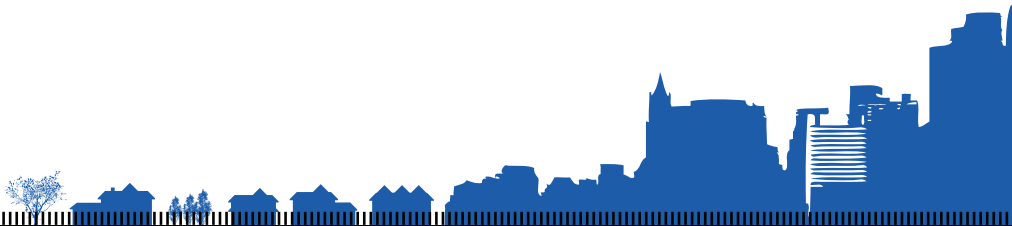


Characteristics of HUD-Assisted Renters and Their Units in 2019



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Preface

This report is based on matching HUD's administrative data on who receives housing assistance with the American Housing Survey sample data. As with all research using survey data, estimates in the report are subject to sampling error, non-response bias, and respondent question interpretation. This report is just one source of data about HUD assisted tenants made available by HUD. Other sources include Picture of Subsidized Households data available at <https://www.huduser.gov/portal/datasets/assthsg.html>, location and count of HUD assisted households by location at hudgis-hud.opendata.arcgis.com/, and numerous research studies dating back decades also available at HUDUser.gov.

Executive Summary

In 2019, the U.S. Department of Housing and Urban Development (HUD) provided rental subsidies to approximately 4,500,000 households under several programs, with total costs exceeding \$42 billion. This report uses data from the American Housing Survey (AHS) to describe key features of both the rental housing assistance that HUD provided and the households that HUD served.¹ The 2019 AHS contained information collected from 4,066 HUD-assisted rental units; this report compares this group with two control groups: all rental units, including assisted and unassisted, and all rental units occupied by very low-income (VLI) households (households with incomes not exceeding 50 percent of local median income, adjusted for household size), whether assisted or not.² In most cases, VLI renter households are eligible for HUD assistance, though not all of them occupy assisted units.

HUD-Assisted Rental Housing (Section 2)

HUD-assisted housing falls into three broad types: (1) public housing, (2) vouchers, and (3) privately owned multifamily programs.³ Public housing and privately owned multifamily programs are *project-based* programs, meaning that the subsidy is tied to the unit and that households apply for the units. Vouchers are *tenant based* because the subsidy attaches to the household, which then selects the unit.

Public housing was first implemented in 1937 when the federal government encouraged the formation of local public housing authorities (PHAs) that planned projects, issued bonds to finance these projects, and managed the projects after completion. The government paid off the bonds, and the PHAs maintained projects using the rent from tenants. HUD currently also subsidizes operating costs and capital improvements. In 2019, public housing assisted approximately 906,000 households.

¹ The estimates presented in this report are based on survey data, which are subject to sampling and non-sampling error. Generally, the weighted counts based on AHS data are rounded to the nearest thousand to acknowledge this imprecision. In some cases, however, the authors report our tabulations to the nearest housing unit or household. The reader should always remember the imprecision in these numbers. This section contains HUD estimates, which are also imprecise and rounded to the nearest thousand. The definitions and time periods used in this report may not be the same as used in HUD administrative data or other surveys (which have their own sources of error). Readers are advised to use caution when comparing the results in this report with documents based on other data sources, including HUD's *Picture of Subsidized Households*. The authors use the word "approximately" in the Executive Summary to emphasize the inherent imprecision of the counts. This imprecision carries over to the reported percentages.

² Throughout this report, the term "very low-income households" refers to renter households eligible for HUD assistance, including renter households receiving HUD assistance. According to the authorizing statute, households are initially income-eligible for the HUD rental assistance programs if they have incomes at or below 80 percent of the HUD area median income. Additional statutes and HUD regulations for specific rental assistance programs generally limit income eligibility to households with incomes at or below 50 percent of the HUD area median income, however, as do PHA-specific rules. As of 2019, approximately 4 percent of HUD-assisted households have incomes greater than 50 percent of the HUD area median income.

³ In discussing differences between individual HUD programs or between HUD-assisted housing and comparison groups, the report does not determine whether the differences are statistically significant. Statistical testing was beyond the scope of this study. In particular, we did not have access to the sample counts behind the tables, which are needed for manageable testing.

Tenant-based assistance began with the Section 8 certificate and voucher programs, created in 1974 and 1983, respectively. The Housing Choice Voucher program replaced these programs under legislation enacted in 1998. Although the voucher program is predominantly tenant based, a variant allows PHAs to attach vouchers to units in a project; “voucher” data in this report contain both the traditional voucher program and this variant. In 2019, the Housing Choice Voucher program assisted approximately 2,184,000 households.

Privately owned multifamily housing consists of projects created under a collection of programs during the past four decades. These programs provide private landlords with housing subsidies from HUD to provide affordable housing to qualified tenants. The subsidy arrangement is project based, meaning that the assisted household may not take the subsidy and move to another location. The single largest project-based program is the Section 8 program (accounting for 87 percent of all project-based housing), created in 1974 as a project-based companion to the Section 8 voucher program. In 2019, privately owned multifamily programs assisted approximately 1,410,000 households.

HUD generally limits income eligibility for rental assistance to very low-income households with incomes below 50 percent of the HUD area median income. Throughout this report, these households are referred to as “VLI renter households.” In 2019, approximately 19,031,000 households in the United States were VLI renter households; of these, approximately 4,500,000 (23.6 percent) lived in HUD-assisted units.

The number of assisted rental units has only increased by 11 percent during the past 28 years: In 1991, HUD assisted approximately 4,036,000 rental units, compared with approximately 4,500,000 in 2019. During the same period, the total number of VLI renter households increased by 18 percent, from approximately 16,194,000 to 19,031,000. As a result of the faster growth rate of VLI renter households, the percentage of VLI renter households receiving assistance fell from 24.9 to 23.6 percent.

The mix of HUD-assisted housing has changed dramatically over time as HUD has shifted its resources from project-based housing to tenant-based housing. The voucher program’s share of HUD-assisted households grew from 26 percent in 1989 to 48 percent in 2019. During this period, shares of public housing and privately owned multifamily housing declined by 13 and 9 percentage points, respectively; public housing decreased from 33 percent to 20 percent, and privately owned multifamily housing decreased from 40 percent to 31 percent.

Characteristics That Affect Program Performance (Section 3)

HUD administers its assisted rental housing through agents. In the case of public housing and vouchers, this is primarily done through local PHAs or, in the case of privately owned multifamily units, private landlords. The characteristics of the agents (when and where they get involved in the housing process and their preferences) typically determine where the programs operate and whom the programs serve,⁴ particularly with project-based programs; once constructed, projects serve a locality and a certain clientele for 40 years or more.

⁴ Examples include helping households that are senior, disabled, with children, or recently homeless.

Project-based programs were most active before 1985, seeing approximately 76 percent of privately owned multifamily housing and 80 percent of public housing built in this time. Housing construction was notably influenced by the demographics of that period (including the age, size, and composition of low-income households) and agent preferences for serving these demographic groups. Local needs and interests of PHAs and project managers determined the type of housing and the mix of bedrooms built in those units.

Public housing and privately owned multifamily programs were heavily oriented toward building smaller units pre-1985. In 2019, 41 percent of public housing units and 63 percent of privately owned multifamily units were efficiencies or one-bedroom units, contrasted with all renter households (for whom 29 percent of units were efficiencies or one-bedroom units) and VLI renter households (35 percent). This heavy concentration of efficiencies and one-bedroom units determined the size and composition of the households served by these programs because HUD program rules relate the allowable household size to the number of bedrooms present in the unit. By comparison, 33 percent of the units in the voucher program were efficiency or one-bedroom units in 2019.

Project location also influences resident characteristics. In the Northeast and central cities of U.S. metropolitan areas, the ratio of available public housing and privately owned multifamily rental housing to the national total for such housing is higher than the ratio of VLI renter households in these areas to the national total. The voucher program was also more concentrated in these locations, though to a lesser extent.

Characteristics of HUD-Assisted Tenants (Sections 4 and 5)

For some household characteristics, the U.S. Census Bureau reports data on all household members; for other characteristics, such as age or race, the Census Bureau reports data from one individual, known as the householder. The householder is the first household member listed on the questionnaire who is an owner or renter of the sample unit and is 15 years old or older. For example, in a household with two adults and a child or children, the householder could be either adult. This report uses AHS data on both the householder (Section 4) and the household (Section 5) to describe the characteristics of those served by HUD-assisted housing.

HUD-assisted rental housing generally serves the lowest income population. In 2019, the median income for VLI renter households was approximately \$16,000; the median income was approximately \$13,240 among public housing tenants, \$11,040 among tenants of privately owned multifamily units, and \$13,450 among voucher recipient households. Compared with all VLI renter households, householders in HUD-assisted units had substantially lower educational attainment; HUD-assisted households also received wage and salary income less often and relied on welfare (i.e., Temporary Assistance for Needy Families), Supplemental Security Income, and food stamps (i.e., Supplemental Nutrition Assistance Program) more often than all VLI renter households. HUD-assisted households were less often married-couple households and more often single-adult households with a female householder. HUD-assisted households, especially in privately owned multifamily projects, were more likely to contain members with disabilities (hereafter referred to as *disabled households*).

Some deviations in characteristics between HUD-assisted households and householders and unassisted VLI renter households relate to when and where programs began operation. HUD householders are more often Black than those in the overall VLI renter population because HUD programs operate more often in central cities of metropolitan areas, which have higher rates of Black residents. HUD householders are somewhat less likely to be Hispanic, likely because project-based programs were historically concentrated in the Northeast and South, where there are fewer Hispanic residents, and many HUD-assisted units were constructed before the rapid growth of the Hispanic population. Section 3 provides possible explanations for this outcome. Similarly, HUD householders are more often seniors because PHAs and the owners of subsidized multifamily projects favored this clientele.

Housing Costs, Unit Quality, and Tenant Satisfaction (Sections 5 and 6)

The goals of HUD-assisted housing are to reduce the burden of housing costs on households, provide households with decent housing in safe neighborhoods, and improve overall tenant welfare.

Section 5 concludes with an examination of *rent burden* (the ratio of total housing costs to income). Generally, a rent burden of more than 30 percent is considered excessive. AHS data show that 42 percent of HUD-assisted households have excessive rent burdens. This percentage is substantially higher than expected because tenants' rents in HUD-assisted housing are usually set at 30 percent of income. Section 5 presents possible reasons for this apparent program discrepancy. Excessive rent burdens are much less common among HUD-assisted households than all VLI renter households (62 percent), however.

The main conclusion from Section 6 is that the American housing stock and the HUD-assisted stock are high quality. The AHS includes an overall measure of housing quality that detects whether an individual unit is adequate, moderately inadequate, or severely inadequate. In 2019, 1.8 percent of all rental units were found to be severely inadequate. Approximately 2.6 percent of all VLI units were classified as severely inadequate, and 2.4 percent of all HUD-assisted units were severely inadequate.

Section 6 examines various indicators of housing problems: heating problems, toilet breakdowns, water leaks, other deficiencies, electrical problems, and having incomplete kitchen facilities. In almost every case, HUD-assisted units had few problems, were comparable in quality to all rental units, and were sometimes slightly better than all VLI units (exhibit 6-13).

HUD tenants are mostly satisfied with their units and neighborhoods. A higher percentage of respondents from HUD-assisted units give their units a score of 9 or 10 out of 10 than do respondents from units occupied by VLI renter households or from all rental units. This result is driven by the favorable ratings given by tenants in privately owned multifamily housing. Public housing tenants are the least likely to be satisfied with their units and neighborhoods. When asked to compare their current unit and neighborhood with their previous home, recent mover respondents in HUD-assisted units (except public housing) are more likely to rate the HUD-assisted unit as better than their previous unit than all renters or all VLI renters.

Conclusions (Section 7)

This section looks across the earlier sections to assess HUD's rental assistance, focusing on four questions.

Whom Do the Programs Serve?

The households who receive HUD assistance have incomes at the bottom end of the VLI range. More than one-half of all HUD-assisted households had a total income in 2019 of less than approximately \$12,500, compared with a median of approximately \$16,000 among VLI renter households. Other characteristics of assisted households confirm that HUD-assisted housing is targeted to those most in need. Sixty-eight percent of HUD-assisted households are single-adult households with a female householder, compared with 55 percent of VLI renter households, and HUD-assisted housing serves households with one or more disabled members at a substantially higher rate (41 percent) than that of VLI units (32 percent) or all rental units (21 percent).

HUD-assisted households differ in some demographic characteristics from all VLI renter households. Among HUD-assisted households, 46 percent have Black householders and 19 percent have Hispanic householders, compared with 27 percent and 23 percent, respectively, among all VLI renter households.

What Benefits Do the Programs Provide?

Excessive rent burdens are lower among HUD-assisted households (42 percent) compared with all VLI renters (62 percent).

HUD-assisted programs have achieved their primary objective of providing decent and affordable housing for needy households. The AHS provides extensive information on the quality and condition of units, and AHS data show that the American rental housing stock is in good condition and that HUD-assisted units are as good as other rental units.

Tenants of HUD-assisted housing give their units the highest satisfaction ratings slightly more often than VLI renters or all renters. Among recent movers, HUD tenants rate their new units and neighborhoods as better as often or more often than all VLI movers and all renters do.

How Do the Programs Differ Concerning Recipients and Benefits?

Forty-seven percent of privately owned multifamily householders are seniors, compared with 25 percent of householders in public housing and 22 percent in the voucher program. Thirty-five percent of privately owned multifamily households include two or more persons, compared with 53 percent in public housing and 52 percent in the voucher program. Forty-seven percent of privately owned multifamily households have a disabled member, compared with 38 percent in both public housing and the voucher program.

How Have the Programs Evolved Since 1989?

The biggest change in assisted housing programs has been the shift from project-based assistance to tenant-based assistance. From 1989 to 2019, the number of HUD-assisted units increased by approximately 470,000 units, but the program mix changed dramatically. The voucher program's share of units grew from 26 percent in 1989 to 48 percent in 2019, while shares

of public housing and privately owned multifamily housing declined by 13 and 9 percentage points, respectively. The shift to vouchers had some programmatic effects: The metropolitan areas outside of central cities have a larger share of HUD assistance, at 33 percent in 2019 compared with 26 percent in 1989, and the share of senior householders in HUD-assisted units fell from 35 percent to 30 percent.

Characteristics of HUD-Assisted Renters and Their Units in 2019

Section 1: Introduction

In 2019, the U.S. Department of Housing and Urban Development (HUD) provided rental subsidies to approximately 4,500,000 renter households under a variety of programs, with total costs exceeding \$42 billion. Using data from the 2019 American Housing Survey (AHS), this report describes the operations of these rental assistance programs and assesses their performance. This study examines the following questions:

- Where is HUD-assisted housing located? Who operates these programs? Do answers to these questions affect whom the programs serve?
- Who lives in these units? Do HUD programs serve the lowest income population? Are the occupants typical of all low-income households in terms of race, ethnicity, age, and household composition?
- What types—in terms of size, structure type, and age—of units are provided? Do these aspects affect whom the programs serve?
- How do recipients benefit from HUD assistance? Is their cost of housing reduced? Are the units of good quality? Are occupants satisfied with HUD-assisted units?

