

Meet the dual shopper: Nearly 1 in 13 for-sale shoppers also engage with rentals

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Dual shoppers — those engaging with for-sale and rental listings — are weighing both options as affordability reshapes housing decisions

- Dual shoppers are most common in Los Angeles (12%), San Diego (10.8%) and San Francisco (10.1%).
- Dual shoppers gravitate toward homes with the same number of bedrooms across both for-sale and rental listings, reflecting consistent preferences.
- Across the U.S., homes that dual-intent shoppers engage with have monthly mortgage payments about \$415 higher than rent on the rental properties they consider.

SEATTLE, April 14, 2026 /PRNewswire/ -- About 8% of shoppers on Zillow® looking to buy a home also shop for rentals, according to a new Zillow [analysis](#). These "dual shoppers" explore both options before making a decision, underscoring how affordability pressures are blurring the line between renting and buying.

Because Zillow hosts both for-sale and rental listings, it offers a unique window into how shoppers navigate between the two markets. Dual shoppers tend to focus on similar types of homes — most often three-bedroom properties — suggesting their lifestyle needs remain consistent even as they consider different paths. Rather than changing what they want in a home, many are straddling the fence between renting and buying, deciding which option best fits their budget and long-term goals.

In most cases, that decision likely comes down to monthly costs. For the homes dual-intent shoppers consider, owning is typically \$415 more expensive per month than renting, including mortgage payments, property taxes, insurance and maintenance, after making a 20% down payment. In high-cost markets like San Jose, that gap can exceed \$3,400 per month.

"In today's market, affordability is fundamentally changing how people approach their housing search," said Zillow Senior Economist Kara Ng. "More shoppers are weighing renting and buying side by side, especially as the monthly cost of owning continues to outpace rents in many markets."

Dual shoppers typically explore larger homes when browsing for-sale listings — the rentals they consider are, on average, 284 square feet smaller. Even so, these rental properties often provide higher value per square foot — based on Zestimate® comparisons — suggesting they may feature newer finishes, updated amenities or more efficient layouts.

Dual shopping is more prevalent in markets where affordability constraints create a steep financial divide between owning and leasing. Los Angeles metro leads the nation in dual shopping, with 12% of for-sale shoppers also browsing rentals, followed by San Diego (10.8%) and San Francisco (10.1%). In each of these coastal markets, the median household would need to spend roughly two-thirds of its income on a monthly mortgage payment with a 20% down payment, highlighting the affordability pressures driving shoppers to consider both options. Renting, by comparison, cuts that burden roughly in half, to about one-third of income.

New York City stands out as a major outlier. According to StreetEasy® data, 29.9% of NYC home shoppers are also considering rentals — 3.8 times the national share and 4 times the share for the broader New York metro area. The city's unusually high share of renter households (about 70%) and steep home prices are probable reasons it's especially common for New York City shoppers to weigh both options.

At the other end of the spectrum, dual shopping is less common in more affordable markets, where homeownership is more feasible for shoppers. Metros with a higher share of affordable inventory, lower home price to income ratio and fewer years for potential buyers to save for a down payment are associated with lower shares of for-sale shoppers also engaging with rentals. Hartford has the lowest share of dual shoppers at 4.2%.

"In the past, you were either a buyer or a renter, and those two paths rarely met. But on Zillow, those aisles are right next to each other, and we're seeing shoppers toggle between a for-sale listing and a rental in the same neighborhood as they weigh which option works better for their life," said Ng. "Having both platforms integrated allows for a level of transparency that didn't exist a decade ago. It empowers shoppers to weigh the long-term benefits of equity against the immediate flexibility of a lease without ever having to leave their couch or the app."

For shoppers comparing renting and buying, Zillow provides tools such as [BuyAbilitySM](#), which helps estimate their purchasing power, and a [rent affordability calculator](#) to gauge what's within their reach. Together, these tools make it easier to compare monthly costs and evaluate options side by side — while Zillow's new [AI mode](#) helps bring these insights to the surface through natural language requests, like "Show me what's available to rent or buy within my monthly budget."

Metro area*	Share of dual shoppers	Median monthly payment gap between owning and renting**	Median square footage gap between for-sale and rental home**
United States	7.6 %	\$415	284
Los Angeles, CA	12.0 %	\$2,174	219
San Diego, CA	10.8 %	\$1,724	200
San Francisco, CA	10.1 %	\$2,212	215
Miami, FL	9.4 %	\$622	160
Austin, TX	9.0 %	\$880	207
San Jose, CA	9.0 %	\$3,438	145
Seattle, WA	8.5 %	\$1,292	199
Las Vegas, NV	8.0 %	\$510	87
Washington, DC	7.6 %	\$717	190
New Orleans, LA	7.5 %	\$521	362
Oklahoma City, OK	7.4 %	\$269	253
New York, NY	7.4 %	\$1,160	250
Chicago, IL	7.3 %	\$484	293
Sacramento, CA	7.2 %	\$828	167
Denver, CO	7.1 %	\$797	319
Phoenix, AZ	6.8 %	\$498	155
Orlando, FL	6.7 %	\$438	191
Nashville, TN	6.7 %	\$449	200
Tampa, FL	6.7 %	\$255	190
Atlanta, GA	6.6 %	\$324	288
Salt Lake City, UT	6.6 %	\$909	210
Jacksonville, FL	6.6 %	\$233	189
Memphis, TN	6.5 %	\$213	321
Philadelphia, PA	6.4 %	\$389	260
Dallas, TX	6.4 %	\$381	256
Raleigh, NC	6.3 %	\$570	136
Charlotte, NC	6.3 %	\$385	238
Boston, MA	6.3 %	\$1,058	295
Portland, OR	6.2 %	\$801	314
Houston, TX	6.2 %	\$122	304
Riverside, CA	6.1 %	\$725	146
Kansas City, MO	6.1 %	\$167	310
Virginia Beach, VA	6.1 %	\$176	169
San Antonio, TX	6.0 %	\$258	245
St. Louis, MO	6.0 %	\$61	318
Columbus, OH	6.0 %	\$229	235
Richmond, VA	5.9 %	\$251	230
Providence, RI	5.7 %	\$747	390
Baltimore, MD	5.6 %	\$112	248
Pittsburgh, PA	5.5 %	\$133	214
Birmingham, AL	5.3 %	\$68	297
Indianapolis, IN	5.1 %	\$36	349
Milwaukee, WI	4.9 %	\$183	289
Detroit, MI	4.8 %	-\$56	418
Cleveland, OH	4.8 %	\$19	385
Cincinnati, OH	4.7 %	-\$28	272
Minneapolis, MN	4.6 %	\$182	458
Louisville, KY	4.3 %	\$131	278
Buffalo, NY	4.3 %	-\$16	252
Hartford, CT	4.2 %	\$333	356

* Table ordered by share of dual shoppers

Among homes that dual shoppers engage with. Positive values indicate the median for-sale option is more expensive or larger than the median rental option

Methodology

This analysis uses anonymized Zillow user activity to understand how people shop for homes, particularly when weighing the decision to rent versus buy. Zillow identified users who actively engaged with listings by saving or sharing a home, grouping activity by month and region. Each user was categorized based on whether they interacted with for-sale listings, rental listings or both. Zillow then analyzed the characteristics of homes these users engaged with, including size, bedrooms, age and estimated value. For for-sale homes, Zillow estimated monthly ownership costs based on list price, assuming a 20% down payment and incorporating mortgage payments, taxes, insurance and maintenance, and compared those costs to rents viewed by the same users.

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

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