HOUSING CHOICE VOUCHER LOCATION PATTERNS:

Implications For Participant And Neighborhood Welfare

U.S. Department of Housing and Urban Development
Office of Policy Development and Research

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Implications For Participants And Neighborhood Welfare

Prepared By:

Deborah J. Devine
Robert W. Gray
Lester Rubin
Lydia B. Taghavi

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Division of Program Monitoring and Research

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Foreword

A great deal has been written about the U.S. Department of Housing and Urban Development's (HUD) "tenant-based" assistance programs over the years. The Section 8 certificate program was created in 1975.

A separate housing voucher program was created in the mid-1980's. In 1998, these two programs were then merged into the Housing Choice Voucher Program. Until now, however, relatively little has become known about where program participants live and what those location choices mean for the "welfare" of both participating households and the neighborhoods in which they choose to live.

This study takes a big step toward filling these knowledge gaps. It documents the extent to which vouchers have been used in neighborhoods containing affordable housing and the degree to which other assistance programs accompany tenant-based subsidies. It does all this within the context of neighborhood characteristics, such as poverty level and race/ethnicity.

This study provides information not only at the metropolitan level but also for central cities and suburban areas. Such knowledge will go a very long way toward informing program policy, and it will help the program meet the needs of both program participants and the nation's communities.

Alberto F. Treviño
Assistant Secretary for Policy
Development and Research

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EXECUTIVE SUMMARY

The Housing Choice Voucher Program (HCV) provides rental assistance to very low-income households who obtain housing in the private rental market. The HCV program differs from public housing and other U.S. Department of Housing and Urban Development (HUD) housing subsidy programs in that its success depends upon the ability of participants to search for and find suitable housing in the private rental market. Because the program encourages participants to avoid high-poverty neighborhoods, and encourages the recruitment of landlords with rental properties in lower- poverty neighborhoods, it has the potential to affect both the welfare of participants and the welfare of the neighborhoods where they live.

This study provides a broad examination of 1) the central city and suburban neighborhoods where affordable, private market rental housing exists; 2) those neighborhoods where HCV program participants actually rent; and 3) the relationships between the two. This study extends previous research by providing information for the 50 most populous Metropolitan Statistical Areas (MSAs) where about one-half of all program units are located. The economic welfare of program participants and potential impacts of location patterns on neighborhoods are discussed, for the nation and for individual MSAs. In doing so, the study sheds light on some concerns that have been expressed about the HCV program, both by program advocates and by neighborhood stakeholders. The main questions addressed in the study are:

- Do HCV participants have access to a sufficiently broad range of affordable rental housing?
- What are the poverty rates of neighborhoods where HCV participants are located?
- Does the poverty rate of the neighborhood affect HCV participant welfare?
- Is there any indication that HCV participants adversely affect neighborhood welfare?

To answer these questions, the study makes use of September 2000 data from the Multifamily Tenant Characteristics System (MTCS) that contains critical information about program participants, including their addresses, the level and source of their income, and their race and ethnicity. Nineteen-ninety Census data, linked to MTCS, were the source of information about the poverty rate and other characteristics of neighborhoods with affordable housing, including those where participants live.

According to MTCS, close to three-quarters of all HCV program participants earn less than 30 percent of their area median incomes. The proportion of White non-Hispanic and Black non-Hispanic households among all program participants is almost identical, about 40 percent. Hispanic households make up about 16 percent of the total. Mean household income is a little more than $10,000 per year and about one-third of households earn a majority of their income from wages. Approximately 1.5 million households received this HCV assistance, as of September 2000.

Availability of Affordable Rental Housing

The study begins by focusing on the extent and location of affordable housing in the 50 largest metropolitan statistical areas (MSAs), as well as their central cities and suburban areas. The study defines affordable rental housing as rental units with rents that are below HUD-determined Fair Market Rents. Within the nation's 50 largest MSAs, affordable rental housing comprises about one-quarter of all occupied housing (including both homeowner and rental units). The HCV program utilizes only a very modest share of all affordable rental housing in the 50 most populous MSAs, about 6 percent. However, virtually all neighborhoods in the 50 largest MSAs contain at least some affordable rental housing.

Participant Access to Affordable Housing

There are HCV-assisted families residing in the great majority of neighborhoods with affordable rental housing, about 83 percent. The program is a little more dispersed in central city neighborhoods than in suburban neighborhoods. It is found in more of the neighborhoods with affordable housing in the former than in the latter. But, it is worth noting that the HCV program is far more dispersed than either the public housing or project-based Section 8 programs.

Despite these successes, especially when compared with past programs, the evidence shows that HCV program usage is disproportionately low in about one-half of all neighborhoods with affordable housing. For the purposes of this report, disproportionately low means that participants are utilizing a share of each neighborhood's affordable housing that is one-half or less than what would be expected based upon the ratio of program units to affordable housing units in the jurisdiction at large. The neighborhoods where the program is under-represented contain almost 40 percent of the total stock of affordable units in the 50 largest metropolitan areas. Few participating families are using their vouchers to reside in these neighborhoods.

Finding Housing in Lower-Poverty Neighborhoods

The study examines the extent to which voucher families are found in neighborhoods with high- or low-poverty concentrations. Even though program participants underutilize the affordable rental stock of many neighborhoods, the housing stock they do utilize is, for the most part, located in lower- or moderate-poverty neighborhoods. Well over 50 percent of participants are living in neighborhoods with a poverty concentration of less than 20 percent, and close to 30 percent are living in neighborhoods with a poverty rate below 10 percent. But, an additional 22 percent of HCV families live in neighborhoods that fall above the 30 percent level, e.g., the threshold used in this study for moderate-poverty concentration, and 9.5 percent are in neighborhoods that fall above the 40 percent level, e.g., the threshold for high-poverty concentration. In central cities, more than one-third of HCV families live in neighborhoods with poverty rates of 30 percent or higher. In suburban jurisdictions, only about 6 percent of voucher families live in such areas.

The study examined the related question of whether minority participants are more likely to live in neighborhoods where poverty is concentrated. The evidence shows that

Black and Hispanic families are more likely than White participants to live in neighborhoods where poverty is concentrated, and that the latter are more likely to live in low-poverty neighborhoods. Nevertheless, more than 20 percent of both Black and Hispanic families live in neighborhoods where the poverty rate is less than 10 percent, and more than one-half of both groups live in neighborhoods where the poverty rate falls below 20 percent.

A major premise of the HCV program is that increased choices allow participants to avoid concentrated poverty. However, for families who move to a new location upon first entering the program, the study shows that there is not much benefit in terms of avoiding poverty concentrations. Mover households are only slightly more likely than non-movers to avoid neighborhoods with moderate- and high-poverty concentrations. It may be that families are able to get to lower-poverty neighborhoods as a result of subsequent moves, but determining whether, or how often, this happens is beyond the scope of this study.

Family Progress Toward Achieving Self-Sufficiency

This study provides new evidence supporting the assumption that living in a neighborhood with concentrated poverty is associated with slower family progress toward self-sufficiency. The associations can be seen with respect to employment, wage levels, and welfare (TANF) assistance. The negative associations are, for the most part, not dramatic, but they are, nonetheless, measurable and real. Participants who live in neighborhoods with concentrated poverty work less often, earn lower wages, and are more often welfare dependent. In poverty-concentrated neighborhoods, Black and Hispanic families are less likely to work and more often welfare dependent than White families, and suburban families are more likely to work and less welfare dependent than central city families. However, even in high-poverty neighborhoods, close to one-half of HCV household heads work.

Potential Neighborhood Impacts

The study also examines the extent to which HCV participants make up a large portion of occupied housing in some neighborhoods. Overall, the program makes up less than two percent of the occupied housing stock in the 50 largest MSAs. In most neighborhoods, the HCV program represents only a small fraction of the total occupied housing stock. For example, in almost 90 percent of all neighborhoods with HCV units, the program represents less than five percent of the occupied housing stock. And in two-thirds of all neighborhoods, the program is less than two percent of the stock.

In just under three percent of the neighborhoods where the program is found, HCV utilizes at least 10 percent of the occupied stock. Further, the HCV program has reached 25 percent or more of the occupied stock in a miniscule number of neighborhoods, less than one percent. Of course, since families can lease "in place" with vouchers, some program participants were neighborhood residents before becoming program participants. Even so, there are neighborhoods where close monitoring of program operations is warranted.

This study adds findings to bolster other research that investigated whether rents can become distorted in neighborhoods where voucher participants concentrate. Across all central city neighborhoods of the 50 MSAs, the mean rent is higher in neighborhoods where

the program's share of the neighborhood's occupied housing is greater than eight percent. However, in 27 of the 50 central cities examined, higher rents were associated with lower levels of program concentration, as expected.

Conclusion

The Housing Choice Voucher Program assists over 1.5 million households and, as such, is HUD's largest rental assistance program. In the 50 largest MSAs, where about one-half of all program participants live, most are living outside areas of poverty concentration. The program provides assistance to households who are widely dispersed though America's neighborhoods, including over 80 percent of the neighborhoods containing affordable rental housing. Over 50 percent of HCV families with children derive at least some of their income from wages. However, those families who use their vouchers in high-poverty neighborhoods tend to lag behind, in terms of gaining economic independence. Further, there are very few neighborhoods where HCV units have become a significant share of the total stock, and these, generally, have high poverty levels. Finally, there are many neighborhoods that lie outside of poverty concentrations where landlords with affordable rental properties are not participating in the program. More research is needed on how these property owners select tenants and how housing agencies where such properties are located might better assist program participants in their housing search. Such information would be valuable in helping the program do a better job of helping participants who wish to locate in lower-poverty neighborhoods where they have a better chance of becoming self-sufficient.

Chapter 1:

INTRODUCTION

HOUSING CHOICE VOUCHER LOCATION PATTERNS: IMPLICATIONS FOR PARTICIPANTS AND NEIGHBORHOOD WELFARE

Background

The Housing Choice Voucher Program (HCV) is unique among the U.S. Department of Housing and Urban Development's housing subsidy programs because it makes use of the private rental market to assist low-income families in need of affordable rental housing. While project-based programs like public housing are intended to provide decent and affordable housing, the housing choice available to Voucher program participants gives them the distinct advantage of being able to take their specific needs into account when deciding where to live. Within the limits of their subsidy, they can consider such factors as proximity to transportation, employment centers, training facilities, houses of worship, day care providers, and schools. They can also search for housing close to family, friends, and other support groups.

When conducting their housing search, participants are encouraged to consider lower-poverty neighborhoods that are associated with more opportunities for economic independence. The belief is that participants who live in low-poverty neighborhoods have more employment opportunities and are, therefore, less likely to be welfare dependent. Through the program's performance rating system, Public Housing Agencies (PHAs) have an incentive to seek out landlords with units in lower-poverty neighborhoods and to provide new participants with the information they need to locate such units.

Realistically, the greater flexibility associated with vouchers involves making tradeoffs between cost and accessibility. PHAs that administer the program can set the voucher payment standard as high as 110 percent of the FMR without requiring special permission from HUD. The Quality Housing and Work Responsibility Act of 1998 makes it possible for voucher holders to access units that exceed the standard, as long as their rent burden is not greater than 40 percent of their income. The expectation of program administrators is that the portion of the rental market encompassed by these provisions will give participants sufficient opportunity to exercise their neighborhood preferences. Their hope is that such access will work to the benefit of both the participants and the neighborhoods where they end up living.

The availability of units also depends upon the willingness of private landlords to participate in the HCV program. Even landlords with moderately priced properties may choose not to participate for a variety of reasons, including special requirements imposed by the HCV program or the stigma they associate with vouchers. And even when landlords are willing to take part in the HCV program, voucher participants, themselves, may not be aware of all of the opportunities available, particularly when some lie outside of the areas with which they are most familiar. Furthermore, they may simply prefer to rent in areas that are close to family and friends, and they may confine their search to such areas, even though

these may also be areas with large minority and poverty concentrations. The program does not preclude such choices.

Scope of This Report

This study describes the location of affordable housing and the locational patterns of HCV participants. In addition, it examines associations between locational patterns and both participant and neighborhood welfare. Extending previous research, this report describes HCV location patterns and impacts in the 50 most populous metropolitan areas, including central cities and suburbs. About one-half of all program units are found in these 50 Metropolitan Statistical Areas (MSAs). Earlier studies of participant location and welfare as well as of neighborhood impacts of vouchers have relied on evidence from a limited number of metropolitan areas. Thus, the claim that HCV participants have problems gaining access to the entire affordable rental market has not been examined systematically, and within central cities as well as suburbs. Nor has supporting evidence been provided for more than a limited number of areas to examine the assumption that neighborhoods with large numbers of vouchers and other subsidized housing residents tend also to be neighborhoods that have large concentrations of poverty. Likewise, while there is some evidence to suggest that HCV participants who live in neighborhoods with poverty concentrations are poorer, more welfare dependent, and less often employed than those who live in neighborhoods with lower levels of poverty, information has been lacking on how general this is. Nor, lacking a broader information base, do we know definitively whether the clustering or concentration of HCV units seems to be associated with the spread of poverty and inflated neighborhood rents.

The Selection of Geographic Boundaries

The Chapters following this introduction focus on the 50 largest MSAs, including their central cities and suburbs. In these MSAs, central city and suburban differences should be particularly discernable. These two major metropolitan subdivisions are often associated with distinct barriers and opportunities that could affect household and neighborhood welfare; therefore, they are given special attention. For example, it is widely believed that central cities are the places where poorer families tend to congregate, but where more social services and community networks are also located. Conversely, it is widely believed that suburban areas tend to attract households with higher incomes and are also places where many new jobs are being created, but where public transportation systems are not well developed.

Within these larger units of geography, HCV participation patterns are also described at the neighborhood level, since neighborhoods are the places where community and participant welfare often coalesce. Neighborhoods seem to correspond most closely to the way in which people define the space where they conduct their housing search and where they turn to meet basic household needs. Furthermore, Census tract boundaries, to which neighborhood subdivisions more or less conform are also the geographic level at which

community level characteristics are available with which to assess household and neighborhood welfare issues.[1]

Appendix A describes voucher location patterns and participant characteristics on a national and regional level. These descriptions are the background for the MSA and neighborhood analyses contained in Chapters Two through Five.

Data Sources

The existence of the Multifamily Tenant Characteristics System (MTCS), a national data base that contains critical information about HCV participants, including their addresses, the level as well as the source of their income, and their race and ethnicity, among other items, makes it now possible to build upon previous studies and to test various assumptions about the HCV Program and its impacts. MTCS information is supplied throughout the year by the housing agencies that administer the program. Although the MTCS database has provided information on the tenant-based HCV program since 1994, nearly full reporting was achieved in FY 2000, making it a quite reliable source of information on the HCV program. Appendix E contains more detailed information about MTCS and some issues surrounding its use.

Linked with MTCS, 1990 Census data are used to determine how affordable housing and voucher units are distributed at the neighborhood or tract level and to explore the relationship between neighborhood distribution patterns and poverty concentrations.[2] Finally, the linked data are used to explore whether HCV participants living in neighborhoods with lower-poverty concentrations work more, are less welfare dependent, and whether neighborhoods with large numbers of vouchers and other subsidized residents suffer from distortions in their housing market, like higher rents. Using such data, it is also possible to discern how much HCV actually contributes to neighborhood poverty concentrations. With these data, HUD has a unique opportunity to provide a broad-based picture of where voucher participants are distributed and how these patterns are associated with their welfare and the welfare of their neighborhoods.

The data examined in this report reflect households under three tenant-based assistance programs. These include the Housing Choice Voucher Program (dating from 1998) and the older Section 8 Certificate and Section 8 Voucher Programs, both of which have been replaced by HCV. For ease of presentation, the collective data (and the households they represent) are referred to here simply as HCV or vouchers.

Recent Legislative Changes

Because of recent legislative changes that could have a dramatic affect on the supply and location of rental housing available to HCV participants, it is particularly opportune to examine the location patterns of voucher participants. Some of the restrictions that had

[1] Metropolitan areas are the focus of much of the analysis because it is in such areas that locational patterns like HCV clustering or concentration and the concerns that they give rise to are most likely to occur. Eighty percent of voucher units are found inside metropolitan areas.

[2] This report uses 1990 Census data to describe neighborhood and participant characteristics. The analyses reported herein will be replicated when year 2000 STF-3 Census data become available.

formerly discouraged landlords from participating, including the "take one, take all" requirement, have now been lifted, and more rental units could become available as a consequence. More landlords may also be attracted by the fact that leases can now include provisions for the eviction of any tenant convicted of drug-related or other criminal activity. In addition, the option in the HCV program of paying somewhat higher rent by assuming a greater rent burden could also widen the supply and location of rental units available to them. Furthermore, the fact that HUD will now compensate PHAs that provide portable vouchers to participants for use in other jurisdictions could also affect the location of rental units available to HCV participants. These legislative changes, together with the availability of reliable, national data, open an important opportunity to observe how housing choice is being exercised and how location choices affect program participants and neighborhoods.

Sections of the Report

The report is divided into six chapters. Following this Introduction, Chapter Two focuses on the extent and location of affordable housing in the top 50 MSAs, as well as their central cities and suburban areas. All subsequent chapters will also focus on these 50 MSAs. Chapter Two also describes the location patterns of voucher participants, addressing the issue of whether voucher participants are proportionately represented in neighborhoods that have affordable housing. Both HCV participants and neighborhoods are the focus of the analysis.

Chapter Three examines the extent to which voucher families are found in neighborhoods with different levels of poverty. The association between the poverty levels of the neighborhoods where they live, their race and ethnicity, and whether they move or rent in place are also examined. In addition, the Chapter looks at the extent to which the HCV Program's use of private market housing enables families to avoid neighborhoods with high poverty concentrations to a greater extent than families participating in place-based housing subsidy programs.

Chapter Four examines the association between neighborhood poverty levels and the economic status of voucher families. The employment rate, wage income level, and TANF receipt among participants in and outside of concentrated neighborhoods is compared. Race and ethnicity, as well as whether participants move or rent in place, are also considered. Based on information about their household heads, families with children are the focus of the analysis in this Chapter.

Chapter Five examines the extent of HCV clustering or concentration as well as the relationship between clustering and neighborhood poverty and rent levels. The contribution of vouchers (versus the contribution of other housing subsidy programs) to neighborhood poverty levels is considered as well. The neighborhood is the focus of analysis in this chapter.

Chapter Six describes some policy issues relevant to the findings of this study and discusses options for further study. This study's role in future research is a main focus of this Chapter.

The report also contains five appendices. Appendix A provides a national profile of the tenant-based HCV program and includes information on the number of participants, their

income and demographic characteristics, on length of stay in the program, on rent subsidy and rent burdens, and on the characteristics of movers. This Appendix focuses on the entire HCV program, both in and outside of MSAs. Regional, MSA, and central city/suburban variations are highlighted. Appendices B, C, and D provide place-by-place household and unit characteristics on three different levels. These are: the 50 most populous MSAs (App. B); the 50 States and the District of Columbia (App. C); and the 50 largest HCV administering PHAs (App. D). Appendix E contains the study methodology and provides information on data construction, cleaning, inclusions and exclusions, and the construction of some of the variables used in this report.

Chapter 2:

THE LOCATION OF HOUSING CHOICE VOUCHERS IN RELATION TO THE AVAILABILITY OF AFFORDABLE HOUSING

Voucher participants have a choice of locations because their vouchers are not attached to a particular development or neighborhood. They may be used wherever there is private market housing that meets program requirements. Moreover, these vouchers are not restricted to a particular jurisdiction, because the portability provisions of the Quality Housing and Work Responsibility Act of 1998 (QHWRA) allow the vouchers to be used anywhere in the United States where there is a HCVProgram. On the other hand, voucher participants do not necessarily have to move in order to receive assistance. Program participants may rent "in-place," remaining in the same house or apartment where they were living prior to receiving a voucher. Whether they move or rent in place, participant success in finding units depends upon finding landlords who are willing to participate and whose units meet certain housing quality standards.

Questions about how participant locational patterns are affected by the accessibility of affordable rental housing affects have been raised at least as far back as the Congressionally mandated Experimental Housing Allowance Program (EHAP) launched over 30 years ago to test the efficacy of a tenant-based approach to providing housing assistance.[3] In its examination of possible accessibility problems, EHAP focused on the rental housing stock where participants actually searched and either found units or were unsuccessful. Likewise, a 1994 study of rental vouchers focused on landlords whom participants had sought out, regardless of whether they ended up renting their units.[4] The current study builds upon these efforts by examining accessibility and locational patterns relative to the entire stock of affordable rental housing, including units in neighborhoods where participants may not have searched.

This Chapter does not provide rankings of MSAs based on the amount and distribution of their affordable housing stock. Rather, it describes where voucher participants have chosen to live relative to the location of affordable housing. In a sense, the choices of voucher holders are compared with other decisions they might have made, based on the locations of other assisted and unassisted households who are also dependent on affordable housing. HCV mobility patterns are examined to see if they seem to be affected by the race and ethnicity of voucher holders.

Because a variety of factors are known to affect the location choices of voucher holders, there is no simple way of gauging whether assisted families are receiving the full benefit of the mobility that the program makes possible. Affordable housing is simply more dispersed in some MSAs, while in others, it is found in a relatively small number of neighborhoods. In some MSAs, property owners may be reluctant to participate in the program, particularly in neighborhoods where the private market provides an ample supply

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[3] Congress authorized HUD, under Section 501 and Section 504 of the Housing Act of 1970, to establish an experimental program to test the concept of housing allowances that provided direct cash assistance to lower-income households to enable them to obtain private-market housing. See, Housing Allowances: The 1976 Report To Congress, U.S. Department of Housing and Urban Development, Washington D.C., February 1976.

[4] *Section 8 Rental Voucher and Rental Utilization Study*, Office of Policy Development and Research, U.S. Department of Housing and Urban Development, Washington, DC, October 1994.

of tenants or where the maximum rent allowed by a PHA, i.e., its payment standard, may not reflect the actual cost of rental housing. And voucher holders themselves may prefer neighborhoods where they already have support networks. Yet, there is also evidence from special Departmental efforts to foster greater mobility, such as the Moving to Opportunity demonstration, that substantial numbers of HCV participants are open to considering neighborhoods that they are not familiar with, to escape crime and to improve access to employment, schools, transportation, and a better life.

The Distribution of Affordable Rental Housing, HCV Housing, and Total Occupied Housing Units

This Section deals with the distribution of affordable rental housing, HCV housing, and occupied housing in the 50 largest MSAs, as measured by number of units. Thus, HCV is a subset of affordable rental housing, while affordable rental housing is a subset of occupied housing

Affordable Rental Housing

Across All 50 MSAs: HCV rental assistance can only be provided where there is affordable housing. In this study, units are considered affordable when their rents are set at or below the metropolitan area Fair Market Rents.[5] In the 50 Largest MSAs, affordable units represent about one-quarter of occupied units.[6] Specifically, of 43.3 million occupied housing units, both rented and owned, about 11.1 million (25.7 percent) are affordable rental units, based on the FMR guidelines for these MSAs (Table II-1).

Table II-1: HCV Units In Relation To The Housing Stock Of The 50 Largest MSAs And Their Central Cities And Suburbs

	50 Largest MSAs	Central Cities	Suburbs
Total Occupied Units (000)[1]	43,280	17,364	25,916
Total Affordable Units (000)[1]	11,108	6,498	4,610
Total HCV Units (000)	694	400	294
Affordable Units as a Percent Of Occupied Units	25.7	37.4	17.8
HCV as a Percent Of:			
All Occupied Units	1.6	2.3	1.1
All Affordable Units	6.2	6.2	6.4

1. These data are from the 1990 decennial census.

In suburban areas, affordable units comprise a significantly smaller share of the occupied housing stock than in central cities. Suburbs have proportionately fewer rental units and more owner-occupied units than central cities. In absolute volume, central cities contain 40 percent of the occupied stock but almost 60 percent of the affordable stock within the 50 Largest MSAs.

[5] Affordable rental units are estimated by comparing Census rent data with a time-adjusted data series of published Fair Market Rents (FMRs), the rents that include units costing up to the 40th percentile of rents for the metropolitan area, controlling for bedroom size. These estimates may be conservative depending upon the extent to which payment standards for different areas exceed 110 percent of FMRs or for jurisdictions in an MSA where the FMR is set at the 50th percentile.

[6] Occupied units include both rented and owned units.

Within Particular MSAs: Looking at specific MSA suburban areas (Table II-2, back of chapter), affordable rental housing ranges from a low of 10 percent of the occupied stock in the Salt Lake City suburbs to a high of 30 percent in the Los Angeles suburbs. In central cities, however, there is a very large range, from a low of 20 percent of the occupied stock in Phoenix, to a high of 67 percent in Newark.

Affordable housing is a larger percentage of the occupied stock in each of the 50 largest MSAs compared to their suburbs. That is, in any given MSA, affordable housing is always relatively more plentiful in the central city than in the suburbs. In fact, in the aggregate, the ratio of affordable-to-occupied housing in central cities is about double what it is in suburban areas. But, some MSAs have particularly larger disparities between their central cities and suburban areas; in seven MSAs, all but one in the East and Midwest, the central-city ratio is closer to four times as great as in suburban areas.

HCV and Affordable Rental Housing

Across All 50 MSAs: The HCV program utilizes only a very modest portion of the affordable housing stock, just over 6 percent, within the 50 largest MSAs (Table II-1). Even though there is both less HCV and less affordable housing in the suburban areas of the 50 largest MSAs, and more of both in the central cities, there is not much difference in the suburban and the central city ratios of vouchers to affordable housing, 6.4 percent in the former and 6.2 percent in the latter. In absolute terms, about 58 percent of Vouchers are found in the central cities and about 42 percent in suburban areas, and these percentage shares are almost identical to the central city and suburban shares of affordable rental housing (Table II-1).

Within Particular MSAs: In central cities, vouchers range from a low of less than three percent of the affordable stock to a high of 13 percent in Oakland (Table II-2, back of chapter). In suburban areas, the range is from a low of 2.4 percent to a high of 12 percent. The San Francisco MSA has the lowest ratio of HCV to affordable housing in both its central city and its suburban portion, while neighboring Oakland has the highest ratio among central cities. Although HCV units are usually a smaller percentage of the affordable stock in the suburbs than in central cities, there are 17 MSAs where the opposite is the case.

HCV and Occupied Housing

Across All 50 MSAs: Voucher units are a very small part of the overall stock of occupied housing (which includes both rental and ownership units and both affordable and non-affordable units under FMR guidelines); they constitute just 1.6 percent of total occupied units in the 50 largest MSAs (Table II-1). The lower suburban ratio results from the fact that there is more occupied housing and less HCV in suburban areas than in central cities. The amount of HCV relative to occupied housing is 1.1 percent in the suburbs but 2.3 percent in central cities.

Within Particular MSAs: In particular central cities, HCV is as low as one percent of the occupied stock (in Austin, Charlotte, Fort Lauderdale, Houston, Philadelphia, Phoenix and San Francisco). It is as high as six percent in one Eastern city (Hartford) and one Western city (Oakland).

There are only two suburban areas (Bergen and Oakland) where HCV is as high as 2 percent of the occupied stock. At the low end, there are 14 suburban areas where the voucher share is less than one-half of 1 percent of the occupied stock. There are no MSAs where suburban areas have a higher percentage of vouchers in their occupied stock than do their own central cities, though there are five Southern and Western MSAs in which central city and suburban areas have equal shares (Charlotte, Fort Lauderdale, Houston, Miami, and San Francisco).

Neighborhood Dispersion of Affordable Housing, Housing Choice Vouchers, and Other Assisted Housing

This section describes and compares the dispersion of affordable housing, vouchers, and assisted housing at the neighborhood or tract level. Here, HCV dispersion is determined by the percentage of neighborhoods where it exists in relation to all neighborhoods with affordable housing. A later section will consider the question of the level of representation of HCV in neighborhoods that it has penetrated.

Neighborhood Dispersion of Affordable Housing

Across All 50 MSAs: For program participants, in both central cities and suburban areas, to exercise mobility, the supply of affordable rental housing must be distributed over a broad area, encompassing many neighborhoods. And, in fact, 99 percent of all neighborhoods that contain occupied housing also have at least some affordable housing.[1] In addition, there is virtually no difference between central cities and suburban areas in terms of the percentage of neighborhoods with affordable housing (Table II-3). Furthermore, fully 96 percent of all neighborhoods with affordable housing have at least 25 such units (including 93.4 percent of suburban neighborhoods and 97.1 percent of central city neighborhoods). Thus, most neighborhoods with affordable housing have more than just a few units. This suggests that there are strong opportunities for voucher holders to exercise mobility and move to a neighborhood of their choice.

Table II-3: Neighborhoods With Vouchers In Relation To Neighborhoods With Affordable And Occupied Housing, In The 50 Largest MSAs And Their Central Cities And Suburbs

	50 Largest MSAs	Central Cities	Suburbs
Total Tracts With Occupied Units	26,402	11,719	14,683
Total Tracts With Affordable Units	26,136	11,626	14,510
Total Tracts With HCV Units	21,824	10,237	11,587
Affordable Tracts as a Percent Of Occupied Tracts	99.0	99.2	98.8
HCV Tracts as a Percent of Occupied Tracts	82.7	87.4	78.9
HCV Tracts as a Percent Of Affordable Tracts	83.5	87.9	79.8

Within Particular MSAs: Looking at specific MSA central cities and suburban areas, the lowest level of dispersion found is a still very high 94 percent of all neighborhoods in the

[1] This percentage is the same across all MSAs and not just the top 50.

central cities of Denver and Pittsburgh and in the suburban areas of Bergen (Table II-4, back of chapter).

Neighborhood Dispersion of Vouchers

Across All 50 MSAs: HCV housing is also quite widely dispersed, although not as much as affordable rental housing; it is found in 83 percent of all neighborhoods with affordable housing (Table II-3).[8] Representation of vouchers in central city neighborhoods with affordable housing is a little greater than in suburban neighborhoods, 88 percent vs. 80 percent, respectively.[9]

*Within Particular MSAs***:** There is some amount of variation among central city areas in the degree of HCV dispersion. At the high end, 100 percent of central city neighborhoods with affordable housing in Las Vegas have vouchers (Table II-4, back of chapter). Houston and Indianapolis are at the low end, with HCV found in 78 percent of central city neighborhoods. Nevertheless, even in these central cities, HCV is quite dispersed.

At the high end, HCV is found in 94 percent of Salt Lake City's suburban neighborhoods with affordable housing. At the low end, in Houston's suburban areas vouchers are found in 58 percent of neighborhoods with affordable housing.[10] Note that Houston has the smallest percentage of neighborhoods with affordable housing containing HCV, both in its central city and in its suburban areas.

Within the same MSA, the greatest differences between central city and suburban neighborhoods, in terms of voucher dispersion, are found in the Detroit, Hartford, San Francisco, and San Jose MSAs. There are also three MSAs, Atlanta, Fort Lauderdale, and Portland, which depart from the typical MSA. In these MSAs, a smaller percentage of central city than of suburban neighborhoods with affordable housing has vouchers.

HCV Compared To Other Assisted Housing

Across All 50 MSAs: Although the HCV program has been in continual operation since 1975, it is not the only subsidy program for renters. Other, project-based, programs (i.e., providing housing assistance for families only at a particular location or project) include the public housing program, with approximately 1.26 million units, and the multifamily assisted programs, with approximately 1.4 million units. Compared to these, HCV is far more dispersed; it is found in many more MSA neighborhoods than the others. Public housing is the least dispersed (Table II-5). For example, while over 83 percent of all affordable neighborhoods contain HCV-assisted households, less than 8 percent contain public housing.[11] While there are 1.7 times as many voucher units as public housing units,

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[8] There are some neighborhoods where vouchers exist in spite of the fact that there is no affordable housing as judged by units at or under the FMR. Indeed, this is the case in 1.5 percent of all MSA neighborhoods (consisting of 689 census tracts). About one-third of these neighborhoods may be covered by sub-market exception rents, judging from the volume of HCV usage in them. In other cases, PHAs may have acted to expand families' housing choices by raising the payment standard.

[9] In the top 50 MSAs, 44 percent of the neighborhoods with affordable housing are located in central cities and 55 percent are found in suburban areas.

[10] The housing agencies operating in the central city portion of the New York metropolitan area have a lower-reporting rate than other central city housing agencies. This reporting rate should be kept in mind when considering findings about the New York metropolitan area and New York City in particular.

[11] A small number of public housing communities have not been assigned to neighborhoods (tracts) because there was insufficient information for accurate geocoding.

there are 10 times as many neighborhoods with vouchers as there are with public housing within these 50 MSAs. Project-Based units are only slightly more dispersed than public housing units. For all kinds of subsidized housing, including tenant-based HCV, dispersion is greater in central cities than in suburban neighborhoods.

Table II-5: Neighborhoods With HCV And Other Kinds of Assisted Housing In The 50 Largest MSAs And Their Central Cities And Suburbs

	50 Largest MSAs	Central Cities	Suburbs
Tracts With Tenant-Based Assistance Units	21,824	10,237	11,587
Tracts With Project-Based Assistance Units	4,457	2,387	2,070
Tracts With Public Housing Units[1]	2,099	1,246	853
Tracts With Affordable Units	26,136	11,626	14,510
Tenant-Based Tracts as a Percent Of Affordable Tracts	83.5	88.1	79.9
Project-Based Tracts as a Percent Of Affordable Tracts	17.1	20.5	14.3
Public Housing Tracts as a Percent Of Affordable Tracts	8.0	10.7	5.9

1. Based on the number of tracts that had usable addresses or nine-digit zip codes for geocoding purposes (see Methodology Appendix for details).

Within Particular MSAs: Compared to vouchers, there are very large variations among MSAs in the availability and dispersion of public housing and of multifamily assisted housing (Table II-6, back of chapter). Some areas of the country built few units of public housing. California is notable in this regard. Some areas of the country were particularly well suited to the multifamily assisted programs.

In the suburban areas of Indianapolis and Orange County, there are no neighborhoods with public housing; there is only one neighborhood with public housing in the suburban areas of the Milwaukee and San Jose MSAs. On the other hand, 18 percent of the neighborhoods in the suburban areas of Seattle have some public housing units.[12] On the central city side, less than two percent of neighborhoods in San Jose have public housing, well below the average for central city neighborhoods, while in the central cities of Hartford and Atlanta, one-quarter of all neighborhoods have public housing, a dispersion rate that is much higher than average.

The Relative Share of Housing Choice Vouchers

This section examines HCV dispersion in terms of the concept of relative share. The relative share measure addresses a central issue of this study, the degree of accessibility to the affordable rental stock enjoyed by voucher participants. This measure answers the question of the extent to which the number of HCV units found in a neighborhood is the number that would have been expected based upon three quantities: the number of HCV units in the jurisdiction, the number of affordable rental housing units in the jurisdiction, and the number of affordable housing units in a particular neighborhood. In any given neighborhood, the "expected" number of HCV units is proportionate to the number of affordable rental units.

[12] It is possible that some of these are scattered site units.

Although program participants are located in over 83 percent of MSA neighborhoods with affordable housing, their simple presence does not address the question of whether voucher holders are occupying a share of a neighborhood's affordable housing stock that is roughly proportional to that of other households who occupy units within FMR rent limits. If the preferences of voucher participants were identical to those of other households renting affordable housing and if there were no market barriers, the HCV subsidy would be distributed throughout a metropolitan area in a pattern similar to that of other households who are competing for affordable rental housing. Under these circumstances, participants would utilize a share of the neighborhood's affordable stock identical to the HCV share of the jurisdiction's affordable housing stock.[13] It is understood that many factors affect these utilization patterns, including the willingness of neighborhood property owners to participate in the program as well as the neighborhood preferences of voucher holders themselves.

The Share of Vouchers Within the Affordable Rental Stock of Neighborhoods

Across All 50 MSAs: While widely dispersed, the HCV share is disproportionately low in many neighborhoods with affordable housing. In close to one-half of MSA neighborhoods with affordable housing, the HCV share is less than one-half of what might be expected (Table II-7). This includes the 16.7 percent of neighborhoods with affordable housing where there are no vouchers. In neighborhoods where HCV is utilizing less than one-half of its relative (expected) share, there are over 4.5 million affordable units, not counting those occupied by HCV, and these constitute 42 percent of all affordable units in the 50 largest MSAs.

Table II-7: The Distribution Of Neighborhoods By Relative Share Of HCV In The 50 Largest MSAs, And Their Central Cities And Suburbs

	Neighborhoods In 50 Largest MSAs	Central Cities	Suburbs
Percent Of Neighborhoods In Which Vouchers Are:			
Zero Percent of Proportionate Share[1]	16.7	12.3	20.3
Between 1 and 25 Percent of Proportionate Share	17.7	18.9	16.7
Between 25 and 50 Percent of Proportionate Share	14.4	14.0	14.8
Between 50 and 100 Percent of Proportionate Share	18.9	18.8	19.0
More Than 100 Percent of Proportionate Share	32.2	36.0	29.2

1. Included here are tracts that have no vouchers even though they contain affordable housing.

In 45.2 percent of central city neighborhoods and 51.8 percent of suburban neighborhoods with affordable housing, the voucher share is less than one-half of what would be expected, based on its representation in the affordable housing stock of these jurisdictions. This includes neighborhoods with affordable housing but with no HCV. In central cities, 12.3 percent of neighborhoods with affordable housing have no vouchers and in suburban areas, 20.3 percent of such neighborhoods have no HCV's.

[13] HCV's relative share of a neighborhood's affordable stock is derived in several steps. First, the percentage of HCV within the entire affordable rental stock of the jurisdiction is calculated. The percentage is multiplied by the number of affordable rental housing units in a particular neighborhood to calculate the relative HCV share. Thus, if there are 1,000 units of affordable rental housing in a city and 100 of them are HCV units, the HCV share would be 10 percent. In this example, in a neighborhood with 90 units of affordable housing, the HCV relative share would be nine units. To compare the actual to the relative representation of HCV, the actual number of HCV units in a neighborhood is divided by the expected number. In the above example, if there are actually three HCV units in a neighborhood where 9 would have been expected, HCV would be utilizing one-third of its relative or expected share in this neighborhood.

Within Particular MSAs: Houston has the highest percentage of affordable suburban neighborhoods where the HCV share is one-half or less of what might be expected; 71.6 percent of Houston suburban neighborhoods fall into this group (Table II-8, back of chapter). In fact, 43 percent of these neighborhoods have no vouchers at all. Among central cities, Fort Lauderdale has the highest percentage of neighborhoods where the HCV share is one-half or less of what might be expected; 63.4 percent of its central city neighborhoods fall into this category, the highest percentage among central cities.

The Voucher Share and Race of Voucher Holders

Across All 50 MSAs: Lower than expected HCV utilization could be due to racial differences in access to some neighborhood housing markets. However, because different racial and ethnic groups may have different neighborhood preferences, lower than expected utilization rates are not necessarily an indication of such barriers. With this stipulation in mind, it is possible to describe racial differences in access.

Table II-9: Racial Distribution Of Voucher Households By Ratio Of Neighborhood Actual Share To Proportionate, Share Of HCV, 50 Largest MSAs

	Black Non-Hispanic	White Non-Hispanic	Hispanic
Tracts In Which The Actual/Proportionate Share Is:			
Less Than 25 Percent	28.1	52.1	16.4
Between 25 and 50 Percent	32.4	47.7	16.4
Between 50 and 100 Percent	38.0	42.3	16.0
More Than 100 Percent	51.4	31.4	13.8

Black participants predominate in neighborhoods where the voucher share of affordable housing is equal to or more than what might be expected, while White participants predominate in neighborhoods in which the voucher share is less than what might be expected (Table II-9).[14] Despite the fact that Black households are the majority of all program participants, in neighborhoods where HCV is less than one-quarter of its relative share, Black voucher households are only 28 percent of the HCV population and White households comprise 52 percent. But, the reverse is the case in neighborhoods where HCV units are equal to or greater than their proportionate share. In these neighborhoods, Black households are 51 percent of the HCV population and White households are only 31 percent. Likewise, in both central cities and suburbs, the same distribution patterns are found as the tract voucher population approaches 100 percent or more of its proportionate share. Unlike Black and White participants, the percentage contribution of Hispanic participants does not seem to vary much, based on the HCV share of a neighborhood's affordable housing.

[14] Throughout this report, Black households refer to Black, non-Hispanic households. White households refer to White, non-Hispanic households. Hispanic households refer to all households of Hispanic ethnicity regardless of race.

Major Findings

This chapter described where HCV participants have chosen to live relative to the location of affordable housing. The choices of voucher holders were compared with other decisions they might have made—based on the locations of other assisted and unassisted households who are also dependent on affordable housing. Lastly, HCV mobility patterns were examined to see if they appear to be affected by the race and ethnicity of voucher holders.

- Affordable rental units comprise only about one-quarter of occupied housing units and voucher holders utilize only a very modest share of affordable rental units (about 6 percent) and a very small share of occupied housing (less than two percent).

- Almost all neighborhoods in the 50 largest metropolitan areas have at least some affordable rental units.

- HCV is dispersed over the great majority of neighborhoods with affordable rental housing. It is found in about 83 percent of these neighborhoods. It is a little more dispersed in central city neighborhoods than in suburban neighborhoods.

- Tenant-based HCV is far more dispersed than either public housing or project-based Section 8.

- In almost one-half of MSA neighborhoods where HCV is found, it constitutes less than one-half of its expected or proportional share of the affordable housing stock. This includes the 17 percent of neighborhoods with affordable housing but with no vouchers.

- There is a large supply of affordable units in MSA neighborhoods where the HCV share is one-half or less of what would be expected. Neighborhoods where the HCV share is under one-half of what would be expected contain 42 percent of all affordable units in the 50 Largest MSAs.

- Black HCV participants represent a smaller proportion of the voucher population than White or Hispanic participants in neighborhoods where the HCV share is less than one-half of what would be expected, and represent a larger proportion in neighborhoods where the HCV share is 100 percent or more of what would be expected.

