



2015 Survey of Older Minnesotans Housing Issue Brief



This report is one of several issue briefs written to share the results of the 2015 Survey of Older Minnesotans.

In 2015, the Minnesota Board on Aging, in partnership with the Minnesota Department of Human Services, conducted a statewide survey of persons age 50 and older in Minnesota. The MBA conducts this survey approximately every five to ten years to monitor the changing needs, assets and expectations of older persons in the state. They use this information to improve the design and targeting of public programs for older persons and to help researchers and policy makers better understand Minnesota's older population.

For more information see the MBA website at <http://www.mnaging.net/en/Advisor/SurveyOlderMN.aspx> or contact the MBA

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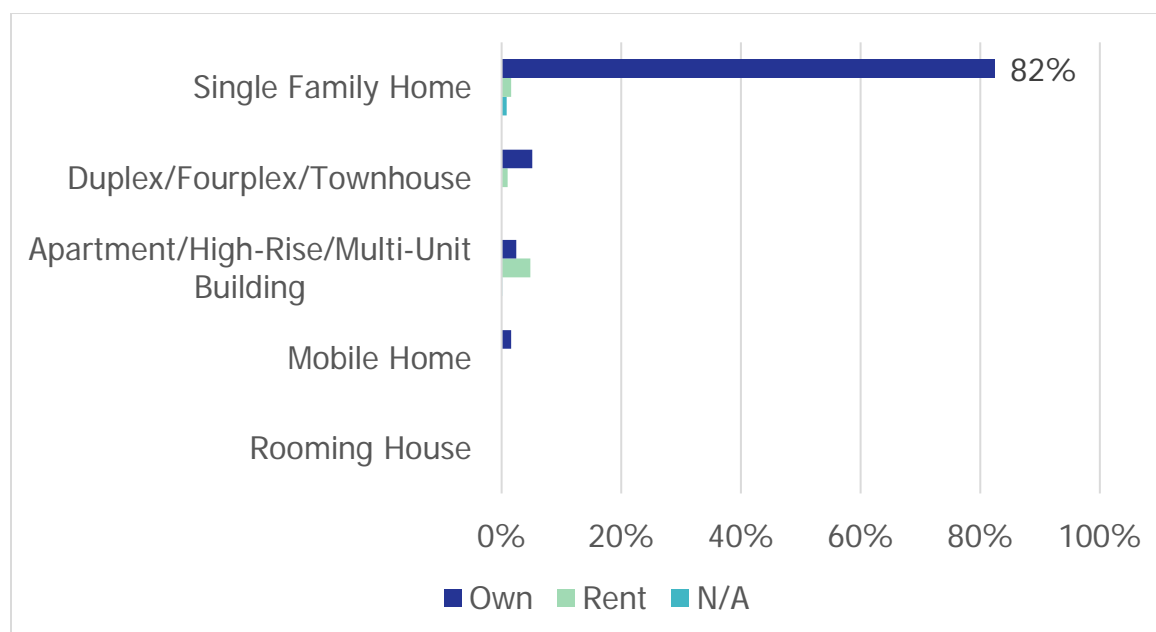
2015 Survey of Older Minnesotans: Housing Issue Brief

Background

The Survey of Older Minnesotans is used to determine the status and needs of older adults. It also provides information that is used to improve the design and targeting of programs for older adults and helps researchers and policy makers better understand Minnesota's older population. The most recent survey was completed in 2015 by the Minnesota Board on Aging (MBA) in partnership with the Minnesota Department of Human Services. The Survey of Older Minnesotans (SOM) is conducted approximately every five to ten years. Questions in the survey explore demographic, economic, health, housing, and family and social statuses. Surveys are conducted via telephone interviews with a random sample of noninstitutionalized older persons, meaning those not living in a nursing home, in Minnesota. The most recent survey consisted of a sample size of 4,000 respondents age 50 and older (2,010 in the Twin Cities Metro Area and 1,990 in Greater Minnesota). Graphs and figures included in this issue brief are from the SOM and include respondents age 60 and older unless otherwise noted.

The 2015 survey asks multiple questions that give insight into the housing options and choices of older Minnesotans. Survey questions ask what type of housing respondents live in, whether they rent or own it, about individuals living in their household, whether they plan to stay in their house, and if they need assistance or modifications to stay in their current home. Survey results found that most older adults own a single family home and intend to stay there for the foreseeable future.

Figure 1: Most Older Adults Own the Single Family Home They Live In



The majority (82 percent) of respondents own the single family home they live in. Even among those age 85 and older, about 56 percent live in a single family home that they own. It is important to ensure that the services and supports (including home modifications, maintenance, and upkeep) are available to help older adults remain in their homes.

Highlights

1. Around 85 percent of respondents reported living in a single family home.
2. Approximately 92 to 94 percent of older adults age 50 to 74 own their home.
3. The overall proportion in senior-only housing has stayed relatively stable over time, but varies quite a bit by age.
4. Approximately 70 percent of respondents age 85 and older live alone.
5. Among all age groups, around 80 percent of respondents in 2015 were not planning to move.
6. Just under 25 percent of respondents intending to move indicated they wanted to move to a smaller house or an apartment.
7. When asked if assistance is needed with home modification, maintenance and repair or structural upkeep to stay in their current home, over 80 percent of survey respondents said they did not need assistance in any of these areas.
8. If they were unable to continue living independently, about 44 percent indicated they would stay in their home with family, friends (26 percent) or an agency (18 percent) providing care.

