



CONNECTING HOUSING AND HEALTH

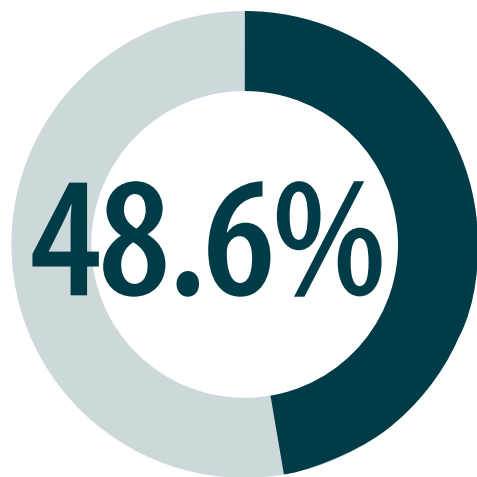
Exploring Unaffordable Rents on State Health Compare

Housing affordability is a social determinant of health. A lack of affordable housing contributes to housing instability and homelessness, both of which are strong predictors of higher health care costs and poor health outcomes, among others.¹⁻² Many states—especially those with high housing costs and large numbers of low-income residents—face housing affordability challenges. State Health Compare's "Unaffordable Rents" measure provides 12 years of data (2012–2024, does not include data from 2020) at the national and state levels on the percentage of rental households that are cost-burdened by rental costs, specifically defined as households that spend more than 30% of their monthly income on rent. Breakdowns are available for this measure by Medicaid enrollment, non-White/White, disability status, and household income.

34.7%

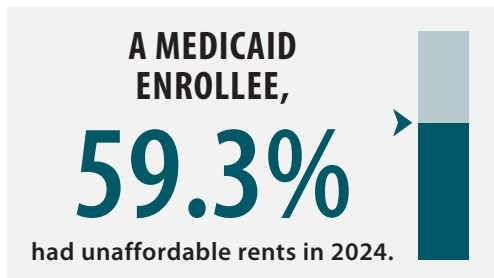
of households in the U.S. rented in 2024.

BREAKDOWN OF UNAFFORDABLE RENTS IN THE UNITED STATES



of rental households in the U.S. had unaffordable rents in 2024.

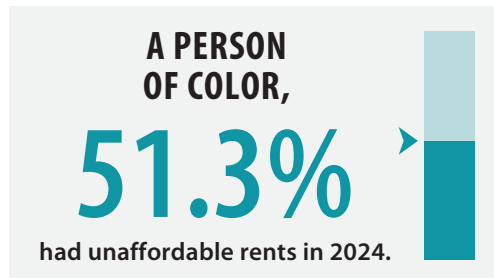
AMONG RENTAL HOUSEHOLDS WITH:



A MEDICAID ENROLLEE,

59.3%

had unaffordable rents in 2024.



A PERSON OF COLOR,

51.3%

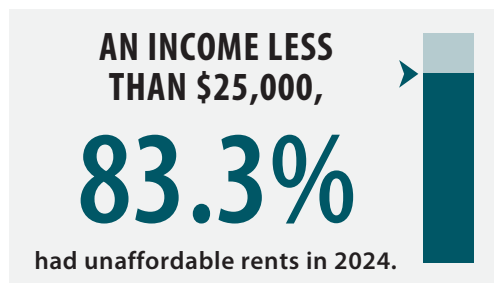
had unaffordable rents in 2024.



A PERSON THAT HAS A DISABILITY,

54.9%

had unaffordable rents in 2024.



