

STATE OF AGING IN CENTRAL INDIANA



SECTION 4 HOUSING

April 2021



In this report, we refer to three subsets of older adults.

Younger-old: age 55-64

Middle-old: age 65-84

Oldest-old: age 85+

HOUSING

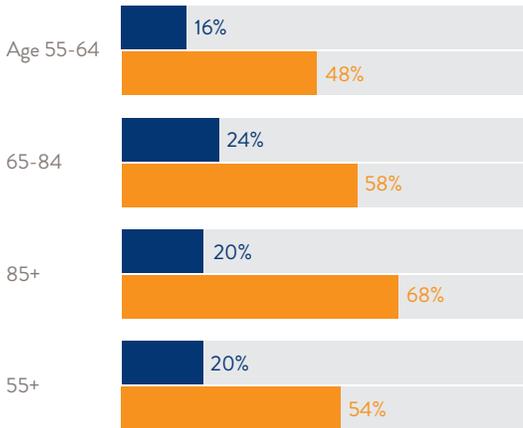
Housing is an important issue among older adults, as housing costs comprise a significant proportion of household expenses and can cause financial stress for adults about to experience or already experiencing a decline in income. This section of the report discusses housing affordability, homeownership, housing instability and barriers to obtaining housing in Central Indiana. Key findings include:

- Three in four older adults are homeowners, one in three owns homes that they have paid for in full and one in five rents their homes.
- More than half of older adults in Central Indiana who rent their homes spent at least 30% of their income on housing costs, putting them in the category of housing cost-burdened. This number has not changed over the previous five years.
- One in five older adult homeowners spent at least 30% of their income on housing costs.
- The proportion of older adult homeowners who report not having sufficient income to pay property taxes declined from 2013 to 2017, though local focus group participants said that maintenance costs and gentrification were barriers to housing affordability.
- Three in four older adults are homeowners, one in three owns homes that they have paid for in full, and one in four rents their homes.
- Homelessness in adults age 62 and older increased by 33% between 2019 and 2020.

THE BURDEN OF HOUSING COSTS

Half of older adult renters are burdened with housing costs.

Percent of **owners** and **renters** who pay more than 30% of their income in housing costs

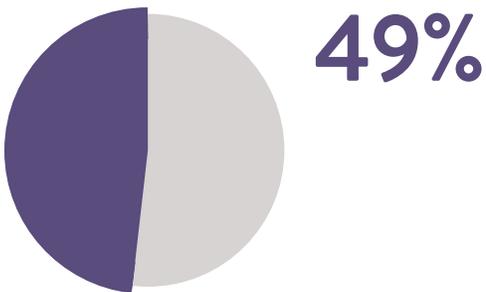


Source: PUMS, ACS 2015-2019 five-year estimates

Half of older adults feel housing is available and affordable.

Percent of older adults in Central Indiana who say availability and affordability of housing in their community is good or excellent

Source: CASOA, 2017



Housing affordability affects the ability of older adults to live stably and age in place across a variety of living quarters. Housing affordability affects older adults, from those who own their own homes to those who rent or experience housing instability. Because housing and housing-related costs represent a large proportion of the typical household budget, these costs can place a great deal of financial stress on older adult households. See the Financial Stability section of this report to learn more about older adult household expenses.

A household is considered *housing cost-burdened* when 30% or more of its income is spent on housing costs, and *severely cost-burdened* when 50% or more of its income is spent on housing costs.^{1,2} In 2015-2019, 27% of older adults in Central Indiana were housing cost-burdened, and 12% were severely cost-burdened.^{3,4} As noted in the chart, the rate for older adult renters was nearly triple the rate for older adult homeowners.

In 2019, 54% of older adult *renters* were housing cost-burdened and 27% were severely housing cost-burdened, proportions that have not changed significantly since 2014.⁵ While there are few significant differences between renters of different age groups, a smaller proportion of younger-old renters are housing cost-burdened than are middle-old and oldest-old renters (half versus three-fifths and two-thirds). Similarly, renters age 85 years and older are more likely to be severely housing cost-burdened than both younger-old and middle-old renters.⁶ This is pattern is consistent with decreases in income and increases in poverty when moving from younger to older age groups, as discussed in the Financial Stability section of this report.

