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# 2013 RENTAL MARKET STUDY: SPECIAL NEEDS HOUSEHOLDS

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## **2013 Rental Market Study: Special Needs Households**

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# 1. Introduction

This year, the statewide Rental Market Study includes this report estimating the affordable rental housing needs of persons with special needs for the first time. Under Florida Statute, a person with special needs is defined as:

*An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. [409.1451\(5\)](#); a survivor of domestic violence as defined in s. [741.28](#); or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits. (Section 420.0004 (13), Florida Statutes)*

No single data source provides counts of households that meet these precise conditions. The major source of data for need estimates in the main Rental Market Study, the American Community Survey (ACS), does include a number of relevant data components on disability and income from benefit programs. However, the ACS does not contain enough detail on disability types to provide a full picture of adults needing independent living services, and it contains no data on survivors of domestic violence or youth aging out of foster care.

Therefore, in this report we combine a series of approximations from the ACS and State administrative data to provide core estimates of the number of households that most closely meet the State's special needs definition. ACS data come from the 2011 statewide 1-year estimates, the most recent year available. These core estimates likely exclude households that might also meet the State's special needs definition, so we also provide a series of supplemental counts from other Census and State agency data sets. As in the main Rental Market Study report, a household is considered to be "low income" if its household income is at or below 60 percent of the area median income (AMI) and "cost burdened" if it pays more than 40 percent of income for gross rent.

## 2. Core Estimates of Special Needs Households

### Renter Households with Persons with Disabilities Receiving Benefits

The first segment of the core estimate provides a count of cost burdened renter households that include persons receiving Social Security, Supplemental Security Income (SSI), or veterans' benefits related to disability. The main data source is the 2011 American Community Survey.

In addition to questions about housing tenure, income and housing costs, the ACS includes three sets of questions related to households with special needs:

- *Disability.* The ACS asks whether household members have any of six types of disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living. A respondent is considered to be a person with a disability if he/she reports at least one of the six disability types (see <http://www.census.gov/people/disability/methodology/acs.html>).
- *Benefits.* The ACS asks whether any member of the household receives income from Social Security. It does not distinguish between Social Security Disability Insurance, which requires a disability determination from the Social Security Administration, and Social Security retirement benefits. A separate question asks whether any household members receive SSI.
- *VA disability status.* The ACS does not ask directly whether household members receive veterans' disability benefits. Instead, it asks whether any household members are veterans and, if so, whether they have received a "service-connected disability rating" from U.S. Department of Veterans Affairs. Veterans with a disability rating of 10 percent or higher are entitled to monthly disability compensation.

Based on these variables, the following household estimate assumes that an adult receives disability-related benefits in accordance with Florida's special needs definition if he/she meets at least one of the following conditions:

- Age 18-64, with a disability and receiving Social Security (as a proxy for SSDI receipt).<sup>1</sup>
- Age 18 or older, with a disability and receiving SSI.
- Age 18 or older, with a VA service-related disability rating of 10 percent or more.

We cross-tabulated the households with at least one adult meeting this definition against low-income (<=60 percent area median income), cost burdened (paying more than 40 percent of income for gross rent) renter households in Florida. As in the main Rental Market Study report, estimates were updated

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<sup>1</sup> Persons age 65 and older are excluded because they would receive Social Security retirement benefits rather than Social Security Disability Insurance, regardless of disability. The disability benefits are automatically converted to retirement benefits when the recipient reaches full retirement age.

to 2013 figures using 2010 Census data and 2012-2040 population projections produced by University of Florida's Bureau of Economic and Business Research.<sup>2</sup> This yielded an estimate of **93,438** cost burdened renter households receiving disability-related benefits statewide.

## **Survivors of Domestic Violence**

No ACS data is available regarding incidence of domestic violence. Therefore, the second part of the core estimate relies on data on emergency shelter use reported to the Florida Department of Children and Families by the state's 42 certified domestic violence centers. In the 2011-2012 fiscal year, these centers provided emergency shelter to 15,997 individuals from an estimated **8,419** households. Of these individuals, 52 percent were women and 47 percent were children; less than 100 of the participants were men.<sup>3</sup>

## **Youth Aging Out of Foster Care**

The ACS does not include data on foster care arrangements or youth aging out of foster care. Instead, this segment of the core estimate relies on counts of youth eligible for services under Florida's Road to Independence (RTI) program. This program provides stipends for youth age 18-22 who have left the foster care system and are attending school or vocational training. These stipends can be used for living expenses, including housing. As of 2012, the Department of Children and Families identified **5,052** young people eligible for services under RTI. Of these, only 2,091 were receiving funding and services under the program. For the core need estimates, we assume that all youth who are eligible for RTI services have low incomes and are in need of affordable rental housing.

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<sup>2</sup> See Appendix 2 of the main Rental Market Study report for an explanation of the methodology used to update to 2013 estimates.

