

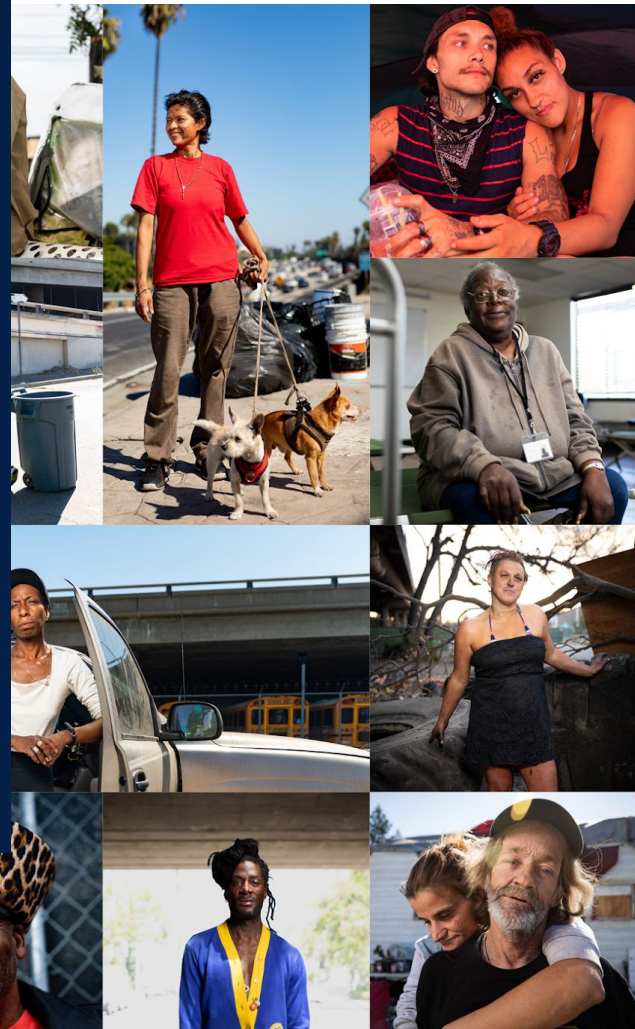
Benioff Homelessness and Housing Initiative



University of California  
San Francisco

# Aging Among the Homeless: Causes, Consequences and Solutions

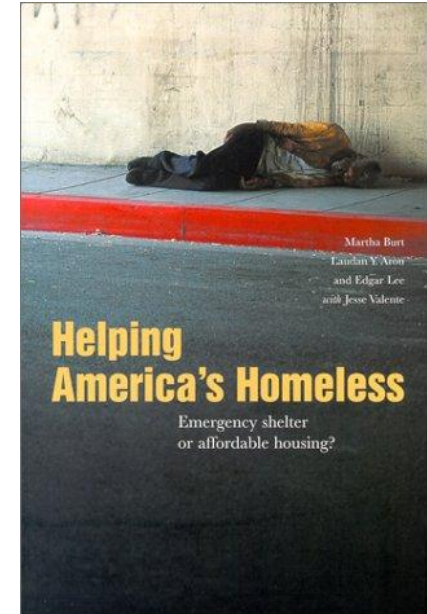
Margot Kushel, MD  
Professor of Medicine, UCSF  
Director, Benioff Homelessness and Housing Initiative



# Why do people experience homelessness?

- **Structural Factors** (e.g., affordable housing, stagnated wages, income inequality, racism)
- **Individual vulnerabilities** (e.g., mental health disabilities, substance use disorders, adverse childhood experiences)
- **Presence or absence of a safety net** (e.g., income support, safety-net healthcare, subsidized housing)

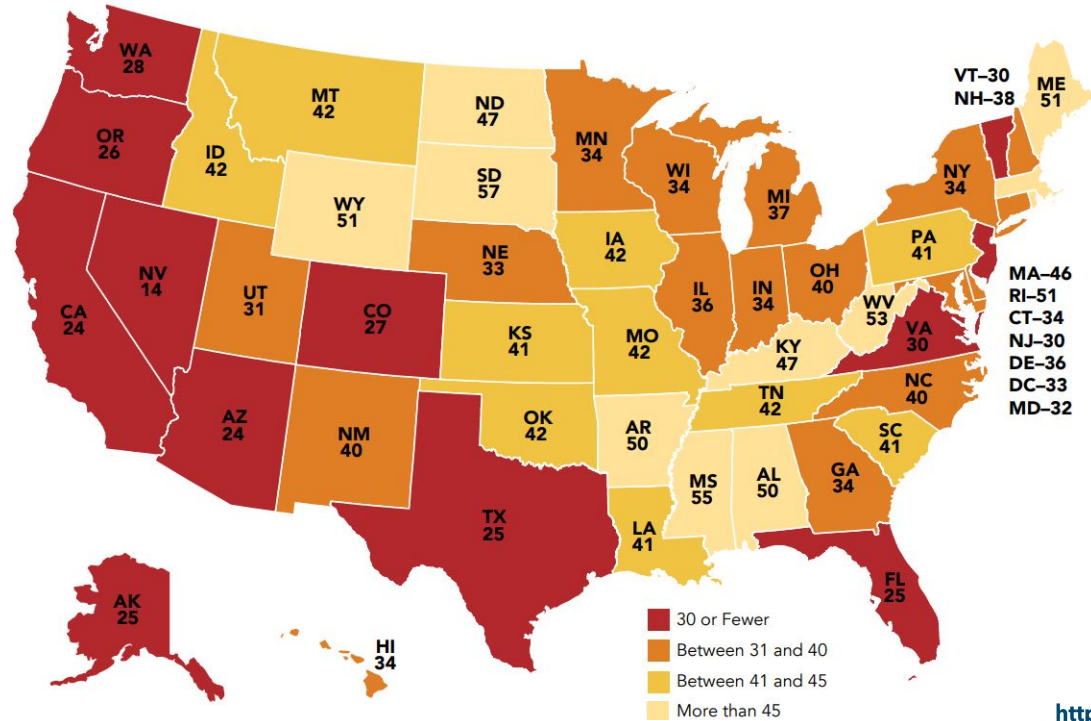
Less favorable structural factors & safety net = fewer individual vulnerabilities needed to become homeless



