

NATIONAL LOW INCOME HOUSING COALITION

THE  
**GAP**

**A SHORTAGE OF  
AFFORDABLE HOMES**

APRIL 2022



# THE GAP

## A SHORTAGE OF AFFORDABLE HOMES

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## ABOUT NLIHC

The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

## INTRODUCTION

Since the pandemic first began to sweep across the world two years ago, nearly 80 million people have been infected in the U.S. and more than 975,000 have died (CDC, 2022a). People facing housing insecurity have suffered disproportionately from the effects of the virus. Those in overcrowded housing or homeless shelters are at greater risk of infection due to their inability to socially distance (Ghosh et al., 2021; Emeruwa et al., 2020; Chapman et al., 2020). People experiencing homelessness who have COVID-19 face a higher mortality rate than those in the general population (Leifheit et al., 2021a). Housing insecurity is disproportionately experienced by people of color, one of the many reasons they are at higher risk of becoming infected with the virus, being hospitalized, and dying from COVID-19 (CDC, 2022b).

The pandemic has also caused major disruptions to the economy that especially impact low-wage workers, who have suffered income losses and experienced an uneven economic recovery (Dalton et al., 2021). Millions of lower-income renters who work low-wage jobs and who already faced a severe shortage of affordable housing before the pandemic continue to struggle with housing insecurity. As a result, nearly 8 million renters reported being behind on rent in January 2021 and over 5.5 million renter households were still behind on rent more than a year later in March 2022. These renters are disproportionately lower-income people and people of color. Renter households with annual incomes of less than \$35,000 account for over two thirds of those behind on rent, while 20% of Black renter households, 16% of Latino renter households, and 15% of Asian renter households are behind on rent, compared to 10% of white renter households.

Yet the housing crisis could have been far worse. The federal government took unprecedented emergency actions to protect renters during the pandemic. The Centers for Disease Control and Prevention (CDC) enacted an eviction moratorium, and \$46.6 billion in funding was made available by Congress for distribution through the U.S. Department

of the Treasury's (Treasury) Emergency Rental Assistance (ERA) program. The CDC eviction moratorium significantly reduced evictions until it was struck down by the Supreme Court in August 2021 (Eviction Lab, 2021), while ERA programs expended over \$24.2 billion, including assistance for households, administrative costs, and housing stability services, reaching approximately 3.2 million renters.

Some state and local programs have been slow to deliver ERA funding to renters due in part to the burdensome documentation requirements sometimes included in applications for assistance. Other programs have been more efficient in distributing ERA. However, those state programs that have been more efficient are beginning to run out of funding. Six state programs – California, Minnesota, New Jersey, North Carolina, Oregon, and Texas – and the District of Columbia have run out or may run out of funding by the end of April 2022. Another two state programs – Illinois and New York – may run out of funding by the end of May 2022 without additional reallocated funds from Treasury. As of the beginning of April 2022, seven of these programs had already closed their application portals. Reallocating money from states with excess funds to states with efficient programs and a significant number of renters still in need can ensure that assistance continues to reach impacted renters in the short term. ERA funding, however, is finite and will eventually be depleted in every community.

Federal interventions like the CDC's eviction moratorium and Treasury's ERA program were unprecedented and impactful, but they were also limited in duration and not meant to address America's long-standing need for an adequately funded housing safety net. This report shows the United States continues to face a shortage of affordable rental homes for the lowest-income households. The shortage can only be addressed through sufficiently long-term federal investments in affordable housing programs designed to serve

## 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 income 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

**The shortage can only be addressed through sufficiently long-term federal investments in affordable housing programs designed to serve households with the greatest needs.**

households with the greatest needs.

Each year, the National Low Income Housing Coalition (NLIHC) analyzes the most recent American Community Survey (ACS) data 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).

The U.S. Census Bureau faced unique, pandemic-related challenges in conducting the 2020 ACS. These challenges resulted in the Census Bureau receiving fewer survey responses than usual and finding that surveys underrepresented households of lower socioeconomic status (Census Bureau, 2021a). As a result, we use 5-year ACS data (2016–2020), which meet the Census Bureau’s quality standards, in this year’s report rather than following our typical

practice of using 1-year data. The pandemic is only partially captured by these data, so we also turn to other data sources to understand the impact of the pandemic on low-income renters.

This report highlights the systemic shortage of affordable rental homes for the lowest-income households. This year’s key findings include the following:

- Eleven 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 be renters and have extremely low incomes. Twenty percent of Black households, 18% of American Indian or Alaska Native (AIAN) households, 15% of Latino households, and 10% of Asian households are extremely low-income renters. Only 6% of white non-Latino households are extremely low-income renters.
- Extremely low-income renters in the U.S. face a shortage of approximately 7 million affordable and available rental homes. Only 36 affordable and available homes exist for every 100 extremely low-income renter households.<sup>1</sup>
- Seventy-one percent (7.8 million) of the nation’s 11 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 72% of all severely housing cost-burdened renters in the U.S.
- Forty-six percent of extremely low-income

<sup>1</sup> We use “renter household” and “renter” interchangeably to refer to renter households throughout the report.

## In the U.S., only 36 rental homes are affordable and available for every 100 extremely low-income renter households.

renter householders are seniors or have a disability, and another 44% are in the labor force, in school, or are single-adult caregivers.

- 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 61 affordable and available homes for every 100 extremely low-income renter households in West Virginia.
- One in five renter households with annual incomes below \$35,000 was behind on rent in March 2022. These lower-income households make up the majority (69%) of all households behind on rent.

This report highlights a systemic shortage of affordable housing for extremely low-income renters that impacts nearly every community. The private market cannot, on its own, provide homes affordable to these renters, because the rents affordable to extremely low-income renters will not cover the development and operating costs of new housing and often do not provide sufficient incentives for landlords to maintain older housing. A large-scale, sustained commitment to programs – like the national Housing Trust Fund (HTF), Housing Choice Vouchers (HCVs), and public housing – that provide affordable housing for people with the lowest incomes can correct such failures of the market and tip the scales toward housing justice.

Congress should retain in a new reconciliation package the historic investments in HCVs, the HTF, and public housing that were included in the House-passed “Build Back Better Act.” Increases in annual Congressional appropriations for key U.S. Department of Housing and Urban Development (HUD) programs, such as those called for in President Biden’s fiscal year (FY) 2023 budget request, are also needed. At the same time, Congress should draw on lessons learned from the implementation of ERA to create a permanent Emergency Assistance Fund of the kind envisioned in the “Eviction Crisis Act” proposed by Senators Michael Bennet (D-CO) and Rob Portman (R-OH).

## A SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE RENTAL HOMES

The shortage of affordable and available rental housing is most acute for extremely low-income renters. The shortage improves as incomes increase. In the U.S., only 36 rental homes are affordable and available for every 100 extremely low-income renter households. Fifty-eight affordable and available rental homes exist for every 100 renter households with incomes at or below 50% of AMI, while 93 affordable and available rental homes exist for every 100 renter households with incomes at or below 80% of AMI. However, as the next section illustrates, 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 50% of AMI.

### AFFORDABLE RENTAL HOMES

Assuming households should spend no more than 30% of their incomes on housing, only 7.4 million rental homes are affordable for the nation’s 11 million extremely low-income renters.<sup>2</sup> This leaves

<sup>2</sup> 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).

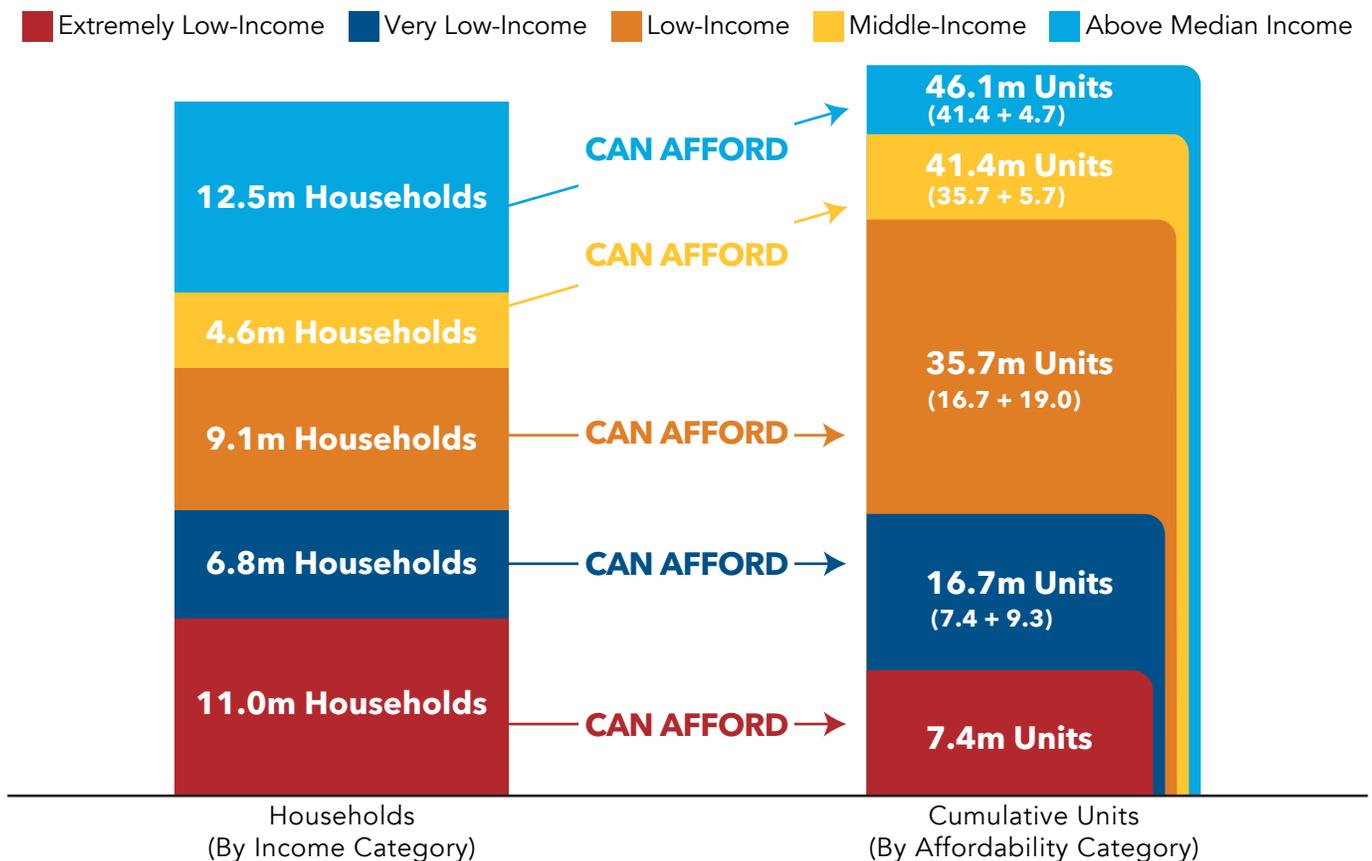
an absolute shortage of 3.6 million rental homes affordable to extremely low-income renters, who comprise the only income group facing an absolute shortage of affordable homes.

Households with higher incomes have a cumulative surplus of affordable homes (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 this 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 9.3 million more expensive rental homes. In total, 16.7 million rental homes are affordable for the 6.9 million very low-income renter households. A cumulative shortage remains, however, when extremely low- and very low-income

renter households are grouped together.

More than 9.1 million renter households have low incomes (i.e., incomes between 51% and 80% of AMI). Low-income renters can afford the 16.7 million homes affordable to extremely low-income and very low-income renters, and they can afford an additional 19 million more expensive rental homes. In total, 35.7 million rental homes are affordable to the 9.1 million 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 5.7 million more expensive rental homes. In consequence, the total supply of affordable rental housing for this group is 41.4 million units.

