

Homelessness Among Adults 55+ in Minnesota

How do older adults experience homelessness?



Homelessness is a result of multiple system failures. This includes a profound shortage of housing for people with extremely low incomes, as well as inadequate systems to support complex, interrelated needs. In addition to a lack of housing, homelessness can be caused and sustained by trauma, systemic racism, unemployment, or personal health challenges. As a result, homelessness is different for every person who experiences it.

This brief explores the ways that older adults experience homelessness. The issues we face as we age—including health concerns and fixed income—are magnified by the difficult conditions associated with being homeless.

Issue Brief

This brief is part of a series that examines interview data from the 2023 Minnesota Homeless Study. Each report explores a specific aspect of homelessness and provides detailed data that can be used to inform services, interventions, and policies across our state.

For all available results from the study, and the Reservation Homeless Study, visit mnhomeless.org.

Executive summary

Research related to older adults experiencing homelessness uses a younger age cutoff than the general population. This is because the intense hardships that people face while homeless cause them to have similar outcomes to a much older person. According to a 2023 federal report, “the health and mobility of adults experiencing homelessness at age 50 is similar to that of housed adults who are 15-20 years older.”¹ At the same time, many housing and service providers are required to define older adults as age 55+ or 62+ because of eligibility restrictions for public benefits. Because of this range, Wilder Research uses 55+ as the definition of “older adult.”

About this population

Among the 1,204 older adults experiencing homelessness in Minnesota:

- The average age was 62 years old; the oldest adult interviewed for the study was 87 years old.
- Nearly half (48%) first became homeless at age 50 or older.
- 62% are considered long-term homeless, meaning they have been homeless for 1+ years *or* 4+ times in the past 3 years.

Key findings



More older adults are experiencing homelessness in Minnesota than ever before.



Homelessness complicates the health issues and limitations that can coincide with aging.



Even with access to the public benefits that are associated with age or disability, older adults experiencing homelessness cannot afford their basic needs.



Four in ten older adults experiencing homelessness have slept outside at least one night.



People who are first homeless at 50 or older are less often impacted by the experiences that prolong or speed entry into homelessness.

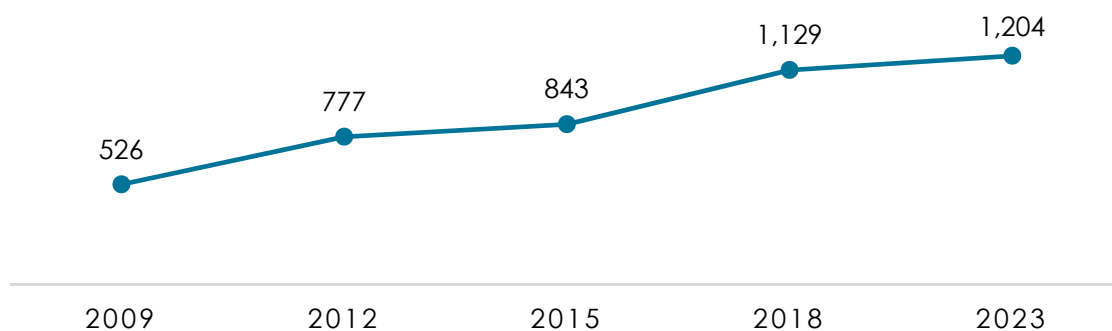
¹ Henderson, K. A., Manian, N., Rog, D. J., Robison, E., Jorge, E., & Al-Abdulmunem, M. (2023). *Addressing homelessness among older adults: Final report*. Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services, p. 14.
<https://aspe.hhs.gov/sites/default/files/documents/9ac2d2a7e8c360b4e75932b96f59a20b/addressing-older-adult-homelessness.pdf>.

More older adults are experiencing homelessness in Minnesota than ever before.

The 2023 Minnesota Homeless Study found 1,204 adults who were age 55 or older experiencing homelessness – 12% of the entire homeless population.

Over the 30-year history of the Homeless Study, older adults have been less likely to experience homelessness than younger Minnesotans. While this is still true in 2023, there is one startling difference: Older adults (age 55+) were the *only* age group that saw an increase in numbers (7% increase) between 2018 and 2023. In addition, there are more older adults experiencing homelessness in 2023 than in any other study year (Figure 1).

