

# 2018 KENTUCKY HOUSING PROFILE

Across Kentucky, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

**SENATORS:** Mitch McConnell and Rand Paul

KEY FACTS

182,589  
OR  
32%

Renter Households that are extremely low income

\$24,300

Maximum income of 4-person extremely low income households (state level)

-82,463

Shortage of rental homes affordable and available for extremely low income renters

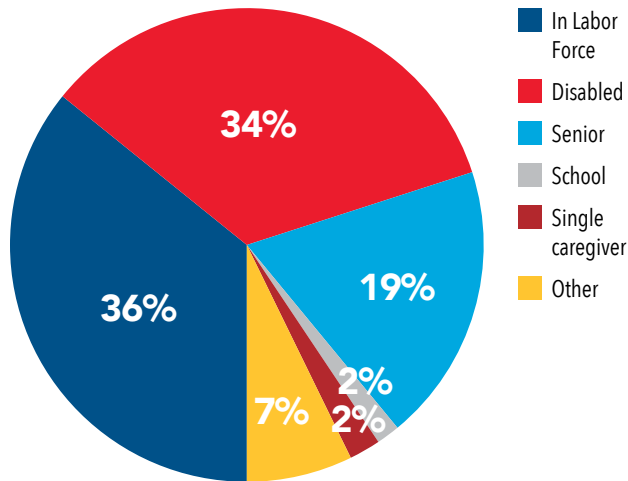
\$29,955

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

63%

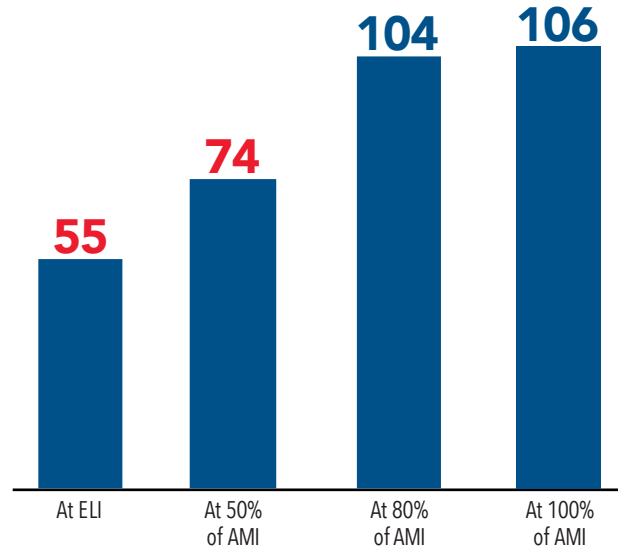
Percent of extremely low income renter households with severe cost burden

**EXTREMELY LOW INCOME RENTER HOUSEHOLDS**



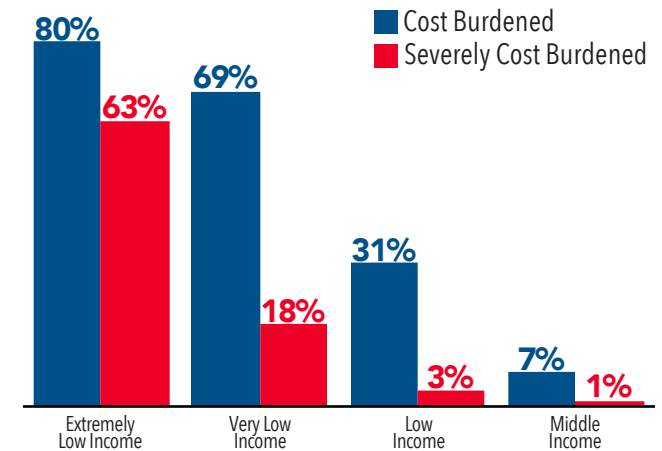
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, 1-adult caregiver of a child under 7 or a person with a disability, and other. Nationally, 10.5% of extremely low income renter householders are non-disabled/non-senior adult caregiver of a young child or disabled person, more than three-quarters of whom are in the labor force and 2% of whom are in school.  
Source: 2016 ACS PUMS.

**AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS**



Source: NLIHC tabulations of 2016 ACS PUMS

**HOUSING COST BURDEN BY INCOME GROUP**



Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.  
Source: NLIHC tabulations of 2016 ACS PUMS.