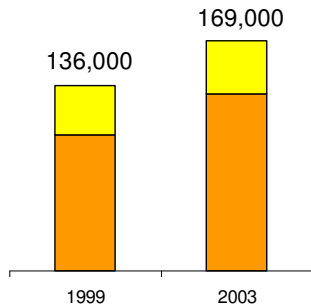




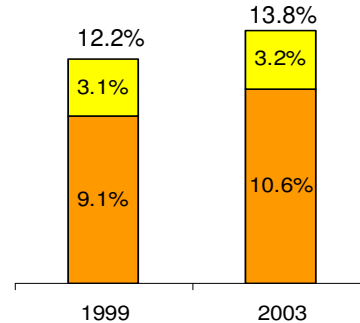
Housing Challenges Facing Working Families in the Chicago, IL Metropolitan Area

The Number of Working Families in the Chicago Area with Critical Housing Needs Increased Between 1999 and 2003. The Rate of Housing Problems Among Working Families Also Rose.

Number with Critical Housing Needs



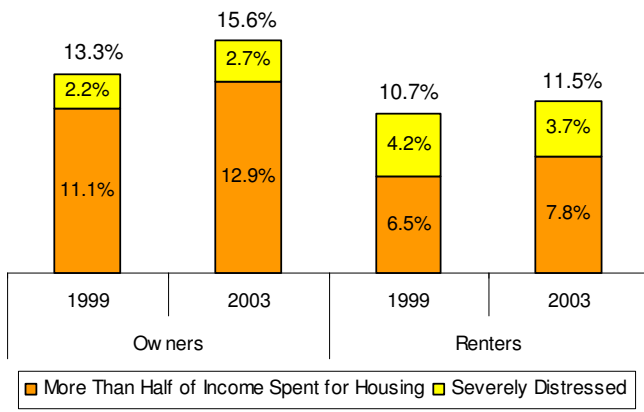
Rate of Critical Housing Needs



More than half of income spent for housing

Severely distressed housing

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



Chicago Compared to Other Metros

-- In 2003, 13.8% of working families had critical housing needs, above the national average of 11.7% in 2003.

-- Chicago had the 10th 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:

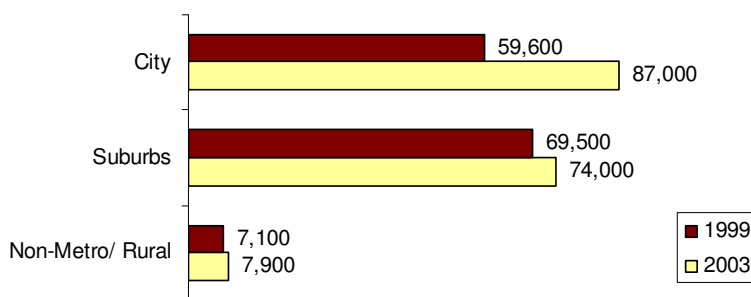
Working families are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2003) but no more than 120 percent of the area median income.

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

The **Chicago metropolitan area** is defined as Cook, Dupage, Grundy, Kane, Kendall, Lake, McHenry, and Will Counties, IL, according to the U.S. Department of Housing and Urban Development.

The Chicago **area median income** in 2003 was \$68,700.

The Number of Working Families with Critical Housing Needs Increased Substantially in the City, But Also Rose in the Suburbs and Rural Areas



Portrait of Chicago's Working Families with Critical Housing Needs, 2003

The majority rely on just one wage earner.

- 1 wage earner: 60.0%
- 2 wage earners: 34.5%
- 3 or more wage earners: 5.4%

They are more likely to be homeowners than renters.

- Owners: 62.8%
- Renters: 37.2%

They are more likely to have children than other Chicago households.

<u>Working Families with Critical Needs</u>	<u>All Households¹</u>
• Couple with children: 31.5%	• Couple with children: 26.9%
• Single female with children: 14.6%	• Single female with children: 7.3%
• Single-person household: 27.0%	• Single-person household: 27.3%
• More than one person, no children: 27.0%	• More than one person, no children: 38.4%

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

<u>Working Families with Critical Needs</u>	<u>All Households²</u>
• Non-Hispanic White: 56.9%	• Non-Hispanic White: 63.3%
• Non-Hispanic Black: 19.7%	• Non-Hispanic Black: 17.4%
• Hispanic: 17.1%	• Hispanic: 14.5%
• Other: 6.4%	• Other: 5.3%

They often have very low incomes.

- 52.0 percent have incomes less than 50% of area median (\$10,712 to \$34,350).
- 29.2 percent have incomes between 51% and 80% of area median (\$34,351 to \$54,960).
- 18.8 percent have incomes between 81% and 120% of area median (\$54,961 to \$82,440).

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

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
No Critical Needs	\$44,000	\$8,800	\$12,400
Critical Needs	\$28,000	\$9,600	\$21,100

¹ Statistics on the household composition for the general population of Chicago come from the 2003 American Community Survey. The definition of the Chicago MSA used by the ACS includes one county not included in the AHS definition (DeKalb County, IL).

² Race is self-reported. For the general population of Chicago, 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 Chicago, IL, 1994 and 2003; American Housing Survey, 2003; American Community Survey for Chicago, IL, 2003. This fact sheet is based on most recent metro level data available from the US Census Bureau.