

MENTAL HEALTH, SUBSTANCE USE, AND HOMELESSNESS THE 114TH ARIZONA TOWN HALL

CHAPTER 23 — FOCUS ON SENIORS

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Acronyms in this Chapter: SSI—Supplemental Security Income

Adults experiencing homelessness develop geriatric symptoms like frequent falls, urinary incontinence, vision and hearing difficulties, weight loss, depression, and poor memory much earlier than the general population.⁴⁴⁹ Moreover, these conditions are much more difficult to manage without stable housing. New York City, which happens to publish data on this issue, reports that adults experiencing homelessness above the age of 50 cost the state on average over \$25,000 annually for shelter, emergency room care, inpatient care and nursing home care.⁴⁵⁰ Many people experiencing homelessness die in their 40s and 50s.⁴⁵¹ For these reasons, adults experiencing homelessness above 50 are often considered “seniors” or “old,” with higher service needs.⁴⁵² The average age of individuals experiencing homelessness has been increasing for the last 30 years. In 1990, 11% of single male sheltered individuals experiencing homelessness were over the age of 50; in 2010, it was 50% (see Figure 28).⁴⁵³ In New York City, the number of homeless shelter residents over the age of 50 tripled between 2014 and 2017.⁴⁵⁴ In the next decade, the sheltered population above the age of 65 is expected to double.⁴⁵⁵ In Arizona, over half of the unhoused population is over 50.⁴⁵⁶

449 Rebecca T. Brown et al., “Geriatric Syndromes in Older Homeless Adults,” *Journal of General Internal Medicine* 27, no. 1, January 2012: 16–22, <https://doi.org/10.1007/s11606-011-1848-9>.

450 Dennis Culhane et al., “The Emerging Crisis of Aged Homelessness: Could Housing Solutions Be Funded by Avoidance of Excess Shelter, Hospital, and Nursing Home Costs?,” *Actionable Intelligence for Social Policy*, University of Pennsylvania, 2019, <https://aisp.upenn.edu/aginghomelessness/>.

451 “National Homeless Mortality Overview,” *National Health care for the Homeless Council*, 2020 <https://nhchc.org/wp-content/uploads/2020/12/Section-1-Toolkit.pdf>.

452 Rebecca T. Brown et al., “Pathways to Homelessness among Older Homeless Adults: Results from the HOPE HOME Study,” *PLOS ONE* 11, no. 5, May 10, 2016: <https://doi.org/10.1371/journal.pone.0155065>.

453 Dennis P. Culhane et al., “The Age Structure of Contemporary Homelessness: Evidence and Implications for Public Policy,” *Analyses of Social Issues and Public Policy* 13, no. 1, 2013: 228–44, <https://doi.org/10.1111/asap.12004>.

454 Dennis Culhane et al., “The Emerging Crisis of Aged Homelessness: Could Housing Solutions Be Funded by Avoidance of Excess Shelter, Hospital, and Nursing Home Costs?,” *Actionable Intelligence for Social Policy*, University of Pennsylvania, 2019, <https://aisp.upenn.edu/aginghomelessness/>.

455 Culhane, “The Emerging Crisis.”

456 “State of Homelessness 2020,” *Arizona Department of Economic Security*, 2020, <https://des.az.gov/sites/default/files/dl/Homelessness-Annual-Report-2020.pdf?time=1615214499188>.

457 Culhane, “The Age Structure of Contemporary Homelessness.”

Some researchers argue that these trends are due to cohort effects that make individuals born after the peak of the baby boom (1954-1963) uniquely vulnerable to homelessness because of economic conditions present when they entered the labor market.⁴⁵⁸ This does not, however, imply that this population tends to be homeless for longer periods of their life. Instead, members of this generation have a higher likelihood of entering homelessness at any age. Studies suggest that at least half of older unhoused people have not experienced homelessness earlier in life.⁴⁵⁹ ⁴⁶⁰ Many led relatively normal lives previously, often in low-income professions.

Homelessness at an older age is often preceded by loss of a spouse or a relationship breakdown, the death of a parent, stopping work, the loss of housing, onset or increased severity of a mental illness, or disability.⁴⁶¹ ⁴⁶² Rising housing costs make stable housing unattainable for people that cannot work anymore due to disability or age. Individuals who worked low-income jobs often do not have savings or pensions that can pay for today's rent prices. Federal support programs, like Supplemental Security Income (SSI) or Social Security's special minimum benefit, are not sufficient alone to afford housing in many markets. Elderly unhoused people also frequently need help navigating complex application processes and, in its absence, remain without benefits despite eligibility.⁴⁶³ Older adults experiencing homelessness have unique needs compared to the general population.⁴⁶⁴ Generally, they are more likely to have mental and physical health concerns that need treatment. In particular, they might require specialized care beyond what is currently available at shelters. High health care needs put them at risk of institutionalization because the only permanent shelter available for them is often a nursing home or psychiatric hospital. In most cases, Medicaid funding only pays for nursing home care, thus, trapping individuals between 24-hour crisis care and the streets.⁴⁶⁵ Even without serious health conditions, living without a stable home becomes increasingly difficult with age: "the emergency shelter system can be an especially harsh environment for an elderly person."⁴⁶⁶ Shelters often only operate at night, which is a challenge for elderly clients. Frequently, shelters lack handicap accessibility, are in isolated locations and require standing in long lines to receive services, all of which make them harder for older adults to access. Shelters are also not a good place for individuals who are at greater risk of injury from falling. Mental health conditions and memory problems often make continued engagement and treatment more

⁴⁵⁸ Culhane, "The Age Structure of Contemporary Homelessness."

