

11-2021

Lifelong Instability and Perceived Risk of Future Homelessness in Older Adults

Sarah Dys
Portland State University, sdys@pdx.edu

Anna Steeves-Reece
OHSU-PSU School of Public Health, steev@pdx.edu

Paula Carder
Portland State University, carderp@pdx.edu

Follow this and additional works at: https://pdxscholar.library.pdx.edu/aging_pub



Part of the [Gerontology Commons](#), and the [Urban Studies and Planning Commons](#)

Let us know how access to this document benefits you.

Citation Details

Published as: Sarah Dys, Anna Steeves-Reece & Paula C. Carder (2021) Lifelong Instability and Perceived Risk of Future Homelessness in Older Adults, *Journal of Aging and Environment*, DOI: 10.1080/26892618.2021.2001706

This Post-Print is brought to you for free and open access. It has been accepted for inclusion in Institute on Aging Publications by an authorized administrator of PDXScholar. Please contact us if we can make this document more accessible: pdxscholar@pdx.edu.

Abstract

Housing has long been considered a social determinant of individual and population health. Older adults with low incomes face several challenges to maintain stable, affordable housing. Using data from a previous explanatory study of older adults waitlisted for housing assistance (n= 267), we explore individual characteristics and themes associated with older adults' perceived housing instability and risk of future homelessness. This mixed methods study identifies salient themes of financial insecurity, age discrimination, employment and health, interpersonal relationships, and trauma. Our analysis and findings highlight experiences of instability over the life course related to older adults' current housing circumstances.

Key words: housing instability; low-income older adults; rental assistance; cumulative disadvantage; life course

INTRODUCTION

About 10% of U.S. older adults (ages 65 and older) have annual incomes below the federal poverty level of \$11,756, and 63% of older adults who reported an income earned below \$35,000/year in 2017 (Administration for Community Living, 2018). Almost one-third of older adult households in the U.S. spend more than 30% of their incomes on housing costs (Joint Center for Housing Studies, 2019). Low-income older adults are more likely to rent than own a home compared to persons with higher incomes (Harrell & Houser, 2011). About 1.3 million older adults receive subsidized rental assistance, such as public housing (American Association of Homes & Services for the Aging, 2010) and 37% of the nearly five million households that receive rental assistance are headed by a person age 62 or older (Locke et al., 2011). However, the U.S. Department of Housing and Urban Development rental assistance programs currently serve only 25% of eligible households (Joint Center for Housing Studies, 2020). Older renters have worse health compared to homeowners of the same age—over half of older adult renters have a disability (Harrell & Houser, 2011).

Housing conditions are a social determinant of individual and population health, because substandard or lack of housing exacerbates health disparities, including infectious and chronic disease morbidity, injuries, mental health, air quality, and access to social support (Krieger & Higgins, 2002; Miller et al., 2011; Swope & Hernández, 2019). Housing instability is conceptualized along a range of indicators including frequent moves, inability to pay rent, late or behind on payments, and threat of foreclosure/eviction (Burgard et al., 2012; Kushel et al., 2006). Though not as conceptually severe as homelessness, unstable or unaffordable housing poses significant barriers to health care access, food security, and quality of life (Kushel et al., 2006; Martin et al., 2019; Pollack et al., 2010; Rauh et al., 2008).

Individuals with very low incomes who have one or more indicators of housing instability are at risk of homelessness. Homelessness represents the nexus of poverty and housing instability. In the past three decades, the share of people who are age 55 or older and experiencing homelessness has increased, from 11% to 50% (Sorrell, 2016). One study found that older adults experiencing homelessness had higher rates of falls, vision impairment, incontinence and difficulty with at least one activity of daily living compared to sheltered older adults twenty years older (Brown et al., 2017).

The relationship between older adults and the places they live, referred to as environmental gerontology, has long been a major focus of gerontologists (Byrnes et al., 2006; Golant, 2012; Lawton, 1985; Park et al., 2017; Wahl & Oswald, 2016). Less attention has been paid to housing instability among older adults with very low incomes, including those who have experienced homelessness, resulting in a gap in the environmental gerontology literature. Four reasons to examine housing instability include: increasing numbers of people ages 55 and older have incomes below median family income limits, the relationship between housing and health, an increasing share of older adults who are homeless, and the unique position of affordable housing and services in promoting aging in place (Stone, 2018). This study identifies quantitative and qualitative characteristics associated with housing instability and perceived risk of future homelessness among a sample of people age 55 and older who had applied for rental assistance in the Pacific Northwest.

METHODS

Data Source

The data used for this analysis was from a study of older adults (**≥55 years**) who had applied and were waitlisted for publicly subsidized rental assistance in two Oregon counties in

2013 (n=1079). With assistance from housing authorities in these counties, paper surveys were successfully mailed to potential respondents, and 267 returned a survey for a 28% response rate. Of the respondents, 59 indicated they would be willing to participate in a follow-up in-depth interview. Twenty-nine individuals ultimately completed an in-depth semi-structured interview. Applicants represent a category of people who might be experiencing or anticipating future housing instability. Detailed descriptions of sampling, data collection, and primary findings can be found at (HIDDEN FOR REVIEW).

Explanatory & Convergent Designs: Analytic Integration

This paper uses secondary analysis of an existing mixed methods dataset created by the third author, who developed the survey questions and conducted some of the interviews. The parent study on which this paper is based used an explanatory (QUANT → qual) mixed methods design to describe older adults' experiences being waitlisted for housing assistance (HIDDEN FOR REVIEW; Creswell & Plano-Clark, 2018; Morgan, 2014). The goal of this study was to emphasize the interface of qualitative and quantitative data sources through analytic integration (Castro et al., 2010; Guest, 2013) to investigate older adults' experiences with housing instability over the life course. Initial literature review guided statistical analysis and model construction, specifically which measures were included in the regression analysis. Thematic analysis and code construction of the transcribed qualitative interviews further informed quantitative modelling. The qualitative results contributed to the framing of frequent themes and application of the life course perspective. In this way, the lived experiences of a sub-sample of survey respondents further contextualized the quantitative results.

