

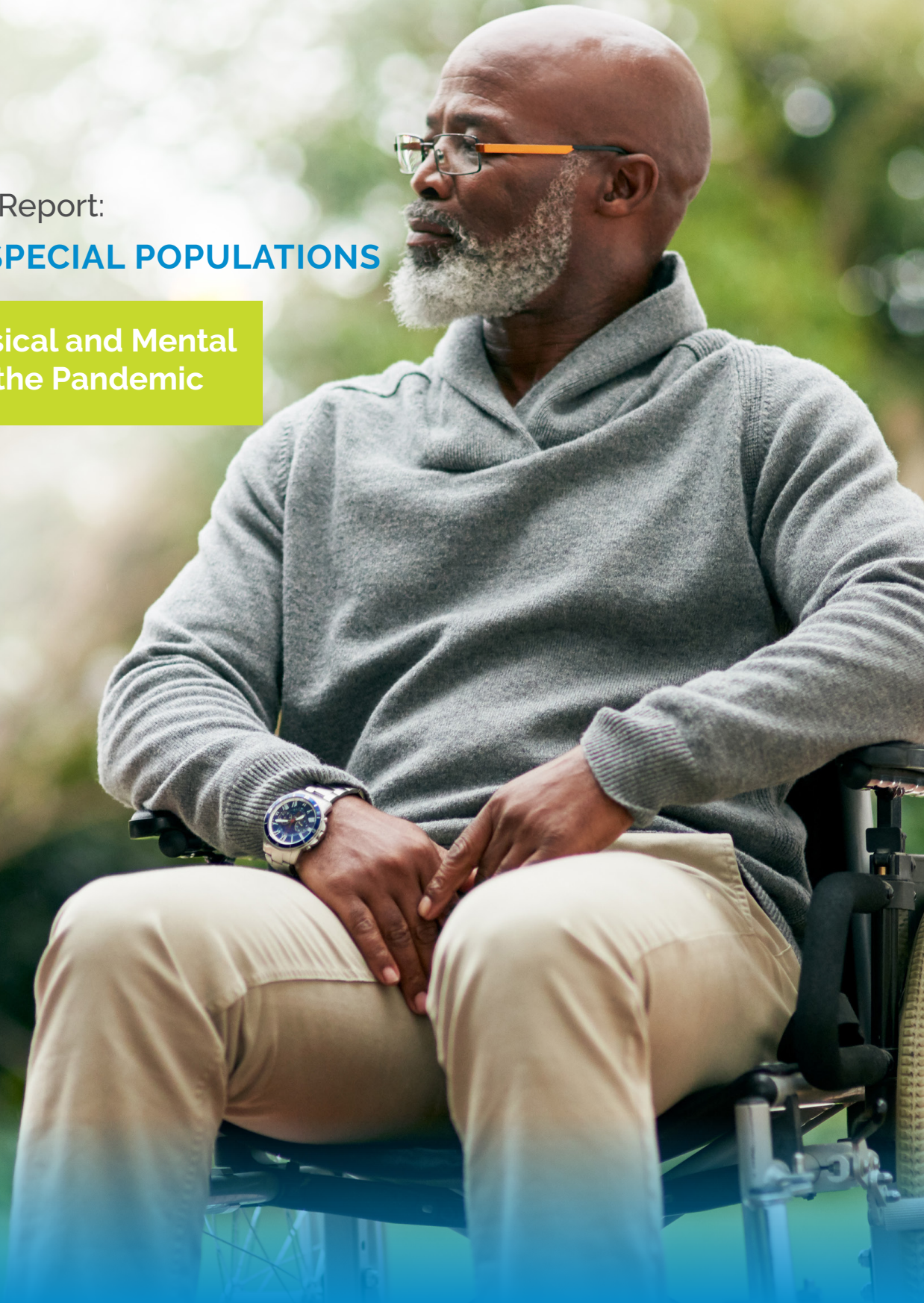


2021

Housing Impact Report:

FEATURE ON SPECIAL POPULATIONS

**Supporting Physical and Mental
Health through the Pandemic**



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In the U.S., publicly supported homes improved housing stability and financial security for 2.59 million people with disabilities in 2020. Publicly supported housing programs help families move into homes that are more affordable and more suitable for their needs by providing a subsidy, tax in-centive, mortgage loan, or insurance to a property or by offering a voucher to a household¹. Access to publicly supported homes can position families to spend more money on healthcare², reduce their stress levels³, and improve the living conditions of their home and neighborhood⁴, which can ultimately improve their health outcomes⁵. Housing assistance also reduces the likelihood of late rent payments, eviction, and homelessness⁶, which shields recipients from the physical and mental tolls associated with housing instability⁷. This feature examines trends among people with disabilities and unique needs living in publicly supported rental homes and offers new insights into how housing providers are supporting people experiencing mental and physical health challenges.

