LHA Findings Memorandum

Date: August 11, 2023

Subject: CHPC Assessment of Affordable Housing Needs in California for People with I/DD Based on DDS and Census Data

To: Public Announcement

From: LHA Housing Needs Data Working Group

INTRODUCTION

The Lanterman Housing Alliance (LHA) continues to identify and publish data on the housing needs of individuals with intellectual and developmental disabilities (I/DD) in California. In 2021, LHA began a collaboration with the California Housing Partnership Corporate (CHPC) to explore methodologies that could allow them to analyze both relevant State Department of Developmental Services (DDS) and census data to estimate the number of households that include people with I/DD who are cost-burdened in relation to housing. LHA engaged DDS in this collaboration to provide baseline data from their system for CHPC to cross reference with census data. In 2023, CHPC produced its assessment of housing needs for people with I/DD and the findings below are the outcomes of this work.

LHA hopes that this information can be used to educate relevant elected officials, government agencies, policymakers, and the philanthropic community about the urgent need for affordable housing, specifically for people with intellectual and developmental disabilities – an essential segment of our society that remains underserved by the housing market.

FINDINGS

As the housing affordability crisis continues to negatively impact low- to moderate-income Californians, households that include people with I/DD are not exempt from the challenge of finding and securing safe, stable, and affordable housing. CHPC data concludes that the people with I/DD who make up a representative portion of individuals with disabilities identified in the census are, in fact, both cost-burdened and severely cost-burdened when it comes to housing.

Of the people with I/DD that had a matching disability in the 2021 census, CHPC found that 28,695 of these households in California were cost-burdened (paying more than 30% of their income on housing) and 15,843 were severely cost burdened (paying more than 50% of their income on housing). This equates to 41% and 23%, respectively, of the assessed sub-population of people with I/DD whose disabilities matched census definitions. Los Angeles County saw the highest rate, with 8,645 (47%) cost-burdened and 5,066 (27%) severely cost-burdened alone.

REGION	I/DD Severely Cost Burdened	I/DD Cost Burdened	IDD % Severely Cost Burdened	IDD % Cost Burdened
California	15,843	28,695	23%	41%
Los Angeles County	5,066	8,645	27%	47%
San Diego County	1,104	2,026	23%	43
Sacramento County	876	1,542	22%	39%

[See Appendix 1 for full CHPC Cost Burden Data by County on People with I/DD]

DISCUSSION
Methodology:

The study aims to assess housing needs for households with individuals with I/DD in various counties across California. The methodology is based on Cost Burden analysis, which measures housing cost affordability by calculating the percentage of income that households pay for housing. A household is considered cost-burdened if they spend 30% or more of their income on housing and severely cost burdened if they spend over 50%. The data used in the analysis is the 1-Year American Community Survey (ACS) Public Use Microdata Sample (PUMS) data from the 2021 census.

To estimate the number of I/DD households in each county, the researchers divided the total number of individuals with I/DD from the DDS dataset by 1.5 (the assumed number of individuals per household with I/DD). Then, they multiplied the resulting estimate by the proportion of households with specified difficulties from the ACS census data to get the number of households likely to have I/DD individuals. At this point, CHPC could analyze cost burden and attribute it to the correct percentage of households with I/DD.

Several assumptions were made throughout the methodology, such as the 1.5 individuals per I/DD household (as mentioned above) and relying on the crosswalk between DDS and ACS data to accurately depict the relationship between specific difficulties reported in the census and DDS data.

[See Appendix 2 for full CHPC Working Methodology]

Analysis:

LHA, in consultation with CHPC and DDS, desires only to disseminate defensible estimates of housing needs for people with I/DD. We believe that these numbers reflect a low-end estimation. Per the data methodology, these numbers only consider a sub-segment of people with I/DD who had a matching disability with an ACS definition, leaving out, for example, people with autism that did not necessarily fall within one of the matching census definitions of disability. Furthermore, the census does not have data on licensed "group quarters," further excluding a portion of the total population of people with I/DD. Lastly, to ensure that the data was not over-estimating the percentage of households with cost burden, we opted to utilize a 1.5 factor for individuals with I/DD living in each household. However, a more accurate assessment from DDS representatives was communicated to be likely closer to 1.2.

