

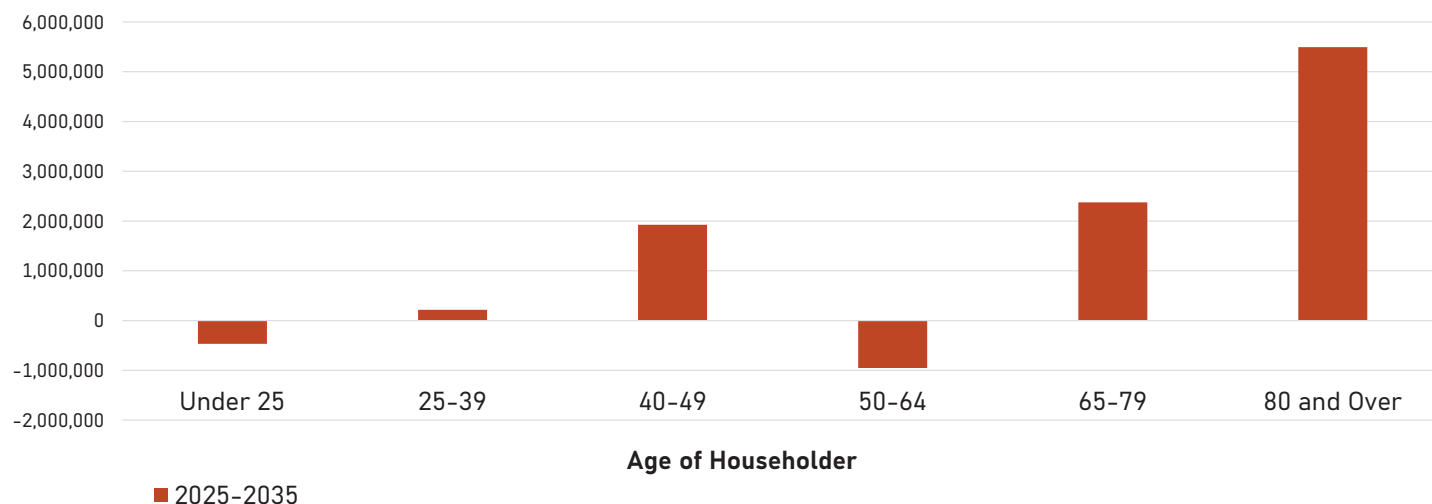
The Foundations of Housing Older Adults

August 2026

Samara Scheckler, PhD (presenter) Senior Research Associate, Housing an Aging Society Program, Harvard Joint Center for Housing Studies

The Number of Older Households Are Rising Faster than Other Age Group

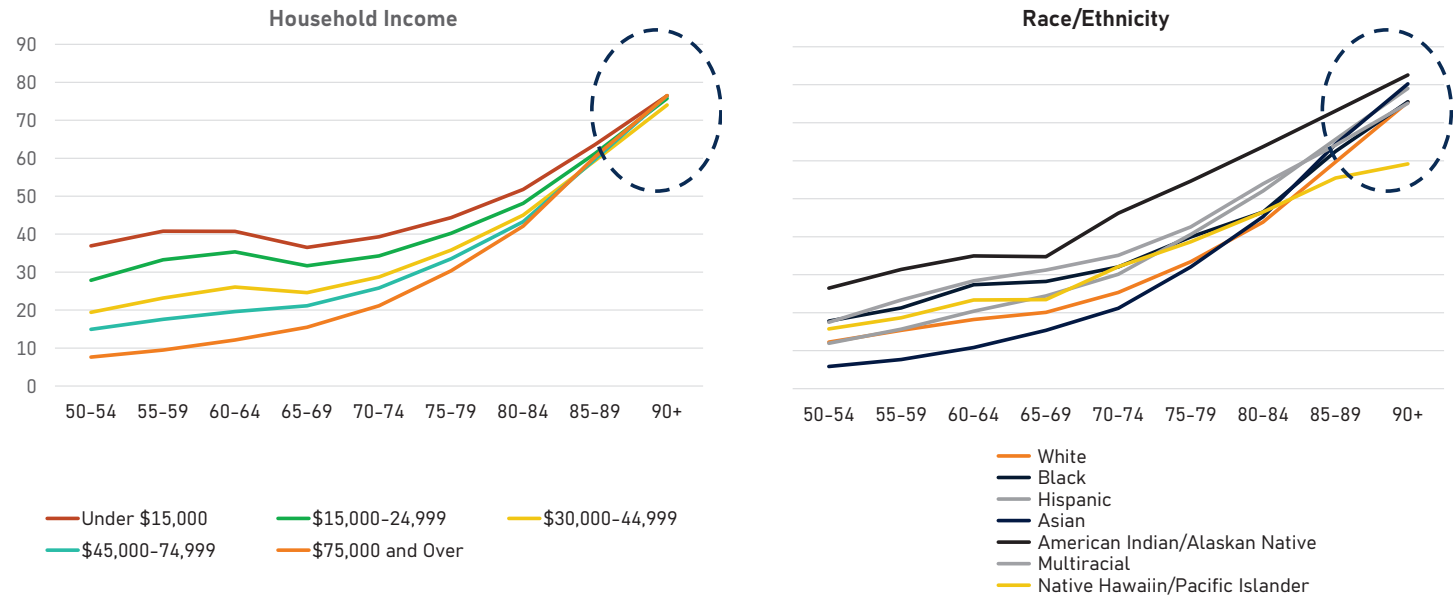
Projected Net Change in Households



Source: JCHS 2024 Household Projections.

