

How Much Assistance Is Needed to Support Renters through the COVID-19 Crisis?

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Last updated June 26, 2020

Appendixes

Contents

Appendix A. Simulating Rental Assistance	2
Appendix B. Testing Different Rent-to-Income Ratios	5
Appendix C. State Tables	8
Note	14
Acknowledgments	15

Appendix A. Simulating Rental Assistance

Methods

(1) ESTIMATING JOB LOSSES

To simulate real-time loss of employment, we use data on [State and Metro Area Employment \(SAE\)](#) job loss from the Current Employment Statistics (CES) program from the Bureau of Labor Statistics. The data we use are derived from a monthly CES survey of 145,000 business and government agencies. To estimate the current income and population of workers by industry, we match the CES data to the 2018 American Community Survey data, the most recent year available at the time of analysis.

For each state, we use total nonfarm employment by industry to calculate non-seasonally adjusted change in employment between February and April 2020 in SAE. We then adjust the share of jobs losses to account for the fact that this analysis includes only renters, who are more likely to be unemployed than homeowners, even within the same industry. Using the 2018 ACS data, we calculate a multiplier (the “renter ratio”) for change in employment by taking the ratio of the unemployment rate by industry for renters to the unemployment rate by industry for both renters and homeowners. We multiply changes in job loss by industry by this multiplier to get our final estimate for change in job loss by state and by industry.

Based on this estimate, we then randomly sample renters in the ACS to simulate job loss. Every renter who earned wages and worked in the past year is assigned a random number from a normal distribution. We then calculate the weighted percentile, using the person-level weights from the ACS, at the estimate for change in job loss. For example, if a given industry in a given state lost 10 percent of jobs and had a renter ratio of 1.2, then we would calculate the weighted 12th percentile and assign all renters at or below that percentile with job loss.

Because of the nature of the weighted ACS data, we end up with errors at the margin, as one observation in the data can represent a large number of households. We choose to persistently overestimate unemployment by selecting households that are at or below, as opposed to just below, the weighted percentile. The amount of error varies randomly owing to different weights, but it is always an overestimate. We choose to overestimate instead of underestimate as our analysis does not account for a large number of households that have lost income in other ways besides job loss (i.e., reduced hours, reduced tip income, or reduced salaries).

For most state-industry combinations, we use CES data by state. If a given industry is not reported in a state, we use the national estimate for change in job loss, adjusted by the renter ratio, to determine the share of renters in that state with job loss.

(2) UNEMPLOYMENT INSURANCE & CARES \$600 WEEKLY SUPPLEMENT

For renters that have lost their job, we assume they lose all their wage income but retain income from other sources. We then run another simulation to account for the fact that not all those who lose their jobs will receive unemployment insurance (UI) benefits. While some renters may be ineligible for benefits, there are several other reasons unemployed people may not receive benefits, including the inability to access the system to file a claim. Based on prior studies, we assume a UI benefit take-up rate of 65 percent.¹

We again use a random simulation to determine who, in our model, receives unemployment insurance benefits. All those with job loss are assigned a random number from a normal distribution. We then calculate the weighted 65th percentile, using person-level weights, and assign all those below the percentile as receiving unemployment benefits. We assume that those who lost jobs receive half their monthly wages as UI benefits if that amount does not exceed the state's maximum UI benefit. We cap the maximum received benefits to the state's maximum UI benefits. For those who receive UI benefits, we also allocate \$600 per week provided by the federal government under the CARES Act, which adds up to \$2,598 ($\$600 * 4.33$ week) a month.

(3) CALCULATING LOST INCOME

Up to this point, we have been analyzing at the person level. Since rent is a household-level variable, we now aggregate to the household level to determine the effect of job loss on rent burden. For each household, we summarize income lost (for those with job loss, all wage income is replaced with 0) and subtract this amount from household income to estimate income after the unemployment. We replicate this for income with state unemployment benefits and federal unemployment benefits (the extra \$600 a week provided by the CARES Act).

(4) ESTIMATING ASSISTANCE

We develop two potential options for supporting renters. The first option returns all households who have experienced a job loss to their previous rent-to-income ratio, with a cap of 30 percent. If a household had a rent-to-income ratio below 30 percent, and then experienced a job loss that caused a rent-to-income ratio above 30 percent, then that household would be returned to 30 percent, not their prior rent-to-income ratio. This option does not provide any assistance for households that were already experiencing unemployment but did not have a COVID-related job loss; this option also does

not provide assistance for rent-burdened households (those spending more than 30 percent of their income on housing) to reduce their rent burden.

