

The background features abstract, overlapping geometric shapes in various shades of green, ranging from light lime to dark forest green. These shapes are primarily located on the left and right sides of the page, framing the central text. The overall aesthetic is clean and modern.

Challenges Facing Homeless Seniors

A GROWING NATIONAL PROBLEM

A Growing Problem

- 10,000 people turn 65 every day in the US
- In 2017, over 50,000 people aged 65 or over were homeless
- It is predicted that homelessness among those 65 and over will double in the next 20 years
- 45% of adults 65 and over are “economically vulnerable” (i.e., incomes below 200% of the poverty threshold)
- 44% of homeless seniors 65 and over were never homeless before the age of 50

Factors Causing Homelessness Among Seniors

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High Cost of Housing

- ▶ 38% of households (8.7 million) with an older adult pay more than 30% of their income on housing
- ▶ 21% (4.8 million) pay 50% of their income on housing
- ▶ Affordable housing stock is rapidly dwindling throughout the country

High Health Care Costs

- ▶ The average senior pays \$4734 per year in out-of-pocket health care costs, 3 times more than non-Medicare households
- ▶ Medicare only pays 80% of medical expenses, with no coverage for dental, hearing or vision
- ▶ Seniors sometimes must decide between paying for rent, food or needed medical services

Economic Conditions

- ▶ Over 28% of Americans aged 50-64 have no retirement savings
- ▶ Only 41% of private-sector employers have pension plans
- ▶ During the “Great Recession” many homeowners lost equity in their homes; many of those aged 50-64 lost upwards of 30% of their net worth

Special Challenges

- ▶ Homeless adults 50 years and older have chronic illnesses similar to those housed adults 15 to 20 years older
- ▶ 27% of homeless victims in 2016 were over 50 years of age; many do not report crimes for fear of retaliation
- ▶ Many homeless lack adequate transportation thereby limiting their ability to receive social services

Solutions

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Increase Income Supports

- ▶ Increase and expand Social Security and Supplemental Security Income (SSI)
- ▶ Fund SOAR benefits specialists
- ▶ Make benefits accessible to everyone whether they have an address or not

Make Health Care Affordable & Accessible

- ▶ Expand Medicare & Medicaid benefits to reduce out-of-pocket costs
- ▶ Have Medicare cover dental, vision and hearing
- ▶ Provide more preventative health care to ensure less reliance on ER's
- ▶ Expand medical respite and hospice programs
- ▶ Use Medicaid to provide long-time services for those at risk of homelessness

Create More Affordable & Accessible Housing

- ▶ Increase funding for Section 202 for new construction and repairs for existing housing
- ▶ Fund more permanent supportive housing
- ▶ Expand free legal services that prevent evictions, foreclosures and elder financial abuse
- ▶ More assistance for access to benefits

All Americans have the right to live with dignity in community settings that offer them privacy, meaningful choices among housing and service options, and opportunities for social connections with family members, friends and other community members.

Olmstead v. L.C.

US Supreme Court - 1999