The Needs of Older Adults: Housing in Long Beach, California

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Housing instability

Concept "used to characterize a range of housing disruptions or related problems, from frequent moves or difficulty paying rent, to being evicted or being homeless" (Burgard, et al., 2011).
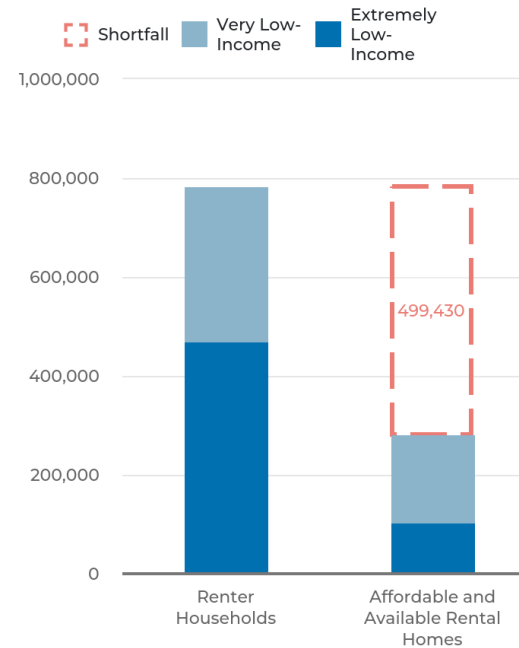
○ **Rent burdened**

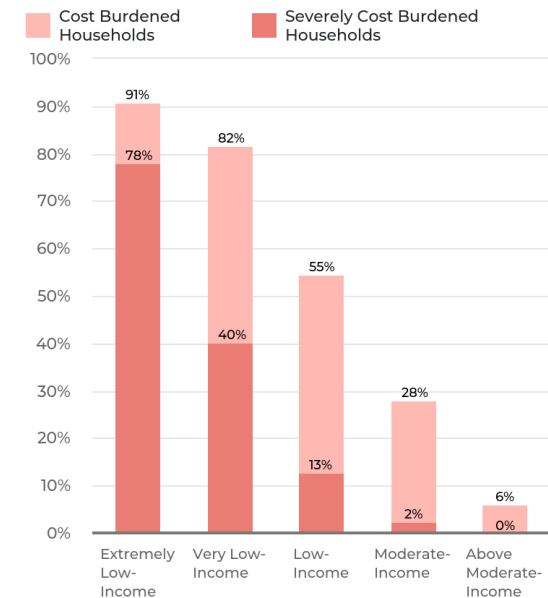# Context of Housing Instability in California

AFFORDABLE HOMES SHORTFALL

499,430 low-income renter households in Los Angeles County do not have access to an affordable home (2019).

Legend:
- Shortfall
- Very Low-Income
- Extremely Low-Income

Chart (Affordable Homes Shortfall):
- Y-axis: 0 to 1,000,000
- Renter Households
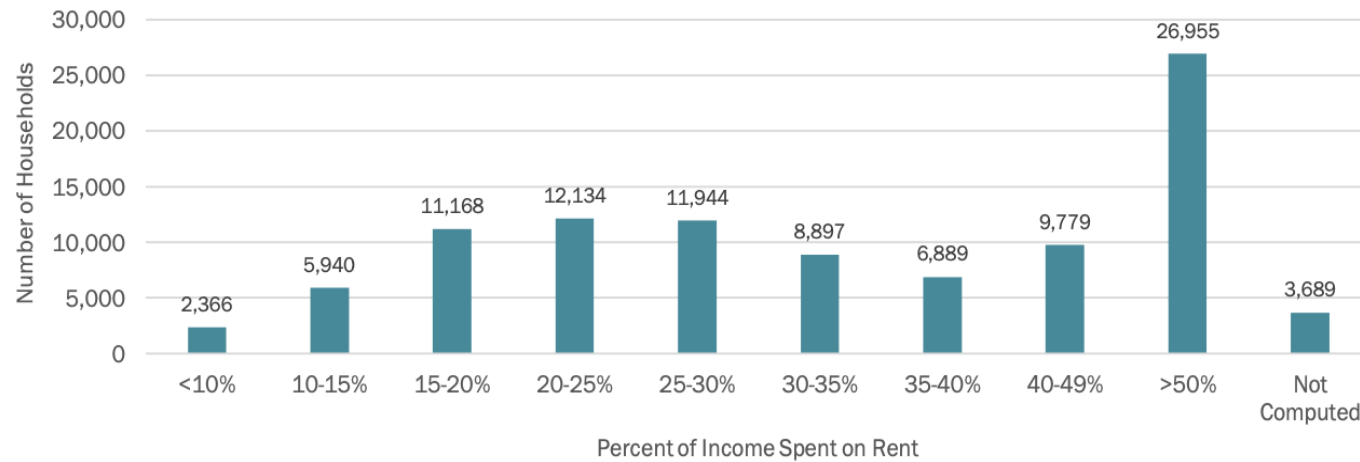- Affordable and Available Rental Homes
- 499,430 (Shortfall)