The second option alleviates the rent burden for all renters, regardless of recent job loss. In this scenario, all renters are provided with assistance to maintain a 30 percent rent-to-income ratio.

For the first option, we provide estimates both in income assistance and rental assistance. Income assistance is the amount of monthly assistance needed to replace lost income, or supplement existing income, to achieve a certain rent-to-income ratio. Rental assistance is the amount a household's monthly rent payment would need to be subsidized to achieve a certain rent-to income-ratio. For the second option, we provide estimates in rental assistance only.

For households with negative income, we reset negative incomes to zero in calculating assistance. For those households, the cost of assistance represents replacing the full cost of rent, but not additional assistance to account for the negative incomes.

(5) LIMITATIONS

Our estimates may vary from actual unemployment in several ways. First, we are considering only people who lost their jobs in the analysis, not those whose incomes may have been affected in other ways. While many have experienced outright job loss, others have seen their employment affected in other ways, such as reduced hours and reduced wages. Those income losses are not captured in this analysis, likely causing us to understate the amount of aid needed in the immediate future. Second, there is likely to be some recovery of jobs over time. When looking at the drop-off in benefits that will occur if the supplemental federal unemployment insurance sunsets at the end of July, some job recovery will likely have occurred as the economy begins to reopen. In that case, our estimates may be higher than the need in those months. We will continue to monitor data releases and provide updates on the estimates if possible and necessary.

Appendix B. Testing Different Rent-to-Income Ratios

In the tables below, we estimate the cost of assistance using different rent-to-income ratios as the cap or the goal.

In the first scenario, we estimate the cost of returning all renters to their prior rent-to-income ratio, with different caps. For instance, in the 30 percent cap scenario, all renters are returned to their previous rent-to-income ratio, unless they had a rent-to-income ratio below 30 percent (in that case, they are returned to a 30 percent rent-to-income ratio). We test this scenario with 30, 40, and 50 percent rent to income ratios. We provide these estimates in both income and rental assistance

TABLE B.1

Cost of Income Assistance to Return Renters to Previous Rent Burden with Various Rent-to-Income Caps

Household income	Number of households	With no aid	With state unemployment	With federal unemployment
Cost of income assistance with 30% cap				
Below 30% of AMI	1,098,419	\$823,891,828	\$531,213,497	\$269,435,484
30–50% of AMI	1,286,004	\$1,973,221,432	\$1,241,597,792	\$602,291,595
50–80% of AMI	1,963,293	\$4,252,376,818	\$2,383,371,508	\$1,205,188,342
80–100% of AMI	1,064,089	\$2,807,711,437	\$1,276,655,935	\$665,698,205
100–150% of AMI	1,831,024	\$5,309,586,372	\$1,837,732,745	\$1,025,750,411
150% of AMI or above	1,671,813	\$6,182,221,446	\$1,398,311,005	\$874,743,716
Total	8,914,642	\$21,349,009,333	\$8,668,882,482	\$4,643,107,753
Cost of income assistance with 40% cap				
Below 30% of AMI	1,098,419	\$821,630,410	\$517,880,609	\$264,525,739
30–50% of AMI	1,286,004	\$1,958,233,036	\$1,115,856,495	\$557,447,083
50–80% of AMI	1,963,293	\$4,099,074,642	\$1,735,444,005	\$946,405,011
80–100% of AMI	1,064,089	\$2,560,482,299	\$774,210,833	\$434,847,735
100–150% of AMI	1,831,024	\$4,491,634,422	\$1,014,126,796	\$595,180,076
150% of AMI or above	1,671,813	\$5,063,115,315	\$750,374,133	\$463,159,176
Total	8,914,642	\$18,994,170,125	\$5,907,892,871	\$3,261,564,821
Cost of income assistance with 50% cap				
Below 30% of AMI	1,098,419	\$818,627,131	\$497,973,212	\$256,560,465
30–50% of AMI	1,286,004	\$1,934,145,244	\$937,137,745	\$492,232,229
50–80% of AMI	1,963,293	\$3,892,366,978	\$1,214,446,050	\$730,160,727
80–100% of AMI	1,064,089	\$2,301,363,622	\$488,075,984	\$300,047,489
100–150% of AMI	1,831,024	\$3,907,175,688	\$624,296,970	\$390,036,428
150% of AMI or above	1,671,813	\$4,390,041,647	\$474,894,201	\$293,886,922
Total	8,914,642	\$17,243,720,310	\$4,236,824,162	\$2,462,924,259

