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CITIZENS WITH DISABILITIES
(CCD) HOUSING TASK FORCE

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In 2000, there was not one single housing market in the country where a person with a disability receiving SSI benefits could afford to rent a modest efficiency or one-bedroom unit.

Housing Crisis Continues Findings from *Priced Out in 2000*

by Marie Herb, Emily Miller, Ann O'Hara

Overview

Everyone needs a place to live – a place to call home. Unfortunately, millions of people with disabilities today stand little chance of having a decent and affordable home of their own. This is particularly true for over three and a half million adults with disabilities who receive federal Supplemental Security Income (SSI) benefits – equal to a monthly income of \$512 in 2000.

The information provided in this issue of *Opening Doors* is based on *Priced Out in 2000: The Crisis Continues*, a report published by the Technical Assistance Collaborative, Inc. (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force in June of 2001. *Priced Out in 2000* updates the information contained in a groundbreaking report, *Priced Out in 1998: The Housing Crisis for People with Disabilities*. Both these reports examine the affordability of efficiency and one-bedroom housing units for people with disabilities in all 50 states and within each of the 2,703 distinct housing market areas of the country defined by the federal government. These are the type of rental units most sought after by single individuals with disabilities who want to establish a home of their own in the community.

Using SSI benefits and federal housing cost data, the key findings of *Priced Out in 2000* document that people with disabilities lost more “buying power” in the rental housing market during the past two years, and were still the low-income group with the highest level of

unmet need for housing assistance. *Priced Out in 2000* documents that:

- People with disabilities continued to be the poorest people in the nation. As a national average, SSI benefits in 2000 were equal to only 18.5 percent of the one-person median household income, falling below 20 percent of median income for the first time in over a decade.
- In 2000, people with disabilities receiving SSI benefits needed to pay – on a national average – 98 percent of their SSI benefits in order to be able to rent a modest one-bedroom unit at the published U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR).
- Cost of living adjustments to SSI benefit levels did not keep pace with the increasing cost of rental housing. Between 1998 and 2000, rental housing costs rose almost twice as much as the income of people with disabilities.
- In 2000, there was not one single housing market in the country where a person with a disability receiving SSI benefits could afford to rent a modest efficiency or one-bedroom unit.



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Opening Doors

A housing publication for the disability community

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The Technical Assistance Collaborative, Inc. is a non-profit organization that provides state-of-the-art technical assistance and training to housing and human service organizations so that they may achieve positive outcomes in their work on behalf of people who are disadvantaged and/or disabled. For more information, please contact Maura Collins Versluys, Technical Assistance Collaborative Inc., One Center Plaza, Suite 310, Boston, Massachusetts 02108. Phone: 617-742-5657 or Fax: 617-742-0509 or e-mail: info@tacinc.org.



The Consortium for Citizens with Disabilities (CCD) is a national coalition of consumer, advocacy, provider, and professional organizations who advocate on behalf of people of all ages with disabilities and their families. CCD has created the CCD Housing Task Force to focus specifically on housing issues that affect people with disabilities.

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- The National Low Income Housing Coalition calculated a “housing wage” which is what a person would need to earn hourly in order to afford a modest one-bedroom unit at HUD’s Fair Market Rent. Housing wage data shows that people with disabilities who received SSI benefits needed to triple their income to be able to afford a decent one-bedroom unit. On average, SSI benefits are equal to an hourly rate of \$3.23, only one third of the National Low Income Housing Coalition’s housing wage, and almost \$2 below the federal minimum wage.

This issue of *Opening Doors* highlights only the major findings documented in *Priced Out in 2000* – specifically, the extreme poverty of people with disabilities receiving SSI, and the inability of persons receiving SSI benefits to afford rental housing in any housing market area in the United States. However, the complete report, including information specific to your community, can be viewed at TAC’s web site www.tacinc.org or CCD’s web site www.c-c-d.org. A limited number of copies of *Priced Out in 2000* are also available by returning the order form on page 7.

We encourage you to make *Opening Doors* available to your members and constituents. All past issues are available on TAC’s web site at www.tacinc.org, or on the *Opening Doors* web site at www.c-c-d.org/doors.html.

The Crisis Continues

During this past decade of increasing prosperity, low-income elderly households and low-income households with children have seen their need for government housing assistance actually decline as their incomes increased. Unfortunately, this has not been the case for people with severe disabilities receiving SSI benefits.

According to HUD’s recent policy report *A Report on Worst Case Housing Needs in 1999: New Opportunity Amid Continuing Challenges*, the number of “worst case” renter households in the United States declined 8 percent between 1997 and 1999. This decline in housing need occurred among every group eligible for federal housing assistance **except people with disabilities**. Unfortunately, for people with disabilities, increased prosperity has meant literally being “priced out” of the affordable housing market.

