

Thank you for joining us for today's webinar:

How does Housing Assistance Affect
Supplemental Security Income (SSI)
Application for People with Disabilities?

The webinar will begin promptly at 12pm CT
(1pm ET, 11am MT, 10am PT)

How does Housing Assistance Affect Supplemental Security Income (SSI) Application for People with Disabilities?

February 26, 2020

12pm-1pm CST

Brought to you by:

Center for Financial Security
at the University of Wisconsin- Madison



Hallie Lienhardt
Assistant Director
Center for Financial Security
University of Wisconsin-Madison

How does Housing Assistance Affect Supplemental Security Income (SSI) Application for People with Disabilities?

- Welcome
- Presentations
 - Study Overview & Findings
 - Discussant: Discussion of Project Findings & Implications
 - Discussant: Housing Accessibility Issues
- Q & A
- Sign off

Our Presenters



Erik Hembre
Assistant Professor of Economics
University of Illinois at Chicago



Kathleen Moore
Social Scientist with BSC
on contract at HHS with
Office of Planning Research and Evaluation



Arthur Jacobs
Housing Coordinator
Mayor's Office for People
with Disabilities

Housing Assistance And SSI Participation

Erik Hembre, University of Illinois at Chicago
Carly Urban, Montana State University & IZA

February 23, 2020

Disclaimer

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.

Housing Assistance

- ▶ 5 million households receive public housing or subsidized housing.
- ▶ Valuable! Average annual net benefit of \$7,700.
- ▶ Characterized by *local control and rationing*: Only 10-20% of income-eligible households receive HA.

Introduction

- ▶ Example: When the Chicago waiting list opened in 2014, 260,000 people applied but only 45,000 allowed to go onto wait list.
- ▶ From the Jan 2017 Chicago Sun-Times:

The average household waits 4.3 years to obtain a “housing choice” voucher, commonly known as Section 8, CHA records show. As for the 1,035 households who jumped to the front, the CHA says all have “special circumstances” that entitled them to quickly obtain a voucher...The CHA added Hughes (a disabled veteran) to the voucher wait list on Aug. 28, 2016. Five months later, he’d obtained a voucher, and he and his wife moved into a first-floor apartment of an eight-year-old three-flat in Auburn Gresham.

Introduction



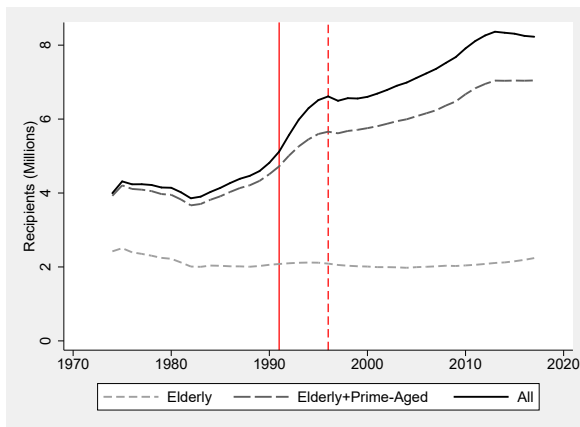
Research Question

- ▶ How much more likely are disabled households to receive housing assistance?
- ▶ Does increased access to housing assistance for disabled households increase SSI participation? Effects on other programs?

SSI

- ▶ 8.2 million people currently receive SSI benefits: children, adults, elderly (non-disabled)
- ▶ 70% increase since 1990.
 - ▶ 75 percent of SSI recipients between 5 and 49 years old qualify with a mental disability.

SSI Recipients



Contribution

- ▶ Create a novel, indirect measure of disabled housing assistance preferencel
- ▶ First paper to look at program interaction between housing assistance and SSI.
- ▶ Other papers have found SSI / DI responsive to economic conditions (Autor and Duggan 2003) and to policy incentives (Garrett and Glied 2000, Schmidt and Sevak 2004, Burns and Dague 2017).

Research Strategy

1. Create an indirect measure of local housing assistance policies.
Disabled Housing Assistance Value: $DHAV$.
2. Use within-MSA variation in $DHAV$ over time to estimate effect of $DHAV$ on SSI and TANF participation.

Policy Details

- ▶ non-aged SSI Details:
 - ▶ Benefit Level (2019): \$771 for single person.
 - ▶ Income and Asset tests. Largely single moms.
 - ▶ Costly application procedure.
 - ▶ Federal program with little state variation.

Policy Details

Housing Assistance Overview:

- ▶ Rent is 30% of income.
- ▶ Considerable benefit variation: Average 2-BR FMR: \$1,100.
- ▶ No time limit on benefit receipt.

Policy Details

Housing Assistance Overview:

- ▶ Waiting list policy determined by local PHA:
 - ▶ Some use lotteries or queues. Many state specific preferences (disabled, veterans, elderly, ect.)
 - ▶ Average 2.5 years on waiting list.
 - ▶ Several other ways that PHAs can preference disabled households.

