

NAHMAanalysis

NATIONAL AFFORDABLE HOUSING MANAGEMENT ASSOCIATION

Ensuring NAHMA Members Receive the Latest News and Analysis of Breaking Issues in Affordable Housing

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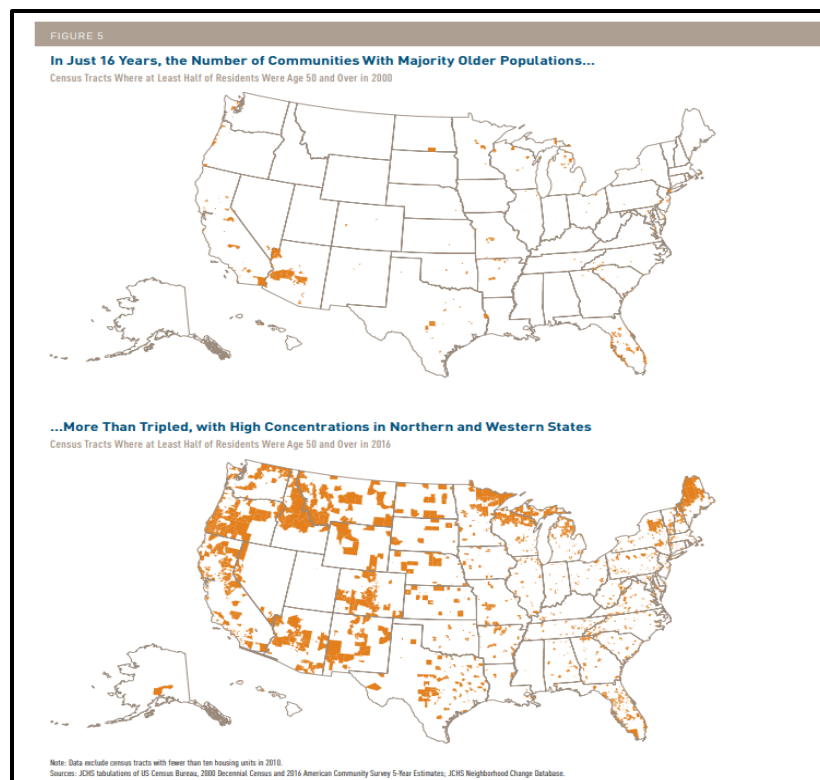
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Housing America's Older Adults

Introduction

Today, 65 million households in America are headed by someone age 65 or over. This is largely due to the aging of the massive Baby Boomer generation, which is now ages 65-74 (figure 5 below). In 2016, over 25 percent of households age 50 and over included at least one person with a vision, hearing, cognitive, mobility, or independent living impairment. Providing affordable housing for the nation's senior population is an urgent challenge.

In its most recent report, [*Housing America's Older Adults 2018*](#), Harvard's Joint Center for Housing Studies (JCHS) outlines the challenges faced by seniors, including cost burden, shortfall of housing assistance, and impact of natural disasters. This NAHMAanalysis highlights key data and information on seniors from the JCHS report for NAHMA members who work to provide affordable housing to America's older adults.

