

# Creating Community for a Lifetime Roadmap

## Overview—Housing

The Housing issue area addresses the community’s capacity to support older adults in making appropriate housing choices as they age. It includes making a range of options affordable and available—from neighborhood-based homes to congregate facilities; outreach and education about resources and options; community-based support services; and promoting safe and walkable neighborhoods.

### Desired Outcome

All parts of Kent County offer an array of safe and affordable housing options that meet the diverse needs and preferences of individuals as they age.

### Background

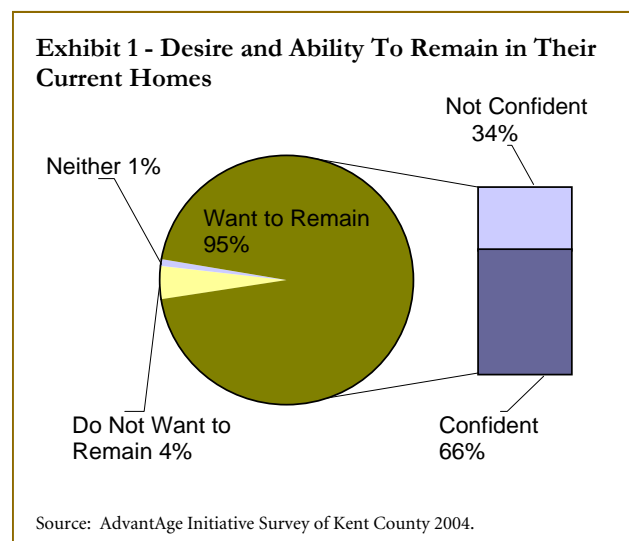
Almost all older adults in Kent County want to stay in their current homes—but more than a third of them fear they won’t be able to. They cite financial uncertainty and questions about their ability to care for themselves as they age as key reasons for their concern. For many—especially the poor and people of color—the big issue will be their housing “cost burden.”

As their risk of injury and disability increases, older adults need homes that provide safe, comfortable and convenient environments. According to the Centers for Disease Control and Prevention, appropriate home modifications and repairs may prevent 30% to 50% of all home accidents, including falls, among older adults. In Kent County, one in twelve (8%) older adults needs to modify her/his home in the next five years, but a significant number of these elders are not sure they will be able to. A disproportionate number of those needing modifications are minorities, those in poorer health and women.

### Housing Security

Nearly all (95%) of Kent County residents over age 65 wish to remain in their home for as long as possible. This reflects the desire on the part of many to remain close to friends, neighbors, family and/or church.

Despite this, 34% of the seniors who want to remain in their home are not confident that they will be able to continue to live in their



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present residence for as long as they would like.

One explanation for lack of confidence is the decreasing ability to care for oneself that some older adults experience. For example, 68% of older adults with no limitations on their “activities of daily living”<sup>1</sup> (ADLs) express confidence in their ability to remain in their homes, but only 54% of those with one or more ADL limitations share that confidence.

Lack of confidence also appears to be related to the financial uncertainty reported by many older adults in Kent County. When asked if they think that they will have enough money to take care of themselves for the rest of their lives, only 77% of Kent County’s older adults said “yes”. Eight percent said “no” and 14% said that they did not know.

