

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

This webinar is sponsored with a grant from the Annie E. Casey Foundation and is one of a series of webinars about working cars for working families. Sponsorship for this Webinar is also provided by the National Consumer Law Center and a grant from the Administration on Aging.

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NLRC

Providing Legal Support to the
Aging Advocacy Network

- <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

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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

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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

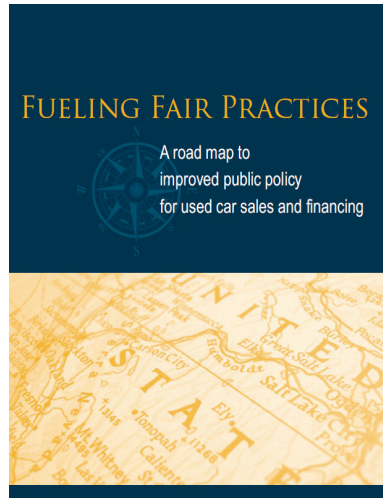
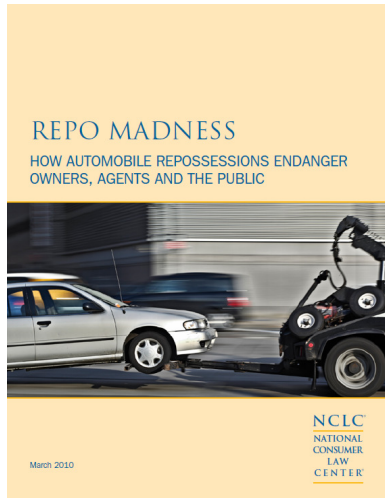
Special Protections for Older Americans

- State Unfair and Deceptive Practices Laws Provide Enhanced Penalties When the Victim is Older or Disabled:
 - Arkansas, California, Delaware, Florida, Georgia, Hawaii, Illinois, Iowa, Louisiana, Minnesota, Nevada, New Jersey, New York, Pennsylvania, Tennessee, Texas, Wisconsin, Wyoming
- 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**
 - <http://www.rin.lsc.gov/rinboard/rguide/pdir1.htm>
- **National Association of Consumer Advocates**
 - <http://www.naca.net/find-consumer-protection-attorneys/>
- **Federal Trade Commission**

Resources



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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

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Questions

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Advancing Fairness
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Transportation & An Aging America



***Jana Lynott, AICP
Senior Policy Advisor
AARP Public Policy Institute***

Presentation Outline

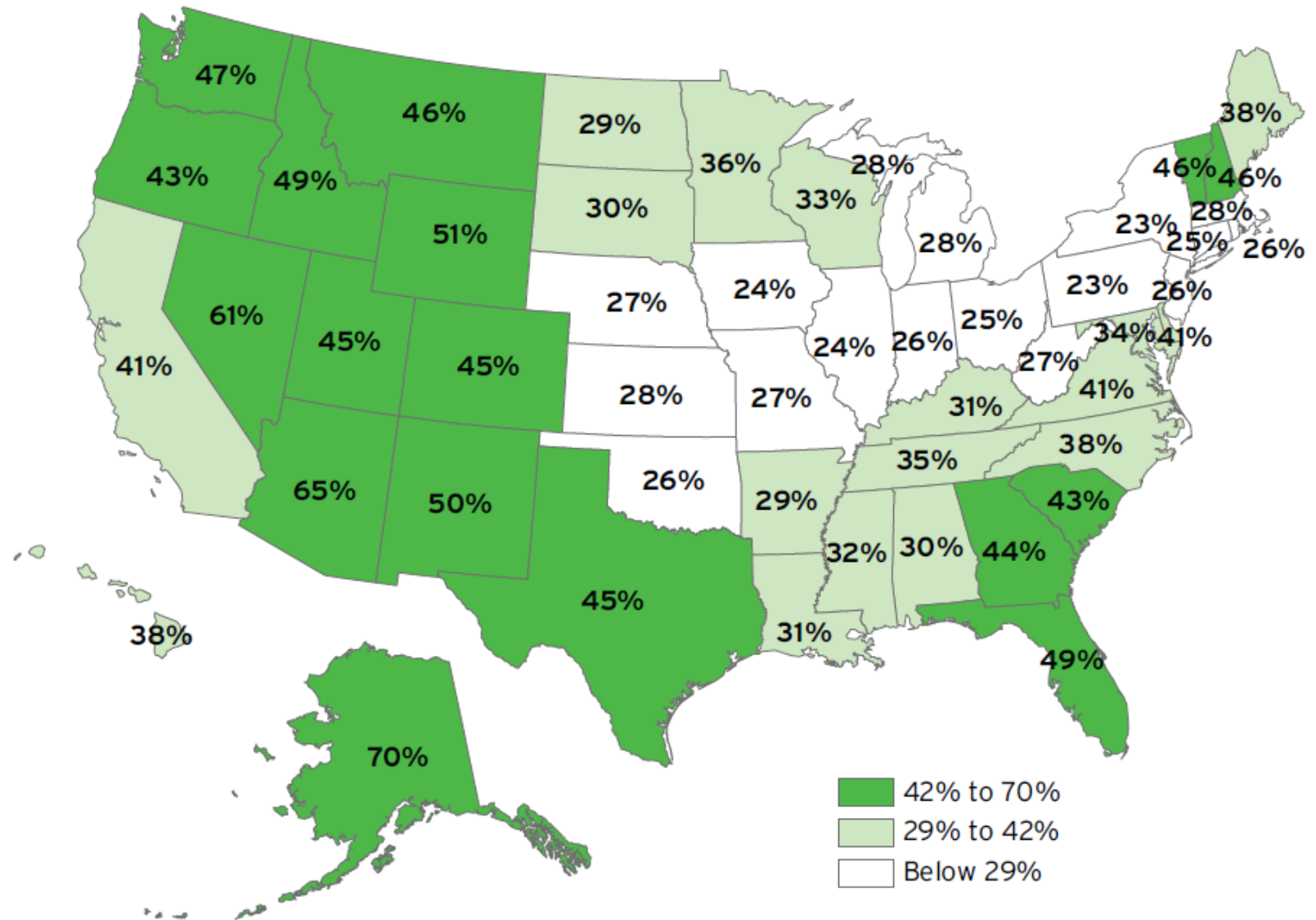
- Demographic & Travel Characteristics of an Aging Population
- AARP's livable communities research and advocacy
 - Complete streets
 - Public transportation
 - Specialized transportation
 - Equity considerations in transportation finance

