

# AGING TEXAS WELL SOCIAL ENGAGEMENT & AFFORDABLE HOUSING SUBCOMMITTEE

AGING TEXAS WELL ADVISORY COMMITTEE (ATWAC) REPORT – DRAFT COPY

## AFFORDABLE HOUSING

There are diverse ways to measure housing affordability. One used by National Association of Realtors (NAR) measures whether a family earning the median income can qualify for a mortgage on a median-priced home. Another common standard of affordability used by the U.S. Department of Housing and Urban Development (HUD) is that housing costs should not exceed 30 percent of a family's income; this ensures a family has ability to pay for other nondiscretionary costs.

The issue of affordable housing for older adults is growing in importance as the Texas population of individuals aged sixty-five and older continues to rise. Older Texans face a unique set of challenges in securing and maintaining affordable housing that meets their needs, compounded by financial constraints, rising housing costs, and increasing health and mobility issues. Here are some key factors contributing to the situation:

### 1. Growing Older Population

- The proportion of older adults is rising steadily. In 2000, 19% of the U.S. population was aged sixty-five and over, and by 2021, this number increased to 21%. The oldest age groups (80 and over) are seeing the highest growth rates.
- In 2022 Texans aged sixty and older accounted for 18.1% of Texas population with ages 75–85 anticipated to increase the fastest, within the next 10 years.<sup>1</sup>

### 2. Income and Housing Affordability

- Many older adults live on fixed or declining incomes. For those aged eighty and over, the median household income is \$37,100, significantly lower than younger age groups. This makes it difficult for many to afford housing.
- Older adults in rural areas and smaller metropolitan communities face housing challenges, as they often have lower incomes. Forty percent of older adults in rural areas have household incomes under \$30,000, compared to 30% in metropolitan areas.<sup>2</sup>

- A substantial portion of older adults rely on Social Security as their primary source of income, with about a third of their income coming from this source. However, wealthier households have additional income sources such as pensions or investments.<sup>3</sup>

### **3. Housing Cost Burden**

- About one-third of older Texans are cost-burdened, meaning they spend more than 30% of their income on housing costs. In 2021, 56% of older Texas renters were cost-burdened, with many earning under \$25,000 per year. Cost burdens often leave older adults struggling to afford other basic needs, such as food and healthcare. The challenge is particularly severe for those who are retired or on fixed incomes. While the percentage of cost-burdened older households has remained constant over the past few years from 2016 to 2021, the number of those experiencing cost burdens has grown as the older population has increased.<sup>4</sup>
- The number of cost-burdened renters reached a record high of 21.6 million American households between 2019 and 2021, according to the JCHS report. Of these, 11.6 million were defined as being severely cost burdened.<sup>5</sup>
- In 2022, homeowners comprised 62.5 percent of Texas households, while renters accounted for 37.5 percent. These shares differ between urban and rural areas. In rural areas, owners comprised 83.5 percent of households, much higher than urban areas, where owners accounted for 58.5 percent of total households.<sup>6</sup>

### **4. Housing Upkeep**

- Maintaining property can be especially burdensome for older homeowners, who live in their homes for many years resulting in maintenance needs that threaten their safety and comfort. Among homeowners aged sixty-five and over, 39 percent have lived in their homes for at least 30 years, compared to 6 percent of homeowners under age 65. Further, the homes of older adults are likely to be older. A quarter of the homes of older Texans were built before 1960 and more than half were built before 1980. This would indicate many may need significant repairs or the replacement of major systems. Older homeowners are also more likely to live in larger homes with higher upkeep costs, expenses that may be difficult to cover on a fixed income.<sup>7</sup>
- There is a significant lack of funding for owner occupied home upkeep and emergency repairs. As many cities choose to use their Community Development Block Grant (CDBG) money and other resources on infrastructure to entice new development and on other amenities to keep up with rapid growth. Older Texans living on fixed incomes in older housing

they have owned for years, are being overburdened with the rising cost of insurance and upkeep and repairs for their homes. Subsequently some find themselves having to seek assistance. Some of these repairs have been compounded because of years of neglect and in many cases being embarrassed to ask for assistance. There is a need for significant additional funding for both large and small repairs. Organizations like the local Area Agencies on Aging, Aging and Disability Resource Centers, etc. provide funding for small repairs or rapid emergency repairs under \$2,500 to mitigate additional issues. There needs to be quick access to funds that require minimal paperwork and documentation. Currently providers of services to older Texans spend more time trying to find assistance for these repairs, without being successful.

