

“Learning from Housing-Focused Covid-19 Response: Actionable Policies and Practices to Support Equitable Aging in Community”

- Two-year collaboration of Joint Center for Housing Studies and The Hastings Center, funded by the RRF Foundation for Aging.
- Informed by Research Network on Housing, Aging, and Health, formed in Spring 2020 to connect experts in aging and housing to support housing-focused analysis of population health in aging societies.
- Aims to identify and elevate promising practices and policy ideas emerging from pandemic response with potential for long-term, equitable advances in housing and aging in community.



THE HASTINGS CENTER

Share your pandemic "grey literature" with us!

- **Grey literature** refers to documents that are not published in academic journals or commercial publications.
- It includes newsletters, reports, blog posts, social media posts, and other communications.
- It may preserve descriptions of problems and solutions that have not been formally studied.
- Our project is collecting **housing-focused grey literature** describing "**promising practices**" (programs devised to meet older adults' pandemic needs) and "**policy ideas**" (routes to post-pandemic improvement through financing, law, or other policy mechanisms) in two areas:
 - Service delivery in the home/support for living at home for middle-income and low-income older adults
 - Housing security, affordability, and accessibility for middle-income and low-income older adults

For more information or to share examples from the US, Canada, or other aging societies, contact: Jennifer_Molinsky@harvard.edu

Housing and Aging in the U.S.

Jennifer Molinsky

Senior Research Associate

Harvard Joint Center for Housing Studies

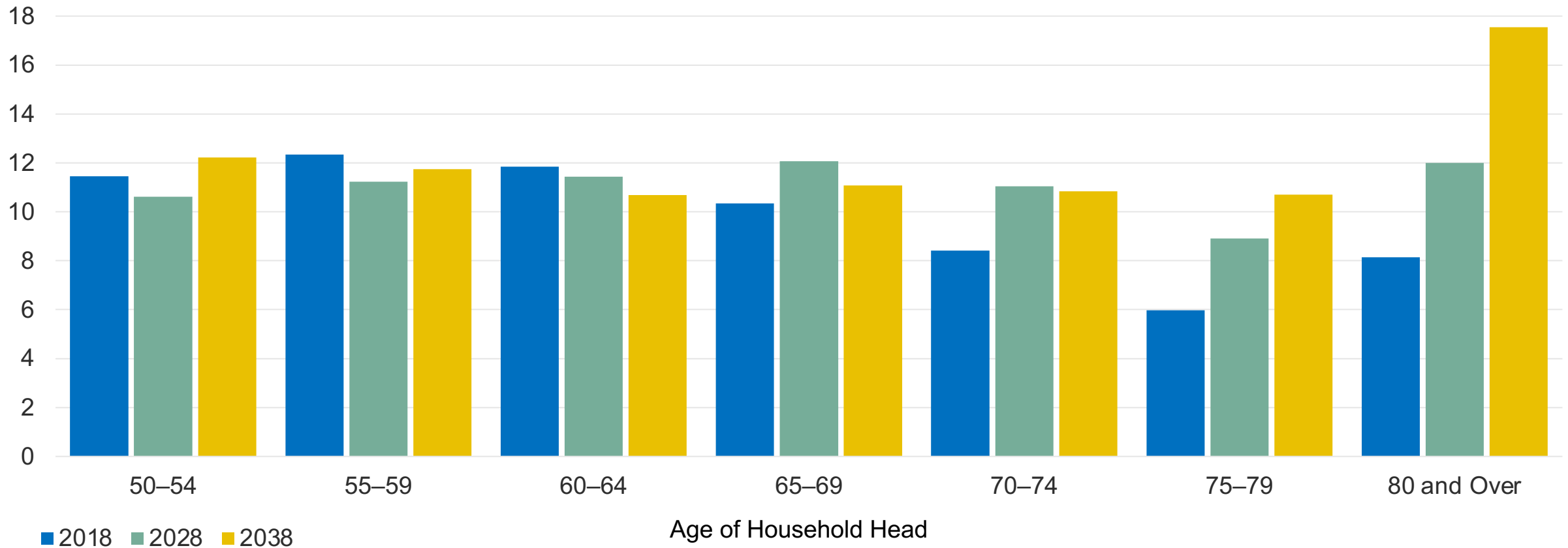
Policy Initiatives for Seniors Housing

Planning for Seniors Housing in Changing Cities: A Cross-National Exchange

May 11, 2021

Over the Next 20 Years, Households in Their 80s Will Be the Fastest Growing Age Group

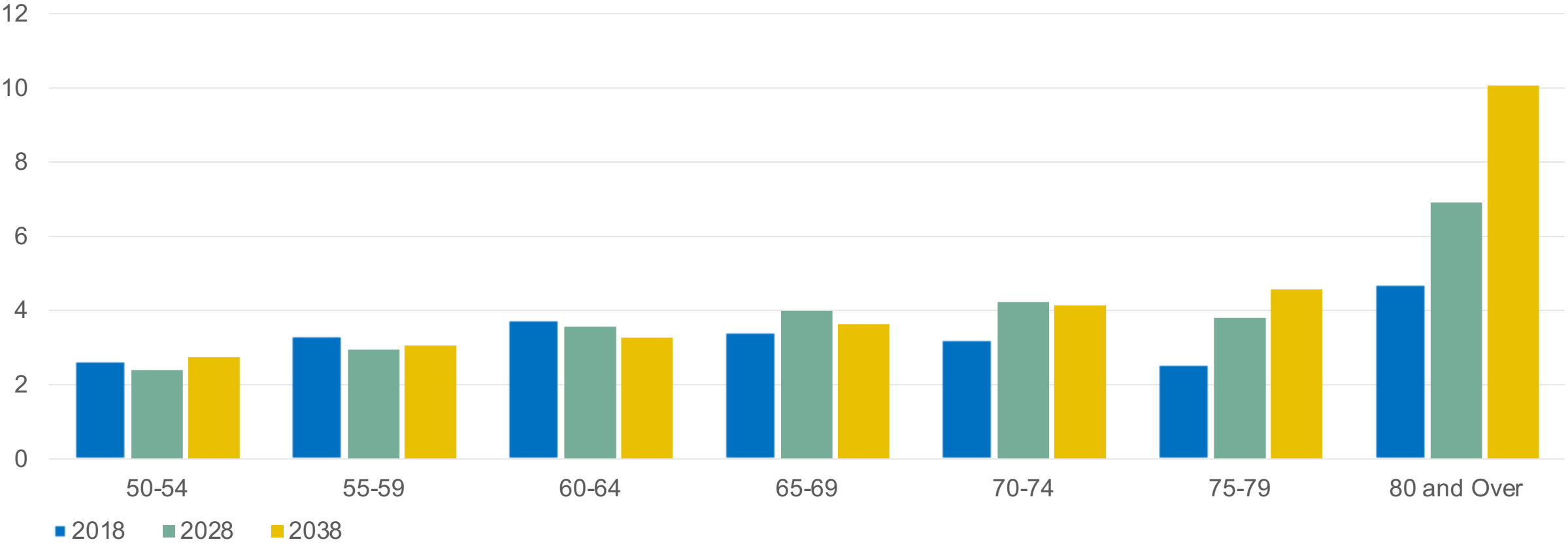
Households (Millions)



Source: 2018 JCHS Household Projections.