Our population is growing ... and growing older

Year	65+ Population	Total Population	65+ Share of Total Population
2000	34,992,000	281,421,906	12%
2010	40,229,000	310,233,000	13%
2030	72,092,000	373,504,000	19%
2050	88,547,000	439,010,000	20%

Source: U.S Census Bureau - Census projections as of 8/2008

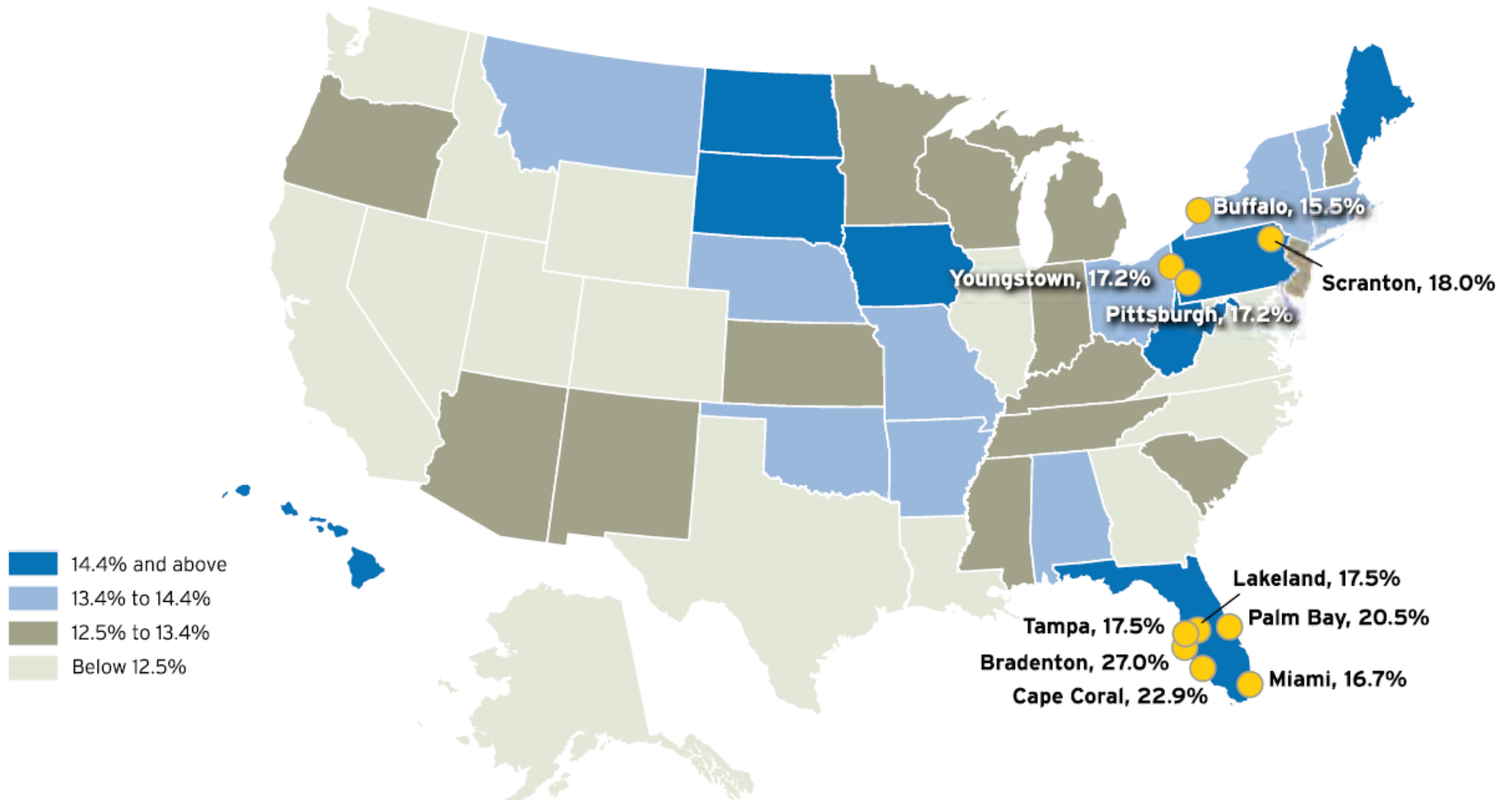
Projected Growth in 65+ Population by State, 2010-2020