FIGURE 1: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES (IN MILLIONS)



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

### 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 measure housing options for extremely low-income renters accurately, 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 they are affordable to members of this group and are not occupied by higher-income households.

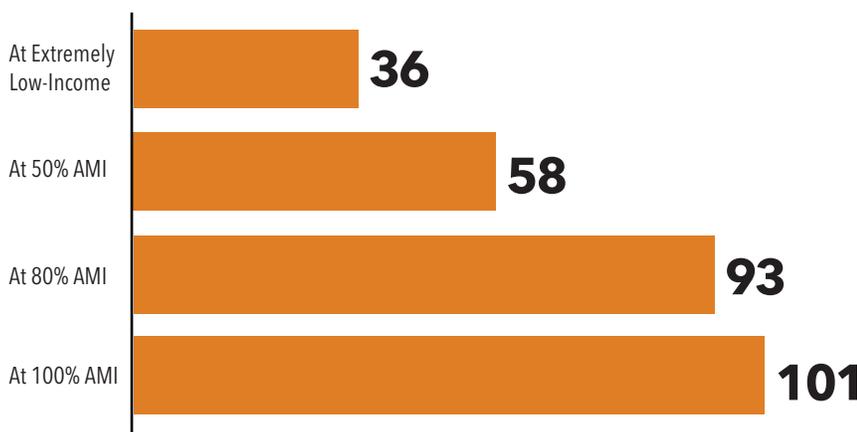
Of the 7.4 million rental homes affordable to extremely low-income households, approximately 1.1 million are occupied by very low-income households, 1 million are occupied by low-income households, and 1.3 million are occupied by higher-income households. Consequently, fewer than 4 million homes that rent at prices affordable to extremely low-income renters are available to them. This leaves a shortage of 7 million affordable and available homes for renters with extremely low incomes. As a result, many extremely low-income households are forced to rent homes they cannot afford: 24% of extremely low-income renters rent homes affordable only to very low-income households and above, 32% rent homes affordable only to low-income households and above, 7% rent homes affordable only to middle-income households and above, and 4% rent homes affordable only 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-eight 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 with incomes at or below 80% and 100% of AMI, respectively.

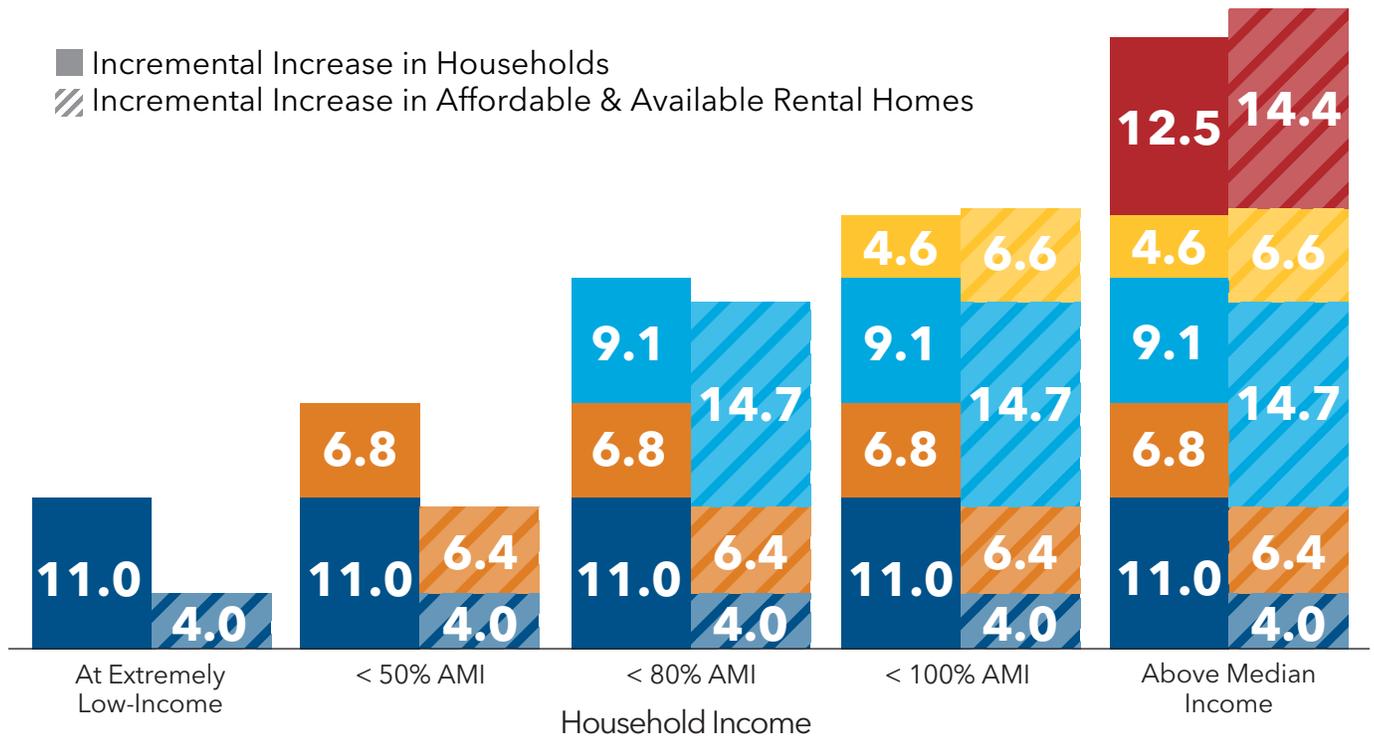
The shortage of affordable and available rental homes for renters with incomes over 50% of AMI can be explained by the shortage of affordable and available rental homes for those with incomes below 50% of AMI. Figure 3

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



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data. AMI = Area Median Income

FIGURE 3: RENTER HOUSEHOLDS AND AFFORDABLE & AVAILABLE RENTAL HOMES



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data.

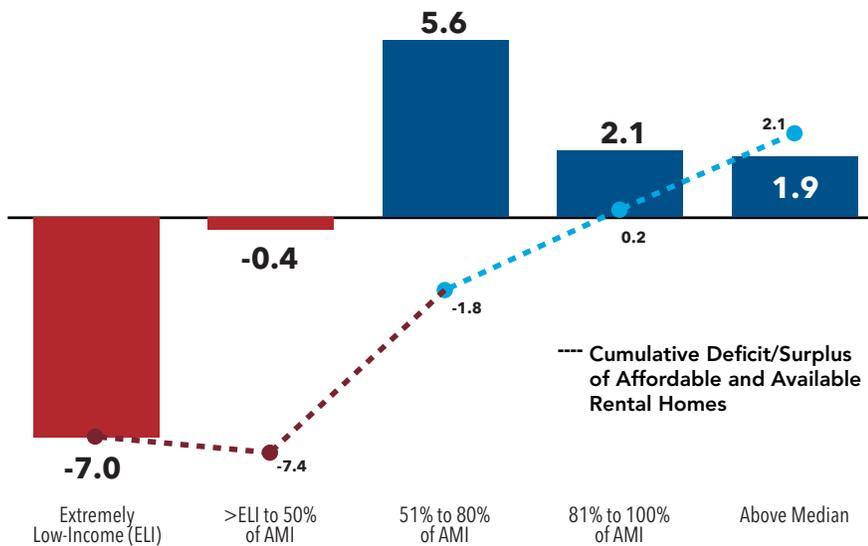
illustrates the incremental change in the cumulative number of renters at increasingly higher levels of income, alongside the cumulative number of rental homes that are affordable and available. The figure shows a cumulative shortage of affordable and available rental homes at lower levels of income and a surplus at higher levels. Represented on the far left of Figure 3, 11 million extremely low-income renter households occupy or have access to only 4 million affordable and available units, leaving a shortage of 7 million rental homes. The two columns immediately to the right of the first columns represent renter households earning less than 50% of AMI – 11 million extremely low-income renter households combined with an additional 6.8 million renter households with incomes between 31% and 50% of AMI – and the number of rental homes affordable and available to renters in this income group (an additional 6.4 million units on top of the 4 million units affordable and available to extremely low-income renters). As the figure shows, there is

a shortage of 7.4 million affordable and available rental homes for households with incomes at or below 50% of AMI.

The shortage decreases as income rises. Expanding the number of renter households to include all those earning less than 80% of AMI adds 9.1 million renter households (the number earning between 51% and 80% of AMI) to the cumulative total of renter households but adds 14.7 million units to the cumulative total of affordable and available rental homes. Incremental increases in income thus significantly reduce the cumulative shortage of affordable and available rental homes. At median income, the cumulative shortage disappears.

Figure 4 provides another way of visualizing 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

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



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data

renters at a certain income level and the cumulative number of affordable and available homes for renters at or below that income level. On the far left, for example, the figure shows a shortage of 7 million affordable and available homes for extremely low-income renters. The second point on the dashed line shows that the cumulative shortage grows to 7.4 million affordable and available homes for all renters with incomes below 50% of AMI. However, the cumulative shortage is only 1.8 million affordable and available homes for all renters with incomes below 80% of 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 with incomes between 31% and 50% of AMI, there is an incremental increase in the cumulative shortage of affordable and available homes, because there are 6.8 million renters in this income group, but only 6.4 million affordable and available homes are added to the total number of homes that are affordable and available to renters in this group. In contrast, the cumulative shortage falls when including renters with incomes between 51% and 80% of AMI. Figure 4 shows that cumulative

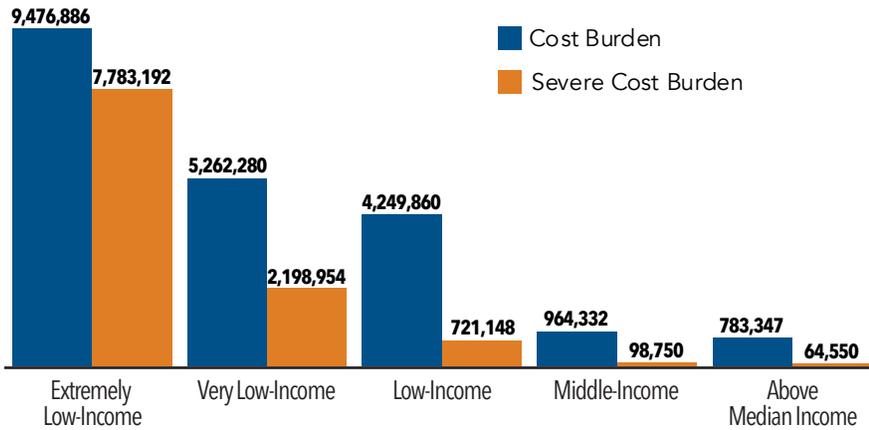
shortages of affordable and available homes for households with higher incomes are largely attributable to the existing shortage for renters with extremely low incomes, who face by far the most severe shortage of affordable and available homes.

The ACS includes only households with an address, so the estimate of the housing shortage faced by extremely low-income renters excludes people experiencing homelessness. HUD estimates that 580,466 people were experiencing homelessness in 2020 (HUD, 2021), a number which may have increased in the time since the last full-scale HUD Point-In-Time count. Of this number, 408,891

were individuals and 171,575 were people in 53,739 families experiencing homelessness, meaning that an additional 462,630 homes are needed. The real shortage of rental homes affordable and available to extremely low-income households is closer to 7.5 million. However, even this estimate is conservative, as it does not account for individuals and families that are doubled-up with others due to a lack of other housing options (Richard et al., 2022).