By 2038, the Number of Older Adults Living Alone Is Projected to Reach 10.1 Million

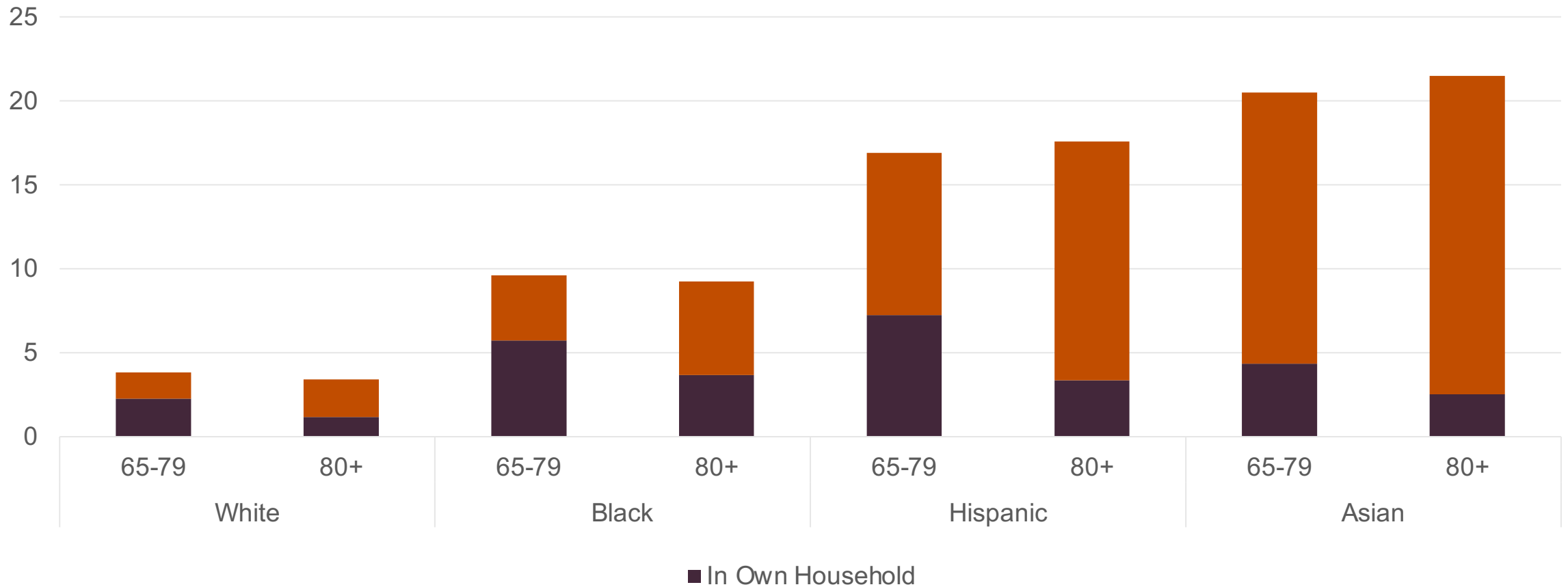
Single-Person Households (Millions)



Source: 2018 JCHS Household Projections.

Older People of Color Are More Likely to Live in Multigenerational Households

Share of Older Adults in Households with at Least Two Adult Generations (Percent)



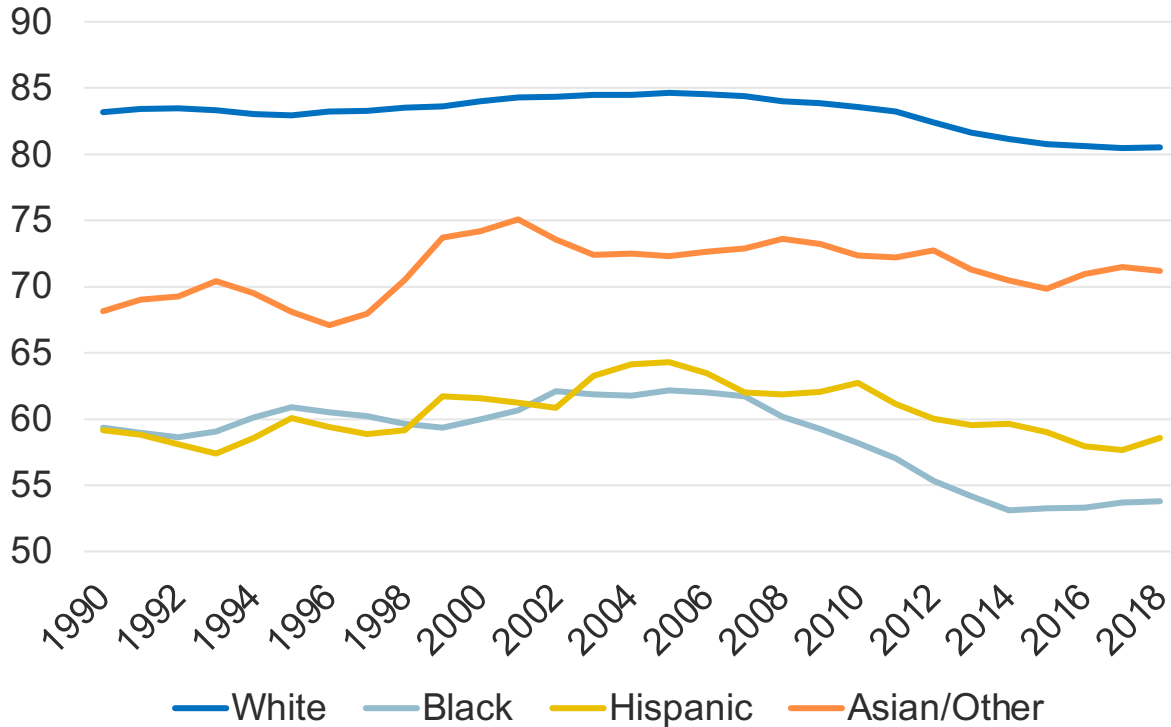
Note: White, Black, and Asian households are non-Hispanic. Hispanic households may be of any race.

