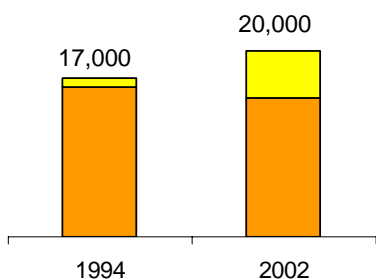




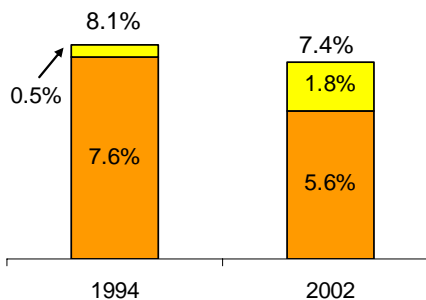
# Housing Challenges Facing Working Families in the Fort Worth, TX Metropolitan Area

**The Number of Working Families with Critical Housing Needs in the Fort Worth Area Increased from 1994 to 2002. However, the Rate of Housing Problems Among Working Families Dropped.**

Number with Critical Housing Needs

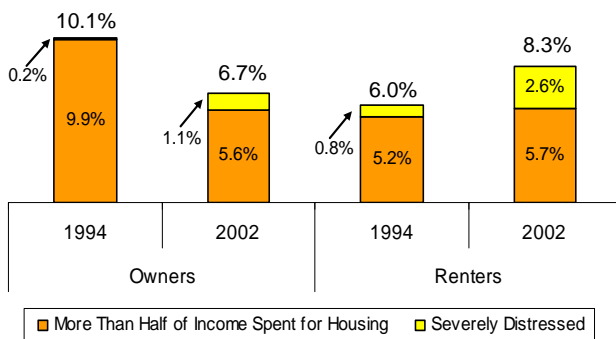


Rate of Critical Housing Needs



■ More than half of income spent for housing    
 ■ Severely distressed housing

**For Working Families in Fort Worth, the Rate of Critical Housing Needs Fell Among Homeowners but Rose Among Renters**



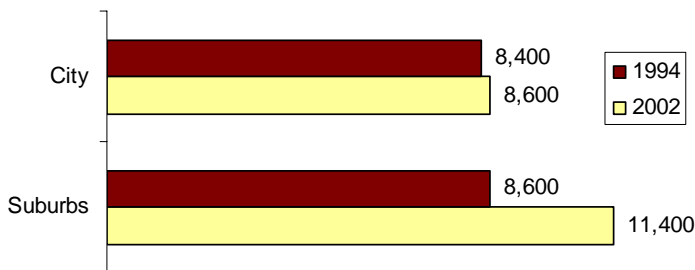
## Fort Worth Compared to Other Metros

-- In 2002, 7.5% of working families had critical housing needs, below the national average of 11.7% in 2003.

-- Fort Worth is tied with Oklahoma City for the 5<sup>th</sup> 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)

**The Number of Working Families with Critical Housing Needs Increased in the Suburbs, But Stayed the Same in the City**



### 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 **Fort Worth metropolitan area** is defined as Tarrant and Johnson Counties, TX according to the U.S. Department of Housing and Urban Development.

The Fort Worth **area median income** in 2003 was \$61,300.

## Portrait of Fort Worth Working Families with Critical Housing Needs, 2002

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

- 1 wage earner: 63.6%
- 2 wage earners: 29.8%
- 3 or more wage earners: 6.6%

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

- Renters: 51.7%
- Owners: 48.3%

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

- |  |   |
|--|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> <li>• Couple with children: 36.5%</li> <li>• Single female with children: 14.5%</li> <li>• Single-person household: 24.3%</li> <li>• More than one person, no children: 24.4%</li> </ul> | <p><u>All Households<sup>1</sup></u></p> <ul style="list-style-type: none"> <li>• Couple with children: 27.4%</li> <li>• Single female with children: 8.1%</li> <li>• Single-person household: 24.4%</li> <li>• More than one person, no children: 40.1%</li> </ul> |
|--|---|

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

- |   |   |
|---|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> <li>• Non-Hispanic White: 52.1%</li> <li>• Non-Hispanic Black: 16.8%</li> <li>• Hispanic: 23.9%</li> <li>• Other: 7.1%</li> </ul> | <p><u>All Households<sup>2</sup></u></p> <ul style="list-style-type: none"> <li>• Non-Hispanic White: 68.5%</li> <li>• Black: 11.9%</li> <li>• Hispanic: 15.3%</li> <li>• Other: 11.2%</li> </ul> |
|---|---|

### They often have very low incomes.

- 67.1 percent have incomes less than 50% of area median (\$10,712 to \$30,650).
- 20.7 percent have incomes between 51% and 80% of area median (\$30,651 to \$49,040).
- 12.2 percent have incomes between 81% and 120% of area median (\$49,041 to \$73,560).

**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
<b>No Critical Needs</b>	\$38,000	\$7,400	\$8,200
<b>Critical Needs</b>	\$20,000	\$9,100	\$14,700

<sup>1</sup> Statistics on the household composition for the general population of Fort Worth come from the 2002 American Community Survey. The definition of the Fort Worth MSA used by the ACS includes two counties not included in the AHS definition (Hood and Parker Counties, TX).

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