Fairfield — #1 of 10: Renters Over the 50% Rent Threshold

Fairfield leads Alabama in rent burden

51.1% of renters spend over half income on rent — source: ALEX Intelligence, 2026

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THE DATA

51.1%

Renters Over the 50% Rent Threshold (2024)

Fairfield has the highest share of renters spending over half their income on rent among all cities in the Birmingham metro and Alabama.

This figure represents a severe affordability crisis, where housing costs exceed a critical threshold that defines financial stress. In Fairfield, over half of renters are classified as 'severely cost-burdened,' a status that limits disposable income, reduces mobility, and increases vulnerability to displacement. The data reflects a deepening housing affordability gap in a city that is neither a high-income enclave nor a downtown core.



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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-11-birmingham-severe-rent-burden-place-mkt

01

Affordability is a geographic fault line

The fact that Fairfield — not a downtown, not a high-income suburb — holds the top spot reveals a hidden inequity in the Birmingham metro. This is not a city of luxury or high wages; it is a community where housing supply has failed to keep pace with demand, likely due to limited new construction, outdated infrastructure, and rising property values without commensurate income growth. The burden is concentrated not in the center, but in peripheral areas where residents have fewer alternatives.

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02

Rent burden fuels displacement risk

With 51.1% of renters in Fairfield spending over half their income on rent, the risk of forced relocation is elevated. This is not just a financial metric — it's a signal of systemic strain. As rents continue to outpace wages in the 6th District, even modest income growth may not offset rising housing costs. The result is a cycle of displacement, especially for low- and moderate-income households, which undermines long-term neighborhood stability and investment potential.

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