Housing Needs for Older Adults in Southeastern Wisconsin
An Assessment of Kenosha, Milwaukee, and Racine Counties

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Acknowledgements

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Extended Uses

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We believe society is better for everyone when all of us can participate, prosper, and reach our full potential.

Heartland Alliance, one of the world’s leading anti-poverty organizations, works in communities in the U.S. and abroad to serve those who are experiencing homelessness, living in poverty, or seeking safety. It provides a comprehensive array of services in the areas of health, housing, jobs and justice – and leads state and national policy efforts, which target lasting change for individuals and society.

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Housing Needs for Older Adults in Southeastern Wisconsin: An Assessment of Kenosha, Milwaukee, and Racine Counties

Report Goals

This report provides an assessment of the affordable housing needs of older adults in Kenosha, Milwaukee, and Racine Counties in Wisconsin. It documents the affordable housing gap in Southeastern Wisconsin for older adults, and details the services that the growing aging population will most need.

The Social IMPACT Research Center wrote this assessment with four main questions in mind:

1. What are the overall characteristics of older adults, defined as adults over 55 years old, in the three Southeastern Wisconsin Counties of Kenosha, Milwaukee, and Racine?

2. What are the housing needs of older adults in the three counties of interest?

3. Where is there an opportunity for Heartland Housing to and other developers to provide needed housing for older adults in Southeastern Wisconsin?

4. What supportive housing services do older adults in Southeastern Wisconsin need?
Key Data Findings

The share of older adults in Kenosha, Milwaukee, and Racine Counties is growing, part of a trend Wisconsin-wide.

From 2010 to 2040, the percentage of adults over 55 as a share of the total population in Wisconsin is set to rise from 26% to 35%. In Kenosha, it will rise from 22% in 2010 to 31% in 2040; in Milwaukee, from 22% to 28%; and in Racine, from 25% to 36%.

Older adults in Kenosha, Milwaukee, and Racine Counties are facing steep rent burdens.

About half of older adult renters in Racine and Milwaukee and two in five in Kenosha spend more than 30% of their income on housing costs, compared to 40% in Wisconsin overall. Eighteen percent of older renters in Kenosha, 26% in Milwaukee, and 30% in Racine spend half or more of their income on housing, both higher than the Wisconsin average of 18%.

Older adults in the three counties have special needs that make them vulnerable to housing instability, increasing their need for affordable housing.

Older adults face declining incomes and increasing rates of disability, both of which can lead to housing instability and potentially damaging financial trade-offs. As people age, the possibility they will have a disability rises. Older adults with disabilities have a higher poverty rate than those without a disability.

The current count of subsidized housing units is inadequate for older adults’ housing needs.

There are 12,044 subsidized housing units available to the thousands of older Kenosha, Milwaukee, and Racine residents. Eighty-eight percent of those units are in Milwaukee County, and only 147 units are available in Racine County. In Kenosha, Milwaukee, and Racine Counties, HUD-202 units designed specifically for older adults make up less than a tenth of the available stock of affordable housing.
Recommendations

Affordable housing developers should consider the diverse needs of a spectrum of older adults in Southeastern Wisconsin.

Older adults living in poverty

Over 38,000 adults over 55 in Kenosha, Milwaukee, and Racine Counties are living in poverty, according to 2019 data. These adults are in urgent need of affordable housing and services. The poverty rate among those older adults with disabilities is higher, too: double the rate in all three counties.

Older adults experiencing rent and ownership burdens

The high rates of rent and owner burden mean that not only older adults who are in poverty would benefit from affordable housing. These older adults, who are not in poverty but still face rent burdens, do not qualify for the same types of services as those in poverty do. The rates of rent burdens are higher in the three counties than the rest of Wisconsin, despite many market units being fairly priced. This suggests that older adults’ incomes are insufficient to meet both housing and other needs. Affordable housing can assist even moderate-income older adults continue to live independently and healthily.

Older adults with disabilities

26% of adults over 55 have a disability in Kenosha County, 29% in Milwaukee County, and 28% in Racine County. Adults experiencing a disability face difficulties living independently, and face potentially difficult trade offs with rent and needed health and support services. Affordable housing can assist these older adults.

Affordable older adult housing must have services.

In order to be sustainable and well-managed, affordable housing for older adults needs to have an on-site supportive services component. Available services would ensure the ability to age in place by assisting residents with systems and benefits navigation, managing online services, transportation management, and coordination of care and social well-being. For those with higher needs, a full-time social services professional can provide individualized services where necessary. Affordable housing with services would allow many older adults, among those who are cost-burdened, disabled, and low-income, the ability to thrive while aging within their communities.

There is an opportunity for Heartland Housing to provide age-appropriate housing for older adults in the three counties.

There is an opportunity for Heartland Housing and other developers of affordable housing to provide age-appropriate housing for older adults in the three counties. The current housing stock in Kenosha, Milwaukee, and Racine Counties is old, with the majority of it built before 1979. The age of the housing makes modifications to help older adults age in place difficult. Heartland Housing can provide modifications and/or new units.

Affordable housing isn’t affordable enough. Collaboration with local and federal government is necessary.

Using current affordable housing development tools, those facing declining incomes or who are living on basic Social Security income can’t obtain affordable housing. There must be a source that bridges the gap between what older adults can afford and what it costs to operate affordable housing. HUD 202 housing for older adults or project-based rental assistance are two examples of the kind of assistance necessary.
Introduction to the Three Counties

Kenosha, Milwaukee, and Racine Counties are located in Southeastern Wisconsin

Kenosha County

Kenosha County sits in Southeastern Wisconsin, on the northern Illinois border. It covers 271.9 square miles, making it the 69th largest county in Wisconsin out of 72 counties. Its population is estimated at 170,514, making it the seventh largest county in Wisconsin. The county seat is the city of Kenosha, with 98,891 inhabitants, the fourth largest city in Wisconsin. Kenosha County shares borders with Lake and McHenry Counties, Illinois; Allegan County, Michigan; and Walworth and Racine Counties, Wisconsin. Like Milwaukee and Racine Counties, its eastern border meets Lake Michigan.

Milwaukee County

Milwaukee County is located in Southeastern Wisconsin, north of Racine and Kenosha Counties. It covers 241.6 square miles, the 70th largest county in Wisconsin out of 72 counties. Its borders include Waukesha, Ozaukee, Washington, and Racine Counties in Wisconsin, as well as Muskegon County in Michigan, across Lake Michigan. Milwaukee County is the most populous county in Wisconsin, with an estimated population of 944,099. Milwaukee city is the state’s most populous city, with an estimated 587,072 inhabitants.

