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More Housing Vouchers: Most Important Step to Help More People Afford Stable Homes

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As the economy recovers from the COVID-19 crisis, high housing costs will continue to cause hardship for millions of renters with low incomes, raising their risks of housing instability and homelessness and undercutting their children's chances of long-term success. The recovery legislation that policymakers will consider soon is a historic opportunity to address this problem. Providing Housing Choice Vouchers to more households — and ultimately to all who are eligible, as President Biden proposed during the presidential campaign — is by far the most important step they can take.

Housing vouchers are highly effective at reducing homelessness, housing instability, and overcrowding and at improving other outcomes for families and children, rigorous research shows. They are crucial to giving people with low incomes greater choice about where they live and to ensuring that initiatives to build or rehabilitate housing reach those who most need help. Vouchers can also make a major contribution to lifting people out of poverty and reducing racial inequity: the housing affordability challenges that vouchers address are heavily concentrated among people with the lowest incomes and, due to a long history of racial discrimination that has limited their economic and housing opportunities, people of color.

But due to inadequate funding, just 1 in 4 voucher-eligible families received any type of federal rental assistance even before the pandemic struck, and there are long waiting lists for vouchers in much of the country. The inadequacy of the housing safety net leaves families struggling to keep a roof over their heads even in good economic times. And it is a major reason why adequate housing assistance wasn't available in a timely way as need grew in the COVID-19 crisis.

One of policymakers' top priorities in recovery legislation should be to provide vouchers to a larger share of families in need. Making more vouchers available would mean that fewer people would live in shelters or motels, on the street, or in overcrowded homes; fewer families, seniors, and people with disabilities would have to choose each month between paying the rent and buying needed medicine or food; and more children would have access to stable housing in neighborhoods their parents choose. Taken together, these benefits could substantially reduce low-income households' exposure to hardship and improve their children's chances of long-term success, while also preparing the nation to respond more promptly and humanely to housing needs during the next health or economic crisis.

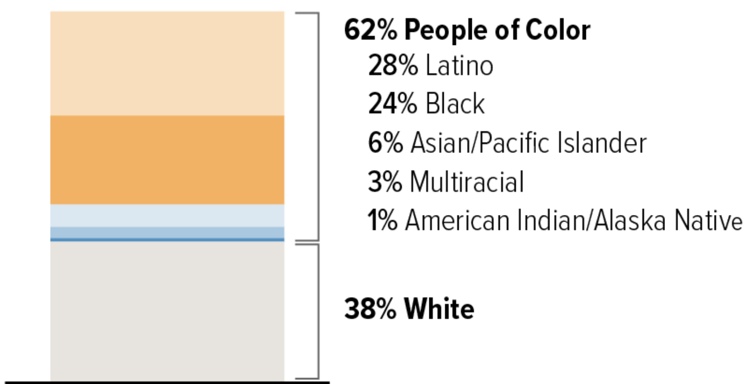
Many Households With Low Incomes Struggle to Afford Stable, Adequate Housing

Millions of U.S. households with low incomes must pay very high shares of those incomes in order to afford housing. The costs can force families to divert resources from other basic needs and leave them one setback — such as a reduction in work hours or an unexpected bill — away from losing their homes. Many others live in housing that is overcrowded or substandard, in shelters, or on the streets. These housing problems are linked to cascading harm in other aspects of families' lives, including adverse effects on children's health, development, and educational success.

FIGURE 1

Majority of Low-Income Renters With Severe Cost Burdens Are People of Color

Share of 24 million renters in low-income households that pay over half their income for housing, by race/ethnicity



Note: Low-income = household earns less than 80% of the local median income. Latino category may contain individuals of any race that identify as Latino or Hispanic; other categories exclude individuals that identify as Latino or Hispanic. Chart excludes individuals identifying as some other race, representing .4% of the total.
Source: CBPP analysis of 2014-2018 American Community Survey microdata and 2018 HUD area median income limits.

