



PCCOA
Aging well for life

Age Related Needs and Barriers

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Navigating Older Adult Homelessness

- Who are older adults facing housing insecurity? How does financial stress factor in?
- What are the physical challenges for older adults at risk of homelessness?
- What things make shelter, housing, or agency services hard to access for these older adults?
- How can the housing services community adapt their perspective, services, and/or processes to better meet older adults' needs?

Imagine the Most Vulnerable Older Adult You Love

In your mind take away their social safety net. That means:

you

the rest of their family

friends

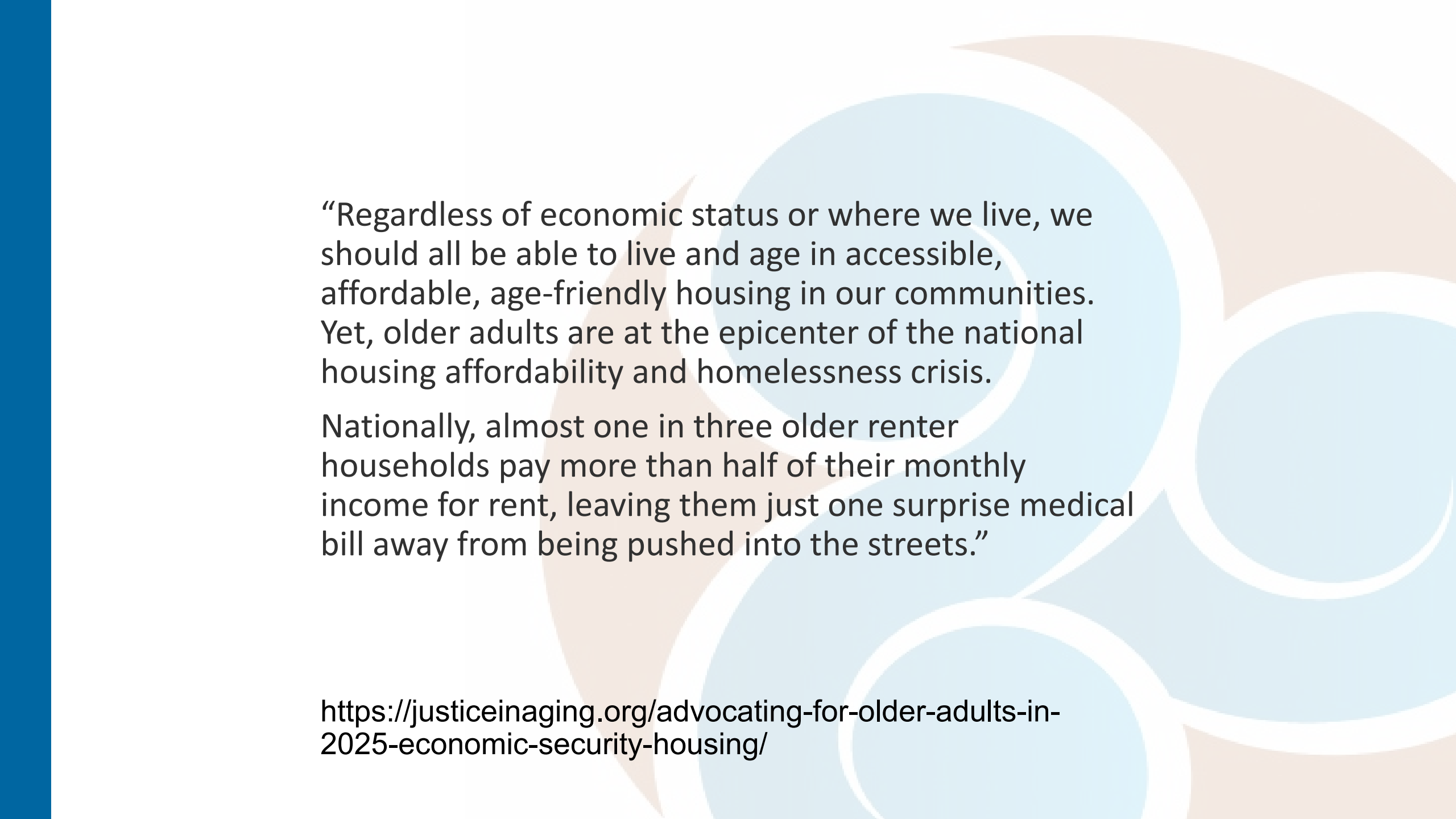
anyone who offers them support and help

Do they use a walker, wheelchair, oxygen? How is their mobility?

