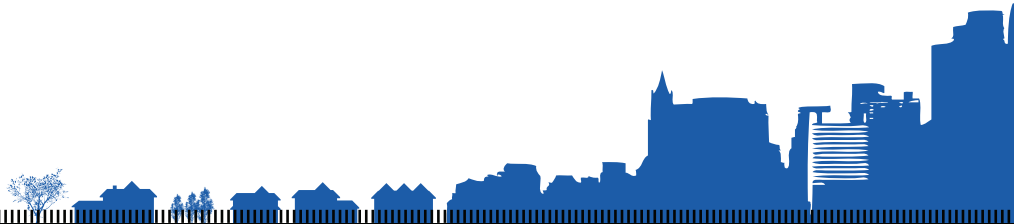


Characteristics of HUD- Assisted Renters and Their Units in 2021



PD&R



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Characteristics of HUD-Assisted Renters and Their Units in 2021

Prepared for
U.S. Department of Housing and Urban Development
Office of Policy Development and Research

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Executive Summary

This report uses data from the American Housing Survey (AHS) to describe key features of both the rental housing assistance that the U.S. Department of Housing and Urban Development (HUD) has provided and the households that HUD has served.¹ The 2021 AHS contains information collected from 7,727 HUD-assisted rental units representative of the HUD-assisted population. In 2021, HUD provided rental subsidies to approximately 4,500,000 households under several programs, with total costs exceeding \$41 billion, excluding Emergency Rental Assistance (HUD, 2020). This report compares this group of assisted households with two comparison groups: all rental units, including assisted and unassisted, and all rental units very low-income (VLI) households occupy (households with incomes not exceeding 50 percent of local median income, adjusted for household size), whether assisted or not.² In most cases, the group of VLI households is eligible for HUD assistance, although not all receive it.³

HUD-Assisted Rental Housing (Section 2)

HUD-assisted housing falls into three broad types: (1) public housing, (2) privately owned multifamily programs, and (3) vouchers. Public housing and privately owned multifamily programs are *project-based* programs, meaning that the subsidy is tied to the unit and households apply for units. Vouchers are *tenant based* because the subsidy attaches to the household that 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.⁴ The federal government paid off the bonds, and the PHAs maintained projects using the rent from tenants.⁵ HUD currently also subsidizes operating costs and capital improvements. In 2021, public housing assisted approximately 842,000 households.

Assisted multifamily housing comprises privately owned, subsidized projects created through various subsidy programs during the past 5 decades and covered by rental assistance contracts to

¹ The estimates in this report are based on survey data, which are subject to sampling and nonsampling 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 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 in this report may not be the same as those in HUD administrative data or other surveys, which have their own sources of error. Readers are advised to use caution when comparing this report's results with documents based on other data sources, including HUD's (n.d.) *Picture of Subsidized Households*. The authors use "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 (AMI). Additional statutes and HUD regulations generally limit income eligibility to households with incomes at or below 50 percent of AMI, as do public housing authority-specific rules.

³ These two comparison groups do not function as *control* groups in this iteration of the report in that they are not *mutually exclusive* with the 7,727 HUD-assisted rental units. Mutually exclusive control groups can be designed for the next iteration of the report or the first iteration of the new panel.

⁴ The initial public housing bond program also predates both operating and capital grants by many decades.

⁵ Rather than paying off bonds directly, PHAs pay debt with HUD-provided Capital Grants and operating subsidies.

provide affordable housing to qualified tenants.⁶ The rental assistance is project based, meaning that the assisted household may not take the rental assistance to another location. Section 8 project-based rental assistance was created in 1974 to complement the Section 8 tenant-based program. Although HUD could no longer issue new Section 8 contracts to cover additional new construction or substantial rehabilitation projects after 1983, project-based Section 8 renewal contracts remain the primary form of project-based rental assistance, covering 88 percent of all units in HUD’s privately owned project-based housing inventory (HUD, 2020). Assisted multifamily housing served approximately 1,431,000 households in 2021.

Tenant-based assistance began when the U.S. Congress authorized the Section 8 certificate in 1974 and Section 8 voucher program in 1983.⁷ The Housing Choice Voucher (HCV) program replaced these programs under legislation enacted in 1998.⁸ 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 tenant- and project-based voucher programs, including this (project-based voucher) variant. In 2021, the HCV program assisted approximately 2,218,000 households (U.S. Census Bureau, 2021).

HUD generally limits income eligibility for rental assistance to VLI households that have incomes at or below 50 percent of the HUD Area Median Income. Throughout this report, these households are referred to as “VLI households.” In 2021, approximately 19,971,000 households in the United States were VLI households. Of these households, approximately 4,491,000 (22.5 percent) lived in HUD-assisted units.

The number of assisted rental units increased only 11.3 percent during the past 30 years. In 1991, HUD assisted approximately 4,036,000 rental units compared with approximately 4,491,000 in 2021. During this period, the total number of VLI households increased 23 percent from approximately 16,194,000 to 19,971,000. As a result of the faster growth rate of VLI households, the percentage of VLI households receiving assistance fell from 24.9 to 22.5 percent.

The mix of HUD-assisted housing has changed dramatically because HUD has shifted its resources from project-based to tenant-based housing. The voucher program’s share of HUD-assisted households grew from 26 percent in 1989 to 49.4 percent ($0.494 = 2,218,000 / 4,491,000$) in 2021. During this period, shares of public housing and privately owned multifamily housing declined by 14.7 and 8.6 percentage points, respectively. Public housing decreased from 33.4 to 18.7 percent, and privately owned multifamily housing decreased from 40.5 to 31.9 percent.

Characteristics That Affect Program Performance (Section 3)

HUD administers its assisted rental housing through agents. In the case of public housing and vouchers, it is primarily administered through local PHAs or private landlords in the case of

⁶ Private landlords or corporations, which have received government subsidies to provide affordable housing, own privately owned assisted multifamily housing. This type of subsidy is also called a “project-based” subsidy because the subsidy stays with the housing development (project), not a tenant. Often, affordable apartments are in the same development as market-rate apartments. HUD programs in this category include Rent Supplement, Section 221(d)(3) Below Market Interest Rate, Section 236, Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons With Disabilities, Project-Based Section 8, Moderate Rehabilitation, and other smaller programs (U.S. Census Bureau, 2021).

⁷ Part of what made the program novel is that the vouchers could be used with privately owned units.

⁸ Quality Housing and Work Responsibility Act of 1988.

privately owned multifamily units. 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 who the programs serve.⁹ Recipient targeting and PHA control over the location of public housing are particularly true of project-based programs. Many of these projects have served a locality and a certain population for 40 years or more.¹⁰

Project-based programs were most active before 1985 when approximately 76 percent of privately owned multifamily housing and 80 percent of public housing were built. The demographics of that period (including the age, size, and composition of low-income households) and PHA preferences for serving these demographic groups influenced the housing construction. Local needs and interests of PHAs determined housing type and bedroom mix.

Public housing and privately owned multifamily programs were heavily oriented toward building smaller units pre-1985. In 2021, 44.2 percent of public housing units and 64.9 percent of privately owned multifamily units were efficiencies or one-bedroom units contrasted with all renter households (for whom 28.6 percent of units were efficiencies or one-bedroom units) and VLI renter households (35.2 percent). Because of maximum occupancy rules, the PHA's focus on building smaller units limited the size of households eligible for assistance. In other words, this heavy concentration of efficiencies and one-bedroom units determined the size and composition of the households these programs could serve, given that HUD program rules relate the allowable household size to the number of bedrooms present in the unit. By comparison, 33.7 percent of the units in the voucher program were efficiency or one-bedroom units in 2021.

Project location influences resident characteristics. In the Northeast and central cities, 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 households in these areas to the national total.¹¹ The voucher program was concentrated more in these locations, although to a lesser extent.

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

This report uses AHS data on both the householder (section 4) and the household (section 5) to describe the characteristics of those HUD-assisted housing served. HUD-assisted rental housing generally serves the lowest-income population. Some of the deviations in characteristics between HUD-assisted households and householders and unassisted VLI households relate to region, metropolitan status, and intra-metropolitan locations. HUD householders are more often Black than VLI householders 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. Section 3 provides possible explanations for this outcome. In addition,

⁹ Examples include helping senior households, households that have a member with a disability and children, or recently homeless households.

¹⁰ “More than a third (37%) [of Section 8 projects] were built before 1980 and 84% were built before 1990” (CRS, 2023: 1).

¹¹ Per the U.S. Census Bureau (n.d.), “most metropolitan statistical areas had at least one central city, which was usually its largest city. In addition, any city with at least 250,000 population or at least 100,000 people working within its corporate limits qualified as a central city. Smaller cities were also identified as central cities if they had a population of at least 25,000 and (1) had at least 75 jobs for each 100 residents who were employed, and (2) 60 percent or fewer of the city's resident workers commuted to jobs outside the city. Finally, in certain smaller metropolitan statistical areas, there were places with between 15,000 and 25,000 population that also qualified as central cities because they were at least one-third the size of the metropolitan statistical area's largest city and met the two commuting requirements.”

HUD householders are more often seniors because PHAs and owners of subsidized multifamily projects tend to favor this population. HUD-assisted households, especially privately owned multifamily project households, are more likely to include members with disabilities.

The AHS is a biennial national sample survey of households that the U.S. Census Bureau conducts. For some household characteristics, the AHS reports data on all household members. For other characteristics, such as age or race, the AHS reports data on the individual 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.

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

The goals of HUD-assisted housing are to reduce the housing cost burden 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. Excessive rent burdens are less common among HUD-assisted households than VLI households.

The main conclusion from section 6 is that the American housing stock and the HUD-assisted stock are of 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 2021, 2.4 percent of all rental units, 3.4 percent of all VLI units, and 3.8 percent of all HUD-assisted units were classified as severely inadequate.

Section 6 examines various indicators of housing problems: heating problems, toilet breakdowns, water leaks, other deficiencies, electrical problems, and incomplete kitchen facilities. In nearly every case, HUD-assisted units had few problems, were comparable in quality with 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) compared with respondents from units occupied by VLI households or from all rental units. The favorable ratings given by tenants in privately owned multifamily housing drive this result. Public housing tenants are the least likely to be satisfied with their units and neighborhoods. When asked to compare their current units and neighborhoods with their previous homes, recent mover respondents in HUD-assisted units (except public housing) were more likely to rate the HUD-assisted units as better than their previous units than recent movers in all renter units or all VLI renter units.

Conclusions (Section 7)

This section focuses on four questions to assess HUD's rental assistance.

Who Do the Programs Serve?

The households that receive HUD assistance have incomes at the bottom end of the VLI range. More than one-half of HUD-assisted households had a total income in 2021 of less than approximately \$12,250 compared with a median of approximately \$17,500 among VLI households. Other characteristics of assisted households confirm that HUD-assisted housing is targeted to those most in need. Thirty seven percent (36.5 percent) of HUD-assisted households are single-adult households with a female householder compared with 28.5 percent of VLI

households. HUD-assisted housing serves households that have members with disabilities at a higher rate (48.0 percent) than that of VLI renter units (33.8 percent) or all rental units (23.2 percent). HUD-assisted households differ demographically from all VLI households. Among HUD-assisted households, 43.8 percent have Black householders and 18.5 percent have Hispanic householders compared with 28.0 and 23.4 percent, respectively, for VLI households.

What Benefits Do the Programs Provide?

Excessive rent burdens are lower among HUD-assisted households (34.8 percent) than all VLI households (56.5 percent). HUD-assisted programs appear to have achieved the objective of providing decent and affordable housing for needy households. AHS data show that the American rental housing stock is in good condition, and HUD-assisted units are as good as other rental units. A slightly larger percentage of HUD-assisted housing tenants give their units the highest satisfaction ratings than VLI renters or all renters. Among recent movers, HUD tenants more often rate their new units and neighborhoods as better than VLI renters and all renters do.

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

Forty-seven percent (47.3 percent) of privately owned multifamily householders are seniors compared with 29.9 percent in public housing and 23.9 percent in the voucher program. Thirty-two percent (31.5 percent) of privately owned multifamily households have two or more persons compared with 48.5 percent in public housing and 52.7 percent in the voucher program. Fifty-five percent (54.9 percent) of privately owned multifamily households have a member with a disability compared with 45.1 percent in public housing and 44.6 percent in the voucher program.

How Have the Programs Evolved Since 1989?

The biggest change in assisted housing programs has been the shift from project-based to tenant-based assistance. From 1989 to 2021, the number of HUD-assisted units increased by approximately 421,000 units—from 4,070,000 to 4,491,000—but the program mix changed dramatically. The voucher program's share of units grew from 26.0 percent in 1989 to 49.4 percent in 2021, whereas shares of public housing and privately owned multifamily housing declined 14.7 and 8.6 percentage points, respectively. The shift to vouchers had programmatic effects. The metropolitan areas outside central cities have a larger share of HUD assistance at 39.2 percent in 2021 compared with 26.0 percent in 1989, and the share of senior householders in HUD-assisted units fell from 35.0 to 32.5 percent.

Section 1: Introduction

In 2021, HUD provided rental subsidies to approximately 4,491,000 renter households under a variety of programs, with total costs of about \$43 billion—not including the COVID-era Emergency Rental Assistance program. Using data from the 2021 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? Who operates these programs? Do the answers to these questions affect the populations that these 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 with two relevant comparison groups: (1) all rental units and their occupants and (2) all rental units occupied by very low-income households. Both groups include HUD-assisted units and their occupants.¹²

The AHS is an ideal data source for these purposes. The 2021 AHS contained information collected from 7,727 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 because these territories are not included in the AHS.¹³ This report is the 10th in a series of studies dating back to 1989 that use AHS information on HUD-assisted housing stock and its occupants.¹⁴

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.
- 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.

¹² In discussing differences among the three HUD-assisted programs or between HUD-assisted housing and comparison groups, this report does not determine whether the differences are statistically significant. Statistical testing is beyond the scope of this study. Moreover, the authors did not have access to the sample counts behind the tables, which are needed for manageable testing.

