Renters Increasingly Struggle to Pay for Housing

New Findings on Housing Affordability from a National Survey

Michael Karpman, Grace Koch, Samantha Batko, and Kathryn Reynolds

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As US households spend a growing share of their income on housing and face rising costs for other essential expenses, affordability challenges have intensified for low- and middle-income renters. In this brief, we examine 2019–25 trends in the share of adults ages 18 to 64, both renters and homeowners, who had challenges paying housing and utility costs. Our analysis draws on data from the Urban Institute's Well-Being and Basic Needs Survey (WBNS), a nationally representative annual survey last fielded in December 2025. We find that renters face increasing difficulty affording housing and utilities.

Key Findings

- **The share of working-age adults with problems paying rent increased in 2025.** One in five (20.0 percent) working-age renters (ages 18–64) reported that they did not pay the full amount of rent or were late with a payment at some point in 2025. This share represents a significant increase from 2024 (16.5 percent) and the highest share observed since the WBNS began tracking this measure.
- **The increase in problems paying rent was concentrated among middle-income renters.** Lower-income households remained the most likely to report challenges paying rent in 2025 (27.8 percent). However, households across the income scale reported rent affordability challenges, with a sharp increase among middle-income renters, from 14.3 percent in 2024 to 21.6 percent in 2025.
- **Working-age renters experienced greater difficulty paying utility bills for home heating and electricity.** One in five (20.7 percent) working-age renters reported being unable to pay the full amount of their heating and electricity bills in 2025. This share is similar to 2023 and 2024, but higher than each year between 2019 and 2022.
- **Many older adults reported problems paying rent and utility costs.** Nearly one in ten (8.9 percent) older adult renters (ages 65 and older) reported problems paying rent in 2025. This was the first year older adults were included in the WBNS sample, providing an important baseline for assessing housing affordability challenges for this age group over time.

Below, we contextualize these survey results based on recent trends in housing affordability, provide additional details on key findings, and examine policy implications.

Background

Housing cost burden is a growing challenge for US households, particularly for renters. In 2024, nearly one-third of households were housing cost-burdened, meaning that they spent over 30 percent of their income on housing, and renters were more than twice as likely as homeowners to report facing cost burdens.[1] Rents increased substantially between 2021 and 2023, alongside rising prices for other essential household expenses (JCHS 2026).[2] Across 44 states and in 88 of the nation's 100 largest metro areas, renters have seen their cost burden rise over the last five years (JCHS 2026). Despite slowing growth in rent in 2024, approximately 48 percent of renters remained cost-burdened, and the strain was widespread.[3] Among all renters and homeowners, the lowest-income households—those making less than $20,000 a year—remained the most cost-burdened. But households making between $20,000 and $100,000 saw the largest increases in cost burdens from 2019 to 2024.[4]

High cost burdens leave households with less financial cushion when faced with unexpected costs or income disruptions, making them more vulnerable to missing a rent or mortgage payment and ultimately placing them at greater risk of losing their housing to eviction or foreclosure. The prevalence of missed payments has historically been challenging to measure because comprehensive public data are relatively limited. During the COVID-19 pandemic, public and private groups aimed to better understand how its economic impacts affected renters and homeowners through the US Census Bureau Household Pulse Survey and other survey and administrative data sources (Choi et al. 2022).[5] One survey conducted monthly during this period found that approximately one in ten renters missed payments each month and that homeowners with mortgages missed payments at consistently lower rates than renters.[6] However, several of these data collection efforts have been modified or discontinued.

In the following section, we use the WBNS data to examine trends in households' ability to afford housing and utility costs between 2019 and 2025. Launched in December 2017, the WBNS provides timely information on the challenges that households face in meeting basic needs, such as food, housing, and health care. Between 2017 and 2024, each survey round included more than 7,500 adults ages 18 to 64, and in 2025, the sample was expanded to include 2,500 adults ages 65 and older.

Results

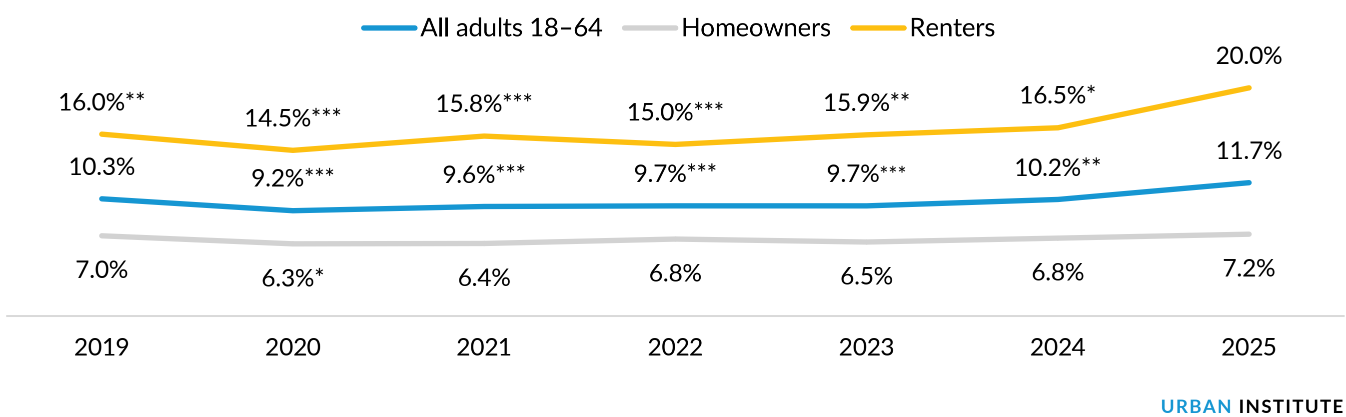
The Share of Working-Age Adults with Problems Paying Rent Increased in 2025