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

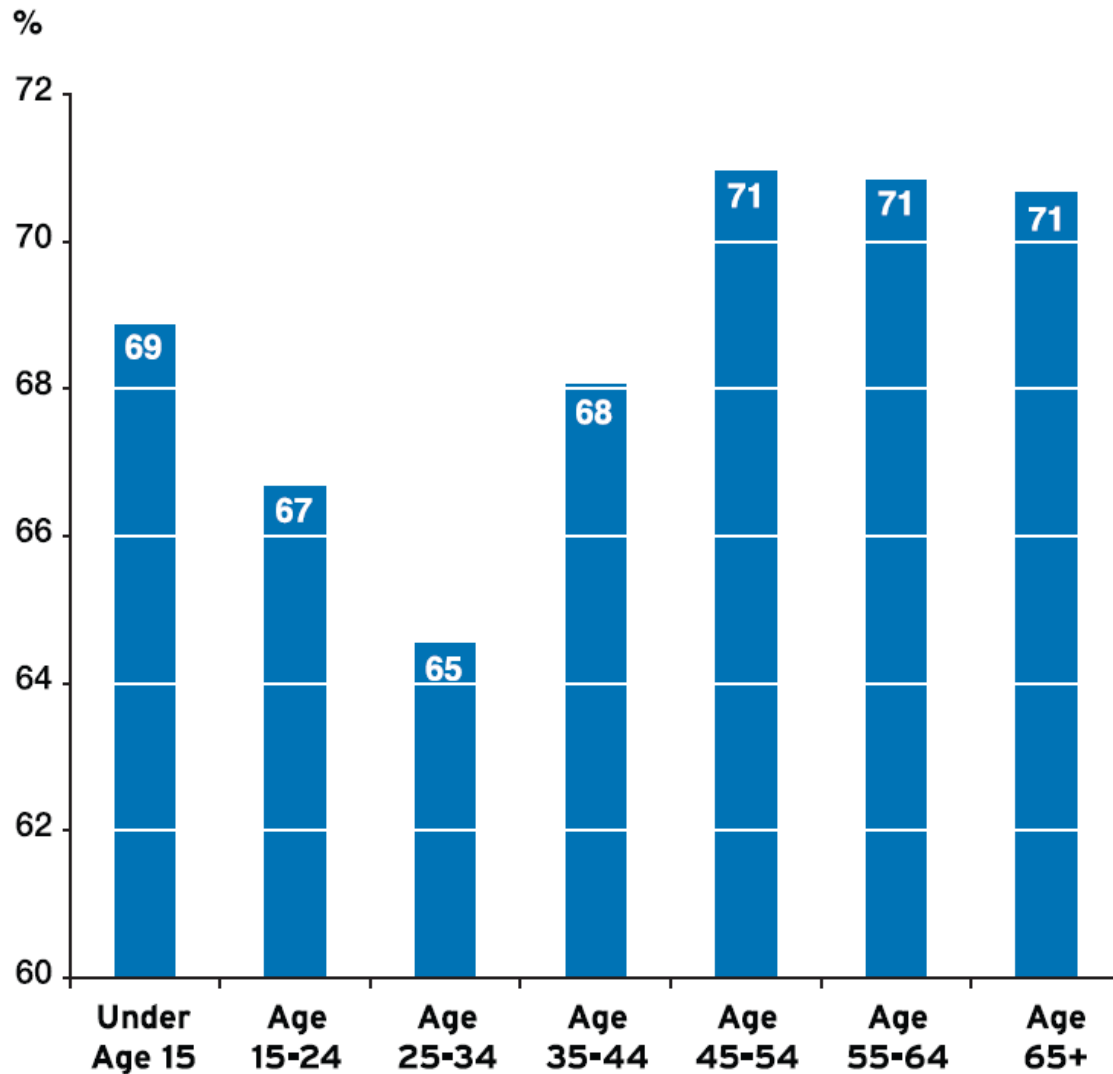
	Total Population*	Population 65+*	Population Share 65+
U.S.	299,407,437	37,511,643	13%
Nonmetro	46,976,910	7,204,391	15%
Metro	252,430,427	30,307,252	12%

* Excludes those for which residential location unknown

Source: March 2009, Current Population Survey

- 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



Percent of persons in poverty by age and metropolitan status

Metropolitan	0-64	13.5%
	65-74	8.3%
	75-79	10.3%
	80+	10.9%
Nonmetropolitan	0-64	16.1%
	65-74	9.0%
	75-79	12.6%
	80+	14.4%

