NATIONAL LOW INCOME HOUSING COALITION

THE GAP

A SHORTAGE OF AFFORDABLE HOMES

MARCH 2024

Dear NLIHC Partners, Friends, Allies, and Supporters,

NLIHC celebrates our 50-year anniversary in 2024! Since being founded by Cushing Dolbeare in 1974, NLIHC has educated, organized, and advocated to ensure that people with the lowest incomes have access to decent, accessible, affordable housing. Throughout 2024, we are recognizing our 50th anniversary by looking back on our history and collective achievements, while also renewing our commitment to achieving housing justice.

Though much has changed in the past 50 years, our priorities remain much the same: bridging the gap between incomes and housing costs through rental assistance; expanding and preserving the supply of affordable rental homes; stabilizing low-income families and preventing evictions; and strengthening and enforcing renter protections. Join us this year in celebrating NLIHC's 50th anniversary by renewing your own commitment to our shared goal of achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

Onward.

Diane Yentel
NLIHC President and CEO

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EXECUTIVE SUMMARY

The United States has long faced a significant shortage of affordable rental housing. The shortage is caused by a systemic failure of the private market to serve renters with the lowest incomes, who are disproportionately people of color, seniors, and individuals living with disabilities. Without public subsidy, what renters with extremely low incomes can afford to pay for rent does not cover the development and operating costs of new housing and is often insufficient to incentivize landlords to maintain older housing. At the same time, due to severe underfunding, three out of four households eligible for federal assistance do not receive it (Mazzara, 2021).

The shortage of affordable housing has worsened over the past few years, exacerbated by rising rent prices and job and wage losses during the pandemic. Although most economic indicators suggest the economy is recovering, the supply of affordable housing for the nation's lowest-income renters remains deeply inadequate.

Each year, the National Low Income Housing Coalition (NLIHC) estimates the availability of affordable rental homes, with a particular focus on the housing needs of households with extremely low incomes, defined as incomes at or below either the federal poverty guideline or 30% of the area median income (AMI) – whichever is greater. These households account for 11 million, or nearly one-quarter, of the nation's 45.1 million renters. NLIHC's annual *Gap* report provides estimates of affordable housing needs in the U.S., including in each state, the District of Columbia (D.C.), and the largest metropolitan areas. The key findings of this year's report include:

- **The shortage of affordable rental housing primarily impacts renters with extremely low incomes.** Extremely low-income renters in the U.S. face a shortage of 7.3 million affordable and available rental homes, resulting in only 34 affordable and available homes for every 100 extremely low-income renter households.[1]
- **The shortage of affordable rental housing is more acute than it was before the pandemic.** Between 2019 and 2022, the shortage of affordable and available rental homes for extremely low-income renters increased by over 480,000.
- **Black, Latino, and Indigenous households are disproportionately extremely low-income renters and disproportionately impacted by this shortage.** Nineteen percent of Black non-Latino households, 16% of American Indian or Alaska Native households, and 13% of Latino households are extremely low-income renters, compared to only 6% of white non-Latino households.
- **Extremely low-income renters are more likely than other renters to spend a large share of their income on rent.** Eighty-seven percent are cost-burdened and 74% are severely cost-burdened. Extremely low-income renters account for nearly a quarter of all renters, but 44% of all cost-burdened renters and 69% of severely cost-burdened renters.

1 "Renters" and "renter households" are used interchangeably throughout this report to refer to renter households.

- **The shortage of affordable and available homes for extremely low-income renters impacts all states and the 50 largest metro areas, none of which have an adequate supply for the lowest-income renters.** The current relative supply by state ranges from 14 affordable and available homes for every 100 extremely low-income renter households in Nevada to 57 in South Dakota. Thirty-five of the largest 50 metros have fewer than the national level of 34 affordable and available units for every 100 extremely low-income renters.

These findings underline the importance of large-scale, long-term policy solutions that deeply target the housing needs of renters with the lowest incomes. Any reduction in federal affordable housing resources will exacerbate existing challenges, which are already acute. The federal government must make a sustained commitment to preserve and expand the stock of deeply affordable housing, bridge the gap between incomes and rent through universal rental assistance, and provide emergency assistance to stabilize renters when they experience financial shock.

State and local governments also have an important role to play in improving access to affordable housing, including by providing subsidies, reforming zoning, and reducing other local restrictions to bolster housing production. These local reforms are necessary – but insufficient without federal resources – for eliminating the shortage of affordable rental housing for the nation's lowest-income renters.

THESE FINDINGS UNDERLINE THE IMPORTANCE OF LARGE-SCALE, LONG-TERM POLICY SOLUTIONS THAT DEEPLY TARGET THE HOUSING NEEDS OF RENTERS WITH THE LOWEST INCOMES.

INTRODUCTION

As the U.S. rebounds from the devasting impact of the COVID-19 pandemic and its economic fallout, the severe shortage of affordable housing remains a barrier to the economic, physical, and social wellbeing of the nation's lowest-income renters. Between 2020 and 2022, the pandemic's negative impact on employment and incomes combined with severe rent inflation to worsen an affordable housing crisis that was already acute. Despite improvements to rent inflation and employment rates in 2023 and early 2024, extremely low-income renters will continue to struggle to find affordable homes.

Employment has improved significantly since mid-2020 and has returned to pre-pandemic levels, with the national unemployment rate falling from 10.2% in July 2020 to 3.7% in December 2023, just one-tenth of a percentage point higher than it was in December 2019 (Bureau of Labor Statistics, 2024b). Meanwhile, workers at the bottom of the wage distribution are benefiting from strong wage growth. Between 2019 and 2022, wages for workers in the bottom 10th percentile of wages increased by 9% – the highest increase for any income group (Gould & deCourcy, 2023).

Yet, even with strong employment and wage growth, rents remain a formidable challenge. Monthly median rents increased nationally during 2021 by over $200, or 18% (Apartment List, 2024). These increases significantly slowed in the latter half of 2022. More recently, rents have stabilized and even declined, albeit slightly. In 2023, median rents decreased by $14, or 1%, with rents declining for eight straight months starting in June 2023. Still, rents remain considerably higher than they were before the pandemic: the median rent for January 2024 was $1,373, up 20% – nearly $230 – from the median rent in January 2021 (Apartment List, 2024).

Other indicators suggest that the lowest-income renters are under significant duress. Eviction filing rates have reached or surpassed pre-pandemic levels (Vallejo, C. et al., 2023). At the same time, the number of individuals experiencing homelessness increased by 12%, or 70,000 individuals, from 2022 to 2023, with over 650,000 people experiencing homelessness on a given night in 2023 (U.S. Department of Housing and Urban Development, 2023).

Improvements in the economy and small declines in rent have not addressed the needs of low-income people, who continue to struggle to find affordable, decent, and accessible housing. These needs stem from a longstanding, systemic shortage of affordable housing for the lowest-income households, which NLIHC analyzes every year in this report. To conduct this analysis, NLIHC uses American

IMPROVEMENTS IN THE ECONOMY AND SMALL DECLINES IN RENT HAVE NOT ADDRESSED THE NEEDS OF LOW-INCOME PEOPLE, WHO CONTINUE TO STRUGGLE TO FIND AFFORDABLE, DECENT, AND ACCESSIBLE HOUSING.

Community Survey (ACS) data to estimate how many affordable rental homes are available to various income groups, with a particular focus on extremely low-income renters – those with incomes at or below either the federal poverty guideline or 30% of AMI, whichever is greater (Box 1). Affordable homes are those with rents that do not exceed 30% of a given income threshold. Homes are affordable and available for members of a specific income group if they are affordable and are either vacant or not occupied by a higher-income household. The *Gap* report provides estimates of affordable housing needs in the U.S., including in each state, the District of Columbia (D.C.), and the 50 largest metropolitan areas.

BOX 1: DEFINITIONS

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

EXTREMELY LOW-INCOME (ELI): Households with incomes at or below either the federal poverty guideline or 30% of AMI, whichever is higher

VERY LOW-INCOME (VLI): Households with incomes greater than ELI and less than 50% of AMI

LOW-INCOME (LI): Households with incomes greater than 50% and less than 80% of AMI

MIDDLE-INCOME (MI): Households with incomes greater than 80% and less than 100% of AMI

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

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

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

AFFORDABLE: Housing units with rent and utilities that do not exceed 30% of a given income threshold

AFFORDABLE AND AVAILABLE: Rental units that are both affordable and either vacant or not occupied by a higher income household

A SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOMES

Extremely low-income renters face the most severe shortage of housing, with only 7.1 million affordable rental homes for 11.0 million households. Of those 7.1 million rental units, 3.4 million are occupied by higher-income households, leaving only 3.7 million rental homes that are both affordable and available for extremely low-income renters. This section illustrates how the national shortage of affordable housing is almost entirely attributable to the shortage for extremely low-income renters.

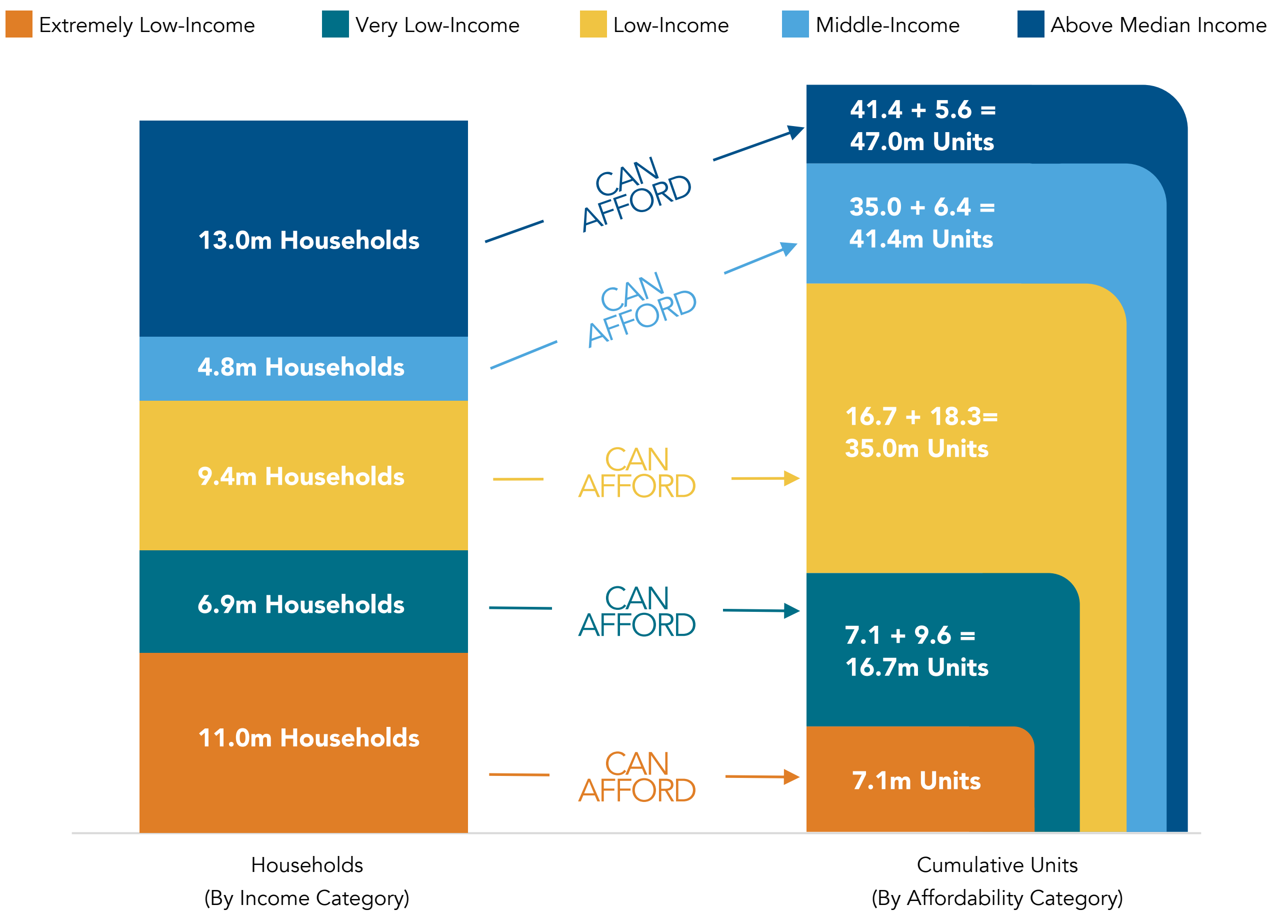
Affordable Rental Homes

Extremely Low-Income Renters: Extremely low-income renter households account for one-quarter, or 11 million, of the nation's 45.1 million renter households. Using the standard definition of affordability, which assumes households should spend no more than 30% of their income on housing, we find that only 7.1 million units are affordable to extremely low-income renters nationally.[2] This supply leaves an absolute shortage of 3.9 million affordable rental homes. Extremely low-income renters are the only income group to face this absolute shortage of affordable homes; for all other income groups, there are enough affordable rental units to accommodate all households (Figure 1).

Very Low-Income Renters: Approximately 6.9 million renter households have very low incomes (i.e., incomes between extremely low-income and 50% of AMI), but households in that income group can afford the same 7.1 million rental homes that are

2 The 30% standard is commonly used to estimate the scope of housing affordability problems and serves as the basis for some administrative policies, but some households may struggle even at this level of housing cost (Stone, 2006).

