

August 2021

# Housing Affordability and Food Sufficiency

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# NATIONAL ASSOCIATION OF REALTORS® RESEARCH GROUP

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# Introduction

Housing insecurity is not a novel issue. However it is an issue that has been highlighted and exacerbated in the last year during the COVID-19 pandemic. The uneven and unequal economic recovery has been well-documented between different types of workers: those who could work from home and did, while those who could not faced reduced wages. Both types of workers had additional pressure from added caregiving responsibilities.

Outside of the pandemic, food deserts and Fair Housing are also often connected. Racial and ethnic minority families were told in which neighborhoods they can and can not buy property, if they had the funds to buy a home. Even today, these historically minority and low income neighborhoods are often lacking in grocery stores where there is high quality food and fresh produce.<sup>1</sup> Big supermarket chains are often found outside city centers and in wealthier suburbs which allows for the persistence of inadequate access to food sources in poorer neighborhoods.<sup>2</sup>

A recent paper on the topic found that housing and food insecurity have a direct relationship. Families who are experiencing food insecurity had 62% higher odds of also facing housing instability, and families who have housing instability had 40% increased odds of also facing food insecurity.<sup>3</sup> Not only does where an owned property or rental unit is located mean the difference in access to food, the ability of families to meet their budgets also plays a critical role.

In this paper, using publicly available data, a strong connection is made between housing affordability and food insecurity. Today, housing affordability is receiving a lot of attention, but the housing affordability crisis is an issue that has widespread budgetary implications for families.

While there are patterns that emerge in the data of where these families are more likely to be located, the authors note that food insecurity is a widespread issue and occurs in every state, and in nearly all communities.

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1 Deener, Andrew. The Origins of the Food Desert: Urban Inequality as Infrastructural Exclusion. *Social Forces* 95(3) 1285–1309, March 2017.

2 Eisenhauer, Elizabeth. In poor health: Supermarket redlining and urban nutrition. *GeoJournal* 53: 125–133, 2001.

3 Lee, Che Young; Zhao, Xue; Reesor-Oyer, Layton; Cepni, Aliye. Bidirectional Relationship Between Food Insecurity and Housing Instability. *Journal of the Academy of Nutrition and Dietetics*. 121: 84-91, 2021.

# Housing Affordability and Food Sufficiency

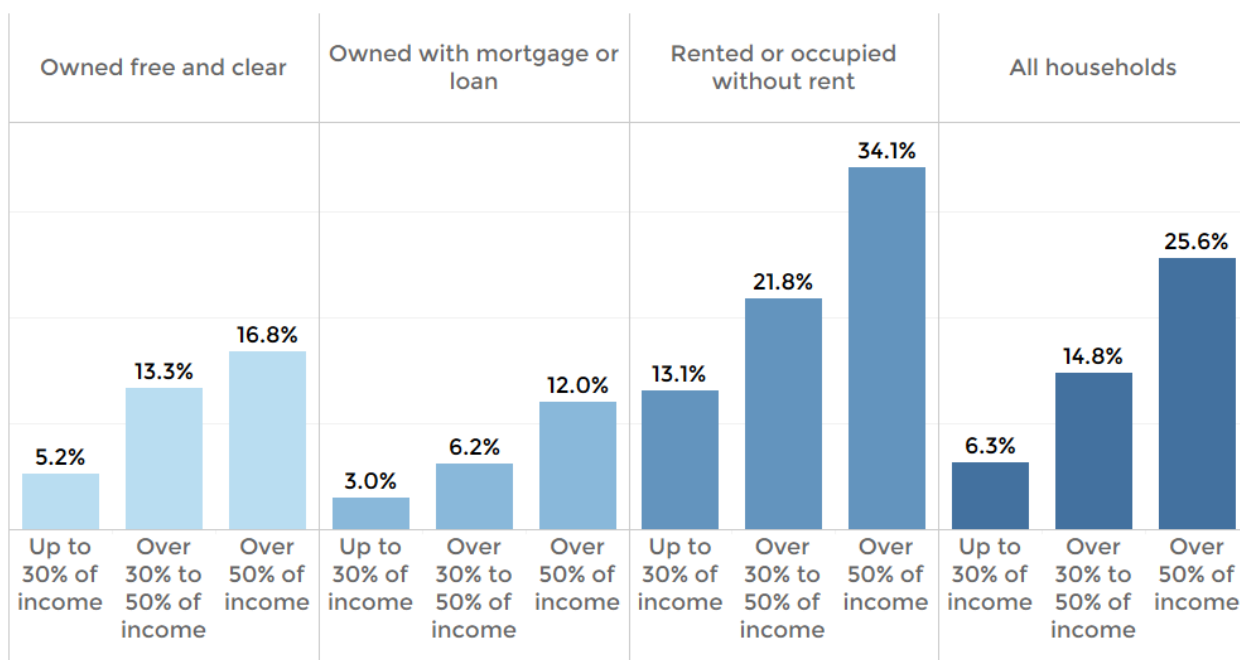
Housing affordability and food sufficiency are inextricably intertwined, as most households—whether homeowners or renters, or people without stable housing— allocate their income across various household expenses. The choice between keeping a roof over one’s head or putting food on the table becomes more critical during economic downturns. Mortgage payments and rent are fixed, so households adjust their spending in times of adverse economic and family conditions by reducing expenditures that are within their control. The spending for food is one that households can control, which implies that housing costs and housing affordability have an impact on food sufficiency.

One indicator of housing affordability is the fraction of housing costs to income. Households are deemed to be burdened by housing if they spend more than 30% of income on housing and are severely burdened if they spend more than 50% of income on housing.

One indicator of the difficulty faced by a household in meeting food expenses is if that household is receiving benefits (food stamps) from the Supplemental Nutrition Assistance Program (SNAP).

NAR’s analysis of the 2019 American Community Survey shows a higher fraction of households receive SNAP food assistance among household groups based on the share of housing cost to income. This trend is true for both homeowners and renters.

**Percent of households receiving Supplemental Nutrition Assistance Program assistance (food stamps) by tenure and share of housing cost to income**



In 2019, there were 13.2 million households that received food stamps, or 10.7% of households. Among households whose housing costs were no more than 30% of income, 6.3% received a food stamps. The fraction of households receiving food stamps rises to 14.8% among households who spent over 30% to 50% of income on housing costs, and the fraction of households rises further to 25.6% among households who spent over 50% of income on housing costs.

Among homeowners who have a mortgage or a loan, 6% of households (494,841) received a food stamp if they were spending over 30% to 50% of household income on housing costs. The share of households receiving food stamp rises to 12% (597,915) among households spending over 50% of income on housing.

Renters are more vulnerable to having inadequate food to eat, and a higher fraction of renters receive food stamps. Among renter households that spent over 30% to 50% of their incomes on rent, 21.8% (2.2 million) received food stamps. The share of households receiving food stamps rises to 34.1% (3.3 million) among households where rent accounts for more than 50% of income.

Whether households own or rent, the cost of housing has a critical impact on their ability to have enough food on the table. Households that are burdened by housing costs need assistance in the way of income supplements or having access to free groceries or meals to help defray food expenses. This is particularly important, during the loss of employment due to economic or family conditions (e.g., health, divorce, death, added caregiving responsibilities).

### Percent of households receiving Supplemental Nutrition Assistance Program food stamps by tenure and share of housing cost to income

Tenure	Housing cost to income	Number of households receiving food stamp in 2019	Total households in 2019	Percent of households receiving food stamp in 2019
Owned free and clear	Up to 30% of income	1,356,198	26,036,468	5.2%
	Over 30% to 50% of income	271,261	2,040,552	13.3%
	Over 50% of income	282,600	1,681,279	16.8%
	Unknown	65,042	370,956	17.5%
	All income groups	1,975,101	30,129,256	6.6%
Owned with mortgage or loan	Up to 30% of income	1,056,768	35,526,382	3.0%
	Over 30% to 50% of income	494,841	7,943,027	6.2%
	Over 50% of income	597,915	4,988,849	12.0%
	Unknown	31,089	203,544	15.3%
	All income groups	2,180,613	48,661,801	4.5%
Rented or occupied without rent	Up to 30% of income	2,757,200	20,991,900	13.1%
	Over 30% to 50% of income	2,226,417	10,227,032	21.8%
	Over 50% of income	3,331,596	9,771,542	34.1%
	Unknown or no rent	725,606	3,021,008	24.0%
	All income groups	9,040,818	44,011,482	20.5%
All households	Up to 30% of income	5,170,166	82,554,750	6.3%
	Over 30% to 50% of income	2,992,519	20,210,610	14.8%
	Over 50% of income	4,212,111	16,441,671	25.6%
	Unknown or no rent	821,736	3,595,507	22.9%
	All income groups	13,196,532	122,802,539	10.7%

Source: NAR tabulation of the 2019 American Community Survey PUMS

# Food Sufficiency Indicators During the COVID-19 Pandemic

The COVID-19 pandemic that resulted in a loss of jobs and reduced wages has increased the difficulty for millions of households to keep their homes and apartments and to put enough food on the table.

