



The Housing Affordability Gap for Extremely Low-Income Renters in 2013

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Since 2000, rents have risen while the number of renters who need low-priced housing has increased. These two pressures make finding affordable housing even tougher for very poor households in America. Nationwide, only 28 adequate and affordable units are available for every 100 renter households with incomes at or below 30 percent of the area median income. Not a single county in the United States has enough affordable housing for all its extremely low-income (ELI) renters. The number of affordable rental homes for every 100 ELI renters ranges from 7 in Osceola County, Florida, to 76 in Worcester County, Maryland.¹

This brief provides information on national trends in housing affordability for ELI renter households, as well as insights into which major counties are making the most and least progress on closing the housing affordability gap. The findings are based on data from the 2000 Census as well as three-year averages from the 2005, 2006, and 2007 and the 2011, 2012, and 2013 1-year American Community Surveys. For the sake of simplicity we refer to data averaged from 2011–13 estimates as 2013.

This brief is the first publication on housing affordability to combine detailed county-level data on ELI renter households (those with incomes at or below 30 percent of the area median) and the impact of US Department of Housing and Urban Development (HUD) rental assistance. Its four key findings:

- **Supply is not keeping up with demand.** Between 2000 and 2013, the number of ELI renter households increased 38 percent, from 8.2 million to 11.3 million. At the same time, the supply

of adequate, affordable, and available rental homes for these households increased only 7 percent, from 3.0 million to 3.2 million.

- **The gap between ELI renter households and suitable units is widening over time.** From 2000 to 2013, the number of adequate, affordable, and available rental units for every 100 ELI renter households nationwide declined from 37 to 28.
- **Extremely low-income renters increasingly depend on HUD programs for housing.** More than 80 percent of adequate, affordable, and available homes for ELI renter households are HUD-assisted, up from 57 percent in 2000.
- **The supply of adequate, affordable, and available units varies widely across the country.** Among the 100 largest US counties, Suffolk County, which includes Boston, comes closest to meeting its area's need, with 51 units per 100 ELI renter households. Denton County, part of the Dallas-Ft. Worth metropolitan area, has the largest housing gap, with only 8 units per 100 ELI renters. Rust Belt areas (e.g., Detroit, MI; Chicago, IL, and Milwaukee, WI) have seen large declines in adequate, affordable, and available units. Most counties had fewer units available in 2013 than 2000. Notable exceptions to this trend include Suffolk, MA; Los Angeles, CA; and Miami, FL, which have expanded their number of available units since 2000.

To expand on the well-documented challenges of housing affordability for low-income renters, our brief provides county-level estimates of housing affordability, as well as national and state estimates.² Our integration of household-level data on assisted households from HUD allows us to show the impact, by county, of federal rental assistance programs on addressing housing needs for ELI renters. It also allows for a more detailed trend analysis of changes in affordability driven by changes in the economy, the rental market, and the availability of rental assistance.

These county estimates provide useful information to national and local policymakers, the media, practitioners, and the public. Local decisionmakers can use this analysis to help guide policymaking and programing toward the housing needs of ELI households.

The Affordability Crisis for Extremely Low-Income Renters

The nationwide lack of sufficient affordable housing for poor households is well documented (see, e.g., HUD 2013 and JCHS 2014). Affordability is a particular challenge for extremely low-income households. HUD sets income limits for its programs, adjusting for household size. In 2013, the ELI limit for a household of four ranged from \$ 12,600 to \$32,800, depending on location. In most counties the income limit was \$22,000 or less.

Without subsidies, it is nearly impossible to build and operate rental housing that is affordable to ELI renters in most markets (JCHS 2014). Developers cannot make developments targeted to ELI renters “pencil out,” meaning that the expected revenue stream from rents is too low to cover the costs of maintaining the property and to pay back the debt incurred in development. The largest subsidy

source for low-income housing development—the Low-Income Housing Tax Credit—is designed to make units affordable to households with incomes at 50–60 percent of area median income (AMI)—up to twice the ELI limit. The assistance available through federal block grant programs (such as the Community Development Block Grant) and most state and local programs cannot keep housing affordable to ELI renters over the long term (Cunningham, Leopold, and Lee 2014).

Meanwhile, the stock of nonsubsidized housing that is affordable to ELI renters has steadily declined. Thirteen percent of unassisted units with rents at or below \$400 in 2001 had been demolished by 2011. Nearly half (46 percent) of the remaining units were built before 1960, putting them at high risk of demolition (JCHS2013).

HUD's rental assistance programs are increasingly the only source of affordable housing for ELI renters in many areas. Unlike other safety net programs—like Social Security, food stamps, Medicaid, or Medicare—housing assistance is not available to all eligible applicants; only 24 percent of the 19 million eligible households receive assistance (JCHS2013). As a result, millions of low-income individuals and families face serious challenges ranging from severe cost burdens to overcrowding to homelessness.

HUD's biennial Worst Case Needs report documents housing needs for very low income renters (people with incomes no greater than 50 percent of AMI) who do not receive rental assistance. HUD considers two forms of worst-case housing needs: severe rent burden, which means spending 50 percent or more of household income on rent and utilities; and severely inadequate housing, which refers to housing with one or more serious heating, plumbing, and electrical or maintenance problems. HUD found 7.7 million very low income unassisted renters, or 42 percent of renters in this group, had worst-case housing needs in 2013. Severe rent burdens accounted for more than 97 percent of these cases (Steffen et al. 2015). Incidences of worst-case needs have decreased from their peak in 2011, as renters' incomes have risen; still, the number of such needs is 49 percent greater in 2013 than in 2003 (Steffen et al. 2015).

Severe housing needs are so common partly because low-wage workers do not earn enough to afford adequate housing. A worker earning the federal minimum wage would need to work 104 hours a week to afford a typical two-bedroom apartment. Renters on average earn \$14.64 an hour, while full-time wage earners on average need to earn \$18.92 an hour to afford a two-bedroom apartment (Arnold et al. 2014). At the state level, the average hourly wage a full-time worker needs to earn to afford a two-bedroom apartment range from \$12.56 in Arkansas to \$31.54 in Hawaii.

BOX 1

An Overview of Federal Rental Assistance

The **Section 8 Housing Choice Voucher Program (HCV)** is the dominant federal program, with over \$19 billion in spending in 2014. Through vouchers, it provides households the opportunity to find eligible housing in the private rental market. Approximately 2.1 million low-income families use these tenant-based vouchers, administered by a network of 2,230 public housing authorities (Rice 2014). Vouchers typically help pay the difference between what a family can afford and the actual rent of a unit that meets HUD's health and safety standards, up to a locally determined rent limit. Families are expected to contribute the larger amount of either 30 percent of family income or the minimum rent amount of up to \$50. The program particularly targets extremely low-income families; by law, 75 percent of newly admitted households must be ELI. Public housing authorities, or PHAs, can dedicate up to 20 percent of their vouchers for linking vouchers to a specific unit; these "project-based" units are sometimes embedded in affordable multifamily buildings funded through the Low-Income Housing Tax Credit or dedicated to supportive housing to provide an ongoing operating subsidy.

Section 8 Project-Based Rental Assistance operates through an agreement between a private property owner and HUD. The program serves 1.2 million families (CBPP 2013). Tenants must contribute the greater of 30 percent of their income or a minimum rent of \$25, while the subsidy compensates the landlord for the remaining costs of operating and maintaining the property. Like the HCV program, project-based rental assistance targets ELI households: by law, at least 40 percent of the assisted units in a development must be designed for ELI households. However, approximately 73 percent of units with project-based assistance are occupied by ELI households. The vast majority of developments were built between the 1960s and 1990s, and the program hasn't added to the supply of new rental homes in many years (Treskon and Cunningham forthcoming).