FIGURE 1. RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2022 (IN MILLIONS)



SOURCE: 2022 ACS PUMS.

affordable to extremely low-income renters, as well as another 9.6 million more expensive rental homes. In total, 16.7 million rental homes are affordable to the 6.9 million very low-income renter households. A cumulative shortage remains, however, when we examine extremely low- and very low-income renter households together, for which there are 16.7 million units for 17.9 million households.

Low-Income Renters: Approximately 9.4 million renter households have low incomes (i.e., incomes between 51% and 80% of AMI). These renters can afford the 16.7 million homes affordable to extremely low-income and very low-income renters, as well as an additional 18.3 million more expensive rental homes. In total, 35 million rental homes are affordable to the 9.4 million low-income renters.

Middle-Income Renters: Nearly 4.8 million renters are middle-income (i.e., with incomes between 81% and 100% of AMI). Middle-income renters can afford all the homes that low-income renters can afford, plus an additional 6.4 million more expensive rental homes, so the total supply of affordable rental housing for this group is 41.4 million units.

THE APPARENT SHORTAGE FOR RENTERS WITH INCOMES ABOVE 50% OF AMI CAN BE EXPLAINED BY THE SIGNIFICANT SHORTAGE OF AFFORDABLE AND AVAILABLE RENTAL HOMES FOR THOSE WITH INCOMES BELOW 50% OF AMI.

Affordable, but Not Available

The shortage of affordable housing for the lowest-income renters becomes even more severe when we consider the availability of these homes. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes that are affordable to lower-income households, they render those homes unavailable to the lower-income households. Rental homes are both affordable and available at a particular level of income if they are affordable to households with incomes below the defined income level and are currently vacant, or if they are occupied by a household with income below the defined income level.

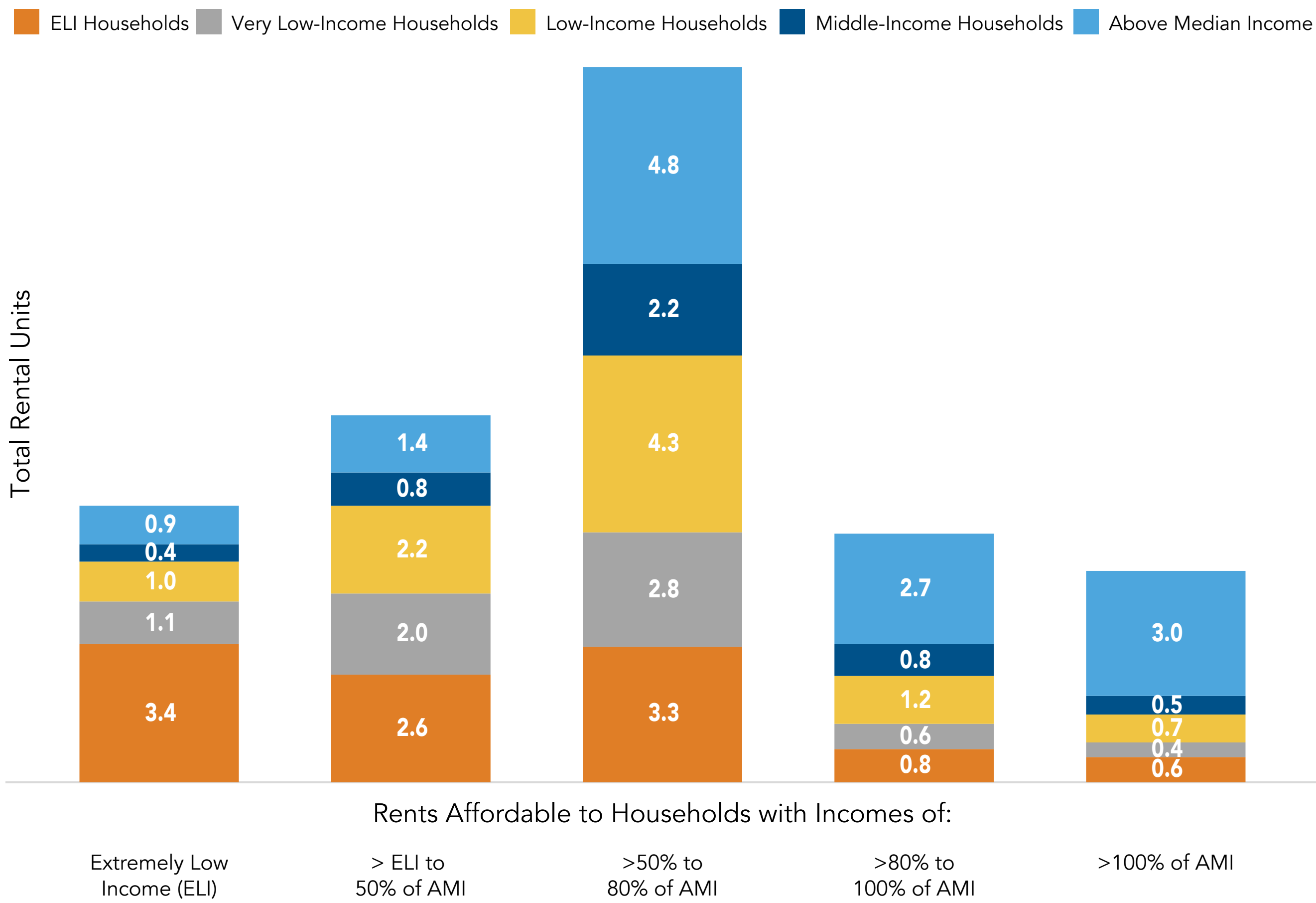
Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. Of the 7.1 million homes affordable to extremely low-income households, 3.4 million affordable units are occupied by households with higher income, making them unavailable to extremely low-income renters. Of the 3.4 million that are not available, approximately 1.1 million are occupied by very low-income households, 1.0 million are occupied by low-income households, and 1.3 million are occupied by middle-income and higher-income households (Figure 2). That leaves only 3.7 million affordable and available units[3] for 11 million extremely low-income households, which is an absolute shortage of 7.3 million affordable and available homes for renters with extremely low incomes.

As a result of this shortage, the majority of extremely low-income renters are forced to rent homes they cannot afford and that would otherwise be available to higher-income renters who could afford them. Among extremely low-income renters, roughly 2.6 million reside in homes affordable to very low-income households, 3.3 million are in homes affordable to low-income households, and 1.4 million reside in homes affordable to middle-income and higher-income households (Figure 2).

The relative supply of affordable and available rental homes improves as incomes increase, because more housing becomes available to renters at higher incomes. For every 100 extremely low-income renter households, there are only 34 affordable and available rental homes (Figure 3). Fifty-six

3 Of the 3.7 million affordable and available rental homes for extremely low-income renters, 3.4 milion are occupied by extremely low-income renters and more than 0.3 million are vacant.

FIGURE 2. NEARLY 4.1 MILLION EXTREMELY LOW-INCOME RENTERS LIVE IN HOUSING THAT COULD OTHERWISE BE AVAILABLE TO LOW-TO-MIDDLE INCOME RENTERS
DISTRIBUTION OF HOUSEHOLD INCOME BY RENTAL COSTS



Note: AMI = Area Median Income. Graph does not include vacant units or units without complete plumbing and kitchen.
SOURCE: 2022 ACS PUMS.

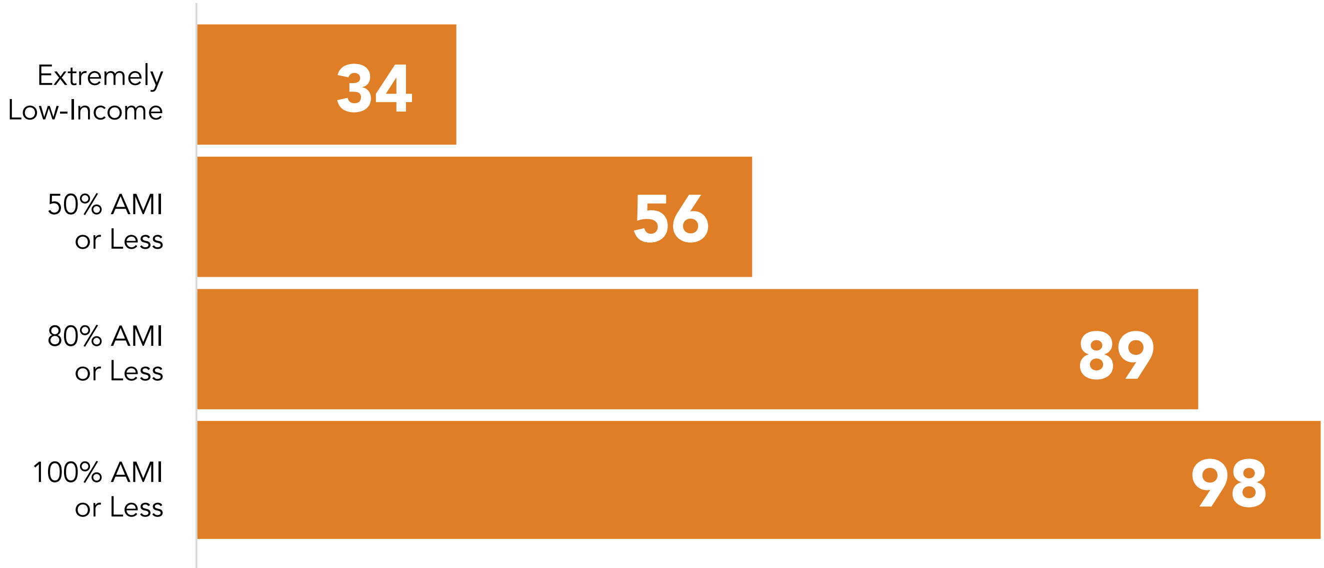
rental homes are affordable and available for every 100 renter households with incomes at or below 50% of AMI. Eighty-nine and 98 rental homes are affordable and available for every 100 renter households with incomes at or below 80% and 100% of AMI, respectively. The shortages are cumulative, so the apparent shortage for renters with incomes above 50% of AMI can be explained by the significant shortage of affordable and available rental homes for those with incomes below 50% of AMI.

Box 2 (page 9) illustrates the incremental change in the number of renters at increasing levels of income, alongside the incremental increase in the number of rental homes that are affordable and available. The infographic shows how the cumulative shortage shrinks significantly at incomes between 51% and 80% of AMI.

The shortage of affordable and available homes is most severe for extremely low-income renters, for whom there are only 3.7 million affordable and available units for 11.0 million households. As a result, this group faces a shortage of 7.3 million affordable and available homes. The second row in Box 2 illustrates that an additional 6.9 million renter households have incomes between extremely low-income and 50% of AMI and that an additional

FIGURE 3. THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME

AFFORDABLE AND AVAILABLE RENTER HOMES PER 100 RENTER HOUSEHOLDS, 2022



SOURCE: 2022 ACS PUMS.
AMI = AREA MEDIAN INCOME

6.2 million rental homes become affordable and available to households with incomes below 50% of AMI. As a result, the cumulative shortage of affordable and available rental homes increases by 0.7 million to 8.0 million.

The cumulative shortage decreases at higher levels of income. Expanding the number of renter households from those with incomes less than 50% of AMI to include all those earning less than 80% of AMI adds 9.4 million households and 14.5 million affordable and available rental homes to the cumulative totals. Not all 14.5 million units are available to households specifically with incomes between 51% and 80% of AMI, because they are occupied by renters with incomes below 50% of AMI, but the overall shortage of affordable and available rental homes decreases by 5.1 million to 2.9 million.

Expanding the number of renter households from those with incomes less than 80% of AMI to include all those earning 100% or less of AMI adds 4.8 million households and 7.2 million affordable and available rental homes to the cumulative totals. The overall shortage of affordable and available rental homes decreases by 2.4 million to approximately 500,000. Above median income, the cumulative shortage disappears.

The bars in Figure 4 represent the incremental change in the cumulative shortage at each step up in income. The most severe shortage of affordable and available housing is faced by extremely low-income renters. The dashed line represents the cumulative shortage of affordable and available homes, which eventually becomes a cumulative surplus for higher-income renters. Each point on the line corresponds to the difference between the cumulative number of renters and the cumulative number of affordable and available homes for households at or below that income level.

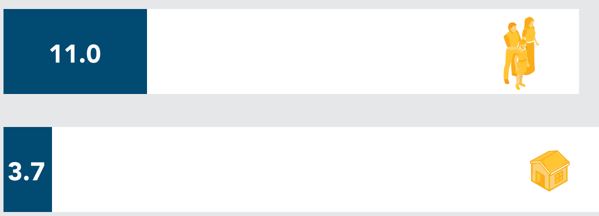
The ACS, on which our analysis is based, does not capture the number of people experiencing homelessness, so we underestimate the shortage of affordable and available housing. More than

BOX 2. INCREMENTAL CHANGES TO THE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING BY INCOME LEVEL (IN MILLIONS)

There are 45.1 million renter households…

…and 47.0 million rental units with complete kitchen and plumbing.

