Understanding the Rising Rates of Homelessness among Older Adults and the Aging Population of People Experiencing Homelessness

Florida Supportive Housing Summit –
September 13, 2023

Today's Agenda

- Welcome
- About CSH
- Older Adults and Homelessness
- Supportive Housing
- New Partnerships
- Resources

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About CSH

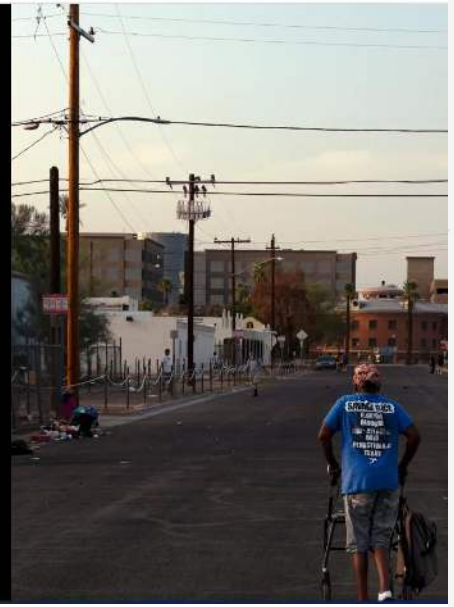
CSH collaborates to advance solutions that use housing as a platform for services to improve the lives of the most vulnerable people, maximize public resources and build healthy communities.

The New York Times Magazine

FEATURE

Elderly and Homeless: America's Next Housing Crisis

Over the next decade, the number of elderly homeless Americans is projected to triple — and that was before Covid-19 hit. In Phoenix, the crisis has already arrived.



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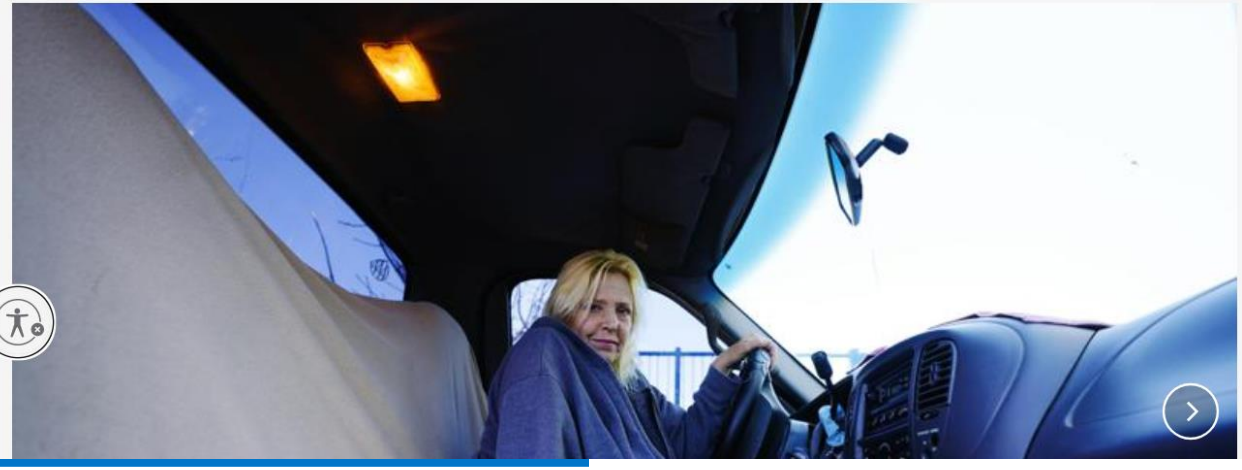
U.S. News World News Politics Sports Entertainment Business Technology Health Science Oddities Lifestyle

America's homeless ranks graying as more retire on streets

By ANITA SNOW April 10, 2022



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Homelessness Among Older People Is on the Rise, Driven by Inflation and the Housing Crunch

