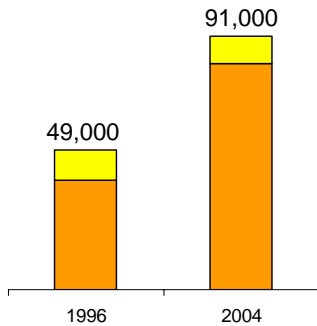




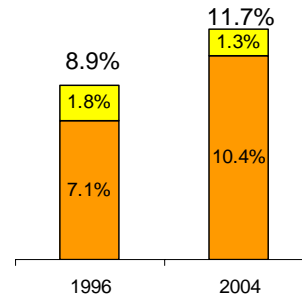
Housing Challenges Facing Working Families in the Atlanta, GA Metropolitan Area

The Number of Working Families with Critical Housing Needs in the Atlanta Area Increased Substantially from 1996 to 2004. The Rate of Critical Housing Needs Also Increased.

Number with Critical Housing Needs



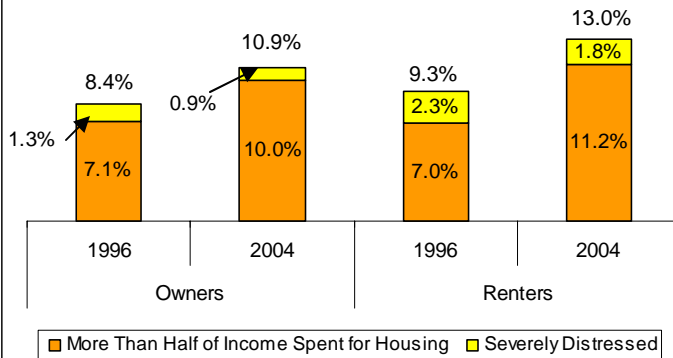
Rate of Critical Housing Needs



More than half of income spent for housing

Severely distressed housing

For Working Families in Atlanta, Critical Housing Needs Rose Among Both Owners and Renters



Atlanta Compared to Other Metros

-- In 2004, 11.7% of working families had critical housing needs, less than the national average of 13.1% in 2005.

-- Atlanta is tied with Portland, OR for the 12th highest incidence of critical housing needs among working families of the 31 areas studied.

Learn more in *The Housing Landscape for America's Working Families 2007*:

www.nhc.org/housing/landscape2007

Definitions:

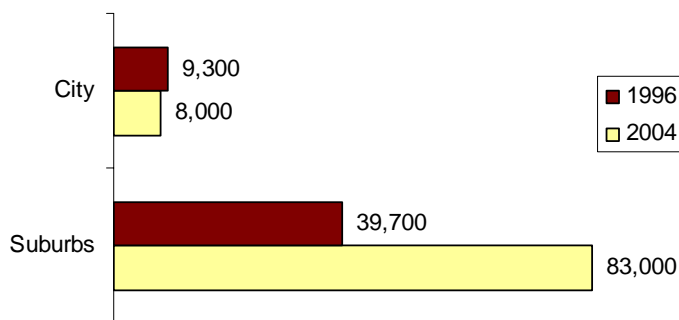
Working families are those who work the equivalent of a full-time job and earn at least the annual minimum wage (\$10,712 in 2004) but no more than 120 percent of the area median income.

Critical housing needs are defined as living in severely distressed housing and/or spending more than half of household income on housing.

The **Atlanta metropolitan area** is defined as Barrow, Bartow, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Rockdale, Spalding, and Walton Counties, GA, according to the U.S. Department of Housing and Urban Development.

The Atlanta **area median income** in 2004 was \$69,000.

The Number of Working Families with Critical Housing Needs Doubled in the Suburbs, but Dropped Slightly in the City



Portrait of Atlanta's Working Families with Critical Housing Needs, 2004

The majority rely on just one wage earner.

- 1 wage earner: 76.4%
- 2 wage earners: 20.9%
- 3 or more wage earners: 2.7%

They are more likely to be owners than renters.

- Owners: 56.9%
- Renters: 43.2%

They are more likely to be single mothers than other Atlanta households.

Working Families with Critical Needs

- Couple with children: 27.0%
- Single female with children: 19.5%
- Single-person household: 27.2%
- More than one person, no children: 26.4%

All Households¹

- Couple with children: 26.0%
- Single female with children: 9.7%
- Single-person household: 27.0%
- More than one person, no children: 37.4%

They are more likely to be racial or ethnic minorities than the overall population of Atlanta.

Working Families with Critical Needs

- Non-Hispanic White: 39.6%
- Non-Hispanic Black: 45.5%
- Hispanic: 10.5%
- Other: 4.4%

All Households²

- Non-Hispanic White: 59.4%
- Non-Hispanic Black: 31.0%
- Hispanic: 6.4%
- Other: 3.6%

They often have very low incomes.

- 66.8 percent have incomes less than 50% of area median (\$10,712 to \$34,500).
- 25.8 percent have incomes between 51% and 80% of area median (\$34,501 to \$55,200).
- 7.4 percent have incomes between 81% and 120% of area median (\$55,201 to \$82,800).

Compared to working families without critical housing needs, those with critical needs have, in general, both higher housing costs and lower incomes.

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
No Critical Needs	\$44,213	\$8,800	\$10,300
Critical Needs	\$26,085	\$9,900	\$17,500

¹ Statistics on the household composition for the general population of Atlanta come from the 2004 American Community Survey. The definition of the Atlanta MSA used by the ACS includes two counties not included in the AHS definition (Carroll and Pickens Counties, GA).

² For the general population of Atlanta, Hispanics may fall within both the Hispanic category and the Other category; therefore, these percentages do not add up to 100 percent.

Sources

American Housing Survey for Atlanta, GA, 1996 and 2004; American Housing Survey, 2005; American Community Survey for Atlanta, GA, 2004. This fact sheet is based on most recent metro level data available from the US Census Bureau.