THE GAP

A Shortage of Affordable Homes

MARCH 2020

NATIONAL LOW INCOME
HOUSING COALITION

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ABOUT NLIHC

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes.

Founded in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes and advocates to ensure decent, affordable housing for everyone.

Our goals are to preserve existing federally assisted homes and housing resources, expand the supply of low income housing, and establish housing stability as the primary purpose of federal low-income housing policy.

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INTRODUCTION

The last few years have seen the lowest unemployment rate in 50 years, new stock market records, and increasing weekly earnings for full-time workers (Bureau of Labor Statistics, 2019; Phillips, 2020; Bureau of Labor Statistics, 2020). The benefits of economic growth, however, are unevenly distributed: income inequality continues to grow, 44% of workers aged 18-64 are in low-wage jobs, more than 38 million Americans remain in poverty, and homelessness has increased by 3% since 2018 (Guzman, 2019; Ross & Bateman, 2019; Semega et al., 2019; HUD, 2020). Improvements in the economy have not resolved the longstanding needs of low-income people who continue to struggle to find affordable, decent, and accessible housing. The supply of affordable housing for the nation's lowest-income families and individuals remains deeply inadequate.

Each year, NLIHC examines the American Community Survey (ACS) to determine the availability of rental homes affordable to extremely low-income households – those with incomes at or below the poverty line or 30% of the area median income (AMI), whichever is greater – and other income groups (Definitions). This annual report provides information on affordable housing for the U.S., each state plus the District of Columbia (DC), and the largest metropolitan areas. This year's key findings include:

- 10.9 million renter households with extremely low incomes account for 25% of all renter households and 8% of all U.S. households.

- Extremely low-income renters in the U.S. face a shortage of 7 million affordable and available rental homes. Only 36 affordable and available homes exist for every 100 extremely low-income renter households.[1]

- Seventy-one percent (7.7 million) of the nation's 10.9 million extremely low-income renter households are severely housing cost-burdened, spending more than half of their incomes on rent and utilities. They account for almost 72% of all severely cost-burdened renters in the U.S.

- Extremely low-income renters are much more likely to be severely housing cost-burdened than other income groups. Thirty-three percent of very low-income, eight percent of low-income, and two percent of middle-income renters are severely cost-burdened.

- Extremely low-income renters are more likely than other renters to be seniors or people with disabilities. Forty-six percent of extremely low-income renter households are seniors or disabled, and another 44% are in the labor force, in school, or single-adult caregivers.

- People of color are more likely than white people to be extremely low-income renters. Twenty percent of Black households, 17% of American Indian or Alaska Native households, 15% of Hispanic households, and 10% of Asian households are extremely low-income renters.

DEFINITIONS

AREA MEDIAN INCOME (AMI): The median family income in the metropolitan or nonmetropolitan area

EXTREMELY LOW-INCOME (ELI): Households with incomes at or below the poverty guideline or 30% of AMI, whichever is higher

VERY LOW-INCOME (VLI): Households with incomes between ELI and 50% of AMI

LOW-INCOME (LI): Households with incomes between 51% and 80% of AMI

MIDDLE-INCOME (MI): Households with incomes between 81% and 100% of AMI

ABOVE MEDIAN INCOME: Households with incomes above 100% of AMI

COST BURDENED: Spending more than 30% of household income on housing costs

SEVERELY COST BURDENED: Spending more than 50% of household income on housing costs

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1 We use 'renters' and 'renter households' interchangeably to refer to renter households throughout this report.

Only 6% of white non-Hispanic households are extremely low-income renters.

- Black households account for 12% of all households in the United States and 19% of all renters, but they account for 26% of all renter households with extremely low incomes. Likewise, Hispanic households account for 12% of all households, 19% of all renter households, and 21% of all renter households with extremely low incomes.

- No state has an adequate supply of affordable and available homes for extremely low-income renters. The current relative supply ranges from 18 affordable and available homes for every 100 extremely low-income renter households in Nevada to 62 in West Virginia.

- The shortage of affordable homes ranges from 8,200 in Wyoming to nearly one million in California.

Housing is a fundamental need, yet millions of extremely low-income renters cannot afford a place to live. The private market consistently fails to meet the housing needs of the lowest-income families. What extremely low-income renters can afford to pay will not cover the development and operating costs of new housing developments, and in many cases, it will not even meet the rents demanded from landlords to maintain older housing. A family of four with poverty-level income could afford a monthly rent of no more than $644 in 2019 without housing assistance. The average cost of a modest two-bedroom rental home at the fair market rent, however, was $1,194 (NLIHC, 2019a).

While the private market has never been able to produce an adequate supply of homes for extremely low-income households, the growth of low-wage work exacerbates the problem. Seven of the ten occupations projected to experience the greatest growth over the next decade provide median hourly wages that are insufficient for full-time workers to afford modest apartments (NLIHC,

2019a). Meanwhile, Congress consistently provides insufficient funding for federal housing assistance: three out of four low-income households in need of and eligible for federal housing assistance receive none (Fischer & Sard, 2017).

The lowest-income families are often forced to make impossible choices between shelter and food, healthcare, education, and other basic needs. This deprivation is severe, predictable, and avoidable; not addressing it is a failure of will and an injustice. Access to a stable, decent, affordable, and accessible home is essential to virtually every area of a person's life. Housing is intrinsically connected to better health outcomes (Bailey, 2020), economic mobility (Chetty, Hendren, & Katz, 2015), employment prospects (Desmond & Gershenson, 2016), and greater opportunities for people exiting the criminal justice system (Couloute, 2018).

A large-scale, sustained commitment to affordable housing for people with the lowest incomes, through such programs as the national Housing Trust Fund (HTF), Housing Choice Vouchers (HCVs), and public housing, can correct for the failures of the market and achieve housing justice.

A SEVERE SHORTAGE OF AFFORDABLE RENTAL HOMES

Over 10.9 million of the nation's 43.7 million renter households have extremely low incomes. Only 7.3 million rental homes are affordable to extremely low-income renters, assuming households should spend no more than 30% of their incomes on housing.[2] This supply leaves an absolute shortage of 3.6 million affordable rental homes. Extremely low-income renters are the only income group facing this absolute shortage of affordable homes.

The shortage does not account for the 568,000 people who are experiencing homelessness, as the ACS includes only households with an address (HUD, 2020). Taking into account the number

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2 The 30% standard is commonly used to estimate the scope of housing affordability problems and serves as the basis for some administrative policies, but some households may struggle even at this level of housing cost (Stone, 2006).

of people experiencing homelessness in families, another 449,737 homes are needed. The real shortage of rental homes affordable to extremely low-income households, therefore, is closer to 4.1 million. Even this estimate is conservative, as it does not account for doubled-up households.

In contrast, there is a cumulative *surplus* of affordable homes for households with higher incomes (Figure 1). Approximately 6.8 million renter households have very low incomes (i.e., incomes above the extremely low-income threshold but below 50% of AMI). Members of that income group can afford the same 7.3 million rental homes that are affordable to extremely low-income renters, and they can also afford another 8.9 million more expensive rental homes. In total, 16.2 million rental homes are affordable for the 6.8 million very low-income renter households. A cumulative shortage

remains, however, when we consider both extremely low- and very low-income renter households together.

Nine million renters have low incomes (i.e., incomes between 51% and 80% of AMI). Low-income renters can afford the 16.2 million homes affordable to extremely low-income and very low-income renters, and they can afford an additional 19.2 million more expensive rental homes. In total, 35.4 million rental homes are affordable to low-income renters. Approximately 4.5 million renters are middle-income (i.e., with incomes between 81% and 100% of AMI). Middle-income renters can afford all the homes that low-income renters can afford, plus an additional 5.8 million more expensive rental homes, so the total supply of affordable rental housing for that group is 41.2 million units.

FIGURE 1: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2018 (IN MILLIONS)
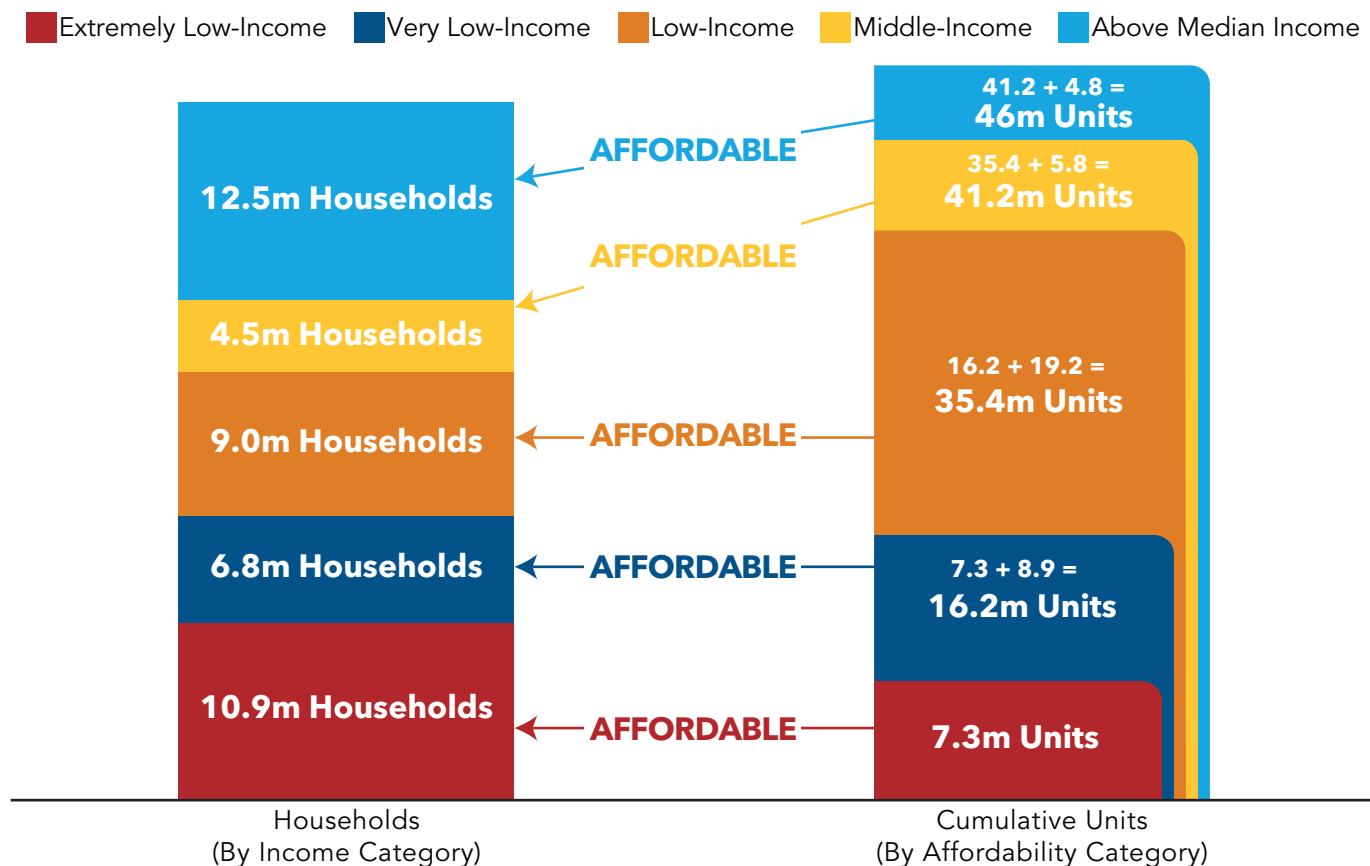
Source: NLIHC tabulations of 2018 ACS PUMS data.

