

## NH State Commission on Aging

Monday, November 18, 2024

10am to 12pm

### Attendance

Present in person: **Members:** Laurie Duff, Vice Chair; Roxie Severance, Clerk; Rich Lavers, (Dept. of Employment Security); Margaret Franckhauser; Doug McNutt; Beverly Bjorklund; Polly Campion, Kris Hering; Beth Quarm Todgham; Danielle Albert, (Dept. of Labor); Laurie Harding; Nick Toumpas; Wendi Aultman, (DHHS); Susan Buxton, ( Long Term Care Ombudsman); Brandy Cassada, (Dept of Safety); Sunny Mulligan Shea, (NH Attorney General); Jack Ruderman, (NH Housing Finance); Shelly Winters, ( Dept of Transportation); Rep. Lucy McVitty Weber

Guests: Robert Dapice, Rep. Joe Alexander, Rep. Matthew Wilhelm, Kathy McCormack, (AP); Jenny Horgan, (Alzheimer's Association); John Wilson; Judith Jones

Staff: Rebecca Sky, Executive Director, Karen Knowles, Project Director, Dan Wise, Communications & Community Engagement Director.

Online: **Members (reason for online participation noted in parenthesis):** Carissa Elphick (meeting conflict); David Ross (staffing issues); Joanne Ward (recent surgery)

Online Guests: Samara Scheckler (Harvard), Laura Davie; Cheryl Steinberg; Jennifer Rabalais; Christina Huntress; Marcia Garber; Carole Boutin; Teri Palmer; Noah Hodgetts; Renee Wheaton; Dan Marcek; David Richter;

Absent: Sue Ruka, Chair, Rep. James Mackay, Rep. Charlies McMahon, Senator Bill Gannon

Welcome – The meeting was called to order at 10:04 by Laurie Duff, vice chair.

Laurie Duff, vice chair filling in for Sue Ruka reported that the flag was flown over the State house in honor of Sue Ruka's service to the Commission on Aging and the State of NH as a whole.

### Approval of Minutes

A motion to approve the minutes was made by Lucy Webb, seconded by Susan Buxton. Roll call vote was taken. Those abstaining were Kris Hering, Rich Lavers, Laurie Harding All others present voted in the affirmative. The motion carried.

Laurie welcome new commission members: Laurie Harding from Grafton County, Governor appointed, Kris Hering, from Bridgewater, Governor appointed, Nick Toumpas, Rockingham, Governor appointed.

Rebecca Sky welcomed the Associated press Kathy McCormack.

## Housing America's Older Adults Presentation

Laurie Duff introduced speaker Samara Scheckler, Research Associate, Harvard University who was present to help commission members understand the unique challenges older adults face, potential policy solutions, and ways to frame policy discussion and research about best practices for older adults.

Samara expects that there will be a rising need for services, as mentioned in the 2023 report, [Housing America's Older Adults](#). The report focuses on equity and vulnerable older adults. She presented data on the housing needs and the demographics of aging adults. She discussed income statistics and the cost burdens of older adults, saying there will be an increased need for lower-income housing as many only have Social Security income. The number of households headed by a person age 80 and over is projected to double between 2025 and 2045. This growth will increase demand for affordable housing that is connected to services and supports because the majority of older adults live in the community in homes that they own or rent themselves. The median household income for older households was \$50,000 in 2022 and that income falls with each successive older age group so for households 80 and over the median income was \$37,000. Older adults receive income from varied sources but are lower income households; Social Security, Wages, Retirement, investments and public income subsidies. Delving further into the demographics she shared the income differences in race and ethnicity with the group. In 2022 older homeowners held nearly 50 times the net wealth of older renters.

Homeownership is a large component of older adult wealth however falling homeownership rates for 50–64-year-olds suggests there will be a change in the near future. An increasing share of older homeowners have mortgages. Between 1989 and 2022 the share of homeowners aged 65-79 with a mortgage on their primary residence increased from 24 to 41 percent with the amount of debt increasing 400 percent. Black owners have higher debt than white counterparts.

Over 12 million older adult households were cost burdened in 2023, meaning they paid 30 percent or more of their income for housing. More than half of these households were severely cost burdened, paying more than 50 percent of their income on housing. Rates of cost burden vary by geography. In NH, 2021 rates varied from 27% of older households in Laconia to 41 % in Rockingham and Strafford Counties.

Federal rental assistance is vital to the housing stability of many older adults, yet housing subsidy is not an entitlement. In 2021, just 37% of older households who were income-eligible for a housing subsidy received it. This left 2.3 million older residents with worst case housing needs such as paying more than half of their income for housing or living in severely inadequate conditions. This is an increase from 1.5 million in 2011.

Functional difficulties increase with age. This includes challenges with mobility, hearing, vision, cognition, self-care, and independent living. 37% of those 80 and over report an ambulatory difficulty, such as with walking and climbing stairs. On average, functional difficulties are experienced earlier for older adults with lower incomes and for people of color. Accessible housing can help people with mobility difficulties live with more independence, yet under 4% of housing offers three key features:

- A no-step entry, a bedroom and bathroom on the entry floor, and extra-wide hallways and doors.

- As of 2019, only around half of older adults occupied a house with single floor living and a no-step entry.
- This means that many older residents will need to modify their homes to improve accessibility. But this can be very costly.

Many live in homes built before 1980, therefore they have high housing costs due to the need for repairs. Fewer homes in the Northeast have AC, which will be problematic as heat waves become more prevalent.

Connecting Housing and Services: There is a dual burden for older adults who must pay for housing plus the care they need at home. Most people need this support for at least three years. Oftentimes these services are not affordable. Many wait years to receive a housing subsidy. Samara shared the AARP state scorecard that showed NH is the worst state for providing Home-Community-Based Services (HCBS). Many residents have insufficient income to afford the cost of care they need and she shared data about costs of care at home, citing annual costs of \$40,000. This is unattainable for most NH residents. This is concerning for those with limited abilities.

Samara said there were opportunities to meet the care and assistance challenge, i.e. service-enriched housing, public long-term care, and house sharing. Access to transit services assists in keeping older adults with access to services. She mentioned the PACE-program for All Inclusive Care for the Elderly is a cost-effective, and a whole-person approach to care. Challenges around aging and housing in the US were discussed.

Laurie asked the reaction panel to respond to Samara's presentation. Reaction panel members were Rob Dapice, NHHFA, Rep. Joe Alexander, chair of the Special Committee on Housing; Rep. Matthew Wilhelm, was House Democratic Leader in the last session. Rob Dapice of NH Housing was the first speaker and talked about the housing market in NH, saying it has an undersupply for vulnerable older adults. He noted that homelessness for older adults has increased in NH. Shocking increases in rents when property changes hands. He discussed Federal housing programs, saying there have been modest increases. The program is frozen across the state, and waitlists have grown to 8 to 10 years. These conditions make it hard for many older adults to avoid homelessness. He said there were opportunities for NH legislature to make more progress on ADU and small homes to provide homes in and around communities. Adequate funding for affordable housing production. He said working to adapt people's homes is another opportunity.

Rep. Alexander said he was on the special committee on housing. He said he appreciated learning about the issues from Samara, saying it was important and gives valuable insight. Many of the problems in housing policy-wise is due to the fact that every community has a different idea on zoning.

Rep. Wilhelm said he too was on the special committee on housing. He said that Samara's presentation needs to be part of the orientation for committee members. Many older adults are priced out of the homes they live in. He said it was critical that we look at all the moving pieces and address the social capital piece of this. He liked the house sharing ideas presented and also mentioned that the natural resource of volunteers could build cross generational partnerships, citing Americorps. There was mention of the Silver Nest Model, saying it addresses loneliness by connecting people with their neighbors. In closing he said there was a need to increase the affordable housing stock and increase social fabric.

Commission members asked questions of panelists and Samara. All agreed the numbers were staggering and that there would probably need to be 20 solutions to all the problems discussed. Changes in legislation would be important. Some pondered property tax implications of ADUs and legislation to repeal the unrelated renter's rule. Regarding house sharing, there was discussion about the need for careful matching as many felt there was a real issue of safety for homeowners and adults participating in such an arrangement. All agreed that Samara's presentation should be heard by all legislators. Several COA members voiced that spending money now helps avoid spending more money later.