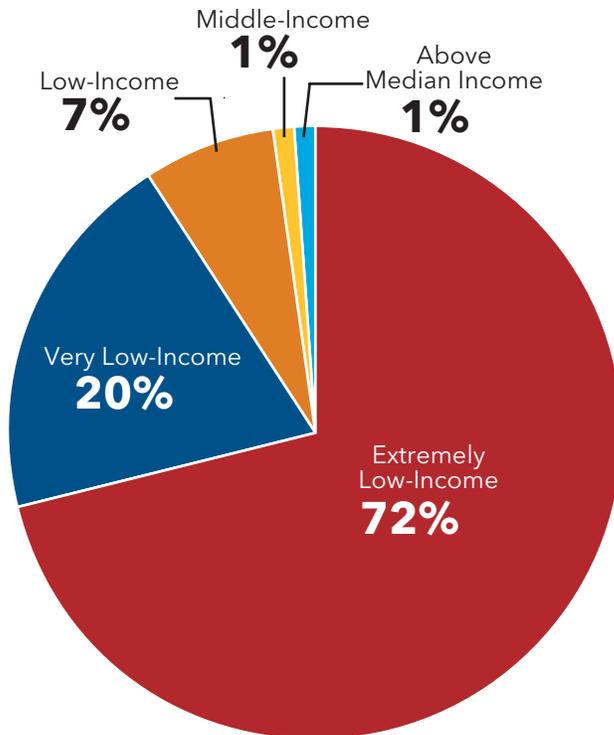
**Incremental increases in income thus significantly reduce the cumulative shortage of affordable and available rental homes. At median income, the cumulative shortage disappears.**

FIGURE 5: RENTER HOUSEHOLDS WITH HOUSING COST BURDENS



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data.

FIGURE 6: SEVERELY HOUSING COST-BURDENED RENTERS BY INCOME



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data.

## HOUSING COST BURDENS

The significant shortage of housing affordable and available to renters with extremely low and very low incomes means that such renters must sacrifice other necessities to afford their homes. Many extremely

low- and very low-income renters thus find themselves in situations that are financially unsustainable. A household is considered housing cost-burdened when it spends more than 30% of its income on rent and utilities. A household is considered severely housing cost-burdened when it spends more than half of its income on rent and utilities. Research indicates that the poorest households spend significantly less on other necessities – such as food, clothing, transportation, and healthcare – when they are forced to spend more than half of their income on rent and utilities (JCHS, 2022).

Housing cost burdens are concentrated among the lowest-income renters (Figure 5). Although 47% of all renter households are housing cost-burdened, these burdens are concentrated among the lowest-income households. Eighty-six percent of extremely low-income renters are cost-burdened, accounting for 46% of all cost-burdened renter households in the U.S. Extremely low-, very low-, and low-income renters (those with incomes below 80% of AMI) together account for 92% of all cost-burdened renters.

Severe housing cost burdens are even more concentrated among the lowest-income renters. Seventy-one percent of extremely low-income

renters are severely cost-burdened, accounting for nearly 72% of all severely cost-burdened renters in the U.S. (Figure 6). Extremely low-, very low-, and low-income households together account for over 98% of all severely cost-burdened renters. The other

## Seventy-one percent of extremely low-income renters are severely cost-burdened, accounting for nearly 72% of all severely cost-burdened renters in the U.S.

2% 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 rents. In 2021, for example, a severely housing cost-burdened family of four with an extremely low income of \$2,050<sup>3</sup> per month renting a typical two-bedroom apartment at a fair market rent of \$1,295<sup>4</sup> would have spent 63% of its income on housing and had only \$755 remaining for all other non-housing expenses. Such a family could not afford the \$863 per month estimated by the U.S. Department of Agriculture (USDA) in its Thrifty Food Plan as being necessary for covering the costs of food for a family of two adults and two children (USDA, 2022), let alone the costs of other necessities like childcare, healthcare, and transportation. Meanwhile, rising inflation over the past year has squeezed low-income renters even further. The Consumer Price Index for All Urban Consumers (CPI-U) rose 7.9% between February 2021 and February 2022, the highest year-over-year increase in 40 years (BLS, 2022). Growing inflation and declining real wages are particularly challenging for the lowest-income renters, who have little margin to afford increasing prices.

<sup>3</sup> The weighted average of 30% of HUD Median Family Income for HUD Fair Market Rent (FMR) areas (NLIHC, 2021a)

<sup>4</sup> The weighted average of two-bedroom FMRs by FMR area (NLIHC, 2021a)

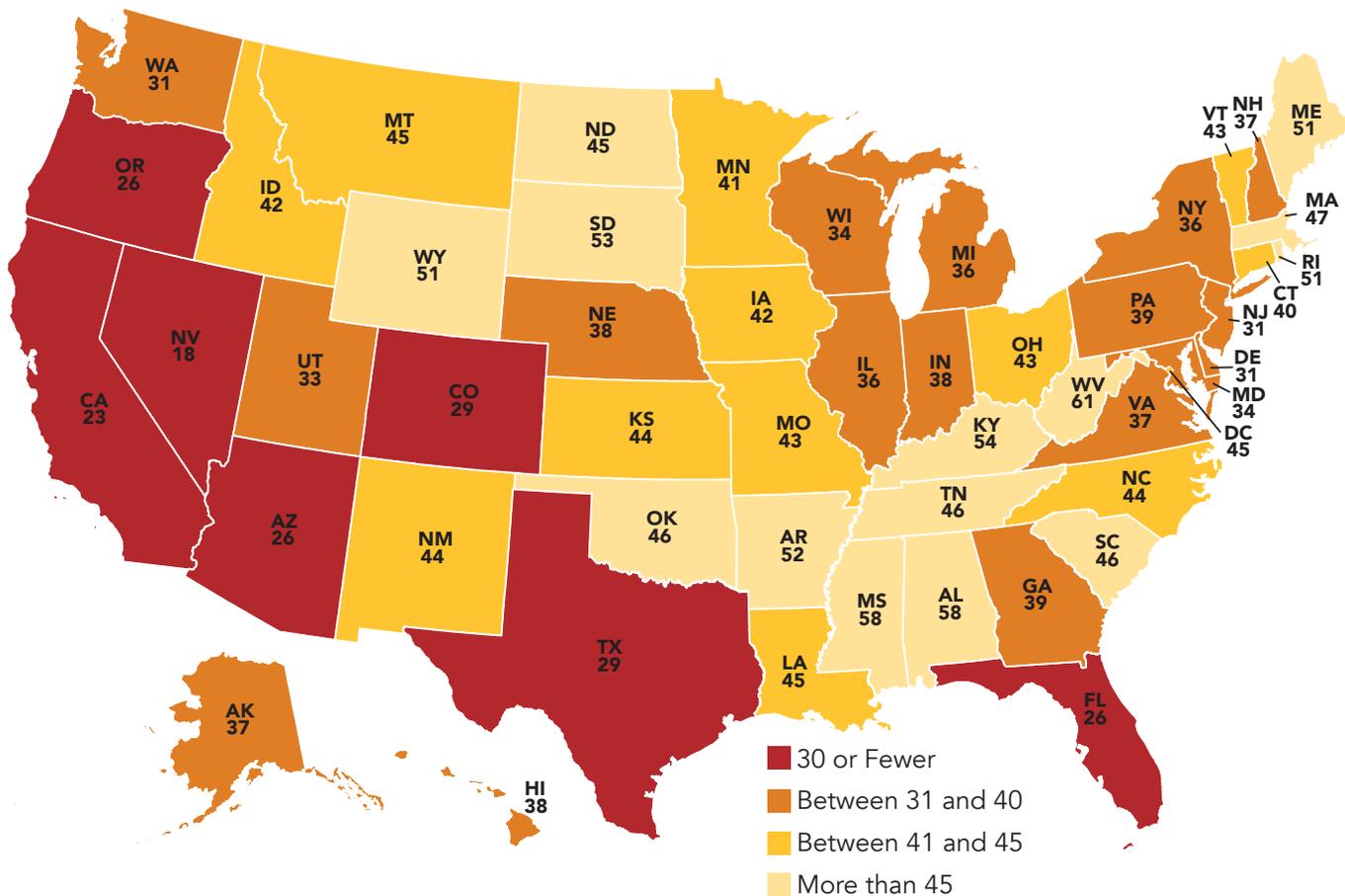
Renters with extremely low incomes are often forced to prioritize shelter over other basic needs. The lowest-income, severely cost-burdened renters spent 38% less on food and 70% less on healthcare than their peers without cost burdens in 2020 (JCHS, 2022). Even when the lowest-income renters can pay rent and afford some necessities, housing cost burdens result in precarious living conditions. Unwelcome surprises – such as car repairs, medical bills, or even public health crises like the pandemic – can quickly put cost-burdened renters behind on rent and at risk of eviction.

## 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 states where extremely low-income renters face the greatest challenges finding affordable homes are Nevada (with only 18 affordable and available rental homes for every 100 extremely low-income renter households), California (23/100), Arizona (26/100), Oregon (26/100), and Florida (26/100). The states with the greatest relative supply of affordable and available rental homes for extremely low-income renters still have significant shortages. The five states with the greatest supplies of affordable and available rental homes for extremely low-income renters are West Virginia (with 61 affordable and available

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

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 2020 5-Year 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

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	50	Las Vegas-Henderson-Paradise, NV	13
Pittsburgh, PA	48	Riverside-San Bernardino-Ontario, CA	18
Boston-Cambridge-Newton, MA-NH	47	Orlando-Kissimmee-Sanford, FL	18
Louisville/Jefferson County, KY-IN	42	Houston-The Woodlands-Sugar Land, TX	19
Cleveland-Elyria, OH	41	Los Angeles-Long Beach-Anaheim, CA	20
Cincinnati, OH-KY-IN	41	Dallas-Fort Worth-Arlington, TX	20
Buffalo-Cheektowaga-Niagara Falls, NY	39	Phoenix-Mesa-Scottsdale, AZ	20
Hartford-West Hartford-East Hartford, CT	38	San Diego-Carlsbad, CA	20
Baltimore-Columbia-Towson, MD	38	Sacramento--Roseville--Arden-Arcade, CA	22
Minneapolis-St. Paul-Bloomington, MN-WI	37	Austin-Round Rock, TX	22

Source: NLIHC tabulations of 2020 5-Year ACS PUMS data.

rental homes for every 100 extremely low-income renter households), Mississippi (58/100), Alabama (58/100), Kentucky (54/100), and South Dakota (53/100).

A majority of extremely low-income renters are severely housing cost-burdened in every state. The states with the greatest percentages of extremely low-income renter households with severe cost burdens are Nevada (81%), Florida (80%), California (76%), Oregon (76%), Arizona (76%), and Colorado (74%). Rhode Island (57%), Maine (58%), and Massachusetts (60%) have the smallest, but still significant, percentages of extremely low-income renters with severe cost burdens.

In most states, the shortages of affordable and available rental homes disappear for households higher up the income ladder. Forty-nine states and the District of Columbia have a cumulative shortage of affordable and available rental homes for renters with household incomes below 50% of AMI. Twenty-two states and the District of Columbia have a cumulative shortage for renters with household incomes below 80% of AMI. In only eight states with high-cost metropolitan regions – California, Florida, Hawaii, Massachusetts, New Jersey, New York, Oregon, and Washington – is there a cumulative shortage for 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, where there are 13 affordable and available rental homes for every 100 extremely low-income renter households; Riverside, CA (18/100); Orlando, FL (18/100); Houston, TX

(19/100); Los Angeles, CA (20/100); Dallas, TX (20/100); Phoenix, AZ (20/100); and San Diego, CA (20/100).

