

# DISABILITY AND HOMELESSNESS

## ISSUE BRIEF 2022

Ensuring that people have access to safe and affordable housing options, especially our most vulnerable community members, is an essential part of an equitable and just society. With secure housing, people can focus on their health, build relationships, take part in the workforce, and participate in their communities. Unfortunately, people living with disabilities experience high rates of poverty and housing instability. This often forces them to rely on inaccessible, poor-quality housing units and make difficult choices between healthcare, food, and other basic needs. Since affordable housing is closely tied to homelessness, people with disabilities face high rates of homelessness at both the national and state levels.

In January 2020, 110,528 Americans<sup>1</sup> and 2,834 Coloradans were chronically homeless (meaning that they are experiencing prolonged or repeated homelessness with a disability).<sup>2</sup> The number of individuals experiencing chronic homelessness has increased in recent years. From 2019 to 2020, there was a 15% increase nationally and a 34.6% increase in Colorado. To prevent and end homelessness among people with disabilities, we must recognize the unique challenges this community faces, and actively work to expand access to affordable, adequate housing.

## DEFINING DISABILITY

Although definitions vary, the Americans with Disabilities Act broadly defines disability as any “physical or mental impairment that substantially limits one or more major life activities.”<sup>3</sup> The American Community Survey considers people to have a disability if they report at least one of six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.<sup>4</sup>

**Disabilities are very common in the US—CDC data show that 61 million adults or 26% of Americans are living with a disability.<sup>5</sup>**



It is important to note that these definitions may not capture the experience of all people who have disabilities and eligibility for certain public benefits may rely on a different standard. For example, Social Security Disability Insurance (SSDI) requires that an impairment meet a strict list of medical conditions which are severe and long-lasting enough to prevent someone from working.<sup>6</sup> Supplemental Security Income (SSI) also requires that participants' conditions be medically determinable, prevent work activity, and be either continuous for 12 months or likely to result in death. These definitions and eligibility requirements may exclude some people with disabling conditions and make it harder to access benefits.

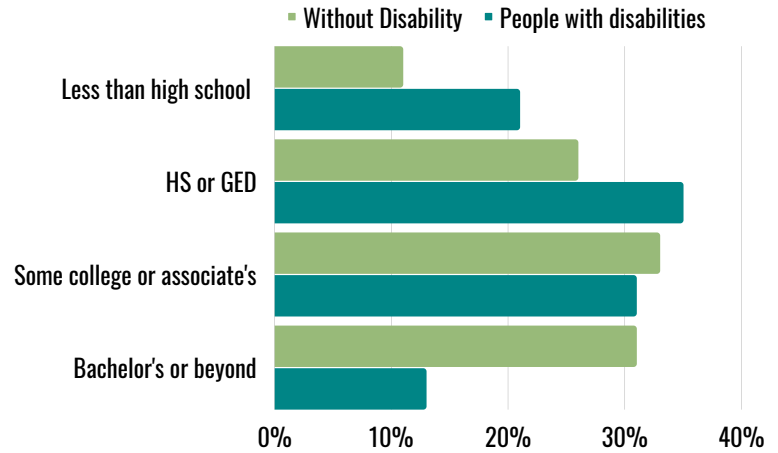
## DISCRIMINATION

The Federal Fair Housing Act and the Americans with Disabilities Act prohibit discrimination because of disability in housing as well as in both public and private programs and services.<sup>7</sup> Despite the laws in place, people with disabilities often face differential treatment when searching for housing in the rental market. In 2016, 55% of complaints of housing discrimination were based on disability and were reported at twice the rate of any other protected class.<sup>8</sup> Many property owners do not make reasonable accommodations as required under the Fair Housing Act, and properties continue to be constructed with accessibility barriers such as narrow passageways and doors, inaccessible parking spaces, stairs to bedrooms, and more.<sup>9</sup>



## INTERSECTION OF DISABILITY & POVERTY

In addition to discrimination within the housing market, people with disabilities face structural challenges that increase their likelihood of experiencing housing insecurity and homelessness. Barriers to employment and education can limit a person's earning potential and push them into poverty. For example, 71.3% of people with a disability who were not employed (between the ages of 16 to 64) reported a barrier to employment such as their own disability, lack of education or training, lack of transportation, and a need for special accommodations at a job.<sup>10</sup> In addition, 21% of adults with disabilities have less than a high school education compared to 11% of adults with no disability. Only 13% have a bachelor's degree or more, versus 31% of adults with no disability.<sup>11</sup> Disability is both a cause and consequence of poverty—disabilities can limit earning potential and impose extra costs, while poverty makes it difficult to access adequate health care and treat conditions before they become disabling. As a result, the poverty rate for adults with disabilities is more than twice that of people without disabilities.<sup>12</sup>



