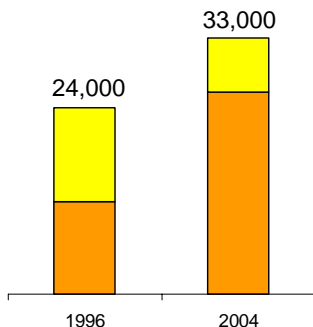




Housing Challenges Facing Working Families in the Cleveland, OH Metropolitan Area

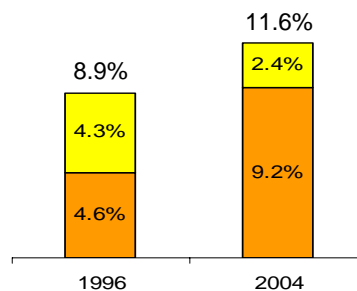
The Number of Working Families in the Cleveland Area with Critical Housing Needs Rose from 1996 to 2004. The Rate of Housing Problems Among Working Families Also Rose.

Number with Critical Housing Needs



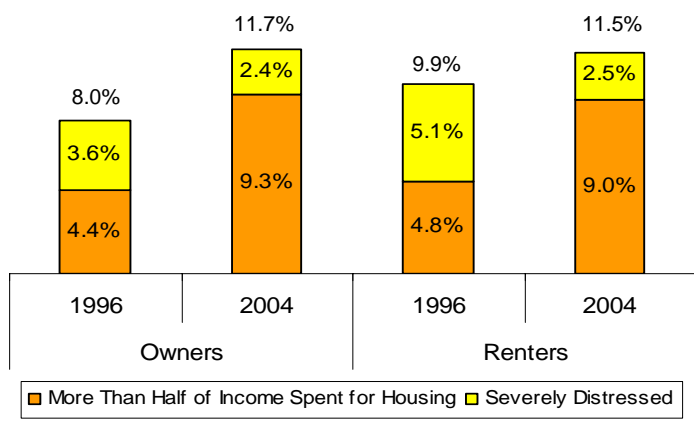
More than half of income spent for housing

Rate of Critical Housing Needs



Severely distressed housing

For Working Families in Cleveland, Critical Housing Needs Rose More Among Owners than Among Renters



Cleveland Compared to Other Metros

-- In 2004, 11.6% of working families had critical housing needs, below the national average of 13.1% in 2005.

-- Cleveland had the 14th 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:

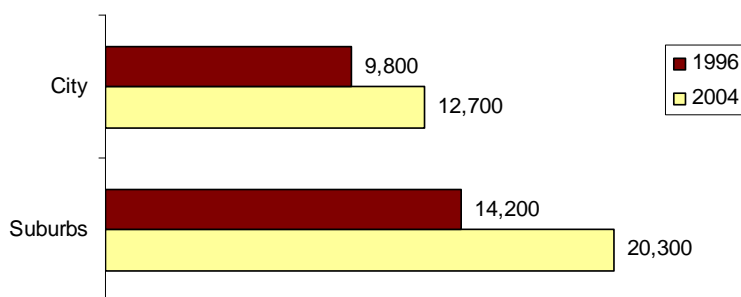
Working families are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2002) but no more than 120 percent of the area median income.

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

The **Cleveland metropolitan area** is defined as Ashtabula, Cuyahoga, Geauga, Lake, and Medina Counties, OH, according to the U.S. Department of Housing and Urban Development.

The Cleveland **area median income** in 2004 was \$59,900.

The Number of Working Families with Critical Housing Needs Increased Substantially in the Suburbs and Moderately in the City



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

The majority rely on just one wage earner.

- 1 wage earner: 64.4%
- 2 wage earners: 30.1%
- 3 or more wage earners: 5.5%

There are more likely to be homeowners than renters.

- Owners: 59.6%
- Renters: 40.4%

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

- | | |
|--|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Couple with children: 29.2% • Single female with children: 31.1% • Single-person household: 18.3% • More than one person, no children: 21.4% | <p><u>All Households¹</u></p> <ul style="list-style-type: none"> • Couple with children: 20.1% • Single female with children: 8.2% • Single-person household: 31.0% • More than one person, no children: 40.7% |
|--|---|

They are more likely to be African-American than the overall population of Cleveland.

- | | |
|--|--|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 59.1% • Non-Hispanic Black: 33.9% • Hispanic: 3.0% • Other: 4.0% | <p><u>All Households²</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 76.8% • Non-Hispanic Black: 17.9% • Hispanic: 2.8% • Other: 2.7% |
|--|--|

They often have very low incomes.

- 62.8 percent have incomes less than 50% of area median (\$10,712 to \$29,950).
- 26.9 percent have incomes between 51% and 80% of area median (\$29,951 to \$47,920).
- 10.3 percent have incomes between 81% and 120% of area median (\$47,921 to \$71,880).

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
No Critical Needs	\$37,900	\$7,300	\$9,600
Critical Needs	\$23,400	\$9,600	\$15,100

¹ Statistics on the household composition for the general population of Cleveland come from the 2004 American Community Survey. The definition of the Cleveland MSA used by the ACS includes one county not included in the AHS definition (Lorain County, OH).

² Race is self-reported. For the general population of Cleveland, 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 Cleveland, OH, 1996 and 2004; American Housing Survey, 2005; American Community Survey for Cleveland, OH, 2004. This fact sheet is based on most recent metro level data available from the US Census Bureau.