

Characteristics of HUD-Assisted Renters and Their Units in 2009

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Executive Summary

The 2009 American Housing Survey (AHS) was the joint product of the U.S. Department of Housing and Urban Development (HUD) and the U.S. Census Bureau. At HUD's request, the Census Bureau used addresses provided by HUD to identify units in its regular AHS sample that are subsidized by HUD. The 2009 AHS contains 4,426 assisted sample units. This report uses information on those units to characterize the 4.4 million rental units assisted by HUD in 2009.

Address matches previously had been done for the 1989, 1991, 1993, and 2007 AHS surveys. In addition, 2011 and 2013 AHS surveys contain supplemental surveys of rental units from HUD-administered programs. This report uses information from these efforts to analyze the ways in which the HUD-assisted rental stock has changed during the past 3 decades. Because separate reports are available for all but the 2007 effort, this Executive Summary focuses on the characteristics of the HUD-assisted units and households in 2009, highlighting occasionally how HUD rental assistance has evolved.

HUD Programs

Since 1937, HUD and its predecessor agencies have run a number of rental subsidy programs. These programs fall into two broad categories—*project-based assistance* and *tenant-based assistance*. In project-based assistance, the subsidy goes to the housing unit, and households apply for admission to those units. Public housing is the oldest of these programs. In this report, we group the other project-based programs into one category, privately owned project based. In tenant-based assistance, households apply for the subsidy and then search for a unit that will accept the subsidy. The Housing Choice Voucher program is the tenant-based assistance program.

In 2009, the United States had 35.4 million renter households. According to the AHS, 18.2 million of these households qualified based on income for assistance through one of HUD's rental assistance programs. Combined, public housing, housing choice vouchers, and privately owned HUD-assisted housing served 4.4 million households, 24.3 percent of those eligible.

During the 1991-to-2009 period, the number of renter households grew from 33.4 million to 35.4 million, an increase of only 6 percent. During the same period, the number of households eligible for housing assistance increased 13 percent, although the number of HUD-assisted units increased 10 percent. Therefore, the percentage of the eligible households receiving assistance fell from 24.9 percent in 1991 to 24.3 percent in 2009.

During the 1991-to-2009 period, the number of HUD-assisted units increased by roughly 400,000, but the program mix changed dramatically. The voucher program's share grew from 28.3 percent in 1991 to 46.8 percent in 2009. The privately owned assisted share fell from 43.3 to 30.6 percent, and the public housing share fell from 28.4 to 22.6 percent.

The shift in program mix proceeded smoothly throughout the period. The number of eligible households fluctuated more, notably increasing by 1.7 million households between 2007 and 2009.

Location and Unit Size

This report is interested mainly in who receives HUD assistance and in the assistance provided. More than one-half of the 2009 assisted units are project-based units, and the percentage of project-based units was higher in previous years. Project-based units are clumps of capital in specific locations that last many years. Who receives assistance is dependent on where the programs operate and the types of units provided.

When compared with either all renter households or all renter households eligible for assistance (including those already assisted), HUD assistance in 2009 was more concentrated in the Northeast and less concentrated in the West. Only 20 percent of all renters and 22 percent of eligible renters lived in the Northeast, but 28 percent of HUD-assisted housing was in the Northeast. In 2009, the West contained 25 percent of all renters and 22 percent of eligible renters but only 18 percent of HUD-assisted households. The shares of HUD-assisted renters in the Midwest and South are similar to the geographic distributions of all renter households and all income-eligible renter households.

The regional distribution of public housing, the oldest HUD-assisted housing program, drives this imbalance. Public housing authorities also administer most vouchers, the newest HUD program. The voucher program has a regional distribution that is close to that of all renter households but still has a higher percentage in the Northeast and a lower percentage in the West.

Overall, HUD-assisted housing is slightly more concentrated in metropolitan areas and slightly less concentrated in nonmetropolitan areas than either all renter households or all income-eligible renter households. Within metropolitan areas, HUD-assisted housing is more concentrated in central cities and less concentrated in suburbs than either all renter households or all income-eligible renter households. The central city-suburb disparity is most pronounced in public housing, but the privately owned housing programs also exhibit this imbalance. Once again, the voucher program presents the distribution closest to that of all renter households or all income-eligible renter households.

Despite the growth in the voucher program, the overall distribution of HUD-assisted housing has changed little in the past 24 years. The percentage of assisted housing in suburbs has increased slightly, accompanied by a slight decrease in the percentage in central cities. The percentage outside of metropolitan areas has declined over time.

The number of bedrooms in an assisted unit determines the size of the household that can be served. Overall, HUD-assisted housing has a higher percentage of one-bedroom units and a lower percentage of two-bedroom units than the percentage among all renter households or all income-eligible renter households. This disparity is sharpest among privately owned subsidized housing and probably results from a focus on elderly households among several of the programs in this category (including both older Section 202 direct loans with project-based Section 8 assistance and newer Section 8 capital grant projects built after 1990) and from the preferences of developers in the regular Section 8 program. Public housing displays a similar distribution of unit sizes but to a lesser degree. Not surprisingly, the bedroom distribution among voucher units closely resembles the distribution among all renters.

The combined bedroom distribution for all three HUD-assisted housing programs has definitely shifted over time. The percentage of units with three or four or more bedrooms increased from 24 percent in 1989 to 30 percent in 2009 despite a decline in the number of large families. The percentage of one-bedroom units decreased slightly from 39 to 37 percent.

Householder and Household Characteristics

The Census Bureau characterizes some households using data on all household members, providing information such as household size, the presence or absence of children, or family status. For other characteristics, such as age or race, the Census Bureau takes these characteristics from one individual, the householder. The householder is one of the responsible

members of the household who is competent to answer questions about the household. The next few paragraphs start with householder characteristics and then move on to household characteristics.

The percentage of HUD-assisted units with Black householders in 2009 was 46.0 percent, although the percentage of all income-eligible renter households with Black householders was 30.0 percent. The differentials were greatest for the public housing and voucher programs, in which Black householders occupied 59.9 and 44.3 percent of units, respectively. With respect to ethnicity, the percentage of all HUD-assisted households with Hispanic householders is smaller than the percentage of income-eligible households with Hispanic householders (17.4 versus 20.3 percent).

The percentage of households with Black householders rose sharply in 2009; the percentage of units with Hispanic householders rose between 1993 and 2003, reflecting in part the rising Hispanic share of the population.

Combined, HUD-assisted housing programs were serving households with elderly householders at a rate greater than their share of the population of income-eligible renter households (27.9 versus 19.2 percent). The percentage of households with elderly householders was particularly high among units in privately owned subsidized housing (45.6 percent). The voucher program served elderly people at a rate (16.6 percent) similar to their share of income-eligible renter households. As the relative importance of the voucher program increased over time, the share of all HUD-assisted units with elderly householders fell relatively steadily from 35 percent in 1989 to 28 percent in 2009.

Because housing assistance is not an entitlement, one might expect households receiving assistance to be reluctant to move if moving means giving up assistance. Approximately 14 percent of public housing households have householders who lived in the unit for more than 15 years compared with 8.6 percent among income-eligible renter households. The voucher program has the most turnover; for example, only 6.5 percent of householders have lived in their units more than 15 years, roughly the same as all income-eligible householders. Among all households, the differences in turnover across race and ethnicity are minor, but elderly householders display lower turnover. The same patterns are apparent among householders in the assisted housing programs.

Because the AHS reports data on years in units for assisted units in 5-year intervals, one can compare only the 1989 and 2009 studies. The comparison of turnover patterns showed that, in 2009, more householders had moved in within the past 5 years but more had also lived in their units for 15 years or more than in 1989.

Eligibility for assisted housing is based primarily on household income. In 2009, the median income of all renters nationally was \$28,400, based on AHS data. Households in HUD programs had median incomes substantially less than that of all renters. The median income of voucher recipients was 42.3 percent of that for all eligible renters, and the ratios were even less in public housing (31.7 percent) and privately owned subsidized housing (33.5 percent). Individually, HUD programs generally serve households from the lower end of the distribution of renter households.

HUD-assisted households differ substantially from other households in how they obtain their income. Only 40.2 percent of HUD-assisted households have wage and salary income compared with 54.3 percent of income-eligible renter households and 72.6 percent of all renters. Among

elderly households, the percentage receiving social security income differs little between assisted renters and either eligible renters or all renters. However, the percentage of elderly households receiving income from private pensions or survivor benefits varies by assistance status. Only 17.3 percent of elderly assisted households receive income from these sources compared with 21.5 percent among eligible renters and 30.9 percent among all renters. The income source information reinforces the inference drawn from the median income ratios that HUD programs serve the poorer of the poor. For example, 11.6 percent of HUD-assisted households reported receiving welfare compared with 8.0 percent of income-eligible households and 4.2 percent of all renter households. In addition, 44.4 percent of HUD-assisted households reported receiving food stamps compared with 29.7 percent of income-eligible households and 14.3 percent of all renter households.

Household composition provides further evidence that HUD-assisted housing programs serve a clientele different from the typical renter household. In 2009, 24.9 percent of renter households consisted of married couple households, and the percentage among all income-eligible renter households was 16.6 percent, whereas the percentage across HUD programs ranged between 8.3 and 10.1 percent. With the exception of the privately owned housing program, HUD-assisted housing serves households with children at a higher rate than their share of the population. Overall, 41.9 percent of assisted households have children compared with 34.9 percent of all renter households. Slightly more than one-half of voucher households have children under 18. In addition, the percentage of households with three or more children is higher in the voucher program (17.5 percent) than among all income-eligible renter households (11.1 percent).

Despite observed program differences and the change in program mix over time, virtually no change has occurred during the past 24 years in the type of households served by all three HUD programs combined.

HUD-assisted housing serves households with one or more disabled members at a rate (36.2 percent) substantially higher than the rate among either income-eligible renter households (26.2 percent) or all renter households (17.6 percent). The privately owned assisted housing programs contained the highest percentage of households with a disabled member, 47.2 percent.

Finally, rent-to-income ratio data from the 2009 AHS clearly illustrate why housing assistance is needed. Among income-eligible renter households, 59 percent have excessive rent burdens; that is, ratios greater than 40 percent. Excessive rent burdens affect 38 percent of HUD-assisted households, a rate equal to that for all renter households. By the same rent-to-income measure, the HUD-assisted housing programs have made housing more affordable for clients. Nearly 60 percent of all HUD renter households have ratios less than or equal to 34 percent compared with 33 percent of income-eligible renters.

Unit Quality and Tenant Satisfaction

HUD and the Census Bureau use AHS data to construct two indices of physical problems—one reports the incidence of severe physical problems, and one reports the incidence of moderate physical problems. On the index of severe physical problems, HUD-assisted housing has a slightly higher incidence of problems than units occupied by all income-eligible households and also a higher incidence than all occupied rental units. On the index of moderate physical problems, HUD-assisted housing has a lower incidence than either all income-eligible renters or all renters. Within HUD-assisted housing, public housing units have the highest incidence of both severe and moderate physical problems.

When we examine specific unit deficiencies, we find that HUD-assisted units have rates of occurrence that are similar to those among all eligible renters but usually slightly higher than among all renters.

The AHS has a series of questions that focuses on breakdowns in various housing systems. For five of the seven reported system breakdowns (no working flush toilets, public sewage disposal breakdowns, heating equipment breakdowns, leaking water from inside unit, and leaking water from outside structure), the incidence of problems was higher for HUD-assisted units as a group than for all renters. The differences are small. In most but not all categories, households in privately owned subsidized units report a lower incidence of problems than households in other assisted programs. However, voucher recipients report the highest incidence of problems with fuses and circuit breakers.

The AHS asks respondents to rate their structures and neighborhoods on a scale from 1 to 10, on which 10 is considered the best. Households receiving HUD assistance generally gave their units a 10 more frequently than either all income-eligible renter households or all renter households. Households in privately owned subsidized units gave the 10 rating most frequently. The worst rating of 1 was also more common among HUD-assisted households, but the differences in percentages are small. Public housing tenants had the highest percentage of 1 ratings.

Although assisted households overall were more likely to rate their neighborhoods a 10 than either income-eligible renters or all renters, public housing households were the least likely of all groups to do so, and 6.4 percent of public housing tenants gave their neighborhoods the worst rating.

When asked to compare their current unit with their previous home, recent mover respondents in HUD-assisted units were more likely to rate the HUD-assisted unit as better and less likely to rate the HUD-assisted unit as worse than their previous unit than either all eligible renters or all renters. When asked to compare their current neighborhood with their previous neighborhood, recent mover respondents among voucher recipients and in privately owned HUD-assisted units were more likely to rate their current neighborhoods as better than their previous neighborhoods. Only 6.3 percent of recent movers in public housing rated their neighborhood as better.

Other Related Studies

This report documents one of three studies (Eggers, 2017a, 2017b; Eggers and Moumen, 2017)—identical in structure and focus—that use the AHS to assess HUD-assisted rental housing. These studies cover HUD-assisted rental housing in 2009, 2011, and 2013 respectively. Readers who find a particular finding important are urged to consult the same table for the other 2 survey years. As a careful reading of all three Executive Summaries suggests, most of the interesting findings are consistent in all three reports.

Introduction

This report is the seventh in a series of reports providing information on the size, composition, and quality of the U.S. Department of Housing and Urban Development (HUD)-assisted housing stock and the characteristics of its occupants (Casey, 1992, 1997; Eggers, 2017a, 2017b; Eggers and Moumen, 2017; HUD, 2008; McGough, 1997). These reports are intended for use by policymakers, analysts, and proponents of housing assistance for low-income households. HUD obtains this information by identifying assisted households that are also surveyed in the biennial national American Housing Survey (AHS).

The 2009 data reported here represent assisted households and units in all 50 states and the District of Columbia but exclude households and units in Puerto Rico, Guam, and the Virgin Islands, which are not included in the AHS. The 2009 data are a statistically valid description of assisted households. These data are available only for the United States as a whole, with simple tabulations for the four census regions. Because of sample limitations, data are not available for states or smaller areas.

In this report, we compare HUD-assisted households with all income-eligible renters using the same AHS survey data set. Another series of HUD-produced reports and data sets focuses only on assisted households using information gleaned from administrative records. These reports and databases were published under the series title *Picture of Subsidized Households* and are posted at <http://www.huduser.org/datasets/assthsg.html>.

HUD Rental Assistance Programs

HUD rental housing assistance for low-income families and individuals falls into three basic categories.

1. Conventional public housing (hereafter referred to as *public housing*).
2. Section 8 housing choice vouchers (hereafter referred to as *voucher*).
3. Privately owned assisted housing (hereafter referred to as *privately owned housing*).