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Housing affordability challenges are heavily concentrated among the lowest-income people and people of color. (See Figure 1.) Of 11.2 million renter households with severe cost burdens in 2018 — that is, they paid more than half of their income for housing — nearly all (99 percent) had low incomes, which the Department of Housing and Urban Development (HUD) defines as no higher than 80 percent of the local median. And close to three-fourths had extremely low incomes (up to the federal poverty line or 30 percent of the local median, whichever is higher). Many people cannot afford housing at all; 580,000 people experienced homelessness on a single night in January 2020. Due to a long history of racism — including racially discriminatory housing policies[1] — Black, Latino, and Native American people are disproportionately likely to face severe rent burdens and to experience homelessness.[2]

The low-income households that struggle to afford housing include large numbers of seniors, people with disabilities, and children. Because many jobs do not pay enough to enable workers to afford housing, and because housing costs have outpaced income growth,[3] some 5.7 million working renter households — nearly 1 in 5 of all working renter households — paid over half their income for housing in 2018.[4]

While media discussion of high housing costs sometimes focuses on coastal cities, difficulty affording housing is widespread across the United States among households with extremely low incomes. For example, in every state and each of the 50 largest metropolitan areas, some 56 to 86 percent of extremely low-income households pay more than half their income for housing, one analysis found.[5]

While housing affordability is a severe problem with far-reaching consequences, it's one we know how to address. Housing Choice Vouchers and other federal rental assistance programs are highly effective at reducing homelessness, housing instability, and overcrowding. Unfortunately, these programs only reach about 1 in 4 eligible families due to funding limitations. This shortfall is one of the biggest gaps in the nation's economic support system[6] and causes families with pressing housing needs to face long waiting lists, sometimes years long, to receive vouchers.

Inadequate Housing Safety Net Left Many Vulnerable to Pandemic and Slowed Nation's Response

The inadequacy of the housing safety net left many people with low incomes vulnerable to the COVID-19 pandemic, as crowding and housing instability made it more difficult to maintain social distancing.[7] Latino people and non-Latino Black and Native American people are over three times more likely to be hospitalized due to COVID-19 compared to non-Latino white people, and COVID-19 deaths are disproportionately high for people of color,[8] outcomes that likely result in part from disparities in housing conditions. The pandemic has also hit hard among people living in congregate settings and institutions, including many low-income people with disabilities and seniors.[9]

In addition, the economic crisis caused many renters to lose jobs or earnings, making it more difficult or impossible for them to afford rent. These job and work hour losses fell most heavily on workers in low-wage industries and on people of color, who face long-standing inequities often stemming from structural racism in education and employment. Both groups were already more likely to struggle to afford housing.[10] By January 2021, an estimated 15.1 million adults living in rental housing — more than 1 in 5 adult renters — were not caught up on rent.[11] People who struggled to pay rent during the crisis included disproportionately high shares of people of color, renters with low incomes, and renters who had experienced a decrease in income.[12]

The response to housing needs during the crisis was slow and inadequate. Because the number of families with vouchers and other federal rental assistance is capped by available funding and because that funding doesn't automatically expand to meet growing needs, large numbers of households were left waiting for policymakers to enact emergency rental assistance programs. Local, state, and federal eviction moratoriums have prevented many — though not all — families from losing their homes, but most families are still required to pay their rent and they accumulate debt if they can't. Federal lawmakers provided some rental assistance funds in the March 2020 CARES Act, but did not enact large-scale funding for emergency rental assistance until late December 2020 — more than nine months after severe job losses began — with additional amounts included in the March 2021 American Rescue Plan Act.[13]

This assistance will make a crucial difference for many struggling renters, enabling them to pay down rental debt, cover future rent and utility payments, and in many cases avoid eviction when moratoriums are lifted. But the price of the slow response was hardship and stress for many months and for many people. Many in crowded homes, shelters, and institutional care settings were unnecessarily exposed to the coronavirus, contributing to preventable loss of life.

Moreover, the rental assistance that policymakers ultimately enacted falls short of the full amount needed to help people with low incomes afford housing. Because it is temporary, it won't address the underlying problem where many people struggled to afford rent before the pandemic and will continue to struggle in its wake. And we won't be prepared for the next crisis unless policymakers build on these emergency measures with more durable action to strengthen the nation's system to help low-income people afford housing. That action should include making vouchers available to many more — and ultimately all — people who need them.