In December 2025, 20 percent of working-age renters (ages 18–64) reported that their households had not paid the full amount of rent or had been late with a payment at some time in the past 12 months (figure 1). This share was higher than that observed each year between 2019 and 2024, when the share with difficulty paying rent fluctuated between approximately 15 and 16 percent. The increase in problems paying rent in 2025 represents the first statistically significant year-over-year change since the WBNS was launched in 2017 (2017–18 data not shown).

FIGURE 1

Share of Adults Reporting Problems Paying Rent or Mortgage Costs in the Past Year

Payment challenges among adults ages 18 to 64 by homeownership status, December 2019 to December 2025



Source: Well-Being and Basic Needs Survey, December 2019 to December 2025

Notes: Estimates represent the share of adults reporting in December of each year that, in the past 12 months, there was a time when their household did not pay the full amount of the rent or mortgage or was late with a payment because the household could not afford to pay.
*/**/*** Estimate differs significantly from 2025 at the 0.10/0.05/0.01 level, using two-tailed tests.

Overall, 11.7 percent of working-age adults, both renters and homeowners, reported difficulty paying housing costs in 2025, up from 10.2 percent in 2024 and 9.7 percent in 2022 and 2023. The stable rate of housing affordability problems in 2020–21 suggests federal emergency rental assistance, eviction protections, and other pandemic-related financial assistance may have shielded many households from housing instability at a time of high unemployment. We did not find a change in the share of homeowners who reported problems paying their mortgage in the past 12 months; the share held steady at 6 to 7 percent each year between 2019 and 2025. This suggests that the increase in payment challenges was concentrated among renters.

Lower-Income Adults Were Most Likely to Have Difficulty Paying Rent, but the Increase in Problems Paying Rent Between 2024 and 2025 Was Concentrated Among Middle-Income Renters

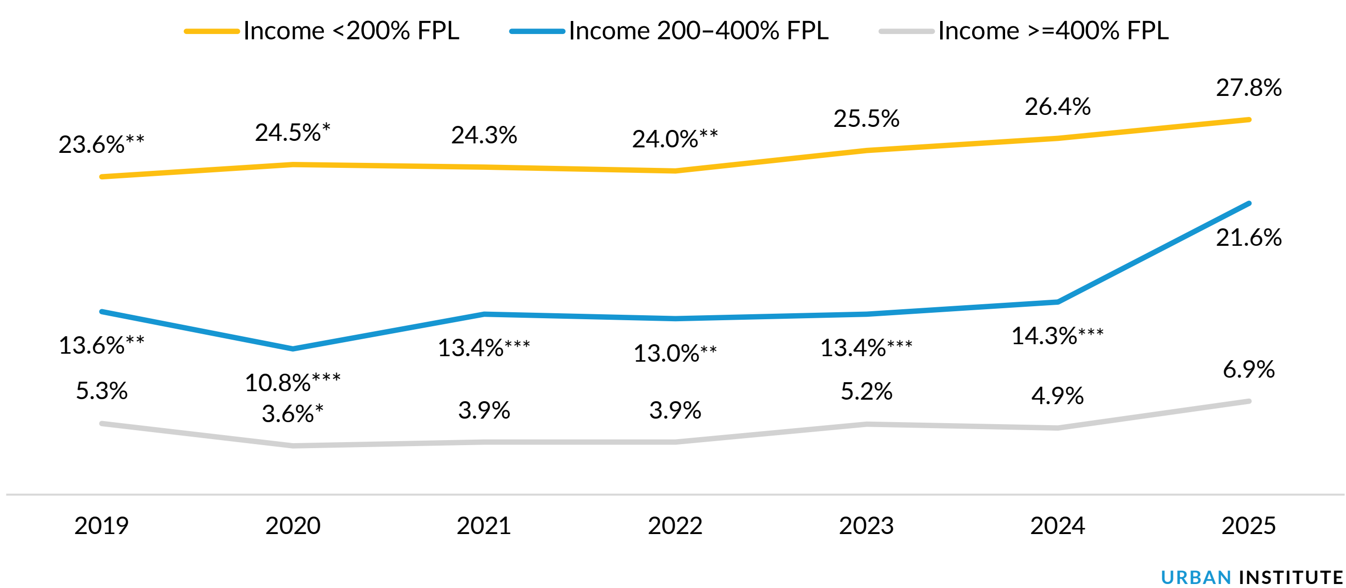
Renters with lower incomes remained the most likely to have housing affordability challenges, with over one in four experiencing challenges paying rent (figure 2). The share of renters with incomes below 200 percent of the federal poverty level (FPL)—less than $31,300 for a single adult or $53,300 for a family of three—reporting problems paying rent increased from around 24 percent in 2022 and earlier years to 27.8 percent in 2025.