Most People Experience Functional Difficulty in Later Life

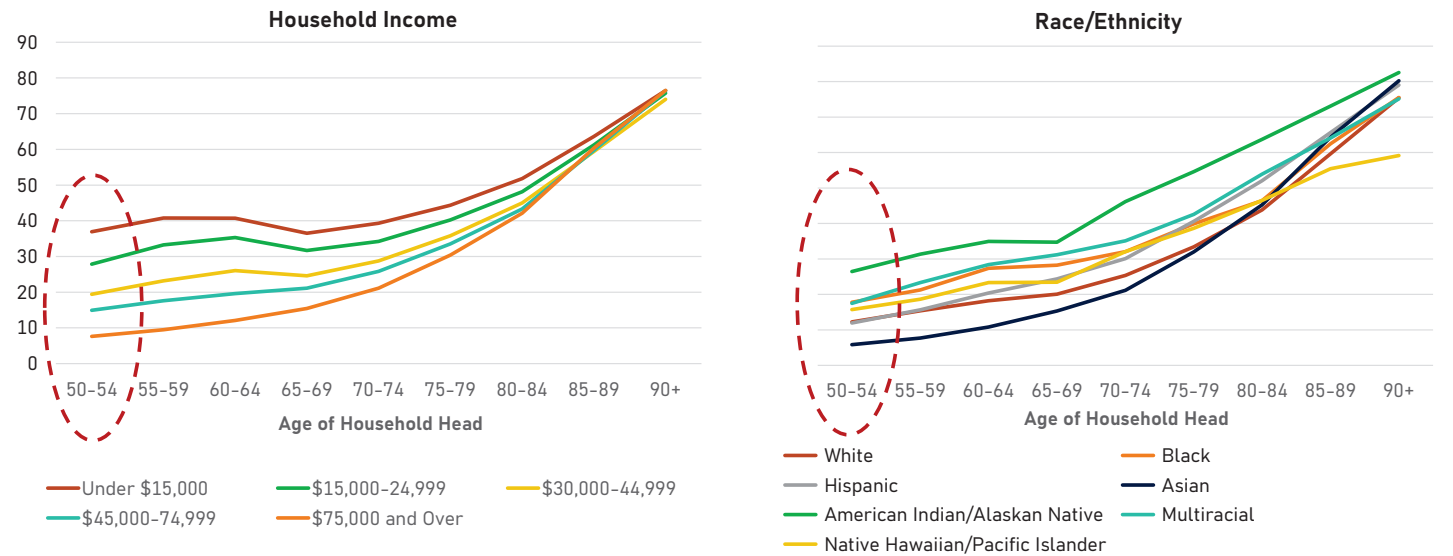
Adults Who Report Having a Functional Difficulty (Percent)



Notes: People who are white, Black, Asian, American Indian/Alaska Native, and multiracial are non-Hispanic. People who are Hispanic can be of any race. Difficulties include those related to hearing, vision, cognition, ambulation, self-care, and independent living.
 Source: JCHS tabulations of US Census Bureau, 2021 American Community Survey 1-Year Estimates.

Difficulties Begin Earlier for Older Adults with Low Income and People of Color

Adults Who Report Having a Difficulty (Percent)



Notes: People who are white, Black, Asian, American Indian/Alaska Native, and multiracial are non-Hispanic. People who are Hispanic can be of any race. Difficulties include those related to hearing, vision, cognition, ambulation, self-care, and independent living.
 Source: JCHS tabulations of US Census Bureau, 2021 American Community Survey 1-Year Estimates.

A Good Fit Home Is...