Because of their extreme poverty, the 3.5 million non-elderly people with disabilities receiving SSI benefits cannot afford decent housing anywhere in the country without some type of government housing assistance. Yet relatively few non-elderly disabled households actually benefit from HUD subsidized

housing programs. Instead millions of people with disabilities are living in restrictive congregate settings; seriously substandard housing; still living at home with aging parents who do not know what will happen to their adult child when they can no longer provide housing for them; or are homeless or at-risk of becoming homeless.

In 1999, the U.S. Supreme Court *Olmstead v. L.C.* decision affirmed that under the Americans with Disabilities Act (ADA), people with disabilities have a basic civil right to live in the most integrated community-based setting appropriate to their needs. Although the *Olmstead* case was not about affordable housing per se, providing affordable housing opportunities is central to any community-based integration strategy. (Issue 12 of *Opening Doors*, available on TAC's web site, has more information on the *Olmstead* decision.) Without housing assistance, the vision within the ADA affirmed by the U.S. Supreme Court cannot be achieved.

In a cruel irony, even though the need has increased since 1998, the number of affordable housing units available to people with disabilities has declined. According to HUD, between 1997 and 1999 there was a 13 percent reduction in units affordable to the poorest of our nation's citizens, including people with disabilities. In addition, it's been documented by advocates that people with disabilities have also lost access to as many as 273,000 units of federally subsidized housing that have been designated "elderly only."

For people with disabilities, the past decade has proved that "a rising tide does not lift all boats," and that the housing problems of the poorest Americans became worse as rental housing costs rose.

Key Housing Affordability Questions for the *Priced Out in 2000* Study

In order to promote a stronger and sustained commitment from government housing officials to give a high priority to the

housing needs of people with disabilities, it is important to be able to document both the nature and extent of the need. For this reason, TAC and the CCD Housing Task Force undertook the *Priced Out in 2000* study. The goals of this of this study were to: (1) update the information included in the *Priced Out in 1998* study; and (2) compare 1998 and 2000 results to determine whether the housing needs of people with disabilities had changed during that period of time.

The key questions for the *Priced Out in 2000* report were:

- How much "buying power" in the rental housing market does a person with a disability receiving SSI benefits have?
- Has SSI "buying power" increased at the same rate as housing costs?
- Has the income disparity for people with disabilities receiving SSI benefits increased or decreased over the past two years?
- In how many housing market areas of the United States are people with disabilities receiving SSI benefits literally "priced out" of the housing market because they would need to spend 100 percent or more of their income on rent? Is the situation better or worse than it was two years ago?

To answer these questions, *Priced Out in 2000* used the following four data sets:

1. HUD Fair Market Rents for the Section 8 rent subsidy program effective October 1, 2000. A housing unit at the FMR is meant to be modest, not luxurious, costing less than the typical unit of that bedroom size in that city or county. These rent limits are calculated annually by HUD;
2. Median incomes in 2000 for one-person households in each housing market area from HUD USER, a HUD information website;

For people with disabilities, the past decade has proved that "a rising tide does not lift all boats," and that the housing problems of the poorest Americans became worse as rental housing costs rose.

- SSI rates for individuals living independently in 2000 from the U.S. Social Security Administration. The SSI rate is made up of the federal SSI payment of \$512 in 2000, plus the optional state supplements in the 22 states that uniformly provide a state-determined, state-funded additional amount to all SSI recipients who live independently in the community [Note

arrangements (such as congregate living or structured residential settings). Only those supplements uniformly applied to all people with disabilities living independently in the community were included as part of the analysis]; and

- The housing wage computed by the National Low Income Housing Coalition as part of their 2000 publication, *Out of Reach: The Growing Gap Between Housing Costs and Income of Poor People in the United States*. Created by the National Low Income Housing Coalition, the housing wage represents what a full time worker must earn per hour in order to afford rental housing at HUD's FMR.