Vouchers Reduce Homelessness and Housing Instability Substantially, Improve Children's Outcomes

Federal rental assistance — and especially Housing Choice Vouchers, the largest rental assistance program — offers a proven, evidence-based tool that could be scaled up to help people struggling to afford housing and prepare the nation for future crises. Vouchers help more than 2 million low-income households afford decent, stable housing, usually by helping them rent a modest unit of their choice in the private market. The family pays about 30 percent of its income for rent and utilities, a widely used standard for the amount a household can reasonably be expected to pay for housing. And the voucher covers the rest, up to a cap based on HUD estimates of typical market rents in the local area.[14]

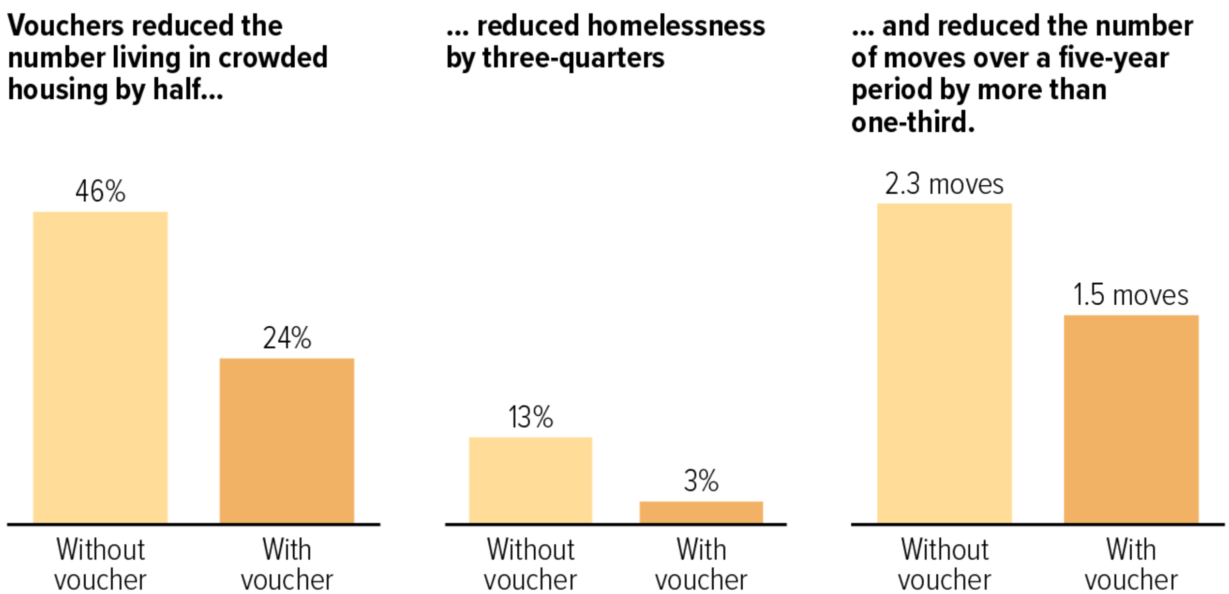
Vouchers are highly effective at helping low-income people afford adequate, stable housing. Rigorous research shows that vouchers sharply reduce homelessness, housing instability, and overcrowding.[15] (See Figure 2.) Stable housing has cascading benefits in other parts of the lives of low-income people. For example, children whose families were homeless and receive vouchers to rent housing change schools less frequently, are less likely to be placed in foster care, experience fewer sleep disruptions and behavioral problems, and are likelier to exhibit positive social behaviors such as offering to help others or treating younger children kindly, compared to a control group.[16] By lowering rental costs, vouchers also allow low-income people to spend more on other basic needs like food and medicine,[17] as well as on goods and services that enrich their children's development.[18]

Vouchers can also play a critical role in advancing racial equity, since the housing problems they address are disproportionately concentrated among people of color. More than two-thirds of households participating in the voucher program are headed by a person of color.[19]

Vouchers have major additional benefits when they enable families to move to lower-poverty neighborhoods if they choose. A rigorous long-term study found that children whose families used vouchers to move from high- to low-poverty neighborhoods — which often have better-resourced, higher-performing schools — had substantially higher adult earnings and rates of college attendance and lower rates of single parenthood as young adults than similar children whose families stayed in poor neighborhoods.[20] Adults in these families experienced improved mental health, and lower rates of diabetes and extreme obesity, outcomes researchers concluded may stem in part from reduced stress due to reduced exposure to crime.[21]

FIGURE 2

Housing Choice Vouchers Sharply Reduced Crowded Housing, Homelessness, and Frequent Moves, Study Shows



Note: The chart compares the housing status of low-income families in six U.S. cities who were randomly selected to receive a voucher and used it for at least part of the previous year to families in a control group who did not use vouchers. Families experiencing "crowded housing" were living in housing that has less than one room per household member. Number of moves reflects the average moves over a 4.5- to 5-year period since random assignment.

