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Falling through the net: Aged homelessness in Oregon

An increasing number of older Oregonians end up on the streets while local and state initiatives seek to mend a faltering safety net

by **Ellen Clarke** (/users/ellen-clarke) | 3 Jan 2024

The intersection of poverty and aging is a precarious place. This is the liminal space where homelessness and serious health issues disproportionately meet, including in Multnomah County.

The population of people over 65 in the United States is growing dramatically. The aged population grows alongside health issues exacerbated by a lack of safe, affordable housing, as more adults face homelessness in their later years. Homelessness among older adults in Multnomah County increased by 15% in the last two years, the county announced in April 2023.

While the social safety net is, at best, incomplete, some county, state and nonprofit programs seek to fill the gaps. In the interim, aged homelessness and its associated problems grow in the region and across the country.

Aging homeless population and common health issues

Living outside shortens lives. Homeless Multnomah County residents who died in 2022 had an average life expectancy of 49 years old, nearly three decades below the national average, according to Multnomah County's [2022 Domicile Unknown report](https://www.streetroots.org/news/2023/12/20/2022-deadliest-year-record-homeless-multco-residents) (<https://www.streetroots.org/news/2023/12/20/2022-deadliest-year-record-homeless-multco-residents>), released Dec. 20, 2023. The majority of the 315

homeless county residents documented in the report died from “natural causes,” meaning from disease or aging, despite the relative youth of the population.

Homeless residents ages 50 to 59 had the largest death count of any age group in the report. Eighty-one people in this age group died, representing 26% of all deaths of homeless county residents.

“For change to happen, older people need to be seen and taken seriously,” a local outreach worker who requested anonymity to protect their job told Street Roots. “American society devalues older adults.”

The connection between a lack of housing and health issues isn’t exclusive to Portland and Multnomah County, as evidenced by a Harvard University study released Nov. 30, 2023.

“Housing America’s Older Adults 2023”

(https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2023.pdf) outlines concerns from health care to accessing affordable housing, emphasizing the need for governments to support housing and care costs for older low-income households. Coordinating health and housing programs could increase the efficiency of both.

“The U.S. population of older adults, defined as those at least 65 years old, is increasing at historic rates, up 34 percent from 43 million in 2012 to 58 million in 2022,” the study found. “This growth is widespread, with urban, suburban, and rural communities across the country reporting increases in older residents. Within the decade, the first baby boomers will turn age 80, accelerating the rate of growth among those in the oldest age groups.”

Laura Golino de Lovato, [Northwest Pilot Project](https://www.nwpilotproject.org/) (<https://www.nwpilotproject.org/>), or NWPP, executive director, believes there’s already a good solution, and it involves government support of housing.

“Regional Long-Term Rent Assistance (RLRA) vouchers are the solution for long-term housing affordability, especially for very low-income older adults,” Golino de Lovato said. “Funds for those vouchers are available now. The county needs to move more quickly to get them to agencies like NWPP so that we can stabilize rents for people at risk of eviction.”

NWPP is the only nonprofit organization in Multnomah County specifically helping adults over 55 with housing. The organization, founded in 1969, works collaboratively with other nonprofits, agencies and landlords to find homes for older adults and keep them housed. It found housing for 1,035 older adults over the past year, according to Golino de Lovato.

In line with NWPP’s approach, the [RLRA program](https://multco.preservica.com/Render/render/waybackproxy/20221201095703/https://www.multco.us/jchs/regional-long-term-rent-assistance) (<https://multco.preservica.com/Render/render/waybackproxy/20221201095703/https://www.multco.us/jchs/regional-long-term-rent-assistance>) subsidizes rent for low-income tenants while private landlords in Clackamas, Multnomah and Washington counties rent apartments and homes to them at market rates. The [Supportive Housing Services Measure](https://www.oregonmetro.gov/public-projects/supportive-housing-services-tax) (<https://www.oregonmetro.gov/public-projects/supportive-housing-services-tax>) funds the program through a tax approved by voters in 2020.

“Preventing homelessness in the first place is the biggest upstream solution we have to this problem,” Golino de Lovato said. “If we could get 200 RLRA vouchers, we could stabilize the housing of 200 older adults now without any additional staffing dollars. Those 200 older adults would be secure in their housing and not be at risk of losing their place.

“That is the solution to prevent homelessness.”

Older people facing homelessness fit into two categories: chronically homeless since a younger age or recently homeless after working low-wage jobs with stability but no pension or savings, according to the U.S. Department of Health and Human Services’ Office of Behavioral Health, Disability, and Aging Policy.