We observed a sharp increase in problems paying rent among middle-income renters between 2024 and 2025: from 14.3 percent to 21.6 percent. We define middle-income renters as those with incomes between 200 and 400 percent of FPL—$31,300 to $62,600 for a single adult and $53,300 to $106,600 for a family of three. About 7 percent of renters with incomes at or above 400 percent of FPL reported difficulty paying rent in 2025. Though this was the highest share observed for this group for the time period examined (2019–25), it was not statistically different from most previous years.

FIGURE 2

Share of Renters Reporting Problems Paying Rent in the Past Year

Payment challenges among renters ages 18 to 64 by family income, December 2019 to December 2025



Source: Well-Being and Basic Needs Survey, December 2019 to December 2025.

Notes: FPL = federal poverty level. Estimates represent the share of renters reporting in December of each year that, in the past 12 months, there was a time when their household did not pay the full amount of rent or was late with a payment because the household could not afford to pay.

*/**/*** Estimate differs significantly from 2025 at the 0.10/0.05/0.01 level, using two-tailed tests.

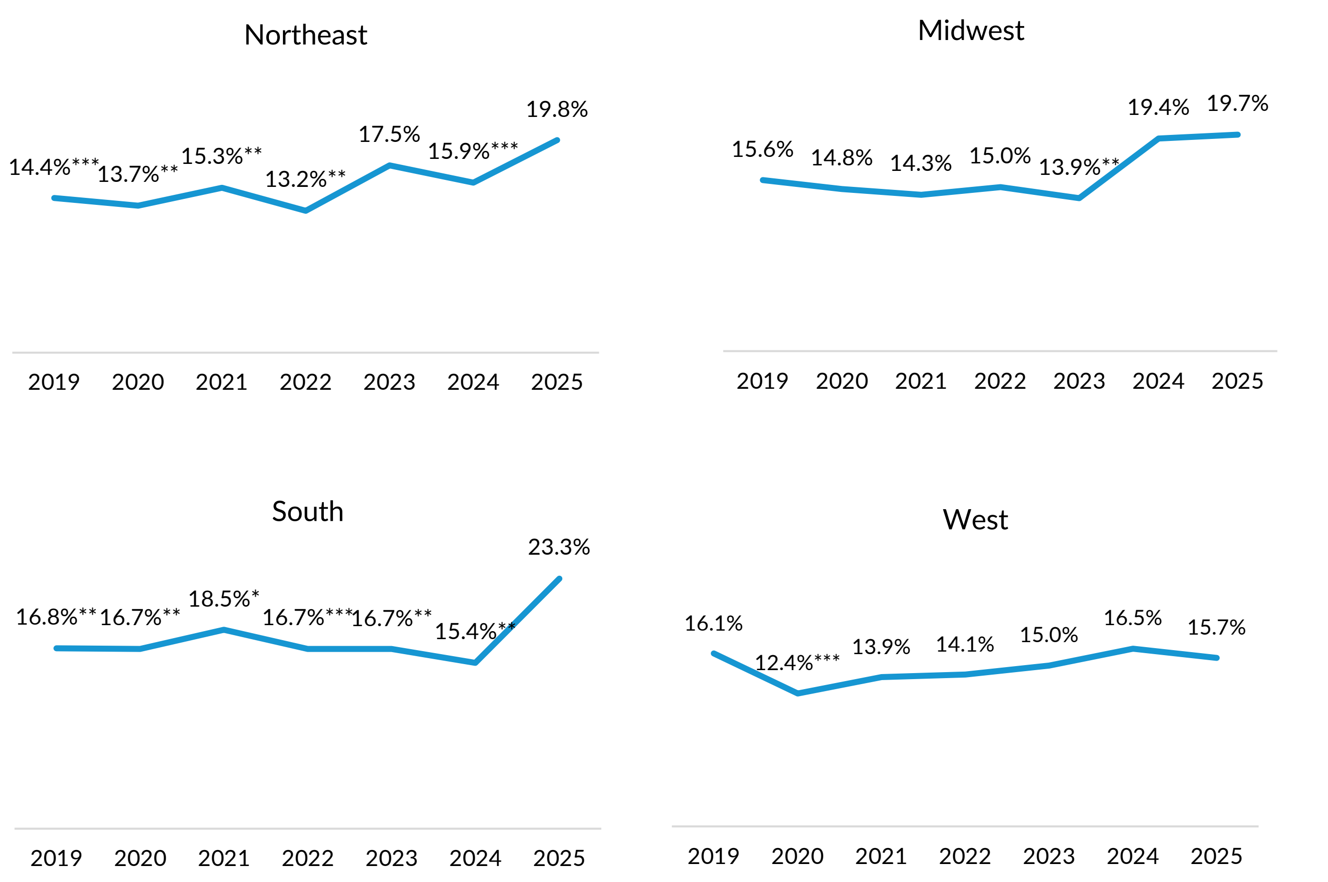
Problems Paying Rent Have Increased Across Most Regions of the Country

In 2025, the share of renters with difficulty paying rent was higher than in previous years across the Northeast, Midwest, and South census regions, but the increase varied across regions (figure 3).[7] The share of renters reporting difficulty paying rent in the Northeast has risen steadily and increased from 15.9 percent in 2024 to 19.8 percent in 2025. Renters in the Midwest reported elevated difficulties paying rent in both 2024 and 2025: 19.4 and 19.7 percent, respectively, compared with 13.9 percent in 2023. In the South, 23.3 percent of renters reported these challenges in 2025, up sharply from 15–17 percent in each year between 2022 and 2024.