Table 1: SSI Benefits as a Percentage of One-Person Median Income

State	2000 Average	State	2000 Average
Alabama	19.8%	Montana	22.0%
Alaska	27.8%	Nebraska	17.7%
Arizona	18.4%	Nevada	16.4%
Arkansas	23.3%	New Hampshire	17.2%
California	21.4%	New Jersey	14.0%
Colorado	16.0%	New Mexico	21.5%
Connecticut	19.4%	New York	18.3%
Delaware	14.3%	North Carolina	18.3%
District of Columbia	10.9%	North Dakota	20.4%
Florida	18.6%	Ohio	16.9%
Georgia	17.3%	Oklahoma	24.6%
Hawaii	15.4%	Oregon	19.1%
Idaho	22.2%	Pennsylvania	19.6%
Illinois	14.6%	Rhode Island	19.7%
Indiana	17.0%	South Carolina	19.5%
Iowa	17.9%	South Dakota	20.8%
Kansas	17.5%	Tennessee	18.4%
Kentucky	20.8%	Texas	18.4%
Louisiana	23.0%	Utah	17.8%
Maine	22.5%	Vermont	22.8%
Maryland	13.1%	Virginia	15.4%
Massachusetts	18.3%	Washington	17.1%
Michigan	16.3%	West Virginia	25.0%
Minnesota	17.6%	Wisconsin	18.8%
Mississippi	23.0%	Wyoming	20.0%
Missouri	18.1%	National Average	18.5%

SSI Benefits Compared to a One-Person Median Income

The data in *Priced Out in 2000* clearly show that the housing problems of people with disabilities are worse now than they were two years ago when *Priced Out in 1998* was published. By comparing SSI benefits to median income levels, the data document a growing income disparity between people with disabilities receiving SSI benefits and a typical non-disabled individual's income. Nationally, SSI benefits in 2000 were equal to only 18.5 percent of the one-person median household income – below 20 percent of the one-person median income for the first time in over a decade.

Table 1 illustrates SSI benefits as a percentage of the one-person median income in every state in 2000. As shown in the table, in many states SSI income was equivalent to less than 20 percent of the average one-person's income. In four states (Delaware, Illinois, Maryland, and New Jersey) and the District of Columbia the income of a person with a disability receiving SSI was equivalent to less than 15 percent of the average one-person's income. Even in areas where there is

that some states provide SSI supplements for people with specific types of disabilities and/or people with disabilities residing in specific housing

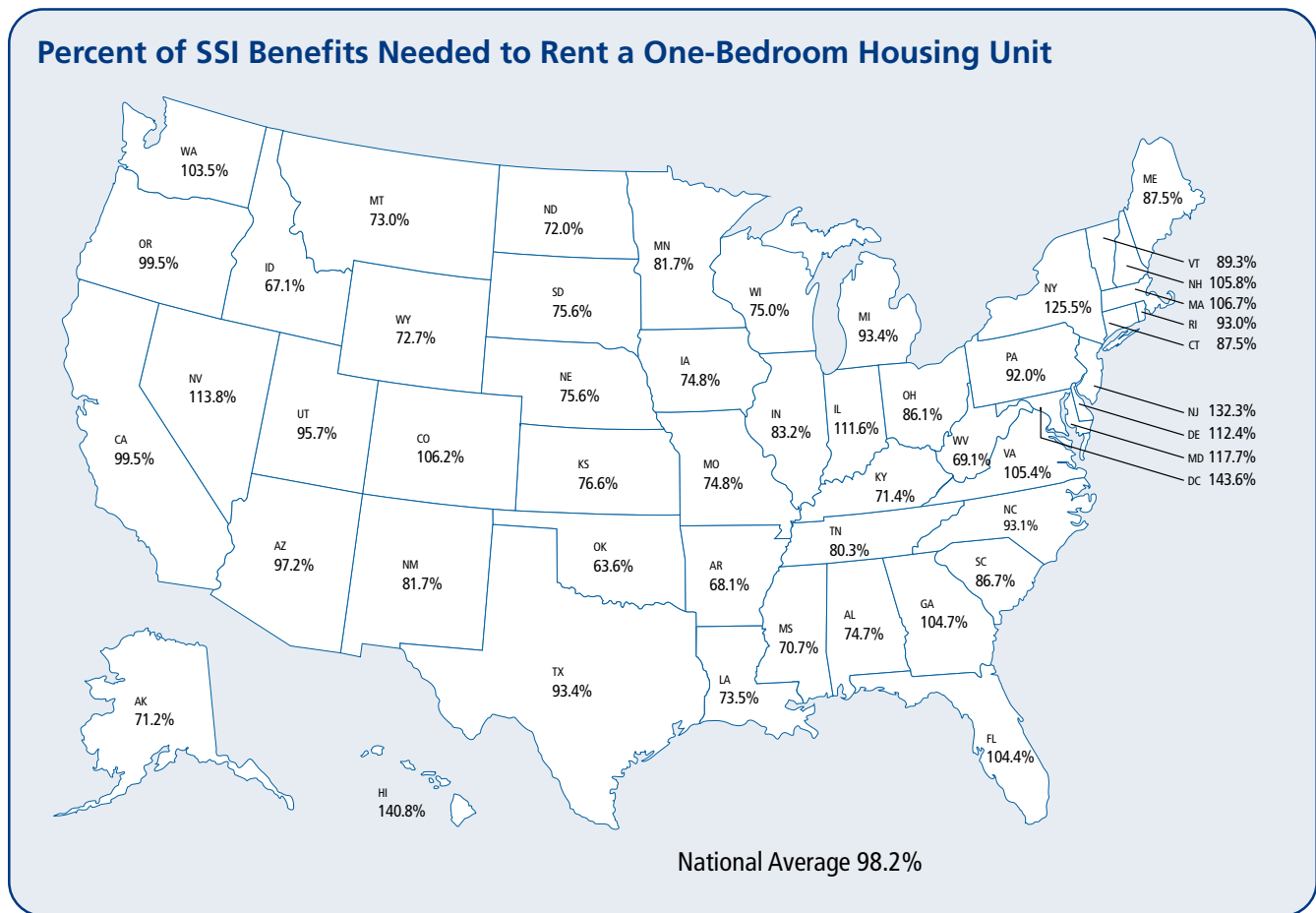
a state-funded SSI supplement added to federal SSI benefits, people with disabilities had disproportionately low incomes. In fact, in 14 of the 22 states that provide a state SSI supplement, SSI benefits were still less than 20 percent of the average median income.

