

The Relationship Between Disability, Residence, and Home Ownership

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DISABILITY POLICY

Study Sponsorship

- **Rehabilitation Research and Training Center on Disability Statistics and Demographics grant to Hunter College, CUNY**
- **National Institute on Disability and Rehabilitation Research, U.S. Department of Education**

Background

- **Working-age people with disabilities face limitations in many aspects of life**
 - 47% who experience poverty for more than one year are people with disabilities (She and Livermore 2007)
- **Housing is an issue for many**
 - 36% of non-elderly households with worst-case needs have members with disabilities (HUD 2011)
 - 41% of households with members with disabilities have trouble affording housing costs (NCD 2010)

Background (cont'd.)

- **Poor housing characteristics are common among elderly households with disabled members**
 - **Poor economic conditions (Freedman et al. 2008; Beard et al. 2009)**
 - **Neighborhood mobility barriers (Keysor et al. 2010; Freedman et al. 2008)**
 - **Crime (Beard et al. 2009; Clark et al. 2009)**
 - **Unmet needs for dwelling modifications (Newman 2003)**

Research Questions

- **For the working-age population (18–64 years), what is the association between disability and:**
 - Housing characteristics?
 - Neighborhood characteristics?
- **Do characteristics vary by ownership?**

Defining Disability in the American Housing Survey (AHS)

- **Six questions about limitations**
 - Deafness or serious difficulty hearing
 - Blindness or serious difficulty seeing
 - Serious difficulty concentrating, remembering, or making decisions
 - Serious difficulty walking or climbing stairs
 - Serious difficulty dressing or bathing
 - Difficulty doing errands alone

Defining Disability in the AHS (cont'd.)

- **Receipt of disability income**
 - Any disability payments such as **Social Security Disability Insurance (SSDI)**, workers' compensation, veterans' disability payments, or other disability payments
 - Any **Supplemental Security Income (SSI)** payments

Analytic Sample

- **Sample exclusions**
 - Younger than 18 or older than 64
 - Missing information on any of the six limitation questions (479)
 - Missing information on receipt of disability income (4,185)
 - Missing information on limitation and disability-payment questions (26)
- **Analytic sample: 65,040 individuals**

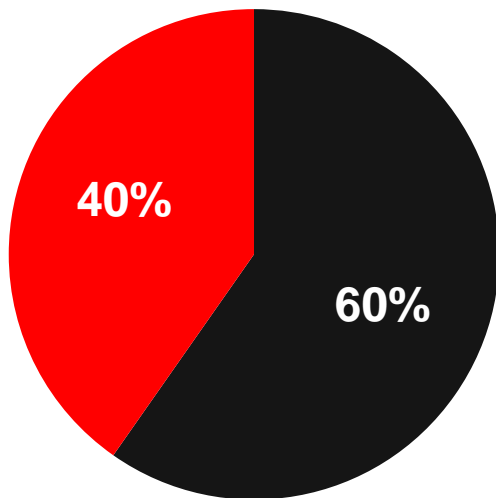


Disability Rates in the AHS, People Age 18–64

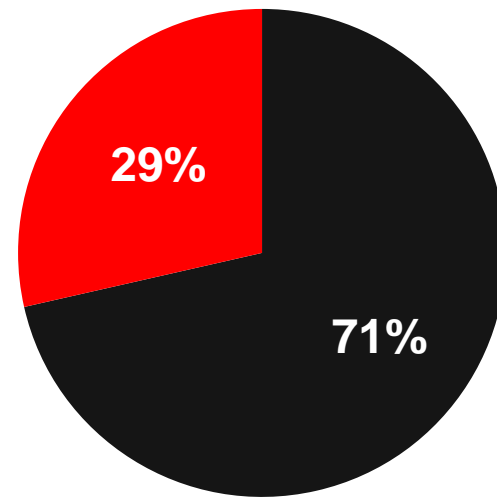
Limitation	Prevalence
Hearing disability	1.2
Visual disability	0.8
Cognitive disability	1.9
Ambulatory disability	3.3
Self-care disability	0.7
Independent-living disability	1.7
Receipt of disability payments	4.7
One or more limitation(s) or receipt of disability payments	8.7

Ownership Status

People with Disabilities



People without Disabilities



■ Own

■ Rent/Occupy

Characteristics of People with Disabilities by Ownership Status

- **There are significant differences between people with disabilities who own and rent**