EXTREMELY LOW-INCOME

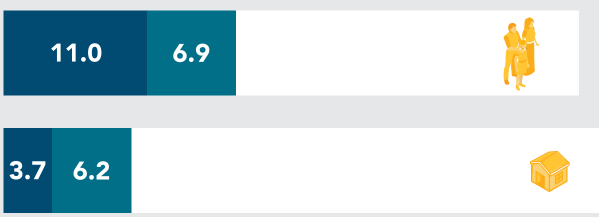


Among these 45.1 million renter households, **11.0 million** have extremely low incomes…

…but only **3.7 million rental** units are affordable and available to extremely low-income households.

At this income level, renters face a shortage of 7.3 million affordable and available rental units.

< 50% AMI



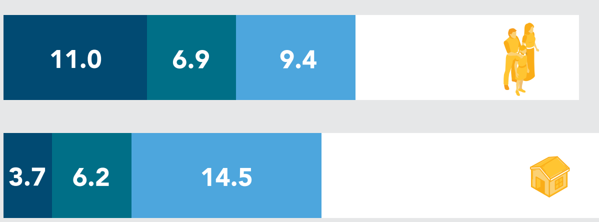
An additional **6.9 million renter** households have very low-incomes…

…and an additional **6.2 million** units are affordable and available to renters with incomes below 50% of area median income (AMI).

The shortage of affordable and available rental units increases to nearly 8.0 million, because more households than affordable and available rental units are added to the cumulative totals.

At higher income levels, the shortage of affordable and available rental units declines, because more affordable and available rental units than households are added with each step up in income. The severe shortage for extremely low-incomes becomes obscured.

< 80% AMI

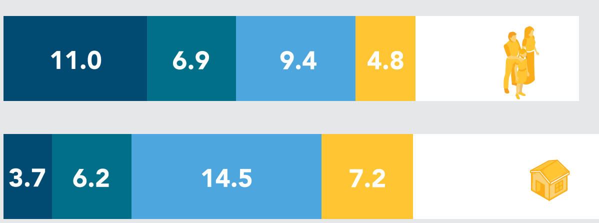


An additional **9.4 million** renter households have low incomes…

…and an additional **14.5 million** units are affordable and available to renters with incomes below 80% of AMI. Many of these units, though, are occupied by cost-burdened households with incomes less than 50% of AMI.

The cumulative shortage of rental units declines to 2.9 million, because more affordable and available units than households are added to the cumulative totals.

< 100% AMI

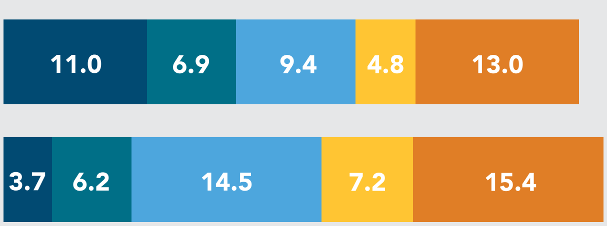


An additional **4.8 million** renter households have moderate incomes between 80% and 100% of AMI…

…and an additional **7.2 million** units are affordable and available to renters with incomes below 100% AMI.

The cumulative shortage of affordable and available rental units shrinks to 500,000.

ALL INCOMES

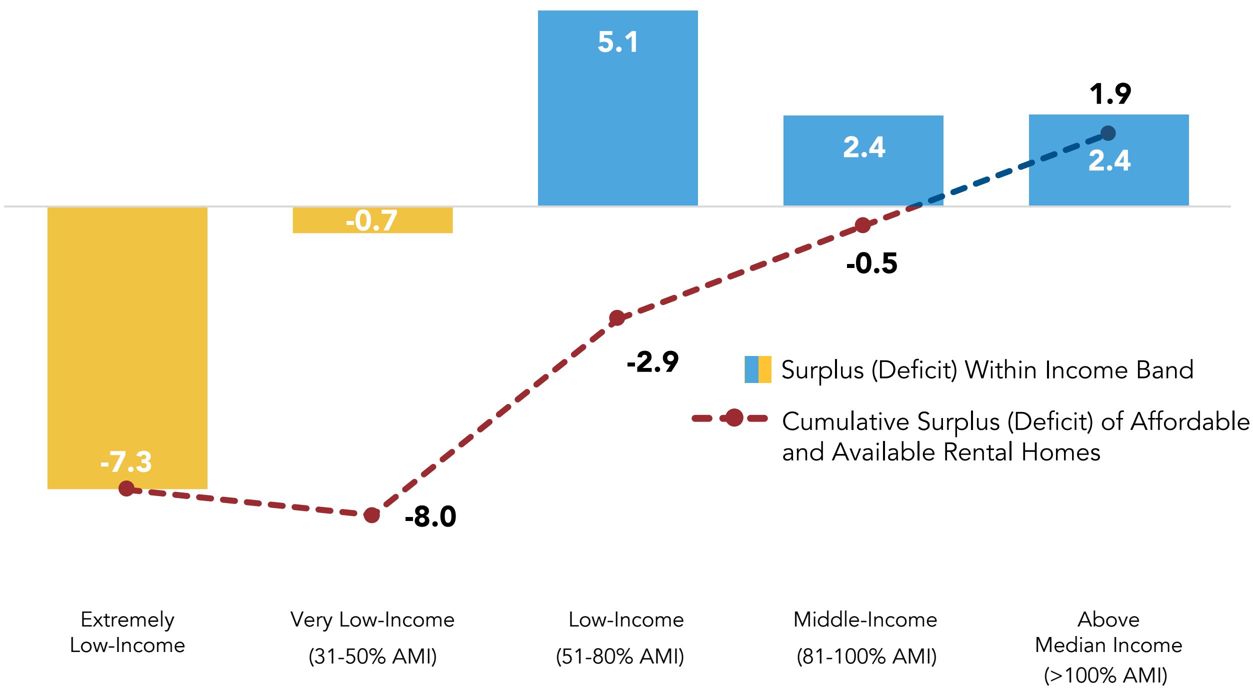


An additional **13.0 million** renter households have above-median incomes…

…and **15.4 million** more units are affordable and available to them.

Overall, there are 45.1 million rental households and 47.0 million rental units.

FIGURE 4. THE MOST SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING IS FOR EXTREMELY LOW-INCOME RENTERS
INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES, 2022 (IN MILLIONS)



SOURCE: 2022 ACS PUMS.
AMI = AREA MEDIAN INCOME

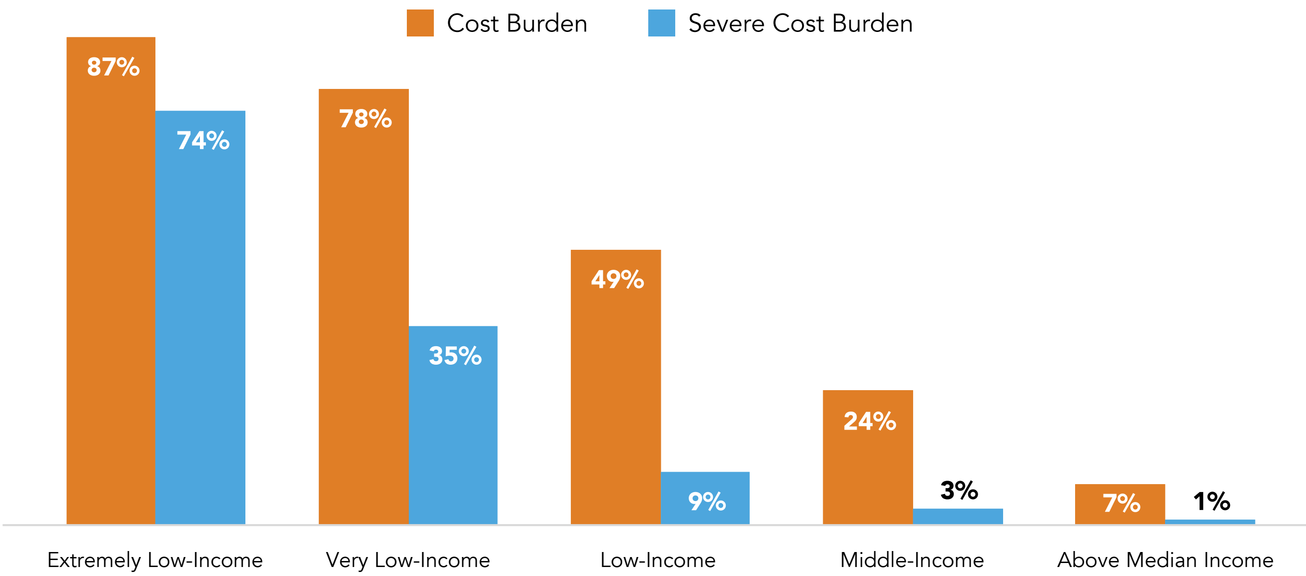
650,000 people were experiencing homelessness on a given night in 2023 (U.S. Department of Housing and Urban Development, 2023). Of this number, 467,020 were individuals and 186,084 were people in approximately 57,563 families, meaning that an additional 524,583 homes would be needed to house all people experiencing homelessness. The shortage of rental homes affordable and available to extremely low-income households is therefore closer to 7.8 million. Even this estimate is conservative, as it does not account for homeless individuals and families that are doubled-up with others due to a lack of housing options. Recent estimates find that an additional 3.7 million individuals are experiencing doubled-up homelessness (Richard et al., 2022).

HOUSING COST BURDENS

Due to the significant shortage of affordable and available rental homes, millions of renters spend a high share of their income on rent. Households are considered housing cost-burdened when they spend more than 30% of their incomes on rent and utilities. They are considered severely cost-burdened when they spend more than 50% of their incomes on their housing. Because cost-burdened households spend a higher share of their income on housing, they have less to spend on other necessities, such as food, childcare, transportation, and healthcare.

Extremely low-income renters are far more likely than others to experience housing cost burdens. Eighty-seven percent of all extremely low-income renters experience some degree of cost burden, and

FIGURE 5. EXTREMELY LOW-INCOME HOUSEHOLDS DISPROPORTIONATELY EXPERIENCE SEVERE HOUSING COST BURDENS
RENTER HOUSEHOLDS WITH HOUSING COST BURDENS BY INCOME, 2022



SOURCE: 2022 ACS PUMS.

74% are severely cost-burdened (Figure 5). Renters with higher incomes are less likely to experience cost burdens and far less likely to experience severe cost burdens. Seventy-eight percent of very low-income households are housing cost-burdened, but far fewer (35%) experience severe cost burdens compared to extremely low-income renters. The share of low-income, middle-income, and above-median-income renters who are severely cost-burdened is 9%, 3%, and 1%, respectively.

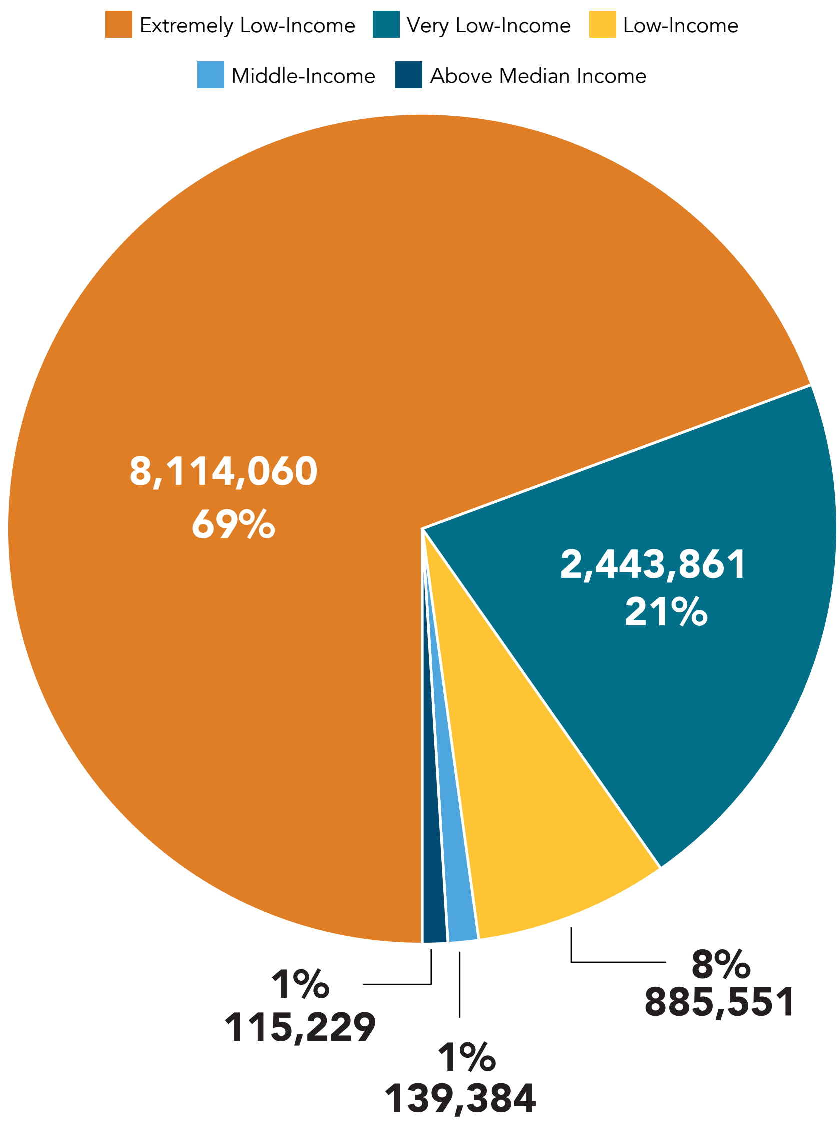
The lowest-income households make up the majority of severely cost-burdened renters. Of the 11.7 million severely cost-burdened renter households, 8.1 million (69%) are extremely low-income, 2.4 million (21%) are very low-income, 886,000 (8%) are low-income, 139,000 (1%) are middle-income, and 115,000 (1%) are above median income (Figure 6). Combined, extremely low-, very low-, and low-income households account for 98% of all severely cost-burdened renters.