As of the week of June 23—July 5, 2021, 35.1 million households reported that it was difficult for them to pay their usual household expenses (food, rent, car payment, medical expenses, student loans, utility costs, etc.), that is, 7% of homeowners and renter households, according to NAR's analysis of the U.S. Census Bureau Household Pulse Survey. By tenure, 23.3 million homeowners (households) reported they had difficulty paying the usual expenses, or 38% of homeowners. While renter households who had difficulty making ends meet comprised the smaller number of 11.8 million, the intensity was higher among renter households at 66%.

There were 10.4 million households who reported it was "very difficult" to pay the usual household expenses, or 7% of owner and renter households, broken down into 4.3 million homeowners and 6.1 million renter households. About 1 in 5 renter households could not make ends meet.

## Food Sufficiency Indicators Among Homeowner and Renter Households as of July 5, 2021

Indicator	Tenure	Number of renter or owner households	Percent of owner or renter household.
Households who who reported it was difficult (little, somewhat, very) to pay usual household expenses in the past 7 days	Homeowners	23,275,605	38%
	Renters	17,820,249	66%
	Total	41,095,854	46%
Households who who reported it was "very difficult" to pay usual household expenses in the past 7 days	Homeowners	4,280,767	7%
	Renters	6,083,174	22%
	Total	10,363,941	12%
Homeowners or renter households who are not current on mortgage payment or rent	Homeowners	2,667,970	7%
	Renters	3,963,261	16%
	Total	6,631,231	11%
Households who reported not having enough food ("sometimes" or "often") during past 7 days	Homeowners	3,135,095	5%
	Renters	5,012,878	18%
	Total	8,147,973	9%
Households who reported they "could not afford enough food" among households with children under 18 years old and who did not have enough food during the past 7 days	Homeowners	1,690,842	32%
	Renters	2,355,977	45%
	Total	4,046,819	39%
Households who got free groceries from a food pantry, church, or other place that offers free food in the past 7 days	Homeowners	2,674,316	4%
	Renters	3,220,282	12%
	Total	5,894,598	7%
Households who receive benefits from the Supplemental Nutrition Assistance Program	Homeowners	3,910,796	6%
	Renters	6,118,483	23%
	Total	10,029,279	11%

Source: NAR tabulation of US Census Bureau Household Pulse Survey June 23-July 5, 2021 (Week 33). The percent share excludes respondents that saw the question but did not select a category (-88) or that were not asked to report to the question so data was missing (-99).

Millions of struggling homeowners or renters have to make the difficult choice between paying rent or buying food. As of July 5, there were 6.6 million households who were not current on their mortgage payment or rent, of which there were 2.7 million homeowners and 3.9 million renter households. To date, these households have taken advantage of the forbearance extended by lenders and the moratorium on evictions. However, with the eviction moratorium and forbearance period set to expire on July 31, 2021 (as of this report), these homeowners and renters will need to begin paying mortgage or rent as well as missed previous payments.

Consequently, in the months to come, homeowner households will be faced with the dire trade-off between making timely mortgage payments to keep their home or cutting back on food expenditures.

As of July 5, there were 8.1 million households who did not have enough food to eat “sometimes” or “often,” or about one in 10 households. Of this, 3.1 million were homeowners and 5 million were renters. Nearly one in five renters did not have enough food to eat sometimes or often.

Households with children under 18 face a higher problem of food insufficiency because they can’t afford to buy enough food. There are 4 million households with children under 18 who don’t have enough food because they “can’t afford to have enough food.”

There were 5.9 million households who received free groceries from food pantries, churches, or other places that offered free food, or 7% of households. Both homeowner and renter households got free groceries, with 12% of renters receiving free groceries.

An important program that supplements the food budget of needy households is the SNAP. As of July 5, 10 million households received SNAP benefits, or 11% of households. There were 6 million renter households who received SNAP, nearly one in five renter households. Nearly 4 million homeowner households received SNAP benefits, or nearly one in twenty households.<sup>4</sup>

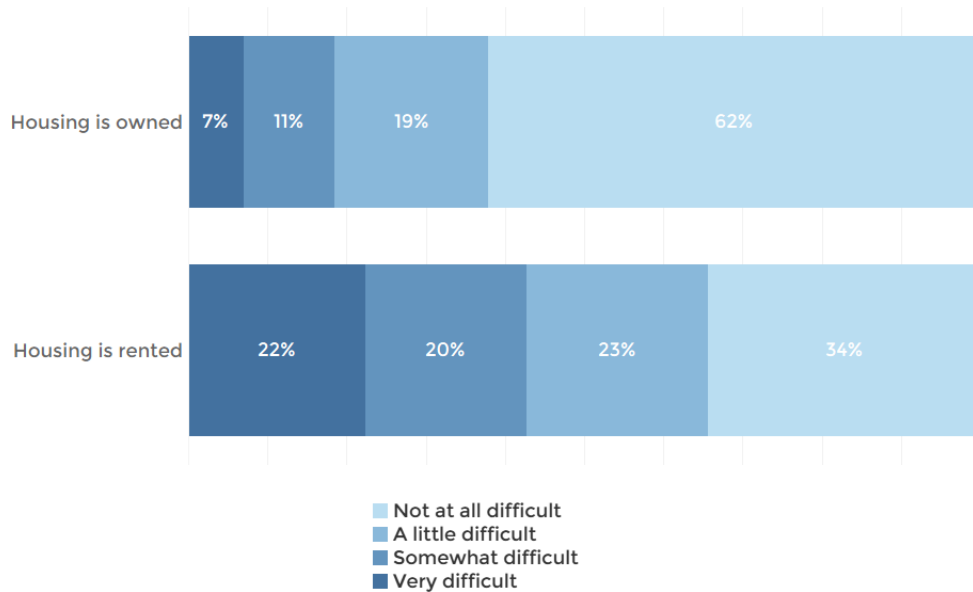
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<sup>4</sup> The Household Pulse Survey tabulations exclude respondents who did not answer the question (code -99), which gives a lower estimate of the number of households who received SNAP compared to the 2019 American Community Survey where 13.2 million households receive food stamps. However, both the Household Pulse Survey and the American Community Survey yield about the same share of households receiving food stamps, which is 11%.



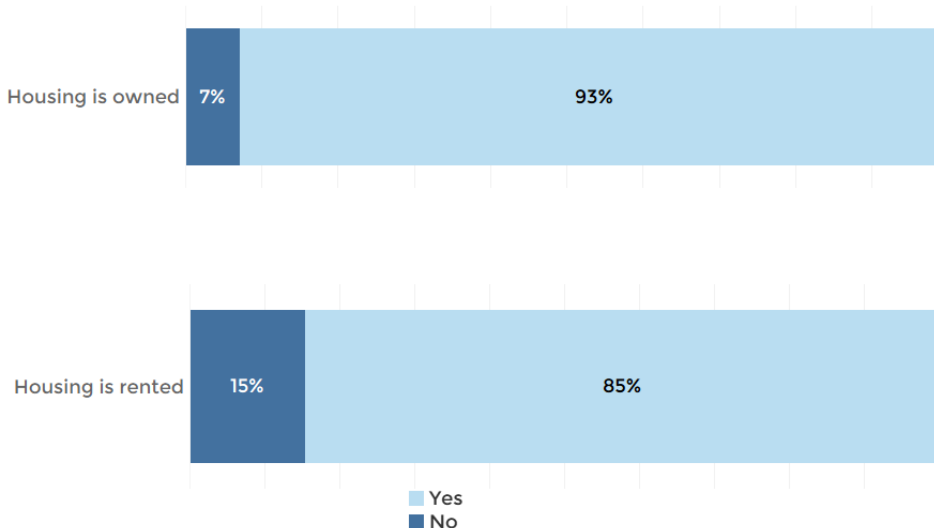
# Food Sufficiency Indicators Among Homeowners and Renters

Percent of households who had difficulty paying usual household expenses during past 7 days by tenure



Source: NAR tabulation of US Census Bureau Household Pulse Survey June 23-July 5 (Week 33).  
 Question 19a: In the last 7 days, how difficult has it been for your household to pay for usual household expenses, including but not limited to food, rent or mortgage, car payments, medical expenses, student loans, and so on? Select only one answer.

