



**2021**

Housing Impact Report:

**FEATURE ON OLDER ADULTS**

**Fostering Social Connections  
During the Pandemic**



Sponsored by:  HAI Group.

PUBLIC AND AFFORDABLE HOUSING RESEARCH CORPORATION

WWW.PAHRC.ORG / TWITTER: @PAHRC

Publicly supported housing programs<sup>1</sup> made housing more affordable for 2.88 million older adults in 2020. By providing a safe and affordable place to live, publicly supported homes can improve health outcomes<sup>2</sup>, housing stability<sup>3</sup>, and financial security for older adults with the lowest incomes. As a result of housing assistance programs, approximately 632,000 adults over the age of 65 were lifted out of poverty in 2019<sup>4</sup>. This feature examines trends among older adults living in publicly supported rental homes and offers new insights into how affordable housing providers are helping residents make social connections during the pandemic.

## Trends in Older Adults Receiving Assistance

More than one-third of publicly supported homes are occupied by an adult over the age of 62. Approximately 46% of households headed by an older adult who have a disability. Four percent of publicly supported homes are headed by an older adult over the age of 85<sup>5</sup>. Overall, publicly supported homes stabilized the lives of 2.88 million older adults and 2.44 million households headed by an older adult in 2020.

The number of older adults living in publicly supported homes continues to grow as the population ages, growing 1.9% between 2019 and 2020. During the same time period, the number of publicly supported homes headed by an older adult grew even faster, at a rate of 2.3%. The share of older adults living in publicly supported homes also increased 2.4%. These increases are likely driven by residents aging in place in publicly supported homes, a rise in the share of older adult households admitted into, and qualifying for, publicly supported homes, and an increase in the length of time older adults live in publicly supported homes<sup>6</sup>. The percentage of assisted households headed by an older adult with a disability remained stable at 46% in 2020, after gradually increasing nearly every year over the past decade. The percent of households headed by an adult over the age of 85 also remained stable at 4% during the same time period<sup>7</sup>.

The number of older adults likely eligible to be assisted by publicly supported homes is rising at an even faster rate. In 2019, the latest year data are available, 7.34 million older adults and 6.35 million older adult-headed households earned below 80% of the state median income and likely qualified for rental assistance<sup>8</sup>. Relative to 2018, the number of older adults and older adult-headed households likely eligible for rental assistance increased 3.5% and 3.8%, respectively<sup>9</sup>. As a result of the growing need for affordable housing among older adults and the unchanged supply of publicly supported homes, the share of income-eligible older adults living in publicly supported homes decreased from 40% to 39% between 2019 and 2020<sup>10</sup>. This trend is likely to continue

absent additional funding for rental assistance programs, particularly for housing targeted toward older adults.

Conservative estimates suggest that expanding rental assistance programs to likely eligible older adult households would mean that an additional 3.75 million older adults and 3.22 million older adult-headed households could realize the benefits of an affordable home. Likely eligible older adult households include those earning less than 80% of the area median income (the HUD definition of low income) and paying more than 30% of their annual income toward housing (the HUD definition of cost burden). These figures increased 2.96% and 3.25%, respectively, from 2019.

Figure 1:

### Older Adults Living in Publicly Supported Homes

**2.88 million**

older adults live in publicly supported homes

**1.9%**

more older adults lived in publicly supported homes in 2020 compared to 2019

**46%**

of households are headed by an older adult who has a disability

**11%**

households are headed by an older adult over the age of 85

**632,000**

older adults were lifted out of poverty due to housing subsidies

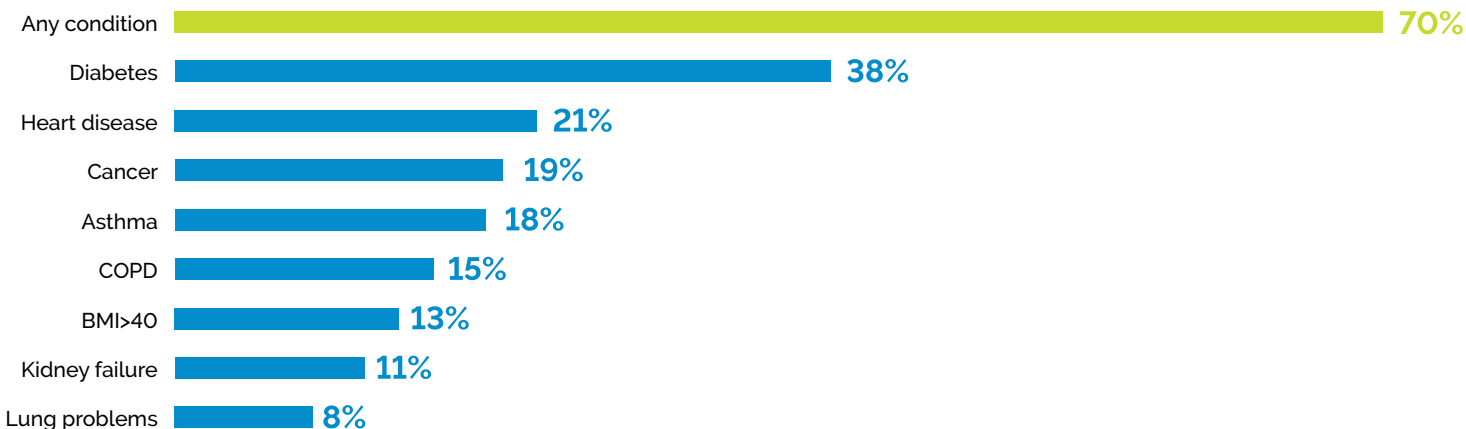
**3.75 million**

older adults likely qualify for rental assistance but do not receive it

## New Insights into How Housing Providers are Serving Older Adults

Older adults living in publicly supported homes face elevated risk of developing a severe case of COVID-19. Compared to their low-income unassisted peers, older adults living in publicly supported homes report higher rates of COVID-19 risk factors<sup>11</sup>. Over two-thirds of assisted older adults have a health condition that elevates their risk of developing a severe case of COVID-19. The most commonly reported conditions were diabetes (38%), heart disease (21%), a history of cancer (19%), and asthma (18%)<sup>12</sup>. As a result, many assisted older adults have had to take additional precautions to reduce their likelihood of contracting COVID.

### Over two-thirds of older adults living in publicly supported homes have a health condition that elevates their risk of developing a severe case of COVID-19

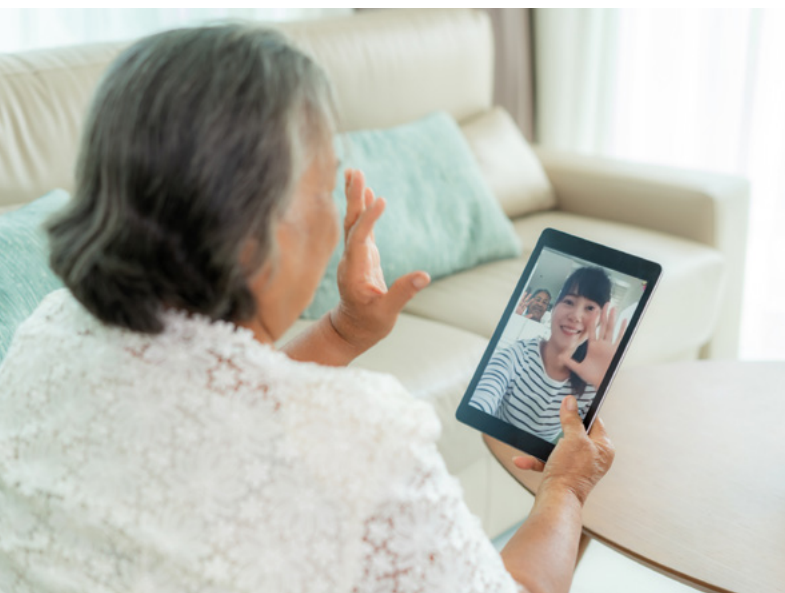


PAHRC tabulation of National Health Interview Survey 2018 (sample adult file).

Many affordable housing providers consider the social isolation that has resulted from the pandemic to be a major challenge. Eighty percent of older adults living in publicly supported housing report living alone compared to 49% of low-income unassisted older adults<sup>13</sup>. According to a survey conducted in November 2020, housing providers serving older adults reported that the top challenges they will face in the next three months include resident social isolation (84%), followed by health risks among residents (71%), and declining employee morale and staffing levels (54%)<sup>14</sup>. These concerns are echoed by service coordinators. Among service coordinators supporting

older adults at affordable housing properties, 74% reported that loneliness or anxiety among residents increased during the pandemic. Service coordinators reported that rates of loneliness were higher for residents with resource deficits, such as not having enough food, medicine, and household supplies to isolate for a week<sup>15</sup>.

Internet connectivity and literacy gaps further amplify social isolation for assisted older adults as social distancing requirements force people to move their interaction with friends, family, and their support network online. Thirty-nine percent of affordable housing providers serving older adults believe that their residents experience barriers accessing in-home internet service. Only 18% of properties serving older adults include internet and an additional 9% offer reduced internet rates to residents<sup>16</sup>. As of 2018, 68% of assisted older adults reported that they do not use the internet and nearly two-thirds mentioned that they never or almost never use the computer<sup>17</sup>.



# Internet connectivity gaps further amplify social isolation for older adults living in publicly supported homes during the pandemic.

68%

Assisted older adults who did not use the internet in 2018

64%

Assisted older adults who "never or almost never" used the computer in 2018

80%

Assisted older adults who live alone

PAHRC tabulation of NHIS 2018 (sample adult file).