Racine County

Racine County is located in Southeastern Wisconsin, between Milwaukee and Kenosha Counties. At 332.4 square miles, it is the 67th largest county in Wisconsin out of 72 counties. With 195,766 inhabitants, it is the fifth most populous county in the state. Its largest city, Racine, has 76,709 inhabitants, and is the fifth largest city in the state. Racine County shares borders with Waukesha, Milwaukee, Walworth, and Kenosha Counties in Wisconsin, as well as Allegan and Ottawa Counties in Michigan.
Population Projections

As Americans get older, the number of housing-related challenges they face increases. In particular, older Americans are more likely to report a disability, and face challenges with activities of daily living, including mobility, transportation, mental health, and meal preparation.

Across the United States, the older adult population is growing rapidly. The Joint Center for Housing Studies at Harvard University estimates that, by 2035, one in three households will have a head of household over 65. According to projections by the U.S. Census Bureau, the number of older Americans will more than double from 2010 to 2050, from 40.3 million to 85.7 million. Driving this demographic shift is the graying of the Baby Boomer generation. The first Boomers turned 65 in 2011; by 2050, every living Boomer will be over 85 years old.

The older adult population is growing in Wisconsin, too. The Wisconsin Department of Administration estimates that older adults, defined here as adults over 65 years old, will nearly double from 2010 to 2040. The growth of adults this age is by far the most drastic demographic change projected for Wisconsin in the years to come.

Table 1: Wisconsin population projections, 2010 to 2040

<table>
<thead>
<tr>
<th>Age group</th>
<th>Census 2010</th>
<th>Percentage of 2010 population</th>
<th>2040 Projection</th>
<th>Percentage of 2040 projected population</th>
<th>Change in % of population share, 2010 to projected 2040</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>358,443</td>
<td>6%</td>
<td>373,940</td>
<td>6%</td>
<td>0%</td>
</tr>
<tr>
<td>5-17</td>
<td>981,049</td>
<td>17%</td>
<td>1,007,370</td>
<td>16%</td>
<td>-1%</td>
</tr>
<tr>
<td>18-24</td>
<td>549,256</td>
<td>10%</td>
<td>563,995</td>
<td>9%</td>
<td>-1%</td>
</tr>
<tr>
<td>25-44</td>
<td>1,447,360</td>
<td>25%</td>
<td>1,493,595</td>
<td>23%</td>
<td>-2%</td>
</tr>
<tr>
<td>45-64</td>
<td>1,573,564</td>
<td>28%</td>
<td>1,517,370</td>
<td>23%</td>
<td>-5%</td>
</tr>
<tr>
<td>65-84</td>
<td>658,809</td>
<td>12%</td>
<td>1,251,765</td>
<td>19%</td>
<td>+7%</td>
</tr>
<tr>
<td>85 and over</td>
<td>118,505</td>
<td>2%</td>
<td>283,600</td>
<td>4%</td>
<td>+2%</td>
</tr>
<tr>
<td>Total population</td>
<td>5,686,986</td>
<td>-</td>
<td>6,491,635</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
Table 2: Wisconsin population growth projections, 2010 to 2040

<table>
<thead>
<tr>
<th>Age group</th>
<th>Census 2010</th>
<th>2040 Projection</th>
<th>% change of population, 2010 to projected 2040</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>358,443</td>
<td>373,940</td>
<td>4.3%</td>
</tr>
<tr>
<td>5-17</td>
<td>981,049</td>
<td>1,007,370</td>
<td>2.7%</td>
</tr>
<tr>
<td>18-24</td>
<td>549,256</td>
<td>563,995</td>
<td>2.7%</td>
</tr>
<tr>
<td>25-44</td>
<td>1,447,360</td>
<td>1,493,595</td>
<td>3.2%</td>
</tr>
<tr>
<td>45-64</td>
<td>1,573,564</td>
<td>1,517,370</td>
<td>-3.6%</td>
</tr>
<tr>
<td>65-84</td>
<td>658,809</td>
<td>1,251,765</td>
<td>90%</td>
</tr>
<tr>
<td>85 and over</td>
<td>118,505</td>
<td>283,600</td>
<td>139.3%</td>
</tr>
<tr>
<td>Total population</td>
<td>5,686,986</td>
<td>6,491,635</td>
<td>14.1%</td>
</tr>
</tbody>
</table>

As the graph below shows, a dramatic demographic shift has already begun in Kenosha, Milwaukee, and Racine. The number of adults over 55 has grown in the decade from 2010 in Kenosha, Milwaukee, and Racine Counties. It is important to remember that, in the decades up to 2040, this age cohort will continue to grow rapidly.

The Wisconsin Department of Administration estimates that the share of adults over 55 will continue to grow every decade to 2040.
Kenosha, Milwaukee, and Racine are three populous counties in Southeastern Wisconsin. Older adults, defined as adults over 55 years old, already comprise a sizable portion of the population in each county. The numbers in Kenosha and Milwaukee Counties are slightly lower than the Wisconsin percentage, but still comparable.16

**Adults over 55 already make up large shares of the population in each county, and will continue to grow.**

In each of the three counties, the younger population is more diverse than the older population, which is mostly White. Older adults are set to make up larger shares of the populations in each of the counties. At the same time, as the younger population grows, each of the three counties will become more diverse. The older adult population in Kenosha and Racine Counties is still overwhelmingly White, over 90% in both counties. In Milwaukee County, about three in four older adults are White. Milwaukee County in particular is set to become more diverse in the decades to come, but currently the majority of older adults are White.

**The majority of older adults in each county identify as White.**
Income and Poverty

For this assessment, we look at household income, retirement, and Social Security income to paint a picture of how older adults will pay for housing costs as they get older.

As the aging adult population grows, the number of adults with lower incomes will grow. U.S. Census data show that median incomes drop from the 45-64 to the 65+ age groups in Wisconsin and all three counties. In Wisconsin, the median income for households 45-64 is $78,284 and for 65 and over it is $45,861; in Kenosha, $82,906 and $46,770; in Milwaukee, $61,363 and $44,235; and in Racine, $82,614 and $44,829.17

Median Family Income and HUD Income Limits

One method for measuring income insecurity is to look at percentages of Median Family Income. The Department of Housing and Urban Development (HUD) uses median incomes to determine eligibility for affordable housing programs. HUD uses three designations: low income (80% of median family income), very low income (50% of median family income), and extremely low income (30% of median family income). Each median family income varies by place, usually metropolitan areas, and depends on the number of people in each family.

Table 3: Median Family Income

<table>
<thead>
<tr>
<th>Location</th>
<th>MFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenosha County, WI HUD Metro FMR Area</td>
<td>$82,300</td>
</tr>
<tr>
<td>Milwaukee-Waukesha-West Allis, WI MSA</td>
<td>$84,400</td>
</tr>
<tr>
<td>Racine, WI MSA</td>
<td>$77,200</td>
</tr>
</tbody>
</table>

According to household income distribution for adults over 55 in Southeastern Wisconsin, over half in each county make less than $75,000 a year.
According to the American Community Survey, 56% of adults over 55 in Kenosha make less than $74,999 a year, less than the Median Family Income in the area; in Milwaukee, it is 58%; and in Racine, the share is 57%. Income data show that 22% of older adult households in Kenosha have incomes lower than $35,000. In Milwaukee and Racine, the percentage rises to nearly thirty percent in each county.

