

More Housing Vouchers Needed to Help Disabled People Afford Homes in the Community

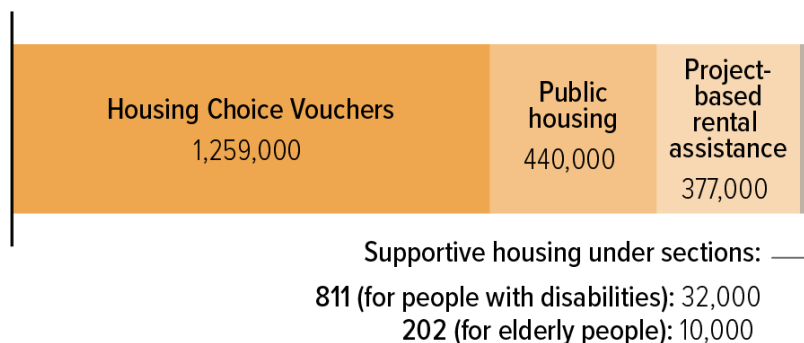
Safe, stable, and affordable housing remains out of reach for millions of people with disabilities and their families, which can undermine their access to health care and force some to live in institutional settings. To address these problems long term, policymakers should make a [Housing Choice Voucher](#) available to every eligible household. At minimum they should use [recovery legislation](#) to significantly expand the program.

Vouchers have proven [highly effective](#) at keeping people with low incomes stably housed, including by reducing homelessness and overcrowding. Vouchers typically help families rent, in the private market, a modest unit they choose in the neighborhood they choose. Families pay about 30 percent of their income for rent and utilities and the voucher covers the rest, up to a cap based on estimates of local market rents.

FIGURE 1

Rental Assistance Helps Over 2 Million People With Disabilities, Majority From Vouchers

Total people with disabilities assisted by program



Note: HUD's definition of disabilities includes people with one or more of the following: a disability as defined in Section 223 of the Social Security Act; a physical, mental, or emotional impairment that is expected to be of long-continued and indefinite duration and substantially impedes their ability to live independently; or a developmental disability as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act.

Source: CBPP analysis of HUD 2018 administrative data

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Vouchers [deliver major benefits](#) to over 1.2 million disabled people nationwide — more than any other rental assistance program. (See Figure 1.) But they could do much more if they were made available to the millions who are eligible but unassisted due to inadequate funding. Unlike entitlement programs, such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP), rental assistance does not expand automatically to cover all who qualify. Just 1 in 4 families eligible for rental assistance receive it, and [waiting lists](#) for vouchers are years-long in much of the country.

Among its many benefits, a voucher program expansion would:

1. Provide Economic and Housing Stability, Advance Racial Equity

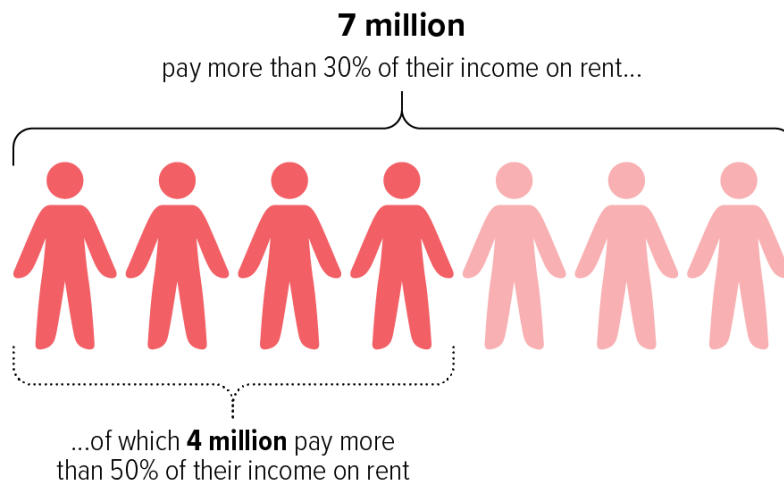
Voucher expansion could make housing affordable for the over 4 million disabled people living in households that pay more than half their income toward rent. (See Figure 2.) Providing vouchers to all eligible households would lift over 1 million people with disabilities above the poverty line, one study estimated, cutting this group's poverty rate by 25 percent. The rate would fall even more for Black and Latinx disabled people, who — due to our nation's long history of racism and

discrimination — face disproportionately high [rates of poverty](#) and [housing problems](#) including rental cost burdens, overcrowding, evictions, and homelessness.