<sup>3</sup> Florida Coalition Against Domestic Violence, *Domestic Violence Annual Report: 2010-2011*, [http://www.dcf.state.fl.us/programs/domesticviolence/publications/docs/DVData2010\\_2011.pdf](http://www.dcf.state.fl.us/programs/domesticviolence/publications/docs/DVData2010_2011.pdf).

**Table 1. Estimates of Households with Persons with Special Needs, Florida**

Category	Definition	Estimate	Data Sources
Disability-related benefits	Low-income ( $\leq 60\%$ AMI), cost burdened ( $>40\%$ ) renter households with at least one household member who is: 1) age 18-64, with a disability, receiving Social Security; 2) age 18+, with a disability, receiving SSI; 3) age 18+ with a VA service-related disability rating of 10 percent or more	93,438	2011 American Community Survey; 2012 BEBR population projections
Survivors of domestic violence	Estimated number of households based on total number of persons using domestic violence emergency shelters	8,419	Department of Children and Families' Annual Report 2011-2012
Youth aging out of foster care	Persons age 18-22 eligible for Road to Independence stipend	5,052	Department of Children and Families, June 2012
<b>Total</b>		<b>106,909</b>	

The three core data categories are drawn to minimize the likelihood of overlap, particularly as persons living in group quarters such as domestic violence shelters or youth shelters would not be counted as households in the Census. However, there may be a small amount of overlap between these categories. For example, a young person receiving SSI because of a disability might also appear in the category for youth aging out of foster care.

### **3. Supplemental Estimates of Households and Persons with Disabilities**

The count of 93,438 households conforming to a limited definition of disability-related benefits likely does not encompass the full spectrum of persons receiving disability-related benefits or “requiring independent living services in order to maintain housing or develop independent living skills.” In addition to the core estimates, a series of household- and person-level counts from other Census and State agency data can provide a fuller picture of persons who may meet Florida’s special needs definition.

#### **Persons with Disabilities Not Living in Households**

The count in the previous section includes only persons in households, not individuals living in group quarters such as assisted living facilities, residential treatment facilities and hospitals, group homes, nursing homes, and correctional facilities. Based on the 2011 American Community Survey and BEBR population projections, an estimated **24,073** individuals live in group quarters and meet a definition for disability-related benefits similar to the household definition (incomes below 60 percent of AMI for a single-person household; report a disability; age 18-64 and receiving Social Security or age 18 or older and either receiving SSI or with a VA service-related disability rating of 10 percent or higher).

The core estimate also does not include individuals who are homeless. In their one night point-in-time counts of homeless individuals in 2012, Florida local homeless coalitions reported that **7,750** homeless people indicated that they had severe mental illness and **7,929** had chronic substance abuse problems (see *Housing Needs of Homeless Families and Individuals in Florida* Rental Market Study report; individuals may report one or both conditions). Other disabilities were not included in the point-in-time count reporting.

**Table 2. Persons with Disabilities Outside of Households**

Category	Definition	Estimate	Data Sources
Disability-related benefits in group quarters	Low-income ( $\leq 60\%$ AMI for a one-person household), in group quarters, meeting at least one of these conditions: 1) age 18-64, with a disability, receiving Social Security; 2) age 18+, with a disability, receiving SSI; 3) age 18+ with a VA service-related disability rating of 10 percent or more	24,073	2011 American Community Survey; 2012 BEBR population projections
Homeless persons with severe mental illness	Self-identified in local homeless coalitions' point-in-time count	7,750	U.S. Department of Housing and Urban Development, <i>2012 Annual Homeless Assessment Report</i>
Homeless persons with chronic substance abuse	Self-identified in local homeless coalitions' point-in-time count	7,929	U.S. Department of Housing and Urban Development, <i>2012 Annual Homeless Assessment Report</i>

Note: Person-level counts. Counts are not totaled because individuals may appear in more than one category.

### Other Households with Persons with Disabilities

Individuals with disabilities can meet the statutory definition of special needs because they require “independent living services in order to maintain housing or develop independent living skills,” even if they do not receive disability-related benefits. The following supplemental estimate identifies households that do not receive Social Security, SSI or VA benefits but that may qualify for special needs housing assistance based on household members’ disabilities.

The six ACS disability categories are too broad to identify persons who need independent living assistance because they include persons with more minor impairments. However, another Census data product, the national Survey of Income and Program Participation (SIPP), includes 68 disability-related questions. The Census Bureau uses these questions to identify persons with “severe” and “non-severe” disabilities.<sup>4</sup> In the following calculations, we used national statistics on severe disability from the 2008

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<sup>4</sup> Persons with “severe” disabilities include those needing assistance with activities of daily living (getting around inside the home, getting into/out of bed, bathing, dressing, eating, or toileting) or instrumental activities of daily living going outside the home, managing money, preparing meals, doing housework, taking prescription medication, and using the phone), as well as those with any of these conditions: being deaf, blind, or unable to see, hear, or have speech understood; being unable to walk, use stairs, live/carry, or grasp small objects; using a wheelchair, cane, crutches, or walker; having difficulty finding a job or remaining employed; having Alzheimer’s disease, dementia, or senility; having an intellectual disability or a developmental

SIPP, the most recent year available, as a proxy for the need for “independent living services” or “independent living skills” included in the special needs definition.