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However, this could not be confirmed, so the factor of 1.5 was used. All of these methodological elements of the research work to underestimate the number of households that include people with I/DD that are cost-burdened.

A core purpose of LHA's housing needs data work is not to communicate that people with I/DD have greater challenges identifying and accessing affordable housing than other segments of the population (though many arguments could be made that this likely is true), instead, it is simply to convey that this group is not immune to the negative impacts of the housing-affordability crises. Yet currently, only a small fraction of affordable housing units across the state are set aside to serve the unique needs of people with I/DD.

Based on the volume of need identified in the CHPC data, there needs to be dedicated policy and resources allocated to incentivize the housing industry to begin in earnest creating affordable units that are set aside for households that include people with I/DD.

LHA recognizes that these results are estimates based on methodological assumptions. However, when such a substantial number of people are identified as cost-burdened in the data, it should lead to immediate further investigation and action.

Lastly, while this methodology provides one approach to assessing housing needs, LHA firmly believes that a "direct-to-consumer" survey for people with I/DD collecting data on current housing costs, safety, and crowding; desired living environment; and income is a preferred approach to assessing this need. Our hope is that in the near future this type of assessment can be built into existing data collection tools utilized annually through the I/DD service system.

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County	Census Specified Difficulty in Household	Moderately Cost Burdened wih Census Specified Difficulty	Not Cost Burdened wih Census Specified Difficulty	Severely Cost Burdened wih Census Specified Difficulty	Total HHs with Census Specified Difficulty	Total Individuals with I/DD (col N in DDS data)	Total Estimated Households with I/DD (col G / 1.5)	Proportion of Households with Difficulty that are I/DD (col H / col F)	I/DD Moderately Burdened (col C * col I)	I/DD Not Burdened (col D * col I)	I/DD Severely Burdened (col E * col I)	I/DD Cost Burdened HHs (col J + col L)	Total Households with I/DD (col J + col K + col L)	% Cost Burdened I/DD (col M / col N)	% Severely Cost Burdened I/DD (col L / col N)
Alameda	Yes	18,227	64,793	22,821	105,841	3,937	2,625	2%	452	1,607	566	1,018	2,625	39%	22%
lpine, Amador, Calaveras, Inyo, Mariposa, Mono & Tuolumne Counties	Yes	4,177	14,755	5,412	24,344	487	325	1%	56	197	72	128	325	39%	22%
Butte	Yes	3,061	15,738	3,418	22,217	937	625	3%	86	443	96	182	625	29%	15%
Colusa, Glenn, Tehama & Trinity Counties	Yes	1,583	9,246	2,534	13,363	434	289	2%	34	200	55	89	289	31%	19%
Contra Costa	Yes	21,008	51,476	20,622	93,106	2,940	1,960	2%	442	1,084	434	876	1,960	45%	22%
Del Norte, Lassen, Modoc, Plumas & Siskiyou Counties	Yes	2,981	12,109	1,972	17,062	474	316	2%	55	224	37	92	316	29%	12%