Percent of SSI Benefits Needed to Rent A One-Bedroom Housing Unit

Housing affordability and the need for housing assistance is measured primarily by the percentage of income that a household must pay each month for housing costs,

Under current federal guidelines, housing is considered affordable when the cost of monthly rent plus utilities does not exceed 30 percent of monthly household income. Those households that pay between 30 and 50 percent of their income towards housing costs are considered to be “rent burdened” by the federal government. When the percentage of income spent on housing costs exceeds 50 percent, the household is considered to be “severely” rent burdened and have “worst case” needs for housing assistance.

In 2000, people with disabilities receiving SSI benefits could not afford to rent a modestly priced one-bedroom unit in any state in the



including utilities. The higher the percentage of household income paid for housing, the less affordable that housing becomes for that low-income household.

country. As a national average, a person with a disability needed to spend 98 percent of his/her monthly income to rent a modest one-bedroom housing unit. Using the federal 30 percent rent-to-income standard, the map on

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This information can be used to prove that people with disabilities receiving SSI benefits cannot afford rental housing and that the housing crisis they face is getting worse each year.

How to Use This Information

The information provided in this issue of *Opening Doors* can be used by the disability community to document the housing needs of people with disabilities – including the extreme poverty of people with disabilities receiving SSI benefits. Most importantly, this information can be used to prove that people with disabilities receiving SSI benefits cannot afford rental housing – using locally based HUD Fair Market Rents as the comparison – and that the housing crisis they face is getting worse each year.

The disability community must learn to use the housing advocacy tools that have been provided within federal law (including the right to participate in the development of all HUD-mandated strategic plans) to establish partnerships with government housing officials. It is only through these partnerships – and through greater access to federal housing programs – that the acute housing crisis currently facing people with disabilities can be addressed.

The disability community can use the information in this issue of *Opening Doors* to engage state and local housing officials in a dialogue about the housing needs of people with disabilities. These housing officials are responsible for developing critical HUD housing strategies that determine how federal housing resources are used in states and localities. These planning documents – known as the Consolidated Plan, the Public Housing Agency Plan, and the Continuum of Care – control billions of dollars of new federal housing resources that can be used to address the housing crisis currently facing people with disabilities. These plans – and ways the disability community can be involved in the planning processes – are described thoroughly in previous issues of *Opening Doors* available online at www.tacinc.org.

Consolidated Plan

The Consolidated Plan (ConPlan) is the “master plan” for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (approximately \$6.5 billion for federal Fiscal Year 2001) that go directly to all states, most urban counties, and communities “entitled” to receive federal funds directly from HUD for new affordable housing and community development activities. Before these states and communities can receive these federal funds however, they must have a HUD-approved ConPlan.

The ConPlan is intended to be a comprehensive, long-range planning document describing housing needs, market conditions, and housing strategies; and outlining an action plan for the use of federal housing funds. The ConPlan is the best chance to go on record about the housing crisis facing people with disabilities in your community or state and demand that people with disabilities receive their “fair share” of federal housing funds distributed through the ConPlan process. The information included in this issue can help to begin a dialogue that results in more federal housing funding being directed to assist people with disabilities in local communities.

