When Renters Rise, Cities Thrive

Milwaukee Fact Sheet

The United States is increasingly a renter nation, especially since the foreclosure crisis. Today, 107 million people live in renter households, and renters are contributing ever more to the economic, social, and cultural vitality of neighborhoods and cities. They could be contributing even more if it were not for skyrocketing rents and stagnant wages. When the rent is too high relative to income, little is left over for basics like food, transportation, health care, and education. Millions of families are increasingly at risk of eviction and homelessness.

Renters represent a majority of residents in Milwaukee...

...but they are burdened by declining wages and rising rents.

58% pay too much for housing*

- Renters already contribute $2.8 billion each year to the Milwaukee economy.**
- If wages were keeping up with rents, renters and the city would be much better off.

Milwaukee's renter population is 325,300 strong, an increase of 6% since 2000.

If no Milwaukee renters paid no more than 30 percent of their income on housing...

...they would have an extra $356 million to spend in the community each year, or

$5,200 per household***

This would cover the basics for a two-person household, like:
- more than an entire food budget,
- 58% of the cost of child care,
- 60% of transportation costs, or
- 59% of tuition at a Wisconsin public university.

Everyone would be better off, and racial inequities would shrink.

Increase in yearly disposable income by race:

- White: 7%
- Black: 18%
- Latino: 11%
As incomes drop, cost burdens rise. Since 2000, renters have experienced:

31% decline in median income

45% increase in cost-burdened households

Women of color continue to face the steepest burdens.

Share of renters paying more than 30% of income on housing by race and gender

<table>
<thead>
<tr>
<th>Race and Gender</th>
<th>Share of Renters Paying More than 30% of Income on Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women of color</td>
<td>53%</td>
</tr>
<tr>
<td>White women</td>
<td>36%</td>
</tr>
<tr>
<td>Men of color</td>
<td>33%</td>
</tr>
<tr>
<td>White men</td>
<td>27%</td>
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</tbody>
</table>

Milwaukee thrives when its renters thrive. Key strategies include:

1) **Protect renters** through tenant organizing, just cause eviction, stronger code enforcement, and anti-displacement protections—with real enforcement infrastructure.

2) **Increase renter income and economic security** by increasing the minimum wage, implementing a living wage, and strengthening local hiring programs.

3) **Preserve and expand housing affordability** through preservation, production, and permanently affordable tools like community land trusts.

Produced by the National Equity Atlas, a partnership between PolicyLink and the USC Program for Environmental and Regional Equity (PERE), in partnership with the Right to the City Alliance. **Sources:** 2015 5-Year American Community Survey and 2000 Decennial Census microdata from the Integrated Public Use Microdata Series, the MIT Living Wage Calculator, and the College Board.

**Notes:** Unless otherwise noted, “renters” refers to renter-occupied households. All data by race and gender are determined by the race and gender of the household head and are only reported if the sample size is sufficient. All racial/ethnic groups are non-Latino (except for Latinos) and women/men of color include all persons who do not identify as non-Hispanic White. All dollar values in 2015 dollars. “Disposable income” is defined as household income minus housing costs (rent and utilities). *We use the common standard of spending no more than 30 percent of income on housing costs to measure affordability at the household level, also called housing burden. **Renter contributions to the local economy are defined as income minus housing costs (disposable income). ***Potential increase in disposable income per rent-burdened household. Data on living expenses are at the county level from the MIT Living Wage Calculator for a household comprising one adult and one child. Data on education expenses at public four-year colleges are from the College Board and are at the state level for 2015. ****Real, inflation-adjusted decrease.

For renter fact sheets for other communities please visit: [www.nationalequityatlas.org/reports/reports-analyses](http://www.nationalequityatlas.org/reports/reports-analyses)
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