

## Housing Report: Connecticut Adults Want Affordable Housing in Walkable Neighborhoods of Opportunity

**Towns are encouraged to be proactive in ensuring that their policies and practices support the housing needs of Connecticut resident across the lifespan.**

Older adults generally want to live at home in a familiar community environment. As Connecticut's population ages and lives longer, demand for a broad range of accessible, affordable and creative housing options is increasing. Connecticut is the 7<sup>th</sup> oldest state in the nation. It also has the third longest life expectancy of 80.8 years for residents born in Connecticut today.<sup>1</sup>

Connecticut's Legislative Commission on Aging, together with the Connecticut Chapter of the American Planning Association and the Capitol Region Council of Governments, commissioned a statewide survey, conducted online by Harris Poll in the first quarter of 2015 among 1,011 Connecticut adults (see page 9 for detailed methodology), using an existing national tool, created by the American Planning Association.<sup>2</sup> **The purpose of the Connecticut survey was to learn what residents have to say about how communities can best prepare to support residents across the lifespan.** This report on our housing results analyzes survey responses to help inform housing policy in Connecticut. This is the second in our topical series, following the transportation report.<sup>3</sup>

The key theme to emerge from survey results analyzed in this report is that Connecticut adults want affordable housing, with adequate space to share, and in walkable neighborhoods of opportunity.

Towns are encouraged to assess the extent to which their zoning codes, plans of conservation of development, and other policy tools advance development that supports housing affordability, community walkability, choice and other needs of Connecticut residents across the lifespan.



## Findings and Analysis

### Finding 1: Adequate Space

**Connecticut adults want housing with adequate space to help support aging parents or for other housemates.** Among Connecticut adults, **84%** state that it is at least somewhat important to live somewhere where there is room for someone—such as elderly parents, grown children or a roommate—to stay for an extended period of time. Among Connecticut adults ages 21 to 65 with two or more years of college education\*, the proportion rises to **87%**, higher than the national proportion of **78%**. That is, Connecticut adults are more likely than the nation as a whole to want extra space in order to support older parents or other housemates (see [Exhibit 1](#)).

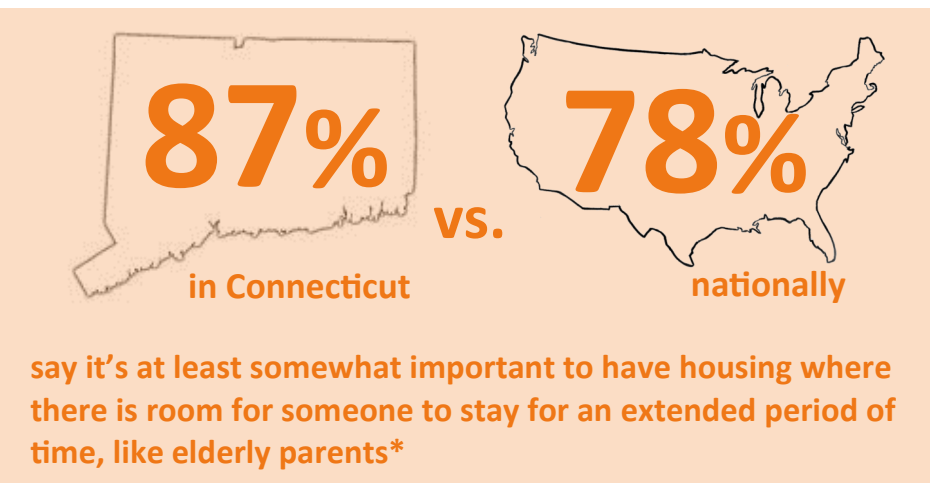
We conclude that this finding reflects new economic realities, including increased family financial pressures to embrace multigenerational living. In some families and certain cultures, caring for older parents is certainly normative. But only a minority of older adults want or may even have a need to move in with their adult children or other younger relatives. In a national 2012 poll conducted by Gallup & Robinson on behalf of Pfizer, **51%** of adults ages 18 to 65 would accept having a parent live with them. But only **25%** of those over age 65 would want to live with a younger relative if they needed support for themselves.<sup>4</sup>

