

# The Future of Public Housing

## *Special Issues Facing Older Adults and People with Disabilities*

Olivia Fiol, Matthew Gerken, and Susan J. Popkin

### KEY FINDINGS

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Almost **one-fifth** of all public housing residents are older adults. A **quarter** are people with disabilities.

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Most older adults in public housing who are the heads of their households are **female**. Almost **four-fifths** of older adult heads of household **live alone**. One-fifth are **at least 80 years old**.

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Older adult heads of household in public housing have an **average income of about \$16,600**. Almost **all** have fixed incomes, and just **1 in 10** has employment income.

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Older adults and people with disabilities represent between **10 and 30 percent** of the population served by most public housing agencies.

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One in six people in the US is an older adult (age 62 or older), and one in four adults have a disability. Older adults and people with disabilities face unique housing challenges, including high cost burdens and a housing stock that lacks accessibility features and is in areas with insufficient transportation options.

Older adults and people with disabilities represent a growing share of public housing residents. Public housing agencies serve a critical role in providing these groups federal housing assistance, primarily through their two largest rental assistance programs, the Public Housing program and the Housing Choice Voucher program.

This case summary, prepared for the Future of Public Housing initiative, explores the demographic makeup and needs of older adults and people with disabilities living in public housing in order to help inform local practice and federal policy.

### POPULATION OVERVIEW

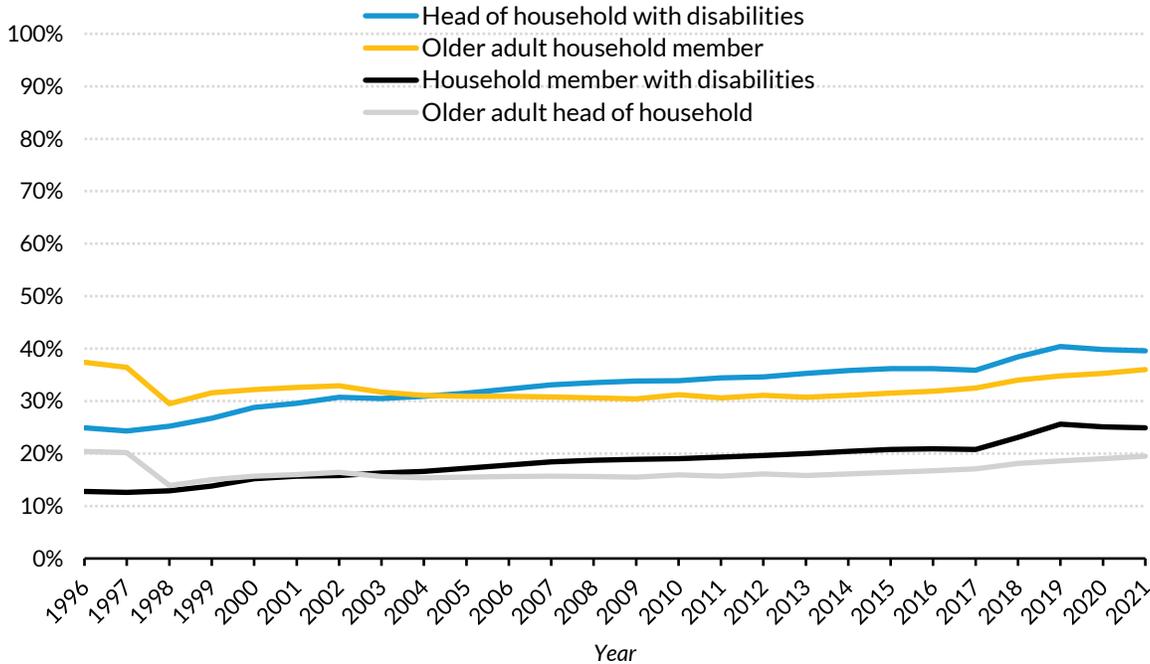
In 2021, more than 1.6 million people were living in public housing, half of whom were heads of household: adults designated as the head of their families to determine income eligibility and rent. About a third of public housing heads of household and one-fifth of all public housing residents were older adults. Over time, the total number of people living in public housing has decreased. From 1996 to 2006, there were nearly 330,000 older adults living in public housing each year. That number increased to about 360,000 per year from 2007 to 2017 and then decreased to nearly 330,000 per year from 2018 to 2021 as the number of public housing units fell. Despite the drop in numbers, the share of older adults in public housing has increased since 2016 (figure 1).

