

The U.S. Has a Serious Shortage of Affordable Housing, Especially for Younger and Older Adults

Sarah Mawhorter

Many renters in the U.S. struggle to afford housing. Nationwide, half of renters pay more than 30% of their income for rent (the federal standard for affordability). Over a quarter of renters pay more than 50% of their income for rent. The maps below show the percentage of renters in each county who pay over 30% of their income for rent. As the maps show, this problem is not limited to expensive coastal cities. It is pervasive throughout the country. The problem is most common among the youngest and the oldest renters. Housing affordability challenges at these ages can have severe consequences for health and well-being. Housing affordability problems make it more difficult for younger renters to move to areas with job opportunities, attend college, pay off student loans, and save enough money to eventually purchase a home. For older renters living on fixed incomes, housing affordability problems may limit their ability to pay for food, healthcare, and medication, and ultimately cost them their independence. With so much at stake for so many people—young and old, urban and rural—it is urgent for policymakers to address the longstanding rental affordability crisis that faces our nation.

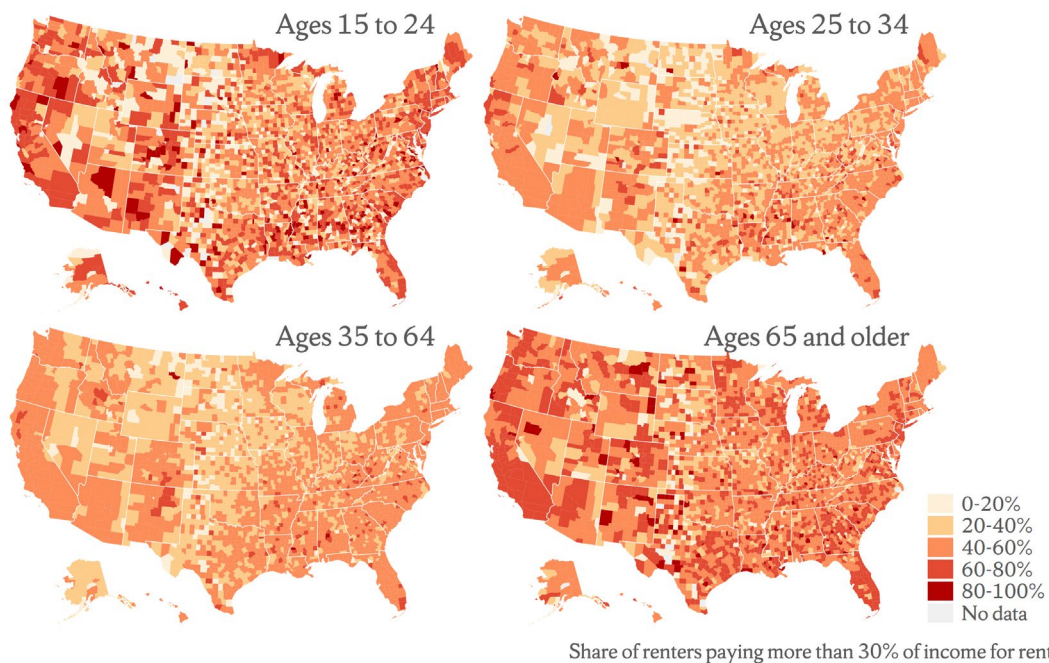


Figure 1. Large Shares of Young and Older Adult Renters Spend More than 30% of their Income on Rent

Data Source: U.S. Census American Community Survey, 2013-2017

About the Author

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