## Rent strains many wallets

New census report shows 23% of households spend half of income on such costs

## Cost-burdened Dallas households

Thirty-one of every 100 Black households in the city of Dallas spend over 50% of their total income in rent, leaving little money for food, transportation and medical expenses.

Race/ethnicity	Spend over 30% in rent	Spend over 50% in rent	
Black	56%	31%	
Hispanic	50%	23%	
White alone	45%	17%	
Asian	38%	18%	
All	49%	23%	

## **Cost-burdened North Texas households**

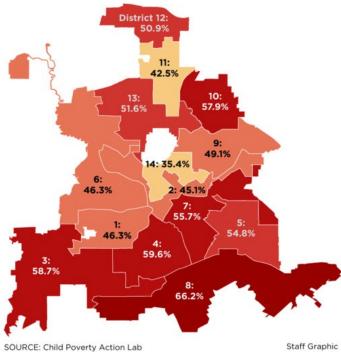
Half of the home renters in Dallas devote more than 30% of their total income towards rent, while 23% spend more than 50%, making them severely cost-burdened.

City I	Total households	Rented households	Spend over 30% in rent	Spend over 50% in rent
Dallas	536,727	312,083	153,505	73,062
Fort Worth	346,392	149,135	80,338	39,768
Arlington	150,945	70,600	38,905	22,559
Denton	59,711	31,154	18,036	11,179
Plano	114,555	49,614	21,560	9,940
Garland	80,786	33,071	16,622	8,674
Grand Prair	ie 70,750	32,315	19,590	8,616
McKinney	74,833	29,346	12,868	6,130
Mesquite	49,690	17,609	9,998	5,866
SOURCE: U.S. O	Census Bureau			

## South Dallas households struggle to afford rent

Households in Districts 4 and 8 in Dallas are the most costburdened by rent, where 34% of residents spend 30%-50% of their income on rent, and 32% spend over 50% on rent.

Rate of cost-burdened households by council district



By JOSÉ ADRIANO Staff Writer jose.adrianosanchez@dallasnews.com

Nearly a quarter of households in the city of Dallas devote over 50% of their income to rent, while about half spend over 30%, according to new 2023 census data.

The U.S. Department of Housing and Urban Development considers households to be cost-burdened when they spend more than 30% of their income on housing, whether it is rent, loans or mortgage payments. If these households pay more than 50% of their income, they're severely cost-burdened.

"The reason it becomes a problem if a household is paying more than 30% of their income towards rent is that households have to juggle other expenses," said Ben Martin, research director at Texas Housers. "Are they going to pay rent, or are they going to have enough money to take the bus to work? These are impossible tradeoffs.

The numbers align with a new report by local organization Child Poverty Action Lab (CPAL). According to their analysis, the city of Dallas is short almost 40,000 affordable rental units.

Black households in Dallas face the largest income-to-housing gaps. Almost 56% of these households spend more than 30% of their income on rent. Another 31%, or over 31,000 households, spend over 50% on rent.

"We know that the wage growth has been quite uneven for different residents in the city," said Ashley Flores, chief of housing at CPAL. Black residents had the slowest income growth from 2012 to 2022; they had an 8% change when adjusted for inflation, compared with 17% for all people in the same time period.

According to census estimates, the city of Dallas has over 530,000 households. Renters make up 312,000 of them.

In 2023, Dallas County had a median rent of \$1,597 (\$165 more than in 2022), compared to \$1,747 for Denton, \$1,569 for Tarrant and \$1,866 for Collin, according to census data. These costs are higher than the national median rent of \$1,406 for 2023, even though the national median housing costs for renters rose from \$1,354 in 2022.

The median annual household income in Dallas County was \$74,350 in 2023, or \$6,195 monthly. But household incomes differ greatly by race, ethnicity and household size. Black households make roughly \$58,700 per year, compared to over \$104,000 per year for Asian households in Dallas County. In turn, the median household income in Texas is \$75,730, or \$6,315 per month.

But in a closer look, families with four members in the city of Dallas earning at or below 50% of the area median income make only \$48,700 annually. The typical nonhousing expenses for one adult in Dallas are \$1,536, according to CPAL. This includes food, transportation and health care, among other expenses. These are the areas where people have to cut costs when stretching to pay rent.

"Maybe they're sacrificing medical expenses, nutritious food or other necessities to keep a roof over their head," said Flores.

Cost-burdened rented homes in the city of Dallas are distributed disproportionately. In Districts 4 and 8, more than three in 10 renters pay over 50% of their income in rent, according to the CPAL report. Districts 3 and 10 also report rates higher than average.

"The median rent is unaffordable for 71% of Dallas' residents," the CPAL report reads. For the organization, despite improvements in educational attainment and wage growth, the problem won't be solved unless more affordable housing is added.