As will be shown, older adults face declining incomes due to low employment participation and inadequate retirement income. Data from the American Community Survey show that over half of adults over 55 in the three counties are no longer in the workforce.

**The majority of older adults are not in the workforce.**

<table>
<thead>
<tr>
<th>Family size</th>
<th>Extreme Poverty (0 to 49% of federal poverty threshold)</th>
<th>Poverty (0 to 99% of federal poverty threshold)</th>
<th>Low-income (100 to 199% of federal poverty threshold)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$6,650</td>
<td>$13,300</td>
<td>$26,600</td>
</tr>
<tr>
<td>2</td>
<td>$8,598</td>
<td>$17,196</td>
<td>$34,392</td>
</tr>
<tr>
<td>3</td>
<td>$10,168</td>
<td>$20,335</td>
<td>$40,670</td>
</tr>
<tr>
<td>4</td>
<td>$13,086</td>
<td>$26,172</td>
<td>$52,344</td>
</tr>
</tbody>
</table>

There are limitations in applying poverty thresholds to assess livability or hardship at different income levels. Namely, these income thresholds are not geographically specific. In other words, they do not take into account different costs of living in different areas of the country. A dollar may go farther in some areas than others. Official poverty measures also do not take into account...
necessary expenses and do not include government benefits as an income source.

Roughly one in ten older adults in Kenosha, Milwaukee, and Racine Counties lives in poverty. The total estimated number of adults over 55 living in poverty in all three counties is 38,230. The number of adults over 55 years old with low incomes in the three counties is higher, at an estimated 52,529 individuals. The estimated number of older adults living in extreme poverty in all three counties numbers 17,507.

### Table 5: Number of adults over 55 who are low income, in poverty, and extreme poverty

<table>
<thead>
<tr>
<th>Location</th>
<th>Low income</th>
<th>Poverty</th>
<th>Extreme poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenosha</td>
<td>6,352</td>
<td>4,111</td>
<td>2,080</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>37,950</td>
<td>26,607</td>
<td>11,263</td>
</tr>
<tr>
<td>Racine</td>
<td>8,227</td>
<td>7,512</td>
<td>4,164</td>
</tr>
</tbody>
</table>

The official poverty rate for all of Wisconsin in 2019 is 10.4%. For adults over 55, the poverty rate is slightly lower, at 9%. The poverty rates for older adults in the three counties are similar, with Kenosha being around the same and Milwaukee and Racine Counties above the state rate for adults older than 55.

### Milwaukee and Racine Counties have higher poverty rates for older adults than Wisconsin overall.

![Bar chart showing poverty rates for Wisconsin, Kenosha, Milwaukee, and Racine](chart)

The estimated numbers of older people of color in Kenosha and Racine aren’t large enough to produce reliable estimates, but there are enough data from Milwaukee County to draw some conclusions. First, older Black adults are more likely to be low income than their White counterparts in Milwaukee County. The percentage of older Black adults with low incomes is ten percentage points higher than the rate for White older adults. These trends hold for the poverty rate as well, with the poverty rate for older Black adults being 14 percentage points higher than that of their White counterparts. Older White adults have a lower poverty rate than the overall rate for adults over 55, at 8%. Older Black and Latinx Milwaukee residents are also more likely to be low-income compared to their White counterparts, with 23% and 24%, respectively, at low-income compared to 13% for older White adults.

The implications are stark for older adults who have low incomes or are in poverty. Having less income makes someone especially vulnerable to housing instability, risk of homelessness, and negative health outcomes. Moreover, older adults who are experiencing homelessness or...
housing instability often have health challenges and disability rates more common in adults much older.30

Social Security and Retirement Income

One of the principal challenges for older adults is the prospect of a stagnant or declining income while housing costs, costs of living, and other expenses increase. There are substantial numbers of adults over 55 in Kenosha, Milwaukee, and Racine who depend solely on Social Security Income. Social Security Income is defined as any pre-tax income a person received from Social Security pensions, survivor’s benefits, or permanent disability insurance. Since older adults are more likely to depend on pension, government, or retirement income, we have tabulated the number of adults over 55 whose sole income is from Social Security benefits.

Older adults sometimes depend solely on Social Security benefits for their income: 13% of older adults in Kenosha, 16% in Milwaukee, and 15% in Racine.31 The percentage climbs for older adults no longer in the workforce to nearly a quarter of older adults.32

Around a quarter of adults over 55 no longer in the workforce depend solely on Social Security benefits for their income.

Social Security Income may not be sufficient to maintain a fair market rental unit in Kenosha, Milwaukee, or Racine Counties. The majority of adults over 55 who are no longer working earn between $10,000 and $25,000 annually from Social Security. A sizable minority, around 40%, earn less than $10,000. Note: the highest reported income from Social Security in the sample of adults over 55 was $35,700.

Table 6: Distribution of Social Security Income, adults over 55 no longer in the workforce33

<table>
<thead>
<tr>
<th>County</th>
<th>Adults over 55 no longer in the workforce: Less than $10,000</th>
<th>Adults over 55 no longer in the workforce: $10,000 to $24,999</th>
<th>Adults over 55 no longer in the workforce: $25,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenosha</td>
<td>39%</td>
<td>59%</td>
<td>2%</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>40%</td>
<td>54%</td>
<td>6%</td>
</tr>
<tr>
<td>Racine</td>
<td>41%</td>
<td>53%</td>
<td>7%</td>
</tr>
</tbody>
</table>
Supplemental Security Income (SSI) is a cash support program for older adults who are very low-income or who have a disability. However, the average monthly SSI payment in Wisconsin, and in the three counties studied, is $867, or $10,404 annually, which is under the federal poverty line for a family of one. According to the National Low Income Housing Coalition, for someone receiving SSI, then, the average affordable monthly rent would be $260. For many adults over 55, in particular those receiving less than $10,000 a year from Social Security, the small benefit amount is unlikely to be sufficient for recipients to afford housing costs and maintain a healthy standard of living.

Many older adults’ retirement income are almost exclusively comprised of Social Security Income. This reliance on a potentially inadequate income source may make these older adults more vulnerable to housing instability. For these tabulations, retirement income is defined as pre-tax retirement, survivor, and disability pension income, other than Social Security. Note: this sample excludes those adults over 55 who are still in the workforce.

**Around 3 in 10 older adults in the three counties derive 90% or more of their retirement income from Social Security benefits.**

![Pie charts showing retirement income sources for Kenosha, Milwaukee, and Racine counties.]

In an upcoming section, we’ll cover median rents. For older adults relying on Social Security income, many of those rents are out of reach.
According to HUD, a person is experiencing homelessness if he or she lacks a fixed, regular, and adequate nighttime residence; is living in a place not meant for human habitation; living in a shelter; or is fleeing or attempting to flee domestic violence, dating violence, violence, sexual assault, stalking, or other dangerous or life-threatening conditions.  