Public housing consists of housing developments owned by local public housing authorities (PHAs) or Indian housing authorities; HUD makes payments to the authorities to cover the development, rehabilitation, and operating costs of the housing units. Housing units in these developments are then rented to selected low-income families and individuals at below-market rents. Because the HUD payments cover the development and maintenance of the project, public housing is referred to as *project based*. The amount of rent low-income families pay is generally a fraction (30 percent) of their income. New tenants can select from vacant and available units owned and operated by the local authorities. Tenants must live in units owned by the local housing authority.

The Section 8 Housing Choice Voucher program involves selected low-income households searching for housing units of their choice in the private rental market. After the household locates a housing unit and the local housing authority grants approval, a subsidy payment is made to the private-sector landlord on behalf of the tenant household. The program is designed so that the out-of-pocket amount that tenants pay is 30 percent of the household's income, if the housing unit rents for less than the Fair Market Rent, or FMR, established by HUD for the area and household size. Families are given the choice of renting units that are more expensive, but tenants then pay 30 percent of their income plus the difference between the higher rent and the

payment standard. Because the payment is made on behalf of the tenant and the payment follows the tenant household if the household decides to move, the Section 8 voucher program is referred to as *tenant-based* assistance.

The third program category consists of privately owned projects containing housing units that are rented to low-income households at subsidized rents. HUD provides assistance to encourage the development of affordable housing. The following HUD programs are included in this third category—Rent Supplement, Section 221(d)(3) Below Market Interest Rate, Section 202 Supportive Housing for the Elderly, Project-Based Section 8, Moderate Rehabilitation, and some other smaller programs. Data on tenants in privately owned housing may not be altogether comparable with data on public housing tenants or voucher recipients. The public housing and voucher programs are deeply subsidized, with nearly all tenants paying income-based tenant rents. Only approximately three-fourths of the households in privately owned housing pay income-based tenant rents. The other tenants pay rents that do not vary by income; the project is subsidized through initial financing without additional subsidy, and the rents are uniformly reduced for all tenants. For these units, individual household income determines only eligibility, not the amount by which the rent is reduced. As a consequence, approximately one-fourth of tenants in privately owned housing may pay differing proportions of their income for rent and also may differ in other characteristics from the other assisted tenants. Units in these programs are also considered *project based*.

Income-eligible renters are those households that would qualify for admission to assisted housing because their income is within the HUD-determined income limit of 50 percent or less of Median Family Income for their area, adjusted for family size. In HUD terminology, these households are “very-low-income renters” and are eligible for assisted housing based on income *alone*.¹ Another term used in the report is “worst case households.” Worst case needs² means renters who do not receive federal assistance, who have incomes below 50 percent of

¹ All families with incomes below 50 percent of HUD-adjusted Median Family Income generally are eligible for housing assistance. The number of income-eligible families is a lower bound to the total number of eligible families, because other families with higher incomes (up to 80 percent of median income) are eligible if they also *meet additional (nonincome) criteria*. These additional criteria include being displaced from certain HUD-assisted projects, having been previously assisted, being nonpurchasing tenants in certain homeownership programs, or meeting public housing agency-specified criteria.

² Reports presenting estimates of worst case needs households have been submitted to Congress since 1991. HUD’s previous reports to Congress are *Priority Problems and “Worst Case” Needs in 1989* (June 1991, HUD-1314-PDR); *The Location of Worst Case Needs in the Late 1980s* (December 1992, HUD-1387-PDR); *Worst Case Needs for Housing Assistance in the United States in 1990 and 1991* (June 1994, HUD-1481-PDR); *Rental Housing Assistance at a Crossroads: A Report to Congress on Worst Case Housing Needs* (March 1996); *Rental Housing Assistance—The Crisis Continues* (April 1998); *Rental Housing Assistance—The Worsening Crisis: A Report to Congress on Worst Case Housing Needs* (March 2000); *A Report on Worst Case Housing Needs in 1999: New Opportunity Amid Continuing Challenges, Executive Summary* (January 2001); *Trends in Worst Case Needs for Housing, 1978–1999* (December 2003); *Affordable Housing Needs: A Report to Congress on the Significant Need for Housing* (December 2005); *Affordable Housing Needs 2005: Report to Congress* (May 2007); *Housing Needs of Persons With Disabilities: Supplemental Findings to the Affordable Housing Needs 2005 Report*; *Worst Case Housing Needs 2007: A Report to Congress* (May 2010); *Worst Case Housing Needs 2009: A Report to Congress* (February 2011); *Worst Case Housing Needs 2011: Report to Congress* (August 2009); *Worst Case Housing Needs: 2015 Report to Congress* (April 2015). These publications are available online at <https://www.huduser.gov/portal/publications/Worst-Case-Housing-Needs.html>.

Median Family Income in their area, as adjusted by HUD, and who pay more than one-half their income for rent and utilities or live in severely substandard housing.³

Readers should be aware that not all housing assistance programs are identified in this report. Other renter households are receiving housing assistance from U.S. Department of Agriculture (USDA) programs or state or local rental assistance programs. Estimates indicate that in fiscal year 2004, approximately 464,000 units were available under the Rural Housing Service (formerly known as the Farmers Home Administration) Section 515 Rental Assistance Program. Approximately 264,000 of the available units received deep subsidies under the Section 521 Rental Assistance Program. The report also does not include units available for occupancy under the U.S. Department of the Treasury's Low-Income Housing Tax Credit program; from 1987 through 2009, 40,502 projects containing 2.6 million units were placed in service for low-income households (those with incomes less than 60 percent of local Area Median Income; HUD, 2016). Some of these tax credit units may also receive HUD or USDA subsidies.

Organization of the Report and Data Tables

The Big Picture through the Unit Quality and Tenant Satisfaction sections of the report contain short topical tables with accompanying commentary. These topical tables are derived from six detailed summary tables contained in the Detailed Summary Tables section. The structure of these sections follows the organization of the six detailed tables.

- The Big Picture section uses information from all eight matched surveys to track the growth of HUD-assisted housing from 1989 to 2009.
- The Location and Key Unit Characteristics section examines where HUD-assisted units are located, when they were built, and how many bedrooms they contain; it is based on Summary Table 1.
- The Householder Characteristics section and Summary Table 2 look at the characteristics of householders.
- The Household Characteristics section and Summary Table 3 summarize the composition and financial characteristics of households.
- The Unit Quality and Tenant Satisfaction section and Summary Tables 4 and 5 summarize the condition of units and tenants' opinions of their units and neighborhoods.
- Detailed Summary Table 6 contains special breakouts of the data in Summary Tables 2 and 3.

Each topical table contains information for six categories of renter households: all HUD-assisted households, public housing tenants, voucher recipients, tenants in privately owned subsidized units, all income-eligible households, and all renter households. The six detailed tables in the

³ A unit is severely substandard if it has any of five physical problems: (1) Lacks complete plumbing, (2) Is uncomfortably cold for 24 hours or more in the winter due to frequent heating equipment breakdowns, (3) Has no electricity or three specified electrical problems, (4) Has any five of six serious maintenance problems, and (5) The public areas of the apartment building have four serious maintenance problems. For more detail, see "Appendix A: Definitions and Questionnaire, *American Housing Survey for the United States*, Current Housing Reports H150," U.S. Department of Commerce, U.S. Census Bureau, and U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

Detailed Summary Tables section contain two additional renter household categories: all unassisted, income-eligible renters and unassisted renters identified as having worst case needs.

Source of the Data

The national AHS collects detailed information on housing units and their occupants every 2 years. Unfortunately, although this large sample contains many assisted units, it has been impossible to determine reliably, using the self-reported data of the AHS, which units are HUD-assisted units. In earlier reports, HUD undertook two complementary manual matching efforts to overcome this difficulty. One involved a manual matching of AHS renter respondents' addresses with a list of addresses HUD developed for public housing and privately owned assisted housing projects. In the second match, which focused on voucher recipients, Census Bureau data collectors compared names and addresses of AHS-sampled renters in an area with the records that local housing authorities kept for voucher recipients.

Since the earlier reports, HUD has developed information on basic tenant demographic and financial characteristics and limited data on unit characteristics from program administrative records. In particular, the Public and Indian Housing Information Center (PIC) provides data for the public housing and voucher programs, and the Tenant Rental Assistance Certification System (TRACS) provides data for privately owned housing. Some differences exist between data from program administrative systems and similar information from the AHS. PIC and TRACS were designed to be 100-percent reporting systems and not scientific samples; thus, when reporting falls substantially below 100 percent, the results will not be wholly accurate. In addition, the small samples available for program data from the AHS will result in variability of results. Users should therefore make comparisons across different data systems with great caution.

For this report, specialists at the Census Bureau matched records from the AHS and the two HUD administrative record systems using computerized matching algorithms and techniques.

Relationship to Other Studies

This report documents one of three studies (Eggers, 2017a, 2017b; Eggers and Moumen, 2017)—identical in structure and focus—that use the AHS to assess HUD-assisted rental housing. These studies cover HUD-assisted rental housing in 2009, 2011, and 2013 respectively. Because the universe of HUD-assisted rental housing underwent only marginal changes between 2009 and 2013, one should expect the findings to be nearly identical in all three studies and, for the most part, they are. Some differences exist because the economy experienced a major swing between 2009 and 2013 (June 2009 was the trough of the major 2007–2009 recession), because the sample of HUD units was selected differently in each of the 3 years, and because respondents sometimes answer the same question differently at different times due either to changes in objective conditions or pure randomness. Readers who find a particular finding important are urged to consult the same table for the other 2 survey years. As a careful reading of all three Executive Summaries suggests, most of the interesting findings are consistent in all three reports.

The Big Picture

HUD spends approximately \$40 billion a year on assisted housing (Weicher, 2012).⁴ The matched AHS sample used in this report provides important information on how these expenditures affected American households in 2009. Before reviewing the data, we call the reader's attention to three factors that are crucial for interpreting the data.

- Unlike Medicaid, Food Stamps, and Temporary Assistance to Needy Families, assisted housing is not an entitlement; that is, not every household that meets the eligibility requirements for assisted housing will receive housing assistance. Some households receive help, although others are placed on waiting lists. Such variations mean that the “who is helped” question is particularly relevant. In other words, individually, and as a group, do the assisted housing programs overserve some populations and underserve others?
- HUD delivers housing assistance through agents. PHAs administer public housing, PHAs and state agencies administer the voucher program, and private developers and landlords administer the privately owned housing programs. The motivations of these agents and where and when they function greatly affect how these programs operate.
- Two of the three major categories of HUD-assisted housing—public housing and privately owned, project-based housing—provide assisted housing by first producing the housing. Housing units are clumps of capital and land that have long life spans. As a result, the location and type of units produced determine who will be served for years to come.

HUD and the Census Bureau have matched administrative data on assisted housing with eight AHS surveys (1989, 1991, 1993, 2003, 2007, 2009, 2011, and 2013). Including this document, the results of those matches have been presented in seven reports (Casey, 1992, 1997; Eggers, 2017a, 2017b; Eggers and Moumen, 2017; HUD, 2008; McGough, 1997).

AHS data depict how housing assistance has evolved during the 24 years between the 1989 and the 2013 matches. During the 1991-to-2013 period, the number of renter households grew from 33.3 million to 40.2 million, an increase of 21 percent.⁵ During the same time period, the number of households eligible for housing assistance increased 16 percent, although the number of HUD-assisted units increased only 11 percent. The percentage of the eligible households receiving assistance fell from 24.9 percent in 1991 to 21.1 percent in 2011, before rising to 23.8 percent in 2013.

The financial crisis and recession that began in 2007 caused a sharp increase in the number of renter households and an even sharper increase in the number of renter households with incomes that qualify them for housing assistance. Most of the decline in the percentage of eligible households receiving assistance occurred during the 2007-to-2011 period. The number of eligible renter households declined by approximately 1 million between 2011 and 2013, resulting in the observed increase in the percentage of eligible households served (Table 2-1).

⁴ See Table 4-4.

⁵ The percentages reported in this and the following two sentences are based on the 1991-to-2013 period. In 1991, the Census Bureau revised the AHS weights to reflect information from the 1990 Census. This change corrected an over count of the housing stock in the 1989 AHS of more than a million units. Adjustments to the weights in 2003 and 2009 for subsequent censuses did not reveal any major problems in housing stock counts.

Table 2-1: Trends in HUD-Assisted Rental Housing, Relative to Need

AHS Survey Year	All Renters (000s)	All Eligible Renters (000s)	All HUD-Assisted (000s)	Percent of Eligible Assisted (%)
1989	33,767	13,808	4,070	29.5
1991	33,351	16,194	4,036	24.9
1993	33,472	15,795	4,054	25.7
2003	33,604	16,576	4,280	25.8
2007	35,032	16,494	4,273	25.9
2009	35,378	18,233	4,426	24.3
2011	38,814	19,737	4,168	21.1
2013	40,202	18,856	4,490	23.8

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.

During the 1989-to-2013 period, the number of HUD-assisted units increased by roughly 400,000 units, but program mix changed dramatically. The voucher program's share grew from 26 percent in 1989 to 47 percent in 2013, although the shares of public housing and privately owned assisted housing each declined by approximately 10 percentage points. Because of differences in the way these programs are structured, one could expect to see big changes in how HUD housing assistance affects American households during this period (Table 2-2).

