

# Where Families Using Federal Rental Assistance Live

**Erik Gartland**

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# Background

Where do HUD-assisted households live in 100 most populous metros?

Which HUD programs provide the greatest neighborhood choice for participants?

## Neighborhoods

- By poverty rate
- By race/ethnicity

## Federal rental assistance programs

- Housing Choice Vouchers
- Project-Based Rental Assistance
- Public Housing

## Household types

- All assisted households
  - Families with children
  - Families of color with children
  - Households including a person with a disability

# Data Sources

Location and neighborhood characteristics of HUD-assisted households

Merge tract-level Census data with HUD administrative data

**ACS**  
2017-2021

- Poverty rate
- Renter-occupied units by gross rent

**Decennial Census**  
2020

- Total population by race/ethnicity

**HUD Microdata**  
2020

- Households receiving federal rental assistance

# Key Definitions



**Low-poverty neighborhoods** = Census tracts with a poverty rate below 10 percent



**High-poverty neighborhoods** = Census tracts with a poverty rate of 30 percent or higher



**Voucher-affordable units** = total rental units that should be affordable to someone with a housing voucher

(rent is below that area's Small Area Fair Market Rent (SAFMR) set at the ZIP code-level).

# Key Findings



Over half of **Public Housing** residents live in high-poverty neighborhoods, often reflecting local patterns of economic and racial segregation.



**Project-based rental assistance** provides a critical source of rental assistance in a more diverse range of neighborhoods than public housing.



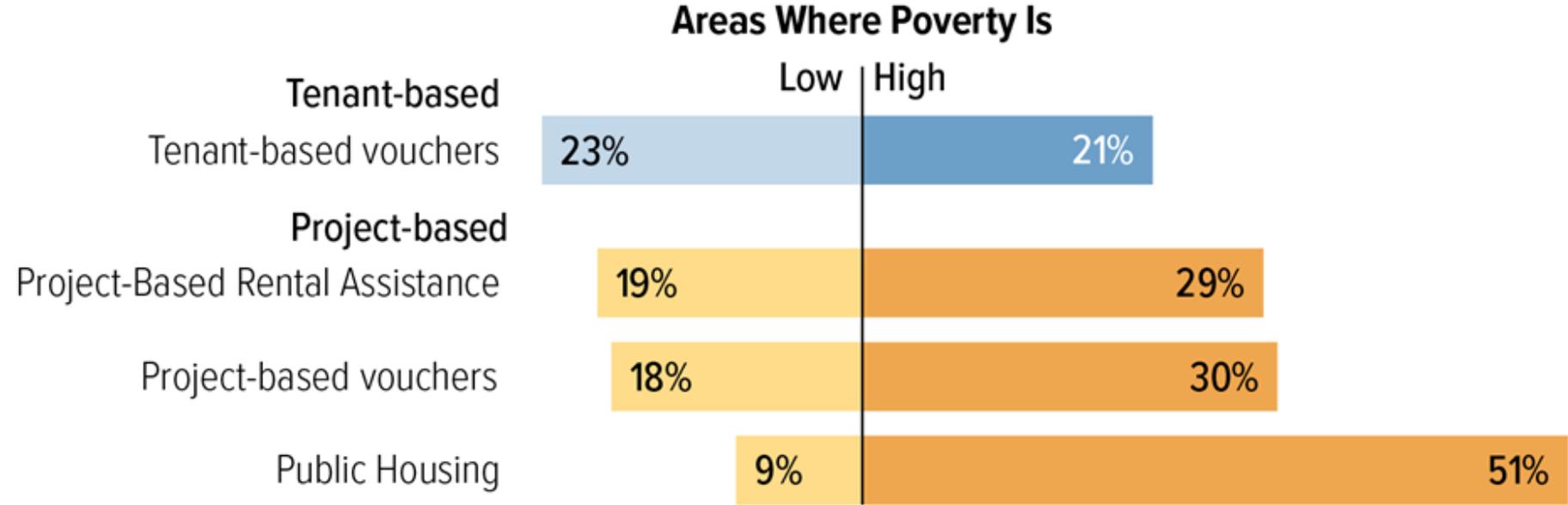
Renters with a **Housing Choice Voucher** are more likely to live in low-poverty areas, and less likely to live in high-poverty areas, than those with other federal rental assistance.



Renters with a **tenant-based housing voucher** are the most likely to live in low-poverty, and least likely in high-poverty, areas.

# Renters With Tenant-Based Assistance More Likely to Live in Low-Poverty Areas Than Are Renters With Project-Based Assistance

Shares of households in 100 most populous metro areas, by assistance type



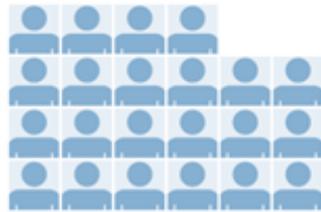
Note: Low- and high-poverty areas = Census tracts with poverty rates of less than 10% and of 30% or higher. Areas with moderate poverty (between 10 and 30%) aren't shown.

Source: CBPP analysis of 2020 HUD administrative data and 2017-2021 American Community Survey data

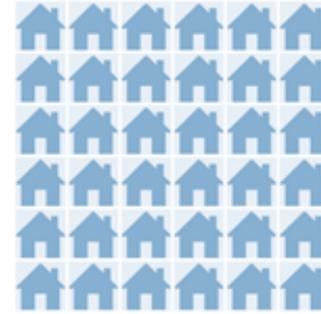
# Vouchers Fall Short of Their Potential to Give Households Access to Low-Poverty Neighborhoods

In the 100 most populous metro areas in the U.S.:

**22% of voucher-assisted households** live in low-poverty areas...



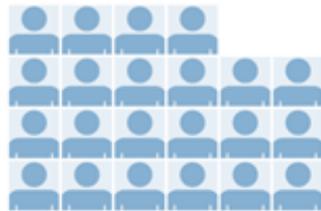
...but **36% of voucher-affordable units** are in these low-poverty areas, so there's likely room for more voucher use.



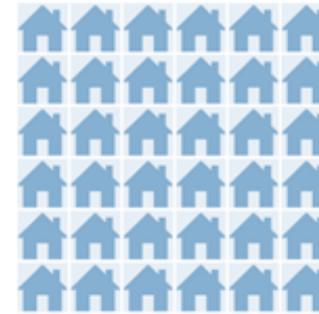
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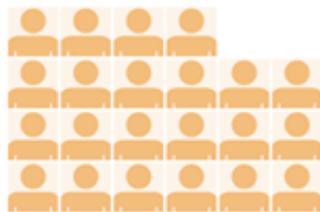
**22% of voucher-assisted households** live in low-poverty areas...



...but **36% of voucher-affordable units** are in these low-poverty areas, so there's likely room for more voucher use.



Meanwhile, **22% of voucher-assisted households** live in high-poverty areas...



...but **13% of voucher-affordable units** are in these areas.



Note: Low- and high-poverty areas = Census tracts with poverty rates of less than 10% and of 30% or higher.

