

ALLIES IN AGING

Senior Housing Survey Results Executive Summary

Yellowstone County, Montana

Executive Summary

Allies in Aging undertook this Senior Housing Needs Assessment to ground its housing strategy for older adults in Yellowstone County in direct input from the seniors and communities it serves. Between December 2025 and June 2026, the organization combined a structured survey of 263 seniors (210 in urban Billings and 53 in rural areas) with five focus group sessions and follow up interviews reaching seniors experiencing homelessness, rural seniors, Indigenous elders, frontline staff serving seniors, and Senior Companion volunteers. Together, these methods surface a consistent and actionable picture of what stands between Yellowstone County seniors and stable, dignified housing.

Affordability on a fixed income is the most universal concern in the data, raised independently by every focus group and reflected in survey findings showing 19% of urban and 26% of rural respondents spending more than 30% of their income on housing. **Most seniors want to remain in their current homes** — 71% of urban and 85% of rural respondents are not interested in moving — though urban and rural seniors differ notably in why: safety and affordability drive urban preferences, while family and community closeness is the deciding factor for rural seniors. **Physical accessibility gaps, unmet practical support needs, and social isolation that existing programming hasn't fully addressed round out the most consistent findings.** A further theme emerged primarily from the qualitative data: a strong, independently-expressed **desire for centralized navigation and advocacy.**

The qualitative data reflects strong survey participation, which exceeded its 200-respondent target, alongside five focus groups and follow-up interviews with Indigenous elders and rural seniors conducted through June 2026. Additional small-group conversations and partner interviews are underway to deepen and broaden this picture, particularly among populations not yet fully represented.

There are five opportunities identified in the report: 1) expanding housing options for seniors — including affordable housing, middle housing, shared housing, and a shallow subsidy model, 2) building centralized navigation, 3) investing in accessibility modifications, 4) closing practical support gaps, 5) strengthening social programming engagement.

This report combines findings from the 2026 Senior Housing Needs Survey (urban and rural respondents), five focus group sessions and follow up interviews conducted between December 2025 and June 2026, guided by the Data Collection Plan adopted by Allies in Aging in August 2025.

Key Findings

This section synthesizes the strongest, most consistent findings across both the survey data (210 urban and 53 rural respondents), the five focus group sessions and the follow up 1:1 interviews with seniors. Each theme below draws on multiple, independent sources of evidence; where a theme rests primarily on one data source rather than both, that is noted explicitly. Full detail behind each theme is available in the Survey Findings and Focus Group & Interview Findings sections.

1. Expanding Housing Options for Seniors

Affordability, the desire to stay rooted in community, and openness to creative solutions (ex: shared living, shallow subsidies) all point toward the same underlying need: a wider range of housing types between fully independent ownership and full-time assisted living.

Affordability on a fixed income is the most universal concern in the data, raised independently by every focus group and reflected in survey findings showing 19% of urban and 26% of rural respondents spending more than 30% of their income on housing. Most seniors want to remain in their current homes — 71% of urban and 85% of rural respondents are not interested in moving — though urban and rural seniors differ notably in why: safety and affordability drive urban preferences, while family and community closeness is the deciding factor for rural seniors (51% vs. 29%) — the most decisive single difference between the two populations in the entire survey.

When asked about future housing preferences, senior apartments with on-site services (37%) and a monthly income subsidy (30%) were the two most popular options. Roommate arrangements were selected by 10% of urban respondents — a meaningful percentage given how limited housing options currently are, and one that requires investment in program infrastructure and design to make shared living work well. Focus groups are instructive here: compatibility and trust concerns run deep ("you'd really have to know that person"; frontline staff: "As I age, I don't want to live with someone I don't know"), and a participant in the unhoused session disclosed having lived with an abusive housemate. This data doesn't argue against shared housing — it argues for building it thoughtfully, with safety and compatibility at the center of design.

Together, these findings point toward the same conclusion: seniors need more options between independent ownership and shared living, not a single solution. The opportunities below organize around four distinct approaches to that need.