FIGURE 3

Share of Renters by Region Reporting Problems Paying Rent in the Past Year

Payment challenges among renters ages 18 to 64 by census region, December 2019 to December 2025



Source: Well-Being and Basic Needs Survey, December 2019 to December 2025

Notes: Estimates represent the share of renters reporting in December of each year that, in the past 12 months, there was a time when their household did not pay the full amount of rent or was late with a payment because the household could not afford to pay.

*/**/*** Estimate differs significantly from 2025 at the 0.10/0.05/0.01 level, using two-tailed tests.

In the West, 15.7 percent of renters reported difficulty paying rent in 2025, which was not statistically higher than any previous year except 2020. Notably, the West had the lowest share of adults reporting problems paying rent in 2025, despite median rents there being higher than in other regions (Federal Reserve 2026). At the same time, Western states generally have higher shares of renter households spending more than 30 percent of their income on rent (Airgood-Obrycki et al. 2024; JCHS 2026). High rental costs may reflect high demand for housing in areas with stronger local economies. These findings suggest that problems paying rent are likely driven by a combination of factors, including local rental prices, employment rates, and income levels.

Renters Are Also Experiencing Greater Difficulty Paying Utility Bills

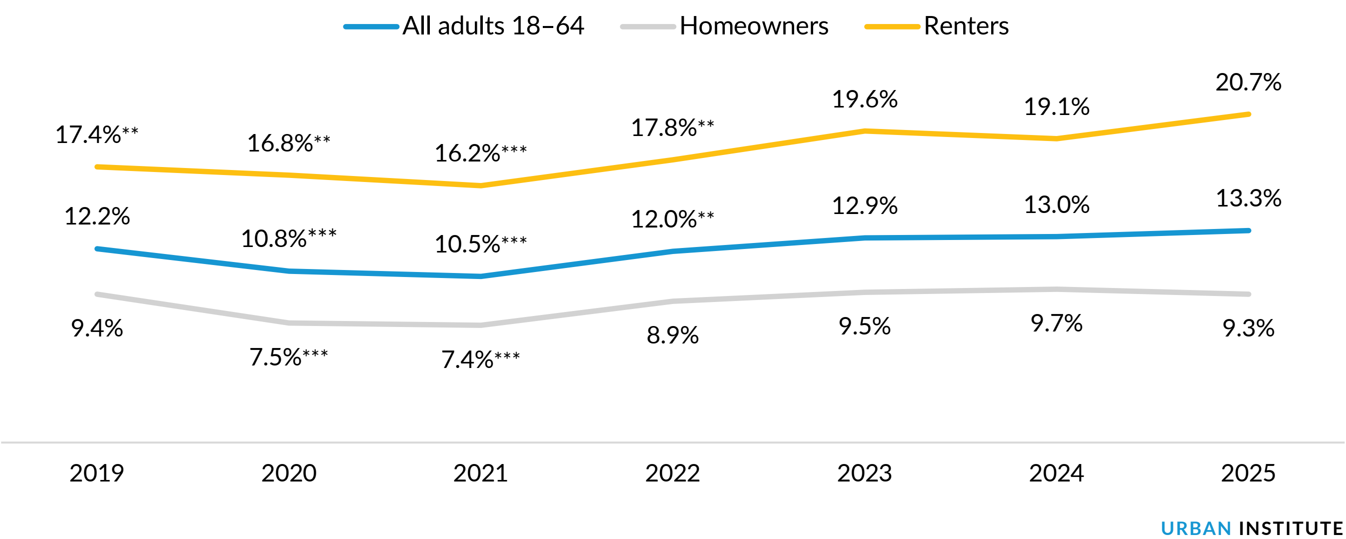
In addition to asking about problems paying rent or mortgage costs, each round of the WBNS asks respondents whether there was a time in the past 12 months when their household was not able to pay the full amount of gas, oil, or electricity bills. Around 13 percent of working-age adults had problems paying these utility bills in 2025, similar to the shares reported in 2023 and 2024 (figure 4). Fewer adults reported problems paying utility bills between 2020 and 2022, which may have been due to the strong federal response during the COVID-19 pandemic, including economic stimulus payments and expansions of the safety net. Overall, the share of households with utility bill payment challenges in 2025 was not statistically different from the share in 2019.

However, renters have become increasingly likely to report difficulty paying their utility bills, while the share among homeowners has not changed in recent years. In December 2025, more than one in five (20.7 percent) renters reported being unable to pay the full amount of their heating and electricity bills in the past year, roughly the same share as in 2023 and 2024 but higher than in each year between 2019 and 2022.

