Using Data to Advocate for Affordable Housing

September 2, 2015

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.
Who is Part of NLIHC’s Coalition?

27,457 advocates in our Action Alert database

855 Dues-paying members
  363 Organizational members including Community Development Corporations, Public Housing Agencies, Advocacy Coalitions, and Tenant Unions
  492 Individual members including 142 low income residents

64 State Partner Coalitions—Statewide or regional leaders on housing and homelessness policy

2,232 endorsing organizations and elected officials for the United for Homes campaign
  Includes endorsers in all 435 Congressional Districts
What Data Sources Do We Use?

• Census Bureau
  • Decennial Census
  • American Community Survey
    • Comprehensive Housing Affordability Strategy (CHAS) Data
  • American Housing Survey
  • Current Population Survey/Housing Vacancy Survey
  • Rental Housing Finance Survey (previously the Residential Finance Survey)

• HUD
  • Fair Market Rents
  • Income Limits
  • Picture of Subsidized Households/Resident Characteristics Report
  • Multifamily Data

• Other
  • Home Mortgage Disclosure Act (HMDA) Data
  • Homeless Management Information System (HMIS)
  • Point in Time Data
NLIHC’s Research: An Overview

OUT OF REACH 2015
2015 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

In no state can a minimum wage worker afford a ONE-BEDROOM rental unit at Fair Market Rent, working a standard 40-hour work week, without paying more than 30% of their income.

Hours needed at minimum wage to afford a one-bedroom unit

- 60 hours per week or less
- Between 61-79 hours per week
- 80 hours per week or more

*This state’s minimum wage exceeds the federal minimum wage

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How Many Low Income Renters?

FIGURE 1: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2013

Count (Millions):
- 10.85
- 19.60
- 9.75
- 3.41
- 2.36

Households (by income category):
- Not Low Income: 16.12
- LI: 8.57
- VLI: 7.39
- ELI: 6.18
- DL: 4.10

Source: NLIHC Tabulations of 2013 ACS PUMS data
Demonstrating Housing Need

**Figure 2: Cost Burden and Severe Cost Burden Among Renter Households, 2013**

- **DLI**: 90% Cost Burden, 95% Severe Cost Burden
- **ELI**: 75% Cost Burden, 88% Severe Cost Burden
- **VLI**: 35% Cost Burden, 78% Severe Cost Burden
- **LI**: 9% Cost Burden, 48% Severe Cost Burden
- **Not Low Income**: 10% Cost Burden, 1% Severe Cost Burden
- **All Households**: 27% Cost Burden, 49% Severe Cost Burden

*Source: NLIHC Tabulations of 2013 ACS PUMS data.*
Out of Reach: An Overview

MINIMUM-WAGE WORK DOESN’T COME CLOSE TO THE FAIR MARKET RENT IN MOST AREAS:

- Federal minimum wage: $7.25
- Annual income: $15,080
- 2015 Fair Market Rent for one-bedroom apartment: $806
- Number of hours at minimum wage needed to afford rent: 86

WAGES NEEDED TO AFFORD RENT ACROSS THE U.S.

IN 2015, THE 2-BEDROOM NATIONAL HOUSING WAGE IS $19.35

An American household must earn at least $19.35 an hour to afford a modest, two-bedroom apartment without spending more than 30% of income on rent. This wage varies from state to state.

DID YOU KNOW?

- 1 in 4 RENTER HOUSEHOLDS
- 10.3 million HOUSEHOLDS

HAVE INCOMES AT OR BELOW 30% OF AREA MEDIAN INCOME (AMI) AND CANNOT AFFORD THE RENT

Most market rate apartments remain out of reach for renters at 30% of AMI.
How Much Does a Family Need to Earn to Afford a Modest Apartment?

Hourly wage required to rent a two bedroom unit by state.

- Blue: Below $15.00
- Orange: $15.00 - $20.00
- Red: Above $20.00

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### State Level Findings

#### State Facts

<table>
<thead>
<tr>
<th>Metric</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Wage</td>
<td>$7.25</td>
</tr>
<tr>
<td>Average Renter Wage</td>
<td>$16.55</td>
</tr>
<tr>
<td>2-Bedroom Housing Wage</td>
<td>$21.10</td>
</tr>
<tr>
<td>Number of Renter Households</td>
<td>989,637</td>
</tr>
<tr>
<td>Percent Renters</td>
<td>33%</td>
</tr>
</tbody>
</table>

#### Affordable Rent for Low Income Households

- **Minimum Wage Worker**: $377/mo
- **Household at 30% of Area Median Income**: $598/mo
- **Worker Earning Average Renter Wage**: $861/mo

#### Fair Market Rent

- **1-Bedroom Fair Market Rent**: $914/mo
- **2-Bedroom Fair Market Rent**: $1,097/mo
Putting it All Together

New York

Senators: Kirsten E. Gillibrand and Charles E. Schumer

Many renters in New York are extremely low income and face a housing cost burden. Across the state, there is a deficit of rental units both affordable and available to extremely low-income (ELI) renter households, i.e., those with incomes at 30% or less of the area median income (AMI).

