

# Shaping Action:

**Findings on Use of  
Housing Choice Vouchers**



## Why This Matters

For more than 50 years, the Housing Choice Voucher (HCV) program—often referred to as Section 8—has been our country's largest rental assistance program. As of September 2025, more than 92,000 Massachusetts households rely on HCVs, equivalent to one in eleven Massachusetts renter households.<sup>1</sup> At least one household in 318 out of 351 Massachusetts cities and towns relies on a voucher for a roof over their head.

HCVs are an especially effective tool for housing affordability and stability, generally capping the resident-paid rent to close to 30% of a household's income. HCVs considerably outstrip both public housing and the Massachusetts Rental Voucher Program in terms of households served. Administered by dozens of local public housing authorities and the Executive Office of Housing and Livable Communities (EOHLC) in Massachusetts, HCVs represent over \$1.8 billion annually in federal assistance for housing stability and affordability, benefiting both renters and landlords.

### This report offers findings on:

- 1 Who uses Housing Choice Vouchers (HCVs)
- 2 Where they are used
- 3 Other characteristics, like time in the program and work status. These are related to how potential program changes might affect voucher holders, landlords, and ultimately, our Commonwealth.

1 in 11

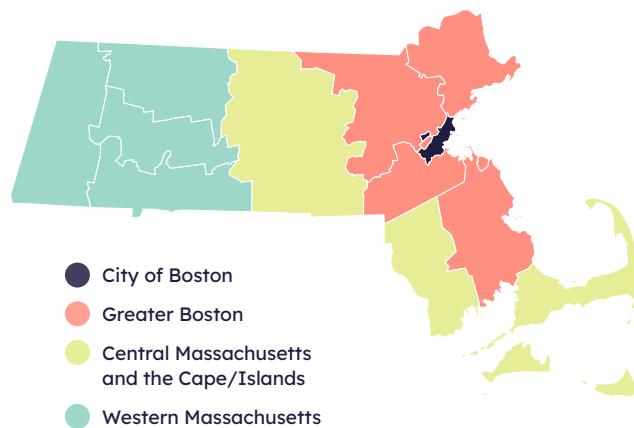
Massachusetts households relies on a housing choice voucher

At least one household in 318 out of 351 Massachusetts cities and towns relies on a voucher

As of early 2026, funding uncertainty and potential changes to the program, like time limits and work requirements, have threatened the stability of HCVs. Reform proposals to address identified weaknesses, like the program's administrative burdens and landlord resistance, are also on the table.

Everyone using a voucher has a unique, personal story. How can we best navigate the future of this program, acknowledging that the stakes are high and uncertainty will continue? As a starting point, we want to ground the conversation in real data.

### We drill down to explore four geographic regions:<sup>2</sup>



## Major Findings:

- **The scale of the program is large:** 9.2% of all Massachusetts renter households rely on an HCV, compared to 5.6% nationally.
- **The impact on housing stability is high:** There is a substantial gap between median rents and incomes/ability to pay for HCV households.
- **The program's reach is broad:** HCVs are distributed throughout the state. Only 18% of mobile vouchers are used in Boston. Mobile voucher holders are less likely to live in a high-poverty area than households in project-based units.

- The majority of households are headed by older adults and persons with disabilities.
- Length of time in the program exceeds national numbers.
- The majority of “work-able” households are working; however, a not insignificant number show no reported wage income.

This analysis is the first statewide and regional analysis of its type—in Massachusetts or elsewhere. We hope it informs our state’s dialogue and is a model for others.

## What We Analyzed

This report was written by CHAPA’s Housing Policy Action Center using analyses provided by NYU’s Furman Center which used detailed administrative data from HUD (December, 2024) to identify households assisted with vouchers nationally and within Massachusetts. For matching purposes, we used multiple datasets with subsidized housing addresses.<sup>3</sup>

Our findings cover the 98,369 Massachusetts HCV households participating as of December, 2024. We include 1) households with mobile, tenant-based HCV vouchers (mobile vouchers) and 2) households residing in project-based voucher units within housing developments (project-based vouchers or PBVs). We refer to the two together as HCV households. We note when findings are specific to mobile vouchers (82% of the total) or PBVs (18%).