Meanwhile, one in five Central Indiana *homeowners* age 55 and older was housing cost-burdened in 2019, a 2.2% decrease since 2014. Eight percent of older adult homeowners were severely housing cost-burdened in 2019, which did not change significantly from 2014. Younger-old adults were significantly less likely than middle-old adults to be housing cost-burdened (16% versus 24%) or severely housing cost-burdened (6.2% versus 9.8%). Oldest-old adults were also less likely to be housing cost burdened than middle-old adults (20% versus 24%).^{7,8} Older adults who already experience housing cost burden are experiencing the financial impact of the COVID-19 pandemic. Those who rely on earned income

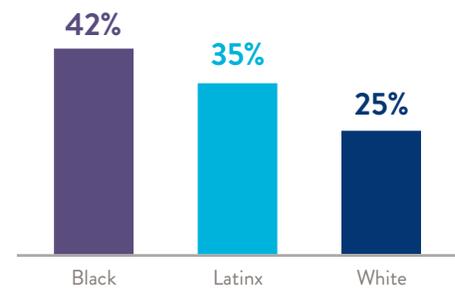
or the income of others in their households to pay the rent may face housing instability in the wake of income loss, which disproportionately impacts households with lower incomes.^{9,10}

Older adults of color in Central Indiana are disproportionately more likely to be housing cost-burdened. According to 2019 data, Black and Latinx older adults are significantly more likely to be housing cost-burdened than White older adults.¹¹ People of color are also disproportionately experiencing the impact of COVID-19 on their finances, putting them at higher risk for increased housing cost burden or housing instability as the pandemic continues.¹²

The cost of housing maintenance also affects the affordability of housing. Older adults in focus groups reported not being able to maintain their homes or properties and may not be able to afford to hire someone to do this maintenance for them. Some feel uncomfortable continually asking children or relatives for help cleaning gutters, mowing lawns, trimming trees or making other repairs. Finding home and property maintenance businesses that are trustworthy also affects access to these services. Those with Internet access use resources such as the Better Business Bureau to ascertain the trustworthiness of a company. One woman noted that she asks people from church to help her, because if they do a good job at these tasks at church, they will do so at her home.

Older adult households of color are more likely than White households to be burdened by housing costs.

Share of householders age 55 or older paying more than 30% of income toward housing (Central Indiana)



Source: PUMS, ACS 2015-2019 five-year estimates

HUD Affordable Housing Units for Adults Age 62 and Older

County	Total number of units	Units per 1,000 eligible older adults
Boone	226	117
Hamilton	238	40
Hancock	194	68
Hendricks	408	104
Johnson	708	136
Marion	3,962	107
Morgan	216	89
Shelby	252	99
Central Indiana Total	6,204	100

Sources: National Housing Preservation Database and ACS 2015-2019 five-year estimates

To help offset housing costs, older adults reported using programs like the Low-Income Energy Assistance Program (LIHEAP), but this program has experienced federal budget cuts. It is also a one-time benefit that will not cover the costs of all energy bills, and LIHEAP and similar programs require substantial documentation that some older adults may lack. An average of 11,000 older adults are served by this program annually in Central Indiana.^{13, 14} A limited amount of weatherization assistance is available to Central Indiana residents through the state government. Between 2012 and 2019, there were 93 older households per year that completed weatherization repairs.¹⁵ Lastly, older adults in focus groups reported using services to make their homes more accessible, which is important to supporting aging in place.