Last updated: 3/1/15

AFFORDABLE & AVAILABLE UNITS FOR ELI RENTER HOUSEHOLDS

- Insufficient data
- Loss of 25+ units per 100 ELI households
- Between 25 - 40 units per 100 ELI households
- More than 40 units per 100 ELI households

HOUSING COST BURDEN BY INCOME GROUP

- Renters households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are considered severely cost burdened.

- Cost Burdened: 95% (Deeply Low Income), 89% (Extremely Low Income), 86% (Very Low Income), 74% (Low Income), 41% (Low Income)
- Severely Cost Burdened: 13% (Extremely Low Income), 2% (Very Low Income), 11% (Low Income), 2% (Low Income)

KEY FACTS

- 46% Households in this state that are renters
- 925,929 OR
- 28% Renters households that are extremely low income
- $20,880 Maximum state level income for an ELI household
- 627,684 Shortage of units affordable and available for extremely low-income renters
- $24.87 State Housing Wage

HOUSING SHORTAGE BY INCOME THRESHOLD

- The lower the income threshold, the greater the shortage of affordable and available units per 100 renter households.
- 0-60% of AMI: 84 units
- 60-80% of AMI: 50 units
- 80-100% of AMI: 32 units
- 100-120% of AMI: 15 units

Source: NLIHC Calculations of 2015 American Community Survey Public Use Microdata Sample and NLIHC Housing Needs

727 15th Street NW, 6th Floor, Washington, DC 20005
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Putting It All Together Continued

**CONGRESSIONAL DISTRICT HOUSING PROFILE**

### DISTRICT-LEVEL RENTER STATISTICS

<table>
<thead>
<tr>
<th>Total Renter Households</th>
<th>Severely Burdened Households*</th>
<th>% with Severe Burden</th>
<th>Affordable and Available Rental Units Per 100</th>
<th>Surplus (Deficit) of Affordable and Available Rental Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income at or below 30% of AMI**</td>
<td>12,353</td>
<td>8,591</td>
<td>70%</td>
<td>25</td>
</tr>
<tr>
<td>Income between 31% and 50% of AMI</td>
<td>8,984</td>
<td>4,032</td>
<td>45%</td>
<td>40</td>
</tr>
<tr>
<td>Income between 51% and 80% of AMI</td>
<td>9,710</td>
<td>789</td>
<td>8%</td>
<td>85</td>
</tr>
<tr>
<td>All Renter Households</td>
<td>47,937</td>
<td>13,566</td>
<td>29%</td>
<td></td>
</tr>
</tbody>
</table>

Renters make up 15% of all households in the District

### STATE-LEVEL RENTER STATISTICS

<table>
<thead>
<tr>
<th>Total Renter Households</th>
<th>Severely Burdened Households*</th>
<th>% with Severe Burden</th>
<th>Affordable and Available Rental Units Per 100</th>
<th>Surplus (Deficit) of Affordable and Available Rental Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income at or below 30% of AMI**</td>
<td>625,929</td>
<td>680,945</td>
<td>74%</td>
<td>32</td>
</tr>
<tr>
<td>Income between 31% and 50% of AMI</td>
<td>552,738</td>
<td>225,097</td>
<td>41%</td>
<td>50</td>
</tr>
<tr>
<td>Income between 51% and 80% of AMI</td>
<td>550,477</td>
<td>64,443</td>
<td>11%</td>
<td>84</td>
</tr>
<tr>
<td>All Renter Households</td>
<td>3,347,673</td>
<td>990,558</td>
<td>30%</td>
<td></td>
</tr>
</tbody>
</table>

Renters make up 46% of all households in the state

### REGIONAL RENTAL AFFORDABILITY STATISTICS

<table>
<thead>
<tr>
<th>Metropolitan Statistical Areas (MSAs) and Counties in Districts</th>
<th>Total Renter Households</th>
<th>AMI</th>
<th>30% of AMI</th>
<th>Rent Affordable at 30% of AMI</th>
<th>One Bdrm Fair Market Rent</th>
<th>One Bdrm Housing Wage</th>
<th>Two Bdrm Fair Market Rent</th>
<th>Two Bdrm Housing Wage</th>
<th>Hours at Minimum Wage for Two Bdrm</th>
<th>Avg Renter Wage</th>
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</thead>
<tbody>
<tr>
<td>Nassau-Suffolk HMFA</td>
<td>181,239</td>
<td>$105.100</td>
<td>$31.530</td>
<td>$788</td>
<td>$1,309</td>
<td>$25.17</td>
<td>$1,613</td>
<td>$31.02</td>
<td>155</td>
<td>$13.54</td>
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NLIHC in the Media

• The Atlantic’s CityLab *Out of Reach* article shared 466,000 times (as of June 2015)

• Vox piece on *Out of Reach* shared 55,000 (as of June 2015)
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