Table 2-2: Trends in HUD-Assisted Housing by Program Type

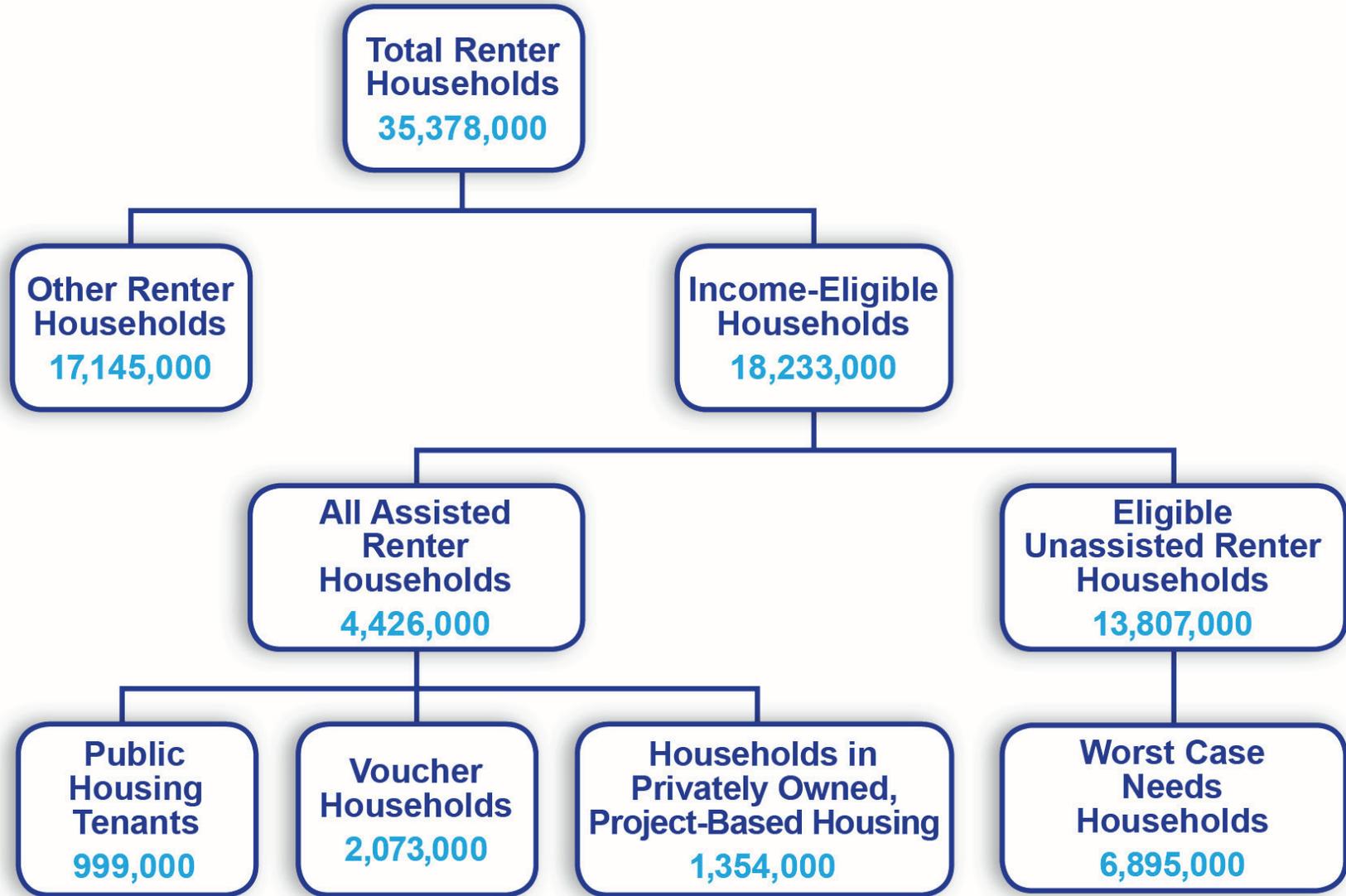
AHS Survey Year	All HUD-Assisted (000s)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)
1989	4,070	33.4	26.0	40.5
1991	4,036	28.4	28.3	43.3
1993	4,054	28.1	29.6	42.3
2003	4,280	25.6	42.1	32.4
2007	4,273	23.5	45.1	31.4
2009	4,426	22.6	46.8	30.6
2011	4,168	23.7	48.7	27.7
2013	4,490	22.9	46.8	30.2

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.

Figure 1 explains how HUD-assisted housing fits into the overall rental housing market. In 2009, the U.S. housing market had 35,378,000 renter households; 18,233,000 of these households were eligible on the basis of income for HUD assistance. HUD programs served 4,426,000 of the eligible households (24.3 percent), leaving 13,807,000 eligible households without any HUD housing assistance; of these, 6,895,000 were judged to have worst case housing needs. The voucher program helped 2,073,000 households; another 1,354,000 households lived in privately owned, project-based housing, and public housing provided housing to 999,000 households.⁶

⁶ As in previous reports, HUD provided the Census Bureau with estimates of the number of HUD-assisted units by program. The Census Bureau used these estimates to adjust the weights of the matched units so that the weighted counts matched program totals.

Figure 1: Renters—Eligibility and Housing Assistance



Location and Key Unit Characteristics

Three factors greatly influence whom the HUD-assisted housing programs serve and the type of housing provided. The factors are which agents choose to work with HUD to provide housing assistance, where these agents are located, and what their objectives are. For this reason, we begin the analysis with information on the location of HUD-assisted housing and the types of units provided. This section summarizes information in Summary Table 1.

Regional and Metropolitan Location

When compared with either all renter households or all renter households eligible for assistance (including those already assisted), the HUD programs as a group are more concentrated in the Northeast and less concentrated in the West. Only 20 percent of all renters and 22 percent of eligible renters live in the Northeast, but 28 percent of HUD-assisted housing is in the Northeast. In 2009, the West contained 25 percent of all renters and 22 percent of eligible renters but 18 percent of HUD-assisted households. The share of HUD-assisted renters in the Midwest and South is similar to the geographic distributions of all renter households and all income-eligible renter households (Table 3-1).

Table 3-1: Distribution of HUD-Assisted Housing by Region, 2009

Regions	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Northeast	27.8	36.1	24.5	26.9	22.1	20.0
Midwest	22.1	19.0	20.1	27.4	21.2	20.1
South	32.4	35.9	31.8	30.8	34.2	35.0
West	17.6	8.9	23.6	14.9	22.5	24.9

HUD = U.S. Department of Housing and Urban Development.

The regional distribution of public housing, the oldest HUD-assisted housing program, drives this imbalance. Vouchers, the newest HUD program, are also administered mostly by PHAs. The voucher program has a regional distribution that is close to that of all renter households but still has a higher percentage in the Northeast and a lower percentage in the West. The overall regional imbalance is a function of the age of the programs. Communities in the Northeast created active PHAs in the early years of the public housing program, whereas PHAs in the West became more active in the years when HUD moved toward voucher assistance. During this period, the nation's population also shifted toward the West. Similar patterns appear in the metropolitan/nonmetropolitan distribution of HUD-assisted housing.

Overall, the proportion of HUD-assisted housing in metropolitan areas and nonmetropolitan areas matches the proportion of all renter households or all income-eligible renter households. Within metropolitan areas, HUD-assisted housing is more concentrated in central cities and less concentrated in suburbs than either all renter households or all income-eligible renter households. The central city/suburb disparity is most pronounced in public housing, but the privately owned housing programs also exhibit this imbalance. Once again, the voucher program presents the distribution closest to that of all renter households or all income-eligible renter households. Table 3-2 does not include similar programs administered by USDA's Rural Housing Service or Rural Development programs.

Table 3-2: Distribution of HUD-Assisted Housing by Metropolitan/Nonmetropolitan Status, 2009

Metropolitan/ Nonmetropolitan Areas	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Inside metropolitan statistical areas	86.4	86.0	87.7	84.9	84.4	84.4
In central cities	52.4	60.2	49.3	51.6	46.6	41.9
In suburbs	34.0	25.8	38.4	33.3	37.9	42.4
Outside metropolitan statistical areas	13.6	14.1	12.4	15.1	15.6	15.6

HUD = U.S. Department of Housing and Urban Development.

In the section, The Big Picture, we called attention to the shifting importance of the voucher program in HUD’s overall housing assistance between 1989 and 2013. Despite the growth in the voucher program, the overall distribution of HUD-assisted housing has changed little in the past 24 years. The percentage of assisted housing in suburbs has increased slightly, accompanied by a slight decrease in the percentage in central cities. The percentage outside of metropolitan areas has declined over time.

Of course, the distribution of all renters and eligible renters has also changed over time. The previously mentioned shift in the proportion of assisted housing from central city to suburbs and the observed decline outside of metropolitan areas followed similar changes in broader renter populations. Between 1989 and 2013, the proportion of assisted housing in suburbs grew from 26 to 32 percent, although the proportion of all renter households grew from 38 to 40 percent; the proportion of assisted housing outside of metropolitan areas fell from 16 to 13 percent, although the proportion of all renters fell from 16 percent to 12 percent (Table 3-3).

Table 3-3: Trends in the Distribution of HUD-Assisted Households by Region and by Metropolitan/Nonmetropolitan Status

All HUD-Assisted Renters/Location	AHS Survey Year							
	1989	1991	1993	2003	2007	2009	2011	2013
Northeast	28	24	27	28	28	28	28	28
Midwest	22	22	22	22	22	22	19	22
South	34	37	35	34	32	32	32	33
West	16	17	15	17	18	18	20	18
Inside metropolitan statistical areas	84	81	82	87	86	86	84	87
In central cities	58	53	56	54	52	52	54	55
In suburbs	26	27	26	33	34	34	30	32
Outside metropolitan statistical areas	16	19	18	13	14	14	16	13

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.

Notes: The tables in this document that describe trends during all eight matched data studies report percentages as whole percentages, whereas the tables describing characteristics of HUD programs in 2009 report percentages to one-tenth of a percentage point. The published matched data for 1989, 1991, and 1993 are available only as whole percentages, so the data for subsequent years are rounded to whole percentages.

Year Structure Built

Public housing and HUD’s privately owned subsidized housing programs work by creating new rental units and then filling these units with eligible households. The types of units built determine what types of families are served. PHAs and private developers, with HUD approval, choose what types of units to construct or renovate, and that choice is based on their objectives and the needs at the time building takes place. Decisions made at one point in time become frozen in housing capital. This fact was impressed on the author by a visit in the mid-1990s to an unassisted, HUD-insured project in the suburbs outside Minneapolis and Saint Paul. The project was constructed in the early 1970s to accommodate all the baby boomers entering the job market and consisted entirely of one-bedroom units; after experiencing declining demand, the project was being renovated at the time of his visit to serve a family market (Table 3-4).

Table 3-4: Distribution of HUD-Assisted Housing by Year Built, 2009

Year Built	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
1949 and earlier	21.1	25.5	26.8	9.1	26.0	25.7
1950–1969	22.3	40.2	19.9	12.9	22.5	21.6
1970–1984	39.3	27.2	29.1	63.8	32.6	29.0
1985 or later	17.3	6.9	24.3	14.3	19.0	23.7

HUD = U.S. Department of Housing and Urban Development.

Public housing began in 1937, and 25.5 percent of public housing units were built before 1950. Approximately 70 percent of public housing units were built between 1950 and 1985, when HUD restructured its housing assistance programs to favor the voucher approach. The privately owned housing programs were most active between 1965 and 1985; 63.8 percent of these units were constructed between 1970 and 1984. The 9.1 percent of privately owned units reportedly built before 1950 results from a combination of rehabilitating older buildings for use as assisted housing and errors on the part of AHS respondents in identifying the year built.

Because the voucher program can use any rental units in the stock if their owners are willing to participate, its distribution by year built closely matches the distribution of all renter households.

Number of Bedrooms

The number of bedrooms in an assisted unit determines the size of the household that can be served. Overall, HUD-assisted housing has a higher percentage of one-bedroom units than the percentage among all renter households or all income-eligible renter households and a lower percentage of two-bedroom units. This disparity is sharpest among privately owned subsidized housing and probably results from a focus on elderly households among several of the programs in this category (including both older Section 202 direct loans with project-based Section 8 assistance and newer Section 8 capital grant projects built after 1990) and the preferences of developers in the regular Section 8 program. Public housing displays a similar distribution of unit sizes but to a lesser degree. Not surprisingly, the bedroom distribution among voucher units resembles the distribution among all renters but with a lower percentage of two-bedroom units and a higher percentage three-bedroom units. The voucher program has the highest percentage of units with three or four or more bedrooms among the HUD-assisted programs, probably

reflecting the fact that vouchers can also be used to rent single-family rentals, including townhomes or rowhouses; these percentages are actually higher than the percentage among income-eligible renter households (Table 3-5).

Table 3-5: Distribution of HUD-Assisted Housing by Number of Bedrooms, 2009

Number of Bedrooms	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Efficiency	1.3	0.4	1.1	2.3	2.7	2.1
One	37.1	29.5	25.4	60.6	32.5	27.5
Two	31.3	35.1	34.6	23.3	38.3	40.1
Three	23.5	25.8	29.1	13.1	20.7	23.6
Four or more	6.9	9.2	9.8	0.7	5.8	6.7

HUD = U.S. Department of Housing and Urban Development.

The combined bedroom distribution for all three HUD-assisted housing programs has definitely shifted over time. The percentage of units with three or four or more bedrooms increased from 24 percent in 1989 to 28 percent in 2009 despite a decline in the number of large families. The percentage of one-bedroom units decreased slightly from 39 to 38 percent (Table 3-6).

Table 3-6: Trends in the Distribution of HUD-Assisted Households by Number of Bedrooms

Percent of Units by Number of Bedrooms	All HUD-Assisted Renters							
	1989	1991	1993	2003	2007	2009	2011	2013
Efficiency	5	5	4	3	3	1	2	1
One	39	40	38	38	40	37	35	38
Two	32	33	35	33	30	31	34	33
Three	20	20	19	22	22	23	24	22
Four or more	4	3	4	4	4	7	6	6

HUD = U.S. Department of Housing and Urban Development.

With this background on where HUD programs function and the types of units they provide, we will examine whom the programs serve in the Householder Characteristics and Household Characteristics sections. In the Unit Quality and Tenant Satisfaction section, we will discuss the quality of housing provided and tenant satisfaction; the Unit Quality and Tenant Satisfaction section will include information on the type of structure. More detailed information on location and other unit characteristics is in Summary Table 1.

Householder Characteristics

The Census Bureau characterizes some households using data on all household members, providing information such as household size, the presence or absence of children, or family status. For other characteristics, such as age or race, the Census Bureau takes these characteristics from one individual, the householder. The householder is any responsible member of the household who is competent to answer questions about the household.⁷ In a traditional household with a father, a mother, and children, the householder could be either the father or mother. This section draws information from Summary Table 2.

Race and Ethnic Origin of Householder

The percentage of HUD-assisted units with Black householders in 2009 was 46.0 percent, although the percentage of all income-eligible renter households with Black householders was 30.0 percent. The differentials were greatest for the public housing and voucher programs, in which Black householders occupied 59.9 and 44.3 percent of units, respectively. One possible explanation for public housing is its high concentration in central cities. Privately owned subsidized units, however, have the smallest differential (38.5 versus 30.0 percent), and these units are also disproportionately concentrated in central cities (Table 4-1).