Photo by Point3D Commercial Imaging Ltd. on Unsplash

Accessible for the Resident

- Less risk of injury, hospitalization, institutionalization¹
- More independence in tasks of daily living²
- Can lower costs of care³

Connected to Community and Services

- Lower risk of isolation⁴
- Improved medical compliance⁵

Affordable for the Resident

- Reduced precarity⁶
- Lower risk of unnecessary nursing home use⁷
- Less rationing of utilities, food, and healthcare⁸

Sources:

1. Georlee et al., 2020; Iwarsson et al., 2009; Stark et al., 2017
2. Gitlin, et al., 2001
3. Carnemolla & Bridge, 2019; Fried et al., 2001; Wahl et al., 2009
4. Gardiner, et. al, 2016; Molinsky & Forsyth, 2026

5. Wroth & Pathman, 2006

6. Park, 2024; Gande, et al, 2026

7. Jenkins Morales & Robert, 2020

8. Drehoobl, et. al, 2020; Kong, et. al, 2026, ; Garcia, et. al, 2024; Aday, et. al, 2022; Mehdipanah, et. al, 2020

Very Few Homes are Accessible to People with Functional Limitations



Photo by Jason Hawke Unsplash



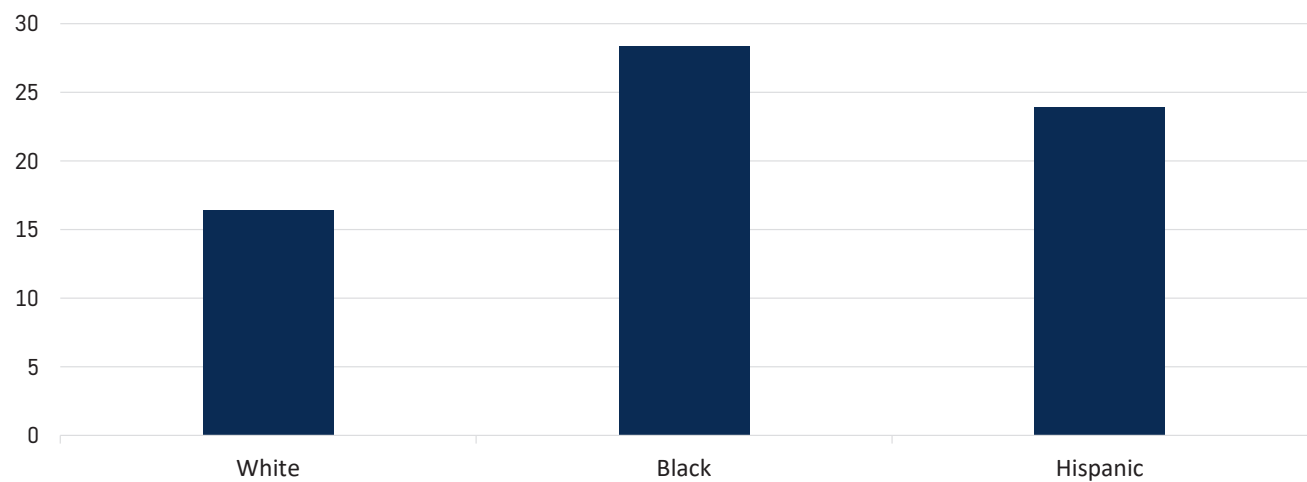
Photo by Jason Hawke Unsplash



<https://www.mycratedays.com/10-best-split-foyer-entry-makeovers/>

Older Black and Hispanic Residents Disproportionately Report Difficulties with their Home

Share of Householders Age 80 and Over with Difficulty Entering, Navigating, or Using the Home (Percent)



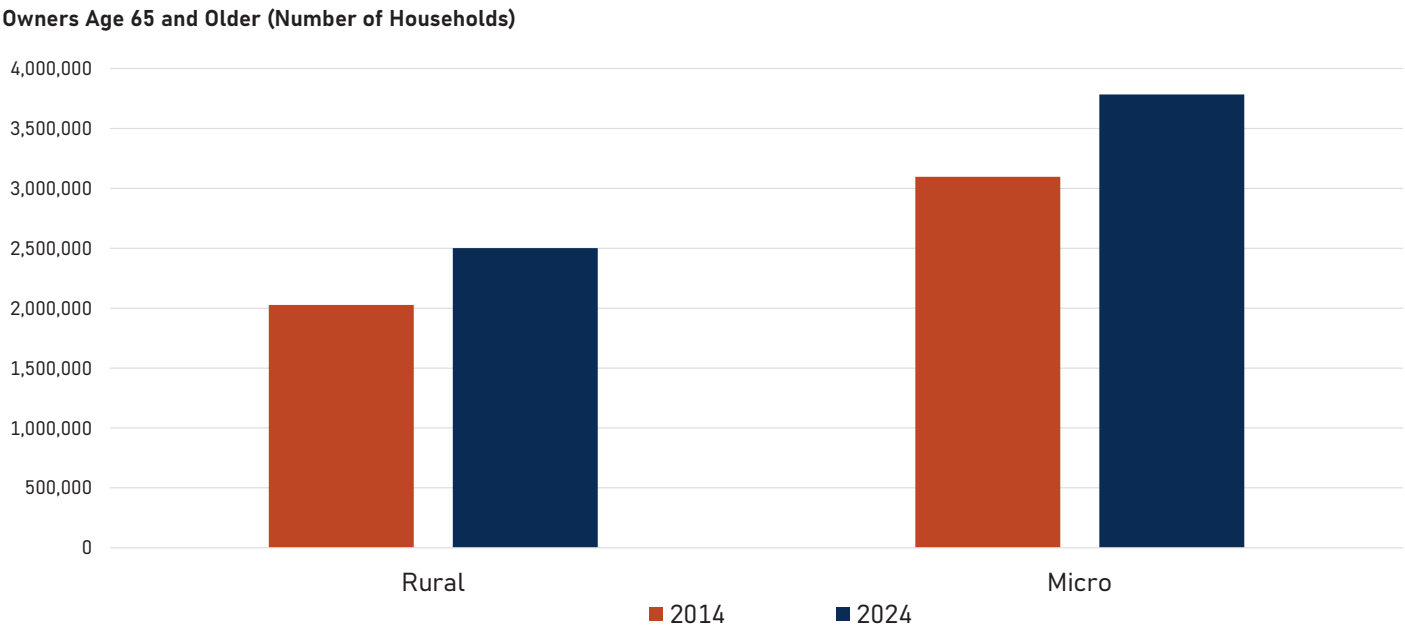
Note: Difficulties entering, navigating, and using the home without assistance are the result of a condition other than a temporary injury and apply to occupants over 6 years old. Source: JCHS tabulations of HUD, 2019 American Housing Survey.