## HOUSING INSTABILITY

Amid an affordable housing crisis, people with disabilities are struggling under the weight of high rental costs. A commonly accepted standard for affordability says that households should pay no more than 30% of their income on rent. Households paying more than that are considered cost burdened. Currently, 7 million renters with disabilities across the country are cost burdened. Of these, 4 million are severely cost burdened, meaning they spend over half of their income on rent.<sup>13</sup> Households with members who need long term support and services are particularly vulnerable, and are nearly twice as likely to be severely cost burdened when compared to households with no disabled members (27% versus 15%).<sup>14</sup>

### Millions of Renters With Disabilities Are Cost Burdened

Low-income renters with disabilities

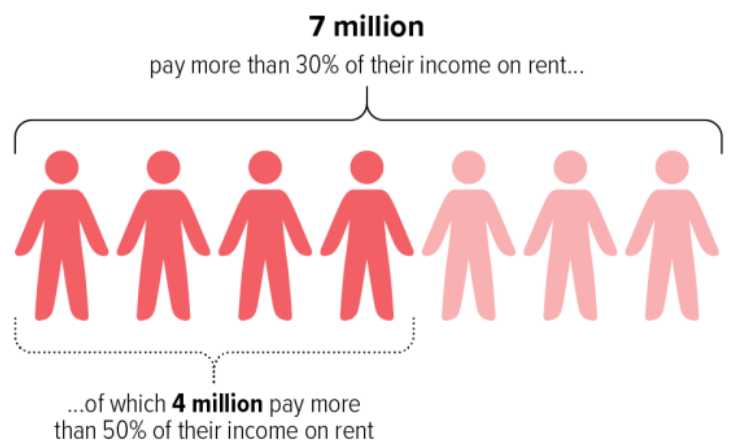


chart courtesy of the Center on Budget and Policy Priorities, cbpp.org

Spending a large amount of income on rent forces households to make difficult decisions about how to allocate their money, and people often must choose between meeting housing needs or paying for food, healthcare, childcare, and other essentials. This is often the case for low-income households. In Colorado alone, 62,000 renters with disabilities are in severely cost burdened, low-income households.<sup>15</sup> Nearly 60% of disabled renter households in Denver spend more than 30% of income on rent.<sup>16</sup> The large number of people facing cost burden is predominantly due to a severe shortage of accessible housing. The US has a shortage of 7 million rental units for low earners, and only 36 affordable and available rental homes exist for every 100 extremely low-income renter households nationwide. Worse, Colorado only has 29 homes available for every 100 extremely low-income renter households according to the National Low Income Housing Coalition gap report.

For people with disabilities, finding housing is even more difficult when, in places like Denver, there are only 65,528 accessible homes for its 127,139 households with disabilities.<sup>17</sup> Of the limited housing that is available, much of it lacks accommodations or is of poor quality. Households with people who need long term support and services are three times as likely to live in inadequate housing conditions, such as homes with leaky roofs, damaged walls or ceilings, broken appliances, or faulty plumbing and electricity.<sup>18</sup> These housing situations are often unstable, as people with disabilities report being behind on rent or feeling at risk of eviction at significantly higher rates than people without disabilities.<sup>19</sup>

## COLORADO HAS ONLY 29 AVAILABLE HOMES PER 100 EXTREMELY LOW INCOME HOUSEHOLDS



## DISABILITY AND HOMELESSNESS

The combination of poverty, discrimination, and lack of affordable and accessible housing pushes many people living with disabilities into homelessness each year. Statistics on chronic homelessness describe people with disabilities who experience prolonged or repeated periods of homelessness. In 2020, just over one-quarter of all homeless individuals, or 110,528 people experiencing homelessness were chronically homeless and therefore have a disability.<sup>20</sup> Between 2007-2021, the net increase in sheltered chronic homelessness was 6% nationally (2,578 individuals), though in Colorado, the increase was 265.8% (1,074 individuals).<sup>21</sup> From 2019-2020 alone, Colorado saw a 34.6% increase in people experiencing chronic homelessness (728 individuals).<sup>22</sup>

However, since people with disabilities can experience non-chronic homelessness, these figures almost certainly underrepresent the prevalence of disability among the homeless population. To demonstrate, Colorado's Balance of State Continuum of Care identified 43% of individuals as being chronically homeless, yet 75% of the total homeless population reported at least one disabling condition.<sup>23</sup> Although other Continuums of Care do not publish information specifically regarding disability, HUD data show that 2,954 of 9,846 Coloradans experiencing homelessness were experiencing chronic homelessness as of the most recent tally.<sup>24</sup> This means that 30% of unhoused Coloradans were experiencing chronic patterns of homelessness while also living with one or more disabilities.

