



Session 3: Evaluating successful aging in place with dementia

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The Harvard Joint Center for Housing Studies strives to improve equitable access to decent, affordable homes in thriving communities. We conduct rigorous research to advance policy and practice, and we bring together diverse stakeholders to spark new ideas for addressing housing challenges. Through teaching and fellowships, we mentor and inspire the next generation of housing leaders.

The Joint Center's Housing an Aging Society Program aims to deepen understanding of the implications of aging populations and advance policy, planning, design, and public health solutions that address the housing needs of older adults.

Overview

- What do we mean by aging in place?
- How can a housing lens provide insight into people aging in place with dementia?
 - The relationships between housing costs, physical attributes of the home, and location and wellbeing for older adults
 - Barriers to coordinating health and housing interventions
- How can we improve programs and evaluation of housing-based interventions and their effects on wellbeing of people with dementia?

What do we mean by aging in place?

Table 1. Definitions in context.

Definitions: Older people should/can	Common rationales and/or motivations	Examples of policy implications	Potential negative/unintended consequences
Place-related			
1. Never move	Apparent simplicity of not moving, familiarity of environment, cost savings from not moving	Modify and service existing homes	Overhousing of older people, limiting supply; problems modifying housing; difficulties providing services; cost of in-home services at end of life; stuck in place
2. Stay put as long as possible	Simplicity, along with options late in life	Provide options for high care at end of life	If only the very ill are in purpose-built housing and nursing homes, then there could be concentrations of only the very sick in facilities; different understandings of <i>as long as possible</i> within household/family
3. Stay in the same vicinity	Allows downsizing/rightsizing but maintaining familiarity of area	Provide housing options nearby	Options may not be available or may be more costly
Services based			
4. Stay out of nursing homes	Can be anywhere, including with distant family	Flexible care options outside facilities; making nursing homes less repulsive	Inefficiency, lower quality care, household strain
5. Not move between aged care facilities	Not moving within care facility	Flexible care options in facilities	Regulatory barriers, staff training
Control			
6. Have choices	Self-determination	Individual housing options	Moving may be a better option
7. Live out a multifaceted policy ideal	User choice, government cost savings	Provide housing options including upgrading; age-friendly communities	Moving may be a better option for fit

Source: Ann Forsyth & Jennifer Molinsky (2021) What Is Aging in Place? Confusions and Contradictions, Housing Policy Debate, 31:2, 181-196, <https://doi.org/10.1080/10511482.2020.1793795>.

Jennifer Molinsky & Ann Forsyth (2018) Housing, the Built Environment, and the Good Life, in *The Hastings Report* V. 48(S3) Supplement, *What Makes a Good Life in Late Life?* <https://doi.org/10.1002/hast.914>

How can a housing lens provide insight into aging in place with dementia?

- Starts with where people live in all its complexity
 - Home as platform for wellbeing through affordability, physical suitability, connections to supports and services, repository for memories and sense of self
- Recognizes housing disparities among older adults
 - Unstable, inadequate, unaffordable, inaccessible housing
 - Lack of caregivers or community supports due to location
- Recognizes that home-focused programs/policies depend on the home, its resources, and its capacity to function as a site of care and employment, as well as the labor of unpaid family

Source: Jennifer Molinsky, Nancy Berlinger, and Bailey Hu, *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*. Joint Center for Housing Studies, 2022. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Housing_Health_Equity_for_Older_Adults_2022.pdf