AFFORDABLE, BUT NOT AVAILABLE

In the private market, households are free to occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes that are also affordable to lower-income households, they render those homes unavailable to the lower-income households. Extremely low-income renters must compete with all higher-income households for the limited number of units affordable to them in the private market. An analysis of housing affordability, therefore, cannot stop at the shortage of homes affordable to renters with extremely low incomes; it must also account for the fact that higher-income renters are occupying some of the most affordable units. Rental homes are both affordable and available for households of a specific income group if the homes are affordable to them and are currently vacant or are occupied by households with incomes at their income level.

Of the 7.3 million homes affordable to extremely low-income households, approximately one million are occupied by very low-income households, one million are occupied by low-income households, 400,000 are occupied by middle-income households, and 900,000 are occupied by households with above-median incomes. Consequently, only four million homes that rent at affordable prices for extremely low-income renters are available to them. That leaves a shortage of seven million affordable and available homes for renters with extremely low incomes. Many extremely low-income households are consequently forced to rent homes they cannot afford – 23% are in homes affordable to very low-income households, 33% are in homes affordable to low-income households, 7% are in homes affordable to middle-

Extremely low-income renters must compete with all higher-income households for the limited number of units affordable to them in the private market.

income households, and 4% are in homes affordable to households with above-median incomes.

The relative supply of affordable and available rental homes improves as incomes increase. Only 36 rental homes are affordable and available for every 100 extremely low-income renter households (Figure 2). Fifty-seven exist for every 100 renter households with incomes at or below 50% of AMI. Ninety-three and 101 affordable and available rental homes exist for every 100 renter households earning at or below 80% and 100% of AMI, respectively.

The shortage of affordable and available rental homes for renters with incomes over 50% of AMI can be explained by the shortage of affordable and available rental homes for those with incomes below

FIGURE 2: AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS, 2018
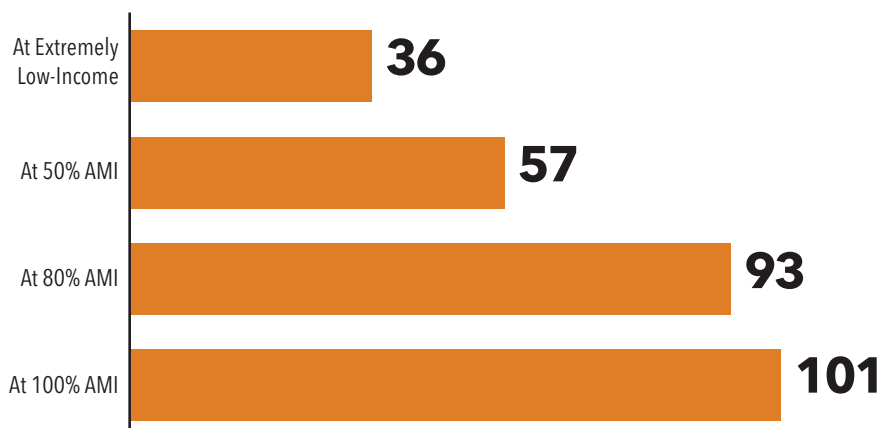
Source: NLIHC tabulations of 2018 ACS PUMS data. AMI = Area Median Income

50% of AMI. Figure 3 illustrates the incremental change in the cumulative number of renters at increasingly higher levels of income, alongside the cumulative number of rental homes affordable and available. The figure shows a cumulative shortage of affordable and available rental homes at lower levels of income and a surplus at higher levels. Represented on the far left of Figure 3, 10.9 million extremely low-income renter households occupy or have access to only 4 million affordable and available units, leaving a shortage of nearly 7 million rental homes. Moving to the right to include all renter households earning up to 50% of AMI, there is an incremental increase of 6.8 million households, but the number of affordable
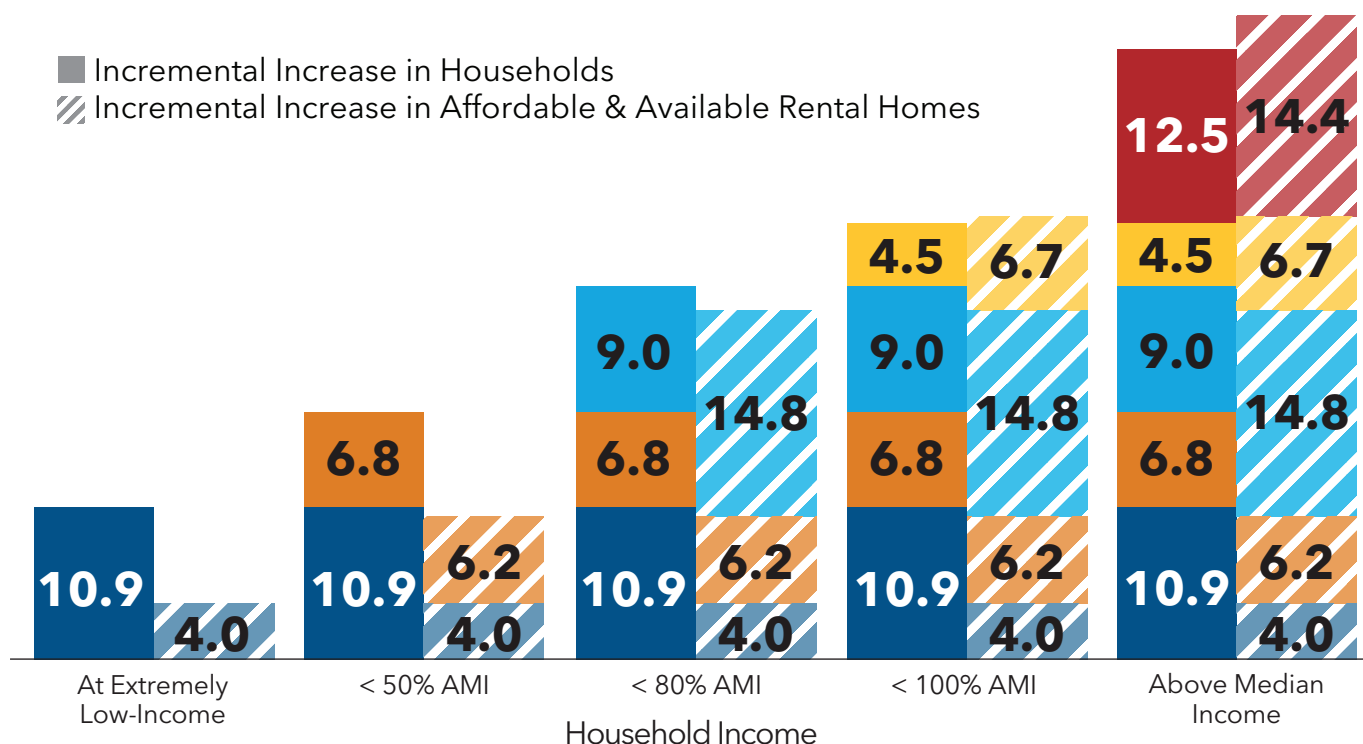
and available rental homes increases only by 6.2 million units. Consequently, there is a shortage of 7.5 million affordable and available rental homes for households with incomes at or below 50% of AMI.

The shortage decreases as incomes rise. Going further up the income scale to include all renters earning less than 80% of AMI adds 9 million households to the cumulative total of renter households, and it adds 14.8 million units to the cumulative total of affordable and available rental homes. This incremental increase significantly reduces the cumulative shortage of affordable and available rental homes. At median income, the cumulative shortage disappears.

> **The figure shows a cumulative shortage of affordable and available rental homes at lower levels of income.**

FIGURE 3: RENTER HOUSEHOLDS AND AFFORDABLE & AVAILABLE RENTAL HOMES, 2018

■ Incremental Increase in Households
▨ Incremental Increase in Affordable & Available Rental Homes

Household Income

At Extremely Low-Income | < 50% AMI | < 80% AMI | < 100% AMI | Above Median Income

Source: NLIHC tabulations of 2018 ACS PUMS data.

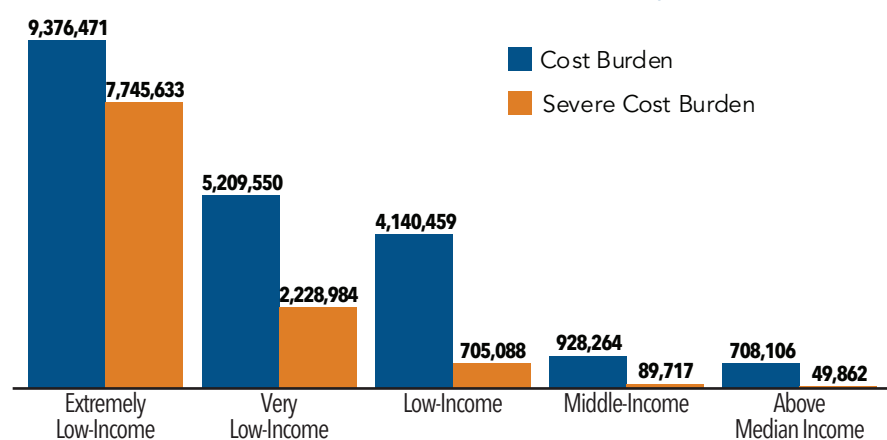## FIGURE 4: INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES, 2018 (IN MILLIONS)

---- Cumulative Deficit/Surplus of Affordable and Available Rental Homes
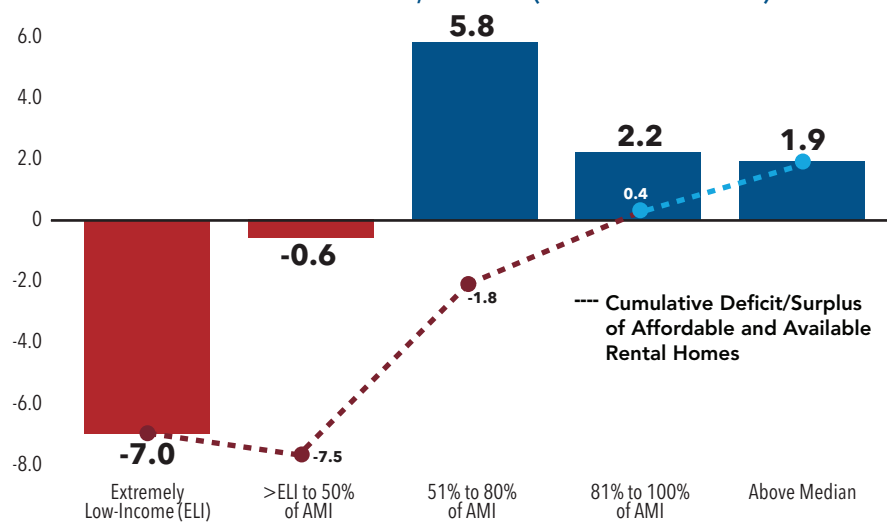
Source: NLIHC tabulations of 2018 ACS PUMS data.