Public housing units are owned and operated by local public housing agencies. The program currently serves 1.2 million households, 72 percent of which have extremely low incomes. Some public housing developments have been redeveloped as mixed-income properties, primarily through HOPE VI and the Choice Neighborhoods Initiative. Absent these efforts, new public housing is not being developed, and many existing developments have large capital investment needs following years of use and deferred maintenance. HUD's Rental Assistance Demonstration provides a mechanism by which public housing can be converted to property-based Section 8 contracts.

The National Trend Shows Economic Improvements for Renters but Continued Loss of Affordable Rental Housing

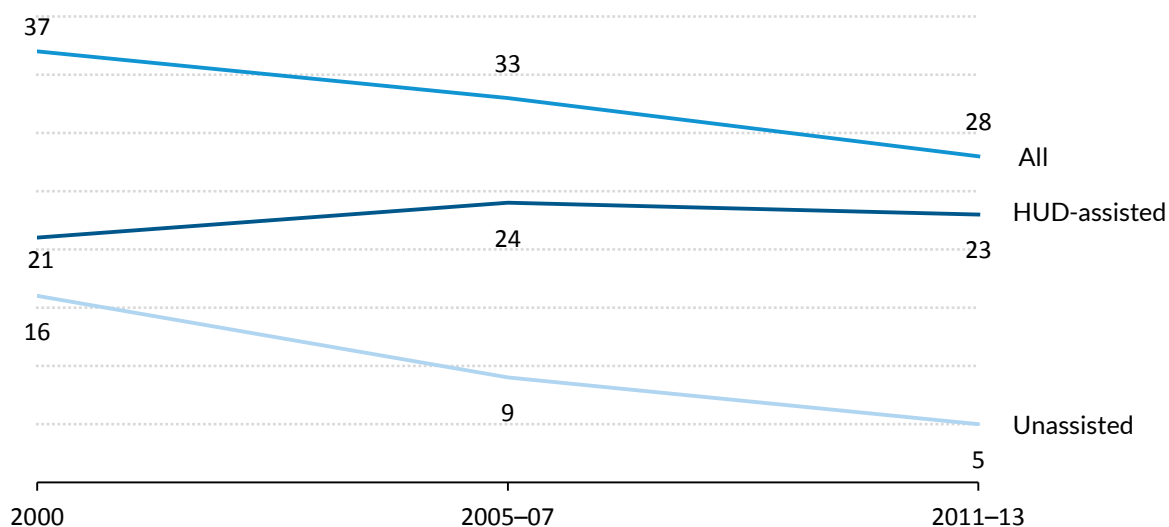
From 2000 to 2013, the share of rental housing that was adequate, affordable, and available to ELI renters went from 37 units per 100 ELI renters to 28—a 24 percent decrease. The change in units is primarily the result of losing unassisted affordable units. While the number of HUD-assisted units for every 100 ELI renters has increased slightly during this period, from 21 to 23, the number of unassisted units has fallen from 16 to 5.

This analysis underscores that the private market alone does not provide enough affordable housing. Federal rental assistance is an important mechanism to preserve affordable and available units, but it is far from keeping pace with need.

FIGURE 1

Available Housing for Extremely Low-Income Renters Has Declined between 2000 and 2013

Affordable units per 100 extremely low-income renter households



Sources: 2000 Decennial Census, and three-year averages from the 2005, 2006, and 2007 and 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

HUD Rental Assistance Programs Are the Predominant Source of Affordable Housing for ELI Renters

In 2013, nearly 4.6 million households received rental assistance from HUD. Seventy-five percent of these households (3.4 million) had extremely low incomes, ranging from 72 percent in public housing to 76 percent in the HCV program. The number of families HUD assists and the prevalence of each assistance type has changed between 2000 and 2013 (table 1). Nearly half of assisted ELI renters (1.6 million) participate in the Housing Choice Voucher program, which provides participants with a voucher to rent housing in the private market. More than 750,000 ELI renters live in public housing, and nearly 900,000 live in project-based Section 8 housing.

TABLE 1

ELI Households in HUD-Assisted Housing Have Increased since 2000

	2000	2006	2013
Housing Choice Voucher program	839,420	1,364,437	1,609,798
Multifamily Section 8 program	701,519	857,415	893,257
Public housing	497,019	692,354	769,864
Other HUD programs	811,378	986,448	1,048,131
All	2,147,817	3,043,239	3,427,793

Source: Data provided by the US Department of Housing and Urban Development from the Public and Indian Housing Information Center and the Tenant Rental Assistance Certification System.

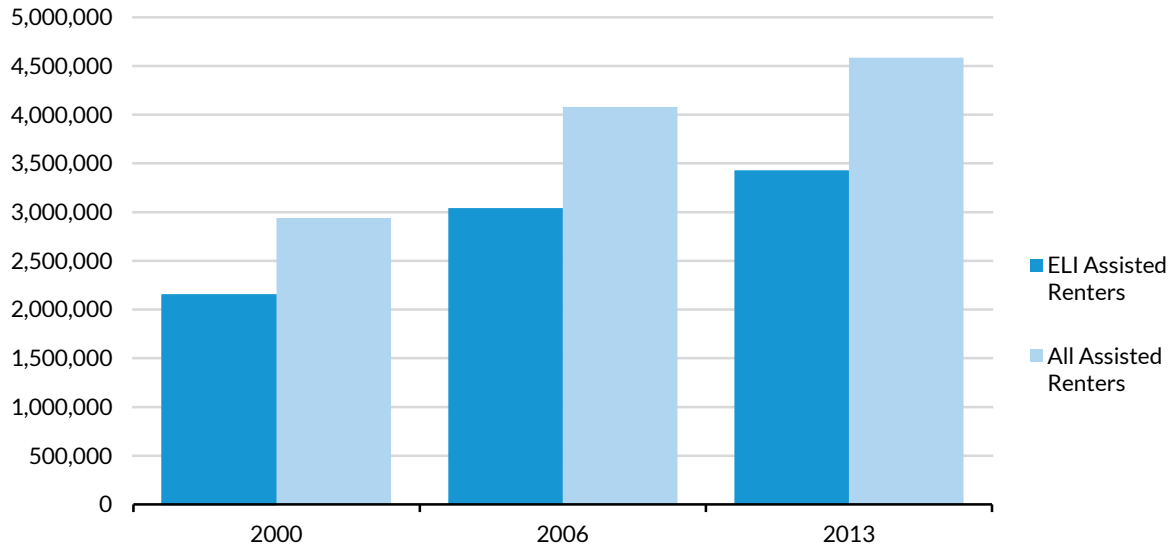
The growth in all programs reflects HUD's strategic goal of increasing housing assistance by 224,000 units, which it mainly achieved by pressing public housing authorities (PHAs) to use their full budget authority and fix uninhabitable units. For example, the American Recovery and Reinvestment Act provided \$3 billion for capital improvements to public housing. Some jurisdictions constructed mixed-income developments, shifting some of the public housing stock to vouchers. Progress was made, as indicated in table 1, but sequestration was a major disruption.

Figure 2 shows the total number of renter households and ELI renter households receiving HUD assistance in 2000, 2006, and 2013. The numbers rise steadily, even with a decline in assisted households stemming from the 2013 budget sequestration (Rice 2014). The proportion of HUD-assisted renters that have extremely low incomes has stayed more or less the same during this period.