¹³ 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 (HUD, n.d.).

¹⁴ Appendix B lists the nine previous studies. The 2007 data were collected and analyzed, but a report was not prepared.

- 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 member with a disability, 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 recently moved-in renters 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 in this report are based on survey data, which are subject to sampling and nonsampling error. 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 tabulations to the nearest housing unit or household. The reader should always keep in mind the imprecision in these numbers. This imprecision in counts affects the reported percentages. This report contains HUD estimates that are also imprecise and rounded to the nearest thousand. Throughout the Executive Summary, the authors use the word “approximately” to emphasize the inherent imprecision of the counts. When the authors believe it is especially important to reemphasize this imprecision, they use “approximately” in the text of the report as well, although it is largely omitted in the text to avoid tedious repetition.

Section 2: Multiple HUD Rental 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 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 *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 is project based.
2. Section 8 Housing Choice Voucher (HCV) program (hereafter, *vouchers*) is tenant based.
3. Privately owned multifamily housing is 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 incomes. New tenants can be placed in vacant and available units that local PHAs own and operate.

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 housing projects, issued bonds to finance these projects, and managed the projects after completion. The federal government paid off the bonds, and the PHAs maintained the projects using the rent from tenants. Over time, PHAs began serving households with lower and lower incomes because they had the greatest need. However, the revenue collected from these households eventually did not cover building operation and maintenance costs. As a result, HUD currently 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. Once the housing unit is located and the local PHA approves it, 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 their household income. Families are given the choice of renting units that are more expensive, but they must pay the difference between the subsidized payment standard and the higher rent in addition to the standard 30 percent of their income.¹⁵ If the tenant household decides to move to another location, the tenant household may take the

¹⁵ 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.

Section 8 voucher with them to another rental unit, which 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. The HCV program replaced these programs under legislation enacted in 1998. Whereas the voucher program is predominantly tenant based, a delegated authority allows PHAs to attach a proportion of vouchers to public housing units. The “voucher” data in this report are drawn from 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 past 4 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 88 percent of privately owned multifamily units, which is a project-based companion to the Section 8 voucher program. This program allows 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 is the Loan Management Set-Aside program, provided to projects financed under the Federal Housing Administration (FHA) 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 (BMIR) program, and some others that were unassisted when originally developed (HUD, n.d.). In 2021, piggyback variants comprised a small percent (0.96 percent) of privately owned multifamily units. The Section 202 Supportive Housing for the Elderly program, another important privately owned multifamily program, accounted for 8 percent of the units in this category in 2021, and a similar program, Section 811 Housing for the Disabled, accounted for 2 percent.

Despite the enactment of the project-based Section 8 new construction and 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. For instance, 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 an embarrassment to HUD, and numerous Section 221(d)(3) BMIR and Section 236 projects failed financially, causing sizable losses to FHA, which insured the mortgages on these programs. In addition, supporters of the tenant-based approach argue that it offers positive advantages over the alternative because tenants with vouchers can choose housing best suited to their needs in terms of unit characteristics, neighborhood amenities, and location (Fischer, Acosta, and Gartland, 2021).

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 during the 1985–2013 period concluded that nearly 20 percent of available affordable rental housing came from project-based units (Weicher, Eggers, and Moumen, 2019).

During the 1989–2021 period, the number of HUD-assisted units increased by nearly 500,000, reaching approximately 4,540,000 in 2017 before falling back to approximately 4,500,000 in 2019 and 4,491,000 in 2021. During this period, the program mix changed dramatically (exhibit 2-1). The HCV program’s share of the All HUD-Assisted portfolio grew from 26 percent in 1989 to 49.4 percent in 2021, a 90-percent increase ($[(49.4 - 26.0) / 26.0 = 0.9]$). During that same period, the shares of public and privately owned multifamily housing declined 14.7 and 8.6 percentage points, respectively. Due to structural differences in these programs, sizable changes in how HUD housing assistance affected American households during this period might be expected.

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

American Housing Survey Year	All HUD Assisted (Thousands)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Multifamily Housing (%)
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
2021	4,491	18.7	49.4	31.9

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

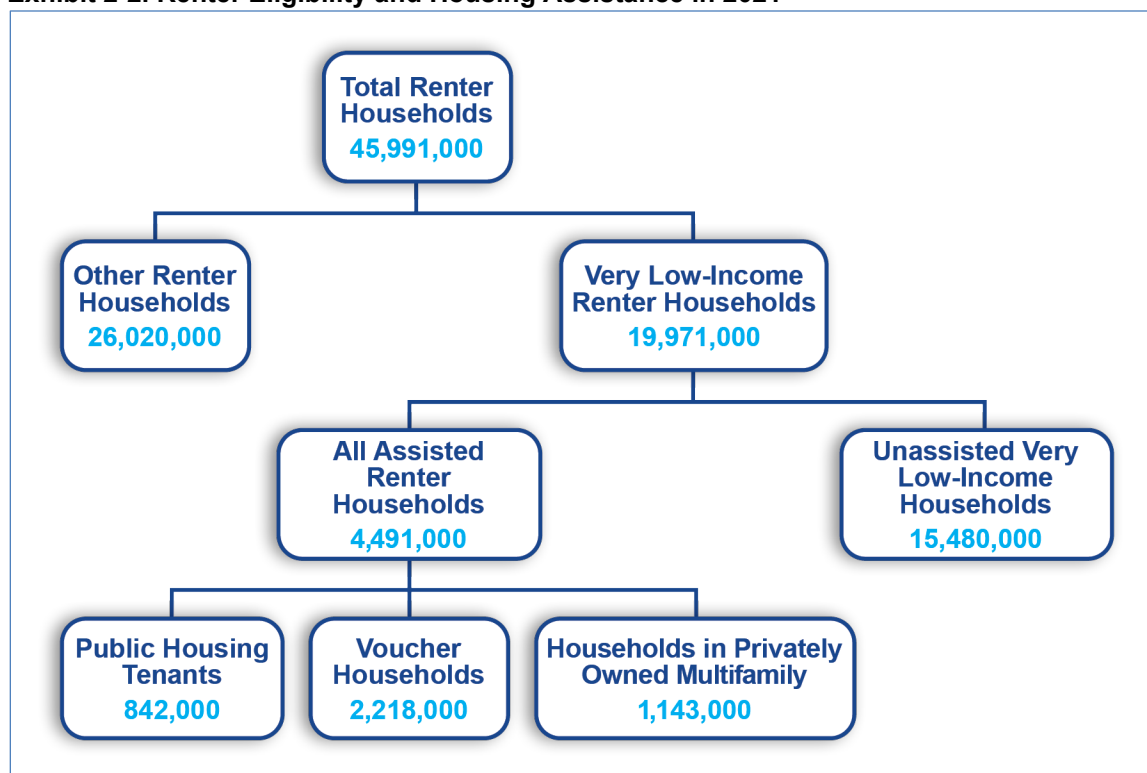
Source: American Housing Survey National Table Creator

It is important to note that this report does not assess all housing assistance programs. The American Housing Survey (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 USDA’s Section 521 Rental Assistance Program. This 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 to 2012, 52,006 projects containing approximately 3.6 million units were placed in service for low-income households—those with incomes less than 60 percent of local Area Median Income (HUD, 2019). Some of these tax credit units may also have received HUD or USDA subsidies.

The Big Picture in 2021

Exhibit 2-2 explains how HUD-assisted housing fits into the overall rental housing market. In 2021, approximately 19,971,000 of the estimated 45,991,000 renter households were eligible on the basis of income for HUD assistance.

Exhibit 2-2. Renter Eligibility and Housing Assistance in 2021



Source: American Housing Survey 2021 National Table Creator

HUD programs served approximately 4,491,000 VLI households (22.5 percent) in 2021. The voucher program helped 2,218,000 households. Another 1,143,000 households lived in privately owned multifamily housing, and public housing provided housing to 842,000 households.¹⁶ This figure left approximately 15,480,000 eligible households without any HUD housing assistance. AHS data depict how housing assistance evolved during 30 years between the 1989 and 2021 AHSs (exhibit 2-3).

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

AHS 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
2021	45,991	19,971	4,491	22.5

¹⁶ In the 2021 and previous AHSs 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.

AHS = American Housing Survey. VLI = very low-income.

Notes: “All HUD Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “All VLI Renters” encompasses “All HUD Assisted” and “Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income.”

Source: American Housing Survey National Table Creator

During the 1991–2021 period, the number of renter households grew from approximately 33.4 to 46.0 million, a 38-percent increase.¹⁷ During the same period, the number of VLI households increased 23 percent, and the number of HUD-assisted units increased only 10 percent. These last two trends suggest that HUD assistance has lagged behind need, which appears to be the case, as the percentage of VLI households receiving assistance fell from 24.9 percent in 1991 to 22.5 percent in 2021. On the other hand, the percentage of VLI households that receive assistance fluctuated between 22 and 26 percent because of fluctuations in the percentage of renters who are VLI. From 1991 to 2011, approximately one-half of all renters were VLI. After 2011, this percentage dropped from 51.1 to 43.4 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, whereas others are waitlisted. This arrangement begs the question, “Who is being helped?” In other words, individually and group-wise, 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 operate greatly affect how these programs are administered.
- 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 arrangements or clusters of capital and land that have long lifespans and, depending on the location and type of units produced (such as one-bedroom units in central cities), determine who will be served for years to come. For example, a one-bedroom unit cannot serve a larger family with multiple children.

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 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

¹⁷ The percentages reported here are based on the 1991–2021 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 as the 1989 AHS reported. Adjustments to the weights in 2003 and 2013 for subsequent censuses did not disclose any major problems in housing stock counts.

(QHWRA) 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. For public housing, QHWRA requires 40 percent of new admissions to be extremely low income but allows PHAs to offset this requirement with admissions to their voucher programs. Finally, QHWRA eliminated previously existing federal admission preferences and, in their stead, allowed PHAs to establish locally based admission preferences based on local housing needs.¹⁸

¹⁸ Admission preferences must be based on local housing needs and priorities as the PHA determines. 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 domestic violence victims, those 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 they provide: (1) the agents that choose to work with HUD to supply housing assistance, (2) where these agents are, 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 locations 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 report are the count and percent distributions of groups of rental units or households by various characteristics of rental housing in 2021. Each of these table exhibits has seven columns. The first column lists the characteristics of interest, such as the Census Region or Division where the rental units are, householders' race and ethnicity, and so on. The remaining six columns provide the counts and percentages of rental units or occupant households in that column (representing a rental unit or household group) that have that characteristic. In the column headers, "renters" refers to "renter households" and not individuals in renter households. For example, the seven columns in exhibit 3-1, from left to right, are—

1. Rental unit or occupant characteristics.
2. All assisted units or households (approximately 4,491,000) are the weighted sum of columns 3, 4, and 5.
3. Public housing units or households (approximately 842,000).
4. Voucher units or households (approximately 2,218,000).
5. Privately owned multifamily units or households (approximately 1,431,000).
6. All very low-income renter households (or units they occupy), including assisted households (approximately 19,971,000).
7. All-renter households (or units they occupy), including assisted households (approximately 45,991,000).

Unless indicated otherwise, the cells under each column represent the counts and percentages of units for rental units and household groups associated with a characteristic. For example, in exhibit 3.1 under the All-HUD assisted column, the cells in the third row mean that 353,000, or 7.9 percent, of household units (out of 4,491,000 HUD-assisted units in the United States) are in the New England Census Division.

In the characteristics table 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 nonsampling errors limit the precision of all the reported percentages.

Regional and Metropolitan Location

Exhibit 3-1 reports the geographical distribution of HUD-assisted housing. The topmost row shows the total number and percentage of rental units in the United States for a given category. The following rows indicate the count and percentage of units for a given category within a Census Region or Division. Each Census Division lists the states within that division. At the regional level, the proportions of all renters and all very low-income (VLI) renters are roughly equal. The same is true at the division level. For example, 36.3 percent of all renters and 35.0 percent of VLI renters live in the South. Given that eligibility is relative to local income, this pattern is not surprising—high-income areas will have higher local median incomes.

Exhibit 3-1. Distribution of HUD-Assisted Housing by Metropolitan and Nonmetropolitan Status, 2021

Regions and Divisions (Count in Thousands and %)	All HUD Assisted		Tenants in Public Housing		Voucher Recipients		Tenants in Privately Owned Multifamily Housing		Total Very Low-Income Renters		All Renters	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
United States	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Northeast Region	1,241	27.6	324	38.5	545	24.6	372	26.0	4,139	20.7	8,606	18.7
New England Division (CT, ME, MA, NH, RI, VT)	353	7.9	60	7.1	165	7.4	128	8.9	1,059	5.3	2,093	4.6
Middle Atlantic Division (NJ, NY, PA)	888	19.8	264	31.4	380	17.1	244	17.1	3,080	15.4	6,513	14.2
Midwest Region	988	22.0	167	19.8	428	19.3	393	27.5	4,061	20.3	8,818	19.2
East North Central Division (IL, IN, MI, OH, WI)	703	15.7	116	13.8	303	13.7	284	19.8	2,731	13.7	6,060	13.2
West North Central Division (IA, KS, MN, MO, NE, ND, SD)	285	6.3	51	6.1	125	5.6	109	7.6	1,330	6.7	2,758	6.0
South Region	1,469	32.7	272	32.3	731	33.0	466	32.6	6,991	35.0	16,706	36.3
South Atlantic Division (DE, FL, GA, MD, NC, SC, VA, WV, DC)	732	16.3	123	14.6	370	16.7	239	16.7	3,575	17.9	8,561	18.6
East South Central Division (AL, KY, MS, TN)	314	7.0	76	9.0	126	5.7	112	7.8	1,179	5.9	2,562	5.6
West South Central Division (AR, LA, OK, TX)	423	9.4	73	8.7	235	10.6	115	8.0	2,237	11.2	5,583	12.1
West Region	797	17.7	81	9.6	515	23.2	201	14.0	4,783	23.9	11,863	25.8
Mountain Division (AZ, CO, ID, MT, NM, NV, UT, WY)	184	4.1	37	4.4	102	4.6	45	3.1	1,253	6.3	3,483	7.6
Pacific Division (AK, CA, OR, WA, HI)	613	13.6	44	5.2	413	18.6	156	10.9	3,530	17.7	8,380	18.2

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

When compared with all renter households or all VLI renter households, the households for all HUD programs combined are more concentrated in the Northeast and less so in the West. That is, 18.7 percent of all renter households and 20.7 percent of all VLI renter households live in the Northeast, but 27.6 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 units that all renters and all VLI renters occupy. In contrast, in 2021 the West accounted for 25.8 percent of all renter households and 23.9 percent of VLI households but only 17.7 percent of HUD-assisted households. The shares of HUD-assisted households in the Midwest and South are closer to the geographic distributions for all renter and VLI households.