Sources: Urban Survey Themes 1, 2, 6; Rural Survey Themes 1–3; Focus Group themes 3, 5, 6

2. Persistent Physical and Sensory Accessibility Gaps

Stairs and accessibility issues are the single most commonly cited current housing concern among urban respondents (21%, 45 of 210), and 38 respondents said home modifications would help them remain in their home. Focus group participants added specificity the survey couldn't capture alone: missing grab bars, walk-in showers, and widened hallways; a need for large-print materials and Braille; and, from the unhoused session specifically, requests for zero-grade entry (an entrance to a home or building with no steps, raised threshold, or change in elevation), no carpet, and visible landmarks and clear signage that helps residents reliably find their way back home.

Sources: Urban Survey Theme 3; Focus Group theme 7

3. Unmet Practical Support Needs

There are two components to this finding: absence of services *and* absence of awareness about services that exist.

Seventy percent of urban respondents and 75% of rural respondents receive no formal housing-related support at all. Lawn care/snow removal and grocery assistance are the most-requested services in the urban survey. Transportation surfaces as a concrete barrier across sources: it was elevated in five of five focus groups, and one rural survey respondent described being unable to reserve bus rides without a day's notice at a cost of \$60 for ten rides. A volunteer focus group participant separately described a transportation partnership with confusing rules about which destinations are permitted. The frontline staff focus group noted Met Transit/Para Transit fares being \$3.50-\$15 depending on individual certification, and a free bus from Custer and Laurel to Billings, albeit only once weekly.

The frontline staff focus group also noted the need for a “Geek Squad” in reference to barriers experienced by seniors using technology, specifically smart phones and smart TVs. Technology support was elevated by seniors during interviews at the Laurel Senior Center, noting reliance on their children when they are available to help with technology barriers.

“I have a smart TV and computer – I enjoy that. It’s a good thing I have kids – they get me out of a lot of messes. My son in law in Iowa is a computer nerd – he’s hooked up to my computer and can remote in. He can straighten it out!”

Sources: Urban Survey Theme 5; Rural Survey Theme 6; Focus Group theme 4

4. Social Isolation Outpaces Existing Programming

Social programming is the single most-requested type of help in both survey groups — 26% of urban and 30% of rural respondents — making it the most in-demand support need rural respondents identified. Focus groups confirmed the desire for more activities and connection, but added an important nuance the survey alone could not show: even where activities already exist, turnout can be low, pointing to a gap in outreach and program design rather than simply a lack of options.

Additionally, the frontline staff focus group identified cost barriers to participation in some programming, with scholarships for a small 30% discount and substantial cost for some activities that prevent some seniors from participating.

Sources: Urban Survey Theme 4; Rural Survey Theme 4; Focus Group theme 3

5. A Felt Need for Centralized Navigation and Advocacy

This theme is evidenced primarily by the focus groups rather than the survey. Participants in the unhoused session explicitly described wanting an “all-in-one location” for assistance so they would stop being sent between agencies without getting help; volunteers separately described acting as seniors' only real advocates when navigating exploitation, contractors, or benefit systems. Both independently echo language from Allies in Aging's own Data Collection Plan, which names central intake as a strategic goal — suggesting Allies in Aging intentions for centralized intake and navigation process are well-aligned with what the people it serves are asking for.

The frontline staff focus group supported this approach, and added, “Infrastructure is here, but demand is great.”

Sources: Focus Group theme 2; Data Collection Plan purpose statement

Full detail behind each theme — including complete survey breakdowns, methodology notes, and population-specific focus group findings — follows in the sections below.

Background & Purpose

In August 2025, Allies in Aging adopted a Data Collection Plan to inform development of a comprehensive housing strategy for seniors ages 60+ in Yellowstone County. The plan called for gathering input directly from seniors and key community partners, using that input to shape concrete program strategies and priorities.

