



THE HOUSING CRISIS AMONG ELDERLY RESIDENTS

National Perspective

Governmental entities, experts, and practitioners are sounding the alarm over a phenomenon named the “Silver Tsunami”, the increase of older adults experiencing homelessness. This population is expected to increase significantly until peaking in 2030 and continuing through 2040, when the “Baby Boomer” generation will wane due to natural causes.

*Contemporary homelessness is in large part a **birth cohort phenomenon**, disproportionately affecting people born in the latter half of the post-War baby boom (1955-1965).*

Culhane Report

A study conducted at the University of Pennsylvania found that current homelessness among single adults is concentrated among persons born in the latter half of the post-War baby boom (1955-1965), making them 59 to 69 in 2024 (Culhane et al., 2019). This age cohort came into the labor force during challenging economic circumstances. Those without a high school degree were the least able to compete. This group has always had a higher incidence of homelessness as a result. Now that they are aging, health issues are further complicating their situation. For those who have aged while homeless, their health condition is comparable to housed counterparts who are 20 years older.

Older adults are the fastest-growing age group of those experiencing homelessness, composing nearly half of the homeless population (Kushel, 2022). Their numbers are estimated to triple by 2030 (Culhane et al., 2019). Older adults at risk of or experiencing homelessness have unique needs compared to other populations experiencing homelessness.

[Addressing Homelessness Among Older Adults: Final Report by the US Department of Health and Human Services, October 2023 \(ASPE](#)

Florida Perspective

Florida is facing an unprecedented housing market affordability crisis. The state's population growth is the second highest in the country. Long-term deficits in housing supply relative to demand have been exacerbated by inflation and supply disruptions in building materials, as well as the loss of units due to Hurricanes Ian and Idalia in the last two years. Even condominium owners are being priced out by rising HOA fees due to increased required reserves following the Surfside collapse and record insurance costs.

*Florida is facing an unprecedented housing market affordability crisis. The state's population growth is the **second highest** in the country. The housing market, in combination with the high percentage of elderly residents in Florida, has resulted in a **steep increase** in homelessness among the elderly.*

The housing market, in combination with the high percentage of elderly residents in Florida, has resulted in a steep increase in homelessness among the elderly. Despite rental prices leveling off and declining slightly since June 2022, the median rent for a one-bedroom in Florida increased by **31%** from **\$993** in December 2019 to **\$1302** in December 2023 (Apartment List Data). Assistance from family members is the answer for a portion of those being priced out. For those who immigrated to Florida to retire, it may mean returning to their home communities to be closer to family. Relocation to parts of the state where housing is cheaper is also an option but may come at a loss of services and natural community support. For those with very little assets, who lack family support, any financial setback can result in an eviction, doubling up, moving to less desirable housing, and even homelessness.

