Characteristics of HUD-Assisted Renters and Their Units in 2013

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Executive Summary

The 2013 American Housing Survey (AHS) included a supplemental survey of rental units receiving subsidies from programs administered by the U.S. Department of Housing and Urban Development (HUD). In addition, the U.S. Census Bureau used addresses provided by HUD to identify other units in its regular AHS sample that are subsidized by HUD. Together, the 2013 AHS contain 4,490 assisted sample units. This report uses information on those units to characterize the 4.5 million rental units assisted by HUD in 2013.

The 2011 AHS also contained the supplement survey of assisted units and address matches that had previously been done for the 1989, 1991, 1993, 2007, 2009, and 2011 AHS surveys. This report uses information from these previous efforts to analyze how the HUD-assisted rental stock has changed over the past three 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 2013, 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 2013, the United States had 40.2 million renter households. According to the AHS, 18.9 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 4.5 million households, 23.8 percent of those eligible.

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. Over the same period, the number of households eligible for housing assistance increased by 16 percent, although the number of HUD-assisted units increased by only 11 percent. Therefore, the percentage of the eligible households receiving assistance fell from 24.9 percent in 1991 to 23.8 percent in 2013.

During the 1991-to-2013 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 2013. The privately owned assisted share fell from 43.3 to 30.2 percent, and the public housing share fell from 28.4 to 22.9 percent.

The shift in program mix proceeded smoothly throughout the period. The number of eligible households fluctuated more, notably increasing by 1.6 million households between 2009 and 2011 before falling by 1.0 million by 2013.

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 2013 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 2013 was more concentrated in the Northeast and less concentrated in the West. Only 19 percent of all renters and 20 percent of eligible renters lived in the Northeast, but 28 percent of HUD-assisted housing was in the Northeast. In 2013, the West contained 28 percent of all renters and 25 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 more concentrated in metropolitan areas and 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 project 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 28 percent in 2013 despite a decline in the number of large families. The percentage of one-bedroom units decreased slightly from 39 to 38 percent.

Householder and Household Characteristics

The Census Bureau characterizes some households using data on all household members, providing information, for example, on 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. 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 2013 was 43.5 percent, although the percentage of all income-eligible renter households with Black householders was 26.8 percent. The differentials were greatest for the public housing and voucher programs, where Black householders occupied 46.8 and 46.3 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.

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 (28.0 versus 18.8 percent). The percentage of households with elderly householders was particularly high among units in privately owned subsidized housing (46.3 percent). The voucher program served elderly people at a rate similar to their share of income-eligible renter households (16.9 percent). 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 2013.

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 15 percent of public housing households have householders who lived in the unit for more than 13 years compared with 9.8 percent among income-eligible renter households. The voucher program has the most turnover; for example, only 9.5 percent of householders have lived in their units more than 13 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 and householders with a disabled person in the household display lower turnover. The same patterns are apparent among householders in the assisted housing programs, with one exception. In all three assisted programs, Black alone householders have higher turnover than White alone householders.

Because the AHS reports data on years in units for assisted units in 5-year intervals, one can compare only the 1993, 2003, and 2013 studies; turnover was less in 2013 than in either 1993 or 2003; that is, fewer householders have moved in within the past 3 years and more have lived in their units for 13 years or more.

Eligibility for assisted housing is based primarily on household income. In 2013, the median income of all renters nationally was \$30,200, 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 39.4 percent of that for all eligible renters, although the ratios were even less in

public housing (35.8 percent) and privately owned subsidized housing (34.1 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 38.1 percent of HUD-assisted households have wage and salary income compared with 53.0 percent of income-eligible renter households and 71.8 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 15.5 percent of elderly assisted households receive income from these sources compared with 19.8 percent among eligible renters and 29.2 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 9.4 percent of income-eligible households and 4.0 percent of all renter households. In addition, 52.6 percent of HUD-assisted households reported receiving food stamps compared with 34.0 percent of income-eligible households and 16.7 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 2013, 26.5 percent of renter households consisted of married couple households, and the percentage among all income-eligible renter households was 19.8 percent, whereas the percentage across HUD programs ranged between 9.6 and 11.6 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, 43.0 percent of assisted households have children compared with 35.5 percent of all renter households. Nearly one-half of voucher households contain children under 18. In addition, the percentage of households with three or more children is higher in public housing (11.6 percent) and the voucher program (14.4 percent) than among all income-eligible renter households (10.9 percent).

Despite observed program differences and the change in program mix over time, there has been virtually no change 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 (37.8 percent) substantially higher than the rate among either income-eligible renter households (25.9 percent) or all renter households (17.5 percent). The privately owned assisted housing programs contained the highest percentage of households with a disabled member, 42.9 percent.

Finally, rent-to-income ratio data from the 2013 AHS clearly illustrate why housing assistance is needed. Among income-eligible renter households, 61 percent have excessive rent burdens; that is, ratios greater than 40 percent. Excessive rent burdens affect 36 percent of HUD-assisted households, a rate less than that for all renter households (39 percent). 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 22 percent for 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 lower incidence of problems than units occupied by all income-eligible households but 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 problem 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 slightly higher in general than among all renters.

The AHS has a series of questions that focuses on breakdowns in various housing systems. For four of the seven reported system breakdowns (no working flush toilets, public sewage disposal breakdowns, heating equipment breakdowns, and leaking water from inside unit), the incidence of problems was higher for HUD-assisted units as a group than for all eligible renters and all renters. The differences are small. In general, households in privately owned subsidized units report a lower incidence of problems than households in other assisted programs, although households in public housing report the highest incidence. 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, where 10 is considered the best. Households receiving HUD assistance consistently gave their units a 10 more frequently than either all income-eligible renter households or all renter households. The 10 rating was given most frequently by households in privately owned subsidized units. 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 4.6 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. When asked to compare their current neighborhood with their previous neighborhood, recent mover respondents in HUD-assisted units were more likely to rate their current neighborhoods as better than their previous neighborhoods.

1. Introduction

This report is the sixth 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; McGough, 1997; HUD, 2008). These reports are intended for the use of 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 2013 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 2013 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 have been 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 housing unit is located and approved by the local housing authority, 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

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¹ The 2011 report is being revised using improved matched data.

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 about 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, about 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.

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*.² Another term used in the report is "worst case households." "Worst case needs" means renters who do not receive federal assistance, who have incomes below

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² 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.

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 2009: A Report to Congress (February 2011);

50 percent of 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.⁴

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, about 464,000 units were available under the Rural Housing Service (formerly known as the Farmers Home Administration) Section 515 Rental Assistance Program. About 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 Department of Treasury's Low-Income Housing Tax Credit program; from 1987 through 2013, 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 Bigger 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 five detailed summary tables contained in the Detailed Summary Tables section. The structure of these sections follows the organization of the five detailed tables.

- The Bigger Picture section uses information from all eight matched surveys to track the growth of HUD-assisted housing from 1989 to 2013.
- 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 Tables.

Worst Case Housing Needs 2011: Report to Congress (August 2013); Worst Case Housing Needs: 2015 Report to Congress (April 2015). These publications are available online at http://www.huduser.org.

⁴ 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, Bureau of the Census and U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

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 five detailed tables in the 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 and the 2011 report, specialists at the Census Bureau matched records from the AHS and the two HUD administrative record systems using computerized matching algorithms and techniques. These matching techniques use information on the AHS and HUD records, including first name, last name, date of birth, and detailed addresses (street number, street name, street direction/location [for example, North, South, Northwest, Southeast]), unit or apartment number, city, state, and ZIP Code) to match households.

This 2013 report and the forthcoming 2011 report also utilize a special oversample of public housing and privately owned subsidized units that was conducted as a part of the 2013 AHS.

2. The Big Picture

HUD spends approximately \$40 billion a year on assisted housing (Weicher, 2012).⁵ The matched AHS sample used in this report provides important information on how these expenditures affected American households in 2013. 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 five reports (Casey, 1992, 1997; McGough, 1997; HUD, 2008).⁶

AHS data depict how housing assistance has evolved during the 24 years between the 1989 match and the 2013 match. 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. During the same time period, the number of households eligible for housing assistance increased by 16 percent, although the number of HUD-assisted units increased by only 11 percent. The percentage of the eligible households receiving assistance fell from 24.9 percent in 1991 to 22.5 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 being served (Table 2-1).

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⁵ See Table 4-4.

⁶ Reports on the 2009 and 2011 matches are planned for 2017.

