

# Finding a Way Back Home

## Families Struggle as Aging Parents Face Homelessness

by Joan Oleck  
photographs by P.J. Heller

On Christmas Eve 2009, Kent Vernon Scott sat down in front of his computer and began an online search for his aging dad.

“I stayed up, determined,” the 47-year-old Roswell, New Mexico, computer businessman recalls. “No one else had given me any help. In 23 years, I had never heard a word from him.”

Scott even asked the FBI for help finding his now 75-year-old father, Delbert Dean Scott. But the elder Scott was un-findable. Unbeknownst to his two grown sons and daughter, he had become homeless in 1999 after losing everything he had while caring for his dying wife.

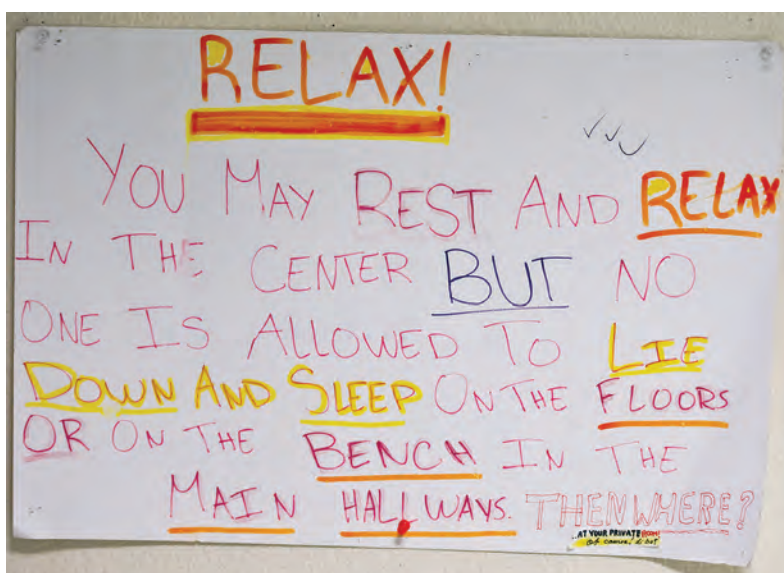
After suffering a series of strokes, Louise Scott lay paralyzed in an ocean-view condominium, staffed by a full-time nurse. “We communicated with our eyes,” the loving husband remembers of those last sorrowful weeks before Louise died. Unfortunately, the insurance company refused to pay for her care, which consumed all of Delbert’s resources. He had just \$78 in his wallet when he arrived at the Howard Street shelter where, he says, he slept “toe to toe” with dozens of other homeless men for several years. He had fallen very far from his once-affluent life as a successful San Francisco jeweler, with investment properties in his portfolio and private school for his kids. Never resorting to alcoholism or drug

use, Delbert persevered despite his troubles. When his jewelry business floundered and his bills piled up, it was his ego and stubbornness that caused him to withdraw from his children. “I had a little problem called egotism,” Delbert confesses, voicing the reluctance that many seniors have to not be a “burden” on their children. “I didn’t have the audacity to share with them my newfound poor life,” he says. So, for ten years, he kept it a secret and faded away.

Delbert is among millions of impoverished seniors in America today, whose numbers are expected to rise given the current state of the economy, government threats to raise the age for social security eligibility, and the first wave of baby boomers turning 65 this year. The elderly population (65 and over) is currently 12.6 percent or 37 million. With the aging baby boomers, that number is expected to double by 2050.

In contrast to Delbert, though, many Americans choose to live in multigenerational homes. According to a Pew study, multigenerational households today are home to 20

percent of Americans 65 and older. A companion study from the Pew Research Center reported that a majority—56 percent—of the public considered



*A makeshift sign on the bulletin board at the Canon Kip Senior Center reminds clients that they cannot sleep on the floors of the center. The center is a gathering place for many of the homeless and formerly homeless elderly in San Francisco.*

it a “family responsibility” for adult children to take an elderly parent into their home. In 2008, a record 49 million Americans lived in households with two adult generations (or a grandparent and at least one other generation), an increase of 2.6 million Americans from 2007. There is an ethnic divide in multigenerational housing. Hispanics (22 percent), blacks (23 percent), and Asians (25 percent) are significantly more likely than whites to live in a multigenerational household.

Yet the impetus for this trend remains unstudied. “We know that it’s happening and we can compare it over time,” Richard Morin, a senior editor at Pew, says of the multigenerational findings. “We don’t know what’s happening within the family: whether they’re welcoming grandma and grandpa back home, or what pressures this may be causing, or even why it’s happening. Is it because they lost the home- stead and have to live with the kids? Or did they do this in lieu of entering a senior facility they couldn’t afford? Those are the wonderful questions I wish we could answer.”

*Eli Glasper, 72, (left) and Bobby Bogan, 69, watch TV in Glasper’s tiny one-room apartment, which is about 120 square feet and includes a small kitchen and bathroom. Both men are members of Seniors Organizing Seniors, an advocacy group made up of formerly homeless men and women.*

The crisis in senior housing is belied by the fact that, compared to families with children, seniors have been relatively well off during the current economic recession. “Relatively” is a word researchers frequently use to describe seniors’ economic status. While the national unemployment rate is 9.6 percent, the rate among workers 55 and older is 7.6 percent. Nevertheless, 7.6 percent is still concerning since older workers tend to remain unemployed far longer than younger workers.