Source: March 2009, Current Population Survey

Travel Characteristics by Age

Mode Choice (Percent of Trips)							
		Urban			Rural		
		18-49	50-64	65+	18-49	50-64	65+
	Age						
Driver	Car+	84.0%	85.3%	88.0%	91.9%	90.7%	92.7%
	Public Transportation	3.1%	2.4%	1.7%	0.2%	0.2%	0.1%
	Walk	10.4%	10.0%	8.4%	6.0%	6.9%	5.7%
	Other	2.2%	2.2%	1.2%	1.70%	2.1%	0.9%
Non-Driver	Car+	53.2%	48.5%	64.2%	74.7%	75.1%	81.4%
	Public Transportation	6.3%	4.7%	3.1%	0.3%	1.3%	0.2%
	Walk	32.7%	28.8%	21.1%	17.6%	17.8%	12.6%
	Other	2.2%	17.9%	11.3%	1.7%	3.7%	4.6%

Source: 2009 National Household Travel Survey, Version 1

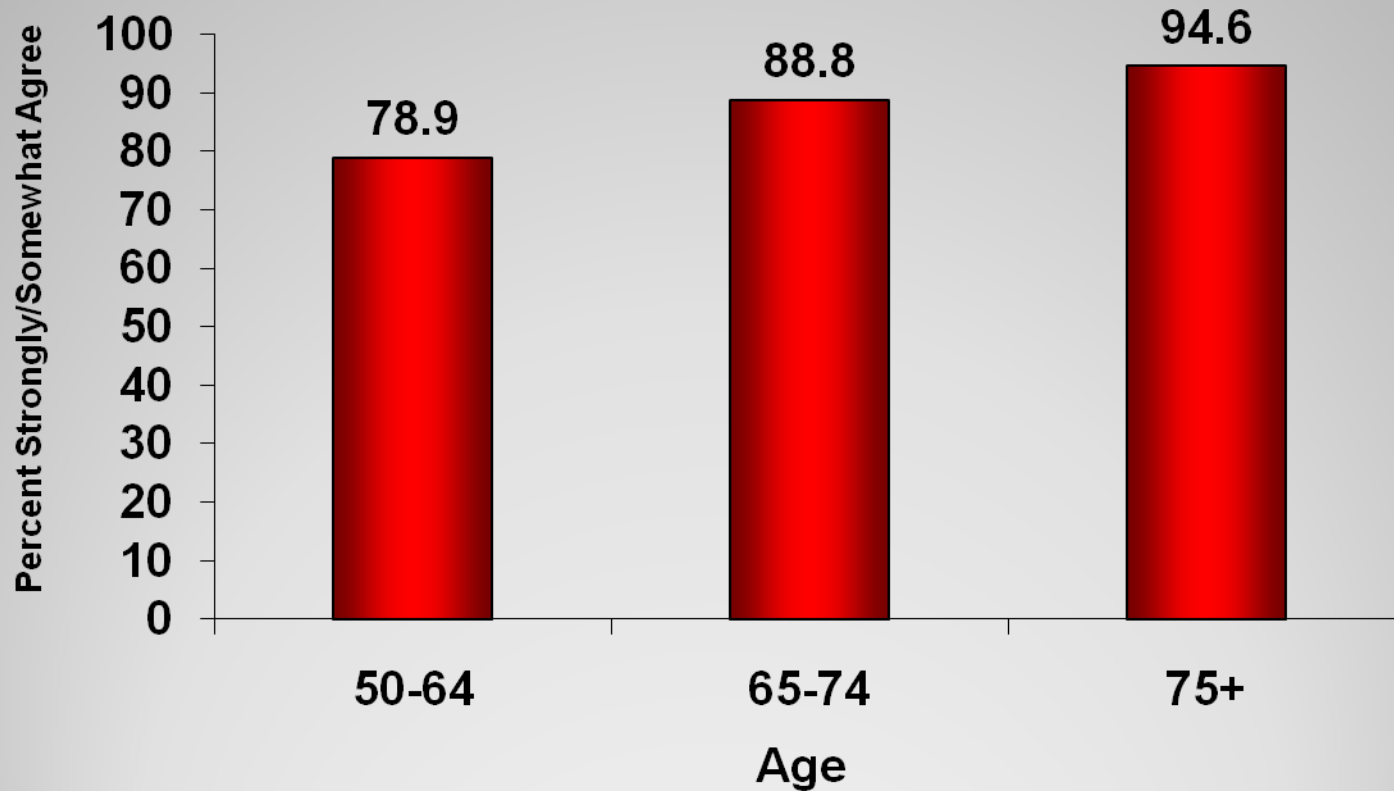
Travel decreases with age

	Mean number of trips per day, per person			Mean number of miles traveled per day, per person		
	Total	Urban	Rural	Total	Urban	Rural
Age 24-64	4.1	4.2	3.9	40.6	37.8	49.9
Age 65-74	3.6	3.7	3.5	30.8	26.9	42.2
Age 75-79	3.1	3.1	3.0	25.0	22.7	33.9
Age 80+	2.4	2.4	2.4	15.5	14.2	21.9

