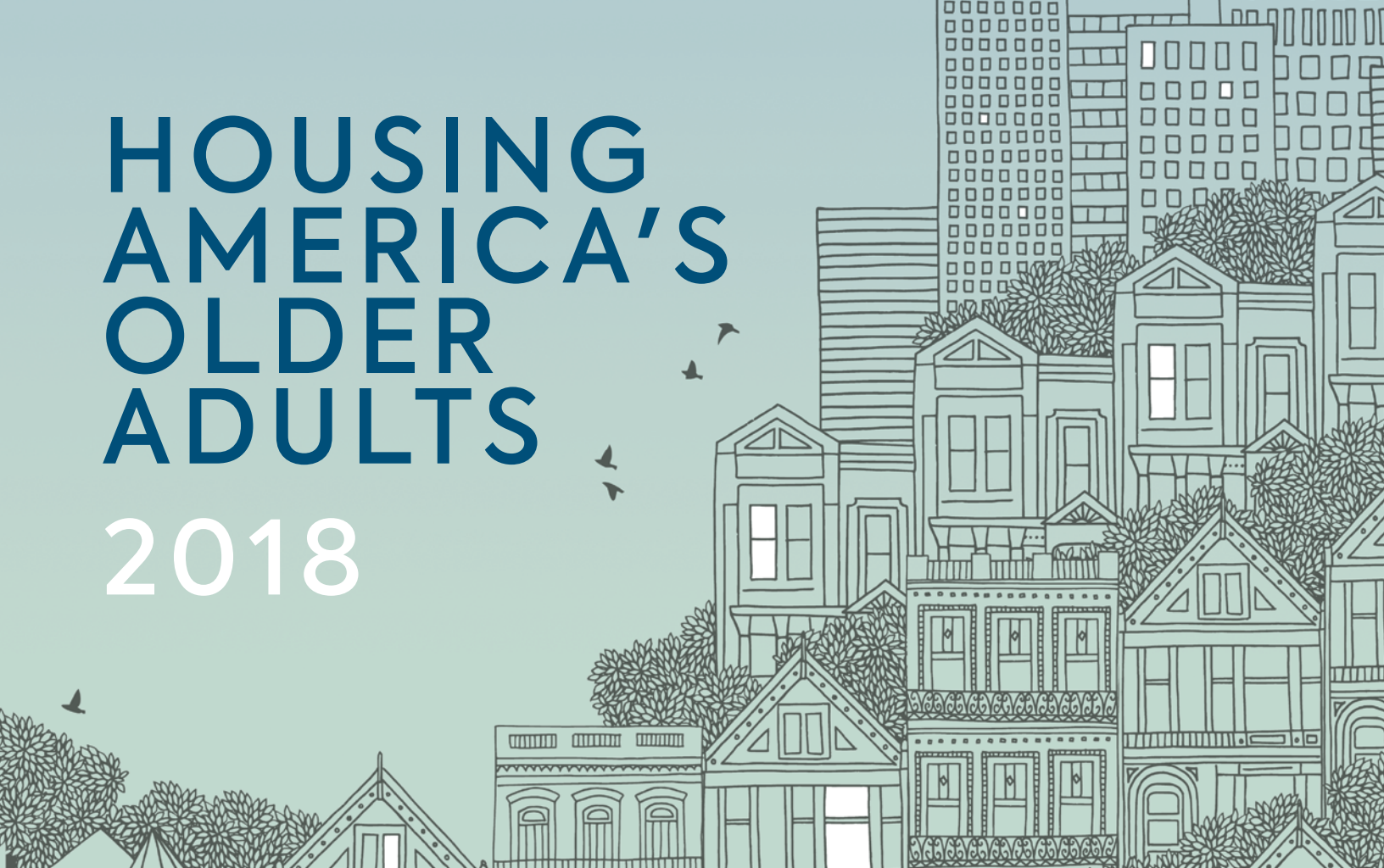


HOUSING AMERICA'S OLDER ADULTS

2018



A SUPPLEMENT TO THE STATE OF THE NATION'S HOUSING REPORT

More than half of the nation's households are now headed by someone at least 50 years of age.

These 65 million older households are highly diverse in their living situations, financial resources, health and functional abilities, and life stages, and thus require different types of housing to meet their needs and preferences. Affordable, accessible housing located in age-friendly communities and linked to health supports is in particularly short supply. Demand for these units will only increase when the baby boomers start to turn 80 in less than a decade. And whether they own or rent, millions of older households struggle to pay for their housing and other basic necessities, and their numbers are rising. Households now in their 50s to mid-60s are especially at risk of having insufficient resources to manage rising healthcare and housing costs in their later years.

THE GROWING PRESENCE OF OLDER HOUSEHOLDS

In just the years from 2011 to 2016, the US population age 50 and over grew by 10.5 million, to more than 112 million. At the same time, the number of households headed by people in this age group increased by 5.5 million, to 65 million. As a result, fully 55 percent of the nation's households are now headed by someone at least 50 years old.

