SILVER SQUEEZE: ADDRESSING THE AFFORDABLE HOUSING CRISIS FOR SENIORS

POTENTIAL SOLUTIONS TO A GROWING CHALLENGE

PRESENTED BY: JULIE M. KRAWCZYK ♦ SEPTEMBER 11, 2024

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ELDER FINANCIAL SAFETY CENTER

IMAGINE

Grandparents Raising Grandchildren

7 Million raising grandchildren

Widowed & Divorced

12 Million widowed
39% divorced

Fraud Victims

5 Million scammed
$3.4 Billion stolen

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www.TheCaseMade.com

Using the Grants Pass Decision to Change the Conversation on Homelessness

When the Supreme Court announces the Grants Pass ruling and reporters come to us for comment, we have an opportunity to talk in a different way to the bystanders who are watching. Let's create an echo chamber for the thing we want – abundant housing options for everyone in our nation, starting with those who are unhoused and most in need!

When the reporters call or the cameras go on, think about the conversation you want to be hearing in your community and start making it happen.

WHAT YOU SHOULD DO	WHAT THAT SOUNDS LIKE
Position the decision WE get to make. We don't get to decide Grants Pass v. Johnson, or vote on a piece of legislation in our state house of representatives, but we do get to choose from a different set of options.	*Thank you for asking me about this issue. I care very deeply about making sure everyone in our community has a roof over their head, and I'm not waiting around for the Supreme Court to make its decision because I've already made mine. Every person in this nation deserves to share in the prosperity and abundance of the world we have created together. And there's a growing coalition of everyday people, like me, who are rising to the occasion.*
Speak to the momentum, energy, and excitement that we see building around our collective action.	*At my organization, we're working with community members and business leaders every day to make sure that we create more abundant housing options and so more people get to experience the best of what this community has to offer.*
Endorse immigrants' rights—without explicitly saying it. We don't want the politicization of immigration to become a dividing line that pulls people away from the broader coalition we're building. We must take on the issue now, before it gets ahead of us.	*We're working hard with neighbors all over this community to do everything we can to ensure that every person—no matter where they come from or what brought them here—has a place to live.*
Tell people we have solutions. Say this early and often to stop people from saying "We have to find solutions …"	*The smartest investment we can make is showing our unhoused neighbors that they are loved and cared for—and we do that through our compassionate response to their hardship using thoughtful solutions that cosign our compassion and get a roof over their heads as quickly as possible. Those solutions aren't always easy but they exist, they work, and they are often less destructive and less costly than what we see playing out today.*

https://www.thecasemade.com/

WHAT YOU SHOULD DO	WHAT THAT SOUNDS LIKE
Frame the conversation we should be having.	*This should never be a conversation about whether we should destroy the makeshift tents that people have tried to make into homes in our streets or about forcing people into places that make them feel even more vulnerable. The conversation we NEED to have is: How do we get everyone in our communities involved in solving homelessness? And how can we get our communities to commit to abundant housing options for all.*
Get people into the future.	*How we show up right now as a community is not about a Supreme Court decision, it is about our future. And if we fail to show up for that future, by acknowledging the real hardships that many in our communities face today, we will get a front row seat to the fallout of our choices, as more people are forced to live in our streets, in our jails, in our hospitals, camp in front of our businesses and in our parking lots, outside city hall, and in our parks.* *You and I, together, get to make that decision. We either: (1) figure out a way to lean into the abundant and prosperous community that we are, by providing better housing options that acknowledge the hardships many people are facing OR (2) watch as ever more inhumane and short-sighted approaches to homelessness emerge and swell the number of people who are living in our streets.*
Show your resolve and commitment. Underscore why those on the side of housing justice will win.	*The Supreme Court's decision later this year won't change the decision I have made. Knowing the justices are considering this case only increases my resolve to bring more neighbors to this fight. And here's why we will win: Every person in my community is asking for more abundant housing options. That's where the common ground and energy is!*

WHAT I'M GOING TO SAY

The CaseMade
Reimagine How Justice Wins

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PREVENTION

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Career Services
Financial Coaching
Benefits Assistance
Money Management
Budgeting
Insurance Counseling
Frauds & Scams Help
Debt Management
Financial Literacy & Exploitation Prevention Education

