

# The Role of Government Benefits in Reducing Housing Cost Burdens, 2009 – 2022

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## **Abstract**

Measures of housing burden based solely on pretax cash income cannot capture how in-kind benefits or expenses either supplement or exhaust resources available for housing. We thus apply a wider definition of income following the Supplemental Poverty Measure (SPM), which considers cash income, in-kind benefits, taxes, and expenses, to measure housing burden. Using the American Community Survey (ACS) and the ACS SPM Research Files, we estimate burden among renters over time and after the onset of the COVID-19 pandemic to examine how these resources increase or mitigate housing cost burdens. The picture of burden changes when a broader definition of resources is used, especially among the most financially insecure households. We use this alternative SPM resource-based definition to show how anti-poverty policies and taxes impact the prevalence of rent burden.

**Keywords:** Housing burden; Supplemental poverty; Resources; Taxes