⁷ 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 2013 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

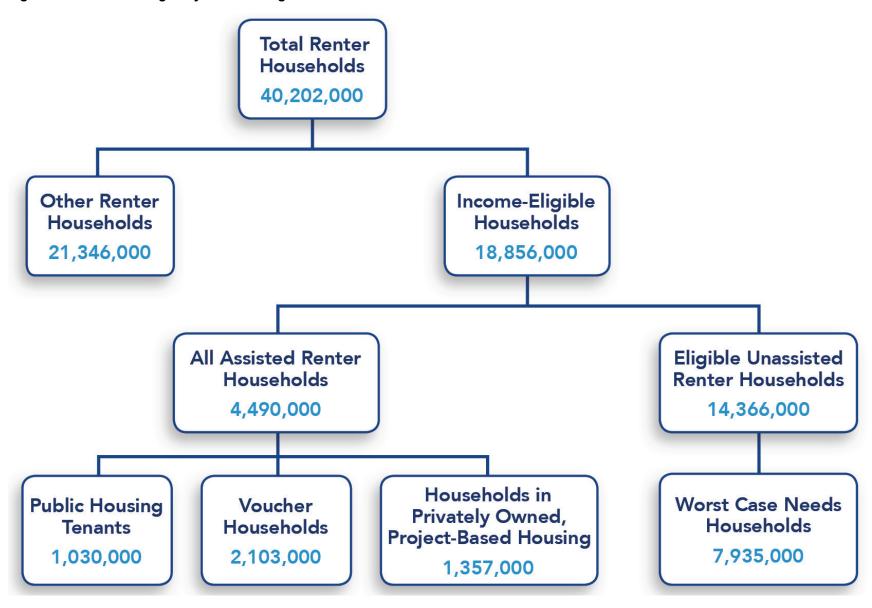
AHS = American Housing Survey. HUD = U.S. Department of Housing and Urban Development.

Figure 2-1 explains how HUD-assisted housing fits into the overall rental housing market. In 2013, the U.S. housing market had 40,202,000 renter households; 18,856,000 of these households were eligible on the basis of income for HUD assistance. HUD programs served 4,490,000 of the eligible households (23.8 percent), leaving 14,366,000 eligible households without any HUD housing assistance; of these, 7,935,000 were judged to have worst case housing needs. The voucher program helped 2,103,000 households; another 1,357,000 households lived in privately owned, project-based housing, and public housing provided housing to 1,030,000 households.⁸

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⁸ 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 2-1. Renters—Eligibility and Housing Assistance



3. Location and Key Unit Characteristics

Three factors greatly influence whom the HUD-assisted housing programs serve and what type of housing is provided. The factors are what 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 found 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 19 percent of all renters and 20 percent of eligible renters live in the Northeast, but 28 percent of HUD-assisted housing is in the Northeast. In 2013, the West contained 28 percent of all renters and 25 percent of eligible renters but 18 percent of HUD-assisted households. The share of HUD-assisted renters found in the Midwest and South is similar to the geographic distributions of all renter households and all incomeeligible renter households (Table 3-1).

Table 3-1: Distribution of HUD-Assisted Housing by Region, 2013

		HUD-Assist					
Regions	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
Northeast	27.8	35.8	24.3	27.0	20.9	19.0	
Midwest	21.6	19.4	19.1	27.2	20.1	18.0	
South	32.9	36.4	32.8	30.4	34.3	33.7	
West	17.7	8.4	23.8	15.3	24.7	28.4	

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, 2013

		HUD-Assist					
Metropolitan/ Nonmetropolitan Areas	All HUD- Assisted (%)	Assisted Public Housing		Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
Inside metropolitan statistical areas	87.4	84.1	89.5	87.5	88.1	87.5	
In central cities	55.2	61.8	52.4	49.5	47.2	47.8	
In suburbs	32.2	22.2	37.2	37.9	40.9	39.7	
Outside metropolitan statistical areas	12.6	16.0	10.5	12.5	11.9	12.5	

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

In The Big Picture section, 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. There has been a slight increase in the percentage of assisted housing in suburbs, 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		AHS Survey Year								
Renters/Location	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.

Note: 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 2013 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 type of units to construct or renovate, and that choice is based on their objectives and the needs at the time when 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, 2013

		HUD-Assist				
Year Built	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
1949 and earlier	19.5	15.0	27.7	10.3	25.2	23.9
1950-1969	21.7	35.0	20.4	13.6	21.8	20.9
1970-1984	38.5	36.4	28.0	56.4	31.1	28.4
1985 or later	20.3	13.7	24.0	19.7	22.0	26.8

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

Public housing began in 1937, and 15.5 percent of public housing units were built before 1950. More than 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; 57.4 percent of these units were constructed between 1970 and 1984. The 9.6 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 closely resembles the distribution among all renters. 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 townhouses 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, 2013

		HUD-Assist					
Number of Bedrooms	All HUD- Assisted (%) Tenants in Public Housing (%)		Voucher Recipients (%)	cipients Privately		All Renters (%)	
Efficiency	1.3	1.9	0.4	2.1	2.2	1.7	
One	37.7	37.8	25.1	57.1	31.6	26.9	
Two	33.2	33.5	37.7	25.9	39.1	39.2	
Three	22.3	21.7	28.7	12.7	21.0	24.6	
Four or more	5.5	5.0	8.0	2.1	6.1	7.6	

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 has increased from 24 percent in 1989 to 28 percent in 2013 despite a decline in the number of large families. The percent of one-bedroom units decreased slightly from 39 percent to 38 percent (Table 3-6).

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

Percent of	All HUD-Assisted Renters										
Units by Number of Bedrooms	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 can be found in Summary Table 1.

4. Householder Characteristics

The Census Bureau characterizes some households using data on all household members, providing information, for example, on 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. 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 2013 was 43.5 percent, although the percentage of all income-eligible renter households with Black householders was 26.8 percent. The differentials were greatest for the public housing and voucher programs, in which Black householders occupied 46.8 and 46.3 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 (36.8 versus 26.8 percent), and these units are also disproportionally concentrated in central cities (Table 4-1).

Table 4-1: Distribution of HUD-Assisted Housing by Race and Ethnicity of Householder, 2013

		HUD-Assist				
Race and Ethnic Origin of Householder	All HUD- Assisted (%)	All HUD- sisted (%) Public Recipients Owned Housing (%) (%) Housing (%)		Total Eligible Renters (%)	All Renters (%)	
White alone	48.5	46.0	46.6	53.4	64.4	70.4
Black alone	43.5	46.8	46.3	36.8	26.8	21.0
Other races alone or multiple races	8.0	7.2	7.2	9.9	8.8	8.7
Hispanic (of any race)	17.4	21.3	17.1	14.9	22.9	19.4

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 2013 surveys because HUD and other

⁹ 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."

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 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-	AHS Survey Year								
Assisted Renters by Race and Ethnic Origin of Householder	1989	1991	1993	2003	2007	2009	2011	2013	
White	54	61	54	54	52	48	49	49	
Black	40	35	40	40	41	46	44	44	
Other 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 (28.0 versus 18.8 percent). The percentage of households with elderly householders was particularly high among units in privately owned subsidized housing (46.3 percent). Only the voucher program served elderly people at a rate similar to their share of income-eligible renter households (16.9 percent).

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, 58.6 compared with 48.8 percent. Only 31.1 percent of households in privately owned subsidized units were in this age range (Table 4-3).

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 51 in public housing and 47 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 has fallen nearly steadily from 35 percent in 1989 to 28 percent in 2013 (Table 4-4).

Table 4-3: Distribution of HUD-Assisted Housing by Age of Householder, 2013

		HUD-Assist	ted Renters			
Age of Householder	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Under 35	24.7	28.0	24.6	22.5	34.2	38.4
35 to 64	47.3	45.3	58.6	31.1	47.1	48.8
65 or older	28.0	26.6	16.9	46.3	18.8	12.8
Median age	NA	51	47	62	NA	40

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

Notes: The tables in this document were created using the Table Creator tool available for 2013 American Housing Survey on the Census Bureau website. The "all assisted renters" and "total eligible renters" numbers were calculated by combining two or more other categories and therefore "medians" are not available for these categories.

