

HOMEOWNERSHIP

is the solution to our housing crisis

Homeownership is not the capstone of economic wellbeing... it is the cornerstone!

For renters who make less than 50k a year...

75% are cost burdened meaning they spend at least

30% of their income on housing

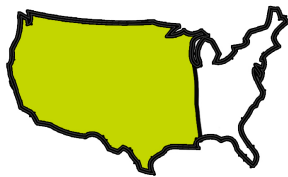


42% are severely cost burdened meaning they spend at least

50% of their income on housing



In **2/3** of U.S. counties it is cheaper to own than rent a home



Rentals are also vulnerable to large market increases making them less affordable over time. Between 2010 and 2020 rents increased an average of

3.19%

The typical homeowner spends about

\$167 per month

on maintenance and improvements. Homeowners still pay less than renters per month



For owners who make less than 50k a year...

On average they spend

10% less on housing than the average renter



Buying a home is a real estate investment. As a home appreciates in value the owner is building wealth

Average wage rates increase nearly twice as fast as inflation making mortgage payments more affordable

Even if a home didn't appreciate in value, a home acts as a savings account

Owning a home is more affordable than renting and allows a family to build long-term wealth

This is why **owners have 40x the wealth** of renters



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