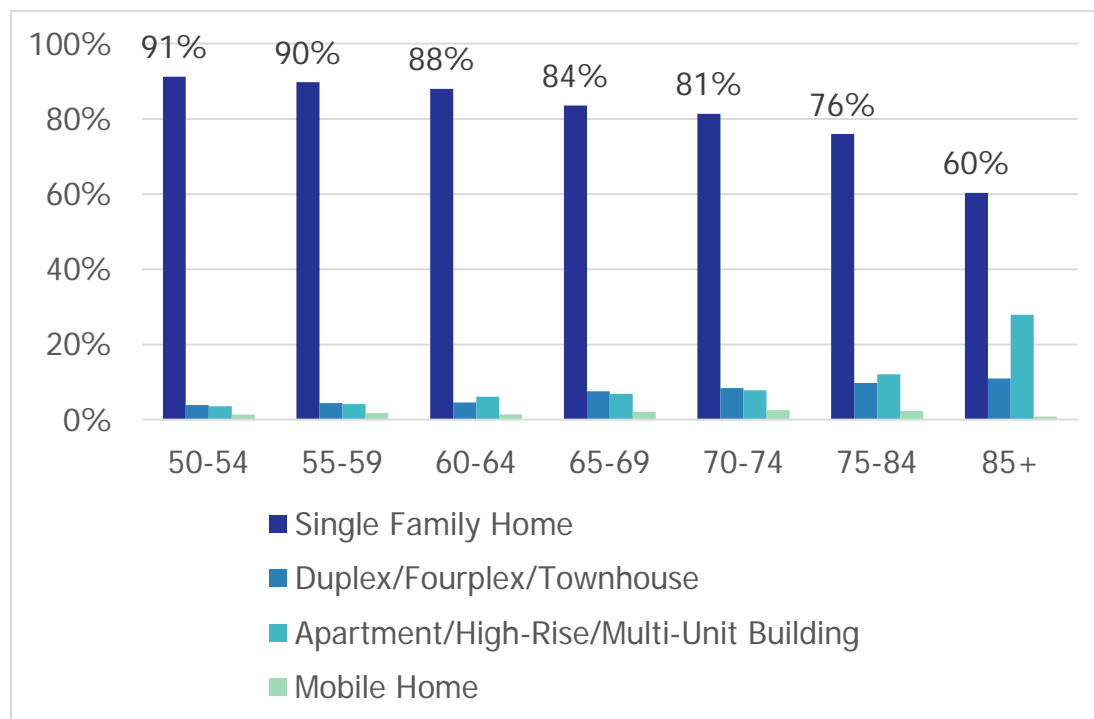
Results

According to the 2010 American Community Survey, nearly 475,000 households (23 percent of Minnesota’s 2.1 million households) had one or more persons age 65 or older. According to an AARP study, 71 percent of people ages 50 to 64 and 87 percent of adults age 65 and older want to stay in their current home and community as they age (Harrell, et al., 2014). The SOM asks respondents what they would do if they were no longer able to live independently for health reasons. Approximately 44 percent said they would stay in their home and have family, friends, or an agency provide care there. Although the survey questions are different, they both point out that many older adults would prefer to continue to live in their home and community. Because of the large number of older adults who want to age in place, it is important to have housing and related supports that can accommodate this desire.

Housing Tenure & Type

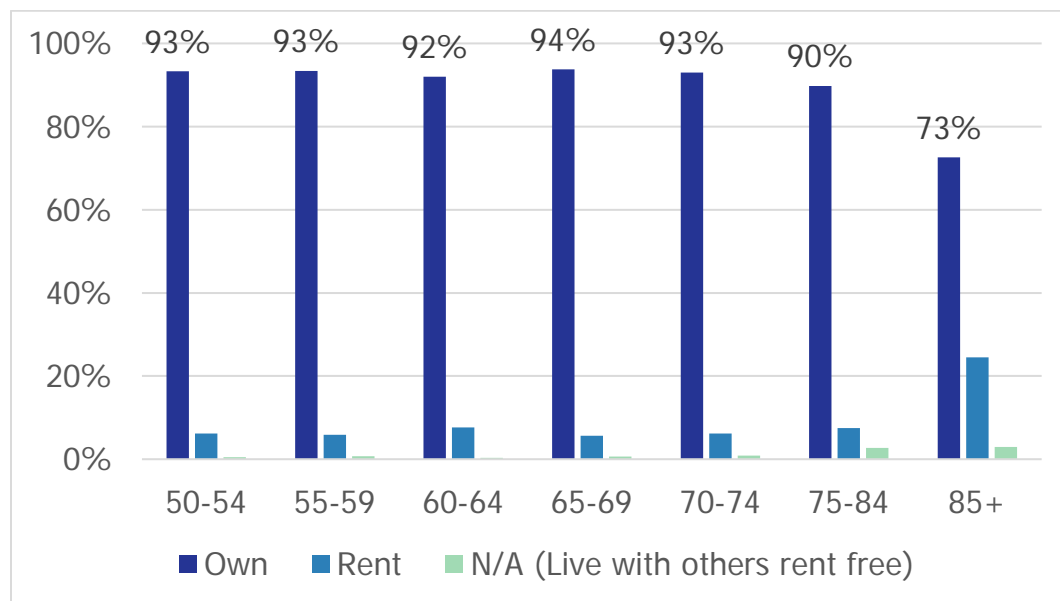
According to the SOM, 85 percent of respondents reported living in a single family home, while 13 percent live in some sort of multi-family dwelling, such as an apartment, high-rise, or duplex. Even among those age 85 and older, 60 percent live in a single family home.