Trends in People with Disabilities and Other Unique Needs Who Receive Assistance

In the U.S., publicly supported rental homes provided stability for 2.59 million people with disabilities, who make up nearly one-fifth of all people living in publicly supported homes. Additionally, 2.17 million families living in publicly supported homes in 2020 included a person with a disability, representing nearly one-third of all publicly supported households⁸. However, estimates suggest that as many as 44% of people living in publicly supported homes live with an activity, functional, or sensory limitation and have a more moderate disability not included in HUD's definition⁹.

Publicly supported homes also provide stability for other low-income people with unique needs, such as veterans, those seeking refuge from domestic violence, and individuals and families experiencing homelessness. For instance, the Veterans Affairs Supportive Housing (VASH) program, implemented by HUD and the Veteran's Administration, supported 78,000 veterans in need of an affordable home last year. Housing programs have provided stability for 379,000 veterans overall¹⁰. HUD also has special programs, like Rapid Rehousing and Permanent Supportive Housing, which have helped 522,000 people exit homelessness¹¹.

The number of low-income people with disabilities has increased 0.8% since 2019. This figure will continue to grow as the prevalence of low-income people with disabilities rises as the population ages. The number of households containing persons with disabilities paying over half their income toward rent or living in severely inadequate housing increased 7% between 2015 and 2017¹². In 2019, the latest year data are available, 9.4 million people with disabilities and 7.6 million households with a member with a disability earned below 80% of the state median income (the HUD definition of low-income). The number of low-income

people with disabilities and households that include a person with a disability increased 1.3% and 1.7% since 2018, respectively¹³.

Conservative estimates suggest that expanding rental assistance programs to likely eligible households that include a person with a disability in 2019 would have meant that an additional 3.73 million households could have realized the benefits of an affordable home. Likely eligible households include those earning less than 80% of the state median income and paying more than 30% of their annual income toward housing (the HUD definition of cost burden). These figures increased 1.1% from 2018.

Figure 1:

People with Disabilities and Unique Needs Living in Publicly Supported Homes

2.59 million

people with disabilities live in publicly supported homes.

379,000

veterans live in publicly supported homes.

32%

of assisted households include a person with a disability.

0.8%

more people with disabilities lived in publicly supported homes between 2019 and 2020.

3.73 million

households include a person with a disability that likely qualify for rental assistance but don't receive it.