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

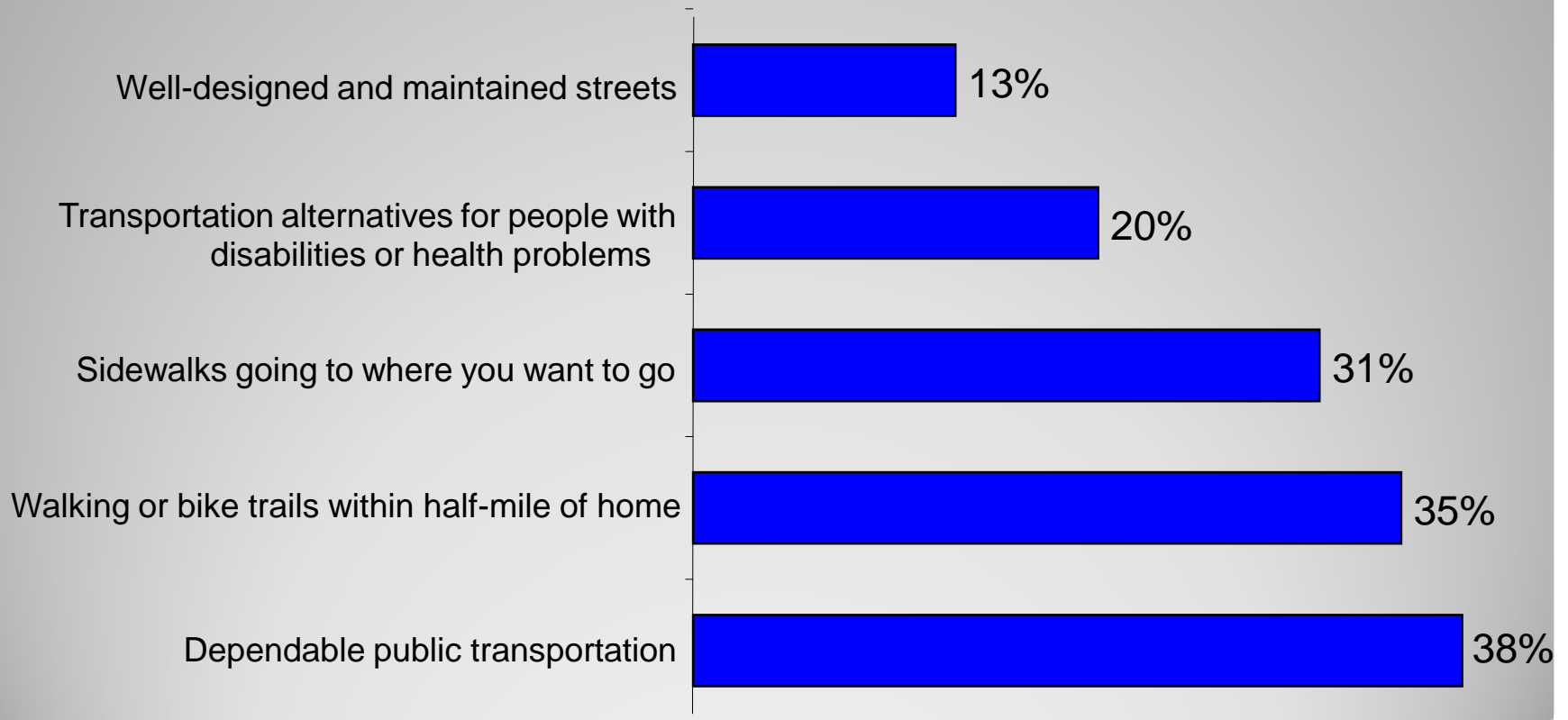
Age category: 50+

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"



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



Photo by Jana Lynott

Mobility:

Americans 50+ are able to sustain mobility as they age

Housing:

Americans 50+ have appropriate and affordable housing options



Photo by Jana Lynott

Transportation Options to Sustain Aging

- Complete Streets
- Fixed-route public transportation
- Specialized transportation



Complete Streets



A Complete Street is safe, comfortable & convenient for travel by automobile, foot, bicycle, & transit regardless of age or ability