The Office of Behavioral Health, Disability, and Aging Policy’s October 2023 study, [“Addressing Homelessness Among Older Adults.”](https://aspe.hhs.gov/sites/default/files/documents/9ac2d2a7e8c360b4e75932b96f59a20b/addressing-older-adult-homelessness.pdf) (<https://aspe.hhs.gov/sites/default/files/documents/9ac2d2a7e8c360b4e75932b96f59a20b/addressing-older-adult-homelessness.pdf>) found those chronically homeless since they were younger were typically born in the second half of the post-World War II baby boom and “became adults in a time when there was an oversupply of workers and undersupply of housing, resulting in depressed wages, high unemployment, and increased rents.” People in this group also developed higher risk factors for mental health issues or addiction after landing on the streets, which in turn limited their prospects for stabilization.

The second group, an increasing number of aged homeless people experiencing homelessness for the first time, worked low-wage jobs with stability but no pension or savings. They are at the mercy of rising rents and few affordable homes.

Black Americans are disproportionately likely to face homelessness in their later years.

“The percentage of African Americans experiencing homelessness is disproportionately large compared to the overall percentage of African American older adults,” the study found.

The study highlights gaps in the system that nonprofits like NWPP work to fill, an ever-increasing cost of living far outpacing sources like Social Security and disability insurance.

“(Social Security and disability insurance) are often the primary sources of income for older adults at risk of or experiencing homelessness, with earned income, panhandling, and monetary assistance from relatives as supplementary sources,” the study found. “These income supports are often insufficient to cover the cost of housing and other expenses. Living on limited, fixed incomes, older adults experience housing cost burden more frequently than the general population, potentially resulting in housing loss.”

All it takes is an increase in rent or an eviction to send someone living on a fixed income and paying rent into homelessness. Other factors are the death of a spouse or partner, divorce, losing a job and health issues.

John Henry Crippen, Aging and Disability Resource Connection program, or ADRC, supervisor at Multnomah County’s Community Services Division, often hears from adults needing help with rent or bills.

“So many people are on the cusp of losing their housing suddenly if they haven’t paid an electric bill or rent on time,” Crippen said. “It’s traumatizing to go through that experience. A lot of attention should be honed in on folks where they could lose housing.”

Housing and health care

Most adults experience health problems with aging, but housing instability adds to these. Mobility issues, diabetes, kidney issues, illness and memory loss are all common.

"Unhoused people exhibit health conditions such as memory loss and functional impairments typically associated with people 20 years older," the Harvard study found.

Preventative care is a challenge for anyone living outside, and getting to appointments can be complicated by finding transportation and keeping track of a schedule. In addition to this, poor nutrition and stress are contributing health factors.

However, there isn't a total lack of health care options for older low-income Oregonians. In addition to the Oregon Health Plan, available until age 65, or Medicare, available at age 65 or older, the 2022-2027 Medicaid 1115 Demonstration Waiver seeks to put a dent in health care and housing costs.

The waiver helps cover health-related costs outside of traditional health care for people on Medicaid or OHP. The 1115 waiver is in a demonstration period since 2022 with a timeline of five years to move to standard state plan benefits.

With a focus on equity, the [Oregon Health Authority \(https://www.oregon.gov/oha/hsd/medicaid-policy/pages/waiver-renewal.aspx?utm_medium=email&utm_source=govdelivery\)](https://www.oregon.gov/oha/hsd/medicaid-policy/pages/waiver-renewal.aspx?utm_medium=email&utm_source=govdelivery), or OHA, hopes waivers can deconstruct policies discriminating against marginalized groups, like Black and Native Oregonians, LGBTQIA2S+ Oregonians and those with disabilities — all of whom face a disproportionate risk of homelessness.

The waiver can benefit low-income older adults with interconnected needs, including food scarcity, transportation and housing. Like other impacted groups, these individuals need community-based organizations to connect them with resources. For example, without a caseworker or organization to pay for housing and be reimbursed, a potential recipient cannot access rent assistance.

The state will expand benefits on a timeline throughout the demonstration period. Under the waiver, OHA can start offering climate-related support in January 2024. Starting in November 2024, OHP members can access housing assistance. The plan will address food scarcity starting in January 2025.

Via the waiver, Medicaid can pay for air conditioners, air filters and generators for people who live in places impacted by extreme weather events declared by the governor or federal government. This could include older adults suffering from health issues related to heat, cold, wildfire smoke or other environmental impacts.

