### Homeless Adults Age 55 and Older in Minnesota

Highlights from the Minnesota Statewide Homelessness Study, 2012

#### About the study

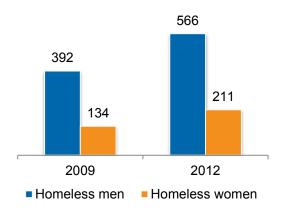
The Minnesota statewide homelessness study is conducted by Wilder Research every three years on a night in October to better understand the prevalence, causes, circumstances, and effects of homelessness, and to promote efforts toward permanent, affordable housing for all Minnesotans. Face-to-face interviews are conducted with respondents in emergency shelters, battered women's shelters, transitional housing, and in non-shelter locations.

The study uses the federal definition of homelessness, which includes anyone who lacks a fixed, regular, and adequate nighttime residence, and has a primary nighttime residence that is a supervised, temporary living accommodation, or is in a place not meant for human habitation.

#### **Key findings**

# Older adults are the fastest-growing homeless population.

Statewide, 777 homeless adults age 55 and older were counted in the 2012 study, up from 526 in 2009 – a 48 percent increase. It is important to note, however, that adults age 55 and older still made up just 8 percent of the 10,214 homeless people counted. About one-third of older homeless adults (239) live in greater Minnesota.



# Males, African Americans, and military veterans continue to be overrepresented among older homeless adults.

About three-quarters of older homeless adults are male compared to half of homeless adults younger than 55. About 25 percent are African American, compared to under 3 percent of Minnesota's overall older adult population. The males in the 55 and older age group also include the highest proportion of military veterans. One in three older homeless males in Minnesota is a military veteran.

# About half of older adults did not become homeless until they were age 50 or older; most are unemployed.

Although nearly all of the older adults surveyed were age 66 or younger, just 13 percent were employed. Most older adults reported a chronic or serious disability that limited their ability to work or carry out daily activities (88%), with poor physical health cited most frequently as a barrier to obtaining employment. More than half had been unemployed four years or less.

### Income support is a critical aspect of support for older homeless adults.

Older homeless adults had a higher median monthly income compared to homeless adults under age 55 (\$400 vs. \$342), but relied more on General Assistance and Social Security for their income than homeless adults under age 55:

- General Assistance (36% vs. 28%)
- Social Security [RSDI] (12% vs. 1%)
- Social Security Disability Insurance [SSDI] (16% vs. 7%)
- Supplemental Security Income [SSI] (16% vs. 11%)

More than one-quarter of homeless older adults said they needed assistance in applying or reapplying for benefits. Older adults often turn to family for assistance in applying for benefits. However, 43 percent of older homeless adults reported they were disconnected from their family.

# A look at characteristics: Homeless older adults interviewed on the night of the study

#### **Demographics**

- 62% of homeless older adults were age 55-59; 35% were age 60-69; and 3% were age 70 or older
- 77% were male
- 45% were persons of color
- 42% were divorced; 37% had never married;
  10% were widowed; 10% were separated; and
  3% were currently married
- 93% were born in the United States, and 60% had lived in Minnesota for 20 or more years

#### **History of homelessness**

- 61% of older homeless adults were homeless for at least a year
- 47% met the federal definition of chronic homelessness, including 30% of older women and 52% of older men
- 34% were experiencing homelessness for the first time

#### Shelter use

- 48% of older homeless adult respondents were staying in emergency shelters; 19% were in transitional housing programs; 1% were in battered women's shelters; 13% were in temporary arrangements where they could stay for free; and 19% were staying in places not meant for habitation
- 17% were unable to obtain shelter because of a lack of available bed spaces
- 81% of homeless older men and 64% of homeless older women reported that they had ever lived in an emergency shelter
- 41% of older adults reported that in the last 30 days they had spent at least one night outside, in a vehicle or vacant building, or some other place not intended for habitation

#### **Education and employment**

- 86% of homeless older adults had completed high school or received a GED
- 13% were employed
- 45% had been unemployed for more than four years (vs. 21% of other homeless adults)
- 35% of unemployed older homeless adults were looking for work

#### Military service

- 33% of older homeless men had served in the U.S. military, compared to 8% of homeless adults (men and women) ages 18-54 who had served in the military
- 39% of older homeless veterans had served in a combat zone
- 33% of older homeless veterans had served in Vietnam
- 45% of older homeless veterans reported having service connected injuries or illnesses, mostly mental health problems
- 35% of older homeless veterans had contact with their county veterans officer in the previous 12 months
- 52% of older veterans were receiving veterans benefits of some kind, mostly VA medical benefits

#### Institutional placements

- 42% of older homeless adults had lived in an alcohol or drug treatment facility
- 20% had lived in a mental health facility
- 28% had lived in a half-way house
- 14% had lived in a group home
- 10% had lived in foster care
- Older homeless women were less likely than older homeless men to have ever experienced any kind of institutional placement (46% vs. 60%)

#### Incarceration

- 50% of older homeless adults reported that they had been incarcerated at some time in their life (57% of older homeless men; 26% of older homeless women)
- 10% of older homeless adults had been in a correctional facility in the previous 24 months, compared to 21% of younger homeless adults

