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

<table>
<thead>
<tr>
<th>County</th>
<th>Maximum Grant for an Individual as of January 1, 2017*</th>
<th>Fair Market Rent (FMR) for a Studio Apartment**</th>
<th>Amount of Grant Remaining After Paying Studio Rent</th>
<th>Studio FMR as a Percentage of Grant</th>
<th>Rank by FMR (Highest to Lowest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alameda</td>
<td>$896</td>
<td>$1,435</td>
<td>-$539</td>
<td>160.2%</td>
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<tr>
<td>Alpine</td>
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<td>$374</td>
<td>58.3%</td>
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</tr>
<tr>
<td>County</td>
<td>Maximum Grant for an Individual as of January 1, 2017*</td>
<td>Fair Market Rent (FMR) for a Studio Apartment**</td>
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<td>Rank by FMR (Highest to Lowest)</td>
</tr>
<tr>
<td>-------------</td>
<td>-----------------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>-----------------------------------------------</td>
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<td>-$1,019</td>
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<td>Tehama</td>
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<td>$326</td>
<td>63.6%</td>
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<td>$896</td>
<td>$663</td>
<td>$233</td>
<td>74.0%</td>
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</tr>
</tbody>
</table>

* 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