



AGING ADVOCATES ARE HOUSING ADVOCATES

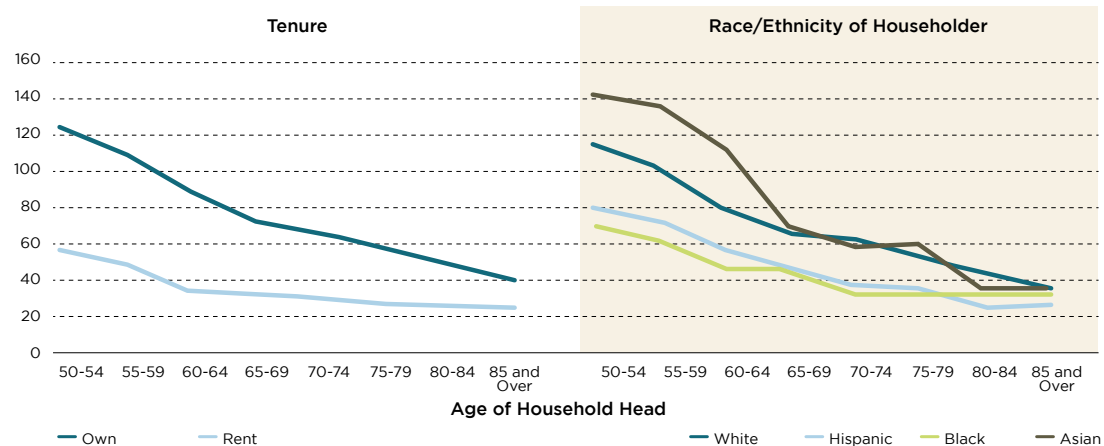
The U.S. Population of Older Adults is Increasing at Historic Rates, and Older Low-Income Renters Face a Growing Threat of Aging into Housing Instability and Homelessness

“In 2021, nearly 11.2 million older adults were cost burdened, meaning they spent more than 30 percent of household income on housing costs, an all-time high and a significant increase from the 9.7 million recorded in 2016. Likewise, homelessness is rising among older individuals. Though government programs provide crucial housing assistance to millions of older adults, demand dramatically outstrips supply, with years-long waitlists in some areas.” -Quoted from [Joint Center for Housing Studies](#), 2023

- Older adults, defined as those 65 or older, represented 17 percent of the U.S. population in 2022. The number of older adults increased 34 percent from 43 million in 2012 to 58 million in 2022, and the share of households headed by an older adult increased from 22 to 27 percent ([Joint Center for Housing Studies](#), 2023).
- While seniors represent 18% of renter households in the U.S., they make up 31% of extremely low income (ELI) renters, meaning renters who spend 30% or more of their income on rent ([NLIHC](#), 2024).
- Between 2021 and 2022, cost burdened older adult households increased 3% nationally, which means an additional 741,000 older adults in the country struggled with high housing costs that year ([America's Health Rankings](#), 2024).
- An individual's income often declines over time, and many older adults rely on a fixed income from Social Security Administration programs ([Retirement and Disability Research Center](#), 2023).

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

Median Household Income (Thousands of Dollars)



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 tPUMS--CPS.

- Federal disinvestment in affordable housing and increased rents across the country have also led to a shrinking supply of affordable housing for older renters. Black and Latinx older adult renters in particular are more likely to have high cost burdens, and are more likely to live in extremely low income (ELI) renter households ([Justice In Aging](#), 2019).
- It is almost certain that as the baby boomer generation ages into declining and fixed incomes, and as overall income inequality is growing, that older households with very low incomes will become more common ([Joint Center for Housing Studies](#), 2023).
- LGBTQIA+ older adults frequently experience discrimination when applying for rental and senior housing, with 48 percent of older same-sex couples reporting that they were discriminated against when applying for senior housing in a study from The Equal Rights Center. Additionally, many LGBTQIA+ older adults face concerns about being able to retire and having enough money to live on when they do ([National Alliance to End Homelessness](#), 2023).