Source: Michelle Wood, Jennifer Turnham, and Gregory Mills, "Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation," Housing Policy Debate, 2008.

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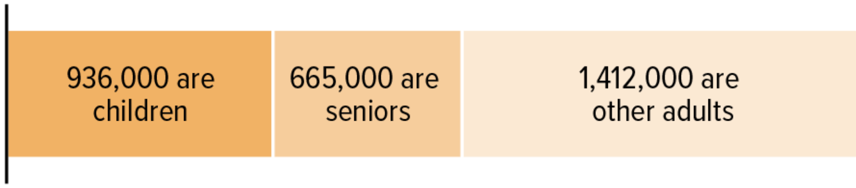
Black children in families with below-poverty incomes that use vouchers are twice as likely to live in low-poverty neighborhoods compared to Black children overall in families with incomes below the poverty line — a significant outcome, since discrimination in housing and other areas has limited Black households' access to lower-poverty communities.[22] Promising research indicates that well-designed services and supports can make vouchers much more effective than they are now at broadening housing choice.[23]

FIGURE 3

Rental Assistance Lifts 3 Million People Above the Poverty Line



Note: These figures use the Supplemental Poverty Measure, which unlike the official poverty measure counts the effects of non-cash government programs.

Source: U.S. Census Bureau, Current Population Survey, 2019 Annual Social and Economic Supplement

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Vouchers are highly effective at helping not just families with children but people in a wide range of demographic groups. Targeted vouchers for veterans without homes played a central role in reducing veteran homelessness over the last decade.[24] And in 2018 vouchers and other federal rental assistance lifted 665,000 seniors above the poverty line, more than any other program except Social Security.[25] (See Figure 3.)

When combined with support services, rental assistance is highly effective at reducing homelessness among individuals with serious mental illness[26] and people with substance use disorders,[27] rigorous studies show. More broadly, vouchers are essential to helping people with disabilities and chronic health conditions (including mental and behavioral health conditions) to live independently in the community rather than in institutional settings.

Expanding Vouchers Would Help Struggling Renters and Better Prepare Nation for Future Crises

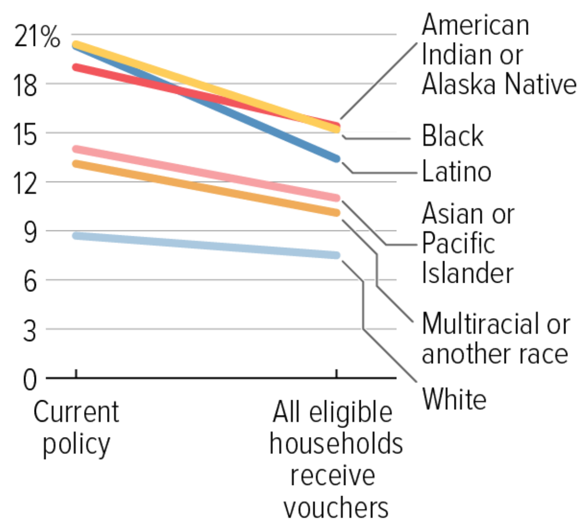
While vouchers deliver major benefits to millions of people nationwide, they could do much more if they were made available to the millions who are eligible but go without assistance due to inadequate funding. Among those who could benefit most would be the 24 million people in low-income renter households who pay more than half of their income for rent and utilities, including 8 million children, 3 million seniors, and 4 million people with disabilities.[28] (See Appendix tables 1 and 2 for data by state.) The recovery package that policymakers will consider should include a major voucher expansion, with the ultimate goal of making vouchers an entitlement — that is, available to every eligible household.

