



Published in final edited form as:

Disabil Soc. 2021 August ; 36: . doi:10.1080/09687599.2021.1960276.

America's housing affordability crisis: Perpetuating disparities among people with disability

Suzanne Perea Burns, PhD^a, Rochelle Mendonca, PhD^b, Noralyn Davel Pickens^a, Roger O. Smith^c

^aSchool of Occupational Therapy, Texas Woman's University, Denton, USA;

^bRehabilitation and Regenerative Medicine, Columbia University, New York City, USA;

^cDepartment of Occupational Science and Technology, University of Wisconsin-Milwaukee, Milwaukee, USA

Abstract

America's housing affordability crisis has had various indirect costs on health and safety among people living with disability. The skyrocketing housing prices have exponentially increased with the onset of the COVID-19 pandemic leaving many people at risk for eviction after federal and local moratoriums providing protection during the pandemic expire. Americans with disabilities have been particularly affected by the affordability crisis and it is expected that this major public health problem will only grow as government-provided protections and supports wane. It is critical that both government and various housing organizations consider ways to support affordability, quality, and accessibility in this particularly hard-hit population.

Keywords

disabled persons; health status disparities; socioeconomic factors; housing; community health planning

Introduction

Skyrocketing housing prices have been contributing to a major public health problem in America for years. The COVID-19 pandemic has had a significant impact on the housing affordability crisis as prices soar due to low housing supply and increased demand. Persons with disabilities are at a heightened risk for not only feeling the economic impact of the pandemic, but also for having poor health and safety outcomes resulting from the associated affordable housing challenges. Accessibility adds an additional layer of housing problems for people with disabilities that may be financially burdened and unable to add necessary accessibility features. This paper will describe the affordability crisis that began during the Great Recession of 2008, the growing problem resulting from the COVID-19 pandemic, gaps, and opportunities to meet the demands of persons living with disabilities.

Housing Affordability, Quality, and Accessibility

Since the Great Recession of 2008, home ownership rates have fallen drastically resulting in spikes in foreclosures and short sales. As a result, more people have been renting homes leading to significant increases to rental costs for individuals and families (Rohe, 2017). Costs for housing and land are also rising substantially and affordable quality housing is becoming more challenging to obtain. These changes to the housing climate increase individual and societal costs, with minority and marginalized populations disproportionately affected. Inaccessible housing and quality of housing are a fallout from the affordability crisis and must be considered when addressing the needs of people with disability.

Although the housing affordability problem has been growing over recent years, the COVID-19 pandemic has had a swift and substantial economic impact further contributing to the crisis. Housing costs are increasing significantly in many cities as the demand for housing is high. The increased demand resulting from the ongoing pandemic is at least partly related to: (1) people fleeing small apartments in large cities to less expensive areas, (2) new remote work policies enabling more flexibility in location, and (3) reduced 30-year mortgage rates. Home price increases have accelerated at a rapid pace and mortgage rates have remained low. This has contributed to home price growth that has deviated from the typical trend that has been observed in recent years (Menton 2020; Mohtashami, 2020).

Simultaneously, layoffs and reduced work hours are contributing to homeowners having more difficulty paying mortgages leaving many homeowners unable to make their payments. Rental properties are experiencing reduction in revenue making it more difficult to service mortgages and pay costs related to housing quality. A significant number of renters are behind on their payments and mass evictions are expected once federal and local eviction moratoriums, providing protection during the pandemic, expire. Renters and homeowners are left with challenging decisions on how to allocate financial resources between housing and other life costs such as food and health care. Furthermore, allocating financial resources for housing quality and accessibility may not be an option as many other financial responsibilities are likely prioritized. Unfortunately, this type of financial stress can further contribute to poor health and well-being (Lubell et al., 2007), especially among people with disabilities.

The built environment has a profound impact on everyday life and can contribute to health and safety outcomes in people with disabilities. In fact, the U.S. Department of Housing and Urban Development (HUD) reported that very low-income households with severe financial burdens that are living in inadequate housing or over-crowded housing rose by nearly 2.3 million people from 2005 to approximately 8.3 million in 2015. In addition to inadequate housing, people with disabilities may lack accessibility features like wheelchair ramps or other modifications that enable safety and independence. Rehabilitation experts in home safety may face substantial barriers to modification implementation for accessibility when dilapidated conditions must be prioritized. While research has demonstrated the effectiveness of home safety modification interventions for people with disabilities (Stark et al., 2017), minimal attention in the literature has focused on the quality of housing stock when working with people who may be in most need of modifications for health and safety.