El Dorado	Yes	2,871	10,369	3,401	16,641	539	359	2%	62	224	73	135	359	38%	20%
Fresno	Yes	13,323	55,867	18,609	87,799	3,539	2,359	3%	358	1,501	500	858	2,359	36%	21%
Humboldt	Yes	2,380	9,866	4,458	16,704	702	468	3%	67	276	125	192	468	41%	27%
Imperial	Yes	3,956	10,579	3,245	17,780	553	369	2%	82	219	67	149	369	41%	18%
Kern	Yes	13,800	40,544	15,073	69,417	4,093	2,729	4%	542	1,594	592	1,135	2,729	42%	22%
Kings	Yes	2,665	7,612	1,664	11,941	369	246	2%	55	157	34	89	246	36%	14%
Lake & Mendocino Counties	Yes	4,378	13,193	3,519	21,090	796	531	3%	110	332	89	199	531	37%	17%
Los Angeles	Yes	140,849	389,910	199,380	730,139	27,828	18,552	3%	3,579	9,907	5,066	8,645	18,552	47%	27%
Madera	Yes	2,963	9,007	2,644	14,614	423	282	2%	57	174	51	108	282	38%	18%
Marin	Yes	3,815	10,781	4,809	19,405	509	339	2%	67	189	84	151	339	44%	25%
Merced	Yes	3,977	14,147	6,626	24,750	849	566	2%	91	324	152	242	566	43%	27%
Monterey & San Benito Counties	Yes	6,454	19,003	7,200	32,657	1,054	703	2%	139	409	155	294	703	42%	22%
Napa	Yes	1,785	7,421	3,293	12,499	371	247	2%	35	147	65	100	247	41%	26%
Nevada & Sierra Counties	Yes	2,003	4,864	1,958	8,825	256	171	2%	39	94	38	77	171	45%	22%
Orange	Yes	34,235	117,664	43,765	195,664	6,517	4,345	2%	760	2,613	972	1,732	4,345	40%	22%
Placer	Yes	7,954	21,030	4,855	33,839	1,223	815	2%	192	507	117	309	815	38%	14%
Riverside	Yes	32,849	118,325	40,429	191,603	6,077	4,051	2%	695	2,502	855	1,549	4,051	38%	21%
Sacramento	Yes	23,514	84,704	30,900	139,118	5,914	3,943	3%	666	2,401	876	1,542	3,943	39%	22%
San Bernardino	Yes	30,704	104,859	36,157	171,720	5,713	3,809	2%	681	2,326	802	1,483	3,809	39%	21%
San Diego	Yes	45,009	132,242	53,822	231,073	7,107	4,738	2%	923	2,712	1,104	2,026	4,738	43%	23%
San Francisco	Yes	12,743	34,510	17,723	64,976	1,358	905	1%	178	481	247	424	905	47%	27%
San Joaquin	Yes	12,433	41,360	11,521	65,314	2,561	1,707	3%	325	1,081	301	626	1,707	37%	18%
San Luis Obispo	Yes	6,069	19,099	5,522	30,690	788	525	2%	104	327	95	198	525	38%	18%
San Mateo	Yes	7,929	28,479	10,271	46,679	1,401	934	2%	159	570	206	364	934	39%	22%
Santa Barbara	Yes	5,510	21,361	7,874	34,745	1,202	801	2%	127	493	182	309	801	39%	23%
Santa Clara	Yes	18,543	72,119	22,691	113,353	2,995	1,997	2%	327	1,270	400	726	1,997	36%	20%
Santa Cruz	Yes	2,658	13,994	3,325	19,977	555	370	2%	49	259	62	111	370	30%	17%
Shasta	Yes	4,786	15,628	4,681	25,095	780	520	2%	99	324	97	196	520	38%	19%
Solano	Yes	6,356	25,303	9,898	41,557	1,264	843	2%	129	513	201	330	843	39%	24%
Sonoma	Yes	8,310	25,870	10,416	44,596	1,309	873	2%	163	506	204	366	873	42%	23%
Stanislaus	Yes	7,747	29,553	9,101	46,401	1,496	997	2%	167	635	196	362	997	36%	20%
Sutter & Yuba Counties	Yes	5,408	14,592	2,444	22,444	625	417	2%	100	271	45	146	417	35%	11%
Tulare	Yes	8,160	22,723	6,451	37,334	1,669	1,113	3%	243	677	192	435	1,113	39%	17%
Ventura	Yes	12,545	40,204	14,188	66,937	2,164	1,443	2%	270	867	306	576	1,443	40%	21%
Yolo	Yes	3,374	8,269	3,132	14,775	684	456	3%	104	255	97	201	456	44%	21%
Statewide	Yes	553,092	1,763,168	681,824	2,998,084	104,498	69,665	2%	12,852	40,970	15,843	28,695	69,665	41%	23%

