



**NATIONAL LOW INCOME  
HOUSING COALITION**

*Dedicated solely to ending America's  
affordable housing crisis*

**Testimony of Sheila Crowley, MSW, Ph.D.  
President of the National Low Income Housing Coalition  
presented to  
Housing and Community Opportunity Subcommittee of the Financial Services  
Committee  
United States House of Representatives  
May 17, 2005**

Chairman Ney and Ranking Member Waters, I am Sheila Crowley, President of the National Low Income Housing Coalition. On behalf of our members, who include non-profit housing providers, homeless service providers, fair housing organizations, state and local housing coalitions, public housing agencies, private developers and property owners, housing researchers, local and state government agencies, faith-based organizations, residents of public and assisted housing and their organizations, and concerned citizens, I thank you for this opportunity to testify today on H.R. 1999.

As the committee members are well aware, since 2003, the Housing Voucher program has been in a state of tumult. The Administration's voucher funding requests, the HANF proposal followed by the Flexible Voucher Proposal, the funding formulas adopted for FY2004 and 2005, the April 22, 2004 voucher funding guidance memo, and the series of changes and missteps in issuing the Fair Market Rents last year have resulted in instability in the program that adversely affects all program participants, be they residents, prospective residents, landlords, developers, lenders, and PHAs. It is to the credit of the many PHA managers who work hard everyday to provide safe, decent, and affordable housing for needy Americans that more families have not been upended and lost their homes.

Recognizing the crucial importance of the housing voucher program in solving the affordable housing crisis in the United States and the apparent impasse in coming to agreement over how best to return the program to the degree of stability needed for the program to work, the National Low Income Housing Coalition planned and implemented a national housing voucher summit earlier this year. The purpose of the summit was to develop a consensus agenda on legislative and regulatory changes to the housing voucher program, in order to restore credibility and stability to the program, with the intent of paving the way for eventual future growth. Sixty-five experts, including members of the committee's staff from both sides of the aisle, participated in the summit, as did HUD officials.

While the summit participants have not yet completed the process of reaching consensus, it is safe to say that H.R. 1999 does not reflect what the majority of

participants will agree to and indeed is antithetical to much of what we think are prudent and appropriate changes to be made to improve the voucher program. I urge the committee to continue the consensus seeking process begun by Mr. Ney in his roundtables and to build upon the considerable work already developed for the national housing voucher summit as you move forward in considering changes to the voucher program.

Now I will turn to specific problems that NLIHC has with H.R. 1999.

**Block granting.** H.R. 1999 would block grant voucher funding initially based on the distribution of voucher funds in place today to be replaced by a formula developed by negotiated rule making in two years. Once Congressional decisions on the annual appropriation for the voucher program are severed from the number and costs of authorized vouchers, it will be impossible for Congress to know the true cost of housing vouchers and to determine if the funds provided are adequate, thus setting the stage for reduced funding in the future. What has been uniquely effective about the voucher program has been its responsiveness to market forces.

Much has been made of the rise in the cost of the voucher program in recent years. Indeed, the impetus for this bill and HUD's other actions in the last two years have been for the purpose of curtailing and reducing the cost of the program. However, the rise in cost can be simply explained. Congress expanded the housing voucher program three years in a row in FY1999, FY2000, and FY2001. Congress also authorized the vouchering out of many public housing and project-based assisted units, thus transferring the subsidy cost to the voucher program. And the cost of housing rose precipitously across the country. NLIHC calculations show a 37% increase in the cost of modest rental housing between 1999 and 2003.<sup>1</sup>

Of all the reforms to the voucher program that the committee should consider, none is more important than restoring stability and predictability in the program's funding. This means a) accurate knowledge of what it costs to fund the program to meet its current obligations and future objectives, b) confidence that the program is operating at maximum cost efficiency, c) a transparent and predictable method of distribution of funds from HUD to PHAs, and d) a system of reserves to deal with unforeseen changes in the housing market and in tenant incomes, so as to maximize the ability of PHAs to issue all authorized vouchers and to prevent at all costs any incidences of payment interruption.

The flexibility for PHAs to shift greater rent burdens to tenants or to reduce the number of families served is a poor substitute for PHAs receiving the right amount of funding to properly run the program.

**Income targeting.** H.R. 1999 would change the income targeting in the voucher program in a manner that would reduce access to this form of housing assistance to the very people who need it the most. Instead of 75% of vouchers going to households with incomes at or less than 30% of the area median, 90% of vouchers would go to households

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<sup>1</sup>Pitcoff, W. et al. (2003). *Out of reach 2003: America's housing wage climbs*. Washington, DC: National Low Income Housing Coalition.

with twice that income or 60% or less of the area median. Nationally, 30% of area median income is approximately \$15,000 a year; at 60% of AMI, it is \$30,000.

There are 6.3 million renter households in the U.S with incomes at or less than 30% of the area median that pay over half of their income for their housing, compared to 1.1 million renter households with incomes between 30 and 60% of the area median that have pay over half of their income for their housing. Nationally, 84.1% of all renter households that pay over half of their income for housing have incomes at or below 30% of the area median.<sup>2</sup> Attached is a chart that details this comparison on a state by state basis.

There is simply no policy justification to increase the upper limit on income eligibility, when the unserved population of renter households with severe housing cost burdens who are currently eligible for vouchers outnumbers the population proposed to be served by six to one. Raising income eligibility is merely a strategy to reduce the cost of the program by serving people who need less subsidy.

There are some jurisdictions where income is so low that 30% of the area median may need to be adjusted upward to be able to utilize all vouchers. We propose consideration of a change to income targeting such that 75% of vouchers go to households with incomes at or less than 30% of the area median or households with incomes at or less than the federal poverty level adjusted for family size, whichever is higher.

**Time limits.** H.R. 1999 grants PHAs the option of limiting the length of time that a family can have a voucher after a five year period has passed. HUD's own data shows that two-thirds of vouchers are used for less than five years.<sup>3</sup> In a housing market in which housing affordable to low income households is in short supply, terminating voucher assistance for any reason other than an increase in household income means that the household will lose housing security and be forced into the ranks of those with severe housing cost burdens, who have to double-up in overcrowded housing, or who end up homeless. If the intent of a time limit policy is to promote "self-sufficiency" among long term voucher holders, there are any number of direct interventions that a PHA could employ that will be more effective than time limits, including outreach, counseling, adult education, and job training and placement.

**Amount of assistance.** Another major change to existing policy in both the voucher program and public housing in H.R. 1999 is in the area of determining the amount of rent that each household pays. Contrary to what you may have heard, tenants do make a substantial contribution to the cost of their housing. The average monthly tenant payment is \$255 nationally.<sup>4</sup>

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<sup>2</sup> Pelletiere, D. & Treskon, M. (2005). *Severely unaffordable housing: Who lives in it?* Washington, DC: National Low Income Housing Coalition

<sup>3</sup> U.S. Department of Housing and Urban Development. *Resident characteristic report* as of April 30, 2005. [Pic.hud.gov/pic/RCRPublic/teremain.asp](http://Pic.hud.gov/pic/RCRPublic/teremain.asp).

<sup>4</sup> Ibid.

What is true is that the process of determining what rent a given household is required to pay is cumbersome, complex, and prone to error in either direction. Calculating what each tenant owes should be streamlined and made much more transparent. However, it should continue to be linked to income to assure that the basic goal of the program, that is, to bridge the gap between what modest, safe, decent housing costs and what extremely low income families can afford, is retained. Under no circumstances does a flat rent achieve that goal.

One possible reform is to base the portion of rent the tenant pays on household income from the previous years as determined by tax forms.

**Enhanced vouchers.** The elimination of enhanced vouchers after one year is a particularly cruel feature of this bill. Congress worked hard to respond to the crisis for residents of Section 8 properties whose owners opted out of their contracts to take their properties to market. In the late 1990s, newspaper articles across the country told the stories of elderly and disabled residents who were in danger of losing their homes. Enhanced vouchers were the solution. As long as tenants continue to live in their homes, they would receive vouchers of sufficient value to cover the increased rents. If Congress enacts H.R. 1999, you will be reversing that decision and subjecting some 100,000 low income residents, most of whom are elderly, to severe hardship.

**Rent reasonableness.** H.R. 1999 will allow PHAs to set their own rents and not have to rely on the HUD Fair Market Rents to determine the cost of rents in their communities. The FMRs are imperfect, primarily because of the lack of up-to-date data upon which to determine them. However, in just two years, the U.S. Census Bureau will have fully implemented the American Community Survey. When these data are available, HUD will be able to determine FMRs in a much more precise manner than it does now. We highly recommend that FMRs continue to be the basis for determining rents, with the emphasis placed on improving FMRs rather than going to a patchwork system of 2500 different methodologies to set rents. Congress will have no way to know the true cost of the program if that happens.

**Portability.** Other witnesses will testify at length about the importance of choice in the housing voucher program. We concur that choice and mobility are core goals of the housing voucher program. HUD's proposal to require that receiving jurisdictions agree to accept a voucher holder who wants to move there is the antithesis of choice, and indicates a profound disregard for the department's statutory duty to affirmatively further fair housing. Portability must be preserved and can easily be handled by establishing a central portability fund from which PHAs can draw if there are increased costs associated with the porting of a voucher.

**Elderly and disabled tenants.** The bill attempts to protect current elderly and disabled voucher holders from the disruptions that other families will experience if the bill is enacted, but inexplicably ends that protection on January 1, 2009. Then these tenants will have no protections save the vague language in the bill that PHAs are to ensure that the "needs" of elderly and disabled people are "addressed." Moreover, the bill explicitly allows PHAs to discriminate against some groups of disabled people in favor of

other groups of disabled people, a clear violation of federal civil rights laws that protect people with disabilities.