Percent of homeowner and renter households who are not caught up on rent or mortgage



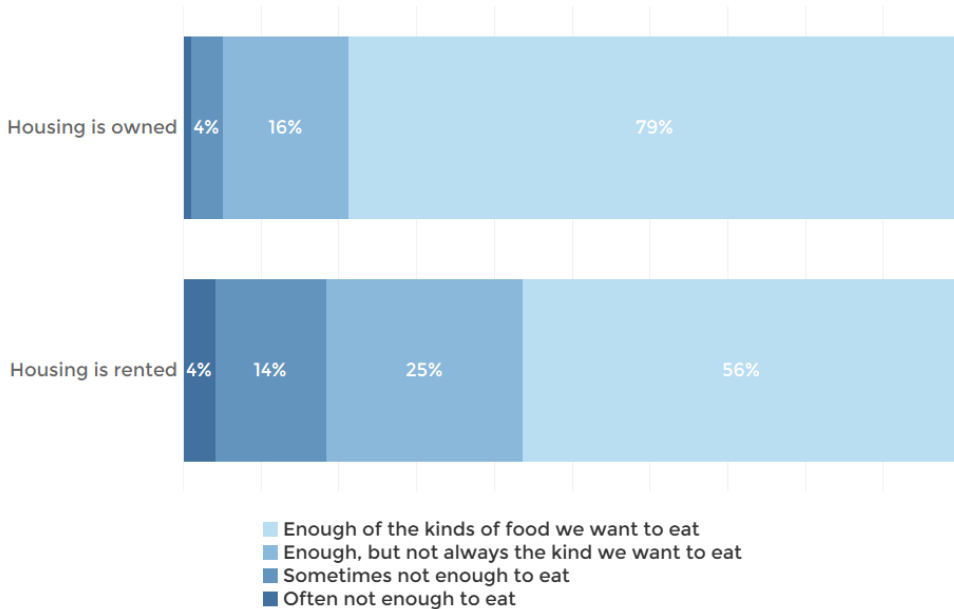
Source: NAR tabulation of US Census Bureau Household Pulse Survey June 23-July 5, 2021 (Week 33).

Q40b Is this household currently caught up on rent payments? Select only one answer.

Q40c Is this household currently caught up on mortgage payments? Select only one answer.

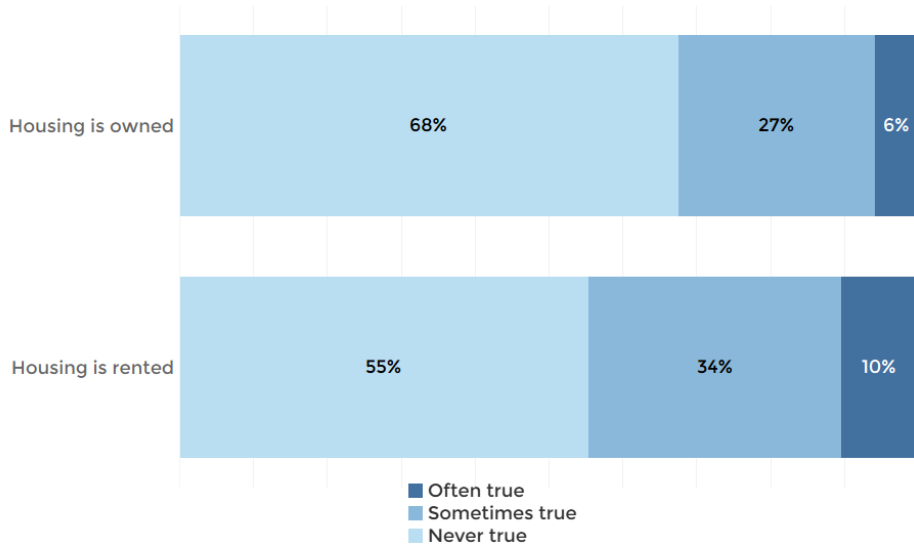
# Food Sufficiency Indicators Among Homeowners and Renters

Percent of households who did not have enough food during past 7 days by tenure



Source: NAR tabulation of US Census Bureau Household Pulse Survey June 23-July 5 (Week 33). Q24: Getting enough food can also be a problem for some people. In the last 7 days, which of these statements best describes the food eaten in your household? Select only one answer.

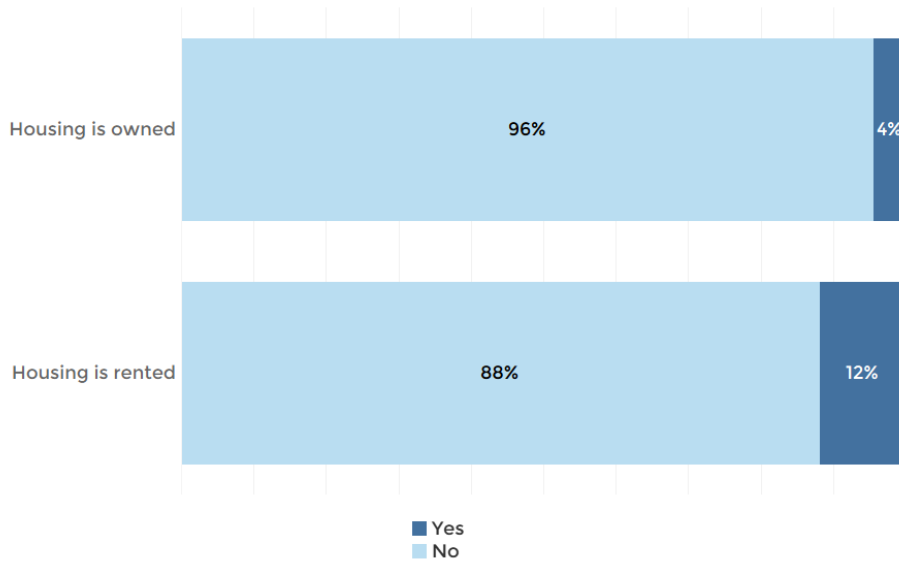
Percent of households who "could not afford enough food" among households with children under 18 years old and who reported they did not have enough food



Source: NAR tabulation of US Census Bureau Household Pulse Survey June 23-July 5 (Week 33). Q24a: Please indicate whether the next statement was often true, sometimes true, or never true in the last 7 days for the children living in your household who are under 18 years old. "The children were not eating enough because we just couldn't afford enough food."

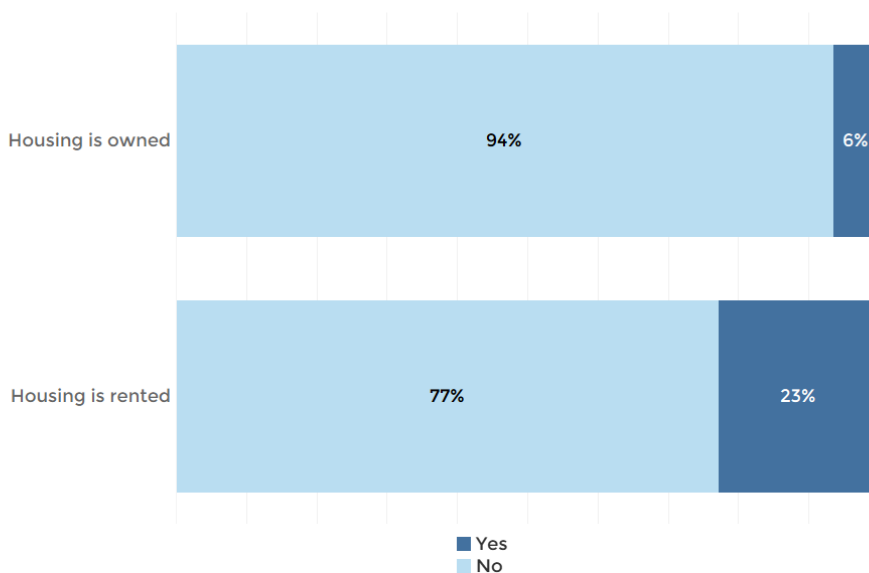
# Food Sufficiency Indicators Among Homeowners and Renters

Percent of households who got free groceries from a food pantry, church, or other place that offers free food in the past 7 days by tenure



Source: NAR tabulation of US Census Bureau Household Pulse Survey June 23-July 5 (Week 33). Q26: During the last 7 days, did you or anyone in your household get free groceries from a food pantry, food bank, church, or other place that provides free food? Select only one answer.

Percent of households who receive benefits from the Supplemental Nutrition Assistance Program by tenure



Source: NAR tabulation of US Census Bureau Household Pulse Survey June 23-July 5 (Week 33). Q27a: Do you or does anyone in your household receive benefits from the Supplemental Nutrition Assistance Program (SNAP) or the Food Stamp Program? Select only one answer

