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Impact of Affordable Housing on Families and Communities:

A REVIEW OF THE EVIDENCE BASE

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A REVIEW OF THE EVIDENCE BASE

About Enterprise Community Partners, Inc.

Enterprise works with partners nationwide to build opportunity. We create and advocate for affordable homes in thriving communities linked to jobs, good schools, health care and transportation. We lend funds, finance development, manage and build affordable housing, while shaping new strategies, solutions and policy. Over more than 30 years, Enterprise has created nearly 320,000 homes, invested $16 billion and touched millions of lives. Join us at www.EnterpriseCommunity.com or www.EnterpriseCommunity.org.

Acknowledgments

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Executive Summary

At Enterprise Community Partners, we know from over 30 years of on-the-ground experience that stable and affordable housing has a positive impact on families and communities. We know this firsthand from seeing lives and communities changed – but also through a large and growing body of research on housing security.

This literature review from Enterprise's Knowledge, Impact and Strategy team summarizes what we currently know from research about the effects of stable and affordable housing. We condense this research into defensible points – backed by solid supporting evidence – to serve as a resource for understanding and communicating the many impacts of affordable housing. While the research cited covers a wide range of disciplines and sources, it is only a starting point to understanding the profound impact of affordable housing. And while many knowledge gaps still exist, new research studies are constantly emerging. We are dedicated to supporting this research, as well as to sharing "what works" in improving the stability and quality of life for families and communities.

The key findings of this review are organized into the following sections:

Affordable Housing & Household Stability

Nearly 19 million U.S. households pay over half their income on housing, and hundreds of thousands more have no home at all. Access to decent, affordable housing would provide critical stability for these families, and lower the risk that vulnerable families become homeless.

Affordable Housing & Economic Security

High housing costs leave low-income families with little left over for other important expenses, leading to difficult budget trade-offs. Affordable housing increases the amount that families can put toward other important household needs and savings for the future.

Housing Stability & Education

Housing instability can seriously jeopardize children's performance and success in school, and contribute to long-lasting achievement gaps. Quality affordable housing helps create a stable environment for children, contributing to improved educational outcomes.

Housing Stability & Health

Housing instability and homelessness have serious negative impacts on child and adult health. Affordable housing can improve health by providing stability, freeing up resources for food and health care and increasing access to amenities in quality neighborhoods.

Healthy Housing & Asthma

Green improvements to affordable housing can improve the health outcomes of low-income families – particularly children at risk for asthma. This, in turn, can contribute to better school performance by reducing asthma symptoms and missed school days.

Energy Efficiency Improvements

Energy efficient improvements reduce the long-term operating costs of subsidized multifamily buildings. This helps to stabilize the portfolios of affordable housing providers, preserve the affordable rental housing stock and protect tenants from instability.

Transportation Costs & Access

The proportion of household budget that goes towards paying for housing and transportation has risen dramatically over the last decade, leaving families with less money for other necessities. In addition, most cities lack well-planned transit access for low-income communities. Affordable housing located near public mass transit can help low-income residents save money, access better jobs, improve health and reach critical community services.

Neighborhood Quality

Affordable housing contributes to significant economic impacts, including increases in local purchasing power, job creation and new tax revenues. Affordable housing has been shown to have a neutral or positive effect on surrounding property values.

Affordable Housing for Seniors

The number of homeless and unstably housed seniors is projected to grow, creating serious health consequences as they often face declining incomes, increased medical costs and housing that may not be designed for their needs. Quality affordable housing may promote better mental and physical health, improved quality of life and independence for low-income seniors.