Aron and Burt 2001

# Lack of deeply affordable housing drives homelessness

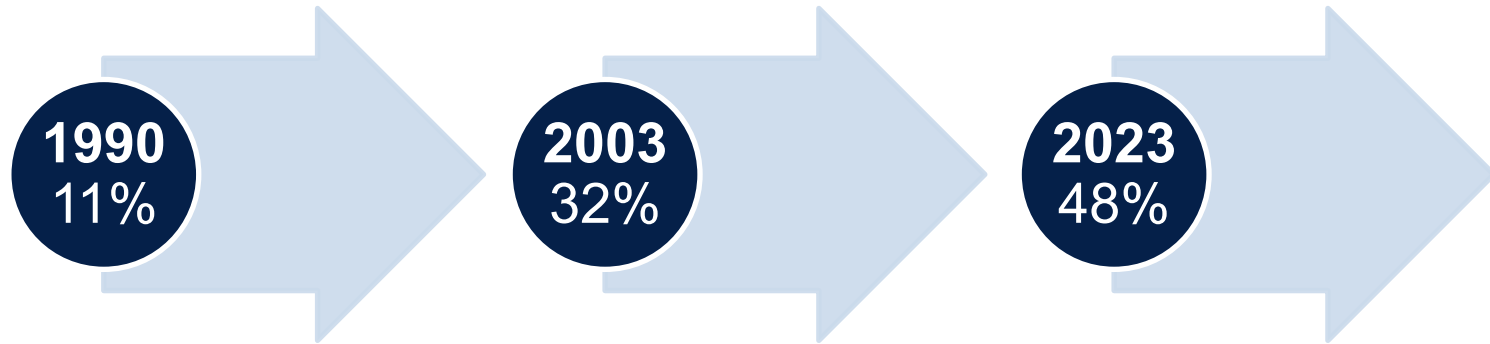
No State Has an Adequate Supply of Affordable Rental Housing for the Lowest Income Renters



<https://nlihc.org/gap>

# The homeless population is aging

Proportion of single homeless adults who are  $\geq 50$



Hahn JA, Kushel MB, Bangsberg DR, Riley E, Moss AR. BRIEF REPORT: the aging of the homeless population: fourteen-year trends in San Francisco. J Gen Intern Med. 2006 Jul;21(7):775-8. doi: 10.1111/j.1525-1497.2006.00493.x. PMID: 16808781; PMCID: PMC1924700.

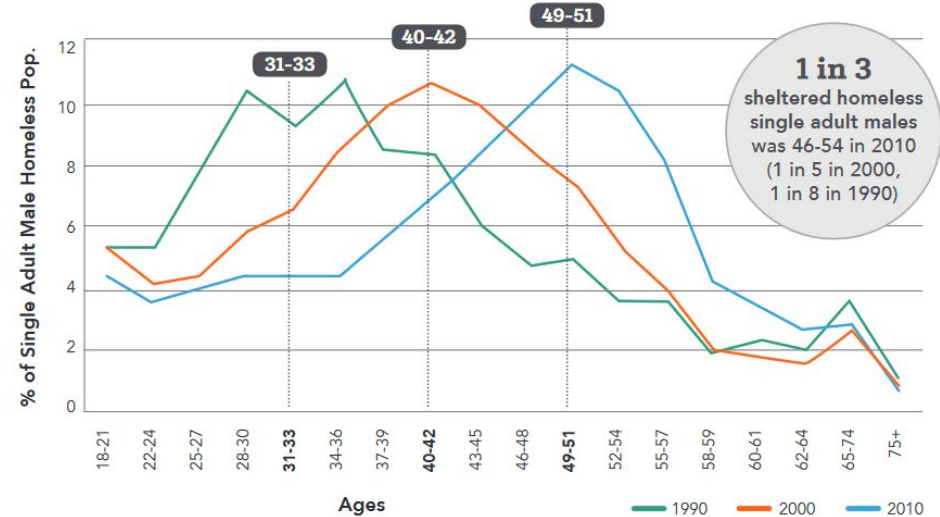
Kushel, M., Moore, T., et al. (2023). Toward a New Understanding: The California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

# Generational Effect

Americans born in the second half of the baby boom (1955-1965) have had **elevated risk of homelessness** throughout their lifetime.