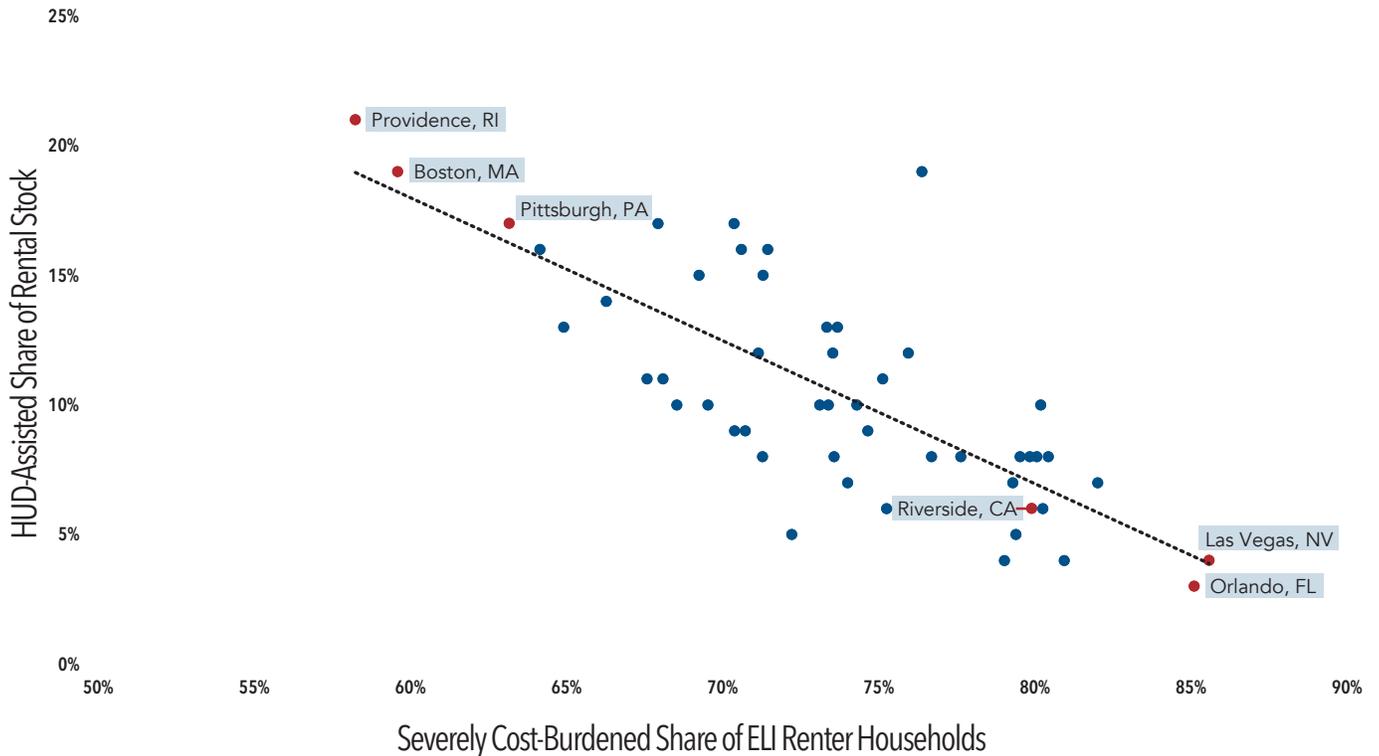
Of the 50 largest metropolitan areas, those with the least severe shortages of rental homes affordable and available to extremely low-income renters are Providence, RI, where there are 50 affordable and available rental homes for every 100 extremely low-income renter households; Pittsburgh, PA (48/100); Boston, MA (47/100); Louisville, KY (42/100); Cleveland, OH (41/100); and Cincinnati, OH (41/100).

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 income levels. Thirty-two 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 these have a cumulative shortage for all renters with household incomes up to the median income. At least 79% of renters with extremely low incomes are severely housing cost-burdened in all 10 of the metropolitan areas with the most significant relative shortages of affordable and available homes.

A major 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

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

FIGURE 8: HUD-ASSISTED SHARE OF RENTAL STOCK AND SHARE OF SEVERELY COST-BURDENED RENTER HOUSEHOLDS IN TOP 50 METROS



Source: NLIHC tabulations of 2020 5-Year ACS PUMS and HUD Picture of Subsidized Households (POSH) data.

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 taking into account rental vacancy rates, the share of rental housing in multifamily buildings, and the age of the housing stock.

In Providence, 58% of extremely low-income renter households are severely cost-burdened, while HUD-assisted housing represents a relatively high share of the rental housing stock at 21%. Similarly, in Boston, 60% of extremely low-income renter households are severely cost-burdened, while HUD-assisted rental housing represents 19% of the rental stock. Massachusetts also operates its own state-funded public housing programs, which provide thousands of additional subsidized units in the Boston metropolitan area (Massachusetts Department of Housing and Community Development, 2022). In Pittsburgh, 63% of extremely low-income renter households are severely cost-burdened, while HUD-

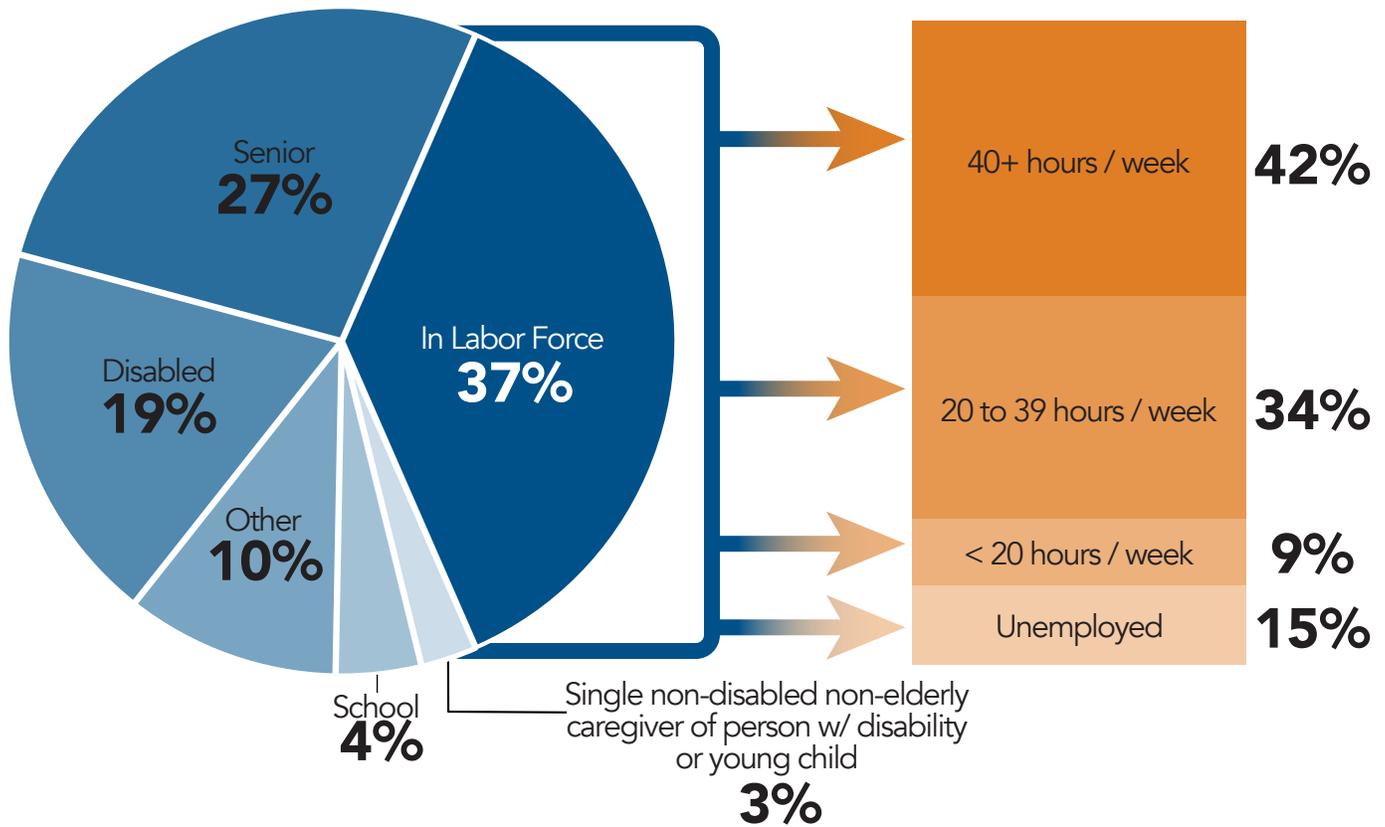
assisted housing accounts for 17% of the rental stock.

In contrast, 85% of extremely low-income renters are severely cost-burdened in the Las Vegas and Orlando metropolitan areas, where HUD-assisted housing represents 4% and 3% of the rental housing stocks, respectively. Eighty percent of extremely low-income renters are severely cost-burdened in the Riverside metropolitan area, where HUD-assisted housing represents 6% of the rental stock.

## WHO ARE EXTREMELY LOW-INCOME RENTERS?

Nearly all extremely low-income renters work in low-wage jobs or are unable to work. Among extremely low-income renter households, 37% are in the labor force, 27% are seniors, 19% include 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).

FIGURE 9: 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 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. Fifteen percent of extremely low-income renter households include a single adult caregiver, 55% of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter householders are enrolled in school, 48% of whom usually work more than 20 hours per week. Source: NLIHC tabulation of 2020 5-Year ACS PUMS data.

Extremely low-income renters are more likely than those in the general renter population to be at least 62 years old or to have a disability. In 2020, 76% of extremely low-income renter households in the labor force worked more than 20 hours per week, but low-wage employment did not provide these households with incomes adequate to afford housing.

To afford a modest one-bedroom or two-bedroom apartment, a full-time worker, working 40 hours per week for 52 weeks of the year, must earn on average \$20.40 and \$24.90 per hour, respectively (NLIHC, 2021a). Eleven of the 20 largest occupations in the country, including home health aide, janitor, and food server, provide a median wage lower than the wage needed by a full-time worker to afford modest

rental housing (NLIHC, 2021a). With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief loss of income can create debts that renters can never repay.

Some extremely low-income renters are forced to balance the need to work with caring for dependent family members. Fifteen percent of extremely low-income renters are single adults caring for a young child or another household member with a disability. More than half (55%) of these caregivers usually work more than 20 hours per week. Without housing assistance or increases in their hourly wages, however, these caregivers cannot rely on their wages alone to afford their homes.

## RACIAL AND ETHNIC DISPARITIES

Systemic racism, past and present, has led to significant racial disparities in both renter demographics and adverse outcomes experienced by renters, such as cost burdens, evictions, and homelessness. Households of color and Latinos are much more likely than white households to be extremely low-income renters, who face the most severe shortages of affordable housing. Twenty percent of Black households, 18% of AIAN households, 15% of Latino households, and 10% of Asian households are extremely low-income renters, compared to only 6% of white non-Latino households.