Figure 2: Most Older Adults Live in Single Family Homes (2015, n=3,984)



The SOM found that 92 to 94 percent of older adults age 50 to 74 own their home. This is consistent with a 2012 Minnesota Housing Finance Agency report which found the homeownership rate for those age 45 to 74 to be 83 to 88 percent. The proportion of SOM respondents age 85 and older who live in rental housing is significantly higher than younger age ranges (25 percent as compared to 6 to 8 percent).

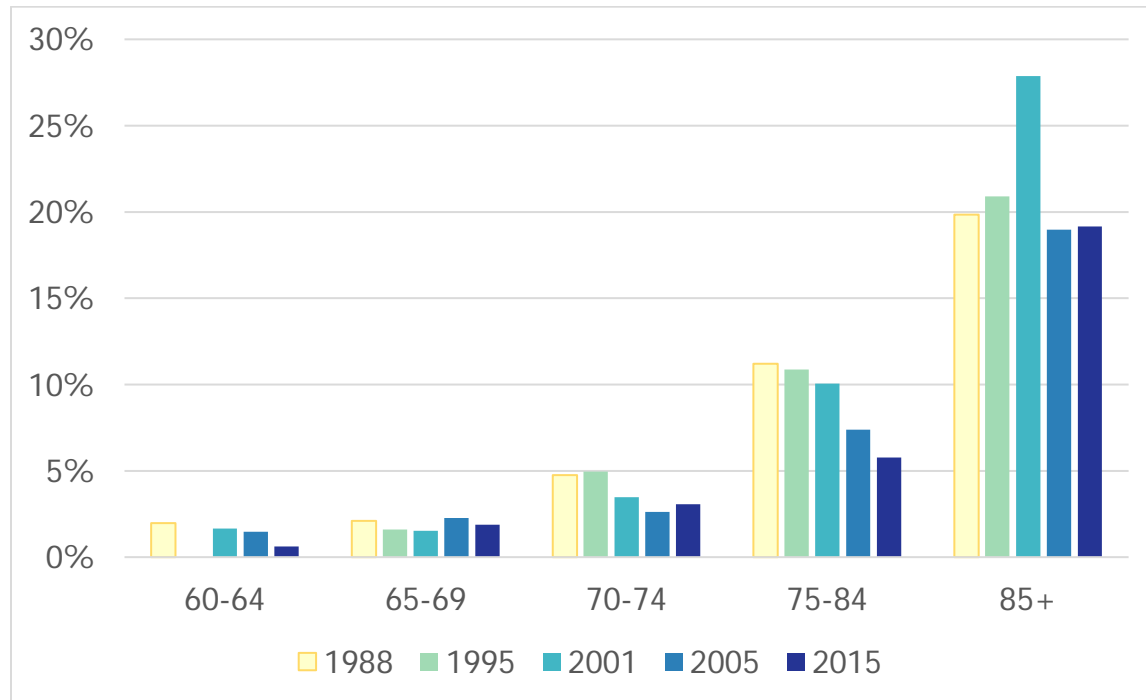
Figure 3: Most Older Adults Own Their Home (2015, n=3984)



If older adults did not live in a single family home, they were likely to live in an apartment, high-rise, multi-unit building or duplex-type home. Respondents indicating that they were living in an apartment, high-rise, multi-unit building or rooming house were asked “Is this housing for seniors only?” The phrase “for seniors only” was not further defined for respondents. A small proportion of survey respondents (just over 4 percent) indicated that they lived in senior rental housing in 2015.

Survey results show that the proportion in senior-only housing has stayed relatively stable over time, but varies quite a bit by age. Approximately 20 percent of respondents age 85 and older live in housing for seniors only. For respondents age 75 to 84, the proportion has decreased slightly from around 10 percent to just over 5 percent. Very few individuals in the younger age groups reported living in housing for seniors only.

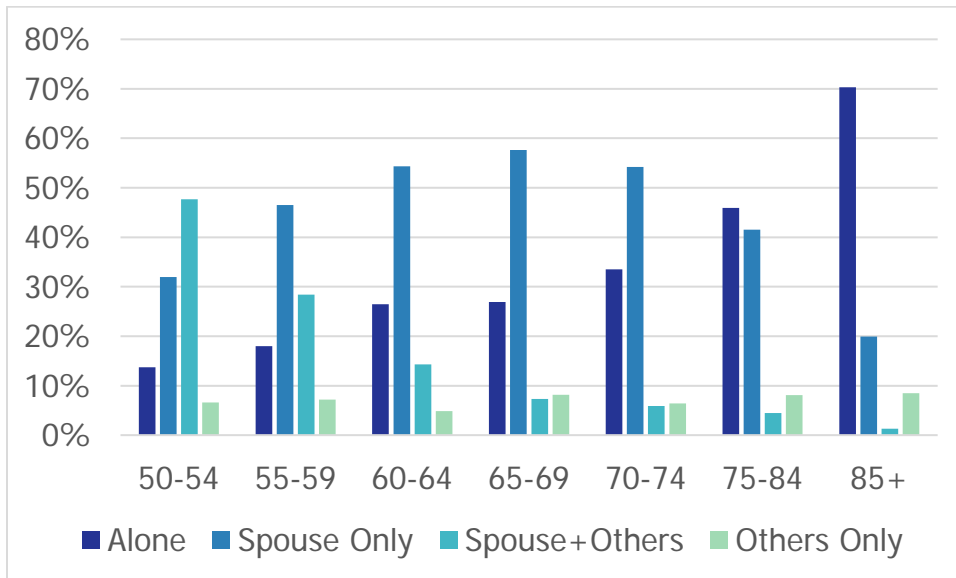
Figure 4: Proportion of Older Adults Living in Senior-Only Housing Remains Steady