Panelists agreed that the Commission on Aging's voice is needed to let the legislature know what they need to know. They were encouraged to come to the State House to raise your voice.

#### Other COA Member Awareness

Laurie reported on the ED hiring process saying that Laurie and Rich will be meeting with internal candidates. Further, she said that Rebecca has put her heart and soul into COA and has gone above and beyond. Rebecca was thanked for her service. Polly read a Governor's commendation and praised Rebecca for her service to the Commission. Other COA members echoed similar sentiments. Rebecca responded to the accolades by saying while it was a challenge, she was thrilled to be able to co-create the Commission on Aging. She has faith in all of us to grow the Commission and continue the work that has been started.

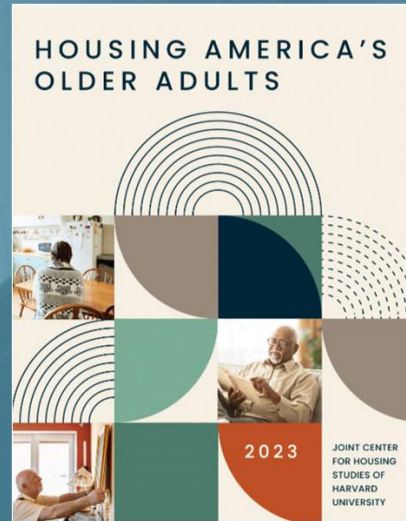
Legislative Session is starting soon.

OAVA- Nominations start in January.

Public Input-Public members voiced their appreciation of Rebecca's service to the COA in the Zoom chat.

The meeting was adjourned at 12:01pm.

# The Dual Burden of Housing and Care



<https://www.jchs.harvard.edu/housing-americas-older-adults-2023>

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## Housing an Aging Society Program

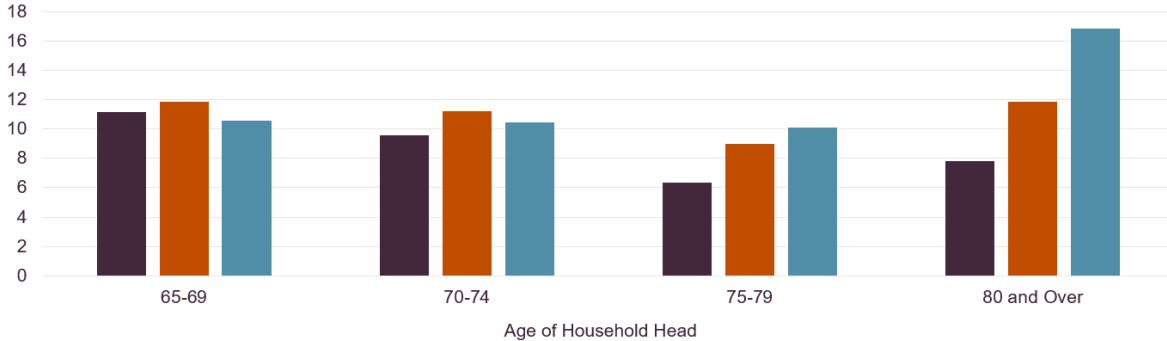
*The Joint Center's Housing an Aging Society Program aims to deepen understanding of the implications of aging populations and advance policy, planning, design, and public health solutions that address the housing needs of older adults.*

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## Households Headed by Someone in Their 80s Will Double in Number by 2040

Households (Millions)



■ 2021 ■ 2030 ■ 2040

Note: Projections use Census 2017 population projections with low immigration scenario. Projections have been re-benchmarked with 2021 actual population.  
Source: 2018 JCHS Household Projections.

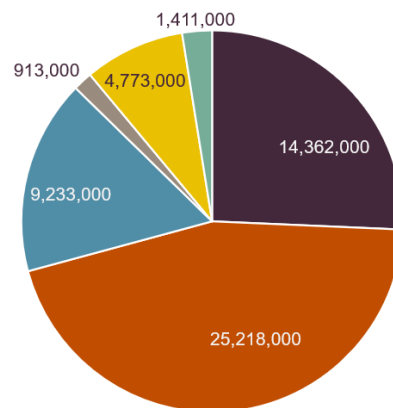
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## The Vast Majority of Older Adults Live in Their Own Homes

Living Situation of Adults Age 65 and Over

- Alone
- With Spouse Only
- With Family in Own Home
- With Nonfamily Only
- In Home of Relative
- In Group Quarters



Notes: Own home refers to older adults living in a home in which they or a spouse/partner are the household head. Those living with nonrelatives only may reside in their own home or another person's home. Group quarters include locations such as skilled nursing facilities, residential treatment centers, group homes, military barracks, and correctional facilities.

Source: JCHS tabulations of US Census Bureau, 2021.

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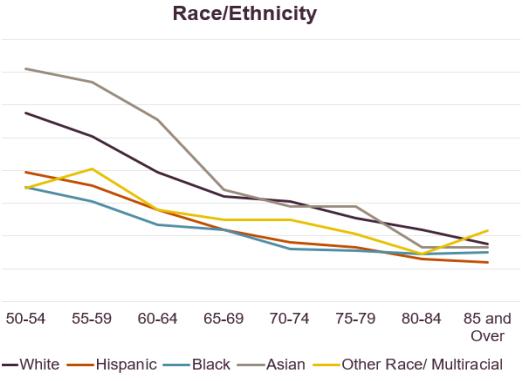
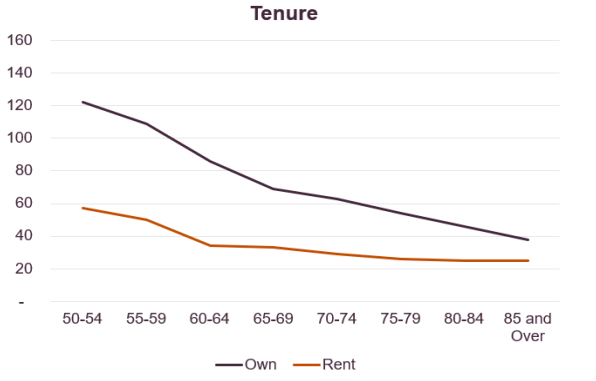
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# Housing Affordability and Wealth

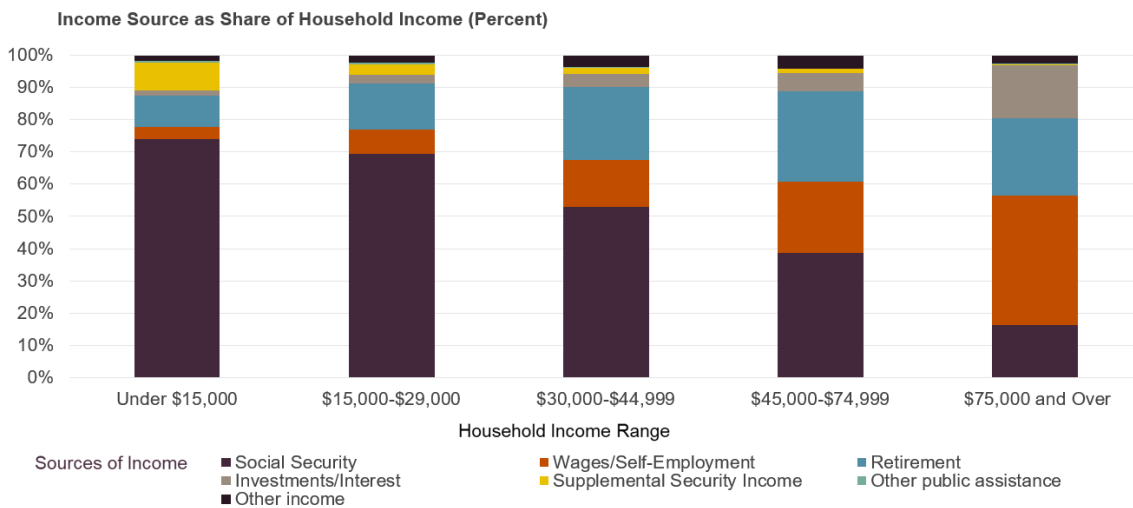
## The Incomes of Older Adults Tend to Decline and Converge as They Age, Regardless of Tenure and Race/Ethnicity

Household Median Income (Dollars) by Age of Householder



Notes: Age, tenure, and race/ethnicity are those of the householder. White, Black, and Asian householders are non-Hispanic. Hispanic householders may be of any race.  
 Source: JCHS tabulations of US Census Bureau, 2022 Current Population Survey via IPUMS-CPS.