Historical and ongoing injustices have systematically disadvantaged people of color. White households are more likely than households of color to own their homes due in part to the immense racial wealth gap, which is the product of centuries of slavery, Jim Crow laws, 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 net worth of the median Black household was roughly 13% of the median white household's net worth, while the median Latino

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**Twenty percent of Black households, 18% of AIAN households, 15% of Latino households, and 10% of Asian households are extremely low-income renters, compared to only 6% of white non-Latino households.**

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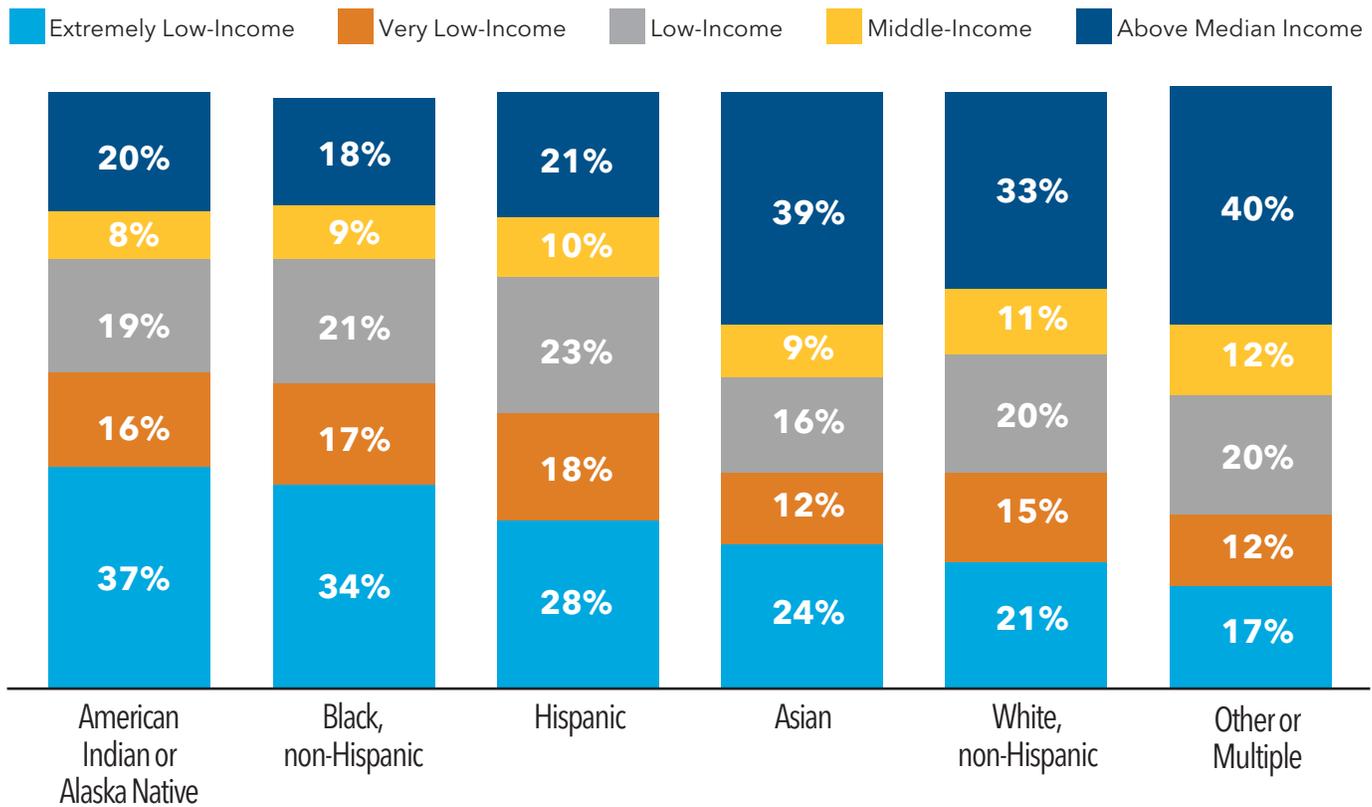
household's net worth was 19% of the median white household's net worth (Board of Governors of the Federal Reserve System, 2020). With less access to wealth and fewer sources of credit, fewer people of color are able to purchase homes.

Many factors kept people of color from being able to purchase homes through the middle of the twentieth century: the pervasive refusal of whites to live in racially integrated neighborhoods; physical violence against people of color who tried to integrate; restrictive covenants – some mandated by the Federal Housing Administration – forbidding home sales to Black homebuyers and preventing the integration of neighborhoods; and federal housing policy that denied borrowers access to credit in minority neighborhoods (Massey & Denton, 1993; Coates, 2014; Rothstein, 2017). Without the ability to purchase homes, people of color were not able to 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. A test of fair housing in 28 metropolitan areas across the country conducted by HUD 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 indicate similar unfavorable treatment of people of color, who are often shown fewer homes and not given the same information as white homebuyers (Chicago Lawyers' Committee for Civil Rights, 2018; Choi, Herbert, Winslow, & Browne, 2019). In consequence, 59% of Black households, 48% of AIAN households, 54% of Latino households, and 41% of Asian households are renters, compared to just 28% of white non-Latino households.

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 opportunity. According to the 2019 ACS, the median income of Black and Latino households was 61% and 78% of the median income of white

FIGURE 10: INCOME DISTRIBUTION OF RENTERS BY RACE AND ETHNICITY



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data. Some columns do not sum to 100% due to rounding.

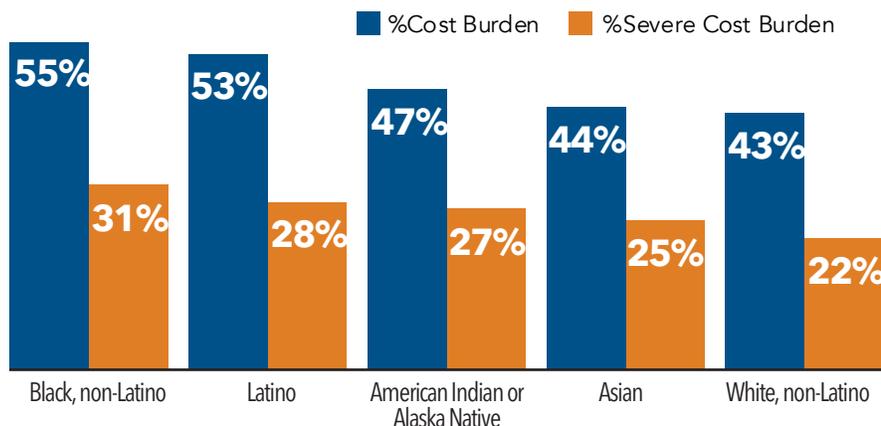
households, respectively. Hiring discrimination adversely affects people of color: white jobseekers receive on average 36% more employment callbacks than Black jobseekers and 24% more callbacks than Latino jobseekers (Quillian, Pager, Hexel, & Midtbøen, 2017). Research shows no decline in hiring discrimination against Black jobseekers over the past 25 years. Differences in educational opportunities also 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).

Black and Latino workers were more likely to lose income or employment during the pandemic. Between March 13, 2020, and March 15, 2021, nearly 60% of Latino adults and 52% of Black adults were in households that lost employment income compared to 42% of white adults (U.S. Census Bureau, 2021b). The pandemic widened the racial

and ethnic disparities in unemployment. Between March 2020 and March 2021, the unemployment rate increased by more than 4.6 and 4.7 percentage points for Black and Latino workers, respectively, compared to 2.5 percentage points for white workers. By December 2021, the unemployment rate had improved and was only 1.2 percentage points higher for white workers than it had been in March 2020. However, the unemployment rate was still 2.6 and 2.4 percentage points higher for Black and Latino workers, respectively (Economic Policy Institute, 2022).

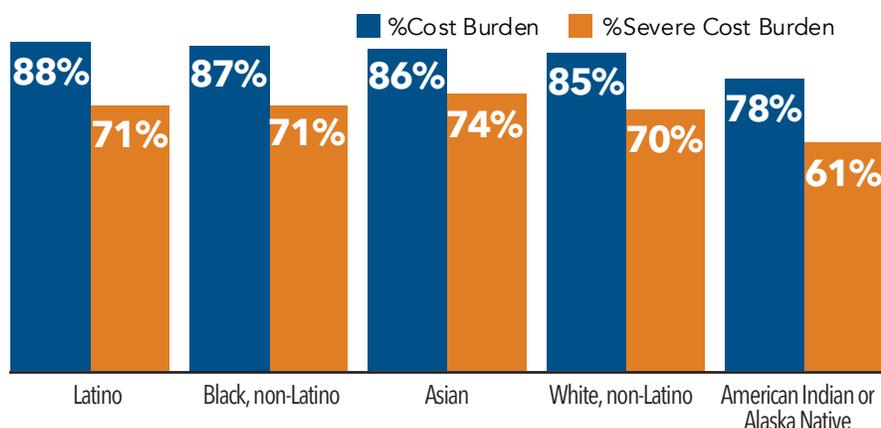
Racial and ethnic disparities also exist among renters as a group. Renter households of color are more likely to be extremely low-income: 37% of AIAN renters, 34% of Black renters, 28% of Latino renters, and 24% of Asian renters have extremely low incomes, compared to 21% of white, non-Latino renters (Figure 10).

FIGURE 11: RENTER HOUSEHOLD COST BURDENS BY RACE AND ETHNICITY



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data.

FIGURE 12: COST BURDENS AMONG EXTREMELY LOW-INCOME RENTERS BY RACE AND ETHNICITY



Source: NLIHC tabulations of 2020 5-Year ACS PUMS data.

Renters of color are more likely to suffer housing cost burdens than white, non-Latino renters (Figure 11). Black and Latino renters are especially cost-burdened. While 43% of white renters are cost-burdened, 53% of Latino renters and 55% of Black, non-Latino renters are cost-burdened. Thirty-one percent of Black, non-Latino renters and 28% of Latino renters are severely cost-burdened, compared to 22% of white, non-Latino renters.

Racial and ethnic disparities in cost burdens tend to be less pronounced among extremely low-income renter households. Among extremely low-income renters, 88% of Latino, 87% of Black, non-Latino, 86% of Asian, 85% of white, non-Latino, and 78%

of AIAN renters are cost-burdened (Figure 12). Meanwhile, among extremely low-income renters, 74% of Asian, 71% of Latino, 71% of Black, non-Latino, 70% of white, non-Latino, and 61% of AIAN renters are severely cost-burdened. While extremely low-income AIAN renters are less likely to face cost-burdens and severe cost-burdens than members of other racial and ethnic groups with similar incomes, AIAN households in tribal areas face significant challenges due to overcrowding and poor-quality housing (HUD, 2017; Richard et al., 2022). Sixteen percent of AIAN households residing in tribal areas report overcrowding, compared to 2% of U.S. households overall, while 34% of AIAN households live in housing with at least one physical problem, compared to 7% of U.S. households overall (HUD, 2017).

Black renters also face a disproportionate risk of eviction. Hepburn et al. (2020) found that Black renters experienced the highest average eviction filing rates (6.2%) and eviction rates (3.4%)

across the 1,195 counties for which Princeton University’s Eviction Lab collected data. The average eviction filing and eviction rates for white renters were just 3.4% and 2%, respectively. The same study – and others as well – also found that Black women and Latina renters face even higher rates of eviction than their male counterparts (Hepburn et al., 2020; Desmond and Gershenson, 2017).

Cost burdens, evictions, and race are all risk factors associated with homelessness (Shinn, 1998; HUD, 2019; NAEH, 2021). Black, AIAN, and, to a lesser extent, Latino individuals are particularly impacted by homelessness compared to white and Asian

individuals. The number of people experiencing homelessness per 10,000 people differs significantly by race and ethnicity, according to recent research: 52 out of every 10,000 Black individuals are experiencing homelessness, while 45.2 and 21.5 out of every 10,000 Native American and Latino individuals are experiencing homelessness, respectively. Meanwhile, only 11.2 and 3.9 out of every 10,000 white and Asian individuals are experiencing homelessness, respectively (NAEH, 2021).