The regional distribution of public housing, the oldest HUD-assisted housing program, drives this imbalance. The proportion of public housing tenants is twice the proportion of renters in the Northeast (38.5 versus 18.7 percent) but less than one-half the proportion in the West (9.6 versus 25.8 percent). The voucher program has a regional distribution that is 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 public housing authorities (PHAs) in the early years of the public housing program, whereas PHAs in the West became more active in the years following HUD’s move 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.

Overall, the split in HUD-assisted households between metropolitan and nonmetropolitan areas in 2021 was comparable with that for all renter households and all VLI renter households (exhibit 3-2).¹⁹ Within the metropolitan areas, HUD-assisted households were more concentrated in the central cities and less concentrated outside the central cities than for all renter and VLI renter households. The disproportion 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 and Nonmetropolitan Status, 2021

Metropolitan and Nonmetropolitan Areas (Count in Thousands and %)	All HUD Assisted		Tenants in Public Housing		Voucher Recipients		Tenants in Privately Owned Multifamily Housing		Total Very Low-Income Renters		All Renters	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Inside MSAs	3,976	88.5	704	83.6	1,993	89.9	1,279	89.4	17,618	88.2	40,897	88.9
In Central Cities	2,494	55.5	499	59.3	1,217	54.9	778	54.4	9,704	48.6	21,690	47.2
Outside Central Cities	1,482	33.0	205	24.3	776	35.0	501	35	7,914	39.6	19,207	41.8

¹⁹ Nonmetropolitan includes micropolitan and nonmicropolitan areas, which are not part of metropolitan statistical areas.

Metropolitan and Nonmetropolitan Areas (Count in Thousands and %)	All HUD Assisted		Tenants in Public Housing		Voucher Recipients		Tenants in Privately Owned Multifamily Housing		Total Very Low-Income Renters		All Renters	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Outside MSAs	516	11.5	139	16.5	225	10.1	152	10.6	2,353	11.8	5,093	11.1

MSA = metropolitan statistical area.

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." This exhibit does not include similar U.S. Department of Agriculture's Rural Housing Service- or Rural Development-administered programs, which presumably are concentrated outside metropolitan areas.

Source: American Housing Survey 2021 National Table Creator

Exhibit 3-3 shows the regional and metropolitan-nonmetropolitan distribution of HUD-assisted rental housing over time. It presents data from the previous 12 studies that used American Housing Survey (AHS) data matched to HUD-assisted housing records. A key defect of the historical data trends, as presented in exhibit 3-3 and elsewhere in this report, is the 10-year period from 1993 to 2003 when information is not available from these studies because none were conducted.²⁰

Section 2 calls attention to the growing importance of the voucher program in HUD's housing assistance between 1989 and 2013. Despite that trend, the overall regional distribution of HUD-assisted housing changed little in the past 32 years. The percentage of HUD-assisted housing in metropolitan areas grew, and the percentage of housing outside metropolitan areas declined over time.

Exhibit 3-3. Trends in the Distribution of All HUD-Assisted Households by Region and Metropolitan and Nonmetropolitan Status, 1989–2021

American Housing Survey Year	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
2021	28	22	33	18	89	56	33	12

^a The percentage of HUD-assisted units in the Northeast for 1991 at 24 percent seems suspect because it appears out of character from the surrounding years, 28 percent in 1989 and 27 percent in 1993. Research confirms that

²⁰ The table exhibits in this document that describe trends over all 12 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.

these percentages were the published percentages, but the 1991 regional percentage may be incorrect. In addition, the overcount of housing units in 1989 by 1 million may have affected the regional distribution count.

Notes: “All HUD Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “Total Very Low-Income Renters” encompasses “All HUD Assisted” and “Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income.” This exhibit reports percentages as whole percentages. Because comparable published data for 1989, 1991, and 1993 are available only as whole percentages, the data for subsequent years were rounded to whole percentages.

Source: American Housing Survey 2021 National Table Creator

Exhibit 3-3 shows that the distribution of assisted housing shifted toward metropolitan areas between the 1989–1993 and 2003–2021 periods.²¹ From 1989 to 1993, approximately 82 percent of assisted housing was in metropolitan areas. From 2003 to 2021, it was approximately 87 percent. Although the proportion of assisted housing in the central cities remained relatively steady for the past 32 years, the proportion outside the central cities but within the metropolitan areas increased from 26 to 33 percent. This increase accounts for the shift toward metropolitan areas. The growth in the relative importance of the voucher program explains these changes. In 1989, approximately 1,060,000 voucher households existed, with 31.5 percent in metropolitan areas outside the central cities and 18.9 percent outside of metropolitan areas. In 2021, approximately 2,218,000 voucher households existed, with 35.0 percent of voucher households in metropolitan areas outside the central cities and 10.1 percent outside the metropolitan areas.

The distribution of all renters has changed over time. Between 1989 and 2021, the proportion of all renter households in the metropolitan areas grew from 84 to 89 percent.²² The various distributions in exhibit 3-3 show little variation between 2013 and 2021, which is surprising given the changes to the metropolitan area boundaries the U.S. Census Bureau (2023b) made to the AHS in 2015 in response to updated metropolitan statistical areas standards from the U.S. Office of Management and Budget (OMB). From 1985 to 2013, the AHS used the 1983 boundaries that defined the central city and noncentral city parts of the metropolitan areas (U.S. Census Bureau, 2019). In 2015, the AHS updated its sample and used the boundaries OMB delineated in 2013. (U.S. Census Bureau, 2023b). However, this change appears to have had little effect on the profile of the housing stock. In 2013, 55 percent of all renters lived in the central cities. In 2019, it was 50 percent.

Year Structure Was Built

PHA-operated public housing and privately owned multifamily housing programs worked by developing new rental units that were then rented to eligible households. The type of units built determined what type of households would be served. PHAs and private developers, with HUD approval, decided on the types of housing units that should be constructed or renovated based on their objectives and needs at the time. However, those decisions are made permanent in the form of the types of housing available to households decades later. This fact was impressed on the author during a visit in the mid-1990s to an unassisted, HUD-insured project in the area outside of Minneapolis and St. Paul, Minnesota. The project was constructed in the early 1970s to accommodate baby boomers entering the job market and consisted entirely of one-bedroom units. Due to declining demand, the project was renovated at the time of the visit to serve families. HUD rules determine based on unit sizes what size household a particular unit size can support. Decisions made 40 or 50 years ago can still determine what types of households are

²¹ Metropolitan areas include one or more central cities plus the suburbs of those cities.

²² The percentage of renters in 1989 are derived from Casey (1992: 25), table 3.

served in 2021. Exhibit 3-4 shows that VLI renters tend to live in older housing compared with all renters.

Exhibit 3-4. Distribution of HUD-Assisted Housing by Year Built, 2021

Year Built	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100	842	100	2,218	100	1,431	100	19,972	100	45,990	100
Before 1950	807	18.0	154	18.3	467	21.1	186	13.0	4,357	21.8	8,994	19.6
1950–1969	1,021	22.7	278	33.0	514	23.2	229	16.0	4,260	21.3	8,918	19.4
1970–1984	1,350	30.1	243	28.9	503	22.7	604	42.2	4,658	23.3	10,216	22.2
1985–1994	436	9.7	53	6.3	209	9.4	174	12.2	2,152	10.8	5,000	10.9
1995–2004	437	9.7	61	7.2	233	10.5	143	10.0	2,358	11.8	6,254	13.6
2005 or later	441	9.8	54	6.4	292	13.2	95	6.6	2,187	11.0	6,608	14.4

Notes: “All HUD Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “Total Very Low-Income Renters” encompasses “All HUD Assisted” and “Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income.” Any differences between the sum of the six categories and the total (for counts or percentages) are due to rounding.

Sources: American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

Public housing began in 1937, with 18.2 percent of today’s public housing units built before 1950. Nearly 62 percent (61.9 = 33.5 + 28.9) of public housing units were built between 1950 and 1985 when HUD restructured its housing assistance programs to favor the voucher approach. Nearly 20 percent (19.9 = 6.3 + 7.2 + 6.4) of occupied public housing units were built after 1984, a surprisingly high percentage that may reflect errors the AHS respondents made in estimating the year their structures were built. The privately owned multifamily programs were most active between 1965 and 1985. Between 1970 and 1985, 42.2 percent of these units were constructed. The 13 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 the units were built.

Because the voucher program can use any participating rental units in stock, the distribution by year built should more closely match the distribution of all renter households than either the public housing or privately owned multifamily programs. The distribution for voucher households almost matches the distribution of the rental housing stock in the middle Year Built categories (1970–1984 and 1985–2004), with small deviations for the oldest and newest categories. The distribution of voucher households by age of structure is nearly 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 have already been set at the time the building was constructed and are based on local needs and the needs of PHAs and project owners at the time. Exhibit 3-5 presents the distribution of rental units by bedroom in 2021.

Exhibit 3-5. Distribution of HUD-Assisted Housing by Number of Bedrooms, 2021

Number of Bedrooms	All HUD-Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,128	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Efficiency	123	2.7	23	2.7	46	2.2	54	3.8	578	2.9	972	2.1
One	1,863	41.5	319	37.9	670	31.5	874	61.1	6,442	32.3	12,200	26.5
Two	1,418	31.6	257	30.5	801	37.6	360	25.2	7,733	38.7	18,477	40.2
Three	855	19.0	199	23.6	535	25.1	121	8.5	4,116	20.6	10,983	23.9
Four or More	230	5.1	43	5.1	166	7.8	21	1.5	1,099	5.5	3,358	7.3

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

VLI renters generally live in smaller units than most renters. As the next section shows, a higher percentage of VLI renters are elderly compared with all renters. AHS shows that households with householders 65 years old or older are typically smaller, so the demand for multiple bedroom units is lower for this segment.

The distribution of units by number of bedrooms varies across the three HUD program types. Of the occupied units in privately owned multifamily projects, 64.9 percent are either efficiencies or one-bedroom units compared with 35.2 percent of units occupied by VLI renters and 28.6 percent by all renters.²³ A large percentage of these multifamily projects were created to serve seniors, less so in public housing, although 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 is similar to the distribution for all VLI renter households, with some 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.

²³ These units are all HUD assisted, plus eligible unassisted at or less than 50 percent of Area Median Income.

Exhibit 3-6 illustrates that the distribution of HUD-assisted units by the number of bedrooms do not show a discernable trend over time. The proportion of units with three or more bedrooms increased in 2009, 2011, and 2013, particularly compared with the same proportions in 1989, 1991, and 1993. Because the number of bedrooms in public housing and privately owned multifamily projects are generally fixed at the time of construction, year-to-year changes for these programs 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. Distribution Trends of HUD-Assisted Units by Number of Bedrooms*

American Housing Survey Year	Efficiency or One Bedroom (%)	Two Bedrooms (%)	Three Bedrooms (%)	Four or More Bedrooms (%)
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
2021	44	32	19	5

*For the 2017 American Housing Survey, the U.S. Census Bureau suppressed the number of HUD-assisted efficiency units (that is, contained no bedrooms) for data quality issues or to prevent disclosing the identity of any respondents. To make the data for all surveys comparable, this table combines efficiency and one-bedroom units into a single category.

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. Years that do not sum to 100 (99 or 101) are due to rounding.

Source: American Housing Survey 2021 National Table Creator

Exhibit 3-7 shows that the percentage of voucher household-occupied units with three or more bedrooms 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 Housing Compared With Voucher Households

American Housing Survey Year	All HUD Assisted (Thousands)	All HUD-Assisted With Three or More Bedrooms (%)	Voucher Recipients With Three or More Bedrooms (%)	Voucher Recipients (Thousands)
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	25	34	2,184

American Housing Survey Year	All HUD Assisted (Thousands)	All HUD-Assisted With Three or More Bedrooms (%)	Voucher Recipients With Three or More Bedrooms (%)	Voucher Recipients (Thousands)
2021	4,491	24	32	2,128

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

Source: American Housing Survey 2021 National Table Creator

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 for larger units. However, the evidence for this causal explanation is only suggestive due to the inherent weaknesses in comparing studies using AHS data matched with HUD administrative records.²⁴ One factor affecting the decreases from 2019 to 2021 may have been the pandemic, although further analysis is necessary before drawing any conclusions.

Closing Thoughts

Sections 4 and 5 describe the individuals and households that HUD-assisted rental housing serves. This report argues that the answer to the “who is served” question is determined by the information these sections present.

The project-based programs were most active prior to 1985. Exhibit 3-4 confirms that 71.2 percent of privately owned multifamily units and 80.1 percent of public housing units were built before 1985 and, thus, were influenced by, or a function of, the policy objectives of that time. Exhibit 3-5 shows that public housing and privately owned multifamily rental housing have a heavy concentration of efficiency and one-bedroom units, which, in turn, determines the size and composition of the households these programs serve.

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 households live. In areas where the presence of such housing is higher than one might expect due to the share of the population that is VLI, one can conclude that assisted housing is concentrated in those locations, even though assisted housing is not available for every VLI household. In the Northeast and in central cities, public housing and privately owned multifamily rental housing are overrepresented compared to their shares of the VLI population.

²⁴ 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 nonsampling errors.