FIGURE 2

Renters Receiving HUD Assistance Have Risen Steadily since 2000

Total and extremely low-income (ELI) renters receiving HUD rental assistance, 2000–13



Source: Data provided by the US Department of Housing and Urban Development from the Public and Indian Housing Information Center and the Tenant Rental Assistance Certification System.

HUD rental assistance does not guarantee affordability. As shown in figure 3, 26 percent of HUD-assisted ELI renters pay more than 30 percent of their monthly income on housing. The HCV program had the highest percentage of rent-burdened households (42 percent). Rent burden was much lower in public housing (14 percent) and the multifamily Section 8 program (9 percent).

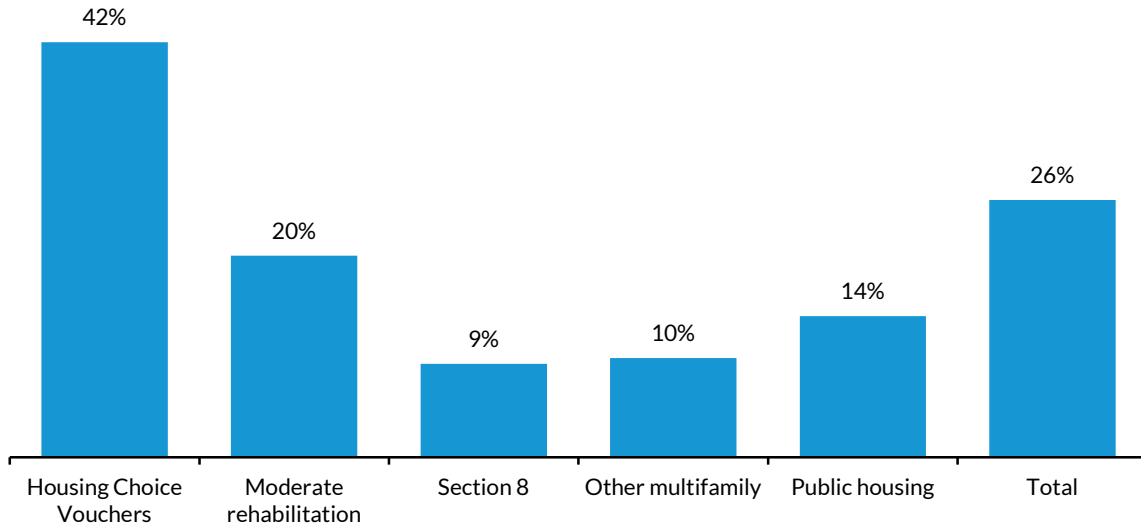
HUD programs provide assistance on a sliding scale, with assisted renters paying 30 percent of their monthly income, after certain adjustments, on housing. However, assisted households can still be rent-burdened for several reasons:

- **Minimum rents:** PHAs can, and most do, establish a minimum monthly rent of up to \$50.
- **Alternative rents:** Some PHAs have been given the flexibility to implement alternative rents like flat rents, tiered rents, or rents that require households to pay higher percentages of their incomes.
- **Renting above the payment standard:** Households may rent units that cost more than the local payment standard.

FIGURE 3

A Quarter of HUD-Assisted ELI Renters Are Rent-Burdened

Share of ELI renters paying more than 30% of their income on rent



Source: Data provided by the US Department of Housing and Urban Development from the Public and Indian Housing Information Center and the Tenant Rental Assistance Certification System.

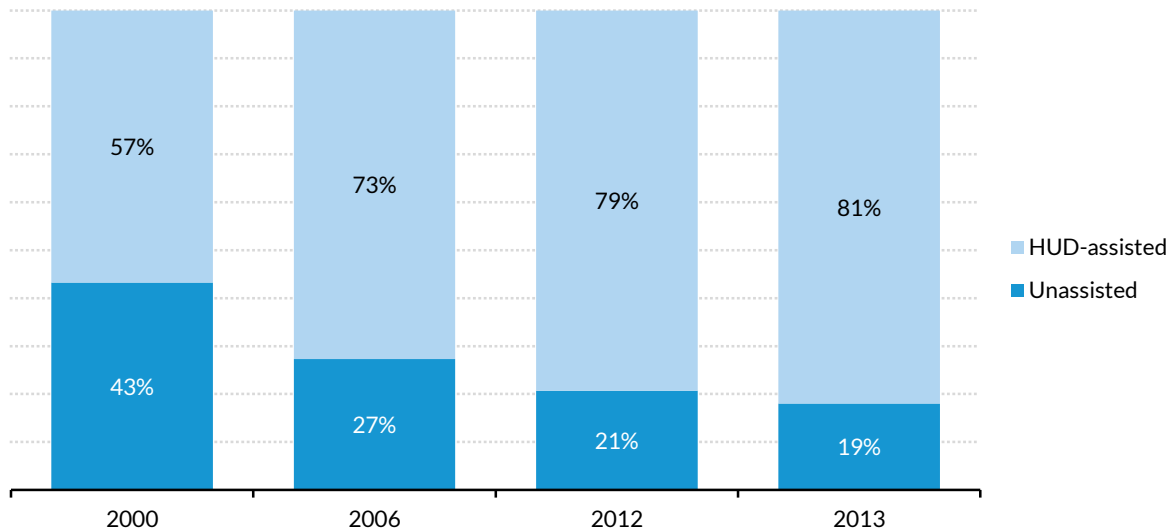
All PHAs set a payment standard, by bedroom size, that dictates the maximum rent they will subsidize for families in the HCV program. If households choose to rent over this limit—to rent a unit in a neighborhood with better schools, for example—they must pay the difference between the market rent and the payment standard. In their first year in the program, households cannot have their rent burden exceed 40 percent. The cap does not apply after the first year. Previous analysis has shown that households renting over the payment standard are the single biggest cause of rent burden, which explains why rent-burden rates are so much higher in the HCV program than in other HUD programs (McClure 2005).

Excluding rent-burdened households, HUD rental assistance programs keep housing affordable for nearly 2.6 million ELI renters. This is roughly four times the number of non-HUD-assisted ELI renters in adequate and affordable housing (610,000). From 2000 to 2013, the number of ELI renter households with adequate and affordable housing through HUD programs has increased from 1.7 million to 2.6 million. By contrast, the number of ELI renters with adequate and affordable housing absent HUD assistance has fallen from 1.3 million to 610,000. In 2000, 57 percent of ELI renters with adequate and affordable housing received HUD assistance; by 2013 that share had risen to 81 percent, reflecting the loss of market-rate affordable housing (figure 4).

FIGURE 4

HUD Assistance Plays a Critical Role in Enabling ELI Renters to Obtain Adequate and Affordable Housing

Share of ELI renters in adequate and affordable housing with and without HUD assistance



Source: ACS and HUD data, 2000–13.