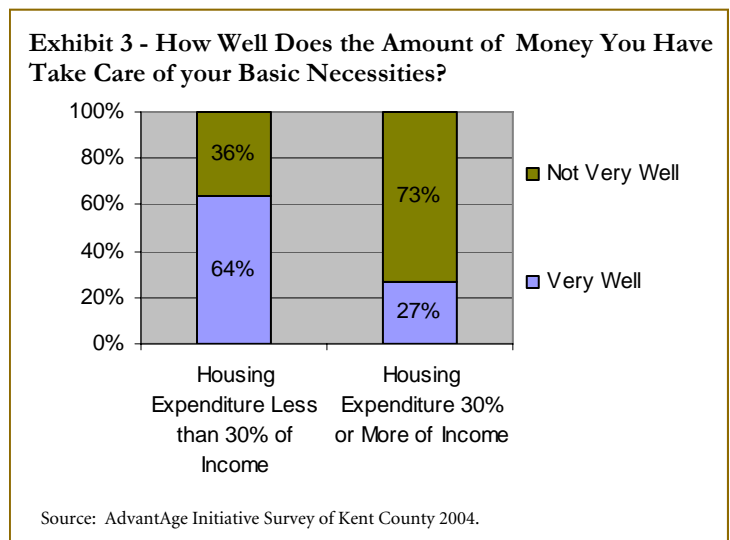
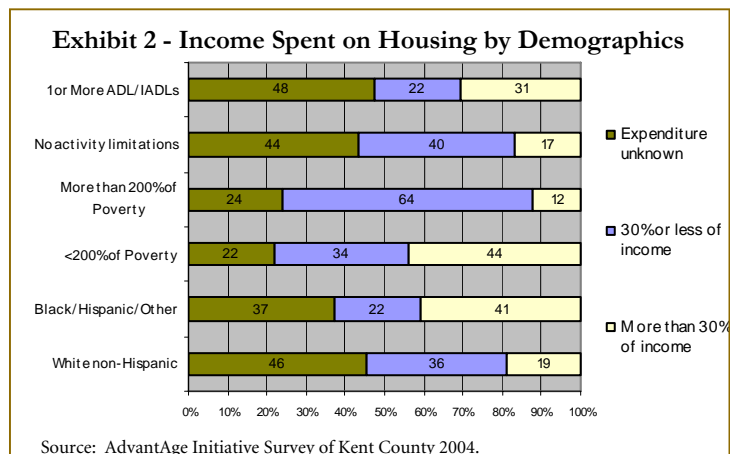
### Housing Burden Among Older Adults in Kent County

According to the US Department of Housing and Urban Development, families who pay more than 30 percent of their income for housing often struggle to afford necessities such as food, clothing, transportation and medical care. Data from the AdvantAge Initiative shows us that one in five of Kent County’s older adults are spending more than 30% of their income on housing expenses. However, that number may be low, as it was impossible to calculate housing spending for nearly half of those surveyed (due to the structure of this particular series of questions and the way people responded). If one considers only those people for whom we could make the calculation, approximately 37% are housing burdened.

Some subpopulations were more likely to report suffering from housing burden. For example, older adults with one or more ADL limitation are twice as likely than those without such limitations to report housing burden.

### The Impact of Housing Burden on Basic Needs

Three out of four seniors who spend more than 30% of their income on housing report not having enough



<sup>1</sup> Activities of Daily Living (ADLs) include eating, dressing, bathing, toileting, transferring in and out of bed/chair, and walking. Instrumental activities of daily living (IADLs) include: preparing meals, shopping for personal items, medication management, managing money, using the telephone, doing heavy housework, doing light housework and transportation ability.

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money to meet their basic needs. This figure is double that of the older adults who are not “housing burdened”. This finding gives weight to the federal warning that families who pay more than 30% of their income for housing may have difficulty affording necessities. Almost one in five older adults who are housing burdened reported that they did not have enough money to obtain dental care. Additionally, nearly one in eight were unable to fill a prescription and/or pay for eyeglasses due to lack of money. When those who are housing burdened were asked if adults in their household had ever cut the size of meals or skipped meals because there wasn’t enough money for food, four percent said they had. Of those who were *not* housing burdened, none reported reducing or skipping meals.

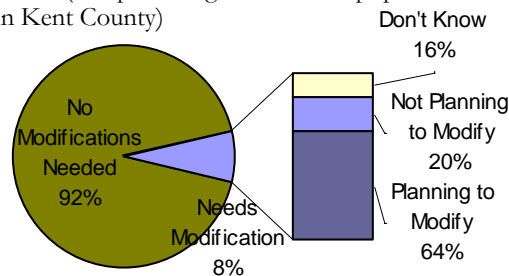
### Many Modifications Not Being Made

Although 95% of older residents in Kent County want to remain in their homes as they age, one in 12 (8%)—about 4,700 elders—see the need for significant, often costly, modifications to improve their ability to stay in their homes over the next five years.