An extremely low-income family of four with a monthly income of $2,500[4] paying the average two-bedroom fair market rent of $1,486[5] spends nearly 60% of their income on rent and has only $1,014 left each month to cover other expenses (National Low Income Housing Coalition, 2023a). The U.S. Department of Agriculture's (USDA) "thrifty food budget" estimates that a family of four (two adults and two school-aged children) needs to spend $969 per month to cover food alone, leaving only $45 for childcare, medical care, transportation, and all other necessities (U.S. Department of Agriculture, 2023). The lowest-income renters who are severely cost-burdened spend 39% less on food and 42% less on

4 This amount served as the poverty guideline in the 48 contiguous U.S. states and the District of Columbia for a four-person family in 2023.

5 The weighted average of two-bedroom fair market rents (FMRs) by FMR area (NLIHC, 2023a).

FIGURE 6. EXTREMELY LOW-INCOME RENTERS MAKE UP MAJORITY OF SEVERELY COST-BURDENED RENTERS
SEVERELY COST-BURDENED RENTER HOUSEHOLDS BY INCOME, 2022



SOURCE: 2022 ACS PUMS.

healthcare than the lowest-income renters who are not cost-burdened (Joint Center for Housing Studies, 2024).

Extremely low-income renters cannot always afford to spend even the traditional affordability standard of 30% of their income on rent. The residual income approach to measuring housing affordability is another way to identify households who are overly burdened by their housing costs. This approach assesses whether households have enough income left for non-housing basic necessities after paying their rent. Research indicates that 100% of renters with annual household incomes less than $30,000, and 81% of renters with annual household incomes between $30,000 and $44,999, are cost-burdened using this approach, indicating they could not afford the costs of non-housing necessities after they paid for their housing (Airgood-Obrycki et al., 2022). Families with children are more likely to experience residual-income cost burden than single individuals and couples without children.

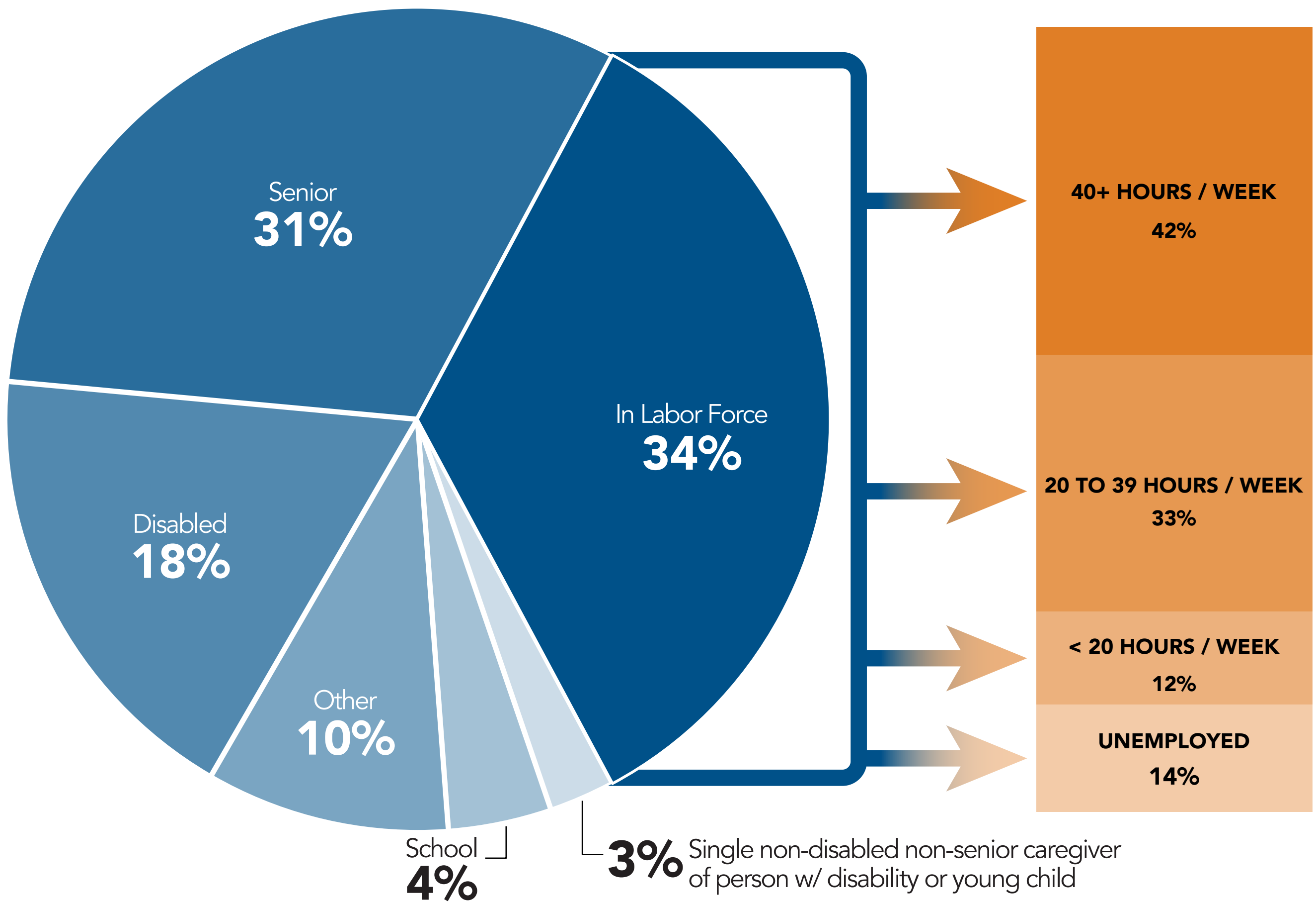
EXTREMELY LOW-INCOME RENTERS ACCOUNT FOR NEARLY A QUARTER OF ALL RENTERS, BUT 44% OF ALL COST-BURDENED RENTERS AND 69% OF SEVERELY COST-BURDENED RENTERS.

WHO ARE EXTREMELY LOW-INCOME RENTERS?

Most extremely low-income renters either work in low-wage jobs or are unable to work. Among extremely low-income renter householders, 34% are in the labor force, 31% are seniors, 18% have a disability, and 7% are students or single-adult caregivers to young children or household members with a disability (Figure 7).

In 2022, 42% percent of extremely low-income renter households in the labor force worked at least 40 hours per week, and 33% worked between 20 and 39 hours per week. Often, though, low-wage employment does not provide income adequate to afford housing. The national average wages that must be earned by a full-time worker to afford a modest one-bedroom and two-bedroom rental home are $23.67 and $28.58, respectively (National Low Income Housing Coalition, 2023a). While nearly half of all wage earners do not make enough to

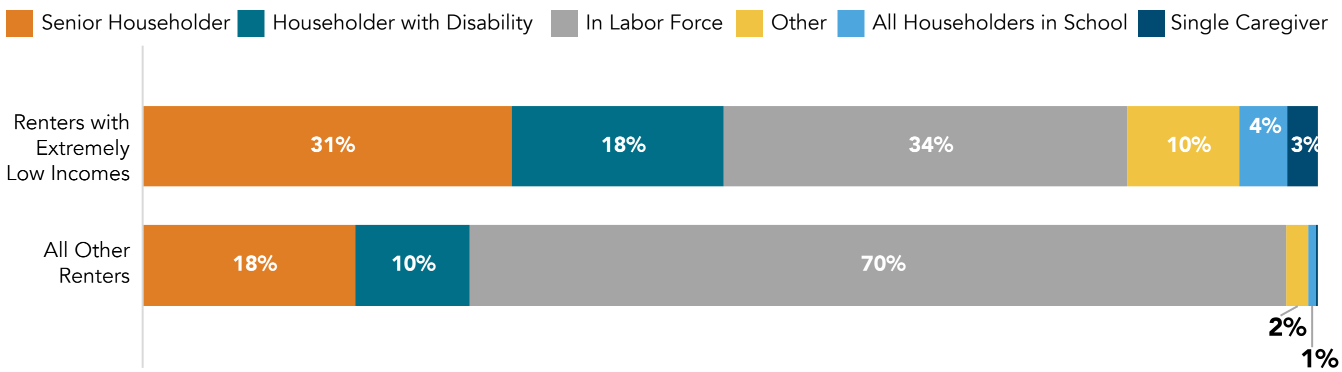
FIGURE 7. MOST EXTREMELY LOW-INCOME HOUSEHOLDERS ARE IN LABOR FORCE, ARE SENIORS, OR HAVE A DISABILITY



Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Senior means householder or householder's spouse (if applicable) is at least 62 years of age. Disabled means householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. Working hours refers to the number of hours usually worked by householder and householder's spouse (if applicable). School means householder and householder's spouse (if applicable) are enrolled in school. Thirteen percent of extremely low-income renter households include a single adult caregiver, 53% of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week.
SOURCE: 2022 ACS PUMS.

FIGURE 8. EXTREMELY LOW-INCOME RENTERS ARE MORE LIKELY TO BE SENIORS, HOUSEHOLDERS WITH DISABILITIES, HOUSEHOLDERS IN SCHOOL, OR SINGLE-ADULT CAREGIVERS

HOUSEHOLDER TYPE BY INCOME



SOURCE: 2022 ACS PUMS.

afford a one-bedroom rental home with a traditional 40-hour work week, the gap between rents and incomes hits low-income workers the hardest: the average minimum-wage worker would need to work 104 hours per week to afford a two-bedroom rental home and 86 hours per week to afford a one-bedroom rental home.

Extremely low-income householders are also more likely than other householders to have characteristics that limit the hours that they are able to work: they are more likely to be seniors, have a disability, be enrolled in school, or be single-adult caregivers of children or individuals with a disability (Figure 8).

While Figures 7 and 8 categorize extremely low-income renters into mutually exclusive groups for simplicity, the lived experience of these renters often involves the juggling of multiple responsibilities, like working to make ends meet while also serving as a primary caretaker or pursuing further education. Thirteen percent of extremely low-income renters are single-adult caregivers of a young child or of a household member with a disability. Fifty-three percent of these caregivers also work more than 20 hours per week. Eleven percent of extremely low-income renters are enrolled in school, and almost half of these renters work more than 20 hours per week. Without housing assistance or increases in their hourly wages, they cannot rely on their work hours to afford their homes.

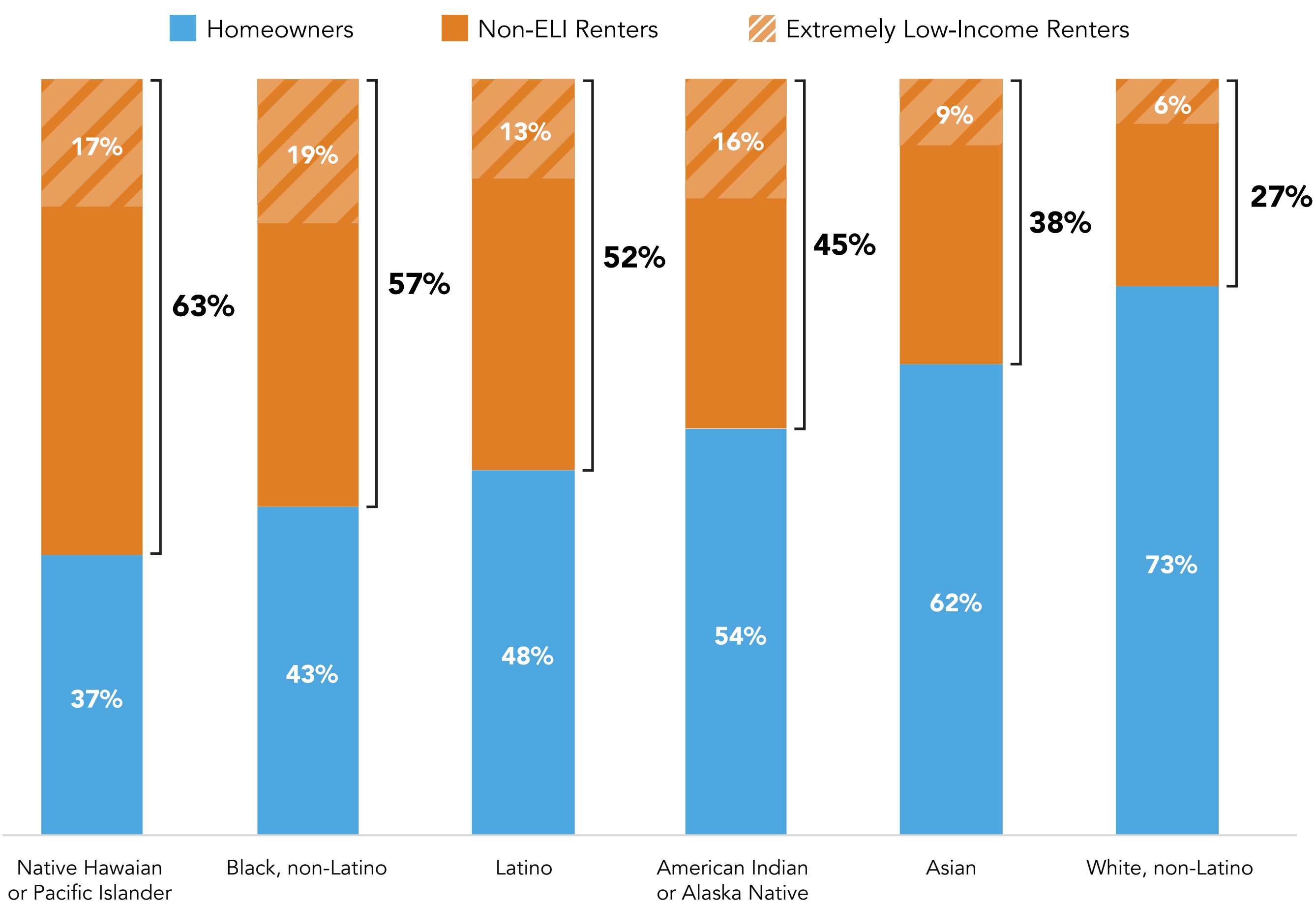
WITHOUT HOUSING ASSISTANCE OR INCREASES IN THEIR HOURLY WAGES, EXTREMELY LOW-INCOME RENTERS CANNOT RELY ON THEIR WORK HOURS TO AFFORD THEIR HOMES.

