

Housing Insecurity Among Older Adults

Behavioral Risk Factor Surveillance System, 2018, 2020, 2022

July 2025

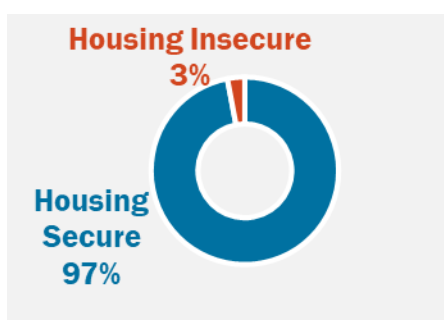
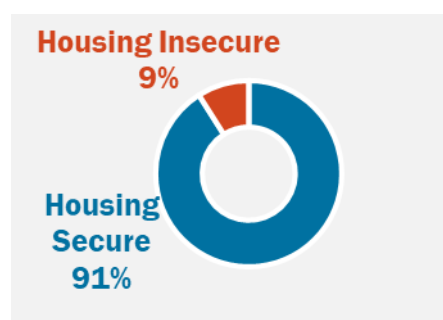


Housing insecurity describes not being able to pay rent, mortgage, or utilities and is linked to poor health outcomes.¹ One in ten Vermonters 45-59 years old are housing insecure, as are 3% of those 60 or older. Adults 45 and older experiencing housing insecurity have a higher percentage of poor physical and mental health than those who are housing secure. Additionally, housing insecurity is related to an increase in risky health behaviors. Improving housing security among Vermont's older adults may increase positive health outcomes.

If you need help accessing or understanding this information, contact ahs.vdhpdpanalytics@vermont.gov.

Vermonters aged 45-59

Vermonters aged 60+



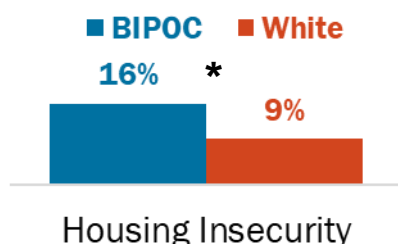
Key Points

- **Ten percent of adults aged 45-59 and 3% of adults aged 60+ are housing insecure in Vermont.**
- **Housing insecurity is associated with poor health such as arthritis and cardiovascular disease and risky health behaviors, such as currently smoking cigarettes.**

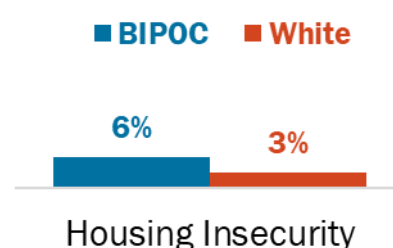
Certain groups are more likely to be housing insecure

- Among adults aged 45-59, the proportion experiencing housing insecurity is almost twice as high among Black, Indigenous and people of color (BIPOC) compared to White, Non-Hispanic adults. No significant differences exist in the prevalence of housing insecurity by race/ethnicity for adults aged 60+.
- No statistically significant differences exist in the percentage of housing insecurity by sex, sexual orientation gender identity, and Veteran status (data not shown).

Prevalence of housing insecurity among Vermonters aged 45-59 by race/ethnicity



Prevalence of housing insecurity among Vermonters aged 60+ by race/ethnicity



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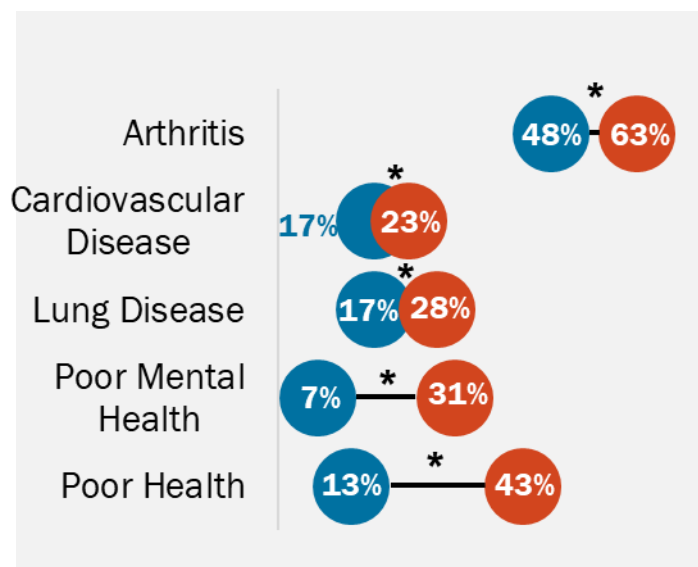
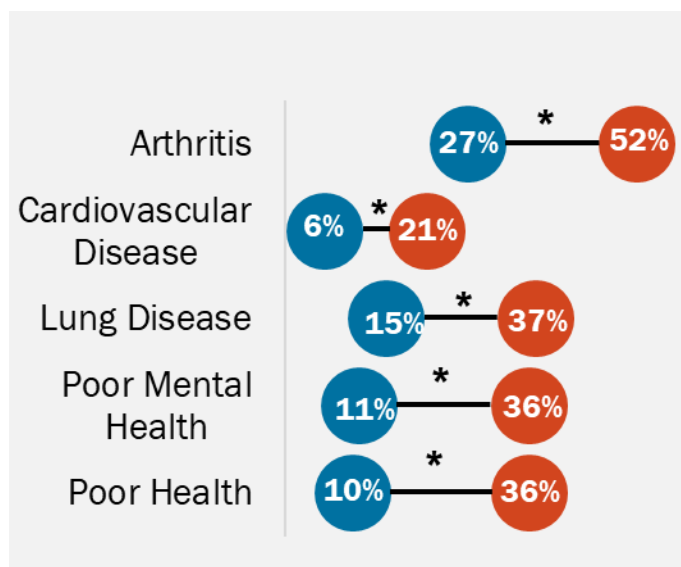
Housing insecurity is associated with negative health outcomes