Section 4: Householder Characteristics

The American Housing Survey (AHS) data collected by the U.S. Census Bureau characterize some households using data on all household members, providing information on household size, the presence or absence of children, family status, and so on. For other characteristics, such as age and 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 the owner or renter of the sample unit and is 15 years old or older (U.S. Census Bureau, n.d., 2021). In a traditional household with two adults and a child or children, the householder could be either of the adults. This section focuses on the householder to describe who the assisted housing serves and compare those served with all renters or all very low-income (VLI) renters.

Race and Ethnic Origin of Householder

Exhibit 4-1 indicates that VLI households have a higher percentage of Black and Hispanic households than all renter households, reflecting the lower income of minority households. For each type of HUD-assisted program and for all of the HUD-assisted programs combined, the percentage of households with a Black householder is higher, and the percentage with a Hispanic householder is lower compared with all VLI households.

Exhibit 4-1. Distribution of HUD-Assisted Housing by Race and Ethnicity of Householder, 2021

Race and Ethnicity of Householder	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
All	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
White Alone	2,184	48.6	388	46.1	1,018	45.9	778	54.4	12,481	62.5	30,948	67.3
Black Alone	1,966	43.8	383	45.5	1,049	47.3	534	37.3	5,582	28.0	10,250	22.3
Other Races Alone or Multiple Races	341	7.6	71	8.4	151	6.8	119	8.3	1,908	9.6	4,793	10.4
Hispanic (of Any Race)	830	18.5	182	21.6	426	19.2	222	15.5	4,681	23.4	9,440	20.5

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." 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.

Source: American Housing Survey 2021 National Table Creator

The percentage of HUD-assisted units with Black householders in 2021 was 43.8 percent, whereas the percentage of all VLI renter units with Black householders was 28.0 percent. The differences between the share of VLI Black householders and HUD-assisted householders were highest for the public housing and voucher programs, with 45.5 and 47.3 percent of units, respectively. One possible explanation for the public housing differential is its high concentration in central cities, which have a higher percentage of Black residents. However,

privately owned multifamily units have the smallest differential (37.3 percent compared with the total VLI percentage of 28.0), and these units are also concentrated in central cities.

With respect to ethnicity, the percentage of Hispanics in the all HUD-assisted households (18.5 percent) and in each of the three HUD programs is smaller than the percentage of VLI Hispanic households (23.4 percent). The privately owned multifamily housing had the smallest percentage of Hispanic households (15.5 percent).

Exhibit 4-2 traces changes to the racial and ethnic distribution of HUD-assisted renters 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 collected racial data. In pre-2001 surveys, respondents had to choose between four racial groups and an “other” category. Starting in 2001, respondents could choose more than one racial category, and AHS used 21 codes to capture all the categories (for example, RACE = 1 is “White Alone,” RACE = 2 is “Black Alone,” and RACE = 6 is both White and Black). The “Other” category in exhibit 4-1 is comprised of 19 categories in the later surveys, 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

American Housing Survey Year	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
2021	49	44	8	18

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

Source: American Housing Survey 2021 National Table Creator

Despite the changes in what the racial categories mean over time, the percentage of households with Black householders rose in 2009, long after both the change in the race question and the 1993–2003 gap in the data on assisted households. The offsetting shifts in the percentages of both White Alone and Black Alone between 2007 and 2009 are roughly proportional across the three program variants. It may be due to the housing market crash during this 2-year period, although further analysis would be necessary to assert anything definitive.

The percentage of units with Hispanic householders rose between 1993 and 2003, which partially reflects the rising Hispanic share of the population. The 2001 change in the race question did not appear to affect the distribution of the HUD-assisted population by race and ethnicity.

Age of Householder

Exhibit 4-3 shows that VLI households as a group have a higher percentage of householders more than 65 years of age than all renter households, reflecting the lower income of senior households. The combined HUD-assisted housing programs served 32.5 percent of households

with senior householders in 2021, greater than 25.6 percent of VLI renter households with seniors. The percentage of households with senior householders is particularly high at 47.3 percent among privately owned multifamily housing units. Owners of project-based multifamily projects appear to favor serving the 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 fewer seniors at 23.9 percent than in the VLI renter households.

Exhibit 4-3. Distribution of HUD-Assisted Housing by Age of Householder, 2021

Age of Householder	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned MF (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Under 35	720	16.0	175	20.8	342	15.4	203	14.2	5,104	25.6	15,158	33.0
35 to 64	2,311	51.5	416	49.4	1,345	60.6	550	38.4	9,755	48.8	23,147	50.3
65 or Older	1,460	32.5	252	29.9	531	23.9	677	47.3	5,110	25.6	7,686	16.7

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

The share of households with householders under 35 years old is substantially lower in all three HUD programs (20.8 percent in public housing, 15.4 percent in the voucher program, and 16.0 percent in the project-based program) compared with 25.6 percent for all VLI households. The voucher program has a higher proportion of households with householders between 35 and 64 years of age (60.6 percent) than in the VLI renter households (48.8 percent). Thirty-eight percent (38.4 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 occurring between 1993 and 2003. The percentage of elderly householders rose from 27 percent in 2017 to 30 percent in 2019 and to 33 percent in 2021, with a corresponding decrease in the percentage of young householders from 21 percent in 2017 to 18 percent in 2019 and 16 percent in 2021.

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

American Housing Survey Year	Householder, Under 35 (%)	Householder, 35 to 64 (%)	Householder, 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
2011	26	47	27
2013	25	47	28
2015	21	52	27

American Housing Survey Year	Householder, Under 35 (%)	Householder, 35 to 64 (%)	Householder, 65 or Older (%)
2017	21	52	27
2019	18	52	30
2021	16	51	33

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

Source: American Housing Survey 2021 National Table Creator

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, 23.6 percent have householders without high school diplomas compared with 15.1 percent among all renter households; 14.5 percent of VLI households had householders with education beyond the high school level (associate, bachelor's, or graduate) compared with 37.5 percent among all renter households.

Exhibit 4-5. Distribution of HUD-Assisted Housing by Educational Attainment of Householder, 2021

Educational Attainment of Householder	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Less Than 9th Grade	367	8.2	83	9.9	139	6.3	145	10.1	1,531	7.7	2,110	4.6
9th to 12th Grade, No Diploma	935	20.8	184	21.9	426	19.2	325	22.7	3,184	15.9	4,815	10.5
High School Graduate (Includes Equivalency)	2,449	54.5	459	54.5	1,238	55.8	752	52.6	10,631	53.2	21,830	47.5
Associate Degree	344	7.7	57	6.8	194	8.7	93	6.5	1,583	7.9	4,052	8.8
Bachelor's Degree	289	6.4	44	5.2	165	7.4	80	5.6	2,142	10.7	8,791	19.1
Graduate or Professional Degree	107	2.4	16	1.9	56	2.5	35	2.4	901	4.5	4,393	9.6
Percent High School Graduate or Higher	3,189	71	576	68.4	1,653	74.5	960	67.1	15,257	76.4	39,066	84.9
Percent Bachelor's Degree or Higher	396	8.8	60	7.1	221	10.0	115	8.0	3,043	15.2	13,184	28.7

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." Except for the final two rows, the percentages in each column total 100 percent, allowing for rounding.

Source: American Housing Survey 2021 National Table Creator

High school graduation rates are low in all three HUD programs (71.0 percent in public housing, 74.5 percent in the voucher program, and 67.1 percent in privately owned multifamily) compared with 76.4 percent among all VLI renter households and 84.9 percent among all renter households. These results are consistent with the finding in this report's section 5—HUD-assisted households overall have lower incomes than VLI renter households.

Years in Same Unit

Because housing assistance is not an entitlement, one expects that households receiving assistance that do not see their financial positions improve significantly might 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, 2021

Years Moved in (Years in Unit, Until 2021)	All HUD- Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
2020–21 (< 2 years)	906	20.2	157	18.6	448	20.2	301	21.0	5,867	29.4	15,848	34.5
White, non-Hispanic	294	32.5	62	39.3	124	27.5	109	36.2	2,549	43.4	8,207	51.8
Black, non-Hispanic	403	44.5	65	41.2	219	48.9	119	39.6	1,576	26.9	3,146	19.9
Other Races, non- Hispanic	52	5.7	7	4.3	24	5.4	21	6.9	543	9.3	1,578	10.0
Hispanic	157	17.3	24	15.2	82	18.2	52	17.2	1,200	20.5	2,916	18.4
Under 65	731	80.7	136	86.4	394	88.0	202	67.0	5,138	87.6	14,520	91.6
Over 65	175	19.3	21	13.6	54	12.0	99	33.0	729	12.4	1,328	8.4
Without a Person with a Disability	493	54.4	85	54.2	270	60.2	138	45.8	4,144	70.6	12,555	79.2
With a Person with a Disability	385	42.5	68	43.5	166	37.1	151	50.2	1,512	25.8	2,816	17.8
Not Reported	28	3.1	4	2.3	12	2.7	12	4.0	211	3.6	477	3.0
2015–19 (2 to < 7)	1,832	40.8	310	36.9	969	43.7	552	38.6	7,941	39.8	19,085	41.5
White, non-Hispanic	642	35.1	102	32.8	291	30.0	250	45.3	3,398	42.8	9,358	49.0
Black, non-Hispanic	802	43.8	135	43.3	470	48.5	198	35.8	2,167	27.3	4,156	21.8
Other Races, non- Hispanic	96	5.3	21	6.9	44	4.5	31	5.7	585	7.4	1,732	9.1
Hispanic	291	15.9	53	17.0	165	17.0	73	13.3	1,792	22.6	3,839	20.1
Under 65	1,333	72.8	247	79.7	785	81.0	301	54.4	6,095	76.8	16,375	85.8
Over 65	499	27.2	63	20.3	184	19.0	252	45.6	1,846	23.2	2,710	14.2
Without a Person with a Disability	947	51.7	174	56.1	522	53.9	251	45.4	5,106	64.3	14,366	75.3
With a Person with a Disability	834	45.5	127	40.8	420	43.3	288	52.1	2,627	33.1	4,230	22.2
Not reported	51	2.8	10	3.1	28	2.9	14	2.5	208	2.6	488	2.6
2010–14 (7 to < 12)	777	17.3	153	18.2	379	17.1	245	17.1	2,862	14.3	5,462	11.9
White, non-Hispanic	264	33.9	48	31.1	113	29.7	103	42.2	1,128	39.4	2,522	46.2
Black, non-Hispanic	303	39.0	54	35.5	165	43.4	84	34.3	686	24.0	1,128	20.7
Other Races, non- Hispanic	58	7.4	7	4.3	23	6.1	28	11.5	215	7.5	435	8.0
Hispanic	153	19.7	45	29.1	79	20.8	29	12.0	834	29.1	1,377	25.2
Under 65	472	60.8	96	62.7	269	71.0	107	43.7	1,834	64.1	4,002	73.3
Over 65	305	39.2	57	37.3	110	29.0	138	56.3	1,028	35.9	1,460	26.7

Years Moved in (Years in Unit, Until 2021)	All HUD- Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
Without a Person with a Disability	383	49.3	76	49.4	193	50.9	114	46.7	1,701	59.4	3,719	68.1
With a Person with a Disability	382	49.2	76	49.6	180	47.5	126	51.5	1,120	39.1	1,625	29.8
Not Reported	12	1.6	1	1.0	6	1.6	4	1.8	41	1.4	118	2.2
Before 2010 (≥ 12)	976	21.7	222	26.3	421	19.0	333	23.3	3,300	16.5	5,596	12.2
White, non-Hispanic	334	34.3	45	20.2	154	36.5	136	40.7	1,388	42.1	2,701	48.3
Black, non-Hispanic	341	34.9	100	44.9	135	32.1	106	31.9	767	23.2	1,130	20.2
Other Races, non- Hispanic	71	7.3	17	7.5	32	7.5	23	7.0	290	8.8	457	8.2
Hispanic	229	23.5	61	27.4	101	23.9	68	20.4	855	25.9	1,308	23.4
Under 65	495	50.7	112	50.5	238	56.6	145	43.4	1,794	54.4	3,408	60.9
Over 65	481	49.3	110	49.5	183	43.4	188	56.6	1,506	45.6	2,188	39.1
Without a Person with a Disability	404	41.4	108	48.8	190	45.2	105	31.7	1,758	53.3	3,515	62.8
With a Person with a Disability	554	56.8	109	49.3	224	53.2	221	66.4	1,494	45.3	2,004	35.8
Not Reported	18	1.8	4	2.0	7	1.7	7	2.0	48	1.5	77	1.4

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." The U.S. Census Bureau does not tabulate "Years in Unit." Rather, it reports the year the household moved into the unit in multiyear blocks. For 2021, the blocks are "before 2010," "2010–14," "2015–19," and "2020–21." This exhibit then translates these blocks into the categories "< 2 Years," "2 to < 7 years," "7 to < 12 years," and "> 12 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 as Hispanic are in row four, Hispanic.

Source: American Housing Survey 2021 National Table Creator

Householders who moved during 2020–21 constituted 29.4 percent of VLI renter households and 34.5 percent of all renters compared with 20.2 percent of all HUD-assisted renters. Clearly, more turnover was apparent among unsubsidized renters than among subsidized renters. No notable differences were evident between the two assistance paradigms for moves in the 2020–21 timeframe, with subsidy attached to the unit in the public housing (18.6 percent) and privately owned multifamily programs (21.0 percent) and subsidy generally remaining with the tenant in the voucher program (20.2 percent).

The expected differences between project-based and tenant-based programs appear when expanding the period from 2 to less than 7 years. The voucher program has a higher percentage of householders who have remained in units at 43.7 percent compared with 36.9 percent of householders in public housing and 38.6 percent in privately owned multifamily housing. The voucher program has fewer householders with long durations of residence. That is, 19.0 percent of voucher householders have lived in their units for more than 12 years compared with 26.3 percent of public housing householders and 23.3 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 time and effort it takes to move and the fact that voucher participants can carry their subsidies only to units that landlords participating in the program offer.