TABLE B.2

Cost of Rental Assistance to Return Renters to Previous Rent Burden with Various Rent-to-Income Caps

Household income	Number of households	With no aid	With state unemployment	With federal unemployment
Cost of rent assistance with 30% cap				
Below 30% of AMI	1,098,419	\$883,027,918	\$687,226,395	\$298,872,146
30–50% of AMI	1,286,004	\$936,566,406	\$627,595,678	\$297,454,411
50–80% of AMI	1,963,293	\$1,360,882,131	\$895,667,572	\$446,361,305
80–100% of AMI	1,064,089	\$674,194,972	\$423,935,201	\$219,420,897
100–150% of AMI	1,831,024	\$954,842,973	\$579,349,255	\$322,823,348
150% of AMI or above	1,671,813	\$667,544,255	\$423,074,761	\$264,626,915
<i>Total</i>	8,914,642	\$5,477,058,655	\$3,636,848,862	\$1,849,559,021
Cost of rent assistance with 40%				
Below 30% of AMI	1,098,419	\$881,886,249	\$684,865,144	\$298,543,589
30–50% of AMI	1,286,004	\$925,362,544	\$604,456,144	\$293,401,834
50–80% of AMI	1,963,293	\$1,272,725,445	\$767,511,674	\$412,248,969
80–100% of AMI	1,064,089	\$584,231,955	\$320,274,904	\$179,271,732
100–150% of AMI	1,831,024	\$773,401,566	\$410,869,864	\$240,851,696
150% of AMI or above	1,671,813	\$529,316,904	\$300,281,293	\$185,313,347
<i>Total</i>	8,914,642	\$4,966,924,663	\$3,088,259,023	\$1,609,631,167
Cost of rent assistance with 50% cap				
Below 30% of AMI	1,098,419	\$879,827,857	\$680,470,971	\$297,854,209
30–50% of AMI	1,286,004	\$903,714,862	\$561,439,770	\$285,517,188
50–80% of AMI	1,963,293	\$1,178,428,750	\$636,406,159	\$378,069,639
80–100% of AMI	1,064,089	\$515,092,908	\$246,959,405	\$151,579,805
100–150% of AMI	1,831,024	\$666,062,896	\$313,203,572	\$195,568,879
150% of AMI or above	1,671,813	\$461,090,070	\$237,447,142	\$146,943,461
<i>Total</i>	8,914,642	\$4,604,217,343	\$2,675,927,019	\$1,455,533,180

The second scenario estimates the cost of alleviating rent burden for all renters, regardless of job loss. We estimate the cost of bringing all renter household to a 30 percent, 40 percent, and 50 percent to income ratio. For this scenario, we estimate rental assistance only.

TABLE B.3

Cost of Rental Assistance to Reduce Rent Burden to Various Rent to Income Caps

AMI	Number of households	With no aid	With state unemployment	With federal unemployment
Cost of rent assistance with 30% cap				
Below 30% of AMI	10,363,143	\$6,337,758,814	\$6,260,217,099	\$5,828,365,935
30–50% of AMI	7,039,143	\$3,253,245,972	\$3,063,635,158	\$2,602,612,401
50–80% of AMI	8,745,562	\$2,897,955,386	\$2,514,051,616	\$1,971,865,938
80–100% of AMI	4,377,909	\$1,051,046,854	\$817,923,803	\$595,423,861
100–150% of AMI	6,951,006	\$1,234,548,292	\$869,424,942	\$600,297,009
150% of AMI or above	6,248,590	\$711,834,133	\$468,409,362	\$308,303,088
<i>Total</i>	43,725,353	\$15,486,389,450	\$13,993,661,979	\$11,906,868,231
Cost of rent assistance with 40% cap				
Below 30% of AMI	10,363,143	\$5,739,159,243	\$5,636,484,660	\$5,169,265,085
30–50% of AMI	7,039,143	\$2,356,555,728	\$2,107,542,128	\$1,690,208,090
50–80% of AMI	8,745,562	\$1,920,846,297	\$1,448,113,589	\$1,043,347,049
80–100% of AMI	4,377,909	\$698,352,899	\$438,549,780	\$291,915,778
100–150% of AMI	6,951,006	\$843,352,845	\$482,815,425	\$309,106,826
150% of AMI or above	6,248,590	\$532,723,178	\$303,752,865	\$188,517,299
<i>Total</i>	43,725,353	\$12,090,990,190	\$10,417,258,447	\$8,692,360,128
Cost of rent assistance with 50% cap				
Below 30% of AMI	10,363,143	\$5,200,762,114	\$5,073,579,134	\$4,607,850,264
30–50% of AMI	7,039,143	\$1,747,777,772	\$1,445,487,370	\$1,102,312,437
50–80% of AMI	8,745,562	\$1,453,261,320	\$923,814,508	\$644,597,549
80–100% of AMI	4,377,909	\$552,861,105	\$285,741,833	\$188,062,804
100–150% of AMI	6,951,006	\$682,089,968	\$329,662,067	\$210,948,053
150% of AMI or above	6,248,590	\$461,199,739	\$237,556,851	\$147,048,232
<i>Total</i>	43,725,353	\$10,097,952,018	\$8,295,841,763	\$6,900,819,339