COST BURDENED RENTER HOUSEHOLDS BY INCOME

78% of ELI households in Los Angeles County are paying more than half of their income on housing costs compared to just 2% of moderate-income households (2019).

Legend:
- Cost Burdened Households
- Severely Cost Burdened Households

Chart (Cost Burdened Renter Households by Income):

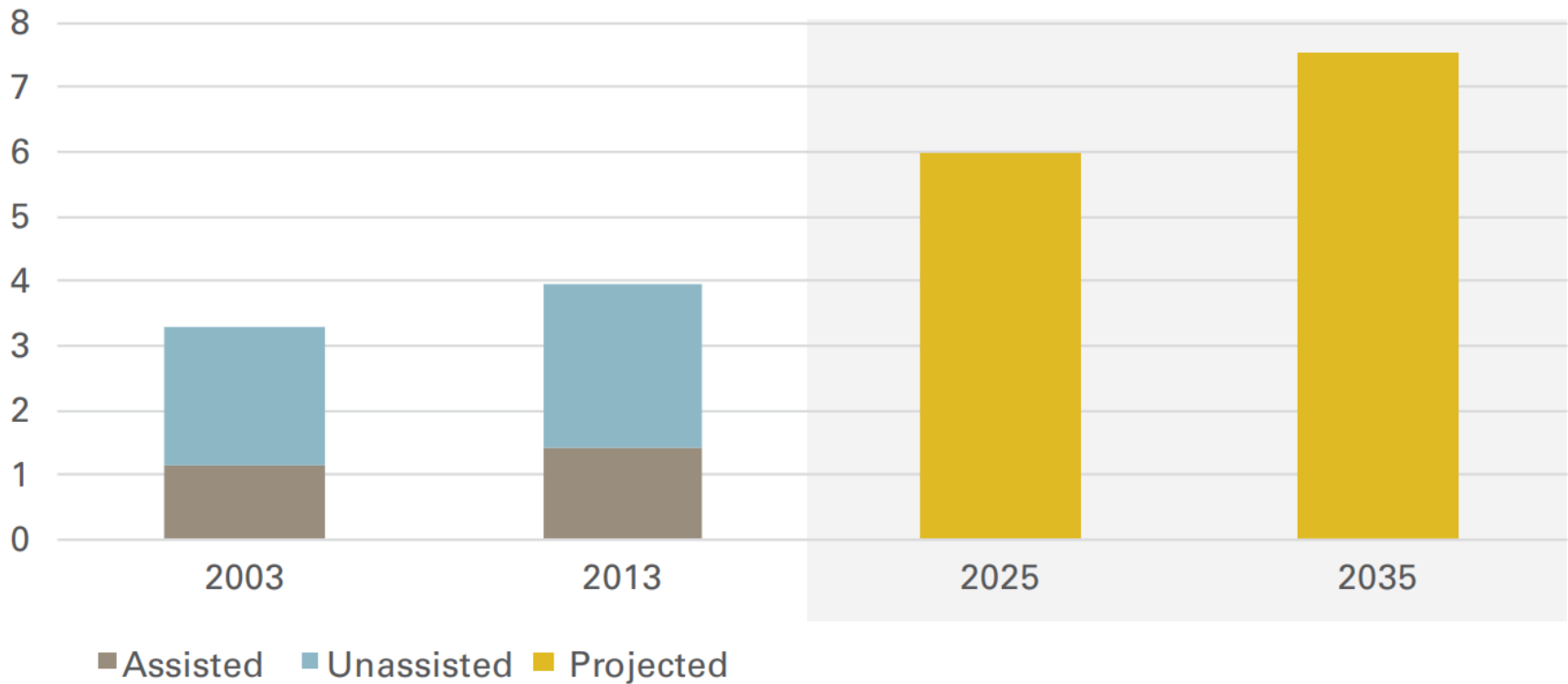| Income Category	Cost Burdened	Severely Cost Burdened
Extremely Low-Income	91%	78%
Very Low-Income	82%	40%
Low-Income	55%	13%
Moderate-Income	28%	2%
Above Moderate-Income	6%	0%

