Priced Out Before Moving Out: Rent Burden and Displacement Risk in Miami-Dade

How many renter households are one bad month from losing their home

Abstract. Using the U.S. Census Bureau's 2024 American Community Survey and HUD's Fair Market Rent series, this paper measures how much of their income Miami-Dade renters spend on housing. 60.9% of renter households — 283,729 — pay 30% or more of income on housing, and 33.4% — 155,804 — pay half or more. HUD's benchmark rent for a two-bedroom rose 76% between 2019 and 2027. We argue that severe rent burden is the most reliable early signal of displacement available from public data.

Key findings

- 60.9% of Miami-Dade renter households (283,729) pay 30% or more of income on housing.
- 33.4% (155,804 households) pay half or more — the largest single income bracket among renters.
- HUD's two-bedroom Fair Market Rent rose from $1,454 (2019) to $2,564 (2027), a 76% increase.
- A HUD-priced two-bedroom costs 40.7% of the county's median household income of $71,753.
- Miami-Dade's cost-burden rate is 4.6 points above Florida's (56.3%).

Why rent burden matters

Displacement rarely begins with an eviction notice. It begins when rent takes so much of a household's income that any shock — a car repair, a medical bill, a lost shift — cannot be absorbed. Federal housing policy calls a household "cost-burdened" when it spends 30% or more of income on housing and "severely cost-burdened" at 50% or more. These thresholds are the most widely used, and most defensible, public measure of who is at risk of being forced to move.

Data and method

We use the Census Bureau's American Community Survey (ACS) five-year estimates, 2024 release, for Miami-Dade County and for Florida, pulled directly from the Census data service. Tables used: household income (B19013), median gross rent (B25064), rent as a share of income (B25070) and tenure (B25003). We compare these against HUD's Fair Market Rent (FMR) series for Miami-Dade, 1983 to 2027, downloaded from HUD's published file. Every figure was checked for internal consistency (owner plus renter households equal occupied units; occupied plus vacant equal total units).

Findings

Miami-Dade has 975,411 occupied homes; 465,971 of them (47.8%) are rented. Of those renter households, 283,729 (60.9%) pay 30% or more of income on housing. 155,804 (33.4%) pay half or more. That severely burdened group is the single largest bracket in the county's rent-to-income distribution — nearly as large as all the brackets below 30% put together (33.6%). Only about a third of renters keep housing below 30% of income.

The county is worse off than the state. Statewide, 56.3% of renters are cost-burdened and 29.3% severely so; Miami-Dade's shares are 4.6 and 4.1 points higher, even though median household income in the county ($71,753) is 3.8% below Florida's ($74,568).

HUD's Fair Market Rent — the benchmark used to size housing vouchers — shows how quickly costs have moved. The two-bedroom FMR was $494 in 1983 and $813 in 2003. It reached $1,454 in 2019 and $2,564 in 2027: a 76% increase in eight years. At $2,436 (the 2026 figure) a standard two-bedroom takes 40.7% of the median household's income. The Census median rent actually paid, $1,829, equals 30.6% of median income — already at the burden line for a typical household.

Implications for displacement

155,804 households paying half their income on rent have no margin. For them, a rent increase at lease renewal is often the displacement event itself: they leave for a cheaper unit farther out, double up with family, or fall behind and face eviction. Because the FMR sets voucher payment levels, a benchmark rising this quickly also means assistance struggles to follow the market.

For nonprofits, these figures support three practical conclusions: emergency rental assistance reaches a large, measurable population; programs that stabilize rent at renewal (not just at move-in) address the moment of greatest risk; and advocacy for preserving existing affordable units protects households before they become burdened.

Limitations

ACS five-year estimates average 2020 through 2024 and therefore understate the sharpest recent increases. Figures are county-wide; neighborhood-level burden varies widely and should be examined at the census-tract level before targeting programs. The FMR is a program benchmark (roughly the 40th percentile of rents), not the rent any particular household pays. Cost burden does not by itself prove a household moved; it measures risk.

Sources

U.S. Census Bureau — American Community Survey 5-year estimates (2012, 2015, 2019, 2022, 2024 releases) — https://www.census.gov/programs-surveys/acs

Census data API, Miami-Dade County (tables B19013, B25064, B25070, B25077) — https://api.census.gov/data/2024/acs/acs5

U.S. Department of Housing & Urban Development — Fair Market Rents, 1983–2027 — https://www.huduser.gov/portal/datasets/fmr.html

All figures were pulled directly from the official sources above in September 2026 and checked for internal consistency. Prepared by Project ReFrame.