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Background

- The Low-Income Housing Tax Credit (LIHTC) program is the leading source of development funding for affordable housing and closes the housing gap for many older adults who would otherwise be burdened with prohibitive housing costs and structurally inappropriate housing.
- As the U.S. population continues to age, the demand for affordable housing has exceeded supply. Current estimates suggest that 1.2 million older adults need quality affordable housing.
- Even though there has been a substantial rise in the use of the LIHTC program, very little is known about the needs of its residents to promote independent living.

Purpose

- The purpose of this study is to describe the prevalence of disability and the factors associated with reporting a disability among single-person households aged 55 and older living in Ohio LIHTC properties in 2009.

Methods

- Administrative data from Ohio LIHTC records (n= 13,423) of single-person households aged 55 and older in 2009 was analyzed.
- Disability: Fair Housing Act definition for handicap defined as a physical or mental impairment which substantially limits one or more major life activities; a record of such an impairment; or being regarded as having such an impairment.
- Logistic regression was used to explore the factors associated with reporting a disability.

The Prevalence of Disability Among Older Adults in Affordable Housing in Ohio

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Results

Demographic characteristics

- The mean age was 70.3 (SD 10) years, 76.4% were female, and 34.1% were Black.
- 16.5% of older LIHTC residents reported having a disability in 2009.

Logistic Regression

- Residents aged 75 and older were less likely to report having any disability as compared to residents aged 55-64 (OR=.322).
- Residents in the lowest income quintiles were more likely to report any disability compared to wealthier residents.
 - 1st quintile (poorest) OR=1.21
 - 2nd quintile OR=1.48
- Older women were less likely than older men to report any disability (OR=.769).

Implications

- Low-income affordable multifamily housing is emerging as a mechanism to provide housing and care within the long-term care continuum.
- Delineating the extent of disability among low-income older adults living in LIHTC properties would improve affordable housing policies to promote independent living.
- These findings suggest that LIHTC residents aged 75 and older are less disabled and healthier than younger residents.
- Presumably, the more disabled residents are leaving these properties for a more supportive environment, implying that the services to allow aging in place may not be available.

Table 1

Characteristic	Total Sample (n=13, 423 single person HH)	No Disability	Disability	
	Mean (SD) /%	%	%	p-value
Disabled Household Member				
Yes	83.5	-	-	-
No	16.5	-	-	-
Age (Years)	70.3 (10.1)			
55-64	34.2	76.7	23.3	<.001
65-74	32.0	84.8	15.2	
75+	33.8	89.0	11.0	
Gender				
Female	76.4	84.6	15.4	<.001
Male	23.6	79.6	20.4	
Race				
White	65.9	81.0	19.0	<.001
Black	34.1	77.8	22.2	
Household Income	\$13,605 (\$7,098)	\$13,955 (\$7,006)	\$11,664 (\$5,423)	<.001
Rental Assistance Type				
Tenant Based	29.0	81.6	18.4	.015
Project Based	71.0	79.1	20.9	
Unit Placed in Service (Years)		6.9 (4.3)	6.2 (4.5)	<.001

Table 2

Logistic Regression		Disability (Ref No Disability)	
		OR	(95% CI)
Gender	Female	.769	(.667-.887)**
Age (Years; Ref 55-64)	65-74	.530	(.458-.614)**
	75+	.322	(.269-.385)**
Race (Ref White)	Black	1.00	(.882-1.15)
Income (Ref 3rd quintile)	1st quintile (poorest)	1.21	(1.00-1.45)*
	2nd	1.48	(1.23-1.77)**
	4th	.757	(.595-.963)*
	5th (wealthiest)	.698	(.484-1.01)
Rental Assistance (Ref Project-Based)	Tenant-based	.679	(.590-.782)**
Unit Placed in Service (Years)		.981	(.968-.994)*
Constant		.025	

*p<.05, **p<.001



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