Table II-2: HCV Units in Relation To The Housing Stock of the Central Cities and Suburban Areas of Each Of The 50 Largest MSAs

	Central Cities						Suburbs					
	Total Occupied Units (000)	Total Affordable Units (000)	Total HCV Units (000)	Ratio Of Affordable To Occupied	Ratio Of HCV To Affordable	Ratio Of HCV To Occupied	Total Occupied Units (000)	Total Affordable Units (000)	Total SHCV Units (000)	Ratio Of Affordable To Occupied	Ratio Of HCV To Affordable	Ratio Of HCV To Occupied
Atlanta, GA	156.1	65.8	6.8	.42	.10	.04	946.5	174.7	11.2	.18	.06	.01
Austin-San Marcos, TX	205.0	59.7	2.5	.29	.04	.01	121.0	20.3	0.5	.17	.03	.00
Baltimore, MD	290.8	114.3	4.6	.39	.04	.02	589.3	81.1	7.7	.14	.10	.01
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	n/a	464.1	126.6	7.8	.27	.06	.02
Boston, MA-NH	331.7	170.9	13.2	.52	.08	.04	886.4	235.2	13.0	.27	.06	.01
Buffalo-Niagara Falls, NY	162.5	66.0	6.3	.41	.10	.04	299.3	33.8	2.3	.11	.07	.01
Charlotte-Gastonia-Rock Hill, NC-SC	225.5	51.1	3.3	.23	.06	.01	215.2	33.3	1.5	.15	.04	.01
Chicago, IL	1,158.6	472.9	26.1	.41	.06	.02	1,513.0	191.6	14.4	.13	.08	.01
Cincinnati, OH-KY-IN	156.5	62.3	5.3	.40	.09	.03	418.1	58.6	5.2	.14	.09	.01
Cleveland-Lorain-Elyria, OH	245.8	95.5	8.4	.39	.09	.03	599.4	63.6	5.2	.11	.08	.01
Columbus, OH	303.1	85.6	5.8	.28	.07	.02	210.4	29.3	2.1	.14	.07	.01
Dallas, TX	492.2	154.6	10.7	.31	.07	.02	509.5	84.0	6.3	.16	.07	.01
Denver, CO	211.0	62.6	4.2	.30	.07	.02	438.5	66.2	5.5	.15	.08	.01
Detroit, MI	447.5	166.6	7.7	.37	.05	.02	1,133	129.1	5.6	.11	.04	.00
Fort Lauderdale, FL	67.6	20.8	0.8	.31	.04	.01	460.8	74.7	5.2	.16	.07	.01
Fort Worth-Arlington, TX	268.0	64.7	4.9	.24	.08	.02	238.3	35.8	2.0	.15	.06	.01
Greensboro--Winston-Salem--High Pt., NC	186.8	42.5	3.9	.23	.09	.02	228.0	31.9	2.3	.14	.07	.01
Hartford, CT	68.3	35.9	4.4	.53	.12	.06	366.9	68.3	3.4	.19	.05	.02
Houston, TX	661.5	186.1	8.9	.28	.05	.01	531.8	83.1	3.4	.16	.04	.01
Indianapolis, IN	321.1	77.7	4.9	.24	.06	.02	208.7	26.8	1.1	.13	.04	.01
Kansas City, MO-KS	270.4	65.2	5.5	.24	.09	.02	338.1	46.5	3.1	.14	.07	.01
Las Vegas, NV-AZ	103.8	29.7	2.3	.29	.08	.02	226.7	49.6	3.3	.22	.07	.01
Los Angeles-Long Beach, CA	1,462.2	588.7	38.1	.40	.06	.03	1,527.3	465.8	23.7	.30	.05	.02
Miami, FL	179.6	83.9	3.9	.47	.05	.02	512.8	90.4	9.2	.18	.10	.02
Milwaukee-Waukesha, WI	263.3	93.5	5.5	.36	.06	.02	274.5	30.5	1.2	.11	.04	.00
Minneapolis-St. Paul, MN-WI	272.7	86.4	5.9	.32	.07	.02	687.4	73.1	8.0	.11	.11	.01
Nashville, TN	215.1	54.0	4.0	.25	.07	.02	160.7	20.2	1.2	.13	.06	.01
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	n/a	856.2	124.4	7.6	.15	.06	.01
New Orleans, LA	196.8	63.9	4.6	.32	.07	.02	273.0	43.9	3.0	.16	.07	.01
New York, NY	2,838.8	1,644.5	83.4	.58	.05	.03	413.6	103.0	8.6	.25	.08	.02
Newark, NJ	96.7	64.8	1.9	.67	.03	.02	589.3	134.8	7.1	.23	.05	.01
Norfolk-VA Beach-Newport News, VA-NC	395.9	102.9	6.9	.26	.07	.02	115.2	17.0	1.5	.15	.09	.01
Oakland, CA	217.0	92.3	12.0	.43	.13	.06	562.8	123.9	11.3	.22	.09	.02
Orange County, CA	196.0	63.7	5.2	.32	.08	.03	631.0	156.8	9.3	.25	.06	.01
Orlando, FL	66.7	19.9	1.0	.30	.05	.02	398.6	73.7	3.0	.18	.04	.01
Philadelphia, PA-NJ	629.7	177.6	9.2	.28	.05	.01	1,171.5	162.7	8.7	.14	.05	.01
Phoenix-Mesa, AZ	591.8	117.9	6.7	.20	.06	.01	254.9	35.9	2.8	.14	.08	.01
Pittsburgh, PA	153.5	39.3	3.6	.26	.09	.02	793.8	122.5	7.6	.15	.06	.01

(Continued)

Table II-2: Continued

	Central Cities						Suburbs					
	Total Occupied Units (000)	Total Affordable Units (000)	Total HCV Units (000)	Ratio Of Affordable To Occupied	Ratio Of HCV To Affordable	Ratio Of HCV To Occupied	Total Occupied Units (000)	Total Affordable Units (000)	Total HCV Units (000)	Ratio Of Affordable To Occupied	Ratio Of HCV To Affordable	Ratio Of HCV To Occupied
Portland-Vancouver, OR-WA	206.7	61.4	3.7	.30	.06	.02	382.8	61.7	5.7	.19	.09	.01
Riverside-San Bernardino, CA	178.5	46.1	4.6	.26	.10	.03	688.3	128.8	9.1	.19	.07	.01
Sacramento, CA	140.8	43.3	2.8	.21	.07	.02	364.7	70.7	4.1	.19	.06	.01
St. Louis, MO-IL	246.4	82.4	4.7	.33	.06	.02	695.7	78.8	8.0	.11	.10	.1
Salt Lake City-Ogden, UT	98.3	23.7	1.8	.24	.08	.02	249.2	25.7	2.9	.10	.11	.01
San Antonio, TX	336.5	82.1	10.6	.24	.13	.03	122.0	16.0	1.9	.13	.12	.02
San Diego, CA	456.6	138.7	9.5	.30	.07	.02	430.8	111.4	7.9	.26	.07	.02
San Francisco, CA	305.6	150.7	4.3	.49	.03	.01	336.9	94.6	2.3	.28	.02	.01
San Jose, CA	369.8	107.3	8.9	.29	.08	.02	150.3	39.4	1.7	.26	.04	.01
Seattle-Bellevue-Everett, WA	299.4	91.7	5.2	.31	.06	.02	509.9	97.4	6.4	.19	.07	.01
Tampa-St. Petersburg-Clearwater, FL	263.7	63.0	4.8	.24	.08	.02	605.8	80.2	5.4	.13	.07	.01
Washington, DC-MD-VA-WV	351.9	163.8	6.0	.47	.04	.02	1,214.2	282.6	12.6	.23	.04	.01

Table II-4: Neighborhoods With Vouchers In Relation To Neighborhoods With Affordable and Occupied Housing In The Central Cities And Suburban Areas Of Each Of The 50 Largest MSAs

	Central Cities						Suburbs					
	Number Of Tracts With Occupied Units	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Units	Affordable Tracts As A Percent Of Occ'd. Tracts	HCV Tracts As A Percent Of Aff. Tracts	HCV Tracts As A Percent Of Occ'd. Tracts	Number Of Tracts With Occupied Units	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Units	Affordable Tracts As A Percent Of Occ'd. Tracts	HCV Tracts As A Percent Of Aff. Tracts	HCV Tracts As A Percent Of Occ'd. Tracts
Atlanta, GA	114	112	89	.98	.79	.78	386	382	312	.99	.82	.81
Austin-San Marcos, TX	127	126	104	.99	.83	.82	85	85	58	1.00	.68	.68
Baltimore, MD	207	207	193	1.00	.93	.93	368	367	280	1.00	.76	.76
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	n/a	264	247	219	.94	.89	.83
Boston, MA-NH	238	238	231	1.00	.97	.97	455	452	415	.99	.92	.91
Buffalo-Niagara Falls, NY	109	109	106	1.00	.97	.97	177	175	157	.99	.90	.89
Charlotte-Gastonia-Rock Hill, NC-SC	134	134	114	1.00	.85	.85	125	123	103	.98	.84	.82
Chicago, IL	934	925	766	.99	.83	.82	821	812	663	.99	.82	.81
Cincinnati, OH-KY-IN	116	115	106	.99	.92	.91	255	252	217	.99	.86	.85
Cleveland-Lorain-Elyria, OH	248	248	223	1.00	.90	.90	452	440	306	.97	.70	.67
Columbus, OH	199	198	172	.99	.87	.86	141	140	109	.99	.78	.77
Dallas, TX	295	294	239	1.00	.81	.81	277	276	216	1.00	.78	.78
Denver, CO	142	133	125	.94	.94	.88	272	263	229	.97	.87	.84
Detroit, MI	369	368	337	1.00	.92	.91	792	774	499	.98	.64	.63
Fort Lauderdale, FL	30	30	25	1.00	.83	.83	131	130	119	.99	.92	.91
Fort Worth-Arlington, TX	182	180	157	.99	.87	.86	115	115	82	1.00	.71	.71
Greensboro--Winston-Salem--High Pt., NC	130	130	116	1.00	.89	.89	129	129	113	1.00	.88	.88
Hartford, CT	61	61	59	1.00	.97	.97	234	233	169	1.00	.73	.72
Houston, TX	385	382	297	.99	.78	.77	296	292	168	.99	.58	.57
Indianapolis, IN	210	209	164	1.00	.78	.78	120	120	86	1.00	.72	.72
Kansas City, MO-KS	252	248	200	.99	.81	.80	187	184	140	.98	.76	.75
Las Vegas, NV-AZ	43	43	43	1.00	1.00	1.00	115	115	98	1.00	.85	.85
Los Angeles-Long Beach, CA	830	828	743	1.00	.90	.90	807	805	714	1.00	.89	.88
Miami, FL	79	79	75	1.00	.95	.95	185	184	169	.99	.92	.91
Milwaukee-Waukesha, WI	231	231	212	1.00	.92	.92	158	156	114	.99	.73	.72
Minneapolis-St. Paul, MN-WI	209	209	193	1.00	.92	.92	440	431	367	.98	.85	.83
Nashville, TN	114	112	97	.98	.87	.85	89	88	63	.99	.72	.71
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	n/a	573	568	419	.99	.74	.73
New Orleans, LA	183	183	159	1.00	.87	.87	195	195	136	1.00	.70	.70
New York, NY	2,170	2,151	1,869	.99	.87	.87	265	263	228	.99	.87	.86
Newark, NJ	99	98	89	.99	.91	.90	370	369	313	1.00	85	.85
Norfolk-VA Beach-Newport News, VA-NC	247	245	208	.99	.85	.84	71	69	57	.97	.83	.80
Oakland, CA	149	149	130	1.00	.87	.87	306	304	264	.99	.87	.86
Orange County, CA	123	123	117	1.00	.95	.95	356	355	302	1.00	.85	.85
Orlando, FL	35	35	34	1.00	.97	.97	185	184	144	.99	.78	.78
Philadelphia, PA-NJ	373	361	324	.97	.90	.87	873	857	570	.98	.67	.65
Phoenix-Mesa, AZ	329	327	281	.99	.86	.85	158	153	123	.97	.80	.78
Pittsburgh, PA	180	170	158	.94	.93	.88	564	547	435	.97	.80	.77

(Continued)

Table II-4: Continued

	Central Cities						Suburbs					
	Number Of Tracts With Occupied Units	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Units	Affordable Tracts As A Percent Of Occ'd. Tracts	HCV Tracts As A Percent Of Aff. Tracts	HCV Tracts As A Percent Of Occ'd. Tracts	Number Of Tracts With Occupied Units	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Units	Affordable Tracts As A Percent Of Occ'd. Tracts	HCV Tracts As A Percent Of Aff. Tracts	HCV Tracts As A Percent Of Occ'd. Tracts
Portland-Vancouver, OR-WA	145	145	129	1.00	.89	.89	204	204	190	1.00	.93	.93
Riverside-San Bernardino, CA	66	66	62	1.00	.94	.94	229	229	202	1.00	.88	.88
Sacramento, CA	82	82	75	1.00	.91	.91	190	190	157	1.00	.83	.83
St. Louis, MO-IL	159	159	151	1.00	.95	.95	301	299	233	.99	.78	.77
Salt Lake City-Ogden, UT	73	73	70	.99	.96	.95	156	155	145	.99	.94	.93
San Antonio, TX	179	179	165	1.00	.92	.92	74	74	54	1.00	.73	.73
San Diego, CA	224	222	198	.99	.89	.88	209	209	187	1.00	.89	.89
San Francisco, CA	149	147	137	.99	.93	.92	199	199	136	1.00	.68	.68
San Jose, CA	210	210	196	1.00	.93	.93	89	87	60	.98	.69	.67
Seattle-Bellevue-Everett, WA	156	156	143	1.00	.92	.92	271	270	238	1.00	.88	.88
Tampa-St. Petersburg-Clearwater, FL	158	158	142	1.00	.90	.90	249	247	211	.99	.85	.85
Washington, DC-MD-VA-WV	242	238	197	.98	.83	.81	720	713	592	.99	.83	.82

Table II-6: Neighborhoods With Housing Choice Vouchers and Other Kinds of Assisted Housing in the Central Cities and Suburban Areas of Each of The 50 Largest MSAs

	Central Cities							Suburbs						
	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Assistance	Number Of Tracts With Project-Based Assistance	Number Of Tracts With Public Housing[1]	HCV Tracts As A Percent Of Aff. Tracts	Project-Based Tracts As A Percent Of Aff. Tracts	Pub. Hsg. Tracts As A Percent Of Aff. Tracts	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Assistance	Number Of Tracts With Project-Based Assistance	Number Of Tracts With Public Housing[1]	HCV Tracts As A Percent Of Aff. Tracts	Project-Based Tracts As A Percent Of Aff. Tracts	Pub. Hsg. Tracts As A Percent Of Aff. Tracts
Atlanta, GA	112	89	31	29	79.5	27.7	25.9	382	312	58	42	81.7	15.2	11.0
Austin-San Marcos, TX	126	104	19	21	82.5	15.1	16.7	85	58	9	13	68.2	10.6	15.3
Baltimore, MD	207	193	55	44	93.2	26.6	21.3	367	281	51	6	76.6	13.9	1.6
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	n/a	n/a	247	219	32	26	88.7	13.0	10.5
Boston, MA-NH	238	231	88	53	97.1	37.0	22.3	452	415	67	33	91.8	14.8	7.3
Buffalo-Niagara Falls, NY	109	107	23	21	.98.2	21.1	19.3	175	157	32	7	89.7	18.3	4.0
Charlotte-Gastonia-Rock, NC-SC	134	114	41	23	85.1	30.6	17.2	123	103	20	11	83.7	16.3	8.9
Chicago, IL	925	767	140	81	82.9	15.1	8.8	812	663	102	28	81.7	12.6	3.4
Cincinnati, OH-KY-IN	115	106	56	19	92.2	48.7	16.5	252	217	51	15	86.1	20.2	6.0
Cleveland-Lorain-Elyria, OH	248	224	54	31	90.3	21.8	12.5	440	306	50	10	69.5	11.4	2.3
Columbus, OH	198	172	55	20	86.9	27.8	10.1	140	109	31	3	77.9	22.1	2.1
Dallas, TX	294	239	36	15	81.3	12.2	5.1	276	216	25	8	78.3	9.1	2.9
Denver, CO	133	128	46	15	96.2	34.6	11.3	263	230	32	10	87.5	12.2	3.8
Detroit, MI	368	337	58	20	91.6	15.8	5.4	774	499	104	25	64.5	13.4	3.2
Fort Lauderdale, FL	30	25	5	6	83.3	16.7	20.0	130	119	17	9	91.5	13.1	6.9
Fort Worth-Arlington, TX	180	157	18	6	87.2	10.0	3.3	115	82	9	3	71.3	7.8	2.6
Greensboro-Winston-Salem, NC	130	116	43	30	89.2	33.1	23.1	129	113	25	6	87.6	19.4	4.7
Hartford, CT	61	59	23	15	96.7	37.7	24.6	233	169	55	16	72.5	23.6	6.9
Houston, TX	382	297	44	15	77.7	11.5	3.9	292	168	24	6	57.5	8.2	2.1
Indianapolis, IN	209	164	51	12	78.5	24.4	5.7	120	86	24	0	71.7	20.0	0.0
Kansas City, MO-KS	248	200	74	13	80.7	29.8	5.2	184	140	45	4	76.1	24.5	2.2
Las Vegas, NV-AZ	43	43	8	9	100.0	18.6	20.9	115	99	20	8	86.1	17.4	7.0
Los Angeles-Long Beach, CA	828	743	227	19	89.7	27.4	2.3	805	714	125	26	88.7	15.5	3.2
Miami, FL	79	75	20	0	94.9	25.3	0.0	184	169	32	5	91.8	17.4	2.7
Milwaukee-Waukesha, WI	231	212	60	25	91.8	26.0	10.8	156	114	40	1	73.1	25.6	0.6
Minneapolis-St. Paul, MN-WI	209	193	41	44	92.3	19.6	21.1	431	367	93	13	85.2	21.6	3.0
Nashville, TN	112	97	29	20	86.6	25.9	17.9	88	63	16	12	71.6	18.2	13.6
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	568	420	41	34	73.9	7.2	6.0
New Orleans, LA	183	159	22	26	86.9	12.0	14.2	195	136	14	7	69.7	7.2	3.6
New York, NY	2,151	1,877	313	168	87.3	14.6	7.8	263	228	53	22	86.7	20.2	8.4
Newark, NJ	98	89	25	17	90.8	25.5	17.3	369	313	49	28	84.8	13.3	7.6
Norfolk, VA-NC	245	208	44	33	84.9	18.0	13.5	69	57	7	4	82.6	10.1	5.8
Oakland, CA	149	131	34	33	87.9	22.8	22.1	304	265	43	22	87.2	14.1	7.2
Orange County, CA	123	117	14	0	95.1	11.4	0.0	355	302	29	0	85.1	8.2	0.0
Orlando, FL	35	35	6	6	100.0	17.1	17.1	184	144	17	5	78.3	9.2	2.7
Philadelphia, PA-NJ	361	324	71	42	89.8	19.7	11.6	857	571	71	38	66.6	8.3	4.4
Phoenix-Mesa, AZ	327	281	46	9	85.9	14.1	2.8	153	123	17	17	80.4	11.1	11.1
Pittsburgh, PA	170	159	46	28	93.5	27.1	16.5	547	435	119	94	79.5	21.8	17.2

(Continued)

Table II-6: Continued

	Central Cities							Suburbs						
	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Assistance	Number Of Tracts With Project-Based Assistance	Number Of Tracts With Public Housing[1]	HCV Tracts As A Percent Of Aff. Tracts	Project-Based Tracts As A Percent Of Aff. Tracts	Pub. Hsg. Tracts As A Percent Of Aff. Tracts	Number Of Tracts With Affordable Units	Number Of Tracts With HCV Assistance	Number Of Tracts With Project-Based Assistance	Number Of Tracts With Public Housing[1]	HCV Tracts As A Percent Of Aff. Tracts	Project-Based Tracts As A Percent Of Aff. Tracts	Pub. Hsg. Tracts As A Percent Of Aff. Tracts
Portland-Vancouver, OR-WA	145	129	28	28	89.0	19.3	19.3	204	190	31	27	93.1	15.2	12.3
Riverside-San Bernardino, CA	66	62	12	4	93.9	18.2	6.1	229	202	41	31	88.2	17.9	13.5
Sacramento, CA	82	75	25	17	91.5	30.5	20.7	190	157	43	15	82.6	22.6	7.9
St. Louis, MO-IL	159	151	53	29	95.0	33.3	18.2	299	233	50	33	77.9	16.7	11.0
Salt Lake City-Ogden, UT	73	70	22	12	95.9	30.1	16.4	155	145	18	13	93.5	11.6	8.4
San Antonio, TX	179	165	40	42	92.2	22.3	23.5	74	54	8	2	73.0	10.8	2.7
San Diego, CA	222	198	34	22	89.2	15.3	9.9	209	187	27	2	89.5	12.9	1.0
San Francisco, CA	147	137	37	25	93.2	25.2	17.0	199	136	27	7	68.3	13.6	3.5
San Jose, CA	210	196	33	3	93.3	15.7	1.4	87	60	12	1	69.0	13.8	1.1
Seattle-Bellevue-Everett, WA	156	143	43	36	91.7	27.6	23.1	270	238	49	49	88.1	18.1	18.1
Tampa-St. Petersburg, FL	158	142	29	18	89.9	18.4	11.4	247	211	24	9	85.4	9.7	3.6
Washington, DC-MD-VA-WV	238	197	65	42	82.8	27.3	17.6	713	592	91	47	83.0	12.8	6.6

Table II-8: The Distribution of Neighborhoods by Relative or Expected Share of HCV in The Affordable Housing Stock In Central Cities and Suburban Areas Of Each of The 50 Largest MSAs

	Percent Of Central City Neighborhoods In Which HCV Is:					Percent Of Suburban Neighborhoods In Which HCV Is:				
	Zero Percent Of Proportionate Share[1]	1 - 25 Percent Of Proportionate Share	25 - 50 Percent Of Proportionate Share	50 - 100 Percent Of Proportionate Share	100 Pct. Or More Of Proportionate Share	Zero Percent Of Proportionate Share[1]	1 - 25 Percent Of Proportionate Share	25 - 50 Percent Of Proportionate Share	50 - 100 Percent Of Proportionate Share	100 Pct Or More Of Proportionate Share
Atlanta, GA	20.5	21.4	9.8	10.7	37.5	18.6	22.5	13.1	17.5	28.3
Austin-San Marcos, TX	17.5	17.5	18.3	16.7	30.2	31.8	7.1	8.2	17.6	35.3
Baltimore, MD	6.8	11.6	16.4	28.0	37.2	23.7	18.5	17.7	17.7	22.3
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	11.3	11.3	17.0	27.9	32.4
Boston, MA-NH	2.9	21.8	12.2	21.8	41.2	8.2	16.2	17.7	24.8	33.2
Buffalo-Niagara Falls, NY	2.8	8.3	11.0	45.9	32.1	10.3	10.3	9.7	30.9	38.9
Charlotte-Gastonia-Rock Hill, NC-SC	14.9	14.2	12.7	27.6	30.6	16.3	23.6	15.4	13.8	30.9
Chicago, IL	17.3	23.2	10.8	13.9	34.7	18.5	20.6	14.3	15.1	31.5
Cincinnati, OH-KY-IN	7.8	16.5	11.3	23.5	40.9	13.9	19.8	15.5	20.6	30.2
Cleveland-Lorain-Elyria, OH	10.1	14.1	18.1	21.8	35.9	30.7	15.7	14.5	11.6	27.5
Columbus, OH	13.1	19.7	7.1	20.2	39.9	22.1	22.9	10.9	15.9	29.3
Dallas, TX	18.7	25.9	12.6	10.9	32.0	21.7	22.1	10.9	15.9	29.3
Denver, CO	6.8	18.0	12.0	29.3	33.8	13.7	7.6	19.8	25.1	33.8
Detroit, MI	8.4	18.2	12.2	21.2	39.9	35.8	10.3	13.6	15.5	24.8
Fort Lauderdale, FL	16.7	30.0	16.7	3.3	33.3	8.5	23.8	20.0	20.8	26.9
Fort Worth-Arlington, TX	13.3	19.4	16.1	15.6	35.6	28.7	26.1	10.4	9.6	25.2
Greensboro--Winston-Salem--High Pt., NC	10.8	16.9	9.2	28.5	34.6	12.4	16.3	14.7	22.5	34.1
Hartford, CT	3.3	9.8	9.8	29.5	47.5	27.5	13.7	14.6	16.7	27.5
Houston, TX	22.3	24.9	10.2	13.1	29.6	42.8	17.8	11.0	8.9	19.5
Indianapolis, IN	21.5	20.6	12.4	12.9	32.5	28.3	11.7	20.0	18.3	21.7
Kansas City, MO-KS	19.4	22.6	12.5	12.9	32.7	23.9	13.6	16.8	17.9	27.7
Las Vegas, NV-AZ	0.0	18.6	11.9	27.9	41.9	14.8	13.9	19.1	17.4	34.8
Los Angeles-Long Beach, CA	10.3	19.2	18.1	19.9	32.5	11.3	13.7	17.0	24.7	33.3
Miami, FL	5.1	16.5	17.7	24.1	36.7	8.2	20.7	18.5	23.4	29.3
Milwaukee-Waukesha, WI	8.2	20.8	18.6	21.2	31.2	26.9	14.1	14.7	14.7	29.5
Minneapolis-St. Paul, MN-WI	7.7	15.8	14.8	22.0	39.7	15.1	15.3	13.2	20.4	36.0
Nashville, TN	14.1	24.1	12.5	10.7	38.4	29.5	23.9	11.4	11.4	23.9
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	26.2	20.1	14.8	13.2	25.7
New Orleans, LA	13.1	14.2	13.7	21.9	37.2	30.3	21.0	10.3	13.8	24.6
New York, NY	13.5	21.0	12.8	16.1	36.6	13.3	17.9	17.1	20.2	31.6
Newark, NJ	9.2	16.3	8.2	19.4	46.9	15.2	11.7	14.1	23.6	35.5
Norfolk-VA Beach-Newport News, VA-NC	15.1	20.0	14.7	17.6	32.7	17.4	17.4	15.9	17.4	31.9
Oakland, CA	12.8	13.4	14.1	16.1	43.6	13.5	19.4	12.8	20.4	33.9
Orange County, CA	4.9	17.6	22.0	20.3	35.8	15.2	18.3	15.8	21.7	29.0
Orlando, FL	2.9	37.1	11.4	20.0	28.6	21.7	22.8	13.6	16.3	25.5
Philadelphia, PA-NJ	11.4	15.5	11.4	20.5	41.3	33.7	16.3	12.6	14.5	22.9
Phoenix-Mesa, AZ	14.1	10.4	20.8	23.5	31.2	20.9	13.7	13.7	19.0	32.7
Pittsburgh, PA	7.6	12.9	11.8	21.2	46.5	20.5	18.5	12.8	21.2	27.1

(Continued)

Table II-8: Continued

	Percent Of Central City Neighborhoods In Which HCV Is:					Percent Of Suburban Neighborhoods In Which HCV Is:				
	Zero Percent Of Proportionate Share[1]	1 - 25 Percent Of Proportionate Share	25 - 50 Percent Of Proportionate Share	50 - 100 Percent Of Proportionate Share	100 Pct. Or More Of Proportionate Share	Zero Percent Of Proportionate Share[1]	1 - 25 Percent Of Proportionate Share	25 - 50 Percent Of Proportionate Share	50 - 100 Percent Of Proportionate Share	100 Pct Or More Of Proportionate Share
Portland-Vancouver, OR-WA	11.0	10.3	15.9	25.5	37.2	6.9	18.1	16.7	28.0	32.4
Riverside-San Bernardino, CA	6.1	4.5	13.6	33.3	42.4	11.8	17.0	12.7	26.2	32.3
Sacramento, CA	8.5	14.6	14.6	20.7	41.5	17.4	12.1	15.8	26.3	28.4
St. Louis, MO-IL	5.0	17.0	16.4	24.5	37.1	22.4	21.7	12.4	18.1	25.4
Salt Lake City-Ogden, UT	5.5	6.8	20.5	27.4	39.7	6.5	10.3	18.7	26.5	38.1
San Antonio, TX	7.8	16.8	17.9	21.2	36.3	27.0	24.3	14.9	13.5	20.3
San Diego, CA	10.8	23.4	16.2	16.7	32.9	10.5	11.5	16.3	29.7	32.1
San Francisco, CA	7.5	24.5	13.6	17.7	36.7	31.7	17.6	17.6	10.6	22.6
San Jose, CA	6.7	17.1	18.6	19.0	38.6	31.0	21.8	13.8	10.1	20.3
Seattle-Bellevue-Everett, WA	8.3	27.6	16.7	17.3	30.1	12.1	14.4	17.0	22.2	34.1
Tampa-St. Petersburg-Clearwater, FL	10.1	20.3	19.0	15.8	34.8	14.6	25.5	13.0	23.9	23.1
Washington, DC-MD-VA-WV	17.2	10.9	13.9	17.2	40.8	17.1	13.5	15.6	20.2	33.7

1. Included here are tracts that have no vouchers even though they contain affordable housing.

Chapter 3:

THE DISTRIBUTION OF HCV FAMILIES IN NEIGHBORHOODS WITH DIFFERENT POVERTY LEVELS

This chapter describes the poverty levels of neighborhoods where voucher families live. The next chapter describes the association between poverty and such family welfare outcomes as work participation, wage levels, and TANF dependence.[15] The focus in both chapters will be on families with children, since they are the households for whom the impacts of poverty concentration are most likely to show up in terms of work participation, wage levels, and welfare dependence

Although HCV participants are free to search anywhere they can for units that meet the general program requirements, program rules also require HCV administrators to encourage participants to consider neighborhoods without poverty concentrations. This policy is rooted in a belief that low-poverty areas have better schools, better job access, and, in general, more opportunities for upward mobility. It is also rooted in a belief that high-poverty neighborhoods are often associated with high rates of teenage pregnancy, victimization, substance abuse, and other manifestations of social dysfunction. Furthermore, neighborhoods where poverty is concentrated offer fewer economic opportunities, are seen as poor job generators, and are often inconveniently located, in terms of where jobs do exist. [16] As a result, poverty concentrated neighborhoods are associated with lower work force participation and higher rates of welfare dependence. To the extent that high poverty neighborhoods may also be neighborhoods where minorities cluster, the problems facing households who reside in such areas may be exacerbated by racial inequalities that affect the quality of public services and access to economic opportunities.

The desire to encourage voucher families to search in neighborhoods with low-poverty levels is reflected in the program's assessment structure (SEMAP), a system for rating PHA voucher programs. To earn SEMAP points under the housing opportunity performance indicator, PHAs must demonstrate that they have policies to encourage voucher holders to search outside of areas of poverty and minority concentration and to encourage owners of units in lower poverty or minority areas to rent to voucher holders.[17] Among other things, PHAs must show that they have prepared maps identifying areas that are not poverty or minority concentrations but do contain affordable units, and that they provide information about job opportunities, schools, transportation, and other services in these areas. PHAs are also supposed to provide vouchers holders with a list of owners who are willing to lease, or a list or properties available for lease, or a list of organizations that help families find units in non-impacted areas. Under SEMAP, PHAs can also earn a deconcentration bonus that adds points to their overall rating by documenting that a threshold percentage of families with children live in, or have moved to, lower-poverty tracts in the PHA's principal operating areas.

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[15] In this analysis, tract and neighborhood are coincident and will be used interchangeably, neighborhood to designate an area within which the impacts of poverty are reflected, and tract to designate the Census unit within which data is collected.

[16] George Galster, *An Econometric Model of The Urban Opportunity Structure: Cumulative Causation Among City Markets, Social Problems, and Underserved Areas,* Fannie Mae Foundation, Washington, D.C., 1998.

[17] It is up to the PHAs to decide what areas constitute poverty and minority concentrations.

HUD has mounted several demonstration projects, including Moving to Opportunity for Fair Housing (MTO) and Regional Opportunity Counseling (ROC), in order to expand families' housing opportunities and evaluate the impact of moving to low-poverty neighborhoods. MTO, the most ambitious of these efforts, is a residential mobility program designed to test various strategies for helping participants find units in low-poverty, central city or suburban neighborhoods and to assess the impacts of such moves on the employment, income, education, and health of participating families.[18]

Some PHA efforts to encourage greater mobility among voucher participants resulted from court actions requiring housing agencies to make greater efforts to help participants move to non-concentrated neighborhoods. Some local HCV programs are actually under court injunction to limit the number of voucher participants renting in high- poverty or high-minority neighborhoods. The Gautreaux decision in Chicago is the best-known case of the latter. The 1976 decision and subsequent court-imposed demonstration required the Chicago Housing Authority to use tenant-based assistance to help affected public housing residents relocate to mostly suburban, less-impacted jurisdictions.[19]

Despite the various efforts to encourage HCV participants to look for housing in neighborhoods that are not poverty concentrated, there is anecdotal, as well as site-specific, evidence that voucher households do not always move to such neighborhoods.[20] In order to obtain housing, it is likely that some families restrict their search to neighborhoods where property owners are more inclined to rent to them, regardless of whether these areas are poverty concentrated. There is also some evidence that minority households are those most likely to end up in neighborhoods that contain poverty concentrations.[21]

There is no absolute threshold above which poverty levels can be said to adversely affect the welfare of all voucher families. Nevertheless, the 40 percent level has been frequently cited as a threshold for extreme poverty concentration and the 30 percent level as a threshold for moderate concentration.[22] Families and neighborhoods are assumed to be negatively affected when poverty concentrations reach these levels. Therefore, the location

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[18] *Moving To Opportunity For Fair Housing Demonstration Program: Current Status and Initial Findings*. Washington DC, U.S. Department of Housing and Urban Development, September 1999.

[19] In 1966, Dorothy Gautreaux and some other tenants brought suit against the Chicago Housing Authority charging that public housing tenants were forced to live in segregated areas by virtue of tenant assignment and site selection policies adhered to by CHA and approved by HUD. A significant ruling by the District Court in 1969 divided Cook County into a "Limited Public Housing Area" and a "General Public Housing Area." The Limited Area consisted of those census tracts, which had 30 percent, or more minority residents or tracts within one mile of such minority impacted tracts. In an effort to explore "metropolitan wide" as opposed to "within city" housing strategies, the attorneys for the plaintiffs and for HUD entered into a 1976 agreement to undertake a series of efforts designed to increase the housing opportunities of Chicago public housing tenants throughout the General Areas of the Chicago SMSA, e.g. those areas with less than 30 percent minorities. A major component of the agreement was a demonstration, which provided for metropolitan-wide application of the Tenant-Based Housing Assistance Payments Program in General Areas in order to promote greater racial and economic dispersion through the SMSA. According to a 1979 evaluation of the impact of the Gautreaux Housing Demonstrations on Participating Households, 90 percent of Gautreaux families ended up living in General Housing Areas after receiving rental assistance, compared to 20 percent of regularly assisted families. Thus, for Gautreaux families as a group, the demonstration produced a considerable change in neighborhood characteristics, including income characteristics, although this was less so for those Gautreaux recipients who were placed in Chicago.

[20] Stephen D. Kennedy and Meryl Finkel, *Section 8 Rental Vouchers and Rental Certificate Utilization Study: Final Report*. U.S. Department of Housing and Urban Development, 1994.

[21] A.J Abramson, M.S. Tobin and M.R. VanderGoot, *The Changing Geography of Metropolitan Opportunity: The Segregation of The Poor in U.S. Metropolitan Areas*. Also J.D. Kasarda, *Inner-City Concentrated Poverty and Neighborhood Distress: 1970 to 1990*. **Housing Policy Debate** 4:253-302,1995, 1993.

[22] Claudia Coulton, et al, refer to extreme poverty neighborhoods as census tracts with poverty rates of 40 percent or more. See, *Geographic Concentration of Affluence and Poverty in 100 Metropolitan Areas, 1990,* **Urban Affairs Review**, November 1996. The authors also cite the use of this threshold by Banes and Jargowsky. In the FY2002 Annual Performance Plan, HUD defines extreme poverty as Census tracts where the poverty rate is 40 percent or higher. Margery Austin Turner and Susan Popkin refer to the 30 percent threshold in, *Section 8 Mobility and Neighborhood Health: Emerging Issues and Policy Challenges*, **The Urban Institute**, January 2000.

of voucher families are described here in reference to the 30 percent and 40 percent poverty thresholds as well as to the entire continuum of poverty concentration.

Voucher Locations By Neighborhood Poverty Levels

This section will describe first the distribution of all HCV families, then of Black, White, and Hispanic families, and, second, of families that move and that rent in place in terms of the poverty levels of the neighborhoods where they reside. Central city and suburban differences will be described at the aggregate level and, selectively, at the individual MSA level, in order to maintain confidentiality in cases where very small numbers of households are concerned.

The Location of Voucher Families And Neighborhood Poverty Levels

Across All 50 MSAs: Close to 30 percent of HCV households in the 50 MSAs examined live in neighborhoods with less than 10 percent poverty and a majority of them live in neighborhoods where poverty falls below the 20 percent threshold. At the other extreme, about 22 percent of HCV families in the 50 largest MSAs are living in neighborhoods that have poverty levels of at least 30 percent (Table III-1).[1] Almost 10 percent are in neighborhoods falling above the 40 percent threshold. Central city families are much more likely than suburban families to be living in neighborhoods that have poverty levels of at least 30 percent. About one-third of the former live in such neighborhoods, while just over six percent of suburban families live in such neighborhoods.

Table III-1: Distribution of HCV Families By Neighborhood Poverty Concentration, 50 Largest MSAs And Their Central Cities And Suburbs[1]

Neighborhood Poverty Concentration	50 Largest MSAs	Central Cities	Suburbs
0 To 10 Percent	28.4	14.3	48.3
10 To 20 Percent	30.2	27.8	33.5
20 To 30 Percent	19.2	24.2	12.1
30 To 40 Percent	12.7	18.3	4.8
40 Percent Or More	9.5	15.3	1.3

1. This includes only HCV households with children present.

Within Particular MSAs: There are some MSAs where the percentage of central city and suburban HCV families living in high-poverty neighborhoods significantly varies from the aggregate percentage for such areas (Table III-2, back of chapter). In the central city portion of the Charlotte, Orange County, and San Jose MSAs, no households are found in neighborhoods above the 40 percent threshold, and in the central city of Seattle, just 0.3 percent of households live in such tracts. Overall, 15.3 percent of central city families live in such neighborhoods. At the other extreme, there are three central cities where at least 30 percent of voucher households live in tracts above the 40 percent poverty threshold (30.8 percent in New York; 31 percent in Fort Lauderdale; and 33.3 percent in New Orleans).

[1] When the entire HCV population is examined, fewer households are found in moderately and highly poverty concentrated neighborhoods. The fact that more families are found in such neighborhoods may reflect the fact that they have a more difficult time finding landlords who are willing to rent to them, especially in neighborhoods where program participation lags.

Overall, just 1.3 percent of suburban families live in high-poverty neighborhoods, but 7.6 percent of participants in the suburban jurisdictions of New York live in such neighborhoods.

Relatively more central city than suburban families live in neighborhoods with moderate (i.e., 30 percent) and high-poverty levels, but in some MSAs, this disparity is extreme. There are three MSAs where the majority of central city families live in neighborhoods that are above this threshold, but a much smaller percentage of suburban families live in such neighborhoods (Cleveland 54.4 percent vs. 10.9 percent; New York 54.6 percent vs. 11.6 percent; and St. Louis 52.7 percent vs. 4.5 percent). In the Minneapolis MSA, close to 40 percent of central city families live in tracts above the moderate-poverty threshold, but no suburban families live in tracts above this threshold.

On the other hand, there are two Western MSAs where a larger percentage of suburban than of central city households live in neighborhoods above the moderate poverty threshold. In Las Vegas, 12.5 percent of the former and 8.9 percent of the latter live in such neighborhoods. In Phoenix, 29.7 percent of suburban families live in neighborhoods above the moderate-poverty threshold, while just 6.7 percent of central city families do so.

The Location of Black Non-Hispanic, White Non-Hispanic and Hispanic Voucher Families and Neighborhood Poverty

Across All 50 MSAs: While most HCV families do not live in neighborhoods above the 30 percent poverty threshold, a larger percentage of Black and Hispanic families than White families do so (Table III-3). About one-quarter of Black families and 27.9 percent of Hispanic families live in such neighborhoods, compared to 8 percent of White families. At the other end of the continuum, White families are about twice as likely as Black and Hispanic families to live in low-poverty tracts.

Table III-3: The Distribution Of VoucherFamilies By Race Across Neighborhood Poverty Concentration Levels, 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White/N-H. H'Holds.	Black/N-H. H'Holds.	Hispanic H'Holds
0 To 10 Percent	48.8	24.3	21.2
10 To 20 Percent	32.0	29.4	29.9
20 To 30 Percent	11.2	21.2	21.0
30 To 40 Percent	4.5	14.6	15.3
40 Percent Or More	3.5	10.6	12.6
Total	100.0	100.0	100.0

1. This includes only HCV households with children present. Table excludes households that are not White non-Hispanic, Black non-Hispanic, or Hispanic.

Although suburban Black and Hispanic families are more likely than White families to be in moderate- or high-poverty concentrated neighborhoods, they are much less likely to be found in such neighborhoods than their central city counterparts (Table III-4). In fact, the proportion of White central city families living in such neighborhoods, 19.0 percent, is significantly higher than the percent of suburban Black and Hispanic families living in such neighborhoods, 8.2 percent and 5.5 percent, respectively.

Within Particular MSAs: Overall, there is a seven-percentage point difference between Black and White families in terms of the proportion of each living in high-poverty tracts, but there are some MSAs where the percentage difference is significantly greater (Table III-5, back of chapter). These include: Buffalo (20.4 percent vs. 2.1 percent); Detroit

(21.9 percent vs. 2.9 percent); Milwaukee (18.9 percent vs. 1.6 percent); and New Orleans (21.3 vs. 1.8 percent).

The Location of Mover and Non-Mover Voucher Families and Neighborhood Poverty

Across All 50 MSAs: The mobility afforded by the HCV program can help families avoid poverty-concentrated neighborhoods and access low-poverty areas with better schools and greater access to jobs. As noted, this intent is reflected in special mobility programs and other efforts to encourage voucher participants to move outside of areas of poverty concentration. What happens to movers (i.e. new HCV participants who do not lease in place) is of consequence because, as of late, they constitute a majority of all those new to the program who successfully utilize their subsidy.[24] The mobility of voucher families, however, takes place at times and for reasons that are not necessarily associated with efforts to avoid poverty concentrations. Some participants have to move as soon as they join the program because their current landlords do not want to participate in the program, because the dwelling units where they live do not meet housing quality standards, or because rent levels exceed area payment standards.

Table III-4: The Distribution Of HCV Families By Race Across Neighborhood Poverty Concentration Levels For The Central Cities And Suburbs Of The 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White/Non-Hisp.		Black/Non-Hisp.		Hispanic	
	Central Cities	Suburbs	Central Cities	Suburbs	Central Cities	Suburbs
0 To 10 Percent	25.7	59.2	12.8	44.8	11.9	39.9
10 To 20 Percent	34.3	31.0	27.4	33.0	25.8	38.1
20 To 30 Percent	21.0	6.8	25.2	14.0	23.2	16.5
30 To 40 Percent	10.3	1.9	19.0	6.5	20.5	5.0
40 Percent Or More	8.7	1.2	15.6	1.7	18.7	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

1. This includes only HCV households with children present. Table excludes households that are not White non-Hispanic, Black non-Hispanic, or Hispanic.

Among HCV new admissions, those who move, rather than rent in place, are only slightly less likely to occupy units in neighborhoods at or above the 30 percent poverty level—19.6 percent of movers and 25 percent of non-movers do so (Table III-6).[25] Although movers do not seem to experience a substantial advantage over non-movers, in terms of avoiding high-poverty neighborhoods, it is possible that units they moved to may be in neighborhoods with lower-poverty levels than those from which they moved.[26]

Taking into account that suburban families are much less likely than central city families to live in high-poverty neighborhoods, a slightly higher percentage of suburban movers live in lower-poverty tracts (compared with suburban non-movers). There is no such difference, however, between central city movers and non-movers. Furthermore, there are no real differences in the percentage of movers vs. non-movers living in central city or suburban high-poverty neighborhoods.

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[24] According to one study, only 21 percent of successful voucher holders used their assistance to rent their pre-program units. See, *Section 8 Voucher Success Rates, Volume I: Quantitative Study Of Success rates In Metropolitan Areas*, Office of Policy Development and Research, U.S. Department of Housing and Urban Development, Washington D.C., November 2001.

[25] This analysis is restricted to newly admitted families because there is more complete information on moving among new admissions than among families who have been enrolled in the Program for a longer time.

[26] This study does not address this issue since the data used here are as of a point in time rather than longitudinal.

Table III-6: The Distribution of HCV Families by Mobility Status Across Neighborhood Poverty Levels In The 50 Largest MSAs And Their Central Cities And Suburbs[1]

Neighborhood Poverty Levels	Movers			Non-Movers		
	50 Largest MSAs	Central Cities	Suburbs	50 Largest MSAs	Central Cities	Suburbs
0 To 10 Percent	31.9	14.7	49.2	26.4	14.5	44.8
10 To 20 Percent	30.7	29.0	32.4	29.4	24.7	36.6
20 To 30 Percent	17.7	23.0	12.3	19.1	24.2	11.4
30 To 40 Percent	10.9	17.0	4.8	14.6	20.2	5.9
40 Percent Or More	8.7	16.2	1.3	10.4	16.4	1.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

1. Includes only HCV households with children present. Analysis is based on "current residence" of households, i.e., the units in which households resided at the end of the period covered by the data.

As a caveat, it should be noted that the analysis of the relationship between moving and neighborhood poverty is necessarily limited because of lack of information on poverty levels in the neighborhoods and the jurisdictions that were the points-of-origin of mover families.