AVAILABILITY OF AFFORDABILITY, QUALITY HOUSING

The Community Assessment Survey for Older Adults (CASOA™) identifies the strengths and needs of Indiana adults age 60 and older, including in the Central Indiana region. In 2017, only half (49%) of Central Indiana respondents indicated that the availability of affordable quality housing in their communities was either excellent or good for those in their age group.^{16, 17} While this does not represent a significant decrease since 2013, the state of Indiana experienced a two percentage point decline in reported affordability since 2013, with only 42% of respondents reporting excellent or good availability of affordable quality housing in 2017.^{18, 19}

One means of ensuring a quality supply of affordable housing earmarked for older adults is by using federal and local resources to leverage or directly finance the construction of affordable housing, typically multifamily rental housing. Federal programs related to these are often funded or guaranteed by the U.S. Department of Housing and Urban Development (HUD), along with funding through programs such as the Low-Income Housing Tax Credit (LIHTC) program, the Community Development Block Grant HOME program, bond financing guaranteed by municipalities, states or the federal government.²⁰

Federally subsidized affordable rental housing for older adults is typically limited to those age 62 and older, and is sometimes also available for people with disabilities, regardless of age. To qualify for an affordable unit, a household must fall at or below a specific income level

based on household composition.²¹ Central Indiana is home to a total of 95 HUD-funded or financed affordable housing developments, totaling 6,204 units.²² Marion County is home to the largest number of units, 3,962, while Johnson County has the highest concentration of units, at 136 units per 1,000 eligible older adults. Hancock County is home to the fewest number of affordable housing units (194 units), while Hamilton has the least number of units per 1,000 eligible older adults, at 40 units.^{23, 24}

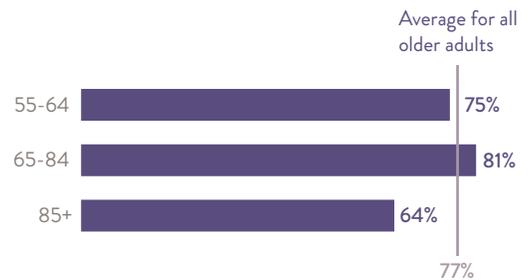
Although most older adults in Central Indiana own their homes, renters comprised 22% of older adult households in 2015-2019.²⁵ Twenty-four percent of younger-old households live in rental units, compared to 19% of middle-old and 34% of oldest-old adults. A focus group at a low-income housing community for older adults indicated that their experiences were quite different from older adults who own homes. They reported substantially more financial instability and limits in housing options. Additionally, they expressed greater reliance on resources provided through the housing community for transportation, recreation, and food than other older adults. Rental units for older adults can be subsidized through federal funding mechanisms, such as Section 42 housing, but key informants report these have long waiting lists.²⁶ Additionally, many older adults must be at least 62 years old to be eligible for certain types of affordable housing units. A lack of eligibility creates a gap in services, particularly for the younger-old, which one key informant reported as “living in filth and squalor” because of the low quality of the units that they can afford.

HOUSING AFFORDABILITY AND NEIGHBORHOOD INEQUITIES

The socioeconomic status of a neighborhood is related to residents’ health and social outcomes. Adults living in high-poverty neighborhoods are more likely to experience chronic illness, mobility issues, cognitive impairment and accelerated aging, regardless of income level. Because both Latinx and Black older adults are more than twice as likely as White older adults to live in high-poverty neighborhoods regardless of income, the former face increased poverty-related risk of chronic illness, limited mobility, cognitive impairment and accelerated aging.²⁷

Homeownership rates are high among older adults, but fall for those 85 and older.

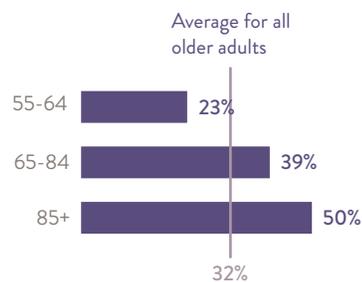
Percent of older adults in Central Indiana who own their home



Source: PUMS, American Community Survey 2015-2019 five-year estimates

Adults are more likely to have paid off their mortgages as they grow older.

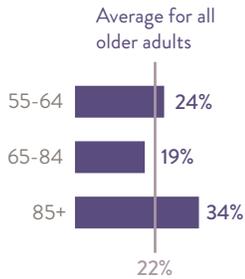
Percent of older adults in Central Indiana who own their homes outright



Source: PUMS, American Community Survey 2015-2019 five-year estimates

One sixth of older adults rent their homes.