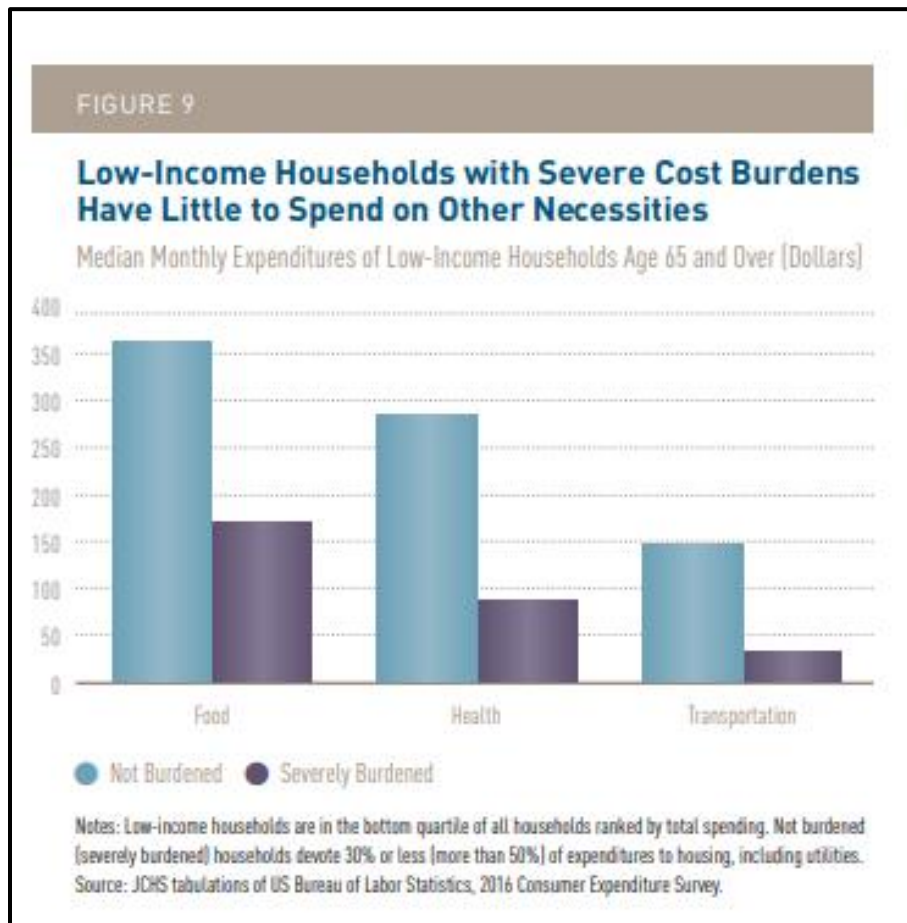


Impact of Housing Cost Burdens on Older Adults

According to JCHS, 9.7 million households age 65 and over spent more than 30 percent of their income on housing, making them housing cost burdened in 2016. Of that group, at least 4.9 million spent at least 50 percent of their incomes on housing. Renters are more likely than owners to be cost burdened, including 47 percent of those aged 50–64, 53 percent of those aged 65–79, and 58 percent of those age 80 and over.

Many older households rely largely on Social Security benefits as their main source of income. Indeed, Social Security payments accounted for 69 percent of the income for the median older household in 2016. But between 2006 and 2016, Social Security payments rose just 6 percent in real terms while the median rent for households age 65 and over climbed at twice that rate. Looking ahead, the ability of many older adults to afford their housing will be closely tied to the fate of the Social Security program.

When housing costs consume a large portion of household budgets, older adults often sacrifice other necessities. According to the latest Consumer Expenditure Survey, severely cost-burdened older households in the bottom expenditure quartile spent 53 percent less on food and 70 percent less on healthcare than otherwise similar households that live in housing they can afford (See Figure 9 below).



Homelessness and Affordable Housing

According to the JCHS, homelessness among older adults is increasing. In New York City, which has the nation's largest homeless population, the number of people age 65 and over experiencing homelessness nearly doubled between 2011 and 2015. A 2013 study by Culhane et al. found that Baby Boomers born between the mid-1950s and mid-1960s are especially at risk, with homelessness rates twice those of other cohorts at the same age. In addition, the National Coalition for the Homeless notes that support from major safety-net programs is unavailable to the younger members of this group, with eligibility for Medicare starting at age 65 and for HUD subsidized housing for older adults at age 62.

Supportive services in permanent housing programs could help address the growing needs of low-income and vulnerable older adults. As it is, however, federal funds for new supportive housing for older adults under Section 202 are scarce. In fact, no new construction has been funded through this program since 2012, with current funds covering only renewals on existing housing, service coordination grants, and administrative costs.

In addition to helping older adults afford their rents, assisted housing also tends to offer more accessibility and safety features than unsubsidized units. Very few homes are accessible to people with disabilities: As of 2011, only 3.5 percent of housing units in the U.S. had single-floor living, no-step entry, and extra-wide hallways and doors that can accommodate a wheelchair.

Older adults are vulnerable to natural disasters

According to a 2016 Environmental Protection Agency (EPA) report on climate change and older adults, more than half the deaths from Hurricane Katrina were among those over age 75 and almost half the deaths from Hurricane Sandy were among people over age 65.

JCHS notes that disruptions to healthcare due to lack of power, road closures, and closures of health care facilities are significant factors, as are hazards that arise after disasters, such as mold in the home. Older adults may also have more difficulty evacuating before a storm. Harvard researchers attempting to estimate deaths in Puerto Rico from Hurricane Maria last year found that the median age of those who left their homes and did not return was 25, while the median age of those who either stayed behind or died was 50.

In conclusion, the housing needs of older and aging Americans will be a central issue in the years to come. NAHMA members must continue to advocate for more affordable housing funding for seniors through HUD Sections 202 and 811, as well as other rental assistance programs. We must also continue to better link housing with healthcare for developing comprehensive solutions.