The size and characteristics of Pennsylvania’s population of people with disabilities are very difficult to quantify. There are few good sources of data available and the many definitions that people use yield varying estimates. This data and definition problem, which is not unique to Pennsylvania, makes it difficult for policymakers to “right-size” programmatic and market interventions designed to best provide housing for Pennsylvanians with disabilities.

Overall, the percentage of Pennsylvania’s population with disabilities is on par with other states in the United States with 13.1% of the population 21 to 64 years of age with a disability. That population is by no means distributed evenly across the Commonwealth. Sizeable concentrations of persons with disabilities are found in Pennsylvania’s most populous counties; many smaller counties do, however, have higher percentages of persons with disabilities than these most populous counties.

Pennsylvania’s population with disabilities is participating in the labor force and earning wages that are, comparable to national wage and participation rates. That said, the likelihood that a person with a disability is living below the poverty line is substantially greater than a person without a disability.

The majority of people with disabilities in Pennsylvania, like most other Pennsylvanians, tend to be homeowners. 73.7% of households headed by a person without a disability are owner-occupied; 63.6% of households headed by a person with a disability are owner-occupied. It is worth noting that the percent of householders with disabilities owning their homes is actually quite close to the current national homeownership rate for all households (67%).

Most owner occupied households headed by persons with disabilities in Pennsylvania are not financially burdened by the cost of their housing (63.6%).

Renter-occupied households, however, manifest substantially higher rates of financial burden both among households headed by persons with disabilities and persons without disabilities. The financial burden difference between households headed by persons without disabilities and those headed by persons with disabilities is greater among renters than it is among owners.

Data on disability-based housing discrimination complaint filings from the Pennsylvania Human Relations Commission show an upward trend in recent years. These data suggest that the housing needs and circumstances of Pennsylvanians with disabilities may not be fully met.
Disability Overview

According to the U.S. Census 2005 American Community Survey, the percentage of Pennsylvania’s population between the ages of 5 and 20 that is disabled is 7.5%. Pennsylvania’s percentage is above the national percentage (6.7%) and higher than neighboring states of Maryland and New Jersey. For the population aged 21 to 64, Pennsylvania’s percent disabled is 13.1%; that is above the national average of 12.7%. Except for Ohio, this percentage is higher than Pennsylvania’s neighboring states. Among those over the age of 65, the percent disabled is 39%, which is lower than the national average of 40.5%. Like those persons aged 21 to 64, only Ohio among Pennsylvania’s neighbors has a higher rate. In Ohio, of the total state population aged 21 to 64, 13.1% have a disability. The disability rate by county ranged from a high of 25.9% in Fayette County to a low of 7.1% in Luzerne County. The five Pennsylvania counties with the highest disability rates and the five with the lowest rates are listed in figure 1. Figure 2 shows the most populous counties of Pennsylvania and the number/percent of persons with disabilities. Note that 40.7% of the state’s population with disabilities aged 21 to 64 reside in these five counties.

Disability and Race

Disability rates vary along racial lines. According to the 2005 U.S. Census American Community Survey for Pennsylvania, African Americans had the highest overall estimated disability rate of 18.0%, while Asians had the lowest, 7.6%. The Hispanic disability rate (16.7%) was close to the African American rate, while White, non-Hispanics had a relatively low overall disability rate (11.8%).

Decreasing from 54% to 38%, a smaller proportion of disabled Pennsylvanians were working in 2005 than 2000.

Disability and Employment

Fewer working-age people (ages 16 to 64) have a disability today than just five years ago. Nationally, there were over 30 million workforce-aged individuals with disabilities in 2000. That number dropped to 22.8 million or 12% of the U.S. population in 2005. A similar trend was observed in Pennsylvania. The state had over 1.2 million persons with disabilities between ages 16 and 64 in 2000, and that number dipped below one million (973,492) or 12% of its total working-age population by 2005.