One study estimated that giving all eligible households vouchers would lift 9.3 million people above the poverty line and cut the child poverty rate by a third, as well as lower the gap in poverty rates between white and Black households by over a third and between white and Hispanic households by nearly half.[29] (See Figure 4.) If vouchers were available to many additional people, homelessness, housing instability, and crowding would also become far less common.

FIGURE 4

Expanding Housing Vouchers to All Eligible Households Would Cut Poverty and Reduce Racial Disparities

Percent of people in poverty by race/ethnicity



Note: Currently about 1 in 4 households eligible for a voucher receives any type of federal rental assistance. Latino category may contain individuals of any race that identify as Latino or Hispanic; other categories exclude individuals that identify as Latino or Hispanic.

Source: Columbia University Center on Social Policy calculations using data from the 2019 Current Population Survey (CPS). Results for American Indian and Alaska Native and multiracial individuals calculated using data from the 2017-2019 CPS. Results for these groups should be interpreted with caution due to sample size constraints.

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Voucher Expansion Should Be Phased In, Backed by Mandatory Funding

The voucher program could not be expanded to reach all (or even most) eligible households overnight, since it would take time for housing agencies to build administrative capacity and for rental markets to absorb the vouchers. But lawmakers could enact legislation expanding the program over time until it reaches everyone who is eligible. The Congressional Budget Office estimated in 2015 that phasing in a voucher entitlement over a ten-year period would help 8 million additional households and cost $410 billion, which would be $460 billion today after adjusting for inflation. It is possible that because of competing priorities policymakers will not be able to phase in a full entitlement through a recovery package, but even addressing a large share of the unmet need would do a great deal to reduce hardship for the nation's lowest-income people.

To achieve a major expansion of the voucher program, policymakers would almost certainly need to change its funding mechanism. Today vouchers receive "discretionary" funding; lawmakers determine the funding level each year in appropriations bills. By contrast many federal programs —

including most of the largest programs that help households with low incomes meet basic needs — receive "mandatory" funding set at levels determined by ongoing laws rather than by annual appropriations.

In the near term, policymakers should increase discretionary funding to provide vouchers to more families. The President's 2022 budget request, commendably, includes funds for 200,000 new vouchers, and Congress should agree to this request. But it would be very hard to achieve a major, multiyear voucher expansion using discretionary funding. Congress and the President would have to go back and approve the increases each year in the phase-in period. It is quite difficult to plan for significant and sustained program increases of this magnitude through funding decisions made each year. Mandatory appropriations, on the other hand, would enable lawmakers to decide how much they wanted to invest in housing vouchers over a five- or ten-year period and enact a single law funding the program at those levels over the entire phase-in period. (They could still pass another law to make any needed adjustments later.)

Mandatory funding would also be essential to enabling the voucher program to expand automatically when people need more help. When workers using vouchers lose their jobs or see their hours cut, the voucher subsidy must grow to cover the wider gap between the market rent and the rent the worker can afford. When many workers lose earnings at once, as during a recession, mandatory funding could increase automatically to cover the added cost. And if ultimately everyone eligible for a voucher can receive one, then when the *number* of households eligible for help rises — as would also typically occur during a recession — the program can automatically adjust to the higher need. (This is how programs like SNAP and Medicaid generally work.)

Vouchers Essential for Housing Supply Investments to Reach Those in Need

While voucher expansion is the single most important step policymakers can take to help families afford housing, it is also important that they increase funding to build and rehabilitate affordable housing. A recovery package should, for example, include large-scale supplemental funding for renovation of existing public housing,[30] and for the National Housing Trust Fund (with the bulk of funds to expand housing options for people experiencing homelessness), and the Indian Housing Block Grant. The Administration proposed these types of investments in the American Jobs Plan announced on March 31, calling for $213 billion to build or renovate affordable housing — including $40 billion specifically for public housing. [31]

But *only* funding "supply-side" investments without adequately expanding vouchers will almost certainly leave out a large share of the families who most need help to afford housing, and will also risk constraining the housing choices available to low-income people, people of color, and people with disabilities. Although the Administration has not yet put forward its full plan to achieve the President's goal of making vouchers available to all who are eligible, the Administration acknowledged the importance of making significant investment in vouchers in its fiscal year 2022 discretionary funding request, which includes funding for 200,000 new vouchers.

