

# **Vulnerable Older Adults and the Challenges of Aging in Place**

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## Introduction & Research Goals

Older adults prefer to age in their homes rather than in an institution. However, in order to successfully age in place, age-friendly modifications are usually necessary to prevent life-threatening accidental falls and exposure to other environmental risks or hazards that unfortunately are all too common among older adults living in their own homes today. In 2015, according to the CDC, “the cost for falls to Medicare alone totaled over \$31 billion.” Looking ahead, as the CDC stresses, “[b]ecause the U.S. population is aging, both the number of falls and the cost to treat falls are likely to rise.” Clearly, effective policies and strategies to foster and facilitate successful aging in place are needed to reduce the number of life threatening falls and address other challenges that accompany the aging process.

Some older adults have the financial resources to invest in age-friendly home modifications, but many do not. Included among the latter are three socio-demographic groups:

- Older adults who are financially burdened by excessive housing costs. They spend more than 30% of household income on mortgage or rent and what the Census Bureau defines as “selected monthly owner costs.”
- Older adults who rent their homes. By virtue of their tenure status, they are totally reliant on landlords or property owners to make the necessary renovations that will allow them to age in place—an unlikely occurrence in the absence of proper incentives and/or government mandates.
- Older adults who are African American. Due to a legacy of discrimination in the labor market and other walks of life, African American older adults are more likely to live in poverty and therefore less likely to have the accumulated wealth to invest in age friendly home modifications.

Given the substantial overlap in these three socio-demographic groups, we assert that households where there is at least one African American who is 65 or older and where the head of household is either a renter or a person financially burdened by excessive housing costs irrespective of whether they own or rent their dwelling unit will likely encounter the most difficulty aging in place.

In this research brief, we use data from the American Community Survey to:

- (1) create a demographic profile of this subgroup of older adults, highlighting both the characteristics of the housing units they occupy and their diverse living arrangements; and
- (2) identify specific barriers and challenges which must be overcome in order for them to successfully age in place.

To provide context for their plight, we compare these most vulnerable older adult households with all U.S. older adult households. We conclude by proposing a series of policy prescriptions and actions steps for addressing this problem.

<sup>1</sup> More specifically, we use the Public Use Microdata Sample (PUMS) file of the American Community Survey, a pooled data base of five of the most recent annual surveys (2011-2015) which represent roughly 5% of the U.S. population. Given our research goals, this database was ideal because it contains a housing record, which includes detailed statistics on the characteristics of the surveyed housing unit, and a person record, which includes detailed statistics on every person in the surveyed housing unit. The two files are linked by a common serial number, which make possible “the study of people within the context of their families and other household members,” that is, their living arrangements.

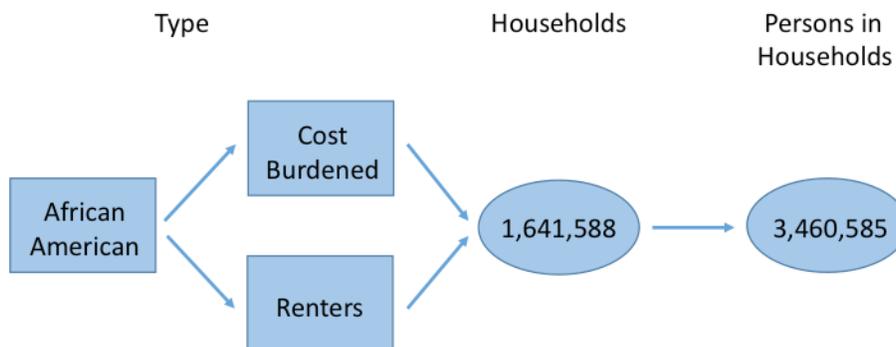
## Profile of the Most Vulnerable Older Adult Households

Approximately 1.6 million older-adult households fit our definition of the most vulnerable when it comes to aging in place. That is, African American households that were renter-occupied and/or cost-burdened irrespective of tenure status. Approximately 3.5 million persons lived in these households (Figure 1). These most vulnerable households represent 5.3% of all U.S. older adult households and 5.3% of all persons living in such households (Table 1).

The most vulnerable older adults (median age 72) are slightly younger than all U.S. older adults (median age 73). This is the case because, compared to all U.S. older adults, the most vulnerable older adults are more likely to be concentrated in the young old demographic (65-74) and less likely to be in the middle old (75-84) and oldest old (85+) demographics (Figure 2A).

Because males die at a higher rate than females at all ages, there is typically a sex ratio imbalance among the older adult population (more females than males). As Figure

**Figure 1:**  
**Households with the Greatest Barriers to Aging in Place, U.S., 2011-2015**



Source: American Community Survey, PUMS, 2011-2015

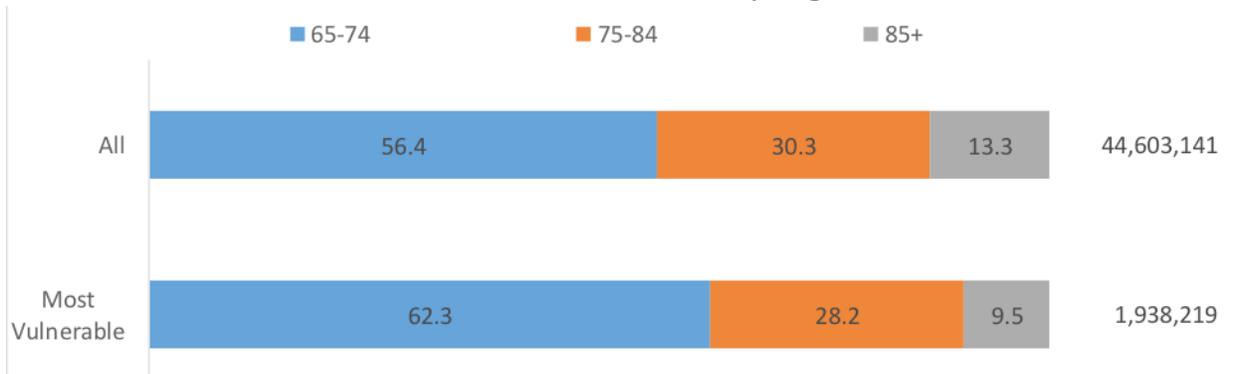
**Table 1:**  
**U.S. Older Adult Households and Persons in Households by Type, 2011-2015**

