



WHERE THE NUMBERS COME FROM:

Priced Out Data Sources (September 2025 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 income (AMI) are released at different times, the [Priced Out page](#) is updated three times a year as new data becomes available.

Fair Market Rents

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 40th percentile gross rent (contract rent plus tenant-paid basic utilities) for new leases,

The current *Priced Out* table uses HUD's Proposed FY2026 FMRs, published on August 22, 2025, as a proxy for local rents in metropolitan areas. The FMRs for the nation, states, and non-metropolitan statistical areas represent weighted averages. We calculate them by weighing the FMR for each county (or FMR area, in New England)

by its share of the renter households in the relevant area (e.g., state, non-metro portion of state, or nation), using the U.S. Census Bureau's 2018–2023 American Community Survey 5-Year Estimates of renter household counts (Table 2502). This methodology is the same one used by the National Low Income Housing Coalition in Appendix B of its [2025 Out of Reach report](#).

Supplemental Security Income

The SSI payment in the *Priced Out* table is the sum of (1) the maximum 2025 federal payment for persons living independently (\$967 a month for an individual, \$1,450 for an eligible individual with an eligible spouse), and (2) an additional amount in approximately 20 states (see note below) that 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, and for those with certain types of countable income, but according to the SSA Annual Statistical Supplement 2023 (Table 7e), most SSI recipients (93%) live in their own households.

NOTE: Data on state supplement amounts is difficult to obtain and verify. *Priced Out* uses the 2025 state-funded supplement amounts listed by the SSA in its “[Charted Threshold](#)” table, with corrections for a few states based on discussions with state officials and local advocates.

States are not required to offer a supplement. Those that do so may choose to have the federal government administer their supplement programs, but most do it themselves. Many states limit eligibility supplement eligibility to persons with specific disabilities, by age, or by living situation.

Number of SSI Recipients and 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 U.S. between the ages of 18 and 64 by that state’s total maximum benefit (federal plus state) for individuals living independently. We used the SSA’s most recent annual recipient count (July 2025) – Table 10, which reports all recipients of federal benefits but excludes those SSI recipients who receive state supplements only because their income is above federal limits.

Area Median Income for One-Person Households

To calculate the AMI for a household of one, our report uses two data sets: the HUD published income limits (effective April 1, 2025), and federal median income data published in April 2024. (HUD sets new income limits each year by FMR area sometime between March and May.)

For metropolitan FMR areas, we used current HUD income limits to calculate the AMI 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 AMI for a household of four. HUD then applies multipliers to set lower and higher dollar limits for larger and smaller households, and has set the limit for a household of one at 70% of the limit for a household of four. However, HUD’s published limits sometimes vary from the simple 70% 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, up to a cap of 10%). We calculate the AMI for a household of one by doubling the published HUD 50%-of-AMI limit for a household of one (see [Section 8 income limits](#)). The 2024 cap constrained income limits in 21% of FMR areas.

Weighted AMIs

For non-metro areas, states, and the nation, we multiplied HUD’s 2025 estimates of [State and National Median Family Income](#) by 70% 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.