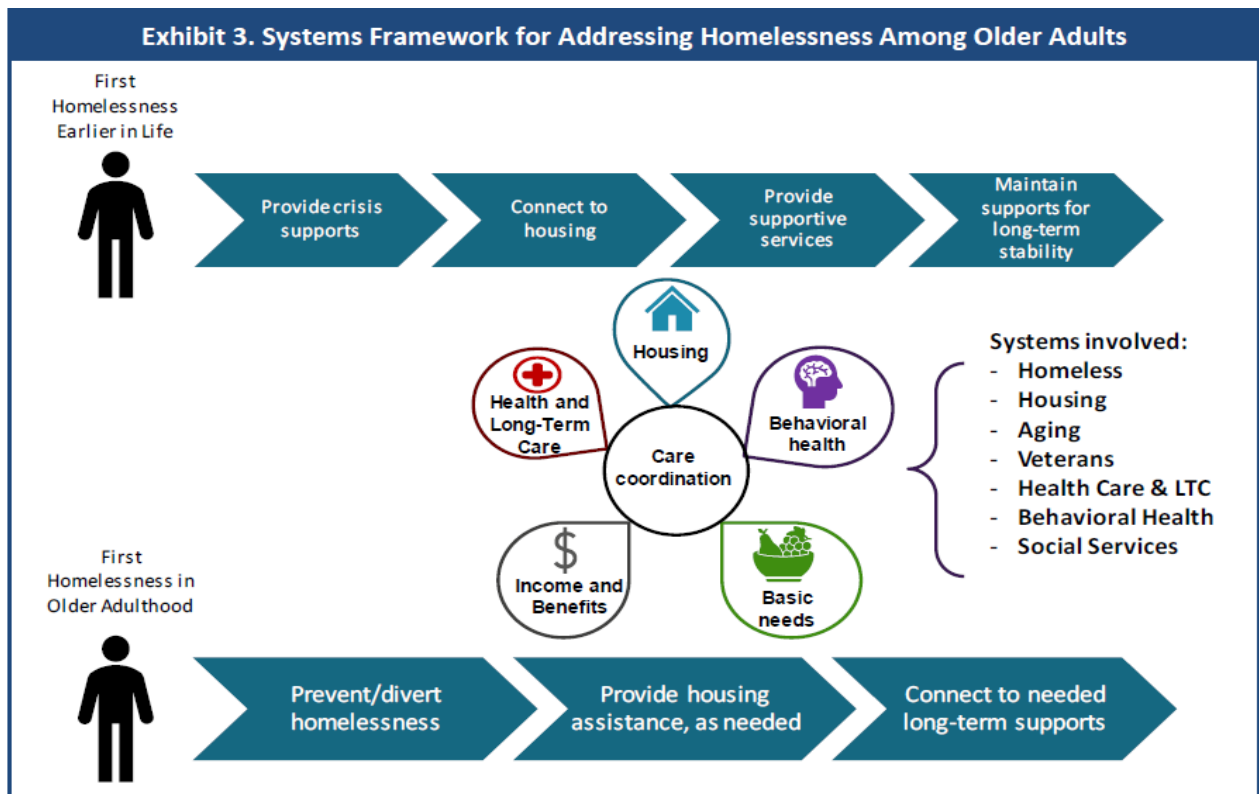
Over the past five years, Florida has seen a **9% increase** in the rate of Floridians experiencing "literal homelessness" (28,328 to 30,809 individuals from 2019 to 2023). This is the second year in a row that homelessness has increased. The number of people experiencing unsheltered homelessness in Florida increased from 11,746 in 2022 to 15,706 in 2023, representing a **34% increase** from 2022. Adults 55 and over represent 28% of the homeless population. Elder homelessness "is increasing dramatically right now," says Jeff Olivet, executive director of the U.S. Interagency Council on Homelessness. "Seniors over the age of 55 are likely the fastest-growing group of people experiencing homelessness ... and for many of them, it is first-time homelessness." For those experiencing first-time homelessness, it usually follows a traumatic event such as the loss of a spouse or a health crisis.

Even those lucky enough to obtain a housing voucher are frequently unable to find a unit. Waiting lists for 202 elderly supportive housing are either three to ten years long or closed. Providers report turnover is due to applicants dying rather than obtaining housing. Homeowners are also being priced out of their homes by rising insurance and, in the case of

condominium owners, rising homeowner association fees. Mobile home dwellers are also at risk due to redevelopment of mobile home parks in high-value urban areas and hurricanes. Elder Helplines report that around half of the calls they receive for assistance are housing related.

If given a choice, most individuals as they age prefer living independently as long as possible. Florida is committed to providing services to facilitate aging in place, passing the Statewide Medicaid Managed Care Long-term Care Program (SMMC LTC) in 2013. The program funds a wide array of services to avoid nursing home placements. However, the number of people who can receive assistance at the same time is limited. When elderly persons lose their housing, they also lose those services. In some instances, people who could remain independently housed are being forced into more restrictive and costly settings.

Expanding independent housing solutions requires comprehensive care coordination, including housing, income and benefits, health care, behavioral health care, and basic needs. The responsibility and funding for the components are distributed among various systems of care, requiring extensive coordination at the local and state levels.



ASPE Report: Addressing Homelessness Among Older Adults

The State Supportive Housing Action Plan affords an opportunity to coordinate efforts between the Department of Elder Affairs (services), Florida Housing Finance Corporation (housing), AHCA (Medicaid and Medicare), and the Department of Children and Families (homelessness response) to address the gaps in the Continuum of Care for the elderly.

Individual Perspective

Experts and providers both noted that many older adults at risk of homelessness do not reach out for assistance until it is too late to maintain their housing because they do not know where to go for help or they are unwilling to ask for it.

