

Written Testimony of

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**Before the Little Hoover Commission Hearing on
the California Master Plan for Aging Implementation**

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Chair Nava, Vice Chair Cannella, and Commissioners: thank you for inviting me to testify at this hearing. My name is Jennifer Molinsky, and I am the Project Director of the [Housing an Aging Society Program](#) at the [Joint Center for Housing Studies of Harvard University](#) and a Lecturer at the Harvard Graduate School of Design. 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 Housing an Aging Society Program focuses specifically on the housing challenges of the nation's growing older population.

This morning, I will share an overview of housing challenges facing the nation's older adults, including housing affordability, accessibility and other aspects of the physical house, connections between housing and long-term supports and services, and the livability of neighborhoods and communities. The data I will share is based on our ongoing research, including work conducted for a forthcoming report entitled *Housing America's Older Adults 2023* to be released later this fall.

This is a critical moment in which to consider investments in the housing needs of the nation's older adults. While the number of people 65 and over has increased dramatically since the first baby boomers reached that age a decade ago, in just three years the leading edge of that cohort turns 80. By 2035, the Census Bureau projects that the population 80 and over will grow to nearly 24 million people, fully doubling from 2016. Many of these older adults will live alone and on limited incomes, and many will have mobility and other health challenges.

Demand for affordable, accessible housing, in-home services, and neighborhood supports and amenities is set to soar—yet right now, we fall well short of meeting even today's needs. Without concerted action, we are on track for even graver deficiencies that may diminish older people's health and ability to remain in their communities; increase the cost of public programs; and exacerbate deep and longstanding inequalities. I will highlight four specific challenges in my remarks.

Challenge 1: A Growing Number of Older Adults Are Burdened by High Housing Costs

First, there is enormous unmet need for affordable housing for older adults. Over 11 million households headed by someone 65 and over are cost burdened, paying more than a 30 percent of their income on housing costs, including rent or mortgage payments, utilities, property insurance, and property tax. Half of these households pay more than 50 percent of their incomes on housing (**Figure 1**). Nearly 80 percent of older homeowners without mortgages and 99 percent of homeowners with mortgages who earn under \$15,000 per year are cost burdened, as are 75 percent of renters at that income level; cost burdens for these two groups remain high up the income scale (**Figure 2**). Housing cost burdens increase with age as well, as income tends to fall with age, so households headed by someone age 80 and over are most likely to face cost burdens than those aged 65-79.¹

Affordability challenges are also disproportionately felt by older people of color. Across both homeowners and renters, 44 percent of older Black heads of household are cost burdened as of 2021, along with 43 percent of Hispanic householders, 38 percent of Asian householders, 37 percent of those other or multiple races, and 33 percent of American Indian/Alaskan Native household heads. In comparison, 30 percent of older white households are cost burdened. Longstanding disparities in access to well-paying jobs and homeownership opportunities have resulted in steep gaps in both income and wealth, particularly between Black and white and Hispanic and white households—today the Black-white homeownership gap among those 65 and over stands at 20 percentage points.²

Older households in California are particularly likely to face high cost burdens. In the San Diego metro area, fully 69 percent of renters 65-79 and 65 percent of those age 80 and over are paying over 30 percent of their income for housing, and more than half are paying over 50 percent of their income for housing. Over 60 percent of renters are cost burdened in the Los Angeles, Riverside, San Francisco, Oxnard, San Jose, Sacramento, and Bakersfield metros as well (**Figure 3**). Meanwhile, more than 30 percent of older homeowners are cost burdened in 8

¹ Joint Center for Housing Studies analysis of US Census Bureau, 2021 American Community Survey.

² Joint Center for Housing Studies analysis of US Census Bureau, 2021 American Community Survey.

California metros (Los Angeles, Riverside, San Diego, San Francisco, Fresno, Oxnard, San Jose, and Sacramento) (**Figure 4**).³

To compensate for high cost burdens, households often cut back on food and medical care, which can be detrimental for those with chronic health conditions.⁴ Severely burdened households age 65 or over in the bottom quartile of expenditures (typically those with the lowest incomes) spent only \$195 per month on food in 2018, while those without burdens spent an average of \$368. Differences in out-of-pocket healthcare expenses were just as stark, with severely cost burdened households spending 50 percent less on average (\$174 vs. \$344 per month) than those who were unburdened (**Figure 5**).⁵ In general, older households earning less than \$15,000 annually had monthly incomes that were on average insufficient to meet their housing needs, to say nothing of their other expenses. Those earning between \$15,000 and \$30,000 had just over \$1,000 per month left over on median.⁶

Renters, often on fixed incomes, are particularly at risk of rising housing costs, and have a much smaller personal safety net than even low-income homeowners: in 2019, the median older renter had a net wealth under \$6,000; Black and Hispanic renters had less, with median net wealth of \$3,900 and \$3,200 respectively. Yet a growing share of older homeowners are also at risk of housing cost burdens given that more older adults are carrying mortgages into later life (**Figure 6**). The share of homeowners aged 65-79 with mortgage debt has increased from 24 percent three decades ago to 45 percent in 2019, while the share of homeowners in their 80s and above with mortgage debt has jumped from 3 to 27 percent in the same time period.

While mortgage payments and rents make up the largest share of most housing payments, utilities, property tax, and property insurance contribute as well, and even owners without mortgages can face housing cost burdens solely because these other expenses exceed 30 percent of their income. According to the 2020 Residential Energy Consumption Survey, 10

³ Joint Center for Housing Studies analysis of US Census Bureau, 2021 American Community Survey.

⁴ Herbert, et al. (2021) Older Adult Out-of-Pocket Pharmaceutical Spending After Home Mortgage Payoff. Center for Financial Security. Available at <https://cfsrdrc.wisc.edu/publications/working-paper/wi21-10>.

⁵ Joint Center for Housing Studies. *Housing America's Older Adults 2019*. Harvard University, 2019.

⁶ Joint Center for Housing Studies analysis of US Census Bureau, 2021 American Community Survey.

million households headed by someone age 60 over reported some form of energy insecurity in which they could not afford utilities; nearly 7 million saying that they had foregone food or medicine in order to pay utility bills.⁷ The cost of property insurance is also of increasing concern to homeowners, particularly those in areas that have experienced wildfires, floods, and severe storms in recent years.

