

Financial Security and Housing for Working-aged People with Disabilities in the United States

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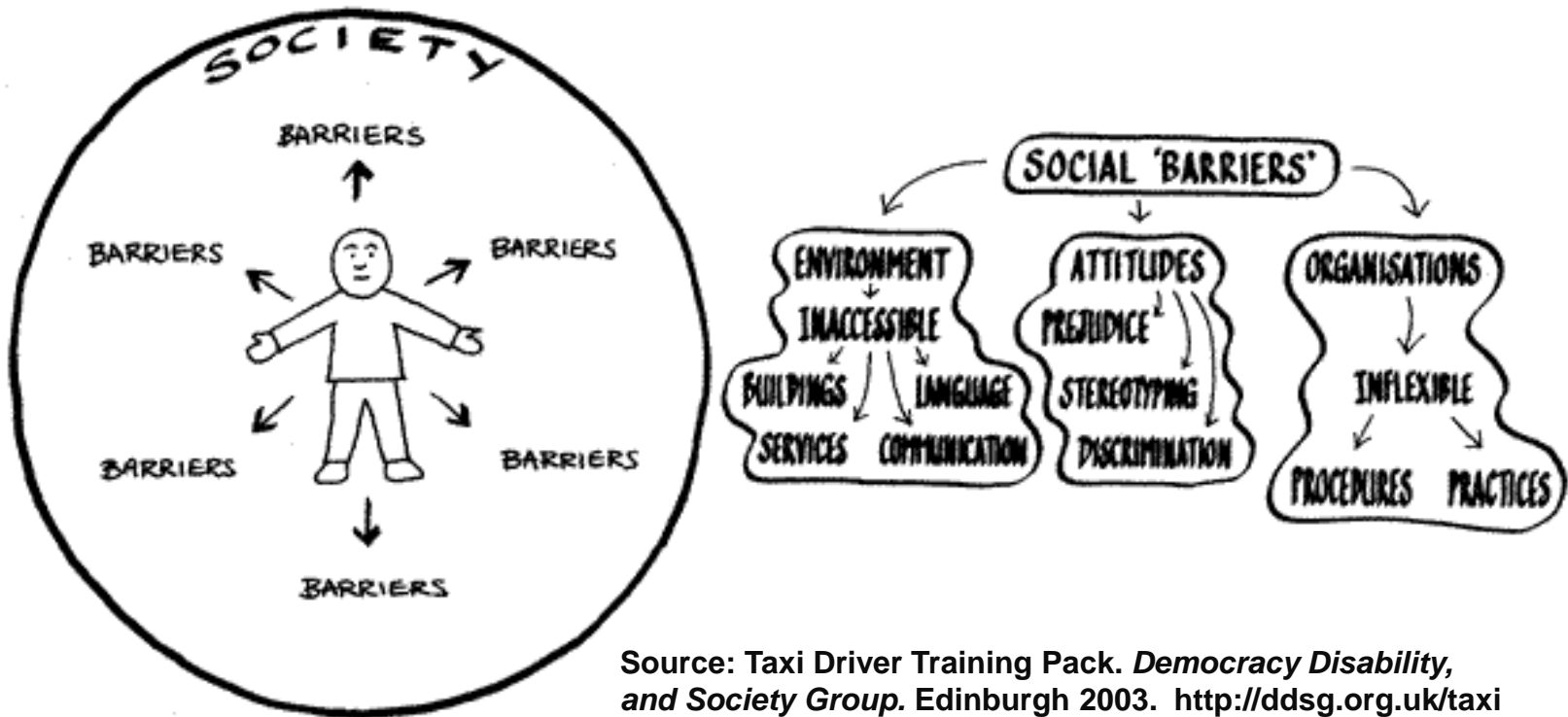
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STUDYING DISABILITY POLICY

Disability a function of both health and environment

- **Housing is an important component of the physical environment**
- **Accessibility of housing can influence the extent to which a health condition is considered a disability**

An example of integrating disability awareness

THE SOCIAL MODEL OF DISABILITY



Source: Taxi Driver Training Pack. *Democracy Disability, and Society Group*. Edinburgh 2003. <http://ddsg.org.uk/taxi>

