

# Just Neighborhood and Neighborhood Change: Housing Diverse Populations

## *Older Adults Aging in the Community*

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# Older Adults Have Unique Housing Needs & Challenges

- **Affordability** challenges are more common with age & lead to cutbacks in food, healthcare, other necessities
- Older adults are more likely to need **accessible** housing yet most housing lacks accessibility features
- Housing shapes exposure & sensitivity to **climate-related events**, to which older adults are typically more vulnerable
- **In-home supports** are often needed to remain at home, but paid care is out of reach to most
- **Social isolation** has significant health risks
- Lifetime disadvantages compound in older age, widening **disparities** in health & financial security
- If housing is **lost**, it can be particularly challenging to locate new housing addressing older adults' needs



# Housing Challenges Facing America's Older Adults

<b>Unaffordable Housing</b>	<b>11M</b>	Number of older households facing housing cost burdens, an all-time high
<b>Wealth &amp; Ownership Disparities</b>	<b>50x</b>	Net wealth of older owners compared to older renters
<b>Rising Debt</b>	<b>31%</b>	Share of homeowners age 80 and over who had a mortgage in 2022, up from 3% in 1989
<b>Inaccessible Housing</b>	<b>&lt;4%</b>	Share of US homes with a combination of single-floor living, no-step entry, and wide halls and doors
<b>Dual Burden of Housing and Care Costs</b>	<b>75%</b>	Share of people age 75 and over who live alone or with a partner unable to afford a daily visit from a caregiver using income alone

Source: *Housing America's Older Adults 2023*. <https://www.jchs.harvard.edu/housing-americas-older-adults-2023>; *The Dual Burden of Housing and Care*, forthcoming.

# Key Considerations of a Strategy to Support Older People Living in the Community

- **Comprehensive:** addresses affordability, the physical housing stock, community connections, and services and care needs
- **Coordinated:** includes investment in coordinative infrastructure
- **Considered:** “Aging in place” as a policy frame needs careful definition

# “Aging in Place” Has Multiple Meanings, Each of Which Might Lead to Different Policy Priorities

## **Possible policy goals:**

- Maximizing older adults’ self-determination
- Supporting people remaining in a familiar environment
- Lowering public costs

## **Personal definitions of aging in place might include:**

- Staying put in same dwelling
- Staying put but possibly moving in final years
- Moving within the community in order to age in place
- Any living solution that is not a nursing home

Source: Adapted from Ann Forsyth and Jennifer Molinsky. "What is aging in place? Confusions and contradictions." *Housing policy debate* 31.2 (2021): 181-196.

# Typical Housing Options

## Most common housing options for older adults:

- Staying in a longtime home
- Moving in with family
- Senior housing –
  - independent or assisted, or continuing care retirement communities
  - May be public, targeted to those with low incomes, or market rate, out of reach to most older adults
- Nursing home care

## To keep in mind:

- Older adults have a low rate of relocation, and most movers stay local
- Desire to remain in the community can be frustrated by lack of suitable housing options *as well as* lack of supports and services
- There is no one size fits all solution – but solutions can address multiple challenges (affordability, accessibility/safety, engagement, connection to services and supports)

# Accessory Dwelling Units



Flexible: Can be used for rental income, to house family caregivers, by older adults who are seeking to downsize and remain in community and/or near family

Lower cost given smaller size

Zoning must allow; cities can also provide information about design, financing, pre-approved designs (eg, Portland OR)

# Service Enriched Housing



Provides accessible, subsidized housing for those with low incomes, typically through nonprofit

Offers services and service coordination; emphasis on community life

Can benefit from zoning relief, subsidies for construction and operation, integration with senior programs and services

Photo source: 2Life Communities



# House Sharing

Unrelated older adults sharing housing, or renting a room to a younger person

Organizations help people find and manage shared housing situations; these often partner with cities (eg, Nesterly)

Makes use of existing housing

Need help? Call us at (877) 958 8785 Login Sign Up

Nesterly Host About Safety & Security Help Center Browse Listings LIST FOR FREE

## A better way to share

Share a home with someone you can trust for over 1 month stays. Renters can lend a hand for discounted rent.