By Aaron Bolton
NOVEMBER 10, 2022

REPUBLISH THIS STORY

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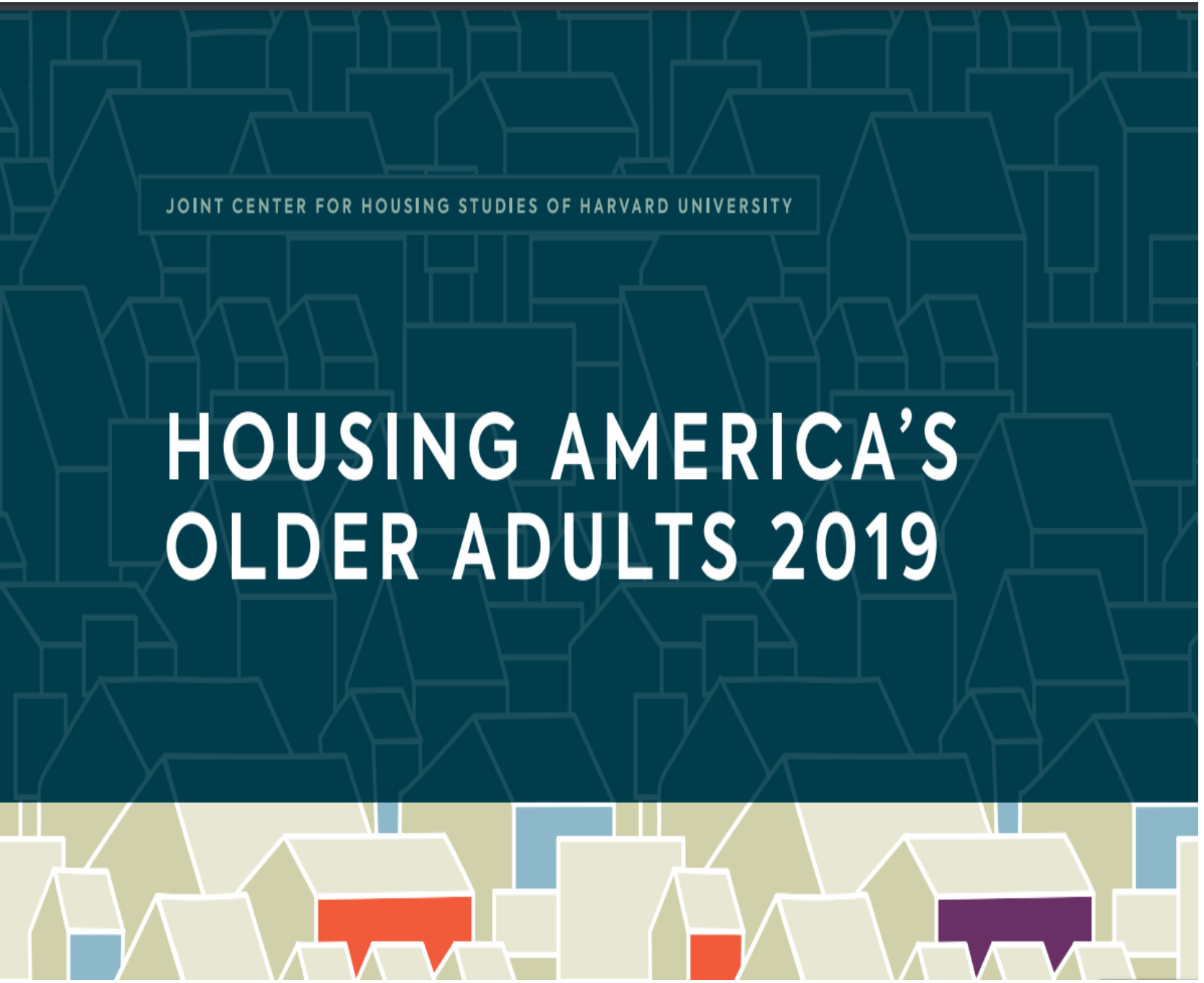
Only 1 in 4 low income renters who need housing assistance can access that assistance

https://www.cbpp.org/three-out-of-four-low-income-at-risk-renters-do-not-receive-federal-rental-assistance



