# From Social Isolation to the Streets:

## Older Adults and the Risk of Homelessness

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# Learning Objectives

- Understand the Problem: be familiar with the demographic and societal trends nationally and in Texas.

- Understand the Causes:  be familiar with the factors that lead to homelessness in the older adult population.

- Understand the Population: Identify the unique strengths and challenges of older adults experiencing homelessness

- Understand Strategies for Prevention

- Understand the Resources: have an increased ability to utilize the variety of resources and government benefits that can support older adults experiencing homelessness
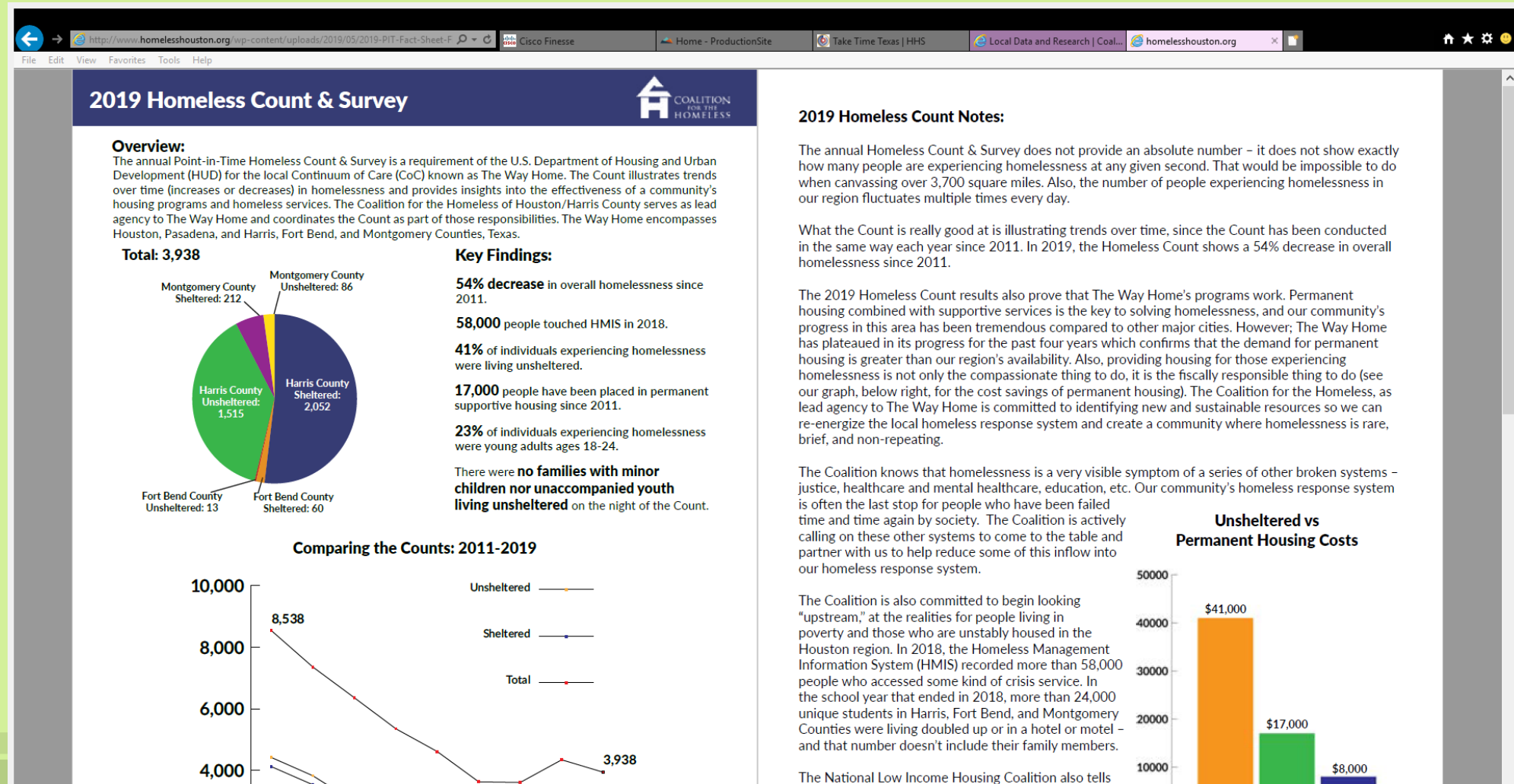
# Burning Questions…