Source: CBPP analysis of 2020 HUD microdata and 2017-2021 ACS data

# Metro Area Case Studies



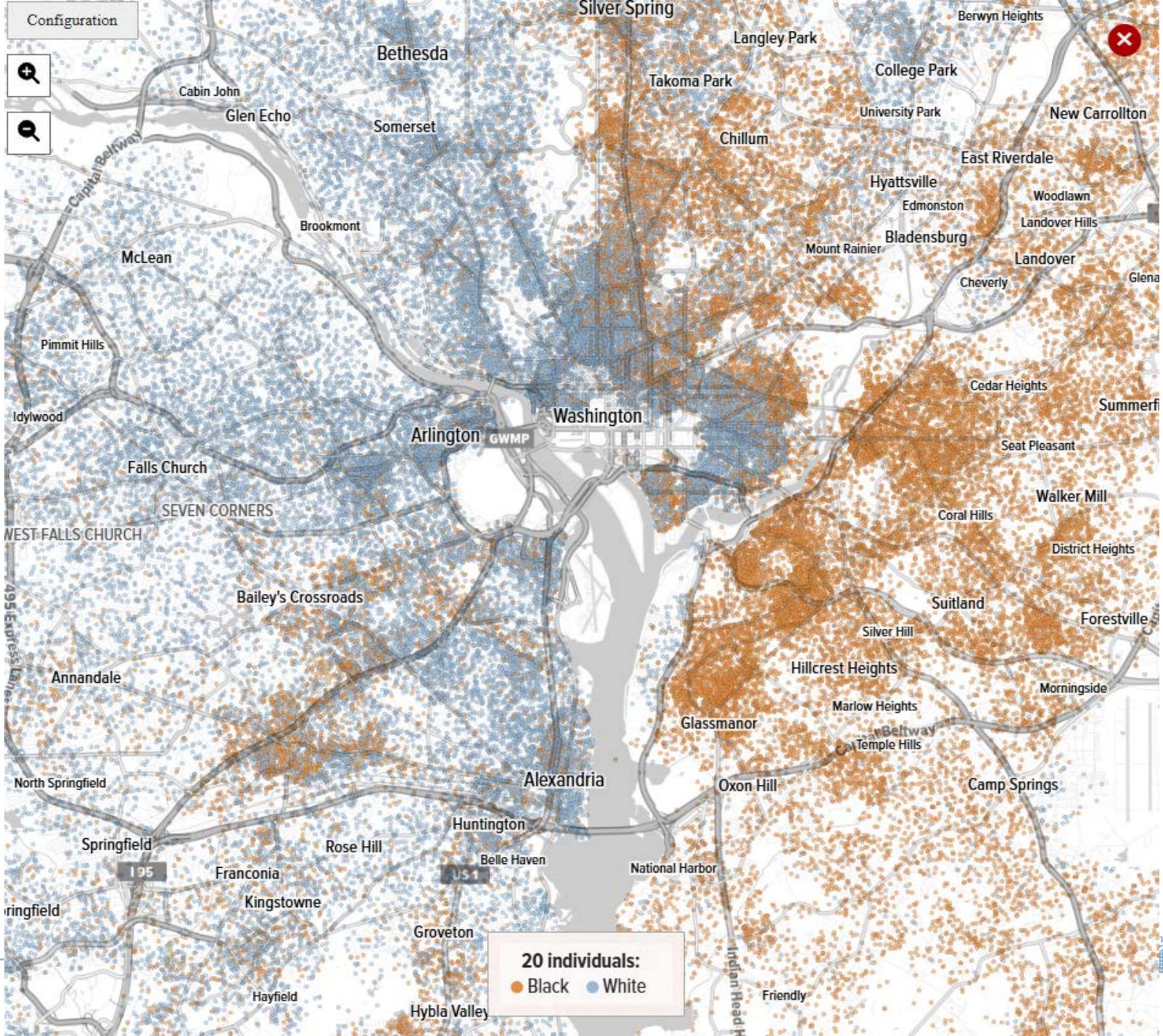
**Public  
Housing**  
*Washington  
D.C.*



**Project-  
Based  
Rental  
Assistance**  
*Los Angeles*



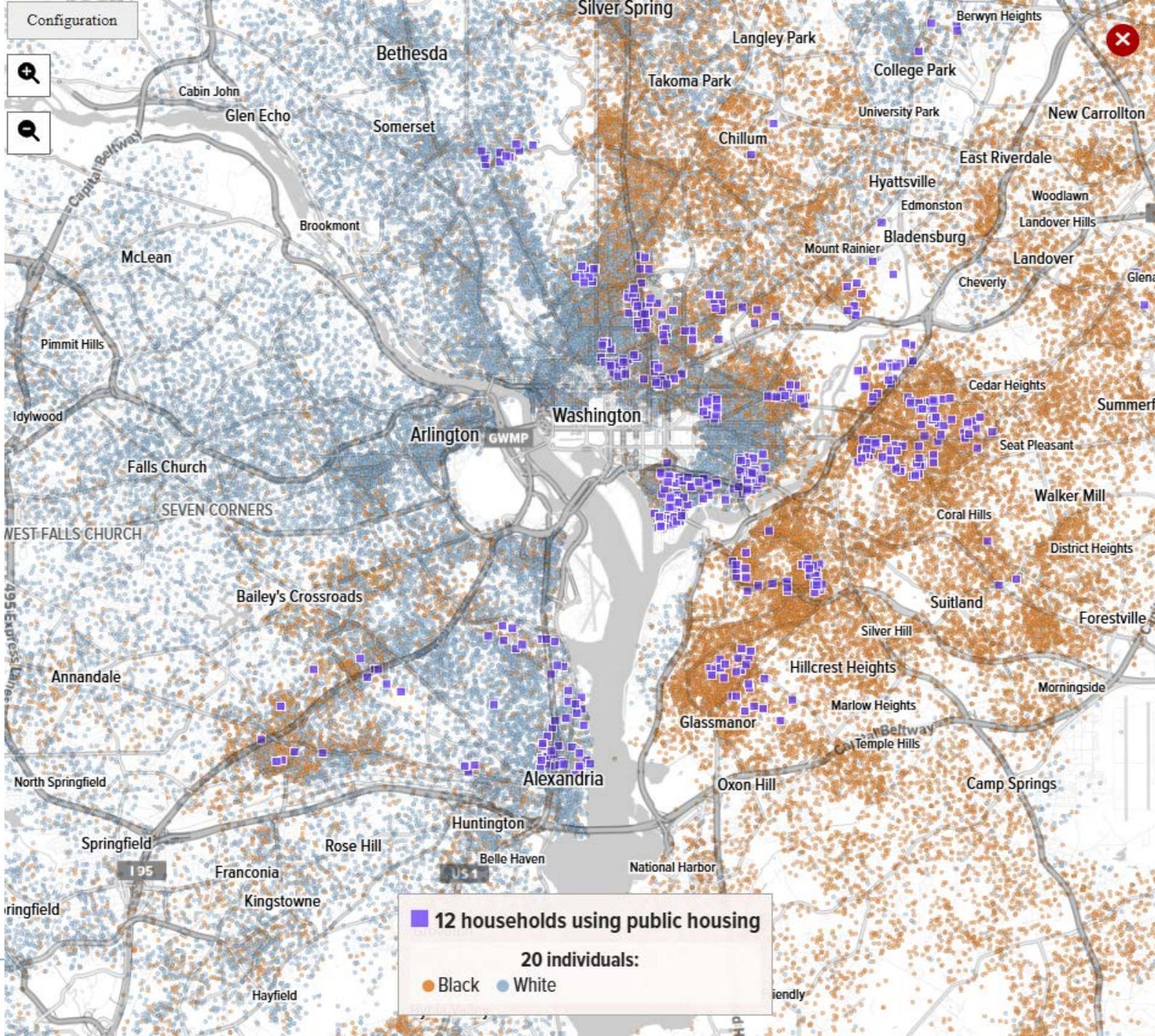
**Housing  
Choice  
Vouchers**  
*Milwaukee*