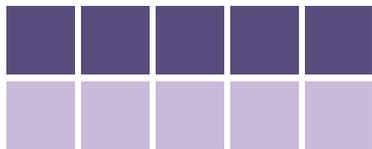
Percent of older adults in Central Indiana who rent their homes



Source: PUMS, American Community Survey 2015-2019 five-year estimates

Half of people experiencing homelessness are Black.

Percent of people experiencing homelessness who identify as Black



Source: Indiana University Public Policy Institute, 2020 Point-In-Time Count

Older adults participating in focus groups reported that in some Indianapolis neighborhoods, changing demographics over time led to a reduction in property values, while others reported that gentrification and subsequent rising property values led to unaffordable property taxes.²⁸ According to the older adults, both phenomena resulted in many long-term residents moving away from these neighborhoods. In 2017, 20% of older adults surveyed in Central Indiana reported that having enough money to pay their property taxes was at least a minor problem during the past year, representing a 6 percentage point improvement since 2013.^{29, 30} In comparison, a quarter (25%) of older adults statewide faced the same challenge.^{31, 32}

HOMEOWNERSHIP

In 2019, the homeownership rate among older adults in Central Indiana was 77%. This rate varied among different age ranges. The younger-old age group had a homeownership rate of 75%, the middle-old age group had a homeownership rate of 81% and the oldest-old age group had a much lower homeownership rate of 64%.³³ Housing costs for older adult households are lower when they own their own homes and do not have a monthly mortgage payment. Among older adults in the Central Indiana region, the proportion of homeowners without a mortgage is 32%. This proportion increases as age increases: 23% of the younger-old, 39% of the middle-old and 50% of the oldest-old own their homes outright.

Not all Central Indiana households are equally likely to own their homes. While 81% of White older adults are homeowners, only 52% of Black older adults and 62% of Latinx older adults own their own homes.³⁴ These proportions explain why Black and Latinx older adult households are more likely to experience housing cost-burden than White older adults.

HOUSING INSTABILITY AND HOMELESSNESS

According to the 2020 Point-In-Time Count of persons experiencing homelessness, 39% of Marion County adults experiencing homelessness were age 50 and older. Additionally, the number of adults age 62 and older experiencing homelessness increased by 34% from 2019

to 2020.³⁵ Ninety percent of older adults are sheltered rather than unsheltered (e.g., living on the streets).

Recognizing multiple poverty- and health-related disparities is crucial to preventing homelessness and to housing older adults who currently experience homelessness. In both the United States and Indiana, disparities in homelessness exist across race and veteran status.³⁶ For instance, older adult veterans are three times as likely to experience homelessness compared to older adult non-veterans.³⁷ Additionally, Black veterans are disproportionately represented within the veteran population experiencing homelessness.³⁸ Locally, Black adults are disproportionately likely to experience homelessness, comprising 53% of people experiencing homelessness in Marion County but fewer than 30% of its residents. Veterans also make up a disproportionate number of older adults experiencing homelessness, at 27% of this population, versus 6% of all county residents.³⁹ To learn more about some of the systemic factors that lead to disparities in homelessness among older adult veterans, please read 'Highlighting Equity' on the following page.

BARRIERS TO AFFORDABLE HOUSING

Key informants interviewed for this report noted that older adults with criminal histories find it particularly difficult to find rental housing that will accept them. Specifically, the U.S. Fair Housing Act does not include formerly incarcerated people as a protected class, including those who have been arrested but not convicted.⁴⁰ Landlords may perceive a criminal history as a risk to a rental community's safety, which is a permitted form of discrimination. This is particularly problematic because not having an address makes it difficult for formerly incarcerated people to maintain consistent employment and income, and older adults with criminal histories tend to be disproportionately Black, Latinx, or have disabilities, adding to existing housing inequities. Nationally, transgender older adults also experience barriers to housing. According to the National Center for Transgender Equality, 19% of transgender older adults have been denied housing because of their gender identity and 11% have been evicted due to transgender discrimination.⁴¹

Lastly, older adult focus group participants across multiple income groups do not believe most assisted living communities are affordable, and do not anticipate being able to live in one. Most of these participants live in their own homes or in rental units. Key informants note that the inability to purchase a new home and relocate forces lower-income older adults to remain in their existing neighborhoods.