Quantitative Measures

Dependent variables. The two dependent variables of interest were the perceived risk of future homelessness of older adults and insufficient housing among those who had applied for rental assistance. Regarding the first variable, respondents were asked to rate on a scale of 0-10 how likely it was they might become homeless in the future. Respondents' answers clustered along the eleven-point scale and collapsed into four categories: not at all likely (0), somewhat likely (1-4), likely (5-7), and very likely (8-10). Insufficient housing was measured by asking respondents if there was ever a time in the prior 12 months they did not have their own place to stay: yes (1) or no (0).

Independent variables. Based on review of housing literature, the following independent variables were selected. Income-level was measured through respondents' self-report, monthly in U.S. dollars. Employment status was categorized into three groups: employed (0), not employed (1), and retired (2). Health status was measured as a respondent's self-rated health: poor (0), fair (1), good (2), very good/excellent (3). Relationships and support were captured by three measures: the availability of a friend, relative, or neighbor who could assist the respondent for a few days if necessary: yes (1) or no (0); current relationship status: married (0), widowed (1), divorced/separated (2), and never married (3); and whether they had children over the age of 18: yes (1) or no (0).

Covariates. Age (in years) was calculated by subtracting the respondent's birth year from 2013, the year the survey was administered. Sex was dichotomized as male (0) or female (1). Due to a high proportion of non-Hispanic White respondents, race and ethnicity were dichotomized: non-Hispanic White (0) and Hispanic and/or persons of color (1) (see Limitations). Education level comprised four categories: some high school (0), high school

diploma or equivalent (1), some college, trade school, or associate's degree (2), and more than four year college (3).

Statistical Analysis

Informed by previous research on housing instability and risk factors for housing instability and homelessness, we proposed two a priori models of the factors associated with an older adult's insufficient housing and their perceived risk of future homelessness. In all quantitative models, the following demographic characteristics were included: age, sex, race/ethnicity, and education level. All statistical analyses for this study were conducted using Stata 15 software (StataCorp, 2017).

Both models examined associations of self-reported health, employment status, income and social support with respondents' insufficient housing (Model 1) and perceived risk of future homelessness (Model 2). We used logistic regression to estimate Model 1 and ordered logistic regression to estimate Model 2. Model 2 included insufficient housing as an independent variable.

Multiple chained imputation. Almost every measure on the original survey had some missing observations. Given the sample size of 267 observations, only conducting analysis on complete cases would greatly reduce statistical power and increase selection bias. To mitigate bias in regression estimates due to missing data, we used multiple chained imputation to estimate a set of plausible values for the missing information based on distributions of observed data (Royston & White, 2011; White et al., 2011). Item missingness ranged between 1.1% and 10.9% (Table 1). Data was imputed using 100 iterated data sets, given the low proportion of missing information and to maintain statistical power.

Qualitative Analysis

A purposive subsample of 29 survey respondents who responded ‘yes’ to a question about participating in a follow-up interview were interviewed in person. Prospective interviewees were originally identified with the goal of describing the experiences of a diverse range of older adults waitlisted for housing assistance (e.g., race/ethnicity, self-rated health) (HIDDEN FOR REVIEW). Through semi-structured interview questions, respondents were asked to describe their demographic identity in their own words (e.g., what is your gender?). Next, questions asked about the place where respondents currently lived, the best and most challenging aspects of their home or neighborhood, thoughts about where they would prefer to live, and their work, educational, familial, and housing history.

The three authors worked collaboratively to apply directed content analysis to transcripts from all in-depth interviews (n=29) (Assarroudi et al., 2018; Hsieh & Shannon, 2005). This method identifies both manifest and latent topics guided by prior theory and analysis. To develop codes, each team member individually read a random selection of three transcripts and created a list of draft codes. The team then discussed and refined a code list representing manifest topics. These included various components of instability (food, housing, family/relational), sense of community, attitudes towards subsidized housing or those experiencing homelessness, family or friend involvement, personal experiences of the past, and traumatic events. Some codes required sub-codes that captured the duality of positive and negative components. For example, attitudes towards homelessness and those experiencing homelessness was a manifest topic we coded for in the interviews. Some respondents positively framed their attitudes towards homelessness (e.g., resilience, empathy) while others expressed negative framing (e.g., laziness, individual choices, deserving). All transcripts were reread and coded in the software program Dedoose (*Dedoose*

Version 8.0.35, 2018). All authors met once a week over a four-month period throughout the coding process to iteratively discuss any discrepancies or analytic questions, latent topics, as well as how these qualitative topics explained, expanded, and informed the ongoing quantitative analyses.

RESULTS

Sample Characteristics

We present descriptive characteristics for both the survey (n=267) and interview (n=29) samples (Table 1). Based on the overall survey sample, the average age of respondents was 66 years old, ranging from 54 to 98 years of age. Respondents received an average of \$1,011 in monthly income (range: \$0 to \$3,594) and paid an average of \$455 in rent (range: \$0 to \$1,250). Non-Hispanic White respondents comprise over two-thirds of both survey and interview samples. The remaining survey respondents identified as multiracial or another not listed category (8.2%), Black/African American (6.7%), Asian/Pacific Islander (5.2%), and American Indian/Alaska Native (1.9%). Seven percent of survey respondents identified as Hispanic/Latinx. Over half of survey and interview respondents had some college or more than four years of college education and were either not employed (31.5%) or retired (46.4%).

Just under one in five respondents reported there was a time in the last 12 months they did not have a place to stay. A comparable proportion of respondents felt that it was likely or very likely they would be homeless in the future (37.4%) compared to the share of respondents who perceived it was not at all likely (35.6%).

[Insert Table 1 here]

Convergent Themes

We present and center the following results according to salient themes identified in the survey and interview data related, either directly or indirectly, to housing instability. These include financial insecurity, age discrimination, employment and health, and interpersonal relationships. To contextualize participants' quotes and demonstrate the range of interview participants, we include age, racial/ethnic identity, and gender identity alongside quotes.