Poverty and a lack of affordable housing options are two causes of homelessness. Crucially for older adults, disability and rising health care costs can also make individuals more vulnerable to experiencing homelessness.

Table 7: Point-in-time homeless counts in Wisconsin, Milwaukee and Racine Counties, 2019

<table>
<thead>
<tr>
<th>Continuum of Care</th>
<th>Point in time homeless count (2019)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wisconsin</td>
<td>9,606</td>
</tr>
<tr>
<td>Milwaukee City and County Continuum of Care</td>
<td>2,811</td>
</tr>
<tr>
<td>Racine City and County Continuum of Care</td>
<td>369</td>
</tr>
</tbody>
</table>

2,811 individuals in Milwaukee County and 369 individuals in Racine County were counted as homeless in 2019. The Kenosha County Continuum of Care was not included in the HUD dataset. Counted individuals include those who are unsheltered, individuals in emergency shelters, transitional housing, and permanent supportive housing. Individuals were counted over two nights in January, hence “point-in-time” homelessness count. There are limitations to this approach. First, many more individuals may experience homelessness throughout the year that were not experiencing it during the count. In more rural areas, such as parts of Racine, it may be harder to find everyone experiencing homelessness. Finally, the point-in-time count does not disaggregate counts by age, making it impossible to pinpoint how many individuals experiencing homelessness are older adults.

Aged Homelessness

As a larger share of the United States population gets older, larger numbers of older adults will likely experience homelessness. Research into this topic is relatively new, and is outside the scope of this assessment. Still, there have been some recent studies in New York, Boston, and Los Angeles that shed light on this phenomenon. In New York, the number of shelter residents over 50 has tripled from 2004 to 2017. Research from Boston and Los Angeles found a similar increase. Older adults experiencing homelessness often have higher rates of disability, comparable to rates found in housed older adults twenty years older. As the share of older adults in Southeastern Wisconsin grows, it is imperative to learn more about older adults who are entering homelessness.
Health Insurance, Food Insecurity, and the Social Safety Net

Adults over 55 in Kenosha, Milwaukee, and Racine Counties have high health insurance coverage rates. Still, there are nearly 10,000 older adults in Milwaukee County with no coverage of any kind (4%), and over 1,000 older adults in Kenosha and Racine Counties who are not covered (3% and 2%, respectively).44 These rates compare with Wisconsin, where 2% of older adults have no coverage. Older adults with no insurance face potentially devastating trade-offs with high housing costs and the expense of medical care. Many older adults with low income may still struggle to bear the cost of medical expenses, even with coverage.

Older adults in Racine and Milwaukee Counties have higher rates of Medicaid coverage than Kenosha and Wisconsin.45 Medicaid is a public benefit that assists those with limited resources.

Thousands of adults over 55 years old in Kenosha, Milwaukee, and Racine Counties receive Supplemental Nutrition Assistance Program (SNAP) benefits. Older adults in Milwaukee County have the highest share of SNAP recipients, with 15% of all adults over 55 (36,181 individuals). Below is a breakdown of the number of food insecure people, defined as those who experience a “lack of consistent access to enough food to lead an active, healthy life,” and older adult SNAP recipients by race and ethnicity in each county. The data in Table 8 show that adults of color in Milwaukee County are more likely to receive SNAP benefits compared to White adults. For Kenosha and Racine Counties, the estimates of older adults of color were too small to be reliable. For example, among Black adults over 55 years old in Milwaukee County, 19,002, or 40% of the total, are SNAP recipients.

Milwaukee and Racine Counties have higher rates of Medicaid recipients than Kenosha County and Wisconsin generally.
### Table 8: Food insecurity and SNAP recipients over 55 years old, by county

<table>
<thead>
<tr>
<th>Location</th>
<th>Food insecure people, all ages</th>
<th>% of older adults who receive SNAP</th>
<th>% of older white adults who receive SNAP</th>
<th>% of older Black adults who receive SNAP</th>
<th>% of older Latinx adults who receive SNAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenosha</td>
<td>15,940 (10%)</td>
<td>4,286 (9%)</td>
<td>2,827 (6%)</td>
<td>Not reliable</td>
<td>Not reliable</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>119,940 (13%)</td>
<td>36,181 (15%)</td>
<td>11,892 (7%)</td>
<td>19,002 (40%)</td>
<td>3,692 (24%)</td>
</tr>
<tr>
<td>Racine</td>
<td>18,030 (9%)</td>
<td>4,901 (8%)</td>
<td>2,525 (5%)</td>
<td>Not reliable</td>
<td>Not reliable</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>515,930 (9%)</td>
<td>124,356 (7%)</td>
<td>86,869 (5%)</td>
<td>23,791 (36%)</td>
<td>8,090 (19%)</td>
</tr>
</tbody>
</table>

**Veterans**

Veterans need to be considered when looking at the intersection of housing instability and the social safety net. Veterans are a vulnerable group to housing instability, in part because of interlocking risk factors that may include mental illness, substance use, and disabilities. According to research from the United States Interagency on Homelessness, older Veterans experiencing homelessness is on the rise. The number of Veterans 62 years or older experiencing homelessness rose by 54% from 2009 and 2016, and, among Veterans experiencing homelessness, 59% were over 51 years old. The number of older adults who are Veterans in the three counties is 13% in Kenosha, 10% in Milwaukee, and 14% in Racine. These rates compare generally with Wisconsin overall, where 13% of older adults are Veterans.
Housing stock in Kenosha, Milwaukee, and Racine Counties

Most housing units in the three counties were built before 1979. In particular, Milwaukee’s housing stock is older than the other two counties, with 82% of its housing stock built before 1979, and 57% built before 1959. Kenosha and Racine Counties saw a burst in building activity between 1980 and 2009, with 37% and 34%, respectively, of housing units built during that time. After 2009, new development significantly dropped off in all three counties.

The majority of all residential structures in the three counties are single family, detached houses. Milwaukee, the largest city in Wisconsin, has higher numbers of multi-family buildings than the less urban Kenosha and Racine Counties.

The majority of occupied housing units in Kenosha, Racine, and Milwaukee Counties have either two or three bedrooms. Milwaukee County has the highest percentage of one bedrooms.

The age of the housing stock provides an opportunity for Heartland Housing to rehabilitate and preserve older buildings to accommodate the needs of older adults or to build new, age-appropriate housing units.

The majority of residential units in each county are one family detached houses.

The majority of units in all three counties have either two or three bedrooms.

Household composition

Living alone is a potential vulnerability for older adults because family members, including spouses and children, can function as informal support networks. Informal care, before or after health problems begin, can help many older adults remain in their own homes for longer periods of time.