The baby boomers (born 1946–1964) are driving much of this growth, with the number of households headed by adults in the 65–74 year-old age range climbing 26 percent in 2011–2016, to more than 17 million. Over this same period, the number of households headed by 50–64 year olds rose only 3.0 percent, to 35 million. In fact, the number of households aged 50–54 actually fell by 600,000 as the leading edge of the smaller generation X (born 1965–1984) began to turn 50 (Figure 1).

Although growth in the number of households in their 50s and 60s will therefore slow over the next two decades, greater longevity and population growth mean that the number of households in their 70s, 80s, and 90s is set to soar. The number of households age 80 and over already jumped 71 percent from 4.4 million in 1990 to 7.5 million in 2016. With the aging of the baby boomers, the number of households in this age group will more than double by 2037.

At the same time, the older population will become more racially and ethnically diverse. Today, about three-quarters of all households age 50 and over are white. In 2016, whites

made up 71 percent of households aged 50–64, 78 percent of those aged 65–79, and 83 percent of those age 80 and over. But among household heads under age 50, just 60 percent are white. This younger group also includes more households that are foreign born. Immigrants now account for about 10 percent of households age 65 and over, but 18 percent of those under the age of 50.

DIVERSITY OF LIVING ARRANGEMENTS

While many adults in their 50s still have children living at home, most households in their 60s either live alone or in couples. Among all households age 65 and over, 44 percent are married or partnered and 43 percent are single. After age 65, though, the share of married or partnered adults falls and the share of single-person households rises (Figure 2).

A large majority of older adults live in single-family homes, including 75 percent of those aged 50–64, 76 percent of those aged 65–79, and 68 percent of those age 80 and over. Most of the remainder live in multifamily housing. The share living in larger multifamily buildings (with 50 or more units) increases with household age, rising from 6 percent of those in the 50–64 year-old age range to 17 percent of those 80 and over, possibly because larger buildings are more likely to offer accessibility features (such as elevators) and other amenities.

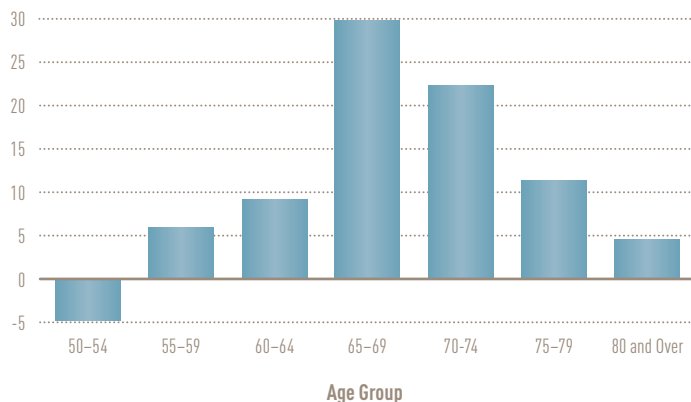
Whether out of preference or necessity, many older adults double up with others. In 2016, 5.3 million (11 percent of) adults age 65 and over lived in another person's household—3.4 million in the homes of their children and 1.1 million in the homes of their parents, siblings, or other relatives. The share of older adults living with roommates, boarders, or other non-family members (either in their own homes or those of others) is also on the increase. Although these shares are modest, growth in the older population means that the number of people living with non-relatives climbed more than 70 percent over the decade, from 1.5 million to 2.6 million.

In addition, multigenerational living arrangements are becoming more common. In 2016, nearly 11 million older adults lived in households where at least two related generations were present. Almost two-thirds of these older adults in multigenerational households resided in their own homes. In general, adults in the 65–79 age range are more likely to live in their own homes with younger family members, while those age 80 and over are more likely to live in another person's home. However, older Asian/other adults are more likely to live in others' homes at all

FIGURE 1

With the Aging of the Baby Boomers, the Number of Households in Their 60s and 70s Is Growing Rapidly

Percent Change in Households, 2011–2016



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

ages 65 and over, while older black adults are more likely to live in their own homes at all ages 65 and over.

The number of three-generation households with at least one member age 65 and over grew from 1.7 million in 2006 to 3.2 million in 2016. Within racial/ethnic groups, 19 percent of older Hispanic households and 20 percent of older Asian/other households include three generations, compared with 10 percent of older black and 4 percent of older white households. Meanwhile, nearly half a million older adult households include grandparents and grandchildren but have no middle generation present.

In 2016, 2.4 million older adults lived in group quarters such as skilled nursing facilities. This includes 1.4 percent of the population aged 50–74, 2.4 percent of the population aged 75–79, and 7.7 percent of the population age 80 and over. The share of older adults living in group quarters has fallen in recent decades as home and community-based services increasingly offer longer-term supports in residential settings.

HOMEOWNER AND RENTER TRENDS

A large majority of older households—76.2 percent of households age 50 and over, and 78.7 percent of households age 65 and over—own their homes. With the aging of the baby boomers, 63 percent of US homeowners are now at least age 50 and 31 percent are at least age 65.