1. America has a growing affordable housing crisis

2. Seniors on fixed incomes are hard hit by this crisis, particularly those who are lifelong renters.

3. Given the racial wealth gap, redline and structural racism, there are deep inequities in our communities.

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf

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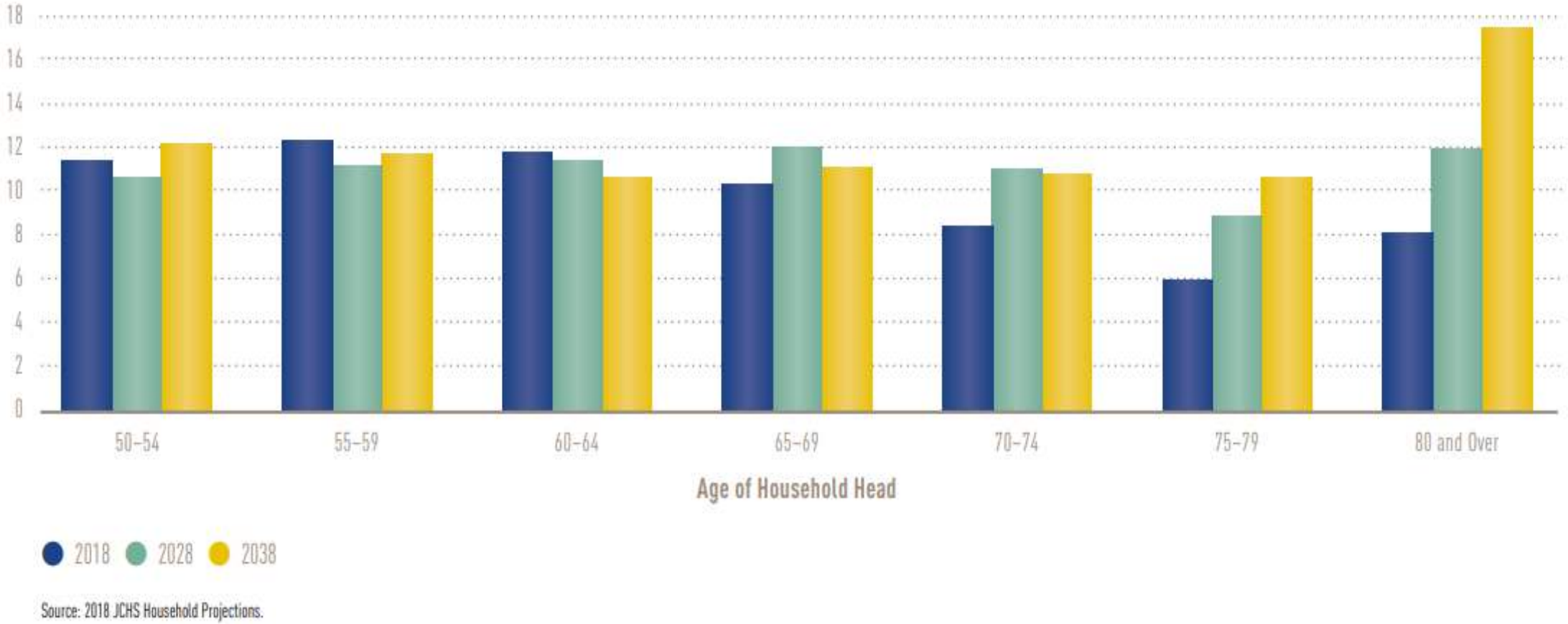
Economic Instability

- **The 2.3 million older adults on Supplemental Security Income (SSI) receive, on average, just $475 each month. (Social Security Administration, 2021)**
- **About half of households headed by a senior aged 55+ have no retirement savings (Government Accountability Office, 2019)**
- **Older adults aged 65+ spend on average $17,500 annually in housing-related expenses. (Bureau of Labor Statistics, 2019)**

FIGURE 1

Over the Next 20 Years, Households in Their 80s Will Be the Fastest-Growing Age Group



Source: 2018 JCHS Household Projections.

