

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW



“The apartments they have for seniors, they want three times your security. Well, nobody has that laying around. . . And I lived in a motel for a while thinking I can find me an apartment and move in. Nope. . . . So I ended up here in a shelter, until I could find me a place that I can afford. . . My kidneys are failing, I have a stent in my arm, [I need dialysis]. . . I need a place where I can rest. . . .”

Marilyn Forte, 61

Photo by Sam Comen / UnhousedCA.org

Implementation of the Housing Goals in the California Master Plan on Aging: Preventing and Ending Older Adult Homelessness

Written Testimony of Patti Prunhuber,
Director of Housing Advocacy, Justice in Aging
Provided to the Little Hoover Commission
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Good Morning Commissioners and staff. I want to thank the Little Hoover Commission for holding these hearings on Implementation of the California Master Plan on Aging, with a focus on solutions to older adult homelessness.

My name is Patti Prunhuber; I am the Director of Housing Advocacy at Justice in Aging. Thank you for inviting me to speak about the growing crisis of older Californians experiencing homelessness, and to offer my assessment of the progress and challenges in implementing a key Master Plan for Aging goal of “preventing and ending older adult homelessness.”

Justice in Aging is a legal advocacy organization that uses the power of law to fight senior poverty and to advance equity for all of us as we age. While we are a national organization, we focus a lot of our work here in California. We have been heavily involved at all stages of the Master Plan for Aging – the setting of its vision and goals, the embedding of equity throughout, and in working for robust implementation.

I extend my respect and deep gratitude to the multiple state agencies that have come together to work on implementing the five goals contained in the Master Plan for Aging. The Department of Aging has provided strong leadership to advance those ambitious goals. You will hear from Director DeMarois – she and her team work tirelessly, and in true partnership, to improve the lives of all Californians. I commend the boldness of the MPA vision and goals, the collaborations, and the ‘whole of government’ approach where agencies are working together, providing meaningful opportunities for stakeholder engagement.

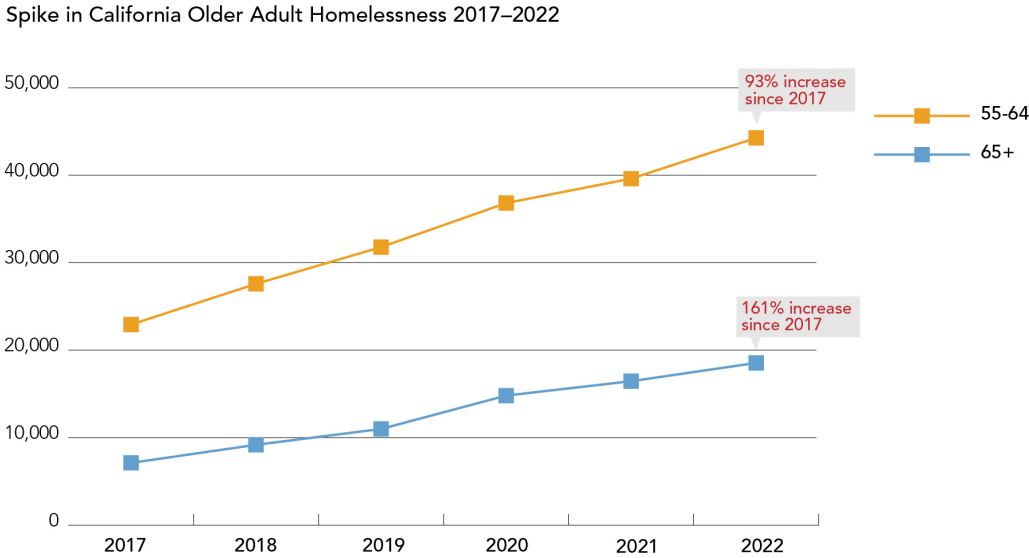
We recognize that this is a ten-year plan, and we are at the end of our 3rd year, but it is important that we have objective, interim benchmarks against which we can measure, respond to the urgency of the moment in order to ensure continued progress toward the Master Plan’s key goals.

My comments will focus on how the Master Plan for Aging’s housing goals and strategies can be successfully implemented to address the severe housing crisis facing low-income, older Californians, and the resulting surge in older adult homelessness. Today’s panel will conclude with testimony from Dr. Kushel, whose expertise and work provide an informed, comprehensive and nuanced picture about the causes, experiences, and potential solutions to the crisis of homelessness among older adults. I will lean on her team’s recently issued statewide study of people experiencing homelessness in California, and provide a few key recommendations.

First, some background on the causes and consequences of older adult homelessness.