Within Particular MSAs: There are several MSAs where a significantly lower percentage of movers than non-movers end up living in high-poverty tracts (Table III-7, back of chapter).[27] In Atlanta, less than one percent of movers live in such neighborhoods compared to 16.2 percent of non-movers. In Columbus, less than one percent of movers live in such neighborhoods, while 15.5 percent of non-movers live in high-poverty neighborhoods. In New Orleans, 3.2 percent of movers and 35.7 percent of non-movers live in such neighborhoods.

There are also a number of MSAs where a significantly higher percentage of movers than non-movers find units in high-poverty neighborhoods. For example, in Fort Lauderdale, 13.1 percent of movers and 2.8 percent of non-movers live in such neighborhoods. And in Chicago, 16.5 percent of movers and 6.8 percent of non-movers live in high-poverty neighborhoods.

Comparison Between Vouchers and Other Assisted and Unassisted Households

This section will compare the distribution of HCV families with that of other assisted and unassisted households in terms of the poverty concentration level of the neighborhoods where they reside. Whereas assisted households are restricted to families with children, unassisted households include all households living in unsubsidized units.

The Location of HCV and Other Assisted and Non-Assisted Households and Neighborhood Poverty

Across All 50 MSAs: Based just upon their ability to pay, and since both rely on the stock of affordable housing, there should be no significant difference between voucher households and unassisted households in terms of how they are distributed across

[27] Because of lack of information on point-of-origin among movers, this analysis is confined to the MSA level.

neighborhoods with different levels of poverty. Indeed, only a small proportion of both voucher and unassisted households live in neighborhoods where poverty is concentrated.[28] And because HCV is tenant-based and provides a degree of housing choice, it is not surprising that fewer voucher than other assisted households are found in neighborhoods with high-poverty levels. Fewer than 10 percent of tenant-based HCV families live in high-poverty neighborhoods, compared to 27 percent of project-based households and almost one-half of public housing families (Table III-8). [29] The greatest difference between voucher and non-assisted households lies in the larger proportion of the latter living in low-poverty neighborhoods.

Within Particular MSAs: There are a number of MSAs where only a relatively small percentage of housing units of any kind, subsidized or unsubsidized, are found in neighborhoods with high-poverty concentrations (Table III-9, back of chapter). More commonly, the percentage of public housing units in such neighborhoods often is significant and much greater than the percentage of any of the other unit types. In the Dallas, Fort Worth, Kansas City, and New Orleans MSAs, at least 80 percent of public housing units are found in high-poverty neighborhoods. Given the density of public housing compared to the other housing types, it is not surprising that there would be MSAs where the great majority of public housing units would be found in neighborhoods with high-poverty levels.

Table III-8: Distribution Of Subsidized And Non-Subsidized Families Across Neighborhood Poverty Concentration Levels In The 50 Largest MSAs[1]

Neighborhood Poverty Concentration	Non-Subsidized[2]	Tenant-Based HCV	Project-Based Section 8	Public Housing
0 To 10 Percent	41.3	28.4	18.2	7.0
10 To 20 Percent	27.9	30.2	22.1	15.4
20 To 30 Percent	14.3	19.2	15.2	11.5
30 To 40 Percent	8.8	12.7	17.3	17.5
40 Percent Or More	7.7	9.5	27.1	48.6
Total	100.0	100.0	100.0	100.0

1. The three subsidized columns here include only households with children present. The unsubsidized distribution is based on all households in affordable units minus all households in subsidized units.
2. Based on households in affordable units as measured against local FMRs.

There are also some MSAs where the percentage of affordable but non-subsidized units found in neighborhoods with high-poverty concentrations is actually higher than the percentage of tenant-based HCV units found in such neighborhoods. These include Detroit, Miami, Milwaukee, and San Antonio.

[28] Consistent with these findings, Newman and Schnare report that program participants are not much different from other rental households in terms of their ability to avoid poverty concentrated neighborhoods. Sandra Newman and Ann B. Schnare, "And A Suitable Living Environment: The Failure of Housing Programs To Deliver On Neighborhood Quality," in *Housing Policy Debate*, Volume 8, Issue 4, The Fannie Mae Foundation, Washington D.C., 1997.

[29] In making these comparisons, we have deducted HCV tenant-based and project-based households and public housing households from the count of affordable units to get a proxy for the number of unsubsidized households living in affordable housing in the 50 largest MSAs.

Major Findings

This chapter described the location of HCV families vis-à-vis neighborhood poverty concentrations. The focus was on families with children.

- The majority of HCV families in the top 50 MSAs live in neighborhoods with poverty concentrations below 20 percent. Nearly one-half of these families live in low-poverty neighborhoods (below10 percent). Nevertheless, about 22 percent of families do live in neighborhoods that fall above the 30 percent level, e.g., the threshold for moderate poverty concentration. And 9.5 percent are in neighborhoods that fall above the 40 percent level, e.g., the threshold for extreme poverty concentration.

- There is a significant disjunction between central cities and suburban jurisdictions in terms of the percentage of voucher families who live in neighborhoods that are at or above the moderate-poverty threshold. In central cities, more than one-third of families live in such neighborhoods, whereas in suburban jurisdictions only about 6 percent of HCV families live in such areas.

- While most voucher families do not live in neighborhoods that are at or above the moderate-poverty threshold, Black and Hispanic HCV families are more likely than White households to do so. However, like other suburban families, Black or Hispanic families who live in suburban locations are much less likely to live in high-poverty neighborhoods. Whereas more than one-third of Black and Hispanic families in central cities live in neighborhoods that are at or above the moderate concentration threshold, less than 10 percent of suburban Black and less than five percent of suburban Hispanic families live in neighborhoods at the 30 percent poverty threshold or above. The proportion is well below that of central city White families who live in such tracts.

- Moving, at least among families newly admitted to the HCV program, confers only a modest advantage in terms of avoiding neighborhoods where poverty is concentrated. The effects of subsequent moves with the assistance of vouchers could not be determined from this study.

- Access to the private market afforded by the tenant-based HCV program gives participating families a distinct advantage over those participating in other, place-based housing subsidy programs. Whereas 22 percent of tenant-based HCV families live in neighborhoods that are at or above the moderate-poverty threshold, close to 46 percent of those participating in project-based Section 8 and fully two-thirds of those participating in the public housing program live in such neighborhoods. In fact, almost one-half of public housing families live in neighborhoods above the 40 percent poverty threshold.

- Notably, tenant-based HCV tenants are only slightly more likely to live in high-poverty neighborhoods than unsubsidized tenants living in affordable units.

Table III-2: Distribution Of HCV Families By Neighborhood Poverty Concentration In The Central Cities And Suburban Areas Of Each Of The 50 Largest MSAs[1]

	Central City Neighborhood Poverty Concentration					Suburban Neighborhood Poverty Concentration				
	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More
Atlanta, GA	2.8	18.4	35.1	29.1	14.7	47.6	33.4	15.2	3.8	n/a
Austin-San Marcos, TX	17.8	29.6	30.8	16.2	5.6	36.3	18.8	24.9	15.0	4.8
Baltimore, MD	18.7	33.3	19.3	18.3	10.4	71.2	26.6	n/a	2.2	n/a
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	63.2	22.2	10.6	3.5	0.4
Boston, MA-NH	70.5	22.0	3.6	3.9	n/a	71.2	21.4	3.7	3.7	n/a
Buffalo-Niagara Falls, NY	60.1	25.8	9.9	1.7	2.5	59.3	25.8	10.5	2.1	2.4
Charlotte-Gastonia-Rock Hill, NC-SC	41.4	46.8	11.8	n/a	n/a	38.8	50.0	11.2	n/a	n/a
Chicago, IL	9.2	25.6	24.2	18.4	22.6	66.0	15.2	11.8	5.6	1.4
Cincinnati, OH-KY-IN	13.5	27.1	28.6	11.3	19.5	48.8	34.0	9.5	6.0	1.7
Cleveland-Lorain-Elyria, OH	5.0	17.4	23.2	36.9	17.5	38.3	25.5	25.4	10.9	n/a
Columbus, OH	16.1	28.8	11.3	24.4	19.5	64.3	32.8	2.9	n/a	n/a
Dallas, TX	20.0	45.0	13.8	13.9	7.3	48.3	39.4	5.9	6.4	n/a
Denver, CO	10.5	32.0	26.4	19.4	11.7	51.3	33.6	10.3	3.8	1.0
Detroit, MI	5.1	21.2	29.3	21.1	23.3	42.7	31.3	15.3	5.2	5.5
Fort Lauderdale, FL	3.8	14.2	40.3	10.7	31.0	24.4	46.2	15.4	13.9	n/a
Fort Worth-Arlington, TX	32.8	39.4	19.4	5.8	2.5	34.8	53.3	8.7	3.2	n/a
Greensboro--Winston-Salem--High Pt., NC	27.4	36.2	17.2	12.7	6.4	45.6	48.8	3.6	2.0	n/a
Hartford, CT	22.4	20.6	27.8	15.3	13.8	72.0	14.4	12.9	0.7	n/a
Houston, TX	12.4	33.1	28.6	15.2	10.7	42.1	31.5	19.2	3.8	3.4
Indianapolis, IN	21.1	23.9	33.9	12.7	8.3	56.5	43.6	n/a	n/a	n/a
Kansas City, MO-KS	15.2	25.9	31.7	20.1	7.2	65.7	34.3	n/a	n/a	n/a
Las Vegas, NV-AZ	40.6	47.5	3.0	5.2	3.7	37.7	47.5	2.3	7.3	5.2
Los Angeles-Long Beach, CA	11.8	33.0	25.9	22.1	7.1	27.3	43.1	21.0	6.3	2.3
Miami, FL	0.3	13.3	39.1	20.4	26.9	15.3	46.3	26.2	6.1	6.0
Milwaukee-Waukesha, WI	31.1	23.5	19.1	8.0	18.3	92.3	7.7	n/a	n/a	n/a
Minneapolis-St. Paul, MN-WI	12.4	23.2	25.5	18.2	20.7	80.8	14.9	4.3	n/a	n/a
Nashville, TN	28.6	20.8	30.8	12.5	7.3	42.3	43.0	12.1	2.6	n/a
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	51.2	42.5	6.3	0.0	n/a
New Orleans, LA	4.1	16.2	27.9	18.5	33.3	9.0	31.4	19.2	36.7	3.7
New York, NY	7.0	17.6	20.8	23.8	30.8	30.2	35.3	22.8	4.0	7.6
Newark, NJ	6.1	29.1	21.4	27.7	15.8	53.4	30.5	10.5	5.6	n/a
Norfolk-VA Beach-Newport News, VA-NC	25.8	39.8	17.8	8.6	7.9	29.2	45.5	16.6	8.7	n/a
Oakland, CA	8.5	29.7	43.5	12.9	5.4	48.8	32.3	14.5	3.1	1.3
Orange County, CA	35.8	43.2	19.3	1.7	n/a	43.1	49.1	6.2	1.5	n/a
Orlando, FL	41.3	14.5	25.6	17.6	1.0	52.3	41.0	4.0	1.5	1.3
Philadelphia, PA-NJ	9.8	28.0	29.5	19.0	13.8	43.6	31.6	19.0	5.0	0.8
Phoenix-Mesa, AZ	26.5	49.8	16.9	5.4	1.3	20.1	42.2	8.0	26.5	3.2
Pittsburgh, PA	9.9	31.8	33.9	12.0	12.4	21.3	38.8	25.1	11.7	3.1

(Continued)

Table III-2: Continued

	Central City Neighborhood Poverty Concentration					Suburban Neighborhood Poverty Concentration				
	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More
Portland-Vancouver, OR-WA	12.7	43.0	23.0	9.3	12.0	52.1	44.7	3.2	n/a	n/a
Riverside-San Bernardino, CA	30.5	32.9	16.0	16.4	4.2	35.6	45.5	17.0	1.9	n/a
Sacramento, CA	13.6	33.6	26.3	21.8	4.7	42.9	40.9	10.8	5.4	n/a
St. Louis, MO-IL	7.7	15.9	23.7	28.6	24.1	46.4	43.4	5.7	2.1	2.4
Salt Lake City-Ogden, UT	18.9	41.1	18.8	18.9	2.4	48.7	42.5	8.9	n/a	n/a
San Antonio, TX	9.4	30.2	30.8	17.8	11.7	71.2	7.4	11.0	10.4	n/a
San Diego, CA	23.8	35.8	8.9	23.8	7.8	32.2	46.5	19.1	2.2	n/a
San Francisco, CA	35.6	39.0	13.2	7.1	5.0	64.8	10.4	24.8	n/a	n/a
San Jose, CA	49.3	37.0	12.0	1.7	0.0	86.5	11.6	2.0	n/a	n/a
Seattle-Bellevue-Everett, WA	36.7	34.8	20.7	7.5	0.3	79.3	20.5	0.1	n/a	0.1
Tampa-St. Petersburg-Clearwater, FL	15.5	30.6	23.4	23.6	7.0	32.2	37.0	18.9	11.8	n/a
Washington, DC-MD-VA-WV	20.5	34.4	20.4	20.8	3.9	83.8	13.8	2.4	n/a	n/a

1. This includes only HCV households with children present.

Table III-5: The Distribution of HCV Families By Race Across Neighborhood Poverty Concentration Levels In Each of The 50 Largest MSAs[1]

	White Non-Hispanic Distribution By N'Hood. Poverty Concentration					Black Non-Hispanic Distribution By N'Hood. Poverty Concentration					Hispanic Distribution By N'Hood. Poverty Concentration				
	0 to 10 Percent	10 to 20 Percent	20 to 30 Percent	30 to 40 Percent	40 Percent Or More	0 to 10 Percent	10 to 20 Percent	20 to 30 Percent	30 to 40 Percent	40 Percent Or More	0 to 10 Percent	10 to 20 Percent	20 to 30 Percent	30 to 40 Percent	40 Percent Or More
Atlanta, GA	59.8	28.7	8.1	3.0	0.3	27.0	26.9	24.3	15.2	6.6	57.5	20.0	15.0	7.5	0.0
Austin-San Marcos, TX	28.5	28.1	21.5	18.9	3.1	22.1	27.9	33.2	11.8	4.9	15.0	27.7	26.1	23.5	7.7
Baltimore, MD	65.7	30.2	0.8	2.9	0.4	47.6	29.1	8.9	9.6	4.9	56.6	29.2	6.6	7.5	0.0
Bergen-Passaic, NJ	88.0	9.7	1.6	0.7	0.0	53.1	27.0	13.0	6.4	0.5	56.3	26.2	14.7	2.3	0.5
Boston, MA-NH	68.2	24.4	5.4	1.6	0.3	23.5	29.7	31.6	11.0	4.2	24.7	30.6	29.5	12.6	2.6
Buffalo-Niagara Falls, NY	42.4	31.1	16.1	8.3	2.1	7.6	28.6	22.7	20.7	20.4	7.8	22.2	17.8	32.6	19.6
Charlotte-Gastonia-Rock, NC-SC	46.4	43.2	8.4	0.8	1.2	27.7	37.2	23.1	4.2	7.7	30.6	34.7	22.4	2.0	10.2
Chicago, IL	85.2	8.9	3.2	0.6	2.1	27.1	22.3	20.5	14.6	15.5	27.3	24.9	22.6	13.2	11.9
Cincinnati, OH-KY-IN	42.0	35.9	15.1	3.7	3.3	23.2	27.7	22.4	11.2	15.4	38.5	24.6	23.1	4.6	9.2
Cleveland-Lorain-Elyria, OH	36.2	31.0	19.6	11.6	1.6	12.3	17.4	25.3	31.0	13.9	13.6	27.7	15.9	35.8	7.1
Columbus, OH	33.4	46.1	9.1	9.0	2.4	25.9	23.2	9.3	22.1	19.5	38.2	26.5	5.9	20.5	8.8
Dallas, TX	39.5	45.5	6.4	7.2	1.4	29.1	42.7	11.6	11.5	5.1	30.9	48.7	8.6	9.3	2.5
Denver, CO	46.9	35.4	10.2	4.1	3.5	33.1	29.6	17.1	13.9	6.2	25.6	34.8	21.7	11.6	6.3
Detroit, MI	45.1	32.8	12.4	6.7	2.9	9.0	22.0	27.8	19.3	21.9	11.8	26.7	41.2	4.1	16.3
Fort Lauderdale, FL	47.0	43.2	6.8	2.3	0.8	19.7	42.8	18.9	14.7	3.9	40.5	40.1	16.7	2.4	0.4
Fort Worth-Arlington, TX	32.0	51.4	14.2	1.7	0.7	34.2	40.1	17.3	6.1	2.3	29.1	46.3	16.4	6.6	1.6
Greensboro-Winston-Salem, NC	38.9	42.9	4.8	2.2	1.2	29.7	39.3	14.9	11.0	5.1	36.4	45.5	6.8	4.5	6.8
Hartford, CT	71.5	17.2	9.6	1.0	0.6	51.7	12.9	18.4	10.1	7.0	33.8	21.2	26.4	9.1	9.5
Houston, TX	18.0	33.0	27.1	17.1	4.8	22.3	31.5	24.7	12.0	9.4	10.2	48.4	39.2	1.8	0.4
Indianapolis, IN	35.6	35.8	18.8	6.9	2.9	22.2	22.6	33.6	12.7	9.0	14.6	37.5	29.2	10.4	8.3
Kansas City, MO-KS	57.1	38.8	2.7	1.3	0.1	20.9	25.2	28.9	18.4	6.7	49.6	20.5	17.1	10.3	2.6
Las Vegas, NV-AZ	51.7	41.8	2.8	2.6	1.1	33.9	50.1	2.2	7.8	6.1	48.6	40.3	4.7	5.5	0.8
Los Angeles-Long Beach, CA	31.3	40.1	18.8	7.4	2.4	15.3	35.7	23.9	18.3	6.7	18.9	38.3	25.3	14.1	3.3
Miami, FL	12.1	45.6	26.2	9.7	6.3	10.3	39.5	28.3	9.5	12.4	18.5	45.6	27.4	5.4	3.2
Milwaukee-Waukesha, WI	77.2	14.0	5.4	1.8	1.6	30.9	23.3	18.9	8.0	18.9	50.0	17.9	15.7	6.7	9.7
Minneapolis-St. Paul, MN-WI	68.3	17.3	8.3	3.4	2.7	34.0	20.2	18.8	12.5	14.6	47.2	23.6	15.0	6.9	7.3
Nashville, TN	32.5	53.6	6.2	6.8	0.9	31.0	19.8	31.1	11.2	6.9	37.5	26.6	23.4	12.5	0.0
Nassau-Suffolk, NY	74.6	24.2	1.2	0.0	n/a	40.4	51.5	8.1	0.0	n/a	65.2	29.6	5.2	0.0	n/a
New Orleans, LA	18.7	42.0	13.4	24.1	1.8	5.8	22.2	24.3	26.5	21.3	16.7	37.5	16.7	29.2	0.0
New York, NY	15.2	16.4	29.8	10.0	28.5	9.8	21.3	21.7	20.6	26.5	7.3	17.8	18.1	26.0	30.8
Newark, NJ	79.4	16.8	1.9	1.5	0.4	33.1	33.7	15.8	12.5	4.8	28.9	32.2	16.5	18.4	4.9
Norfolk, VA-NC	42.9	48.4	4.8	2.4	1.4	25.2	40.6	18.3	9.2	6.8	43.1	40.0	12.3	1.5	3.1
Oakland, CA	57.2	29.3	11.3	1.3	1.0	15.0	32.0	38.5	10.1	4.4	40.6	34.1	18.0	4.6	2.7
Orange County, CA	54.7	37.5	6.0	1.8	n/a	50.9	41.7	7.0	0.4	n/a	36.2	43.7	17.9	2.1	n/a
Orlando, FL	65.8	27.1	4.5	2.0	0.5	42.8	34.8	12.7	7.9	1.8	60.7	36.0	2.7	0.6	0.0
Philadelphia, PA-NJ	58.5	28.9	8.6	2.5	1.6	19.6	29.7	27.7	14.6	8.4	26.7	30.6	19.9	7.8	15.0
Phoenix-Mesa, AZ	32.7	47.2	9.8	9.0	1.3	23.2	44.9	17.9	12.2	1.8	20.5	49.6	14.1	13.5	2.2
Pittsburgh, PA	23.9	43.7	24.1	6.5	1.8	12.5	31.3	31.1	15.5	9.6	14.8	33.3	33.3	11.1	7.4

(Continued)

Table III-5: Continued

	White Non-Hispanic Distribution By N'Hood. Poverty Concentration					Black Non-Hispanic Distribution By N'Hood. Poverty Concentration					Hispanic Distribution By N'Hood. Poverty Concentration				
	0 to 10 Percent	10 to 20 Percent	20 to 30 Percent	30 to 40 Percent	40 Percent Or More	0 to 10 Percent	10 to 20 Percent	20 to 30 Percent	30 to 40 Percent	40 Percent Or More	0 to 10 Percent	10 to 20 Percent	20 to 30 Percent	30 to 40 Percent	40 Percent Or More
Portland-Vancouver, OR-WA	**43.5**	**47.1**	**7.1**	**1.0**	**1.3**	**20.3**	**35.1**	**20.4**	**10.4**	**13.8**	**41.6**	**45.4**	**9.2**	**2.2**	**1.6**
Riverside-San Bernardino, CA	38.7	43.3	13.9	3.4	0.7	34.7	39.1	16.5	8.2	1.5	29.9	44.6	18.8	5.4	1.3
Sacramento, CA	45.6	38.8	8.7	5.6	1.3	22.5	36.6	23.6	14.6	2.6	25.8	36.2	21.0	13.2	3.8
St. Louis, MO-IL	**48.2**	**47.4**	**3.4**	**0.7**	**0.3**	**28.2**	**29.8**	**14.5**	**14.6**	**12.8**	**52.5**	**32.5**	**10.0**	**2.5**	**2.5**
Salt Lake City-Ogden, UT	41.5	42.2	10.3	5.3	0.6	30.8	49.7	11.2	7.1	1.2	30.6	40.9	18.2	9.1	1.2
San Antonio, TX	**30.2**	**31.5**	**21.3**	**10.9**	**6.1**	**37.6**	**30.5**	**9.4**	**15.8**	**6.7**	**13.8**	**24.6**	**33.2**	**17.3**	**11.0**
San Diego, CA	36.7	47.9	11.9	3.2	0.4	29.1	38.6	10.7	15.5	6.1	23.9	43.8	20.1	9.3	2.9
San Francisco, CA	70.1	14.0	13.0	1.9	1.0	28.6	38.0	19.9	7.3	6.3	46.6	21.1	25.2	5.8	1.3
San Jose, CA	63.1	28.3	7.5	1.1	n/a	58.6	34.3	6.3	0.8	n/a	48.4	35.2	14.9	1.6	n/a
Seattle-Bellevue-Everett, WA	73.7	22.0	2.0	2.1	0.2	53.6	29.3	13.7	3.3	0.2	59.3	30.5	7.5	2.7	0.0
Tampa-St. Petersburg, FL	39.4	40.6	12.8	6.5	0.7	17.6	30.8	24.3	22.6	4.7	32.6	39.3	16.7	9.2	2.2
Washington, DC-MD-VA-WV	83.2	15.1	1.6	0.1	0.0	57.8	21.1	10.4	9.0	1.7	69.6	26.0	3.3	1.0	0.2

Table III-7: The Distribution of HCV Families by Mobility Status Across Neighborhood Poverty Concentration Levels In Each Of The 50 Largest MSAs[1]

	Mover Household Distribution By Neighborhood Poverty Concentration					Non-Mover Household Distribution By Neighborhood Poverty Concentration				
	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More
Atlanta, GA	42.8	29.6	22.4	4.5	0.6	7.9	18.8	29.7	27.4	16.2
Austin-San Marcos, TX	30.1	12.3	26.0	23.3	8.2	36.8	15.8	26.3	15.8	5.3
Baltimore, MD	44.6	35.2	9.3	6.5	4.3	76.7	19.0	1.7	0.9	2.7
Bergen-Passaic, NJ	78.5	14.8	5.1	1.7	0.0	50.0	27.5	15.0	5.0	2.5
Boston, MA-NH	54.6	23.0	13.5	7.6	1.4	32.2	26.7	29.2	9.5	2.4
Buffalo-Niagara Falls, NY	11.6	27.4	22.9	21.2	16.9	18.8	21.2	23.5	22.4	14.1
Charlotte-Gastonia-Rock Hill, NC-SC	39.5	33.0	18.0	3.0	6.5	50.0	45.5	4.5	0.0	0.0
Chicago, IL	25.8	23.8	20.0	13.9	16.5	54.1	20.3	16.2	2.7	6.8
Cincinnati, OH-KY-IN	31.8	28.6	19.8	8.6	11.3	19.8	30.8	22.7	10.5	16.3
Cleveland-Lorain-Elyria, OH	28.2	29.3	20.2	20.1	2.3	14.4	24.3	23.0	28.0	10.3
Columbus, OH	31.1	48.9	8.1	11.1	0.7	26.3	32.3	8.5	17.3	15.5
Dallas, TX	29.1	43.9	10.5	11.1	5.4	17.9	51.0	10.6	19.9	0.7
Denver, CO	42.0	32.5	13.6	7.8	4.1	19.0	27.2	24.8	18.2	10.8
Detroit, MI	12.0	20.1	27.8	14.5	25.5	17.7	21.0	35.5	6.5	19.4
Fort Lauderdale, FL	22.1	45.7	12.6	6.5	13.1	19.1	47.2	18.6	12.2	2.8
Fort Worth-Arlington, TX	34.6	48.0	12.5	3.0	2.0	25.1	40.4	22.2	9.9	2.5
Greensboro--Winston-Salem--High Pt., NC	39.9	49.1	7.6	2.7	0.7	32.7	25.5	11.7	22.9	7.2
Hartford, CT	55.3	19.7	16.9	5.4	2.7	44.8	8.8	32.8	11.2	2.4
Houston, TX	15.8	32.0	29.6	11.8	10.8	22.0	33.9	21.6	15.6	6.9
Indianapolis, IN	26.4	35.0	24.4	9.9	4.3	28.6	29.3	17.5	16.8	7.7
Kansas City, MO-KS	34.5	26.2	21.1	14.1	4.1	65.2	34.8	0.0	0.0	0.0
Las Vegas, NV-AZ	45.5	46.0	1.6	4.5	2.4	41.6	43.2	2.1	6.7	6.5
Los Angeles-Long Beach, CA	21.3	37.8	23.6	10.4	6.9	11.3	33.5	24.3	21.4	9.4
Miami, FL	12.3	34.2	37.0	10.5	5.9	12.2	40.7	27.2	10.4	9.6
Milwaukee-Waukesha, WI	39.0	22.4	16.3	6.7	15.5	25.2	30.7	16.0	5.5	22.7
Minneapolis-St. Paul, MN-WI	55.9	21.9	13.9	5.7	2.5	41.1	12.9	10.2	11.9	23.9
Nashville, TN	35.1	52.3	2.0	10.6	0.0	29.0	13.4	36.6	8.6	12.4
Nassau-Suffolk, NY	51.3	42.1	6.6	n/a	n/a	57.3	41.7	1.0	n/a	n/a
New Orleans, LA	8.2	30.5	27.3	30.8	3.2	6.5	18.1	21.4	18.3	35.7
New York, NY	6.2	15.6	16.8	25.2	36.2	10.6	17.5	14.6	19.6	37.7
Newark, NJ	43.8	27.2	11.6	13.4	4.0	33.6	21.7	17.1	12.0	15.7
Norfolk-VA Beach-Newport News, VA-NC	32.7	32.9	19.1	8.8	6.4	26.9	44.5	18.9	9.6	0.0
Oakland, CA	16.1	29.8	38.5	10.3	5.3	15.7	23.9	43.5	12.9	3.9
Orange County, CA	43.2	44.9	9.8	2.1	n/a	40.7	37.0	17.5	4.9	n/a
Orlando, FL	46.4	41.0	8.4	4.2	0.0	40.6	44.4	9.4	5.0	0.6
Philadelphia, PA-NJ	38.4	34.1	18.1	7.4	1.9	20.7	25.4	27.3	15.8	10.8
Phoenix-Mesa, AZ	23.2	48.4	14.0	12.5	1.9	23.7	49.1	9.6	14.0	3.5
Pittsburgh, PA	23.3	25.2	24.7	10.6	6.2	10.5	47.4	28.9	5.3	7.9

(Continued)

Table III-7: Continued

	Mover Household Distribution By Neighborhood Poverty Concentration					Non-Mover Household Distribution By Neighborhood Poverty Concentration				
	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More	0 - 10 Percent	10 - 20 Percent	20 - 30 Percent	30 - 40 Percent	40 Percent Or More
Portland-Vancouver, OR-WA	33.7	48.2	11.6	2.9	3.6	48.7	39.5	8.4	0.0	3.4
Riverside-San Bernardino, CA	28.9	40.6	21.5	6.4	2.5	21.6	54.0	19.4	5.0	0.0
Sacramento, CA	33.8	37.5	17.6	9.3	1.9	22.6	34.2	24.5	15.6	3.1
St. Louis, MO-IL	34.7	31.7	10.8	12.6	10.2	21.1	31.4	18.3	15.6	13.6
Salt Lake City-Ogden, UT	36.2	43.3	14.3	5.3	0.8	43.4	44.1	8.4	4.2	0.0
San Antonio, TX	17.6	31.2	24.8	21.1	5.2	14.8	48.1	37.0	0.0	0.0
San Diego, CA	44.2	22.5	24.1	9.2	0.0	13.0	31.5	44.4	11.1	0.0
San Francisco, CA	51.3	29.1	14.5	3.4	1.7	45.6	33.1	11.2	5.3	4.7
San Jose, CA	29.7	50.8	18.1	1.4	n/a	n/a	n/a	n/a	n/a	n/a
Seattle-Bellevue-Everett, WA	70.2	22.2	5.2	2.1	0.2	71.9	23.7	0.6	3.8	0.0
Tampa-St. Petersburg-Clearwater, FL	24.7	29.8	22.2	19.5	3.9	29.3	44.1	13.6	10.8	2.1
Washington, DC-MD-VA-WV	58.2	22.6	10.3	7.2	1.7	79.6	16.8	1.7	1.7	0.2

1. This includes only HCV households with children present. Analysis is based on "current residence" of households, i.e., the units in which households resided at the end of the period covered by the data.

Table III-9: The Distribution Of Subsidized and Non-Subsidized Families Living In Affordable Units Across Neighborhood Poverty Level In Each Of The 50 Largest MSAs[1]

	Households In Affordable Unsubsidized Units					Households In Tenant-Based HCV Units					Households In Project-Based Assistance Units					Households In Public Housing Units				
N'Hood. Poverty Level →	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.
Atlanta, GA	46.1	29.3	11.2	7.2	6.2	28.2	26.9	23.8	14.8	6.4	16.2	15.9	15.9	22.2	29.8	7.9	13.7	12.3	12.5	53.6
Austin-San Marcos, TX	25.9	27.6	19.3	19.5	7.6	20.9	27.8	29.8	16.0	5.5	0.0	27.1	17.6	24.9	30.4	4.5	8.1	33.0	26.5	27.7
Baltimore, MD	41.9	22.4	12.3	11.0	12.3	50.7	29.2	7.5	8.5	4.0	37.8	29.6	9.7	14.5	8.5	9.5	21.1	7.7	2.6	59.1
Bergen-Passaic, NJ	73.6	14.7	7.3	3.0	1.4	63.2	22.2	10.6	3.5	0.4	9.7	24.8	46.2	6.1	13.2	28.8	31.7	39.6	0.0	n/a
Boston, MA-NH	61.3	22.4	10.3	4.6	1.4	42.4	27.9	20.2	7.4	2.2	18.3	20.7	27.7	25.8	7.5	5.9	29.5	28.0	17.9	18.8
Buffalo-Niagara Falls, NY	30.6	22.4	15.0	15.3	16.7	17.4	28.9	20.7	17.9	15.1	30.9	8.0	10.0	10.8	40.3	0.0	18.1	19.8	0.0	62.1
Charlotte-Gastonia-Rock Hill, NC-SC	49.1	31.3	10.7	3.1	5.9	29.5	37.7	21.8	3.9	7.1	27.2	31.6	15.0	n/a	26.2	10.2	35.1	15.8	8.3	30.6
Chicago, IL	38.8	23.5	15.5	9.4	12.8	31.7	21.4	19.3	13.3	14.2	19.1	7.7	7.0	17.8	48.4	7.7	4.1	7.5	11.5	69.3
Cincinnati, OH-KY-IN	39.5	26.8	13.4	7.2	13.1	28.9	30.1	20.3	9.0	11.8	5.0	27.2	11.9	10.7	45.2	17.2	9.6	12.1	6.3	54.8
Cleveland-Lorain-Elyria, OH	34.2	18.5	16.1	17.1	14.1	16.2	20.1	23.9	28.1	11.6	7.3	11.9	28.4	16.0	36.4	6.3	4.1	13.3	20.9	55.5
Columbus, OH	35.5	30.7	8.5	12.5	12.8	28.2	29.8	9.2	18.3	14.6	17.6	30.5	2.9	15.9	33.1	7.6	18.3	4.9	23.1	46.1
Dallas, TX	38.0	33.6	11.8	9.8	6.9	30.3	43.0	10.9	11.2	4.6	5.3	40.0	5.4	27.1	22.2	3.0	7.7	2.6	3.7	82.9
Denver, CO	36.1	37.1	11.1	12.7	3.0	33.9	32.9	17.2	10.4	5.6	9.4	40.1	13.3	20.3	16.9	12.3	8.2	15.4	28.5	35.7
Detroit, MI	29.0	16.6	11.1	13.8	29.4	16.7	24.3	15.0	16.2	17.8	20.0	20.6	23.2	8.3	28.0	0.0	12.2	31.1	12.6	44.0
Fort Lauderdale, FL	45.6	36.9	8.0	7.0	2.5	22.1	42.6	18.3	13.5	3.5	30.0	9.0	17.8	24.0	19.2	3.9	38.3	10.9	19.2	27.8
Fort Worth-Arlington, TX	40.3	36.5	12.7	6.3	4.2	33.3	43.2	16.5	5.1	1.9	13.5	21.4	3.5	23.6	38.0	2.2	7.1	4.9	n/a	85.8
Greensboro—Winston-Salem—High Pt., NC	47.1	34.2	9.2	6.0	3.5	32.9	40.0	13.1	9.5	4.5	24.6	27.6	31.7	5.3	10.8	1.9	35.5	14.0	13.7	34.9
Hartford, CT	57.9	15.2	15.1	5.8	5.9	47.7	17.5	20.2	7.9	6.8	32.0	29.8	14.3	7.7	16.2	11.7	24.2	24.4	8.0	31.7
Houston, TX	25.3	30.0	23.7	12.7	8.3	21.3	32.6	25.8	11.8	8.5	14.9	11.9	22.9	10.2	40.2	13.7	25.4	0.0	7.2	53.7
Indianapolis, IN	45.1	25.5	16.9	9.0	3.4	25.9	26.5	29.3	1.0	7.2	28.6	37.6	9.8	16.9	7.2	n/a	18.2	52.7	0.0	29.1
Kansas City, MO-KS	41.7	36.1	9.8	10.5	1.9	30.7	28.5	21.9	13.9	5.0	19.6	39.7	17.5	15.9	7.4	2.8	8.3	N/A	9.1	79.8
Las Vegas, NV-AZ	31.7	49.4	11.0	6.8	1.0	38.8	47.5	2.5	6.5	4.6	10.1	38.2	14.3	12.5	24.9	24.9	33.8	0.0	24.9	16.3
Los Angeles-Long Beach, CA	31.5	31.3	20.5	12.3	4.4	17.8	36.9	24.0	16.0	5.3	14.6	31.8	16.0	28.5	9.1	10.2	0.1	17.6	27.9	44.2
Miami, FL	10.1	28.2	23.4	17.1	21.1	13.4	42.0	27.9	8.0	8.8	0.0	5.0	28.5	37.6	28.9	n/a	32.6	67.4	n/a	n/a
Milwaukee-Waukesha, WI	41.3	14.8	14.2	5.5	24.2	38.1	21.7	16.9	7.1	16.2	48.1	24.3	0.3	4.4	22.8	16.8	0.5	0.0	49.3	33.4
Minneapolis-St. Paul, MN-WI	48.0	23.4	12.7	7.0	8.9	48.5	18.8	14.3	8.6	9.8	41.4	17.5	7.2	8.9	24.9	23.2	3.5	16.9	4.6	51.9
Nashville, TN	42.8	33.4	12.5	6.0	5.3	31.3	25.2	27.1	10.5	5.9	12.7	26.4	37.9	10.2	12.8	2.0	9.0	7.6	22.3	59.2
Nassau-Suffolk, NY	87.1	11.9	0.8	0.0	0.2	51.2	42.5	6.3	0.0	n/a	25.2	74.8	n/a	n/a	n/a	84.1	14.8	0.9	0.0	0.2
New Orleans, LA	16.0	22.9	20.7	14.7	25.6	6.2	22.7	24.2	26.3	20.6	0.0	10.9	10.2	30.8	48.1	n/a	n/a	2.6	14.2	83.2
New York, NY	32.6	28.8	17.4	10.2	11.0	9.3	19.3	21.0	21.9	28.6	2.6	7.8	15.2	25.0	49.4	2.2	15.5	8.1	23.1	51.2
Newark, NJ	45.5	28.1	11.5	9.8	5.2	41.6	30.2	13.2	11.1	4.0	5.8	7.0	14.1	42.5	30.6	5.7	15.8	23.4	30.5	24.6
Norfolk-VA Beach-Newport News, VA-NC	41.6	35.1	8.7	6.7	7.8	26.5	40.9	17.6	8.6	6.4	21.1	29.2	16.4	14.5	18.8	2.6	22.9	3.1	8.9	62.5
Oakland, CA	48.4	27.5	16.0	5.6	2.6	26.0	30.8	31.0	8.7	3.6	23.9	44.2	6.7	13.4	11.7	5.1	24.9	34.5	20.3	15.2
Orange County, CA	61.0	28.4	8.1	2.4	0.0	40.4	46.9	11.1	1.6	n/a	59.5	16.9	23.6	0.0	n/a	59.7	29.4	8.4	2.5	0.0
Orlando, FL	49.3	35.7	7.0	4.8	3.3	49.6	34.5	9.3	5.4	1.2	2.6	25.4	20.3	7.7	44.0	1.3	14.6	21.6	25.7	36.8
Philadelphia, PA-NJ	50.1	19.7	11.2	8.3	10.7	25.4	29.6	24.6	12.6	7.8	33.8	14.6	8.3	14.7	28.6	6.6	14.4	15.3	12.8	50.9

Table III-9: Continued *(Continued)*

N'Hood. Poverty Level →	Households In Affordable Unsubsidized Units					Households In Tenant-Based HCV Units					Households In Project-Based Assistance Units					Households In Public Housing Units				
	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.
Phoenix-Mesa, AZ	28.5	40.1	16.4	7.6	7.4	24.6	47.5	14.2	11.8	1.9	4.8	36.5	23.7	28.1	6.9	4.5	7.4	2.3	28.8	57.0
Pittsburgh, PA	31.4	36.5	18.4	6.7	7.0	17.2	36.3	28.2	11.8	6.5	23.2	19.3	16.5	11.5	29.6	7.0	13.8	20.2	10.2	48.8
Portland-Vancouver, OR-WA	39.9	40.1	14.0	3.9	2.1	37.0	44.0	10.8	3.6	4.6	33.0	30.2	28.1	0.0	8.8	19.8	59.3	13.6	1.2	6.0
Riverside-San Bernardino, CA	30.9	44.3	15.7	6.4	2.7	34.0	41.7	16.7	6.2	1.3	22.1	49.7	14.8	8.7	4.6	20.3	36.0	26.4	17.4	0.0
Sacramento, CA	40.1	37.7	13.0	6.8	2.4	30.0	37.7	17.6	12.6	2.1	25.3	42.9	20.5	10.1	1.1	11.4	19.5	1.8	31.5	35.8
St. Louis, MO-IL	42.2	22.7	13.9	11.3	9.9	32.4	33.5	12.2	11.7	10.2	15.1	29.9	8.7	9.2	37.1	7.8	8.5	10.6	7.4	65.8
Salt Lake City-Ogden, UT	38.7	32.9	14.7	12.0	1.7	38.3	42.0	12.3	6.6	0.8	10.6	72.0	15.0	1.7	0.7	28.0	33.0	11.2	17.7	10.1
San Antonio, TX	21.4	30.2	17.5	14.2	16.7	19.9	26.3	27.5	16.6	9.7	11.7	24.7	15.5	26.8	21.3	3.1	10.2	4.5	11.5	70.6
San Diego, CA	36.7	39.8	11.5	9.6	2.3	29.2	42.7	15.5	9.9	2.8	43.8	33.6	11.2	2.7	8.8	28.2	41.9	1.6	6.7	21.6
San Francisco, CA	59.4	22.5	15.2	2.4	0.5	46.1	28.8	17.3	4.6	3.2	27.0	11.0	21.1	11.5	29.3	16.9	13.4	34.4	n/a	35.4
San Jose, CA	69.1	19.8	7.7	3.4	n/a	54.0	33.8	10.7	1.5	n/a	43.6	56.0	0.3	0.0	n/a	0.0	n/a	n/a	0.0	n/a
Seattle-Bellevue-Everett, WA	63.2	23.8	9.7	1.2	2.1	63.4	25.9	7.8	2.8	0.2	60.4	31.2	5.9	2.3	0.3	25.8	33.7	2.7	21.9	15.9
Tampa-St. Petersburg-Clearwater, FL	38.1	34.0	16.0	6.9	5.0	23.4	33.6	21.3	18.1	3.7	8.8	10.6	30.7	20.6	29.3	4.9	26.1	8.4	2.9	57.7
Washington, DC-MD-VA-WV	65.8	22.6	6.9	4.1	0.6	61.8	21.0	8.7	7.3	1.4	28.4	19.8	21.3	21.1	9.4	29.2	6.8	11.7	28.2	24.1

1. The three subsidized columns here include only households with children present. The unsubsidized distribution is based on all households in affordable units minus all households in subsidized units.

Chapter 4:

EMPLOYMENT STATUS, INCOME LEVEL, AND TANF ASSISTANCE AMONG HCV FAMILIES IN NEIGHBORHOODS WITH DIFFERENT POVERTY LEVELS

This chapter uses the information provided in Chapter Three on the relationships between HCV families and neighborhood poverty levels and ties it to information on work participation, incomes, and TANF assistance levels. By doing so, the widely held belief that families fare better in low-poverty neighborhoods can be addressed.

One rationale behind encouraging families to rent in lower-poverty neighborhoods is that such neighborhoods are supposed to be better environments for those attempting to move to self-sufficiency. Lower-poverty neighborhoods appear to be associated with greater job opportunities, better schools, lower-crime rates, etc. By the same token, the transition from welfare to a decently paying job is considered to be more difficult in high-poverty neighborhoods because they offer fewer economic opportunities and present more hurdles for residents seeking to better themselves.[30] They are not viewed as attractive locations for many businesses because of higher-crime rates that cut into profit margins, and lower neighborhood household incomes that limit the shopping power of residents. In addition, certain kinds of enterprises are disinclined to locate in neighborhoods where the education and skill level of residents may not be adequate to meet workforce needs. Black and Hispanic voucher families who live in high-poverty neighborhoods may experience additional obstacles. Besides language barriers faced by those for whom English is a second language, these include educational systems that do not adequately prepare students to compete in the current economy. The detrimental impact of high-poverty neighborhoods has also been attributed to the absence of role models and opportunities for socialization in ways that would encourage upward mobility.[31]

Central city residents of high-poverty neighborhoods are believed to be additionally disadvantaged because of spatial mismatches. This concept is commonly used to describe the disjunction between where jobs are and where job seekers live.[32] Those who cite spatial mismatch point to the fact that new, entry-level jobs are being created mainly in suburban areas and that many enterprises that once employed inner city residents have abandoned the central cities.[33] Furthermore, access to suburban jobs by central city residents, many of whom do not have automobiles, is hampered by the absence of good central city/suburban public transportation links. Even when such inter-urban systems exist, the trip to work can be time-consuming and costly, particularly for families with children and those earning the minimum wage.