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf

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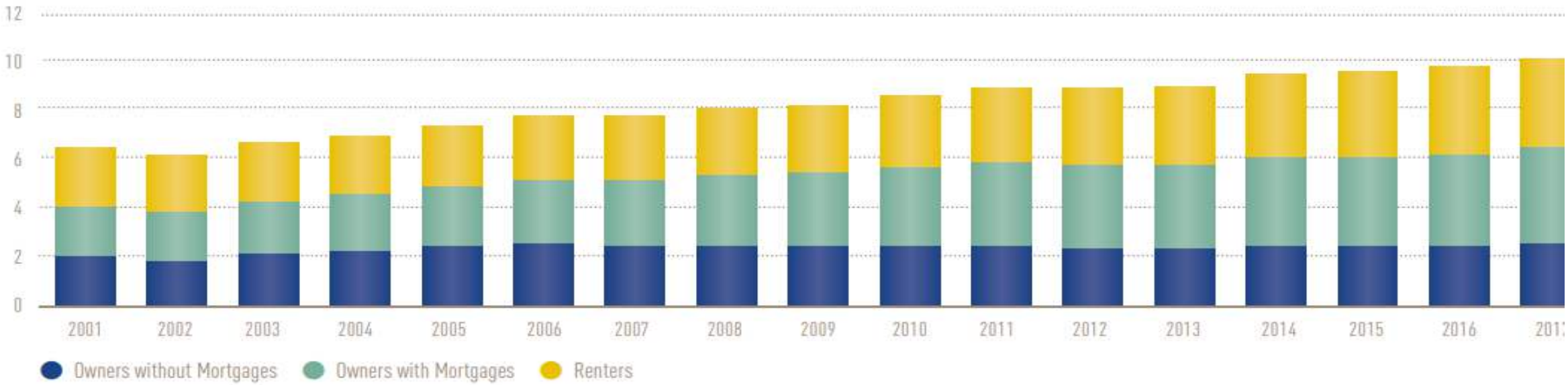
ericas_Older_Adults_2019.pdf 8 / 12 — 100% +

FIGURE 7

The Number of Retirement-Age Households Facing Cost Burdens Has Reached an All-Time High

Households Age 65 and Over (Millions)



Notes: Cost-burdened households pay more than 30 percent of income for housing. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf

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FIGURE 9

The Numbers of Older Households with Very Low Incomes Are Expected to Climb Sharply as the US Population Ages

Older Households with Incomes Under 50 Percent of Area Median (Millions)

Notes: Very low-income (VLI) households earn under 50 percent of area median income. Projections assume the number of eligible renters age 62 and over grows at the same rate as renter households age 60 and over.
Source: JCHS tabulations of HUD, Worst Case Housing Needs 2007–2017 Reports to Congress; US Census Bureau, Current Population Surveys, and 2018 JCHS Household Projections.

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf

Increasing Number of Individuals Over 55 Experiencing Homelessness

- The number of U.S. aged homeless over age 55 could grow to 225,000 by 2026, up from 170,000 in 2017. This growth is mostly driven by a 165% increase in the population 65 and older, from 40,000 in 2017 to 106,000 by 2030.

- The aged homeless population could cost the nation $5 Billion on average annually in health and shelter use over the next decade.

Emerging-Crisis-of-Aged-Homelessness.pdf (upenn.edu)