Table 4-1: Distribution of HUD-Assisted Housing by Race and Ethnicity of Householder, 2009

Race and Ethnic Origin of Householder	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
White alone	47.9	35.9	49.9	53.8	63.0	71.2
Black alone	46.0	59.9	44.3	38.5	30.0	21.0
Other races alone or multiple races	6.0	4.3	5.8	7.7	7.0	7.7
Hispanic (of any race)	17.4	24.4	16.3	14.0	20.3	17.8

HUD = U.S. Department of Housing and Urban Development.

With respect to ethnicity, the percentage of all HUD-assisted households with Hispanic householders is smaller than the percentage of income-eligible households with Hispanic householders.

Table 4-2 traces how the racial and ethnic distribution of HUD-assisted renters has changed over time. Unfortunately, the results from the 1989, 1991, and 1993 surveys are not strictly comparable with those from the 2003, 2007, 2009, and 2009 surveys because HUD and other federal agencies changed how they collect data on race in 2001. Prior to that year, survey respondents were forced to choose between four racial groups or an “other” category. Starting in

⁷ The Census Bureau defines the householder as follows: “The householder is the first household member listed on the questionnaire who is an owner or renter of the sample unit and is 18 years or older.... If no one meets the full criteria, the age requirement is relaxed to 14 years or older before the owner/renter requirement. Where the respondent is one of several unrelated persons who all could meet the criteria, the interviewer will select one of them to be ... the householder. The householder is not necessarily the one answering the survey questions.”

2001, respondents could choose more than one racial category. Thus, “other” in the later surveys consists of those who reported two or more races, and White is really White alone after 2001.

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

Percent of All HUD-Assisted Renters by Race and Ethnic Origin of Householder	AHS Survey Year							
	1989	1991	1993	2003	2007	2009	2011	2013
White alone	54	61	54	54	52	48	49	49
Black alone	40	35	40	40	41	46	44	44
Other races alone or multiple races	6	4	6	6	7	6	7	8
Hispanic (of any race)	10	10	10	18	15	17	18	17

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.

Despite this qualification, the numbers tell an interesting story. The percentage of households with Black householders rose sharply in 2009, long after the change in the race question. The percentage of units with Hispanic householders rose between 1993 and 2003, reflecting in part the rising Hispanic share of the population. The change in the race question did not directly affect the collection of data on ethnicity.

Age of Householder

Combined HUD-assisted housing programs were serving households with elderly householders at a rate greater than their share of the population of income-eligible renter households (27.9 versus 19.2 percent). The percentage of households with elderly householders was particularly high among units in privately owned subsidized housing (45.6 percent). Only the voucher program served elderly people at a rate (16.6 percent) similar to their share of income-eligible renter households.

The share of households with householders under 35 years old is less in all three HUD programs than their share of income-eligible renter households. The voucher program has a higher proportion of households with householders between 35 and 64 years old than the share of such households in the overall renter population, 53.3 compared with 46.1 percent. Only 31.9 percent of households in privately owned subsidized units were in this age range (Table 4-3).

Table 4-3: Distribution of HUD-Assisted Housing by Age of Householder, 2009

Age of Householder	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Under 35	27.3	27.8	30.1	22.6	37.0	40.8
35 to 64	44.8	44.8	53.3	31.9	43.8	46.1
65 or older	27.9	27.4	16.6	45.6	19.2	13.1
Median age	48	46	43	62	42	39

HUD = U.S. Department of Housing and Urban Development.

The median age data highlight how the privately owned subsidized housing programs have concentrated on serving an elderly population. The median age in these programs is 62 years, compared with 46 in public housing and 43 in the voucher program.

As the relative importance of the voucher program increased over time, the share of all HUD-assisted units with elderly householders fell nearly steadily from 35 percent in 1989 to 28 percent in 2013 (Table 4-4).

Table 4-4: Trends in the Distribution of HUD-Assisted Households by Age of Householder

All HUD-Assisted Renters/Age of Householder	AHS Survey Year							
	1989	1991	1993	2003	2007	2009	2011	2013
Under 35	29	31	34	29	24	27	28	25
35 to 64	36	33	34	43	48	45	47	47
65 or older	35	36	32	28	28	28	25	28
Median age (in years)	50	50	44	48	50	49	48	NA

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.
NA = data not available.

Education of Householder

The last two columns in Table 4-5 emphasize the link between education and income. Income-eligible renter households are much less educated than all renter households. Among income-eligible renter households, 28.9 percent had householders without high school degrees compared with 18.9 percent among all renter households; 34.5 percent of income-eligible households have householders with education beyond the high school level compared with 48.0 percent among all renter households. Because of this important linkage, we present data on educational attainment by race and ethnicity.

The high school graduation rates are low in all three HUD programs (58.1 percent in public housing, 68.0 percent in the voucher program, and 63.9 percent in privately owned housing) compared with 71.1 percent among all income-eligible renter households and 81.1 percent among all renter households. These results are consistent with the finding in the Household Characteristics section that HUD-assisted households have lower incomes than income-eligible renter households overall.

The reports for 2011 and 2013 contain disaggregation of the education attainment data by White alone, Black alone, other races, and Hispanic. For 2009, the available data permit disaggregation only by Black alone and Hispanic. Educational attainment is lower for the Hispanic population in assisted housing than for the Black alone population (some of whom are Hispanic by ethnicity). Similar patterns are found in the 2011 and 2013 data. However, the pattern among Hispanics in assisted housing resembles the pattern among Hispanics in the income-eligible population more so than the same comparison among the Black alone population.

Table 4-5: Distribution of HUD-Assisted Housing by Education Attainment of Householder by Race and Ethnicity, 2009

Educational Attainment of Householder by Race and Ethnicity	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Less than 9th grade—all households	9.3	10.7	8.7	9.3	9.6	6.3
Black alone	5.3	9.4	2.8	5.0	5.1	3.7
Hispanic	26.9	29.9	24.9	27.0	26.4	20.5
9th to 12th grade, no diploma—all households	26.2	31.2	23.3	26.9	19.3	12.6
Black alone	29.5	29.4	28.0	32.6	23.4	16.7
Hispanic	25.5	31.6	22.2	23.8	25.0	20.5
High school graduation (includes equivalency)—all households	37.9	33.9	39.6	38.2	36.6	33.1
Black alone	36.4	30.4	40.7	35.3	39.1	37.6
Hispanic	29.8	23.4	34.6	29.6	30.0	32.2
More than high school graduation—all households	26.6	24.1	28.5	25.7	34.5	48.0
Black alone	28.9	30.8	28.5	27.3	32.5	41.9
Hispanic	17.7	15.2	18.6	19.6	18.6	26.7
High school graduate—all households	64.5	58.1	68.0	63.9	71.1	81.1
Black alone	65.3	61.2	69.2	62.6	71.6	79.5
Hispanic	47.5	38.5	53.3	49.2	48.6	58.9

HUD = U.S. Department of Housing and Urban Development.

Years in Same Unit

Because housing assistance is not an entitlement, one might expect households receiving assistance to be reluctant to move if moving means giving up assistance. Table 4-6 supports that presumption.

The bolded rows report the percentages for all householders, regardless of race, ethnicity, age, or disability. Householders who have lived in the unit fewer than 6 years constitute 69.5 percent of income-eligible renter households, compared with 56.8 percent in public housing, 70.0 percent among voucher recipients, and 53.8 percent in privately owned housing. Approximately 14 percent of public housing households have householders who have lived in the unit for more than 15 years compared with 8.6 percent among income-eligible renter households. Both income-eligible renters and all renters show shorter tenancies than assisted households.

As one might expect, differences exist between the two assistance paradigms—the public housing and privately owned program in which the subsidy attaches to the unit and the voucher program in which the subsidy moves with the tenant. The voucher program has the most turnover; for example, only 6.5 percent of householders have lived in their units more than 15 years, roughly the same as all income-eligible householders. The voucher program has slightly lower turnover than the pattern among all renters, probably because moving is expensive, and voucher participants can carry their subsidies only to units whose landlords will participate in the voucher program.

Table 4-6: Distribution of HUD-Assisted Housing by Householder Years in Unit by Race, Ethnicity, and Elderly Status, 2009

Years in Unit, 2009	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
0 to 5—All householders	62.1	56.8	70.0	53.8	69.5	73.4
Black alone	65.4	57.2	73.8	60.1	69.0	72.5
Hispanic	53.6	37.7	71.6	42.3	68.4	73.8
Over 65	35.2	18.6	42.6	38.5	37.3	39.6
6 to 10—All householders	18.8	16.4	18.4	21.0	15.5	14.0
Black alone	18.5	18.1	18.2	19.4	16.2	14.5
Hispanic	17.6	14.3	15.1	26.5	15.8	14.2
Over 65	24.1	24.1	24.3	23.8	23.2	22.8
11 to 15—All householders	9.7	12.5	5.1	14.8	6.5	5.4
Black alone	7.6	11.2	3.6	10.6	6.4	5.1
Hispanic	11.0	13.5	5.6	17.5	6.4	5.1
Over 65	18.8	19.7	11.3	22.8	14.4	13.1
More than 15—All householders	9.5	14.3	6.5	10.4	8.6	7.1
Black alone	8.6	13.7	4.4	10.0	8.4	7.9
Hispanic	17.7	34.4	7.7	13.8	9.5	6.9
Over 65	21.7	37.6	21.7	14.9	25.1	24.6

HUD = U.S. Department of Housing and Urban Development.

Notes: The Census Bureau does not tabulate “years in unit”; rather, it reports the year the household moved into the unit in 5-year blocks. For 2009, the blocks include 2000–2004, 2005–2009, and 2010–2009. This presentation translates into 0 to 5 years, 6 to 10 years, 11 to 15 years, and more than 15 years categories for years in unit. Because the size of the initial category depends on the survey year, the 2009 results can be compared only with tabulations from the 2003 and the 1993 match studies.

The race, ethnicity, and age breakouts are best understood by looking down the columns within each “years in unit” category. In the all renters and the income eligible columns, the differences across race and ethnicity are minor, but elderly householders display lower turnover, that is, lower rates of short tenure (0–5 years) and higher rates of long tenures (more than 15 years).

The same patterns are apparent among householders in the assisted housing programs, with one exception. In public housing and privately owned housing, Hispanic householders have lower turnover than all householders.

Because of the way that the AHS collects data on years in units, one can compare only data across the 1989 and 2009 studies (see Table 4-7 note). The comparison of turnover patterns showed that in 2009 more householders had moved in within the past 5 years but more had lived in their units for 15 years or more.

Table 4-7: Trends in the Distribution of HUD-Assisted Households by Years in Unit by Householder

Years in Unit	All HUD-Assisted Renters	
	1989 (%)	2009 (%)
0 to 5 years	60.6	62.1
6 to 10 years	20.7	18.8
11 to 15 years	10.1	9.7
More than 15	8.5	9.5

HUD = U.S. Department of Housing and Urban Development.

Notes: More detailed information on householder characteristics can be found in Summary Tables 2 and 6 in the Detailed Summary Tables section. Years in unit are derived from year-moved-in data. For assisted units, year moved in is reported in decade or one-half-decade intervals. For the 1989 and 2009 surveys, the first of these intervals corresponds to 0–5 years in units. For the 1991 and 2011 surveys, the first of these intervals corresponds to 0–2 years in unit.

Household Characteristics

The Household Characteristics section describes key characteristics of HUD-assisted households, focusing primarily on characteristics that relate to need for housing assistance. This section draws on information from Summary Table 3. One should not expect significant year-to-year changes in the characteristics of HUD households or householders. Only new units and turnover among assisted units can alter the mix of households. In the 22 years covered by these studies, the number of assisted units has increased by only 11 percent, and the previous section showed that turnover is low.

Household Income

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

In 2009, the median income of all renters nationally was \$28,400, based on AHS data. Households in HUD programs had median incomes substantially less than that of all renters. The median income of voucher recipients was 42.3 percent of that for all eligible renters, and the ratios were even lower in public housing (31.8 percent) and privately owned subsidized housing (33.5 percent). Individually the HUD programs are generally serving households from the lower end of the distribution of renter households. See Table 5-1.

Table 5-1: Median Income of Households by Assistance Status, 2009

Median Household Income	HUD-Assisted Renters				Total Eligible Renters	All Renters
	All HUD-Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing		
Median household income	\$10,600	\$9,000	\$12,000	\$9,516	\$14,000	\$28,400
Percent of all renter households	37.3	31.7	42.3	33.5	49.3	100.0

HUD = U.S. Department of Housing and Urban Development. NA = data not available.

Table 5-2 reveals no clear overall trend in how HUD-assisted housing programs functioned during the 1989-to-2009 period. The ratios of the median incomes of households served by the public housing and voucher programs to renter median income have remained relatively flat during the period, with the voucher ratio being higher than the public housing ratio. The ratio of median income in the privately owned assisted stock to the median income of all renters declined steadily from 1989 to 2009. During that period, the stock of privately owned assisted housing decreased by approximately 300,000. The Introduction noted that some components of the privately owned assisted rental stock had rents that could be greater than 30 percent of tenant income. In recent years, particularly 1995 to 2005, many of these units—rent supplements, Section 236, and the old 202 program—left the programs, a fact that may explain the downtrend in the ratio of median incomes among households in the privately owned stock.

Table 5-2: Trends in Median Income of Households by Assistance Status

Group Median Income as Percent of Renter Median Income	AHS Survey Year							
	1989	1991	1993	2003	2007	2009	2011	2013
All HUD-assisted	41	39	38	39	36	37	NA	NA
Tenants in public housing	37	36	35	37	33	32	37	36
Voucher recipients	42	39	39	40	38	42	43	39
Tenants in privately owned housing	43	42	40	39	37	34	37	34

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development. NA = data not available.

Income Sources

HUD-assisted households differ substantially from other households in how they obtain their income. Only 40.2 percent of HUD-assisted households have wage and salary income compared with 54.3 percent of income-eligible renter households and 72.6 percent of all renters. Controlling for the age of the householders does not eliminate this difference, with 6.4 percent of assisted households with householders over 65 having wage and salary income compared with 10.0 percent among elderly eligible households and 20.1 percent among all elderly renters.

Among elderly households, the percentage receiving social security income differs little between assisted renters and either eligible renters or all renters. However, the percentage of elderly households receiving income from private pensions or survivor benefits varies by assistance status. Only 17.3 percent of elderly assisted households receive income from these sources compared with 21.5 percent among eligible renters and 30.9 percent among all renters.

The income source information reinforces the inference drawn from the median income ratios that HUD programs serve the poorer of the poor. For example, 11.6 percent of HUD-assisted households reported receiving welfare compared with 8.0 percent of income-eligible households and 4.2 percent of all renter households. In addition, 44.4 percent of HUD-assisted households reported receiving food stamps compared with 29.7 percent of income-eligible households and 14.3 percent of all renter households. Controlling for the age of householders alters the observed percentages but not the difference between assisted renters and either all income-eligible renters or all renters. For example, 29.5 percent of elderly renters in assisted housing received supplement security income compared with 19.3 percent and 13.3 percent respectively among all elderly renter households (Table 5-3).