Many older adults live alone

Photo by Milena Trifonova on Unsplash

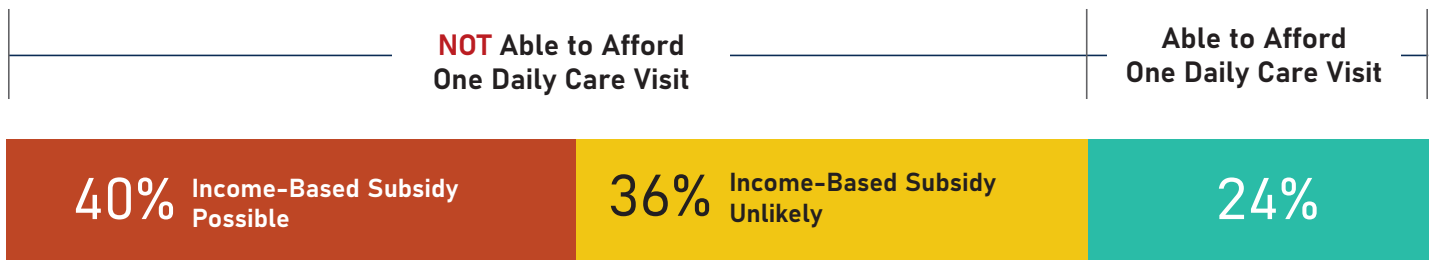
A Growing Number of Older Adults Live in Low-Density Areas



Source: JCHS tabulation of 2014 and 2024, Census American Community Survey.

Daily Care Unaffordable for Most Lower- and Middle-Income Households

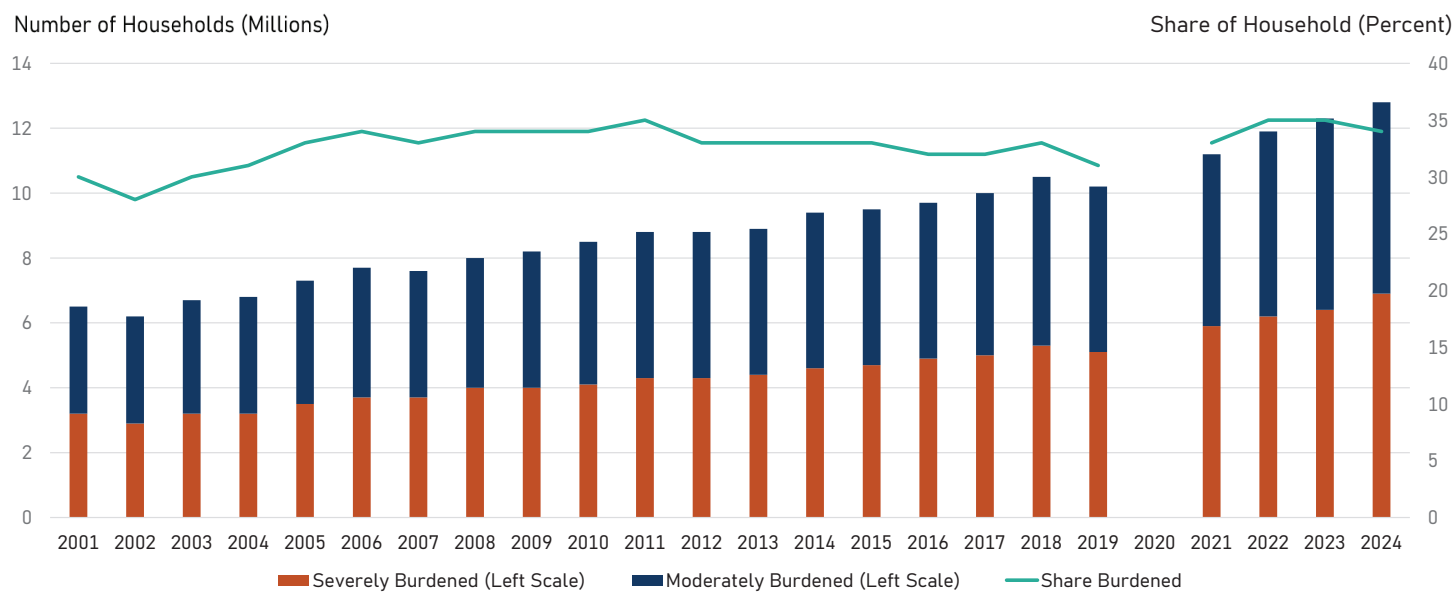
Residents 75 or Older Living Alone or with a Partner in a Metro Area