**98,369**  
households participating  
as of December, 2024

### Voucher Types

	Massachusetts	Full US
Households with Mobile Vouchers	80,287 (82%)	2,218,227 (86%)
Households with Project-Based Vouchers	18,082 (18%)	361,176 (14%)
Total Voucher Households	98,369	2,579,438
Percent of Total Renter Households	9.2%	5.6 %

# Findings

## A Portrait of Voucher Holders

### The Majority of HCV Households are Headed by Older Adults or Persons with Disabilities.

Statewide, 62% of HCV households are headed by an older adult or person with a disability.<sup>4</sup> While the percentage varies somewhat geographically, in all regions, the majority of HCV households are headed by an older adult or non-elderly persons with disabilities. Children are present in 33% of households.

Demographically, the Massachusetts HCV household population skews slightly older and toward more persons with disabilities than national trends, which are 34% elderly and 22% persons with disabilities. Statewide and in all regions, 75% (or more) of voucher households are female-headed, consistent with national trends.

### Household Median Incomes are Extremely Low.

The importance of HCVs for housing stability is hard to overstate. In all regions, the median HCV house-

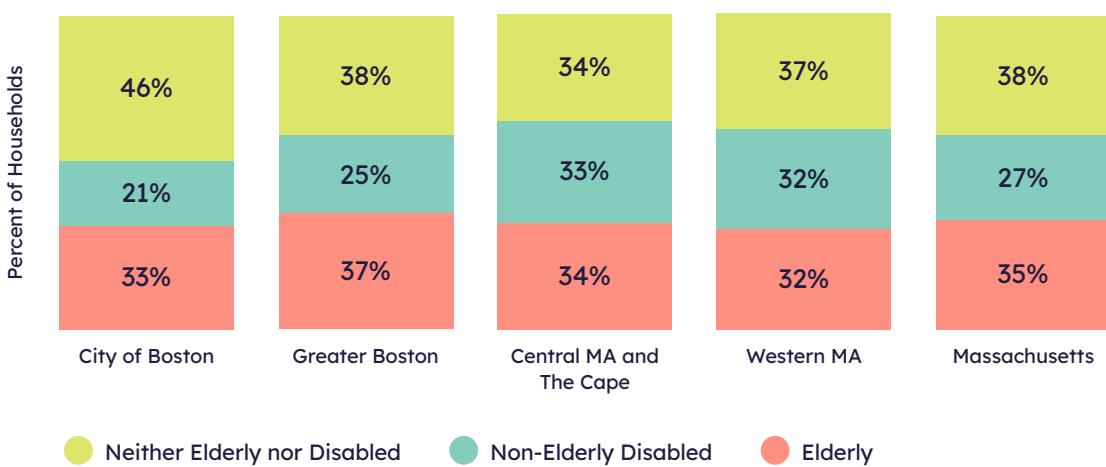
**62%**

**of HCV households are headed by an older adult or person with a disability, statewide.**

hold income is below the defined extremely low income (ELI) threshold of 30% of the area median income (AMI).

Without a voucher, across all regions of the state, HCV households would face an enormous challenge overcoming a substantial gap in their ability to pay market rents in a high-cost state like ours. Using median rents, we analyzed the extent of the gap. The gap is equal to 1) the amount of income HCV households would need to avoid being rent-burdened (paying more than 30% of their income on rent) if they did not have a voucher minus 2) the HCV household median income.