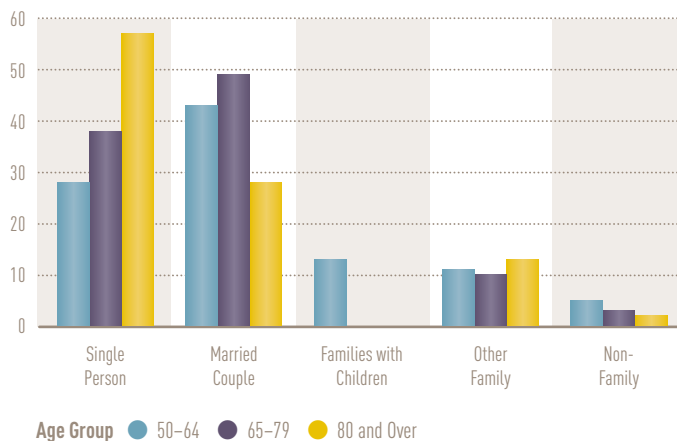
Homeownership rates tend to rise with age, with fully four out of five households in the 75–79 year-old age range owning homes in 2016. After age 80, however, the homeownership rate dips and renting becomes more common. But homeownership rates for older adults across the board are lower than in the past. Indeed, the rate for adults already in their retirement years (age 65 and over) has dropped below its pre-recession level. At the same time, the rate for households aged 50–64 has declined steadily since 2004 while that for adults approaching age 50 has fallen even more sharply (Figure 3). Since this younger group is unlikely to match the homeownership rates of previous generations, many of these households will be unable to generate the same levels of wealth for retirement through equity building.

Homeownership rates also differ sharply by race and ethnicity. While 81 percent of white households age 50 and over own homes, the shares are significantly lower for same-aged black households (57 percent), Hispanic households (60 percent), and Asian/other households (71 percent). Indeed, the black-white homeownership gap among older households has held at 24 percentage points

FIGURE 2

The Likelihood of Living Alone Increases Sharply After Age 65

Share of Households (Percent)

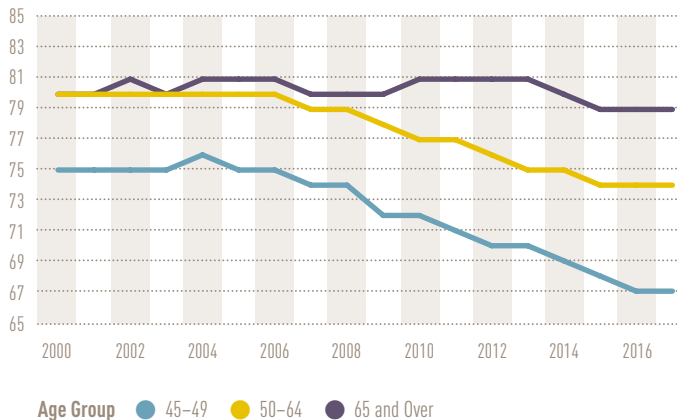


Notes: Families with children include only families with their own children under the age of 18. Other non-family households include roomers or boarders, housemates or roommates, and other unrelated adults. Source: JCHS tabulations of US Census Bureau, 2016 American Community Survey.

FIGURE 3

Homeownership Rates Among Adults Under Age 65 Are Significantly Lower Today Than in 2000

Homeownership Rate (Percent)



Source: JCHS tabulations of US Census Bureau, Housing Vacancy Surveys.

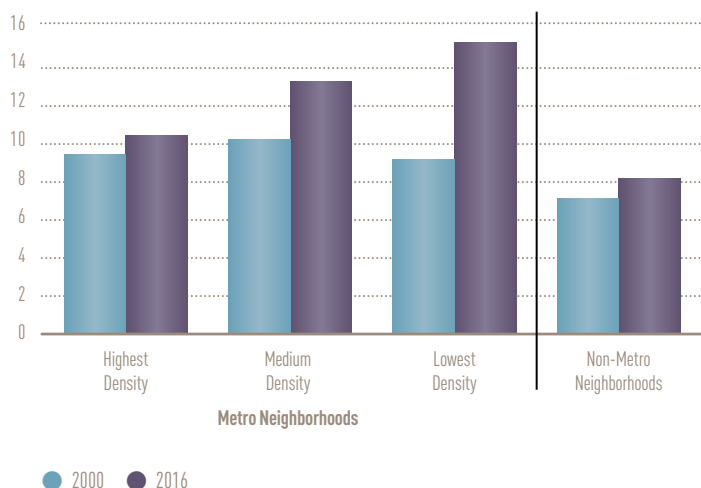
since 2013—the largest disparity since recordkeeping began in 1976.

Meanwhile, nearly a quarter of households age 50 and over rent their housing. Given that the median income of older renters (\$28,000) is less than half that of older owners (\$61,000), the decision to rent often comes out of necessity.

FIGURE 4

Growing Numbers of Older Adults Live in Lower-Density Neighborhoods

Population Age 65 and Over (Millions)



Note: Neighborhood densities are measured by the number of housing units per square mile in every metro census tract and divided into equal thirds.
Source: JCHS tabulations of JCHS Neighborhood Change Database.

Most of the 43 percent growth in the number of older renters since 2006 has in fact been among households earning under \$30,000 per year. This increase likely reflects the aging of existing low-income renters into their 50s, as well as the shift of many financially strapped older households from owning to renting after the foreclosure crisis.