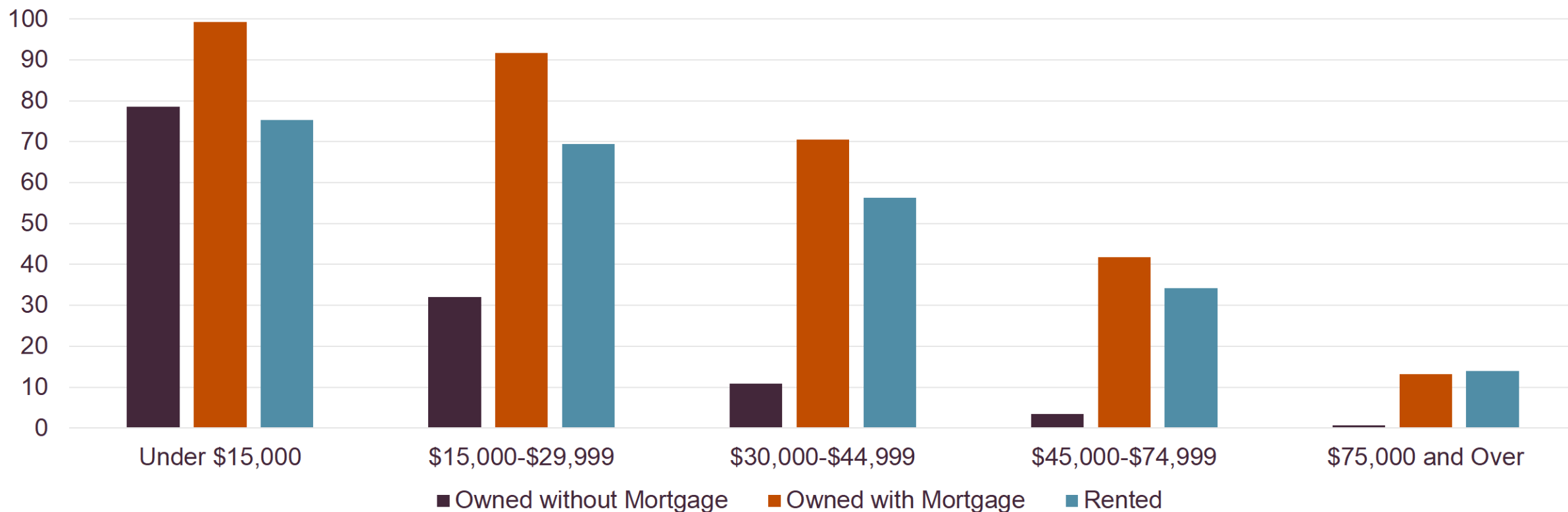


Older Adults Have Unique Housing Challenges that Affect Their Health

- Affordability challenges worsen with age
- Need for accessible housing is growing, yet housing stock is largely inaccessible
- Many need in-home support, but these can be expensive, difficult to secure
- Environmental, programmatic barriers prevent social engagement in the community
- Older adults are more vulnerable to climate-related events like extreme heat
- Lifetime disadvantages compound in older age, widening disparities in health, financial security

One Third of Older Households Face Housing Cost Burdens, Particularly Renters and Owners with Mortgages

Share of Cost-Burdened Older Households (Percent)

