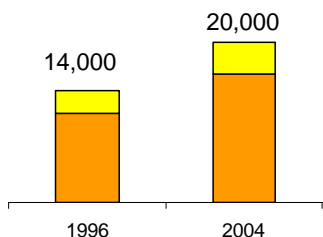




# Housing Challenges Facing Working Families in the Hartford, CT Metropolitan Area

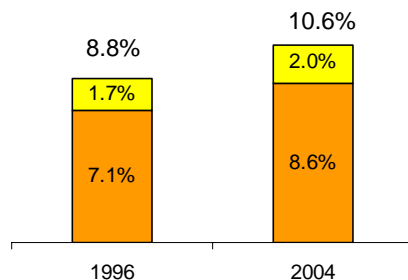
**The Number of Working Families with Critical Housing Needs in the Hartford Area Increased Substantially from 1996 to 2004. The Rate of Housing Problems Among Working Families Also Rose.**

Number with Critical Housing Needs



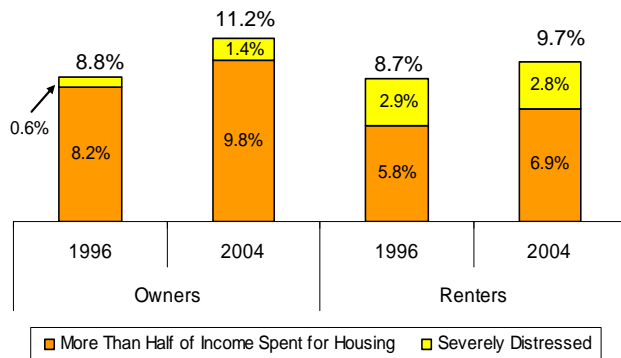
More than half of income spent for housing

Rate of Critical Housing Needs



Severely distressed housing

**For Hartford's Working Families, Critical Housing Needs Rose More Among Homeowners than Renters**



## Hartford Compared to Other Metros

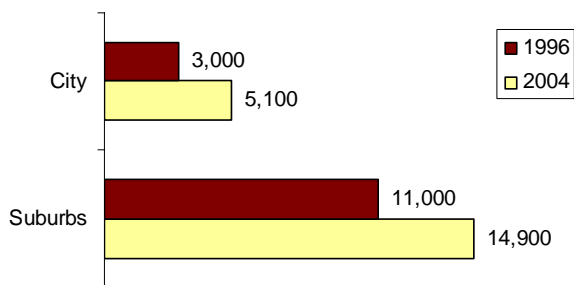
-- In 2004, 10.6% of working families had critical housing needs, below the national rate of 13.1% in 2005.

-- Hartford is tied with Detroit for the 16<sup>th</sup> 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](http://www.nhc.org/housing/landscape2007)

**The Number of Working Families with Critical Housing Rose Substantially in the City and More Moderately in 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 2004) 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 **Hartford metropolitan area** is defined as parts of Hartford, Litchfield, Middlesex, New London, Tolland, and Windham Counties, CT according to the U.S. Department of Housing and Urban Development.

The Hartford **area median income** in 2004 was \$73,900.

## Portrait of Hartford Working Families with Critical Housing Needs, 2004

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

- 1 wage earner: 73.1%
- 2 wage earners: 23.0%
- 3 or more wage earners: 3.9%

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

- Owners: 62.3%
- Renters: 37.7%

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

- |  |   |
|--|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> <li>• Couple with children: 19.0%</li> <li>• Single female with children: 22.3%</li> <li>• Single-person household: 27.2%</li> <li>• More than one person, no children: 31.5%</li> </ul> | <p><u>All Households<sup>1</sup></u></p> <ul style="list-style-type: none"> <li>• Couple with children: 24.7%</li> <li>• Single female with children: 6.4%</li> <li>• Single-person household: 26.6%</li> <li>• More than one person, no children: 42.4%</li> </ul> |
|--|---|

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

- |   |   |
|---|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> <li>• Non-Hispanic White: 60.2%</li> <li>• Non-Hispanic Black: 19.2%</li> <li>• Hispanic: 17.5%</li> <li>• Other: 3.1%</li> </ul> | <p><u>All Households<sup>2</sup></u></p> <ul style="list-style-type: none"> <li>• Non-Hispanic White: 80.5%</li> <li>• Non-Hispanic Black: 7.7%</li> <li>• Hispanic: 8.5%</li> <li>• Other: 3.5%</li> </ul> |
|---|---|

### They often have very low incomes.

- 58.1 percent have incomes less than 50% of area median (\$10,712 to \$36,950).
- 27.5 percent have incomes between 51% and 80% of area median (\$36,951 to \$59,120).
- 14.4 percent have incomes between 81% and 120% of area median (\$59,121 to \$88,680).

**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>	\$48,500	\$8,900	\$13,000
<b>Critical Needs</b>	\$28,600	\$9,600	\$20,100

<sup>1</sup> Statistics on the household composition for the general population of Hartford come from the 2004 American Community Survey.

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