ASPE REPORT

Those most at risk of homelessness are low-income, housing cost-burdened, single adults without assets or family. When faced with a crisis, many are unaware of potential resources and unaccustomed to seeking help. Experts and providers both noted that many older adults at risk of homelessness do not reach out for assistance until it is too late to maintain their housing because they do not know where to go for help or they are unwilling to ask for it (ASPE Report). Many are falling into homelessness for the first time, encountering a system that is ill-equipped to handle their mobility and health challenges and prioritizes the long-term homeless for supportive housing. In the meantime, their health deteriorates rapidly, incurring high medical costs.

In the 55 to 65 age group, physical limitations and health issues are likely to arise, limiting the ability to work, particularly for those in physically demanding occupations. Unless a person is eligible for disability benefits (SSDI), they are otherwise not yet eligible for Social Security and Medicare. The earliest age to start collecting retirement benefits is 62. However, Social Security reduces your payment if you start collecting before your [full retirement age](#), which is gradually rising to 67 for those born in 1960 or later. Eligibility for Medicare generally begins at 65.

The average retired worker receives \$1,657 each month in social security benefits, which barely covers the rent for a one-bedroom apartment (\$1313 Florida average), leaving little for other expenses. The United Way has calculated the monthly income required by one or two seniors for each county. The chart below shows the required income for various counties around the state. A single senior needs a monthly income ranging from \$2,849 in Brevard to \$3,193 in Orange County. The income required for two seniors ranges from \$4,571 in Brevard to \$4,730 in Orange County. Without other savings, two seniors might be able to survive with two Social Security checks. However, the loss of one person often leaves the survivor unable to cover expenses.

The United Way ALICE Report provides an estimate of senior households which have income below the required minimum income and have no savings other than social security. Fifty-four percent of senior households in Florida, 1,515,688 households, fall in this category and are likely to be experiencing housing instability, a lack of other necessities, and possibly homelessness.

Households 65+ Below ALICE Threshold
Comparison of Rents and Required Monthly Income
(Average Social Security Benefit: \$1,657/month)

Location	One-Bedroom Median Rent (Metro Area) ¹	Monthly Required Income (County) ²		Asset Limited Income Constrained (ALICE) Senior Households ³	
		Single Senior	Two Seniors	Percent	Number
Orange (Orlando)	1,331	3,193	4,730	56	61,339
Brevard (Palm Bay)	1,229	2,849	4,571	50	46,544
Alachua (G'ville)	995	3,119	4,774	55	15,179
Bay (Panama City)	1,151	2,963	4,605	48	9,595
Florida	1,313	2,874	4,454	53	1,515,688

¹Apartment List <<https://www.apartmentlist.com/research/category/data-rent-estimates>>

² United Way ALICE Report 2023 <<https://www.unitedforalice.org/household-budgets/Florida>>

³ United Way ALICE Report 2023 <https://www.unitedforalice.org/maps/florida#7/27.798/-83.833>

Figure 8: In 2022, Older Homeowners Held Nearly 50 Times the Net Wealth of Older Renters

Median Wealth for Households Age 65 and Over (2022 dollars)

	Race/Ethnicity	Median Home Equity	Median Non-Housing Wealth	Median Net Wealth
Homeowners	White	251,000	289,100	597,600
	Black	123,000	32,200	242,600
	Hispanic	200,000	25,500	271,700
	Asian/Other Race/Multiple Races	270,000	158,100	377,500
	All	250,000	221,600	499,000
Renters	White	-	14,000	14,000
	Black	-	3,900	3,900
	Hispanic	-	3,000	3,000
	Asian/Other Race/Multiple Races	-	5,100	5,100
	All	-	10,100	10,100

Notes: White, Black, and Asian/other race/multiracial householders are non-Hispanic. Hispanic householders may be of any race. Nonhousing wealth includes cash savings, retirement funds, stocks and bonds, and other assets, minus debts. Median home equity and nonhousing wealth are calculated independently and do not sum to median net wealth. Source: JCHS tabulations of Federal Reserve Board, 2022 Survey of Consumer Finances.