Appendix C. State Tables

TABLE C.1

Job Losses by State

State	Renter households	Households with at least one job loss	Share of households with at least one job loss
Alabama	593,097	92,023	15.5%
Alaska	86,923	26,073	30.0%
Arizona	918,600	152,458	16.6%
Arkansas	399,882	56,974	14.2%
California	5,894,401	1,260,049	21.4%
Colorado	756,385	155,119	20.5%
Connecticut	469,322	105,706	22.5%
Delaware	104,873	28,634	27.3%
District of Columbia	165,576	24,924	15.1%
Florida	2,649,978	501,823	18.9%
Georgia	1,381,774	251,873	18.2%
Hawaii	192,735	56,443	29.3%
Idaho	187,366	37,429	20.0%
Illinois	1,652,301	290,698	17.6%
Indiana	806,185	159,088	19.7%
Iowa	358,191	60,168	16.8%
Kansas	382,703	63,852	16.7%
Kentucky	558,123	116,143	20.8%
Louisiana	598,447	105,356	17.6%
Maine	162,188	34,881	21.5%
Maryland	729,329	145,626	20.0%
Massachusetts	1,003,997	236,441	23.5%
Michigan	1,135,850	349,727	30.8%
Minnesota	628,843	122,276	19.4%
Mississippi	353,953	59,796	16.9%
Missouri	800,905	126,019	15.7%
Montana	139,158	32,007	23.0%
Nebraska	254,591	40,451	15.9%
Nevada	486,908	117,162	24.1%
New Hampshire	154,812	38,583	24.9%
New Jersey	1,170,716	309,262	26.4%
New Mexico	268,704	52,478	19.5%
New York	3,413,871	905,674	26.5%
North Carolina	1,399,148	269,675	19.3%
North Dakota	120,780	26,681	22.1%
Ohio	1,593,151	314,081	19.7%
Oklahoma	514,095	62,803	12.2%
Oregon	611,688	125,626	20.5%
Pennsylvania	1,588,055	350,432	22.1%
Rhode Island	155,090	40,124	25.9%
South Carolina	591,657	104,971	17.7%
South Dakota	110,555	22,616	20.5%
Tennessee	874,841	147,690	16.9%
Texas	3,731,594	609,334	16.3%
Utah	296,842	60,963	20.5%

State	Renter households	Households with at least one job loss	Share of households with at least one job loss
Vermont	74,449	24,091	32.4%
Virginia	1,081,977	175,116	16.2%
Washington	1,077,623	260,555	24.2%
West Virginia	198,319	35,256	17.8%
Wisconsin	776,068	155,261	20.0%
Wyoming	68,734	14,151	20.6%
Total	43,725,353	8,914,642	20.4%