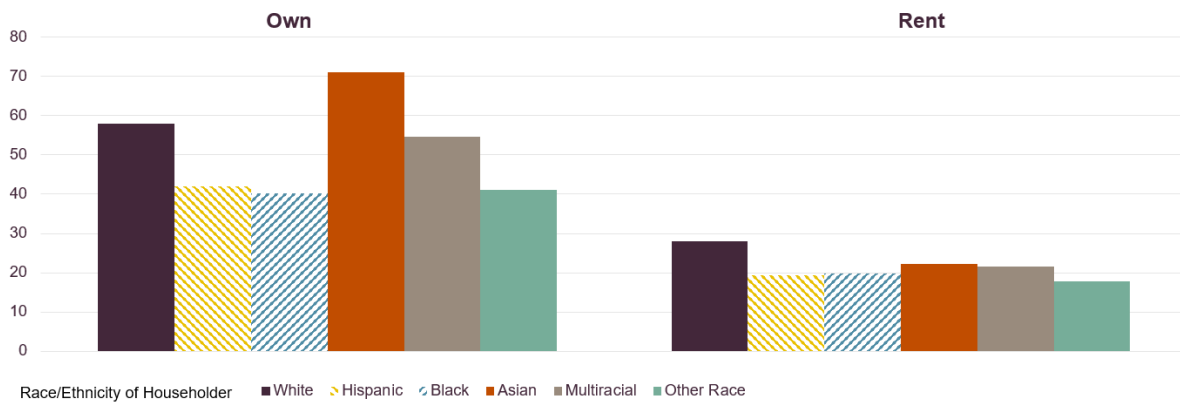
## Lower-Income Households Age 75 and Over Depend Disproportionately on Social Security



Notes: Retirement income includes pensions and other retirement funds.  
Source: JCHS tabulations of 2021 CPS via IPUMS-CPS.  
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## Whether They Own or Rent, Older Black and Hispanic Households Have Lower Incomes than Older White Households

**Annual Household Income (Dollars)**



Notes: White, Black, Asian, and multiracial/other race households are non-Hispanic. Hispanic householders may be of any race.  
Source: JCHS tabulations of US Census Bureau, 2022 Current Population Survey via IPUMS-CPS.



# In 2022, Older Homeowners Held Nearly 50 Times the Net Wealth of Older Renters

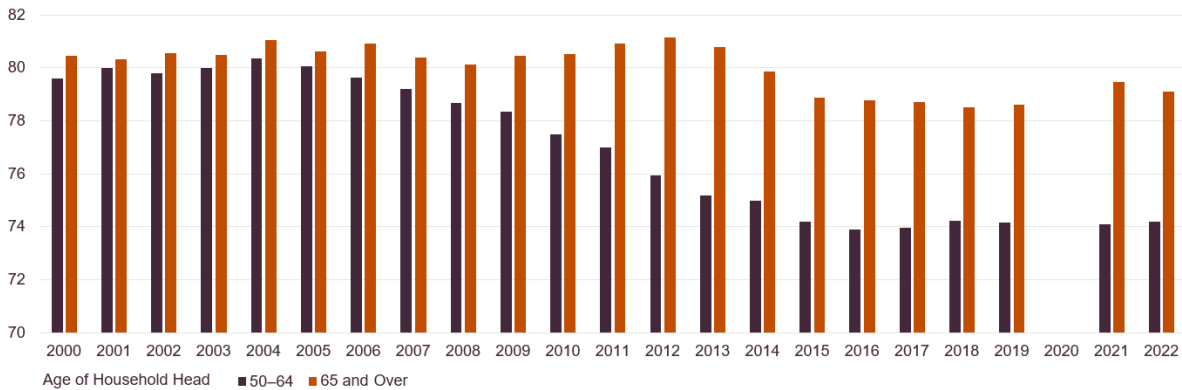
Median Wealth for Households Age 65 and Over (2022 dollars)

	Race/Ethnicity	Median Home Equity	Median Non-Housing Wealth	Median Net Wealth
Homeowners	White	251,000	289,100	597,600
	Black	123,000	32,200	242,600
	Hispanic	200,000	25,500	271,700
	Asian/Other Race/Multiple Races	270,000	158,100	377,500
	<b>All</b>	<b>250,000</b>	<b>221,600</b>	<b>499,000</b>
Renters	White	-	14,000	14,000
	Black	-	3,900	3,900
	Hispanic	-	3,000	3,000
	Asian/Other Race/Multiple Races	-	5,100	5,100
	<b>All</b>	-	<b>10,100</b>	<b>10,100</b>

Notes: White, Black, and Asian/other race/multiracial householders are non-Hispanic. Hispanic householders may be of any race. Nonhousing wealth includes cash savings, retirement funds, stocks and bonds, and other assets, minus debts. Median home equity and nonhousing wealth are calculated independently and do not sum to median net wealth. Source: JCHS tabulations of Federal Reserve Board, 2022 Survey of Consumer Finances.

## Homeownership Rates Among Households Aged 50–64 Have Fallen, Suggesting Future Declines Among Older Adults

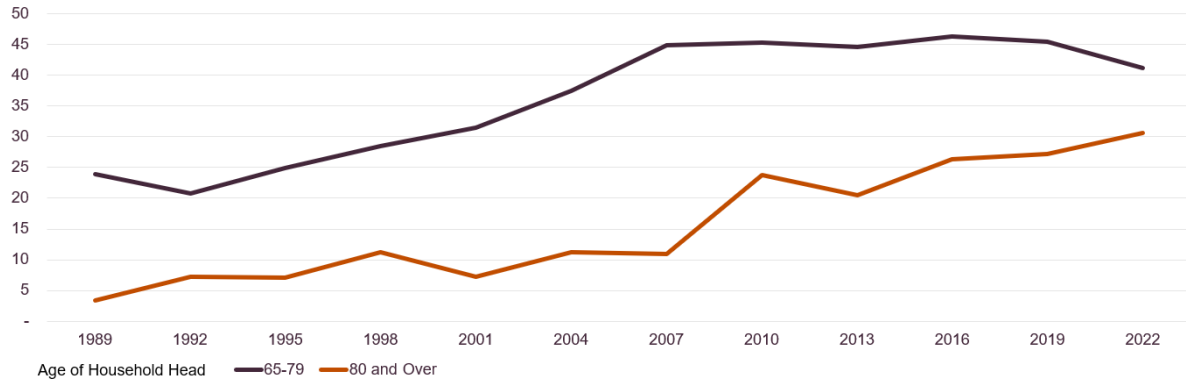
Homeownership Rate (Percent)



Note: Estimates for 2020 are omitted due to data collection issues during the pandemic. Source: JCHS tabulations of US Census Bureau, Housing Vacancy Surveys.