AN INCOME LESS THAN \$25,000,

83.3%

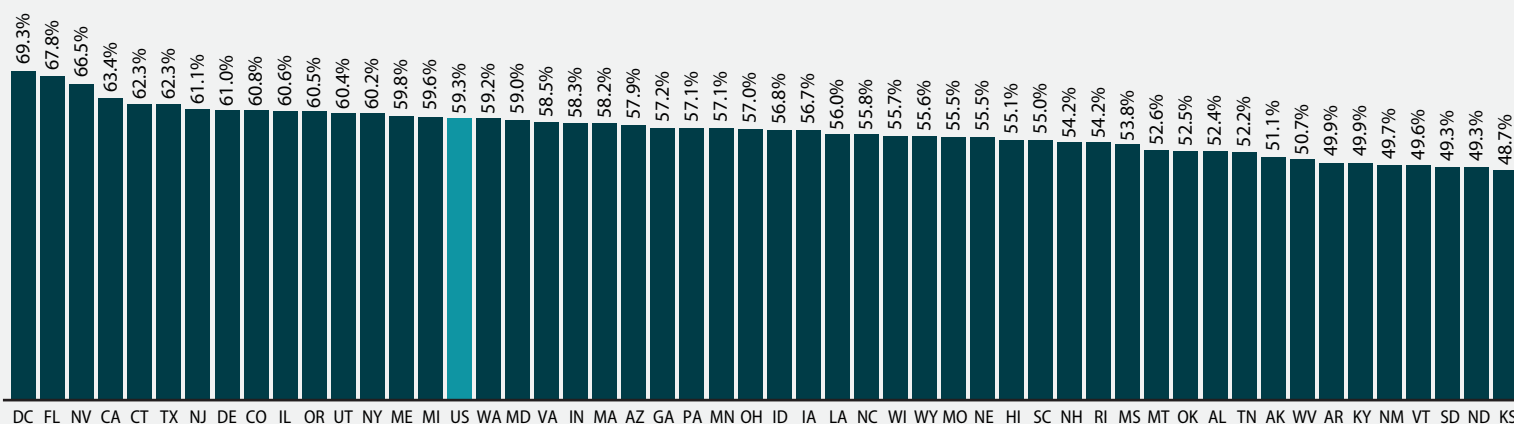
had unaffordable rents in 2024.

USING MEDICAID TO ADDRESS HOUSING INSTABILITY AT THE STATE LEVEL

States have the flexibility to use Medicaid funds to help provide housing support services for individuals with disabilities, older adults needing long-term services and supports, and individuals experiencing chronic homelessness. Medicaid can be used to provide services to support individuals' housing transitions, to help individuals sustain their tenancy, and to develop strategic housing collaboratives. These services can be reimbursed through Medicaid demonstration waivers and Medicaid state plans.

A number of states utilize Medicaid Section 1115 Waivers, also called 1115 Managed Medical Assistance Waivers, to pilot innovative projects within their Medicaid program to address constituent needs. These can be used to address a range of issues, from improving infrastructure to nutrition to housing supports.³ For example, Florida's "Managed Medical Assistance" program is for Medicaid enrolled individuals 21 and older with severe mental illness, substance use disorder, or both, and who are or are at risk of experiencing homelessness due to their disability.⁴ This program provides assistance to these individuals, setting up housing support plans, assisting in search and rental processes, and more. Another example comes from Vermont's "Global Commitment to Health" program that includes both housing supports and support for medical respite for eligible enrollees, assisting with finding affordable housing, accessibility modifications, and more.⁵

AMONG RENTAL HOUSEHOLDS WITH A MEDICAID ENROLLEE: PERCENT WITH UNAFFORDABLE RENTS



Sources: SHADAC analysis of the 2024 American Community Survey (ACS) Public Use Microdata Sample (PUMS) files, State Health Compare, SHADAC, University of Minnesota, statehealthcompare.shadac.org.

U.S. Census Bureau. (2025). Selected Housing Characteristics, 2024 American Community Survey (ACS) 1-Year Estimates Data Profiles, Table DP04. Retrieved from <https://data.census.gov/table/ACSDP1Y2024.DP04?q=rent&q=040XX00US12,32,38,50>.

¹ Mehdiapanah, R. (2023). Without affordable, accessible, and adequate housing, health has no foundation. *The Milbank Quarterly*, 101(Suppl 1), 419. doi:[10.1111/1468-0009.12626](https://doi.org/10.1111/1468-0009.12626)

² Robert Wood Johnson Foundation. (n.d.). *Compounding Housing Crisis: One of six global trends in health equity*. <https://www.rwjf.org/en/about-rwjf/how-we-work/learning-and-evaluation/learning-across-global-borders/six-global-trends-in-health-equity/compounding-housing-crisis.html>

³ KFF. (2026, April 21). *Medicaid Waiver Tracker: Approved and Pending Section 1115 Waivers by State*. <https://www.kff.org/medicaid/medicaid-waiver-tracker-approved-and-pending-section-1115-waivers-by-state/#Table3>

⁴ Florida Agency for Health Care Administration. (n.d.). *Housing Assistance Waiver*. <https://ahca.myflorida.com/medicaid/statewide-medicare-managed-care/housing-assistance-waiver>

⁵ Vermont Agency of Human Services. (n.d.). *1115 Waiver Documents*. <https://humanservices.vermont.gov/about-us/medicaid-administration/global-commitment-health-1115-waiver/1115-waiver-documents>



Click here to check out these and other estimates on State Health Compare!