#### Violence and abuse

Older homeless adults were less likely to report violence and abuse than younger homeless adults:

- 27% were physically abused as a child or youth (vs. 38%)
- 15% were sexually abused as a child or youth (vs. 27%)
- 11% were neglected as a child or youth (vs. 22%)
- 19% of homeless older women and 10% of older homeless men reported being attacked or beaten while without a regular place to live

#### A look at needs

As noted earlier, older adults are the fastest-growing homeless population. While they are still a small percentage of the overall homeless population, we can expect to see the numbers of homeless older adults continue to increase as the population of older adults grows in general, and as more homeless adults reach old age. In addition, older adults on a fixed income may become homeless due to increased economic vulnerability. The issues facing the aging population in general exist for older adults who are homeless, but are magnified due to the difficult circumstances and conditions associated with being homeless.

#### Income and employment

While older homeless adults had a higher monthly median income than those under age 55 (\$400 vs. \$342), fewer reported that their main source of income was from steady employment (8% vs. 19%).

Unemployed older homeless adults reported that their main barriers to employment are:

- Poor physical health (44%)
- Age (26%)
- Lack of transportation (18%)
- Mental health problems (12%)
- Lack of education (11%)

With high rates of unemployment, income support such as General Assistance and Social Security is a critical aspect of support for older homeless adults.

#### Housing

The main reasons older adults reported for leaving their last regular or permanent housing were:

- Could not afford the rent (39%)
- Lost their job or had their hours cut (38%)
- Were evicted (28%)
- Had a drinking or drug problem (18%)
- Had problems getting along with other people they lived with (17%)
- Had a break-up with a spouse or partner (16%)

The main barriers to obtaining permanent housing were:

- Lacked a job or income (38%)
- Could not find affordable housing (23%)
- Had a criminal background (15%)
- Had credit problems (13%)

Forty-five percent of older homeless adults reported that they could pay \$200 or less per month for rent. The median amount that older homeless adults said they could pay was \$226.

Most older homeless adults (92%) reported that they only need a one-bedroom or studio apartment, which would still be out of reach for many, given average incomes. The current fair market rent for a one-bedroom apartment in the Twin Cities metropolitan area is \$745 and is \$531 in greater Minnesota.

#### Health

With regard to health conditions, 69 percent of older homeless adults reported having chronic health problems. High blood pressure, diabetes, and chronic lung problems were the conditions most often reported. Forty-one percent of older homeless adults reported having serious or persistent mental health problems. Almost one in three older homeless adults (30%) reported a history of symptoms suggesting traumatic brain injury, and a similar percentage (32%) reported feeling confused, having trouble remembering things, or having trouble making decisions (to the point that it interferes with their daily activities).

Regarding health care needs, older homeless adults were more likely than younger homeless adults to report:

- Needing to see a professional about a physical health problem (51% vs. 36%)
- Having a regular place to go for medical care (77% vs. 71%)

Older homeless adults were less likely than younger homeless adults to report:

Needing to see a professional about a mental health problem (34% vs. 40%)

Older homeless adults were similarly likely to report:

- Needing to see a dentist (53% vs. 50%)
- Not taking required medications (17% vs. 21%)

Many older homeless adults suffer from more than one disability, which multiplies the overall impact.

#### Service use

Older homeless adults were more likely than homeless adults under 55 to use:

- Hot meal programs (42% vs. 32%)
- Drop-in centers (32% vs. 26%)

Compared to younger homeless adults, they were also more likely to report that the hot meal programs were the most helpful service (25% vs. 17%)

Older homeless adults were less likely than homeless adults under 55 to report that Food Stamps were the most helpful service (41% vs. 56%).

They were also less likely than younger homeless adults to use:

- Food Stamps (55% vs. 67%)
- Transportation assistance (33% vs. 43%)
- Help finding a job (10% vs. 20%)
- Emergency room services (21% vs. 26%)

Older homeless adults were less likely than homeless adults under 55 to report the loss of medical benefits during the previous 12-month period (33% vs. 44%), and equally as likely to report the loss of Food Stamps (53%) in the previous 12 months. More than one-quarter (28%) of homeless older adults said they needed assistance in applying or reapplying for benefits.

Older homeless adults reported that the most helpful services were:

- Food Stamps (41%)
- Hot meal programs (25%)
- Free/almost free clothing shelves (21%)
- Transportation (20%)
- Drop-in centers (16%)
- Food shelves (15%)

#### Access to resources

Older homeless adults were less likely than homeless adults under 55 to have a cell phone with data plan (26% vs. 47%), or access to a computer (51% vs. 62%). Older homeless women were more likely than older homeless men to have cell phone service (35% vs. 23%).

Seventy-three percent of older homeless adults have a valid ID, including 86 percent of older homeless women and 69 percent of older homeless men.

Older homeless adults are more disconnected from familial supports than homeless adults under 55. Forty-two percent of older homeless adults versus 27 percent of homeless adults under 55 said it had been more than a month since they had had contact with family.

### Wilder Research

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#### For more information

For more information on homelessness in Minnesota visit <a href="https://www.wilderresearch.org">www.wilderresearch.org</a>, go to the Quick Links and click on Homelessness.

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