HIGHLIGHTING EQUITY

HOMELESSNESS AMONG OLDER ADULT VETERANS

In the United States, older adult veterans are three times as likely to experience homelessness compared to older adult non-veterans. Below are some systemic factors that can lead to high levels of homelessness among this population.



INDIVIDUAL FACTORS:

Race and ethnicity

Forty-three percent of U.S. veterans experiencing homelessness are people of color, although they only make up 18 percent of the general veteran population. This large proportion of veterans of color experiencing homelessness is likely due in part to structural inequities in housing and income that more acutely impact people of color.⁴²

Higher prevalence of traumatic brain injuries (TBI), Post-Traumatic Stress Disorder (PTSD), and opioid use

Due to their military service, veterans have a higher risk of both TBIs and PTSD, which are considered some of the most substantial risk factors for homelessness. One study found that veterans with opioid use disorder are ten times more likely to be homeless as the general veteran population.⁴³



ORGANIZATIONAL FACTORS: INADEQUATE TRANSITIONAL TRAINING

In 1991, the U.S. military began the Transition Assistance Program (TAP), to assist service members with understanding U.S. Department of Veterans Affairs (VA) benefits and how their military-related skills could be transferred to civilian employment.⁴⁴ However, a survey of U.S. veterans found that nearly half of respondents felt that the military did not prepare them well for transition to civilian life, on either a financial, emotional or professional level.⁴⁵ Older adult veterans who left the military prior to TAP's creation may have received less transitional support than those who did complete the program.



COMMUNITY FACTORS: CHALLENGES WITH SUPPORTING THE UNIQUE NEEDS OF OLDER ADULT VETERANS

A report by the Government Accountability Office found that VA services are not often specifically targeted at older veterans experiencing homelessness. These individuals often have more complex health issues, such as ambulatory challenges or cognitive issues, which VA programs cannot fully address. For example, some older veterans experiencing homelessness may need care provided by assisted living services, but the VA does not cover veterans' rent at these facilities, making this type of care unattainable for older veterans who may need it.^{46,47,48,49}



POLICY FACTORS: SOME VETERANS ARE BARRED FROM RECEIVING VA BENEFITS

Veterans who receive a punitive discharge from the military (such as a bad conduct or dishonorable discharge), are often ineligible for federal benefits through the VA, including compensation, pension, education or home loan benefits.⁵⁰ Veterans not receiving a punitive discharge, but an 'other than honorable' discharge, may also be excluded from some benefits, such as the HUD-VASH program, which combines a HUD Housing Choice voucher with VA Medical Center case management.⁵¹ For example, a service member who tests positive on a drug test may receive an other-than-honorable discharge, meaning they may be barred from receiving the support and services they need once they leave the military. Overall, the refusal of benefits to certain veterans based on their discharge status can create significant barriers in obtaining proper housing, health care and employment necessary to prevent and end homelessness.⁵²

Top Ten 2-1-1 Requests for Housing Support by Older Adult in 2019

Need	Number of calls	Percent of income housing calls
Electric Service Payment Assistance	3,645	47.9%
Gas Service Payment Assistance	1,679	22.1%
Housing Search and Information	582	7.6%
Rent Payment Assistance	547	7.2%
Senior Housing Information and Referral	433	5.7%
Homeless Shelter	398	5.2%
Home Rehabilitation Programs	219	2.9%
Weatherization Programs	186	2.4%
Water Service Payment Assistance	176	2.3%
Public Housing	94	1.2%

Source: Indiana 211 via the SAVI Community Information System

Most 2-1-1 calls for housing support are related to assistance with gas and electric utilities.

