THE GAP

A Shortage of Affordable Homes

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Vice President for Research

DAN EMMANUEL, MSW
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DANIEL THREET, PH.D.
Research Analyst

IKRA RAFI
Creative Services Specialist

DIANE YENTEL
President and CEO

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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.

THE GAP
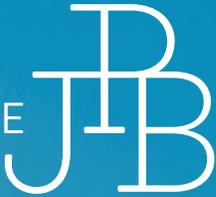
INTRODUCTION

The COVID-19 public health crisis and economic collapse of 2020 brought devastating harm to millions of families, and those with low incomes have been disproportionately impacted. Many have struggled to remain safely and stably housed, due in large part to a severe shortage of affordable homes for people with the lowest incomes *before* the pandemic began.

By the end of January 2021, COVID-19 had claimed the lives of over 500,000 Americans, and the death toll will continue to climb (COVID Tracking Project, 2021). People of color are considerably more likely to contract the virus, be hospitalized, and die as a result of the pandemic (CDC, 2020). Racial disparities in housing contribute to these inequitable outcomes. Black people, Native Americans, and Latinos are more likely to experience homelessness and overcrowded housing than white people (National Alliance to End Homelessness, 2020; U.S. Census Bureau, 2020). People experiencing homelessness, overcrowding, or housing instability are at greater risk of COVID-19 because transmission of the virus is more likely in congregate shelters and crowded homes, where people are unable to maintain safe social distancing (Nande et al., 2020; Chapman et al., 2020). The pandemic makes clear that affordable homes are a prerequisite for individual and public health.

Accompanying the pandemic is the economic fallout. An unprecedented shutdown in the spring of 2020 forced many low-wage workers out of work,

followed by sporadic re-openings and a bifurcated labor-market recovery. In March and April 2020, the economy lost over 21 million jobs, and the unemployment rate climbed to 14.7% (BLS, 2020a), the worst since the Great Depression. The recovery has been uneven, as the country has struggled to contain the virus, support laid-off and furloughed workers, and distribute vaccines. The U.S. economy saw nine million fewer jobs in December 2020 than in December 2019 (BLS, 2020b). While the overall unemployment rate fell to 6.7% by the end of the year, the Black and Latino unemployment rates were still considerably higher (9.9% and 9.3%, respectively), and a Federal Reserve analysis suggests the unemployment rate for workers in the bottom wage quartile may have been higher than 20% (Brainard, 2021).

As a result, many low-income renters, who are disproportionately people of color, report being behind on rent and not confident about their ability to pay in the coming months. In January, 21% of renters reported being behind on rent payments. Among renters earning less than $25,000 per year, over 30% were behind. Renters of color are more likely to be struggling: while 12% of white renters were not caught up, 29% of Latino renters and 36% of Black renters were behind. Nearly one-third of all renters, and nearly half of the lowest-income renters, had no or only slight confidence they could pay next month's rent on time or had deferred payments. Among renters who had fallen behind on rent, over 47% expected an eviction in the next two months, even with eviction moratoriums still in place (Census Bureau, 2021b).

Many low-income renters struggled to pay rent before the COVID-19 crisis and are now in an even more perilous position. The persistent shortage of affordable and available homes for the lowest-income renters means approximately 70% of these households routinely spend more than half of their incomes on rent even in good economic times. Such households have little ability to save, and one emergency or unexpected expense could result in

> # The pandemic makes clear that affordable homes are a prerequisite for individual and public health.

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DEFINITIONS

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

EXTREMELY LOW-INCOME (ELI): Households with income at or below the Poverty Guideline or 30% of AMI, whichever is higher

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

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

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

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

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

SEVERE COST BURDEN: Spending more than 50% of household income on housing costs

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eviction and in worst cases, homelessness. Millions of low-income renters were already experiencing or were at high risk of housing instability pre-COVID, and the pandemic exacerbated this long-running crisis.

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 (Box 1). This annual report provides estimates of affordable housing needs for the U.S., each state plus the District of Columbia (DC), and the largest metropolitan areas. The most recent ACS data are from 2019: COVID has worsened the situation for low-income renters since then, but the pandemic's effect is not reflected in these data. This year's key findings include:

- 10.8 million renter households with extremely low incomes account for 25% of all renter households and 9% of all U.S. households.

- People of color are much more likely than white people to have extremely low incomes. Twenty percent of Black households, 18% of American Indian or Alaska Native households, 14% of Latino households, and 10% of Asian households are extremely low-income renters. Only 6% percent of white non-Latino households are extremely low-income renters.

- Extremely low-income renters in the U.S. face

a shortage of nearly 7 million affordable and available rental homes. Only 37 affordable and available homes exist for every 100 extremely low-income renter households.[1]

- Seventy percent (7.6 million) of the nation's 10.8 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 over 72% of all severely housing cost-burdened renters in the U.S.

- Forty-eight percent of extremely low-income renter households are seniors or disabled, and another 43% are in the labor force, in school, or are single-adult caregivers.

- Thirty-six percent (3.8 million) of all extremely low-income renter households are in the labor force, and many work in industries like retail and restaurants that were highly exposed to shutdowns, job losses, and reduced wages due to COVID. By December 2020, 70% of all renters with incomes less than $25,000 who were not retired lived in a household that had lost employment income due to the pandemic.

- No state has an adequate supply of affordable and available homes for extremely low-income renters. The current relative supply ranges from 20 affordable and available homes for every 100 extremely low-income renter households in Nevada to 61 in Mississippi and Wyoming.

- The absolute shortage of affordable and available homes ranges from 7,500 in Wyoming to over 960,000 in California.

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

Without housing assistance, a family of four with poverty-level income could afford a monthly rent of no more than $655 in 2020, and many below the poverty level could not even afford that. The average cost of a modest two-bedroom rental home at the fair market rent, however, was $1,246 (NLIHC, 2020b). 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).

During a pandemic, when housing instability means the risk of greater exposure to a deadly virus, we see yet another way affordable housing is often a matter of life and death. This deprivation is severe, predictable, and avoidable. We must address renters' immediate needs with emergency rental assistance and eviction moratoriums. Looking beyond the pandemic, we need large-scale, sustained commitments to affordable homes for people with the lowest incomes. We need universal housing assistance that includes ongoing rental assistance for all eligible households; preservation and increased supply of affordable homes through the national Housing Trust Fund (HTF), public housing, and other important programs; a permanent National Housing Stabilization Fund to make emergency rental assistance available when needed; and critical renter protections and zoning reforms. Only through

a national commitment to such investments and reforms can we ensure stable homes for all of the lowest-income and most marginalized people during good times and bad.

Nearly 10.8 million of the nation's 44 million renter households have extremely low incomes.

A SEVERE SHORTAGE OF AFFORDABLE RENTAL HOMES

Nearly 10.8 million of the nation's 44 million renter households have extremely low incomes. Only 7.4 million rental homes are affordable to extremely low-income renters nationally, assuming households should spend no more than 30% of their incomes on housing.[2] This supply leaves an absolute shortage of 3.4 million affordable rental homes in the U.S. Extremely low-income renters are the only income group facing this absolute shortage of affordable homes.

The shortage does not account for people experiencing homelessness, since the ACS includes only households with an address. HUD estimates that 568,000 people were experiencing homelessness in 2019 (HUD, 2020), though the difficulty of identifying that population and the events of 2020 mean the true count is likely even higher (GAO, 2020). Taking into account the number 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 3.8 million. Even this estimate is conservative, as it does not account for households that are doubled-up.

During a pandemic, when housing instability means the risk of greater exposure to a deadly virus, we see yet another way affordable housing is often a matter of life and death.

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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).

In contrast, there is a cumulative *surplus* of affordable homes for households with higher incomes (Figure 1). Approximately 6.9 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 7.4 million rental homes that are affordable to extremely low-income renters, and they can also afford another 9.8 million more expensive rental homes. In total, 17.2 million rental homes are affordable for the 6.9 million very low-income renter households. A cumulative shortage remains, however, when we consider both extremely low- and very low-income renter households together.

Slightly more than 9.2 million renter households have low incomes (i.e., incomes between 51% and 80% of AMI). Low-income renters can afford the 17.2 million homes affordable to extremely low-income and very low-income renters, and they can afford an additional 18.9 million more expensive rental homes. In total, 36.1 million rental homes are affordable to low-income renters. Approximately 4.6 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 5.6 million more expensive rental homes, so the total national supply of affordable rental housing for that group is 41.7 million units.