Older renters are more likely than older owners to live alone, with shares ranging from 46 percent of those aged 50–64 (vs. 22 percent), to 62 percent of those aged 65–79 (vs. 32 percent), to 77 percent at age 80 and up (vs. 50 percent). When they need assistance or supportive services, these single-person households must rely on non-resident caregivers or paid professionals. As the number of adults in their 80s rises over the next two decades, providing affordable and accessible housing for the growing number of single-person renter households will therefore be a critical challenge.

LOCATION AND RESIDENTIAL MOBILITY OF OLDER ADULTS

Although the number of people age 65 and over living in dense urban areas grew by nearly 800,000 between 2000 and 2016, the share of all older adults living in such neighborhoods actually fell (Figure 4). Indeed, the shares

of older adults residing in the principal cities of 95 of the nation’s 100 largest metro areas declined over this period. Meanwhile, the shares living in low-density metro tracts rose significantly, from 24 percent to 32 percent—an increase of more than 6 million older adults from 2000 to 2016. The geographic dispersion of older households is significant because lower-density areas are more difficult to service and typically provide few housing options other than single-family homes.

In addition, older adults are increasingly concentrated in locations where more than half of the population is at least age 50. Between 2000 and 2016, the number and share of census tracts with a majority of older adults jumped from 1,499 (2 percent) to 4,764 (7 percent). An increasing share of these tracts are in lower-density communities within metros as well as in non-metro areas, with particularly high concentrations in rural California, Michigan, North Carolina, Oregon, Texas, Washington, and Wisconsin (Figure 5). The number of tracts with large older populations has also increased in certain Sunbelt metros that traditionally attract older adults, such as Fort Myers, Miami, Phoenix, Riverside, and Sarasota.

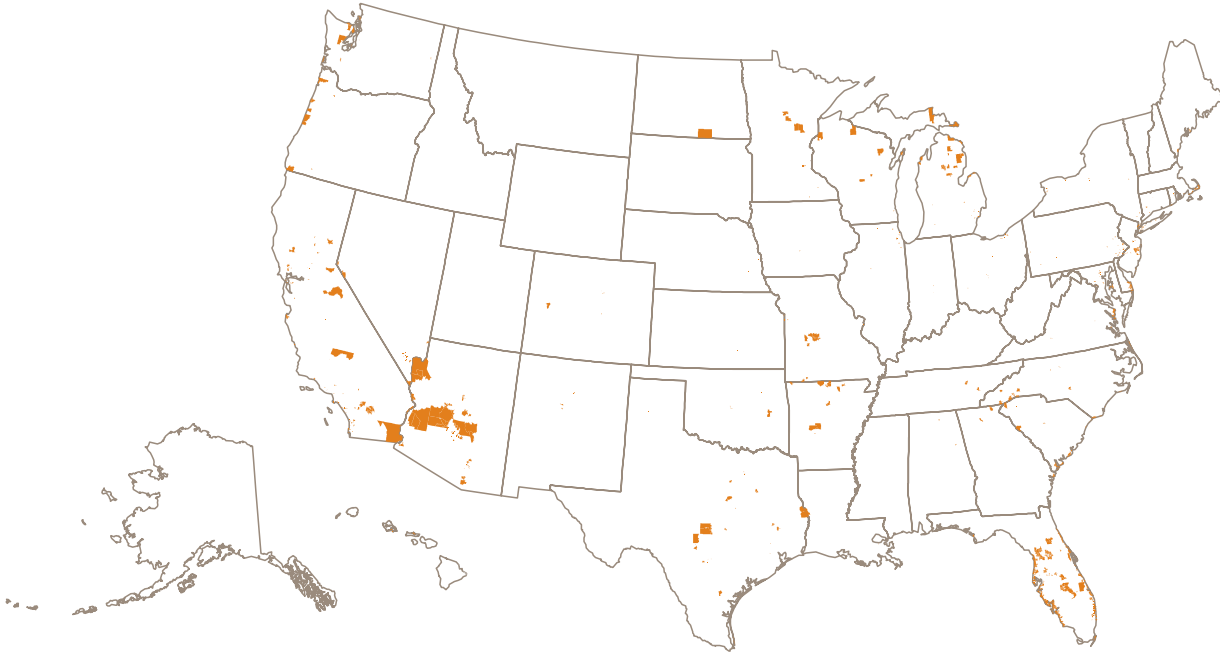
The growing presence of older adults in lower-density communities largely results from aging in place. Households, particularly homeowners, are less apt to relocate as they age. The share of households that have lived in their current homes for more than 20 years thus rises from 36 percent of those aged 50–64, to 55 percent for those aged 65–79, to 69 percent of those age 80 and over. In 2017, just 5.6 percent of individuals aged 50–64 had moved within the previous year, along with 3.5 percent of those in both the 65–79 and 80-and-over age groups. Still, because the older population is so large and growing, even these small shares translated into 4 million residential moves in 2017.