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Joint Center for Housing Studies of Harvard University JCHS 

Among elders, homeowners have almost 10 times the assets of renter households. Among homeowners, Black homeowners have the least assets (40.6% of white homeowners), followed by Hispanic homeowners (45% of white homeowners).

Potential Solutions

(Excerpt from ASPE Report, Addressing Homelessness Among Older Adults)

Addressing Gaps in Service Delivery and Coordination

Identification, Outreach, and Navigation Services are needed to help older adults learn about the available supports that match their eligibility and to navigate the process of applying for and accessing that assistance.

Increased Access to Benefits and Service Restrictive eligibility criteria also prevent or complicate access to key services for this population.

Crisis and Interim Housing Tailored for Older Adults Unique Challenges

Permanent Supportive Housing Tailored to Older Adults with Histories of Homelessness who often have additional challenges moving into permanent supportive housing than older adults without such histories.

Consistent Case Management Assistance

The majority of older adults with lived experience with indicated that case management help was critical to getting the assistance they needed. Low wages and a demanding work environment are associated with high rates of case manager and supervisor turnover in many organizations, both of which can disrupt clients' access to appropriate and timely services.

Inadequate Capacity of Affordable Housing for older adults at risk or experiencing homelessness. In particular, they identified a need for more permanent supportive housing as well as other subsidized housing for older adults, including Supportive Housing for the Elderly (Section 202) and Housing Choice Voucher (Section 8) units.

Lack of Coordination Across Systems is the most-widely identified issue with serving older adults at risk of or experiencing homelessness.

Potential Strategies for Policymakers:

- ***Additional prevention resources.*** Experts and providers with whom we spoke identified prevention services as both cost-effective and compassionate approaches to serving older adults at risk of homelessness. These services include short-term rental assistance until affordable housing can be located, permanent shallow rental subsidies, resources to help with property taxes, and assistance with home maintenance costs.
- ***Assistance with other costs of living.*** With increasing costs of food, transportation, and other expenses, rent-burdened older adults will increasingly struggle to pay for housing. Providing assistance with these other expenses, through established programs such as Meals on Wheels and new programs developed during the pandemic, will allow for additional resources to be allocated towards housing without sacrificing other needs.
- ***Additional types of affordable housing assistance.*** Shallow subsidies that provide a small, ongoing amount of rental assistance to older adults on fixed incomes could prevent or end their homelessness. In discussions, many experts and providers spoke of the need for a broader range of affordable housing situations, such as affordable assisted living for older adults who need limited assistance but do not require nursing home-level care.
- ***Expanded state coverage for HCBS for at risk individuals.*** HCBS can help support older adults and individuals with disabilities live in the community. Such services include assistance with medication management and wound care; assistance with ADLs; home management services, such as housekeeping and home repairs; transportation to medical appointments as well as other locations such as grocery and clothing stores; opportunities for social engagement; and

case management assistance. Strategies might include ensuring that eligible individuals in transitional housing and permanent supportive housing have access to needed personal care to help with ADLs. States can also consider covering housing-related services and supports under their HCBS systems, such as pre-tenancy services for individuals transitioning from homelessness or institutions or assistance with home modifications (Costello, 2021).

- **Identification of older adults by HUD as a key population.** One limitation to understanding the size and characteristics of the population of older adults experiencing homelessness is the limited data available. Despite older adults comprising a growing share of the population of adults experiencing homelessness, HUD does not designate older adults as a population of focus in its Annual Homelessness Assessment Reports. Thus, no national data are available on the characteristics (e.g., gender, race, ethnicity) or geographic distribution of older adults experiencing homelessness and no data exist on the number of older adults experiencing unsheltered homelessness.
- **Better cross-systems coordination.** Many interviewees noted that most systems that serve older adults experiencing homelessness do not coordinate with one other. They suggested addressing homelessness among this population through cross-systems coordination needs to be a federal priority and can be fostered through shared goals, flexible or blended funding streams, and better integrated data systems. On a local level, CoCs could work with ACL to ensure that No Wrong Door providers and providers of coordinated entry are well-connected and can easily make referrals between their programs to best meet the needs of older adults experiencing homelessness.
- **Continuation of programs started during the pandemic.** A number of programs adopted or expanded during the pandemic, such as telemedicine and the USDA's SNAP Online Purchasing Pilot, provided older adults access to the assistance they needed when they could not leave their homes. A continuation of these programs would increase access to assistance for older adults with mobility limitations due to health impairments, including poor eyesight and poor memory.