Source: JCHS tabulations of US Census Bureau, American Community Survey, 2019.

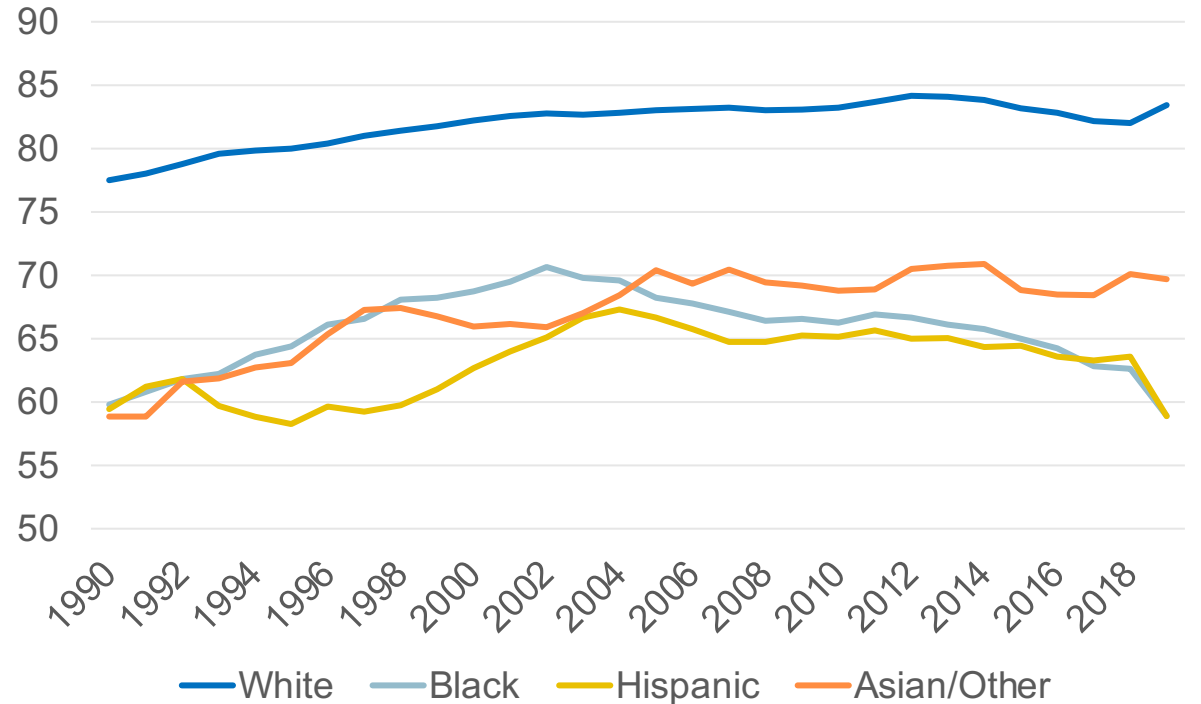
Most Older Adults Are Homeowners, But Gaps in Ownership by Race/Ethnicity Are Widening

Homeownership Rate (Percent)

Aged 50–64



Age 65 and Over



Race/Ethnicity of Household Head

Notes: Estimates are three-year trailing averages. Blacks, whites, and Asians/others are non-Hispanic. Hispanics may be of any race.

Source: JCHS tabulations of US Census Bureau, 2017 Current Population Survey via IPUMS-CPS.

Older Homeowners Have Far Greater Wealth than Older Renters

Median Value (2019 Dollars)

Age	Renters		Homeowners			
	Net wealth	Median income	Net wealth	Home equity	Non-housing wealth	Median income
50-64	\$7,260	\$30,544	\$315,700	\$135,000	\$135,570	\$87,558
65-79	\$5,420	\$23,417	\$373,600	\$175,000	\$158,000	\$58,033
80 and Over	\$12,000	\$26,797	\$271,400	\$159,000	\$92,899	\$43,779
65 and Over	\$5,800	\$23,417	\$343,100	\$170,000	\$147,600	\$53,960

Note: Median home equity and non-housing wealth were calculated independently and therefore do not sum to net wealth. Income quartiles are calculated for each age group.

Source: JCHS tabulations of Federal Reserve Board, 2019 Survey of Consumer Finances.

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Source: JCHS tabulations of Federal Reserve Board, 2019 Survey of Consumer Finances.

Policy Challenges

Gaps in:

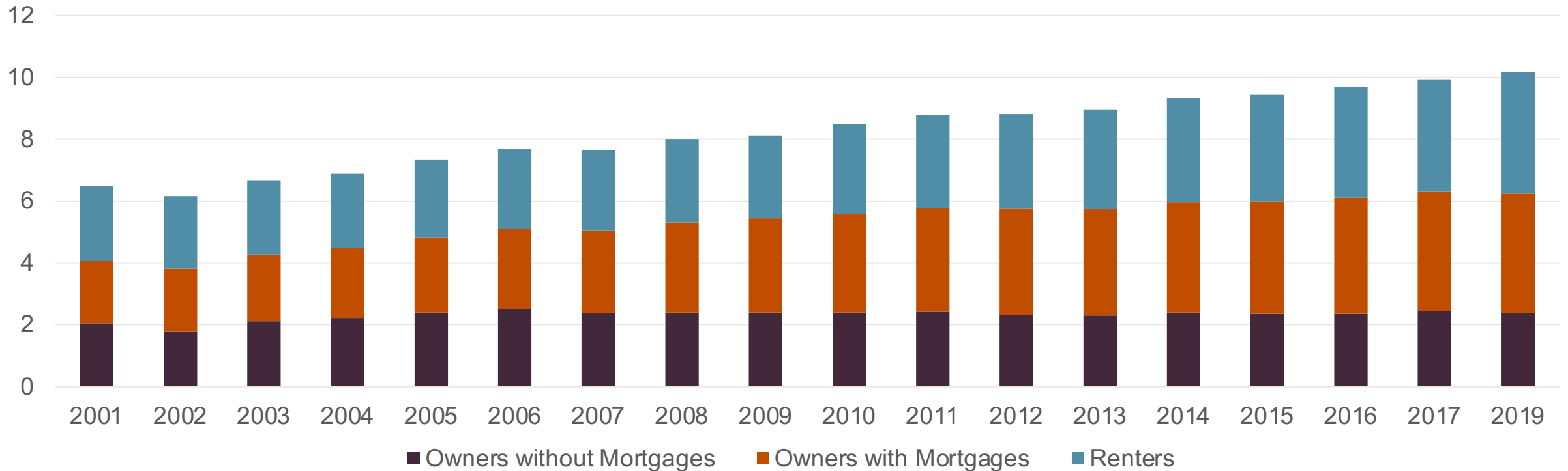
- Housing affordability
- Housing accessibility
- Supportive services in the home
- Age-supportive communities