FIGURE 1: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2019 (IN MILLIONS)
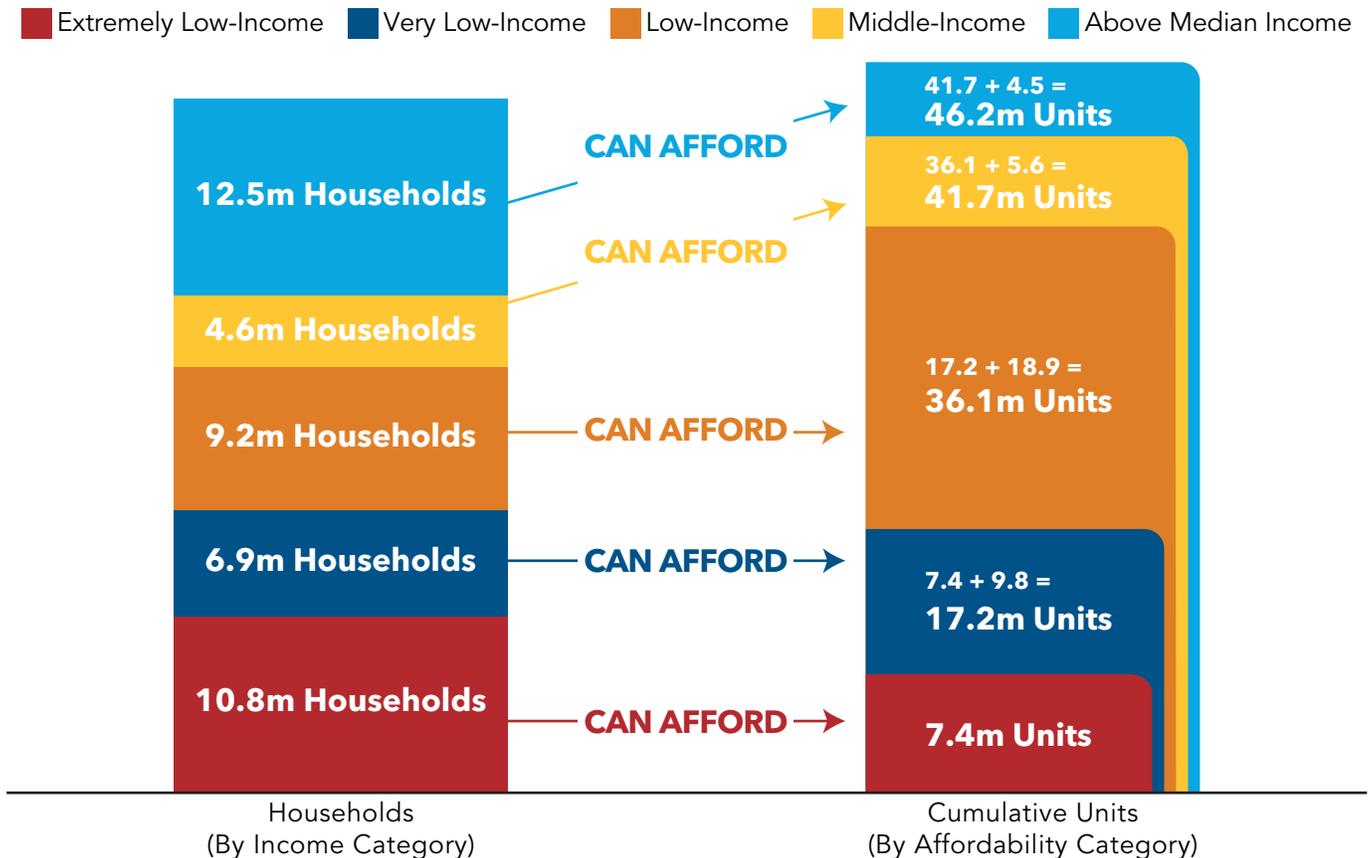
Source: NLIHC tabulations of 2019 ACS PUMS data.

AFFORDABLE, BUT NOT AVAILABLE

Homes that are affordable to extremely low-income renters are not necessarily available to them. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes 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 rental homes affordable to them in the private market. To truly measure the housing options extremely low-income renters have, we must account for the fact that higher-income renters occupy 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 they are not occupied by higher-income households.

Of the 7.4 million homes affordable to extremely low-income households, approximately 1.1 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

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

million homes that rent at affordable prices for extremely low-income renters are available to them. That leaves a shortage of 6.8 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 – 25% are in homes affordable to very low-income households, 31% are in homes affordable to low-income households, 6% are in homes affordable to middle-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 37 rental homes are affordable and available for every 100 extremely low-income renter households (Figure 2). Sixty exist for every 100 renter households with incomes at or below 50% of AMI. Ninety-four and 102 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

FIGURE 2: AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS, 2019

At Extremely Low-Income	**37**
At 50% AMI	**60**
At 80% AMI	**94**
At 100% AMI	**102**
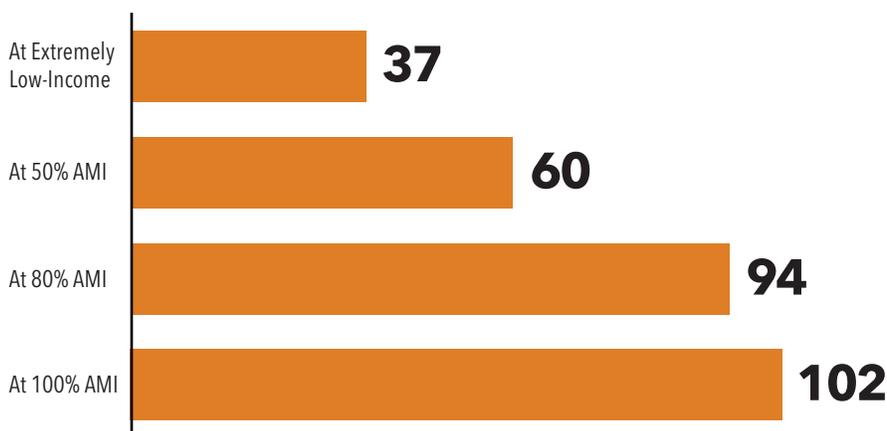
Source: NLIHC tabulations of 2019 ACS PUMS data. AMI = Area Median Income

FIGURE 3: RENTER HOUSEHOLDS AND AFFORDABLE & AVAILABLE RENTAL HOMES, 2019

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

Household Income
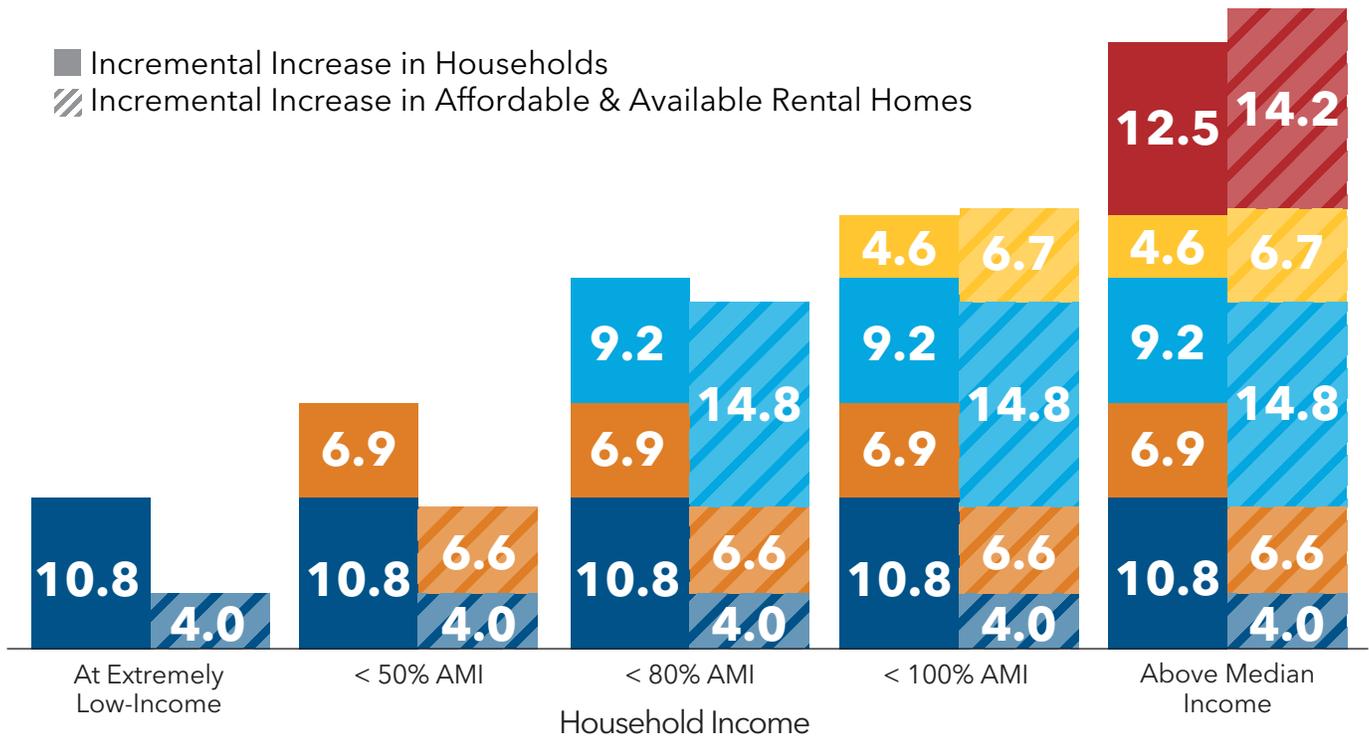
Source: NLIHC tabulations of 2019 ACS PUMS data.

homes for those with incomes below 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, 10.8 million extremely low-income renter households occupy or have access to only 4 million affordable and available units, leaving a shortage of 6.8 million rental homes. Moving to the right to include all renter households earning up to 50% of AMI, there is an incremental increase of 6.9 million households, but the number of affordable and available rental homes increases only by 6.6 million units. Consequently, there is a shortage of 7.1 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 9.2 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.