**Financial pressures are likely driving an embrace of multigenerational living.**

#### EXHIBIT 1: Adequate Space

##### Survey Question:

**How important is it to you that wherever you live there is room for someone to stay for an extended time (e.g., your elderly parents, grown children, a roommate)?**



\*Comparisons of Connecticut data to national data are limited to those adults ages 21 to 65 years old with two or more years of college education. This is true of comparisons between Connecticut data and national data throughout this report. For additional information, please see the "methodology" section of this report on page 9.

This finding of Connecticut adults wanting additional living space reflects a broader underlying need for more variety and choices in Connecticut’s housing stock. Beyond single-family units, Connecticut needs more multi-family units, cohousing and other paradigms that support affordability and environmental sustainability. In other words, people want more space for aging parents because there are not enough smaller, accessible, affordable housing units for older adults wanting or needing to downsize. Nor is there enough of that housing for the critical workforce of direct care workers and other service professionals necessary to support aging in place.

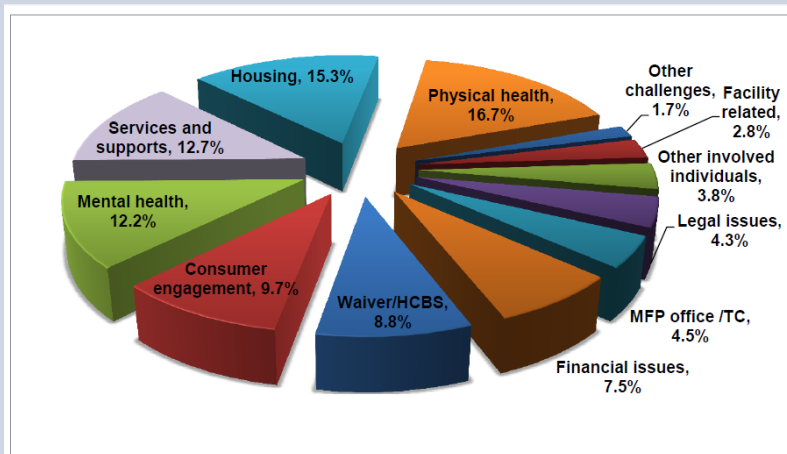
But that interpretation does not minimize the vital role that unpaid caregivers have in contributing to Connecticut’s long-term services and supports system, regardless of the specific living arrangements of those caregivers and those they care for. The majority of home and community-based services for older adults and persons with disabilities is provided by informal caregivers.<sup>5</sup> In Connecticut, there are more than 350,000 informal caregivers, providing care valued at nearly \$4 billion.<sup>6</sup>

**Housing challenges are significant for those transitioning from institutional long-term care setting back to the community.**

Money Follows the Person is a federal demonstration program that, among other roles, helps Medicaid-eligible individuals currently receiving long-term care in institutional facilities transition back into the community. The program, administered by the Department of Social Services, is independently evaluated by the University of Connecticut Center on Aging. Their ongoing analysis indicates that, aside from physical health, housing issues present the most significant challenges for people transitioning back to the community, including lack of affordable, accessible community housing and a need for housing modifications before transition.<sup>7</sup>

Did You Know?