### HCV Household Demographics



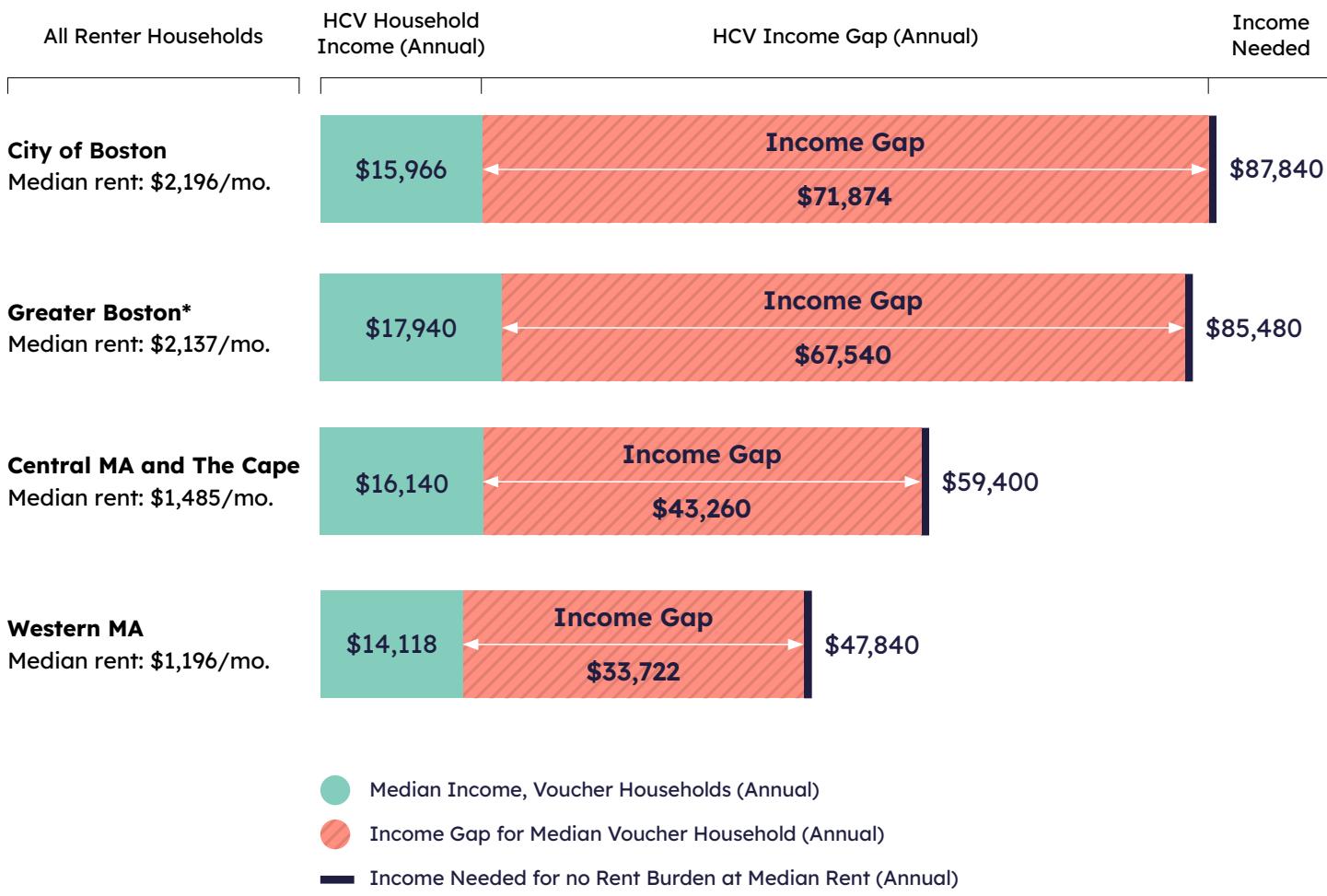
## HCVs Address a Substantial Affordability Gap.

For the state, the gap is simply stunning: an additional \$59,510 annually each household would need to be able to afford to rent without a voucher. This is equivalent to two full-time minimum wage jobs. There is a sizable gap in every region of the state, ranging from \$71,874 annually in Boston to \$33,722 annually Western Massachusetts.

