

Housing Challenges Ahead for Exploding Senior Population

The Harvard Joint Center for Housing Studies looks out to 2045 to see what's in store for housing for older adults in its *Projections and Implications for Housing a Growing Population: Older Adults 2015-2035*

An exploding senior population and demand for accessible, affordable housing for that demographic presents some challenges.

Here's some of the report's takeaway:

Explosive growth – Over the next two decades, the aged 65 and older population, will increase by more than 30 million to reach 79 million. Half of that growth will take place in the next decade. The 80-and-over population will double between 2015 and 2035 from 12 million to 24 million.

Renters abound – Renting is a desirable option both for those who can't afford to own and for those – many of whom are in their late 70s -- looking to greater accessibility and low-maintenance housing options. The expectation is that

the number of renter households will expand from 6 to more than 11 million households over the next two decades.

Disabilities – The number of seniors with disabilities, whether physical or cognitive, also will expand. By 2035, the number of older people with a disability will increase by 76 percent to reach 31.2 million.

Demand for accessible housing: It's no surprise that demand for accessible housing will increase, especially since people typically want to live independently for as long as possible.

Universal design: Though assistive devices, technology, and universal design principles can make aging in place longer a reality, only 1 percent of the current housing stock, finds JCHS, have all the features that make homes accessible for those with disabilities.

Location and accessible communities: Being able to age in place well also requires an age-friendly community that includes accessible transit, the ability for people to be engaged with others, and have access to daily needs, such as doctors and grocery stores. But right now, half of today's retirees are aging in areas lacking reliable public transit, leaving them dependent on a car for transportation. In the long haul,

innovations like driverless cars, telemedicine, and online shopping may ease those “access” challenges of daily life. Yet those innovations do little to ease seniors’ isolation.

Though individuals can take solid steps to plan for aging by choosing an accessible location when they downsize and opting for universal design features, for example, much of the long-term solutions for senior housing depend on the private and public sectors making senior housing a priority.

JCHS offers some suggestions. Here are three.

1. Incentives for accessible housing. The private market could provide more accessible housing, along with technologies that enhance safety in those homes. The public sector could offer tax credits and other incentives to homeowners and landlords to incorporate accessibility features into properties.

2. Assist older owners with housing cost burdens. Such help could include providing property tax relief for seniors and helping them to lower utility costs through the installation of energy efficiency improvements. Another way to help future seniors is by providing education to pre-retirees about what they can do now – opting for more affordable housing sooner and reducing mortgage debt before retiring, for example -- to make aging in place possible for themselves.

3. Public awareness campaigns. Awareness and education campaigns could be crucial in encouraging

people to consider their potential housing needs earlier in life. For example, making universal design modifications could be less costly in the long run if they’re combined with other renovations. Those moving during their pre-retirement years could factor in a home’s future accessibility in their buying decision.

In addition, those now in their pre-retirement years may want to encourage public officials to make investment and policy changes that benefit seniors.

See the complete report at:

<http://tinyurl.com/gqbkhai>

What Not to Say to Caregivers

Anyone who has been a short- or long-term caregiver will recognize AARP’s suggestions about what *not* to say (“Taboo to Caregivers. 11 things you should never say,” <http://tinyurl.com/zyt4nnl>) to friends and family who are taking care of an ill person.

Some comments, regardless of how well-meaning they’re intended to be, are at the least unhelpful. At worst, they can be isolating, cutting, and painful to a caregiver.

Pay particular attention to number 8, concerning the comment, “Just let me know if you need anything.”

Caregivers *do* need things, but so often say, “No, no. I’m fine.” People tend to not want to trouble others. And

sometimes the help they need seems like too grand a request.

Though it's thoughtful to drop off food and flowers, take your helpfulness to a higher level by asking about the less obvious challenges someone faces.

If you're great with spreadsheets, offer to track the onslaught of paperwork – insurance and disability forms and confusing bills, for example -- that accompanies a health crisis.

Or ask about important one-time errands like taking the car for an oil change or going to the DMV to renew license plates.

Drop by to clean the kitchen, do a couple loads of laundry, and take care of deferred maintenance – a clogged sink or a HVAC tune-up. They're all ways to relieve caregivers' burdens.

Even better, offer to spend time with the patient to give the caregiver some time off.

Online Privacy? Maybe No Such Thing.

If you value your privacy and think you've taken all the right steps to protect yourself online, read "A Dead Simple Tool to Find Out What Facebook Knows About You,"

<http://tinyurl.com/zut5el2>

It may be a tad chilling and creepy to see just how much your online habits reveal about you.

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