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[30] One study of public housing scattered site residents suggests that although program beneficiaries who locate in dispersed areas have greater access to information that could improve self sufficiency, they do not necessarily use such information to conduct job searches. The implication is that over time, such information could be more useful as "new" social networks evolve. See, Rachel G. Kleit, "The Role of Neighborhood Social Networks In Scattered-Site Public Housing Residents' Search For Jobs," in, *Housing Policy Debate*, Vol. 12, Issue 12, 2001, The Fannie Mae Foundation, Washington, DC.

[31] Lewis, Oscar, *A Study of Slum Culture*. New York: Random House, 1968.

[32] The construct was first proposed by John Kain in 1968 and has since been elaborated by many others. John Kain, "Housing Segregation, Negro Employment, and Metropolitan Decentralization," *Quarterly Journal of Economics*, 82: 195-97, 1968.

[33] Evidence from Gautreaux supports the view that some previously unemployed central city households were able to find employment when they moved to suburban areas.

With these considerations providing the context, the association between neighborhood poverty levels and employment rates, employment income, and TANF dependence will be examined in this chapter. As an important caveat, it should be noted that differences in employment, income, and TANF assistance could be attributed to a variety of factors besides neighborhood poverty level or spatial mismatch. For example, families with such hard-to-measure characteristics as motivation may gravitate to lower-poverty neighborhoods, and their higher employment rates may reflect this characteristic as much as they do the characteristics of the neighborhoods where they live.

For the purposes of analyzing the association between poverty levels, employment rates, employment income, and TANF dependence, neighborhood poverty concentrations will be considered at five interval levels: less than 10 percent, 10 percent to less than 20 percent, 20 percent to less than 30 percent, 30 percent to less than 40 percent, and 40 percent or greater. Since a significant number of mainly suburban jurisdictions have few or no neighborhoods at the 40 percent poverty-concentration level, the point of reference for these jurisdictions will often be 30 percent poverty.

Families with children will be the special focus of this chapter because they are likely to be particularly dependent on the opportunity structure of their neighborhoods, including the availability of employment centers, day care, and after-school programs, support networks, transportation, etc.[34] The information on employment income, employment rates, and TANF assistance relates to household heads because, in most cases, they are the primary wage earners.

Analyses of the relationship between employment rates, wages rates, and TANF assistance levels by type of jurisdiction (central city or suburban) for individual MSAs that also take the race or the moving status of the household into account result in cell sizes that are often very small. Because statements about such relationships apply to relatively few cases, these analyses of employment, wages, and TANF assistance are restricted to the aggregate level.

Average Employment, Income, and TANF Assistance Levels and Neighborhood Poverty

This section first examines aggregate employment, wage income, and TANF assistance levels for voucher families in the 50 most populous MSAs. It then explores the relationship between that information and neighborhood poverty levels.

Across All 50 MSAs: More than one-half of all HCV household heads are in the work force as are one-half or more of White, Black, and Hispanic household heads (Table IV-1). The same is true for central city and suburban families and for all "non-mover" household heads. The only exception is for "mover" household heads, but even then, the ratio is just under 50 percent. That said, movers have higher incomes from employment than non-movers, and Black and Hispanic households higher earnings than White households. On average, Black household heads have the highest earnings and White household heads the

[34] Households with dependents constituted 61 percent of all households in the 25 largest MSAs, according to 1996 MTCS data.

Table IV-1: Mean Work Participation, Welfare Dependence, Wage Income, Minority and Poverty Concentration of HCV Families, By Selected Family Characteristics, 50 Largest MSAs

	All Families	Race/Ethnicity: Black Non-Hisp.	Race/Ethnicity: White Non-Hisp.	Race/Ethnicity: Hispanic	Mover Status: Non-Mover	Mover Status: Mover	MSA Location: Central City	MSA Location: Suburbs
Avg. N'Hood. Poverty Level	19.9	21.3	13.3	22.4	20.0	19.8	25.0	12.7
Avg. N'Hood. Minority Level	54.9	62.4	21.3	62.5	55.6	52.5	65.3	35.2
Avg. Workforce Participation Rate	52.6	51.5	56.7	51.4	53.6	48.8	50.1	56.1
Avg. Employment Income[1]	$13,848	$14,153	$13,286	$13,710	$13,946	$13,456	$13,752	$13,970
Avg. Percent Receiving TANF	36.6	36.8	28.9	39.9	35.2	41.8	41.0	30.3

1. This includes only the wage income of heads of households in those households having any wage income, and where children were present.

lowest. Suburban families have higher earnings than central city families. Finally, only a minority of households in any group shown in Table IV-1 are receiving TANF assistance.

The average central city voucher family lives in a neighborhood with a 25 percent poverty level, still below the moderate-poverty threshold, and the average suburban family lives in neighborhoods where the poverty rate is one-half of what it is for central city families. The next section examines the hypothesis that in neighborhoods with moderate- and high-poverty levels, there are lower work participation rates, employment income, and higher TANF assistance levels. However, it is important to note that most HCV families do not live in moderate- or high-poverty neighborhoods.

The Employment Rate Of HCV Families and Neighborhood Poverty

This section deals: first, with the association between poverty levels and the employment rate of all voucher families, then of Black, White, and Hispanic families, and, finally, of families that move and those who rent in place.[35] The employment rates apply to household heads of families with children.

Employment Rate Among All HCV Household Heads and Neighborhood Poverty

Across All 50 MSAs: The work participation rate of HCV household heads in lower-poverty neighborhoods is moderately higher than those in more poverty concentrated neighborhoods (Table IV-2).[36] There is a 12 percentage point difference in work rates between those in the lowest- and the highest-poverty neighborhoods. At the 40 percent poverty concentration threshold, less than one-half of MSA household heads derive income from work.

[35] The work participation of HCV families is measured in terms of earning income from employment.

[36] On average, 53.1 percent of household heads are wage earners.

At every poverty level, the work participation rate of suburban household heads is slightly higher than that of central city household heads. The differentials are greatest among those living in high-poverty neighborhoods, although few suburban families live in such neighborhoods. Nevertheless, the negative relationship between work participation rate and neighborhood poverty exists in both central cities and suburban areas, although the work rate seems to go up in the highest poverty suburban areas.[37] In central city neighborhoods, there is only a negligible decrease in employment rate between those in moderate- vs. high-poverty neighborhoods.

Table IV-2: The Proportion Of All HCV Household Heads Who Have Employment Income At Each Neighborhood Poverty Level, 50 Largest MSAs And Their Central Cities And Suburbs[1]

Neighborhood Poverty Concentration	50 Largest MSAs	Central Cities	Suburbs
0 To 10 Percent	57.8	56.0	58.5
10 To 20 Percent	53.2	52.3	54.3
20 To 30 Percent	51.2	50.2	53.9
30 To 40 Percent	46.7	46.2	49.5
40 Percent Or More	45.8	45.2	56.8

1. This includes only the wage income of heads of households in those households having any wage income, and where children where present.

Within Particular MSAs: As is the case with central cities and suburban areas in the aggregate, in most individual central cities and suburban areas, there is a higher level of work participation in neighborhoods below the 10 percent poverty level compared to neighborhoods above the moderate poverty threshold (Table IV-3, back of chapter). Nevertheless, there are a few exceptions. For example, HCV household heads in the central city neighborhoods of six MSAs at or above the moderate-poverty threshold have higher levels of work participation than central city household heads living in low-poverty tracts. Likewise, on the suburban side, voucher families living in neighborhoods at or above the moderate-poverty threshold in six MSAs have a higher rate of work participation than those living in low-poverty neighborhoods.[38]

As in the aggregate, HCV household heads, in most individual suburban areas, have higher employment rates than their central city counterparts at all poverty concentration levels. In neighborhoods above the moderate poverty threshold, there are particularly large central city/suburban differences in San Diego and New York.

There are also some MSAs where the aggregate pattern of higher work participation in suburban neighborhoods does not hold. For example, looking just at neighborhoods at or above the moderate-poverty threshold, household heads living in the diverse central cities of 16 MSAs have higher work participation rates than their suburban counterparts.

The Employment Rate of Black, White, And Hispanic Household Heads and Neighborhood Poverty

Across All 50 MSAs: The inverse relationship between work participation and neighborhood poverty holds for both Black and Hispanic household heads (Table IV-4). White household heads experience an initial decline and then an increase in work

[37] The suburban employment rate of those living in high poverty neighborhoods is very high, 56.8 percent, but there are fewer than 2,000 suburban HCV families living in such neighborhoods.

[38] New York, Chicago, and Los Angeles together account for more than one quarter of all HCV households in the 50 largest MSAs.

participation rates as neighborhood poverty increases. However, there are few White families living in high-poverty neighborhoods.

For Black household heads, there is only a very small reduction in the employment rate of those living in neighborhoods at the 40 percent poverty concentration, compared to those living in neighborhoods at the 30 percent poverty concentration threshold. For Hispanic household heads, the reduction is greater.

Table IV-4: The Proportion Of HCV Household Heads Who Have Employment Income At Each Neighborhood Poverty Level, By Race, 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White Non-Hispanic	Black Non-Hispanic	Hispanic
0 To 10 Percent	58.4	57.4	56.8
10 To 20 Percent	53.7	52.6	53.4
20 To 30 Percent	56.9	50.1	51.6
30 To 40 Percent	50.8	46.2	47.2
40 Percent Or More	68.7	45.1	42.1

1. Includes only wages of household heads in those households having wage income where children are present.

For both central city and suburban White household heads, there is no clear association between employment rate and poverty concentration level (Table IV-5). For Black and Hispanic household heads, the negative association is more marked in central cities than in suburban areas.

Table IV-5: The Proportion Of HCV Household Heads At Each Neighborhood Poverty Level, Who Have Employment Income, By Race, In The Central Cities And Suburbs Of The 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White/Non-Hisp.		Black/Non-Hisp.		Hispanic	
	Central Cities	Suburbs	Central Cities	Suburbs	Central Cities	Suburbs
0 To 10 Percent	55.7	58.9	55.5	58.4	55.4	57.7
10 To 20 Percent	53.1	54.0	51.8	53.8	52.6	54.6
20 To 30 Percent	57.0	56.8	49.0	53.4	51.4	52.2
30 To 40 Percent	52.3	47.1	45.7	48.9	46.5	53.2
40 Percent Or More	66.4	76.7	44.8	49.5	42.0	50.5

1. Includes only wages of household heads in those households having wage income where children are present.

The Employment Rate of Moving and Non-Moving Household Heads and Neighborhood Poverty

Across All 50 MSAs: It would be plausible to hypothesize that families who initially move to a new unit with a voucher, i.e., movers, have higher employment rates than non-movers, insofar as moving is viewed as a way of seeking less concentrated neighborhoods with more job opportunities. However, at every poverty concentration level, the employment rate of non-movers is greater than that of movers, though in most cases, the differences are not significant except in high-poverty neighborhoods (Table IV-6).[39] While movers work less as poverty increases, non-movers actually have a higher employment rate in high- than in moderate-poverty concentration neighborhoods. These findings raise the possibility that non-movers may benefit from the longer time they have to tap into the opportunity structure of their neighborhood, regardless of its poverty level. The Moving to Opportunity Demonstration is studying the employment patterns of movers over time to determine if these lags are temporary.

[39] For the purpose of this analysis, movers are those who moved upon entering the program.

The Employment Income of HCV Families and Neighborhood Poverty

This section deals, first, with the association between poverty levels and the employment income of all voucher families who work, then of Black, White and Hispanic working families, and, finally, of working families that move and those who rent in place. The employment income is that of household heads of families with children. Only those household heads who were counted in the previous section as wage earners are included in this section.

Table IV-6: The Proportion Of HCV Household Heads Who Have Employment Income, By Mover/Non-Mover Status And Neighborhood Poverty Level, In The 50 Largest MSAs [1]

Neighborhood Poverty Concentration	50 Largest MSAs	
	Movers	Non-Movers
0 To 10 Percent	56.9	59.2
10 To 20 Percent	50.4	53.1
20 To 30 Percent	47.1	50.9
30 To 40 Percent	40.6	44.4
40 Percent Or More	35.0	47.0

1. This includes only the wage income of heads in those households having any wage income, and where children where present. Analysis is based on "current residence" of households, i.e., the units in which households resided at the end of the period covered by the data.

Employment Income of All Working Household Heads

Across All 50 MSAs: HCV household heads who live in low-poverty MSA neighborhoods earn more than those who live in neighborhoods with higher poverty concentrations (Table IV-7). There is a $1,839 difference in annual wage income from the lowest- to the highest-poverty concentration level.

Table IV-7: Average Wage Income Of All HCV Household Heads At Each Neighborhood Poverty Level, 50 Largest MSAs And Their Central Cities And Suburbs[1]

Neighborhood Poverty Concentration	50 Largest MSAs	Central Cities	Suburbs
0 To 10 Percent	$14,725	$14,746	$14,716
10 To 20 Percent	13,769	14,031	13,472
20 To 30 Percent	13,360	13,513	12,953
30 To 40 Percent	13,160	13,281	12,543
40 Percent Or More	12,886	13,009	11,226

1. This includes only the wage income of heads of households in those households having any wage income, and where children where present.

At every poverty level, central city household heads earn more than their suburban counterparts.[40] Yet, as is the case at the MSA level, the existence of concentrated poverty appear related to both lower central city and suburban employment income.

In central cities, the greatest drop in wage level occurs between the lowest level of poverty and the next higher level. In suburban areas, but not in central cities, another steep drop comes between neighborhoods with moderate-poverty concentrations and those with high concentrations. The earnings of suburban household heads living in the highest concentration neighborhoods are 76 percent of the earnings of those living in the lowest-poverty neighborhoods, a differential of close to $3,500. The central city difference is less; earnings among household heads living in the highest-poverty neighborhoods are 88 percent of those households living in the lowest-poverty neighborhoods.

[40] The mean wage of suburban households is higher than that of central city households because a greater percentage of suburban participants live in lower-poverty tracts where wages are higher (Table IV-1).

Within Particular MSAs: There are a number of MSAs in which the inverse relationship between poverty and earnings found in the aggregate does not exist (Table IV-8, back of chapter)**.** Thus, in the suburban neighborhoods of seven MSAs, and in the central city neighborhoods of 12 other MSAs, earnings are higher among those living in neighborhoods at or above the moderate-poverty concentration threshold than in neighborhoods with low poverty.

In the aggregate, the employment income of household heads is higher in central cities than in suburban jurisdictions at every poverty level. However, in the suburban areas of Denver, Fort Worth, Houston, Miami, Oakland, Philadelphia, Riverside, Sacramento, and San Antonio, employment income is higher than central city earnings, at least in neighborhoods at or above the moderate poverty threshold.

Employment Income of Working Black, White and Hispanic Household Heads

Across All 50MSAs: For White, Black and Hispanic households heads, employment income is generally higher in neighborhoods with lower poverty levels (see Table IV-9). That being the case, in the least concentrated neighborhoods, Hispanic household heads earn the highest wages and White household heads the lowest. But in neighborhoods at the highest concentration level, Black household heads earn more than both White and Hispanic household heads.

Table IV-9: Average Wage Income Of HCV Household Heads At Each Neighborhood Poverty Level, By Race, 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White Non-Hispanic	Black Non-Hispanic	Hispanic
0 To 10 Percent	$14,252	$15,041	$15,101
10 To 20 Percent	12,787	14,132	13,969
20 To 30 Percent	11,806	13,832	12,942
30 To 40 Percent	11,983	13,478	12,713
40 Percent Or More	10,551	13,290	12,704

1. This includes only the wage income of heads of households in those households having any wage income, and where children where present.

For both central city and suburban Black household heads, employment income drops continuously as neighborhood poverty levels increase. For White household heads, there is a continuous drop-off in central cities but not in suburban areas, and for Hispanic household heads, the drop-off in both central city and suburban areas is not continuous (Table IV-10).

Table IV-10: Average Wage Income Of HCV Household Heads At Each Neighborhood Poverty Level, By Race, In The central Cities And Suburbs Of The 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White/Non-Hisp.		Black/Non-Hisp.		Hispanic	
	Central Cities	Suburbs	Central Cities	Suburbs	Central Cities	Suburbs
0 To 10 Percent	$14,489	$14,208	$14,826	$15,146	$15,348	$14,960
10 To 20 Percent	12,981	12,692	14,252	13,961	14,204	13,662
20 To 30 Percent	11,795	11,822	13,988	13,371	12,949	12,922
30 To 40 Percent	11,923	12,147	13,685	12,462	12,655	13,131
40 Percent Or More	10,747	9,976	13,383	11,853	12,710	12.321

1. This includes only the wage income of heads of households in those households having any wage income, and where children where present. Table excludes households that are not White non-Hispanic, Black non-Hispanic, or Hispanic.

At every poverty level but the lowest, Black central city heads earn more than their suburban counterparts. More variation is found among Hispanic and White household heads.

Employment Income of Movers and Non-Movers

Across All 50 MSAs: Both mover and non-mover household heads generally earn more employment income in neighborhoods with lower poverty (Table IV-11). Non-mover household heads earn higher employment income in neighborhoods below the moderate-poverty threshold, but movers earn slightly higher earnings in neighborhoods above that threshold. In absolute dollar terms, there is a greater difference between those in the lowest- and the highest-poverty neighborhoods for non-movers than for movers. The largest difference for both movers and non-movers comes between the earned incomes of those in neighborhoods with less than 10 percent poverty and those between 10 percent and 20 percent poverty.

Table IV-11: Average Wage Income Of HCV Household Heads At Each Neighborhood Poverty Level, By Mover, Status In The 50 Largest MSAs[1]

Neighborhood Poverty Concentration	50 Largest MSAs	
	Movers	Non-Movers
0 To 10 Percent	$13,934	$14,431
10 To 20 Percent	12,881	13,010
20 To 30 Percent	12,350	12,774
30 To 40 Percent	12,353	12,324
40 Percent Or More	12,399	12,385

1. This includes only the wage income of heads in those households having any wage income and where children where present. Analysis is based on "current residence" of households, i.e., the units in which households resided at the end of the period covered by the data.

TANF Assistance Among HCV Household Families and Neighborhood Poverty

This section deals, first, with the association between neighborhood poverty levels and TANF assistance among all voucher families, then among Black, White, and Hispanic families, and, finally, among working families that move and those who rent in place. As before, these findings only apply to families with children.

Title I, Temporary Assistance For Needy Families (TANF), Of The Personal Responsibility And Work Opportunity Reconciliation Act Of 1996

TANF effectively ended the Aid To Families With Dependent Children program (AFDC), a long-standing entitlement to unconditional, long-term welfare assistance based on the income eligibility of families with minor children. In its stead, under TANF, households are now eligible for relatively short-term income assistance conditional on participation in work activities.

TANF Among All HCV Families and Neighborhood Poverty

Across All 50 MSAs: In MSAs overall, dependence on TANF is negatively associated with lower neighborhood poverty levels (Table IV-12). As the poverty level of a neighborhood rises, so does the proportion of voucher families receiving TANF (from 27.8 percent in low-poverty neighborhoods to 48.2 percent in high-poverty neighborhoods).

The relationship found at the MSA level does not capture central city and suburban differences. In central cities, the extent of TANF receipt among participants increases continuously with the level of poverty; in neighborhoods with high poverty concentrations, nearly one-half of central city families are TANF recipients. In suburban areas, there is

actually a slight dip in TANF receipt among the relatively small number of families living in neighborhoods at the moderate- and high-poverty levels. Not much more than one-third of the latter are welfare dependent. At every poverty level, a smaller percentage of suburban than central city families receive TANF.

Table IV-12: The Proportion Of All HCV Household Heads Who Have TANF Income At Each Neighborhood Poverty Level, 50 Largest MSAs And Their Central Cities And Suburbs[1]

Neighborhood Poverty Concentration	50 Largest MSAs	Central Cities	Suburbs
0 To 10 Percent	27.8	31.9	26.0
10 To 20 Percent	35.5	37.2	33.4
20 To 30 Percent	39.9	41.1	36.6
30 To 40 Percent	44.9	46.8	34.3
40 Percent Or More	48.2	49.0	34.1

1. This includes only HCV households with children present.

Within Particular MSAs: Although most individual central cities follow the aggregate pattern of association between increased TANF receipt and increased neighborhood poverty concentration, there are a few where the level of TANF assistance is actually lower among voucher families living in neighborhoods at or above the moderate-poverty level than in those below it (Table IV-13, back of chapter). These include the central cities of Pittsburgh, Portland, and Fort Lauderdale.

In the aggregate, TANF receipt is greater in central cities than in suburbs at every poverty level. But in the suburban jurisdictions of five MSAs, this pattern is reversed, at least in neighborhoods above the moderate-poverty threshold. Thus, in Los Angeles, Austin, Las Vegas, and Norfolk, TANF receipt rate is higher in suburban neighborhoods than in central city neighborhoods.

Whatever the relationship of TANF receipt to poverty levels, differences in assistance rates also reflect differences in State welfare policies, including income eligibility and benefit levels. One reason why many California communities may have a relatively higher rate of TANF receipt is that, unlike some other States, people with incomes above the minimum wage may still be eligible for benefits which are higher than in many other States.

TANF Among Black, White, and Hispanic Families in Neighborhood Poverty

Across All 50 MSAs: Among Black and Hispanic families, TANF receipt is greater in neighborhoods with higher poverty levels (Table IV-14).[41] Among White families, TANF receipt is higher in neighborhoods with higher-poverty levels up to the high-poverty threshold, at which point it is lower.

In high-poverty neighborhoods, a majority of Hispanic but not of Black or White families are receiving TANF. Compared to Black and Hispanic families, White families have the lowest rate of TANF receipt at every poverty level.

[41] Among White central city families, 36.6 percent receive TANF. Among Black central city families, 41.8 percent receive TANF. Among Hispanic families, 43.6 percent receive TANF.

For both central city and suburban neighborhoods, there is no clear association between TANF assistance and neighborhood poverty levels for White families (Table IV-15). For both Black and Hispanic central city families, there is such an association, but the association is somewhat weaker for their suburban counterparts. In general, a family's race and its neighborhood poverty level do not alter the fact that suburban families are less likely to receive TANF assistance than central city families.

Table IV-14: The Proportion Of HCV Household Heads Who Have TANF Income, By Race, At Each Neighborhood Poverty Level, 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White Non-Hispanic	Black Non-Hispanic	Hispanic
0 To 10 Percent	25.3	26.7	29.8
10 To 20 Percent	31.8	34.6	36.5
20 To 30 Percent	33.5	40.2	39.8
30 To 40 Percent	36.5	44.7	45.8
40 Percent Or More	27.5	47.9	53.4

1. This includes only HCV households with children present.

Table IV-15: The Proportion Of HCV Household Heads Who Have TANF Income At Each Neighborhood Poverty Level, By Race, In The Central Cities And Suburbs Of The 50 Largest MSAs[1]

Neighborhood Poverty Concentration	White/Non-Hisp.		Black/Non-Hisp.		Hispanic	
	Central Cities	Suburbs	Central Cities	Suburbs	Central Cities	Suburbs
0 To 10 Percent	29.6	24.5	29.7	25.2	33.0	27.8
10 To 20 Percent	35.6	29.9	36.5	31.8	36.9	36.1
20 To 30 Percent	35.3	31.1	41.5	35.8	39.8	39.9
30 To 40 Percent	39.1	29.9	46.6	34.9	47.1	34.2
40 Percent Or More	31.8	13.0	48.3	41.6	53.5	43.0

1. This includes only HCV households with children present. Table excludes households that are not White non-Hispanic, Black non-Hispanic, or Hispanic.

TANF Among Mover and Non-Mover Families and Neighborhood Poverty

Across All 50 MSAs: A larger percentage of both mover and non-mover families receive TANF in neighborhoods with higher poverty levels (Table IV-16). But, the rate of increase is greater among movers. In neighborhoods at the 30 percent poverty level, a majority of movers are TANF dependent, although this is not the case with non-movers. Furthermore, at every neighborhood poverty level, a higher percentage of movers than non-movers receive TANF.

Table IV-16: The Proportion Of HCV Household Heads Who Have TANF Income At Each Neighborhood Poverty Level, By Mover/Non-Mover Status, 50 Largest MSAs

Neighborhood Poverty Concentration	50 Largest MSAs	
	Movers	Non-Movers
0 To 10 Percent	32.7	30.1
10 To 20 Percent	39.9	36.7
20 To 30 Percent	45.8	42.8
30 To 40 Percent	52.1	47.2
40 Percent Or More	60.5	47.6

1. This includes only the TANF income of heads in those households having any TANF income, and where children where present. Analysis is based on "current residence" of households, i.e., the units in which households resided at the end of the period covered by the data.

Major Findings

This chapter used the information provided in Chapter Three on the distribution of HCV families, in terms of neighborhood poverty levels, and linked it to information on the work participation, income level, and TANF assistance levels of these families. The associations between poverty levels and employment rates, employment income, and TANF receipt, and neighborhood poverty concentrations were also examined. Families with children were the special focus of this chapter.

- The majority of HCV household heads with children are in the work force, and a minority of them receive TANF.

- Overall, there is a negative association between the employment and wage levels of HCV household heads with children and their neighborhood poverty levels. Thus, household heads living in lower-poverty neighborhoods tend to work more often and earn higher wages when they do work than those living in higher-poverty neighborhoods.

- Overall, there is a positive association between the TANF assistance levels of HCV household heads with children and their neighborhood poverty levels. Household heads living in lower-poverty neighborhoods are less likely to receive TANF than those living in higher-poverty neighborhoods.

- Black and Hispanic household heads with children who live in lower-poverty neighborhoods tend to work more often, earn higher wages, and to be less likely to receive TANF than those living in higher-poverty neighborhoods. However, White household heads do not appear to be affected as much by their neighborhood poverty level, in terms of their employment and work income.

- At every poverty level, White household heads work more often and are less likely to receive TANF than Black and Hispanic household heads. At all but the lowest poverty level, Black household heads earn more than White and Hispanic household heads.

- Both household heads new to the program that move as well as those who rent in place who live in lower-poverty neighborhoods, work more often and are less likely to receive TANF than those living in higher-poverty neighborhoods. Nevertheless, at every poverty level, non-movers have a higher work rate and a lower level of receipt than movers.

- Excluding the highest-poverty neighborhoods, the wage levels of movers and non-movers are negatively associated with their neighborhood poverty levels. Non-movers earn higher wages in lower-poverty neighborhoods but the reverse is the case in the highest-poverty neighborhoods.

- Both household heads living in central cities and those living in suburban areas have a higher work rate and higher earnings in lower-poverty neighborhoods, with the exception of the small number of suburban household heads living in the highest-poverty neighborhoods. Nevertheless, at every poverty level, suburban household

heads work more often than their central city counterparts. On the other hand, at every poverty level, central city household heads who are working earn more than their suburban counterparts.

- While central city household heads have higher levels of TANF receipt in high-poverty neighborhoods, this is not the case with the relatively small number of suburban household heads living in these neighborhoods. Furthermore, at every poverty level, suburban household heads are less likely to receive TANF than their central city counterparts.

Table IV-3: The Proportion Of All HCV Heads Of Household Who Have Employment Income, At Each Of The Selected Neighborhood Poverty Levels In Each Of The Central Cities And Suburbs Of The 50 Largest MSAs [1]

	Central City Neighborhood Poverty Concentration				Suburban Neighborhood Poverty Concentration			
	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty
Atlanta, GA	49.3	56.4	55.6	52.9	62.4	62.1	57.4	61.8
Austin-San Marcos, TX	60.5	54.6	53.7	63.6	61.2	69.8	65.1	60.6
Baltimore, MD	55.4	51.8	48.3	45.4	65.0	59.0	n/a	47.1
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	63.1	55.3	46.6	50.5
Boston, MA-NH	67.7	61.6	58.5	57.1	62.7	59.7	57.2	66.1
Buffalo-Niagara Falls, NY	57.2	53.1	52.2	48.9	57.2	59.1	56.3	46.3
Charlotte-Gastonia-Rock Hill, NC-SC	57.5	52.6	48.8	46.8	52.3	45.5	56.0	n/a
Chicago, IL	57.1	56.5	49.0	50.0	62.8	62.6	63.3	54.8
Cincinnati, OH-KY-IN	59.5	58.7	52.9	51.5	58.0	53.9	47.5	46.5
Cleveland-Lorain-Elyria, OH	55.5	58.4	49.2	49.1	55.0	55.7	49.9	46.4
Columbus, OH	51.2	48.1	42.9	45.0	55.1	56.0	43.8	n/a
Dallas, TX	49.2	44.2	39.5	36.2	52.8	48.0	61.0	56.0
Denver, CO	59.3	58.1	56.5	53.0	55.6	56.5	56.3	51.1
Detroit, MI	69.8	62.7	64.6	56.8	67.5	63.4	66.3	57.4
Fort Lauderdale, FL	56.3	40.0	58.2	57.4	52.8	56.7	57.5	57.9
Fort Worth-Arlington, TX	56.9	52.9	53.4	48.4	49.4	53.6	43.8	37.1
Greensboro--Winston-Salem--High Pt., NC	57.2	56.8	52.9	52.9	53.7	55.5	60.0	40.9
Hartford, CT	62.1	66.6	54.6	49.8	62.9	56.2	57.5	66.7
Houston, TX	53.6	54.4	50.9	50.3	51.7	49.5	52.6	42.4
Indianapolis, IN	49.2	57.0	45.6	43.4	54.6	46.4	n/a	n/a
Kansas City, MO-KS	60.0	46.8	40.2	44.3	53.7	46.3	n/a	n/a
Las Vegas, NV-AZ	56.0	55.2	33.3	42.6	58.8	54.1	62.8	43.2
Los Angeles-Long Beach, CA	47.4	48.0	46.1	42.0	46.4	45.4	45.4	40.6
Miami, FL	100.0	53.7	53.4	41.7	48.6	49.9	51.4	47.1
Milwaukee-Waukesha, WI	72.0	69.2	67.6	66.0	65.1	54.6	n/a	n/a
Minneapolis-St. Paul, MN-WI	46.4	48.8	47.0	41.9	59.9	51.4	55.6	n/a
Nashville, TN	59.6	56.2	53.9	53.2	63.5	53.8	69.4	50.0
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	63.5	64.7	61.1	100.0
New Orleans, LA	57.8	51.4	50.3	52.4	33.7	43.4	52.6	39.4
New York, NY	47.3	45.0	47.7	40.3	65.4	62.4	63.3	74.8
Newark, NJ	68.3	44.0	45.1	41.6	63.9	52.7	52.3	49.7
Norfolk-VA Beach-Newport News, VA-NC	61.8	64.5	60.6	59.5	71.0	58.3	50.3	60.0
Oakland, CA	60.8	53.5	49.1	46.7	46.2	43.9	42.7	40.1
Orange County, CA	64.4	62.4	57.3	52.3	63.1	64.0	60.5	61.5
Orlando, FL	55.9	52.9	63.4	65.8	57.3	58.9	64.4	64.7
Philadelphia, PA-NJ	52.2	52.2	48.3	48.7	60.7	58.1	54.1	53.7
Phoenix-Mesa, AZ	55.5	50.4	45.4	48.5	60.1	49.1	47.9	52.7
Pittsburgh, PA	53.3	58.2	57.5	57.6	57.9	56.6	52.9	51.6

(Continued)

Table IV-3: Continued

	Central City Neighborhood Poverty Concentration				Suburban Neighborhood Poverty Concentration			
	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty
Portland-Vancouver, OR-WA	54.0	53.1	45.3	53.5	51.9	53.2	48.3	n/a
Riverside-San Bernardino, CA	52.4	49.9	48.8	43.1	51.3	50.1	46.9	43.5
Sacramento, CA	57.7	44.6	51.4	43.0	56.4	49.2	43.5	39.0
St. Louis, MO-IL	53.4	48.0	42.6	41.9	49.7	49.1	55.1	54.3
Salt Lake City-Ogden, UT	52.5	51.8	44.4	48.0	55.3	48.9	55.1	n/a
San Antonio, TX	54.7	52.6	50.7	51.9	57.9	58.7	55.9	57.9
San Diego, CA	42.2	36.8	37.7	32.5	60.6	58.9	58.2	53.4
San Francisco, CA	58.1	56.4	51.7	47.6	65.3	67.0	65.9	n/a
San Jose, CA	60.8	56.6	58.0	67.2	61.7	72.3	27.3	n/a
Seattle-Bellevue-Everett, WA	57.0	50.1	53.5	50.9	52.0	50.5	0.0	50.0
Tampa-St. Petersburg-Clearwater, FL	58.7	53.8	53.5	49.6	54.8	55.6	57.4	46.2
Washington, DC-MD-VA-WV	57.4	45.2	36.8	36.1	66.8	62.8	66.0	n/a

1. This includes only the wage income of heads of households in those households having any wage income, and where children where present

Table IV-8: Average Wage Income Of All HCV Household Heads At Selected Neighborhood Poverty Levels In The Central Cities And Suburbs Of Each Of The 50 Largest MSAs [1]

	Central City Neighborhood Poverty Concentration				Suburban Neighborhood Poverty Concentration			
	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty
Atlanta, GA	$13,570	$14,048	$13,247	$13,281	$14,348	$13,628	$13,036	$12,835
Austin-San Marcos, TX	15,032	14,041	14,151	13,377	15,385	14,604	12,844	12,736
Baltimore, MD	13,309	12,840	13,699	12,803	14,367	13,552	n/a	12,509
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	16,116	14,821	14,516	13,669
Boston, MA-NH	17,432	16,544	16,294	15,963	15,944	16,077	17,271	15,963
Buffalo-Niagara Falls, NY	11,375	11,273	11,508	10,708	11,785	11,265	11,486	10,202
Charlotte-Gastonia-Rock Hill, NC-SC	14,693	13,857	13,617	12,795	14,457	12,960	12,099	n/a
Chicago, IL	16,272	15,063	14,053	13,857	14,617	13,844	12,938	11,693
Cincinnati, OH-KY-IN	13,107	13,190	13,090	13,016	12,632	12,597	12,118	11,937
Cleveland-Lorain-Elyria, OH	12,454	12,955	12,917	12,858	12,882	12,647	13,081	12,432
Columbus, OH	13,982	13,074	13,728	13,632	13,962	12,100	11,693	n/a
Dallas, TX	15,722	14,796	14,184	13,396	15,380	14,039	12,295	12,543
Denver, CO6	15,046	14,598	14,040	13,521	15,888	14,034	15,146	15,462
Detroit, MI	13,795	13,640	13,760	13,669	13,574	13,280	12,968	13,311
Fort Lauderdale, FL	11,624	11,440	12,199	12,551	13,210	13,249	12,678	12,298
Fort Worth-Arlington, TX	13,835	13,222	13,038	12,901	14,201	12,766	12,634	14,504
Greensboro--Winston-Salem--High Pt., NC	13,261	12,642	12,104	12,894	12,180	12,237	11,920	11,631
Hartford, CT	15,823	13,652	13,447	13,063	14,586	13,968	13,284	10,038
Houston, TX	12,395	11,955	12,085	10,871	12,421	11,426	10,464	12,002
Indianapolis, IN	14,656	13,777	13,002	13,420	12,879	12,452	n/a	n/a
Kansas City, MO-KS	13,372	13,722	13,567	14,213	13,243	11,916	n/a	n/a
Las Vegas, NV-AZ	15,731	15,303	15,155	14,842	15,791	15,179	14,949	14,710
Los Angeles-Long Beach, CA	14,083	13,840	13,662	13,524	13,928	13,353	13,267	13,203
Miami, FL	8,865	10,802	11,023	11,169	11,642	11,400	11,693	11,246
Milwaukee-Waukesha, WI	14,509	14,183	13,477	13,098	13,690	12,778	n/a	n/a
Minneapolis-St. Paul, MN-WI	15,437	16,158	15,626	16,212	16,158	15,183	15,853	n/a
Nashville, TN	14,723	14,331	13,744	13,751	13,630	12,756	13,842	12,403
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	16,780	15,955	17,495	30,301
New Orleans, LA	9,479	10,496	10,032	9,924	9,138	8,804	9,180	9,431
New York, NY	14,627	14,265	13,312	13,219	15,971	15,302	13,612	10,145
Newark, NJ	17,727	15,903	14,388	15,065	16,169	15,668	14,821	13,017
Norfolk-VA Beach-Newport News, VA-NC	12,391	11,802	11,633	11,045	11,623	11,617	10,763	10,336
Oakland, CA	16,452	16,352	15,533	14,466	16,515	15,558	15,296	16,898
Orange County, CA	16,206	15,389	14,228	16,075	14,859	13,449	14,046	14,513
Orlando, FL	13,667	12,196	13,266	14,055	13,191	13,205	11,999	12,455
Philadelphia, PA-NJ	13,727	14,409	13,733	12,984	14,455	14,160	13,655	13,932
Phoenix-Mesa, AZ	15,716	14,907	15,273	14,211	15,993	14,238	12,729	13,146
Pittsburgh, PA	12,404	11,812	11,987	12,865	11,574	11,096	11,223	11,298

(Continued)

Table IV-8: Continued

	Central City Neighborhood Poverty Concentration				Suburban Neighborhood Poverty Concentration			
	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty
Portland-Vancouver, OR-WA	13,698	14,710	13,766	16,212	13,831	13,235	13,223	n/a
Riverside-San Bernardino, CA	12,038	12,066	11,578	11,587	12,386	12,251	11,474	12,462
Sacramento, CA	14,828	13,200	11,948	10,604	12,654	12,586	12,375	11,932
St. Louis, MO-IL	12,091	10,928	11,705	12,168	11,917	11,890	11,513	10,877
Salt Lake City-Ogden, UT	12,403	12,949	12,853	12,198	13,751	13,184	13,419	n/a
San Antonio, TX	10,826	10,152	9,976	10,023	10,809	10,682	10,157	11,352
San Diego, CA	15,044	13,089	12,711	13,189	14,099	13,186	12,000	12,886
San Francisco, CA	15,017	17,031	18,150	19,444	17,696	16,787	15,403	n/a
San Jose, CA	17,738	17,823	16,394	14,528	17,906	17,531	33,270	n/a
Seattle-Bellevue-Everett, WA	15,730	15,415	16,657	14,383	15,371	14,403	n/a	16,094
Tampa-St. Petersburg-Clearwater, FL	12,446	12,609	12,681	12,282	12,132	12,041	12.642	11,492
Washington, DC-MD-VA-WV	17,305	15,898	15,478	16,244	16,795	15,308	14,052	n/a

1. This includes only the wage income of heads of households in those households having any wage income, and where children where present

Table IV-13: The Proportion Of All HCV Household Heads Who Have TANF Income, At Selected Neighborhood Poverty Levels In The Central Cities And Suburbs Of Each Of The 50 Largest MSAs [1]

	Central City Neighborhood Poverty Concentration				Suburban Neighborhood Poverty Concentration			
	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty
Atlanta, GA	24.4	20.3	22.5	25.3	10.0	11.6	14.1	15.8
Austin-San Marcos, TX	14.2	16.1	19.0	11.5	10.5	8.2	8.9	23.1
Baltimore, MD	28.4	35.2	38.8	41.4	13.9	19.8	n/a	32.9
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	17.5	24.6	38.7	34.9
Boston, MA-NH	13.8	21.8	25.9	26.9	17.3	20.5	24.5	20.9
Buffalo-Niagara Falls, NY	39.1	41.4	43.1	50.0	29.7	32.3	33.0	46.2
Charlotte-Gastonia-Rock Hill, NC-SC	15.3	21.3	25.5	32.6	16.2	15.7	24.4	n/a
Chicago, IL	21.1	32.9	42.7	44.9	21.2	27.5	33.8	45.3
Cincinnati, OH-KY-IN	26.7	28.5	33.6	35.5	15.7	19.9	22.9	31.1
Cleveland-Lorain-Elyria, OH	27.9	32.9	46.3	46.6	29.3	30.8	39.5	46.0
Columbus, OH	28.4	33.7	40.0	39.8	25.1	21.6	25.8	n/a
Dallas, TX	17.9	22.4	26.0	29.1	13.2	17.2	13.7	12.5
Denver, CO6	12.0	17.6	22.8	21.3	18.4	17.2	12.7	15.8
Detroit, MI	21.7	29.7	26.7	35.9	20.0	20.4	20.4	24.6
Fort Lauderdale, FL	18.8	17.9	15.7	15.9	17.9	17.1	19.7	16.0
Fort Worth-Arlington, TX	17.5	23.0	21.9	27.5	18.4	19.3	20.9	12.9
Greensboro--Winston-Salem--High Pt., NC	20.8	21.4	31.7	30.4	19.3	16.2	5.7	21.1
Hartford, CT	25.9	27.7	37.1	38.5	22.1	29.5	32.2	25.0
Houston, TX	14.2	18.2	22.9	27.0	19.0	21.4	24.5	19.3
Indianapolis, IN	25.7	21.9	30.6	33.5	18.3	23.9	n/a	n/a
Kansas City, MO-KS	23.0	32.7	39.2	35.0	21.4	29.5	n/a	24.2
Las Vegas, NV-AZ	16.5	15.1	20.0	21.5	13.9	20.1	20.0	25.0
Los Angeles-Long Beach, CA	59.7	61.1	63.6	66.8	63.7	65.7	66.9	75.3
Miami, FL	0.0	28.0	30.2	38.7	26.9	30.7	29.7	38.1
Milwaukee-Waukesha, WI	11.8	15.4	16.9	21.9	6.8	25.0	n/a	n/a
Minneapolis-St. Paul, MN-WI	49.8	49.1	53.8	58.3	36.4	49.0	45.1	n/a
Nashville, TN	31.8	34.0	40.2	45.2	17.8	30.0	13.3	6.7
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	17.4	22.9	24.9	0.0
New Orleans, LA	20.0	22.0	24.2	22.7	15.0	15.8	15.9	16.8
New York, NY	51.2	52.9	50.9	58.6	23.1	32.9	34.7	22.0
Newark, NJ	11.1	42.9	45.0	51.6	18.9	35.0	37.5	40.4
Norfolk-VA Beach-Newport News, VA-NC	16.5	18.0	17.7	23.7	12.0	21.7	31.4	26.5
Oakland, CA	43.7	48.0	54.1	63.0	48.5	49.0	50.5	62.0
Orange County, CA	36.6	39.1	41.7	50.8	42.4	54.0	41.7	50.8
Orlando, FL	15.3	14.6	15.9	8.1	12.7	15.8	13.7	15.7
Philadelphia, PA-NJ	38.6	45.8	50.0	41.2	22.4	24.8	31.1	28.0
Phoenix-Mesa, AZ	17.6	24.7	30.4	32.1	15.8	23.8	30.4	22.7
Pittsburgh, PA	42.7	40.0	41.5	39.5	25.0	29.0	30.5	37.3

(Continued)

Table IV-13: Continued

	Central City Neighborhood Poverty Concentration				Suburban Neighborhood Poverty Concentration			
	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty	Tracts Less Than 10 Pct. Poverty	Tracts Between 10 – 20 Pct. Poverty	Tracts Between 20 – 30 Pct. Poverty	Tracts 30 Pct. Or More Poverty
Portland-Vancouver, OR-WA	**28.7**	**26.3**	**35.3**	**24.6**	**24.7**	**19.3**	**34.2**	**n/a**
Riverside-San Bernardino, CA	**56.6**	**62.8**	**67.3**	**70.9**	**56.8**	**57.4**	**62.2**	**56.7**
Sacramento, CA	**56.4**	**68.1**	**70.8**	**80.7**	**58.4**	**70.8**	**64.9**	**72.3**
St. Louis, MO-IL	**30.0**	**38.1**	**50.0**	**52.1**	**36.9**	**37.8**	**43.4**	**43.6**
Salt Lake City-Ogden, UT	**22.9**	**27.7**	**35.4**	**35.4**	**24.3**	**29.3**	**25.9**	**n/a**
San Antonio, TX	23.0	26.0	27.8	27.0	20.6	22.9	25.6	17.8
San Diego, CA	**30.4**	**36.8**	**32.1**	**36.0**	**40.5**	**43.8**	**47.3**	**45.2**
San Francisco, CA	**53.9**	**50.0**	**38.7**	**45.7**	**32.9**	**24.2**	**34.5**	**n/a**
San Jose, CA	**43.4**	**45.9**	**45.7**	**53.1**	**37.7**	**36.9**	**10.0**	**53.1**
Seattle-Bellevue-Everett, WA	**30.4**	**41.8**	**36.7**	**40.9**	**40.7**	**41.8**	**36.7**	**25.0**
Tampa-St. Petersburg-Clearwater, FL	**20.0**	**20.8**	**20.0**	**22.9**	**19.1**	**21.1**	**14.3**	**13.0**
Washington, DC-MD-VA-WV	**30.4**	**50.0**	**56.1**	**57.4**	**12.4**	**19.1**	**20.3**	**n/a**

1. This includes only HCV households with children present.

Chapter 5:

NEIGHBORHOOD WELFARE AND THE PRESENCE OF HOUSING CHOICE VOUCHERS

Housing Choice Vouchers can be a significant asset in the neighborhoods where they are located. Among other things, it can be the impetus for property improvements that bring units up to program standards. Nevertheless, the perception of the concentration or clustering of program units in some neighborhoods has sometimes caused support for the program to erode.[42] Program concentration can occur not only when certain critical thresholds of voucher-holders are exceeded but also where clusters of program units are found side by side with other subsidized housing.[43]

At the root of community concerns about concentration is the fear that it can lead to increasing neighborhood poverty and destabilization of local housing markets. These housing market impacts, however, are not new to this program. More than 30 years ago, the Experimental Housing Allowance Program (EHAP) was already considering the possibility of a significant market response to the stimulus of a housing allowance program. The Supply Experiment, one of the three main experimental elements of EHAP, placed particular emphasis on measuring changes in the price of housing that could be attributed to tenant-based subsidies. The conclusion at that time was that there was little or no visible effect on housing market prices. Nevertheless, the question remains open in the face of changing Fair Market Rents (FMRs), payment standards, and the implementation of rent reasonableness procedures. Though the latter were implemented to assure that rents are being set fairly, HUD's *Tools and Strategies* report cautioned that rent reasonableness procedures should be scrutinized to ensure that their inadequate application was not leading to higher rents for voucher holders than those being paid by unsubsidized households in the same neighborhoods, thereby leading to rent inflation and HCV concentration.[44] Another report cites the case of the Patterson Park neighborhood in Baltimore where speculators were buying rental properties and renting them exclusively to HCV participants from whom they could command higher rents because, it was felt, the housing agency was not doing a good job of carrying out rent reasonableness tests.[45]

Participants may be attracted to neighborhoods in which HCV utilizes a significant portion of the occupied housing stock because they have an easier time finding rental housing in them.[46] Despite the additional purchasing power of their subsidy, voucher holders, particularly minority households and families with children, may not have easy access to the affordable housing of some neighborhoods, and may find it easier to use their vouchers in so-

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[42] *Tools and Strategies For Improving Community Relations In The Housing Choice Voucher Program*, U.S. Department Of Housing And Urban Development, Office of Policy Development And Research, Washington, DC, July 2001.