Voucher expansion will be crucial to efforts to address affordable housing needs. Vouchers alone will enable most households that need rental assistance to afford stable, adequate housing, without any supply-side investment to construct new units. In much of the country, rental markets are relatively soft, the number of housing units is generally adequate, and the primary housing problem facing low-income people is affordability of rent (driven mostly by the operating costs of units and debt service, not a hot housing market) and utility costs.[32] And most households that receive vouchers use them in the unit where they already live, allowing them to afford the rent without diverting resources from other basic needs and protecting them from eviction if their earnings drop or they face unexpected expenses (such as car repairs or a higher-than-expected utility bill).[33] Research has shown that vouchers are a more efficient way to reduce low-income families' rents than programs that build new affordable housing when there is adequate supply, so providing vouchers to families for which a voucher is sufficient will usually be more cost effective than spending the same amount on construction subsidies.[34]

Supply-side investments do have an important role to play. In tight housing markets where the number of housing units is inadequate to meet demand, policymakers should make more units available through added subsidies for affordable housing construction (and through measures to reduce regulatory barriers to development, which the Biden jobs plan would also encourage). Funding for rehabilitation can also improve energy efficiency and upgrade housing that is unsafe or unhealthy. In addition, supply-side investments can make units available to assist particular populations, for example by increasing the number of units accessible to people with disabilities. And in some cases they can provide access to neighborhoods where it would otherwise be difficult for people with low incomes to rent homes.

But, unless a household also receives a voucher or other similar ongoing rental assistance, construction subsidies rarely produce housing with rents that are affordable for households with incomes around or below the poverty line. (These households make up most of the renters confronting severe housing affordability challenges.) One reason for this is that these households typically can't afford rent set at a high enough level for an owner to cover the ongoing cost of operating and managing housing.[35] Consequently, even if development subsidies pay for the full cost of building housing, rents in the new units will generally be too high for lower-income families to afford without the added, ongoing help a voucher can provide.

The largest federal affordable housing development program, the Low-Income Housing Tax Credit (LIHTC), illustrates this. LIHTC allows rents to be set up to levels affordable to families with incomes at 60 percent of the local median, more than 200 percent of the poverty line in many areas. LIHTC developments house many families with incomes around or below the poverty line, but nearly all of those families either pay high shares of their income for rent or receive a voucher or similar rental assistance that enables them to afford the unit.[36] If policymakers expand LIHTC or other development subsidies but do not adequately expand rental assistance, there will be a serious risk that many of the families that struggle most to keep a roof over their heads will not be able to afford the new homes.

In addition, vouchers are essential to ensuring the federal housing investments allow low-income people to choose where they live. A housing investment package focused solely on development would limit the housing choices available to low-income renters (who are disproportionately people of color). Those families would receive help to rent a particular unit but would usually have to give up their subsidy if they need to move elsewhere (for example, to be close to a job opportunity, to a relative who can act as a caregiver, or to a school they would like their child to attend). Tying most rental subsidies to particular units would contrast sharply with subsidies like the mortgage interest deduction that help higher-income, disproportionately white households purchase homes where they choose.

This risk from limiting choice is compounded by a long history of discriminatory housing policies — reinforced by ongoing resistance to affordable housing development in many predominantly white neighborhoods[37] — which has contributed to the segregation of low-income people, especially Black families, into poorer communities with under-resourced schools and other disadvantages. It is critical that new housing investments not reinforce these patterns. One way to avoid this is to seek to locate new affordable housing developments in neighborhoods that offer residents good opportunities and quality public services. But coupling investments in affordable housing development with a major voucher expansion can help too, by making it easier for people with low incomes to move to a different neighborhood if they wish.