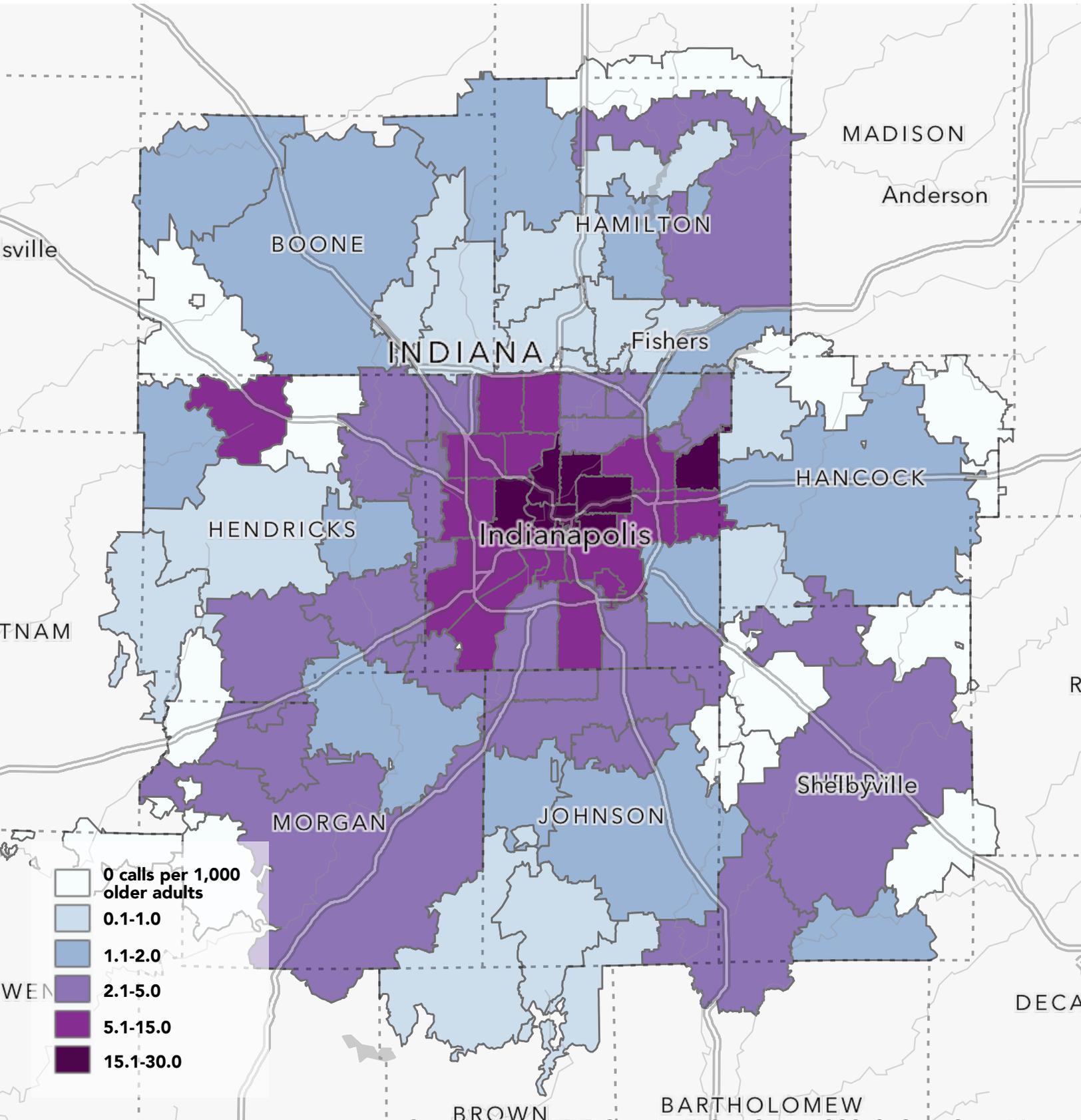
2-1-1 CALLS FOR HOUSING ASSISTANCE

2-1-1 is a helpline service providing information and referral to health, human, and social service organizations. In 2019, there were 7,610 calls to 2-1-1 from Central Indiana adults age 55 and older requesting assistance with finding affordable housing, paying for housing or paying for utilities. Of these calls, 2,563 were associated with at least one housing-related need, and 5,395 with at least one utility-related need. Senior housing information and referral was one of the 10 types of assistance most requested by or for older adults. Almost half of the calls requested electric service payment assistance, and nearly one quarter requested gas service payment assistance.