[43] Ibid. The report drew upon discussions with eight PHAs regarding commonly expressed community concerns.

[44] Margery Austin Turner and Susan Popkin in their report, *Section 8 Mobility and Neighborhood Health: Emerging Issues and Policy Challenges*, issued by the Urban Institute in January 2000, pointed to evidence suggesting that some property owners exploit the HCV program to maximize their rental income at the expense of neighborhood well-being. They cite the case of one neighborhood in which landlords and speculative investors found it attractive to rent to voucher tenants because the housing authority was not effectively enforcing rent reasonableness standards. Property owners could earn higher than market rents from the HCV program, and therefore sought out program participants as tenants and did not sanction or evict them even if they violated the terms of their lease.

[45] *Section 8 Tenant-Based Housing Assistance: A Look Back After 30 Years*, U.S. Department of Housing and Urban Development, Washington, DC March 2000.

[46] As noted previously, HCV clustering may also reflect household preferences.

called voucher sub-markets where landlords are quite willing to rent to them, possibly at a premium.[47]

In this chapter, the extent of HCV program concentration is examined, as well as the extent to which concentrations may be associated with higher-poverty levels. The contribution of other housing types to poverty concentrations is also assessed.[48] In addition to the contribution of vouchers to poverty concentrations, the effect of voucher concentration on neighborhood rent structures is also considered. All HCV households are included in this analysis because neighborhood welfare indicators, like poverty rates, refer to, and are calculated on the basis of, the entire neighborhood population.

The Absolute Share of Housing Choice Vouchers

In this section, the program will be described in terms of the absolute share of a neighborhood's total housing stock taken up by HCV units, a measure appropriate to a discussion of HCV concentration.[49] Unlike the relative share measure, the absolute share measure is calculated based on a neighborhood's entire occupied housing stock, not just its affordable housing stock, because vouchers have a potential impact on all neighborhoods residents, homeowners and renters, those who depend on affordable housing, and those who can pay more for housing.[50] Unlike the relative share measure of Chapter 2, the absolute share measure is calculated only in those neighborhoods where HCV is found; they are the only neighborhoods in which vouchers could have an impact.[51]

For the purpose of the analysis, the HCV absolute share will be described in terms of six pre-selected threshold levels, ranging from less than two percent to 25 percent or more, of a neighborhood's occupied housing stock.

The Absolute Share

Across All 50 MSAs: Program participants utilize less than two percent of the occupied housing stock in over two-thirds of all MSA neighborhoods having any HCV units (Table V-1). At the other extreme, in less than three percent of MSA neighborhoods, the HCV share is 10 percent or greater. A slightly larger percent of central city than suburban neighborhoods have a share of vouchers that exceeds the 10 percent threshold. In a miniscule 0.2 percent of all neighborhoods, the HCV share is 25 percent or greater.

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[47] The information presented in Chapter Two showed that 42 percent of the affordable housing stock in the 50 largest MSAs is in neighborhoods where the level of HCV penetration is less than one-half what would be expected based on the HCV share of the affordable housing stock of the jurisdiction where the neighborhood is located.

[48] In Chapter Two of this study, clustering has been treated as an independent phenomenon. Earlier studies have focused primarily on clustering in conjunction with concentrations of poverty (Newman and Schnare 1998; Turner and Wilson 1998). In this chapter, the relationship between clustering and poverty is examined to see how much of a coincidence there is.

[49] Chapter Five focuses on the impact of HCV on the neighborhoods where it is found.

[50] Although the HCV share of a neighborhood's housing stock may be higher than expected, the contribution of HCV to a neighborhood's total occupied housing stock may still be modest. To illustrate with an example, in a neighborhood where vouchers actually utilize 100 percent of its expected share of the affordable housing stock, it may be utilizing only 10 out of the 500 affordable units in a jurisdiction where HCV is just two percent of the affordable stock. If the neighborhood had a total of 1,000 occupied units, HCV would be utilizing only one percent of the stock, although 100 percent of its expected share.

[51] It is important to know that many voucher holders found in a neighborhood may have already been living there before receiving a subsidy. So-called "clustering" may only identify a pre-existing group.

Table V-1: Percent Of Neighborhoods With Different HCV Thresholds (Absolute Share) And Mean Number Of HCV Units In Neighborhoods At Each Threshold Level, 50 Largest MSAs[1]

HCV Absolute Share (Threshold Level)	50 Largest MSAs		Central Cities		Suburbs	
	Pct. Of All Tracts	Avg. HCV Units Per Tract	Pct. Of All Tracts	Avg. HCV Units Per Tract	Pct. Of All Tracts	Avg. HCV Units Per Tract
Between 2 and 5 Percent	20.6	52.2	26.2	47.5	15.7	59.1
Between 5 and 8 Percent	6.7	95.4	9.8	87.0	3.9	113.9
Between 8 and 10 Percent	2.1	125.2	3.4	121.2	0.9	138.0
Between 10 and 25 Percent	2.4	175.2	4.1	174.7	0.9	177.0
25 Percent Or More	0.2	123.7.	0.3	115.4	0.1	172.2

1. Threshold level refers to the ratio of HCV units to all occupied units within each tract.

Within Particular MSAs: In at least 20 percent of Oakland and Hartford's central city neighborhoods with vouchers, the HCV share of occupied housing exceeds 10 percent (Table V-2, back of chapter). By contrast, in 3 percent of suburban area neighborhoods of Las Vegas and San Jose, the HCV share reaches 10 percent. Nevertheless, this is high compared to the aggregate figure for suburban areas. In 11 of the 50 MSAs, there is at least one central city neighborhood where the HCV share is 25 percent or greater. In suburban areas, such neighborhoods can be found in six MSAs. In the Chicago, New York, and Oakland MSAs, such neighborhoods are found both in central cities and in suburban areas.

The HCV Share and Neighborhood Poverty Concentrations

This section focuses on the relationship between the HCV absolute share of a neighborhood's occupied housing and the likelihood that the neighborhood is poverty concentrated. It also examines the extent to which other kinds of assisted and unassisted housing contribute to neighborhood poverty concentrations.

The HCV Share and Poverty Concentration

Across All 50 MSAs: While the mere presence of vouchers may not be associated with higher-poverty levels, it is plausible to assume that higher levels will exist in neighborhoods where the HCV share is relatively high. Since the program serves low- and very-low income households, neighborhoods with a significant number of them are likely to have higher-poverty levels.[52] Indeed, the data indicate that the higher the HCV absolute share of a neighborhood's occupied housing, the higher the levels of poverty (Table V-3).[53] The relationship is notable when the HCV share is at least 25 percent of a neighborhood's occupied housing.

[52] Statutorily, 75 percent of participants must have incomes that are no more than 30 percent of their area median.

[53] There are two ways in which HCV clustering is measured in this study. As described in Chapter Two, the HCV "expected share" of a neighborhood's affordable housing stock is a measure of clustering that is relative to the share of the jurisdiction's entire affordable housing stock. However, the HCV "absolute share" measure is being used in this chapter because it accounts for all occupied housing units and neighborhood poverty concentration includes all units.

Both central cities and suburban areas follow the MSA pattern of higher poverty in neighborhoods with a larger share of vouchers. Nevertheless, in suburban jurisdictions at all HCV share levels, the poverty levels are lower than they are in central cities. In central cities, when the HCV share reaches between 10 percent and 25 percent of a neighborhood's occupied housing stock, poverty levels cross the 30 percent threshold for moderate-poverty concentration. However, in suburban areas, even neighborhoods at the 25 percent or greater share level remain below the moderate-poverty threshold.

Table V-3: Mean Tract Level Poverty Rates By Ratio Of Vouchers To Occupied Units

Ratio Of Vouchers To Occupied Units	50 Largest MSAs	Central Cities	Suburbs
Between 2 and 5 Percent	19.5	24.0	12.8
Between 5 and 8 Percent	24.2	27.8	16.3
Between 8 and 10 Percent	26.8	29.4	18.6
Between 10 and 25 Percent	29.8	32.0	20.8
25 Percent Or More	40.4	42.3	29.8

In neighborhoods at the 5-to-8 percent absolute share level, both central city and suburban neighborhoods fall below the moderate poverty threshold. While the average poverty concentration in such neighborhoods is higher than in neighborhoods at the two percent to five percent share level, the difference is not notable.

Within Particular MSAs: In most MSAs, there are few or no neighborhoods where the HCV share of occupied housing reaches the 25 percent level (see Table V-4, back of chapter). Nevertheless, as in the aggregate, poverty concentrations in the great majority of central cities and suburban areas tend to be greater where the HCV share is greater.

Neighborhood Shares of Different Housing Types and Poverty Concentration

Across All 50 MSAs: Although the mean poverty level is above 40 percent in neighborhoods where the voucher share is at least 25 percent, it is not true that HCV is a large share of occupied housing in all high-poverty neighborhoods. In the typical high-poverty neighborhood with vouchers, the program utilizes just over five percent of the occupied stock. By comparison, other housing types represent a substantially higher portion of the occupied housing stock in high-poverty neighborhoods where they exist (Table V-5). In the typical high-poverty neighborhood with public housing, that program's share exceeds 40 percent of the occupied stock. Notably, non-subsidized affordable housing is more than one-half of the housing stock in the typical, high-poverty neighborhood.

Within Particular MSAs: In just three of the 50 MSAs, Bergen County, New York, and Oakland, the HCV share is at least 10 percent of the occupied stock in the high-poverty neighborhoods, where it is represented (Table V-6, back of chapter). By contrast, in many MSAs, as in the aggregate, the public housing share is quite high in the high-poverty neighborhoods (with public housing). In a few MSAs, including Cleveland,

Dallas, and New York, public housing averages over 50 percent of the housing stock in such neighborhoods. In 18 of the 50 MSAs, affordable but non-subsidized housing represents the majority of occupied housing in high-poverty neighborhoods where such units are found.

Table V-5: The Ratio Of Specified Housing Units To Occupied Housing (Absolute Share) By Neighborhood Poverty Concentration[1]

	Poverty Concentrations				
	Lt 10 Pct.	10-20 Pct.	20-30 Pct.	30-40 Pct.	40 + Pct.
HCV As A Pct. Of Occupied Units	1.0	2.5	4.0	4.5	5.1
Public Housing As A Pct. Of Occupied Units	5.1	9.3	11.6	20.8	40.5
Project-Based Assistance As A Pct. Of Occupied Units	14.6	5.5	7.7	9.6	35.5
Non-Subsidized Affordable Hsg. As A Pct. Of Occ'd. Units	14.7	29.2	38.6	44.	52.1

1. The neighborhoods where each of the housing types are found do not necessarily overlap.

The Total Housing Composition of High Poverty Neighborhoods

Across All 50 MSAs: Obviously, vouchers are not the only form of subsidized housing in many of the high-poverty neighborhoods where it is found; it shares some of these neighborhoods with other forms of subsidized housing as well as with other non-subsidized but affordable units (Table V-7). The HCV absolute share in the typical high-poverty neighborhood is not much more than five percent. Other housing types are generally more significant contributors to neighborhood poverty. Of the 1,428 high-poverty neighborhoods with HCV, over 50 percent have other forms of Federally subsidized housing. Thus, while voucher households are statutorily low- or very low-income, so are the users of other forms of subsidized housing who inhabit many neighborhoods with HCV. Furthermore, some of these other housing types often exist at higher neighborhood densities than HCV because they more often occupy mid- and high-rise buildings. All high-poverty neighborhoods with vouchers are also home to considerable numbers of unsubsidized households occupying affordable housing, some with incomes comparable to those of assisted residents.[54]

Table V-7: Total Number of High Poverty Tracts, With Affordable Housing, And With HCV Alone Or In Combination With Other Subsidized Housing, 50 Largest MSAs

Tract Characteristic		No. Of Tracts
High Poverty		1,657
High Poverty With Affordable Housing		1,657
High Poverty With Affordable Housing and Vouchers		1,428
High Poverty With Affordable Housing, With Vouchers, and With Other Subsidized Housing	759	
High Poverty With Affordable Housing, With Vouchers, and Without Other Subsidized Housing	669	
High Poverty With Affordable Housing and No HCV Housing		229
		1,657

In Particular MSAs: In the central city portion of nine MSAs, there is at least one high-poverty neighborhood where there is both a substantial HCV share and a substantial

[54] According to a HUD Report on *Worst Case Housing Needs in 1999*, there were 4.9 million unassisted renter households with worst-case needs. These are unassisted renters with incomes below 50 percent of the local area median income that pay more than half of their income for housing or live in severely substandard housing.

public housing share. These places include Atlanta and New York in the East and Oakland and Seattle in the West.

The HCV Share and Poverty and Minority Concentration

Across All Fifty MSAs: While the mere presence of vouchers may not be associated with neighborhood minority concentration, it is plausible to assume that such concentrations will occur in neighborhoods where the HCV absolute share is relatively high. This is because the majority of program participants are members of minority groups (close to 70 percent in the 50 largest MSAs), and Black and Hispanic households may encounter greater obstacles to accessibility that would cause them to cluster in certain neighborhoods where access is easier.

The greater the HCV share of a neighborhood's occupied housing, the larger the percentage of voucher households who are minorities (Table V-8, Part 1). Furthermore, the proportion of total minorities among occupied units is larger in neighborhoods where HCV's share is larger. In the 50 MSAs (and in central cities and suburbs separately), minorities constitute more than one-half of all participants whenever the program share exceeds 2 percent. Central cities and suburbs differ with respect to minority representation among all occupied units (Table V-8, Part 2). HCV minority households are over one-half of all minority households only in neighborhoods where the voucher share is at least 25 percent (Table V-8, Part 3). However, such households substantially contribute to minority concentrations in only a small number of neighborhoods.

Table V-8: Relationships Between HCV Minority Households And Other Households, By Ratio of HCV to Occupied Units[1]

Ratio Of HCV To Occupied Units	50 Largest MSAs	Central Cities	Suburbs
Part 1: Minorities As Pct. Of All HCV Households			
Less Than 2 Percent	47.3	62.4	37.8
Between 2 and 5 Percent	68.7	78.5	54.2
Between 5 and 8 Percent	77.2	83.1	64.4
Between 8 and 10 Percent	82.0	86.3	68.7
Between 10 and 25 Percent	84.4	88.0	69.3
25 Percent Or More	83.3	85.8	68.8
Part 2: Minorities As Pct. Of All Occupied Units			
Less Than 2 Percent	25.5	39.1	16.9
Between 2 and 5 Percent	51.1	62.0	34.9
Between 5 and 8 Percent	63.9	72.7	44.3
Between 8 and 10 Percent	70.8	77.4	50.2
Between 10 and 25 Percent	76.7	81.4	57.4
25 Percent Or More	77.7	81.7	55.6
Part 3: HCV Minorities As Pct. Of All Minority Households			
Less Than 2 Percent	2.2	2.2	2.3
Between 2 and 5 Percent	7.1	8.2	6.3
Between 5 and 8 Percent	10.6	13.6	9.3
Between 8 and 10 Percent	21.3	50.9	12.0
Between 10 and 25 Percent	16.5	17.6	16.3
25 Percent Or More	78.5	100.0	65.6

1. The HCV minorities included in this table are Black non-Hispanic and Hispanic households. Both 1990 Census data and MTCS information were used in this table.

Neighborhood Minority and Poverty Concentrations

Across All 50 MSAs: It is a common assumption that large neighborhood minority populations go hand in hand with large poverty concentrations. In fact, neighborhoods that have a substantial minority population are not necessarily poverty concentrated. Only when neighborhoods have minority concentrations of at least 75 percent do their mean poverty levels cross the moderate-poverty threshold of 30 percent (Table V-9).

The Relationship Between Rent Structure And Actual HCV Share, and Poverty Concentration

This Section deals with the relationship between the absolute share of HCV in a neighborhood and mean rents for two-bedroom units occupied by voucher households. The relationship between rent and poverty concentration is also examined.

Table V-9: Mean Poverty Concentration By Tract Minority Level, 50 Largest MSAs

Neighborhood Minority Concentrations	Average Poverty Level
Less Than 25 Percent	6.9
Between 25 and 50 Percent	13.3
Between 50 and 75 Percent	19.7
75 Percent Or Greater	30.9
All Neighborhoods	13.1

HCV Share and Neighborhood Rents

Across All 50 MSAs: The HCV rent reasonableness process is based on the assumption that rent differences for units with the same number of bedrooms should reflect differences in size, amenities, and location. The rent reasonableness process depends upon the ability to make such comparisons between units chosen by voucher holders and other units in the same neighborhood. However, in sub-markets where the HCV absolute share is significant and where a few landlords may monopolize the market, rents may only weakly reflect the value of a unit. It is plausible to think that neighborhoods with higher HCV shares may have some of the characteristics of HCV sub-markets. MSA-wide average rents are somewhat higher in neighborhoods above the 8 percent to 10 percent HCV absolute share level (Table V-10).[55] In central cities, rents are somewhat higher in neighborhoods where the HCV share climbs beyond the five percent threshold. But, the association is weak. As noted below, higher rents were associated with lower levels of program concentration, as expected, in 27 of the 50 central cities examined. There is no clear pattern of higher rents in suburbs, except that rents are much higher within the very small number of suburban neighborhoods where the HCV absolute share is at least 25 percent.

Table V-10: Mean Rent By Tract Ratio Of Vouchers To Occupied Units, 50 Largest MSAs

Ratio Of HCV To Occupied Units	50 Largest MSAs	Central Cities	Suburbs
Less Than 2 Percent	$683	$661	$697
Between 2 and 5 Percent	668	643	704
Between 5 and 8 Percent	664	648	701
Between 8 and 10 Percent	687	682	702
Between 10 and 25 Percent	698	699	697
25 Percent Or More	720	704	810

Within Particular MSAs: The aggregate trend of higher rents in neighborhoods where the HCV absolute share is at least eight percent of the occupied stock does not hold when individual MSAs are examined (Table V-11, back of chapter). In more of them than not, rents are higher in neighborhoods with lower shares of HCV. In only a minority of MSAs did central city and suburban neighborhoods with the highest HCV share have higher rents than those with the lowest HCV share. More typically, rents declined, as the HCV share increased, in central cities and suburban areas.

[55] Rents on two-bedroom units have been selected for the purposes of establishing a standard for comparing rents in neighborhoods at different poverty levels and with different HCV absolute shares. Although this chapter focuses on the entire voucher population, two-bedroom units are mainly occupied by families with children.

The fact that an MSA-by-MSA examination yields a negative relationship between HCV absolute share and rent levels suggests that the aggregate finding of a direct (and positive) relationship may be due to a coincidence—that central cities with high rent structures contain many of the neighborhoods with a relatively high HCV share of occupied housing. There are several very large places (including New York, Chicago, Philadelphia, and San Francisco) where voucher concentrations exist within an overall higher-than-average rent structure. The concentrations in those places seem to be driving the aggregate results. In conclusion, there is no clear pattern of higher rents being charged in neighborhoods with higher voucher concentrations.

Neighborhood Poverty and Rent Levels

Across All 50 MSAs: It is reasonable to hypothesize that higher-poverty neighborhoods are associated with lower rent levels, and the data support the hypothesis. The higher the level of poverty in MSA neighborhoods, the lower the rent levels on two-bedrooms units (Table V-12).[56]

Table V-12: Mean Tract Rent For Two-Bedroom Units By Neighborhood Poverty Levels, 50 Largest MSAs and Their Central Cities and Suburbs

	Poverty Concentrations				
	Lt 10	10-20	20-30	30-40	40 +
Central Cities	715	666	634	618	581
Suburbs	729	641	632	614	553

In both central cities and suburban areas, the greatest rent decreases are found between neighborhoods at the lowest-poverty concentration interval and those at the next highest level. However, there is another significant decrease between neighborhoods with moderate-poverty levels and those with high concentrations. Except at the lowest-poverty interval, rents are higher in central cities than in suburban jurisdictions.

Within Particular MSAs: Just as is the case in the aggregate, increases in poverty concentration are associated with lower rent levels in the great majority of MSA central cities and suburban areas (Table V-13, back of chapter). In the suburban areas of Oakland and the central cities of the Orlando and the San Francisco MSAs, the drop in rents is quite precipitous. In the central cities of the Portland, Minneapolis, and the Salt Lake City MSAs and in both the central city and suburban areas of Seattle, the aggregate trend is reversed and neighborhoods with higher poverty have higher rent levels.

[56] At least in central cities, rent burdens are also higher in lower-poverty neighborhoods, indicating that the residents of low-poverty neighborhoods may be making a trade-off involving higher rent burdens for less poverty concentration. In suburban areas, no real connection exists between rent burdens and poverty concentration.

Major Findings

In this chapter, the extent of HCV concentration was examined, as was the question of whether voucher clustering contributes to poverty concentrations. The contribution of other housing types to poverty levels was also considered. In addition to the contribution of HCV to poverty levels, the effect of voucher concentration on neighborhood rent structures was also examined.

- In over two-thirds of MSA neighborhoods with HCV, program participants utilize less than 2 percent of the occupied housing stock. In just 2.6 percent of the neighborhoods where it is found, it takes up at least 10 percent of the occupied stock. In a miniscule number, it is at least 25 percent of the occupied stock.

- Hence, while there are many neighborhoods where the HCV share is negligible, there are also a very small percentage of neighborhoods in the 50 Largest MSAs where vouchers occupy a relatively large share of all occupied housing.

- There is a positive association between the HCV share of occupied housing and neighborhood poverty concentration; the relationship holds both in central cities and suburban jurisdictions.

- Though a higher HCV share is associated with an increase in neighborhood poverty level, particularly when the HCV share reaches 25 percent of a neighborhood's occupied housing, there are very few high-poverty neighborhoods where the HCVshare is at or close to 25 percent. The mean HCV share in high-poverty neighborhoods is five percent, strong evidence that vouchers could not be driving poverty concentrations in these neighborhoods. Many of these neighborhoods are also occupied by considerable numbers of both subsidized and unsubsidized low-income residents.

- Whereas vouchers make up only a small percentage of the occupied stock in high-poverty neighborhoods where it is located, public housing and non-subsidized affordable housing make up a much larger share of the occupied housing in high-poverty neighborhoods where they are located.

- In areas where the HCV share of all occupied housing units is equal to or greater than two percent, the majority of neighborhood residents are minority.

- HCV minority households themselves make up more than three-quarters of all neighborhood minority households in neighborhoods where the HCV share is at least 25 percent of all occupied housing, but they are a much lower proportion of minority households in neighborhoods with a lower HCV share.

- The apparent association between higher two-bedroom rent levels and a higher HCV share, found in the aggregate at the central city level, does not hold when individual MSAs are examined. In more MSAs than not, rents are higher in neighborhoods with the lowest HCV share than they are in those with the highest share. Nevertheless, there are some neighborhoods where higher rents are found together with a higher HCV share.

- There is a negative association between rent levels and neighborhood poverty. The higher the level of poverty in a neighborhood, the lower the rent levels on two-bedrooms units.

Table V-2: Percent Of Neighborhoods With Different HCV Thresholds (Absolute Share) In The Central Cities And Suburbs Of Each Of The 50 Largest MSAs[1]

	Threshold Level—Central Cities						Threshold Level—Suburbs					
	Less Than 2 Percent	Between 2 - 5 Percent	Between 5 - 8 Percent	Between 8 - 10 Percent	Between 10 - 25 Percent	25 Percent Or More	Less Than 2 Percent	Between 2 - 5 Percent	Between 5 - 8 Percent	Between 8 - 10 Percent	Between 10 - 25 Percent	25 Percent Or More
Atlanta, GA	29.2	25.8	15.7	13.5	15.7	0.0	74.0	18.3	6.4	0.0	1.0	0.3
Austin-San Marcos, TX	74.0	15.4	6.7	1.0	2.9	0.0	89.7	8.6	1.7	0.0	0.0	0.0
Baltimore, MD	72.4	22.9	3.1	1.0	0.5	0.0	80.4	12.5	5.4	0.7	1.1	0.0
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	n/a	69.4	18.7	7.3	3.7	0.5	0.5
Boston, MA-NH	36.8	27.3	14.7	7.8	13.4	0.0	74.5	20.5	3.9	0.7	0.5	0.0
Buffalo-Niagara Falls, NY	34.9	38.7	17.0	6.6	2.8	0.0	87.9	9.6	1.9	0.6	0.0	0.0
Charlotte-Gastonia-Rock Hill, NC-SC	64.9	23.7	8.8	1.8	0.9	0.0	87.4	9.7	1.9	1.0	0.0	0.0
Chicago, IL	53.9	24.9	14.1	3.1	3.8	0.1	83.1	11.8	2.8	0.8	1.7	0.2
Cincinnati, OH-KY-IN	34.0	41.5	12.3	6.6	5.7	0.0	72.4	19.8	6.0	0.0	1.8	0.0
Cleveland-Lorain-Elyria, OH	37.7	32.3	20.2	7.2	2.7	0.0	82.4	8.2	5.6	2.9	1.0	0.0
Columbus, OH	55.8	27.3	9.9	4.7	2.3	0.0	82.6	10.1	2.8	3.7	0.9	0.0
Dallas, TX	58.6	24.3	7.9	3.8	5.4	0.0	76.9	16.2	4.6	1.9	0.5	0.0
Denver, CO	60.8	27.2	6.4	1.6	4.0	0.0	72.9	22.3	3.5	0.9	0.4	0.0
Detroit, MI	65.6	28.8	5.3	0.0	0.3	0.0	90.7	7.2	1.2	0.2	0.8	0.0
Fort Lauderdale, FL	64.0	28.0	4.0	4.0	0.0	0.0	77.3	14.3	4.2	3.4	0.8	0.0
Fort Worth-Arlington, TX	60.5	28.7	7.0	1.3	2.5	0.0	80.5	13.4	6.1	0.0	0.0	0.0
Greensboro--Winston-Salem--High Pt., NC	53.4	31.0	9.5	2.6	3.4	0.0	85.0	10.6	4.4	0.0	0.0	0.0
Hartford, CT	20.3	11.9	28.8	18.6	20.3	0.0	77.5	17.2	4.7	0.0	0.6	0.0
Houston, TX	66.6	26.4	4.7	1.0	1.0	0.3	83.9	12.5	1.2	0.6	1.8	0.0
Indianapolis, IN	57.9	27.4	11.6	2.4	0.6	0.0	91.9	7.0	1.2	0.0	0.0	0.0
Kansas City, MO-KS	59.5	18.0	12.5	5.0	5.0	0.0	85.0	15.0	0.0	0.0	0.0	0.0
Las Vegas, NV-AZ	65.1	20.9	11.6	0.0	2.3	0.0	80.6	11.2	5.1	0.0	3.1	0.0
Los Angeles-Long Beach, CA	57.1	24.2	10.6	4.6	3.5	0.0	71.4	23.4	3.9	0.3	1.0	0.0
Miami, FL	66.7	28.0	5.3	0.0	0.0	0.0	72.2	18.3	8.3	0.0	1.2	0.0
Milwaukee-Waukesha, WI	54.7	35.4	8.5	0.9	0.5	0.0	92.1	7.9	0.0	0.0	0.0	0.0
Minneapolis-St. Paul, MN-WI	53.4	26.9	14.5	3.6	1.6	0.0	78.2	17.7	3.3	0.3	0.5	0.0
Nashville, TN	57.7	25.8	12.4	1.0	2.1	1.0	85.7	11.1	1.6	1.6	0.0	0.0
Nassau-Suffolk, NY	n/a	/a	n/a	n/a	n/a	n/a	82.6	12.4	2.9	1.0	1.2	0.0
New Orleans, LA	49.7	37.1	10.7	1.9	0.6	0.0	75.0	17.6	5.1	0.0	2.2	0.0
New York, NY	53.6	21.6	11.1	4.7	7.7	1.3	65.8	18.0	9.2	5.3	1.3	0.4
Newark, NJ	48.3	46.1	3.4	2.2	0.0	0.0	69.0	24.9	4.5	1.3	0.3	0.0
Norfolk-VA Beach-Newport News, VA-NC	64.9	23.1	8.2	1.0	1.9	1.0	77.2	10.5	10.5	1.8	0.0	0.0
Oakland, CA	22.3	23.8	13.8	12.3	26.9	0.8	63.3	21.6	11.0	2.3	1.5	0.4
Orange County, CA	54.7	28.2	11.1	3.4	1.7	0.9	70.2	22.2	4.3	0.7	2.6	0.0
Orlando, FL	85.3	11.8	0.0	2.9	0.0	0.0	86.1	11.8	1.4	0.0	0.7	0.0
Philadelphia, PA-NJ	66.7	28.7	3.4	0.3	0.6	0.3	82.8	10.2	4.0	1.4	1.6	0.0
Phoenix-Mesa, AZ	81.9	14.6	2.8	0.0	0.4	0.4	74.8	19.5	4.1	0.8	0.8	0.0
Pittsburgh, PA	48.7	34.2	11.4	3.2	2.5	0.0	80.0	14.3	4.1	1.1	0.5	0.0

Table V-2: Continued

	Threshold Level—Central Cities						Threshold Level—Suburbs					
	Than 2 Percent	2 - 5 Percent	5 - 8 Percent	8 - 10 Percent	10 - 25 Percent	Or More	Than 2 Percent	2 - 5 Percent	5 - 8 Percent	8 - 10 Percent	10 - 25 Percent	Or More
Portland-Vancouver, OR-WA	59.7	31.8	3.1	2.3	3.1	0.0	73.7	23.2	2.6	0.0	0.5	0.0
Riverside-San Bernardino, CA	29.0	58.1	11.3	0.0	1.6	0.0	72.8	23.8	2.6	0.0	0.0	0.0
Sacramento, CA	56.0	33.3	6.7	2.7	1.3	0.0	78.3	21.0	0.6	0.0	0.0	0.0
St. Louis, MO-IL	57.6	31.8	7.3	2.0	1.3	0.0	74.7	18.5	3.9	2.1	0.9	0.0
Salt Lake City-Ogden, UT	61.4	31.4	5.7	0.0	1.4	0.0	84.1	13.1	2.8	0.0	0.0	0.0
San Antonio, TX	40.6	35.8	11.5	5.5	6.1	0.6	72.2	14.8	7.4	3.7	.9	0.0
San Diego, CA	63.1	24.2	8.1	2.5	2.0	0.0	66.8	23.0	7.0	2.7	0.5	0.0
San Francisco, CA	74.5	18.2	2.9	1.5	2.2	0.7	90.4	6.6	2.2	0.0	0.7	0.0
San Jose, CA	54.4	28.7	11.8	2.6	2.6	0.0	76.7	15.0	5.0	0.0	3.3	0.0
Seattle-Bellevue-Everett, WA	67.8	21.7	7.0	2.8	0.7	0.0	78.6	18.5	2.5	0.4	0.0	0.0
Tampa-St. Petersburg-Clearwater, FL	63.4	26.8	6.3	1.4	2.1	0.0	85.3	11.4	1.9	1.4	0.0	0.0
Washington, DC-MD-VA-WV	51.8	35.0	8.1	2.5	2.5	0.0	83.6	13.0	2.2	0.3	0.7	0.2

1. Threshold level refers to the ratio of HCV units to all occupied units within each tract.

Table V-4: Mean Tract Poverty Rate By The Ratio Of HCV Share To Occupied Units (Absolute Share) In The Central Cities And Suburbs Of Each of The 50 Largest MSAs

	Average Central City Neighborhood Poverty Levels						Average Suburban Neighborhood Poverty Levels					
HCV Absolute Share →	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More
Atlanta, GA	40.6	37.1	34.9	26.1	33.0	n/a	7.2	14.4	15.5	n/a	21.8	23.1
Austin-San Marcos, TX	20.2	27.7	19.6	25.4	22.4	n/a	13.5	25.4	4.9	n/a	n/a	n/a
Baltimore, MD	21.8	24.5	23.1	19.1	39.7	n/a	4.2	8.6	12.0	12.7	39.7	n/a
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	n/a	4.9	10.2	18.7	11.2	9.3	43.0
Boston, MA-NH	14.6	15.8	16.5	20.9	27.8	n/a	4.4	7.8	15.0	13.1	23.8	n/a
Buffalo-Niagara Falls, NY	18.7	28.4	28.0	23.3	25.8	n/a	5.7	14.6	11.2	29.5	n/a	n/a
Charlotte-Gastonia-Rock, NC-SC	12.2	20.3	29.8	25.1	12.6	n/a	8.1	15.4	17.1	16.5	12.6	n/a
Chicago, IL	17.4	29.5	34.0	35.7	37.6	0.0	4.1	8.5	13.8	22.7	2.9	32.3
Cincinnati, OH-KY-IN	19.3	31.6	33.7	37.2	26.6	n/a	8.0	12.9	19.3	n/a	25.3	n/a
Cleveland-Lorain-Elyria, OH	23.6	35.0	33.6	33.3	29.7	n/a	6.2	12.8	20.2	17.1	19.9	n/a
Columbus, OH	14.5	22.4	30.2	37.7	26.4	n/a	6.8	8.6	8.5	13.3	16.0	n/a
Dallas, TX	17.8	24.8	22.9	25.1	27.0	n/a	7.8	13.6	16.5	13.5	39.3	n/a
Denver, CO	12.5	23.1	33.5	39.6	22.0	n/a	6.0	14.0	17.8	28.3	28.1	n/a
Detroit, MI	33.4	29.0	30.5	n/a	31.9	n/a	7.6	17.6	13.5	32.0	18.2	n/a
Fort Lauderdale, FL	10.1	32.8	23.9	58.1	n/a	n/a	8.4	15.6	28.7	26.9	39.6	n/a
Fort Worth-Arlington, TX	15.4	20.5	18.4	25.4	25.4	17.9	8.0	12.7	18.3	n/a	n/a	n/a
Greensboro-Winston-Salem, NC	9.5	18.6	24.6	28.7	30.0	n/a	7.4	13.7	17.3	n/a	n/a	n/a
Hartford, CT	12.6	28.0	31.5	19.6	31.3	n/a	4.1	9.5	11.0	n/a	n/a	n/a
Houston, TX	23.2	27.9	25.6	29.0	41.7	42.9	11.3	15.8	18.4	27.5	24.6	n/a
Indianapolis, IN	12.2	23.9	24.9	34.2	28.7	n/a	6.3	11.4	14.4	n/a	n/a	n/a
Kansas City, MO-KS	14.9	24.4	28.1	30.0	23.7	n/a	6.3	11.3	n/a	n/a	n/a	n/a
Las Vegas, NV-AZ	12.0	9.5	30.4	n/a	10.4	n/a	10.0	13.6	17.5	n/a	29.5	n/a
Los Angeles-Long Beach, CA	14.0	19.6	26.7	28.6	29.8	n/a	10.6	16.2	18.8	17.3	32.8	n/a
Miami, FL	32.9	31.6	30.6	n/a	n/a	n/a	14.4	21.1	18.5	n/a	36.3	n/a
Milwaukee-Waukesha, WI	18.5	32.3	24.4	45.7	27.6	n/a	3.5	6.7	n/a	n/a	n/a	n/a
Minneapolis-St. Paul, MN-WI	14.0	25.8	29.2	37.4	27.6	n/a	4.7	6.8	9.2	2.6	14.1	n/a
Nashville, TN	13.1	21.9	32.4	27.4	29.7	36.5	9.5	15.7	16.7	18.1	n/a	n/a
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	n/a	3.8	8.7	11.0	15.3	19.9	n/a
New Orleans, LA	28.2	39.0	40.7	53.7	48.4	n/a	14.3	28.6	26.7	n/a	31.7	n/a
New York, NY	12.0	21.7	27.5	32.4	38.4	49.9	3.6	9.9	13.7	19.8	18.0	49.1
Newark, NJ	25.4	28.2	52.5	30.8	n/a	n/a	4.4	13.2	11.1	10.8	25.6	n/a
Norfolk, VA-NC	13.5	17.1	31.6	22.5	29.7	14.8	8.0	12.2	25.8	10.8	n/a	n/a
Oakland, CA	12.5	14.8	19.7	23.7	25.6	29.8	4.4	8.5	16.9	23.4	17.0	0.0
Orange County, CA	12.1	13.0	14.0	12.7	14.6	0.0	5.0	11.5	13.7	15.2	16.2	n/a
Orlando, FL	16.2	19.4	n/a	35.7	n/a	n/a	10.8	15.7	11.4	n/a	23.7	n/a
Philadelphia, PA-NJ	19.8	27.5	33.8	4.7	29.8	84.7	5.1	11.9	17.9	26.3	18.0	n/a
Phoenix-Mesa, AZ	13.5	18.8	18.1	n/a	29.9	23.4	11.0	21.7	20.7	5.8	38.9	n/a
Pittsburgh, PA	20.3	23.5	28.0	32.3	20.6	n/a	10.7	20.9	25.4	22.6	16.4	n/a

(Continued)

Table V-4: Continued

HCV Absolute Share →	Average Central City Neighborhood Poverty Levels						Average Suburban Neighborhood Poverty Levels					
	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More
Portland-Vancouver, OR-WA	13.6	19.8	28.2	34.3	41.6	n/a	7.2	10.5	15.2	n/a	16.0	n/a
Riverside-San Bernardino, CA	11.2	19.2	28.7	n/a	5.6	n/a	11.6	16.5	20.5	n/a	n/a	n/a
Sacramento, CA	13.9	22.9	20.3	30.6	29.5	n/a	7.9	15.6	15.2	n/a	n/a	n/a
St. Louis, MO-IL	19.8	29.4	34.4	42.0	42.5	n/a	7.9	16.2	18.4	18.7	13.8	n/a
Salt Lake City-Ogden, UT	13.1	26.0	44.3	n/a	38.3	n/a	6.6	12.9	19.6	n/a	n/a	n/a
San Antonio, TX	22.3	27.8	26.8	22.1	28.9	37.1	12.5	13.4	19.3	15.0	8.8	n/a
San Diego, CA	9.5	16.9	25.7	23.2	30.5	n/a	7.6	13.5	17.9	19.3	22.7	n/a
San Francisco, CA	12.3	15.8	24.4	22.6	13.3	0.0	6.2	7.8	12.0	n/a	20.0	n/a
San Jose, CA	5.2	10.3	14.9	13.4	18.3	n/a	5.0	7.3	10.7	n/a	7.5	n/a
Seattle-Bellevue-Everett, WA	9.9	18.1	18.7	23.8	43.2	n/a	5.5	8.9	10.2	9.7	n/a	n/a
Tampa-St. Petersburg, FL	13.6	26.4	27.4	25.5	28.6	n/a	9.4	14.9	14.2	27.3	28.6	n/a
Washington, DC-MD-VA-WV	14.2	18.1	21.1	21.5	27.5	n/a	4.6	8.1	8.5	13.6	6.0	28.0

Table V-6: Average Absolute Share By Neighborhood Poverty Level For Four Household Types In Each Of The 50 Largest MSAs[1]