**Transition Challenge Categories**



Graphic courtesy of the University of Connecticut Center on Aging



## Connecticut adults value walkability.

### Finding 2: Walkable Neighborhoods

#### Connecticut adults want housing in walkable neighborhoods.

Connecticut adults are more likely than the nation as a whole to want walkability (see [Exhibit 2](#)). The results are consistent across age groups (see [Exhibit 3](#)). *Walkability is most readily achieved in urban environments, but any community can make investments in enhancing walkability, urban, suburban and rural alike.*<sup>8</sup> Specifically, most Connecticut adults (**47%**) report currently living in a suburb where most people drive to most places. But only **8%** want to someday live in that suburban, car-dependent environment. Among Connecticut adults ages 21 to 65 with two or more years of college education, the decline is **39 percentage points**, from **49%** now to **10%** in the future. For the U.S. a whole, the decline is **33 percentage point decline**, from **40%** now to **7%** in the future. Relatedly, **44%** report wanting to someday live in a walkable area with shops and restaurants nearby, compared with **32%** that report currently living in such an area. The increase among Connecticut adults ages 18 to 65 with two or more years of college education (**18 percentage points**, from **30%** now to **48%** in the future) is higher than for the U.S. as a whole (**2 percentage points**, from **33%** now to **35%** in the future).

### EXHIBIT 2: Walkable Neighborhoods

#### Survey Question:

Which of the following best describes where you live now and which describes where you would like to live someday, assuming you could afford it?

| Geography    | Now live in a suburb where most people drive to most places | Would like to someday live in a suburb where most people drive to most places | Percentage Point Change |
|--------------|---|---|-------------------------|
| U.S.*        | 40%   | 7%  | -33%                    |
| Connecticut* | 49%   | 10%   | -39%                    |

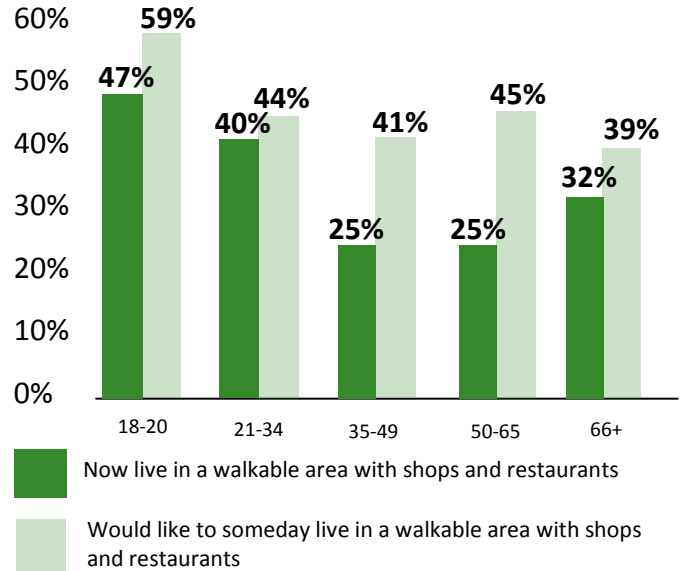
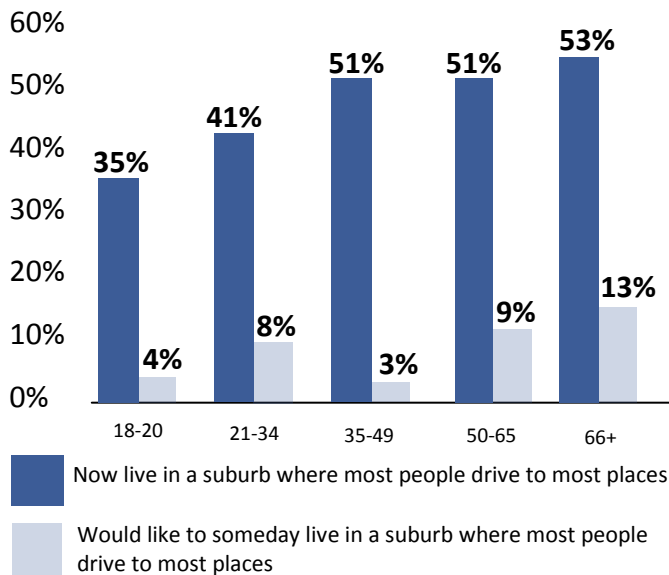
  

| Geography    | Now live in a walkable area with shops and restaurants | Would like to someday live in a walkable area with shops and restaurants | Percentage Point Change |
|--------------|--|--|-------------------------|
| U.S.*        | 33%  | 35%  | +2%                     |
| Connecticut* | 30%  | 48%  | +18%                    |



**EXHIBIT 3: Walkable Neighborhoods**

Same survey question as listed in Exhibit 2, with results listed by age for Connecticut adults.