A growing share of older adults are choosing age-restricted housing, which includes senior apartments and independent living units (which may provide some services such as meals or laundry), as well as assisted living facilities (which provide assistance with activities of daily living such as bathing, dressing, and eating). According to the latest American Housing Survey estimates, the share of households with a member age 55 and over residing in age-restricted communities rose from 5.6 percent in 2001 to 6.7 percent in 2009, with most residents (53 percent) renting their units. Since 2009, when the Census Bureau began tracking completions of this type of housing, new construction has added 319,000 age-restricted units

FIGURE 5

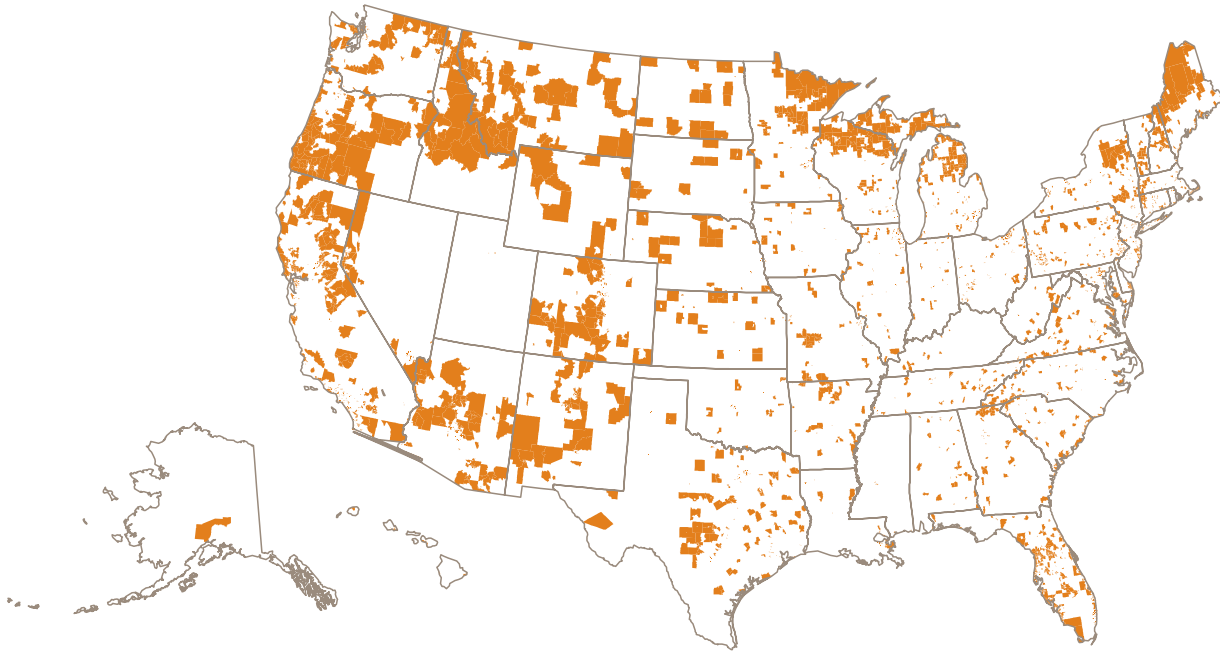
In Just 16 Years, the Number of Communities With Majority Older Populations...

Census Tracts Where at Least Half of Residents Were Age 50 and Over in 2000



...More Than Tripled, with High Concentrations in Northern and Western States

Census Tracts Where at Least Half of Residents Were Age 50 and Over in 2016



Note: Data exclude census tracts with fewer than ten housing units in 2010.

Sources: JCHS tabulations of US Census Bureau, 2000 Decennial Census and 2016 American Community Survey 5-Year Estimates; JCHS Neighborhood Change Database.

UNEQUAL DISTRIBUTION OF INCOME GROWTH

Households in their retirement years have seen significant income growth in recent years. Indeed, between 2011 and 2016, median incomes were up 9.6 percent for households in the 65–79 age range (to \$44,100) and 5.2 percent for those age 80 and over (to \$27,500). In contrast, the gains for working-aged households in their 50s to mid-60s were just 2.6 percent, bringing the real median income for this age group (\$66,500) only back to its 2010 level (**Figure 6**).

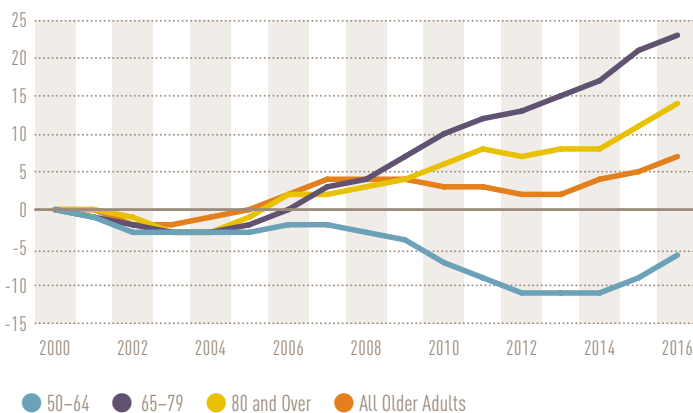
For adults 65 and over, recent income growth in part reflects a growing propensity to work past the traditional retirement age. In 2017, 8.3 percent of the population age 75 and over was either employed or actively looking for work—nearly double the share 30 years ago. Over the past three decades, the labor force participation rate also rose 12.8 percentage points for 65–69 year olds and 9.5 points for 70–74 year olds.

