

# ECONOMIC AND SOCIAL WELL-BEING

## INDICATOR 7: Percentage of renter-occupied households that exceed 50% of household income dedicated to housing

### Story Behind the Baseline

Having a safe place to call home and an income to meet one's basic needs are vital components to living a meaningful life. Limited availability of affordable housing is a problem in Alaska and nationwide. There is a shortage of rental homes available to Alaskan families at or below the poverty line, or at 30% of the area median income. Thus, there is a severe cost burden associated with housing in Alaska. Housing and Urban Development (HUD) has long considered severe shelter burden as greater than paying 50% or more of one's income on

rent. When people are forced to spend more than 50% of their income on housing, they must make sacrifices on other important spending such as healthcare, healthy food, and education. Severely shelter-burdened families are at high risk for eviction caused by not being able to pay rent. In addition to the monetary cost of eviction for both the tenant and landlord, the record of having been evicted from rental housing makes re-housing difficult. It is crucial that public health partners work with housing organizations to reduce the severe rental burden for beneficiaries and improve the health of all Alaskans.



Population: Alaska and U.S.

Data Source:

- [United States Census Bureau, ACS Table B25074, 1-year data](#)

## What Works?

Making mortgages accessible to Alaskans has been at the core of Alaska Housing and Finance Corporation (AHFC). Over the years, responsibilities of AHFC have expanded to include affordable housing programs, energy efficiency, older adults housing, and more. AHFC is a self-supporting public corporation with offices in 16 communities statewide. AHFC has contributed more than \$2 billion to the state in the form of direct dividends for the General Fund, which is the state's funding source for all services and programs. The General Fund provides funds to the state for building and equipment improvements, bonding for projects such as university student housing, purchasing state assets, and maintenance of state-owned property.

In addition to funding for housing, the following steps can be taken to reduce shelter burden:

- Measuring the shelter burden of households to identify those at risk for housing insecurity due to high shelter burden.
- Identifying existing housing resources available.
- Developing partnerships to maximize opportunities.

Additionally, identifying barriers that may be preventing beneficiaries from effectively utilizing existing programs and collaborating with housing partners is another way to ensure that beneficiaries can overcome any challenges for securing housing.

It is also vital that renters and future homeowners are prepared for the responsibility of owning or renting. This preparation is best achieved by providing counseling and education to promote building and maintaining positive rental relationships and support. Furthermore, providing intervention for both tenants and the landlord at a point of crisis, in order to prevent eviction and promote long-term housing stability, is crucial.

As housing is so closely linked to employment and other basic needs, it is also critical to improve and maintain access to employment opportunities, education, and supports to enhance long-term economic self-sufficiency in order to overcome shelter burden.

## ECONOMIC AND SOCIAL WELL-BEING

### INDICATOR 8: Rate of chronic homelessness (rate per 100,000)

#### Story Behind the Baseline

Persons experiencing homelessness are at an elevated risk for many adverse medical conditions, as well as premature death. These persons represent a diverse population facing a range of adverse situations, resulting in unstable living situations. In some cases, medical conditions or traumatic events, like domestic violence and/or sexual assault, mental illness, substance use disorder, or disability for example, can increase the likelihood an individual will experience homelessness. In other cases, families are faced with a loss of income or limited job opportunities, overcrowded living spaces, and shrinking public assistance programs, coupled with a lack of affordable housing in their community.

A smaller number of Alaskans face the more serious challenge of chronic homelessness. Chronic homelessness is defined as a homeless individual or head of household with a disability that meets the Department of Housing and Urban Development (HUD) definition of a disability who (a) lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; (b) and in general have been homeless and living in one of these places continuously for at least 12 months or on at least four separate occasions in the last three years. Alaskan's who experience chronic homelessness are among the most at-risk for adverse health conditions.



Population: Alaska and U.S.

Data Source:

- [The 2019 Annual Homeless Assessment Report \(AHAR\) to Congress](#)

Many stakeholders are working together to reduce the experience of homelessness as a cornerstone of improving the health and well-being of Alaskan communities.

In Alaska, about 1,907 people were estimated to have experienced homelessness in any capacity during the 2018 calendar year. Most persons experiencing homelessness are sheltered, meaning they are served by an emergency shelter, transitional housing, or have access to housing vouchers. Across Alaska, housing and sheltering services are extremely limited, especially in rural areas. Overall, there are not enough non-domestic violence shelter beds available to meet the needs of persons experiencing homelessness. Furthermore, there is not an adequate amount of rapid re-housing services available to support their needs. According to the 2018 Housing Inventory Count, 15 of the 29 census areas in Alaska have no year-round emergency shelter, transitional housing, rapid re-housing, or permanent supportive housing facilities.