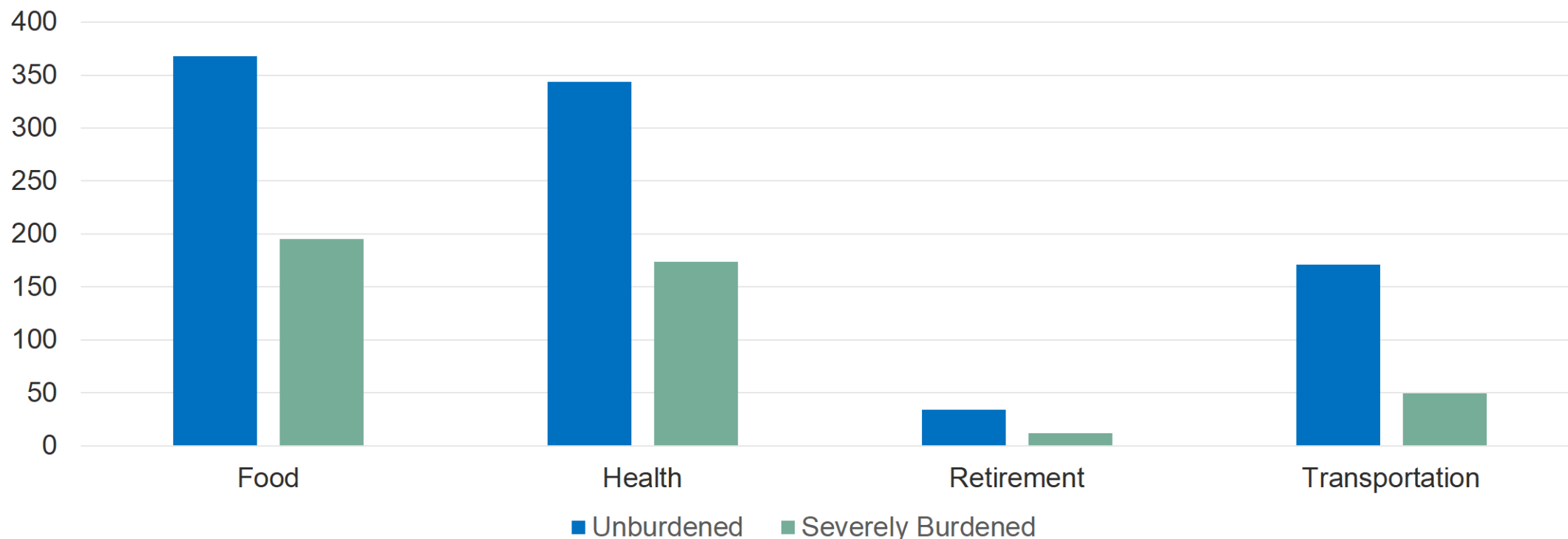


Notes: Cost-burdened households spend more than 30 percent of their income for housing costs. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens

Source: JCHS tabulations of US Census Bureau, 2021 American Community Survey.

Results of Cost-Burdens: Low-Income Households with Severe Cost Burdens Have Little to Spend on Other Necessities

Median Monthly Expenditures of Low-Income Households (Dollars)



Notes: Low-income households are in the bottom quartile of all households ranked by total spending. Not burdened (severely burdened) households devote 30% or less (more than 50%) of expenditures to housing, including utilities.

Source: JCHS tabulations of US Bureau of Labor Statistics, 2018 Consumer Expenditure Survey.

Older Renters Have Little Wealth

Median Value (2019 Dollars)

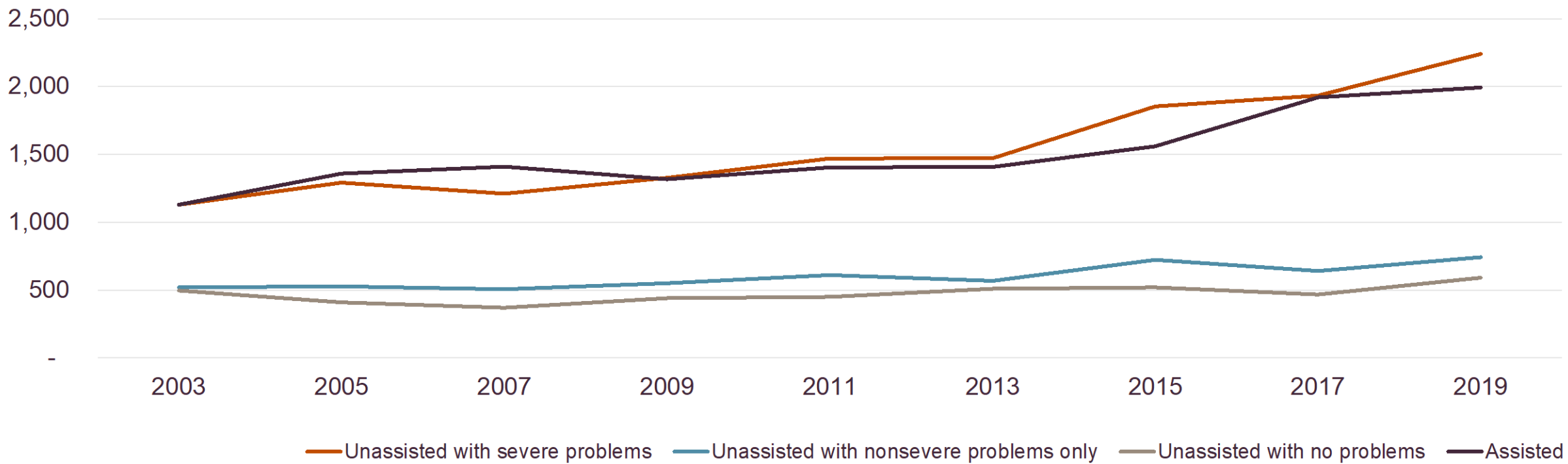
	Renters	Homeowners		
Age of Household Head	Net wealth	Net wealth	Home equity	Non-housing wealth
65-79	\$5,420	\$373,600	\$175,000	\$158,000
80 and Over	\$12,000	\$271,400	\$159,000	\$92,899
65 and Over	\$5,800	\$343,100	\$170,000	\$147,600

