



Fact Sheet ***Priced Out in 2012***

Prepared by Technical Assistance Collaborative

May 22, 2013 – The Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force have released a study, [*Priced Out in 2012*](#), which demonstrates that the national average rent for a modestly priced one-bedroom apartment is greater than the entire Supplemental Security Income (SSI) payment of a person with a disability. The study sheds light on the serious problems experienced by our nation's most vulnerable citizens – extremely low-income people with significant and long-term disabilities.

SSI is a federal program that provides income to people with significant and long-term disabilities who are unable to work and have no other source of income. According to *Priced Out in 2012*, a single person received an average monthly SSI payment of \$726 in 2012 to cover all their basic needs, including housing.

This housing affordability crisis deprives hundreds of thousands of non-elderly people with disabilities of a basic human right – a place of their own to call home. The key national findings from this latest *Priced Out* study clearly illustrate the problem affecting the nation's most vulnerable non-elderly people with disabilities. According to *Priced Out in 2012*:

- The average annual income of a single individual receiving SSI payments was \$8,714 – equal to only 19.2% of the national median income for a one-person household and almost 22% below the 2012 federal poverty level.
- The national average rent for a modest one-bedroom rental unit was \$758, equal to 104% of the national average monthly income of a one-person SSI household. This finding confirms that in 2012, it was virtually impossible for a single adult receiving SSI to afford rental housing in the community unless they had some type of permanent rental subsidy.
- The national average rent for a studio/efficiency unit in 2012 was \$655, equal to 90% of monthly SSI. In nine states and in the District of Columbia – areas with the highest housing costs in the nation – the average studio/efficiency rent exceeded 100% of the income of an SSI recipient.
- In 17 states and the District of Columbia, statewide average one-bedroom rents were higher than monthly SSI payments, including: Hawaii (182% of the total SSI monthly income), District of Columbia (171%), Maryland (150%), New Jersey (146%), New York (133%), Virginia (129%), Delaware (124%), Massachusetts (121%), California (120%), Nevada (117%), New Hampshire (115%), Florida (113%), Connecticut (111%), Rhode Island (104%), Illinois (104%), Washington (101%), Arizona (101%), and Vermont (101%). In four states – Delaware, Hawaii, New Hampshire, and New Jersey – every single housing market area in the state had one-bedroom rents that exceeded 100% of SSI. Over 153,000 people with disabilities receiving SSI lived in these four states in 2012.
- In 181 housing market areas across 33 states, one-bedroom rents exceeded 100% of monthly SSI. Rents for modest rental units in 19 of these areas exceeded 150% of SSI. American

Community Survey data suggest that almost half of the non-elderly adult SSI population in the United States may live in one of these 181 housing market areas.

- Discretionary SSI supplements funded by 21 states provided additional monthly income to people with disabilities who were living independently in the community and receiving federal SSI. Even with this additional income, SSI recipients were still unable to afford the rents charged for modestly priced units across those 21 states. State SSI supplements ranged from a high of \$362 in Alaska to a low of \$1 in Colorado. Since *Priced Out in 1998* was published, the average SSI supplement amount has declined by 7 percent.
- As part of efforts to comply with the Americans with Disabilities Act (ADA) and the U.S. Supreme Court's *Olmstead* decision (1999) that reaffirmed the right of people with disabilities to live in the least restrictive settings possible, states are currently developing strategies to expand community-based housing in order to prevent and end homelessness and institutionalization. However, as many as 2 million non-elderly people with disabilities reside in homeless shelters, public institutions, nursing homes, unsafe and overcrowded board and care homes, at home with aging parents, or in segregated group quarters, often due to the lack of affordable housing in the community.

Priced Out in 2012 is the 8th edition of the *Priced Out* series. To obtain a copy of *Priced Out in 2012* and additional information, please visit [TAC's website](#), or call 617-266-5657 ext. 110.