

SPECIAL NEEDS ELDERLY

The 2000 Census figures indicated that there were approximately 35 million persons aged 65 and older (or 12 percent of the U.S. population). The number of elderly persons as a percentage of total U.S. population is expected to continue to increase due to the aging of the "Baby Boom" generation, lower birth rates in recent years, and extended life expectancies. It is expected that persons aged 65 years and older will comprise more than 14 percent of the U.S. population by 2010, and 22 percent by 2030 (or 65 million).

In order to maintain a satisfactory quality of life, residents of Model City must have access to housing which suits their varying needs during each stage of their lives. As people age, they often find themselves facing additional housing problems they may not have had to cope with previously. Senior households have special housing needs primarily due to three major concerns; namely - physical disabilities/limitations, income and health care costs.

According to the 1990 census, 21 percent of the City's 220,933 households were age 65 years or older. In 2000, the number of elderly households increased from 45,761 to 51,074, but the percentage of elderly households to the overall population remained consistent at 21 percent of total households.

Households by Age

Householder Age	Total Households 1990	% of Total	Total Households 2000	% of Total
Up to 64 Years	175,172	79	203,961	79
65 Years +	45,761	21	51,074	21
Total	220,933		255,035	

As a special needs group, the elderly are in some respects unique. An article in American Demographics states that in 2000, the majority of Model City's elderly households were homeowners – representing 72 percent of all elderly households.

Elderly Householders by Tenure by Age

Householder Age	Owners	Renters	Total
65-74 years	18,725	3,632	22,357
75 plus years	18,108	10,609	28,717
TOTAL	36,833	14,241	51,074
<i>Source: Census Bureau (2000 Census SF 3: H14 and P87)</i>			

This is a high rate of ownership for a population comprising about 21 percent of the total population in the City. However, of these elderly homeowners, 41 percent (15,363) are very low- or low-income households. Sixty-one percent of very low- and 32 percent of low-income senior owner households currently pay more than 30 percent of their monthly income on housing costs.

Approximately 71 percent (9,714) of senior renter households are of very low- and low-incomes. Sixty-nine percent of all very-low income senior renters pay more than 30 percent of their total income towards housing costs, 48 percent of low-income senior rental households overpay for housing costs.

Elderly Households by Income and Tenure

Income Level	Elderly Owner Households	Elderly Renter Households
Below 50% AMI	8,329	7,014
51% to 80%	7,034	2,700
Above 80%	21,435	3,458
TOTAL	36,798	13,172
Source: CHAS Data, Housing Problems		

According to the 2000 Census there were 11,967 elderly households of 65 years and older living below the poverty level – 24 percent of all elderly households. The 2006 Poverty Threshold was \$9,669 for one person and \$12,186 for 2 persons 65 years and older. Seventy-seven percent of all elderly renters receive less than half the median income (\$30,925), or about \$15,000 per year. The median income for Social Security recipients nationally is \$13,959. Social Security is the main source of income for elderly households. With social security earnings of approximately \$1,163/month (\$13,959 annual earnings), paying 30percent of income towards rent would mean a single elderly household would have \$348 and a 2-person elderly household would have \$696 to put towards housing costs. Model County median rents are well above these figures: \$519 for a one-bedroom and \$677 for a two-bedroom.

Social Security, even when supplemented by a pension and savings, simply does not cover the cost of living in Model City for most elderly residents and less than half (45 percent) of elderly persons receive pensions other than Social Security, and only 20 percent are employed and have current earnings to supplement social security. In order to fill that gap between income and housing costs, many elderly persons continue to work or apply for Supplemental Security Income (SSI/SSP). It is reported that in 1991, 77,011 individuals or 22 percent of the elderly population received aid through this program.

Women are particularly impacted because they live longer and have lower average incomes (\$9,092). Women receive an average of \$758 per month from SSI benefits, which is notably less than the average amount received by men (\$978 per month) due to their historically lower wages or housewife status.

In addition, due to the fixed incomes, elderly persons have additional physical and social needs. A survey of elderly households living in Model City found that the greatest needs of the elderly above the need for affordable housing are for transportation, case management (social service referrals), financial assistance/employment, long-term care for the home-bound, and day care. The elderly often have no immediate family, lack mobility either through physical impairments or lack transportation alternatives, and can easily become isolated.

The City has a variety of organizations which provide services to the elderly and assist with the specific housing needs of elderly households. A listing of these organizations is provided below:

Model City Senior Resources	
Model City Foodbank	Provides meals to families and individuals; a social club for senior citizens and volunteer opportunities.
City Department of Parks and Recreation Senior Centers	Provides a social gathering place for seniors; Assistance Program for benefits, housing, health related issues; Self-Help and Support Groups.
Meals on Wheels	Provides meals to home-bound persons.
Model City Community Transit	Provides door-to-door service for residents who have a qualifying disability or those at least 62 years of age.
Model City Public Library, Senior Resource Center	Library events and programs for seniors including large print books.

Other sorely lacking housing services for the elderly include facilities for adult day care, short-term institutionalization, and short-term foster care. These would provide residential care and supportive services to elderly residents who are unable to care for themselves, as well as respite care to family members.

Census data show the vast majority of older Americans (95 percent) live in their homes within the community, as opposed to only 5 percent living in an institutional setting. Repeatedly, research such as the 1990 AARP survey shows that most older Americans want to remain in their community homes, and to age in place. Households with members over age 65 are three and one-half times less likely to relocate than those under 65.

While a large proportion of the elderly population lives alone; many seniors find single-family homes too costly to maintain; others cannot afford multifamily rental housing. The elderly also face loss of housing when multifamily housing is converted to condominiums, or when tenants are moved out for building renovation and find it extremely difficult to locate affordable replacement housing.

While a notable segment of the elderly population does not require constant care, to counter problems with affordability or when faced with the need to find housing, some seniors choose to live in alternative housing. For example, shared housing programs match people in need of housing with other homeowners or apartment dwellers looking for roommates. These arrangements reduce housing costs and often ameliorate the sense of loneliness and isolation the elderly feel when a spouse dies or extended family members move away.

The increasing number of elderly persons in the population is creating a demand for more affordable housing in the short-term. Long-range planning must recognize this need and design innovative programs to address the demand.

Even with the increased number of elderly households during the last 10 years, Model City is experiencing an exodus of its elderly households from the downtown urban area. The reasons for this shift undoubtedly include a lack of affordable housing and convenient transportation options, higher crime rates as well as mortality and replacement by younger families. Connecting senior units with services, transportation and social community centers offer opportunities for social interaction for the elderly.

Additional housing types considered appropriate for the elderly include townhouses, one-story duplexes and second units (granny flats). Congregate housing, which provides services on-site such as a common dining room and kitchen with support services, allows the elderly to maintain their independence and not become burdens to society.

In addition to incentivizing new construction of a variety of housing types to meet the needs of the growing elderly population, the City's Home Modification and Repair Program for Senior Citizens provides funds for minor retrofit and ADA modifications to allow elderly persons to remain in their home. In addition, the City offers a Weatherization and Home Security Program for seniors. Funds are available for insulation for attic and walls, weather-stripping for doors and windows, energy efficient windows, security lighting, security doors as well as smoke detectors and carbon monoxide detectors.