TABLE C2

How Job Losses Affect Rent Burden by State

State	Before unemployment shock	After unemployment shock with no aid	After unemployment shock with state unemployment	After unemployment shock with federal unemployment
Alabama	44.9%	51.1%	49.7%	44.5%
Alaska	43.0%	55.0%	52.5%	47.0%
Arizona	45.3%	51.7%	50.5%	45.2%
Arkansas	43.1%	49.3%	47.7%	42.5%
California	53.5%	60.5%	59.0%	53.6%
Colorado	50.4%	57.7%	56.2%	49.7%
Connecticut	51.2%	59.0%	57.4%	50.5%
Delaware	48.9%	58.6%	56.7%	48.2%
District of Columbia	48.4%	53.3%	52.7%	49.1%
Florida	55.0%	61.5%	60.5%	54.6%
Georgia	48.0%	54.8%	53.2%	47.2%
Hawaii	51.4%	61.7%	59.3%	51.9%
Idaho	45.3%	52.1%	51.1%	43.7%
Illinois	46.8%	53.3%	51.6%	46.0%
Indiana	45.0%	53.1%	51.1%	44.0%
Iowa	40.9%	47.3%	45.6%	39.5%
Kansas	43.3%	49.2%	47.7%	41.6%
Kentucky	42.0%	51.5%	48.7%	41.9%
Louisiana	52.2%	58.2%	57.0%	50.2%
Maine	42.9%	52.7%	50.4%	44.7%
Maryland	49.1%	56.2%	54.8%	49.7%
Massachusetts	48.5%	57.5%	54.9%	48.8%
Michigan	46.2%	60.4%	57.4%	45.9%
Minnesota	45.4%	52.7%	50.7%	44.8%
Mississippi	46.1%	52.8%	51.5%	45.4%
Missouri	43.3%	49.0%	47.7%	42.3%
Montana	41.1%	47.9%	46.6%	39.4%
Nebraska	40.3%	45.5%	43.9%	38.3%
Nevada	50.5%	59.6%	57.6%	49.5%
New Hampshire	47.9%	56.9%	54.5%	46.4%
New Jersey	49.9%	58.9%	56.7%	49.6%
New Mexico	47.7%	55.5%	53.8%	47.1%
New York	50.6%	60.5%	58.2%	50.7%
North Carolina	45.7%	52.8%	51.2%	44.7%
North Dakota	35.6%	46.7%	43.9%	35.6%

State	Before unemployment shock	After unemployment shock with no aid	After unemployment shock with state unemployment	After unemployment shock with federal unemployment
Ohio	43.6%	51.9%	49.9%	43.1%
Oklahoma	41.9%	46.6%	45.5%	41.5%
Oregon	48.8%	55.8%	54.0%	48.0%
Pennsylvania	46.0%	54.7%	52.3%	45.5%
Rhode Island	45.5%	56.2%	53.3%	46.1%
South Carolina	46.1%	52.1%	50.6%	44.9%
South Dakota	39.3%	47.1%	45.6%	38.2%
Tennessee	46.0%	52.6%	51.1%	45.0%
Texas	47.3%	52.9%	51.5%	45.9%
Utah	44.0%	50.4%	48.9%	42.4%
Vermont	41.9%	58.8%	56.5%	44.5%
Virginia	46.6%	51.9%	50.7%	45.9%
Washington	45.8%	55.6%	53.1%	46.3%
West Virginia	42.7%	49.7%	47.3%	41.6%
Wisconsin	42.8%	50.4%	49.1%	42.7%
Wyoming	39.6%	47.7%	45.8%	37.6%
Total	48.1%	55.6%	53.9%	47.6%

TABLE C.3

Monthly Cost of Returning Households to Prior Rent Burden, with a Cap of 30 Percent, through Income Supports by State

State	Number of households	With no aid	With state unemployment	With federal unemployment
Alabama	92,023	\$156,488,039	\$62,207,770	\$32,289,598
Alaska	26,073	\$58,521,102	\$27,244,779	\$15,260,438
Arizona	152,458	\$311,814,686	\$139,653,918	\$71,914,881
Arkansas	56,974	\$99,470,782	\$35,665,988	\$20,121,473
California	1,260,049	\$3,541,602,033	\$1,615,006,082	\$868,443,977
Colorado	155,119	\$380,953,894	\$155,893,979	\$76,111,386
Connecticut	105,706	\$286,885,412	\$115,461,033	\$67,951,124
Delaware	28,634	\$60,190,683	\$24,571,383	\$12,925,225
District of Columbia	24,924	\$73,236,382	\$33,719,427	\$18,942,107
Florida	501,823	\$1,144,470,061	\$563,123,386	\$282,577,005
Georgia	251,873	\$554,997,295	\$218,716,323	\$113,540,021
Hawaii	56,443	\$173,070,523	\$72,047,205	\$36,781,227
Idaho	37,429	\$61,881,111	\$26,220,109	\$15,418,000
Illinois	290,698	\$653,387,238	\$254,231,730	\$144,506,109
Indiana	159,088	\$332,936,254	\$117,966,329	\$62,452,760
Iowa	60,168	\$99,139,169	\$33,482,349	\$19,272,482
Kansas	63,852	\$108,306,952	\$37,827,811	\$19,810,714
Kentucky	116,143	\$250,335,456	\$75,161,109	\$45,113,021
Louisiana	105,356	\$212,789,991	\$90,977,352	\$44,104,826
Maine	34,881	\$77,405,547	\$32,262,810	\$21,975,342
Maryland	145,626	\$372,933,102	\$164,859,004	\$87,852,051
Massachusetts	236,441	\$653,936,558	\$249,224,489	\$134,474,908
Michigan	349,727	\$841,478,274	\$311,167,321	\$154,241,871
Minnesota	122,276	\$275,766,612	\$100,200,106	\$53,297,063
Mississippi	59,796	\$99,114,498	\$41,027,919	\$23,093,821