Configuration

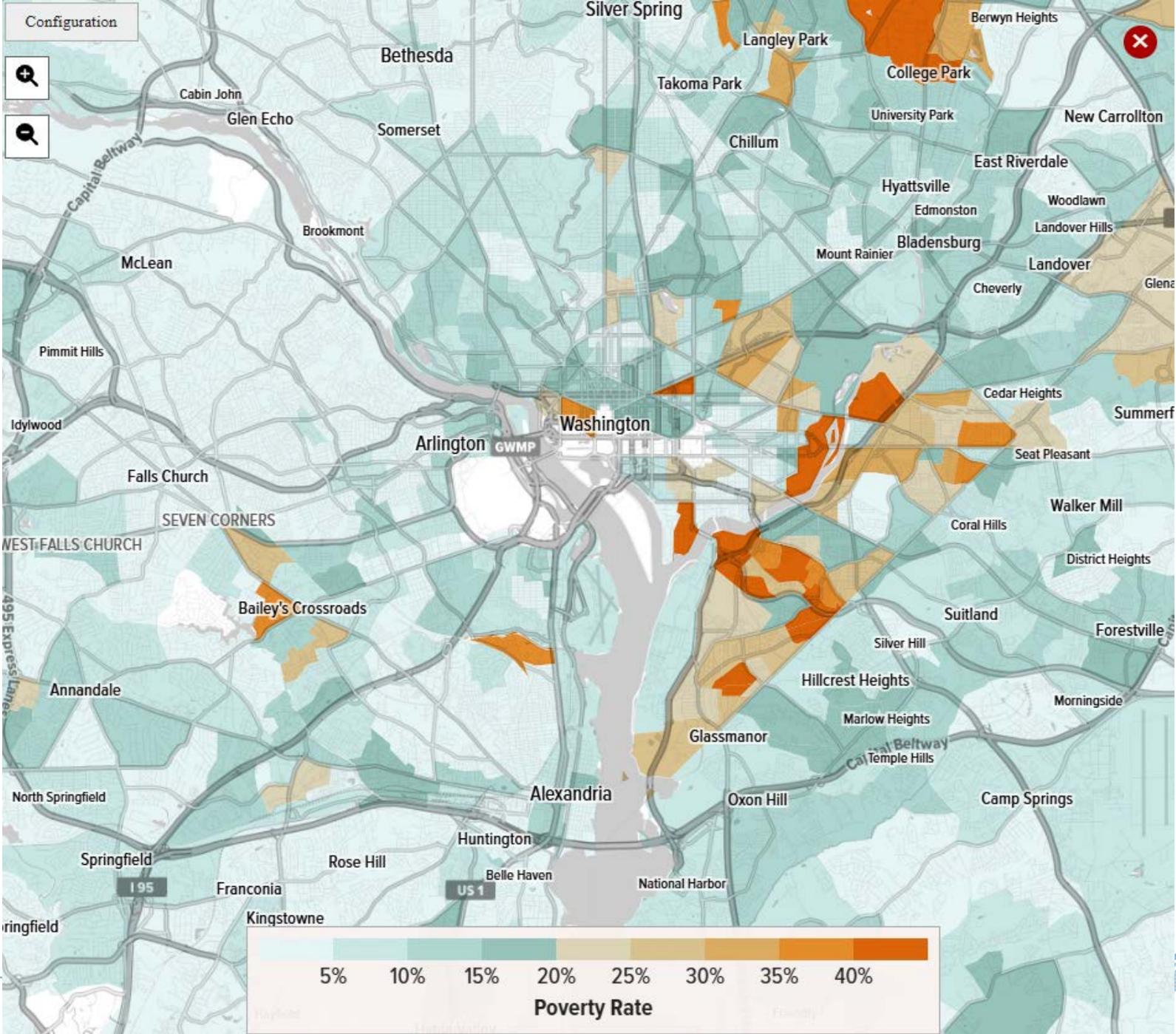


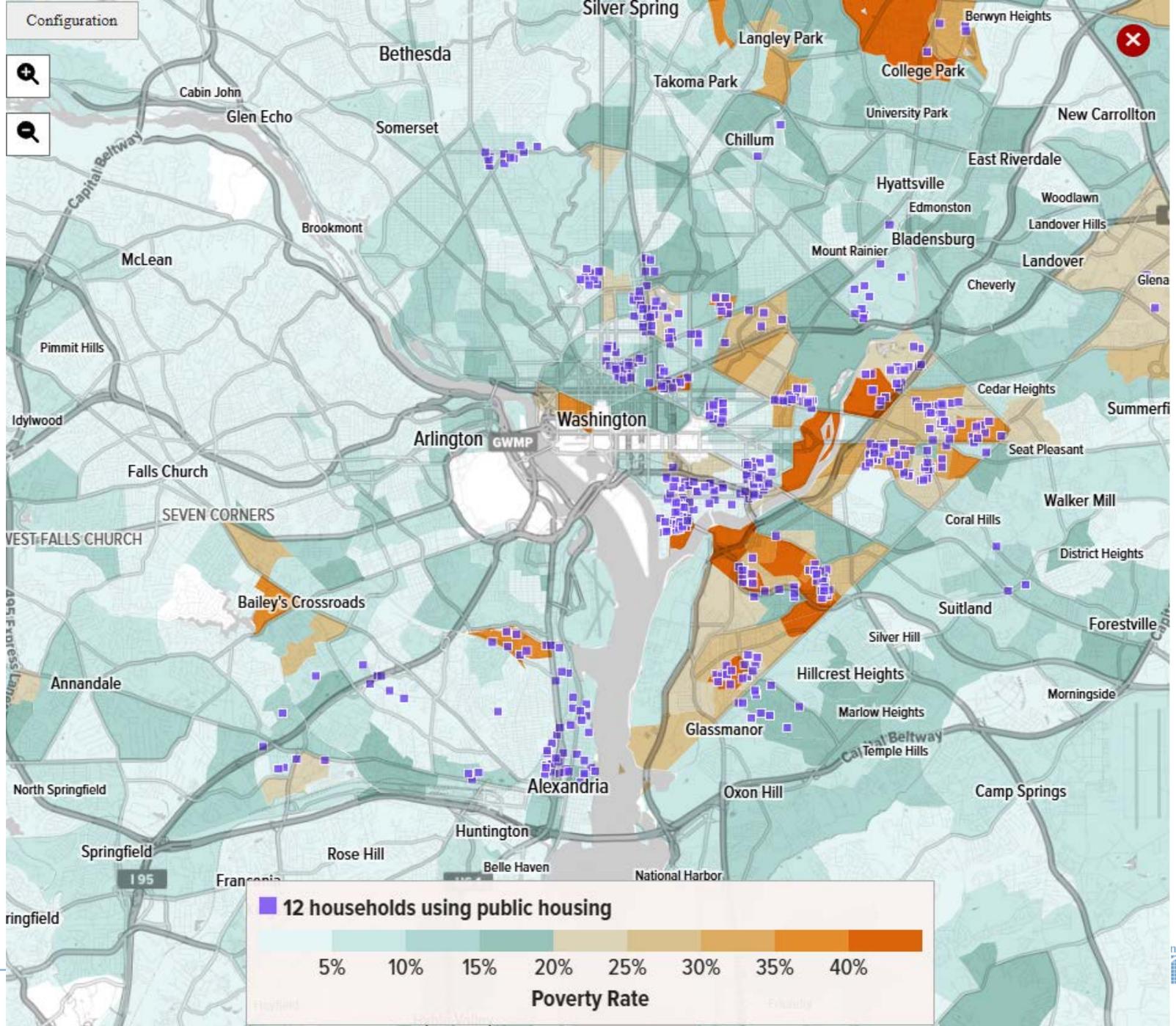
**20 individuals:**  
 ● Black ● White



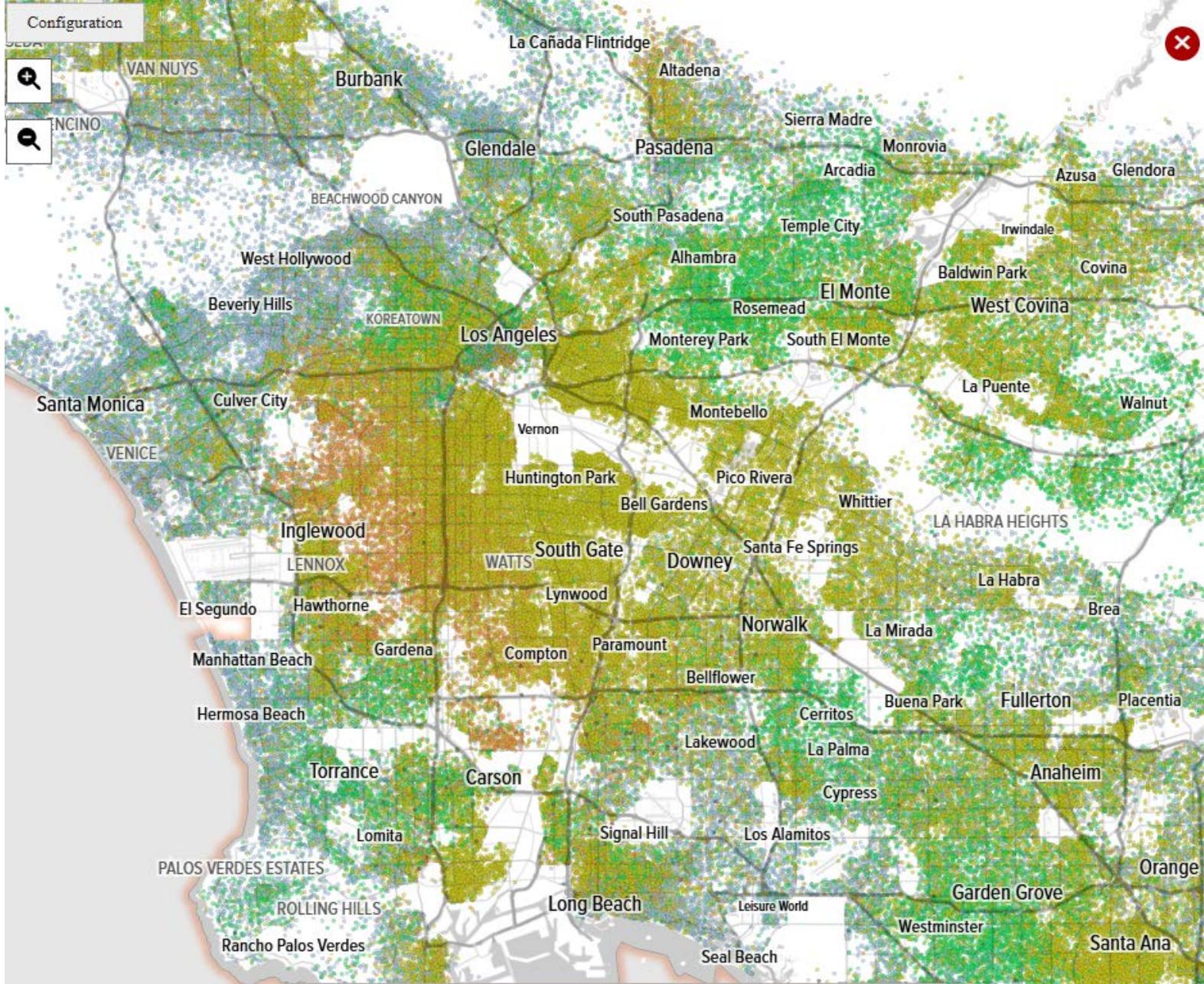
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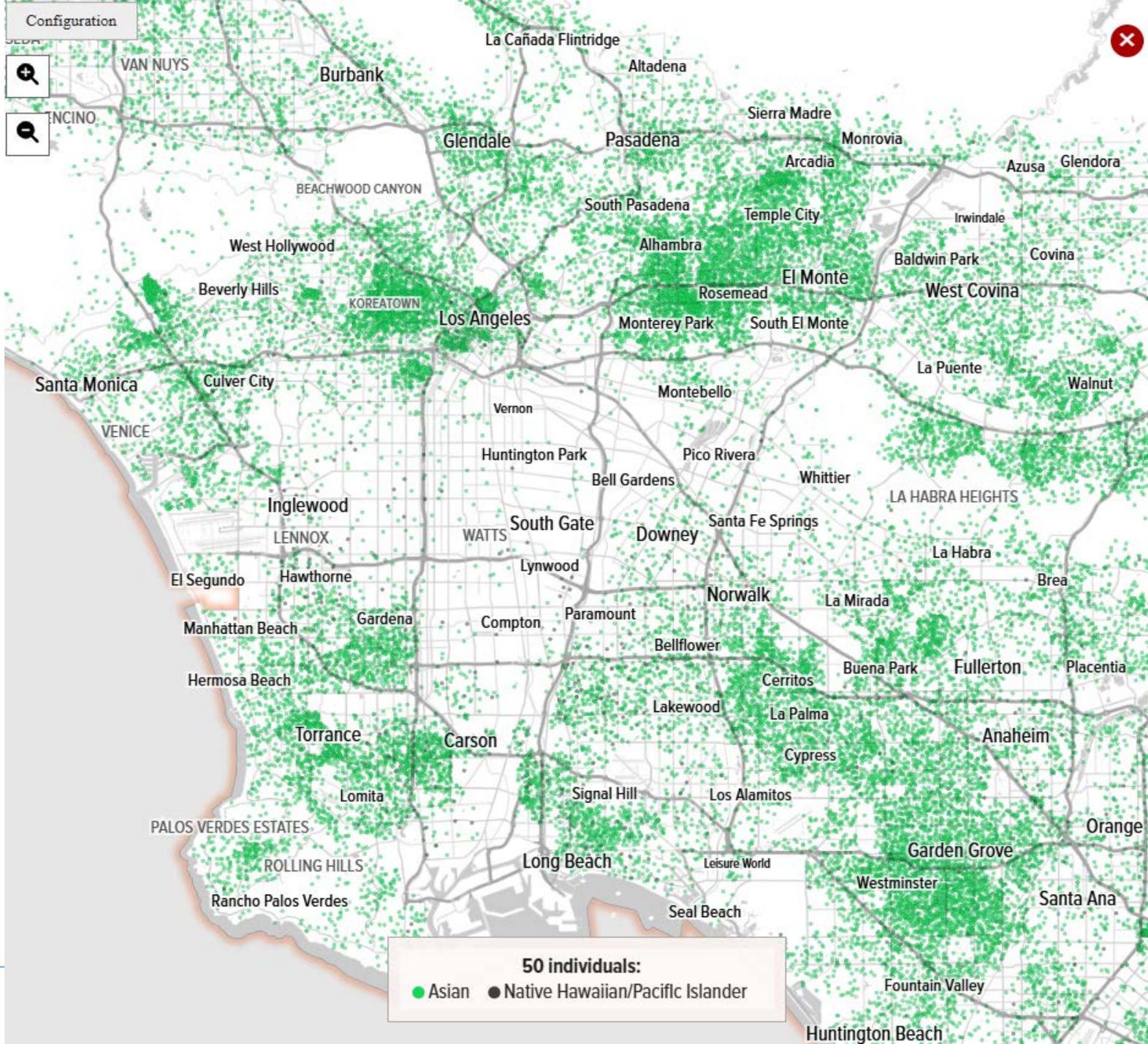


