Where you live has a great impact on your health, longevity, and quality of life. Access to affordable homes, transportation, social services, and healthcare are all connected to where you live. For aging adults in Rhode Island, a lack of affordable and accessible housing options connected to transportation services has created obstacles to maintaining a high quality of life while aging in community. As a majority of Rhode Island’s housing stock was built before 1990, when ADA building standards were instituted, Rhode Island seniors are often aging in homes that do not have accessibility features needed to ensure safety and independence. Additionally, a growing number of our older residents do not have the financial ability to modify their homes or downsize. There is an increasing need for accessible, affordable, and smaller homes in every municipality to provide safe housing for older residents to age in community.

Thirty percent of Rhode Island’s population is age 55 or older, but older residents make up 47 percent of heads of households. Of those older households who live alone, more than half have household incomes below $25,000. In order to afford a two-bedroom apartment in Rhode Island, a household needs to earn over $66,040.

Given the gap between incomes and housing costs, many older households are struggling to pay their housing costs, making it difficult to safely age in place, pay for medical expenses, transportation, home maintenance, and healthy food.

### Tenure

Overall, a majority of older residents own their homes. However, when analyzing by race and ethnicity, we see specific differences in the percent of older adults who are still renting. Older White and Asian households have 26 percent renters, while all other categories are over 50 percent, with Latino households holding the highest percent of renters at 70 percent.
The data suggests that a significant number of older residents, who make up the majority of heads of households in the state, are housing cost burdened and have annual incomes that make it difficult to maintain a high quality of life as they age. Additionally, the majority of older residents of color do not own their homes and have higher rates of low household incomes, which make it more likely for households of color to have less assets or wealth than older White households. Across all categories, older Latino residents in Rhode Island have the highest percentage of renter households and the greatest number of households earning low or very low incomes. Older renter households are particularly vulnerable to living in housing that does not have accessibility features that support aging in place safely due to the age of Rhode Island’s rental housing stock. With the prevalence of aging adults living alone, there is also the potential that these households will have limited access to appropriate caregivers as they age. Further research is needed to measure the scope of need, but existing local research has shown that aging Rhode Islanders need a diversity of accessible and affordable housing, greater transportation options, and amenities that support Age-Friendly neighborhoods across the state.