

## Public Housing Blog Draft

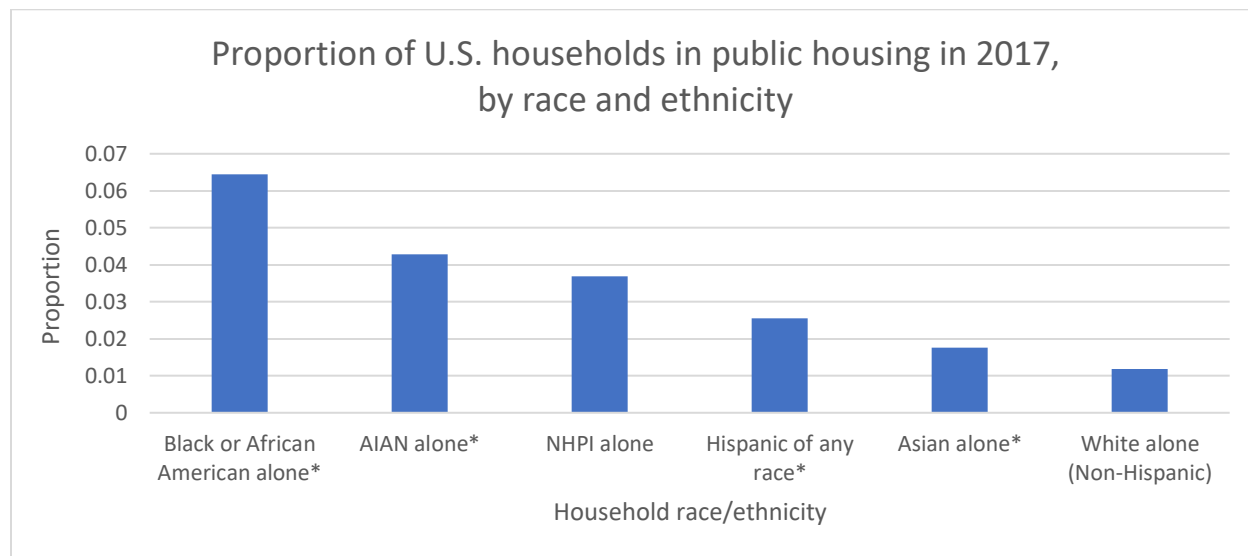
Since the 1930s, the federal government has provided various forms of housing assistance to low-income families to increase the affordability of housing, offering homeownership and rental housing assistance. Administered primarily through the Department of Housing and Urban Development (HUD), federal housing assistance programs vary widely in form, level of support, and qualification criteria, ranging from rental subsidies, to government-owned buildings, to construction-based tax credits.

Currently, over 10.4 million people in 5.2 million households in America participate in federal housing assistance programs (Center on Budget and Policy Priorities, 2019). The three largest federal programs are public housing, privately owned subsidized housing, and housing vouchers. In public housing, low-income tenants live in housing developments owned and managed by local public housing agencies and have a subsidized rental payment. Privately owned subsidized housing are units in the private market that are offered for low-income families under subsidy contracts between private developers and HUD. The Housing Choice Voucher (HCV) program allow families to receive federal funds to rent apartments in the private market. A tenant-based program, it gives individuals the agency to decide where to live, with subsidy amounts determined by local fair market rates (Congressional Research Service, 2019). 1.2 million households lived in Section 8 project-based housing (privately owned subsidized housing) while over 950,000 households lived in public housing (Center on Budget and Policy Priorities, 2019). The Section 8 HCV program has quickly become the primary form of federal housing assistance for low-income renters and families, serving over 2.2 million households in 2018.