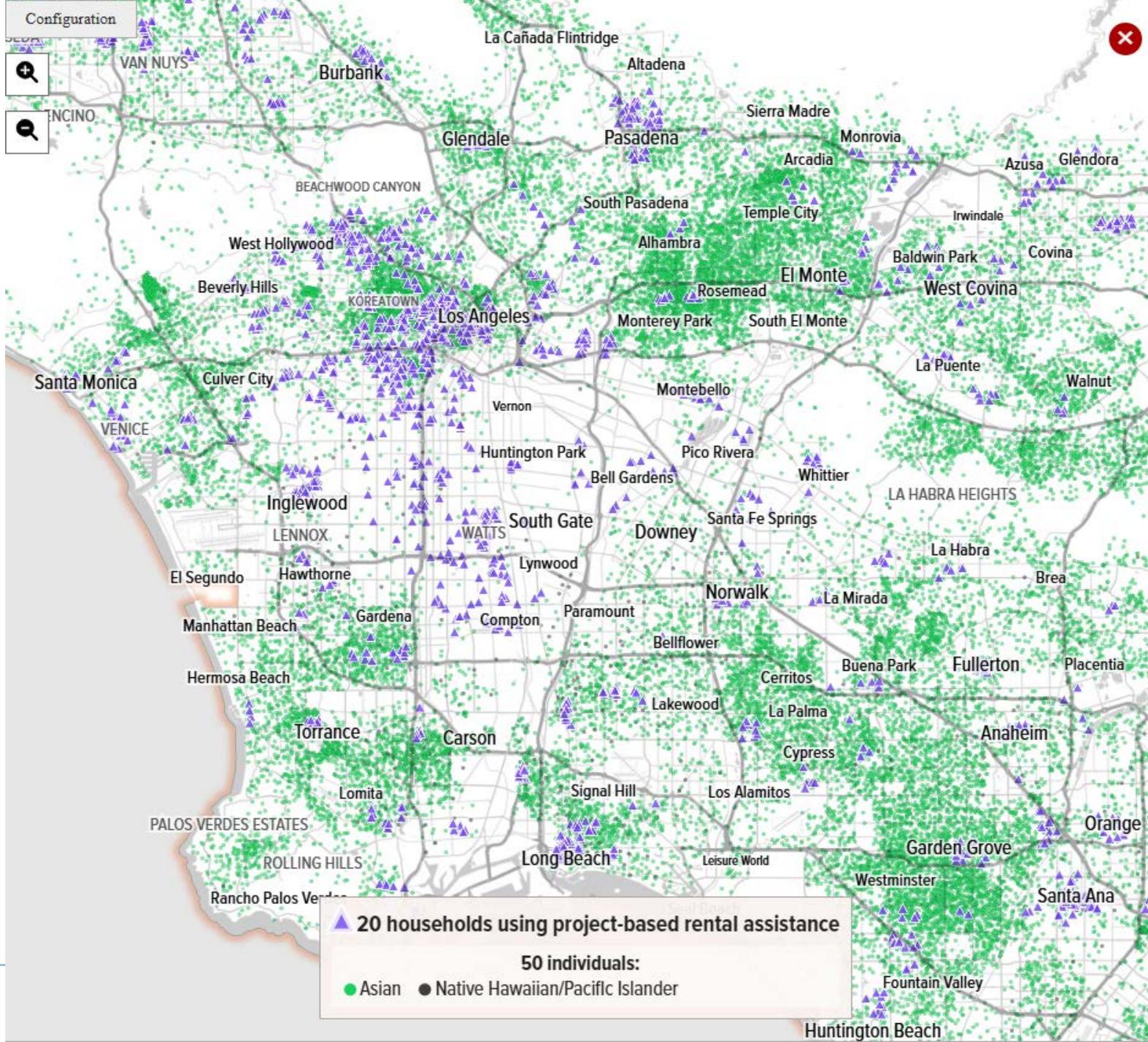












# Project-Based Rental Assistance Overwhelmingly Serves Older Adults in Los Angeles Metro Area

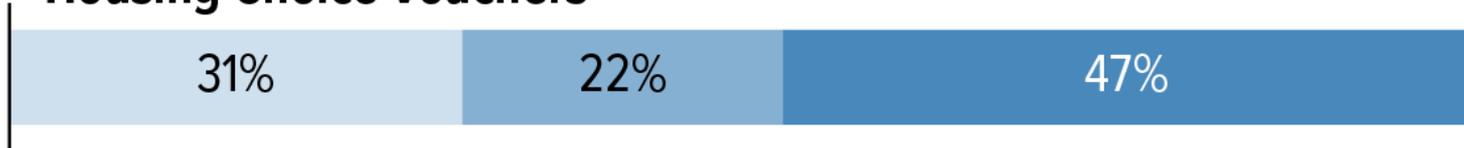
Share of assisted households by age of household head