## **5. Health and Accessibility Needs**

- There is also the question of how housing can support older adults' health and independence. Older adults tend to acknowledge when at least one household member experiences difficulties with mobility, vision, hearing, cognition, self-care, or independent living. All types of disabilities increase with age, and 55 percent of those aged eighty and over report at least one disability. Accessibility features, such as single floor living (with a bedroom and bathroom on the main living level), will be in greater demand as the population ages, yet few existing homes offer features that enable people with disabilities to successfully navigate and use them.<sup>8</sup>

## **6. Limited Housing Mobility**

- Only 5% of older adults moved in 2021, compared to 16% of those under sixty-five. Older adults who do move often do so for family or housing reasons. However, as more people move into their eighties, they are less likely to relocate due to increased health challenges and limited financial resources.
- Those who do move often find that rental prices are increasingly unaffordable, particularly among lower-income households.

## **7. Government Programs and Strategies**

- The HOME Investment Partnerships Program (HOME), funded by HUD, is a strategy that provides funding for affordable housing development and rehabilitation. The program is focused on households with low incomes and can also support rental assistance.<sup>9&10</sup>
- Other programs, like the Community Development Block Grants (CDBGs), help with local community development efforts to improve housing options for older adults, especially in low-income areas.<sup>11&12</sup>

## 8. Homelessness Among Older Adults

- Homelessness is also on the rise among older adults, particularly those sixty-five and older. From 2019 to 2021, the number of older adults experiencing sheltered homelessness increased by 10,000 to more than 60,000. Older adults who experience homelessness face additional challenges, as they may have health conditions that make it harder to access services or manage day-to-day activities.

## PROPOSED SOLUTIONS

- 1. Affordability.** Addressing housing affordability for older adults requires a multifaceted approach, including increasing the availability of affordable housing and lowering their value as collateral rates when older Texans apply for refinancing or cash-out refinancing home modifications.  
  
Encourage local municipalities to enact land use restrictions that disincentive redevelopment and demolitions of current affordable homes in gentrifying neighborhoods. Municipalities should consider zoning ordinance amendments such as a “Neighborhood Stabilization Overlay District” and/or restrictions to residential infill projects through the Zoning Board of Adjustments / Building Board of Appeals.
- 2. Land banks.** Utilizing abandoned or government vacant properties could help develop more affordable housing. Policies such as capping property tax increases for landlords providing affordable might also help reduce rental costs.<sup>13</sup>
- 3. Tax incentives.** Encourage the development of new housing, particularly affordable housing, in areas where needed most. Federal and Texas State backed finance incentives and tax credits, like the Low-Income Housing Tax Credit (LIHTC), can be effective, but they must be expanded and targeted to incentivize construction of affordable units. We also need to look at opportunities to provide property tax relief for developers when building costs are high.
- 4. Plan for growth** This means investing in infrastructure to support new housing developments, ensuring that schools, transportation, and public services can keep pace with new construction. It also means adopting a long-term perspective that anticipates future housing needs rather than reacting to crises as they emerge. Encouraging regional planning efforts across the states can help ensure that necessary amenities are available to support growing communities.
- 5. Property Evaluation** One of the three methods for establishing the values for rental properties in Texas is the Income method. It requires the appraisal districts to utilize the income method when establishing property value of rental property. This appraisal method encourages sub-market rental rates and affordable housing.<sup>14</sup>

**6. Property Insurance Reform** The cost of protecting their investment can be an expensive hurdle for many buyers due to the rising cost of homeowners insurance premiums, the amount a policyholder pays for insurance. According to the Texas Department of Insurance, from 2015 to 2022, the statewide average premium per policy went up 33 percent. Premium costs have risen sharply in recent years, up about 7 percent in 2021 and 12 percent in 2022. One way the State Legislature may consider in reducing the cost of property insurance is to be in insure the cost to replace structures by eliminating the values of land and nonstructural properties from the insurable values.

**7. Cap Tax Assessment Value the same as Homestead properties** Owners of rental property who provide sub-market rental rates should receive property tax increase cap the same as homestead property owners. By implementing such a cap on property appraisals, the legislature would be determining that society, not individual owners, should bear the cost of protecting low-income elderly tenants. The public and private sectors are both crucial to ensuring that the nation's most vulnerable older adults can age with dignity in their homes and communities.