FIGURE 4

Share of Adults Reporting Problems Paying Gas, Oil, or Electricity Bills in the Past Year

Payment challenges among adults ages 18 to 64 by homeownership status, December 2019 to December 2025



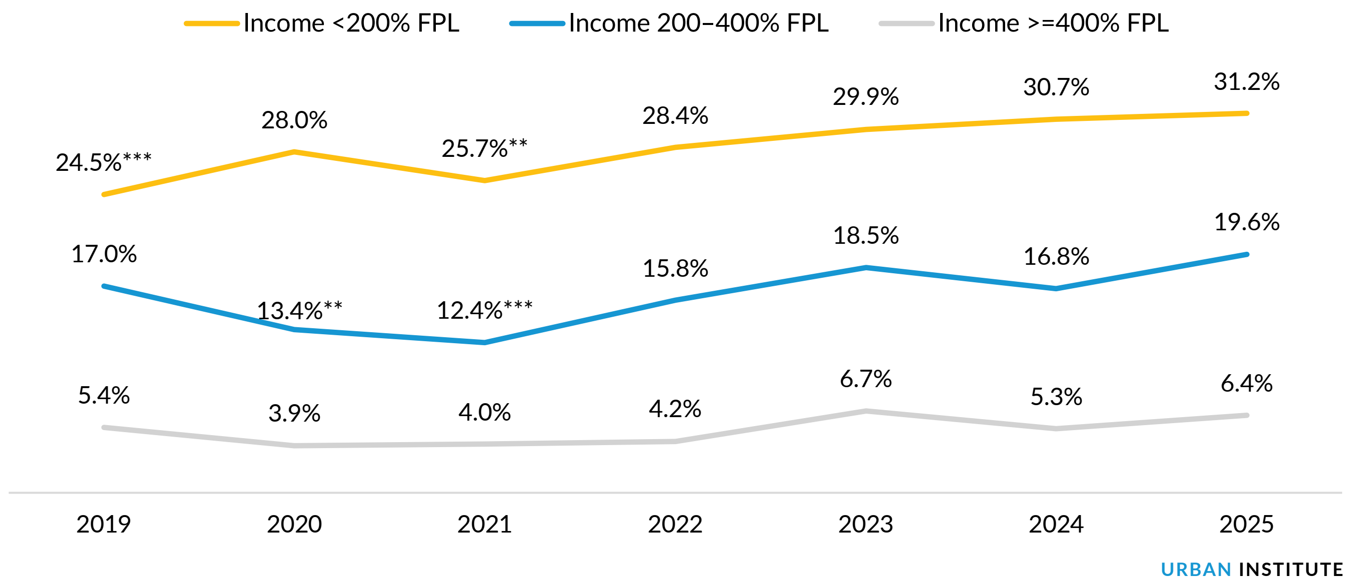
Source: Well-Being and Basic Needs Survey, December 2019 to December 2025.
Notes: Estimates represent the share of adults reporting in December of each year that, in the past 12 months, there was a time when their household was not able to pay the full amount of the gas, oil, or electricity bills.
*/**/*** Estimate differs significantly from 2025 at the 0.10/0.05/0.01 level, using two-tailed tests.

Like the trend in difficulty paying rent, the share of low-income renters with problems paying utility bills has increased steadily over time, from 25.7 percent in 2021 to 31.2 percent in 2025 (figure 5). Among middle-income renters, 19.6 percent reported problems paying utility bills in 2025, higher than the shares observed in 2020 and 2021 (13.4 percent and 12.4 percent, respectively) but not statistically different from those in other years. The share of higher-income renters with problems paying utility bills did not change significantly between 2019 and 2025.

FIGURE 5

Share of Renters by Income Reporting Problems Paying Gas, Oil, or Electricity Bills in the Past Year

Payment challenges among renters ages 18 to 64 by family income, December 2019 to December 2025



Source: Well-Being and Basic Needs Survey, December 2019 to December 2025.
Notes: FPL = federal poverty level. Estimates represent the share of renters reporting in December of each year that, in the past 12 months, there was a time when their household was not able to pay the full amount of the gas, oil, or electricity bills.
*/**/*** Estimate differs significantly from 2025 at the 0.10/0.05/0.01 level, using two-tailed tests.

Nearly One in Ten Renters Ages 65 and Older Reported Problems Paying Rent in 2025

The 2025 WBNS was the first round of the survey to include a sample of adults ages 65 and older. Figure 6 compares measures of housing and utility hardship between older adult and working-age renters. Working-age adults were more than twice as likely as older adults to have problems paying rent (20 percent versus 8.9 percent) and heating and electricity bills (20.7 percent versus 10.2 percent). However, approximately one in ten renters ages 65 and older had problems paying housing costs, showing that there are concerning levels of housing insecurity among older adults despite the stronger safety net available to this population, which includes Social Security and Medicare. Additional analysis of the WBNS data shows wide disparities in material hardship among older adults by income, disability status, and health status (Gonzalez et al. 2026). These hardships may increase in the coming years because of federal and state budget cuts to health care, food assistance, and other safety net programs.