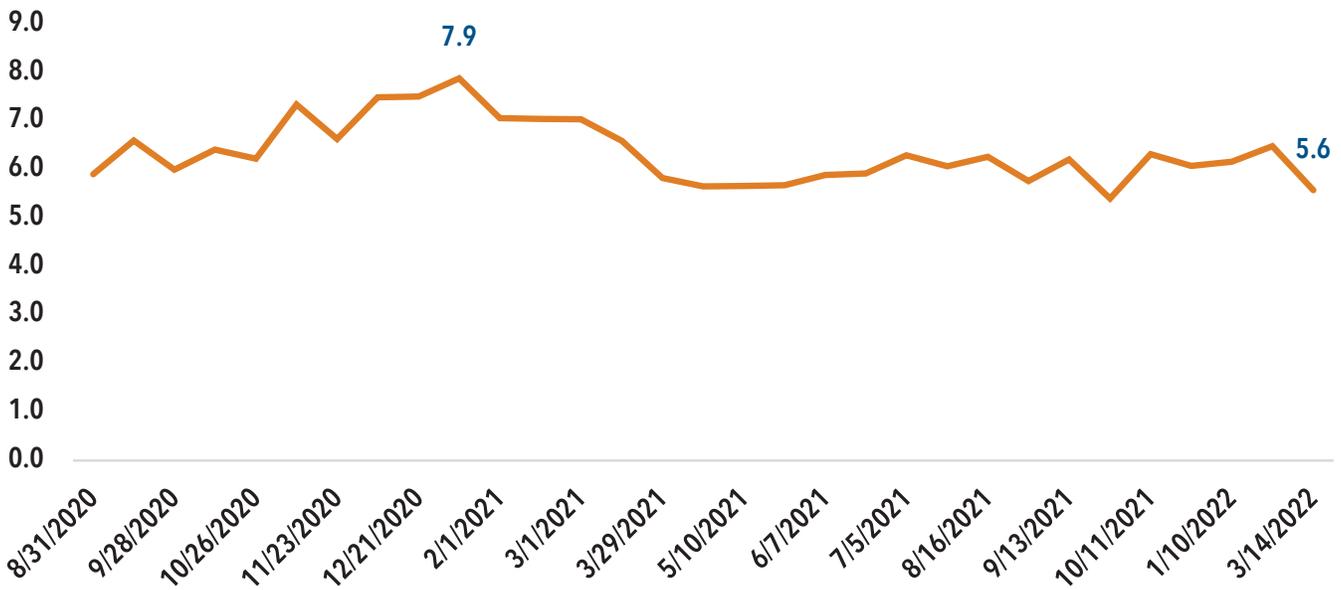
This measure of homelessness, based on HUD’s Point-In-Time (PIT) count, does not account for individuals doubled-up with friends or relatives who otherwise would be at high risk of homelessness. The rate of Latinos living in such doubled-up arrangements is high compared to the rate of homelessness among Latinos according to HUD’s definition of homelessness. Native American individuals experience the highest rates of doubled-up homelessness (Richard et al., 2022).

## PANDEMIC-RELATED IMPACTS AND SUPPORTS

Data from the U.S. Census Household Pulse Survey (HPS) and from emergency assistance programs, as well as eviction data, illustrate the ways the pandemic exacerbated the housing challenges faced by the lowest-income renters. These data suggest that, in the absence of an adequate federal housing safety net, emergency federal interventions helped stave off the worst outcomes for renters.

At the beginning of the pandemic, 60% of the lowest-income renters in the labor force worked in industries identified by the Bureau of Labor Statistics (BLS) as the most impacted by pandemic shutdowns. These industries included accommodation and food services, retail, manufacturing, transportation, and other services such as personal care (Dey and Lowenstein, 2020; NLIHC, 2020). Even before the pandemic, the lowest-income renters had faced the greatest shortages of affordable housing, the most severe

FIGURE 13: RENTER HOUSEHOLDS BEHIND ON RENT (MILLIONS)



Source: NLIHC tabulations of 2020 5-Year ACS PUMS and HUD Picture of Subsidized Households (POSH) data.

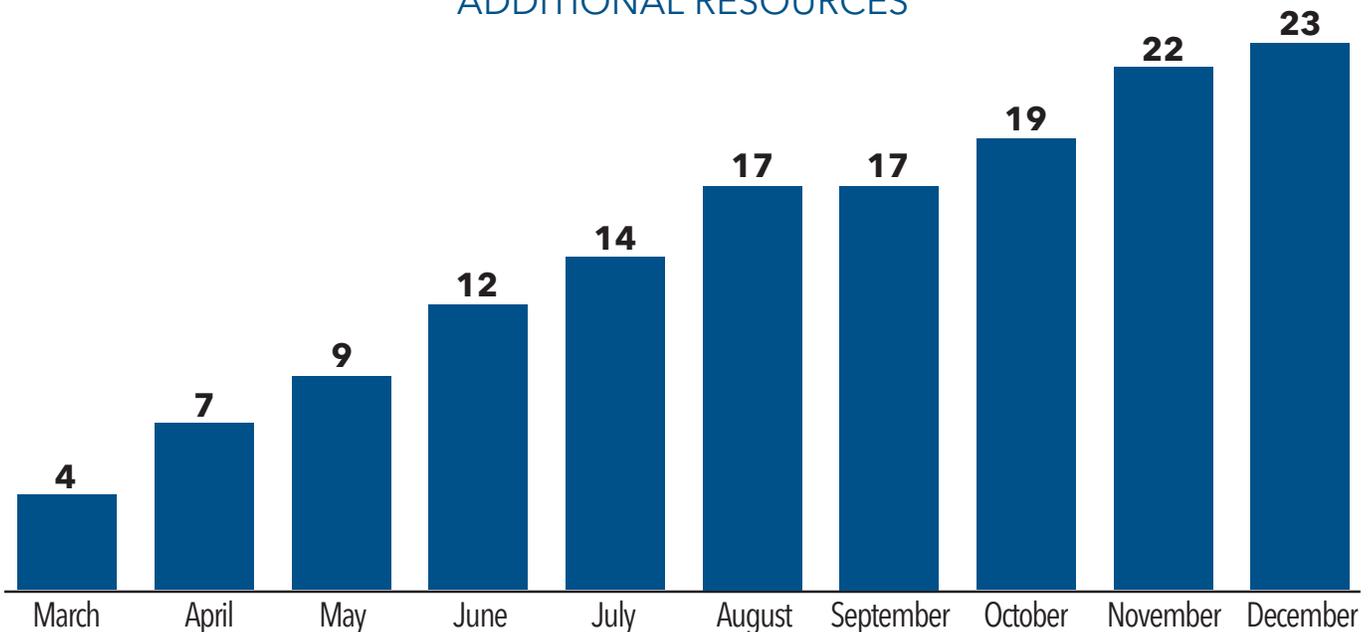
cost burdens, and consequently the most serious housing instability. These renters were thus uniquely positioned to suffer from the effects of lost income and housing insecurity during the pandemic.

Almost 6 million (14.5%) renter households were behind on rent by August 2020 according to the HPS (Figure 13). The number grew to a peak of 7.9 million (19.4%) renter households by January 2021. By March 2022, 5.6 million renter households were still behind on rent, accounting for 14% of renter households. Renters with low incomes were even more likely to be behind on rent. One out of every five renter households with annual incomes below \$35,000 was behind on rent, and such renter households together accounted for over two-thirds of all households behind on rent. Households of color were also disproportionately behind on rent. One out of every five Black renter households, 16% of Latino renter households, 15% of Asian renter households, and 10% of white renter households were behind on rent. Given the possibility that delinquent renters were reluctant to answer surveys

or less likely to be able to complete online polls, the HPS may even underestimate the share of renters behind on rent.

In response to the pandemic and the urgent housing needs of impacted renters, Congress created the Treasury Emergency Rental Assistance (ERA) program to allocate \$46.6 billion to states and localities to keep renters stably housed. As of February 2022, over \$24.2 billion in ERA funds had been expended, including assistance for households, administrative costs, and housing stability services. ERA programs disbursed over \$22.5 billion in rent and utility assistance, reaching approximately 3.2 million renter households. While ERA funds have provided critical support for these renters, many more renters are still in need of assistance. States and localities were slow to implement programs and have often imposed burdensome documentation requirements on applicants (NLIHC, 2021b). As of March 2022, 41% of renters behind on rent had reported applying for emergency rental assistance through state or local programs, including ERA-

FIGURE 14: CUMULATIVE NUMBER OF STATE PROGRAMS THAT MAY EXHAUST ERA1 & ERA2 FUNDING BY END OF 2022 WITHOUT RECEIVING ADDITIONAL RESOURCES



Source: NLIHC tabulations of U.S. Treasury Emergency Rental Assistance Program Data. Note: The District of Columbia is treated as a state. The analysis does not include Arkansas or Nebraska state programs because at the time of publication they had not accepted their ERA2 funds.

## As of March 2022, 41% of renters behind on rent had reported applying for emergency rental assistance through state or local programs, including ERA-funded programs. Over half of these applicants were still waiting for a response.

funded programs. Over half of these applicants were still waiting for a response.

Of renters who reported receiving rental assistance by March 2022, 79% were caught up on rent. The remaining 21% of renters who had received rental assistance were still behind on rent as of March 2022 and will likely need longer-term assistance. Unfortunately, Treasury ERA programs can only provide assistance for up to 15 or 18 months. Programs relying on funding from the “Coronavirus Aid, Relief, and Economic Security (CARES) Act” were even more limited in terms of the duration and amount of assistance they could offer.

The relatively large share of renters who had not lost income but were still behind on rent is another indication that, for a significant number of renters, housing insecurity is a long-term challenge distinct from the short-term impacts of the pandemic on employment income. While households that lost income have been more likely to fall behind on rent, a sizable share of renter households have struggled to pay rent even without income loss. In March 2021, 21% of households that had lost income in the first year of the pandemic were behind on rent, but 7% of households that had not lost income were also behind on rent. In March 2022, approximately 10% of households that had not lost income in the past month were nonetheless behind on rent.

Meanwhile, ERA program funding is being depleted

in some programs that have efficiently distributed their funds. Six state programs – California, Minnesota, New Jersey, North Carolina, Oregon, and Texas – and the District of Columbia have run out or may run out of ERA funding by the end of April 2022 if they do not receive additional resources (Figure 14). Another two state programs – Illinois and New York – may run out of funds by the end of May 2022. As of the beginning of April, seven of these state programs have already closed their application portal to new applicants. In total, nationally, 110 state and local programs have temporarily or permanently closed their application portals to new applicants, with over 77% of these programs shuttering due to limited remaining funds. Treasury should more quickly reallocate funding from states and local jurisdictions where ERA resources exceed need or the ability to spend to jurisdictions that have run out of money but still have significant need. Ultimately, however, ERA funding is finite and will eventually be depleted in every community.

Although federal eviction moratoriums are no longer in effect and never covered all renters, such moratoriums did succeed in protecting many renters from housing instability during the darkest days of the pandemic. The Eviction Lab (2021) estimates that 1.6 million fewer evictions were filed than normal during the CDC’s moratorium. In the summer before the CDC moratorium was struck down by the Supreme Court, eviction filings were 49% of their historical average. In the three months following the end of the CDC eviction moratorium, eviction filings increased by 20% relative to the last three months of the moratorium but were still well below the historical average (Eviction Lab, 2021). State and local eviction moratoriums and ERA programs likely helped renters avoid evictions after the CDC moratorium ended.

The federal government took unprecedented action during the pandemic to support renters through eviction moratoriums and emergency rental assistance programs. Although temporary and imperfect, these measures kept millions of already

disadvantaged renters housed and likely helped save lives (Leiftheit et al., 2021b). Emergency rental assistance programs will continue to support some renters in the short term. However, when the economic impacts of the pandemic subsidy and emergency rental assistance programs conclude, the underlying shortage of affordable housing for the lowest-income renters will remain.