50 or younger    51 to 61    62 or older

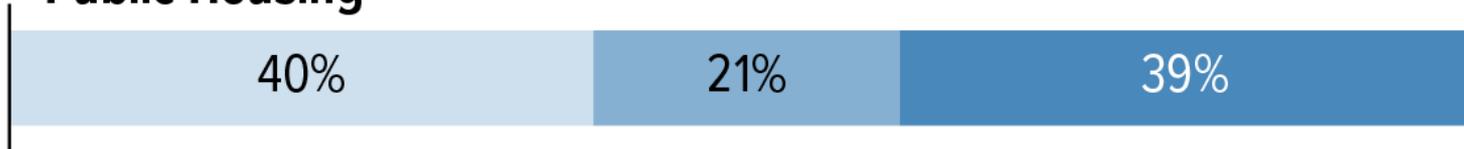
## Project-Based Rental Assistance



## Housing Choice Vouchers

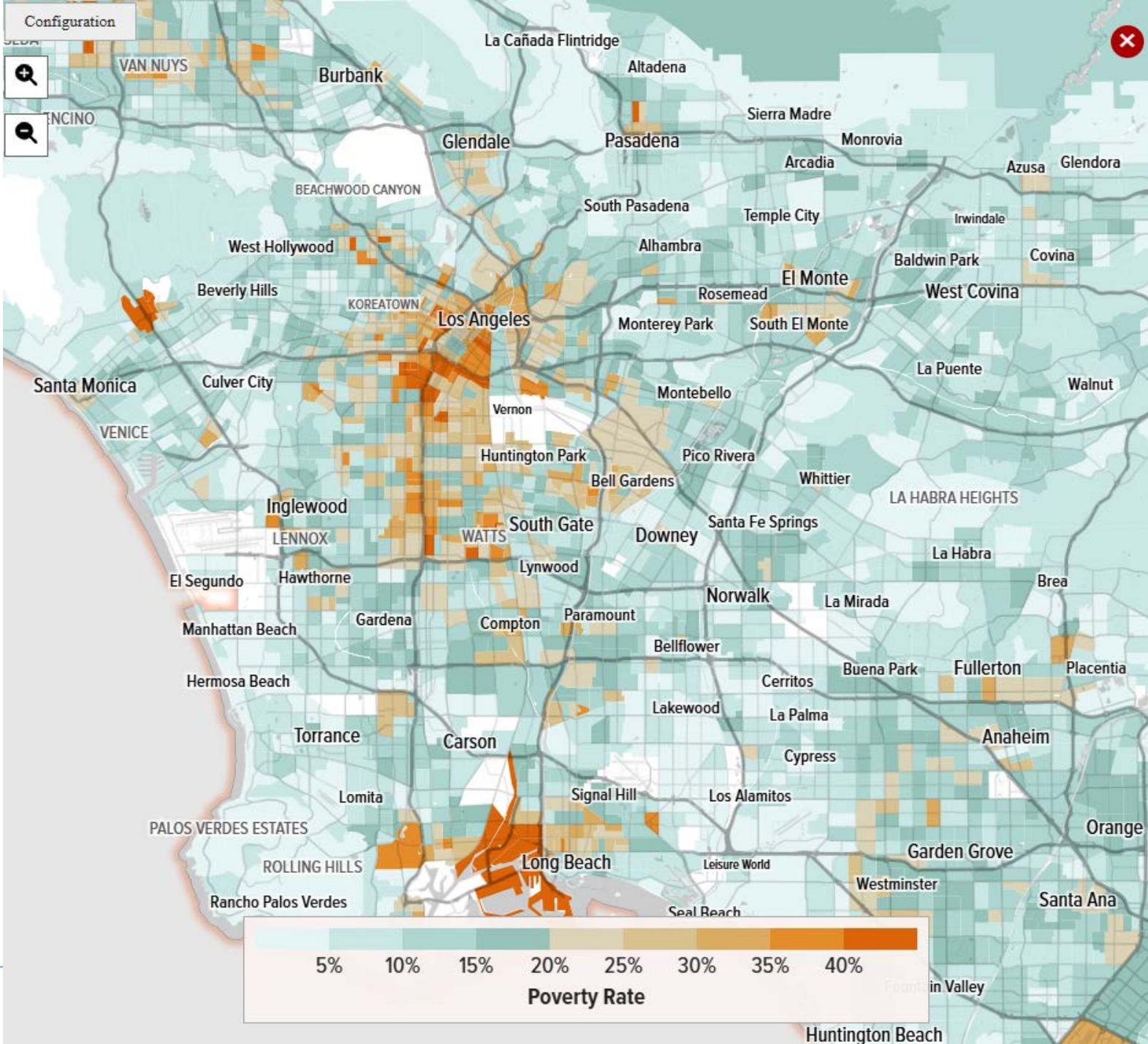


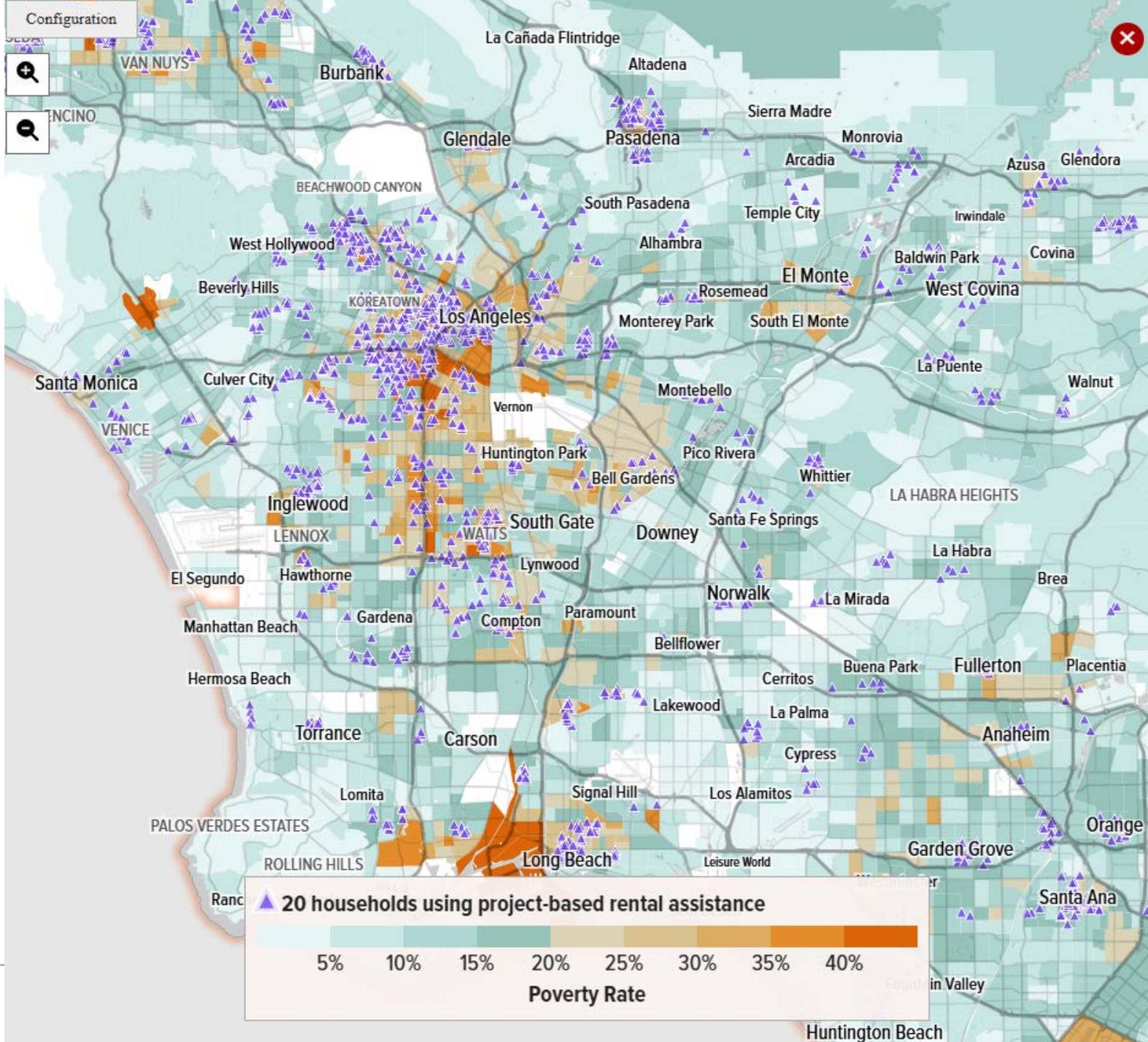