**8. A Real-Estate Developer** in Los Angeles is testing a new blueprint for affordable housing by stacking apartments on top of a Costco. Thrive Living is planning to begin construction in early 2025 on an 800-unit affordable-housing complex with the mega retailer on the ground floor in the Baldwin Village neighborhood of South Los Angeles. The project, which includes a rooftop pool and fitness center, would have 184 apartments for low-income households. Once the property is open for lease, Thrive plans to join with the Housing Authority of the City of Los Angeles to provide rent vouchers to low-income tenants in at least 100 of the units.<sup>15</sup>

- The Costco project would be the first in Los Angeles to draw on Assembly Bill 2011, a California law that expedites the land-use approval process for developments that meet affordability and labor standards. The law is an example of new legislation in California seeking to untangle the regulatory obstacles that make housing development time-consuming and expensive in the state. Since the law went into effect in 2023, it has been used to permit affordable-housing projects in San Francisco and two small cities in central California.<sup>16</sup>

**9. Another source of affordable housing for seniors** already exists in the older neighborhoods in cities, both large and small that have empty bedrooms of the owner-occupied seniors homes. this is also a solution for some of the social engagement and social isolation issues. Not only having another person in the home, but people rooming in the same house would be more apt to go to an event if they had someone to go with or encouraging them to go. There are a few organizations doing this and now some apps that advertise matching seniors for roommates.<sup>17</sup>

## CONCLUSION

In conclusion, as the older Texan population continues to grow, especially among those with lower incomes, there will be an increasing need for affordable, accessible housing. Addressing these challenges will require a combination of Texas Legislative and agencies support, community-based solutions, and innovative housing policies that address the specific needs of older adults, ensuring they can age with dignity in safe and supportive environments.

Now that lawmakers are listening, it is an exciting time for Aging Texas Well Advisory Committee (ATWAC) to promote affordable housing for older Texans and to drive new and lasting solutions so every older Texans can secure and maintain affordable housing that meets their needs, including health and mobility issues.

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## SOCIAL ENGAGEMENT & SOCIAL ISOLATION

This report is a summary of the critical role social engagement plays in health and well-being of all Texans, with a particular emphasis on social isolation and its far-reaching impacts on older Texans.

Social isolation is a condition in which individuals objectively lack adequate connections to family, friends, or a community. In contrast, loneliness is the subjective feeling of being alone. People prefer different amounts of time alone, and individuals can be alone without feeling lonely. Alternatively, an individual can be surrounded by people and still experience loneliness or isolation. In general, the risk of loneliness increases with social isolation.

Social isolation and loneliness have been increasingly recognized as a health risk during and after the COVID-19 pandemic.<sup>1</sup>

Loneliness and isolation among older Americans have mostly returned to pre-pandemic rates, a national study shows, but still more than one-third of people aged 50 to 80 feel lonely, and many feel isolated.<sup>2</sup>

There are a few areas that stand out as particularly important for policymakers and public health officials to consider:

### **1. Social Isolation and Health Risks:**

Research indicates that the lack of meaningful social connections is not just about loneliness — it is a significant public health issue. The connection between isolation and chronic health issues like cardiovascular disease, depression, suicide, and even shorter life expectancy is compelling. The fact that isolation can trigger harmful behaviors like smoking or overeating only deepens the cycle of poor health outcomes.<sup>3</sup>

The groups of older adults with the highest rates of loneliness in 2024 were:

- Those who said their mental health is fair or poor: 75% (in 2018, it was 74%)
- Those who said their physical health is fair or poor: 53% (up from 50% in 2018)
- Those who were not working or received disability income (does not include retirees): 52% (up from 38% in 2018)

These rates for 2024 are double the rates of loneliness and isolation seen among older adults who said their physical health or mental health were excellent, particularly good, or those who were working or retired.<sup>4</sup>

Starting in 2018, a national poll on aging by the University of Michigan Institute for Healthcare Policy and Innovation asked older adults nationwide how often they felt they lacked companionship (the subjective feeling of being alone, or loneliness), and felt isolated from others (the experience of social isolation).



The latest data show that in 2024, 33% of older adults felt lonely some of the time or often in the past year, about the same as the rate in 2018 (34). During the years in between, as many as 42% of older adults had this level of loneliness.

Similarly, 29% of older adults said they felt isolated some of the time or often in 2024, just above the rate of 27% seen in 2018. During the early months of the COVID-19 pandemic, 56% of older adults said they had experienced this level of isolation, but the rate has declined each year since.

“On the surface, this might seem like great news, that we are back to where we were before COVID-19 struck. But that baseline was not good, and it was especially bad for some groups of older adults, who continue to have very high rates of loneliness and social isolation” said Preeti Malani, M.D., MSJ, the study’s lead author and a professor of internal medicine at the U-M Medical School.<sup>5</sup>

“One of the biggest differences now is that we have greater recognition of the impact of loneliness and isolation on health especially as we age.” Malani serves as senior advisor to the poll, which she directed from 2017 to 2022.