Table 5-3: Income Sources for Renter Households by Assistant Status and by Elderly Status, 2009

Income Sources	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Wages and salaries	40.2	41.1	49.1	25.8	54.3	72.6
Over 65	6.4	10.6	4.6	5.5	10.0	20.1
Social Security income	33.1	31.7	25.1	46.3	23.8	16.5
Over 65	83.3	83.2	86.4	81.6	84.6	85.0
Retirement or survivors pensions	7.2	9.2	3.8	10.9	5.7	6.0
Over 65	17.3	17.9	13.3	19.3	21.5	30.9
Supplemental Security Income	21.1	21.8	20.0	22.2	12.5	6.6
Over 65	29.5	39.4	30.7	24.4	19.3	13.3
Welfare	11.6	9.1	14.7	8.6	8.0	4.2
Over 65	4.3	0.0	13.0	1.3	3.5	2.6
Food stamps	44.4	45.1	45.7	41.9	29.7	14.3
Over 65	26.6	15.0	32.8	28.5	19.2	12.8

HUD = U.S. Department of Housing and Urban Development.

Household Composition

Household composition provides further evidence that HUD-assisted housing programs serve a clientele different from the typical renter household. In 2009, 24.9 percent of renter households consisted of married couple households, and the percentage among all income-eligible renter households was 16.6 percent, whereas the percentage across all HUD programs ranged between 8.3 and 10.1 percent.

Combining the fourth (other female householder) and last (female householder) rows of Table 5-4 provides some additional insight to whom HUD programs serve. Approximately 75 percent of HUD-assisted households are female-headed compared with 57 percent among income-eligible households and 43 percent among all renter households.

Table 5-4: Distribution of HUD-Assisted Housing by Household Composition, 2009

Household Composition	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Two-or-more-person households	54.6	58.3	64.0	37.6	57.0	62.3
Married couple families, no nonrelatives	9.3	10.1	9.6	8.3	16.6	24.9
Other male householder	3.1	0.8	4.0	3.4	8.8	13.2
Other female householder	42.3	47.4	50.4	25.9	31.6	24.2
One-person households	45.4	41.7	36.0	62.4	43.0	37.7
Male householder	12.6	7.9	11.2	18.1	17.5	18.6
Female householder	32.8	33.8	24.8	44.3	25.5	19.1

HUD = U.S. Department of Housing and Urban Development.

Finally, Table 5-4 reveals some important differences across HUD programs in the households served. Approximately one-half of all voucher recipient households were two-or-more-person, female-headed households (twice the rate among all renter households), although only 25.9 percent of households in privately owned subsidized units were. In the previous section, we noted that the privately owned subsidized housing program served elderly households at a much higher rate than their share of the income-eligible renter household population.

With the exception of the privately owned housing program, HUD-assisted housing serves households with children at a higher rate than their share of the population. Approximately 42 percent of assisted households have children compared with 35.9 percent of all renter households. Slightly more than one-half of voucher households contain children under 18, although 24.5 percent of assisted households in privately owned housing have children. In addition, the percentage of households with three or more children is higher the voucher program (17.5 percent) than among all income-eligible renter households (11.1 percent). See Table 5-5.

Table 5-5: Distribution of HUD-Assisted Housing by Number of Children in Household, 2009

Number of Single Children Under 18 Years	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
None	58.1	53.3	49.1	75.5	60.2	65.1
One	13.9	16.5	16.3	8.2	15.4	15.1
Two	16.0	19.5	17.1	11.6	13.3	11.6
Three	7.4	6.8	9.8	4.3	7.2	5.4
Four	2.4	1.3	4.5	—	2.4	1.8
Five	1.6	1.9	2.2	0.4	1.0	0.6
Six or more	0.6	0.8	1.0	—	0.5	0.3

HUD = U.S. Department of Housing and Urban Development. — = less than 0.1 percent.

Despite the observed program differences and the noted change in program mix over time, virtually no change has occurred during the past 24 years in the type of households served by all three HUD programs combined. All the rows in Table 5-6 appear to contain only random movements.

Table 5-6: Trends in the Distribution of HUD-Assisted Housing by Household Composition

Household Composition	AHS Survey Year							
	1989	1991	1993	2003	2007	2009	2011	2013
Two-or-more-person households	57	56	58	54	53	55	58	55
Married couple families, no nonrelatives	13	15	13	11	10	9	11	10
Other male householder	4	4	3	2	4	3	5	4
Other female householder	39	36	42	41	40	42	42	40
One-person households	43	44	42	46	47	45	42	45
Male householder	10	13	13	14	13	13	14	15
Female householder	33	32	29	32	34	33	28	30

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.

Household Size and Overcrowding

The AHS data on household size highlights the differences among the HUD programs. Overall, HUD-assisted households have a household size distribution similar to that of all income-eligible renter households but with slightly smaller households. Assisted households include a higher percentage of one-person households (45.4 versus 43.0 percent) and approximately the same percentage of two-to-four-person households (46.7 versus 46.8 percent). Households with five or more persons account for 7.9 percent of HUD-assisted households and 10.2 income-eligible households (Table 5-7).

Table 5-7: Distribution of HUD-Assisted Housing by Household Size and the Incidence of Overcrowding, 2009

Household Size	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
One person	45.4	41.7	36.0	62.4	43.0	37.7
Two to four persons	46.7	51.6	51.2	36.4	46.8	53.2
Five or more persons	7.9	6.8	12.8	1.2	10.2	9.1
Overcrowded	1.8	1.5	2.4	1.0	5.2	4.2

HUD = U.S. Department of Housing and Urban Development.

Taken individually, the programs have sharply different household size distributions. The privately owned housing program has by far the highest percentage of one-person households. The voucher program has the highest percentage of large (five-or-more-person) households.

One problem that assisted housing is intended to address is overcrowded housing conditions. For purposes of this report, an overcrowded house is defined as one in which more persons live in the households than the units have rooms. Nationally, 4.2 percent of renter households were overcrowded in 2009. Overcrowding was more prevalent among income-eligible renter households, of which 5.2 percent were overcrowded.

HUD-assisted households experienced less overcrowding than either income-eligible households or all renter households. Among HUD-assisted households, overcrowding was highest among voucher households (2.4 percent), which also had a higher percentage of larger households (12.8 percent).

Households With a Disabled Member

Table 5-8 shows that HUD-assisted housing serves households with one or more disabled members at a rate (36.2 percent) substantially higher than the rate among either income-eligible renter households or all renter households. Income-eligible renter households were more likely than a typical renter household to contain a disabled member, 26.2 percent compared with 17.6 percent. The privately owned assisted housing programs contained the highest percentage of households with a disabled member, 47.2 percent.

Table 5-8: Distribution of HUD-Assisted Housing by Disability Status of Members, 2009

Households by Disability Status of Members	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
With a disabled member	36.2	29.5	32.3	47.2	26.2	17.6
Without a disabled member	63.4	69.8	67.3	52.5	73.1	81.6

HUD = U.S. Department of Housing and Urban Development.

Housing Cost as Percent of Income

The primary objective of assisted housing is to make decent housing affordable for needy households. The traditional measure of affordability is the ratio of monthly housing costs to monthly household income, whereby housing costs include both rent and utility expenses. A ratio of 0.3 is generally considered acceptable, although a ratio greater than 0.4 is considered excessive (Eggers and Moumen, 2008).

The rent-to-income data from the 2009 AHS clearly illustrated why housing assistance is needed. Among income-eligible renter households, 59 percent have excessive rent burdens; that is, ratios greater than 40 percent. Excessive rent burdens affect 38 percent of HUD-assisted households, a rate equal to that for all renter households. See Table 5-9.

Table 5-9: Distribution of HUD-Assisted Housing by Ratio of Housing Costs to Income, 2009

Monthly Housing Cost-to-Income Ratio	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Less than 20%	9	5	9	12	4	17
40% or more	38	36	46	28	59	38
Median rent burden	35	35	40	30	52	34

HUD = U.S. Department of Housing and Urban Development.

Note: The bottom row in this table is the median of the individual ratios of housing cost to income, not a ratio of medians.

By the same rent-to-income measure, the HUD-assisted housing programs have made housing more affordable for their clients. Nearly 60 percent of all HUD renter households have ratios less than or equal to 34 percent compared with 33 percent for income-eligible renters.⁸

In all previous analyses of HUD-assisted housing using AHS data, Table 5-9 generated unnecessary confusion. The AHS data on how HUD programs function appear to be at odds with program rules. Since the early 1980s, HUD has *generally* required tenants to contribute 30 percent of their income toward rent and related expenses. No such uniformity exists in Table 5-9. According to AHS data, a number of households in each of the HUD programs spend considerably less than 30 percent, and a number spend considerably more than 30 percent.

⁸ Derived from Table 3 in the Detailed Summary Tables section.

The reported results should not be considered surprising. For one thing, HUD rules allow for some variation around 30 percent. As noted previously, approximately one-quarter of households in privately owned subsidized housing do not pay rent based on the 30 percent of income requirement. Another important exception applies to the voucher program, in which recipient households are allowed to rent units more expensive than the payment standard if the households incur all the added rental costs. Finally, public housing also enables PHAs to establish minimum rent contributions that can exceed 30 percent of income for families with very small incomes.

Second, one should never expect the AHS data collection process to correspond to the process by which HUD agents collect information on tenant incomes and set tenant rents. The HUD-mandated process is more formal and detailed and is focused solely on determining program eligibility and setting tenant rent. HUD agents require households to present corroborating information on income. The AHS collects data on income and rent within an instrument that also gathers information on other household characteristics and unit and neighborhood characteristics. The AHS interview may be separated by as much as a year from the income recertification process carried out by HUD agents. Measurement errors, misreporting, and month-to-month variation in both income and housing-related expenses affect both HUD agents and the AHS.

A recent HUD-funded study showed the rent-to-income ratio can vary significantly between surveys for the same household and demonstrated how normal variation and measurement error might account for a large portion of the survey-to-survey variation (Eggers and Moumen, 2010).

Table 5-10 examines how the median rent-to-income ratio varied over time among various components of the rental housing stock. The numbers in Table 5-10 are all medians, meaning that one-half of the renters in that category had ratios less than or equal to the reported ratio, and one-half had ratios greater than or equal to the reported ratio.

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

Median Monthly Housing Cost-to-Income Ratio	AHS Survey							
	1989	1991	1993	2003	2007	2009	2011	2013
All HUD-assisted	30	31	29	32	34	35	32	34
Tenants in public housing	30	30	29	27	30	35	28	30
Voucher recipients	32	34	32	40	39	40	34	39
Tenants in privately owned housing	30	31	28	32	31	30	31	31
Total income-eligible renters	39	36	38	81	51	52	37	52
All renters	28	27	28	30	33	34	32	33

HUD = U.S. Department of Housing and Urban Development.

Note: More detailed information on household characteristics can be found in Summary Table 3 in the Detailed Summary Tables section.

For all renter households as a group, the ratio of rent to income increased steadily from 1991 until 2009, when it declined slightly. Among income-eligible renters, more than one-half of the group began to experience excessive rent burdens of more than 40 percent sometime between

1993 and 2003 and remained greater than one-half through 2009, the most recent year for which a median for this group is available.⁹ Throughout the six periods for which comparable data are available, the median ratios in each of the HUD programs were substantially less than the median reported for all income-eligible renter households. Finally, consistent with the special voucher exception, the voucher program had the highest median ratio among the HUD programs in all eight periods.

⁹ The 81-percent median rent burdens for all eligible households in 2003 seems an anomaly.

Unit Quality and Tenant Satisfaction

The preceding two sections show that HUD-assisted housing programs serve households that, for the most part, have substantially lower incomes than all renter households and serve elderly households, female-headed households, and larger households at a rate higher than their share of either all income-eligible renter or all renter households. HUD-assisted households experience lower rent-to-income ratios than all income-eligible households. This section examines the quality of the housing provided in the assisted housing programs. The section presents information from Summary Tables 4 and 5; it also reports some information found in Summary Table 1.

Structure Type

Structure type can affect quality of life, but households differ in what they consider the most desirable structure type. Elderly people and small renter households generally favor units in garden or highrise apartments that are safe and low maintenance, although households with children generally favor single-family units, either detached or attached (for example, townhouses). See Table 6-1.

Table 6-1: Distribution of HUD-Assisted Housing by Structure Type, 2009

Structure Type	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Single-family	NA	NA	37.3	4.3	27.3	33.3
Detached	NA	NA	31.1	1.0	21.4	27.6
Attached	NA	NA	6.3	3.2	5.9	5.7
2 to 4 units	NA	NA	18.0	8.9	21.0	19.8
5 to 9 units	NA	NA	13.8	21.9	15.2	13.1
10 to 19 units	NA	NA	9.7	9.2	11.1	11.8
20 to 49 units	NA	NA	10.2	12.0	9.2	8.9
50 or more units	NA	NA	8.8	43.6	12.3	9.1
Manufactured/mobile home or trailer	NA	NA	2.2	0.0	3.9	4.0

HUD = U.S. Department of Housing and Urban Development. NA = data not available.

Notes: The special Census tabulations used for this table have erroneous data for public housing, which, in turn, are incorporated into the Census tabulations for "All HUD-Assisted." The percentage of public housing units in buildings with 10 or more units was 45 percent in 2013 and 40 percent in 2011.

In 2009, structure type varied markedly across HUD-assisted housing programs. Large buildings (10 or more units) dominated the privately owned subsidized program (64.8 percent). The voucher program, on the other hand, had a distribution of structure types that has an even higher distribution of units in housing with four or fewer units than the distribution of units occupied by all renter households (55.3 versus 53.1 percent), reflecting the fact that vouchers can be used to access single-family housing that rents at or below the voucher payment standard.

Equipment Failures

The AHS collects detailed information about deficiencies in individual sample units. A series of questions focuses on breakdowns in various housing systems. Although one should be careful about drawing conclusions from small differences in 1 survey year, some interesting patterns appear in Table 6-2.