Theme 1: Financial Insecurity as a Barrier to Stable Housing

Financial insecurity in the form of limited income, irregular income, or insufficient funds to cover current expenses poses obstacles for older adults to maintain housing. In this sample, older adults with higher income and of older age were less likely to report having no place of their own to stay in the prior year. Specifically, each dollar increase in monthly income was associated with 1% decrease in odds of not having a place to stay in the past year (OR= 0.99; $p < .05$) and for each year increase in age there was a 14% decrease in the odds of respondents reporting having no place of their own to stay (OR= 0.86; $p < .01$) (Model 1; Table 2). Initial bivariate analysis suggested older respondents reported significantly lower perceptions of risk for future homelessness (data not shown), but when insufficient housing was included in the model age and income were not significantly associated with respondents' perceived risk of future homelessness (Model 2; Table 2).

In response to being asked why they applied for rental assistance, participants described having trouble making ends meet and choosing between necessities. One participant cited limited income in older age, along with discrimination, as obstacles to finding housing. She said,

“The trick is finding housing for people 65 and older on limited incomes... There's a lot of bias against older people renting. [Landlords] anticipate that you're going to be needy

and cause a lot of problems, and they tend to be rude unnecessarily.” - White woman, age 65

However, limited income does not pose the only barrier to affording rent. Income restrictions that accompany public programs, such as Supplemental Security Income, place individuals in precarious positions regarding eligibility. One participant (Black man, age 57) described eligibility for public assistance as a catch-22.

“I made \$23,000, but they took over \$6,000 out in taxes so I made \$17,000 for the whole year, but that still qualifies you for food stamps and everything else, you’re living in poverty. But when I apply for benefits I’m caught in a catch-22 because they look at your gross, not your net. So they say, ‘you’re makin’ too much money.’ I’m like, ‘no I don’t!, \$17,000.’”

Limited income also poses significant obstacles in affording necessities. For some respondents, this meant choosing between food or other needed items.

“You know how frustrating it is to take from your mouth, not to eat, to buy toilet paper. And after a life when I worked! I didn’t slack in life. I worked since I was 16! To end up not buying food to buy toilet paper!”- White woman, age 68

While interviewees attributed their housing instability to inadequate incomes, participants also discussed societal problems that foster instability among populations (e.g., rents being too high and not choosing investments that benefit entire communities).

“The community is not being served with the present system and all they’re building is luxury apartments. I mean I go by these places and they’re empty for months and months and months. What good is that? People need a place to live. You don’t have to be a billionaire. More affordable housing, we don’t need anything terribly fancy. I don’t

understand this lust for money that we have. It's kind of scary." - White trans woman, age 64

[Insert Table 2 here]

Theme 2: Connecting Housing Instability to Employment and Health

Employment and health-related questions were asked on both the survey and during the interview. Survey measures captured the current employment and self-rated health statuses of respondents. Employment and self-rated health status were not significantly associated with housing instability (Model 1) or perceived risk of future homelessness (Model 2; Table 2). Though, compared to respondents with a four-year college degree or more, respondents with a high school degree or equivalent or some high school were 64% less likely to report perceived risk of future homelessness (Model 2; Table 2).

Interview participants directly connected housing instability with past employment experiences. When one participant (Black woman, age 58) described her prior homelessness, she said, "I got laid off, didn't have no job, didn't have no money, can't get nowhere. Simple." The cause of unemployment was regularly connected to health problems. Some interviewees described chronic health conditions that prevented them from working or ended their employment, and others talked about work-related injuries that, either directly or indirectly, prevented them from pursuing education or getting jobs. One interviewee (White woman, age 71) described a heart condition that prevented her from working, resulting in later housing instability. She said,

"I had all these heart issues and was in the hospital several times within a few months and one day I came back to work... I came from the hospital to my room and there was a note under the door telling me to get back to work by Tuesday or leave. So I couldn't work.

Through these heart things we discovered I had a bleeding disorder. So the last three, four surgeries I bled a lot and had to have transfusions and so I was [in an] even more weakened state. So time goes on, I tried to get housing assistance, I didn't qualify. No income, no place to live, but I didn't qualify."

Several other interview participants described work-related injuries that had long-lasting implications for their careers. These injuries occurred in participants' earlier to middle adulthood, but clearly impacted their current circumstances.

"I got hurt on the job in 2000... I went to lift something and twisted something in my back, and I had to go have like four back surgeries... I would walk around with like 85 stitches in my back. I had no one to care for me then, everything I did I had to do it myself. And then you know it got to the point where the doctor told me I couldn't work no more... I probably could've sued [the company] if I'd wanted to, but at the time I wasn't trying to sue nobody. I had a \$400,000 doctor bill, and they paid it off." - Black man, age 56

Theme 3: Stability of Interpersonal Relationships and Housing

Several survey items assessed interpersonal relationships, including potential sources of support in the present. None of the social support measures were significantly associated with not having a place to stay in the prior year (Model 1) or perceived risk of future homelessness (Model 2; Table 2). However, respondents who said they had someone who could provide assistance for a few days if necessary were less likely to report higher perceived risk of future homelessness (OR= 0.64; p = .07).

Interview participants shared stories about interpersonal relationships with children, partners, friends, and neighbors. Some viewed these relationships as fulfilling and necessary,

highlighting roles their support networks play in terms of finances, housing, and caregiving. One woman (White, age 65) said this in response to a question about prior homelessness,

“As an adult, no, I’ve never been homeless as an adult. I don’t think my kids would ever let it go that far.”

Another interview respondent (Black man, age 68) described his children in connection to feeling safe and secure.

“I mean safe, I feel safe at home too. And I suppose if I really thought that I needed to go somewhere to feel safe I’d probably go to my daughters’ [place].”