Between 2006 and 2016 (years that include the Great Recession), the labor force participation rate for workers age 65 and over with bachelor’s degrees was up 5 percentage points, significantly more than among same-age adults with high school diplomas (2.5 points) and especially those with less than a high school education (1 point). The rate for older college graduates still held at 29 percent in 2016—a full 11 percentage points higher than that for high school graduates and nearly three times that for older adults lacking a high school education.

FIGURE 6

The Incomes of Households in Their 50s to Mid-60s Still Lag Below 2010 Levels in Real Terms

Percent Change in Median Household Income (2016 dollars)



Note: Incomes are adjusted for inflation using the CPI-U for all items and based on three-year moving averages.
Source: JCHS tabulations of US Census Bureau, Current Population Surveys.

As it is, the number of older households with low incomes is growing. Between 2000 and 2016, the number of households age 50 and over earning less than \$15,000 per year rose by about 39 percent, from 6.4 million to 8.9 million. Households aged 50–64 accounted for 71 percent of this nearly 2.5 million increase. Indeed, even though households in this age range made up just over half of all older households in both 2000 and 2016, their share of older households with low incomes increased sharply from 35 percent to 45 percent. Meanwhile, the number of low-income households aged 65–79 was also up 21 percent over this period, while that of low-income households age 80 and over grew 11 percent.

DISPARITIES IN HOUSEHOLD WEALTH

Like incomes, most of the recent gains in household wealth have gone to the oldest age group. In 2013–2016, the net worth of households age 80 and over rose 41 percent, setting a record of \$272,000, while that of households aged 65–79 remained fairly constant near \$230,000. But even after a 15 percent jump over this period, the net worth of 50–64 year olds stood at just \$170,000 in 2016—about \$100,000 lower in real terms than in 2007. At the same time, the share of households in the 50–64 age group with less than \$20,000 in wealth increased from 15 percent in 2001 to 22 percent of households in 2017.

Homeowners have significantly more wealth than renters (**Figure 7**). The median homeowner aged 50–64 had a net worth of \$292,000 in 2016—almost 60 times that of the same-age median renter. The difference in wealth between owners age 65 and over and same-age renters is nearly as large. Even excluding home equity, the net worth of owner households aged 50–64 was still nearly 30 times higher than that of same-age renters, while the net worth of owners age 65 and over was more than 24 times higher.

Moreover, even low-income owners have substantially more wealth than their renter counterparts. For example, owners age 65 and over earning under \$15,000 per year had only \$9,000 in non-housing wealth in 2016, but \$80,000 in home equity. Even so, given that low-income owners have so much of their assets tied up in housing, they may find it difficult to draw down that wealth if they need additional funds to cover basic expenses as they age.

Another potentially troubling trend is that more older homeowners carry mortgage debt. In 1989, about 20 per-

cent of owners age 65 and over still had mortgages on their homes. By 2016, that share was up to 41 percent. Over this same period, loan-to-value ratios also about doubled to 51 percent for mortgage holders aged 50–64 and tripled to 39 percent for those age 65 and over. A variety of mortgage market forces have contributed to this shift, including low interest rates and the increased popularity of home equity loans once the 1986 tax reform act eliminated the deductibility of interest on other forms of debt. Owners with higher net worth may in fact have the means to pay off their mortgages but choose not to because their low interest rates make other investments more attractive. But for financially constrained owners, carrying debt into their later years may mean having fewer resources for necessities other than housing.

THE BURDEN OF HIGH HOUSING COSTS

The number of households age 65 and over with housing cost burdens continues to climb. In 2016, 9.7 million households in this age group—nearly a third—spent more than 30 percent of their incomes for housing. About 4.9 million were severely burdened, paying at least half their incomes for housing, including 3.4 million aged 65–79 and 1.5 mil-

lion age 80 and over. Although the cost-burdened share of 50–64 year olds did decline a fraction of a point to 19.9 percent in 2014–2016, a total of 10.2 million households in this age group still faced at least moderate cost burdens, and nearly half of those households had severe burdens.

The overall share of households age 50 and over with cost burdens also inched down from 32 percent to 31 percent in 2006–2016, but all of the improvement came on the homeowner side. For owners, growth in income outpaced any rise in housing costs, reducing the cost-burdened share to 24 percent. The cost-burdened share of older renters, however, increased from 48 percent to 50 percent. But given that many more older adults own homes than rent, cost-burdened owner households age 50 and over (11.8 million) still outnumbered cost-burdened renter households (8.0 million) in 2016.