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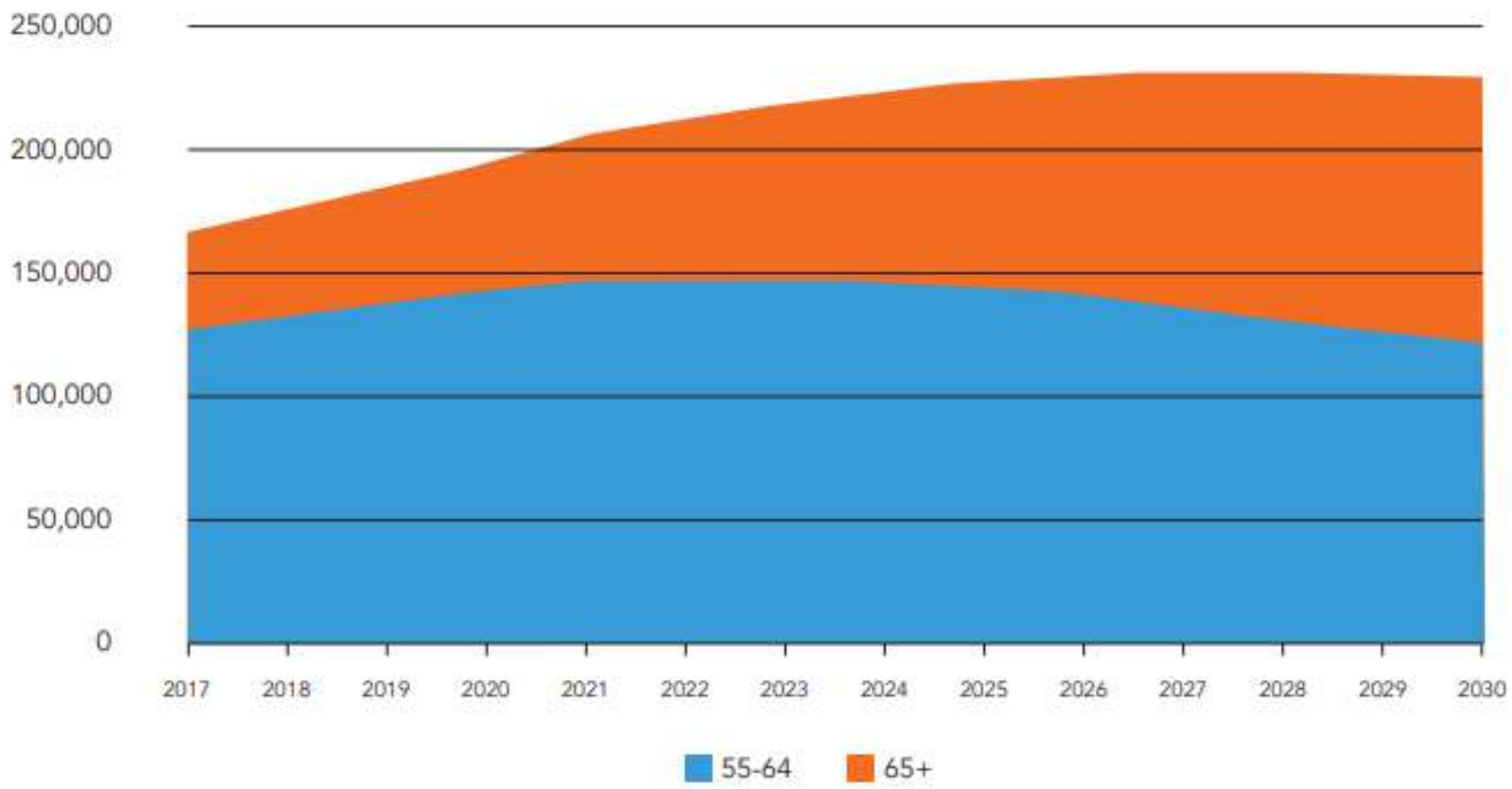
Figure 12: National Projections of Older Homeless Adults: 2017-2030



https://aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness.pdf

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Unique Health Issues of Homeless Adults 50+

Chronic Illness	• **4X** more likely to have **1 or more chronic illnesses** compared to younger homeless adults
Early-onset geriatric conditions	• **15-20** years earlier
Emergency Care	• More frequent visits to EDs • More health crises than younger peers
Mortality Rates	• **3-4 times** higher mortality rates • Life expectancy is **63 years** *(vs. 80 years for general population)*

*Information originally presented by Dr. Rebecca Brown from University of California, SF, Division of Geriatrics, Dept. of Medicine

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Supportive Housing and other Housing Models

Housing Models

Affordable Housing

- Household pays 30% of income for rent
- Has a lease, Subsidy continues as long as compliant with the lease
- Scattered Site and Project Based

Supportive and Service Enriched Housing

- Household pays 30% of income for rent
- Has a lease, subsidy continues as long as compliant with the lease
- Services are voluntary, on site/ home and community based
- Scattered Site and Project Based

Rapid Re Housing

- Household pays 30% of income
- Has a lease, remains 3-18 months
- Lite touch services that are housing focused
- Expected to pay full market rent at the end of the program

Transitional Housing

- 30% of income
- 3-24 months
- Intensive Services
- Expected to pay full market rate rent at the end of the program

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Housing Models

Board and care/ Group Home Settings

- Person pays 90% of income or going rate for room and board
- Has a service agreement, limited rights

Assisted Living

- Persons pays most of income or going rate for Room and Board
- Agreement with operator.