1. Homelessness among older Californians is rising dramatically, and this trend will continue unless we swiftly take steps to reverse it.

Older adults (defined in this data as age 55+) are the fastest growing age group of people experiencing homelessness in CA, and we see the steepest increase for those over age 65. In the five-year period from 2017 through 2021, homelessness among those age 65 and older more than doubled, growing by 161%. (See chart, below). A total of **62,389** individuals age 55 and older accessed homeless services in 2022.¹



A newly released, comprehensive study of homelessness in California found that **nearly half of individuals experiencing homelessness were age 50 or older, and of those, 41% became homeless for the first time at age 50 or older.** The precipitating reasons behind their homelessness were primarily economic -- they could no longer afford their unsustainable, steeply increasing rental amounts.² It takes just one financial setback, rent increase, loss of spouse or partner to tip them from housing instability to homelessness.

There are stark racial and ethnic disparities in the likelihood that Black, Latinx and indigenous Californians will experience homelessness – LGBTQ+

¹ [California Interagency Council on Homelessness Data Dashboard](#), California data for 2022.

² Kushel, M., Moore, T., et al. (2023). *Toward a New Understanding: The California Statewide Study of People Experiencing Homelessness*. UCSF Benioff Homelessness and Housing Initiative.

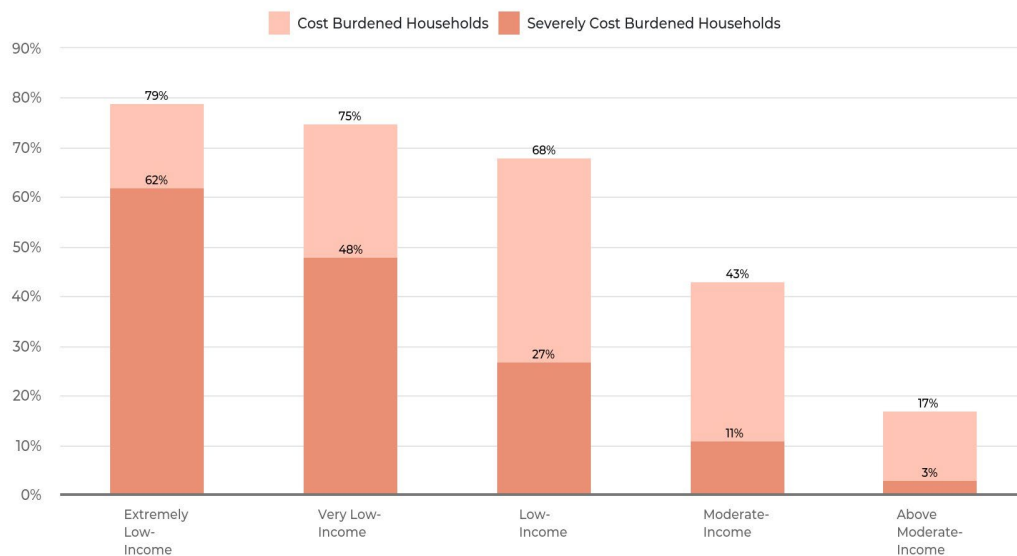
individuals are also over-represented in the homeless population. This increased risk is most extreme for Black Californians. As a result of a lifetime of discrimination in housing, employment, education, and the criminal legal system, these racial disparities intensify with age. For example, 31% of older adults identify as Black, compared to 23% of younger participants.

2. Older, low-income Californians are being priced out of the rental market, driving the surge in older adult homelessness.

California’s low-income renters of all ages are facing unprecedented rental burdens, but older adults are most likely to struggle with rent unaffordability. As older renters age, their fixed incomes don’t keep up with escalating rents, they have depleted their savings or lost a spouse, resulting in older renter households age 75+ facing the highest cost burdens. In California, 8 out of 10 Extremely Low-Income³ older adult renter households pay more than 30% of their income for housing, and 62% are paying more than half of their income. BIPOC Californians are even more likely to be rental cost burdened.⁴

COST BURDENED RENTER HOUSEHOLDS BY INCOME: OLDER ADULT HOUSEHOLDS

62% of ELI Older Adult Households in California are paying more than half of their income on housing costs (2021).



California Housing Partnership | chpc.net/housingneeds

³ Extremely Low-Income (ELI) renters have income at or below 30% of Area Median Income. In Los Angeles County, a single ELI renter has income at or below 26,500 annually. <https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-2023.pdf>.

⁴ California Dept. of Housing & Community Development, [2021 State Housing Plan](#), “A Home for Every Californian,”

3. A severe shortage of affordable, accessible housing threatens housing stability for low-income seniors, particularly Black, Latinx and Native American renters.