**Moving to Work.** Under Title III of H.R. 1999, HUD is given sweeping authority to exempt PHAs from the vast majority of federal requirements for the public housing and housing voucher programs. This is the equivalent of enacting the superwaiver that Congress has consistently rejected in other legislation. The proposal in Title III to allow PHAs to co-mingle their PHA operating and capital funds with their voucher funds is particularly ill-advised.

This proposal resembles the Moving to Work demonstration program in name only. The point of a demonstration program is to experiment with new ideas to determine if they work and if they merit consideration for application to the larger program. Many lessons have been learned from the 24 Moving to Work demonstration projects. The committee would find that it is time well spent to hold hearings on these lessons in order to inform its deliberations on changes that would improve the voucher program and changes that will only be harmful.

Limiting this superwaiver to PHAs with 500 units or more is supposed to serve as incentive for small PHAs to consolidate. While we support measures to achieve administrative efficiencies by reducing the number of different voucher administering agencies, we must reject this approach. We suggest that the committee ask GAO to study the effects of consolidation, including the forming of regional consortia by several PHAs, in order to better inform the committee about ways to reduce administrative redundancy in the voucher program.

In conclusion, NLIHC is ready to work with the committee to develop sensible reforms to the voucher program. We urge you to remember that the housing voucher program has been and continues to be one of the most effective methods Congress has devised to address the affordable housing shortage in the United States. Changes you choose to make to the program should serve to strengthen it, not undermine it, which is what H.R 1999 would do.

Thank you for the invitation to come before you today and for your consideration of my remarks.

**NLIHC Analysis of 2003 American Community Survey**  
**Severe Housing Cost Burden Among ELI and 60% of AMI Households**



State	Income Category	State Totals					
		HHds with Severe Cost Burden			Total Households		
		renter	owner	all	renter	owner	all
Alabama	ELI HHds*	94,776	70,144	164,920	154,359	170,674	325,033
	60% AMI HHds*	5,062	17,875	22,937	111,743	235,749	347,492
	Upp Inc HHds*	676	7,247	7,923	149,760	834,972	984,732
	Total	100,514	95,266	195,780	415,862	1,241,395	1,657,257
Alaska	ELI HHds*	11,872	5,168	17,040	19,575	14,562	34,137
	60% AMI HHds*	1,088	3,277	4,365	25,654	26,115	51,769
	Upp Inc HHds*	-	932	932	28,071	102,227	130,298
	Total	12,960	9,377	22,337	73,300	142,904	216,204
Arizona	ELI HHds*	110,670	60,518	171,188	162,416	132,712	295,128
	60% AMI HHds*	21,844	43,089	64,933	186,622	263,672	450,294
	Upp Inc HHds*	1,764	20,545	22,309	240,334	990,797	1,231,131
	Total	134,278	124,152	258,430	589,372	1,387,181	1,976,553
Arkansas	ELI HHds*	56,816	30,734	87,550	93,101	79,429	172,530
	60% AMI HHds*	6,657	9,911	16,568	88,210	134,760	222,970
	Upp Inc HHds*	381	3,450	3,831	123,734	512,787	636,521
	Total	63,854	44,095	107,949	305,045	726,976	1,032,021
California	ELI HHds*	871,967	313,112	1,185,079	1,236,032	642,913	1,878,945
	60% AMI HHds*	265,997	305,354	571,351	1,341,098	1,092,500	2,433,598
	Upp Inc HHds*	28,136	253,068	281,204	2,134,798	5,105,283	7,240,081
	Total	1,166,100	871,534	2,037,634	4,711,928	6,840,696	11,552,624
Colorado	ELI HHds*	100,581	63,444	164,025	156,657	134,018	290,675
	60% AMI HHds*	18,355	39,932	58,287	162,876	221,557	384,433
	Upp Inc HHds*	406	17,713	18,119	189,597	919,966	1,109,563
	Total	119,342	121,089	240,431	509,130	1,275,541	1,784,671
Connecticut	ELI HHds*	76,880	44,666	121,546	146,537	87,626	234,163
	60% AMI HHds*	10,602	22,117	32,719	119,549	157,188	276,737
	Upp Inc HHds*	564	14,383	14,947	135,344	648,421	783,765
	Total	88,046	81,166	169,212	401,430	893,235	1,294,665
Delaware	ELI HHds*	11,128	7,934	19,062	20,542	23,224	43,766
	60% AMI HHds*	1,731	3,780	5,511	24,699	38,096	62,795
	Upp Inc HHds*	63	1,639	1,702	30,996	158,498	189,494
	Total	12,922	13,353	26,275	76,237	219,818	296,055
District of Columbia	ELI HHds*	27,618	4,690	32,308	42,778	7,804	50,582
	60% AMI HHds*	4,675	2,775	7,450	30,658	12,389	43,047
	Upp Inc HHds*	856	2,449	3,305	59,966	82,320	142,286
	Total	33,149	9,914	43,063	133,402	102,513	235,915
Florida	ELI HHds*	366,990	257,969	624,959	522,784	539,938	1,062,722
	60% AMI HHds*	88,050	161,152	249,202	542,168	908,608	1,450,776
	Upp Inc HHds*	10,557	75,537	86,094	774,599	3,175,592	3,950,191
	Total	465,597	494,658	960,255	1,839,551	4,624,138	6,463,689
Georgia	ELI HHds*	179,484	101,400	280,884	280,133	252,926	533,059
	60% AMI HHds*	24,414	64,030	88,444	273,955	390,923	664,878
	Upp Inc HHds*	873	28,196	29,069	349,095	1,491,333	1,840,428
	Total	204,771	193,626	398,397	903,183	2,135,182	3,038,365
Hawaii	ELI HHds*	26,342	9,552	35,894	38,126	21,794	59,920
	60% AMI HHds*	7,304	6,336	13,640	42,817	35,813	78,630
	Upp Inc HHds*	1,521	5,271	6,792	75,029	179,111	254,140
	Total	35,167	21,159	56,326	155,972	236,718	392,690
Idaho	ELI HHds*	17,735	13,355	31,090	30,205	34,268	64,473
	60% AMI HHds*	4,148	8,005	12,153	43,742	69,974	113,716
	Upp Inc HHds*	698	3,131	3,829	43,275	267,284	310,559
	Total	22,581	24,491	47,072	117,222	371,526	488,748
Illinois	ELI HHds*	258,907	155,054	413,961	432,212	339,225	771,437
	60% AMI HHds*	39,700	90,005	129,705	400,152	551,222	951,374
	Upp Inc HHds*	2,802	41,161	43,963	518,095	2,263,683	2,781,778
	Total	301,409	286,220	587,629	1,350,459	3,154,130	4,504,589
Indiana	ELI HHds*	118,824	66,020	184,844	200,441	178,007	378,448
	60% AMI HHds*	12,878	29,087	41,965	192,614	346,910	539,524
	Upp Inc HHds*	198	7,493	7,691	207,520	1,157,224	1,364,744
	Total	131,900	102,600	234,500	600,575	1,682,141	2,282,716
Iowa	ELI HHds*	49,070	31,210	80,280	98,072	94,186	192,258
	60% AMI HHds*	4,408	8,748	13,156	89,258	178,329	267,587
	Upp Inc HHds*	261	3,095	3,356	92,997	576,686	669,683
	Total	53,739	43,053	96,792	280,327	849,201	1,129,528
Kansas	ELI HHds*	52,362	25,418	77,780	101,362	70,855	172,217
	60% AMI HHds*	8,236	11,851	20,087	93,984	148,569	242,553
	Upp Inc HHds*	523	2,599	3,122	106,792	503,840	610,632
	Total	61,121	39,868	100,989	302,138	723,264	1,025,402
Kentucky	ELI HHds*	73,704	55,450	129,154	141,076	163,792	304,868
	60% AMI HHds*	5,870	18,467	24,337	109,201	213,815	323,016
	Upp Inc HHds*	314	6,793	7,107	149,912	743,792	893,704
	Total	79,888	80,710	160,598	400,189	1,121,399	1,521,588
Louisiana	ELI HHds*	110,369	61,097	171,466	174,595	159,499	334,094
	60% AMI HHds*	11,087	21,674	32,761	120,066	205,714	325,780
	Upp Inc HHds*	351	8,447	8,798	167,296	749,505	916,801
	Total	121,807	91,218	213,025	461,957	1,114,718	1,576,675
Maine	ELI HHds*	18,257	15,076	33,333	41,635	38,022	79,657
	60% AMI HHds*	3,876	10,776	14,652	44,037	70,950	114,987
	Upp Inc HHds*	354	4,949	5,303	55,159	267,777	322,936
	Total	22,487	30,801	53,288	140,831	376,749	517,580
Maryland	ELI HHds*	106,037	62,086	168,123	181,654	134,534	316,188
	60% AMI HHds*	13,748	34,758	48,506	184,963	244,427	429,390
	Upp Inc HHds*	685	12,048	12,733	225,715	1,036,855	1,262,570
	Total	120,470	108,892	229,362	592,332	1,415,816	2,008,148

\*ELI HHds have incomes under 30% of AMI.  
 60% AMI HHds have incomes of between 30% and 60% of AMI.  
 Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Community Survey  
Severe Housing Cost Burden Among ELI and 60% of AMI Households

