

# Foreword

by **Former HUD Secretary Henry G. Cisneros and  
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We are pleased to join with the Consortium for Citizens with Disabilities Housing Task Force and the Technical Assistance Collaborative in shining a much-needed spotlight on the tremendous housing challenges confronting those Americans who suffer serious and long-term disabilities and rely on federal Supplemental Security Income (SSI) payments for their basic needs. These challenges have reached crisis levels for members of this extremely vulnerable group.

Using the most current data available, *Priced Out in 2014* highlights the enormous gap between rental housing costs and the monthly income of a person living solely on SSI payments. Some of the key findings of this important national study include:

- In 2014, the average annual income of a single individual receiving SSI payments was \$8,995, about 23% below the federal poverty level for the year.
- As a national average, a person receiving SSI needed to pay 104% of his or her monthly income in order to rent a modest one-bedroom unit. In four states and the District of Columbia, every single housing market area in the state had one-bedroom rents that exceeded 100% of SSI.
- In 162 housing market areas across 33 states, one-bedroom rents exceeded 100% of monthly SSI. Rents for modest rental units in 15 of these areas exceeded 150% of SSI.

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- People with disabilities receiving SSI were also priced out of smaller studio/efficiency rental units, which on a national basis cost 90% of SSI. In eight states and in the District of Columbia, the average rent for a studio/efficiency unit exceeded 100% of the income of an SSI recipient.

To put these findings in perspective, consider that under current federal standards a household is recognized as “cost burdened” when its housing costs exceed 30% or more of monthly income. The fact that, in 2014, rents charged for modestly priced apartments were often *more than the entire monthly income* of an SSI recipient demonstrates how desperate the affordable housing situation is for these households.

Both of us had the privilege of recently serving as co-chairs of the Bipartisan Policy Center Housing Commission, a group whose 21 members hailed from a diverse range of political and professional backgrounds.

One of the foundational principles guiding the Commission’s work was that the primary focus of federal housing policy should be to help those most in need. Flowing from this principle were two key recommendations, which appeared in our February 2013 report, *Housing America’s Future: New Directions for National Policy*. First, we should transition to a system of federal housing assistance in which “extremely low-income” households are assured access to assistance if they need it. Second, our nation must commit itself to increasing the supply of decent and affordable housing, particularly for those Americans with the lowest incomes and fewest resources.

*Priced Out in 2014* serves to underscore the urgency of putting these recommendations into action. There are few groups more adversely affected by rising rental costs and the acute shortage of decent, affordable rental homes than those non-elderly adults with serious and long-term disabilities who rely on SSI for their income. This unfortunate situation forces hundreds of thousands of people with disabilities to forego having a home of their own and to choose between homelessness or placement in a segregated and restrictive institutional setting.

This report makes an important contribution to our understanding of the full dimensions of the rental housing affordability crisis. It is required reading for policymakers and the public alike.