One respondent (White woman, age 71), described a time when her neighbors supported her through an unforeseen financial hardship where she was at risk of losing her housing:

“Some financial stuff happened and all of a sudden; I’m behind on my rent, 72-hour notices are on the door, and that was hard because I’d been here so long, but they had to do what they have to do. I was finally able to work through that. As a matter of fact something happened that I never ever thought would ever happen—a bunch of the guys at work got together and gathered enough money to pay my rent, got me caught up.”

Other participants told interviewers about complicated and tumultuous relationships, past and present, that have added burden or pain across their lives. A man who was homeless at the time of the interview (Black man, age 56) said,

“I kind of blame it [my current life situation] on my upbringing because I never had any positive role models or father figure, I mean my dad wasn’t close, he was an alcoholic, he died from alcohol. Both sides of the family are just alcoholic, drug addicts.”

One participant (White woman, age 66) indicated deep unhappiness and dissatisfaction with her current situation but was simultaneously dependent on a husband who she described as

“tight,” “never does anything warm,” and “does not like me.” In relation to feeling dependent she said,

“I don’t know what to do when he [dies], how am I going to pay the bills or the rent?”

DISCUSSION

This study contributes to the gap in our understanding of housing instability experienced by older adults. We found that older adults who reported no place of their own to stay in the last year were more likely to express perceptions of future homelessness. Adults over 50 years old are more likely to experience homelessness for the first time in older adulthood compared to adults who have experienced homelessness earlier in their lives (Brown et al., 2016; Crane et al., 2005). We can frame trajectories to vulnerability in older adulthood as dynamic, multidimensional, and temporal processes of stress and resources over the life course (Spini et al., 2017). Socioeconomic inequality earlier in the life course can expand health disparities among high and low socioeconomic groups later in life (Corna, 2013; Ferraro & Shippee, 2009). Although the quantitative analysis did not show an association between older age and having no place to stay in the prior year, interview participants repeatedly discussed how being older and aging is linked to both financial insecurity and housing quality/instability. Chronic illness, disability, and social support across respondents’ lives intersected with the ability to maintain stable employment, finances, and food, all of which related to housing instability. As a social determinant of health, affordable and stable housing underlies older adults’ overall health and wellbeing (Hernandez & Suglia, 2016; Vega & Wallace, 2016).

As our themes support, low-income older adults seeking affordable housing or assistance with housing do not simply enter into poverty, as if it were an on/off switch. Rather, various forms of instability across the life course of these respondents contributed to the production and

reproduction of cumulative (dis)advantage (Elder, 1994; 2003; Dannefer, 2003; 2020). The individual experiences a series of events and cascading transitions that result in cumulative effects, both positive and negative, that shape circumstances in older life. Disruption of employment and education earlier in life impact an individual's professional development over time, which may influence income and ability to afford housing in older adulthood. Interview respondents identified societal problems that affect older adults, ranging from discrimination to not investing in affordable housing. For example, some respondents involved in government benefit programs (e.g., food stamps, Section 8) did not feel those benefits were enough to get by, often choosing between food, utilities, or other necessities. Other respondents were caught in between not making enough money to comfortably support themselves, but too much money to qualify for various public assistance programs. Other examples not captured in this study, but certainly relevant to housing (in)security, include more explicit intersections with structural racism (e.g., housing policies, structured opportunities, gentrification) and discrimination based on gender identity or sexual orientation that result in systematic exclusion over the life course for minoritized groups (Bates et al., 2019; Romero et al., 2020; Versey et al., 2019) Reimagining our social institutions by adopting an equity and life course perspective is a key component of successful aging (Rowe & Kahn, 2015). Applying a life course perspective calls us to consider how policies that support people in a variety of crisis moments earlier in life can mitigate housing stability later in life.

Regarding social supports, there was no statistically significant association between relationships and our measures of housing instability, though interviewees made explicit connections between them. These incongruent findings may point to the limitations of the survey design rather than lack of association between these concepts. Even with housing, older adults

may be forced to remain in situations that are overall negative for their wellbeing. Some respondents reflected on past and current experience where they stayed with abusive or harmful partners, siblings, or friends to maintain their housing. Almost half of the survey respondents were divorced or separated from their partners. Through interviews, it became clear that past relationships impact life trajectories. For example, making the choice to leave a relationship may impact finances, which further influences available and accessible opportunities. Both positive and negative relationships over the life course impact on current relationships and housing or financial supports that do or do not accompany those relationships.

Though the survey instrument and in-depth interview guide were not designed to examine participants' experiences with suffering, many shared personal histories with adversity, abuse, loss, and trauma in a variety of forms. While not strong enough to be included as a theme, several respondents with current or prior histories of homelessness described the pain of feeling subhuman, and exposure to violence due to being homeless. Others described regaining their humanity through access to housing. Existing research has focused on the lifelong impact of trauma experienced by youth and younger adults who have experienced or are currently experiencing homelessness (Ferguson et al., 2012; Milburn et al., 2019; Morton et al., 2018). The homeless population in the U.S. is aging, with more than half of older adults becoming homeless for the first time after age 50 (Brown et al., 2016; Culhane et al., 2013). Studies are beginning to focus attention on the causes of homelessness in older adulthood, particularly early life events and trauma (Pope et al., 2020). There is a need for trauma-informed policy practice related to housing assistance at different phases of life.

