

PEOPLE WITH DISABILITIES LIVING IN THE US FACE URGENT BARRIERS TO HOUSING

Federal Programs Are Not Meeting the Housing Needs of Disabled People

Susan J. Popkin
URBAN INSTITUTE

Amanda Hermans
URBAN INSTITUTE

Alyse Oneto
URBAN INSTITUTE

Lauren Farrell
URBAN INSTITUTE

Micaela Connery
THE KELSEY

Allie Cannington
THE KELSEY

Millions of people living in the United States are feeling the effects of one of the worst affordable housing crises in a generation. But for the growing number of people with disabilities,¹ finding and retaining quality housing they can afford is even more challenging. This group faces unique barriers related to housing affordability, accessibility, and the ability to receive supportive services in their own homes.

To further explore how disabled people experience housing barriers, we analyzed the 2021 Current Population Survey (CPS). According to this analysis, about 12 percent of US residents ages 15 and older live with a disability, or about 39 million people across 32 million households.²

This analysis explores the current living situations of housed disabled people, as well as their ability to access federal housing assistance and other support programs. It also identifies which groups within this population might have more difficulty accessing and retaining the housing supports they need, such as people who are eligible for federal housing assistance but not receiving it and people living with an aging head of household. Policymakers should consider these findings alongside existing and future research on other dimensions of housing needs.

The CPS includes information about disabled people currently living in housing. We define disability using respondents' self-reported answers to questions about their physical and mental abilities and reasons for not working, which means this analysis does not include all disabled people. See below for more information on who is missing.

KEY TAKEAWAYS

Disabled people are housing instable and housing insecure, and federal programs are not meeting their needs.

18 million

18 million disabled people living in the United States are eligible for federal housing assistance but are not receiving it.

7 million

7 million disabled people live with an adult head of household who is a relative. 52 percent of these heads of household are 55 or older.

37%

37 percent receive Medicaid, and only 32 percent of disabled people with low incomes receive SNAP benefits.

WHAT ARE THE CHARACTERISTICS OF THE DISABLED POPULATION?

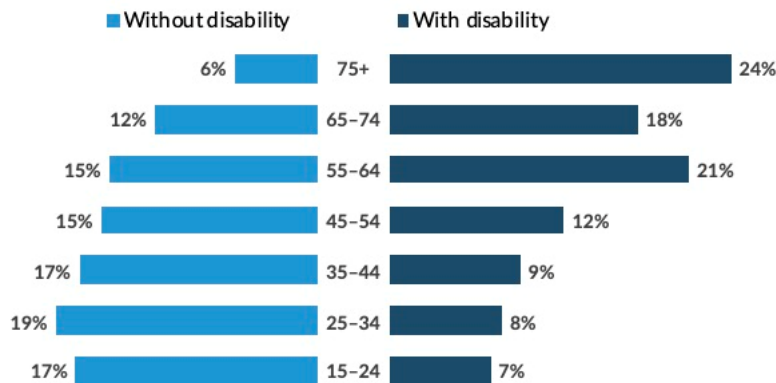
Disabled people living in the United States tend to have lower incomes and are less likely to be working than the nondisabled population. Twenty-two percent of people with disabilities have “extremely low” incomes, as defined by the US Department of Housing and Urban Development (HUD). Only 1 in 4 disabled people (23 percent) were working in 2021, compared with 69 percent of the nondisabled population. And the median income for households with at least one disabled member was \$42,736—less than 60 percent of the median income for households without a disabled member (\$75,000).

¹ Lily Roberts, Mia Ives-Rublee, and Rose Khattar, “COVID-19 Likely Resulted in 1.2 Million More Disabled People by the End of 2021—Workplaces and Policy Will Need to Adapt,” Center for American Progress, February 9, 2022, <https://www.americanprogress.org/article/covid-19-likely-resulted-in-1-2-million-more-disabled-people-by-the-end-of-2021-workplaces-and-policy-will-need-to-adapt/>.

² The CPS does not collect disability information for people under the age of 15. Therefore, our analysis—including any comparison groups—only includes individuals ages 15 and older. For more information on how we define disability, see our Methodology Appendix at <https://urban.is/3eLevZ2>.