Spending on Rent

Across Long Beach's 99,761 renter households, 52,520 (52.6%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 26,955 renter households in Long Beach (27%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region.

Housing Burden in Long Beach; 52.6% of residents spend 30% or more of gross income on housing costs.

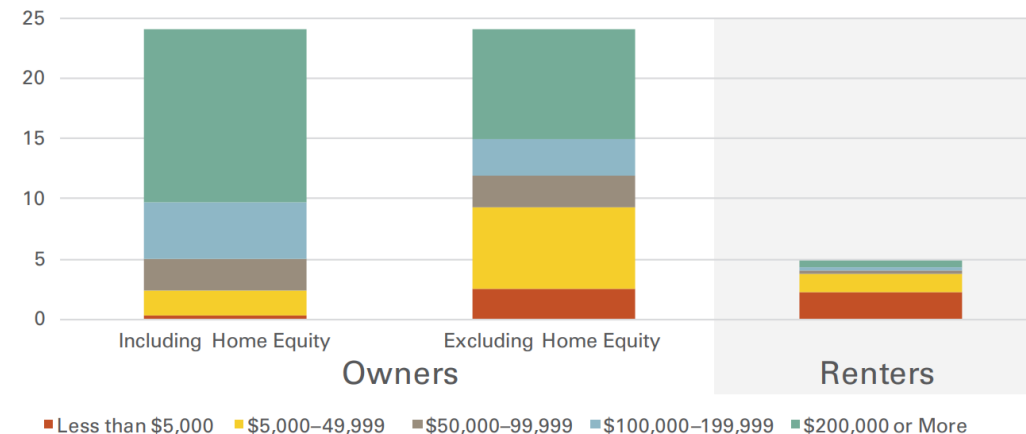**Very Low-Income Renter Households Aged 62 and over (Millions)**

Notes: Households eligible for assistance have very low incomes (at or below 50 percent of area median). HUD assisted and unassisted households represent renters with very or extremely low incomes aged 62 and over. To approximate the number of very low-income households aged 62 and over in 2025 and 2035, JCHS estimates take the average of the projected number of very and extremely low-income renter households age 65 and over...

Low-Income Older Renters Eligible for Housing Assistance in Long Beach;
Projected to *double* by 2035

Few older households who rent in Long Beach can afford long-term care costs.

Figure 4.6: Most Older Households, Though Few Renters, Have Enough Wealth to Afford Average Long-Term Care Costs

Households Aged 65 and over by Total Net Wealth (Millions)

Legend: Less than $5,000 | $5,000–49,999 | $50,000–99,999 | $100,000–199,999 | $200,000 or More

