



BY SCOTT GRAVES

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 income for well over 1 million California seniors and people with disabilities who have low incomes and need help paying for basic necessities, such as housing. Grants are funded with both federal (SSI) and state (SSP) dollars. The maximum monthly grant for an individual is about \$944, which consists of an SSI grant of \$783 and an SSP grant of \$160.72. To help close budget shortfalls during the Great Recession, the state made deep cuts to the SSP portion, reducing it from \$233 per month in early 2009 to \$156.40 per month by mid-2011. State policymakers increased the SSP grant by \$4.32 per month starting in January 2017. However, no additional state grant increases have been provided since then, and the Governor’s proposed 2020-21 state budget assumes the SSP portion will remain frozen for another year. Because state cuts largely remain in place, SSI/SSP recipients have less money to meet their basic needs, including housing. This is particularly concerning in light of California’s high housing costs. In all 58 California counties, the “Fair Market Rent” (FMR) for a studio apartment exceeds 50% of the maximum SSI/SSP grant for an individual. Moreover, the studio FMR exceeds the entire grant in 22 counties. 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 22 Counties

County	Maximum Grant for an Individual as of January 1, 2020*	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	\$944	\$1,488	-\$544	157.7%	8
Alpine	\$944	\$685	\$259	72.6%	44
Amador	\$944	\$851	\$93	90.2%	28
Butte	\$944	\$761	\$183	80.6%	36
Calaveras	\$944	\$668	\$276	70.8%	46
Colusa	\$944	\$634	\$310	67.2%	51
Contra Costa	\$944	\$1,488	-\$544	157.7%	8
Del Norte	\$944	\$661	\$283	70.0%	48
El Dorado	\$944	\$952	-\$8	100.9%	20
Fresno	\$944	\$691	\$253	73.2%	42
Glenn	\$944	\$597	\$347	63.3%	55
Humboldt	\$944	\$687	\$257	72.8%	43
Imperial	\$944	\$669	\$275	70.9%	45
Inyo	\$944	\$783	\$161	83.0%	35
Kern	\$944	\$711	\$233	75.3%	39
Kings	\$944	\$841	\$103	89.1%	29
Lake	\$944	\$662	\$282	70.1%	47

County	Maximum Grant for an Individual as of January 1, 2020*	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	\$944	\$609	\$335	64.5%	54
Los Angeles	\$944	\$1,279	-\$335	135.5%	14
Madera	\$944	\$833	\$111	88.3%	32
Marin	\$944	\$2,197	-\$1,253	232.8%	1
Mariposa	\$944	\$716	\$228	75.9%	38
Mendocino	\$944	\$805	\$139	85.3%	33
Merced	\$944	\$651	\$293	69.0%	49
Modoc	\$944	\$520	\$424	55.1%	58
Mono	\$944	\$872	\$72	92.4%	25
Monterey	\$944	\$1,334	-\$390	141.4%	11
Napa	\$944	\$1,225	-\$281	129.8%	16
Nevada	\$944	\$856	\$88	90.7%	27
Orange	\$944	\$1,563	-\$619	165.6%	6
Placer	\$944	\$952	-\$8	100.9%	20
Plumas	\$944	\$619	\$325	65.6%	53
Riverside	\$944	\$875	\$69	92.7%	23
Sacramento	\$944	\$952	-\$8	100.9%	20
San Benito	\$944	\$1,290	-\$346	136.7%	13
San Bernardino	\$944	\$875	\$69	92.7%	23
San Diego	\$944	\$1,404	-\$460	148.8%	10
San Francisco	\$944	\$2,197	-\$1,253	232.8%	1
San Joaquin	\$944	\$745	\$199	78.9%	37
San Luis Obispo	\$944	\$1,153	-\$209	122.2%	17
San Mateo	\$944	\$2,197	-\$1,253	232.8%	1
Santa Barbara	\$944	\$1,502	-\$558	159.2%	7
Santa Clara	\$944	\$2,103	-\$1,159	222.8%	4
Santa Cruz	\$944	\$1,641	-\$697	173.9%	5
Shasta	\$944	\$630	\$314	66.8%	52
Sierra	\$944	\$858	\$86	90.9%	26
Siskiyou	\$944	\$591	\$353	62.6%	56
Solano	\$944	\$1,124	-\$180	119.1%	18
Sonoma	\$944	\$1,302	-\$358	138.0%	12
Stanislaus	\$944	\$788	\$156	83.5%	34
Sutter	\$944	\$838	\$106	88.8%	30
Tehama	\$944	\$649	\$295	68.8%	50
Trinity	\$944	\$576	\$368	61.0%	57
Tulare	\$944	\$710	\$234	75.2%	40
Tuolumne	\$944	\$694	\$250	73.5%	41
Ventura	\$944	\$1,266	-\$322	134.1%	15
Yolo	\$944	\$1,010	-\$66	107.0%	19
Yuba	\$944	\$838	\$106	88.8%	30

* 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 2020, which ends on September 30, 2020. 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