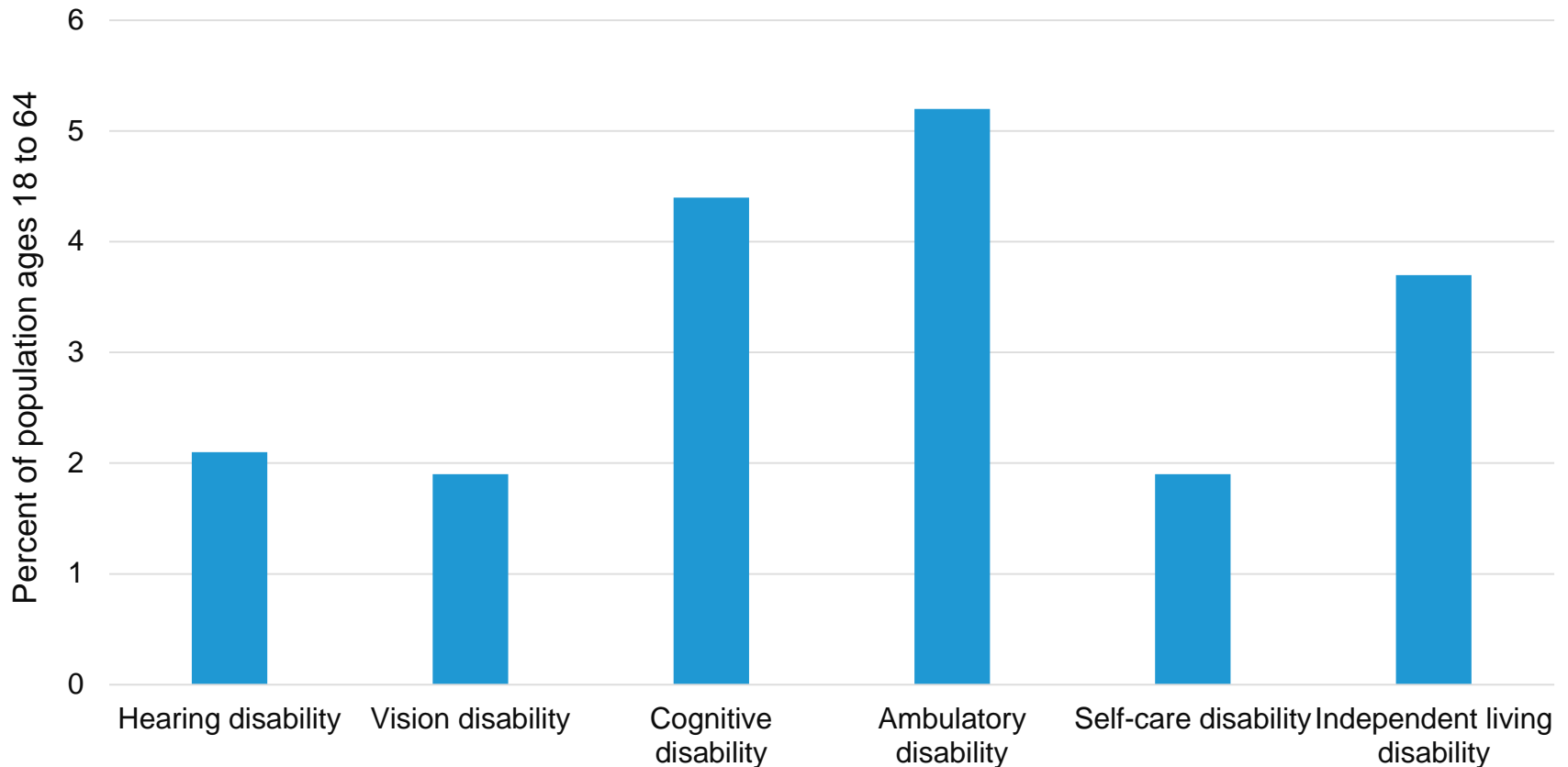
Disability is prevalent in vulnerable populations

- **10.5% of all adults ages 18 to 64 (20 million) have with disabilities Among vulnerable populations, disability prevalence is higher:**
 - **20% of individuals in poverty**
 - **40% of homeless individuals**
 - **27% of individuals in public housing**
 - **34% of individuals with subsidized rent**

Source: Houtenville, A.J., Brucker, D.L. & Lauer, E.A. Annual Compendium of Disability Statistics: 2015. Durham, NH: University of New Hampshire, Institute on Disability. Available: www.disabilitycompendium.org

Source: Hoffman, Denise W. & Gina A. Livermore. 2012. The House Next Door: A Comparison of Residences by Disability Status Using New Measures in the American Housing Survey. *Cityscape: A Journal of Policy Development and Research*, 14(1).

