Transportation and an Aging America

Presented by
Working Cars For Working Families and
the National Elder Rights Training Project

With: Jana Lynott, AARP Public Policy Institute
John W. Van Alst- National Consumer Law Center

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Sponsorship

Working Cars for Working Families
National Elder Rights Training Project for the National Legal Resource Center

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June 9, 2010
• http://www.nlrc.aoa.gov/
• Collaboration developed by the Administration on Aging between the National Consumer Law Center, National Senior Citizens Law Center, American Bar Association Commission on Law and Aging, Center for Elder Rights Advocacy, and the Center for Social Gerontology
• See upcoming trainings, conferences, and webinars
• Request a training
• Request consulting
• Request technical assistance
• Access articles and resources
Working Cars For Working Families

• An effort to ensure that working families can get, keep, and use a reliable car at fair terms

• Diverse group of organizations:
  – Advocacy Groups
  – Car Ownership Groups
  – Workforce Development Groups
  – Civil rights Groups
  – Concerned Lenders
  – Others

• Engaged in activities to help us all work together
Agenda

**Jana Lynott, AARP Public Policy Institute**
- Demographic & Travel Characteristics of an Aging Population
  - AARP’s livable communities research and advocacy
    - Public transportation
    - Specialized transportation
    - Complete streets
    - Equity considerations in transportation policy
- Questions

**John W. Van Alst, NCLC**
- Common Abuses in Auto Sales and Finance
- Issues of Particular Importance to Older American
  - Cosigners
  - Wheelchairs and Assistive Devices
  - Wheelchair Lifts
  - Recreational Vehicles
- Where to find help and resources
- Questions
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Problems In The Existing Market

Older consumers face the same hurdles as everyone else when trying to buy, finance, and keep a reliable car:

- Unfair Sales Tactics
- Condition of the Vehicle
- Yo-yo Sales
- Dealer Markups
- Undisclosed Salvage
- Dealer Add-ons
- Unfair Repossessions
- Dealer Bankruptcies
Issues of Particular Importance to Older American

- Cosigners
- Wheelchairs and Assistive Devices
- Wheelchair Lifts
- Recreational Vehicles
Cosigners

• True Cosigner
  – FTC Credit Practices Rule
  – Uniform Commercial Code Article 3
  – State Common Law
  – Uniform Commercial Code Article 9

• Co-Buyer or Sole Buyer
  – Unfair and Deceptive Acts and Practices
  – State Contract Law
Wheelchairs and Assistive Devices

• “Wheelchair” Lemon Laws-
  – Scope
  – Required Warranties
  – Remedies
• Exemptions
Wheelchair Lifts

- Warranty Issues
- Repossession
  - Accessions (property added after security agreement is signed)
- Exemptions
Recreational Vehicles

- Truth In Lending Act
- Motor Vehicle Information And Cost Savings Act
- Homestead Exemption
- Applicability of State Motor Vehicle Lemon Laws
Special Protections for Older Americans

• State Unfair and Deceptive Practices Laws Provide Enhanced Penalties When the Victim is Older or Disabled:

• Criminal Statutes Addressing Elder Abuse

• Some States Attorneys General Have Special Units Focused on Elder Abuse
Where to go for help

- National Legal Resource Center (NLRC)
- National Center on Elder Abuse and the National Committee for the Prevention of Elder Abuse (NCPEA)
- State Attorney General
- Local Legal Aid Organization
- National Association of Consumer Advocates
  - [http://www.naca.net/find-consumer-protection-attorneys/](http://www.naca.net/find-consumer-protection-attorneys/)
- Federal Trade Commission
CARCHANGE LISTSERV

http://lists.nclc.org/subscribe/

• Encourage collaboration and growth within the fields of low-income car finance, sales, and ownership
• Highlight promising practices and innovative solutions
• Provide a forum for sharing questions and addressing mutual challenges
• Encourage improvement in public policy and advocacy for low-income car finance, sales, and ownership
• Promote resources, research, conferences, relevant materials, and job opportunities
• Encourage networking and relationship building within the field
Contact Information

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jvananalst@nclc.org
Transportation & An Aging America

Jana Lynott, AICP
Senior Policy Advisor
AARP Public Policy Institute
Presentation Outline

- Demographic & Travel Characteristics of an Aging Population
- AARP’s livable communities research and advocacy
  - Complete streets
  - Public transportation
  - Specialized transportation
  - Equity considerations in transportation finance
Our population is growing ... and growing older

<table>
<thead>
<tr>
<th>Year</th>
<th>65+ Population</th>
<th>Total Population</th>
<th>65+ Share of Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>34,992,000</td>
<td>281,421,906</td>
<td>12%</td>
</tr>
<tr>
<td>2010</td>
<td>40,229,000</td>
<td>310,233,000</td>
<td>13%</td>
</tr>
<tr>
<td>2030</td>
<td>72,092,000</td>
<td>373,504,000</td>
<td>19%</td>
</tr>
<tr>
<td>2050</td>
<td>88,547,000</td>
<td>439,010,000</td>
<td>20%</td>
</tr>
</tbody>
</table>