Data from the U.S. Census Bureau give a glimpse into the dynamics of single older
households and those headed by a married couple. In short, homeownership among single older adults is lower than among those who are married. In Kenosha, Milwaukee, and Racine Counties, around 90% of married family householders are living in owner-occupied housing. Conversely, the percentage of single householders over 65 living in owner-occupied housing drops in all three counties: 57% in Kenosha, 51% in Milwaukee, and 64% in Racine. Subsequent sections will highlight the cost burdens many older renters face in the three counties; additionally, single older adults may be missing support networks crucial for aging independently, making them more vulnerable to housing instability.

Single householders over 65 are less likely to own their housing than their married counterparts in each of the three counties.

![Bar chart showing homeownership rates for married and single householders over 65 in Kenosha, Milwaukee, and Racine Counties.]

Data Note: In Kenosha and Racine Counties, the estimated number of married family householders over 65 living in renter-occupied housing is not large enough to be statistically reliable.

Fair Market Rents and Median Rent by Bedroom

HUD calculates fair market rent in the United States by using data from Census, American Community Survey, and other surveys. Fair market rents are at the 40th percentile of gross rents for “standard quality units in a local housing market.” According to the National Low Income Housing Coalition, fair market rent for a one bedroom is $721/month in Wisconsin. Milwaukee and Kenosha Counties are slightly higher, while Racine is slightly below the state average.

Table 9: Fair Market Rents

<table>
<thead>
<tr>
<th>Fair market rent</th>
<th>Wisconsin</th>
<th>Milwaukee</th>
<th>Kenosha</th>
<th>Racine</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio</td>
<td>$622</td>
<td>$628</td>
<td>$678</td>
<td>$564</td>
</tr>
<tr>
<td>1 bed</td>
<td>$721</td>
<td>$761</td>
<td>$790</td>
<td>$663</td>
</tr>
<tr>
<td>2 bed</td>
<td>$898</td>
<td>$922</td>
<td>$1,040</td>
<td>$866</td>
</tr>
<tr>
<td>3 bed</td>
<td>$1,190</td>
<td>$1,170</td>
<td>$1,353</td>
<td>$1,154</td>
</tr>
</tbody>
</table>

The median represents the middle of a sample. If the median rent for a one bedroom in Milwaukee County is $733/month, half of the units in Milwaukee cost less, and half more than that amount. Many rental units in Kenosha, Milwaukee, and Racine Counties cost from $500 to $899 per month. In Kenosha, 35% fall within that range; 44% in Milwaukee; and 49% in Racine.
The graph below shows that many of the median rents in the three counties are either below or at fair market rent, meaning rental units in the three counties are generally affordable. This suggests that, for older adults in Southeastern Wisconsin who, as we will see shortly, are rent burdened, limited income, whether it is from Social Security benefits, inadequate retirement income, and/or no longer being in the workforce, plays a large factor in the affordability of housing. The lack of income to pay for housing is a driver for partners across the state to work together to provide affordable housing for older adults.

**Many of the median rents in the three counties are either below or at fair market rent, meaning that rental units in the three counties are generally affordable.**
Housing Cost Burden

Older adults in Kenosha, Milwaukee, and Racine Counties are facing high levels of housing cost burden, particularly among renters. This assessment uses two calculations to determine cost burden. First, if a household is spending more than 30% of their total income on rent or costs associated with owning a home, they are burdened. Second, if a household spends more than half of their total income on rent or owner-costs, they are severely cost-burdened.

Older adults are more likely to own than rent in Kenosha, Milwaukee, and Racine Counties. In general, the ownership rates in Kenosha and Racine Counties compare similarly with Wisconsin overall, where 81% of adults over 55 own and 17% rent. Only Milwaukee County has a noticeably higher proportion of older renters than Wisconsin overall, with 28% of adults over 55 renting.

Cost Burdens Among Older Adults

Older renters in Southeastern Wisconsin are more likely to be cost-burdened than owners. Older adult households who are cost-burdened, in particular those who are rent-burdened, face a series of challenges. First, many older adults face declining incomes as they exit the labor force or begin to rely on retirement income, if they have any. Second, for cost-burdened individuals, financial emergencies, including unforeseen medical events, can lead to housing instability. Data from Kenosha, Milwaukee, and Racine show a high percentage of cost-burdened renters over 55 years old.

In Kenosha County, an estimated 3,823, or 43% of the total renters over 55 years old, spend more than 30% of their income on rent. In Milwaukee County, the percentage rises to 47%, or an estimated 30,278 renters over 55. In Racine, the percentage is the highest: over half of older renters are rent-burdened, with 55%, or an estimated 5,529 renters. The total number of renters who are burdened in all three counties numbers an estimated 39,630. All of these percentages...
are higher than Wisconsin, where 40% of renters over 55 (an estimated 114,984) are rent burdened.\textsuperscript{75}

**Older renters in each county face high rates of rent burden, meaning they spend more than 30% of their income on rent. The high levels of burden suggest that many older adults would benefit from more affordable housing.**

The share of severely burdened renter households is lower. 18% of older renters in Kenosha over 55 are severely burdened, or an estimated 1,629. In Milwaukee, it is 26%, or an estimated 16,846. Racine has 30% of renters, or an estimated 3,046. Milwaukee and Racine are higher than in Wisconsin overall, where 18% (52,196) older renters are severely rent burdened.\textsuperscript{77}

**Many renters in each county also face severe rent burden, meaning they spend more than 50% of their income on rent. These severely burdened renters are at high risk of housing instability.**

What might be causing the high levels of cost burden? As seen earlier, median rents in the three counties are comparable to fair market rents set by the National Low Income Housing Coalition.\textsuperscript{78} In Milwaukee, the burdens are borne primarily by low-income renters, because there simply aren’t enough units affordable at their income levels.\textsuperscript{79}

Even those adults over 55 who own their homes are not immune from housing cost burden. Housing costs may include mortgages, deeds of trust, contracts to purchase, or any other debts on a property, like first and second mortgages, home equity loans, real estate taxes, insurance, and utilities. This reality may make it difficult even for homeowners to age in their homes because high housing costs can take away from improvements that make a home more equipped to support an aging inhabitant.

Nearly a quarter of homeowners over 55 in Racine County are spending more than 30% of their income on owner costs, or an estimated 11,432; in Kenosha and Milwaukee Counties, the percentages are 16% (6,087) and 17% (27,526) respectively, meaning there are an estimated 45,045 cost-burdened homeowners over 55 across the three counties.\textsuperscript{80} In Wisconsin overall,
the percentage is 16% for adults over 55, meaning owners in Racine are more vulnerable than the state overall.81

Moreover, data from the three counties show that nearly a tenth of homeowners over 55 years old are spending more than 50% of their incomes on housing costs.82 The number in Kenosha is 8%, or an estimated 2,869; in Milwaukee, 7%, or an estimated 10,826; in Racine, 8%, or an estimated 4,001.83 In Wisconsin overall, the figure is closer to 6%, meaning there is more slightly severe owner burden in the three counties. In Milwaukee County, part of the burden comes from maintenance and repair; recall that Milwaukee’s housing stock is aging with 82% of units built prior to 1979.84 85

Crucially, although the percentage of cost burden among home-owning households is lower than renters, there are simply more owners than renters over 55. This means that a high number of homeowners over 55 are spending far too much of their total income on costs related to homeownership. It is a large, and largely overlooked, group vulnerable to housing instability.