## *What would YOU like to learn today?*

# Assessment Activity

- **In your table group or with a partner:**
  - **Review the profile of an older adults experiencing homelessness or at risk of homelessness, as if this were YOU.**
  - Discuss and report on:
    - What are the causes of your situation?
    - What are your current challenges?
    - What are your resources?
  - Share your findings

# Understanding the Problem

# Understanding the Problem:
## Data and Lack of Data

- National Alliance to End Homelessness – Homelessness in America Report : Does not report on older adults as a category

- Housing and Urban Development  2018 Annual Homelessness Assessment Reports to Congress, based on Point in Time Counts: Does not report on older adults and homelessness

- Data is available from other sources, such as:
  - Corporation for Supportive Housing: Texas leads all other states in its need for supportive housing
  - Estimates need at 29,702 units – this includes the needs of persons who are aging as well as those who are experiencing homelessness, as well as people who have intellectual disabilities, etc.

# Understand the Problem: Local PIT count data

- Metro Dallas Homeless Alliance: "Homelessness is aging"
  - Between 2017 and 2018, the number of adults Unsheltered age 55 and above increased by 18% - higher percentage than any other age group.

- Ending Homelessness Coalition (ECHO), Austin, PIT Count:
  - 46% Adults 45-64
  - 3% Adults 65 and above

- South Alamo Regional Alliance for Homelessness (SARAH), San Antonio:  PIT Count – Adults Over Age 50 – 18% = 521 persons
  - 44% - Emergency Shelter
  - 9% Transitional Housing
  - 47% - unsheltered

# Understand the Problem:
## Texas' Aging Population Growth

Table 1. Texas Population 2000, 2010 and Projected Population, 2020-2050 by Select Characteristics

| Population Characteristics | Census 2000 | Census 2010 | Population Projections, 2010-2015 Migration Scenario | | | |
|---|---|---|---|---|---|---|
| | | | 2020 | 2030 | 2040 | 2050 |
| Total Population | 20,851,820 | 25,145,561 | 29,677,668 | 34,894,452 | 40,686,496 | 47,342,105 |
| Male | 10,352,910 | 12,472,280 | 14,740,035 | 17,341,921 | 20,244,206 | 23,615,080 |
| Female | 10,498,910 | 12,673,281 | 14,937,633 | 17,552,531 | 20,442,290 | 23,727,025 |
| NH White | 10,933,313 | 11,397,345 | 12,138,523 | 12,774,056 | 13,203,514 | 13,523,839 |
| NH Black | 2,364,255 | 2,886,825 | 3,557,892 | 4,322,983 | 5,141,963 | 6,030,795 |
| NH Asian | 554,445 | 948,426 | 1,525,540 | 2,414,778 | 3,772,186 | 5,782,879 |
| NH Other | 330,141 | 452,044 | 651,054 | 929,686 | 1,308,013 | 1,812,842 |
| Hispanic | 6,669,666 | 9,460,921 | 11,804,659 | 14,452,949 | 17,260,820 | 20,191,750 |
| 0-4 Years | 1,624,628 | 1,928,473 | 2,115,105 | 2,414,601 | 2,675,179 | 3,017,096 |
| 5-17 Years | 4,262,131 | 4,937,351 | 5,400,024 | 6,037,081 | 6,895,478 | 7,730,354 |
| 18-44 Years | 8,683,202 | 9,644,824 | 11,285,365 | 13,114,665 | 14,924,024 | 17,094,607 |
| 45-64 Years | 4,209,327 | 6,033,027 | 6,965,146 | 7,751,616 | 9,282,871 | 11,193,374 |
| 65-84 Years | 1,834,592 | 2,296,707 | 3,492,480 | 4,962,366 | 5,865,629 | 6,811,385 |
| 85 Years Plus | 237,940 | 305,179 | 419,548 | 614,123 | 1,043,315 | 1,495,289 |