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

	AHS Survey Year									
All HUD-Assisted Renters/Age of Householder	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	NA	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. Incomeeligible renter households are much less educated than all renter households. Among incomeeligible renter households, 27.0 percent had householders without high school degrees compared with 17.3 percent among all renter households; 38.5 percent of income-eligible households have householders with education beyond the high school level compared with 52.2 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 (63.5 percent in public housing, 70.2 percent in the voucher program, and 65.1 percent in privately owned housing) compared with 73.0 percent among all income-eligible renter households and 82.7 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.

Table 4-5: Distribution of HUD-Assisted Housing by Education Attainment of Householder by Race

and Ethnicity, 2013

and Ethnicity, 2013		HUD-Assist	ted Renters	}		
Educational Attainment of Householder by Race and Ethnicity	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Less than 9th grade—all households	10.5	11.9	8.4	12.7	9.5	5.8
White alone	14.1	14.1	13.5	15.0	11.5	6.7
Black alone	5.2	8.3	3.0	6.4	4.2	3.1
Other races	17.5	21.6	10.6	23.1	10.8	5.7
Hispanic	23.5	18.7	22.6	30.2	24.5	18.6
9th to 12th grade, no diploma—all households	22.3	24.6	21.3	22.2	17.5	11.5
White alone	20.7	20.7	21.2	19.9	17.1	11.0
Black alone	24.8	28.4	22.7	25.5	20.5	14.8
Other races	18.7	25.7	13.2	20.9	11.2	7.2
Hispanic	26.2	26.9	25.6	26.2	24.5	18.5
High school graduation (includes equivalency)—all households	36.8	37.8	36.1	37.2	34.5	30.5
White alone	35.9	41.1	32.4	37.2	33.5	30.0
Black alone	38.8	35.7	39.5	40.7	38.2	34.9
Other races	31.2	27.0	39.1	24.6	30.6	24.4
Hispanic	28.7	33.8	29.5	21.8	29.7	30.7
More than high school graduation—all households	30.3	25.7	34.1	27.9	38.5	52.2
White alone	29.2	23.8	32.9	27.9	37.9	52.4
Black alone	31.2	27.6	34.8	27.5	37.1	47.2
Other races	32.3	23.0	38.4	30.6	47.4	62.7
Hispanic	21.7	20.5	22.6	21.3	21.3	32.3
High school graduate—all households	67.1	63.5	70.2	65.1	73.0	82.7
White alone	65.2	65.0	65.3	65.1	71.3	82.4
Black alone	70.0	63.3	74.3	68.1	75.3	82.1
Other races	63.5	50.0	77.5	55.2	78.0	87.1
Hispanic	50.4	54.3	52.1	43.1	51.0	63.0

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

When the educational attainment data are disaggregated by race or ethnicity, the patterns are similar among the White alone and Black alone populations. Among the Hispanic population, the level of educational attainment among householders in HUD-assisted housing is virtually the same as the education attainment among the income-eligible group, with the exception of Hispanic householders in privately owned assisted housing. This difference may result from the more elderly population in privately owned assisted housing. One puzzling finding is the very

low educational attainment among other race householders in public housing, in which only 50.0 are high school graduates. When one separates "other race" into its constituent parts—American Indian, Asian, Pacific Islander, two or more races—the public housing distribution is very similar to that of the voucher program, which has a much larger percentage of high school graduates, 77.5 percent. This discrepancy should not be given too much attention, as it is based on only 74 other race householders in the public housing sample.

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 4 years constitute 60.7 percent of income-eligible renter households, compared with 45.7 percent in public housing, 49.5 percent among voucher recipients, and 44.1 percent in privately owned housing. Approximately 15 percent of public housing households have householders who have lived in the unit for more than 13 years compared with 9.8 percent among income-eligible renter households. Both income-eligible renters and all renters show shorter tenancies than assisted households.

Table 4-6: Distribution of HUD-Assisted Housing by Householder Years in Unit by Race, Ethnicity, and Elderly and Disability Status, 2013

and Liderry and Disability Ota	,	HUD-Assis	ted Renters			
Years in Unit, 2013	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
0 to 3—All householders	47.0	45.7	49.5	44.1	60.7	65.6
White alone	45.1	40.0	48.5	43.2	60.8	66.0
Black alone	50.3	46.1	56.3	48.0	60.2	63.9
Other races	41.1	44.6	52.4	34.6	57.0	66.9
Hispanic	44.3	40.2	53.1	38.6	60.9	62.7
Under 65	53.5	52.0	56.7	51.9	67.1	70.0
Over 65	30.4	28.5	27.9	38.1	33.1	36.2
Without a disabled person	50.9	51.0	55.2	48.4	63.8	68.0
With a disabled person	40.5	37.0	46.7	38.6	51.5	54.4
4 to 8—All householders	28.6	26.3	28.7	30.1	21.5	19.9
White alone	28.3	22.1	30.8	30.2	21.4	19.8
Black alone	28.0	19.7	29.2	29.4	22.1	20.8
Other races	32.7	23.2	35.0	31.6	18.7	18.6
Hispanic	29.8	24.7	31.2	36.1	22.4	22.1
Under 65	28.9	27.2	30.0	30.4	20.8	19.2
Over 65	27.7	23.7	32.6	27.8	24.3	24.6
Without a disabled person	27.7	25.1	29.3	30.0	21.1	19.5
With a disabled person	29.8	27.8	32.4	30.4	22.5	21.8

		HUD-Assis	sted Renters			
Years in Unit, 2013	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
9 to 13—All householders	12.4	12.7	12.3	12.2	8.0	6.7
White alone	13.8	11.6	15.0	13.8	7.9	6.6
Black alone	10.3	9.5	11.5	7.8	7.7	6.7
Other races	14.8	14.3	9.8	19.5	8.7	7.1
Hispanic	10.5	12.3	11.3	8.4	7.8	7.4
Under 65	9.8	11.0	10.4	8.3	6.4	5.7
Over 65	18.9	17.9	27.9	11.4	15.0	13.7
Without a disabled person	10.7	11.1	11.7	9.8	6.9	6.0
With a disabled person	14.9	15.2	15.8	14.9	11.1	9.9
More than 13—All householders	12.1	15.2	9.5	13.7	9.8	7.8
White alone	12.7	26.3	5.7	12.8	9.9	7.6
Black alone	11.4	24.6	2.9	14.8	10.0	8.7
Other races	11.5	17.9	2.8	14.3	15.6	7.4
Hispanic	15.4	22.8	4.5	16.8	8.9	7.8
Under 65	7.8	9.8	2.9	9.4	5.7	5.2
Over 65	23.1	29.9	11.7	22.7	27.6	25.5
Without a disabled person	10.6	12.7	3.8	11.9	8.1	6.5
With a disabled person	14.8	20.0	5.2	16.1	14.9	13.9

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

Note: The U.S. Census Bureau does not tabulate "years in unit"; rather, it reports the year the household moved into the unit in 5-year blocks. For 2013, the blocks include 2000–2004, 2005–2009, and 2010–2013. This presentation translates into 0 to 3 years, 4 to 8 years, 9 to 13 years, and more than 13 years categories for years in unit. Because the size of the initial category depends on the survey year, the 2013 results can be compared only with tabulations from the 2003 and the 1993 match studies.

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 9.5 percent of householders have lived in their units more than 13 years, roughly the same as all income-eligible householders. The voucher program does not match the turnover pattern among all renters probably because moving is expensive and voucher participants can carry their subsidies only to unit whose landlords will participate in the voucher program.

The race, ethnicity, age, and disability 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 and householders with a disabled person in the household display lower turnover, that is, lower rates of short tenure (0–3 years) and higher rates of long tenures (more than 13 years.).

The same patterns are apparent among householders in the assisted housing programs, with one exception. In all three assisted programs, Black alone householders have higher turnover than White alone householders.

Because of the way that the AHS collects data on years in units, one can compare only data across the 1993, 2003, and 2013 studies (see Table 4-7 note). Table 4-7 shows that turnover is less in 2013 than in either 1993 or 2003; that is, fewer householders have moved within the past 3 years and more have lived in their units for 13 years or more.

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

Veere in Unit		All HUD-Assisted Renters						
Years in Unit	1993 (%)	2003 (%)	2013 (%)					
0 to 3	53.8	53.2	47.0					
4 to 8	25.6	26.2	28.6					
9 to 13	11.8	10.5	12.4					
More than 13	8.8	10.1	12.1					

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

Notes: More detailed information on householder characteristics can be found in Summary Table 2 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 1993, 2003, and 2013 surveys, the first of these intervals corresponds to 0–3 years in units. For the 1991 and 2001 surveys, the first of these intervals corresponds to 0–1 year in unit.