Select Your City Move In Date Budget BROWSE LISTINGS Help

- <https://nationalsharedhousing.org/>
- <https://homeshareonline.org/>
- [www.nesterly.org](http://www.nesterly.org)

# Intentional Intergenerational Communities

Housing and supports for specialized populations including older adults, families fostering children, youth aging out of foster care

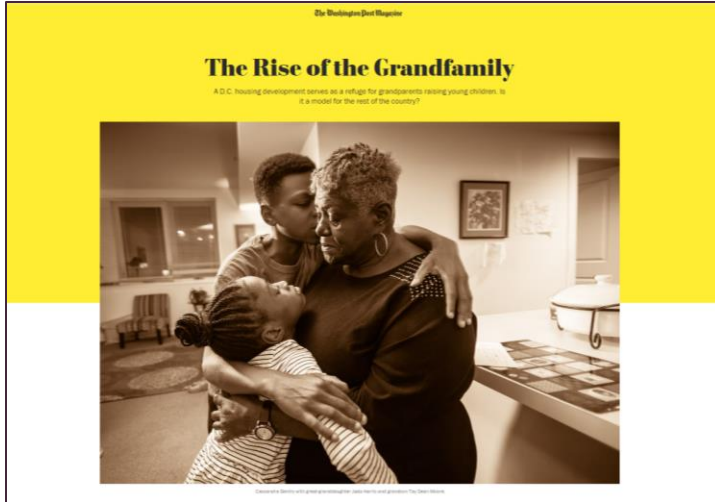
Can benefit from zoning relief, reduced cost land, partnerships across state, local, and regional agencies



Top row: Treehouse at Easthampton, Massachusetts  
Middle row: HOME, Chicago  
Bottom row: Bridge Meadows, Beaverton, Oregon

- <https://www.jchs.harvard.edu/blog/blueprint-intergenerational-living>
- Bridging Health, Housing, and Generations (reading list)

# Grandfamily Housing



Housing designed for grandparents raising children, with features and services supporting both children and older adults

As with other models, integration of services with housing is key

Photos clockwise from top left: New York Times; Plaza West (Washington, DC); PSS/WSF Grandparent Family Apartments (New York City)

- <https://www.gu.org/app/uploads/2019/11/19-Grandfamilies-Report-APlacetoCallHome.pdf>

# Cohousing

Individual units + shared community space and emphasis on community life

Often developed by residents but can be built in partnership with affordable housing developers or nonprofits (eg, Arboretum Cohousing, Madison WI)

Potential to serve as neighborhood hubs

In this example from Germany: nonprofit owned, 62 rental apartments, 17 affordable units, onsite childcare and resident-run café

Can benefit from zoning relief, lower-cost land, land banking during early phases



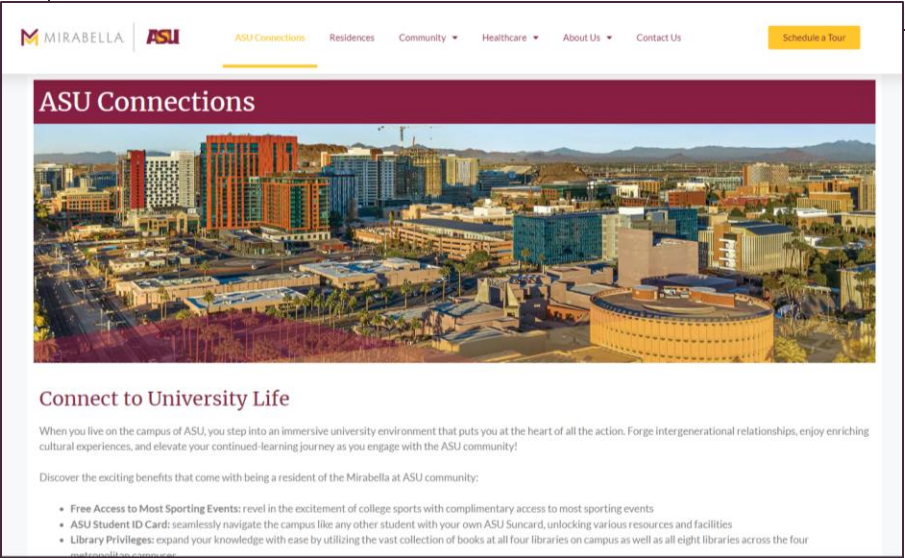
Photo: <https://www.wingmbh.de/vermietung-wohnungen-marthastrasse/> - WIN-Wohnen und Integration im Quartier (Numberg, Germany)