How are they handling a large increase in rent or how are they handling a major plumbing need for their home

They're being told that their apartment needs to be renovated, and they must move out in 30 days. What will they do? Where will they go? What can they afford?

These are the people that we see at PCOA everyday.



“Regardless of economic status or where we live, we should all be able to live and age in accessible, affordable, age-friendly housing in our communities. Yet, older adults are at the epicenter of the national housing affordability and homelessness crisis.

Nationally, almost one in three older renter households pay more than half of their monthly income for rent, leaving them just one surprise medical bill away from being pushed into the streets.”

<https://justiceinaging.org/advocating-for-older-adults-in-2025-economic-security-housing/>

Stats Tell a Story

Older adults are the fastest-growing age group of those experiencing homelessness, composing nearly half of the homeless population (Kushel, 2022) and their numbers are estimated to triple by 2030 (Culhane et al., 2019).

Addressing Homelessness Among Older Adults: Final Report
from the Assistant Secretary for Planning and Evaluation,
Department of Health and Human Services, October 2023



What makes older adults different?

Adults who experience homelessness for the first time before age 50 tend to have had adverse experiences, substance use disorders, or mental health challenges; have been involved in the justice system; and/or were under-employed early on in life.

On the other hand, those who first experience homelessness at age 50 and older typically have experienced a financial or health crisis, lost a loved one, or otherwise experienced a relationship breakdown with the income-earner, and/or experienced barriers to continued ability to work.

National Alliance to Prevent Homelessness

How Things have Changed

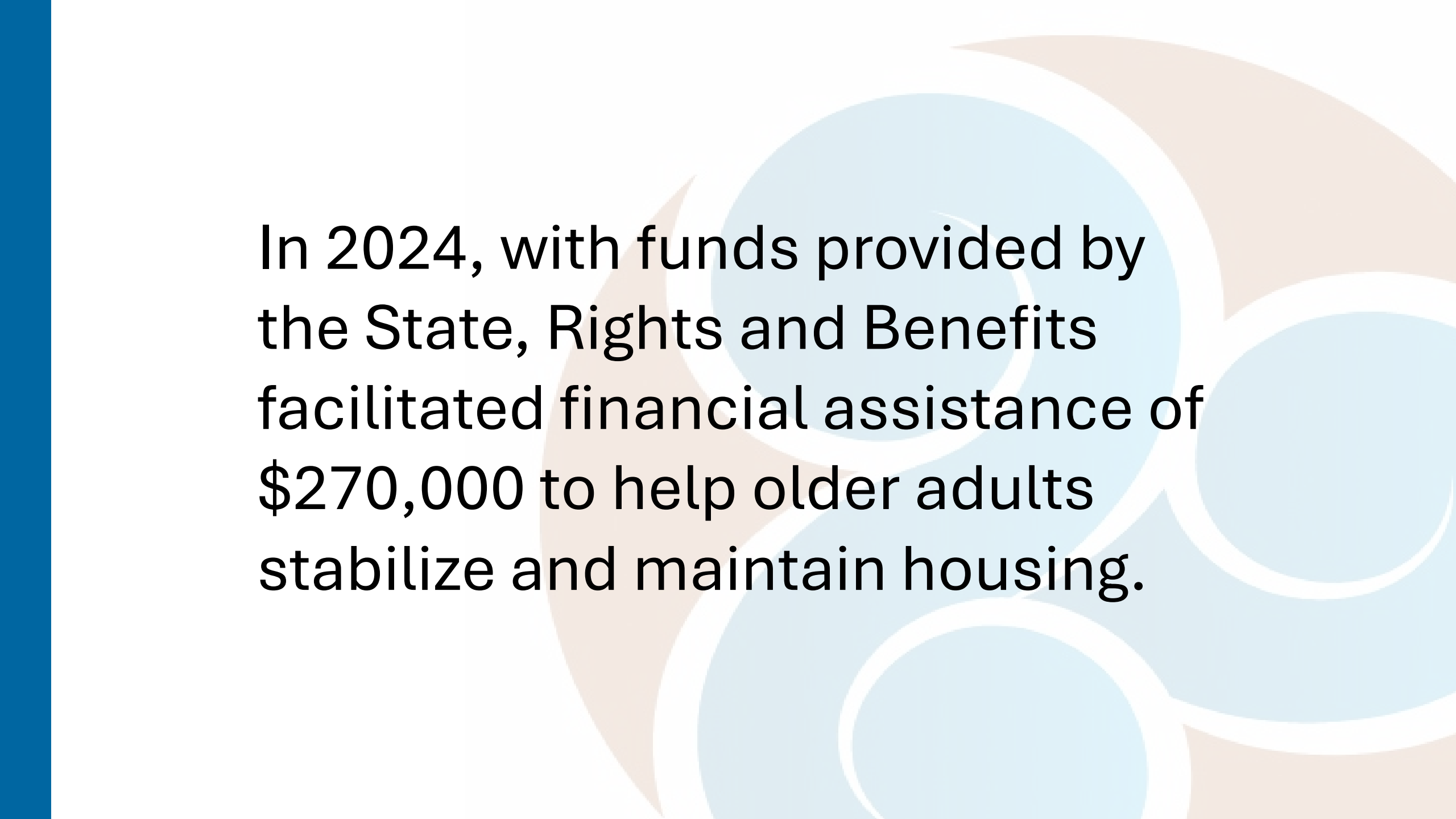
- The need seen by R&B in the past few years has shifted dramatically toward housing instability
- In the past we helped with unfair consumer issues, negotiating disagreements between a tenant and their landlord, even referring clients with family disputes to mediation
- But the current rental climate and lack of affordable housing has changed our focus—it's about preserving housing as much as possible
- And even though it won't put out the immediate fire, encouraging people to apply for subsidized housing