Figure 4 provides another way of looking at this dynamic. The dashed line represents the cumulative shortage of affordable and available homes, which eventually becomes a cumulative surplus for higher-income renters. Each point on the line corresponds to the difference between the cumulative number of renters and the cumulative number of affordable and available homes at or below that income level. On the far left, for example, is the shortage of 6.8 million affordable and available homes for extremely low-income renters. The second point on the dashed line shows that the cumulative shortage grows to 7.1 million affordable and available homes for all renters

FIGURE 4: INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES, 2019 (IN MILLIONS)

Source: NLIHC tabulations of 2019 ACS PUMS data.

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. Renters of color are much more likely to be housing cost-burdened: while 42% of all white renters are cost-burdened, 52% of Latino renters and 54% of Black renters are cost-burdened.

with incomes below 50% of AMI (since there are 17.7 million cumulative renters but only 10.6 million cumulative affordable and available homes, as seen in Figure 3). The cumulative shortage is only 1.5 million for all renters with incomes below 80% AMI.

The bars in Figure 4 represent the incremental change in the cumulative shortage (and eventual surplus) at each step-up in income. For example, for renters between 31% and 50% of AMI, there is an incremental increase in the cumulative shortage of affordable and available homes, because there are 6.9 million renters in that income group and only 6.6 million affordable and available homes are added. In contrast, the cumulative shortage falls when including renters between 51% and 80% AMI. Figure 4 shows how cumulative shortages of affordable and available homes for households with higher incomes are largely attributable to the shortage for renters with extremely low incomes, who face the most severe shortage by far.

Over 30% of Black renters spend more than half of their income on housing. Housing cost burdens are predominantly a problem for the lowest-income renters. More than 9.2 million extremely low-income renters, 5.2 million very low-income renters, and 4 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-

FIGURE 5: RENTER HOUSEHOLDS WITH COST BURDEN BY INCOME GROUP, 2019
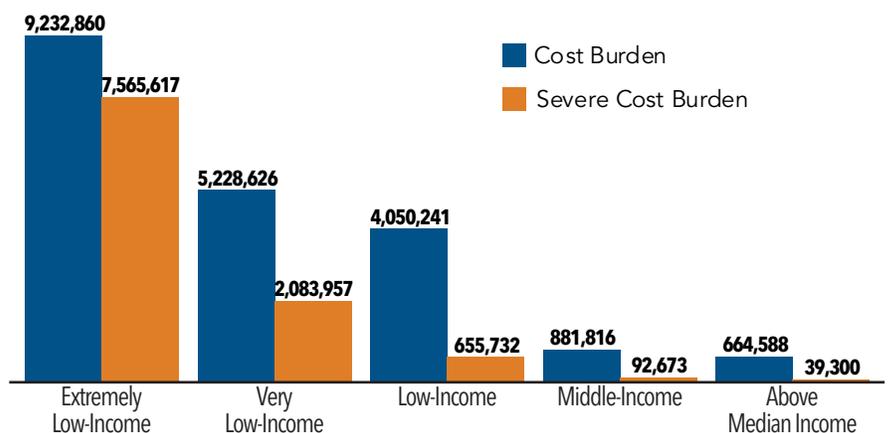
Source: NLIHC tabulations of 2019 ACS

FIGURE 6: SEVERELY HOUSING COST-BURDENED RENTERS BY INCOME, 2019

Middle-Income
0.9%

Low-Income
6.3%

Above
Median Income
0.4%

Very Low-Income
20.0%

Extremely
Low-Income
72.5%

Source: NLIHC tabulations of 2019 ACS

for all other non-housing expenses after renting the average two-bedroom apartment at fair market rent of $1,246.[4] The U.S. Department of Agriculture's thrifty food budget for a family of four (two adults and two school-aged children) is $671 per month (2020b), leaving only $91 for transportation, childcare, and all other necessities. Severely housing cost-burdened, extremely low-income renters make significant sacrifices to pay for housing.

Even with these sacrifices, severe housing cost burdens make it difficult for the lowest-income 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). The pandemic has likely exacerbated those difficulties. Even with a federal eviction moratorium in place, in January 2021 9.8% of renters reported they were behind on rent and thought it was somewhat or very likely they would be evicted within the next two months (Census Bureau, 2021b). Among renters with household incomes below $25,000, 18% were behind and thought eviction was very or somewhat likely.

burdened renters.

Of the 10.4 million severely housing cost-burdened renter households, 7.6 million are extremely low-income, 2.1 million are very low-income, 656,000 are low-income, and 132,000 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.

Extremely low-income renters have little, if any, money remaining for other necessities after paying their rent. A severely housing cost-burdened extremely low-income family of four with monthly income of $2,008,[3] for example, has $762 remaining

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3 The weighted average of 30% of HUD Median Family Income for HUD Fair Market Rent (FMR) areas (NLIHC, 2020b).

4 The weighted average of two-bedroom FMRs by FMR area (NLIHC, 2020b).

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 7,479 rental homes in Wyoming to nearly one million in California. The states where extremely low-income renters face the greatest challenges finding affordable homes are Nevada, with only 20 affordable and available rental homes for every 100 extremely low-income renter households, California (24 for every 100 extremely low-income renter households), Oregon (25/100), Arizona (26/100), and Florida (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 Wyoming and Mississippi, with 61 affordable and available rental homes for every 100 extremely low-income renter households, West Virginia (60/100), Alabama (58/100), and South Dakota (58/100).

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 (82%), Florida (79%), Oregon (77%),

FIGURE 7: RENTAL HOMES AFFORDABLE AND AVAILABLE
PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE
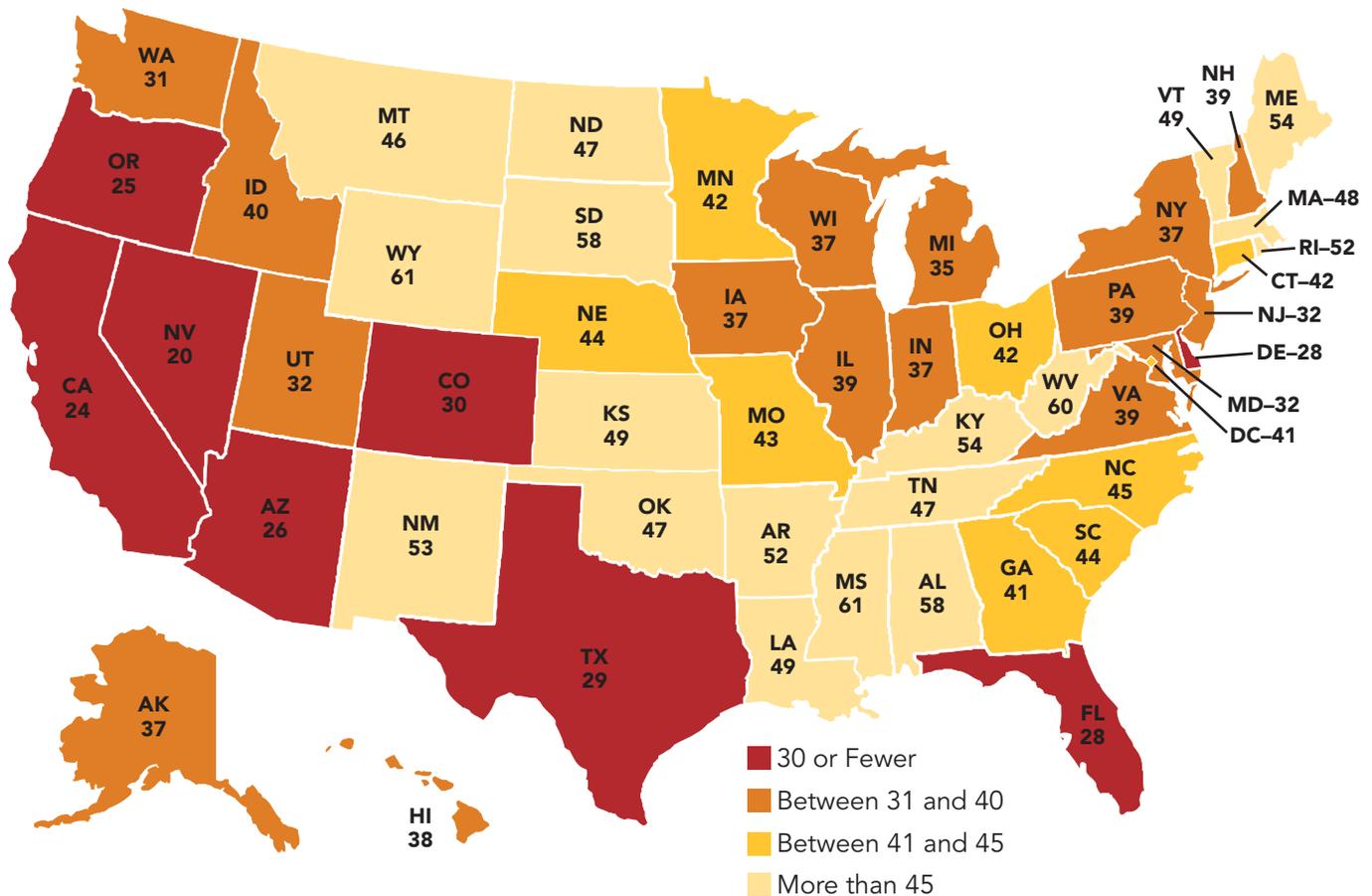
Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2019 ACS PUMS Data.