Public Housing Agency Plan

New public housing reform legislation enacted in 1998 gave PHAs more flexibility and control over how federal public housing and Section 8 funds are used in their communities. Along with this flexibility and control came new requirements, including the creation of a new five-year comprehensive planning document known as the Public Housing Agency Plan (PHA Plan). In consultation with a Resident Advisory Board, each PHA is required to complete a PHA Plan that describes the agency’s overall mission for serving low-income and very low-income

families, and the activities that will be undertaken to meet the housing needs of these families. Like the ConPlan, the PHA Plan includes a statement of the housing needs of low- and very-low income people in the community and describes how the PHA's resources – specifically federal public housing and the Section 8 rental assistance programs – will be used to meet these needs. For example, local officials could decide to direct more Section 8 funding to households comprised of very low-income people with disabilities. The disability community must be proactive in engaging the PHA in their community in order to ensure that the needs of people with disabilities are not overlooked.

Continuum of Care

HUD's third housing plan, the Continuum of Care, documents a community's strategy for addressing homelessness including a description of what role HUD's McKinney/Vento Homeless Assistance funds play in that strategy. The HUD McKinney/Vento Homeless Assistance programs have formed the backbone of local efforts intended to address the many needs of homeless individuals and families in states and communities across the nation. Unlike the ConPlan and the PHA Plan, which are required by law, the Continuum of Care was

created by HUD as a policy to help coordinate the provision of housing and services to homeless people. Since 1994, with the introduction of Continuum of Care planning, communities have been encouraged to envision, organize, and plan comprehensive and long-term solutions to address the problem of homelessness. The strategic planning conducted through this process also forms the basis of a Continuum of Care plan and application to HUD for Homeless Assistance funds.

As with the other HUD housing plans, Continuum of Care planning presents a valuable opportunity for the disability community to provide input regarding the housing needs of people with disabilities, particularly homeless people with disabilities. The data in this issue clearly indicate that all people with disabilities receiving SSI are at risk of homelessness since there is not one housing market in the country where a person with a disability can afford a modest efficiency or one-bedroom housing unit without becoming rent burdened (i.e., spending over 50 percent of their income on rent). It is important that the disability community use this data to ensure that homeless people with disabilities receive their "fair share" of these valuable HUD resources.

The disability community must learn to use the housing advocacy tools that have been provided within federal law (including the right to participate in the development of all HUD-mandated strategic plans) to establish partnerships with government housing officials.

Get your copy of *Priced Out in 2000: The Crisis Continues*

How to get your free copy of *Priced Out in 2000*:

1. Email info@tacinc.org with your name, organization, and postal address; or
2. Fill out this form and mail it to Aggie Douglas at TAC, One Center Plaza, Suite 310, Boston, MA 02108-1807.

(Only a limited number of copies will be available free of charge. If you need additional copies, you can print it from the TAC website at www.tacinc.org)

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page 5 documents that people with disabilities receiving SSI benefits could not afford to rent a modest one-bedroom unit in any of the 50 states. The map illustrates this fact by comparing state SSI levels to 2000 HUD FMR levels for one-bedroom units.

In 13 states and the District of Columbia, one-bedroom units renting at the HUD FMR actually cost more than 100 percent of SSI monthly income. In Hawaii, New Jersey, New York and the District of Columbia, a person with a disability receiving SSI would have needed to spend over 125 percent of their monthly income towards housing costs. Even

in Oklahoma – the most affordable state – people with disabilities still have “worst case” housing needs because they must have paid at least 63 percent of their income for a modest one-bedroom unit.

Increases in SSI Benefits Compared to Increases in Housing Costs

The negative effects of a booming economy on people with disabilities can be clearly illustrated by comparing SSI benefit level increases to the increase in housing costs.