Information on disability status is limited in available HUD public housing data, which indicate only whether a person has a disability but not what type of disability they have. These data show that in 2021 about two-fifths of public housing heads of household and about a quarter of all people living in public housing had a disability. Among public housing households headed by an older adult, 55 percent had at least one person with a disability.

Over time, the shares of heads of household with disabilities and household members with disabilities in public housing has increased (figure 1). There is a growing number of people with disabilities in public housing, even as the overall public housing population has decreased in recent years.

FIGURE 1

Shares of Older Adults and People with Disabilities in Public Housing Increases over Time



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Source: Analysis of Department of Housing and Urban Development Public and Indian Housing Information Center data (2021).

Notes: Decreases in earlier years are attributable to both loss in public housing brought on by HOPE VI and data quality. Household members are inclusive of the head of household.

DEMOGRAPHICS OF OLDER ADULTS AND PEOPLE WITH DISABILITIES LIVING IN PUBLIC HOUSING

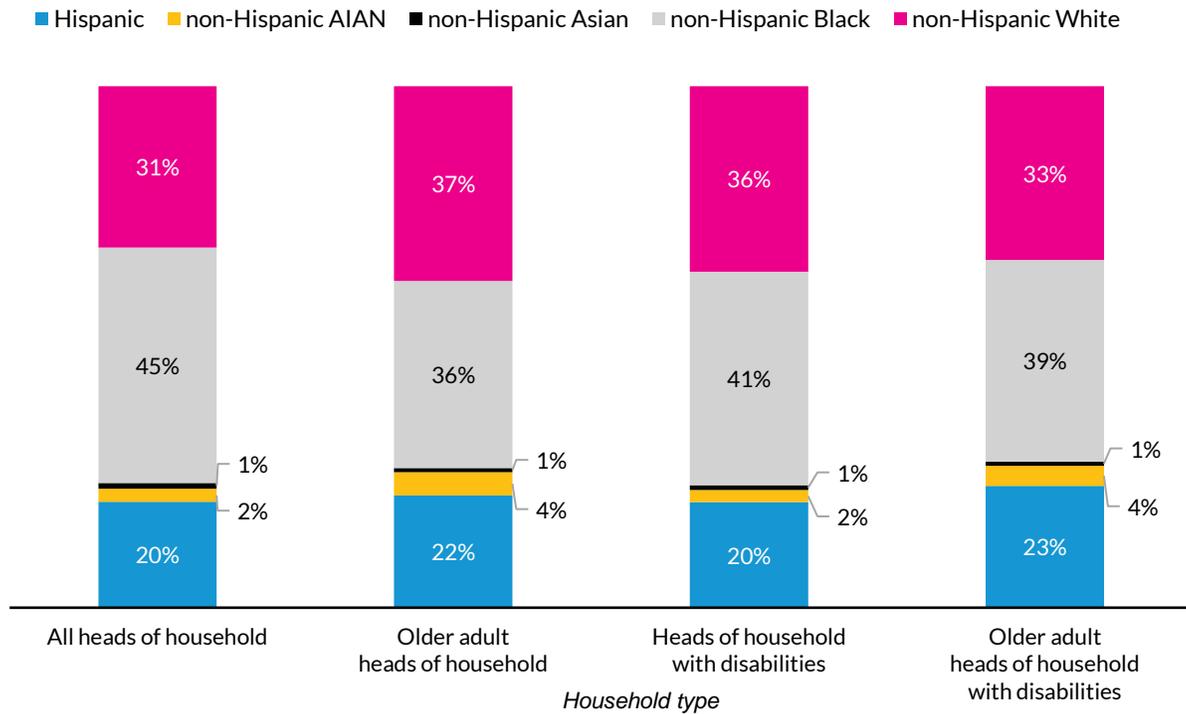
In 2021, older adult heads of household in US public housing shared the following demographic characteristics:

- About two-thirds were female. This was also the case for heads of household with a disability. In comparison, three-quarters of all public housing heads of household were female.
- More than a third were Black, and about one-fifth were Hispanic.
- Four-fifths lived alone. In comparison, the average household size in public housing is about 2 people, slightly lower than the average household size of the US population (2.6 people).
- Their households had an average total annual income of \$16,602, only slightly lower than the average total annual income of all households in public housing.
- Almost all (95 percent) had fixed income, and smaller shares had wage income (11 percent) and some form of public assistance (5 percent).
- Among those who had an income source, the average fixed income was \$14,159, the average wage income was \$24,549, and the average income from public assistance was \$1,926.
- About one-fifth of the older adults were at least 80 years of age.

Differences in race, ethnicity, age, and disability status exist across groups at the intersections of the identities described above. In 2021, non-Hispanic Black people made up the largest share of both heads of household with disabilities and older adult heads of household with disabilities in public housing. One in five heads of household was Hispanic (figure 2).

FIGURE 2

### Intersections of Race, Ethnicity, Age, and Disability Status among Heads of Household in Public Housing



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Source: Analysis of Department of Housing and Urban Development Public and Indian Housing Information Center data (2021).

Note: AIAN = American Indian and Alaska Native.

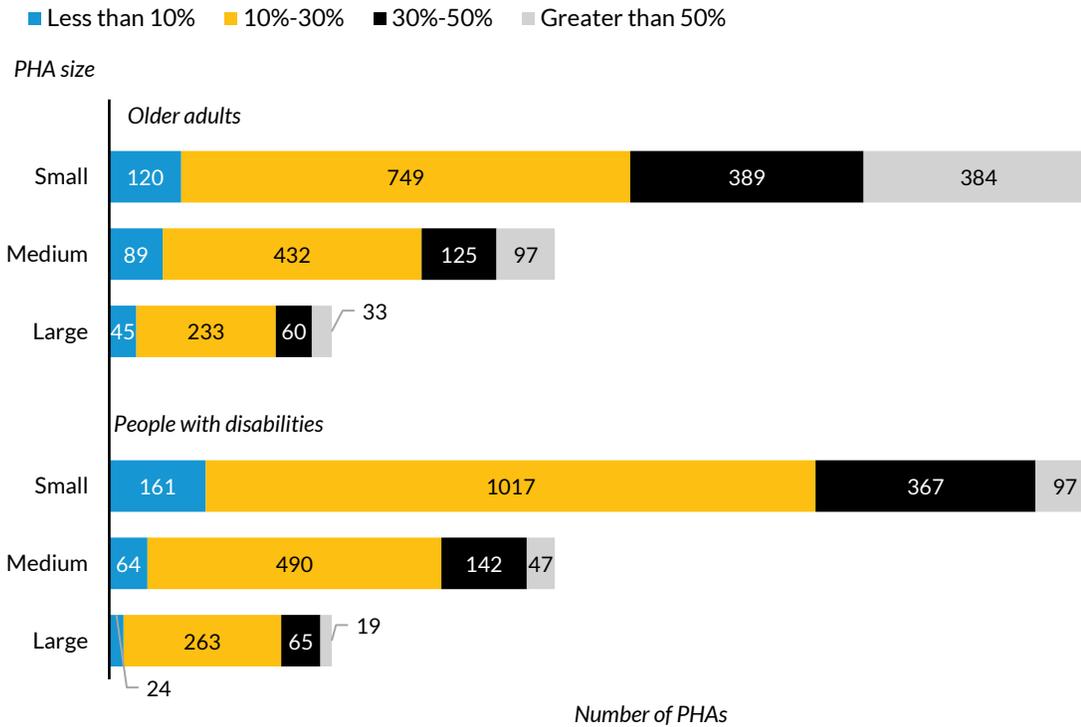
### GEOGRAPHIC DISTRIBUTIONS OF KEY POPULATIONS

In 2017, more than four-fifths of public housing households lived in metro areas. The country’s largest housing authorities, by consequence of their size, serve the largest number of older adults and people with disabilities across public housing agencies. For example, at the New York City Housing Authority—the largest housing agency in the US with a public housing population of 304,000 in 2021—about one in five residents in public housing were older adults, and one in three were people with disabilities.

For more than a fifth of small housing authorities (those with fewer than 250 units), at least half of the people living in public housing were older adults in 2021. The distribution of the share of people with disabilities in public housing is similar across small housing agencies, medium-size agencies (with between 250 and 1,250 units), and large agencies (with more than 1,250 units). For the majority of public housing agencies, people with disabilities represent between 10 and 30 percent of their public housing populations (figure 3).

FIGURE 3

### Share of Public Housing Residents Who Are Older Adults and People with Disabilities across Different Sizes of Public Housing Agencies



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**Source:** Analysis of Department of Housing and Urban Development Public and Indian Housing Information Center data (2021), HUD Pictures of Subsidized Households (2021).