TABLE 1: LEAST AND MOST SEVERE SHORTAGES OF RENTAL HOMES AFFORDABLE TO EXTREMELY LOW INCOME HOUSEHOLDS ACROSS THE 50 LARGEST METROPOLITAN AREAS

MOST SEVERE		LEAST SEVERE	
Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households	Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households
Las Vegas-Henderson-Paradise, NV	16	Providence-Warwick, RI-MA	50
Houston-The Woodlands-Sugar Land, TX	19	Boston-Cambridge-Newton, MA-NH	49
Los Angeles-Long Beach-Anaheim, CA	20	Pittsburgh, PA	48
Phoenix-Mesa-Scottsdale, AZ	21	Cleveland-Elyria, OH	43
Portland-Vancouver-Hillsboro, OR-WA	21	Louisville/Jefferson County, KY-IN	43
Riverside-San Bernardino-Ontario, CA	21	Cincinnati, OH-KY-IN	42
Dallas-Fort Worth-Arlington, TX	21	St. Louis, MO-IL	41
Sacramento--Roseville--Arden-Arcade, CA	22	Buffalo-Cheektowaga-Niagara Falls, NY	39
Miami-Fort Lauderdale-West Palm Beach, FL	22	Kansas City, MO-KS	38
San Diego-Carlsbad, CA	22	Charlotte-Concord-Gastonia, NC-SC	38

Source: NLIHC tabulations of 2019 ACS PUMS data.

California (76%), Arizona (75%), Colorado (74%), and Texas (74%). Rhode Island has the smallest, but still significant, percentage of extremely low-income renters with severe cost burdens (57%).

The state shortages of affordable and available rental homes disappear for households higher up the income ladder. Forty-eight states and DC have a cumulative shortage of affordable and available rental homes for renters with household incomes below 50% of AMI. Fifteen states and DC have a cumulative shortage for all renters with household incomes below 80% of AMI. In seven states with high-cost metropolitan regions—California, Florida, Hawaii, Massachusetts, New Jersey, New York, and Oregon—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, with 16 affordable and available rental homes for every 100 extremely low-income renter households, Houston, TX (19/100), Los Angeles, CA (20/100), Phoenix, AZ (21/100), Portland, OR (21/100), Riverside, CA (21/100), and Dallas, TX (21/100).

Of the 50 largest metropolitan areas, those with the least severe shortages of rental homes affordable and available to extremely low-income renters are Providence, RI, with 50 for every 100 extremely low-income renter households, Boston, MA

(49/100), Pittsburgh, PA (48/100), Cleveland, OH (43/100), and Louisville, KY (43/100).

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. Twenty-nine 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 10 of them have a cumulative shortage for all renters with household incomes up to the median income. More than 88% of renters with extremely low incomes are housing cost-burdened in all ten of the metropolitan areas with the most severe shortages of affordable and available homes. In all of those metropolitan areas, at least 75% of renters with extremely low incomes are severely cost-burdened.

A significant factor in explaining these severe housing cost burdens is the lack of subsidized affordable homes 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, 60% of extremely 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, 59% 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

FIGURE 8: HUD-ASSISTED SHARE OF RENTAL STOCK AND SHARE OF SEVERELY COST-BURDENED RENTER HOUSEHOLDS IN TOP 50 METROS
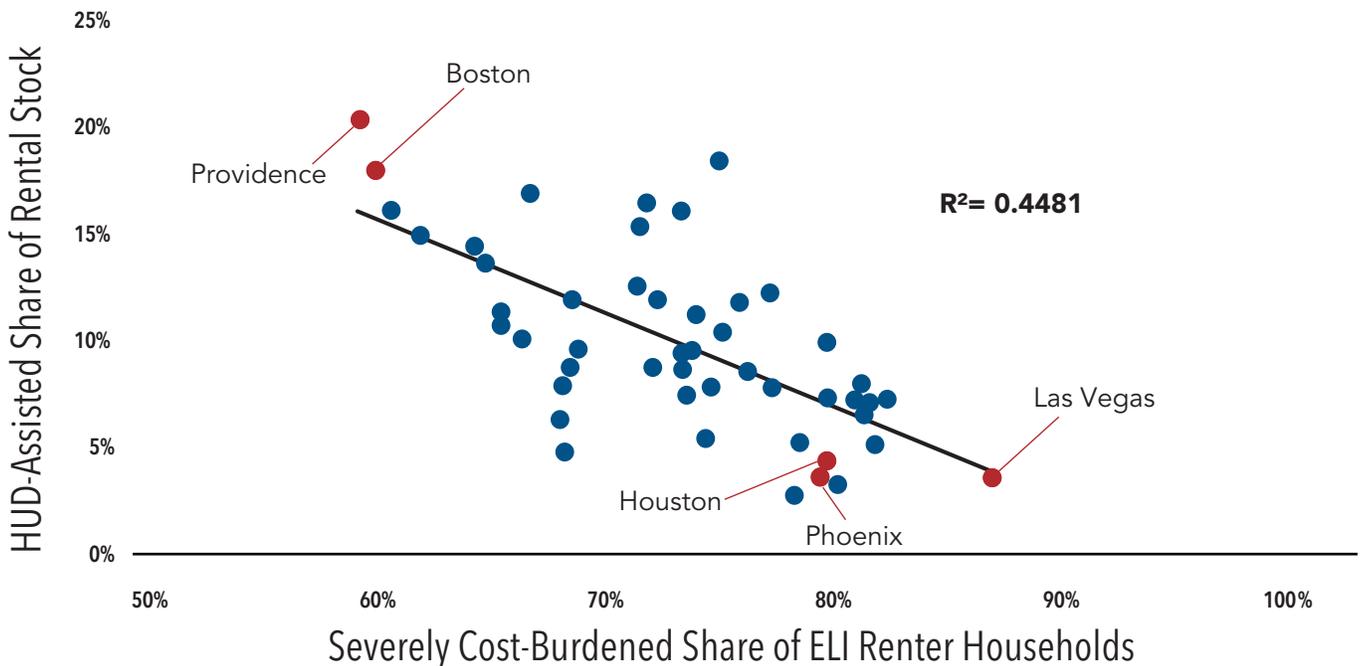
Source: NLIHC tabulations of 2019 ACS PUMS and HUD Picture of Subsidized Households data.

FIGURE 9: EXTREMELY LOW INCOME RENTER HOUSEHOLDS

Single non-disabled non-elderly caregiver
of person w/ disability or young child
3%

School
4%

Other
10%

Disabled
18%

In Labor Force
36%

Senior
30%

40+ hours / week **43%**

20 to 39 hours / week **34%**

< 20 hours / week **10%**

Unemployed **13%**
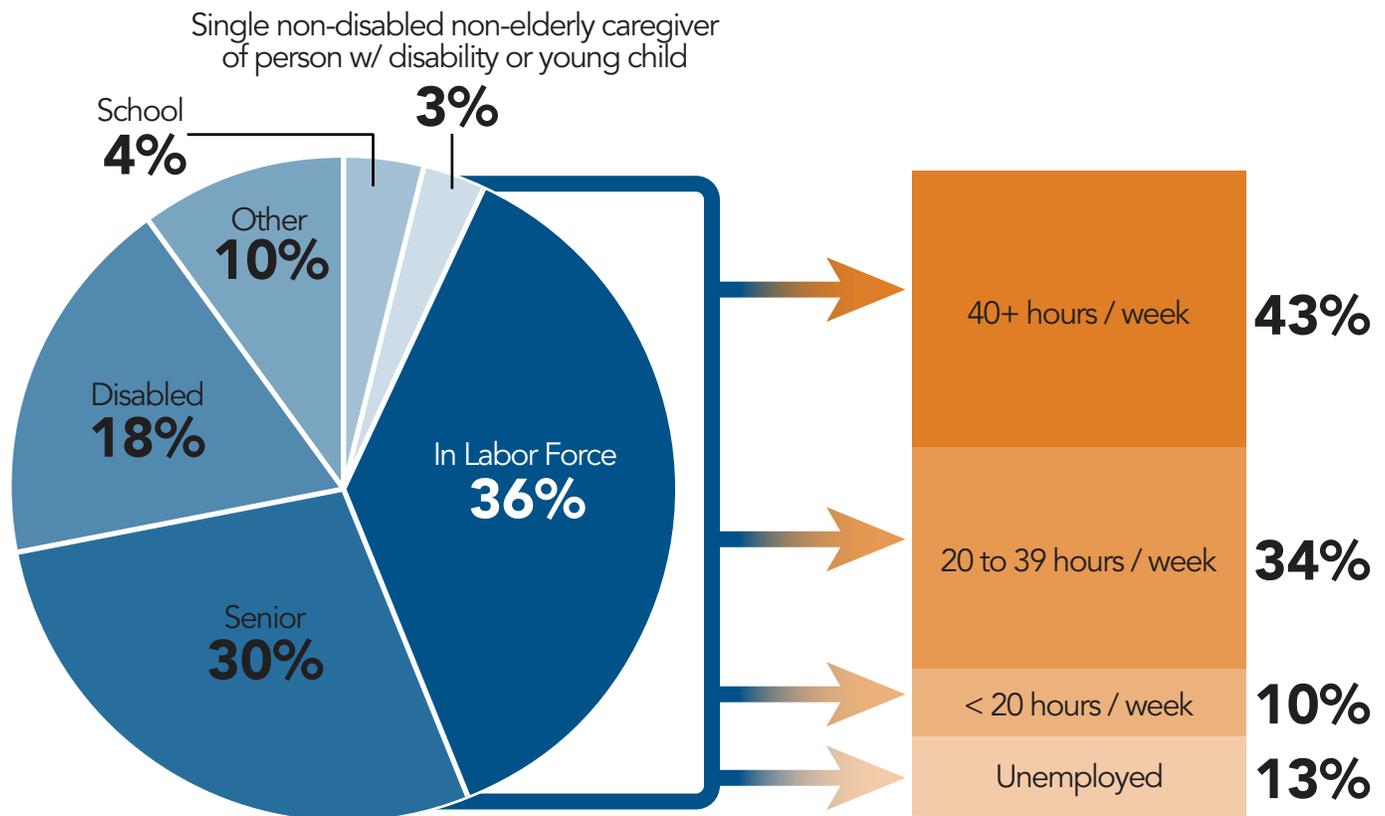
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Senior means householder or householder's spouse (if applicable) is at least 62 years 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. Fourteen percent of extremely low-income renter households include a single adult caregiver, 55% of whom usually work more than 20 hours per week. More than ten percent of extremely low-income renter householders are enrolled in school, 48% of whom usually work more than 20 hours per week. Source: 2019 ACS PUMS.