Able to Afford LTSS = Household Income > (Housing Costs + Cost of Living Daily + LTSS)

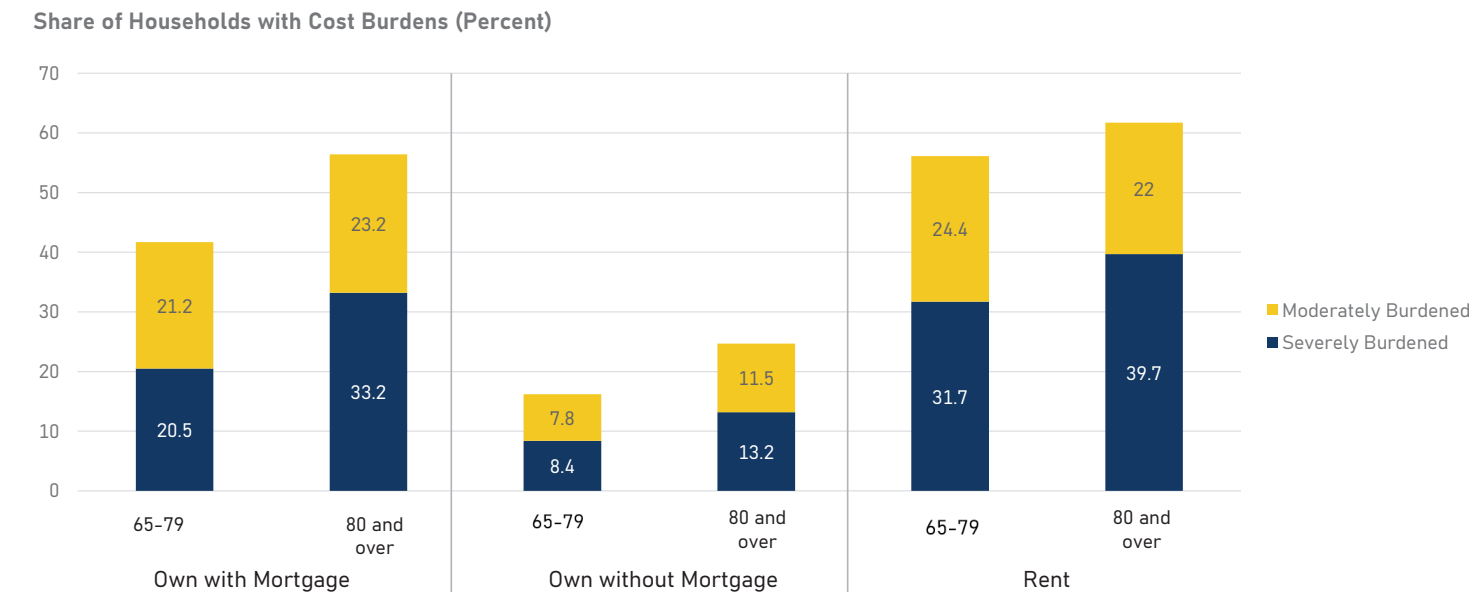
Notes: Sample includes only single and partner households in metro areas with the younger resident at least 65 and the older resident at least 75. Households able to afford daily care have incomes higher than total housing plus living cost plus one daily four-hour visit. If any resident in the household reports problems with independent living, self-care, or mobility, there is a difficulty in the household.
Source: JCHS analysis of 2021 Genworth Cost of Care Survey data; US Census Bureau, 2021 American Community Survey; and University of Massachusetts, Boston 2021 Elder IndexTM.

