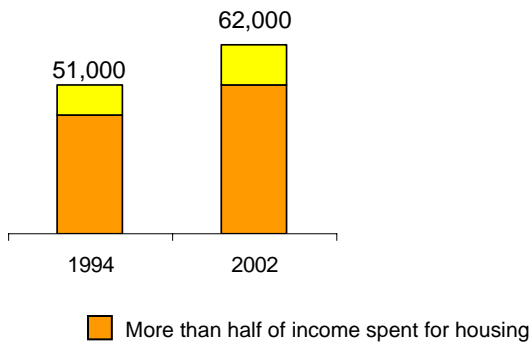




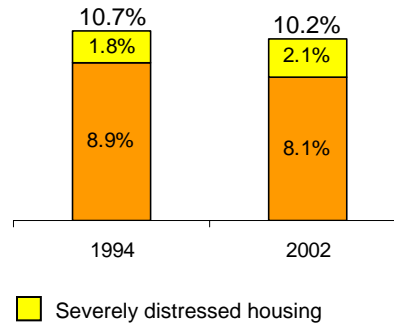
Housing Challenges Facing Working Families in the Dallas, TX Metropolitan Area

The Number of Working Families with Critical Housing Needs in the Dallas Area Increased from 1994 to 2002. However, the Rate of Housing Problems Among Working Families Declined Slightly.

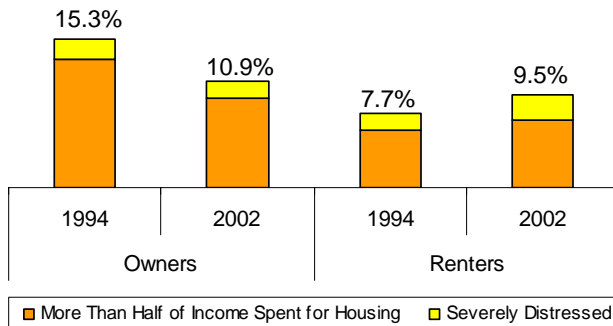
Number with Critical Housing Needs



Rate of Critical Housing Needs



For Working Families in Dallas, Critical Housing Needs Decreased Among Owners but Rose Among Renters Between 1994 and 2002



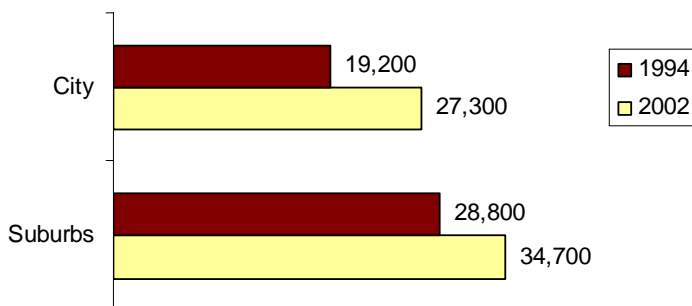
Dallas Compared to Other Metros

-- In 2002, 10.2% of working families had critical housing needs, below the national rate of 11.7% in 2003.

-- Dallas had the 19th 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

The Number of Working Families in Dallas with Critical Housing Needs Increased in Both the City and 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 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 **Dallas metropolitan area** is defined as Collin, Dallas, Denton, Ellis, Kaufman and Rockwall Counties, TX according to the U.S. Department of Housing and Urban Development.

The Dallas **area median income** in 2003 was \$66,500.

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

The majority rely on just one wage earner.

- 1 wage earner: 65.0%
- 2 wage earners: 26.4%
- 3 or more wage earners: 8.6%

They are slightly more likely to own than to rent homes.

- Owners: 53.5%
- Renters: 46.5%

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

- | | |
|--|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Couple with children: 43.4% • Single female with children: 13.4% • Single-person household: 17.9% • More than one person, no children: 25.3% | <p><u>All Households¹</u></p> <ul style="list-style-type: none"> • Couple with children: 29.1% • Single female with children: 7.2% • Single-person household: 26.4% • More than one person, no children: 37.3% |
|--|---|

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

- | | |
|---|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 41.1% • Non-Hispanic Black: 16.6% • Hispanic: 34.0% • Other: 8.3% | <p><u>All Households²</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 61.6% • Black: 14.6% • Hispanic: 17.8% • Other: 15.8% |
|---|---|

They often have very low incomes.

- 68.7 percent have incomes less than 50% of area median (\$10,712 to \$33,250).
- 20.9 percent have incomes between 51% and 80% of area median (\$33,251 to \$53,200).
- 10.4 percent have incomes between 81% and 120% of area median (\$53,201 to \$79,800).

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	\$40,800	\$8,000	\$10,100
Critical Needs	\$23,000	\$9,100	\$18,700

¹ Statistics on the household composition for the general population of Dallas come from the 2002 American Community Survey. The definition of the Dallas MSA used by the ACS includes two counties not included in the AHS definition (Henderson and Hunt Counties, TX).

² Race is self-reported. For the general population of Dallas, 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 Dallas, TX, 1994 and 2002; American Housing Survey, 2003; American Community Survey for Dallas, TX, 2002. This fact sheet is based on most recent metro level data available from the US Census Bureau.