



Who are the homeless? Physical/Developmental Disabilities and Homelessness

Individuals living with disabilities are often marginalized. The links between poverty, risk of homelessness, and living with disabilities have been well documented. According to one IRIS report, individuals living with disabilities are twice as likely to live below the poverty line (additionally, living in poverty is likely to increase instances of disability). While there are no concrete numbers on how many individuals experiencing homelessness in the US live with disabilities, we know that there are many. The Department of Housing and Urban Development estimates that 45 percent of all individuals experiencing homelessness are disabled or diagnosed with a mental illness. Meanwhile, just 17.7 percent of the general adult population reports having a disability, meaning that a significantly larger percentage of individuals with disabilities are homeless compared to the rest of the population.

People living with disabilities are often marginalized and overlooked.

Long-term employment issues

Employment is a major issue for individuals living with disabilities. In 2019, 19.3 percent of persons with a disability were employed, the U.S. Bureau of Labor Statistics reported today. The unemployment rate for persons with a disability, at 7.3 percent in 2019, declined by 0.7 percentage point from the previous year. Their jobless rate continued to be about twice as high as the rate for those without a disability. Unemployed persons are identified as individuals who did not have a job, were available for work, and were actively looking for a job in the 4 weeks preceding the survey. The unemployment rate for persons without a disability declined by 0.2 percentage point to 3.5 percent in 2019.

In 2019, the unemployment rate for men with a disability (7.4 percent) was about the same as the rate for women with a disability (7.3 percent). The rate for men with a disability was little changed from the previous year, whereas the rate for women with a disability declined from 2018 to 2019.

Despite the improved numbers in unemployment rates among individuals living with disabilities, there is still an ongoing lack of true accommodations for individuals with disabilities in most workplaces. Some install ramps and elevators to make physical mobility easier, but many conventional offices continue to use processes, technology, and systems that do not consider differences in ability (ie. paper filing, visual computer systems). This is a particular challenge for individuals with visual disabilities. The National Institute for the Blind estimates that over three million cannot read in the traditional way (or it is very difficult), which increases their difficulty in securing work.

Difficulty accessing benefits

For people with disabilities who cannot work, there is also the struggle in receiving disability benefits. It is rarely easy to apply and be granted disability benefits through the government. Complicated processes and confusing paperwork is often a challenge for people to complete properly. About 70 percent of applications for disability benefits are rejected each year by the Social Security Administration.

Often individuals find that hearing, language, literacy, and communication challenges are not accommodated by the system. Mental health, cognitive, and hearing disabilities make it impossible for many participants to clearly express themselves and to

follow through with the tasks needed to complete the application process to obtain benefits. Inability to follow through on tasks is a common problem for people with cognitive and mental health disabilities, yet the Social Security Administration considers incomplete applications to be “abandoned.” Rather than follow up with applicants to fill in missing pieces, they dismiss the majority of incomplete applications.

Once people have managed to apply, they often face extraordinarily long wait times for rejection or approval—sometimes up to two years. As most applicants are in dire need of their benefits as soon as possible, one might wonder what the point of applying is if it takes that long to be approved.

There is still an ongoing lack of true accommodations for individuals living with disabilities in the workplace.

Limited availability of affordable and supportive housing

In a study conducted by HUD, the number of adults in core housing need is 6.2 percent higher for those with disabilities. The study also found that a significantly higher proportion of adults with disabilities spend more than 50 percent of their before-tax income on housing than adults without disabilities. This means many individuals living with disabilities are vulnerably housed and at risk of homelessness.

A lack of affordable housing combined with poverty and poor employment opportunities all contribute to homelessness. These causes are intensified for individuals living with disabilities, some of whom need caregivers and other supports—making the search for independent, long-term housing very difficult. When individuals living with disabilities do experience homelessness, they often find themselves struggling to find shelters that can accommodate them.





Who are the homeless? Health Factors and Homelessness

Homelessness can take many forms, with people living on the streets, in encampments or shelters, in transitional housing programs, or couch-surfing with family and friends. While the federal government reports 1.5 million people a year experience homelessness, other estimates find up to twice this number of people are actually without housing in any given year. The connection between housing and homelessness is generally intuitive, but the strong link between health and homelessness is often overlooked.

People experiencing homelessness have higher rates of illness and die and average of 12 years sooner than the general U. S. population.

Poor health is a major cause of homelessness

An injury or illness can start out as a health condition, but quickly lead to an employment problem due to missing too much time from work; exhausting sick leave; and/or not being able to maintain a regular schedule or perform work functions. This is especially true for physically demanding jobs such as construction, manufacturing, and other labor-intensive industries. The loss of employment due to poor health then becomes a vicious cycle: without funds to pay for health care (treatment, medications, surgery, etc.), one cannot heal to work again, and if one remains ill, it is difficult to regain employment.

Without income from work, an injury or illness quickly becomes a housing problem. In these situations, any available savings are quickly exhausted, and relying on friends and family for assistance to help maintain rent/mortgage payments, food, medical care, and other basic needs can be short-lived. Once these personal safety nets are exhausted, there are usually very few options available to help with health care or housing. Ultimately, poor health can lead to unemployment, poverty, and homelessness.

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Recovery and healing are more difficult without housing

Stable housing not only provides privacy and safety, it is also a place to rest and recuperate from surgery, illness, and other ailments without worry about where to sleep and find a meal, or how to balance these needs with obtaining health care and social services. The best, most coordinated medical services are not effective when the patient's health is continually compromised by the living conditions of homelessness. Inpatient hospitalization or residential drug treatment and mental health care do not have the same long-term impacts if a client is released back into the conditions of homelessness.

Health Conditions Among the Homeless Population vs. Housed Population

Homeless:		Housed:
18%	Diabetes	9%
50%	Hypertension	29%
35%	Heart Attack	17%
20%	HIV	1%
36%	Hepatitis C	1%

Source: National Health Care for the Homeless

While health care providers do all they can to mitigate the effects of the streets, no amount of health care can be a substitute for stable housing.

The Solution: Housing is Health Care

Housing and health care work best together and are essential to preventing and ending homelessness. Health care services are more effective when a patient is stably housed, and in turn, maintaining housing is more likely if proper health care services are delivered. While there are many factors that influence health, stable housing is a key "social determinant of health" that directly impacts health outcomes. While some need only short-term assistance to regain health and reconnect to employment and housing on their own, others may be so seriously ill and/or disabled they will need longer-term support services in order to maintain housing. Either way, housing is necessary to realize a healthier society. Communities that invest in affordable housing incur lower public costs, achieve better health outcomes, and work to prevent and end homelessness.

National Health Care for the Homeless Council. Social Determinants of Health: Predictors of Health among People without Homes.

Choucair, B. and Watts, B. Rx For Health: A Place To Call Home. Health Affairs Blog, August 2018.