“To inform and guide a comprehensive housing strategy for seniors ages 60+ in Yellowstone County by gathering input from at least 250 seniors and key partners. The data will highlight preferences, barriers, and service needs related to housing, and will support the design of Allies in Aging strategies such as landlord engagement, central intake processes, and housing programming including shared housing and shallow subsidies.”
— Data Collection Plan, Purpose Statement

Goals

- Collect qualitative and quantitative data from 250 seniors aged 60+
- Engage key community partners to shape future housing options, both in urban and rural areas in Yellowstone County
- Use findings to support advocacy, applications, partnership development, and system planning

Planned Data Collection Approach

The plan called for three complementary methods, each targeting a different kind of input:

Method	Description	Target Reach
Surveys	Structured tool to capture preferences, needs, barriers, and interest in various housing options	200 seniors
Focus Groups	Facilitated discussions to gather deeper insights, themes, and lived experiences	5–7 groups; 40–56 participants
1:1 & Group Interviews	For landlords, senior center leadership, and frontline service providers	~20 partners

Target Populations and Partner Sites

Beyond the general senior population reached through community-based activities (senior centers, Parks & Rec programs, Foster Grandparents, and AmeriCorps), the plan named four specific focus group populations:

- Seniors experiencing homelessness
- Rural seniors

- Indigenous elders
- Diverse seniors (urban, rural, aging-in-place, and others) — via at least 3 additional senior centers

Planning and Timeline

A Planning Work Group led by Allies in Aging convened in August and September 2025 to design the survey and focus group tools and begin outreach. The plan called for data collection to run roughly six months end to end: tool design and partner outreach in August and September 2025, surveys and focus groups conducted from December 2025 through January 2026, all data collection completed by February 2026 (with a minimum of 250 seniors reached), and a findings report developed in February and March 2026 to inform implementation planning going forward.

How actual data collection compared to this plan — including where it ran longer, shorter, or differently than intended — is addressed directly in the Methodology section.

Methodology

This section describes how data was actually collected for this project, compared against the targets and timeline set out in the Data Collection Plan. Reporting both what worked and where collection fell short of plan gives readers an accurate basis for interpreting the findings that follow.

Survey Methodology

Allies in Aging fielded a structured survey to seniors across Yellowstone County, distributed separately to urban and rural respondents given documented differences between the two populations. Combined, the survey reached 263 respondents (210 urban, 53 rural) — exceeding the Data Collection Plan's 200-respondent target by 31%, and the strongest point of overperformance in this data collection cycle. Surveys were distributed to seniors who are connected to services (ex: engaging in lunch at senior centers, utilizing community resources like showers, culturally tailored healthcare), resulting in a gap of seniors who are less connected to community services.

Focus Group Methodology

Five focus group sessions were completed, as well as follow up interviews based on themes that emerged through focus groups. Across the five completed focus group sessions, a combined 33 participants took part, in addition to 11 people participating in follow up interviews.

Focus Group Session	Date	Location	Participants
Senior Companion Volunteers	12/19/2025	Allies in Aging	7
Rural Seniors	2/11/2026	Worden Senior Center	6
Indigenous Elders	6/5/2026	St. Vincent de Paul	6
Seniors Experiencing Homelessness	5/15/2026	Off the Streets (participants came from Montana Rescue Mission)	8

Senior Provider Frontline Staff	6/22/2026	Allies in Aging (remote)	6
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Interviews	Date	Location	Participants
Indigenous Elders	6/23/2026	Billings Urban Indian Health & Wellness Center (BUIHWC)	3
Rural Seniors	6/24/2026	Laurel Senior Center	8

The data collection window was December 2025 through June 2026 — about six months in total.

Population Coverage

The Data Collection Plan named four specific focus group populations: 1) seniors experiencing homelessness, 2) rural seniors, 3) Indigenous elders, and 4) diverse seniors reached through additional senior centers. All of the four populations engaged in a focus group, and 1:1 interviews were conducted with Indigenous elders and rural seniors to dig into themes more deeply. Additional conversations are occurring with landlords and property managers to understand their perspective on senior needs. Each session produced genuine, usable findings, reflected throughout this report.

Survey Responses

Allies in Aging conducted the Senior Housing Needs Survey with seniors across Yellowstone County who are connected to services, with results analyzed separately for urban and rural zip codes given documented differences between the two populations. Combined, the survey reached 263 respondents (210 urban, 53 rural) — exceeding the plan's 200-respondent survey target. The two respondent groups are presented separately below; the most important similarities and differences between them are synthesized in Key Findings.

Urban Respondents (n=210)

210 Urban seniors completed this survey	66% own their home	51% live alone	70% receive no formal support
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Respondents span a wide age range, with the largest cohorts in the 70–79 range. Women make up 67% of respondents and men 30%. The population is predominantly White/Caucasian (94%), with small representation of American Indian/Alaska Native (3%) and Asian (0.5%) respondents. Approximately 18% are military veterans — compared to 13% in the rural group.