Given these challenges, public assistance is insufficient to meeting needs. Nationally, at last measure, over 2.2 million older, very low-income renter households who eligible for federal housing assistance had “worst case housing needs,” defined as having severe cost burdens, living in severely inadequate housing, or both. Only 36 percent of income-eligible older adults receive federal housing assistance (**Figure 7**).⁸ Yet trends point to greater demand for support in the coming years: the number of income-eligible households will increase with population growth and widening income disparities, and rentership rates are rising, in part because people now nearing retirement were particularly hard hit by the foreclosure crisis.⁹

Expanding rental assistance can provide needed stability to these households. HUD’s housing assistance programs, including Section 202 Supportive Housing for the Elderly and Section 8 Project Based Rental Assistance (PBRA), and public housing, offer deep income targeting, serving the lowest income older adults, and ensure rents are maintained at affordable levels so that older people can purchase food, out-of-pocket medical care, and other necessities as well as housing. In these project-based programs, economies of scale can bring health and wellness programs into the building and further support older residents. Most critically, housing subsidies provide stability for vulnerable populations, many of whom have experienced unsuitable living situations or homelessness; indeed, one study found that nearly one in five older adults had experienced homelessness at some point prior to moving to public housing.¹⁰

⁷ US Energy Information Administration, Office of Energy Demand and Integrated Statistics, 2020 Residential Energy Consumption Survey.

⁸ *Worst Case Housing Needs 2021: Report to Congress*, Table A-5A.

⁹ Joint Center for Housing Studies. *Housing America’s Older Adults 2019*. Harvard University, 2019.

¹⁰ Heather Larkin, Amanda Aykanian, Erica Dean, and Eunju Lee. "Adverse childhood experiences and substance use history among vulnerable older adults living in public housing." *Journal of gerontological social work* 60, no. 6-7 (2017): 428-442.

Challenge 2: Little Housing is Accessible, Yet Difficulties Navigating and Using Homes Increase with Age

Older adults are more likely to report that someone in their household has a difficulty with mobility, vision, hearing, cognition, self-care, and independent living. The shares reporting these difficulties increase with age for people of all races/ethnicities, incomes, and housing tenures, though they tend to begin rising earlier for some groups, including people of color and those with low incomes (**Figure 8**). By their mid-to-late 50s, 40 percent of adults in households earning under \$15,000 per year report a disability, compared to 16 percent of those earning over \$75,000. Within the same age group, 8 percent of non-Hispanic Asian individuals report at least one disability, compared to 16 percent of non-Hispanic white and Hispanic individuals, 22 percent of Black individuals, and a staggering 32 percent of American Indian/Alaskan Native individuals. These disparities are likely due in part to lower incomes, less access to healthcare and discrimination in medical care, environmental racism, and even to the long-term health “weathering” effects of chronic racism-induced stress. Single-person households are also more likely to report disabilities at younger ages, and rates rise steeply with age; nearly half of all adults living alone at age 90 and over report difficulty with living independently. Finally, those with lower incomes also face disabilities at younger ages, at least in part because they may face barriers to labor force participation.

Accessible housing can help support independence and safety among people with disabilities. Without needed accessibility features, residents may need to rely on both paid professionals and family caregivers for assistance with tasks like cooking, laundry, and bathing that could otherwise be performed by the occupant in a more accessible home. Inaccessible housing can also heighten risk of injury for residents as well as caregivers helping someone navigate features such as a high-walled tub, and can impede engagement in the community for those who find it difficult to go in and out of their homes. In this way, a poor fit between the house and its older occupant levies economic cost on older adults who purchase additional services to compensate, on family caregivers who provide direct care and support, and on the healthcare

industry which incurs costs ranging from fall-related injuries to earlier institutionalization in a nursing home.¹¹

Very little of the nation's housing stock offers even the most basic of accessibility features (**Figure 9**). Our analysis of the 2011 American Housing Survey, which provides the most recent comprehensive look at accessibility features in the home, has shown that less than 4 percent of America's housing has three basic features—a no-step entry into the home, a bedroom and bath on the main living floor, and hallways and doorways wide enough to accommodate a wheelchair (Figure 6).¹² Among the least accessible are single-family houses—home to 81 percent of older homeowners and 22 percent of older renters.¹³ Publicly-assisted housing also tends to have more accessibility features than private-market rentals, but there are still significant needs.¹⁴ Unsurprisingly, older adults are the most likely of all age groups to report difficulties entering, navigating, and using different parts of their homes (**Figure 10**).¹⁵

Support is needed for renters and property owners, as well as older homeowners, to make modifications that improve accessibility, as well as assistance maintaining housing in safe condition. The USC Leonard Davis School of Gerontology and the National Resource Center on Home Modification maintain a list of available programs in each state at homemods.org, and volunteer organizations like Habitat for Humanity and Rebuilding Together also support older residents seeking to make modifications and to maintain housing. In general however, many accessibility programs are modest in both size and scope and require that residents have disabilities before they can receive funds to modify for safety and accessibility serve owners

¹¹ Phillippa Carnemolla and Catherine Bridge. "Housing design and community care: How home modifications reduce care needs of older people and people with disability." *International Journal of Environmental Research and Public Health* 16.11 (2019): 1951. Terri R. Fried et al. "Functional disability and health care expenditures for older persons." *Archives of internal medicine* 161.21 (2001): 2602-2607. Laura N. Gitlin et al. "Long-term effect on mortality of a home intervention that reduces functional difficulties in older adults: Results from a randomized trial." *Journal of the American Geriatrics Society* 57.3 (2009): 476-481.

¹² Joint Center for Housing Studies, 2016. *Projections and Implications for a Housing a Growing Population*.

¹³ Joint Center for Housing Studies analysis of US Census Bureau, American Community Survey.

¹⁴ Whitney Airgood-Obrycki and Jennifer Molinsky. *Accessibility Features for Older Households in Subsidized Housing*. Joint Center for Housing Studies of Harvard University, 2020.

¹⁵ Samara Scheckler, Jennifer Molinsky, and Whitney Airgood-Obrycki. *How Well Does the Housing Stock Meet Accessibility Needs? An Analysis of the 2019 American Housing Survey*. Joint Center for Housing Studies of Harvard University, 2022.

despite the growing numbers of older renters—even though modifications can improve safety and prevent injury. Availability and generosity of support also varies widely between regions and target population membership. Dedicated funding is needed to fill in the patchwork of programs, some highly effective, but all limited in size and reach.

Another aspect of the physical house is its capacity to keep occupants safe from environmental hazards. Because older adults are more likely to have chronic conditions and disabilities, they are generally at greater immediate risk from the effects of climate change; for example, given higher rates of respiratory disease, older people may be more sensitive to increased temperatures, wildfire smoke, and mold and mildew in the home left in the wake of severe storms and flooding. To some extent, these risks can be exacerbated or abated by older adults' homes and their capacity to protect people from wildfire smoke, extreme heat, or flooding, making programs to address housing deficiencies all the more important, including those tailored to the risks most salient where people live.

