United States Housing Choice Voucher Gap

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Background

The housing choice voucher (HCV) program aims to provide opportunities for affordable housing to households with incomes that are less than 80 percent of their area's median income. The program allows voucher recipients to pay no more than 30 percent of their income to their housing – with government funding covering the remainder of the rent payments. However, these vouchers are scarce, and millions who qualify will never make it off the waiting list. While the HCV gap has previously been estimated at 1 in 4, meaning 1 in every 4 qualifying households will receive a voucher, data suggests the gap could be much larger. Understanding the true magnitude of the HCV gap would allow for better policy

Research Question

What is the difference in the number of available housing

Methodology

This study evaluated Housing Choice Voucher (HCV) eligibility using a Python-based data process. This analysis began with gathering key datasets from IPUMS (Integrated Public Use Microdata Series) and HUD (Housing and Urban Development) for housing subsidy data, demographic records, income limits, and geographic crosswalks. Additionally, data from the 2010 U.S. Census was utilized to account for incarcerated individuals that were then excluded from the regular population, as these individuals do not qualify for a voucher.

The data was then cleaned, structured, and enhanced for accuracy. The Python configuration code then calculated eligibility based on income guidelines while also adjusting for unqualified individuals by using the census data. Finally, it looked at those eligible compared to how many vouchers are available, generating a voucher gap percentage. This data allowed for a greater understanding of disparities in the program and provided visuals to assist policy suggestions aimed at examining the program's viability and improving efficiency.

Results

Housing Choice Voucher Gap at 50% Eligibility*

Allocation Rate at 50% AMI
0.00   20.00
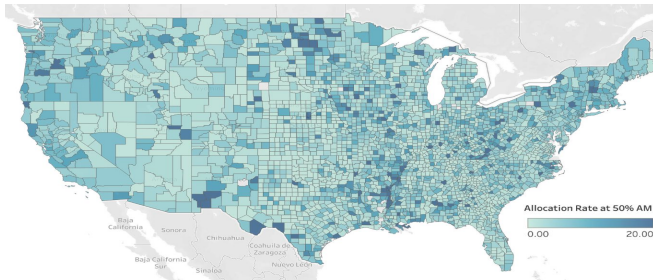
*50% eligibility includes only households with incomes not exceeding 50% of their area's median income

43,730,581 eligible households will not receive a voucher

1 in 17.3 eligible households will receive a voucher

Limitations**

- Incarcerated individuals were excluded from the HUD data by incorporating data from the 2010 U.S. Census.

- The eligibility estimates rely on the 2022 5-Year ACS, thus they do not represent a precise snapshot of 2022.

- In cases where PUMAS' *Geocorr 2018* and *Geocorr 2022* crosswalk datasets spanned multiple counties, population-weighted allocation factors were applied to assign data proportionally.

- Due to missing or incomplete county level values in the HUD dataset, values without a name were excluded from county-level analysis but still included in national totals, resulting in a slight difference in totals.

** Further details on the investigation's limitations are provided in the QR below.

References, Code Information, and Detailed Limitations

Policy Implications & Future Research

The results of this investigation show the HCV gap is much larger than previously understood. Specifically, 43,730,851 households will not receive a voucher due to their short supply. As housing prices continue to rise, more individuals will require housing assistance. The gap will only grow if policy is not adjusted to reflect these changes.

- While this investigation focuses solely on those who qualify for and those who receive HCVs, it does not address the population that actually chooses to apply.

- In the future, an investigation into the demographic characteristics of this group compared to the demographic characteristics of voucher recipients would yield trends that allow for a better understanding of how to adjust policy to better serve specific groups of individuals.

- Additionally, these findings could enable researchers to eventually calculate the exact budget needed to fund the HCV program so that every qualified individual can receive a voucher if they choose.

- While this will likely yield a number unrealistic for understanding of the limitations of the current budget.

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