The 2025 WBNS also included new questions on difficulty paying water bills, whether households were behind on their rent or mortgage, and whether those households were worried about eviction or foreclosure. Overall, 10.7 percent of renters reported that they were not able to pay the full amount of their water bill in 2025 (data not shown), and working-age renters were more likely to report problems than older adult renters (11.8 percent versus 3.5 percent; figure 6). However, many renters do not pay a separate water bill; those costs are instead included in their rent. We are unable to determine which renters in our sample pay water bills separately. Some households also pay energy bills indirectly through rent or fees, but this appears to be less common.[8] Further data collection and research are needed to explore these relationships.[9]

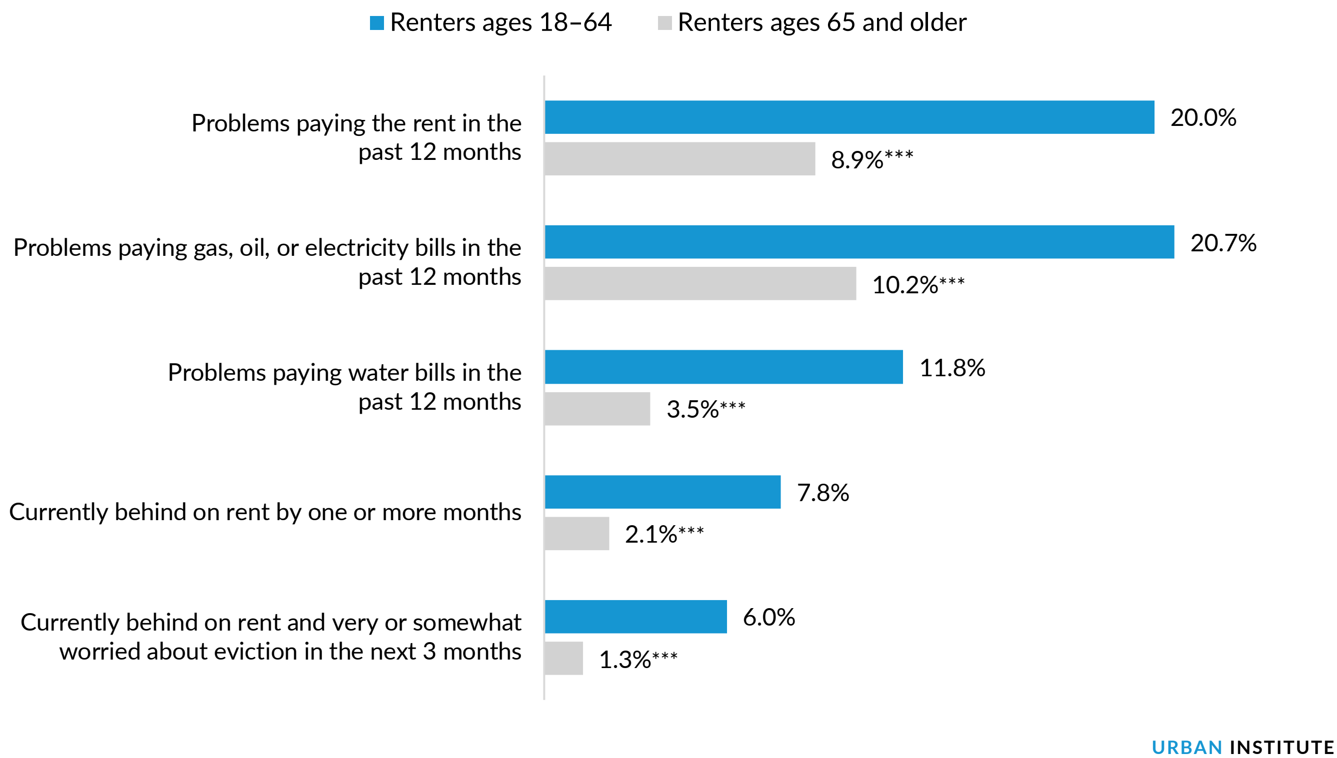
Working-age renters were nearly four times as likely as older adult renters to report that they were one or more months behind on their rent (7.8 percent versus 2.1 percent). In both age groups, most of those who were behind on their rent were very or somewhat worried that they would face eviction in the next three months.

Among homeowners with a mortgage or other loan on their property, 3 percent reported that they were behind on their mortgage (data not shown), including 3.3 percent of working-age homeowners and 1.8 percent of older adult homeowners.

FIGURE 6

Share of Renters Reporting Problems Paying Housing and Utility Costs

Payment challenges among renters by age group, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

Note: */**/*** Estimate differs significantly from renters ages 18 to 64 at the 0.10/0.05/0.01 level, using two-tailed tests.

Discussion

The share of adults ages 18 to 64 reporting problems paying rent increased sharply in 2025, marking the first statistically significant increase since the WBNS began collecting data on this measure in 2017. Problems paying rent have been rising steadily among low-income renters for the past several years, but they rose steeply among middle-income renters between 2024 and 2025, putting them at higher risk of eviction and homelessness. Low- and middle-income renters also reported greater difficulty paying heating and electricity bills, putting them at higher risk of having their utility shut off.

These findings are consistent with other data from the WBNS and federal surveys that show elevated rates of household food insecurity (Karpman et al. 2026; Rabbitt et al. 2025), raising concerns that households are increasingly struggling to pay for a wide range of essential needs. When forced to make difficult budget trade-offs, households typically prioritize housing and utilities over food (Harrington Meyer and Heflin 2025), but growing financial strain may be limiting their ability to cover both food and housing expenses (see Urban's Affordability Tracker for data and trends on finances and everyday costs for Americans).[10] Although older adults were less likely than working-age adults to experience affordability challenges, nearly one in ten older adults reported problems paying rent. Other studies have also found that many older adults with disabilities have unmet household accessibility needs, such as wider doorways, ramps, and grab bars (Abdelhadi et al. 2026).