People of all ages have disabilities, but the disabled population in the United States is older on average than the nondisabled population because many individuals age into disabilities over the course of their lives. This group of aging and older disabled people is predominantly white, in part because the US population ages 55 and older is majority white. But because of the compounding impacts of racism, higher rates of poverty, and unequal access to health care, communities of color experience disability more acutely than white communities, and disabled people with low incomes are more likely to be Black, Indigenous, and people of color (BIPOC).

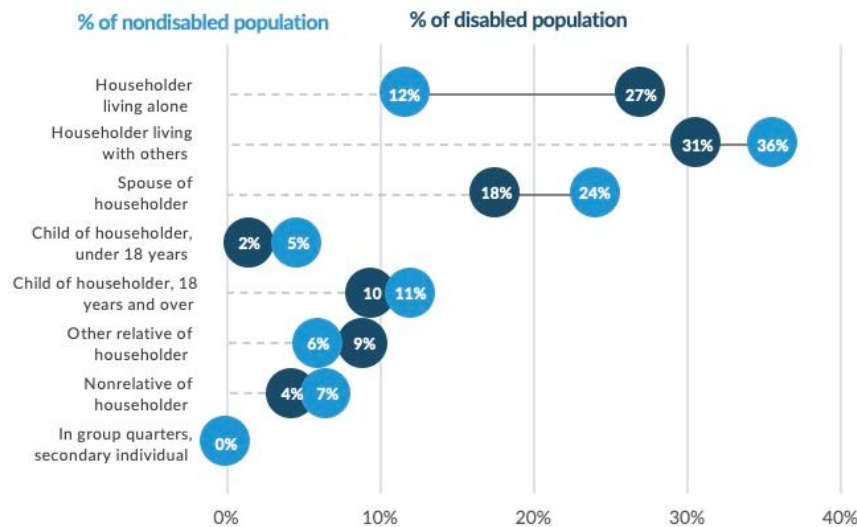
Figure 1: Age Distributions of Disabled and Nondisabled People Living in the US



WHAT TYPES OF HOUSEHOLDS DO DISABLED PEOPLE LIVE IN?

Most people with disabilities (58 percent) are heads of their household, while 47 percent of nondisabled people are heads of their household. **In addition, more than 1 in 4 disabled people (27 percent) live alone compared with around 1 in 10 nondisabled people (12 percent).** Thirty-eight percent of disabled people live with one other person, 15 percent live with two other people, 10 percent live with three other people, and another 10 percent live with four or more other people. In addition, many disabled people live in households with other disabled people: 24 percent of disabled people live with one other disabled person, and less than 5 percent live with two or more other disabled people.

Figure 2: Household Position of Disabled and Nondisabled People Living in the US



More than half of households in which a disabled adult lives with a relative other than a spouse is led by an adult 55 or older. Many adults with disabilities—**more than 7 million individuals across almost 6 million households**—live with a non-spouse adult family member such as a parent or sibling. Within these 6 million households, 52 percent of heads of household were 55 or older in 2021; among households without a disabled member, 41 percent of heads of household were 55 or older. This group of disabled adults may be particularly vulnerable to housing insecurity in the future. For example, the head of household may be unable to maintain housing or provide care as they age. Disabled people who rely on an aging caregiver may also face a lack of service-enriched housing that would allow them to remain in their own homes and communities.

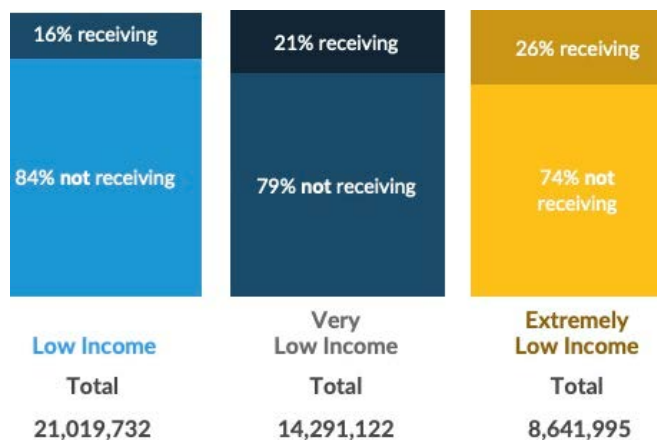
HOW MANY DISABLED PEOPLE LIVING IN THE US RECEIVE HOUSING ASSISTANCE?