The map below represents the number of housing-related calls per 1,000 older adults across Central Indiana. The ZIP codes with the greatest rate of calls are in Marion County, in neighborhoods with larger populations of color and higher poverty rates or in areas with recent gentrification.⁵³ These include Indianapolis neighborhoods to the Near East, West, and North of downtown, and the Far Eastside of Indianapolis.

Requests related to housing needs are most common in Marion County, particularly Center Township and the Far Eastside.

2-1-1 housing calls from older adults in 2019, per 1,000 older adults



ENDNOTES

- 1 U.S. Department of Housing and Urban Development, "Housing Cost Burden Among Housing Choice Voucher Participants | HUD USER."
- 2 An older adult household is defined as a household in which at least one older adult age 55 or older lives.
- 3 PUMS data is released at the geographic level of PUMA (Public-Use Microdata Area). PUMAs must contain a minimum of 100,000 people and thus vary in geographic size. As a result, when using PUMS data, the Central Indiana region contains Putnam and Brown counties in addition to the eight Central Indiana Community Foundation counties of Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, and Shelby.
- 4 U.S. Census Bureau, "2015-2019 American Community Survey Five-Year Public Use Microdata Samples [SAS Data File]."
- 5 U.S. Census Bureau, "2010-2014 American Community Survey Five-Year Public Use Microdata Samples [SAS Data File]."
- 6 U.S. Census Bureau, "2015-2019 American Community Survey Five-Year Public Use Microdata Samples [SAS Data File]."
- 7 U.S. Census Bureau, "2009-2013 American Community Survey Five-Year Public Use Microdata Samples [SAS Data File]."
- 8 U.S. Census Bureau, "2015-2019 American Community Survey Five-Year Public Use Microdata Samples [SAS Data File]."
- 9 Harvard University Joint Center for Housing Studies, "The State of the Nation's Housing 2020."
- 10 Kandris et. al, The Polis Center at IUPUI. "Health and Economic Impact of COVID-19 on Neighborhoods," 2020. https://www.savi.org/feature_report/health-and-economic-impact-of-covid-19-on-neighborhoods/
- 11 U.S. Census Bureau, "2015-2019 American Community Survey Five-Year Public Use Microdata Samples [SAS Data File]."
- 12 Harvard University Joint Center for Housing Studies, "The State of the Nation's Housing 2020."
- 13 Indiana Housing and Community Development Authority, "Low-Income Home Energy Assistance Program Data."
- 14 LIHEAP data for 2018 are unavailable because of an information system change during that year.
- 15 Indiana Housing and Community Development Authority, "Weatherization Program Data."
- 16 National Research Center, "CICOA Aging and In-Home Solutions Full Report," 2013.
- 17 National Research Center, "CICOA Aging and In-Home Solutions Full Report," 2017.
- 18 National Research Center, "State of Indiana Full Report," 2013.
- 19 National Research Center, "State of Indiana Full Report," 2017.
- 20 Abt Associates and NYU Furman Center, "Federal Funding for Affordable Housing."
- 21 U.S. Department of Housing and Urban Development, "Multifamily Tax Subsidy Income Limits | HUD USER."
- 22 National Housing Preservation Database, "Data Sources."
- 23 U.S. Census Bureau, "2015-2019 American Community Survey Five-Year Estimates."
- 24 Because data about household income for adults age 62 and older is not readily available through the U.S. Census Bureau, we approximated the number of adult households age 62 and older with income at or below 50% of area median income using the number of older adults ages 60 to 64 and those 65 and older at or below this income level.