Table 6-2: Distribution of HUD-Assisted Housing by Breakdowns in Housing Systems, 2009

Breakdowns in Housing Systems	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Equipment failures in last 3 months						
Water supply stoppage	4.3	5.5	3.4	4.7	4.4	4.5
Flush toilet—none working	4.0	3.6	4.6	3.5	4.0	3.4
Public sewage disposal breakdowns	2.5	3.4	2.8	1.4	1.9	1.5
Electric fuse and circuit breaker failures	7.4	5.5	10.5	4.1	8.1	8.7
Heating equipment breakdown last winter	4.0	4.4	5.1	2.0	4.1	3.2
Water leakage						
Leakage from inside structure	12.2	15.3	12.0	10.4	11.3	10.8
Leakage from outside structure	9.2	7.6	10.6	8.0	8.6	8.8

HUD = U.S. Department of Housing and Urban Development.

For five of the reported system breakdowns (no working flush toilets, public sewage disposal breakdowns, heating equipment breakdowns, leaking water from inside unit, and leaking water from outside structure), the incidence of problems was higher for HUD-assisted units as a group than for all rental units. The differences are small from a substantive perspective, but the sample sizes are large enough for some (for example, leaking water from inside unit) to qualify as statistically significant.

For both problems with fuses and circuit breakers and leakages from outside the structure, the highest incidence appears among voucher units and was smallest among renters in privately owned assisted units. The leakages from outside results are not surprising given the high percentage of voucher households living in detached single-family detached structures and the concentration of privately owned assisted units in large structures (see Table 6-1).

In most but not all categories, households in privately owned subsidized units reported a lower incidence of problems than households in other assisted programs. However, voucher recipients report the highest incidence of problems with fuses and circuit breakers. Differences in structure type probably account for some of the variation across program types. For example, privately owned assisted housing frequently serves elderly households in small units, although the voucher program frequently serves larger households in single-family structures. Single-family structures are more likely to have multiple bathrooms and therefore less likely to have no working toilets.

Selected Deficiencies

When we examine specific unit deficiencies, we find that HUD-assisted units as a group have rates of occurrence that are similar to those among both all eligible renters and all renters. The differences are substantively small.¹⁰ For four of the five deficiencies, the incidence among voucher recipients and households in privately owned subsidized units is less than the incidence among all income-eligible renter households (see Table 6-3).

Table 6-3: Distribution of HUD-Assisted Housing by Selected Deficiencies, 2009

Selected Deficiencies	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Signs of mice in last 12 months	6.2	9.2	5.5	5.1	6.7	6.0
Holes in floors	2.1	1.4	2.5	2.1	2.1	1.6
Open cracks or holes (interior)	8.4	10.6	7.9	7.5	8.3	6.8
Broken plaster or peeling paint (interior)	3.3	6.0	3.1	1.6	4.0	3.2
Exposed wiring	0.3	0.0	0.2	0.5	0.4	0.4
Rooms without electric outlets	1.2	0.5	1.5	1.4	1.9	1.8

HUD = U.S. Department of Housing and Urban Development.

Indices of Physical Problems

HUD and the Census Bureau use AHS data to construct two indices of physical problems—one reports the incidence of severe physical problems, and one reports the incidence of moderate physical problems.¹¹ Over time the structure of the indices and the variables used to construct them have changed.^{12,13}

¹⁰ Because of the large samples, some of the differences across programs are statistically significant, for example, the difference between public housing and privately owned assisted housing with respect to open cracks and holes.

¹¹ A unit is considered *severely* inadequate if any of the following criteria apply: (1) Unit does not have hot and cold running water; (2) Unit does not have a bathtub or shower; (3) Unit does not have a flush toilet; (4) Unit shares plumbing facilities; (5) Unit was cold for 24 hours or more and more than two breakdowns of the heating equipment have occurred that lasted longer than 6 hours; (6) Electricity is not used; (7) Unit has exposed wiring, not every room has working electrical plugs, and the fuses have blown more than twice; (8) Unit has five or six of the following structural conditions: (a) Unit has had outside water leaks in the past 12 months, (b) Unit has had inside water leaks in the past 12 months, (c) Unit has holes in the floor, (d) Unit has open cracks wider than a dime, (e) Unit has an area of peeling paint larger than 8 by 11 inches, (f) Rats have been seen recently in the unit. A unit is considered *moderately* inadequate room if the unit has not been identified as being severely inadequate and meets one of the following conditions: (1) There have been more than two breakdowns of the toilet that lasted longer than 6 hours; (2) The main heating equipment is unvented heaters burning kerosene, gas, or oil; or (3) The unit is lacking complete kitchen facilities.

¹² The definition changed with the 2009 AHS. See the AHS Codebook Interactive Tool at <https://www.census.gov/programs-surveys/ahs/tech-documentation/codebooks.html>.

¹³ For a discussion of the index of severe physical problems and what deficiencies cause units to be classified as severely inadequate, see Eggers and Moumen (2009).

On the index of severe physical problems, HUD-assisted housing has a slightly higher incidence of problems than units occupied by all income-eligible households and also a higher incidence than all occupied rental units. On the index of moderate physical problems, HUD-assisted housing has a lower incidence than either all income-eligible renters or all renters. Within HUD-assisted housing, public housing units have the highest incidence of both severe physical problems and moderate physical problems (Table 6-4).

Table 6-4: Distribution of HUD-Assisted Housing by Indices of Physical Problems, 2009

Physical Problems	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Severe physical problems	3.6	5.3	3.8	2.0	3.5	2.8
Moderate physical problems	6.1	10.1	5.7	3.8	7.5	6.4

HUD = U.S. Department of Housing and Urban Development.

Because the definitions of severely inadequate and moderately inadequate have changed over time, one cannot use the indices to see whether the adequacy of HUD-assisted housing has improved or worsened. However, one can use the indices to assess whether HUD-assisted housing has improved or worsened relative to other rental housing. Because a unit cannot be classified as both severely inadequate and moderately inadequate, Table 6-5 reports the percentage of units that are either severely inadequate or moderately inadequate for a given survey.

Table 6-5: Trends in the Distribution of HUD-Assisted Housing by Indices of Physical Problems

Severe or Moderate Physical Problems	AHS Survey Year							
	1989	1991	1993	2003	2007	2009	2011	2013
All HUD-assisted	10	10	7	8.8	9.0	9.7	10.8	9.4
Tenants in public housing	12	14	12	10.0	8.7	15.4	14.0	11.4
Voucher recipients	13	11	9	8.6	8.4	9.6	9.8	9.0
Tenants in privately owned housing	7	6	4	8.1	10.1	5.8	9.7	8.3
Total income-eligible renters	16	13	10	12.2	11.3	11.0	12.0	10.9
All renters	12	11	10	10.6	9.9	9.2	9.8	9.1

AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.

Notes: In previous tables using all eight surveys, we did not report percentages to one-tenth of a percentage point, because that level of precision is not available for the first three surveys. Because of the smallest of the percentages, we use tenths of a percentage point in this table for the surveys when that level of precision was available.

Prior to the change in definitions of inadequacy in 2009, the percentage of units that were either severely inadequate or moderately inadequate was lower among HUD-assisted units as a group than among all rental units and markedly lower than the percentage among units occupied by all income-eligible renter households. In 2009, 2011, and 2013, HUD-assisted units still have a lower incidence of inadequacy than units occupied by income-eligible households, but their incidence is higher than that of all occupied rental units.

Previous research has shown that inadequacy is not a persistent characteristic (Eggers, 2013) for occupied units as a group, but no study of the persistence of inadequacy among HUD-assisted households has been conducted.

Tenant Satisfaction

The AHS asks respondents to rate their structure and their neighborhood on a scale from 1 to 10, on which 10 is considered the best. Except for tenants in public housing, households receiving HUD assistance gave their units a 10 more frequently than either all income-eligible renter households or all renter households. Households in privately owned subsidized units gave the 10 rating most frequently. The worst rating of 1 was also more common among HUD-assisted households. Public housing tenants had the highest percentage of “worst” ratings (Table 6-6).

Table 6-6: Distribution of HUD-Assisted Housing by Tenant Ratings as Best or Worst, 2009

Overall Opinion	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Structure						
10 (best)	28.0	20.8	26.4	36.0	22.8	19.6
1 (worst)	2.7	4.1	2.4	2.1	1.6	0.9
Neighborhood						
10 (best)	23.6	14.6	24.1	29.2	22.3	21.4
1 (worst)	3.9	6.4	2.7	4.0	2.5	1.4

HUD = U.S. Department of Housing and Urban Development.

Although assisted households overall were more likely to rate their neighborhoods a 10 than either income-eligible renters or all renters, public housing households were the least likely of all groups to do so, and 6.4 percent of public housing tenants gave their neighborhood the worst rating.

Recent Movers

The AHS gathers additional information on households in which the respondent had moved into the unit during the past year. In the Householder Characteristics section, we saw that householders tended to remain in assisted units much longer than householders in income-eligible households or all renters. The same pattern holds when we look at recent movers. Recent mover households occupy only 24.7 percent of HUD-assisted units compared with 36.3 percent of all renter households (Table 6-7).

Table 6-7: Distribution of HUD-Assisted Housing by Percent of Recent Movers, 2009

Recent Mover Households	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Respondent moved during past year	24.7	18.9	31.9	18.0	34.2	36.3

HUD = U.S. Department of Housing and Urban Development.

The AHS asks a detailed series of questions about why recent-mover respondents moved into the units. Table 6-8 discusses some key reasons given by respondents; Summary Table 5 reports all the reasons given.

Table 6-8: Distribution of Recent Movers Into HUD-Assisted Housing by Key Reasons Given for Move, 2009

Reasons for Moving	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Displaced	6.7	0.0	7.4	9.8	5.8	5.2
New job, closer to job, school, or other financial/employment reasons	11.7	0.0	14.7	12.7	22.5	29.0
To establish own household	12.6	41.3	6.4	7.0	13.1	11.3
Needed larger house or apartment	11.8	4.8	11.3	18.0	9.8	10.6
Wanted better home	14.3	7.9	18.9	7.0	10.1	10.0
Change from owner to renter	0.5	NA	0.9	NA	0.8	1.4
Wanted lower rent or maintenance	10.4	16.9	7.4	13.1	9.0	8.7
Other housing-related reasons	9.6	3.2	13.6	3.7	7.1	6.4
Other	35.8	32.8	32.1	48.4	33.5	30.8

HUD = U.S. Department of Housing and Urban Development. NA = data not available.

“Displaced,” the first reason listed, means the recent mover was forced to leave the previous unit by private action, government action, fire, natural disaster, or eviction. With the exception of public housing tenants, between 5 and 10 percent of recent movers were displaced across all the groups, and the percentages were lowest among public housing and voucher recent movers. Thirty percent of respondents from the all renters group say their move resulted from a new job or transfer, a desire to be closer to an existing job or to a school, or another financial or employment reason. Among HUD-assisted households, respondents gave the location-related reasons at a much lower rate.

Reflecting the greater flexibility of tenant-based assistance, voucher respondents were the most likely to give an improved housing reason, namely “wanted better home.”

When asked to compare their current units with previous homes, recent mover respondents in HUD-assisted units were more likely to rate the HUD-assisted unit as better and less likely to rate the HUD-assisted unit as worse than their previous units (Table 6-9).

Table 6-9: Distribution of Recent Movers Into HUD-Assisted Housing by Comparison of Current and Previous Home and Neighborhood, 2009

Comparison of Current and Previous Home and Neighborhood	HUD-Assisted Renters				Total Eligible Renters (%)	All Renters (%)
	All HUD-Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)		
Current home						
Better	62.3	56.1	63.5	63.5	50.5	48.2
Worse	15.7	19.0	14.2	17.6	20.1	20.8
Current neighborhood						
Better	38.5	6.3	43.4	50.0	38.7	38.6
Worse	17.1	31.7	15.6	9.8	16.7	15.2

HUD = U.S. Department of Housing and Urban Development.

When asked to compare their current neighborhoods with their previous neighborhoods, recent mover respondents among voucher recipients and tenants in privately owned HUD-assisted units were more likely to rate their current neighborhood as better than their previous neighborhoods. Recent movers in public housing units were more likely to rate their neighborhood as worse.

More detailed results on unit quality can be found in Summary Table 4 and on tenant satisfaction in Summary Table 5.

Detailed Summary Tables

This section contains six tables that present detailed information on eight sets of rental households. The six tables are—

- Summary Table 1: 2009 Structural Characteristics.
- Summary Table 2: 2009 Householder Characteristics.
- Summary Table 3: 2009 Household Characteristics.
- Summary Table 4: 2009 Unit Conditions.
- Summary Table 5: 2009 Tenant Opinions.
- Summary Table 6: Breakdown of Householder and Household Characteristics by Race, Ethnicity, and Elderly Status.

The eight columns in each table contain counts by—

1. All assisted households.
2. Public housing tenants.
3. Voucher recipients.
4. Tenants in privately owned assisted housing units.
5. Eligible (income at or below 50 percent of Area Median Income) but not subsidized households.
6. All income-eligible renters.
7. Total renters.
8. Worst case needs households.

Previous reports (1989, 1991, 1993, 2003, and 2005) contained special tabulation prepared by the Census Bureau. The 2009, 2011, and 2013 reports do not contain these Census Bureau tabulations.

