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

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Presented at National Academies of Sciences Forum on Aging, Disability, and Independence & Roundtable on the Promotion of Health Equity and the Elimination of Health Disparities

Washington, D.C.

December 12, 2016
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

Disability is prevalent in vulnerable populations

- 10.5% of all adults ages 18 to 64 (20 million) have 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


Disability is varied suggesting different housing needs

Disability is associated with greater financial vulnerability

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

Sources:
Disability is associated with greater rates of material hardship

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

Disability is associated with greater use of housing assistance


[Bar chart showing the percentage of population ages 18 to 64 using different types of housing assistance for people without and with disabilities.]
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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