

Elderly and Homeless: America's Next Housing Crisis

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Miles Oliver's troubles began in April, when he had to choose between making his monthly car payment and paying his rent. He chose the car, based on a logical calculation: Without a car, he couldn't drive to work, meaning no money for rent regardless. Oliver came to Arizona from Chicago more than 30 years ago as an Army recruit at [Fort Huachuca](#), the storied military post wedged into shrublands in the southeastern part of the state, just a 15-mile hike from the Mexico border. He grew to love Arizona — the dry air, the seemingly endless sunshine, the sense of possibility for someone looking for a new start. He moved to Phoenix and built a life for himself there. Now it was all falling apart.

His car, a navy blue 2007 Ford Fusion for which he paid \$230 a month, was his lifeline. It took him to whatever day jobs he cobbled together each week, most of them in construction, and allowed him to bring in extra cash on weekends delivering pizza for Papa John's. February was slow, and March was slower, so when his \$830 April rent came due, Oliver was short. The apartment complex's office had closed because of the pandemic, and he had no idea how to reach the manager to ask for extra time. What he received, by mail, was an ultimatum: Pay up or go to court.

As he watched the city shut down around him, Oliver worried that he might not be able to find a new place to live or enough work to keep on going. But when he stood up in front of a county court justice in April, he learned that the pandemic did have a silver lining: Gov. Doug Ducey, the judge explained, had declared a moratorium on evictions for renters who met certain qualifications. Oliver perused the allowable excuses: quarantine forced by a positive diagnosis or symptoms common to Covid-19 infections; the loss of a job or wages because of the coronavirus; or certain conditions that put you more at risk of contracting it than the average person. Oliver is diabetic and has sleep apnea. He is also old enough to qualify for senior-citizen discounts. Suddenly, health and age, the obstacles that had increasingly stood in the way of him finding more work, seemed to be his saving grace.

But there was a problem. Tenants must notify landlords in writing and provide documentation supporting their request for a rent reprieve, but Oliver says the employment agency where he was registered as a day laborer refused to get involved. "Should I write my own?" he wondered at the time, not knowing where to go for help.

On April 26, he arrived home to find a constable affixing a writ of restitution — essentially an order granting the landlord possession of the apartment — to his front door. “Go in and grab what you can,” a police officer on standby told him. Oliver’s chest felt cold, he says, “like I’d swallowed an ice bucket.” He stepped inside and gathered a few items he could not live without: a bottle of metformin, prescribed to control his blood sugar; a pair of reading glasses; some socks and underwear; his deodorant and a toothbrush. On his way out, he asked the constable, “What am I supposed to do?” The constable shrugged.

He got in his car and started to drive, unsure where to go. He couldn’t think of any friends he knew well enough to offer him a place to stay. He definitely wasn’t going to call his ex-wife, and he figured this was not a good time to try to mend his relationship with his older son, from whom he had been estranged for years. His younger son lived with roommates and was in no position to help.

As the skies darkened, he eased into a parking spot on the edge of Tempe Town Lake, where people take early-evening yoga classes on paddle boards, and decided it was a good enough place to spend the night.

He lived in his car for about a month, sleeping by the lake, outside a Jack in the Box and in the parking lot of a QuikTrip convenience store, where he collapsed one day; he was severely dehydrated. The heat this time of year in and around Phoenix is not just relentless but also deadly. Oliver was afraid of what it could do to him. And then there was all this talk about the coronavirus, how it was sickening and killing older people like him. The shuttered stores and empty strip-mall parking lots were constant reminders of the virus lurking all around him. People were being told to stay home, but he didn’t *have* a home. Because of the pandemic, the places he could go for a respite from the heat had all closed: public libraries, community centers, fast-food-restaurant dining rooms. Even the city’s air-conditioned buses had limits on how many people could ride them.



Miles Oliver moving belongings out of the car he lived in while homeless.

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Late in June, Oliver's car stopped running. He left it parked where it was, outside the emergency shelter for veterans where he lived for a few weeks. He had tried to find work while there, but finding work in the middle of a pandemic, when you're older and don't have a car, proved to be a challenge he couldn't overcome. In early August, he tried to get a bed at Central Arizona Shelter Services, the largest shelter in the state, but there were no beds available. A nearby hotel started housing older homeless adults in June, but Oliver couldn't get in.

Oliver was born at the tail end of the baby boom, when American families celebrated postwar prosperity by having more children than ever before — 72.5 million between 1946 and 1964, or nearly 40 percent of the population of the United States at the time. Many of those children went on to live stable, successful lives. Others teetered on the edge as they aged, working jobs that didn't come with 401(k) plans or pensions and didn't pay enough to build a nest egg, always one misfortune away from losing all they had. Amid the pandemic, many of them are now facing homelessness, at an age when they are often too old to be attractive to employers but are not old enough to collect Social Security.