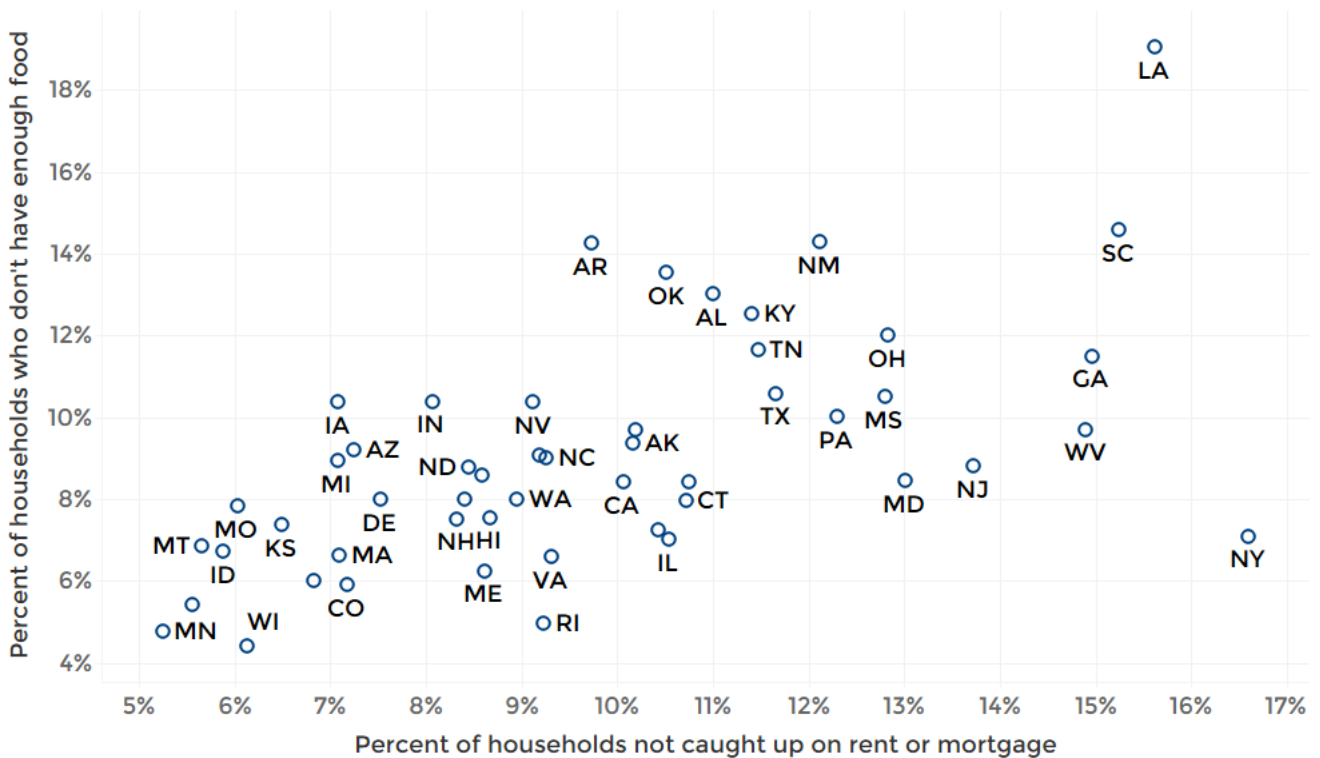
# Households Struggling to Pay Rent or Mortgage and Food Sufficiency at the State Level

In many states, households are struggling to pay the rent or mortgage and to put food on the table. As shown in the scatterplot, there is a positive correlation between the fraction of households who are not caught up on rent or mortgage and the fraction of households who don't have enough to eat. This means that households in several states are struggling to both keep the roof over their head and to put food on the table.

The states where households are struggling in trying to pay their rent/mortgage and having enough food are in the upper right part of the scatterplot: Louisiana, South Carolina, and Georgia.

The states with the highest fraction of households who don't have enough food are mostly located in the southern part of the United States: Louisiana (19%), South Carolina (15%), Arkansas (14%), New Mexico (14%), Oklahoma (14%), Alabama (13%), Kentucky (13%), Georgia (12%), Tennessee (12%), and Ohio (12%).

## Households who are not caught up on rent or mortgage are likely to not have enough food

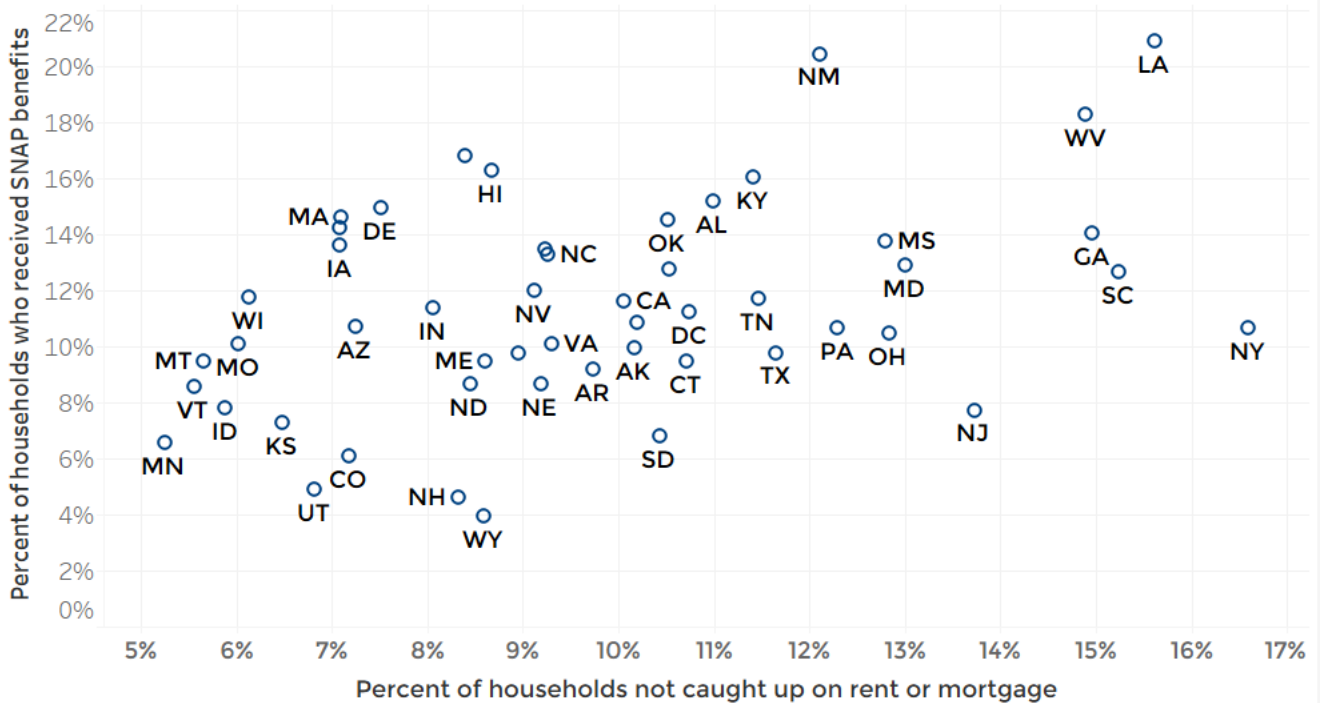


Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

Struggling households are making use of SNAP and free groceries to supplement their income or put food on the table. The scatterplot below shows the positive association between the share of households who are not caught up on rent or mortgage and the fraction of households who obtain SNAP benefits to supplement their food budget. The states with the highest share of households who were struggling to pay mortgage or rent and that obtained SNAP benefits to supplement their food budgets were Louisiana and West Virginia. States like Mississippi and Maryland also have a high share of struggling renters or homeowners but the fraction of households receiving SNAP is relatively modest compared to Louisiana.

In the case of New York, one reason could be that households are able to have access to a lot of free groceries, as seen on the next chart.

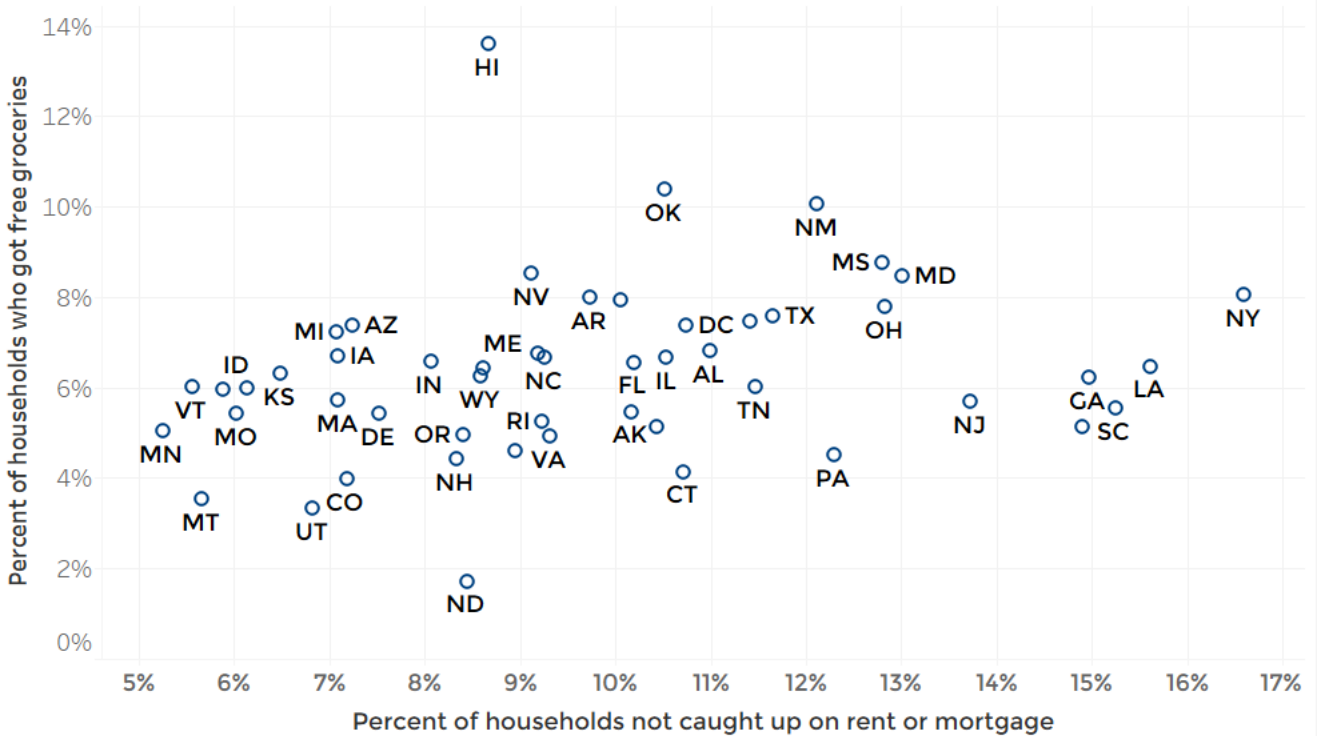
## Households who are not caught up on rent or mortgage are likely to avail of Supplemental Nutrition Assistance Program benefits



Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

Households also obtained free groceries to supplement their food needs. The scatterplot below shows the positive association between the share of households who are not caught up on rent or mortgage and the fraction of households who obtained free groceries from churches or places that provided free food. New York, Louisiana, Georgia, South Carolina and New Jersey have a high fraction of renters or homeowners who are not current on rent and a high fraction of households who availed themselves of free groceries to help meet their food needs.