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Figure 12: National Projections of Older Homeless Adults: 2017-2030
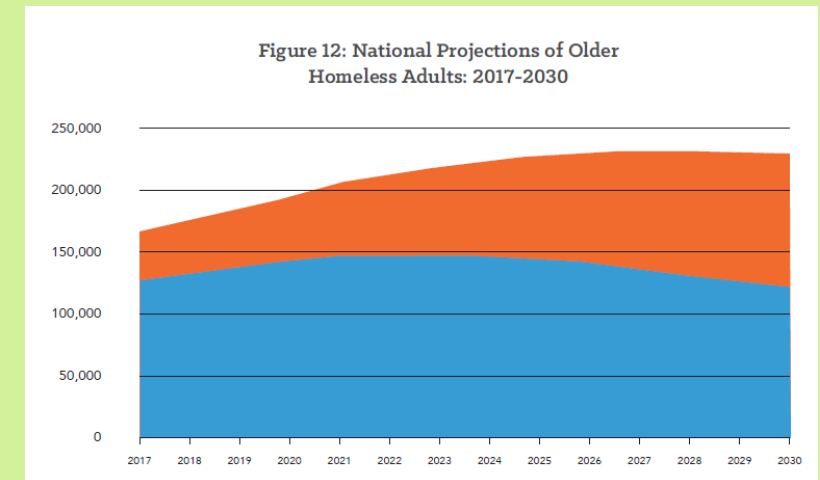
# Understand the Causes:

- High Housing Cost Burden

- High Health Care Costs – especially those age 64 and below

- Wage Stagnation, Elimination of Pensions

- Fraud and Exploitation

- The Great Recession
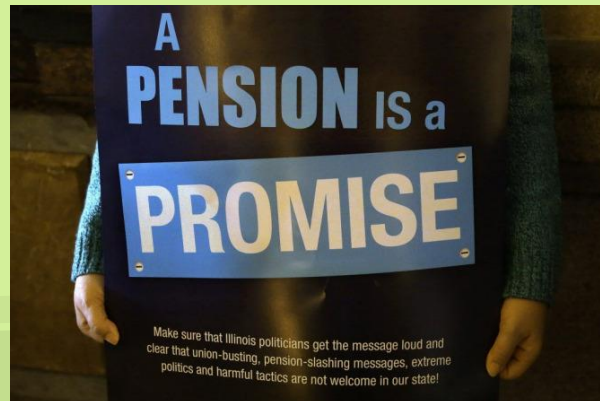
# Understand the Population:

- Unique Strengths of Older Adults
  - More likely to have served as Veterans (eligible for Veterans benefits)
  - Family and friend established networks
  - Life Experience
  - Resiliency
  - Eligible for benefits – Ages 55, 60, 62, 65

# Understand the Population:



- Unique challenges of Older Adults
  - Social Isolation
  - Fixed Income
  - Hesitant to apply for benefits
  - Lack of assess/lack of knowledge and trust of technology
  - Distrust of the government
  - Medical vulnerabilities – Especially Premature Aging
  - Exploitation
  - Diminished capacity

# Understand the Population:

- Be aware of unique groups:
  - Older "orphans"
  - Victims of domestic abuse (including emotional abuse)
  - Persons ineligible for U.S. benefits
  - Formerly incarcerated
  - Veterans of different generations – Korea, Vietnam, Desert Storm, Iraq/Afghanistan
  - Persons with Intellectual Development Disabilities or Mental Health challenges formerly cared for by aging or deceased parents

# Diminished Financial Capacity
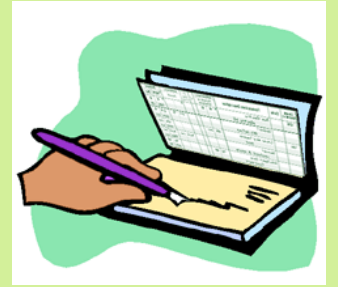
- Financial capacity is "the capacity to manage money and financial assets in ways that meet a person's needs and which are consistent with his/her values and self-interest."