Household Composition

Approximately 70 percent of respondents age 85 and older live alone. A majority of respondents in middle age ranges live with their spouse only. The youngest group of respondents were more likely to live with their spouse and others, possibly their children. The proportion of older adults living with others only, such as friends or relatives other than a spouse, is fairly steady and under 10 percent for all age ranges.

Figure 5: Large Proportion of People Age 85 and Older Live Alone (2015, n=3976)

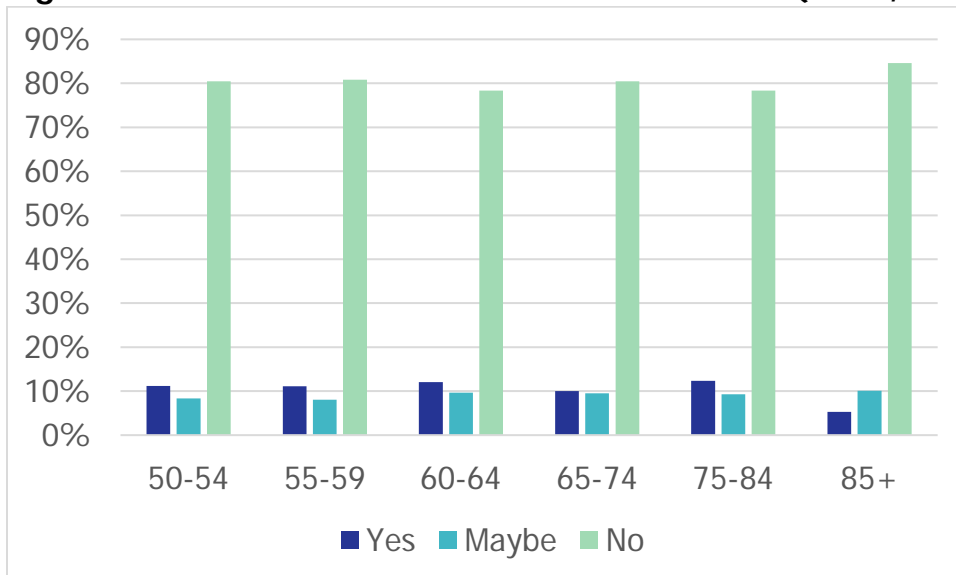


Older adults who live with others may be able to stay in their home longer. They are likely to have someone watching out for them in case of an emergency or other problem. They are also able to share the costs of housing and other bills. Living with others allows for more social interaction which can help an older adult avoid loneliness.

Planning to Move

Most older adults plan to stay in their home for at least the next few years. Among all age groups, around 80 percent of respondents in 2015 were not planning to move.

Figure 6: Most Older Adults Do Not Plan to Move (2015, n=3873)