Challenge 3: Insufficiency of Services and Supports to Help Older Adults Remain in the Community

A third challenge relates to services and supports provided in people's homes, which are often necessary for people to live in the community given the higher rates of difficulty with self-care and independent living reported above. Older adults are more likely to need assistance with tasks of daily living, such as dressing and bathing, as well as housekeeping tasks like food preparation, financial management, and shopping. Assistance often falls to unpaid family caregivers, creating economic, employment, and mental wellness challenges for the caregiver.¹⁶ Yet according to a Centers for Disease Control report, the number of potential family caregivers per older adult will fall from 7 to just 4 by 2030.¹⁷ Distance, financial need of

¹⁶ Yin Liu et al. "Financial strain, employment, and role captivity and overload over time among dementia family caregivers." *The Gerontologist* 59.5 (2019): e512-e520.

¹⁷ National Association of Chronic Disease Directors. *Caregiving for Family and Friends: A Public Health Issue*. Centers for Disease Control and Prevention, 2018.

caregivers, other caregiving responsibilities, and lack of training and support may also diminish options for unpaid assistance.

Paid support is costly but necessary, particularly for those without spouses or other family who can offer assistance. Low-income households can benefit from home- and community-based services (HCBS) offered under Medicaid (as with Medi-Cal), though these are typically offered via Medicaid waivers and are not entitlement programs, leaving many without needed supports. At the same time, middle-income households who are ineligible for HCBS support are often unable to afford needed care in the home or in assisted living facilities.

Service-enriched affordable housing has been shown to support independence—and reduce healthcare costs—for low-income populations; service coordinators were particularly integral to supporting older adults during the pandemic when service and care networks were disrupted.¹⁸ There are efforts to bring service-enriched housing to middle-income populations (as in the Opus model under development by 2Life Communities in Massachusetts), though a lack of subsidies available to support these households makes these models challenging.

Supporting the nation’s growing older population will require concerted coordination between health and housing policy, as both play a critical role in supporting people seeking to age in the community. Eligibility criteria for health and housing programs varies, leaving many with low-incomes with gaps in needed support.¹⁹ Some health interventions, such as telehealth and models that allow acute care in the home, work only in housing that is stable, accessible, and has broadband access, excluding many older adults from their benefits.²⁰ A promising step is the collaboration between US Department of Health and Human Services and US Department of Housing and Urban Development to develop the Housing and Services Resource Center, a

¹⁸ Jennifer Molinsky, Nancy Berlinger, and Bailey Hu, 2022. *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*. Joint Center for Housing Studies.

¹⁹ Jennifer Molinsky, Nancy Berlinger, and Bailey Hu, 2022. *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*. Joint Center for Housing Studies.

²⁰ Jennifer Molinsky, Samara Scheckler, and Bailey Hu, 2023. *Centering the Home in Conversations about Digital Technology to Support Older Adults Aging in Place*. Joint Center for Housing Studies.

comprehensive resource for organizations supporting older adults and others living in the community.²¹ There is much to be done, however, to align health policy and housing in terms of incentives for providers, eligibility for benefits, and more.

Challenge 4: Livability Features and Housing Options Are Lacking Where Older Adults Live

In addition to affordable, accessible housing and access to home-based services, the livability of neighborhoods and communities matters to older adult health and wellbeing as well. Safe streets, transportation alternatives, parks, opportunities for engagement, access to services, and a healthy environment contribute to quality of life and can make independent living easier for older adults. By supporting access to and opportunities for participating in the community, these features can also help prevent isolation and loneliness, both serious health issues in their own right. However, our research (conducted with AARP Public Policy Institute) shows that many older adults lack these features in their communities, and that high housing costs can prevent people from moving to more livable places.²²

Housing options are therefore a key of livable, age-friendly communities, enabling people to remain in their communities if their current home is no longer suitable or affordable, or move to a place that better meets their needs. Options like accessory dwelling units, cohousing communities, house sharing, and multifamily housing (the last particularly needed in lower-density locations) can offer lower-cost options, and in some cases, greater opportunities for social interaction support from neighbors. Intentional, multigenerational communities in the form of cohousing or nonprofit-led sites can provide affordability and mutual support.²³ Reform is often needed to ensure these options are not discouraged by zoning regulations or special permitting processes.

²¹ See [acl.gov/HousingAndServices](https://www.acl.gov/HousingAndServices).

²² Jennifer Molinsky, Rodney Harrel, Whitney Airgood-Obrycki, and Shannon Guzman. *Which Older Adults Have Access to America's Most Livable Neighborhoods? An Analysis of AARP's Livability Index*. Harvard University and AARP, 2020.

²³ Jennifer Molinsky, Anne Marie Brady, and Bailey Hu, 2023. *Bridging Health, Housing, and Generations: What the United States Might Learn from Germany's Intentional Multigenerational Housing Demonstrations*. German Marshall Fund.

Another approach to supporting older adults living in traditional communities is through organizations known as “villages” that support older adults dwelling in the community, providing help with transportation, home repairs, shopping and other household tasks, and community connections that combat isolation. Under the village model, neighbors provide mutual support, and volunteers and staff, funded by membership fees, also conduct outreach and provide assistance to members. The village model has expanded from its roots in higher-income neighborhoods and towns and played a critical role during the pandemic. The Kingdom Care Senior Village in Washington, DC, for example, helped older adults access information and vaccines in addition to supporting social programming during the pandemic. The Village to Village Network currently reports 43 villages in development or in operation in California, with most in the San Francisco, San Jose, and the Los Angeles areas.

Age-friendly networks can help advocate for and coordinate the many threads of livability, including transit and paratransit, safe streets, regulations ensuring a healthy environment, zoning reform that encourages diverse and affordable housing, and regulations that require basic accessibility features in new homes or to ensure that new homes are more easily adaptable in the future. However, our recent research pointed to an additional benefit of age-friendly coalitions, such as those in California that contributed to the Master Plan on Aging and propelled the state to become an Age-Friendly state in 2021. During the pandemic, age-friendly networks played a critical role in information sharing, advocacy, and the delivery of goods and services to older people. Existing relationships between government agencies, housing and service providers, and community-based organizations nurtured over years of working together on age-friendly policies and programs helped facilitate food delivery, vaccine rollout, and social isolation during periods of lockdown.²⁴ These networks have a critical role to play in any future emergency, including the more frequent extreme weather and disasters driven by climate change.

²⁴ Jennifer Molinsky, Nancy Berlinger, and Bailey Hu, 2022. *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*. Joint Center for Housing Studies.

Closing

Thank you again for the opportunity to share our work with the Commission. My colleagues and I are encouraged that California's Master Plan on Aging puts housing for all ages and stages as at the top of its list of goals, and that it conceives of housing broadly, to include not only its cost, but also its accessibility, connections to home- and community-based services, and all aspects of its location, including access to transportation, parks, opportunities for social engagement, and the chance to live in a healthy environment.

