How significant is the affordability problem for renters in my locality, and is it getting better or worse?

**Weave together the relevant data points**

Data points can be woven together into a single narrative to show the extent of the affordability problem facing renters in your locality. The narrative can be illustrated by converting/ translating the data points into figures, tables, maps, or other visualizations that show how housing needs have changed over time or how they compare to other jurisdictions (e.g., the nation as a whole, the rest of the region, or other near-by jurisdictions) or even how housing needs vary across neighborhoods within your jurisdiction.

**Prototypical presentation: a New York City example**

The following example shows how data points can be displayed and woven together to show the extent of the affordability problems facing renters in New York City.
You can learn how to replicate these same visualizations using data for your locality by clicking on the relevant visualization or by using the navigation column on the left to go to the Visualization landing page where you will find a directory for all of the visualizations.

**New York City renters face severe affordability challenges**

Rent levels are critically important as renter households make up over two-thirds of New York households (nearly twice the national rate in 2016) and the renter share grew 2.4 percentage between 2006 and 2016.

### Renter share of households in New York City and U.S.

![Graph showing renter share of households in New York City and U.S.](image)

*Source: American Community Survey (accessed via American Fact Finder)*

Rental affordability has worsened since 2006 as the median rent grew faster than the median income of renter households over the past decade.

**Index of real median gross rent and real median renter income, New York City (Index = 100 in 2006)**

![Graph showing index of real median gross rent and real median renter income](image)
As a result, on 2016, almost 30 percent of renters were severely rent burdened (paying over 50 percent of their income for rent plus utilities) with an additional quarter of renters (24.2 percent) paying more than 30 percent. These burdens are up overall from 50.9 in 2006 to 53.4 percent and from 27.9 to 29.3 percent for those severely burdened.

**Moderately and severely rent burdened households, New York City**

![ moderation and severity rent burdened households](chart1)

The rent burden problem is worse for the lowest income households. In 2016, 61.5 percent of renter households with incomes below $20,000, for example, were severely rent burdened and an additional 15.9 percent were moderately rent burdened. Moreover, the share of rent burdened renters worsened between 2006 and 2016 for households at all income groups earning more than $20,000 per year.

**Share of renter households moderately or severely rent burdened by income, New York City**

![ share of renter households moderately or severely rent burdened by income](chart2)

Source: American Community Survey (accessed via American Fact Finder)
There are simply not enough units affordable to those with lower incomes. In 2016, the supply of affordable units fell short of the share of lower-income renter households. For example, renter households earning less than $15,000 annually made up 20.3 percent of all renter households, but only 10.6 percent of rental units in 2016 had rents that were affordable to those households. The incremental supply of affordable units only begins to match the share of renter households at incomes above $35,000 with, for example, the 12.0 percent of households earning between $35,000 and $49,999 finding an additional 20.5 percent of the units to be affordable.

Not until incomes exceed $50,000 does the cumulative share of affordable rental units begin to match the share of households. As the data shows, the share of units for all the units affordable to those with income less than $50,000 income is only 45.1 percent (10.6 + 6.2 + 7.8 + 20.5) compared to the 54.1 percent of the households within that same income range (20.3 + 11.1 + 9.7 + 12.0).

**Composition of renter households and affordable rental units by income in 2016, New York City**

![Chart showing composition of renter households and affordable rental units by income in 2016, New York City](chart)

*Source: American Community Survey (calculated from Public Use Micro Sample)*

And the units affordable to lower income New Yorkers are becoming scarcer. For example, the number of rental units affordable to households earning $35,000 declined by over 120,000 units (almost 20 percent) between 2006 and 2016. In 2006, there were 641,647 units affordable to those with incomes of $35,000. By 2016, there were only 520,039 units renting at levels affordable to such households.

**Number of affordable units by income bracket ($2016), New York City**
See also:

- Renter share of households
- Index of real median gross rent and real median renter income, New York City
- Moderately or severely rent-burdened households, New York City