As the older population in America grows, it will become more diverse, with White-headed households dropping from 78% in 2020 to 69% in 2040.86 Since people of color are more likely to rent than their White counterparts, and housing cost burden is more prevalent for renters, their need for assistance will be greater. This shift in Southeastern Wisconsin is part of an accelerating nationwide trend. In fact, the gap between White and Black homeownership is on the rise.87 Researchers from the Urban Institute estimate that the number of elderly Black renters will double from 2020 to 2040.88

There are a number of explanations for this phenomenon. First, the financial crisis of 2008 hit Black homeowners particularly hard, and many who lost their homes have not recovered.89 Owning a home is the principal source of wealth for homeowners of color.90 Second, due to historic inequities in housing and income, many Black households do not own homes, and that inequity gets worse the older people are.91 These inequities include restrictive covenants that only sold homes to White buyers, redlining policies that put mortgages out of reach for people of color, and discrimination in both education and employment that limited earning potential for people of color.

The result is an increasing number of older Black renters. This trend is happening in Southeastern Wisconsin. In Milwaukee, older adults of color have higher rates of renting than their White counterparts.92 Data from Kenosha and Racine counties were too small to be reliable.

Additionally, as the number of older adults continues to grow, so will the number of older renters with greater need for services and housing assistance. The combination of an aging population and the higher rates of disability in older adults necessitates growing the supply of affordable, accessible housing that provides essential services. Of particular concern are older renters, who are more likely to have a disability than older adults who own their homes. Older renters in Kenosha, Milwaukee, and Racine Counties have higher rates of disabilities than their owner counterparts.
An older adult who is both cost-burdened and disabled is doubly vulnerable to housing instability. These individuals would also benefit the most from affordable housing with services, to both guard against instability and possibly homelessness, and to assist with any activities of daily living that may be impacted by disability. Affordable housing provides stability by reducing the chance that an at-risk household would become homeless.\(^93\)

More renters report having a disability than owners among adults over 55 years old.
Subsidized Housing Supply

The Supply of Subsidized Affordable Housing Units in Kenosha, Milwaukee, and Racine Counties

Government programs provide assistance for low-income people and those who are experiencing homelessness. Assistance includes public housing, project-based housing, and supportive housing services.

The supply of affordable housing units in Kenosha, Milwaukee, and Racine Counties is doubly insufficient: first, there are not enough units to meet the current needs of older adults and, second, the supply is unprepared to meet the needs of a growing older population. Indeed, most affordable housing has no social or supportive services available to meet the growing needs of older adults.

Section 202 Housing for the Elderly is a HUD program that offers housing with social services for older adults. Unfortunately, however, the number of those units is insufficient and has seen a dearth of funding in recent years. Moreover, affordable housing for older adults is not an entitlement, meaning that even if an individual qualifies, there is not guarantee they’ll get it. Section 202 has not received new program funds from Congress since 2012. 202 units are earmarked for older adults and include housing and crucial services for inhabitants. Counties in Southeastern Wisconsin have very limited numbers of units funded by HUD’s 202 program. In fact, HUD data combines the number of 202 units with HUD 811 units designed specifically for people with disabilities. This combination makes it harder to estimate the exact number of 202-only units in the three counties. 38% of Wisconsin’s 35,149 affordable housing units are located in Kenosha, Racine, and Milwaukee Counties.

Table 10: Affordable Housing Units in Kenosha, Milwaukee, and Racine Counties

<table>
<thead>
<tr>
<th>County</th>
<th>Number of affordable housing units</th>
<th>Number of 202/811 units</th>
<th>Percentage of units that are 202/811 funded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenosha</td>
<td>1,284</td>
<td>60</td>
<td>5%</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>10,613</td>
<td>863</td>
<td>8%</td>
</tr>
<tr>
<td>Racine</td>
<td>1,471</td>
<td>24</td>
<td>2%</td>
</tr>
</tbody>
</table>

Section 202 units are an essential service for older adults with lower incomes and multiple, chronic conditions. These units have social services provided on site and are funded for the life of the property. Full time social services are administered by a full time employee working in the building, who assists with arranging transportation, navigating medical insurance programs, budgeting, and ensuring food security.

As the number of older adults continue to rise in Southeastern Wisconsin, there will be a growing need for affordable units with essential services for older adults, especially as HUD provisions fall dramatically short.

HUD also tracks transitional housing, permanent supportive housing, and rapid rehousing beds. These are reserved for chronically homeless adults with disabilities. Transitional housing, permanent supportive housing, and rapid rehousing would be inaccessible to older adults who are rent burdened or low income. Note that the Kenosha County Continuum of Care network was not included in the homeless system data provided by HUD.
### Table 11: All affordable housing in Kenosha, Milwaukee, and Racine Counties, 2019

<table>
<thead>
<tr>
<th>County</th>
<th>Affordable housing units</th>
<th>Transitional housing beds</th>
<th>Permanent supportive housing beds</th>
<th>Rapid rehousing beds</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenosha</td>
<td>1,284</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,284</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>10,613</td>
<td>153</td>
<td>1,723</td>
<td>369</td>
<td>12,858</td>
</tr>
<tr>
<td>Racine</td>
<td>1,471</td>
<td>61</td>
<td>139</td>
<td>80</td>
<td>2,178</td>
</tr>
</tbody>
</table>
Housing Needs for Older Adults in Southeastern Wisconsin: An Assessment of Kenosha, Milwaukee, and Racine Counties

An Introduction to Services for Older Adults

High rates of housing cost burden are particularly troubling for the older adult population. If the growing population of older adults is going to be able to live independently and safely in their housing, their housing needs to be affordable. As people get older, they generally need more services and amenities to be safe and independent in their housing. If basic housing costs are disproportionately draining older adults’ incomes, they won’t be able to pay for necessary modifications to their home, and will face difficult trade-offs on costs in food, healthcare, and supportive services. In short, housing for older adults needs to be affordable so they can access and afford the assistive services they need.

Disability and Aging

Many older adults develop health problems and disabilities as they age. Data on disabilities comes from the Census Bureau’s ACS questionnaire, and are categorized as such:

- **Mobility**: Any physical, mental, or emotional condition lasting longer than six months that makes it difficult or impossible to perform basic activities outside the home alone.
- **Cognitive**: Any cognitive difficulties, including learning, remembering, concentrating, or making decisions, because of a physical, mental, or emotional condition.
- **Self-care**: Any physical or mental health condition lasting longer than six months that makes it difficult for someone to take care of their own personal needs. Personal needs include bathing, dressing, or getting around inside the home alone.
- **Physical health**: Any condition that substantially limits physical activity, including walking, climbing stairs, reaching, lifting, and/or carrying.
- **Vision**: Whether the respondent is blind or has serious difficulty seeing even with corrective lenses.
- **Hearing**: Whether a respondent is deaf or has serious difficulty hearing.