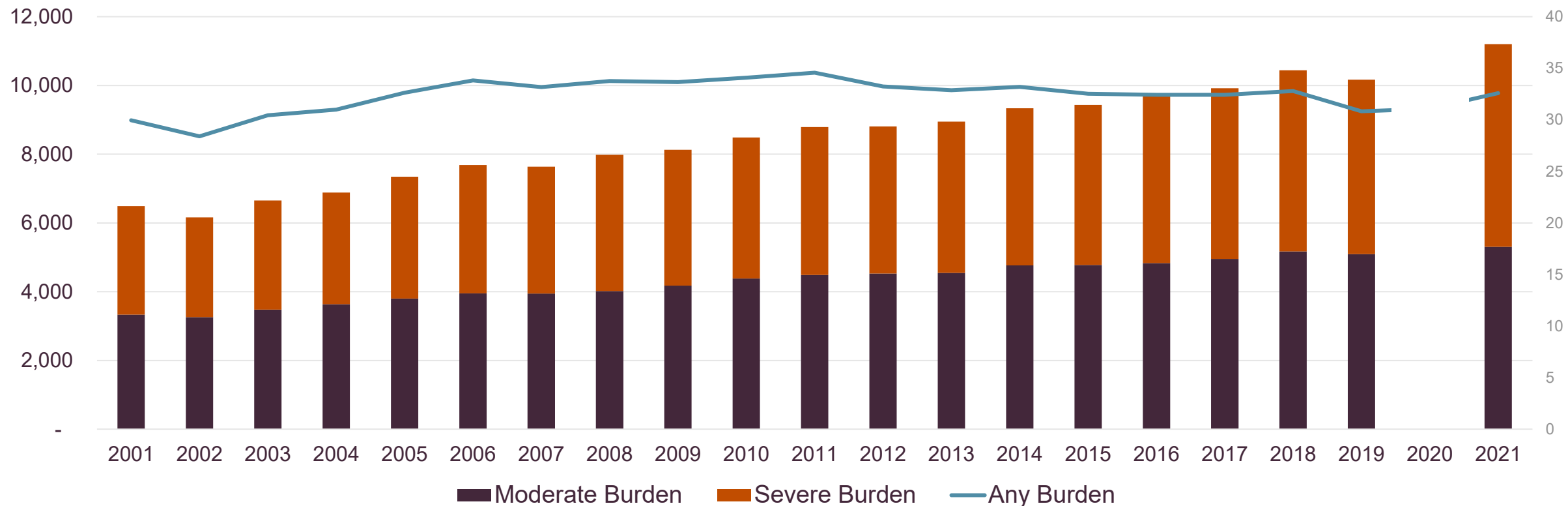
We can address the challenges I've outlined with comprehensive and coordinated policies, such as those outlined in your plan, to build, preserve, and retrofit affordable housing; assist owners and landlords with accessibility modifications; connect housing with supports, services, and transportation; and help communities thrive. We can ensure that the oldest people in our nation have housing that provides a sound foundation for a good quality of life. But to meet the growing challenges faced by older adults and their families, we must act without delay.

Thank you for the opportunity to testify today. I look forward to addressing your questions.

Figure 1: Older Cost Burdened Households Are Growing Steadily in Number

Number of Older Cost-Burdened Households (Thousands)

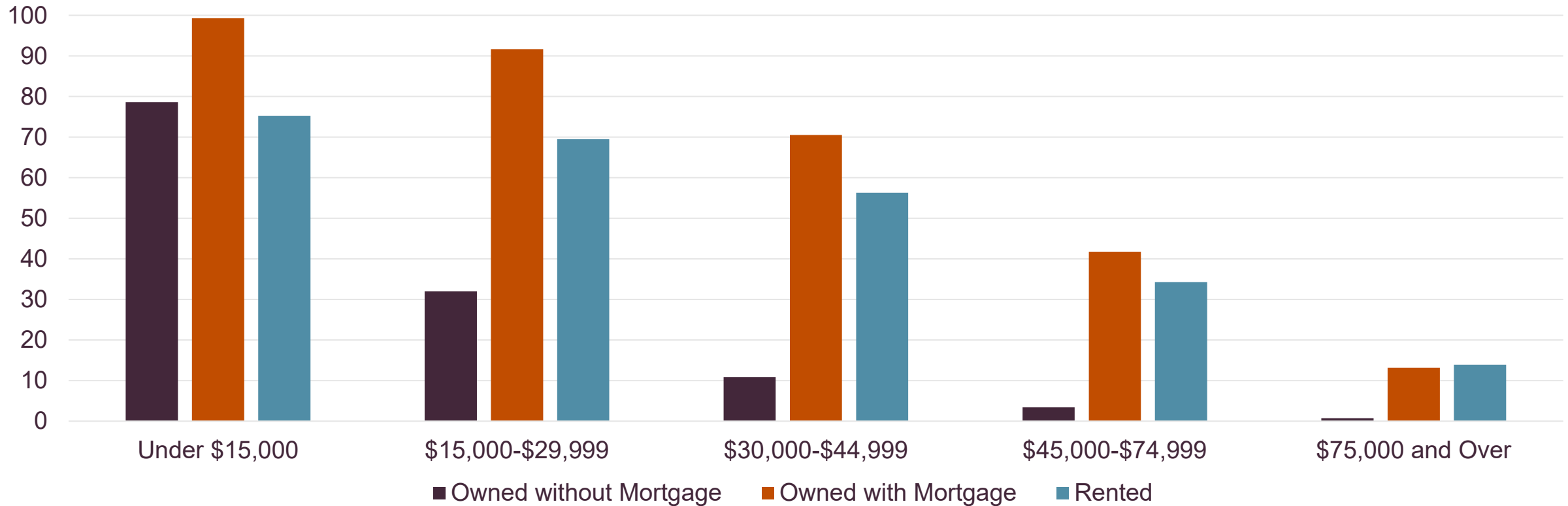
Share of Cost-Burdened Households (Percent)



Notes: Moderately (severely) cost-burdened households spend 30-50% (more than 50%) 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. Estimates for 2020 are omitted due to data collection issues experienced during the pandemic. Source: JCHS tabulations of American Community Surveys.