Availability of Adequate and Affordable Rental Housing by County

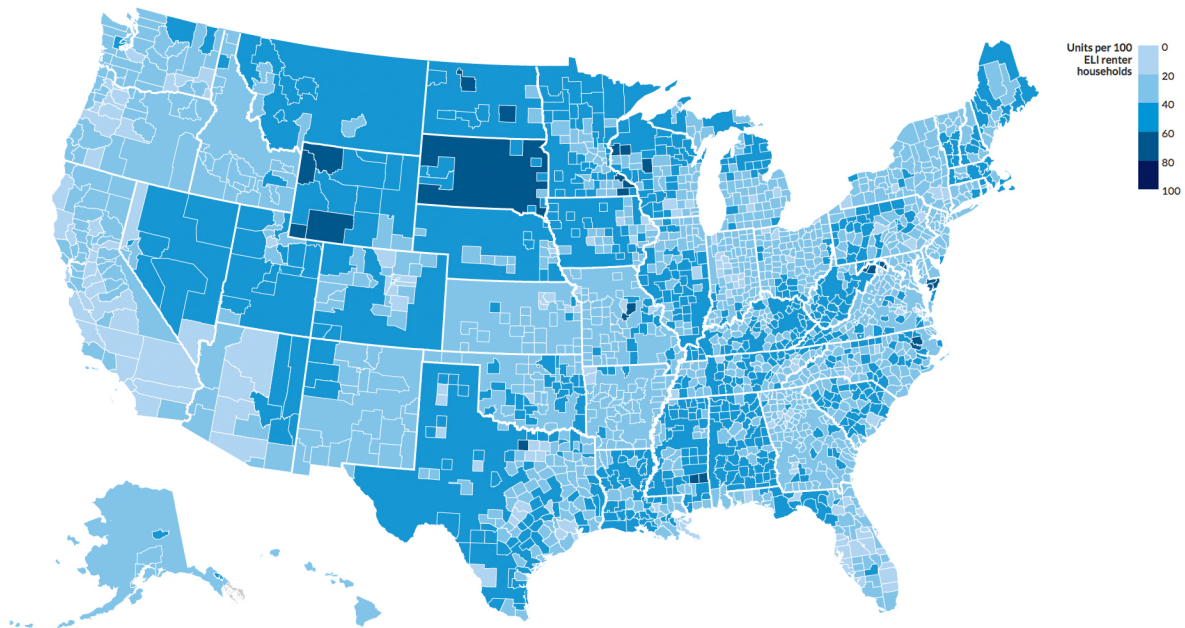
Our [interactive map](#) shows the number of adequate, affordable, and available housing units for ELI renters in each county in the United States. For this brief, we focus on the 100 counties with the highest populations as of 2013.³

The Northeast Has a Greater Supply of Affordable Housing for Extremely Low-Income Renters than the South or the West

Figure 5 shows the gap between the number of ELI renter households and the number of affordable and adequate rental units available to them in each county nationwide. The lightest areas have the least available and affordable housing for ELI renters and the darkest areas have the most. The affordability gap is lowest in the Northeast, Appalachia, the Midwest, and the Great Plains and is highest in the South and the West. Our related [feature article](#) describes how different state and local housing policies can contribute to higher and lower gaps.

FIGURE 5

Number of Adequate, Affordable, and Available Housing Units for Extremely Low-Income Renters by County, 2013



Sources: 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

Table 2 shows which of the 100 largest US counties have the greatest share of adequate, affordable, and available rental units for ELI renters. Suffolk County, which includes Boston, is ranked highest; even Suffolk, however, has only enough adequate, affordable, and available rental units for about half of its ELI renter households. Five of the 10 counties with the smallest affordability gap are in Massachusetts; only one—San Francisco—is outside the Northeast. Counterintuitively, some counties with the most expensive housing markets—including Boston, San Francisco, and Washington, DC—have the smallest gap in units affordable to ELI renters. For the most part, these results reflect a higher proportion of rental units targeted to ELI renters, not fewer ELI renters. The higher share of affordable units may reflect a local, state, or federal decision to focus on ELI households.

TABLE 2

Large Counties with the Smallest Gap in Affordable Units for ELI Renters, 2013

County	Population	ELI renter households	Adequate, affordable, and available units	Units per 100 renters	Rank
Suffolk, MA	745,716	74,262	37,703	51	1
Norfolk, MA	682,501	23,018	10,222	44	2
Essex, MA	756,508	40,208	17,733	44	3
District of Columbia	633,167	52,633	22,300	42	4
Worcester, MA	805,989	37,265	15,612	42	5
Middlesex, MA	1,537,150	60,809	25,376	42	6
Fairfield, CT	933,794	38,710	14,511	37	7
San Francisco, CA	826,626	64,697	23,112	36	8
Hartford, CT	897,426	43,454	15,442	35	9
Allegheny, PA	1,229,582	51,549	18,260	35	10

Source: Three-year averages from the 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

Denton County, Texas, part of the Dallas-Ft. Worth metropolitan area, has roughly 8 adequate, affordable, and available units for every 100 ELI renters, the greatest gap of any large county (table 3). Eight of the 10 counties with the biggest gap in affordability for ELI renters are in Georgia, Florida, or Texas; Clark County, Nevada, which includes Las Vegas, and San Joaquin, California, which includes Fresno, are the two exceptions.

The counties with the largest affordability gap typically have both fewer ELI renters and far fewer affordable rentals than the counties with the smallest gap. For example, Suffolk County has a similar total population as Denton County (745,716 vs. 707,550), and nearly five times as many ELI renters (74,262 vs. 14,924). But Suffolk has more than 30 times more affordable units for ELI renters than Denton (37,703 vs. 1,207). Clark County, Nevada, which includes Las Vegas, has a population of more than 2 million but one-third of the affordable units of Washington, DC, which has a population of less than 650,000. This disparity is partly the result of federal rental assistance not keeping pace with population growth in the South and Southwest. For example, Suffolk County has over 32,000 federally assisted units, and Denton has roughly 1,000, and partly a result of differences in state and local investments in affordable housing development and preservation. For example, Massachusetts has a number of state-run programs to supplement federal rental assistance.⁴

TABLE 3

Large Counties with the Biggest Gap in Affordable Units for ELI Renters, 2013

County	Population	ELI renter households	Adequate, affordable, and available units	Units per 100 renters	Rank ^a
Denton, TX	707,550	14,924	1,207	8	97
Gwinnett, GA	841,658	17,155	1,494	9	96
Cobb, GA	707,248	19,510	1,767	9	95
Orange, FL	1,198,989	37,165	3,730	10	94
Clark, NV	1,997,371	66,336	7,998	12	93
Lee, FL	645,681	13,059	1,696	13	92
DeKalb, GA	706,093	30,682	4,325	14	91
San Joaquin, CA	700,220	22,831	3,306	14	90
Travis, TX	1,093,138	48,056	6,979	15	89
Collin, TX	834,110	13,433	1,959	15	88

Source: Three-year averages from the 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

^a Four of the 100 largest counties in the United States are in New York City. Because the five New York City counties are combined in this analysis, the lowest ranking number is 97.

Boston, Los Angeles, and Miami Made the Most Progress in Closing the Affordability Gap from 2000 to 2013; Detroit Fell the Furthest Behind

Only 9 of the 100 largest counties increased the number of affordable units available per 100 ELI renters from 2000 to 2013 (table 4). Each county with a positive trend closed the gap by increasing the number of units affordable to ELI renters rather than decreasing the number of ELI renter households. Suffolk County led the way, increasing the number of units available for every 100 ELI renters from 48 to 51. Unfortunately, while these counties saw improvements in the proportion of rentals affordable to ELI renters, none were able to add enough units to match the increase in ELI renters. For example, Los Angeles added roughly 38,200 units affordable to ELI renters between 2000 and 2013, but it had an increase of 137,000 ELI renter households.

Wayne County, Michigan, which includes Detroit, and Will County, Illinois, provide contrasting examples of how counties can lose ground in this area. In Wayne County, the negative trend is the result of a precipitous drop in the supply of affordable housing for ELI renters, from about 48,000 units to about 24,500. By comparison, in Will County the number of units affordable to ELI renters stayed more or less the same, but the number of ELI renter households nearly doubled, from 5,900 to 11,100. Many counties that have lost the most affordable housing per 100 ELI renters are large Midwestern counties, such as Wayne County, Cook County (Chicago), and Milwaukee County (Milwaukee).

