



# Renter Representation: Why We Need More Young Renters in Leadership

*It's time renters had a seat at the table.*

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## IN A NUTSHELL

Those closest to the housing crisis — renters, and especially millennial and Gen Z renters — are wildly underrepresented in the government.

That means the people who are most affected by housing policies and the urgent need for tenant protections are the least likely to have a seat at the decision-making table.

While **34% of Americans rent their homes**, [at least 80%](#) of our senators, federal judges, members of Congress, mayors, city councilors, state senators and representatives, and governors are homeowners.

And it's just as dire when you zoom in locally: **An estimated 89% of city council members own their homes, and mayors and city councilors are 38% more likely to own or live in owner-occupied homes** than the residents of their cities.

It's clear this imbalance has direct consequences on the way our local governments tackle the housing crisis—creating even more barriers to everybody in our communities having a safe and affordable place to live.

A lack of stable housing has a tremendous impact on our lives and families. It impacts our mental health, well-being, financial circumstances, and so much more. As the housing crisis grows, young people are increasingly experiencing the impact.

But it doesn't have to be this way. Renters bring their real-life experiences with housing to leadership, and by having more renters in office, we can tackle the housing crisis and ensure everybody in our communities has somewhere to live and thrive.

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## RENTERS REPRESENT

Who exactly makes up the renting class in the United States? The answer won't surprise you.



**34% of all renters are [under the age of 35](#), and another 11% are between the ages of 35-44.**

About two-thirds ([65.9%](#)) of [Americans under 35 live in rentals](#) – and that number isn't dropping anytime soon. In fact, [roughly half of Gen Z renters](#) feel that renting is a better option for them than buying a home.

**Gen Z is currently a renter-majority generation**, and faces even more significant barriers to homeownership than their parents did thanks to higher interest rates, the rising cost of living, and a shortage of housing supply.

With costs soaring, young renters are feeling the squeeze. [Nearly 60% of renters ages 24 or under are cost-burdened](#)—meaning they spend at least 30% of their income on housing—and 44% of renters ages 25-34 are cost burdened.

One in three Gen Z adults say [homeownership at any point feels financially out of reach](#), a number that has only increased in the last five years – in 2025, **the average Gen Z worker needs 14 years to save a down payment, twice as long as Boomers.**

Due to historic and ongoing disparities in income and access to home ownership, the shortage of rental homes [disproportionately affects](#) Black, Latiné, and Indigenous households, who are up to three times more likely than white households to be renters.

Renters are not limited just to the coastal cities, either – cities as varied as Richmond, Memphis, Little Rock, Columbus, Salt Lake City, Tucson, and Orlando all have rentership rates over the national average.

There are [approximately 17 million renters in rural America](#) (at least, as of 2018), making up [nearly 29%](#) of all rural and small-town housing stock. Because rural housing developments are rarer– and rural communities most often have lower median incomes– an estimated [47% of rural renters](#) spent more than 30% of their income on housing (and half of that spend over 50%).

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## HOW YOU CAN LEAD

*State and local offices are on the frontlines of the fight for affordable and equitable housing.*

**City councils**



City council members act as the legislative branch of local government, setting priorities and policies that guide everything from housing and safety to recreation and infrastructure. Council members can introduce and vote for policies that protect tenants and create more affordable housing, including support for emergency rental assistance distribution and creating inclusionary housing ordinances.

### **Mayoral offices**

A mayor is the chief executive of a city or town, responsible for overseeing the daily operations of local government and setting the tone for citywide leadership. Mayors can influence housing in their cities by approving budgets that fund local housing assistance, approving related legislation, proposing legislative agendas, developing partnerships with organizations that support housing, influencing zoning code policies, and enforcing rent regulations and other tenancy laws.

### **State legislatures**

State legislators write, debate, and vote on laws that impact residents across their entire state. They impact affordable housing and renters in their states by proposing and voting for legislation that protects renters and ensures residents have safe, equitable, and affordable rentals.

### **Local Judicial Seats**

Locally elected judges may oversee housing issues between tenants and landlords, including eviction cases. These judges can help ensure renters are treated fairly and that their rights are protected.

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## **READY TO REPRESENT?**

[Find out which local office you can run for](#)

[Take Run for Something Civics' free "Future Candidates" training course](#)

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