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Pride Premium: People in LGBTQ+ Friendly Areas Need to Earn \$150,000 to Afford the Typical Home—A Premium of Nearly 50%

San Francisco and Portland, OR have the highest share of LGBTQ+ adults, yet less than 7% of homes in those places are affordable for someone on the local median income

SEATTLE--(BUSINESS WIRE)-- (NASDAQ: RDFN) —U.S. homebuyers need to earn an annual income of \$150,364 to afford the median priced home in areas with state laws protecting LGBTQ+ people from housing discrimination, according to a new [report](#) from Redfin ([redfin.com](https://www.redfin.com)), the technology-powered real estate brokerage. That's 46.8% more than the \$102,435 buyers need to earn to afford a home in areas without such protections. Both of those are higher than the \$79,689 estimated median U.S. household income in 2023.

Looking at the data another way, someone making the median household income in areas with LGBTQ+ protections would've had to spend 44.5% of their earnings on monthly housing costs if they bought a home for \$492,290, the median home sale price in those areas last year. By comparison, buyers in areas without protections would've had to spend 38.3% of their earnings if they purchased the \$357,010 median priced home in their area.

Housing nondiscrimination laws shield LGBTQ+ individuals against being evicted unfairly, denied housing, or prevented from renting or buying based on their sexual orientation and/or gender identity. For the purposes of this report, a metro has "any protections" if at least one of the states it's located in prohibits discrimination based on sexual orientation and/or gender identity. Please note that some metro areas span several states. In those cases, Redfin deems the metro to have protections if at least one state has protections, unless otherwise noted. LGBTQ+ people in states without explicit protections are protected under the federal Fair Housing Act.

"LGBTQ+ Americans face disproportionately large barriers to homeownership," said Redfin Senior Economist Elijah de la Campa. "On top of paying a premium to live somewhere that feels safe, many LGBTQ+ house hunters are earning less than the typical U.S. worker, and face discrimination while shopping for homes despite laws that prohibit it."

More than one in five (22%) LGBTQ+ people who recently moved believe they were discriminated against based on their sexual orientation during their most recent home search, according to a 2023 [survey](#) commissioned by Redfin. A separate 2024 survey commissioned by Redfin found that 12.7% of LGBTQ+ respondents planning to move in the next year want to relocate so they can live in an area where people are more accepting/inclusive of LGBTQ+ people.

Places With the Largest LGBTQ+ Populations Have the Smallest Share of Affordable Homes

In the metros where LGBTQ+ people make up the largest share of the adult population, less than 10% of home listings are affordable for someone earning the median local household income.

In San Francisco, 6.7% of the adult population identifies as LGBTQ+, the highest share among the metros Redfin analyzed. Yet only 5.1% of listings last year were affordable on the median local income—one of the lowest shares in the country. Portland, OR has the second highest share of LGBTQ+ adults (6%), and only 6.7% of homes for sale were affordable. In Austin, TX, 5.9% of the adult population identifies as LGBTQ+, and just 2.9% of listings were affordable. And in Seattle and Los Angeles, LGBTQ+ adults make up 5.2% and 5.1% of the population, and a respective 4.8% and 1.9% of homes for sale were affordable. All but one of those metros—Austin—has state-level LGBTQ+ protections.

In all five aforementioned metros, someone making the median local income in 2023 would've had to spend more than 45% of their earnings on monthly housing costs to buy the median-priced home. All five metros also had a median home sale price above the national level of \$410,252.

A much larger share of listings are affordable in metros with lower shares of LGBTQ+ adults.

In Pittsburgh, 3.3% of the adult population identifies as LGBTQ+, the smallest share in the country (tied with Raleigh, NC). More than half of listings in Pittsburgh (57.4%) and nearly one in five in Raleigh (17.8%) were affordable for someone on the median local income. Omaha, NE has the next lowest share of LGBTQ+ adults (3.4%), and almost one-third (30%) of homes for sale were affordable. In Milwaukee and Houston, LGBTQ+ people make up 3.5% of the adult population, and a respective 38.9% and 16.7% of listings were affordable. Pittsburgh, Raleigh and Houston have no state-level protections for LGBTQ+ people, while Omaha and Milwaukee do.

Detroit and Rochester Are the Most Affordable Places to Live with LGBTQ+ Protections

Thirty of the 54 metros Redfin analyzed are in states with protections for LGBTQ+ people. Of those 30 metros, the most affordable are in the Northeast and Midwest.

In Rochester, NY, 55.5% of home listings last year were affordable for someone earning the median local household income—the highest share among metros in states with LGBTQ+ protections. Next comes Detroit (55.3%), Buffalo, NY (50.3%), Baltimore (48%) and Albany, NY (41.1%). In all five of those metros, the median home sale price was below the national level of \$410,252, and the typical buyer would've had to spend roughly 30% of their income on monthly housing payments.

LGBTQ+ People Are More Likely to Make Sacrifices to Cover Housing Costs

More than half (56.5%) of LGBTQ+ homeowners and renters sometimes, regularly or greatly struggle to afford their housing payments. That compares with 49.9% of U.S. homeowners and renters as a whole. This is according to a Redfin-commissioned survey conducted by

Qualtrics in February 2024.

One-quarter of LGBTQ+ respondents (24.5%) who indicated that they sometimes, regularly or greatly struggle to afford their housing payments said they borrowed money from family or friends in order to afford their monthly housing costs. That compares with 17% of non LGBTQ+ respondents. LGBTQ+ respondents were also nearly three times more likely to say they decided against or delayed having a child in order to cover housing expenses.

To view the full report, including charts, methodology, a full list of survey responses and metro-level data please visit: <https://www.redfin.com/news/LGBTQ-housing-affordability-2024>

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