APPENDIX TABLE 1

Estimated Number of Low-Income Renters in Severely Cost-Burdened Households, by State

State	Households	People	Children (Under 18)	People with disabilities	Seniors (62 and older)
Alabama	153,000	318,000	110,000	58,000	27,000
Alaska	19,000	43,000	15,000	8,000	3,000
Arizona	220,000	496,000	170,000	77,000	53,000
Arkansas	88,000	186,000	65,000	42,000	17,000
California	1,684,000	4,203,000	1,351,000	553,000	479,000
Colorado	182,000	374,000	108,000	62,000	41,000
Connecticut	125,000	261,000	82,000	47,000	34,000
Delaware	26,000	57,000	18,000	8,000	5,000
District of Columbia	42,000	79,000	21,000	15,000	9,000
Florida	776,000	1,690,000	523,000	261,000	227,000
Georgia	348,000	790,000	287,000	123,000	69,000
Hawai'i	54,000	130,000	43,000	16,000	15,000
Idaho	42,000	83,000	25,000	17,000	9,000
Illinois	432,000	909,000	289,000	148,000	108,000
Indiana	194,000	404,000	135,000	81,000	39,000
Iowa	77,000	149,000	39,000	29,000	18,000
Kansas	79,000	156,000	48,000	34,000	19,000
Kentucky	134,000	290,000	103,000	67,000	24,000
Louisiana	172,000	367,000	132,000	62,000	31,000
Maine	34,000	60,000	16,000	18,000	8,000
Maryland	182,000	402,000	135,000	67,000	49,000
Massachusetts	248,000	499,000	137,000	101,000	72,000
Michigan	296,000	609,000	188,000	135,000	68,000
Minnesota	142,000	273,000	78,000	62,000	44,000
Mississippi	93,000	215,000	85,000	37,000	14,000
Missouri	177,000	355,000	113,000	79,000	38,000
Montana	29,000	51,000	13,000	11,000	7,000
Nebraska	51,000	99,000	31,000	20,000	14,000
Nevada	114,000	240,000	76,000	46,000	31,000
New Hampshire	34,000	62,000	16,000	16,000	11,000
New Jersey	317,000	727,000	239,000	111,000	99,000
New Mexico	64,000	135,000	46,000	25,000	13,000
New York	973,000	2,143,000	637,000	347,000	318,000
North Carolina	328,000	695,000	229,000	124,000	72,000

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State	Households	People	Children (Under 18)	People with disabilities	Seniors (62 and older)
North Dakota	22,000	38,000	8,000	7,000	6,000
Ohio	377,000	761,000	253,000	173,000	85,000
Oklahoma	109,000	228,000	79,000	47,000	22,000
Oregon	155,000	311,000	88,000	69,000	41,000
Pennsylvania	404,000	804,000	237,000	184,000	110,000
Rhode Island	41,000	82,000	24,000	18,000	12,000
South Carolina	148,000	303,000	101,000	56,000	30,000
South Dakota	23,000	44,000	13,000	9,000	7,000
Tennessee	204,000	441,000	157,000	90,000	38,000
Texas	850,000	1,951,000	716,000	282,000	179,000
Utah	58,000	140,000	49,000	21,000	11,000
Vermont	17,000	29,000	6,000	8,000	5,000
Virginia	247,000	550,000	179,000	87,000	56,000
Washington	238,000	493,000	148,000	99,000	61,000
West Virginia	48,000	98,000	30,000	23,000	7,000
Wisconsin	168,000	322,000	91,000	73,000	48,000
Wyoming	14,000	26,000	7,000	5,000	3,000
Total U.S.	11,052,000	24,171,000	7,789,000	4,158,000	2,806,000

Notes: Low income = household earns less than 80% of the local median income. Severely cost-burdened = household pays more than 50% of their monthly income on rent and utilities. Figures are rounded to the nearest 1,000 and may not sum to totals due to rounding. People with disabilities include individuals of all ages. The American Community Survey (ACS) considers respondents to have a disability if they report at least one of six disability types included in the survey. For more detail on the six disability types see: https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html
Source: CBPP analysis of 2014-2018 ACS microdata and 2018 HUD area median income limits.