**Figure 1: Age Distribution of Adult Male Shelter Users in the United States**

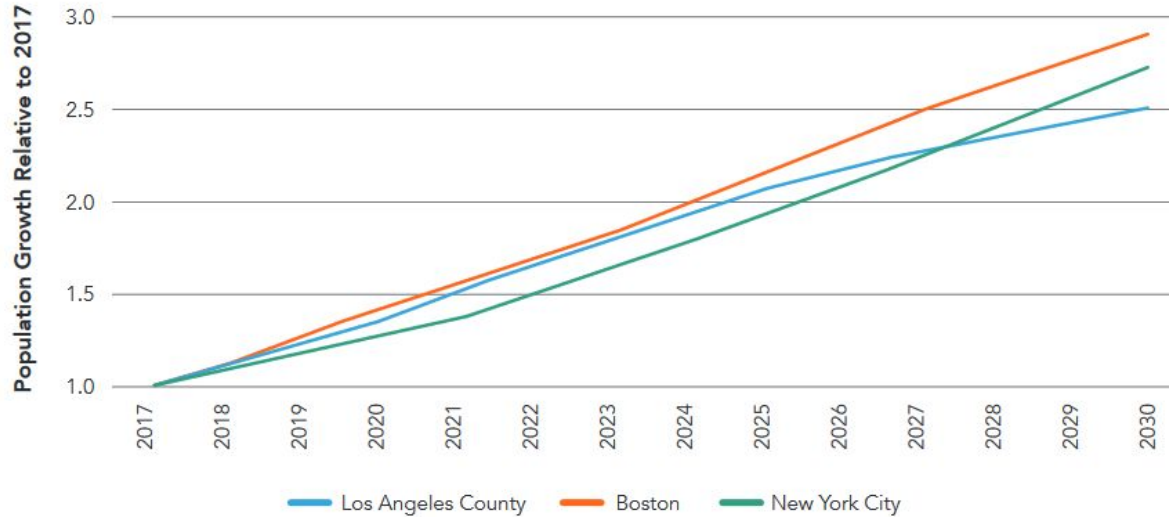
Source: Culhane et al. (2013)/ U.S. Census Bureau Decennial Census Special Tabulation



"The Emerging Crisis of Aged Homelessness" Culhane, Treglia, Byrne, Metraux, Kuhn, Doran, Johns, Schretzman  
<https://www.aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness.pdf>

# This trend will continue...

**Figure 2: Forecasted Relative Change in the 65 and Older Homeless Population Compared to 2017**



Culhane, Treglia, Byrne, Metraux, Kuhn, Doran, Johns, & Schretzman. 2019. "The Emerging Crisis of Aged Homelessness: Could Housing Solutions Be Funded by Avoidance of Excess Shelter, Hospital, and Nursing Home Costs?". <https://www.aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness.pdf>



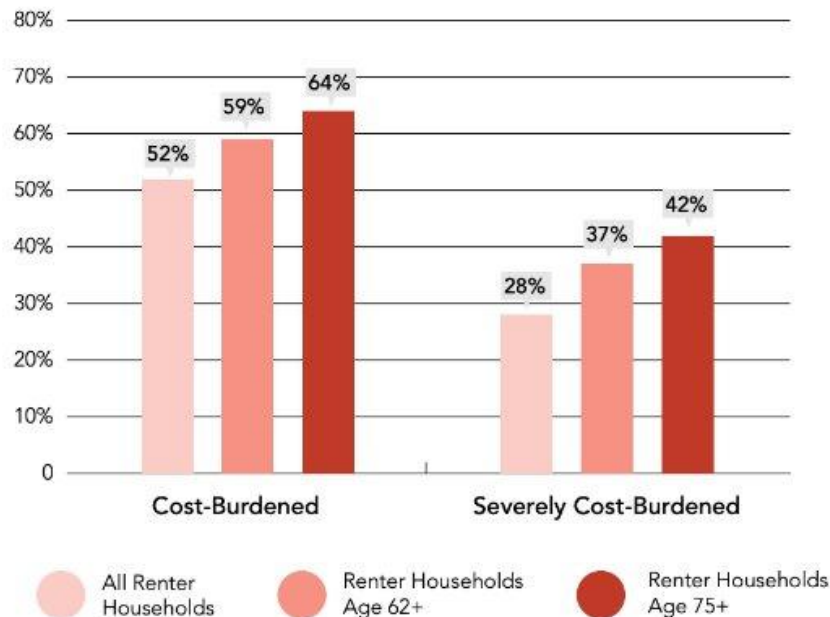
# Nearly six in ten older renters struggle to pay rent: Older adults more likely to be rent burdened

FIGURE 1

California Renters Are More Likely to Struggle to Pay Housing Costs as They Age

Note: "Cost-burdened" households pay more than 30% of their income for housing; "severely cost-burdened" households pay more than 50% of their income for housing.

Source: Aster Policy Analytics analysis of US Census Bureau, 2022 American Community Survey data.



California's Older Low-Income Renters Continue to Be Squeezed by Housing Unaffordability and Face a Growing Threat of Aging into Homelessness: Justice in Aging Issue Brief March 2024

# Rents in Alameda County stretch older adults financially

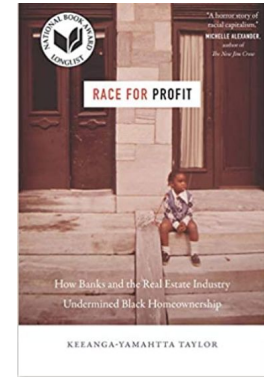
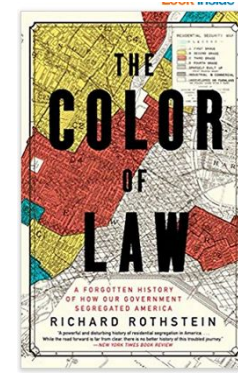
- From 2017 to 2021, **65%** of renters 65 or older spent **≥30% of their income on housing**
- **15%** of renters 65 or older spent **over half of their income**

Healthy Alameda County, "Renters Spending 30% or More of Household Income on Rent, Measurement Period 2017 to 2021," the Alameda County Public Health Department, <https://www.healthyalamedacounty.org/indicators/index/view?indicatorId=393&localeId=238>, accessed January 3, 2024.