Other data sources have found evidence of rising housing affordability challenges among renters. For instance, the Survey of Household Economics and Decisionmaking, which draws samples from the same internet panel as the WBNS, has found that the share of renters ages 18 and older who report being behind on rent at some point in the past year has been increasing, with the rise beginning in 2023 (Federal Reserve 2026). One tracker of rental payments to independently operating landlords finds a sharp increase in late payments in 2025.[11] However, other data collected by the Consumer Financial Protection Bureau show a decrease in various measures of rent payment delinquency,[12] and eviction filings have held steady or declined.[13] The next round of the WBNS will provide important insights into whether housing payment challenges among renters remained on an upward trend in 2026.

Policy Implications

The growing difficulties adults face in paying housing and utility costs reflect a larger, interconnected affordability challenge in the US. In 2023, nearly half of the US population did not have the resources to cover the full costs of living—including food, housing, health care, transportation, child care, and other essential expenses—and be considered economically secure (Acs et al. 2026). At the same time, the costs of many essential goods and services, such as groceries and health insurance, are rising, while weekly earnings struggle to keep pace.[14] These pressures are occurring alongside cuts to federal social safety net programs, such as Medicaid and the Supplemental Nutrition Assistance Program (Buettgens et al. 2026; Wheaton et al. 2025). Other proposed policy changes could reduce access to rental assistance for a portion of the 5 million renter households across the US that receive support from HUD-assisted rental housing programs to help subsidize their housing costs.[15] Access to these programs may be at risk as the federal government seeks to expand work requirements and time limits for people in HUD-assisted housing.[16] In addition, recent data show that renters are often paying high fees that are not reflected in base rents and may result in unpredictable costs that affect overall affordability (Fallon et al. 2026).

Given the interconnected nature of costs that strain household budgets, addressing affordability challenges will require solutions from across the ecosystem, including policy levers at all levels of government, to directly promote affordability and stability and support renters and homeowners. Some of these strategies include expanding housing supply through pro-housing land use and zoning reforms, increasing financing and capital for developers and builders, establishing local funds to support the development of affordable housing, repurposing public land for housing, and preserving existing affordable housing stock. In addition, demand-focused supports can improve affordability at the household level. Some of these supports include emergency rental assistance, rent stabilization policies, property insurance cost regulations, and increased funding for public assistance programs to cover all who qualify, particularly for housing assistance programs.[17] States have also explored programs to support middle-income renters while continuing to support the highest-need, lower-income households (Hermann et al. 2024).

Appendix: Data and Methods

The WBNS is a nationally representative annual survey of adults that monitors individual and family well-being in the context of a changing safety net. Launched by the Urban Institute in December 2017, the WBNS provides timely information on the challenges that households face in meeting basic needs, such as food, housing, and health care.

More than 10,000 adults ages 18 and older participated in the December 2025 round of the survey. Between 2017 and 2024, each survey round included more than 7,500 adults ages 18 to 64, and in 2025, the sample was expanded to include 2,500 adults ages 65 and older.

For each survey round, a stratified random sample is drawn from the KnowledgePanel, a probability-based internet panel that is maintained by Ipsos and includes households with and without internet access. Survey weights adjust for unequal selection probabilities from the panel and are poststratified to the characteristics of adults based on benchmarks from the Current Population Survey and the American Community Survey. Participants can complete the WBNS in English or Spanish. For further information on the survey design before the 2025 change in sampling, see Karpman, Zuckerman, and Gonzalez (2018).

Key Measures

We focus on the share of adults ages 18 to 64 who reported that there was a time in the past 12 months when their household did not pay the full amount of the rent or mortgage or was late with a payment because their household could not afford to pay. We also examine the share of adults who reported that there was a time in the past 12 months when their household was not able to pay the full amount of the gas, oil, or electricity bills.

When providing estimates for problems paying housing costs, we assume that renters at the time of the survey are reporting problems paying rent in the past 12 months and homeowners are reporting problems paying their mortgage. However, some respondents may have changed homeownership status during that period, and we do not capture these transitions in the data. We also do not observe whether the respondent's homeownership status at the time of the survey and their reported problems paying the rent or mortgage refer to the same property.

Additional measures of problems paying water bills in the past 12 months and being behind on the rent or mortgage by one or more months were included for the first time in the 2025 survey questionnaire.

Analysis

We estimated changes in problems paying rent or mortgage costs and problems paying gas, oil, or electricity bills in the past 12 months among households of adults ages 18 to 64 between December 2019 and December 2025. We report these trends overall and by homeownership status. Among renters, we report these trends by family income as a percentage of FPL and by census region. Homeowners in our sample include both those who own their home with a mortgage or loan and those who own their home free and clear. Renters include both those who pay rent and those who occupy their residence without paying rent.

In previous analyses, estimated changes over time were regression-adjusted to account for changes in the sample characteristics of adults participating in each survey round that were not fully captured in the survey weights, as well as for respondents' participation in multiple rounds of the WBNS and the duration of their panel membership. As described in an earlier brief, we now report trends without the regression adjustment (Karpman et al. 2026). We found similar patterns over time in both adjusted and unadjusted estimates of problems paying housing and utility costs.