Source: U.S Census Bureau - Census projections as of 8/2008
Projected Growth in 65+ Population by State, 2010-2020

Source: Brookings Analysis of Census Bureau Population Projections
Map 2. Seniors Are Most Prevalent in Areas of the Northeast, Midwest, and Florida
Share of Population 65 and Over, States and Selected Metro Areas, 2008

Source: Brookings analysis of U.S. Census Population Estimates Program data
Demographic characteristics of Older Adults

Population by Metro and Nonmetro Residence, 2009

<table>
<thead>
<tr>
<th></th>
<th>Total Population*</th>
<th>Population 65+*</th>
<th>Population Share 65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>299,407,437</td>
<td>37,511,643</td>
<td>13%</td>
</tr>
<tr>
<td>Nonmetro</td>
<td>46,976,910</td>
<td>7,204,391</td>
<td>15%</td>
</tr>
<tr>
<td>Metro</td>
<td>252,430,427</td>
<td>30,307,252</td>
<td>12%</td>
</tr>
</tbody>
</table>

* Excludes those for which residential location unknown

- 19% of persons 65+ live in nonmetro areas
- 16% of persons all ages live in nonmetro areas
Share of Population in Suburbs by Age Group, Large Metro Areas, 2008

Source: Brookings Analysis of 2008 American Community Survey Data, in State of Metropolitan America
## Percent of persons in poverty by age and metropolitan status

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Metropolitan</th>
<th>Nonmetropolitan</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-64</td>
<td>13.5%</td>
<td>16.1%</td>
</tr>
<tr>
<td>65-74</td>
<td>8.3%</td>
<td>9.0%</td>
</tr>
<tr>
<td>75-79</td>
<td>10.3%</td>
<td>12.6%</td>
</tr>
<tr>
<td>80+</td>
<td>10.9%</td>
<td>14.4%</td>
</tr>
</tbody>
</table>

## Travel Characteristics by Age

<table>
<thead>
<tr>
<th>Mode Choice (Percent of Trips)</th>
<th>Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18-49</td>
<td>50-64</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Driver Car+</td>
<td>84.0%</td>
<td>85.3%</td>
</tr>
<tr>
<td>Public Transportation</td>
<td>3.1%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Walk</td>
<td>10.4%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Other</td>
<td>2.2%</td>
<td>2.2%</td>
</tr>
<tr>
<td>Non-Driver Car+</td>
<td>53.2%</td>
<td>48.5%</td>
</tr>
<tr>
<td>Public Transportation</td>
<td>6.3%</td>
<td>4.7%</td>
</tr>
<tr>
<td>Walk</td>
<td>32.7%</td>
<td>28.8%</td>
</tr>
<tr>
<td>Other</td>
<td>2.2%</td>
<td>17.9%</td>
</tr>
</tbody>
</table>

*Source: 2009 National Household Travel Survey, Version 1*
Travel decreases with age

<table>
<thead>
<tr>
<th>Age</th>
<th>Mean number of trips per day, per person</th>
<th>Mean number of miles traveled per day, per person</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Urban</td>
</tr>
<tr>
<td>Age 24-64</td>
<td>4.1</td>
<td>4.2</td>
</tr>
<tr>
<td>Age 65-74</td>
<td>3.6</td>
<td>3.7</td>
</tr>
<tr>
<td>Age 75-79</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Age 80+</td>
<td>2.4</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Source: 2009 NHTS, Version 1

*Excludes air travel
“What I’d really like to do is remain in my local community for as long as possible.”

Source: AARP State of 50+ America Survey, October 2005
Age category: 50+
Base=910
Some Indicators of Concern

- Older population increasingly resides in suburban areas not well served by public transportation and where the auto is king.

- More than 1 in 5 Americans age 65 and older do not drive. Of these non-drivers, more than 50% (or 3.6 million Americans) stay home on a given day, partially because they lack transportation options.

- In 2008, more than 800 pedestrians age 65+ were hit and killed by motor vehicles, another 7,000 injured. Older adults are disproportionately represented in fatal crashes involving pedestrians.
Percent of 50+ respondents rating community feature “D” or “F”

- Well-designed and maintained streets: 13%
- Transportation alternatives for people with disabilities or health problems: 20%
- Sidewalks going to where you want to go: 31%
- Walking or bike trails within half-mile of home: 35%
- Dependable public transportation: 38%

Source: AARP State of 50+ America Survey, October 2005
Livable Communities Defined

- Safe
- Affordable and appropriate housing,
- Supportive community features and services,
- Adequate mobility options,
- Which together facilitate personal independence and the engagement of residents in civic and social life.
Livable Communities

Mobility: Americans 50+ are able to sustain mobility as they age

Housing: Americans 50+ have appropriate and affordable housing options
Transportation Options to Sustain Aging

- Complete Streets
- Fixed-route public transportation
- Specialized transportation
A Complete Street is safe, comfortable & convenient for travel by automobile, foot, bicycle, & transit regardless of age or ability.
HIKERS and BIKERS
Move to the side of the road when a vehicle approaches
Older Adults Report Inhospitable Roads