# Homelessness is a racial (in)justice issue

- Home ownership primary means of wealth-building
- Legal discrimination in home ownership
  - Racial Covenants - segregated neighborhoods
  - Redlining - restricted access to mortgages in segregated neighborhoods
- Predatory lending
- Ongoing discrimination in rental market
- Criminal justice, employment and educational discrimination
- **Black Americans at 3 to 4 times increased risk of homelessness**



# Introduction to CASPEH and HOPE HOME Studies

# Toward a New Understanding

The California Statewide Study of  
People Experiencing Homelessness

June 2023

Benioff Homelessness  
and Housing Initiative

UCSF

University of California  
San Francisco



UNDERSTANDING OLDER ADULT HOMELESSNESS

# Toward Dignity

## Understanding Older Adult Homelessness

Findings from the California Statewide Study  
of People Experiencing Homelessness

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Benioff Homelessness  
and Housing Initiative



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University of California  
San Francisco

# HOPE HOME Study

## Health Outcomes of People Experiencing Homelessness in Older Middle Age



Photo: Barbara Ries

# Who Experiences Older Adult Homelessness in California



## Median Age: 47

(range 18-89)

**48%** of single adults  
were 50+

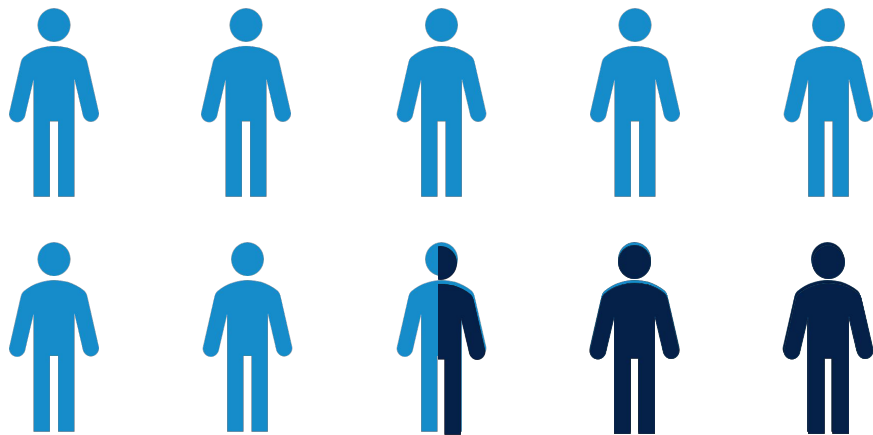
**41%** of those 50+  
first became homeless  
at 50 or older





## Older people experiencing homelessness in CA are Californians

- 91% were last housed in California
- 77% were last housed in their current county





© Sam Comen

- **31%** reported a Black racial identity (vs. **6%** older adults statewide)
- **3%** reported Native American/Indigenous (vs. **0.3%** statewide)
- **18%** reported Latina/o/x (vs. **28%** statewide)

Among older adults

**25 months** median length of current episode of homelessness

(compared to **20** months for those younger than 50)

# Pathways to Homelessness

# Older Adults Who Were Homeless Before Age 50

- More adverse life experiences
- Low-income attainment
- No spouse partner
- Mental health problems
- Alcohol use problems
- Traumatic brain injury
- Imprisonment



Photo: Barbara Ries

Brown RT, Hemati K, Riley ED, Lee CT, Ponath C, Tieu L, Guzman D, Kushel MB. Geriatric Conditions in a Population-Based Sample of Older Homeless Adults. Gerontologist. 2016 Feb 26. pii: gnw011.

# Older Adults First Homeless After Age 50

→ Low wage work throughout life

→ Crisis

- Job loss
- Marital breakdown
- Illness (participant, spouse)
- Death (spouse, parent)

→ Lack of advocacy and social support



Brown RT, Hemati K, Riley ED, Lee CT, Ponath C, Tieu L, Guzman D, Kushel MB. Geriatric Conditions in a Population-Based Sample of Older Homeless Adults. Gerontologist. 2016 Feb 26. pii: gnw011.

- Institutional settings: **19%**
- Non-leaseholding arrangements: **46%**
- Leaseholding arrangements: **35%**



© Sam Comen



- Among homeless Californians 50+
  - Median monthly household income: **\$920**
- Non-Leaseholders
  - Median monthly household income: **\$996**
  - Proportion who didn't pay rent **42%**
  - Median rent of those who pay rent: **\$412**
- Leaseholders
  - Median monthly household income: **\$1100**
  - Median monthly rent: **\$659**



*“So, **I've given my whole check up many times just to pay my rent.** Yeah. I would prefer to go broke paying my rent than to go broke and not have nothing at all. Even if it costs me my whole SSI check, I don't care. **As long as my rent gets paid, that's all I care.** My bills, my lights, I don't care.”*

- CASPEH Participant (54-year-old woman)

# Experiences During Homelessness



## Places slept most in past 6 months

**79% Unsheltered**

- 21% Vehicle
- 58% Non-vehicle

**21% Sheltered**



*“Most of the time we're ...running around, **trying to figure out where we're going to sleep at night** ... We're not worried about going to the doctors or going to see somebody or going to get help with our mental state.”*

