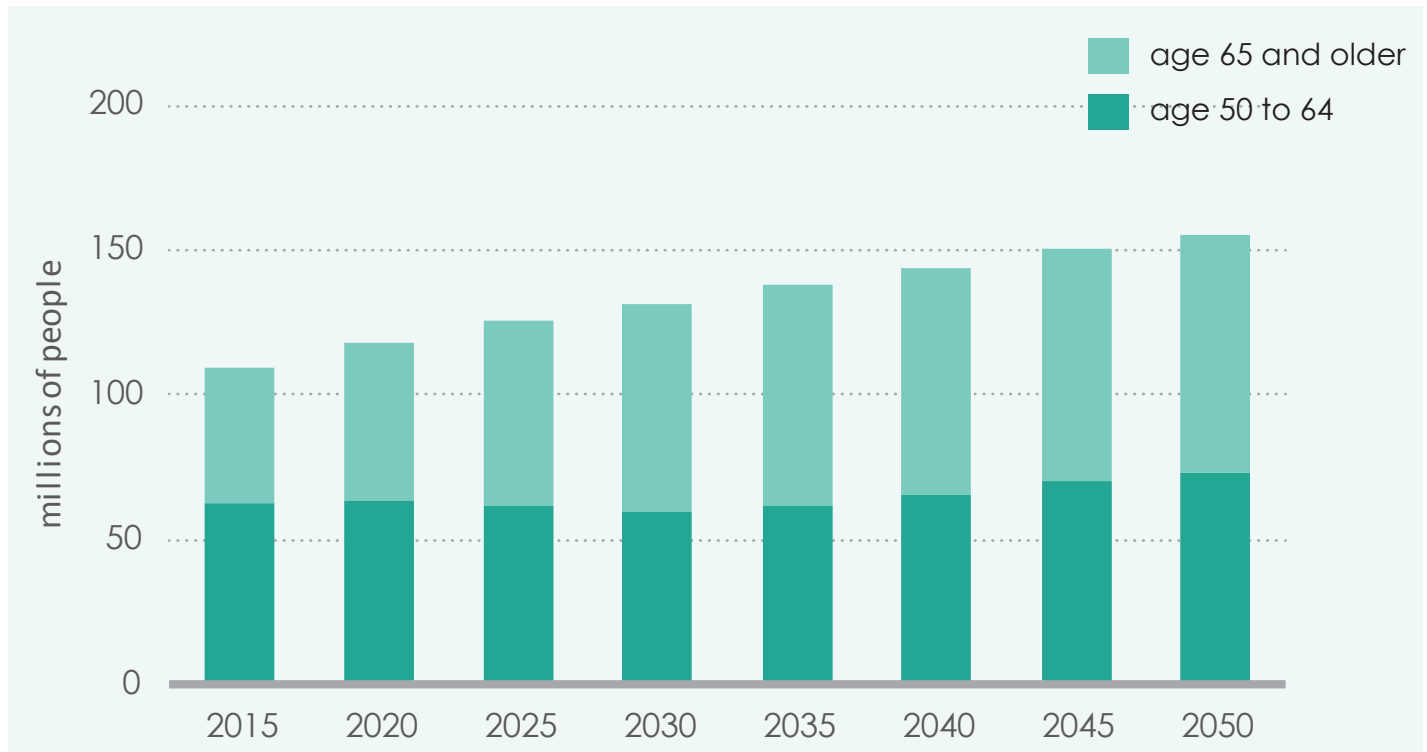
Section 1 — Introduction

Throughout the world, the spatial geography of innovation is shifting. Driven by market trends and the preferences of both firms and workers, new, distinctly urban concentrations of research-oriented anchor institutions, companies, intermediaries, cultural amenities, and retail and residential space are developing into dynamic innovation districts. These dense enclaves—found largely but not exclusively in cities—produce environments where knowledge sharing, creative problem solving, and entrepreneurialism can thrive.[1]

When it comes to talent attraction and residential growth in these communities, private and civic stakeholders have tended to focus on millennials because of their sizable presence in the tech workforce, involvement in start-up culture, and their growing affinity for walkable urban settings. But younger adults are not the only age group well-suited to living and working in these locales. Innovation districts have many attributes that older adults—defined here as those 50 and up—seek in a place to live and work. Highly walkable and transit-oriented, and rich with amenities and employment opportunities, these neighborhoods offer good environments for aging in one's community. Yet it is a rapidly growing demographic that district employers, developers, planners and other stakeholders are still tending to overlook.

The 50-plus population is one of the fastest growing demographics in the United States. As Figure 1 shows, this group totaled nearly 110 million in 2015, or just under 34 percent of the nation's population. By 2050, those 50 and older will number over 150 million, representing nearly 39 percent of all Americans.[2] Within this broader demographic, the number of Americans 65 and older is growing even faster. More than 10,000 Americans turn 65 each

day, leading demographers to forecast that this older age group will reach 82 million by 2050.[3]

Figure 1: The number of Americans 50 and older will grow in the coming decades.

Americans who are 50 and older are not a monolithic group. Like their younger counterparts, older adults' lives, needs, and preferences are shaped by their age, gender, socioeconomic status, race, ethnicity, educational attainment, sexual identity, and other factors. These differences notwithstanding, those 50 and older represent a significant segment of the American economy—as consumers, residents, workers, and volunteers. In 2015, they were responsible for nearly $5.6 trillion of the nation's $10.4 trillion in consumer spending—a number that will only increase as the demographic expands. Older individuals are also an important source of both tax revenues and charitable donations. As Figure 2 demonstrates, individuals 55 and older accounted for nearly 45 percent of all individual federal income tax paid in 2014. In 2015, people 50 and over had the highest rates of per capita giving and paid nearly $1.8 trillion in federal, state, and local taxes.[4]

Figure 2: Older Americans pay a significant portion of individual federal income taxes.

Stacked bar chart showing tax liability by age group, 2014. Segments from bottom to top: 18 - 34, 35 - 44, 45 - 54, 55 - 64, 65+. Y-axis ranges from 0% to 100%.