PCOA's Role

- PCOA is not a crisis response agency
- Historically never received housing or emergency assistance funds
- The pandemic and housing affordability crisis changed things
- The need is huge and unmet
- PCOA has some funding to be helpful



77



In 2024, with funds provided by the State, Rights and Benefits facilitated financial assistance of \$270,000 to help older adults stabilize and maintain housing.

Meet Mr. Reed

- 75 years old
- Owner sold the house
- Lived in car—it was summer
- Had his cat with him
- Needed surgery but couldn't have it
- Had to replace meds
- Initial success... but...



Why Do Older Adults Experience Homelessness—Some Similarity

These are factors that can increase risk for someone at any age:

- Community-level factors such as lack of accessible and available housing;
- Limited safety net resources (lack of case management);
- Individual risk factors such as health-related behaviors, substance use disorders, social factors
- Financial insecurity.

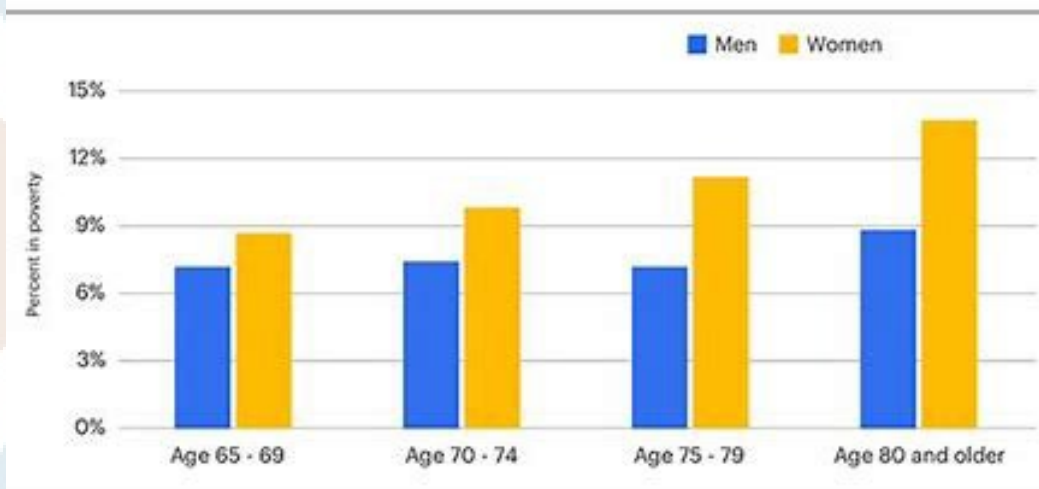
What are Unique Aspects to Older Adult Homelessness Risk

