The lowest-income renters faced acute shortages of affordable and available units.

<table>
<thead>
<tr>
<th>Delaware</th>
<th>New Jersey</th>
<th>Pennsylvania</th>
</tr>
</thead>
<tbody>
<tr>
<td>32 units</td>
<td>30 units</td>
<td>35 units</td>
</tr>
</tbody>
</table>

Unaffordable housing has substantial impacts on household budgets.

- How much the typical cost-burdened, extremely low-income renter household paid beyond what they could afford each month:
  - Delaware: $647 more than affordable
  - New Jersey: $753 more than affordable
  - Pennsylvania: $525 more than affordable

Families with children made up a large portion of cost-burdened, lower-income renter households.

- Percentage of cost-burdened, lower-income households that were families with children:
  - Delaware: 35%
  - New Jersey: 39%
  - Pennsylvania: 29%

The majority of cost-burdened, lower-income renter households had at least one employed resident.

- Percentage of cost-burdened, lower-income households with one or more employed persons:
  - Delaware: 65%
  - New Jersey: 66%
  - Pennsylvania: 53%

However, many adults in cost-burdened, lower-income renter households faced barriers to accessing high-quality employment.

- Adults 25 years or older in cost-burdened, lower-income households with a high school diploma or less:
  - Delaware: 61%
  - New Jersey: 59%
  - Pennsylvania: 58%


Source: Federal Reserve Bank of Philadelphia, Rental Housing Affordability data tool, based on U.S. Census Bureau’s American Community Survey (ACS) Public Use Microdata Sample (PUMS), accessed via the Minnesota Population Center IPUMS-USA database. For more information, contact Anna Tranfaglia (anna.tranfaglia@phil.frb.org). The views expressed here are those of the author and do not necessarily represent the views of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.