Recovery Homes

- Limited standards including what persons pays for continued residence.
- Person required to remain clean and sober, must leave if cannot maintain sobriety, often returning to homelessness
- Most commonly, a Service Agreement with the operator

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Housing Models

Nursing Homes

- Person pays all income (if any) or going rate for room and board
- Service Agreement with the operator

Other Institutions

- Person pays all income (if any) or going rate for room and board
- Service Agreement, Limited rights

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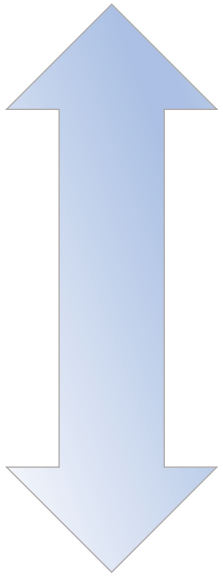
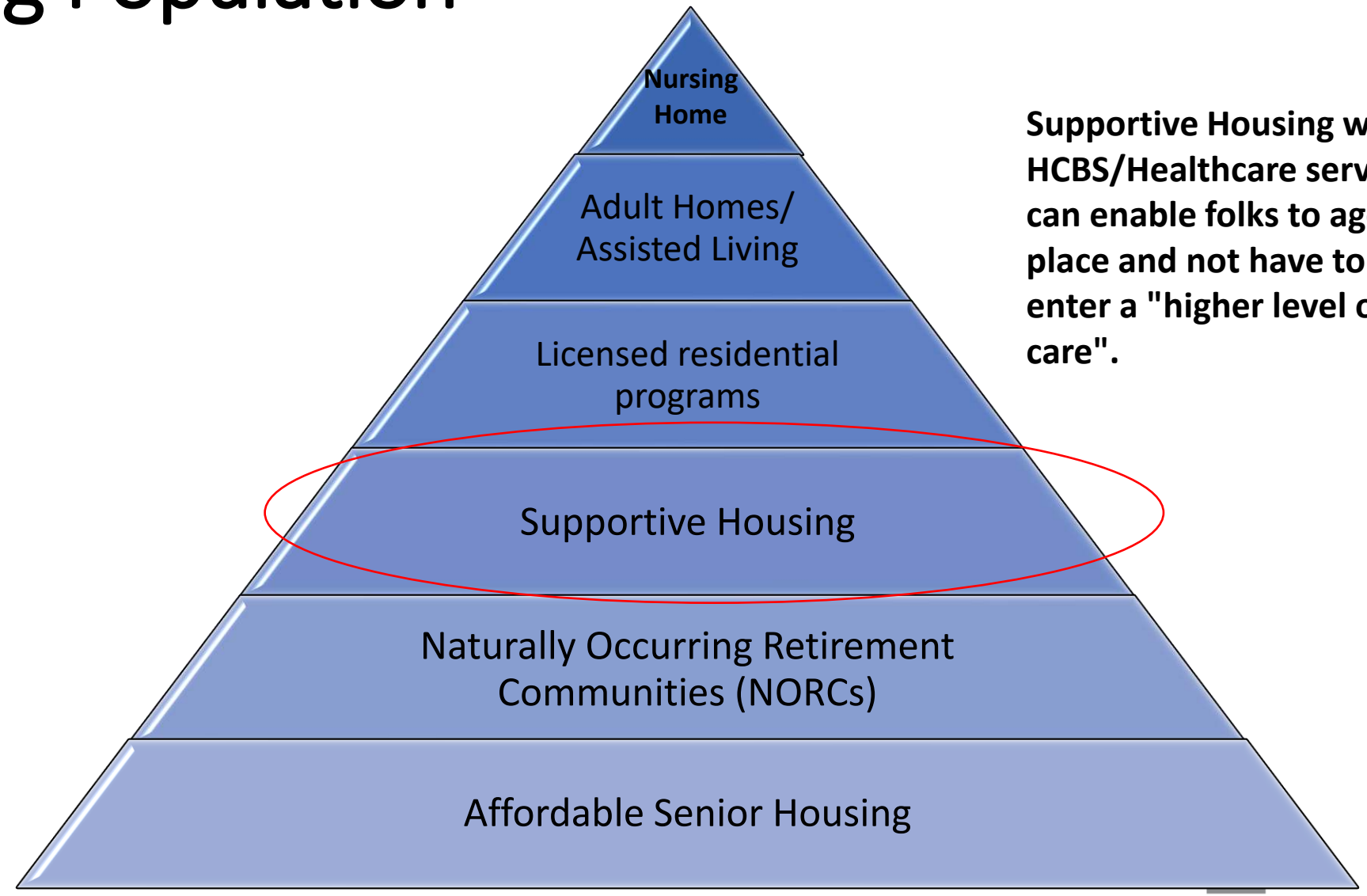
Housing and Support Services Needs for a Growing Aging Population

Highest Expense and Support Need



Lowest Expense and Support Need



Supportive Housing with HCBS/Healthcare services, can enable folks to age in place and not have to enter a "higher level of care".