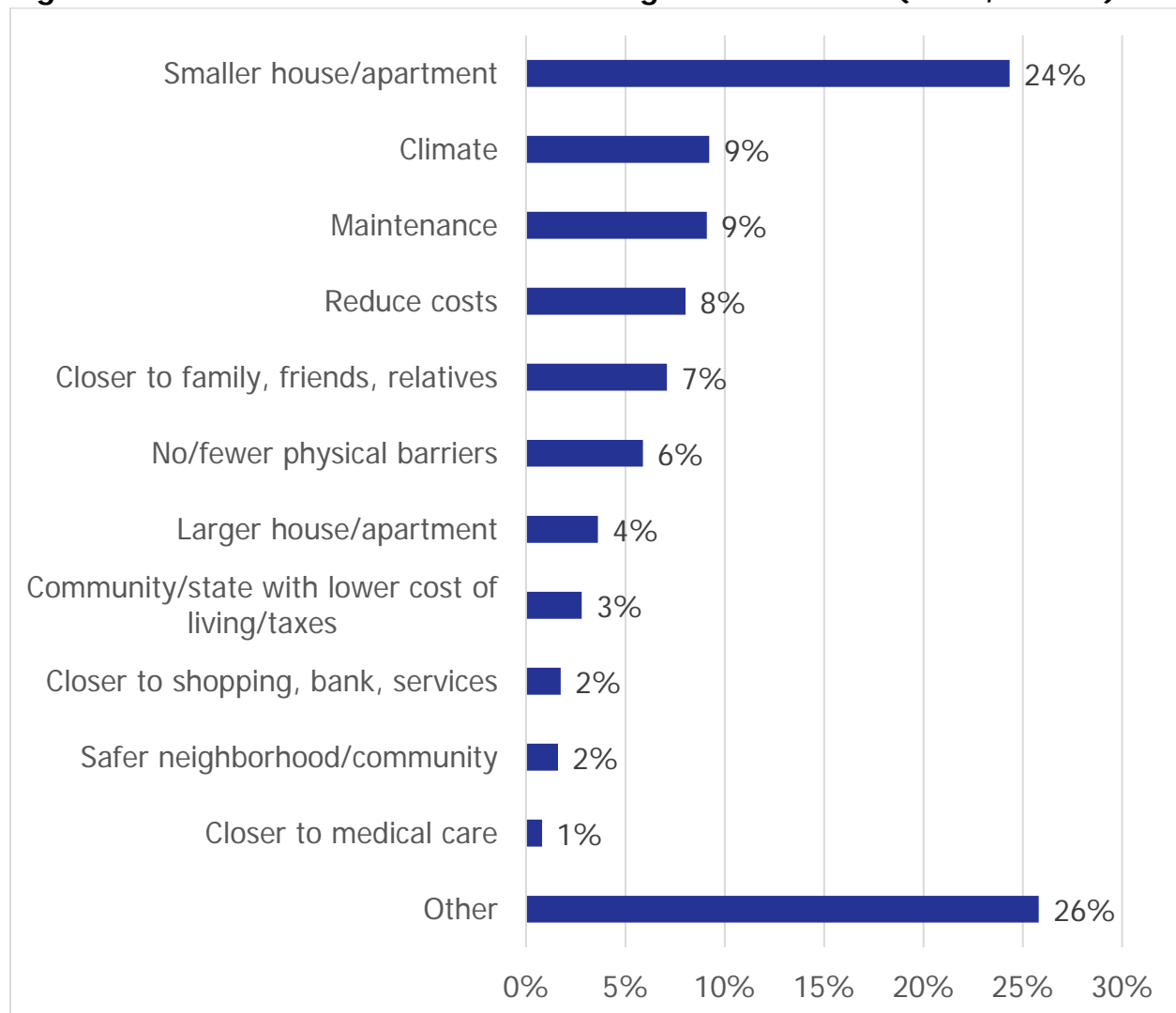


Reason for Moving

Survey respondents indicating they were planning to move in the next few years were asked about their reasons for moving. Just under 25 percent of respondents intending to move indicated they wanted to move to a smaller house or an apartment.

Downsizing was also the top reason for planning to move (14 percent) in the 2010 Minnesota Boomer Survey, a survey focusing on baby boomers' thoughts about work and housing. An equal proportion (9 percent) indicated they wanted to move because of the climate and maintenance concerns. Respondents citing "other" reasons listed age and health; wanting a different home rather than a larger or smaller home; retiring; or moving to a different area, such as moving from the city to the country, up north, or to a specific state.

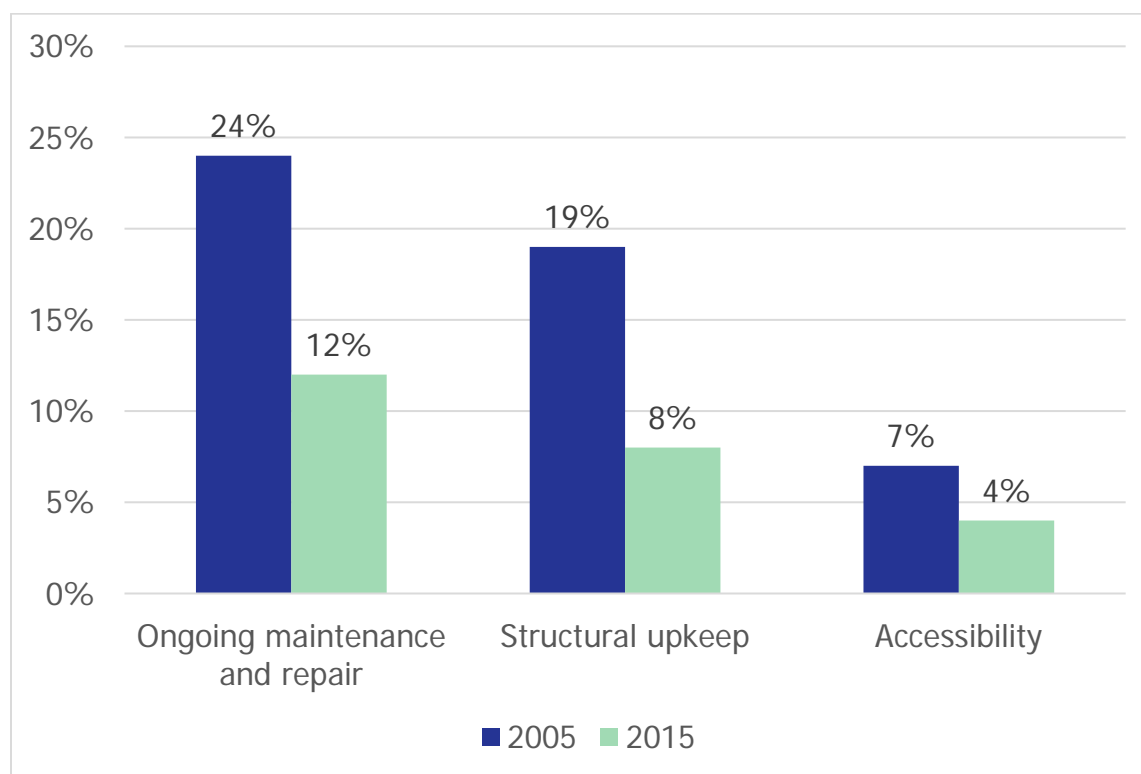
Figure 7: Most Common Reason for Moving is to Downsize (2015, n=748)