**In Colorado's rural and non-metro counties, 75% of people experiencing homelessness reported a disabling condition.**

## EXPANDING SSI TO REDUCE POVERTY

One of the primary ways to support people living with disabilities is to expand and simplify the federal Supplemental Security Income (SSI) program. Created in 1972, the SSI program provides monthly cash assistance to people who are elderly or have disabilities and have little income and few assets.<sup>25</sup>

SSI recipients are also automatically eligible for Medicaid in most states, which provides home and community-based services, such as personal and attendant care services, wheelchairs, lifts, and supportive housing services. This type of care is typically unavailable through private insurance and covering the costs out of pocket can be prohibitively expensive.<sup>26</sup>

In June 2022, 7.6 million people—of which 6.42 million had a disability—collected SSI benefits.<sup>[27]</sup> Nearly two-thirds of SSI recipients also receive Supplemental Nutrition Assistance Program (SNAP) support and about one-quarter receive housing assistance. Since SSI recipients are subject to strict asset limits, more than half have no other source of income and rely heavily on the program to pay bills and cover other essential costs. The benefits equal three-quarters of the US poverty line, so while the program does not entirely lift people out of poverty (40% of recipients still have incomes below the federal poverty line), it does a lot to help reduce extreme poverty.<sup>28</sup>

Compared to those who never sought disability benefits, SSI seekers are more likely to be older, poorer, and more sick. They also tend to be less educated, likelier to live in the south, likelier to be Black, and less likely to be working.<sup>29</sup>

Accessing SSI can be difficult due to the lengthy application, stringent eligibility criteria, and low asset limits. Most applications for SSI disability benefits are rejected, and less than half of those who meet the technical requirements are found to be medically eligible.<sup>30</sup> Only 4 in 10 eligible applicants ultimately receive SSI. Few qualify for the strict asset limits, which have remained entirely frozen since 1989 and income disregards that have not been updated since the program's launch in 1972. If the asset limits were

adjusted for inflation alone, they would be \$9,547 for individuals (compared to \$2,000 currently) and \$14,320 for couples (\$3,000 currently).<sup>31</sup>

### People Seeking Social Security Disability Benefits Are Older, Poorer, Sicker Than Rest of Population

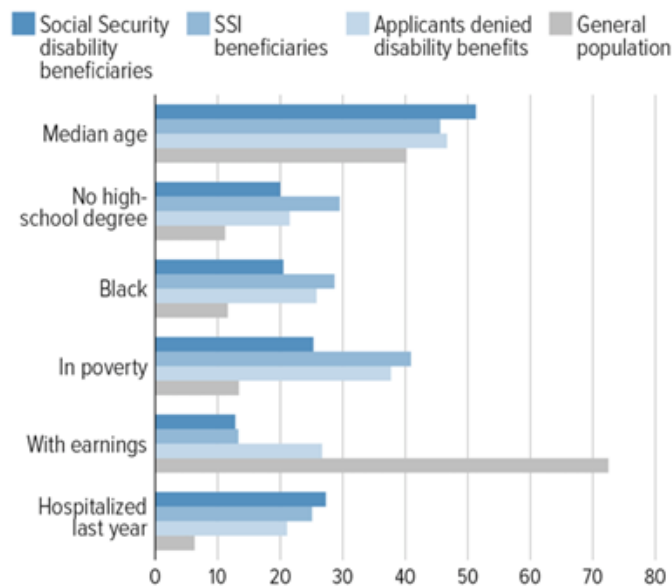


chart courtesy of Weaver, 2020

As of 2022, the federal monthly SSI payment is \$841 for an individual and \$1,261 for a couple (\$10,092 and \$15,136 per year, respectively). Many states also provide a supplement to the federal benefit. Despite these benefits, renters relying on SSI can struggle to afford housing, as there is not a single housing market in the US where a person living solely on SSI can afford a safe, decent apartment without some form of assistance.<sup>32</sup> For Coloradans in 2022, the maximum SSI benefit amount is equal to 14.2% of area median income when averaged across the state. This means that a person with a disability receiving only SSI would have to pay 126% of their monthly income to rent an efficiency (or small studio) unit and 139% of their monthly income for a one-bedroom unit.<sup>33</sup>

**SSI payments are equal to only 14.2% of area median income across the state of Colorado.**

Several updates to the current SSI program could significantly improve its impact for recipients, including increases to individual benefits, updating the asset limit and income disregards, and simplifying eligibility requirements.<sup>34</sup> According to the Urban Institute, increasing monthly benefits and indexing them to inflation, updating income limits, and maintaining benefits for those who receive support from family or friends could reduce the number of people in poverty by 3.3 million.<sup>35</sup>

Another program that supports people with disabilities is Social Security Disability Insurance (SSDI). SSDI pays benefits to people and their family members if they are “insured,” meaning they worked a certain amount while paying Social Security taxes on earnings.<sup>36</sup> This program is focused less on people with extremely low incomes but provides crucial benefits to workers who can no longer support themselves due to a serious and long-lasting medical impairment.