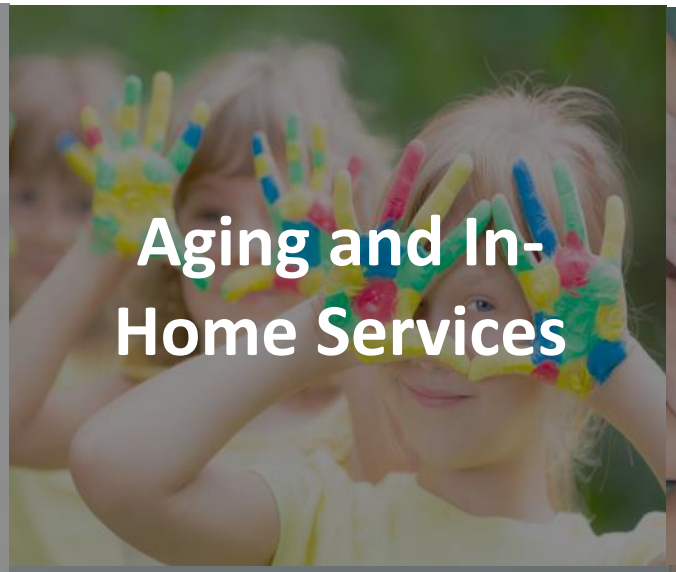
What is Supportive Housing?

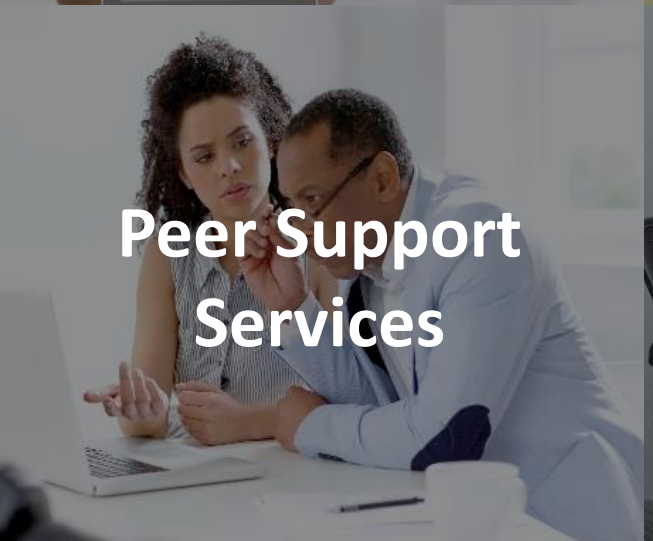
Supportive housing combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy and dignity.

40%

Of supportive housing tenants are 50+ years of age

Supportive Services





New Approaches & Partnerships to Consider

Partnerships to Consider

- **Coordinated Entry:** Developing referral relationships with the local Coordinated Entry System for patients who are at imminent risk of homelessness or are experiencing homelessness will help them access supportive housing if they are eligible

- **Supportive and other Affordable Housing Providers:** Developing a relationship with the local Coordinated Entry System is the mechanism to access supportive housing. Look for local or statewide housing databases for other affordable housing. Learn who your local housing agency is and consider partnering with them to help individuals access housing choice vouchers or project based vouchers. Some may have preferences or set-asides for older adults who meet the eligibility requirements.

Partnerships to Consider - Continued

- **Homelessness Continuums of Care:** The Continuum of Care (CoC) Program is designed to promote a community-wide commitment to the goal of ending homelessness; to provide funding for efforts by nonprofit providers, states, Indian Tribes or tribally designated housing entities and local governments to quickly rehouse homeless individuals, families, persons fleeing domestic violence, dating violence, sexual assault, and stalking, and youth while minimizing the trauma and dislocation caused by homelessness; to promote access to and effective utilization of mainstream programs by homeless individuals and families, and to optimize self-sufficiency among those experiencing homelessness.