Assistance Needed to Stay in Own Home

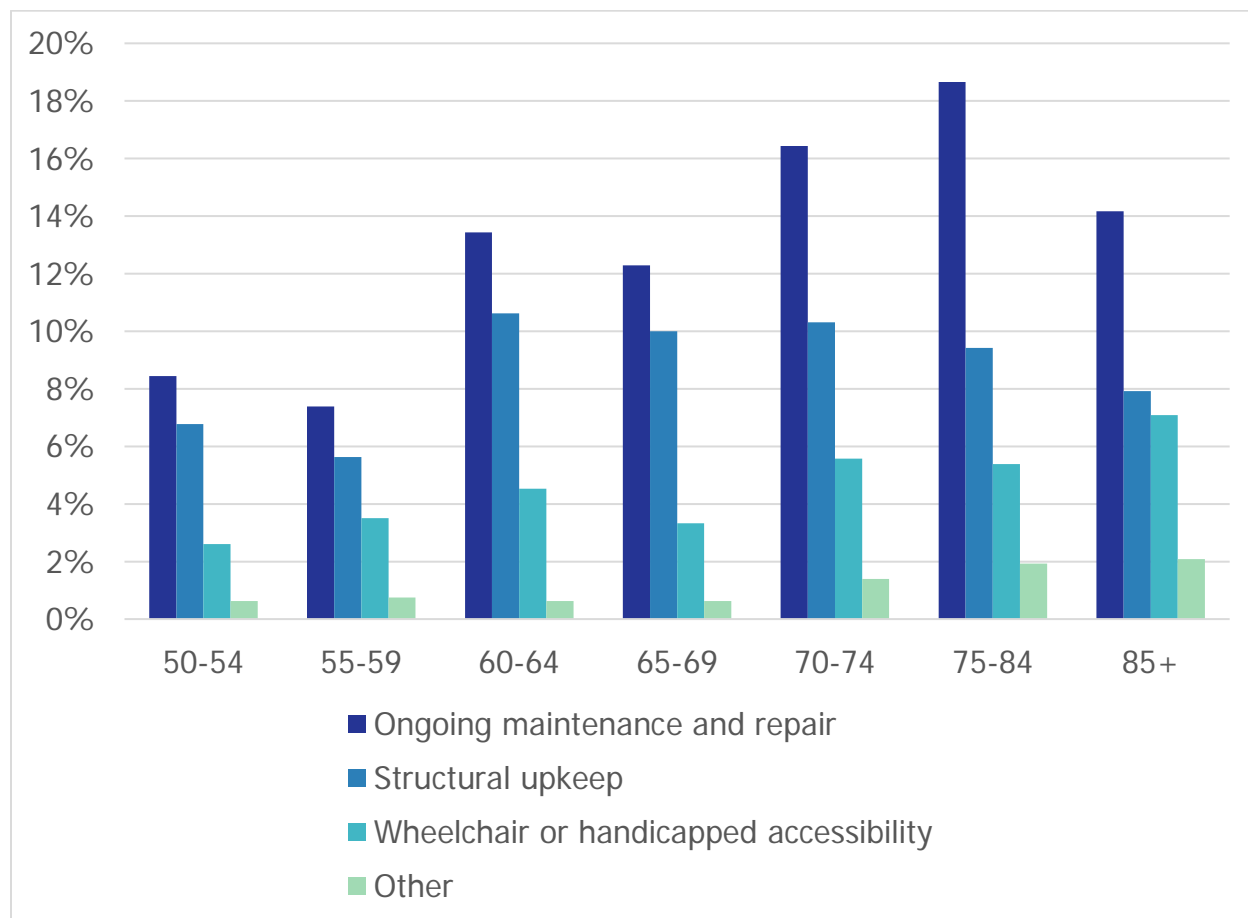
Since many older adults plan to stay in their home, it is important to determine what help they may need to keep living there. When asked if assistance is needed with home modification, maintenance and repair or structural upkeep to stay in their current home, over 80 percent of survey respondents said they did not need assistance in any of these areas. In general, the responses across age groups did not vary. Two exceptions include: 1) A slightly larger proportion of individuals age 75 and older indicated a need for assistance with ongoing maintenance and repair. 2) A few more individuals between the ages of 60 and 74 indicated a need for assistance with structural upkeep. Overall the percentage of older adults reporting the need for help was notably lower in 2015 than in the 2005 survey.

Figure 8: Fewer Older Adults Report Needing Help in 2015 than in 2005



When broken out by age group, those age 75 to 84 reported needing the most help with ongoing maintenance and repair at about 19 percent.