- First time experiencing homelessness—their history is different
- Financial poverty with no ability to increase their income
- Age related changes in physical and cognitive health
- Increased targeting for scams and exploitation
- Accessibility Issues Increase with Age
- The need for help with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs)

Older Adults Living in Poverty

- The average Social Security benefit for people aged 65 and over in the United States is approximately \$1,583 per month. (Of course this varies.)
- The 2025 Federal Poverty Level for a single person is 15,650.00/1304 per month.
- Supplemental Security Income in 2025 is \$967 per month; \$1450 for a couple. PCOA sees many older adults living on SSI as their only income.
- Someone who's income is \$987 or lower may be eligible for SSI. It's critical to help that person find out. Stay tuned for more about this in the afternoon.

Poverty status of older adults by age group and gender



2024 Elder Economic Security Standard Index

According to the Elder Economic Security Standard Index, 34% of single older adults and 23% of older adult couples in Pima County lack the financial resources required to pay for basic needs.

8.9% of older adults in Pima County live below the Federal Poverty Level (<https://mapazdashboard.arizona.edu/health-social-well-being/poverty-rate>)

In 2024, Arizona ranked 44th in the United States for average household income for older adults. (worldpopulationreview.com)

Older Adults Have No Obvious Means of Increasing Income

According to NCOA research, nearly 95% of adults 60 and older have at least one chronic health condition, while nearly 80% have two or more.

Conditions include: Hypertension (high blood pressure), High Cholesterol, Obesity, Arthritis, Coronary Heart Disease, Diabetes, Chronic kidney disease, Depression, Heart failure, Alzheimer's/dementia

Many adults even 55 to 64 years old are ill prepared to stop working.

- More than 50% are already suffering from a chronic or serious health condition and may struggle to maintain employment
- Many need to work to keep access to affordable health insurance and others simply can't

A trend you're already familiar with

Corporations coming to Tucson to buy up apartment complexes and mobile home parks (MHPs). And raising the rent.

Historically MHPs have been affordable for those with low incomes. Hence many older adults on fixed incomes elected to purchase manufactured homes and rent the lot.

It costs thousands of dollars to move a manufactured home, however, and given that 35% of them in Pima County were built before 1976 they're typically not stable enough to be moved.

Physical and Cognitive Contributors to Risk

- Vision impairments— may be unable to read important mail, get behind on bills; also increases risk of being exploited
- Hearing impairments can make it difficult to manage everyday needs—unable to hear to navigate a phone tree; can lead to isolation and inability to access help
- Chronic health conditions such as arthritis, Parkinson's, etc. impact one's health, mobility and access to transportation; can lead an older adult to renew a lease they're unable to afford not knowing how they could possibly manage a move
- Inadequate health insurance can mean paying more for treatments or having to go without. Older adults on the bubble—just above income limits for government assistance can struggle more than someone else on Medicaid.
- Cognitive impairments can create huge barriers to maintaining stable housing—unable to problem-solve to manage risks

Older Adults Targeted for Scams

- Older adults are often targeted more frequently for financial scams (identified as a huge increase in reports to APS)
- People who grew up in the 1930s through the 1950s were usually raised to be polite and trusting of others. The Federal Bureau of Investigation warns that scammers will exploit those traits.
- Older people may also be less likely to report a scam because they don't know who to report it to. Or they may not report it out of fear or embarrassment.
- Scammers are skilled and very calculating. They know how to prey on peoples' emotions and fears.
- Whether their entire nest egg or SSI check was stolen, it can put an older adult at risk for housing instability.