Since incomes typically fall as households grow older, it is unsurprising that the share of cost-burdened households also rises with age (Figure 8). In 2016, 36 percent of households age 80 and over were burdened, compared with 29 percent of households aged 50–64 and 31 percent of households aged 65–79. Regardless of age, though, individuals liv-

FIGURE 7

Even Excluding Home Equity, Homeowners Have Far Greater Wealth than Renters

Median Value (Dollars)

	Homeowners Aged 50–64			Renters Aged 50–64	Homeowners Age 65 and Over			Renters Age 65 and Over
	Home Equity	Non-Housing Wealth	Net Worth	Net Worth	Home Equity	Non-Housing Wealth	Net Worth	Net Worth
All Households	115,000	147,000	292,020	4,990	143,500	162,900	319,200	6,710
Race/Ethnicity								
White	135,000	198,000	359,600	11,925	152,000	211,800	384,100	11,070
Minority	75,000	46,169	147,680	2,750	95,000	27,690	145,300	2,000
Income								
Less than \$15,000	55,000	9,100	66,100	790	80,000	9,350	94,910	970
\$15,000–29,999	60,000	11,500	93,150	2,520	88,000	22,300	124,000	3,660
\$30,000–44,999	70,000	42,290	120,200	9,700	114,000	82,600	242,000	19,300
\$45,000–74,999	90,000	86,150	192,500	14,735	147,000	180,000	369,700	69,000
\$75,000 or More	186,000	447,405	691,200	121,800	268,000	776,700	1,127,600	336,140

Note: Medians are calculated independently, so home equity and non-housing wealth do not sum to net worth.

Source: JCHS tabulations of Federal Reserve Board, 2016 Survey of Consumer Finances.

ing alone have the highest burden rates (46 percent) of any household type, affecting 3.9 million older adults.

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. Households in all older age groups that own their homes free and clear fare far better, with just 15 percent facing cost burdens. Among owners age 80 and over that still carry mortgage debt, however, the cost-burdened share is 56 percent—nearly the same as for renters.

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.

SHORTFALL IN HOUSING SUBSIDIES

HUD’s 2015 Worst Case Housing Needs report indicates that the number of US households age 62 and over with very low incomes (less than 50 percent of area median) with severe cost burdens and/or living in severely inad-

equate housing rose from 1.5 million in 2013 to 1.9 million in 2015. Only one in three of these households in need receives housing assistance.

When housing costs consume a large portion of household budgets, older adults often sacrifice on 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 (Figure 9).

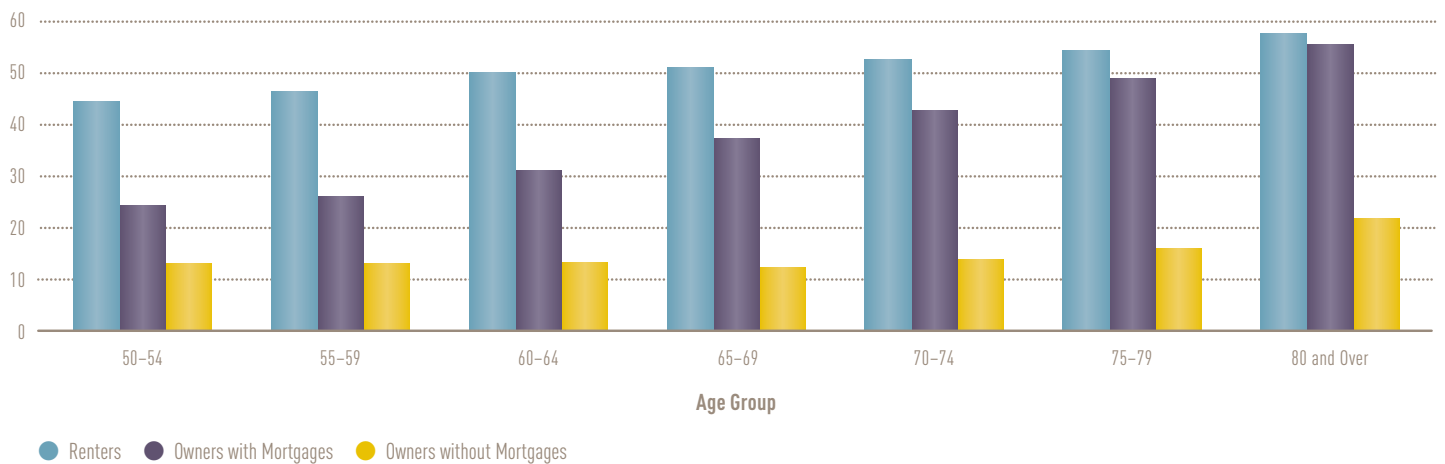
Meanwhile, homelessness among older adults is increasing. In New York City, which has the nation’s largest homeless population, the number of people age 65 and over experiencing homelessness nearly doubled between 2011 and 2015. A 2013 study by Culhane et al. found that baby boomers born between the 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

FIGURE 8

Shares of Both Renters and Owners with Cost Burdens Increase with Household Age

Share of Households Paying at Least 30 Percent of Income for Housing (Percent)



Note: 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, 2016 American Community Survey 1-Year Estimates.

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. And allocations for these costs were cut 5 percent, by \$33 million, in 2016–2017.

In addition to helping older adults afford their rents, assisted housing also tends to offer more accessibility and safety features than unsubsidized units. Joint Center analysis of the 2016 National Health and Aging Trends Study found that assisted units are more likely to have ramps or no-step entries, as well as grab bars and medical emergency call systems in bathrooms.

