Housing will be the biggest challenge for the coming wave of aging baby boomers, said speakers at a recent Atlantic forum in Washington, D.C., titled “Generations.” In the next 40 years, the number of Americans over the age of 65 will double, from 40 million to 80 million. From 2010 to 2030, there will be a 70 percent increase in the number of U.S. homeowners over 65 and a 100 percent increase in renters of the same age. See more Urban Land coverage of housing baby boomers.

Former HUD Secretary Henry Cisneros (left) is interviewed by Derek Thompson, senior editor, The Atlantic. (Photo Credit: Kristoffer Tripplaar) With neither adequate zoning nor a sufficient stock of “age-appropriate” housing, America is not prepared for the predicted surge in the number of senior citizens, panelists said. “We are behind the curve,” said Henry Cisneros, former secretary of the U.S. Department of Housing and Urban Development and current executive chairman of CityView, a San Antonio, Texas–based investment firm focused on urban housing.

Eighty to 90 percent of Americans want to “age in place,” either in their current home or in their neighborhood. But most homes and communities are not set up to house the elderly.

Because women tend to live longer than men, women often stay alone in their homes as they age, Cisneros said. By the time they are 75, they are in a home that is too large for them and that they cannot afford.

He listed four ways the housing needs of the coming age wave can be met: retrofit existing structures, build new stock, adapt existing communities (naturally occurring retirement communities, or NORCs), and build new communities. He said all of those will be needed.

To retrofit existing structures—the least expensive option, and probably the one preferred by most seniors—we need a nationwide program replicating the success we have had with encouraging homeowners to weatherize their homes, Cisneros said. Some features of housing that could appeal to older residents as well as younger ones: zero-step entrances, lower bathroom fixtures, lower kitchen cabinets, and good nighttime lighting.

Architects have worked with the concept of universal home design for many years, and the office of accessibility at the National Endowment for the Arts has advocated for it. “What’s good for people with disabilities is good for everyone,” said Sarah Szanton, associate professor in the department of community and public health at Johns Hopkins University.

But there is a long way to go. “The housing stock is poorly prepared,” Szanton said. For the more elderly, “we will need ramps and grab bars.” Sometimes tiny, low-cost fixes such as repairing shaky banisters can make a big difference.

The solution will lie not just in individual homes, but also in the surrounding communities. “The number-one fear of people as they age is isolation,” said Cisneros. They need to be able to get to the doctor, stores, parks, and other public amenities.
“Cities as a whole need to be asking, ‘Are we ready for the demographic change?’” Cisneros said.

Some cities may need to change their zoning regulations—for instance, to allow “granny flats,” which are single-person dwellings, often for elderly relatives, either attached to a house or on the same property. “Homebuilders are offering new plans with a separate apartment on the side of the house with its own kitchenette,” said Cisneros.

The housing needed for an aging population will vary by geographic and ethnic market. In California’s San Fernando Valley, recently built four- and five-bedroom houses are popular with Asians who are accustomed to living with their extended family.

In many areas, both millennials (i.e., people born from 1980 to 2000) and older residents want walkable communities near transit. Those, however, are not necessarily urban neighborhoods. Some developers have been redeveloping suburbs to incorporate the principles of walkable urbanism, said Christopher Coes. Coes is managing director of LOCUS, a coalition of developers and investors who advocate for sustainable, walkable urban development.

Earlier in the conference, Secretary Ray LaHood spoke of the U.S. Department of Transportation’s livable and sustainable communities program, with its emphasis on access to transit. The program works with mayors across the country to create walkable communities that are near bus rapid transit, light rail, and streetcars. The program has also helped create more biking and walking paths. LaHood said that as people age, it is important to offer them a choice of transportation options.

Such communities can appeal to residents of all ages, particularly the millennials who developers and retailers are eager to attract. Arlington, Virginia, a close-in suburb of Washington, D.C., is near transit (the Washington Metro system and a streetcar in development) and also has a new theater and many restaurants, Coes said.

From left: Sommer Mathis, editor, The Atlantic Cities; Sarah Wartell, president, Urban Institute; Christopher Coes, managing director, Locus; Sarah Szanton, associate professor, Department of Community-Mental Health, Johns Hopkins University.

(© Photo Credit: Kristoffer Tripplaar) “But we have to be careful about gentrification,” he added. Often, higher prices force longtime residents to move farther out once an area is redeveloped. If cities don’t plan for ways to deal with that, “we could [become] like some cities in Europe, where the rich live in cities and the poor live in the suburbs,” Coes said.

“That’s a problem for local officials,” said Sarah Rosen Wartell, president of the Urban Institute. But she agreed with others who said that housing people in the communities where they work makes sense. Otherwise, problems arise like the one experienced in Fairfax County, Virginia, in 2010, when hospital workers could not get to work during a major snowstorm because they had been forced to live a long way out to find affordable housing.

Housing affordability could be a problem for both millennials—many of whom are underemployed or unemployed—and baby boomers as they age and live on smaller incomes. Residents in their 20s
and 30s have one answer: "Millennials don't necessarily want to own a car and a home," said Coes. At least so far, many have been happy to rent their housing and use car-sharing programs or transit.

That brings the discussion back to walkable, sustainable communities. Planners and zoning officials—and the voters—may decide those are their priorities. Said Coes, "I'm a developer. We'll do whatever's profitable." And he is convinced that walkable, sustainable communities are the way of the future.