5. 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 2013, the median income of all renters nationally was \$30,200, 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 39.4 percent of that for all eligible renters, although the ratios were even lower in public housing (35.8 percent) and privately owned subsidized housing (34.1 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, 2013

		HUD-Assis	ted Renters				
Median Household Income	All HUD- Assisted	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Housing	Total Eligible Renters	All Renters	
Median household income	NA	\$10,800	\$11,900	\$10,284	NA	\$30,200	
Percent of all renter households	NA	35.8	39.4	34.1	NA	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-2013 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	AHS Survey Year									
Income as Percent of Renter Median Income	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 38.1 percent of HUD-assisted households have wage and salary income compared with 53.0 percent of income-eligible renter households and 71.8 percent of all renters. Controlling for the age of the householders does not eliminate this difference, with 48.1 percent of assisted households with householders under 65 having wage and salary income compared with 62.2 percent among nonelderly eligible households and 79.0 percent among all nonelderly 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 15.5 percent of elderly assisted households receive income from these sources compared with 19.8 percent among eligible renters and 29.2 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 9.4 percent of income-eligible households and 4.0 percent of all renter households. In addition, 52.6 percent of HUD-assisted households reported receiving food stamps compared with 34.0 percent of income-eligible households and 16.7 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, 31.6 percent of elderly renters and 20.7 percent of nonelderly renters in assisted housing received supplement security income compared with 14.3 percent and 6.5 percent respectively among all renter households (Table 5-3).

Table 5-3: Income Sources for Renter Households by Assistant Status and by Elderly/Nonelderly, 2013

2013		HUD-Assist	ed Renters		Total	
Income Sources	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Eligible Renters (%)	All Renters (%)
Wages and salaries	38.1	41.3	44.0	26.5	53.0	71.8
Under 65	48.8	51.7	50.1	42.9	62.2	79.0
Over 65	10.7	13.5	13.8	7.6	13.4	22.5
Social security income	31.4	30.4	23.4	44.7	22.9	16.3
Under 65	12.8	14.0	12.8	11.5	9.2	6.4
Over 65	79.3	75.9	75.6	83.0	82.5	83.2
Retirement or survivors pensions	6.0	5.1	4.9	8.3	5.3	5.8
Under 65	2.2	1.6	2.7	1.6	2.0	2.3
Over 65	15.5	14.6	15.2	16.1	19.8	29.2
Supplemental security income	23.7	24.0	23.4	24.0	13.3	7.5
Under 65	20.7	19.2	21.1	21.2	12.0	6.5
Over 65	31.6	36.5	34.6	27.7	18.8	14.3
Welfare	11.6	12.0	12.9	9.4	7.5	4.0
Under 65	13.7	14.8	13.7	12.5	8.3	4.1
Over 65	6.4	4.7	9.0	5.7	4.1	3.2
Food stamps	52.6	55.4	52.4	50.7	34.0	16.7
Under 65	57.5	58.7	55.1	62.0	35.8	16.5
Over 65	40.1	46.7	38.8	38.1	26.0	18.1

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 2013, 26.5 percent of renter households consisted of married couple households, and the percentage among all income-eligible renter households was 19.8 percent, whereas the percentage across all HUD programs ranged between 9.6 and 11.6 percent.

Combining the fourth (other female householder) and last (female householder) rows of Table 5-4 provides some additional insight into whom HUD programs serve. Approximately 70 percent of HUD-assisted households are female headed compared with 53 percent among income-eligible households and 42 percent among all renter households.

Table 5-4: Distribution of HUD-Assisted Housing by Household Composition, 2013

		HUD-Assist	ted Renters	•		
Household Composition	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Two-or-more- person households	54.6	56.9	62.6	40.4	58.7	63.8
Married couple families, no nonrelatives	10.2	11.6	9.9	9.6	19.8	26.5
Other male householder	4.2	3.4	5.1	3.5	8.9	13.2
Other female householder	40.2	42.0	47.6	27.3	29.9	24.0
One-person households	45.4	43.1	37.4	59.6	41.3	36.2
Male householder	15.2	15.3	11.9	20.3	17.8	18.2
Female householder	30.2	27.8	25.5	39.3	23.5	18.1

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 27.3 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. Overall 43.0 percent of assisted households have children compared with 35.5 percent of all renter households. Nearly one-half of voucher households contain children under 18, although 28.2 percent of assisted households in privately owned housing have children. In addition, the percentage of households with three or more children is higher in the public housing (11.6 percent) and the voucher program (14.4 percent) than among all income-eligible renter households (10.9 percent). See Table 5-5.

Despite the observed program differences and the noted change in program mix over time, there has been virtually no change 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 5-5: Distribution of HUD-Assisted Housing by Number of Children in Household, 2013

		HUD-Assiste	d Renters				
Number of Single Children Under 18 Years	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
None	59.9	61.5	51.5	71.8	61.9	65.6	
One	15.8	17.2	17.7	11.7	14.6	15.0	
Two	12.9	9.7	16.5	9.7	12.6	11.2	
Three	7.6	7.2	9.6	4.7	7.0	5.4	
Four	2.1	2.6	2.3	1.5	2.7	1.9	
Five	1.0	1.1	1.5	0.4	0.8	0.6	
Six or more	0.7	0.7	1.0	0.2	0.3	0.2	

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

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 more smaller households. Assisted households include a higher percentage of one-person households (45.4 versus 41.3 percent) and a lower percentage of two-to-four-person households (45.7 versus 47.6 percent). Households with five or more persons account for 8.8 percent of HUD-assisted households and 11.1 income-eligible households (Table 5-7).

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; public housing also has a high percentage of one-person households. The voucher program has the highest percentage of large (five-or-more-person) households.

Table 5-7: Distribution of HUD-Assisted Housing by Household Size and the Incidence of Overcrowding, 2013

		HUD-Assist					
Household Size	All HUD- Assisted (%)	Tenants in Public Housing (%) Voucher Recipients (%)		Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
One person	45.4	43.1	37.4	59.6	41.3	36.2	
Two to four persons	45.7	48.4	50.8	35.7	47.6	53.8	
Five or more persons	8.8	8.4	11.7	4.6	11.1	9.9	
Overcrowded	2.8	2.6	3.3	2.1	5.1	4.1	

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

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, 4.1 percent of renter households were overcrowded in 2013. Overcrowding was more prevalent among income-eligible renter households, where 5.1 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 (3.3 percent), which also had a higher percentage of larger households (11.7 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 (37.8 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, 25.9 percent compared with 17.5 percent. The privately owned assisted housing programs contained the highest percentage of households with a disabled member, 42.9 percent.

Table 5-8: Distribution of HUD-Assisted Housing by Disability Status of Members, 2013

Households by Disability Status of Members		Total				
	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Eligible Renters (%)	All Renters (%)
With a disabled member	37.8%	38.2%	34.3%	42.9%	25.9%	17.5%
Without a disabled member	61.7%	61.7%	65.1%	56.4%	73.4%	81.7%

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, where 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 2013 AHS clearly illustrated why housing assistance is needed. Among income-eligible renter households, 61 percent have excessive rent burdens; that is, ratios greater than 40 percent. Excessive rent burdens affect 36 percent of HUD-assisted households, a rate less than that for all renter households (39 percent). See Table 5-9.

Table 5-9: Distribution of HUD-Assisted Housing by Ratio of Housing Costs to Income, 2013

		HUD-Ass	Total				
Monthly Housing Cost- to-Income Ratio	All HUD- Assisted (%)	Assisted Public Housing		Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
Less than 20%	11	14	10	12	4	18	
40% or more	36	30	44	30	61	37	
Median rent burden	NA	30	39	30	NA	33	

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

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 22 percent for income-eligible renters. ¹⁰

In all previous analyses of HUD-assisted housing using AHS data, Table 5-9 has 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.

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.

¹⁰ Derived from Table 3 in the Detailed Summary Tables section.

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 collaborating 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	NA	NA	
Tenants in public housing	30	30	29	27	30	35	30	30	
Voucher recipients	32	34	32	40	39	40	39	39	
Tenants in privately owned housing	30	31	28	32	31	30	32	30	
Total income- eligible renters	39	36	38	81	51	52	NA	NA	
All renters	28	27	28	30	33	34	35	33	

HUD = U.S. Department of Housing and Urban Development. NA = Data not available. 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 2013, 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. 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.