Predictions

Predictions:

- ▶ As DHAV increases, households will be more likely to apply/participate in SSI.
 - ▶ Value comes from both increase in likelihood of receiving housing assistance or increase in value of housing assistance.'
- ▶ Larger SSI response to DHAV among those with lower expected labor market income (lower educated) or lower alternative social welfare benefits (single persons)

Empirical Strategy

- ▶ We want to measure local HA disability preference.
- ▶ What we can observe is the likelihood of receiving housing assistance among eligible non-disabled households, $h_{mt}(0)$, and disabled households, $h_{mt}(1)$
- ▶ We use the difference in that probability $h_{mt}(1) - h_{mt}(0)$ to measure local disability preference.

Empirical Strategy

- ▶ Measuring local-level HA disability preference policy:

$$H_{it} = \beta_0 + \gamma_{mt}^D d_{it} + \gamma_{mt} + \beta_1 \mathbb{X}_{it} + \beta_2 \mathbb{Z}_{mt} + \epsilon_{it}$$

- ▶ γ_{mt} : metro-by-year FE ($h_{mt}(0)$)
- ▶ γ_{mt}^D : metro-by-year disabled preference ($h_{mt}(1) - h_{mt}(0)$)
- ▶ \mathbb{X}_{it} : demographic variables
- ▶ \mathbb{Z}_{mt} : state policy and economic variables

Empirical Strategy

- ▶ Based on disabled preference, γ_{mt}^D , compute $DHAV$:

$$DHAV_{mt} = H(h(1) - h(0)) = FMR_{mt} \times \gamma_{mt}^D$$

- ▶ Where FMR_{mt} is the local fair-market rent (HUD).

Empirical Strategy

- ▶ Then use within-MSA variation (MSA and year FE) in $DHAV_{mt}$ to estimate effects on SSI participation:

$$SSI_{imt} = \beta_0 + \beta_1 DHAV_{mt-1} + \beta_2 \mathbb{X}_{it} + \beta_3 \mathbb{Z}_{mt} + \delta_m + \rho_t + \epsilon_{it}$$

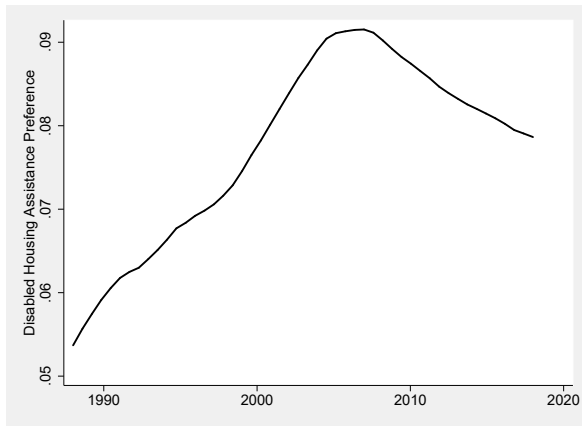
- ▶ β_1 : effect of increased expected disabled housing assistance on SSI participation.
- ▶ \mathbb{X}_{it} : demographic characteristics
- ▶ \mathbb{Z}_{mt} : state policy and economic variables
- ▶ δ_m, ρ_t are metro and year FE.
- ▶ SSI_{it} : Indicator household received SSI.

Data

- ▶ Current Population Survey Annual Social and Economic Supplement:
 - ▶ 1988-2018
 - ▶ Household head aged 18-60
 - ▶ Limit to 32 biggest MSA's
 - ▶ Indicator for if anyone in household self-reports a disability

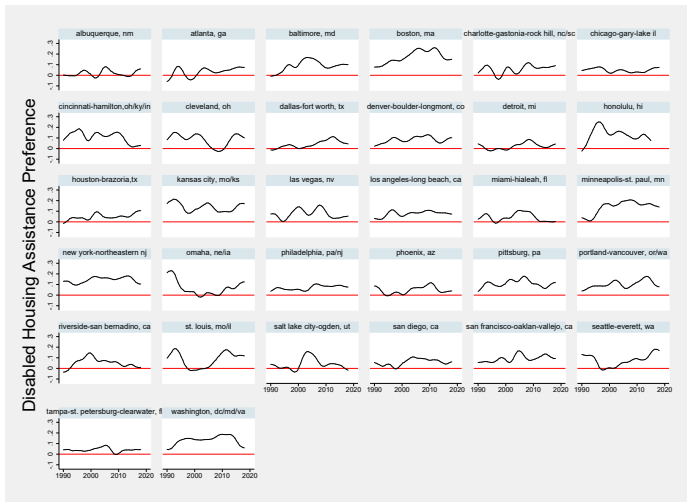
Results

- First Stage Results: National Average of Disabled Preference by Year



Results

► Metro-Level Disability Preference



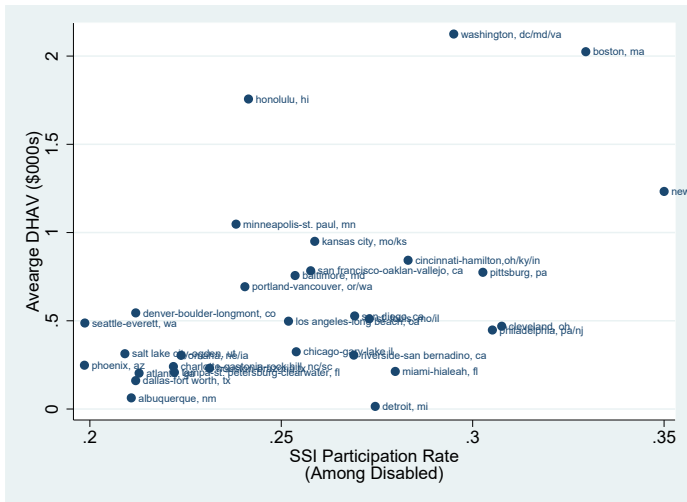
Results

► *DHAV* Summary Statistics

	1990s	2000s	2010s
Disability Preference	0.064 (0.066)	0.088 (0.063)	0.084 (0.056)
Fair Market Rent	1044 (222)	1125 (263)	1147 (309)
Disability Housing Assistance Value (000s)	0.841 (0.932)	1.278 (1.066)	1.351 (1.109)
Observations	376	320	285