Disability is varied suggesting different housing needs



Source: Houtenville, A.J., Brucker, D.L. & Lauer, E.A. Annual Compendium of Disability Statistics: 2015. Durham, NH: University of New Hampshire, Institute on Disability. Available: www.disabilitycompendium.org

Disability is associated with greater financial vulnerability

	Persons with disabilities	Persons without disabilities
Employment rate (%)	34.4	75.4
Earnings (median among those with earnings)	\$21,232	\$31,324
Family income (median)	\$36,800	\$66,000
Poverty rate (%)	28.2	15.2
Income at age 65	\$24,900	\$75,900
Live in owned home (%)	54.5	61.7

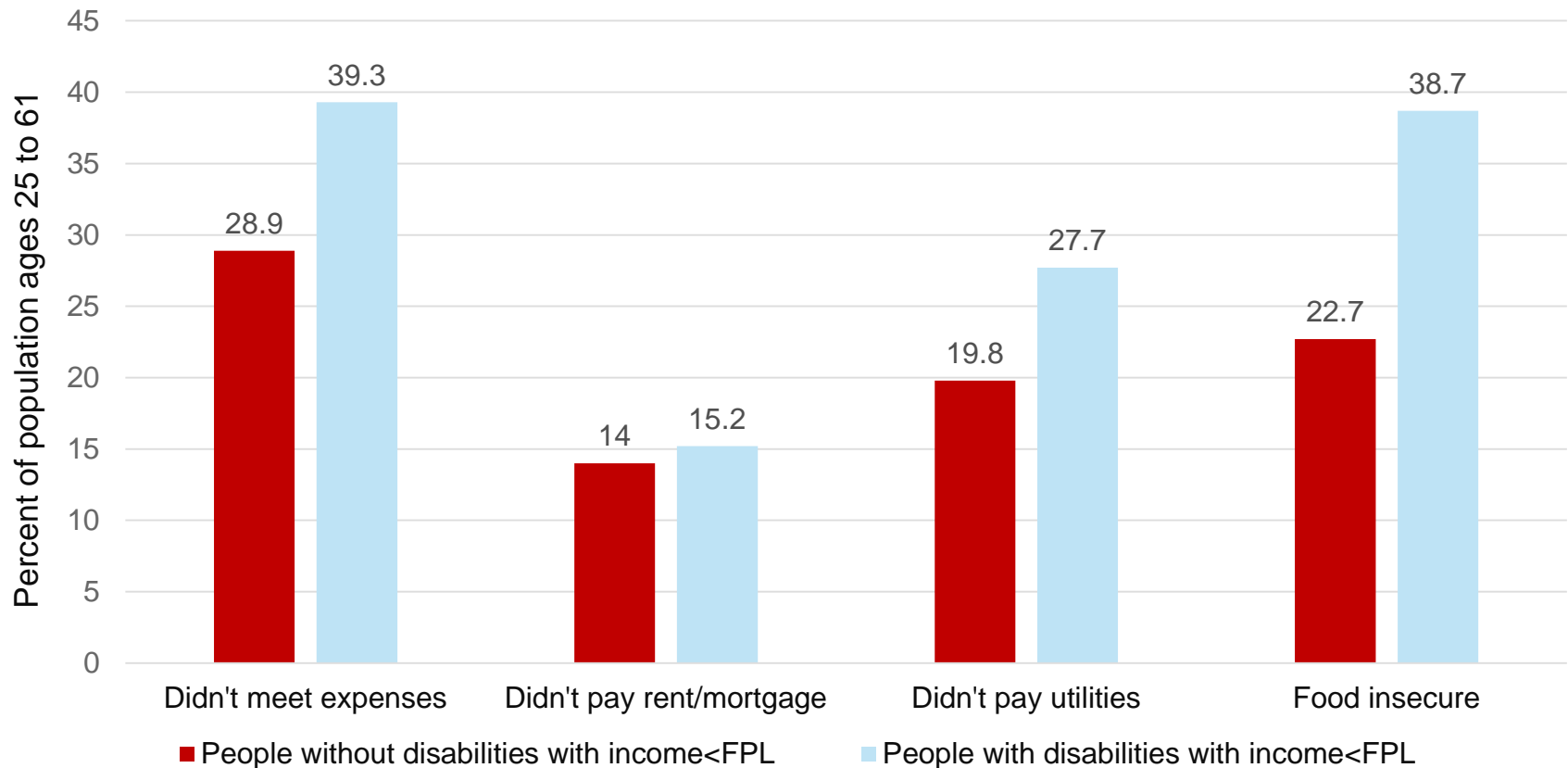
Sources:

2015 American Community Survey, IPUMS-USA, University of Minnesota, www.ipums.org

Houtenville, A.J., Brucker, D.L. & Lauer, E.A. Annual Compendium of Disability Statistics: 2015. Durham, NH: University of New Hampshire, Institute on Disability. Available: www.disabilitycompendium.org.

Source: Wu, April Y. & Jody S. Hyde. 2016. The Post-Retirement Well-Being of Social Security Disability Insurance Beneficiaries. Mathematica Disability Research Consortium Working Paper (forthcoming).

