

Living Environment and Health, Quiet, Safety, Insurance

Living in a **really nice and quiet community** makes a meaningful difference in our overall health and well being, especially when we feel safe and are able to afford necessary insurances.

Not everyone in America can afford this, which is part of a larger systemic issue.

Housing Affordability in the United States

Understanding the Numbers

There is not a single official statistic that says exactly what percentage of Americans can afford \$1,400 rent, but it can be estimated using income and affordability data.

Income Needed for \$1,400 Rent

Using the standard **30% affordability rule**, where rent equals 30% of income \$1,400 per month in rent requires about **\$56,000 per year in income**

Who Earns That Much

Median United States household income is approximately **\$74,000 to \$84,000**
Average renter income is closer to **\$55,000**

About half of households earn at least \$56,000
Renters tend to earn less, so fewer can comfortably afford this level of rent

Current Affordability Reality

About **50% of renters are cost burdened**, meaning they spend more than 30% of their income on rent
About **25% are severely burdened**, meaning they spend more than 50%

Bottom Line Estimate

About **40% to 50% of Americans** can reasonably afford \$1,400 rent
Among renters
About **30% to 40% can comfortably afford it**
The majority are stretching financially

Reality Check

Even those who can technically afford rent often feel financial strain
About **65% of renters struggle with basic expenses after paying rent**
Many middle income households are operating on tight margins

Simple Takeaway

\$1,400 per month is around the **national median rent**
Most Americans are at or near their financial limit at this level

Healthcare Affordability in the United States

Healthcare affordability is more complex because having insurance does not mean care is affordable

Headline Numbers

About **50% of Americans say they can afford healthcare**

About **50% say it is difficult or unaffordable**

About **35% cannot access affordable care at all**

About **35% to 50% can afford care comfortably**

About **50% to 65% struggle, delay care, or go into debt**

Insurance and Affordability

About **92% of Americans have insurance**

About **44% of insured individuals still struggle with costs**

About **23% are underinsured**, meaning high deductibles or out of pocket costs

Many people are covered but cannot afford to actually use their coverage

Delayed or Skipped Care

Tens of millions of Americans delay or avoid care due to cost

This includes doctor visits, prescriptions, dental care, and mental health care

Financial Strain

About **1 in 3 Americans cut spending on basic needs** such as food or utilities to pay for healthcare

About **25% have trouble paying medical bills**

About **60% fear medical debt from a major health event**

What Affording Healthcare Really Means

Healthcare costs include multiple layers

Monthly premiums

Deductibles that are often between **\$1,000 and \$5,000 or more**

Copays and coinsurance

Unexpected or surprise bills

A person may be able to afford insurance but not afford to use it

Simple Takeaway

About **half of Americans cannot comfortably afford healthcare**

Even people who are insured, employed, and middle class can still be financially vulnerable when it comes to medical costs

Property Insurance in the United States

Homeowners

About **88% to 95% of homeowners have property insurance**

This high rate is largely because mortgage lenders typically require coverage

Renters and Apartments

About **30% to 40% of renters have renters insurance**

This means the majority of people living in apartments do not have property coverage

Combined Household Coverage

About **60% to 70% of U.S. households have some form of property insurance**

About **30% to 40% do not have any property insurance**

Coverage Gaps

Many insured households are not fully protected

Coverage may not reflect full replacement costs

Lower income households are more likely to be uninsured

Renters often underestimate the value of their belongings

Simple Takeaway

Most homeowners are insured

Most renters are not

A significant portion of Americans remain financially exposed to property loss

Motor Vehicle Insurance in the United States

Coverage Rates

About **85% to 90% of drivers have motor vehicle insurance**

About **10% to 15% of drivers are uninsured**

Coverage Reality

Many drivers carry only minimum required coverage

This can leave gaps in protection in the event of a serious accident

Some drivers are underinsured, meaning their policy limits are too low

Simple Takeaway

Most drivers have insurance, but not all are fully protected

Financial risk remains for both uninsured and underinsured drivers

Overall Insight

Access to a safe, stable, and healthy living environment is closely tied to financial capacity

Housing, healthcare, and insurance are interconnected pressures.

Many Americans are managing these costs simultaneously, often at the edge of affordability.

This creates a reality where stability may exist on paper, while financial vulnerability remains.