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¹¹ The 81 percent median rent burdens for all eligible households in 2003 seems an anomaly.

6. 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 all either 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, 2013

		HUD-Assiste	ed Renters				
Structure Type	All HUD- Assisted (%) Tenants in Public Housing (%)		Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
Single-family	21.6	16.6	33.5	6.8	29.3	35.5	
Detached	14.8	6.2	26.8	2.7	23.3	29.0	
Attached	6.8	10.4	6.8	4.1	6.1	6.4	
2 to 4 units	21.9	28.8	24.8	12.3	21.0	19.1	
5 to 9 units	14.4	13.4	12.9	17.3	13.6	12.5	
10 to 19 units	10.5	7.4	11.4	11.3	11.5	11.9	
20 to 49 units	9.3	8.8	7.0	13.3	9.1	8.4	
50 or more units	21.1	24.6	7.9	39.0	10.9	8.8	
Manufactured/mobile home or trailer	1.2	0.5	2.4	0.0	4.6	3.9	

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

In 2013, structure type varied markedly across HUD-assisted housing programs. Large buildings (10 or more units) dominated the privately owned subsidized program (63.6 percent) and, to a lesser extent, public housing (40.8 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 (58.3 versus 54.5 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, 2013

Tuble o 2. Biotribution			ted Renters		<u> </u>	
Breakdowns in Housing Systems	All HUD- Assisted (%) Tenants in Public Housing (%)		Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Equipment failures in la	st 3 months					
Water supply stoppage	3.6	5.2	2.6	3.9	3.6	3.6
Flush toilet—none working	3.9	5.9	2.7	4.2	3.6	2.9
Public sewage disposal breakdowns	1.8	1.6	2.0	1.6	1.6	1.4
Electric fuse and circuit breaker failures	6.1	6.3	6.9	4.8	7.0	7.3
Heating equipment breakdown last winter	4.0	5.0	3.7	3.8	3.2	2.7
Water leakage						
Leakage from inside structure	10.8	12.9	11.0	9.1	9.3	9.4
Leakage from outside structure	6.8	6.0	8.0	5.6	7.8	7.4

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

For four of the reported system breakdowns (no working flush toilets, public sewage disposal breakdowns, heating equipment breakdowns, and leaking water from inside unit), the incidence of problems was higher for HUD-assisted units as a group than for all rental units. In three of the four categories (leaking water from inside the unit being the exception), the incidence of problems among total eligible renters was intermediate between assisted renters and all renters. The differences are small from a substantive perspective, but the sample sizes are large enough for some (for example, heating equipment breakdowns) to qualify as statistically significant.

For problems with fuses and circuit breakers, the highest incidence appears among all renters and was smallest among renters in privately owned assisted units. For leakages from outside the structure, the highest incidence is among voucher units and the lowest incidence among units in privately owned assisted housing. 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 general, households in privately owned subsidized units report a lower incidence of problems than households in other assisted programs, although households in public housing report the highest incidence. 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 have rates of occurrence that are similar to those among all eligible renters but slightly higher in general than among all renters. Except for exposed wiring, Table 6-3 of selected deficiencies shows the highest incidence of deficiencies in public housing, but the differences are substantively small. For three 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.

Table 6-3: Distribution of HUD-Assisted Housing by Selected Deficiencies, 2013

		HUD-Assist	ted Renters			
Selected Deficiencies	All HUD- Assisted (%) Tenants in Public Housing (%)		Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Signs of mice in last 12 months	10.0	12.2	9.7	8.8	9.5	8.3
Holes in floors	1.8	2.6	1.6	1.5	2.0	1.4
Open cracks or holes (interior)	7.8	10.4	8.0	5.5	7.4	6.2
Broken plaster or peeling paint (interior)	3.8	6.5	3.0	2.9	3.4	2.6
Exposed wiring	2.1	2.0	2.3	1.8	2.5	2.0
Rooms without electric outlets	1.9	2.6	1.8	1.6	2.3	2.0

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

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¹² Because of the large samples, some of the differences across programs are statistically significance, for example, the difference between public housing and privately owned assisted housing with respect to open cracks and holes.

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. ¹³ Over time the structure of the indices and the variables used to construct them have changed. ^{14,15}

On the index of severe physical problems, HUD-assisted housing has a slightly lower incidence of problems than units occupied by all income-eligible households but 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 problem and moderate physical problems (Table 6-4).

Table 6-4: Distribution of HUD-Assisted Housing by Indices of Physical Problems, 2013

		HUD-Assis				
Physical Problems	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Severe physical problems	3.5	4.1	3.3	3.3	3.6	2.9
Moderate physical problems	5.9	7.3	5.8	5.0	7.3	6.2

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

¹³ 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.

¹⁴ 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.

¹⁵ 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 (2013).

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		AHS Survey Year									
Moderate Physical Problems	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.

Note: In previous tables using all eight surveys, we have not reported 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 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 there has been no study of the persistence of inadequacy among HUD-assisted households.

Tenant Satisfaction

The AHS asks respondents to rate their structure and their neighborhood on a scale from 1 to 10, where 10 is considered the best. Households receiving HUD assistance consistently gave their units a 10 more frequently than either all income-eligible renter households or all renter households. The 10 rating was given most frequently by households in privately owned subsidized units. 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 "worst" ratings (Table 6-6).

Table 6-6: Distribution of HUD-Assisted Housing by Tenant Ratings as Best or Worst, 2013

		HUD-Assist	ted Renters				
Overall Opinion All HUD Assisted (%)		Tenants in Public Housing (%) Voucher Recipients (%)		Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
Structure							
10 (best)	29.4	27.3	27.8	33.5	24.1	21.0	
1 (worst)	1.7	2.5	1.6	1.3	1.4	0.9	
Neighborhood							
10 (best)	25.0	21.8	24.5	28.2	24.2	22.9	
1 (worst)	3.4	4.6	2.9	3.2	2.0	1.3	

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 4.6 percent of public housing tenants gave their neighborhood the worst rating.

Recent Movers

The AHS gathers additional information on households in which the respondent has 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 incomeeligible households or all renters. The same pattern holds when we look at recent movers. Recent mover households occupy only 22.6 percent of HUD-assisted units compared with 34.2 percent of all renter households (Table 6-7).

Table 6-7: Distribution of HUD-Assisted Housing by Percent of Recent Movers, 2013

		HUD-Assiste	d Renters			
Recent Mover Households	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Respondent moved during past year	22.6	22.2	24.1	20.7	32.6	34.2

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

The AHS asks a detailed series of question 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, 2013

,		HUD-Assis	ted Renters			
Reasons for Moving	(%) Housing (%)		Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)
Displaced	5.3	3.2	3.9	8.9	6.0	4.9
New job, closer to job, school, and so on	17.3	14.0	17.4	19.3	28.0	33.7
To establish own household	18.0	23.1	13.7	21.5	14.8	13.2
Needed larger house or apartment	12.5	14.0	15.1	7.4	10.8	10.5
Wanted better home	11.1	8.6	11.4	12.2	9.7	8.9
Change from owner to renter	0.0	0.0	0.7	1.1	0.6	1.0
Wanted lower rent or maintenance	10.9	12.9	11.8	8.1	6.8	6.5
Other housing-related reasons	8.0	8.6	7.9	7.8	6.9	6.2
Other	28.4	28.5	29.0	28.5	30.3	27.5

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

"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. Between 3 and 9 percent of recent movers were displaced across all the groups, and the percentages were lowest among public housing and voucher recent movers. One-third of respondents from the all renters group say their move result 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.

With the exception of the "wanted lower rent or maintenance" category, recent mover respondents in all the groups gave the remaining reasons in roughly the same percentages. Reflecting the greater flexibility of tenant-based assistance, voucher respondents were the most likely to give an improved housing reason, namely "needed larger house or apartment."

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 Provious Home and Neighborhood, 2013

and Previous Home and Neighborhood, 2013

		HUD-Assist	ted Renters				
Comparison of Current and Previous Home and Neighborhood	All HUD- Assisted (%)	Tenants in Public Housing (%)	Voucher Recipients (%)	Tenants in Privately Owned Housing (%)	Total Eligible Renters (%)	All Renters (%)	
Current home							
Better	47.6	47.8	46.2	49.6	44.5	42.8	
Worse	15.2	13.4	16.0	15.2	20.1	20.0	
Current neighborhood							
Better	40.5	35.5	43.4	39.3	37.3	35.2	
Worse	14.5	19.9	13.9	11.9	15.2	14.8	

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

When asked to compare their current neighborhoods with their previous neighborhoods, recent mover respondents in 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.