- CASPEH Participant

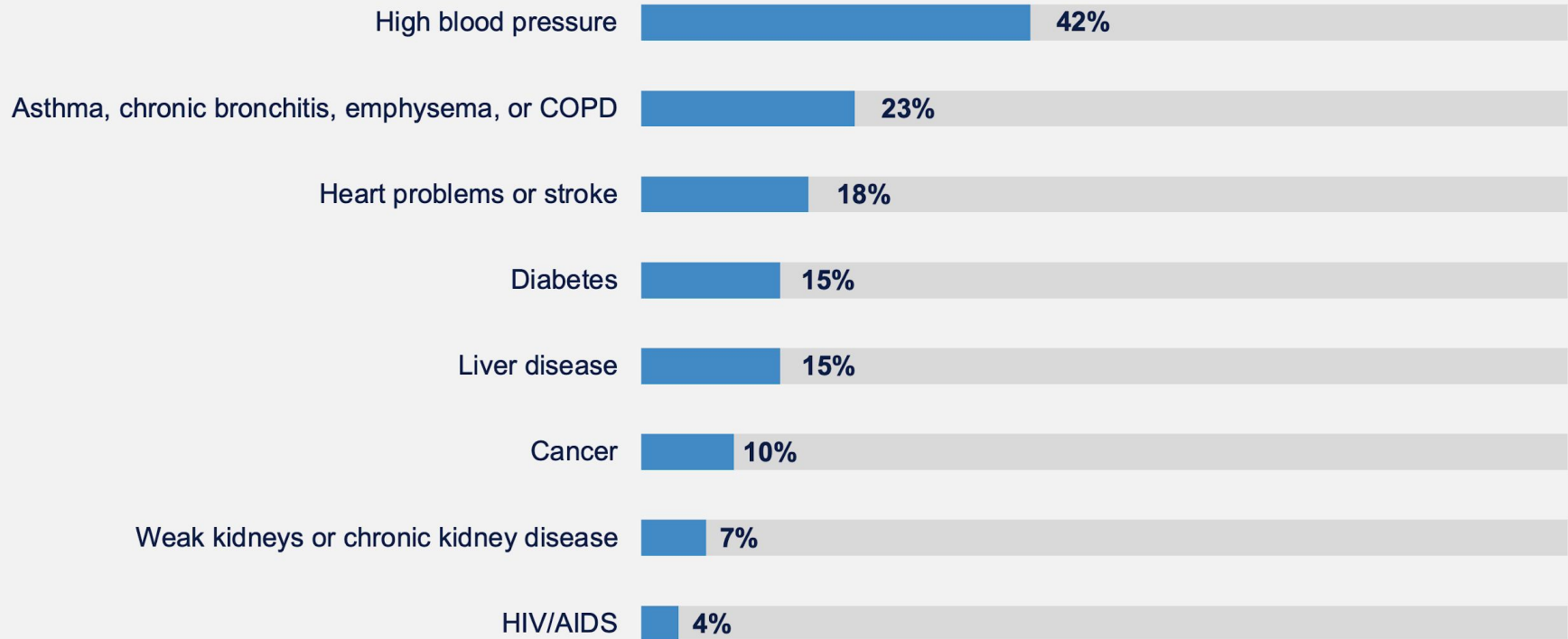
## Among older adults

- **53%** reported having fair/poor health
- **68%** reported at least one chronic health condition
  - **35%** reported at least two chronic health conditions

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.



## Self-Reported Chronic Diseases Among Older Homeless Adults





**43%** reported difficulty with one or more activities of daily living

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

**23%** 3 or more limitations

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

**32%** reported difficulty with mobility



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Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

Among HOPE HOME participants

**26%** had moderate-severe impairment on a screening test for global cognitive impairment

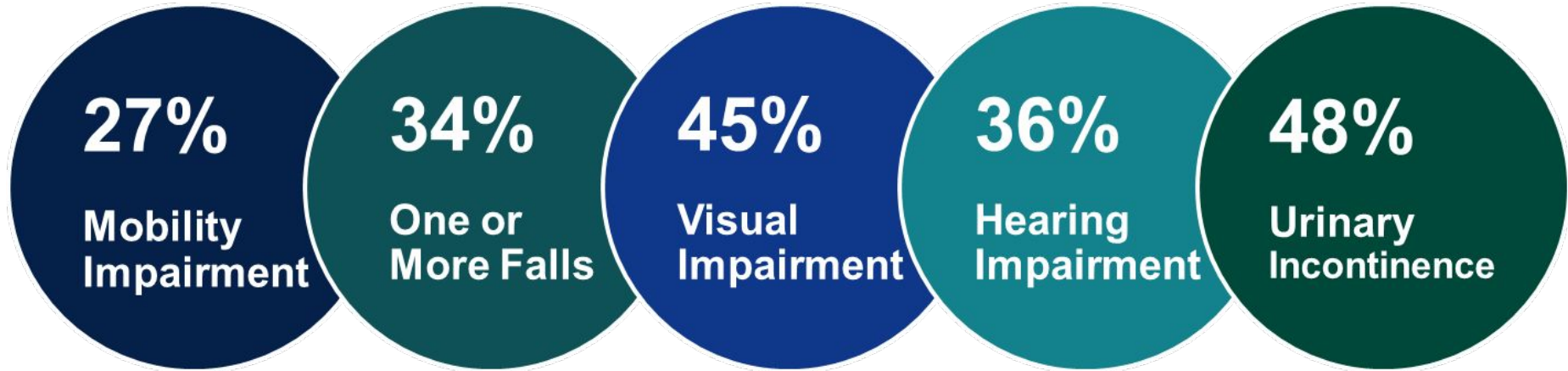
Hurstak E, Johnson JK, Tieu L, Guzman D, Ponath C, Lee CT, Jamora CW, Kushel M. Factors associated with cognitive impairment in a cohort of older homeless adults: Results from the HOPE HOME study. *Drug Alcohol Depend.* 2017 Sep 1;178:562-570. doi: 10.1016/j.drugalcdep.2017.06.002. PMID: 28738314; PMCID: PMC5568464.

