

Addressing Older Adult Homelessness and Housing Instability in Rural California

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By UC Davis Health and The SCAN Foundation*

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Older adults are the fastest-growing segment of California's unhoused population. Statewide, the number of adults ages 55+ accessing homelessness services more than doubled from 2017 to 2024,¹ and, nationally, the proportion of adults ages 65+ experiencing homelessness in the US is projected to triple by 2030.² In rural areas, homelessness often looks different: older adults are more likely to live in substandard housing, vehicles, campers, unstable mobile home arrangements, or doubled-up with relatives. Rural data are limited and often underestimate older adult homelessness, but evidence suggests these trends extend to rural areas.

California's rural older adult population is both proportionally larger and more vulnerable than in urban areas. On average across rural counties, 1 in 4 residents is already ages 65+, and over 40% live with a disability.^{3,4} By 2040, the population ages 85+ is projected to grow 158%, far outpacing the statewide average.⁵ These demographic shifts will place mounting pressure on already scarce and aging rural housing stock, compounding cost burdens, instability, and the risk of homelessness.

UNIQUE RISK FACTORS FOR RURAL OLDER ADULTS

Economic Insecurity

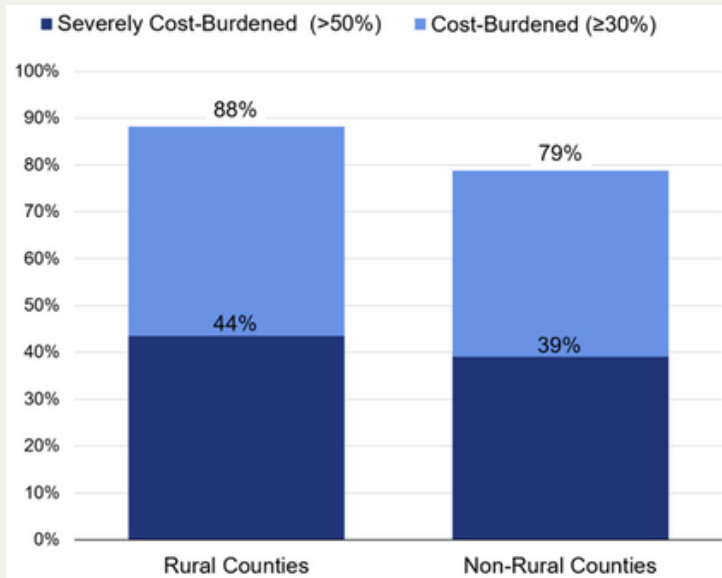
- Fixed incomes cannot keep pace with rural living costs. Older adults face rising housing, utilities, insurance, and property tax costs.
- Rural areas offer fewer jobs (including part-time jobs often preferred by older adults), lower wages, and higher health care costs.

"I was on a waiting list for 2 years to get the apartment I'm in. My rent was raised by \$46 a month, and I can't afford it. Now my rent is \$244 a month."

*76-year-old retired farmworker,
Central Valley*

- Economic exploitation including scams, predatory lending, and fraud further undermines financial stability and is a leading driver of older adult homelessness, particularly in rural areas with limited access to elder justice services.
- Formerly incarcerated older adults face heightened barriers when reentering rural communities, including fewer reentry programs, limited affordable housing, and stronger stigma in smaller communities.

Older Rural Renters Face Higher Housing Cost Burdens



Nearly 9 in 10 rural renter households ages 62+ spend more than 30% of their income on housing, compared to about 8 in 10 in non-rural counties.

Additionally, almost half of rural older renters are severely burdened, spending over half their income on housing.⁶

Substandard Housing Conditions

- Renters face rising costs, insufficient tenant protections, and unaddressed maintenance and accessibility needs.
- Homeowners struggle with unaffordable maintenance (from heating, ventilation, and air conditioning (HVAC) servicing to major repairs) and accessibility modifications that can lead to unsafe housing conditions, along with rising utility bills and skyrocketing insurance costs. In some areas, homeowners lose coverage altogether or must juggle multiple policies to ensure protection.

Barriers to Accessing Housing Services

- Older adults lack awareness of available resources; face language, cultural, technology, and eligibility barriers; and struggle to afford fees related to rental applications, deposits, and background checks.
- Program policies fail to address the unique needs of LGBTQ+ older adults, indigenous communities, multi-generational households, and families with members navigating immigration or citizenship processes, where fear of enforcement or eligibility restrictions can deter participation.

Isolation

- Distance from family or other support systems increases vulnerability to housing instability following illness, job loss, or disaster.
- Transportation barriers, such as unpaved mountain roads and long distances to essential resources like grocery stores and medical care, undermine older adults' ability to safely remain in their homes as they age.

