

# The Housing Dilemma for Older Adults: The Quiet Crisis

Richard Duncan

*This article includes new material as well as material adapted from various media projects over the past two years.*

**The growth of the aging population in the United States is worsening the quiet crisis of housing for older adults, who are increasingly aging in homes that put them at risk of injuries, reduced activity levels, and social isolation.**

## Introduction

**A**long with many other parts of the world, the population of the United States is getting older, and this surge in older Americans won't peak until after the middle of the century, when the numbers won't decline, they'll just level off. AARP states that the 2019 over-65 population in the United States was 54 million, projecting that by 2060 that number will grow to nearly 95 million, a 76% increase [1].

This so-called graying of society has produced, and will continue to produce, challenges in the housing sector. The key problem is that most older adults live in homes that were built without their needs in mind. Many of us live in these "Peter Pan homes" designed as if we would never change and never grow old, and too few newly built homes have age-friendly features. Despite this, survey after survey finds that 70%–90% of Americans prefer to age in the homes in which they currently reside [2]. We want to age in place; it turns out that our homes aren't helping, with significant impacts on our physical and mental health and that of our families.

## Person-Housing Mismatch

Inevitably, as we age our abilities change. We all experience changes in our hearing, vision, mobility, strength, stamina, flexibility, reach, and balance. These changes mean that the stairs, storage, and bathrooms that we didn't even think about at age 35 may no longer work for us in our 60s, 70s, and beyond.

Without changes, our homes can impose restrictions on our lifestyle and hazards to our daily routines years before we might otherwise expect to see these kinds of activity constraints. Because of the way homes are traditionally built in America, most of our residences have one or more of the following potential hazards.

## External and Interior Stairs

As we grow older, external stairs can become more dangerous to use and even prevent us from leaving our homes without assistance. Increasing mobility problems or the use of devices like canes, walkers, or wheelchairs can make stairs even more of an impediment. Suddenly (or gradually), something easy like getting the newspaper, getting out to the garden, or picking up a package on the porch becomes difficult.

Interior stairs can make parts of our home—important spaces and key function areas—unreachable. They can restrict residents to only a handful of rooms on one level, denying easy access to bedrooms, full bathrooms, kitchens, or laundry rooms. These key function areas are often built on different floors of the house, requiring the daily—often dangerous—use of stairs. Narrow hallways and doorways throughout the house that don't accommodate wheelchairs or other mobility assistance devices can also become dangerous.

## Hallways and Bathrooms

Bathrooms can present some of the biggest challenges within our homes as we age. They are usually not initially designed with age-related needs or modifications in mind and can be both inconvenient and extremely dangerous for residents. Small bathrooms with tight spaces can force awkward positions for basic bathroom tasks, with limited maneuvering room, intrusive door swings, awkward toilet locations, and difficult or even prohibitive or dangerous access to tubs or showers (Figure 1). Even basic tasks such as reaching the tub mixing valve can test our balance, strength, and reach when we are wedged between the toilet and tub. And if you are using a piece of mobility equipment, standard bathrooms perform even worse: even if you can close the door behind you, they usually lack any room for maneuvering.

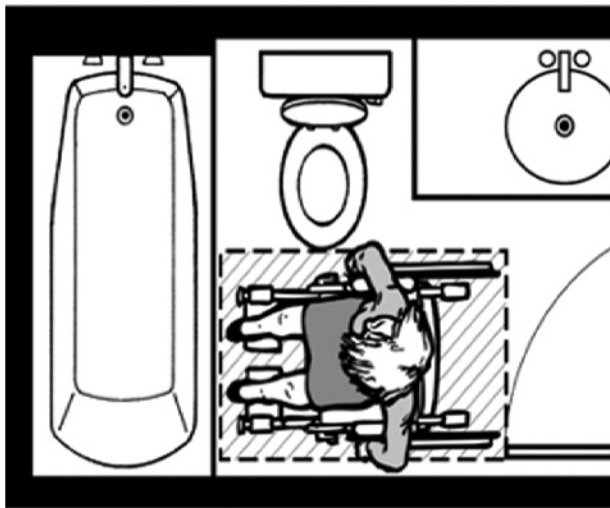
---

Electronically published March 6, 2023.

Address correspondence to Richard Duncan, RL Mace Universal Design Institute, 1854 A Hendersonville Rd, Asheville, NC 28803 (rduncan@udinstitute.org).