According to the Center on Budget and Policy Priorities, roughly 8.2 million people, along with 104,000 spouses and 1.4 million children, receive disabled worker benefits. Even though enrollment has increased in the last decade, funds have declined, and the benefits are modest. In addition, only 4 in 10 applicants are ultimately awarded benefits.<sup>37</sup>

Expanding this program would enormously benefit people living with disabilities who are no longer able to support themselves financially.

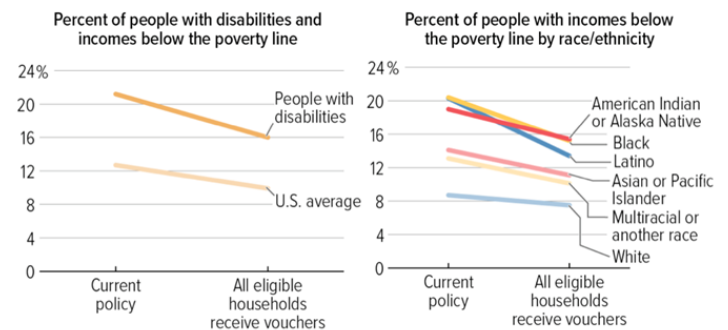
**Reforming the SSI program would lift 3.3 million people out of poverty and cut the poverty rate among SSI recipients by more than half.**

## RENTAL ASSISTANCE & HOUSING VOUCHERS

10.4 million Americans in 5.2 million households, who are primarily seniors, veterans, and people with

disabilities, use rental assistance to afford housing.<sup>38</sup> Studies have shown that federal rental assistance is highly effective at reducing homelessness, housing instability, and preventing institutionalization among people with physical and mental disabilities. By reducing rent burden, rental assistance programs help households prioritize other aspects of their wellbeing such as food, education, and healthcare services. They can also expand choice, by allowing households to live in an area of their preference in housing that is safe and accessible.

### Expanding Housing Vouchers Would Cut Poverty and Reduce Disparities



Housing Choice Vouchers, the nation’s largest rental assistance program, help families afford housing by covering the gap between rent costs and what they are able to pay. Families pay 30% of their income towards rent and utilities, and the voucher covers the rest. In this way, 5 million people in 2.3 million low-income households are supported in achieving stable housing. However, due to lack of funding, there are long waitlists for assistance and only 1 in 4 families eligible for any type of federal rental assistance receives it.<sup>39</sup> Of people who are assisted, 25% (2.5 million people) have a disability.<sup>40</sup> Expanding these programs would greatly reduce poverty for people living with disabilities and help eliminate racial disparities.



"It is important to people to understand that people with disabilities have the same desires and wishes that all of us have. People with disabilities may need people to dress them and shower them, but the same individual may also be an attorney or an IT manager. They do not want to be limited to living in a nursing home to get the care that they need. One aspect of our community that people often overlook is that we are a resilient community. Many of us have wonderful problem solving skills because we want to live an impactful life. We have **abilities**. We do not just take, we want to offer."



-Dawn Howard from the Colorado Cross Disability Coalition. Dawn herself has cerebral palsy and now lives in her own home with the help of a housing voucher. While Dawn is stably housed, many others find themselves in unstable and inadequate housing situations, hoping to make it to the top of the housing assistance waitlists.

## TOWARDS JUSTICE IN HOUSING FOR PEOPLE LIVING WITH DISABILITIES

Each person with a disability is a valuable member of the community and should not be left without access to high-quality affordable housing options. Currently, lack of housing isolates people with disabilities and can force them to resort to unsafe, inaccessible, and undermaintained housing stock. At the same time, many people with disabilities are rent cost-burdened and worry about missing rent payments and facing eviction. Due to housing insecurity and a lack of support, people with disabilities experience high rates of homelessness, which makes it harder to treat disabling conditions and cuts people off from networks of care.

Programs that offer rental assistance and other financial supports like SSI have been shown to help people with disabilities avoid poverty and maintain stable housing. By expanding resources to keep people stably housed, we can ensure that folks living with disabilities do not fall into homelessness.

The Colorado Coalition for the Homeless operates 21 high-quality permanent supportive housing and affordable housing properties and administers nearly 2,000 vouchers, ultimately supporting over 4,000 households with housing options in an increasingly unaffordable state. By devoting greater resources to these proven measures, we can better support community members living with disabilities and create a more equitable and just housing system that provides options to people at all levels of need.



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