Table 2: Increases in SSI Benefits Compared to Increases in Housing Costs

State	Growth in SSI Monthly Payment 1998-2000 % Change	Growth in One-Bedroom FMR 1998-2000 % Change	State	Growth in SSI Monthly Payment 1998-2000 % Change	Growth in One-Bedroom FMR 1998-2000 % Change
Alabama	3.6%	4.1%	Montana	3.6%	2.6%
Alaska	2.1%	2.0%	Nebraska	3.4%	1.2%
Arizona	3.6%	3.8%	Nevada	3.6%	3.2%
Arkansas	3.6%	3.4%	New Hampshire	3.5%	6.3%
California	6.4%	11.5%	New Jersey	3.4%	3.4%
Colorado	3.6%	10.4%	New Mexico	3.6%	1.1%
Connecticut	0.0%	6.3%	New York	3.3%	5.7%
Delaware	3.6%	3.5%	North Carolina	3.6%	8.4%
District of Columbia	3.6%	5.2%	North Dakota	3.6%	0.8%
Florida	3.6%	4.4%	Ohio	3.6%	6.4%
Georgia	3.6%	10.5%	Oklahoma	3.3%	4.0%
Hawaii	3.6%	-2.8%	Oregon	4.0%	7.5%
Idaho	4.2%	1.3%	Pennsylvania	3.5%	3.0%
Illinois	3.6%	4.0%	Rhode Island	3.2%	-3.8%
Indiana	3.6%	3.3%	South Carolina	3.6%	6.0%
Iowa	3.6%	3.3%	South Dakota	3.5%	4.1%
Kansas	3.6%	11.4%	Tennessee	3.6%	2.0%
Kentucky	3.6%	2.4%	Texas	3.6%	6.1%
Louisiana	3.6%	0.7%	Utah	3.6%	3.5%
Maine	3.6%	6.6%	Vermont	4.0%	7.6%
Maryland	3.6%	20.3%	Virginia	3.6%	17.2%
Massachusetts	3.0%	5.9%	Washington	3.5%	7.8%
Michigan	3.5%	4.1%	West Virginia	3.6%	1.7%
Minnesota	3.1%	4.4%	Wisconsin	3.1%	3.6%
Mississippi	3.6%	6.0%	Wyoming	3.6%	2.5%
Missouri	3.6%	2.5%	National Average	3.9%	6.3%

Table 2 compares the rate of growth in SSI benefit levels to the rate of growth in HUD FMRs in each state from 1998 to 2000.

As **Table 2** indicates, cost of living adjustments in SSI benefits did not keep pace with the increasing cost of rental housing. Nationally, housing costs increased 6.3 percent while SSI benefit levels rose by less than 4 percent over the past two years. In 6 states (California, Colorado, Georgia, Kansas, Maryland, and Virginia) housing costs increased more than 10 percent between 1998 and 2000. In California, because of a small increase in the state SSI supplement, SSI benefits increased by 6.4 percent but this increase still did not keep pace with housing costs. Table 2 clearly demonstrates why the housing crisis for people with disabilities is worse today than in 1998 and that the “buying power” of people with disabilities in the rental housing market continued to decline.

SSI and Hourly Wage Data

Comparing the value of SSI benefits to the amount of income received by an individual working full time at the 2000 federal minimum wage of \$5.15 can help illustrate the extreme poverty of people with disabilities receiving SSI benefits. To illustrate this comparison, in Table 3 state SSI levels have been converted to the equivalent hourly pay rate for a full-time job at 40 hours a week.

Table 3 documents that as a national average, SSI benefits were equal to an hourly wage rate of only \$3.23 per hour. In all 50 states, people with disabilities receiving SSI income had less income than individuals working full time at the 2000 federal minimum wage of \$5.15. In fact, in 35 states and the District of Columbia – including 8 states that added a state supplement to the federal SSI payment – SSI income was still less than 60 percent of the income earned by a minimum wage worker.

National Low Income Housing Coalition Housing Wage

In September 2000, the National Low Income Housing Coalition published *Out of Reach*, a national analysis of rental housing costs (available at www.nlihc.org). *Out of Reach* contains income and rental housing cost data for the 50 states and District of Columbia by state, metropolitan area, and county or – in the case of New England – town. For each locality, it provides the income that renter households would need to earn to pay the rent and keep their housing costs at 30 percent of

Table 3: SSI Benefits Expressed as an Hourly Wage Rate

State	2000 Average	State	2000 Average
Alabama	\$2.95	Montana	\$2.95
Alaska	\$5.04	Nebraska	\$2.99
Arizona	\$2.95	Nevada	\$2.95
Arkansas	\$2.95	New Hampshire	\$3.11
California	\$3.99	New Jersey	\$3.13
Colorado	\$2.95	New Mexico	\$2.95
Connecticut	\$4.31	New York	\$3.46
Delaware	\$2.95	North Carolina	\$2.95
District of Columbia	\$2.95	North Dakota	\$2.95
Florida	\$2.95	Ohio	\$2.95
Georgia	\$2.95	Oklahoma	\$3.26
Hawaii	\$2.98	Oregon	\$2.96
Idaho	\$3.26	Pennsylvania	\$3.11
Illinois	\$2.95	Rhode Island	\$3.33
Indiana	\$2.95	South Carolina	\$2.95
Iowa	\$2.95	South Dakota	\$3.04
Kansas	\$2.95	Tennessee	\$2.95
Kentucky	\$2.95	Texas	\$2.95
Louisiana	\$2.95	Utah	\$2.95
Maine	\$3.01	Vermont	\$3.29
Maryland	\$2.95	Virginia	\$2.95
Massachusetts	\$3.61	Washington	\$3.07
Michigan	\$3.03	West Virginia	\$2.95
Minnesota	\$3.42	Wisconsin	\$3.44
Mississippi	\$2.95	Wyoming	\$3.01
Missouri	\$2.95	National Average	\$3.23

their income – referred to as the housing wage. By comparing monthly SSI benefits to the National Low Income Housing Coalition’s housing wage, housing advocates have an additional tool to illustrate the significant gap between housing costs and income for people with severe disabilities.

