

# Housing Insecurity Among Older Adults

Behavioral Risk Factor Surveillance System, 2018, 2020, 2022

July 2025

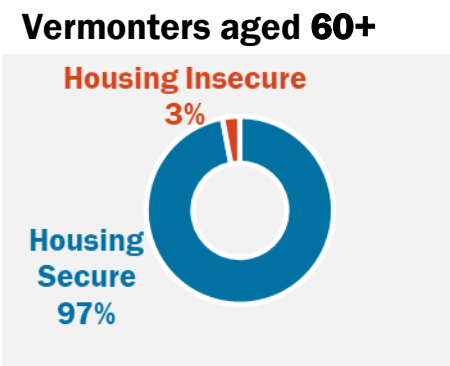
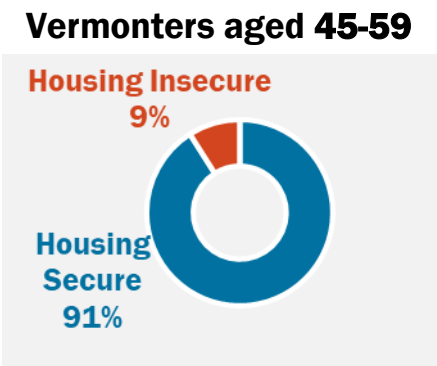


Housing insecurity describes not being able to pay rent, mortgage, or utilities and is linked to poor health outcomes.<sup>1</sup> One in ten Vermonters 45-59 years old are housing insecure, as are three percent of those 60 or older. Adults who are housing insecure have a higher percentage of poor physical and mental health. Additionally, housing insecurity is related to risky health behaviors. Improving housing security among Vermont’s older adults may increase positive health outcomes. This brief describes the relationship between housing insecurity and health outcomes and risky health behaviors among older adults in Vermont.

If you need help accessing or understanding this information, contact [ahs.vdhdpanalytics@vermont.gov](mailto:ahs.vdhdpanalytics@vermont.gov).

## Key Points

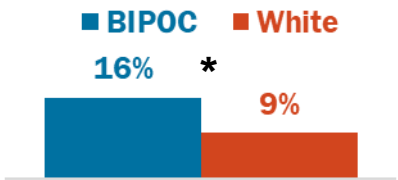
- A small number of adults aged 45-59 and 60+ are housing insecure in Vermont
- Housing insecurity is significantly associated with poor health such as arthritis and risky health behaviors, like currently smoking cigarettes



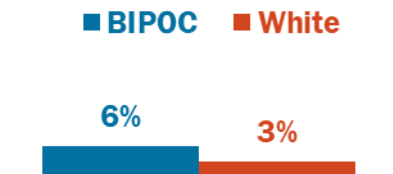
## Certain groups are more likely to be housing insecure

- 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 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**



Housing Insecurity  
**HealthVermont.gov**  
**802-863-7200**



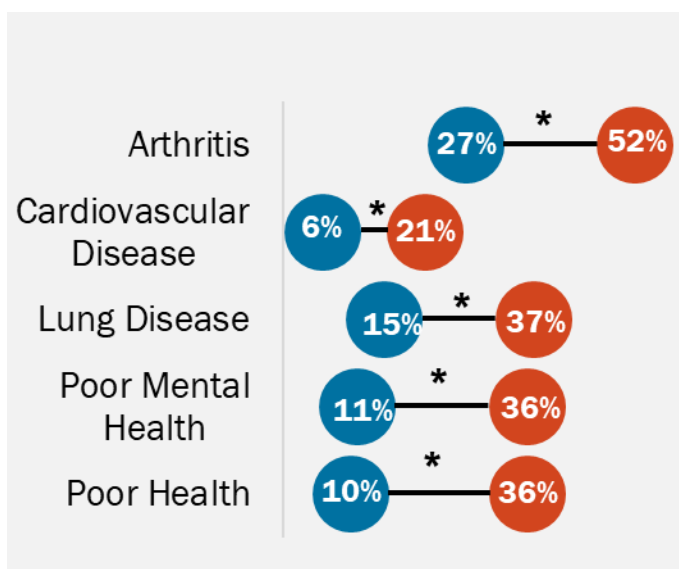
AGENCY OF HUMAN SERVICES  
DEPT. OF DISABILITIES, AGING & INDEPENDENT LIVING  
DEPARTMENT OF HEALTH