1. Number of older adults experiencing homelessness in Minnesota, 2009-2023

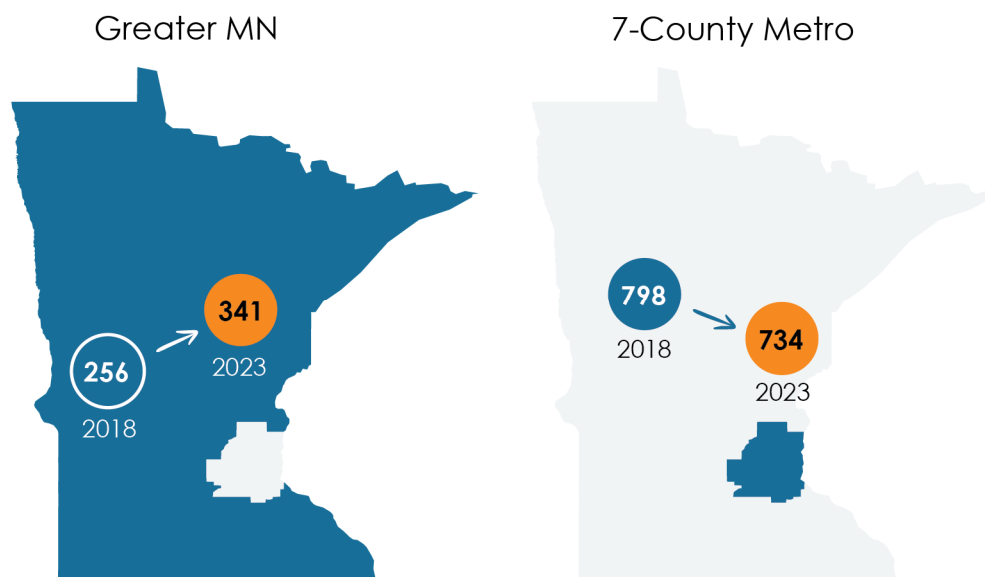


Source. 2023 Minnesota Homeless Study counts

Note. With permission from participating tribes, the 2018 and 2023 counts in this trendline include Reservation Homeless Study data. Reservation Study data are only included in this trendline and the age chart on the last page. Prior to 2009, age data were collected differently and are not comparable to the data points presented in this chart.

The increase appears to be driven by numbers in greater Minnesota, where there was a 33% increase in older adults experiencing homelessness, compared to a decrease of 8% in the 7-county metro area (Figure 2).

2. Number of older adults experiencing homelessness by region, 2018 and 2023



Source. 2023 Minnesota Homeless Study counts

Homelessness complicates the health issues and limitations that can coincide with aging.

Physical and mental health issues can be limiting for anyone, but, as we age, health concerns can reduce our capacity to do daily activities. When considering the day-to-day impact of health among homeless older adults, it is alarming that approximately one-third report having cognitive issues² (38%) or difficulty taking care of their own daily needs, such as getting dressed, getting in and out of a bed or chair, and getting around by themselves (31%). This, coupled with the fact that nearly all older adults (87%) live alone while homeless, means they have few options beyond service providers to help them address urgent needs or support them with daily tasks.