Using the AHS, this report answers these questions by comparing HUD units and their occupants to two relevant control groups: (1) all rental units and their occupants, and (2) all rental units occupied by very low-income (VLI) households. Both groups include HUD-assisted units and their occupants.

The AHS is an ideal data source for these purposes. The 2019 AHS contained information collected from 4,066 HUD-assisted rental units. The data reported here represent assisted households and units in all 50 states and the District of Columbia but exclude households and units in Puerto Rico, Guam, and the U.S. Virgin Islands (these territories are not included in the AHS).⁵ This report is the tenth in a series of studies dating back to 1989 that use AHS information on HUD-assisted housing stock and its occupants.⁶

This report contains seven sections and an executive summary.

- Section 1 serves as an introduction to the overall report.
- Section 2 discusses HUD-assisted rental housing programs, focusing on their history, size, and the two strategies that the federal government has used to subsidize renters.

⁵ Another series of HUD-produced reports and datasets focus only on assisted households using information gleaned from administrative records. These reports and databases have been published under the series titled *Picture of Subsidized Households* and are posted at <https://www.huduser.gov/portal/datasets/assthsg.html>.

⁶ The nine previous studies are listed in appendix B. The 2007 data were collected and analyzed, but a report was not prepared.

- Section 3 looks at three key characteristics of HUD-assisted housing that affect how they function: location, year built, and size (number of bedrooms). To a large extent, these features determine whom the programs serve.
- Section 4 uses the information on one important household member, called the householder, to describe whom the programs serve. Key characteristics of the householder are age, race and ethnicity, education, and how long the householder has lived in the unit.
- Section 5 uses the information on the entire household to describe whom the programs serve. These household characteristics include income amount, income sources, household size and composition, presence or absence of a disabled member, and the relationship between rent and other housing costs and income.
- Section 6 focuses on unit quality and tenant satisfaction. It looks at structure type, equipment failures and other deficiencies, how well tenants rate their units and neighborhoods, and how and why renters who just moved in chose their units.
- Section 7 uses information from the previous sections to assess HUD-assisted rental housing.

General Comment on the Precision of Estimates

The estimates presented in this report are based on survey data, which are subject to sampling and non-sampling errors. Generally, the weighted counts based on AHS data are rounded to the nearest thousand to acknowledge this imprecision; however, in some cases, the authors report our tabulations to the nearest housing unit or household. The reader should always remember the imprecision in these numbers. This imprecision in counts carries over to the reported percentages. This report contains HUD estimates that are also imprecise and rounded to the nearest thousand. Throughout the executive summary, the authors used the word “approximately” to emphasize the inherent imprecision of the counts. Where we believe it is especially important to reemphasize imprecision, we will use “approximately” in the text of the report as well. To avoid tedious repetition, the authors largely omit “approximately” in the text.

Section 2: HUD Rental Assistance Programs

Multiple Assistance Programs but Two Strategies

HUD and its predecessor agencies have run housing assistance programs since 1937. Today, households with incomes equal to or less than 50 percent of the local area median income generally qualify for these housing assistance programs. These households are called *very low-income* (VLI) households.

HUD's rental assistance programs provide affordable housing in one of two ways: either HUD (or its predecessor) subsidizes the construction and operation of units dedicated to low-income renters, or HUD allows selected households to find suitable housing in the private market and pays part of the rent on behalf of the tenants. These approaches are called *project-based* and *tenant-based*, respectively.

HUD rental housing assistance programs for families and individuals fall into three basic categories, of which two are project based and one is tenant based:

1. Conventional public housing (hereafter referred to as *public housing*), project based.
2. Section 8 Housing Choice Vouchers (HCVs; hereafter referred to as *vouchers*), tenant based.
3. Privately owned multifamily housing (hereafter referred to as *privately owned multifamily*), project based.

Public housing consists of housing developments owned by local public housing authorities (PHAs) or Indian housing authorities. HUD makes payments to these authorities to cover the development, rehabilitation, and operating costs of the housing units, which are then rented to selected low-income families and individuals at below-market rents. Because HUD payments cover the development and maintenance of the project, public housing is project based. The amount of rent that low-income families pay is typically a fraction (30 percent) of their income. New tenants can be placed in vacant and available units owned and operated by local PHAs, but they must occupy a unit owned by the local PHA.

Public housing was first implemented in 1937; it was designed as a program to provide housing for “teachers and firemen”—in other words, working low-income households. The federal government encouraged the formation of local PHAs that planned projects, issued bonds to finance these projects, and managed the projects after completion. The government paid off the bonds, and the PHAs maintained the projects using the rent from tenants. In time, PHAs began serving households with lower and lower incomes; eventually, these incomes would not support the rents needed to cover operating costs and building upkeep. HUD now subsidizes operating costs and capital improvements.

The Section 8 HCV program serves selected low-income households searching for housing units of their choice in the private rental market. After the housing unit is located and approved by the local PHA, the PHA makes a subsidy payment to the private-sector landlord on behalf of the tenant household. The program is designed so that if the housing unit rents for up to the fair market

rent (established by HUD based on location and household size), the out-of-pocket amount that tenants pay is 30 percent of the household's income. Families are given the choice of renting more expensive units, but tenants must then pay the difference between the payment standard and the higher rent in addition to the standard 30 percent of their income.⁷ If the tenant household decides to move to another location, the tenant household may take the Section 8 voucher with them to another rental unit—this is why this program is referred to as tenant-based assistance.

Tenant-based assistance is the most prevalent form of housing assistance provided today. Historically, tenant-based assistance began with the Section 8 certificate and voucher programs created in 1974 and 1983, respectively. These programs were replaced by the HCV program under legislation enacted in 1998. Whereas the voucher program is predominantly tenant based, there is a variant that allows PHAs to attach vouchers to units in a project. The “voucher” data in this report contain both the traditional voucher program and this variant.

The third major type of HUD rental assistance is a set of programs collectively referred to as privately owned multifamily housing. These programs were created during the last four decades of the 20th century and provide rental housing owned by private landlords, who enter into contracts with HUD to receive housing subsidies. The subsidies pay the difference between tenant rent and total rental costs. The subsidy arrangement is project based because the assisted household is not allowed to take the subsidy and move to another location.

The single largest privately owned multifamily program is the Section 8 program (accounting for 89 percent of privately owned multifamily units), created in 1974 as a project-based companion to the Section 8 voucher program. This program allowed for new construction and substantial or moderate rehabilitation of units through a wide variety of financing mechanisms. An important variant of project-based Section 8 was the Loan Management Set-Aside program, provided to projects financed under Federal Housing Administration programs that were not originally intended to provide deep subsidy rental assistance and were in danger of foreclosure. Projects receiving these Loan Management Set-Aside “piggyback” subsidies were developed under the Section 236 program, the Section 221(d)(3) Below Market Interest Rate program, and some others that were unassisted when originally developed.⁸ In 2019, piggyback variants constituted only 1 percent of privately owned multifamily units. The Section 202 Supportive Housing for the Elderly program is another important privately owned multifamily program, which accounted for 8 percent of the units in this category in 2019; a similar program, Section 811 Housing for the Disabled, accounted for 2 percent.

Despite the enactment of the project-based Section 8 new construction/rehabilitation programs, the tenant-based approach has become the federal government's predominant mechanism for providing assisted rental housing. HUD turned toward the tenant-based approach because of problems with project-based housing: In public housing, concentrating low-income families in densely packed projects sometimes led to crime and vandalism; the early abandonment and eventual demolition of Pruitt-Igoe buildings in St. Louis and Cabrini Green in Chicago were costly failures and became embarrassments to HUD, for example. Numerous Section 221(d)(3)

⁷ The entity administering the voucher programs sets a payment standard based on the fair market rent, usually between 90 and 110 percent of the local fair market rent.

⁸ See *Picture of Subsidized Households* at <https://www.huduser.gov/portal/datasets/assths.html>.

Below Market Interest Rate and Section 236 projects failed financially, causing sizable losses to the Federal Housing Administration, which insured the mortgages on these programs.

HUD believes that the tenant-based approach offers positive advantages over the alternative. With vouchers, tenants can choose housing best suited to their needs regarding unit characteristics, neighborhood amenities, and location.

The debate between project-based and tenant-based approaches continues. Advocates of the project-based approach argue that subsidized units, once built, can continue to provide assistance for 40 or more years, whereas the federal government can terminate the voucher program at any time. A recent study of affordable housing over the 1985–2013 period concluded that almost 20 percent of all the affordable rental housing available during this time came from project-based units (Weicher, Eggers, and Moumen, 2019).

During the 1989–2019 period, the number of HUD-assisted units increased by almost 500,000 units, reaching approximately 4,540,000 in 2017 before falling back to approximately 4,500,000 in 2019. Over this period, the program mix changed dramatically (exhibit 2-1). In this and all future exhibits, the term “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily (MF) units. The voucher program’s share grew from 26 percent in 1989 to 48 percent in 2019, while the shares of public housing and privately owned multifamily housing each declined by 13 and 9 percentage points, respectively. Due to differences in the way these programs are structured, sizable changes in how HUD housing assistance affects American households over this period might be expected.

Exhibit 2-1. Trends in HUD-Assisted Housing by Program Type

AHS Survey Year	All HUD-Assisted (Thousands)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned MF (%)
1989	4,070	33.4	26.0	40.5
1991	4,036	28.4	28.3	43.3
1993	4,054	28.1	29.6	42.3
2003	4,280	25.6	42.1	32.4
2007	4,273	23.5	45.1	31.4
2009	4,426	22.6	46.8	30.6
2011	4,466	22.9	47.0	30.1
2013	4,490	22.9	46.8	30.2
2015	4,475	22.7	47.4	29.9
2017	4,540	21.3	47.8	30.9
2019	4,500	20.1	48.5	31.3

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Source: AHS

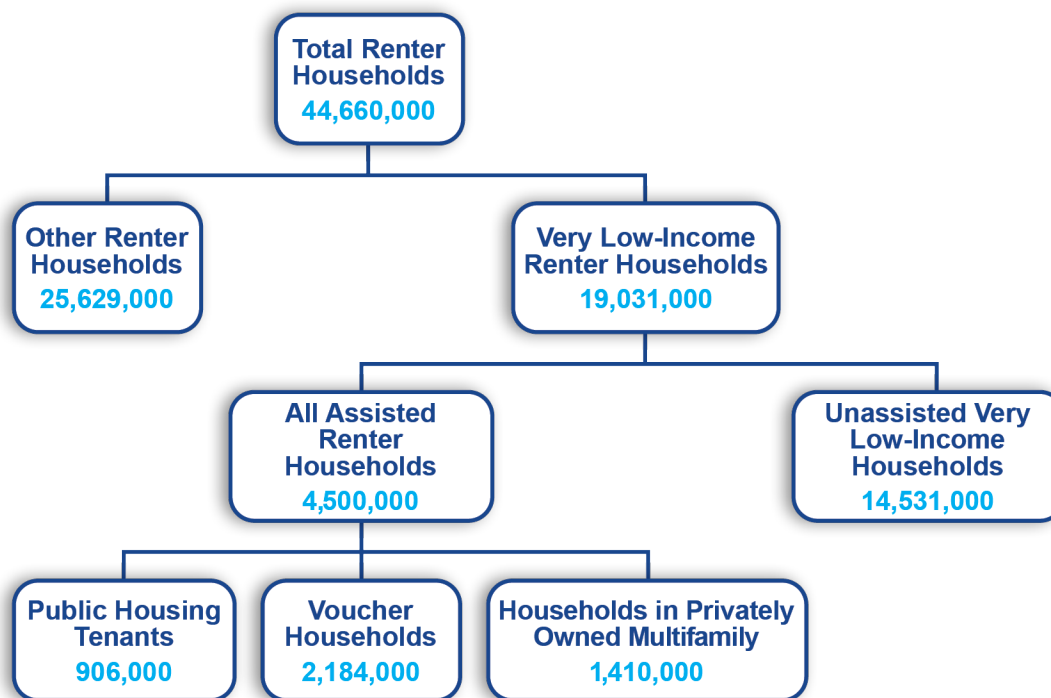
It is important to note that not all housing assistance programs are assessed in this report. The AHS sample includes but does not identify renter households receiving housing assistance from U.S. Department of Agriculture (USDA) programs or state and local rental assistance programs. Estimates indicate that in fiscal year 2004, approximately 464,000 units were available under the Rural Housing Service (formerly known as the Farmers Home Administration) Section 515 Rental Assistance Program. Approximately 264,000 of the available units received deep subsidies under the Section 521 Rental Assistance Program. The report does not provide information on units available for occupancy under the U.S. Department of the Treasury’s Low-

Income Housing Tax Credit program; from 1987 through 2018, 48,672 projects containing approximately 3.2 million units were placed in service for low-income households (those with incomes less than 60 percent of local area median income) (Office of Policy Development and Research, 2019). Some of these tax credit units may also receive HUD or USDA subsidies.

The Big Picture in 2019

Exhibit 2-2 explains how HUD-assisted housing fits into the overall rental housing market. In 2019, approximately 19,031,000 of the estimated 44,660,000 renter households were eligible for HUD assistance on the basis of income.

Exhibit 2-2. Renter Eligibility and Housing Assistance in 2019



HUD programs served approximately 4,500,000 VLI renter households (23.6 percent). The voucher program helped 2,184,000 households, another 1,410,000 households lived in privately owned multifamily housing, public housing provided housing to 906,000 households,⁹ and approximately 14,531,000 eligible households had no HUD housing assistance. AHS data depict how housing assistance has evolved over the 30 years between the 1989 AHS and the 2019 AHS (exhibit 2-3).

⁹ In the 2019 and previous AHS surveys that identified HUD-assisted units, HUD provided the U.S. Census Bureau with estimates of the number of HUD-assisted units by program. The Census Bureau used these estimates to adjust the weights of the HUD-assisted units so that the weighted counts matched program totals.

Exhibit 2-3. Trends in HUD-Assisted Rental Housing, Relative to Need

AHS Survey Year	All Renters (Thousands)	All VLI Renters (Thousands)	All HUD-Assisted (Thousands)	Percentage of VLI Assisted (%)
1989	33,767	13,808	4,070	29.5
1991	33,351	16,194	4,036	24.9
1993	33,472	15,795	4,054	25.7
2003	33,604	16,576	4,280	25.8
2007	35,032	16,494	4,273	25.9
2009	35,378	18,233	4,426	24.3
2011	38,816	19,824	4,466	22.5
2013	40,202	18,856	4,490	23.8
2015	43,991	19,876	4,475	22.5
2017	43,993	18,742	4,540	24.2
2019	44,660	19,031	4,500	23.6

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Source: AHS

During the 1991–2019 period, the number of renter households grew from approximately 33.4 million to 44.7 million, an increase of 34 percent.¹⁰ Over the same period, the number of VLI renter households increased by 18 percent, while the number of HUD-assisted units increased by only 11 percent. These last two trends would suggest that HUD assistance has lagged behind need. Overall, this has been the case; the percentage of VLI renter households receiving assistance fell from 24.9 percent in 1991 to 23.6 percent in 2019. However, the percentage of VLI renter households that receive assistance has fluctuated in a narrow range (between 22 and 26 percent) because the percentage of renters who are VLI has fluctuated. From 1991 to 2011, approximately one-half of all renters were VLI; after 2011, this percentage dropped from 51 percent to 43 percent.