FIGURE 5: RENTER HOUSEHOLDS WITH COST BURDEN BY INCOME GROUP, 2018

Cost Burden
Severe Cost Burden

Source: NLIHC tabulations of 2018 ACS

The bars in Figure 4 illustrate the incremental change in the cumulative deficit and eventual surplus of affordable and available rental homes with each step up in income. Renters with extremely low incomes face the most severe shortage by far, and the cumulative shortages of homes available and affordable for households with higher incomes are largely attributable to the shortage for the lowest-income renters. The dashed line shows the cumulative deficit or surplus of affordable and available homes for all renters below each income threshold. The cumulative deficit grows to 7.5 million affordable and available homes for all renters with incomes below 50% of AMI, but the cumulative deficit is only 1.7 million for all renters with incomes below 80% AMI because of the improvement in supply for renters with incomes between 51% and 80% of AMI.

HOUSING COST BURDENS

Households are considered housing cost-burdened when they spend more than 30% of their incomes on rent and utilities. They are considered severely cost-burdened when they spend more than half of their incomes on their housing. Cost-burdened households have less to spend on other necessities, such as food, clothing, transportation, and healthcare. More than 9.3 million extremely low-income renters, 5.2 million very low-income renters, and 4.1 million low-income renters are cost-burdened (Figure 5). Combined, extremely low-, very low-, and low-income renters with incomes below 80% of AMI account for 92% of all cost-burdened renters.

Of the 10.8 million severely housing cost-burdened renter households, 7.7 million are extremely low-income,

Extremely low-income renters account for nearly 72% of all severely cost-burdened renters in the U.S.

2.2 million are very low-income, 705,000 are low-income, and 140,000 are middle- or higher-income. Extremely low-income renters account for nearly 72% of all severely cost-burdened renters in the U.S (Figure 6). Combined, extremely low-, very low-, and low-income households account for nearly 99% of all severely cost-burdened renters. The other 1% of severely-cost burdened renters are largely concentrated in high-cost or large metropolitan areas. Just 10 metropolitan areas (Los Angeles, New York, Miami, San Diego, Dallas, Houston, Chicago, Phoenix, Tampa, and Atlanta) account for nearly 49% of all severely cost-burdened middle-income and higher-income renters.[3] Los Angeles, New York, and Miami themselves account more than one-third of severely cost-burdened middle-income and higher-income renters in the U.S.

Extremely low-income renters have little, if any, money remaining for other necessities after paying their rent. A severely cost-burdened extremely low-income family of four with monthly income of $1,928,[4] for example, has $734 remaining for all other non-housing expenses after renting the average two-bedroom apartment at fair market rent of $1,194.[5] The U.S. Department of Agriculture's thrifty food budget for a family of four (two adults and two school-aged children) is $647 per month (2019b), leaving only $87 for transportation, child care, and all other necessities.

Severely housing cost-burdened, poor renters make significant sacrifices to pay for housing. In 2017, poor families with children who were severely cost-burdened spent just $310 per month on food, roughly half the cost of the most minimal food plan recommended by the U.S. Department of Agriculture for families. Severely cost-burdened families also spend less on healthcare, transportation, and clothing (Joint Center for Housing Studies, 2019).

Even with these sacrifices, severe housing cost burdens make it difficult for poor renters to keep up with their rents. The 2017 American Housing Survey reports that 1.9% of all renter households were threatened with eviction within the previous three months. Among renters with incomes under $30,000, that share climbs to 2.7% (Joint Center for Housing Studies, 2020).

FIGURE 6: SEVERELY HOUSING COST-BURDENED RENTERS BY INCOME, 2018
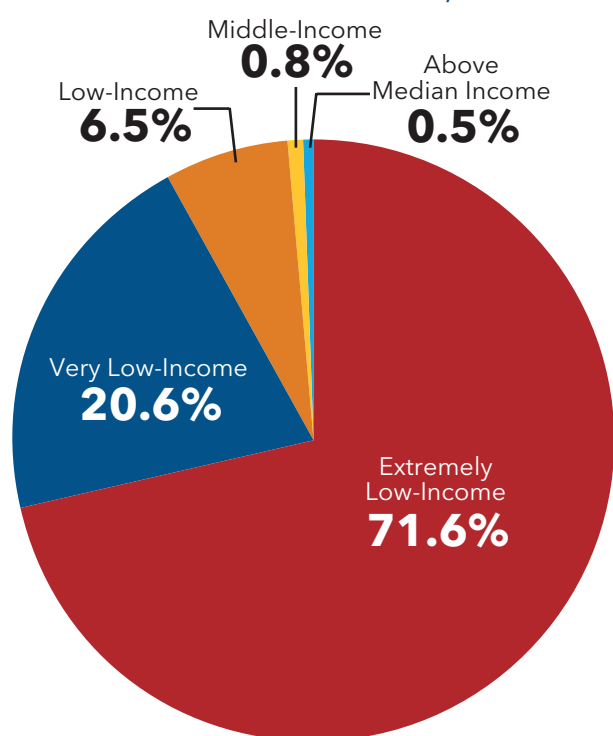
Source: NLIHC tabulations of 2018 ACS

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3 These same metropolitan areas account for 31% of all middle-income and higher-income renters.

4 The weighted average of 30% of HUD Median Family Income for HUD Fair Market Rent (FMR) areas (NLIHC, 2019a).

5 The weighted average of two-bedroom FMRs by FMR area (NLIHC, 2019a).

THE HOUSING SHORTAGE FOR EXTREMELY LOW-INCOME RENTERS BY STATE

No state has an adequate supply of rental housing affordable and available for extremely low-income households (Figure 7 and Appendix A). The shortage ranges from 8,201 rental homes in Wyoming to nearly one million in California. The states where extremely low-income renters face the greatest challenges in finding affordable homes are Nevada, with only 18 affordable and available rental homes for every 100 extremely low-income renter households, California (23 for every 100 extremely

low-income renter households), Arizona (26/100), Florida (26/100), and Oregon (28/100). The states with the greatest relative supply of affordable and available rental homes for extremely low-income renters still have significant shortages. The five top states are West Virginia, with 62 affordable and available rental homes for every 100 extremely low-income renter households, Alabama (56/100), Mississippi (55/100), Kentucky (53/100), and Arkansas (52/100).

A majority of extremely low-income renters are severely housing cost-burdened in every state. The states with the greatest percentage of extremely low-income renter households with severe cost burdens are Nevada (81%), Florida (79%), California

FIGURE 7: RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE
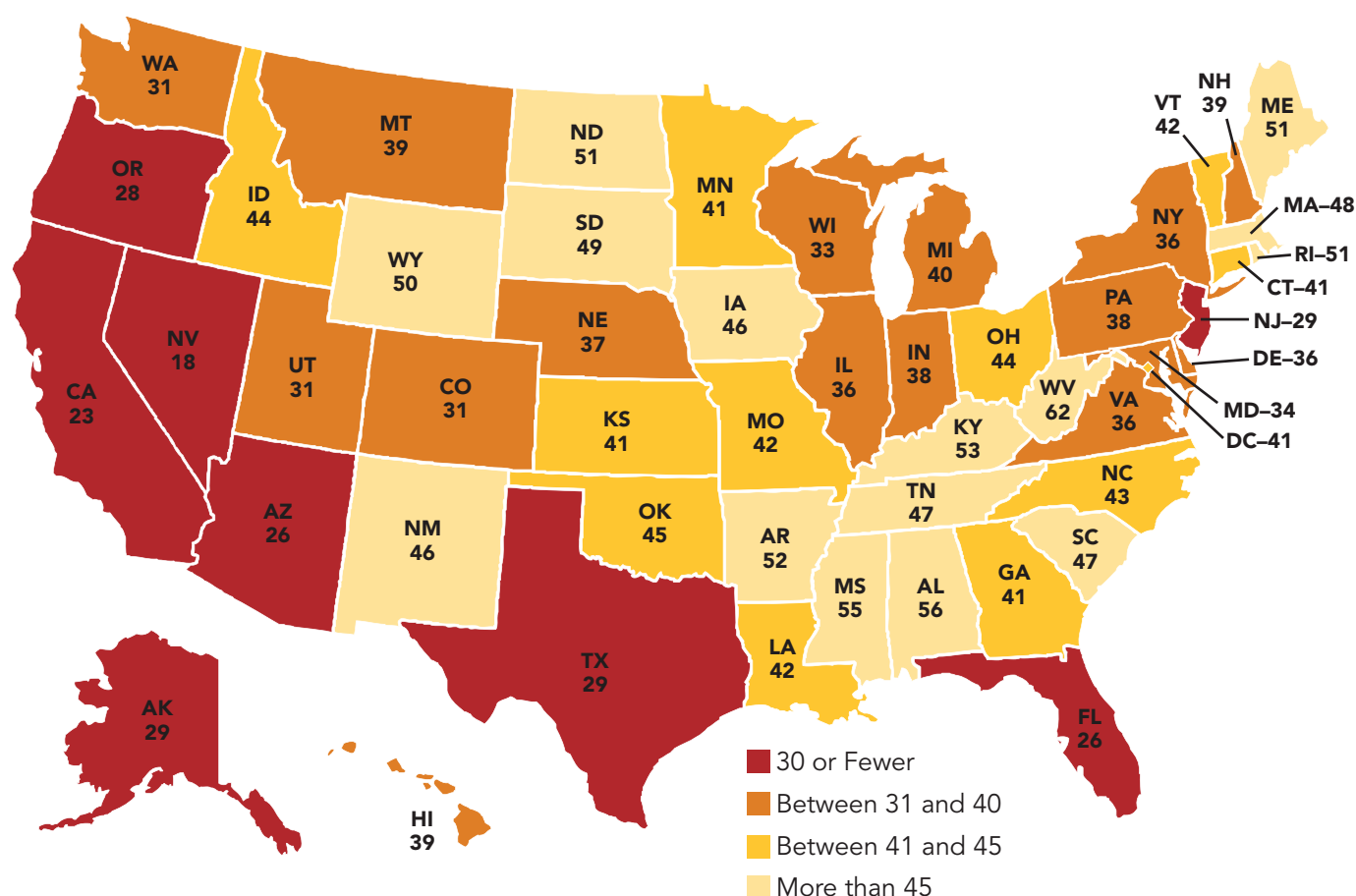
Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2018 ACS PUMS Data.

(77%), Delaware (76%), New Jersey (74%), and Oregon (74%). Rhode Island has the smallest, but still significant, percentage of extremely low-income renters with severe cost burdens (55%).

No state has an adequate supply of rental housing affordable and available for extremely low-income households.

The state shortages of affordable and available rental homes disappear for households higher up the income ladder. Forty-nine states and DC have a cumulative shortage of affordable and available rental homes for renters with household incomes below 50% of AMI. Eighteen states and DC have a cumulative shortage for all renters with household incomes below 80% of AMI. In eight states with high-cost metropolitan regions—California, Florida,

Hawaii, Massachusetts, New Jersey, New York, Oregon, and Washington—there is a cumulative shortage for all renters with household incomes up to the median income.

THE HOUSING SHORTAGE FOR EXTREMELY LOW-INCOME RENTERS IN THE 50 LARGEST METROS

Every major metropolitan area in the U.S. has a shortage of affordable and available rental homes for extremely low-income renters (Table 1 and Appendix B). Of the 50 largest metropolitan areas, extremely low-income renters face the most severe shortages in Las Vegas, NV, and Austin, TX, with 14 affordable and available rental homes for every 100 extremely low-income renter households, Riverside, CA (18/100), Phoenix, AZ (18/100), and San Diego, CA (19/100).