Report having cognitive issues

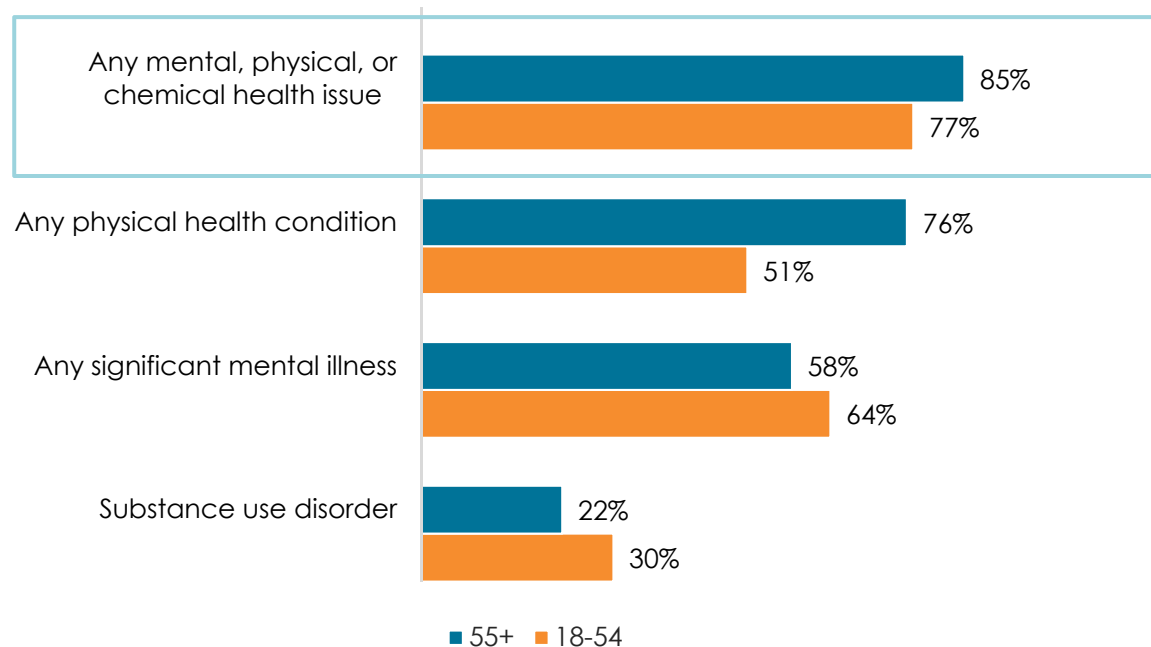


Have difficulty taking care of their own daily needs

The majority (85%) of homeless older adults reported a serious or chronic health condition (Figure 3). About three-quarters (76%) have a physical health condition (compared to 51% of adults age 18-54). The most common physical health issues were chronic pain (47%), high blood pressure (47%), diabetes (21%), and chronic heart conditions (19%). All of these conditions, left unmonitored or uncontrolled, can become deadly.

Rates of mental illness and substance use disorder are similar between adult age groups; top mental health diagnoses for older adults are anxiety or panic disorder (42%), major depression (41%), and post-traumatic stress disorder, or PTSD (31%).

3. Health conditions among adults experiencing homelessness



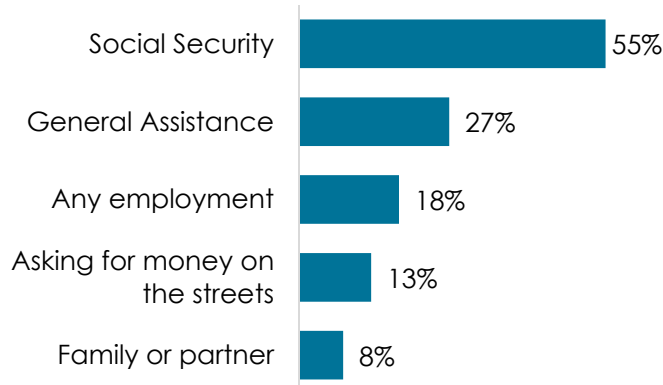
Source. 2023 Minnesota Homeless Study interviews

² “Cognitive issues” means that a respondent said they “often feel confused or have trouble remembering things, or have problems making decisions, to the point that it interferes with your daily activities.”

Even with access to public benefits that are associated with age or disability, older adults experiencing homelessness cannot afford their basic needs.

The most common sources of income for older adults experiencing homelessness are Social Security (senior, survivor, or disability benefits) (55%) and General Assistance (27%; Figure 4); both are government entitlement benefits.

4. Five most common sources of income for older adults experiencing homelessness



Source. 2023 Minnesota Homeless Study interviews

Social Security benefits include all forms of social security as described by the federal government: retirement, disability, survivor, family, and Supplemental Security Income (SSI). Eligibility is defined differently for each type of benefit. For example, the retirement benefit begins at age 62 and is based on previous work. Those who are eligible receive a monthly check to replace part of their income.³

General Assistance (GA) provides cash grants to people without sufficient income to meet their basic needs, including those with serious illnesses, disabilities, or other circumstances that limit their ability to work. The current maximum benefit for GA is \$350 per month.⁴

Given the advanced age and physical issues affecting this population, it is not surprising to see lower levels of employment. Twelve percent of older adults experiencing homelessness were currently employed (including temporary work). The biggest barrier to employment—among those *not* currently employed—was physical health or disability (54%, compared to 26% of adults age 18-54).

The ability to access Social Security is likely a strong contributor to a higher median monthly income for older adults experiencing homelessness (\$875 per month, compared to \$203 per month for those age 18-54; Figure 5). Despite higher income levels, older adults experiencing homelessness cannot afford basic needs, including housing and food.