- It encompasses such core skills as identifying and counting money, understanding debt and loans, conducting cash transactions, paying bills, and maintaining judgment to act prudently and avoid financial exploitation.

- **Financial capacity is one of the first abilities to decline as cognitive impairment encroaches, yet older people, their families, and others are frequently unaware that these deficits are developing.** Declining skills are detectable before cognitive impairments progress to a diagnosis of Alzheimer's disease.  Once an individual has mild Alzheimer's, skills such as understanding investment options and determining returns decline rapidly.

  - *AARP Public Policy Institute, Protecting Older Investors: The Challenge of Diminished Capacity*
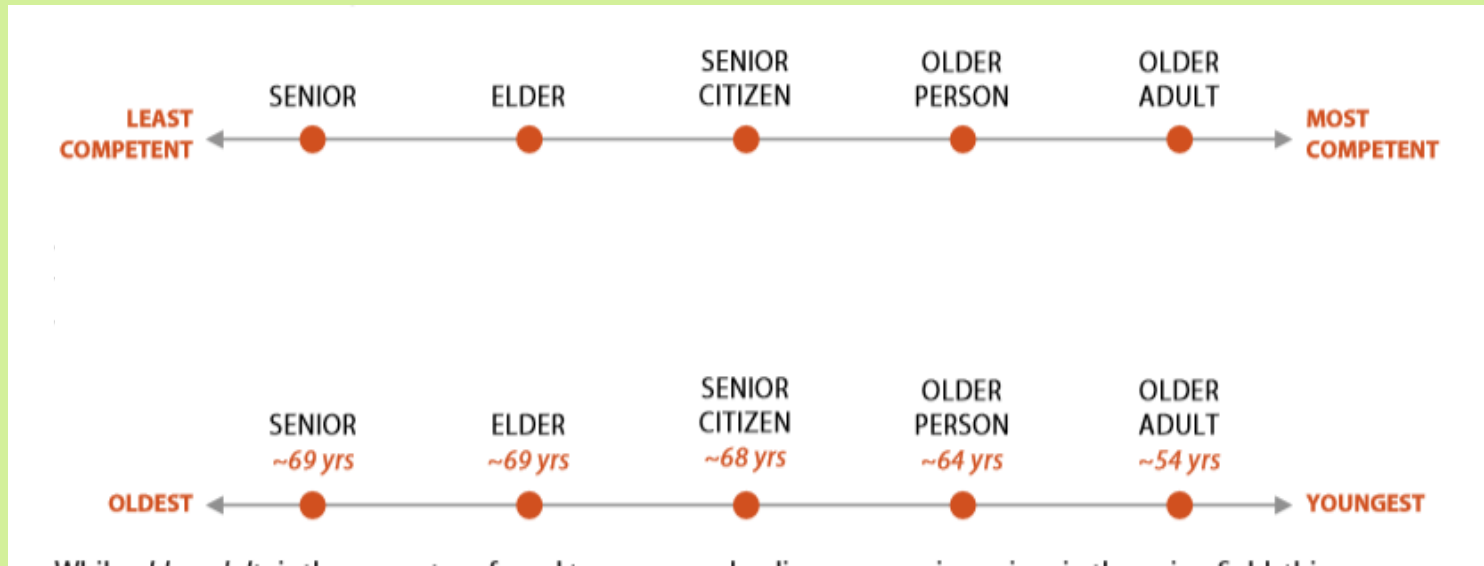
# Medical Vulnerabilities

- Physical disabilities
  - Balance
  - Mobility
  - Vision and hearing limitations
  - Diabetes
  - High blood pressure
- Other
  - Depression
  - Alzheimer's
  - Dementia
  - Multiple Medications  - or lack of access to medications
  - Addiction

