

# NAHMAanalysis

NATIONAL AFFORDABLE HOUSING MANAGEMENT ASSOCIATION

## Ensuring NAHMA Members Receive the Latest News and Analysis of Breaking Issues in Affordable Housing

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### Key Takeaways from the PAHRC 2019 Housing Impact Report:

#### Trends in Housing Assistance and Who it Serves

This NAHMAanalysis highlights the recent Public and Affordable Housing Research Corporation (PAHRC) “Housing Impact Report” on trends and impacts of federal housing assistance programs<sup>1</sup>.

PAHRC’s 2019 report describes the latest research on the impact housing assistance has on seniors, children, adults, and families, including housing stability, health and education outcomes, financial security, and economic mobility.

**1. Population Served:** In 2018, PAHRC reports that publicly supported housing programs assisted an estimated 13.71 million people, including 4.98 million children, 2.78 million seniors, and 2.50 million individuals living with a disability<sup>2</sup>. Overall, 45% of households stayed in publicly supported rental housing for five years or less and earned an average income of \$14,347 per year.

**2. Work and Rental Assistance:** PAHRC finds that “most families receiving rental assistance that can work are working.” In 2018, only 45% of households had at least one able-bodied working-age family member, and 1.75 million families earned a majority of their income from wages, both a slight decrease from 2017.

**3. Poverty Alleviation from Housing Assistance:** The report finds that “according to Census Bureau estimates that isolate the specific effect of rental assistance, housing subsidies lifted 2.9 million people out of poverty in 2017.”

Other individual financial and economic impact are also highlighted in the report: PAHRC notes that “if all the cost-burdened, low-income renter households received rental assistance in 2015, disposable income available for necessities like food and healthcare would increase \$321 per month on average, representing a \$48.8-billion-dollar investment in the sustainability of low-income families....Affordable housing investments are estimated to support 537,297

#### Publicly Supported Housing Supports the Most Vulnerable Populations.

##### Who is Served by Publicly Supported Housing?

Children	4.98 million
Seniors	2.78 million
Individuals with Disabilities	2.50 million
Veterans	445,000
Extremely Low-Income Families	4.55 million

<sup>1</sup> The Public and Affordable Housing Research Corporation’s annual report, the Housing Impact Report (formerly known as the PAHRC Report) for 2019 is available online here: <https://www.housingcenter.com/research/research-reports/>

<sup>2</sup> PAHRC’s methodology for determining Households served by rental assistance and Households that qualify for assistance is available here: <http://www.housingcenter.com/wp-content/uploads/2019/05/Housing-Impact-Report-2019-Methodology.pdf>

jobs nationally, and allow many low-income residents to live where they work, building a more vibrant workforce.”

**4. Housing Assistance Improves Health Outcomes:** In terms of the intersection of housing stability and improved health outcomes for our nation’s vulnerable families, the report states that “by one estimate, housing instability is expected to result in \$111 billion in avoidable healthcare costs over the next ten years.”

**5. Children’s Educational Outcomes Improved From Housing Stability:** The report finds that “children living in publicly supported homes report lower rates of living in overcrowded homes, lead poisoning, and moving relative to their unassisted peers. Living in a home with fewer health deficiencies, stressors, and less crowding can poise children to succeed in school and help them earn more as adults.”

**6. Housing Assistance, an Unmet Need:** As a result of lack of funding and supply, housing assistance remains “out of reach” for too many households. The report states, “families spent an average of 26 months on waiting lists before receiving assistance in 2018....This has contributed to a rising number of very low-income families experiencing worst-case housing needs, meaning they spend over 50% of their income on housing costs or live in severely inadequate housing.”

The report provides a conservative estimate on eligible population, specifically if rental assistance programs are expanded to families who earn less than 80% of the state median income (HUD’s definition of low-income) and who pay more than 30% of their annual income toward housing (HUD’s definition of housing cost burdens). The demographics of this population would include an additional 9.54 million children, 3.49 million elderly, 961,000 veterans, and 4.68 million disabled persons: “Overall, 11.89 million low-income households and 29.73 million low-income persons would benefit from an affordable home if rental assistance were expanded to qualifying households.”



**11.89 million families could benefit from an affordable home if rental assistance were expanded to assist to support all qualifying families**

	Number Unserved 2017	Percent Change in Unserved 2016-2017	Fraction of Low-Income Group Currently Served
Children	9.54 million	-4.9%	29%
Elderly	3.49 million	-0.2%	42%
Disabled	4.68 million	-3.4%	28%
Veterans	961,000	-5.2%	26%
Working Families	7.57 million	-2.0%	13%
<b>Households</b>	<b>11.89 million</b>	<b>-1.9%</b>	<b>30%</b>

PAHRC tabulation of ACS 2017. [See here for methodology.](#)

NAHMA members are encouraged to utilize this resource in advocacy. Please note the significant impact of your work on the lives of residents and communities, as well as the unmet needs for the many vulnerable families still waiting to be served.