- 25 U.S. Census Bureau.
- 26 Thirty-five key informant interviews with caregivers and service providers were conducted during 2019 and 2020 to collect input on issues facing the older adult population in Central Indiana. Public and not-for-profit sector leaders and service providers who are knowledgeable about service systems and issues pertaining to older adults in Central Indiana were identified and interviewed as key informants during report preparation.
- 27 Ailshire and García, "Unequal Places."
- 28 Nine focus groups with older adults were conducted during 2019 and 2020 to collect input on issues facing the older adult population in Central Indiana. The focus groups composed of older adults were assembled with the identification and recruitment assistance of community service providers. These focus groups were conducted by researchers, in person prior to the COVID-19 pandemic, and by Zoom after the pandemic began. The questions asked of the focus group participants were discussed and agreed upon by research faculty and staff.
- 29 National Research Center, "CICOA Aging and In-Home Solutions Full Report," 2017.
- 30 National Research Center, "CICOA Aging and In-Home Solutions Full Report," 2013.
- 31 National Research Center, "State of Indiana Full Report," 2013.
- 32 National Research Center, "State of Indiana Full Report," 2017.
- 33 U.S. Census Bureau, "2015-2019 American Community Survey Five-Year Public Use Microdata Samples [SAS Data File]."
- 34 U.S. Census Bureau.
- 35 Public Policy Institute Center for Research on Inclusion and Social Policy, "Homelessness in Indianapolis: 2020 Marion County Point-in-Time Count."
- 36 Public Policy Institute Center for Research on Inclusion and Social Policy.
- 37 Pomerance, "Fighting on Too Many Fronts."
- 38 U.S. Department of Housing and Urban Development Office of Community Planning and Development, "2018 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S."
- 39 Public Policy Institute Center for Research on Inclusion and Social Policy, "Homelessness in Indianapolis: 2020 Marion County Point-in-Time Count."
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- 41 Allison Auldridge et al., "Improving the Lives of Transgender Older Adults."
- 42 National Alliance to End Homelessness, "People of Color Make Up a Disproportionate Share of the Homeless Veteran Population."
- 43 National Alliance to End Homelessness, "Veteran Homelessness."
- 44 Whitworth, Smet, and Anderson, "Reconceptualizing the U.S. Military's Transition Assistance Program."
- 45 U.S. Government Accountability Office. 2020. "Homeless Veterans: Opportunities Exist to Strengthen Interagency Collaboration and Performance Measurement Procedures." <https://www.gao.gov/assets/710/706957.pdf>.
- 46 US Department of Veterans Affairs. "Assisted Living Facilities - Geriatrics and Extended Care." Accessed January 21, 2021. https://www.va.gov/GERIATRICS/pages/Assisted_Living.asp.
- 47 Pew Research Center, "Views of Post-9/11 Military Veterans."
- 48 U.S. Government Accountability Office, "Homeless Veterans: Opportunities Exist to Strengthen Interagency Collaboration and Performance Measurement Procedures."
- 49 "Assisted Living Facilities - Geriatrics and Extended Care."
- 50 "Assisted Living Facilities - Geriatrics and Extended Care."

- 51 National Alliance to End Homelessness, “Expanding Eligibility for HUD-VASH to Other-Than-Honorably Discharged Veterans (H.R. 2398 and S. 2061).”
- 52 USC Suzanne Dworak-Peck School of Social Work, “Why Do Veterans Become Homeless?”
- 53 Indiana 2-1-1 data analysis is provided by the SAVI Community Information System. 2-1-1 is a free and confidential service that helps Hoosiers across Indiana find the local resources they need. When a client calls 2-1-1 for help, this is referred to as an interaction. During each interaction, a client may communicate one or more needs, related to a single problem or multiple problems. When a call is received by 2-1-1, it is placed in one or more categories, depending on the nature of the need(s) expressed by the caller. For example, if a caller requests a referral for a food pantry, a referral for transportation to help get to that pantry, a referral for donated clothing, and a referral for a soup kitchen, the call is identified as a single, unique call related to food needs, transportation needs and material assistance needs. Even though there are two different food-related needs expressed, the call is only counted as a single call for food-related help. In the 2019 dataset, 75% of caller data specified client age, while the remainder did not. In this report, only data with the age of the client (between 55 and 105 years old) was used.

Download the data used in this chapter.

Download spreadsheets containing our source data
by [clicking here](#) or scanning the QR code below.