Results

- Initial Look: Average MSA *DHAV* and SSI participation rate



Results

- ▶ *DHAV* increases SSI Participation
- ▶ A \$1,000 increase in *DHAV* increases SSI participation by 2.9 percentage points
- ▶ Implies that with *DHAV*=0, 2018 SSI recipients drop by 25%.

	Main	No MSA FE	Disabled	NoSSI
Disabled Housing Assistance Value (000s)	0.0286*** (0.006)	0.0307*** (0.007)	0.0226*** (0.004)	0.0283*** (0.007)
Minimum Wage	0.0013 (0.001)	-0.0013 (0.001)	0.0051 (0.006)	0.0007 (0.002)
MSA Median Income (000s)	-0.0003** (0.000)	-0.0003** (0.000)	-0.0021*** (0.001)	-0.0003*** (0.000)
Unemployment Rate	-0.0006 (0.001)	0.0001 (0.001)	-0.0051 (0.004)	0.0003 (0.001)
Welfare Benefits (000s)	-0.0012* (0.001)	0.0008 (0.001)	-0.0029 (0.004)	0.0013 (0.001)
State SSI Supplement (000s)	0.0038** (0.001)	-0.0011 (0.001)	0.0266*** (0.007)	0.0012 (0.002)
State EITC (000s)	0.0023 (0.001)	0.0027 (0.002)	0.0117** (0.005)	0.0024*** (0.001)
SNAP Benefits (000s)	-0.0048*** (0.001)	-0.0037*** (0.001)	-0.0237*** (0.005)	-0.0048*** (0.001)
Disabled	0.2071*** (0.007)	0.2084*** (0.008)		0.1144*** (0.008)
Y FE	x	x	x	x
Metro FE	x		x	x
Observations	259690	407865	35589	44518

* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Results

- *DHAV* effect is twice as large among non-married households.

	Single Parent	Single Woman	Single Man	Married
Disabled Housing Assistance Value (000s)	0.0254*** (0.008)	0.0295** (0.014)	0.0330*** (0.005)	0.0166** (0.006)
Minimum Wage	0.0025 (0.002)	0.0039 (0.003)	-0.0010 (0.002)	0.0011 (0.001)
MSA Median Income (000s)	-0.0003 (0.000)	-0.0003 (0.000)	-0.0006*** (0.000)	-0.0003 (0.000)
Unemployment Rate	-0.0004 (0.001)	-0.0021 (0.001)	-0.0018 (0.001)	0.0009 (0.001)
Welfare Benefits (000s)	-0.0000 (0.001)	-0.0008 (0.002)	-0.0010 (0.001)	-0.0020** (0.001)
State SSI Supplement (000s)	0.0035 (0.004)	0.0070* (0.004)	0.0036 (0.003)	0.0026* (0.002)
State EITC (000s)	0.0036* (0.002)	0.0016 (0.002)	0.0040 (0.004)	0.0014 (0.001)
SNAP Benefits (000s)	-0.0129*** (0.002)	-0.0028 (0.002)	-0.0012 (0.002)	-0.0021** (0.001)
Disabled	0.2426*** (0.012)	0.2585*** (0.013)	0.2431*** (0.010)	0.1377*** (0.005)
Y FE	x	x	x	x
Metro FE	x	x	x	x
Observations	65118	42539	44660	107373

* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Results

- *DHAV* effect is greatest among low-educated households:

	College	Some College	HS Ed	< HS
Disabled Housing Assistance Value (000s)	0.0272** (0.013)	0.0239*** (0.005)	0.0271*** (0.005)	0.0415*** (0.010)
Minimum Wage	-0.0003 (0.001)	0.0025 (0.002)	0.0001 (0.002)	0.0017 (0.003)
MSA Median Income (000s)	-0.0002 (0.000)	-0.0004*** (0.000)	-0.0003* (0.000)	-0.0005* (0.000)
Unemployment Rate	0.0008 (0.001)	-0.0012 (0.001)	-0.0015 (0.001)	0.0004 (0.001)
Welfare Benefits (000s)	-0.0008 (0.001)	-0.0010 (0.001)	-0.0027*** (0.001)	-0.0001 (0.002)
State SSI Supplement (000s)	0.0010 (0.002)	0.0039** (0.002)	0.0054** (0.003)	0.0075** (0.003)
State EITC (000s)	0.0016** (0.001)	0.0002 (0.002)	0.0039** (0.002)	0.0032 (0.003)
SNAP Benefits (000s)	-0.0041*** (0.001)	-0.0070*** (0.001)	-0.0026* (0.001)	-0.0092*** (0.002)
Disabled	0.1354*** (0.013)	0.1799*** (0.009)	0.2117*** (0.008)	0.2440*** (0.014)
Y FE	x	x	x	x
Metro FE	x	x	x	x
Observations	46587	71129	84088	57886

* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Results

- *DHAV* does not appear to affect TANF or SSDI caseloads:

	SSI	TANF	SSDI
Disabled Housing Assistance Value (000s)	0.0286*** (0.006)	0.0020 (0.005)	0.0004 (0.008)
Observations	259690	259690	259690

* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Conclusions

- ▶ Evidence that increased access to housing assistance is a substantial benefit to disabled households.