Of the 50 largest metropolitan areas, those with the least severe shortages of rental homes affordable

TABLE 1: LARGE METROPOLIAN AREAS WITH THE LEAST AND MOST SEVERE SHORTAGES OF RENTAL HOMES AFFORDABLE TO EXTREMELY LOW INCOME HOUSEHOLDS

LEAST SEVERE		MOST SEVERE	
Metropolitan Area	**Affordable and Available Rental Homes per 100 Renter Households**	**Metropolitan Area**	**Affordable and Available Rental Homes per 100 Renter Households**
Providence-Warwick, RI-MA	54	Las Vegas-Henderson-Paradise, NV	14
Pittsburgh, PA	51	Austin-Round Rock, TX	14
Boston-Cambridge-Newton, MA-NH	47	Riverside-San Bernardino-Ontario, CA	18
Buffalo-Cheektowaga-Niagara Falls, NY	42	Phoenix-Mesa-Scottsdale, AZ	18
Hartford-West Hartford-East Hartford, CT	41	San Diego-Carlsbad, CA	19
Cleveland-Elyria, OH	41	Houston-The Woodlands-Sugar Land, TX	19
Baltimore-Columbia-Towson, MD	40	Orlando-Kissimmee-Sanford, FL	20
Nashville-Davidson-Murfreesboro-Franklin, TN	40	Sacramento-Roseville-Arden-Arcade, CA	20
Cincinnati, OH-KY-IN	39	Los Angeles-Long Beach-Anaheim, CA	20
San Antonio-New Braunfels, TX	38	Dallas-Fort Worth-Arlington, TX	21

Source: NLIHC tabulations of 2018 ACS PUMS data.

and available to extremely low-income renters are Providence, RI, with 54 for every 100 extremely low-income renter households, Pittsburgh, PA (51/100), Boston, MA (47/100), Buffalo, NY (42/100), and Hartford, CT (41/100).

A significant factor in explaining these severe housing cost burdens is the lack of subsidized affordable housing for extremely low-income households.

Each of the 50 largest metropolitan areas has a shortage of rental homes affordable and available for renters with household incomes below 50% of AMI. The shortages begin to disappear at higher incomes. Thirty of the 50 largest metropolitan areas have a cumulative shortage of affordable and

available rental homes for all renters with household incomes up to 80% of AMI. Only 11 of them have a cumulative shortage for all renters with household incomes up to the median income. Unsurprisingly, more than 90% of renters with extremely low incomes are cost-burdened in eight of the ten metropolitan areas with the most severe shortages of affordable and available homes. In seven of those metropolitan areas, at least 80% of renters with extremely low incomes were severely cost-burdened.

A significant factor in explaining these severe housing cost burdens is the lack of subsidized affordable housing for extremely low-income households. Figure 8 shows that metropolitan areas with less HUD-assisted housing as a share of the total rental stock have a greater share of extremely low-income renters who are severely cost-burdened. HUD assistance includes public housing, Housing Choice Vouchers, and project-based rental assistance. This relationship exists even after considering rental vacancy rates, the share of rental housing in multifamily buildings, and the age of the housing stock. In Boston, 59% of extremely

FIGURE 8: HUD-ASSISTED SHARE OF RENTAL STOCK AND SHARE OF SEVERELY COST-BURDENED RENTER HOUSEHOLDS IN TOP 50 METROS
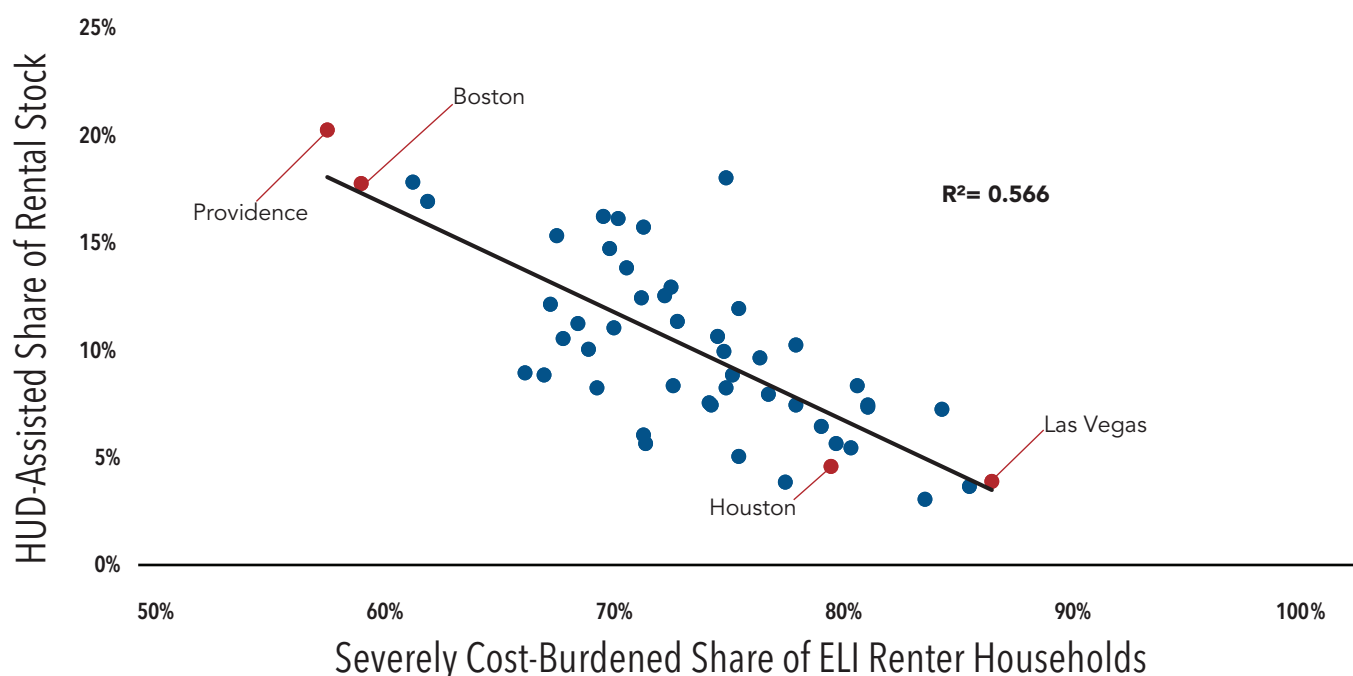
Source: NLIHC tabulations of 2018 ACS PUMS and HUD Picture of Subsidized Households data.

Renters with special needs and senior renters are more likely than other renters to have extremely low incomes.

low-income renter households are severely cost-burdened, while HUD-assisted rental housing represents a relatively high share of the rental stock at 18%. Massachusetts also operates its own state-funded public housing programs, which provide over 28,000 additional subsidized units in the Boston metropolitan area (Massachusetts Department of Housing and Community Development, 2020). In Providence, RI, 57% of extremely low-income renter households are severely cost-burdened, while HUD-assisted housing represents 20% of the rental housing stock. In comparison, 86% of extremely low-income renters are severely cost-

burdened in the Las Vegas metropolitan area, where HUD-assisted housing represents 4% of the rental housing stock. Seventy-nine percent of extremely low-income renters are severely cost-burdened in Houston, where HUD-assisted housing represents 5% of the rental stock.

WHO ARE EXTREMELY LOW-INCOME RENTERS?

Renters with special needs and senior renters are more likely than other renters to have extremely low incomes. Twenty-five percent of all renter households have extremely low incomes, but 43% of renter households who are disabled and 34% who are senior renter households have extremely low incomes.[6] As a group, extremely low-income renters are more likely than the general renter population to be at least 62 years old or to have a disability (Figure 9).

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. Thirty-seven percent of extremely low-income renter households are in the labor force, while 28% are

FIGURE 9: HOUSEHOLD TYPE BY INCOME
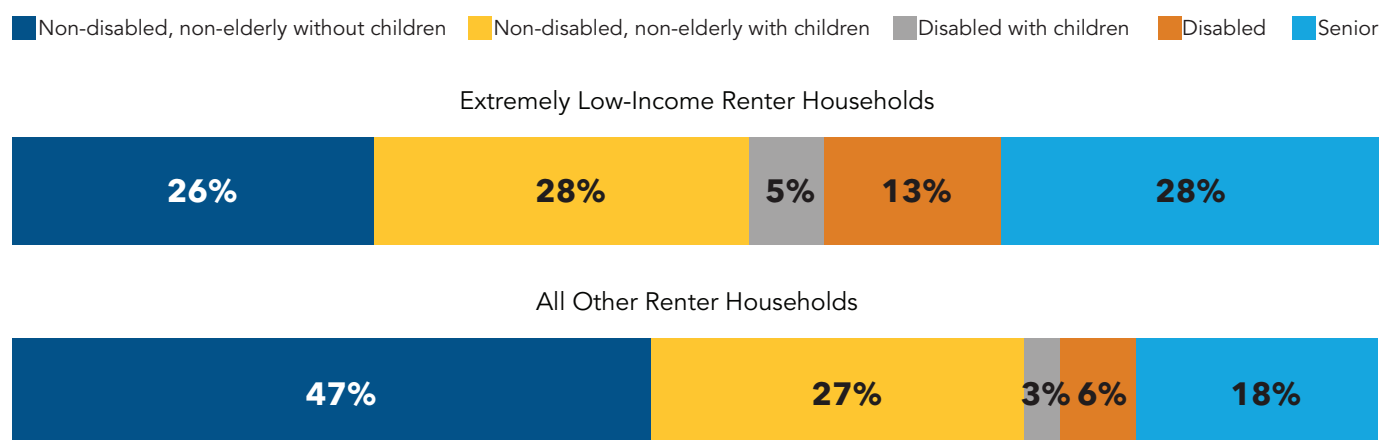
Note: Senior means householder or householder's spouse is at least 62 years of age, regardless of children in the household. Disabled means householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. Source: NLIHC tabulations of 2018 ACS PUMS data.