Figure 2: Older Renters and Homeowners With Mortgages Face High Cost Burdens Up the Income Spectrum

Share of Cost-Burdened Older Households (Percent)



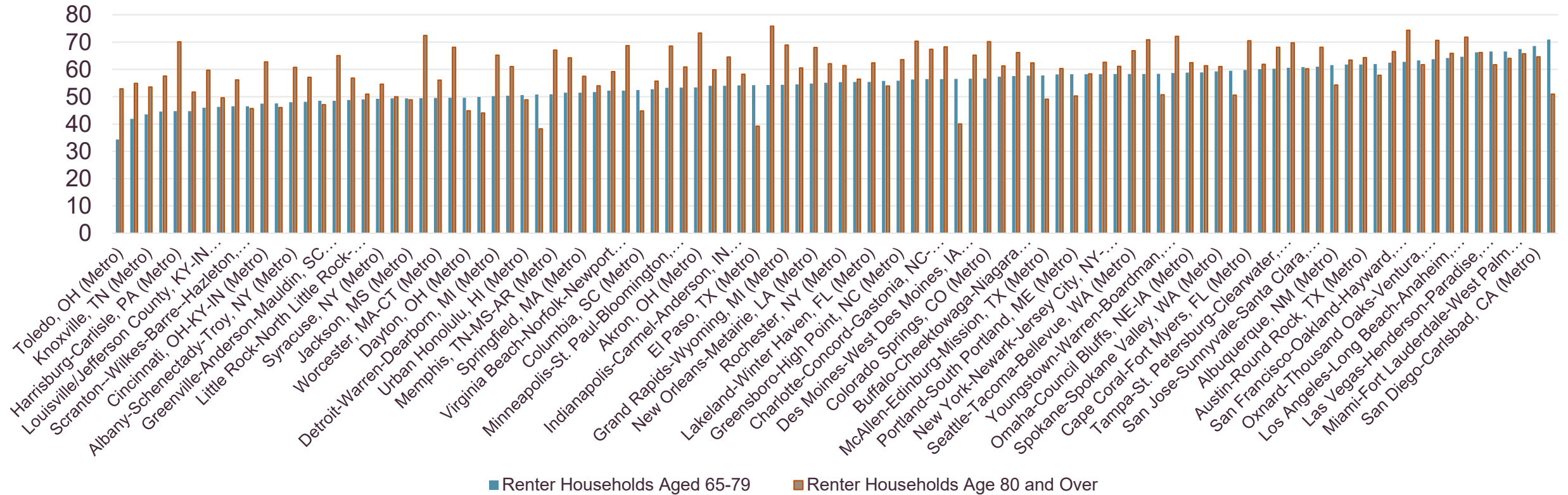
Notes: Cost-burdened households spend more than 30 percent of their income for housing costs. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens

Source: JCHS tabulations of American Community Surveys.

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Figure 3: Older Renters in California Face High Rates of Cost Burdens...

Share of Renter Households with Cost Burdens (Percent)

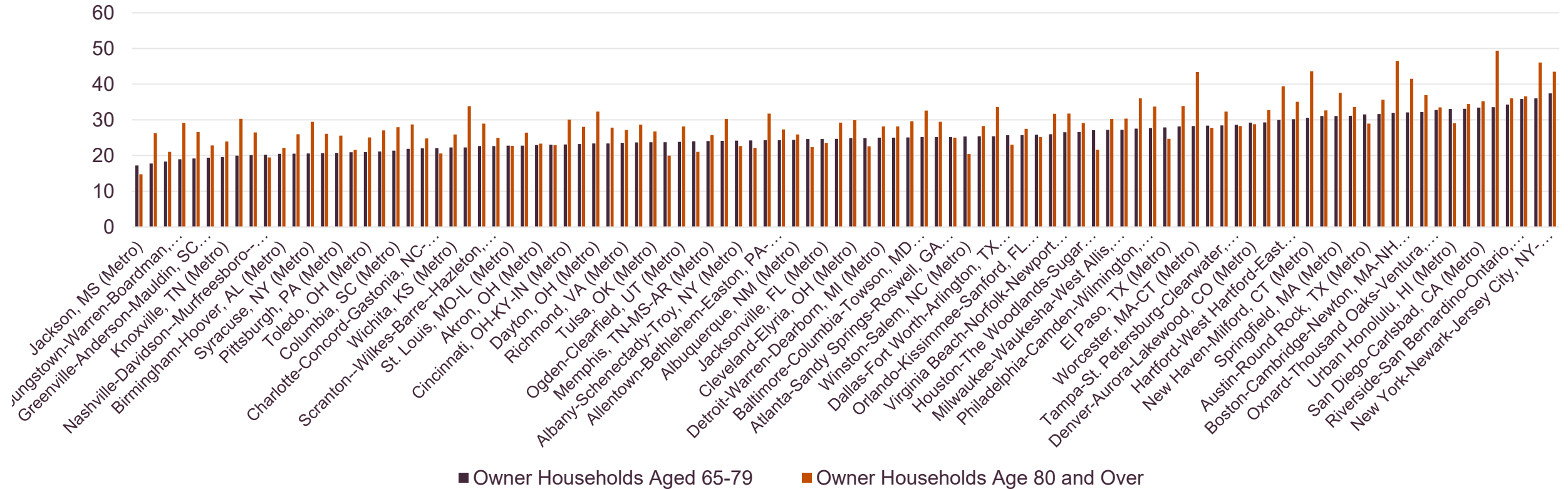


Notes: Cost-burdened households spend more than 30% of their income for housing costs. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens.

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

Figure 4: ...As Do Older Owners

Share of Owner Households with Cost Burdens (Percent)

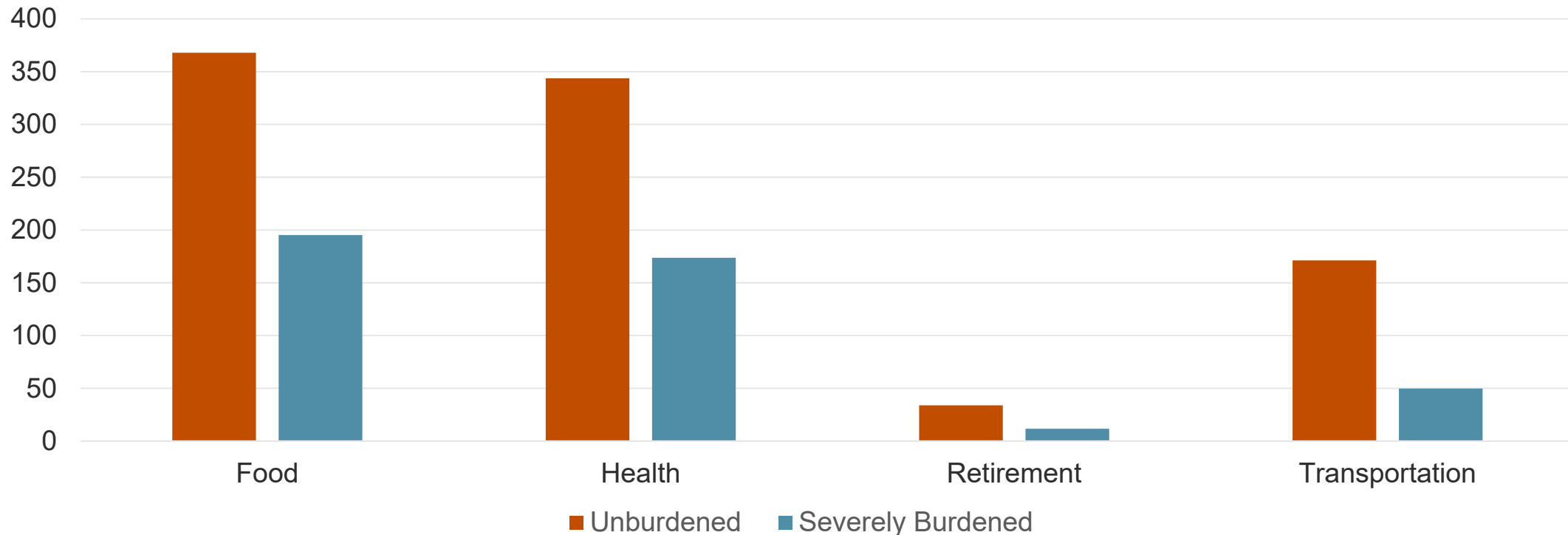


Notes: Cost-burdened households spend more than 30% of their income for housing costs. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens.