Overarching challenges:

- Housing is not an entitlement
- US approach is fragmented, not comprehensive
- Coordinating housing and health policy is difficult given how each is funded
- Since money is limited, developers cobble together subsidies from multiple sources
- Many barriers are local

The Number of Retirement-Age Households Facing Cost Burdens Has Reached an All-Time High

Households Age 65 and Over (Millions)

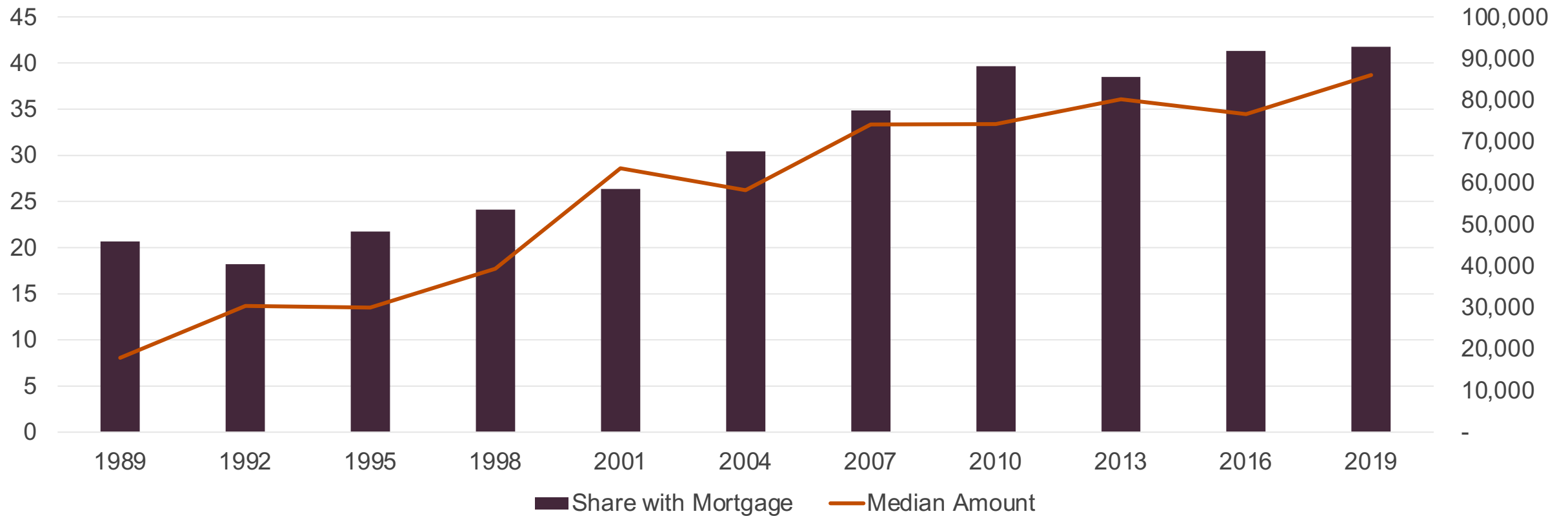


Note: Cost-burdened households pay more than 30 percent of income for housing. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens.

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

More Older Owners Are Holding Housing Debt

Left axis: Share of Households Age 65 and Over with Mortgage Debt (Percent) Right: Median Amount of Housing Debt (\$)

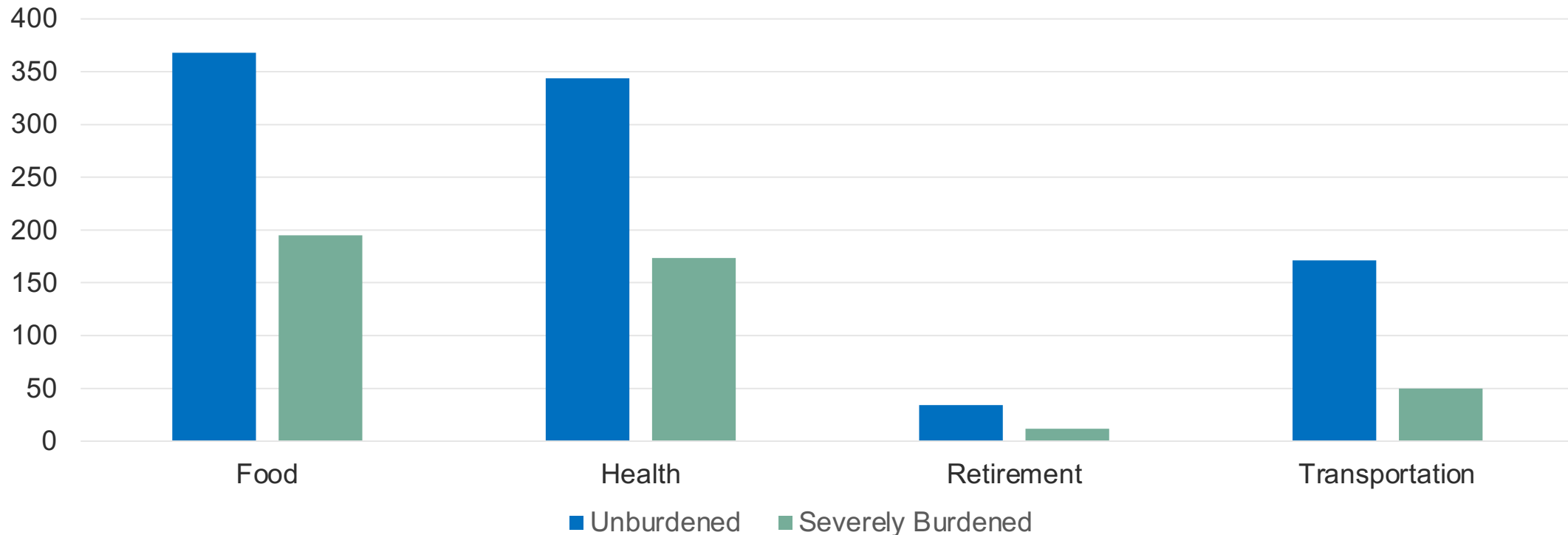


Notes: Mortgage debt includes mortgages, HELOCs, and home equity loans secured by the primary residence.