As indicated in Table 4, as a national average, a low-income person needed to earn \$10.11 per hour to be able to afford a modest one-bedroom unit in 2000. As is shown in Table 3, a person with disabilities receiving SSI had an income equivalent to an hourly rate of only \$3.23 – less than one third of the housing wage.

Table 4 clearly demonstrates that in no state did a person with a disability receiving SSI benefits have enough income to meet the National Low Income Housing Coalition housing wage standard for renting a modest one-bedroom housing unit. In fact, in three states (Hawaii, New Jersey, and New York) and the District of Columbia, the housing wage was four times the amount of SSI benefits. Even in Arkansas – the state with the lowest housing wage – the housing wage is more than twice SSI benefit levels.

The information in Tables 3 and 4 can be used by people with disabilities and their advocates to illustrate that people with

Table 4: Housing Wage as a Percentage of Hourly SSI Benefits

State	SSI as Hourly Rate	Housing Wage	Housing Wage as % of SSI	State	SSI as Hourly Rate	Housing Wage	Housing Wage as % of SSI
Alabama	\$2.95	\$7.19	243.4%	Montana	\$2.95	\$7.12	241.0%
Alaska	\$5.04	\$11.88	235.6%	Nebraska	\$2.99	\$7.51	250.8%
Arizona	\$2.95	\$9.38	317.6%	Nevada	\$2.95	\$11.09	375.4%
Arkansas	\$2.95	\$6.59	223.1%	New Hampshire	\$3.11	\$11.11	357.3%
California	\$3.99	\$12.13	303.8%	New Jersey	\$3.13	\$13.93	444.5%
Colorado	\$2.95	\$9.47	320.6%	New Mexico	\$2.95	\$8.01	271.2%
Connecticut	\$4.31	\$12.54	291.0%	New York	\$3.46	\$13.87	401.4%
Delaware	\$2.95	\$10.77	364.6%	North Carolina	\$2.95	\$8.60	291.1%
District of Columbia	\$2.95	\$14.13	478.4%	North Dakota	\$2.95	\$7.00	237.0%
Florida	\$2.95	\$9.94	336.5%	Ohio	\$2.95	\$8.12	274.9%
Georgia	\$2.95	\$9.44	319.6%	Oklahoma	\$3.26	\$6.69	205.2%
Hawaii	\$2.98	\$13.98	468.8%	Oregon	\$2.96	\$9.22	311.1%
Idaho	\$3.26	\$7.29	223.6%	Pennsylvania	\$3.11	\$9.23	296.6%
Illinois	\$2.95	\$10.55	357.2%	Rhode Island	\$3.33	\$10.19	306.5%
Indiana	\$2.95	\$8.23	278.6%	South Carolina	\$2.95	\$8.19	277.3%
Iowa	\$2.95	\$7.27	246.1%	South Dakota	\$3.04	\$7.51	247.0%
Kansas	\$2.95	\$7.29	246.8%	Tennessee	\$2.95	\$7.84	265.4%
Kentucky	\$2.95	\$6.95	235.3%	Texas	\$2.95	\$8.74	295.9%
Louisiana	\$2.95	\$7.23	244.8%	Utah	\$2.95	\$9.28	314.2%
Maine	\$3.01	\$8.42	279.6%	Vermont	\$3.29	\$9.29	282.0%
Maryland	\$2.95	\$11.17	378.2%	Virginia	\$2.95	\$10.17	344.3%
Massachusetts	\$3.61	\$13.07	361.7%	Washington	\$3.07	\$9.97	324.8%
Michigan	\$3.03	\$9.21	303.5%	West Virginia	\$2.95	\$6.75	228.5%
Minnesota	\$3.42	\$9.06	264.8%	Wisconsin	\$3.44	\$8.46	246.1%
Mississippi	\$2.95	\$6.67	225.8%	Wyoming	\$3.01	\$7.23	240.1%
Missouri	\$2.95	\$7.08	239.7%	National Average	\$3.23	\$10.11	313.0%

disabilities are at more of a disadvantage than people earning minimum wage when evaluating the income they have to pay for housing in the community.

