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Elder homelessness is on the rise—but we have the tools to end this trend

By **Nan Roman**

Alex, a 63-year-old Vietnam War veteran, has suffered from PTSD, depression and substance use issues. After leaving the military, he went to college and had a family, but untreated trauma from his childhood and military service began to catch up with him. Eventually he lost his job, became homeless and spent nearly 20 years on the streets of Washington, D.C. Alex's case is not unusual.

Elder Homelessness Set to Increase

Homelessness among older adults is on the rise and likely to accelerate. This troubling development flies in the face of the nation's long-standing commitment to support people as they age, through comprehensive federal income and health programs. Fortunately, the scope of the problem is not beyond our reach, and the solutions are known. We can end homelessness among older adults.

Like Alex, more than 47,000 people ages 62 and older were homeless in 2012. This is far too many, but the good news is that older adults are under-represented in the homeless population: 17 percent of Americans are older than age 62, but only 3.2 percent of homeless people are of that age, according to the *2012 Annual Homeless Assessment Report to Congress* (<http://goo.gl/XE-JA2p>).

This small percentage likely is due to a strong public safety net for elders, relative to other age groups, and includes benefits such as Social Security, Medicare and some housing assistance. Unfortunately, these supports are not enough to prevent homelessness entirely. And as the population ages in the next 15 years (from 37 million people older than age 65 in 2010 to 73 million in 2030), the number of older adult homeless people conceivably could double.

Because a lack of housing defines someone as homeless, housing is the best place to look for the root of the problem. There is a broad housing affordability crisis for low-income people: America has only 3 million affordable housing units for the 10 million households that need them, according to the Bipartisan Policy Center's housing report (<http://goo.gl/Up9NCv>). This crisis hits elders hard. Their incomes often are fixed or declining: households containing people in their late 60s have \$15,000 less income than those with people in their late 50s, and 24 percent of households

with people older than 80 live on less than \$15,000 per year, according to Harvard's Joint Center for Housing Studies (<http://goo.gl/o7SGBG>). More than half of low-income elder households must spend so much of their money on housing that they cannot afford adequate food or healthcare, says the same report. This puts older renters at high risk of homelessness.

Housing and income are not the only causes of elder homelessness. Late baby boomers who came of age during the recession of the 1970s and 1980s experienced decreased wages, high rates of unemployment and the proliferation of crack cocaine that lead to addiction and involvement in the criminal justice system, according to Dennis Culhane and colleagues in a 2013 article in *Analyses of Social Issues and Public Policy* (<http://goo.gl/YSL0Ic>). These issues may contribute to the number of older people experiencing homelessness today.

Two Paths to Homelessness

There are two pathways into elder homelessness. Some, like Alex, become homeless at a younger age and remain homeless. Others have their first experience of homelessness when they are older adults. Though there is little data on which of these is the more common, a 2010 paper by the National Alliance to End Homelessness (<http://goo.gl/sWTY7M>) found that more people seem to age into homelessness than first become homeless as elders.

Regardless of how an older person becomes homeless, services and rental assistance are needed to solve the problem. Alex and others who have aged into homelessness are likely to have disabilities and require more intensive help. The solution to their homelessness is permanent supportive housing: long-term rental subsidies combined with services. For those who have never before been homeless and do not have chronic disabilities, a somewhat less intensive approach is likely to work: services to resolve the immediate housing crisis, enrollment in benefits, connection to treatment and family (or other supports in the community) and short-term rental assistance. This intervention is known as rapid re-housing. Federal programs support permanent supportive housing and rapid re-housing, but ending elder homelessness would require taking these interventions to scale.

Vulnerable older adults also should be protected from becoming homeless. The 2014 report by Harvard's Joint Center for Housing Studies noted that, while vulnerable older Americans need rental assistance, there are only sufficient federal resources to provide the assistance to one of three income-eligible renters ages 62 and older (<http://goo.gl/JWzyq2>). Providing rental assistance to every eligible low-income elder would end older adult homelessness. The Bipartisan Policy Center Housing Commission recently proposed this strategy (<http://goo.gl/Up9NCv>), and also recommended better coordination of housing and services to ensure housing stability for older Americans.

The most recent chapter of Alex's story shows how homelessness can be ended for older people. A remarkable nonprofit, Pathways to Housing DC (www.pathwaystohousingdc.org), found Alex and offered him an apartment. With a stable home base and the help of a sophisticated Pathways treatment team, Alex pursued his health and recovery. He is now becoming a Peer Specialist to help others in recovery: "On this new journey of mine, I'll never know who I am going to meet: that child that I was, the runaway that I was, the soldier that I was, the husband that I was, the father that I was, the homeless person that I was."

As a nation we are judged—and judge ourselves—by how we treat our most vulnerable citizens. Older adults should not be homeless—especially when we know of solutions. ■

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