More resources are needed to help affordable housing providers meet the social and physical needs of their older residents who are struggling as a result of the pandemic. Many of these needs are met by service coordinators, who can connect residents to necessary social, physical, and health resources, when funding is available. Service coordinators at publicly supported housing properties targeted to older adults reported establishing new wellness check routines, collecting and distributing essential supplies, improving digital literacy, facilitating phone buddy programs, and engaging in socially distant interactions with residents in response to the pandemic<sup>18</sup>. However, only about two-thirds of federally assisted properties targeted to older adults have an on-site service coordinator<sup>19</sup> and many report that the time spent with patients has increased during the pandemic, which provides additional support to some, but limits the total number of residents that can be served. Service coordinators reported spending more time communicating with resident support networks, applying for new benefits, translating public health guidance, and connecting residents to essential supplies as a result of the pandemic. As the pandemic continues, funding to expand access to service coordinators and the health and wellness programs they connect residents to will be essential to boosting social connectivity for the older adults with the lowest incomes.

## Citations

<sup>1</sup> Includes federally funded rental subsidies that provide a grant, tax incentive, low interest loan, or insurance to a property, or provide a voucher to a household, to reduce the cost of housing for low-income families. Estimates included in this report include public housing, Housing Choice Vouchers, project-based section 8, low-income housing tax credit (LIHTC), Federal Housing Administration (FHA) loans with affordability restrictions, special purpose vouchers, and some selected state programs. For more information regarding how estimates in the Trends in Seniors Receiving Rental Assistance section were generated, access the [methodology documentation](#).

<sup>2</sup> Fenelon, A., Mayne, P., Simon, A., Rossen, L., Helms, V. "Housing Assistance Programs and Adult Health in the United States." American Journal of Public Health, 106(4),755-762.

<sup>3</sup> Pfeiffer, D. (2018). "Rental Housing Assistance and Health: Evidence from the Survey of Income and Program Participation." Housing Policy Debate, 1-19.

<sup>4</sup> Harvard Joint Center for Housing Studies. (2018). "Housing America's Older Adults."

<sup>5</sup> Sanz, G. (2017). "The Effect of Rental Assistance on Housing Spending Behavior." Stanford University.

<sup>6</sup> Aherns, K., Haley, B., Rossen, L., Lloyd, P., Aoki, Y. (2016). "Housing Assistance and Blood Levels: Children in the United States, 2005-2012." American Public Health Association, vol 106-11, 2049-2056.

<sup>7</sup> Donnelly, L., Brooks-Gunn, J., McLanahan, S., Garfinkel, I. (2017). "The Protective Effects of Housing Assistance Programs on Eviction." Working Papers wp17-07-ff, Princeton University, Woodrow Wilson School of Public and International Affairs, Center for Research on Child Wellbeing.

<sup>8</sup> Fox, L. (2020). "The supplemental poverty measure: 2019." US Census Bureau.

<sup>9</sup> PAHRC tabulation of Subsidized Households (2020).

<sup>10</sup> PAHRC. (2020). "Housing Impact Report: Seniors."

<sup>11</sup> PAHRC tabulation of Subsidized Households (2020).

<sup>12</sup> PAHRC tabulation of ACS 2019 (one year estimates).

<sup>13</sup> PAHRC tabulation of ACS 2018 and 2019 (one year estimates). These estimates are not comparable to those reported in the 2019 Housing Impact Report due to a change in how households were classified as earning below low-income. Estimates in this report include households earning zero income as below low-income, while previous Housing Impact Reports followed CEPR's household income methodology that excluded zero earner households from the analysis.

<sup>14</sup> PAHRC tabulation of ACS 2019 (one year estimates), NHPD retrieved 2021, RCR retrieved February 2021, POSH 2020, USDA Multifamily Occupancy Report 2020, and LIHTC Resident Characteristics Report 2020.

<sup>15</sup> PAHRC tabulation of NHIS 2018 (sample adult file). Low-income is defined as earning below 150% of the poverty line. (63% vs 71%) P value: .0545

<sup>16</sup> PAHRC tabulation of NHIS 2018 (sample adult file). Risk factors include kidney failure, COPD, lung problems, BMI>40, diabetes, heart disease, asthma, and cancer.

<sup>17</sup> PAHRC tabulation of NHIS 2018 (sample adult file). Includes households earning below 150% poverty line.

<sup>18</sup> LeadingAge. (2020). "National survey of senior housing providers finds COVID-19 cases in majority of communities. Financial strain and isolation identified as key concerns."

<sup>19</sup> Scheckler, S. & Molinsky, J. (2020). "For older adults in publicly funded housing during the pandemic, service coordinators help build resilience." Harvard Joint Center for Housing Studies.

<sup>20</sup> LeadingAge. (2020). "National survey of senior housing providers finds COVID-19 cases in majority of communities. Financial strain and isolation identified as key concerns."

<sup>21</sup> PAHRC tabulation of NHIS 2018 (sample adult file)

<sup>22</sup> Scheckler, S. & Molinsky, J. (2020). "For older adults in publicly funded housing during the pandemic, service coordinators help build resilience." Harvard Joint Center for Housing Studies.

<sup>23</sup> Sanders, A. et al. (2015). "Service availability in HUD-assisted senior housing." LeadingAge and Lewin Group.