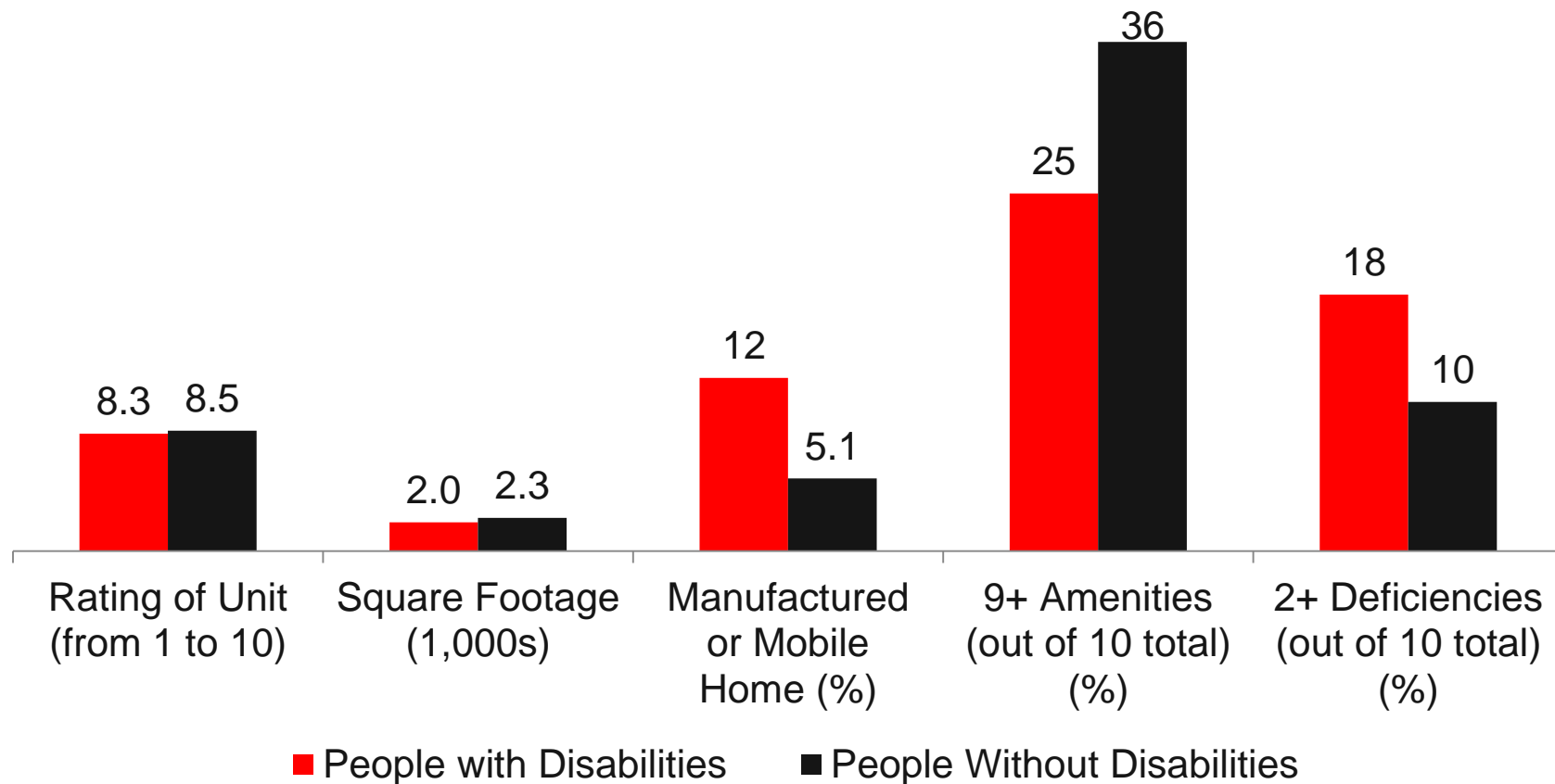
	Owners	Renters
Age (years)	49.7	45.0
White (%)	83.2	70.2
Married (%)	58.3	26.4
College education (%)	18.0	9.0