A smaller proportion of the population of persons with disabilities found work in 2005 than in 2000. Of those with disabilities, 56% were employed in 2000 nationwide, while 54% of Pennsylvanians with disabilities were employed. By 2005, 35% of the population of persons with disabilities was employed nationally and 38% of those in Pennsylvania were employed.
There is a relationship between disability status and poverty status. In the United States, 25% of the persons with disabilities aged 21 to 64 live below the poverty line, compared to 9% of those without a disability. Pennsylvania’s rates are very similar to the national rates. Of the approximately 900,000 Pennsylvania residents aged 21 to 64 with a disability, 25.7% were below the poverty line in 2005; that rate far exceeds the 7.9% of those aged 21 to 64 without a disability who live below the poverty line.

In 2005, the percent of people aged 21 to 64 with disabilities who lived in poverty was as high as 39.2% in Philadelphia and as low as 11.6% in Bucks County. The following counties were home to the highest percentages of persons with disabilities: Philadelphia, Clearfield, Blair, Armstrong, Luzerne, and Erie County (see figure 3 for a list of the 20 counties with the highest percentage).

Pennsylvania has seen an increase in the number of working-aged people with disabilities living below poverty from 225,048 in 2000 to 235,877 in 2005 - a 5% increase. Nationwide over the same time period there was a 6.5% decrease in the number of working-aged people with disabilities living below poverty.
Persons with Disabilities Receiving Social Security Income

Data on Pennsylvanians receiving Supplemental Security Income (SSI) provides additional information on the state’s population of persons with disabilities. SSI is a federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to help elderly, blind, and people with disabilities, who have little or no income. SSI provides cash to meet basic needs for food, clothing and shelter. By looking at data on those aged 18 to 64 receiving SSI we can isolate the analysis to people receiving this benefit due to disability rather than age (elderly). SSI also allows us to focus in on the number of people with a disability that are in need of supplemental income. (Note that because SSI involves a formal certification process, it is likely an underreporting of the true population of persons with disabilities.)

Of the 317,808 people receiving SSI in Pennsylvania in 2005, 199,044 (or 62%) were people between the ages of 18 and 64 with a disability. According to SSI records, Philadelphia has the highest number of persons with disabilities between 18 and 64, 56,894; Allegheny County has the second highest number of adults with disabilities, 20,161. The highest numbers of people receiving SSI between the ages of 18 and 64 in 2005 reside in the following counties: Philadelphia, Allegheny, Delaware, Fayette, Erie, Westmoreland and Luzerne County (see figure 4 and 5).

Disability and Homeownership

As noted earlier, heads of households with disabilities not living in institutions or group homes, have lower homeownership rates (63.6%) than the population without disabilities (73.7%). Still almost two-thirds of households headed by persons with disabilities are homeowner households.

Among homeowners, those with a disability are more likely than those headed by householders without disabilities to be financially burdened by their owner expenses. The data show that 22.4% of those with a disability are considered burdened (owner costs greater than 30%, but less than 50% of income), compared to 15.4% burdened for the population without disabilities. The disparity becomes even greater when examining the population severely burdened, those with owner costs greater or equal to 50% of income. 16.0% of the homeowners with a disability are severely burdened by owner costs, while only 7.6% of the owners without disabilities are severely burdened.

Of the 317,808 people receiving SSI in Pennsylvania in 2005, Philadelphia has the highest number of persons between 18 and 64 who are disabled, 56,894.
Disability and Rent

The 36% of Pennsylvania’s population of householders with a disability that live in rental units experience a higher rate of rental cost burden compared to the population without disabilities. Renters have a 27.3% burden rate (rental costs greater than 30% but less than 50% of income) compared to 20.9% of renters without disabilities. The severely burdened rate (rental costs greater than 50% of income) for renters with disabilities was 37.0% compared to 20.6% for renters without disabilities.

Disability and Public Housing / Section 8 Waiting Lists

Housing authorities help to meet the housing needs of low-income residents in Pennsylvania. They can also help meet the dual needs of low-income individuals with disabilities. Data on the number of individuals on public housing and Section 8 waiting lists throughout the state can provide an indicator as to the unmet need for affordable rental units for persons with disabilities across the state. Not all housing authorities in Pennsylvania report data publicly on the number of people (and number of people with disabilities) waiting for housing; most notably, Philadelphia and Allegheny counties are not reported.

63.6% of households in Pennsylvania headed by a person with a disability is an owner occupied household; this is quite close to the national percentage for all households, 67%.