## An Increasing Share of Older Homeowners Have Mortgages

Share of Older Homeowner Households with a Mortgage

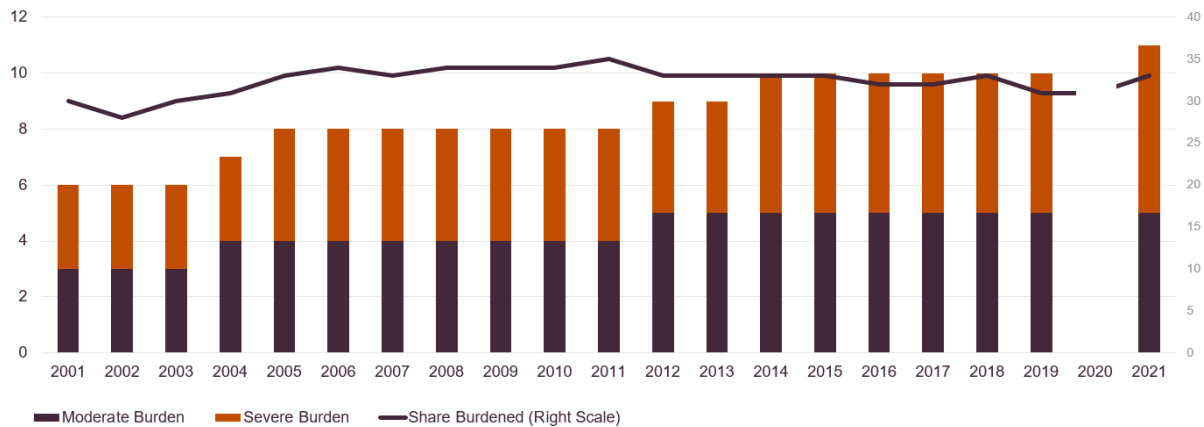


Notes: Mortgages are on household's primary home and include home equity loans and home equity lines of credit.  
Source: JCHS tabulations of Federal Reserve Board, 2022 Survey of Consumer Finances.

## The Number of Older Households with Cost Burdens Has Been Rising for More than Two Decades

Number of Cost-Burdened Households Age 65 and Over (Millions)

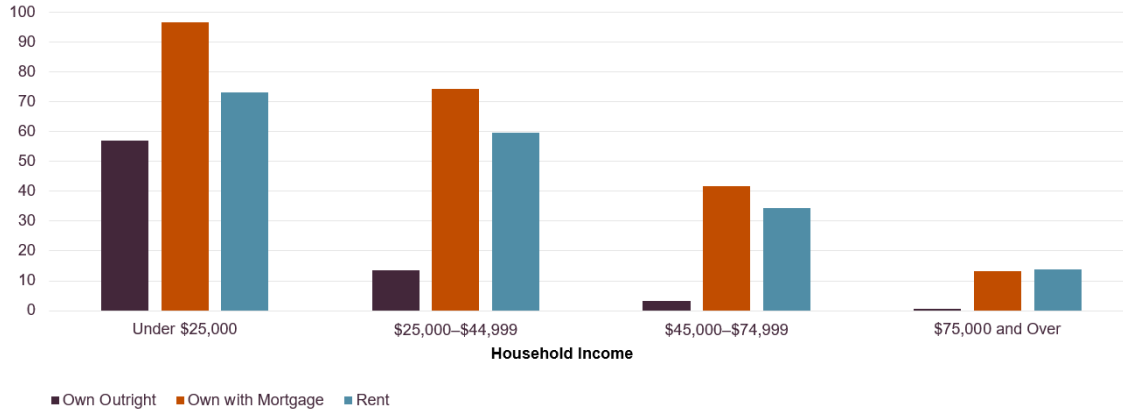
Share of Cost-Burdened Households (Percent)



Notes: Moderately (severely) cost-burdened households spend 30–50% (more than 50%) of their income on housing costs. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be unburdened. Estimates for 2020 are omitted due to data collection issues during the pandemic.  
Source: JCHS tabulations of US Census Bureau, American Community Surveys 1-Year Estimates.

# Across Incomes, Significant Shares of Older Renters and Homeowners with Mortgages Face Housing Cost Burdens

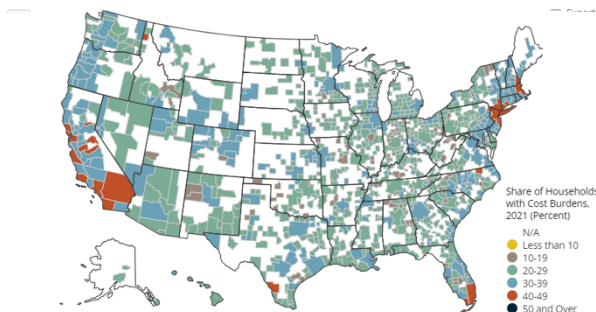
Share of Cost-Burdened Households Age 65 and Over (Percent)



Notes: Cost-burdened households spend more than 30% of income on housing costs. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be unburdened.  
 Source: JCHS tabulations of US Census Bureau, 2021 American Community Survey 1-Year Estimates.

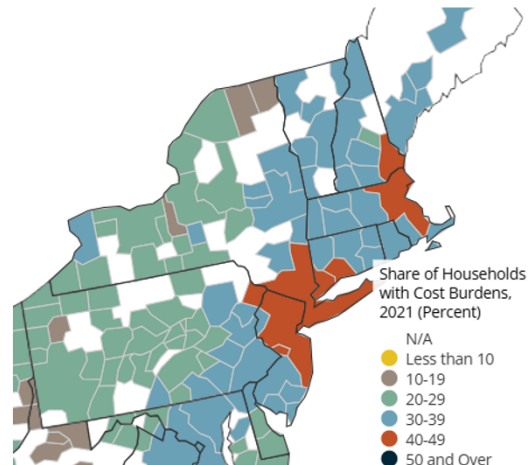
# Significant Shares of Adults Are Cost Burdened Across the Country

ALL COST BURDENED ADULTS 65 AND OLDER



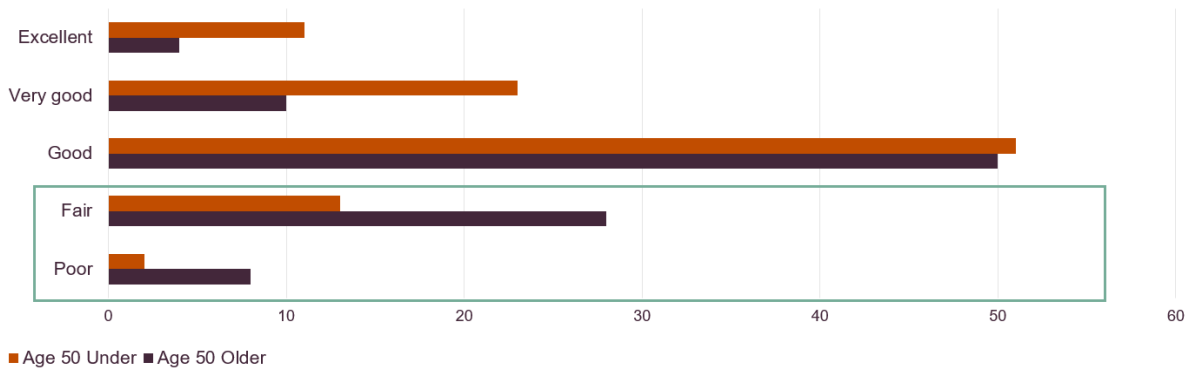
Notes: All tenure categories are for households age 65 and over. Cost-burdened (severely cost-burdened) households pay more than 30% (more than 50%) of income for housing. Households with zero or negative income are assumed to have severe burdens, while households paying no cash rent are assumed to be without burdens. Monthly housing costs include the contract rent and utilities for renter households. For homeowners, monthly housing costs include any mortgage payments, property taxes, insurance, utilities, and condominium or mobile home fees.  
 Source: Harvard Joint Center for Housing Studies tabulations of US Census Bureau, American Community Survey 1-Year Estimates using the Missouri Data Center MABLE/geocorr14.

