With 1 in 6 households in the U.S. paying half or more of their income on their home, an increasing number of families in the United States are living in unaffordable housing. At Habitat for Humanity, we know that this leaves these families with less money to pay for other necessities, including nutrition, education, transportation, child care and health care.

**A single mother earning minimum wage who spends half or more of her pretax income on housing has only $124 per week, or $17 a day, to spend on all other necessities after paying rent.**

Cost-burdened renters typically have less money across their financial accounts when compared with homeowners and nonburdened families.

**On average, a cost-burdened renter had less than $10 in savings in 2015.**

Households that lack savings have trouble bouncing back from unexpected life events such as losing a job, caring for a sick family member, or recovering from a car accident. This makes these families more susceptible to long-term hardship.

For rental households paying half or more of their income on their housing costs, this problem is even more severe. These families are able to spend 38.6 percent less on food, 57.4 percent less on transportation, and 71 percent less on health care than nonburdened households.

Households with large housing costs have less money left to spend on other necessities

![Graph showing large housing costs](image)