7. Detailed Summary Tables

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

Summary Table 1: 2013 Structural Characteristics.

Summary Table 2: 2013 Householder Characteristics.

Summary Table 3: 2013 Household Characteristics.

Summary Table 4: 2013 Unit Conditions.

Summary Table 5: 2013 Tenant Opinions.

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, 2005, and 2009) contained special tabulation prepared by the Census Bureau. The 2011 and 2013 reports do not contain these Census Bureau tabulations because one can compute the equivalent information using the Census Bureau's Table Creator. ¹⁶

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¹⁶ https://www.census.gov/programs-surveys/ahs/data/interactive/ahstablecreator.html -

<u>?s_areas=a00000&s_year=n2015&s_tableName=Table1&s_byGroup1=a1&s_byGroup2=a1&s_filterGroup1=t1&s_filterGroup2=g1.</u>

Summary Table 1. 2013 Structural Characteristics

	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 Household
Total units	4,490	1,030	2,103	1,357	14,366	18,856	40,202	7,935
Number of units in structure								
One, detached	663	64	563	36	3,722	4,385	11,666	2,053
One, attached	305	107	142	56	838	1,143	2,586	511
2 to 4	985	297	521	167	2,983	3,968	7,666	1,572
5 to 9	645	138	272	235	1,913	2,558	5,009	1,003
10 to 19	470	76	240	154	1,695	2,165	4,766	957
20 to 49	419	91	148	180	1,294	1,713	3,389	754
50 or more	949	253	167	529	1,102	2,051	3,555	681
Manufactured/mobile home or trailer	55	5	50	0	819	874	1,565	405
ear structure built							•	
2010 to 2014	24	2	13	9	148	172	503	82
2005 to 2009	165	25	110	30	478	643	1,893	309
2000 to 2004	192	27	125	40	558	750	2,094	333
1995 to 1999	170	30	79	61	639	809	1,969	356
1990 to 1994	145	26	65	54	468	613	1,469	248
1985 to 1989	217	31	113	73	942	1,159	2,828	553
1980 to 1984	441	84	107	250	960	1,401	2,706	536
1975 to 1979	634	102	252	280	1,803	2,437	4,732	930
1970 to 1974	653	189	229	235	1,374	2,027	3,998	739
1960 to 1969	550	213	222	115	1,836	2,386	4,823	980
1950 to 1959	426	148	208	70	1,291	1,717	3,576	727
1940 to 1949	270	86	159	25	1,076	1,346	2,595	601
1930 to 1939	184	27	136	21	811	995	2,088	456
1920 to 1929	183	18	131	34	806	989	2,003	435
1920 to 1929 1919 or earlier	239	23	156	60	1,176	1,415	2,003	650
	239	23	130	00	1,170	1,413	2,924	030
Regions Northeast	1,247	369	511	367	2,697	3,944	7,638	1,581
	342	69	147	126	2,69 <i>1</i> 657	3,944 999		356
New England Middle Atlantic	905	300	364	241			1,867	
				369	2,040	2,945	5,771 7,971	1,225
Midwest	970	200	401		2,813	3,783	7,871	1,428
East North Central	687	140	279	268	1,960	2,647	5,458	1,014
West North Central	283	60	122	101	853	1,136	2,413	414
South	1,478	375	690	413	4,996	6,474	14,272	2,675
South Atlantic	729	173	338	218	2,519	3,248	7,394	1,368
East South Central	313	104	116	93	790	1,103	2,245	407
West South Central	436	98	236	102	1,687	2,123	4,633	900
West	794	87	500	207	3,861	4,655	10,421	2,252
Mountain	183	27	100	56	1,008	1,191	2,825	558
Pacific	611	60	400	151	2,853	3,464	7,596	1,694
fletropolitan/nonmetropolitan areas								
Inside metropolitan statistical areas	3,925	866	1,883	1,176	12,570	16,495	35,416	7,039
In central cities	2,477	637	1,101	739	6,864	9,341	18,989	3,958

	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
In suburbs	1,448	229	782	437	5,706	7,154	16,427	3,081
Outside metropolitan statistical areas	565	165	220	180	1,794	2,359	4,786	895
In micropolitan areas	376	88	164	124	1,158	1,534	3,150	581
Outside micropolitan areas	189	77	56	56	636	825	1,636	314
Number of bedrooms								
None	57	20	9	28	357	414	688	222
One	1,692	389	528	775	4,275	5,967	10,832	2,350
Two	1,490	345	793	352	5,881	7,371	15,752	3,167
Three	1,001	224	604	173	2,958	3,959	9,870	1,719
Four or more	248	51	169	28	895	1,143	3,060	477
Number of complete bathrooms								
None	10	4	4	2	143	153	235	125
One	3,475	912	1,400	1,163	9,821	13,296	24,509	5,223
One and one-half	487	68	275	144	1,364	1,851	4,181	779
Two or more	515	45	423	47	3,039	3,554	11,277	1,809

Summary Table 2. 2013 Householder Characteristics

	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	4,490	1,030	2,103	1,357	14,366	18,856	40,202	7,935
Race and origin of householder								
White alone	2,178	474	979	725	9,965	12,143	28,283	5,432
Non-Hispanic	1,510	293	671	546	6,779	8,289	21,324	3,746
Hispanic .	669	181	309	179	3,187	3,856	6,959	1,686
Black alone	1,954	482	973	499	3,093	5,047	8,434	1,781
Non-Hispanic	1,883	457	939	487	2,898	4,781	7,973	1,654
Hispanic .	71	25	34	12	195	266	460	127
American Indian or Alaska Native	70	16	36	18	222	292	486	117
alone								
Asian alone	158	30	53	75	716	874	2,014	412
Pacific Islander alone	8	2	4	2	76	84	188	43
Two or more races	123	26	58	39	293	416	797	150
Hispanic or Latino (of any race)	780	219	359	202	3,533	4,313	7,799	1,897
Age of householder								
Under 25 years old	284	100	75	109	1,946	2,230	4,345	1,109
25 to 29 years old	382	82	175	125	1,718	2,100	5,573	873
30 to 34 years old	445	106	267	72	1,671	2,116	5,519	873
35 to 44 years old	654	120	420	114	2,545	3,199	7,858	1,435
45 to 54 years old	768	165	478	125	2,260	3,028	6,688	1,261
55 to 64 years old	700	182	335	183	1,946	2,646	5,060	1,094
65 to 74 years old	615	145	194	276	1,124	1,739	2,677	633
75 years old and over	643	129	162	352	1,156	1,799	2,483	658
Educational attainment of the								
householder								
Less than 9th grade	472	123	177	172	1,320	1,792	2,342	686
9th to 12th grade, no diploma	1,002	253	448	301	2,297	3,299	4,611	1,301
High school graduate (includes equivalency)	1,654	389	760	505	4,852	6,506	12,269	2,601
Additional vocational training	183	43	89	51	491	674	1,373	283
Some college, no degree	797	171	415	211	2,897	3,694	7,871	1,612
Associate's degree	277	48	168	61	976	1,253	3,290	565
Bachelor's degree	205	34	98	73	1,521	1,726	6,675	865
Graduate or professional degree	82	12	36	34	504	586	3,144	306
Percent high school graduate or higher	199	64	70	65	150	349	83	75
Percent bachelor's degree or higher	19	5	6	8	28	47	24	15
Citizenship of Householder								
Citizen of the United States	4,231	970	1,993	1,268	11,953	16,184	35,193	6,712
Naturalized citizen of the United	373	64	155	154	1,099	1,472	2,878	597
Not citizen of the United States	258	60	110	88	2,413	2,671	5,010	1,223

	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
Year householder moved into unit								
2010 to 2014	2,109	471	1,040	598	9,329	11,438	26,378	5,288
2005 to 2009	1,283	271	604	408	2,768	4,051	8,008	1,517
2000 to 2004	555	131	259	165	954	1,509	2,684	488
1995 to 1999	232	68	84	80	498	730	1,268	271
1990 to 1994	152	34	67	51	274	426	714	147
1985 to 1989	64	20	16	28	182	246	410	68
1980 to 1984	31	9	7	15	114	145	241	47
1975 to 1979	25	2	13	10	75	100	177	29
1970 to 1974	25	12	11	2	62	87	134	37
1960 to 1969	9	8	1	0	54	63	101	27
1950 to 1959	4	4	0	0	23	27	52	6
1940 to 1949	0	0	0	0	19	19	23	8
1939 or earlier	0	0	0	0	13	13	13	3

