

More Housing Vouchers Needed to Help Older Adults Afford Stable Homes in the Community

Safe, stable, and affordable housing remains out of reach for millions of older adults and their families, which can undermine their access to health care and prevent them from aging in place. To address these problems long term, at minimum policymakers should use recovery legislation to significantly expand the [Housing Choice Voucher](#) program, and ultimately should make them available to everyone who is eligible, as President Biden proposed during his campaign.

Rigorous research shows vouchers are [highly effective](#) at keeping people with low incomes stably housed, including by reducing homelessness and overcrowding. Vouchers typically help families rent, in the private market, a modest unit they choose in the neighborhood they choose. Families pay about 30 percent of their income for rent and utilities and the voucher covers the rest, up to a cap based on Department of Housing and Urban Development estimates of local market rents.

Vouchers deliver major benefits to some 680,000 seniors nationwide — more than any other rental assistance program. (See Figure 1.) And they lift more seniors above the poverty line than any other program except Social

Security. But they could do much more if they were made available to the millions who are eligible but unassisted due to inadequate funding. Unlike entitlement programs, such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP), rental assistance does not expand automatically to cover all who qualify. Just 1 in 4 families eligible for rental assistance receive it, and [waiting lists](#) for vouchers are years-long in much of the country.

Among its many benefits, a voucher program expansion would:

1. Provide Economic and Housing Stability, Advance Racial Equity

Voucher expansion could make housing affordable for the over 3 million older adults living in households paying more than half their income toward rent. (See Figure 2.) Providing vouchers to all eligible households would lift over 1 million people aged 62 and over above the poverty line, one study estimated, cutting this group's poverty rate by 12 percent. The rate would fall even more for Black and Latinx seniors, who — due to our nation's long history of racism and discrimination — face disproportionately [high rates of poverty](#) (especially among women) and [housing problems](#) including rental cost burdens, overcrowding, evictions, and homelessness.

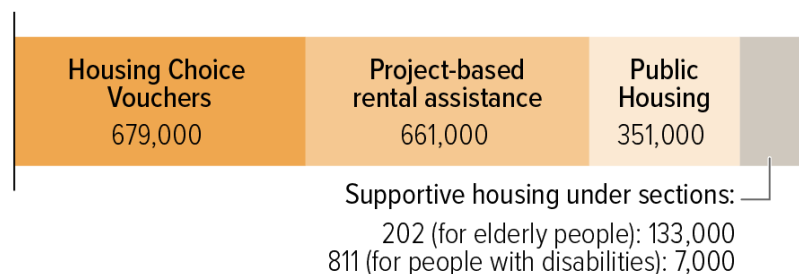
Many older adults who receive Supplemental Security Income (SSI) would also be lifted out of poverty. SSI provides a modest basic monthly benefit of \$794 for individuals in 2021 — the only source of income for over half of SSI recipients, which isn't enough to pay for a [typical](#) one-bedroom apartment even if they use every dollar of their benefits for rent.

High rent costs also force families to divert resources from other basic needs, such as prescriptions or health care visits, which can have significant consequences for older people's health. By lowering rental costs, vouchers let people spend more on basic needs and on goods and services that enrich their lives.

FIGURE 1

Rental Assistance Helps Over 1.8 Million Seniors Afford Housing

Total seniors (62+) assisted by program



Source: CBPP analysis of HUD 2018 administrative data

2. Sharply Reduce Homelessness Among Older Adults

Voucher expansion is critical to ending homelessness for the tens of thousands of people aged 55 or older experiencing homelessness — a number researchers [expect to grow](#) over the next decade. A broad body of research shows that rental assistance is highly effective at reducing homelessness and helping people maintain housing stability.

Rental assistance and short-term support in navigating the rental market are likely enough for most older adults to regain long-term housing stability. However, seniors are likelier than others to have significant health needs. Some will need [supportive housing](#), an evidence-based solution to homelessness that pairs rental assistance with services such as intensive case management, ongoing housing navigation, and physical and behavioral health services for those who want them.

In addition to housing stability, supportive housing can improve access to quality health care, reduce the use of costly systems like emergency health services, and prevent incarceration. This is critical as homelessness can worsen health, including mental illnesses such as depression and anxiety. Homelessness can disrupt access to care because people experiencing it often lack access to reliable mailing addresses, a phone, or a computer to stay in contact with health care providers.

Vouchers are particularly well-suited for increasing access to supportive housing. Vouchers can be tenant-based, letting people choose a unit on the private market, or project-based, meaning the rental assistance is tied to specific units. Having vouchers readily available would help communities create a variety of integrated housing options — including supportive housing — so that seniors could choose one that meets their needs without being isolated from the community.

3. Help People Live in the Community and Age in Place

More seniors could live in the community instead of in nursing homes or other institutional settings.

Seniors [overwhelmingly](#) want to live in their own homes instead of congregate care settings, such as nursing homes or psychiatric facilities. But the lack of affordable housing forces many seniors into these settings, where they are more isolated from the rest of the community. Voucher expansion could let many seniors age in place by helping them afford their current home or move into more accessible homes that will meet their needs as they age, such as a ground-floor or wheelchair-accessible unit. Vouchers can also help older adults ready to leave nursing homes move back into the community, especially if paired with more funding for Medicaid home- and community-based services — as proposed in the President’s American Jobs Plan and the related [Better Care Better Jobs Act](#).

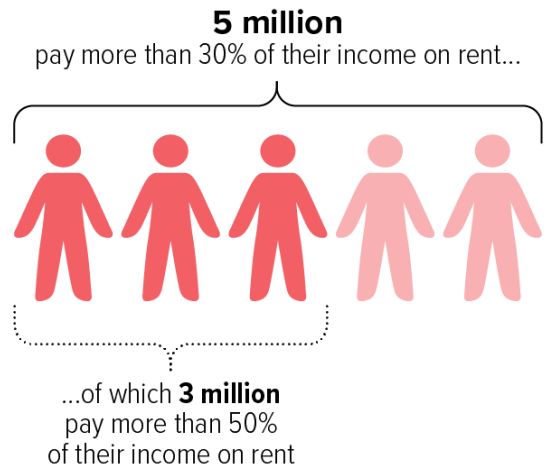
More seniors could choose in which community and neighborhood they want to live.

Vouchers can help older adults live in neighborhoods that best meet their needs, such as near key community resources, services, or social supports that reduce isolation and barriers to community living. For example, seniors who use mobility aids such as wheelchairs may want to live in neighborhoods with accessible sidewalks. Older adults who receive daily in-home care may wish to live near their caretakers. And someone who has frequent health care visits — such as mental health counseling or dialysis — may want to live near public transportation that makes it easier to get to appointments.

Vouchers may be particularly important for older people of color, who often face even more limited housing choice due to a long history of discriminatory policies that created and reinforce the racial segregation of people, particularly Black families, with low incomes. While fair housing enforcement and other tools are also needed to promote housing choice, vouchers can make it easier for people of color to live in the neighborhood of their choice.

FIGURE 2

Millions of Low-Income Senior Renters Are Cost Burdened



Note: Senior = age 62 and older; Cost Burdened = households paying more than 30% of monthly income on rent and utilities.

Source: CBPP analysis of 2018 ACS PUMS 5-year data; 2018 Department of Housing and Urban Development income limits