**MA**  
Income Gap  
**\$59,510**



### Regional Income to Rent Gap – Housing Choice Voucher (HCV) Households



## Geographic Use is Broad

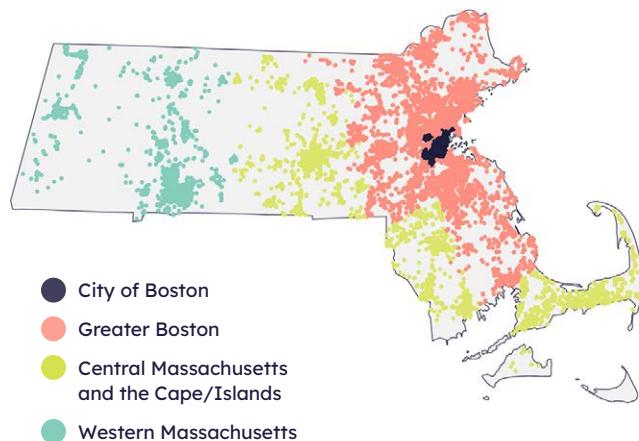
One of the core goals of HCVs, particularly mobile vouchers, is promoting housing choice, ideally providing opportunities for households to live in the communities they prefer. A mobile voucher administered in Boston may be used in Agawam, Lynn, or Winchester. In contrast, the location of PBVs reflects an administrative choice by a local housing authority that allocates PBVs to a particular building. Looking at the location of each type separately is a window into different processes and outcomes.

As shown, HCVs—both mobile and project-based—are widely distributed across Massachusetts.

Somewhat surprisingly, only 18% of mobile vouchers are used in the City of Boston. Geographic use is widespread and roughly tracks the distribution of the state's population. Overall, 67% of mobile vouchers are used in Boston and Greater Boston.

For PBVs, the story is different, as PBVs skew even more toward Boston and Greater Boston (78% of PBVs).

### Statewide Use of Mobile Vouchers



**In total, 67% of mobile vouchers are used in either Boston or Greater Boston with 18% used in Boston itself.**

### Geographic Use of Vouchers

	City of Boston	Greater Boston	Central MA and The Cape	Western MA
Households with Mobile Vouchers	14,587	39,124	14,278	12,298
Percent of Mobile Voucher Households	18%	49%	18%	15%
Households with Project-Based Vouchers	4,753	9,405	2,299	1,625
Percent of Total PBVs	26%	52%	13%	9%

## Voucher Use in High Poverty Areas

A goal of the HCV program is to provide households access to communities with a broad range of incomes, decreasing the concentration of poverty. Statewide, the share of households in poverty in census tracts where HCVs are used is 17%, matching the national trend. The regional range varies significantly, however, from a high of 26% in Western MA to a low of 12% in Greater Boston.

Interestingly, and with potential implications for how we think about supporting mobility and choice, households with mobile vouchers are less likely to be in a high-poverty census tract than those in PBV units. PBV units are fixed locations chosen by a local housing authority. This pattern is true in all regions except the Cape. The difference is greatest in Boston. It should be noted that PBVs are allocated to subsidized properties, which often face local permitting challenges. This finding may reflect limited opportunities to place PBVs in more affluent areas.

## Voucher Use & Levels of Poverty

	City of Boston	Greater Boston	Central MA and The Cape	Western MA
<b>Mobile Vouchers: Tract-Level Poverty Rate</b>	20%	12%	19%	25%
<b>PBVs: Tract-Level Poverty Rate</b>	27%	16%	17%	29%

## Use in Subsidized Properties

A common question is how often mobile vouchers are used in otherwise wholly or partially subsidized housing (including Chapter 40B developments) vs market-rate buildings.<sup>5</sup> While subsidized buildings have below-market rents, the level of affordability varies. It is common for rents in subsidized buildings to be unaffordable to many potential renters, especially households with low and extremely low incomes. Many subsidized buildings, therefore, rely on mobile vouchers to reach and maintain residents while providing deep affordability.

Our analysis shows that statewide, at least 15,561 mobile vouchers—or 19%—are used in subsidized buildings. The percentage is highest in Boston (26%) and lowest in Central MA & The Cape (13%).

**Our analysis shows that a mobile voucher is used in at least 25% of subsidized units without rental assistance.**

A related but separate question we explored is how many subsidized units that do not have project-based rental assistance (e.g. project-based vouchers, PBRA, or otherwise) are leased to a household with a mobile voucher. Our analysis shows that a mobile voucher is used in at least 25% of subsidized units without rental assistance. In Boston, with the largest number of mobile vouchers and subsidized units, the rate is nearly the same: 24%.