**Finding 3: Affordability**

**Housing affordability is important to Connecticut adults, with 69%** stating that living in a place with low housing costs is a high priority. *Housing affordability in neighborhood of choice is a greater concern for certain Connecticut residents than comparable residents nationally.* A greater proportion of Connecticut adults ages 21 to 65 with two or more years of college education (**37%**) than nationally (**30%**) deem it a major worry to afford a house in the community they want to live in. For Connecticut adults, affording a house in the community they want to live in is a major worry for **40%**, but younger adults are significantly more likely to be worried (**50%** of adults age 18-49) than older adults (**26%** of adults ages 50 and older).

**Did You Know?**

**Affordability Challenges:**

- In Connecticut, 50% of renters and 35% of owners spend more than 30% of their income on housing.<sup>9</sup>
- Nearly 70% of occupied homes in Connecticut are single-family<sup>10</sup>, which will present challenges as demand grows for other housing types.
- The majority (59%) of Connecticut’s housing stock was built before 1970, and the remaining stock (41%) built after 1970 may not meet the needs of Connecticut’s changing demographics.<sup>11</sup>
- The state housing wage (what is needed to afford a typical two-bedroom apartment in Connecticut) is \$24.29.<sup>12</sup>
- Only 11.3% of all units are counted as affordable in Connecticut, as determined from the Connecticut Department of Housing 2014 Appeals list. And at least 10% of the housing stock is affordable in only 32 of the 169 cities and town in Connecticut.<sup>13</sup>
- Subsidized housing units are disproportionately concentrated in Connecticut in areas of the state that present fewer opportunities, such as access to safe streets.<sup>14</sup>
- Housing-related costs, including utilities, and housing and shelter are the top requests for assistance from callers to United Way 2-1-1.<sup>15</sup>

**Connecticut adults are concerned about their communities' ability to support aging in place.**

**Finding 4: Support at Home**

**Connecticut adults are concerned about their communities' ability to support those who want to remain in their homes as they get older, and there is more concern in Connecticut than the U.S. as a whole.**

Only **36%** of Connecticut adults feel their community is doing enough to help make sure those people who want to stay in their own homes as they get older can stay (see **Exhibit 4**). Among Connecticut adults ages 21 to 65 with two or more years of college education, the proportion rises to **39%**, but that's still appreciably lower than the national response rate of **49%**. In other words, Connecticut adults are more likely than the U.S. as a whole to believe that their communities are not doing enough to support aging in place.

**Finding 5: Quality of Life**

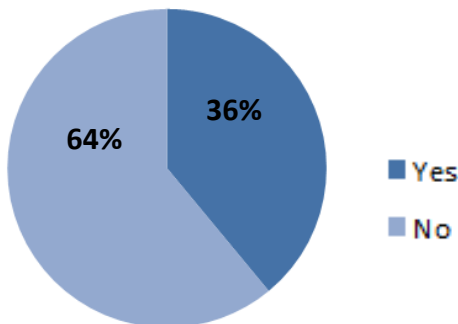
**For Connecticut adults, quality of life and access to personal support systems are the most important factors in choosing where to live.**

That is, **28%** of Connecticut adults said that the one overriding factor in choosing where to live is quality of life, with features such as transportation, affordability, parks and entertainment (see **Exhibit 5**). Quality of life was the highest-rated factor, followed by friends and family living there (**17%**), job prospects (**11%**), and overall economic health of the area (**9%**). Nationally, among adults ages 18 to 65 with two or more years of college education, quality of life (**22%**) and friends and family living there (**22%**) were equally rated factors, compared to in Connecticut, where quality of life (**29%**) was rated higher than other factors.