## Households who are not caught up on rent or mortgage are likely to avail of free groceries



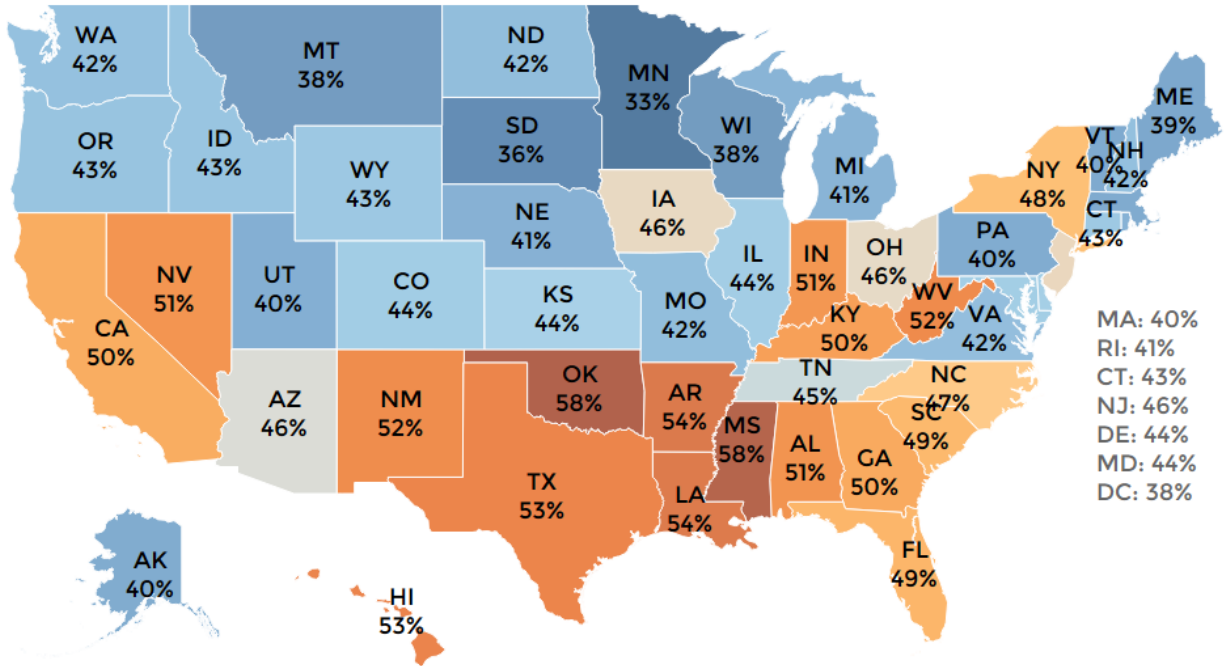
Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

## Number of households with housing and food spending difficulties as of July 5, 2021

State	Difficulty paying usual household expenses	Not current on mortgage payment or rent	Don't have enough food "sometimes" or "often"	Could not afford to buy more food	Obtained free food	Obtained SNAP benefits
<b>Grand Total</b>	<b>41,095,855</b>	<b>6,631,232</b>	<b>8,147,973</b>	<b>4,046,819</b>	<b>5,894,598</b>	<b>10,029,279</b>
Alabama	694,807	100,930	176,072	79,201	92,078	203,343
Alaska	77,582	13,234	18,228	8,653	10,679	19,366
Arizona	932,410	106,404	186,443	78,761	149,513	214,994
Arkansas	457,917	54,955	119,443	61,817	67,180	76,669
California	4,632,735	732,453	785,992	583,907	739,530	1,075,108
Colorado	744,230	93,989	101,276	47,204	68,177	103,528
Connecticut	424,174	81,971	78,596	50,056	40,699	92,846
Delaware	120,857	14,383	22,149	7,823	14,999	40,778
District of Columbia	87,832	20,890	19,609	8,309	17,207	25,500
Florida	2,704,346	379,525	536,221	229,222	363,098	596,041
Georgia	1,349,349	306,407	310,807	213,030	168,467	377,917
Hawaii	192,982	24,337	27,653	33,221	49,756	59,234
Idaho	222,948	21,454	35,137	19,491	31,172	40,652
Illinois	1,437,483	249,933	231,467	111,454	219,732	413,658
Indiana	954,438	105,762	193,781	80,239	122,729	210,633
Iowa	441,482	47,653	99,270	21,966	63,878	128,794
Kansas	379,646	39,252	63,580	36,562	54,325	61,614
Kentucky	638,930	100,315	158,367	66,079	94,091	202,813
Louisiana	631,826	126,248	225,353	90,528	76,698	246,168
Maine	172,800	24,475	27,536	7,035	28,120	41,240
Maryland	702,258	159,154	136,347	121,183	136,238	205,924
Massachusetts	757,522	98,169	126,609	61,224	109,463	276,873
Michigan	1,150,970	140,747	250,995	109,387	202,369	396,018
Minnesota	574,088	62,209	81,792	45,767	86,642	111,645
Mississippi	465,716	62,254	84,250	55,348	70,039	109,672
Missouri	740,396	73,894	138,997	55,650	95,951	176,527
Montana	127,751	12,788	23,362	8,705	11,947	31,994
Nebraska	230,523	35,005	51,831	35,957	38,479	48,854
Nevada	422,193	59,642	85,236	59,079	70,384	98,329
New Hampshire	165,081	24,119	29,559	7,769	17,330	18,079
New Jersey	1,025,134	224,883	194,106	102,452	125,961	169,681
New Mexico	310,552	51,410	85,372	39,575	60,084	120,336
New York	2,522,919	612,118	372,744	180,868	423,109	552,725
North Carolina	1,368,382	195,074	262,259	145,817	194,338	384,097
North Dakota	102,950	14,039	21,593	9,161	4,211	21,024
North Carolina	1,368,382	195,074	262,259	145,817	194,338	384,097
North Dakota	102,950	14,039	21,593	9,161	4,211	21,024
Ohio	1,560,197	291,143	405,341	211,360	262,876	350,756
Oklahoma	641,070	81,692	148,806	46,374	113,813	158,082
Oregon	540,107	81,004	101,611	38,034	62,860	211,571
Pennsylvania	1,490,524	309,465	374,778	138,492	169,168	392,422
Rhode Island	113,515	19,777	13,833	5,808	14,664	36,938
South Carolina	701,673	152,385	210,534	75,986	79,849	177,923
South Dakota	96,245	18,872	19,471	20,660	13,730	18,233
Tennessee	852,089	147,638	217,073	60,798	112,365	217,285
Texas	3,759,314	561,776	752,196	343,193	541,690	689,288
Utah	313,608	40,842	46,687	30,402	25,873	37,757
Vermont	83,906	8,405	11,494	6,498	12,727	18,062
Virginia	998,316	162,810	156,979	67,546	116,996	238,057
Washington	962,116	150,813	182,534	74,906	105,241	221,551
West Virginia	272,457	47,953	50,856	12,537	26,878	94,459
Wisconsin	671,168	76,587	78,841	36,974	106,322	207,450
Wyoming	74,343	9,994	14,907	4,753	10,872	6,772