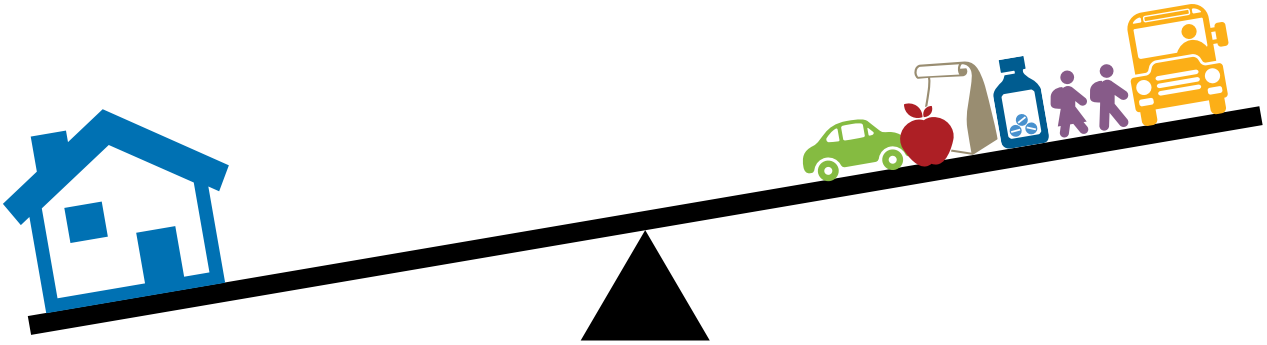
Affordable Housing & Household Stability

One in four renter households in the U.S. pays more than half their income on rent, and another 610,000 people have no home at all.

- Across the U.S., 10.9 million low-income renter households and 7.5 million low-income homeowner households are severely cost burdened - paying more than 50 percent of their income on housing costs.[1] Another estimated 610,000 people (or 400,000 households) were homeless in 2013.[2] This may underestimate the scale of the crisis because the industry lacks complete data on all forms of housing instability – households that miss rent payments, move involuntarily or double-up because they cannot afford to live on their own.
- According to the U.S. Department of Housing and Urban Development, the majority of the nation's cost-burdened households are low-income, making them vulnerable to a wide variety of negative impacts caused by housing insecurity.
- The scale of the housing crisis for low-income households is growing, as average rental rates are increasing while the number of available low-cost rental units is shrinking. In 2010, the U.S. had 5.1 million more low-income renters than affordable units to house them - a shortfall greater than the entire Boston metro area population.[3]

Access to decent, affordable housing provides stability for vulnerable families and helps prevent homelessness.

- Access to quality, affordable housing helps create a stable environment for children by reducing frequent family moves.[4]
- Research shows that housing subsidies can reduce the likelihood that a low-income, at-risk family becomes homeless.[5] A very robust study found that, over a four year period, families that received housing vouchers were 74 percent less likely to stay in a shelter or on the street than families without a housing subsidy.[6]
- Studies over the past two decades have repeatedly shown that homeless families who are discharged from shelters to subsidized housing are more stable, live in higher quality and safer environments and are less likely to return to shelter than families without a housing subsidy.[7,8,9]



One in **four** renters pay **more than 50%** of their income on rent, leaving less money for other important expenses like transportation, food, health care or education.

Affordable Housing & Economic Security

High-cost housing leaves low-income families with little money left over, forcing them to make difficult budget trade-offs that can lead to serious negative consequences.

- Across the U.S., 18.4 million low-income households pay more than 50 percent of their income on housing,[10] and face difficult trade-offs with regard to other essential needs, such as food, clothing, transportation and health care.[11]
- The Harvard Joint Center for Housing Studies found that in 2011, an average low-income family with children spent $1,400 a month on all expenses, including housing and discretionary spending. Families that devote over half their spending on housing are left, on average, with only $565 to cover all other monthly expenses.[12]
- Researchers have found that when families do not have enough income left over to cover the rest of their household budget, children experience poorer health outcomes, lower levels of engagement in school, and emotional/mental health problems.[13] Families are also less likely to be able to afford the food they need for a healthy, active life (this is characterized as 'food insecurity').[14]

Affordable housing helps increase the discretionary income that low-income families have available to meet important family needs or save for the future.

- Affordable homes provide relief: An industry report found that New York City families living in affordable homes financed by Low Income Housing Tax Credits had double the discretionary income of their neighbors in high-cost housing, putting them in position to buy health insurance, pay down debt, save to pay for education or buy a home.[15]
- The Harvard Joint Center for Housing Studies compared low-income families with children living in affordable housing to their severely cost-burdened peers, and found that the affordably housed group had nearly twice the amount left over to spend on necessities. In 2011, those affordably housed families spent nearly five times as much on health care, a third more on food, and twice as much on retirement savings.[16]

A worker can afford an **average two-bedroom apartment*** earning...