Policymakers had decades to prepare for this momentous demographic shift, but the social safety net has only frayed under a relentless political pressure to slash funding for programs that senior citizens rely on to make ends meet, like subsidized housing, food and health care. "It's the first thing fiscally conservative people want to cut," says Wendy Johnson, executive director of [Justa Center](#) in Phoenix, the only daytime resource center in the state set up exclusively for older homeless adults. "But this is every single senior to whom we promised that if they paid into the system, we'd take care of them."

Last year, after analyzing historical records of shelter admissions in three major American cities, a team of researchers led by Dennis P. Culhane, a professor at the University of Pennsylvania and one of the country's leading authorities on homelessness, [published a sobering projection](#): In the next 10 years, the number of elderly people experiencing homelessness in the United States would nearly triple, as a wave of baby boomers who have historically made up the largest share of the homeless population ages. And that was before a pandemic arrived to stretch what remains of the social safety net to the breaking point.

“If we’re forecasting a flood, where the water will reach up to our heads,” Culhane told me, “it’s already up to our knees, and rising very, very fast.”

They are known as “the wealthiest generation.” a moniker that reveals only a partial truth about baby boomers. While the first half of the boom generation entered adulthood riding the winds of economic prosperity, those who were born during the second half, between 1955 and 1964, faced entirely different circumstances as they came of age. They struggled against housing and labor markets crowded by their generational predecessors. The resulting higher home prices and lower wages fueled a lopsided competition that made it significantly tougher for those who were poor and less educated to gain a foothold in the economy. Demographers call it a “birth cohort effect,” a sort of destiny tied to a person’s place in history and time. One way or another, Culhane told me, “this cohort had their lives disrupted.”

Unlike the first wave of boomers, this second cohort was entering their 20s just as back-to-back recessions ushered in a period of economic stagnation, hampering their attempts to build careers. The odds against them were stacked much higher if they came from racially segregated neighborhoods; in June 1983, when the median member of this younger cohort was 23, Black unemployment hit a peak of 20.7 percent. (By comparison, white unemployment was at 8.7 percent.) Around that time, the H.I.V./AIDS epidemic surfaced, crack cocaine hit the streets and the drug trade emerged as a choice of desperation for unemployed and underemployed young men and women of color. Violence, addiction, mass incarceration and other ills brought profound and long-lasting changes to the lives of these latter-stage boomers. Thousands of them ended up on the streets. Yet despite pressure from community organizations, the Reagan administration declined to mount a federal response. Instead, it approved a package that included significant cuts to the budgets of social-services agencies and the U.S. Department of Housing and Urban Development, or HUD, one of the federal agencies most involved in programs for the homeless.

Since then, it’s these younger members of the boomer generation who have remained the dominant homeless population in the United States — cycling in and out of shelters, bouncing in and out of apartments whose rents have risen higher than their limited income can afford, aging before our eyes, even if it seems sometimes that we refuse to see them.

The forces that set the stage for the tripling of the older homeless population in the next decade were at work long before the pandemic took hold. For years, researchers have compiled abundant data outlining the magnitude of the problem. There’s the nearly one in 10 households that includes someone age 65 or older and that doesn’t have money to buy enough food, more than during the recession of 2007. There’s their declining health, measured in part by the large proportion of them — six in 10, according to one recent count — who have more than one chronic health condition, like heart and lung disease or diabetes, all of which make them more likely to be killed by the coronavirus. They’re working well into retirement age too: The Bureau of Labor Statistics projects that by 2026, 30 percent of 65-to-74-year-olds will be in the work force,

up from 17 percent in 1996. In a 2019 report, the Joint Center for Housing Studies of Harvard University zoomed in on the growing demand for subsidized housing and the dwindling number of income-eligible older adults receiving federal subsidies and made another disquieting projection: If nothing changes, an additional 2.4 million of the poorest senior citizens in the United States will have no access to affordable housing by 2038.

This was the reality before the pandemic exposed the vulnerabilities of measures and programs that never quite outgrew their status as short-term solutions. In recent months, policymakers have pumped more than \$2 trillion into the economy, much of it in direct aid to businesses and individuals, including rent assistance. The money has hardly been enough to meet the need, though. Requests to the state of Arizona have already exceeded by several million dollars the maximum amount available.

The population of the greater Phoenix region is among the youngest in the United States, feeding a university-to-employment pipeline that has fueled the growth of robust tech and bioscience industries. Luxury apartment buildings have driven up rents while squeezing out the number of affordable-housing units on the market, a particular threat for older people living on a fixed income.