Interpreting the Data

Three factors are crucial for interpreting the data:

- Unlike Medicaid, the Supplemental Nutrition Assistance Program (also known as food stamps), and Temporary Assistance to Needy Families, assisted housing is not an entitlement; that is, not every household that meets the eligibility requirements for assisted housing will receive housing assistance. Some households receive help, while others are placed on waiting lists. Such variations mean that the “whom is helped” question is particularly relevant. In other words, individually and as a group, do the assisted housing programs overserve some populations and underserve others?
- HUD delivers housing assistance through agents: PHAs administer public housing, PHAs and state agencies administer the voucher program, and private developers and landlords administer the privately owned multifamily programs. The motivations of these agents and where and when they function greatly affect how these programs operate.

¹⁰ The percentages reported in this and the following two sentences are based on the 1991–2019 period. In 1991, the U.S. Census Bureau revised AHS weights to reflect information from the 1990 census. This change corrected an overcount in the housing stock of more than 1 million units in the 1989 AHS. Adjustments to the weights in 2003 and 2013 for subsequent censuses did not reveal any major problems in housing stock counts.

- Two of the three major categories of HUD-assisted housing—public housing and privately owned multifamily housing—provide assisted housing by first producing the housing. Housing units are clumps of capital and land that have long lifespans, so the location and type of units produced (such as one-bedroom units in central cities) determine whom will be served for years to come (a one-bedroom unit cannot serve a larger family with multiple children, for example).

A Note on Eligibility

This report uses VLI rental households (those earning 50 percent or less of local median income) and the units they occupy as a comparison group because this group generally corresponds to renters who are eligible to receive HUD-assisted housing. This comparison is not perfect. Families with higher incomes (up to 80 percent of median income) are eligible in some privately owned multifamily programs. Alternatively, the Quality Housing and Work Responsibility Act of 1998 set tighter targeting requirements for the voucher and public housing programs. For vouchers, no less than 75 percent of any new admissions must have extremely low incomes—that is, income less than 30 percent of adjusted local median income. The Act requires 40 percent of new admissions to be extremely low income for public housing but allows PHAs to offset this requirement with admissions to their voucher programs. Finally, the Act eliminated previously existing federal admission preferences and, in their stead, allowed PHAs to establish locally based admission preferences based on local housing needs.¹¹

¹¹ Admission preferences must be based on local housing needs and priorities as determined by the PHA. In determining such needs and priorities, the PHA had to use generally accepted data sources, including public comment on the PHA plan and on the consolidated plan for the relevant jurisdiction. Examples of locally based admission preferences include preferences for victims of domestic violence, those who are involuntarily displaced or homeless, working families, and veterans.

Section 3: Location and Key Unit Characteristics

Three factors greatly influence whom the HUD-assisted housing programs serve and what type of housing is provided: (1) which agents choose to work with HUD to provide housing assistance, (2) where these agents are located, and (3) the agents' objectives. In public housing and privately owned multifamily housing, agents' objectives become encased in brick and mortar, so the size of units determines whom they can serve. For these reasons, this report begins the analysis with information on the location of HUD-assisted housing, the types of units provided, and when these units were put into service.

How to Read a Current Characteristics Table

Except for historical tables, the table exhibits in this and the remaining sections are percentage distributions of groups of units or households by various characteristics of rental housing in 2019. Each of these table exhibits will have seven columns. The first column will list the various characteristics, such as the Census Region or Division where the rental units are located or the race and ethnicity of the householders in the households. The remaining six columns will provide the percentage of rental units or occupant households in that column that have that characteristic. In the column headers, “renters” refers to “renter households” and not individuals in renter households. The seven columns, in order from left to right, are—

1. Unit or occupant characteristics.
2. All assisted units or households (approximately 4,500,000). This column contains the weighted sum of columns 3, 4, and 5.
3. Public housing units or households (approximately 906,000).
4. Voucher units or households (approximately 2,184,000).
5. Privately owned multifamily units or households (approximately 1,410,000).
6. All VLI renter households (or units occupied by them), including assisted households (approximately 19,031,000).
7. All renter households (or units occupied by them), including assisted households (approximately 44,660,000).

The cells in these columns, unless otherwise noted, contain the percentage of the column total that have that characteristic. For example, the third number down in the second column of exhibit 3-1 indicates that 7.8 percent of the approximately 4,500,000 HUD-assisted units are located in the New England Census Division.

In the characteristics exhibits and accompanying text, percentages are rounded to the nearest single decimal place to provide the fullest exposition of the data from the American Housing Survey. Readers should recognize that sampling and non-sampling errors limit the precision of all the reported percentages. In the overview sections—that is, the Executive Summary and Section 7—percentages are generally presented without the single rounded decimal place for simplicity and to prevent giving a false sense of precision.

Regional and Metropolitan Location

Exhibit 3-1 reports the geographical distribution of HUD-assisted housing; the top row shows the number of rental units within the United States in a given category. The subsequent rows give the percentage of those units that are located within a given Census Region or Census Division. Each Division row lists states within that Division. At the regional level, the proportions of all renters and all VLI renters are roughly equal; the same is true at the division level. For example, 36.5 percent of all renters and 35.2 percent of VLI renters live in the South. Because eligibility is relative to local income, this pattern is not surprising: high-income areas will have higher local median incomes.

Compared with either all renter households or all VLI renter households, the HUD programs as a group are more concentrated in the Northeast and less concentrated in the West. Nineteen percent of all renters and 22 percent of VLI renters live in the Northeast, but 28 percent of HUD-assisted housing is located there. Public housing is particularly concentrated in this region, but the percentages of voucher units and privately owned multifamily units are also higher than the percentages of all renters or all VLI renters. In 2019, the West contained 25 percent of all renters and 23 percent of VLI renters but only 18 percent of HUD-assisted households. The shares of HUD-assisted renters found in the Midwest and South are closer to the geographic distributions of all renter households and all VLI renter households.

The regional distribution of public housing, the oldest HUD-assisted housing program, drives this imbalance. The proportion of public tenants is twice the proportion of renters in the Northeast (37 versus 19 percent) but less than one-half the proportion in the West (10 versus 23 percent). The voucher program has a regional distribution close to that of all renter households but still has a higher percentage in the Northeast and a lower percentage in the West. The overall regional imbalance is a function of the age of the programs; communities in the Northeast created active PHAs in the early years of the public housing program, whereas PHAs in the West became more active in the years after HUD moved toward voucher assistance. During this period, the nation's population also shifted toward the West. Similar patterns appear in the metropolitan/nonmetropolitan distribution of HUD-assisted housing.

Exhibit 3-1. Distribution of HUD-Assisted Housing by Region and Census Division, 2019

Regions and Divisions	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
United States (Units, in Thousands)	4,500	906	2,184	1,410	19,031	44,660
Northeast Region	27.6	37.1	24.5	26.5	21.8	19.2
New England Division: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	7.8	6.8	7.3	9.1	5.7	4.8
Middle Atlantic Division: New Jersey, New York, Pennsylvania	19.8	30.2	17.1	17.4	16.1	14.4
Midwest Region	22.1	19.8	19.6	27.5	20.2	19.2
East North Central Division: Illinois, Indiana, Michigan, Ohio, Wisconsin	15.7	13.5	13.9	20.0	13.9	13.2
West North Central Division: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota	6.4	6.3	5.7	7.5	6.3	5.9
South Region	32.6	32.7	32.8	32.3	34.9	36.6
South Atlantic Division: Delaware, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia, District of Columbia	16.1	14.9	16.3	16.7	17.1	18.7
East South Central Division: Alabama, Kentucky, Mississippi, Tennessee	7.0	9.1	5.7	7.7	6.4	5.9
West South Central Division: Arkansas, Louisiana, Oklahoma, Texas	9.5	8.7	10.9	7.9	11.3	12.1
West Region	17.6	10.3	23.2	13.6	23.1	25.0
Mountain Division: Arizona, Colorado, Idaho, Montana, New Mexico, Nevada, Utah, Wyoming	4.1	4.9	4.6	2.8	6.2	7.3
Pacific Division: Alaska, California, Hawaii, Oregon, Washington	13.5	5.4	18.6	10.9	16.9	17.7

Note: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

Source: U.S. Census Bureau

Overall, the split of HUD-assisted housing between metropolitan and nonmetropolitan areas in 2019 was similar to that of all renter households and all VLI renter households (exhibit 3-2). Within metropolitan areas, HUD-assisted households were more concentrated in central cities and less concentrated outside central cities than either all renter households or all VLI renter households. The disparity between the central city and the rest of the metropolitan area was most pronounced in public housing, but the voucher and privately owned multifamily programs also exhibited this imbalance to a lesser extent.

Exhibit 3-2. Distribution of HUD-Assisted Housing by Metropolitan/Nonmetropolitan Status, 2019

Metropolitan/ Nonmetropolitan Areas	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD- Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Inside Metropolitan Statistical Areas	88.8	83.9	90.4	89.4	87.6	87.6
In Central Cities	55.5	61.4	53.9	54.1	48.7	46.5
Outside Central Cities	33.3	22.5	36.4	35.3	38.9	41.9
Outside Metropolitan Statistical Areas	11.2	16.1	9.6	10.6	12.4	11.5

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. This exhibit does not include similar programs administered by USDA’s Rural Housing Service or Rural Development programs, which presumably are concentrated outside metropolitan areas.

Exhibit 3-3 shows the regional and metropolitan/nonmetropolitan distribution of HUD-assisted rental housing over time. It presents data from all 11 studies that have used AHS data matched to HUD-assisted housing records. A key defect of the historical trends presented in exhibit 3-3 and similar historical exhibits throughout this report is the 10-year period from 1993 to 2003, during which no information is available from similar studies.

The discussion in section 2 called attention to the growing importance of the voucher program in HUD’s housing assistance between 1989 and 2013; despite that shift, the overall regional distribution of HUD-assisted housing has changed little in the past 30 years, however. The percentage of HUD-assisted housing inside metropolitan areas has grown, while the percentage located outside metropolitan areas has declined over time.

Exhibit 3-3 shows that the distribution of assisted housing shifted toward metropolitan areas between the 1989–1993 and 2003–2019 periods; from 1989 to 1993, approximately 82 percent of assisted housing was located in metropolitan areas, whereas the proportion from 2003 to 2019 has been approximately 87 percent. Although the proportion of assisted housing in central cities has remained roughly equal over the past 30 years, the proportion outside central cities but in metropolitan areas has increased; this increase accounts for the shift toward metropolitan areas. The growth in the relative importance of the voucher program explains these changes. In 1989, there were approximately 1,060,000 voucher households, with 31.5 percent located in the parts of metropolitan areas outside central cities and 18.9 percent outside metropolitan areas; in 2019, there were approximately 2,184,000 voucher households, with 36.4 percent of these households in metropolitan areas outside central cities and 9.6 percent outside metropolitan areas.

Exhibit 3-3. Trends in the Distribution of All HUD-Assisted Households by Region and by Metropolitan/Nonmetropolitan Status, 1989–2019¹²

AHS Survey Year	Percentage of All HUD-Assisted Renters by Location							
	Northeast	Midwest	South	West	Inside Metropolitan Statistical Areas	In Central Cities	Outside Central Cities	Outside Metropolitan Statistical Areas
1989	28	22	34	16	84	58	26	16
1991	24 ^a	22	37	17	81	53	27	19
1993	27	22	35	15	82	56	26	18
2003	28	22	34	17	87	54	33	13
2007	28	22	32	18	86	52	34	14
2009	28	22	32	18	86	52	34	14
2011	28	22	33	18	86	53	33	14
2013	28	22	33	18	87	55	32	13
2015	28	22	33	18	87	56	31	13
2017	28	22	33	17	87	56	31	13
2019	28	22	33	18	89	56	33	11

^a The sequence of percentages of HUD-assisted units in the Northeast between 1989 and 1993 (28 to 24 to 27) looks suspicious. Research confirms that these were the published percentages, but the 1991 regional percentages may be incorrect. Alternatively, the 1 million overcount of housing units in 1989 may have affected the regional distribution. Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. This exhibit reports percentages as whole percentages. The published comparable data for 1989, 1991, and 1993 are available only as whole percentages, so the data for subsequent years are rounded to whole percentages.

The distribution of all renters and VLI renters has also changed over time. Between 1989 and 2019, the proportion of all renter households in metropolitan areas grew from 83.9 to 87.6 percent, while the proportion of VLI renters grew from 83.4 percent to 87.6 percent.¹³

The various distributions in exhibit 3-3 show little variation between 2013 and 2019, which is surprising for technical reasons; from 1985 to 2013, the AHS used the same 1984 boundaries between the central city and non-central city parts of metropolitan areas, but in 2015, the AHS updated its sample and began using the boundaries in effect in 2015. This change, however, appears to have had little effect on the profile of the housing stock. In 2013, 47.8 percent of all renters lived in central cities; for 2019, this number was 46.5 percent.

Year Structure Built

PHA-operated public housing and privately owned multifamily housing programs create new rental units and then fill these units with eligible households. The type of units built determines what type of families are served. PHAs and private developers, with HUD approval, chose what type of units to construct or renovate based on their objectives and the needs at the time when building took place. Decisions made at one point in time become frozen in housing capital. This fact was impressed on the author by a visit in the mid-1990s to an unassisted, HUD-

¹² The table exhibits in this document that describe trends over all 11 matched data studies report percentages as whole percentages, whereas the table exhibits describing characteristics of HUD programs in 2019 report percentages to one-tenth of a percentage point. The published matched data for 1989, 1991, and 1993 are available only as whole percentages, so the data for subsequent years are rounded to whole percentages.

¹³ The 1989 numbers in this paragraph come from table 3 on page 25 of *Characteristics of HUD-Assisted Renters and Their Units in 1989*.

insured project in the area outside Minneapolis and St. Paul, Minnesota. The project was constructed in the early 1970s to accommodate all of the baby boomers entering the job market and consisted entirely of one-bedroom units; after experiencing declining demand, the project was renovated at the time of his visit to serve a family market. HUD rules determine what size household can be housed in different-sized units. Decisions made 40 to 50 years ago can still determine what type of households can be served in 2019.

Exhibit 3-4 shows that VLI renters tend to live in older housing than that occupied by all renters. Slightly more than two-thirds (68 percent) of VLI renters rent housing built before 1985, compared with 63 percent of all renters. Although the percentage of assisted renters is similar, with 73 percent living in units built before 1985, the similarity between all HUD-assisted units and those occupied by VLI renters vanishes when one looks across the individual programs and all three periods before 1985.

Exhibit 3-4. Distribution of HUD-Assisted Housing by Year Built, 2019

Year Built	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Before 1950	21.6	23.7	23.2	17.7	22.6	20.5
1950–69	22.7	29.5	23.7	16.8	22.5	20.8
1970–84	28.5	27.2	21.0	41.0	23.2	21.6
1985–94	9.9	8.4	10.9	9.5	10.6	11.4
1995–2004	9.6	6.3	11.1	9.3	11.7	13.0
2005 or later	7.7	5.0	10.2	5.7	9.3	12.7

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. This table was created using the internal use file, which contains details not available on the public use file. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release (CBDRB-FY21-POP001-0051).