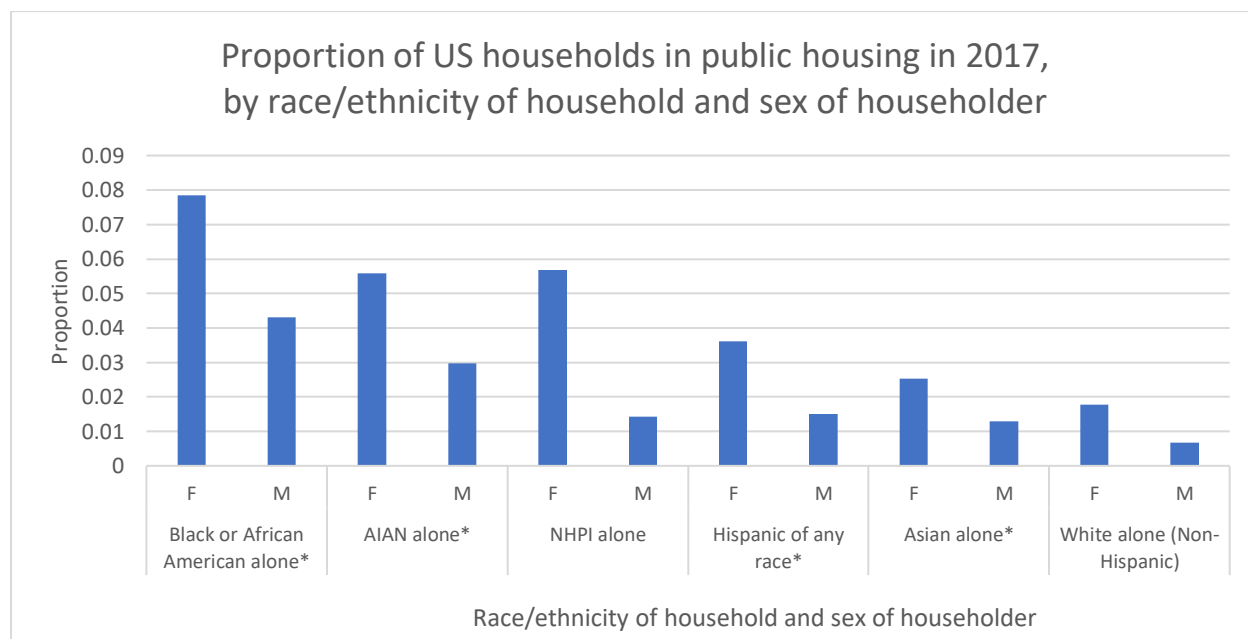
Despite the mass provision of federal housing assistance, the demand for affordable housing is rapidly outpacing the available supply. Though the number of HUD-assisted households increased around 16% to 4.69 million households from 2003 to 2016, the percentage of low-income households in need of housing that actually receive housing assistance decreased from 24% to 21% from 2005 to 2015 (Urban Institute, 2017). In addition, the Center on Budget and Policy Priorities (2019) estimates that 10.7 million low-income households (23 million people) pay more than half of their income on housing. Moreover, discrepancies exist even within the distribution of types of affordable housing programs, in particular along racial and ethnic lines. HUD's three major federal housing programs are increasingly serving elderly and disabled populations, shifting away from children and families. Though beneficiaries of public housing and housing vouchers are more heavily comprised of African American and Hispanic tenants, minority groups are much less likely to participate in privately subsidized programs. White tenants account for almost half of all privately subsidized housing. Based on budget proposals, the gap in housing assistance between those in need and those who are receiving federal assistance is only expected to deepen as the affordable housing stock remains constant but housing need continues to rise (Urban Institute, 2017).

Of all of the race/ethnicity groups examined, Black or African American households have the greatest percentage in public housing, and White alone households have the smallest percentage, with 6.4% ( $\pm 0.6$ ) and 1.1% ( $\pm 0.1$ ), respectively. Black or African American, AIAN, NHPI, and Asian alone households have significantly greater proportion in public housing than do White households. Additionally, a significantly greater proportion of female-headed households than male-headed households rely on public housing, 2.9% ( $\pm 0.2$ ) as compared to 0.95% ( $\pm 0.1$ ). This trend may be driven by the higher rates of poverty among women than among men, as well as occupational segregation, and housing discrimination (A Gender Lens on Affordable Housing). Additionally, for a given race/ethnicity of a household, except for NHPI households, female householders are significantly more likely to be in public housing than male householders. Households with Black or African American women heads are the

most likely to be in public housing while White households with male heads are the least likely to be in public housing, 7.8% ( $\pm 0.8$ ) as compared to 0.7% ( $\pm 0.1$ ). Households that are AIAN alone, Hispanic of any race, Asian alone and with either female or male householders are significantly more likely to be in public housing than are white alone households with a male householder.<sup>1</sup>