Evictions are starting to creep up. Since March 15, Phoenix has consistently logged some of the highest numbers of eviction filings among the 17 cities tracked by the Eviction Lab at Princeton University — underscoring the limitations of the moratorium in Arizona, where roughly one in three households includes a resident who is 65 or older. A recent analysis by the global consulting firm Stout Risius Ross calculated that in the absence of an eviction moratorium 365,000 Arizona renters could face eviction by November, or about 40 percent of all renter households, right in line with the national average. “The more we spend now to help people stay in their homes, the quicker they can recover, and the quicker our economy can recover,” says Keith G. Bentele, an associate research professor at the College of Social and Behavioral Science at the University of Arizona whose work focuses on poverty, racial inequality and homelessness. “Unfortunately, it’s not going to be possible for many people to recoup their losses through the labor market alone, at least not in time to keep them housed. This is particularly an issue for older people who are of pre-retirement age and face substantial age discrimination, which intensifies in the context of a recession.” The recent C.D.C. moratorium that halts certain evictions until December only delays the problem.



Mark Fong at the hotel where he stayed in Phoenix before finding new housing.

Credit... Eduardo L. Rivera for The New York Times

Mark Fong knew that if he didn't pay up front, he wouldn't be able to keep his room for another night. It was late May in Phoenix, when the rising temperatures and the end of a school year like none other ushered in the unofficial start of summer. Fong, who is 60, had been staying at motels for several weeks, after an arrangement that allowed him to live rent-free in exchange for cooking and cleaning fell through. He was out of work and out of luck: Though he filed for unemployment at the start of the month, he had yet to receive any money, and he had no money left.

He squeezed what he owned into a backpack and hopped on a bus. He couldn't pay for the ride, so he showed the driver an old ticket he had in his wallet; the driver waved him in. He got off outside an extended-stay hotel and settled on the bus-stop bench for the night.

A slide into depression a decade ago triggered Fong's downward spiral, derailing a career in the hospitality industry and destroying a long relationship with a partner with whom he had traveled the world. He went to Arizona for a fresh start, to care for a house his sister owned in Goodyear, a suburb of Phoenix — "a change of altitude for a change in attitude," he remembers her telling him, persuading him to leave the beaches of South Florida and his troubles behind. It didn't work.

He lived off his savings and, later, a modest inheritance he received after his father's death. He managed a convenience store and then drove for Uber full time for more than a year, pushing himself even as he felt his body failing him. He spent six weeks at the hospital in 2019 after a

doctor installed a pacemaker near his left collarbone, bringing his sputtering heart back into rhythm. He got a job making just above the minimum wage of \$12 an hour as a cashier at a grocery store, but he quit in January when he got sick again following a punishing holiday shopping season. After Ducey imposed a stay-at-home order in Arizona to contain the spread of the coronavirus, Fong saw an opportunity and applied for a job as a personal shopper at Walmart. His doctor advised against it, but Fong figured that a job collecting items that clients had ordered online, like tomatoes and Cap'n Crunch cereal, flour tortillas and Pine-Sol, might be good for him. "A heart is a muscle," he says. "You need to exercise it. I thought having a job that keeps me moving on my feet like that would be good for my heart." On May 3, at the end of his third week at a job that he thought would carry him through the uncertainty of the pandemic, he was let go. He's still not sure exactly why.

He immediately filed for unemployment, but he became confused and checked "no" when he should have answered "yes," tying up his benefits under a paralyzing load of bureaucracy. At the Arizona Department of Economic Security, which manages safety-net programs in the state, the number of new unemployment claims reached almost 137,000 in May, up from about 16,000 in January. Fong and thousands of others flooded the agency's phone lines, waiting hours to speak to someone. More than once, the online claim-filing system crashed, overwhelmed by the demand. By then, Fong had already run out of favors from his family and friends. In three weeks, he would run out of money.

That night at the bus stop, Fong collapsed into a fitful sleep, his heart strained by the punishing heat of summer in the desert. The next morning, he walked to the 13-acre Human Services Campus, a hub for services for homeless adults in Maricopa County, the most populous county in Arizona and the fastest-growing in the United States. As he approached the complex's big iron gates, he felt as if a piece of him were dying: "All I could see were these tents on the sidewalk, all these homeless people, and I thought, I'm not — I'm not — this is not me."