Sauce: JCHS tabulations of Federal Reserve Board, Surveys of Consumer Finance.

Results of Cost-Burdens: Low-Income Households with Severe Cost Burdens Have Little to Spend on Other Necessities

Median Monthly Expenditures of Low-Income Households (Dollars)



Notes: Low-income households are in the bottom quartile of all households ranked by total spending. Not burdened (severely burdened) households devote 30% or less (more than 50%) of expenditures to housing, including utilities.

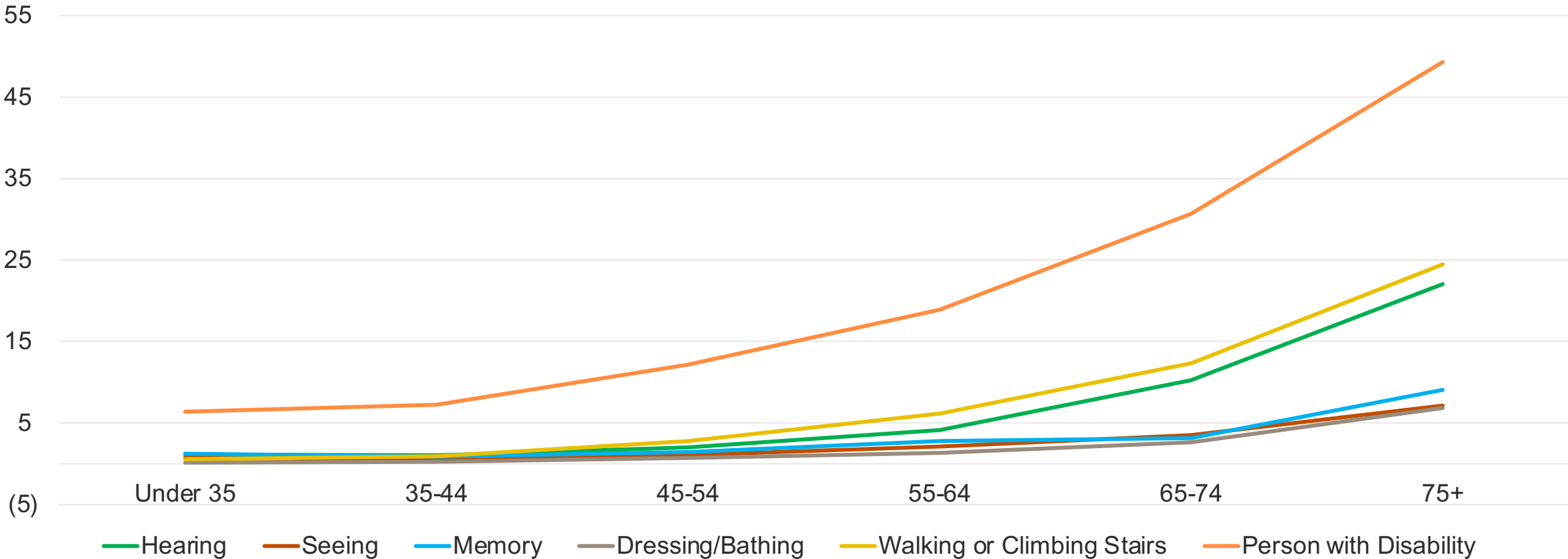
Source: JCHS tabulations of US Bureau of Labor Statistics, 2018 Consumer Expenditure Survey.

Meeting the Affordability Challenge

- Subsidies for construction and operation of housing, rental assistance
 - Construction/rehab: Low Income Housing Tax Credits, Housing Trust Fund
 - Construction/operation: Section 202 Supportive Housing for the Elderly
 - Rental assistance: Section 8, public housing
 - Other: HOME/CDBG/Native American Housing Block grants to communities, state programs, local programs like inclusionary zoning
- Because housing is not an entitlement, many left out

Disability Prevalence Increases with Age

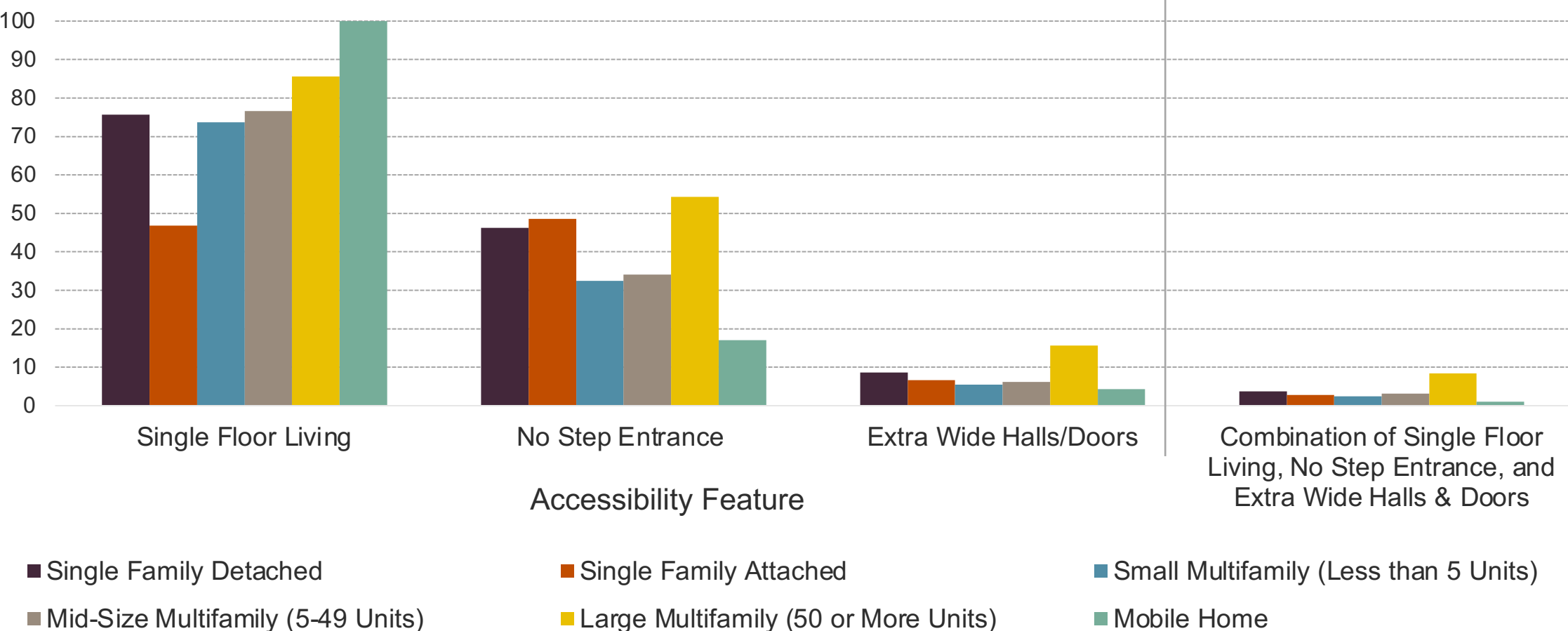
Share of Households Reporting at Least One Member with Difficulty (Percent)



