AARP Livable Communities: Our POV on Housing

November 21, 2020
By 2034, it is projected that people age 65+ will outnumber children under 18 for the first time ever.

By 2030, 1 in 5 people in the U.S. will be age 65+.
Over half of all HH are 1- or 2-persons, but more than 85% of housing stock is 2, 3, 4 or more bedrooms.

The share of 65+ renters who are rent-burdened increased from 43% in 2001 to 50% in 2015.

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AARP Livable Communities Approach
aka our “Age-Friendly” Approach

We support communities and local leaders to think differently about their housing, transportation and public spaces to create great places for all people of all ages.
With the passage of House Bill 2001, in 2019 the State of Oregon expanded housing options for Oregonians of every age, income level and family size. By allowing a greater variety of housing types such as duplexes and multiplexes, HB 2001 helps to create affordable, accessible housing.

AARP played an important role in advocating for HB 2001, and now AARP members can get involved in how the bills is implemented. Together we can help expand housing options in all of our neighborhoods.

(I-r) Oregon, Lexington, KY; Seaside, CA; Eugene, OR; Durham, NC
AARP Network of Age-Friendly States and Communities

Search for your community at https://livablemap.aarp.org/

Nearly 500 communities + 6 states

Eight in OR (including Springfield)

Five-year cycle

Over 100 million US residents live in an age-friendly community
Housing no longer fits: aging population

Housing is generally not designed for an aging population.

• In much of the U.S., housing was built over a generation ago to serve a population of generally young, able-bodied, single-family households (typically two parents + two children)

• In 2020 the dominant American household type is single adults, living alone.

• More than 50% of all households are just one or two people. Yet more than 85% of housing stock is 2+ bedrooms.

In 2019, AARP released Making Room to highlight how innovative housing approaches may better suit changing demographics. www.aarp.org/MakingRoom
What people want in housing as they age

- More than 3/4 of people age 50+ want to remain in their home or community; desire to age in place increases with age

- Fewer than half believe they will stay in their homes

- Over 60 percent of all adults own their own homes, and approximately one-third report that major modifications are needed to accommodate aging needs.

- Half of adults already share or would be willing to share a home as they age, with a major consideration being if they needed help with daily activities.

- Only about 7% of survey respondents have an ADU, but about one-third would be interested in building one

In 2018, AARP conducted a national survey on Home and Community Preferences: www.aarp.org/Research
Survey says: respondents are most willing to build an ADU to provide space for those they care about.

For each of the following reasons choose whether each one is a major reason, a minor reason, or not a reason for building an ADU on your property.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Major reason</th>
<th>Minor reason</th>
<th>Not a reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>To have a place for a loved one to stay who needs care</td>
<td>68%</td>
<td>16%</td>
<td>16%</td>
</tr>
<tr>
<td>To provide a home for family members or friends</td>
<td>57%</td>
<td>26%</td>
<td>15%</td>
</tr>
<tr>
<td>To have someone living close by and feel more secure</td>
<td>35%</td>
<td>29%</td>
<td>36%</td>
</tr>
<tr>
<td>To have a place for guests to stay</td>
<td>35%</td>
<td>44%</td>
<td>21%</td>
</tr>
<tr>
<td>To increase the value of your home</td>
<td>32%</td>
<td>35%</td>
<td>32%</td>
</tr>
<tr>
<td>To earn extra income from rent</td>
<td>27%</td>
<td>26%</td>
<td>46%</td>
</tr>
<tr>
<td>To have a place for a caregiver to stay</td>
<td>26%</td>
<td>34%</td>
<td>39%</td>
</tr>
<tr>
<td>To provide affordable housing in your community</td>
<td>13%</td>
<td>26%</td>
<td>61%</td>
</tr>
</tbody>
</table>

Source: 2018 AARP Home and Community Preferences Survey: A National Survey of Adults Age 18+
Survey says: top reason adults do not want to build an ADU is that they do not need one; a majority also cite economic concerns

For each of the following reasons, choose whether each one would be a major reason, a minor reason, or not a reason for NOT building an ADU on your property.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Major %</th>
<th>Minor %</th>
<th>Not a Reason %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do not need one</td>
<td>67%</td>
<td>12%</td>
<td>20%</td>
</tr>
<tr>
<td>The cost of modifying your home or building an additional structure on your property</td>
<td>44%</td>
<td>22%</td>
<td>32%</td>
</tr>
<tr>
<td>Not allowed due to local restrictions or zoning laws</td>
<td>36%</td>
<td>15%</td>
<td>45%</td>
</tr>
<tr>
<td>Not wanting to be a landlord</td>
<td>33%</td>
<td>19%</td>
<td>45%</td>
</tr>
<tr>
<td>A potential increase in property taxes</td>
<td>29%</td>
<td>27%</td>
<td>42%</td>
</tr>
<tr>
<td>Having to take care of someone who needs care</td>
<td>20%</td>
<td>22%</td>
<td>54%</td>
</tr>
<tr>
<td>Do not like them</td>
<td>20%</td>
<td>20%</td>
<td>57%</td>
</tr>
<tr>
<td>Having someone live close by</td>
<td>20%</td>
<td>20%</td>
<td>57%</td>
</tr>
<tr>
<td>Not knowing how to finance the home modifications</td>
<td>17%</td>
<td>19%</td>
<td>61%</td>
</tr>
</tbody>
</table>