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

The severe shortage of affordable homes for extremely low-income renters is a structural feature of the U.S. housing system, consistently affecting every state and nearly every community, in times of both economic growth and recession. Without public subsidy, the private market is unable to produce new rental housing affordable to extremely low-income households because the rents that are affordable to the lowest-income households typically do not cover the development costs and operating expenses of such new housing. The problem has been exacerbated by burdensome regulations and approval processes in some communities and, in recent years, growing material, labor, and land costs (JCHS, 2022).

As a result, new rental housing is largely targeted at the higher-priced part of the market. The median asking monthly rent in a new apartment building was \$1,604 in the first quarter of 2020 and had grown to \$1,715 by the first quarter of 2021 (JCHS, 2022). These rents are more than twice the \$615 rent affordable to a typical extremely low-income family

of four. At the same time, only one in four families qualifying for housing assistance receives it (Fischer and Sard, 2017).

Together, insufficient housing assistance and the lack of new affordable rental construction in the private market 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 help 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. According to the theory, this filtering process eventually results in an increase of available lower-priced, older housing for low-income renters.

Yet in fact the filtering process fails to produce a sufficient supply of rental homes inexpensive enough to be affordable to the lowest-income renters. In strong markets, owners have an incentive to redevelop their properties to justify asking for higher rents from higher-income households. In weaker 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 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 4 million (La Jeunesse, Hermann, McCue and Spader, 2019). Brief post-recessionary increases in the low-cost rental supply (as occurred between 2009 and 2012) have

**When the economic impacts of the pandemic subsidy and emergency rental assistance programs conclude, the underlying shortage of affordable housing for the lowest-income renters will remain.**

## Investments in long-term federal policy solutions are needed to address the underlying housing crisis facing the lowest-income renters and to mitigate growing challenges to housing stability.

not reversed the long-run decline. Economists at the Federal Reserve Bank of New York estimate that 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, and Ploenzke, 2015).

Because the private market consistently fails to provide adequate, affordable housing for extremely low-income renters, the government has an essential role to play in correcting this structural failure. The construction of public housing, subsidies to developers to construct and operate affordable housing, and deeply targeted, long-term rental assistance are desperately needed. Federal subsidies are also essential for preserving the existing supply of federally assisted rental housing (NLIHC and PAHRC, 2021).

### LONG-TERM FEDERAL POLICY SOLUTIONS FOR THE LOWEST-INCOME RENTERS

The pandemic exacerbated an existing housing crisis for the lowest-income renters and exposed the inadequacy of the federal housing safety net. Waning pandemic-related supports and rising inflation present emerging challenges. Overall inflation was up 7.9% year-over-year in February 2022, placing added pressure on the budgets of the lowest-income, cost-burdened renters (BLS, 2022). Median rents for newly listed rental homes grew an alarming 17.6% in the same period (Salviati, Popov, Warnock, and Szini, 2022).

Investments in long-term federal policy solutions are needed to address the underlying housing crisis facing the lowest-income renters and to mitigate

growing challenges to housing stability. Last year's "Build Back Better Act" provides a blueprint for such investments as a new reconciliation bill is negotiated in Congress. The act, passed by the House of Representatives in November 2021, included \$150 billion for affordable housing that would directly address the shortage of 7 million rental homes affordable and available to the lowest-income renters. The bill's most significant provisions were \$15 billion for the national Housing Trust Fund (HTF) to build or preserve an estimated 150,000 new units of deeply affordable housing; \$25 billion to expand HCVs for an additional 300,000 low-income households; and \$65 billion to rehabilitate and preserve public housing.

However, the Build Back Better Act stalled in the Senate due to the opposition of all Republicans and one Democrat. Congressional leadership must secure the support of all Democrats to enact any bill through a reconciliation process, which allows the Senate to pass certain types of legislation with a simple majority vote. Congressional Democrats are searching for a path forward to enact a new, significantly scaled-down reconciliation bill that can win the approval of all Democrats. Congress should retain the historic, targeted housing investments from the Build Back Better Act in any new reconciliation bill.

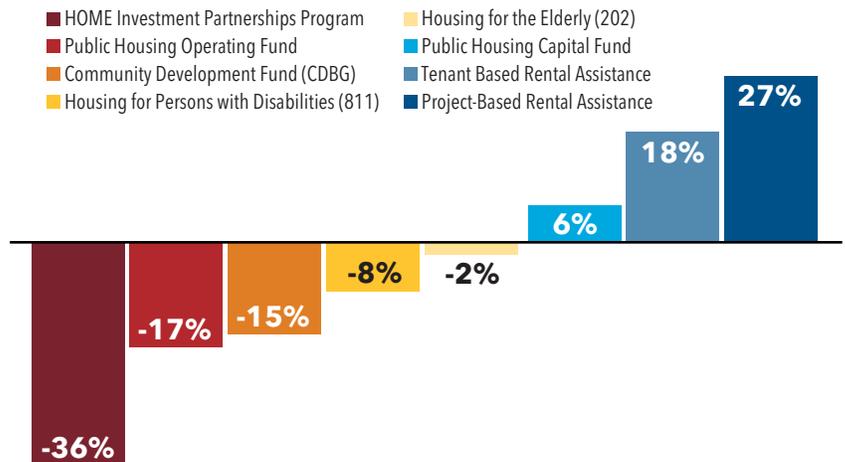
Congress also has an obligation to adequately fund federal housing programs through the annual appropriations process. At a minimum, annual appropriations must keep pace with inflationary costs. Total appropriations for key HUD programs have increased above inflation in seven of the last 10 federal budgets, including in FY 2022, which saw a 2.2% increase in total for these programs over FY

2021 in real terms.<sup>5</sup> Yet appropriations for most key HUD programs remained lower in FY 2022 than they were in FY 2010, before the Budget Control Act of 2011 was enacted (Figure 15).

President Biden’s proposed FY 2023 budget request increases funding for some key housing programs but cuts funding for others. The president’s request includes funding to renew all existing HCVs while also providing HCVs to an additional 200,000 households, marking the largest funding increase in the program’s history. The request also proposes a 10% increase in funding for the Public Housing Capital Fund and a 30% increase for the HOME Investment Partnerships Program (HOME). Project-Based Rental Assistance would also see funding increases. Funding for Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities, meanwhile, would be reduced.

Congress must also consider new ways to address short-term housing needs. The implementation of hundreds of state and local ERA programs, some more successful than others, offers valuable lessons for a permanent emergency assistance fund. Congress should create such a fund to provide emergency assistance to low-income households that may face housing instability, eviction, or homelessness after future economic shocks. Modest temporary assistance could help some households stay in their homes after short-term job losses or unexpected expenses, reducing the long-term negative impacts of these events. The “Eviction Crisis Act” proposed by Senators Michael Bennet (D-CO) and Rob Portman (R-OH) would create such a fund to provide direct, short-term financial assistance and stability services to low-income households facing eviction or homelessness.

FIGURE 15: CHANGES IN FUNDING LEVELS FOR KEY HUD PROGRAMS (FY 2010 TO FY 2022)



Source: NLIHC federal housing appropriations data. Note: Adjusted for inflation.

## CONCLUSION

The United States has a systemic shortage of millions of rental homes affordable and available to the lowest-income renters, a shortage that forces such renters to endure the most severe housing cost burdens. The pandemic exacerbated the housing problems faced by these renters. Emergency actions by the federal government shielded many renters from the worst outcomes, but most of these actions were temporary. ERA and eviction moratoriums were not designed to provide long-term solutions to our country’s systemic shortage of affordable rental housing.

The enduring shortage of rental homes affordable and available to the lowest-income renters is a national problem affecting nearly every community. On its own, the private market cannot and will not build and operate homes affordable to extremely low-income families. Only a sustained public commitment can ensure that the lowest-income renters, who are disproportionately people of color, have stable, accessible, and affordable homes. Congress must retain the historic housing investments included in the Build Back Better Act

<sup>5</sup> “Key HUD programs” include Tenant-Based Rental Assistance, Project-Based Rental Assistance, Public Housing, Community Development Block Grants (CDBG), the HOME Investment Partnerships Program, housing for the elderly (Section 202), and housing for persons with disabilities (Section 811).

in any new reconciliation bill and provide sufficient annual appropriations for deeply targeted HUD programs to make meaningful progress towards this goal.

## ABOUT THE DATA

This report is based on data from the 2016–2020 American Community Survey (ACS) Public Use Microdata Sample (PUMS). The ACS is an annual nationwide survey that 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.

The U.S. Census Bureau faced unique, pandemic-related challenges in conducting the 2020 ACS. These challenges resulted in the Census Bureau receiving fewer survey responses than usual and finding that surveys underrepresented households of lower socioeconomic status (Census Bureau, 2021). The Census Bureau utilized experimental weights to address these nonresponse biases for both its 2020 1-year and 5-year ACS PUMS data, but only the 5-year data met the Census Bureau's quality standards. As a result, we use 5-year ACS data (2016–2020) in this year's report rather than following our typical practice of using 1-year data.

Unlike the 2020 1-year ACS PUMS data, 2020 5-year ACS PUMS data contain data sampled from 2016 to 2020. The estimates presented in this report are, therefore, not comparable to estimates in reports from previous years, which utilized 1-year ACS PUMS data. ACS 5-year PUMS data are also not intended to measure year-to-year changes. Although 2020 ACS 5-year PUMS data partially capture the economic impacts of the pandemic, these data also include data collected from 2016–2019, a period of unprecedented economic growth. Data collected during the pandemic represent a relatively small fraction of the 5-year ACS PUMS data used to produce estimates in this report. We use other data sources to discuss the pandemic's impacts on low-income renters.

