

## AFFORDABLE HOUSING FINANCE

# Harvard Report: Nation Needs to Prioritize Housing for Seniors

With growing number of aging households, cost burdens and accessibility are serious challenges.

By Christine Serlin

Affordable and accessible housing with connections to health care for older households is an immediate challenge, according to a new report from Harvard University's Joint Center for Housing Studies (JCHS).

Housing America's Older Adults 2018, a supplement to the JCHS' annual The State of the Nation's Housing Report, warns that serious issues are ahead as over half of U.S. households are headed by someone 50 or older and the number of households in the 80 and older age group is expected to more than double by 2037. These household will need more supportive and accessible housing than is currently available.

In addition to the growing number of seniors, many older adults are housing cost burdened, and those burdens continue to rise with age. In 2016, 9.7 million households 65 and older spent more than 30% of their income for housing. About 4.9 million households were severely burdened, paying at least half of their income for housing. In addition, 36% of households 80 and older faced cost burdens compared with 31% of those ages 65 to 79 and 29% of those ages 50 to 64.

According to the Department of Housing and Urban Development's 2015 Worst-Case Housing Needs report, households 62 and older with incomes less than 50% of the area median income who have severe cost burdens and/or are living in severely inadequate housing increased from 1.5 million in 2013 to 1.9 million in 2015, with only one in three receiving housing assistance.

For those with housing cost burdens, this can take a toll on their health. Severely cost-burdened older households in the bottom expenditure quartile spent 53% less on food and 70% less on health care than similar households that live in housing they can afford, according to the latest Consumer Expenditure Survey.

These older adults also are more vulnerable, with the number of seniors who are homeless on the rise. In New York City alone, which has the largest homeless population in the nation, the number of people 65 and older experiencing homelessness nearly doubled between 2011 and 2015.

Another challenge is a severe shortage of accessible housing. According to the report, 26% of households 50 and older included at least one person with a vision, hearing, cognitive, self-care, mobility, or independent living difficulty, with these conditions increasing with age. However, only 3.5% of the nation's housing units had single-floor living, no-step entries, and extra-wide hallways and doors to accommodate wheelchairs as of 2011.

“We need to address gaps in the affordability and accessibility of our housing stock, both of which are essential to older adults' independence and well-being,” said Jennifer Molinsky, the lead author of the report. “As the number of households in their 80s grows, it will be essential that we strengthen the links between housing, health care, and other services.”

To address the need and challenges, the report calls for the federal government to make housing older Americans a priority. It also urges state and local governments and the private and nonprofit sectors to play roles in the development of additional affordable and accessible housing for seniors as well as families and individuals to better plan for the future and advocate for more age-friendly housing.

Source: [https://www.housingfinance.com/news/harvard-report-nation-needs-to-prioritize-housing-for-seniors\\_o](https://www.housingfinance.com/news/harvard-report-nation-needs-to-prioritize-housing-for-seniors_o)