## Public Housing



Note: Age categories determined by the older of the household head or spouse.

Source: 2023 HUD Picture of Subsidized Households

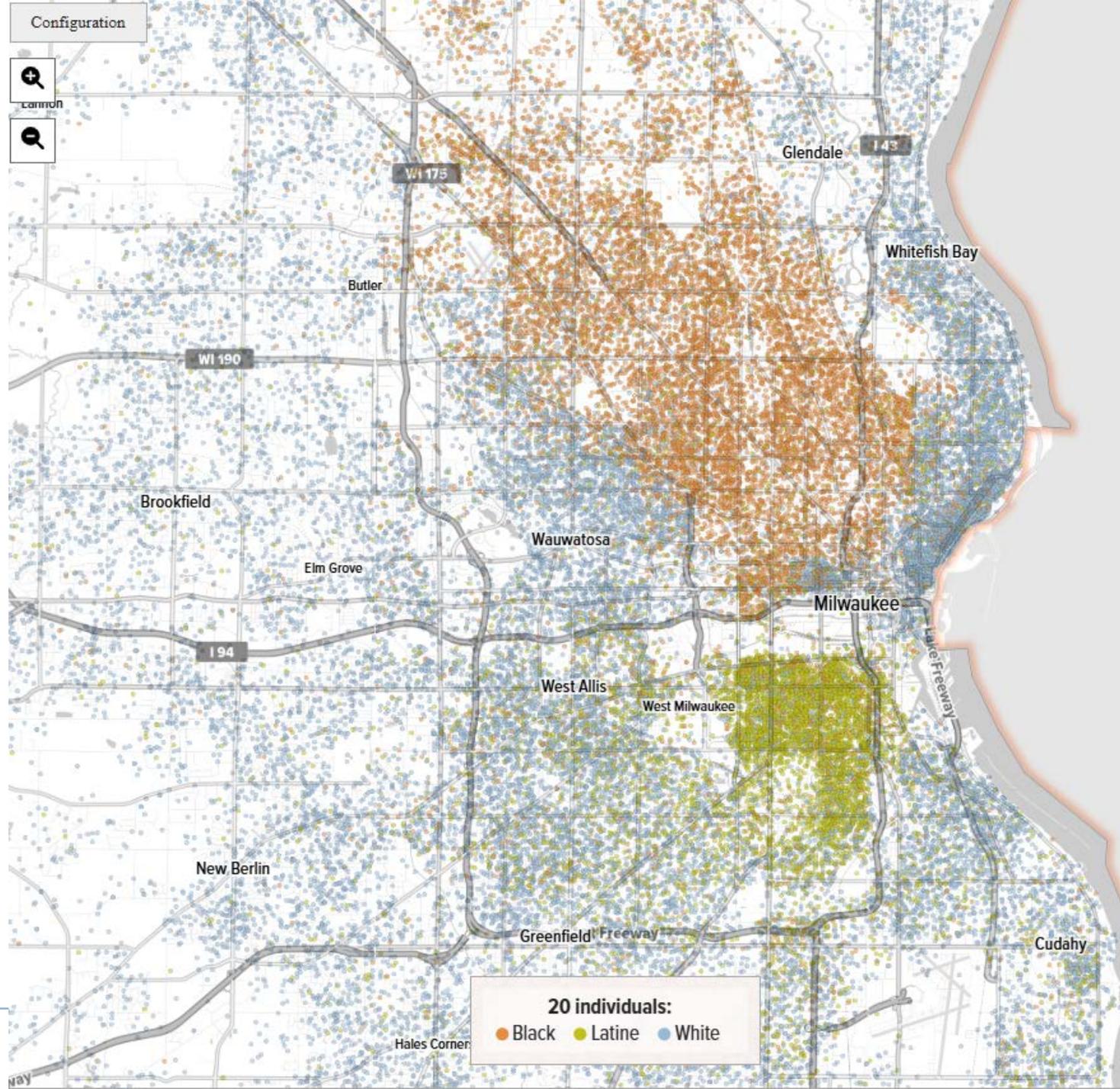




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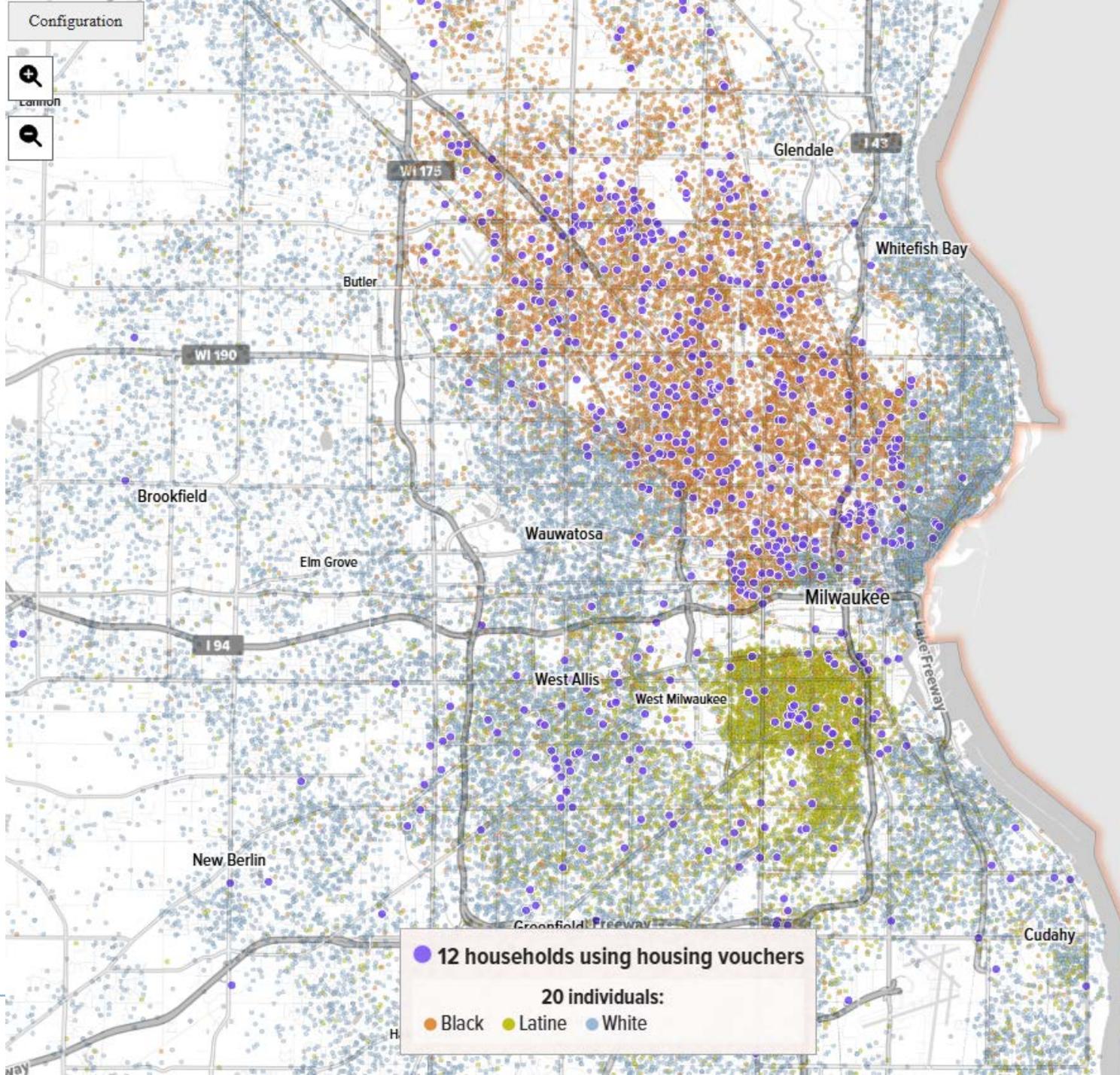
Common