$18.79 per hour

working **40** hours per week

But the **average renter** earns only...

$14.32 per hour

and would need to work **52** hours per week

And a **minimum wage worker** earns just...

$7.25 per hour

and would need to work **104** hours per week

*At the HUD estimated Fair Market Rent (FMR) for 2013, and assuming households spend no more than 30 percent of their income on housing.
Source: The National Low Income Housing Coalition

Housing Stability & Education

Severe forms of housing instability can seriously jeopardize children's performance and success in school.

- Students who experience homelessness or hypermobility[17] have been shown to perform below other low-income peers throughout elementary school. In the 2011-12 school year, over 1.1 million school children or youth were identified as homeless.[18] These children are more likely than their peers to drop out of school, repeat grades, perform poorly in school, disengage in the classroom, and suffer from learning disabilities and behavior problems.[19] These students may struggle to catch up due to high stress, disrupted school attendance and broken bonds with teachers and friends. These factors are compounded by the impact of traumas often associated with homelessness (family violence, economic crises, etc.).[20]
- In schools with large populations of hypermobile children, the educational outcomes of the entire student population suffers. Review and catch-up work are more often necessary in these schools, and teacher morale is lower compared to schools attended by a less-mobile student population.[21]

For low-income students, changing homes even one time in elementary school can have a negative effect on school performance, contributing to a long-lasting achievement gap.

- When low-income students move to a new home address – even once – during their elementary school years, it can have a long-lasting, negative effect on their educational achievement. A recent study of over 8,000 primarily low-income urban students in Tennessee found that for every residential move before second grade, students' math and reading test scores dropped relative to their peers. Moreover, the achievement gap was not made up over time. Researchers found that early childhood mobility led to poorer academic achievement throughout elementary school.[22] This is especially concerning because the study also showed that poorer children were much more likely to move multiple times, compared to their more advantaged peers.
- The harm of moving may be compounded if children also change schools. Researchers have found that changing schools results in a decrease in math and reading achievement for elementary school children, equivalent to a 3-4 month learning disadvantage.[23]

Stable, affordable housing improves educational outcomes for vulnerable children.

- Access to quality, affordable housing helps create a stable environment for children by reducing frequent family moves and avoiding the negative impact of moving on educational achievement.[24]
- Affordable housing can serve as a platform for supplementary education programs, helping vulnerable children better access educational resources. It could be used as a base for after-school programs, or as a neighborhood anchor for broader community development plans, including new or improved schools.[25]

Housing Stability & Health

Housing instability – including high housing costs in proportion to income, poor housing quality, overcrowding and multiple moves– has serious negative impacts on child and adult health.

- Children in unstable housing situations are less likely to get the food they need to live healthy lives, and may experience poorer health, lower than healthy weight and higher developmental risks – increasing their chances for life-long health problems.[26,27,28]
- Researchers have found that higher housing costs diminish families' ability to afford food. For every $500 that average annual rents increase in a region, there is a 10 percent increase in food insecurity rates among low-income families.[29]
- For children, frequent moves have been linked to increased lifetime risk of depression.[30]
- Researchers have found that even teetering right on the edge of housing instability harms children. Children of families that have missed a rent payment in the last year are more likely to be in poor health and are at higher risk of developmental delays than their stably housed peers. Mothers in these families suffer as well – having higher incidence of depression and poor health.[31]
- High cost housing and instability is not just harmful for children. When adults need to make budget trade-offs between health care costs and other household needs due to housing costs, it leads to reduced access to regular care, postponing needed health care and postponing needed medications.[32]
- A recent study found that compared to housing secure individuals, adults who felt worried or stressed about their ability to pay their rent or mortgage were three times more likely to report mental distress and were almost 50 percent more likely to have trouble sleeping – both of which can have long-term physical and mental health consequences.[33]

Forms of Housing Instability

- Homelessness
- High Housing Costs Relative to Income
- Overcrowding
- Poor Housing Quality
- Multiple Moves

Are Associated With...

Health Risks for Children

- General Poor Health
- Asthma
- Low Weight
- Developmental Delays
- Increased Lifetime Risk of Depression

Health Risks for Adults

- Reduced Access to Care
- Postponing Needed Health Care
- Postponing Needed Medications
- Mental Distress
- Difficulty Sleeping
- Incidents of Depression

Housing Stability & Health

For children experiencing homelessness, the health risks can be very severe.