Tax liability by age group, 2014
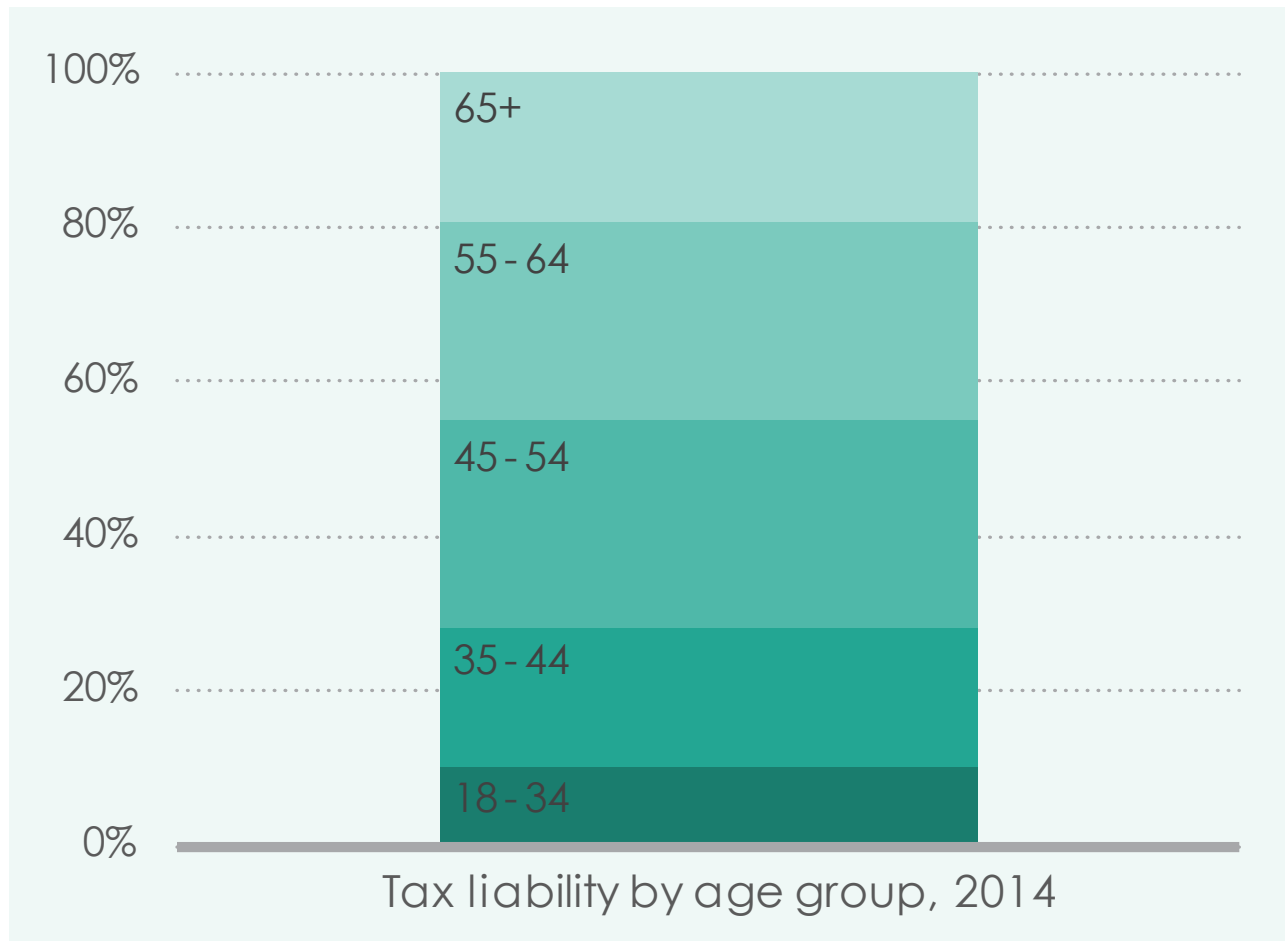
Those 50 and older also make important contributions to the economy as workers and entrepreneurs. Older workers possess deep work experience and expertise as well as extensive institutional knowledge and professional networks. They also support the entrepreneurial ecosystem: Contrary to the stereotypical image of the 20-something bootstrapping a startup on her laptop, most entrepreneurs are over 35—and a significant proportion are older than 50. Moreover, recent research by the Kauffman Foundation found that entrepreneurialism is actually on the rise among 55- to 64-year-olds, while declining among those 20 to 34. In addition to launching businesses themselves, older adults often support startup firms as mentors and investors.[5]

Finally, older adults improve age diversity within communities. In an innovation district as elsewhere, greater age diversity and efforts to foster an inclusive culture can lead to cross-generational friendships, networks, and collaborations.[6] Over time, these

intergenerational interactions strengthen communities and contribute to the character of the neighborhood.

This study explores the reciprocal benefits that can accrue from older adults living, working, and supporting business growth in cities, and particularly the innovation districts within them. Taking Chattanooga, Philadelphia, and Seattle as test cases, it begins by describing why these environments can be good places for older adults to live. It then turns to the workplace, where older adults can both benefit from and contribute to the innovation-driven economies found in and around these districts. Lastly, the study looks at the roles older adults can play in their entrepreneurial ecosystems. The brief concludes with a set of recommendations for city and innovation district leaders who want to be intentional about cultivating intergenerational communities.

How cities were selected for the study

Chattanooga, Philadelphia, and Seattle were selected for their distinctive demographics, economic strengths, size, geographic location, and the presence of emerging or established innovation districts. In addition, all three cities have private- and public-sector leaders working to advance age-friendly urban design and build more age-diverse communities.[7]

Because the innovation district concept is relatively new and the size of these geographies are small, quantitative evidence on these neighborhoods is lacking. As such, the statistics provided below are for the city as a whole, not just the district.

Chattanooga:
- City population: 174,483
- Median age: 37.1
- Population 50 and older: 60,380 (34.6 percent)
- AARP Livability Index rating: 53
- Known for gigabit internet service, healthcare, higher education, energy, automotive, tech startups.

5 miles
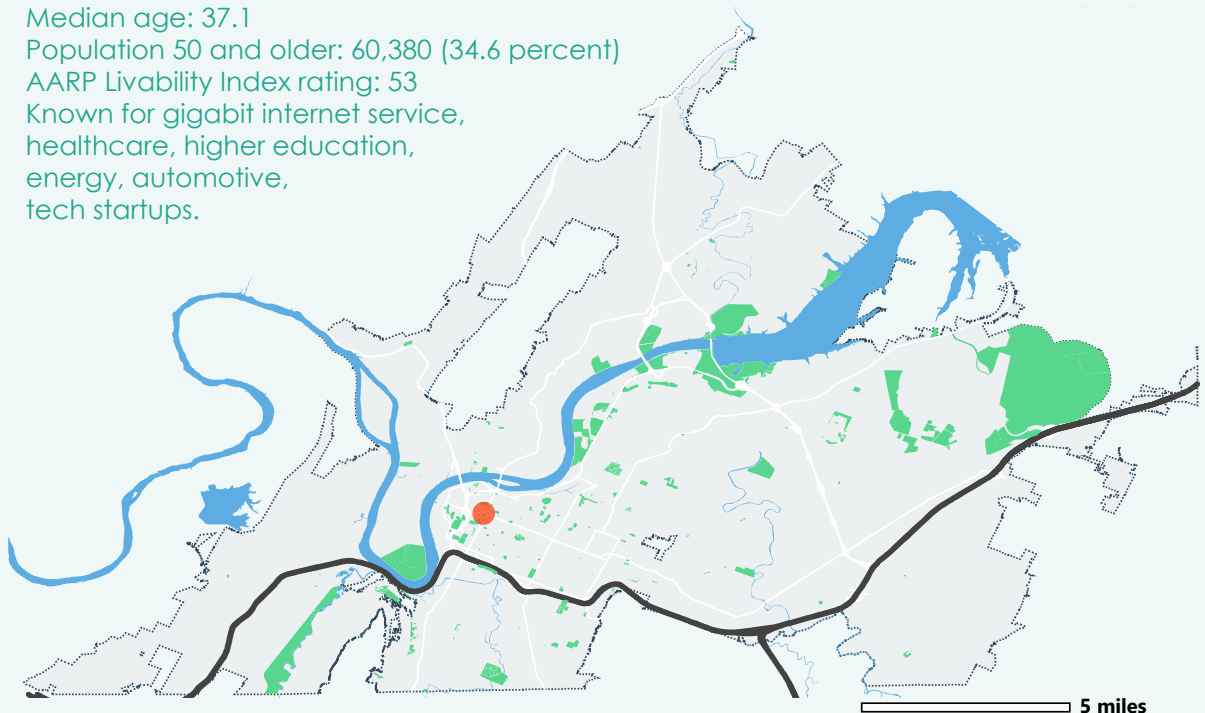
Philadelphia:

- City population: 1,555,072
- Median age: 33.6
- Population 50 and older: 464,687 (29.9 percent)
- AARP Livability Index rating: 62
- Known for higher education, life sciences, healthcare, tech startups. Member of the AARP Network of Age-Friendly Communities.[8]

5 miles

Seattle:

- City population: 653,017
- Median age: 36.0
- Population 50 and older: 189,840 (29.1 percent)
- AARP Livability Index rating: 63
- Known for aerospace, higher education, healthcare, life sciences, tech startups. Member of the AARP Network of Age-Friendly Communities.

5 miles

Section 2 — Innovation Districts as Places to Live

Innovation districts have attributes that could be appealing to older individuals who want to live in a walkable, amenity-rich community that lets them stay active and engaged. However, affordability issues limit opportunities for low- and moderate-income adults in many areas and a lack of accessibility in the built environment can make it difficult for older adults to stay in these communities as they age.

The Opportunities

A 2014 AARP survey found that most older adults want to remain in their communities as they age, with the majority citing walkability and proximity to amenities and health care as critical factors in their decision.[9] Taken together, the presence of these qualities suggests that innovation districts could be good places for older adults to age in community.

Urban areas tend to be more pedestrian and transit-friendly than their suburban counterparts, and innovation districts in particular are highly walkable and well-connected to transit options (see Figure 3).[10] The preferences of millennials and Generation X have helped increase demand for walkable neighborhoods, but as Figure 4 indicates, other demographic groups appreciate walkability as well. For lower-income individuals, walkability saves money otherwise spent on transportation. Furthermore, walkable, mixed-use neighborhoods have been shown to improve quality of life for older adults by affording them greater independence in their daily activities.[11]

Figure 3: Walkability and transit accessibility in innovation districts is significantly better than in the city as a whole.

	Chattanooga		Philadelphia		Seattle	
	City	ID	City	ID	City	ID
Walk Score	29	88	78	92	73	92
Transit Score	30	62	68	97	63	72

Source: Walk Score (measured using a 100-point scale, with 100 representing the highest levels of walkability and transit accessibility)

Figure 4: All age groups are interested in walkability.

Q: For your daily travel, do you like walking?
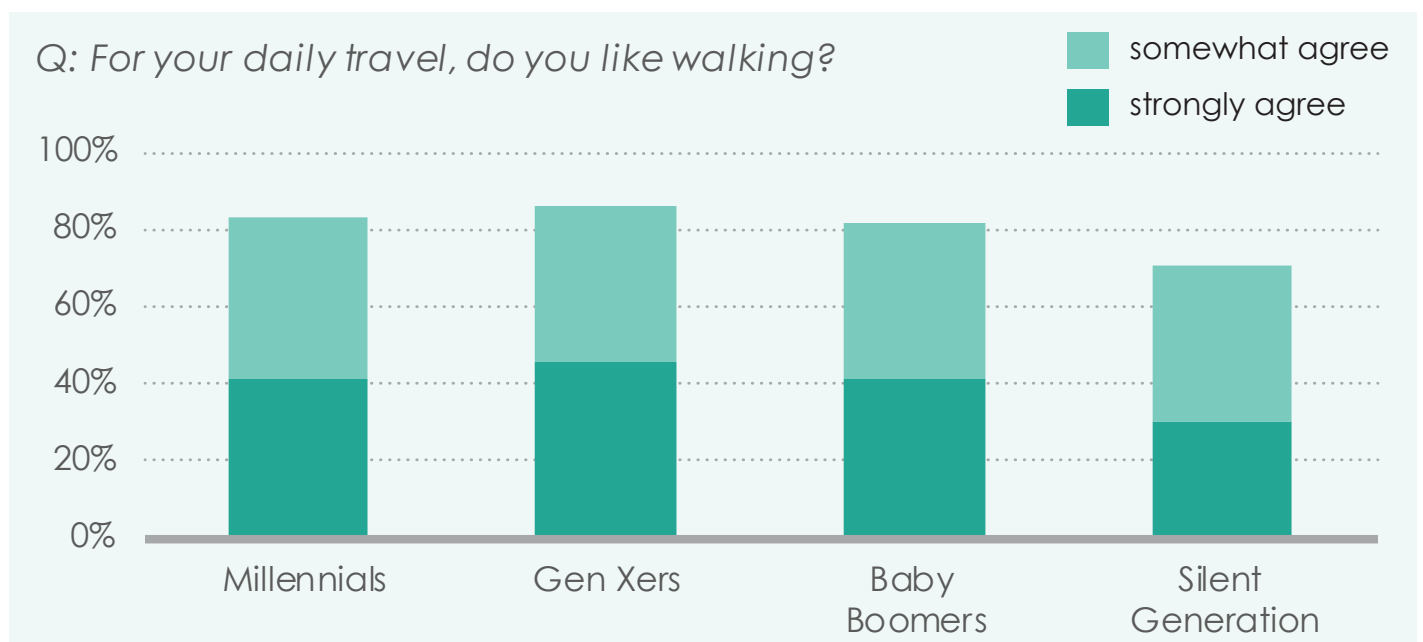
Source: National Association of Realtors and Portland State University, "Community & Transportation Preferences Survey: U.S. Metro Areas, 2015," July 2015