Group	Households	Percent of Total	Persons in Households	Percent of Total
All Older Adults	31,175,644	100.0	65,411,861	100.0
Most Vulnerable Older Adults	1,641,588	5.3	3,460,585	5.3

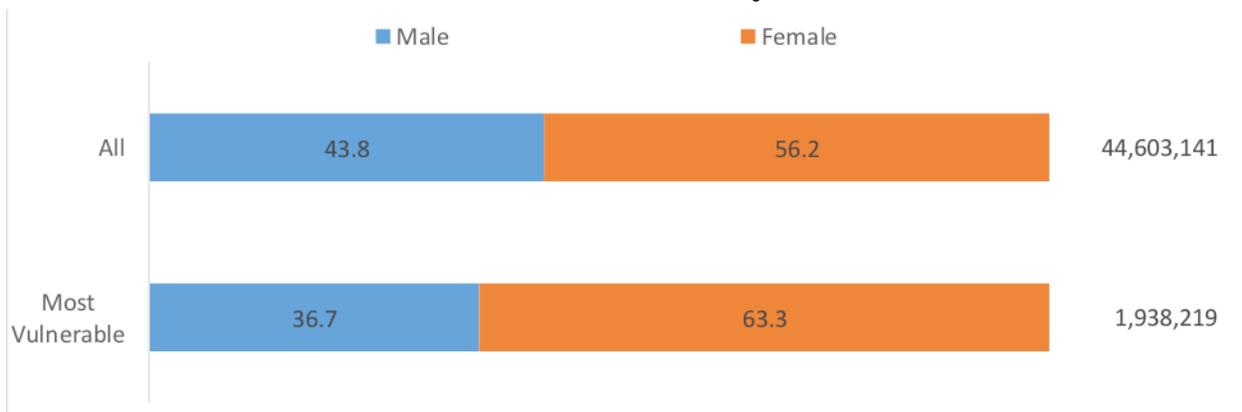
Source: American Community Survey, PUMS, 2011-2015

**Figure 2:  
Demographic Characteristics of U.S. Older Adults, 2011-2015**

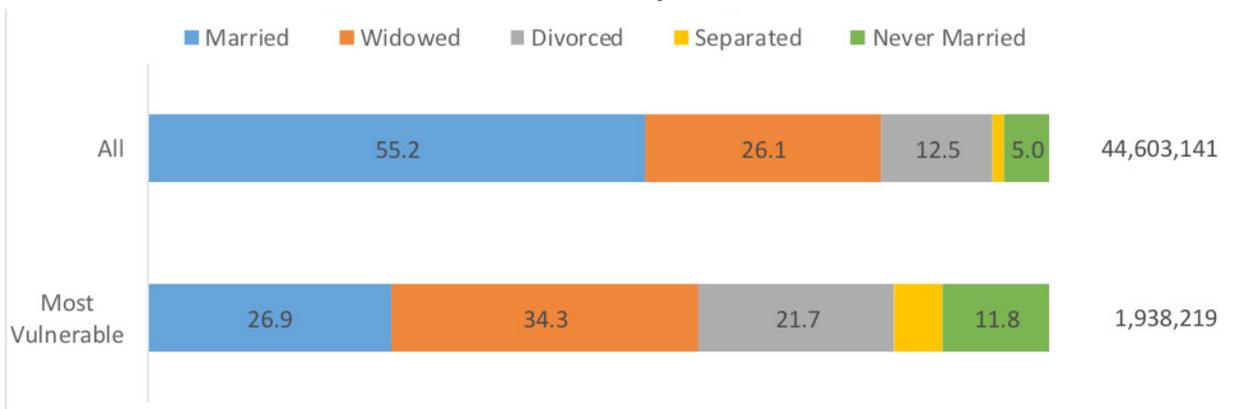
**Figure 2A:  
U.S. Older Adults by Age**



**Figure 2B:  
U.S. Older Adults by Sex**



**Figure 2C:  
U.S. Older Adults by Marital Status**



Source: American Community Survey, PUMS, 2011-2015

2B shows, this sex ratio imbalance is far more pronounced among the most vulnerable older adults (63% female) than it is among all U.S. older adults (56% female).

Not surprising, given this sex ratio imbalance, there are also marked differences in marital status of these two groups of older adults. The most vulnerable older adults, as Figure 2C shows, are far less likely to be married and far more likely to have never married or experienced family disruption (i.e., death of a spouse, divorce or legal separation) than all U.S. older adults.

A wide range of mobility constraints typically accompanies the aging process. Despite a lower median age, the most vulnerable older adults are significantly more likely than all U.S. older adults (44.9% versus 37.7%) to report age-related independent living and mobility constraints. With regard to specific issues or difficulties that are major obstacles to aging in place the most vulnerable older adults, as Table 2 shows, are more likely than all U.S.

older adults to report challenges with a range of activities of daily living (ADLs) and instrumental activities of daily living (IADLs). They include difficulty dressing, vision difficulty, difficulty going out, physical difficulty, and difficulty remembering.

In addition to their own age-related difficulties, the most vulnerable older adults also are more likely than all U.S. older adults to live in the oldest housing stock. That is, as Figure 3A shows, structures built in 1969 or earlier which probably require major modifications to qualify as age friendly dwelling units, if they are not altogether beyond repair.