- Homeless children are more likely than their housed, low-income peers to be hospitalized, have delayed immunizations and high lead levels in their blood. They have high rates of developmental delays, emotional and behavioral difficulties, and a myriad of problems associated with high stress levels. To compound these problems, studies indicate that the majority of homeless children have witnessed or been the victim of violence or trauma.[34]
- Research studies show that at least one in three homeless children in New York City suffered from asthma between 1998 and 2002, and that 59 percent of those had been to an emergency room for their symptoms in the previous year.[35,36,37]

Affordable housing can function as a "vaccine" - contributing to positive health outcomes by providing stability and freeing up resources for food and health care expenditures.

- With access to affordable housing, families have to make fewer trade-offs between paying for primary health care or housing. Studies have shown that families living in affordable housing are able to dedicate more than twice as much of their income to health care and insurance, and are significantly less likely to forgo needed doctor's visits and medications due to a lack of money.[38,39]
- A study by Children's HealthWatch found that subsidized housing "protects" children from food insecurity and other health risks. Compared to similar wait-listed families, children living in subsidized housing had a 35 percent greater chance of being classified as a "well" child, 28 percent lower risk of being seriously underweight, and 19 percent lower risk of being food insecure than children in families wait-listed for subsidized housing (see below).[40]
- Subsidized housing may also contribute to improved health when its location enables low-income families to access higher opportunity neighborhoods. A recent evaluation of the Moving to Opportunity (MTO) program has expanded researchers' understanding of these effects through a large, rigorous study of housing voucher recipients. Although the overall results of this study were mixed, researchers did find that moving to lower-cost housing in high opportunity neighborhoods resulted in improved physical and mental health outcomes, particularly for low-income women and their adolescent daughters.[41,42]

Subsidized housing "protects" children from harmful health risks. Measured against comparable families, children in subsidized housing have:

+35%
Greater chance of being classified as a 'well' child

-28%
Lower risk of being seriously underweight

-19%
Lower risk of being food insecure

Source: Children's HealthWatch

Healthy Housing & Asthma

Green improvements to affordable housing contribute to positive health outcomes for low-income families, particularly children.

- Children who are exposed to allergens in the home – particularly low-income children in sub-standard housing – are at higher risk for asthma and hospitalization.[43,44]
- There is new evidence suggesting that green renovations, such as improved ventilation, can produce immediate health benefits for low-income families in affordable housing.[45,46] National Center for Healthy Housing research found that energy retrofits in low-income single- and multifamily homes resulted in improvements in general health, hypertension and sinusitis.[47] Another recent health study in Minnesota found that green retrofits in affordable housing led to significant improvements in general health, chronic bronchitis, hay fever, sinusitis and asthma.[48]
- Studies show that the use of green building and transit-oriented development strategies can lower exposure to pollutants and allergens and effectively reduce asthmatic symptoms in children.[49] In one example, children with asthma in Seattle's Breathe-Easy Homes (built by the Seattle Housing Authority) experienced a 65 percent increase in symptom-free days. After moving to sustainable, "asthma-friendly" homes, residents were far less likely to be exposed to triggers like mold, rodents and moisture. Urgent asthma-related clinical visits, measured over a three-month period, dropped from 62 percent to 21 percent of residents.[50]

Healthy housing can contribute to better school performance by reducing asthma symptoms in children – the leading cause of school absences.

- There were 7.1 million school-aged children in the United States affected by asthma in 2009, with a higher incidence of asthma among families below the poverty line. Of the 4 million of those children who reported having an asthma attack in the previous year, 60 percent had missed at least one school day due to asthma – altogether a reported 10.5 million missed school days in 2008.[51]
- The negative effect of school absenteeism on children's learning, school performance and likelihood of dropping out of school is well documented.[52] By reducing the incidence of asthma-related school absences, well-maintained healthy homes can contribute to better educational outcomes.

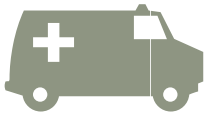
Effects of Asthma in One Year

Doctor's Visits

7.2 million adults

6.7 million children

6.7 million children visited the doctor in 2007 for asthma issues - more than twice the number of U.S. students that graduated from high school that year.