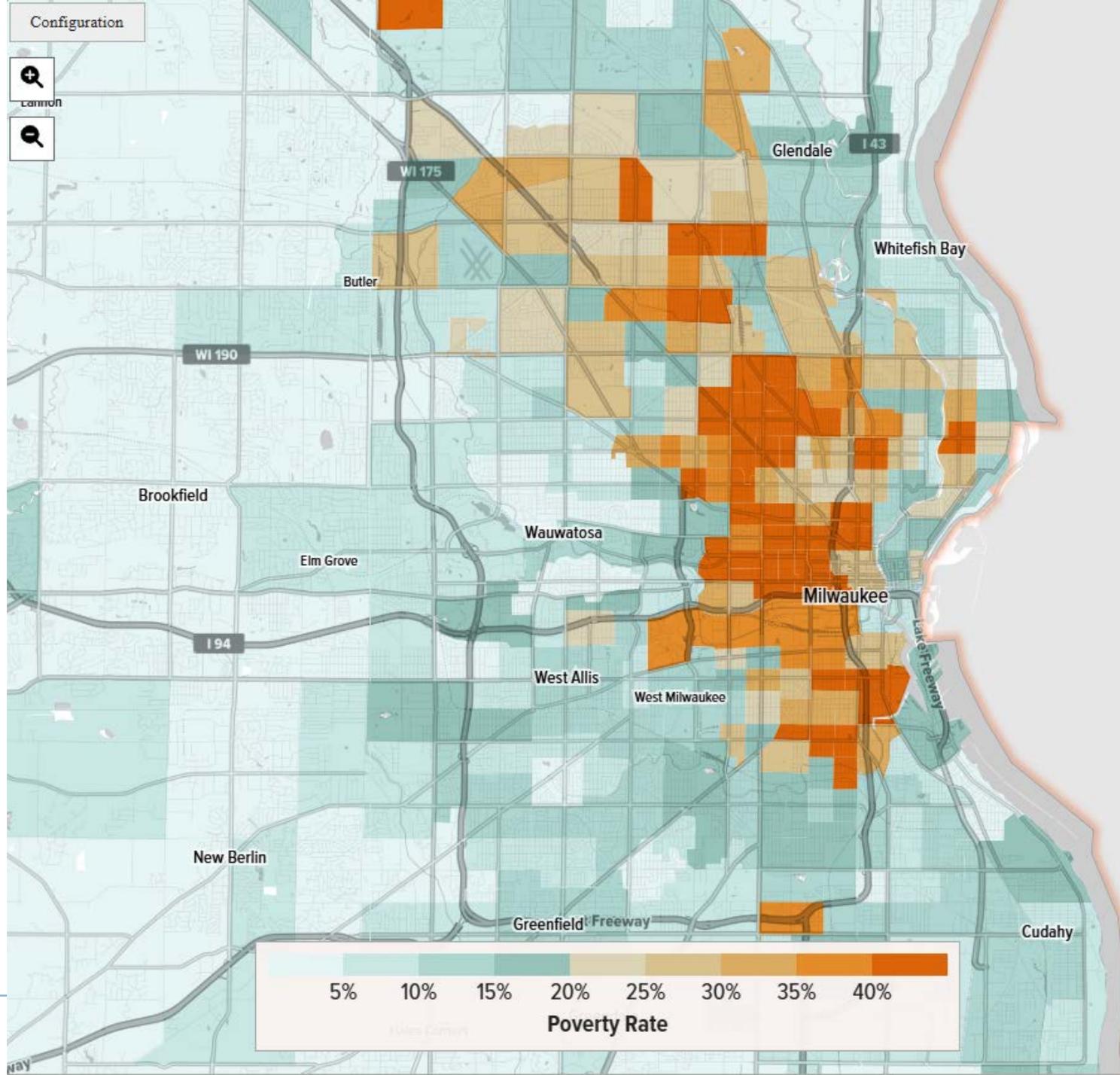
20 individuals:

- Black
- Latine
- White

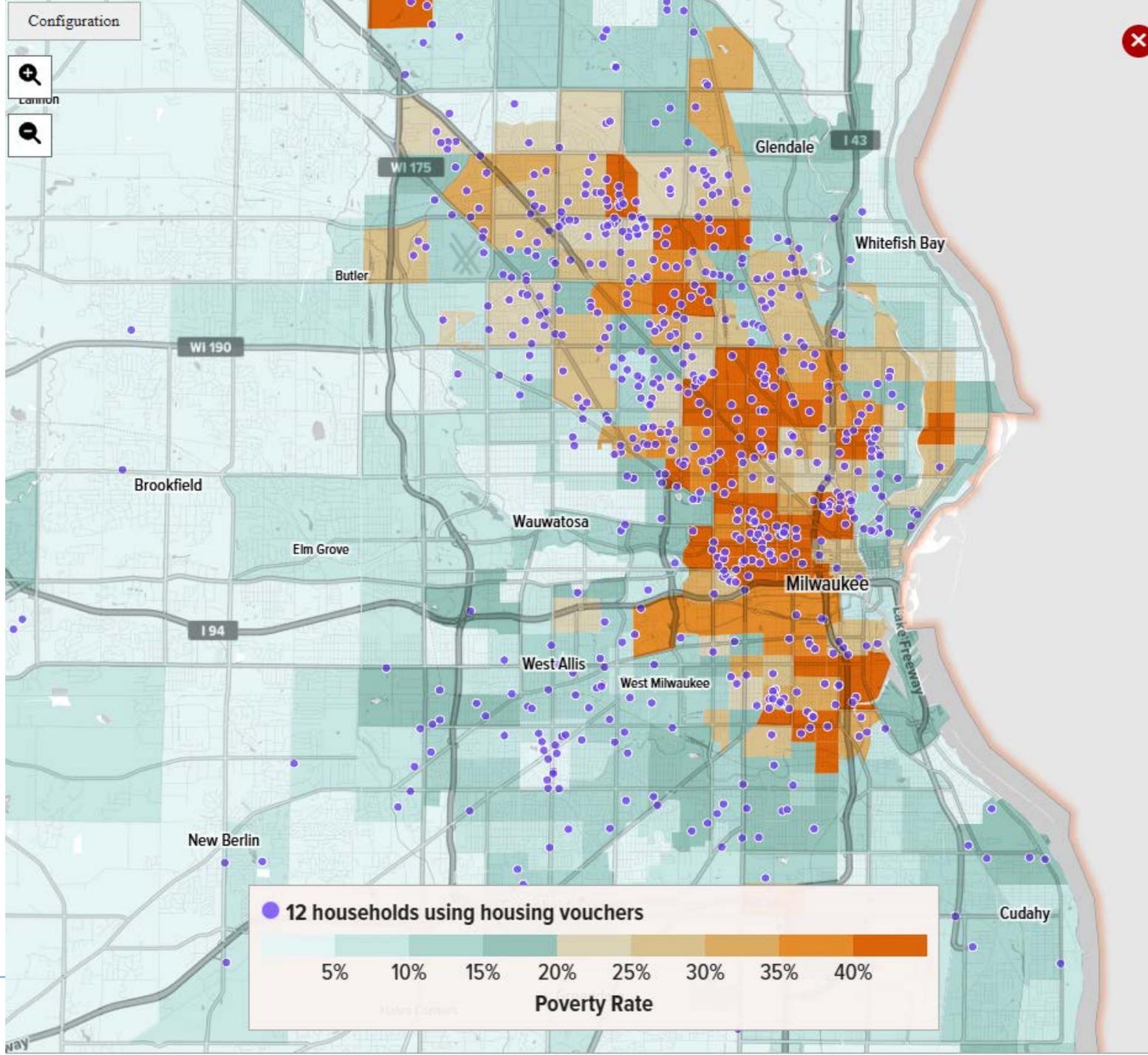
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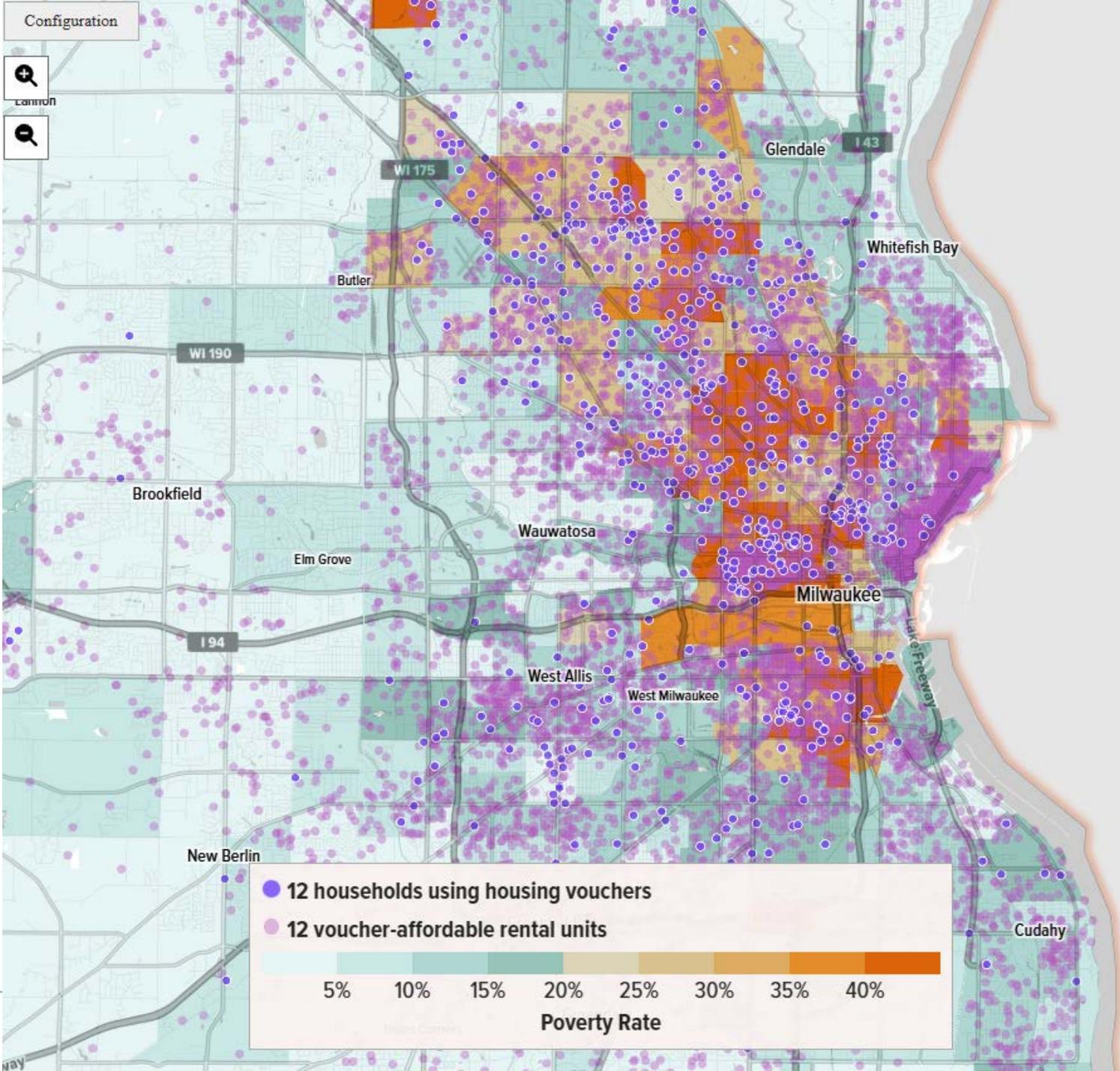
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Configuration



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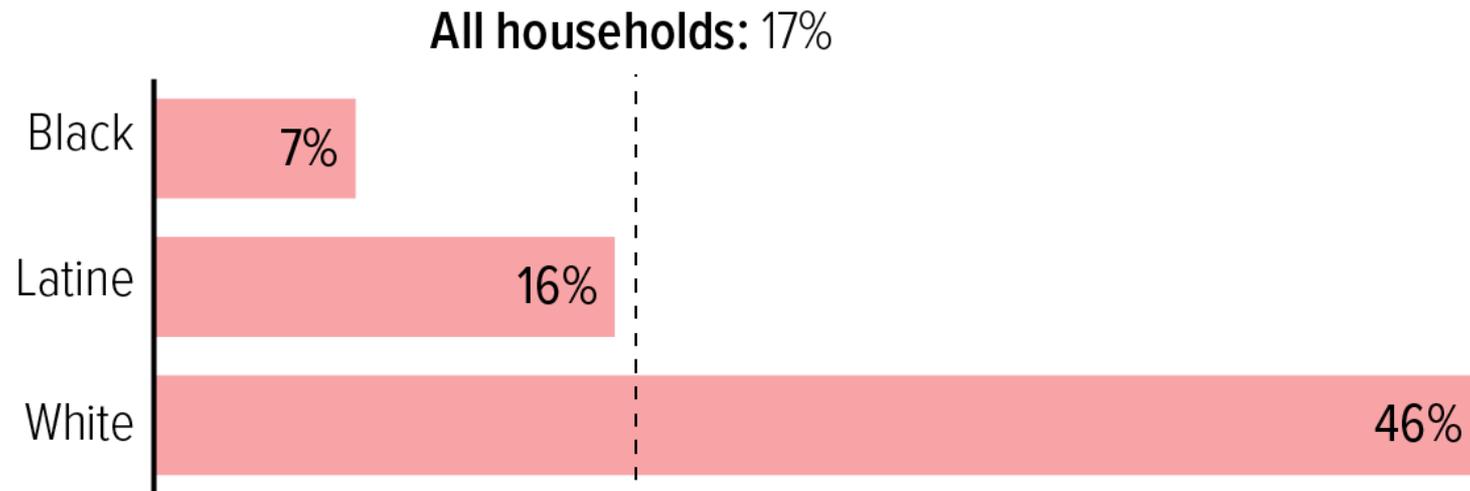
- 12 households using housing vouchers
- 12 voucher-affordable rental units

5%	10%	15%	20%	25%	30%	35%	40%

**Poverty Rate**

# Voucher-Assisted Families and Individuals of Color in Milwaukee Metro Area Less Likely to Live in Low-Poverty Neighborhoods

Share of voucher-assisted households living in low-poverty neighborhoods, by race/ethnicity of household head



Note: Low-poverty neighborhoods = census tracts with a poverty rate of less than 10%. Latine category may contain individuals of any race that identify as Latine or Hispanic; other categories exclude individuals that identify as Latine or Hispanic.

Source: CBPP analysis of 2020 HUD administrative data and 2017-2021 American Community Survey data

# Policy Recommendations:

## Expand and Improve Rental Assistance

Expand toward  
guaranteed  
assistance

Housing  
navigators and  
search  
assistance

Reforms to  
make vouchers  
easier to use

Test direct rental  
assistance

Extend bans on  
voucher  
discrimination

Stronger Fair  
Housing  
enforcement

# Policy Recommendations:

## Build and Preserve Affordable Housing

Build and preserve housing in a wide range of neighborhoods

Maintain balance between project- and tenant-basing

## Invest in Under-Resourced Neighborhoods

Improve housing in areas of higher poverty

Investments beyond housing  
(education, workforce, transportation, policing, environment, and more)

## Contact Information

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## Report

- [Where Households Using Federal Rental Assistance Live](#)

## Data Resources

- [Interactive Map](#)
- [Interactive Charts and Tables](#)
- [Supplemental Data](#)