Cost Burdens Among Older Households Are at an All-Time High



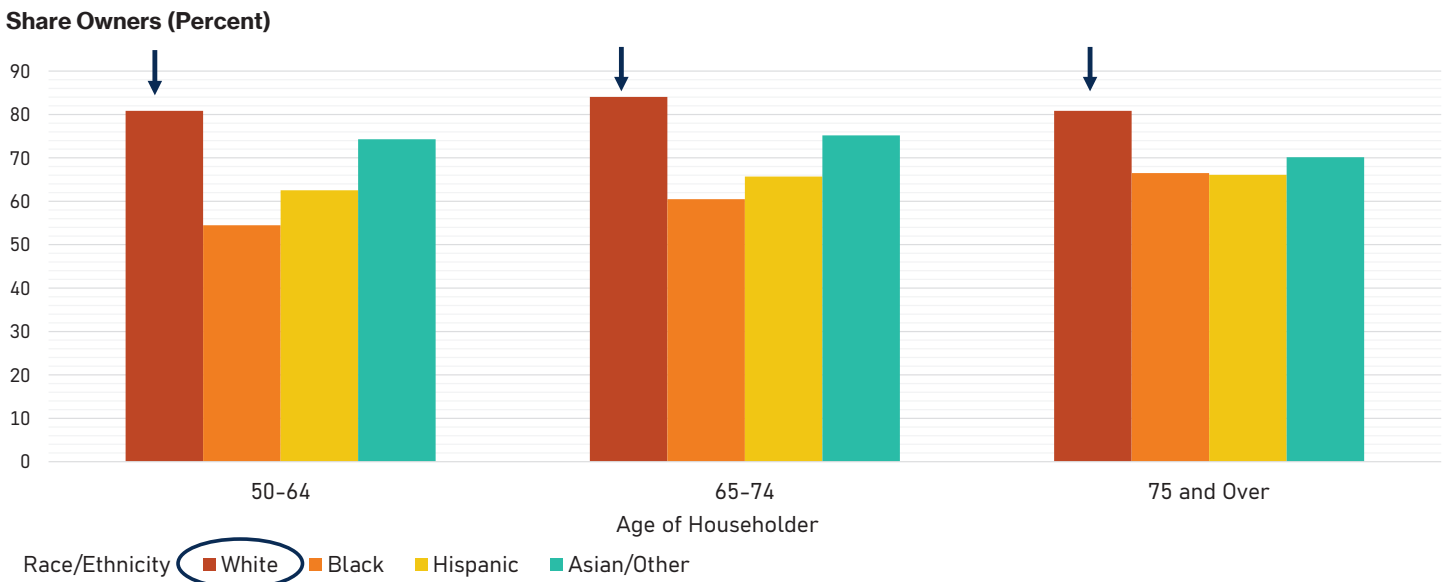
Notes: Moderately (severely) cost-burdened households pay 30-50% of income (more than 50% of income) for housing costs, which include mortgage payments or rent, utilities, and for homeowners, property tax and property insurance. 2020 is omitted due to data collection difficulties during the pandemic.
Source: JCHS tabulations of US Census, American Community Surveys.

The Oldest Households Are Most Likely to Be Severely Cost Burdened



Notes: Moderately (severely) cost-burdened households pay 30-50% of income (more than 50% of income) for housing costs, which include mortgage payments or rent, utilities, and for homeowners, property tax and property insurance.
Source: JCHS tabulations of US Census, 2024 American Community Survey.

White residents are most likely to own their homes



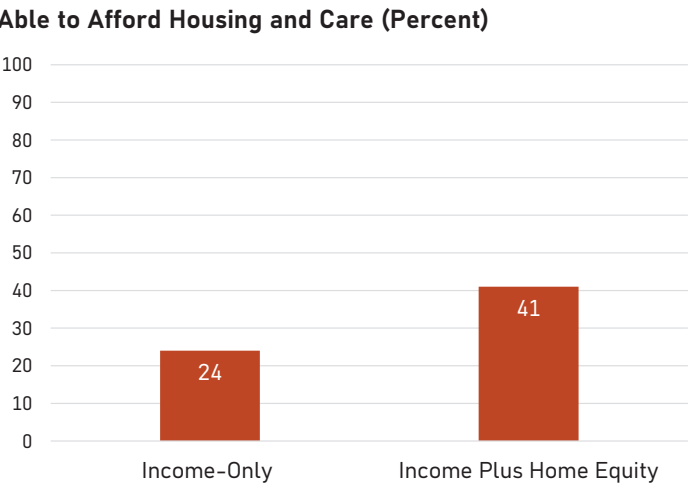
Notes: People who are white, Black, Asian, American Indian/Alaska Native, and multiracial are non-Hispanic. People who are Hispanic can be of any race.
Source: JCHS tabulations of US Census Bureau, 2024 American Community Survey 1-Year Estimates.