	Households In Unsubsidized Units					Households In Tenant-Based HCV Units					Households In Project-Based Assistance Units					Households In Public Housing Units				
N'Hood. Poverty Level →	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.
Atlanta, GA	11.9	26.1	32.0	41.9	54.4	0.9	2.4	7.3	6.8	3.4	3.0	4.6	6.6	8.9	20.2	3.7	4.9	7.2	12.0	48.4
Austin-San Marcos, TX	12.3	25.6	25.8	34.9	31.3	0.8	1.5	2.8	1.4	1.3	2.9	4.4	4.8	4.7	8.3	3.2	2.3	6.4	7.4	9.1
Baltimore, MD	10.9	26.9	39.1	51.2	5.5	1.1	2.5	2.1	3.1	1.5	3.8	7.1	6.5	11.9	6.5	4.4	10.5	9.7	6.0	43.2
Bergen-Passaic, NJ	20.6	48.1	66.5	65.4	57.5	1.5	4.0	4.9	4.1	10.2	4.3	4.1	60.1	16.0	75.6	4.8	8.7	11.1	19.9	n/a
Boston, MA-NH	23.6	43.5	48.0	45.3	60.2	1.4	4.1	6.8	7.2	6.3	4.2	7.7	8.4	17.1	32.6	4.9	17.3	33.2	20.9	40.7
Buffalo-Niagara Falls, NY	10.7	22.3	34.3	43.5	46.0	0.9	3.0	4.3	4.4	4.1	3.3	7.5	5.8	6.6	9.8	6.5	8.3	17.9	7.9	37.7
Charlotte-Gastonia-Rock Hill, NC-SC	12.6	23.4	31.8	38.9	52.5	0.6	2.1	3.7	2.9	3.3	2.4	2.8	10.2	n/a	21.7	3.7	9.6	9.4	21.9	26.3
Chicago, IL	13.1	35.7	44.9	51.0	62.2	1.0	2.4	3.9	5.1	4.8	4.1	5.4	7.7	16.7	20.9	10.5	6.7	24.2	20.2	40.6
Cincinnati, OH-KY-IN	10.7	19.8	30.9	40.5	43.5	1.0	2.6	4.5	5.7	4.5	5.1	4.4	6.6	8.1	22.4	6.8	3.2	16.3	6.7	20.7
Cleveland-Lorain-Elyria, OH	7.5	20.6	29.9	38.7	51.3	0.8	2.7	4.5	5.1	3.8	5.9	7.8	14.6	16.7	22.5	5.0	8.7	18.4	20.7	63.8
Columbus, OH	12.1	25.2	35.8	40.2	43.9	0.9	2.6	3.7	5.2	4.3	3.7	6.7	8.6	10.5	20.4	5.3	7.8	6.7	13.9	20.3
Dallas, TX	13.2	24.2	31.8	40.1	52.7	1.1	2.6	3.1	4.2	3.2	2.4	5.1	4.6	6.0	22.5	2.8	3.4	7.3	11.7	56.7
Denver, CO	9.7	24.7	29.1	40.0	40.8	0.8	2.3	4.9	3.4	5.5	4.2	5.9	4.1	8.7	6.5	3.1	5.1	20.4	21.2	21.9
Detroit, MI	7.5	19.4	27.3	40.7	49.8	0.5	1.6	2.8	2.0	1.4	6.5	7.7	16.2	17.4	12.0	8.4	7.8	10.7	8.3	23.1
Fort Lauderdale, FL	11.7	25.0	30.9	42.1	48.2	0.5	1.8	3.9	5.2	5.3	3.8	2.0	4.2	5.2	9.9	1.9	5.0	5.3	7.1	9.2
Fort Worth-Arlington, TX	11.0	22.9	31.0	35.4	37.1	1.1	2.0	3.2	3.1	1.6	2.9	3.1	11.6	10.5	23.8	3.7	3.4	2.6	47.7	23.1
Greensboro—Winston-Salem—High Pt., NC	10.7	20.4	35.5	37.1	36.3	0.9	2.6	5.2	5.4	5.5	1.9	3.2	11.1	7.2	7.4	2.4	6.9	6.1	21.8	25.3
Hartford, CT	14.3	38.2	51.2	54.6	60.5	1.4	4.2	6.3	8.2	6.8	n/a	9.5	5.1	19.2	11.0	6.0	8.5	8.4	13.8	11.7
Houston, TX	11.2	20.8	28.2	34.8	42.7	0.7	1.4	1.9	2.1	2.7	4.5	3.2	6.5	6.7	19.6	1.8	3.6	5.0	8.6	13.3
Indianapolis, IN	11.5	23.7	32.0	39.6	48.6	0.7	1.8	3.8	3.3	4.5	3.9	6.3	8.8	12.7	10.1	n/a	3.9	6.2	10.1	25.3
Kansas City, MO-KS	9.9	24.0	24.0	35.5	46.3	0.9	2.2	4.3	4.9	3.5	3.3	5.2	9.0	12.1	18.2	5.0	6.0	13.3	54.2	26.6
Las Vegas, NV-AZ	13.7	27.9	40.2	46.0	16.4	1.2	2.3	1.1	5.7	6.0	2.1	2.2	5.1	4.2	10.0	4.9	4.4	3.9	10.5	22.1
Los Angeles-Long Beach, CA	19.7	33.8	47.1	54.9	61.7	0.9	2.6	3.4	4.4	4.7	55.9	4.9	3.5	5.1	5.7	8.0	1.9	16.9	19.7	34.2
Miami, FL	8.0	16.8	30.4	46.8	63.7	0.7	1.8	3.0	2.5	1.9	5.4	3.4	4.0	5.1	6.4	n/a	1.7	5.3	n/a	n/a
Milwaukee-Waukesha, WI	12.6	29.0	42.3	47.0	58.1	0.8	2.7	3.1	2.8	2.5	4.8	8.8	6.5	13.1	12.0	3.8	11.8	7.1	25.5	31.7
Minneapolis-St. Paul, MN-WI	8.8	23.2	33.1	39.9	46.2	1.1	2.4	3.9	4.8	4.3	2.6	4.7	7.3	7.9	12.6	5.4	13.1	14.1	21.1	27.9
Nashville, TN	10.6	19.3	28.0	27.3	28.5	0.8	1.5	4.9	11.2	3.2	3.0	6.8	6.3	9.1	22.1	3.2	5.0	12.7	67.9	40.9
Nassau-Suffolk, NY	12.0	20.9	21.2	n/a	82.1	0.8	4.7	8.5	n/a	n/a	6.6	8.9	n/a	n/a	n/a	5.5	6.1	n/a	n/a	n/a
New Orleans, LA	9.8	14.9	24.1	25.8	42.1	0.4	1.1	2.3	3.6	3.5	7.9	11.0	5.9	10.0	18.2	n/a	n/a	7.0	10.4	33.6
New York, NY	28.8	49.4	59.6	62.4	63.0	1.3	2.8	5.7	7.1	13.6	7.3	7.0	7.8	10.2	n/a	9.3	51.8	29.4	41.9	84.7
Newark, NJ	16.0	48.0	55.1	58.7	58.7	1.1	2.8	2.7	2.8	2.4	5.7	11.6	15.2	26.1	31.2	4.9	10.8	16.6	21.3	48.3
Norfolk-VA Beach-Newport News, VA-NC	14.1	27.7	30.8	38.0	40.9	0.9	2.5	6.2	5.3	2.8	4.3	7.9	9.2	11.3	14.1	3.5	14.6	5.2	15.9	39.6
Oakland, CA	16.1	34.2	40.6	46.4	55.7	2.0	5.4	8.8	9.7	10.0	3.7	6.1	11.1	10.4	16.8	2.9	4.9	6.8	8.7	24.8
Orange County, CA	20.1	33.8	42.9	50.5	48.3	1.7	4.0	3.2	2.3	n/a	33.8	3.7	6.0	20.9	n/a	n/a	n/a	n/a	n/a	n/a
Orlando, FL	15.0	25.7	33.5	41.5	51.1	0.7	1.1	2.0	2.2	1.0	7.6	4.6	2.7	4.1	16.7	2.3	5.8	14.5	9.8	19.0
Philadelphia, PA-NJ	12.0	24.3	27.8	32.7	44.7	0.7	2.4	3.1	3.1	2.8	6.8	6.9	9.6	5.9	12.4	6.7	6.6	7.2	16.0	13.8

(Continued)

Table V-6: Continued

(Continued)

	Households In Unsubsidized Units					Households In Tenant-Based HCV Units					Households In Project-Based Assistance Units					Households In Public Housing Units				
N'Hood. Poverty Level →	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.	0–10 Pct.	10–20 Pct.	20–30 Pct.	30–40 Pct.	40+ Pct.
Phoenix-Mesa, AZ	8.3	21.1	27.3	27.8	37.9	0.7	1.8	2.5	2.8	1.0	4.6	3.6	3.7	5.0	9.2	2.3	2.9	2.3	8.1	22.0
Pittsburgh, PA	9.1	17.9	25.4	35.4	15.4	0.7	1.7	3.5	3.9	2.9	4.8	5.8	9.9	7.7	16.2	4.4	4.8	6.4	11.3	38.6
Portland-Vancouver, OR-WA	12.0	23.4	36.3	43.9	37.4	1.0	2.1	3.2	3.0	7.2	1.8	3.0	4.6	9.4	14.2	1.4	4.7	5.2	11.5	6.1
Riverside-San Bernardino, CA	12.2	22.4	32.9	38.9	61.9	1.2	1.9	3.1	2.4	3.1	1.4	3.1	4.3	3.1	32.0	1.9	1.2	4.0	6.0	8.5
Sacramento, CA	13.4	26.4	37.5	32.7	40.8	0.8	1.8	4.1	3.7	2.5	2.8	3.9	4.5	2.8	1.5	2.1	3.8	3.8	6.3	27.6
St. Louis, MO-IL	9.7	19.0	31.4	33.4	38.6	0.9	2.3	2.4	3.2	3.3	3.5	5.1	7.8	7.2	7.5	2.6	1.8	5.8	4.5	17.3
Salt Lake City-Ogden, UT	6.7	15.1	22.0	40.9	53.9	0.8	2.1	2.5	4.1	3.2	3.3	3.7	5.0	5.9	20.6	2.3	2.5	3.9	6.9	37.8
San Antonio, TX	11.8	16.6	19.0	24.5	32.0	1.7	2.6	4.4	5.4	2.6	2.8	3.7	3.5	6.9	8.8	2.4	3.9	3.6	10.3	12.2
San Diego, CA	16.4	31.0	45.0	57.4	59.6	1.0	2.8	4.1	5.3	5.0	6.0	5.4	9.7	3.9	6.1	6.0	2.2	9.5	8.3	8.9
San Francisco, CA	27.2	44.9	60.3	67.4	25.3	1.0	1.8	2.5	3.6	4.3	5.0	6.1	6.9	12.4	19.5	12.5	5.9	8.4	n/a	35.8
San Jose, CA	21.2	35.6	46.2	52.3	25.0	1.5	4.9	6.4	3.9	n/a	3.9	5.9	4.7	11.3	n/a	4.6	n/a	n/a	n/a	n/a
Seattle-Bellevue-Everett, WA	16.1	30.6	41.8	39.2	48.8	1.1	2.5	3.7	4.7	3.3	2.1	3.9	8.8	3.3	18.7	2.4	5.6	4.9	28.5	36.7
Tampa-St. Petersburg-Clearwater, FL	9.5	17.7	31.0	33.6	45.1	0.6	1.6	2.8	5.2	2.3	1.8	2.9	9.5	4.0	19.1	5.2	4.5	4.6	5.8	25.1
Washington, DC-MD-VA-WV	20.1	42.3	55.1	52.4	46.4	1.1	2.3	4.2	3.8	3.5	4.3	5.5	11.1	17.2	19.8	5.8	5.0	9.4	51.9	47.2

1. The three subsidized columns here include only households with children present. The unsubsidized distribution is based on all households in affordable units minus all households in subsidized units.

Table V11: Mean Gross Rent For Two-Bedroom Unit By The HCVShare Of Occupied Units (Absolute Share) For Central Cities And Suburbs In Each Of The 50 Largest MSAs

	Central City Absolute Share						Suburban Absolute Share					
	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More
Atlanta, GA	$670	$644	$621	$651	$623	n/a	$675	$662	$665	n/a	$608	$674
Austin-San Marcos, TX	671	657	691	682	682	n/a	662	595	829	n/a	n/a	n/a
Baltimore, MD	587	600	623	575	630	n/a	659	630	606	515	681	n/a
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	n/a	913	908	910	856	967	957
Boston, MA-NH	853	863	879	862	834	n/a	902	857	834	858	857	n/a
Buffalo-Niagara Falls, NY	483	461	479	511	480	n/a	556	526	520	490	n/a	n/a
Charlotte-Gastonia-Rock, NC-SC	520	492	512	488	n/a	n/a	511	521	544	604	n/a	n/a
Chicago, IL	561	568	526	569	542	829	737	809	671	677	624	657
Cincinnati, OH-KY-IN	533	511	522	509	544	n/a	506	532	505	n/a	554	513
Cleveland-Lorain-Elyria, OH	485	495	472	464	486	n/a	538	506	494	520	502	n/a
Columbus, OH	528	506	506	505	521	n/a	530	526	562	512	492	n/a
Dallas, TX	677	636	592	644	614	n/a	664	644	622	648	593	n/a
Denver, CO	702	707	675	725	645	n/a	676	654	694	669	665	n/a
Detroit, MI	504	544	544	n/a	674	n/a	629	576	609	476	587	n/a
Fort Lauderdale, FL	556	593	577	568	n/a	n/a	672	648	643	614	644	n/a
Fort Worth-Arlington, TX	548	521	548	383	613	n/a	564	569	541	n/a	n/a	n/a
Greensboro-Winston-Salem, NC	586	556	553	556	538	n/a	489	486	506	n/a	n/a	n/a
Hartford, CT	658	700	686	674	682	n/a	722	712	701	n/a	626	n/a
Houston, TX	521	518	535	574	547	517	540	577	570	573	532	n/a
Indianapolis, IN	498	488	517	472	512	n/a	558	566	530	n/a	n/a	n/a
Kansas City, MO-KS	526	503	512	504	514	n/a	543	513	n/a	n/a	n/a	n/a
Las Vegas, NV-AZ	677	673	624	n/a	675	n/a	630	645	601	n/a	633	n/a
Los Angeles-Long Beach, CA	793	747	738	763	764	n/a	744	744	756	783	678	n/a
Miami, FL	629	630	666	n/a	n/a	n/a	674	668	666	n/a	603	n/a
Milwaukee-Waukesha, WI	548	528	544	533	569	n/a	632	587	n/a	n/a	n/a	n/a
Minneapolis-St. Paul, MN-WI	659	630	604	625	596	n/a	707	714	752	738	697	n/a
Nashville, TN	594	597	583	592	578	657	577	591	548	588	n/a	n/a
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	n/a	1,025	1,015	998	1,041	1,015	n/a
New Orleans, LA	470	459	474	496	504	n/a	482	470	476	n/a	504	n/a
New York, NY	775	784	773	774	762	729	941	967	928	938	974	814
Newark, NJ	797	782	769	797	n/a	n/a	862	831	836	821	872	n/a
Norfolk, VA-NC	529	499	481	527	485	226	540	544	490	567	n/a	n/a
Oakland, CA	866	880	851	847	823	819	907	889	824	777	800	772
Orange County, CA	873	810	809	810	851	923	900	863	864	861	851	n/a
Orlando, FL	566	618	n/a	666	n/a	n/a	598	575	577	n/a	647	n/a
Philadelphia, PA-NJ	633	641	646	n/a	609	617	711	694	661	676	635	n/a
Phoenix-Mesa, AZ	628	633	631	n/a	552	703	629	604	596	642	637	n/a
Pittsburgh, PA	510	454	493	441	388	n/a	472	467	479	486	459	n/a

(Continued)

Table V-11: Continued

	Central City Absolute Share						Suburban Absolute Share					
	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More	Less Than 2 Percent	2 To 5 Percent	5 To 8 Percent	8 To 10 Percent	10 To 25 Percent	25 Percent Or More
Portland-Vancouver, OR-WA	630	611	678	644	695	n/a	570	608	590	n/a	506	n/a
Riverside-San Bernardino, CA	609	612	587	n/a	649	n/a	599	608	621	n/a	n/a	n/a
Sacramento, CA	594	615	648	617	740	n/a	621	613	629	n/a	n/a	n/a
St. Louis, MO-IL	483	467	462	440	420	n/a	478	468	484	492	472	n/a
Salt Lake City-Ogden, UT	548	563	556	n/a	325	n/a	614	579	582	n/a	n/a	n/a
San Antonio, TX	604	566	555	571	566	578	563	545	525	576	607	n/a
San Diego, CA	752	710	698	699	644	n/a	737	721	711	704	719	n/a
San Francisco, CA	1,029	1,020	1,032	1,036	1,100	1,066	1,087	1,190	1,140	n/a	1,174	n/a
San Jose, CA	1,116	1,116	1,099	1,184	1,084	n/a	1,019	1,071	1,102	n/a	1,171	n/a
Seattle-Bellevue-Everett, WA	685	684	680	638	n/a	n/a	722	728	733	641	n/a	n/a
Tampa-St. Petersburg, FL	550	554	547	576	571	n/a	541	549	568	546	n/a	n/a
Washington, DC-MD-VA-WV	735	676	673	566	506	n/a	811	817	828	837	786	990

Table V-13: Mean Gross Rent For Two-Bedroom Unit By Neighborhood Poverty Level For Central Cities And Suburbs Of Each Of The 50 Largest MSAs

	Central City Neighborhood Poverty Level					Suburban Neighborhood Poverty Level				
	Zero To 10 Percent	10 To 20 Percent	20 to 30 Percent	30 To 40 Percent	40 Percent Or More	Zero To 10 Percent	10 To 20 Percent	20 to 30 Percent	30 To 40 Percent	40 Percent Or More
Atlanta, GA	$638	$672	$627	$620	$651	$693	$634	$623	$634	$n/a
Austin-San Marcos, TX	697	670	667	665	642	709	642	631	614	563
Baltimore, MD	605	586	584	593	589	657	603	n/a	541	n/a
Bergen-Passaic, NJ	n/a	n/a	n/a	n/a	n/a	911	917	881	918	903
Boston, MA-NH	876	849	852	849	830	896	854	762	764	n/a
Buffalo-Niagara Falls, NY	490	489	469	465	455	557	527	515	500	506
Charlotte-Gastonia-Rock, NC-SC	520	488	505	495	526	516	522	475	n/a	n/a
Chicago, IL	599	573	542	544	512	736	673	652	652	563
Cincinnati, OH-KY-IN	525	524	525	537	502	525	505	476	500	482
Cleveland-Lorain-Elyria, OH	554	491	474	479	455	548	494	478	480	n/a
Columbus, OH	556	511	474	505	488	537	509	498	n/a	n/a
Dallas, TX	726	655	610	616	587	722	590	529	581	n/a
Denver, CO	721	703	673	699	650	697	613	644	639	646
Detroit, MI	580	565	535	511	475	633	618	588	528	534
Fort Lauderdale, FL	568	537	599	610	564	673	663	637	616	n/a
Fort Worth-Arlington, TX	593	529	472	502	483	590	522	575	589	n/a
Greensboro-Winston-Salem, NC	595	575	535	505	524	498	467	467	433	n/a
Hartford, CT	693	687	671	680	663	728	664	651	668	n/a
Houston, TX	561	534	532	503	488	586	536	514	508	554
Indianapolis, IN	503	511	490	491	443	565	537	n/a	n/a	n/a
Kansas City, MO-KS	555	508	506	500	487	559	480	n/a	n/a	n/a
Las Vegas, NV-AZ	699	644	612	611	583	649	616	568	615	612
Los Angeles-Long Beach, CA	796	774	761	750	728	754	744	725	732	606
Miami, FL	738	655	636	613	617	684	678	667	613	621
Milwaukee-Waukesha, WI	582	556	531	516	489	629	599	n/a	n/a	n/a
Minneapolis-St. Paul, MN-WI	642	626	641	632	655	718	647	707	n/a	n/a
Nashville, TN	607	584	591	600	567	598	553	549	562	n/a
Nassau-Suffolk, NY	n/a	n/a	n/a	n/a	n/a	1,023	1,018	1,025	n/a	n/a
New Orleans, LA	498	480	464	464	456	493	487	463	461	463
New York, NY	804	776	758	761	741	945	961	910	953	814
Newark, NJ	803	787	807	781	773	861	823	819	797	n/a
Norfolk, VA-NC	555	505	465	469	454	544	532	494	521	n/a
Oakland, CA	895	869	819	837	812	905	845	795	717	720
Orange County, CA	872	820	813	804	n/a	899	852	862	862	n/a
Orlando, FL	622	587	596	569	358	610	572	593	581	543
Philadelphia, PA-NJ	657	639	634	613	618	714	684	640	660	586
Phoenix-Mesa, AZ	654	627	598	582	577	684	588	551	611	514
Pittsburgh, PA	521	480	467	416	470	478	464	473	475	458

(Continued)

Table V-13: Continued

	Central City Neighborhood Poverty Level					Suburban Neighborhood Poverty Level				
	Zero To 10 Percent	10 To 20 Percent	20 to 30 Percent	30 To 40 Percent	40 Percent Or More	Zero To 10 Percent	10 To 20 Percent	20 to 30 Percent	30 To 40 Percent	40 Percent Or More
Portland-Vancouver, OR-WA	630	653	549	621	667	596	538	630	n/a	n/a
Riverside-San Bernardino, CA	630	608	587	590	567	624	589	584	598	n/a
Sacramento, CA	625	590	625	609	592	630	609	625	609	n/a
St. Louis, MO-IL	475	477	475	473	468	485	464	491	432	452
Salt Lake City-Ogden, UT	571	517	557	539	583	624	581	501	539	583
San Antonio, TX	647	582	566	563	547	601	528	547	439	547
San Diego, CA	756	730	713	686	628	742	718	694	745	628
San Francisco, CA	1,051	1,035	998	960	808	1,113	1,032	1,027	n/a	n/a
San Jose, CA	1,117	1,125	1,072	1,085	n/a	1,029	1,108	1,131	n/a	n/a
Seattle-Bellevue-Everett, WA	707	654	592	666	n/a	726	698	896	n/a	793
Tampa-St. Petersburg, FL	576	553	536	541	501	555	529	543	528	n/a
Washington, DC-MD-VA-WV	757	674	658	664	645	826	745	734	n/a	n/a

Chapter 6:

CONCLUSIONS

The information gathered in this study indicates that the Housing Choice Voucher Program (HCV) has allowed participants to exercise a fair amount of housing choice while avoiding poverty concentrations. The program has also had a generally benign effect on neighborhoods. But it is clear that there are areas where more could be done to foster housing choice, to support self-sufficiency, and to promote neighborhood viability. By highlighting these areas, the study paves the way for further information gathering to uncover practices and procedures that substantially affect housing choice, poverty deconcentration, movement toward self-sufficiency and neighborhood stability, and for testing alternative practices and procedures. Such efforts should build upon the great amount of research that has already been undertaken to enhance the program's ability to meet its major objectives.

A number of previous studies have focused on landlord acceptance and landlord recruitment practices. In them, landlord attitudes toward the program, particularly among those who have been approached by program participants, have been described. It would be profitable to extend these efforts by focusing on lower-poverty neighborhoods with ample affordable housing resources but where the Program remains underrepresented. By contacting landlords in these neighborhoods, as well as the housing agencies within whose jurisdiction they are located, valuable information can be gleaned about how these landlords advertise their properties, how they select tenants, and what information housing agencies provide participants as they begin their housing search.

Despite the fact that housing markets and economies are metropolitan in scope, Public Housing Agencies (PHAs) often operate only in parts of metropolitan areas, and many metropolitan areas have multiple PHAs. The current study indicates that there are many metropolitan area neighborhoods with affordable housing where program participants, particularly minorities, are able to avoid poverty concentrations, and it has provided evidence that participants who live in lower-poverty areas, including many suburban areas, are more likely to be working. Program participants who extend their search throughout a metropolitan area might reap a significant benefit. It would make sense to uncover and explore those impediments that prevent housing agencies from partnering to promote metropolitan-wide choice among participants.

In addition, much previous research has explored how moving facilitates the avoidance of poverty and the attainment of economic independence. However, the current study documents that first-time movers do not seem to get much benefit, either in terms of avoiding poverty or in terms of moving toward economic independence. Therefore, it is worth considering the value of developing and testing procedures for incorporating a job search component into the orientation process for new participants who will be moving when they use their subsidy. Furthermore, it would be worthwhile to test the "chain of moves" hypothesis; namely, that program participants may move to lower-poverty neighborhoods in subsequent moves.

Finally, this study has documented cases where HCV clustering, neighborhood poverty concentrations, and upward pressure on rents are occurring simultaneously. Monitoring and managing such trends are among the major recommendations found in *Tools*

and Strategies for Improving Community Relations In The Housing Choice Voucher Program, a recently released HUD publication. In particular, an early warning system for flagging adverse trends has often been discussed. With the information now available, it might make sense to test such a system at selected sites for possible, future wide-scale implementation.

APPENDIX A

THE HOUSING CHOICE VOUCHER PROGRAM: WHO IS SERVED—A NATIONAL OVERVIEW

APPENDIX A

THE HOUSING CHOICE VOUCHER PROGRAM: WHO IS SERVED—A NATIONAL OVERVIEW

This chapter provides both a national overview of households that are served by Housing Choice Vouchers (HUD's tenant-based assistance program, referred to herein as HCV or vouchers) and a closer look at their characteristics across different geographic scales (MSA/non-MSA, regions, etc.).[57] The maps and tabular data present an accurate and current portrait of HCV households. For more information, Appendix E details data construction, cleaning, inclusions and exclusions, and some of the variables created for this report.

Comparison With Other Eligible Groups

Before examining exclusively HCV households, it is useful to compare these households with several other groups of eligible but unassisted households on several broad dimensions (Table A-1).[58] It appears, for example, that although HCV households are somewhat younger, on average, than otherwise eligible households, there are relatively fewer heads of household under the age of 25 in HCV than among these other groups. With respect to minority participation, Black non-Hispanics comprise a significantly higher percentage of voucher participants than they do of other eligible populations. HCV participants also have greater average income than the most similar unassisted group (extremely low-income renters),[59] and they are more likely to be families with children or households with disabled members. Self selection, family size, the availability of HCV assistance, and individual PHA policies may account for why HCV participants appear different from other eligible but unassisted households.

Table A-1: Comparison Of HCV Participants With Other Income-Eligible Households, Selected Characteristics

	HCV H'Holds	Extremely Low-Income Unassisted Renters (0-30 Pct. Of Area Med.)[1]	Very Low-Income Unassisted Renters (30-50 Pct. Of Area Med.)[1]	All Lower-Income Unassisted Renters (0-80 Pct. Of Area Med.[1]
Percent Of Heads Under 25	8.2	19.0	17.4	16.3
Percent Of Heads 62 And Over	16.8	22.5	19.9	16.2
Median Age	40.6	44.0	43.1	41.6
Percent White Non-Hispanic	39.6	48.4	51.4	56.3
Percent Black Non-Hispanic	40.9	25.5	23.0	20.1
Percent Hispanic	16.3	19.2	19.5	17.1
Average H'Hold. Income	$ 10,118	$ 7,181	$ 12,288	$ 18,051
Percent Of Families With Children	60.9	39.7	40.8	39.3
Percent Of Persons With Disabilities	22.3	n/a	n/a	n/a

1. Data are from a special tabulation of the American Housing Survey, Bureau of the Census, 1999.

[57] With some exceptions, the households included here are all voucher households in all parts of the Country. These are not restricted to the 50 largest MSAs, as is the case in Chapters 2 through 5 and, therefore, may or may not resemble the subset used in those chapters.

[58] Unless otherwise indicated, all data in this Appendix are from the Multifamily Tenant Characteristics System (MTCS) for the 18-month period ending September 2000).

[59] Extremely low-income renters are those households earning between 0 percent and 30 percent of area median income. Very low-income is between 0 percent and 50 percent of area median and low-income is between 0 percent and 80 percent.

Age Of Participants

An examination of the HCV population by age finds that the median age of the head of household for all HCV participants is 40.6 years (Table A-2). Age differences between the suburbs and central cities are minor. Suburban heads of households are slightly older; the median age of heads in suburban locations is 41.1 years versus 40.6 in the central cities. The largest single group, regardless of geography, is heads of households between 25 and 39 years of age.

Table A-2: Distribution Of HCV Participants By Categories Of Age Of Head Of Household[1]

	Number Of Reported Families	Percent Of Heads Of Households Who Are: Less Than 25	Between 25 and 39	Between 40 and 54	Between 55 and 61	62 Or Over[2]	Median Age
All HCV	1,462,106	8.2	40.0	28.3	6.6	16.8	40.6
Households In MSAs	1,201,756	7.4	40.4	28.8	6.6	16.9	40.8
Households Not In MSAs	260,350	12.1	38.4	26.5	6.9	16.1	39.8
Households Within 50 Largest MSAs	717,666	5.8	39.3	29.6	6.8	18.5	41.7
Among Households Within MSAs							
In Central Cities	718,545	7.6	40.7	29.3	6.6	15.8	40.6
Outside Central Cities	483,211	6.9	39.9	28.0	6.5	18.6	41.1
Households Within:							
Northeast	303,704	5.1	37.5	29.4	7.1	20.8	42.7
Mid-Atlantic	83,339	7.5	40.9	29.5	6.9	15.4	40.5
Midwest	285,901	11.1	41.4	27.3	6.2	14.0	39.1
South	295,459	10.8	43.7	25.5	5.9	14.1	38.4
Southwest	147,283	11.8	44.3	25.1	5.7	13.1	37.8
West	250,440	3.9	34.1	32.3	7.7	21.9	44.3
Northwest	61,745	9.6	38.6	29.5	6.8	15.5	40.6

1. Here and elsewhere, "Cities" refers to households within all central cities of MSAs. "Suburbs" refers to all other households within MSAs. Ages below 18 and above 100 are excluded. Unless otherwise indicated, the data source here and elsewhere in this is Appendix is The Multifamily Tenant Characteristics System (MTCS).

A closer look reveals that HCV heads of household are slightly younger in more rural areas (non-MSAs) than elsewhere (Table A-2). They are also somewhat younger in the Midwest, South, and Southwest. Relatively few HCV heads of household in the West and the Northeast are under 25 years of age. A significantly greater percentage of household heads are elderly (62 and over) in these same regions as compared to others.

Race and Ethnicity

Race and ethnicity are important dimensions in describing voucher households. Overall, White and Black non-Hispanics comprise just over 80 percent of all HCV households (Table A-3).[60] But racial and ethnic distributions between cities and suburbs differ substantially. Black non-Hispanics constitute a majority of all participant households in MSA central cities. In fact, the percentage of Black non-Hispanics is nearly twice that of White non-Hispanics in central cities. In suburban locations within MSAs, a contrasting pattern emerges. White non-Hispanics comprise a plurality of all participants (47.3 percent for White non-Hispanics as compared to 35.9 percent for Black non-Hispanics). Hispanics are a larger proportion of HCV households within central cities than they are in the suburbs.

[60] "Hispanic" includes all households with Hispanic ethnicity regardless of race.

Table A-3: Race And Ethnicity Of HCV Households

	Number Of Reported Families	Percent Of Heads Of Households Who Are: White Non-Hispanic	Black Non-Hispanic	Other Non-Hispanic	Hispanic
All HCV	1,462,106	39.6	40.9	3.2	16.3
Households In MSAs	1,201,756	34.6	45.4	3.4	16.6
Households Not In MSAs	260,350	62.5	20.0	2.6	14.9
Households Within 50 Largest MSAs	717,666	28.0	50.2	3.7	18.0
Among Households Within MSAs					
In Central Cities	718,545	26.0	51.8	3.5	18.7
Outside Central Cities	483,211	47.3	35.9	3.3	13.5
Households Within:					
Northeast	303,704	43.4	29.9	1.0	25.7
Mid-Atlantic	83,339	51.0	44.3	0.7	4.0
Midwest	285,901	49.3	45.7	1.6	3.3
South	295,459	29.3	64.7	0.6	5.4
Southwest	147,283	24.5	40.5	2.2	32.8
West	250,440	35.3	29.2	11.3	24.2
Northwest	61,745	76.3	11.8	6.4	5.6

As in the central cities (vs. suburban locations), Black non-Hispanics comprise a much greater percentage of HCV households in MSAs than they do outside of them. Black non-Hispanics also constitute a majority of all participants in the 50 largest MSAs. However, almost the exact opposite is true for White non-Hispanics. As in the suburbs, they comprise a greater percentage of all HCV participants in non-MSAs (vs. MSAs). More than 80 percent of all Hispanic participants reside in the Northeast, Southwest, and West.

Income and Income Sources

With respect to total household income from all sources, almost three-quarters of all HCV households have incomes that are below 30 percent of the area median (Table A-4). There is very little difference in the distribution of total household income (measured as a percent of adjusted area median income)[61] between cities and suburbs; both are similar to national figures. Median unadjusted total household income of suburban HCV participants is somewhat higher compared to those in cities and is substantially higher compared to non-MSA participants. The same relationships hold when considering mean income rather than medians.

The detailed data in Table A-4 expand these findings. Total household income is much higher within MSAs (vs. non-MSAs) and even higher in the 50 largest MSAs. HCV participants in the suburbs have higher total incomes than in central cities. There is not much variation in the percentage of households earning less than 30 percent of area median income. Places with higher-income HCV participants also tend to have larger area median incomes.

There are distinctions among voucher households by income source (Table A-5). A vast majority of voucher households derive their primary source of income from either wages or Supplemental Security Income (SSI)/pensions. This is true in both central cities and suburbs. Although approximately 22 percent of all voucher households report some welfare income, households for whom welfare comprises the majority of total income are less than 15 percent of all voucher households. Differences exist between city and suburban HCV

[61] Area median incomes are adjusted for family size.

households with respect to income source. Those within central cities of MSAs are substantially more dependent upon welfare payments (for the majority of total income) than are HCV participants in suburban locations. The average unadjusted income for welfare-dependent households is $6,000 per year; this is only 40 percent of the average income for households relying primarily on work ($14,807 annually).

Table A-4: Income Characteristics Of HCV Households[1]

	Number Of Reported Families	Mean Household Income	Median Household Income	Average Ratio Of H'H Income Over Area Med. Inc.[2]	Pct. Of H'Hs Below 30 Pct. Of Area Med. Inc.
All HCV	1,462,106	$ 10,118	$ 8,497	22.9	73.5
Households In MSAs	1,201,756	$ 10,562	$ 8,776	22.4	75.1
Households Not In MSAs	260,350	$ 8,507	$ 7,280	25.9	65.1
Households Within 50 Largest MSAs	717,666	$ 11,030	$ 9,020	21.7	77.3
Among Households Within MSAs					
In Central Cities	718,545	$ 10, 233	$ 8,544	22.9	76.0
Outside Central Cities	483,211	$ 11,052	$ 9,216	22.0	73.7
Households Within:					
Northeast	303,704	$ 11,280	$ 9,324	23.6	74.5
Mid-Atlantic	83,339	$ 9,949	$ 8,242	22.6	73.5
Midwest	285,901	$ 9,643	$ 8,196	20.9	78.0
South	295,459	$ 8,688	$ 7,228	21.9	74.4
Southwest	147,283	$ 8,376	$ 6,793	21.4	74.4
West	250,440	$ 12,521	$ 10,256	26.3	66.8
Northwest	61,745	$ 10,345	$ 8,588	25.0	69.3

1. Income here is total, unadjusted household income.
2. Area median incomes have been adjusted to reflect the household size of HCV participants. The key value is for a family of four. Also, it is likely that income is influenced by household composition. For example, elderly households are not likely to have much wage income.

Table A-5 reflects a regional dimension to income source. Regionally, wages form the majority of income in one-third to 40 percent of all households across the regions. Welfare income forms the majority in approximately 8 percent to 17 percent of households, region to region. Welfare payments comprise the majority of voucher household income more often in regions that have had higher levels of welfare benefits (the Northeast and the West). Conversely, wage earnings comprise the majority of household income more often in regions that have had the lowest welfare benefits (the South, Southwest, and Mid-Atlantic).

Table A-5: Primary Source Of Income For HCV Households

	Number Of Reported Families	Percent Of Households Whose Income Is Primarily From:[1]			
		Wages	Welfare	SSI/ Pension	All Others
All HCV	1,462,106	35.4	12.9	42.5	8.2
Households In MSAs	1,201,756	36.0	13.4	42.0	7.5
Households Not In MSAs	260,350	30.7	9.8	42.8	10.6
Households Within 50 Largest MSAs	717,666	34.6	14.5	40.3	6.7
Among Households Within MSAs					
In Central Cities	718,545	35.2	15.5	40.9	7.4
Outside Central Cities	483,211	37.2	10.3	43.6	7.8
Households Within:					
Northeast	303,704	33.4	15.5	44.6	5.4
Mid-Atlantic	83,339	36.0	11.8	43.6	7.8
Midwest	285,901	36.3	11.9	44.2	6.8
South	295,459	37.6	7.6	42.5	11.7
Southwest	147,283	40.7	12.5	36.3	10.0
West	250,440	31.6	17.4	42.4	6.6
Northwest	61,745	32.5	12.8	45.6	7.3

1. Primary Source" means at least 50 percent of total unadjusted household income. In each case shown above, there is a small percentage of households that have zero or "out of range" income or no primary source of income.

Household Composition

Various types of households take part in the HCV program (Table A-6). Just over one-half of all HCV participants are non-elderly families with children in which the head or spouse does not have a disability. When including elderly households with children and households with disabilities with children, the percentage of all voucher households with children present rises to about 61 percent. The distribution of all household types is fairly uniform between cities and suburbs; both closely mirror the national picture.

According to Table A-6, household type differs depending on the geographic scale. The ratio of elderly to all voucher households varies somewhat between regions but not by any other geographic distribution. The ratio is substantially higher in the Northeast and West than elsewhere. Regional variations are also found among families with children, especially in the Southwest, where 70 percent of all households are families with children.

Table A-6: Composition of HCV Households

	Number Of Reported Families	Percent Of Households Who Are: All Elderly	Non-Elderly And Disabled	Non-Elderly, Non-Disabled With Children	Non-Elderly, Non-Disabled W/O Children	Percent Of All Families With Children
All HCV	1,462,106	16.9	22.3	52.6	8.2	60.9
Households In MSAs	1,201,756	17.1	21.7	53.0	8.2	61.3
Households Not In MSAs	260,350	16.2	24.7	50.8	8.1	59.1
Households Within 50 Largest MSAs	717,666	18.8	20.1	52.0	9.2	60.0
Among Households Within MSAs						
In Central Cities	718,545	15.9	21.5	53.8	8.7	62.1
Outside Central Cities	483,211	18.7	22.1	51.8	7.4	60.0
Households Within:						
Northeast	303,704	21.0	21.3	48.2	9.5	55.7
Mid-Atlantic	83,339	15.5	24.1	50.7	9.6	58.8
Midwest	285,901	14.1	26.5	52.0	7.4	61.1
South	295,459	14.3	20.6	57.5	7.5	66.5
Southwest	147,283	13.3	17.3	62.6	6.9	70.2
West	250,440	22.3	21.8	46.9	9.0	55.2
Northwest	61,745	15.8	31.5	48.3	4.4	56.7

1. In this chart, and elsewhere, "disabled" indicates a household having a head or spouse of head with disabilities.

Length of Time In The Voucher Program

Although the median length of stay in HCV (for those receiving assistance as of September 30, 2000) is just over three years, the median varies considerably according to household type (Table A-7). For example, the elderly have been in the program significantly longer regardless of household type or location). In general, the elderly tend to have fewer economic changes that would disqualify them for assistance. More often than not, families with children have spent the least amount of time receiving voucher assistance than other groups.

Households That Move

The percentage of voucher households that relocate differs locationally (Table A-8). About 20 percent of all voucher households moved within the reporting period covered

Table A-7: Median Length Of Time In Program (Years) For Those Receiving Assistance As Of 9/30/2000

	Total Program	Household Composition: All Elderly	Non-Elderly With Disability	Non-Elderly, No Disability, With Children	Non-Elderly, No Disability, No Children	Percent Of All Families W/ Children
All HCV	3.1	5.4	3.0	2.6	3.8	2.7
Households In MSAs	3.3	5.7	3.2	2.8	4.3	2.9
Households Not In MSAs	2.2	4.2	2.3	1.8	1.9	1.9
Households Within 50 Largest MSAs	3.7	6.3	3.5	3.2	5.9	3.2
Among Households Within MSAs						
In Central Cities	3.5	6.5	3.3	3.0	4.9	3.0
Outside Central Cities	3.0	4.7	2.9	2.6	3.5	2.7
Households Within:						
Northeast	4.2	7.4	3.3	3.6	4.5	3.6
Mid-Atlantic	2.8	4.5	2.7	2.6	2.3	2.7
Midwest	2.6	4.1	2.8	2.2	2.7	2.3
South	2.6	4.5	2.7	2.3	2.9	2.3
Southwest	2.3	4.1	2.7	2.3	2.8	2.4
West	4.6	6.4	4.1	3.9	6.8	4.0
Northwest	2.2	3.7	2.3	1.8	2.8	1.8

here. This includes those newly assisted as well as those changing units and "porting-in" their certificates from other jurisdictions. Substantially higher percentages of participating households were "movers" outside of MSAs and in the Southwest and Northwest. Overall, the highest rate is among non-elderly, non-disabled households with

Table A-8: Selected Characteristics Of HCV Mover Households[1]

	Percent Of All Families Who Moved	Percent of Households Who Moved Among: All Elderly	Non-Elderly/ Disabled	Non-Elderly Non-Disabled With Children	Non-Elderly, Non-Disabled W/O Children	All H'Holds With Children
All HCV	20.4	12.3	21.4	22.9	17.8	22.8
Households In MSAs	19.4	11.8	20.6	21.9	15.6	21.8
Households Not In MSAs	24.9	14.8	24.7	27.7	27.8	27.3
Households Within 50 Largest MSAs	17.9	10.7	19.3	20.8	13.7	20.6
Households Within MSAs						
In Central Cities	19.2	10.8	20.4	21.9	15.0	21.8
Outside Central Cities	19.6	13.0	20.9	21.9	16.7	21.9
Households Within:						
Northeast	17.5	8.2	18.2	21.6	15.6	21.3
Mid-Atlantic	20.9	15.1	23.9	21.6	19.0	21.8
Midwest	21.2	13.1	21.0	23.5	20.8	23.3
South	20.9	13.9	22.7	22.2	19.8	22.3
Southwest	25.5	16.2	25.5	27.5	25.1	27.3
West	15.9	11.4	18.2	18.1	10.2	18.0
Northwest	29.4	19.6	29.1	33.0	25.4	32.7

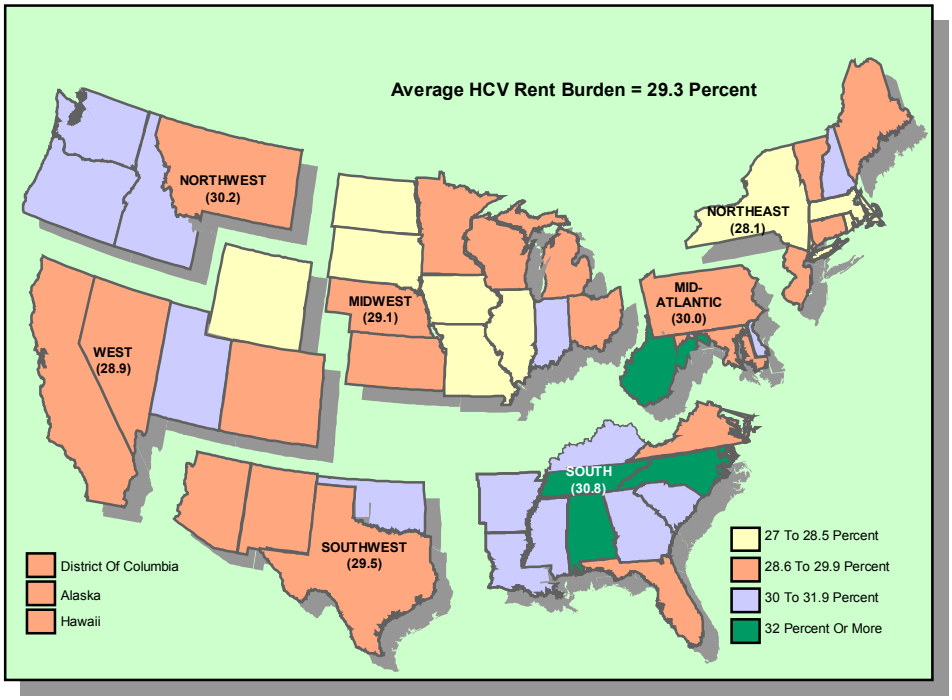
1. All households noted in the original data as "change of unit" or "portability move-in" were coded as "movers" regardless of what the actual reported data indicated. There were a number of such cases that were reported as non-movers.

children. Although the mover data reflected here include all households within all PHAs, a number of agencies report moving rates that are low enough to raise suspicions about accuracy. Without these households, the overall HCV moving rate rises to 22.9 percent from 20.4 percent.

Rent Burden and Subsidy

Rent burden does not vary much among voucher households (Exhibit A-1). The average rent burden (measured as the percentage of total unadjusted household income used for rent) is just over 29 percent. It varies only within a narrow range from place to place. High rent places like New York State, California, and Hawaii do not show relatively higher rent burdens because of concomitantly higher wage and welfare earnings. Higher-than-average rent burdens occur in very few places and not where they might be expected. To some extent, this may reflect below average wage earnings and welfare payments (with rent structures not proportionally lower).