Disability is associated with greater rates of material hardship



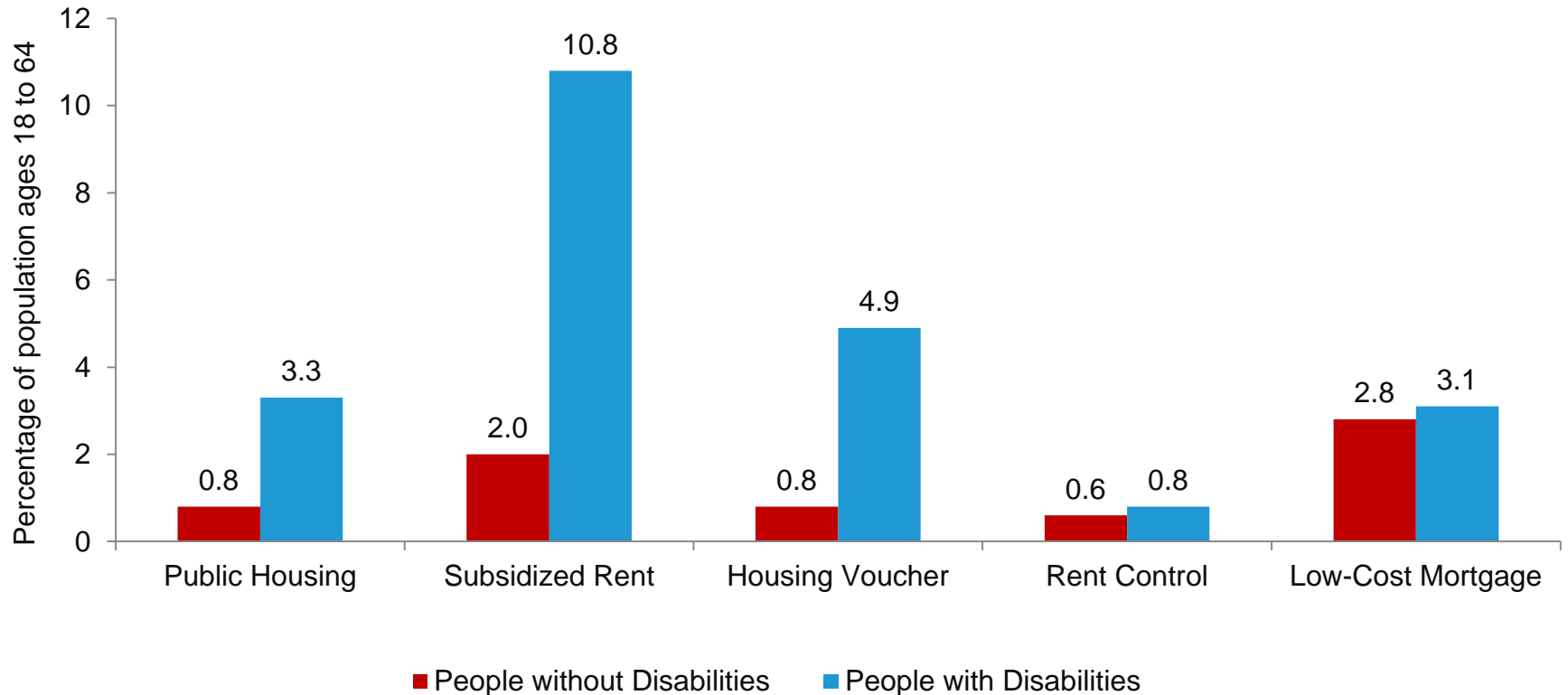
Source: She, Peiyun & Gina A. Livermore. 2007. Material Hardship, Poverty, and Disability Among Working-Age Adults. *Social Science Quarterly*, 88(4).

Disability is associated with housing disparities

- **48% of persons with disabilities and 38% of persons without disabilities report housing deficiencies**
 - Includes holes in the floor, rodents, leaks, toilet breakdowns, unsafe drinking water, cracks in foundation, missing electrical outlets
- **76% of persons with disabilities and 66% of persons without disabilities report neighborhood problems**
 - Includes crime, odors, noise, vandalism, road conditions
- **These disparities persist even after controlling for demographics, income, region, urbanicity and household size**

Source: Hoffman, Denise W. & Gina A. Livermore. 2012. The House Next Door: A Comparison of Residences by Disability Status Using New Measures in the American Housing Survey. *Cityscape: A Journal of Policy Development and Research*, 14(1).

Disability is associated with greater use of housing assistance



Source: Hoffman, Denise W. & Gina A. Livermore. 2012. The House Next Door: A Comparison of Residences by Disability Status Using New Measures in the American Housing Survey. *Cityscape: A Journal of Policy Development and Research*, 14(1).

Key take-aways

- **Importance of “disability awareness” in policy and practice, especially when focusing on vulnerable populations**
 - Housing policy
- **Persons with disabilities are a heterogeneous group**
 - Varied needs with respect to housing

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