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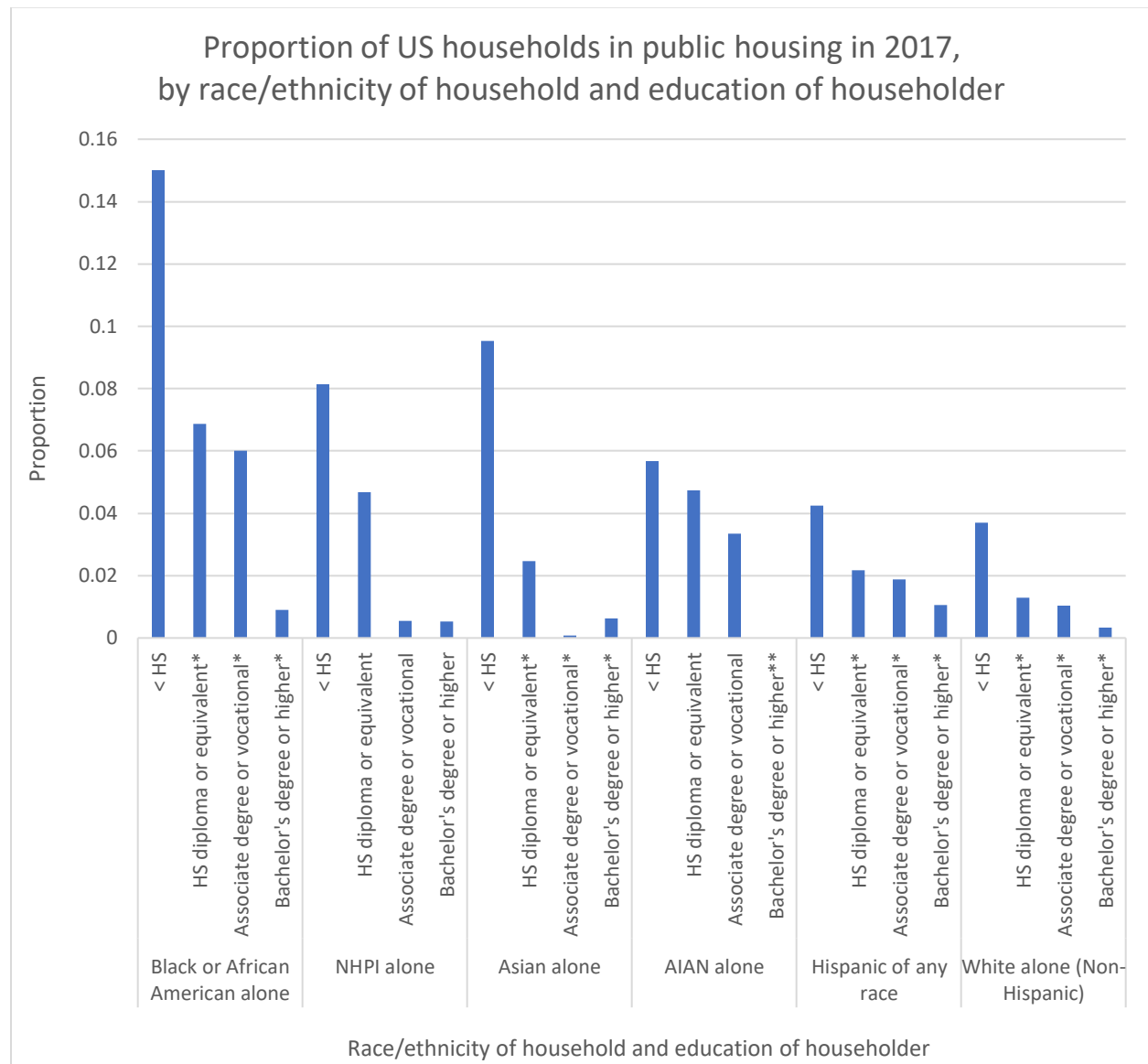
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<sup>1</sup> Estimates for NHPI households have significant margins of error for both female and male householders, both of which are above 95%.

<sup>2</sup> \* = significantly different from White alone households

<sup>3</sup> \* = significantly different from White alone male-headed households; ^ = significantly different from male-headed households in the same household racial/ethnic group

Education levels of householders also impacts the likelihood that a household will be in public housing. The percentage of households in public housing decreases significantly as the level of educational attainment of the head of household increases, with 5.8% ( $\pm 0.6$ ) of households with heads that have less than a high school education in public housing. Even across racial and ethnic groups, householders with below a high school education level are significantly more likely to rely on public housing. While this may be tied to income levels, it may also be a result of differences in literacy in the housing application process.