Many people with disability must rely on social security income (SSI), which as of 2016, was at approximately 22% below the federal poverty level set in the United States (Schaak et al., 2017). Not being able to afford consistent and adequate housing may lead to living in substandard quarters, institutionalization, homelessness, or incarceration (Schaak et al., 2017). For people with disabilities who are able to afford housing, quality and accessibility needs may continue to exist and provide additional financial burdens. People with disabilities should not have to make decisions between paying rent/mortgage, paying to improve housing quality, and funding needed for accessibility modifications. Facilitating affordable housing, improving housing conditions, and reducing health risks in the home should be a critical national priority.

State of Housing

Greater than 18 million households in the United States are paying more than half of their income on housing costs, a severe cost-burden. Cost-burdened homeowners and home renters spend significantly less money on food, health care, transportation and retirement savings than those with more financial and housing stability (Schaak et al., 2017). Social Security Income (SSI) provides a very limited income to people with disabilities; not nearly enough to meet housing market cost demands. The average monthly rent for a one-bedroom apartment is 131% of monthly income for a person with disability. Unfortunately, rental inventory is low and rental prices in many markets within the United States are climbing fast where some booming cities have experienced a 31% price increase in rent since the beginning of the pandemic (Pollack, 2021). Although affordable living options exist for people with disabilities, they typically involve lengthy waitlists (Connery, 2016).

We have done extensive work in home safety and have partnered with non-profit organizations providing home modifications for those experiencing significant housing needs. An ongoing lesson is the extent of poor housing quality and the critical consideration of balancing modifications for quality and accessibility to improve outcomes in this population who may experience financial insecurity.

According to 2017 data from the American Housing Survey (US Census Bureau, 2018), people with disabilities more frequently report problems with housing quality than those without disability. For instance, in regards to housing adequacy, people with disability report their homes as moderately inadequate (1.9%) and severely inadequate (5.9%) compared to households without a person with a disability (0.8% and 3.2%), respectively. Deficiencies such as holes in the floor are reported in households with someone who has a disability (2.0%) and without a disability (1.0%). Other conditions such as holes in the roof (2.0%, 0.9%), boarded up windows (1.5%, 0.7%), broken windows (5.3%, 2.6%), and mold within the past 12 months (5.0%, 2.6%) were reported by households with and without people living with disability, respectively.

Inaccessible housing can be a major problem for people with disability. Inaccessible housing is further related to increased fear of falls, risk of falls, and injuries; poor social participation; poor quality of life; increased caregiver burden; higher mortality rates; and higher use of social services (WHO, 2018). The double burden of housing quality and

accessibility issues among people with disability may have a profound impact on health and safety outcomes.

Call for Action

The lack of affordable housing is a major public health problem and is a key housing priority. Furthermore, the double burden of poor housing conditions and inaccessible homes can perpetuate disparities in outcomes among people living with disability.

First, the COVID-19 pandemic, which includes shutdowns and layoffs, has exacerbated the already existing housing crisis. Many people are facing eviction with the eviction moratoria expiring and lack the resources to compensate for lost wages. It is essential that affordability of housing be considered along with the recovery from the pandemic for people with disability. The federal government should consider making large-scale direct investments in metropolitan land trusts. It is also recommended that state mandates are developed for inclusionary housing, rental properties are developed with a significant portion being prioritized as affordable housing units, and that local governments support the acquisition of developable land (Zonta, 2020).

Next, organizations supporting home modifications must be prepared to address the double burden of poor quality and inaccessible living conditions. When working toward meeting quality and accessibility objectives, organizations should consider partnering with professionals with expertise in home safety and home modifications. Many times, organizations rely on volunteers or have one professional to complete the home assessment and modification intervention plan. However, best practice would involve an inter-professional team with various expertise to improve outcomes for this population. Organizations targeting home modifications for people with disability could learn from two inter-professional models that provide examples of team-based approaches: special education in the public school system and inpatient rehabilitation. Both models have successfully employed inter-professional teams to meet the goals and needs of persons with disability where stakeholder teams convene to work toward meeting client-centered goals in the community. Currently, there is no standard for using inter-professional teams to meet the housing needs of people with disability. Organizations concerned with housing should consider integrating inter-professional teams to address this problem area.