**EXHIBIT 4: Support at Home**

**Survey Question:**

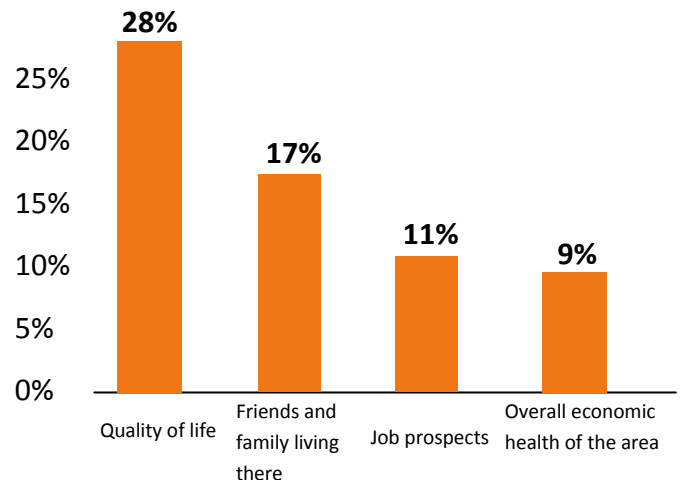
**Do you feel your community is doing enough to help make sure those people who want to stay in their own homes as they get older can stay?**



**EXHIBIT 5: Quality of Life**

**Survey Question:**

**What is the one overriding factor that you look for in choosing where you want to live?**



The graphics above indicate the survey responses of Connecticut adults.



## Conclusions

**An array of housing choices—both in type and affordability—should exist in every Connecticut community.**

Survey results indicate that Connecticut adults want affordable housing, with adequate space to support aging parents or for other housemates, and in walkable neighborhoods. And they want that housing in their community of choice.

Based on the data in this report—and on the research done by the state’s multitude of housing experts—state, regional and community leaders ought to consider implementing, sustaining or expanding the policy recommendations outlined below.

- **Promote housing choice.** Ensure that an array of housing choices—diverse in both type and affordability—exist in every Connecticut community so that residents may age in their community of choice. Ongoing education is necessary to ensure that towns understand the import of creating a broad range of housing choice, not only for older adults, but also for the myriad of professionals (who may also need affordable housing) necessary to support older adults and persons with disabilities in their homes.
- **Develop more quality, affordable housing throughout Connecticut.** Connecticut needs more low-income and affordable housing to meet the growing demand. Towns should utilize the HOME Connecticut program, created to help municipalities plan for and create mixed-income housing. Funding is available for municipalities to create incentive housing zones in eligible locations, such as near transit facilities, areas of concentrated development, or areas that are otherwise suitable for development because of existing, planned or proposed infrastructure. For example, small, under-utilized downtown buildings could be redeveloped into housing above commercial space.<sup>16</sup> Towns should also leverage public and private investment from other sources to meet Connecticut’s growing demand for more low-income and affordable housing.
- **Ensure that plans of conservation and development, as well as land use and zoning policy, take a lifespan approach.** Elements of such plans could include, among other strategies, allowing accessory dwelling units<sup>17</sup> and other shared housing arrangements to support home-based caregiving. Section 8-23(e)(1)(l) of the Connecticut General Statutes suggests municipal plans of conservation and development consider planning for older adults and individuals with disabilities to remain in their homes and communities.