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6   A disabled household is one whose householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. A senior household is one whose householder or householder's spouse (if applicable) is at least 62 years of age.
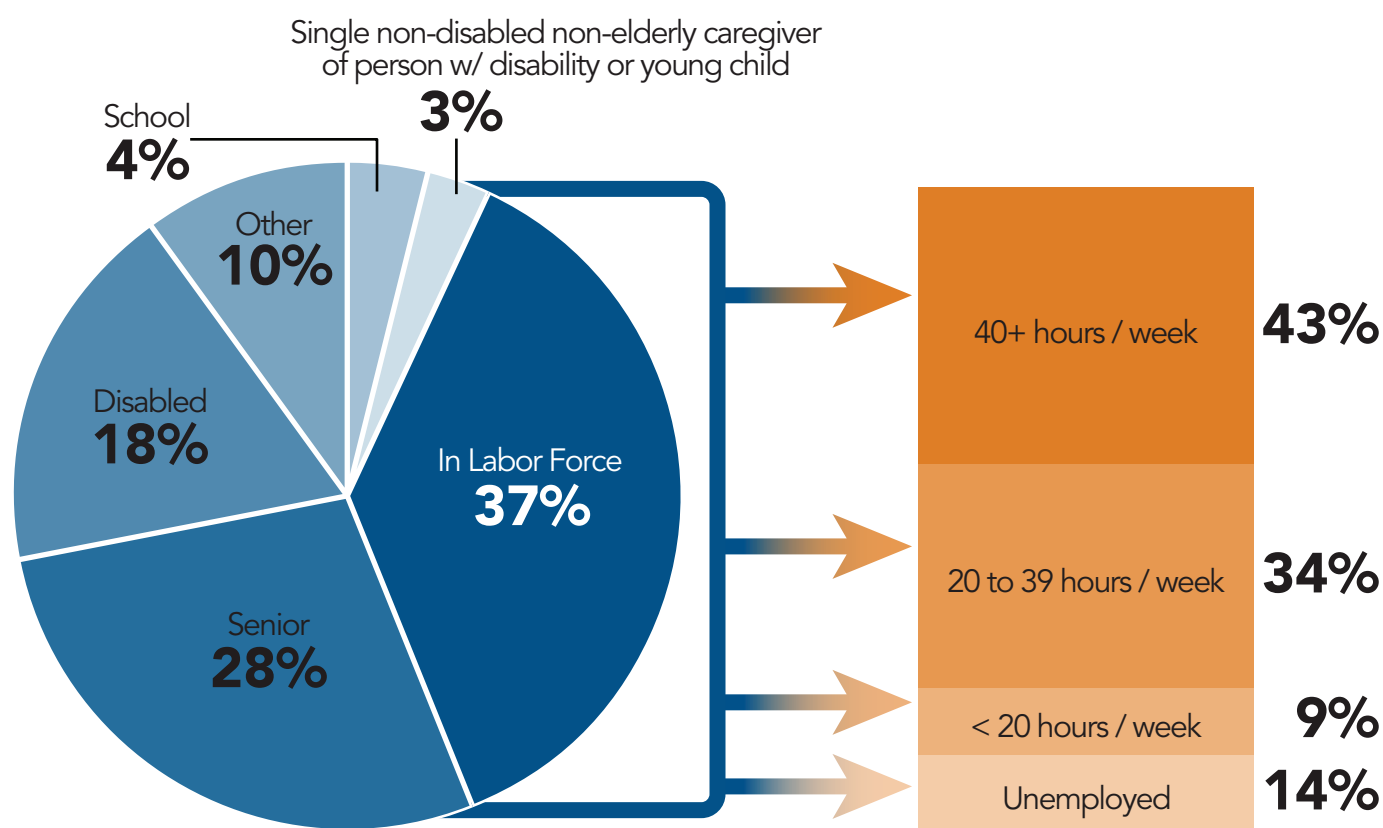
seniors, 18% have a householder with a disability, and another 7% are students or single-adult caregivers to a young child or household member with a disability (Figure 10).

Seventy-seven percent of extremely low-income households in the labor force work more than 20 hours per week, but low-wage employment does not provide them adequate income to afford housing. The national average of what a full-time worker, working 40 hours per week for 52 weeks of the year, needs to earn to afford a modest one-bedroom or two-bedroom apartment is $18.65 or $22.96 per hour, respectively (NLIHC, 2019a). A recent report from Brookings finds that 53 million people are

"low-wage workers," with a median hourly wage of $10.22. Nearly half of this group works in retail sales, food preparation, building cleaning, personal care, construction, or driving (Ross & Bateman, 2019). Low-wage employment will continue to grow. Seven of the ten occupations projected to add the most jobs over the next decade, including medical assistants, home health aides, janitors, and food servers, provide a median wage that is lower than what is needed for a full-time worker to afford modest rental housing (NLIHC, 2019a).

More than 14% of extremely low-income renters are single-adult caregivers of a young child or of a household member with a disability. More than half

FIGURE 10: EXTREMELY LOW INCOME RENTER HOUSEHOLDS

Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Senior means householder or house-holder's spouse (if applicable) is at least 62 years of age. Disabled means householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. Working hours is usual number of hours worked by householder and householder's spouse (if applicable). School means householder and householder's spouse (if applicable) are enrolled in school. Fifteen percent of extremely low-income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week. Source: 2018 ACS PUMS.

(53%) of these caregivers also participate in the labor market. More than one quarter of these caregivers work full-time, and another one quarter usually work between 20 and 39 hours per week. Without housing assistance or increases in their hourly wages, they cannot rely on their work hours to afford their homes.

## RACIAL DISPARITIES AND EXTREMELY LOW-INCOME RENTERS

Black, Native American, and Hispanic households are more likely than white households to be extremely low-income renters. Twenty percent of Black households, 17% of American Indian or Alaska Native households, 15% of Hispanic households, and 10% of Asian households are extremely low-income renters. In contrast, only 6% of white non-Hispanic households are extremely low-income renters. This racial disparity is the result of historical inequities and racist policies and practices that have engendered higher homeownership rates, greater wealth, and higher

Black households account for 12% of all households, yet they account for 26% of all extremely low-income renters.

incomes among white households. As Figure 11 illustrates, non-Hispanic white households account for 65% of all U.S. households (including homeowners and renters), 50% of all renters, and 43% of all extremely low-income renters. Black households account for 12% of all households, yet they account for 19% of all renters and 26% of all extremely low-income renters. Hispanic households account for 12% of all U.S. households, 19% of all renters, and 21% of extremely low-income renters.

Decades of racial discrimination by real estate agents, banks and insurers, and the federal government made homeownership difficult to obtain

FIGURE 11: RACIAL AND ETHNIC COMPOSITION BY HOUSING TYPE
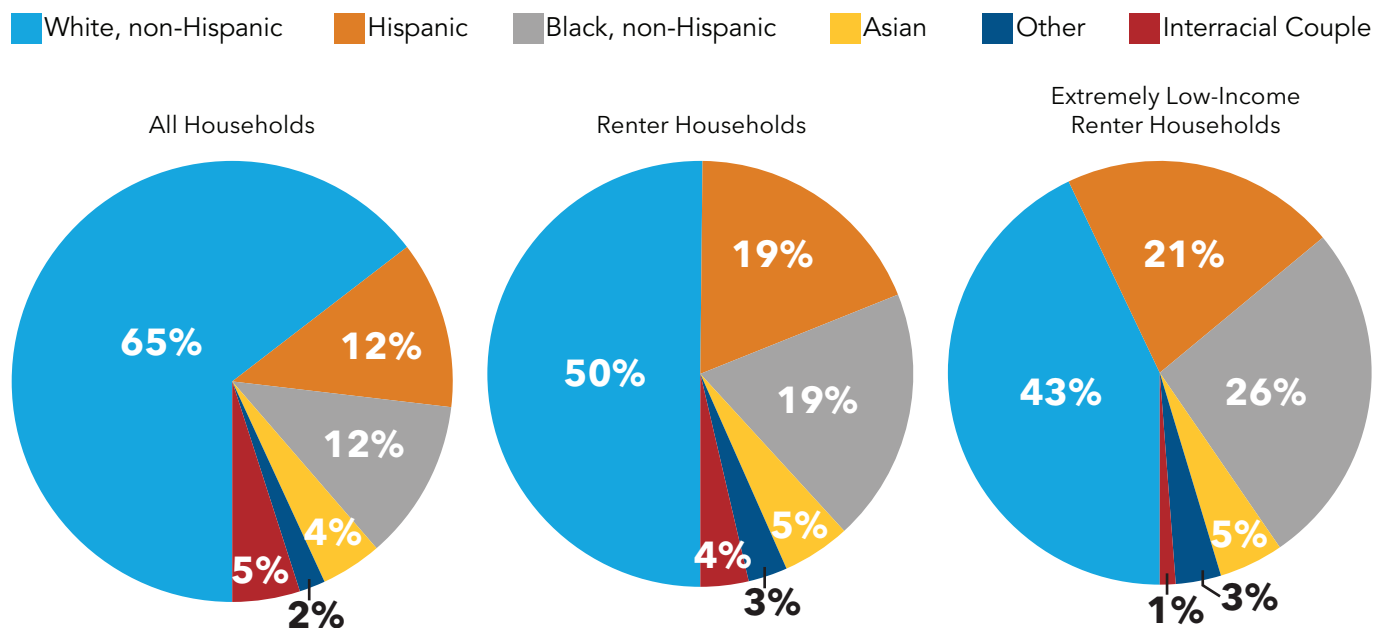
Source: 2018 ACS PUMS.

for people of color, and those disadvantages have compounded over time. Many factors kept people of color from being able to purchase homes through the middle of the twentieth century: pervasive refusal of whites to live in racially integrated neighborhoods, physical violence to people of color who tried to integrate (often tolerated by the police), restrictive covenants forbidding sales to minorities (some of which were mandated by the Federal Housing Administration), and federal housing policy that denied borrowers access to credit in minority neighborhoods (Rothstein, 2017; Coates, 2014). The prohibition of racially restrictive covenants and racial discrimination in the sale, rental, and financing of housing has not rectified the inequalities they created. People of color have not benefited over time from the appreciation in the value of the homes they were barred from purchasing, which has expanded the wealth gap and magnified inequalities of opportunity. Housing discrimination plays a role in explaining the profound racial disparities in wealth that exist today—the wealth of the median white family is 12 times larger than the wealth of the median Black family (Jones, 2017). In a vicious cycle, the wealth gap makes it harder for minority households to invest in homeownership or help their children purchase homes.

While overt discrimination was outlawed by the Fair Housing Act, subtler forms of housing discrimination continue to constrain the options of people of color. Undercover testing on Long Island from 2016 to 2019 found evidence that real estate agents still steer minority homebuyers away from white neighborhoods, avoid business in minority neighborhoods, impose more stringent conditions on minority buyers, and engage in other forms of disparate treatment (Choi, Dedman, Herbert, & Winslow, 2019). HUD's fair housing test in 28 metropolitan areas across the country found that Black homebuyers were shown 17.7% fewer homes than white homebuyers with the same qualifications and preferences (HUD, 2013). Today's credit scoring system and lending practices also continue to serve as barriers to minority homeownership (Rice &

Swesnik, 2012; Bartlett, Morse, Stanton, & Wallace, 2018).

Racial disparities in income are the result of discrimination in hiring and setting wages, differences in employment rates, and other factors. A recent review of discrimination studies found that hiring discrimination continues to adversely affect people of color. Whites receive on average 36% more callbacks than Blacks and 24% more than Latinos (Quillian, Pager, Hexel, & Midtbøen, 2017). The same review found no decline in hiring discrimination against Blacks over the past 25 years. Recent wage growth has been racially unequal even for people of the same education. Between 2015 and 2019, white workers with bachelor's degrees have seen their wages increase by 6.6%, but Black workers with the same degrees have seen their wages decline by 0.3% (Gould & Wilson, 2019). Black workers are more likely than white workers to be underemployed or unemployed at all education levels (Williams & Wilson, 2019). In 2018, the median income of Black and Hispanic households was 61% and 76% of the median white household, respectively (Guzman, 2019).

Racial disparities in income are the result of discrimination in hiring and setting wages, differences in employment rates, and other factors.

Looking just at renters, one can see strong patterns of racial inequality. People of color are more likely to be extremely low-income renters: 35% of American Indian renters, 34% of Black renters, 28% of Hispanic renters, and 24% of Asian renters have extremely low incomes, compared to 21% of white non-Hispanic renters (Figure 12).

Across racial lines, the majority of extremely low-income renters are severely housing cost-burdened: 70.5% of Hispanic, 70.9% of non-Hispanic Black,

and 70.5% of non-Hispanic white extremely low-income renters pay more than half their incomes for housing. Sixty percent of American Indian extremely low-income renters are severely housing cost-burdened, but poor housing conditions, low-quality housing, and overcrowding are significant issues in tribal areas (Pindus et al., 2017).