stock. Seventy-nine percent of extremely low-income renters are severely cost-burdened in the Houston, TX and Phoenix, AZ metropolitan areas, where HUD-assisted housing represents 4% of the rental stock.

WHO ARE EXTREMELY LOW-INCOME RENTERS?

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. Among extremely low-income renter households, 36% are in the labor force, 30% are 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 9).[5] Extremely low-income renters are more likely than the general renter population to be at least 62 years old or to have a disability.

In 2019, 77% percent of extremely low-income renter households in the labor force worked more than 20 hours per week, but low-wage employment did 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

5   Based on status of householder(s). A senior household is one whose householder or householder's spouse (if applicable) is at least 62 years of age.

of the year, needs to earn to afford a modest one-bedroom or two-bedroom apartment is $19.56 or $23.96 per hour, respectively (NLIHC, 2020b).[6] Twelve of the twenty largest occupations in the country, including home health aides, janitors, and food servers, provide a median wage lower than what is needed for a full-time worker to afford modest rental housing (NLIHC, 2020b). With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay.

Extremely low-income renters in the labor force, many already struggling to pay their rents before the pandemic, were significantly impacted by COVID-19. Industries most affected by COVID-19 shutdowns consisted of a disproportionate share of low-wage work (Dey and Loewenstein, 2020). Extremely low-income renters were likely impacted by the closures of restaurants, hotels, and other places of low-wage employment. As of December 2020, 70% of all renters with household incomes less than $25,000 who were not retired reported their households had lost employment income since mid-March (Census Bureau, 2021a). Many of those able to work steadily through the pandemic were in "essential" or "frontline" jobs that put them at greater risk of exposure to the virus—jobs like cashiers, janitors and maintenance workers, and care aides (Tomer & Kane, 2020).

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 (62%) 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.

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6 Because this includes renter households out of the labor force for other reasons, the share of renter households with incomes below $25,000 in the labor force who have lost employment income may be even higher.

With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay.

RACIAL DISPARITIES AND EXTREMELY LOW-INCOME RENTERS

Black, Native American, Latino, and Asian households are more likely than white households to be extremely low-income renters. Twenty percent of Black households, 18% of American Indian or Alaska Native households, 14% of Latino households, and 10% of Asian households are extremely low-income renters (Figure 10). In contrast, only 6% percent of white non-Latino households are extremely low-income renters.

Twenty percent of Black households, 18% of American Indian or Alaska Native households, 14% of Latino households, and 10% of Asian households are extremely low-income renters. In contrast, only 6% percent of white non-Latino households are extremely low-income renters.

FIGURE 10: SHARE OF ALL HOUSEHOLDS WHO ARE EXTREMELY LOW-INCOME RENTERS, BY RACE OR ETHNICITY

■ Homeowners   ■ Renters   ▨ Extremely Low-Income Renters

	Black, non-Latino	American Indian or Alaska Native	Latino	Asian	White, non-Latino
Homeowners	42%	51%	46%	60%	72%
Renters	59%	49%	54%	40%	28%
Extremely Low-Income Renters	20%	18%	14%	10%	6%
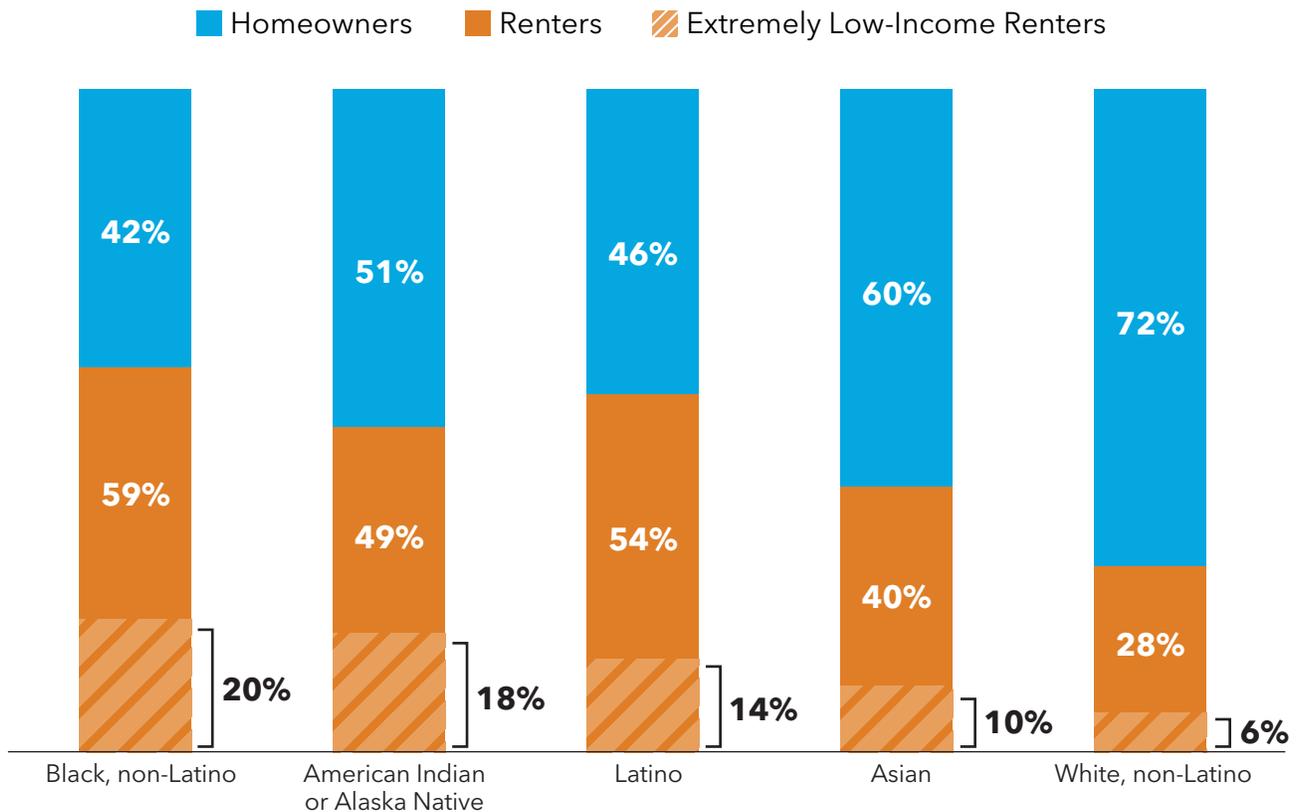
Source: NLIHC tabulations of 2019 ACS PUMS. Homeowner and renter rates do not always add to 100% due to rounding.

Non-Latino white households account for 64% of all U.S. households (including homeowners and renters), 50% of all renters, and 43% of all extremely low-income renters. Black households, by comparison, account for only 12% of all households, yet they account for 19% of all renters and 26% of all extremely low-income renters. Latino households account for 12% of all U.S. households, 19% of all renters, and 21% of extremely low-income renters.

Historical and ongoing injustices have systematically disadvantaged people of color. One reason white households are more likely than people of color to be homeowners is the immense racial wealth gap, which is the product of centuries of slavery, Jim Crow, and ubiquitous anti-Black discrimination. Even after the end of many of these institutions and practices, our society has failed to redress the economic inequalities already engendered by racist policies, and those inequalities persist today. In 2019, the median Black household's net worth

was roughly 13% of the median white household's net worth, and the median Latino household's net worth was 19% of the median white household's (Board of Governors of the Federal Reserve System, 2020). Because they generally have access to fewer resources and sources of credit, fewer people of color are able to purchase homes.