- **There are likely unobservable differences between the two groups**

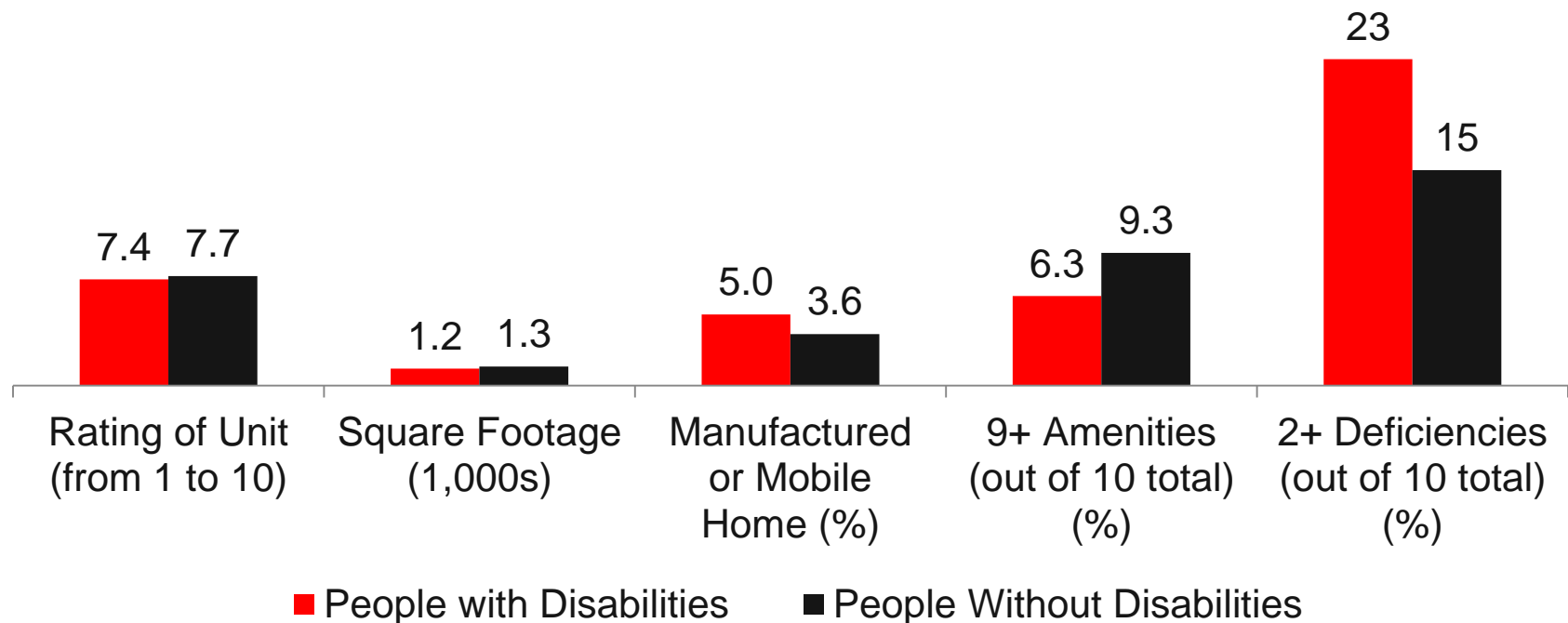
Housing Characteristics Studied

- **Rating of unit**
- **Size in square feet**
- **Manufactured or mobile home**
- **Amenities:** dishwasher, washing machine, dryer, central air conditioning, garbage disposal, stove or oven, fire extinguisher, carbon-monoxide detector, garage
- **Deficiencies:** holes in the floor, peeling paint, evidence of rodents, leaks inside or outside, toilet breakdowns, incomplete plumbing, unsafe drinking water, open cracks in the foundation, missing electrical outlets