Age Groups	Gender	Military Veterans
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55–60: 3	75–79: 42	Women: 141 (67%)	Yes: 38 (18%)
60–64: 5	80–84: 32	Men: 63 (30%)	No: 165 (79%)
65–69: 25	85–90: 28		
70–74: 48	91+: 20		

Theme 1: Most Seniors Want to Stay in Their Current Homes

A strong majority of respondents (71%) are not interested in moving. Homeownership is common — 66% of respondents own their home. Most feel safe (94%) and are managing their housing costs. However, maintaining independence at home is becoming harder with age, with accessibility, rising costs, and maintenance emerging as the top challenges ahead.

Theme 2: Affordability Is a Persistent and Growing Concern

While 72% of respondents currently spend 30% or less of income on housing, 19% are cost-burdened (pay more than 30% of their income toward rent). Affordability was the dominant theme in open-ended responses about the next 2–3 years. Property taxes, insurance, and rent increases are frequently cited.

- 30 respondents spend 31–50% of income on housing
- 10 respondents spend more than half their income on housing

“Rent is OK now, but due to go up by at least \$400. That will be unaffordable for me.”

Theme 3: Physical Accessibility Is the Top Current Housing Concern

Stairs and accessibility issues are the most commonly cited concern with current housing (45 respondents, 21%). Home modifications — grab bars, ramps, widened doorways, walk-in showers — could help many residents age in place. 38 respondents said modifications would help them stay in their current home. Accessible design ranked 5th among most important housing features (80 respondents, 38%).

Theme 4: Social Isolation Is a Significant Unmet Need

Social Programs — senior centers and socialization opportunities — are the single most requested type of help (54 respondents, 26%). Isolation was also named as a current housing concern by 16 respondents (8%). Open-ended responses reveal a desire for more activities, local events, and connection to community.

Theme 5: Practical Support Needs Are High and Largely Unmet

Lawn care and snow removal (52 respondents), grocery services (35), and transportation (26) are among the most requested services. Yet 70% of respondents receive no housing-related support at all — the gap between need and formal support is substantial.

Theme 6: Openness to Senior Housing and Subsidy Options

When considering future housing, senior apartment buildings with on-site services garnered the most interest (77 respondents, 37%), followed by a monthly income subsidy (63 respondents, 30%). Roommate arrangements were less popular (20 respondents, 10%). Open-ended responses reveal a desire for independent living with support — rather than full assisted living.

“I am very interested in affordable senior community living in settings where residents do not yet need assisted living on-site care.”

“Someone to help navigate all of it — financial, services, emotional.”

What Urban Seniors Value Most in Housing

Respondents were asked to select their top 5 most important features in a place to live. Safety and affordability are nearly tied at the top, followed closely by proximity to daily necessities.

Priority	# Respondents Selected
Safety	109 (52%)
Affordable rent or utilities	102 (49%)
Close to grocery or pharmacy	96 (46%)
Close to healthcare	87 (41%)
Accessible design (no stairs, grab rails, widened doorways)	80 (38%)
Private space	68 (32%)
Pet-friendly	64 (30%)
Close to family/friends	60 (29%)
Parking	55 (26%)
Sense of community	50 (24%)
Amenities (gym, laundry, recreation room)	36 (17%)
Close to public transportation / community transit	29 (14%)

One additional note: a single respondent living in sober housing identified a need for substance use support alongside transportation and housing-fit assistance. With only one respondent reporting this, it is not treated as a generalizable theme, but it is worth flagging for broader awareness.

Rural Respondents (n=53)

53 Rural seniors completed this survey	68% own their home	57% live alone	75% receive no formal support
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The rural respondent group skews older than the urban group, with the largest single cohort aged 85–90 (13 respondents, 25%). Women make up 74% of respondents and men 25%. The population is overwhelmingly White/Caucasian (92%), with one American Indian/Alaska Native respondent and one Black/African American respondent. Approximately 13% are military veterans — lower than the urban group.