Emergency Room Visits

1.11 million adults

640,000 children

1.11 million adults visited the emergency room due to asthma in 2007. That's almost three times the current population of Minneapolis.

Hospitalizations

299,000 adults

157,000 children

157,000 children were hospitalized in 2007 for asthma symptoms - almost enough to fill every seat in California's Rose Bowl stadium twice over.

Source: National Health Statistics Report. Centers for Disease Control and Prevention, 2011.

Energy Efficiency Improvements

Energy efficient improvements reduce the long-term operating costs of subsidized multifamily buildings, helping to stabilize portfolios, preserve the affordable rental housing stock and protect tenants.

- Through energy efficiency improvements, subsidized multifamily building owners can lower overall energy usage and save on monthly utility costs (see sidebar, right).[53,54,55,56]
- A 2012 study found that buildings that implemented the Enterprise Green Communities Criteria could expect an average $3,709 in "lifetime" utility savings per dwelling unit. These savings exceed the average $3,546 per-unit cost of compliance with the criteria.[57]
- The savings associated with better energy performance have the potential to generate a number of benefits for building owners, including stronger cash flow to pay debt service, higher long-term asset value and lower risk profile.[58] Subsidized green capital improvements, leading to reduced operating costs, have been successfully used to reduce portfolio risk for affordable housing operators and help preserve long-term affordability for low-income residents.[59]

For every **$1 million** invested in comprehensive residential energy retrofits...

...approximately **10** jobs are created

Source: Deutsche Bank and Living Cities

Benefits of Energy Retrofits in Multifamily Buildings

A recent Deutsche Bank and Living Cities report on the benefits of energy efficiency in multifamily affordable housing found:[60]

- Approximately 10 jobs are created for every $1 million invested in comprehensive residential energy retrofits. Currently, nearly $40 billion is invested annually in residential retrofits in the U.S., translating to 4 million jobs created per year.
- Of a sample of 231 multifamily affordable buildings, retrofits resulted in an average 19 percent fuel savings and 7 percent electric savings. The fuel savings alone could support approximately $2,480 in new debt per unit - compensating for the $2,200 average cost of the fuel retrofits.
- Tenants have been found to annually benefit an average of $300 per unit after retrofits, from utility savings and indirect benefits.
- Retrofits in older residential buildings have a huge potential to reduce greenhouse gas emissions nationwide. Residential buildings built before 1980 make up approximately half of the U.S. total housing stock, but account for an estimated 70 percent of greenhouse gas emissions.

Transportation Costs & Access

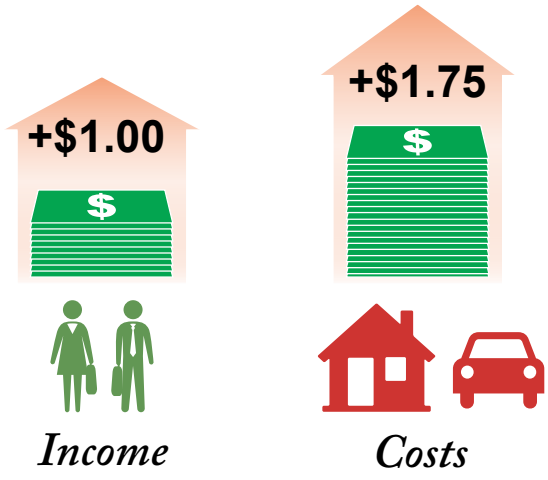
The proportion of household budget that goes towards paying for housing plus transportation has risen dramatically over the last decade, leaving less money left over for other necessities.

- When housing and transportation costs are considered together, only 40 percent of communities nationwide are affordable to families earning the local area median income (AMI).[61]
- The share of household budgets allocated for transportation has risen dramatically in the last decade, putting pressure on families to cut down on other necessary expenses or go into debt. The Center for Housing Policy estimates that for every dollar that incomes have increased in the largest metro areas since 2000, combined housing and transportation costs have risen $1.75, making it all the more critical to preserve or create affordable housing near public transit.[62]
- Nationally, working families face a trade-off between paying a larger share of their incomes toward housing or facing longer commutes and increased transit costs if they choose to live in lower-cost housing that is further from their jobs. The Center for Housing Policy found that for every dollar a working family saves on housing, 77 cents more of its income must go to transportation. Furthermore, when housing and transit costs are considered together, 44.3 percent of working families put more than half of their household expenditures into these two categories.[63]

Most U.S. cities lack well-planned transit access that strategically links low-income communities and affordable housing with the jobs that residents need to support their families.