Among HOPE HOME participants

**35%** had moderate-severe impairment on a screening test for executive function

Hurstak E, Johnson JK, Tieu L, Guzman D, Ponath C, Lee CT, Jamora CW, Kushel M. Factors associated with cognitive impairment in a cohort of older homeless adults: Results from the HOPE HOME study. Drug Alcohol Depend. 2017 Sep 1;178:562-570. doi: 10.1016/j.drugalcdep.2017.06.002. PMID: 28738314; PMCID: PMC5568464.

# High prevalence of all geriatric conditions



Brown RT, Hemati K, Riley ED, Lee CT, Ponath C, Tieu L, Guzman D, Kushel MB. Geriatric Conditions in a Population-Based Sample of Older Homeless Adults. Gerontologist. 2016 Feb 26. pii: gnw011. [Epub ahead of print] PubMed PMID: 26920935.

# 50 is the new 75



**38%** wanted shelter but were unable to access it

**Among those with 3 or more ADL limitations,**

**53%** wanted shelter but were unable to access it

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

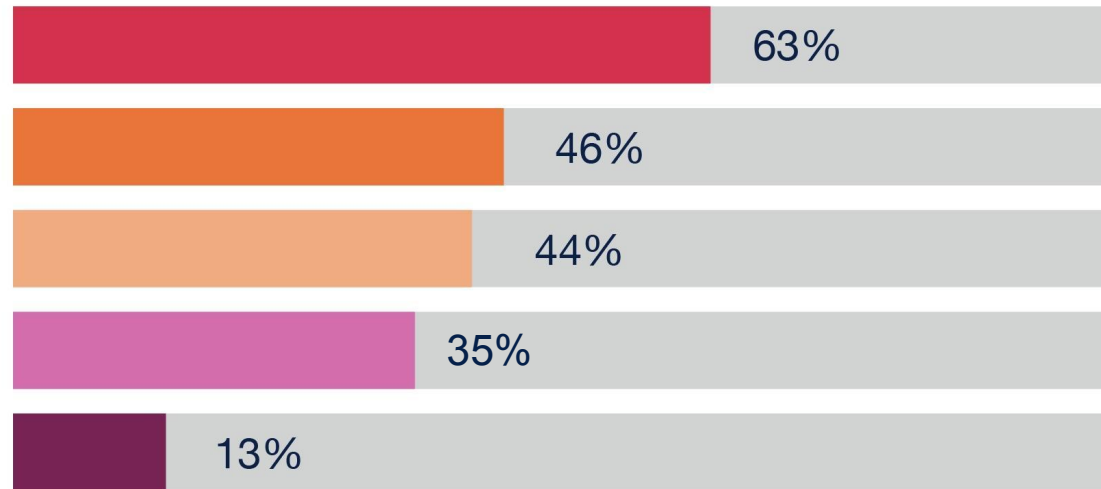


*“A lot of shelters, they don't have – **they're not equipped for disabilities, for handicapped, disabled.** You know? They don't have handrails in the showers. They don't have a ramp, you know... the disability can be a problem. **They don't accept us in a lot of shelters.**”*

- CASPEH Participant

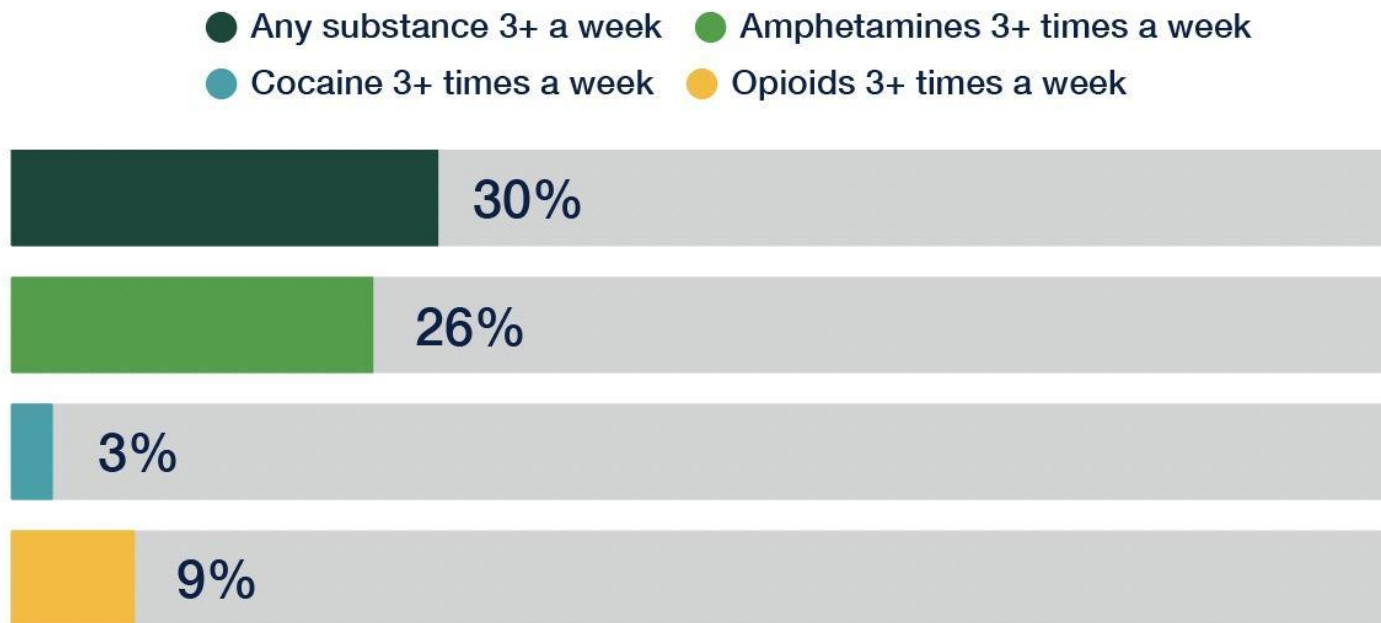
# Mental health symptoms in the past 30 days among older adults

- Any mental health condition
- Anxiety
- Depression
- Trouble remembering, concentrating, or understanding
- Hallucinations



Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

# Current, regular substance use among older adults



Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

**43%** reported a complex behavioral need **EITHER**

- Current regular illicit drug use (30%)
- Heavy episodic alcohol use (weekly) (8%)
- Current hallucinations (13%) OR
- Recent mental health hospitalization (5%)

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

## Among older adults

**22%** had a complex behavioral health need & 1 or more ADL need

**14%** had complex behavioral health need and 3 more ADL needs

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.