5. Median monthly income for adults experiencing homelessness, by age range

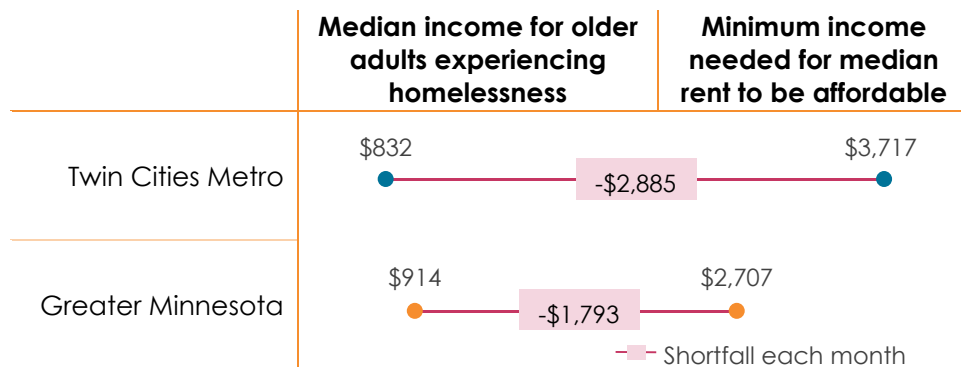


³ U.S. Social Security Administration. (n.d.). *Social Security in retirement*. <https://www.ssa.gov/retirement>

⁴ Minnesota Department of Human Services. (2025). *General Assistance (GA)*. <https://mn.gov/dhs/people-we-serve/seniors/economic-assistance/income/programs-and-services/ga.jsp>

Housing is considered affordable if the occupant spends 30% or less of their income on housing costs.⁵ To afford the median rent for a 1-bedroom apartment in the Twin Cities, someone would have to earn at least \$3,717 per month, far more than the median income of older adults experiencing homelessness in the Twin Cities metro (\$832 per month; Figure 6). The same is true in greater Minnesota, where median monthly income for older adults experiencing homelessness is \$914, but they would need to earn at least \$2,707 per month to access affordable housing.

6. Median monthly income for older adults experiencing homelessness, compared to affordable monthly rent in 2023



Median monthly rent for a 1-bedroom apartment: Twin Cities Metro, \$1,115 and Greater Minnesota \$812

Source for median monthly income: 2023 Minnesota Homeless Study interviews

Source for median monthly rent: Housing Link. (2024). *Rental Revue* data.

Older adults also rely on comprehensive food access services: 74% had accessed free hot meals in the past month and 41% said this was among the most helpful services they received (Figure 7). Food stamps were the second most used (60%) and helpful (37%) service (nearly all older adults in this population would be eligible for food stamps⁶). Roughly half (47%) of older adults experiencing homelessness also used a food shelf in the month prior to the Homeless Study.

7. Food-related services in October 2023 for older adults experiencing homelessness

	Services received in the last month	Services that have helped the most
Free hot meals	74%	41%
Food Stamps or SNAP	60%	37%
Food from a food shelf	47%	17%

Source. 2023 Minnesota Homeless Study interviews

Note. Respondents were asked about 16 different services they may have received in the past month.

Access to food is critical for this population, especially because homeless older adults have high rates of food insecurity. A 2018 study found that over half of homeless older adults reported food insecurity, a rate “two times higher than national estimates in the U.S. poverty population.”⁷ In the general population of the United States, fewer than 10% of adults age 50+ experience food insecurity.

⁵ U.S. Department of Housing and Urban Development. <https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm>

⁶ A 1-member household can access SNAP benefits if they have a monthly income of \$2,510 or less, with a maximum benefit of \$291. <https://dcyf.mn.gov/programs-directory/supplemental-nutrition-assistance-program-snap>

⁷ Tong, M., Tieu, L., Lee, C. T., Ponath, C., Guzman, D. & Kushel, M. (2019). *Factors associated with food insecurity among older homeless adults: Results from the HOPE HOME study*. Journal of Public Health, 41(2), 240–249. <https://pubmed.ncbi.nlm.nih.gov/29617886/>

Four in ten older adults experiencing homelessness have slept outside at least one night.

Nearly three-quarters of older adults experiencing homelessness (72%) slept in a shelter or transitional housing program for one or more nights in the month before the Homeless Study. While this population is more often sheltered, compared to adults age 18-54, it is troubling that 42% had slept outside for one or more nights in the past 30 days (Figure 8).

In fact, 27% of older adults experiencing homelessness were considered unsheltered—meaning they had slept outside for 15+ nights in the past month; 29% had been turned away from shelter in the past three months because there was no space available.