- **Enhance housing data collection and analysis.** Strategic planning, policy development and resource allocation require better data on both housing availability and need among Connecticut residents. Data on federally-funded, state-funded, and privately funded affordable housing projects and initiatives should be streamlined, integrated and stratified by age and other characteristics.
- **Incentivize universal design features in new construction and renovation.** Universally designed spaces are more easily used by all people, to the greatest extent possible, with the need for renovation or specialized design. Such features may include no-step entry, wide doorways and level door handles. They support people’s general continuity in a home, even if unanticipated functional and cognitive limitations emerge. They also make the homes of family members or other caregivers accessible and reduce stigma associated with design elements that support differing abilities.
- **Fund programs for home modifications and assistive technology.** Among other initiatives, policymakers should support and implement the expanded Tech Act, operating out of the Department of Rehabilitative Services, which provides grants to older adults and persons with disabilities to make home modifications and purchase assistive technology so that they can remain in their homes and communities.
- **Use mobility counseling.** Mobility counseling is a strategy that can help residents make informed decisions on housing options in a variety of locations that offer varying degrees of opportunity.
- **Incentivize housing that considers the larger context of placemaking, transportation, health and well-being.** Across the income and demographic spectrum, there is increasing demand for smaller, energy-efficient housing in walkable, transit-served, mixed-used neighborhoods with supportive community features and services, as well as vibrancy and opportunities for community engagement. It is critical that housing development and redevelopment occurs in the context of broader conversations about community connectivity, health and well-being.
- **Provide more robust technical assistance to towns.** To create more affordable housing, towns need more robust technical assistance and support in regional coordination and planning. Conduits for such support could include the Office of Policy and Management, the state’s regional councils of government, grants for private consultation or some combination thereof.

**Local plans of conservation and development and land use regulations should be crafted with a lifespan approach.**





## Methodology

This poll was conducted online from February 2-March 3, 2015 and consists of 1,011 adults (defined here as at least 18 years old) who reside in Connecticut. To ensure objectivity, Harris Poll conducted the survey on behalf of Connecticut’s Legislative Commission on Aging, the Connecticut Chapter of the American Planning Association and the Capitol Region Council of Governments. The survey aimed primarily to compare and contrast the views of five different age groups: ages 18-20 (n=100), ages 21-34 (n=302), ages 35-49 (n=205), ages 50-65 (n=304), and ages 66 and older (n=100). The respondent groups are broadly representative of Connecticut in terms of race, ethnicity, gender, income and geography.

The survey questions were designed by the American Planning Association and were originally used for a survey conducted online within the United States by Harris Poll from March 11-21, 2014, on behalf of the American Planning Association. That national survey differs from this survey in three key respects, outlined in the table below.

### EXHIBIT 6 Comparison of Connecticut Methodology to Methodology of National Survey Conducted on Behalf of the American Planning Association

| Categories | National survey  | Connecticut survey  |
|------------|--|---|
| Sample     | National pool  | Connecticut residents only  |
| Education  | Only adults who had completed two years or college or more were surveyed | No education screen; adults surveyed regardless of amount of college completed                              |
| Age groups | Groups surveyed were ages 21-34, ages 35-49 and ages 50-65               | Groups surveyed were ages 18-20 and ages 66 and older, in addition to ages 21-34, ages 35-49 and ages 50-65 |

Identical questions were asked in both surveys. Accordingly, throughout this policy brief series, we make comparisons between the national data collected last year with the data collected this year in Connecticut. However, because of the way the national sample was selected, our comparisons are limited to those who have completed two years of college or more and those who are in the 21-34, 35-49, and 50-65 age groups (n=509 for Connecticut respondents, with the age and education filter applied for purposes of the comparison).