The race and ethnicity, age, and disability breakouts show that other factors affect turnover.²⁵ For example, the differences between short and long resident duration across race and ethnicity for all renters and VLI categories are minor. The differences in resident duration among senior householders and householders with a disabled person are greater, with a lower percentage of householders of short resident duration compared with the much higher percentage of householders of long resident duration.

The pattern of longer resident duration among senior householders and households that have members with disabilities appears to hold up in HUD-assisted households. One pattern in the resident duration among HUD-assisted households does not appear in either the VLI renters or all renter categories—namely, Hispanic householders in HUD-assisted households have longer resident duration than non-Hispanic householders. This difference is starkest among householders who moved into their units more than 12 years ago. This observed difference has no explanation.

²⁵ Exhibit 4-1 treats race and ethnicity as separate characteristics. The first row (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 will be unlikely in the characteristics of HUD households or householders, because only new units and turnover among existing assisted units can alter the mix of households. The 30-year period from 1991 to 2021 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 homelessness or displacement, in prioritizing households for the limited number of units available at a given time.

In 2021, the median income of all renters nationally was \$41,000, based on American Housing Survey (AHS) data (exhibit 5-1). The median income of voucher recipients was substantially lower at 34.1 percent of the median income for all renters and even lower in public housing (29.3 percent) and privately owned multifamily housing (26.3 percent). The median income for all very low-income (VLI) households was \$17,500, or 42.7 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, 2021

Median Household Income	All HUD Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Multifamily Housing	Total Very Low-Income Renters	All Renters
Median Household Income	12,244	12,000	14,000	10,800	17,500	41,000
Median Household Income Divided by All Renters Median Income (%)	29.9	29.3	34.1	26.3	42.7	100

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Sources: Median household income for all HUD-assisted households—American Housing Survey 2021 Internal Use File; American Housing Survey 2021 National Table Creator; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

Exhibit 5-2 reveals a sharp drop in median income ratios for all three HUD program types between 2013 and 2015, which continued into 2021. This movement was unexpected. The economy was reasonably strong but not so strong to enlarge the gap between assisted renters and all renters. Data from the 2015 Characteristics Report suggest that this decrease could be related to the new AHS sample drawn in 2015 (Eggers, 2019).

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

American Housing Survey Year	All HUD Assisted (% of All Renters Median Income)	Tenants in Public Housing (% of All Renters Median Income)	Voucher Recipients (% of All Renters Median Income)	Tenants in Privately Owned Housing (% of All Renters Median Income)
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
2021	30	29	34	26

N/A = data not available.

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

Sources: Median household income for all HUD-assisted households—American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

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.²⁶ This decline appears to have continued through 2021. This apparent decline is likely the result of a change in program mix. Before 2015, the ratios of the median incomes of households served by 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,²⁷ which may explain the downtrend in the ratio of median incomes among households in the privately owned stock.

Income Sources

HUD-assisted households differ substantially from other households in how they obtain income. Exhibit 5-3 shows that 33.0 percent of HUD-assisted households receive wage and salary income compared with 48.7 percent of VLI renter households and 70.6 percent of all renters. Tenants in privately owned multifamily projects have the lowest percentage of households with wage and salary income (21.0 percent), likely due to the higher percentage of senior householders in this program.

²⁶ Medians for all HUD-assisted housing in exhibit 5-2 prior to 2013 derive from Census Bureau special tabulations, which are not available in more recent surveys.

²⁷ Private landlords are more likely to drop out of an assisted housing program if tenants have high enough incomes to support market rents.

Exhibit 5-3. Income Sources for Renter Households by Assistance Status, 2021

Income Sources of Families and Primary Individuals	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Wages and Salaries	1,483	33.0	304	36.1	878	39.6	301	21.0	9,716	48.7	32,452	70.6
Self-Employment	166	3.7	20	2.4	109	4.9	37	2.6	1,324	6.6	4,049	8.8
Interest, Dividends, and Rental Income	104	2.3	10	1.2	59	2.7	35	2.4	990	5.0	4,430	9.6
Social Security or Railroad Retirement	1,617	36.0	285	33.8	657	29.6	675	47.2	5,514	27.6	8,469	18.4
Retirement or Survivors' Pensions	234	5.2	43	5.1	82	3.7	109	7.6	1,350	6.8	3,060	6.7
Supplemental Security Income	1,040	23.2	169	20.1	513	23.1	358	25.0	2,280	11.4	2,838	6.2
Public Assistance or Public Welfare	636	14.2	114	13.5	342	15.4	180	12.6	1,765	8.8	2,180	4.7
Other Income*	1,076	24.0	189	22.4	620	28.0	267	18.7	4,283	21.4	8,552	18.6
Food Stamps	2,539	56.5	484	57.5	1,239	55.9	816	57.0	6,581	33.0	8,262	18.0

* Workers' compensation, alimony, and any other income not previously reported.

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

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 (3.7 and 2.3 percent) than all VLI households (6.6 and 5.0 percent), which, in turn, report them less frequently than all renter households (8.8 and 9.6 percent). 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 (47.2 percent) is the highest by far for privately owned multifamily households. None of the other five categories is more than 36.0 percent.

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, 14.2 percent of HUD-assisted households report receiving welfare compared with 8.8 percent of VLI households and 4.7 percent of all renter households. Similarly, 23.2 percent of all HUD-assisted households receive Supplemental Security Income (SSI) compared with 11.4 percent of all VLI renter households and 6.2 percent of all renters. The 2021 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 are highest among tenants in assisted housing.

Across the three HUD-assisted programs, privately owned multifamily households stand out in three respects: (1) a very low percentage report wage and salary at 21.0 percent compared with the lowest of the other five rental groups at 33.0 percent; (2) a relatively high percentage in Social Security and other retirement income (railroad retirement or pensions) at 47.2 percent compared with the highest of the other five categories at 36.0 percent; and (3) a relatively low percentage report “other income.” Householders of privately owned multifamily households are also on average substantially older than in other assisted households (see exhibit 4-3).

Household Composition

Exhibit 5-4 presents the distribution of households for each renter group by household composition, providing further evidence that HUD-assisted housing programs serve a population that differs in composition from typical renter households. First, 25.7 percent of all renter households consisted of married couple households in 2021, whereas the percentage among all VLI renter households was 18.5 percent, and the percentage across all HUD programs combined was 8.6 percent. Second, one-person households comprised 54.9 percent of HUD-assisted households compared with 47.5 percent among VLI households and 28.3 percent among all renters. Third, when Other Female Householder and Female Householder are combined, HUD-assisted programs serve a higher proportion of households with female householders; 69 percent of householders in HUD-assisted households are female compared with 54.2 percent of VLI households and 42.1 percent of all renter households.

Exhibit 5-4. Distribution of HUD-Assisted Housing by Household Composition, 2021

Household Composition by Age of Householder	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Two-or-More-Person Households	2,026	45.1	407	48.3	1,168	52.7	451	31.5	10,490	52.5	28,373	61.7
Married-Couple Families, No Nonrelatives	387	8.6	65	7.7	207	9.3	115	8.0	3,700	18.5	11,830	25.7
Other male householder	182	4.1	43	5.1	110	5	29	2.0	1,653	8.3	6,235	13.6
Under 45 years old	93	2.1	23	2.7	50	2.3	20	1.4	982	4.9	4,343	9.4
45 to 64 years old	58	1.3	15	1.8	43	1.9	S	S	494	2.5	1,515	3.3
65 years or more	17	0.4	S	S	17	0.8	S	S	163	0.8	377	0.8
Other Female Householder	1,458	32.5	300	35.6	852	38.4	306	21.4	5,138	25.7	10,309	22.4
Under 45 years old	915	20.4	187	22.2	514	23.2	214	15.0	3,077	15.4	6,493	14.1
45 to 64 years old	425	9.5	87	10.3	275	12.4	63	4.4	1,563	7.8	2,975	6.5
65 years or more	116	2.6	25	3	63	2.8	28	2.0	496	2.5	841	1.8
One-Person Households	2,465	54.9	435	51.7	1,050	47.3	980	68.5	9,481	47.5	17,618	38.3
Male Householder	824	18.3	137	16.3	353	15.9	334	23.3	3,785	19	8,563	18.6
Under 45 years old	130	2.9	28	3.3	61	2.8	41	2.9	1,313	6.6	4,078	8.9

Household Composition by Age of Householder	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
45 to 64 years old	351	7.8	58	6.9	169	7.6	124	8.7	1,357	6.8	2,782	6.0
65 years or more	342	7.6	51	6.1	122	5.5	169	11.8	1,114	5.6	1,703	3.7
Female Householder	1,640	36.5	297	35.3	697	31.4	646	45.1	5,695	28.5	9,055	19.7
Under 45 years old	168	3.7	37	4.4	85	3.8	46	3.2	1,398	7.0	3,103	6.7
45 to 64 years old	614	13.7	111	13.2	326	14.7	177	12.4	1,683	8.4	2,722	5.9
65 years or more	859	19.1	149	17.7	287	12.9	423	29.6	2,615	13.1	3,229	7.0

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." The "Two-or-More-Person Households" and the "One-Person Households" rows sum to 100 percent, except for rounding. Within these two groups, each matching pair of subgroups sums up to the group percentages.

Source: American Housing Survey 2021 National Table Creator

Some other differences stand out among HUD programs. Privately owned multifamily projects contain the largest percentage of one-person households at 68.5 percent compared with 51.7 and 47.3 percent for public housing and voucher projects, respectively. Of the privately owned multifamily projects, 45.1 percent were one-person, single-female households, which is substantially higher than 28.5 percent of VLI households and twice higher than 19.7 percent of all renter households. This result is likely due to the size of the units in privately owned multifamily projects. Exhibit 5-5 presents the distribution of households by number of children under 18.

Exhibit 5-5. Distribution of HUD-Assisted Housing by Number of Children in Household, 2021

Households by Number of Children	All HUD Assisted (Count in Thousands and %)		Public Housing (Count in Thousands and %)		Vouchers (Count in Thousands and %)		Privately Owned Multifamily Housing (Count in Thousands and %)		All Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Total	4,491	100	842	100	2,218	100	1,431	100	19,971	100	45,991	100
None	3,169	70.6	578	68.6	1,456	65.6	1,135	79.3	13,790	69.1	32,437	70.5
One	523	11.6	105	12.5	273	12.3	145	10.1	2,371	11.9	6,034	13.1
Two	405	9.0	77	9.1	243	11.0	85	5.9	2,092	10.5	4,593	10.0
Three or more	395	8.8	82	9.7	246	11.1	67	4.7	1,719	8.6	2,927	6.4

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Sources: American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

With the exception of the privately owned multifamily program, HUD-assisted housing serves households with children at a rate similar to that of the other groups, particularly the VLI group. Overall, 29.4 percent of assisted households have children compared with 31.0 percent of all VLI renter households and 29.5 percent of all renter households. Among voucher households, 34.4 percent have children, whereas only 20.4 percent of the privately owned multifamily households have children. The percentage of households with three or more children is higher in the voucher program (11.1 percent) than for any other group, including VLI renter households at 8.6 percent and public housing at 9.7 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

American Housing Survey Year	Two-or-More-Person Households (%)	Married Couple Families, No Nonrelatives (%)	Other Male Householder (%)	Other Female Householder (%)	One-Person Households (%)	Male Householder (%)	Female Householder (%)
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
2021	45	9	4	32	55	18	37

Notes: “All HUD Assisted” encompasses public housing, vouchers, and privately owned multifamily units. Except for rounding, Male and Female Householders (columns 7 and 8) sum to One-Person Households (column 6), and One-Person Households (column 6) and Two-or-More-Person Households (column 2) sum to 100 percent. Married Couple Families, No Nonrelatives, Other Male Householder, and Other Female Householder (columns 3, 4, and 5) are subsets of Two-or-More-Person Households (column 2). In other words, all households are either two-or-more-person or one-person households. Two-or-more-person households are married couple families with no nonrelatives, other male householders, or other female householders. One-person households are either male or female householders.

Source: American Housing Survey 2021 National Table Creator

Two items stand out: (1) the percentages of two-or-more-person and married-couple households declined during the 10 years from 1993 to 2003, when no matched-data studies were available, whereas the percentage of one-person households increased during this period and (2) a second decline in two-or-more-person households and growth in one-person households occurred from 2015 to 2021.²⁸ The magnitude of this shift is surprising—a 7-percentage point decline in two-or-more-person households and a 7-percentage point increase in one-person households (for a 12-percentage point increase going back to 2011 through 2021).

Household Size

Differences in household size among HUD programs are revealed by the AHS data (exhibit 5-7). HUD-assisted households have a higher percentage of one-person households (55.3 percent) and

²⁸ For the reasons given in footnote 23, it is difficult to detect trends with confidence in the data from these studies. In the 2017 Characteristics Report, exhibit 5-6 was described as having mostly random movements (Eggers, 2020). The added data year has made it easier to see a pattern starting in 2015.

a lower percentage of two-to-four-person households (38.1 percent) than VLI renter households at 47.5 and 43.9 percent, respectively. Households with five or more people account for 7.1 percent of HUD-assisted households and 9.5 percent of VLI households.

Exhibit 5-7. Distribution of HUD-Assisted Housing by Household Size, 2021

Number of Persons in Household	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Total	4,491	100	842	100	2,218	100	1,431	100	19,971	100	45,991	100
One Person	2,465	54.9	435	51.7	1,050	47.3	980	68.5	9,481	47.5	17,618	38.3
Two to Four Persons	1,709	38.1	351	41.7	958	43.2	400	28.0	8,584	43.0	24,351	52.9
Five or More Persons	317	7.1	57	6.8	210	9.5	50	3.5	1,906	9.5	4,022	8.7
Overcrowded	98	2.2	19	2.3	61	2.8	18	1.3	970	4.9	1,646	3.6

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." Any differences between the sum of the four categories and the total (for counts or percentages) are due to rounding.