Housing Characteristics: Homeowners



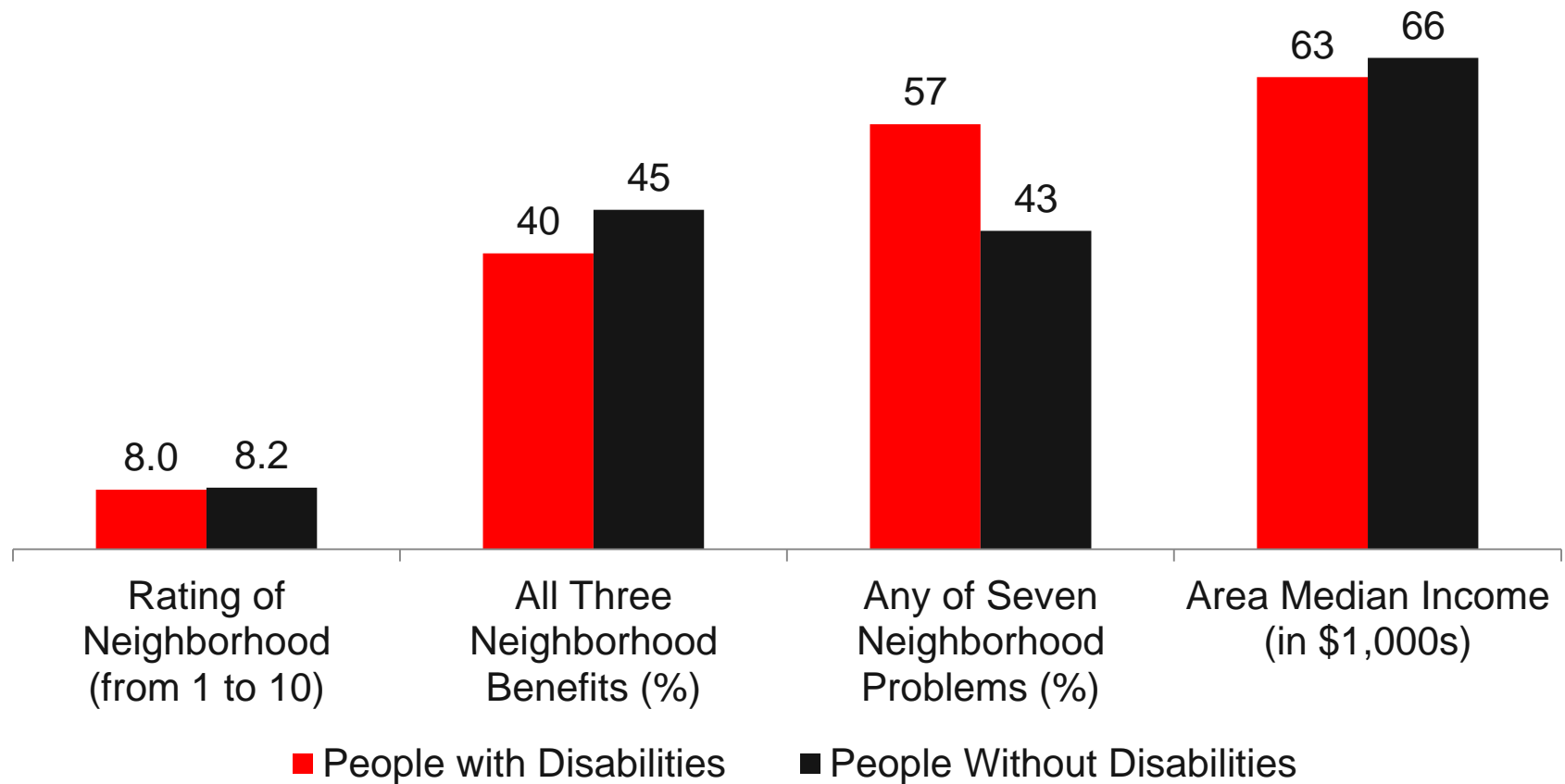
Housing Characteristics: Renters/Occupiers