State	Number of households	With no aid	With state unemployment	With federal unemployment
Missouri	126,019	\$222,517,402	\$89,222,834	\$49,037,613
Montana	32,007	\$44,241,222	\$18,912,800	\$12,788,977
Nebraska	40,451	\$62,087,569	\$23,739,990	\$10,784,852
Nevada	117,162	\$287,797,352	\$118,257,262	\$63,450,185
New Hampshire	38,583	\$93,957,762	\$37,410,157	\$16,963,400
New Jersey	309,262	\$894,984,972	\$357,024,398	\$193,587,984
New Mexico	52,478	\$104,977,833	\$37,108,444	\$21,570,148
New York	905,674	\$2,813,519,796	\$1,129,069,181	\$607,107,839
North Carolina	269,675	\$516,101,592	\$209,140,829	\$115,433,761
North Dakota	26,681	\$62,084,008	\$17,887,465	\$8,435,322
Ohio	314,081	\$620,833,372	\$204,007,576	\$115,498,657
Oklahoma	62,803	\$104,486,767	\$33,201,965	\$19,245,714
Oregon	125,626	\$260,384,707	\$111,465,595	\$61,313,014
Pennsylvania	350,432	\$763,763,612	\$257,456,671	\$141,547,719
Rhode Island	40,124	\$104,359,735	\$36,859,756	\$21,702,586
South Carolina	104,971	\$191,847,524	\$77,908,643	\$40,628,562
South Dakota	22,616	\$35,091,628	\$13,834,550	\$7,444,108
Tennessee	147,690	\$294,290,612	\$122,953,804	\$63,965,581
Texas	609,334	\$1,287,006,587	\$506,312,195	\$264,459,598
Utah	60,963	\$118,571,312	\$45,246,112	\$25,198,380
Vermont	24,091	\$62,048,244	\$19,922,354	\$10,312,763
Virginia	175,116	\$383,562,296	\$162,914,065	\$90,917,839
Washington	260,555	\$733,564,268	\$286,213,744	\$157,432,550
West Virginia	35,256	\$60,291,585	\$19,016,260	\$9,410,059
Wisconsin	155,261	\$307,358,592	\$123,859,069	\$66,557,443
Wyoming	14,151	\$38,167,327	\$12,017,052	\$5,841,669
Total	8,914,642	\$21,349,009,333	\$8,668,882,482	\$4,643,107,753

TABLE C.4

Monthly Cost of Returning to Prior Rent-to-Income Ratio, with a Cap of 30 Percent, through Rental Assistance by State

State	Number of households	With no aid	With state unemployment	With federal unemployment
Alabama	92,023	\$37,636,080	\$25,865,653	\$12,664,832
Alaska	26,073	\$14,900,419	\$10,353,642	\$5,504,695
Arizona	152,458	\$75,278,123	\$54,321,092	\$26,546,627
Arkansas	56,974	\$22,436,151	\$13,599,612	\$7,208,222
California	1,260,049	\$988,352,291	\$680,567,238	\$347,687,929
Colorado	155,119	\$106,751,096	\$67,454,167	\$31,510,440
Connecticut	105,706	\$75,482,914	\$50,245,301	\$27,396,952
Delaware	28,634	\$16,248,861	\$10,923,086	\$5,690,104
District of Columbia	24,924	\$20,768,184	\$15,029,656	\$7,720,637
Florida	501,823	\$328,456,890	\$236,251,827	\$115,352,481
Georgia	251,873	\$133,180,297	\$89,845,091	\$46,086,869
Hawaii	56,443	\$49,079,776	\$31,864,098	\$17,137,693
Idaho	37,429	\$15,469,877	\$10,277,692	\$5,970,199
Illinois	290,698	\$162,877,135	\$105,240,924	\$56,056,453
Indiana	159,088	\$78,071,592	\$49,311,034	\$24,670,387