## Housing insecurity is associated with negative health outcomes

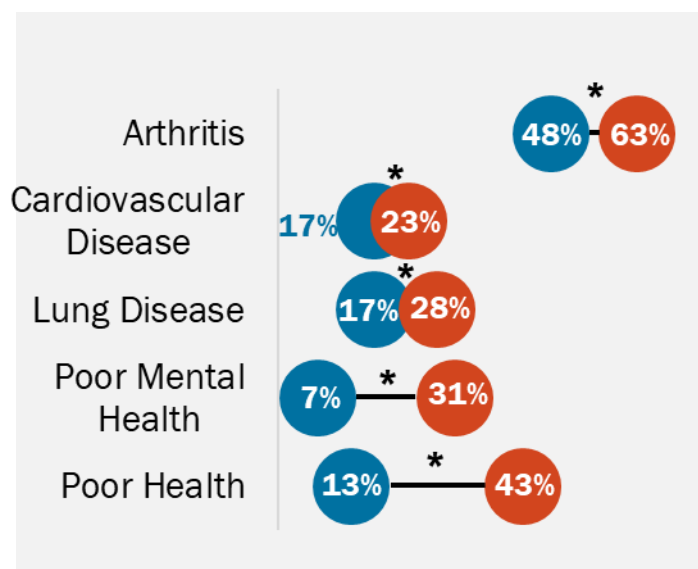
In Vermont, housing insecurity is linked to poor health outcomes for older adults, specifically arthritis, cardiovascular disease, lung disease (asthma and Chronic Obstructive Pulmonary Disease (COPD)), poor mental health, and poor physical health. This demonstrates the connection between housing insecurity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



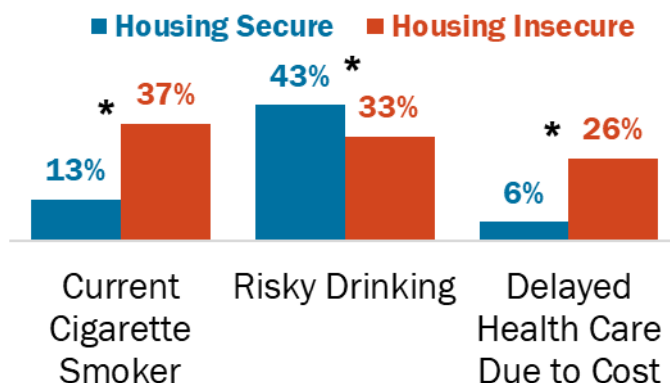
### Ages 60+



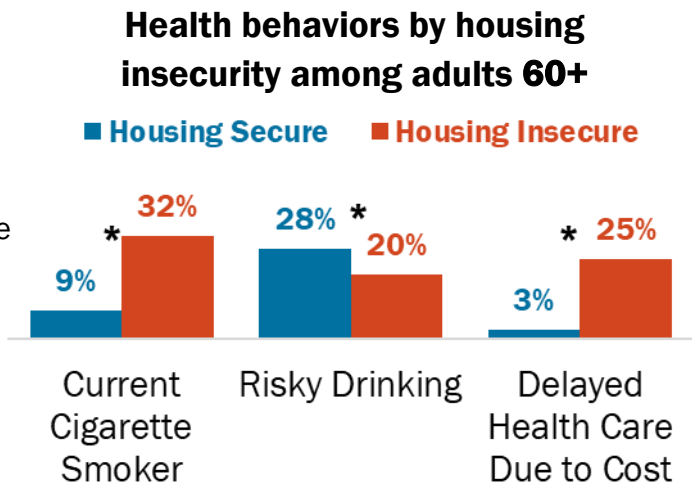
## Housing insecurity is associated with risky health behaviors

- Adults aged 45-59 who are housing insecure are over **two** times more likely to currently smoke cigarettes and over **four** times more likely to delay health care due to cost compared to those who are housing secure.
- Adults aged 45-59 and adults aged 60+ 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 of adults aged 60+ who are housing insecure 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.



## Key takeaways

The data and information in this brief show how housing insecurity is related to certain demographics, health outcomes, and health behaviors. Although a small percentage of older adults are housing insecure in Vermont, those who experience housing insecurity are at an increased risk for worse health outcomes and risky health behaviors. Increasing rates of housing security among older adults in Vermont is essential to improve health outcomes and support healthy behaviors, such as a reduction in cigarette smoking and higher percentage of health care recipience.

## 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](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-health/literature-summaries/housing-instability>.