



# Unaffordable, Inadequate, and Dangerous Housing Disparities for People with Disabilities in the U.S.

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## Introduction

Housing security is vital for the health, wellbeing, and community integration of people with—and without—disabilities. Secure housing allows people to focus on strengthening their relationships, maintaining their health and recuperating from illness, and participating in the community, rather than focusing on mitigating the ill-effects that inadequate housing can exert on them. These include financial stress, disrupted routines, the risk of contracting new illnesses or exacerbating existing ones, and other stressors that can be reduced or eliminated by improving the quality of their housing. Unfortunately, people with disabilities are less likely to have secure housing than their nondisabled counterparts.

Housing security includes three components: **affordability, housing quality, and neighborhood quality.** Households with disabled members are less likely to have housing that incorporates these components than households without any members with disabilities. **Housing security is even worse for households with disabled members who need long-term services and supports (LTSS).** The data presented here can help us understand housing disparities among people with

disabilities, especially those who need LTSS to live in the community.

## Housing Disparities For People with Disabilities in the U.S.

### Unaffordable Housing

High rents and other expenses can put housing out of reach for many people with disabilities. Households whose members pay 50% or more of their income (severely housing cost burdened) for housing have little left for other living expenses.<sup>1</sup> People in these households find themselves making hard choices between meeting their housing needs or paying for food, medical care, childcare, and essential services necessary for healthy living. LTSS households are close to twice as likely to pay over half their monthly income on housing than households with no disabled members (27% versus 15%).<sup>2</sup>



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**on their rent or mortgage.**

LTSS households were nearly 1 and a half times more likely to spend more than 50% of their income on housing than households with disabled members in general. About a quarter of people with all disabilities spend half or more of their monthly income on their rent or mortgage, while only 10% of non-disabled households spend a similar proportion of their monthly income on housing.

Some people with disabilities also struggle to make their rent or mortgage payments. Twice as many LTSS households are behind in paying their rent or mortgage when compared to households with no disabled members. This puts the LTSS household at greater risk of losing their home altogether. Relative to LTSS households, households with disabled members are only marginally better off in meeting their rent or mortgage obligations.

### Poor-Quality Housing

People with disabilities are more likely to live in housing that fails to meet basic standards. For example, housing units may have leaky roofs, walls with cracks and holes, faulty electrical wiring or plumbing, broken refrigerators, or poorly maintained stairs. While these problems are relatively uncommon in the current housing stock in the U.S., still four times as many LTSS households face inadequate housing conditions as households with disabled members do.

**LTSS households are three times as likely to face inadequate housing conditions as households without disabled members.**

**LTSS Households** 

**Households Without Disabled Members** 

### Unsafe Neighborhoods

Location matters. Living in safe neighborhoods with access to transportation and services is critical for people with disabilities to be supported in their communities. Yet, housing units occupied by households with disabilities are more likely to be located in neighborhoods with higher rates of crime and higher risks of natural disasters, including floods, hurricanes, and tornadoes.

In fact, LTSS households are almost twice as likely to live in neighborhoods with a higher susceptibility to natural disasters than non-disabled households.



**of LTSS households live in neighborhoods with high rates of serious crime, compared to 5% of households without disabled members and 10% of all households containing people with disabilities.**

This disparity is even greater for local crime rates: only 5% of non-disabled households report serious crimes in their neighborhood, but 13% of households whose members have LTSS needs do.

# Conclusion

People with disabilities, and people with disabilities who also have LTSS needs in particular, face three major barriers to adequate housing: they must exert a greater effort to meet their housing needs, they are more likely to live in unsafe areas, and they spend a larger portion of their income to cover their housing than their nondisabled counterparts. To fully meet the housing needs of people with disabilities, we must understand the sources of these disparities and policy solutions to address them.



## Endnotes

1. [https://www.huduser.gov/portal/pdredge/pdr\\_edge\\_featd\\_article\\_092214.html](https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html)  
While the use of the term “Burden” in conjunction with disability is fraught, "Housing Cost Burdened" is a common term used among housing policy experts.
2. Data used for the analyses are drawn from the 2017 American Housing Survey (AHS).

## How to Cite This Brief

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