TABLE 4

Counties with the Most Positive Affordability Trends for ELI Renters, 2000–13

County	ELI Renter Households		Adequate, Affordable, and Available Units		Units per 100 Renters		Difference	Rank
	2000	2013	2000	2013	2000	2013		
Suffolk, MA	57,132	74,262	27,281	37,703	47.8	50.8	3.1	1
Los Angeles, CA	383,332	535,214	58,780	94,672	15.3	17.7	2.4	2
Kern, CA	17,459	26,549	2,377	4,239	13.6	16.0	2.4	3
Bergen, NJ	19,474	28,429	4,905	7,775	25.2	27.3	2.2	4
New York, NY	589,726	643,243	192,995	220,121	32.7	34.2	1.5	5
San Francisco, CA	48,847	64,698	16,882	23,112	34.6	35.7	1.2	6
Orange, CA	71,254	106,204	11,532	18,108	16.2	17.1	0.9	7
Miami-Dade, FL	87,982	115,281	22,203	29,789	25.2	25.8	0.6	8
Fresno, CA	25,350	38,484	4,549	6,987	17.9	18.2	0.2	9
San Diego, CA	77,359	120,135	13,566	20,376	17.5	17.0	-0.5	10

Source: 2000 Decennial Census and three-year averages from the 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

TABLE 5

Counties with the Worst Affordability Trends for ELI Renters, 2000–13

County	ELI Renter Households		Adequate, Affordable, and Available Units		Units per 100 Renters		Difference	Rank ^a
	2000	2013	2000	2013	2000	2013		
Wayne, MI	88,945	99,699	48,069	24,458	54.0	25.5	-28.5	97
Shelby, TN	33,966	40,861	13,575	6,866	40.0	16.8	-23.2	96
Will, IL	5,921	10,080	2,988	2,758	50.5	27.4	-23.1	95
Lee, FL	7,568	13,059	2,494	1,696	33.0	13.0	-20.0	94
Milwaukee, WI	47,944	66,421	19,159	13,641	40.0	20.5	-19.5	93
Fulton, GA	43,626	49,586	21,057	14,345	48.3	28.9	-19.3	92
Macomb, MI	13,249	22,435	5,461	4,987	41.2	22.2	-19.0	91
Jefferson, AL	25,237	29,591	13,177	10,138	52.2	34.3	-18.1	90
Duval, FL	23,391	33,141	10,648	9,266	45.5	28.0	-17.5	89
Cook, IL	249,920	255,759	103,324	62,840	41.3	24.6	-16.8	88

Source: Three-year averages from the 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

^a Four of the 100 largest counties in the United States are in New York City. Because the five New York City counties are combined in this analysis, the lowest ranking number is 97.

Conclusion

Housing affordability is an ongoing challenge for households throughout the United States, but it creates the greatest stress for the poorest households. Since 2000 the number of extremely low-income renters has increased substantially while the stock of adequate, affordable, and available rental units for these households has continued to erode. This erosion is driven by both the continued loss of affordable market-rate housing and the budget cuts to HUD rental assistance programs. As this brief demonstrates, without vital federal rental assistance, the magnitude of this problem would be much greater. Simply put, virtually no affordable housing units would be available to ELI households absent the continued investment in federally assisted rental housing.

The provision of adequate affordable housing for ELI households requires more than federal funding. It requires a functioning local housing market and ecosystem that draws on resources from and leverages coordination between federal, state, and local actors. The approach cities and counties take to solving the affordability crisis for ELI households is a function of several things, some within the control of a local jurisdiction and some not.

Local resource commitment: In the current constrained budget climate, cities are able to devote fewer resources to housing for ELI households. Yet some cities have created local revenue sources, either one time or ongoing, that can be used to build and maintain affordable housing. Some of these strategies include using general obligation bonds, local housing trust funds, or property tax set-asides to finance the construction of affordable rental housing and/or cover operating costs.

Resource targeting: Federal rental assistance can serve households earning up to 80 percent of area median income. In reality, it mostly serves households earning at or below 30 percent of AMI. However, rent levels that are affordable to ELI households often involve the creative layering of federal, state, and local resources (such as tax credits and housing subsidies), or they require deep, ongoing subsidies for property operations. Local communities can target this array of resources to serve extremely low-income households through local preservation strategies and other forms of rental assistance. To make these approaches systemic versus episodic requires coordinated action and investment by local actors from the nonprofit, philanthropic, public, and for-profit sectors and a clear understanding of the target population and specific affordability challenges.

State support: The state-level fiscal, regulatory, and programmatic environment can either help or hinder local action. Some states have adopted policies that outlaw local zoning practices that generate more affordable housing, such as inclusionary zoning. Other states have created housing assistance programs or tax credit programs that supplement local action.

Legacy of federal investments: How and where federal housing resources are allocated is a function of history and past decisionmaking. These allocations were partly a function of city size and need at the time. Older large cities such as New York, Los Angeles, Baltimore, Boston, and Chicago benefited early from federal housing investments. More recent large cities such as Dallas, Houston, Phoenix, and San Jose do not have the same distribution of federally assisted housing, largely because their accelerated

growth happened after the major allocations of federal rental assistance. In addition to demonstrating a large need, Northeast cities in particular had strong local political will, which helped them benefit from early federal investment in affordable rental housing. For the most part, these cities have been good stewards of these early investments and have sought to stem the loss of affordable rental housing and even add to the stock. Some cities have more tools to work with than others, but cities and even states cannot do it alone. As the need grows in cities and counties, these local governments are unlikely to keep pace without additional federal investment in rental assistance for ELI households.

Appendix. Where Our Numbers Come From

The primary data source for this analysis is household-level records from the 2000 Census and 3-year averages of the one-year American Community Survey (ACS) for 2005, 2006, and 2007, and for 2011, 2012, and 2013. Household-level records from this dataset were downloaded from the University of Minnesota's Integrated Public Use Microdata Series. This dataset provides information on households' income, demographics, housing units, and housing-related expenses. We applied HUD data on income limits to identify renters with extremely low incomes.⁵

To determine renters' housing costs, we used the RENT variable from the ACS, which asks "What is the monthly rent for this house, apartment, or mobile home?" We applied HUD's annual income limits to calculate affordability: if the reported monthly rent and utilities from ACS were less than or equal to 30 percent of the income limit for ELI households in that area, the unit was considered affordable.⁶ We then added vacant units affordable to ELI renters. Finally, we subtracted both vacant and occupied substandard units, defined as those with incomplete plumbing or missing kitchen or cooking facilities. This provided the total number of adequate, affordable, and available units.

$$\begin{aligned} \text{Units adequate, affordable, and available} &= \text{Affordable occupied units} + \text{affordable vacant units} - \\ \text{to ELI renter households} & \qquad \qquad \qquad \text{units occupied by higher-income renters} - \text{substandard} \\ & \qquad \qquad \qquad \text{occupied units} - \text{substandard vacant units} \end{aligned}$$

We divided the number of adequate, affordable, and available units by the number of ELI renter households, then multiplied by 100. The result was the number of units per 100 ELI renter households, both nationwide and by county.

$$\begin{aligned} \text{Adequate, affordable, and available units} &= [(\text{Total ELI renters} - \text{units affordable to ELI renters}) / \\ \text{per 100 ELI renters} & \qquad \qquad \qquad \text{Total ELI renters}] * 100 \end{aligned}$$