These trends make it clear: clinicians should see loneliness and isolation as a key factor in their patients’ lives, especially those with serious physical or mental health conditions.<sup>6</sup>

In a cohort study using a national longitudinal health survey of 13,649 adults aged 50 years or older in the US, data revealed that increased isolation was associated with an increased risk of mortality, disability, and dementia. Decreased isolation was associated with a lower risk of mortality only among individuals not isolated at the baseline.<sup>7</sup>

In general, adults aged 50 to 64 were more likely than those aged 65 to 80 to say they felt lonely or isolated across all poll years, and rates had not dropped back to pre-pandemic rates for those aged 50 to 64 in 2024. Similarly, those with household incomes below \$60,000, and those who live alone, were more likely to say they sometimes or often felt lonely or isolated than those with higher incomes or those living with others, a finding that was consistent across most years from 1917 to 1924.<sup>13</sup>

## **2. The Importance of Social Support:**

Emphasizing the role of strong social networks as a preventive tool is vital. It is a reminder that health is not just about access to medical care — it is also about the support systems that can help individuals lead healthier lives. Community involvement, volunteering, and shared local events can function as simple yet powerful solutions to foster stronger connections and improve overall well-being.

## **3. Health Impact Assessments (HIAs):**

The idea of integrating health into broader policymaking through Health Impact Assessments is a forward-thinking approach. By considering how policies related to housing, transportation, and urban planning affect health, stakeholders can be proactive

in fostering environments that promote well-being and reduce the risk of social isolation. The focus on vulnerable communities is especially important—creating spaces that support mobility, and access can help reduce isolation and its negative effects on mental and physical health.<sup>8</sup>

During community planning, consideration should be given to such issues as emergency response, pedestrian safety and traffic, physical activities, safety and crime, the cost of driving/parking, decreasing vehicle miles traveled, improving public transit, changing built codes to permit affordable housing, light rail routes or bus service in low-income and vulnerable communities, and access to shopping centers and grocery stores.

Although there are no federal mandates for HIA, at least six states and the U.S. Senate have introduced legislation that would require or support these efforts.<sup>9</sup>

### **CHALLENGES WITH HIAs:**

- HIA also raises a key point about the difficulty of measuring the long-term effects of HIAs. Health outcomes can take decades to fully manifest, making it challenging to assess whether policies are truly effective in addressing social isolation. It also presents a challenge in attributing changes in health directly to specific interventions.<sup>10, 11, 12</sup>
- Overall, HIA highlights how interconnected social engagement, urban planning, and health are—and why it is critical for health and social services to think comprehensively about how policies can foster social inclusion and reduce isolation.

### **4. Technology and Access to Resources:**

Technology, including internet access and telehealth services, plays an essential role in reducing isolation by connecting individuals to social, educational, and healthcare resources. Expanding broadband access and digital literacy are critical to addressing these issues.

The role of technology, particularly broadband internet access, is a vital component of social engagement. Internet access not only facilitates communication and social interaction but also may provide critical access to education and healthcare resources. This is especially important for older adults who may face mobility issues, as virtual platforms can connect them to community activities and essential services.

## **RECOMMENDATIONS**

- **Collaboration and Policy Development:** Texas should develop standardized measures for loneliness and isolation to guide policies, increase public awareness, and provide resources for older adults to stay connected.

- **Health Impact Assessments (HIAs):** Consideration of social isolation in policymaking, particularly regarding transportation, housing, and urban planning, can foster healthier environments such as:
  - ▶ Promoting art community spaces.
  - ▶ Promoting green areas, public, private.
  - ▶ Promote discussions of housing options for older Texans
- **Educational Programs:** Offer continued education, fitness, and arts classes for older adults to help them stay engaged and socially connected such as:
  - ▶ Promoting continued education for older adults through classes in Community Colleges arts and crafts classes. Older adults enjoy arts and crafts such as painting, drawing, sewing, knitting, ceramics, and floral design.
- **Cooking classes:** Classes could be related to healthy eating, diets for diabetes, hypertension, constipation, and others. These classes could also be beneficial to widows who lost the companionship that oversaw cooking.
- **Fitness classes:** Fitness classes range from easy to intense and include water aerobics, or yoga. Local groups like libraries, churches, local businesses, and volunteer organizations can teach fitness classes.
- **University Classes:**
  - ▶ State Universities might offer continuing education programs to help seniors finish earning their degree or pursue an interest.
  - ▶ Online Classes specifically designed for those living in long-term care or assisted living communities.
- **Expand Telehealth and Technology:**
  - ▶ Increase access to telehealth services and technology that supports social connection, particularly for individuals in rural or isolated areas.
  - ▶ Foster public-private and cross-agency partnerships to develop a plan to facilitate access to communication, assistance, and information technologies to individuals at higher risk or already socially isolated.
  - ▶ Expand digital literacy efforts to mitigate the impact of social isolation in Texas, leveraging existent resources and programs.