Public housing began in 1937, with 23.7 percent of today’s public housing units having been built before 1950. Almost 57 percent of public housing units were built between 1950 and 1985, when HUD restructured its housing assistance programs to favor the voucher approach. Twenty percent of occupied public housing units were built after 1984, a surprisingly high percentage that may reflect errors by the AHS respondents in estimating the year built. The privately owned multifamily programs were most active between 1965 and 1985; 41 percent of these units were constructed between 1970 and 1985. The 18 percent of privately owned units reportedly built before 1950 results from a combination of rehabilitating older buildings for use as assisted housing and from possible errors on the part of AHS respondents in estimating the year built.

Because the voucher program can use any rental units in the stock if the owners are willing to participate, its distribution by year built should more closely match the distribution of all renter households than either of the other two programs. This statement is certainly true for the middle Year Built categories (1970–1984 and 1985–2004), with small deviations for the oldest and youngest categories. The distribution of voucher households by age of structure is almost identical to the distribution for all VLI renter households.

Number of Bedrooms

The number of bedrooms in an assisted unit determines the size of the household that can be served. Because public housing and privately owned multifamily units are in large apartment buildings, the number of bedrooms in these units is set when the building is constructed. The bedroom configurations of these units are based on local needs as of the time they are built and the needs that PHAs and project owners choose to serve.

Exhibit 3-5 contains the distribution of rental units by bedroom in 2019.

Exhibit 3-5. Distribution of HUD-Assisted Housing by Number of Bedrooms, 2019

Number of Bedrooms	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Efficiency	2.5	3.8	1.9	2.7	2.5	1.8
One	41.4	37.0	30.6	60.8	32.6	26.7
Two	31.0	31.7	34.0	25.9	38.8	39.4
Three	19.6	20.1	26.4	8.9	20.7	24.2
Four or More	5.5	7.5	7.1	1.8	5.3	7.9

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. This table is based on counts produced by the Census Bureau’s Table Creator from AHS data. In Table Creator, the efficiency count for public housing and the four or more bedrooms count for privately owned multifamily are suppressed because of small sample sizes. The counts for all renters and for all the other categories are given, however, so the suppressed counts can be estimated by subtraction. This approach was used to complete the table.

It is clear that VLI renters generally live in smaller units than most renters. The next section will show that, compared to all renters, a higher percentage of VLI renters are elderly. AHS shows that households with householders 65 years old or older are typically smaller, so they have a lower demand for multiple bedroom units.

The distribution of units by number of bedrooms varies markedly across the three HUD program types. Of the occupied units in privately owned multifamily projects, 63.5 percent are either efficiencies or one-bedroom units, compared to 35.1 percent of units occupied by VLI renters and 28.5 percent of all renters. A large percentage of these multifamily projects were created to serve seniors. This focus was less pronounced in public housing than in privately owned multifamily housing, though many public housing projects were also designed to serve seniors. The percentage of efficiencies and one-bedroom units in public housing is 40.8 percent.

The distribution of voucher households by the number of bedrooms resembles the distribution for all VLI renter households, but there are some minor differences—for example, the voucher distribution has fewer two-bedroom or smaller units and more three-bedroom or larger units. Because vouchers are assigned to households rather than units, they can be used more flexibly; that is, household size does not limit who can receive a voucher.

The distributions of HUD-assisted units by the number of bedrooms show no discernable trend over time. The proportion of units with three or more bedrooms increased in 2009, 2011, and 2013, particularly compared to the same proportions in 1989, 1991, and 1993. Because the number of bedrooms in public housing and privately owned projects is generally fixed at the time of

construction, year-to-year changes for these program variants could only be explained by additions or losses. Further analysis of the data suggests that the voucher program was the major contributor to the abrupt shift in the distribution between 2007 and 2009.

Exhibit 3-6. Trends in the Distribution of HUD-Assisted Units by Number of Bedrooms¹⁴

AHS Survey Year	Percentage of Units by Number of Bedrooms, All HUD-Assisted Housing			
	Efficiency/One	Two	Three	Four or More
1989	44	32	20	4
1991	45	33	20	3
1993	42	35	19	4
2003	41	33	22	4
2007	43	30	22	4
2009	38	31	23	7
2011	38	33	23	6
2013	39	33	22	6
2015	40	32	21	6
2017	41	32	20	7
2019	44	31	20	6

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Exhibit 3-7 shows that the percentage of units with three or more bedrooms occupied by voucher households increased sharply in 2009 and remained high through 2015. Between 2007 and 2009, the total number of HUD-assisted units with three or more bedrooms grew by 216,820 units; of this increase, 71 percent came from the voucher program (153,970 units).

Exhibit 3-7. Trends in Units with Three or More Bedrooms, All HUD-Assisted Compared to Voucher Households

AHS Survey Year	All HUD-Assisted (Thousands)	With 3 or More Bedrooms (%)		Voucher Recipients (Thousands)
		All HUD-Assisted	Voucher Recipients	
1989	4,070	24	28	1,060
1991	4,036	23	25	1,141
1993	4,054	23	27	1,200
2003	4,280	26	35	1,800
2007	4,273	26	34	1,925
2009	4,426	30	39	2,073
2011	4,466	29	37	2,028
2013	4,490	28	37	2,103
2015	4,475	27	36	2,120
2017	4,540	27	33	2,169
2019	4,500	26	34	2,184

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

The financial crisis began affecting the housing market in 2007 and led to the Great Recession, which lasted into 2009. During this time, household formation slowed and household size increased—the so-called “doubling-up effect” (Eggers and Moumen, 2013). The observed changes may reflect the voucher program’s flexibility, enabling it to respond to this increased need

¹⁴ For the 2017 AHS survey, the Census Bureau felt it necessary to suppress the number of AHS assisted units that were efficiencies (i.e., contained no bedrooms) to prevent disclosing the identity of any respondents. To make the data for all surveys comparable, exhibit 3-6 combines efficiencies and one-bedroom units into a single category.

for larger units. The evidence for this causal explanation is only suggestive, however, due to the inherent weaknesses in comparing studies using AHS data matched with HUD administrative records.¹⁵

Closing Thoughts

Sections 4 and 5 describe the individuals and households served by HUD-assisted rental housing. This report argues that the answer to the “whom is served” question is determined by the information presented in this section.

The project-based programs were most active before 1985. Exhibit 3-4 confirms that between 75 and 80 percent of privately owned multifamily and public housing units were built before 1985 and thus were influenced by the demographics of that period, such as the age, size, and composition of low-income households. For these programs, the local needs and the interests of PHAs and project managers determined what type of housing and, in particular, what mix of bedrooms was built. Exhibit 3-5 shows that public housing and privately owned multifamily rental housing have a heavy concentration of efficiency and one-bedroom units, which determines the size and composition of the households served by these programs.

The location where projects were built also influences resident characteristics. One might expect the presence of project based assisted housing to be proportional to where VLI renter households live. In areas where the amount of such housing is higher than one might expect due to the share of the population that is VLI, we can say that assisted housing is concentrated in those locations, even though assisted housing is not available for every VLI renter household. Using the population of VLI renter households for assistance as the standard, public housing and privately owned multifamily rental housing are concentrated in the Northeast and in central cities.

¹⁵ These inherent problems involve the varying quality of HUD administrative records in different years, use of different matching techniques and weighting procedures between studies, and normal sampling and non-sampling errors.

Section 4: Householder Characteristics

The Census Bureau characterizes some households using data on all household members, providing information on household size, the presence or absence of children, or family status, for example. For other characteristics, such as age or race, the Census Bureau takes characteristics from one individual, known as the householder. The householder is the first household member listed on the questionnaire who is an owner or renter of the sample unit and is 15 years or older.¹⁶ In a traditional household with two adults and a child or children, the householder could be either adult. This section focuses on the householder to describe whom the assisted housing serves and compare those served with all renters or all VLI renters.

Race and Ethnic Origin of Householder

Exhibit 4-1 reveals that VLI renter households, as a group, have a higher percentage of households with Black and Hispanic householders than all renter households, reflecting the lower income of minority households. As a group and individually, the HUD-assisted programs have a higher percentage of households with a Black householder and a lower percentage with a Hispanic householder compared with all VLI renter households.

Exhibit 4-1. Distribution of HUD-Assisted Housing by Race and Ethnicity of Householder, 2019

Race and Ethnicity of Householder	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
White Alone	46.7	43.2	44.3	52.8	63.9	68.4
Black Alone	45.8	49.7	49.1	38.3	27.1	21.8
Other Races Alone or Multiple Races	7.4	7.2	6.6	8.9	9.0	9.8
Hispanic (of Any Race)	19.1	21.7	19.6	16.7	23.1	20.0

Notes: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

Race and ethnicity are different householder characteristics. The percentages for the racial categories (the first three rows) add up to 100 percent, except for rounding, for each column.

The percentage of HUD-assisted units with Black householders in 2019 was 45.8 percent, while the percentage of all VLI renter households with Black householders was 27.1 percent. The differences were greatest for the public housing and voucher programs, where 49.7 and 49.1 percent of units, respectively, were occupied by Black householders. One possible explanation for the public housing differential is its high concentration in central cities, which have a higher percentage of Black residents. Privately owned multifamily units, however, have the smallest differential (38.3 percent compared with the total VLI percentage of 27.1), and these units are also concentrated in central cities.

¹⁶ The U.S. Census Bureau defines the householder as follows: "The householder is the first household member listed on the questionnaire who is an owner or renter of the sample unit and is 18 years or older. [...] If no one meets the full criteria, the age requirement is relaxed to 14 years or older before the owner/renter requirement. Where the respondent is one of several unrelated persons who all could meet the criteria, the interviewer will select one of them to be... the householder. The householder is not necessarily the one answering the survey questions."

With respect to ethnicity, the percentage of all HUD-assisted households with Hispanic householders (19.1 percent) is smaller than the percentage of VLI renter households with Hispanic householders (23.1 percent). This conclusion applies to all three HUD programs and is most pronounced for privately owned multifamily housing (16.7 percent).

Exhibit 4-2 traces how the racial and ethnic distribution of HUD-assisted renters has changed over time. Results from the 1989, 1991, and 1993 surveys are not strictly comparable with those from the surveys after 2001, when HUD and other federal agencies changed how they collect data on race. Before that year, survey respondents were forced to choose between four racial groups and an “other” category. Starting in 2001, respondents could choose more than one racial category; the AHS records these answers in 21 codes (for example, RACE = 1 is “White Alone” and RACE = 2 is “Black Alone,” whereas RACE = 6 means that the respondent chose both White and Black). Thus, “Other” in exhibit 4-1 for later surveys consists of those who were coded into one of the other 19 categories, and White is really “White Alone” after 2001.

Exhibit 4-2. Trends in the Distribution of HUD-Assisted Households by Race and Ethnicity of Householder

AHS Survey Year	Percentage of Race and Ethnicity of Householder, All HUD-Assisted Renters			
	White Alone	Black Alone	Other Races Alone or Multiple Races	Hispanic (of Any Race)
1989	54	40	6	10
1991	61	35	4	10
1993	54	40	6	10
2003	54	40	6	18
2007	52	41	7	15
2009	48	46	6	17
2011	49	44	7	17
2013	49	44	8	17
2015	47	45	8	17
2017	46	46	8	18
2019	47	46	7	19

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Despite this qualification, the numbers tell an interesting story. The percentage of households with Black householders rose sharply in 2009, long after both the change in the race question and the 1993–2003 gap in the data on assisted households. The sharp offsetting shifts in the percentages of both White alone and Black alone between 2007 and 2009 are roughly proportional across the three program variants. No explanations are readily apparent for this phenomenon.

The percentage of units with Hispanic householders rose between 1993 and 2003, reflecting in part the rising Hispanic share of the population. The change in the race question did not directly affect the collection of data on ethnicity.

Age of Householder

Exhibit 4-3 reveals that VLI renter households as a group have a higher percentage of householders over 65 than all renter households, reflecting the lower income of senior householders. Combined, HUD-assisted housing programs serve households with senior householders at a rate

(30.3 percent) greater than their share (25.3 percent) of the population of VLI renter households. The percentage of households with senior householders is particularly high among units in privately owned multifamily housing (47.0 percent). Owners of project-based multifamily projects appear to favor serving a senior population, either out of concern for seniors or because senior households present fewer management problems. One privately owned multifamily program, Section 202, was created strictly for seniors. Only the voucher program serves seniors at a rate (21.5 percent) smaller than their share of VLI renter households.

Exhibit 4-3. Distribution of HUD-Assisted Housing by Age of Householder, 2019

Age of Householder	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Under 35	18.0	23.8	15.6	17.8	26.0	33.1
35 to 64	51.8	50.9	62.9	35.2	48.7	50.8
65 or Older	30.3	25.3	21.5	47.0	25.3	16.2

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

The share of households with householders under 35 years old is substantially lower in all three HUD programs than the share of VLI renter households—23.8 percent in public housing, 15.6 percent in the voucher program, and 17.8 percent in the project-based program, compared with 26.0 percent for all VLI renter households.

The voucher program has a higher proportion of households with householders between 35 and 64 years old (62.9 percent) than the VLI renter population (48.7 percent). Thirty-five percent of households in privately owned multifamily units were in this age range. The voucher program focuses more on families.

Exhibit 4-4 shows that the share of all HUD-assisted units with senior householders fell from 35 percent in 1989 to 27 percent in 2017, with most of the change taking place between 1993 and 2003. This change results from the steady increase in the importance of the voucher program and the decline in the number of privately owned multifamily projects. The percentage of elderly householders rose somewhat in 2019 to 30 percent, with a corresponding decrease in the percentage of young householders. The 2017–19 change is attributable to a 4.9-point decrease in the percentage of young householders among voucher householders and a 3.2-point increase in the percentage of elderly householders. The percentage of elderly householders also increased between 2017 and 2019 among tenants in public housing and privately owned multifamily projects.

Exhibit 4-4. Trends in the Distribution of HUD-Assisted Households by Age of Householder

AHS Survey Year	Percentage of Age of Householder, All HUD-Assisted Renters		
	Under 35	35 to 64	65 or Older
1989	29	36	35
1991	31	33	36
1993	34	34	32
2003	29	43	28
2007	24	48	28
2009	27	45	28

AHS Survey Year	Percentage of Age of Householder, All HUD-Assisted Renters		
	Under 35	35 to 64	65 or Older
2011	26	47	27
2013	25	47	28
2015	21	52	27
2017	21	52	27
2019	18	52	30

Education of Householder

The last two columns in exhibit 4–5 emphasize the link between education and income. VLI renter households are much less educated than all renter households; among VLI renter households, 23.8 percent have householders without high school diplomas, compared with 14.8 percent among all renter households; 43.6 percent of VLI renter households had householders with education beyond the high school level, compared with 57.5 percent among all renter households.

Exhibit 4-5. Distribution of HUD-Assisted Housing by Educational Attainment of Householder, 2019

Educational Attainment of Householder	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Less Than 9th Grade	7.3	8.8	5.7	8.7	7.2	4.5
9th to 12th Grade, No Diploma	21.1	22.5	20.5	21.1	16.6	10.3
High School Graduate (Includes Equivalency)	38.5	35.7	39.5	38.9	36.5	31.3
<i>Additional Vocational Training</i>	4.9	4.1	4.5	6.1	3.9	3.5
Some College, No Degree	17.8	18.5	18.2	16.7	17.2	17.2
Associate Degree	7.0	5.0	8.7	5.6	7.8	9.0
Bachelor's Degree	5.9	6.7	5.2	6.4	10.7	18.6
Graduate or Professional Degree	2.5	2.8	2.2	2.7	4.0	9.3
Percent High School Graduate or Higher	71.6	68.7	73.8	70.3	76.2	85.3
Percent Bachelor's Degree or Higher	8.3	9.5	7.4	9.1	14.7	27.9

Notes: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

In this exhibit, "Additional Vocational Training" is a subset of "High School Graduate." Except for the "Additional Vocational Training" row and the final two rows, the percentages in each column total 100 percent, allowing for rounding.