State	Income Category	State Totals					
		HHds with Severe Cost Burden			Total Households		
		renter	owner	all	renter	owner	all
Massachusetts	ELI HHds*	157,828	91,069	248,897	307,920	191,117	499,037
	60% AMI HHds*	25,893	55,571	81,464	213,347	275,247	488,594
	Upp Inc HHds*	2,935	27,620	30,555	294,841	1,096,947	1,391,788
	Total	186,656	174,260	360,916	816,108	1,563,311	2,379,419
Michigan	ELI HHds*	185,221	145,231	330,452	337,499	360,827	698,326
	60% AMI HHds*	18,305	63,289	81,594	280,398	568,453	848,851
	Upp Inc HHds*	1,311	28,236	29,547	309,697	1,951,482	2,261,179
	Total	204,837	236,756	441,593	927,594	2,880,762	3,808,356
Minnesota	ELI HHds*	81,230	57,375	138,605	159,033	161,037	320,070
	60% AMI HHds*	10,572	31,553	42,125	155,080	281,298	436,378
	Upp Inc HHds*	616	12,972	13,588	126,268	1,094,910	1,221,178
	Total	92,418	101,900	194,318	440,381	1,537,245	1,977,626
Mississippi	ELI HHds*	52,154	38,483	90,637	86,343	94,492	180,835
	60% AMI HHds*	10,075	17,069	27,144	70,772	130,047	200,819
	Upp Inc HHds*	78	6,060	6,138	112,674	509,510	622,184
	Total	62,307	61,612	123,919	269,789	734,049	1,003,838
Missouri	ELI HHds*	111,622	63,886	175,508	208,045	184,366	392,411
	60% AMI HHds*	10,043	28,117	38,160	175,119	327,403	502,522
	Upp Inc HHds*	979	7,187	8,166	238,172	1,088,690	1,326,862
	Total	122,644	99,190	221,834	621,336	1,600,459	2,221,795
Montana	ELI HHds*	15,315	10,609	25,924	30,437	29,758	60,195
	60% AMI HHds*	1,841	6,108	7,949	33,146	49,188	82,334
	Upp Inc HHds*	179	2,809	2,988	37,172	171,467	208,639
	Total	17,335	19,526	36,861	100,755	250,413	351,168
Nebraska	ELI HHds*	32,693	18,436	51,129	66,133	53,711	119,844
	60% AMI HHds*	2,587	6,148	8,735	57,694	83,712	141,406
	Upp Inc HHds*	324	2,725	3,049	70,801	319,408	390,209
	Total	35,604	27,309	62,913	194,628	456,831	651,459
Nevada	ELI HHds*	45,403	22,637	68,040	67,629	49,183	116,812
	60% AMI HHds*	12,184	19,871	32,055	93,332	89,182	182,514
	Upp Inc HHds*	1,188	7,873	9,061	140,842	371,550	512,392
	Total	58,775	50,381	109,156	301,803	509,915	811,718
New Hampshire	ELI HHds*	25,047	17,876	42,923	44,372	36,751	81,123
	60% AMI HHds*	1,499	7,929	9,428	34,507	60,512	95,019
	Upp Inc HHds*	74	4,102	4,176	45,684	260,660	306,344
	Total	26,620	29,907	56,527	124,563	357,923	482,486
New Jersey	ELI HHds*	184,513	127,255	311,768	325,386	221,644	547,030
	60% AMI HHds*	18,530	75,765	94,295	297,384	363,908	661,292
	Upp Inc HHds*	1,721	42,552	44,273	361,800	1,484,686	1,846,486
	Total	204,764	245,572	450,336	984,570	2,070,238	3,054,808
New Mexico	ELI HHds*	38,476	25,773	64,249	63,102	62,769	125,871
	60% AMI HHds*	6,415	11,722	18,137	50,582	85,860	136,442
	Upp Inc HHds*	1,100	2,791	3,891	76,852	332,423	409,275
	Total	45,991	40,286	86,277	190,536	481,052	671,588
New York	ELI HHds*	616,085	193,468	809,553	943,608	359,819	1,303,427
	60% AMI HHds*	138,274	138,694	276,968	800,336	623,048	1,423,384
	Upp Inc HHds*	23,055	120,855	143,910	1,334,869	2,851,120	4,185,989
	Total	777,414	453,017	1,230,431	3,078,813	3,833,987	6,912,800
North Carolina	ELI HHds*	178,727	100,654	279,381	287,201	271,552	558,753
	60% AMI HHds*	18,273	50,870	69,143	279,288	435,340	714,628
	Upp Inc HHds*	1,754	19,106	20,860	345,474	1,513,913	1,859,387
	Total	198,754	170,630	369,384	911,963	2,220,805	3,132,768
North Dakota	ELI HHds*	10,682	5,532	16,214	24,808	20,891	45,699
	60% AMI HHds*	806	1,443	2,249	23,227	31,639	54,866
	Upp Inc HHds*	183	1,034	1,217	23,981	117,071	141,052
	Total	11,671	8,009	19,680	72,016	169,601	241,617
Ohio	ELI HHds*	232,913	143,050	375,963	441,669	352,115	793,784
	60% AMI HHds*	21,095	72,341	93,436	375,227	625,850	1,001,077
	Upp Inc HHds*	2,561	25,090	27,651	419,880	2,147,746	2,567,626
	Total	256,569	240,481	497,050	1,236,776	3,125,711	4,362,487
Oklahoma	ELI HHds*	73,062	42,567	115,629	113,399	102,795	216,194
	60% AMI HHds*	7,658	14,433	22,091	114,926	179,914	294,840
	Upp Inc HHds*	801	6,453	7,254	149,023	619,580	768,603
	Total	81,521	63,453	144,974	377,348	902,289	1,279,637
Oregon	ELI HHds*	107,732	42,407	150,139	169,559	98,103	267,662
	60% AMI HHds*	11,126	26,610	37,736	157,963	174,906	332,869
	Upp Inc HHds*	1,148	13,108	14,256	168,805	612,224	781,029
	Total	120,006	82,125	202,131	496,327	885,233	1,381,560
Pennsylvania	ELI HHds*	227,516	175,032	402,548	418,107	429,857	847,964
	60% AMI HHds*	29,053	79,354	108,407	382,446	694,653	1,077,009
	Upp Inc HHds*	3,873	28,245	32,118	461,038	2,302,477	2,763,515
	Total	260,442	282,631	543,073	1,261,591	3,426,897	4,688,488
Rhode Island	ELI HHds*	28,838	12,606	41,444	50,723	23,455	74,178
	60% AMI HHds*	3,307	9,728	13,035	36,939	40,981	77,920
	Upp Inc HHds*	271	3,424	3,695	55,048	193,739	248,787
	Total	32,416	25,758	58,174	142,710	258,175	400,885
South Carolina	ELI HHds*	82,896	56,956	139,852	131,556	131,391	262,947
	60% AMI HHds*	6,155	24,833	30,988	127,606	220,084	347,690
	Upp Inc HHds*	1,321	7,793	9,114	149,183	735,885	885,068
	Total	90,372	89,582	179,954	408,345	1,087,360	1,495,705
South Dakota	ELI HHds*	12,431	6,552	18,983	25,147	18,839	43,986
	60% AMI HHds*	1,380	2,846	4,226	24,428	35,426	59,854
	Upp Inc HHds*	65	1,612	1,677	28,116	152,268	180,384
	Total	13,876	11,010	24,886	77,691	206,533	284,224

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Community Survey  
Severe Housing Cost Burden Among ELI and 60% of AMI Households



State	Income Category	State Totals					
		HHds with Severe Cost Burden			Total Households		
		renter	owner	all	renter	owner	all
Tennessee	ELI HHds*	123,384	70,379	193,763	207,450	169,304	376,754
	60% AMI HHds*	16,566	40,237	56,803	177,616	285,130	462,746
	Upp Inc HHds*	885	13,454	14,339	254,092	1,128,654	1,382,746
	Total	140,835	124,070	264,905	639,158	1,583,088	2,222,246
Texas	ELI HHds*	441,232	230,506	671,738	688,652	553,921	1,242,573
	60% AMI HHds*	77,755	108,335	186,090	758,612	851,987	1,610,599
	Upp Inc HHds*	4,038	50,711	54,749	1,059,590	3,477,062	4,536,652
	Total	523,025	389,552	912,577	2,506,854	4,882,970	7,389,824
Utah	ELI HHds*	36,707	19,776	56,483	54,952	39,933	94,885
	60% AMI HHds*	4,572	14,132	18,704	65,508	87,879	153,387
	Upp Inc HHds*	103	5,723	5,826	69,510	418,356	487,866
	Total	41,382	39,631	81,013	189,970	546,168	736,138
Vermont	ELI HHds*	12,669	8,272	20,941	23,119	16,827	39,946
	60% AMI HHds*	1,653	5,219	6,872	18,591	36,600	55,191
	Upp Inc HHds*	60	1,377	1,437	22,574	118,484	141,058
	Total	14,382	14,868	29,250	64,284	171,911	236,195
Virginia	ELI HHds*	128,689	72,445	201,134	221,153	191,468	412,621
	60% AMI HHds*	27,016	40,283	67,299	230,322	328,467	558,789
	Upp Inc HHds*	2,628	19,284	21,912	340,535	1,398,794	1,739,329
	Total	158,333	132,012	290,345	792,010	1,918,729	2,710,739
Washington	ELI HHds*	157,764	62,868	220,632	249,259	141,606	390,865
	60% AMI HHds*	24,735	47,947	72,682	247,399	260,706	508,105
	Upp Inc HHds*	836	24,236	25,072	301,644	1,124,609	1,426,253
	Total	183,335	135,051	318,386	798,302	1,526,921	2,325,223
West Virginia	ELI HHds*	37,041	20,158	57,199	69,663	77,495	147,158
	60% AMI HHds*	1,378	6,858	8,236	38,977	111,382	150,359
	Upp Inc HHds*	276	1,086	1,362	48,763	346,123	394,886
	Total	38,695	28,102	66,797	157,403	535,000	692,403
Wisconsin	ELI HHds*	110,254	65,244	175,498	209,560	145,548	355,108
	60% AMI HHds*	10,010	42,826	52,836	196,490	288,986	485,476
	Upp Inc HHds*	885	11,997	12,882	214,666	1,051,784	1,266,450
	Total	121,149	120,067	241,216	620,716	1,486,318	2,107,034
Wyoming	ELI HHds*	6,502	4,947	11,449	14,225	15,392	29,617
	60% AMI HHds*	638	2,714	3,352	14,976	27,208	42,184
	Upp Inc HHds*	-	885	885	20,397	100,942	121,339
	Total	7,140	8,546	15,686	49,598	143,542	193,140