While the number of Americans in poverty in 2009 was the highest it has been in 51 years of census data, the proportion of seniors in poverty actually dropped. 8.9 percent of people over 65 had annual incomes below the poverty threshold of \$10,326 for singles and \$13,030 for couples, roughly 3.4 million seniors—not huge, relatively speaking. Those numbers would be much higher without the help of Social Security and Medicare benefits.

Any consideration of senior financial security must consider medical spending (which, for 55- to 64-year-olds, is twice that of 35- to 44-year-olds) as well as financial stability. A recent University of Michigan study found that people



65 and over are the fastest-growing segment of Americans declaring bankruptcy.

The relative issue is again at play when considering data on homeless seniors. The Department of Housing and Urban Development in 2009 reported that the incidence of overall sheltered homelessness was 50 per 10,000, but for seniors 62 and over it was 1 per 10,000. So, again, seniors were and are “relatively” better off.

Regardless, the increase in the senior population likely presages, at best, more multigenerational families and, at worst, more senior homelessness. Indeed, the National Alliance to End Homelessness has predicted that senior homelessness will increase by one-third by 2020 and more than double by 2050. There are plenty of reasons why. One is a serious lack of subsidized housing for the present, much less the future. HUD Section 202 Supportive Housing for the Elderly Program currently provides only 300,000 units of affordable housing. AARP estimates that there are approximately ten waiting seniors for every vacancy. And a Congressional report, “A Quiet Crisis in America,” has said that 730,000 units need to be constructed by 2020 to deal with the demand.

That effort will be daunting. Diane Beedle, a senior legislative representative with AARP, ticks off the other indicators of the coming senior housing crisis. “You combine [the fact that] the 50-plus population are more unemployed and stay unemployed longer; you add the housing crisis; you add the potential loss of all these units; you add the loss of home equity combined with limited retirement savings,” she says, “and we’re going to see a ‘perfect storm’ created for causing more housing problems.”

There are regional differences for seniors facing housing stress. Sara Peller, associate director of programs at Dorot, a seniors service organization in New York, points out that “in New York it’s particularly a problem because of space.” She describes a homeless senior she knew who was being housed by Dorot’s Homelessness Prevention Project at the same time she was eating supper each night in her daughter’s studio apartment.

The upside of housing in New York, says Patrick Markee, senior policy analyst for the Coalition for the Homeless, is that the city hosts the largest rent regulation system in the country. Indeed, Markee says, “More low-income

people in New York City live in rent-stabilized housing than live in subsidized housing. And half of all rental housing is stabilized.”

The picture is brighter across the country in Cleveland, where seniors with housing stress are being quickly rehoused, according to Brian Davis, executive director of the Northeast Ohio Coalition for the Homeless. Stimulus money contributed \$14 million to the city’s Department of Aging to intervene against senior homelessness. “For those over 55, we can get them into housing within three months; those over 62, we can usually get them in within a month,” Davis says proudly. In Cleveland too, where there is a “huge foreclosure issue,” collaboration is the new rule. A senior facing a housing problem will be visited from a member of the Department of Aging, not the Housing Department, and will receive help intervening with the landlord or bank.

On the West Coast, San Francisco faces the unusual problem of serving a large number of HIV/AIDS housing-stressed seniors who never thought they would survive so long. According to James Chionsini, a staffer at the Planning for Elders in the Central City agency, “A very common thing was people thought, ‘Well, that’s it,’ so their savings, their money, they spent it. They said everything they wanted to say to everybody in their life, but what do you know? They got the meds and now they’re out riding their bicycles!”

San Francisco, meanwhile, seems a hotbed of senior housing activists and projects. One such program is Planning for Elders’ Senior Survival School, which educates seniors and disabled people on their housing rights. Another program is Seniors Organizing Seniors (SOS), a tiny band of seven formerly homeless men and women who, led by their “executive director,” Bobby Bogan, advocate for more housing and bimonthly distribute hot food to other seniors living under freeways and bridges, in parks and alleyways.

Delbert Scott, now living in San Francisco, is a charter member of this fearless crew. He is out of the shelter and living in a subsidized hotel studio that costs \$488 of his monthly \$1,200 social security payment. He eats daily hot meals at the nearby Canon Kip Senior Center and via Meals on Wheels. In fact, all seven members of SOS now have roofs over their heads; all have friends and family to care for them. And Delbert is planning a trip to visit his son Kent this winter. ■

# Faces of Senior Homelessness: San Francisco

photographs by P.J. Heller



Left: Eli Glasper, 72, lived on the streets of San Francisco in the 1990s following a drug possession conviction. Today, he has a room to live in and works with a small group of formerly homeless men and women helping homeless seniors.

Above: Seniors await lunch at the Canon Kip Senior Center.



Above: Seventy-one-year-old “Bones” searches for his lunch ticket at the Canon Kip Senior Center, which provides a hot meal and the opportunity to talk with friends for homeless and low-income seniors.



Right: Delbert Scott, 75, who went from a successful businessman to homeless, chats with a friend near the Hotel Hartland, where he has lived in a modest room for the last ten years.



Right: Charles Ramsey, 66, waits outside the Canon Kip Senior Center before going in for the daily free lunch program.

Far right: Delbert Scott, 75, explains how he went from a successful businessman, husband, and father to homeless with just \$78 in his wallet.



Above: The Canon Kip Senior Center is a safe and comfortable gathering place for many elderly homeless individuals in San Francisco. Eighty-seven-year-old Savino Avila awaits lunch and a holiday celebration, including gifts on Christmas Day 2010.

Right: Bobby Bogan, 69, once homeless, now spends his time, including Christmas Eve, helping homeless individuals by advocating for services, distributing food, and sharing his story with others.