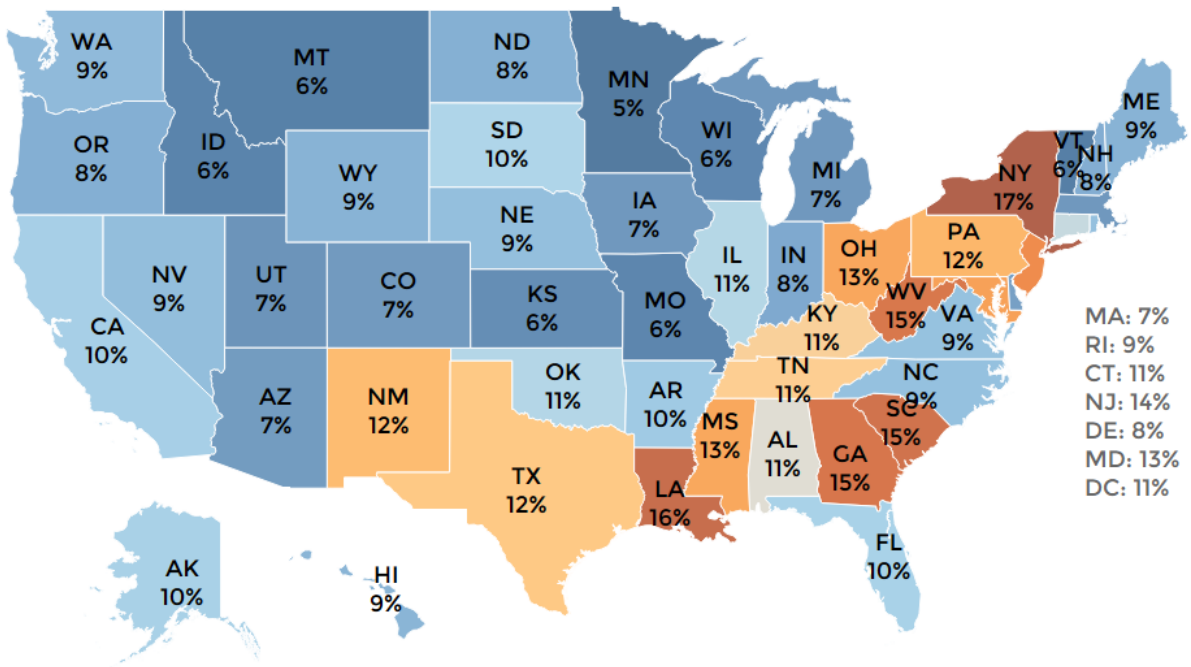
Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

# Percent of households who had difficulty paying usual household expenses during past 7 days as of July 5, 2021 (46% nationally)



Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

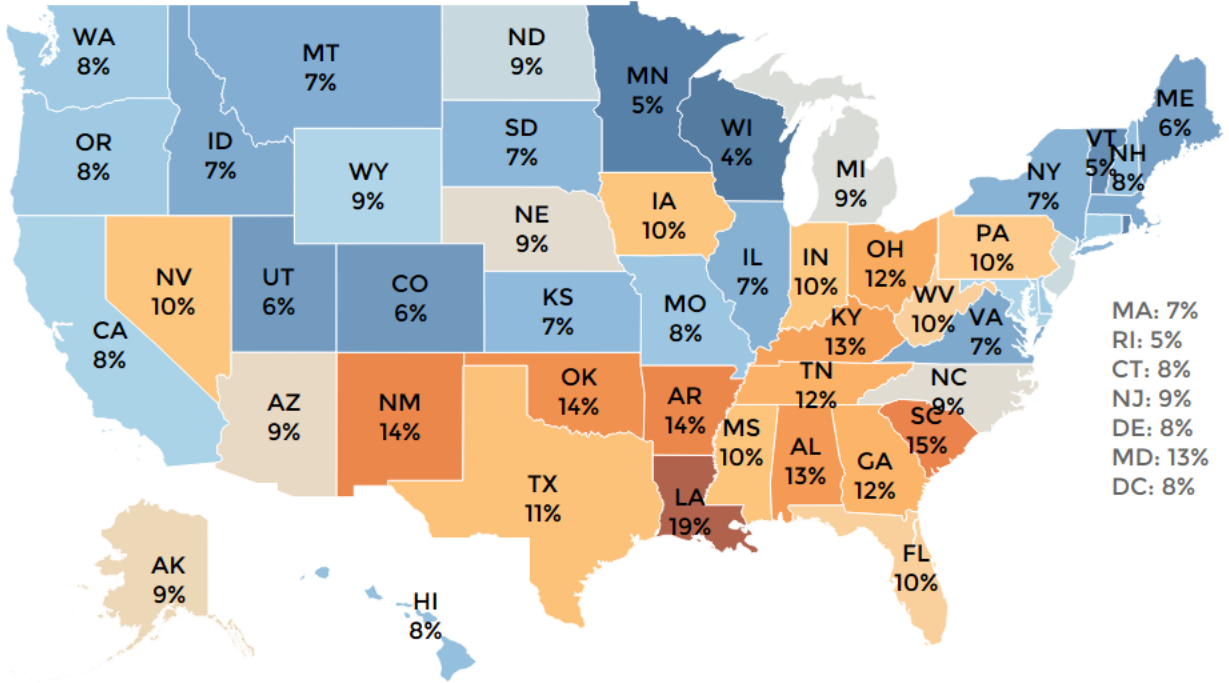
# Percent of owner and renter households who are not caught up on mortgage payment or rent as of July 5, 2021 (11% nationally)



Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

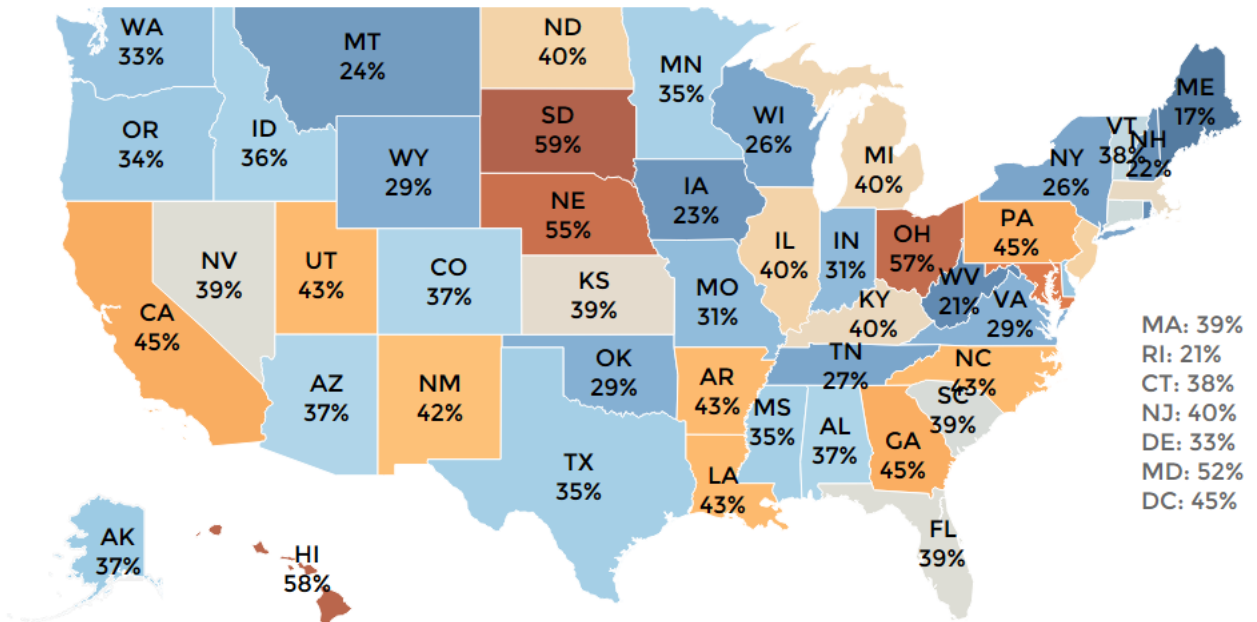


# Percent of households who did not have enough to eat in the past 7 days as of July 5, 2021 (9% nationally)



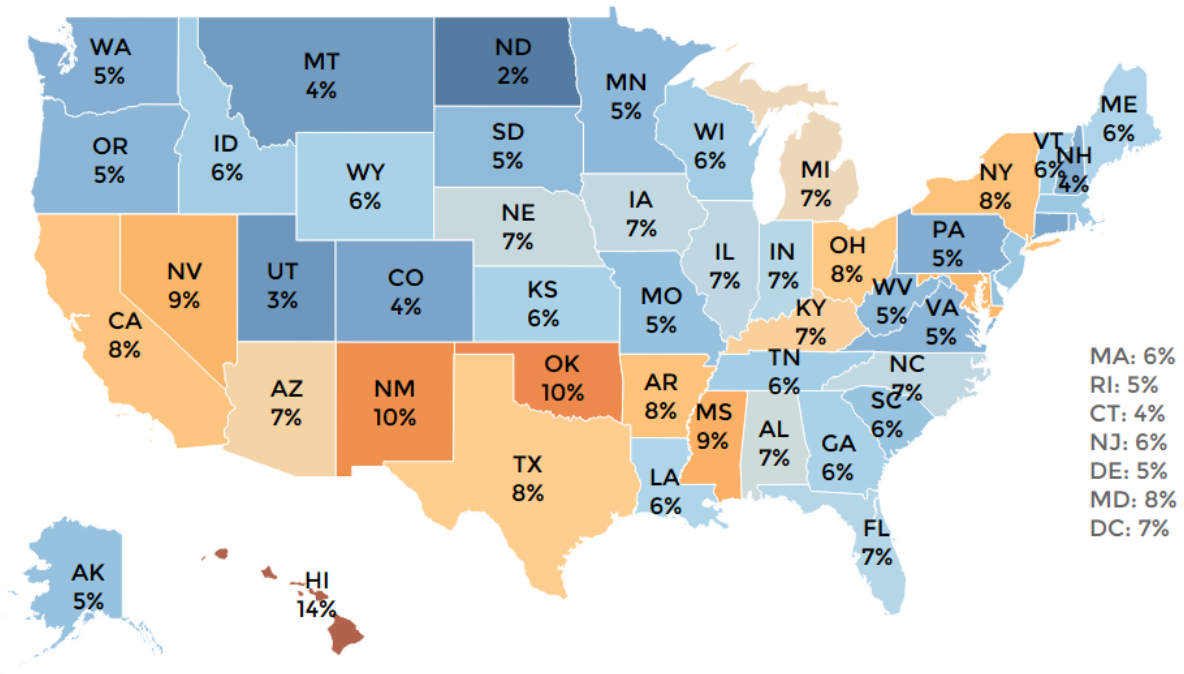
Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