Housing Can Create Options in Late-Life

House-related options:

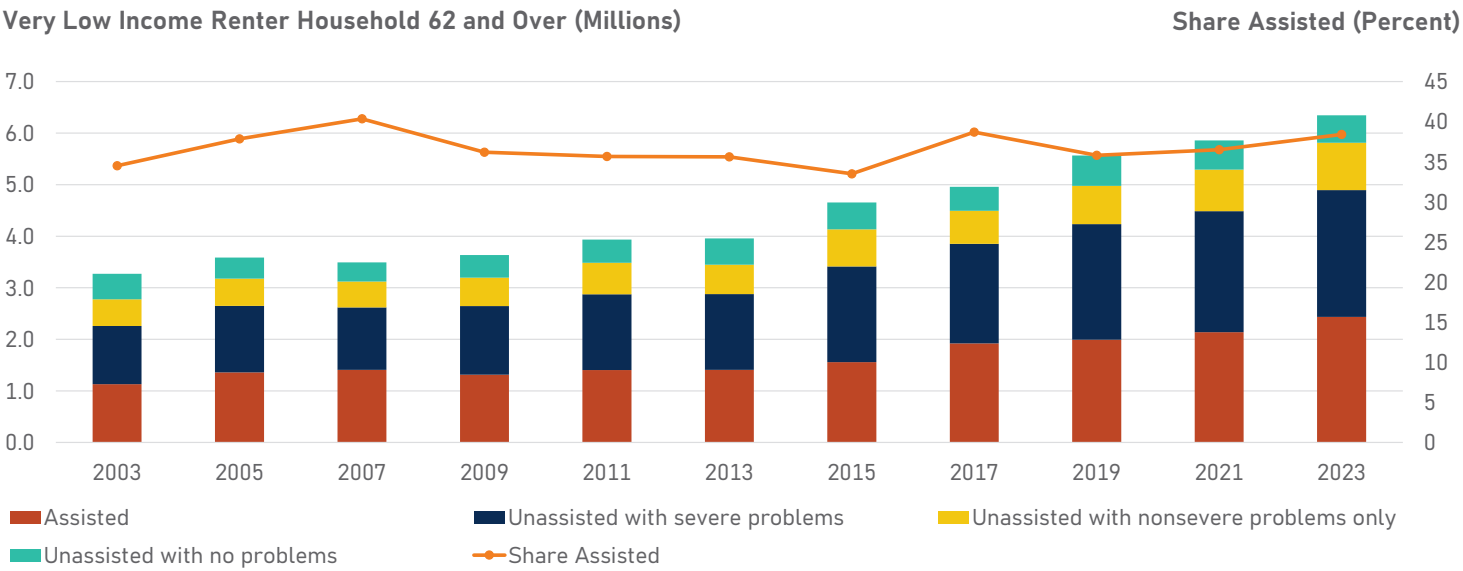
- Multigenerational family living
- Home sharing with a roommate
- Cashing out equity
 - Downsizing
 - Mortgaging the home

71% Rate of Increase in Affordability if Homeowners without a Mortgage Used Equity for LTSS



Notes: Sample includes only single and partner households in metro areas with the younger resident at least 65 and the older resident at least 75. Households able to afford daily care have incomes higher than total housing plus living cost plus one daily four-hour visit. If any resident in the household reports problems with independent living, self care, or mobility, there is a difficulty in the household.
Source: JCHS analysis of 2021 Genworth Cost of Care Survey data; US Census Bureau, 2021 American Community Survey; and University of Massachusetts, Boston 2021 Elder Index™.

Numbers of Older Households with Worst Case Housing Needs Are Rising, Now Exceed 2.5 Million



Source: JCHS tabulations of Worst Case Housing Needs Reports to Congress, 2005 through 2025.

Experiences Compound for Some



- Households of color
- Non-English speakers
- Citizenship status



- Renters



- Lower Income
- Middle Income



- Low population density
- High living cost



- People living alone

Housing and Neighborhoods Can Create Barriers to Community Living



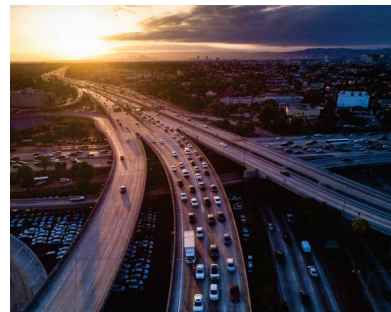
iStock: AlvaroRT



iStock: CHUNYIP WONG



iStock: halbergman



iStock: peterspiro

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CLOSING THE GAP: Expand Options For Residents to Live in their Current Home