## What Works?

Reducing the factors that lead to people being in vulnerable housing situations is the best way to reduce the number of persons experiencing homelessness in Alaska. One strategy is to implement supportive housing: affordable housing paired with tenancy supports and services that may be permanent for some populations and transitional or time-limited for others. Research shows supportive housing helps people with disabilities live stably in the community, reduces their use of costly systems such as emergency healthcare and corrections, and can help them engage in health and behavioral care services.

Rapid re-housing programs are a nationwide best practice and connect families and individuals to permanent housing using time-limited financial assistance and other supportive services to help with the transition. These programs are very limited in the state. Supportive housing and rapid re-housing programs are more effective at solving homelessness when a Housing First approach is taken, removing barriers and pre-conditions to be housed, such as sobriety or enrollment in services.

Preventing homelessness, much like preventing injury or illness, not only provides better outcomes for individuals, but is the most effective, efficient, and economical approach to addressing homelessness. Homelessness prevention programs are used to prevent eviction, provide utility assistance, fix a car that is needed for employment, and meet other critical needs to ensure a person can continue their existing tenancy.

Through the Homelessness Assistance Program (HAP), funds are awarded competitively to agencies in Alaska to provide emergency or transitional housing and/or services to prevent homelessness or rapidly re-house those who have been displaced.

The Special Needs Housing Grant (SNHG) provides funds through competitive grants to nonprofit service providers and housing developers for construction and operation of housing for Alaska’s special needs populations, primarily beneficiaries of the Alaska Mental Health Trust Authority. This can include transitional housing, often used for recovery and reentry from incarceration, as well as permanent supportive housing.

**Sources:**

- [Alaska Homeless Information Center](#)
- [United States Interagency Council on Homelessness. Alaska Homelessness Statistics](#)
- [National Alliance to End Homelessness, Housing First](#)

## ECONOMIC AND SOCIAL WELL-BEING

### INDICATOR 9: Percentage of Alaskans who experience a disability that are employed

#### Story Behind the Baseline

The employment disparity between working-age Alaskans who experience disabilities, and the general population, continues to be wide. Approximately 44% of Alaskans with disabilities, ages 18 to 64, are employed, compared to 74% of Alaskans who are not disabled. Furthermore, some Alaskans with certain disabilities, such as cognitive disabilities, have an even larger disparity, with only 32% of Alaskans with cognitive disabilities being employed in 2018. Improving employment outcomes for individuals with disabilities has the potential

to reduce reliance on publicly funded services, as well as increase self-sufficiency. Alaska has diverse forms of employment, including subsistence activities, seasonal employment, and self-employment. Primary barriers to employment include situational (such as lack of transportation or support services needed for employment), risk of benefits loss (Medicaid and Social Security), as well as employer perceptions. A 2018 survey of Alaska human resource professionals showed perceptions that Alaskan employers largely find the idea of employing people with disabilities uncomfortable.

#### What Works?

In 2014, Alaska enacted the Employment First Bill (HB 211) making Alaska an Employment First State. This ensures that the first and preferred outcome for publicly funded services is integrated employment in the community with competitive wages. In 2018, Alaska repealed the state's subminimum wage regulation, only the third state in the nation to do so.



Population: Alaskans and U.S. Residents Who Experience Disabilities (Ages 18 to 64)

Data Source:

- [Annual Disability Statistics Compendium, 2020](#)

Working alongside people without disabilities, for minimum wage and above, have been important factors to successful, long-term employment outcomes for people with disabilities.

Employment services, including supported employment, provide individuals with assistance to acquire and maintain the skills necessary for employment. Successful long-term employment is strongly influenced by a myriad of situational dynamics, including access to safe and affordable housing and healthcare, appropriate vocational training and support, and financial literacy training, as well as understanding the impact of employment on public benefits, and being aware of applicable employment safety net programs. Many individuals and families are afraid of losing vital benefits, such as Medicaid and Social Security. Educating individuals and families on the interplay of benefits and work is critical to successful employment outcomes. Additionally, transition from school to adulthood is a pivotal time for people with disabilities regarding employment outcomes. Internships, apprenticeships, and Individual Placements and Supports programs are successful strategies for employing people with disabilities.

**Sources:**

- [Annual Disability Statistics Compendium](#)
- [Statedata.info. \(2020\). Population Data from the American Community Survey \(Post 2007\), Any Disability. Alaska, U.S. Total: Percent of Working-Age People Who Are Employed](#)
- [Statedata.info. \(2020\). Population Data from the American Community Survey \(Post 2007\), No Disability. Alaska, U.S. Total: Percent of Working-Age People Who Are Employed](#)
- [Alaskan Employer Perspectives on Hiring Individuals with Disabilities](#)