Note: Median home equity and non-housing wealth were calculated independently and therefore do not sum to net wealth. Income quartiles are calculated for each age group.

Source: JCHS tabulations of Federal Reserve Board, 2019 Survey of Consumer Finances.

The Number of Very Low-Income Older Adults In Need of Housing Assistance Continues to Grow

Number of Households Age 62 and Over with Incomes Under 50 Percent Area Median Income (Thousands)



Notes: Very low-income elderly earn under 50% of area median and are aged 62 and over. Unassisted with severe problems receive no federal rental assistance, have severe housing cost burdens (spending over 50 percent of income on housing), live in severely inadequate housing, or both. Assisted households receive federal housing assistance.
Source: JCHS tabulations of Worst-Case Housing Report to Congress, 2005-2021.

A Majority of Older Adults Report Unmet Needs for Support at Home

- 59% of community-dwelling older adults report unmet need with activity of daily living or instrumental activity of daily living
- Median national cost of homemaker services is \$26/hour, and home health aide is \$27/hour
- Older renter households can afford less than 2 months of homecare aid (at 28 hours/week) before exhausting ALL wealth

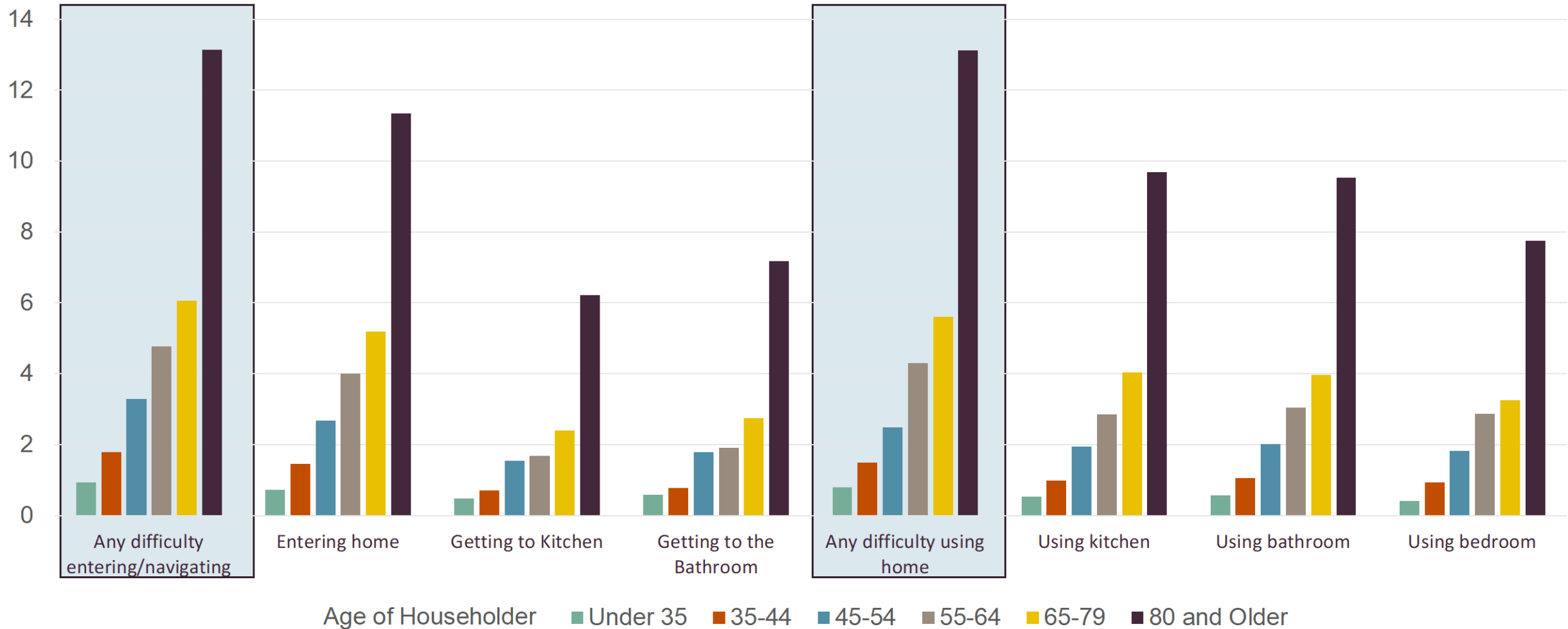


Note: Data on unmet needs excludes older adults (age 65 and over) who spent time in a nursing home.

Source: Joint Center tabulations of 2010-2018 Health and Retirement Study data; 2021 Genworth Cost of Care Survey; Joint Center tabulations of Federal Reserve Bank, 2019 Surveys of Consumer Finance. Photo: Centre for Ageing Better.

Older Adults Are More Likely to Experience Difficulties Navigating and Using Their Homes

Share of Households Reporting Difficulty (Percent)



Note: Difficulties entering, navigating, and using the home without assistance are the result of a condition other than a temporary injury and apply to occupants over 6 years old.

Source: JCHS tabulations of HUD, 2019 American Housing Survey. See also Samara Scheckler, Jennifer Molinsky, & Whitney Airgood-Obrycki, 2002, How Well Does the Housing Stock Meet Accessibility Needs?" Joint Center for Housing Studies. [How Well Does the Housing Stock Meet Accessibility Needs? An Analysis of the 2019 American Housing Survey \(harvard.edu\)](https://www.jchs.harvard.edu/publications/how-well-does-the-housing-stock-meet-accessibility-needs-an-analysis-of-the-2019-american-housing-survey)