Decades of racial discrimination by real estate agents, banks and insurers, and the federal government also have made homeownership difficult to obtain for people of color. 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 home sales to Blacks that would integrate neighborhoods (some of which were mandated by the Federal Housing Administration),

and federal housing policy that denied borrowers access to credit in minority neighborhoods (Massey & Denton, 1993; Coates, 2014; Rothstein, 2017). Being denied the ability to purchase homes also meant that people of color did not benefit from the appreciation in the value of these homes, a major driver of the racial wealth gap.

While overt discrimination was outlawed by the Fair Housing Act of 1968, subtler forms of housing discrimination continue to constrain the options of people of color. HUD's fair housing test in 28 metropolitan areas across the country in 2013 found that Black homebuyers were shown 17.7% fewer homes than white homebuyers with the same qualifications and preferences (HUD, 2013). More recent local fair housing investigations show similar unfavorable treatment of people of color, including being shown fewer homes and not given the same information as whites (Chicago Lawyers' Committee for Civil Rights, 2018; Choi, Herbert, Winslow, & Browne, 2019). Today's credit scoring system and lending practices also continue to serve as barriers to minority homeownership (Rice & Swesnik, 2012; Bartlett, Morse, Stanton, & Wallace, 2019).

Just as racial disparities in homeownership reflect the legacy of a racist society, racial disparities in income testify to the effects of discrimination and unequal opportunities. In the 2019 American Community Survey, the median income of Black and Latino households was 61% and 78% of the median white household, respectively. Hiring discrimination adversely affects people of color: whites receive on average 36% more employment callbacks than Blacks and 24% more than Latinos (Quillian, Pager, Hexel, & Midtbøen, 2017). Research shows no decline in hiring discrimination against Blacks over the past 25 years. Differences in educational opportunity affect incomes, and Black and Latino students still have lower college participation and six-year completion rates than white students (de Brey et al., 2019; Shapiro et al., 2017).

Recent wage growth has been racially unequal even

One reason white households are more likely than people of color to be homeowners is the immense racial wealth gap, which is the product of centuries of slavery, Jim Crow, and ubiquitous anti-Black discrimination. Even after the end of many of these institutions and practices, our society has failed to redress the economic inequalities already engendered by racist policies, and those inequalities persist today.

for people of the same education. Between 2015 and 2019, white workers with bachelor's degrees saw their wages increase by 6.6%, but Black workers with the same degrees saw 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). Black and Latino workers were also more likely to lose income or employment during the pandemic. As of January 2021, 43% of white people reported a loss of employment income since March of 2020, compared to 55% of Black people and 60% of Latino people (Census, 2021b).

One can see strong patterns of racial inequality

among renters themselves. Households of color are more likely to be extremely low-income renters: 37% percent of American Indian renters, 34% of Black renters, 27% of Latino renters, and 24% of Asian renters have extremely low incomes, compared to 21% of white non-Latino renters (Figure 11).

Racial disparities in socioeconomic status are one reason people of color are more likely than white people to become infected with the coronavirus, to be hospitalized, and to die as a result. A CDC analysis in late November 2020 found that Black and Latino people were 1.4 and 1.7 times more likely to become infected than white, non-Latino people, 3.7 and 4.1 times more likely to be hospitalized, and for both groups 2.8 times more likely to die from COVID-19 (CDC, 2020). The CDC noted that wealth and income, access to health care, and exposure to the virus related to occupation can all affect infection and death rates.

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, consistently affecting every state and metropolitan area during both periods of economic growth and recessions. The rental market has been losing low-cost homes for decades: between 1990 and 2017, the number of homes with monthly rents lower than $600 in inflation-adjusted terms declined by four million (La Jeunesse et al., 2019). Brief post-recessionary increases in the low-cost rental supply (as happened between 2009 and 2012) have not stemmed the long-run decline. Economists at the Federal Reserve Bank of New York estimate that

FIGURE 11: INCOME DISTRIBUTION OF RENTERS BY RACE AND ETHNICITY
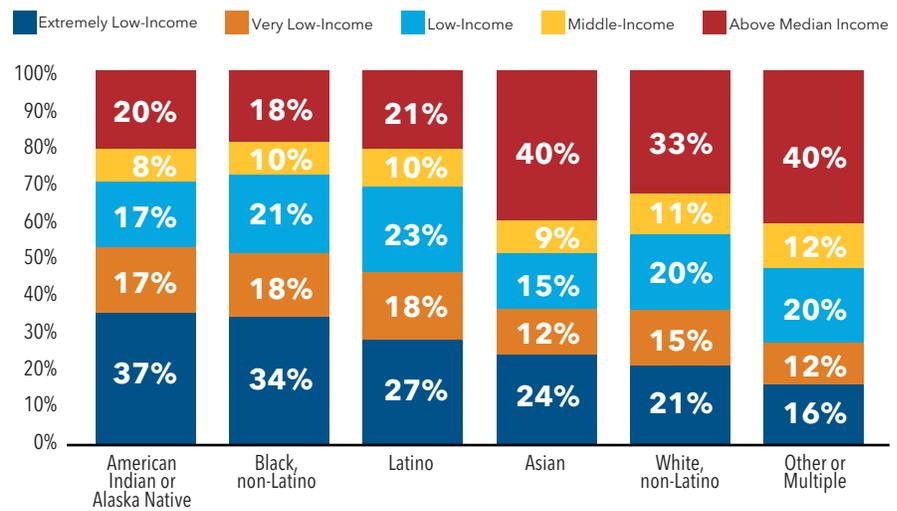
Source: NLIHC tabulations of 2019 ACS PUMS data. Some columns do not sum to 100 due to rounding.

between 1991 and 2013, through economic booms and busts, the lowest-cost rental homes persistently saw higher rates of rent inflation than the highest-cost homes (McCarthy, Peach, & Ploenzke, 2015).

Economic downturns can impact different segments of rental markets differently. In 2020, the median rent fell by 14% in Washington DC and by 21% in New York City (Popov, Salviati, Warnock, 2021), but those declines do not necessarily bring relief to the lower end of the rental market. Media reports based on data from CoStar, RealPage, and Apartment List indicate that, at least in some metropolitan areas, the most and least expensive ends of the rental market have been affected differently by the downturn in 2020. In Philadelphia, rents fell in large, new buildings in the spring while remaining level in older properties (Adelman, 2020). Six months into the pandemic in Los Angeles, rents in Class A properties, which are the market's highest-quality apartments, fell by more than 4%, while rents in Class C properties, which are the lowest-quality apartments, fell by only 0.2% (Khouri, 2020a). As rents in Los Angeles County fell, they rose in lower-cost Riverside County, which likely reflects both geographic preferences during the pandemic and renters looking for more affordable options (Khouri, 2020b).

Revenues can fall more quickly at the upper-end of the rental market than the lower-end during a recession (Rice, 2020). Higher-income renters can choose to forgo the more luxurious higher-cost rental homes during an economic downturn and instead rent less expensive homes that are older or that have fewer amenities. Facing higher vacancies, landlords of these higher-end properties must lower rents or offer additional incentives.

As higher-income renters and distressed homeowners seek cheaper alternatives to their current housing, competition for less expensive rental homes may actually increase (Rothenberg et al, 1991). Meanwhile, few of the lowest-income renters have the option of leaving the rental market altogether. Consequently, rents for the least expensive homes may be less responsive to economic downturns, and in some cases they could even increase because of greater demand.

Even if rents at the bottom-end of the market fall during a downturn, they will not fall sufficiently to provide extremely low-income renters with an adequate supply of affordable housing. 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. They have little incentive to provide housing in the private-market at rents that are affordable to extremely low-income renters.

During periods of economic growth, the private market on its own still does not provide an adequate supply of rental housing affordable to low-income households. The rents that the lowest-income households can afford to pay typically do not cover the development costs and operating expenses of new housing. While new construction for higher-income renters encourages a chain of household moves that eventually benefits lower-income renters, new luxury units may not impact rents at the bottom of the market as much as they do rents at the top (Jacobus, 2019).

Because the market consistently fails to provide adequate, affordable housing for these renters, the

> **Even if rents at the bottom-end of the market fall during a downturn, they will not fall sufficiently to provide extremely low-income renters with an adequate supply of affordable housing.**

government has an essential role to play to correct for this structural failure. The construction of public housing, subsidies to private developers to construct and operate affordable housing, and deeply income-targeted rental assistance to tenants renting in the private market are needed.

FEDERAL POLICY SOLUTIONS FOR THE LOWEST-INCOME PEOPLE

The COVID-19 public health and economic crisis has created an urgent need to keep families stably housed to save lives. In January 2021, more than 20% of all renters had fallen behind on rent payments (Census Bureau, 2021b). In order to forestall a wave of evictions and protect low-income renters during the pandemic, a universal eviction moratorium protecting all renters and easily accessible emergency rental assistance programs for those with the lowest incomes are essential.