Housing Instability and Homelessness Accelerate Age-Related Health Conditions

“Being unhoused takes a devastating toll on an individual’s physical and mental health, so a person experiencing homelessness might be diagnosed with age-related health conditions that are comparable to someone up to 20 years older. People experiencing homelessness prematurely exhibit conditions associated with much older age, including memory loss, falls, and functional impairment.” -Quoted from [Retirement and Disability Research Center, 2023](#)

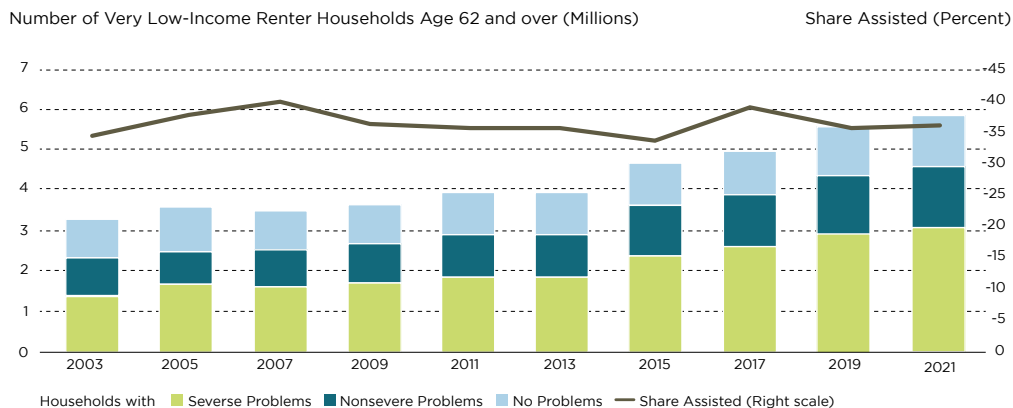
- In 2023, over one in five people experiencing unsheltered homelessness on a single night were age 55 or older. Almost half of this population (46%) were experiencing homelessness in areas not meant for human habitation ([HUD](#)).
- Between 2019 and 2021, the number of people age 65 and over with chronic patterns of homelessness increased by 73% even as sheltered homelessness declined overall, suggesting that people are aging into chronic homelessness as well as experiencing homelessness for the first time when they are 65 or older ([HUD](#)).
- Many older homeless adults experience homelessness for the first time in later life ([Brown et.al.](#), 2016), and this can be attributed to individual economic, health and ability, and social changes including: death or a spouse, loss of income after retirement, and worsening health conditions, disabilities or cognitive impairments ([Joint Center for Housing Studies](#), 2023).
- The experience of homelessness, including exposure to the elements, reduced access to health care and healthy meals, unsafe environments, and inability to receive or store medications, exacerbates age-related health issues ([National Alliance to End Homelessness](#), 2023).
- In the homelessness field, older adults are typically considered to be those age 50 or older, rather than the standard definition that begins at age 65 ([Retirement and Disability Research Center](#), 2023).
- Along with premature health conditions, the risks of mortality are three to four times greater for people experiencing homelessness ([Retirement and Disability Research Center](#), 2023).

Federal Policy Solutions Must Provide Affordable, Accessible Housing for Older Adults

“We need targeted investments to increase the supply of deeply affordable and accessible rental housing that can meet the needs of older adults and people with disabilities.” -Quoted from [Justice in Aging](#), 2024

- The country’s lack of affordable housing is the primary driver of homelessness among older adults ([Justice in Aging](#), 2024).
- Federal housing assistance is needed to bridge the gap between income and rent for older adults, and that need is growing. 5.9 million renters age 62 and over were eligible for rental assistance in 2021, nearly double the amount eligible in 2011 ([Joint Center for Housing Studies](#), 2023).
- Housing cost burdened older adults are often left with insufficient income for other essential needs, including health care, medical insurance, and nutrition. Affordable housing frees up income to pay for those necessary expenses ([Justice in Aging](#), 2021).
- Due to disabilities, older adults are the most likely to have difficulty entering, navigating, and using their homes. Increased funding for home maintenance, safety, and accessibility improvement programs for renters with low incomes is needed to address the demand for accessible housing ([Joint Center for Housing Studies](#), 2023).

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



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. Assisted households have very low incomes and receive federal housing support. Households include only those without children at home.
Source: JCHS tabulations of Worst Case Housing Report to Congress, 2004-2023.

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