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Housing INTRODUCTION

Differing circumstances, needs, and preferences characterize the residents that make up a community. These differences include financial, familial, functional, health, cultural, racial, and social situations; and all have a major impact on an individual's or family's quality of life. Across the country, there is a growing desire to create communities that residents deem to be "livable." Quality of life is a critical element in determining livability, and housing is a crucial element of quality of life. A livable community includes housing alternatives that respond to the critical differences among resident populations, thereby creating a need for maximum choice in housing options.

Tables 1-4 below provide information about several major groups as an illustration of the need for communities to: (1) be fully aware of the make-up of their communities, (2) identify the differing characteristics, needs, and preferences associated with their various resident groups, and (3) understand that all residents seek and prefer housing options that appropriately respond to those differences.

Owners / Renters: The housing and housing-related needs of families, caregivers, and individuals of all ages, abilities, circumstances, and financial status differ between owners and renters. Table 1, which includes all households (families and individuals of all ages), provides a picture of how New York's owner/renter householder ratio differs from the rest of the country, as well as how housing tenure differs between New York City's five counties and the counties in the rest of the State. New York's higher proportion of renters compared to the rest of the country reflects the State's more numerous urban centers.

Table 1 All Householders Proportion: Owners and Renters Estimates: 2007				
Tenure	U. S.	NY State	NY City	Rest of State
Owner	67 %	56 %	34 %	72 %
Renter	33 %	44 %	66 %	28 %
Total	100 %	100 %	100 %	100 %

U. S. Census Bureau, 2005-2007 American Community Survey; American Factfinder, Table B25007: Tenure by Age of Householder

Older Population: As the number of older people increases, particularly those aged 85 and older, their housing and housing-related service needs and preferences will require increasing attention by communities. The first baby boomers turned age 60 in 2006, and in 2024, the entire boomer cohort will be aged 60 and over. Table 2 shows the projected increase in the State's older population, and Table 3 shows the proportional shift between the elderly and non-

Table 2 New York State Ages 60 and Over Number of Persons			
Age Group	2005	2015	2025
60 and Over	3.4 M	4 M	4.8 M
85 and Over	371,057	487,445	548,011

U.S. Census Bureau, Interim State Population Projections, 2005, File 2, July 1, 2005 to 2030

elderly populations as the boomers age. The overwhelming majority of people aged 60 and over live in the community, in age-integrated single-family homes and apartments. The Census Bureau does not measure the number of older people living in "age-segregated senior housing" alternatives that are restricted to people above a specified age. However, estimates from a variety of research studies consistently indicate that only between six and ten per cent of all older people live in all types of age-segregated housing options; and the proportion of older people living in nursing homes has remained constant at slightly under five per cent. Across the country, including New York State, the large majority of older people who are living in conventional housing in the community reflects two significant factors that will have an impact on community planning efforts: (1) the overwhelming preference of this population (even throughout the frail elderly years) to age in place in their long-time homes or apartments and to live in an age-integrated environment, and (2) federal and state public long-term care policies that support and promote those preferences.

Year	Ages 0 – 59	Ages 60 and Over
2000	83 %	17 %
2015	79 %	21 %
2025	75 %	25 %

U.S. Administration on Aging: U.S. Census Bureau, Interim Population Projections, 2005.

People with Disabilities: The significant number of New Yorkers with one or more disabilities will increase, requiring communities to understand and consider the specific needs of these residents when making housing and planning decisions. Overall, 14 per cent (2,533,000) of New York's residents have one or more of five disabilities: sensory, physical, mental, self-care, and ability to go outside the home. Table 4 shows that the prevalence of these disabilities increases with age.

Age	Total Population	1 or More of 5 Disabilities	
		Proportion	Number
5 and over	17,839,000	14 %	2,533,000
5 - 15	2,675,000	6 %	160,000
16 - 20	1,447,000	6.3 %	92,000
21 - 64	11,305,000	12 %	1,327,000
65 - 74	1,248,000	27 %	340,000
75 and over	1,165,000	53 %	614,000

2007 Disability Status Report, Rehabilitation Research and Training Center on Disabilities and Statistics, Cornell University: American Community Survey, 2007

While the *likelihood* of having one or more disability is dramatically greater among the elderly population (substantially higher *proportion*), a significantly greater *number* of New York's non-elderly individuals are living with one or more disability. Like the general population, individuals with all types of disabilities are living longer and longer lives because of medical advances, life style changes, and other factors. While the specific needs of people with various types of disabilities may differ from those of the general population, their housing and care preferences are no different from those of other community residents. These preferences are reflected in the fact that the greater majority of individuals with disabilities are living in conventional housing—single-family homes or multiunit apartments. These preferences,

supported and promoted by federal and New York State public policies, have a major impact on community planning efforts.

In the Housing section in this *Resource Manual*, a number of traditional housing choices, some innovative housing models, and some successful, but under-used alternatives are described. Some of these options are meant for a specific population, while others are desired and beneficial for a variety of population groups. In addition, several effective housing-related services are described, as well as a number of housing development approaches and elements.