Census/CHAS-derived data
DDS-derived data
Derived from both

* In accordance with DDS Data De-Identification Guidelines, counts of one through ten have been suppressed.

** Census disability categories are much broader than DDS categories and therefore include a broader population than those with Intellectual and Developmental Disabilities. For this analysis, we use the following Census categories: Hearing Difficulty, Ambulatory Difficulty, Vision Difficulty, Self-Care Difficulty, and Independent Living Difficulty. Cognitive Difficulty was not used in this analysis because it is much broader than the DDS definition. In addition, the categories from the census will not capture people with I/DDs that do not have the above-listed difficulties.

APPENDIX II

CHPC Working Methodology

Background

In order to assess housing need for households with one or more individuals with an Intellectual or Developmental Disability (I/DD), we have developed a method to identify the cost burden of these households in counties throughout California. As part of our other work at CHPC, we have analyzed cost burden thresholds for the general population. The following methodology builds off of that work.

The Cost Burden analysis measures housing cost affordability by calculating the percentage of income that households pay for housing. A household is considered cost burdened if they pay 30 percent or more of household income on housing costs and severely cost burdened if they pay more than 50 percent of household income on housing costs. Housing costs include what is paid for housing such as rent or mortgage, second/junior mortgage or home equity loans, property taxes, homeowners' insurance, fire/flood/hazard insurance, and utilities including electricity, fuel, gas and water. The data used here are 1-Year American Community Survey (ACS) Public Use Microdata Sample (PUMS) data from the 2021 census.

We narrowed the data DDS shared with us to only include individuals living in 'non-group quarters' to make it most comparable to data collected by the census. In consultation with DDS staff, we defined 'non-group quarters' as individuals who live in the following residences and all others were excluded[1]:

- Home of parent/family/guardian;
- Own Home – Independent;
- Own Home – Supported;
- Foster Home (County of State approved B Children);
- Family Home (under Family Home Agency B Adults);
- Certified Foster Home (under Foster Family Agency B children);
- Hospice;
- Transient/Homeless; and

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[1] "Non-group quarters" defined as Residence Codes 11-Home, 13-Independent Living Services, 14-Supported Living Services, 78-Foster Home, 79-Family Home, 80-Certified Foster Home, 89-Hospice, 98-Other. Individuals in the following residence types are excluded: CCF, ICF, DC, State Operated, SNF, Out-of State, State Hospital, Correctional Institution, California Youth Authority, County/City Jail, Psychiatric treatment center, Rehabilitation Center, Acute General Hospital, Sub Acute, Community Treatment Facility.

- Other

The census counts households whereas the DDS data counts individuals and are therefore not easily comparable. In discussion with the LHA Housing Needs Data Working Group, we landed on an estimate that of the individuals served by DDS, there are 1.5 individuals per household with an I/DD. Using that estimate, we divided the number of individuals with an I/DD by 1.5 to get to the number of households.

Furthermore, the census groups the households by Public Use Microdata Areas which "are non-overlapping, statistical geographic areas that partition each state or equivalent entity into geographic areas containing no fewer than 100,000 people each." In order to get to an analysis by county, when multiple counties are located in a single PUMA, the data associated with each PUMA must be proportionally distributed to each county based on tract-level data from HUD's Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is prepared for HUD by the Census Bureau and includes various indicators on housing affordability for different income groups, as defined by HUD. The CHAS is derived from five-year data and is available at a tract level. CHAS Methodology can be provided upon request.