US EPA Aging Initiative



Durham, NC

US EPA Aging Initiative

CAUTION
DEAF
AND
BLIND
CHILDREN

THE HONORABLE
COURT OF COMMONS
FOR THE COUNTY OF
SURREY





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

AARP Public Policy Institute

PLANNING COMPLETE STREETS FOR AN AGING AMERICA

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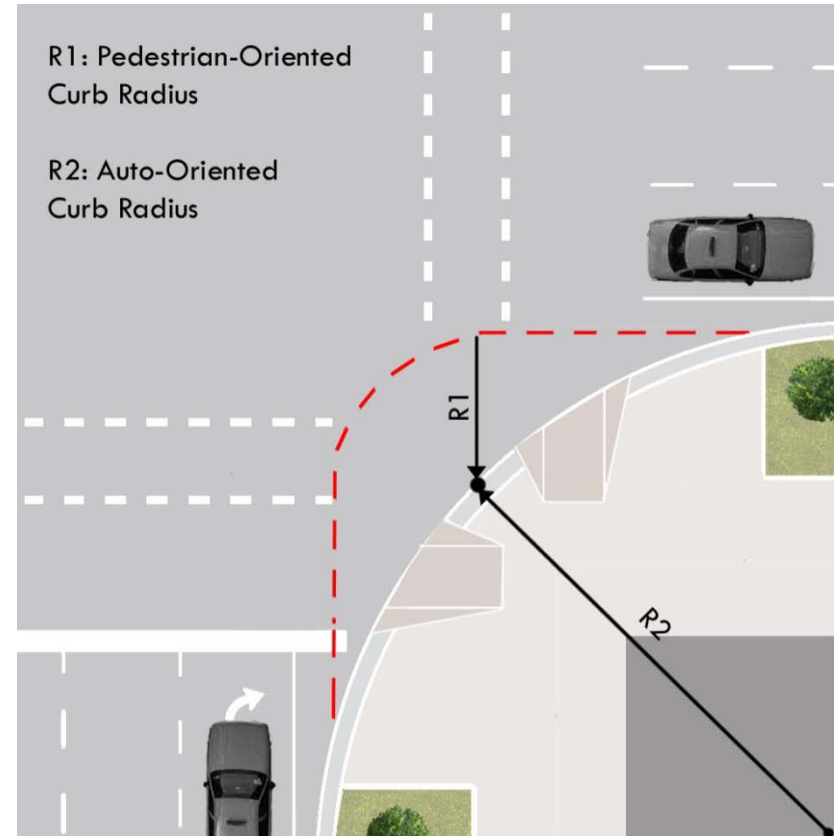
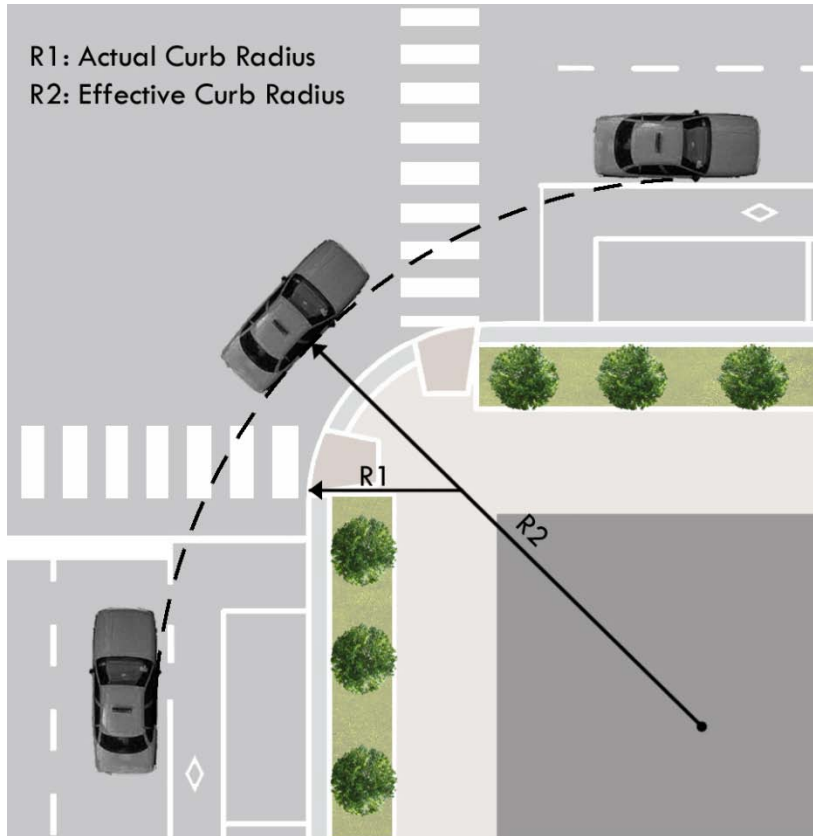
Research Report