Summary Table 1. 2009 Structural Characteristics

2009 Structural Characteristics (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Total households	4,426	999	2,073	1,354	13,807	18,233	35,378	6,895
Number of units in structure								
One, detached	720	62	644	14	3,173	3,893	9,755	1,634
One, attached	380	206	130	44	701	1,081	2,021	374
2 to 4	809	314	373	121	3,029	3,838	6,998	1,474
5 to 9	806	225	286	296	1,960	2,767	4,637	975
10 to 19	383	57	202	125	1,640	2,024	4,178	839
20 to 49	385	11	211	163	1,297	1,681	3,131	653
50 or more	899	125	183	590	1,345	2,243	3,237	648
Manufactured/mobile home or trailer	45	–	45	–	661	706	1,421	299
Year structure built								
2005 to 2009	75	12	58	5	346	421	1,283	205
2000 to 2004	202	31	146	25	502	704	1,731	299
1995 to 1999	149	–	108	40	546	695	1,603	325
1990 to 1994	104	12	47	45	420	524	1,280	196
1985 to 1989	236	14	145	78	881	1,118	2,489	485
1980 to 1984	498	124	93	281	815	1,313	2,179	417
1975 to 1979	639	55	259	325	1,881	2,519	4,364	928
1970 to 1974	602	93	251	258	1,503	2,105	3,718	714
1960 to 1969	624	270	234	119	1,822	2,446	4,409	891
1950 to 1959	364	132	178	55	1,288	1,652	3,243	590
1940 to 1949	314	156	143	15	976	1,290	2,322	512
1930 to 1939	164	18	128	18	814	979	1,924	397
1920 to 1929	187	46	97	44	764	951	1,811	331
1919 or earlier	269	35	188	46	1,248	1,518	3,021	605
Median year	1972	1964	1971	1977	1970	1971	1971	1971
Regions								
Northeast	1,232	361	507	364	2,799	4,031	7,073	1,371
Midwest	978	190	417	371	2,879	3,857	7,119	1,299
South	1,436	359	659	417	4,807	6,244	12,392	2,421
West	781	89	490	202	3,321	4,102	8,794	1,805
Metropolitan/nonmetropolitan areas								
Inside								
metropolitan statistical areas	3,825	859	1,817	1,149	11,567	15,392	29,846	5,956
In central cities	2,321	601	1,021	699	6,169	8,490	14,837	3,188
In suburbs	1,504	258	796	451	5,398	6,902	15,009	2,768
Outside								
metropolitan statistical areas	602	141	257	205	2,240	2,841	5,532	939
Number of bedrooms								
None	56	4	22	31	439	495	744	228
One	1,643	295	527	821	4,289	5,933	9,720	2,008
Two	1,384	351	718	316	5,602	6,986	14,200	2,812
Three	1,038	258	604	177	2,732	3,770	8,359	1,442
Four or more	305	92	203	10	745	1,049	2,354	405
Number of complete bathrooms								
None	12	–	12	–	140	152	229	101
One	3,422	871	1,366	1,185	9,909	13,330	22,894	4,699
One and one-half	522	91	287	145	1,257	1,779	3,575	653
Two or more	470	38	408	24	2,502	2,972	8,680	1,443

NA = data not available. – represents or rounds to 0.

Summary Table 2. 2009 Householder Characteristics

2009 Householder Characteristics (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Total households	4,426	999	2,073	1,354	13,807	18,233	35,378	6,895
Race and origin of householder								
White alone	2,122	359	1,034	729	9,369	11,491	25,202	4,649
Non-Hispanic	1,458	151	747	561	6,668	8,127	19,427	3,215
Hispanic	664	208	287	169	2,700	3,364	5,775	1,434
Black alone	2,038	598	919	521	3,424	5,462	7,446	1,745
Non-Hispanic	1,948	562	882	503	3,303	5,251	7,195	1,677
Hispanic	91	36	36	18	120	211	252	68
American Indian or Alaska Native alone	26	–	16	10	200	226	466	94
Asian alone	128	3	49	77	498	626	1,487	247
Pacific Islander alone	17	9	5	4	57	74	140	33
Two or more races	95	31	51	13	260	355	637	127
Hispanic or Latino (of any race)	772	244	338	189	2,936	3,707	6,300	1,558
Age of householder								
Under 25 years	455	132	156	167	2,461	2,915	4,799	1,374
25 to 29	377	91	213	74	1,630	2,007	5,072	820
30 to 34	375	55	256	65	1,446	1,822	4,561	677
35 to 44	798	206	464	128	2,425	3,223	6,976	1,206
45 to 54	634	103	413	119	2,103	2,737	5,762	979
55 to 64	551	139	227	185	1,482	2,033	3,585	719
65 to 74	550	164	169	217	985	1,535	2,120	472
75 years and older	687	110	176	401	1,274	1,961	2,503	648
Median	48	46	43	62	40	42	39	39
Educational attainment of the householder								
Less than 9th grade	413	107	181	126	1,343	1,756	2,232	712
9th to 12th grade, no diploma	1,158	312	482	364	2,354	3,512	4,455	1,170
High school graduate (includes equivalency)	1,676	339	820	517	5,000	6,677	11,724	2,398
Additional vocational training	181	62	60	60	452	633	1,144	221
Some college, no degree	683	160	363	160	2,696	3,379	6,924	1,408
Associate's degree	196	38	98	60	794	990	2,522	356
Bachelor's degree	239	43	93	104	1,194	1,434	5,183	647
Graduate or professional degree	60	–	36	24	425	485	2,338	204
Percent high school graduate or higher	64.5	58.1	68.0	63.9	73.2	71.1	81.1	72.7
Percent bachelor's degree or higher	6.8	4.3	6.2	9.5	11.7	10.5	21.3	12.3
Year householder moved into unit								
2005 to 2009	2,747	567	1,451	728	9,921	12,667	25,982	5,131
2000 to 2004	830	164	381	285	1,999	2,829	4,970	938
1995 to 1999	431	125	106	200	746	1,177	1,914	353
1990 to 1994	209	55	85	69	438	647	1,057	178
1985 to 1989	83	37	16	30	239	322	482	96
1980 to 1984	79	34	10	35	134	213	312	70
1975 to 1979	31	8	18	5	101	132	244	43
1970 to 1974	17	9	6	2	73	90	151	29
1960 to 1969	–	–	–	–	87	87	158	40
1950 to 1959	–	–	–	–	44	44	70	18
1940 to 1949	–	–	–	–	13	13	23	–
1939 or earlier	–	–	–	–	12	12	17	–
Median year	2006	2005	2007	2005	2007	2007	2007	2007

NA = data not available. – represents or rounds to 0.

Summary Table 3. 2009 Household Characteristics

2009 Household Characteristics (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Total households	4,426	999	2,073	1,354	13,807	18,233	35,378	6,895
Number of persons in household								
One person	2,008	417	746	845	5,831	7,839	13,331	3,000
Two persons	860	227	420	213	2,977	3,837	9,453	1,449
Three persons	744	179	340	225	1,996	2,740	5,345	966
Four persons	465	109	301	55	1,499	1,964	4,016	772
Five persons	200	41	157	3	874	1,074	1,910	413
Six persons	65	19	46	–	382	447	780	173
Seven persons or more	84	8	63	13	247	331	543	123
Number of persons per room								
0.50 or fewer	2,814	634	1,180	1,000	8,357	11,171	22,394	4,303
0.51 to 1.00	1,534	350	843	341	4,580	6,114	11,484	2,182
1.01 to 1.50	75	15	47	13	690	765	1,220	333
1.51 or more	3	–	3	–	180	183	279	78
Number of single children under 18 years								
None	2,571	532	1,018	1,022	8,402	10,973	23,026	4,229
One	614	165	337	111	2,198	2,811	5,349	1,120
Two	708	195	355	157	1,713	2,421	4,106	811
Three	329	68	203	58	991	1,320	1,928	489
Four	107	13	94	–	336	443	632	156
Five	70	19	45	6	108	177	222	62
Six or more	28	8	21	–	59	87	115	29
Household composition								
Two-or-more-person households	2,418	582	1,327	509	7,975	10,394	22,047	3,895
Married couple families, no nonrelatives	412	101	199	112	2,620	3,031	8,808	1,173
Under 25 years	10	–	10	–	303	313	707	127
25 to 29 years	52	21	27	5	413	465	1,313	221
30 to 34 years	31	–	31	–	407	438	1,497	157
35 to 44 years	73	19	46	7	628	701	2,168	297
45 to 64 years	107	6	53	48	611	719	2,329	278
65 years and older	138	55	31	53	257	395	793	93
Other male householder	137	8	83	46	1,470	1,607	4,673	683
Under 45 years	96	–	60	36	1,072	1,168	3,629	532
45 to 64 years	37	8	19	10	350	387	895	136
65 years and older	4	–	4	–	48	53	150	15
Other female householder	1,870	474	1,045	351	3,885	5,756	8,565	2,039
Under 45 years	1,454	398	772	284	2,835	4,289	6,119	1,524
45 to 64 years	334	52	245	37	847	1,181	2,030	416
65 years and older	82	23	29	30	203	285	417	99
One-person households	2,008	417	746	845	5,831	7,839	13,331	3,000
Male householder	556	79	232	245	2,641	3,197	6,588	1,315
Under 45 years	114	6	64	43	1,291	1,405	3,540	657
45 to 64 years	247	35	122	90	854	1,102	2,112	421
65 years and older	195	38	46	111	496	690	936	237
Female householder	1,452	338	514	600	3,191	4,643	6,743	1,686
Under 45 years	175	39	78	58	1,014	1,189	2,434	563
45 to 64 years	460	140	200	119	922	1,382	1,981	446
65 years and older	817	158	236	424	1,255	2,072	2,328	677
Households with children	1,855	468	1,055	332	5,404	7,260	12,352	2,666
Children in household with one adult	1,219	349	614	256	2,245	3,464	4,185	1,168
Disabilities								
Households without a disabled person	2,804	698	1,395	711	10,516	13,320	28,856	5,241
Households with a disabled person	1,604	295	670	639	3,168	4,772	6,234	1,590
Disability not reported	18	7	8	4	123	141	288	64

2009 Household Characteristics (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Persons not spouse or children								
With relatives	795	163	482	150	2,332	3,127	6,202	1,124
With nonrelatives	212	15	155	42	1,938	2,151	5,901	1,012
Percentage with one adult	65.7	74.6	58.2	77.1	41.5	47.7	33.9	43.8
Median household income	\$10,600	\$9,000	\$12,000	\$9,516	\$15,000	\$14,000	\$28,400	\$10,800
Income sources of families and primary individuals								
Wages and salaries	1,779	411	1,017	350	8,129	9,908	25,683	3,842
Wages and salaries were majority of income	1,541	358	882	301	7,409	8,950	24,023	3,490
Two or more people each earned more than 20% of wages and salaries	111	39	56	16	609	720	3,191	260
Self-employment	83	5	59	20	842	925	2,578	474
Interest	187	46	44	98	830	1,017	3,517	459
Dividends	13	5	–	8	214	227	1,100	121
Rental income	9	–	9	–	92	101	487	45
Social Security or Railroad Retirement	1,465	317	521	627	2,880	4,345	5,843	1,385
Retirement or survivor pensions	317	92	78	147	722	1,040	2,122	336
Supplementary Security Income (SSI)	932	218	414	300	1,350	2,282	2,350	751
Child support or alimony	447	101	275	71	794	1,240	1,922	413
Public assistance or public welfare	512	91	304	117	943	1,455	1,490	613
Food stamp benefits	1,967	451	948	568	3,457	5,424	5,050	1,967
Disability payments, workers' compensation, veterans' disability, other disability	379	50	236	93	735	1,114	1,606	394
Other income (VA payments, unemployment, royalty, estates, and more)	156	34	102	20	913	1,069	2,370	475
Food Stamps								
Income of \$25,000 or less	3,779	873	1,680	1,225	11,983	15,762	17,650	6,462
Household members received Food Stamps	1,967	451	948	568	3,457	5,424	5,050	1,967
Did not receive Food Stamps	1,692	395	678	619	7,832	9,524	11,592	4,101
Not reported	120	28	54	38	694	814	1,009	395
Median monthly housing costs (excludes no cash rent)	\$385	\$341	\$525	\$274	\$720	\$655	\$808	\$832
Monthly housing costs as percentage of current income								
Less than 5%	15	–	7	8	29	44	162	–
5 to 9%	58	7	21	30	36	94	721	–
10 to 14%	110	13	52	45	101	211	1,964	–
15 to 19%	216	34	105	77	198	414	3,224	6
20 to 24%	416	121	171	125	331	747	3,682	7
25 to 29%	580	72	251	257	622	1,202	3,608	21
30 to 34%	544	173	184	187	836	1,380	2,956	16
35 to 39%	347	147	134	66	944	1,290	2,317	24
40 to 49%	352	62	198	92	1,744	2,096	3,322	72
50 to 59%	271	61	158	52	1,450	1,721	2,210	964
60 to 69%	122	41	81	–	993	1,115	1,423	904
70 to 99%	214	24	147	42	1,765	1,979	2,415	1,650

2009 Household Characteristics (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
100% or more	741	169	379	193	3,055	3,796	4,076	2,865
Zero or negative income	158	31	60	67	780	937	1,261	181
No cash rent	283	44	127	112	923	1,206	2,037	186
Median (excludes 2 previous lines)	35	35	40	30	58	52	34	89
Median (excludes 3 lines before medians)	31	33	33	29	47	43	31	67

NA = data not available. – represents or rounds to 0.

Summary Table 4. 2009 Unit Conditions

2009 Unit Conditions (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Total households	4,426	999	2,073	1,354	13,807	18,233	35,378	6,895
Severe physical problems	159	53	79	27	474	633	994	474
Plumbing	79	23	41	15	286	364	656	286
Heating	77	30	35	12	169	246	300	169
Electric	–	–	–	–	7	7	13	7
Upkeep	3	–	3	–	24	27	44	24
Moderate physical problems	271	101	119	52	1,095	1,366	2,269	437
Plumbing	15	–	10	5	47	63	101	24
Heating	9	–	9	–	213	223	404	73
Upkeep	65	20	38	7	303	368	560	143
Kitchen	192	88	64	40	590	782	1,293	224
Selected deficiencies								
Signs of rats in last 3 months	26	8	6	12	147	173	258	87
Signs of mice in last 3 months	276	92	115	69	949	1,225	2,138	472
Signs of rodents, not sure which kind, in last 3 months	41	14	24	3	81	122	189	51
Holes in floors	93	14	51	29	285	378	560	152
Open cracks or holes (interior)	370	106	163	101	1,144	1,514	2,416	612
Broken plaster or peeling paint (interior)	146	60	64	22	577	724	1,132	344
No electrical wiring	–	–	–	–	3	3	26	3
Exposed wiring	12	–	5	7	54	66	134	42
Rooms without electric outlets	55	5	32	19	283	338	624	150
Equipment failures in last 3 months								
Water supply stoppage	189	55	70	64	618	806	1,601	338
Flush toilet—none working	179	36	96	47	543	722	1,210	330
Public sewage disposal breakdowns	112	34	59	19	227	339	521	132
Electric fuse and circuit breaker failures	328	55	218	56	1,152	1,481	3,082	619
Heating equipment breakdown last winter	177	44	106	27	570	747	1,144	385
Water leakage								
Leakage from inside structure	542	153	249	141	1,518	2,060	3,836	797
Leakage from outside structure	405	76	220	108	1,169	1,574	3,121	598
Street noise or traffic								
Street noise or traffic bothersome	1,535	384	710	440	4,345	5,880	10,158	2,235
Neighborhood crime bothersome	1,263	434	520	309	3,114	4,376	7,650	1,627
Odor conditions bothersome	357	62	161	134	989	1,346	2,156	509
With other problems	1,026	411	381	233	2,270	3,296	5,517	1,166
Other buildings vandalized or with interiors exposed	627	253	277	97	1,497	2,124	3,036	757
Near buildings with bars on windows	941	271	460	211	2,736	3,678	6,025	1,429
Trash, litter, or junk on streets or properties	844	275	378	191	2,326	3,170	4,852	1,225

NA = data not available. – represents or rounds to 0.