INFRASTRUCTURE ISSUES EXACERBATED IN RURAL AREAS

Affordable Housing Shortages, Aging Infrastructure and Rising Costs

- In rural communities, affordable housing is scarce with long waitlists and few landlords accept Housing Choice Vouchers. (While rural-specific data is unavailable, statewide, the average wait time for subsidized housing was 34 months in 2024).⁷
- Rural housing providers struggle with rising costs, minimal reserves, and units requiring significant repairs, updates or modifications, as expired Department of Housing and Urban Development (HUD) loans and shifting priorities further reduce available resources.

Mobile Home Parks at Risk

- Rising land rents, aging infrastructure, and lack of public funding to address upkeep needs jeopardize safety and stability, and can lead to increased utility costs.
- Current manufactured home park residents who own their homes also face steep costs and logistical challenges if they are forced to move their units.
- Park closures disproportionately impact low-income older adults.

Service Gaps

- Rural areas often lack or have insufficient housing assistance programs, affordable legal aid, year-round shelters that can accommodate older adults, senior or community centers, health care, behavioral health, and home and community-based services (HCBS), leading to increased isolation, unmet care needs, and greater risk of homelessness or institutionalization.

Natural Disasters

- Wildfires and floods displace older adults as well as their friends and family; recovery is slow and underfunded, often leaving residents homeless or unable to rebuild for many years.

"I'm in the red zone. I lost my insurance, and now I'm with CalFire [likely referring to California FAIR Plan] and AAA and Calfire went from \$1,300 a year to \$9,000 a year."

Older adult, Magalia

- Impacted communities face lasting effects like rising housing and insurance costs, insurance denials, stricter building code requirements from insurers, damaged infrastructure, disrupted health and social services, and weakened support networks.
- Post-disaster fire insurance cancellations leave some homeless and unable to rebuild – particularly those previously living in mobile homes on shared lots or on inherited land without formal documentation.
- Heat waves also contribute to housing instability by driving up cooling costs, straining older homes without adequate HVAC, and exacerbating health risks that can force displacement.
- Complex Federal Emergency Management Agency (FEMA) recovery processes often exclude older adults with limited literacy or without digital access, preventing them from accessing critical disaster relief services.

Budget and Policy Landscape: Why Action Matters Now

In 2025, federal proposals would slash housing and homelessness programs by over 40%, threatening rental assistance, affordable housing, and disaster recovery.⁸

California’s budget preserved key programs—Home Safe, Housing and Disability Advocacy Program (HDAP), and new housing tax credits—but support remains vulnerable year to year. Cuts to Medi-Cal and long-term services and supports (LTSS) risk compounding housing instability for older adults.

Investing now will:

- Mitigate the impact of federal funding cuts on rural older adults
- Protect proven programs that prevent costly hospitalizations and nursing home placement
- Strengthen disaster resilience in high-risk communities
- Save taxpayer dollars by keeping people housed, which is far more cost-effective than trying to rehouse them once they become homeless

POLICY RECOMMENDATIONS

1. Improve Data Collection

- **Reform Point-in-Time counts** to capture “hidden homelessness” in rural areas, including those living in substandard housing, vehicles, campers, unstable mobile home arrangements, or with relatives.
- **Require age-specific homelessness reporting** across systems to better track rural older adults.

- **Integrate data with Adult Protective Services (APS)** case data to identify older adults at imminent risk of homelessness.
- **Track outcomes of state programs by age and geography** to ensure rural disparities are visible and addressed.

“We need an advocate for health care and housing. Regarding the housing, they make you go through hoops for the application, deposit, clearance for finances...these poor people when they go for senior housing, they are overwhelmed.”

Resident, Inland Empire

2. Target Resources to Rural Older Adults

- Require local jurisdictions to allocate 15-20% of **Homeless Housing, Assistance and Prevention (HHAP) funds** to adults ages 55+.
 - Require **Housing Elements** (state-mandated local plans that guide how each city and county will meet current and future housing needs) to address older adults with specific needs (low-income, LGBTQ+, living with dementia or a disability).
- **Expand flexible housing pools** to braid funding and minimize housing disruptions.

3. Strengthen Coordination

- **Encourage coordination** among:
 - Homeless service providers (Continuums of Care)
 - Aging services (e.g., Area Agencies on Aging, Aging and Disability Resource Connections, APS)
 - Disability services (e.g., Independent Living Centers, Regional Centers)
 - California Advancing and Innovating Medi-Cal (CalAIM) programs (e.g., Enhanced Care Management and Community Supports)
 - Local Housing Authorities

4. Expand Housing Navigation and Support Services

- **Make permanent and scale successful programs:**
 - HDAP
 - Home Safe
 - CalAIM Housing Trio and Community Supports - housing navigation, deposits, and tenancy support
 - CalAIM’s Nursing Home Transitions and Diversion
 - Project HomeKey
- **Increase rural funding for:**
 - **Support services:** housing navigation, case management
 - **Direct financial supports:** flexible subsidies, emergency rental and mortgage assistance, shallow rent support

- **Short-term safety nets:** motel vouchers, coverage of rental application fees, security deposits, and background checks
- **Increase permanent supportive housing** in rural areas.
- **Co-locate affordable housing with onsite services** (e.g., Community Aging in Place Advancing Better Living for Elders (CAPABLE) Program, California Integrated Care at Home (CICH) Model)

5. Strengthen Rental Protections

- **Enact rent stabilization** and prevent excessive rent or land lease hikes.
- **Increase funding for legal aid**, prioritizing culturally/linguistically accessible services, eviction prevention and landlord disputes.
- **Establish satellite legal clinics or mobile legal aid** in rural areas to increase access to justice for older adults.
- **Authorize trained Community Justice Workers** to provide legal support.⁹
- **Expand enforcement of Fair Employment Housing Act (FEHA) protections.**

“We’re like one step from being the homeless on the streets... It’s not right... And nobody is fighting for us.”

