

# State-by-State Analysis

Priced Out in 2010

Federal housing affordability guidelines state that low-income households should pay no more than 30% of monthly income towards housing costs – approximately \$211 per month for a person with a disability receiving Supplemental Security Income (SSI) in 2010. This long-standing policy recognizes that money must be left over after the rent is paid to cover other basic needs, such as food, clothing, and transportation.

In 2010, a person with a disability receiving monthly SSI payments needed to spend 112% of their monthly income – an impossibility – in order to rent a modest one-bedroom unit priced at \$785 – the national average rent.<sup>1</sup>

In 2010, even rents for modest studio/efficiency apartments were virtually beyond the reach of people who relied on the SSI program. A comparison of SSI to the Fair Market Rent (FMR) published by the U.S. Department of Housing and Urban Development (HUD) for a studio/efficiency unit found that the average rent (\$695) was equal to 99% of monthly SSI payments in 2010.

A state-by-state analysis of one-bedroom housing costs provides compelling evidence that extreme housing affordability problems for people with disabilities exist in all 50 states and all 2,572 housing markets across the nation. **Table 4** indicates that in 2010, the average state-wide rent for a one-bedroom unit equaled or

**Table 4: Percent of SSI Needed to Rent a 1-Bedroom Housing Unit**

State	% of SSI	State	% of SSI
Alabama	84%	Montana	80%
Alaska	80%	Nebraska	77%
Arizona	110%	Nevada	125%
Arkansas	76%	New Hampshire	116%
California	131%	New Jersey	155%
Colorado	105%	New Mexico	86%
Connecticut	120%	New York	141%
Delaware	123%	North Carolina	91%
District of Columbia	191%	North Dakota	71%
Florida	128%	Ohio	83%
Georgia	100%	Oklahoma	74%
Hawaii	198%	Oregon	101%
Idaho	77%	Pennsylvania	99%
Illinois	115%	Rhode Island	120%
Indiana	86%	South Carolina	90%
Iowa	75%	South Dakota	70%
Kansas	82%	Tennessee	87%
Kentucky	76%	Texas	99%
Louisiana	98%	Utah	95%
Maine	98%	Vermont	111%
Maryland	164%	Virginia	131%
Massachusetts	127%	Washington	111%
Michigan	89%	West Virginia	72%
Minnesota	88%	Wisconsin	81%
Mississippi	86%	Wyoming	81%
Missouri	86%	<b>NATIONAL</b>	<b>112%</b>

exceeded the income of SSI recipients in 20 states and the District of Columbia. Hawaii continues to be the most expensive state with one-bedroom rents equal to 198% of monthly SSI payments.

In addition to Hawaii, Maryland (164%), New Jersey (155%) and the District of Columbia (191%) had average one-bedroom rents above 150% of monthly SSI payments in 2010. Even in the most affordable

1. TAC computes the national average 1-bedroom and efficiency/studio FMR, weighted by the renter household information provided by the National Low Income Housing Coalition.

State	% of SSI	State	% of SSI	State	% of SSI	State	% of SSI
Alabama	76%	Illinois	101%	Montana	69%	Rhode Island	107%
Alaska	69%	Indiana	76%	Nebraska	70%	South Carolina	81%
Arizona	95%	Iowa	66%	Nevada	106%	South Dakota	63%
Arkansas	69%	Kansas	73%	New Hampshire	99%	Tennessee	78%
California	112%	Kentucky	67%	New Jersey	138%	Texas	90%
Colorado	92%	Louisiana	89%	New Mexico	75%	Utah	85%
Connecticut	99%	Maine	85%	New York	129%	Vermont	96%
Delaware	109%	Maryland	145%	North Carolina	82%	Virginia	118%
District of Columbia	168%	Massachusetts	115%	North Dakota	62%	Washington	97%
Florida	115%	Michigan	80%	Ohio	73%	West Virginia	64%
Georgia	92%	Minnesota	75%	Oklahoma	67%	Wisconsin	70%
Hawaii	170%	Mississippi	77%	Oregon	87%	Wyoming	74%
Idaho	68%	Missouri	76%	Pennsylvania	87%	<b>NATIONAL</b>	<b>99%</b>

state – South Dakota – people receiving SSI had to spend almost 70% of their monthly income to rent a modest one-bedroom unit.

