Homelessness in older adults: an emerging crisis

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“I’m old and I’m tired and I got my disability...I can’t, I can’t do it no more...”

-55 year old homeless woman in HOPE HOME Study
Overview

- Why is the homeless population aging?
- Introduction to HOPE HOME Study
- Demographics of older homeless in Oakland
- Pathways into homelessness
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  - Chronic diseases
  - Geriatric conditions
  - Mental health and substance use problems
- Housing outcomes
- Interventions/Solutions
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The homeless population is aging

- In 1990, 11% of people experiencing homelessness in SF were over 50
- In 2003, 37% were over 50

Hahn J et al. The Aging of the Homeless Population
JGIM 2006
Generational effect

- Americans born in the second half of the baby boom (1954-1963) have had elevated risk of homelessness throughout lifetime
  - 30-40% of homeless individuals* born 1954-1963
  - Estimated that about half are aged 50 and over

*doesn’t include people living in homeless families or unaccompanied youth

Housing assistance stagnant as compared to other federal outlays for low income individuals

Three out of four at-risk renters don’t get rental assistance

Most Low Income Renters are Without Federal Rental Assistance

<table>
<thead>
<tr>
<th>Category</th>
<th>Assistance</th>
<th>No assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other households</td>
<td>91%</td>
<td>9%</td>
</tr>
<tr>
<td>Families with children</td>
<td>23%</td>
<td>77%</td>
</tr>
<tr>
<td>Elderly without children</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>Disabled without children</td>
<td>47%</td>
<td>53%</td>
</tr>
</tbody>
</table>

Notes: Low income households have income at or less than 80 percent of area median income. Source: Center on Budget and Policy Priorities. (2017). Interactive Graphic: Highlighting the 3 Out of 4 of At-Risk Renters Who Don’t Get Rental Assistance. Washington, DC: Author.
California has 21 units available for every 100 extremely low income households
Racial discrimination and housing

- Housing primary means of wealth-building

- Discrimination in home ownership
  - Segregated neighborhoods
  - Redlining—restricted access to mortgages in segregated neighborhoods
  - Predatory lending

- Discrimination in rental market

- Criminal justice, employment and educational discrimination

- African Americans at 3-4 fold increased risk of homelessness
Will the trend continue?

- Housing affordability crisis acute for those 50 and over
- Among renters age 50 and over, 30% spend more than half their income in rent “severe housing burden”
- Median age of homeless individuals expected to rise

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HOPE HOME Study

- Health outcomes of people experiencing homelessness in older middle age

- Funded by National Institute on Aging

- Longitudinal cohort study in Oakland CA

- 350 participants enrolled July 2013 to June 2014, following participants every six months—ongoing

- Participants 50 and homeless at study entry
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Two thirds are 60 and under, but 12% are older than 65 years at study entry: Median age 57
Study population

- 77% men
- 80% African American
- 90% income less than $1150/month
  - 13% work for pay
  - 28% looking for work
Almost a third of the sample lost stable housing in the past year

<table>
<thead>
<tr>
<th>Years since last stable housing</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;6 months</td>
<td>18</td>
</tr>
<tr>
<td>6 mo to &lt;1 yr</td>
<td>15</td>
</tr>
<tr>
<td>1 yr to &lt;5 yrs</td>
<td>39</td>
</tr>
<tr>
<td>5 yrs to &lt;10 yrs</td>
<td>14</td>
</tr>
<tr>
<td>10+ years</td>
<td>15</td>
</tr>
</tbody>
</table>

*Defined as non-institutional place that you lived for a year or more*
Economic challenges and interpersonal conflict are most common reasons to have left last stable housing