Making matters worse, nearly half of the most vulnerable older adults (47%), compared to 19% of all U.S. older adults, live in multi-family housing or apartments (Figure 3B). Which means, by extension, they are more likely to be renters than homeowners. As renters, it is highly unlikely that landlords will voluntarily make modifications beyond those required to comply with the Americans with Disability

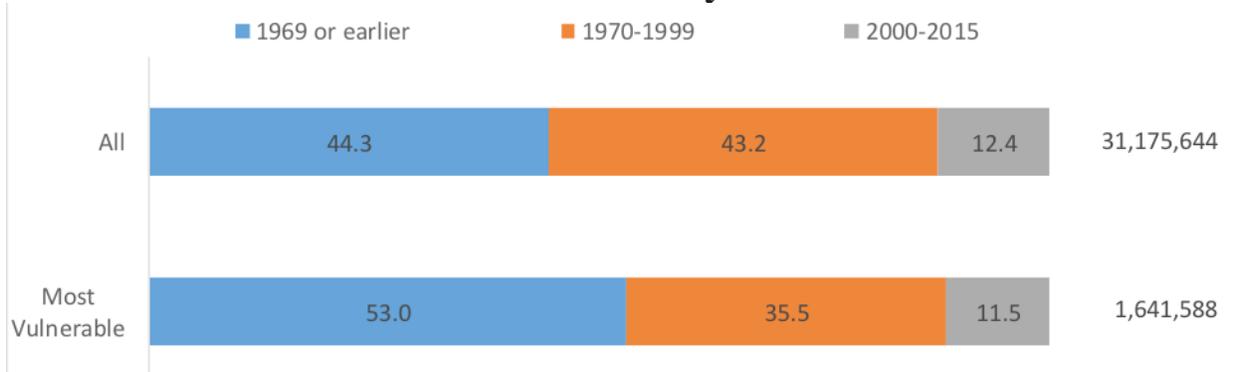
**Table 2:**  
**Age Related Difficulties Reported by U.S. Older Adults, 2011-2015**

Type of Difficulty	All U.S. Older Adults	Most Vulnerable Older Adults
<b>Older Adults Reporting One or More Age-related Difficulties</b>	37.7%	44.9%
<b>Difficulty Dressing</b>	10.5	12.8
<b>Vision Difficulty</b>	7.1	10.6
<b>Physical Difficulty</b>	24.9	34.1
<b>Hearing Difficulty</b>	15.4	10.1
<b>Difficulty Going Out</b>	17.5	22.1
<b>Difficulty Remembering</b>	10.7	13.4

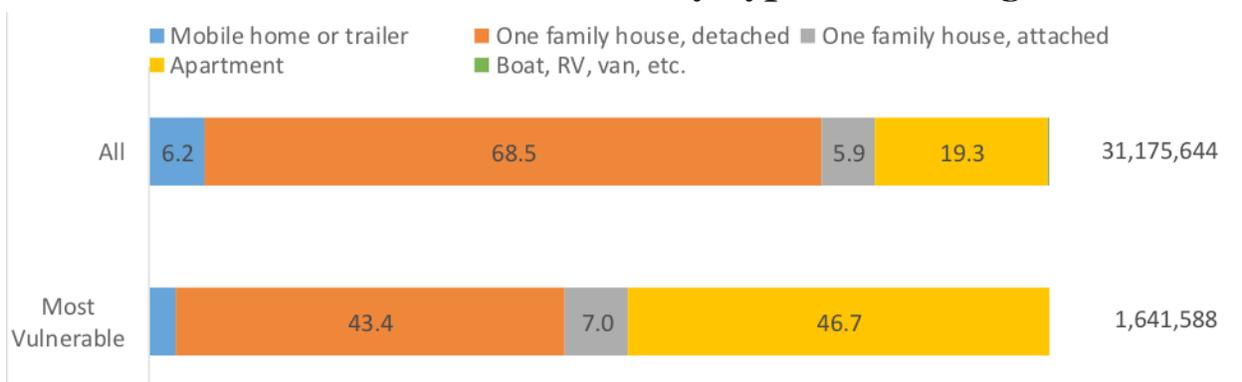
Source: American Community Survey, PUMS, 2011-2015

**Figure 3:  
Housing Characteristics of U.S. Older Adults, 2011-2015**

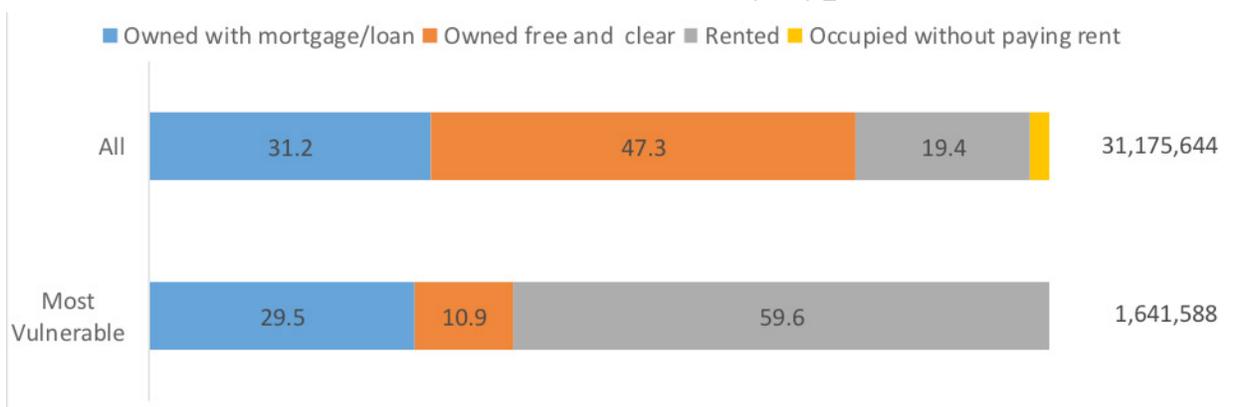
**Figure 3A:  
U.S. Older Adult Households by Year Structure Built**



**Figure 3B:  
U.S. Older Adult Households by Type of Dwelling Unit**



**Figure 3C:  
U.S. Older Adult Households by Type of Tenure**



Source: American Community Survey, PUMS, 2011-2015

Act. And, if they were to do so, the cost likely would be passed on to these vulnerable older adults in the form of higher rents—an action that would further comprise their ability to age in place.