Transit accessibility also figures into the equation. Although transit use nationwide tends to be higher among millennials, people of all generations value public transit when it is affordable, efficient, and reliable.[12] Effective transit systems can reduce or eliminate the need for a car, resulting in savings up to $6,350 a year, according to the American Automobile Association.[13] Strong transit systems allow older individuals to age where they are without becoming disconnected from their communities and daily activities. For the many older Americans who want to remain in their homes as they age, transit access can mean the difference between staying active and becoming isolated.[14]

Innovation districts provide easy access to the wide range of services and amenities generally found in dense and vibrant urban areas—from grocery stores and medical offices to restaurants, retail, public markets, and cultural institutions.[15] In addition, the higher education institutions that anchor many districts frequently offer a variety of programs and activities, often at no cost, for the broader community. The University of Pennsylvania in Philadelphia, the University of Tennessee at Chattanooga, and the University of Washington in Seattle all host on-campus activities that are open to the public in addition to continuing education offerings and senior auditing programs that allow older adults to sit in on undergraduate lecture courses. Much has been made of this "geography of amenity" and its appeal to millennials and Gen Xers, particularly with regard to cultural and environmental amenities such as museums, galleries, parks, and gathering spaces. But older adults also value living near such amenities and are at a stage in life when they may have more time to take advantage of them.[16]

Finally, urban innovation districts offer close proximity to medical centers. Given that healthcare needs increase as people age, easy access to medical facilities is a priority for many older adults. Survey research by AARP indicates that roughly half of older individuals would like to live within five to 15 minutes of a hospital.[17] The medical institutions that anchor many innovation districts address this desire, making these neighborhoods even more attractive to those 50 and older. In Philadelphia, Penn Medicine, JFK Medical Center, and Penn Presbyterian Medical Center are all located within the bounds of the innovation district. Chattanooga's innovation district is a five-minute drive from Erlanger Health System and a 10-minute drive from CHI Memorial Hospital. Likewise, in Seattle, Group Health Cooperative, the Swedish Medical Group, and UW Medicine all have locations in the South Lake Union innovation district, and several hospitals are within a 10-minute drive.

Meanwhile, older adults have a great deal to offer the places they call home. They participate in the area housing market, patronize local businesses, and pay taxes—strengthening the area economy while contributing to the city's fiscal base. As a group, those 50 and up control 83 percent of U.S. household wealth and, as noted above, are responsible for over half of the nation's

consumer spending. Area businesses are direct beneficiaries of this purchasing power, while city governments receive sales tax revenue as well as property and income tax from older residents.[18] These funds could allow cities to make greater investments in area schools, public services, and infrastructure.

Older adults play other important roles within their communities. New residents can help revitalize distressed neighborhoods, particularly in cities like St. Louis, Cleveland, and Detroit that have struggled to retain and grow their residential base.[19] In many cases, older residents helped establish the neighborhood decades earlier and possess a wealth of knowledge about—and commitment to—the area and its inhabitants. Many older adults contribute their time and expertise as volunteers, whether mentoring a child, organizing a community fundraiser, or serving on a local nonprofit board. They also contribute to the safety of the neighborhood by serving as "eyes upon the street," in the words of urbanist Jane Jacobs.[20] These and other positive attributes underscore why innovation districts should regard the 50-plus population as a critical demographic to attract and retain.

The Challenges

Although efforts to diversify the age spectrum of innovation districts can bring a range of advantages for cities and older adults alike, a lack of affordable housing and broader accessibility issues in these neighborhoods can present sizable challenges for older adults—particularly those of low and moderate incomes.

In recent years, scholars and journalists have pointed to an increase in the number of older adults looking to buy or rent in more urbanized areas. This trend toward city life is most pronounced among higher-income households regardless of age, in large part because of the high cost of living in many urban areas. However, as the real estate markets in innovation districts improve, the availability of affordable housing may decline, limiting options for moderate- and lower-income households of all ages. Philadelphia offers an instructive example. Between 2000 and 2013, median rents in the innovation district rose 51 percent, compared to just 9 percent in the city as a whole.[21] Interviews suggest similar trends are reducing affordability in and around the Seattle and Chattanooga innovation districts.

This decrease in affordable housing stock stems from the prices that higher-end residences can command, providing little incentive for developers to build mixed-income housing, while encouraging property owners to raise rents to take advantage of market demand. Homeowners can also be vulnerable if the city does not provide adequate protections against sharp increases in property taxes due to rising property values. Failure to replace moderate- and low-income residential offerings eliminated by new development can leave some older adults—particularly those on fixed incomes—priced out of the neighborhood.

Figure 5: Rents in and around Philadelphia's University City are among the highest in the city.
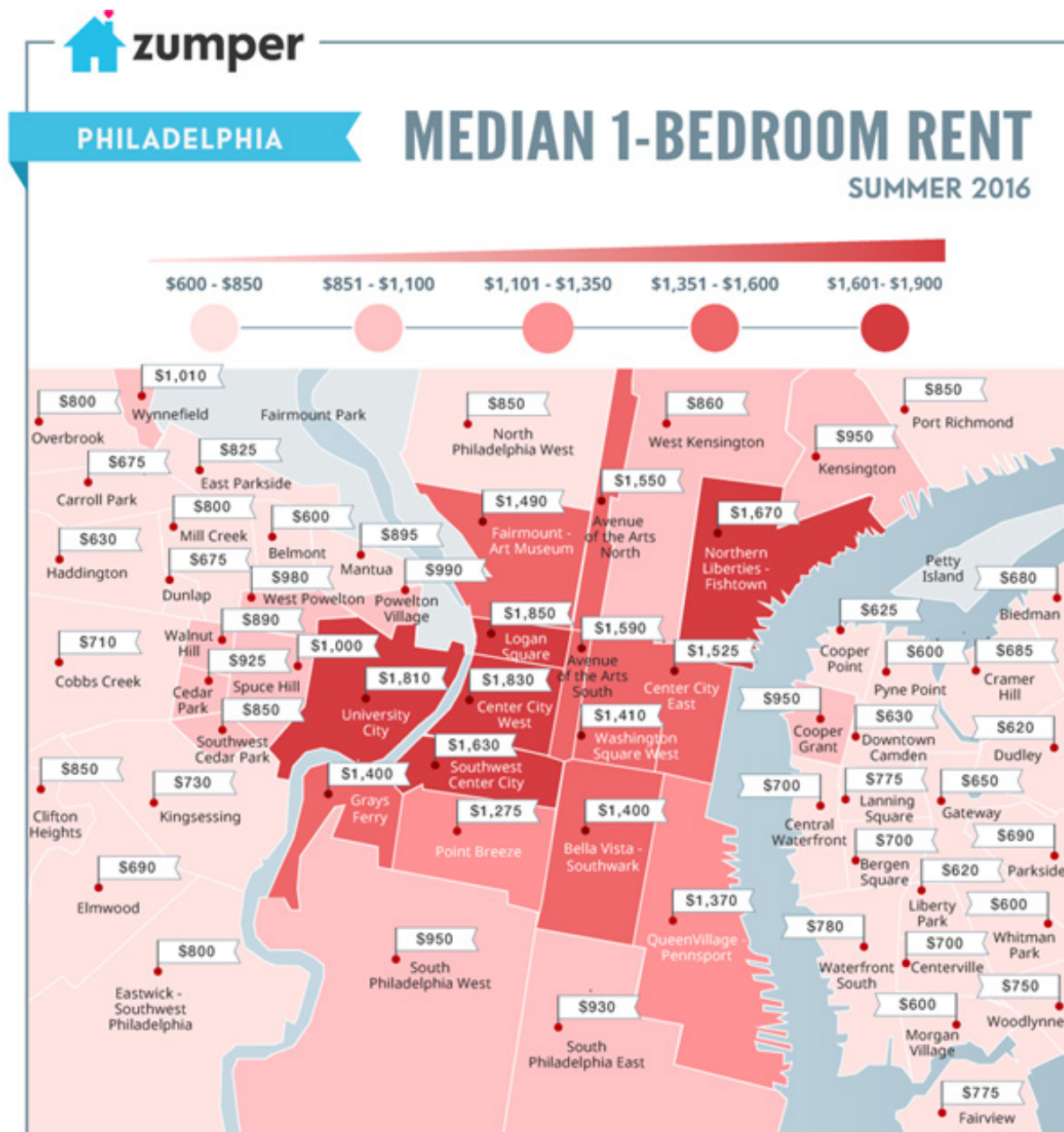
Beyond the barriers posed by affordability, the built environment of innovation districts can unintentionally limit who is able to contribute to and participate in these urban spaces.[22] Many older cities were not built with accessibility in mind, making it difficult for those with less agility—whether due to age or disabilities—to navigate daily activities. Narrow walkways and entrances, poor lighting, difficult-to-read signs, and other physical impediments affect accessibility and mobility, which in turn constrains people's ability to age within their communities.[23]