<table>
<thead>
<tr>
<th>Reason</th>
<th>% of Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Couldn't pay rent/mortgage</td>
<td>28</td>
</tr>
<tr>
<td>Rent increased</td>
<td>2</td>
</tr>
<tr>
<td>Lost job</td>
<td>7</td>
</tr>
<tr>
<td>Became sick/disabled</td>
<td>1</td>
</tr>
<tr>
<td>Other bills (not medical)</td>
<td>1</td>
</tr>
<tr>
<td>Someone else stopped paying rent/mortgage</td>
<td>15</td>
</tr>
<tr>
<td>Family abuse/violence</td>
<td>1</td>
</tr>
<tr>
<td>Kicked out (not related to money)</td>
<td>41</td>
</tr>
<tr>
<td>Didn’t get along/asked to leave</td>
<td>11</td>
</tr>
<tr>
<td>Drinking/doing drugs</td>
<td>4</td>
</tr>
<tr>
<td>Evicted</td>
<td>7</td>
</tr>
<tr>
<td>Housemates’ substance use/stealing</td>
<td>1</td>
</tr>
<tr>
<td>Building condemned/destroyed/foreclosed</td>
<td>6</td>
</tr>
<tr>
<td>Other reasons</td>
<td>21</td>
</tr>
<tr>
<td>Moved to new city/more desirable place</td>
<td>6</td>
</tr>
<tr>
<td>Hospital/treatment program</td>
<td>1</td>
</tr>
<tr>
<td>Incarcerated</td>
<td>4</td>
</tr>
<tr>
<td>Conditions were poor</td>
<td>4</td>
</tr>
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44% with first episode of homelessness after age 50

Age First Homeless

- 18-19: 8%
- 20-29: 13%
- 30-39: 17%
- 40-49: 19%
- 50-59: 33%
- 60-69: 10%
- 70: 0.6%
Those with early homeless (<50)

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

Brown RT, Goodman L, Guzman D, Tieu L, Ponath C, Kushel MB. Pathways to Homelessness among Older Homeless Adults: Results from the HOPE HOME Study. PLoS One. 2016 May 10;11(5)
I only did like 5-6 months in YA [juvenile justice] when I was 13, but then after that I started getting violations over the years, that’s where the four years [in juvenile justice system] came in at, going back and forth.... Yeah, when I got to be 17 then they took me off.... When I got 21, that’s when I started using drugs...At that time I was doing burglaries and all kind of petty thefts and …I don’t know, back then it was like every ninety days I end up back in San Quentin. It wasn’t like, “Oh, I can’t wait until I go get high,” or nothing like that, but eventually I got high. Then that one time led to one another and a thousand other too many. So I was in that mentality, trapped in that mentality for over forty years.
(My father said): “Next time you, if you runaway, I’ll beat you with a car chain or I’m going to throw you out the window.” Okay, so I, I was, I wouldn’t use the word ‘reasonable’ but I put things in perspective real quick and I would say, “Could I survive a car chain? Probably not.” Then I looked out the window and said, and we lived on the 13th floor, I said, “I ain’t playing with this man.” He went to work, I had whatever I had on me, I was out the door.
Late onset homelessness

- Low wage work throughout life
- Crisis
  - Job loss
  - Marital breakdown
  - Illness (participant, spouse)
  - Death (spouse, parent)
- Low social support
“It was a lot of different things but basically the new owners took over, we were being evicted. My wife, she had just got out of the hospital, had the stroke and was blind….so, the daughter came up and said, ‘Don’t fight it, y’all can come stay with me for a couple months and save your money.’ So we said, ‘Okay’ …[and didn’t fight the eviction]. After we moved out of the place, turned in the keys and everything we went over to her house and she said, ‘Y’all can’t stay here.’ And I said, ‘I got $9 in my pocket,’ I said, ‘At least let your mother spend the night because we don’t have enough money to get a motel room.’ She said, ‘No.’ So that was the beginning.”
…When they bought the company out they cut our hours back and they would bring in temp workers and they would give them all the hours and they weren’t giving us our hours, which caused me to lose my place I was staying in because I couldn’t afford to pay the rent, because, you know, from, you’re going from almost 80-100 (hours) a week down to 20 hours a week, it’s kind of hard to pay bills.
While late onset homeless individuals tend to have fewer vulnerabilities, many had significant health challenges related to their homelessness.
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Poor health in every measure