PROTECTION

DALLAS COUNTY PROBATE COURTS

Guardianship Investigation & Placement

Annual Monitoring for All Incapacitated Adults 50+

Removal of Unfit Guardians

PROSECUTION

DALLAS COUNTY DISTRICT ATTORNEY'S OFFICE

Investigation

Prosecution

Law Enforcement Training

Overview

The Challenge

Factors contributing to this crisis and its impact on seniors' well-being

Potential Solutions

Practical strategies and holistic solutions to help seniors achieve a sustainable retirement with dignity and security

Call to Action

Advocate for affordable housing policies, support community-based initiatives, and take personal action to address the senior housing crisis

Growing Older Adult Population

65+

- **10,000 Americans turn 65 each day**

½

- **Half the US population is now 50+**

57%

- **65+ population projected to increase 57%**

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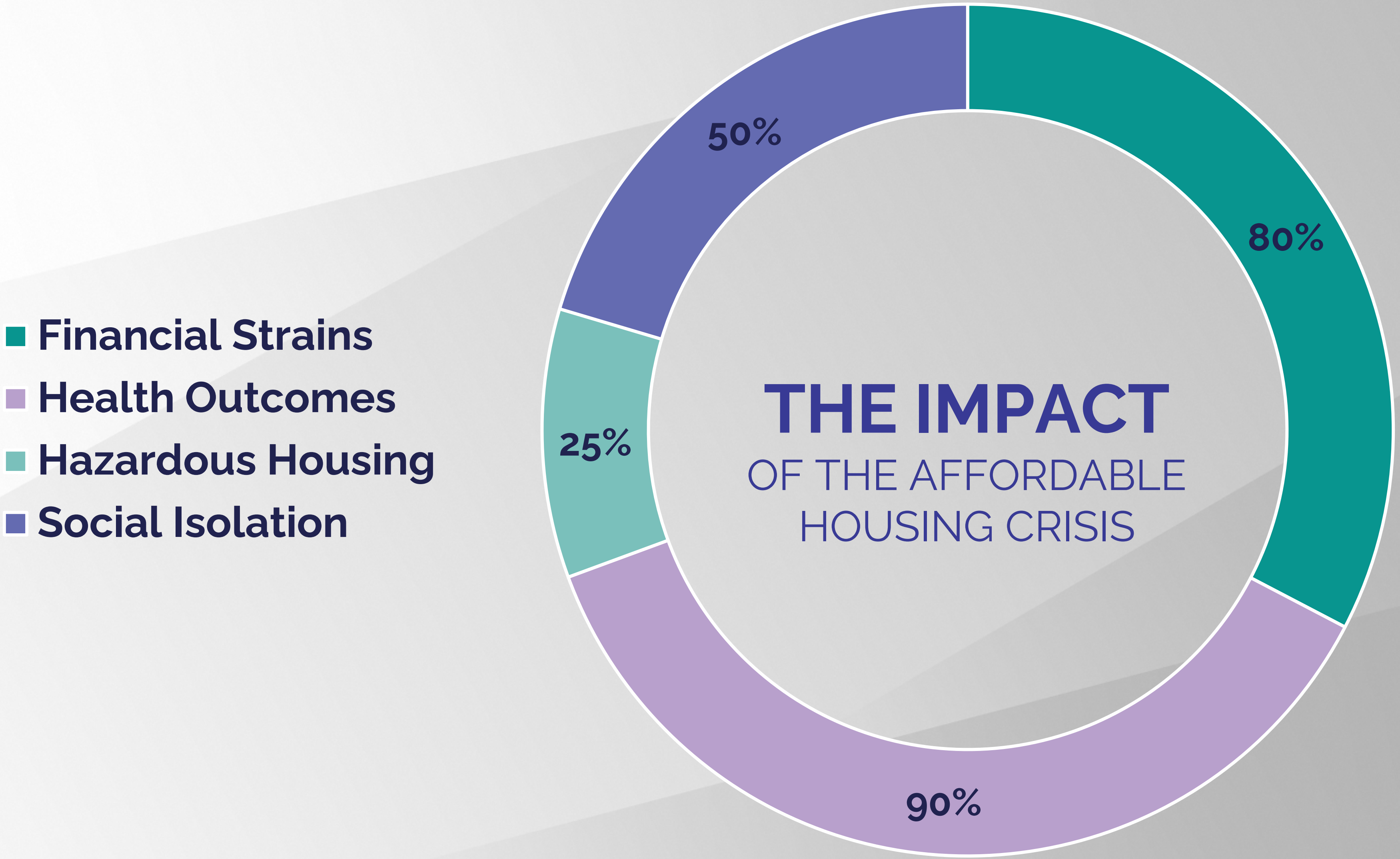