# Understand the Population

- Ageism and generalizations

- Word Choice Matters
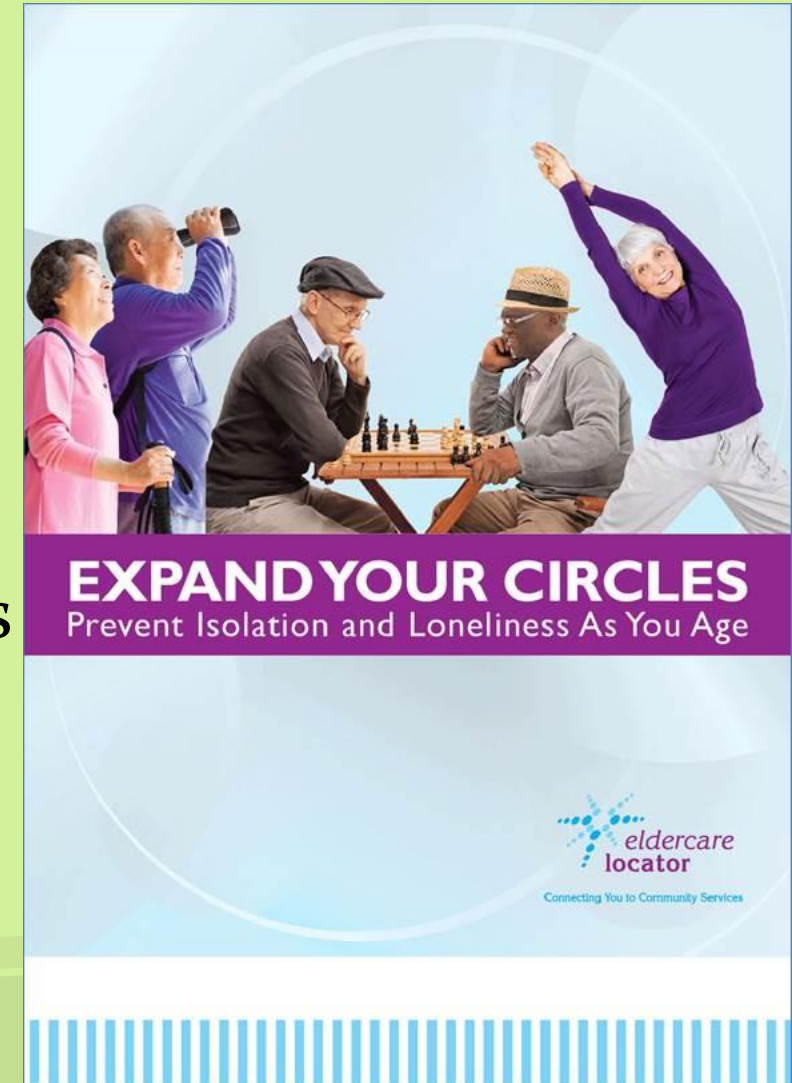
# Understand Strategies for Prevention:

## Intervention: The right choice, the smart choice!

| | Service Costs without an Intervention | Intervention Costs | Average Service Cost Reductions | Net Offsets (Service Cost Reductions – Intervention Costs) |
|---|---|---|---|---|
| NYC | $408 | $157 | $177 | $20 |
| Boston | $67 | $39 | $30 | -$9 |
| LA County | $621 | $241 | $274 | $33 |

# Specific Strategies for Prevention:

- Reduce Social Isolation

- Prevent Fraud and Exploitation

- Ensure Access to Medical Care

- Ensure Access to benefits

- Seek Non-traditional housing options

**EXPAND YOUR CIRCLES**
Prevent Isolation and Loneliness As You Age

eldercare locator
Connecting You to Community Services

# Reducing Social Isolation

- Employment – full time, part-time
- Senior and Social Centers
- Faith communities
- Volunteerism
- Outdoor and fitness activities
- Continuing Education
- Artistic pursuits
- Community Activism and Advocacy