Potential Strategies for Service Providers:

- **More proactive identification of older adults at risk of homelessness.** Experts and providers both noted that many older adults at risk of homelessness do not reach out for assistance until it is too late to maintain their housing because they do not know where to go for help or they are unwilling to ask for it. While Area Agencies on Aging are increasingly fielding calls on assistance to address housing instability and homelessness, there could be more proactive identification of older adults at risk of losing their

housing. Service providers, such as health clinics and those participating in the No Wrong Door Initiative, may be in a good position to implement strategies (such as routine screenings) to identify older adults who are severely rent-burdened or otherwise at risk of homelessness and then work to connect those adults to available services.

- ***Better documentation of services and supports available in local communities.*** This documentation of assistance, as well as the eligibility criteria for receipt of assistance, will enable more older adults at risk of or experiencing homelessness to know what assistance is available and how they can access it. This resource must be regularly maintained and easy for people to access, such as through city or county websites, local service providers, and locations older adults frequently visit (e.g., public libraries).
- ***Additional assistance accessing medical equipment for people experiencing homelessness.*** Older adults experiencing homelessness face challenges accessing assistive technology, such as eyeglasses and hearing aids, that may be lost or damaged while they are living in places not suitable for human habitation or are moving frequently from shelter to shelter. Homelessness providers could connect with services in their communities to assist older adults with providing or replacing this equipment. In addition, shelter and transitional housing providers should provide accommodations for people with limited mobility such as grab bars and shower safety seats.
- ***Training for case management staff on issues specific to older adults.*** With the rate of older adults experiencing homelessness increasing, CoCs should provide training for front-line staff on issues specific to older adults experiencing homelessness. Such training could provide staff with sensitivity to and strategies for addressing feelings of distrust of assistance, concerns about losing their independence, and difficulty using public transportation and remembering scheduled appointments. Training could also address the range of service needs that are more common among older adults experiencing homelessness and list the providers in the community that can help address such needs.
- ***Improved access to sufficient income assistance for eligible individuals.*** Programs such as SSI are designed to prevent destitution, premature illness, and death among people who are 65 and older, blind, or disabled. Yet few older adults experiencing homelessness under age 65 receive the benefit, despite having significant health and mental health challenges. More aggressive outreach and enrollment through programs such as SOAR would provide a sustainable source of income for a significant share of older adults

experiencing homelessness. In addition, SSI payments are insufficient to support individuals with their living expenses. In 19 states and the District of Columbia, statewide average one-bedroom rents are higher than monthly SSI payments and in the remaining states, monthly rents are equal to 75 percent or more of monthly SSI payments (Schaak et al., 2017).

Key Reports

Florida State Plan on Aging 2022-2025

- <https://elderaffairs.org/wp-content/uploads/FINAL-Florida-State-Plan-on-Aging-2022-2025-10182021.pdf>

Addressing Homelessness Among Older Adults: Final Report

US Department of Health and Human Services, October 2023 (ASPE Report)

- <https://aspe.hhs.gov/sites/default/files/documents/9ac2d2a7e8c360b4e75932b96f59a20b/addressing-older-adult-homelessness.pdf>

Alice Report 2023 from the United Way provides estimates of a Living Budget for 1 and 2-person elderly households, by County

- <https://www.unitedforalice.org/household-budgets/Florida>

Full Florida Report

- <https://unitedforalice.org/all-reports>

Housing America's Older Adults 2023 from the Joint Center for Housing Studies at Harvard University calls attention to the need to evaluate the affordability of housing and services in combination for the elderly population.

It provides an interactive map:

Older Adults with Cost Burdens at All-Time High – County data for share of households with cost burden (2021) for households over 65 by age (65-79, 80+) and tenure (own with mortgage, own outright, rent)

- <https://www.jchs.harvard.edu/older-adults-2023-cost-burdens>

Full Report

- <https://www.jchs.harvard.edu/housing-americas-older-adults-2023>
<https://www.jchs.harvard.edu/housing-americas-older-adults-2023>

Apartment Rents

- <https://www.apartmentlist.com/research/category/data-rent-estimates>