

Addressing Older Adult Homelessness



TARGETED STRATEGIES

This report outlines the California Commission on Aging’s (CCoA’s) recommendations for reducing housing insecurity among older adults in California. By integrating older adult housing within a broader continuum of care, policymakers can develop targeted strategies that meet diverse housing needs alongside varying levels of support. This policy brief is a summary of a longer paper. [Read the full paper here.](#)

THE OLDER ADULT HOUSING CRISIS

From 2017 to 2022, the number of adults aged 55-64 who accessed homelessness services increased by over 90% while the number of adults over 65 increased by over 166% – far outpacing any other age group. 38,028 adults age 55 and older experienced homelessness in California in 2023, according to the U.S. Department of Housing and Urban Development annual Point-in-Time Count. Among this population of homeless older adults, 41% first experienced homelessness after the age of 50. Experiencing homelessness at a later stage in life correlates with increased cognitive impairment and decreased overall health. Mortality rates jump proportionately to the age that an older adult first experiences homelessness.

THE CONTINUUM OF CARE

Housing for older adults adds the complexities of essential care and services to the complicated issue of housing. While paths to permanent, affordable housing are the goal, additional care considerations are necessary to ensure the health and well-being of the individual. Policymakers must consider the continuum of care sequence of settings, each with a unique range of services. A shortage of one setting in the continuum will ultimately create strain in other settings. This report discusses three primary settings across the continuum of care: permanent housing, independent living, and assisted living.

Permanent Housing

Permanent housing includes housing developments, single-family homes, and market rate apartments. Policies increasing the supply of affordable permanent housing must consider the specific needs of older adults, such as accessibility.

Independent Living

Independent living housing is designated specifically for older adults. Independent living provides optional services ranging from weekly social events and discount meal programs to bus trips to the grocery store or museum.

Assisted Living

In California, assisted living facilities, from small homes to large developments, are classified as Residential Care Facilities for the Elderly and offer help with daily activities and medication management.

RECOMMENDATIONS

The following table lists the Commission’s seven recommendations to mitigate older adult homelessness based on the three primary settings within the continuum of care:

Setting	Recommendation	Description
Permanent Housing	1 Explore a statewide subsidy for older adults at-risk of homelessness	Explore the viability of a shallow subsidy for older adults across the state who are at-risk of homelessness
	2 Develop a state homeshare program	Provide funding to counties to establish homeshare programs and subsidize a guaranteed rent payment to homeowners who participate
Independent Living	3 Explore a state equivalent to the Department of Housing and Urban Development Section 202 program	Provide capital advances to non-profits to develop independent living facilities and subsidize housing and services for low-income older adults
Assisted Living	4 Expand ministerial approval for smaller assisted living facilities	Increase the number of residents an assisted living facility can serve while still defined as a residential use of property
	5 Reform Housing Element Law to include assisted living planning	Include local government planning for assisted living in the Housing Element Law
	6 Expand the Assisted Living Waiver Program (ALW)	Increase the number of waivers available for the ALW and expand the program statewide
	7 Continue funding for Community Care Expansion (CCE)	Renew appropriations for CCE subsidies that cover losses incurred by RCFEs serving low-income adults

CONCLUSION

In conclusion, expanding housing capacity at all settings in the older adult continuum of care is critical as the state works to address both housing insecurity and older adult homelessness. The need is urgent and the time is now.



Subscribe to our monthly email newsletter at ccoa.ca.gov

@CACommissionOnAging