Central Arizona Shelter Services occupies the largest of the warehouselike buildings at the campus, all of them arranged around an Olympic-pool-size piece of artificial turf. Three years ago, Lisa Glow, the shelter's newly appointed chief executive, stood outside the complex and scanned the long line of people vying for a bed. "Why are there so many in walkers?" she wondered. "And wheelchairs? And gray hair?" Inside the shelter, there wasn't room for everyone who sought its refuge: On average, more than 100 people were turned away every week.



The sleeping area for men in a shelter at the Human Services Campus in Phoenix.

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Eduardo L. Rivera for The New York Times

When the pandemic swept through Boston, Seattle and San Francisco, infecting hundreds of homeless people packed into shelters much like the one she runs, Glow became very worried. In early March, she told city and county officials: “We have 184 of our 470 people who are over the age of 55 today. Help us get them out!” She had tried to persuade the Republican-led State Legislature to fund an emergency shelter for senior citizens, with wider sidewalks for wheelchairs, hand rails in showers, maybe a physical therapist on staff. But she failed. Finally, this year, a bill authorizing \$5 million for the shelter’s construction gained the approval of the Senate and looked as if it would find its way to the governor’s desk. But then the pandemic reshuffled priorities and scuttled virtually all new spending that wasn’t about minimizing the economic damage.

The older people kept coming, though, to sleep at the shelter and also to eat, see a doctor and apply for housing and benefits at the campus. A 71-year-old retiree who lost his home after his landlord raised the rent from \$600 to \$850. A 61-year-old former lawyer who left Los Angeles because he didn’t want friends to find out that he was living on the streets. William Sadler, a 63-year-old retired Parks and Recreation Department employee from Seattle, moved here looking for a new beginning and a better life, only to find out he couldn’t live on his \$900 monthly Social Security check alone.

Life inside the campus was transformed by the pandemic. For two years, the main health concern was hepatitis A, on the rise nationwide among people experiencing homelessness. On March 12, Amy Schwabenlender, the campus’s executive director, told Glow and the leaders and frontline staff of other nonprofits who packed a regularly scheduled meeting of the

communicable-disease work group to forget the agenda for the day. The focus would be exclusively on the coronavirus. Two public-health officials from Maricopa County in attendance were bombarded with questions. That same week, 742 homeless adults tested positive for the coronavirus in Boston, or about one in three of the homeless adults tested there. A doctor from the campus clinic said there were only a few tests available, not the thousands they would need if they wanted to stay ahead of the pandemic. “We didn’t even have any thermometers!” Glow says.

The C.D.C. advised shelter operators nationwide to keep clients’ faces six feet apart as they slept. The shelter on the campus was operating at full capacity, all of its 470 single beds and bunk beds close together in cavernous dormitories. Everyone knew that the arrangement wasn’t safe for anyone and in particular for older adults and others with underlying health conditions.

One of the first changes on the campus was to convert a day room into a space for high-risk clients — people using walkers and wheelchairs; people who have to go to dialysis once a day; older, sick and frail homeless people. Pieces of tape on the floor marked the spots where the beds should stand to ensure they stayed six feet apart. There was room for only 47 beds.

A short walk from the campus, Justa Center welcomes homeless individuals who are 55 or older, and as many as 125 a day used to be fed and sheltered from the elements in a common room surrounded by offices in its cramped headquarters. Johnson, a no-nonsense ordained minister who worked as a missionary in Mexico before establishing herself in the nonprofit world, looked around one morning and realized there was no way it would be safe to keep doing things that way. Other nonprofits had closed their doors, but Johnson not only didn’t want to close the center; she also didn’t want to limit its capacity. “If this coronavirus is really bad for seniors, really dangerous, well, we serve these seniors,” she told me. “We need to do something.”

First, she borrowed eight 10-by-10-foot pop-up tents from an event-planning company, but it turned out to be too much work to assemble and disassemble them every day in the parking lot outside. Stacey Champion, the center’s indefatigable public-relations consultant, pushed the city to take action. After slogging through red tape, Justa Center got a small bite of Phoenix’s slice of the federal stimulus package known as the CARES Act. Johnson used some of the money to rent a 20-by-60-foot tent, like the one you’d see at an outdoor wedding, and three big and loud evaporative coolers that would work nonstop every day for four months, blowing a chilled breeze under the tent to keep the temperature tolerable during the city’s hottest summer on record. “Seven of our seniors last year died from heat on the streets,” Johnson told me, including one who collapsed around the corner from Justa Center and whose body, she said, stayed on the asphalt, under the baking sun, for several hours until a van from the county coroner’s office showed up to retrieve it. “They’re victims,” she said. “They are picked on, they are robbed, they are beaten up, they are raped, both men and women. There’s so much anger, especially during the summer, from the heat.” Justa Center, she said, “is a safe space for them.”