HUD provides housing assistance to some eligible low-income households through public housing and rental assistance. The agency determines housing assistance eligibility using area median income (AMI),³ which measures average incomes in communities across the United States. Households making less than 80 percent of the average income in their area (HUD’s definition of “low income”) are eligible for most housing programs, such as public housing and rental assistance. However, because there are more families who are eligible for assistance than there are housing units and funding, public housing authorities are required to target at least 40 percent of new housing to households at the “extremely low income” level (less than 30 percent AMI).

³ For more information about AMI and how we made these calculations, see our Methodology Appendix at <https://urban.is/3eLevZ2>.

In 2021, about 1 in 5 disabled people had extremely low incomes, compared with about 1 in 12 nondisabled people. And because our analysis looks only at people with disabilities who currently live in housing, it is likely that the percentage of disabled people with extremely low incomes is much higher among the populations left out of the CPS.

Figure 3: Housing Assistance Receipt at Low, Very Low, and Extremely Low Income Levels



Note: HUD uses the following income limit thresholds: below 80 percent of area median income (AMI) is defined as “low income”; below 50 percent of AMI is “very low income”; and below 30 percent of AMI is “extremely low income.”

Yet in 2021, very few disabled Americans with low incomes—about 16 percent—actually received housing assistance through either public housing or rental assistance. This means that **84 percent of all disabled people** in the United States—nearly **18 million people across 15.6 million households**—were eligible for housing assistance but did not receive it. The percentage of people receiving housing assistance is slightly higher among disabled people with very or extremely low incomes: about 21 percent of disabled people with very low incomes and 26 percent of disabled people with extremely low incomes received housing assistance in 2021. But this still leaves large percentages of the low-income disabled population without any assistance.

The group of 18 million disabled people with low incomes who are not receiving housing assistance may face other significant financial barriers to accessing housing. For example, **14 percent of this population receives Supplemental Security Income (SSI)**, but SSI payments are not enough for recipients to afford rent in any US housing market.⁴ Without housing assistance, this group will continue to struggle to meet their housing needs.

Disabled people who are eligible for housing assistance—especially those at the lowest income thresholds—are also **more racially and ethnically diverse** than the noneligible disabled population. Nineteen percent of disabled people with low incomes eligible for housing assistance are Black, while 11

percent of the noneligible disabled population are Black. Sixteen percent of eligible disabled individuals are Latino,⁵ while 11 percent of the noneligible disabled population are Latino. And these differences become starker at the lower-income thresholds: 24 percent of eligible disabled individuals with extremely low incomes are Black, and 17 percent are Latino. Given what we know about the impacts of systemic racism on poverty, wealth, and housing, this reinforces that BIPOC with disabilities face greater need for housing assistance than white people with disabilities.

WHAT OTHER SUPPORTS DO DISABLED PEOPLE WITH LOW INCOMES USE?

Disabled people with low incomes are more likely to rely on additional supports and services in order to access and retain high-quality housing than their nondisabled counterparts. Public programs such as Medicare, Medicaid, and the Supplemental Nutrition Assistance Program (SNAP) can increase disabled people’s access to critical resources such as health care, nutrition, medical equipment, and at-home care that allow them to keep stable housing and remain in their communities.

As of 2021, 32 percent of disabled people with low incomes received SNAP benefits and 37 percent received Medicaid, compared with 22 percent of the nondisabled low-income population receiving SNAP benefits and 26 percent receiving Medicaid. Even for disabled people with extremely low incomes, access to these supports is far from universal: only 45 percent of disabled people with extremely low incomes received SNAP benefits in 2021, while 49 percent received Medicaid. Since many of these public assistance programs have strict, state-determined income eligibility limits, this group faces the difficult prospect of losing supports if their incomes rise. And, because of their restricted incomes, they are more likely to have difficulty accessing and retaining supportive housing that meets their needs.

WHO IS MISSING FROM OUR ANALYSIS?