**Notes:** PHA = public housing agency. Small refers to housing agencies with fewer than 250 units, medium to agencies with between 250 and 1,250 units, and large to housing agencies with more than 1,250 units.

### IMPLICATIONS

The number of older adults in the US is expected to double by 2060, when older adults will represent almost a quarter of the general population. The population in public housing is also aging: the average age of all public housing households is 52 years. Older adults in public housing live in low-income households. Significant shares of these households are headed by someone who is Black or Hispanic. Housing authorities should offer services and programs that cater to these populations and their unique needs.

For example, older Black, and Hispanic people are more likely to experience adverse health complications and systemic inequity. Deteriorating public housing conditions—including broken boilers, mold and mildew, and fires—create dangerous health hazards. About one-half of public housing units were constructed before 1975 and 1 in 10 are located in 100- or 500-year floodplains. Housing authorities and their staff should work to incorporate trauma-informed practices into their interactions with residents and address unmet capital needs to protect the health of vulnerable groups.

A growing number of households include a person with a disability. Across the board, fewer than one in five subsidized renters lives in an accessible unit. Housing authorities must update their services and physical spaces, including retrofitting units and properties, to better accommodate people with disabilities. Agencies should train staff to support

residents with a range of disabilities. By partnering with organizations that focus on the needs of people with disabilities, public housing agencies could identify possible services relevant to those residents.

## ABOUT THE DATA

Our analysis was conducted using administrative data from the Department of Housing and Urban Development (HUD), which contain information on subsidized households, including demographics and voucher status. Data from 1996 to 2021 are available in the HUD administrative dataset. The HUD administrative data provide disability status but no details about specific disabilities. We define *older adults* as adults ages 62 or older, in alignment with HUD's definition. We used "Pictures of Subsidized Households" data to identify small, medium, and large housing agencies, per HUD's definition. We used floodplain data through 2017 from <https://floodzonedata.us/>. We use *Black* to describe those who identify as Black or are of African descent, *Hispanic* to describe those of Latin American descent, and *American Indian and Alaska Native* to describe those of American Indian or Native Alaskan descent. We use *people with disabilities* to describe those who have one or more disabilities, as classified by HUD administrative data. We use these terms because they are similar to the terms used for these populations in HUD's Form 50058, which informs our dataset.

## ADDITIONAL READING

- Administration for Community Living. 2021. "[2020 Profile of Older Americans](#)." Washington, DC: US Department of Health and Human Services.
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This research is funded by the Retirement Research Foundation. The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Further information on the Urban Institute's funding principles is available at [urban.org/fundingprinciples](https://urban.org/fundingprinciples). Copyright © July 2022. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.