# University Living

Housing (sometimes with services) for older adults on college campuses, with opportunities for lifelong learning

Can be financially beneficial to local universities

Typically serves higher-income older adults



Village envisioned it to be a

- <https://www.universityretirementcommunities.com/>

# Home Repair and Modification Programs



Visitability ordinances

No-interest loans; grants; nonprofit & volunteer programs - CAPABLE, Habitat for Humanity, Rebuilding Together

Some repair and modification programs also link residents to services & support

- <https://homemods.org/acl/hmin/>
- <https://ncil.org/visitability/about-visitability/>

# Place-Based Service and Care Coordination

PACE (Program of All-Inclusive Care for the Elderly): provides services to nursing home eligible older adults with low incomes living in the community

Initiatives to support local care workforces also critical

**PACE Services**

- Primary Care
- Home Care
- Meals
- Therapies
- Behavioral Health
- Transportation
- Prescription Drugs
- Day Center, Respite, and Therapeutic Recreation
- SNF Rehabilitation and Long-Term Care
- Acute Medical Care Specialist
- Other services needed to remain safely in the community

[www.masspace.net](http://www.masspace.net)

**MassPACE**  
Massachusetts State Association of PACE Programs

**The Facts about PACE**  
How Our Program of All-Inclusive Care for the Elderly is Making Massachusetts' Seniors Independent, Healthier, and Happier

- <https://www.cms.gov/medicare/medicaid-coordination/about/pace>

## ARCHITECTURE

### This building is designed to help its residents live a longer, happier life

By Murray Whyte Globe Staff, Updated February 7, 2025, 2:00 a.m.



A view of J.J. Carroll House, which opened last year in Brighton, from Chestnut Hill Avenue. SUZANNE KREITER/GLOBE STAFF

# Place-Based Organizations Supporting Older Residents



**Villages:** Nonprofit, community membership organizations serving residents living at home

**NORCS** (Naturally occurring retirement communities): Organizations in buildings and neighborhoods with largely older populations

- Village organizations - <https://www.vtvnetwork.org/>
- Power of networks, particularly for “predictable emergencies” - <https://www.jchs.harvard.edu/covid-19-recapp-report>



# Age Friendly Communities

Safe streets and transportation choices, engagement, services and support

Partners in advocacy

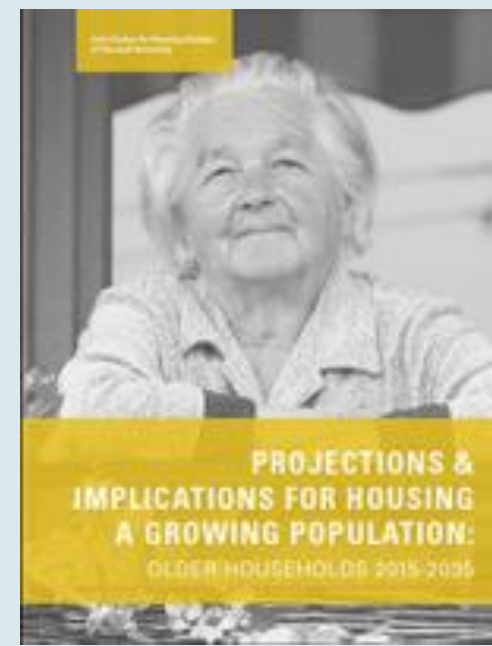
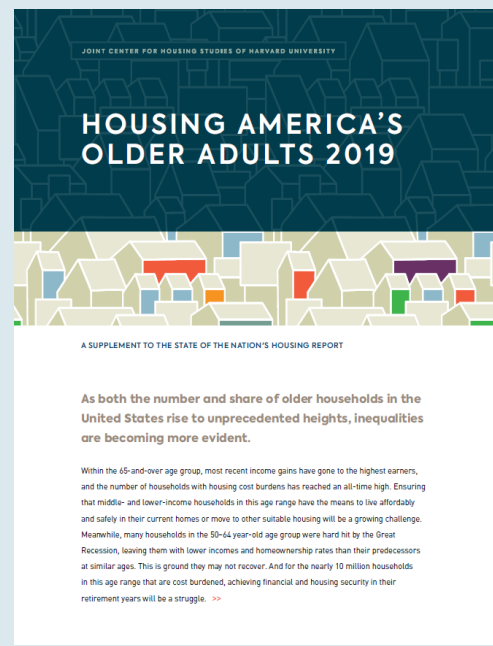
Ready networks in times of emergency



