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# No place to call home: for middle-class seniors aging in place, a dilemma

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ITHACA, N.Y.—Forty-two years ago, David and Joan Brumberg traveled to Ithaca from their home in Geneva to have dinner at Moosewood Restaurant for the first time.

Joan, who had visited Ithaca several times before, loved the city. She thought that Ithaca was “more liberal and more sophisticated, with better restaurants” than Geneva. “It wasn’t like it is now,” Joan said, “but it was just culturally richer.”

On the ride home after dinner, Joan turned to David. “I want to move to Ithaca,” Joan told him. Two years later, in 1977, they moved into a home in the Belle Sherman neighborhood, where they raised their son.

The Brumbergs, both in their seventies, are still in Ithaca, now living in a single-family home they purchased in 2000, just northeast of the heart of Cayuga Heights. But living in that home, they said, is becoming a burden in their later years. Concerns about slipping on their icy and steep driveway, maintaining the large property, and being so far away from downtown businesses and attractions are all reasons they would like to downsize and move downtown—if only they could find rental or condo housing with senior amenities.

The Brumbergs, a solidly middle-class couple, both of whom retired from careers at Cornell, are economically fenced into their home: they said they are too rich to qualify for affordable housing, but too poor to afford to live in Ithaca’s only continuous care community, Kendal at Ithaca. There are places they could afford to live downtown, they added, but those places lack the amenities they need—covered parking, an accessible floor plan, and an elevator, to name a few—as they get older.

David and Joan would enjoy the convenience of living downtown: they could grab a coffee at the DeWitt Mall in the afternoon, walk to Cinemapolis for a movie that night and, importantly, they wouldn't have to be dependent on their vehicle. "I think we are typical of a cohort of people, sixty-plus years old, who have homes in Ithaca, where they've lived and raised their families, but don't want such big houses anymore," said Joan, a professor emerita at Cornell.

"We have friends who were faculty at Cornell who left Ithaca because they couldn't find adequate housing downtown," Joan said. "There's certain things that happen when you age. People get together to talk about things. Women talk about their cholesterol numbers, mammograms ... but the other big topic, besides health, is 'what are you going to do about living?'" For many older people, that is not an easy question to answer.



The

Brumbergs' situation is not an uncommon one, said Elena Flash, Executive Director of Love Living at Home, a volunteer-based organization which provides in-home assistance to over a hundred seniors aging-in-place in Tompkins County.

Love Living at Home, with its team of about forty volunteers, provides transportation to those who need it, organizes social programs for members, assists with property maintenance, and helps with "simple things that a neighbor might help a neighbor with," Flash said.

#### ARTICLE CONTINUES BELOW

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"A lot people like the Brumbergs are out there, wanting to downsize, but I think many people want to stay right where they are, too," Flash said. "There's a number of people who want a nice condo facility downtown, but there just isn't one."

Eighty percent of seniors, according to a [2011 AARP-sponsored study](#) (<http://www.ncsl.org/documents/transportation/Aging-in-Place-brief.pdf>), expect to live in their current residence for the rest of their life. Ninety percent want to stay in their home "for as long as possible."

Flash said that many seniors have trouble finding reasonably-priced housing with senior amenities. Love Living at Home, which provides services at an annual cost of \$450 for an individual and \$575 for a household, is a cheaper alternative for seniors wanting to age-in-place in their own homes.

A [2016 report](#) (<http://www.ncsl.org/documents/transportation/Aging-in-Place-brief.pdf>) by the Tompkins County Office for the Aging reaffirms the challenges faced by seniors seeking affordable housing. "Though many older adults desire to



live in a central location which is walkable and connected to amenities, housing in such locations has become increasingly unaffordable,” the report says. “As people age, their incomes tend to decline, making the affordability of housing and services a major issue.” Housing affordability is one of the [most important factors](http://tompkinscountyny.gov/files/cofa/Surveys_Facts/documents/2012_Assessment_Final_9-24-12.pdf) ([http://tompkinscountyny.gov/files/cofa/Surveys\\_Facts/documents/2012\\_Assessment\\_Final\\_9-24-12.pdf](http://tompkinscountyny.gov/files/cofa/Surveys_Facts/documents/2012_Assessment_Final_9-24-12.pdf)) for older residents in Tompkins County when deciding where to live, according to a 2012 survey commissioned by the Office for the Aging.