Age Groups	Gender	Military Veterans
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60–64: 1	75–79: 6	Women: 39 (74%)	Yes: 7 (13%)
65–69: 7	80–84: 10	Men: 13 (25%)	No: 45 (85%)
70–74: 11	85–90: 13		
	91+: 5		

Theme 1: Strong Desire to Remain in Place and in Community

An even stronger proportion of rural seniors than urban seniors are not interested in moving — 85% of respondents indicated this. Many open-ended responses reflect deep attachment to their community and surroundings. 92% of rural respondents feel safe in their current housing — reinforcing why so many prefer to stay rather than move.

“Most of us seniors don’t like living elsewhere. We love where we are in our own community.”

“We are NOT considering moving.”

Theme 2: Affordability Is a Concern, With Subsidized Housing Playing a Larger Role

Cost is the top current housing concern for rural respondents (8 respondents, 15%), compared to accessibility issues in the urban group. Notably, subsidized housing is more prevalent in rural areas: 15% of rural respondents live in subsidized housing compared to just 4% in the urban group. Still, 26% of rural respondents report spending more than 30% of income on housing, and 8% spend more than half.

- 15% live in subsidized housing — a higher proportion than urban respondents (4%)
- 10 respondents spend 31–50% of income on housing
- 4 respondents spend more than half their income on housing

Theme 3: Family and Community Closeness Matters More Than Convenience

Unlike urban respondents — who ranked safety and affordability as their top housing priorities — rural seniors' single most important housing feature is proximity to family and friends, selected by 51% of respondents (27 of 53). This is the most decisive individual finding in the rural dataset. A small number of respondents (2 of 53, 4%) cited being too far from services as a current challenge — not enough to constitute a broad pattern, but worth continued attention as rural programming develops.

Theme 4: Social Connection Is the Top Support Need

Social Programs are the most requested type of help from rural respondents (16 respondents, 30%), at a higher rate than in the urban group. Isolation and lack of human connection was named as a current housing concern by 3 respondents, and also appeared as a concern about moving for 2 respondents.

Theme 5: Older Age Profile Signals Higher Future Support Needs

The rural group is notably older than the urban group: 25% are aged 85–90 (compared to 13% in the urban group), and 9% are 91 or older. With 57% living alone, this older, more isolated population is likely to face increasing support needs sooner. Yet only 25% currently receive any formal support.

Theme 6: Limited Formal Support Infrastructure in Rural Areas

Only 25% of rural respondents receive any formal housing-related support, and rental assistance (vouchers/subsidies) accounts for the largest share — 6 respondents. Home health or caregiver support is received by only 4 respondents. One respondent's experience illustrates how this gap can compound other vulnerabilities:

"I don't own a vehicle and the bus needs to be notified a day before to reserve and costs \$60 for 10 rides."

This creates a significant barrier to reaching medical appointments. While described by only one respondent, it is a concrete example of how thin transportation infrastructure can affect rural seniors' ability to access care.

What Rural Seniors Value Most in Housing

Rural respondents ranked proximity to family/friends as their #1 housing priority — unlike the urban group, where safety and affordability topped the list.

Priority	# Respondents Selected
Close to family/friends	27 (51%)
Affordable rent or utilities	25 (47%)
Close to healthcare	21 (40%)
Close to grocery or pharmacy	21 (40%)
Pet-friendly	21 (40%)
Accessible design (no stairs, grab rails, widened doorways)	18 (34%)
Sense of community	15 (28%)
Private space	14 (26%)
Safety	12 (23%)
Close to public transportation / community transit	7 (13%)
Parking	7 (13%)
Amenities (gym, laundry, recreation room)	4 (8%)

Focus Group & Interview Themes

Allies in Aging conducted five focus group sessions and 11 follow up interviews between December 2025 and June 2026: Senior Companion Volunteers, Rural Seniors, Indigenous Elders, Frontline Staff, and Seniors Experiencing Homelessness. This section presents the qualitative themes that emerged across those sessions and what was distinctive to each. How this data collection compared to the Data Collection Plan's targets — number of sessions, total participants, and population coverage — is addressed in the Methodology section.

Cross-Cutting Themes Across Focus Groups & Interviews

These themes appeared independently across two or more sessions, which is what distinguishes them from the population-specific findings below.