Limitations & Future Directions

This study has several limitations and statistical findings should be interpreted with caution. Data used in this study were collected in 2013 and may not reflect current economic and sociopolitical conditions in the U.S. However, the global coronavirus pandemic has further underscored inequity and hardship for older adults including those in precarious housing situations (Benfer et al., 2021; Garcia et al., 2021). Sampling and respondents are restricted to two counties in the Pacific Northwest, so findings may not be generalizable to other populations. Further, our measure of “perceived risk of future homelessness” is not a validated scale, rather a take on existing rating scales (e.g., Numerated Rating Scale for Pain) and our measure of insufficient housing is a subjective self-report of whether respondents did not have a place to stay in the prior year, which could have variable interpretations by participants. While the racial makeup of survey and interview respondents generally reflected the counties’ larger populations, relatively few survey and interview respondents were Black, Indigenous or people of color, and participants identifying as Hispanic/Latinx were underrepresented. We decided to dichotomize the race and ethnicity variables because we did not have an explicit hypothesis regarding differences in housing instability or perceived risk of future homelessness by race or ethnicity in this sample, though structural racism causes wealth, housing, and health disparities (Assari, 2018; Bailey et al., 2017), specifically, historical and persistent housing discrimination and segregation and experiences of multiple levels of racism across the life course (Findling et al., 2019; Korver-Glenn, 2018; Thorpe et al., 2019; Williams & Collins, 2001). We acknowledge Black, Hispanic/Latinx, Asian, Pacific Islander, Indigenous, and multiracial persons of color have different histories, cultures, communities, and experiences with interpersonal and structural racism. A future research effort could more intentionally partner with communities of color to

design a community-engaged and culturally appropriate study that focuses on the housing, rental assistance, health services, and social supports needs of older adults in the context of their life course and communities. Finally, analyses presented in this study did not address heterogeneity in the experience of housing instability by age. It is important to remember that older adults as a population are not a monolith and future research could explore, for example, how experiences of housing instability in the young-old may differ from those in middle- or oldest-old age groups.

IMPLICATIONS & CONCLUSIONS

Housing instability for older adults will continue to rise as costs of living and the proportion of older adults in the population increase and housing assistance fluctuates (Stone, 2018). The COVID-19 pandemic has placed additional stressors on low-income households, resulting in an increased risk of eviction and foreclosure, which can lead to housing instability and homelessness (Benfer, 2020; McKay et al., 2020). National estimates indicate that 20 to 28 million renters in the US were at risk of eviction in 2020 (Benfer, 2020). While we lack estimates about effects on older adults, low-income older renters—especially people of color—are likely to be at an increased disadvantage as they are more likely than younger renters to be in poor health and to face additional challenges in replacing lost employment due to racism and capitalism (Cornelissen & Hermann, 2020; Hermann & Cornelissen, 2020). To prevent older adult housing instability and homelessness, it is important to understand both the current life experiences of older adults, in addition to the historical events that contributed to their current situations. Researchers, policymakers, and housing officials should consider the complex and interconnecting relationships among employment, health, disability, and life-history when offering recommendations or policy alternatives for affordable housing. Instability is not a point in time concept. Understanding how continuous exposure to instability—and conversely,

stability—impacts older adults’ housing, financial, health, and relational circumstances in later life should underlie the design of programs and policies for older adults.

ACKNOWLEDGEMENTS

We would like to acknowledge Dr. Ozcan Tunalilar for his support and guidance on multiple chained imputation procedures. Additionally, we extend gratitude to the survey and interview respondents, who took time and effort to share their stories and experiences and participate in this study.

DISCLOSURE STATEMENT

The authors have no conflicts of interest to disclose.

REFERENCES

- Administration for Community Living. (2018). *A Profile of Older Americans: 2018*. Washington, D.C.: Administration on Aging, U.S. Department of Health and Human Services.
- <https://acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2018OlderAmericansProfile.pdf>
- American Association of Homes & Services for the Aging. (2010). *Affordable Senior Housing: the Case for Developing Effective Linkages with Health-Related and Supportive Services*. https://www.leadingage.org/sites/default/files/Affordable_Senior_Housing_Linkages.pdf
- Assari, S. (2018). Health disparities due to diminished return among Black Americans: Public policy solutions. *Social Issues and Policy Review*, 12(1), 112-145. doi: 10.1111.sipr.12042
- Assarroudi, A., Heshmati Nabavi, F., Armat, M. R., Ebadi, A., & Vaismoradi, M. (2018). Directed qualitative content analysis: the description and elaboration of its underpinning methods and data analysis process. *Journal of Research in Nursing*, 23(1), 42–55. doi: 10.1177.1744987117741667
- Bailey, Z. D., Krieger, N., Agénor, M., Graves, J., Linos, N., & Bassett, M. T. (2017). Structural racism and health inequities in the USA: evidence and interventions. *The Lancet*, 389(10077), 1453–1463. doi: 10.1016.S0140-6736(17)30569-X
- Bates, L., Wiles, J., Kearns, R., & Coleman, T. (2019). Precariously placed: Home, housing and wellbeing for older renters. *Health and Place*, 58, 102152. doi: 10.1016.j.healthplace.2019.102152
- Benfer, E. A. (2020, June 22). *Coronavirus rent freezes are ending — and a wave of evictions will sweep America*. THINK. <https://www.nbcnews.com/think/opinion/coronavirus-rent->

[freezes-are-ending-wave-evictions-will-sweep-america-nca1230916](#)

- Benfer, E. A., Vlahov, D., Long, M. Y., Walker-Wells, E., Pottenger Jr., J. L., Gonsalves, G., & Keene, D. E. (2021). Eviction, health inequity, and the spread of COVID-19: Housing policy as a primary pandemic mitigation strategy. *Journal of Urban Health*, 98(1-12). doi: 10.1007/s11524-020-00502-1
- Brown, R. T., Goodman, L., Guzman, D., Tieu, L., Ponath, C., & Kushel, M. B. (2016). Pathways to homelessness among older homeless adults: Results from the HOPE HOME study. *PLoS ONE*, 11(5). doi: 10.1371/journal.pone.0155065
- Brown, R. T., Hemati, K., Riley, E. D., Lee, C. T., Ponath, C., Tieu, L., Guzman, D., & Kushel, M. B. (2017). Geriatric conditions in a population-based sample of older homeless adults. *The Gerontologist*, 57(4), 757–766. doi: 10.1093/geront/gnw011
- Burgard, S. A., Seefeldt, K. S., & Zelner, S. (2012). Housing instability and health: Findings from the Michigan recession and recovery study. *Social Science and Medicine*, 75(12), 2215–2224. doi: 10.1016/j.socscimed.2012.08.020
- Byrnes, M., Lichtenberg, P. A., & Lysack, C. (2006). Environmental press, aging in place, and residential satisfaction of urban older adults. *Journal of Applied Sociology*, 36(2), 50–77. doi: 10.1177/19367244062300204
- Carder, P. C., Kohon, J., Limburg, A., & Becker, E. (2018). Waiting for housing assistance: Characteristics and narrative accounts of low-income older persons. *Housing and Society*, 45(2), 63-80. doi: 10.1080/08882746.2018.1488212
- Castro, F. G., Kellison, J. G., Boyd, S. J., & Kopak, A. (2010). A methodology for conducting integrative mixed methods research and data analyses. *Journal of Mixed Methods Research*, 4(4), 342–360. doi: 10.1177/1558689810382916