⁴⁵⁹ Maureen Crane et al., "The Causes of Homelessness in Later Life: Findings from a 3-Nation Study," *The Journals of Gerontology: Series B* 60, no. 3, 2005: S152–59, <https://doi.org/10.1093/geronb/60.3.S152>.

⁴⁶⁰ Marybeth Shinn et al., "Predictors of Homelessness Among Older Adults in New York City: Disability, Economic, Human and Social Capital and Stressful Events," *Journal of Health Psychology* 12, no. 5, 2007: 696–708, <https://doi.org/10.1177/1359105307080581>.

⁴⁶¹ Shinn et al., "Predictors of Homelessness among Older Adults."

⁴⁶² Crane et al., "The Causes of Homelessness."

⁴⁶³ Jennifer Goldberg, Kate Lang, and Vanessa Barrington, "How to Prevent and End Homelessness among Older Adults," *Justice in Aging*, April 2016, <https://www.justiceinaging.org/wp-content/uploads/2016/04/Homelessness-Older-Adults.pdf>.

⁴⁶⁴ Amanda Grenier et al., "Literature Review: Aging and Homelessness," *Gilbreath Centre for Studies in Aging*, 2013, <http://aginghomelessness.com/wp-content/uploads/2012/10/Literature-Review-Aging-and-Homelessness.pdf>.

⁴⁶⁵ "Fulfilling the Dream: Aligning State Efforts to Implement Olmstead and End Chronic Homelessness," U.S. Interagency Council on Homelessness, 2016, https://www.usich.gov/resources/uploads/asset_library/Olmstead_Brief_02_2016_Final.pdf.

⁴⁶⁶ Judith G. Gonyea, Kelly Mills-Dick, and Sara S. Bachman, "The Complexities of Elder Homelessness, a Shifting Political Landscape and Emerging Community Responses," *Journal of Gerontological Social Work* 53, no. 7, September 28, 2010: 575–90, <https://doi.org/10.1080/01634372.2010.510169>

challenging. ⁴⁶⁷ Finding and navigating available services is often more difficult for this population because of technological or cultural barriers. ⁴⁶⁸ Older adults experiencing homelessness, especially women, are more likely to be victimized than their younger counterparts, be it by theft or physical abuse. ⁴⁶⁹ ⁴⁷⁰

One innovative approach to preventing senior homelessness is the East Valley Home Sharing Program, which is being developed by three local organizations—Aster Aging, AZCEND, and the Tempe Community Action Agency. The program brings housing insecure seniors together as roommates who share housing costs and provides comprehensive wrap-round support so that participants can remain housed. Intensive screening and assessment are designed to bring seniors together that are a good match given their personalities, cultural preferences and other considerations. The staff helps with home-sharing agreements aimed at delineating shared responsibilities and reducing conflict. Additional services include case management, mediation, transportation, senior center activities, congregate meals and more intensive care, when appropriate. The hope is that this program will prevent homelessness among seniors on the verge of losing their home while also reducing isolation and loneliness. The program is set to be launched in March 2022.

When designing services for seniors experiencing homelessness, it is important to include expertise on the process of aging and the unique needs of older people. A good example of services offered in Phoenix is the Justa Center. While not an overnight shelter, the center offers many daily services for seniors experiencing homelessness, such as navigating applications to government services, identifying housing options, mail service, phones and computers, meals, showers and hygiene supplies, medical services, as well as shared activities.

This chapter discussed the unique challenges that come with caring for unhoused people over 50. Significant changes in the delivery of services will be necessary to accommodate this growing population. We have highlighted two programs that attempt just that: the East Valley Home Sharing and the Justa Center.

467 Jenny Ploeg et al., "A Case Study of a Canadian Homelessness Intervention Programme for Elderly People," *Health & Social Care in the Community* 16, no. 6, December 2008: 593–605, <https://doi.org/10.1111/j.1365-2524.2008.00783.x>.

468 Lynn McDonald, Julie Dergal, and Laura Cleghorn, "Living on the Margins," *Journal of Gerontological Social Work* 49, February 1, 2007: 19–46, https://doi.org/10.1300/J083v49n01_02.

469 Michelle S. Tong et al., "Persistent Homelessness and Violent Victimization among Older Adults in the HOPE HOME Study," *Journal of Interpersonal Violence* 36, no. 17–18, September 2021: 8519–37, <https://doi.org/10.1177/0886260519850532>.

470 Tracy Dietz and James D. Wright, "Victimization of the Elderly Homeless," *Care Management Journals* 6, no. 1, 2005: 15–21, <https://doi.org/10.1cmaj.2005.6.1.15>