- Age-friendly organizations - <https://www.aarp.org/livable-communities/network-age-friendly-communities/>

Photo source: Newton at Home; J Molinsky, A Forsyth.

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**Pathways into and out of Housing Insecurity and Homelessness: Relationships between Age, Public Program Use, and Housing Stability**

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Policy Report

June 2023

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Jennifer Molinsky, Anne Marie Brady, and Bailey Hu

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**Healthy Aging**

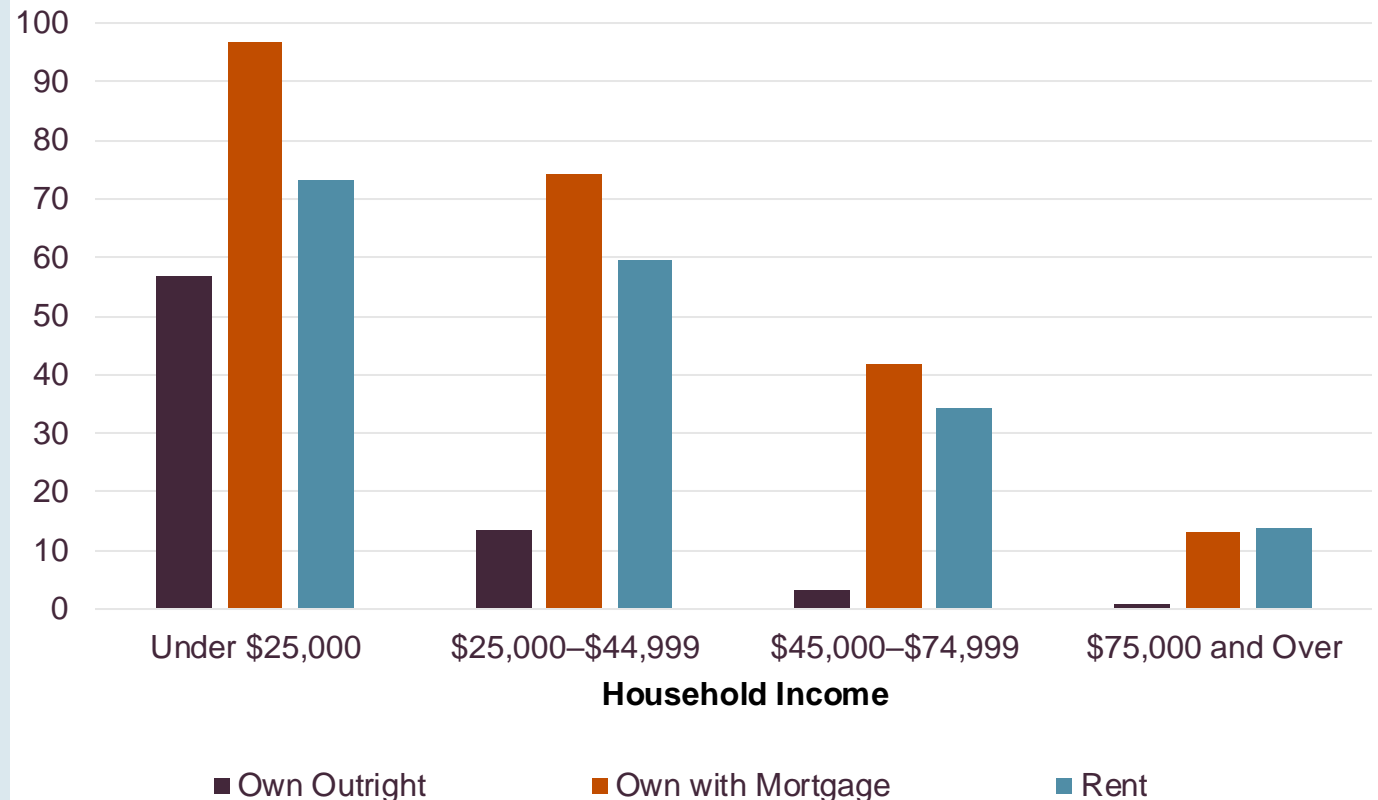
A Complete Guide to Clinical Management

Springer

# Renters and Owners with Mortgages Face High Rates of Cost Burdens

- Overall, one third of older households in the US are housing cost burdened, about half of these severely so (paying more than 50% of income for housing)
- Incomes tend to decline in older age, yet housing costs (rent, property tax, insurance) continue to rise; as a result, oldest households are more likely to face housing cost burdens