California has the most unaffordable rents in the nation. And we are second to last in the nation for the number of affordable, available units for eligible low-income renter households, with only 24 affordable units available for every 100 Extremely Low-Income renters⁵ who need them. While there have been substantial investments in recent years to develop new affordable housing units, there is a prolonged lag time between the time funding is awarded to opening doors on new units. We cannot wait for these units to come on line.

4. Older adults experiencing homelessness are more likely to have disabilities and care needs that make keeping or getting into stable housing more difficult.

Older adults experiencing homelessness have a high prevalence of one or more disabilities or chronic health conditions. They are more likely to experience health declines and develop chronic conditions that are typical of a housed person 15-20 years older. They will consequently require more assistive services to obtain and maintain housing.

Older adults who are at imminent risk of homelessness find that homeless prevention services are unavailable or not easily navigated. There is no statewide homeless prevention program targeted toward the particular needs of older adults. In addition to rental assistance, eviction legal assistance and other tenancy supports, older adults may need personal care assistance, home modifications, dementia support, or other aging-related services. Recent CalAIM initiatives have the potential to improve housing supports and integrated care to better address these needs.⁶

Recommendations for Implementation of the Master Plan on Aging's Housing Goals:

1. Implement a Targeted Rental Assistance Program to Prevent Older Adult Homelessness.

⁶ Graham, C., Triano, S., Moffett, T., California Health Care Foundation, "[Making CalAIM Work for Older Adults Experiencing Homelessness.](#)" July 2023.

California has directed substantial resources to prevent and end homelessness, but we need age-targeted solutions for older adults and people with disabilities.

Where the state has focused its homelessness efforts on a specific population – such as veterans or Transitional Aged Youth, we have seen significant progress in reducing homelessness, and that tailoring solutions to a specific population works. Yet similar housing and homeless prevention resources have not been targeted to older adults, with a program tailored to their specific concerns and needs.

The expanded Home Safe Program, which offers homeless prevention and housing assistance for older adults eligible for Adult Protective Services (APS), is an example of a successful targeted program. Home Safe has the potential to serve more housing unstable older clients, and to help older adults experiencing homelessness to become housed, but as currently structured is limited to those who are deemed at risk of abuse or neglect. Home Safe should be expanded to emphasize direct rental assistance to stabilize or obtain housing in the community for all older adults at risk of, or experiencing homelessness. In addition, the two years of funding is set to end and ongoing funding should be assured. Other MPA initiatives that have been implemented include the Housing Disability Advocacy Program, and the Community Care Expansion Grant Program.

The MPA strategic initiatives for 2023-24 encourage exploration and analysis of effective solutions to achieve the goal of ending older adult homelessness. We commend the exploration of rental assistance programs as an effective prevention strategy, as contained in Initiative #2 of the 2023-24 Strategic Initiatives, but as we approach the fourth year of the 10-year plan, it is time for “explore” to move into develop and implement. Rental assistance has already been proven to be successful, cost-effective homeless prevention strategy.⁷ Pandemic-related rental assistance and eviction moratoria have expired, resulting in a sharp uptick in evictions and homelessness among older Californians. Now is the time to implement a rental assistance program to prevent and end homelessness among older adults.⁸

⁷ [San Diego](#) and Stanislaus counties, and the city of [Santa Monica](#) have all implemented successful local rental subsidy programs to prevent evictions and stabilize older, low-income, rent-burdened adults in their current housing.

⁸ In April 2022, [The MPA IMPACT Committee Report](#) recommended focusing on two of the big issues within the MPA: Home and Community Based Services (HCBS) and Ending Older Adult Homelessness, recommending that

2. Adopt a measurable timetable and goal for reducing older adult homelessness.

Just as the U.S. Interagency Council on Homelessness (USICH) has set its goal of reducing homelessness by 25% by the year 2025, the Master Plan for Aging goal for reducing homelessness should be measurable. Aligning with federal efforts, the goal should be to reduce older adult homelessness in California by 25% by 2025.

3. Ensure that equity is elevated and integrated into all aspects of implementation of the MPA housing goals.

This includes building a more robust and transparent data collection component that measures whether there is equitable access to homeless prevention and rehousing assistance. This is particularly important given the racial and ethnic disparities that affect the housing choices and risk of homelessness of older Californians. Further, implementation of each housing initiative should ensure that the voices and lived experiences of impacted communities are at the policy development and implementation table.

“the state should adopt a rental assistance program targeted to severely rent-burdened and other precariously housed older adults and persons with disabilities.”