In order to fully understand and better meet the needs of people with disabilities in the United States, policymakers need more connected and complete information explicitly highlighting the populations missing from existing, available data. For instance, the CPS does not include robust data on critical missing populations such as disabled people experiencing homelessness, disabled people living in institutions, and disabled people residing in carceral settings. Additionally, the survey does not collect disability information about children under the age of 15, meaning some households in our analysis may have younger disabled members who are not captured here. And while the CPS collects data on sex, it does not collect information on gender and

⁴ Gina Schaak, Lisa Sloane, Francine Arienti, and Andrew Zovistoski, “Priced Out: The Housing Crisis for People with Disabilities” (Boston, MA: Technical Assistance Collaborative and Consortium for Citizens with Disabilities Housing Task Force, 2017), <https://www.tacinc.org/wp-content/uploads/2020/04/priced-out-in-2016.pdf>.

⁵ The CPS asks if individuals identify as Spanish, Hispanic, or Latino. We use Latino in this fact sheet to represent all individuals who answered yes to this question, but we understand that not everyone in this group identifies with the term Latino. Latino individuals may identify as any race.

sexual identity, meaning the survey potentially misses important dimensions of intersectionality.

Other data sources⁶ could fill in some of these gaps. For example, HUD's 2021 point-in-time count estimates that, in 2020, 19 percent of individuals experiencing homelessness in the United States (110,528 people) were "chronically homeless," which means they have a disability and experience persistent homelessness. The Census Bureau's American Community Survey estimates that, in 2020, 53 percent of people living in institutions (2,061,048 people), such as group homes or prisons, had a disability.

In addition to the policy recommendations below, there is an urgent need for further research on solutions for disability-forward housing. Such research could include more in-depth analyses of the diverse range of disabled people's housing needs, particularly among populations that are currently left out of national datasets such as those who are unhoused or those who live in congregate, institutional, and carceral settings. It is also important for policymakers to understand the costs and benefits of disability-forward housing solutions.

POLICY RECOMMENDATIONS

Based on our analysis, more than 18 million people with disabilities face significant barriers to stable and quality housing that is affordable, accessible, and inclusive of people's support needs. Policy change and future research—which must be informed and co-created by disabled people—are essential to combat these pervasive housing barriers.

To reduce barriers to accessible, affordable, and inclusive housing for people with disabilities, federal, state, and local governments should consider policies that increase housing assistance and housing in resource-dense areas; prioritize making housing affordable for disabled people with extremely low incomes; and ensure that more housing is designed to be accessible and inclusive.

Some mechanisms include:

- 1. Tenant- and project-based vouchers.** Greater access to tenant- and project-based vouchers supports long-term housing affordability. At the federal level, the government can invest significantly more in HUD's existing voucher programs such as the Housing Choice Voucher program or Section 811, which provides supportive housing for people with disabilities. The federal government could also consider how to invest in and implement these programs in ways that give the most ease and flexibility to the end user, whether state or local finance agencies, public housing authorities, developers, or individual tenants.
- 2. Development subsidies and incentives targeted toward housing for people with disabilities.** All levels of government could implement subsidies and incentives for more inclusive, integrated, affordable, and accessible housing. At the federal level, Congress could add incentives within affordable housing programs such as tax credits and programs for transit-oriented development. It could also provide preferences or basis boosts for integrated projects serving people with disabilities or for housing construction that goes beyond minimum levels of accessibility.
- 3. Medicaid Home and Community-Based Services (HCBS), including housing-related services.** Disabled people's housing stability is tied to their ability to access in-home supportive services. Currently, there is neither enough housing nor enough services to meet the growing needs of people with disabilities and their families. Congress could make significant investments in HCBS infrastructure, which includes the Money Follows the Person program, Medicaid HCBS waivers, and HCBS "housing-related services."
- 4. Piloting funds and programs for new community-based housing models that are inclusive of people with disabilities.** Federal policies mandate that communities divest from congregate and institutional settings. A commensurate investment would need to be made at the local, state, and federal levels in affordable, accessible, integrated, and inclusive housing to offset this disinvestment.

⁶ See our Methodology Appendix at <https://urbn.is/3eLevZ2> for more information about these data sources.