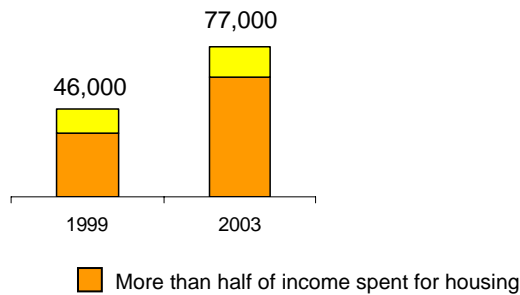




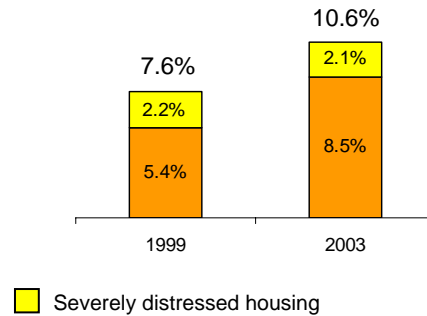
Housing Challenges Facing Working Families in the Detroit, MI Metropolitan Area

The Number of Working Families with Critical Housing Needs in the Detroit Area Increased Substantially from 1999 to 2003. The Rate of Housing Problems Among Working Families Also Rose.

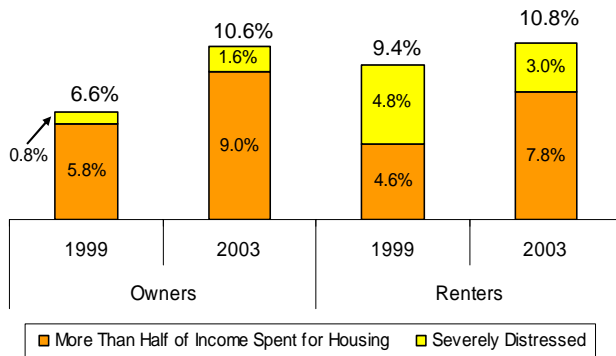
Number with Critical Housing Needs



Rate of Critical Housing Needs



For Detroit's Working Families, Critical Housing Needs Rose Among Both Homeowners and Renters Between 1999 and 2003



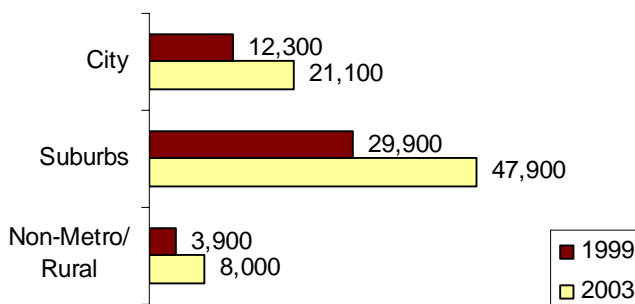
Detroit Compared to Other Metros

-- In 2003, 10.6% of working families had critical housing needs, below the national rate of 11.7% in 2003.

-- Detroit is tied with Hartford for the 16th 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

More of Detroit's Working Families with Critical Housing Needs Live in the Suburbs, but the Numbers Increased Faster in the City and Rural Areas



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 **Detroit metropolitan area** is defined as Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, and Wayne Counties, MI according to the U.S. Department of Housing and Urban Development.

The Detroit **area median income** in 2003 was \$66,700.

Portrait of Detroit Working Families with Critical Housing Needs, 2003

The majority rely on just one wage earner.

- 1 wage earner: 76.1%
- 2 wage earners: 18.4%
- 3 or more wage earners: 5.5%

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

- Owners: 63.1%
- Renters: 36.9%

They are more likely to be single mothers than other Detroit households.

- | | |
|--|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Couple with children: 22.9% • Single female with children: 19.7% • Single-person household: 30.4% • More than one person, no children: 26.9% | <p><u>All Households¹</u></p> <ul style="list-style-type: none"> • Couple with children: 24.1% • Single female with children: 8.7% • Single-person household: 28.9% • More than one person, no children: 38.4% |
|--|---|

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

- | | |
|--|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 57.6% • Non-Hispanic Black: 29.4% • Hispanic: 5.1% • Other: 7.9% | <p><u>All Households²</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 73.4% • Black: 21.1% • Hispanic: 2.0% • Other: 3.4% |
|--|---|

They often have very low incomes.

- 55.3 percent have incomes less than 50% of area median (\$10,712 to \$33,350).
- 28.6 percent have incomes between 51% and 80% of area median (\$33,351 to \$53,360).
- 16.0 percent have incomes between 81% and 120% of area median (\$53,361 to \$80,040).

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

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
No Critical Needs	\$41,000	\$7,500	\$10,200
Critical Needs	\$25,000	\$9,200	\$15,800

¹ Statistics on the household composition for the general population of Detroit come from the 2003 American Community Survey.

² Race is self-reported. For the general population of Detroit, 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 Detroit, MI, 1999 and 2003; American Housing Survey, 2003; American Community Survey for Detroit, MI, 2003. This fact sheet is based on most recent metro level data available from the US Census Bureau.