



Security Matters

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Housing Assistance as a Benefit for the Disabled & SSI Takeup

*Research conducted Erik Hembre, UI-Chicago and Carly Urban, Montana State University
Practitioner applications provided by the Center for Financial Security, UW-Madison*

Summary

Low-income households where at least one member has a disability often receive support from Supplemental Security Income (SSI) and Housing Choice Vouchers (HCV's) programs. Local Public Housing Authorities (PHAs) choose how to manage their HCV waitlists typically using one of three methods: first-come-first-served, lotteries, and preference-based systems. Of those that use preferences to determine which low-income households receive HCVs, the most common preference is for household heads with disabilities. This study looks at voucher waitlists and SSI applications to evaluate if availability of preference-based housing benefits affects SSI applications. This study hand-collects HCV policies, including waitlist procedures, waitlist preferences, and the time periods HCV waitlists were open from 2010-2017 for over 1,150 local PHAs across the U.S.

Key Findings

- In the US, 48% of PHAs have disability preferences, and they appear to be assigned with no clear pattern throughout the country.
- There is variation in the number of months HCV waitlists were open from 2010-2017. In this time period, 23% remained open, 9% never opened, and the remaining PHAs opened and closed over the time frame.
- When HCV waitlists open in areas where PHAs prioritize households with disabilities, the number of SSI applications and awards fall.
- These findings suggest that the potential benefits of rental assistance to low-income household heads with disabilities are important enough to skip SSI applications—even for households who likely would have received SSI awards after the first round of SSI application.
- This study concludes that increasing funding for and access to housing vouchers for low-income household heads with disabilities may reduce reliance on SSI.

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Practitioner Ideas

Financial counselors can help clients understand and navigate the range of public benefit programs, especially how different assistance programs may affect one another.

- To qualify for Social Security disability benefits, a person must have worked in jobs covered by Social Security. However, the Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources. Because SSI is a needs-based program for people who are aged, blind, or disabled, the amount of benefits received is based partly on current income. Generally, the more income available, the less the SSI payment will be. It's also important to know that receiving housing assistance does not affect SSI benefits.
- Housing Choice Vouchers (HCVs), also known as Section 8 or tenant-based vouchers, provide federal housing subsidies for recipients to live in private housing units as opposed to public housing units. Applicants must meet program eligibility requirements, which include earning less than 50 percent of the area median income. As this study discusses, housing assistance is a large benefit for low-income households, yet because of a limited number of available units, only a quarter of those income-eligible households actually receive housing assistance.
- Where Public Health Authorities (PHAs) prioritize household heads with disabilities, receiving SSI benefits would increase the likelihood of receiving a housing voucher. However, a household head with a disability that does not currently receive SSI may see a health care provider to diagnose a disability to meet the criteria for many local PHA's disability preference programs. Establishing the existence of a disability to meet PHA criteria is less burdensome and time intensive than applying for SSI.

Almost half of PHAs across the country have disability preferences for their housing vouchers. The number of months that these HCV waitlists are open to new applicant also varies widely. Financial practitioners can work with local housing authorities to understand program qualifications and waitlists in order to help clients determine when or whether to apply for SSI due to a disability, along with additional government and private programs to help households maximize their income.

Key Resources

Supplemental Security Income (SSI) booklet, Social Security Administration
<https://www.ssa.gov/pubs/EN-05-11000.pdf>

HUD's Public Housing Program, U.S. Department of Housing and Urban Development
https://www.hud.gov/topics/rental_assistance/phprog

Government Benefits, USAGOV Government Information and Services
<https://www.usa.gov/benefits>