Percent of Owner Occupied Households in Pennsylvania that are Housing Cost Burdened, 2005
Percent of Renter Occupied Households in Pennsylvania that are Housing Cost Burdened, 2005

Disability Housing Discrimination Complaints PA Human Relations Commission
Of the 57 housing authorities with available waiting list data, 20% of the people on both the rental unit and the Section 8 lists have a disability. The housing authorities with the largest number of people with a disability on their waiting lists are Delaware (1,559; 26%), Allentown (1,387; 28%) and Bucks (1,122; 27%). The authorities with the largest percentage of people with a disability on their waiting lists are Pottsville (148; 66%), Bethlehem (371; 33%) and Wyoming (51; 32%).

Disability Housing Discrimination Complaints

Over the last five years the Pennsylvania Human Relations Commission (PHRC) has seen a steady rise in the number of housing discrimination complaints filed due to disability. The PHRC’s 2002-2003 report cites 77 complaints while the 2005-2006 report cites 111 complaints. Over that same time period, total complaint filings to PHRC rose from 360 to 448. These complaints do not necessarily mean that housing discrimination was found by the PHRC; to the contrary, in most instances discrimination is not found. However the complaints reflect the extent to which Pennsylvanians believe that they were victims of discrimination in housing based on their disability (or the disability of someone residing with them). Figure 8 shows the increasing trend.

Housing Accessibility

We realize that the availability of housing meeting the accessibility needs of those people with physical and sensory disabilities is an important fact necessary to form a comprehensive housing policy for persons with disabilities. Ideally, this report would have detailed the supply of (and demand for) housing that has been built or modified so as to be fully accessible to persons with disabilities. The only systematic data available on housing that is accessible for persons with disabilities comes from the Pennsylvania Housing Finance Agency’s Affordable Apartment Locator. As of March 30, 2007 PHFA reports that there are 5,497 accessible units in Pennsylvania. There is no comparable collection of information on accessible units for the unsubsidized housing market. Map 2 depicts the number of people between the ages of 18 and 64 on SSI by county. Within each county dots are randomly placed to show the existence of accessible units for persons with disabilities. Allegheny and Philadelphia Counties have the greatest number of people on SSI and similarly have the greatest number of accessible units.

Excerpt from the Fair Housing Act

Sec. 804. [42 U.S.C. 3604] Discrimination in sale or rental of housing and other prohibited practices

(3) For purposes of this subsection, discrimination includes--

(C) in connection with the design and construction of covered multifamily dwellings for first occupancy after the date that is 30 months after the date of enactment of the Fair Housing Amendments Act of 1988, a failure to design and construct those dwelling in such a manner that--

(i) the public use and common use portions of such dwellings are readily accessible to and usable by handicapped persons;

(ii) all the doors designed to allow passage into and within all premises within such dwellings are sufficiently wide to allow passage by handicapped persons in wheelchairs; and

(iii) all premises within such dwellings contain the following features of adaptive design:

(I) an accessible route into and through the dwelling;

(II) light switches, electrical outlets, thermostats, and other environmental controls in accessible locations;

(III) reinforcements in bathroom walls to allow later installation of grab bars; and

(IV) usable kitchens and bathrooms such that an individual in a wheelchair can maneuver about the space.

(4) Compliance with the appropriate requirements of the American National Standard for buildings and facilities providing accessibility and usability for physically handicapped people (commonly cited as “ANSI A117.1”) suffices to satisfy the requirements of paragraph (3)(C)(iii).
The Reinvestment Fund (TRF) is a national innovator in capitalizing distressed communities and stimulating economic growth for low- and moderate-income families. TRF identifies the point of impact where capital can deliver its greatest financial and social influence. TRF’s investments in homes, schools and businesses reclaim and transform neighborhoods, driving economic growth and improving lives throughout the Mid-Atlantic region. Since its inception in 1985, TRF has made more than $530 million in community investments. TRF’s Policy and Information Services Division has emerged as a highly regarded source of unbiased information for public officials and private investors in the mid-Atlantic region. To learn more about TRF, visit www.trfund.com.

Endnotes: (1) The Census Bureau defines disability as a long-lasting sensory, physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. It can impede a person from being able to go outside the home alone or to work at a job or business, and it includes persons with severe vision or hearing impairments.