A SYSTEMIC NATIONAL SHORTAGE OF RENTAL HOUSING FOR EXTREMELY LOW-INCOME HOUSEHOLDS

The severe shortage of affordable homes for extremely low-income renters is systemic, affecting every state and metropolitan area. Absent public subsidy, the private market is unable to produce new rental housing affordable to these households, because the rents that the lowest-income households can afford to pay typically do not cover the development costs and operating expenses of new housing. New rental housing, therefore, is largely targeted to the higher-price end of the market. The average asking monthly rent in a new apartment building in 2018 was $1,670, far higher than what an extremely low-income renter household could afford (Joint Center for Housing Studies, 2019).

The severe shortage of affordable homes for extremely low-income renters is systemic, affecting every state and metropolitan area.

The lack of new affordable rental construction in the private market and insufficient housing assistance force extremely low-income renters to rely on private-market housing that "filters down" in relative price as it becomes older. The filtering theory suggests that new market-rate development for higher-income households results in a chain of household moves that helps lower-income households: Higher-income households move into new, more expensive homes when they are constructed, leaving behind their older housing. Middle-income households move into the vacated properties, leaving behind their own, even older housing. This filtering process is assumed to eventually increase the availability of older and lower-priced housing for low-income renters.

The filtering process, however, fails to produce a sufficient supply of rental homes inexpensive enough for the lowest-income renters to afford. In strong markets, owners have an incentive to redevelop their properties to receive higher rents from higher-income households. In weak markets, owners have an incentive to abandon their rental properties or convert them to other uses when rental income is too low to cover basic operating costs and maintenance.

The rental market is significantly losing low-cost rental homes while gaining high-cost ones. Between 1990 and 2017, the

FIGURE 12: INCOME DISTRIBUTION OF RENTERS BY RACE AND ETHNICITY
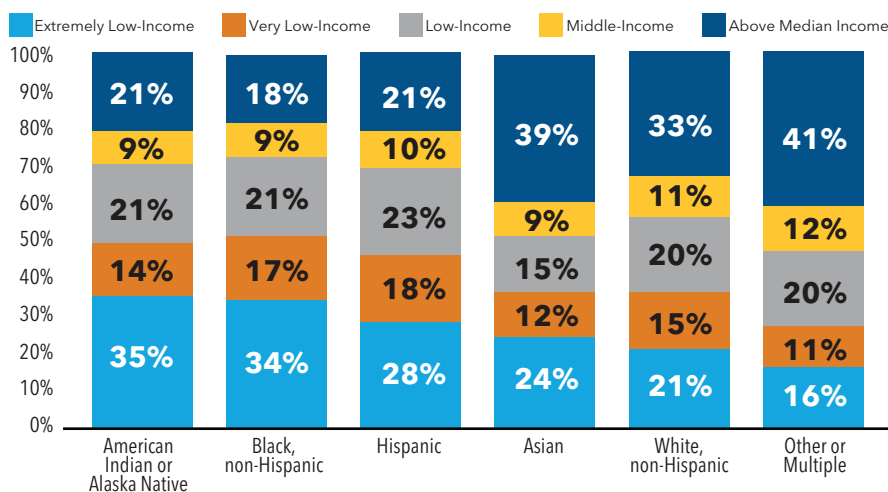
Source: NLIHC tabulations of 2018 ACS PUMS data.
Some columns do not sum to 100 due to rounding.

number of homes with monthly rents less than $600 in inflation-adjusted terms declined by four million (La Jeunesse et al., 2019). The number of rental units priced below $600 per month fell by three million in just five years between 2012 and 2017. Meanwhile, the number of rental homes renting for more than $1,000 per month increased by more than five million during the same period (Joint Center for Housing Studies, 2020). Between the summers of 2018 and 2019, only 12% of newly constructed apartments had an asking price of less than $1,050 per month.

The systemic, national shortage of affordable housing for extremely low-income renters is evidence of the need for deeply income-targeted federal housing subsidies to serve them. Public subsidies are needed both to subsidize the production and operation of affordable homes for the lowest-income renters and to provide rental assistance that low-income families can utilize to afford rental housing in the private market.

Unlike those of extremely low-income renters, the housing needs of middle-income renters are largely met in most areas of the country. The shortages of affordable and available rental housing for middle-income renters with incomes above 80% of AMI are predominantly found in high-cost pockets of the country where new housing development has not kept pace with the growth in demand. Eleven of the 50 largest metropolitan areas (23 of the largest 100) have a shortage of homes affordable and available to renters with household incomes up to the median income.

Even in these housing markets, however, the cumulative shortage of affordable and available rental homes is largely attributable to the significant unmet housing needs

of people with the lowest incomes who must occupy rental homes in the private-market that would otherwise be affordable and available to higher-income renters. More than 760,000 extremely low-income households occupy rental homes they cannot afford that would otherwise be affordable and available to middle-income renters (Figure 13).

Housing advocates and scholars across the ideological spectrum agree that local zoning and other requirements of the development approval process can artificially constrain housing development and, in turn, limit the ability of the private market to serve middle-income renters (Axel-Lute, 2017; Jacobus, 2017). Reducing local barriers to the production of multifamily housing through reform of local zoning and upscale design standards could result in a greater supply of housing and alleviate rent pressures in the market for households with moderate incomes. Zoning reform could serve other laudable purposes, such as allowing for more economic diversity in opportunity-rich neighborhoods. Zoning reforms alone, however, will not sufficiently improve the ability of extremely low-

FIGURE 13: EXTREMELY LOW-INCOME RENTER HOUSEHOLDS OCCUPYING UNITS AFFORDABLE TO HIGHER INCOME GROUPS

Affordable to Very Low-Income (30.1% - 50% of AMI)	Affordable to Low-Income (50.1% - 80% of AMI)	Affordable to Middle-Income (80.1% - 100% of AMI)	Above Median Income (Over 100% of AMI)
2,506,566	3,612,741	764,601	498,140
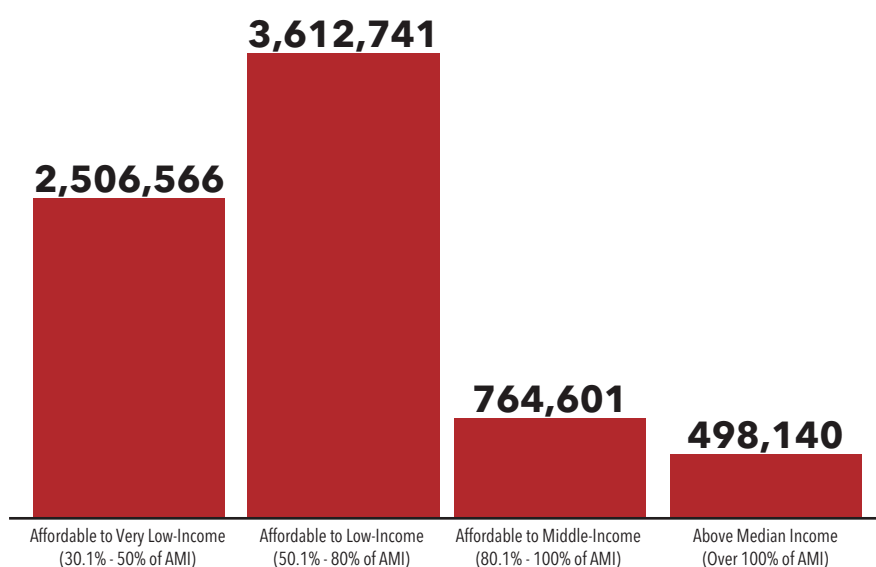
Source: NLIHC tabulations of 2018 ACS PUMS data. AMI = Area Median Income

income renters to afford the rents landlords need to operate and adequately maintain housing.

FEDERAL POLICY SOLUTIONS FOR THE LOWEST-INCOME PEOPLE

The public and a growing number of congressional leaders recognize the need for a significant and sustained federal commitment to housing programs designed to meet the affordability needs of the lowest-income families. Eighty-five percent of adults in a 2019 national poll believed that a safe, decent, affordable place to live should be a national priority, and 78% believed that government has an important role to play in ensuring an adequate supply of affordable homes, beliefs shared across the political spectrum (*Opportunity Starts at Home*, 2019). The same poll found that 80% of adults favored expanding federal housing programs to ensure households with the lowest incomes and greatest needs received rental assistance.

The solutions to the severe shortage of affordable homes include the national Housing Trust Fund (HTF), an annual block grant to states for the creation, preservation, or rehabilitation of rental housing for the lowest-income renters. The distribution of HTF funds to each state and the District of Columbia is determined by their shortage of rental housing affordable and available to extremely low-income and very low-income renters and the extent to which these renters are severely housing cost-burdened. At least 90% of HTF funds must be used for rental housing and at least 75% of the funds for rental housing must benefit extremely low-income households; 100% of HTF funds must benefit extremely low-income households while the HTF is capitalized under $1 billion per year. A review of the first projects awarded HTF money indicates the new program provides homes for people experiencing homelessness, people with disabilities, and seniors (NLIHC, 2018).

Members of the current Congress increasingly support expanding the national HTF, having

introduced multiple bills to commit significant resources to do so. These bills include the "American Housing and Economic Mobility Act," the "Ending Homelessness Act," the "Housing is Infrastructure Act," the "Homes for All Act," the "Fulfilling the Promise of the Housing Trust Fund Act," and the "Pathway to Stable and Affordable Housing for All Act."

Expanding rental assistance programs, including the Housing Choice Voucher (HCV) program, is also gaining increased congressional support and must also be a significant component of any strategy to address the severe housing shortage and instability faced by extremely low-income renters. Seventy-five percent of current HCV recipients are extremely low-income (HUD, 2019). Voucher recipients find rental housing in the private market and contribute 30% of their adjusted gross incomes toward housing costs. The voucher pays the remaining costs up to the local housing agency's payment standard. Vouchers typically cost less than new production, making them an efficient and effective form of housing assistance in markets with an abundant supply of vacant, physically adequate housing that the lowest-income renters cannot afford without help. A ban on source-of-income discrimination against voucher holders by landlords would improve the effectiveness of this rental assistance.

The "Pathway to Stable and Affordable Housing for All Act" would fully fund Housing Choice

> **The solutions to the severe shortage of affordable homes include the national HTF, an annual block grant to states for the creation, preservation, or rehabilitation of rental housing for the lowest-income renters.**

Vouchers and the "Family Stability and Opportunity Vouchers Act" would create an additional 500,000 housing vouchers designed specifically to allow low-income families with children to move into high-opportunity neighborhoods. The Act would provide counseling and case management services to help voucher holders find homes in neighborhoods with high-performing schools, strong job prospects, and other resources.

We also must protect the existing supply of affordable homes for the poorest renters. Significant capital investment is needed for the rehabilitation and preservation of public housing. Seventy-two percent of households living in public housing are extremely low-income, with the average annual household income of public housing residents at $15,738 (HUD, 2019). Public housing provides a deep subsidy to these households: their contributions toward rent are 30% of their adjusted gross incomes, and a congressionally appropriated Public Housing Operating Fund covers the remaining operating costs. The Public Housing Capital Fund is appropriated by Congress for capital improvements and repairs, but decades of under-funding have created a significant backlog of capital needs. The public housing stock may need as much as $56 billion in repairs, which threatens the quality and even the existence of these homes (NLIHC, 2019b).

