NEW JERSEY COALITION TO END HOMELESSNESS
we can. we must. we will.

NO PLACE TO GROW OLD

New Jersey's Growing Crisis of Senior Homelessness



Older adults are the **fastest-growing segment of the homeless population**—and New Jersey is already seeing the consequences.

1 in 3 unhoused New Jerseyans is 55 or older (HMIS, 2026). Nationally, the number of adults 65+ experiencing homelessness is **projected to triple by 2030** compared with a decade earlier, according to the National Alliance to End Homelessness.

And even these numbers **don't tell the whole story.**



What New Jersey's Data Says

- **66% of unhoused adults 55+ are living unsheltered** on streets, in vehicles, or other places not meant for human habitation, according to HMIS.
- **Eviction is the leading cause of homelessness among adults 55+.**
- **Nearly 1 in 3 retirement-age New Jerseyans rely on Social Security alone,** according to the Taub Foundation. This income is not enough to meet the basic cost of living for a single renter in **any New Jersey county**.
- **$2,071 vs. $2,2812** The average monthly Social Security benefit for a retired worker is **$2,071**, while the average rent for a two-bedroom apartment in New Jersey is **$2,282**, per the National Low Income Housing Coalition. Rent alone can exceed an older adult's entire monthly benefit.
- **Our homeless response system was not built for an aging population.** Many shelters are not equipped to meet older adults' mobility, accessibility, and health needs. Unsheltered older adults are especially vulnerable to extreme heat, cold, and other severe weather.

The Stories Behind the Numbers



Walter spent most of his life working as a roofer in Newark. At 85, as his health began to decline, he retired believing his savings would be enough to afford his modest apartment. For eight years, he made it work. But when his rent was raised again, his savings could no longer keep pace. At 93, Walter was evicted and, with no known family to turn to, entered a homeless shelter.

Linda, a 74-year-old woman, froze to death living in her car in Toms River. Her car was found covered in snow and she had passed away once the car ran out of gas and the battery died, leaving her without warmth in below-freezing temperatures in a Walmart parking lot.

Christopher worked as a landscaper for most of his life. At 67, a stage 4 cancer diagnosis forced him to stop working. Without the income he had always relied on—and while facing a life-threatening illness—Christopher lost his housing and entered a homeless shelter in Trenton.

Mary worked her entire career and did what many of us are told will ensure a secure retirement: she saved. By retirement, she had accumulated $3 million. But after becoming the victim of a financial scam, Mary lost her life savings. At 86, she was left without the resources to keep a roof over her head.

These stories challenge the *assumptions* we make about homelessness. These are older adults who worked, saved, and built lives for themselves. But *one unexpected crisis* can be enough to unravel a lifetime of stability.

Growing older should not mean growing closer to homelessness.

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