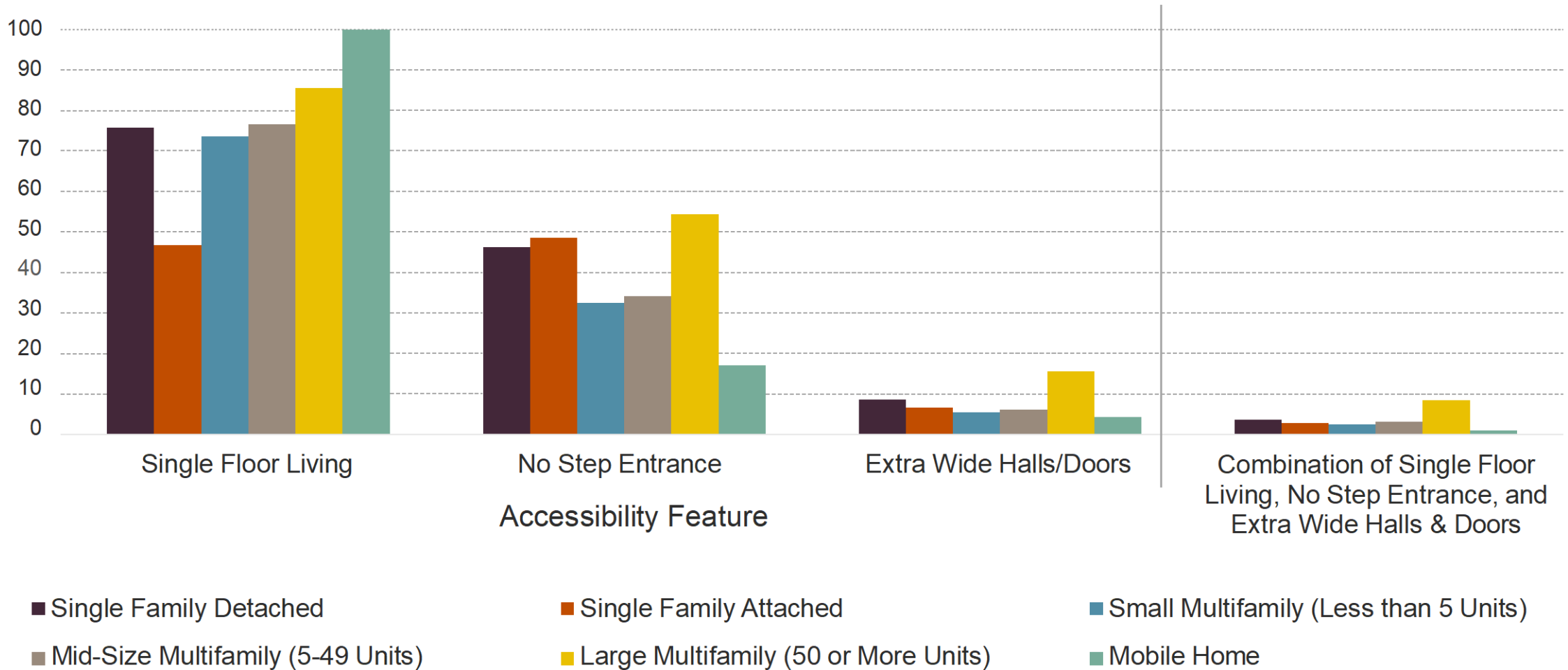
People with Cognitive Challenges Experience Accessibility Challenges at Home

- 36% of households in which a householder age 65 or over has a difficulty remembering or concentrating have at least one difficulty entering, navigating, or using their homes; 