Source: JCHS tabulations of 2019 American Housing Survey.

Few Homes are Accessible to Those with Mobility Challenges

Share of Housing Units by Structure Type (Percent)

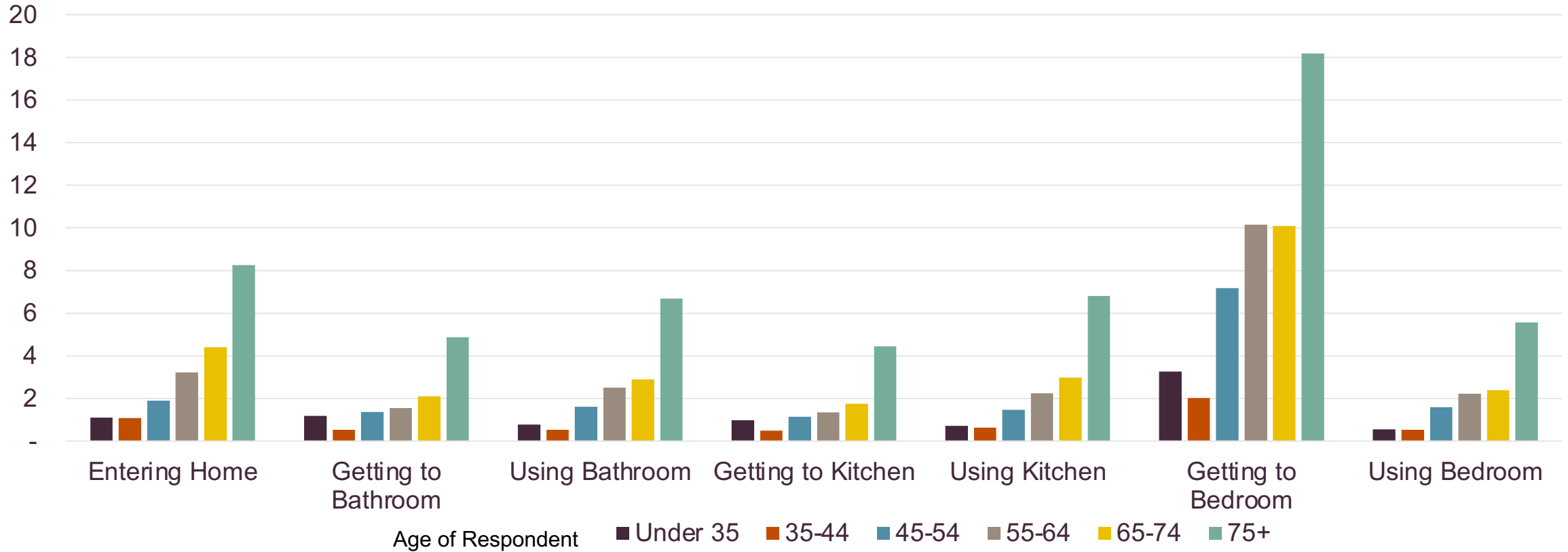


Note: Accessible electrical controls and lever-style handles instead of knobs are two additional accessibility features not shown here, but which have been included in past JCHS analyses of home accessibility.

Source: JCHS tabulations of HUD, 2011 American Housing Survey.

New Data Shows Difficulty Getting Around and Using Features of the Home

Share Reporting Difficulty with Task Because of a Condition Other than a Temporary Injury



Source: JCHS tabulations of HUD, 2019 American Housing Survey.

Meeting the Accessibility Challenge: Visitability

- “Visitable” homes offer zero-step entry, doors that are 32” wide or more, and accessible entry-level bathroom
- **Visitability Ordinances:** Incentives or mandates for accessibility features in new housing. See www.concretechange.org