A disability is usually not something that happens at all at once. To begin with, there is often a disease or an injury that can lead to impairment. Take, for example, a fall. After the fall, one might have a hip fracture. That is an impairment. The impairment, in turn, leads to functional limitation. In the case of the fall, this might mean that the hip fracture makes walking up stairs difficult or impossible. Next is a disability, meaning that an individual can no longer carry out “personal, familial, and societal roles and tasks.” At each stage of a disability, support and services can provide assistance so that older adults are still able to live independently and carry out the daily activities needed for a safe, stable, and healthy life. For older adults with limited income as well, not treating an injury or disease early enough can lead to more significant problems later.

In Kenosha, Milwaukee, and Racine Counties, over one in four adults over 55 years old report having at least one disability, meaning that an estimated 101,068 residents are living with a disability. The most common disability for adults over 55 is a physical health disability. 18% (8,316) of adults over 55 in Kenosha County report having a physical health disability;
21% (50,665) in Milwaukee; and 15% (9,568) in Racine.\textsuperscript{104}

Compared to Wisconsin overall, the three southeastern counties have higher rates of disability overall among adults over 55. In particular, Milwaukee and Racine are at 29% and 28%, respectively, higher than Wisconsin’s overall percentage of 24%. In Milwaukee County, 21% of adults over 55 have a physical health disability, higher than the Wisconsin estimate of 15%.\textsuperscript{105}

\textbf{Table 11: Disabilities for adults over 55}\textsuperscript{106}

<table>
<thead>
<tr>
<th>Location</th>
<th>Mobility disability</th>
<th>Cognitive disability</th>
<th>Self-care disability</th>
<th>Physical health disability</th>
<th>Vision disability</th>
<th>Hearing disability</th>
<th>Any disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenosha</td>
<td>11% (5,312)</td>
<td>9% (4,067)</td>
<td>8% (3,685)</td>
<td>18% (8,316)</td>
<td>5% (2,299)</td>
<td>9% (4,121)</td>
<td>26% (12,141)</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>13% (32,836)</td>
<td>7% (17,218)</td>
<td>9% (21,810)</td>
<td>21% (50,665)</td>
<td>4% (9,225)</td>
<td>9% (21,967)</td>
<td>29% (71,309)</td>
</tr>
<tr>
<td>Racine</td>
<td>9% (5,466)</td>
<td>7% (4,419)</td>
<td>7% (4,446)</td>
<td>15% (9,568)</td>
<td>3% (1,977)</td>
<td>11% (6,623)</td>
<td>28% (17,618)</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>9% (163,014)</td>
<td>6% (108,360)</td>
<td>6% (107,065)</td>
<td>15% (270,235)</td>
<td>3% (62,791)</td>
<td>9% (173,721)</td>
<td>24% (440,436)</td>
</tr>
</tbody>
</table>

Physical health disabilities are especially difficult for older adults who live alone and do not have access to services. These adults may not have the means to hire in-home care services to help with personal hygiene, housekeeping, and meal preparation. Research shows a correlation of comorbidities between a disability that limits activities of daily living (ADL) and mental health conditions like anxiety and depression.\textsuperscript{107} Further, adults over 55 have higher rates of disability than those under 55.
The rate of disabilities increases as people age. In particular, once adults pass 85 years old, their rates of disability soar to rates over 60%. In Milwaukee County alone, nearly 3 in 4 adults over 85 report having a disability.\textsuperscript{108}

The poverty rate among older adults who report a disability in Kenosha, Milwaukee, and Racine is higher than the poverty rate overall among older adults. In fact, around one in five older adults who report having a disability are in poverty in the three counties, with nearly one in four in poverty in Racine County. Compared to the poverty rate overall among adults over 55, the poverty rate among those with a disability is about double. This trend holds for the state of Wisconsin overall, where adults over 55 who have a disability have a poverty rate of 20%, more than double the number of all adults over 55 in poverty (9%).\textsuperscript{109}
Older adults with low incomes have insecure financial status, higher rates of disability, and face potentially devastating trade-offs that may harm their health. This conclusion is supported by the data from Kenosha, Milwaukee, and Racine Counties. Supportive services that benefit older, disabled adults include assistance with activities of daily living, meal services, transportation, and personal care. With those services, older adults may be able to live independently for longer, and may not require assisted living facilities, such as nursing homes.  

**Physical Space and Services**

The physical space of a home can be a risk factor if it does not have proper amenities for an aging resident. Estimates from the Centers for Disease Control and Prevention show that over one in 4 people older than 65 fall every year. Falls are dangerous for older adults, as well as expensive: $50 billion in annual direct medical costs, and an average of $30,000 for each hospital bill. With the older population growing, these numbers are primed to grow, too.

As previously noted, much of the housing stock in Kenosha, Milwaukee, and Racine Counties is aging, and maintenance and repairs are often the biggest burden for homeowners. Older adults are also susceptible to housing modification scams that can strain incomes. The aging housing stock has a profound effect on aging renters, as well. If a rented home is in poor condition, it can create what the Urban Institute calls a “housing-related disability” due to lack of safety and accessibility. Effective modifications for older adults include walk-in showers, the installation of grab-bars in hallways, wheelchair lifts, stair lifts, and wider doorways. Renters, particularly those with low incomes, may find it difficult to pay for repairs and maintenance, and have to depend on property management approving or carrying out the work. Further, older housing is less likely to have accessibility features that would assist older renters in living independently and aging in place.

The majority of older adults receive some form of informal care, but as adults get older, the more they will need services. Publicly paid supportive services like Medicaid, a medical assistance program, is an option for older low-income adults who need services. Recall that nearly one in five older adults in Milwaukee are recipients of Medicaid, while 11% and 16% receive the benefit in Kenosha and Racine, respectively.

**Health**

The high housing expenditures for older adults who are cost-burdened take away from resources needed to pay for healthcare, services, food, and transportation. For older adults with health issues and disabilities, these trade-offs can lead to significant negative outcomes. Having to spend more on housing and less on healthcare can mean less regular care and postponing appointments and medications. These negative outcomes are worse for older households who are cost-burdened. Severely cost-burdened households for those ages 50-64 spend 70% less on health care and retirement savings than their counterparts who are not cost-burdened.

Housing instability is hard on the health of older households. Older adults experiencing housing instability visit emergency rooms four times more than other older adults, and are more likely to experience geriatric health programs and disabilities. These statistics make the need for affordable and accessible health services a necessity for aging adults.