High school graduation rates are low in all three HUD programs (68.7 percent in public housing, 73.8 percent in the voucher program, and 70.3 percent in privately owned multifamily), compared with 76.2 percent among all VLI renter households and 85.3 percent among all renter households. These results are consistent with the finding in Section 5 that HUD-assisted households overall have lower incomes than VLI renter households.

Years in the Same Unit

Because housing assistance is not an entitlement, one might expect households receiving assistance to be reluctant to move if moving means giving up assistance. Exhibit 4-6 examines this presumption. The bolded rows report the percentages for all householders, regardless of race, ethnicity, age, or disability; the remaining rows look at subsets based on race and ethnicity, age, and disability status.

Exhibit 4-6. Distribution of HUD-Assisted Housing by Householder Years in Unit by Race, Ethnicity, and Senior and Disability Status, 2019

Years in Unit, 2019	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Moved in 2019: All Householders	11.5	11.7	11.7	11.1	17.6	19.9
White, Non-Hispanic	11.8	12.4	12.5	10.8	17.4	20.0
Black, Non-Hispanic	12.6	13.0	12.9	11.7	17.6	18.9
Other Races, Non-Hispanic	4.2	10.3	4.4	0.9	22.1	25.9
Hispanic	10.8	8.1	9.8	14.8	16.4	18.0
Under 65	14.3	14.2	13.5	16.1	20.8	22.0
Over 65	5.1	4.8	4.9	5.3	8.1	9.1
Without a Disabled Person	12.1	13.4	12.7	10.0	19.8	21.2
With a Disabled Person	10.5	9.0	10.1	11.9	13.0	14.7
2–9 years: All Householders	63.3	62.7	65.3	60.5	63.0	65.5
White, Non-Hispanic	61.1	65.6	58.4	62.1	63.3	65.9
Black, Non-Hispanic	66.5	62.1	71.1	61.0	63.0	65.7
Other Races, Non-Hispanic	71.0	55.2	73.7	76.6	60.5	62.0
Hispanic	57.3	62.4	59.7	48.7	63.3	66.0
Under 65	66.3	67.0	67.7	62.5	65.1	67.0
Over 65	56.3	49.8	56.5	58.3	56.8	58.2
Without a Disabled Person	66.1	61.0	67.4	67.5	63.0	65.9
With a Disabled Person	59.0	63.6	61.9	52.9	62.5	63.8
10–14 Years: All Householders	11.0	8.1	10.3	13.7	7.7	6.2
White, Non-Hispanic	12.9	9.5	13.4	13.6	7.9	6.2
Black, Non-Hispanic	9.5	6.1	8.3	14.9	7.6	6.4
Other Races, Non-Hispanic	12.4	13.8	8.8	15.3	6.2	4.7
Hispanic	10.6	8.6	11.2	11.0	7.8	6.8
Under 65	8.6	6.3	9.0	9.6	6.2	5.2
Over 65	16.5	13.1	15.6	18.4	12.0	11.8
Without a Disabled Person	9.2	7.7	9.0	10.5	6.8	5.7
With a Disabled Person	13.7	9.2	12.8	17.2	9.7	8.8
15–19 Years: All Householders	6.2	7.3	6.3	5.5	4.5	3.3
White, Non-Hispanic	6.7	3.7	8.1	6.3	4.5	3.2
Black, Non-Hispanic	5.1	7.1	3.5	6.5	3.9	3.2
Other Races, Non-Hispanic	6.7	17.2	7.9	0.0	5.3	3.3
Hispanic	8.0	9.6	9.6	3.8	4.8	3.8
Under 65	5.3	5.9	5.5	4.3	3.7	2.7
Over 65	8.4	11.4	9.0	6.9	6.9	6.8
Without a Disabled Person	6.0	7.0	6.0	5.2	4.2	3.0
With a Disabled Person	6.7	8.4	6.4	6.3	5.2	4.7

Years in Unit, 2019	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
More Than 19 Years: All Householders	8.0	10.3	6.4	9.1	7.3	5.0
White, Non-Hispanic	7.6	8.7	7.5	7.2	6.9	4.7
Black, Non-Hispanic	6.3	11.7	4.3	5.9	7.9	5.8
Other Races, Non-Hispanic	5.7	3.4	5.3	7.2	5.9	4.1
Hispanic	13.3	11.2	9.8	21.6	7.7	5.4
Under 65	5.5	6.6	4.3	7.5	4.2	3.2
Over 65	13.8	21.0	14.1	11.0	16.3	14.1
Without a Disabled Person	6.7	10.9	4.9	6.9	6.2	4.2
With a Disabled Person	10.0	9.8	8.7	11.7	9.5	8.0

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

The Census Bureau does not tabulate “Years in Unit;” rather, it reports the year the household moved into the unit in multiyear blocks. For 2019, the blocks are before 2000, 2000–2004, 2005–2009, 2010–18, and 2019. This exhibit then translates these blocks into the categories “Moved in 2019,” “2–9 years,” “10–14 years,” “15–19 years,” and “More Than 19 years.”

This exhibit combines race and ethnicity. The first rows (“White, Non-Hispanic”) list householders who classified themselves as White and no other race and did not classify themselves as Hispanic. “White Alone” householders who also identified themselves as Hispanic are listed in row four, Hispanic. This inconsistency arose because this exhibit had to be compiled at the U.S. Census Bureau using data that are not publicly available. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release. CBDRB-FY21-POP001-0051.

Householders who moved in 2019 constituted 17.6 percent of VLI renter households and 19.9 percent of all renters, compared with 11.5 percent of all HUD-assisted renters. Clearly, there is more turnover among unsubsidized renters than among subsidized renters. There are no notable differences between the two assistance paradigms for moves in 2019—the public housing and privately owned multifamily programs, in which the subsidy attaches to the unit, and the voucher program, in which the subsidy generally remains with the tenant. Eleven percent of householders in all three programs moved into their units in 2019.

The expected differences between project-based and tenant-based programs appear when one expands the period to 2–9 years. The voucher program has a higher percentage of householders that have remained in the unit at 65.3 percent, compared with 62.7 percent of householders in public housing and 60.5 percent in privately owned multifamily housing. The voucher program also has fewer householders with long tenures; 6.4 percent of voucher householders have lived in their units more than 19 years, compared to 10.3 percent of public housing householders and 9.1 percent of householders in privately owned HUD-subsidized units.

The voucher program does not match the turnover pattern among all renters, likely due to the expense of moving in both time and effort because voucher participants can carry their subsidies only to units where landlords will participate in the program.

The race and ethnicity, age, and disability breakouts show that other factors affect turnover.¹⁷ This statement is best understood by looking down the columns within each “Years in Unit” category. In the All Renters and VLI columns, the differences across race and ethnicity are minor. Senior householders and householders with a disabled person in the household, however, display much lower turnover—that is, lower rates of short tenures and higher rates of long tenures.

The longer tenure among senior householders and households with disabled members also appears in the tenure patterns of HUD-assisted households. The tenure patterns among HUD-assisted households also display one characteristic not seen in the patterns for VLI renters or all renters—namely, the tendency among HUD-assisted households with Hispanic householders to have longer tenures than HUD-assisted households with non-Hispanic householders. This difference is starkest among householders who moved into their units more than 19 years ago. This report has no explanation for this observed difference.

¹⁷ Exhibit 4-1 treats race and ethnicity as separate characteristics. The first row in exhibit 4-1 (“White Alone”) lists householders who classified themselves as White and no other race, regardless of whether they classified themselves as Hispanic.

Section 5: Household Characteristics

This section describes key characteristics of HUD-assisted households, focusing primarily on characteristics that relate to the need for housing assistance. Substantial year-to-year changes in the characteristics of HUD households or householders are unlikely because only new units and turnover among existing assisted units can alter the mix of households. The 28-year period from 1991 to 2019 saw an increase of only 12 percent in the number of assisted units, and the previous section showed that turnover was low.

Household Income

Eligibility for assisted housing is based primarily on household income, determined by comparing household income to median family income in the locality. Typically, a household is eligible if it earns less than 50 percent of the median income for that locality, adjusted for family size. Within a group of lower-income households, HUD agents may, in some circumstances, look at additional criteria, such as being homeless or displaced, in prioritizing households for the limited number of units available at a given time.

In 2019, the median income of all renters nationally was \$40,000, based on AHS data (exhibit 5-1). The median income of voucher recipients was substantially lower, at 33.6 percent of the median income for all renters, and even lower in public housing (33.1 percent) and privately owned multifamily housing (27.6 percent). The median income for all VLI renter households was \$16,000, or 40.0 percent of the all-renter median. Individually and jointly, HUD programs generally serve households from the lower end of the distribution of VLI renter households and all renter households.

Exhibit 5-1. Median Income of Households by Assistance Status, 2019

Median Household Income	HUD-Assisted Renters				Total VLI Renters	All Renters
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Median Household Income	12,500	13,240	13,450	11,040	16,000	40,000
As a Percentage of the Median Income of All Renter Households	31.2	33.1	33.6	27.6	40.0	100

Note: The median household income for all HUD-assisted was estimated using the internal use file. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release. CBDRB-FY21-POP001-0051.

Exhibit 5-2 reveals a sharp drop in median income ratios for all three HUD program types between 2013 and 2015, which continued into 2019. This movement was unexpected; the economy was reasonably strong but not so strong as to enlarge the gap between assisted renters and all renters. The Characteristics Report for 2015 suggested that this could result from the AHS drawing a new sample in 2015.

Exhibit 5-2 also suggests a gradual decline from 1989 to 2011 in how median incomes of tenants in all HUD-assisted housing have changed in relation to the median income of all renters.¹⁸ This decline appears to have continued through 2019. This apparent decline is likely the result of a change in the program mix. Before 2015, the ratios of the median incomes of households served by the public housing and the voucher program had remained relatively flat, with the voucher ratio higher than that of public housing. The ratio of median income in the privately owned multifamily stock to the median income of all renters declined steadily from 1989 to 2009. During that period, the stock of privately owned multifamily housing also decreased by 300,000. Section 2 explained that some components of the privately owned multifamily rental stock had rents that could be greater than 30 percent of tenant income. In recent years (particularly from 1995 to 2005), many of these units—rent supplements, Section 236, and the old Section 202 programs—left the programs, which may explain the downtrend in the ratio of median incomes among households in the privately owned stock.

Exhibit 5-2. Trends in Median Income of Households by Assistance Status

AHS Survey Year	Group Median Income as a Percentage of Median Income for All Renters			
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing
1989	41	37	42	43
1991	39	36	39	42
1993	38	35	39	40
2003	39	37	40	39
2007	36	33	38	37
2009	37	32	42	34
2011	37	36	43	34
2013	N/A	36	39	34
2015	N/A	31	35	32
2017	N/A	30	35	31
2019	31	33	34	28

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. Data not available for 2013, 2015, or 2017. See note on exhibit 5-1 for derivation of 2019 All HUD-Assisted percentage.

Income Sources

HUD-assisted households differ substantially from other households in how they obtain their income. Exhibit 5-3 shows that 39.7 percent of HUD-assisted households receive wage and salary income, compared with 51.1 percent of VLI renter households and 72.6 percent of all renters. Tenants in privately owned multifamily projects have the lowest percentage of households with wage and salary income (29.1 percent), which is almost surely the result of the greater percentage of senior householders in this program.

Although cited as sources of household income far less often, the same pattern appears for self-employment income and income from interest, dividends, and rent. HUD-assisted households report these sources less frequently than all VLI renter households, which, in turn, report them less frequently than all renter households.

¹⁸ Medians for all HUD-assisted housing in exhibit 5-2 prior to 2013 came from special Census Bureau tabulations that are not available for more recent surveys.

The results are somewhat different for the “Social Security and Railroad Retirement” row; the high proportion of senior households among the public housing and privately owned multifamily populations make these sources important for HUD’s clientele. Among the six columns, the proportion of households receiving Social Security (44.3 percent) is the highest by far for privately owned multifamily households.

The income source information reinforces the inference drawn from the median income ratios that HUD programs serve those with the lowest incomes of the low-income population. For example, 15.2 percent of HUD-assisted households report receiving welfare, compared with 8.6 percent of VLI renter households and 4.4 percent of all renter households. Similarly, 23.4 percent of all HUD-assisted households receive Supplemental Security Income (SSI), compared with 12.8 percent of all VLI renter households and 6.5 percent of all renters. The 2019 data contained information on the receipt of food stamps for all six categories—once again, receipt of SSI, public assistance or public welfare, and food stamps is highest among tenants in assisted housing.

Exhibit 5-3. Income Sources for Renter Households by Assistance Status, 2019

Income Sources of Families and Primary Individuals	HUD-Assisted Renters (%)				All VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Public Housing	Voucher	Privately Owned MF		
Wages and Salaries	39.7	44.4	44.6	29.1	51.1	72.6
Self-Employment	3.0	2.6	3.3	2.6	5.1	7.7
Interest, Dividends, and Rental Income	2.1	1.5	1.6	3.3	4.9	9.2
Social Security or Railroad Retirement	32.9	29.2	27.2	44.3	28.5	18.5
Retirement or Survivors' Pensions	4.9	4.4	3.5	7.3	6.7	6.7
SSI	23.4	22.7	24.5	21.9	12.8	6.5
Public Assistance or Public Welfare	15.2	14.2	16.8	13.4	8.6	4.4
Other Income (Worker's Compensation, Alimony, and Any Other Income Not Previously Reported)	17.7	19.9	19.9	12.8	14.2	11.8
Food Stamps	51.4	53.5	50.5	51.4	30.0	15.5

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Across the three program variants, privately owned multifamily households stand out in three respects: a very low percentage report wage and salary, a relatively high percentage report Social Security and other retirement income (railroad retirement or pensions), and a relatively low percentage report “other income.” Privately owned multifamily households are also, on average, substantially older than other assisted households (see Exhibit 4-3).

Household Composition

Exhibit 5-4 presents the distribution of households from various renter groups by household composition and provides further evidence that HUD-assisted housing programs serve a clientele different from the typical renter household. First, 27.3 percent of all renter households consisted of married-couple households in 2019, while the percentage among all VLI renter households was 18.5 percent, and the percentage across all HUD programs combined was 9.5 percent. Second, one-person households comprise 53.0 percent of HUD-assisted households,

compared to 47.5 percent among VLI renter households and 38.1 percent among all renters. Third, combining the 4th (Other Female Householder) and the 13th (Female Householder) rows of exhibit 5-4 show that HUD programs serve a higher proportion of households with female householders; almost 70 percent of HUD-assisted households (68.1 percent) are households with a female householder, compared with 54.5 percent of VLI renter households and 42.8 percent of all renter households.

Some important differences stand out among HUD programs. Privately owned multifamily projects contain the largest percentage of one-person households at 64.8 percent, compared to 46.6 percent and 48.1 percent among public housing tenants and voucher recipients, respectively. Of the units in privately owned multifamily projects, 42.6 percent were one-person, single-female households, which is substantially higher than the rate among VLI renter households and twice the rate among all renter households. This result is likely due to the size of the units in privately owned multifamily projects.