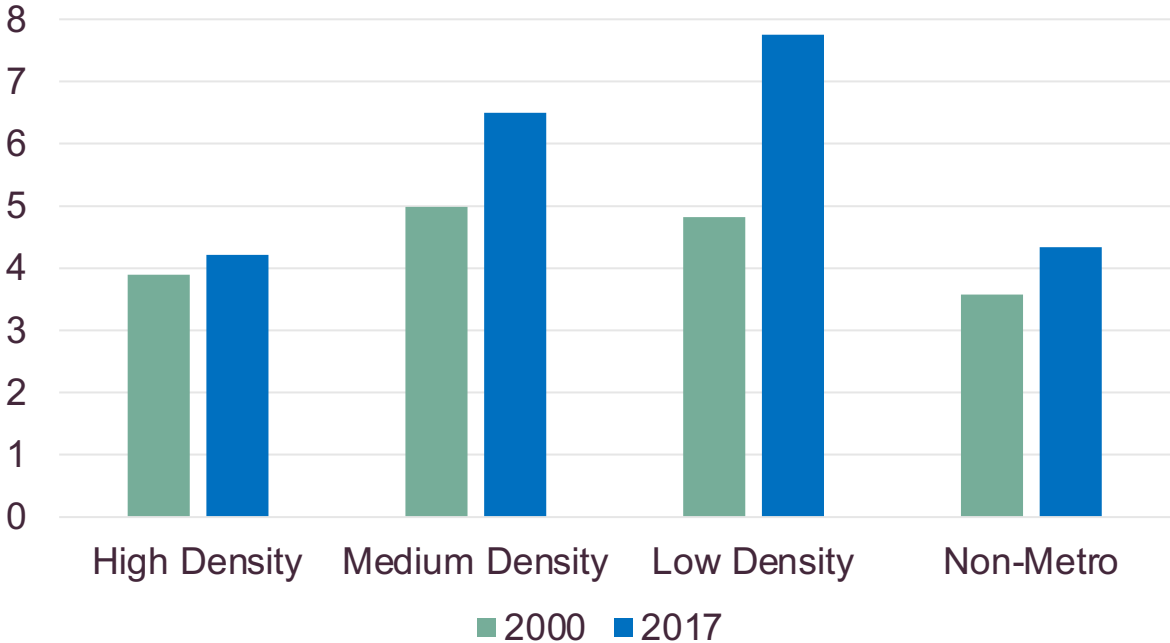


Meeting the Accessibility Challenge: Funding for Modifications

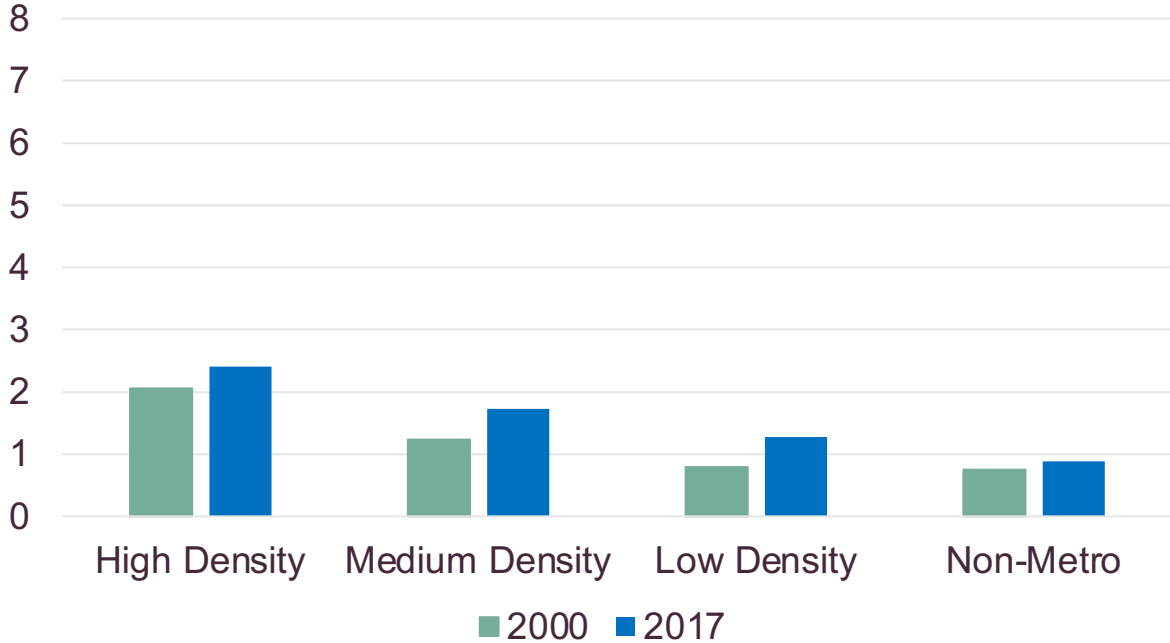
- ***Tax Incentives:*** Tax credits for homeowners or builders
- ***Grants or Low-Interest Loans:*** Federal, state, and local funds to assist homeowners or landlords
- ***Nonprofit Assistance:*** Efforts such as *Rebuilding Together*, *CAPABLE*, *Habitat*, *Comfortably Home (Bath, ME)*
- ***Insurance:*** Long-term care insurance, Medicaid waivers may cover some modifications

A Growing Number of Older Adults Live in Low-Density Areas

Owner Households Age 65 and Over (Millions)



Renter Households Age 65 and Over (Millions)

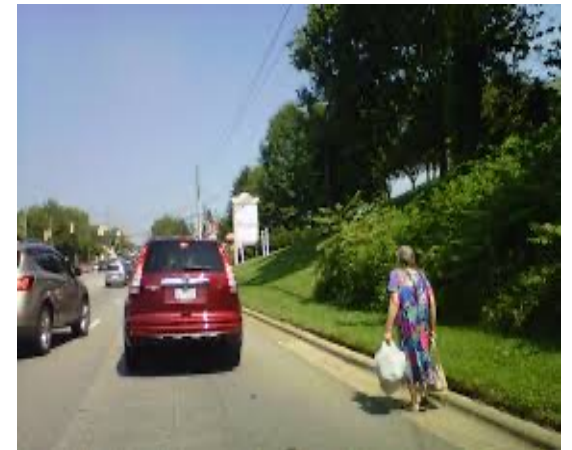
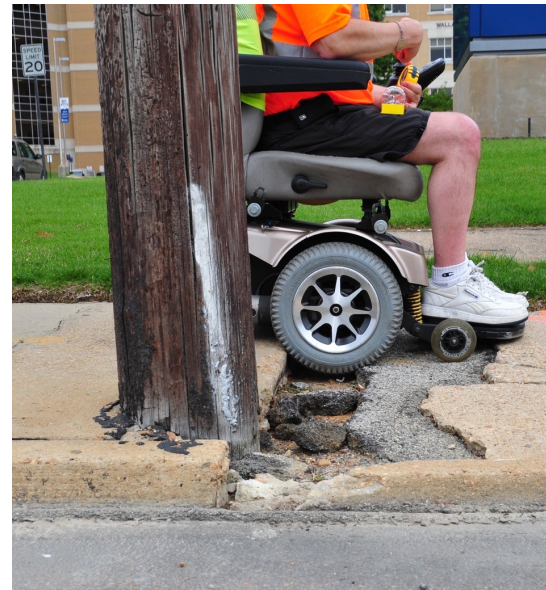


Note: Neighborhood densities in metro areas are measured by the number of housing units per square mile in every metro census and divided into equal thirds.

Source: JCHS tabulations of JCHS Neighborhood Change Database.