Sources: American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

Among HUD-assisted programs, the programs have notably different household size distributions. The privately owned multifamily program has the highest percentage of one-person households (68.5 percent), whereas the voucher programs serve the highest percentage of large (five-or-more-person) households (9.5 percent), which is comparable with VLI renter households (9.5 percent) and all renter households (8.7 percent).

Overcrowding is defined as more than one person per room. In recent years, overcrowding has not been a widespread problem in the American housing stock. In 2021, 4.9 percent of VLI renters and 3.6 percent of all renters were considered overcrowded. HUD-assisted stock generally experienced even lower rates of overcrowding at 2.2 percent for all HUD-assisted renters in 2021. HUD program rules determine how many people can occupy units of different bedroom sizes and, therefore, act to reduce overcrowding.

Households That Have Members With Disabilities

Exhibit 5-8 shows that HUD-assisted housing serves households with one or more people with disabilities at a rate substantially higher (48.0 percent) than VLI renter households (33.8 percent) and all renter households (23.2 percent). The privately owned multifamily housing programs contain the highest percentage of households that have members with disabilities at 54.9 percent.

Exhibit 5-8. Distribution of HUD-Assisted Housing by Disability Status of Persons, 2021

Households by Disability Status of Persons	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
With a Person with a Disability	2,156	48.0	380	45.1	990	44.6	786	54.9	6,751	33.8	10,675	23.2
Without a Person with a Disability	2,226	49.6	443	52.6	1,175	53	608	42.5	12,710	63.6	34,156	74.3
Not Reported	109	2.4	19	2.3	53	2.4	37	2.6	509	2.5	1,160	2.5

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

Housing Cost as Percentage of Income

The primary objective of assisted housing is to make decent housing affordable for needy households. Section 6 examines decent housing, and this section looks at affordability. The traditional measure of affordability is the ratio of monthly housing costs to monthly household income, in which housing costs include both rent and utility expenses. Thirty percent of household income is generally considered acceptable, and more than 40 percent is considered excessive (Eggers and Moumen, 2008). With the rent burden defined as gross rent as a percentage of household income, which is rent plus utilities as a percentage of household income, 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*.

In exhibit 5-9, the rent-to-income data from the 2021 AHS clearly illustrated why housing assistance is needed. Among VLI renter households, 56.5 percent reported severe rent burdens—that is, ratios of 50 percent or more. Severe rent burdens affected 34.8 percent of HUD-assisted households. Although it is substantially less than that of all VLI renter households, this rate was still surprisingly high. The corresponding rate for all renter households was 26.9 percent.

Exhibit 5-9. Distribution of HUD-Assisted Housing by Ratio of Housing Costs to Income, 2021

Monthly Housing Cost-to-Income Ratio	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Total	4,491		842		2,218		1,431		19,971		45,991	

Monthly Housing Cost-to-Income Ratio	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Reported for Income > 0	4,204	100.0	781	100.0	2,084	100.0	1,339	100.0	18,035	100.0	42,692	100.0
Less Than 30%	1,562	37.2	332	42.5	696	33.4	534	39.9	2,766	15.3	20,253	47.4
30 to 49%	1,177	28.0	220	28.2	566	27.2	391	29.2	5,070	28.1	10,959	25.7
50% or More	1,464	34.8	229	29.3	821	39.4	414	30.9	10,197	56.5	11,479	26.9
Median Housing Cost Burden	35		33		39		33		56		31	

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." Reported for Income > 0 does not equal the total because it does not include individuals with zero or negative incomes.

Sources: American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

In all previous analyses of HUD-assisted housing using AHS data, this table caused 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 uniform rule is reflected in exhibit 5-9. 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 surprising. HUD rules allow for variation on the 30 percent income rule. 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 incur all the added rental costs. Public housing also allows public housing authorities (PHAs) to establish minimum rent contributions that can exceed 30 percent of income for families with very small incomes.

Furthermore, one would expect the AHS data collection process to differ from 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 corroborating information on income, although the AHS instrument collects data on income and rent, as well as information on other households, housing units, and neighborhood characteristics. The AHS interview may be separated by as much as a year from the income recertification process that HUD agents carried out. 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 housing-costs-to-income ratio (housing-cost burden) has varied over time among different components of the rental housing stock. The numbers in the table represent medians, 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

American Housing Survey Year	All HUD Assisted (median burden in %)	Tenants in Public Housing (median burden in %)	Voucher Recipients (median burden in %)	Tenants in Privately Owned Multifamily Housing (median burden in %)	Total Very Low-Income Renters (median burden in %)	All Renters (median burden in %)
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	N/A	30	39	30	N/A	33
2015	N/A	31	43	32	N/A	31
2017	N/A	32	40	32	N/A	30
2019	36	31	41	33	54	32
2021	35	33	39	33	56	31

N/A = data not available.

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Sources: American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

For all renter households as a group, the ratio of housing cost (rent plus utilities) to income increased steadily from 1991 until 2013 when it declined slightly through 2017. More than one-half of VLI renters began to experience excessive rent burdens sometime between 1993 and 2003. This trend lasted through 2011 and returned in 2021.²⁹ Throughout the eight periods for which comparable data are available, the median ratios for households in each of the HUD programs were substantially lower than the median reported for all VLI renter households. The voucher program had the highest median ratio among the HUD programs in all 12 periods.

Closing Thoughts

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 2021 were between \$12,000 and \$17,500, around one-third of the median income of the typical renter at \$41,000. The typical renter includes HUD-assisted renters, so these two groups are not mutually exclusive. Given that the income of HUD-assisted renters is included in the calculation of the median income for all renters, the difference in median income between the two groups is understated if all renters excluded HUD-assisted renters. In short, the

²⁹ The 81-percent median rent burdens for all eligible households in 2003 seems to be an anomaly, perhaps an error.

income of HUD-assisted renters drags down the median income for all renters. Householders in HUD-assisted units have substantially lower educational attainment, and HUD-assisted households receive wage and salary income less often and rely more often on welfare and SSI. HUD-assisted households were less often married-couple households and more often single-adult households with female householders. HUD-assisted households, especially in privately owned multifamily projects, were more likely to include members with disabilities.

Some of the deviations in characteristics between HUD-assisted households and householders and VLI households generally relate to when and where the programs began operation. HUD householders are more often Black than VLI householders because HUD programs are concentrated in the central cities of metropolitan areas, where a higher percentage of Black householders reside. HUD-assisted householders are somewhat less likely to be Hispanic, presumably because project-based programs were historically concentrated in the Northeast and South, and HUD-assisted units were constructed before the rapid growth of the Hispanic population.³⁰ HUD householders are more often seniors because PHAs and the owners of subsidized multifamily projects favored this clientele.

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

³⁰Possible 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 HUD-assisted housing programs provide, comparing the types of structures available in HUD-assisted rental housing programs with (1) the structures housing all renters and (2) the structures housing all very low-income (VLI) renters. This section also 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: adequate, moderately inadequate, and severely inadequate. A series of comparisons involving specific features of units and structures that go into determining adequacy follow the overall adequacy examination. Then, based on a subsample of recent movers, the section examines the reasons for their moving into assisted housing. The section ends with comparisons of tenants’ satisfaction ratings with their units and neighborhoods.

Confidentiality concerns limit the information available to make valid comparisons using the Census Bureau’s American Housing Survey (AHS) Table Creator.³¹ In some instances, the author obtained information from the Census Bureau’s internal use file, but it is only useful if enough information can be pooled together across categories to protect privacy. Most of the information on housing quality reported in this section derives from yes-or-no questions, which cannot be pooled together.

Structure Type

Exhibit 6-1 provides percentage distributions by structure type for the six renter groups. Mobile homes and single-family detached units were combined because mobile homes are so few 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, 2021

Structure Type	HUD Assisted (Counts in Thousands and %)		Tenants in Public Housing (Counts in Thousands and %)		Voucher Recipients (Counts in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Counts in Thousands and %)		Total Very Low-Income Renters (Counts in Thousands and %)		All Renters (Counts in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Mobile Homes, Single-Family Detached, Other	603	13.4	53	6.3	522	23.5	28	2.0	5,190	26.0	14,015	30.5
Single-Family 1, Attached	394	8.8	129	15.3	191	8.6	74	5.2	1,469	7.4	3,669	8.0
2 to 4	730	16.3	188	22.3	404	18.2	138	9.6	3,421	17.1	7,234	15.7
5 to 9	614	13.7	77	9.1	297	13.4	240	16.8	2,464	12.3	5,070	11.0
10 to 19	607	13.5	81	9.6	290	13.1	236	16.5	2,872	14.4	6,482	14.1

³¹ To access the Table Creator, see <https://www.census.gov/data/data-tools/ahs-table-creator.html>.

Structure Type	HUD Assisted (Counts in Thousands and %)		Tenants in Public Housing (Counts in Thousands and %)		Voucher Recipients (Counts in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Counts in Thousands and %)		Total Very Low-Income Renters (Counts in Thousands and %)		All Renters (Counts in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
20 to 49	421	9.4	59	7.0	196	8.8	166	11.6	1,787	8.9	4,031	8.8
50 or More	1,123	25.0	255	30.3	319	14.4	549	38.4	2,768	13.9	5,489	11.9

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Sources: American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

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 highrise apartments that are safe and low maintenance, whereas households with children generally favor single-family units, whether detached or attached (for example, townhomes).

The most important distinction between HUD-assisted housing and VLI rental and all rental housing is that HUD-assisted housing has far fewer single-family detached units and mobile homes at 13.4 percent than VLI units at 26.0 percent and all rental units at 30.5 percent. The second distinction is that the greater share of HUD-assisted housing units are in large buildings (50 or more units). Twenty-five percent of HUD-assisted units are in large buildings compared with 13.9 of VLI units and 11.9 percent of all renter units.

These two distinctions are even sharper when the focus is restricted to public housing or units in privately owned multifamily projects. Only 2.0 percent of public housing tenant households and 6.3 percent of households in privately owned multifamily projects live in buildings with 50 or more units. The distribution of housing unit type for households using vouchers and among all renters is the most similar.

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: adequate, moderately inadequate, and severely inadequate. Appendix A explains how this determination is made. Over time, definitions of the categories and the variables used to define them have changed.³²

Based on these adequacy standards, 89.5 percent of all units are considered adequate, with minor differences between HUD-assisted housing programs and between HUD programs and the VLI and all renter groups (exhibit 6-2). Units in the public housing program have the highest percentage of severely inadequate units, but only at 6.4 percent. Voucher units (3.8 percent) and

³² The definition last changed with the 2009 AHS.

units in privately owned multifamily projects (2.2 percent) have lower rates of severely inadequate housing, both roughly equal to the rate among all VLI units (3.4 percent).

Exhibit 6-2. Distribution of HUD-Assisted Housing by Physical Adequacy, 2021

Housing Adequacy	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Severely Inadequate	171	3.8	54	6.4	85	3.8	32	2.2	684	3.4	1,112	2.4
Moderately Inadequate	300	6.7	76	9.0	155	7.0	69	4.8	1,464	7.3	2,759	6.0
Adequate	4,020	89.5	712	84.6	1,979	89.2	1,329	92.9	17,823	89.2	42,119	91.6

Notes: “All HUD Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “Total Very Low-Income Renters” encompasses “All HUD Assisted” and “Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income.”

Source: American Housing Survey 2021 National Table Creator

HUD rules ensure that units satisfy quality 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 that determine the adequacy or inadequacy of a unit. The tables generated by Table Creator can specify how frequently each category was checked in determining the inadequacy of the rental units. The Census Bureau has suppressed this information for HUD-assisted units. In the following exhibits, an “S” in the associated cell marks suppressed data.

Data on heating adequacy provided by the Table Creator are not suppressed for HUD-assisted units. AHS tables classify the factors that determine whether a unit is moderately inadequate into two categories: Upkeep and Other.³³

In this section, conditions that fall under the categories related to heating are analyzed. For example, for a unit to be considered inadequate due to heating issues, a household must have been uncomfortably cold during the past winter for 24 hours or more, and the heating equipment must have broken down at least three times for a period of at least 6 hours each time. The Census Bureau provides data on both these conditions, but once assisted housing status is introduced into the analysis, Table Creator suppresses the data on the number of breakdowns because of low cell counts.

³³ As appendix A outlines, Other is “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” (U.S. Census Bureau, 2021).

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. With the exception of households in privately owned multifamily units, HUD-assisted households are slightly more likely to have experienced periods of cold discomfort lasting 24 hours or more.

Exhibit 6-3. Distribution of HUD-Assisted Housing by Heating Adequacy, 2021

Heating Adequacy	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
With heating equipment and occupied last winter	4,223	94.0	797	94.7	2,099	94.6	1,327	92.7	17,974	90.0	40,950	89.0
Not uncomfortably cold for 24 hours or more	3,648	81.2	662	78.6	1,802	81.2	1,184	82.7	15,507	77.6	36,077	78.4
Uncomfortably cold for 24 hours or more	575	12.8	135	16.0	297	13.4	143	10.0	2,467	12.4	4,873	10.6
Breakdown	238	5.3	71	8.4	128	5.8	39	2.7	823	4.1	1,599	3.5
Other causes than breakdown	337	7.5	64	7.6	169	7.6	104	7.3	1,644	8.2	3,274	7.1
Utility interruption	100	2.2	14	1.7	55	2.5	31	2.2	604	3.0	1,439	3.1
Inadequate heating capacity	96	2.1	26	3.1	42	1.9	28	2.0	382	1.9	607	1.3
Inadequate insulation	89	2.0	14	1.7	51	2.3	24	1.7	361	1.8	614	1.3
Cost of heating	S	S	S	S	S	S	S	S	S	S	200	0.4
Other	58	1.3	10	1.2	26	1.2	22	1.5	297	1.5	569	1.2
Discomfort not reported	6	0.1	6	0.7	S	S	S	S	S	S	38	0.1

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." "S" signifies that the U.S. Census Bureau suppressed the associated data.

