ZILLOW GROUP

NEWS RELEASE

Rent burden hits families with children hardest

2026-08-13

A scarcity of affordable multibedroom rentals is the biggest barrier

Key Findings:

- Rent burden falls harder on families: Families with children are more likely to be rent-burdened than nonfamily households — a gap driven not by income, but by the higher cost of the larger homes families need.
- Family-size rentals are scarce: Thirty-seven percent of rentals offered two bedrooms, and only 24% offered three or more as of July 2026, limiting options for the more than one-third of renters who have children.
- The housing shortage is the underlying cause: The U.S. is short 4.7 million homes, driving up housing costs across the board.

SEATTLE, Aug. 13, 2026 /PRNewswire/ -- Amid rising inflation and childcare costs, families today face another affordability hurdle: rent burden. A new Zillow® and StreetEasy® analysis of the U.S. Census Bureau's American Community Survey data shows that approximately 1 in 3 family households with children under the age of 18 today are renting their home, and more than half of those families (54.1%) are rent burdened. In addition, 49.7% of all U.S. renters are rent burdened, meaning they spend more than the recommended 30% of household income on rent.

The reason is structural. Families with children often need more space and more bedrooms, but these larger homes come at a higher cost and are in shorter supply. Across the country, just over one-third (37%) of all rentals on Zillow in July offered two bedrooms, and fewer than one-quarter (24.4%) offered three or more.

"At its heart, our affordability crisis is a supply crisis," said Zillow and StreetEasy Senior Economist Kenny Lee. "As the average age of renters climbs, more than a third of renters today have children, yet their options for affordable family-sized apartments remain limited in most markets. That pushes competition for homes higher, which pushes housing costs higher, and ultimately leads to more families doubling up or staying in homes they've long outgrown."

While family households generally earn significantly more than their nonfamily counterparts, they still struggle to make the math work in high-cost markets. In Miami, for example, where 41.7% of all family households are renters, an outsize 67% of those renter family households face rent burden. Though the median family household income in Miami is $100,000 — well above the $52,000 median income for nonfamily households — the median rent for a two-bedroom rental is $2,600, or $31,200 annually, pushing into rent burden territory.

The challenge for families to find affordable housing is most extreme in expensive coastal markets like Seattle and New York City, where fewer than half of rental listings on Zillow and StreetEasy had at least two bedrooms, as of July. NYC has the highest share of renter families of any market across the country, at 66.7%, yet just 48.1% of July rental listings had multiple bedrooms. The median family household income in the city sits just under $89,000 per year — nearly $27,000 more than the median nonfamily household. Despite that income advantage, 53.4% of renter family households spent more than 30% of their income on housing, as median rent for a two-bedroom rental runs $4,750, or $57,000 annually.

Zillow research shows that America's housing deficit of **4.7 million units** — the result of nearly two decades of underbuilding — is the primary driver of the housing affordability crisis today. Closing that gap requires building more homes, and a significant amount of land to build them on is already available. More than **300,000 empty lots** were listed for sale on Zillow in June 2026, representing 17.4% of all for-sale listings. Building just one home on each of those lots would reduce America's housing deficit by 6.3% — and the typical lot is often large enough to support more than one unit, meaning the real potential is even higher.

Yet zoning rules in many cities still restrict how and where larger, multibedroom rental homes and manufactured housing can be built, and permitting backlogs slow construction in the markets where it is needed most. Zillow advocates for flexible zoning to allow more density, streamlined permitting and expanded financing options for manufactured housing to unlock homeownership for more people. Read more about what needs to change in our **ongoing affordability research**.

Metro area	Share of family households that rent	Share of renter families that are rent burdened	Median family household income	Median annual list rent for two bedrooms	Median annual list rent for three or more bedrooms	Share of rentals with two bedrooms	Share of rentals with three or more bedrooms