It is important to note that in all likelihood our calculations reflect numbers that are lower than the actual percentages. Available street address data is not entirely complete, causing fewer matches. Further, we do not cover MRVP vouchers, which also may be used in subsidized buildings. National data is not available on this finding for comparison.

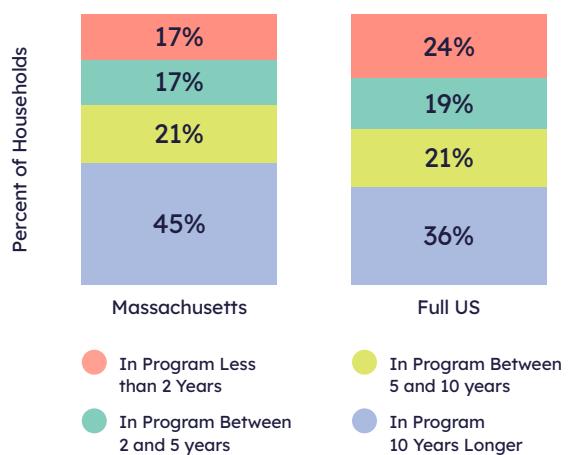
## Length of Time

The median length of time on the HCV program in Massachusetts is nine years. This exceeds the national median of 6.5 years, though it is akin to findings for other high median rent areas.<sup>6</sup> Reflecting our state's expensive housing market and the notable rent vs. income gap described above, 45% of households statewide have been on the program for more than ten years. There is some regional variation, but, in all regions, the majority of households have been on the program for more than 5 years. Further, 83% of households have been on the program for more than 2 years, which, as noted further below, is a frequently suggested time limit.

**9 years**  
median length of time in the program

**83%**  
of households have been on the  
program for more than 2 years, which  
is a frequently suggested time limit.

### Length of Time Using HCVs



## The Majority of Work-able Households are Working

Regarding work status, we focused on "work-able" households using typical program requirements from other programs. "Work-able" households have 1) at least one non-elderly, non-disabled adult member or 2) when there is a disabled head of household, another non-elderly adult household member with wage income.<sup>7</sup> Statewide, about 45% of HCV households are "work-able," similar to the national percentage of 47%.

Our findings are that there is a working adult in the vast majority of "work-able" households statewide. Of those households, statewide, 68% have wage income. That said, there is a not insignificant portion—nearly one-third statewide—of work-able households in which there is no reported wage income (shown below as "Work-able without Wage Income"). The percentage varies across regions and is highest in Western Massachusetts (39.4%). It should be noted that these households may have many barriers to employment such as caring for a young child or disability which are not reflected in the administrative data. Statewide, 61% of these households include at least one child.

### Presence of Wage Income in Work-able Households



## Potential Effects of Funding and Program Changes

As of the date of this report, many Massachusetts housing authorities and EOHLC have paused re-issuing vouchers. Because around many households exit the program annually, if vouchers are not reissued, fewer households are served. Thus, we are already experiencing a net loss of affordable housing supported by HCVs. Even if current voucher holders can be “held-harmless,” decreased funding or funding that does not keep pace with rising costs diminishes our ability to support housing stability for households with the lowest incomes. As noted previously, HCV households are predominantly elderly, disabled, or families with children, all highly vulnerable households.

Currently, there are media reports of potential program changes to impose time limits, possibly as few as two years, as well as work requirements, much like the Medicaid program.<sup>8</sup> It is possible that none of these changes will ever take effect. Further, it is expected that if there were time limits, they would apply only to work-able households. As noted, the majority of Massachusetts HCV households do not fall into the work-able category and, thus, would not be subject to time limits or work requirements.

Nevertheless, using data to explore the potential impact is valuable. Our findings are as follows:

- Statewide, 82% of work-able households have been on the program for more than two years.
- Regionally, more than 75% of work-able households in all regions have been on the program for more than two years.