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- Actionable Solutions
  - Benefit: Financial Stability
- Private Sector Solutions
  - Benefit: Innovation & Scalability
- Community-Based Solutions
  - Benefit: Improved Quality of Life
- Government & Policy Solutions
  - Benefit: Social Equity

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COMMUNITY-BASED SOLUTIONS

Community-based solutions can play a vital role in addressing the needs of seniors, such as providing support and resources through senior centers, encouraging community involvement in volunteer programs to assist with housing-related tasks, and promoting the importance of social networks for seniors' overall well-being.

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Systems Change

adapted by Julie M. Krawczyk

01 Thoughtfully Listen

- Gain Empathy
- Increase Knowledge
- Improve Communication
- Build Strong Relationships
- Solutions Focused

02 Research

- Challenge Assumptions
- Evidence-Based & Best Practices
- Informed Decision-Making
- Tailored Solutions

03 Understand Change

- Six Stages of Change

04 Develop Champions

- Create Strategy Models
- Gather All Stakeholders
- Nurture Relationships

05 Take Action

- Activate the Champions & Strategies
- Anticipate the Roadblocks
- It Only Takes ONE!

PRIVATE SECTOR SOLUTIONS

Public-private partnerships can be effective in addressing the affordable housing crisis by encouraging private developers to build affordable housing through incentives and collaborations, and by highlighting the role of corporations in fulfilling their corporate social responsibility by addressing social issues like affordable housing.

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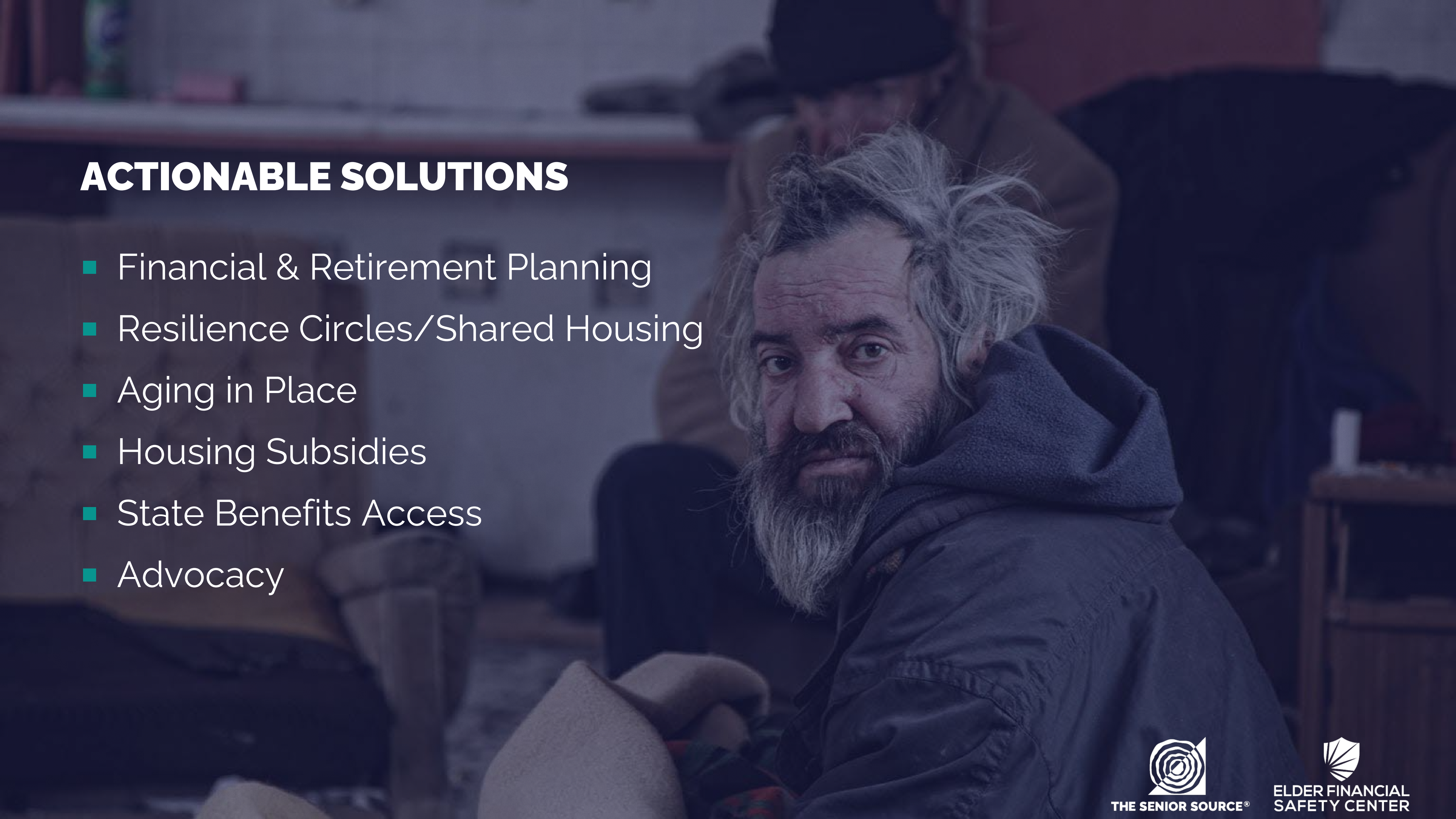