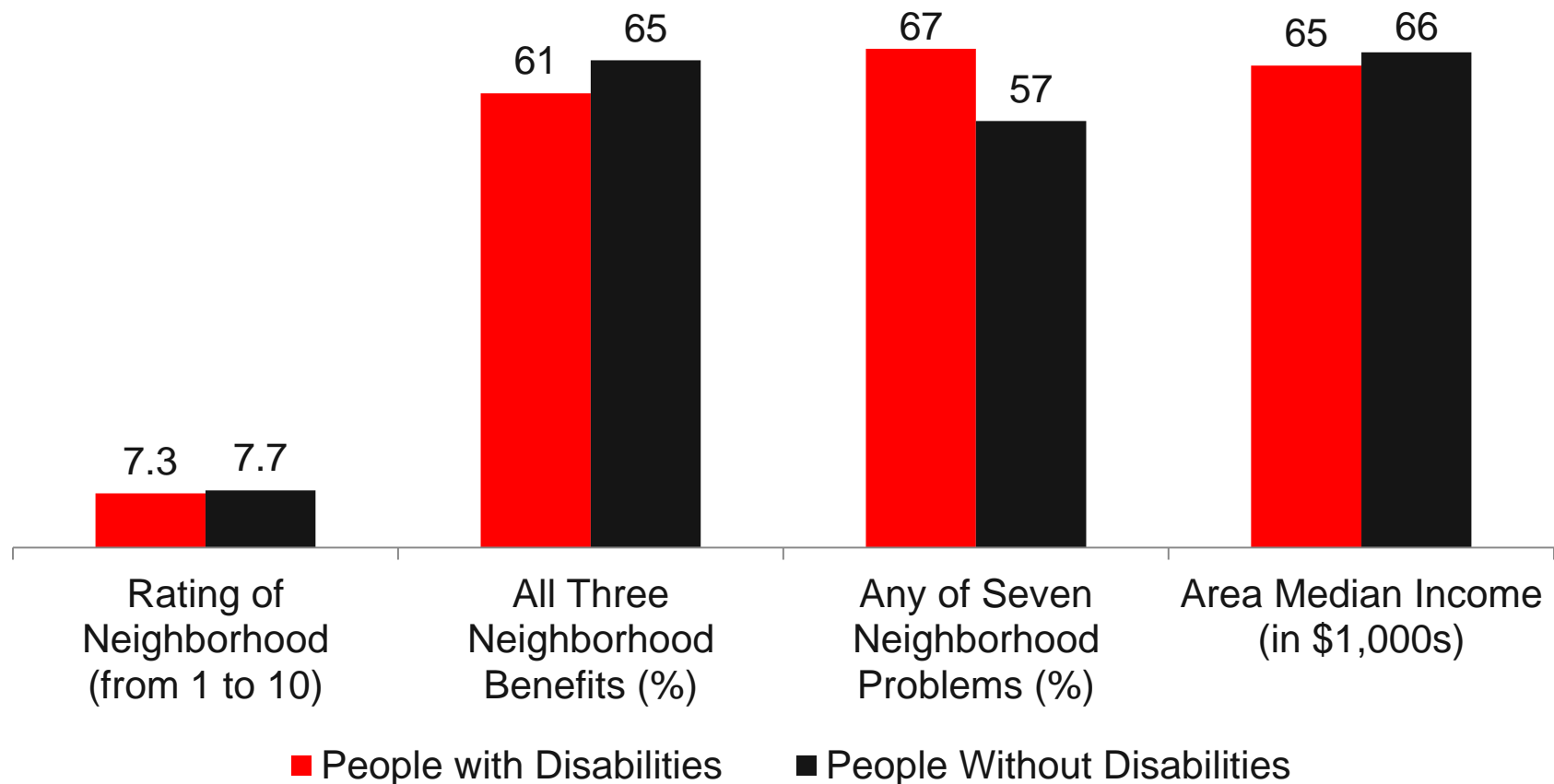
Neighborhood Characteristics Studied

- **Rating of neighborhood**
- **Benefits:** access to public transportation, proximity to stores, satisfactory police protection
- **Problems:** crime, odors, noise, vandalism, trash, proximity to roads in need of repair, proximity to heavy transportation
- **Area median income**

Neighborhood Characteristics: Homeowners



Neighborhood Characteristics: Renters/Occupiers



Multivariate Methods

- **Estimated regression models**
 - **Estimated separately for homeowners and renters**
 - **Outcomes: housing, neighborhood characteristics**
 - **Controls: age, education, marital status, gender, race, ethnicity, citizenship, household income, interest-income, region, urbanicity, number in the household**
 - **Explanatory variable of interest: disability status**

Results: Ownership

- **Disability is associated with an 8.2 percentage-point reduction in the probability of home ownership**

Results: Housing and Neighborhood Characteristics

- Significant associations between disability and housing/neighborhood characteristics

