

# Homeless Over 50: The Graying of Chicago's Homeless Population Shortened Policy Brief

Loyola University Chicago  
Center for Urban Research and Learning

In the winter of 2006, the Chicago Alliance to End Homelessness teamed with Loyola University's Center for Urban Research and Learning to undertake a nine-month study of people in Chicago who were homeless and aged 50 to 64.

This study, funded by the Retirement Research Foundation, was undertaken in response to reports from homeless service agencies that this cohort of people was growing. Starting in 2005, a number of Chicago agencies reported a fast-growing number of people aged 50-64 using homeless services, and that they seemed to both share issues with the rest of the homeless population and face circumstances unique to their age and stage of life.

## Goals

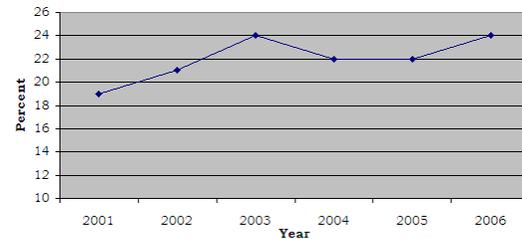
1. To obtain a demographic profile of people who are homeless in Chicago and are between the ages of 50 and 64;
2. To understand how the various systems designed to serve this population do and do not meet their needs; and
3. To begin to suggest a range of policy and programmatic responses to the needs of this population.

## Key Findings

1. One of the most surprising findings from the study is that a majority of people aged 50-64 became homeless for the first time in middle age. The median age for first homelessness for this population is 47.
2. A second key finding is that the number of people who are homeless in Chicago between the ages of 50 and 65 is increasing. Between 2001 and 2006, a broad range of homeless service

agencies saw, in total, a 26% increase in the older individuals they were serving.

**Clients Age 50+ as a Percentage of All Clients Reported by Agencies from 2001-2006\***



\* 9 agencies reported from 2001-2006  
5 agencies reported from 2003-2006  
3 agencies reported from 2005-2006  
6 agencies reported only in 2006

3. The study shows that a sizable portion (possibly 40%) of this population have the will, ability and work history to become employed, but are hampered from obtaining employment. There are three major reasons for this: 1) a mismatch of their skills to the job market; 2) the decrease of jobs paying a living wage and 3) ageism in the employment market.

4. Conversely, the employment prospects for the remaining 60% of individuals are very limited. Many have one or more factors, such as chronic illness, that limit their ability to hold employment.

5. Finally, safety net social welfare programs fail this population. The meager safety net programs in place for single adults such as Earnfare target individuals younger than 48, and most programs for seniors cannot be accessed until 62 (housing) and 65 (SSI).

For a more detailed report, see:

[http://www.thechicagoalliance.org/documents/Homeless\\_Over\\_50\\_Report.pdf](http://www.thechicagoalliance.org/documents/Homeless_Over_50_Report.pdf)