8. Sleeping situation in the past month for older adults experiencing homelessness

In the last 30 days, spent at least 1 night...	Adults 55+
In a shelter or transitional housing program	72%
Outside or in a car or vacant building	42%
Doubled up in someone else's house or apartment	21%
In regular housing (not doubled up)	8%
Turned away from shelter in the past 3 months because there was no space available	29%

Source. 2023 Minnesota Homeless Study interviews

As discussed in [Unsheltered homelessness: Understanding the experiences and effects of sleeping outside](#), “Sleeping outside creates additional vulnerability for people who are already dealing with a variety of personal and systemic challenges.” The lack of shelter for older adults exacerbates already complex health challenges. Older adults (55+) who had spent at least one night sleeping outside in the previous month were more likely (than those who had spent no nights outside) to report:

- Problems with confusion or trouble remembering things (47% vs. 32%)
- Physical or mental health conditions that limit their daily activities (38% vs. 26%)

Older adults who were first homeless at age 50+ are typically less impacted by experiences that prolong or speed entry into homelessness.

The age at which someone first becomes homeless helps us understand what contributed to their homelessness and what prevents them from accessing housing. For older adults (55+), researchers see roughly two types of experiences: 1) people who have aged into homelessness due to long, complex histories that keep them locked into the cycle of homelessness, and 2) people who became homeless for the first time later in life. The distinct differences between these two populations highlight the importance of using multiple approaches in addressing homelessness.

In Minnesota, nearly half (48%) of older adults (age 55+) experiencing homelessness became homeless for the first time at age 50+, compared to 52% who became homeless prior to age 50. Between these two groups, there are notable differences between the average age of first homelessness (a 32-year difference), race, and traumatic childhood experiences (Figure 9).

9. Experiences of homeless older adults, by age of first homelessness

	First homeless at <50 years	First homeless at 50+ years
Demographics		
% of 55+ who are Native American or people of color	61%	43%
Average age of first time homeless	28	60
Childhood experiences		
Witnessed abuse of a family member	46%	31%
Physically mistreated or abused	41%	28%
Went without food, shelter, or medical care or left alone for long periods of time	22%	8%
Lived in an institutional setting as a child (i.e., foster home, treatment facility, or juvenile detention)	34%	15%

Source. 2023 Minnesota Homeless Study interviews

While difficult childhood experiences do not destine anyone to experience homelessness, they are indicative of larger systemic and family issues that are influential during a person's formative years. Older adults have had decades after childhood to accumulate experiences that shape their lives.

What we continue to see is that people who are *first* homeless at age 50 or older are less often impacted by the experiences and characteristics that speed entry into (or prolong) homelessness. These include factors such as involvement with the criminal justice system, mental health challenges, and experiences with violence and exploitation. In addition to having fewer challenges, those first homeless after age 50 have higher levels of income (Figure 10).

10. Experiences and characteristics that contribute to or prolong homelessness among older adults experiencing homelessness

	First homeless at <50 years	First homeless at 50+ years
Experience with violence and exploitation		
Ever been attacked or assaulted while homeless	39%	19%
Ever stayed in an abusive situation because there were no other housing options	37%	19%
Involvement with justice system		
Served time in juvenile detention, jail, or prison	66%	42%
Ever convicted of a felony	47%	30%
Health concerns		
Ever had a traumatic head injury	68%	50%
Significant mental illness (a recent diagnosis or mental health treatment in the past 2 years)	65%	51%
Often experience cognitive issues that interfere with daily activities	45%	32%
Consider self an alcoholic or chemically dependent	36%	22%
Income		
Median monthly income	\$800	\$914

Source. 2023 Minnesota Homeless Study interviews

In 2023, there were more older adults experiencing homelessness in Minnesota than at any other point in the 30-year history of the Homeless Study. Startlingly, older adults were the *only* age group that saw an increase in numbers between 2018 and 2023.

There are generally two reasons why someone may experience homelessness as an older adult: 1) They aged into homelessness as part of a complex, ongoing cycle, or 2) They became homeless for the first time because of economic and health-related challenges. Either way, our systems have failed both groups of people.