- Renters and owners with mortgages are also more likely to face cost burdens
- Middle-income older households are not immune

Share of Cost-Burdened Households Age 65 and Over (Percent)



Notes: Cost-burdened households spend more than 30% of income on housing costs. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be unburdened.

Source: JCHS tabulations of US Census Bureau, 2021 American Community Survey 1-Year Estimates

# There Are Deep Disparities Between Owners and Renters, but also Among Each

Median Wealth for Households Age 65 and Over (2022 dollars)

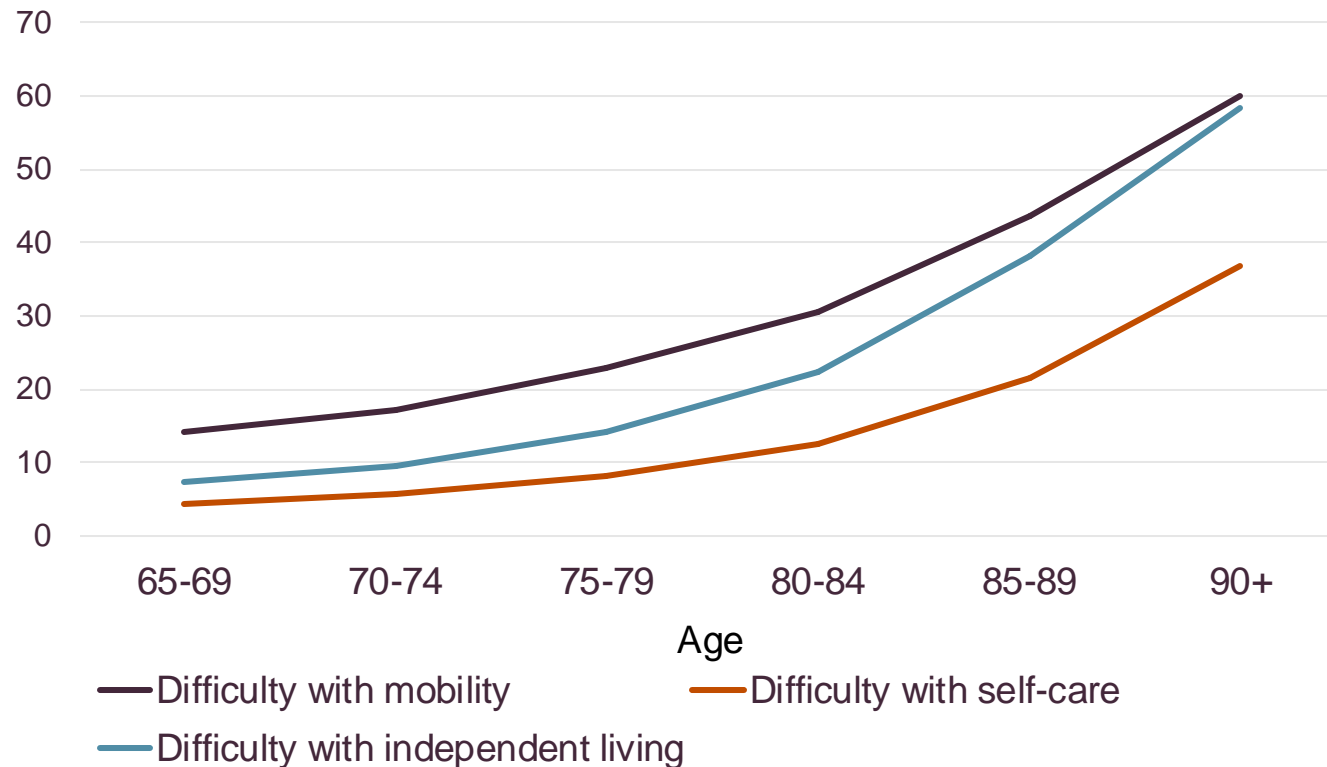
	Race/Ethnicity	Median Home Equity	Median Non-Housing Wealth	Median Net Wealth
<b>Homeowners</b>	White	251,000	289,100	597,600
	Black	123,000	32,200	242,600
	Hispanic	200,000	25,500	271,700
	Asian/Other Race/Multiple Races	270,000	158,100	377,500
	<b>All</b>	<b>250,000</b>	<b>221,600</b>	<b>499,000</b>
<b>Renters</b>	White	-	14,000	14,000
	Black	-	3,900	3,900
	Hispanic	-	3,000	3,000
	Asian/Other Race/Multiple Races	-	5,100	5,100
	<b>All</b>	-	<b>10,100</b>	<b>10,100</b>