## EXAMPLES

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### ***PEER SUPPORT THROUGH TELEPHONE REASSURANCE PROGRAM:***

This is a telephone chat line that engages volunteers to fight loneliness among isolated older adults in a community.

- Silver Connect is a telephone chat line for older adults administered by San Antonio Oasis and developed through the collective impact initiative of the San Antonio Area Foundation, Successfully Aging and Living in San Antonio (SALSA). Silver Connect aims to prevent isolation and improve the self-esteem of lonely

individuals through communication with peer volunteers. Once trained, the peer volunteers are equipped with the software/technology they need to be able to answer calls from their homes, on a schedule that works best for them.

- A peer-led approach benefits the individuals calling in by providing greater perceived empathy and establishing a mutual respect between the peer volunteers and callers. Peer support also benefits the volunteers themselves, leading to increased self-esteem, confidence, and positive feelings of helping someone in need.
- During the first year of the program, Silver Connect demonstrated a measurable impact on reducing the effects of social isolation. To evaluate the Silver Connect program, volunteers complete an intake form during their initial contact with participants asking about their feelings of loneliness and other items. Of the participants in the first year of the program, 47 percent reported often being lonely at the beginning of their call. Upon the conclusion of the call, 85 percent of the participants reported that the call improved their health and wellness, with 82 percent of the callers feeling more connected.
- The Silver Connect program also impacts the health and well-being of the older adult volunteers staffing the chat lines. In the first year of the program, Silver Connect volunteers completed a total of 1,567 volunteer hours. Evaluations found that 62 percent of the volunteers believe their participation in the Silver Connect program increased their social connection, with 54 percent reporting that participating in the Silver Connect program has enriched their lives.
- San Antonio Oasis found marketing to be another challenge. The program received feedback from older adults stating that it was often difficult to admit to being lonely, which hindered their participation. To address this feedback, Silver Connect changed the initial tag line from, "Are you lonely?" to, "Do you want to talk?" to address this concern.
- San Antonio Oasis purchased additional phone lines and extensions to have available for all Silver Connect volunteers throughout different shifts. A part-time Silver Connect coordinator operates the program. Funds are also needed for volunteer recruitment, background checks, training and volunteer recognition.<sup>14</sup>

### ***SA AMIGOS MEMORY CAFÉ:***

- The SA Amigos Memory Café is the first bilingual English/Spanish virtual memory café offered in Texas. Established in February 2019, the SA Amigos Memory Café provides individuals living with dementia and family caregivers the opportunity to gather and socialize with others in a supportive environment.
- The SA Amigos Memory Café meets quarterly in person and once per month online via Zoom. These gatherings are offered at no cost to attendees. All staff who support the program are trained in dementia-friendly practices and volunteers are

available to arrange individual learning sessions with participants to support their comfort and ability to engage online.

- Memory Café Network identified five key themes: (1) a sense of reprieve; (2) celebrating what is still possible; (3) connectedness to others; (4) inclusivity; and (5) other added values (i.e., cognitive engagement). Family care partners expressed that they appreciate the opportunity to plan an enjoyable activity each month. Participants noted that activities remind them of what they continue to be capable of and provide opportunities to connect in new ways. Participants also reported a feeling of connectedness and noted that the bilingual component motivated them to participate.<sup>15</sup>

### **TRANSPORTATION:**

- The Aging Texas Well Advisory Committees recommendations highlight the need for collaborative efforts to improve transportation options to improve access to non-emergency medical transportation and non-medical transportation programs.

### **CONCLUSION**

Addressing social isolation and loneliness is critical for improving the health and well-being of older adults. A multifaceted approach, including collaboration between agencies, urban planning, technology access, and community engagement, is needed to mitigate these issues and enhance quality of life for seniors.

This report underlines the importance of a comprehensive approach to combat loneliness and isolation, ensuring that communities are equipped to support older adults both physically and socially.

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