To examine the role of HUD's rental assistance programs, we used a dataset provided by HUD. The dataset provided information by county on the number of assisted households, their income levels, and rent burdens for each of HUD's rental assistance programs from 2000 to 2013.⁷ We took the total number of units adequate, affordable, and available to ELI renters and subtracted units in which ELI households were receiving HUD rental assistance to estimate how many rental units would be affordable to ELI renters without HUD rental assistance programs.

$$\begin{aligned} \text{Affordable units without HUD assistance} &= \text{Total affordable units} - (\text{HUD-assisted, affordable, and} \\ & \qquad \qquad \qquad \text{adequate units}) \end{aligned}$$

Our methodology differs from our 2014 analysis of the affordability gap for ELI renter households in two key areas. First, to increase our sample size and thus the reliability of local estimates, we used 3-year averages rather than relying on the 1-year ACS estimates. Second, in last year's report, we assumed that all ELI renters receiving HUD assistance were in affordable housing. Thus, the number of affordable units for ELI renters was calculated by subtracting all ELI renter households receiving HUD assistance from the total number of affordable units. This year we received data from HUD on the rent burden of ELI renters receiving HUD rental assistance. Using these new data, we removed the units of

HUD-assisted renters who were rent-burdened or in inadequate housing before calculating the impact of HUD programs on the affordability gap.

Our methodology has several important limitations, which we will work to address in future iterations of our analysis. The first limitation is small sample sizes for county-level estimates. The ACS typically samples roughly 1 percent of the total population (Census Bureau 2013). This process yields a large sample for national analysis, but the sample size for any particular county is much smaller; the sample for a particular subset within that county, such as extremely low-income renters, is smaller still. As a result, for smaller counties—those with fewer than 20,000 residents—we are unable to reliably provide a county estimate and instead rely on statewide averages.

The second limitation is that the Census Bureau no longer includes a question about households' receipt of government housing assistance in either the ACS or the decennial census. This creates challenges when using ACS data to measure housing affordability. Housing Choice Voucher recipients should report the full rent amount (including what the voucher covers) to the ACS, but many report their own monthly payments instead. An internal Census Bureau analysis of subsidized renters in California estimated that 40 percent of these households reported their own rent contribution to the ACS, 32 percent reported the total monthly rent, and the other 28 percent reported an amount that did not match either their rent contribution or the full monthly rent. Conversely, some households receiving tenant-based rental assistance report the value of their voucher as part of their income to the Census Bureau—overstating the impact of rental assistance on households' rent burden.

For our analysis, we assume that subsidized renters report their monthly rent payments to the ACS rather than the full rent. However, based on the Census Bureau's analysis, this may be true for less than half of assisted households. As a result, we may underestimate the availability of affordable housing by failing to capture the value of the rent subsidy for households that report the full market rent of their unit to the ACS. For future reports, we will explore whether we can adjust our methodology to reflect the uncertainty of how subsidized renters report their housing expenses to the ACS.

Also for future reports, we hope to incorporate data from other federal rental assistance programs, such as the US Department of Agriculture's Multi-Family Housing Rental Assistance program and other HUD rental assistance programs, such as for Native Americans. Adding data from these programs will provide a more complete picture of rental assistance, particularly outside metropolitan areas.

Another limitation is that our data do not include homeless individuals, which constituted over 610,000 people at 2013's point-in-time count (Henry, Cortes, and Morris 2013).

APPENDIX TABLE A.1

Availability of Adequate and Affordable Rental Housing for Extremely Low-Income (ELI) Renters in the 100 Largest US Counties, 2013

From most to least affordable

County	State	Total population	ELI renter households	Adequate, affordable, and available rentals	Affordable units per 100 ELI renter households	Rank
Suffolk	MA	745,716	74,262	37,703	50.8	1
Norfolk	MA	682,501	23,018	10,223	44.4	2
Essex	MA	756,508	40,208	17,734	44.1	3
District of Columbia	DC	633,167	52,634	22,300	42.4	4
Worcester	MA	805,989	37,266	15,612	41.9	5
Middlesex	MA	1,537,150	60,810	25,376	41.7	6
Fairfield	CT	933,794	38,710	14,511	37.5	7
San Francisco	CA	826,626	64,698	23,112	35.7	8
Hartford	CT	897,426	43,454	15,442	35.5	9
Allegheny	PA	1,229,582	51,549	18,260	35.4	10
Philadelphia	PA	1,546,770	117,816	41,499	35.2	11
Jefferson	AL	658,601	29,591	10,138	34.3	12
New York	NY	8,341,122	643,243	220,121	34.2	13
Essex	NJ	787,615	57,340	19,595	34.2	14
Hamilton	OH	802,659	52,749	17,972	34.1	15
Jackson	MO	677,502	37,535	12,507	33.3	16
Hennepin	MN	1,184,060	55,135	18,189	33.0	17
Westchester	NY	962,233	38,017	12,354	32.5	18
Jefferson	KY	751,312	36,957	11,756	31.8	19
El Paso	TX	824,916	23,573	7,423	31.5	20
Cuyahoga	OH	1,266,434	75,049	23,361	31.1	21
New Haven	CT	863,217	43,438	13,331	30.7	22
Lake	IL	701,763	16,486	5,029	30.5	23
Davidson	TN	647,670	30,858	9,362	30.3	24
Nassau	NY	1,348,563	26,769	7,911	29.6	25
Hidalgo	TX	805,497	24,008	6,991	29.1	26
Bexar	TX	1,785,855	59,316	17,228	29.0	27
Fulton	GA	970,400	49,586	14,345	28.9	28
Monmouth	NJ	629,754	16,599	4,801	28.9	29
Denver	CO	634,685	41,764	12,074	28.9	30
Montgomery	MD	1,004,242	22,183	6,409	28.9	31
King	WA	2,007,779	83,687	23,621	28.2	32
Duval	FL	879,131	33,141	9,266	28.0	33
Snohomish	WA	733,797	24,172	6,660	27.6	34
Honolulu	HI	974,683	34,437	9,465	27.5	35
Will	IL	681,537	10,080	2,758	27.4	36
Bergen	NJ	919,049	28,429	7,775	27.3	37
Hudson	NJ	652,921	39,544	10,757	27.2	38
Erie	NY	919,332	41,314	11,159	27.0	39
Alameda	CA	1,554,725	74,913	19,711	26.3	40