Accessibility Factors

- Most homes lived in by older adults are more than 30 yrs old & are not built by universal design principles. Become unlivable. They cannot afford repairs or modifications.
- Difficulty walking or climbing the stairs is the most prevalent issue among households headed by older adults.
- Having a disability in a household rose from just 9 percent for household heads under 50 to a full 60 percent for household heads age 80 and over (JCHS-Joint Center for Housing Studies, Harvard University, 2022)
- The inability to drive and lack of affordable transportation contributes to social isolation which can exacerbate health issues including dementia. And also add to food insecurity.

What about Long Term Care?

- A high level of need and financial vulnerability are required for ALTCS (Arizona Long Term Care System) eligibility.
- Many older adults live in poverty and need care yet are not eligible.
- While presenting risk factors for living independently, being unable to prepare food, shop for food, and keep one's home clean are not criteria measured toward eligibility.

More challenges for older adults at risk for homelessness

- Section 8 and HUD subsidized housing have extremely long waitlists, if waitlists are open to applicants
- Lack of family support and traditional advocacy
- Older adults sometimes create their own barriers to stable housing
- Insufficient funding for homelessness in general; nothing designated specifically for older adults

Shelters Aren't Equipped to Meet the Need

We all know that Tucson shelters can't accommodate people with Durable Medical Equipment needs such as walkers, oxygen, etc. and so the answer is we can't serve them.

Did you know that the ADA (Americans with Disabilities Act) states that emergency shelters must not exclude or deny benefits to people with disabilities, including people in wheelchairs? (ada.gov)

How do we address this as a community?

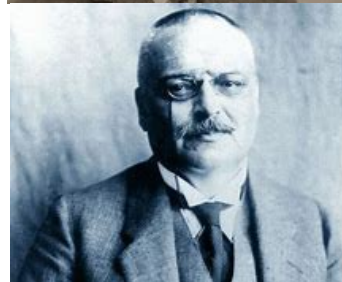
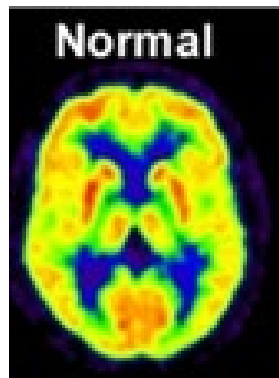
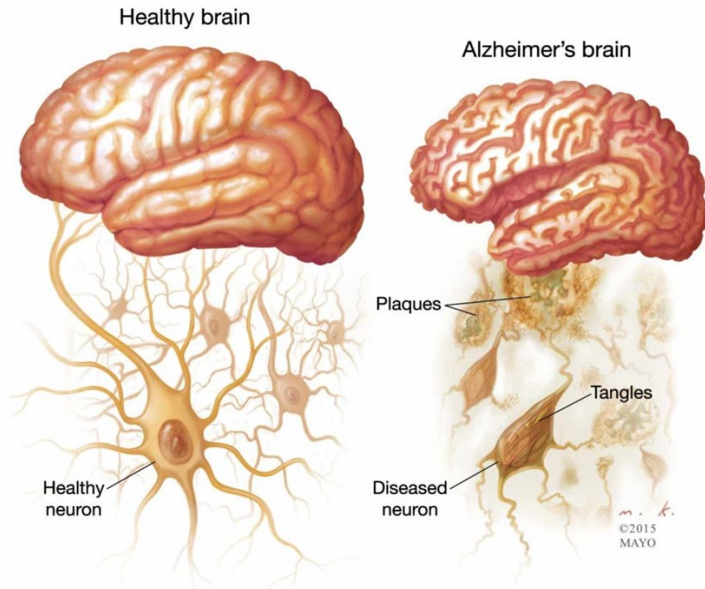


What is Dementia?



