

Low-Income Housing in the United States

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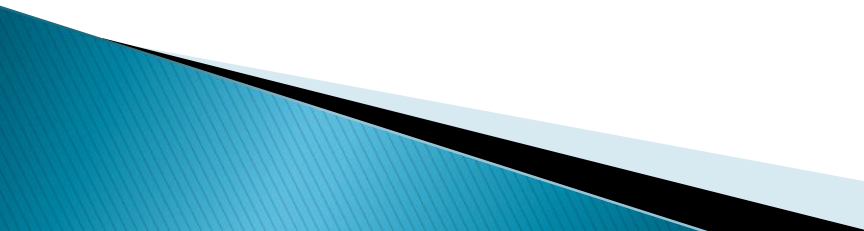
Fielding Graduate University, Santa Barbara,
California

22nd Kongress of Nordic Gerontology

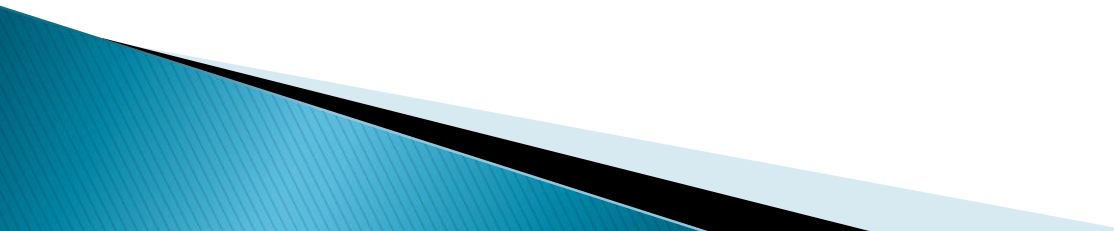
Gothenburg, Sweden

27 May, 2014

Fair Housing Act of 1988

- ▶ Prohibits housing discrimination based on race, color, national origin, religion, sex, handicap or family status (HUD.gov)
 - ▶ 250,000 or so of seniors live in federally subsidized housing
 - ▶ 40% of public housing goes to those 65+ yrs
 - ▶ 88% live alone (American Community Survey)
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GOALS OF SENIOR HOUSING

- ▶ Adequacy
 - ▶ Affordability
 - ▶ Accessibility
 - ▶ Appropriateness (for aging in place)
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TYPES OF FEDERAL SENIOR HOUSING

- ▶ Housing and Urban Development (HUD) oversees housing, though in 2000, only 10% went to senior housing through these programs:
 - ▶ HUD 202 program
 - ▶ HUD 236 program
 - ▶ Section 8 housing (voucher)
 - ▶ Tax Credit program

Income parameters


- ▶ 2011 median income was \$50,054 (down from 2010 of \$50,831)
- ▶ Between 2010–2011 real median income went down for non-Hispanic Whites and Blacks
- ▶ Asian and Hispanic incomes did not significantly change in that time

▪ (DeNavas, Walt, Proctor & Smith, 2012)

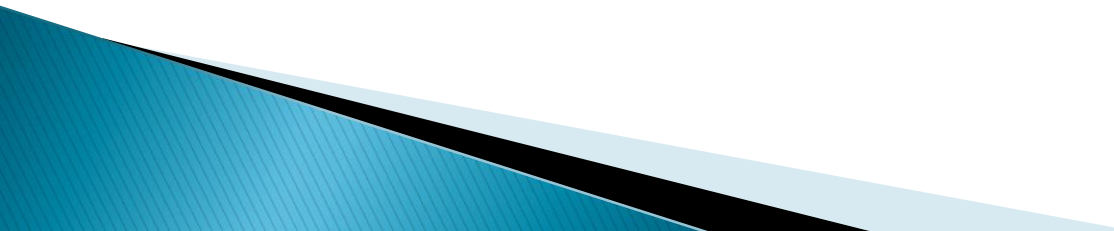
- ▶ Alameda County median income is \$89,200 for family of four
 - \$62,500 for one person (50% of that is \$31,250; 30% is 18,750 = 1,562/month)
 - HUD.gov

Social Security average is \$1,000 a month so 30% of that would be \$300 per month for federally subsidized housing

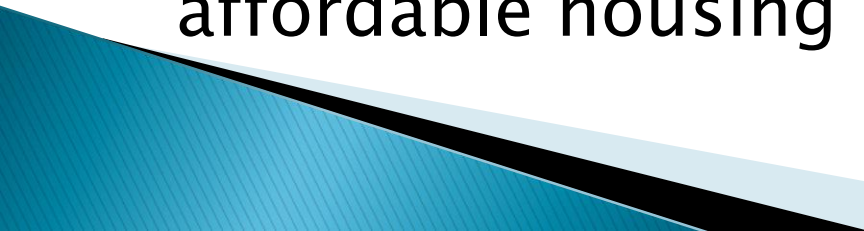
TYPES OF HOUSING and WHO LIVES THERE

- ▶ Independent senior housing
 - ▶ Assisted living housing
 - ▶ Board and care
 - ▶ Congregate living
 - ▶ Senior villages
 - ▶ Intergenerational villages
 - ▶ Nursing homes
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HISTORY OF SERVICES in LOW-INCOME HOUSING

- ▶ Information and referral volunteers
 - ▶ Service Coordinators
 - ▶ Congregate Meals
 - ▶ Transportation
 - ▶ Social support opportunities
 - ▶ Intergenerational programs
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INNOVATIVE PROGRAMS

- ▶ Multiple services on-site (adult day care, etc.)
 - ▶ Intergenerational programming with local partners (preschools, high schools, etc.)
 - ▶ Green design (SAHA)
 - ▶ Designs for hard-of-hearing/deaf (SAHA)
 - ▶ Retail service designs – somewhat similar to ISAs
 - ▶ Collaboration between LeadingAge and HUD to provide support services & social integration at home (SASH), including affordable housing
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Intergenerational Gardening



Green Housing Award



CURRENT ISSUES

- ▶ Lack of housing stock
- ▶ Cost of building
- ▶ Legislative absence of support
- ▶ How to support middle income people
(\$50,000–\$100,000)