9% of households in which the household has no cognitive problems report a difficulty with their home

Source: JCHS analysis of the US Department of Housing and Urban Development 2019 American Housing Survey.

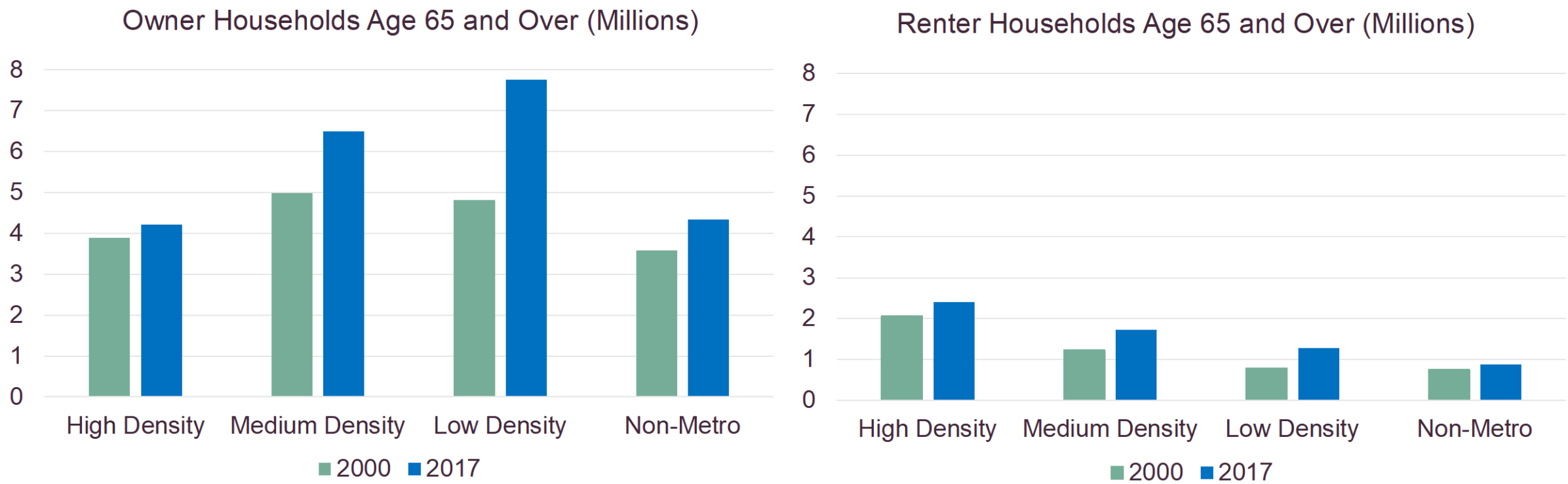
Few Homes Have Basic Accessibility Features