## Among older adults

**28%** experienced physical violence during their current episode of homelessness

Of participants who experienced this, **59%** said the perpetrator was a stranger

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

## Among older adults

- 6%** experienced sexual violence during their current episode
  - **12%** of older cis-gender women

Of participants who experienced this, **75%** said the perpetrator was a stranger

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

In the prior **six** months,

**37%** of older adults reported an ED visit

**25%** of older adults reported a physical health care hospitalization

**5%** of older adults reported a mental health hospitalization

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

- **153** confirmed deaths among HOPE HOME participants
  - Median age **64** (range 44-85)

Updated 04/22/24

# Among HOPE HOME participants

Mortality Rates are

**3.1x greater**

than general population for men

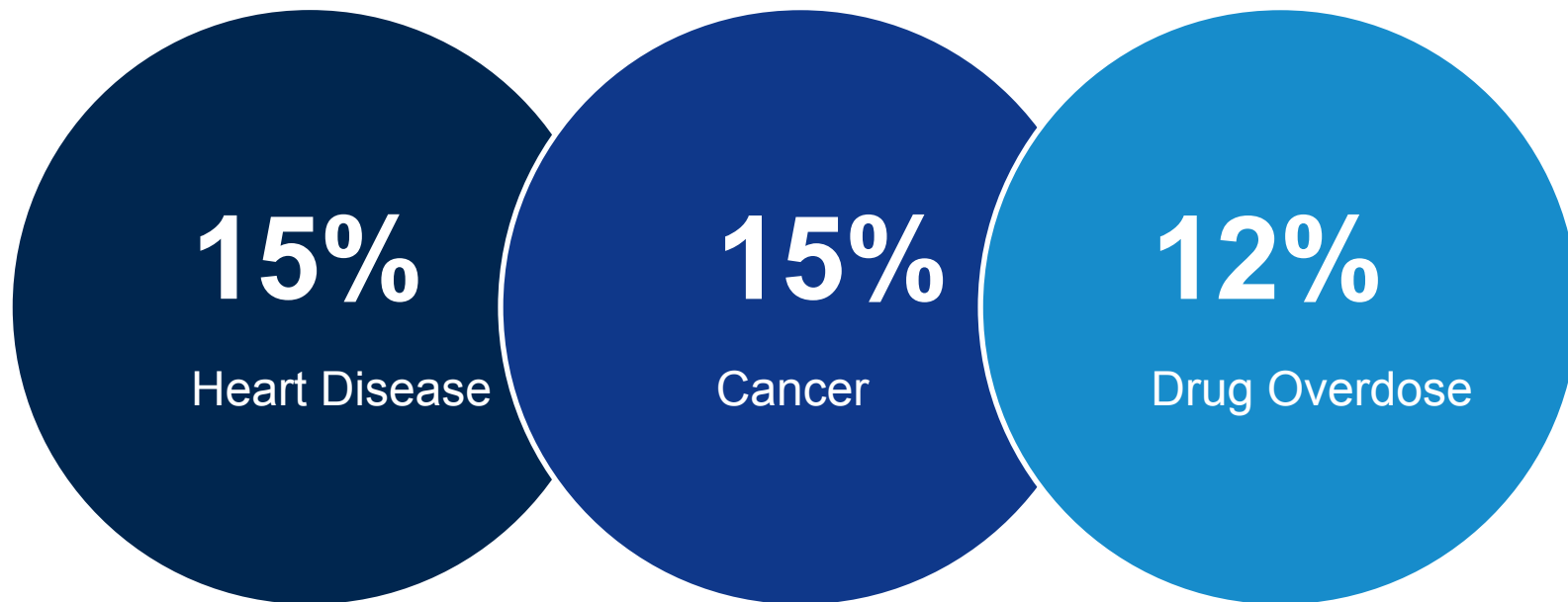
**5.2x greater**

than general population for women

\*Based on 117 deaths

Brown RT, Evans JL, Valle K, Guzman D, Chen YH, Kushel MB. Factors Associated With Mortality Among Homeless Older Adults in California: The HOPE HOME Study. JAMA Intern Med. 2022; doi: 10.1001/jamainternmed.2022.3697

# Top causes of death among HOPE HOME participants



\*Based on 117 deaths

Brown RT, Evans JL, Valle K, Guzman D, Chen YH, Kushel MB. Factors Associated With Mortality Among Homeless Older Adults in California: The HOPE HOME Study. JAMA Intern Med. 2022; doi: 10.1001/jamainternmed.2022.3697

# Barriers and Facilitators of Returns to Housing



I can't afford housing



Impacts ability to obtain housing

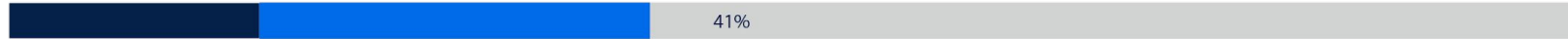
● A little ● A lot

Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

# Barriers in housing among older adults

Impacts ability to obtain housing ● A little ● A lot

I experience discrimination when I try to rent a place



I do not have the necessary documents



I have a record with the criminal justice system



I have problems with my credit history or past evictions



I can't find a place that meets my needs due to physical disability



Espinoza, M., Moore, T., Adhiningrat, S., Perry, E., Kushel, M. (2024). Toward Dignity: Older Adult Homelessness in the California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.