56% report health as fair or poor
Self-reported chronic diseases are common: but may be underreported

- Hypertension: 56%
- Heart Attack: 7%
- Stroke: 7%
- High Cholesterol: 11%
- Arthritis: 45%
- COPD/Emphysema: 29%
- Hepatitis: 14%
- Cirrhosis: 21%
- Diabetes: 3%
- Asthma: 14%
- Frostbite: 19%
- Renal Insufficiency: 5%
- Cancer: 4%
- HIV/AIDS: 6%
- Other: 5%
High Proportion with functional impairments

High prevalence of cognitive impairment
3MS measures global impairments;
Trails B measures 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.
Overall poor functional status

Median age of sample 57

Prevalence of geriatric conditions worse than those in general population samples in their 70s and 80s

“50 is the new 75”
Prevalence of illicit drug and alcohol use problems lower than samples of younger homeless adults, but higher than age-matched (and dramatically higher than those of general population ages 70s and 80s)
Mental Health Problems are common

![Bar chart showing prevalence of mental health issues]

- Depression: 38%
- PTSD: 33%
- Psychiatric hospitalization ever: 22%
- Psychiatric hospitalization last 6 months: 5%

Homelessness in older adults: an emerging crisis
High mortality rate and institutional care

- 39-50 months after study entry, 29 confirmed deaths
- Multiple diagnoses of metastatic cancer, strokes, heart attacks, kidney failure, etc.
- Several living in nursing homes
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Housing Status at 24 months $n=286$

Not included:
- Deceased $n=17$
- Dropped out or unable to ascertain $n=47$

- Homeless $n=110$
- Housed $n=157$
- Institution $n=19$
Where were individuals housed at 24 months? n=286

Housing status

- Permanent Supportive Housing: 37
- Transitional Housing: 17
- Subsidized Housing: 24
- Housed alone: 40
- Housed with friends or family: 34
- Hotel with tenancy rights: 5
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What are possible solutions?

- Preventing new homelessness
  - Affordable housing
    - Threatened by proposed cuts to HUD
    - Need increase, not decrease
    - Local Bond Measures (A1 in Alameda—20 for 20; Prop C in SF)
    - SB2 and SB35 California
    - SB3 will place CA affordable housing bond on 2018 ballot
    - Housing Trust Fund
    - Mortgage interest deduction reform—will be difficult
    - Role of Health Systems?
What are possible solutions?

- Eviction prevention
  - Just cause evictions
    - SF has just cause for rent controlled units
    - Oakland has just cause
    - San Jose just passed it
  - Legal protection for tenants
    - NYC experimenting with providing right to counsel in housing court
Emergency Housing Assistance

- Families who called when housing assistance available 76% less likely to enter shelter at six months
- One time payments up to $1500
- Average cost per caller referred $720
What are possible solutions?

- For those with new onset homelessness, focus on rehousing quickly
  - Rental subsidies performed better than rapid rehousing in large RCT (Family Options Study)
  - Family assistance to increase likelihood of familial support
    - NYC offering family payments
  - Benefit eligibility
Housing First

- For those with long-term homelessness and disabling conditions
  - Permanent supportive housing
    - Subsidized housing with on-site or closely linked supportive services
    - Housing First model—start with the housing
    - Shown to be effective at keeping people housed
    - Adapt for needs of older adults
Final thoughts

- Homelessness reaching crisis proportions
- Aging population increases urgency
- Suffering is immense
- Use of healthcare system can be chaotic
- While mental health and substance use disorders are common, underlying causes are structural
- Solutions will not be easy, but are doable
- Must match solution to the problem
HOPE HOME Papers currently available or in press


HOPE HOME papers currently available or in press


HOPE HOME papers currently available or in press