Share of Housing Units by Structure Type (Percent)



Source: JCHS tabulations of HUD, 2011 American Housing Survey.

A Growing Number of Older Adults Live in Low-Density Areas



Note: Neighborhood densities in metro areas are measured by the number of housing units per square mile in every metro census and divided into equal thirds.
Source: JCHS tabulations of JCHS Neighborhood Change Database. See also

Community Supports Are Part of the Residential Setting

- Maintaining wellness through home-based supports, service and care coordination
- “Village” networks (Beacon Hill, Boston; Kingdom Care Senior Village, Washington, DC)
- Caregiver support programs (memory cafes)
- SASH and other wellness coordination programs

Source: Jennifer Molinsky, Nancy Berlinger, and Bailey Hu, *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*. Joint Center for Housing Studies, 2022.
https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Housing_Health_Equity_for_Older_Adults_2022.pdf

Photos: Kingdom Care Senior Village; Dementia Friendly America



Care Delivery at Home

- Digital technology holds promise for monitoring people at home and for delivering acute care at home, yet little research has explored housing preconditions for remote healthcare (beyond broadband, safe, accessible, stable housing; caregivers who can provide support)
- Caregivers are also an integral part of the residential setting and make aging in place possible



Source: Sources: Jennifer Molinsky, Samara Scheckler, & Bailey Hu, 2023, Centering the Home in Conversations about Digital Technology to Support Older Adults Aging in Place, Joint Center for Housing Studies, [Centering the Home in Conversations about Digital Technology to Support Older Adults Aging in Place \(harvard.edu\)](https://www.jchs.harvard.edu/publications/centering-the-home-in-conversations-about-digital-technology-to-support-older-adults-aging-in-place)

Photos: Housing Matters, Urban Institute

Housing and Health Program Misalignment

- In practice: lack of coordination and collaboration across housing, social service, and healthcare sectors
 - Eligibility for subsidies differs across programs, leaving some without key supports
 - Housing assistance is not an entitlement
 - Wrong pocket problem
- In research: lack of data integration
 - Housing data typically lacks sufficient information on health; health data typically lacks sufficient detail on housing
 - Focus on healthcare utilization can emphasize cost savings rather than overall wellbeing or health

Source: Jennifer Molinsky, Nancy Berlinger, and Bailey Hu, *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*. Joint Center for Housing Studies, 2022. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Housing_Health_Equity_for_Older_Adults_2022.pdf

Conclusions

- A housing lens focuses on older adults' homes in relation to their health and wellbeing, including financial security, social engagement, physical safety, and access to services and supports. It reminds us that older adults are more than illnesses or clinical experiences, and helps illuminate the economics of aging in the US, including the “dual burden” often posed by both housing and care costs.
- More dialogue among housing and health researchers could:
 - Help elucidate the specific ways that housing influences health for people with dementia
 - Support the development or integration of datasets that enable evaluation of housing-based interventions for health; highlight how disparities in housing can affect the outcomes of other interventions
 - Support outcome measures beyond those focused on healthcare utilization

Source: Jennifer Molinsky, Nancy Berlinger, and Bailey Hu, *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*. Joint Center for Housing Studies, 2022. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Housing_Health_Equity_for_Older_Adults_2022.pdf

Thank you!

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