

2005

Affordable Housing For Older Adults In Kent County, 2005

Community Research Institute-Johnson Center

Follow this and additional works at: <https://scholarworks.gvsu.edu/jcppubs>

ScholarWorks Citation

Community Research Institute-Johnson Center, "Affordable Housing For Older Adults In Kent County, 2005" (2005). *Research, Reports, and Publications*. 95.

<https://scholarworks.gvsu.edu/jcppubs/95>

This Article is brought to you for free and open access by the Dorothy A. Johnson Center for Philanthropy at ScholarWorks@GVSU. It has been accepted for inclusion in Research, Reports, and Publications by an authorized administrator of ScholarWorks@GVSU. For more information, please contact scholarworks@gvsu.edu.

AFFORDABLE HOUSING FOR OLDER ADULTS IN KENT COUNTY

CREATING COMMUNITY FOR A LIFETIME... Planning for an elder-friendly community in Kent County

WHAT MAKES HOUSING “AFFORDABLE” AS WE AGE?

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

An elder-friendly community provides a range of appropriate and affordable housing options for older people – particularly those with limited means – and the support to age in place.

HOUSING SECURITY

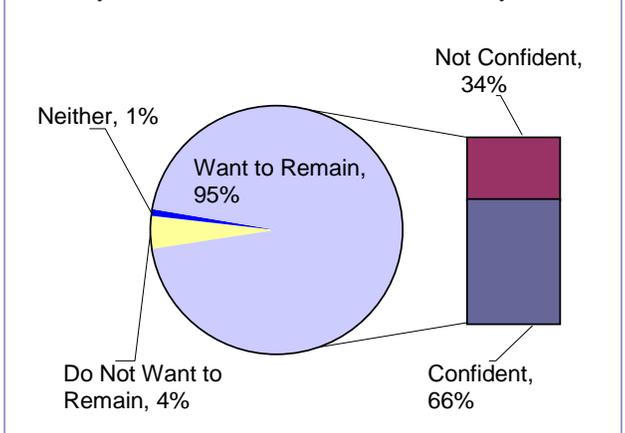
Nearly all (95%) of Kent County residents over age 65 wish to remain in their home for as long as possible (Exhibit 1). This reflects the desire on the part of many to remain close to friends, neighbors, family and/or church.

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 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”¹ (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.

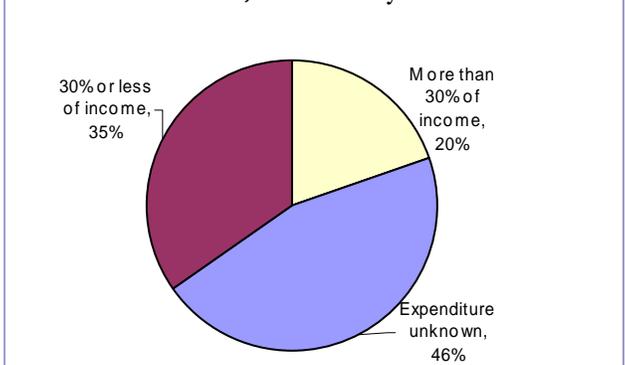
Exhibit 1 - What percentage of older adults want to stay in their current homes? How many are confident that they will be able to do so? Kent County, 2004



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

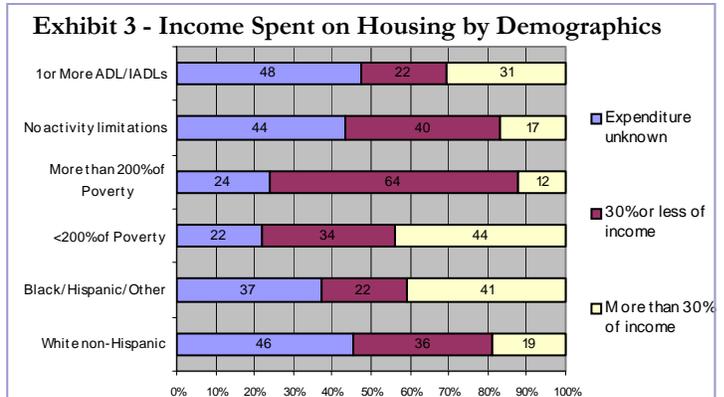
Exhibit 2 - Housing expenses as a percent of income, Kent County 2004



CONTINUED...

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.

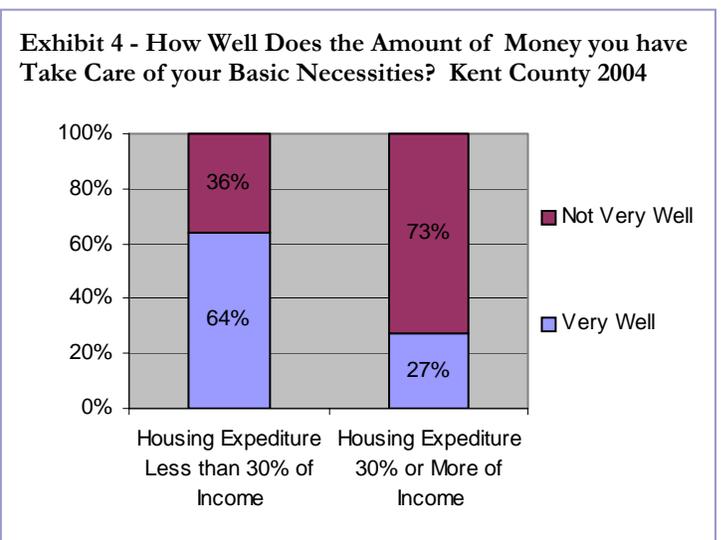
Some subpopulations were more likely to report suffering from housing burden. For example, older adults with one or more ADL limitation are twice as likely than those without such limitations to report housing burden.



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 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.



IT’S OUR FUTURE!

Today, one in ten Kent County residents – 62,102 people – is 65 or over. Most experts agree that, within the next 30 years, that number will double to 124,204. Creating Community for a Lifetime is planning *today* so that the older adults of *tomorrow* will find the housing and support options they need to age in place right here in Kent County.

Creating Community for a Lifetime is a Kent County initiative seeking to build a framework for long-term planning to address the challenges and opportunities presented by an aging community. Lead partners are the Area Agency on Aging of Western Michigan and the Grand Rapids Community Foundation.

Information in this Data Sheet is derived from a 2004 AdvantAge Initiative (AI) survey of Kent County residents 65 or older. This survey provides an opportunity to compare local findings with results from AI Surveys conducted in other communities as well as nationally. Analysis of Kent County survey results was provided by the Community Research Institute at the Dorothy A. Johnson Center for Philanthropy, Grand Valley State University.

For more information about *Creating Community for a Lifetime* or a summary of the full AI survey results for Kent County, see www.community4alifetime.org.

For more information about the *AdvantAge Initiative*, see www.vnsny.org/advantage.

¹ 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 telephone, doing heavy housework, doing light housework and transportation ability.