# Strategies for Prevention: Housing Options

**Public Housing Options:**

– Federal Assistance – Section 202, Supportive Housing for Elderly over 62 (from 2010)

- For incomes below 50% AMI

- 300,00 units in US – an average of 10 seniors waiting for every spot

– Public Housing – 80% below AMI; some preference given to persons who are elderly

- 31% of this housing is senior households

– Section 8 Vouchers – 50% are elderly

– Section 515 – Rural Housing program – ½ units are for seniors

# Strategies for Prevention: Housing Options

**Alternative Housing Options**

- Next Generation Homes

- House Sharing

- Internal/External Dwelling Units (Accessory Dwelling Units)

- Consider Accessing Housing outside of urban areas (Relocation) with rural housing areas

# Finding the Resources

- Eldercare Locator (National Association of Area Agencies on Aging)

- Aging and Disability Resource Centers

- Area Agency on Aging Information and Referral

- 2-1-1

# Understanding Resources: multiple-funding sources

- Transportation – government funded (urban and rural paratransit, non-profit senior volunteer driving programs)

- Senior Centers, Adult Day Health Centers, Senior Companion programs: may be local government, non-profit, or sponsored by for-profit companies

- Physical and mental health services (government; non-profit; universities; for-profit)

- Job Training:  Senior Community Service Employment Program (SCEP): non-profit, local, state and federal government

# Non-profit Agencies Serving Seniors and Persons with Disabilities



- Supportive Housing

- Continuing education, such as computer skills training

- Mental Health Services

- Medical Equipment, home repair, home accessibility

- Centers for Independent Living (COIL and SAILS)

- Financial Empowerment Centers

- Guardianship Agencies

# Resources for Homeless Individuals: Houston

- Turning Point Center – help for older homeless individuals – ages 50 and above (713)957 0099

- The Beacon – coordinated services for homeless individuals (713) 220 9737

- Search Homeless Services – integrated services for homeless individuals (713) 739 7752

- Coalition for the Homeless – The Way Home Project (for a printable Street Guide to connect homeless individuals  with emergency shelters and housing http://www.homelesshouston.org/resource/
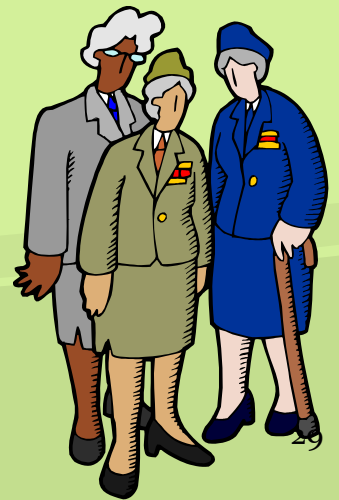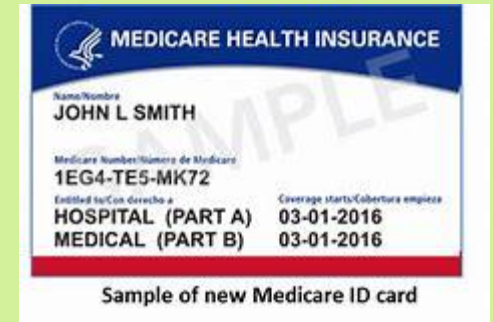
# For-profit Entities ("private pay")

- Healthcare and Life Insurance Providers

- Housing – Independent Living, Assisted Living, Nursing Facilities

- Housing Locator Services

- Move Management Services

- Home Health Care/Personal Care Services

# Accessing Government Benefits

- Medicare
- Social Security
- Senior Companion and Senior Employability Programs
- Access to Public Housing
- Supportive Housing
- Adult Protective Services: Protected Status as of Age 60 (also for persons with disabilities)
- Long Term Supportive Services (in-home supports)
- Veteran Benefits

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a          Coverage starts/Cobertura empieza
HOSPITAL  (PART A)          03-01-2016
MEDICAL  (PART B)           03-01-2016