Nationally, 14% of older adults say they need such changes to

their homes.<sup>2</sup> The top needs cited in Kent County were structural changes/major repairs (i.e., new roof or plumbing), cosmetic/minor repairs (i.e., painting or floor refinishing), bathroom modifications (i.e., grab bars, handrails, high toilet or non-slip tile) and heating system

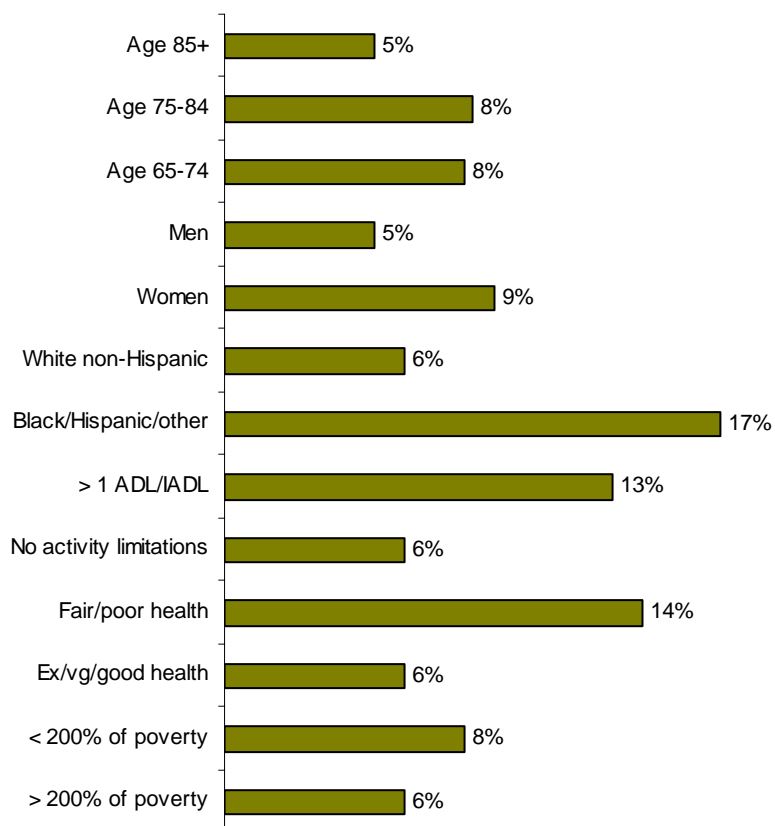
**Exhibit 4 - Older Adults (65+) with Home Modification Needs and Plans** (as a percentage of the total population of older adults in Kent County)



Source: AdvantAge Initiative Survey of Kent County 2004.

**Exhibit 5 - Which Older Adults Need Home Modifications?**

(as a percentage of Kent County older adults in each demographic group)



Source: AdvantAge Initiative Survey of Kent County 2004.

<sup>2</sup>Feldman, Penny H., Mia R. Oberlink, Elizabeth Simantov, and Michael G. Gursen (April 2004). *A tale of two older Americas: Community opportunities and challenges*. Report on the 2003 national survey of adults aged 65 and older. New York: Center for Home Care Policy & Research, Visiting Nurse Service of New York, page 8. Retrieved March 2, 2005 from [www.vnsny.org/advantage/survey.html#survey](http://www.vnsny.org/advantage/survey.html#survey).

upgrades.

At least 20% of those who need home modifications indicated they have no plans to make them—usually because they can't afford them, they can't do the work themselves or they're not sure they'll still be living in the same place in five years. Although several community programs offer assistance with home repair and home modifications, nearly half of the older adults in Kent County are unaware of these services.

### **Who Needs Home Modifications?**

Among the nearly 5,000 older adults in Kent County who need to modify their homes to be able to remain in them, a disproportionate number are minorities, those in poorer health and women. Seventeen percent of older minority residents need modifications—nearly three times the proportion of White non-Hispanic elders (6%). Similarly, nearly twice as many women (9%) than men (5%) need home modifications.

The proportion of older adults in poorer health who need modifications (14%) is more than double that among those in good health (6%). Elders who require assistance with one or more activities of daily living (ADLs) or instrumental activities of daily living (IADLs) are also more than twice as likely to need home modifications than their counterparts who have no activity limitations. This disparity takes on added significance when we consider the increased risk of injury among frail elders. According to the Centers for Disease Control and Prevention, appropriate home modifications and repairs may prevent 30% to 50% of all home accidents, including falls, among older adults.