COST BURDENED ADULTS 65 AND OLDER IN NEW HAMPSHIRE



## Unhoused People Age 50 and Over Are More Likely to Report Poor Health

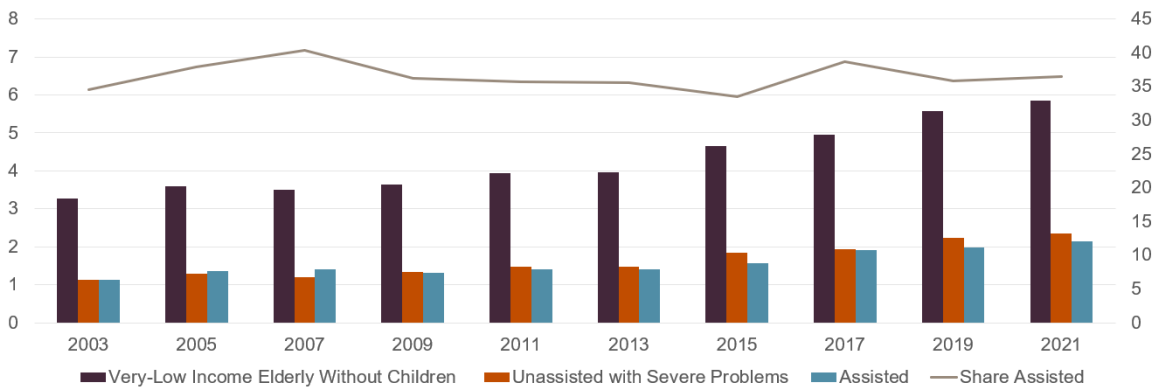
Self-Reported Health Among Unhoused Individuals in Massachusetts (Percent)



Note: Individuals are age 18 or over and considered homeless because they used emergency shelter services, transitional housing, street outreach, or safe haven services during 2013–2021  
Source: JCHS tabulations of Massachusetts Homeless Management Information System data, 2013–2021.

## Even as the Number of Older Renters in Need of Housing Assistance Has Climbed, Federal Programs Still Support Just Over a Third of Eligible Households

Number of Very Low-Income Renters Age 62 and Over (Millions) Share Assisted (Percent)



Notes: Very low-income households earn up to and including 50% of area median income. Severe problems are defined as spending more than 50% of income on housing, living in severely inadequate housing, or both. Nonsevere problems are defined as paying between 30-50% of income for housing, living in moderately inadequate housing, or both. Assisted households have very low incomes and receive federal housing support. Households include only those without children at home.

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## Opportunities to Meet the Affordability Challenge

### Income

- Align public income subsidy programs with local living costs
- Shallow subsidies

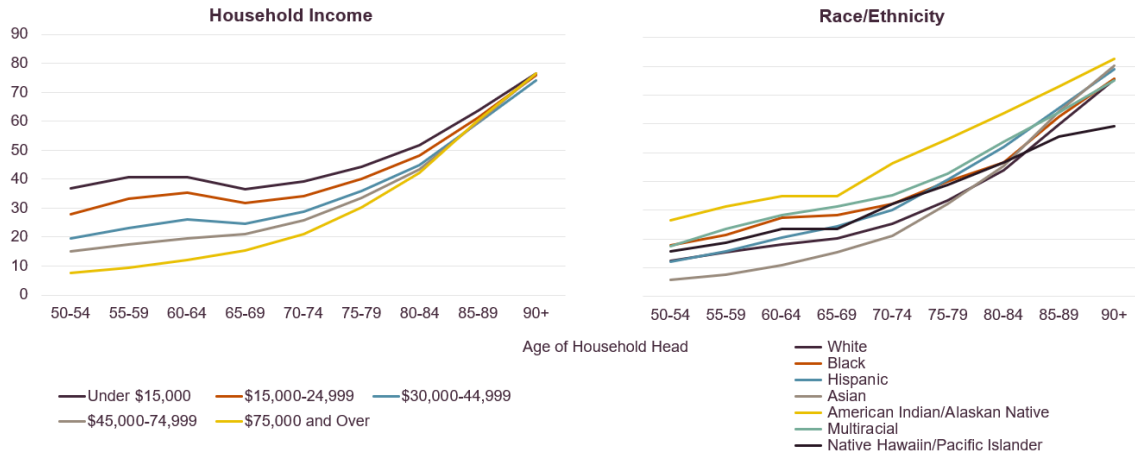
### Housing Affordability

- Expand HUD's Section 202 Supportive Housing for the Elderly program
- Improve the LHTC program to better serve households with extremely low income
- Authorize new Older Adult Special Purpose Vouchers



## While Difficulties Generally Rise with Age, They Appear at Younger Ages for Low-Income Older Adults 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.

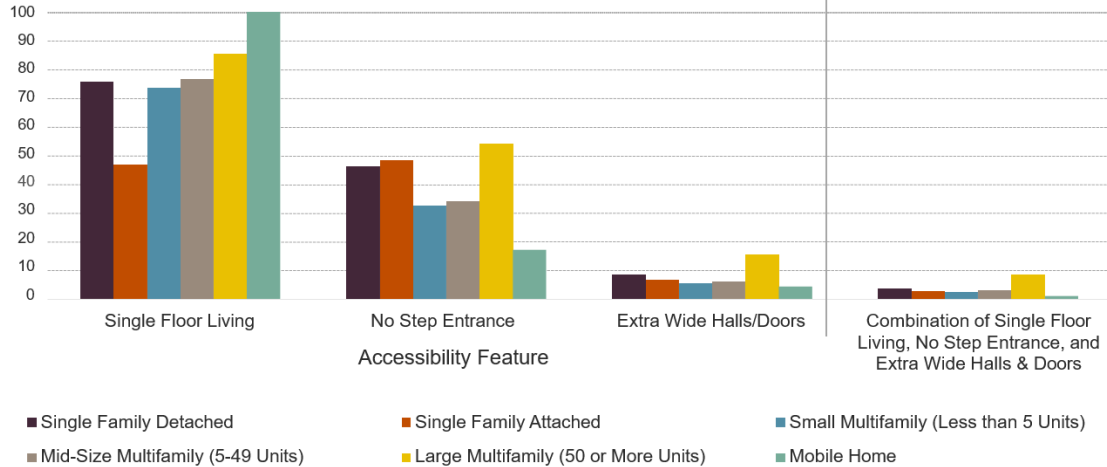
Source: JCHS tabulations of US Census Bureau, 2021 American Community Survey 1-Year Estimates.

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## Few Homes Have Basic Accessibility Features

### Share of Housing Units by Structure Type (Percent)



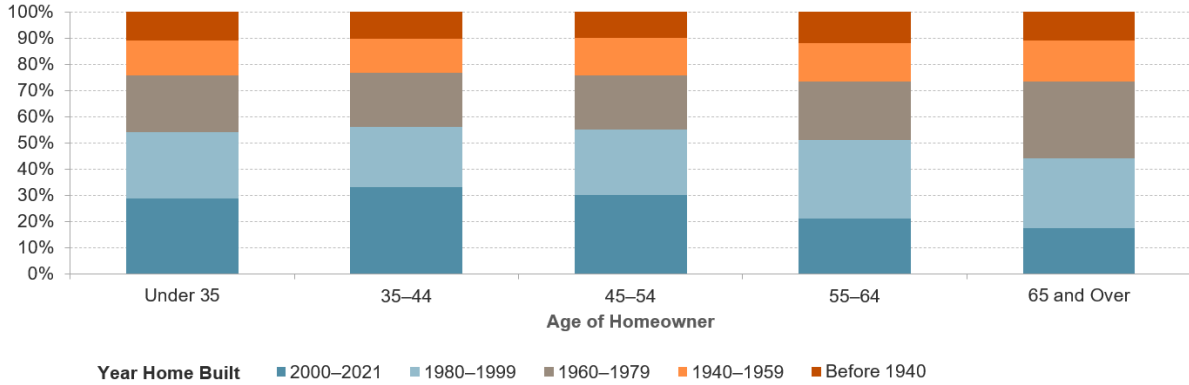
Source: JCHS tabulations of HUD, 2011 American Housing Survey.