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Community Survey Data  
Severe Housing Cost Burden Among Low Income Households



State	Income Category	Comparisons Within States								
		HHds with Severe Cost Burden by income category as a share of total HHds in state (by tenure)†			HHds with severe cost burden by income category as a share of all HHds with severe cost burden in state†			HHds by income category in state as a share of all HHds in state†		
		renter	owner	all	renter	owner	all	renter	owner	all
Alabama	ELI HHds*	22.8%	5.7%	10.0%	94.3%	73.6%	84.2%	37.1%	13.7%	19.6%
	60% AMI HHds*	1.2%	1.4%	1.4%	5.0%	18.8%	11.7%	26.9%	19.0%	21.0%
	Upp Inc HHds*	0.2%	0.6%	0.5%	0.7%	7.6%	4.0%	36.0%	67.3%	59.4%
	Total	24.2%	7.7%	11.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alaska	ELI HHds*	16.2%	3.6%	7.9%	91.6%	55.1%	76.3%	26.7%	10.2%	15.8%
	60% AMI HHds*	1.5%	2.3%	2.0%	8.4%	34.9%	19.5%	35.0%	18.3%	23.9%
	Upp Inc HHds*	0.0%	0.7%	0.4%	0.0%	9.9%	4.2%	38.3%	71.5%	60.3%
	Total	17.7%	6.6%	10.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Arizona	ELI HHds*	18.8%	4.4%	8.7%	82.4%	48.7%	66.2%	27.6%	9.6%	14.9%
	60% AMI HHds*	3.7%	3.1%	3.3%	16.3%	34.7%	25.1%	31.7%	19.0%	22.8%
	Upp Inc HHds*	0.3%	1.5%	1.1%	1.3%	16.5%	8.6%	40.8%	71.4%	62.3%
	Total	22.8%	8.9%	13.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Arkansas	ELI HHds*	18.6%	4.2%	8.5%	89.0%	69.7%	81.1%	30.5%	10.9%	16.7%
	60% AMI HHds*	2.2%	1.4%	1.6%	10.4%	22.5%	15.3%	28.9%	18.3%	21.6%
	Upp Inc HHds*	0.1%	0.5%	0.4%	0.6%	7.8%	3.5%	40.6%	70.5%	61.7%
	Total	20.9%	6.1%	10.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
California	ELI HHds*	18.5%	4.6%	10.3%	74.8%	35.9%	58.2%	26.2%	9.4%	16.3%
	60% AMI HHds*	5.6%	4.5%	4.9%	22.8%	35.0%	28.0%	28.5%	16.0%	21.1%
	Upp Inc HHds*	0.6%	3.7%	2.4%	2.4%	29.0%	13.8%	45.3%	74.6%	62.7%
	Total	24.7%	12.7%	17.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Colorado	ELI HHds*	19.8%	5.0%	9.2%	84.3%	52.4%	68.2%	30.8%	10.5%	16.3%
	60% AMI HHds*	3.6%	3.1%	3.3%	15.4%	33.0%	24.2%	32.0%	17.4%	21.5%
	Upp Inc HHds*	0.1%	1.4%	1.0%	0.3%	14.6%	7.5%	37.2%	72.1%	62.2%
	Total	23.4%	9.5%	13.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Connecticut	ELI HHds*	19.2%	5.0%	9.4%	87.3%	55.0%	71.8%	36.5%	9.8%	18.1%
	60% AMI HHds*	2.6%	2.5%	2.5%	12.0%	27.2%	19.3%	29.8%	17.6%	21.4%
	Upp Inc HHds*	0.1%	1.6%	1.2%	0.6%	17.7%	8.8%	33.7%	72.6%	60.5%
	Total	21.9%	9.1%	13.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Delaware	ELI HHds*	14.6%	3.6%	6.4%	86.1%	59.4%	72.5%	26.9%	9.6%	14.8%
	60% AMI HHds*	2.3%	1.7%	1.9%	13.4%	28.3%	21.0%	32.4%	17.3%	21.2%
	Upp Inc HHds*	0.1%	0.7%	0.6%	0.5%	12.3%	6.5%	40.7%	72.1%	64.0%
	Total	16.9%	6.1%	8.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
District of Columbia	ELI HHds*	20.7%	4.6%	13.7%	83.3%	47.3%	75.0%	32.1%	7.6%	21.4%
	60% AMI HHds*	3.5%	2.7%	3.2%	14.1%	28.0%	17.3%	23.0%	12.1%	18.2%
	Upp Inc HHds*	0.6%	2.4%	1.4%	2.6%	24.7%	7.7%	45.0%	80.3%	60.3%
	Total	24.8%	9.7%	18.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Florida	ELI HHds*	19.9%	5.6%	9.7%	78.8%	52.2%	65.1%	28.4%	11.7%	16.4%
	60% AMI HHds*	4.8%	3.5%	3.9%	18.9%	32.6%	26.0%	29.5%	19.6%	22.4%
	Upp Inc HHds*	0.6%	1.6%	1.3%	2.3%	15.3%	9.0%	42.1%	68.7%	61.1%
	Total	25.3%	10.7%	14.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Georgia	ELI HHds*	19.9%	4.7%	9.2%	87.7%	52.4%	70.5%	31.0%	11.8%	17.5%
	60% AMI HHds*	2.7%	3.0%	2.9%	11.9%	33.1%	22.2%	30.3%	18.3%	21.9%
	Upp Inc HHds*	0.1%	1.3%	1.0%	0.4%	14.6%	7.3%	38.7%	69.8%	60.6%
	Total	22.7%	9.1%	13.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hawaii	ELI HHds*	16.9%	4.0%	9.1%	74.9%	45.1%	63.7%	24.4%	9.2%	15.3%
	60% AMI HHds*	4.7%	2.7%	3.5%	20.8%	29.9%	24.2%	27.5%	15.1%	20.0%
	Upp Inc HHds*	1.0%	2.2%	1.7%	4.3%	24.9%	12.1%	48.1%	75.7%	64.7%
	Total	22.5%	8.9%	14.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Idaho	ELI HHds*	15.1%	3.6%	6.4%	78.5%	54.5%	66.0%	25.8%	9.2%	13.2%
	60% AMI HHds*	3.5%	2.2%	2.5%	18.4%	32.7%	25.8%	37.3%	18.8%	23.3%
	Upp Inc HHds*	0.6%	0.8%	0.8%	3.1%	12.8%	8.1%	36.9%	71.9%	63.5%
	Total	19.3%	6.6%	9.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Illinois	ELI HHds*	19.2%	4.9%	9.2%	85.9%	54.2%	70.4%	32.0%	10.8%	17.1%
	60% AMI HHds*	2.9%	2.9%	2.9%	13.2%	31.4%	22.1%	29.6%	17.5%	21.1%
	Upp Inc HHds*	0.2%	1.3%	1.0%	0.9%	14.4%	7.5%	38.4%	71.8%	61.8%
	Total	22.3%	9.1%	13.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Indiana	ELI HHds*	19.8%	3.9%	8.1%	90.1%	64.3%	78.8%	33.4%	10.6%	16.6%
	60% AMI HHds*	2.1%	1.7%	1.8%	9.8%	28.3%	17.9%	32.1%	20.6%	23.6%
	Upp Inc HHds*	0.0%	0.4%	0.3%	0.2%	7.3%	3.3%	34.6%	68.8%	59.8%
	Total	22.0%	6.1%	10.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Iowa	ELI HHds*	17.5%	3.7%	7.1%	91.3%	72.5%	82.9%	35.0%	11.1%	17.0%
	60% AMI HHds*	1.6%	1.0%	1.2%	8.2%	20.3%	13.6%	31.8%	21.0%	23.7%
	Upp Inc HHds*	0.1%	0.4%	0.3%	0.5%	7.2%	3.5%	33.2%	67.9%	59.3%
	Total	19.2%	5.1%	8.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kansas	ELI HHds*	17.3%	3.5%	7.6%	85.7%	63.8%	77.0%	33.5%	9.8%	16.8%
	60% AMI HHds*	2.7%	1.6%	2.0%	13.5%	29.7%	19.9%	31.1%	20.5%	23.7%
	Upp Inc HHds*	0.2%	0.4%	0.3%	0.9%	6.5%	3.1%	35.3%	69.7%	59.6%
	Total	20.2%	5.5%	9.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Kentucky	ELI HHds*	18.4%	4.9%	8.5%	92.3%	68.7%	80.4%	35.3%	14.6%	20.0%
	60% AMI HHds*	1.5%	1.6%	1.6%	7.3%	22.9%	15.2%	27.3%	19.1%	21.2%
	Upp Inc HHds*	0.1%	0.6%	0.5%	0.4%	8.4%	4.4%	37.5%	66.3%	58.7%
	Total	20.0%	7.2%	10.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Louisiana	ELI HHds*	23.9%	5.5%	10.9%	90.6%	67.0%	80.5%	37.8%	14.3%	21.2%
	60% AMI HHds*	2.4%	1.9%	2.1%	9.1%	23.8%	15.4%	26.0%	18.5%	20.7%
	Upp Inc HHds*	0.1%	0.8%	0.6%	0.3%	9.3%	4.1%	36.2%	67.2%	58.1%
	Total	26.4%	8.2%	13.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Maine	ELI HHds*	13.0%	4.0%	6.4%	81.2%	48.9%	62.6%	29.6%	10.1%	15.4%
	60% AMI HHds*	2.8%	2.9%	2.8%	17.2%	35.0%	27.5%	31.3%	18.8%	22.2%
	Upp Inc HHds*	0.3%	1.3%	1.0%	1.6%	16.1%	10.0%	39.2%	71.1%	62.4%
	Total	16.0%	8.2%	10.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Maryland	ELI HHds*	17.9%	4.4%	8.4%	88.0%	57.0%	73.3%	30.7%	9.5%	15.7%
	60% AMI HHds*	2.3%	2.5%	2.4%	11.4%	31.9%	21.1%	31.2%	17.3%	21.4%
	Upp Inc HHds*	0.1%	0.9%	0.6%	0.6%	11.1%	5.6%	38.1%	73.2%	62.9%
	Total	20.3%	7.7%	11.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Community Survey  
Severe Housing Cost Burden Among



