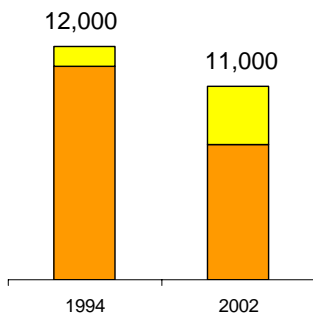




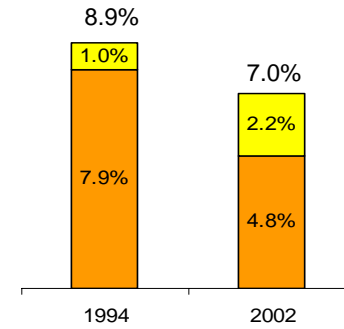
# Housing Challenges Facing Working Families in the Buffalo, NY Metropolitan Area

**The Number of Working Families with Critical Housing Needs in the Buffalo Area Dropped Between 1994 and 2002. The Rate of Critical Needs Also Dropped.**

Number with Critical Housing Needs



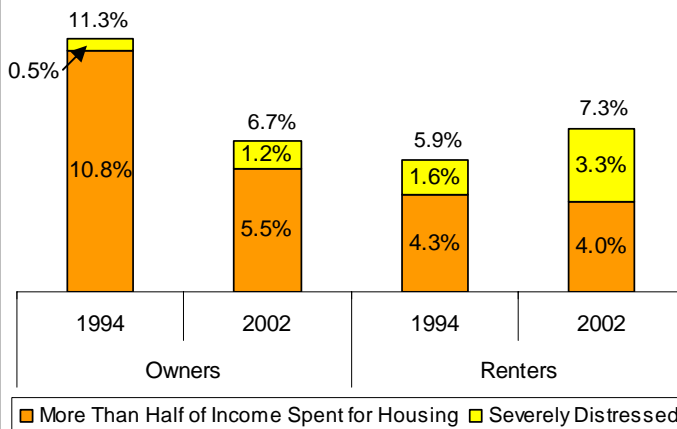
Rate of Critical Housing Needs



More than half of income spent for housing

Severely distressed housing

**For Working Families in Buffalo, Critical Needs Fell Substantially Among Owners but Rose Among Renters**



## Buffalo Compared to Other Metros

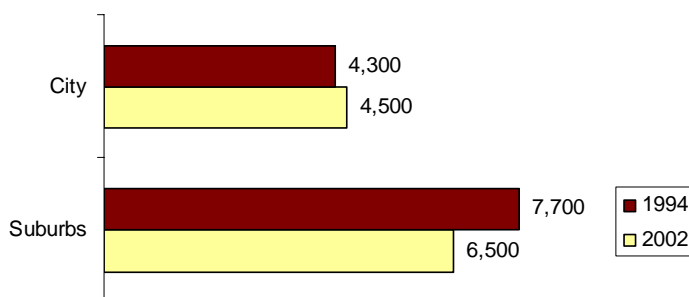
-- In 2002, 7.0% of working families had critical housing needs, below the national average of 11.7% in 2003.

-- Buffalo had the 3<sup>rd</sup> lowest 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](http://www.nhc.org/housing/landscape2007)

**The Number of Working Families with Critical Needs Stayed the Same in the City and Decreased Moderately in the Suburbs**



## Definitions:

**Working families** are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2002) 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 **Buffalo metropolitan area** is defined as Niagara and Erie Counties, New York, according to the U.S. Department of Housing and Urban Development.

The Buffalo **area median income** in 2002 was \$50,800.

## Portrait of Buffalo's Working Families with Critical Housing Needs, 2002

### The majority rely on just one wage earner.

- 1 wage earner: 64.4%
- 2 wage earners: 32.0%
- 3 or more wage earners: 3.6%

### There are more likely to be homeowners than renters.

- Owners: 52.1%
- Renters: 47.9%

### They are more likely to have children than other Buffalo households.

#### Working Families with Critical Needs

- Couple with children: 28.2%
- Single female with children: 15.2%
- Single-person household: 24.8%
- More than one person, no children: 31.8%

#### All Households<sup>1</sup>

- Couple with children: 22.1%
- Single female with children: 6.9%
- Single-person household: 31.7%
- More than one person, no children: 39.3%

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

#### Working Families with Critical Needs

- Non-Hispanic White: 64.1%
- Non-Hispanic Black: 26.1%
- Hispanic: 6.9%
- Other: 2.9%

#### All Households<sup>2</sup>

- Non-Hispanic White: 84.7%
- Black: 10.9%
- Hispanic: 2.5%
- Other: 2.9%

### Fewer than half have very low incomes.

- 47.6 percent have incomes less than 50% of area median (\$10,712 to \$25,400).
- 28.4 percent have incomes between 51% and 80% of area median (\$25,401 to \$40,640).
- 23.9 percent have incomes between 81% and 120% of area median (\$40,641 to \$60,960).

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

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
<b>No Critical Needs</b>	\$33,600	\$6,200	\$8,600
<b>Critical Needs</b>	\$22,200	\$7,200	\$15,200

<sup>1</sup> Statistics on the household composition for the general population of Buffalo come from the 2002 American Community Survey.

<sup>2</sup> Race is self-reported. For the general population of Buffalo, Hispanics may fall within both the Hispanic category and the Black and Other categories; therefore, these percentages do not add up to 100 percent.

### Sources

American Housing Survey for Buffalo, NY, 1994 and 2002; American Housing Survey, 2003; American Community Survey for Buffalo, NY, 2002. This fact sheet is based on most recent metro level data available from the US Census Bureau.