Continuum of Care Program | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

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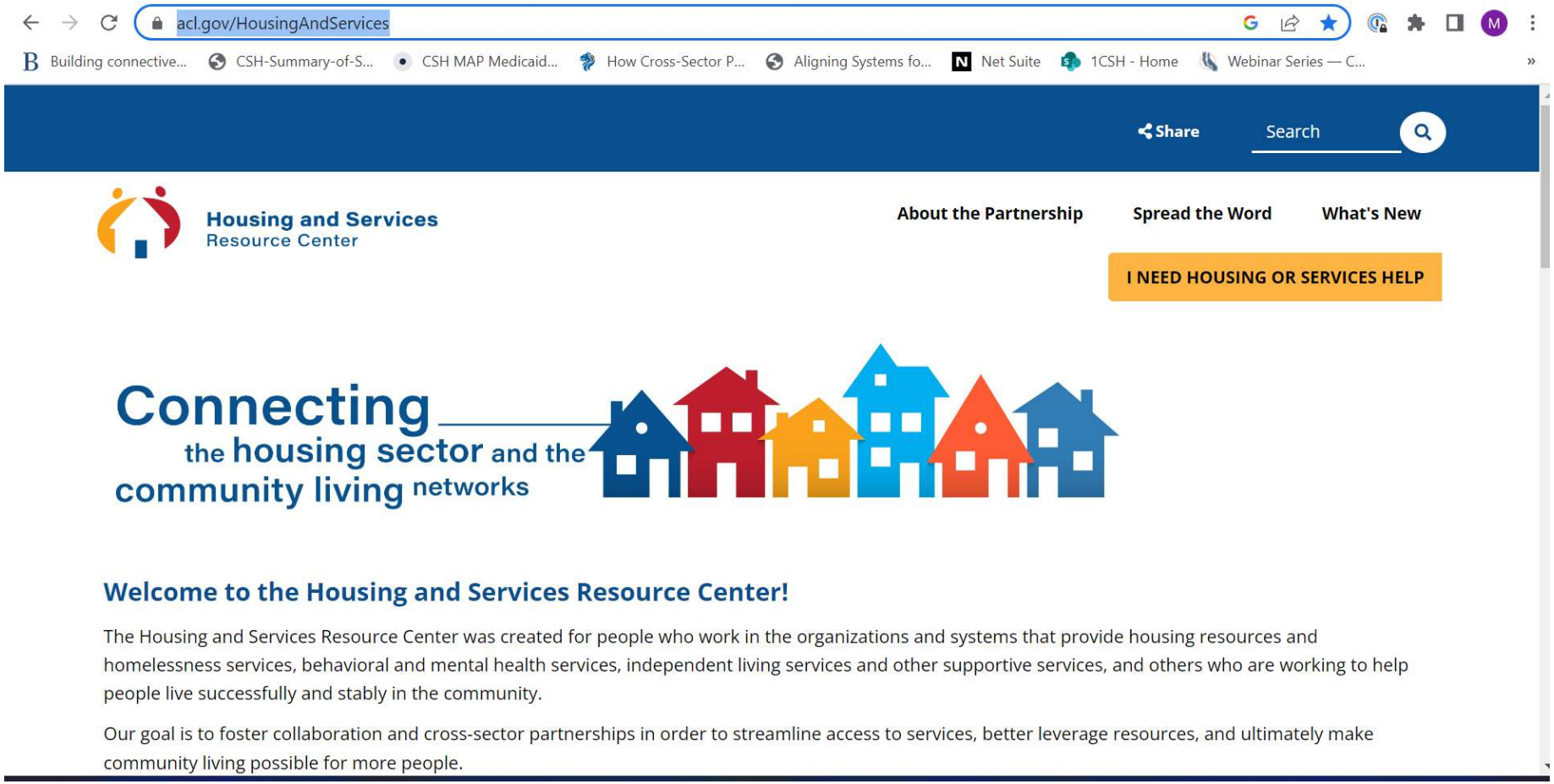
Resources

Additional Resources

- Healthy Aging in Supportive Housing - CSH
- Impactful Innovations: Serving a Vulnerable Aging Population - CSH
- AARP HomeFit Guide
- Health System Investments in Housing: A Development Guide
- Centering Equity in Health and Housing Partnerships in Times of Crisis and Beyond
- Policy Brief: Summary of State Actions on Medicaid & Housing Services – CSH
- Recommitting to Older Adults During Older Americans Month - National Alliance to End Homelessness

Housing and Services Resource Center



https://acl.gov/HousingAndServices

Questions

Thank you!

Deirdre Bolden | Director, CSH Southeast
Deirdre.Bolden@csh.org

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