Summary Table 3. 2013 Household Characteristics

	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	4,490	1,030	2,103	1,357	14,366	18,856	40,202	7,935
Household composition								
Two-or-more-person households	2450	586	1,316	548	8610	11,060	25637	4624
Married couple families, no nonrelatives	457	119	208	130	3278	3,735	10659	1607
Under 25 years	19	7	10	2	223	242	531	94
25 to 29 years	17	4	11	2	453	470	1448	217
30 to 34 years	50	16	31	3	520	570	1884	233
35 to 44 years	83	14	41	28	820	903	2732	419
45 to 64 years	142	41	76	25	928	1,070	3138	481
65 years and older	145	36	39	70	335	480	926	163
Other male householder	190	35	107	48	1489	1,679	5326	767
Under 45 years	115	18	71	26	1019	1,134	3877	509
45 to 64 years	61	12	29	20	395	456	1247	224
65 years and older	15	5	8	2	76	91	203	34
Other female householder	1803	433	1,000	370	3844	5,647	9651	2251
Under 45 years	1227	292	656	279	2606	3,833	6614	1547
45 to 64 years	479	101	316	62	972	1,451	2466	558
65 years and older	97	40	28	29	264	361	571	145
One-person households	2040	444	787	809	5756	7,796	14565	3311
Male householder	683	158	250	275	2678	3,361	7308	1512
Under 45 years	116	28	49	39	1254	1,370	3625	704
45 to 64 years	317	85	137	95	986	1,303	2612	556
65 years and older	252	45	65	142	439	691	1071	252
Female householder	1356	286	537	533	3078	4,434	7257	1799
Under 45 years	137	30	66	41	985	1,122	2583	566
45 to 64 years	470	108	256	106	926	1,396	2285	536
65 years and older	750	149	215	386	1167	1,917	2390	697
Number of persons in household						.,	2000	• • • • • • • • • • • • • • • • • • • •
One person	2,040	444	787	809.0	5,756	7,796	14,565	3311.0
Two persons	950	260	436	254.0	3,197	4,147	10,945	1720.0
Three persons	658	147	375	136.0	2,051	2,709	6,179	1127.0
Four persons	445	92	258	95.0	1,668	2,113	4,524	899.0
Five persons	218	55	139	24.0	944	1,162	2,350	477.0
Six persons	103	21	50	32.0	467	570	1,013	259.0
Seven persons or more	76	11	58	7.0	284	360	626	142.0
Number of persons per room	70		30	7.0	204	300	020	142.0
0.50 or fewer	3,042	684	1,329	1029	8,527	8,527	25,581	4830
0.51 to 1.00	1,323	319	704	300	4,883	4,883	12,972	2595
1.01 to 1.50	1,323	26	704 65	27	4,863 812	4,663 812	1,412	432
1.51 or more	7	20 1	5	1	143	143	237	432 78
	,	ı	Э	ı	143	143	231	10
Number of single children under 18 years	2 600	633	1 002	974.0	0.002	11 672	26.250	5068.0
None	2,690	033	1,083	9/4.0	8,983	11,673	26,359	0.000.0

	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
One	708	177	372	159.0	2,041	2,749	6,045	1052.0
Two	578	100	346	132.0	1,794	2,372	4,518	949.0
Three	340	74	202	64.0	985	1,325	2,175	559.0
Four	96	27	49	20.0	417	513	781	220.0
Five	47	11	31	5.0	112	159	230	64.0
Six or more	30	7	20	3.0	35	65	94	24.0
Households with children								
Children in household with one adult or None	1,096	253	592	251	1,752	2,848	3,909	1,070
Persons not spouse or children					•	•	•	•
With relatives	320	89	176	55	1,175	1,495	3,079	620
With nonrelatives	208	41	121	46	2,008	2,216	6,974	1,078
Median household income	NA		10,800	-	11,900	, -	10,284	,
Median monthly housing costs (excludes no cash rent)	NA		,		,		,	
Monthly housing costs as percentage of current income								
Less than 5%	45	11	19	15	24	69	278	0
5 to 9%	103	26	31	46	60	163	1.144	7
10 to 14%	145	49	56	40	103	248	2,318	1
15 to 19%	213	62	94	57	137	350	3,617	13
20 to 24%	388	124	141	123	307	695	4,320	22
25 to 29%	646	162	228	256	539	1,185	4,194	28
30 to 34%	512	103	219	190	706	1,218	3,313	28
35 to 39%	290	67	143	80	861	1,151	2,464	19
40 to 49%	387	61	241	85	1,940	2,327	3,848	52
50 to 59%	222	56	119	47	1,579	1,801	2,413	1,430
60 to 69%	127	11	93	23	1,266	1,393	2,413 1,755	1,199
70 to 99%	229	45	93 135	23 49	1,827	2,056	2,569	1,704
						•	,	
100% or more	667 219	132 67	336 95	199 57	3,224 937	3,891 1,156	4,325 1,581	3,057 204
Zero or negative income		53		57 87		•	•	204 170
No cash rent	295	53 30	155 39	87 30	855	1,150	2,063	170 83
Median (excludes 2 previous lines)	NA	30 29			NA	NA	33	
Median (excludes 3 lines before medians)	NA	29	34	29	NA	NA	30	65
Income sources of families and primary								
individuals	1 710	405	006	250	0 200	10.000	20 054	4 206
Wages and salaries	1,710	425	926	359	8,290	10,000	28,854	4,396
Self-employment	129	24	74	31.0	852	981	3,061	501.0
Interest	113	22	46	45.0	629	742	2,905	350.0
Dividends	24	7	5	12.0	189	213	1,135	128.0
Rental income	17	7	6	4.0	105	122	622	61.0
Social security or railroad retirement	1,411	313	492	606.0	2,907	4,318	6,540	1714.0
Retirement or survivor pensions	268	53	102	113.0	740	1,008	2,325	438.0
Supplementary security income (SSI)	1,066	247	493	326.0	1,437	2,503	3,002	929.0

	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
Child support or alimony	365	62	226	77.0	756	1,121	2,020	466.0
Public assistance or public welfare	523	124	272	127.0	889	1,412	1,609	576.0
Food stamp benefits	2,362	571	1,103	688.0	4,042	6,404	6,731	2650.0
Food Stamps								
Income of \$25,000 or less								
Household members received food stamps	2,362	571	1,103	688.0	4,042	6,404	6,731	2650.0
Did not receive food stamps	1,269	259	536	474.0	7,381	8,650	10,979	4183.0
Not reported	185	39	98	48.0	838	1,023	1,272	478.0

NA = data not available.

Summary Table 4. 2013 Unit Conditions

	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	4,490	1,030	2,103	1,357	14,366	18,856	40,202	7,935
Equipment failures in last 3 months								
Water supply stoppage	161	54	54	53	525	686	1,446	296
Flush toilet—none working	174	61	56	57	509	683	1,160	284
Public sewage disposal breakdowns	80	16	42	22	215	295	562	129
Electric fuse and circuit breaker failures	275	65	145	65	1,036	1,311	2,953	555
Heating equipment breakdown last winter Water leakage	181	52	77	52	427	608	1,080	321
Leakage from inside structure	487	133	231	123	1,263	1,750	3,783	734
Leakage from outside structure	307	62	169	76	1,172	1,479	2,994	656
Selected deficiencies								
Signs of rats in last 12 months	52	21	22	9	230	282	461	156
Signs of mice in last 12 months	449	126	204	119	1345	1,794	3343	754
Signs of rodents, not sure which kind,								
in last 12 months	59	15	26	18	143	202	320	70
Holes in floors	80	27	33	20	290	370	578	173
Open cracks or holes (interior)	350	107	169	74	1054	1,404	2502	663
Broken plaster or peeling paint								
(interior)	170	67	64	39	468	638	1031	268
No electrical wiring	17	4	9	4	36	53	77	22
Exposed wiring	93	21	48	24	378	471	814	239
Rooms without electric outlets	86	27	37	22	352	438	802	209
Severe physical problems	156	42	69	45	521	677	1,157	521
Plumbing	74	16	32	26	339	413	725	339
Heating	71	24	29	18	153	224	366	153
Electric	7	2	5	0	21	28	40	21
Upkeep	11	1	8	2	23	34	47	23
Hallways								
Moderate physical problems	264	75	121	68	1,105	1,369	2,505	549
Plumbing	18	4	8	6	72	90	147	37
Heating	10	2	2	6	212	222	390	98
Upkeep	69	21	38	10	266	335	545	142
Kitchen	176	48	79	49	619	795	1,528	312