RACIAL DISPARITIES AMONG EXTREMELY LOW-INCOME RENTERS

The shortage of affordable and available rental homes disproportionately affects Black, Latino, and Indigenous households, as these households are both more likely to be renters and to have extremely low incomes. Black households are more than three times and Native Hawaiian or Pacific Islander, Latino, and American Indian or Alaska Native households more than twice as likely as white households to be extremely low-income renters. For example, 57% of Black households are renters, and 19% are extremely low-income renters. Fifty-two percent of Latino households are renters, and 13% are extremely low-income renters. In contrast, 27% of white households are renters, and 6% are extremely low-income renters (Figure 9).

These disparities are the product of historical and ongoing injustices that have systematically disadvantaged people of color, often preventing them from owning a home and significantly limiting wealth accumulation. Some of these injustices persist

FIGURE 9. BLACK HOUSEHOLDS ARE THREE TIMES AND LATINO HOUSEHOLDS ARE TWO TIMES MORE LIKELY THAN WHITE HOUSEHOLDS TO BE RENTERS WITH EXTREMELY LOW INCOMES
SHARE OF HOUSEHOLDS BY TENURE



SOURCE: 2022 ACS PUMS.

BOX 3. HISTORICAL DRIVERS OF HOUSING INEQUITY

Decades of racial discrimination by real estate agents, banks, insurers, and the federal government have made homeownership difficult to obtain for people of color. Many factors kept people of color from being able to purchase homes through the middle of the twentieth century: the pervasive refusal of white people to live in racially integrated neighborhoods, physical violence targeting people of color who tried to integrate (which was often tolerated by police), restrictive covenants forbidding home sales to Black buyers who would integrate neighborhoods (some of which were mandated by the Federal Housing Administration), and federal housing policy that denied borrowers access to credit in minority neighborhoods (Massey & Denton, 1993; Coates, 2014; Rothstein, 2017). Being denied the ability to purchase homes also meant that people of color did not benefit from the appreciation in the value of these homes, a major driver of the racial wealth gap.

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

to this day, including discrimination in both the housing and labor markets. Though many obviously racist institutions and practices, like slavery and *de jure* segregation, have ended, our society has failed to eliminate discriminatory practices and redress the economic inequalities produced by racist policies (Box 3). For example, single-family-only zoning restrictions, which were originally established in the early 1900s to prevent lower-income Black households from living in neighborhoods where middle-class whites resided, still persist (Rothstein, 2017).

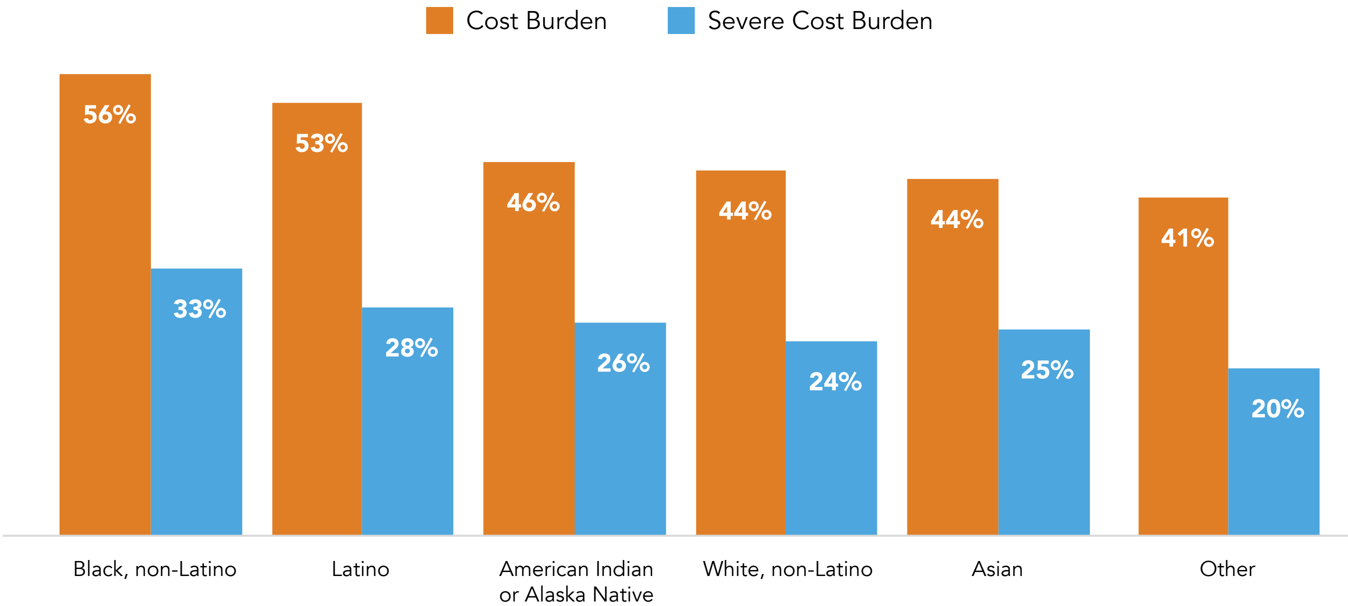
The impacts of sustained discrimination and oppression show up not just in homeownership disparities but also in income disparities across racial and ethnic groups. The 2022 ACS data indicate that the median annual incomes of Black ($52,860), Latino ($62,800), and American Indian and Alaska Native ($58,060) households are all significantly lower than the median income of white households ($81,060). These disparities reflect the fact that Black, Latino, and Native American workers are less likely to work in sectors with higher median wages and tend to be paid less than white workers even within the same occupations (Bureau of Labor Statistics, 2023; Wilson, Miller, & Kassa, 2021; Allard & Brundage, Jr., 2019).

Renters of color are more likely to be housing cost-burdened: 56% of Black renters and 53% of Latino renters are housing cost-burdened, compared to 44% of white renters (Figure 10a). One-third of Black renters but only 24% of white renters are severely cost-burdened. Racial disparities in cost burdens can be partially explained by income, as the disparity shrinks when looking only at extremely low-income renters. Extremely low-income renters who are Black, Latino, and white experience housing cost burdens at a rate of 88%, 89%, and 85%, and severe cost burdens at a rate of 75%, 75%, and 73%, respectively (Figure 10b).

Black and Latino renters account for 46% of severely cost-burdened extremely low-income renters. They account for a decreasing share of severely cost-burdened renters with each subsequently higher income level (Figure 11). Because people of color are also more likely than white people to be extremely low-income renters, affordable housing solutions designed to alleviate cost burdens for extremely low-income renters advance racial equity further than solutions that target low- or middle-income renters.

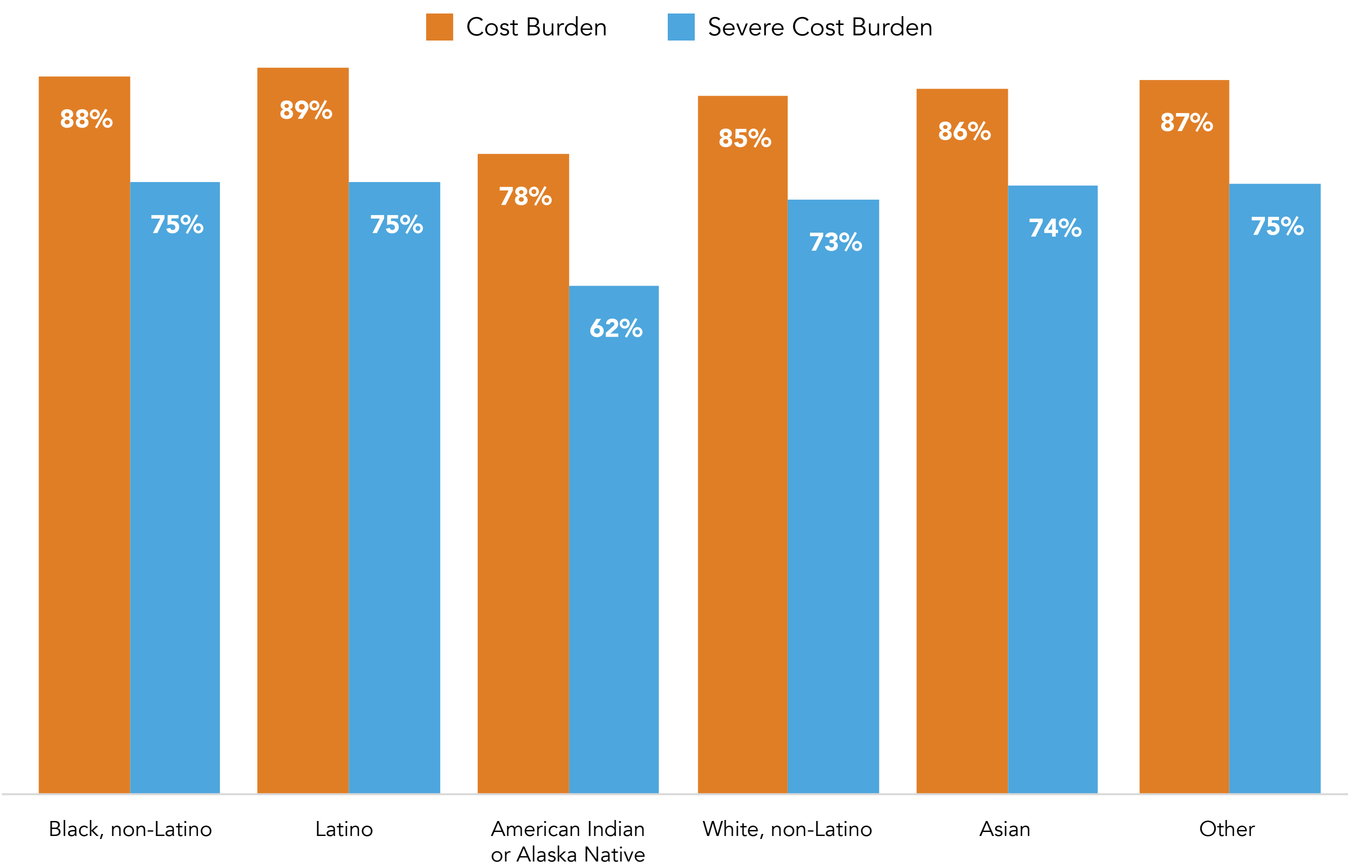
FIGURE 10A. BLACK AND LATINO RENTERS EXPERIENCE HIGHER RATES OF HOUSING COST BURDEN THAN WHITE RENTERS

