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SSI/SSP Grants Are No Match for California’s Housing Costs

Supplemental Security Income/State Supplementary Payment (SSI/SSP) grants are a critical source of basic income for well over 1 million low-income people with disabilities and adults age 65 or older in California. Grants are funded with both federal (SSI) and state (SSP) dollars. Currently, the maximum monthly grant for an individual is about \$911, which consists of an SSI grant of \$750 and an SSP grant of \$160.72. In order to help close budget shortfalls during the Great Recession, state policymakers made deep cuts to the SSP portion of the grant, reducing it from \$233 per month in early 2009 to \$156.40 per month by mid-2011. With an improving fiscal outlook, state policymakers increased the SSP portion by a modest \$4.32 per month starting in January 2017. However, no additional state increases have been provided since then, and the Governor’s proposed 2018-19 state budget assumes that the SSP portion will remain frozen for another year. Because state cuts largely remain in place, SSI/SSP recipients have less money in their budgets to buy basic necessities such as medicine and food. (People enrolled in the SSI/SSP program are not eligible for CalFresh food assistance.) They also have less money to pay the rent. In fact, in every county, the “Fair Market Rent” (FMR) for a studio apartment exceeds 50% of the maximum SSI/SSP grant for an individual. People are at greater risk of becoming homeless when housing costs account for more than half of household income.

Studio Apartment Rent Exceeds One-Half of the SSI/SSP Grant in All 58 Counties and Is Higher Than the Entire Grant in 17 Counties

County	Maximum Grant for an Individual as of January 1, 2018*	Fair Market Rent (FMR) for a Studio Apartment**	Amount of Grant Remaining After Paying Studio Rent	Studio FMR as a Percentage of Grant	Rank by FMR (Highest to Lowest)
Alameda	\$911	\$1,540	-\$629	169.1%	5
Alpine	\$911	\$646	\$265	70.9%	42
Amador	\$911	\$725	\$186	79.6%	31
Butte	\$911	\$712	\$199	78.2%	33
Calaveras	\$911	\$619	\$292	68.0%	47
Colusa	\$911	\$546	\$365	60.0%	55
Contra Costa	\$911	\$1,540	-\$629	169.1%	5
Del Norte	\$911	\$662	\$249	72.7%	39
El Dorado	\$911	\$757	\$154	83.1%	24
Fresno	\$911	\$697	\$214	76.5%	35
Glenn	\$911	\$558	\$353	61.3%	54
Humboldt	\$911	\$639	\$272	70.2%	43
Imperial	\$911	\$575	\$336	63.1%	52
Inyo	\$911	\$755	\$156	82.9%	28
Kern	\$911	\$672	\$239	73.8%	38
Kings	\$911	\$747	\$164	82.0%	29
Lake	\$911	\$583	\$328	64.0%	50

County	Maximum Grant for an Individual as of January 1, 2018*	Fair Market Rent (FMR) for a Studio Apartment**	Amount of Grant Remaining After Paying Studio Rent	Studio FMR as a Percentage of Grant	Rank by FMR (Highest to Lowest)
Lassen	\$911	\$596	\$315	65.4%	48
Los Angeles	\$911	\$1,067	-\$156	117.2%	14
Madera	\$911	\$718	\$193	78.8%	32
Marin	\$911	\$2,014	-\$1,103	221.1%	1
Mariposa	\$911	\$626	\$285	68.7%	46
Mendocino	\$911	\$708	\$203	77.7%	34
Merced	\$911	\$542	\$369	59.5%	56
Modoc	\$911	\$479	\$432	52.6%	58
Mono	\$911	\$790	\$121	86.7%	21
Monterey	\$911	\$986	-\$75	108.3%	16
Napa	\$911	\$1,005	-\$94	110.4%	15
Nevada	\$911	\$757	\$154	83.1%	24
Orange	\$911	\$1,294	-\$383	142.1%	7
Placer	\$911	\$757	\$154	83.1%	24
Plumas	\$911	\$592	\$319	65.0%	49
Riverside	\$911	\$768	\$143	84.3%	22
Sacramento	\$911	\$757	\$154	83.1%	24
San Benito	\$911	\$1,269	-\$358	139.3%	8
San Bernardino	\$911	\$768	\$143	84.3%	22
San Diego	\$911	\$1,257	-\$346	138.0%	9
San Francisco	\$911	\$2,014	-\$1,103	221.1%	1
San Joaquin	\$911	\$631	\$280	69.3%	44
San Luis Obispo	\$911	\$971	-\$60	106.6%	17
San Mateo	\$911	\$2,014	-\$1,103	221.1%	1
Santa Barbara	\$911	\$1,104	-\$193	121.2%	13
Santa Clara	\$911	\$1,716	-\$805	188.4%	4
Santa Cruz	\$911	\$1,125	-\$214	123.5%	11
Shasta	\$911	\$658	\$253	72.3%	40
Sierra	\$911	\$818	\$93	89.8%	20
Siskiyou	\$911	\$524	\$387	57.5%	57
Solano	\$911	\$874	\$37	96.0%	18
Sonoma	\$911	\$1,224	-\$313	134.4%	10
Stanislaus	\$911	\$727	\$184	79.8%	30
Sutter	\$911	\$674	\$237	74.0%	36
Tehama	\$911	\$563	\$348	61.8%	53
Trinity	\$911	\$582	\$329	63.9%	51
Tulare	\$911	\$629	\$282	69.1%	45
Tuolumne	\$911	\$654	\$257	71.8%	41
Ventura	\$911	\$1,109	-\$198	121.8%	12
Yolo	\$911	\$848	\$63	93.1%	19
Yuba	\$911	\$674	\$237	74.0%	36

* Grant level is for seniors and people with disabilities who live independently in their own homes and have cooking facilities.

** The FMR is for federal fiscal year 2018, which ends on September 30, 2018. FMRs are determined by the federal government and generally estimate the dollar amount below which 40% of standard-quality rental housing units are rented.

Source: Department of Social Services and US Department of Housing and Urban Development