# Percent of households who "could not afford enough food" among households with children under 18 years old and who did not have enough food to eat as of July 5, 2021 (39% nationally)



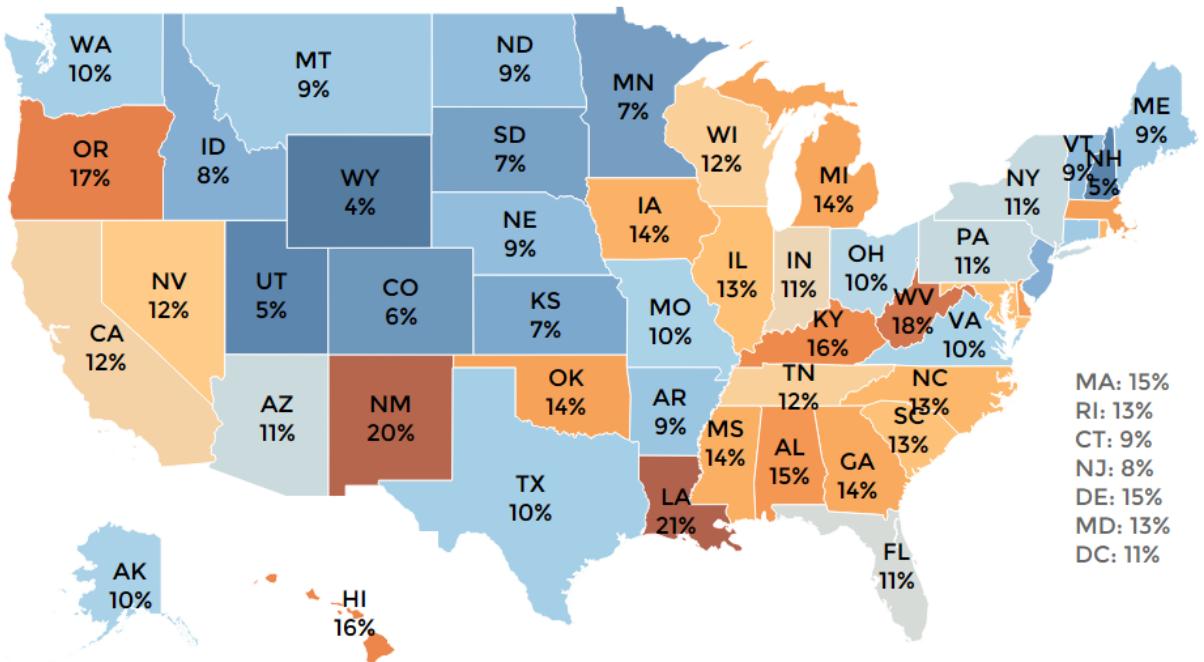
Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

## Percent of households who got free groceries from a food pantry, church, etc. in the past 7 days as of July 5, 2021 (7% nationally)



Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

## Percent of households who received Supplemental Nutrition Assistance Program benefits as of July 5, 2021 (11% nationally)



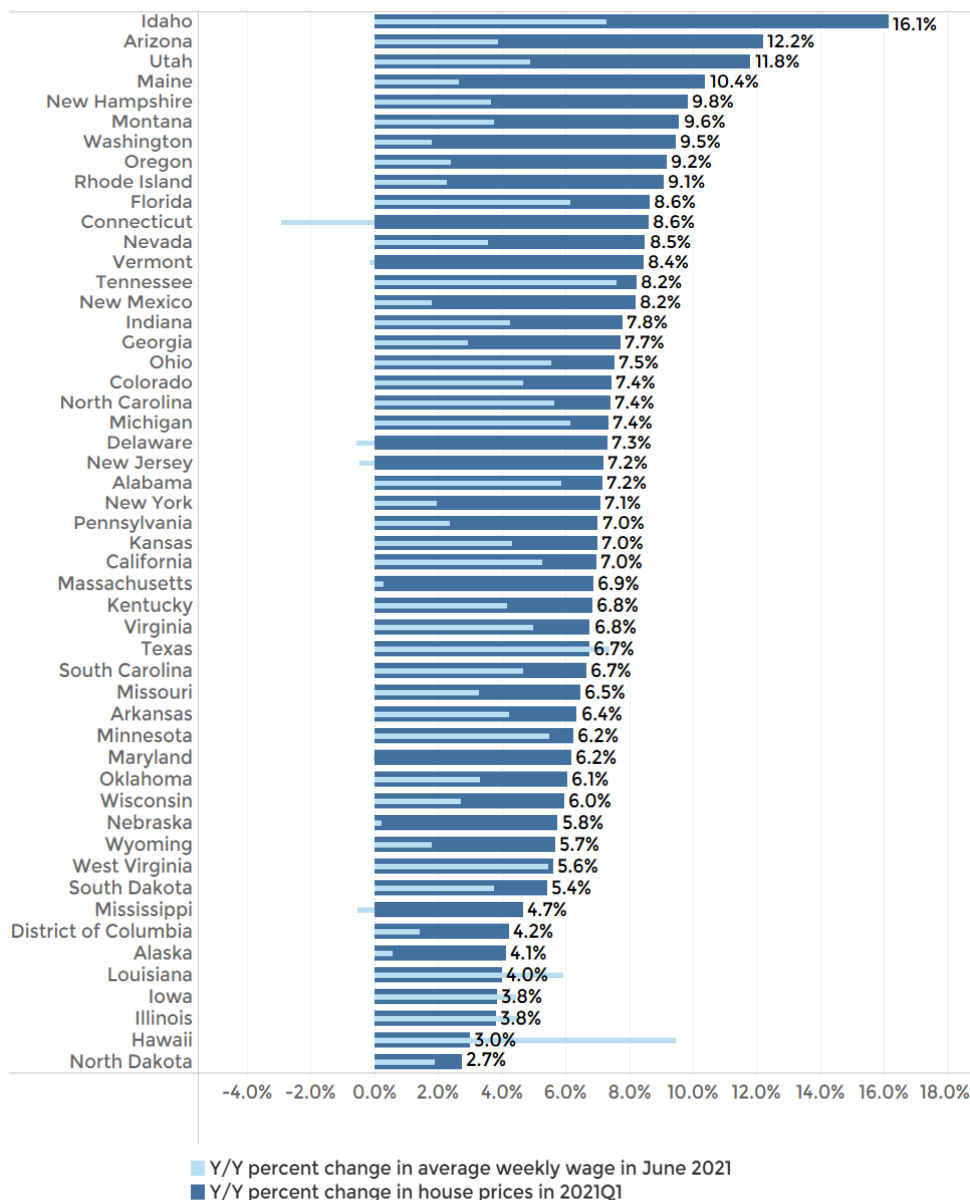
Source: NAR tabulation of US Census Bureau Household Pulse Survey, June 23-July 5, 2021 (Week 33)

# Home Prices and Rent Growth Outpace Wage Growth

In many states, rents are rising faster than wages, making it more challenging for renters to pay rent and put food on the table. In 45 states and in the District of Columbia, house prices rose faster on a year-over-year basis (as of first quarter of 2021) compared to the growth in the average weekly wages as of June 2021.

Rising home prices not only impact the ability of buyers to enter homeownership, but it also often means higher taxes which further erodes a household's budget. This can put families at the edge of affordability, and more at risk for food insecurity.