In 2010, rents for studio/efficiency units in every state were also well above what was affordable to people receiving SSI. **Table 5** indicates that a total of 12 states and the District of Columbia had average rents for studio/efficiency units that were more than 100% of monthly SSI income. In 35 states plus the District of Columbia, average rents for studio/efficiency units were between 75 and 100% of SSI, an increase of 70% since 2008.

Since *Priced Out in 1998* was published more than 12 years ago, the housing affordability gap between SSI and modest rents has grown at an astonishing rate. During the past 12 years 1-bedroom rents increased 62% in a decade to a level higher than the entire monthly income of a person receiving SSI. The cost of a studio/efficiency unit rose even more – by 71% – during those years.

*Priced Out in 1998* pointed out that a person with a disability still had the ability to make the difficult decision to pay the majority of their income for rent

each month. Today, even making the difficult choice to pay most of your SSI monthly payments for housing – and worrying about your other basic needs after the rent is paid – is no longer an option.

Extreme housing affordability problems for people with disabilities now exist in more areas of the country than ever before. *Priced Out in 1998* documented 44 housing market areas across 13 states where modest rents were higher than the entire monthly income of individuals receiving SSI. Over 12 years later, there are 218 market areas spread across 42 states where modest rents exceed SSI – an almost 400% increase! Six entire states and the District of Columbia had rents that exceeded 100% of monthly SSI. Three additional states had only a handful of rural areas with rents below 100% of monthly SSI.

**Table 6**, beginning on the next page, documents that in 2010, there were 30 housing market areas where modest rents exceeded 150% of monthly SSI – compared to only 2 areas in 1998. In 2010, there were also 3 housing market areas – Honolulu and Maui (HI), and Columbia City (MD) – where modest one-bedroom rentals exceeded 200% of monthly SSI.

Table 6: Local Housing Market Areas with One-Bedroom Rents Above 100% of Monthly SSI Benefits <sup>2</sup>	
STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
<b>ALABAMA</b>	
Birmingham-Hoover	105%
<b>ALASKA</b>	
Bethel Census Area	110%
<b>ARIZONA</b>	
Flagstaff	149%
Lake Havasu City/Kingman	103%
Phoenix/Mesa/Scottsdale	115%
Prescott	108%
Yuma	104%
<b>ARKANSAS</b>	
Memphis*	101%
<b>CALIFORNIA</b>	
Los Angeles/Long Beach	139%
Mono County	111%
Napa	129%
Nevada County	103%
Oakland/Fremont	139%
Orange County	157%
Oxnard/Thousand Oaks/Ventura	142%
Riverside/San Bernardino/Ontario	115%
Sacramento/Arden-Arcade/Roseville	102%
Salinas	113%
San Benito County	136%
San Diego/Carlsbad/San Marcos	136%
San Francisco	173%
San Jose/Sunnyvale/Santa Clara	168%
San Luis Obispo/Paso Robles	116%
Santa Barbara/Santa Maria/Goleta	129%
Santa Cruz/Watsonville	157%
Santa Rosa/Petaluma	121%
Vallejo/Fairfield	130%
Yolo	103%
<b>COLORADO</b>	
Boulder	126%
Denver/Aurora/Broomfield	114%
Eagle County	148%
Fort Collins/Loveland	100%

\* Indicates a housing market area that crosses state boundaries

2. The Housing Market areas in Table 6 include both Metropolitan Statistical Areas (MSAs) and specific Nonmetropolitan County housing market areas as defined by HUD. Data for the Nonmetropolitan County housing market areas are combined and included in the Statewide Non-MSA figure in the online data at <http://pricedout.tacinc.org>.