In Vermont, housing insecurity is linked to poor health outcomes for older adults, specifically arthritis, cardiovascular disease, lung disease (asthma and Chronic Obstructive Pulmonary Disease (COPD)), poor mental health, and poor physical health. This demonstrates the connection between housing insecurity and poor health outcomes among older Vermonters.

The prevalence of poor health outcomes is higher in adults aged 45-59 and 60+ who are **housing insecure compared to those who are **housing secure**.**

Ages 45-59

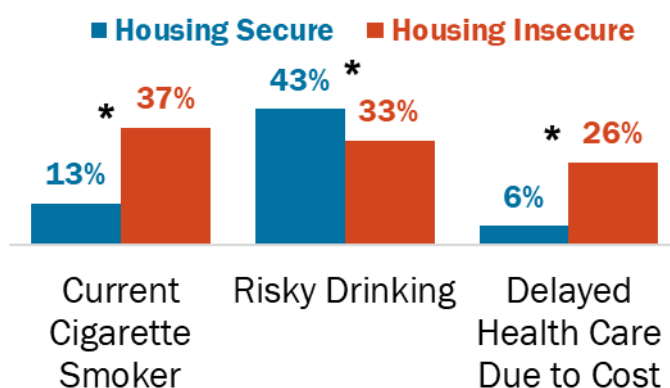
Ages 60+



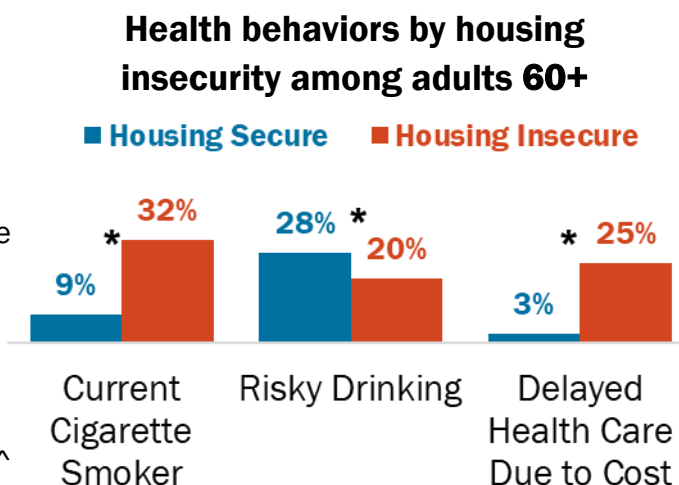
Housing insecurity is associated with risky health behaviors

- Thirty-seven percent (37%) of adults aged 45-59 who are housing insecure currently smoke cigarettes compared to 13% of those who are housing secure.
- Adults aged 45-59 who are housing insecure are over **four** times more likely to delay healthcare due to cost compared to those who are housing secure.
- Adults aged 45-59 who are housing secure are more likely to engage in risky drinking^ than those who are housing insecure.

Health behaviors by housing insecurity among adults 45-59



- Thirty-two percent (32%) of adults aged 60+ who are housing insecure currently smoke cigarettes compared to 9% of those who are housing secure.
- Adults aged 60+ who are housing insecure are over **eight** times more likely to delay health care due to cost than those who are housing secure.
- Adults aged 60+ who are housing secure are more likely to engage in risky drinking[^] than those who are housing insecure.



Key takeaways

The data and information in this brief show how housing insecurity is related to certain health behaviors, health outcomes and demographics. Although 3% of adults aged 60+ are housing insecure in Vermont, if the current 10% rate of housing insecurity holds for adults currently aged 45-59, as they age, we could see a significant increase in housing insecurity among our 60+ population over the next decade.

Vermont residents who experience housing insecurity are at an increased risk of engaging in risky health behaviors, which can lead to worsening health outcomes and rising complex care needs. Higher rates of housing security support healthy behaviors longitudinally, subsequently leading to improvements in health outcomes and reductions in health care costs.

Resources for action

- Visit the Vermont Housing Finance Agency (VHFA) website to find a [directory of affordable housing rentals in Vermont](#).
- If you are experiencing or at risk of homelessness, contact your local [Coordinated Entry Lead Agency](#) to help you find or keep housing.
- If you are a home builder, investor, or community leader, access the [Homes for All Toolkit](#) for guidance on creating affordable housing.
- For general information on housing in Vermont, visit the [Housing page on the Agency of Commerce and Community Development's website](#).

Notes

*Statistical difference between groups.

^ Risky drinking is defined as drinking more than the recommended amount for older adults as defined in the 2020-2025 US Dietary Guidelines for Americans

https://www.dietaryguidelines.gov/sites/default/files/2021-03/Dietary_Guidelines_for_Americans-2020-2025.pdf.

References

1. Healthy People 2030: Housing Instability. ODPHP.gov. Accessed July 14, 2025.
<https://odphp.health.gov/healthypeople/priority-areas/social-determinants->