SHARE OF RENTERS WITH COST BURDEN, BY RACE AND ETHNICITY



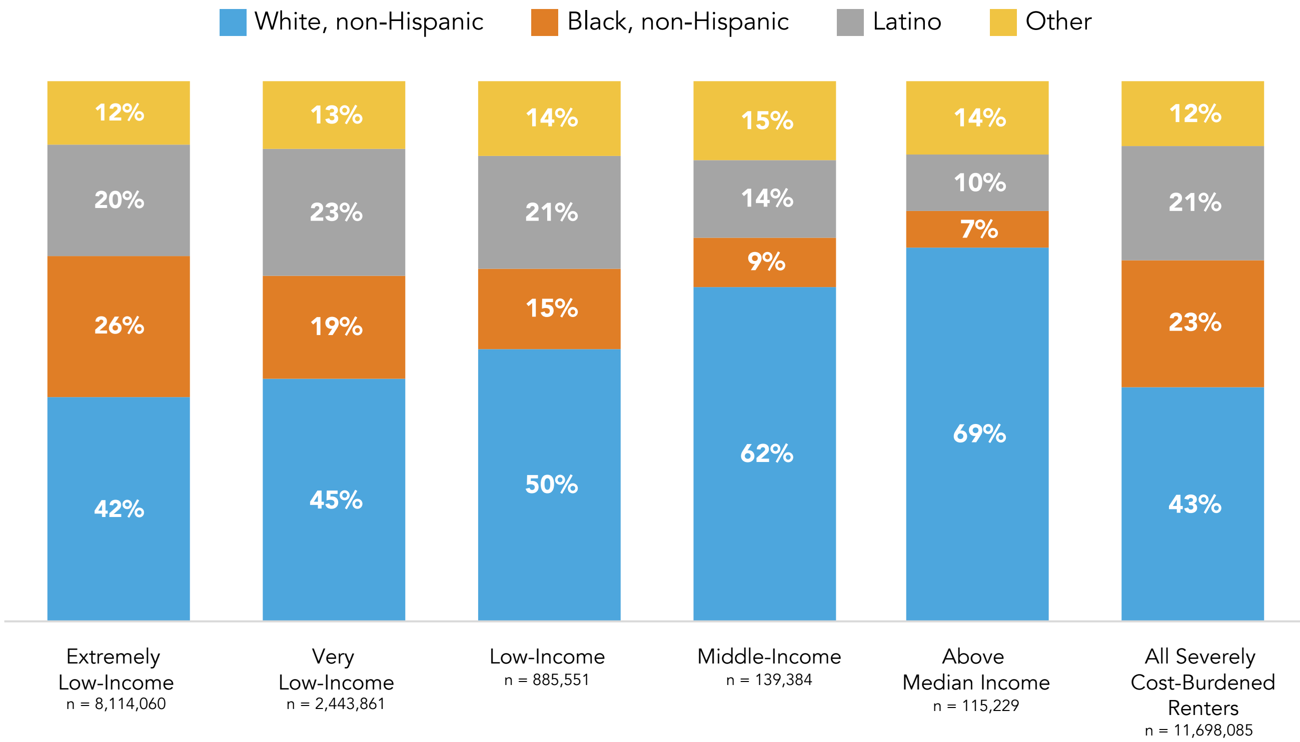
SOURCE: 2022 ACS PUMS.

FIGURE 10B. SHARE OF EXTREMELY LOW-INCOME RENTERS WITH COST BURDEN, BY RACE AND ETHNICITY



SOURCE: 2022 ACS PUMS.

FIGURE 11. RACE AND ETHNICITY OF SEVERELY COST BURDENED RENTERS BY INCOME



SOURCE: 2022 ACS PUMS.

SHORTAGES FOR EXTREMELY LOW-INCOME RENTERS BY GEOGRAPHY

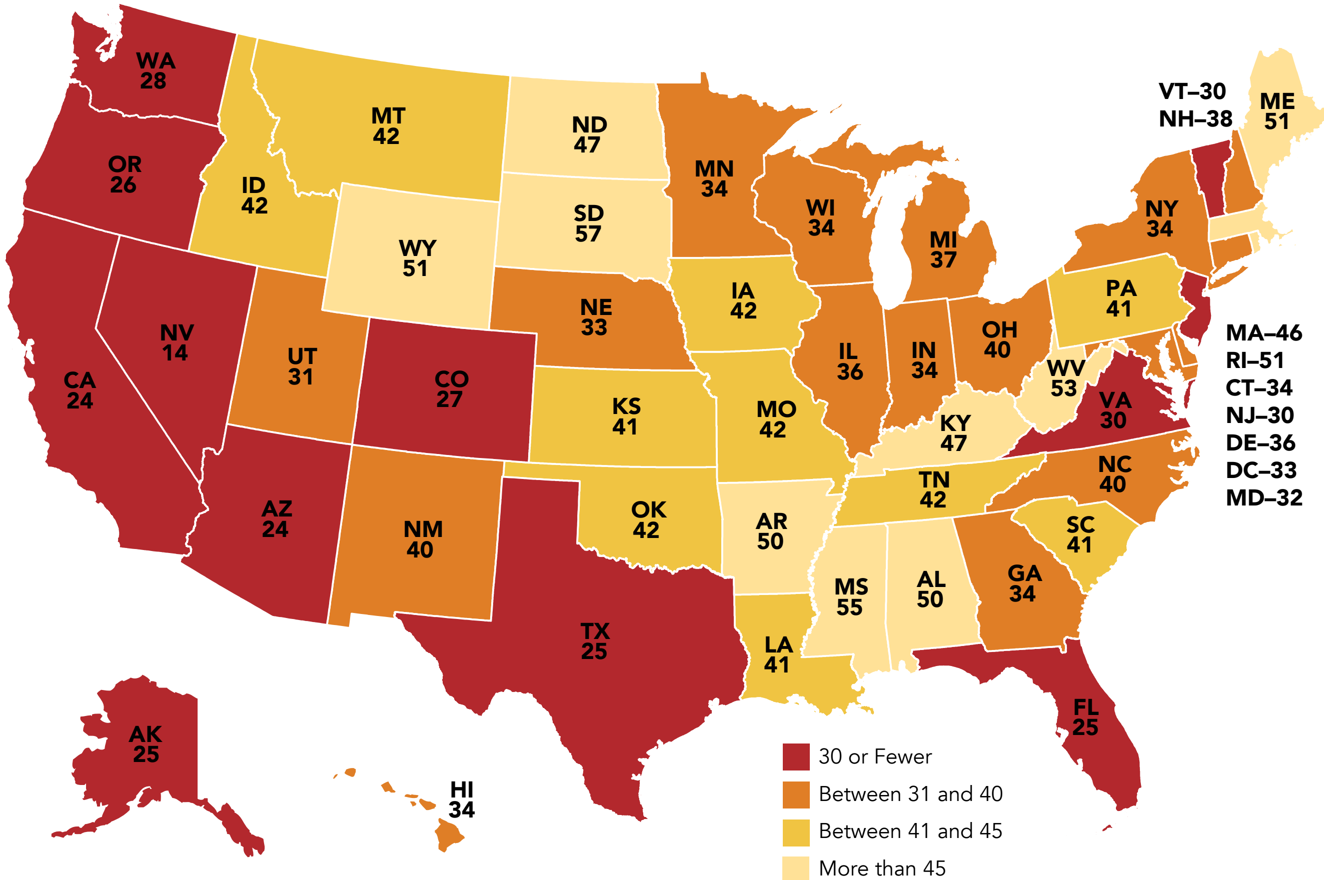
Shortages by State

The affordable housing crisis affects communities nationwide. No state has an adequate supply of rental housing affordable and available for extremely low-income households (Figure 12). The absolute shortage ranges from 8,866 rental homes in Wyoming to nearly 1 million in California.

Extremely low-income renters face the most severe shortages in Nevada, Arizona, California, Alaska, Florida, and Texas. Nevada has only 14 affordable and available rental homes for every 100 extremely low-income renter households. Arizona and California both have only 24, followed by Alaska, Florida, and Texas, which all have only 25. The states with the greatest relative supply of affordable and available rental homes for extremely low-income renters still have significant shortages. These states include South Dakota, with 57 affordable and available rental homes for every 100 extremely low-income renter households, Mississippi (55/100), West Virginia (53/100), Wyoming (51/100), Rhode Island (51/100), and Maine (51/100).

In every state, more than half of extremely low-income renters are severely housing cost-burdened. In 13 states, at least three-quarters of extremely low-income renters are severely housing cost-burdened, with the largest shares in Nevada (86%), Florida (82%), Texas (79%), Arizona (79%), Oregon (78%), and Georgia (78%). South Dakota and Rhode Island have the smallest, but still significant, percentage of extremely low-income renters with severe cost burdens, with 51% and 56%, respectively.

FIGURE 12. RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW-INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low-income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income.
SOURCE: NLIHC TABULATIONS OF 2022 1-YEAR ACS PUMS DATA.

Within each state, the shortage of affordable and available rental homes starts to dissipate when moving higher up the income ladder. For example, all states and the District of Columbia have a shortage of affordable and available rental housing for all renters whose household incomes fall below 50% of AMI.

Thirty-six states and D.C. have a cumulative shortage for all renters with household incomes below 80% of AMI. The cumulative shortage of housing in most states disappears for households at 100% of AMI. Fourteen states have cumulative shortages for all renters whose household incomes fall at or below 100% of AMI. The states with the most significant shortages for all renters at or below 100% AMI tend to have high-cost metro areas: California (85/100), Hawaii (88/100), Florida (89/100), and New York (94/100).

Shortages in the 50 Largest Metropolitan Areas

Every major metropolitan area in the U.S. has a shortage of affordable and available rental homes for extremely low-income renters (Appendix B). Of the 50 largest metropolitan areas, extremely low-income renters face the most severe shortages in Las Vegas, NV (where there are 13 affordable and available rental homes for every 100 extremely low-income renter households), followed by Houston, TX;

Dallas, TX; Orlando, FL; Phoenix, AZ; and San Diego, CA (Table 1).

The metropolitan areas with the least severe shortages of rental homes affordable and available to extremely low-income renters are Pittsburgh, PA (49/100), Providence, RI (49/100), Boston, MA (46/100), Cincinnati, OH (41/100), Cleveland, OH (38/100), Raleigh, NC (37/100), and Buffalo, NY (37/100). While these areas have the least severe shortages, they each still have fewer than half the supply of affordable and available homes needed for extremely low-income renters (Table 1).

High rates of severe cost burden persist across every metropolitan area. Not surprisingly, severe cost burdens are most prevalent in areas with extreme shortages of affordable and available housing. More than 85% of extremely low-income renters in Las Vegas, Orlando, Austin, and Dallas experience severe housing cost burdens. Metropolitan areas with less severe shortages of affordable and available rental housing have lower, yet still high, rates of severe cost burdens. In every major metropolitan area, at least 59% of extremely low-income renters are severely cost-burdened.

A SYSTEMIC NATIONAL SHORTAGE OF RENTAL HOUSING FOR THE LOWEST-INCOME HOUSEHOLDS

The severe shortage of affordable homes for extremely low-income renters is systemic, affecting every state and metropolitan area. Absent public subsidy, the private market is largely unable to produce new rental housing affordable to these households, because the rents that the lowest-income households can afford to pay typically do not cover the development costs and operating expenses of such housing. New rental housing, therefore, is largely targeted to the higher-price end of the

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

LEAST SEVERE		MOST SEVERE	
Metropolitan Area	**Affordable and Available Rental Homes per 100 Renter Households**	**Metropolitan Area**	**Affordable and Available Rental Homes per 100 Renter Household**
Pittsburgh, PA	49	Las Vegas-Henderson-Paradise, NV	13
Providence-Warwick, RI-MA	49	Houston-The Woodlands-Sugar Land, TX	15
Boston-Cambridge-Newton, MA-NH	46	Dallas-Fort Worth-Arlington, TX	17
Cincinnati, OH-KY-IN	41	Orlando-Kissimmee-Sanford, FL	18
Cleveland-Elyria, OH	38	Phoenix-Mesa-Chandler, AZ	19
Raleigh-Cary, NC	37	San Diego-Chula Vista-Carlsbad, CA	20
Buffalo-Cheektowaga, NY	37	Riverside-San Bernardino-Ontario, CA	21
Nashville-Davidson--Murfreesboro--Franklin, TN	36	Tampa-St. Petersburg-Clearwater, FL	21
Memphis, TN-MS-AR	36	Los Angeles-Long Beach-Anaheim, CA	21
Kansas City, MO-KS	36	Austin-Round Rock-Georgetown, TX	21

SOURCE: 2022 ACS PUMS.

market. The average monthly asking rent for a new multifamily unit in 2022, for example, was $1,800, while 36% of new units had asking rents of $2,050 or more and only 5% had asking rents below $1,050 (JCHS, 2023). Just 2% of new units had asking rents under $850. A family of four with a poverty-level income, meanwhile, could only afford a monthly rent of $694 in 2022. At the same time, just one in four households who qualify for housing assistance receives it (Mazzara, 2021).

The lack of new affordable rental construction in the private market and insufficient housing assistance force most extremely low-income renters to rely on private-market housing that filters down in relative price as it becomes older. Through the filtering process, new market-rate development for higher-income households can result in a chain of household moves that helps lower-income households: higher-income households move into new, more expensive homes, leaving behind their older and presumably less expensive housing, which is then occupied by other households who leave even older housing behind, and so on.

However, housing does not always filter downward towards lower-income renters. Filtering can vary in direction and magnitude over time and across locations, suggesting that filtering is responsive to local housing market conditions (Spader, 2024). In strong markets, for example, owners might have an incentive to redevelop their properties to receive higher rents from higher-income households leading to upward filtering. In weak markets, on the other hand, owners might have an incentive to abandon their rental properties or convert them to other uses when rental income is too low to cover basic operating costs and maintenance. Even when downward filtering occurs as expected and properties' share of occupants with low incomes increases with building age, the process does not necessarily result in a reduction in housing costs or cost burdens (Spader, 2024; Myers & Park, 2020).