- Corna, L. M. (2013). A life course perspective on socioeconomic inequalities in health: A critical review of conceptual frameworks. *Advances in Life Course Research, 18*(2), 150-159. (Vol. doi: 10.1016/j.alcr.2013.01.002
- Cornelissen, S., & Hermann, A. (2020, July 7). *A Triple Pandemic? The Economic Impacts of COVID-19 Disproportionately Affect Black and Hispanic Households - Blog | Joint Center for Housing Studies of Harvard University*. <https://www.jchs.harvard.edu/blog/a-triple-pandemic-the-economic-impacts-of-covid-19-disproportionately-affect-black-and-hispanic-households/>
- Crane, M., Byrne, K., Fu, R., Lipmann, B., Mirabelli, F., Rota-Bartelink, A., Ryan, M., Shea, R., Watt, H., & Warnes, A. M. (2005). The causes of homelessness in later life: Findings from a 3-nation study. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, 60*(3), S152–S159. doi: 10.1093/geronb/60.3.S152
- Creswell, J. W., & Clark, V. L. P. (2018). The nature of mixed methods research. In *Designing and Conducting Mixed Methods Research* (3rd ed., pp. 1–20). SAGE Publications, Inc.
- Culhane, D. P., Metraux, S., Byrne, T., Stino, M., & Bainbridge, J. (2013). The age structure of contemporary homelessness: Evidence and implications for public policy. *Analyses of Social Issues and Public Policy, 13*(1), 228–244. doi: 10.1111/asap.12004
- Dannefer, D. (2003). Cumulative advantage/disadvantage and the life course: Cross-fertilizing age and social science theory. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, 58*(6), S327–S337. doi: 10.1093/geronb/58.6.S327
- Dannefer, D. (2020). Systemic and reflexive: Foundations of cumulative dis/advantage and life-course processes. *The Journals of Gerontology: Series B, 75*(6), 1249–1263. doi: 10.1093/geronb/gby118

Dedoose Version 8.0.35. (2018). www.dedoose.com

Elder, G. H. (1994). Time, human agency and social change: Perspectives on the life course.

Social Psychology Quarterly, 57(1), 4–15. doi: 10.2307/2786971

Elder, G. H. (2003). The life course in time and place. In Heinz. Walter R. & V. W. Marshall

(Eds.), *Social Dynamics of the Life Course: Transitions, Institutions, and Interrelations* (p. 57). Walter de Gruyter, Inc.

Ferguson, K. M., Bender, K., Thompson, S. J., Maccio, E. M., & Pollio, D. (2012). Employment status and income generation among homeless young adults. *Youth & Society*, 44(3), 385–407. doi: 10.1177/0044118X11402851

Ferraro, K. F., & Shippee, T. P. (2009). Aging and cumulative inequality: How does inequality get under the skin? *The Gerontologist*, 49(3), 333–343. doi: 10.1093/geront/gnp034

Findling, M. G., Casey, L. S., Fryberg, S. A., Hafner, S., Blendon, R. J., Benson, J. M., Sayde, J. M., & Miller, C. (2019). Discrimination in the United States: Experiences of Native Americans. *Health Services Research*, 54(S2), 1431–1441. doi: 10.1111/1475-6773.13224

Garcia, M. A., Homan, P. A., García C., & Brown, T. H. (2021). The color of COVID-19: Structural racism and the disproportionate impact of the pandemic on older Black and Latinx adults. *Journals of Gerontology: Social Sciences*, 76(3), e75-e80. doi:

10.1093/geronb/gbaa114

Golant, S. M. (2012). Out of their residential comfort and mastery zones: Toward a more relevant environmental gerontology. *Journal of Housing For the Elderly*, 26, 1–3. doi:

10.1080/02763893.2012.655654

Guest, G. (2013). Describing mixed methods research: An alternative to typologies. *Journal of Mixed Methods Research*, 7(2), 141–151. doi: 10.1177/1558689812461179

Harrell, R., & Houser, A. (2011). *State Housing Profiles: Housing Conditions and Affordability for the Older Population*. Washington, D.C.: AARP Public Policy Institute.

https://assets.aarp.org/rgcenter/ppi/liv-com/AARP_Housing2011_Full.pdf

Hermann, A., & Cornelissen, S. (2020, July 2). *Using the Census Bureau's Household Pulse Survey to Assess the Economic Impacts of COVID-19 on America's Households*. Joint Center for Housing Studies of Harvard University.

<https://www.jchs.harvard.edu/blog/using-the-census-bureaus-household-pulse-survey-to-assess-the-economic-impacts-of-covid-19-on-americas-households/>

Hernandez, D., & Suglia, S. (2016). *Leveraging the Social Determinants to Build a Culture of Health Housing as a Social Determinant of Health*. Robert Wood Johnson Foundation.

<https://healthequity.globalpolicysolutions.org/wp-content/uploads/2016/12/Housing2.pdf>

Hsieh, H. F., & Shannon, S. E. (2005). Three approaches to qualitative content analysis.