Source: American Housing Survey 2021 National Table Creator

Toilet Breakdowns

The number of toilet breakdowns within a 3-month period is a factor for being classified as both severely and moderately inadequate. Although the Table Generator suppresses data on the number of breakdowns, exhibit 6-4 shows whether a breakdown occurred. Breakdowns—for example, no toilets working at some time in the last 3 months—are rare for all groups. Public housing is below 7 percent, and the other categories are all below 5 percent.

Exhibit 6-4. Distribution of HUD-Assisted Housing by Flush Toilet Breakdowns, 2021

Flush Toilet Breakdowns	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)		
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0	
With one or more flush toilets	4,483	99.8	842	100.0	2,213	99.8	1,428	99.8	19,895	99.6	45,893	99.8	
With 1+ toilets working at all times in last 3 months	4,266	95	784	93.1	2,116	95.4	1,366	95.5	19,069	95.5	44,368	96.5	
None working some time in last 3 months	217	4.8	58	6.9	97	4.4	62	4.3	826	4.1	1,526	3.3	
Breakdowns that lasted less than 6 hours	65	1.4	15	1.8	28	1.3	22	1.5	181	0.9	359	0.8	
Number of breakdowns that lasted 6 hours or more	1	78	1.7	19	2.3	32	1.4	27	1.9	382	1.9	697	1.5
	2	18	0.4	12	1.4	S	S	6	0.4	97	0.5	183	0.4
	3 or more	24	0.5	9	1.1	15	0.7	S	S	113	0.6	286	0.6

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." "S" signifies that the U.S. Census Bureau suppressed the associated data.

Source: American Housing Survey 2021 National Table Creator

Water Leakage

An indoor or outdoor water leak is a factor used to classify a unit as severely or 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 (11.3 percent) as VLI renters (11.0 percent) or all renters (10.2 percent). With respect to water leaks from outside, HUD-assisted housing groups are less likely to encounter this problem (8.2 percent) than VLI and all renter groups (8.8 percent and 8.4 percent, respect), but the percentage point differences are small.

Exhibit 6-5. Distribution of HUD-Assisted Housing by Water Leaks, 2021

Water Leaks	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
No leakage from inside structure	3,984	88.7	719	85.4	1,953	88.1	1,312	91.7	17,767	89	41,310	89.8
With leakage from inside structure	508	11.3	124	14.7	265	11.9	119	8.3	2,205	11.0	4,681	10.2

Water Leaks	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Fixtures backed up or overflowed	117	2.6	25	3.0	66	3.0	26	1.8	569	2.8	1,178	2.6
Pipes leaked	207	4.6	57	6.8	111	5.0	39	2.7	893	4.5	1,915	4.2
Broken water heater	29	0.6	7	0.8	22	1.0	S	S	155	0.8	314	0.7
Other or unknown	186	4.1	43	5.1	88	4.0	55	3.8	749	3.8	1,554	3.4
No leakage from outside structure	4,124	91.8	757	89.9	2,014	90.8	1,353	94.5	18,217	91.2	42,120	91.6
With leakage from outside structure	367	8.2	85	10.1	204	9.2	78	5.5	1,754	8.8	3,871	8.4
Roof	154	3.4	35	4.2	94	4.2	25	1.7	888	4.4	1,946	4.2
Basement	40	0.9	S	S	40	1.8	S	S	219	1.1	536	1.2
Walls	136	3.0	33	3.9	68	3.1	35	2.4	547	2.7	1,185	2.6
Other	62	1.4	11	1.3	28	1.3	23	1.6	246	1.2	536	1.2

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." "S" signifies that the U.S. Census Bureau suppressed the associated data.

Source: American Housing Survey 2021 National Table Creator

Selected Deficiencies

The AHS reports a variety of quality problems under the title "Selected Deficiencies." Most of these deficiencies, except for signs of cockroaches, is a factor for classifying a unit as either severely or moderately inadequate. Although none of the deficiencies alone are serious enough to label a unit as severely inadequate or moderately inadequate, such designations could apply if the deficiencies occur in combination or in combination with other factors (such as a water leak). Exhibit 6-6 reports on these items.

Exhibit 6-6. Distribution of HUD-Assisted Housing by Selected Deficiencies, 2021

Selected Deficiencies	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Signs of mice or rats inside home in last 12 months	595	13.2	132	15.7	320	14.4	143	10.0	2,672	13.4	5,059	11.0
Signs of cockroaches in last 12 months	953	21.2	259	30.8	418	18.8	276	19.3	3,797	19.0	7,479	16.3
Holes in floors	121	2.7	34	4.0	64	2.9	23	1.6	557	2.8	914	2.0

Selected Deficiencies	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Open cracks or holes (interior)	390	8.7	105	12.5	193	8.7	92	6.4	1,675	8.4	3,238	7.0
Broken plaster or peeling paint (interior)	226	5.0	77	9.1	97	4.4	52	3.6	852	4.3	1,538	3.3

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

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

Electricity and Blown Fuses or Tripped Circuit Breakers

Housing units without electricity, with exposed wiring, or without electrical outlets are factors for being classified as severely inadequate. 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 on incidences of blown fuses or tripped circuit breakers (but not the frequency of incidents) in the units.

Exhibit 6-7. Distribution of HUD-Assisted Housing by Electrical Problems, 2021

Electrical Problems	HUD-Assisted Renters (Count in Thousands and %)											
	All HUD Assisted		Tenants in Public Housing		Voucher Recipients		Tenants in Privately Owned Multifamily Housing		Total Very Low-Income Renters		All Renters	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
With electrical wiring	4,489	100.0	841	99.9	2,218	100.0	1,430	99.9	19,943	99.9	45,956	99.9
Exposed wiring	115	2.6	25	3.0	55	2.5	35	2.4	664	3.3	1,301	2.8
Rooms without electric outlets	135	3.0	24	2.9	77	3.5	34	2.4	577	2.9	1,193	2.6
No fuses or breakers blown in last 3 months	4,151	92.4	781	92.8	2,030	91.5	1,340	93.6	18,480	92.5	42,533	92.5
With fuses or breakers blown in last 3 months	338	7.5	60	7.1	188	8.5	90	6.3	1,463	7.3	3,423	7.4

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

Nearly 100 percent of housing units in each of the six categories have electrical wiring. The likelihood of a household reporting a blown fuse or breaker in the last 3 months is highest among voucher recipients at 8.5 percent and between 6.3 and 7.5 percent for the other five renter categories. However, these results are not consistent across surveys. For example, public housing had the highest percentage of households reporting blown fuses or tripped circuit breakers (8.6 percent) in the Characteristic Report for 2015, whereas households in public housing units reported the lowest incidence in the Characteristics Report of 2017 (Eggers, 2019, 2020).

Complete Kitchens

Housing units are classified as moderately inadequate if they either lack a kitchen with a sink, refrigerator, *and* stove or burners *or* if the household needs to share its kitchen with another household. Exhibit 6-8 provides information on the percentage of households in the six renter categories that have or do not have complete kitchens. Although 96.4 percent of VLI households have a complete kitchen, none of the other five categories are below 95.1 percent. Whereas 4.9 percent of public housing households lack complete kitchen facilities, no more than 3.6 percent of households in the other renter categories report the same. Practically all six renter categories report having both sinks and refrigerators (at or above 99.0 percent) and stoves (at or above 96.8 percent).

Exhibit 6-8. Distribution of HUD-Assisted Housing by Complete Kitchen Facilities, 2021

Complete Kitchens	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
With complete kitchen	4,331	96.4	801	95.1	2,146	96.8	1,384	96.7	19,255	96.4	44,694	97.2
Lacking complete kitchen facilities	160	3.6	41	4.9	72	3.2	47	3.3	716	3.6	1,297	2.8
Kitchen sink	4,474	99.6	837	99.4	2,211	99.7	1,426	99.7	19,827	99.3	45,788	99.6
Refrigerator	4,463	99.4	831	98.7	2,207	99.5	1,425	99.6	19,763	99.0	45,651	99.3
Cooking stove or range	4,408	98.2	828	98.3	2,176	98.1	1,404	98.1	19,338	96.8	45,012	97.9

Notes: “All HUD Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “Total Very Low-Income Renters” encompasses “All HUD Assisted” and “Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income.”

Source: American Housing Survey 2021 National Table Creator

Exhibit 6-8 also provides information on three of the key elements for a complete kitchen (sinks, refrigerators, and stoves) but no information on burners or households that share a kitchen.

Existence of Mold

Exhibit 6-9 provides information on the existence of mold in kitchens, bathrooms, bedrooms, living rooms, basements, and other rooms. Public housing has the highest incidence of households reporting mold in the last 12 months at 10.5 percent, voucher recipients at 8.3

percent, and all HUD-assisted renters at 7.9 percent. None of the other three renter categories is above 6 percent.

Exhibit 6-9. Distribution of HUD-Assisted Housing by Existence of Mold by Room Type, 2021

Existence of Mold by Room Type	All HUD Assisted (Counts in Thousand and %)		Tenants in Public Housing (Counts in Thousand and %)		Voucher Recipients (Counts in Thousand and %)		Tenants in Privately Owned Multifamily Housing (Counts in Thousand and %)		Total Very Low-Income Renters (Counts in Thousand and %)		All Renters (Counts in Thousand and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
With mold in last 12 months	354	7.9	88	10.5	185	8.3	81	5.7	1,203	6.0	2,204	4.8
In kitchen	80	1.8	21	2.5	40	1.8	19	1.3	282	1.4	492	1.1
In bathrooms	236	5.3	57	6.8	127	5.7	52	3.6	694	3.5	1,261	2.7
In bedrooms	76	1.7	16	1.9	47	2.1	13	0.9	352	1.8	646	1.4
In living rooms	54	1.2	14	1.7	24	1.1	16	1.1	209	1.0	360	0.8
In basement and other rooms	18	0.4	S	S	18	0.8	S	S	110	0.6	392	0.9
Not reported	33	0.7	8	1.0	15	0.7	10	0.7	162	0.8	347	0.8

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." "S" signifies that the U.S. Census Bureau suppressed the associated data.

Source: American Housing Survey 2021 National Table Creator

Tenant Satisfaction

The AHS asks respondents to rate their structure and their neighborhood on a scale from 1 to 10, with a score of 10 considered the best. Exhibit 6-10 summarizes these ratings. Because so few residents rate their units or neighborhood at the bottom of the scale, the analysis combines the bottom five ratings to avoid possible disclosure.

Exhibit 6-10. Distribution of HUD-Assisted Housing by Tenant Ratings for "Best" or "Worst," 2021

Overall Opinion	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Reported	4,352		812		2,152		1,388		19,343		44,620	
9–10 Rating	1,621	37.2	270	33.3	764	35.5	587	42.3	6,747	34.9	14,983	33.6
6–8 Rating	1,925	44.2	340	41.9	1,004	46.7	581	41.9	9,684	50.1	24,291	54.4
1–5 Rating	806	18.5	203	25.0	384	17.8	219	15.8	2,913	15.1	5,345	12.0

Overall Opinion	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Neighborhood Reported	4,313		810		2,138		1,365		19,254		44,496	
9–10 Rating	1,508	35.0	241	29.8	731	34.2	536	39.3	7,441	38.5	17,183	38.6
6–8 Rating	1,922	44.6	349	43.1	990	46.3	583	42.7	8,789	45.6	21,817	49.0
1–5 Rating	882	20.4	220	27.2	416	19.5	246	18.0	3,023	15.7	5,496	12.4

Notes: “All HUD Assisted” encompasses public housing, vouchers, and privately owned multifamily units. “Total Very Low-Income Renters” encompasses “All HUD Assisted” and “Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income.” Any differences between the sum of the three categories and the total (for counts or percentages) are due to rounding.

Sources: American Housing Survey 2021 Internal Use File; Census Bureau Disclosure Review Board CBDRB FY24 0128 (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.)

A higher percentage of respondents from HUD-assisted units gave their units a score of 9 or 10 (37.2 percent) than did respondents from units occupied by VLI households (34.9 percent) or from all rental units (33.6 percent), but these differences appear to be fairly small. Because the all-renters category includes the all HUD-assisted numbers, the difference in percentage between the all HUD-assisted and all renter categories, excluding the HUD assisted, is actually larger. The very favorable ratings given by tenants in privately owned multifamily housing (42.3 percent) further drives this difference.

The *neighborhood* ratings in exhibit 6-10 tell a different story. Overall, tenants in HUD-assisted housing gave their neighborhoods lower ratings than VLI or all renters. Tenants in public housing appeared to be less satisfied with their neighborhoods than tenants in the other renter groups, with the lowest percentage giving their neighborhoods a high rating of 9 or 10 and the highest percentage giving the lowest rating of 1 to 5. The biggest differences were between the public housing group and the VLI and all renters group, with 29.8 percent of public housing versus 38.5 and 38.6 percent for both VLI and all renters, respectively, giving their neighborhoods high scores of 9 or 10, and 27.2 percent of public housing versus 15.7 and 12.4 percent giving their neighborhoods low scores of 1 to 5.

Recent Movers

The AHS gathers additional information about households that recently moved into their units within the last 2 years.³⁴ Exhibit 4-6 indicates that householders tend to remain in assisted units much longer than householders in the VLI or all-renters category. The same pattern holds among recent movers. Tenants who had recently moved in occupied 28.6 percent of all HUD-assisted units versus 46.0 percent of all renter units (exhibit 6-11).

³⁴ In AHS surveys before 2015, recent movers were defined as respondents who had moved into their units within the past year.

Exhibit 6-11. Distribution of HUD-Assisted Housing by Percentage of Recent Movers, 2021

Recent Mover Households	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Respondent moved during last 2 years	1,285	28.6	214	25.4	681	30.7	390	27.3	7,784	39.0	21,155	46.0

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

The AHS asked respondents a detailed series of questions as to why they moved into their current units. Exhibit 6-12 discusses some key reasons given by respondents. Respondents could give more than one answer, therefore the percentages sum to more than 100 percent. On average, respondents gave two reasons. "To reduce housing costs" was given by 24.6 percent of all HUD-assisted renters, whereas only 16.1 percent of all renters and 17.2 percent of VLI households gave that reason. The desire to be in a "larger or better-quality home" appears to motivate all groups to similar extents.

