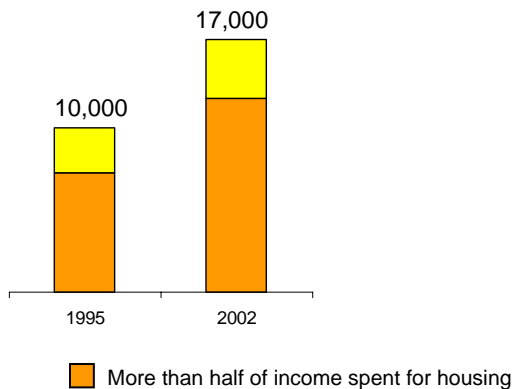




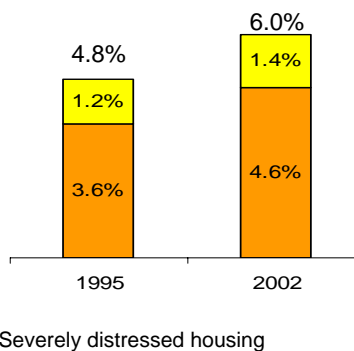
# Housing Challenges Facing Working Families in the Columbus, OH Metropolitan Area

**The Number of Working Families in the Columbus Area with Critical Housing Needs Increased Substantially Between 1995 and 2002. The Rate of Housing Problems Among Working Families Also Rose.**

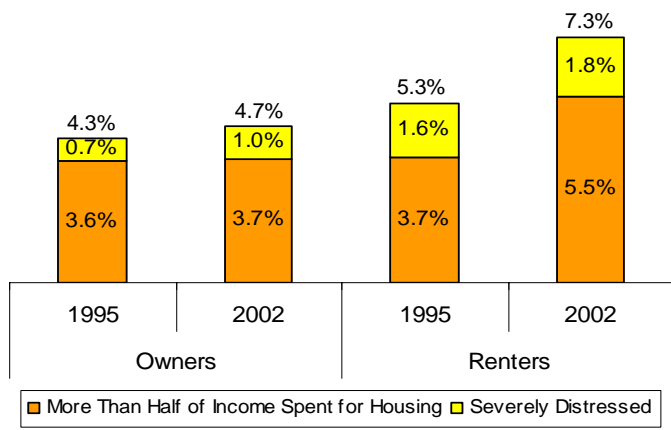
Number with Critical Housing Needs



Rate of Critical Housing Needs



**For Working Families in Columbus, Critical Housing Needs Increased Among Renters, But Did Not Change Among Owners**



## Columbus Compared to Other Metros

-- In 2002, 6.0% of working families had critical housing needs, below the national average of 11.7% in 2003.

-- Columbus had the **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)

### Definitions:

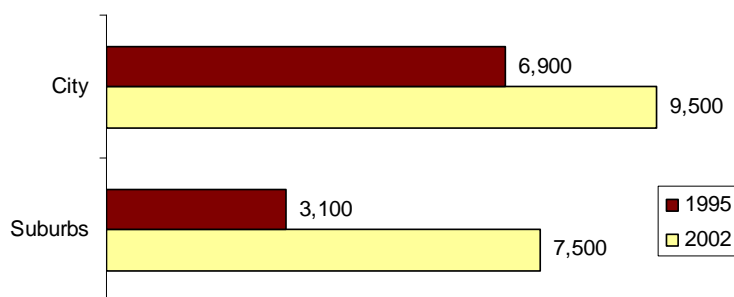
**Working families** are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2002) but no more than 120 percent of the area median income.

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

The **Columbus metropolitan area** is defined as Delaware, Fairfield, Franklin, Licking, Madison, and Pickaway Counties, OH, according to the U.S. Department of Housing and Urban Development.

The Columbus area median income in 2002 was \$63,400.

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



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

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

- 1 wage earner: 55.6%
- 2 wage earners: 33.0%
- 3 or more wage earners: 11.4%

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

- Renters: 58.1%
- Owners: 41.9%

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

#### Working Families with Critical Needs

- Couple with children: 32.8%
- Single female with children: 14.1%
- Single-person household: 23.7%
- More than one person, no children: 29.4%

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

- Couple with children: 21.1%
- Single female with children: 9.1%
- Single-person household: 32.8%
- More than one person, no children: 37.0%

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

#### Working Families with Critical Needs

- Non-Hispanic White: 77.4%
- Non-Hispanic Black: 14.1%
- Hispanic: 4.1%
- Other: 4.4%

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

- Non-Hispanic White: 81.2%
- Black: 13.2%
- Hispanic: 2.0%
- Other: 4.7%

### They often have very low incomes.

- 65.1 percent have incomes less than 50% of area median (\$10,712 to \$31,700).
- 24.2 percent have incomes between 51% and 80% of area median (\$31,701 to \$50,720).
- 10.7 percent have incomes between 81% and 120% of area median (\$50,721 to \$76,080).

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

<b>Working Families' Housing Status</b>	<b>Median Income</b>	<b>Median Annual Renter Costs</b>	<b>Median Annual Homeowner Costs</b>
<b>No Critical Needs</b>	\$40,000	\$7,300	\$9,300
<b>Critical Needs</b>	\$23,000	\$8,600	\$16,600

<sup>1</sup> Statistics on the household composition for the general population of Columbus come from the 2002 American Community Survey for Franklin County, OH. The 2002 ACS did not cover the Columbus MSA as a whole.

<sup>2</sup> For the general population of Columbus, 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 Columbus, OH, 1995 and 2002; American Housing Survey, 2003; American Community Survey for Franklin County, OH, 2002. This fact sheet is based on most recent metro level data available from the US Census Bureau.