Summary Table 5. 2013 Tenant Opinions

	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	4,490	1,030	2,103	1,357	14,366	18,856	40,202	7,935
Overall opinion of structure								
1 (worst)	77	26	34	17	188	265	368	128
2	30	8	8	14	80	110	174	54
3	65	13	33	19	184	249	399	118
4	83	23	44	16	362	445	774	197
5	401	96	209	96	1,255	1,656	2,942	694
6	261	56	129	76	1,156	1,417	3,026	624
7	643	169	304	170	2,335	2,978	7,231	1,262
8	969	206	463	300	3,477	4,446	10,514	1,912
9	462	112	209	141	1,430	1,892	4,550	809
10 (best)	1,321	281	585	455	3,229	4,550	8,454	1,775
Not reported	175	40	84	51	669	844	1,769	362
Overall opinion of neighborhood								
1 (worst)	153	47	62	44	227	380	525	142
2	75	26	19	30	142	217	347	92
3	101	24	43	34	251	352	569	146
4	118	31	53	34	407	525	968	200
5	474	131	222	121	1,382	1,856	3,281	755
6	272	59	137	76	999	1,271	2,799	555
7	611	142	289	180	2,084	2,695	6,076	1,186
8	884	189	442	253	3,115	3,999	9,529	1,665
9	473	110	222	141	1,567	2,040	4,995	907
10 (best)	1,123	225	516	382	3,440	4,563	9,196	1,876
No neighborhood	19	2	9	8	28	47	61	9
Not reported	184	43	88	53	726	910	1,856	403
Respondent moved during past year	887	186	431	270	5,013	5,900	13,447	2,904
Reasons for leaving previous unit						•		·
Private displacement	27	4	10	13	157	184	353	113
Owner to move into unit	12	0	6	6	40	52	113	25
To be converted to condominium or cooperative	0	0	0	0	0	0	1	0
Closed for repairs	3	3	0	0	2	5	9	2
Other	12	1	4	7	113	125	227	84
Not reported	0	0	0	0	2	2	2	2
Government displacement	5	1	1	3	19	24	57	16
Government wanted building or land	0	0	0	0	0	0	10	0
Unit unfit for occupancy	1	0	1	0	5	6	7	3
Other	4	1	0	3	14	18	41	13
Not reported	0	•	Ŭ	· ·	0	0	• •	.5
Disaster loss (fire, flood, and so on.)	10	0	4	6	67	77	122	45
New job or job transfer	24	1	6	17	326	350	1,666	194

	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
To be closer to work/school/other	50	2	39	9	727	777	1,868	413
Other, financial/employment related	79	23	30	26	447	526	992	256
To establish own household	160	43	59	58	715	875	1,772	401
Needed larger house or apartment	111	26	65	20	529	640	1,412	307
Married	0	0	2	1	44	47	154	16
Widowed, divorced, or separated	11	4	5	2	98	109	294	59
Other family-/person-related reasons	86	19	44	23	568	654	1,268	322
Wanted better home	98	16	49	33	473	571	1,191	285
Change from owner to renter	0	0	3	3	29	35	129	22
Change from renter to owner	NA	NA	NA	NA	0	0	NA	NA
Wanted lower rent or maintenance	97	24	51	22	307	404	869	153
Other housing-related reasons	71	16	34	21	338	409	837	209
Evicted from residence	5	1	2	2	62	67	121	36
Other	133	22	64	47	688	821	1,638	413
Not reported	22	8	10	4	135	157	343	69
Choice of Present Home		-		•				
Onloice of Fresent Home	70	15	33	21	3,7	4,4	9.6	2.14
Financial reasons	4	5	3	6	53	57	78	3
Tillanda Todoono	46	75	25	13	2,5	2,9	7,5	1,54
Room layout/design	2	70	4	3	07	69	42	2
1 toom layour acoign	54	10	28	15	2,8	3,3	8,2	1,72
Size	5	8	5	2	28	73	61	1,,,2
0.20	34	53	19	99	1,7	2,1	5,3	1,08
Exterior appearance	6	00	4	00	58	04	36	5
Extend appearance	31	58	15	96	1,5	1,8	4.8	961
Yard/trees/view	1	00	7	00	78	89	16	001
. a. a, 11000, 11011	28	59	13	84	1,5	1,8	4,8	964
Quality of construction	2	00	9	O-I	56	38	00	004
Quality of contentioned.	31	67	14	10	1,5	1,8	3,4	914
Only one available	5	0.	1	7	45	60	91	011
5, 55 a. a. a. a. a.	42	71	23	12	2,5	2,9	7,2	1,48
Neighborhood	4		0	3	02	26	65	2
9	58	13	19	26	398	45	99	205
Other	00	10	10	20	000	6	3	200
	46	16	22	8	232	27	57	131
Not reported		. •		· ·		8	3	
Main Reason for Choice of Present Home						-	-	
mani itaason ioi onoice oi i iesentiione	20	29	10	63	1,1	1,3	3,2	645
All reported reasons equal	0	23	8	0.5	02	02	3,2 77	040
All Topolieu Teasons equal	41	98	17	13	2,0	2,5	5,0	1,16
Financial reasons	0	30	6	6	2,0 96	2,5 06	82	7, 10
i ilialiciai reasons	32	6	19	7	233	26	81	7 160
Room layout/design	3∠	6	19	1	233	∠6 5	81 1	100
Room layout/design						ວ	ı	

	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
	51	5	39	7	300	35	93	193
Size						1	8	
Exterior appearance	2	0	0	2	23	25	48	18
	2	0	2	0	43	45	16	25
Yard/trees/view							5	
Quality of construction	0	0	0	0	24	24	46	11
	48	12	23	13	268	31	60	158
Only one available						6	0	
	43	8	26	9	274	31	86	173
Neighborhood						7	7	
	26	4	10	12	250	27	58	128
Other						6	7	
	71	22	28	21	399	47	1,0	225
Not reported						0	27	
Choice of present neighborhood								
Convenient to job	258	64	145	49	2,267	2,525	7,058	1,309
Convenient to friends or relatives	453	95	213	145	2,595	3,048	6,824	1,483
Convenient to amenities	408	89	198	121	2,473	2,881	7,076	1,450
Convenient to public transportation	317	71	163	83	1,758	2,075	4,013	1,050
Good schools	276	65	149	62	2,004	2,280	4,687	1,195
Other public services	341	85	156	100	1,911	2,252	4,937	1,093
Looks/design of neighborhood	321	52	172	97	1,989	2,310	5,985	1,215
House was most important								
consideration	547	100	281	166	3,051	3,598	8,745	1,850
Other	137	37	49	51	636	773	1,580	347
Not reported	45	15	22	8	212	257	544	122
Main reason for choice of present neighborhood								
All reported reasons equal	187	33	81	73	936	1.123	2,698	564
Convenient to job	58	9	44	5	814	872	2,779	480
Convenient to friends or relatives	170	27	82	61	735	905	1,791	413
Convenient to amenities	17	5	9	3	100	117	198	58
Convenient to public transportation	26	7	13	6	108	134	365	75
Good schools	4	1	2	1	76	80	183	45
Other public services	62	8	33	21	270	332	712	156
Looks/design of neighborhood	40	14	12	14	202	242	447	106
House was most important consideration	94	14	56	24	431	525	1,245	258
Other	99	32	31	36	485	584	1,032	267
Not reported	76	28	32	16	334	410	811	163

	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
Recent mover comparison to previous home								
Better home	422	89	199	134	2,201	2,623	5,749	1,289
Worse home	135	25	69	41	1,051	1,186	2,686	601
About the same	275	52	140	83	1,487	1,762	4,279	857
Not reported	55	20	23	12	273	328	733	156
Recent mover comparison to previous neighborhood								
Better neighborhood	359	66	187	106	1,839	2,198	4,732	1,059
Worse neighborhood	129	37	60	32	765	894	1,994	447
About the same	292	55	130	107	1,865	2,157	5,353	1,087
Same neighborhood	47	10	24	13	234	281	599	134
Not reported	61	18	31	12	309	370	769	175

NA = data not available.

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