		Comparisons Within States								
State	Income Category	HHds with Severe Cost Burden by income category as a share of total HHds in state (by tenure)†			HHds with severe cost burden by income category as a share of all HHds with severe cost burden in state†			HHds by income category in state as a share of all HHds in state†		
		renter	owner	all	renter	owner	all	renter	owner	all
Massachusetts	ELI HHds*	19.3%	5.8%	10.5%	84.6%	52.3%	69.0%	37.7%	12.2%	21.0%
	60% AMI HHds*	3.2%	3.6%	3.4%	13.9%	31.9%	22.6%	26.1%	17.6%	20.5%
	Upp Inc HHds*	0.4%	1.8%	1.3%	1.6%	15.8%	8.5%	36.1%	70.2%	58.5%
	Total	22.9%	11.1%	15.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Michigan	ELI HHds*	20.0%	5.0%	8.7%	90.4%	61.3%	74.8%	36.4%	12.5%	18.3%
	60% AMI HHds*	2.0%	2.2%	2.1%	8.9%	26.7%	18.5%	30.2%	19.7%	22.3%
	Upp Inc HHds*	0.1%	1.0%	0.8%	0.6%	11.9%	6.7%	33.4%	67.7%	59.4%
	Total	22.1%	8.2%	11.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minnesota	ELI HHds*	18.4%	3.7%	7.0%	87.9%	56.3%	71.3%	36.1%	10.5%	16.2%
	60% AMI HHds*	2.4%	2.1%	2.1%	11.4%	31.0%	21.7%	35.2%	18.3%	22.1%
	Upp Inc HHds*	0.1%	0.8%	0.7%	0.7%	12.7%	7.0%	28.7%	71.2%	61.7%
	Total	21.0%	6.6%	9.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mississippi	ELI HHds*	19.3%	5.2%	9.0%	83.7%	62.5%	73.1%	32.0%	12.9%	18.0%
	60% AMI HHds*	3.7%	2.3%	2.7%	16.2%	27.7%	21.9%	26.2%	17.7%	20.0%
	Upp Inc HHds*	0.0%	0.8%	0.6%	0.1%	9.8%	5.0%	41.8%	69.4%	62.0%
	Total	23.1%	8.4%	12.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missouri	ELI HHds*	18.0%	4.0%	7.9%	91.0%	64.4%	79.1%	33.5%	11.5%	17.7%
	60% AMI HHds*	1.6%	1.8%	1.7%	8.2%	28.3%	17.2%	28.2%	20.5%	22.6%
	Upp Inc HHds*	0.2%	0.4%	0.4%	0.8%	7.2%	3.7%	38.3%	68.0%	59.7%
	Total	19.7%	6.2%	10.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Montana	ELI HHds*	15.2%	4.2%	7.4%	88.3%	54.3%	70.3%	30.2%	11.9%	17.1%
	60% AMI HHds*	1.8%	2.4%	2.3%	10.6%	31.3%	21.6%	32.9%	19.6%	23.4%
	Upp Inc HHds*	0.2%	1.1%	0.9%	1.0%	14.4%	8.1%	36.9%	68.5%	59.4%
	Total	17.2%	7.8%	10.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nebraska	ELI HHds*	16.8%	4.0%	7.8%	91.8%	67.5%	81.3%	34.0%	11.8%	18.4%
	60% AMI HHds*	1.3%	1.3%	1.3%	7.3%	22.5%	13.9%	29.6%	18.3%	21.7%
	Upp Inc HHds*	0.2%	0.6%	0.5%	0.9%	10.0%	4.8%	36.4%	69.9%	59.9%
	Total	18.3%	6.0%	9.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nevada	ELI HHds*	15.0%	4.4%	8.4%	77.2%	44.9%	62.3%	22.4%	9.6%	14.4%
	60% AMI HHds*	4.0%	3.9%	3.9%	20.7%	39.4%	29.4%	30.9%	17.5%	22.5%
	Upp Inc HHds*	0.4%	1.5%	1.1%	2.0%	15.6%	8.3%	46.7%	72.9%	63.1%
	Total	19.5%	9.9%	13.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New Hampshire	ELI HHds*	20.1%	5.0%	8.9%	94.1%	59.8%	75.9%	35.6%	10.3%	16.8%
	60% AMI HHds*	1.2%	2.2%	2.0%	5.6%	26.5%	16.7%	27.7%	16.9%	19.7%
	Upp Inc HHds*	0.1%	1.1%	0.9%	0.3%	13.7%	7.4%	36.7%	72.8%	63.5%
	Total	21.4%	8.4%	11.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New Jersey	ELI HHds*	18.7%	6.1%	10.2%	90.1%	51.8%	69.2%	33.0%	10.7%	17.9%
	60% AMI HHds*	1.9%	3.7%	3.1%	9.0%	30.9%	20.9%	30.2%	17.6%	21.6%
	Upp Inc HHds*	0.2%	2.1%	1.4%	0.8%	17.3%	9.8%	36.7%	71.7%	60.4%
	Total	20.8%	11.9%	14.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New Mexico	ELI HHds*	20.2%	5.4%	9.6%	83.7%	64.0%	74.5%	33.1%	13.0%	18.7%
	60% AMI HHds*	3.4%	2.4%	2.7%	13.9%	29.1%	21.0%	26.5%	17.8%	20.3%
	Upp Inc HHds*	0.6%	0.6%	0.6%	2.4%	6.9%	4.5%	40.3%	69.1%	60.9%
	Total	24.1%	8.4%	12.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New York	ELI HHds*	20.0%	5.0%	11.7%	79.2%	42.7%	65.8%	30.6%	9.4%	18.9%
	60% AMI HHds*	4.5%	3.6%	4.0%	17.8%	30.6%	22.5%	26.0%	16.3%	20.6%
	Upp Inc HHds*	0.7%	3.2%	2.1%	3.0%	26.7%	11.7%	43.4%	74.4%	60.6%
	Total	25.3%	11.8%	17.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
North Carolina	ELI HHds*	19.6%	4.5%	8.9%	89.9%	59.0%	75.6%	31.5%	12.2%	17.8%
	60% AMI HHds*	2.0%	2.3%	2.2%	9.2%	29.8%	18.7%	30.6%	19.6%	22.8%
	Upp Inc HHds*	0.2%	0.9%	0.7%	0.9%	11.2%	5.6%	37.9%	68.2%	59.4%
	Total	21.8%	7.7%	11.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
North Dakota	ELI HHds*	14.8%	3.3%	6.7%	91.5%	69.1%	82.4%	34.4%	12.3%	18.9%
	60% AMI HHds*	1.1%	0.9%	0.9%	6.9%	18.0%	11.4%	32.3%	18.7%	22.7%
	Upp Inc HHds*	0.3%	0.6%	0.5%	1.6%	12.9%	6.2%	33.3%	69.0%	58.4%
	Total	16.2%	4.7%	8.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Ohio	ELI HHds*	18.8%	4.6%	8.6%	90.8%	59.5%	75.6%	35.7%	11.3%	18.2%
	60% AMI HHds*	1.7%	2.3%	2.1%	8.2%	30.1%	18.8%	30.3%	20.0%	22.9%
	Upp Inc HHds*	0.2%	0.8%	0.6%	1.0%	10.4%	5.6%	33.9%	68.7%	58.9%
	Total	20.7%	7.7%	11.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Oklahoma	ELI HHds*	19.4%	4.7%	9.0%	89.6%	67.1%	79.8%	30.1%	11.4%	16.9%
	60% AMI HHds*	2.0%	1.6%	1.7%	9.4%	22.7%	15.2%	30.5%	19.9%	23.0%
	Upp Inc HHds*	0.2%	0.7%	0.6%	1.0%	10.2%	5.0%	39.5%	68.7%	60.1%
	Total	21.6%	7.0%	11.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Oregon	ELI HHds*	21.7%	4.8%	10.9%	89.8%	51.6%	74.3%	34.2%	11.1%	19.4%
	60% AMI HHds*	2.2%	3.0%	2.7%	9.3%	32.4%	18.7%	31.8%	19.8%	24.1%
	Upp Inc HHds*	0.2%	1.5%	1.0%	1.0%	16.0%	7.1%	34.0%	69.2%	56.5%
	Total	24.2%	9.3%	14.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Pennsylvania	ELI HHds*	18.0%	5.1%	8.6%	87.4%	61.9%	74.1%	33.1%	12.5%	18.1%
	60% AMI HHds*	2.3%	2.3%	2.3%	11.2%	28.1%	20.0%	30.3%	20.3%	23.0%
	Upp Inc HHds*	0.3%	0.8%	0.7%	1.5%	10.0%	5.9%	36.5%	67.2%	58.9%
	Total	20.6%	8.2%	11.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Rhode Island	ELI HHds*	20.2%	4.9%	10.3%	89.0%	48.9%	71.2%	35.5%	9.1%	18.5%
	60% AMI HHds*	2.3%	3.8%	3.3%	10.2%	37.8%	22.4%	25.9%	15.9%	19.4%
	Upp Inc HHds*	0.2%	1.3%	0.9%	0.8%	13.3%	6.4%	38.6%	75.0%	62.1%
	Total	22.7%	10.0%	14.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
South Carolina	ELI HHds*	20.3%	5.2%	9.4%	91.7%	63.6%	77.7%	32.2%	12.1%	17.6%
	60% AMI HHds*	1.5%	2.3%	2.1%	6.8%	27.7%	17.2%	31.2%	20.2%	23.2%
	Upp Inc HHds*	0.3%	0.7%	0.6%	1.5%	8.7%	5.1%	36.5%	67.7%	59.2%
	Total	22.1%	8.2%	12.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
South Dakota	ELI HHds*	16.0%	3.2%	6.7%	89.6%	59.5%	76.3%	32.4%	9.1%	15.5%
	60% AMI HHds*	1.8%	1.4%	1.5%	9.9%	25.8%	17.0%	31.4%	17.2%	21.1%
	Upp Inc HHds*	0.1%	0.8%	0.6%	0.5%	14.6%	6.7%	36.2%	73.7%	63.5%
	Total	17.9%	5.3%	8.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Community Survey Data  
Severe Housing Cost Burden Among