Sample of new Medicare ID card

# Senior Centers and Nutrition Programs

- **Nutrition Centers/Programs**

- **Adult Day-Care/Respite Care Centers**
- **Multi-purpose Senior Centers – Programs/Activities:**
  - Daily Nutritious Meal
  - Social Services
  - Arts and crafts, library, computer classes
  - Exercise Classes. recreation and dance
  - Basic Health Screenings
  - Work Search Programs

# Adult Protective Services (APS)
# Texas Department of Family and Protective Services

**Mandatory reporting to APS regarding situation of abuse, neglect or exploitation:**

# Ways to report:

- **Emergency situation – call 911**

- If it is a life threatening or emergency situation, call your local law enforcement agency or   911 immediately

- Non-emergency: 1-800-252-5400 (Call the  Abuse Hotline toll-free 24 hours a  day, 7 days a week,        nationwide)

- Report on line:  www.txabusehotline.org

All reports can be made anonymously: Report ANY time  there is a suspicion of neglect, self-neglect, or possible abuse.

# Local Centers for Independent Living (CILS)

- Care Connection – Aging and Disability Resource Center in partnership with the Houston Center for Independent Living (HCIL) to refer homeless individuals under the age of 62 for housing search and placement assistance (Homeless Diversion Program)

- MyHome MyChoice Program - Assistance with barrier free living for person's with disabilities (homeless individuals may have to go through coordinated access first – The Beacon, or other agency or organizational referrals).

# Area Agencies on Aging

- *Mission Statement*

To provide quality services to support and advocate for the health, safety, and well-being of the older individual in the Region.

- Funded through the Older Americans Act (federal funding)

- Providing quality services to support and advocate for the health, safety, and well-being of the older individual in the region.

- Area Agencies on Aging serve all areas of the country, including all states and territories

# Area Agency on Aging Services

- Funding for home-delivered and congregate meals

- Care Coordination

- Caregiver support

- Older Adults raising children (such as grandparents raising grandchildren)

- Benefits Counseling (especially Medicare and Medicare Extra Help)

- Health and Wellness evidenced-based courses

- Ombudsman Programs – Advocacy for nursing home/assisted living residents and families

# Aging and Disability Resource Centers(ADRC)

- 28 in the state of Texas

- ADRCs are a single point of entry for individuals of any income or age to access long-term services and support programs and benefits.

- Options are provided through area partners and are based on consumer choice and need.

  - *"No wrong door!"*

**Capital Area**
Aging & Disability
**Resource**
**Center**
An initiative of the U.S. Department of
Health and Human Services

# ADRC Housing Navigator

- Access to inventory of independent, integrated, accessible, affordable housing within region

- Education state and local officials and policy makers about housing policies, practices, and procedures that will help expand housing opportunities for target populations

- Contributing to the development of affordable, accessible and integrated housing for individuals with disabilities by reviewing and responding to housing policies at the local level

- Working with housing developers regarding accessible, affordable, integrated housing issues

- Support and participate in local coalitions that support affordable, accessible, and integrated housing

# News You can Use – Training Resources

- Virtual Dementia Courses

- Re-Framing Aging: Ageism on-line training: American Geriatrics Society

- Person-Centered Training – Texas Health and Human Services

- Medicare/Benefits Counseling – Texas Legal Services Center

- Caregiver Training – Area Agencies on Aging and local non-profits

- Veterans Benefits – Veteran Services Officers, VA, Texas Veteran Commission

- Aging Services conferences
  - Bridges, Houston TX
  - Aging in Texas (statewide, annual)
  - Alzheimer's Association (local, state)
  - Adult Protective Services (statewide, annual)

# Strategic Actions for Supporting Older Adults



- Identification of older adults as a specific group

- Utilize resource network for older adults

- Collect and publish demographics

- Ensure accessibility

- Train staff in supporting older adults

- Ensure easy access to benefits application

- Support housing alternatives

- Be familiar with the research and educate policy makers

Ring the Bell for Change

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# Questions?

# Contact Information:

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