- An analysis of 100 metropolitan areas by the Brookings Institution revealed that the typical worker can reach only about 7 percent of the jobs in their region in a one-way, 45-minute transit commute.[64]
- Low- and middle-skill jobs are not located in the same regions where low- and middle-income families live. Brookings found that three-quarters of these types of jobs cannot be accessed even by a one-way, 90-minute transit commute. As the number of poor suburban residents grows, this problem becomes even more worrisome. Without a car, the average suburban resident can reach only 19 percent of middle- and low-skill industry jobs.[65]

For **every dollar** that incomes have increased since 2000, combined housing and transportation costs have risen **$1.75**



Source: The Center for Housing Policy

Transportation Costs & Access

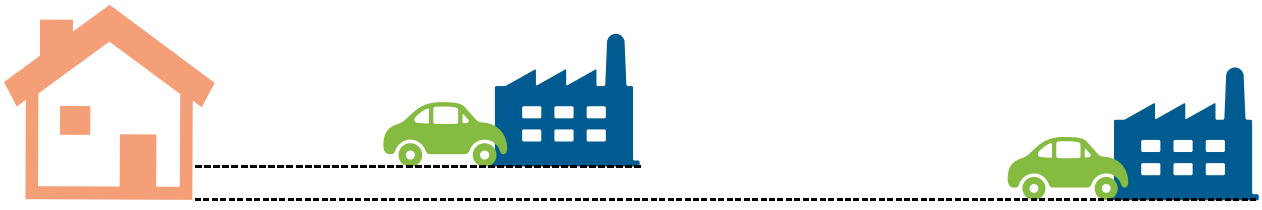
Affordable housing located near public mass transit can help low-income residents save money, access better jobs, improve health and reach critical community services.

- The Brookings Institution and studies by other housing and transit organizations estimate that increased transit access can benefit the entire labor market by connecting qualified workers with available jobs, as well as improve quality of life by reducing commute time and costs.[66,67]
- Living in communities with high quality public transportation, or in well-designed and walkable transit-oriented developments, can lead to a range of health benefits. These include: reduced vehicle crash injuries, reduced exposure to pollution, increased physical activity, improved mental health, reduced financial burdens and increased access to essential goods and services.[68,69]
- Transit access can be a particularly critical issue for low-income older adults who no longer drive and rely on public transportation to reach necessary services, including medical and dental offices. Seniors can more easily and safely "age in place" in communities that are walkable and well-served by transportation.[70]

Preservation of affordable housing in transit-rich areas is crucial to maintaining housing access for low-income residents.

- Proximity to transit increases housing prices, making it difficult for low-income families to afford the most accessible areas.[71,72]
- A study of housing affordability in Washington, DC, found that most housing with transit access is out of reach for low- and mid-skill workers.[73] Preservation of existing affordable housing, located near transit development, is crucial to maintaining housing access for low-income people and seniors.[74]

Transportation and Limited Job Access



The average worker can only reach about **7%** of the jobs in their region with a one-way, **45 minute** transit commute.

And only **25%** of low- and middle-skill jobs are within a **90 minute** one-way transit commute of where low- and middle-income families live.

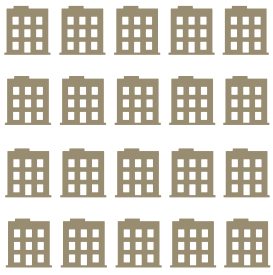
Source: The Brookings Institution

Neighborhood Quality

Affordable housing contributes to increases in local purchasing power, neighborhood vitality and improved neighborhood quality.