Lisa Holmes, Director of the Office for the Aging, said that the lack of affordable senior-focused housing in Ithaca is a problem that impacts seniors of all economic backgrounds. “I would hesitate to classify it as solely a middle-income problem, but it certainly impacts this middle-class population significantly,” she said. “It’s a multifaceted problem, and many, many different segments of the community are affected by.”

“Middle-income older adults are affected in a number of ways, not just with housing, but also with long-term care. If you’re high-income, you can afford to pay for it privately; if you’re low-income, you’re covered by Medicaid. If you’re middle-income, there is no program for which you qualify that will pay for home care services,” Holmes added.

But despite the [many challenges](https://ithacavoice.com/2015/03/4-looming-challenges-number-older-people-tompkins-surges/) (<https://ithacavoice.com/2015/03/4-looming-challenges-number-older-people-tompkins-surges/>) faced by aging residents, the City of Ithaca remains a retirement hotspot. In 2012, U.S. News named Ithaca one of the “[best ten places to retire](http://money.usnews.com/money/retirement/articles/2011/10/17/the-10-best-places-to-retire-in-2012) (<http://money.usnews.com/money/retirement/articles/2011/10/17/the-10-best-places-to-retire-in-2012>),” citing Ithaca’s many hiking trails, waterfalls, and the abundance of both Cornell and Ithaca College courses available to seniors. The AARP called the city a “[great, quirky place to retire](http://www.aarp.org/home-family/livable-communities/info-04-2012/great-quirky-places-to-retire.7.html) (<http://www.aarp.org/home-family/livable-communities/info-04-2012/great-quirky-places-to-retire.7.html>).”

The Brumbergs agree. Though they'd prefer to live downtown, they still plan on spending the rest of their lives in Ithaca. "We feel too embedded in the community," Joan said. "We actually have cemetery plots."

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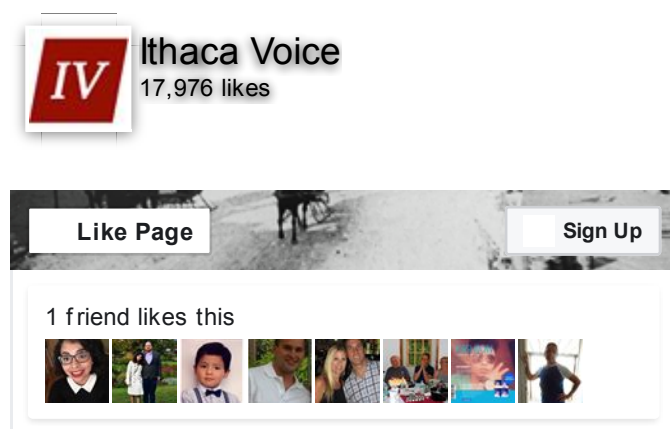


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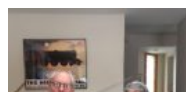


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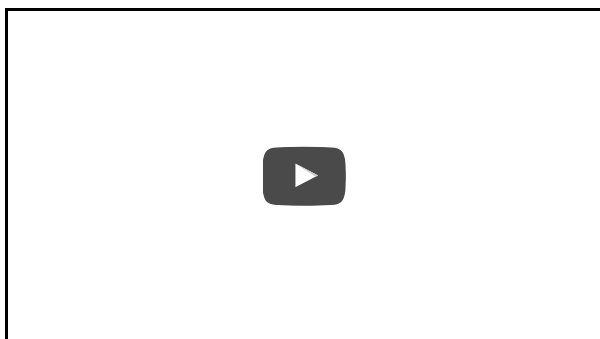
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