- Dementia is not a single disease
- The term "dementia" covers a wide range of specific medical conditions caused by abnormal brain changes due to disease or injury
- Dementia produces a decline in memory and cognitive functioning from previous levels, with the changes being severe enough to impact daily living

Types of Dementia

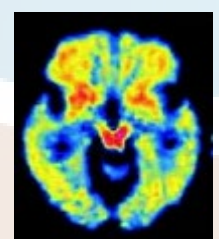
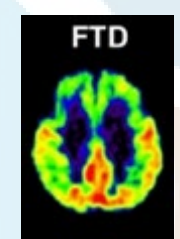
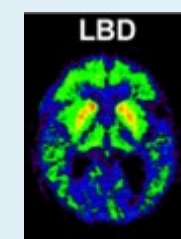
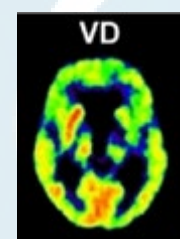
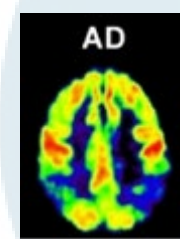


TYPES OF DEMENTIA

Dementia is an umbrella term for loss of memory and other thinking abilities severe enough to interfere with daily life.

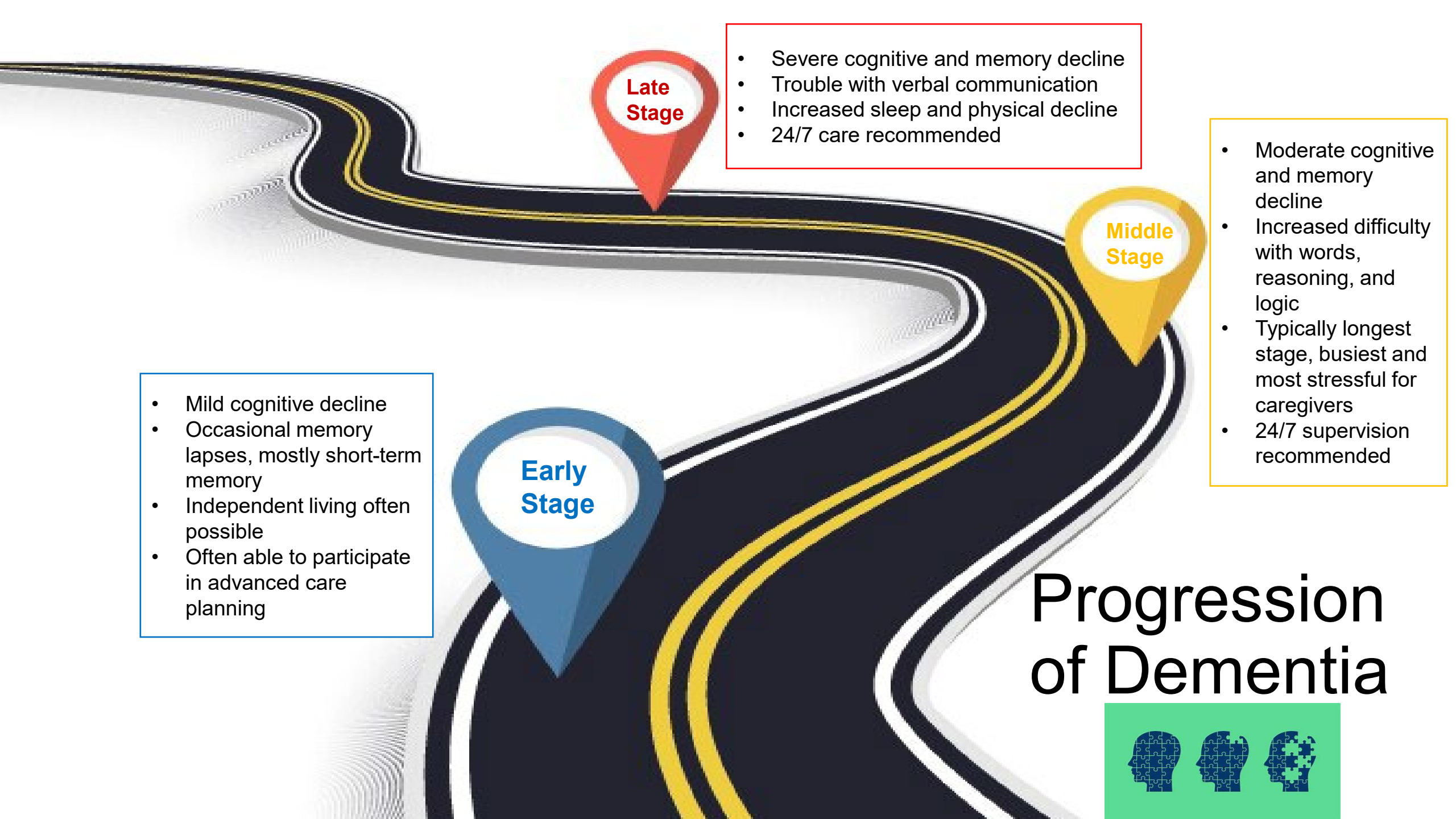
- Alzheimer's
- Vascular
- Lewy body
- Frontotemporal
- Other, including Huntington's
- * Mixed dementia: Dementia from more than one cause