		Comparisons Within States								
State	Income Category	HHds with Severe Cost Burden by income category as a share of total HHds in state (by tenure)†			HHds with severe cost burden by income category as a share of all HHds with severe cost burden in state†			HHds by income category in state as a share of all HHds in state†		
		renter	owner	all	renter	owner	all	renter	owner	all
Tennessee	ELI HHds*	19.3%	4.4%	8.7%	87.6%	56.7%	73.1%	32.5%	10.7%	17.0%
	60% AMI HHds*	2.6%	2.5%	2.6%	11.8%	32.4%	21.4%	27.8%	18.0%	20.8%
	Upp Inc HHds*	0.1%	0.8%	0.6%	0.6%	10.8%	5.4%	39.8%	71.3%	62.2%
	Total	22.0%	7.8%	11.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Texas	ELI HHds*	17.6%	4.7%	9.1%	84.4%	59.2%	73.6%	27.5%	11.3%	16.8%
	60% AMI HHds*	3.1%	2.2%	2.5%	14.9%	27.8%	20.4%	30.3%	17.4%	21.8%
	Upp Inc HHds*	0.2%	1.0%	0.7%	0.8%	13.0%	6.0%	42.3%	71.2%	61.4%
	Total	20.9%	8.0%	12.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Utah	ELI HHds*	19.3%	3.6%	7.7%	88.7%	49.9%	69.7%	28.9%	7.3%	12.9%
	60% AMI HHds*	2.4%	2.6%	2.5%	11.0%	35.7%	23.1%	34.5%	16.1%	20.8%
	Upp Inc HHds*	0.1%	1.0%	0.8%	0.2%	14.4%	7.2%	36.6%	76.6%	66.3%
	Total	21.8%	7.3%	11.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Vermont	ELI HHds*	19.7%	4.8%	8.9%	88.1%	55.6%	71.6%	36.0%	9.8%	16.9%
	60% AMI HHds*	2.6%	3.0%	2.9%	11.5%	35.1%	23.5%	28.9%	21.3%	23.4%
	Upp Inc HHds*	0.1%	0.8%	0.6%	0.4%	9.3%	4.9%	35.1%	68.9%	59.7%
	Total	22.4%	8.6%	12.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Virginia	ELI HHds*	16.2%	3.8%	7.4%	81.3%	54.9%	69.3%	27.9%	10.0%	15.2%
	60% AMI HHds*	3.4%	2.1%	2.5%	17.1%	30.5%	23.2%	29.1%	17.1%	20.6%
	Upp Inc HHds*	0.3%	1.0%	0.8%	1.7%	14.6%	7.5%	43.0%	72.9%	64.2%
	Total	20.0%	6.9%	10.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Washington	ELI HHds*	19.8%	4.1%	9.5%	86.1%	46.6%	69.3%	31.2%	9.3%	16.8%
	60% AMI HHds*	3.1%	3.1%	3.1%	13.5%	35.5%	22.8%	31.0%	17.1%	21.9%
	Upp Inc HHds*	0.1%	1.6%	1.1%	0.5%	17.9%	7.9%	37.8%	73.7%	61.3%
	Total	23.0%	8.8%	13.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West Virginia	ELI HHds*	23.5%	3.8%	8.3%	95.7%	71.7%	85.6%	44.3%	14.5%	21.3%
	60% AMI HHds*	0.9%	1.3%	1.2%	3.6%	24.4%	12.3%	24.8%	20.8%	21.7%
	Upp Inc HHds*	0.2%	0.2%	0.2%	0.7%	3.9%	2.0%	31.0%	64.7%	57.0%
	Total	24.6%	5.3%	9.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wisconsin	ELI HHds*	17.8%	4.4%	8.3%	91.0%	54.3%	72.8%	33.8%	9.8%	16.9%
	60% AMI HHds*	1.6%	2.9%	2.5%	8.3%	35.7%	21.9%	31.7%	19.4%	23.0%
	Upp Inc HHds*	0.1%	0.8%	0.6%	0.7%	10.0%	5.3%	34.6%	70.8%	60.1%
	Total	19.5%	8.1%	11.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wyoming	ELI HHds*	13.1%	3.4%	5.9%	91.1%	57.9%	73.0%	28.7%	10.7%	15.3%
	60% AMI HHds*	1.3%	1.9%	1.7%	8.9%	31.8%	21.4%	30.2%	19.0%	21.8%
	Upp Inc HHds*	0.0%	0.6%	0.5%	0.0%	10.4%	5.6%	41.1%	70.3%	62.8%
	Total	14.4%	6.0%	8.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Cost Burden Among  
Severe Housing Cost Burden Among