County	State	Total population	ELI renter households	Adequate, affordable, and available rentals	Affordable units per 100 ELI renter households	Rank
Fairfax	VA	1,117,918	22,323	5,843	26.2	41
Suffolk	NY	1,499,091	31,588	8,264	26.2	42
Miami-Dade	FL	2,592,201	115,281	29,789	25.8	43
Ventura	CA	834,880	23,113	5,971	25.8	44
Wayne	MI	1,789,819	99,699	25,458	25.5	45
Prince George's	MD	881,876	29,694	7,416	25.0	46
Cook	IL	5,227,094	255,759	62,840	24.6	47
Franklin	OH	1,195,915	59,062	14,389	24.4	48
Santa Clara	CA	1,836,454	65,983	15,940	24.2	49
Contra Costa	CA	1,079,460	36,578	8,750	23.9	50
Oakland	MI	1,221,103	30,690	7,265	23.7	51
Middlesex	NJ	822,933	29,979	7,090	23.6	52
Macomb	MI	848,455	22,435	4,987	22.2	53
Montgomery	PA	808,846	18,697	4,149	22.2	54
Baltimore	MD	817,791	25,404	5,571	21.9	55
Monroe	NY	748,221	35,118	7,630	21.7	56
Bernalillo	NM	672,027	29,411	6,388	21.7	57
Oklahoma	OK	742,641	30,468	6,496	21.3	58
St. Louis	MO	1,000,363	29,835	6,200	20.8	59
Milwaukee	WI	953,901	66,421	13,641	20.5	60
DuPage	IL	927,775	16,001	3,235	20.2	61
Wake	NC	951,834	28,487	5,750	20.2	62
Hillsborough	FL	1,280,536	41,766	8,307	19.9	63
Marion	IN	919,356	51,544	10,085	19.6	64
Multnomah	OR	757,738	40,498	7,872	19.4	65
San Mateo	CA	738,114	22,430	4,241	18.9	66
Pima	AZ	992,286	40,447	7,560	18.7	67
Pinellas	FL	922,744	26,608	4,957	18.6	68
Riverside	CA	2,264,491	56,844	10,509	18.5	69
Fresno	CA	947,942	38,484	6,987	18.2	70
Palm Beach	FL	1,354,932	40,267	7,309	18.2	71
Salt Lake	UT	1,063,941	27,523	4,929	17.9	72
Pierce	WA	811,730	25,763	4,588	17.8	73
El Paso	CO	645,787	18,978	3,359	17.7	74
Los Angeles	CA	9,951,320	535,214	94,672	17.7	75
Sacramento	CA	1,448,487	66,416	11,554	17.4	76
Orange	CA	3,084,550	106,204	18,108	17.1	77
San Diego	CA	3,175,313	120,135	20,376	17.0	78
Dallas	TX	2,447,575	101,007	17,106	16.9	79
Shelby	TN	937,748	40,861	6,866	16.8	80
Broward	FL	1,812,793	57,465	9,392	16.3	81
Kern	CA	856,363	26,549	4,239	16.0	82
Harris	TX	4,255,830	152,692	23,462	15.4	83
Tarrant	TX	1,880,361	61,493	9,318	15.2	84
Mecklenburg	NC	967,906	35,788	5,421	15.1	85

County	State	Total population	ELI renter households	Adequate, affordable, and available rentals	Affordable units per 100 ELI renter households	Rank
San Bernardino	CA	2,076,322	59,923	8,857	14.8	86
Maricopa	AZ	3,939,668	124,368	18,346	14.8	87
Collin	TX	834,110	13,434	1,959	14.6	88
Travis	TX	1,093,138	48,057	6,980	14.5	89
San Joaquin	CA	700,220	22,831	3307	14.5	90
DeKalb	GA	706,093	30,682	4,325	14.1	91
Lee	FL	645,681	13,059	1,696	13.0	92
Clark	NV	1,997,371	66,336	7,998	12.1	93
Orange	FL	1,198,989	37,166	3,731	10.0	94
Cobb	GA	707,248	19,510	1,768	9.1	95
Gwinnett	GA	841,658	17,156	1,494	8.7	96
Denton	TX	707,550	14,924	1,207	8.1	97

Sources: 2000 Decennial Census, and three-year averages from the 2005,2006, and 2007 and 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

Note: Four of the 100 largest counties in the United States are in New York City. Because the five New York City counties are combined in this analysis, the lowest ranking number is 97.

APPENDIX TABLE A.2

Trends in Affordability for Extremely Low-Income (ELI) Renters in the 100 Largest US Counties, 2000–13

By most to least positive

County	State	ELI Renter Households		Adequate, Affordable, and Available Units		Affordable Units per 100 ELI Renter Households		Difference, 2000–13	Rank
		2000	2013	2000	2013	2000	2013		
Suffolk	MA	57,132	74,262	27,281	37,703	47.8	50.8	3.0	1
Los Angeles	CA	383,332	535,214	58,780	94,672	15.3	17.7	2.4	2
Kern	CA	17,459	26,549	2,377	4,239	13.6	16.0	2.4	3
Bergen	NJ	19,474	28,429	4,905	7,775	25.2	27.3	2.2	4
New York	NY	589,726	643,243	192,995	220,121	32.7	34.2	1.5	5
San Francisco	CA	48,847	64,698	16,882	23,112	34.6	35.7	1.2	6
Orange	CA	71,254	106,204	11,532	18,108	16.2	17.1	0.9	7
Miami-Dade	FL	87,982	115,281	22,203	29,789	25.2	25.8	0.6	8
Fresno	CA	25,350	38,484	4,549	6,987	17.9	18.2	0.2	9
San Diego	CA	77,359	120,135	13,566	20,376	17.5	17.0	-0.6	10
Sacramento	CA	40,354	66,416	7,272	11,554	18.0	17.4	-0.6	11
Pierce	WA	17,212	25,763	3,181	4,588	18.5	17.8	-0.7	12
Hennepin	MN	35,793	55,135	12,161	18,189	34.0	33.0	-1.0	13
Alameda	CA	54,253	74,913	14,822	19,711	27.3	26.3	-1.0	14
Monroe	NY	26,270	35,118	6,004	7,630	22.9	21.7	-1.1	15
Riverside	CA	31,695	56,844	6,248	10,509	19.7	18.5	-1.2	16
Montgomery	MD	18,104	22,183	5,498	6,409	30.4	28.9	-1.5	17
El Paso	TX	16,929	23,573	5,607	7,423	33.1	31.5	-1.6	18
Ventura	CA	15,984	23,113	4,394	5,971	27.5	25.8	-1.7	19
Prince George's	MD	22,879	29,694	6,095	7,416	26.6	25.0	-1.7	20
Suffolk	NY	23,300	31,588	6,504	8,264	27.9	26.2	-1.8	21
San Mateo	CA	13,898	22,430	2,880	4,241	20.7	18.9	-1.8	22
El Paso	CO	9,876	18,978	1,953	3,359	19.8	17.7	-2.1	23
San Joaquin	CA	15,032	22,831	2,519	3,307	16.8	14.5	-2.3	24
Worcester	MA	25,148	37,266	11,200	15,612	44.5	41.9	-2.6	25
King	WA	57,032	83,687	17,737	23,621	31.1	28.2	-2.9	26
Travis	TX	31,237	48,057	5,474	6,980	17.5	14.5	-3.0	27
Essex	MA	30,254	40,208	14,292	17,734	47.2	44.1	-3.1	28
San Bernardino	CA	41,253	59,923	7,426	8,857	18.0	14.8	-3.2	29
Hudson	NJ	34,344	39,544	10,491	10,757	30.5	27.2	-3.3	30
Broward	FL	42,510	57,465	8,502	9,392	20.0	16.3	-3.7	31
Baltimore	MD	16,236	25,404	4,207	5,571	25.9	21.9	-4.0	32
Fairfax	VA	14,104	22,323	4,253	5,843	30.2	26.2	-4.0	33
Middlesex	MA	42,927	60,810	19,625	25,376	45.7	41.7	-4.0	34
Philadelphia	PA	89,798	117,816	35,264	41,499	39.3	35.2	-4.0	35
DuPage	IL	10,603	16,001	2,577	3,235	24.3	20.2	-4.1	36
Bernalillo	NM	17,002	29,411	4,388	6,388	25.8	21.7	-4.1	37
Norfolk	MA	14,382	23,018	6,979	10,223	48.5	44.4	-4.1	38
Nassau	NY	20,527	26,769	6,982	7,911	34.0	29.6	-4.5	39
Salt Lake	UT	16,215	27,523	3,664	4,929	22.6	17.9	-4.7	40