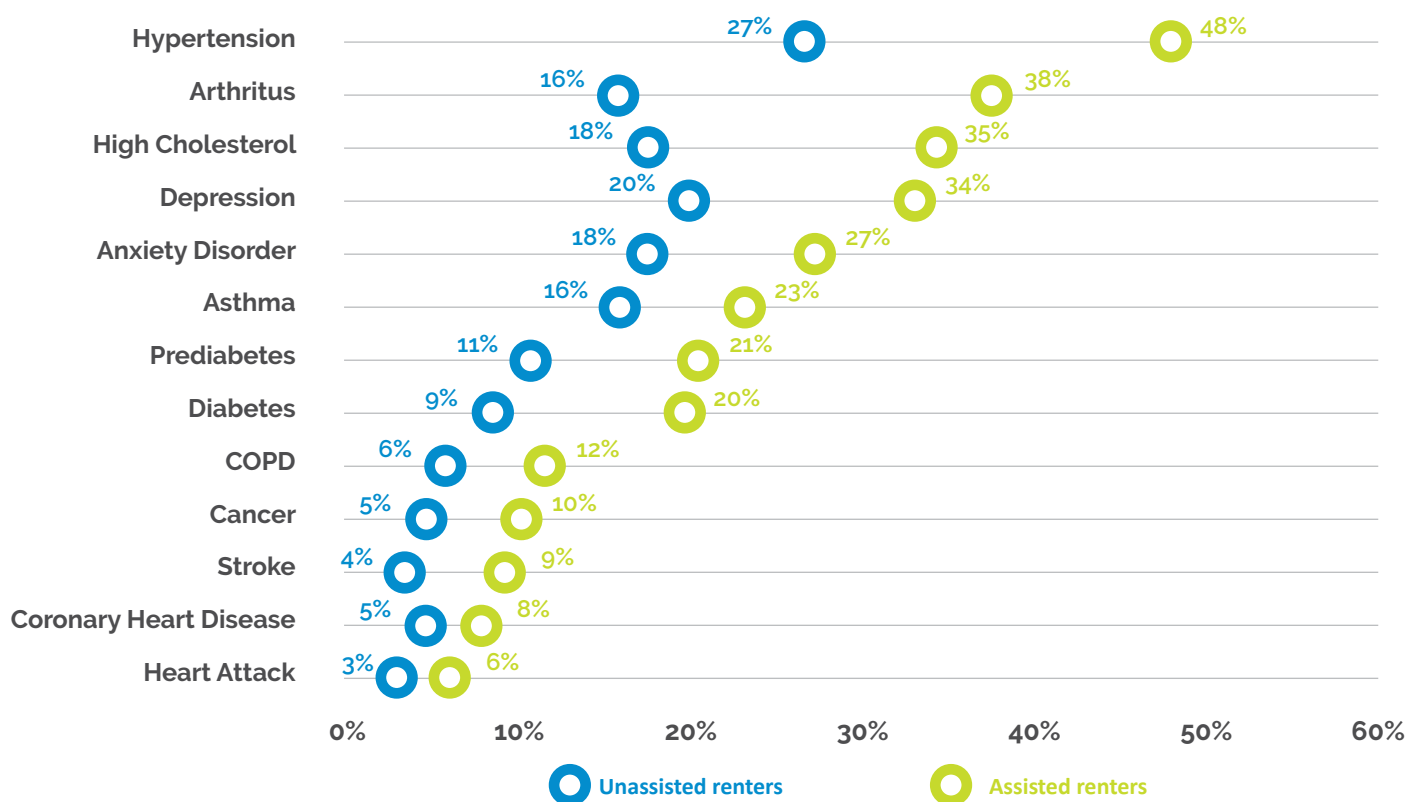
New Insights into How Housing Providers are Serving People with Disabilities

While access to an affordable home can positively impact health outcomes¹⁴, many families that seek housing assistance are often in poorer health than their unassisted peers. Adults living in publicly supported homes earning below 150% of the poverty line report higher rates of hypertension, heart disease, diabetes, arthritis, COPD, asthma, anxiety disorders, depression, and a history of stroke and cancer compared to their unassisted

peers¹⁵. The most common health conditions experienced by more than a quarter of adults living in publicly supported homes earning below 150% of the poverty line include hypertension (48%), arthritis (38%), high cholesterol (35%), depression (34%), and anxiety disorder (27%). Overall, more than one-third of adults living in publicly supported homes reported being in fair or poor health.

While access to an affordable home can positively impact health outcomes, many families that seek housing assistance are often in poorer health than their unassisted peers.

Percent of adult renters earning below 150% of the poverty line that report health conditions.



PAHRC tabulation of National Health Interview Survey 2019 (adult file). (P value < .05).