State	Income Category	Comparisons to National Totals								
		HHds with severe cost burden by income category in state as a share of all HHds with severe cost burden by corresponding income and tenure categories in the U.S.†						HHds by income category in state as a share of all HHds by corresponding income and tenure categories in the U.S.†		
		renter	owner	all	renter	owner	all			
Alabama	ELI HHds*	1.5%	2.1%	1.7%	1.5%	2.2%	1.8%			
	60% AMI HHds*	0.5%	0.9%	0.8%	1.1%	1.8%	1.5%			
	Upp Inc HHds*	0.6%	0.7%	0.7%	1.1%	1.6%	1.5%			
	Total	1.3%	1.5%	1.4%	1.3%	1.7%	1.6%			
Alaska	ELI HHds*	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%			
	60% AMI HHds*	0.1%	0.2%	0.1%	0.3%	0.2%	0.2%			
	Upp Inc HHds*	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%			
	Total	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%			
Arizona	ELI HHds*	1.8%	1.8%	1.8%	1.6%	1.7%	1.6%			
	60% AMI HHds*	2.0%	2.2%	2.1%	1.9%	2.0%	2.0%			
	Upp Inc HHds*	1.6%	2.0%	2.0%	1.8%	1.9%	1.9%			
	Total	1.8%	1.9%	1.9%	1.8%	1.9%	1.9%			
Arkansas	ELI HHds*	0.9%	0.9%	0.9%	0.9%	1.0%	0.9%			
	60% AMI HHds*	0.6%	0.5%	0.5%	0.9%	1.0%	1.0%			
	Upp Inc HHds*	0.4%	0.3%	0.3%	0.9%	1.0%	1.0%			
	Total	0.9%	0.7%	0.8%	0.9%	1.0%	1.0%			
California	ELI HHds*	13.9%	9.2%	12.2%	12.0%	8.1%	10.3%			
	60% AMI HHds*	24.6%	15.5%	18.8%	13.7%	8.3%	10.6%			
	Upp Inc HHds*	26.2%	24.8%	24.9%	16.2%	10.0%	11.3%			
	Total	15.6%	13.6%	14.7%	14.2%	9.5%	11.0%			
Colorado	ELI HHds*	1.6%	1.9%	1.7%	1.5%	1.7%	1.6%			
	60% AMI HHds*	1.7%	2.0%	1.9%	1.7%	1.7%	1.7%			
	Upp Inc HHds*	0.4%	1.7%	1.6%	1.4%	1.8%	1.7%			
	Total	1.6%	1.9%	1.7%	1.5%	1.8%	1.7%			
Connecticut	ELI HHds*	1.2%	1.3%	1.3%	1.4%	1.1%	1.3%			
	60% AMI HHds*	1.0%	1.1%	1.1%	1.2%	1.2%	1.2%			
	Upp Inc HHds*	0.5%	1.4%	1.3%	1.0%	1.3%	1.2%			
	Total	1.2%	1.3%	1.2%	1.2%	1.2%	1.2%			
Delaware	ELI HHds*	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%			
	60% AMI HHds*	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%			
	Upp Inc HHds*	0.1%	0.2%	0.2%	0.2%	0.3%	0.3%			
	Total	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%			
District of Columbia	ELI HHds*	0.4%	0.1%	0.3%	0.4%	0.1%	0.3%			
	60% AMI HHds*	0.4%	0.1%	0.2%	0.3%	0.1%	0.2%			
	Upp Inc HHds*	0.8%	0.2%	0.3%	0.5%	0.2%	0.2%			
	Total	0.4%	0.2%	0.3%	0.4%	0.1%	0.2%			
Florida	ELI HHds*	5.8%	7.6%	6.4%	5.1%	6.8%	5.8%			
	60% AMI HHds*	8.2%	8.2%	8.2%	5.6%	6.9%	6.3%			
	Upp Inc HHds*	9.8%	7.4%	7.6%	5.9%	6.2%	6.2%			
	Total	6.2%	7.7%	6.9%	5.5%	6.4%	6.1%			
Georgia	ELI HHds*	2.9%	3.0%	2.9%	2.7%	3.2%	2.9%			
	60% AMI HHds*	2.3%	3.3%	2.9%	2.8%	3.0%	2.9%			
	Upp Inc HHds*	0.8%	2.8%	2.6%	2.7%	2.9%	2.9%			
	Total	2.7%	3.0%	2.9%	2.7%	3.0%	2.9%			
Hawaii	ELI HHds*	0.4%	0.3%	0.4%	0.4%	0.3%	0.3%			
	60% AMI HHds*	0.7%	0.3%	0.4%	0.4%	0.3%	0.3%			
	Upp Inc HHds*	1.4%	0.5%	0.6%	0.6%	0.4%	0.4%			
	Total	0.5%	0.3%	0.4%	0.5%	0.3%	0.4%			
Idaho	ELI HHds*	0.3%	0.4%	0.3%	0.3%	0.4%	0.4%			
	60% AMI HHds*	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%			
	Upp Inc HHds*	0.7%	0.3%	0.3%	0.3%	0.5%	0.5%			
	Total	0.3%	0.4%	0.3%	0.4%	0.5%	0.5%			
Illinois	ELI HHds*	4.1%	4.6%	4.3%	4.2%	4.3%	4.2%			
	60% AMI HHds*	3.7%	4.6%	4.3%	4.1%	4.2%	4.1%			
	Upp Inc HHds*	2.6%	4.0%	3.9%	3.9%	4.5%	4.3%			
	Total	4.0%	4.5%	4.2%	4.1%	4.4%	4.3%			
Indiana	ELI HHds*	1.9%	1.9%	1.9%	1.9%	2.2%	2.1%			
	60% AMI HHds*	1.2%	1.5%	1.4%	2.0%	2.6%	2.3%			
	Upp Inc HHds*	0.2%	0.7%	0.7%	1.6%	2.3%	2.1%			
	Total	1.8%	1.6%	1.7%	1.8%	2.3%	2.2%			
Iowa	ELI HHds*	0.8%	0.9%	0.8%	1.0%	1.2%	1.1%			
	60% AMI HHds*	0.4%	0.4%	0.4%	0.9%	1.4%	1.2%			
	Upp Inc HHds*	0.2%	0.3%	0.3%	0.7%	1.1%	1.0%			
	Total	0.7%	0.7%	0.7%	0.8%	1.2%	1.1%			
Kansas	ELI HHds*	0.8%	0.7%	0.8%	1.0%	0.9%	0.9%			
	60% AMI HHds*	0.8%	0.6%	0.7%	1.0%	1.1%	1.1%			
	Upp Inc HHds*	0.5%	0.3%	0.3%	0.8%	1.0%	1.0%			
	Total	0.8%	0.6%	0.7%	0.9%	1.0%	1.0%			
Kentucky	ELI HHds*	1.2%	1.6%	1.3%	1.4%	2.1%	1.7%			
	60% AMI HHds*	0.5%	0.9%	0.8%	1.1%	1.6%	1.4%			
	Upp Inc HHds*	0.3%	0.7%	0.6%	1.1%	1.5%	1.4%			
	Total	1.1%	1.3%	1.2%	1.2%	1.6%	1.4%			
Louisiana	ELI HHds*	1.8%	1.8%	1.8%	1.7%	2.0%	1.8%			
	60% AMI HHds*	1.0%	1.1%	1.1%	1.2%	1.6%	1.4%			
	Upp Inc HHds*	0.3%	0.8%	0.8%	1.3%	1.5%	1.4%			
	Total	1.6%	1.4%	1.5%	1.4%	1.5%	1.5%			
Maine	ELI HHds*	0.3%	0.4%	0.3%	0.4%	0.5%	0.4%			
	60% AMI HHds*	0.4%	0.5%	0.5%	0.5%	0.5%	0.5%			
	Upp Inc HHds*	0.3%	0.5%	0.5%	0.4%	0.5%	0.5%			
	Total	0.3%	0.5%	0.4%	0.4%	0.5%	0.5%			
Maryland	ELI HHds*	1.7%	1.8%	1.7%	1.8%	1.7%	1.7%			
	60% AMI HHds*	1.3%	1.8%	1.6%	1.9%	1.9%	1.9%			
	Upp Inc HHds*	0.6%	1.2%	1.1%	1.7%	2.0%	2.0%			
	Total	1.6%	1.7%	1.7%	1.8%	2.0%	1.9%			

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Cost Burden  
Severe Housing Cost Burden Among