Summary Table 5. 2009 Tenant Opinions

2009 Tenant Opinions (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Total households	4,426	999	2,073	1,354	13,807	18,233	35,378	6,895
Overall opinion of structure								
1 (worst)	119	41	49	29	171	290	327	121
2	51	15	7	29	89	139	209	51
3	69	20	33	17	234	304	436	124
4	38	13	21	4	329	367	708	193
5	370	111	182	77	1,290	1,660	2,910	683
6	265	58	134	73	1,061	1,326	2,553	497
7	702	197	387	118	2,236	2,937	6,146	1,058
8	1,030	196	499	335	3,506	4,535	9,625	1,747
9	411	121	150	139	1,423	1,834	4,217	719
10 (best)	1,241	208	547	487	2,910	4,151	6,941	1,430
Not reported	132	21	66	45	559	691	1,306	271
Overall opinion of neighborhood								
1 (worst)	174	64	55	54	287	460	499	176
2	91	43	37	10	159	249	348	64
3	111	54	25	31	243	354	543	121
4	84	17	54	13	433	517	867	228
5	575	202	245	128	1,399	1,974	2,976	724
6	312	62	173	76	1,020	1,332	2,465	499
7	625	163	299	163	1,882	2,507	5,164	874
8	836	140	418	278	3,168	4,004	8,986	1,618
9	430	78	197	155	1,587	2,018	4,563	784
10 (best)	1,043	146	500	396	3,027	4,071	7,575	1,504
No neighborhood	6	3	—	3	15	21	29	11
Not reported	139	26	68	45	588	726	1,362	294
Respondent moved during past year	1,094	189	661	244	5,148	6,242	12,840	2,844
Reasons for leaving previous unit								
Private displacement	26	—	12	14	174	200	393	91
Owner to move into unit	7	—	7	—	41	47	129	26
To be converted to condominium or cooperative	—	—	—	—	13	13	20	1
Closed for repairs	—	—	—	—	11	11	17	9
Other	19	—	5	14	108	127	225	55
Not reported	—	—	—	—	2	2	2	—
Government displacement	37	—	27	10	47	83	138	32
Government wanted building or land	—	—	—	—	14	14	21	9
Unit unfit for occupancy	7	—	7	—	2	10	13	2
Other	29	—	19	10	30	60	105	21
Not reported	—	—	—	—	—	—	—	—
Financial/employment related								
New job or job transfer	38	—	38	—	290	328	1,326	159
To be closer to work/school/other	26	—	20	6	695	720	1,711	409
Other, financial/employment related	64	—	39	25	290	354	690	166
Family/person related								
Married	—	—	—	—	51	51	141	27
Widowed, divorced, or separated	28	—	14	14	113	141	292	45
Other family-/person-related reasons	139	22	61	56	551	690	1,218	319
Housing related								
To establish own household	138	78	42	17	679	816	1,445	369
Needed larger house or apartment	129	9	75	44	484	613	1,362	271
Wanted better home	156	15	125	17	473	630	1,279	259
Change from owner to renter	6	—	6	—	41	47	180	7
Wanted lower rent or maintenance	114	32	49	32	450	563	1,120	222

2009 Tenant Opinions (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Other housing-related reasons	105	6	90	9	339	444	828	189
Evicted from residence	17	–	17	–	99	115	169	53
Disaster loss (fire, flood, etc.)	10	–	10	–	69	79	132	38
Other	198	25	128	45	749	947	1,831	418
Not reported	27	15	9	3	233	260	472	112
Recent mover comparison to previous home								
Better home	682	106	420	155	2,472	3,153	6,192	1,358
Worse home	172	36	94	43	1,085	1,257	2,676	587
About the same	214	32	142	39	1,363	1,577	3,498	782
Not reported	25	15	4	6	229	254	474	117
Choice of present neighborhood								
Convenient to job	155	7	142	6	1,259	1,414	4,069	672
Convenient to friends or relatives	231	13	173	45	1,370	1,601	3,009	754
Convenient to leisure activities	79	–	49	30	305	384	972	176
Convenient to public transportation	98	7	65	26	352	450	753	197
Good schools	94	–	92	2	654	748	1,370	352
Other public services	77	11	40	26	221	299	544	127
Looks/design of neighborhood	178	6	129	43	676	855	2,046	419
House was most important consideration	206	37	122	47	548	754	1,523	315
Other	347	111	154	82	1,299	1,646	2,931	725
Not reported	32	15	14	3	244	276	493	123
Main reason for choice of present neighborhood								
All reported reasons equal	123	–	109	14	497	620	1,354	274
Convenient to job	96	7	83	6	878	975	2,924	479
Convenient to friends or relatives	144	7	99	38	991	1,136	1,915	555
Convenient to leisure activities	17	–	2	15	80	97	244	32
Convenient to public transportation	21	7	7	7	123	144	237	76
Good schools	48	–	48	–	388	436	798	222
Other public services	50	5	19	26	83	133	185	38
Looks/design of neighborhood	94	–	75	19	369	463	1,163	217
House was most important consideration	137	37	67	33	358	494	964	198
Other	330	111	137	82	1,137	1,468	2,563	630
Not reported	32	15	14	3	244	276	493	123
Recent mover comparison to previous neighborhood								
Better neighborhood	421	12	287	122	1,995	2,416	4,953	1,132
Worse neighborhood	187	60	103	24	855	1,042	1,955	451
About the same	435	102	248	85	1,839	2,274	4,916	1,012
Same neighborhood	26	–	19	7	228	253	520	129
Not reported	25	15	4	6	232	257	496	120

NA = data not available. – represents or rounds to 0.

Summary Table 6. Breakdown of Householder and Household Characteristics by Race, Ethnicity, and Elderly Status

2009 Householder and Household Characteristics by Race, Ethnicity, and Elderly Status (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Total households	4,426	999	2,073	1,354	13,807	18,233	35,378	6,895
White alone	2,122	359	1,034	729	9,369	11,491	25,202	4,649
Black alone	2,038	598	919	521	3,424	5,462	7,446	1,745
Hispanic	91	36	36	18	120	211	252	68
Over 65	1,237	274	345	618	2,259	3,496	4,623	1,120
Educational attainment of the householder								
All householders								
Less than 9th grade	413	107	181	126	1,343	1,756	2,232	712
9th to 12th grade, no diploma	1,158	312	482	364	2,354	3,512	4,455	1,170
High school graduate (includes equivalency)	1,676	339	820	517	5,000	6,677	11,724	2,398
Additional vocational training	181	62	60	60	452	633	1,144	221
Some college, no degree	683	160	363	160	2,696	3,379	6,924	1,408
Associate's degree	196	38	98	60	794	990	2,522	356
Bachelor's degree	239	43	93	104	1,194	1,434	5,183	647
Graduate or professional degree	60	0	36	24	425	485	2,338	204
Percent high school graduate or higher	64.5	58.1	68.0	63.9	73.2	71.1	81.1	72.7
Percent bachelor's degree or higher	6.8	4.3	6.2	9.5	11.7	10.5	21.3	12.3
Black Alone	2,038	598	919	521	3,424	5,462	7,446	1,745
Less than 9th grade	107	56	26	26	169	276	279	93
9th to 12th grade, no diploma	602	176	257	170	676	1,278	1,247	351
High school graduate (includes equivalency)	741	182	374	184	1,392	2,133	2,801	708
Additional vocational training	104	38	31	36	127	231	273	59
Some college, no degree	385	137	173	75	752	1,137	1,624	372
Associate's degree	89	7	48	34	191	280	539	94
Bachelor's degree	98	40	27	30	181	279	728	98
Graduate or professional degree	17	0	14	3	64	81	228	29
Percent high school graduate or higher	65	61	69	63	75	141	80	75
Percent bachelor's degree or higher	6	7	4	6	7	13	13	7
Hispanic	772	244	338	189	2,936	3,707	6,300	1,558
Less than 9th grade	208	73	84	51	771	979	1,294	429
9th to 12th grade, no diploma	197	77	75	45	730	927	1,294	396
High school graduate (includes equivalency)	230	57	117	56	882	1,112	2,029	429
Additional vocational training	31	13	18	0	64	95	142	32
Some college, no degree	75	12	48	15	291	366	807	159
Associate's degree	35	25	1	8	109	144	286	52
Bachelor's degree	14	0	9	5	123	137	433	71
Graduate or professional degree	13	0	5	9	30	43	155	22
Percent high school graduate or higher	48	39	53	49	49	97	59	47
Percent bachelor's degree or higher	4	0	4	7	5	9	9	6
Year householder moved into unit								
All households	4,426	999	2,073	1,354	13,807	18,233	35,378	6,895
2005 to 2009	2,747	567	1,451	728	9,921	12,667	25,982	5,131
2000 to 2004	830	164	381	285	1,999	2,829	4,970	938
1995 to 1999	431	125	106	200	746	1,177	1,914	353
1990 to 1994	209	55	85	69	438	647	1,057	178
1985 to 1989	83	37	16	30	239	322	482	96
1980 to 1984	79	34	10	35	134	213	312	70
1975 to 1979	31	8	18	5	101	132	244	43
1970 to 1974	17	9	6	2	73	90	151	29
1960 to 1969	0	0	0	0	87	87	158	40
1950 to 1959	0	0	0	0	44	44	70	18
1940 to 1949	0	0	0	0	13	13	23	0

2009 Householder and Household Characteristics by Race, Ethnicity, and Elderly Status (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
1939 or earlier	0	0	0	0	12	12	17	0
Black alone	2,038	598	919	521	3,424	5,462	7,446	1,745
2005 to 2009	1,333	342	678	313	2,436	3,769	5,401	1,264
2000 to 2004	377	108	167	101	508	885	1,076	248
1995 to 1999	155	67	33	55	194	349	382	91
1990 to 1994	119	51	34	33	128	247	272	57
1985 to 1989	14	5	0	9	61	75	98	34
1980 to 1984	20	9	6	5	34	54	87	27
1975 to 1979	13	8	0	5	29	42	66	18
1970 to 1974	9	9	0	0	12	21	24	4
1960 to 1969	0	0	0	0	14	14	28	3
1950 to 1959	0	0	0	0	2	2	6	0
1940 to 1949	0	0	0	0	5	5	5	0
1939 or earlier	0	0	0	0	0	0	0	0
Hispanic	772	244	338	189	2,936	3,707	6,300	1,558
2005 to 2009	414	92	242	80	2,123	2,537	4,649	1,170
2000 to 2004	136	35	51	50	448	584	896	218
1995 to 1999	85	33	19	33	152	236	324	55
1990 to 1994	59	27	15	17	78	137	178	49
1985 to 1989	39	32	7	0	45	85	91	21
1980 to 1984	39	25	4	9	34	73	69	21
1975 to 1979	0	0	0	0	31	31	54	8
1970 to 1974	0	0	0	0	11	11	22	9
1960 to 1969	0	0	0	0	6	6	7	1
1950 to 1959	0	0	0	0	7	7	11	4
1940 to 1949	0	0	0	0	1	1	1	0
1939 or earlier	0	0	0	0	0	0	0	0
Over 65	1,237	274	345	618	2,259	3,496	4,623	1,120
2005 to 2009	435	51	147	238	869	1,305	1,829	445
2000 to 2004	298	66	84	147	512	810	1,052	267
1995 to 1999	233	54	39	141	271	504	606	138
1990 to 1994	111	32	33	47	172	283	356	68
1985 to 1989	53	37	8	8	113	166	204	48
1980 to 1984	74	34	10	30	87	162	166	53
1975 to 1979	23	0	18	5	55	77	108	28
1970 to 1974	8	0	6	2	52	61	88	24
1960 to 1969	0	0	0	0	70	70	124	32
1950 to 1959	0	0	0	0	35	35	55	18
1940 to 1949	0	0	0	0	11	11	18	0
1939 or earlier	0	0	0	0	12	12	17	0
Income sources of families and primary individuals								
All households								
Wages and salaries	1,779	411	1,017	350	8,129	9,908	25,683	3,842
Wages and salaries were majority of income	1,541	358	882	301	7,409	8,950	24,023	3,490
Two or more people each earned more than 20% of wages and salaries	111	39	56	16	609	720	3,191	260
Self-employment	83	5	59	20	842	925	2,578	474
Interest	187	46	44	98	830	1,017	3,517	459
Dividends	13	5	–	8	214	227	1,100	121
Rental income	9	–	9	–	92	101	487	45
Social Security or Railroad Retirement	1,465	317	521	627	2,880	4,345	5,843	1,385
Retirement or survivor pensions	317	92	78	47	722	1,040	2,122	336
Supplementary Security Income	932	218	414	300	1,350	2,282	2,350	751
Child support or alimony	447	101	275	71	794	1,240	1,922	413
Public assistance or public welfare	512	91	304	117	943	1,455	1,490	613
Food stamp benefits	1,967	451	948	568	3,457	5,424	5,050	1,967
Disability payments, workers' compensation, veterans' disability, other disability	379	50	236	93	735	1,114	1,606	394

2009 Householder and Household Characteristics by Race, Ethnicity, and Elderly Status (000s)	All Assisted Renters	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Eligible Unassisted Renters	Total Eligible Renters	All Renters	Worst Case Needs Households
Other income (VA payments, unemployment, royalty, estates, and more)	156	34	102	20	913	1,069	2,370	475
Over 65								
Wages and salaries	79	29	16	34	271	349	928	105
Wages and salaries were majority of income	54	29	7	19	133	188	571	53
Two or more people each earned more than 20% of wages and salaries	27	23	0	4	47	74	200	20
Self-employment	2	0	0	2	41	44	127	13
Interest	81	26	2	52	307	388	873	169
Dividends	8	0	0	8	100	108	329	63
Rental income	0	0	0	0	22	22	78	6
Social Security or Railroad Retirement	1,030	228	298	504	1,928	2,958	3,929	918
Retirement or survivor pensions	214	49	46	119	537	751	1,430	244
Supplementary Security Income (SSI)	365	108	106	151	307	673	615	148
Child support or alimony	5	0	0	5	8	13	22	2
Public assistance or public welfare	53	0	45	8	68	121	121	38
Food stamp benefits	329	41	113	176	342	671	594	145
Disability payments, workers' compensation, veterans' disability, other disability	65	6	35	23	88	153	195	47
Other income (VA payments, unemployment, royalty, estates, and more)	6	0	0	6	44	50	134	17

NA = data not available. – represents or rounds to 0.

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