Conclusions

- ▶ Evidence that increased access to housing assistance is a substantial benefit to disabled households.
- ▶ Increased disabled housing assistance preference is associated with increased SSI participation.
 - ▶ Effect is strongest among non-married and lower-educated populations.

Kathleen Moore

Social Scientist, Business Strategy Consultants

On contract with Health and Human Services

Office of Planning Research and Evaluation –

an Office of the Administration for Children & Families

Public Housing Authorities



Context

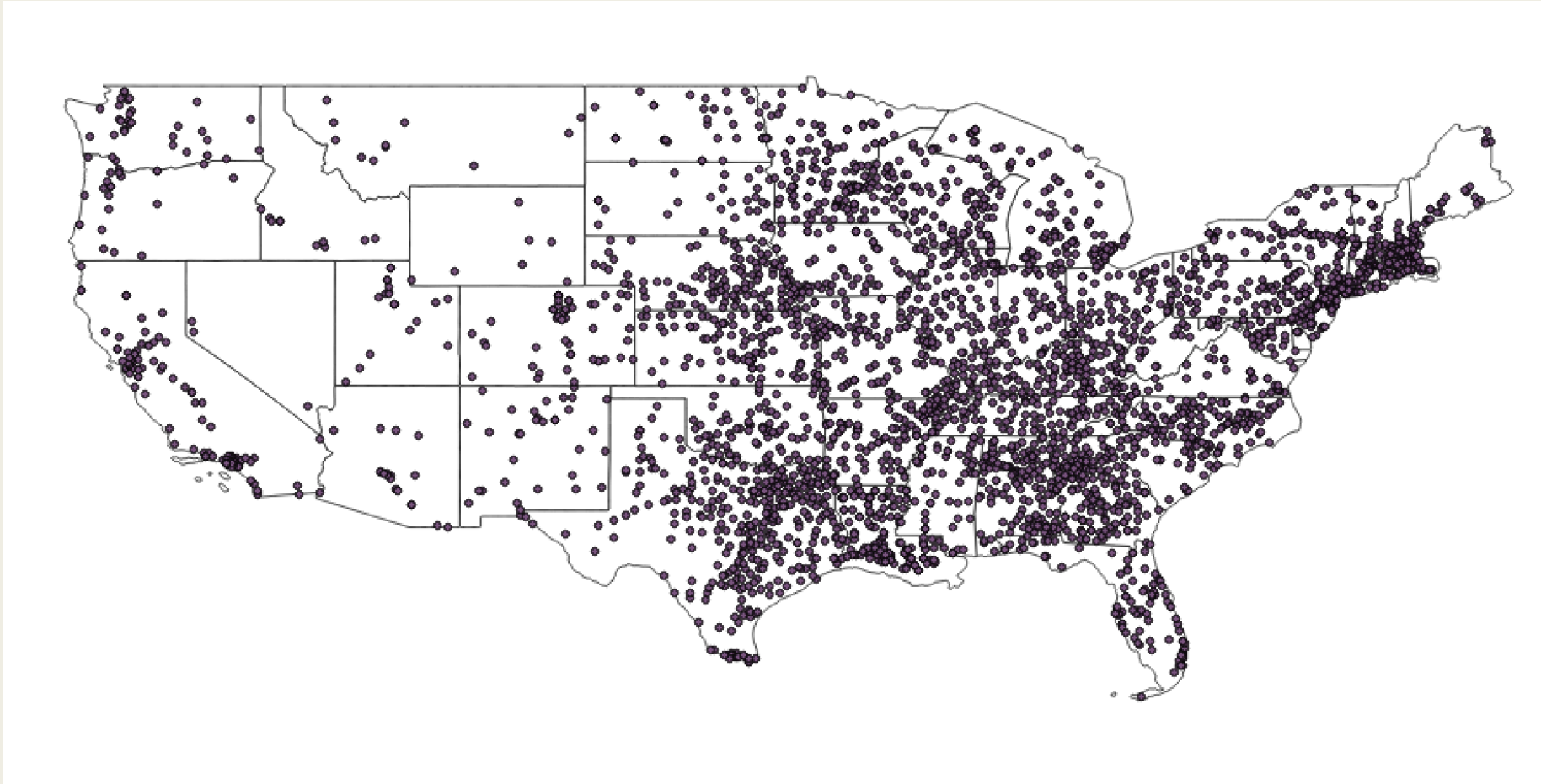


Recommendations for working
with PHAs



Recommendations for the study

There are a lot of PHAs.