Exhibit A-1 Percent of Income Used For Rent (Rent Burden), By State And Region[1]

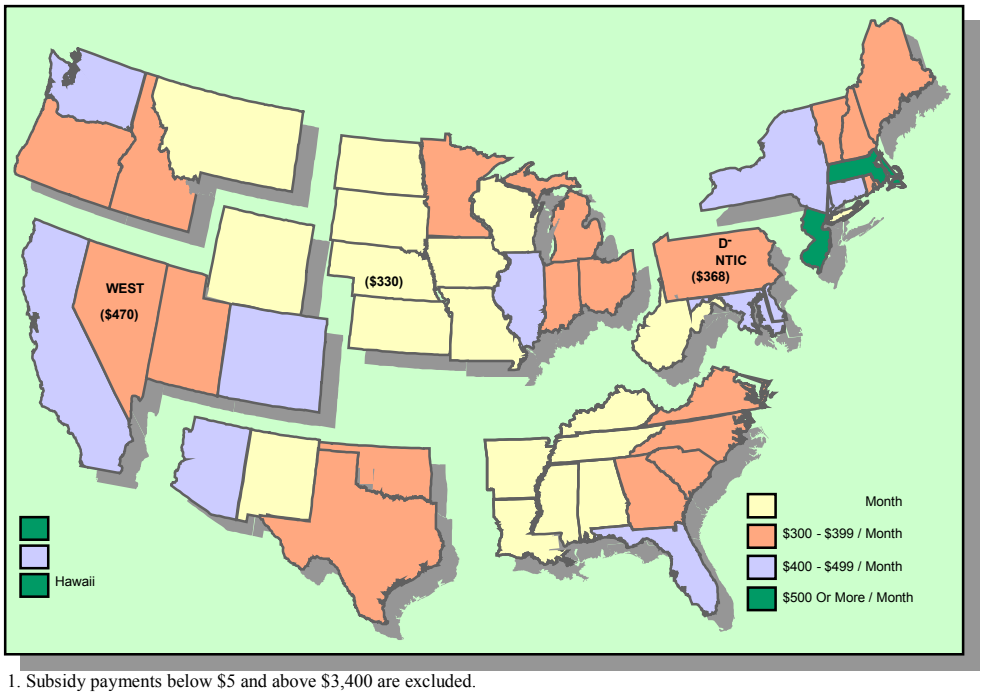


1. Rent burden data here reflect total, unadjusted gross household income, in conformance with rent burden measures in Census and American Housing Survey publications. Rent burdens equal to or greater than 100 percent are excluded. Rents and subsidies below $5 and above $3,400 are also excluded.

Rent subsidy is a related descriptor (Exhibit A-2). Higher than average subsidy payments seem to occur in most places where higher costs of living also exist. These include New York, California, and Florida. Within regions, relatively high subsidy payments likely reflect the housing markets in one or two major urban areas. The extent of welfare dependency, actual rent levels, and HCV payment standards also impact subsidy levels.

Tables A-9 and A-10 reflect relationships between gross rent,[62] rent burden, and subsidies among voucher households. As shown in Table A-9, there is considerable variation in average gross rents under HCV on a region-by-region basis and by MSA/non-MSA status. Mean subsidy payments are highest in those places with the highest average rents. High rents and high subsidy payments tend to cancel each other such that rent burdens do not vary nearly as much as rents or subsidies. However, households whose units are among the lowest in rents have relatively higher rent burdens. These rent burden relationships seem to hold regardless of whether rent burden is calculated based upon total (unadjusted) household income (as done by the Bureau of the Census) or upon adjusted household income (as done by

Exhibit A-2: Average HCV Subsidy, by State And Region [1]



1. Subsidy payments below $5 and above $3,400 are excluded.

Table A-9: Gross Rent, Subsidy Amount, And Rent Burden For HCV Participants

	Number Of Reported Families	Mean Gross Rent/ Mo.[1]	Mean Subsidy Payment/ Mo.[2]	Mean Rent Burden[3] Gross H'Hold Income	Mean Rent Burden[3] Adjusted H'Hold Income[4]
All HCV	1,462,106	$ 644	$ 392	29.3	33.3
Households In MSAs	1,201,756	$ 680	$ 421	29.1	32.7
Households Not In MSAs	260,350	$ 462	$ 259	30.5	34.7
Households Within 50 Largest MSAs	717,666	$ 738	$ 472	28.6	32.0
Among Households Within MSAs					
In Central Cities	718,545	$ 666	$ 415	29.0	32.6
Outside Central Cities	483,211	$ 702	$ 429	29.3	33.0
Households Within:					
Northeast	303,704	$ 751	$ 481	28.1	31.2
Mid-Atlantic	83,339	$ 611	$ 368	30.0	33.7
Midwest	285,901	$ 562	$ 330	29.1	33.3
South	295,459	$ 547	$ 323	30.8	35.0
Southwest	147,283	$ 566	$ 360	29.5	34.5
West	250,440	$ 781	$ 470	28.9	31.7
Northwest	61,745	$ 640	$ 381	30.2	33.7

1. Only rents greater than zero and less than $3,400 are included here.
2. Only subsidy payments greater than zero and less than $3,400 per month are included here.
3. In addition to the constraints shown in notes 1 and 2, only incomes greater than zero are used to calculate rent burdens.
4. For purposes of calculating household contributions to rent, HUD applies criteria that reduce total household income. The criteria include things like household size. The Census Bureau does not make such adjustments in its reporting of rent burdens.

[62] Gross rent equals contract rent for unit plus tenant utility allowance.

Table A-10: Average Percent Of Gross Rent Paid And Average Amount Of Gross Rent Owed By HCV Households

	Number Of Reported Families		Average Pct. Of Rent / Average Rent Owed				
			All HCV Units	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms
All HCV	1,462,106	*Pct. Of Rent*	40.1	40.6	41.1	38.7	37.5
		Dollar Amount	$244	$198	$238	$277	$321
Households In MSAs	1,201,756		39.1	39.0	40.1	38.1	36.9
			$251	$202	$247	$286	$327
Households Not In MSAs	260,350		44.6	48.0	45.3	41.2	41.6
			$205	$176	$200	$224	$260
Households Within 50 Largest MSAs	717,666		36.7	36.4	37.9	35.9	34.7
			$259	$206	$256	$296	$335
Among Households Within MSAs							
In Central Cities	718,545		39.7	38.8	39.4	37.8	36.8
			$242	$196	$237	$275	$314
Outside Central Cities	483,211		38.6	39.4	41.1	38.5	37.1
			$264	$212	$261	$286	$350
Households Within:							
Northeast	303,704		35.7	35.2	36.3	35.2	33.8
			$260	$210	$266	$305	$334
Mid-Atlantic	83,339		40.3	40.7	41.7	38.8	36.8
			$238	$189	$232	$275	$315
Midwest	285,901		42.1	44.6	42.7	39.8	38.3
			$230	$186	$225	$263	$290
South	295,459		39.7	41.6	41.2	37.5	35.3
			$217	$172	$203	$235	$267
Southwest	147,283		36.6	40.2	37.4	34.2	32.0
			$201	$165	$192	$225	$255
West	250,440		38.9	38.5	40.0	38.0	37.4
			$295	$228	$293	$354	$403
Northwest	61,745	*Pct. Of Rent*	40.9	40.6	41.0	39.5	40.8
		Dollar Amount	$258	$192	$247	$321	$389

the U.S. Department of Housing and Urban Development). Table A-10 shows the proportion and actual amount owed of total rent paid by voucher households. Added here are data reflecting different unit sizes. The percent of rent paid by households and the rent burden represented by it peak at two bedrooms, and then decline for larger units.

Summary Statistics
HCV Households—A National View

As summarized by Table A-11, this appendix has examined some of the major socioeconomic indicators for households participating in the HCV Tenant-Based Assistance program. It has focused on the entire HCV program at both national and more local scales. Chapters 2 through 5 focus on HCV location patterns and impacts in the 50 largest MSAs, including their central cities and suburbs.

	All HCV	HCV In Cities	HCV In Suburbs	50 Largest MSAs
Age/Composition				
Percent Of Households Headed By Elderly	16.8	15.8	18.6	18.5
Median Age Of Head Of Household	40.6	40.6	41.1	41.7
Percent Of All Families With Children	60.9	62.2	60.0	59.9
Race/Ethnicity				
White Non-Hispanic	39.6	26.0	47.3	28.0
Black Non-Hispanic	40.9	51.8	35.9	50.2
Other Non-Hispanic	3.2	3.5	3.3	3.7
Hispanic	16.3	18.7	13.5	18.0
Income				
Percent Of Households Earning Less Than 30 Pct. Of Area Median Income	73.5	76.0	73.7	77.3
Mean Household Income	$10,118	$10,233	$11,052	$11,030
Pct. Earning Majority Of Income From Wages	35.4	35.2	37.2	34.6
Pct. Earning Majority Of Income From Welfare	12.9	15.5	10.3	14.5

APPENDIX B

Characteristics of Housing Choice Voucher Households And The Units They Occupy For Each of The 50 Largest Metropolitan Statistical Areas (MSAs)

Appendix B-1: Age And Race/Ethnicity Of The HCVPopulation In Each Of The 50 Largest MSAs[1]

	Rept'd. H'Holds.	Median Age Head Of H'Hold.[2]	Percent Of H'Hold Heads Under 25[2]	Percent Of H'Hold Heads At Least 62[2]	Pct. White Non-Hispanic	Pct Black Non-Hispanic	Pct. Other Non-Hispanic	Pct. Hispanic
Atlanta, GA	18,900	37.2	7.6	8.8	7.9	90.9	0.3	0.9
Austin-San Marcos, TX	3,108	38.3	7.9	10.3	20.6	53.2	0.4	25.8
Baltimore, MD	12,797	41.0	5.4	15.9	29.5	68.3	0.6	1.6
Bergen-Passaic, NJ	8,157	48.3	2.7	30.4	47.1	28.0	1.1	23.9
Boston, MA-NH	27,422	42.1	4.1	16.6	53.9	25.8	3.0	17.3
Buffalo-Niagara Falls, NY	8,711	41.1	4.9	14.6	40.2	53.5	1.0	5.3
Charlotte-Gastonia-Rock Hill, NC-SC	5,134	40.1	6.2	15.4	18.7	79.0	0.1	2.1
Chicago, IL	42,218	42.4	5.6	14.9	13.8	77.3	0.5	8.4
Cincinnati, OH-KY-IN	10,878	37.6	12.1	12.1	43.0	55.5	0.4	1.1
Cleveland-Lorain-Elyria, OH	13,902	38.5	7.4	9.4	21.6	73.2	0.3	4.9
Columbus, OH	8,172	37.7	12.3	12.0	41.6	56.9	0.7	0.8
Dallas, TX	17,411	37.5	8.9	13.1	14.9	75.2	3.0	6.8
Denver, CO	9,852	40.0	8.0	16.0	40.3	28.4	2.9	28.3
Detroit, MI	13,561	39.1	5.2	13.5	33.8	62.2	0.7	3.3
Fort Lauderdale, FL	6,063	38.2	7.6	15.6	10.7	79.0	0.2	10.2
Fort Worth-Arlington, TX	7,068	37.8	12.4	14.5	34.1	53.9	1.8	10.2
Greensboro--Winston-Salem--High Pt., NC	6,529	37.9	11.0	14.3	28.0	69.9	0.5	1.7
Hartford, CT	8,206	40.6	5.4	13.8	24.4	31.8	0.4	43.3
Houston, TX	13,039	38.7	3.9	10.2	12.6	79.5	2.2	5.7
Indianapolis, IN	6,072	38.5	9.9	13.1	35.9	62.1	0.2	1.8
Kansas City, MO-KS	8,833	36.4	13.3	9.2	35.3	61.5	0.9	2.3
Las Vegas, NV-AZ	5,704	39.3	9.3	18.8	33.4	56.0	1.5	9.1
Los Angeles-Long Beach, CA	62,465	46.0	1.3	25.5	20.4	49.6	4.9	25.0
Miami, FL	13,586	49.0	2.3	34.2	4.3	34.6	0.0	61.0
Milwaukee-Waukesha, WI	6,851	38.9	6.6	12.5	27.8	67.7	0.7	3.8
Minneapolis-St. Paul, MN-WI	14,126	39.6	8.5	16.1	57.2	34.2	5.7	2.9
Nashville, TN	5,354	36.2	11.4	8.9	24.0	73.4	0.2	2.4
Nassau-Suffolk, NY	8,034	43.8	1.6	20.7	37.2	46.6	0.3	15.9
New Orleans, LA	7,864	39.8	5.7	12.9	5.5	93.2	0.6	0.7
New York, NY	96,400	43.3	5.1	23.6	20.1	37.8	0.7	41.4
Newark, NJ	9,804	44.2	3.0	22.7	36.5	50.8	0.5	12.2
Norfolk-VA Beach-Newport News, VA-NC	9,462	39.3	7.8	10.8	9.8	88.1	0.7	1.4
Oakland, CA	23,567	43.0	4.0	17.2	25.4	56.1	12.0	6.6
Orange County, CA	14,561	48.8	1.5	27.3	38.7	4.9	30.1	26.3
Orlando, FL	4,181	38.3	6.8	14.7	16.6	52.8	0.3	30.3
Philadelphia, PA-NJ	20,306	40.6	5.1	15.7	28.1	65.9	0.9	5.0
Phoenix-Mesa, AZ	9,652	39.6	7.3	16.2	42.5	24.7	2.7	30.3
Pittsburgh, PA	11,587	40.5	8.1	14.2	54.3	44.4	0.4	0.9
Portland-Vancouver, OR-WA	9,634	41.3	9.5	18.4	72.2	16.9	5.6	5.4
Riverside-San Bernardino, CA	14,057	43.1	3.4	21.1	30.1	38.4	3.9	27.6
Sacramento, CA	7,086	44.1	2.1	19.6	41.8	32.3	14.6	11.3
St. Louis, MO-IL	13,101	36.4	10.8	9.2	28.8	70.5	0.1	0.6
Salt Lake City-Ogden, UT	4,958	37.6	14.5	10.9	73.2	5.1	4.2	17.4
San Antonio, TX	12,702	36.0	12.9	8.1	10.1	20.5	0.2	69.2
San Diego, CA	17,548	46.9	1.3	26.7	36.9	21.4	8.7	33.0
San Francisco, CA	6,797	47.9	2.1	23.8	36.3	30.9	22.7	10.2
San Jose, CA	10,688	49.8	1.8	30.3	20.2	9.0	36.8	34.0
Seattle-Bellevue-Everett, WA	11,787	41.1	7.4	15.7	57.9	31.1	8.1	2.9
Tampa-St. Petersburg-Clearwater, FL	10,499	37.0	12.6	16.2	35.2	54.5	0.6	9.8
Washington, DC-MD-VA-WV	19,182	41.4	4.2	14.0	18.5	72.9	3.6	5.0

1. In a few instances, cases reported for specific MSAs actually originated in, and are still administered by, agencies in other locations.
2. Ages below 18 and above 100 have been excluded.

Appendix B-2: Income And Rent Burden Of The HCV Population In Each Of The 50 Largest MSAs[1]

	Avg. Family Size	Median Unadjusted H'Hold. Income	Pct. Earning LT 30 Pct. Of Median[2]	Avg. Pct. Of Area Median[2]	Avg. Rent Burden All HCV[3]	Pct. With Burden GT 30%[3]	Avg. Rent Burden Vouchers[3]	Pct. With Voucher Burden GT 40%[3]
Atlanta, GA	3.0	$ 8,906	81.6	18.4	35.3	62.8	36.1	23.1
Austin-San Marcos, TX	3.0	8,400	76.2	19.9	35.1	62.1	36.1	22.4
Baltimore, MD	2.5	8,772	80.7	19.7	33.5	60.5	33.9	21.5
Bergen-Passaic, NJ	2.3	10,331	81.6	20.4	31.8	61.1	33.7	18.7
Boston, MA-NH	2.5	11,226	71.7	24.0	30.7	54.4	30.8	11.7
Buffalo-Niagara Falls, NY	2.5	8,276	74.6	24.3	37.9	77.0	40.7	38.8
Charlotte-Gastonia-Rock Hill, NC-SC	2.7	7,549	79.9	19.0	35.8	66.9	36.5	21.7
Chicago, IL	2.8	8,668	84.5	17.8	31.4	56.1	31.0	11.5
Cincinnati, OH-KY-IN	2.7	8,183	82.3	19.4	35.0	69.6	37.7	26.7
Cleveland-Lorain-Elyria, OH	2.8	8,712	78.4	20.5	32.1	59.2	32.1	13.2
Columbus, OH	2.6	7,524	81.9	18.9	33.1	61.5	33.4	18.0
Dallas, TX	2.8	7,585	79.8	18.1	31.0	50.6	29.7	14.7
Denver, CO	2.6	8,268	79.9	19.4	31.7	57.9	31.9	17.1
Detroit, MI	2.7	9,824	81.0	20.4	33.0	65.2	34.2	17.5
Fort Lauderdale, FL	3.0	8,372	78.5	20.4	35.3	71.3	38.5	30.8
Fort Worth-Arlington, TX	2.7	7,452	81.9	18.5	33.5	57.2	33.4	18.0
Greensboro--Winston-Salem--High Pt., NC	2.5	7,575	75.6	21.1	34.9	63.5	35.1	22.5
Hartford, CT	2.7	10,188	76.6	21.7	32.6	64.0	34.4	17.4
Houston, TX	3.1	6,948	86.3	17.1	33.0	55.1	32.9	18.8
Indianapolis, IN	2.6	7,609	81.2	18.5	33.6	55.3	35.1	22.3
Kansas City, MO-KS	2.7	7,331	81.8	18.2	33.3	61.6	33.1	14.5
Las Vegas, NV-AZ	2.7	8,892	67.8	24.1	32.3	60.9	32.8	13.6
Los Angeles-Long Beach, CA	2.6	9,766	67.3	26.8	32.0	67.7	35.6	22.8
Miami, FL	2.6	6,780	74.4	23.4	32.6	56.1	33.0	17.9
Milwaukee-Waukesha, WI	2.6	10,509	76.4	22.7	31.0	52.3	31.4	10.7
Minneapolis-St. Paul, MN-WI	2.5	9,931	79.6	20.4	33.0	68.8	33.7	12.6
Nashville, TN	2.8	8,559	77.3	19.6	33.4	57.4	32.9	12.2
Nassau-Suffolk, NY	2.8	12,096	76.4	21.9	32.4	60.6	34.3	22.3
New Orleans, LA	2.9	6,695	76.6	21.7	36.1	59.3	40.0	39.6
New York, NY	2.7	8,320	81.2	21.7	29.2	54.4	26.4	12.8
Newark, NJ	2.5	9,937	80.9	20.2	32.1	60.1	33.9	17.9
Norfolk-VA Beach-Newport News, VA-NC	2.7	8,957	69.2	23.5	34.5	64.0	35.6	23.8
Oakland, CA	2.7	11,354	76.8	22.8	29.8	58.8	29.4	8.3
Orange County, CA	3.0	13,520	76.6	23.8	31.4	65.5	32.3	12.1
Orlando, FL	3.0	9,204	69.4	24.1	32.5	56.9	32.8	14.9
Philadelphia, PA-NJ	2.8	9,036	78.1	21.4	32.8	58.2	32.7	17.8
Phoenix-Mesa, AZ	2.8	8,532	74.4	22.0	34.3	70.6	34.9	17.7
Pittsburgh, PA	2.5	8,268	69.4	25.3	34.4	68.6	35.1	19.9
Portland-Vancouver, OR-WA	2.4	8,256	77.1	22.1	34.1	62.8	36.3	25.0
Riverside-San Bernardino, CA	2.9	9,814	62.2	28.4	33.8	74.3	35.4	20.4
Sacramento, CA	2.9	10,572	69.4	26.5	32.4	66.9	34.7	21.0
St. Louis, MO-IL	2.9	7,253	86.6	17.5	33.0	62.6	33.7	15.5
Salt Lake City-Ogden, UT	2.6	8,112	76.5	21.1	33.9	65.0	35.3	21.5
San Antonio, TX	3.2	6,960	74.7	21.4	34.3	57.8	34.9	20.2
San Diego, CA	2.6	11,027	64.5	28.1	29.4	56.1	29.0	9.2
San Francisco, CA	2.4	11,828	79.1	22.4	27.2	51.7	23.9	7.6
San Jose, CA	2.9	13,548	84.8	19.9	30.7	65.1	31.2	12.2
Seattle-Bellevue-Everett, WA	2.6	9,444	81.0	20.5	33.2	64.1	34.8	20.8
Tampa-St. Petersburg-Clearwater, FL	2.7	7,962	72.5	22.4	33.1	59.3	34.2	17.3
Washington, DC-MD-VA-WV	2.9	10,140	84.1	17.4	32.2	58.0	32.8	17.5

1. In a few instances, cases reported for specific MSAs actually originated in, and are still administered by, agencies in other locations.
2. Total unadjusted household income is used for household median income and for comparisons of household income with area median income.
3.Adjusted household income is used for all rent burden calculations. Rent burdens equal to or greater than 100 percent have been excluded. Rents and subsidies below $5.00 and above $3,400 have been excluded.

Appendix B-3: Selected Family And Unit Characteristics Of The HCV Population In Each Of The 50 Largest MSAs[1]

	Avg. Monthly Gross Rent[2]	Avg. Monthly Subsidy Amount[2]	Pct. Of H'Holds With Children	Pct. Non-Eld. With Disability	Pct. 0-1 Bedrms	Pct. 2 Bedrms	Pct. 3 Bedrms	Pct 4+ Bedrms
Atlanta, GA	$ 746	$ 458	68.7	14.4	10.8	41.3	39.5	8.4
Austin-San Marcos, TX	754	491	72.7	17.7	14.3	40.7	39.0	6.0
Baltimore, MD	657	407	59.6	24.3	27.1	41.1	28.8	2.9
Bergen-Passaic, NJ	894	600	41.6	21.8	41.0	34.4	20.7	3.9
Boston, MA-NH	932	615	57.7	24.3	26.5	35.7	28.5	9.2
Buffalo-Niagara Falls, NY	541	282	58.4	27.5	18.8	36.7	35.5	9.0
Charlotte-Gastonia-Rock Hill, NC-SC	613	377	65.3	19.5	17.0	38.6	37.8	6.5
Chicago, IL	765	524	62.2	24.9	20.3	36.7	33.7	9.3
Cincinnati, OH-KY-IN	569	326	65.5	26.4	26.0	37.6	29.0	7.4
Cleveland-Lorain-Elyria, OH	593	363	69.7	18.9	14.9	40.3	33.5	11.3
Columbus, OH	561	343	65.7	26.5	19.0	39.9	35.9	5.2
Dallas, TX	707	487	71.3	13.1	15.2	45.0	33.9	5.9
Denver, CO	760	517	59.4	27.6	25.1	40.1	26.3	8.5
Detroit, MI	656	389	65.4	22.8	20.9	35.4	38.0	5.7
Fort Lauderdale, FL	721	470	71.4	16.3	18.5	46.7	31.2	3.6
Fort Worth-Arlington, TX	592	383	66.7	20.4	21.9	44.1	30.0	4.0
Greensboro--Winston-Salem--High Pt., NC	567	310	65.6	21.2	17.4	46.8	33.6	2.3
Hartford, CT	737	458	51.8	20.8	25.0	36.3	33.4	5.3
Houston, TX	611	420	74.4	17.9	13.6	38.8	40.1	7.5
Indianapolis, IN	568	352	63.5	22.4	24.2	36.8	33.0	6.0
Kansas City, MO-KS	547	244	67.7	22.6	22.1	41.2	31.0	5.7
Las Vegas, NV-AZ	729	481	63.6	21.9	24.0	32.5	32.7	10.8
Los Angeles-Long Beach, CA	787	487	52.0	17.9	33.0	42.2	20.6	4.3
Miami, FL	696	489	49.9	14.4	33.1	34.2	26.8	5.9
Milwaukee-Waukesha, WI	591	320	65.4	26.0	20.2	38.8	35.5	5.5
Minneapolis-St. Paul, MN-WI	722	435	59.2	26.8	32.4	41.4	21.7	4.5
Nashville, TN	631	360	74.7	17.4	17.8	44.2	36.9	1.1
Nassau-Suffolk, NY	1,066	714	57.8	19.6	35.4	28.8	26.8	8.9
New Orleans, LA	532	344	69.0	21.9	16.7	40.8	36.9	5.5
New York, NY	770	537	57.1	12.9	37.8	38.1	19.8	4.3
Newark, NJ	821	535	51.8	20.4	36.0	37.4	22.4	4.1
Norfolk-VA Beach-Newport News, VA-NC	596	351	68.8	17.3	13.4	47.7	35.6	3.3
Oakland, CA	904	592	60.6	23.9	23.7	41.9	27.8	6.6
Orange County, CA	862	452	54.4	16.9	33.4	43.7	18.9	4.1
Orlando, FL	678	429	70.2	18.3	18.7	35.0	38.9	7.5
Philadelphia, PA-NJ	709	450	63.0	20.7	25.4	31.8	35.7	7.1
Phoenix-Mesa, AZ	675	421	62.8	28.0	25.4	39.1	29.4	6.1
Pittsburgh, PA	529	292	58.8	26.6	27.8	38.5	27.7	6.0
Portland-Vancouver, OR-WA	665	410	53.6	30.0	31.3	41.5	23.3	3.9
Riverside-San Bernardino, CA	667	364	59.8	21.9	26.3	36.0	29.1	8.6
Sacramento, CA	672	368	57.9	28.7	29.2	32.5	27.5	10.8
St. Louis, MO-IL	522	323	72.6	22.8	17.4	42.4	32.5	7.7
Salt Lake City-Ogden, UT	650	407	64.6	28.0	25.9	39.6	28.3	6.2
San Antonio, TX	597	410	76.9	17.1	23.3	39.4	30.9	6.4
San Diego, CA	738	444	33.5	11.6	32.5	40.4	21.9	5.1
San Francisco, CA	1,094	786	44.7	28.2	41.6	31.8	23.0	3.5
San Jose, CA	1,216	751	50.7	19.2	29.1	30.0	29.1	11.8
Seattle-Bellevue-Everett, WA	845	550	59.7	29.2	27.9	37.5	25.9	8.6
Tampa-St. Petersburg-Clearwater, FL	589	378	67.0	20.4	26.0	41.4	27.7	4.8
Washington, DC-MD-VA-WV	886	581	58.2	17.8	21.5	33.6	35.9	9.0

1. In a few instances, cases reported for specific MSAs actually originated in, and are still administered by, agencies in other locations.
2. Rents and subsidies below $5.00 and above $3,400 have been excluded

Appendix B-4: Selected "Turnover" And "Length Of Time In Program" Characteristics Of The HCV Population In Each Of The 50 Largest MSAs[1]

	Pct. New Families[2]	Pct. Other H'Holds[2]	Years In HCV Program[3] Mean	Median
Atlanta, GA	17.7	82.3	4.1	3.0
Austin-San Marcos, TX	5.6	94.4	3.7	3.2
Baltimore, MD	14.5	85.5	5.1	3.3
Bergen-Passaic, NJ	8.1	91.9	5.4	3.4
Boston, MA-NH	12.4	87.6	5.2	3.6
Buffalo-Niagara Falls, NY	16.4	83.6	5.4	3.7
Charlotte-Gastonia-Rock Hill, NC-SC	8.0	92.0	4.6	3.2
Chicago, IL	8.9	91.1	5.5	3.3
Cincinnati, OH-KY-IN	19.6	80.4	4.4	2.9
Cleveland-Lorain-Elyria, OH	14.8	85.2	3.4	2.1
Columbus, OH	21.4	78.6	3.1	1.9
Dallas, TX	11.5	88.5	5.0	3.1
Denver, CO	17.9	82.1	3.8	2.3
Detroit, MI	18.9	81.1	4.9	2.9
Fort Lauderdale, FL	12.5	87.5	5.3	3.7
Fort Worth-Arlington, TX	16.2	83.8	4.4	2.8
Greensboro--Winston-Salem--High Pt., NC	20.8	79.2	4.9	3.0
Hartford, CT	11.0	89.0	5.2	3.7
Houston, TX	9.3	90.7	3.8	3.0
Indianapolis, IN	16.4	83.6	3.3	2.6
Kansas City, MO-KS	18.7	81.3	4.3	2.7
Las Vegas, NV-AZ	24.7	75.3	2.6	1.7
Los Angeles-Long Beach, CA	7.2	92.8	6.7	6.3
Miami, FL	10.8	89.2	4.7	3.8
Milwaukee-Waukesha, WI	14.2	85.8	6.0	4.5
Minneapolis-St. Paul, MN-WI	16.4	83.6	5.0	2.9
Nashville, TN	10.4	89.6	4.6	2.8
Nassau-Suffolk, NY	6.0	94.0	6.1	4.9
New Orleans, LA	18.2	81.8	2.4	2.4
New York, NY	4.6	95.4	7.9	6.8
Newark, NJ	11.1	88.9	4.1	1.3
Norfolk-VA Beach-Newport News, VA-NC	15.8	84.2	4.3	2.5
Oakland, CA	9.4	90.6	6.9	4.5
Orange County, CA	7.7	92.3	6.3	4.7
Orlando, FL	21.6	78.4	2.6	1.6
Philadelphia, PA-NJ	13.3	86.7	4.2	2.9
Phoenix-Mesa, AZ	17.3	82.7	4.6	2.8
Pittsburgh, PA	18.2	81.8	5.0	3.3
Portland-Vancouver, OR-WA	21.3	78.7	4.1	2.4
Riverside-San Bernardino, CA	10.4	89.6	5.3	4.1
Sacramento, CA	14.0	86.0	5.7	3.4
St. Louis, MO-IL	20.8	79.2	3.9	2.5
Salt Lake City-Ogden, UT	20.8	79.2	3.0	1.9
San Antonio, TX	8.5	91.5	5.0	2.8
San Diego, CA	6.6	93.4	10.8	7.7
San Francisco, CA	11.6	88.4	4.7	3.1
San Jose, CA	7.3	92.7	7.2	5.0
Seattle-Bellevue-Everett, WA	22.4	77.6	4.0	2.5
Tampa-St. Petersburg-Clearwater, FL	18.9	81.1	3.7	3.0
Washington, DC-MD-VA-WV	12.8	87.2	3.9	2.9

1. In a few instances, cases reported for specific MSAs actually originated in, and are still administered by, agencies in other locations.
2. "Percent New Families" includes new admissions and portability move-ins. "Percent Others" includes all reexaminations and changes of unit.
3. Length of Stay in HCV is for those receiving assistance as of September 30, 2000.

APPENDIX C

Selected Characteristics of Housing Choice Voucher Households And The Units They Occupy For Each of The 50 States And The District of Columbia

Appendix C-1: Age And Race/Ethnicity Of The HCV Population In Each Of The 50 States And Washington, DC[1]

	Rept'd. H'Holds.	Median Age Head Of H'Hold.[2]	Percent Of H'Hold Heads Under 25[2]	Percent Of H'Hold Heads At Least 62[2]	Pct. White Non-Hispanic	Pct. Black Non-Hispanic	Pct. Other Non-Hispanic	Pct. Hispanic
Alabama	19,235	35.9	15.3	10.8	22.4	75.1	0.2	2.4
Alaska	2,798	39.9	11.0	10.2	61.2	15.5	18.1	5.2
Arizona	16,100	39.3	9.1	15.5	36.0	18.4	3.4	42.2
Arkansas	18,522	37.9	15.5	16.7	56.0	42.7	0.5	0.9
California	210,348	45.2	2.7	23.3	31.7	32.0	11.0	25.3
Colorado	20,293	40.1	9.2	14.9	52.4	17.1	2.3	28.3
Connecticut	18,926	40.5	5.6	13.7	27.7	35.6	0.3	36.4
Delaware	2,538	39.2	4.1	12.1	18.8	73.4	0.2	7.6
District of Columbia	4,763	41.9	4.1	12.8	1.0	96.4	0.2	2.5
Florida	61,385	39.5	9.1	19.6	20.4	58.3	0.4	20.9
Georgia	34,970	37.5	8.4	10.9	12.0	86.7	0.2	1.1
Hawaii	7,942	41.2	3.8	14.5	22.0	1.9	62.9	13.2
Idaho	5,384	37.9	13.0	11.7	87.7	1.4	2.3	8.6
Illinois	56,443	41.1	7.7	13.7	22.3	70.6	0.4	6.7
Indiana	25,006	38.7	12.8	14.7	59.6	37.6	0.4	2.4
Iowa	16,800	39.8	14.8	19.6	84.6	11.9	1.5	2.0
Kansas	7,223	38.8	12.5	12.0	59.6	34.6	2.0	3.8
Kentucky	25,924	37.6	13.6	11.9	66.4	32.1	0.2	1.3
Louisiana	24,719	38.1	11.7	11.7	16.7	82.3	0.4	0.7
Maine	9,094	42.1	7.9	19.6	97.3	1.1	0.9	0.7
Maryland	24,099	41.1	5.2	15.6	30.3	65.5	0.5	2.8
Massachusetts	50,256	41.7	5.3	16.1	53.6	19.6	2.5	24.4
Michigan	29,694	38.4	8.8	11.8	41.6	54.3	1.2	2.9
Minnesota	22,921	39.9	10.7	17.8	68.8	22.8	5.3	3.0
Mississippi	14,537	36.8	10.6	9.0	16.0	83.0	0.6	0.4
Missouri	28,354	37.0	12.9	11.4	49.7	48.7	0.5	1.1
Montana	4,296	41.0	9.3	16.0	81.3	0.6	15.3	2.8
Nebraska	7,747	37.2	15.2	14.5	59.3	32.5	2.8	5.5
Nevada	8,078	40.8	8.9	22.3	47.8	41.5	1.8	9.0
New Hampshire	6,657	43.2	5.3	24.0	93.4	2.3	0.3	3.0
New Jersey	42,575	44.0	3.7	23.4	40.7	37.0	0.6	21.7
New Mexico	10,358	38.5	13.4	12.5	25.0	5.6	4.8	64.7
New York	149,210	43.2	4.9	22.9	34.6	35.3	0.7	29.4
North Carolina	36,658	40.0	10.1	17.0	32.9	64.6	1.4	1.1
North Dakota	5,773	40.2	15.8	23.0	87.6	1.1	9.8	1.4
Ohio	59,534	38.3	11.2	11.2	45.4	52.0	0.3	2.2
Oklahoma	17,230	37.1	15.2	13.3	45.7	46.6	5.3	2.4
Oregon	23,496	40.6	11.1	17.5	82.3	7.5	3.8	6.3
Pennsylvania	52,340	40.8	7.6	16.7	58.4	35.8	0.5	5.3
Rhode Island	5,935	40.7	5.2	13.3	63.8	13.6	1.7	20.9
South Carolina	16,653	38.6	11.0	13.7	20.8	78.1	0.2	1.0
South Dakota	4,201	40.6	14.8	22.4	83.8	1.8	13.1	1.3
Tennessee	20,974	37.3	10.6	10.0	40.5	56.0	0.2	3.3
Texas	99,405	37.7	11.3	12.8	18.8	46.7	1.2	33.3
Utah	7,515	37.5	14.8	10.6	78.6	3.6	3.8	13.9
Vermont	4,775	43.2	6.5	18.7	97.0	1.4	0.7	0.9
Virginia	28,371	40.2	7.1	13.5	33.1	62.7	1.9	2.2
Washington	26,164	41.2	7.3	15.1	69.3	19.2	6.7	4.8
West Virginia	11,374	37.7	13.3	10.4	88.5	10.6	0.2	0.7
Wisconsin	19,832	39.5	10.3	16.1	58.0	35.3	3.3	3.4
Wyoming	1,722	41.6	12.0	20.3	80.9	4.9	2.1	12.1

1. In a few instances, cases reported for specific States actually originated in, and are still administered by, agencies in other States.
2. Ages below 18 and above 100 have been excluded.

Appendix C-2: Income And Rent Burden Of The HCV Population In Each Of The 50 States And Washington, DC[1]

	Avg. Family Size	Median Unadjusted H'Hold. Income[2]	Pct. Earning LT 30 Pct. Of Median[2]	Avg. Pct. Of Area Median	Avg. Rent Burden All HCV[3]	Pct. With Burdens GT 30%[3]	Avg. Rent Burden Vouchers[3]	Pct.With Voucher Burdens GT 40%[3]
Alabama	2.7	$ 6,384	79.7	19.7	36.0	66.2	37.0	25.2
Alaska	2.5	13,995	40.0	31.9	31.0	55.0	31.4	6.4
Arizona	2.8	7,971	72.8	22.5	34.7	69.3	35.4	19.4
Arkansas	2.5	6,384	68.8	23.5	35.6	67.8	36.8	22.7
California	2.8	10,714	65.4	27.0	31.4	65.0	32.6	15.7
Colorado	2.4	7,944	75.2	21.8	32.9	64.0	33.4	17.7
Connecticut	2.7	10,572	75.6	22.0	32.1	61.0	33.6	16.0
Delaware	2.7	8,868	82.4	18.8	34.3	66.2	35.4	18.7
District of Columbia	3.0	8,058	90.3	14.5	32.6	60.9	34.6	27.0
Florida	2.8	8,050	73.1	22.8	33.8	61.8	35.0	21.4
Georgia	3.0	8,016	77.7	20.4	35.9	64.9	37.2	26.2
Hawaii	3.1	11,066	71.6	24.9	31.8	60.9	33.2	16.5
Idaho	2.6	7,944	68.3	24.6	35.0	75.5	36.3	22.0
Illinois	2.8	8,449	83.1	18.4	32.2	59.3	32.4	14.2
Indiana	2.5	7,452	78.1	20.3	35.5	65.9	36.9	26.9
Iowa	2.1	7,789	75.9	22.4	32.6	67.4	33.4	13.8
Kansas	2.4	7,591	76.9	21.7	33.7	65.2	34.9	21.0
Kentucky	2.5	6,442	73.6	22.2	34.8	68.6	36.1	22.4
Louisiana	2.9	6,600	71.2	23.3	35.8	65.0	37.5	27.9
Maine	2.1	7,752	64.8	27.7	32.2	64.2	33.6	14.3
Maryland	2.6	9,156	80.0	19.6	33.2	60.2	33.9	21.0
Massachusetts	2.5	10,589	70.2	25.0	30.7	55.2	30.8	10.5
Michigan	2.6	9,504	76.1	22.3	33.3	66.8	34.5	17.9
Minnesota	2.4	9,174	74.9	22.7	32.7	66.9	33.5	12.2
Mississippi	3.1	6,597	73.2	22.3	35.3	66.1	36.2	22.7
Missouri	2.7	6,552	80.7	19.4	33.5	64.3	36.2	17.0
Montana	2.4	7,220	70.4	24.6	32.6	65.9	33.6	15.6
Nebraska	2.4	8,009	76.9	21.3	33.3	65.5	34.8	19.8
Nevada	2.6	9,152	67.8	24.3	33.0	63.3	33.9	16.9
New Hampshire	2.1	9,948	62.9	27.5	33.1	61.3	33.6	17.5
New Jersey	2.6	10,116	77.1	21.8	32.0	59.1	33.3	17.8
New Mexico	2.7	6,576	69.5	24.2	33.2	64.8	34.0	15.9
New York	2.6	8,738	76.7	23.1	30.8	59.0	31.4	18.8
North Carolina	2.5	6,804	75.9	21.5	36.1	67.4	37.7	28.0
North Dakota	2.0	7,645	69.8	24.1	32.1	64.3	32.8	12.3
Ohio	2.6	7,823	78.3	20.9	34.0	66.3	35.1	21.0
Oklahoma	2.7	6,780	74.0	21.5	36.4	74.4	38.9	30.8
Oregon	2.5	8,235	66.3	26.1	34.0	66.2	36.1	22.6
Pennsylvania	2.5	8,508	69.7	24.7	33.4	64.6	34.2	17.8
Rhode Island	2.6	9,398	69.4	25.5	30.8	55.0	31.1	8.8
South Carolina	2.6	7,308	74.4	21.9	34.6	65.9	35.4	20.4
South Dakota	2.1	8,289	66.3	24.7	32.2	60.9	32.7	12.6
Tennessee	2.7	6,952	79.6	19.8	36.0	64.9	36.6	22.2
Texas	2.9	6,768	75.1	20.9	34.3	60.7	34.8	21.8
Utah	2.6	8,052	73.8	22.3	34.5	68.1	36.2	23.8
Vermont	2.1	8,472	62.6	28.5	33.4	66.7	34.4	20.1
Virginia	2.6	8,784	72.0	22.8	33.3	61.3	34.4	20.4
Washington	2.5	8,785	75.0	23.4	33.6	68.2	35.4	21.9
West Virginia	2.5	6,240	68.5	23.6	36.5	74.5	38.2	28.8
Wisconsin	2.5	9,663	72.9	23.4	32.6	60.5	33.7	17.2
Wyoming	2.1	7,224	72.9	23.0	32.2	64.1	32.4	11.1

1. In a few instances, cases reported for specific States actually originated in, and are still administered by, agencies in other locations.
2. Total unadjusted household income is used for household median income and for comparisons of household income with area median income.
3.Adjusted household income is used for all rent burden calculations. Rent burdens equal to or greater than 100 percent have been excluded.
Rents and subsidies below $5.00 and above $3,400 have been excluded.

