



# HOUSING AMERICA'S OLDER ADULTS

## MEETING THE NEEDS OF AN AGING POPULATION

For Immediate Release Tuesday, September 2, 2014

## U.S. Unprepared to Meet the Housing Needs of Its Aging Population

*Harvard Joint Center for Housing Studies & AARP Foundation Release New Report*

Washington, D.C. & Cambridge, MA – America's older population is in the midst of unprecedented growth, but the country is not prepared to meet the housing needs of this aging group, concludes a new report released today by the Harvard Joint Center for Housing Studies and AARP Foundation. According to *Housing America's Older Adults—Meeting the Needs of An Aging Population*, the number of adults in the U.S. aged 50 and over is expected to grow to 132 million by 2030, an increase of more than 70 percent since 2000 ([see interactive map](#)). But housing that is affordable, physically accessible, well-located, and coordinated with supports and services is in too short supply.

Housing is critical to quality of life for people of all ages, but especially for older adults. High housing costs currently force a third of adults 50 and over—including 37 percent of those 80 and over—to pay more than 30 percent of their income for homes that may or may not fit their needs, forcing them to cut back on food, health care, and, for those 50-64, retirement savings ([see infographic](#)). Much of the nation's housing inventory also lacks basic accessibility features (such as no-step entries, extra-wide doorways, and lever-style door and faucet handles), preventing older persons with disabilities from living safely and comfortably in their homes. Additionally, with a majority of older adults aging in car-dependent suburban and rural locations, transportation and pedestrian infrastructure is generally ill-suited to those who aren't able to drive, which can isolate them from friends and family. Finally, disconnects between housing programs and the health care system put many older adults with disabilities or long-term care needs at risk of premature institutionalization.

"Recognizing the implications of this profound demographic shift and taking immediate steps to address these issues is vital to our national standard of living," says Chris Herbert, acting managing director of the Harvard Joint Center for Housing Studies. "While it is ultimately up to individuals and their families to plan for future housing needs, it is also incumbent upon policy makers at all levels of government to see that affordable, appropriate housing, as well as supports for long-term aging in the community, are available for older adults across the income spectrum."

Of special concern as the older population in the U.S. continues to swell are the younger baby boomers who are now in their 50s. With lower incomes, wealth, homeownership rates, and more debt than generations before them, members of this large age group may be unable to cover the costs of appropriate housing or long-term care

in their retirement years. Indeed, while a majority of people over 45 would like to stay in their current residences as long as possible, estimates indicate that 70 percent of those who reach the age of 65 will eventually need some form of long-term care. In this regard, older homeowners are in a better position than older renters when they retire. The typical homeowner age 65 and over has enough wealth to cover the costs of in-home assistance for nearly nine years or assisted living for 6 and half years. The typical renter, however, can only afford two months of these supports.

“As Americans age, the need for safe and affordable housing options becomes even more critical,” says Lisa Marsh Ryerson, President of the AARP Foundation. “High housing costs, aging homes, and costly repairs can greatly impact those with limited incomes. The goal in our support of this report is to address the most critical needs of these households and it is AARP Foundation’s aim to provide the tools and resources to help them meet these needs now and in the future.”

*Housing America’s Older Adults—Meeting the Needs of An Aging Population* will be released by **live webcast on Tuesday, September 2 at 11:00 a.m.** (Eastern) at [www.jchs.harvard.edu](http://www.jchs.harvard.edu).

Join the conversation on Twitter with **#housing50**

Download a PDF of the report, an interactive map, and full media kit at:  
**[www.jchs.harvard.edu/research/housing\\_americas\\_older\\_adults](http://www.jchs.harvard.edu/research/housing_americas_older_adults)**

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**The Harvard Joint Center for Housing Studies** advances understanding of housing issues and informs policy. Through its research, education, and public outreach programs, the center helps leaders in government, business, and the civic sectors make decisions that effectively address the needs of cities and communities. Through graduate and executive courses, as well as fellowships and internship opportunities, the Joint Center also trains and inspires the next generation of housing leaders. [www.jchs.harvard.edu](http://www.jchs.harvard.edu)

**AARP Foundation** is working to win back opportunity for struggling Americans 50+ by being a force for change on the most serious issues they face today: housing, hunger, income and isolation. By coordinating responses to these issues on all four fronts at once, and supporting them with vigorous legal advocacy, the Foundation serves the unique needs of those 50+ while working with local organizations nationwide to reach more people, strengthen communities, work more efficiently and make resources go further. AARP Foundation is AARP’s affiliated charity. Learn more at [www.aarpfoundation.org](http://www.aarpfoundation.org).