PHAs

- Nearly 4,000 PHAs
- Inventory can include:
 - *Housing Choice Vouchers (HCV)*
 - *Public Housing*
 - *Project-based Vouchers*
- Service areas vary
- Most PHAs are small

Rationing

- Capacity is constrained by federal limits
- Each PHA has discretion over many aspects of the rationing approach, including:
 - *Application*
 - *Waitlist placement*
 - *Length of list*
 - *Waitlist type & status*
- Rationing approach is subject to public comment & PHA board approval

Preferences

- Target specific populations for participation
- Before 1998, there were 3 federal preferences
 - *Substandard housing*
 - *Displaced by government action*
 - *Rent-burden*
- Legislation then allowed PHAs discretion in setting preferences

Example: HCV

Public Notice: 2020 Housing Choice Voucher Waiting List

*Posted February 7th, 2020 — Filed under [Section 8](#)
Tagged — No Comments*

PUBLIC NOTICE

The City of Poughkeepsie Section 8 Housing Program will begin accepting applications for placement on the Housing Choice Voucher Waiting List on March 2, 2020, through April 30, 2020.

Applications will be available beginning March 2, 2020 at the Section 8 Housing Office located at: 1 Civic Center Plaza, Suite 301, Poughkeepsie, NY 12601.

Applications will be available for pick-up Monday through Friday, between the hours of **9:00AM through 12:00PM ONLY**.

Applications **cannot** be filled out at the Section 8 office

Example: HCV

HAND DELIVERED OR FAXED APPLICATIONS WILL NOT BE ACCEPTED

Applicants must be 18 years or older. The Head of Household or primary applicant is responsible for ensuring all information provided in the application is true and complete.

Any incomplete, illegible, or late applications will be returned to sender. Waiting list preference will be given to Dutchess County residents.

Reasonable Accommodation

If you are disabled and require a reasonable accommodation in order to submit an application, please contact our office at (845) 451-4020

Example: Public Housing

Applications for the Housing Authority of Washington County Public Housing waitlist are being accepted from **8:00 a.m. Monday February 10th, 2020 through 5:00 p.m. Monday February 24th, 2020.**

This is NOT a Section 8 voucher waitlist – this waitlist opening is ONLY for Public Housing.

Applications will only be accepted online:

- The application is located at portal.WCHousingAuthority.org
- Go to the “Applicant Login” link to start the process
- An email address is needed to access the online application portal

Example: Public Housing

Households must be 2 or more people to qualify. One person households do not qualify for 2 bedroom homes unless an individual requires a live-in care provider.

HAWC will accept 500 applications each for the 2-bedroom, 3-bedroom and 4-bedroom waitlists; if more applications are received there will be a random lottery.

Applications will not be prioritized by date, and people may apply at any point during the opening and have an equal chance of being selected for a waitlist. Applications will be selected for the waitlist using a random lottery. EVERYONE who submits an application during this time will have an equal chance of being placed on the waitlist.

Once a household is on the waitlist, priority is provided for homeless households, domestic violence victims, and seniors and persons with disabilities with fixed or no income.

Example: Public Housing

REASONABLE ACCOMMODATIONS

If you need a special accommodation to submit an application-due to limited English or any type of disability-or your question is not answered here, contact HAWC in one of the following ways:

- ▶ email at 2020_Public_Housing_Waiting_List@co.washington.or.us,
- ▶ call the Waitlist Hotline at 503-846-4532, or
- ▶ write to HAWC at:

Attn: Waitlist Opening
Housing Authority of Washington County
111 NE Lincoln Street Suite 200-L MS 63
Hillsboro OR 97124

Requests for special accommodation should be made **before February 10th, 2020**, if possible. The application window will not be extended.

There is never a fee to apply for HAWC assistance. If someone asks you for money to apply for housing, please report it to the Housing Authority. HAWC is committed to providing assistance without discrimination on the basis of race, color, religion, sex/gender, sexual orientation and gender identity, national origin, disability, age, source of income, marital status, and familial status.

Example: Project-based Voucher

Opening of Villa de Vida Poway PBV Waiting List

On February 26, 2020 at 7:30 AM the Housing Authority of the County of San Diego (HACSD) will be opening a new waiting list for a Project-Based Voucher development in the City of Poway designed to serve adults with developmental disabilities. Villa de Vida Poway will include 53 Project-Based Vouchers; 50 one-bedroom units and 3 two-bedroom units.

All applicants will be selected from HACSD's waiting list in accordance to federal housing policies, must meet program criteria, and be screened by the property management for tenancy. Persons with disabilities who would benefit from the services offered at the development may be eligible.

If you are interested in applying for the Villa de Vida Poway rental assistance waitlist, you can apply on or after February 26, 2020 at 7:30 AM. How to apply:

Online www.sdhcd.org

Call 858-694-4801

In person at 3989 Ruffin Road, San Diego, CA 92123

Example: Project-based Voucher

HACSD Eligibility Requirements

The HACSD will select families according to date and time of application within preference groups; live or work within HACSD's jurisdiction, Head/Spouse/Co-head with developmental disabilities or persons with disabilities that would benefit from the services offered at the development. Applicant must also meet income limit requirements.