Notes: *White, Black, and Asian/other race/multiracial* householders are non-Hispanic. Hispanic householders may be of any race. Nonhousing wealth includes cash savings, retirement funds, stocks and bonds, and other assets, minus debts. Median home equity and nonhousing wealth are calculated independently and do not sum to median net wealth.

Source: JCHS tabulations of Federal Reserve Board, 2022 Survey of Consumer Finances.

# Need for Accessible Housing and In-Home Supports Grows with Age

Share of Older Adults Reporting Difficulty (Percent)

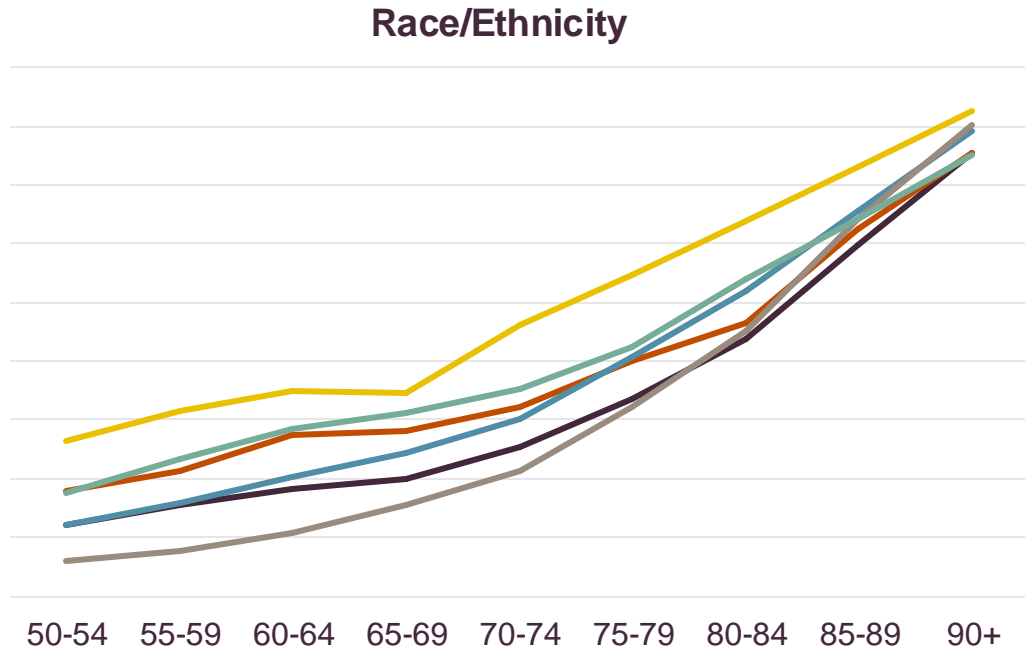
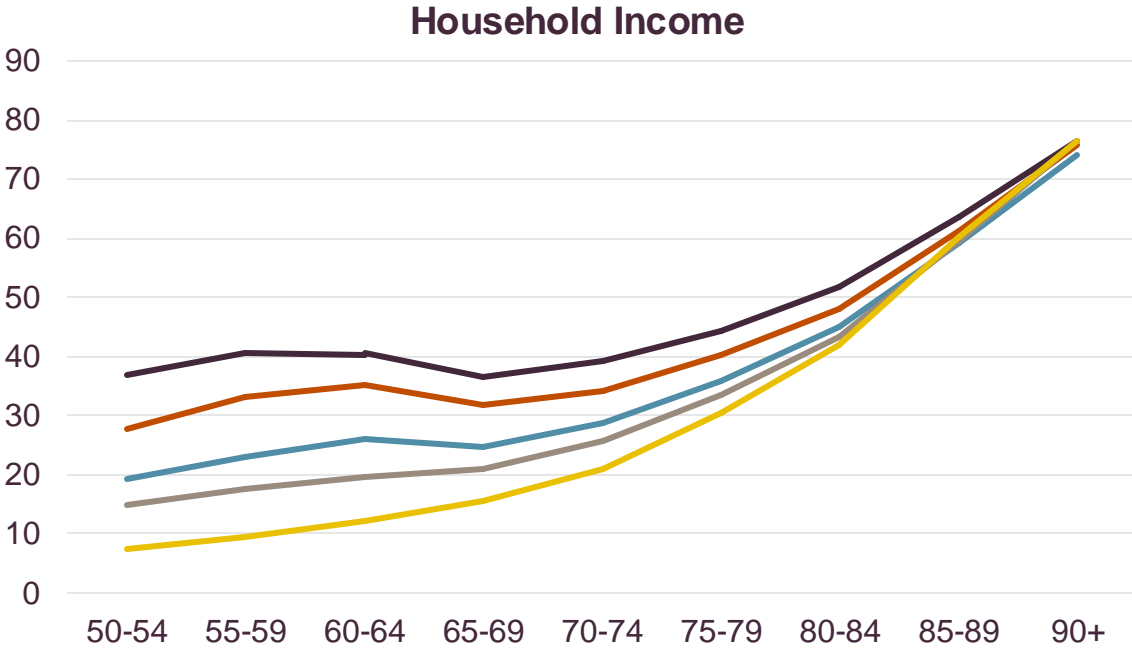


- Older adults have greater need for accessibility and support in the home
- At last estimate, under 1% of US housing is wheelchair accessible
- Just 4% has a combination of single-floor living, no-step entry, and wide hallways and doors

Source: JCHS tabulations of US Census Bureau, 2022 American Community Survey I-Year Estimates.

# While Difficulties Generally Rise with Age, They Appear at Younger Ages for Low-Income Older Adults and People of Color

## Adults Who Report Having a Difficulty (Percent)



### Age of Household Head

- Under \$15,000
- \$15,000-24,999
- \$30,000-44,999
- \$45,000-74,999
- \$75,000 and Over

- White
- Black
- Hispanic
- Asian
- American Indian/Alaskan Native
- Multiracial

Notes: People who are white, Black, Asian, American Indian/Alaska Native, and multiracial are non-Hispanic. People who are Hispanic can be of any race. Difficulties include those related to hearing, vision, cognition, ambulation, self-care, and independent living.

Source: JCHS tabulations of US Census Bureau, 2021 American Community Survey 1-Year Estimates.

# A Dual Burden of Housing and Care: Most Older Adults Will Need Supports and Services to Remain at Home

- A majority of US adults turning 65 today will need long-term care (LTC) services
- The median price for a home health aide is over \$100 per visit
- We estimate that just 25% of single people 75 and over could afford one daily paid visit from a paid home health aide using income alone & on top of other basic needs



Sources: longtermcare.gov; Joint Center for Housing Studies, "Older Adults Struggle to Meet the Dual Burden of Housing and Care," forthcoming; photo: Centre for Ageing Better.