



BY SCOTT GRAVES

SSI/SSP Grants Continue to Lose Ground to 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 roughly \$896, which consists of an SSI grant of \$735 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, policymakers recently provided a state cost-of-living adjustment to the SSP portion, effective January 2017. However, this modest increase – \$4.32 per month for individuals – represents only a small step toward restoring the SSP portion to its pre-recession value. Because state cuts largely remain in place, the full SSI/SSP grant continues to lose ground to housing costs, which have risen throughout much of California in recent years. For example, 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 16 Counties

County	Maximum Grant for an Individual as of January 1, 2017*	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	\$896	\$1,435	-\$539	160.2%	5
Alpine	\$896	\$586	\$310	65.4%	50
Amador	\$896	\$701	\$195	78.3%	31
Butte	\$896	\$656	\$240	73.2%	39
Calaveras	\$896	\$600	\$296	67.0%	48
Colusa	\$896	\$522	\$374	58.3%	54
Contra Costa	\$896	\$1,435	-\$539	160.2%	5
Del Norte	\$896	\$735	\$161	82.1%	25
El Dorado	\$896	\$720	\$176	80.4%	26
Fresno	\$896	\$670	\$226	74.8%	33
Glenn	\$896	\$537	\$359	60.0%	53
Humboldt	\$896	\$689	\$207	76.9%	32
Imperial	\$896	\$522	\$374	58.3%	54
Inyo	\$896	\$704	\$192	78.6%	30
Kern	\$896	\$623	\$273	69.6%	42
Kings	\$896	\$619	\$277	69.1%	43
Lake	\$896	\$608	\$288	67.9%	46

County	Maximum Grant for an Individual as of January 1, 2017*	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	\$896	\$635	\$261	70.9%	41
Los Angeles	\$896	\$988	-\$92	110.3%	15
Madera	\$896	\$667	\$229	74.5%	34
Marin	\$896	\$1,915	-\$1,019	213.8%	1
Mariposa	\$896	\$598	\$298	66.8%	49
Mendocino	\$896	\$706	\$190	78.8%	29
Merced	\$896	\$522	\$374	58.3%	54
Modoc	\$896	\$472	\$424	52.7%	58
Mono	\$896	\$783	\$113	87.4%	24
Monterey	\$896	\$950	-\$54	106.1%	16
Napa	\$896	\$1,014	-\$118	113.2%	14
Nevada	\$896	\$830	\$66	92.7%	19
Orange	\$896	\$1,257	-\$361	140.3%	7
Placer	\$896	\$720	\$176	80.4%	26
Plumas	\$896	\$575	\$321	64.2%	51
Riverside	\$896	\$800	\$96	89.3%	21
Sacramento	\$896	\$720	\$176	80.4%	26
San Benito	\$896	\$1,019	-\$123	113.8%	13
San Bernardino	\$896	\$800	\$96	89.3%	21
San Diego	\$896	\$1,212	-\$316	135.3%	8
San Francisco	\$896	\$1,915	-\$1,019	213.8%	1
San Joaquin	\$896	\$617	\$279	68.9%	44
San Luis Obispo	\$896	\$887	\$9	99.0%	17
San Mateo	\$896	\$1,915	-\$1,019	213.8%	1
Santa Barbara	\$896	\$1,131	-\$235	126.3%	10
Santa Clara	\$896	\$1,507	-\$611	168.2%	4
Santa Cruz	\$896	\$1,160	-\$264	129.5%	9
Shasta	\$896	\$657	\$239	73.3%	38
Sierra	\$896	\$797	\$99	89.0%	23
Siskiyou	\$896	\$516	\$380	57.6%	57
Solano	\$896	\$803	\$93	89.6%	20
Sonoma	\$896	\$1,047	-\$151	116.9%	12
Stanislaus	\$896	\$652	\$244	72.8%	40
Sutter	\$896	\$663	\$233	74.0%	35
Tehama	\$896	\$570	\$326	63.6%	52
Trinity	\$896	\$608	\$288	67.9%	46
Tulare	\$896	\$663	\$233	74.0%	35
Tuolumne	\$896	\$615	\$281	68.7%	45
Ventura	\$896	\$1,118	-\$222	124.8%	11
Yolo	\$896	\$872	\$24	97.4%	18
Yuba	\$896	\$663	\$233	74.0%	35

* 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 2017, which ends on September 30, 2017. 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