**N C Med J. 2023;84(2):100-105.** ©2023 by the North Carolina Institute of Medicine and The Duke Endowment. All rights reserved. 0029-2559/2023/84209

**FIGURE 1.**  
**Example of a Common Cramped and Unsafe Bathroom**



Source: RL Mace Universal Design Institute.

### **Lighting**

Standard lighting can make otherwise easy or basic tasks impossible for someone with older eyes. One of the hardest things about home lighting is that changes in eyesight often happen gradually, so it takes the older adult a long time to notice that they're having trouble seeing. Problems with lighting make stairs more dangerous, fail to reveal hazards that might cause tripping and falls, and force people to strain to conduct everyday activities.

### **Kitchens**

Kitchen problems include storage that is too high or low to reach safely, lighting that is too low, and stove controls that are hard to see and reach. Microwaves are often located over a cooktop or range, which for a lot of people means reaching up over shoulder height to take heavy and hot items out of the microwave. This creates some obvious dangers and impediments if someone uses a wheelchair, or if they are simply on the shorter side. All of these characteristics and more can make food preparation and cleanup a challenge.

### **Health Impacts**

These traditional home features mean that older adults begin to live lives that are smaller and more dangerous, conducting fewer typical daily activities and fewer of the activities that bring meaning and purpose to their lives, often in ways that put us at risk of injury. Our caregivers can be put at risk as well; the lifting, pulling, and maneuvering that is sometimes required in assisting others on stairs or in small bathrooms could lead caregivers to experience strains. When one older adult is assisting another older adult, the likelihood of injuries is even higher. Especially in cases where a smaller partner is helping a larger partner, a fall by one of

them may produce a fall or back or knee injury for the other.

These factors produce worse physical and mental health outcomes for older residents, strains on paid and unpaid caregivers, and premature reductions in meaningful activities for older adults. Inappropriate housing can strain local services, such as emergency medical responders, emergency rooms, home meal delivery, and more. This urgent problem will only worsen over time because of the vast growth in the number of older adults. However, with the right types of features in a home, older adults can often continue living the lifestyle to which they've become accustomed for years—even decades—longer than they might otherwise.

### **Community- and System-wide Impacts**

Problems caused by the design of traditional homes extend to the wider community. Dangerous home environments contribute to injuries that add to strain on health care providers and emergency departments and lead to higher costs overall. Other community services that may see increased utilization as the population ages include home meal delivery, housekeeping, in-home health services, and accessible transportation services.

### **Lack of Planning**

Despite these grim realities, most older adults plan poorly for their housing in retirement. With a tendency to procrastinate, older adults often wait until a serious medical or mobility problem emerges before a ramp, grab bar, stair lift, or other add-on element is added to help with the crisis. Service providers often find that these emergency measures come weeks, months, or even years after they might have been able to help avoid injury and inconvenience and maintain an individual's lifestyle.

One problem is that our culture does not encourage older adults to plan ahead for their housing futures, or to do much about their existing housing to bring about a more positive and successful aging outcome for themselves. Even in situations where other standard homeowner renovations are made—like remodeling kitchens or bathrooms—we tend not to build in age-friendly features that would be helpful in the future.

This absence of planning includes the lack of a comprehensive look at our existing homes to figure out what might need to be done to make it age friendly, and to contemplate what experts call the "move or improve" decision. Lack of meaningful engagement in this decision-making also stems from the fact that few older adults consider whether alternative age-friendly housing might exist in their neighborhood or community, an option that would allow them to maintain their community connections. This search might include options like moving to a smaller, easier-to-maintain house with a smaller (or nonexistent) yard, a condominium or apartment building with an elevator, a single-family house that would include age-friendly features, or perhaps



a home that would simply be easier to modify to be more age-friendly. For low-wealth households, this may mean joining a waiting list early for an affordable unit that might take years to become available. Those with greater means might build an accessory dwelling, for instance on the property of a family member.

Sadly, seeking more appropriate affordable housing

might be a long, frustrating, and ultimately unsuccessful experience. An older adult looking to remain in their community and wanting to move into a home with a better layout or design will likely have very few options, since there are rarely existing homes with age-friendly features [3]. Even new construction options tend to be limited: very few new homes are currently being built with features that cater

to the unique needs of older adults, especially those with mobility impairments.

The longer older adults wait to make housing decisions, the harder and more traumatic these changes can be. A major remodel or move at age 65 can be challenging. That same task at age 75 or 80 can be daunting in the extreme.

Age-related declines in energy, stamina, vision, hearing, and cognition amplify the already-challenging tasks of finding a new dwelling, managing the logistics of moving, and physically making a move. This creates even more roadblocks to better housing situations that lend themselves to healthy aging in place.