Even with quality controls in place, these values leverage sample survey data and should, therefore, be regarded as estimates. Small differences in cost burden across demographic groups or geographies, for example, should not be assumed to be statistically significant.

Next, we identified census data points that would be most similar to CEDR variables as there is no data point that identify individuals with developmental disabilities. The census includes very broad categories to identify individuals with difficulties and were narrowed to the categories in the table below under the 'ACS' column with the corresponding DDS CEDR variables in the 'DDS' column in the crosswalk below. One census category that we had hoped to include but ultimately decided against was 'Cognitive Difficulty' as it is much broader than DDS' definition of 'Intellectual Disability'.

ACS	DDS
Hearing Difficulty	Hearing Problems (Hearing Loss Uncorrected)
Ambulatory Difficulty	Unable to Walk (without support)
Vision Difficulty	Vision Problems (Vision Loss Uncorrected)

Self-Care Difficulty	Cerebral Palsy Other Developmental Disabilities Special Health Care Requirements
Independent Living Difficulty	Cerebral Palsy Other Developmental Disabilities Special Health Care Requirements

We acknowledge that the census categories used in this analysis capture individuals that may not be I/DD and we propose to account for this as described in the following methodology.

Methods – PUMAs with one County

Step 1: Divide the total number of individuals with an I/DD from the DDS dataset by 1.5 to get an estimate of the number of households with one or more person that has an I/DD.
- In the spreadsheet, it is column G divided by 1.5. The outcome is column H.
- San Diego: 7,107 / 1.5 = 4,738

Step 2: Divide the estimated number of households with an I/DD from the DDS dataset by the total number of households with a specified difficulty from the ACS census data to get the percent of households with a specified difficulty that are likely I/DD households.
- In the Excel spreadsheet, it is column H divided by column F. The outcome is column I.
- San Diego: 4,738 / 231,073 = 0.0205

Step 3: Multiply the percent of households with an I/DD from Step 2 by the Not Cost Burdened, Moderately Cost Burdened, and Severely Cost Burdened households with a specified difficulty to get the number of households in each cost burden category that are likely I/DD households.
- In the Excel spreadsheet this is:
  - Column I times column C. The outcome is column J.
  - Column I times column D. The outcome is column K.
  - Column I times column E. The outcome is column L.
- San Diego:
  - 132,242 * 0.0205 = 2,711.54
  - 45,009 * 0.0205 = 922.88
  - 53,822 * 0.0205 = 1,103.58

Step 4: Add the number of moderately burdened I/DD households and the number of severely cost burdened households to get the number of I/DD households that are Cost Burdened.
- In the Excel spreadsheet, this is column J plus column L. The outcome is column M.
- San Diego: 922.88 + 1,103.58 = 2,026.46

Step 5: Add the number of households in each cost burden category identified in Step 3 together to get the total number of I/DD households.

- In the Excel spreadsheet, this is column J plus column K plus column L. The outcome is column N, and should be the same number as column H.
- San Diego: 2,711.54 + 922.88 + 1,103.58 = 4,738

Step 6: Calculate the percentage of I/DD households that are cost burdened by dividing the number of I/DD households that are cost burdened from Step 4 by the total number of I/DD households from Step 5.

- In the Excel spreadsheet, this is column M divided by column N. The outcome is column O.
- San Diego: 2,026.46 / 4,738 = 0.43 or 43%

Step 7: Calculate the percentage of I/DD households that are severely cost burdened by dividing the number of I/DD households that are severely cost burdened from Step 3 by the total number of I/DD households from Step 5.

- In the Excel spreadsheet, this is column L divided by column N.
- San Diego: 1,103.58 / 4,738 = 0.23 or 23%

Methods – PUMAs with Multiple Counties

Step 1: Divide the total number of individuals with an I/DD from the DDS dataset by 1.5 to get an estimate of the number of households with one or more person that has an I/DD.