Exhibit 5-4. Distribution of HUD-Assisted Housing by Household Composition, 2019

Household Composition by Age of Householder	HUD-Assisted Renters (%)				All VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Public Housing	Vouchers	Privately Owned MF		
Two-or-More-Person Households	47.0	53.4	51.9	35.1	52.5	61.9
Married-Couple Families, No Nonrelatives	9.5	9.4	9.7	9.4	18.5	27.3
Other Male Householder	3.9	3.6	4.8	2.8	8.2	12.9
Other Female Householder	33.6	40.4	37.5	23.0	25.9	21.7
Under 45 Years Old	20.9	25.6	21.9	16.4	16.5	14.1
45 to 64 Years Old	10.2	11.9	13.0	5.0	7.5	6.2
65 Years Old and Over	2.4	2.9	2.6	1.6	1.9	1.4
One-Person Households	53.0	46.6	48.1	64.8	47.5	38.1
Male Householder	18.6	15.5	17.4	22.3	18.5	17.9
Under 45 Years Old	3.2	3.0	3.7	2.5	5.8	8.1
45 to 64 Years Old	8.0	6.5	9.2	7.1	6.8	6.3
65 Years Old and Over	7.3	5.8	4.4	12.7	5.9	3.6
Female Householder	34.5	31.1	30.7	42.6	29.0	20.1
Under 45 Years Old	3.9	5.6	3.9	2.8	6.3	6.4
45 to 64 Years Old	13.0	11.4	14.9	11.0	9.5	6.6
65 Years Old and Over	17.6	14.1	11.8	28.7	13.3	7.1

Notes: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

The "Two-or-More-Person Households" and the "One-Person Households" rows sum to 100 percent, except for rounding. Within these two groups, the next level subgroups sum up to the group percentages.

Exhibit 5-5 presents the distribution of households by the presence or absence of children under 18.

Exhibit 5-5. Distribution of HUD-Assisted Housing by Number of Children in Household, 2019

Households by Number of Children	HUD-Assisted Renters (%)				All VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Public Housing	Vouchers	Privately Owned MF		
None	68.1	64.5	63.3	77.9	69.0	70.3
One	12.6	14.9	13.5	9.8	12.3	13.5
Two	10.2	9.7	12.0	7.7	10.3	9.9
Three or more	9.1	10.9	11.2	4.7	8.4	6.3

Notes: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

This table was created using the AHS internal use file. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release. CBDRB-FY21-POP001-0051.

Except for the privately owned multifamily program, HUD-assisted housing serves households with children at a rate similar to their share of the VLI renter population. Overall, 31.9 percent of assisted households have children, compared with 31.0 percent of all VLI renter households and 29.7 of all renter households. Among voucher households, 36.7 percent contain children, while 22.1 percent of assisted households in the privately owned multifamily program have children. The percentage of households with three or more children is higher in the voucher program (10.9 percent) than among all VLI renter households (8.4 percent).

Exhibit 5-6 uses the 11 matched data studies to examine how household composition in HUD-assisted housing has changed since 1989.

Exhibit 5-6. Trends in the Distribution of HUD-Assisted Housing by Household Composition

AHS Survey Year	Percentage of HUD-Assisted Units Containing Households of Specified Type						
	Two-or-More-Person Households	Married Couple Families, No Non-Relatives	Other Male House-Holder	Other Female House-Holder	One-Person House-Holds	Male House-Holder	Female House-Holder
1989	57	13	4	39	43	10	33
1991	56	15	4	36	44	13	32
1993	58	13	3	42	42	13	29
2003	54	11	2	41	46	14	32
2007	53	10	4	40	47	13	34
2009	55	9	3	42	45	13	33
2011	57	11	5	41	43	14	29
2013	55	10	4	40	45	15	30
2015	52	10	4	38	48	15	33
2017	51	10	4	37	49	16	33
2019	47	10	4	34	53	19	35

Notes: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

Except for rounding, columns 7 and 8 sum to column 6, and columns 6 and 2 sum to 100 percent. Columns 3, 4, and 5 are subsets of column 2. In other words, all households are either two-or-more-person households or one-person households. Two-or-more-person households are married-couple families with no non-relatives, other male householders, or other female householders. One-person households are either male or female householders.

Two things stand out: First, the percentages of two-or-more-person households and married-couple households declined during the 10 years (1993 to 2003) when there were no matched-data studies, with the percentage of one-person households correspondingly increasing

during this period. Second, there appears to have been a second decline in two-or-more-person households and growth in one-person households beginning in 2015.¹⁹ The magnitude of this shift is surprising: a 5-percentage-point decline in two-or-more-person households and a 5-percentage-point increase in one-person households.

Household Size

AHS data on household size reveals some expected differences among the HUD programs (exhibit 5-7). Compared with all VLI renter households, HUD-assisted households include a higher percentage of one-person households (47.5 percent vs. 53.0 percent, respectively) and a lower percentage of two-to-four-person households (43.5 percent vs. 39.8 percent, respectively); these differences are small. Households with five or more persons account for 7.2 percent of HUD-assisted households and 9.0 percent of VLI renter households.

Exhibit 5-7. Distribution of HUD-Assisted Housing by Household Size, 2019

Number of Persons in Household	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
One Person	53.0	46.6	48.1	64.8	47.5	38.1
Two to Four Persons	39.8	44.9	42.4	32.3	43.5	53.5
Five or More Persons	7.2	8.5	9.6	2.8	9.0	8.5
Overcrowded	2.4	2.8	1.2	5.0	4.3	3.3

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

The overcrowded row in this table was created using the AHS internal use file. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release. CBDRB-FY21-POP001-0051.

Taken individually, HUD-assisted programs have notably different household size distributions. The privately owned multifamily program has the highest percentage of one-person households (64.8 percent), while the public housing and voucher programs serve the highest percentage of large (five-or-more-person) households (8.5 and 9.6 percent, respectively); these percentages are similar to those of VLI renters (9.0 percent) and all renters (8.5 percent).

Overcrowding is defined as more than one person per room. In recent years, overcrowding has not been a serious problem in the American housing stock; in 2019, 4.3 percent of VLI renters and 3.3 percent of all renters were considered overcrowded. HUD-assisted stock generally experienced even lower rates of overcrowding, at 2.4 percent for all HUD-assisted renters in 2019. HUD program rules determine how many persons can occupy units of different bedroom sizes and therefore act to reduce overcrowding.

¹⁹ For the reasons given in footnote 15, it is difficult to detect trends with confidence in the data from these studies. In the Characteristics Report for 2017, exhibit 5-6 was described as having mostly random movements. The added year of data has made it easier to see a pattern starting in 2015.

Households with a Disabled Member

Exhibit 5-8 shows that HUD-assisted housing serves households with one or more disabled members at a rate (40.6 percent) substantially higher than among either VLI renter households (31.7 percent) or all renter households (20.9 percent). The privately owned multifamily housing programs contain the highest percentage of households with a disabled member at 46.5 percent.²⁰

Exhibit 5-8. Distribution of HUD-Assisted Housing by Disability Status of Members, 2019

Households by Disability Status of Members	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
With a Disabled Member	40.6	38.3	37.8	46.5	31.7	20.9
Without a Disabled Member	56.7	58.5	60.0	50.5	65.6	76.4
Not Reported	2.6	3.2	2.2	2.9	2.6	2.7

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Housing Cost as Percentage of Income

The primary objective of assisted housing is to make decent housing affordable for needy households. Section 6 examines the decent part of the objective; this section finishes with a look at the affordable part. The traditional measure of affordability is the ratio of monthly housing costs to monthly household income, where housing costs include both rent and utility expenses. A ratio of 0.3 is generally considered acceptable, while a ratio greater than 0.4 is considered excessive (Eggers and Moumen, 2008). This report considers rent burdens less than 30 percent to be acceptable, rent burdens of 30 percent to less than 50 percent to be moderately excessive, and rent burdens of 50 percent or more to be severe.

The percentages reported in Exhibit 5-9 ignore cases where respondents pay no cash rent and cases where respondents report zero or negative income. Among all renters, 4.4 percent report no cash rent, while 2.6 percent report zero or negative income; the percentage of all HUD-assisted renters who report zero or negative income is 4.1 percent, and the percentage of all HUD renters who pay no cash rent was not available.

The rent-to-income data from the 2019 AHS clearly illustrated why housing assistance is needed. Among VLI renter households, 54.3 percent reported extremely excessive rent burdens—that is, ratios of 50 percent or more. Severe rent burdens affected 34.6 percent of HUD-assisted households. Although this is substantially less than that of all VLI renter households, this rate was still surprisingly high. The corresponding rate for all renter households was 25.5 percent.

²⁰ The percentage of households with a disabled member declined between 2017 and 2019 in all six categories. For example, the percentage of HUD-assisted households with a disabled member was 43.6 percent in 2017, and the percentage among all renters was 22.3 percent. The authors are unaware of any explanation for this uniform change.

Exhibit 5-9. Distribution of HUD-Assisted Housing by Ratio of Housing Costs to Income, 2019

Monthly Housing Cost-to-Income Ratio	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Less Than 30%	36.9	46.8	30.3	41.0	16.7	49.7
30% to 49%	28.5	26.1	29.6	28.3	29.0	24.9
50% or More	34.6	27.1	40.1	30.7	54.3	25.5
Median Rent Burden ²¹	36	31	41	33	54	32

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. This table is based on the internal use file. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release (CBDRB-FY21-POP001-0053).

In all previous analyses of HUD-assisted housing using AHS data, this table has generated unnecessary confusion because AHS data on how HUD programs function appear to be at odds with program rules. Since the early 1980s, HUD has *generally* required tenants to contribute 30 percent of their income toward rent and related expenses. No such uniformity exists in the above table. According to AHS data, a number of households in each of the HUD programs spend considerably less than 30 percent, and a number spend considerably more than 30 percent.

The reported results should not be considered surprising: HUD rules allow for variation with regard to the 30-percent figure. Twelve percent of households in privately owned multifamily housing do not pay rent based on the 30-percent-of-income requirement. Another important exception applies to the voucher program, in which recipient households are allowed to rent units more expensive than the HUD-established payment standard if the households pay all of the added rental costs. Public housing also allows PHAs to establish minimum rent contributions that can exceed 30 percent of income for families with very small incomes.

Further, one should never expect the AHS data collection process to correspond to the processes by which HUD agents collect information on tenant incomes and set tenant rents. The HUD-mandated process is more formal and detailed and focuses solely on determining program eligibility and setting tenant rent. HUD agents require households to present collaborating information on income, whereas the AHS collects data on income and rent within an instrument that also gathers information on other household characteristics and unit and neighborhood characteristics. The AHS interview may be separated by as much as a year from the income recertification process carried out by HUD agents. Measurement errors, misreporting, and month-to-month variation in both income and housing-related expenses affect both HUD agents and AHS data. A HUD-funded study showed that the rent-to-income ratio can vary substantially between surveys for the same household and demonstrated how normal variation and measurement error might account for a large portion of the survey-to-survey variation (Eggers and Moumen, 2010).

Exhibit 5-10 examines how the median rent-to-income ratio has varied over time among different components of the rental housing stock. The numbers in the table are all medians,

²¹ The bottom row in this table is the median of the individual ratios of housing cost to income, not the ratio of median housing costs to median income.

meaning that one-half of the renters in that category have ratios less than or equal to the reported ratio and one-half have ratios greater than or equal to the reported ratio.

Exhibit 5-10. Trends in the Distribution of HUD-Assisted Housing by Ratio of Housing Costs to Income

AHS Survey Year	Median Monthly Housing Cost-to-Income Ratio (%)					
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF Housing	Total VLI Renters	All Renters
1989	30	30	32	30	39	28
1991	31	30	34	31	36	27
1993	29	29	32	28	38	28
2003	32	27	40	32	81	30
2007	34	30	39	31	51	33
2009	35	35	40	30	52	34
2011	34	30	39	32	55	35
2013	NA	30	39	30	NA	33
2015	NA	31	43	32	NA	31
2017	NA	32	40	32	NA	30
2019	36	31	41	33	54	32

NA = Data not available.

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

For all renter households as a group, the ratio of rent to income increased steadily from 1991 until 2013, when it declined slightly and then fell through 2017. More than one-half of VLI renters began to experience excessive rent burdens sometime between 1993 and 2003, a majority that lasted through 2011 and in 2019.²² Throughout the eight periods for which comparable data are available, the median ratios in each of the HUD programs were substantially lower than the median reported for all VLI renter households. Consistent with the special voucher exception, the voucher program had the highest median ratio among the HUD programs in all 11 periods.

Closing Thoughts

Taken together, Sections 4 and 5 provide strong evidence that HUD-assisted rental housing generally serves the lowest income population. The median incomes of households participating in the three broad HUD programs in 2019 were almost less than one-third of the median income of the typical renter. Householders in HUD-assisted units have substantially lower educational attainment, and HUD-assisted households received wage and salary income less often and relied more often on welfare and SSI. HUD-assisted households were less often married-couple households and more often single-adult households with a female householder. HUD-assisted households, especially in privately owned multifamily projects, were more likely to contain members with disabilities.

The deviations in characteristics between HUD-assisted households and householders and the VLI population generally relate to when and where programs began operation. HUD householders are more often Black than those in the VLI renter population because HUD programs

²² The 81-percent median rent burdens for all eligible households in 2003 seems to be an anomaly, perhaps an error.

operate more often in central cities of metropolitan areas, which typically have a higher percentage of householders who are Black. HUD householders are somewhat less likely to be Hispanic, probably because project-based programs were historically concentrated in the Northeast and South, which had lower concentrations of Hispanics, and HUD-assisted units were constructed before the rapid growth of the Hispanic population.²³ Similarly, HUD householders are more often seniors because PHAs and the owners of subsidized multifamily projects favored this clientele.

Although the ratios of total housing costs to income reported in the AHS are higher than expected, there are plausible reasons for this apparent program discrepancy. The bottom line is that excessive rent burdens are much less common among HUD-assisted households than all VLI renter households. Section 6 will look at the quality of the housing provided by the HUD programs.

²³ Possible reasons for this result are that turnover of Hispanic households is low in HUD units, and Hispanic population growth may have been concentrated in areas not well served by existing public and assisted housing.

Section 6: Unit Quality and Tenant Satisfaction

This section examines the quality of housing provided in the assisted housing programs. It begins by comparing the types of structures containing the units available through HUD-assisted rental housing programs with (1) structures housing all renters and (2) structures housing all VLI renters. The next comparison focuses on the overall physical adequacy of units using an index devised by HUD and the U.S. Census Bureau. The appendix lists the criteria used to define the three categories of adequacy: severely inadequate, moderately inadequate, and adequate. The examination of overall adequacy is followed by a series of comparisons involving specific features of units and structures that go into the determination of adequacy. Then, using the subsample of recent movers, the section examines the reasons for moving into assisted housing. The section ends with comparisons of tenants' satisfaction ratings with their units and neighborhoods.

Concerns about confidentiality limit the comparisons that can be generated using the Census Bureau's AHS Table Creator.²⁴ In a few places, the authors have information from the internal use file kept at the Census Bureau. Accessing this file is useful only when categories can be collapsed to produce counts large enough to protect privacy; most of the information on housing quality reported in this section comes from yes/no questions that cannot be collapsed.