## Challenges to Building More Universal and Age-Friendly Homes

Clearly, more new homes need to be built with age-friendly features, and more home remodeling should keep aging in mind.

Universal Design (UD) is an approach to home design that includes home features and products that work well at all ages and stages of life—but particularly as we grow older [4]. But if these homes are ideal, and if our aging population is desperately in need of them, why isn't everyone building them? And why aren't we all demanding renovations that include age-friendly features?

In some places, it is happening: In the multifamily sector and in some housing that is built to be affordable, there are a variety of federal, state, and funder-mandated requirements to create more age-friendly home environments and more accessible features around housing developments, such as accessible parking; wide, unobstructed sidewalks; and step-free entrances and access to pools or exercise rooms. The design provisions of the 1988 Fair Housing Amendments Act and the accessible housing portion of most state building codes make many of these multi-unit projects more age-friendly than most one-, two-, and three-family dwellings.

Age-friendly and UD housing also appear in projects that are age-targeted or age-restricted. The relatively small segment of older adults who move to an age-oriented community have access to homes to which developers have given a relatively light and unobtrusive touch of age-friendly features.

Most of the rest of market-rate housing consists of single-family homes, duplexes, and triplexes, and has not moved dramatically in the direction of age-friendly or UD. Most homes are still built today as if we had no aging demographic, and as if people who lived in the homes would never grow old and never change.

Why is this? The short answer is that an insufficient number of home seekers are acting in the marketplace ("voting with their dollars") to change the behavior and design standards of newly built homes. While there is evidence that the demand for new universally designed homes is slowly increasing, there is insufficient demand in this housing sector to dramatically affect the way homes are being built in most parts of the country. Why should builders bother understanding UD and age-friendly housing when very few customers ask for it? Why bother if builders are not losing sales to a UD-focused builder? The National Association of Home Builders (NAHB) reports that more people are remodeling with improved functionality in mind, but these households still represent a relatively small number compared to the overall size and growth of the middle-aged and older household demographic [5]. Even today, too few of these households act in significant ways to make the aging-in-place goal into a reality.

When thinking about alternate housing situations for our retirement years, many lack the knowledge to know what to ask for in an age-friendly home. What do we say to a realtor? What do we tell a builder, or an architect, or an interior designer? All of us have to get smarter about our retirement planning and housing choices, and our realtors, builders (including affordable home builders), and remodelers need to get educated about how to better respond to the housing needs of our aging society.

## Affordability

All decisions related to planning for retirement housing are made more difficult if the household lacks sufficient funds. Many low-wealth older adults feel "stuck" in their current homes for this reason. Growth of the aging population, including those experiencing financial insecurity, will require a dramatic expansion of home repair programs and affordable home construction in order to catch up to current demand and meet future needs.

## Summary

Our homes can become real safety hazards as people age, and too many wind up sacrificing independence because our homes have stopped working for us. These housing problems are widespread and growing in number as our national demographics change. Universal Design and age-friendly features can be used in new homes and remodeling projects to maintain our activities and lifestyle for many years.

Building (and renovating) more UD homes (which are also age friendly) to accommodate older Americans and their families of all ages can allow for adults to successfully age in place and in our communities. NCMJ

**Richard Duncan, MRP** executive director, RL Mace Universal Design Institute, Asheville, North Carolina.

## Acknowledgments

Disclosure of interests. The author has disclosed no conflicts of interest.

## References

1. Mather M, Scommegna P, Kilduff L. Fact Sheet: Aging in the United States. Population Research Bureau website. Published July 15, 2019. Accessed February 2, 2023. <https://www.prb.org/resources/fact-sheet-aging-in-the-united-states/>
2. Overview of Aging in Place. Rural Health Information Hub website. Accessed February 2, 2023. <https://www.ruralhealthinfo.org/tool-kits/aging/1/overview#:~:text=Nearly%2090%25%20of%20seniors%20want,and%20well%20into%20old%20age>
3. Housing America's Older Adults 2019. Joint Center for Housing Studies of Harvard University. Published 2019. Accessed February 2, 2023. <https://www.jchs.harvard.edu/housing-americas-older-adults-2019>
4. Housing. The RL Mace Universal Design Institute website. Accessed February 16, 2023. <https://www.udinstitute.org/housing>
5. NAHB/Westlake Royal Remodeling Market Index (RMI). National Association of Home Builders website. Published January 19, 2023. Accessed February 2, 2023. <https://www.nahb.org/news-and-economics/housing-economics/indices/remodeling-market-index>