Among older adults who are homeowners, the most vulnerable older adults (10.9%) are less likely than all U.S. older adults (47.3%) to own their dwelling units free and clear (Figure 3C). Instead they are more likely to own with a mortgage which we know, based on our selection criteria, consumes 30% or more of their monthly household income—a major financial barrier to maintaining insurance and paying property taxes, not to mention investing in age-friendly home modifications.

### Older Adult Living Arrangements

Older adult households are made up of a diverse mix of relative and non-relative occu-

pants. Peering into these relationships, we identified three unique living arrangements: households where older adults live independently, households where older adults are caretakers of non-elderly family members, and households where older adults live with non-elderly caregivers (Table 3).

Independent living arrangements are slightly less common among the most vulnerable older adult household (72%) than they are among all U.S. older adult households (78%). Which means by extension that caretaker and caregiver living arrangements are more common among the most vulnerable older adults (28%) than they are among all older adults (21%).

Vulnerable older adults living independently, as Figure 4 shows, are highly concentrated in one generation, single person and married couple households. The remainder are in co-

**Table 3:  
Living Arrangements of U.S. Older Adults, 2011-2015**

Unit	All Older Adults	Most Vulnerable Older Adults
<b>Households</b>	31,175,644	1,641,588
<b>Independent</b>	78.2%	71.7%
<b>Caretaker</b>	15.1%	21.1%
<b>Caregiver</b>	6.7%	7.2%
<b>Persons in Households</b>	67,411,861	3,460,585
<b>Independent</b>	56.6%	46.1%
<b>Caretaker</b>	27.0%	38.7%
<b>Caregiver</b>	14.1%	14.5%
<b>One Generation GC</b>	2.2%	0%

Source: American Community Survey, PUMS, 2011-2015

habitating and same sex couple households, as well as communal living arrangements, that is, households made up of a mix of older siblings, other relatives, and non-relatives living together under one roof.

Vulnerable caretaker households are the most diverse in terms of living arrangements (Figure 5). They include elderly single parents and elderly married couples who are supporting their own adult child (two generation households); elderly married couples and elderly female heads who are supporting their own adult child and grandchild or some other relative (three generation households); and elderly couples who are supporting a grandchild in their home and neither of the biological parents of grandchild is present (missing generation households).

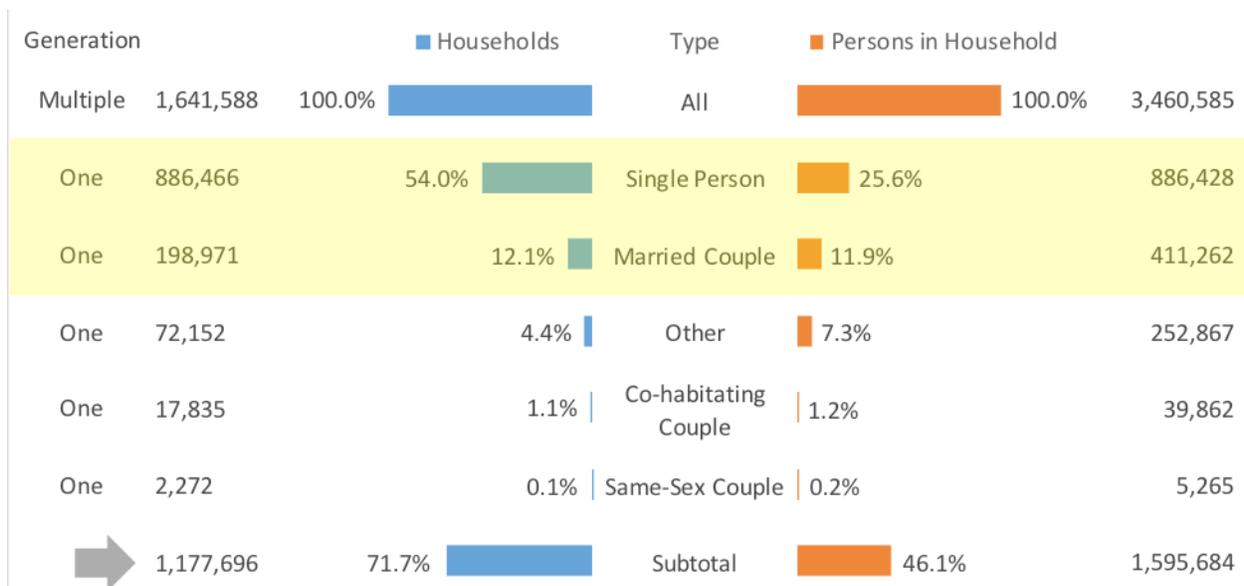
Non-elderly caregivers make up the small-

est share of the most vulnerable older adult households. As Figure 6 shows, these households are evenly split between married couples who are taking care of an older adult parent or parent-in-law (two generation households) and married couples who are supporting their own biological child and an older adult parent or parent-in-law (three generation living arrangement).