Housing Affordability for People with Disabilities in Your Community

By viewing Appendix A of *Priced Out in 2000* on the Internet, or by ordering your own copy using the form on page 7, people with disabilities, their families, and their advocates can obtain further information regarding housing affordability in their community. As an example of the additional information available in this report, a section of Appendix A has been highlighted below to illustrate the housing affordability problems confronting people with disabilities in the State of Colorado.

Table 5 illustrates that it was virtually impossible for a person with a disability receiving SSI benefits to rent modest housing anywhere in the State of Colorado. In 2000, Colorado had SSI benefits equal to \$512 per month and was not one of the states that

provided a SSI state supplement. Statewide, a person with a disability in Colorado had an income equal to only 16 percent of the median income. At this income level, a person with a disability receiving SSI in Colorado would have needed to pay, on average, 91.6 percent of his/her monthly income to rent a modest efficiency unit, and 106.2 percent of his/her monthly income to rent a one-bedroom unit. Within Colorado's seven federally defined housing market areas, the cost of a one-bedroom rental unit ranged from a low of 83.4 percent of SSI in the Grand Junction area to a high of 129.1 percent in the Boulder-Longmont housing market area. Clearly, people with disabilities receiving SSI were "priced out" of the rental housing market in Colorado in 2000.

To find further information regarding the affordability of housing within your state or community for people with disabilities receiving SSI benefits, you may review *Priced Out in 2000* on the web at TAC's web site at www.tacinc.org, or CCD's web site at www.c-c-d.org/housing.htm or order a free copy using the order form on page 7.

People with disabilities are at more of a disadvantage than people earning minimum wage when evaluating the income they have to pay for housing in the community.

Table 5: Housing Affordability in the State of Colorado

State Statistical Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt	% SSI for 1-Bedroom	SSI as an Hourly Rate	Housing Wage
Colorado						
Boulder-Longmont	\$512	11.9%	107.8%	129.1%	\$2.95	\$12.71
Colorado Springs	\$512	17.1%	88.3%	94.9%	\$2.95	\$9.35
Denver	\$512	14.1%	93.9%	112.3%	\$2.95	\$11.06
Fort Collins-Loveland	\$512	15.6%	87.3%	107.8%	\$2.95	\$10.62
Grand Junction	\$512	20.8%	80.3%	83.4%	\$2.95	\$8.21
Greeley	\$512	19.6%	90.2%	99.8%	\$2.95	\$9.83
Pueblo	\$512	20.8%	84.6%	87.7%	\$2.95	\$8.63
Non-Metropolitan Areas	\$512	20.7%	83.3%	91.3%	\$2.95	\$8.83
State Average	\$512	16.0%	91.6%	106.2%	\$2.95	\$9.47

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Conclusion

The information presented in this issue of *Opening Doors* accurately documents the extremely difficult housing affordability problems that people with disabilities receiving SSI benefits confront in today's rental housing market. Unfortunately, it also documents that these problems have become much worse during the past two years. Despite the "wake-up" call sounded by the publication of *Priced Out* in 1998, the nation's affordable housing policy makers and housing providers have still not responded.

Like other low-income elderly and family households, people with disabilities must rely on government housing programs to help them obtain affordable housing. Yet recent HUD data indicates that people with disabilities represent a disproportionately small share of households assisted by federally subsidized housing programs relative to their need. The demand for federal housing assistance for people with disabilities is also certain to increase in the years ahead as states respond to the U.S. Supreme Court *Olmstead* decision and seek housing assistance for people with severe disabilities now living inappropriately in "restrictive settings" including institutions, nursing homes, and other facilities.

It is also unrealistic to suggest that the answer to the housing problems experienced by people with disabilities receiving SSI should be to raise SSI benefits. As *Priced Out* clearly documents, even in states with SSI supplements, people with disabilities still do not have enough income to compete for housing in today's high cost rental housing market.

Ultimately, without more funding and major changes in housing policies, other groups eligible for housing assistance will continue to be favored while the housing crisis facing people with disabilities gets worse. Federal, state, and local housing officials must redirect housing policies, programs, and resources to ensure that people with disabilities – who have the lowest incomes of any group eligible for federal housing assistance – are not priced out of the housing market in the future. These officials must be convinced that creating housing that is affordable to people with disabilities – either through a rent subsidy or through housing production – is a priority for every community's housing strategy. The housing affordability information provided in this issue of *Opening Doors* can help convince government officials that they must act now!

Opening Doors

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