

# WHEN THE MATH DOESN'T WORK

Bridging the Gap for Clients on SSI & Low Incomes

An interactive conversation about affordability, barriers, and what is working in our communities.

COLLABORATIVE SESSION

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# Today is a working session

The goal is not to leave with one “right” answer — it is to leave with more options.

**15 MIN**

## **FRAME THE PROBLEM**

Audience reality check + evidence

**40 MIN**

## **CROWD-SOURCE**

What is working, failing, and worth trying

**LIVE**

## **BUILD THE TOOLKIT**

Capture strategies we can take home

**Q&A**

## **OPEN FLOOR**

Questions + deeper discussion

**Please jump in. Specific examples are more useful than perfect answers.**

# Start with your room

Before we show the data, what are you seeing?

## CALL IT OUT

- 01**     **What does a modest 1-bedroom rent for in your community?**
- 02**     How many clients are trying to house themselves on SSI?
- 03**     How often are you seeing rent consume 50%+ of a client's income?
- 04**     What barrier is stopping the most move-ins right now?

*FACILITATOR NOTE • Take 3–5 quick responses. We will come back to these barriers later.*

# The SSI math is immediate

2026 maximum federal SSI for an individual: \$994/month.

**\$994**

MAXIMUM MONTHLY SSI

**\$298**

30% “AFFORDABLE” RENT

**\$696**

LEFT AFTER \$298 RENT

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**And \$298 is not the rent clients are being quoted.**

That gap is the starting point for today’s conversation.

# A Springfield example

The local numbers make the affordability gap visible.

**\$994**

SSI monthly benefit

**\$298**

Rent affordable to SSI

**\$18.65/hr**

1-BR housing wage

**50 hrs/wk**

Minimum-wage hours needed\*

**The question is not simply “Can we find a cheaper unit?”**

It is: how do we create a sustainable housing plan when income starts this far below market cost?

\*NLIHC 2026 data: Springfield MSA 1-bedroom housing wage \$18.65; Illinois minimum wage \$15.00.

# This is not only a budgeting problem

Illinois has a supply problem at the lowest income levels.

34

**affordable + available rentals**

for every 100 extremely low-income renter households

-289,616

**Illinois rental-home shortage**

for extremely low-income renters

74%

**severely cost burdened**

among Illinois extremely low-income renters

**DISCUSS: Which part of this shows up most clearly in your community — rent level, unit supply, or the income itself?**

# What is driving the gap?

A quick evidence frame before we turn the room loose on solutions.

## INCOME FLOOR

**SSI is \$994/month; Illinois minimum wage is \$15/hour.**

## HOUSING COST

**Illinois 1-BR FMR is \$1,369; Springfield's housing wage is \$18.65/hour.**

## SUPPLY

**Only 34 affordable + available units per 100 ELI renter households statewide.**

## ACCESS

**Source-of-income discrimination is prohibited, but reasonable income standards may still be applied.**

# NOW THE ROOM BECOMES THE RESOURCE

40 minutes • one conversation • specific examples

We'll move through four questions and capture what is worth taking home.

SHORT ANSWERS → MORE VOICES

# 1 • What is actually working?

Let's start with strategies that have produced real housing outcomes.

## What are you doing to bridge the gap between rent and extremely low income?

Rental assistance / subsidy

Shared or alternative housing

Landlord partnerships

Benefits + income strategies

Flexible funds

Supportive services

**FOLLOW-UP: What makes that strategy work — funding, staffing, policy, landlord trust, or something else?**

## 2 • What have we tried that did not work?

Failures and limitations can save peers months of effort.

### Where have promising ideas broken down?

SHORT-TERM HELP

What happens when assistance ends?

LANDLORD INCENTIVES

Did incentives create lasting participation?

SHARED HOUSING

What barriers made matching or retention difficult?

EMPLOYMENT

Did increased earnings create new benefit or stability challenges?

*No need to defend the attempt. We are looking for lessons.*

### 3 • What barrier can you still not solve?

Name the problem that keeps surviving every intervention.

#### THE UNSOLVED LIST

**Rent exceeds sustainable income**

**Not enough deeply affordable units**

**Income screening / qualification**

**Voucher or subsidy availability**

**Client support needs after move-in**

**Landlord participation / retention**

**What would have to change for that barrier to become solvable?**

## 4 • Which existing levers are we underusing?

Illinois already has tools — the question is where they are helping and where gaps remain.

### SOURCE OF INCOME

**Illinois Human Rights Act protections**

### RAPID REHOUSING

**State-supported short-term rental assistance + services**

### PERMANENT SUPPORTIVE HOUSING

**Long-term housing assistance + services for eligible households**

### HOME ILLINOIS

**Statewide prevention, crisis response, housing support + systems coordination**

**ROOM QUESTION: Which policy or program has made a measurable difference for your clients — and which needs redesign?**

# Build the take-home toolkit

As ideas emerge, sort them into four buckets.



## FINANCIAL

Subsidies • flexible funds •  
benefits • income



## HOUSING

Shared housing • PSH •  
unit pipelines • master  
leasing



## LANDLORD

Recruitment • incentives •  
mediation • retention



## SUPPORT

Case management •  
transportation • tenancy  
skills • follow-up

**Capture the ideas you want to steal — respectfully.**

# Before you leave: choose one move

A good conference idea becomes useful only when it survives Monday morning.

## ONE IDEA I WILL TEST

## ONE PERSON / PARTNER I NEED

## ONE QUESTION I STILL HAVE

# Q&A

What do you want to dig into?

- A strategy you heard today
- A barrier your community is facing
- A program or policy question
- Something we did not talk about

**Thank you for building this conversation with us.**