Beyond protecting the existing supply of public housing, we should work to expand it. The Faircloth Amendment, which limits the total number of public housing units to 1999 levels, should be repealed. The "Housing is Infrastructure Act of 2019" would invest more than $100 billion to address the capital needs of public housing, create homes through the national HTF, and address the severe housing needs on tribal lands. The "Homes for All Act" would repeal the Faircloth amendment and invest $1 trillion for 9.5 million new public housing apartments and 2.5 million deeply affordable rental homes.

Project-Based Rental Assistance (PBRA) must also be adequately funded for preservation. PBRA consists of rental contracts between HUD and private-property owners who provide subsidized housing for low-income renters. Tenants contribute 30% of their adjusted gross income toward the rent, and HUD's contribution covers the rest. The average annual income of households living in housing supported by Section 8 PBRA is $13,301 (HUD, 2019). Without adequate and timely appropriations to renew expiring contracts, some of these rental homes could be lost from the affordable housing stock. Sufficient funds should also be appropriated to preserve the affordable housing supported by the USDA's Section 515 loan program, whose rural tenants have an annual household income of $13,112 (U.S. Department of Agriculture, 2019a).

Beyond protecting the existing supply of public housing, we should work to expand it.

Reforms to the federal tax code could also improve our nation's ability to stably house the poorest renters. A deeply income-targeted, fully refundable renters' tax credit for housing cost-burdened renters would help address the gap between housing costs and the incomes of the lowest-income renters. The credits could be based on the difference between 30% of a renter's household income and their actual housing costs up to a modest price. The "Housing, Opportunity, Mobility, and Equity Act" would provide monthly tax credits to all cost-burdened households for the difference between 30% of their income and the lesser of their monthly rent or the small area fair market rent of their area. The "Rent Relief Act" would also create a refundable tax credit for cost-burdened renter households, targeted at taxpayers earning less than $125,000 annually.

Congress should also expand and reform the Low Income Housing Tax Credit (LIHTC) program to better target the housing needs of extremely low-income households. LIHTC is the largest production subsidy for affordable housing in the U.S.

LIHTC rents, however, are not typically affordable to extremely low-income renters without additional rental assistance. NLIHC supports reforms to better serve people with the lowest incomes, including a 50% basis boost in tax credits for developments that set aside at least 20% of their housing for extremely low-income renters. The "Affordable Housing Tax Credit Improvement Act" would provide such a basis boost, as well as incentives to build in rural communities and on tribal lands, which have unique barriers to development.

Congress should also create a National Housing Stabilization Fund to provide emergency assistance to low-income households facing housing instability, eviction, or homelessness after an economic shock. Modest temporary assistance could help households stay in their homes after a short-term job loss or unexpected emergency expense, reducing the long-term negative impact of these events. The "Eviction Crisis Act" would create such a fund ("Emergency Assistance Fund") to provide direct, short-term financial assistance and stability services to low-income households facing eviction or homelessness.

HOUSING JUSTICE

Stable, decent, accessible housing is a fundamental need. Housing provides shelter, security, privacy, and a place for sleep. Housing is instrumental, and in some cases necessary, for hygiene, nutrition, and health (Bratt, Stone, & Hartman, 2006). Housing provides a space to cultivate and protect some of the most important personal relationships in our lives, with partners and family (Inness, 1992). Housing is an essential ingredient for many elements of individuals' well-being – their health, control over their environment, and the ability to develop their emotional lives, plans, and connections to their community (Nussbaum, 2011; Kimhur, 2020). When housing is unaffordable, people are forced to sacrifice other essential needs or suffer profound harms.

Decent, stable, and affordable homes are a major social determinant of health. When housing costs drive households into poorer-quality housing, those households are at greater risk of respiratory conditions, injuries, and exposure to harsh temperatures, pollutants, and allergenic triggers (Shaw, 2004). Families with housing cost burdens or behind on rent are at greater risk of poor health and higher maternal stress (Sandel et al., 2018; Bills, West, & Hargrove, 2019). Housing instability and homelessness can cause significant disruptions to critical health services, especially for chronically ill individuals, and increase adverse mental health outcomes related to stress (Maqbool, Viveiros, & Ault 2015).

Affordable homes are important for academic achievement. Low-income children in affordable housing score better on tests of cognitive development than those in unaffordable housing (Newman & Holupka, 2015; Newman & Holupka, 2014). Parents who are no longer housing cost-burdened can invest more in education and enrichment. Affordable housing may allow families to remain stably in place. Housing instability can disrupt learning and negatively impact academic achievement, especially among elementary and middle-school students (Brennan, Reed, Sturtevant, 2014; Herbers et al., 2012; Voight, Shinn, & Nation, 2012).

Affordable housing can be a source of economic opportunity. Stable housing is often necessary for individuals to maintain steady

employment (Desmond & Gershenson, 2016). When households are enabled to live in high-opportunity neighborhoods, they have higher annual incomes and higher lifetime earnings (Chetty, Hendren, & Katz, 2015). Investments in affordable housing can improve local economies by creating jobs and attracting families into the community (NLIHC, 2017).

The shortage of affordable and available housing for people with extremely low incomes is caused by structural features of our social, political, and economic system, not the personal failings of individuals. First, a private housing market driven by economic incentives will continually fail to meet the needs of extremely low-income households. Since it responds to opportunities for profit rather than genuine housing need, private industry will at best serve only a segment of the population with extremely low incomes. Second, the way in which income and other resources are distributed in our society keeps a large number of people in poverty. What people earn in the labor market is not determined simply by how hard they work or what they deserve. The strength of the economy, changing demands for different kinds of talents, and labor's weakening bargaining power all play a significant role in determining wages (Olsaretti, 2004; Folbre, 2016). The labor market continues to create low-wage work, and our political institutions do not sufficiently respond to the resulting financial needs of low-wage workers, leaving many to struggle to afford basic needs. In addition, the lack of adequate financial support for people outside the labor market – for the elderly, people with disabilities, people engaged in socially valuable but unpaid work

We cannot justify a system that persistently creates deprivation when alternatives exist.

(such as caregivers), for example – increases the numbers of people with low incomes unable to afford their housing.

Features of our social, political, and economic system also explain why certain groups in our society—including Black people, Hispanics, and Native Americans—are much more likely to face the brunt of the shortage of affordable and available housing. Past injustices, and the absence of sufficient political responses to remedy them, shape the opportunities people have today. The intergenerational impacts of slavery, segregation, discrimination, and economic exploitation help to explain today's severe racial wealth inequality (Jones, 2017). The disadvantaged circumstances that children inherit become harder to overcome as intergenerational economic mobility declines (Chetty et al., 2017). When extremely low-income renters struggle to secure affordable housing, it is much more likely due to systemic obstacles than personal failings.

Because the affordable housing shortage has been created and perpetuated by our social, political, and economic system, allowing it to persist is an injustice. A just society is one in which the ground rules are fair and justifiable to all. We cannot justify a system that persistently creates deprivation when alternatives exist. Investing in proven affordable housing solutions for those most in need, then, is not only prudent or generous – we have a shared moral responsibility to rectify systemic injustices (Young, 2011). Housing justice requires that, at a minimum, no one is denied the ability to meet their own basic needs because of the systematic failures of our political and economic system.

CONCLUSION

The shortage of seven million rental homes affordable and available to extremely low-income households is a nationwide problem. The shortage inflicts substantial harms on the lowest-income households, especially people of color: people who lack the foundation of a stable, secure home suffer from worse health, poorer educational advancement, and less economic mobility. The shortage at the lowest end of the market leads to cumulative shortages of affordable and available rental housing for higher-income households as well. The private market cannot and will not, on its own, build and operate homes extremely low-income families can afford. We need a sustained public commitment to ensure the lowest-income households in America have decent, stable, accessible, and affordable homes.

ABOUT THE DATA

This report is based on data from the 2018 American Community Survey (ACS) Public Use Microdata Sample (PUMS). The ACS is an annual nationwide survey of approximately 3.5 million addresses. It provides timely data on the social, economic, demographic, and housing characteristics of the U.S. population. PUMS contains individual ACS questionnaire records for a subsample of housing units and their occupants.

PUMS data are available for geographic areas called Public Use Microdata Sample Areas (PUMAs). Individual PUMS records were matched to their appropriate metropolitan area or given nonmetropolitan status using the Missouri Census Data Center's MABLE/Geocorr 2014 Geographic Correspondence Engine. If at least 50% of a PUMA was in a Core Based Statistical Area (CBSA), we assigned it to the CBSA. Otherwise, the PUMA was given nonmetropolitan status.

Households were categorized by their incomes (as extremely low-income, very low-income, low-income, middle-income, or above median income) relative to their metropolitan area's median family income or state's nonmetropolitan median family income, adjusted for household size. Housing units were categorized according to the income needed to afford the rent and utilities without spending more than 30% of income. The categorization of units was done without regard to the incomes of the current tenants. Housing units without complete kitchen or plumbing facilities were not included in the housing supply.

After households and units were categorized, we analyzed the extent to which households in each income category resided in housing units categorized as affordable for that income level. For example, we estimated the number of units affordable for extremely low-income households that were occupied by extremely low-income households and by other income groups.

We categorized households into mutually exclusive household types in the following order: (1) householder or householder's spouse were at least 62 years of age (seniors); (2) householder and householder's spouse (if applicable) were younger than 62 and at least one of them had a disability (disabled); (3) non-senior non-disabled household. We also categorized households into more detailed mutually exclusive categories in the following order: (1) elderly; (2) disabled; (3) householder and householder's spouse (if applicable) were younger than 62 and unemployed; (4) householder and householder's spouse (if applicable) were enrolled in school; (5) non-senior non-disabled single adult was living with a young child under seven years of age or person with disability.

More information about the ACS PUMS files is available at https://www.census.gov/programs-surveys/acs/technical-documentation/pums/about.html

FOR MORE INFORMATION

For further information regarding this report and the methodology, please contact Andrew Aurand, NLIHC Vice President for Research, at aaurand@nlihc.org or 202-662-1530 x245.