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# Older Owners Are More Likely to Live in Older Homes

Share of Homeowners

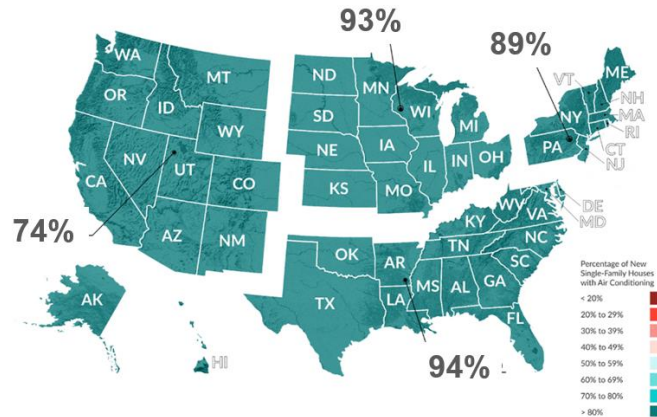


Source: JCHS tabulations of HUD, American Housing Surveys.  
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# Fewer Homes Had Air Conditioning in the West and Northeast

2020 SHARE OF SINGLE-FAMILY HOMES BY REGION

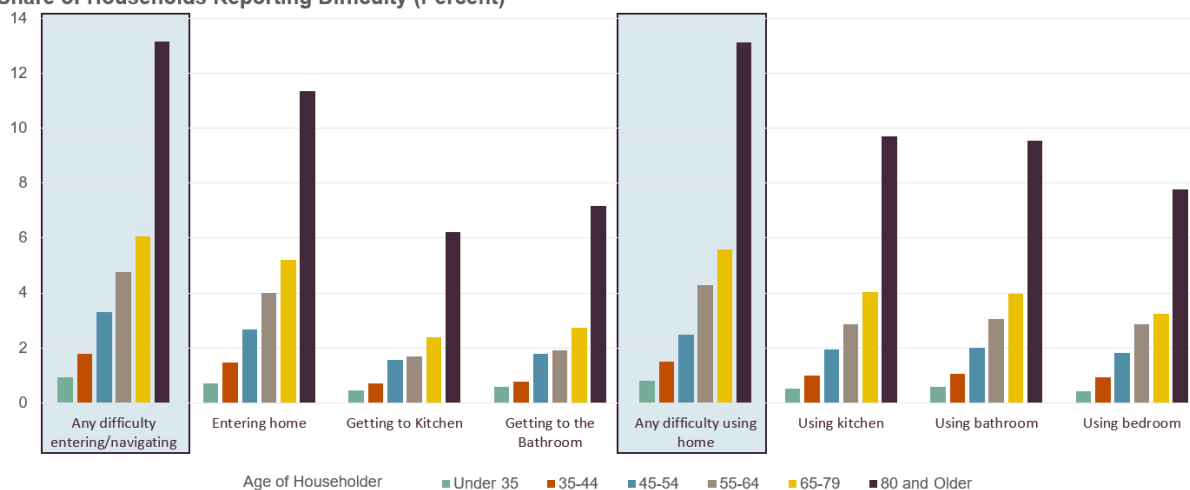


Source: RECS 2020 overlaid on [Fixr](#)  
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## Older Adults Are More Likely to Experience Difficulties Navigating and Using Their Homes

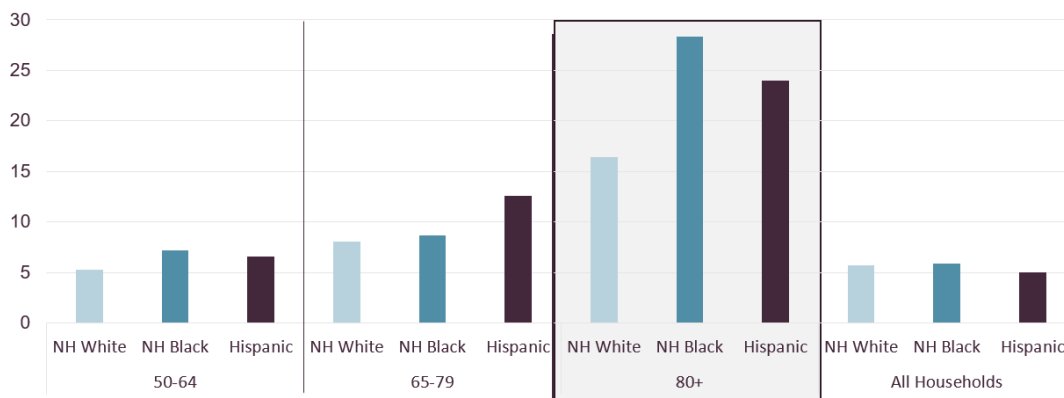
Share of Households Reporting Difficulty (Percent)



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.

## Older People of Color Disproportionately Report Difficulties with Their Home

Share of Households Reporting a Difficulty Entering, Navigating, or Using Home (Percent)



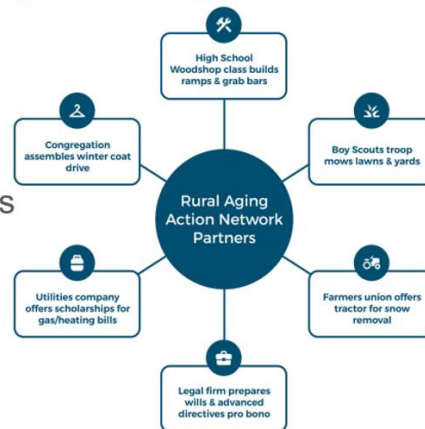
Note: Difficulties entering, navigating, and using the home without assistance are the result of a condition other than a temporary injury and apply to occupants over 6 years old.  
Source: JCHS tabulations of HUD, 2019 American Housing Survey.



## Opportunities to Meet the Accessibility Challenge

### Home Modifications

- Grant programs
- Loans (subsidized or market rate)
- Nonprofit and mission-driven organizations
  - Rural Aging Action Network (RAAN)
- CAPABLE



Rural Aging Action Network: Lessons from an Innovative Model for Mobilizing Whole Communities and Empowering Older Adults Across Rural America