- Statewide, 68% of work-able households have wage income while 32% do not.
- Regionally, work-able households without reported wage income varies from a high of 39% in Western MA to 28% in Boston.

While the specifics are beyond the scope of this report, work requirements have negative impacts via administrative burdens on voucher holders and the housing authorities that manage the program. A working household could lose a voucher, and thus housing stability, for simply failing to submit paperwork. Housing authorities will have additional costs in staffing and systems.

Further, beyond the immediate impact for voucher holders, administrative changes like time limits and work requirements increase the risk of renting to a voucher holder. While source of income discrimination is illegal in Massachusetts, program changes that shorten the extent of the support or might cause a working household to be terminated due to administrative errors are likely to increase landlord hesitancy to accept renters with vouchers.

**68%**  
of work-able households have wage income while 32% do not.

## Conclusion

One of the biggest challenges in understanding the successes or weaknesses of a long-standing support program is identifying common threads from the unique stories of tens of thousands of people. This report provides a more in-depth picture of the HCV program in Massachusetts and the voucher holders who rely on it for an affordable place to call home.

HCVs are an undeniably critical part of our safety net in Massachusetts, providing stability and more choice in where to live for over 90,000 households. The data shows the program's direct impact in addressing our state's housing affordability challenges, promoting housing access and choice across the state, and easing the burden for many households with very low incomes, including working families.

As we continue to navigate constraints and opportunities to increase housing stability and affordability, our greatest goal is that the people, scale, and reach supported by the HCV program are better understood and brought into the conversation.

### Leveraging CHAPA's place as a convener and bridge-builder, the Housing Policy Action Center strives to:

- Ask questions that matter
- Deliver rigorous research, partnering with top-notch academics and thinkers
- Activate ideas through CHAPA's practitioner network
- Move the conversation forward into policies, programs, and systems that sustain a better Massachusetts

## Endnotes

1 Most recent HCV figure from HUD, September, 2025 and ACS. Report analysis is otherwise based on December, 2024 HUD administrative data.

2 Geographic regions: 1) City of Boston; 2) Greater Boston - Essex, Middlesex, Norfolk, Suffolk (less Boston) and Plymouth counties; 3) Central MA & The Cape - Worcester, Bristol, Barnstable, Dukes and Nantucket counties; 4) Western MA - Berkshire, Franklin, Hampden, Hampshire counties

3 We do not include project-based rental assistance (PBRA), homeownership vouchers, or public housing units in our totals. For property street addresses, we combined open municipal data and Harvard Dataverse <https://dataverse.harvard.edu/dataset.xhtml?persistentId=doi:10.7910/DVN/YJG667>

4 We used the federal definition of "elderly" which is 62 or more years old.

5 We categorized subsidized buildings to include publicly subsidized (e.g. LIHTC), 40B properties, inclusionary properties in Boston, Cambridge and Somerville, and HDIP properties.

6 See [What Do We Know About Time Limits and Work Requirements in Housing Assistance?](#), Claudia Aiken and Ellie Lochhead, The Stoop, July, 2025

7 We relied on HUD administrative data on wage income for our analysis. In all likelihood, there are additional households where the head of household has a disability and might not be work-able.

8 See, for example, [Millions Could Lose Housing Aid Under Trump Plan](#), Jesse Coburn, Pro Publica, September 29, 2025.

## Acknowledgments

© Citizens' Housing and Planning Association, Inc.

Report Date: February, 2026

## Credits

This report was written by Jennifer Gilbert, Musicant Cohen Executive Director of CHAPA's Housing Policy Action Center.

Analyses were provided by Dr. Ingrid Gould Ellen, Paulette Goddard Professor of Urban Policy and Planning Faculty Director, NYU Furman Center; Dr. Katherine O'Regan, Professor of Public Policy and Planning, NYU Wagner Graduate School of Public Service; and Jacob Haas, Doctoral Fellow, NYU Furman Center.

The Housing Policy Action Center is made possible by the generous support of Myra Musicant & Howard Cohen. [CHAPA Partners](#) are also essential funders for CHAPA's year-round work.