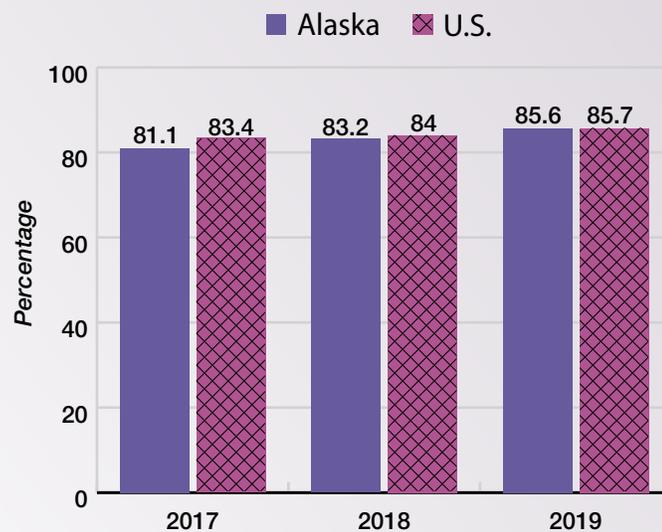
## ECONOMIC AND SOCIAL WELL-BEING

### INDICATOR 10: Percentage of residents living above the federal poverty level (as defined for Alaska)

#### Story Behind the Baseline

Social determinants of health are conditions in the places where people live, learn, work, and play that affect a wide range of health and quality-of-life risks and outcomes. Economic stability is a social determinant of health. Economic stability is the connection between one's financial resources - income, cost of living, and socioeconomic status - and their health. This area includes key issues such as poverty, employment, food security, and housing stability. Poverty limits access to basic needs services for beneficiaries: housing, education, healthcare, and mental healthcare. Financial stressors can make mental health care even harder to access, compounding the risk of experiencing a serious mental health crisis.

In 2018, 84.5% of Alaskans lived above the federal poverty line (\$38,350 for a family of four); however, there is a large difference in rates between Alaskans with disabilities and the general population. This is due in part to the wide disparity in employment and wage between working-age Alaskans with disabilities and the general population. Approximately 17.9% of Alaskans, ages 18 to 64 with disabilities, live in poverty, compared to 8.2% of Alaskans without disabilities. Improving employment and wage outcomes for individuals with disabilities has the potential to reduce reliance on publicly funded services and increase self-sufficiency. The high rates of poverty for Alaskans with disabilities are especially concerning. Lack of resources



**Population: Alaska and U.S.**

**Data Source:**

- [U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement](#)

Note: Alaska is 125% of the Federal poverty level and US is 100%. The Department of Health and Human Services acknowledges high cost of living in Alaska and Hawaii with an adjustment called the "poverty guidelines" which are applied to programmatic eligibility criteria.



limits individuals' ability to obtain health insurance, pay for medical care, afford healthy food or safe housing, and access other basic goods and services. People experiencing disabilities are also more likely to experience material hardships, such as food insecurity, inability to pay rent, mortgage, and utilities, or barriers to access needed medical care, than people without disabilities at the same income levels. Lack of reliable, accessible transportation and difficulty finding affordable accessible housing are examples of some of the challenges they face.

## What Works?

Connecting people to basic needs services, including reducing administrative barriers or hurdles to ensure services are functioning properly, has been shown to reduce poverty. Strategies shown to help include: Social Security Disability Insurance/Supplemental Security Income, healthcare "safety net" programs such as Medicaid, Children's Health Insurance Program, as well as other programs, such as minimum wage requirements, Supplemental Nutrition Assistance Program, and Temporary Assistance for Needy Families. Additionally, job placement and development programs, such as Head Start and those that provide assistance linking people with jobs, aim to reduce poverty by increasing social functioning and self-sufficiency.

Nationwide, more than 65% of the 17.9 million working-age adults with disabilities participate in at least one safety net or income support program. Strategies that have been shown to assist vulnerable subpopulations include affordable child care, care coordination for those in transition, and ABLE accounts (Achieving a Better Life Experience). ABLE accounts help people maintain a safety net without losing benefits. Investing in affordable, accessible housing will enable more people with disabilities to obtain safe and stable housing and live independently. Finally, increasing access to reliable transportation will enable more people with disabilities to explore employment opportunities they may not otherwise seek due to the current lack of transportation options.

Healthy Alaskans 2030, the state's health improvement plan, outlines two strategies related to improving the economic well-being of Alaskans:

1. Improve wages and benefits for the Alaskan workforce so individuals and families have the income needed to meet the costs of daily living.
2. Reduce the number of unemployed and underemployed in households that fall below the poverty level.

**Sources:**

- [U.S. Department of Health and Human Services, Healthy People 2030 Economic Stability](#)
- [Complete Health Indicator Report of Poverty - All Persons At Or Above Poverty Threshold \(HA2020 Leading Health Indicator: 24\)](#)
- [Disability Is a Cause and Consequence of Poverty](#)
- [National Council on Disability: Highlighting Disability / Poverty Connection, NCD Urges Congress to Alter Federal Policies that Disadvantage People with Disabilities](#)