Throughout 2020, federal, state, and local governments enacted a variety of moratoriums on evictions for nonpayment of rent. In September 2020, the Centers for Disease Control issued an eviction moratorium that temporarily halts evictions for nonpayment of rent for most renters who have lost income or who face extraordinary medical costs, if they provide a declaration form to their landlord. Currently the CDC moratorium expires on March

31, 2021. Where implemented, the federal, state, and local moratoriums dramatically reduced the rate of evictions (Eviction Lab, 2021) and likely saved lives (Leiftheit et al., 2020). The current CDC eviction moratorium must be extended until the end of crisis—not just until the end of social distancing requirements but until households are again able to pay their rents. It must also be strengthened to make it easier for renters to receive protection and to ensure that landlords comply (NHLP, NLIHC, & Eviction Lab, 2021).

Eviction moratoriums do not solve the crisis on their own, however, because they do not prevent back rent debt from accumulating or help renters pay their bills. To prevent a wave of evictions at the end of any moratorium, the federal government must provide emergency rental assistance covering arrears and future months of rent. Emergency rental assistance programs in 2020 were often swamped with applicants, as the need was greater than the resources offered (Yae et al., 2020). The $900 billion COVID relief bill passed in December 2020 included $25 billion for emergency rental assistance programs, and Congress just enacted new legislation providing another $32.5 billion in emergency rental and utility assistance. This federal support is essential to assist the millions of renters who have fallen behind and cannot pay future rent payments.

While a stronger eviction moratorium and emergency rental assistance are urgently needed to respond to the ongoing public health and economic crisis, fixing the chronic shortage of affordable and available housing for the lowest-income renters requires long-term commitments. Extremely low-income renters struggled before the pandemic and will continue to struggle after it has ended, and many may not be eligible for some current emergency rental assistance programs. Congress must create and fund a permanent housing safety net that protects renters in need and people experiencing homelessness and that automatically responds in crises or disasters, so that officials are not forced to design new programs for every emergency.

Fixing the chronic shortage of affordable and available housing for the lowest-income renters requires long-term commitments.

Congress should create a permanent 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 some 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" proposed in the last Congress by Senators Michael Bennet (D-CO) and Rob Portman (R-OH) would create such a fund (an "Emergency Assistance Fund") to provide direct, short-term financial assistance and stability services to low-income households facing eviction or homelessness.

The Housing Choice Voucher (HCV) program should be expanded so that every income-eligible household receives assistance. Seventy-eight percent of current HCV recipients are extremely low-income (HUD, 2020b) but, due to chronic underfunding by Congress, only one in four households in need receives assistance (Fischer & Sard, 2017). 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 physically adequate housing that the lowest-income renters cannot afford without help.

During the 2020 presidential election, President Biden called for fully funding the HCV program to

ensure every eligible household receives assistance. In the same way the Supplemental Nutrition Assistance Program (SNAP) is available for every eligible household when the economy contracts, fully funding the HCV program would increase the agility and resilience of our housing safety net during crises. Until HCVs are made universally available to all eligible households, Congress should pass the "Family Stability and Opportunity Vouchers Act" introduced in the last session of Congress by Senators Todd Young (R-IN) and Chris Van Hollen (D-MD). This bill would create an additional 500,000 housing vouchers specifically for low-income families with young children to expand their access to neighborhood choice. A federal ban on source-of-income discrimination is also needed, since refusal to accept vouchers and other forms of rental assistance makes the process of finding adequate housing much more difficult for many renters (Rosen, 2020), especially renters of color.

Permanently addressing the shortage of affordable and available housing for the lowest-income households in America requires increasing the supply and properly preserving the affordable housing stock. One key tool in that effort is 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.

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, 2019). Members of Congress introduced multiple bills in the last Congressional session to expand the national HTF. The "American Housing and Economic Mobility Act" introduced by Senator Elizabeth Warren (D-

Permanently addressing the shortage of affordable and available housing for the lowest-income households in America requires increasing the supply and properly preserving the affordable housing stock.

MA) in the last session of Congress would invest $445 billion over ten years to provide up to 2.1 million affordable homes. The "Pathway to Stable and Affordable Housing for All Act," introduced by Senator Mazie Hirono (D-HI), would invest $40 billion per year into the HTF. Chairwoman Maxine Waters's (D-CA) "Ending Homelessness Act" would invest in the HTF with a priority on housing for people experiencing homelessness.

We also must protect the existing supply of affordable homes for the lowest-income renters. Significant capital investment is needed for the rehabilitation and preservation of subsidized and public housing. We estimate 299,303 federally assisted homes will potentially face the expiration of all affordability restrictions by 2024 and an additional 147,783 public housing units are in need of immediate reinvestment (PAHRC & NLIHC, 2020). Seventy-four percent of households living in public housing have extremely low incomes (HUD, 2020b). Public housing provides a deep subsidy to these households: their contributions toward rent are typically 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 $70 billion in

repairs, which, if unaddressed, threatens the quality and even the existence of these homes (NLIHC, 2020). The "Public Housing Emergency Response Act," introduced by Representative Nydia Velazquez (D-NY), would provide $70 billion for the Public Housing Capital Fund to address that backlog. The "Housing is Infrastructure Act" introduced by House Financial Services Committee Chairwoman Waters 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. 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.

Federal, state, and local officials must implement zoning reforms to overturn the myriad policies that restrict the construction of affordable housing in certain communities and that perpetuate racial and income segregation. And Congress must enact legislation to better protect renters and correct the imbalance of power that tilts so heavily against tenants and in favor of landlords. Congress should start by ensuring that renters have legal representation during evictions. Fewer than 10% of renters have a lawyer in housing court (Engler, 2010), though tenants with representation are much more likely to avoid eviction. A right to counsel in housing court would help many households stay stably housed. Congress should also advance legislation to expunge eviction records and allow only "just cause" evictions.

CONCLUSION

Households enjoy better health, educational opportunities, and economic mobility when they can afford decent, stable housing (Maqbool, Viveiros, & Ault, 2015; Sandel et al., 2018; Newman & Holupka, 2015; Desmond & Gershenson, 2016), and society as a whole will reap the benefits of healthier, thriving people, families, and communities. Even if there were no shared societal benefits, it is

unjust to deprive people of the basic necessity of housing, and we are all complicit in that injustice if we let a shortage of affordable and available homes for those most in need persist.

COVID-19 has made painfully clear that our public health and collective well-being require a society in which everyone enjoys stable, decent, accessible, and affordable housing. We need a sustained public commitment to build and maintain affordable housing for the lowest-income households in America and to ensure that every household in need receives assistance.

ABOUT THE DATA

This report is based on data from the 2019 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 2018 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 sizes. 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 kitchens 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); and (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) non-senior non-disabled householder and/or householder's spouse (if applicable) were working; (5) householder and householder's spouse (if applicable) were enrolled in school; and (6) 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 NLIHC Vice President for Research Andrew Aurand 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	(73,075)	(43,284)	58	84	111	113	66%	24%	2%	1%
Alaska	(11,489)	(14,943)	37	54	98	106	58%	33%	4%	0%
Arizona	**(136,032)**	(160,488)	**26**	49	93	102	75%	34%	8%	1%
Arkansas	(51,507)	(42,142)	52	74	105	106	61%	25%	2%	2%
California	**(962,667)**	(1,392,136)	**24**	34	69	87	76%	47%	17%	4%
Colorado	**(113,110)**	(143,767)	**30**	49	94	103	74%	31%	6%	2%
Connecticut	(86,717)	(76,268)	42	67	102	106	64%	26%	4%	0%
Delaware	**(19,915)**	(17,178)	**28**	61	101	108	72%	35%	8%	1%
District of Columbia	(23,370)	(19,209)	50	72	96	105	62%	22%	4%	1%
Florida	**(384,743)**	(564,511)	**28**	38	78	97	79%	54%	18%	4%
Georgia	(193,726)	(216,839)	41	59	100	107	72%	32%	6%	1%
Hawaii	(24,721)	(36,467)	38	44	76	89	69%	46%	20%	11%
Idaho	(22,287)	(22,287)	40	68	99	102	64%	23%	3%	1%
Illinois	(268,089)	(198,750)	39	73	100	103	68%	20%	5%	1%
Indiana	(126,952)	(68,599)	37	81	107	107	72%	19%	2%	2%
Iowa	(65,926)	(21,293)	37	88	105	105	68%	11%	2%	1%
Kansas	(44,042)	(20,807)	49	86	109	110	63%	21%	2%	1%
Kentucky	(77,701)	(49,074)	54	81	107	108	62%	17%	3%	0%
Louisiana	(102,785)	(94,972)	49	65	103	108	66%	28%	7%	2%
Maine	(19,031)	(22,056)	54	69	99	103	58%	16%	5%	0%
Maryland	**(131,793)**	(133,539)	**32**	59	102	106	74%	26%	3%	1%
Massachusetts	(156,028)	(182,558)	48	61	91	99	60%	29%	6%	1%
Michigan	**(204,728)**	(154,595)	**35**	70	102	105	73%	22%	4%	1%
Minnesota	(94,390)	(67,724)	42	75	102	104	65%	16%	4%	0%
Mississippi	(42,952)	(44,691)	61	70	107	111	63%	31%	5%	1%
Missouri	(122,075)	(72,937)	43	79	103	104	65%	17%	2%	1%
Montana	(17,697)	(13,024)	46	78	104	108	68%	17%	4%	2%
Nebraska	(30,926)	(20,380)	44	80	102	104	65%	15%	3%	1%
Nevada	**(84,320)**	(105,575)	**20**	38	91	104	81%	43%	9%	2%
New Hampshire	(22,974)	(20,410)	39	69	100	103	59%	26%	3%	0%
New Jersey	**(205,285)**	(265,191)	**32**	47	91	99	71%	35%	6%	2%
New Mexico	(30,154)	(26,964)	53	71	104	110	66%	30%	8%	1%
New York	(609,225)	(647,914)	37	56	87	97	70%	34%	8%	4%
North Carolina	(190,910)	(182,643)	45	67	103	107	66%	25%	5%	1%
North Dakota	(16,313)	1,809	47	103	111	110	58%	7%	1%	0%
Ohio	(252,027)	(141,539)	42	80	102	103	66%	16%	3%	1%
Oklahoma	(71,172)	(46,180)	47	78	107	108	67%	15%	3%	1%
Oregon	**(98,949)**	(128,464)	**25**	44	89	99	77%	33%	8%	3%
Pennsylvania	(261,060)	(223,454)	39	69	98	102	68%	24%	5%	2%
Rhode Island	(21,678)	(19,684)	52	74	102	107	56%	26%	3%	0%
South Carolina	(87,369)	(79,756)	44	67	105	108	70%	26%	5%	3%
South Dakota	(11,029)	(967)	58	98	109	108	61%	9%	2%	0%
Tennessee	(116,172)	(109,923)	47	68	103	107	66%	28%	5%	1%
Texas	**(594,194)**	(699,747)	**29**	51	101	108	74%	32%	5%	1%
Utah	**(45,421)**	(41,676)	**32**	63	104	108	71%	27%	3%	0%
Vermont	(9,613)	(11,973)	49	65	102	104	64%	33%	2%	0%
Virginia	(148,720)	(149,300)	39	63	102	106	71%	29%	4%	0%
Washington	**(157,461)**	(198,122)	**31**	50	94	100	68%	32%	6%	2%
West Virginia	(24,460)	(19,674)	60	79	108	109	64%	20%	4%	0%
Wisconsin	(119,057)	(59,200)	37	82	103	104	65%	16%	1%	1%
Wyoming	(7,479)	2,186	61	107	117	115	59%	12%	0%	7%
USA Totals	**(6,793,516)**	**(7,088,879)**	**37**	**60**	**94**	**102**	**70%**	**30%**	**7%**	**2%**