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
<b>COLORADO (continued)</b>	
Garfield County	148%
Hinsdale County	121%
La Plata County	102%
Lake County	121%
Mineral County	121%
Ouray County	121%
Pitkin County	156%
Routt County	117%
San Miguel County	124%
Summit County	130%
<b>CONNECTICUT</b>	
Bridgeport	129%
Colchester/Lebanon	102%
Danbury	150%
Hartford/West Hartford/East Hartford	108%
Litchfield County	102%
Milford/Ansonia/Seymour	126%
New Haven/Meriden	123%
Norwich/New London	103%
Southern Middlesex County	108%
Stamford/Norwalk	172%
<b>DELAWARE</b>	
Dover	109%
Philadelphia/Camden/Wilmington*	134%
Sussex County	100%
<b>DISTRICT OF COLUMBIA</b>	
Washington/Arlington/Alexandria*	191%
<b>FLORIDA</b>	
Cape Coral/Fort Myers	130%
Crestview/Fort Walton Beach/Destin	113%
Deltona/Daytona Beach/Ormond Beach	112%
Fort Lauderdale	159%
Gainesville	107%
Jacksonville	116%
Lakeland/Winter Haven	110%
Miami/Miami Beach/Kendall	145%
Monroe County	163%
Naples/Marco Island	155%
North Port/Bradenton/Sarasota	137%
Orlando/Kissimmee/Sanford	128%
Palm Bay/Melbourne/Titusville	114%
Palm Coast	118%
Panama City/Lynn Haven/Panama City Beach	105%

\* Indicates a housing market area that crosses state boundaries

STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
<b>FLORIDA (continued)</b>	
Pensacola/Ferry Pass/Brent	106%
Port St. Lucie	112%
Punta Gorda	105%
Sebastian/Vero Beach	111%
Tallahassee	112%
Tampa/St. Petersburg/Clearwater	118%
Wakulla County	103%
West Palm Beach/Boca Raton	164%
<b>GEORGIA</b>	
Atlanta/Sandy Springs/Marietta	118%
Gainesville	111%
Savannah	107%
<b>HAWAII</b>	
Hawaii County	151%
Honolulu	207%
Kalawao County	175%
Kauai County	164%
Maui County	206%
<b>IDAHO</b>	
Blaine County	121%
<b>ILLINOIS</b>	
Chicago/Joliet/Naperville	134%
Grundy County	101%
Kendall County	120%
<b>KANSAS</b>	
Kansas City*	109%
<b>LOUISIANA</b>	
Baton Rouge	103%
New Orleans/Metairie/Kenner	126%
<b>MAINE</b>	
Cumberland County	104%
Knox County	101%
Portland	126%
Sagadahoc County	106%
York County	100%
York/Kittery/South Berwick	125%
<b>MARYLAND</b>	
Baltimore/Towson	156%
Caroline County	104%
Columbia City	209%
Kent County	113%
Philadelphia/Camden/Wilmington*	134%
Salisbury	111%

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STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
<b>MARYLAND (continued)</b>	
St. Mary's County	131%
Talbot County	118%
Washington/Arlington/Alexandria*	191%
Worcester County	112%
<b>MASSACHUSETTS</b>	
Barnstable Town	116%
Boston/Cambridge/Quincy*	146%
Brockton	130%
Dukes County	151%
Eastern Worcester County	102%
Easton/Raynham	143%
Fitchburg/Leominster	102%
Lawrence*	124%
Lowell	129%
Nantucket County	193%
Providence/Fall River*	108%
Taunton/Mansfield/Norton	118%
Worcester	103%
<b>MICHIGAN</b>	
Ann Arbor	105%
Livingston County	110%
<b>MINNESOTA</b>	
Minneapolis/St. Paul/Bloomington*	101%
<b>MISSISSIPPI</b>	
Gulfport/Biloxi	115%
Memphis*	101%
Pascagoula	107%
<b>MISSOURI</b>	
Kansas City*	109%
<b>NEVADA</b>	
Carson City	109%
Douglas County	126%
Las Vegas/Paradise	135%
Reno/Sparks	105%
<b>NEW HAMPSHIRE</b>	
Belknap County	102%
Boston/Cambridge/Quincy*	161%
Cheshire County	108%
Hillsborough County	106%
Lawrence*	137%