FIGURE 2

Millions of Renters With Disabilities Are Cost Burdened

Low-income renters with disabilities



Note: The American Community Survey (ACS) identifies people with disabilities based on six types of disability. Respondents who report any one of the six disability types are considered to have a disability. For more detail on the six disability types see [Census.gov](#): "How Disability Data are Collected from The American Community Survey." Cost Burdened = households paying more than 30 percent of their monthly income on rent and utilities.

Source: CBPP analysis of 2018 ACS PUMS 5-year data; 2018 Department of Housing and Urban Development income limits

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It would also lift many people with disabilities who receive [Supplemental Security Income](#) (SSI) out of poverty. Over 4.4 million disabled adults under 65 receive SSI. SSI provides a modest basic monthly benefit of \$794 for individuals in 2021 — the only source of income for over half of SSI recipients, which is too little to pay for a [typical](#) one-bedroom apartment even if they use every dollar of their benefits for rent.

High rent costs also force families to divert resources from other basic needs, such as prescriptions or health care visits, which can have significant consequences for disabled people's health. By lowering rental costs, vouchers let people spend more on basic needs and on goods and services that enrich their lives.

2. Sharply Reduce Homelessness Among People With Disabilities

Voucher expansion is critical to ending homelessness for the hundreds of thousands of disabled people experiencing homelessness each year. A broad body of research shows that rental assistance is highly effective at reducing homelessness and helping people maintain housing stability, including among individuals with mental illness, HIV/AIDS, and other complex health conditions. About [half of adults](#) — and two-thirds of veterans — living in homeless shelters reported having a disability in 2018. And [over three-quarters](#) of people experiencing unsheltered homelessness, which has increased sharply in recent years (see Figure 3), report having a physical or mental health condition.

Rental assistance and short-term support in navigating the rental market are likely enough for most disabled adults to regain long-term housing stability. However, some will need [supportive housing](#), an evidence-based solution that pairs rental assistance with services such as intensive case management, ongoing housing navigation, and physical and behavioral health services for those who want them. In addition to housing stability, supportive housing can improve access to quality health care, reduce the use of costly systems such as emergency health services and prevent incarceration. This is critical, because homelessness can worsen health and disrupt access to care. For instance, people

experiencing homelessness often lack access to reliable mailing addresses, a phone, or a computer to stay in contact with health care providers.

Vouchers are particularly well-suited for increasing access to supportive housing. Vouchers can be tenant-based, letting people choose a unit on the private market, or project-based, meaning the rental assistance is tied to specific units. Having vouchers readily available would help communities create a variety of integrated housing options – including supportive housing – so that people can choose one that meets their needs without being isolated from the community.

3. Help People Live in the Community

People with disabilities [overwhelmingly](#) want to live in the community instead of congregate care settings such as nursing homes or psychiatric facilities, where they are more isolated. But the lack of affordable housing forces many disabled people into these settings. Vouchers can help disabled adults ready to leave nursing homes or other institutions move back into the community, especially if paired with more funding for Medicaid home- and community-based services – as proposed in the President’s American Jobs Plan and the related [Better Care Better Jobs Act](#).

Voucher expansion could also help many people with disabilities afford their current home or move into more accessible homes that better meet their needs or near key community resources.

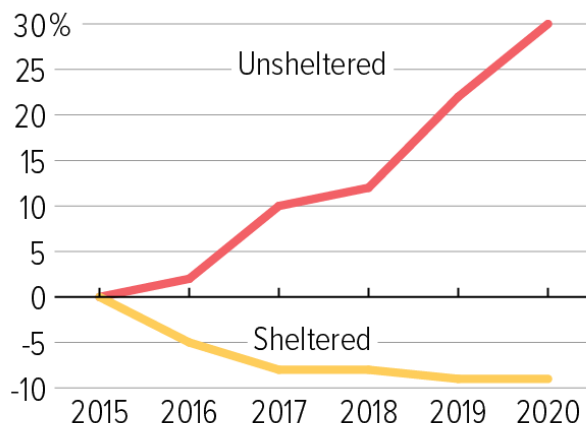
For example, a voucher could help someone move into a home that is wheelchair accessible or to a neighborhood with accessible sidewalks. People who receive daily in-home care may wish to live near their caretakers. And someone who has frequent health care visits – such as mental health counseling or dialysis – may want to live near public transportation that makes it easier to get to appointments.

Vouchers may be particularly important for disabled people of color, who often face even more limited housing choice due to a long history of discriminatory policies that created and reinforce the racial segregation of people, particularly Black families, with low incomes. While fair housing enforcement and other tools are also needed to promote housing choice, vouchers can make it easier for people of color to live in their neighborhood of choice.

FIGURE 3

Unsheltered Homelessness Has Risen Dramatically in Last Five Years

Percent change in people experiencing homelessness since 2015



Source: 2015-2020 Housing and Urban Development point-in-time data