Section 3 — Innovation Districts as Places to Work

Older workers have a wealth of expertise, energy, and insights that they bring to their workplaces. As they transition into retirement, however, many of these workers want greater flexibility in their work. Innovation districts offer a variety of promising employment possibilities for people 50 and older that accommodate their desires, but sizable challenges—not necessarily unique to these neighborhoods—can complicate efforts to build an age-diverse workforce.

The Opportunities

Expectations about retirement are shifting, with growing numbers of Americans planning to work past 65.[24] Those who delay retirement cite various reasons, including the satisfaction they get from working, relationships with colleagues, and a desire to remain productive.[25] Financial concerns are also a major factor in the decision to postpone retirement, especially for those of limited means. In a recent survey sponsored by the American Institute of CPAs, nearly one-fifth of respondents reported delaying retirement for financial reasons.[26]

For older adults interested in working, cities can be good places to find employment. Urban economies concentrate job opportunities within particular geographies, making it more likely that someone can find work in the area. This is especially true of innovation districts, which are dense employment hubs that play outsized roles in their regional economies. Research institutions, growing companies, and established firms in and around these districts offer employment opportunities in a wide range of occupations

with varying skill and education requirements. In Philadelphia's innovation district, for example, over 55 percent of jobs do not require a four-year degree.[27]

Older workers, like their younger counterparts, want competitive compensation, opportunities for professional growth, and flexibility in where, when, and how much they work.[28] This desire for flexibility is particularly important to older adults looking to reduce their working hours. For many people, retirement has become "much more of a process than an event," with older adults scaling back their hours over the course of several years.[29] A number of companies—including many located in innovation districts—offer flexible work policies such as remote work, unlimited vacation, and a Results-Only Work Environment (ROWE) that tracks performance rather than hours worked. Although these and other work-life balance policies were designed for younger workers in the innovation economy, they are well-suited to older workers' needs as well.[30]

Meanwhile, older adults bring unique value to the workplace. Years of experience and a depth of knowledge and skills are significant assets for employers. As a group, older workers tend to be highly engaged, motivated, and productive—three factors that correlate positively with firms' financial outcomes. They also tend to leave jobs less often than those in other age groups. Given the cost of hiring new employees, both in terms of expense and lost productivity, this lower risk of turnover translates into direct savings for businesses.[31]

In fields requiring more extensive training, such as life sciences, many workers begin their careers at an older age because they first have to obtain an advanced degree. Employers value these individuals for their years of education and hard-won expertise, which increases as they continue their careers. Firms put this wisdom and knowledge to use in a variety of ways. For example, established scientists leading major R&D projects can help companies weather the rigors of clinical trials by drawing on past experience and their professional networks.[32]

Older workers also increase the age diversity of firms and institutions, opening up opportunities for intergenerational collaboration, problem solving, and innovation.[33] As is true of other types of diversity, age diversity can give firms a competitive edge

when developing products, services, and marketing campaigns for different groups. Researchers at McKinsey & Company found that "teams that reflect the composition of a company's customer base in terms of gender, ethnicity, culture, sexual orientation, and age are better positioned to understand its changing needs and develop winning innovations."[34] Some scholars have gone so far as to posit that teams composed of both older and younger researchers produce more innovative solutions than teams with similarly aged members. Scholars Mikko Packalen and Jay Bhattacharya assert that, at least in the field of biomedicine, articles written by a younger first author and an experienced last author tend to explore more novel ideas than those with young first and last authors.[35]

The Challenges

With over 10,000 baby boomers turning 65 each day, a major surge in retirements is in the offing. Although this demographic shift has been forecast for decades, most companies have spent little if any time on succession planning and less than 5 percent of firms have an explicit strategy for recruiting and retaining older workers.[36] Interviews in Chattanooga, Philadelphia, and Seattle revealed that most companies in those regions—including those located in innovation districts—had not thought through how upcoming baby boomer retirements would affect their businesses. Nor had they determined how to successfully manage this change as it occurs. Without adequate planning, many companies will learn the hard way that increased retirements can lead to skills gaps and a loss of institutional knowledge.[37]

Misconceptions about older workers complicate matters further. Age-related bias remains a strong undercurrent in American society and has been described as one of "the last bastions of socially tolerated discrimination."[38] Stereotypes presented in media and popular culture depict older adults as technologically inept, culturally out of the loop, unwilling to change, and uninterested in learning new things. Those in their later years face "perceptions of illness, incompetence, invisibility, and irrelevance" that increase with age.[39] Biased expectations about older workers' interests, capabilities, and future plans appear sooner than one might expect, with nearly half of workers regarding colleagues in their 50s as "older workers."[40] Economist Joanna Lahey argues that ageism against female workers can start as early as age 35, demonstrating

how ageist stereotypes are exacerbated by factors such as gender and race.[41]

Whether explicit or unconscious, these biases alienate older adults and limit their contributions to society and their participation in communities. For example, they can lead employers to assume that older workers do not need or want professional development opportunities because they are nearing retirement age. As a consequence, education and training providers tend to focus on serving younger people—despite the fact that older adults regularly seek out education and training programs. In all three cities examined here, demographics of existing programs revealed consistent demand among those 50 and older. For example, anecdotal evidence suggests that 25 percent of participants in Graduate Philadelphia's Back to College program are between the ages of 45 and 55 and a further 20 percent are over age 55, despite the fact that Graduate Philadelphia does not market directly to older individuals and did not design its programming specifically for older students.[42]

Section 4 — Innovation Districts as Places for Entrepreneurship

Innovation districts encourage entrepreneurialism as a way to grow the economy and create jobs. This environment fosters risk taking and innovative thinking and offers opportunities for entrepreneurial older adults. Barriers to participation in the entrepreneurial ecosystem do exist, however. Older adults are often reluctant to pursue entrepreneurship—even when they possess experience— and entrepreneurial support programs typically do not regard this age group as potential company founders.