Structure Type

Exhibit 6-1 provides percentage distributions by structure type for the six groups followed in this report. Mobile homes and single-family detached units are combined because there are so few mobile homes in HUD-assisted housing programs that reporting them separately would violate the Census Bureau's disclosure rules. "Other" includes boats, tents, and caves—rare structure types that are not permitted in HUD-assisted housing.

Exhibit 6-1. Distribution of HUD-Assisted Housing by Structure Type, 2019

Structure Type	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Mobile Homes, Single-Family Detached, Other	13.7	5.0	24.8	2.0	26.3	31.9
Single-Family Attached	3.9	5.2	4.7	1.9	4.6	5.6
2 to 4	20.4	30.3	20.0	14.7	20.4	17.5
5 to 9	15.1	14.5	15.5	14.8	13.5	12.2
10 to 19	9.4	6.1	9.8	10.8	9.9	10.6
20 to 49	10.7	7.1	10.3	13.7	9.6	9.5
50 or More	26.8	31.9	14.9	42.1	15.7	12.6

Notes: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units. This table was created using the AHS internal use file. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release (CBDRB-FY21-POP001-0051).

²⁴ To access Table Creator, click the "Create Custom AHS Tables" button at <https://www.census.gov/programs-surveys/ahs.html>.

Structure type can affect quality of life, but households differ in what they consider the most desirable structure type. Senior and small renter households generally favor units in garden or high-rise apartments that are safe and low maintenance, whereas households with children generally favor single-family units, whether detached or attached (for example, townhouses).

The most important distinction between HUD-assisted housing and both VLI rental housing and all rental housing is the far lower share of HUD-assisted housing units that are single-family detached units and mobile homes. Only 13.7 percent of HUD-assisted units fall into this category, approximately one-half the percentage found among households in VLI units or all rental units. The second most important distinction is the greater share of HUD-assisted housing units that are in large buildings (those with 50 or more units). Among the HUD-assisted units, 26.8 percent are in large buildings, compared with 15.7 percent among units occupied by VLI renter households and 12.6 percent among all renters.

These two distinctions are even sharper when the focus is restricted to public housing or units in privately owned multifamily projects: 31.9 percent of public housing tenant households and 42.1 percent of households in privately owned multifamily projects live in buildings with 50 or more units. The voucher distribution is most similar to the distribution among all renters.

Overall Adequacy of Units

For many years, HUD and the Census Bureau have used AHS data to assess the physical condition of all the AHS units and categorize them into one of three groups: severely inadequate, moderately inadequate, and adequate. Appendix A explains how this determination is made; over time, definitions of the categories and the variables used to define them have changed.²⁵

By these adequacy standards, approximately 90 percent of all units are judged to be adequate, with trivial differences among HUD programs and between HUD programs and the comparison groups (exhibit 6-2). Units in the public housing program have the highest percentage of severely inadequate units, but even so, only 3.0 percent qualify as such. Voucher units and units in privately owned multifamily projects have lower rates of severely inadequate housing, roughly equal to the rate among all VLI units.

Exhibit 6-2. Distribution of HUD-Assisted Housing by Physical Adequacy, 2019

Housing Adequacy	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Severely Inadequate ²⁶	2.4	3.0	2.3	2.3	2.6	1.8
Moderately Inadequate	5.6	7.2	6.1	3.8	7.2	5.6
Adequate	92.0	89.8	91.7	94.0	90.3	92.6

Note: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

²⁵ The definition last changed with the 2009 AHS.

²⁶ The percentage of severely inadequate units in public housing is an estimate derived by subtracting the moderately inadequate and adequate units from the total of all public housing units.

HUD rules help ensure good performance on these measures. HUD oversees conditions in both public housing and privately owned projects, and voucher units are subject to inspection before being approved for participation.

Appendix A identifies five categories of problems that cause a unit to be judged severely inadequate; for most purposes, the tables provided by Table Creator specify how frequently each of these categories is involved in a determination of severely inadequate for all rental units. Unfortunately, the Census Bureau suppresses this information for HUD-assisted units. In the following exhibits, data that has been suppressed is identified by an “S” in the associated cell.

Data on heating adequacy are not suppressed for HUD-assisted units. AHS tables classify the factors that determine a unit to be moderately inadequate into two categories: Upkeep and Other. Table Creator does not suppress data on these two categories.

To the extent that data are not suppressed, this section analyzes conditions that feed into these categories. For example, to be inadequate because of heating issues, a household must have been uncomfortably cold last winter for 24 hours or more, and the heating equipment must have broken down at least three times for at least 6 hours each time. The Census Bureau provides data on being uncomfortably cold and having a heating breakdown, but once assisted status is introduced into the analysis, Table Creator suppresses data on the number of breakdowns.

Heating Adequacy

Exhibit 6-3 shows that HUD-assisted units are more likely to have heating equipment than units occupied by VLI renters or all renters. HUD-assisted households are slightly more likely to have experienced periods of cold discomfort lasting 24 hours or more, however, although tenants in privately owned multifamily are an exception to this generalization.

Exhibit 6-3. Distribution of HUD-Assisted Housing by Heating Adequacy, 2019

Heating Adequacy	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
With heating equipment and occupied last winter	92.2	92.6	91.8	92.5	86.7	84.7
Not uncomfortably cold for 24 hours or more	82.9	81.3	81.7	85.7	77.7	77.3
Uncomfortably cold for 24 hours or more	9.3	11.3	10.2	6.8	9.0	7.4
Utility interruption	S	S	S	S	0.7	0.8
Inadequate heating capacity	S	S	1.9	1.6	1.6	1.2
Inadequate insulation	S	S	2.4	S	1.3	1.1
Cost of heating	S	S	S	S	0.5	0.5
Other	S	S	S	S	0.9	0.9
Discomfort not reported	0.0	S	S	S	S	0.2

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “S” signifies that the associated data were suppressed by the Census Bureau.

Toilet Breakdowns

The number of toilet breakdowns within a 3-month period enters into the determination of moderately inadequate. Data on the number of breakdowns are suppressed, but exhibit 6-4 shows whether a breakdown did occur. Breakdowns are rare for all groups (in the 3–5 percent range), and the differences among HUD programs and between HUD programs and either comparison group are trivial.

Exhibit 6-4. Distribution of HUD-Assisted Housing by Flush Toilet Breakdowns, 2019

Flush Toilet Breakdowns	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
With one or more flush toilets	99.8	100.0	99.7	99.9	99.7	99.8
With at least one toilet working at all times in last 3 months	95.8	95.6	96.1	95.4	96.2	96.9
None working some time in last 3 months	4.0	4.4	3.5	4.6	3.5	2.9
Breakdowns not reported	S	S	S	S	S	0.8

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

“S” signifies that the associated data were suppressed by the Census Bureau.

Water Leakage

Having a water leak, whether from indoors or outdoors, enters into the determination of both severely and moderately inadequate. Exhibit 6-5 reports on water leaks from both inside and outside the unit. Indoor water leaks are slightly more likely in public housing. Overall, HUD-assisted households are about as likely to have indoor water leaks as VLI renters or all renters. Concerning water leaks from outside, HUD-assisted housing is less likely to have this problem, but the percentage point differences are small.

Exhibit 6-5. Distribution of HUD-Assisted Housing by Water Leaks, 2019

Water Leaks	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
No leakage from inside structure	89.9	88.1	89.0	92.4	90.3	90.4
With leakage from inside structure	10.1	11.9	11.0	7.5	9.7	9.6
Fixtures backed up or overflowed	2.2	1.9	3.0	1.3	2.3	2.2
Pipes leaked	4.0	5.7	4.2	2.5	4.3	4.1
Broken water heater	S	S	S	S	0.3	0.6
Other or unknown (includes not reported)	4.1	4.7	4.2	3.6	3.4	3.3
No leakage from outside structure	93.4	93.3	92.9	94.4	91.7	91.4
With leakage from outside structure	6.6	6.7	7.2	5.6	8.3	8.6
Roof	2.4	2.3	2.5	2.4	4.3	4.2

Water Leaks	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Basement	0.6	S	1.2	S	1.0	1.5
Walls, closed windows, or doors	1.8	S	2.1	2.5	2.0	2.2
Other or unknown (includes not reported)	1.0	S	2.0	S	1.1	1.2

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “S” signifies that the associated data were suppressed by the Census Bureau.

Selected Deficiencies

The AHS reports a variety of quality problems under the title “Selected Deficiencies.” Most of these problems, except for signs of cockroaches, enter into the determination of being severely or moderately inadequate. None of the listed deficiencies would be considered serious enough to cause a unit to be labeled severely inadequate or moderately inadequate, but they can produce either designation when discovered in combination with each other or other problems, such as water leaks. Exhibit 6-6 reports on these items.

Exhibit 6-6. Distribution of HUD-Assisted Housing by Selected Deficiencies, 2019

Selected Deficiencies	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Signs of mice or rats inside home in last 12 months	12.2	14.6	13.1	9.3	12.4	10.9
Signs of cockroaches in last 12 months	20.5	28.0	19.6	17.1	18.3	15.9
Holes in floors	1.6	2.2	1.7	1.1	2.4	1.8
Open cracks or holes (interior)	7.9	10.3	7.9	6.4	8.1	6.9
Broken plaster or peeling paint (interior)	3.1	4.9	2.7	2.5	4.0	3.0

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Except for signs of cockroaches, the incidence of such problems is generally low, and there are no substantial differences across the six groups. In general, these problems occur less frequently in voucher units and units in privately owned multifamily housing than in units occupied by VLI renter households, but the differences are small. The rates of occurrence are typically highest in public housing units.

Electricity and Blown Fuses or Tripped Circuit Breakers

A unit without electricity is considered severely inadequate, as is a unit with exposed wiring or containing a room without electrical outlets. The frequency of blown fuses or tripped circuit breakers enters into the determinations of both severely and moderately inadequate. Exhibit 6-7 provides information on the availability of electricity and experiencing blown fuses or tripped circuit breakers in units but not the frequency of these latter conditions.

Exhibit 6-7. Distribution of HUD-Assisted Housing by Electrical Problems, 2019

Electrical Problems	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
With electrical wiring	99.8	99.6	99.9	99.6	99.9	100.0
Exposed wiring	3.9	6.2	3.6	2.8	3.7	3.2
Rooms without electric outlets	1.6	2.4	2.3	S	3.1	2.4
No fuses or breakers blown in last 3 months	93.9	93.3	92.9	96.0	93.0	92.4
With fuses or breakers blown in last 3 months	5.8	6.3	7.1	3.7	6.9	7.5

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Fewer than 0.1 percent of all VLI rental units lack electricity. Surprisingly, the frequency of blown fuses or tripped circuit breakers is highest among all renters. The small differences reported in these most recent exhibits tend to vary across surveys; for example, in the Characteristics Report for 2015, public housing had the highest percentage of units experiencing blown fuses or tripped circuit breakers (8.6 percent), whereas public housing units had the lowest incidence in the Characteristics Report of 2017.

Complete Kitchens

If a unit lacks complete kitchen facilities (sink, refrigerator, and stove or burners) or if the household shares kitchen facilities, it is classified as moderately inadequate. Exhibit 6-8 provides information on the completeness of kitchens. The differences across all six categories are minor. The lack of complete kitchen facilities is highest among units occupied by all VLI renter households.

Exhibit 6-8. Distribution of HUD-Assisted Housing by Complete Kitchen Facilities, 2019

Complete Kitchens	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
With complete kitchen	97.5	96.9	97.4	98.0	96.6	97.6
Lacking complete kitchen facilities	2.4	3.0	2.6	1.9	3.4	2.4
Kitchen sink	100.0	99.9	100.0	100.0	99.1	99.6
Refrigerator	99.7	99.6	99.6	99.8	98.8	99.2
Cooking stove or range	98.8	98.9	98.9	98.7	96.6	97.9

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

Exhibit 6-8 also provides information on three of the necessary elements of a complete kitchen (sinks, refrigerators, and stoves) but not on burners or the necessity of sharing kitchen facilities.

Tenant Satisfaction

The AHS asks respondents to rate their structure and their neighborhood on a scale from 1 to 10, where 10 is considered the best. Exhibit 6-9 presents a capsulized summary of these ratings. So few residents rated their units or neighborhood at the bottom of the scale that the analysis had to combine the bottom five ratings to avoid possible disclosure.

Exhibit 6-9. Distribution of HUD-Assisted Housing by Tenant Ratings as “Best” or “Worst,” 2019

Overall Opinion	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Structure						
1–5 Rating	17.4	22.0	17.7	14.1	15.7	12.2
9–10 Rating	38.7	32.5	37.1	45.2	37.5	34.8
Neighborhood						
1–5 Rating	21.3	28.2	20.3	18.5	16.3	12.4
9–10 Rating	35.8	29.5	36.5	38.8	38.8	38.9

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. This table was created using the AHS internal use file. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release (CBDRB-FY21-POP001-0051).

A higher percentage of respondents from HUD-assisted units gave their units a score of 9 or 10 than did respondents from units occupied by VLI renter households or from all rental units, but the differences are small. This result is driven by the very favorable ratings given by tenants in privately owned multifamily housing.

The neighborhood ratings in exhibit 6-9 tell a different story. Overall, tenants in HUD-assisted housing gave the neighborhoods in which their units are located lower ratings than VLI or all renters did. Tenants in public housing appear to be less satisfied than tenants in the other groups; they have the lowest percentage of 9 or 10 ratings and the highest percentage of 1 to 5 ratings.

Recent Movers

The AHS gathers additional information on households in which the respondent has moved into the unit during the past 2 years.²⁷ Exhibit 4-6 demonstrated that householders tend to remain in assisted units much longer than householders in VLI renter households or all renters. The same pattern holds when one looks at recent movers: 30.0 percent of HUD-assisted units are occupied by recent mover households, compared with 47.5 percent of all renter households (exhibit 6-10). The percentage of recent movers among HUD-assisted households is almost identical to that of 2017, but recent mover behavior across HUD programs experienced surprising changes: The percentage of recent movers increased by 5.8 percentage points among public housing tenants but

²⁷ In AHS surveys before 2015, recent movers were defined as respondents who had moved into their unit within the past year.

declined by 2.9 percentage points among voucher recipients and by 1.7 percentage points among tenants in privately owned multifamily units. In 2019, public housing had the highest percentage of recent movers among HUD programs. The authors are unaware of what caused this shift in pattern.

Exhibit 6-10. Distribution of HUD-Assisted Housing by Percentage of Recent Movers, 2019

Recent Mover Households	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Respondent moved during past 2 years	30.0	31.7	29.6	29.6	40.3	47.5

Note: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units.

The AHS asks a detailed series of questions about why recent mover respondents moved into their current units. Exhibit 6-11 discusses some key reasons given by respondents. Respondents could give more than one answer, so the percentages add to more than 100 percent; on average, recent movers gave two reasons.

“To reduce housing costs” is a reason given by 23.6 percent of HUD-assisted renters but only 15.4 percent of all renters.

Exhibit 6-11. Distribution of Recent Movers in HUD-Assisted Housing by Key Reasons Given for Move, 2019

Reasons for Moving	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
New job or transfer	S	S	S	S	S	15.5
To form own household	25.9	33.1	22.0	27.0	25.0	23.4
To be closer to family	21.2	19.2	18.7	26.6	20.0	17.7
Change in household or family size	9.2	10.1	7.9	10.5	11.7	11.5
To reduce commuting time	3.0	3.8	4.5	S	8.3	11.9
Wanted a larger or better quality home	25.2	26.1	28.9	18.9	23.0	24.4
To reduce housing costs	23.6	26.5	20.3	26.8	18.1	15.4
Wanted a more desirable neighborhood	23.9	18.1	26.6	23.7	22.6	24.1
Other	14.4	8.0	16.4	15.6	20.8	17.4

Notes: “All HUD-Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “S” signifies that the associated data were suppressed by the Census Bureau.