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APPENDIX A: STATE COMPARISONS

States in **RED** have less than the national level of affordable and available units per 100 households at or below the extremely low income (ELI) threshold

State	Surplus (Deficit) of Affordable and Available Units		Affordable and Available Units per 100 Households at or below Threshold				% Within Each Income Category with Severe Housing Cost Burden			
	At or below ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	> ELI to 50% AMI	51% to 80% AMI	81% to 100% AMI
Alabama	(78,840)	(53,922)	56	80	110	112	66%	27%	4%	0%
Alaska	**(13,927)**	(11,330)	**29**	63	103	110	72%	48%	4%	1%
Arizona	**(134,758)**	(159,547)	**26**	48	95	104	73%	34%	7%	1%
Arkansas	(55,362)	(43,093)	52	74	107	109	63%	21%	2%	1%
California	**(998,613)**	(1,453,223)	**23**	32	68	86	77%	48%	17%	5%
Colorado	**(114,940)**	(150,637)	**31**	50	94	103	73%	37%	8%	0%
Connecticut	(86,836)	(82,952)	41	65	100	105	63%	26%	5%	0%
Delaware	(15,560)	(18,445)	36	57	101	105	76%	37%	7%	1%
District of Columbia	(29,967)	(22,396)	41	70	98	103	70%	22%	8%	2%
Florida	**(400,033)**	(576,339)	**26**	36	77	96	79%	56%	19%	3%
Georgia	(195,926)	(215,834)	41	60	101	108	73%	34%	7%	1%
Hawaii	(23,143)	(42,468)	39	41	72	91	66%	52%	21%	6%
Idaho	(24,295)	(28,048)	44	61	96	101	65%	23%	5%	3%
Illinois	(289,706)	(259,117)	36	65	99	103	71%	24%	5%	1%
Indiana	(132,329)	(80,981)	38	77	104	106	71%	19%	4%	2%
Iowa	(53,135)	(13,134)	46	92	107	107	66%	15%	1%	0%
Kansas	(55,461)	(33,347)	41	79	107	108	70%	22%	3%	1%
Kentucky	(74,940)	(65,491)	53	72	104	106	66%	23%	3%	1%
Louisiana	(105,214)	(114,304)	42	58	101	108	69%	35%	8%	0%
Maine	(21,015)	(22,129)	51	70	102	105	59%	18%	3%	1%
Maryland	**(127,861)**	(132,506)	**34**	58	103	107	73%	26%	4%	1%
Massachusetts	(159,578)	(174,072)	48	62	91	97	58%	32%	8%	2%
Michigan	(189,905)	(163,526)	40	67	100	103	69%	25%	3%	1%
Minnesota	(104,314)	(86,034)	41	71	99	103	63%	25%	4%	2%
Mississippi	(52,513)	(52,626)	55	67	106	110	67%	25%	7%	0%
Missouri	(117,557)	(83,583)	42	75	104	106	70%	20%	3%	1%
Montana	(19,589)	(13,368)	39	75	104	106	68%	24%	3%	0%
Nebraska	(37,587)	(29,543)	37	72	101	102	69%	24%	3%	1%
Nevada	**(79,620)**	(96,081)	**18**	40	92	106	81%	43%	10%	2%
New Hampshire	(23,983)	(18,704)	39	75	104	106	65%	22%	5%	2%
New Jersey	**(213,640)**	(275,931)	**29**	44	89	98	74%	39%	7%	2%
New Mexico	(41,113)	(43,756)	46	59	99	107	62%	38%	8%	2%
New York	(612,854)	(704,734)	36	53	84	96	70%	39%	10%	3%
North Carolina	(188,866)	(191,310)	43	65	103	107	70%	29%	5%	1%
North Dakota	(12,980)	2,432	51	105	114	113	66%	8%	1%	1%
Ohio	(256,875)	(140,784)	44	80	104	105	67%	18%	2%	2%
Oklahoma	(72,473)	(59,249)	45	71	106	107	68%	23%	3%	2%
Oregon	**(96,643)**	(123,172)	**28**	47	90	99	74%	36%	7%	1%
Pennsylvania	(276,250)	(229,455)	38	68	99	102	70%	26%	4%	1%
Rhode Island	(23,302)	(20,816)	51	71	101	106	55%	28%	3%	3%
South Carolina	(82,064)	(78,907)	47	67	104	108	70%	33%	7%	1%
South Dakota	(14,466)	(6,791)	49	86	110	108	63%	17%	0%	2%
Tennessee	(126,597)	(119,876)	47	66	102	107	66%	27%	5%	1%
Texas	**(611,181)**	(718,650)	**29**	49	100	108	73%	33%	6%	1%
Utah	**(40,725)**	(46,028)	**31**	58	102	105	72%	22%	4%	4%
Vermont	(11,688)	(12,015)	42	62	100	103	67%	21%	6%	1%
Virginia	(157,087)	(177,818)	36	57	99	105	70%	33%	4%	1%
Washington	**(153,260)**	(195,249)	**31**	50	90	99	72%	36%	8%	1%
West Virginia	(24,297)	(24,257)	62	74	105	108	65%	22%	3%	0%
Wisconsin	**(125,011)**	(80,177)	**33**	76	101	103	71%	18%	3%	1%
Wyoming	(8,201)	(165)	50	99	122	120	70%	14%	5%	0%
USA Totals	**(6,966,080)**	**(7,543,488)**	**36**	**57**	**93**	**101**	**70.8%**	**32.9%**	**7.8%**	**2.0%**

APPENDIX B: METROPOLITAN COMPARISONS

Metropolitan Areas in **RED** have less than the national level of affordable and available units per 100 households at or below the extremely low income threshold

Metro Area	Surplus (Deficit) of Affordable and Available Units		Affordable and Available Units per 100 Households at or below Threshold				% Within Each Income Category with Severe Housing Cost Burden			
	At or below ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	31% to 50% AMI	51% to 80% AMI	81% to 100% AMI
Atlanta-Sandy Springs-Roswell, GA	**(108,975)**	(133,694)	**29**	53	99	107	76%	37%	7%	1%
Austin-Round Rock, TX	**(60,294)**	(73,625)	**14**	42	101	107	85%	31%	5%	0%
Baltimore-Columbia-Towson, MD	(58,839)	(54,611)	40	64	104	109	70%	30%	5%	1%
Boston-Cambridge-Newton, MA-NH	(116,220)	(129,478)	47	60	88	96	59%	33%	9%	2%
Buffalo-Cheektowaga-Niagara Falls, NY	(27,809)	(20,130)	42	74	101	102	69%	26%	5%	3%
Charlotte-Concord-Gastonia, NC-SC	**(40,545)**	(45,867)	**33**	61	103	109	71%	32%	4%	1%
Chicago-Naperville-Elgin, IL-IN-WI	**(223,280)**	(229,192)	**31**	58	96	102	72%	26%	5%	1%
Cincinnati, OH-KY-IN	(49,681)	(25,251)	39	82	104	103	70%	15%	2%	5%
Cleveland-Elyria, OH	(58,388)	(30,867)	41	79	103	104	70%	20%	3%	2%
Columbus, OH	**(51,507)**	(36,299)	**29**	70	103	105	69%	19%	2%	1%
Dallas-Fort Worth-Arlington, TX	**(151,930)**	(193,639)	**21**	46	100	108	80%	32%	7%	1%
Denver-Aurora-Lakewood, CO	**(64,265)**	(90,636)	**30**	45	93	103	74%	40%	7%	0%
Detroit-Warren-Dearborn, MI	(95,243)	(78,206)	36	66	98	102	72%	25%	5%	2%
Fresno, CA	**(29,514)**	(36,454)	**25**	37	77	91	68%	37%	18%	3%
Hartford-West Hartford-East Hartford, CT	(31,006)	(21,219)	41	74	106	107	61%	18%	4%	0%
Houston-The Woodlands-Sugar Land, TX	**(168,750)**	(208,590)	**19**	41	101	110	79%	35%	6%	2%
Indianapolis-Carmel-Anderson, IN	**(53,081)**	(31,440)	**23**	72	105	107	78%	24%	4%	1%
Jacksonville, FL	**(25,349)**	(37,023)	**35**	48	94	107	75%	47%	9%	1%
Kansas City, MO-KS	(44,153)	(32,665)	36	73	102	105	70%	19%	3%	1%
Las Vegas-Henderson-Paradise, NV	**(64,415)**	(80,453)	**14**	33	92	107	86%	50%	12%	2%
Los Angeles-Long Beach-Anaheim, CA	**(377,117)**	(606,109)	**20**	24	56	77	81%	55%	21%	8%
Louisville/Jefferson County, KY-IN	(26,394)	(20,335)	37	69	105	107	67%	28%	2%	1%
Memphis, TN-MS-AR	**(38,474)**	(35,551)	**34**	57	103	109	78%	34%	7%	3%
Miami-Fort Lauderdale-West Palm Beach, FL	**(132,582)**	(217,159)	**22**	23	49	76	80%	71%	32%	7%
Milwaukee-Waukesha-West Allis, WI	**(52,797)**	(36,142)	**25**	69	99	103	75%	22%	4%	3%
Minneapolis-St. Paul-Bloomington, MN-WI	(75,972)	(62,801)	37	69	98	103	67%	23%	5%	1%
Nashville-Davidson--Murfreesboro--Franklin, TN	(35,667)	(37,158)	40	63	97	106	66%	31%	5%	1%
New Orleans-Metairie, LA	**(35,674)**	(47,044)	**32**	42	95	104	75%	49%	10%	1%
New York-Newark-Jersey City, NY-NJ-PA	**(629,672)**	(825,207)	**34**	44	79	93	71%	43%	11%	3%
Oklahoma City, OK	**(33,282)**	(28,058)	**31**	66	103	106	75%	25%	1%	3%
Orlando-Kissimmee-Sanford, FL	**(46,969)**	(77,051)	**20**	26	75	100	83%	59%	17%	2%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	**(157,760)**	(147,574)	**29**	59	98	102	75%	33%	5%	2%
Phoenix-Mesa-Scottsdale, AZ	**(92,320)**	(116,198)	**18**	42	94	103	77%	34%	7%	1%
Pittsburgh, PA	(42,126)	(28,361)	51	80	100	103	62%	20%	3%	1%
Portland-Vancouver-Hillsboro, OR-WA	**(53,989)**	(73,973)	**27**	47	92	100	74%	36%	5%	1%
Providence-Warwick, RI-MA	(33,479)	(29,349)	54	74	101	105	57%	25%	3%	3%
Raleigh, NC	**(21,797)**	(20,523)	**31**	68	111	111	75%	19%	3%	1%
Richmond, VA	**(25,196)**	(25,827)	**31**	60	101	104	74%	30%	2%	0%
Riverside-San Bernardino-Ontario, CA	**(89,860)**	(118,935)	**18**	34	72	89	79%	46%	18%	2%
Sacramento--Roseville--Arden-Arcade, CA	**(69,000)**	(83,327)	**20**	38	86	99	81%	41%	8%	1%
San Antonio-New Braunfels, TX	(49,388)	(63,059)	38	49	97	106	67%	41%	5%	0%
San Diego-Carlsbad, CA	**(84,939)**	(141,236)	**19**	25	64	87	84%	55%	21%	6%
San Francisco-Oakland-Hayward, CA	**(126,164)**	(147,693)	**32**	47	79	92	67%	37%	11%	1%
San Jose-Sunnyvale-Santa Clara, CA	**(40,274)**	(54,340)	**34**	46	80	94	69%	37%	9%	1%
Seattle-Tacoma-Bellevue, WA	**(83,500)**	(115,658)	**30**	45	87	98	72%	41%	8%	1%
St. Louis, MO-IL	**(66,335)**	(35,420)	**34**	79	105	106	73%	18%	3%	2%
Tampa-St. Petersburg-Clearwater, FL	**(66,233)**	(96,995)	**25**	35	86	101	79%	47%	14%	1%
Tucson, AZ	**(26,910)**	(25,899)	**30**	56	100	106	71%	38%	7%	1%
Virginia Beach-Norfolk-Newport News, VA-NC	(37,090)	(42,283)	36	56	97	105	71%	41%	4%	0%
Washington-Arlington-Alexandria, DC-VA-MD-WV	**(135,023)**	(161,728)	**28**	49	98	105	76%	27%	4%	1%
USA Totals	**(6,966,080)**	**(7,543,488)**	**36**	**57**	**93**	**101**	**70.8%**	**32.9%**	**7.8%**	**2.0%**

Source: NLIHC Tabulations of 2018 ACS PUMS data

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