APPENDIX TABLE 2

Estimated Number and Share of Low-Income Renters in Severely Cost-Burdened Households, by State and Race/Ethnicity

State	Total People	American Indian/Alaska Native	Asian/Pacific Islander	Black	Latino	Multiracial	White
Alabama	318,000	0%	1%	52%	7%	2%	37%
Alaska	43,000	15%	7%	8%	14%	7%	47%
Arizona	496,000	4%	3%	8%	43%	3%	38%
Arkansas	186,000	1%	2%	35%	9%	3%	52%
California	4,203,000	0%	11%	9%	50%	3%	26%
Colorado	374,000	1%	4%	8%	34%	4%	50%
Connecticut	261,000	0%	4%	19%	39%	3%	35%
Delaware	57,000	N/A	3%	37%	19%	3%	36%
District of Columbia	79,000	N/A	3%	67%	12%	1%	16%
Florida	1,690,000	0%	2%	26%	37%	2%	32%
Georgia	790,000	0%	3%	52%	14%	3%	28%
Hawai'i	130,000	N/A	30%	3%	20%	17%	30%
Idaho	83,000	1%	1%	N/A	18%	3%	75%
Illinois	909,000	0%	6%	36%	21%	2%	35%
Indiana	404,000	0%	3%	27%	11%	4%	55%
Iowa	149,000	N/A	5%	12%	11%	3%	67%
Kansas	156,000	1%	4%	17%	18%	5%	56%
Kentucky	290,000	0%	2%	18%	7%	4%	69%
Louisiana	367,000	0%	1%	59%	7%	2%	30%
Maine	60,000	2%	1%	6%	3%	6%	82%
Maryland	402,000	0%	5%	45%	17%	4%	29%

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State	Total People	American Indian/Alaska Native	Asian/Pacific Islander	Black	Latino	Multiracial	White
Massachusetts	499,000	0%	9%	13%	28%	3%	46%
Michigan	609,000	1%	3%	37%	6%	4%	49%
Minnesota	273,000	3%	6%	24%	12%	4%	52%
Mississippi	215,000	N/A	1%	64%	3%	2%	29%
Missouri	355,000	0%	2%	29%	6%	4%	58%
Montana	51,000	12%	2%	N/A	5%	3%	78%
Nebraska	99,000	2%	3%	17%	18%	4%	55%
Nevada	240,000	1%	5%	20%	35%	4%	34%
New Hampshire	62,000	N/A	4%	4%	10%	3%	80%
New Jersey	727,000	0%	7%	22%	39%	2%	29%
New Mexico	135,000	10%	1%	3%	56%	2%	28%
New York	2,143,000	0%	10%	21%	34%	2%	31%
North Carolina	695,000	1%	2%	40%	14%	3%	39%
North Dakota	38,000	14%	N/A	N/A	5%	3%	71%
Ohio	761,000	0%	3%	32%	7%	5%	53%
Oklahoma	228,000	8%	2%	18%	13%	9%	49%
Oregon	311,000	1%	5%	5%	20%	6%	63%
Pennsylvania	804,000	0%	4%	23%	19%	3%	50%
Rhode Island	82,000	N/A	4%	8%	30%	3%	53%
South Carolina	303,000	0%	1%	48%	9%	3%	38%
South Dakota	44,000	24%	3%	4%	9%	3%	56%
Tennessee	441,000	0%	1%	37%	10%	3%	49%
Texas	1,951,000	0%	4%	23%	46%	2%	25%

APPENDIX TABLE 2

Estimated Number and Share of Low-Income Renters in Severely Cost-Burdened Households, by State and Race/Ethnicity

State	Total People	American Indian/Alaska Native	Asian/Pacific Islander	Black	Latino	Multiracial	White
Utah	140,000	2%	6%	4%	25%	3%	60%
Vermont	29,000	N/A	N/A	N/A	N/A	2%	87%
Virginia	550,000	0%	5%	34%	16%	4%	41%
Washington	493,000	1%	8%	9%	19%	7%	55%
West Virginia	98,000	N/A	2%	10%	2%	4%	82%
Wisconsin	322,000	1%	4%	23%	12%	4%	56%
Wyoming	26,000	N/A	N/A	N/A	18%	5%	73%
Total U.S.	24,171,000	1%	6%	24%	28%	3%	38%

Notes: Low income = household earns less than 80% of the local median income. Severely cost-burdened = household pays more than 50% of their monthly income on rent and utilities. N/A indicates that reliable data are not available due to small sample size. Latino category may contain individuals of any race that identify as Latino or Hispanic; other categories exclude individuals that identify as Latino or Hispanic.
Source: CBPP analysis of 2014-2018 American Community Survey microdata and 2018 HUD area median income limits.

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