Meeting the Challenge: Age-Friendly, Service-Rich Communities

- Walkability
- Alternatives to driving
- Opportunities for engagement
- Services for older adults and caregivers
- Access to medical care



Photos: Jennifer Molinsky, Ann Forsyth, Scott Crawford

Meeting the Location Challenge: Villages & NORCS, Service-Enriched Housing



U.S. | NEW YORK | REAL ESTATE

Where the Elderly Can Age in Place

New York City's 'naturally occurring retirement communities'

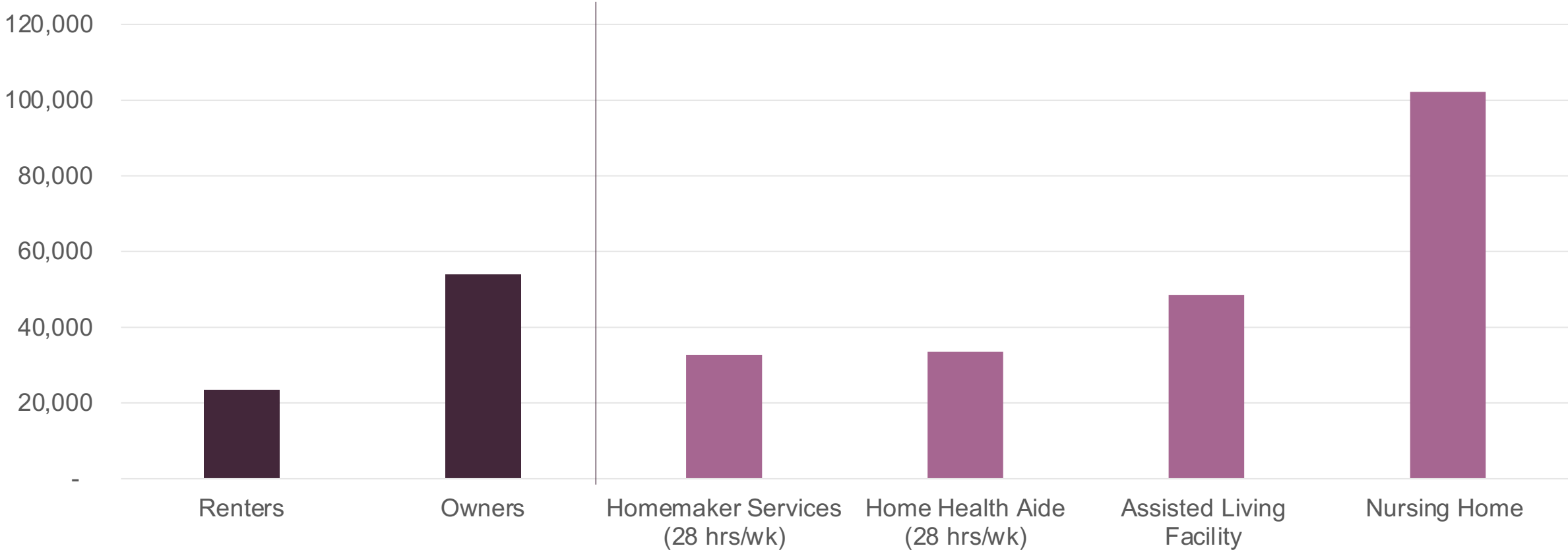


Source: Beacon Hill Village, Penn South Social Services (www.psss.org), Wall Street Journal (www.wsj.com), 2Life Communities

Annual Costs of Care Exceed Renters' Total Income

National Median Incomes for Older Households 65 and Over (Dollars)

National Annual Median Costs of Care (Dollars)



Source: Genworth 2019 Cost of Care Survey; 2019 Survey of Consumer Finances.

Most Renters Would Exhaust Savings in A Month or Two to Pay for Care

Number of Months Before All Wealth is Exhausted to Pay for Care

	Monthly Cost (Dollars)	Renter	Owner, Non-Housing Wealth Only	Owner, Using All Wealth
Homemaker Services (28 hrs/week)	2,730	2	54	126
Home Health Aide (28 hrs/week)	2,790	2	53	123
Assisted Living	4,051	1	36	85
Nursing Home (Private Room)	8,517	1	17	40

Notes: Nursing home assumes private room.

Source: Genworth 2019 Cost of Care Survey; 2019 Survey of Consumer Finances..

Meeting the Care Challenge

- Maintaining Wellness through Home-Based Supports:
 - Supporting people living independently (SASH)
 - PACE
 - IWish
 - Housing with supportive services
- Helping People Pay for Care

Photos: sashvt.org, www.2lifecommunities.org



Addressing Multiple Policy Challenges Requires **More Housing Options**

- Accessory dwellings for older adults themselves, care-givers, rental income...
- Accessible, lower-cost apartments in lower-density communities where older adults already live...
- Flexible housing for multiple generations that can change as needs change...
- Co-housing and intentional communities...
- More service-enriched housing, including for middle incomes...
- New models at higher levels of care: dementia-friendly housing, “green house” model nursing homes...



Term and image from www.missingmiddle.org



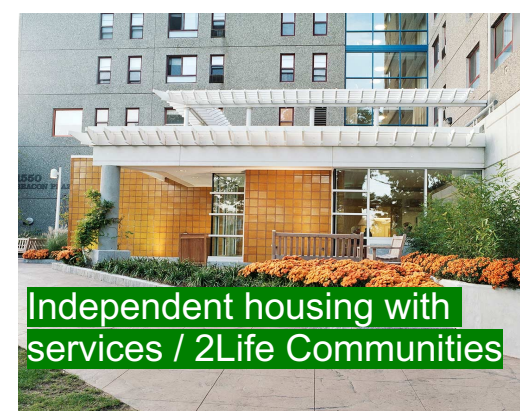
Village apartments
Waterstone in Wellesley, MA



Cohousing
www.cohousing.org



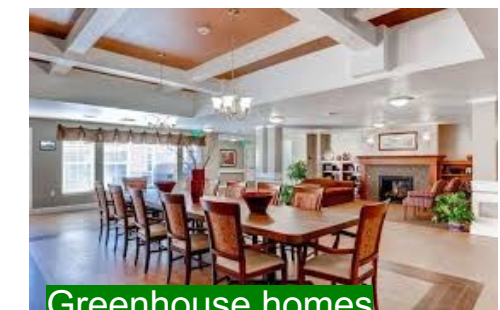
Accessory dwelling units
www.iurb.berkeley.edu



Independent housing with services / 2Life Communities



The "Genesis" Home, Lennar Homes



Greenhouse homes
thegreenhouseproject.org



Apartments for Life /
Humanitas Bergweg, the Netherlands



Dementia-friendly design

Hogeweyk, the Netherlands

Housing Options

Thank you!

www.jchs.harvard.edu

jennifer_molinsky@harvard.edu