Federal and local programs that address general housing needs rarely take into account the unique needs of people with disability. Although funding from HUD can support funds for accessibility, the programs may not be entirely client-centered to address the specific needs of each person. Furthermore, local organizations have variability in funding priorities which may further contribute to challenges meeting the various housing needs. Therefore, it is expensive to meet both quality and accessibility needs of people with disability who may have extensive housing needs. By partnering with stakeholders that can effectively target housing quality and accessibility needs, people with disabilities can be set up for success in their home and community. For instance, contractors may have expertise in structural modifications but lack knowledge in disability. Likewise, occupational therapists may have expertise in person-centered factors like health conditions, disability, and aging, but not

have expertise in implementing structural changes to the home. By developing partnerships between stakeholders, home modifications can more successfully address the double burden of poor housing conditions and inaccessible housing.

Conclusion

It is critical that society meets the housing needs of people living with disabilities. Affordable, accessible, and quality housing should be a human right. People with disabilities must have an equitable chance of achieving safe, affordable, and accessible housing. Federal government, local government, and housing organizations can contribute to this aim by pooling resources and using inter-professional models of care to support health and safety outcomes.

Funding Statement:

This project was supported, in part by grant number 90DPGE0016, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

References

- Connery Micaela. 2016. "Disability Housing: What's happening? What's challenging? What's needed?" Joint Center for Housing Studies of Harvard University, April 11. <http://jchs.harvard.edu>
- Lubell Jeffrey, Crain Rosalyn, and Cohen Rebecca. 2007. "Framing the Issues-the Positive Impacts of Affordable Housing on Health." Center for Housing Policy, July. <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.370.4585&rep=rep1&type=pdf>
- Montashami Logan. 2020. The Downside of the Hot 2020 Housing Market: Rapid Home-Price Growth. Housing Wire, November 30. <https://www.housingwire.com/articles/the-downside-of-the-hot-2020-housing-market-rapid-home-price-growth/>
- Pollack Lynn. (2021). "Apartment Rents Have Now Surpassed Where They Would Have Been Without the Pandemic." GlobeSt Analysis, May 28. <https://www.globest.com/2021/05/28/apartment-rents-have-now-surpassed-where-they-would-have-been-without-the-pandemic/?slreturn=20210514112938>
- Rohe William M. 2017. "Tackling the Housing Affordability Crisis." Housing Policy Debate, 27 (3): 490–494. doi:10.1080/10511482.2017.1298214
- Schaak Gina, Sloane Lisa, Arienti Francine, and Zovistoski Andrew. 2017. "Priced Out: The Housing Crisis for People with Disabilities." Technical Assistance Collaborative Inc. Consortium for Citizens with Disabilities Housing Task Force, December. <http://www.tacinc.org/media/59493/priced-out-in-2016.pdf>
- Stark Susan, Keglovits Marian, Arbesman Marian, and Lieberman Deborah. 2017. "Effect of Home Modification Interventions on the Participation of Community-Dwelling Adults with Health Conditions: A Systematic Review." American Journal of Occupational Therapy 71 (2): 1–11. doi:10.5014/ajot.2017.018887
- United States Census Bureau. 2018. "American Housing Survey (AHS) National and Metropolitan Public Use File." <https://www.census.gov/programs-surveys/ahs.html>
- World Health Organization. 2018. "WHO housing and health guidelines: Recommendations to Promote Healthy Housing for a Sustainable and Equitable Future." World Health Organization, November 23. <https://www.who.int/publications/i/item/9789241550376>
- Zonta Michael. 2020. "Expanding the Supply of Affordable Housing for Low Wage Workers." Center for American Progress, August 10. <https://www.americanprogress.org/issues/economy/reports/2020/08/10/488313/expanding-supply-affordable-housing-low-wage-workers/>