The Opportunities

Entrepreneurship is a defining feature of any innovation district.[43] Company founders and young firms set up shop in these districts to take advantage of the ideas, information, resources, and talent that concentrate there. Intermediaries offer programming to encourage and support entrepreneurship. Incubators nurture startups through their earliest stages, and accelerators help young companies evolve and raise capital. Mentor programs pair new entrepreneurs with seasoned veterans interested in sharing what they have learned. Pitch nights, districtwide public events, and meetups in co-working spaces provide opportunities for the entrepreneurial-minded to connect and expand their networks. Taken together, these elements constitute an ideal environment for entrepreneurship no matter one's age.

Entrepreneurship among older adults has grown steadily in recent years, in part due to the demographic shifts discussed above. The Kauffman Foundation found that startup activity by new entrepreneurs between the ages of 45 and 64 increased between

2000 and 2014, with the 55-to-64 age group seeing the most growth. The report authors cite the aging of the population as a key factor driving this change, but other factors likely contribute to this trend as well.[44] For example, expertise and experience, strong professional networks, and greater access to resources help increase the risk tolerance of older adults considering starting a company (see Figure 6).[45]

Figure 6: Older adults have less fear of failure and a higher estimation of their capabilities.
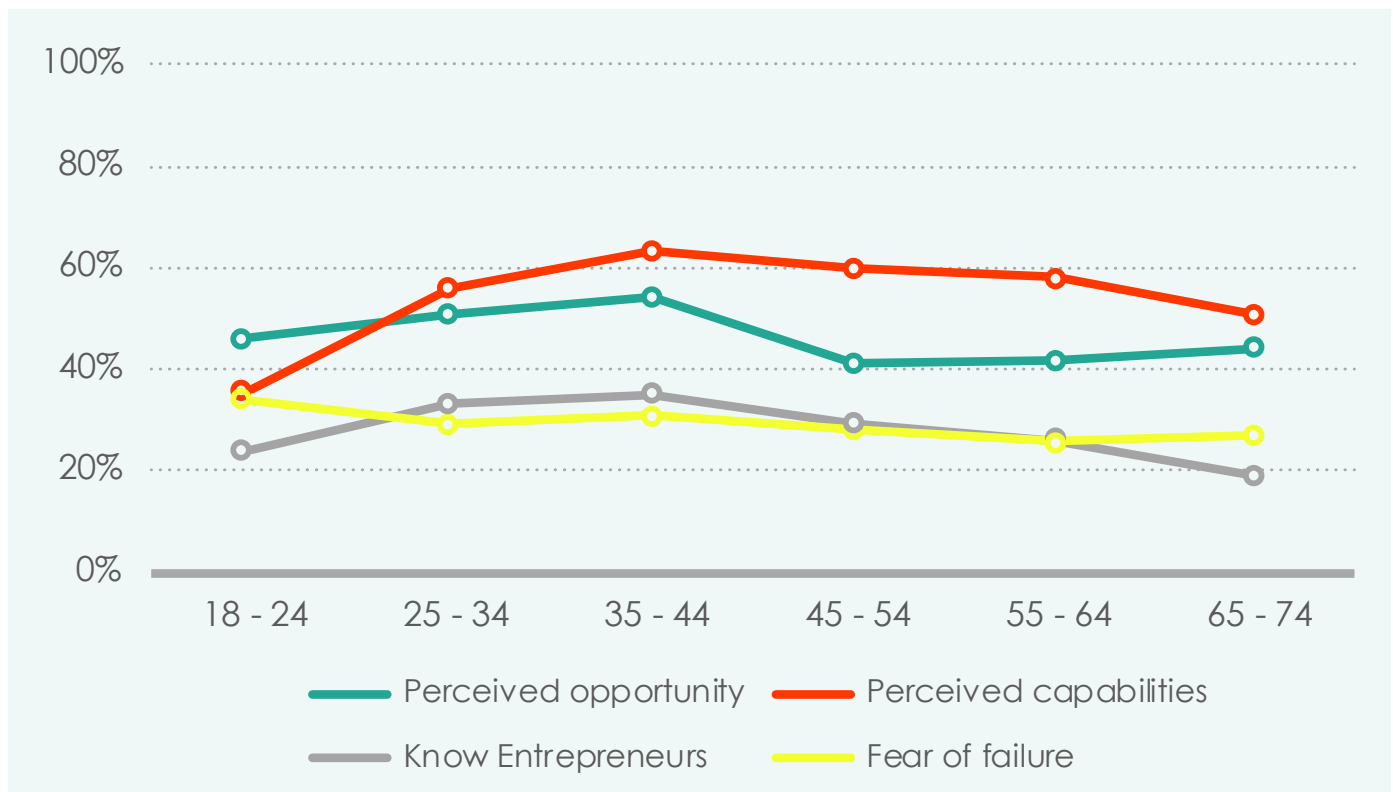
Elizabeth Isele, founder of the Global Institute for Experienced Entrepreneurship, argues that older adults' potential as entrepreneurs is "an untapped resource we can no longer continue to ignore."[46] Older entrepreneurs (sometimes referred to as "senior entrepreneurs" or "experienced entrepreneurs") can strengthen the area economy by creating jobs and contributing to economic growth. They possess more work experience and greater access to capital, both of which can contribute to the success of an entrepreneurial endeavor.[47]

Veteran entrepreneurs who are not interested in starting a new company can still be an important resource for other entrepreneurs given their professional networks and expertise.[48] Formal mentorship programs and informal mentor relationships

provide opportunities for older adults to share practical advice, technical assistance, and insights into their generation's consumer preferences and potential market opportunities. In Chattanooga, for example, the nonprofit CO.LAB actively recruits for its mentor network individuals with "a solid background in early-stage venture creation and business growth" who can "assess the viability of . . . business ideas and identify the critical tasks involved in launching a successful company."[49] CO.LAB then connects new founders with experienced mentors through its accelerator program. Program participants appreciate the expertise and networks their mentors share, while mentors value the cross-generational insights they gain from their mentees.[50]