Source: NLIHC Tabulations of 2019 ACS PUMS data

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	**(116,395)**	(140,557)	**29**	51	97	105	77%	35%	8%	1%
Austin-Round Rock, TX	**(52,595)**	(69,833)	**23**	44	101	107	79%	35%	4%	0%
Baltimore-Columbia-Towson, MD	**(63,766)**	(55,591)	**35**	65	102	106	73%	28%	3%	1%
Boston-Cambridge-Newton, MA-NH	(106,135)	(132,573)	49	58	89	98	60%	31%	6%	1%
Buffalo-Cheektowaga-Niagara Falls, NY	(31,223)	(18,737)	39	77	98	100	71%	18%	5%	2%
Charlotte-Concord-Gastonia, NC-SC	**(41,923)**	(36,800)	**38**	69	106	110	67%	25%	4%	1%
Chicago-Naperville-Elgin, IL-IN-WI	**(209,326)**	(179,363)	**34**	68	98	102	71%	22%	5%	1%
Cincinnati, OH-KY-IN	(49,999)	(17,033)	42	88	104	104	64%	12%	1%	0%
Cleveland-Elyria, OH	(50,012)	(31,210)	43	78	101	102	64%	20%	4%	1%
Columbus, OH	**(48,462)**	(31,413)	**32**	74	102	104	68%	17%	3%	0%
Dallas-Fort Worth-Arlington, TX	**(149,026)**	(190,268)	**21**	47	101	111	81%	33%	6%	1%
Denver-Aurora-Lakewood, CO	**(58,136)**	(87,083)	**30**	42	94	103	73%	33%	5%	2%
Detroit-Warren-Dearborn, MI	**(102,246)**	(76,584)	**29**	68	100	103	76%	24%	5%	1%
Fresno, CA	**(33,829)**	(36,418)	**22**	41	83	95	73%	36%	12%	7%
Hartford-West Hartford-East Hartford, CT	(32,979)	(22,708)	37	72	104	106	66%	23%	1%	0%
Houston-The Woodlands-Sugar Land, TX	**(170,833)**	(203,904)	**19**	46	100	108	79%	35%	3%	2%
Indianapolis-Carmel-Anderson, IN	**(52,190)**	(30,520)	**23**	75	104	105	82%	21%	2%	2%
Jacksonville, FL	**(27,827)**	(34,691)	**31**	52	99	109	75%	32%	10%	1%
Kansas City, MO-KS	(43,172)	(24,610)	38	80	102	104	65%	17%	2%	2%
Las Vegas-Henderson-Paradise, NV	**(66,123)**	(86,134)	**16**	32	90	105	86%	49%	10%	1%
Los Angeles-Long Beach-Anaheim, CA	**(372,743)**	(585,202)	**20**	26	57	78	80%	54%	22%	7%
Louisville/Jefferson County, KY-IN	(23,832)	(14,728)	43	79	108	110	61%	20%	5%	1%
Memphis, TN-MS-AR	**(32,719)**	(33,749)	**34**	56	105	109	79%	43%	7%	2%
Miami-Fort Lauderdale-West Palm Beach, FL	**(139,809)**	(221,645)	**22**	24	49	77	80%	71%	30%	6%
Milwaukee-Waukesha-West Allis, WI	**(47,897)**	(24,643)	**27**	78	102	104	73%	14%	3%	1%
Minneapolis-St. Paul-Bloomington, MN-WI	**(72,633)**	(56,653)	**36**	69	100	103	68%	16%	3%	1%
Nashville-Davidson--Murfreesboro--Franklin, TN	**(34,883)**	(35,011)	**35**	62	103	110	68%	27%	4%	0%
New Orleans-Metairie, LA	**(35,620)**	(41,291)	**34**	47	98	104	74%	39%	7%	4%
New York-Newark-Jersey City, NY-NJ-PA	**(607,338)**	(771,855)	**36**	47	83	95	71%	39%	8%	4%
Oklahoma City, OK	**(33,495)**	(15,823)	**32**	82	108	108	71%	12%	2%	0%
Orlando-Kissimmee-Sanford, FL	**(39,182)**	(70,648)	**28**	28	77	106	78%	65%	14%	4%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	**(156,980)**	(146,428)	**30**	59	97	102	75%	28%	5%	1%
Phoenix-Mesa-Scottsdale, AZ	**(89,485)**	(115,156)	**21**	44	91	102	79%	37%	8%	1%
Pittsburgh, PA	(43,586)	(22,795)	48	84	98	101	60%	19%	7%	5%
Portland-Vancouver-Hillsboro, OR-WA	**(61,303)**	(80,675)	**21**	39	90	99	79%	36%	7%	2%
Providence-Warwick, RI-MA	(35,563)	(30,005)	50	75	102	106	59%	24%	3%	2%
Raleigh, NC	**(28,845)**	(23,077)	**34**	70	111	112	68%	18%	1%	2%
Richmond, VA	**(27,262)**	(26,348)	**36**	64	106	107	74%	29%	2%	0%
Riverside-San Bernardino-Ontario, CA	**(83,904)**	(118,153)	**21**	35	71	90	78%	48%	17%	2%
Sacramento--Roseville--Arden-Arcade, CA	**(59,894)**	(85,867)	**22**	36	85	98	81%	41%	8%	1%
San Antonio-New Braunfels, TX	**(43,755)**	(57,508)	**30**	47	98	107	73%	30%	6%	1%
San Diego-Carlsbad, CA	**(76,904)**	(129,576)	**22**	28	64	88	81%	58%	21%	4%
San Francisco-Oakland-Hayward, CA	**(121,244)**	(148,620)	**35**	49	81	93	66%	33%	11%	2%
San Jose-Sunnyvale-Santa Clara, CA	**(40,550)**	(54,148)	**29**	44	83	100	74%	40%	9%	0%
Seattle-Tacoma-Bellevue, WA	**(90,521)**	(118,846)	**30**	47	92	100	68%	37%	6%	2%
St. Louis, MO-IL	(58,192)	(21,548)	41	87	104	105	65%	13%	2%	2%
Tampa-St. Petersburg-Clearwater, FL	**(58,584)**	(85,185)	**27**	40	92	105	81%	45%	13%	2%
Tucson, AZ	**(25,402)**	(23,857)	**29**	61	102	105	74%	26%	6%	4%
Virginia Beach-Norfolk-Newport News, VA-NC	**(32,688)**	(35,750)	**35**	60	99	107	72%	36%	6%	1%
Washington-Arlington-Alexandria, DC-VA-MD-WV	**(126,815)**	(147,023)	**32**	52	99	105	73%	28%	3%	0%
USA Totals	**(6,793,516)**	**(7,088,879)**	**37**	**60**	**94**	**102**	**70%**	**30%**	**7%**	**2%**

Source: NLIHC Tabulations of 2019 ACS PUMS data

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