State	Number of households	With no aid	With state unemployment	With federal unemployment
Iowa	60,168	\$23,007,963	\$14,391,974	\$7,169,369
Kansas	63,852	\$25,119,630	\$15,303,165	\$7,733,230
Kentucky	116,143	\$48,605,288	\$29,252,819	\$16,472,729
Louisiana	105,356	\$57,200,861	\$40,064,767	\$19,786,027
Maine	34,881	\$17,171,614	\$11,888,421	\$7,450,561
Maryland	145,626	\$101,801,972	\$70,310,424	\$34,799,040
Massachusetts	236,441	\$174,528,014	\$110,275,975	\$56,031,398
Michigan	349,727	\$187,229,311	\$122,048,126	\$59,365,533
Minnesota	122,276	\$67,017,518	\$41,850,287	\$19,464,999
Mississippi	59,796	\$23,889,036	\$16,798,395	\$9,067,548
Missouri	126,019	\$55,218,956	\$37,712,220	\$19,823,732
Montana	32,007	\$12,427,888	\$8,486,704	\$5,307,667
Nebraska	40,451	\$17,007,380	\$11,008,248	\$5,175,663
Nevada	117,162	\$72,063,085	\$46,412,199	\$23,984,047
New Hampshire	38,583	\$23,457,171	\$15,143,956	\$6,912,227
New Jersey	309,262	\$237,796,330	\$154,143,628	\$79,217,624
New Mexico	52,478	\$24,373,859	\$14,772,849	\$7,716,058
New York	905,674	\$718,526,726	\$478,627,511	\$241,929,620
North Carolina	269,675	\$129,089,783	\$87,395,819	\$45,790,530
North Dakota	26,681	\$13,393,327	\$7,100,664	\$2,799,482
Ohio	314,081	\$136,009,173	\$83,168,499	\$44,635,246
Oklahoma	62,803	\$24,067,233	\$14,951,461	\$8,017,662
Oregon	125,626	\$71,128,341	\$46,928,778	\$24,843,503
Pennsylvania	350,432	\$180,577,470	\$113,409,498	\$57,122,872
Rhode Island	40,124	\$23,474,511	\$15,172,844	\$8,460,618
South Carolina	104,971	\$47,592,607	\$32,203,299	\$16,044,428
South Dakota	22,616	\$9,510,171	\$5,985,658	\$2,882,731
Tennessee	147,690	\$71,276,852	\$49,178,916	\$24,819,137
Texas	609,334	\$338,679,653	\$216,603,875	\$106,447,041
Utah	60,963	\$28,248,789	\$18,619,869	\$9,690,737
Vermont	24,091	\$11,907,797	\$7,496,759	\$3,540,038
Virginia	175,116	\$98,814,525	\$69,313,262	\$36,290,186
Washington	260,555	\$183,326,931	\$114,838,472	\$61,540,887
West Virginia	35,256	\$13,299,561	\$8,305,303	\$3,938,560
Wisconsin	155,261	\$77,662,178	\$51,983,951	\$25,880,628
Wyoming	14,151	\$7,567,464	\$4,550,154	\$2,203,142
Total	8,914,642	\$5,477,058,655	\$3,636,848,862	\$1,849,559,021

TABLE C.5

Monthly Cost of Alleviating Rent Burden through Rental Assistance by State

State	Number of households	With no aid	With state unemployment	With federal unemployment
Alabama	593,097	\$132,834,017	\$123,038,406	\$106,558,416
Alaska	86,923	\$32,293,682	\$28,648,482	\$22,510,043
Arizona	918,600	\$256,207,721	\$239,025,573	\$206,686,708
Arkansas	399,882	\$77,327,850	\$69,771,855	\$61,322,591
California	5,894,401	\$2,999,065,575	\$2,759,509,765	\$2,384,913,548