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

Figure 5: Low-Income Households with Severe Cost Burdens Have Little to Spend on Other Necessities

Median Monthly Expenditures of Low-Income Households (Dollars)

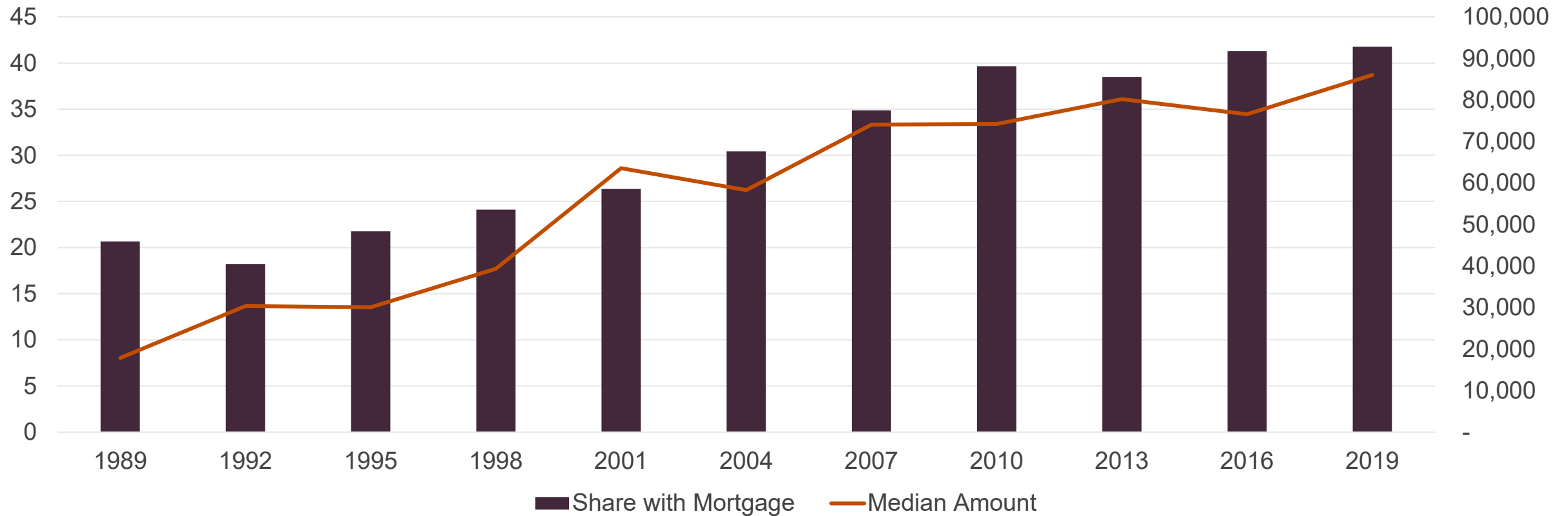


Notes: Low-income households are in the bottom quartile of all households ranked by total spending. Not burdened (severely burdened) households devote 30% or less (more than 50%) of expenditures to housing, including utilities.

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

Figure 6: More Older Owners Are Holding Housing Debt

Left axis: Share of Households Age 65 and Over with Mortgage Debt (Percent) Right: Median Amount of Housing Debt (\$)

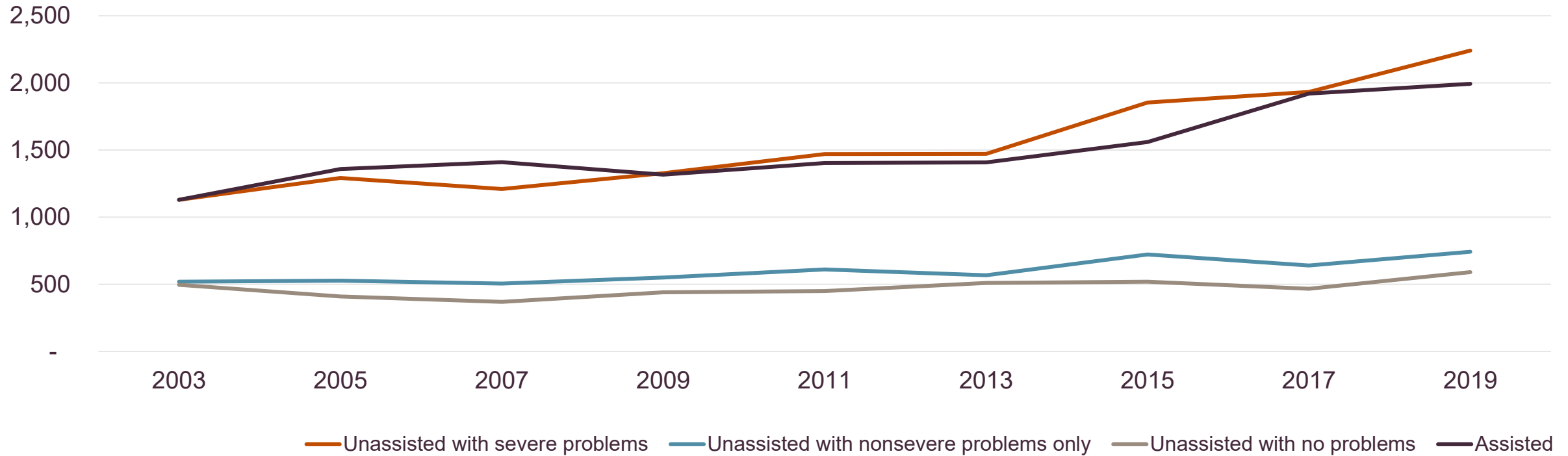


Notes: Mortgage debt includes mortgages, HELOCs, and home equity loans secured by the primary residence.

Sauce: JCHS tabulations of Federal Reserve Board, Surveys of Consumer Finance 1989-2019.