When asked to compare their current unit to their previous home, recent mover respondents in HUD-assisted units were more likely than all renters or all VLI renters to rate the HUD-assisted unit as better than their previous unit. This finding was particularly true of recent movers among voucher recipients and tenants in privately owned multifamily units; approximately one-half of recent movers into these two programs were likely to give a better rating to their new home. However, recent movers into public housing were much less likely to rate their new home as better than either all VLI renters or all renters.

Exhibit 6-12. Distribution of Recent Movers in HUD-Assisted Housing by Comparison of Current and Previous Home and Neighborhood, 2019²⁸

Comparison of Current and Previous Home and Neighborhood	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Current Home						
Better	46.9	35.9	49.2	50.7	44.7	42.9
Worse	13.0	18.8	13.8	7.7	13.8	14.2
Current Neighborhood						
Better	36.9	28.9	39.3	38.5	36.3	35.3
Worse	14.2	16.0	16.9	8.9	11.6	10.9

When asked to compare their current neighborhood with their previous neighborhood, approximately 30 to 40 percent of recent movers in all six categories were more likely to rate their current neighborhood as better than their previous neighborhood.

Closing Thoughts

The main conclusion from section 6 is that both the American housing stock and the HUD-assisted stock are high quality, with few units experiencing major problems. The AHS has an overall measure of housing quality that detects whether an individual unit is adequate, moderately inadequate, or severely inadequate. In 2019, 1.8 percent of all rental units were severely inadequate, whereas the percentages among all VLI units and all HUD-assisted units were 2.6 percent and 2.4 percent, respectively.

This section separately examined various indicators of housing problems: heating problems, toilet breakdowns, water leaks, other deficiencies, electrical problems, and having complete kitchen facilities. exhibit 6-13 pulls together key rows from exhibit 6-3 through exhibit 6-8. In almost every case, HUD-assisted units have few problems and are comparable in quality to all rental units and sometimes slightly better than all VLI units.

Exhibit 6-13. Key Findings from Exhibits 6-3 Through 6-8

Various Components of Adequate Housing	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Uncomfortably cold for 24 hours or more	9.3	11.3	10.2	6.8	9.0	7.4
No toilets working some time in last 3 months	4.0	4.4	3.5	4.6	3.5	2.9
With water leakage from inside structure	10.1	11.9	11.0	7.5	9.7	9.6
With water leakage from outside structure	6.6	6.7	7.2	5.6	8.3	8.6

²⁸ The allowed responses to the home comparison were “better,” “about the same,” “worse,” or “not reported.” The allowed responses to the neighborhood comparison were “better,” “about the same,” “same neighborhood,” “worse,” or “not reported.”

Various Components of Adequate Housing	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Signs of mice or rats inside home in last 12 months	12.2	14.6	13.1	9.3	12.4	10.9
Holes in floors	1.6	2.2	1.7	1.1	2.4	1.8
Exposed wiring	3.9	6.2	3.6	2.8	3.7	3.2
With fuses or breakers blown in last 3 months	5.8	6.3	7.1	3.7	6.9	7.5
Lacking complete kitchen facilities	2.4	3.0	2.6	1.9	3.4	2.4

Note: "All HUD-Assisted" encompasses public housing, vouchers, and privately owned multifamily units.

HUD tenants are mostly satisfied with their units and neighborhoods. A higher percentage of respondents from HUD-assisted units give their units a satisfaction rating of 9 or 10 than did respondents from units occupied by VLI renter households or from all rental units. This result is driven by the favorable ratings given by tenants in privately owned multifamily units. Public housing tenants are the least likely to be satisfied with their units and neighborhoods. With respect to neighborhoods, tenants in public housing appear to be less satisfied than tenants in the other groups; they have the lowest percentage of ratings of 9 or 10 and the highest percentage of 1-through-5 ratings.

When asked to compare their current unit and current neighborhood with their previous home, recent mover respondents in HUD-assisted units (except public housing) are more likely to rate the HUD-assisted unit as better than their previous unit than all renters or all VLI renters.

Section 7: Assessment of HUD-Assisted Housing—Looking Across the Sections

The previous sections use the information from the 2019 AHS to examine the characteristics of HUD-assisted units (their location, year built, size, structure type, and quality) and the characteristics of their occupants (race and ethnicity, age, education, income, household composition, and satisfaction with their living environment). This section looks across these earlier sections to assess HUD’s rental assistance.

The assessment focuses on four questions that the AHS is well suited to answer:

1. Whom do the programs serve?
2. What benefits do the programs provide?
3. How do the programs differ with respect to recipients and benefits?
4. How have the programs evolved from 1989 onward?

Whom Do the Programs Serve?

Several characteristics attest that HUD-assisted housing serves households at the bottom of the income distribution, particularly those with special social characteristics—multi-person households with a female householder, households with disabled members, and households with householders without a high school diploma:

- More than one-half of all HUD-assisted households had a total income in 2019 of less than approximately \$13,500, compared with a median of approximately \$17,180 among unassisted households whose income would still qualify them to participate in the program. The median income of all renters was approximately \$40,000, and the median income of all households was approximately \$60,000.
- Forty percent of HUD-assisted households receive wage and salary income, compared with 73 percent of all renters.
- Thirty-four percent of HUD-assisted households are two-or-more-person households with a female householder, compared with 26 percent among VLI renter households and 22 percent among all renter households.
- HUD-assisted housing serves households with one or more disabled members at a rate (41 percent) substantially higher than the rate among either units rented to VLI renter households (32 percent) or all renter households (21 percent).
- Twenty-eight percent of householders in HUD-assisted households did not graduate from high school, compared with 24 percent of householders among all VLI renters and 15 percent among all renters.

HUD-assisted households differ in some demographic characteristics from all VLI renter households:

- Among HUD-assisted households, 46 percent have Black householders, compared with 27 percent among all VLI renter households.

- Among HUD-assisted households, 19 percent have Hispanic householders, compared with 23 percent among all VLI renter households.
- Among HUD-assisted households, 30 percent have senior householders (classified as householders 65 or older), compared with 26 percent among all VLI renter households.
- Fifty-three percent of HUD-assisted households have only one person, compared with 47 percent among VLI renters and 38 percent among all renters.

The report attributes these differences to where the programs function and when they originally began operation. Units constructed for public housing and other project-based multifamily programs can last 40 years or more, and the original purpose and location of these units determines who lives in them (for example, one-bedroom units cannot serve families).

- Almost 60 percent of public housing units were built between 1950 and 1985, and approximately 40 percent of privately owned multifamily program units were constructed between 1970 and 1985. Fifty-five percent of HUD-assisted units are located in central cities, whereas 49 percent of units occupied by VLI renters are in central cities.
- Forty-four percent of HUD-assisted units are efficiencies or one-bedroom units, compared with 35 percent of all units occupied by VLI renter households and 29 percent of all rental units. Among units in privately owned multifamily projects, the percentage of one-bedroom units is 63 percent.

What Benefits Do the Programs Provide?

HUD-assisted programs have achieved their primary objective of providing decent and affordable housing for needy households. The AHS provides extensive information on the quality and condition of units, and AHS data show that the American rental housing stock is in good condition and HUD-assisted units are as good as other rental units.

- By the AHS quality index, 92 percent of HUD-assisted units, 90 percent of units occupied by all VLI renter households, and 93 percent of all rental units are considered adequate.
- Section 6 examined several aspects of unit quality. Exhibit 6-13, reproduced here as exhibit 7-1, shows that HUD-assisted units had few problems and were comparable in quality to all rental units and sometimes slightly better than all VLI units.

Exhibit 7-1. Key Findings From Exhibits 6-3 Through 6-8

Various Components of Adequate Housing	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
Uncomfortably cold for 24 hours or more	9.3	11.3	10.2	6.8	9.0	7.4
No toilets working some time in last 3 months	4.0	4.4	3.5	4.6	3.5	2.9
With water leakage from inside structure	10.1	11.9	11.0	7.5	9.7	9.6

Various Components of Adequate Housing	HUD-Assisted Renters (%)				Total VLI Renters (%)	All Renters (%)
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned MF		
With water leakage from outside structure	6.6	6.7	7.2	5.6	8.3	8.6
Signs of mice or rats inside home in last 12 months	12.2	14.6	13.1	9.3	12.4	10.9
Holes in floors	1.6	2.2	1.7	1.1	2.4	1.8
Exposed wiring	3.9	6.2	3.6	2.8	3.7	3.2
With fuses or breakers blown in last 3 months	5.8	6.3	7.1	3.7	6.9	7.5
Lacking complete kitchen facilities	2.4	3.0	2.6	1.9	3.4	2.4

- Among households that moved into their units within the past 2 years, respondents in HUD-assisted units are slightly more likely than all renters or all VLI renters to rate the HUD-assisted unit (with the exception of public housing) and its neighborhood as better than their previous unit and neighborhood.
- The traditional measure of affordability is the ratio of monthly housing costs to monthly household income, where housing costs include both rent and utility expenses. A ratio of 0.3 is generally considered acceptable, whereas a ratio greater than 0.4 is considered excessive. By this standard, program participants are better off than the typical VLI renter household. Forty-two percent of HUD-assisted households pay more than 40 percent of their income for rent, utilities, and related expenses, compared with 62 percent of all VLI renters.

Section 5 discusses why the AHS records so many HUD-assisted households that pay more than 30 percent of their income, which is the general requirement in HUD programs. Program rules differ, allowing higher ratios in some cases—this is particularly important regarding the voucher program. In addition, AHS income and cost numbers may differ from HUD administrative records.

How Do the Programs Differ With Respect to Recipients and Benefits?

The most important differences among the HUD programs are the following:

- A higher percentage of public housing units are located in central cities (61 percent) than voucher units (54 percent) or privately owned multifamily units (54 percent).
- Thirty-eight percent of privately owned multifamily households have Black householders, compared with 50 percent in public housing and 50 percent in the voucher program.
- Forty-seven percent of privately owned multifamily householders are seniors, compared with 25 percent of householders in public housing and 28 percent in the voucher program.
- Thirty-five percent of privately owned multifamily households are two-or-more-person households, compared with 53 percent in public housing and 52 percent in the voucher program.

- Forty-seven percent of privately owned multifamily households have a disabled member, compared with 38 percent in both public housing and the voucher program.
- Voucher households had the highest median incomes in 2019 at approximately \$13,450, compared with approximately \$13,240 among public housing tenants and \$11,040 among privately owned multifamily households.
- Fifty percent of voucher households pay more than 40 percent or more of their income on housing, compared with 38 percent of privately owned multifamily tenants. The share of rent-burdened households in public housing is not available.
- Voucher households are the most mobile; 77 percent moved in after 2010. Tenants in privately owned multifamily units were the least mobile, with 72 percent moving in after 2010. Mobility is much higher among the comparison groups; 81 percent of VLI renters and 85 percent of all renters moved in after 2010.

How Have the Programs Evolved Since 1989?

This report is the 11th compilation of AHS data on HUD-assisted rental housing, and it uses information from the previous studies to track changes in the HUD programs.

- The biggest change in assisted housing programs has been the shift from project-based assistance to tenant-based assistance. From 1989 to 2019, the number of HUD-assisted units increased by approximately 500,000 units, but the overall program mix changed dramatically. The voucher program's share grew from 26 percent in 1989 to 49 percent in 2019, while shares of public housing and privately owned multifamily housing declined by 13 and 9 percentage points, respectively.
- The metropolitan areas outside central cities have a larger share of HUD assistance, at 33 percent in 2019, compared with 26 percent in 1989, likely due to the growth of the voucher program.
- The share of Black householders rose from 40 percent to 46 percent; the share of Hispanic householders rose from 10 percent to 19 percent.
- The share of households with senior householders fell from 35 percent to 30 percent with the decline of the privately owned multifamily program.
- The median ratio of housing costs to income rose from 32 to 41 in the voucher program.

Although these 11 studies cover the 1989–2019 timeframe, the studies are clustered at the front (1989, 1991, 1993) and back (2003, 2007, 2009, 2011, 2013, 2015, 2017, 2019) ends of the period. Although the shift in program composition was generally smooth over the 30-year period, there were marked changes in the share of households with a Hispanic householder, the share of households with a senior householder, and the median ratio of housing costs to income in the voucher program between the “1993 and earlier” era and the “2003 and later” era. Due to the back- and front-end clustering, the report cannot rule out a sharp change during the 1993–2003 gap.

Appendix A: How HUD Determines Physical Adequacy

At the request of the U.S. Department of Housing and Urban Development (HUD), the U.S. Census Bureau provided this cogent explanation of the adequacy measures.

Housing Adequacy

HUD measures housing quality by creating a measure called *housing adequacy*. The housing adequacy measure is classified into three degrees of severity: “severely inadequate,” “moderately inadequate,” and “adequate.” Each sample unit must meet the conditions defined below to be classified in one of these three categories.

Severely Inadequate

Units are classified as “severely inadequate” if at least one of the following conditions is met:

- *Plumbing*. Lacking hot or cold piped water, lacking a full bathroom, or sharing a bathroom with non-household members.
- *Heating*. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and the heating equipment broke down at least three times last winter for at least 6 hours each time.
- *Electricity*. Having no electricity.
- *Wiring*. Having all of the following electric problems: exposed wiring, a room with no working wall outlet, and three blown fuses or tripped circuit breakers in the last 3 months.
- *Upkeep*. Having at least five of the following six maintenance problems:
 1. Water leaks from the outside in the last 12 months, such as from the roof, basement, windows, or doors.
 2. Leaks from inside the structure in the last 12 months, such as pipes or plumbing fixtures.
 3. Holes in the floors.
 4. Holes or open cracks (wider than a dime) in the walls or ceilings.
 5. More than 8 by 11 inches of peeling paint or broken plaster.
 6. Signs of rats in the last 12 months.

Moderately Inadequate

Units are classified as “moderately inadequate” if at least one of the following conditions is met:

- *Upkeep*. Having only three or four of the six problems listed under “Severely Inadequate—Upkeep.”

- *Other.* Having any one of the following conditions:
 1. On at least three occasions during the last 3 months, all the flush toilets were broken down at the same time for 6 hours or more.
 2. Having unvented gas, oil, or kerosene heaters as the main heating equipment.
 3. Lacking a kitchen sink, lacking a working refrigerator, lacking cooking equipment (stove, burners, or microwave oven), or sharing the kitchen with non-household members.

Adequate

A unit is deemed “adequate” if it does not meet the definitions of “severely inadequate” or “moderately inadequate.”

Appendix B: Previous Studies of the Characteristics on HUD-Assisted Renters and Their Units Based on AHS Data

- Casey, Connie H. 1992. *Characteristics of HUD-Assisted Renters and Their Units in 1989*. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.
- . 1997. *Characteristics of HUD-Assisted Renters and Their Units in 1991*. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.
- Eggers, Frederick J. 2019a. *Characteristics of HUD-Assisted Renters and Their Units in 2009*. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.
- . 2019b. *Characteristics of HUD-Assisted Renters and Their Units in 2011*. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.
- . 2019c. *Characteristics of HUD-Assisted Renters and Their Units in 2013*. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.
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