### Aging in Place Challenges and Barriers

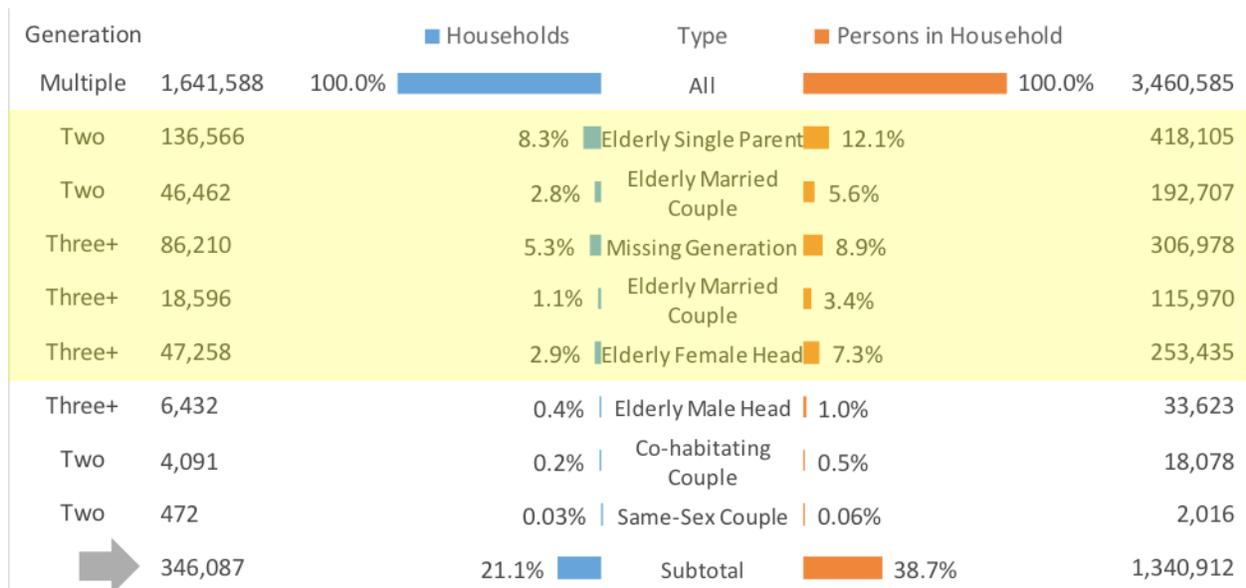
A summary snapshot of the most vulnerable older adult households, the number of persons in such households, and their diverse living arrangements is presented in Figure 7. What specific barriers do these individuals and families face with regard to aging in place? Answers to this question appear in Figures 8 through 10.

**Figure 4:  
U.S. Vulnerable Older Adults Living Independently, 2011 - 2015**



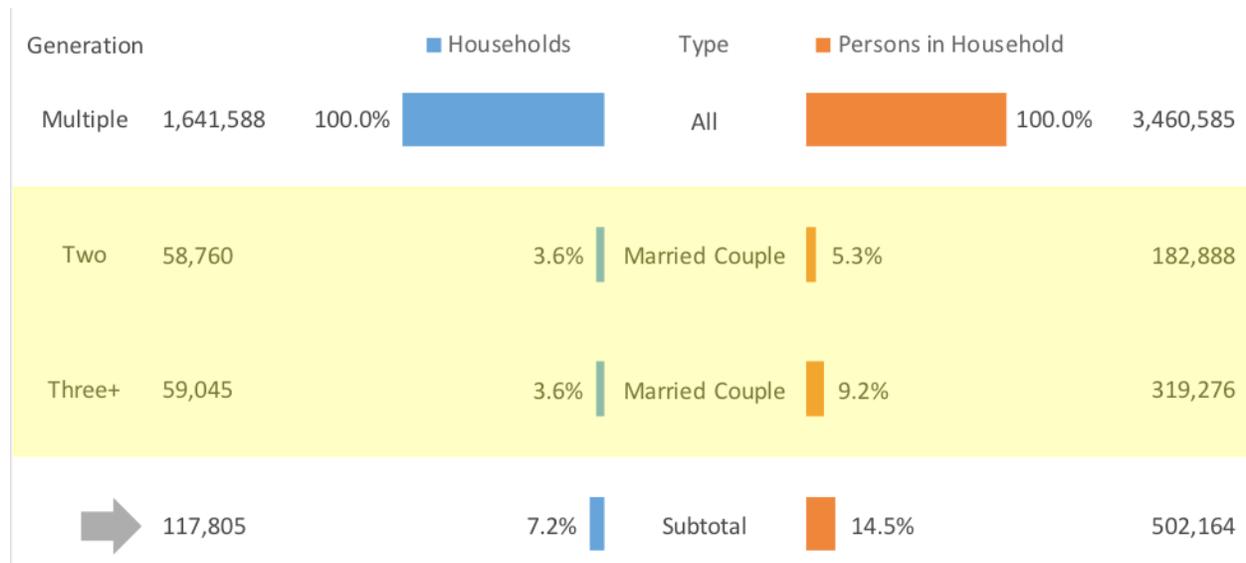
Source: American Community Survey, PUMS, 2011-2015

**Figure 5:  
U.S. Vulnerable Older Adults Living Independently, 2011 - 2015**



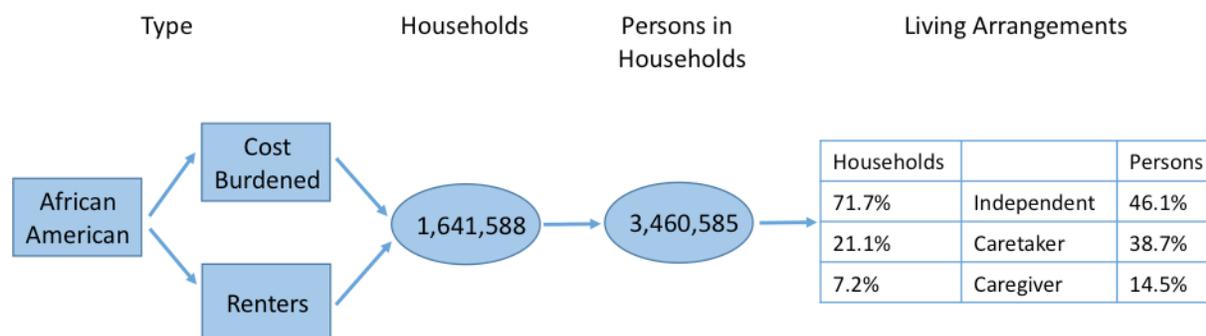
Source: American Community Survey, PUMS, 2011-2015

**Figure 6:  
U.S. Vulnerable Non-Elderly Caregiver Households, 2011-2015**



Source: American Community Survey, PUMS, 2011-2015

**Figure 7:  
Households with Greatest Barriers to Aging in Place, U.S. 2011 - 2015**



Source: American Community Survey, PUMS, 2011-2015

As Figure 8 shows, the most vulnerable older adults involved in independent living arrangements are predominantly renters (61%) who reside in mid-1960s era housing (median age 50 years old). Only 12% own their dwelling unit free and clear. One third have lived in their current dwelling for 20 or more years. With a median household income of \$17,000<sup>2</sup>, the majority (78%) spend in excess of 30% of their monthly income on housing.