Figure 7: The Number of Very Low-Income Older Adults In Need of Housing Assistance Continues to Grow

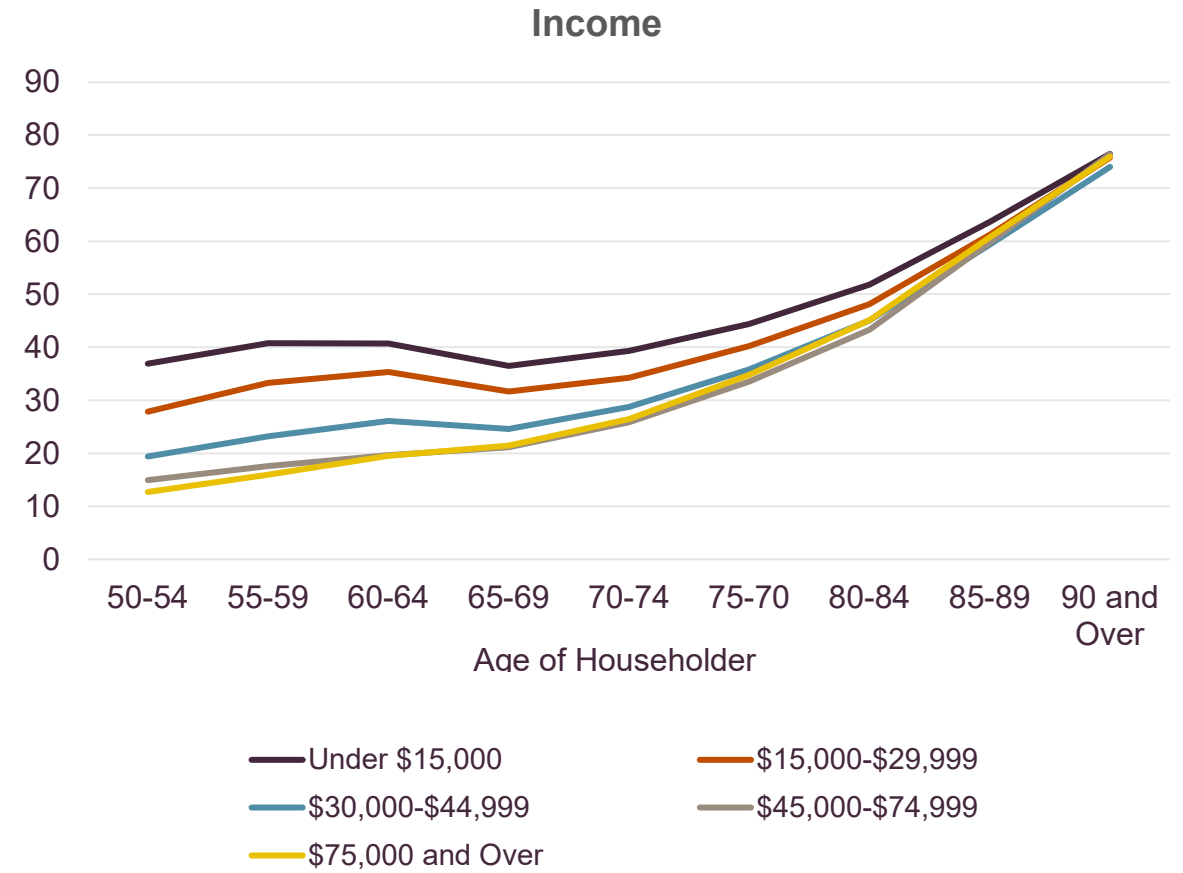
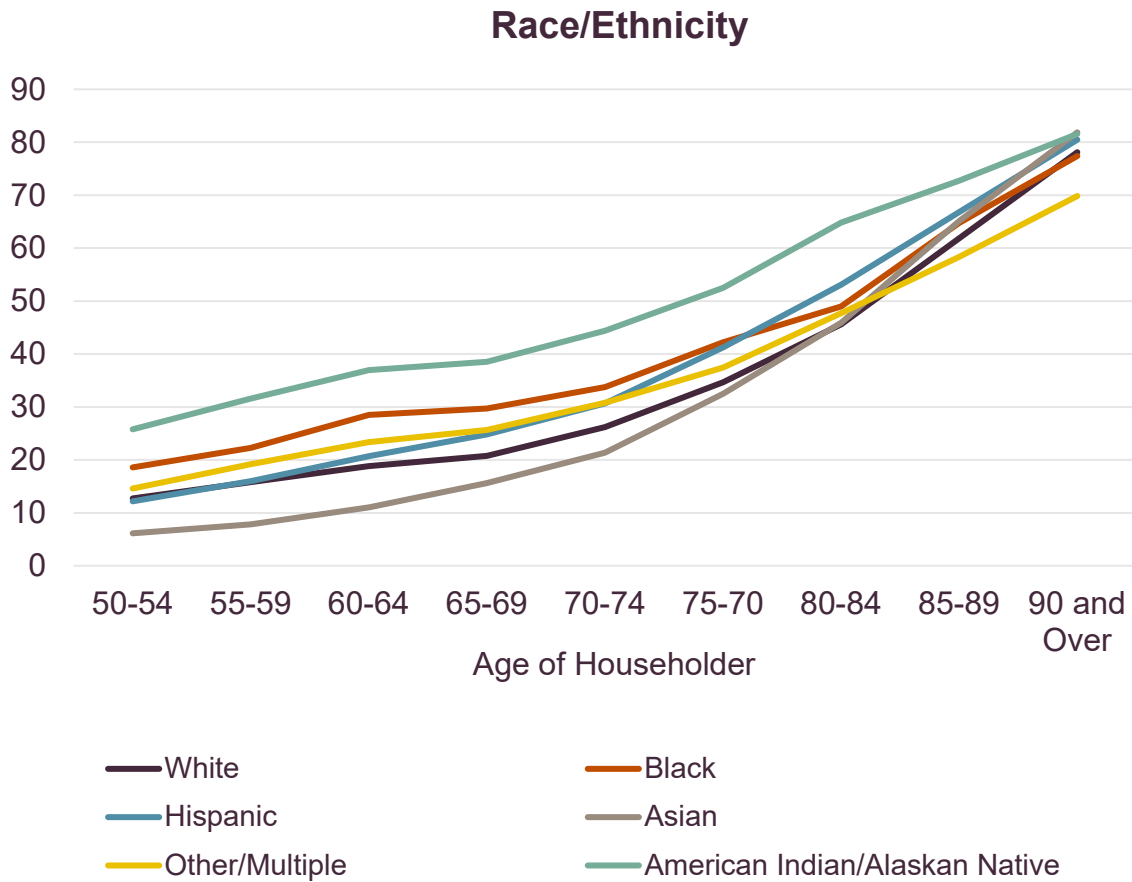
Number of Households Age 62 and Over with Incomes Under 50 Percent Area Median Income (Thousands)



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.

