



# WHERE THE NUMBERS COME FROM:

## Priced Out Data Sources (DECEMBER 11, 2023 UPDATE)

In producing our *Priced Out: The Housing Crisis for People with Disabilities* reports and maintaining the Priced Out web page, TAC strives to provide the most accurate and up-to-date information possible. Because the sources we use for rents, Supplemental Security Income (SSI) benefit levels, and area median incomes are released at different times in the calendar year, the [Priced Out page](#) is updated three times a year (in approximately January, March, and October) as new data becomes available. The most recent data sources used are listed below.

### Fair Market Rents (FMRs)

The U.S. Department of Housing and Urban Development (HUD) publishes a [notice](#) of proposed Fair Market Rents (FMRs) annually, effective October 1 for the next twelve months. FMRs represent HUD's estimate of the 40<sup>th</sup> percentile gross rent (contract rent plus tenant-paid basic utilities) for new leases. Public housing agencies (PHAs) that believe the proposed FMRs for their area are too high or too low have until October 1 to request a re-evaluation by HUD. In the past, if they requested a re-evaluation, the prior year FMRs stayed in effect until the re-evaluation process was completed. For FY2024, HUD is allowing

PHAs to choose whether to use the proposed FY2024 or prior year FMRs. The current Priced Out table uses HUD's [FY2024](#) FMRs for *all jurisdictions since the one jurisdiction with a reevaluation request elected to use the proposed FY2024 FMRs for now*.

The FMRs for the nation, states, and non-metropolitan statistical areas represent weighted averages for these geographies which we calculate by weighting the FMR for each county (or FMR area, in New England) according to its share of the renter households in the relevant geographical area (e.g., state), using the U.S. Census Bureau's 2018–2022 American Community Survey 5-Year Estimates of the number of renter households (Table 2502), following the methodology used by the National Low Income Housing Coalition in Appendix B of its 2023 *Out of Reach* [report](#).

### Supplemental Security Income (SSI)

The SSI payment in this table is the sum of (1) the maximum 2024 federal payment for persons living independently (\$943 a month for an individual, living independently, \$1,415 for an eligible individual with an

eligible spouse), and (2) an additional amount in 20 states that uniformly provide a state-determined, state-funded supplement to all SSI recipients who live independently in the community.

The Social Security Administration (SSA) [announces](#) the maximum federal SSI benefit amount for the coming calendar year in late Fall. The benefit is lower for individuals not living independently or with certain types of countable income, but most SSI recipients (93%) live in their own household according to the SSA Annual Statistical Supplement 2023 (Table 7e).

Data on state supplement amounts is difficult to obtain and verify. States are not required to offer a supplement (six provide no supplement — Arizona, Arkansas, Mississippi, North Dakota, Tennessee, and West Virginia). States that do offer supplements may choose to have the federal government administer their supplemental programs, but most administer their supplements directly. Many limit eligibility for a supplement to persons with specific disabilities or by age or by living situation. Our table uses the most recent State-funded supplement amounts as listed by the SSA in its “[Charted Threshold](#)” table (last updated 9/7/2023) with corrections for a few states based on discussions with state officials or local advocates.

### **Number of SSI Recipients / Weighted National SSI Payment**

The Priced Out table includes a *weighted national average maximum monthly SSI payment* calculated by multiplying each state’s share of total SSI recipients in the US ages 18–64 by that state’s total maximum benefit (federal and state) for individuals living independently. This report uses the SSA’s most recent annual recipient count (December 2022), as reported in the [SSI Annual Statistical Supplement 2023](#) – Table 10. The Table 10

count reports all recipients of federal benefits and excludes SSI recipients who receive state supplements only because their income is above federal limits.

### **Area Median Income (AMI) for One-Person Households**

Our report uses two data sets to calculate the Area Median Income for a household of one. For metropolitan FMR areas, we use current HUD area income limits to calculate the area median income for a household of one. HUD’s income limits are derived from Median Family Income (MFI) estimates by the Census Bureau. HUD treats the MFI as equivalent to 100% of the “area median income” (AMI) for a household of four. HUD then applies multipliers to set lower and higher dollar limits for larger and smaller households (e.g. the limit for a household of one is 70% of the limit for a household of four). However, HUD’s published limits may differ from that simple calculation due to statutorily required [adjustments](#) reflecting local housing costs or to keep year to year changes within 5% (or double the rate of increase in the national MFI if higher). We calculate the AMI for a household of one by doubling the published HUD 50%-of-AMI limit for a household of one in HUD’s most recent [Section 8 income limits](#), which became effective 5/15/2023. (HUD sets new income limits each year by FMR area sometime between March and May.) Increases in the 2023 income limits were constrained by the 5.92% cap (twice the rate of increase in the national MFI) in over 80% of FMR areas.

*Weighted AMIs* For all other geographies (non-metro areas of states, statewide and national), we multiplied HUD’s 2023 estimates of [State and National Median Family Incomes](#) by 70 percent to arrive at the AMI for a household of one, consistent with HUD’s methodology for AMIs by household size. This calculation omits the adjustments used for HUD income limits.