This graphic is shaped like an umbrella. The top part is a dark purple canopy with the title 'TYPES OF DEMENTIA' in white. Below the canopy is a light purple background with a white border. The text 'Dementia is an umbrella term for loss of memory and other thinking abilities severe enough to interfere with daily life.' is in the center. To the right is a list of dementia types, each preceded by a teal drop icon. The list includes: Alzheimer's, Vascular, Lewy body, Frontotemporal, Other, including Huntington's, and * Mixed dementia: Dementia from more than one cause.



Dementia and Homelessness

- Strong link between homelessness and accelerated aging
- Dementia for people experiencing homelessness was 1.9 times greater than in the general population
 - dementia risk factors
 - health conditions
 - access to care
 - mental health issues
 - substance use disorders
- Complete memory screening as early as possible



Late Stage

- Severe cognitive and memory decline
- Trouble with verbal communication
- Increased sleep and physical decline
- 24/7 care recommended

Middle Stage

- Moderate cognitive and memory decline
- Increased difficulty with words, reasoning, and logic
- Typically longest stage, busiest and most stressful for caregivers
- 24/7 supervision recommended

Early Stage

- Mild cognitive decline
- Occasional memory lapses, mostly short-term memory
- Independent living often possible
- Often able to participate in advanced care planning

Progression of Dementia



DCSA services

Memory Screenings

Options Counseling

Memory Cafés

Community Education

DCSA Community Education

- Trainings in English or Spanish, in-person or virtual
- Nicole Thomas, Community Education Specialist nthomas@pcoa.org PCOA Helpline (520) 790-7262

Dementia Friends Information Session	Dementia 101	Memory Loss: Progressions, Behaviors, Interventions Part 1	Memory Loss: Progressions, Behaviors, and Interventions Part 2	Memory Screening Tools Trainings
Everyone 13+, easily customized for audience	Everyone 18+	Geared toward caregivers, paid or unpaid	Geared toward caregivers, paid or unpaid	Professionals interested in administering screenings
General overview of dementia	More in-depth understanding of dementia	3-stage model of progression	Caregiving tips	Benefits of screening tools
Normal aging vs. Signs and Symptoms	Effects on individuals, families, and communities	Physiological brain changes that occur	Common behaviors and approaches	AD8 screening tool administration
Dementia-friendly communication and physical space tips	How to approach the memory concerns	Considerations, action steps, and assistive devices	Activities and daily routines	NTG-EDSD screening tool for IDD clients

A Change of Mindset for providers

The things you're used to doing to help clients:

- change the homeless person's mindset,
- develop goals,
- help them make changes

...those things aren't necessarily going to happen with an older client.

Comprehension may be slower, etc. Slow it down, take some time.

Systems in the world are changing and are not friendly for older adults.

What's Next?

We've discussed the barriers older adults face in achieving stable housing.

In the afternoon you're going to hear about resources that are available to older adults, keeping in mind that PCOA doesn't have housing resources or housing navigators. That's why we're here...

We are seeking ways the housing community can come forward and help older adults at risk. How can we as a community come together to do that?

What Can We Do Together?

We'd love to be better partners with you to meet these needs.

How can all of us better leverage our resources to better meet these needs?

Multidisciplinary Team Meetings?

Other ideas?