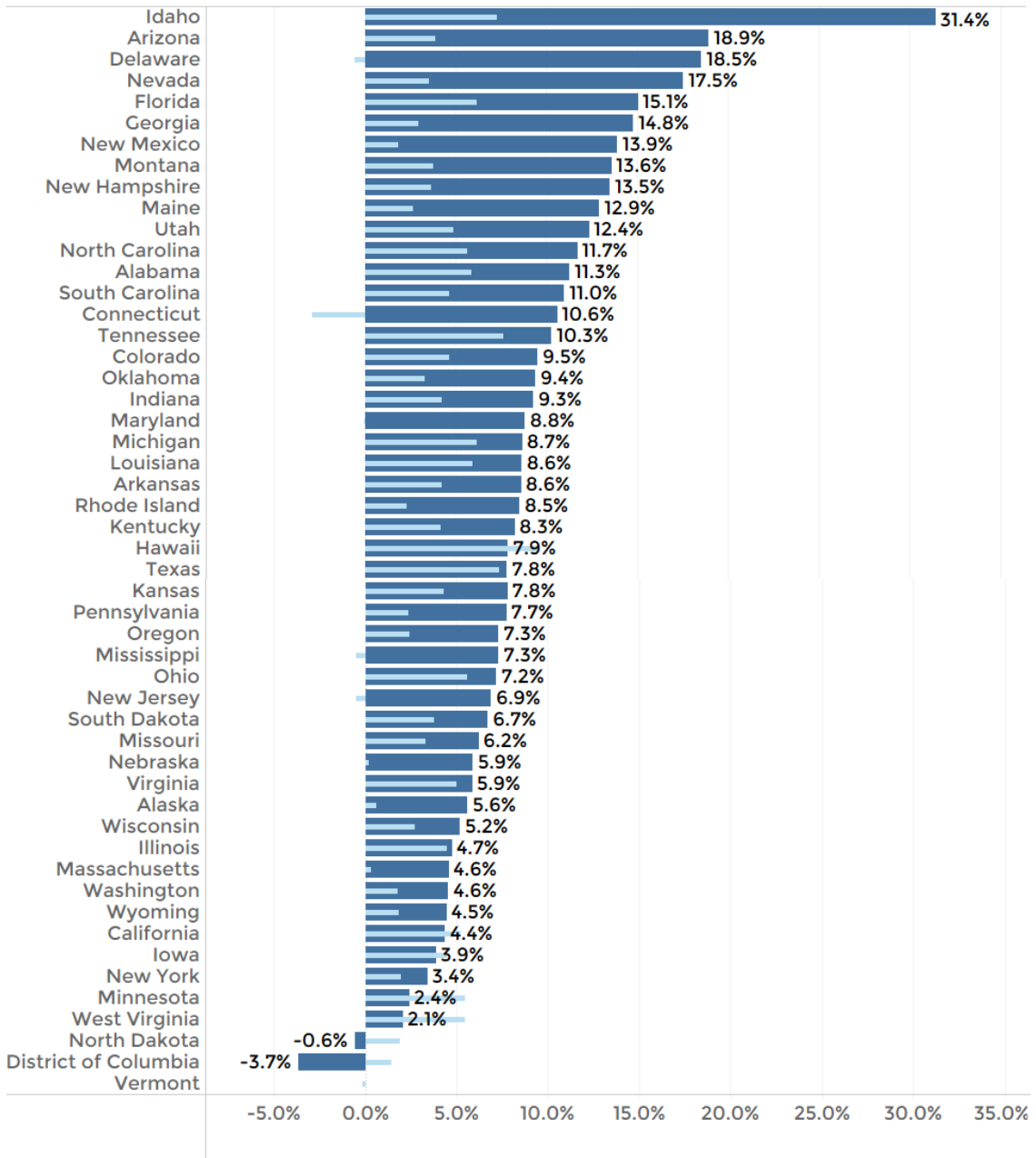
### Year-over-year Percent Change in House Prices and Wages in June 2021



Sources: NAR analysis of FHFA House Price Index and Bureau of Labor Statistics average weekly wages

In 42 states and in the District of Columbia, rents for 2-bedroom apartments rose faster on a year-over-year basis as of June 2021 compared to the growth in the average weekly wages over the same period. Indications are rents are continuing to rise and this pressure will put added stress on families to find an affordable rental unit and have enough funds to meet other household needs.

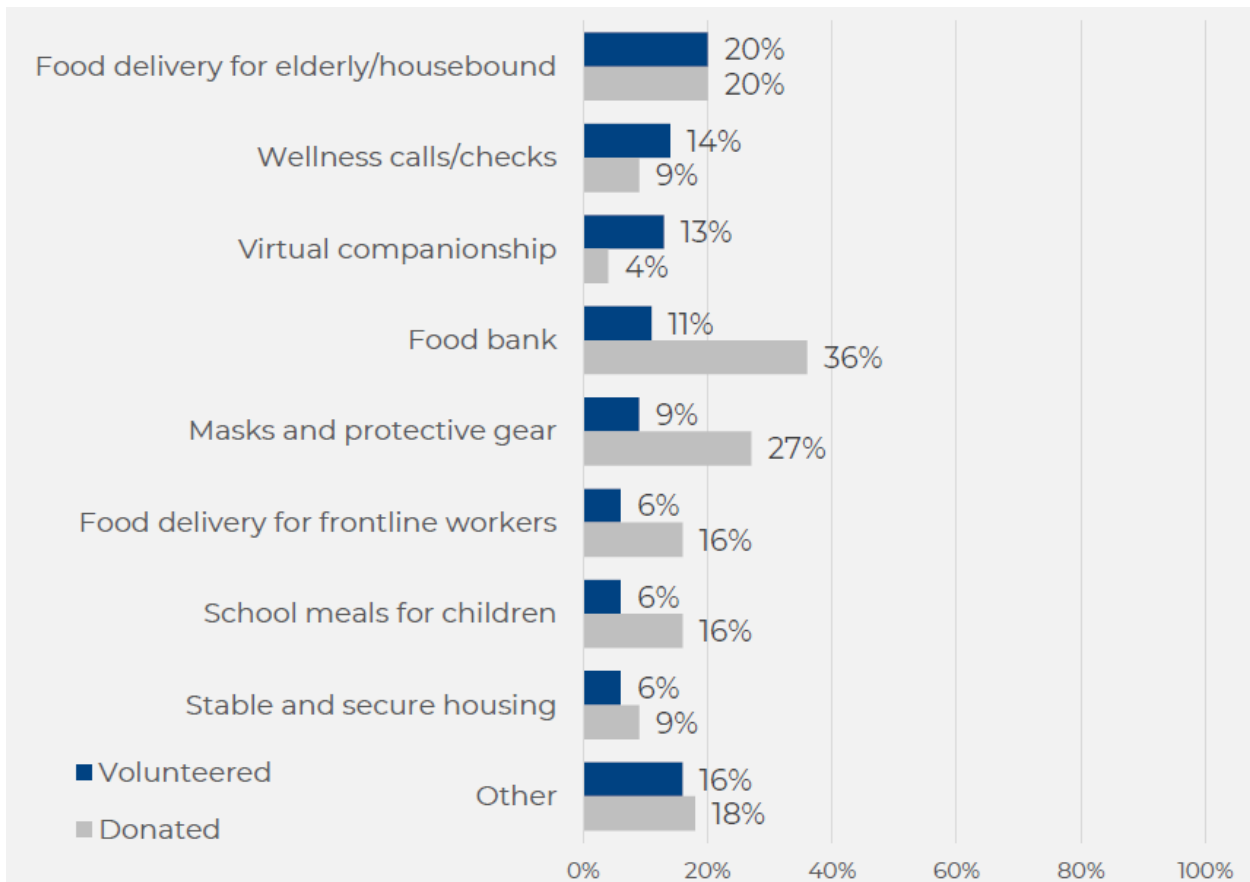
## Year-over-year Percent Change in 2-Bedroom Apartment Rent and Wages in June 2021



Sources: NAR analysis of ApartmentList.com, Bureau of Labor Statistics average weekly wages

## What Are REALTORS® and NAR Doing to Combat the Issue

The issue of food insecurity is an important issue and one that is intertwined with stable housing. The welfare of the community is a topic with which REALTORS® are very familiar. NAR members volunteer at three times the rate of the typical American—the 2020 CARE: Community Aid and Real Estate report found 67% of REALTORS® volunteer in their community, while 23% of Americans volunteer according to the American Community Survey. During COVID-19, food security was a top concern for members. Among those who donated, 36% gave to food banks, 20% gave to food delivery for elderly/housebound individuals, 16% gave to food delivery for frontline workers, and 16% gave to school meals for children. Among those who volunteered, 20% gave their time to provide food delivery for elderly/housebound, 11% at food banks, 16% volunteered providing food delivery for frontline workers, and 16% volunteered providing school meals for children.



Source: 2020 CARE: Community Aid and Real Estate

## What Are REALTORS® and NAR Doing to Combat the Issue

In June of 2021, the National Association of REALTORS® also partnered with the Food Recovery Network, a national nonprofit fighting food waste and hunger. The partnership ensures events are Food Recovery Verified to recover food from events and connect it with those in need. For more on NAR's partnership with the Food Recovery Network, read more <https://www.nar.realtor/nar-food-recovery-network-frn-partnership-faq>





The National Association of REALTORS® is America's largest trade association, representing more than 1.4 million members, including NAR's institutes, societies and councils, involved in all aspects of the real estate industry. NAR membership includes brokers, salespeople, property managers, appraisers, counselors and others engaged in both residential and commercial real estate. The term REALTOR® is a registered collective membership mark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict Code of Ethics. Working for America's property owners, the National Association provides a facility for professional development, research and exchange of information among its members and to the public and government for the purpose of preserving the free enterprise system and the right to own real property.

## **NATIONAL ASSOCIATION OF REALTORS® RESEARCH GROUP**

The Mission of the NATIONAL ASSOCIATION OF REALTORS® Research Group is to produce timely, data driven market analysis and authoritative business intelligence to serve members, and inform consumers, policymakers and the media in a professional and accessible manner.

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