The national shortage of 7.3 million rental homes affordable and available to the lowest-income households documented in this report is a clear sign that the private market and present (inadequate) levels of housing assistance have failed to produce a sufficient supply of rental homes inexpensive enough for the lowest-income renters to afford. This systemic, national shortage of affordable housing is evidence of the need for deeply income-targeted federal housing subsidies. Public subsidies are needed both to subsidize the production and operation of affordable homes for the lowest-income renters and to provide rental assistance that low-income families can utilize to afford rental housing in the private market.

AFFORDABILITY CHALLENGES FOR MIDDLE-INCOME RENTERS ARE LOCALIZED AND RELATIVELY SMALL IN SCALE

While middle-income renters increasingly face affordability challenges, as highlighted in recent reports and news stories (JCHS, 2024; Kaysen, 2024), they continue to account for just 1% of all severely cost-burdened renter households in the U.S. Unlike the shortage of affordable housing for extremely low-income renters, the problem for middle-income renters is not widespread. Nevertheless, despite stark housing needs and woefully inadequate assistance for the lowest-income renters, some interest groups and decisionmakers at the federal level are prioritizing housing subsidies targeted to middle-income renters. Federal housing subsidies designed specifically to serve middle-income renters are a misguided use of scarce resources to address affordability challenges that, nationally, are relatively small in scale and can be addressed with local solutions.

The housing needs of middle-income renters are largely met in most areas of the country. Affordability issues for middle-income renters with incomes above 80% of AMI are local and concentrated in high-cost pockets of the country where new housing development has not kept pace with the growth in demand. Nineteen of the 50 metropolitan areas analyzed in this report have a shortage of affordable and available homes for renters earning up to the median income, though the shortage is fewer than 1,000 homes in five of these areas. Acute affordability challenges for middle-income renters appear to be concentrated in an even smaller subset of these metropolitan areas. For example, Los Angeles, Miami, and New York City account for approximately 24% of middle-income renter households in the top 50 metropolitan areas, but 45% of middle-income renter households with severe cost burdens. More generally, the national scale of middle-income housing affordability challenges is relatively small.

Localities with affordability challenges for middle-income, or moderate-income, renters are best positioned to efficiently address these issues. These localities must do more to address restrictive zoning rules and regulations that limit the amount and types of new housing that can be built. Restrictive zoning limits rental housing production, particularly multifamily developments (Schuetz, 2009; Pendall, 2000). Constraints on new rental housing production ultimately limit the ability of the private market to produce housing and make rent more costly. While zoning reform will not address the housing needs of the lowest-income renters, such reforms are important for addressing affordability issues for renters higher up the income ladder.

FEDERAL POLICY SOLUTIONS TO REDUCE THE SHORTAGE OF AFFORDABLE HOMES

The affordable housing needs of the lowest-income renters are largely unmet. Addressing these needs will require a long-term federal commitment to investing in new affordable housing, preserving affordable rental homes that already exist, bridging the gap between incomes and rent, providing emergency assistance to stabilize renters when they experience financial shocks, and addressing local constraints to housing production.

The final FY2024 budget from Congress provided over $70 billion for HUD programs, including increased funding to help address the nation's affordable housing and homelessness crises. Funding for domestic programs is severely limited by the "Fiscal Responsibility Act of 2023," which caps domestic spending at approximately FY2023 levels and allows for an only 1% increase in FY2025 in exchange for raising the federal debt ceiling. HUD's budget was also under additional strain due to higher-than-expected voucher renewal costs, caused by the increased cost of rent, and lower receipts from the Federal Housing Administration, which typically help offset the cost of HUD programs.

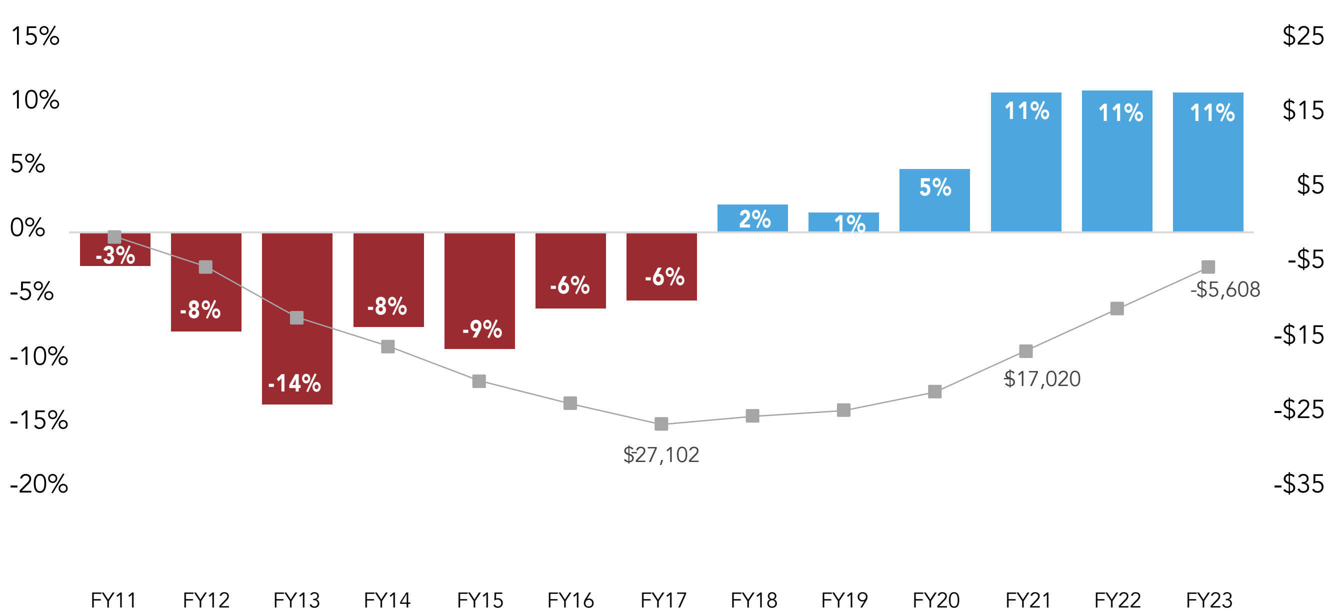
Despite these challenges, the final spending bill provided sufficient funding to renew existing Housing Choice Voucher (HCV) contracts and extend the program to an additional 3,000 households in need of rental assistance. The bill also provided increased or level resources for other vital programs, including Homeless Assistance Grants, Public Housing Capital and Operating Funds, Tribal housing programs, and eviction prevention. Increased funding for HUD programs is especially important, as reductions in federal appropriations for critical housing assistance programs or increases that fail to keep pace with inflation only exacerbate the affordable housing crisis and push even more families into housing instability and homelessness.

Budget cuts or stagnant funding not only worsen the problem but can generate negative long-term effects that are difficult to reverse. Increases to HUD's appropriations in recent years, for example, have not entirely made up for the cuts experienced by HUD during the first years of budget caps under the "Budget Control Act of 2011" (BCA) (Figure 13). Between FY2011 and FY2017, HUD experienced seven consecutive years of real budget cuts after accounting for inflation (Figure 13). HUD's cumulative appropriations during this time were $27 billion less than if HUD's annual appropriations had remained at FY2010 levels, adjusted only for inflation. Even with significant increases in HUD's appropriations in recent years, HUD's cumulative appropriations between FY2010 and FY2023 are still slightly lower than if annual appropriations had remained at FY2010 levels.

To fully address the shortage of affordable rental housing, Congress must significantly increase federal investments in programs that both preserve and expand the supply of deeply affordable units and bridge the gaps between incomes and rent. The "Housing Crisis Response Act" ("H.R.4233"), for example, would provide $150 billion for key affordable housing programs, including $25 billion for HCVs, $65 billion for public housing, and $15 billion for the national Housing Trust Fund (HTF). Meanwhile, the "Ending Homelessness Act of 2023" ("H.R.4232") would establish a universal voucher program that would enable all eligible households to receive rental assistance.

Reforms are also needed to ensure that voucher recipients can successfully use their vouchers. Congress should enact the "Fair Housing Improvement Act of 2023" ("S.1267"; "H.R.2846"), which would expand federal fair housing protections to prohibit discrimination based on source of income

FIGURE 13. ANNUAL APPROPRIATIONS AND CUMULATIVE LOSS (IN BILLIONS) FOR KEY HUD HOUSING PROGRAMS RELATIVE TO FY 2010



Note: Adjusted for inflation. Key HUD housing programs include Tenant-Based Rental Assistance, Project-Based Rental Assistance, Public Housing Capital and Operating Funds, HOME, Section 202, and Section 811.
SOURCE: NLIHC, 2024.

and military and veteran status. Despite the evidence that bans on source-of-income discrimination increase the effectiveness of the Housing Choice Voucher program, private landlords are not required to accept HCVs as payment for rent. Dozens of states and municipalities have filled in the gaps in federal fair housing law by establishing their own protections for voucher holders. More than half of HCV recipients now live in communities that ban source-of-income discrimination (Greene et al., 2020). Still, too many voucher holders live in communities without these protections.

Refundable tax credits can also help millions of cost-burdened renters who are eligible for federal assistance but do not receive it due to inadequate federal funding. The "Rent Relief Act" ("H.R.6721"), for example, would help bridge the widening gap between incomes and housing costs by providing a refundable tax credit for cost-burdened renters who must make impossible choices between paying rent and meeting their other basic needs. The refundable credit covers a percentage of the difference between 30% of income and rent based on income level, with credits covering 100% of the difference between 30% of income and rent for the lowest-income renters, 75% for households earning between $25,000 and $50,000, 50% for households earning between $50,000 and $75,000, and 25% for households earning between $75,000 and $100,000.

While long-term solutions are necessary to remedy the persistent shortage of affordable and available housing, short-term assistance is critical for ensuring low-income renters remain stably housed through unexpected financial shocks. Economic precarity resulting from the COVID-19 pandemic merely highlighted what has long been known: the lowest-income families are just one missed paycheck or unexpected expense away from potential eviction.

The "Eviction Crisis Act" ("S.2182" and "H.R.8237" in the 117th Congress) would establish a national housing stabilization fund for renters facing temporary financial setbacks. Temporary assistance for renters in need would prevent the many negative consequences associated with evictions and homelessness, including mental stress, loss of possessions, instability for children, and increased difficulty finding a new apartment.

The federal government should also incentivize or require local governments to eliminate restrictive zoning rules that increase the cost of development and limit housing supply for all renters. Bipartisan legislation introduced in the previous Congress included the "Yes in My Backyard Act" ("S.1688"), or "YIMBY Act," which would require Community Development Block Grant recipients to report to HUD on actions taken to reduce barriers to affordable housing development, including by enacting zoning reforms that would enable more multifamily housing development.

CONCLUSION

The systemic shortage of 7.3 million rental homes affordable and available to the lowest-income renters impacts every community and requires immediate intervention. The private market has not, and will not, serve the lowest-income renters because the cost of providing affordable housing outweighs what the lowest-income renters can pay. While state and local governments have an important role to play through zoning reform and housing support funding, solving our affordable housing crisis requires sustained and strengthened federal investment in affordable housing solutions that are tailored to the needs of renters with the lowest incomes. With the supply of affordable and available rental homes worsening, Congress must recognize the urgent need for expanding our supply of affordable rental housing, preserving the supply that already exists, and providing short-term assistance when financial crises hit vulnerable households.

ABOUT THE DATA

This report is based on data from the 2022 American Community Survey (ACS) Public Use Microdata Sample (PUMS). The ACS is an annual nationwide survey of approximately 3.5 million addresses. It provides timely data on the social, economic, demographic, and housing characteristics of the U.S. population. PUMS contains individual ACS questionnaire records for a subsample of housing units and their occupants.

PUMS data are available for geographic areas called Public Use Microdata Sample Areas (PUMAs). Individual PUMS records were matched to their appropriate metropolitan area or given nonmetropolitan status using the Missouri Census Data Center's Geocorr 2022 Geographic Correspondence Engine. If at least 50% of a PUMA was in a Core Based Statistical Area (CBSA), we assigned it to the CBSA. Otherwise, the PUMA was given nonmetropolitan status.

Households were categorized by their incomes (as extremely low-income, very low-income, low-income, middle-income, or above median income) relative to their metropolitan area's median family income or state's nonmetropolitan median family income, adjusted for household sizes. Housing units were categorized according to the income needed to afford rent and utilities without spending more than 30% of income on these costs. The categorization of units was done without regard to the incomes of the current tenants. Housing units without complete kitchens or plumbing facilities were not included in the housing supply.

After households and units were categorized, we analyzed the extent to which households in each income category resided in housing units categorized as affordable for that income level. For example, we estimated the number of units affordable for extremely low-income households that were occupied by extremely low-income households and by other income groups.

We categorized households into mutually exclusive household types in the following order: (1) householder or householder's spouse were at least 62 years of age (seniors); (2) householder and householder's spouse (if applicable) were younger than 62 and at least one of them had a disability (disabled); and (3) non-senior non-disabled household. We also categorized households into more detailed mutually exclusive categories in the following order: (1) seniors; (2) disabled; (3) householder and householder's spouse (if applicable) were younger than 62 and unemployed; (4) non-senior non-disabled householder and/or householder's spouse (if applicable) were working; (5) householder and householder's spouse (if applicable) were enrolled in school; and (6) non-senior non-disabled single adult was living with a young child under seven years of age or person with disability.

