

Housing Needs for Older Adults in Southeastern Wisconsin

An Assessment of Kenosha, Milwaukee, and Racine Counties

The Social IMPACT Research Center has conducted an assessment of the affordable housing needs of older adults in Kenosha, Milwaukee, and Racine Counties in Wisconsin. The report documents the affordable housing gap in Southeastern Wisconsin for older adults, and details the services that the growing aging population will most 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 anticipated to rise from 26% to 35%. In Kenosha, it will likely rise from 22% in 2010 to 31% in 2040; in Milwaukee, from 22% to 28%; and in Racine, from 25%



Older adults in these 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.



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%.



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.

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The full report can be found at:
[socialimpactresearchcenter.issuelab.org/
resource/housing-needs-for-older-adults-in-
southeastern-wisconsin.html](https://socialimpactresearchcenter.issuelab.org/resource/housing-needs-for-older-adults-in-southeastern-wisconsin.html)

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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 housing cost 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 services as those in poverty. The rates of rent burdens are higher in these 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 between rent and necessary 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 these 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, individuals 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 needed

For questions about these recommendations or to learn more about Heartland Alliance's work in Southeastern Wisconsin, please contact: Lisa Kuklinski (lkuklinski@heartlandalliance.org), Senior Director of Residential and Community Housing, Heartland Housing.