Figure 9: Few Older Adults Report Needing Help with Their Homes (2015, n=3997)

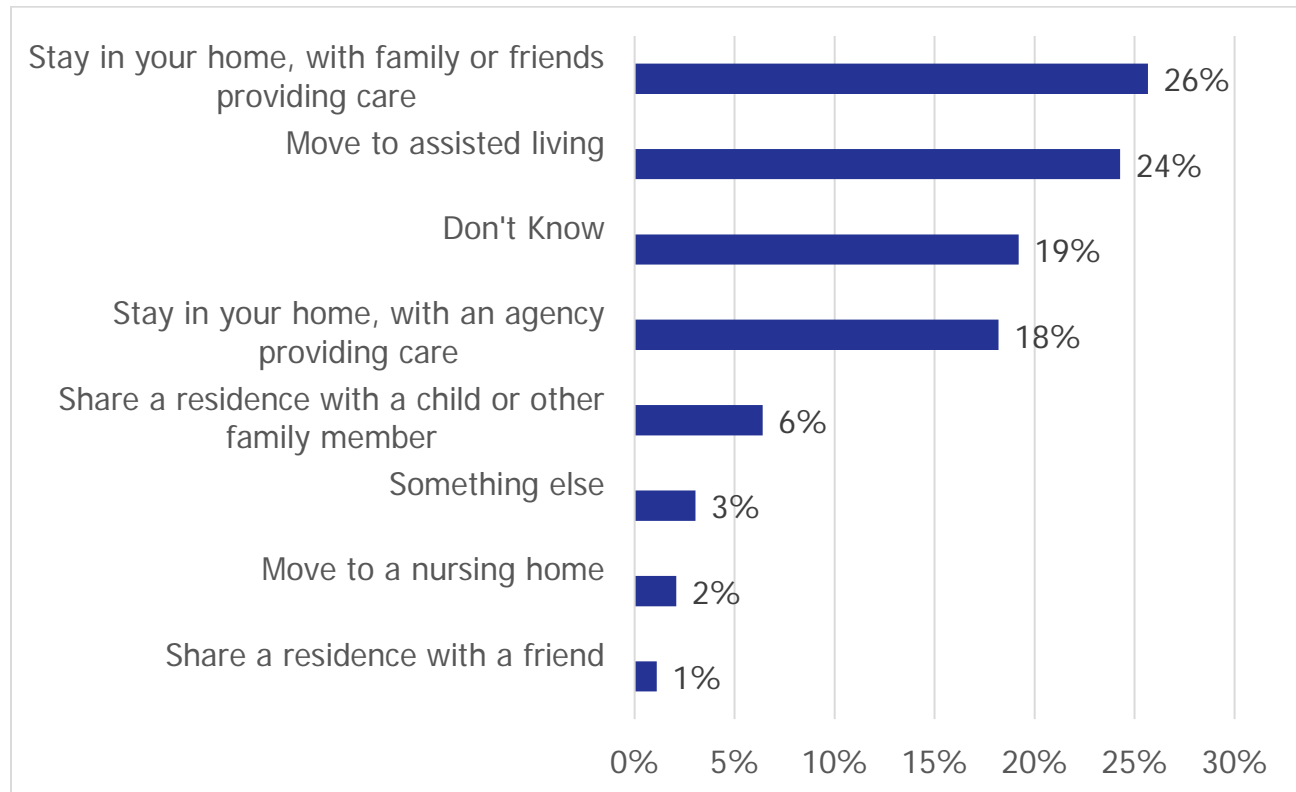


Anticipated Strategy if Unable to Live Independently

Although many older adults plan to stay in their home, it is interesting to determine what they would do if they became unable to live independently. These questions included: “If you could no longer live independently for health reasons, what do you think you would most likely do?”; “Do you have someone to take care of you if you were sick or disabled?” and “If you need long-term care (for example: help in your home, assisted living or nursing home care) at some time in the future, how do you think that will most likely be paid for?” These questions shed light on older adults’ future preferences and intentions.

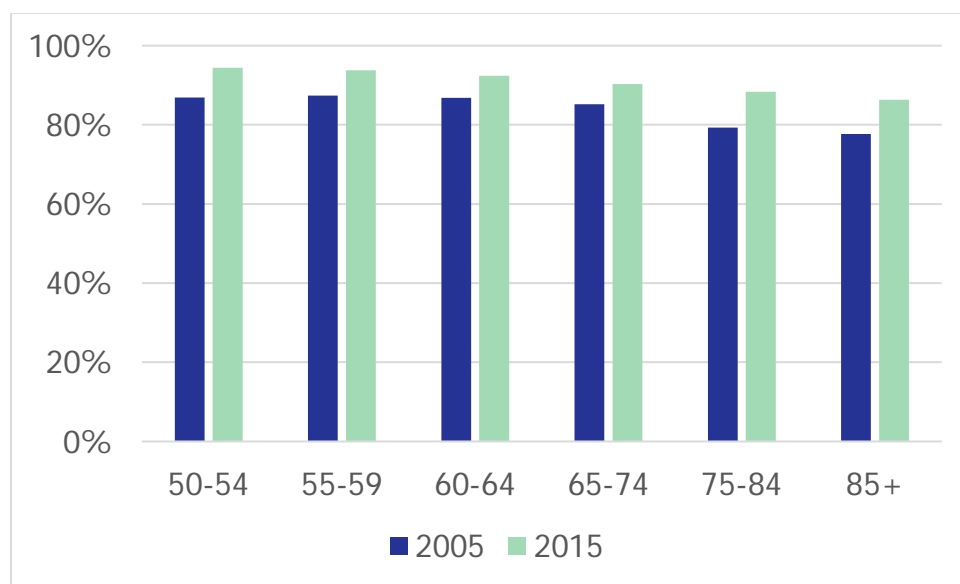
About 44 percent indicated they would stay in their home with family, friends (26 percent) or an agency (18 percent) providing care. One quarter said they would move to assisted living, while just 2 percent indicated they would move to a nursing home. These percentages are consistent with findings in the 2010 Minnesota Boomer Survey.