- A number of national and regional studies have found that investments in affordable housing produce benefits in the form of jobs, local income, sales, increased property values and property tax revenues.[75,76,77,78,79]
- The National Association of Home Builders (NAHB) estimates that every 100 typical tax credit apartments generate approximately $7.9 million in local income, $827,000 in taxes and 122 local jobs within one year. On an annually recurring basis, the same development produces $2.4 million in local income, $441,000 in taxes and 30 local jobs.[80]
- An industry report on the effects of Low Income Housing Tax Credit (LIHTC) projects in New York City found that a cluster of developments boosted local purchasing power by one-third, contributing significantly to the retail vitality of the neighborhood.[81]
- Numerous studies show that affordable housing has a neutral or positive effect on surrounding property values – more likely beneficial when it is attractively designed, well maintained, replacing blighted properties and located in strong, mixed-use communities.[82]

Economic Impacts of Affordable Housing



Every 100 typical Low Income Housing Tax Credit apartments will generate an estimated...

$7.9 million in local income in the first year and **$2.4 million** annually

122 local jobs in the first year and **30** jobs annually

$827,000 in taxes in the first year and **$441,000** annually

Source: The National Association of Home Builders

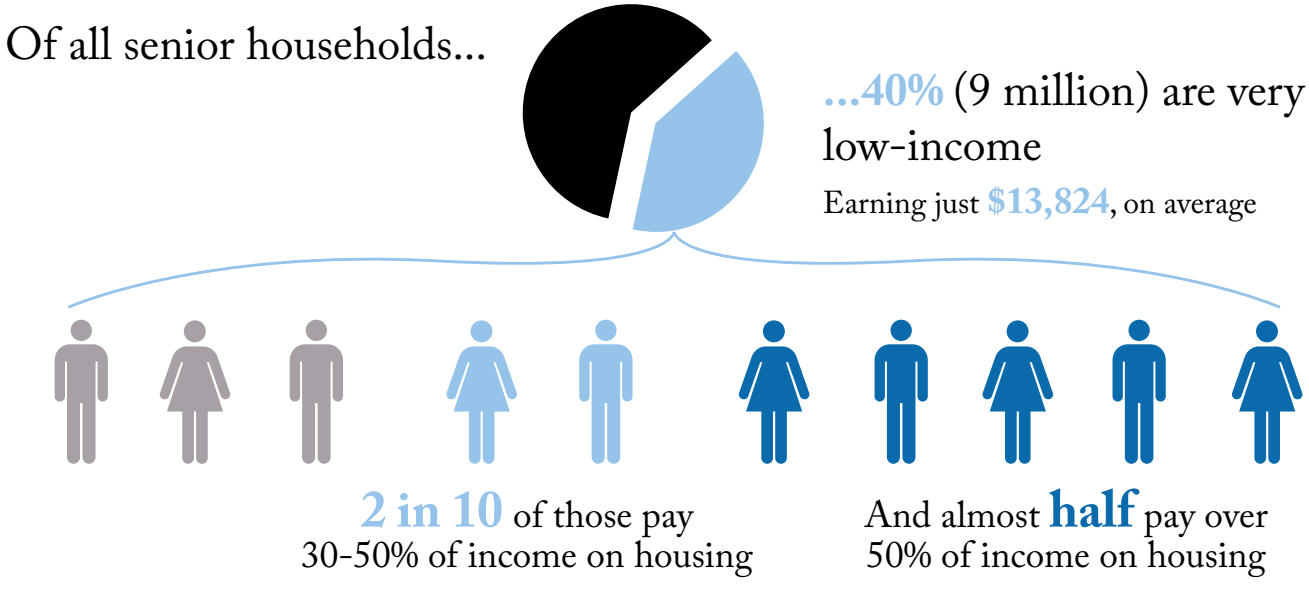
Affordable Housing for Seniors

As older adults age, they face declining incomes, increased medical costs and housing that may not be designed to meet their needs.

- While the vast majority of adults over 50 hope to remain in their homes as long as possible, seniors often face barriers to aging in place – including rising housing costs, physical safety issues and access to adequate care.[83]
- Housing is the largest expenditure in the typical budget of an age 65+ household – taking up 35 percent of their budget, on average. They also spend almost three times more of their budget on health care compared to younger households (14 percent versus 5 percent, respectively).[84]
- Approximately 40 percent of senior households (9 million) are very low-income – earning an average income of $13,824. Of those households, seven in ten pay more than 30 percent of their income on housing, and almost half are severely cost-burdened – paying more than 50 percent of their income on housing.[85] Although some seniors have other assets they can rely on, assets levels vary significantly within this population by age, race and other factors.
- Aside from cost, housing poses another big concern for seniors: safety. One in three older adults fall each year, a leading cause for serious injury and death. Half the falls occur at home, where risks are heightened by poor lighting, tripping hazards, and a lack of grab bars.[86]

The number of homeless and unstably housed seniors is projected to grow, exposing thousands of older adults to serious health risks.