State	Number of households	With no aid	With state unemployment	With federal unemployment
Colorado	756,385	\$300,931,199	\$269,376,908	\$227,317,887
Connecticut	469,322	\$192,511,947	\$171,698,629	\$145,027,583
Delaware	104,873	\$39,924,905	\$35,600,084	\$29,119,132
District of Columbia	165,576	\$71,955,586	\$67,549,634	\$60,630,422
Florida	2,649,978	\$1,077,940,327	\$1,007,413,681	\$869,096,983
Georgia	1,381,774	\$402,815,752	\$367,599,620	\$314,294,006
Hawaii	192,735	\$118,545,571	\$104,494,510	\$89,089,530
Idaho	187,366	\$48,327,658	\$43,810,057	\$38,231,729
Illinois	1,652,301	\$521,948,958	\$473,833,812	\$414,629,257
Indiana	806,185	\$209,294,485	\$185,173,492	\$155,704,041
Iowa	358,191	\$76,939,852	\$70,013,658	\$59,753,087
Kansas	382,703	\$87,651,311	\$79,475,919	\$68,335,681
Kentucky	558,123	\$125,751,222	\$108,654,572	\$92,444,706
Louisiana	598,447	\$173,815,724	\$160,576,129	\$136,061,224
Maine	162,188	\$42,008,170	\$37,221,400	\$32,022,993
Maryland	729,329	\$296,718,145	\$271,790,372	\$232,694,183
Massachusetts	1,003,997	\$448,442,032	\$395,518,949	\$338,183,546
Michigan	1,135,850	\$379,546,516	\$322,912,576	\$248,501,702
Minnesota	628,843	\$191,323,317	\$171,140,404	\$143,803,931
Mississippi	353,953	\$82,950,989	\$77,314,403	\$67,622,024
Missouri	800,905	\$179,477,784	\$165,310,645	\$141,981,222
Montana	139,158	\$30,543,417	\$27,460,926	\$22,508,317
Nebraska	254,591	\$60,705,408	\$55,766,989	\$47,847,633
Nevada	486,908	\$179,264,998	\$158,071,934	\$130,240,924
New Hampshire	154,812	\$54,728,150	\$47,621,186	\$38,192,251
New Jersey	1,170,716	\$551,004,090	\$483,835,971	\$399,916,669
New Mexico	268,704	\$68,190,170	\$60,243,726	\$51,143,887
New York	3,413,871	\$1,698,765,215	\$1,508,072,701	\$1,253,919,016
North Carolina	1,399,148	\$361,638,810	\$327,771,408	\$274,991,100
North Dakota	120,780	\$29,363,557	\$23,495,725	\$18,922,611
Ohio	1,593,151	\$378,182,561	\$332,402,364	\$282,850,034
Oklahoma	514,095	\$103,067,942	\$95,187,051	\$86,073,218
Oregon	611,688	\$208,483,077	\$188,812,059	\$160,798,655
Pennsylvania	1,588,055	\$491,945,784	\$435,049,779	\$366,598,625
Rhode Island	155,090	\$53,519,689	\$46,237,084	\$38,536,130
South Carolina	591,657	\$156,650,111	\$144,422,181	\$124,172,358
South Dakota	110,555	\$23,902,401	\$21,081,228	\$16,962,450
Tennessee	874,841	\$219,739,374	\$201,703,678	\$171,759,701
Texas	3,731,594	\$1,101,595,142	\$1,003,228,961	\$866,108,288
Utah	296,842	\$82,209,897	\$74,035,385	\$62,604,566
Vermont	74,449	\$25,059,116	\$21,130,295	\$16,528,204
Virginia	1,081,977	\$349,342,056	\$325,611,853	\$285,667,393
Washington	1,077,623	\$432,801,077	\$374,829,422	\$312,289,459
West Virginia	198,319	\$42,359,051	\$38,152,587	\$32,378,923
Wisconsin	776,068	\$199,248,108	\$178,103,872	\$147,785,569
Wyoming	68,734	\$17,529,952	\$14,860,081	\$11,536,073
Total	43,725,353	\$15,486,389,450	\$13,993,661,979	\$11,906,868,231

Note

- ¹ Ben Zipperer and Elise Gould, “Unemployment Filing Failures: New Survey Confirms That Millions of Jobless Were Unable to File an Unemployment Insurance Claim,” *Working Economics* (blog), Economic Policy Institute, April 28, 2020, <https://www.epi.org/blog/unemployment-filing-failures-new-survey-confirms-that-millions-of-jobless-were-unable-to-file-an-unemployment-insurance-claim/>

Acknowledgments

This research was produced in consultation with the Renters and Rental Market Crisis Working Group, a cross-sector group of housing stakeholders working on COVID-19 response policies and funded by grants from JPMorgan Chase and the Ballmer Group, among others. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

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We are deeply grateful to the following people for their contributions: Erika Poethig of the Urban Institute; Maxwell Austensen and Ingrid Gould Ellen of NYU Furman Center; Elizabeth Kneebone of the Turner Center for Housing Innovation at the University of California, Berkeley; and Whitney Airgood-Obrycki of the Joint Center for Housing Studies of Harvard University.

For more information on the Renters and Rental Market Crisis Working Group, go to <https://www.urban.org/renters-and-rental-market-crisis-working-group>.



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