1. Affordability and Fixed-Income Strain

Every session raised the difficulty of living on a fixed income against rising costs — utilities, rent, food, and healthcare. This was the most consistent theme across all five groups, mirroring the affordability findings already documented in both the Urban and Rural survey findings.

"It is very hard currently having no source of income."

Also noted, especially within Laurel Senior Center interviews, were costs like house cleaning and help with home organization that increase as people age in place. The market rate cost of a cleaning service is beyond what rural seniors expressed willingness and/or ability to pay.

"I'm not good at cleaning and my wife had a stroke. We had a gal come over but I hate to pay \$60/hour for cleaning. I'm a tight wad when it comes down to it."

"Sometimes it's hard to find someone to clean for you that doesn't charge an arm and a leg. \$50/hour is too much."

2. Desire for Advocacy, Navigation Support, and a Central Hub

Both the unhoused and volunteer sessions strongly emphasized the need for a single point of coordination for seniors — participants in the unhoused session explicitly described wanting an "all-in-one location" for assistance, language that closely mirrors Allies in Aging's own central intake strategy. The rural session echoed this through complaints about uncoordinated services and difficulty navigating eligibility across programs.

3. Social Isolation and the Limits of Existing Programming

The volunteer, rural, and Indigenous Elder sessions all raised isolation as a major concern. The volunteer session added an important nuance also seen in the survey data: simply offering more activities isn't enough if outreach and engagement are weak (a chair exercise class drew no interest, for example). Some seniors also stated they simply prefer to stay home, even when opportunities exist. Others said their participation is limited by weather - when it snows, some people simply will not drive. This is topic that requires a deep dive to better understand exactly what would be desired, and how to best communicate about what services and programming are available.

4. Transportation Barriers

Complex rules, limited destinations, and lack of clear information made transportation difficult across the volunteer, rural, and unhoused sessions. The unhoused session added that lack of transportation can block housing interview appointments entirely — a barrier with direct, immediate consequences.

5. Wanting to Remain Independent, Balanced Against Real Support Needs

Rural, Indigenous, and volunteer participants all expressed a strong preference for independent living, paired with recognition that some support — home modifications, check-ins, navigation help — will be necessary to make that sustainable. This mirrors the "desire to age in place" theme already established in both survey findings.

"Options give us back our freedom — that's huge for quality of life."

"I've owned my home since 1960. I don't plan on leaving."

6. Trust, Safety, and Compatibility in Housing Arrangements

This theme surfaced independently in two very different contexts: a volunteer's caution that shared housing requires careful compatibility matching ("you'd really have to know that person"), and a more serious disclosure in the unhoused session from a participant who had lived with an abusive housemate.

Together, these suggest that any shared housing or roommate-matching strategy needs a thoughtful, safety-conscious matching process, not just a willingness to share space.

"I lived with a 71-year-old woman who was very abusive to me! I am hoping that I can live in place with the person that I love and trust!"

7. Accessibility Gaps, Physical and Sensory

Grab bars, walk-in showers, widened hallways, large print, and clear wayfinding all came up across sessions, most prominently in the volunteer and unhoused groups. The unhoused session added a distinctive, concrete request: visible landmarks to help with wayfinding home, since “everything looks the same” in some housing developments — distinct visual cues such as landmarks, varied building features, and clearer signage that help residents reliably find their way back to their own home.

"Add some high landmarks so we can find our way home when everything looks the same."

Population-Specific Highlights

Senior Companion Volunteers

This session's most distinctive contribution was a detailed account of out-of-state landlords who are unfamiliar with Montana tenant law and the needs of aging tenants, plus several specific, actionable local resources (a volunteer-run snow removal program, a rideshare service for seniors, a library seed program) that Allies in Aging could potentially partner with directly. One volunteer raised concerns about an existing Allies in Aging transportation partnership specifically, describing its rules about permitted destinations as unclear and difficult to navigate even for those trying to help seniors use it.

Rural Seniors (Worden, MT & Laurel, MT)

Distinctive to the Worden session was the description of multigenerational land ownership — many families live across several dwellings on land passed down for generations — and a notable trust barrier: some residents are hesitant to use the local clinic because family or community members work there, and they don't want their health information known locally. This is a privacy-driven access barrier that doesn't appear in any other session or in the survey data.