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 rent and utilities without spending more than 30% of income. The categorization of units was completed 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 households. 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 a 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 [aurand@nlihc.org](mailto:aurand@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	(76,023)	(51,895)	58	81	109	111	67%	24%	3%	1%
Alaska	(10,756)	(11,629)	37	60	98	106	64%	35%	6%	0%
<b>Arizona</b>	<b>(143,998)</b>	(165,585)	<b>26</b>	48	93	102	76%	35%	8%	2%
Arkansas	(53,846)	(42,342)	52	75	105	107	63%	20%	3%	1%
<b>California</b>	<b>(1,003,595)</b>	(1,438,305)	<b>23</b>	33	69	86	76%	49%	17%	5%
<b>Colorado</b>	<b>(114,378)</b>	(142,624)	<b>29</b>	49	93	102	74%	36%	7%	2%
Connecticut	(85,403)	(83,039)	40	64	100	104	66%	28%	5%	1%
<b>Delaware</b>	<b>(18,148)</b>	(18,339)	<b>31</b>	59	100	106	73%	32%	8%	1%
District of Columbia	(27,057)	(21,824)	45	69	96	103	65%	27%	8%	1%
<b>Florida</b>	<b>(411,846)</b>	(598,454)	<b>26</b>	35	77	95	80%	55%	20%	4%
Georgia	(207,244)	(230,801)	39	58	100	106	73%	34%	6%	1%
Hawaii	(23,492)	(37,948)	38	43	73	90	66%	52%	24%	5%
Idaho	(24,486)	(24,570)	42	67	98	102	66%	23%	4%	1%
Illinois	(288,917)	(238,828)	36	68	99	103	71%	24%	5%	1%
Indiana	(135,033)	(79,393)	38	78	105	106	72%	20%	3%	1%
Iowa	(57,057)	(15,675)	42	91	106	106	67%	14%	2%	1%
Kansas	(50,860)	(30,807)	44	80	106	107	68%	20%	2%	1%
Kentucky	(78,559)	(60,212)	54	76	104	105	63%	20%	3%	1%
Louisiana	(105,782)	(108,906)	45	60	102	108	68%	33%	7%	1%
Maine	(19,264)	(19,900)	51	71	101	104	58%	18%	4%	0%
<b>Maryland</b>	<b>(125,483)</b>	(131,827)	<b>34</b>	59	101	105	72%	28%	4%	1%
Massachusetts	(163,318)	(179,293)	47	62	90	98	60%	31%	8%	2%
Michigan	(203,130)	(162,512)	36	68	100	103	71%	25%	4%	1%
Minnesota	(99,661)	(75,457)	41	74	100	102	63%	21%	4%	2%
Mississippi	(48,005)	(50,619)	58	67	104	108	64%	29%	6%	1%
Missouri	(119,353)	(78,082)	43	77	104	105	68%	19%	3%	1%
Montana	(18,538)	(12,850)	45	77	103	106	64%	23%	4%	2%
Nebraska	(35,165)	(22,686)	38	78	102	103	68%	17%	3%	1%
<b>Nevada</b>	<b>(79,835)</b>	(101,487)	<b>18</b>	38	89	104	81%	43%	11%	1%
New Hampshire	(24,423)	(21,899)	37	69	101	103	64%	21%	3%	0%
<b>New Jersey</b>	<b>(207,801)</b>	(274,283)	<b>31</b>	45	89	99	73%	38%	7%	2%
New Mexico	(39,999)	(39,140)	44	62	101	107	67%	32%	8%	1%
New York	(615,025)	(684,778)	36	54	84	96	70%	38%	10%	4%
North Carolina	(195,661)	(187,134)	44	67	103	107	69%	28%	5%	1%
North Dakota	(15,271)	1,164	45	102	115	113	66%	13%	2%	0%
Ohio	(254,545)	(150,463)	43	79	102	103	67%	19%	3%	1%
Oklahoma	(71,160)	(54,669)	46	74	106	107	67%	21%	3%	1%
<b>Oregon</b>	<b>(97,993)</b>	(129,141)	<b>26</b>	44	88	97	76%	36%	8%	2%
Pennsylvania	(266,618)	(221,744)	39	69	99	102	70%	25%	4%	2%
Rhode Island	(24,050)	(20,741)	51	74	100	104	57%	27%	4%	1%
South Carolina	(85,571)	(84,192)	46	66	102	106	71%	30%	7%	1%
South Dakota	(13,160)	(5,456)	53	89	108	107	62%	15%	1%	1%
Tennessee	(127,102)	(118,370)	46	67	101	105	67%	28%	5%	1%
<b>Texas</b>	<b>(614,487)</b>	(687,674)	<b>29</b>	51	100	107	74%	32%	6%	2%
<b>Utah</b>	<b>(40,981)</b>	(43,253)	<b>33</b>	61	101	105	70%	25%	4%	1%
Vermont	(11,000)	(12,550)	43	62	98	102	67%	27%	4%	1%
Virginia	(153,415)	(164,574)	37	60	100	105	72%	31%	5%	1%
<b>Washington</b>	<b>(158,225)</b>	(197,787)	<b>31</b>	51	91	99	70%	34%	7%	2%
West Virginia	(25,542)	(21,498)	61	77	106	108	64%	19%	3%	1%
<b>Wisconsin</b>	<b>(123,703)</b>	(71,930)	<b>34</b>	79	101	103	69%	20%	3%	1%
Wyoming	(8,401)	(928)	51	97	115	114	65%	11%	3%	3%
<b>USA Totals</b>	<b>(7,002,365)</b>	<b>(7,426,929)</b>	<b>36</b>	<b>58</b>	<b>93</b>	<b>101</b>	<b>71%</b>	<b>32%</b>	<b>8%</b>	<b>2%</b>

Source: NLIHC Tabulations of 2020 5-Year 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
<b>Atlanta-Sandy Springs-Roswell, GA</b>	<b>(119,644)</b>	(142,741)	<b>27</b>	51	98	105	78%	38%	7%	1%
<b>Austin-Round Rock, TX</b>	<b>(52,257)</b>	(61,869)	<b>22</b>	49	102	106	81%	34%	4%	1%
Baltimore-Columbia-Towson, MD	(60,165)	(56,818)	38	63	101	106	71%	30%	5%	1%
Boston-Cambridge-Newton, MA-NH	(114,806)	(132,177)	47	59	88	96	60%	34%	9%	2%
Buffalo-Cheektowaga-Niagara Falls, NY	(31,074)	(17,295)	39	78	99	102	70%	21%	3%	2%
<b>Charlotte-Concord-Gastonia, NC-SC</b>	<b>(45,130)</b>	(42,620)	<b>33</b>	64	103	107	74%	30%	5%	2%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>	<b>(228,575)</b>	(211,737)	<b>31</b>	61	97	102	73%	27%	6%	1%
Cincinnati, OH-KY-IN	(48,117)	(21,859)	41	84	103	104	66%	17%	2%	2%
Cleveland-Elyria, OH	(54,534)	(32,090)	41	78	102	103	69%	19%	3%	2%
<b>Columbus, OH</b>	<b>(49,083)</b>	(34,064)	<b>32</b>	72	102	104	69%	22%	3%	1%
<b>Dallas-Fort Worth-Arlington, TX</b>	<b>(158,218)</b>	(185,864)	<b>20</b>	49	99	107	80%	32%	6%	1%
<b>Denver-Aurora-Lakewood, CO</b>	<b>(60,294)</b>	(82,754)	<b>28</b>	45	92	102	73%	38%	7%	2%
<b>Detroit-Warren-Dearborn, MI</b>	<b>(101,725)</b>	(79,356)	<b>32</b>	67	99	102	73%	27%	4%	1%
Hartford-West Hartford-East Hartford, CT	(31,528)	(24,792)	38	70	103	105	68%	23%	4%	1%
<b>Houston-The Woodlands-Sugar Land, TX</b>	<b>(173,455)</b>	(195,301)	<b>19</b>	47	101	108	79%	34%	5%	2%
<b>Indianapolis-Carmel-Anderson, IN</b>	<b>(51,550)</b>	(30,139)	<b>24</b>	73	104	105	79%	22%	4%	2%
<b>Jacksonville, FL</b>	<b>(27,656)</b>	(35,341)	<b>32</b>	51	98	107	75%	40%	7%	2%
Kansas City, MO-KS	(44,712)	(28,891)	36	77	102	104	68%	19%	3%	1%
<b>Las Vegas-Henderson-Paradise, NV</b>	<b>(63,621)</b>	(83,606)	<b>13</b>	31	88	104	85%	49%	13%	2%
<b>Los Angeles-Long Beach-Anaheim, CA</b>	<b>(390,376)</b>	(605,547)	<b>20</b>	25	57	77	80%	56%	22%	7%
Louisville/Jefferson County, KY-IN	(25,388)	(15,304)	42	78	106	107	64%	20%	3%	2%
<b>Memphis, TN-MS-AR</b>	<b>(36,412)</b>	(35,858)	<b>30</b>	54	101	107	80%	39%	6%	2%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>	<b>(141,226)</b>	(224,625)	<b>23</b>	24	50	76	80%	70%	32%	8%
<b>Milwaukee-Waukesha-West Allis, WI</b>	<b>(51,754)</b>	(30,770)	<b>26</b>	74	100	102	74%	21%	4%	3%
Minneapolis-St. Paul-Bloomington, MN-WI	(70,953)	(57,245)	37	70	99	102	65%	20%	4%	1%
Nashville-Davidson--Murfreesboro--Franklin, TN	(38,190)	(38,745)	36	62	97	104	68%	30%	6%	2%
<b>New Orleans-Metairie, LA</b>	<b>(35,401)</b>	(46,689)	<b>31</b>	43	95	104	76%	42%	9%	2%
<b>New York-Newark-Jersey City, NY-NJ-PA</b>	<b>(619,745)</b>	(805,452)	<b>34</b>	45	80	94	71%	43%	11%	4%
<b>Oklahoma City, OK</b>	<b>(32,578)</b>	(22,293)	<b>33</b>	73	106	107	73%	19%	3%	2%
<b>Orlando-Kissimmee-Sanford, FL</b>	<b>(49,516)</b>	(78,225)	<b>18</b>	25	75	102	85%	59%	18%	3%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	(156,868)	(142,102)	31	61	97	102	76%	30%	5%	1%
<b>Phoenix-Mesa-Scottsdale, AZ</b>	<b>(97,562)</b>	(118,178)	<b>20</b>	43	92	101	79%	37%	9%	2%
Pittsburgh, PA	(42,898)	(27,071)	48	80	100	103	63%	21%	5%	2%
<b>Portland-Vancouver-Hillsboro, OR-WA</b>	<b>(57,905)</b>	(77,931)	<b>24</b>	43	89	98	77%	37%	6%	2%
Providence-Warwick, RI-MA	(37,846)	(30,329)	50	75	99	103	58%	25%	4%	1%
<b>Raleigh, NC</b>	<b>(24,819)</b>	(19,299)	<b>31</b>	71	110	110	72%	19%	2%	1%
<b>Richmond, VA</b>	<b>(27,479)</b>	(23,320)	<b>32</b>	66	103	105	75%	27%	4%	1%
<b>Riverside-San Bernardino-Ontario, CA</b>	<b>(92,676)</b>	(127,134)	<b>18</b>	32	70	88	80%	47%	19%	4%
<b>Rochester, NY</b>	<b>(29,143)</b>	(21,739)	<b>34</b>	70	102	104	71%	24%	5%	1%
<b>Sacramento--Roseville--Arden-Arcade, CA</b>	<b>(62,017)</b>	(78,223)	<b>22</b>	41	86	98	79%	40%	9%	2%
<b>San Antonio-New Braunfels, TX</b>	<b>(49,313)</b>	(62,830)	<b>31</b>	46	98	106	70%	36%	6%	1%
<b>San Diego-Carlsbad, CA</b>	<b>(80,471)</b>	(136,738)	<b>20</b>	26	65	87	80%	56%	20%	4%
<b>San Francisco-Oakland-Hayward, CA</b>	<b>(120,849)</b>	(146,660)	<b>33</b>	48	78	91	67%	37%	12%	3%
<b>San Jose-Sunnyvale-Santa Clara, CA</b>	<b>(39,393)</b>	(51,883)	<b>32</b>	45	81	96	71%	38%	9%	1%
<b>Seattle-Tacoma-Bellevue, WA</b>	<b>(86,309)</b>	(115,679)	<b>30</b>	47	89	98	71%	36%	7%	1%
St. Louis, MO-IL	(60,134)	(32,224)	37	80	104	105	71%	17%	3%	2%
<b>Tampa-St. Petersburg-Clearwater, FL</b>	<b>(64,122)</b>	(92,056)	<b>24</b>	36	86	101	82%	47%	15%	3%
<b>Tucson, AZ</b>	<b>(28,247)</b>	(26,977)	<b>26</b>	55	99	105	75%	33%	6%	3%
<b>Virginia Beach-Norfolk-Newport News, VA-NC</b>	<b>(35,489)</b>	(42,672)	<b>34</b>	54	98	106	74%	41%	6%	2%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>	<b>(129,225)</b>	(151,864)	<b>31</b>	51	98	104	73%	30%	4%	1%
<b>USA Totals</b>	<b>(7,002,365)</b>	<b>(7,426,929)</b>	<b>36</b>	<b>58</b>	<b>93</b>	<b>101</b>	<b>71%</b>	<b>32%</b>	<b>8%</b>	<b>2%</b>

Source: NLIHC Tabulations of 2020 5-Year ACS PUMS data

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