Source: 2018 AARP Home and Community Preferences Survey: A National Survey of Adults Age 18+
**ADUs can (help) fit an aging population**

**ADUs can help address the need as a part of an all-ages approach**

- Clear benefits for older adults, but also help provide below-market housing options for others
- Good way to gently add housing stock without changing the look of existing neighborhoods
- AARP has advocated for passage of ADU and missing-middle housing code in many communities, e.g.:
  - Burlington, VT
  - Des Moines, IA
  - Lexington, KY
  - Minneapolis, MN
  - State of OR
- AARP will re-release model state/local code on ADUs in early 2021 (existing model code is from 2000).

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**The ABCs of ADUs**

A guide to Accessory Dwelling Units and how they expand housing options for people of all ages

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Videos, free publications and articles at AARP.org/ADU
Helping to make homes a better “fit”

AARP’s HomeFit Guide

- Helps people **live safely and comfortably**, regardless of a person’s age or life stage.
- Over **100 room-by-room tips** that are applicable to all housing types
- Detailed illustrations and explanations of how a smartly designed or modified home can meet the **current and future needs** of its residents
- Solutions for **all skill levels**, from simple do-it-yourself fixes to improvements that require skilled expertise
- **More inclusive**, with strategies that work for renters and owners; apartment or house; and variety of cultural traditions and languages (*Chinese, Korean, Vietnamese and Spanish*)
- More info on **smart home tech**
- Expanded frame to include visitibility and “all ages” benefits

Download or request a copy at [aarp.org/homefit](http://aarp.org/homefit)
Housing solutions work in rural places, too

**AARP Rural Livability Workshop Report**

How and why small towns and remote communities are working to become more livable for older adults and people of all ages

**FIELD-TESTED STRATEGIES: Housing**

MISSING MIDDLE HOUSING

Across the United States, there’s a mismatch between the housing stock and what the market wants and needs. This is partly due to changing demographics, such as the rapidly aging population and shrinking household sizes.

A practical solution is something called “missing middle housing.”

These types of residences (see the illustration, above) are described as missing because very few have been built since the early 1940s due to zoning constraints, financing difficulties and the shift to automobile-centric patterns of development.

Where the structures do exist, they easily go unnoticed because — and this is a good thing — they blend right in. Original missing middle homes are located in walkable urban areas as well as in historic small towns and Main Street districts.

As a housing type, missing middle homes are close to amenities, mix well with other building types, never exceed the scale of a house (height, width, depth) and can be purchased or rented. Many of the properties are designed as live-work units.

While new missing middle housing projects are becoming more common in large cities, they’re also located in smaller communities, including Papilllon, Nebraska, and South Jordan, Utah.

“Missing middle housing types are a great way to deliver affordable housing choices by design since they’re of a scale that most communities would support,” explains Daniel Parolek, founder of Opticos Design and the architect who coined the term “missing middle.”

The concept can also broaden housing discussions, including with people or groups that bristle at words like “density” or “multifamily.” Conversations can develop around a question such as “Where will downsizing empty nesters live when they need to be in a less car-dependent home, but want to remain in or near their community?”

One answer is missing middle housing.

Download or request a copy at aarp.org/rurallivability
Grants for projects in communities

2020: $2.4 million in grants awarded to 184 communities (to date >$6 million in 4 years)

Search for your community at https://livablemap.aarp.org/
Tools: LivIndex, map and newsletter

Livability Index  
https://livabilityindex.aarp.org/

Searchable map  
https://livablemap.aarp.org

Free weekly e-newsletter  
Text LIVABLE to 50757
Free publications

Free practitioner-oriented publications in print and via download on:

- Housing (home modification, ADUs, diversity)
- Rural livability (incl. broadband, econ dev)
- Transportation (including walk audit)
- Placemaking and parks (including park audit)
- Community engagement
AARP Livable Communities Approach
Learn more at:

aarp.org/livable | @AARPLivable

Livablemap.aarp.org
Livabilityindex.aarp.org
Aarp.org/CommunityChallenge

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