Shallow subsidies improve housing affordability



Photo by Andre Guerra on Unsplash



Supportive Services for Veteran Families (SSVF) Shallow Subsidy Services



SHALLOW SUBSIDY PILOT PROGRAM



Moving To Work



Shallow Rent Subsidy Program

Measure H: Preventing and Reducing Homelessness
in Los Angeles County

Modifications and maintenance increase housing fit and independence



SAFE AT HOME



Comfortably Home
making home a safer place to stay



HOME MODIFICATION LOAN PROGRAM

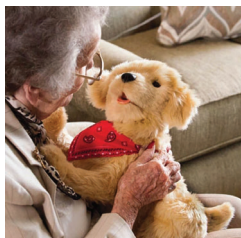
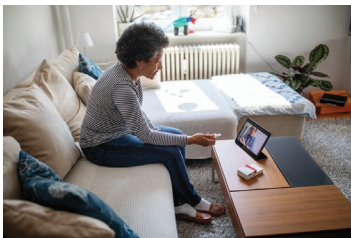
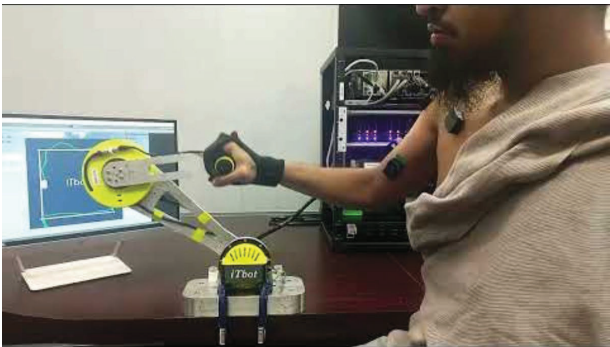


Paid caregiving expands housing options



Respite Voucher Programs

Technology can enhance the delivery of care at home



Source: Sources: Jennifer Molinsky, Samara Scheckler, & Bailey Hu, 2023, Centering the Home in Conversations about Digital Technology to Support Older Adults Aging in Place, Joint Center for Housing Studies, [Centering the Home in Conversations about Digital Technology to Support Older Adults Aging in Place \(harvard.edu\)](#)
Photos of therapeutic technology: Polak, et. al, 2018, Playmate Pets, Photo by FDATA ROBOT on Unsplash Video: <https://uwm.edu/engineering/how-a-tabletop-robot-may-revolutionize-physical-therapy-delivery/>

Residents benefit from connected communities



Osher Lifelong Learning Institute



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Regional and inter-disciplinary coordination lowers barriers



Leaders in
Aging Well
at Home



Partners in Home Preservation



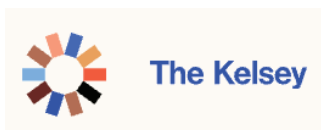
<https://o2sl.com/spartanburg-to-launch-first-in-the-state-situation-table-to-address-community-safety-and-well-being/>

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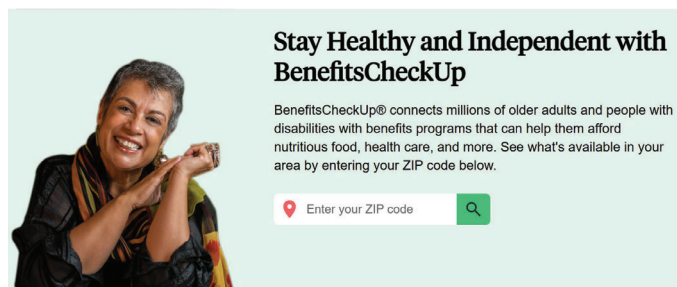
CLOSING THE GAP: Expand Options for Residents to Move

Create diverse housing options



<https://2lifecommunities.org/news/day-life-brighton-campus-part-one>

Ensure residents have the information they need



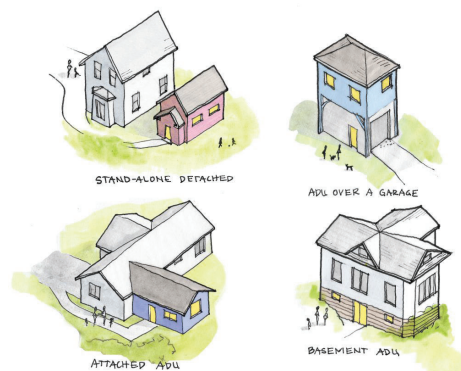
Area Agencies on Aging



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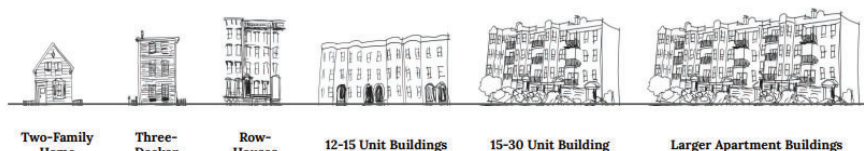
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Support multigenerational and nontraditional households



<https://housingolutionsnetwork.org/adu/>

CITY of BOSTON | Mayor Michelle Wu **FUTURE DECKER INITIATIVE**



<https://www.boston.gov/sites/default/files/buildinghousing/project/future-decker-initiative/attachment/document/0698b00000MU5rJAAT.pdf>

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Thank you

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