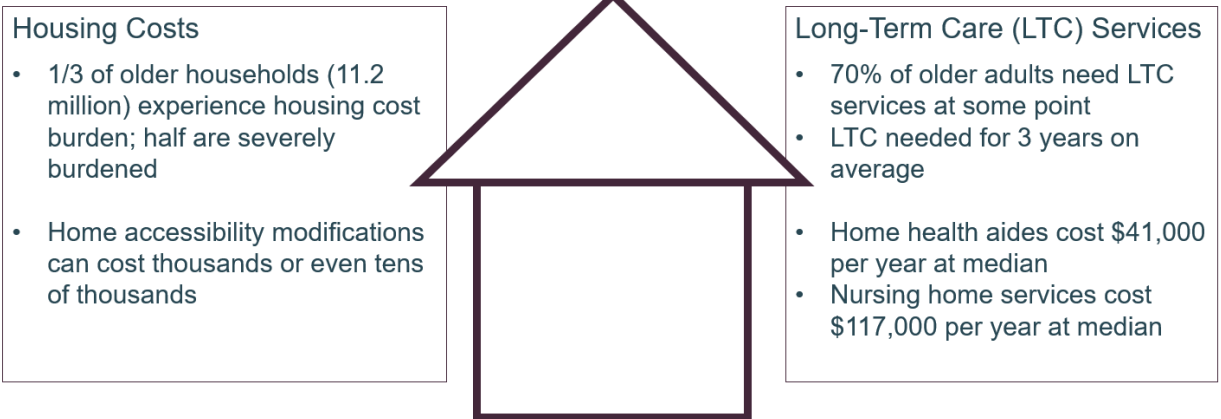
### New Construction

- Universal Design
- Adaptability
- Visitability

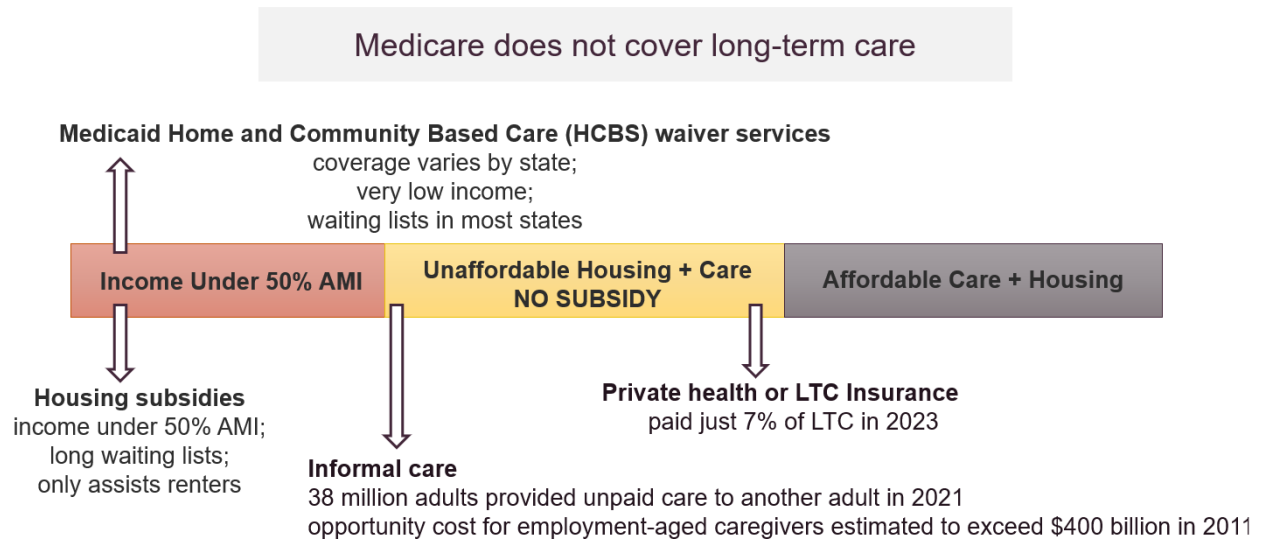
## Connecting Housing and Services



## DUAL BURDEN - Older Adults Must Pay for Housing Plus the Care They Need to Live at Home

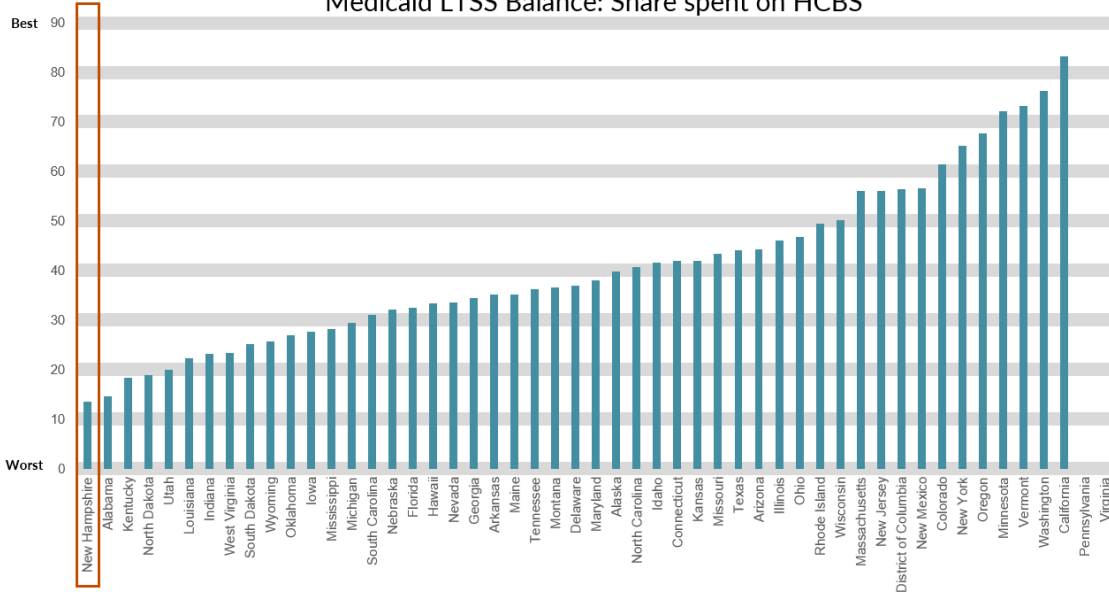


## Programs Addressing Housing and Care Costs Do Not Meet Needs



Choice of Setting and Provider

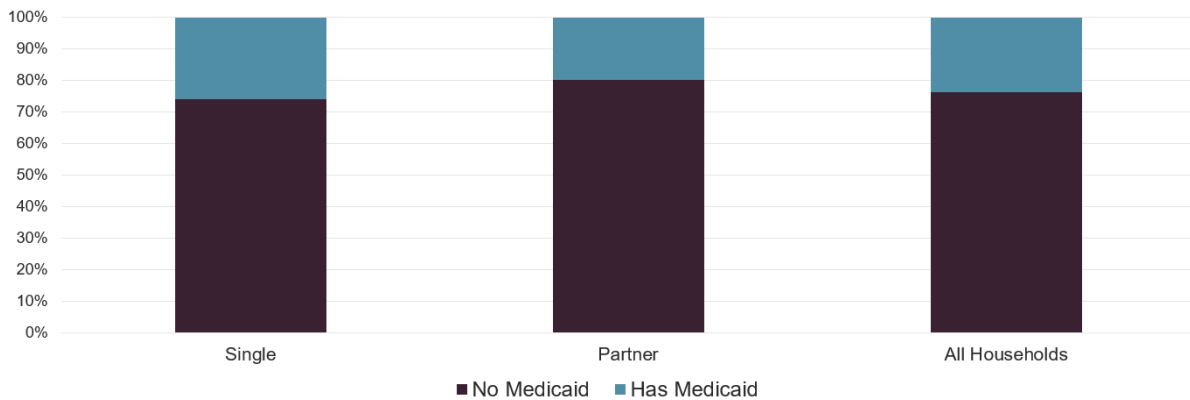
## 2023 AARP State Scorecard Medicaid LTSS Balance: Share spent on HCBS



Source: AARP LTSS Choices 2023

## However, Few Residents with Independent Living, Self-Care, or Mobility Difficulties and Unable to Afford Daily Care Have Medicaid Coverage

### Households with Difficulty and Insufficient Income to Afford Care (Share)



Notes: Sample included single person households age 75 or older and coresiding partner households in which the older resident was at least 75 and the younger resident was at least 65 years old. All residents lived in metro areas.

Source: JCHS analysis of 2021 Genworth Cost of Care Survey; US Census Bureau, American Community Survey; HUD; and University of Massachusetts, Boston Elder Index™ data.

# Only a Small Share of Single Adults Age 75 and Over Can Afford In-Home Care

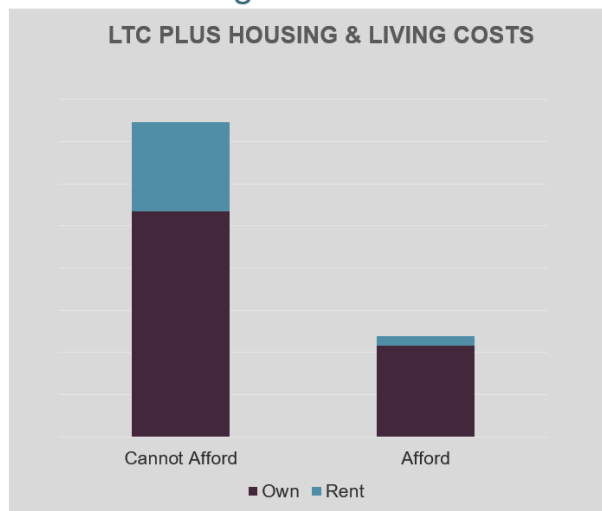
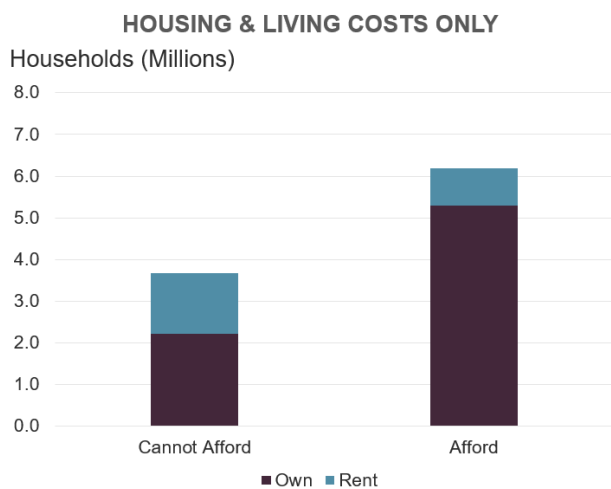
Share of Households Age 75 and Over Living in Metro Areas Able to Afford Care at Home

	Income (Median)		Housing and Living Costs (Median)		Median Annual Cost (Dollars)	Daily LTC Visit	
	Living Alone	Living with a Partner	Living Alone	Living with a Partner		Living Alone - Share Able to Afford	Living with a Partner - Share Able to Afford
<b>Manchester/Nashua Metro</b>	\$28,000	\$75,000	\$29,000	\$46,000	<b>\$47,000</b>	5%	37%
<b>Boston Metro</b>	\$24,000	\$74,000	\$29,000	\$47,000	<b>\$48,000</b>	9%	33%
<b>National</b>	\$26,000	\$65,000	\$25,000	\$36,000	<b>\$41,000</b>	13%	38%

Notes: Calculations assume someone receiving care services at home is paying the median cost in their metro region for 28 hours per week of a home health aide, median housing costs in the metro, and other regional costs of living defined by the Elder Index™, including local median out-of-pocket healthcare costs, food, and transportation. Median income is that of single people age 75 and over in the metro region.  
 Boston metro area is defined as Boston-Cambridge-Newton, MA-NH.  
 Sample included single person households age 75 or older and coresiding partner households in which the older resident was at least 75 and the younger resident was at least 65 years old. All residents lived in metro areas.