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STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
<b>NEW HAMPSHIRE (continued)</b>	
Manchester	124%
Merrimack County	107%
Nashua	131%
Portsmouth/Rochester	116%
Western Rockingham County	127%
<b>NEW JERSEY</b>	
Atlantic City/Hammonton	131%
Bergen/Passaic	185%
Jersey City	146%
Middlesex/Somerset/Hunterdon	175%
Monmouth/Ocean	156%
Newark	153%
Ocean City	107%
Philadelphia/Camden/Wilmington*	128%
Trenton/Ewing	144%
Vineland/Millville/Bridgeton	114%
Warren County	126%
<b>NEW MEXICO</b>	
Los Alamos County	113%
Santa Fe	119%
Taos County	101%
<b>NEW YORK</b>	
Ithaca	107%
Kingston	109%
Nassau/Suffolk	185%
New York	166%
Poughkeepsie/Newburgh/Middletown	124%
Westchester County	176%
<b>NORTH CAROLINA</b>	
Charlotte/Gastonia/Rock Hill*	109%
Durham/Chapel Hill	111%
Raleigh/Cary	116%
Transylvania County	102%
Virginia Beach/Norfolk/Newport News*	124%
<b>OREGON</b>	
Portland/Vancouver/Hillsboro*	116%
<b>PENNSYLVANIA</b>	
Allentown/Bethlehem/Easton	110%
Monroe County	106%
Philadelphia/Camden/Wilmington*	129%
Pike County	125%
State College	103%

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STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
<b>RHODE ISLAND</b>	
Newport/Middleton/Portsmouth	140%
Providence/Fall River*	119%
Westerly/Hopkinton/New Shoreham	123%
<b>SOUTH CAROLINA</b>	
Beaufort County	119%
Charleston/North Charleston/Summerville	110%
Charlotte/Gastonia/Rock Hill*	109%
Myrtle Beach/North Myrtle Beach/Conway	103%
<b>TENNESSEE</b>	
Memphis*	101%
Nashville/Davidson-Murfreesboro-Franklin	106%
<b>TEXAS</b>	
Austin/Round Rock/San Marcos	117%
College Station/Bryan	102%
Dallas	109%
Fort Worth/Arlington	106%
Houston/Baytown/Sugar Land	114%
Kendall County	111%
San Antonio/New Braunfels	101%
<b>UTAH</b>	
Duchesne County	109%
Salt Lake City	102%
Summit County	143%
<b>VERMONT</b>	
Addison County	107%
Bennington County	107%
Burlington/South Burlington	131%
Lamoille County	101%
Orange County	102%
Rutland County	101%
Windham County	105%
Windsor County	106%
<b>VIRGINIA</b>	
Charlottesville	117%
Louisa County	108%
Richmond	127%
Virginia Beach/Norfolk/Newport News*	124%
Warren County	101%
Washington/Arlington/Alexandria*	191%

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STATE AND LOCAL HOUSING MARKET	% OF MONTHLY SSI TO RENT 1-BEDROOM
<b>WASHINGTON</b>	
Bremerton/Silverdale	104%
Island County	112%
Mount Vernon/Anacortes	106%
Portland/Vancouver/Hillsboro*	109%
San Juan County	103%
Seattle/Bellevue	136%
Tacoma	113%
<b>WEST VIRGINIA</b>	
Jefferson County	105%
<b>WISCONSIN</b>	
Minneapolis/St. Paul/Bloomington*	100%
<b>WYOMING</b>	
Teton County	138%

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