These are households occupied primarily by single persons living alone—typically a female in her early 70s who is beginning to experience age related challenges (0.9 median disability count) that will make it difficult for her to age in place. A small share are married couples and in a few instances the householder shares the dwelling with a sibling (2%), other relative (4%), nonfamily member (2%), partner (1%), or roomer (3%) who also is elderly and beginning to manifest age-related mobility constraints. A significant percentage of these older adults rely on Medicaid for at least part of their health coverage. Proposed

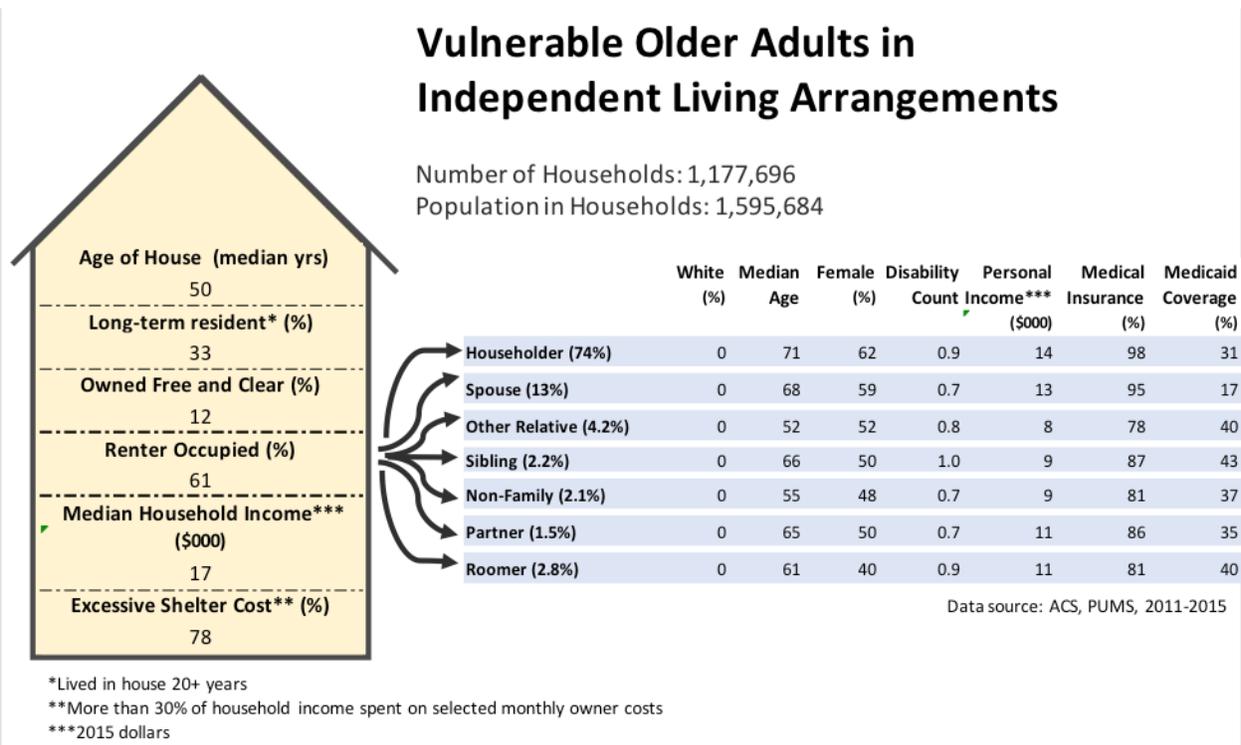
cuts to the Medicaid program in the Republicans' ongoing efforts to repeal and replace Obamacare, if enacted into law, will likely make matters much worse for these individuals and families.

In many respects, the circumstances of most vulnerable older adults who are involved in caretaker living arrangements are similar to those of their counterparts who live independently. They, too, as Figure 9 shows, live in some of the nation's oldest housing (median age of housing 50 years old) and over half (55%) are renters with little or no control over the quality of their living environment. Only 10% own their house free and clear and excessive shelter cost is a problem for the majority (74%).