Appendix C-3: Selected Family And Unit Characteristics Of The HCV Population In Each Of The 50 States and Washington DC[1]

	Avg. Monthly Gross Rent[2]	Avg. Monthly Subsidy Amount[2]	Pct. Of H'Holds With Children	Pct. Non-Eld. With Disability	Pct. 0-1 Bedrms	Pct. 2 Bedrms	Pct. 3 Bedrms	Pct 4+ Bedrms
Alabama	$459	$268	71.4	15.2	13.0	48.3	35.4	3.3
Alaska	796	417	59.9	29.0	23.7	42.6	29.2	4.5
Arizona	641	400	65.5	24.2	24.2	40.3	29.7	5.8
Arkansas	419	241	62.7	22.9	19.2	47.5	30.8	2.5
California	798	475	54.2	20.6	29.9	39.2	25.0	5.9
Colorado	686	448	56.9	32.3	26.0	39.8	27.1	7.2
Connecticut	775	457	58.3	18.9	24.2	37.9	32.9	5.0
Delaware	700	406	65.1	23.4	25.0	40.2	30.9	3.8
District of Columbia	866	612	65.8	14.5	19.3	37.3	32.3	11.1
Florida	634	407	65.1	16.8	22.7	39.9	31.5	5.8
Georgia	639	350	69.6	16.5	12.9	40.6	39.7	6.7
Hawaii	863	549	66.7	20.3	22.3	35.5	36.2	5.9
Idaho	547	308	62.4	33.8	57.9	22.7	16.4	3.0
Illinois	697	461	64.2	24.5	19.6	38.0	33.9	8.5
Indiana	518	304	59.5	26.6	28.6	39.0	28.4	4.0
Iowa	456	248	49.3	30.9	35.7	42.1	19.6	2.6
Kansas	506	287	57.5	33.5	28.1	38.9	28.1	4.9
Kentucky	468	247	63.7	29.8	29.0	43.0	25.4	2.6
Louisiana	472	290	70.7	17.7	16.1	42.2	37.4	4.3
Maine	545	307	46.4	35.7	38.4	38.3	20.8	2.5
Maryland	723	454	55.8	22.7	25.9	37.9	31.4	4.8
Massachusetts	814	517	58.7	26.2	26.0	35.9	29.6	8.5
Michigan	596	339	64.8	25.8	21.9	38.0	34.7	5.3
Minnesota	614	351	55.6	27.9	33.6	41.9	20.9	3.6
Mississippi	471	288	76.7	21.7	8.2	38.4	46.7	6.6
Missouri	476	259	67.0	23.1	20.9	42.7	30.6	5.7
Montana	482	278	53.0	32.8	27.5	41.3	24.9	6.2
Nebraska	524	283	62.5	23.5	27.9	41.9	25.2	5.1
Nevada	711	453	59.3	22.4	28.3	33.7	29.6	8.5
New Hampshire	658	338	45.5	33.3	61.1	24.1	13.2	1.6
New Jersey	841	557	53.2	20.3	33.6	36.6	24.6	5.1
New Mexico	521	274	66.7	20.3	22.7	41.5	32.3	3.5
New York	725	475	56.1	18.1	37.9	35.0	22.0	5.0
North Carolina	529	309	61.8	23.8	17.2	45.8	33.5	3.5
North Dakota	435	247	45.5	27.7	38.2	42.1	17.5	2.2
Ohio	536	313	63.1	27.0	22.3	39.2	31.8	6.7
Oklahoma	504	306	67.4	19.0	16.8	38.8	40.3	4.1
Oregon	603	356	55.6	29.2	28.4	43.3	24.5	3.8
Pennsylvania	573	333	58.5	24.6	29.1	34.7	30.4	5.8
Rhode Island	675	388	63.6	23.1	23.6	38.2	33.5	4.8
South Carolina	511	305	67.3	21.6	16.8	44.7	34.7	3.8
South Dakota	476	265	47.8	28.4	40.8	36.8	19.5	2.9
Tennessee	526	283	69.9	22.8	15.5	46.6	34.7	3.1
Texas	569	372	71.7	15.6	18.5	42.9	33.8	4.9
Utah	620	376	64.3	28.0	24.3	41.5	28.0	6.2
Vermont	612	354	43.7	40.9	45.8	31.4	19.3	3.6
Virginia	621	369	62.8	24.0	17.9	43.2	34.2	4.7
Washington	705	434	56.7	33.1	28.9	37.6	26.5	7.0
West Virginia	432	248	62.8	29.5	20.2	45.0	31.1	3.8
Wisconsin	545	285	58.2	29.3	26.8	40.8	27.9	4.5
Wyoming	472	280	48.0	34.6	33.3	38.0	23.4	5.3

1. In a few instances, cases reported for specific States actually originated in, and are still administered by, agencies in other States.
2. Rents and subsidies below $5.00 and above $3,400 have been excluded

Appendix C-4: "Turnover" And "Length Of Time In Program" Characteristics Of The HCV Population In Each Of The 50 States and Washington DC[1]

	Pct. New Families[2]	Pct. Other H'Holds[2]	Years In HCV Program[3] Mean	Median
Alabama	16.8	83.2	3.6	2.5
Alaska	28.9	71.1	1.8	1.3
Arizona	16.3	83.7	4.9	2.9
Arkansas	25.1	74.9	3.2	1.8
California	9.5	90.5	6.5	5.1
Colorado	18.9	81.1	3.9	2.3
Connecticut	10.5	89.5	4.9	3.6
Delaware	8.7	91.3	6.7	5.2
District of Columbia	9.8	90.2	3.6	2.9
Florida	14.5	85.5	3.9	3.0
Georgia	14.8	85.2	4.3	3.1
Hawaii	6.7	93.3	7.2	7.0
Idaho	17.6	82.4	3.4	2.0
Illinois	11.6	88.4	5.0	3.1
Indiana	17.8	82.2	3.5	2.3
Iowa	23.4	76.6	3.4	1.8
Kansas	21.3	78.7	3.6	2.2
Kentucky	21.1	78.9	4.1	2.3
Louisiana	21.1	78.9	3.2	2.3
Maine	17.8	82.2	4.5	2.8
Maryland	11.9	88.1	4.6	3.2
Massachusetts	12.6	87.4	5.1	3.3
Michigan	19.1	80.9	4.6	2.7
Minnesota	19.3	80.7	4.2	2.5
Mississippi	15.9	84.1	3.4	2.0
Missouri	21.3	78.7	3.9	2.3
Montana	14.1	85.9	4.3	2.5
Nebraska	14.8	85.2	4.5	2.7
Nevada	23.5	76.5	2.7	1.7
New Hampshire	16.5	83.5	4.6	3.2
New Jersey	12.5	87.5	3.8	1.3
New Mexico	20.5	79.5	3.4	2.0
New York	7.5	92.5	6.8	5.7
North Carolina	15.9	84.1	4.7	2.9
North Dakota	17.4	82.6	4.0	2.3
Ohio	17.6	82.4	3.7	2.4
Oklahoma	17.8	82.2	3.6	2.3
Oregon	20.8	79.2	3.9	2.2
Pennsylvania	16.2	83.8	4.6	3.0
Rhode Island	13.5	86.5	4.5	2.7
South Carolina	13.8	86.2	3.8	2.6
South Dakota	18.1	81.9	3.6	1.9
Tennessee	15.0	85.0	3.7	2.3
Texas	14.3	85.7	4.2	2.6
Utah	21.7	78.3	2.9	1.7
Vermont	16.5	83.5	4.7	2.8
Virginia	22.0	78.0	4.1	2.6
Washington	21.4	78.6	3.9	2.4
West Virginia	20.0	80.0	3.8	2.3
Wisconsin	18.1	81.9	4.3	2.6
Wyoming	41.4	58.6	2.4	1.0

1. In a few instances, cases reported for specific States actually originated in, and are still administered by, agencies in other States.
2. "Percent New Families" includes new admissions and portability move-ins. "Percent Others" includes all reexaminations and changes of unit.
3. Length of Stay in HCV is for those receiving assistance as of September 30, 2000.

APPENDIX D

Selected Characteristics of Housing Choice Voucher Households And The Units They Occupy For Each of The 50 Largest HCV Administering Agencies (Public Housing Authorities And State Agencies)

Appendix D-1: Age And Race/Ethnicity Of The HCV Population In Each Of The 50 Largest PHAs[1]

	Rept'd. H'Holds	Median Age Head Of H'Hold[2]	Percent Of H'Hold Heads Under 25[2]	Percent Of H'Hold Heads At Least 62[2]	Pct. White Non-Hispanic	Pct. Black Non-Hispanic	Pct. Other Non-Hispanic	Pct. Hispanic
San Francisco Housing Authority (CA001)	4,363	48.6	2.1	24.7	23.9	38.4	29.2	8.5
Los Angeles (County) Housing Authority (CA002)	13,518	45.5	1.5	29.3	20.7	40.0	7.6	31.6
Oakland Housing Authority (CA003)	9,586	42.1	4.8	13.0	4.3	79.4	13.8	2.5
Los Angeles (City) Housing Authority (CA004)	32,363	45.7	1.3	23.3	16.6	58.0	1.9	23.4
Fresno (City) Housing Authority (CA006)	5,576	39.8	6.6	11.1	14.7	28.4	16.5	40.5
Contra Costa County Housing Authority (CA011)	5,289	43.4	3.9	20.9	52.9	29.2	10.0	7.9
San Bernardino (County) Housing Authority (CA019)	6,489	42.6	2.2	18.6	24.4	46.6	3.2	25.8
Riverside (County) Housing Authority (CA027)	6,997	44.1	4.1	24.6	35.9	30.9	4.4	28.8
San Jose (City) Housing Authority (CA056)	4,293	50.4	1.5	30.6	15.7	9.4	39.4	35.5
Santa Clara (County) Housing Authority (CA059)	6,508	49.6	2.0	31.1	23.2	8.9	35.0	32.9
San Diego (City) Housing Authority (CA063)	8,753	46.8	1.3	24.5	23.2	32.2	13.5	31.1
Long Beach Housing Authority (CA068)	5,155	46.4	1.0	21.9	19.1	51.1	21.3	8.5
Orange (County) Housing Authority (CA094)	7,064	49.5	1.0	28.6	43.7	5.4	32.1	18.8
Anaheim Housing Authority (CA104)	4,341	46.3	3.1	28.8	50.1	5.7	9.4	34.7
San Diego (County) Housing Authority (CA108)	6,589	48.5	1.0	32.0	56.3	8.8	3.6	31.4
Department of Public & Assisted Hsg. (D.C.) (DC001)	4,646	41.8	4.1	12.5	1.0	96.4	0.2	2.5
Jacksonville Housing Authority (FL001)	5,441	33.8	15.2	7.1	9.7	88.5	0.2	1.5
Miami-Dade Housing Authority (FL005)	7,290	45.4	2.4	29.9	1.8	49.0	0.0	49.2
Atlanta Housing Authority (GA006)	8,202	36.8	8.8	5.9	0.7	98.8	0.1	0.5
Georgia Dep't. Of Comm. Affairs (State) (GA901)	13,455	38.5	8.7	16.0	22.7	76.0	0.3	1.1
Chicago Housing Authority (IL002)	25,161	44.0	5.0	15.8	3.2	85.3	0.4	11.1
Cook County Housing Authority (IL025)	8,604	40.4	5.3	15.9	18.6	79.2	0.2	2.1
Indianapolis Housing Authority (IN017)	4,106	38.0	9.2	12.4	19.7	78.6	0.1	1.7
Housing Authority of New Orleans (LA001)	4,671	41.4	3.4	15.5	0.8	98.7	0.1	0.4
Boston Housing Authority (MA002)	6,802	42.6	4.5	19.4	24.0	46.1	4.6	25.3
Mass. Dep't. of Hsg. & Comm. Dev. (State) (MA901)	13,920	39.3	6.8	8.6	46.4	24.5	2.0	27.1
Housing Authority Of Baltimore City (MD002)	4,711	41.0	4.5	10.8	5.9	92.5	0.4	1.2
Baltimore (County) Housing Authority (MD033)	4,419	41.3	5.9	20.1	39.9	58.0	0.6	1.4
MI (State) Housing Development Agency (MI901)	9,023	40.7	5.7	15.6	46.2	51.0	1.3	1.5
Kansas City Housing Authority (MO002)	4,105	35.4	12.9	6.7	5.3	91.7	0.5	2.5
St. Louis County Housing Authority (MO004)	4,804	34.8	12.6	8.5	10.1	89.4	0.1	0.4
NJ Department Of Community Affairs (State) (NJ912)	13,895	44.3	3.0	20.3	44.8	35.7	0.4	19.1
New York City Housing Authority (NY005)	73,000	43.1	5.6	24.9	19.6	36.1	0-.6	43.7
NYC Department Of Hsg. Preserv. & Devel. (NY110)	11,847	47.8	2.0	24.4	7.2	45.3	1.3	46.3
NY Div. Of Hsg. & Comm. Renewal (State) (NY902)	10,407	42.1	6.4	19.1	89.1	7.3	0.6	3.0
NY Div. Of Hsg. & Comm. Renewal (State) (NY903)	11,336	42.0	3.6	20.8	44.2	36.5	0.6	18.7
Columbus Metropolitan Housing Authority (OH001)	6,033	37.2	11.6	11.5	23.4	74.9	0.8	0.9
Cuyahoga Metropolitan Housing Authority (OH003)	9,457	38.8	5.4	7.9	4.1	93.4	0.3	2.2
Cincinnati Metropolitan Housing Authority (OH004)	5,417	39.6	13.2	10.0	17.1	81.0	0.3	1.5
Oklahoma Housing Finance Agency (State) (OK901)	8,426	37.3	13.8	13.0	44.2	49.4	4.1	2.4
Portland Housing Authority (OR002)	4,595	41.1	10.3	17.4	56.5	31.7	7.4	4.3
Philadelphia Housing Authority (PA002)	8,850	40.1	5.0	13.3	10.6	86.2	1.1	2.2
Puerto Rico Department Of Housing (State) (RQ901)	7,875	40.0	10.1	12.0	0.0	0.0	0.0	99.9
Tennessee Hsg. Department Agency (State) (TN903)	4,551	38.2	10.0	13.6	45.3	42.7	0.2	11.8
Houston Housing Authority (TX005)	9,519	38.6	2.7	9.7	8.3	88.8	2.9	0.0
San Antonio Housing Authority (TX006)	10,974	36.2	12.7	8.2	8.6	19.2	0.2	72.0
Dallas Housing Authority (TX009)	9,997	36.4	8.5	7.7	4.6	88.8	2.8	3.8
Virginia Housing Devel. Authority (State) (VA901)	8,690	40.4	7.5	13.7	50.5	48.4	0.4	0.6
King County Housing Authority (WA002)	4,373	39.9	7.9	13.6	57.5	33.5	6.2	2.8
Milwaukee Housing Authority (WI002)	4,187	38.0	6.9	9.2	9.5	87.0	0.5	3.1

1. In a few instances, cases reported for specific agencies are actually located in other jurisdictions.
2. Ages below 18 and above 100 have been excluded.

Appendix D-2: Income And Rent Burden Of The HCV Population In Each Of The 50 Largest PHAs[1]

	Avg. Family Size	Median Unadjusted H'Hold. Income[2]	Pct. Earning LT 30 Pct. Of Median[2]	Avg. Pct. Of Area Median	Avg. Rent Burden All HCV[3]	Pct. With Burdens GT 30%[3]	Avg. Rent Burden Vouchers[3]	Pct. With Burdens GT 40%[3]
San Francisco Housing Authority (CA001)	2.5	$ 12,024	81.0	21.9	25.3	46.9	18.6	5.3
Los Angeles (County) Housing Authority (CA002)	2.7	10,032	67.5	27.0	31.4	67.8	34.8	14.9
Oakland Housing Authority (CA003)	2.9	10,560	80.5	21.3	29.0	56.6	27.6	4.7
Los Angeles (City) Housing Authority (CA004)	2.6	9,420	67.9	26.4	31.9	66.0	35.7	25.2
Fresno (City) Housing Authority (CA006)	3.7	10,863	38.5	34.4	33.2	70.6	37.4	28.2
Contra Costa County Housing Authority (CA011)	2.5	11,311	76.6	23.3	30.5	61.1	30.7	10.7
San Bernardino (County) Housing Authority (CA019)	2.9	9,757	62.6	28.2	33.7	72.8	34.8	20.1
Riverside (County) Housing Authority (CA027)	2.8	9,858	61.5	28.6	33.9	76.4	36.0	19.8
San Jose (City) Housing Authority (CA056)	2.9	13,160	85.8	19.6	31.2	67.8	32.3	14.7
Santa Clara (County) Housing Authority (CA059)	2.9	13,701	84.1	20.1	30.4	63.2	30.6	10.7
San Diego (City) Housing Authority (CA063)	2.8	11,495	64.1	27.9	28.6	55.2	27.9	4.6
Long Beach Housing Authority (CA068)	2.8	9,918	68.3	26.6	31.9	71.9	35.6	17.8
Orange (County) Housing Authority (CA094)	2.8	13,147	77.0	23.8	31.8	68.6	33.1	13.8
Anaheim Housing Authority (CA104)	2.9	13,073	74.8	24.0	30.3	60.1	30.4	9.8
San Diego (County) Housing Authority (CA108)	2.3	10,287	65.9	28.1	29.9	55.5	29.9	15.1
Department of Public & Assisted Hsg. (D.C.) (DC001)	3.0	8,060	90.3	14.4	32.6	61.0	34.5	26.8
Jacksonville Housing Authority (FL001)	3.1	8,464	74.1	20.9	34.3	59.6	37.6	24.1
Miami-Dade Housing Authority (FL005)	2.8	6,704	74.7	23.4	33.5	51.7	34.0	22.0
Atlanta Housing Authority (GA006)	3.1	8,554	83.2	17.5	36.4	63.3	37.3	26.1
Georgia Dep't. Of Comm. Affairs (State) (GA901)	2.9	7,464	74.8	22.2	35.0	63.4	35.3	19.7
Chicago Housing Authority (IL002)	2.8	8,050	86.4	17.0	31.9	58.0	31.9	11.1
Cook County Housing Authority (IL025)	2.7	9,100	84.5	18.1	29.2	46.7	24.4	8.8
Indianapolis Housing Authority (IN017)	2.8	7,480	79.6	18.5	32.8	46.8	34.4	20.6
Housing Authority of New Orleans (LA001)	2.9	6,500	76.7	21.5	34.2	50.4	36.5	25.5
Boston Housing Authority (MA002)	2.7	11,432	71.3	23.9	31.4	54.0	32.1	18.9
Mass. Dep't. of Hsg. & Comm. Dev. (State) (MA901)	2.8	10,134	73.1	23.6	30.6	54.3	30.2	9.7
Housing Authority Of Baltimore City (MD002)	2.7	7,271	86.9	17.0	35.2	63.6	35.2	23.3
Baltimore (County) Housing Authority (MD033)	2.4	9,017	80.6	20.1	31.4	52.4	32.0	22.0
MI (State) Housing Development Agency (MI901)	2.5	9,490	78.5	21.6	33.1	67.1	34.5	17.6
Kansas City Housing Authority (MO002)	2.9	6,648	83.3	16.9	34.5	62.9	34.1	19.7
St. Louis County Housing Authority (MO004)	2.9	7,284	85.7	17.5	33.3	65.6	34.2	15.1
NJ Department Of Community Affairs (State) (NJ912)	2.5	9,596	77.3	22.1	31.3	55.6	31.6	13.4
New York City Housing Authority (NY005)	2.8	8,252	82.8	21.3	28.7	54.3	24.3	8.8
NYC Department Of Hsg. Preserv. & Devel. (NY110)	2.3	7,284	83.8	19.9	29.0	50.8	25.6	14.5
NY Div. Of Hsg. & Comm. Renewal (State) (NY902)	2.4	8,460	63.6	27.2	34.2	69.8	38.3	29.0
NY Div. Of Hsg. & Comm. Renewal (State) (NY903)	2.9	10,612	72.5	24.2	33.4	62.2	36.8	31.1
Columbus Metropolitan Housing Authority (OH001)	2.7	7,280	81.7	18.5	32.9	59.2	32.9	18.2
Cuyahoga Metropolitan Housing Authority (OH003)	2.9	8,592	79.2	20.2	31.7	56.6	31.1	11.8
Cincinnati Metropolitan Housing Authority (OH004)	2.8	8,592	80.9	19.9	35.8	72.8	39.2	30.7
Oklahoma Housing Finance Agency (State) (OK901)	2.7	6,780	75.2	21.1	36.7	75.3	39.0	30.0
Portland Housing Authority (OR002)	2.5	7,968	77.2	21.8	34.8	63.8	37.5	30.7
Philadelphia Housing Authority (PA002)	3.0	8,424	81.7	20.1	33.9	57.8	33.6	24.2
Puerto Rico Department Of Housing (State) (RQ901)	3.1	2,724	57.8	32.1	36.6	63.9	37.6	26.2
Tennessee Hsg. Department Agency (State) (TN903)	2.6	6,948	78.4	21.4	35.4	70.0	36.5	17.8
Houston Housing Authority (TX005)	3.2	6,828	86.2	17.0	32.5	52.1	31.0	18.3
San Antonio Housing Authority (TX006)	3.2	6,828	75.6	21.1	34.3	57.4	35.1	20.9
Dallas Housing Authority (TX009)	3.0	7,080	80.5	17.1	31.6	51.6	30.3	17.0
Virginia Housing Devel. Authority (State) (VA901)	2.5	8,358	69.4	24.8	32.0	57.6	33.5	20.6
King County Housing Authority (WA002)	2.8	9,722	81.3	20.7	31.9	62.3	32.8	15.0
Milwaukee Housing Authority (WI002)	2.9	10,658	77.5	22.5	29.7	45.7	29.0	3.9

1. In a few instances, cases reported for specific agencies actually originated in, and are still administered by, agencies in other locations.
2. Total unadjusted household income is used for household median income and for comparisons of household income with area median income.
3. Adjusted household income is used for all rent burden calculations. Rent burdens equal to or greater than 100 percent have been excluded. Rents and subsidies below $5.00 and above $3,400 have been excluded.

Appendix D-3: Selected Family And Unit Characteristics Of The HCV Population In Each Of The 50 Largest PHAs[1]

	Avg. Monthly Gross Rent[2]	Avg. Monthly Subsidy Amount[2]	Pt. Of H'Holds With Children	Pct. Non-Eld. With Disability	Pct. 0-1 Bedrms	Pct. 2 Bedrms	Pct. 3 Bedrms	Pct 4+ Bedrms
San Francisco Housing Authority (CA001)	$1,100	$812	44.9	27.5	39.5	28.8	26.7	5.0
Los Angeles (County) Housing Authority (CA002)	790	492	53.3	17.5	35.0	35.6	22.8	6.6
Oakland Housing Authority (CA003)	884	605	66.7	21.4	18.9	40.6	32.1	8.5
Los Angeles (City) Housing Authority (CA004)	786	490	52.2	17.0	30.6	45.1	20.2	4.1
Fresno (City) Housing Authority (CA006)	611	310	75.0	20.0	11.2	37.7	38.3	12.9
Contra Costa County Housing Authority (CA011)	885	569	54.1	26.6	27.6	39.4	26.4	6.6
San Bernardino (County) Housing Authority (CA019)	680	380	62.1	22.2	21.2	37.2	31.4	10.2
Riverside (County) Housing Authority (CA027)	656	349	57.4	21.9	30.8	33.6	27.9	7.7
San Jose (City) Housing Authority (CA056)	1,211	795	50.2	21.0	27.3	29.7	29.5	13.6
Santa Clara (County) Housing Authority (CA059)	1,215	721	50.9	18.0	30.4	30.3	28.8	10.5
San Diego (City) Housing Authority (CA063)	753	463	18.4	N/A [3]	27.8	38.6	26.0	7.7
Long Beach Housing Authority (CA068)	774	483	54.7	28.0	31.4	40.0	24.8	3.8
Orange (County) Housing Authority (CA094)	875	417	51.8	18.3	35.8	41.4	19.4	3.4
Anaheim Housing Authority (CA104)	802	453	55.1	14.2	33.8	49.6	13.5	3.1
San Diego (County) Housing Authority (CA108)	709	420	45.2	23.7	40.1	40.5	16.9	2.4
Department of Public & Assisted Hsg. (D.C.) (DC001)	868	614	66.1	14.5	19.1	37.2	32.4	11.3
Jacksonville Housing Authority (FL001)	582	354	81.6	14.3	14.2	41.7	39.5	4.6
Miami-Dade Housing Authority (FL005)	713	508	55.4	12.3	25.8	36.4	30.5	7.3
Atlanta Housing Authority (GA006)	753	503	78.4	12.8	8.1	43.1	38.3	10.5
Georgia Dep't. Of Comm. Affairs (State) (GA901)	545	207	69.1	19.1	15.9	39.7	39.3	5.1
Chicago Housing Authority (IL002)	767	533	59.9	26.9	20.9	33.2	34.8	11.2
Cook County Housing Authority (IL025)	746	530	64.3	20.8	16.7	40.4	35.4	7.5
Indianapolis Housing Authority (IN017)	576	363	67.5	17.9	20.6	35.1	36.5	7.8
Housing Authority of New Orleans (LA001)	536	359	65.5	21.8	18.1	38.5	37.0	6.4
Boston Housing Authority (MA002)	987	646	62.8	19.4	18.5	28.7	34.8	17.9
Mass. Dep't. of Hsg. & Comm. Dev. (State) (MA901)	826	555	67.6	24.5	17.2	35.7	34.8	12.4
Housing Authority Of Baltimore City (MD002)	631	410	63.4	24.8	23.6	40.5	32.3	3.6
Baltimore (County) Housing Authority (MD033)	623	379	57.2	22.6	30.2	46.7	21.3	1.9
MI (State) Housing Development Agency (MI901)	615	356	58.6	27.7	25.1	36.7	34.0	4.1
Kansas City Housing Authority (MO002)	548	175	74.1	17.2	18.0	39.6	34.4	8.0
St. Louis County Housing Authority (MO004)	541	338	77.0	17.9	16.1	44.0	32.8	7.1
NJ Department Of Community Affairs (State) (NJ912)	833	561	50.0	27.9	33.4	35.6	25.5	5.6
New York City Housing Authority (NY005)	771	543	58.6	12.3	36.6	39.1	20.2	4.1
NYC Department Of Hsg. Preserv. & Devel. (NY110)	622	427	44.8	15.3	45.8	36.9	14.9	2.3
NY Div. Of Hsg. & Comm. Renewal (State) (NY902)	510	266	52.3	32.9	60.5	20.6	15.9	3.0
NY Div. Of Hsg. & Comm. Renewal (State) (NY903)	871	562	61.3	18.8	43.9	27.8	20.9	7.4
Columbus Metropolitan Housing Authority (OH001)	574	359	69.9	22.6	15.4	38.6	40.0	6.0
Cuyahoga Metropolitan Housing Authority (OH003)	600	373	72.0	15.4	11.2	39.8	35.4	13.7
Cincinnati Metropolitan Housing Authority (OH004)	585	325	70.4	23.3	22.7	37.6	30.9	8.8
Oklahoma Housing Finance Agency (State) (OK901)	505	310	68.5	18.3	13.8	39.4	41.8	5.1
Portland Housing Authority (OR002)	677	420	56.2	27.4	31.3	40.6	23.8	4.4
Philadelphia Housing Authority (PA002)	716	479	68.5	18.1	18.5	26.4	45.9	9.2
Puerto Rico Department Of Housing (State) (RQ901)	447	340	69.3	5.9	8.4	26.8	58.7	6.1
Tennessee Hsg. Department Agency (State) (TN903)	496	126	65.9	27.2	15.4	44.3	37.0	3.3
Houston Housing Authority (TX005)	610	423	75.6	17.4	11.6	38.8	41.4	8.2
San Antonio Housing Authority (TX006)	601	420	76.9	17.0	23.6	38.6	31.2	6.7
Dallas Housing Authority (TX009)	736	516	77.5	13.7	10.9	44.6	37.1	7.5
Virginia Housing Devel. Authority (State) (VA901)	535	309	58.0	33.8	18.0	44.1	33.6	4.3
King County Housing Authority (WA002)	847	559	63.5	27.2	24.7	39.4	27.5	8.3
Milwaukee Housing Authority (WI002)	580	314	73.1	23.5	12.1	39.0	41.4	7.5

1. In a few instances, cases reported for specific agencies are actually located in other jurisdictions.
2. Rents and subsidies below $5.00 and above $3,400 have been excluded.
3. The MTCS data for this agency show zero non-elderly households with disabilities. That is likely to be a reporting error.

Appendix D-4: "Turnover" And "Length Of Time In Program" Characteristics Of The HCV Population In Each Of The 50 Largest PHAs[1]

	Pct. New Families[2]	Pct. Other H'Holds[2]	Years In HCV Program[3] Mean	Median
San Francisco Housing Authority (CA001)	14.9	85.1	4.2	2.8
Los Angeles (County) Housing Authority (CA002)	11.1	88.9	7.4	6.1
Oakland Housing Authority (CA003)	11.5	88.5	7.4	4.5
Los Angeles (City) Housing Authority (CA004)	4.9	95.1	6.6	6.5
Fresno (City) Housing Authority (CA006)	15.1	84.9	5.8	5.6
Contra Costa County Housing Authority (CA011)	10.9	89.1	6.5	4.7
San Bernardino (County) Housing Authority (CA019)	9.6	90.4	6.4	5.1
Riverside (County) Housing Authority (CA027)	11.0	89.0	4.3	2.4
San Jose (City) Housing Authority (CA056)	4.5	95.5	8.7	6.4
Santa Clara (County) Housing Authority (CA059)	9.0	91.0	6.2	3.5
San Diego (City) Housing Authority (CA063)	7.4	92.6	15.0	10.5
Long Beach Housing Authority (CA068)	4.1	95.9	5.8	5.2
Orange (County) Housing Authority (CA094)	8.2	91.8	6.6	4.9
Anaheim Housing Authority (CA104)	10.1	89.9	5.3	3.9
San Diego (County) Housing Authority (CA108)	2.4	97.6	5.5	4.1
Department of Public & Assisted Hsg. (D.C.) (DC001)	10.0	90.0	3.6	2.8
Jacksonville Housing Authority (FL001)	12.6	87.4	3.0	3.1
Miami-Dade Housing Authority (FL005)	14.4	85.6	3.8	3.6
Atlanta Housing Authority (GA006)	21.8	78.2	3.8	3.2
Georgia Dep't. Of Comm. Affairs (State) (GA901)	12.4	87.6	4.5	3.1
Chicago Housing Authority (IL002)	10.0	90.0	5.7	3.2
Cook County Housing Authority (IL025)	0.1	99.9	5.9	5.5
Indianapolis Housing Authority (IN017)	16.5	83.5	2.8	2.5
Housing Authority of New Orleans (LA001)	16.2	83.8	3.5	2.6
Boston Housing Authority (MA002)	13.4	86.6	4.4	3.2
Mass. Dep't. of Hsg. & Comm. Dev. (State) (MA901)	10.8	89.2	5.7	3.8
Housing Authority Of Baltimore City (MD002)	13.7	86.3	6.4	4.4
Baltimore (County) Housing Authority (MD033)	13.6	86.4	4.8	3.3
MI (State) Housing Development Agency (MI901)	14.7	85.3	6.2	4.2
Kansas City Housing Authority (MO002)	12.3	97.7	4.8	3.1
St. Louis County Housing Authority (MO004)	21.6	78.4	4.9	3.2
NJ Department Of Community Affairs (State) (NJ912)	11.3	88.7	0.6	0.6
New York City Housing Authority (NY005)	4.0	96.0	8.4	7.4
NYC Department Of Hsg. Preserv. & Devel. (NY110)	6.1	93.9	6.5	5.8
NY Div. Of Hsg. & Comm. Renewal (State) (NY902)	15.4	84.6	4.8	3.3
NY Div. Of Hsg. & Comm. Renewal (State) (NY903)	6.3	93.7	6.1	5.2
Columbus Metropolitan Housing Authority (OH001)	21.9	78.1	3.0	1.9
Cuyahoga Metropolitan Housing Authority (OH003)	14.6	85.4	3.0	2.0
Cincinnati Metropolitan Housing Authority (OH004)	23.5	76.5	4.1	3.1
Oklahoma Housing Finance Agency (State) (OK901)	18.5	81.5	3.1	2.0
Portland Housing Authority (OR002)	22.2	77.8	5.0	3.2
Philadelphia Housing Authority (PA002)	2.9	89.9	4.7	3.4
Puerto Rico Department Of Housing (State) (RQ901)	26.7	73.3	3.8	1.9
Tennessee Hsg. Department Agency (State) (TN903)	15.5	84.5	1.7	2.3
Houston Housing Authority (TX005)	5.9	94.1	3.7	3.0
San Antonio Housing Authority (TX006)	7.7	92.3	5.1	3.0
Dallas Housing Authority (TX009)	6.3	93.7	6.3	4.4
Virginia Housing Devel. Authority (State) (VA901)	30.6	69.4	4.1	2.9
King County Housing Authority (WA002)	28.6	71.4	3.1	1.8
Milwaukee Housing Authority (WI002)	14.5	85.5	6.5	4.7

1. In a few instances, cases reported for specific PHAs actually originated in, and are still administered by, agencies in other locations.
2. "Percent New Families" includes new admissions and portability move-ins. "Percent Others" includes all reexaminations and changes of unit.
3. Length of Stay in HCV is for those receiving assistance as of September 30, 2000.

APPENDIX E

Methodology And Data Issues

APPENDIX E
METHODOLOGY & DATA ISSUES

Introduction

The purpose of this study is to describe HUD's tenant-based assistance program, Housing Choice Vouchers, by detailing who it serves, by focusing on the neighborhoods where participants are, and by providing a sense of the characteristics of these neighborhoods that may affect overall program uses or effectiveness.

This report is based on a comprehensive and unique examination of existing data; it employs no data or data analyses collected via direct discussions with program administrators or participants. It does, however, benefit from, and build on, original data and analyses developed for two recently published studies of public housing agency (PHA) discretionary authority—PHAs are the agencies responsible for administering the HCV Tenant-Based Assistance Program.[63]

Data Sources

MTCS: The primary source of data for this paper is HUD's Multifamily Tenant Characteristics System (MTCS). MTCS is constructed from information that PHAs are required to file with HUD. The input document for this information (HUD Form 50058) is filed for each family entering the tenant-based assistance program, not only at the time of admission to the program, but also at least once per year thereafter as households are recertified for continued program eligibility (required by program rules and regulations). In addition, a new filing is generally required (between annual recertifications) to document changes in circumstances that would affect a family's eligibility or alter the amount of subsidy. In essence, a new family record, i.e., Form 50058, is filed any time certain situations occur, like increased or decreased family income, change of unit, end of program participation, and others.

MTCS contains a wealth of information on families participating in the HCV tenant-based assistance program (as well as the public housing program), is a relatively up-to-date file (unlike Census material which ages during the course of a decade),[64] and is the major data collection and administrative system maintained by HUD's Office of Public and Indian Housing. It contains a variety of household information, such as age and income of family members, the sources of income, race, ethnicity, date of entrance to the program, and many other items. These data are the only source of information used in Appendix A, to describe the overall voucher household population, and they play a major role in specific analyses of HCV usage found in Chapters Two through Five.

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[63] See Deborah J. Devine, Lester Rubin, and Robert W. Gray, *The Uses Of Discretionary Authority In The Public Housing Program*, U.S. Department Of Housing and Urban Development, Washington, DC, July 1999, and Devine et al, *The Uses Of Discretionary Authority In The Tenant-Based Section 8 Housing Program*, U.S. Department Of Housing and Urban Development, Washington, DC, January 2001.

[64] MTCS data are transmitted to HUD electronically and subjected to various edit and validity checks before becoming part of the permanent record.

For this report, more than 1.4 million MTCS household records were examined for the voucher program as a whole (and reported in Chapter One).[65] Of these, more than 717,000 are found in the 50 largest, i.e., most populous, Metropolitan Statistical Areas (MSAs) and just over 693,000 are distributable into neighborhoods (see below for discussion of geocoding methodology and issues). The latter cases form the HCV population examined in Chapter Two and beyond.

Other Program Data: In several places throughout this report, reference is made to, or data provided about, other housing subsidy programs. These include the public housing program (administered by many of the same agencies responsible for the HCV program) and project-based assistance programs in which qualified households benefit by virtue of subsidies paid directly to the owners of multifamily properties. Data for public housing are derived from MTCS and were subject to the same inclusion-exclusion rules used to select voucher households for this report. The project-based information comes from the Tenant Rental Assistance Certification System (TRACS). Like MTCS, this is an administrative database, maintained by HUD's Office of Multifamily Housing, and provides information about the families occupying units subsidized by various project-based assistance programs.

Census Data: The last source of data used to a substantial degree in this report consists of STF-3 and STF-4 tract-level summaries from the 1990 Decennial Census.[66] These provide all the tract level reference points about occupied and affordable housing against which several measures of HCV usage are assessed. These Census summaries also provide the poverty, minority, and housing tenure data that are used to describe the neighborhoods in which HCV is found.

The Units And Levels Of Analysis

There are two basic units of analysis in this report, the household and the "neighborhood" (here equated to Census tracts, see below). Analyses are performed and findings reported for households participating in the HCV program and for the neighborhoods of the 50 largest MSAs, sometimes for all neighborhoods and in other cases, only for neighborhoods with HCV units. Analyses of data and study findings, whether for households or for neighborhoods, are reflected in two basic table formats. The first are aggregate, program-wide tables summing all information for all 50 of the largest MSAs (sometimes showing aggregate central city and suburban data separately). The second are MSA-by-MSA tables for each of the 50 largest MSAs, sometimes with separate central city and suburban components, and always along the same dimensions as the aggregate tables with which they are associated.

The labels "central city" and "suburbs" represent, in some cases, more than one central city and any number of suburban jurisdictions. Suburban in this report simply means non-central city. In cases where only one central city exists, its boundaries may coincide

[65] Since the total population of HCV households is used for all the analyses here (both program-wide and for each MSA), no weighting is necessary to yield fully representative results. The number of households participating in HCV exceeds 1.4 million, but several inclusion-exclusion rules were developed for this report.

[66] Unfortunately, Year 2000 Census data were not available for this report. The authors recognize that the 10-year difference between Census neighborhood information and MTCS household information is quite wide and that more current Census data could change some of the findings and conclusions. It is unlikely, however, that neighborhoods would have changed so dramatically in 10 years as to invalidate the basic conclusions reached here. Critical numbers, however, will be rerun when tract-level Census data for 2000 become available.

with the boundaries of a public housing agency administering vouchers within it, but generally will not.

This report focuses on central cities and suburbs, rather than particular jurisdictions or housing agencies, because of the expectation that there would be significant differences across these areas, including differences expressed through the spatial mismatch hypothesis. The hypothesis refers to apparently distinct structural characteristics of places that may affect HCV program participants, and that do not usually reside within one housing agency or specific jurisdiction.

Household characteristics that may differentiate some groups of HCV participants from others are also examined because they may hold clues as to where and with what effectiveness vouchers are used. These include race and the mobility status of households. Other household characteristics, like employment rate, earnings, and TANF receipt, are also examined for apparent associations with race and mobility.

MTCS Data Quality Issues

Reporting Rates: The mid-2000 MTCS data used in this report are considered quite reliable. Checks were done to verift accuracy and completeness of the data. In particular, range checks and edits were performed to look for invalid entries that are not consistent with program eligibility rules, duplicate entries for some households, inconsistent entries when household characteristics are compared on a data field-by-data field basis, and other related types of problems.

Data Cleaning—Inclusions/Exclusions: MTCS has front-end routines that are intended to reject data submissions that are not permitted on the basis of program requirements or reporting requirements (as shown on the Form 50058). These routines contribute significantly to data quality but cannot solve all problems. For example, MTCS reports that there are a few voucher households with earnings well above $100,000 per year. Similarly, there are households who are reported as paying in excess of $3,000 per month to rent a "HCV-eligible" unit. In these kinds of cases, the methodology used here adopts ceilings above which a particular field is declared missing, but the household still remains part of the study database.[67] Similarly, MTCS reports a number of one- or two-person households occupying nine-bedroom, ten-bedroom, or even larger units, and some twelve- or thirteen-person households occupying one- or two-bedroom units. All these kinds of mismatches between program rules of household and unit size are declared "missing values" but the households still remain part of the database.[68] Finally, the MTCS field designed to cover "transaction type" was often inconsistent with the field indicating whether a household had moved when receiving voucher assistance. For example, some of the households who moved to a new jurisdiction with HCV obtained from a previous location (known as a "portability move-in") were classified in MTCS as non-movers. Since that combination of data codes is impossible, correction to "mover" status was made. There were other

[67] In the case of household income, any value above $90,000 caused a data field to be recoded as missing. For rent, any value in excess of $2,200 also caused the gross rent field to be missing.

[68] In fact, all households for which MTCS reported more than 10 persons resulted in a missing value for household size, in addition to declarations of missing values for the extreme combinations of household and bedroom size.

"cleaning" routines of a similar nature that were made as the study and data analysis progressed and a large number of variables were created, most notably "rent burden."

Rent Burden: The rent burden methodology used in this report adopts a process that produces rent burden estimates that are both consistent from place to place and with HUD's 30 percent and 40 percent rent burden rules. In addition, it is quite simple and easy to replicate if the need arises. The method employs the "gross rent" and housing assistance payment (HAP) data fields from MTCS and adds adjusted household income. Gross rent includes tenant paid utilities; HAP is the amount of gross rent paid by the HCV subsidy; and adjusted household income is total income minus allowances for family size and other factors (as required by HUD rules) and which requires manipulation of basic MTCS data. The simple formula for household rent burden is:

$$\left(\frac{\textit{Gross Rent - HAP}}{\textit{Adjusted Income/12}}\right) \textbf{ X 100}$$

There are some cases, however, in which this formula yielded rent burdens in excess of 100 percent; in essence, households would be paying more for rent than they receive as cash income. The correction applied here was to declare missing any rent burden exceeding 100 percent. Together with the exclusions for income and rent noted earlier, this rent burden methodology and exclusion produces a very good estimate of household and program-wide rent burdens.

Levels Of Geography:

All chapters of this report employ the concept of neighborhood as a major geographic distinction among voucher households. Since there is no geographic rule or GIS standard for describing the boundaries of a neighborhood, this study adopted the boundaries of Census tracts as the boundaries of neighborhoods. These "neighborhoods" are often grouped into categories describing a range of poverty levels[69] and "clustering" ranges based on the HCV share of neighborhood housing stocks (see below). In order to create these groups, the actual poverty level of each neighborhood was taken from Census information and appended to the MTCS database used here.

Each family data report received by MTCS is required to include a complete family address. The MTCS has routinely sent monthly files of those addresses to a geocoding service, which returns codes for each address identifying the MSA, county, city, Census tract, etc. In order to assure completeness and internal consistency of the geocodes, the data file used in this study was sent through the geocoding process a second time. Some efforts were made to improve the accuracy of the geocoding, especially for New York City and a few other large cities.

Appendix A contains voucher information for many levels of geography including: the entire program; inside and outside of Metropolitan Statistical Areas (MSAs); inside the central cities of MSAs and in the suburbs of MSAs; and within seven regions of the country. Taking the last first, the seven regions were created to represent a more meaningful grouping

[69] The categories are "Less Than 10 Pct. Poverty," "10 to 20 Pct. Poverty," "20 to 30 Pct. Poverty," "30 to 40 Pct. Poverty," and "40 Pct. Or More Poverty."

of States (for comparative and analytic purposes) than the four U.S. Bureau of the Census regions (too large to be meaningful) or the ten regions within which HUD has a Secretary's Representative Office. The remaining geographic divisions mentioned above were created through the use of the Census tract code yielded by geocoding. For example, the Census tract code became the basis for the distinction between whether a voucher household resides within a central city or a suburb of a MSA.[70]

HCV Share Measures

This study develops several analytic methods to describe the distribution of voucher households within their neighborhoods. A major component of all measures used in this report is the use of Fair Market Rents (FMR) to identify all affordable housing within a jurisdiction (at the MSA level, the central city or suburban level, or the neighborhood level). Under the HCV Program, units that are selected by participants must not rent for more than locally based fair market rents (with exceptions based on locally adopted payment standards). To simplify the inclusion rules, the proportion of the housing stock that is labeled affordable (in this report) is derived by comparing Census neighborhood rent levels with known FMR levels and calculating the proportion of the stock falling below FMRs.

The actual number of affordable units was determined by first accumulating the number of units, by bedroom size, in each of the rent categories used in this study. The rent categories were then compared to the FMRs associated with the locations of these units to determine how many rented at or below the FMR. Both 1990 Census rent data and 1990 FMR values are used for these calculations. In some cases, interpolation were made since the rent categories used in this study do not fall exactly on each FMR value. The calculations were made on a tract-by-tract basis.

Affordable units identified in this manner form the backbone for calculations of HCV relative share (referred to also as proportionate or "expected" share) developed and reported in Chapter Two. In simplified terms, the concept measures whether voucher households in a selected neighborhood utilize a proportion of the affordable housing stock (in their neighborhood) similar to the proportion among MSA central city and suburban households overall.

The percent of relative share observed in each neighborhood is calculated as follows:

1. $$\frac{\text{Number Of HCV Units In Neighborhood}}{\text{Number Of Affordable Units In Neighborhood}} = \text{N'hood. HCV Ratio}$$

2. $$\frac{\text{Number Of HCV Units In Central Cities}}{\text{Number Of Affordable Units In Central Cities}} = \text{City HCV Ratio}$$

3. $$\frac{\text{Neighborhood HCV Ratio}}{\text{City HCV Ratio}} = \text{N'hood. Percent of Expected Share}$$

[70] Some Census tracts are split between central city and suburb. In this study, such a tract would be considered central city if 50 percent or more of the 1990 population was in the central city.

The procedures are exactly the same for suburban areas. This report uses these calculations in a categorical fashion, i.e., the percentages are grouped in categories culminating in the highest category of 100 percent or more of relative share.

The concept of affordable housing is applied to areas larger than neighborhoods in some portions of this report. For example, both central city and suburban affordable units as percents of total units are calculated and employed in Chapter Two, as are MSA-wide values.

This report also utilizes the concept of absolute share. This describes the extent to which HCV is found among all "occupied" housing within a neighborhood. Occupied housing is more inclusive than affordable housing in that it includes units at all price or rent levels and all units regardless of tenure. The measure is very useful for comparing actual HCV penetration levels across neighborhoods within a jurisdiction and across jurisdictions. It does not, however, measure the extent to which vouchers might be expected to appear—that is a function of the existence of affordable rental housing.