Although the waiver can make a difference in nontraditional health-related costs and short-term housing stability, the waiver has limitations.

"The fact that the state of Oregon got this waiver — to use Medicaid dollars for housing-related expenses — approved by the federal government is a huge win," Golino de Lovato said. "A challenge is that the rent assistance benefit from the 1115 waiver is only for six months. So, if NWPP doesn't have rent assistance funding after the waiver rent benefit ends, our clients could be at risk of losing their housing."

"Six months of rent assistance is not enough in our current housing situation to really provide housing stabilization."

The waivers add another layer to an overall porous social safety net for older Oregonians experiencing homelessness and poverty. While NWPP exclusively serves older adults, it often exists as part of a continuum of resources a client accesses, Golino de Lovato said. Some clients have an overlap of service providers; they may go to one place for access to health care and another for housing. NWPP regularly works on referrals and services with [Transition Projects \(https://www.tprojects.org/\)](https://www.tprojects.org/), [Central City Concern \(https://centralcityconcern.org/\)](https://centralcityconcern.org/) and other nonprofits.

Since the 1115 waiver is in a demonstration period, it will take time for the state to set up the waiver payment and reimbursement system so nonprofits can provide for clients. [Coordinated care organizations \(https://www.oregon.gov/oha/hsd/ohp/pages/coordinated-care-organizations.aspx\)](https://www.oregon.gov/oha/hsd/ohp/pages/coordinated-care-organizations.aspx), regional insurers that oversee Medicaid services for clients on the Oregon Health Plan, will play a big part in administering the funds.

Overall, the waiver emphasizes the relationship between housing and health care, assisting Oregon's populations most vulnerable to becoming homeless. OHA's initial groups include adults transitioning from residential treatment, Oregon State Hospital or incarceration. Youth aging out of the foster system, children up to age 6 needing continuous health insurance coverage, young adults ages 19 to 26 with special health care needs, and adults transitioning from Medicaid to Medicare will also qualify for the waiver.

Safety Net

Short-term help can sometimes prevent an event leading to homelessness, and Multnomah County offers some temporary assistance to people with disabilities, older adults and veterans who are housed but in a temporary state of crisis, which could cause them to lose their housing.

"We get that call every day about not finding affordable housing for older people with little money looking for help with housing," Crippen said. "In this population are people who have to face this issue that have never had to face it before."

Safety Net, a county program, can help people in danger of losing housing, Crippen said. It's a one-time fund for getting through one situation, like urgent debt or an unexpected expense like a car repair. It has limitations; people need to have a stability plan to stay in their homes after receiving help. It's a once-a-year funding to get through a rough spot and avoid eviction.

The ADRC hotline, 503-988-3646, is for anyone who is elderly or has a disability. ADRC maintains an updated active database to connect people with resources.

Urgency

Despite attempts from many service providers to keep people off the streets, the lack of affordable housing is a serious obstacle, age notwithstanding. For older people, time is running out.

Oregon needs 109,682 more affordable homes for low-income renters, according to the National Low Income Housing Coalition, and government action to build affordable housing or lower or subsidize rents is slow-moving or, in some cases, nonexistent. Meanwhile, the regional [2023 Point-in-Time Count \(https://www.multco.us/multnomah-county/news/news-release-chronic-homelessness-number-falls-across-tri-county-region-2023#:~:text=The%20full%20point%20in%20time,disparities%20and%20demographics%20in%20homelessness.&text=Multnomah%20County%20reported%207,480\)](https://www.multco.us/multnomah-county/news/news-release-chronic-homelessness-number-falls-across-tri-county-region-2023#:~:text=The%20full%20point%20in%20time,disparities%20and%20demographics%20in%20homelessness.&text=Multnomah%20County%20reported%207,480) found 7,480 currently homeless people in Multnomah, Clackamas and Washington counties, though it's almost universally considered a substantial undercount.

The Harvard study found a tremendous need for creative alternatives to existing models addressing aged homelessness. Likewise, the state of Oregon needs efficient solutions.

Street Roots is an award-winning weekly investigative publication covering economic, environmental and social inequity. The newspaper is sold in Portland, Oregon, by people experiencing homelessness and/or extreme poverty as means of earning an income with dignity. Street Roots newspaper operates independently of Street Roots advocacy and is a part of the Street Roots organization. [Learn more about Street Roots \(https://www.streetroots.org/about\)](https://www.streetroots.org/about). Support your community newspaper by [making a one-time or recurring gift today \(http://streetroots.org/donate\)](http://streetroots.org/donate).

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