Limitations

The WBNS has several limitations, including a low cumulative response rate, and its survey weights mitigate but do not eliminate potential nonresponse bias. However, studies assessing recruitment for the KnowledgePanel have found little evidence of nonresponse bias for core demographic and socioeconomic measures (Garrett et al. 2010; Heeren et al. 2008), and WBNS estimates are generally consistent with benchmarks from federal surveys

(Karpman et al. 2018). The sampling frame for the WBNS also excludes or underrepresents certain groups of adults, including those experiencing homelessness, those who have low literacy levels, and those who are not proficient in English or Spanish.

Changes over time in problems paying housing and utility costs are estimated with sampling error, reflecting the statistical uncertainty associated with estimating population characteristics using a representative sample. The margin of sampling error, including the survey design effect, for a 50 percent statistic at the 95 percent confidence level among adults ages 18 to 64 in the 2025 WBNS is plus or minus 1.4 percentage points. The margin of error is plus or minus 2.4 percentage points among renters ages 18 to 64. It is larger for renters within income and regional subgroups (e.g., 4.7 percentage points among middle-income renters) because of the smaller sample sizes for these groups. In this brief, we indicate whether differences in estimates between years are statistically different from zero. However, because estimates for smaller subgroups may have relatively wide confidence intervals, the estimated magnitude of the differences between point estimates should be interpreted with caution.

Our measures of problems paying rent, mortgage, or utility bills do not capture other forms of financial stress caused by difficulty paying housing costs, such as taking on debt, withdrawing savings, cutting back on other spending, or forgoing other basic needs to pay rent. Finally, there may be recall bias and other forms of measurement error in reported problems paying rent, mortgage, or utility bills, particularly if the respondent was not the household member responsible for making payments.

Notes

1. Data from US Census Bureau, American Community Survey, 1-Year Dataset, 2024. "Housing Cost Burden in United States," *America's Health Rankings*, United Health Foundation, accessed May 2026, https://www.americashealthrankings.org/explore/measures/cost_burden.
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5. "NMHC Rent Payment Tracker," National Multifamily Housing Council, accessed June 12, 2026, https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker/.
6. "MBA Chart of the Week: Missed Payments by Month (Feb 5, 2021)," US REO Partners, accessed May 26, 2026, https://usreop.com/mba-chart-of-the-week-missed-payments-by-month-percent/.
7. States included in each census region are as follows: Northeast (CT, MA, ME, NH, NJ, NY, PA, RI, VT), Midwest (IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI), South (AL, AR, DC, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV), and West (AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY).
8. "One in Ten US Households Pays an Energy Bill Indirectly as Part of Rent or Condo Fees," US Energy Information Administration, April 11, 2019, https://www.eia.gov/todayinenergy/detail.php?id=39032.
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10. "American Affordability Tracker," Urban Insitute.
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[12] B. Heath Witzen, "Behind on Rent? Examining Rental Housing Delinquencies in New Payment Data," Consumer Financial Protection Bureau, January 24, 2025, https://www.consumerfinance.gov/data-research/research-reports/behind-on-rent-examining-rental-housing-delinquencies-in-new-payment-data/.

[13] "Eviction Tracking System," Eviction Lab, Princeton University, accessed June 12, 2026, https://evictionlab.org/eviction-tracking/.

[14] "American Affordability Tracker," Urban Institute.

[15] "HUD Supports Affordable Housing Nationwide. Layoffs and Budget Cuts Will Undermine That Mission," Urban Institute, February 21, 2025, https://www.urban.org/data-tools/federal-housing-funding-tracker.

[16] "Establishing Flexibility for Implementation of Work Requirements and Term Limits," 91 Fed. Reg. 10016 (March 2, 2026), https://www.federalregister.gov/documents/2026/03/02/2026-04095/establishing-flexibility-for-implementation-of-work-requirements-and-term-limits; and Susan J. Popkin, Diane K. Levy, and Dana Ferrante, "Proposed HUD Work Requirements Could Put Residents in Public and Assisted Housing at Risk of Housing Instability," *Urban Wire*, Urban Institute, August 3, 2026, https://www.urban.org/urban-wire/proposed-hud-work-requirements-could-put-residents-public-and-assisted-housing-risk.

[17] "Housing Affordability," in "Policy Solutions for an Affordable Future," Urban Institute, April 2, 2026, https://www.urban.org/apps/policy-solutions-affordable-future/housing.

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About the Authors

Michael Karpman is a principal research associate in the Health, Income, and Benefits Policy Division at the Urban Institute and codirector of Urban's Well-Being and Basic Needs Survey.

Grace Koch is a policy analyst in the Research to Action Lab at the Urban Institute. She works on projects across housing supply and affordability, community development, and climate resilience.

Samantha Batko is a senior fellow in the Housing and Communities Division at the Urban Institute. Her research focuses on homelessness, housing instability, housing assistance, and supportive services.

Kathryn (Kate) Reynolds is a principal policy associate in the Research to Action Lab. Her research focuses on affordable rental housing, housing stability, and equitable community and economic development.

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