## References

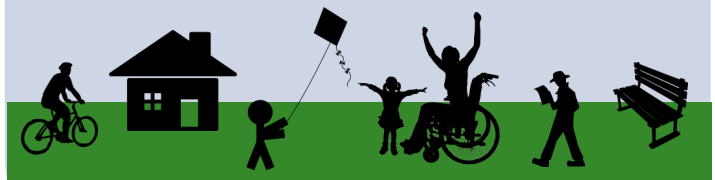
1. Connecticut's Legislative Commission on Aging. Community Livability in Connecticut: Shaping Great Places for People to Grow Up or Grow Older. July 2015. <http://coa.cga.ct.gov/images/pdf/LivableCommunities2015AnnualReportFINAL.pdf>
2. American Planning Association. Investing in Place for Economic Growth and Competitiveness. May 2014. <https://www.planning.org/policy/polls/investing/pdf/pollinvestingreport.pdf>
3. Connecticut's Legislative Commission on Aging. Transportation Policy Brief: How Can We Best Support Residents' Transportation Needs Across the Lifespan in Connecticut? May 2015. <http://www.coa.cga.ct.gov/images/pdf/TransportationPolicyBrief-FINAL.pdf>
4. Get Old. Gallup & Robinson Research Results Fact Sheet. 2012. [https://www.pfizer.com/files/news/get\\_old/get\\_old\\_research\\_fact\\_sheet\\_061812.pdf](https://www.pfizer.com/files/news/get_old/get_old_research_fact_sheet_061812.pdf)
5. Connecticut's Legislative Commission on Aging. Study of Funding and Support for Home and Community-Based Care for Older Adults and Persons with Alzheimer's Disease (2014). <http://coa.cga.ct.gov/images/pdf/factsheets/homecarestudy2014Final.pdf>
6. Family Caregiver Alliance, National Center on Caregiving (2014). State Profile: Connecticut. [https://caregiver.org/sites/caregiver.org/files/pdfs/state2014/state\\_profile\\_ct\\_2014\\_final.pdf](https://caregiver.org/sites/caregiver.org/files/pdfs/state2014/state_profile_ct_2014_final.pdf)
7. University of Connecticut Center on Aging. CT Money Follows the Person Transition Challenges – 2015 Quarter 2. Data through 6/30/2015. <http://uconn-aging.uhc.edu/2015%20Q2%20Transition%20Challenges%20Report.pdf>
8. For example, see WalkBoston report. Rural Walking in Massachusetts: A Tool Kit for Municipalities. March 2013.
9. U.S. Census, 2009-2013 American Community Survey 5-Year Estimates.
10. Partnership for Strong Communities. Housing Data Profiles: Connecticut, 2015. [http://pschousing.org/housingprofiles2015/PSC\\_2015HsgProfile\\_CT.pdf](http://pschousing.org/housingprofiles2015/PSC_2015HsgProfile_CT.pdf)
11. Id.
12. Id.
13. Id.
14. Open Communities Alliance. Supporting Housing Choice. [http://www.ctoca.org/supporting\\_housing\\_choice](http://www.ctoca.org/supporting_housing_choice); Connecticut Fair Housing Center. People, Place and Opportunity: Making Communities of Opportunity in Connecticut. <http://www.ctfairhousing.org/wp-content/uploads/People-Place-and-Opportunity.pdf>
15. Connecticut Housing Coalition. Housing Facts. <http://ct-housing.org/resources/housing-facts/>
16. For example, Connecticut Main Street Center provides technical assistance for towns wishing to accomplish such redevelopment through its *Come Home to Downtown* program.
17. For examples of model language on accessory dwelling units and other aspects of sustainability, the Capitol Region Council of Government's *Sustainable Land Use Model Regulations*. <http://www.sustainableknowledgecorridor.org/content/sustainable-land-use>

We gratefully acknowledge the **Connecticut Chapter of the American Planning Association (CCAPA)** and the **Capitol Regional Council of Governments (CRCOG)** for their partnership in the creation of this series of reports. We also thank **Partnership for Strong Communities** for its review and editorial remarks on this housing report.

## Livable Communities

Connecticut's Legislative Commission on Aging was empowered by Section 17b-420 of the Connecticut General Statutes to lead the livable communities initiative. Livable communities are places that foster independence and support residents across the lifespan. They include a broad range of accessible, affordable and creative housing options. As leader of the livable communities initiative, the Legislative Commission on Aging convenes, engages, inspires and supports local and regional efforts to shape community livability. For more information about funding, our partners, and ideas and innovations, visit our website:

[www.livablect.org](http://www.livablect.org)



 **Connecticut's Legislative Commission on Aging**

A Nonpartisan Public Policy and Research Office of the Connecticut General Assembly

State Capitol, 210 Capitol Avenue, Hartford, CT 06106  
(860) 240-5200