Lastly, older adults of sufficient means can invest in young companies at critical stages. These opportunities arise from different places, including family relationships, business relationships, and professional networks. People with past success as entrepreneurs often invest in startups, either directly or through an angel investing group or venture capital fund. A 2007 study sponsored by the Kauffman Foundation and the Angel Capital Education Foundation found that the average angel investor was 57 years old and had 14 years of entrepreneurial experience. Here again, knowledge and experience can make a big difference. The study noted that return on investment was significantly higher for angel investors who possessed more industry expertise.[51]

The Challenges

A significant number of older adults—some 34 million, according to an estimate by the Federal Reserve Bank of Kansas City—are intrigued by the idea of entrepreneurship.[52] But many of those with the requisite experience and resources have difficulty imagining themselves opening a business. This reluctance to identify as an entrepreneur poses a sizable barrier to greater entrepreneurial activity among those 50 and older.

Restrictive social norms can discourage older adults from becoming entrepreneurs. Experienced entrepreneurship runs counter to the popular notion that starting a company is a young person's game. Many older adults internalize this perspective and shy away from entrepreneurial activity as a result. Those who do choose to launch businesses may contend with prospective clients who doubt their ability to deliver because of their age.[53]

Issues of time also pose challenges, particularly for older women, who provide the preponderance of caregiving in American families (whether for young grandchildren, teenage children, or aging parents). These "barriers of care responsibility" limit the time available for entrepreneurship and can prove difficult to surmount.[54]

Meanwhile, entrepreneur support programs, though nominally age-agnostic, tend to be geared towards those under 50, with particular emphasis on the millennial generation.[55] A handful of programs designed for older adults—including the Small Business Administration's Encore Entrepreneurs online courses and its Summer of Encore Mentoring partnership with AARP—show promise but have limited reach. Additional programming tailored to the needs of older entrepreneurs could help encourage more people 50 and over to explore whether getting involved in entrepreneurship—as an owner or in other supportive capacities—is right for them.[56]

Section 5 — Expanding the Role of Older Adults in Innovation Districts

City and innovation district leaders who understand the importance of age diversity have an opportunity to leverage the many assets that those 50 and older have to offer their communities. With the right supports in place, more older adults could take advantage of the livability, work opportunities, and entrepreneurial ecosystems these neighborhoods provide. Despite this natural affinity, concerted efforts to retain, attract, and engage older adults in innovation districts remain limited. The recommendations offered here illustrate how public, private, civic, and anchor institution stakeholders can take steps to cultivate more age-diverse communities within these neighborhoods and, by extension, the city as a whole.

Design for all ages and abilities

Innovation districts require built environments that make it easy for people of all ages and abilities to participate in the daily life of the neighborhood. To start, city and district leaders could follow New York City's lead and establish an Aging Improvement District designation that highlights the importance of urban development informed by input from older area residents. Older adults in Aging Improvement Districts work with the city to determine the strengths and challenges of their neighborhoods. With this information in hand, the city then works with community leaders to resolve identified problems, which can include everything from a lack of public seating to pedestrian safety concerns.[57]

Barcelona's Age Friendly City project employs a similar approach that is "from older people for older people." Those involved in the

project believe that attention to the needs of older adults can lead to outcomes that benefit everyone, including longer crossing times at street intersections, easy-to-read signage, improved access to green space, and efforts to improve the accessibility of social services and health care.[58]

Those interviewed in Chattanooga, Philadelphia, and Seattle all voiced support for age-aware and accessible approaches to urban design. Potentially replicable efforts mentioned in interviews include improving public spaces (New York City's Safe Streets for Seniors and City Bench programs); expanding access to resources, fresh food, and social interactions (Age-Friendly West Philadelphia initiative); and making restrooms more readily available (Denver's Public Restroom Pilot Project and England's Community Toilet Scheme). Innovation districts can also provide incentives for zero-step entrances and other accessibility modifications to new and existing residential structures. Developers should also consider whether more unconventional types of housing, such as cohousing, might be attractive to older individuals as well as millennials and Gen Xers.[59]

Increase access to affordable housing

High demand for residential real estate in and around innovation districts has pushed up home values and rents, making district life unaffordable for many households, regardless of age. Preserving, expanding, and diversifying area housing stock with regard to type and affordability will make life in and around innovation districts a possibility for low- and middle-income households.[60] As an additional benefit, diversified housing stock can give districts a competitive advantage in attracting new residents of all ages and income brackets.[61]

Addressing the challenge of housing affordability will require a combination of interventions that engage developers, homeowners, renters, and the public sector. Preservation and retrofitting of existing housing stock, subsidized housing for lower-income households, tax incentives, affordable housing requirements for new construction, and strategic public investments are among the options that cities can consider when designing strategies to improve housing affordability.

One model to watch is Seattle's recently enacted Housing Affordability and Livability Agenda (HALA). This citywide plan is organized around four key themes: "growth with affordability; preservation, equity, and anti-displacement; more resources for affordable housing; and . . . efficient and innovative development."[62] HALA aims to build or preserve 50,000 housing units over the next 10 years, with 20,000 units reserved for low- and moderate-income households.[63] Although it is too early to assess the effectiveness of HALA, its comprehensive approach affirms the need for coordinated, multi-pronged strategies to improve housing affordability.

Promote intergenerational engagement and understanding

The persistence of ageist stereotypes and unconscious bias underscores the need for deliberate action on the part of district leaders. One promising model is Philadelphia's GenPhilly, a program of the Philadelphia Corporation for Aging (see box). The success of this initiative hinges on its outreach to younger people who then work together to cultivate a more age-aware and age-accepting environment. District-based mentor programs, service learning projects, and social activities that bring together people of various ages can also help break down misconceptions by providing opportunities for different generations to interact.