The Villa de Vida Poway Development will be located at 12341 Oak Knoll Rd, Poway, CA 92064. For more information on services offered at the development please visit <https://villadevida.org/>. For more information on the Villa de Vida development please visit <https://www.mercyhousing.org/california/villadevida/>

So what?

- Each PHA is different.
- The opportunities for individuals with disabilities will vary within each community and over time.
- It is administratively complex.

Recommendations for working with PHAs

- Get to know your PHA(s)
- Are there opportunities to collaborate?
- What are the common administrative pain points for households?
- Is information that should be public obtainable?
- Help clients:
 - *Waitlist application*
 - *Keeping waitlist information up-to-date*
 - *Preparing for search, moving*

Recommendations for the study

- Timing of program participation
- Underlying inventory
- Policy changes
- MSA & PHA jurisdiction mismatch
- Administrative data



Mayor's Office for
People with Disabilities



Housing Challenges for People with Disabilities



@NYCDisabilities

[NYC.gov/disability](https://nyc.gov/disability)

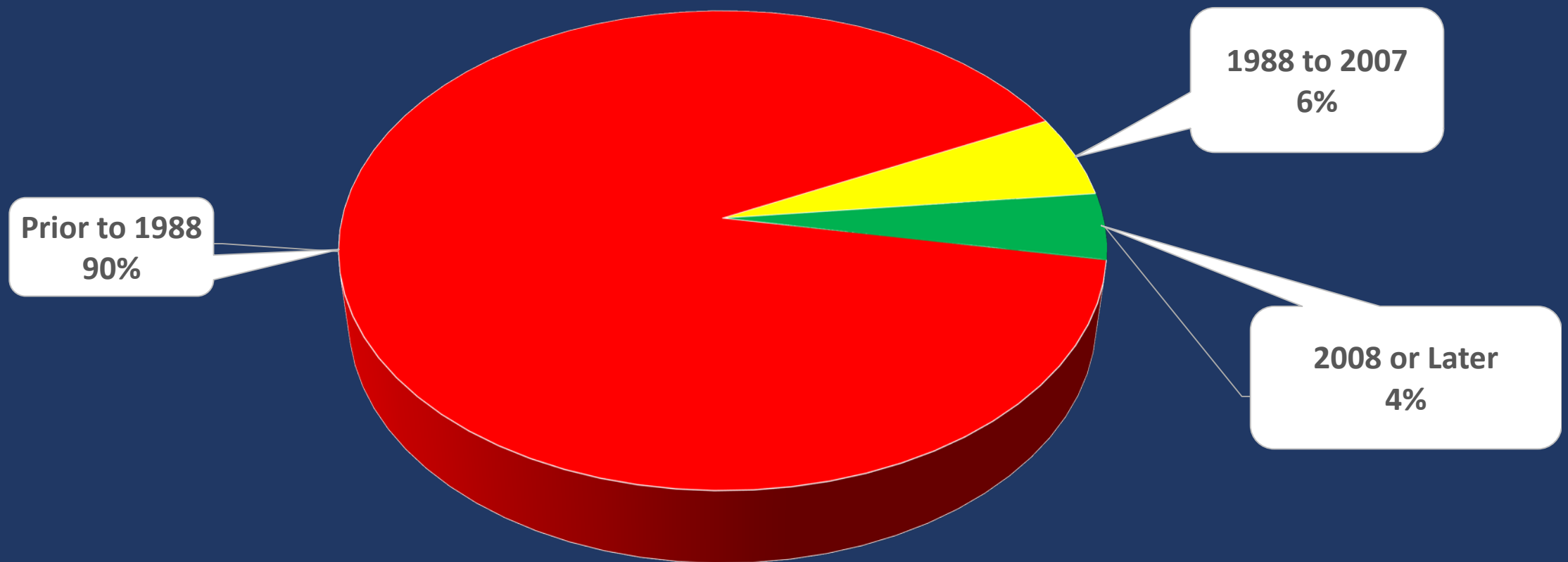
The Three Main Hurdles

- **Accessibility**
- **Affordability**
- **Process**

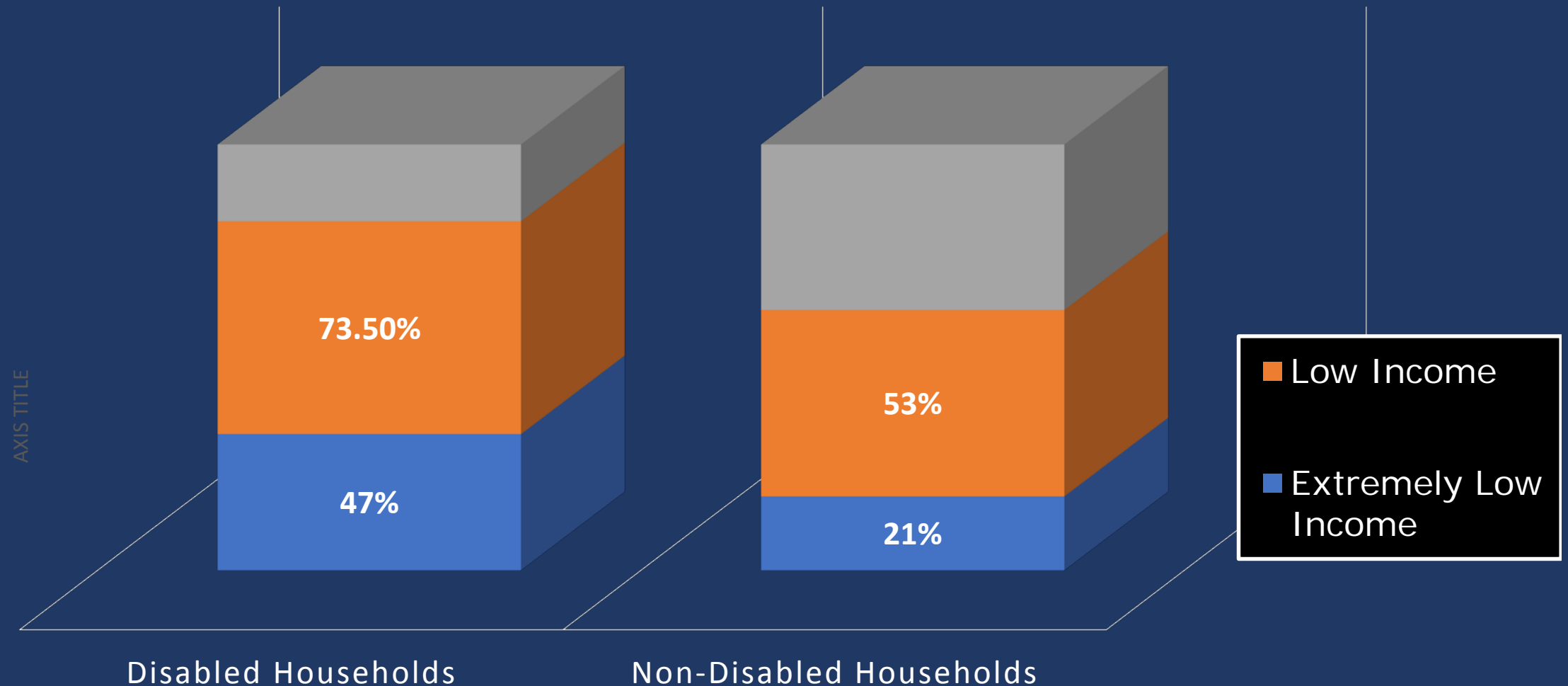
Accessibility: The Law – An Overview

- LL58 of 1987
 - Similar provisions for usability and adaptability to FHA
- Fair Housing Act of 1991
 - Provided a more comprehensive outline of standards
 - Detailed guidance and technical standards released in 1994
- NYC Building Code of 2008
 - Codified usability and adaptability standards
 - Strengthened again in 2014 and going through another refresh now
- NYC Human Rights Law
 - One of the most encompassing in country
 - Cost burden of accommodations shifted to landlord