**Transportation**

The majority of older adults want to age in place. 76% of adults over 50 want to stay in their current residence as they age, and 77% want to stay in the same community. Affordable housing built near accessible transit can help older adults age in their community, especially those older adults who are no longer able to drive. Locating housing near areas with good
transportation can help older adults age in the community of their choice.\textsuperscript{127}

Having accessible, affordable transportation options is also important because it keeps older adults connected to necessary services.\textsuperscript{128} The expansion of online shopping, telehealth, and grocery delivery services may have an ameliorating effect, but may also simply increase isolation.\textsuperscript{129} In more rural areas, centering housing options in town centers is an effective way to keep older adults connected to the place that they live.
A spectrum of older adults in Southeastern Wisconsin need affordable housing.

Older adults living in Kenosha, Milwaukee, and Racine Counties have unique housing challenges. There is a need for more affordable housing to assist them. To begin with, the sheer number of older adults is on the rise in all three counties, making the challenges faced today more burdensome in the future. Thousands of older adults in these counties are either low-income or in poverty, and cannot locate housing that they can afford on limited budgets. Older adults also have higher rates of disabilities, and the rate increases with each subsequent decade. The disability rate among those in poverty is higher than the rate overall, making those older adults at critical risk for housing instability. Additionally, many older adults are spending more than 30% and even 50% of their incomes on housing costs, making them vulnerable to housing instability.

Older adults from Kenosha, Milwaukee, and Racine Counties who will benefit most from affordable housing include:

- 38,230 adults over 55 years old living in poverty
- 101,068 adults over 55 who report having a disability
- 39,630 renters who are spending more than 30% of their incomes on rent each month
- 45,045 homeowners who are spending more than 30% of their incomes on housing costs each month

Affordable older adult housing must have the option of services.

Older adults want to age in their communities. In order to do that, they need affordable housing costs, a home that can be modified to suit their changing physical and mental needs, a community with affordable and accessible transportation, and the option of supportive services in their home or in the building in which they live.

Older adults in independent living settings need a range of services, individualized to their changing needs by social services professionals. Areas of need for support are navigation of health care and governmental benefits systems, all of which are now online; assistance with locating and engaging in-home services, locating and engaging legal services, financial management services, and transportation. Most importantly, assistance is very often necessary.
with determining when the transition to higher levels of care is necessary and then navigating finding affordable assisted living or in-home care. Physical modifications include grab bars for hallways and bathrooms, wider doorways to accommodate wheelchairs or walkers, and single-floor living arrangements.

That is out of reach for many older adults: their homes may not be readily accessible or they may not be able to afford changes; and there may not be viable services in their area. The consequence is that many older adults face a future where they are more at risk for declining health and independence and possible "premature or avoidable nursing home placement." Supportive services combined with affordable housing subsidies can be an effective solution. For those experiencing poverty, subsidized rents would be crucial. The large numbers of rent-burdened and owner-burdened older adults would benefit from affordable housing combined with services, as well.

The housing needs for adults over 55 vary. As shown, disability rates are still relatively low for many adults over 55; for them, simply finding affordable housing units may be sufficient. In the three counties, we’ve seen how dipping incomes as people get older make paying for housing, even in areas where housing is relatively affordable, a difficult task. When the majority of one’s income goes to housing, as well, that means less is available for necessary health and other expenses.

For those already experiencing disability, or for those who are growing older, service-enriched units must be an option. Affordable housing with services would allow many older adults, among them those who are cost-burdened, disabled, and low-income, the ability to age in their communities safely. The older adults get, the more likely they are to have a disability, which can impair one’s ability to live safely and independently. Moreover, the poverty rate among those with a disability in each of the counties and Wisconsin-wide is nearly double the rate for all adults over 55. This particularly vulnerable group would benefit from service-enriched housing units.

There is an opportunity for Heartland Housing to provide age-appropriate housing for older adults in the three counties.

There are a number of housing options for the chronically homeless, including permanent supportive housing, and rapid rehousing units. In all, only 1,284 units in Kenosha, 12,858 in Milwaukee, and 2,178 in Racine are not enough to support the tens of thousands of cost burdened older adults in the area. These options are available only to chronically homeless people, not older adults living with low-incomes or who are rent burdened.

As shown, however, many older adults who are not experiencing homelessness still experience high levels of rent and owner burden, higher than the percentage Wisconsin-wide. In particular, older adults in Milwaukee and Racine Counties experience high levels of rent and ownership burden. At the same time, many rental units in those counties are near fair market rent, meaning that older adults simply do not have the income to afford market rate housing, units that already do not have services. This financial bind makes paying for needed services that much harder.

Last, the age of much of the housing stock in each county complicates efforts to make physical modifications necessary for older adults.
Affordable housing isn’t affordable enough. Collaboration with local and federal government is necessary.

Using current affordable housing development tools, older adults facing declining incomes or who are living on basic Social Security income still can’t obtain affordable housing. There is an opportunity for Heartland Housing and other partners to come together to help close the difference between what older adults can afford and what it costs to operate affordable housing. More investment from local and federal government in services is imperative.
Data Methods and Limitations

The assessment combines quantitative analysis of publicly available data with information gathering via a review of the literature. The quantitative research includes summary statistics, including frequency counts to approximate the scope of affordable housing needs for older adults in Southeastern Wisconsin.

Data analyzed came from the U.S. Census Bureau’s American Community Survey, where the estimates were produced using sample surveys. The samples represent a proportion of the population, not the full population. As a result, sampling error is inevitable. Sampling error simply means that there would likely be some difference between the values obtained from the whole population rather than a sample. We use the appropriate weights and strata to mitigate the limitations introduced by survey error.

Where the data are statistically reliable, i.e., that the sample sizes are large enough, we disaggregate by race and ethnicity. In order to meet the threshold of statistical reliability, we tested each data point to check that the coefficient of variation was under 30%. Coefficients of variation (CV) measure sampling error within an estimate. It is the ratio of the standard error of an estimate to the actual estimate itself. The CV measures reliability. If the CV is small, then the estimate is considered to be close to what would be seen with the full population. If the CV is large, that means that the standard error is close in size to the actual sample, meaning more sample size. Lower CV, then, translates into lower sampling error, and higher reliability.

The Social IMPACT Research Center used R Studio data analysis software to analyze U.S. Census Bureau data. Researchers used R packages “survey” and “svydesign” to analyze the data and provide appropriate weights to person and household level variables.

We also used R to manipulate certain data elements: to create data variables for all adults over 55 years old, race, sex, cost burdens, and the amount of Social Security income received. Only data points with coefficients of variation of less than 30% were used for the report.

Note

Since this is an assessment of the housing needs with a very quick turnaround time, we will not be gathering input from, or co-producing this study with older adults in SE Wisconsin, or other people with lived expertise. Without their input, it is possible that we may be missing variables or insights that could change the findings and recommendations.
Endnotes

2  U.S. Census Bureau's 2019 Estimates. Data may differ from other sources because of variations in the data sources.
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