SHORTAGE OF ACCESSIBLE HOUSING

Accessible housing becomes increasingly important for older adults as their functional limitations increase. In 2016, 26 percent of households age 50 and over included a member with at least one vision, hearing, cognitive, self-care, mobility, or independent living difficulty. Difficulty climbing stairs or walking is the most common disability, affecting 17 percent of these households. Mobility challenges increase sharply with age, with the share of adults with ambulatory problems rising from just 11 percent of 50–64 year olds to 43 percent of those age 80 and over.

Minority households are more likely than same-age white households to have at least one difficulty, although differences narrow over time. For example, 34 percent of black households aged 50–64 include a member with at least one difficulty, compared with 26 percent of white households. Among households 80 and over, however, the shares with at least one difficulty are 62 percent for white households, 65 percent for Asian/other households, 66 percent for black households, and 67 percent for Hispanic households.

Few homes in the United States are accessible to people with mobility problems, particularly those requiring the use of a wheelchair. According to the latest available estimates from 2011, only 3.5 percent of US homes had single-floor living, no-step entry, and extra-wide halls and doors. If electrical controls reachable from a wheelchair and lever-style handles on doors or faucets are included in the list, the share drops to just 0.9 percent.

The lack of accessibility features in much of the nation’s housing stock will make it difficult for older adults to age

safely in place without making certain home modifications. Fortunately, many older homeowners are in a financial position to make at least some modifications. The American Housing Survey shows that among owners age 65 and over who reported improvement spending in 2016–2017, 11 percent indicated that at least one of their projects was related to accessibility. Households in the 55-and-over age group already account for more than half of home improvement spending, and JCHS projections suggest they will drive more than three-quarters of the growth in market spending in 2015–2025.

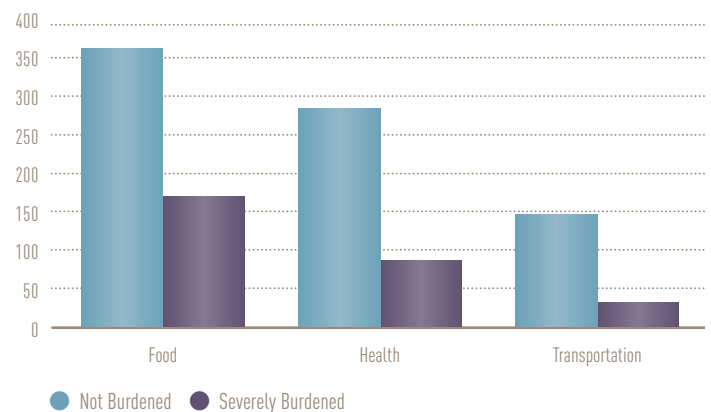
But renters, as well as owners with little wealth, may require government assistance to make their homes more accessible. In fact, ambulatory and other limitations are more common among households that can least afford the care or home modifications they require. Half of households age 50 and over with incomes of less than \$15,000 had at least one difficulty in 2016, compared with only about a fourth of those making at least \$75,000.

Some municipalities and states now offer tax credits and low-interest or deferred loans for those seeking to make home accessibility improvements. Localities may also use federal funds including Community Development Block Grants to assist low-income older adults (and landlords) in making modifications. In addition, Medicaid Home and Community Based Waivers may support the

FIGURE 9

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

Median Monthly Expenditures of Low-Income Households Age 65 and Over (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, 2016 Consumer Expenditure Survey.

costs of these types of improvements. For households with long-term care insurance, some policies will pay for the addition of accessibility features such as ramps and grab bars if needed.

VULNERABILITY TO NATURAL DISASTERS

Older adults are much more at risk from extreme weather events and natural disasters than younger age groups. According to a 2016 Environmental Protection Agency report on climate change and older adults, more than half of the deaths from Hurricane Katrina were of people over age 75, and almost half the deaths from Hurricane Sandy were of people over age 65.

In addition, many older adults die in the days following an event because their care is disrupted by power outages, inability to obtain medications, hospital closures, and other infrastructure problems. Older adults are also especially vulnerable when exposed to the environmental hazards that arise after disasters, such as mold in the home or bacteria-contaminated water.

Moreover, it can be difficult for older adults—particularly those with serious health issues, disabilities, and cognitive impairments—to evacuate when a severe weather event is imminent. They are also less likely to relocate once the storm has passed. 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. Those who

remained in their homes faced life-threatening hardships, including limited access to fresh food and water, health-care and medications, and electrical service. With the incidence and intensity of weather events on the rise, ensuring the safety and continuity of care for older adults in disaster areas is a growing concern.

THE OUTLOOK

Providing safe, affordable, and accessible housing to the nation's aging population is an immediate challenge. Many households currently in their 50s and early 60s are not financially prepared for retirement, with lower homeownership rates than their predecessors and meager gains in income and wealth. In addition, many older adults live in low-density areas and in single-family homes, which adds to the pressures on their communities to provide new housing and transportation options for households in need. And as the baby boomers begin to turn 80 in the decade ahead, growing numbers of households will require affordable, accessible housing as well as supportive services.

State and local governments, as well as the private and nonprofit sectors, all have roles to play in developing more affordable and suitable housing for older households. Families and individuals also have a responsibility to plan for the future and to advocate for more age-friendly housing and communities. But given the current and growing scale of need, addressing the challenges of housing America's older adults must also be a federal priority.