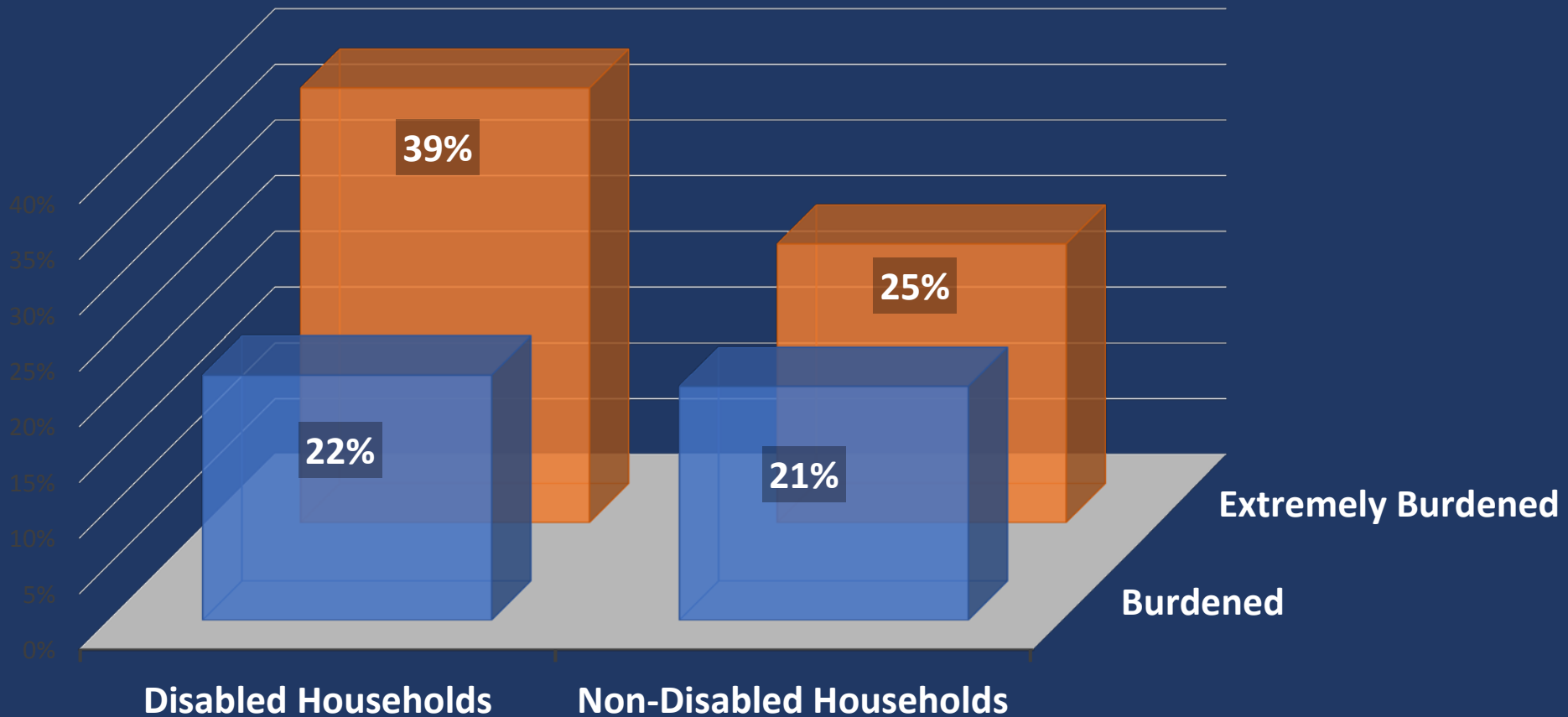
Access: NYC's Aging Building Stock



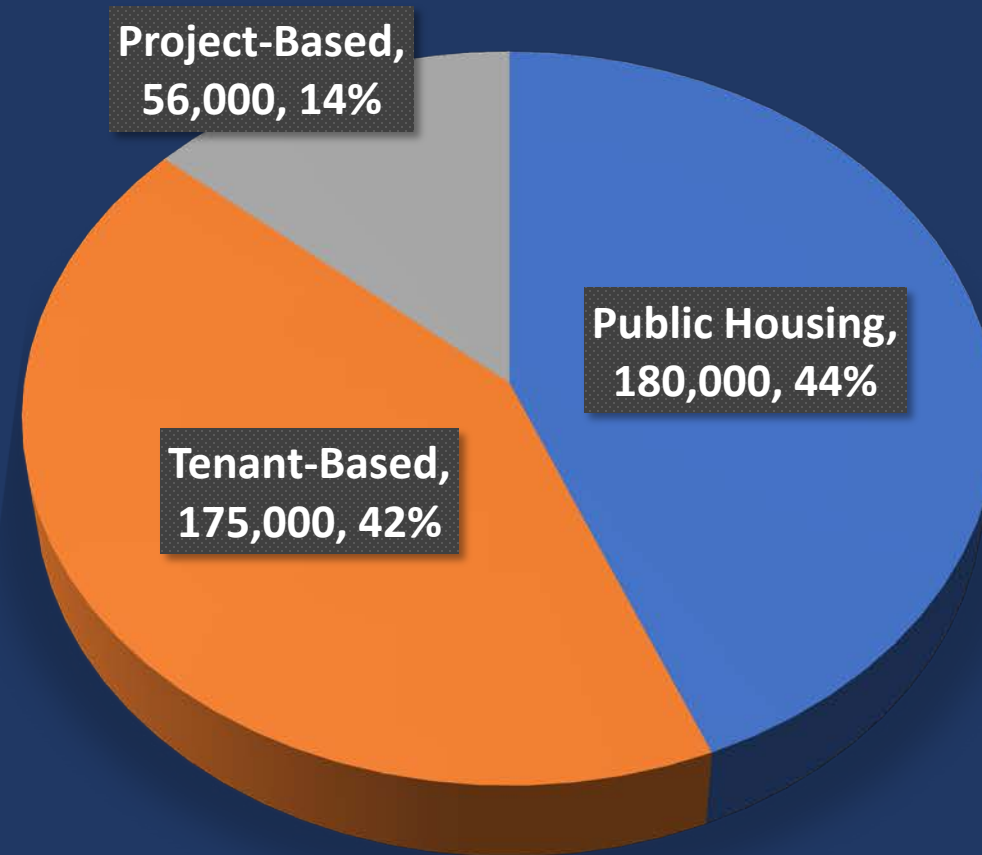
Affordability: Low-Income Households



Affordability: Rent Burden



Affordability: Income-Based Housing



Process: The Hurdles

- Waiting Lists Years/Decades Long
- Application Process Complex and Burdensome
- Rules Complex and Multi-Layered
- Rigid Policies

Contact

Arthur Jacobs, MOPD Housing Coordinator

- Email: ajacobs2@cityhall.nyc.gov
- More Resources: nyc.gov/disabilityhousing

Q & A



Erik Hembre
Assistant Professor of Economics
University of Illinois at Chicago



Kathleen Moore
Social Scientist with BSC
on contract at HHS with
Office of Planning Research and Evaluation



Arthur Jacobs
Housing Coordinator
Mayor's Office for People
with Disabilities

Thank you for joining the Center for Financial Security for today's webinar. Please remember that today's webinar was recorded and will be posted on our websites: cfs.wisc.edu & cfsrdrc.wisc.edu within two business days.

Please join us for our next webinar (date and registration coming soon):

Child Care for Families Raising Children with Disabilities: The Role of Federal Policy in Equitable Access

Please contact Hallie Lienhardt with questions:

Hallie.lienhardt@wisc.edu

608-890-0229