EXTREMELY LOW INCOME RENTERS: WHO ARE THEY?

We know that extremely low income (ELI) renters make less than 30% of area median income, and that these households are the most likely to become homeless. We also know that Central Iowa ELI renters face a shortage of affordable units unlike households at any other income level. But what do we know about the people in this group? Before we can begin to address their needs as a community, we must find out about their characteristics and the unique set of challenges they face. To understand their housing needs, we must first know who they are.

THE AVERAGE ELI HOUSEHOLD PAYS $196 MONTHLY RENT, OR 64% OF THEIR INCOME.

MAXIMUM ELI ANNUAL HOUSEHOLD INCOME BY SIZE
in Polk County, HUD 2020 income limits:

1 PERSON $18,750
2 PEOPLE $21,400
3-4 PEOPLE* $26,750
5-9 PEOPLE* $44,120

*Rental limits based on largest household size in range.

47% of units affordable to ELI households are occupied by households with higher incomes.

ELI HOUSEHOLDS BY TYPE
in Central Iowa (2018)

1 IN 3 contain at least one member over 65
1 IN 6 contain at least one member under 18
3 IN 10 live in Des Moines

12% Married family
22% Single male nonfamily
38% Single female family
20% Single female nonfamily
8% average adult age: 52

DEFINITIONS
LOW INCOME (LI)
Households with incomes between 50% and 80% of AMI
NOT LOW INCOME
Households with incomes greater than 80% of AMI

RENT BURDENED HOUSEHOLD
A renter household spending more than 30% of income on housing costs
SEVERELY RENT BURDENED HOUSEHOLD
A renter household spending more than 50% of income on housing costs

RENTAL UNITS & RENTERS
in Central Iowa by affordability and income categories (2018)

54% Not Low Income
40% Low Income
6% Very Low Income
3% Extremely Low Income

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ARE MEDIAN INCOME (AMI)
The median family income in the metropolitan area
EXTREMELY LOW INCOME (ELI)
Households with incomes at or below 30% of AMI
VERY LOW INCOME (VLI)
Households with incomes between 30% and 50% of AMI

RENT BURDEN & SEVERE RENT BURDEN
in Central Iowa by income category (2018 data)

41% Rent burdened
80% Extremely rent burdened
65% Very low income
76% Low income
31% Low income
3% Not low income

31% do not own vehicles