- The Homeless Research Institute projects that the number of homeless people above the age of 62 will increase by 33 percent between 2010 and 2020 (from 44,172 to 58,772 people), and will more than double between 2010 and 2050.[87]
- Homelessness and housing instability among seniors has major health consequences. Studies have found that unstably housed older adults (above age 50) visit the emergency room at nearly four times the rate of the general population of older adults, experience higher rates of geriatric health problems (such as falls and memory loss) and may even be at higher risk for premature death.[88]



Source: Center for Housing Policy

Affordable Housing for Seniors

Quality affordable housing may promote better mental and physical health, improved quality of life and independence for low-income seniors.

- A survey of empirical evidence by the Urban Institute found numerous studies linking housing affordability, physical quality, and service supports with a reduction in nursing home entries and other adverse health outcomes.[89]
- Studies have shown that low-income seniors who pay less than 50 percent of their income on rent have more money left over to pay for essentials. Based on the 2011 Consumer Expenditure Survey, the Harvard Joint Center for Housing Studies found that affordably housed seniors were able to spend $150 more per month, or $1,800 more per year, on necessary health care than their cost-burdened peers.[90]
- Aging in place, rather than moving to a long-term assisted care program, is usually the most affordable option for seniors. When seniors move to assisted living, nursing homes or other long-term care programs, their out-of-pocket housing costs skyrocket, and so do long-term care costs billed to Medicaid and Medicare. Studies have shown that aging in place programs tend to produce better clinical health outcomes and cost savings for both individuals and Medicaid/Medicare (see sidebar, right.)[91,92]
- Seniors may especially benefit from affordable housing with supportive services, such as an on-site health aide or service coordinator. This type of model has the potential to improve health and quality of life, while reducing long-term public health care costs. LeadingAge Center for Applied Research is currently pursuing the first national study of the impact of housing-plus-services models on older adults.[93]

Aging in Place

A recent study of a community-based "Aging in Place" (AIP) program in Missouri found that it produced a range of measurable benefits when compared to nursing home care.[94] The AIP program, designed to provide long-term and high-quality in-home care, also reduced public Medicare/Medicaid expenditures. The evaluation of the program found:

- The participants experienced better clinical outcomes – including improved measures of cognition, depression, activities of daily living and incontinence. The study found that AIP participants stabilized or improved in each of these areas, while the health outcomes of those living in nursing homes deteriorated.[95]
- For participants who 'aged in place,' their monthly net Medicare and Medicaid costs decreased by $1,650 per person, compared to residents living in nursing homes.[96]

When home-based health care reduces costs, it can have a big impact on seniors' budgets, especially for those on fixed incomes. One recent study looked at the health care costs for seniors who need assistance with daily living. The study found that seniors living at home paid an average of $554 in out-of-pocket expenses for care, while comparable seniors in institutional settings, like nursing homes, paid an average $1,065 in out-of-pocket expenses.[97]

These savings are important, as 94 percent of adults age 65 and older pay out-of-pocket for some health care expenses. For poor and near-poor seniors, out-of-pocket health care expenditures are increasingly consuming their available household budget. Health care expenses for this group grew from 12 percent of the average household budget in 1977, to 22 percent in 2009.[98]

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About this Literature Review

This report is based on a broad review of evidence from industry reports and academic journals, collected by staff at Enterprise Community Partners, Inc., between May 2011 and May 2014. This review only considered existing, published evidence regarding the relationship between affordable housing and outcomes measured at the individual, family, neighborhood or regional level. It also considered evidence on outcomes specific to energy efficiency upgrades in affordable housing, affordable housing located near transit, and housing targeted specifically for low-income seniors. Effort was made to cite original sources when possible, and to cite materials published no earlier than 2000.

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