ACTIONABLE SOLUTIONS

- Financial & Retirement Planning
- Resilience Circles/Shared Housing
- Aging in Place
- Housing Subsidies
- State Benefits Access
- Advocacy

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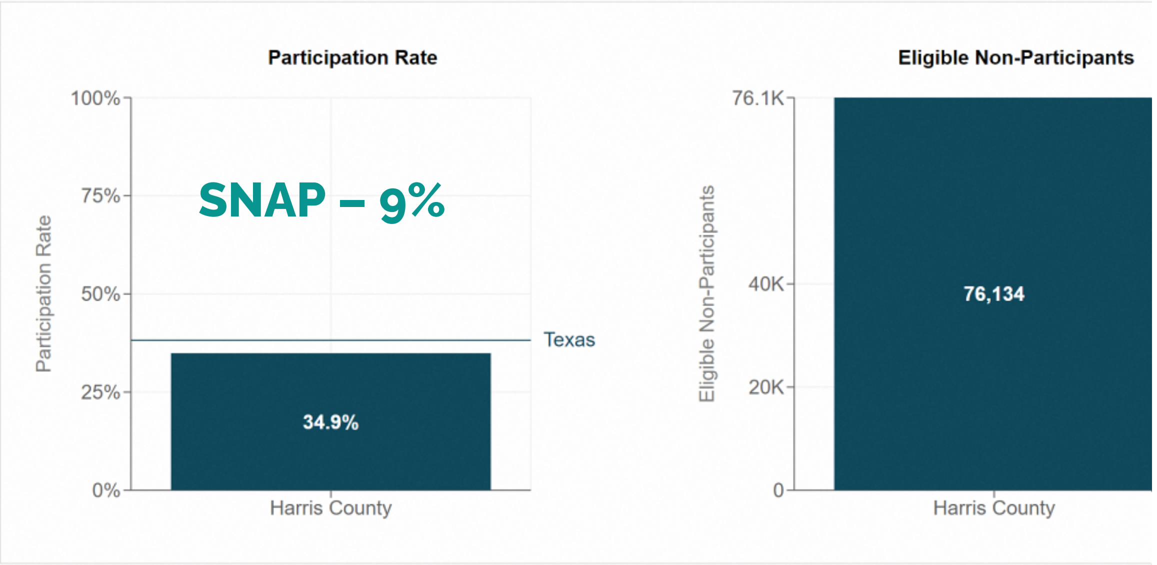