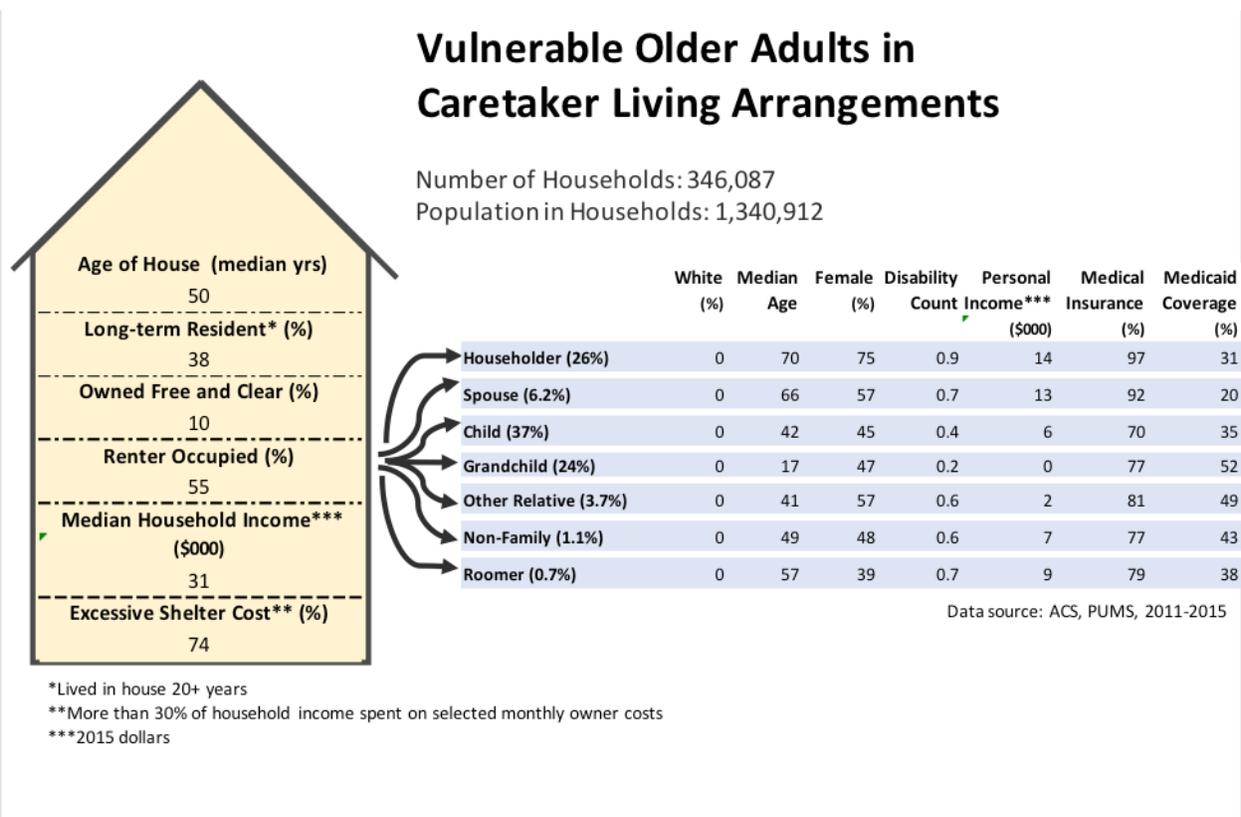
In these caretaker households, the household head typically is a female (75%) who due to her stage in the life course (median age 70) is probably manifesting age-related mobility constraints (0.9 disability count). Nearly three quarters of these households are burdened by excessive housing cost in part because the

<sup>2</sup> Social Security (74%) and retirement programs (29%) are the major sources of this income.

**Figure 8:  
Vulnerable Older Adults in Independent Living Arrangements**



**Figure 9:  
Vulnerable Older Adults in Caretaker Living Arrangements**



older adult household head is taking care of one or more dependent relatives—their own adult child (median age 42) who is typically a male (55%), a grandchild (median age 17) who also is typically male (53%), or, in a few instances, another adult relative (median age 41) who is typically female (57%).

The financial burden of these caretaker households rests largely on the shoulders of the older adult household head with a reported a median personal income of \$14,000.<sup>3</sup> Close to half of the adult dependent children (43%) and nearly three quarters of the adult dependent relatives (71%) do not contribute to household finances. Between 30% (child) and 40% (other relative) of the adult dependents have not worked in the past five years. Less than half of the adult children and only

<sup>3</sup> Social Security (75%), retirement programs (30%), and wages and salary (20%) are the primary sources of income for these older adult household heads.

20% of the adult other relatives had wage and salary income in the past 12 months.

Between one fifth (child) and one quarter (other relative) of these adult dependents suffer from some type of disability; a significant percentage of the adult children (29%) and the other adult relatives (19%) have no health insurance; most of these adult dependents have at best a high school education (62% and 72%); and the majority (92% and 82%, respectively) are either never married or have experienced a family disruption (death of a spouse, divorce, or legal separation) (Table 4).

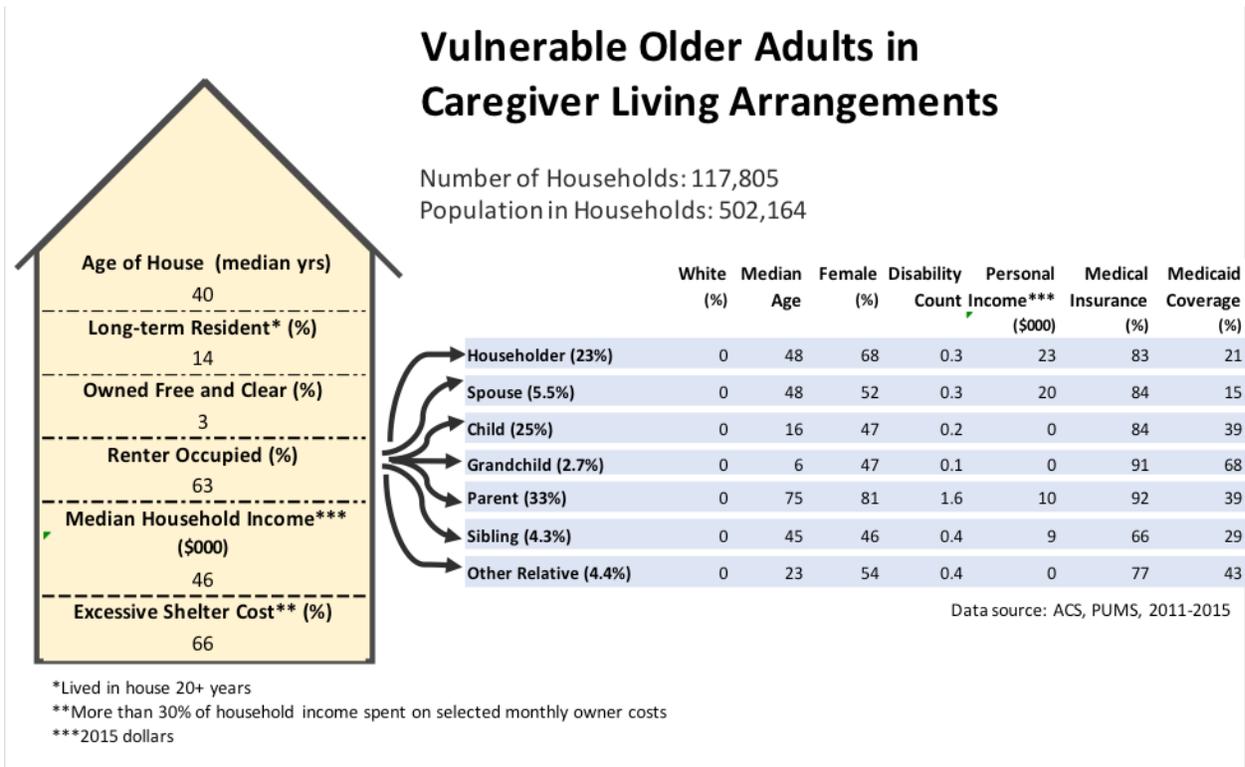
For the most vulnerable non-elderly caregiver households, as Figure 10 shows, the occupied housing is not quite as old (median age of house 40 years old) as the units occupied by older adults living independently and old-