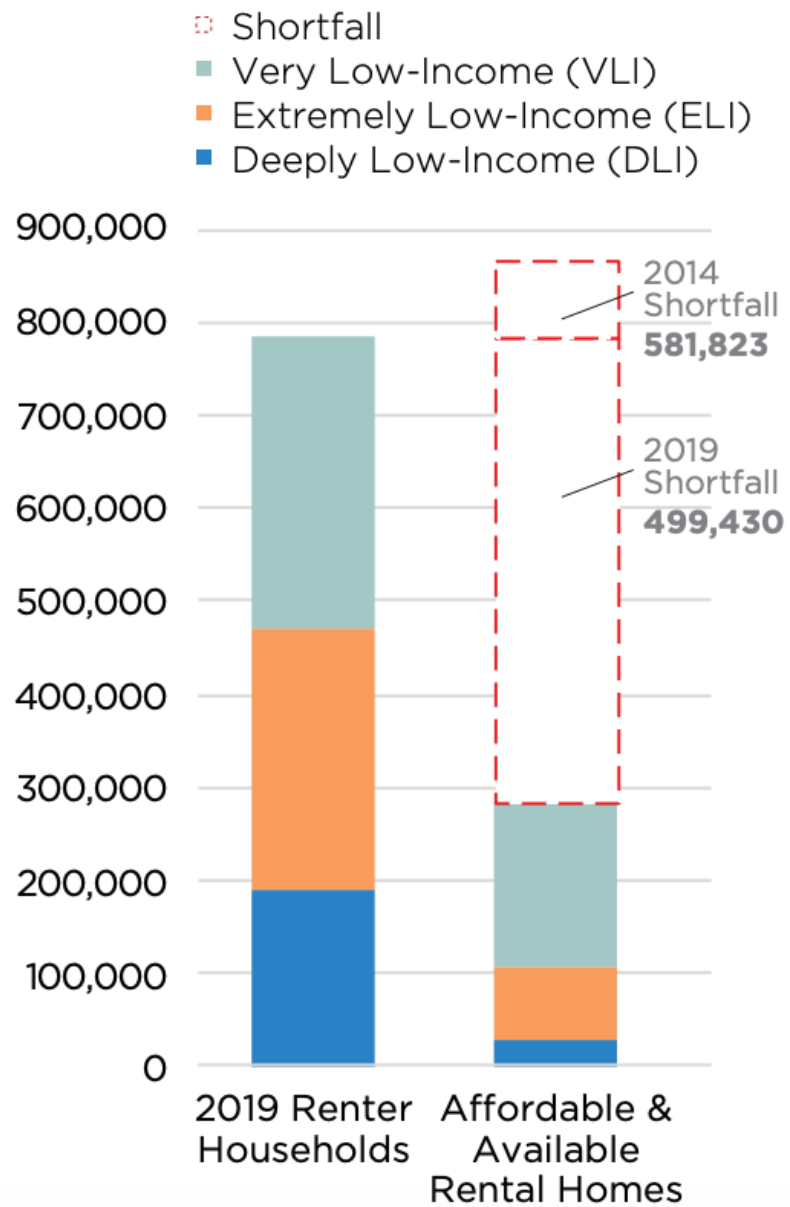Owners: Including Home Equity | Excluding Home Equity

Renters

Notes: The average cost of long-term care for one person aged 65 through end of life is projected to be approximately $100,000. Calculations are based on 2014 Genworth Cost of Care Survey data and long-term care needs projections from Kemper, P., Komisar, H.L. and Alecxih, L., 2005. Long-term care over an uncertain future: what can current retirees expect?. INQUIRY: The Journal of Health Care Organization, Provision, and Financing, 42(4), pp.335-350.

Source: JCHS tabulations of US Federal Reserve Board, 2013 Survey of Consumer Finances.

HUD Buildings in LB

- ~10, 000 seniors living in HUD buildings (~7,000 units)

- Range in size: 100-over 300 units

- Availability: 38 HUD buildings

- Changes: decrease in units/increase in prices

LOS ANGELES COUNTY 2021 AFFORDABLE HOUSING DASHBOARD: A Countywide Snapshot

Why do we need Senior-Focused Housing Policy?

Production & Preservation of HUD Housing for Older Adults

- One in three seniors pay 50% or more/month to housing
  - Fixed monthly income: Social Security/pension
  - Higher health costs and needs
- More incentive for owners to keep units HUD subsidized

- **Creation of Senior-units in new developments**
  - Universal or inclusive designs; accessible
  - Onsite services

Why do we need Senior-Focused Housing Policy?

Investment in HUD Housing for Older Adults

- Live emergency housing assistance: hotline & on-site housing social worker
  - Creation of City-monitored emergency plan for each building

- Accessible & Social Spaces

- Collaboration with city & colleges: Multigenerational Housing

- Investment in HUD buildings for seniors that are rent controlled

- Housing is a health issue

Thank you!

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