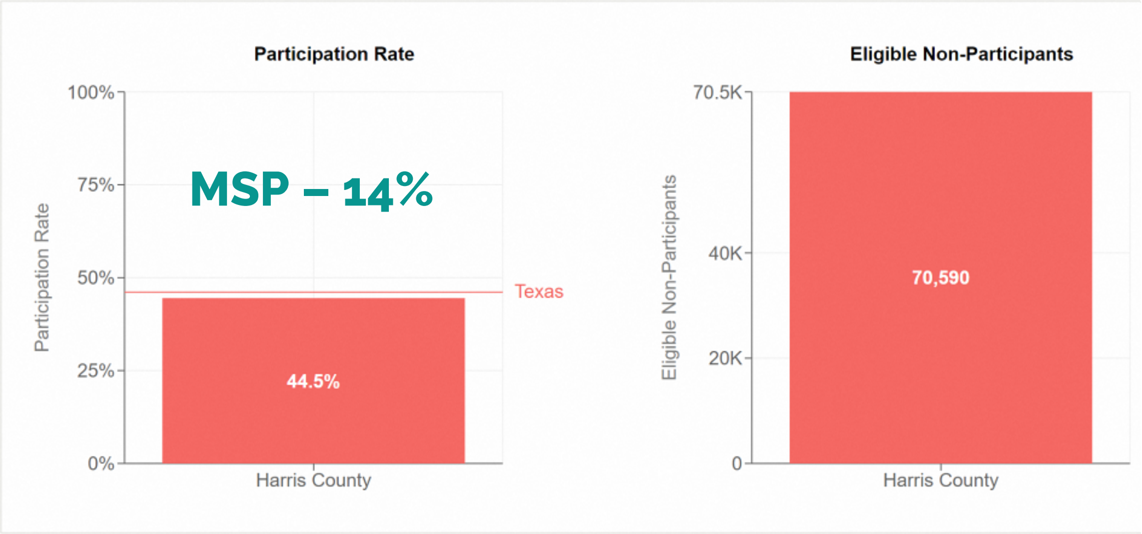

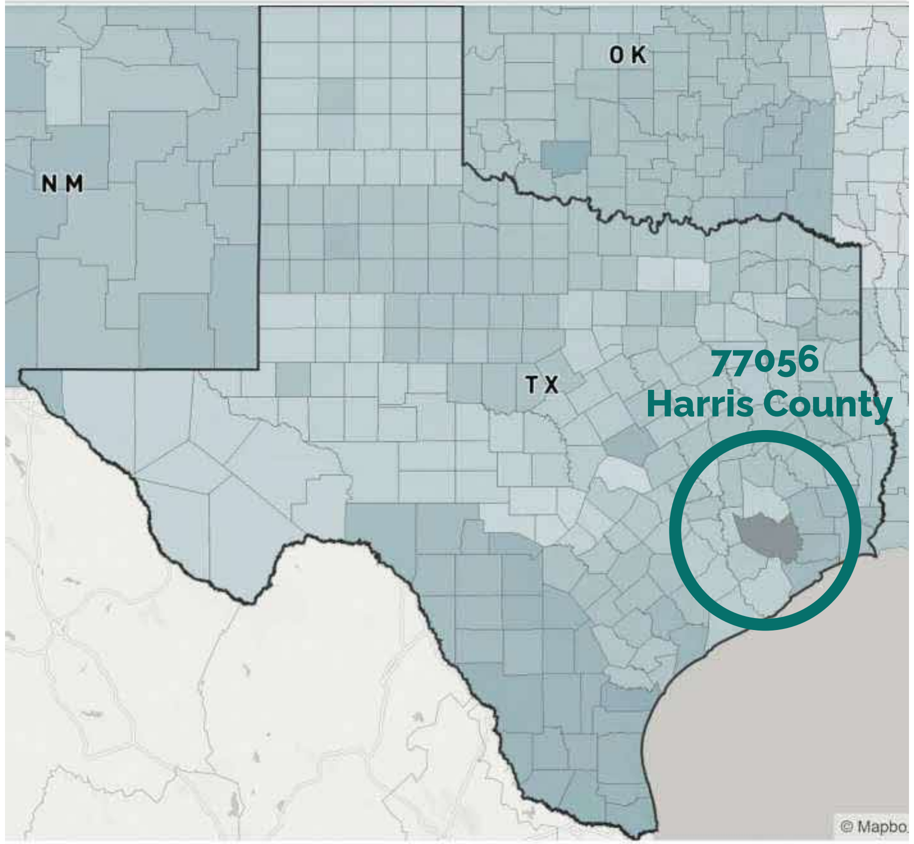

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$24.4 MILLION

- 14,672 seniors' lives changed
- $3,356 in annual savings
- $279.60 in monthly savings

Harris County

Our Advocacy Efforts Paid Off!