**Table 4:  
Selected Characteristics of Dependents in Vulnerable Older Adult  
Caretaker Households, 2011-2015**

<b>Characteristic</b>	<b>Child</b>	<b>Other Relative</b>
<b>Median Age</b>	42	41
<b>% Not Contributing to Household Finances</b>	43	71
<b>% Widowed, Divorced, Separated, Never Married</b>	92	82
<b>% HS Diploma, GED, or Less</b>	62	72
<b>% Last Worked 5 Years Ago</b>	36	43
<b>% With a Disability</b>	22	25
<b>% With Wage &amp; Salary Income Past 12 Months</b>	42	20
<b>% No Health Coverage</b>	29	19

Source: American Community Survey, PUMS, 2011-2015

**Figure 10:  
Vulnerable Older Adults in Caretaker Living Arrangements**



er adult caretakers. Nevertheless the units are probably old enough that major renovations will be required to transform them into age friendly places to live. A much smaller percentage of these caregiver households are long-term residents of their current dwelling (14% versus 33% and 38%, respectively in the other two groups). Further, an even smaller percentage of caregiver households owned their house free and clear compared to the other two groups. Like the most vulnerable older adults living independently and in caretaker households, the majority of these caregiver households are renters who are burdened by excessive shelter cost, that is, they spend 30% or more of household income (\$46,000 median) on selected monthly owner cost.

As Figure 10 illustrates, these non-elderly caregiver households are typically headed by a female (68%) approaching middle age (median age 48) who is the caregiver for an older adult parent (33%)—typically a female (81%) in the middle old demographic (median age 75) and experiencing age-related mobility constraints (1.6 disability count)<sup>4</sup>—and her own biological child—typically a male (53%) teen (median age 16). In a few instances, a spouse (5%), adult sibling (4%), other adult relative (4%) or grandchild (3%) is present in the household. Except in instances where a spouse is present, the other household members either did not earned any personal income or earned only modest personal income in the preceding 12 months. Reflective of their low economic status, some of the per-

<sup>4</sup> The older adult's contribution to household income (\$10,000 median) is mainly from Social Security (64%) and retirement programs (18%).

sons living in these households, most notably the grandchildren (68%), rely on Medicaid for at least part of their insurance coverage—another source of vulnerability in the current political climate.

## **Discussion and Recommendations**

The 1.6 million households that are likely to experience the most difficulty aging in place represent 57% of all African American older adult households, and the individuals living in these most vulnerable older adult households account for 50% of all persons living in African American older adult households. Older adult single individuals or married couples living independently make up the majority of these most vulnerable households, but a significant share are multigenerational caretaker and caregiver households. A disproportionate share of these households are renters who, as a consequence of their tenure status, do not exert any control over the structural condition of their living environments. And none of these households, which are mostly headed by women, have the financial resources to invest in age-friendly home modifications.

Given the multiple barriers that these households face, several strategies should be pursued with an eye toward facilitating aging in place.

First, following NYC's lead, the federal government should create a guide for age friendly building upgrades in the multi-family rental market. The guide should contain information about existing federal financial incentives, including the Disabled Access Tax Credit and the Business expenses Tax Deduction, which cover at least some of the cost of making age

friendly modifications to rental properties.

Second, property and casualty insurance companies and their building owner clients should be encouraged to forge mutually beneficial strategic alliances to facilitate aging in place for older adult tenants. A case can be made that it is cheaper for property and casualty insurance companies to invest in modifications through their charitable foundations than to pay for costly litigation and medical expenses after an accidental slip or fall has occurred. This type of philanthro-capitalism on the part of property and casualty insurers would constitute a win-win-win for all parties involved.

Third, the federal government also should expand funding and streamline the application process for the USDA Section 504 Home Repair program which provides "grants to [rural] elderly very-low-income homeowners to remove health and safety hazards." In expanding the program, the government should stipulate that renovations must be done by certified aging in place contractors and according to the universal design guidelines recommended by the National Homebuilders Association. In addition, an urban equivalent of this program should be developed.

Fourth, since a significant number of the most vulnerable older adult households rely on Medicaid for long term supports and services, senior advocates must make every effort to block proposed cuts and lobby forcefully for increased federal funding for the program. And states that have not done so should embrace Medicaid expansion, with a specific eye toward leveraging Medicaid Home and Community Based-Waivers Programs to complete

home modifications that will facilitate aging in place for some of our most vulnerable older adults. Since Medicaid covers long-term care for many seniors, extension of aging in place will reduce these costs.

Finally, the federal government, perhaps through the CMS Innovation Center, should create an aging in place social innovation fund which would invest in social purpose business ventures that demonstrate the greatest potential or capacity for helping the most vulnerable older adults age in their homes and in their communities. Given that those most in need of aging in place assistance are predominantly older women who live alone (see Figure 12), often in older houses that are beyond rehabilitation, priority should be given to viable business plans that propose to build clusters of affordable, age friendly tiny homes (rural communities) and tiny home villages (urban communities).