

Employment and the Housing Wage

Priced Out in 2010

It is often said that the answer to the housing affordability gap for people with disabilities is employment. National Housing Wage data makes it clear that when people with disabilities move from the Supplemental Security Income (SSI) program to employment, many are still likely to experience housing affordability problems.

The concept of the Housing Wage was developed by the National Low Income Housing Coalition (NLIHC) – a national organization dedicated to ending America’s affordable housing crisis. Each year, the NLIHC publishes *Out of Reach* – a rental housing cost analysis similar to *Priced Out* that includes all low-income households.

As documented in **Table 7** on the following page, the NLIHC’s 2010 national Housing Wage for a

State and Local *Priced Out* Data can be found online at <http://pricedout.tacinc.org>

one-bedroom rental unit was \$15.10.¹ This means that a household must earn over \$15 per hour (based on a forty hour work week) to be able to afford the national average rent for a one-bedroom rental unit.² On average, across the nation, monthly SSI income is equivalent to an hourly wage of only \$4.06 — less than one-third of the Housing Wage. This comparison demonstrates that people with disabilities currently receiving SSI would need to more than triple their income through employment to be able to afford the rent for a modest one-bedroom rental unit.

1. The national one-bedroom Housing Wage of \$15.10 was calculated using the national FMR averages and data from the National Low Income Housing Coalition.

2. Affordability in the context of the Housing Wage is also defined as paying no more than 30 percent of income for rental housing costs

Table 7: Hourly SSI ³ Compared to National Low Income Housing Coalition 1-Bedroom Housing Wage					
State	NLIHC Housing Wage	SSI as an Hourly Wage	State	NLIHC Housing Wage	SSI as an Hourly Wage
Alabama	\$10.84	\$3.89	Montana	\$9.76	\$3.89
Alaska	\$16.22	\$5.98	Nebraska	\$10.20	\$3.92
Arizona	\$13.93	\$3.89	Nevada	\$16.23	\$3.89
Arkansas	\$9.71	\$3.89	New Hampshire	\$15.83	\$4.13
California	\$20.85	\$4.88	New Jersey	\$20.90	\$4.07
Colorado	\$13.45	\$4.03	New Mexico	\$11.00	\$3.89
Connecticut	\$18.97	\$4.86	New York	\$21.03	\$4.39
Delaware	\$16.46	\$3.89	North Carolina	\$12.06	\$3.89
District of Columbia	\$25.35	\$3.89	North Dakota	\$9.05	\$3.89
Florida	\$17.08	\$3.89	Ohio	\$10.77	\$3.89
Georgia	\$13.42	\$3.89	Oklahoma	\$10.10	\$4.13
Hawaii	\$25.60	\$3.89	Oregon	\$12.50	\$3.89
Idaho	\$10.79	\$4.19	Pennsylvania	\$13.46	\$4.02
Illinois	\$15.15	\$3.89	Rhode Island	\$16.30	\$4.12
Indiana	\$11.15	\$3.89	South Carolina	\$11.85	\$3.89
Iowa	\$9.72	\$3.89	South Dakota	\$9.14	\$3.98
Kansas	\$10.57	\$3.89	Tennessee	\$11.51	\$3.89
Kentucky	\$10.00	\$3.89	Texas	\$12.90	\$3.89
Louisiana	\$12.86	\$3.89	Utah	\$12.29	\$3.89
Maine	\$12.88	\$3.95	Vermont	\$14.45	\$4.19
Maryland	\$20.86	\$3.89	Virginia	\$17.05	\$3.89
Massachusetts	\$19.55	\$4.55	Washington	\$14.43	\$4.15
Michigan	\$11.89	\$3.97	West Virginia	\$9.51	\$3.89
Minnesota	\$12.65	\$4.36	Wisconsin	\$12.07	\$4.37
Mississippi	\$10.87	\$3.89	Wyoming	\$11.32	\$4.03
Missouri	\$10.93	\$3.89	NATIONAL	\$15.10	\$4.06

3. The value of SSI benefits as an hourly wage was calculated by using 2080 work hours per year (40 hours per week for 52 weeks).