AARP

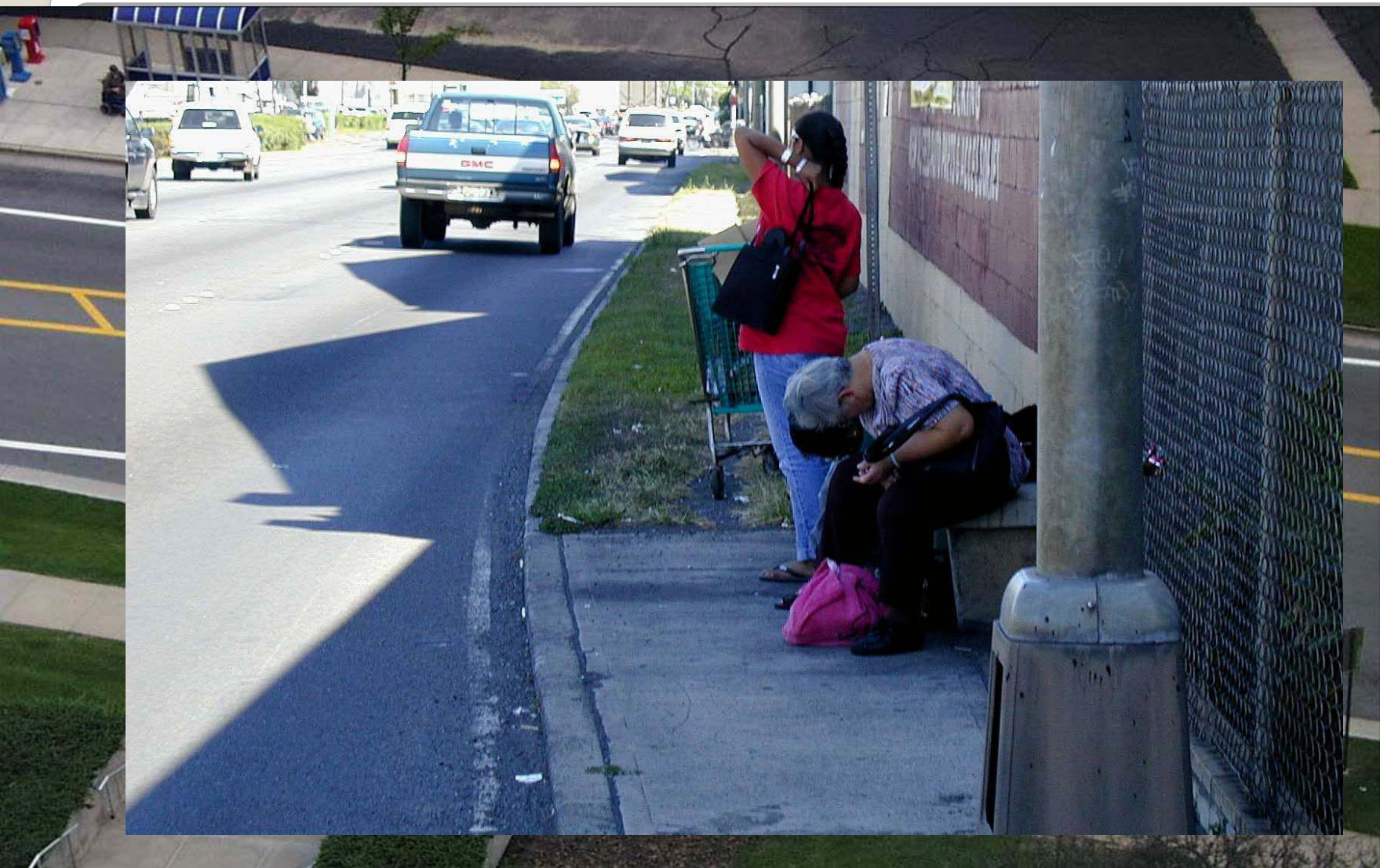
Our Communities are Unprepared

- 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 single year of ADA paratransit service for a daily commuter:
\$38,500



- Permanent improvements to make a transit stop accessible:
\$7,000 - \$58,000



A more effective use of funds

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



create the
good
AARP

Tips,
Tools and
Resources for
Organizers

Sidewalks
and Streets
Survey

Survey is designed so that
g safer by teaching small
"ability" surveys and to take
community improvements.
make a difference to people
you care about.

INCLUDED IN THIS KIT:

- 1 Safe Community Walkability Tool Kit: Step-by-step Approach
- 4 Sidewalks and Streets Survey
- 13 Take Action: How to Improve Your Community Rating From the Sidewalks and Streets Survey
- 15 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