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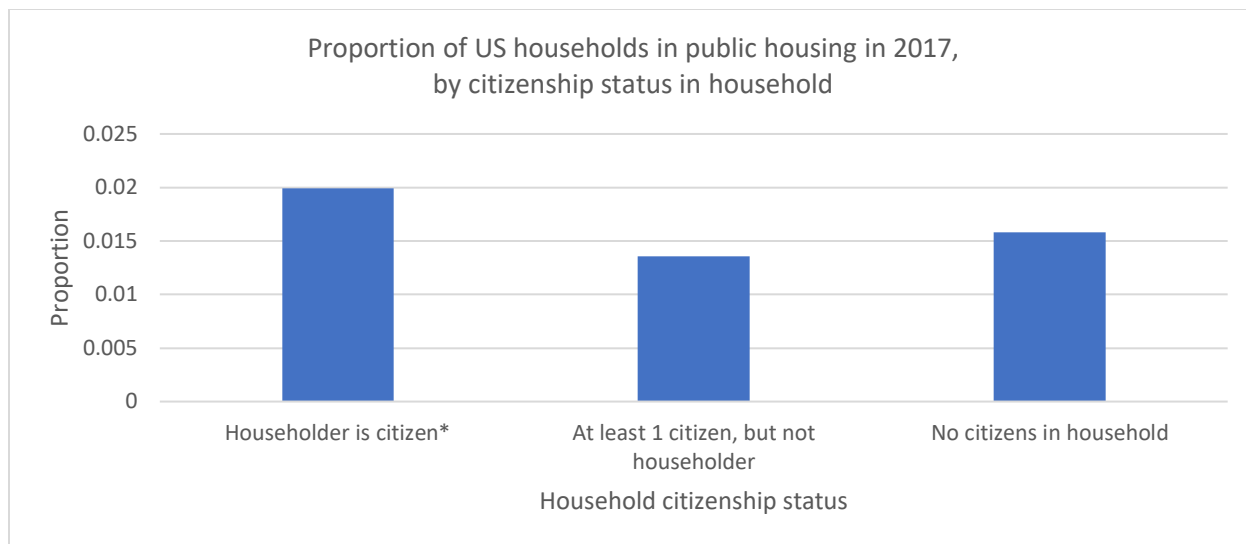
<sup>4</sup> \* = significantly different from households within the same household racial/ethnic group in which the head of household has less than a high school education.

Moreover, immigrant families are facing a growing risk of being ejected from public housing units and permanently losing future eligibility. One of several restricted federal housing programs, public housing allows for “mixed citizenship families,” households that contain members who are not citizens and do not have qualifying immigration status, to be eligible for assistance. To qualify, a household must have at least one member that is a citizen or eligible noncitizen, which includes individuals who are lawful permanent residents, refugees or asylum seekers, and others. While the head of the household does not have to be a US citizen, the immigration status composition in a household can influence the amount of subsidy received. Households pay prorated rent, in which the amount of rent is adjusted based on the number of people in the household who are considered “eligible immigrants” (Affordable Housing Online).