County	State	ELI Renter Households		Adequate, Affordable, and Available Units		Affordable Units per 100 ELI Renter Households		Difference, 2000–13	Rank
		2000	2013	2000	2013	2000	2013		
Santa Clara	CA	43,116	65,983	12,489	15,940	29.0	24.2	-4.8	41
Pima	AZ	25,419	40,447	6,043	7,560	23.8	18.7	-5.1	42
Bexar	TX	36,710	59,316	12,674	17,228	34.5	29.0	-5.5	43
Snohomish	WA	13,008	24,172	4,303	6,660	33.1	27.6	-5.5	44
Westchester	NY	38,451	38,017	14,747	12,354	38.4	32.5	-5.9	45
Clark	NV	35,284	66,336	6,587	7,998	18.7	12.1	-6.6	46
Hillsborough	FL	26,607	41,766	7,081	8,307	26.6	19.9	-6.7	47
St. Louis	MO	16,638	29,835	4,607	6,200	27.7	20.8	-6.9	48
Contra Costa	CA	21,642	36,578	6,681	8,750	30.9	23.9	-6.9	49
Maricopa	AZ	69,925	124,368	15,236	18,346	21.8	14.8	-7.0	50
Montgomery	PA	11,340	18,697	3,316	4,149	29.2	22.2	-7.0	51
Monmouth	NJ	12,910	16,599	4,728	4,801	36.6	28.9	-7.7	52
Denton	TX	10,341	14,924	1,667	1,207	16.1	8.1	-8.0	53
Erie	NY	35,378	41,314	12,414	11,159	35.1	27.0	-8.1	54
Multnomah	OR	25,553	40,498	7,112	7,872	27.8	19.4	-8.4	55
Hartford	CT	30,870	43,454	13,566	15,442	43.9	35.5	-8.4	56
Middlesex	NJ	19,015	29,979	6,126	7,090	32.2	23.6	-8.6	57
Allegheny	PA	39,794	51,549	17,520	18,260	44.0	35.4	-8.6	58
Essex	NJ	53,310	57,340	22,806	19,595	42.8	34.2	-8.6	59
Dallas	TX	78,282	101,007	20,070	17,106	25.6	16.9	-8.7	60
Pinellas	FL	21,268	26,608	5,817	4,957	27.4	18.6	-8.7	61
Honolulu	HI	29,315	34,437	10,639	9,465	36.3	27.5	-8.8	62
Gwinnett	GA	6,684	17,156	1,189	1,494	17.8	8.7	-9.1	63
Orange	FL	21,150	37,166	4,061	3,731	19.2	10.0	-9.2	64
Harris	TX	119,594	152,692	29,672	23,462	24.8	15.4	-9.4	65
Palm Beach	FL	24,940	40,267	6,950	7,309	27.9	18.2	-9.7	66
Oklahoma	OK	21,613	30,468	6,726	6,496	31.1	21.3	-9.8	67
Denver	CO	29,865	41,764	11,582	12,074	38.8	28.9	-9.9	68
New Haven	CT	32,360	43,438	13,157	13,331	40.7	30.7	-10.0	69
DeKalb	GA	19,051	30,682	4,747	4,325	24.9	14.1	-10.8	70
Jefferson	KY	24,944	36,957	10,642	11,756	42.7	31.8	-10.9	71
Jackson	MO	24,501	37,535	10,824	12,507	44.2	33.3	-10.9	72
Lake	IL	9,759	16,486	4,042	5,029	41.4	30.5	-10.9	73
Franklin	OH	43,838	59,062	15,513	14,389	35.4	24.4	-11.0	74
Wake	NC	15,633	28,487	4,908	5,750	31.4	20.2	-11.2	75
Oakland	MI	20,764	30,690	7,275	7,265	35.0	23.7	-11.4	76
Collin	TX	5,347	13,434	1,390	1,959	26.0	14.6	-11.4	77
Hidalgo	TX	13,559	24,008	5,514	6,991	40.7	29.1	-11.5	78
Cobb	GA	10,728	19,510	2,211	1,768	20.6	9.1	-11.5	79
Tarrant	TX	38,937	61,493	10,650	9,318	27.4	15.2	-12.2	80
Hamilton	OH	35,445	52,749	16,699	17,972	47.1	34.1	-13.0	81
Marion	IN	29,319	51,544	9,644	10,085	32.9	19.6	-13.3	82
Cuyahoga	OH	61,369	75,049	27,296	23,361	44.5	31.1	-13.4	83
Fairfield	CT	30,154	38,710	15,412	14,511	51.1	37.5	-13.6	84
Davidson	TN	26,492	30,858	11,908	9,362	44.9	30.3	-14.6	85

County	State	ELI Renter Households		Adequate, Affordable, and Available Units		Affordable Units per 100 ELI Renter Households		Difference, 2000–13	Rank
		2000	2013	2000	2013	2000	2013		
District of Columbia	DC	52,474	52,634	30,365	22,300	57.9	42.4	-15.5	86
Mecklenburg	NC	17,733	35,788	5,580	5,421	31.5	15.1	-16.3	87
Cook	IL	249,920	255,759	103,324	62,840	41.3	24.6	-16.8	88
Duval	FL	23,391	33,141	10,648	9,266	45.5	28.0	-17.6	89
Jefferson	AL	25,237	29,591	13,177	10,138	52.2	34.3	-18.0	90
Macomb	MI	13,249	22,435	5,461	4,987	41.2	22.2	-19.0	91
Fulton	GA	43,626	49,586	21,057	14,345	48.3	28.9	-19.3	92
Milwaukee	WI	47,944	66,421	19,159	13,641	40.0	20.5	-19.4	93
Lee	FL	7,568	13,059	2,494	1695.67	33.0	13.0	-20.0	94
Will	IL	5,921	10,080	2,988	2,758	50.5	27.4	-23.1	95
Shelby	TN	33,966	40,861	13,575	6,866	40.0	16.8	-23.2	96
Wayne	MI	88,945	99,699	48,069	25,458	54.0	25.5	-28.5	97

Sources: 2000 Decennial Census, and three-year averages from the 2005, 2006, and 2007 and 2011, 2012, and 2013 ACS 1-year sample data from the Integrated Public Use Microdata Series merged with data from HUD on income limits and households receiving rental assistance.

Note: Four of the 100 largest counties in the United States are in New York City. Because the five New York City counties are combined in this analysis, the lowest ranking number is 97.

Notes

1. Three other counties also had 75 adequate, affordable, and available units for every 100 ELI renters: Allegan County, Michigan, Lincoln County, Missouri, and Jefferson County, West Virginia. This analysis excludes counties with fewer than 10 ELI renters surveyed as part of the 2013 American Community Survey.
2. See the appendix for a detailed description of how we constructed county-level estimates from the Integrated Public Use Microdata Series dataset.
3. New York City is technically five separate counties, but for this analysis they are grouped as one.
4. Matthew Johnson, “Stepping Up: How Cities Are Working to Keep America’s Poorest Families Housed,” <http://www.urban.org/features/stepping-how-cities-are-working-keep-americas-poorest-families-housed>.
5. HUD income limits are available at <http://www.huduser.org/portal/datasets/il.html>.
6. Because the ACS does not include a variable that indicates whether utility costs are included in the rent, we calculate the difference in gross rent and contract rent for each renter-occupied household, as explained in the appendix.
7. The HUD data were broken out into the following program categories: HCV program, public housing, moderate rehabilitation program, multifamily Section 8 contracts, and other multifamily programs.

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