Across Nebraska, 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:** Deb Fischer and Ben Sasse

**KEY FACTS**

<table>
<thead>
<tr>
<th>Extremely Low Income Renters</th>
<th>Affordable and Available Homes</th>
<th>Housing Cost Burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>56,996 OR 22%</td>
<td>-35,165</td>
<td>68%</td>
</tr>
</tbody>
</table>

Renter Households that are extremely low income

- Shortage of rental homes affordable and available for extremely low income renters
- Maximum income of 4-person extremely low income households (state level)
- Percent of extremely low income renter households with severe cost burden

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

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Cost Burdened</th>
<th>Severely Cost Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% – 100% of AMI</td>
<td>85.4%</td>
<td>67.8%</td>
</tr>
<tr>
<td>0% – 80% of AMI</td>
<td>67.1%</td>
<td>26.2%</td>
</tr>
<tr>
<td>0% – 50% of AMI</td>
<td>2.7%</td>
<td>6.7%</td>
</tr>
<tr>
<td>0% – ELI</td>
<td>1.0%</td>
<td></td>
</tr>
</tbody>
</table>

Source: 2020 5-Year ACS PUMS data.

**EXTREMELY LOW INCOME RENTER HOUSEHOLDS**

- In Labor Force 40%
- Disabled 21%
- Senior 27%
- School 4%
- Other 7%
- Single adult caregiver 1%

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, 15% of extremely low-income renter households are single adult caregivers, 55% of whom usually work more than 20 hours per week. Source: 2020 S-Year ACS PUMS data.

**EXTREMELY LOW INCOME = 0-30%* of AMI**

**Very Low Income = 31%-50% of AMI**

**Low Income = 51%-80% of AMI**

**Middle Income = 81%-100% of AMI**

Note: *Or poverty guideline, if higher.