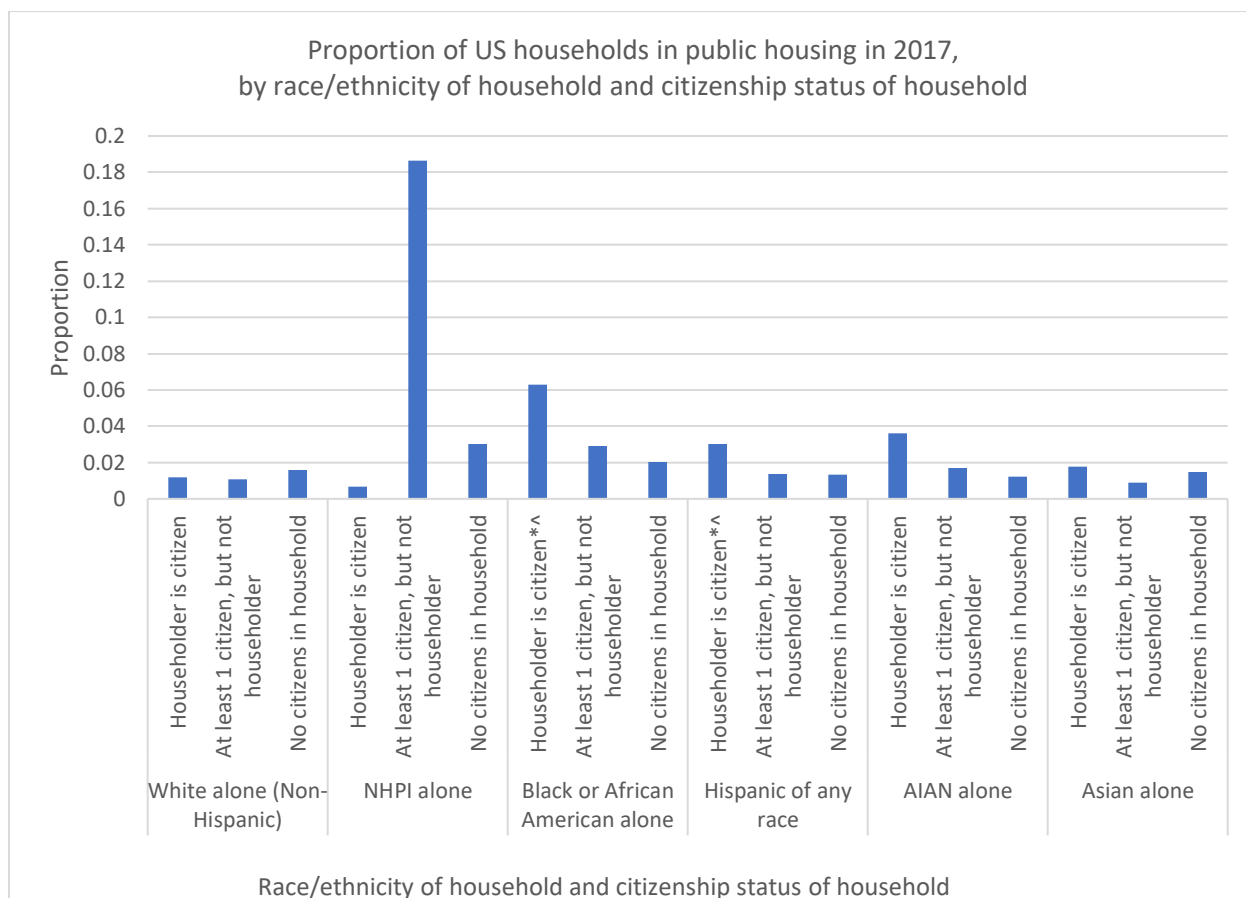
Under the Trump administration, HUD proposed a rule in April 2019 that restricts housing assistance for mixed-citizenship families, immigrant families. While households with ineligible immigrants could still receive subsidized housing under the current system, as long as at least one other member of the household is a citizen or eligible immigrant, the proposal would change affordable housing qualifications to ban federal housing assistance for households with at least one undocumented immigrant (CityLab, 2019). The proposal affects public housing, project-based rental assistance units, and Housing Choice Voucher (Section 8) recipients, and according to HUD reports, would eject 32,000 households, which amounts to 108,000 people and 55,000 children, from their subsidized homes (NYTimes, 2019). Though Ben Carson, the HUD Secretary, has claimed that the new rule would cut down on long waiting lists for public housing, former secretary Julián Castro has asserted, “The bottom line is that our government is terrorizing families — first with ICE raids, now with evictions” (NYTimes, 2019). Households with heads who are US citizens, both naturalized and native, are more likely to be in public housing than are households with at least one citizen, whom is not the householder, with 2.0% ( $\pm 0.1$ ) as compared to 1.4% ( $\pm 0.5$ ), respectively. However, there is no significant difference between the proportion of households in public housing without any citizens in the household and those with at least 1 citizen, but whom is not the householder. NHPI households with at least one citizen in the household but without a householder who is a citizen are the most likely to be in public housing, with 18.6% ( $\pm 18.0$ ) in public housing.<sup>5</sup> Trends in public housing reliance by household citizenship status differ slightly by race, with significant differences for Black or African American households and Hispanic/Latinx households.

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<sup>5</sup> This has a massive margin of error – should display or not?



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<sup>6</sup> \* = significantly different from households in which the household has at least one citizen, but whom is not the householder.

<sup>7</sup> \* = significantly different from White alone households, in which the householder is a citizen; ^ = significantly different from households within the same household racial/ethnic group in which the household has at least one citizen, but whom is not the householder.

## Sources

- Affordable housing online: <https://affordablehousingonline.com/guide/housing-for-immigrants/eligible-noncitizens>
- Congressional Research Service: <https://crsreports.congress.gov/product/pdf/RL/RL34591>
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