*“Most buildings that I have been in or been to have stairs – a lot of stairs. A lot of these **apartment buildings don't have accessibility for a wheelchair or for a left leg amputee.** So that's one of the major – and the money. [laughs] I don't receive enough money each month to live on my own in an apartment. Mm-hmm. **I don't have enough income.**”*

- CASPEH Participant

# Policy Recommendations

# Policy Recommendation Areas

- **Responding to Homelessness**
- **Housing Connection**
- **Prevention**
- **Housing Supports**

# Responding to Homelessness



**Reduce  
barriers to  
shelter access**

**Create rapid  
access to  
physical and  
behavioral  
health services**

**Expand and  
enhance street  
outreach**

**Shift away  
from criminal  
justice system  
responses to  
homelessness**

# Housing Connection

**Expand supply  
of deeply  
affordable  
housing**

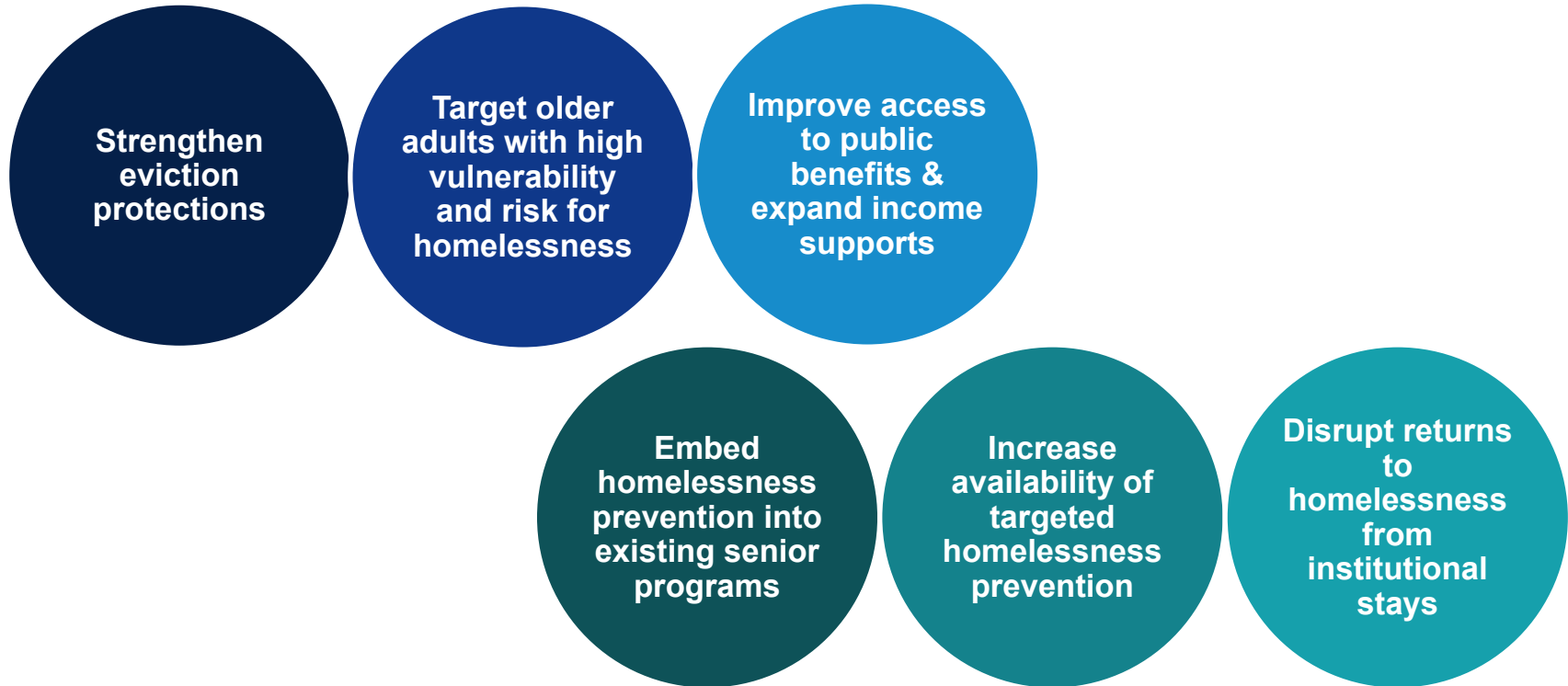
**Eliminate  
barriers to  
access  
available  
housing**

**Enhance  
homeless  
services  
capacity to  
meet needs of  
older adults**

**Improve  
implementation  
of Cal AIM**



# Prevention



# Housing Supports



**Prioritize high  
quality support  
services in  
permanent  
housing**

**Implement  
coordinated  
service  
strategies to  
promote health  
and stability in  
housing**

**Support  
ongoing  
functional,  
mobility, and  
cognitive  
needs of older  
adults**

# Conclusions

- The population experiencing homelessness is aging
- Many entering homelessness in late middle age
- Early onset of geriatric conditions including cognitive, functional, and mobility impairment
- Experience of homelessness is harrowing and filled with despair
- Homelessness systems need to be responsive to needs of aging population
- Ending homelessness will require sustained efforts to address root causes, particularly the severe shortage of deeply affordable housing



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