State	Income Category	Comparisons to National Totals								
		HHds with severe cost burden by income category in state as a share of all HHds with severe cost burden by corresponding income and tenure categories in the U.S.†						HHds by income category in state as a share of all HHds by corresponding income and tenure categories in the U.S.†		
		renter	owner	all	renter	owner	all			
Massachusetts	ELI HHds*	2.5%	2.7%	2.6%	3.0%	2.4%	2.7%			
	60% AMI HHds*	2.4%	2.8%	2.7%	2.2%	2.1%	2.1%			
	Upp Inc HHds*	2.7%	2.7%	2.7%	2.2%	2.2%	2.2%			
	Total	2.5%	2.7%	2.6%	2.5%	2.2%	2.3%			
Michigan	ELI HHds*	2.9%	4.3%	3.4%	3.3%	4.6%	3.8%			
	60% AMI HHds*	1.7%	3.2%	2.7%	2.9%	4.3%	3.7%			
	Upp Inc HHds*	1.2%	2.8%	2.6%	2.4%	3.8%	3.5%			
	Total	2.7%	3.7%	3.2%	2.8%	4.0%	3.6%			
Minnesota	ELI HHds*	1.3%	1.7%	1.4%	1.5%	2.0%	1.8%			
	60% AMI HHds*	1.0%	1.6%	1.4%	1.6%	2.1%	1.9%			
	Upp Inc HHds*	0.6%	1.3%	1.2%	1.0%	2.2%	1.9%			
	Total	1.2%	1.6%	1.4%	1.3%	2.1%	1.9%			
Mississippi	ELI HHds*	0.8%	1.1%	0.9%	0.8%	1.2%	1.0%			
	60% AMI HHds*	0.9%	0.9%	0.9%	0.7%	1.0%	0.9%			
	Upp Inc HHds*	0.1%	0.6%	0.5%	0.9%	1.0%	1.0%			
	Total	0.8%	1.0%	0.9%	0.8%	1.0%	1.0%			
Missouri	ELI HHds*	1.8%	1.9%	1.8%	2.0%	2.3%	2.2%			
	60% AMI HHds*	0.9%	1.4%	1.3%	1.8%	2.5%	2.2%			
	Upp Inc HHds*	0.9%	0.7%	0.7%	1.8%	2.1%	2.1%			
	Total	1.6%	1.6%	1.6%	1.9%	2.2%	2.1%			
Montana	ELI HHds*	0.2%	0.3%	0.3%	0.3%	0.4%	0.3%			
	60% AMI HHds*	0.2%	0.3%	0.3%	0.3%	0.4%	0.4%			
	Upp Inc HHds*	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%			
	Total	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%			
Nebraska	ELI HHds*	0.5%	0.5%	0.5%	0.6%	0.7%	0.7%			
	60% AMI HHds*	0.2%	0.3%	0.3%	0.6%	0.6%	0.6%			
	Upp Inc HHds*	0.3%	0.3%	0.3%	0.5%	0.6%	0.6%			
	Total	0.5%	0.4%	0.5%	0.6%	0.6%	0.6%			
Nevada	ELI HHds*	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%			
	60% AMI HHds*	1.1%	1.0%	1.1%	1.0%	0.7%	0.8%			
	Upp Inc HHds*	1.1%	0.8%	0.8%	1.1%	0.7%	0.8%			
	Total	0.8%	0.8%	0.8%	0.9%	0.7%	0.8%			
New Hampshire	ELI HHds*	0.4%	0.5%	0.4%	0.4%	0.5%	0.4%			
	60% AMI HHds*	0.1%	0.4%	0.3%	0.4%	0.5%	0.4%			
	Upp Inc HHds*	0.1%	0.4%	0.4%	0.3%	0.5%	0.5%			
	Total	0.4%	0.5%	0.4%	0.4%	0.5%	0.5%			
New Jersey	ELI HHds*	2.9%	3.7%	3.2%	3.2%	2.8%	3.0%			
	60% AMI HHds*	1.7%	3.9%	3.1%	3.0%	2.8%	2.9%			
	Upp Inc HHds*	1.6%	4.2%	3.9%	2.8%	2.9%	2.9%			
	Total	2.7%	3.8%	3.2%	3.0%	2.9%	2.9%			
New Mexico	ELI HHds*	0.6%	0.8%	0.7%	0.6%	0.8%	0.7%			
	60% AMI HHds*	0.6%	0.6%	0.6%	0.5%	0.7%	0.6%			
	Upp Inc HHds*	1.0%	0.3%	0.3%	0.6%	0.7%	0.6%			
	Total	0.6%	0.6%	0.6%	0.6%	0.7%	0.6%			
New York	ELI HHds*	9.8%	5.7%	8.3%	9.1%	4.5%	7.1%			
	60% AMI HHds*	12.8%	7.1%	9.1%	8.2%	4.7%	6.2%			
	Upp Inc HHds*	21.5%	11.8%	12.8%	10.2%	5.6%	6.5%			
	Total	10.4%	7.1%	8.9%	9.3%	5.3%	6.6%			
North Carolina	ELI HHds*	2.8%	3.0%	2.9%	2.8%	3.4%	3.1%			
	60% AMI HHds*	1.7%	2.6%	2.3%	2.9%	3.3%	3.1%			
	Upp Inc HHds*	1.6%	1.9%	1.8%	2.6%	3.0%	2.9%			
	Total	2.7%	2.7%	2.7%	2.7%	3.1%	3.0%			
North Dakota	ELI HHds*	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%			
	60% AMI HHds*	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%			
	Upp Inc HHds*	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%			
	Total	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%			
Ohio	ELI HHds*	3.7%	4.2%	3.9%	4.3%	4.4%	4.4%			
	60% AMI HHds*	2.0%	3.7%	3.1%	3.8%	4.7%	4.4%			
	Upp Inc HHds*	2.4%	2.5%	2.5%	3.2%	4.2%	4.0%			
	Total	3.4%	3.8%	3.6%	3.7%	4.3%	4.1%			
Oklahoma	ELI HHds*	1.2%	1.2%	1.2%	1.1%	1.3%	1.2%			
	60% AMI HHds*	0.7%	0.7%	0.7%	1.2%	1.4%	1.3%			
	Upp Inc HHds*	0.7%	0.6%	0.6%	1.1%	1.2%	1.2%			
	Total	1.1%	1.0%	1.0%	1.1%	1.3%	1.2%			
Oregon	ELI HHds*	1.7%	1.2%	1.5%	1.6%	1.2%	1.5%			
	60% AMI HHds*	1.0%	1.4%	1.2%	1.6%	1.3%	1.4%			
	Upp Inc HHds*	1.1%	1.3%	1.3%	1.3%	1.2%	1.2%			
	Total	1.6%	1.3%	1.5%	1.5%	1.2%	1.3%			
Pennsylvania	ELI HHds*	3.6%	5.1%	4.1%	4.1%	5.4%	4.6%			
	60% AMI HHds*	2.7%	4.0%	3.6%	3.9%	5.3%	4.7%			
	Upp Inc HHds*	3.6%	2.8%	2.8%	3.5%	4.5%	4.3%			
	Total	3.5%	4.4%	3.9%	3.8%	4.8%	4.5%			
Rhode Island	ELI HHds*	0.5%	0.4%	0.4%	0.5%	0.3%	0.4%			
	60% AMI HHds*	0.3%	0.5%	0.4%	0.4%	0.3%	0.3%			
	Upp Inc HHds*	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%			
	Total	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%			
South Carolina	ELI HHds*	1.3%	1.7%	1.4%	1.3%	1.7%	1.4%			
	60% AMI HHds*	0.6%	1.3%	1.0%	1.3%	1.7%	1.5%			
	Upp Inc HHds*	1.2%	0.8%	0.8%	1.1%	1.4%	1.4%			
	Total	1.2%	1.4%	1.3%	1.2%	1.5%	1.4%			
South Dakota	ELI HHds*	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%			
	60% AMI HHds*	0.1%	0.1%	0.1%	0.3%	0.3%	0.3%			
	Upp Inc HHds*	0.1%	0.2%	0.1%	0.2%	0.3%	0.3%			
	Total	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%			

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

†HHds with severe cost burden pay more than 50% of their income on housing.

NLIHC Analysis of 2003 American Community Survey Data  
Severe Housing Cost Burden Among



		Comparisons to National Totals								
		HHds with severe cost burden by income category in state as a share of all HHds with severe cost burden by corresponding income and tenure categories in the U.S.†				HHds by income category in state as a share of all HHds by corresponding income and tenure categories in the U.S.†				
State	Income Category	renter	owner	all	renter	owner	all	renter	owner	all
Tennessee	ELI HHds*	2.0%	2.1%	2.0%	2.0%	2.1%	2.1%	2.0%	2.1%	2.1%
	60% AMI HHds*	1.5%	2.0%	1.9%	1.8%	2.2%	2.0%	1.8%	2.2%	2.0%
	Upp Inc HHds*	0.8%	1.3%	1.3%	1.9%	2.2%	2.2%	1.9%	2.2%	2.2%
	Total	1.9%	1.9%	1.9%	1.9%	2.2%	2.1%	1.9%	2.2%	2.1%
Texas	ELI HHds*	7.0%	6.8%	6.9%	6.7%	7.0%	6.8%	6.7%	7.0%	6.8%
	60% AMI HHds*	7.2%	5.5%	6.1%	7.8%	6.5%	7.0%	7.8%	6.5%	7.0%
	Upp Inc HHds*	3.8%	5.0%	4.9%	8.1%	6.8%	7.1%	8.1%	6.8%	7.1%
	Total	7.0%	6.1%	6.6%	7.5%	6.8%	7.0%	7.5%	6.8%	7.0%
Utah	ELI HHds*	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%
	60% AMI HHds*	0.4%	0.7%	0.6%	0.7%	0.7%	0.7%	0.4%	0.7%	0.7%
	Upp Inc HHds*	0.1%	0.6%	0.5%	0.5%	0.8%	0.8%	0.5%	0.8%	0.8%
	Total	0.6%	0.6%	0.6%	0.6%	0.8%	0.7%	0.6%	0.8%	0.7%
Vermont	ELI HHds*	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
	60% AMI HHds*	0.2%	0.3%	0.2%	0.2%	0.3%	0.2%	0.2%	0.3%	0.2%
	Upp Inc HHds*	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
	Total	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Virginia	ELI HHds*	2.0%	2.1%	2.1%	2.1%	2.4%	2.3%	2.1%	2.4%	2.3%
	60% AMI HHds*	2.5%	2.0%	2.2%	2.4%	2.5%	2.4%	2.4%	2.5%	2.4%
	Upp Inc HHds*	2.5%	1.9%	1.9%	2.6%	2.8%	2.7%	2.6%	2.8%	2.7%
	Total	2.1%	2.1%	2.1%	2.4%	2.7%	2.6%	2.4%	2.7%	2.6%
Washington	ELI HHds*	2.5%	1.8%	2.3%	2.4%	1.8%	2.1%	2.4%	1.8%	2.1%
	60% AMI HHds*	2.3%	2.4%	2.4%	2.5%	2.0%	2.2%	2.3%	2.0%	2.2%
	Upp Inc HHds*	0.8%	2.4%	2.2%	2.3%	2.2%	2.2%	2.3%	2.2%	2.2%
	Total	2.5%	2.1%	2.3%	2.4%	2.1%	2.2%	2.4%	2.1%	2.2%
West Virginia	ELI HHds*	0.6%	0.6%	0.6%	0.7%	1.0%	0.8%	0.6%	1.0%	0.8%
	60% AMI HHds*	0.1%	0.3%	0.3%	0.4%	0.8%	0.7%	0.4%	0.8%	0.7%
	Upp Inc HHds*	0.3%	0.1%	0.1%	0.4%	0.7%	0.6%	0.4%	0.7%	0.6%
	Total	0.5%	0.4%	0.5%	0.5%	0.7%	0.7%	0.5%	0.7%	0.7%
Wisconsin	ELI HHds*	1.8%	1.9%	1.8%	2.0%	1.8%	1.9%	1.8%	1.8%	1.9%
	60% AMI HHds*	0.9%	2.2%	1.7%	2.0%	2.2%	2.1%	2.0%	2.2%	2.1%
	Upp Inc HHds*	0.8%	1.2%	1.1%	1.6%	2.1%	2.0%	1.6%	2.1%	2.0%
	Total	1.6%	1.9%	1.7%	1.9%	2.1%	2.0%	1.9%	2.1%	2.0%
Wyoming	ELI HHds*	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.2%
	60% AMI HHds*	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
	Upp Inc HHds*	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
	Total	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.2%

\*ELI HHds have incomes under 30% of AMI.  
60% AMI HHds have incomes of between 30% and 60% of AMI.  
Upp Inc HHds have incomes above 60% AMI

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