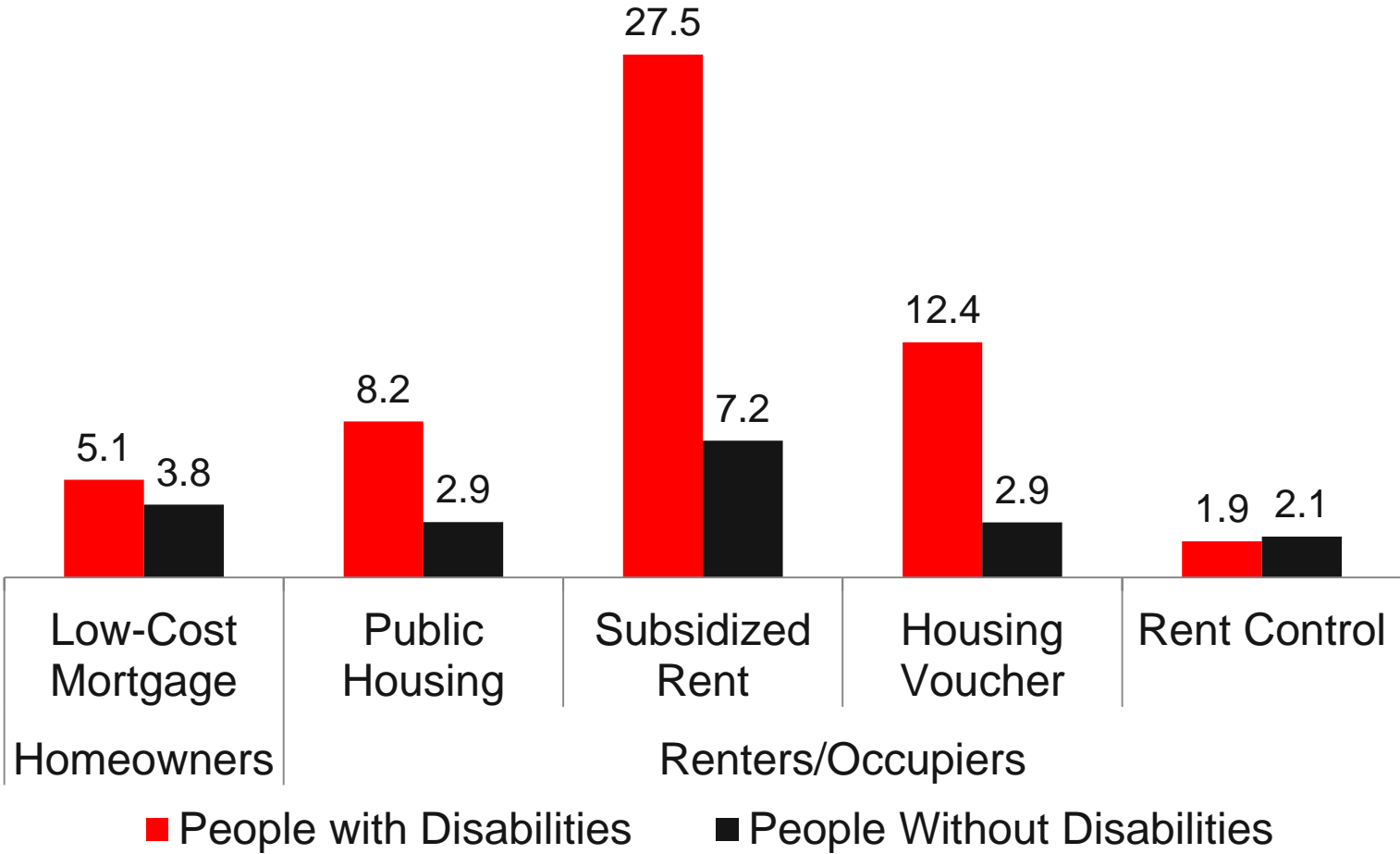
	Own	Rent
Housing characteristics		
Rating of housing unit	-0.21	-0.24
Square footage		-111
Manufactured or mobile home (%)	4.1	
9+ amenities (%)	-3.2	
2+ deficiencies (%)	7.4	9.1
Neighborhood characteristics		
Rating of neighborhood	-0.26	-0.34
All 3 neighborhood benefits (%)	-3.7	
Any neighborhood problems (%)	12.3	8.4
Area median income	-971	



Limitations

- **We did not model selection into ownership**
- **We did not control for expenditures**
- **The reasons for residence choice may be different for people with and without disabilities**
- **We cannot definitively state direction of causality**

Receipt of Housing Assistance (%)



Results: Disability and Housing Assistance

- **Disability is a significant determinant of housing-assistance receipt**
 - Associated with a 1.7 percentage-point increase in the probability of receiving a low-cost mortgage (for owners)
 - Associated with a 15.1 percentage-point increase in the probability of receiving any form of housing assistance (for renters)

Association Between Housing Assistance and Housing/Neighborhood Characteristics

- **Certain types of housing assistance are associated with negative characteristics**
 - **Public housing: decline in neighborhood rating and area median income**
 - **Rent control: increase in housing deficiencies and neighborhood problems**

Association Between Housing Assistance and Characteristics (cont'd.)

- **Other types of housing assistance are associated with positive characteristics**
 - **Housing voucher: decline in likelihood of living in a mobile home, increase in area median income**

Implications of Findings

- **Disability is significantly associated with many negative housing and neighborhood characteristics, regardless of ownership status**
 - **Less disposable income due to disability-related expenditures**
 - **Difficulty identifying and fixing deficiencies**
 - **May only consider housing options close to family**

Implications of Findings (cont'd.)

- **Certain types of housing assistance are associated with increases in desirable housing and neighborhood characteristics**
 - **Vouchers are the most beneficial type of housing assistance**

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