

Housing Access & Suitability

Older Adults' Needs

To retain their agency, older adults need stable and accessible housing that they can afford, maintain, and physically navigate.

Insight for Action

Undesired or unanticipated disruptions in older adults' housing situations, along with the absence of suitable housing options, can leave them without safe and healthy places to live.

Policy Perspectives

The median household income of older Americans is just over \$50,000 in 2024¹; this population is not exempt from affordability challenges facing every American attempting to secure housing. Lack of affordable housing for some older adults can be mitigated by vouchers and subsidized development. However, such assistance is limited, as are systems to track and triage risk of recurring housing insecurity and homelessness. Additionally, existing housing policy often does not adequately design for social or accessibility needs. Where there are efforts to integrate health and social services, housing providers lack expertise and resources to ensure the effectiveness and sustainability of these programs.

America's growing housing demand—and the longstanding priority for helping older adults age in place—calls for public and market-driven financing for varying housing types (e.g., single-family homes, condos/co-ops, accessory dwelling units). New housing should be integrated in communities and offer easy access to health and social supports for populations of all ages. In addition, policies and programs are needed to facilitate modifications to the existing housing supply, from property tax exemptions to weatherization and accessibility improvements.

¹ Guzman, Gloria, and Melissa Kollar. "Income in the United States: 2022." United States Census Bureau, September 12, 2023.

Hear from Older Adults

THEMES

- Many people desire to age in place.
- Many people struggle with the challenges of staying in their homes.
- Older adults lack housing options that meet their physical, social, and financial needs.
- Government programs meant to support housing access and affordability can be stressful and onerous to access.
- When older adults find themselves in unsuitable housing, they feel stuck.
- For many, a nursing home is the worst case scenario.
- What helps?

“How many [buildings] do you have around the city that are servicing older adults? And you can't say that you didn't have a forewarning.... What happened with y'all?”

Theme: Older adults lack housing options that meet their physical, social, and financial needs.



Sandra

76-80, Woman, Urban New York, 138-400% FPL, Traditional Medicare

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Lydia

76-80, Woman, Rural Ohio, 138-400% FPL, Traditional Medicare

"Hindsight is 20/20 in that we have two bathrooms, but they're both downstairs, and so our bedrooms are upstairs, and that is not a good thing for people. And I have had both my knees replaced. And so consequently, we've had beds in the living room a couple of different times because he's had two back surgeries... So different times we've had beds in the room because we had to have access to the bathroom.... That is a problem. When you're young, you don't think about those things. I think it's being thought about more now than it used to be, but we never even considered that when we're redoing the house."

Theme: Many people struggle with the challenges of staying in their homes.

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April

71-75, Woman, Suburban Iowa, Below 138% FPL, Medicare Advantage

"I don't like the idea of living in subsidized housing.... But I did apply for a home loan, and they actually approved me. I have filled out four of those. You have a USDA to fill those out. You have to be approved every year. I've done that four times, and I've been approved all four times.... If I could find a little house somewhere, that'd be great, but there's never anything that they'll approve. The USDA is very picky. One house that I found they turned down because the front door needed to be painted.... I said, hell, I'll go over there and paint it myself. But, they won't let you do that.... If there's anything at all wrong with the house, they won't approve it.... Again another reason that I'm stuck here and my inability to move forward, buying a home, getting a job, having a good neighborhood [with] friends and neighbors around me. Those are like out of my grasp because there's always something that's holding me back. Something or someone."

Theme: Government programs meant to support housing access and affordability can be stressful and onerous to access.

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Daisy

76-80, Woman, Rural Iowa, Below 138% FPL, Medicare & Medicaid (Dual Eligible)

"You think I could get up and clean this table up.... do my dishes, and throw in a load of clothes? Well, I can't. I can pick one.... I mean, I used to be able to clean my house in an hour."

Her sister agrees, "My house looks like an absolute bomb went off, and I can get about three things done and then I've got to go sit down because I'm too tired. Or my back hurts and I just hate it. I just feel useless."

Theme: Many people struggle with the challenges of staying in their homes.

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Renee

71-75, Woman, Suburban Iowa, Below 138% FPL, Medicare Advantage

"[At the senior apartment complex] we play bingo, we play ball, we exercise, we go out [for] field trips. They take us to eat at restaurants.... If you don't have a vehicle, you don't have to worry about somebody coming to pick you up. [You] sign up and say, I want to go to these different places and they take you. So it's really a good place to live, plus it's under HUD. So we don't have to pay a lot for rent, which is really convenient.... Your Social Security check can only go so far."

Theme: What helps?

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RELATED RESEARCH

"Medicaid Housing-Related Services and Partnerships." Medicaid. Accessed July 8, 2024. <https://www.medicaid.gov/resources-for-states/innovation-accelerator-program/program-areas/promoting-community-integration-through-long-term-services-and-supports/medicaid-housing-related-services-and-partnerships/index.html>.

"Health Care Innovation Awards: Johns Hopkins School of Nursing Project Profile." Centers for Medicare and Medicaid Services. Accessed July 8, 2024. <https://www.cms.gov/priorities/innovation/innovation-models/participant/health-care-innovation-awards/johns-hopkins-school-of-nursing>.

Espinoza, Marisa, Tiana Moore, Sila Adhiningrat, Eve Perry, and Margot Kushel. "Toward Dignity: Understanding Older Adult Homelessness." University of California San Francisco Benioff Homelessness and Housing Initiative, 2024. <https://homelessness.ucsf.edu/sites/default/files/2024-05/Older%20Adult%20Homelessness%2005.2024.2.pdf>.

➤ Visit thepeoplesay.org to watch videos of older adults sharing their aspirations for later life firsthand.

The People Say is a qualitative database designed to help policymakers hear the voices of the public when shaping policy. The database features first-hand insights from a diverse group of older adults and caregivers, as well as feedback from experts on policies affecting older adults. This initiative is a collaboration between the Public Policy Lab and The SCAN Foundation.