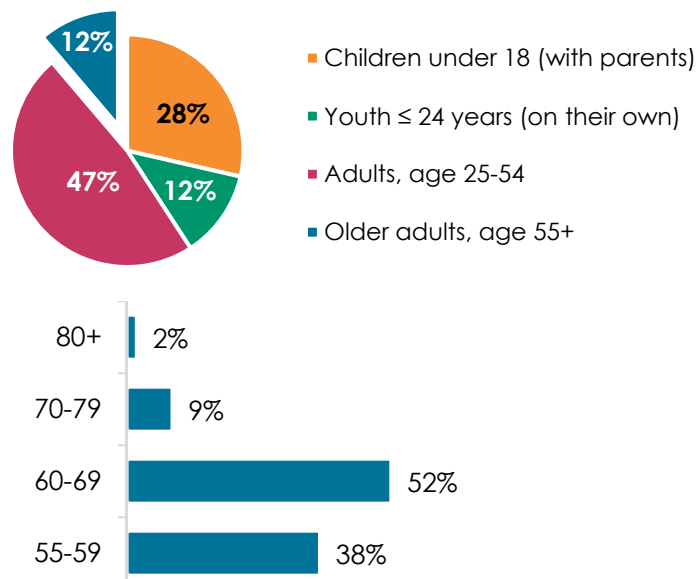
Childhood trauma, involvement with the criminal justice system, and substance use can all contribute to and prolong homelessness. At the same time, the physical and cognitive health challenges that coincide with aging can limit daily activities and worsen housing instability. Income is also an issue as older adults retire or lose employment. Although Social Security benefits alone cannot cover the cost of basic needs, especially housing, benefits such as food assistance and Social Security are vital to the stability of this population. Therefore, cuts to these programs would pose the extreme risk of pushing people into (or further into) homelessness.

Taking care of our elders means supporting their individual needs, whether that be combating isolation, paying for medications, supplementing income, or providing wrap-around services to treat complex mental health and substance use issues. Wilder will continue to look at study data to highlight findings that can equip providers, advocates, and lawmakers with information to improve services and advance public policies.



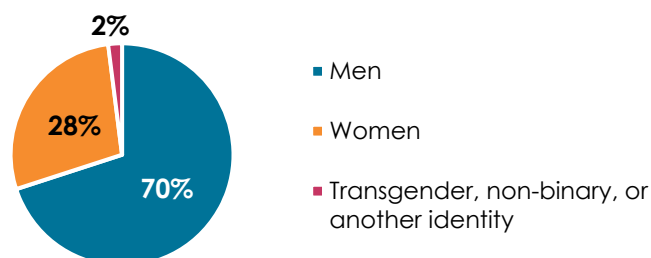
Older adults (age 55+) experiencing homelessness in Minnesota

Age

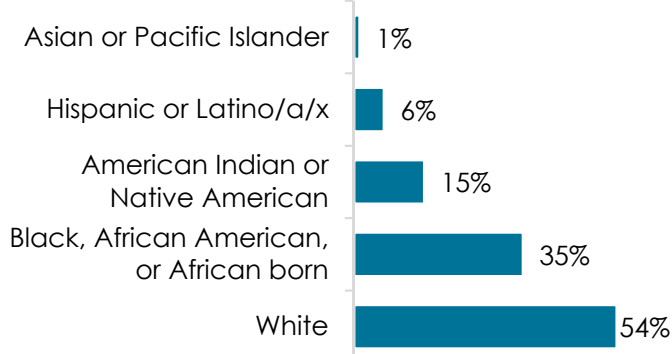


Note. Age data are from Homeless Study counts, which include Reservation data. Gender identity, race, and ethnicity are from interview data and do not include Reservation data.

Gender identity of older adults



Racial and ethnic identities of older adults



Note. Respondents could choose more than one identity.

Every three years, Wilder Research conducts a one-day statewide study to better understand the prevalence of homelessness in Minnesota and the circumstances of those experiencing homelessness. The most recent study took place on October 26, 2023, and included:

- **Face-to-face interviews** with people throughout the state who meet a [federal definition of homelessness](#).
- **A count** of people experiencing homelessness.

In addition, six tribes in Minnesota partnered with Wilder Research to conduct the 2023 Reservation Homeless Study. This study took place during a similar time as the Minnesota Homeless Study and honors tribal ownership of their data. **Two charts in this report include Reservation Study data.** An aggregate report on reservation homelessness will be published in 2025.

A note about sample sizes. Throughout this report, sample sizes, or Ns, vary by question. In general, Ns for the two primary categories in this brief are:

- Adults 18-54, n=2,862
- Adults 55+, n=709

Readers should not try to calculate question-level numbers based on these tables. Visit mnhomeless.org for detailed, question-by-question data tables.

The study is an independent initiative of Wilder Research in partnership with public and private funders and in-kind support from service providers throughout the state. For more information about this report, call Wilder Research, 651-280-2700, or visit mnhomeless.org.

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