

## **Fact Sheet**

### **Priced Out in 2010**

**Prepared by Technical Assistance Collaborative**

*June 20, 2011*- The Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force have released a study, [\*Priced Out in 2010\*](#), which shows that the national average rent for a modestly priced one-bedroom apartment is greater than the entire Supplemental Security Income (SSI) 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 and virtually no assets. According to *Priced Out in 2010*, a single person SSI household received an average monthly SSI payment of \$703 to cover all their basic needs, including housing. This study documents that \$703 is less than the rent for most apartments across the nation, particularly in higher cost housing markets.

The major findings from the *Priced Out in 2010* study include the following:

- People with disabilities who receive SSI payments continue to be the nation's poorest citizens. In 2010, the annual income of a single individual receiving SSI payments was \$8,436 – equal to only 18.7% of the national median income for a one-person household and over 20% below the 2010 federal poverty level of \$10,830. Since the first *Priced Out* study was published in 1998, the value of SSI payments compared to median income has declined precipitously – from 24.4% of median income in 1998 to 18.7% in 2010 – while national average rents have risen over 50% during the same time period.
- In 2010, as a national average, a person receiving SSI needed to pay 112% of their monthly income to rent a modest one-bedroom unit. In the 12 years since the first *Priced Out* was published, the amount of monthly SSI income needed to rent a modest one-bedroom unit has increased an astonishing 62 percent. People with disabilities were also priced out of smaller studio/efficiency units, which averaged 99% of monthly SSI.
- In 2010, 21 states provided discretionary state SSI supplements to people with disabilities receiving SSI payments living independently in the community. However, these supplements had little impact on the housing affordability crisis experienced by people with disabilities. Even in Alaska – which had the highest state SSI supplement of \$362 and a total monthly SSI payment of \$1,036 – people with disabilities receiving SSI still needed to pay over 80% of their monthly income to rent a modest one-bedroom unit. Since 1998, the number of states choosing to provide optional SSI supplements has declined and the average supplement has decreased 5

percent. During this same time period the average rent for a modest one-bedroom unit increased 51 percent.

- In 2010, 218 housing market areas across 42 states had one-bedroom rents that exceeded 100% of monthly SSI, including 30 communities with rents over 150 percent. Six entire states had rents that exceeded 100% of monthly SSI and four additional states had only a handful of rural areas with rents below 100% of monthly SSI.

*Priced Out in 2010* is the 7th edition of the *Priced Out* series and is being published as our nation struggles to recover from a deep recession and as major cuts are being made in federal programs. Unlike some prior economic downturns, this one has been all about housing. Millions of Americans have already lost their homes or continue to face foreclosure and/or eviction – and the unthinkable possibility of being homeless.

“This study makes it crystal clear why vulnerable people with disabilities become homeless or remain unnecessarily in high cost institutional settings,” said Ann O’Hara of the Technical Assistance Collaborative, who co-authored the study.

To obtain a copy of *Price Out in 2010* and additional information please visit <http://pricedout.tacinc.org> or call 617-266-5657.