• 40% say they do not have adequate sidewalks in their neighborhoods
• 47% say they cannot cross their main roads safely
• 54% of those living in inhospitable neighborhoods said they would walk and ride more often if conditions improved
• The majority support adoption of Complete Streets policies, with 56% expressing strong support
• Poll of older adults
• Evaluation of complete streets policies
• Survey of planners and engineers
• Expert roundtable and recommendations for update of FHWA Highway Design Handbook for Older Drivers and Pedestrians
Our Communities are Unprepared

- 2/3 of planners and engineers have not yet begun considering the needs of older users in the multi-modal planning (AARP Public Policy Institute/ITE online survey of more than 1K planners & engineers, 2008).
- Less than 1/3 of the 80 Complete Streets policies explicitly address the needs of older road users (AARP Public Policy Institute, 2009).
The addition of bike lanes and parallel parking makes it easier for older drivers to turn.

Source: “Planning Complete Streets for an Aging America,” AARP Public Policy Institute, 2009
A more effective use of funds

- A single year of ADA paratransit service for a daily commuter: $38,500
- Permanent improvements to make a transit stop accessible: $7,000 - $58,000
Federal Complete Streets Bills

- Directs States and MPOs to adopt Complete Streets policies for federally-funded projects within two years

- S 584 – Sponsored by Sen. Tom Harkin (D-IA)
  - 11 cosponsors

- HR 1443 – Sponsored by Rep. Doris Matsui (D-CA)
  - 54 cosponsors
AARP in the States

Tips, Tools and Resources for Organizers

Sidewalks and Streets Survey

INCLUDED IN THIS KIT:
1. Safe Community Walkability Tool Kit: Step-by-Step Approach
2. Sidewalks and Streets Survey
3. Take Action: How to Improve Your Community Rating From the Sidewalks and Streets Survey
4. Further Steps to Improve Your Community’s Rating
Public Transportation

- Dependable service
- Comfortable and safe vehicles, stops, and stations
- Convenient hours/days of service
  - Flexibility that comes with frequency
- Accessible information
- Friendly drivers
- Proximity (door-to-door service)
- Discounts when needed
Fixed-route public transportation

- Mid-day and evening service
- Travel training
- Low floor buses
- Bus shelters, benches, and lighting
- Widely available service information with large fonts
- Route planning that addresses older adults needs
Specialized Transportation

- Non-emergency medical transportation
- “Senior Ride”
- Volunteer transportation services
- Rideshare programs
- Taxi service
- Mobility management
The Coordination Challenge
Policy Options to Improve Specialized Transportation

- Increase funding
- Strengthen coordinated planning
- Support mobility management
- Collect and analyze smarter data
- Expand program flexibility
- Study consolidation
PPI Report:
“Preserving Affordability and Access in Livable Communities:
Subsidized Housing Opportunities near Transit and the 50+ Population”

Authors:
Rodney Harrell, PhD
AARP Public Policy Institute

Allison Brooks
Reconnecting America

Todd Nedwick
National Housing Trust

- AARP, Reconnecting America, and the National Housing Trust developed a study, research paper and Solutions Forum that looked at housing, transportation, and land use.

- This study looked at the differences between housing near transit and housing far from transit, the location of subsidized housing in 20 cities, and how housing location mattered to older persons who lived in those apartments.

PPI Report #2009-15
Bumpy Road for Federal Transportation Authorization

- SAFETEA-LU expired September 30, 2009
- Series of one and two month extensions
- Jobs bill passed in March extends authorization through 2010
  - Deposits $19.5 Billion into Highway Trust Fund ensuring solvency into next year
  - Restores $8.7 billion in highway contract authority to states rescinded at the end of Fiscal Year 2009
- Biggest challenge: identifying sustainable revenue
Funding Options Under Consideration

- Fuel excise tax increase
- Carbon tax
- Mileage Fees
- Sales Taxes
  - On fuel (percent of price)
  - On vehicles
  - On general sales
- Tolling/Value Pricing
- Income Tax (via General Fund revenues)
Transportation Equity Issues

Payment related
- benefits received/costs imposed or user pays
- ability to pay

Expenditure related
- compensatory
- needs-based
Transportation in Crisis

“I am a 50-year-old woman with a disability and have been dependent upon others for transportation my entire life. The inception of public transit in my small partly rural, partly suburban county gave me the ability to work and live independently, thereby becoming a contributing member of society. Now, with services cut in the evenings and no service on the weekend, I have become a prisoner in my own home. It's a vicious circle because Laketran is supported largely by a sales tax levy, the proceeds of which have also declined significantly.”
Expenditure related Equity Considerations

- All revenue options entail equity issues (user pays, ability to pay, geographic, other)
- Must look at the expenditure side of the equation
  - Investments in Complete Streets, including older driver safety measures
  - Investments in Public and Specialized Transportation
  - Gas Tax Prohibitions (33 states forbid their state gas tax from being spent on public transportation)
Informs and stimulates public debate on the issues we face as we age.

Provides objective research and analysis

Promotes the development of sound, creative policies to address our common need for economic security, health care, and quality of life.

Jana Lynott, 202-434-3893, jlynott@aarp.org