GenPhilly: Engaging young leaders on age-related issues

The Generation Appreciation Philadelphia (GenPhilly) initiative offers a strong model for places interested in getting younger leaders thinking about aging. This peer-run program sponsored by the Philadelphia Corporation for Aging focuses on "engaging the future leaders of Philadelphia to be ambassadors for aging issues." The 400-plus group members tend to be between 18 and 39 and come from a wide range of industries. The group uses social media, member meetings, and public events to raise awareness, break down stereotypes, and provide opportunities for intergenerational interactions as well as professional development. GenPhilly has been successfully replicated elsewhere, with different locations adapting the program to best serve their communities.[64]

Fostering greater intergenerational engagement and understanding can also benefit employers as they work to increase the age diversity of their staff. Mentoring, reverse mentoring, and intergenerational networking programs can help employees build work relationships that span generations. At MITRE, a nonprofit that operates federally funded R&D centers, concerns

about knowledge transfer prompted the creation of a Cross-Generational Networking Circles pilot program. These monthly lunchtime gatherings made space for discussing age diversity and aimed to put participants on the same level regardless of their "chronological age," "career stage," or "generational age."[65] The pilot sought to cultivate "a culture of respect, inclusion and equity, and . . . constructive relationships at the workplace" while also supporting professional development and continued learning.[66] Over time, intergenerational engagement efforts like this can improve cross-generational communication and, by extension, workforce cohesion.[67]

Increase age diversity in the workplace

In recent years, companies have begun to recognize the importance of diversity and inclusion in the workplace.[68] To date, however, this recognition has not extended to age. By bringing age into the diversity and inclusion conversation, companies can combat ageist thinking alongside other types of unconscious bias. Treating age as a diversity and inclusion issue has the added benefit of helping employees better understand intersectionality, or the ways that ageism, sexism, racism, and other structures of privilege combine and compound one another.[69]

Companies that want an age-diverse workforce need to develop explicit strategies for recruiting and retaining older workers. Fellowship programs designed for late-career workers and recent retirees can be helpful in attracting more mature talent. Carol Fishman Cohen, co-founder and CEO of iRelaunch, has championed this approach as a way to reengage mid-career professionals (predominantly women) who take time off for family care responsibilities.[70] These re-entry fellowships help reduce risk in the hiring process by connecting employers with experienced workers and providing a trial period before making a hire permanent.[71] This model—which has been used in tech and other high-demand fields—could be adapted for older professionals looking to return to the workforce after retirement. As for retention, companies can mobilize human resources policies designed for younger workers to encourage older workers to stay. Regardless of age, people value workplaces that offer active engagement, opportunities for professional growth, and flexible work options.

Target older adults for workforce training and education programs

Given many older adults' interest in continuing education and skills development, education and training providers should explore how best to meet the needs of those 50 and older. Expanding access to existing programming is a good starting point. This approach makes the most of programs that are already up and running, many of which have proven track records of success.

Age-specific outreach can improve older adults' awareness of and access to educational resources.[72] Take, for example, the West Philadelphia Skills Initiative (WPSI), which aims to address high levels of poverty, unemployment, and worker turnover in and around the University City area. Although WPSI is not age-specific in its outreach and recruitment, participants include a sizable proportion of those 50 and older. Targeted outreach to older adults could help lower-income residents take advantage of WPSI's success in providing pathways into living-wage jobs.[73]

Basic digital literacy continues to be a barrier to work for many unemployed older adults. AARP's Back to Work 50+ program helps workforce investment boards and community colleges provide programming that increases the employability of lower-income 50- to 64-year-olds who lack the education and computer skills needed to find work.[74] The Tech Goes Home Chattanooga (TGH CHA) program, based in Chattanooga's innovation district, offers another successful, replicable model for helping older adults acquire digital skills (see box).

Tech Goes Home Chattanooga: Adapting programming to meet demand

In 2015, Chattanooga's Enterprise Center—located in the heart of the innovation district—launched Tech Goes Home Chattanooga (TGH CHA). The program is based on an award-winning digital inclusion initiative "that has successfully provided under-served residents the opportunity, tools, education and access required for 21st century skills development."[75] Initially the goal was to improve computer literacy among K-12 students, but it quickly became apparent that the adult caregivers accompanying the students to class were equally if not more eager to learn about technology. This insight led to a curriculum specifically designed for adults, which is now one of TGH CHA's most popular offerings.

For those with higher levels of educational attainment, continuing education programs offered by area universities may hold

particular appeal. In Seattle, the University of Washington's Professional and Continuing Education (PCE) program offers online and on-campus courses "for those who don't fit the mold of a traditional full-time, on-campus student," an apt description of older students. PCE students can earn certificates as well as bachelor's and master's degrees, including a professional master's designed for people working full-time, which may be the case for some older adults.[76]

Rising demand for coders throughout the country—and especially in tech-oriented innovation districts—has created increased demand for tech training programs such as General Assembly and Code Fellows. These programs have primarily focused on attracting younger learners, but those 50 and older could also help address this critical skill shortage. Coding jobs often come with a number of the attributes valued by workers old and young, including schedule flexibility, working from home, and competitive pay and benefits. Short-term coding programs tailored and marketed to older adults could help innovation districts keep up with tech workforce demand while also providing employment opportunities for older individuals.

Encourage older adults to participate in the entrepreneurial ecosystem

Entrepreneurship drives economic growth regardless of the age of those involved. As such, districts should explore how to increase the participation of older adults in their entrepreneurial ecosystems. Changes in the marketing and design of existing entrepreneurial support programs can be made to better address the needs and interests of older participants. Programming designed specifically for older adults, such as Elizabeth Isele's improv-based eProvStudio model, can help encourage older adults with expertise and experience to consider entrepreneurship as a viable option.[77] Likewise, the SBA Encore Entrepreneurs program provides access to online learning and age-specific resources for older adults interested in starting a business. These age-sensitive supports can lead to sizable economic returns, including job creation, economic growth, and increased tax revenue.[78] With regard to investment, reputable platforms such as SeedInvest and AngelList can help older investors identify promising opportunities.[79] Organizations that host pitch nights and entrepreneur/investor networking events should also explore how to improve age diversity among attendees.

Section 6 — Conclusion

Innovation district stakeholders have a unique opportunity to set a new standard for age diversity by designing targeted efforts to attract and retain older adults in their communities. In addition to the direct benefits that would accrue to the district and the surrounding city, such efforts could help inspire a major shift in how society regards older adults, their abilities, their needs, and their potential contributions to the economy and our communities. Through intentional effort and thoughtful engagement, innovation districts can become places that benefit—and benefit from—the engagement of older adults.

Appendix

The AARP Public Policy Institute's Livability Index rates communities on seven key factors: housing, neighborhood characteristics, transportation options, environmental quality, access to quality healthcare, civic and social engagement, and opportunity and inclusion. PPI experts work with interdisciplinary advisors to determine scores for each category, which are then averaged to provide an overall Livability Index score. The index notes, "We score communities by comparing them to one another, so the average community gets a score of 50, while above-average communities score higher and below-average communities score lower." Currently, the highest-scoring communities received a score of 70. Learn more at https://livabilityindex.aarp.org.

Scores listed below are for the city as a whole.

	Chattanooga	Philadelphia	Seattle
Livability Index Score (as of January 28, 2017)	**53**	**62**	**63**
Housing (affordability and access)	55	75	59
Neighborhood (access to life, work, and play)	43	71	70
Transportation (safe and convenient options)	50	77	70
Environment (clean air and water)	55	57	63
Health (prevention, access, and quality)	51	51	75
Engagement (civic and social involvement)	71	69	54
Opportunity (inclusion and possibilities)	47	31	51

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