Exhibit 6-12. Distribution of Recent Movers in HUD-Assisted Housing by Key Reasons Given for Move, 2021

Reasons for Moving (If Moved in Recent 2 Years)	HUD-Assisted Renters (Count in Thousands and %)											
	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Total	4,491	100.0	842	100.0	2,218	100.0	1,431	100.0	19,971	100.0	45,991	100.0
Moved in Recent 2 years	1,285	28.6	214	25.4	681	30.7	390	27.3	7,784	39.0	21,155	46.0
New job or transfer	25	1.9	S		25	3.7	S		600	7.7	3,053	14.4
To form own household	348	27.1	62	29	156	22.9	130	33.3	2,121	27.2	5,658	26.7
To be closer to family	312	24.3	50	23.4	162	23.8	100	25.6	1,666	21.4	3,863	18.3
Change in household or family size	170	13.2	38	17.8	63	9.3	69	17.7	1,028	13.2	2,691	12.7
To reduce commuting time	64	5.0	13	6.1	51	7.5	S	S	650	8.4	2,493	11.8
Wanted a larger or better-quality home	343	26.7	56	26.2	192	28.2	95	24.4	1,993	25.6	5,967	28.2
To reduce housing costs	316	24.6	64	29.9	114	16.7	138	35.4	1,335	17.2	3,416	16.1

Reasons for Moving (If Moved in Recent 2 Years)	HUD-Assisted Renters (Count in Thousands and %)											
	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low-Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)	
Wanted a more desirable neighborhood	326	25.4	50	23.4	167	24.5	109	27.9	1,899	24.4	5,543	26.2
Other	193	15.0	31	14.5	87	12.8	75	19.2	1,675	21.5	3,992	18.9

Notes: Figures may not add to total because more than one category may apply to a unit. "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income." "S" signifies that the U.S. Census Bureau suppressed the associated data.

Source: American Housing Survey 2021 National Table Creator

As exhibit 6-13 shows, when recent movers were asked to compare their current and previous homes, more than one-half (51.3 percent) of respondents from the all HUD-assisted category rated their current units as better than their previous homes compared with 44.3 percent of all renters and 44.5 percent of VLI renters.

Exhibit 6-13. Distribution of Recent Movers in HUD-Assisted Housing by Comparison of Current and Previous Home and Neighborhood, 2021*

Comparison of Current and Previous Home and Neighborhood (If Moved in Recent 2 Years)	All HUD Assisted (Count in Thousands and %)		Tenants in Public Housing (Count in Thousands and %)		Voucher Recipients (Count in Thousands and %)		Tenants in Privately Owned Multifamily Housing (Count in Thousands and %)		Total Very Low- Income Renters (Count in Thousands and %)		All Renters (Count in Thousands and %)		
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Moved in Recent 2 years	1,285	100.0	214	100.0	681	100.0	390	100.0	7,784	100.0	21,155	100.0	
Current home	Better	659	51.3	111	51.9	333	48.9	215	55.1	3,462	44.5	9,150	43.3
	Worse	121	9.4	26	12.1	61	9.0	34	8.7	1,048	13.5	3,119	14.7
Current neighborhood	Better	518	40.3	71	33.2	264	38.8	183	46.9	2,782	35.7	7,150	33.8
	Worse	128	10.0	24	11.2	75	11.0	29	7.4	815	10.5	2,165	10.2

*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."

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

When asked to compare their current neighborhoods with their previous neighborhoods, 46.9 percent of recent movers from privately owned multifamily housing rated their current neighborhood as better than their previous neighborhood. Across the other five categories, the percentages of recent movers who gave the same response were between 33.8 and 40.3 percent.

Closing Thoughts

The main conclusion from section 6 is that the American housing stock and the HUD-assisted housing stock are of high quality, with very few respondents reporting that their housing units have major issues. The AHS has an overall measure of housing quality that detects whether an individual unit is adequate, moderately inadequate, or severely inadequate. In 2021, 2.4 percent of all rental units were severely inadequate, whereas 3.4 and 3.8 percent of VLI units and all HUD-assisted units, respectively, were deemed severely inadequate.

This section separately examines various indicators of housing problems: heating problems, toilet breakdowns, water leaks, other deficiencies, electrical problems, and incomplete kitchen facilities. Exhibit 6-14 summarizes this information by pulling together key data from six table exhibits, exhibits 6-3 through 6-8. In nearly every case, HUD-assisted units have few problems and are comparable in quality with all rental units and sometimes slightly better than all VLI units.

Exhibit 6-14. Key Findings From Exhibits 6-3 Through 6-8

Various Components of Adequate Housing	All HUD Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Multifamily Housing (%)	Total Very Low-Income Renters (%)	All Renters (%)
Uncomfortably cold for 24 hours or more	12.8	16.0	13.4	10.0	12.4	10.6
No toilets working some time in last 3 months	4.8	6.9	4.4	4.3	4.1	3.3
With water leakage from inside structure	11.3	14.7	11.9	8.3	11.0	10.2
With water leakage from outside structure	8.2	10.1	9.2	5.5	8.8	8.4
Signs of mice or rats inside home in last 12 months	13.2	15.7	14.4	10.0	13.4	11.0
Holes in floors	2.7	4.0	2.9	1.6	2.8	2.0
Exposed wiring	2.6	3.0	2.5	2.4	3.3	2.8
With fuses or breakers blown in last 3 months	7.5	7.1	8.5	6.3	7.3	7.4
Lacking complete kitchen facilities	3.6	4.9	3.2	3.3	3.6	2.8

Notes: "All HUD Assisted" encompasses public housing, vouchers, and privately owned multifamily units. "Total Very Low-Income Renters" encompasses "All HUD Assisted" and "Eligible but not HUD assisted, with household income at or below 50 percent of Area Median Income."

Source: American Housing Survey 2021 National Table Creator

HUD tenants were mostly satisfied with their units and neighborhoods, with a higher percentage of respondents giving their units a satisfaction rating of 9 or 10 than respondents from VLI units and all renter units. The favorable ratings given by tenants in privately owned multifamily housing drives this result. Public housing tenants are the least likely to be satisfied with their units and neighborhoods. With respect to their neighborhoods, tenants in public housing appeared to be less satisfied than tenants in the other renter groups, with the lowest percentage of public housing tenants giving their neighborhoods a high (9 or 10) rating and the highest percentage giving their neighborhoods a low (1 to 5) rating (exhibit 6-10).

When asked to compare their current units and neighborhoods with their previous homes, recent mover respondents in HUD-assisted units (except public housing) are more likely to rate HUD-assisted units as better than their previous units 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 2021 American Housing Survey (AHS) to examine the characteristics of HUD-assisted units (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 the previous sections to assess HUD’s rental assistance.³⁵

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

1. Who 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?

Who 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 female householders, households that have members with disabilities, and households with householders without high school diplomas.

- HUD-assisted households had a median total income in 2021 of approximately \$12,244 compared with a median of approximately \$17,500 among total very low-income (VLI) renters. The median income of all renters was approximately \$41,000 (exhibit 5-1). Given that HUD-assisted renters are included in the median number for all renters, this comparison understates the difference between HUD-assisted renters in relation to all other (non-HUD assisted) renters, because the inclusion of HUD-assisted renters pulls down the median for all renters.
- Thirty-three percent of HUD-assisted households receive wage and salary income compared with more than double that percentage—70.6 percent—for all renters.
- HUD-assisted households of two or more persons with female householders are 32.5 percent compared with 25.7 percent among VLI households and 22.4 percent among all renter households.
- HUD-assisted housing serves households with one or more members with disabilities at a rate substantially higher (42.5 percent) than for VLI households (28.5 percent) and all renter households (17.8 percent).
- Twenty-nine percent of householders in HUD-assisted households did not graduate from high school compared with 23.6 percent of householders among all VLI renters and 15.1 percent among all renters.

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

³⁵ To reiterate, in discussing the 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, the authors did not have access to the sample counts behind the tables, which are needed for manageable testing.

- Among HUD-assisted households, 43.8 percent have Black householders compared with 28.0 percent among all VLI households.
- Among HUD-assisted households, 18.5 percent have Hispanic householders compared with 23.4 percent among all VLI households.
- Among HUD-assisted households, 29.8 percent have senior householders (classified as householders 65 or older) compared with 22.0 percent among all VLI households.
- Fifty-five percent (54.9 percent) of HUD-assisted households have only one person compared with 47.5 percent among VLI renters and 38.3 percent among all renters.

This report attributes these differences to where the programs are administered and when they originally began operations. 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 determine who lives in them. For example, one-bedroom units cannot serve families.

- Nearly 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. About one-half (49.4 percent) of HUD-assisted units are in central cities, whereas VLI renters occupy 47.2 percent of units in central cities.
- Forty-four percent (44.2 percent) of HUD-assisted units are efficiency or one-bedroom units compared with 35.2 percent of all units occupied by VLI households and 28.6 percent of all rental units. Among units in privately owned multifamily projects, the percentage of one-bedroom units is 64.9 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.

- According to the AHS quality index, 89.5 percent of HUD-assisted units, 89.3 percent of units occupied by all VLI households, and 91.6 percent of all rental units are considered adequate.
- Section 6 examined several aspects of unit quality. HUD-assisted units had few problems and were comparable in quality with all rental units and sometimes slightly better than all VLI units (exhibit 6.14).
- Among households that moved into their units within the past 2 years (2020–21), respondents in HUD-assisted units were slightly more likely (43.5 percent) than all renters (43.3 percent) or all VLI renters (43.2 percent) to rate their HUD-assisted units (with the exception of public housing) as better than their previous units. They were also more likely (40.3 percent) than all renters (33.8 percent) and VLI renters (35.7 percent) to rate their neighborhoods as better than their previous ones.
- 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. Thirty percent of household income is generally considered acceptable. A percentage greater than 40 is considered excessive. By this standard, program participants were better off

than the typical VLI household. Sixty-three percent (62.8 percent) of HUD-assisted households paid more than 40 percent of their income for rent, utilities, and related expenses compared with 84.6 percent of all VLI renters (exhibit 5-9).

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

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

The most important differences among the HUD programs are—

- A higher percentage of public housing units are in central cities (59.3 percent) than voucher units (54.9 percent) or privately owned multifamily units (54.4 percent).
- Thirty-seven percent (37.3 percent) of privately owned multifamily households have Black householders compared with 45.5 percent in public housing and 47.3 percent in the voucher program.
- Forty-seven percent (47.3 percent) of privately owned multifamily householders are seniors compared with 29.9 percent of householders in public housing and 23.9 percent in the voucher program.
- Thirty-two percent (31.5 percent) of privately owned multifamily households are two-or-more-person households compared with 48.5 percent in public housing and 52.7 percent in the voucher program (exhibit 5-7).
- Fifty-five percent (54.9 percent) of privately owned multifamily households have a member with a disability compared with 45 percent in both public housing (45.1 percent) and the voucher program (44.6 percent).
- Among all HUD-assisted renters, voucher households had the highest median incomes in 2021 at approximately \$14,000 compared with approximately \$12,000 among public housing tenants and \$10,800 among privately owned multifamily households (exhibit 5-1).
- Sixty-seven percent (66.6 percent) of voucher households pay more than 40 percent or more of their incomes on housing compared with 60.1 percent of privately owned multifamily tenants. The share of rent-burdened households in public housing is not available (exhibit 5-9).
- Voucher households are the most mobile; 81.0 percent moved in after 2010. Tenants in privately owned multifamily units were the least mobile, with 76.7 percent moving in after 2010. Mobility is much higher among the comparison groups; 83.5 percent of VLI renters and 87.8 percent of all renters moved in after 2010.

How Have the Programs Evolved Since 1989?

This report is the 12th compilation of AHS data on HUD-assisted rental housing, and it uses information from 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 2021, the number of HUD-assisted units increased by approximately 421,000 units (from 4,070,000 to 4,491,000), but the overall program mix changed dramatically. The voucher program’s share grew from 26 percent in 1989 to 49.45 percent in 2021, whereas shares of public housing and privately owned multifamily housing each declined 14.7 and 8.6 percentage points, respectively.
- The metropolitan areas outside of central cities have a larger share of HUD assistance at 33 percent in 2021 compared with 26 percent in 1989, likely due to the growth of the voucher program.
- The share of householders who are Black rose from 40 to 43.8 percent. The share who are Hispanic rose from 10.0 to 18.5 percent.
- The share of households with senior householders fell from 35.0 to 32.5 percent with the decline of the privately owned multifamily program.
- The median ratio of housing costs to income rose from 32.0 (1989) to 39.0 percent (2021) in the voucher program (exhibit 5-9).

Although these 12 studies cover the 1989–2021 timeframe, the studies are clustered at the front (1989, 1991, 1993) and back (2003, 2007, 2009, 2011, 2013, 2015, 2017, 2019, 2021) ends of the period. Although the shift in program composition was generally smooth during the 32-year period, changes were marked in the share of households with Hispanic householders, the share of households with senior householders, and the median ratio of housing costs to income in the voucher program between the “1993 and earlier” and the “2003 and later” eras. Due to the back- and front-end clustering, this report cannot rule out a sharp change during the 1993–2003 gap.

Appendix A: How HUD Determines Physical Adequacy

At HUD's request, 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 has to meet the conditions defined in the following to be classified in one of these three categories (U.S. Census Bureau, n.d., 2021).

Severely Inadequate

Units are classified as "severely inadequate" if they meet at least one of the following conditions.

- *Plumbing*. Lacking hot or cold piped water, lacking a full bathroom, or sharing a bathroom with nonhousehold members.
- *Heating*. Having been uncomfortably cold during the last winter for 24 hours or more because the heating equipment broke down, and the heating equipment broke down at least three times during the last winter for at least 6 hours each time.
- *Electricity*. Having no electricity.
- *Wiring*. Having all 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 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 nonhousehold 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 American Housing Survey Data

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