First, we used SIPP data to generate a national estimate of the percentage of low-income renter households that include at least one person with a severe disability and that do not receive Social Security, SSI or veterans’ disability benefits.<sup>5</sup> The SIPP data indicated that 5.63 percent of low-income renter households met these conditions. We applied that percentage to the total number of low-income (<=60 percent AMI), cost burdened (>40 percent) renter households identified in Florida using the 2011 ACS and 2013 BEBR estimates. This yields an estimate of **42,186** low-income, cost burdened renter households with persons who may need independent living assistance but do not receive income from SSI, SSDI or VA disability benefits.

We also used SIPP data to estimate the number of low-income, cost burdened owner-occupied households where an adult child with a severe disability lives with his/her parents. Some of these adult children could live independently in the community if affordable rental housing and supportive services were available. The SIPP data indicated that nationwide, 5.74 percent of low-income, owner-occupied households include a person age 18 or older who has a severe disability and who is the child of the householder or his/her spouse.<sup>6</sup> Applied to Florida’s 639,521 low-income, cost burdened, owner-occupied households, this yields an estimate of **36,709** households.

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disability, such as autism or cerebral palsy; and having one or more selected symptoms that interfere with everyday activities, having trouble getting along with others, having trouble concentrating, and having trouble coping with stress. See Matthew Brault, *Americans with Disabilities: 2010*, published by the U.S. Census Bureau, <http://www.census.gov/prod/2012pubs/p70-131.pdf>.

<sup>5</sup> SIPP data are only available at the national level, not for states. Because income as a percentage of AMI cannot be calculated for national-level household estimates, we used 200 percent of the federal poverty level as a proxy for low income. The 200 percent of poverty level is roughly comparable to 60 percent of AMI, although the latter varies depending on location. For example, in 2013 Florida Housing’s 60 percent of AMI limits for counties range from \$23,040 to \$33,240 for a two-person household, while 200 percent of the 2013 federal poverty level for a two-person household is \$31,020.

<sup>6</sup> Again, households are considered to be “low-income” in the nationwide SIPP data if their household income is at or below 200 percent of the federal poverty level.

**Table 3. Other Households with Persons with Disabilities**

<b>Category</b>	<b>Definition</b>	<b>Estimate</b>	<b>Data Sources</b>
Low-income renter households with persons with severe disabilities, no benefits	Low-income ( $\leq 60\%$ AMI), cost burdened ( $>40\%$ ) renter households, no income from Social Security or SSI and no VA service-related disability rating, including person with severe disability	42,186	2008 SIPP; 2011 American Community Survey; 2012 BEBR population projections
Low-income owner households, adult children with severe disabilities, any benefit status	Low-income ( $\leq 60\%$ AMI), cost burdened ( $>40\%$ ) owner households, includes adult age 18+ with severe disability who is child of householder or spouse	36,709	2008 SIPP; 2011 American Community Survey; 2012 BEBR population projections
<b>Total</b>		<b>78,895</b>	

## 4. Recipients of State Agency Services

Florida Housing Finance Corporation has compiled a series of counts of persons with special needs who are receiving services/resources or are eligible for these through the Department of Children and Families, Department of Elder Affairs, Agency for Persons with Disabilities, and/or the State Medicaid Office:

- 51,116 adults with developmental disabilities. These individuals are living in the community and either receive services from Florida's Agency for Persons with Disabilities or are eligible for services and on the waiting list. The data do not show how many of the individuals have low incomes or rent their housing. (Source: Agency for Persons with Disabilities, Quarterly Report, October 2012)
- 23,657 persons age 65 or older who are part of Florida's Long Term Care Community Diversion Pilot. These individuals can be safely served with home and community-based services; without such services, they are at risk of nursing home placement. Participants must have limited incomes and assets based on Medicaid Institutional Care Program requirements. (Source: Department of Elder Affairs, 2013 Summary of Programs and Services).
- 30,936 persons receiving Aging and Disabled Adult Medicaid waivers. These are adults age 18-64 with disabilities or frail elders age 65 and older who receive home- and community-based services to enable them to live in the community rather than nursing homes. Income limits are \$25,128 for an individual and \$50,256 for a couple. (Source: OPPAGA, Report No. 12-03, December 2012)
- 165,078 persons age 18 or older receiving services for severe and persistent mental illness from the Department of Children and Families. Most receive SSI and have no other means of accessing services. (Source: Department of Children and Families, January 2013)

Some of these individuals may be counted in the earlier estimates of households with disabilities from the ACS and SIPP. A small number may be double-counted if they receive services from more than one of the agencies. While information is not available for all populations about their income or housing tenure, these counts provide another source of information about persons with special needs potentially in need of affordable rental housing and services to support independent living.



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