Figure 8: Disability Rates Begin Earlier for Low-Income Households and People of Color

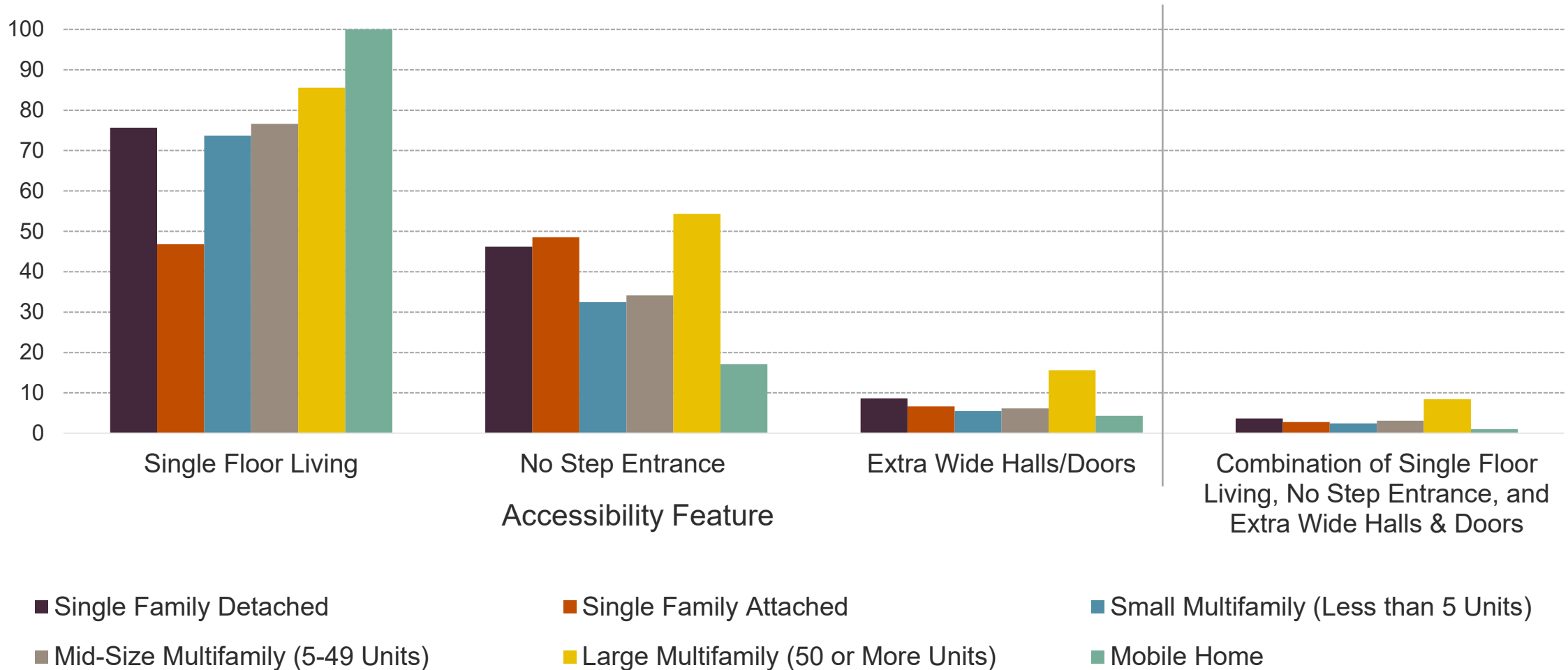
Share of Households Reporting a Difficulty (Percent)



Notes: Households with disabilities have reported difficulties with at least one of the following: hearing, vision, mobility, self-care, independent living, or cognition.
 Source: JCHS tabulations of 2021 American Community Survey.

Figure 9: Few Homes Have Basic Accessibility Features

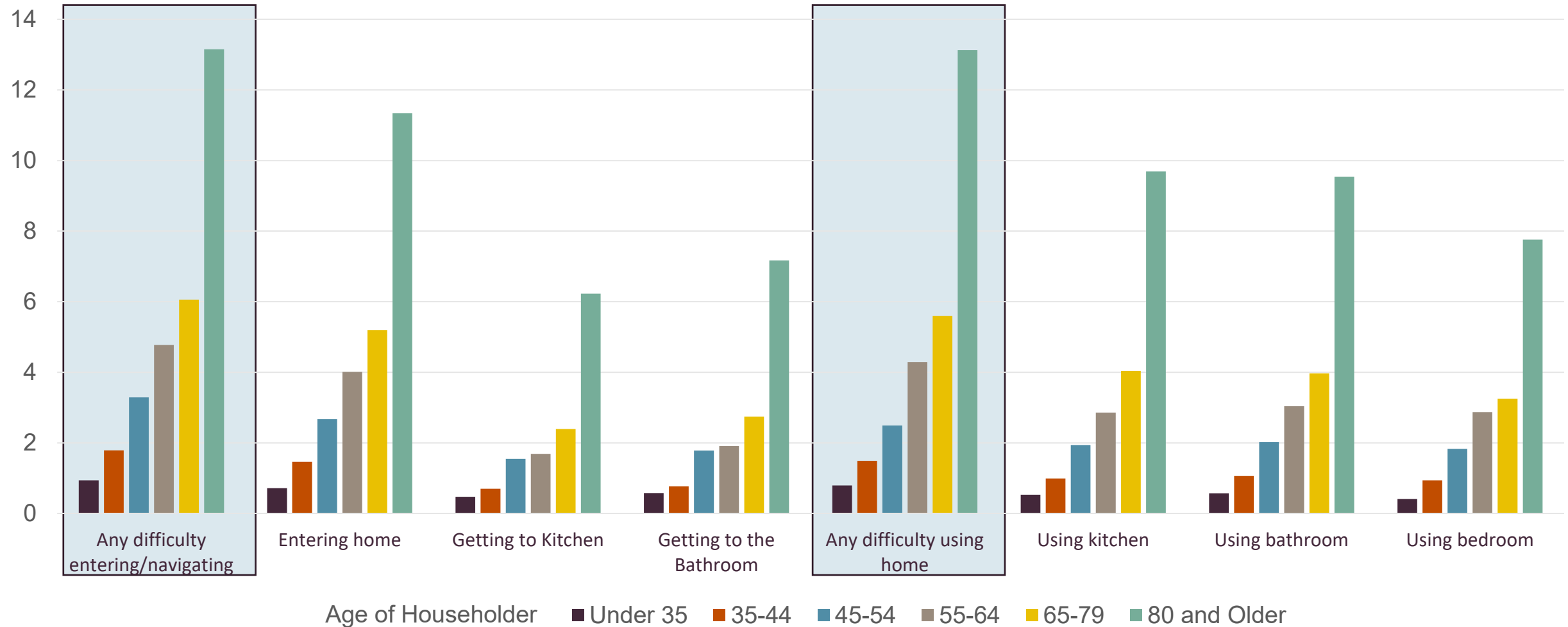
Share of Housing Units by Structure Type (Percent)



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

Figure 10: 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.