HB 54
Increasing the personal needs allowance for certain Medicaid recipients who are residents of long-term care facilities from $60 to $75 per month. *Filed by: Representative Thompson*

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SB 576
Creating improvements in reporting, investigation, and prosecution of financial abuse of an elderly individual. *Filed by: Senator Menendez, et. al.*

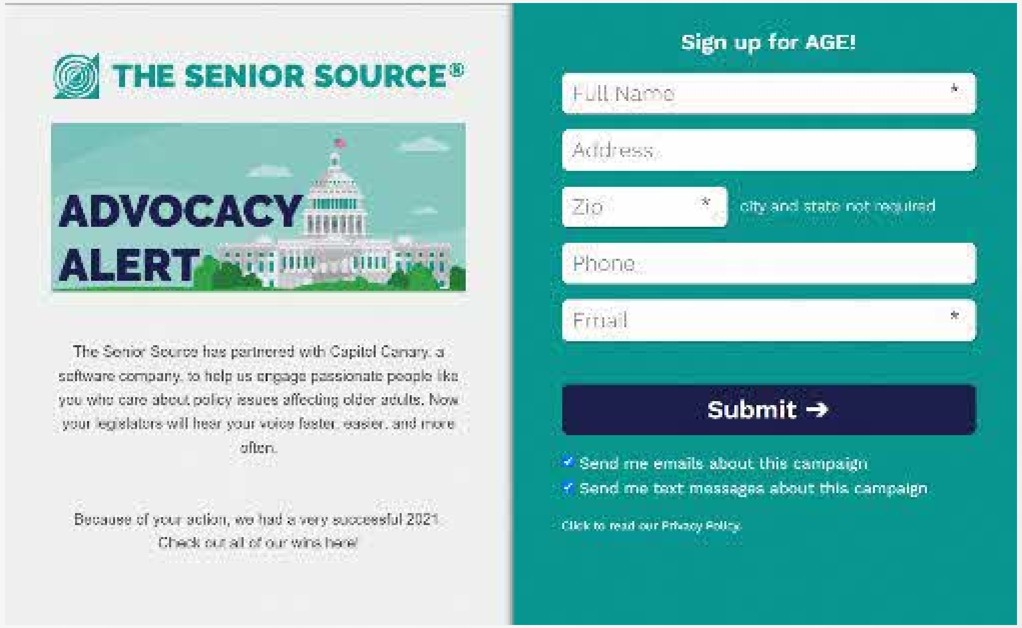
HB 1673
Requiring all assisted living facility employees receive an initial 4 hours of dementia training and 2 hours of continuing education annually. *Filed by: Reprepresentative Capriglione*

HB 568
Requiring training for peace officers on interacting with persons with Alzheimer's disease and other dementias. *Filed by: Representative Bowers, et. al.*

HB 1287
Annually adjusting for inflation the maximum amount of a motor vehicle excluded in determining eligibility for the supplemental nutrition assistance program. *Filed by: Representative Guillen, et. al.*

HB 728
Creating a statewide interagency aging services coordinating council to better understand and meet the needs of older adults across our state. *Filed by: Representative Rose*

HB 1193
Prohibiting housing discrimination by a property owners' association against a residential tenant based on the tenant's method of payment. *Filed by: Representative Turner*



To register on your phone
Text "SENIORSOURCE" to 52886

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Call to Action: Increase Affordable Housing for Seniors

Advocacy

Local, state and federal levels

Collaboration

Public-private partnerships

Community-Based Initiatives

Volunteer

Educate & Raise Awareness

Share information widely

COLLABORATE WITH US

We are seeking partners to expand the app in 2025

GET IT ON Google Play

Download on the App Store

Thank you

Julie M. Krawczyk

Director, Elder Financial Safety Center

214-525-6157

jkrawczyk@theseniorsource.org