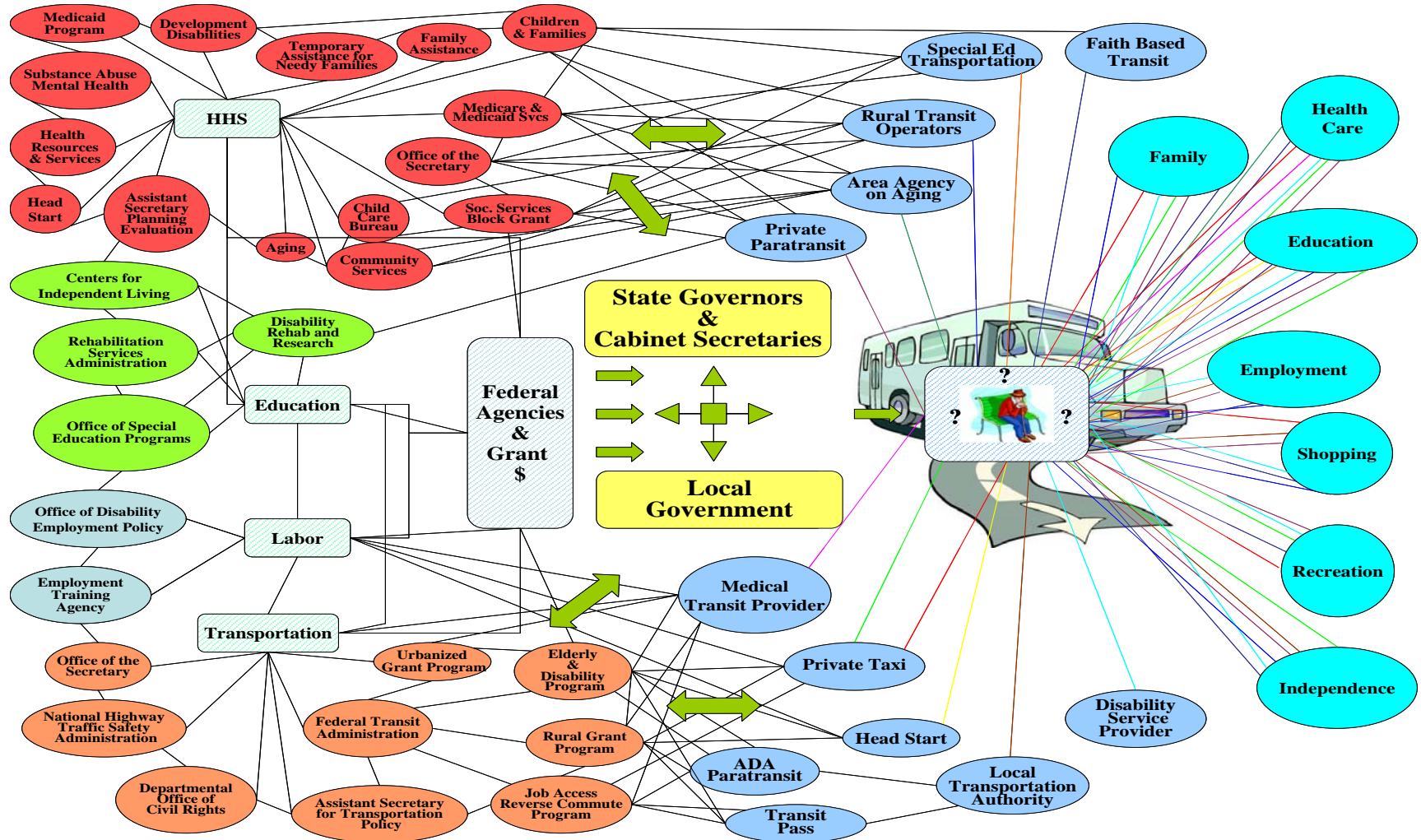


Specialized Transportation

- 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

INSIGHT on the Issues

Policy Options to Improve Specialized Transportation

Specialized transportation is vital to helping people with mobility limitations live as independently as possible. Authorization of the next surface transportation law provides an opportunity to improve specialized transportation services, particularly those funded by the Federal Transit Administration. This report recommends that policymakers take steps to strengthen coordinated planning, increase support for mobility management, and improve data collection and reporting on these services.

The congressional authorization of the surface transportation law, coupled with the growing demand for specialized transportation, presents an opportunity to improve the services targeted to Americans with mobility limitations caused by age, disability, or income constraints. Improvements would allow more of these vulnerable citizens to live in the settings of their choice, including their own homes and communities, and to access employment opportunities in the suburbs that are not well served by public transportation. Given this historic opportunity, the AARP Public Policy Institute is publishing this paper to

- describe specialized transportation, and how it is funded and delivered;
- highlight emerging best practices; and
- offer policy options for improving specialized transportation.

Background

Congress and interested stakeholders have begun preliminary work on the nation's next surface transportation law. This law could improve the delivery of specialized transportation services.

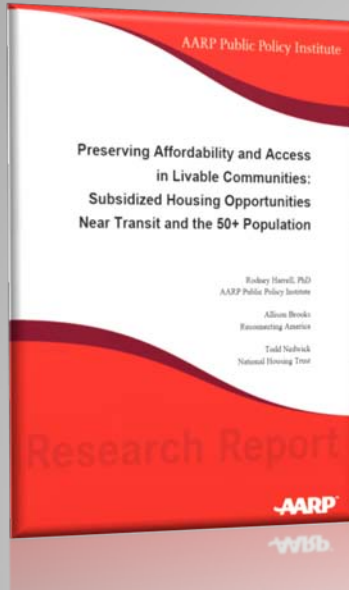
In addition, the administration has launched a partnership for sustainable communities involving the Department of Housing and Urban Development (HUD), the Department of Transportation (DOT), and the Environmental Protection Agency (EPA). One major objective of this joint effort is to "provide more transportation choices" that are "safe, reliable, and economical" and that "decrease household transportation costs...and promote public health." Adequately funded and effectively delivered specialized transportation will help to achieve these national goals.¹

In October 2009, the AARP Public Policy Institute convened a two-day roundtable of experts in specialized transportation, including consumer representatives, federal and state transportation officials, transportation providers, and researchers. Although not all the policy options embody the views of these participants, their expertise and feedback, along with an extensive literature review, helped to inform this paper. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

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)

AARP Public Policy Institute



- 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.

A screenshot of the AARP Public Policy Institute website. The header includes navigation links for AARP.org HOME, AARP The Magazine, Bulletin Today, AARP Segunda Juventud, TV, Services & Discounts, AARP Foundation, Research, and Divided We Fall. Below the header is a search bar and a navigation menu with categories: HEALTH, MONEY, LEISURE, MAKE A DIFFERENCE, FAMILY, ONLINE COMMUNITY, and MEMBERSHIP. The main content area is titled "PUBLIC POLICY INSTITUTE" and features a search bar, a "Public Policy Institute" section with a list of topics (CONSUMER PROTECTION, ECONOMIC SECURITY, HEALTH CARE, LIVABLE COMMUNITIES, LONG-TERM CARE, SEE ALL TOPICS, ABOUT PPI, EVENTS), an "AARP Research Center" section with "Surveys and Statistics", and an "Initiatives" section with "Professional Partners Supporting Family Caregivers" and "Phase II: Implementing Best Practices". A "Featured" section highlights "Strategies to Meet the Housing Needs of Older Adults" and a "Roundtable on FTA-Administered Specialized Transportation Programs". A "Solutions Forums" section includes "Saving Jobs in A Recession: How Work Sharing Can Help" and "The Auto IRA: Strategies for Successful Implementation". The URL "www.aarp.org/ppi" is displayed at the bottom of the screenshot.

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