- In the spreadsheet, it is column G divided by 1.5. The outcome is column H.
- Lake County: 321 / 1.5 = 215

Step 2: Multiply the number of Not Cost Burdened, Cost Burdened, and Severely Cost Burdened households in the PUMA by the population proportions for each county in that PUMA which was derived from the CHAS data.

- The outcome is in columns C, D, and E of the spreadsheet.
- Lake:
  - PUMA for Lake and Mendocino Counties Not Cost Burdened * Lake County Population Proportion of Not Cost Burdened: 13,193 * 0.3915 = 5,165
  - PUMA for Lake and Mendocino Counties Cost Burdened * Lake County Population Proportion of Cost Burdened: 4,378 * 0.4009 = 1,755
  - PUMA for Lake and Mendocino Counties Severely Cost Burdened * Lake County Population Proportion of Severely Cost Burdened: 3,519 * 0.3435 = 1,209

Step 3: Add the proportionally-adjusted numbers together to get the total adjusted households with a specified difficulty.

- In the spreadsheet, it is column C plus column D plus column E.
- Lake: 1,755 + 5,165 + 1,209 = 8,129

Step 4: Divide the estimated number of households with an I/DD from the DDS dataset by the total number of households with a specified difficulty from the ACS census data to get the percent of households with a specified difficulty that are likely I/DD households.

- In the Excel spreadsheet, it is column H divided by column F. The outcome is column I.

Lake: 214 / 8,129 = 0.0263

Step 5: Multiply the percent of households with an I/DD from Step 4 by the Not Cost Burdened, Moderately Cost Burdened, and Severely Cost Burdened households with a specified difficulty to get the number of households in each cost burden category that are likely I/DD households.

- In the Excel spreadsheet this is:
  - Column I times column C. The outcome is column J.
  - Column I times column D. The outcome is column K.
  - Column I times column E. The outcome is column L.
- Lake:
  - 5,165 * 0.0263 = 136
  - 1,755 * 0.0263 = 46
  - 1,029 * 0.0263 = 32

Step 6: Add the number of moderately burdened I/DD households and the number of severely cost burdened households to get the number of I/DD households that are Cost Burdened.

- In the Excel spreadsheet, this is column J plus column L. The outcome is column M.
- Lake: 46 + 32 = 78

Step 7: Add the number of households in each cost burden category identified in Step 5 together to get the total number of I/DD households.

- In the Excel spreadsheet, this is column J plus column K plus column L. The outcome is column N, and should be the same number as column H.
- Lake: 136 + 46 + 32 = 214

Step 8: Calculate the percentage of I/DD households that are cost burdened by dividing the number of I/DD households that are cost burdened from Step 6 by the total number of I/DD households from Step 7.

- In the Excel spreadsheet, this is column M divided by column N. The outcome is column O.
- Lake: 78 / 214 = 0.36 or 36%

Step 9: Calculate the percentage of I/DD households that are severely cost burdened by dividing the number of I/DD households that are severely cost burdened from Step 5 by the total number of I/DD households from Step 7.

- In the Excel spreadsheet, this is column L divided by column N.
- San Diego: 32 / 214 = 0.15 or 15%

Assumptions

1. There are 1.5 people per household with an I/DD.
   a. We discussed in a meeting that this factor may undercount the number of households containing one or more people with an I/DD. However, this felt more defensible than overcounting the number of households and was therefore adopted until there is more data on this point.

2. The crosswalk between DDS and ACS data accurately depicts the relationship between ACS categories for people with specific difficulties and the categories that DDS collects data for individuals they serve.
3. The DDS data fairly represents the number of individuals with I/DD that have comparable difficulties to those reported in the census.
4. The factors that contribute to housing costs are the same for I/DD households as they are for the general public (i.e. rent/mortgage, electricity, etc.).
5. Cost burden fairly represents housing need.