Qualitative Health Research, 15(9), 1277–1288. doi: 10.1177/1049732305276687

Joint Center for Housing Studies. (2019). *Housing America's Older Adults 2019*. Cambridge, MA: Harvard University.

https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf

Joint Center for Housing Studies. (2020). *America's Rental Housing 2020*. Harvard University.

https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Americas_Rental_Housing_2020.pdf

Korver-Glenn, E. (2018). Compounding inequalities: How racial stereotypes and discrimination accumulate across the stages of housing exchange. *American Sociological Review*, 83(4), 627–656. doi: 10.1177/0003122418781774

- Krieger, J., & Higgins, D. L. (2002). Housing and health: Time again for public health action. *American Journal of Public Health, 92*(5), 758–768. doi: 10.2105/ajph.92.5.758
- Kushel, M. B., Gupta, R., Gee, L., & Haas, J. S. (2006). Housing instability and food insecurity as barriers to health care among low-income Americans. *Journal of General Internal Medicine, 21*(1), 71–77. doi: 10.1111/j.1525-1497.2005.00278.x
- Lawton, M. P. (1985). The elderly in context: Perspectives from environmental psychology and gerontology. *Environment and Behavior, 17*(4), 501–519. doi: 10.1177/0013916585174005
- Locke, G., Lam, K., Henry, M., & Brown, S. (2011). *End of Participation in Assisted Housing: What Can We Learn About Aging in Place? Assisted Housing Research Cadre Report*. Office of Policy Development and Research, U.S. Department of Housing and Urban Development.
http://www.huduser.org/publications/pdf/Locke_AgingInPlace_AssistedHousingRCR03.pdf
- Martin, P., Liaw, W., Bazemore, A., Jetty, A., Petterson, S., & Kushel, M. (2019). Adults with housing insecurity have worse access to primary and preventive care. *Journal of the American Board of Family Medicine, 32*(4), 521–530. doi: 10.3122/jabfm.2019.04.180374
- McKay, K. L., Neumann, Z., & Gilman, S. (2020, June 19). *20 Million Renters Are at Risk of Eviction; Policymakers Must Act Now to Mitigate Widespread Hardship*. The Aspen Institute. <https://www.aspeninstitute.org/blog-posts/20-million-renters-are-at-risk-of-eviction/>
- Milburn, N. G., Stein, J. A., Lopez, S. A., Hilberg, A. M., Veprinsky, A., Arnold, E. M., Desmond, K. A., Branson, K., Lee, A., Bath, E., Amani, B., & Comulada, W. S. (2019). Trauma, family factors and the mental health of homeless adolescents. *Journal of Child and Adolescent Trauma, 12*(1), 37–47. doi: 10.1007/s40653-017-0157-9

- Miller, W. D., Pollack, C. E., & Williams, D. R. (2011). Healthy homes and communities: Putting the pieces together. In *American Journal of Preventive Medicine*, *40*(1), S48–S57. doi: 10.1016/j.amepre.2010.09.024
- Morton, M. H., Dworsky, A., Matjasko, J. L., Curry, S. R., Schlueter, D., Chávez, R., & Farrell, A. F. (2018). Prevalence and correlates of youth homelessness in the United States. *Journal of Adolescent Health*, *62*(1), 14–21. doi: 10.1016/j.jadohealth.2017.10.006
- Park, S., Han, Y., Kim, B., Dunkle, R. E., & Warren, G. (2017). Aging in place of vulnerable older adults: Person-environment fit perspective. *Journal of Applied Gerontology*, *36*(11), 1327–1350. doi: 10.1177/0733464815617286
- Pollack, C. E., Griffin, B. A., & Lynch, J. (2010). Housing affordability and health among homeowners and renters. *American Journal of Preventive Medicine*, *39*(6), 515–521. doi: 10.1016/j.amepre.2010.08.002
- Pope, N. D., Buchino, S., & Ascienzo, S. (2020). “Just like jail”: Trauma experiences of older homeless men. *Journal of Gerontological Social Work*, *63*(3), 143–161. doi: 10.1080/01634372.2020.1733727
- Rauh, V. A., Landrigan, P. J., & Claudio, L. (2008). Housing and health intersection of poverty and environmental exposures. *Annals of the New York Academy of Sciences*, *1136*, 276–288. doi: 0.1196/annals.1425.032
- Romero, A. P., Goldberg, S. K., & Vasquez, L. A. (2020). *LGBT People and Housing Affordability, Discrimination, and Homelessness*. Los Angeles, CA: UCLA School of Law Williams Institute. <https://escholarship.org/uc/item/3cb5b8zj>
- Rowe, J. W., & Kahn, R. L. (2015). Successful aging 2.0: Conceptual expansions for the 21st century. *The Journals of Gerontology Series B: Psychological Sciences and Social*

Sciences, 70(4), 593–596. doi: 10.1093/geronb/gbv025

Royston, P., & White, I. R. (2011). Multiple imputation by chained equations (MICE)

Implementation in Stata. *Journal of Statistical Software*, 45(4).

<https://www.jstatsoft.org/article/view/v045i04>

Sorrell, J. M. (2016). Aging on the street: Homeless older adults in America. *Journal of*

Psychosocial Nursing and Mental Health Services, 54(9), 25–29. doi: 10.3928/02793695-

20160817-04

Spini, D., Bernardi, L., & Oris, M. (2017). Toward a life course framework for studying

vulnerability. *Research in Human Development*, 14(1), 5–25. doi:

10.1080/15427609.2016.1268892

StataCorp. (2017). *Stata Statistical Software: Release 15*.

Stone, R. I. (2018). The housing challenges of low-income older adults and the role of federal

policy. *Journal of Aging and Social Policy*, 30(3–4), 227–243. doi:

10.1080/08959420.2018.1462679

Swope, C. B., & Hernández, D. (2019). Housing as a determinant of health equity: A conceptual

model. *Social Science and Medicine*, 243, 112571. doi: 10.1016/j.socscimed.2019.112571

Thorpe, R. J., Norris, K. C., Beech, B. M., & Bruce, M. A. (2019). Racism across the life course.