Source: JCHS analysis of US Census Bureau, 2021 American Community Survey; 2021 Genworth Cost of Care Survey; and University of Massachusetts Boston, 2021 Elder Index™  
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# With One-Third of the Sample Unable to Afford Cost of Housing and Living, Over 75 Percent of Households Could Not Afford Long-Term Care Costs

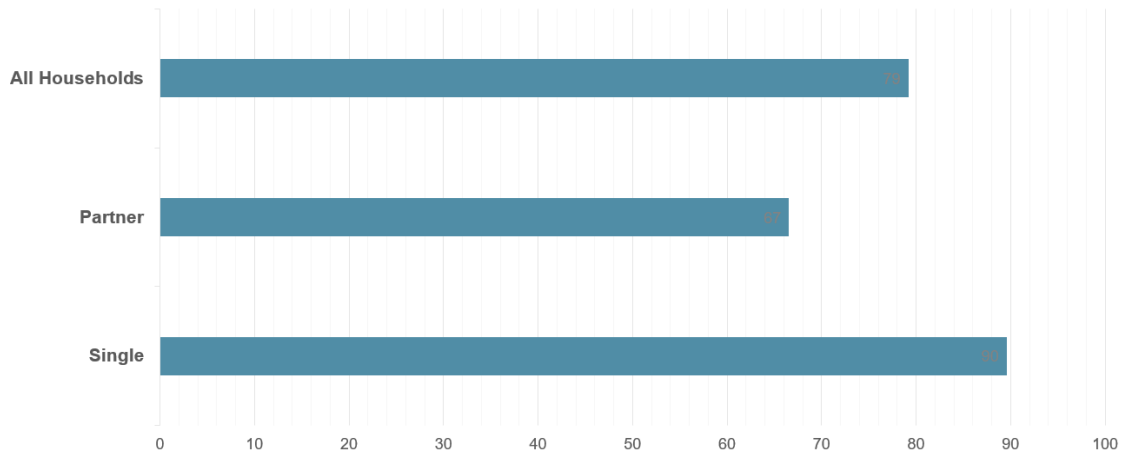


Notes: Sample included single person households age 75 or older and coresiding partner households in which the older resident was at least 75 and the younger resident was at least 65 years old. All residents lived in metro areas.

Source: JCHS analysis of 2021 Genworth Cost of Care Survey; US Census Bureau, American Community Survey; HUD; and University of Massachusetts, Boston Elder Index™ data  
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# Few Residents with a Functional Difficulty Could Afford Care

## Insufficient Income to Afford Daily Care at Home (Share)



Notes: Sample included single person households age 75 or older and coresiding partner households in which the older resident was at least 75 and the younger resident was at least 65 years old. All residents lived in metro areas.

Source: JCHS analysis of 2021 Genworth Cost of Care Survey; US Census Bureau, American Community Survey; HUD; and University of Massachusetts, Boston Elder Index™ data.

## Opportunities to Meet the Care and Assistance Challenge

### Service Enriched Housing

Housing-based services and supports

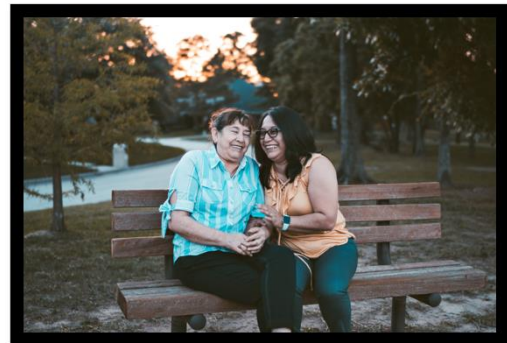
- Resident services coordinator
- Partnerships with providers
- On-site community services (SASH model)

### Public Long-Term Care

Medicaid Home and Community Based Services Program of All Inclusive Care for the Elderly (PACE)

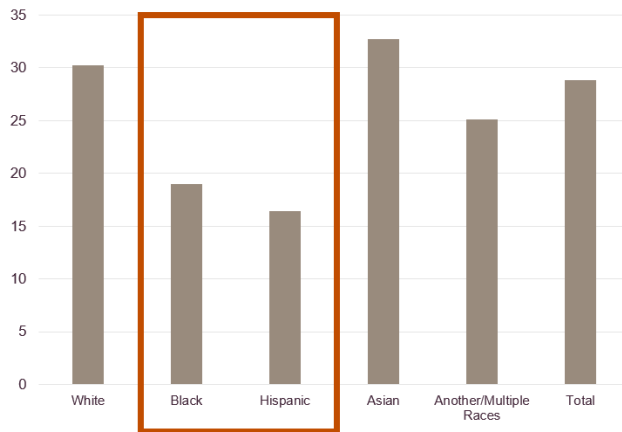
### House Sharing

Unrelated adults co-residing (Silvernest, Nesterly)  
Co-Resident families

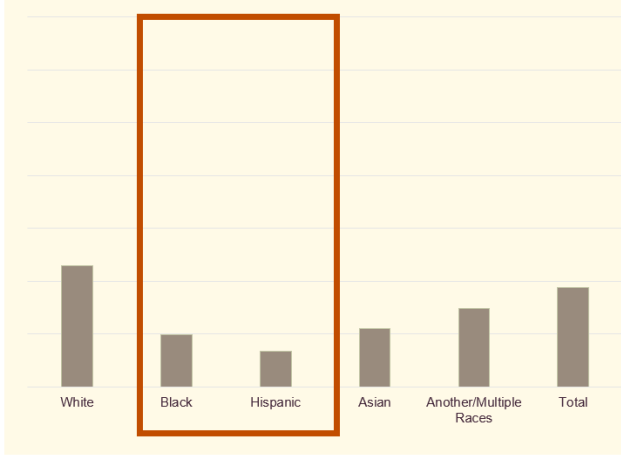


## Black and Hispanic Households are Least Able to Afford a Daily Care Visit

**Homeowners** (Percent Able to Afford Daily Care)



**Renters** (Percent Able to Afford Daily Care)



Note: White, Black, Hispanic, Asian, and Other Race/Multiple Race householders are non-Hispanic. Hispanic householders may be of any race. Sample included single person households age 75 or older and coresiding partner households in which the older resident was at least 75 and the younger resident was at least 65 years old. All residents lived in metro areas.

Source: JCHS analysis of 2021 Genworth Cost of Care Survey; US Census Bureau, American Community Survey; HUD; and University of Massachusetts, Boston Elder Index™ data.

## Broad Challenges Around Aging & Housing in the US

- Growing Number of Older Households
- Housing Supply and Access
  - Housing is not an entitlement so affordable housing is undersupplied
  - Housing system is fragmented
- Housing Adequacy
  - Most housing is not accessible
  - Technology is not widely available
  - Emerging environmental challenges
- Connection to Services and Community
  - Care and support is expensive and often uncoordinated
  - Affordable housing is not designed to accommodate alternative household types
  - Many communities lack age-friendly infrastructure, services, opportunities for engagement



Thank you

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