Figure 10: Older Adults Want to Stay in Their Home If Unable to Live Independently (2015, n=3978)



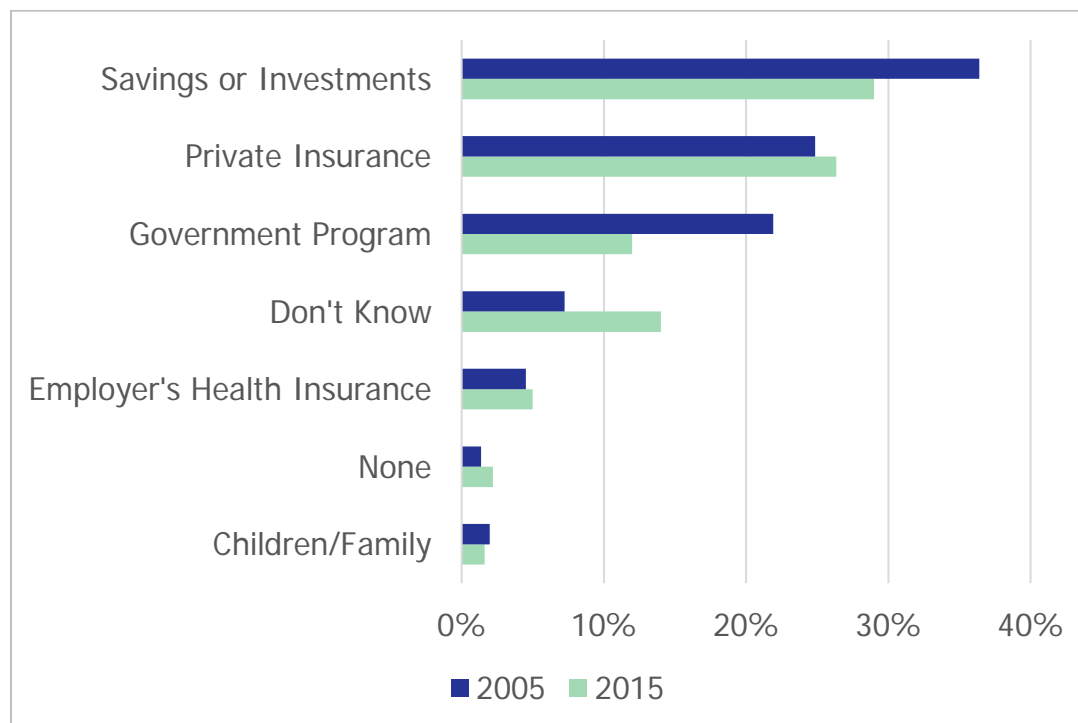
In 2005 and 2015, roughly the same proportion of respondents reported having someone who would take care of them if they developed an illness or disability (90 percent in 2005, 92 percent in 2015). This confidence in caregiver availability is consistent across age groups. This could help individuals remain at home longer, since they may have someone who is willing to help them in their own home.

Figure 11. Older Minnesotans Report Having Someone to Care for Them



Over half of survey respondents in 2005 and 2015 said savings or private insurance would pay for the services and supports they might need wherever they live. Compared to the 2005 survey results, 2015 respondents were less confident that the government would pay for their care in 2015. A greater number of 2015 survey respondents than those in 2005 indicated they did not know how they would pay for services and supports they might need (13 percent in 2015, 7 percent in 2005). It is good that individuals are not planning to rely on government programs, but it is concerning that many do not know how they will pay for these services. This points to the need for more education across generations about the cost and planning for long-term supports and services, such as Minnesota’s [Own Your Future](#) initiative. With proper planning, individuals can pay for the housing and services they need to age in the place of their choice.

Figure 12. Most Older Adults Anticipate Savings, Investments or Private Insurance will pay for needed services and supports



Conclusion

The 2015 Survey of Older Minnesotans results are mostly positive. Most older adults live in the single family home they own. Like the rest of the population, they intend to live there as long as possible. When older adults are not living in a single family home, they are likely living in an apartment, high-rise, or multi-unit building. Of those living in some type of multi-unit dwelling, few are in housing for seniors only. Most older adults report that they do not need maintenance, upkeep, or accessibility assistance with their home.

There will be a continuing need for assistance as people age. Most respondents intend to stay in their home and bring in that assistance, though some favor moving to assisted living. It seems as though individuals are prepared for aging in some ways, i.e., they have someone who will care for them if they develop an illness or disability, but not in other ways, i.e., they plan to rely on savings and investments to cover the cost of their long-term supports and services. It is the priority of the Minnesota Board on Aging to assist older adults in receiving help in their home, but also to ensure there is affordable housing and services for those who need to relocate.

Resources

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Graph colors based on www.ColorBrewer.org, by Cynthia A. Brewer, Penn State