The shelter got some of that funding, too, and Glow used part of the money to move many of the older and medically vulnerable adults who had tested negative for the coronavirus into a hotel hugged by the mountains of central Phoenix. That's where Fong ended up in July, in a ground-floor room by a pool that he could not use, near a lobby that was inaccessible to him, confined to smoking in an area far from the one reserved for paying guests. He was one of 65 shelter clients at the hotel by late August, all of them part of the same group of people Glow tried to isolate for two months.



The Justa Center in Phoenix, the only daytime resource center in the state set up exclusively for older homeless adults.

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Eduardo L. Rivera for The New York Times

Oliver walked into Justa Center for the first time one morning in late August to grab a bottle of water. He looked stunned, as if he had hopped off a bus on the wrong side of town and couldn't find his way home. "Do you have some form of ID?" Tammy Pancoast, who manages the housing program at the center, asked him, to verify his eligibility to use the center and its services. Pancoast's eyes lit up when Oliver said he was a veteran. That status gave him better hope for quick assistance than there was for a lot of the other senior citizens gathered under the tent outside, reading magazines, scrolling through their phones and waiting for something that might make them feel whole again. Nearby, the former lawyer from Los Angeles, his salt-and-pepper curls peeking from under the rim of his L.A. Angels cap, gripped the edges of the chair where he was seated as if to steady himself. "It's one thing to lose a year or be stymied for a year when you're 20, 21," he told me. "It's a different thing when you're 61. It seems to me like everything in my life is frozen."

Oliver filled out forms and answered questions about how long he had been homeless. “Three months, going on four,” he said. He and Champion struck up a conversation, and she decided on a whim to ask her friends to help him. Maybe she could raise enough money to fix his car. The car turned out to be too old and run-down to be worth fixing, but donations were enough to buy Oliver a Chevy Blazer for \$2,500, blue just like his old Ford Fusion.

On a Thursday in early September, when the temperature settled into a balmy 93 degrees and a thin haze veiled the sun, Oliver got the keys to his new apartment, arranged through a program for veterans and their families. He accommodated his clothes and some donated plates, cups and pans in a rolling suitcase, a laundry basket and a shopping bag, and he carried each of them inside, his dusty sandals leaving prints on the newly washed linoleum floor. He lugged a twin-size mattress on his back and left it in the bedroom. He looked outside, at the dirt-colored railing that crowned the balcony’s enclosure, and said, “You know what’s really ironic? The bars on the church parking lot” — a spot where he slept after his car broke down — “they were just like this.”

A lot of the men and women at Justa Center the day Oliver first arrived there were still waiting to find a place to live, navigating Phoenix’s crowded and largely unaffordable rental market, the delays forced by the pandemic and their own challenges.

Sadler, the retired parks-and-recreation worker, was still in the shelter, waiting.

The lawyer, a man so ashamed of his predicament that he insisted on anonymity, was in one of the dozens of tents arranged in an unshaded, blocklong square of asphalt and gravel across from the campus, each occupying a 12-by-12-foot space demarked by paint to ensure social distance. It feels like a furnace inside those tents, the sun beating down on them all day and then the pavement firing off blasts of heat long after nightfall.

After three months waiting at the hotel, Fong finally moved into an apartment on Sept. 21.

Homelessness is a condition driven, at its core, by a person’s inability to make enough to keep his home. In Phoenix, home prices appreciated by 12 percent in July compared with the same month last year, while the average rent for one-bedroom apartments rose by 11 percent, according to one analysis. The increase is largely driven by a supply-demand imbalance, which has fueled the growing unaffordability in the fifth-largest city in the United States. Time is short to do what we failed to do in the five decades that have come and gone since the last of the baby boomers were born. The question is if the crisis of homelessness in which so many of them are finding themselves will even emerge as a priority given all the economic needs surfacing during the pandemic.

In the coming years, homelessness systems across the country will increasingly become systems that care for older adults. Congress has provided \$4 billion for homeless services through the Emergency Solutions Grants program run by HUD, 14 times more than in the previous fiscal year. There may be a fleeting opportunity to use some of that money to create lasting transformations out of conditional gains, perhaps by turning empty hotels and vacant apartment buildings into homes for senior citizens, with the sorts of wraparound services that need to kick in before homelessness becomes the only alternative they have left.

“It would be a good outcome to have some of those places become permanent, whether it’s a transitional type of shelter housing or affordable housing,” Glow says. “To invest some of that federal money into those places to keep people there instead of saying, ‘Pandemic over, you’re out.’”



A 61-year-old former lawyer with the tent where he lives at the Safe Open Space for homeless adults.

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Eduardo L. Rivera for The New York Times