More information about the ACS PUMS files is available at https://www.census.gov/programs-surveys/acs/microdata/documentation.html

FOR MORE INFORMATION

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APPENDIX A: STATE COMPARISONS

States in **RED** have less than the national level of affordable and available units per 100 households at or below the extremely low income (ELI) threshold.

	Surplus (Deficit) of Affordable and Available Units		Affordable and Available Units per 100 Households at or below Threshold				% Within Each Income Category with Severe Housing Cost Burden			
State	At or below ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	> ELI to 50% AMI	51% to 80% AMI	81% to 100% AMI
Alabama	(94,229)	(73,589)	50	74	102	105	70%	24%	7%	1%
Alaska	**(14,722)**	(9,340)	**25**	70	99	102	64%	16%	2%	0%
Arizona	**(133,684)**	(183,072)	**24**	40	81	98	79%	46%	12%	3%
Arkansas	(57,757)	(43,463)	50	75	104	104	69%	23%	4%	2%
California	**(972,083)**	(1,385,393)	**24**	35	68	85	77%	50%	19%	6%
Colorado	**(119,782)**	(165,053)	**27**	44	91	101	76%	43%	8%	2%
Connecticut	(98,144)	(86,371)	34	62	94	99	71%	31%	7%	2%
Delaware	(16,213)	(17,301)	36	58	95	100	66%	27%	5%	2%
District of Columbia	**(33,374)**	(28,765)	**33**	62	95	104	75%	26%	6%	2%
Florida	**(435,879)**	(642,811)	**25**	35	69	89	82%	57%	22%	7%
Georgia	(214,962)	(247,626)	34	54	93	104	78%	40%	8%	1%
Hawaii	(26,360)	(40,947)	34	39	73	88	71%	55%	17%	2%
Idaho	(21,214)	(24,498)	42	64	89	101	70%	35%	8%	0%
Illinois	(289,419)	(240,572)	36	67	96	100	74%	28%	6%	3%
Indiana	(139,318)	(102,853)	34	70	101	103	76%	22%	3%	1%
Iowa	(58,377)	(22,027)	42	87	104	104	67%	16%	2%	1%
Kansas	(52,340)	(38,541)	41	75	103	104	73%	23%	5%	4%
Kentucky	(88,236)	(70,513)	47	72	100	103	66%	22%	3%	1%
Louisiana	(107,966)	(114,500)	41	57	96	104	71%	32%	9%	1%
Maine	(17,772)	(19,647)	51	68	97	99	63%	28%	3%	3%
Maryland	**(134,192)**	(138,118)	**32**	59	97	101	73%	28%	5%	1%
Massachusetts	(170,810)	(203,509)	46	58	88	97	64%	36%	10%	2%
Michigan	(188,895)	(167,758)	37	66	99	102	71%	26%	5%	2%
Minnesota	(114,131)	(93,719)	34	68	97	100	69%	29%	5%	2%
Mississippi	(49,478)	(46,267)	55	69	101	106	65%	28%	6%	1%
Missouri	(120,102)	(75,470)	42	78	101	104	70%	21%	4%	1%
Montana	(16,629)	(14,487)	42	71	93	97	69%	27%	8%	2%
Nebraska	**(45,275)**	(29,400)	**33**	74	100	101	73%	15%	1%	1%
Nevada	**(78,218)**	(113,590)	**14**	27	72	95	86%	56%	18%	7%
New Hampshire	(21,372)	(20,706)	38	66	99	103	64%	24%	3%	1%
New Jersey	**(214,475)**	(276,687)	**30**	46	87	97	74%	40%	7%	3%
New Mexico	(41,090)	(45,621)	40	55	96	101	70%	33%	7%	1%
New York	(666,960)	(711,403)	34	53	83	94	74%	37%	12%	4%
North Carolina	(195,821)	(185,186)	40	66	99	106	71%	30%	7%	2%
North Dakota	(15,962)	(1,227)	47	98	109	108	71%	6%	1%	2%
Ohio	(267,382)	(168,083)	40	76	99	101	70%	21%	4%	2%
Oklahoma	(77,344)	(68,225)	42	68	101	104	71%	24%	6%	2%
Oregon	**(102,760)**	(135,130)	**26**	44	89	98	78%	43%	9%	2%
Pennsylvania	(265,537)	(224,020)	41	69	97	101	72%	26%	5%	2%
Rhode Island	(24,054)	(26,351)	51	65	96	100	56%	29%	4%	0%
South Carolina	(88,193)	(84,098)	41	65	96	104	73%	33%	9%	2%
South Dakota	(11,536)	(3,921)	57	91	103	105	51%	10%	5%	6%
Tennessee	(121,810)	(127,834)	42	63	94	102	70%	33%	7%	1%
Texas	**(679,301)**	(847,845)	**25**	45	92	103	79%	37%	8%	2%
Utah	**(43,493)**	(51,019)	**31**	57	96	104	75%	31%	7%	1%
Vermont	**(12,215)**	(12,349)	**30**	60	91	97	74%	41%	5%	0%
Virginia	**(183,843)**	(197,937)	**30**	54	95	101	76%	34%	6%	1%
Washington	**(171,981)**	(236,596)	**28**	43	91	99	75%	39%	6%	2%
West Virginia	(30,069)	(22,666)	53	75	104	106	66%	23%	3%	2%
Wisconsin	(123,864)	(67,306)	34	80	99	101	72%	21%	3%	1%
Wyoming	(8,866)	(3,332)	51	88	105	105	63%	22%	4%	0%
USA Totals	**(7,277,489)**	**(7,956,742)**	**34**	**56**	**89**	**98**	**74%**	**35%**	**9%**	**3%**

SOURCE: 2022 ACS PUMS

APPENDIX B: METROPOLITAN COMPARISONS

Metropolitan Areas in **RED** have less than the national level of affordable and available units per 100 households at or below the extremely low income threshold.

	Surplus (Deficit) of Affordable and Available Units		Affordable and Available Units per 100 Households at or below Threshold				% Within Each Income Category with Severe Housing Cost Burden			
Metro Area	At or below ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	31% to 50% AMI	51% to 80% AMI	81% to 100% AMI
Atlanta-Sandy Springs-Alpharetta, GA	**(122,791)**	(161,422)	**25**	44	90	104	81%	45%	10%	2%
Austin-Round Rock-Georgetown, TX	**(60,429)**	(74,883)	**21**	46	95	101	87%	32%	6%	2%
Baltimore-Columbia-Towson, MD	**(65,241)**	(68,527)	**33**	57	94	100	73%	33%	9%	1%
Boston-Cambridge-Newton, MA-NH	(117,411)	(147,169)	46	56	87	97	64%	36%	9%	3%
Buffalo-Cheektowaga, NY	(33,156)	(22,727)	37	72	98	100	73%	28%	4%	4%
Charlotte-Concord-Gastonia, NC-SC	(45,765)	(58,064)	35	55	95	105	75%	39%	7%	2%
Chicago-Naperville-Elgin, IL-IN-WI	**(239,240)**	(230,890)	**29**	58	93	98	77%	31%	7%	3%
Cincinnati, OH-KY-IN	(49,510)	(32,868)	41	76	98	101	72%	22%	5%	3%
Cleveland-Elyria, OH	(56,560)	(33,012)	38	77	98	100	70%	21%	6%	2%
Columbus, OH	**(52,694)**	(48,343)	**26**	62	99	103	75%	29%	6%	2%
Dallas-Fort Worth-Arlington, TX	**(179,108)**	(244,497)	**17**	40	91	104	86%	41%	8%	2%
Denver-Aurora-Lakewood, CO	**(65,454)**	(93,256)	**27**	41	92	103	75%	43%	5%	3%
Detroit-Warren-Dearborn, MI	**(99,583)**	(85,325)	**32**	63	98	102	74%	24%	5%	3%
Hartford-East Hartford-Middletown, CT	(32,956)	(22,866)	34	70	98	100	71%	24%	5%	2%
Houston-The Woodlands-Sugar Land, TX	**(184,283)**	(230,680)	**15**	40	91	103	83%	37%	7%	3%
Indianapolis-Carmel-Anderson, IN	**(50,554)**	(38,789)	**23**	67	100	103	82%	21%	4%	2%
Jacksonville, FL	**(32,328)**	(40,303)	**29**	47	87	102	79%	48%	14%	2%
Kansas City, MO-KS	(46,042)	(43,045)	36	66	99	103	76%	28%	7%	3%
Las Vegas-Henderson-Paradise, NV	**(60,344)**	(91,209)	**13**	23	67	93	88%	59%	19%	8%
Los Angeles-Long Beach-Anaheim, CA	**(380,006)**	(582,884)	**21**	27	55	75	80%	59%	23%	8%
Louisville/Jefferson County, KY-IN	**(30,218)**	(20,647)	**31**	70	99	102	72%	20%	4%	2%
Memphis, TN-MS-AR	(29,064)	(29,323)	36	59	95	103	79%	42%	15%	1%
Miami-Fort Lauderdale-Pompano Beach, FL	**(140,763)**	(226,085)	**23**	25	50	74	81%	72%	29%	12%
Milwaukee-Waukesha, WI	**(44,596)**	(28,174)	**30**	75	97	100	75%	30%	4%	3%
Minneapolis-St. Paul-Bloomington, MN-WI	**(79,282)**	(73,248)	**28**	61	96	101	73%	33%	4%	2%
Nashville-Davidson--Murfreesboro--Franklin, TN	(35,086)	(46,507)	36	53	91	102	74%	37%	7%	2%
New Orleans-Metairie, LA	**(35,856)**	(44,558)	**29**	43	93	104	77%	42%	11%	1%
New York-Newark-Jersey City, NY-NJ-PA	**(656,458)**	(802,969)	**32**	46	80	93	74%	41%	13%	5%
Oklahoma City, OK	**(34,735)**	(28,604)	**33**	66	103	105	78%	29%	4%	4%
Orlando-Kissimmee-Sanford, FL	**(56,895)**	(94,715)	**18**	24	61	88	87%	63%	23%	4%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	(153,236)	(142,974)	34	61	93	101	74%	31%	6%	2%
Phoenix-Mesa-Chandler, AZ	**(89,838)**	(128,908)	**19**	34	77	98	82%	50%	13%	4%
Pittsburgh, PA	(44,088)	(21,259)	49	84	105	106	67%	17%	3%	1%
Portland-Vancouver-Hillsboro, OR-WA	**(56,972)**	(80,971)	**25**	39	91	100	77%	44%	7%	2%
Providence-Warwick, RI-MA	(39,709)	(40,786)	49	66	96	100	59%	29%	4%	0%
Raleigh-Cary, NC	(23,357)	(18,385)	37	74	121	123	71%	29%	4%	1%
Richmond, VA	**(37,164)**	(30,226)	**24**	60	96	101	77%	39%	6%	2%
Riverside-San Bernardino-Ontario, CA	**(72,055)**	(113,722)	**21**	34	66	82	81%	52%	23%	8%
Rochester, NY	(29,134)	(22,090)	35	68	97	101	71%	32%	3%	1%
Sacramento-Roseville-Folsom, CA	**(56,693)**	(75,930)	**23**	38	79	96	81%	49%	14%	3%
San Antonio-New Braunfels, TX	**(55,338)**	(82,623)	**28**	37	89	104	75%	43%	12%	2%
San Diego-Chula Vista-Carlsbad, CA	**(82,307)**	(126,617)	**20**	27	64	84	82%	59%	20%	7%
San Francisco-Oakland-Berkeley, CA	**(132,227)**	(153,670)	**32**	48	85	96	69%	34%	9%	2%
San Jose-Sunnyvale-Santa Clara, CA	**(45,752)**	(57,912)	**33**	48	87	100	73%	29%	9%	2%
Seattle-Tacoma-Bellevue, WA	**(101,139)**	(143,381)	**26**	39	90	99	76%	42%	6%	2%
St. Louis, MO-IL	(63,984)	(31,506)	35	80	100	102	71%	17%	4%	2%
Tampa-St. Petersburg-Clearwater, FL	**(69,630)**	(94,696)	**21**	36	74	94	83%	50%	21%	6%
Tucson, AZ	**(26,615)**	(34,568)	**24**	45	92	101	78%	40%	7%	3%
Virginia Beach-Norfolk-Newport News, VA-NC	**(42,532)**	(54,300)	**26**	43	89	101	80%	48%	8%	2%
Washington-Arlington-Alexandria, DC-VA-MD-WV	**(144,435)**	(156,133)	**26**	53	96	102	77%	27%	4%	2%
USA Totals	**(7,277,489)**	**(7,956,742)**	**34**	**56**	**89**	**98**	**74%**	**35%**	**9%**	**3%**

Source: 2022 ACS PUMS.

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

Founded in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes, and advocates to ensure decent, affordable housing for everyone.

Our goals are to preserve existing federally assisted homes and housing resources, expand the supply of low-income housing, and establish housing stability as the primary purpose of federal low-income housing policy.

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