Laurel interviews surfaced different distinctive themes than Worden, reflecting a more housing-stable population: most participants own their homes outright, several have lived in Laurel for decades, and moving — even within Laurel — was described by some as "overwhelming." Two findings stood out as distinct from other sessions. First, the desire for centralized navigation did not hold here the way it did for less housing-stable groups; most participants described relying on family to navigate systems on their behalf, suggesting this need may concentrate among seniors without strong family networks rather than being universal.

"I don't know where to go, but my daughter is good at it."

Second, participants described a specific transportation barrier: a Laurel-to-Billings bus exists and runs twice weekly, but its fixed schedule cannot accommodate appointments set by medical providers. Participants also described a county-line service gap — one participant living just outside Laurel's boundary noted, "Yellowstone County doesn't want me; Carbon County is better about it" — and a historical decline in in-home care coverage, from a full workday of support decades ago to one or two hours today.

Indigenous Elders

Participants in a focus group with Indigenous seniors at St. Vincent de Paul spanned the full spectrum of housing instability — from currently homeless to living in senior housing, sober living, or a nursing facility. Most expressed a desire for affordable one- or two-bedroom independent living near services, and offered specific recommendations for improving landlord-tenant communication and property maintenance accountability.

Three 1:1 follow up interviews conducted at the Billings Urban Indian Health & Wellness Center (BUIHWC) on 6/23/2026 added cultural specificity that the earlier group session did not surface. Participants described a traditional expectation that families care for elders at home as long as possible, with a strong cultural preference against nursing home placement. In practice, however, all three described this norm breaking down: designated caregivers sometimes take elders' money rather than support them, grandchildren are often placed with grandparents, and community connections erode as elders lose transportation and peers.

Cultural connection to tribe, land, and tradition was described as central to wellbeing — not peripheral to housing. One participant described an elder attending a community function and not recognizing anyone until one old friend arrived; the relief was palpable. Another shared that traditional homes on the reservation are built with doors facing east to welcome the new day with the sunrise — a specific, low-cost cultural design consideration that general housing programs rarely account for.

Navigating housing and service systems carries particular weight for this population. One participant described a housing application that disappeared at the Crow Housing Department, forcing his family to bypass HUD entirely and rely on family connections; another described a woman living in her son's car for months while on a waiting list, and another at risk of losing a housing voucher if she couldn't find a landlord to accept it by the locally imposed deadline. Housing scarcity on the reservation itself compounds all of this — private developers avoid building there due to the complexity of overlapping tribal, county, and state law, leaving families with almost no options.

Seniors Experiencing Homelessness

This session surfaced some of the most concrete, individual barriers in the entire dataset: one participant cannot currently receive mail, which is blocking both a housing application and a Medicaid waiver application. Another was displaced when a specific local complex (Colonial) was demolished, with nowhere to go afterward. Participants also offered unusually specific design requests — motion-activated lighting, no carpet, zero-grade entry, and visible landmarks for wayfinding — reflecting lived experience with both housing instability and substandard housing conditions.

Allies in Aging Frontline Staff Who Support Seniors

This session offered something none of the others could: a system-level view from the people fielding these requests every day. Staff named concrete coverage gaps that don't appear elsewhere in this data — no consistent help with move-in deposits or first and last month's rent, and no resource for furniture or a bed once housing is secured. They also identified two structural gaps with no current workaround: there is no emergency housing option for seniors who lose their home while hospitalized and are discharged with nowhere to go, and the local Rescue Mission cannot house people with mobility issues because it has stairs and no elevator. Even when nursing home care is the right fit, Medicaid's 45-day approval timeline means placement is never actually immediate, regardless of urgency.

Taken together, these five sessions and 11 follow up interviews surface a consistent throughline: seniors want to remain independent and connected to their communities, but the specific barriers to that — affordability, accessibility, navigation, transportation, and trust — compound for those with the least housing stability. Priority Recommendations later in this report draw directly on these findings alongside the survey data.

Opportunities Based on Findings

The opportunities below integrate findings from the survey, focus groups and follow up interviews. Each is grounded in specific evidence rather than general impression, and most draw on more than one data source — consistent with the Key Findings established earlier in this report.