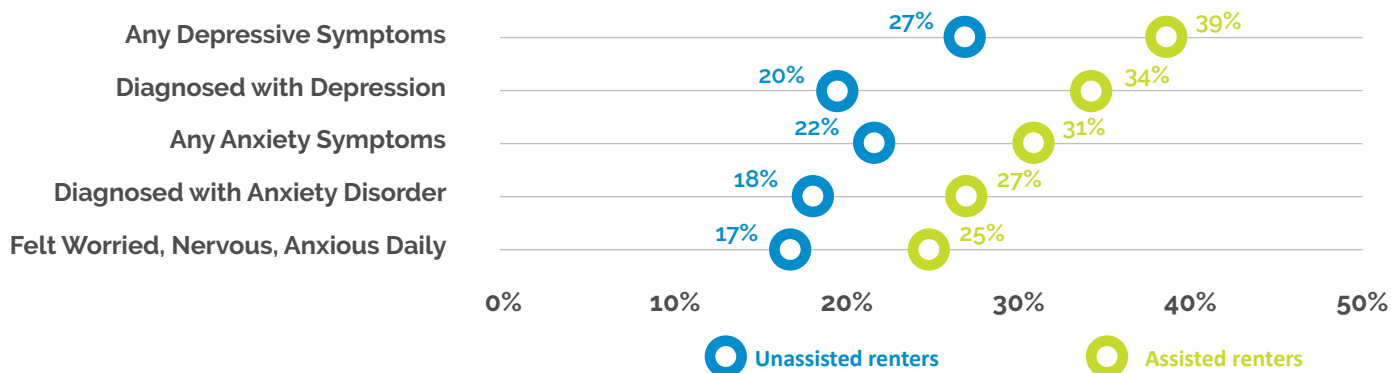
Many adults living in publicly supported homes also continue to struggle with mental health challenges. Nearly a quarter of assisted adults reported feeling worried, nervous, or anxious daily in 2019. During the same time period, adults living in publicly supported rental homes earning below 150% of the poverty line also reported higher rates of mild, moderate, and severe depressive and anxiety symptoms. Thirty-nine percent of adults living in publicly supported homes earning below 150% of the poverty line experienced symptoms of depression according to the Patient Health Questionnaire (PHQ) scale and

31% experienced anxiety symptoms according to the General Anxiety Disorder (GAD) scale in 2019. Overall, 8% of adults living in publicly supported homes experienced severe depression and anxiety symptoms in 2019. Like the population at large, the number of people living in publicly supported homes experiencing depression and anxiety has likely risen since the start of the pandemic. The portion of adults reporting symptoms of anxiety or depression has risen 380% between January and June of 2019 and December of 2020¹⁶.



While housing assistance is linked to improved mental and physical health outcomes, many adults living in publicly supported homes continue to struggle with mental health challenges.

Percent of adult renters earning below 150% of the poverty line that report health conditions.



PAHRC tabulation of National Health Interview Survey 2019 (adult file). (P value < .05).

As a result of these disparities, many affordable housing providers partner with health providers, social service providers, and local nonprofits committed to improving health outcomes. Half of housing authorities surveyed in 2018 reported having health-related initiatives in place, nearly all of which were supported through a partnership¹⁷. The most common health initiatives among PHAs targeted preventative health (74%), followed by medical health conditions (63%), and substance use disorders (60%). In response to the COVID-19 pandemic, affordable housing providers adapted their programs and partnerships or created new ones to meet the growing health needs that arose. For instance, affordable housing providers have collected and distributed PPE kits¹⁸, partnered with hospitals and clinics to promote vaccine distribution among the families they serve, and have leveraged their relationships with the families to mitigate vaccine hesitancy¹⁹.

Affordable housing providers engaged in health initiatives suggest that other organizations looking to implement housing-health initiatives start by defining internal priorities regarding resident health, securing internal buy-in and resources, prioritizing steps to implement a strategic health plan, and cultivating new partners. Once a partnership has been developed, it can be strengthened by improving communications between partners, securing funding to create, sustain, or expand initiatives, evaluating the initiative, and refining and expanding the initiative on an ongoing basis. Affordable housing providers looking to start or grow their health initiatives can access the following resources for tips and examples: PAHRC and CLPHA's [Strategies, Start, Sustain: The Evaluation of PHA Health Report](#)²⁰, LeadingAge's [Housing and Health Care Toolkit](#)²¹, and HUD's [COVID-19 Vaccinations and Testing Toolkit](#)²². However, continued investment is needed to help affordable housing providers create and sustain these programs.



Citations

- ¹ Each reported estimate specifies the exact types of federal assistance programs included in the figures. In general, programs covered in this report include public housing, Housing Choice Vouchers, project-based section 8, low-income housing tax credit (LIHTC), Federal Housing Administration (FHA) loans with affordability restrictions, special purpose vouchers, and some selected state programs. For more information regarding how estimates in the Trends in Children Receiving Rental Assistance section were generated, access the [methodology documentation](#).
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- ¹¹ HUD. (2019). "HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Assistance Programs Housing Inventory Count Report"
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- ¹⁴ Fenelon, A., Slopen, N., Boudreaux, M., Newman, S. (2018). "The Impact of Housing Assistance on the Mental Health of Children in the United States." *J Health Soc Behav*, 59(2): 447-463.
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