

Love pays, literally: The \$10K 'singles tax' of living solo

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This Valentine's Day, Zillow data shows that love isn't just romantic — it's economical

- Renters who live alone pay about \$10,470 more per year than those who share housing. That "singles tax" rose just \$146 over the past year—the smallest increase in five years.
- Couples and roommates who combine households can unlock \$20,940 in annual rent savings by sharing one lease instead of living separately and paying for two.
- New York City tops the list as the most expensive market for solo renters, with a "singles tax" of \$23,400 a year.

SEATTLE, Feb. 11, 2026 /PRNewswire/ -- Living solo comes with plenty of perks — independence, privacy and full control of the thermostat. But that freedom also comes with a price tag. A new [Zillow® Rentals analysis](#) finds the national "singles tax" — the extra amount renters pay to live alone rather than share housing — now totals \$10,470 per year.

With the typical U.S. apartment rent at \$1,745 — up 30% over the past five years — solo renters are covering that full amount on their own instead of splitting it among two or more roommates, essentially paying a premium for having the fridge, remote and closet space all to themselves. The good news for all renters (not just those flying solo) is that apartment affordability nationwide (taking rising incomes into account) is the best it's been since April 2021.

[Last year](#), Zillow calculated the singles tax using only one-bedroom units. This year, Zillow ditched the unnecessary box-checking and analyzed typical rents across all apartments, drawing from the more than 72,000 multifamily listings on Zillow to reflect the range of homes singles actually consider. After all, who couldn't use an extra bedroom for a home office, gym or overflow closet?

"When you're living alone, you're covering the full rent on one income and that can add up fast," said Emily Smith, Zillow rental trends expert. "Apartments often make living solo more attainable, while also offering [shared spaces](#) that help people feel connected. And for renters who choose to live with a partner or roommate, splitting everyday costs like rent, utilities and groceries can go a long way in easing the pressure of today's higher cost of living."

Love, roommates and the 'couples' discount'

For sweethearts, the singles tax flips, becoming a meaningful "couples' discount." By sharing one lease instead of maintaining two separate rent bills, couples can capture a combined \$20,940 in annual rent savings. Those savings add up. An extra \$20,000 back in renters' pockets is more than halfway to a 10% down payment on a typical U.S. home.

Where solo living is priciest — and sharing delivers big savings

New York City remains the most expensive market for renters living alone. According to [StreetEasy®](#), Zillow's New York City brand, solo renters in New York City pay \$23,400 more per year than those who share housing — the highest singles tax in the country. San Jose follows, with living alone costing renters \$19,488 annually, and Boston is close behind at \$18,084.

These same metros, however, are also where sharing a home can deliver the biggest financial payoff. In New York City, San Jose, Boston, San Francisco, Los Angeles and San Diego, renters who share housing can save more than \$30,000 per year, making falling in love one of the most effective ways to stretch a housing budget in the nation's most expensive rental markets.

Zillow helps renters navigate the market

Finding "the one" starts with the right tools. Zillow connects renters to apartments, single-family homes and [rooms for rent](#) — all in one place — while the [rent affordability calculator](#) helps make sure the match fits the budget, too.

Region	Typical Monthly Multifamily Rent (Zillow Observed Rent Index)	Singles Tax	Couples' Discount
New York City*	\$3,900	\$23,400	\$46,800
San Jose, CA	\$3,248	\$19,488	\$38,976
Boston, MA	\$3,014	\$18,084	\$36,168
San Francisco, CA	\$2,857	\$17,142	\$34,284
Los Angeles, CA	\$2,648	\$15,888	\$31,776
San Diego, CA	\$2,643	\$15,858	\$31,716
Miami, FL	\$2,443	\$14,658	\$29,316
Riverside, CA	\$2,243	\$13,458	\$26,916

Washington, DC	\$2,230	\$13,380	\$26,760
Seattle, WA	\$2,062	\$12,372	\$24,744
United States	\$1,745	\$10,470	\$20,940

*New York City data comes from StreetEasy's median asking rent. Data for all other markets comes from the Zillow Observed Rent Index (multifamily units only) and covers the full metro area.

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As the most visited real estate app and website in the United States, Zillow connects hundreds of millions of consumers with innovative technology, trusted agents and loan officers, and seamless digital solutions. With industry-leading tools and resources, Zillow supercharges real estate professionals so they can grow their businesses and deliver exceptional client experiences. For renters and housing providers, Zillow offers not only a robust marketplace but a set of end-to-end products and services to streamline applications, leases, payments and more.

Zillow's ecosystem spans the entire home journey — from dreaming and shopping to renting, buying, selling and financing.

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