In C. L. Ford, D. M. Griffith, M. A. Bruce, & K. L. Gilbert (Eds.), *Racism: Science & Tools for the Public Health Professional* (pp. 209–219). American Public Health Association.

Vega, W. A., & Wallace, S. P. (2016). Affordable housing: A key lever to community health for

older americans. *American Journal of Public Health*, 106(4), 635–636. doi:

10.2105/AJPH.2015.303034

Versey, H. S., Murad, S., Willems, P., & Sanni, M. (2019). Beyond housing: Perceptions of

indirect displacement, displacement risk, and aging precarity as challenges to aging in place in gentrifying cities. *International Journal of Environmental Research and Public Health*, *16*(23), 4633. doi: 10.3390/ijerph16234633

Wahl, H.-W., & Oswald, F. (2016). Theories of environmental gerontology: Old and new avenues for person-environmental views of aging. In V. L. Bengtson, R. A. Settersten Jr., B. K. Kennedy, N. Morrow-Howell, & J. Smith (Eds.), *Handbook of Theories of Aging* (3rd ed., pp. 621–642). Springer Publishing Company.

White, I. R., Royston, P., & Wood, A. M. (2011). Multiple imputation using chained equations: Issues and guidance for practice. *Statistics in Medicine*, *30*(4), 377–399. doi: 10.1002/sim.4067

Williams, D., & Collins, C. (2001). Racial residential segregation: A fundamental cause of racial disparities in health. *Public Health Reports*, *116*, 404–416. doi: 10.1093/phr/116.5.404

Table 1. Descriptive characteristics of survey (n =267) and interview (n= 29) respondents.

Characteristic	Categories	Survey Sample		Interview Sample	
		n	% ¹	n	% ¹
Sex	Male	82	30.7	8	27.6
	Female	182	68.2	21	72.4
	Missing	3	1.1	0	0
Race	White	203	76.0	20	69.0
	Black/African American	18	6.7	4	13.8
	American Indian/Alaska Native	5	1.9	1	3.4
	Asian/Pacific Islander	14	5.2	1	3.4
	Multiracial/Other	22	8.2	3	10.3
	Missing	5	1.9	0	0
Of Hispanic, Latinx, or Spanish origin?	Yes	18	6.7	1	3.4
	No	240	89.9	26	89.7
	Missing	9	3.4	2	6.7
Education	Some High School	45	16.9	8	27.6
	High School Diploma/GED	60	22.5	0	0
	Some College, Trade School, or Associate Degree	107	40.1	15	51.7
	More Than Four Year College	41	15.4	5	17.2
	Missing	14	5.3	1	3.4
Employment Status	Employed	30	11.2	4	13.8
	Not Employed	84	31.5	11	37.9
	Retired	124	46.4	12	41.4

HOUSING INSTABILITY OLDER ADULTS 30

	Missing	29	10.9	2	6.9
Self-Rated Health	Poor	34	12.7	6	20.7
	Fair	92	34.5	11	37.9
	Good	88	33.0	10	34.5
	Very Good/Excellent	50	18.7	2	6.9
	Missing	3	1.1	0	0
Marital Status	Married	35	13.1	5	17.2
	Widowed	45	16.9	5	17.2
	Divorced/Separated	140	52.4	16	55.2
	Never Married	42	15.7	3	10.3
	Missing	5	1.9	0	0
Has adult children	Yes	193	72.3	22	75.9
	No	69	25.8	7	24.1
	Missing	5	1.9	0	0
Has someone who could be of assistance for a few days if necessary	Yes	154	57.6	14	48.3
	No	106	39.7	15	51.7
	Missing	7	2.6	0	0
There has been a time in the last 12 months where respondent has not had a place to stay	Yes	50	18.7	4	13.8
	No	210	78.7	24	82.8
	Missing	7	2.62	1	3.4
How likely is it that you might become homeless in the future?	Not at all likely	95	35.6	11	37.9
	Somewhat likely	60	22.5	5	17.2
	Likely	54	20.2	7	24.1
	Very likely	46	17.2	6	20.7
	Missing	12	4.5	0	0
		Mean	SD	Mean	SD

HOUSING INSTABILITY OLDER ADULTS 31

Age (years)	65.6	7.9	66.7	9.4
Income (2013 dollars)	\$1011	\$584	\$1019	\$513
Rent (2013 dollars)	\$455	\$280	\$529	\$232

1. Percentages may not add to 100 due to rounding.

Table 2. Effects of individual and social characteristics on housing instability and perceived risk of future homelessness presented as odds ratios (OR).

Variables	Model 1: Housing Instability		Model 2: Perceived Risk of Future Homelessness	
	OR	t	OR	t
Income	0.99*	-2.24	0.99	-0.78
Age	0.86**	-3.48	0.97	-1.58
Female (ref. Male)	0.75	-0.66	1.24	0.76
Hispanic/Latinx and/or persons of color (ref. non-Hispanic White)	1.64	1.09	1.22	0.62
Some High School (ref. Bachelor's +)	0.39	-1.37	0.34*	-2.31
High School Diploma or equivalent	0.44	-1.31	0.39*	-2.33
Some College, Trade School, or Associate's Degree	0.35	-1.88	0.74	-0.87
Unemployed (ref. Employed)	0.92	-0.11	2.02	1.47
Retired	0.95	-0.07	1.32	0.64
Self-Rated Health: Poor (ref. Very Good/Excellent)	0.94	-0.10	1.79	1.23
Self-Rated Health: Fair	0.57	-0.96	1.26	0.63
Self-Rated Health: Good	0.44	-1.32	0.94	-0.18
Widowed (ref. Married)	0.44	-0.97	0.66	-1.04
Divorced/Separated	0.97	-0.05	0.68	-0.99
Never Married	0.38	-1.32	1.49	1.02
Has adult children >18	0.83	-0.42	1.15	0.46
Has someone who could be of assistance for a few days if necessary	0.66	-1.09	0.64	-1.77
No place to stay in the last year			2.63**	2.91

*p < 0.05 **p < 0.01 ***p < 0.001