

KEY FACTS

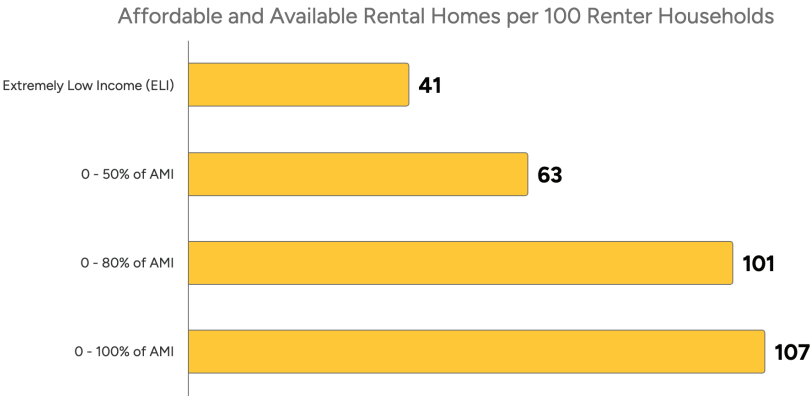
In **Delaware**, only **41** rental homes are affordable and available for every 100 extremely low-income households.

Delaware needs to make **14,417** more homes affordable for extremely low-income households by expanding access to rental assistance and building deeply affordable rental homes.

In **Delaware**, a full-time worker must earn an hourly Housing Wage of **\$32.20** to afford the average Fair Market Rent (FMR) for a two-bedroom rental home in the state (**\$1,675**).

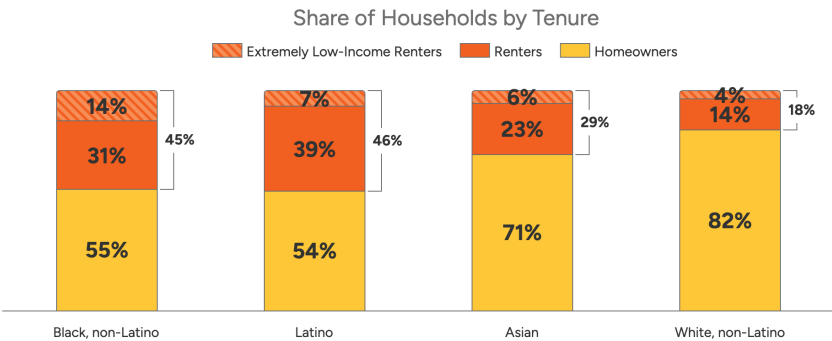
To afford this rent and utilities -without paying more than 30% of income on their home - a household must earn **\$66,981** annually.

The Relative Supply of Affordable and Available Rental Homes Increases with Income



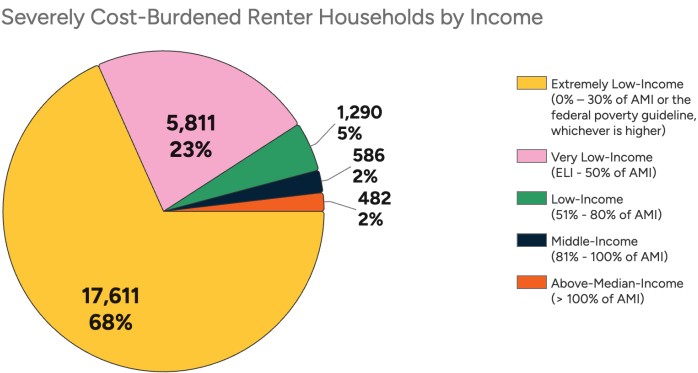
Note: AMI = Area Median Income. Source: 2024 ACS PUMS.

Non-white Households and Latino Households Often are More Likely Than White Households to be Renters with Extremely Low Income



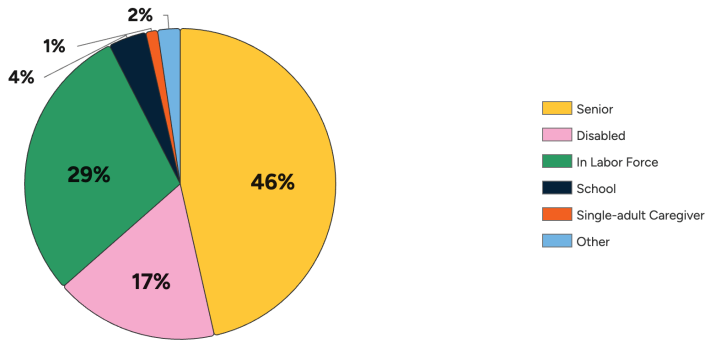
Source: 2024 ACS PUMS.

Extremely Low-Income Renters Make Up Majority of Severely Cost-Burdened Renters



Note: The percentages in this figure are rounded and may not add to exactly 100. A household is considered severely cost-burdened when it spends more than 50% of its income on housing costs. Source: 2024 ACS PUMS.

Most Extremely Low-Income Householders are in the Labor Force, are Seniors, or Have a Disability



Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 12% of extremely low-income renter households are single-adult caregivers, 48% of whom usually work more than 20 hours per week. Source: 2024 ACS PUMS.

Impact on **Delaware** Low-Wage Workers

A minimum wage worker would need to work:

70 hours per week or 1.8 full-time jobs to afford a 1-bedroom apartment at Fair Market Rent (FMR).

86 hours per week or 2.1 full-time jobs to afford a 2-bedroom apartment at Fair Market Rent (FMR).

Most Expensive Areas	2-Bedroom Housing Wage
Philadelphia-Camden-Wilmington MSA	\$34.81
Dover MSA	\$28.27
Sussex County	\$26.90

Common Occupations	Median Hourly Wage
Nursing Assistants	\$20.77
Retail Salespersons	\$17.47
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	\$17.45
Home Health and Personal Care Aides	\$16.96
Fast Food and Counter Workers	\$15.47

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters’ tax credit
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the shortage of rental housing affordable to the lowest-income households.

If you have a question or are interested in learning more about how these numbers are calculated, contact research@nlihc.org