1. Expanding Housing Options for Seniors

Affordable Housing. Senior apartments with on-site services (37% interest) and a monthly subsidy to bridge income gaps (30% interest) were the two most popular future housing options in the urban survey. Rural respondents are already more likely to live in subsidized housing than urban respondents (15% vs. 4%) — an existing local model to build from.

Middle Housing. Often called ["missing middle" housing](#) — duplexes, triplexes, cottage courts, and accessory dwelling units that sit between single-family homes and large apartment buildings — this housing type is uniquely suited to what this data shows seniors actually want: proximity to family or community without the compatibility risks of sharing a single unit. It also tends to be more affordable to build than large multifamily construction and fits naturally into existing residential neighborhoods. While not named directly by participants, this housing type addresses the gap between what seniors said they want — proximity to family, independence, affordability — and what the current market offers.

Shared Housing. Where pursued, it needs a thoughtful, safety-conscious compatibility-matching process built in from the outset — not treated as simply a matter of available space. Frontline staff also flagged that individual leases will be critical to ensure participants' benefits aren't affected by a roommate's income.

Shallow Subsidy Model. A model that covers part of housing costs rather than all of it — bridging the specific gap between fixed income and rising costs, rather than requiring full income qualification. This model supports seniors to stay in place longer, as the findings within this report emphasize. Frontline staff specifically endorsed this approach and described the alternative as inefficient: extensive effort spent qualifying a senior for SNAP benefits, only for them to receive \$24 a month.

2. Build Out Centralized Navigation and Advocacy, and Reduce Documentation Barriers

Participants in the unhoused and volunteer focus group sessions independently described wanting a single point of coordination, rather than being sent between agencies without getting help. This directly echoes “central intake” — a strategy Allies in Aging named as a goal in its own Data Collection Plan before data collection even began. Closely related: a participant who currently cannot receive mail is blocked from both a housing application and a Medicaid waiver application, illustrating how addressing

basic documentation barriers (such as access to a stable mailing address) is a prerequisite for navigation support to work at all.

3. Invest in Accessibility and Home Modifications

Stairs and accessibility issues are the most commonly cited current housing concern among urban respondents (21%, 45 of 210), and 38 respondents said modifications would help them remain in their home. Focus group participants identified specific, low-cost interventions — grab bars, walk-in showers, widened hallways — and recommended pairing any modification investment with a vetted referral list of contractors who can do this work affordably.

4. Expand Practical Support Services

There are two opportunities here: expanding actual services *and* expanding awareness about existing services. Many seniors did not know what exists and/or expressed confusion about some services (ex: transportation costs, activities).

70% of urban respondents and 75% of rural respondents currently receive no formal housing-related support of any kind, even though lawn care/snow removal, grocery assistance, and transportation are among the most requested services.

Specific transportation barriers noted: a rural survey respondent described being unable to reserve bus rides without a day's notice at a cost of \$60 for ten rides; a focus group participant raised confusing rules about which destinations are permitted under an existing transportation partnership. Reviewing those program rules for clarity, and strengthening seniors' awareness of transportation options that already exist, would address a concrete barrier.

The frontline staff focus group noted looking at Missoula as an example of a community with a more comprehensive in-home support staff model, specifically through Winds of Change and Three Rivers.

5. Strengthen Social Connection Programming — Focused on Engagement, Not Just Availability

Social programming is the single most-requested type of help in both survey groups (26% urban, 30% rural — rural's top need overall). But focus group participants added a critical nuance: even where activities already exist, turnout can be low. This suggests the priority is not simply adding more programs, but investing in outreach and program design that genuinely engages seniors who are currently isolated.

Taken together, these opportunities map directly onto three of the four strategies Allies in Aging named in its Data Collection Plan purpose statement — affordable housing, central intake, and shared housing/shallow subsidies — sharpening and validating that direction. Landlord engagement, the fourth named strategy, remains supported by evidence in this report (see Population-Specific Highlights), but is not advanced as an active opportunity at this time. Both current staff capacity and a lack of community partner interest in prioritizing this work — confirmed directly by participants at the community report-out meeting in June 2026 — make it a lower near-term priority than the other opportunities identified.