United States	31.7 %	54.1 %	$107,800	$21,480	$27,600	37.0 %	24.4 %
Orlando, FL	40.4 %	68.8 %	$96,000	$22,128	$28,080	36.9 %	30.2 %
Miami, FL	41.7 %	67.0 %	$100,000	$31,200	$42,300	37.6 %	26.5 %
New Orleans, LA	31.6 %	66.4 %	$86,802	$17,400	$23,400	38.1 %	26.2 %
Jacksonville, FL	29.9 %	63.6 %	$101,793	$19,116	$24,000	38.0 %	41.9 %
Tampa, FL	32.4 %	63.4 %	$107,665	$21,900	$28,740	40.0 %	24.8 %
Hartford, CT	26.9 %	62.8 %	$130,000	$24,708	$28,800	38.9 %	18.1 %
Raleigh, NC	28.2 %	61.0 %	$143,195	$19,188	$24,948	36.8 %	25.8 %
Riverside, CA	38.1 %	60.8 %	$102,000	$28,800	$40,260	40.2 %	32.9 %
Houston, TX	34.8 %	60.6 %	$101,344	$18,288	$26,100	32.3 %	25.2 %
San Antonio, TX	35.3 %	60.2 %	$95,000	$15,948	$21,564	31.5 %	27.9 %
Virginia Beach, VA	39.9 %	60.2 %	$95,437	$21,000	$28,740	44.3 %	26.0 %
San Diego, CA	44.5 %	60.1 %	$135,000	$37,740	$52,812	39.5 %	18.3 %
Los Angeles, CA	50.9 %	60.1 %	$117,500	$36,612	$53,940	33.5 %	18.2 %
Louisville, KY	28.8 %	59.9 %	$97,422	$15,540	$21,018	45.2 %	21.6 %
Las Vegas, NV	42.1 %	59.0 %	$95,205	$18,492	$26,280	38.9 %	27.4 %
Memphis, TN	45.7 %	58.9 %	$84,315	$13,560	$19,140	35.8 %	36.5 %
Nashville, TN	28.6 %	57.1 %	$108,808	$20,340	$27,180	35.8 %	22.3 %
Atlanta, GA	28.5 %	57.1 %	$120,000	$20,364	$26,400	36.4 %	28.1 %
Detroit, MI	24.8 %	56.5 %	$108,000	$17,940	$20,400	44.5 %	22.7 %
Portland, OR	29.8 %	56.4 %	$139,210	$21,540	$31,140	39.4 %	16.3 %
Dallas, TX	33.2 %	56.4 %	$116,522	$20,280	$28,200	33.7 %	19.2 %
Chicago, IL	26.9 %	56.4 %	$120,631	$25,800	$33,000	36.1 %	18.6 %
Boston, MA	30.2 %	56.3 %	$170,000	$38,340	$50,400	34.3 %	27.0 %
Baltimore, MD	28.1 %	56.3 %	$138,000	$21,804	$29,700	40.4 %	24.2 %
Denver, CO	25.9 %	55.8 %	$150,000	$24,120	$34,980	35.9 %	14.1 %
Providence, RI	33.5 %	55.7 %	$114,000	$26,220	$31,200	39.8 %	28.6 %
Milwaukee, WI	28.1 %	55.4 %	$116,920	$21,540	$23,760	41.9 %	17.9 %
Sacramento, CA	34.9 %	55.3 %	$123,000	$24,768	$34,800	38.9 %	26.0 %
Philadelphia, PA	26.6 %	55.1 %	$125,000	$23,700	$28,800	35.0 %	18.5 %
Buffalo, NY	25.7 %	54.9 %	$108,000	$17,940	$20,400	49.4 %	24.3 %
Minneapolis, MN	19.6 %	54.5 %	$144,931	$21,420	$29,400	36.7 %	13.7 %
Seattle, WA	31.7 %	54.4 %	$165,000	$27,600	$38,694	30.7 %	14.5 %
Columbus, OH	31.1 %	54.3 %	$117,062	$18,048	$24,600	48.6 %	15.4 %
Indianapolis, IN	27.8 %	54.1 %	$110,000	$17,400	$22,200	42.1 %	21.7 %
Pittsburgh, PA	21.4 %	53.9 %	$120,000	$17,940	$21,600	37.0 %	20.8 %
New York, NY*	66.7 %	53.4 %	$88,937	$57,000	$66,000	30.8 %	17.3 %
Cleveland, OH	27.2 %	53.3 %	$105,000	$15,720	$19,200	41.2 %	24.3 %
Richmond, VA	30.1 %	52.7 %	$114,000	$20,028	$26,940	42.6 %	19.1 %
St. Louis, MO	22.7 %	52.6 %	$118,206	$16,896	$21,402	41.9 %	21.5 %
Phoenix, AZ	31.4 %	52.2 %	$113,797	$19,488	$27,000	37.8 %	25.2 %
Oklahoma City, OK	33.3 %	52.2 %	$88,307	$13,800	$19,500	33.1 %	37.1 %
Austin, TX	31.8 %	52.2 %	$140,000	$19,200	$25,800	32.2 %	20.0 %
Birmingham, AL	25.8 %	52.0 %	$106,508	$15,600	$17,784	37.8 %	34.2 %
Charlotte, NC	29.9 %	52.0 %	$114,599	$20,340	$25,788	36.1 %	23.0 %
Cincinnati, OH	26.5 %	52.0 %	$117,103	$18,042	$23,994	42.1 %	18.2 %
Washington, DC	28.7 %	51.7 %	$165,000	$30,000	$38,400	34.0 %	16.5 %
Kansas City, MO	25.4 %	50.3 %	$115,000	$18,828	$23,400	37.5 %	21.5 %
San Francisco, CA	37.0 %	49.9 %	$200,000	$38,400	$51,540	35.3 %	18.5 %
Salt Lake City, UT	24.7 %	46.6 %	$124,962	$19,860	$28,320	34.7 %	17.4 %
San Jose, CA	41.7 %	42.5 %	$235,409	$47,136	$59,400	38.6 %	17.4 %

*Includes only New York City's five boroughs

Methodology

This analysis is based on Zillow and StreetEasy analysis of the U.S. Census Bureau's American Community Survey (ACS) microdata. "Family households" are defined as two or more people living together who are related by birth, marriage or adoption, with children under the age of 18 in the home. Nonfamily households include unmarried partners, unrelated roommates and single-person households. Rent burden is defined as spending more than 30% of household income on housing costs. Metro-level data reflects the 50 largest U.S. metropolitan statistical areas. Rental trend data specific to New York City reflects asking rents on StreetEasy.

About Zillow Group

Zillow Group, Inc. (Nasdaq: Z and ZG) is reimagining real estate to make home a reality for more and more people.

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.

Zillow Group's affiliates, subsidiaries and brands include Zillow®, Zillow Premier Agent®, Zillow Home Loans®, Zillow Rentals®, Zillow® New Construction, Trulia®, StreetEasy®, Out East®, HotPads®, Follow Up Boss®, ShowingTime®, dotloop® and Zillow® Closing.

(ZFIN)

View original content to download multimedia:https://www.prnewswire.com/news-releases/rent-burden-hits-families-with-children-hardest-302850377.html

SOURCE Zillow