



# Housing Options as we Age



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Issue Brief 4, January 2022

## Why is housing important as we age?

Almost 80% of adults ages 50 and older want to stay in their homes and communities as they age.<sup>1</sup> This is referred to as “aging in place.” Our home and community can help us feel safe and can give us a sense of belonging and connection. Furthermore, our living situations effect our health and quality of life as well as our ability to live independently. Physical, financial, and health related changes in later life can affect our ability to age in place. Finding the best housing based on our resources, interests, and needs is important for living well as we get older.

## What affects our ability to age in place?

Although aging in place is preferred, we may experience events as we age that challenge our ability to remain in our homes and communities. It is important to be aware of how these may affect our housing decisions. The ultimate goal is “aging in the right place”.

### **Social connections and access to services:**

Ensuring that we can connect with neighbors and access services in our communities is important to aging in place. Isolation can occur if family, friends, and neighbors are not close by or if neighborhoods do not feel safe and accessible. Disconnection can be greater if we live in low density or rural locations.<sup>2</sup>

**Affordability:** One out of every 4 households is headed by someone aged 65 and older.<sup>3</sup> Home ownership can be beneficial, but it can also be a source of financial strain in retirement. The likelihood of facing a higher housing cost burden increases with age.<sup>4</sup>

**Health and functional ability:** Safe, affordable, and accessible housing can be a significant factor in supporting good health and managing chronic conditions as we age. When our home cannot accommodate our physical and health needs, it can become unsafe. By 2035, it is projected that 17 million older adult households will include someone with a health condition that limits mobility. Mobility challenges might make using stairs, narrow doorways, and traditional bathrooms a challenge, requiring modifications in the home to use the living space safely and comfortably.<sup>2</sup>

## Research Spotlight: Home Modifications for Safely Aging-in-Place

Following are some findings from Drs. Susan Stark and Emily Sommerville, WashU Occupational Therapy Faculty in Collaboration with other researchers.

**Modifying your home can reduce risk of falls & challenges due to functional ability.** Installing grab-bars, improving lighting, and removing rugs or other slip hazards can reduce your fall risk and make it safer to age-in-place.<sup>5</sup> It can also reduce caregiver-burden and allow for more independence.<sup>6</sup>

**Becoming aware of your functional limitations and fall risks can help you age-in-place safely.**<sup>7</sup> Research has found that learning about what causes falls in the home can reduce fall risk among older adults. You can reach out to your local Area Agency on Aging to learn more about fall prevention and education.<sup>8</sup>

## What are some housing options to consider as you age?

### Staying in Your Home

**Home modifications:** Adaptations or equipment can help us live in our homes safely and independently as we age. Home modifications that reduce risk of falls include removing area rugs or other slip hazards; decluttering, installing better lighting, ramps for walkers or wheelchairs, grab bars, and a handheld shower head; and adding a bench in the shower along with a non-slip bathmat.<sup>5</sup>

**Home sharing:** Many people are considering sharing their home with others to minimize expenses or avoid living alone. Home sharing can be done with peers our own age or with younger adults. There are many homesharing sites that can help with roommate matching and sharing agreements. This option helps cover the cost of maintaining a home by gaining income through rent as well as reduces social isolation.<sup>9</sup>

### Housing Spotlight: The Village Model and Aging-in-Place

Villages are membership based, community organizations that offer social connection and support to enable aging-in-place.

The Village model originated in 2001 in Boston with Beacon Hill Village as an innovation to help older adults remain in their homes. Villages, which have spread across the country are organizations that connect members to each other and to support services for help with non-medical tasks like transportation and shopping. Social and recreational opportunities are central to the model' and in-person and online communications keep members connected. Villages are intentionally formed communities, and membership is usually required. Some villages allow partial memberships, which allows for people to receive services without relocating closer to the central area of the Village. To see if there are Villages near you, you can use this website:

<https://www.vtvnetwork.org/>

### Aspects of a Home that are Important to Consider for “Aging in the Right Place”

- Proximity of family and friends
- Accessibility to services and amenities
- Financial ability to pay housing expenses, including utilities and maintenance
- Fit with current and future health needs
- Size and use of living space
- Ability to modify living space
- Safety of a home and neighborhood
- Need for a car or the ability of transportation options

### Changing Where You Live

**Rightsizing:** Rightsizing involves moving into a home that improves quality of life.<sup>10</sup> This could include moving into a new home that is in a location closer to needed amenities or family and friends, is smaller in size, or has a different floor plan. Potential options include smaller or ranch-style homes, apartments, villas, or condominiums. Moving in with family: Living with family members in a multi-generational household can have many financial, social, and physical benefits for older adults.<sup>11</sup>

**Independent senior living communities and age-restricted communities:** Senior living communities are a good housing option for older people who are mostly independent in activities of daily living but would like easy access to ancillary support. Independent senior living communities often provide home maintenance, access to prepared meals, activities, and/or transportatiuon.<sup>12</sup> Age-restricted communities are appealing to some people who want neighbors of the same age.

**Long-term care options:** For help with some activities of daily living that do not require 24-hour care, an assisted living community might be an ideal place to live. This setting can cost approximately \$4000 a month which may include meals, monitoring, social opportunities, and some housekeeping. If skilled nursing services, 24-hour care, or rehabilitation services are needed, nursing home care might be the best option. The average cost of a private room is about \$8,517 monthly or \$102,000 yearly.<sup>13</sup>

## Resources

The following resources can help you stay in place or find a new place that fits your needs.

**Senior Resource—Aging in Place** is an online resource detailing aging-friendly housing options, caregiver information, and home modifications.

**Website:** <https://www.seniorresource.com/ageinpl.htm>

**Senior Homeshares** is a national organization that offers information and ways to get started sharing your home as an older adult with someone who is interested in cultivating intergenerational relationships.

**Website:** <http://www.seniorhomeshares.com/>

**AARP's HomeFit Guide** is a free, online guide that outlines several do-it yourself home modifications that can help you age-in-place.

**Website:** <https://www.aarp.org/livable-communities/housing/info-2020/homefit-worksheets.html>

**Email:** [livable@aarp.org](mailto:livable@aarp.org)

**U.S. Department of Housing and Urban Development** provides information on federal housing programs available to older adults. Local Housing Authorities offer region-specific information.

**Website:** [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/eld202](https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202)

**AARP Caregiver Resources for Finding Long-Term Care** offers information on different types of long-term care depending on the specific needs of the older adult. You can go to the website to get connected to information about finding the right long-term care solution for you.

**Website:** <https://www.aarp.org/caregiving/basics/info-2020/long-term-care.html>

**Finding an LGBTQ+ Inclusive Long-Term Care Community** is a guide created by SAGE USA and the Long-Term Care Equality Index that can help LGBTQ+ older adults and their caregivers find a long-term care community that is inclusive of LGBTQ+ identities.

**Website:** <https://hrc-prod-requests.s3-us-west-2.amazonaws.com/thelei/documents/Finding-LGBTQ-Inclusive-LTCC-Final.pdf>

In addition to these national resources, you can also explore resources in your local community. Common resources and programs that can help with negotiating housing options include local Area Agencies on Aging; United Way's 211 hotline; neighborhood associations or block groups; membership organizations like Villages and Naturally Occurring Retirement Communities; and local hospitals or universities with occupational therapy programs. ■

## Sources

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