*Older adult resident, North State
(manufactured home park)*

6. Expand Affordable Housing Options

- **Expand** California Tax Credit Allocation Committee (CTCAC) **tax credits**, California Debt Limit Allocation Committee (CDLAC) **tax-exempt bonds, grants, and low-interest loans** to:
 - Develop/ preserve senior housing that is affordable, accessible, climate-resilient, energy-efficient, and transit-accessible.
 - Fund maintenance, infrastructure, and accessibility improvements.
 - Repurpose vacant buildings and leverage existing infrastructure.
- **Increase participation** of rural landlords in the **Housing Choice Voucher** program.
- **Expand home-sharing** programs.
- **Expand the Manufactured Housing Opportunity and Revitalization (MORE) Program** for infrastructure upgrades in Mobile Home Parks.

7. Support Disaster Recovery and Prevention

- **Fund local navigators** to assist disaster-displaced older adults.
- **Support mutual aid networks and the development and designation of Resilience Hubs** in rural areas.
- Require inclusion of older adults, aging and disability service providers in **planning for disaster preparedness and recovery.**

- **Simplify disaster relief application processes** and provide technical assistance so older adults with limited literacy or without digital access can successfully access FEMA and other recovery services.
- **Expand grant programs** for climate-resistant home upgrades, retrofits, and accessibility modifications (e.g., Low-Income Weatherization Program).

Footnotes

1. California Department of Aging. (2025). Data on older adults accessing homelessness services. Unpublished data shared by CDA staff.
2. UCSF Benioff Homelessness and Housing Initiative. (2024). [Report on aging and homelessness]. University of California, San Francisco.
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3. Authors' analysis of 2023 ACS 5-year estimates. Share of residents ages 65+ calculated for rural (non-metro) vs. non-rural (metro), using 2023 National Center for Health Statistics (NCHS) county classification. Results are a county average (unweighted).
4. Authors' analysis of 2023 ACS 5-year estimates. Percent of older adults (65+) reporting any disability, averaged across counties (unweighted). Rural vs. non-rural defined by 2023 NCHS county classification.
5. Authors' analysis of California Department of Finance, Demographic Research Unit, Population Projections (2025 Series). County-level projections for age groups aggregated to rural vs. non-rural counties using the 2023 NCHS county classification. Results are population-weighted.
6. U.S. Department of Housing and Urban Development. (2020). Comprehensive Housing Affordability Strategy (CHAS) data, 2016–2020. Cost-burdened and severely cost-burdened renter households with a member ages 62+ were calculated for rural (non-metro) vs. non-rural (metro) counties using the 2023 National Center for Health Statistics (NCHS) county classification. Results are population-weighted.
<https://www.huduser.gov/portal/datasets/cp.html>
7. USAFacts. (2024). How long do people wait for subsidized housing in California?
<https://usafacts.org/answers/how-long-do-people-wait-for-subsidized-housing/state/california/>
8. Thompson, M., & Vandenberg, A. (2025). The President's FY2026 budget proposal: Potential impacts on efforts to prevent and end homelessness. National Alliance to End Homelessness.
<https://endhomelessness.org/resources/policy-information/the-presidents-fy2026-budget-proposal-potential-impacts-on-efforts-to-prevent-and-end-homelessness>
9. OneJustice. (n.d.). Increasing access to justice through Community Justice Workers: A proposal.
<https://onejustice.org/increasing-access-to-justice-through-community-justice-workers-a-proposal/>

**About The SCAN Foundation**

The SCAN Foundation (TSF) envisions a society where all of us can age well with purpose. We pursue this vision by igniting bold and equitable changes in how older adults age in both home and community. Our grants and impact investments prioritize communities that have been historically marginalized with an emphasis on: older people of color, older adults with lower incomes, and older residents in rural communities. Learn more at <https://www.thescanfoundation.org/>

**About the Family Caregiving Institute at the Betty Irene Moore School of Nursing at UC Davis**

The Family Caregiving Institute at the Betty Irene Moore School of Nursing at UC Davis advances the health and wellbeing of family caregivers through research, education and policy. Its work centers on developing systems of support for the millions of caregivers who provide the majority of long-term care for older adults, elevating their role within health care and communities. Learn more at <https://health.ucdavis.edu/family-caregiving/>