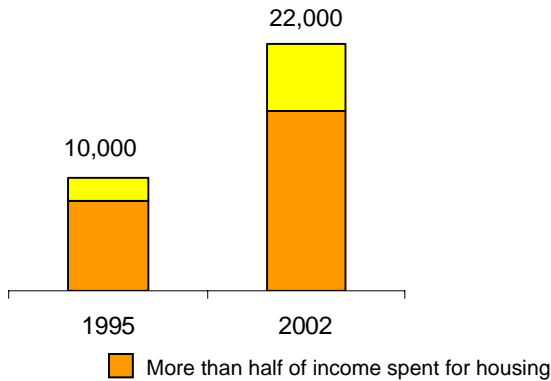




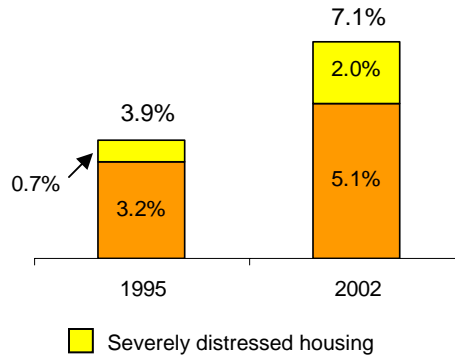
Housing Challenges Facing Working Families in the Kansas City, MO-KS Metropolitan Area

The Number of Working Families with Critical Housing Needs in the Kansas City Area Increased Substantially from 1995 to 2002. The Rate of Housing Problems Among Working Families Also Rose Substantially.

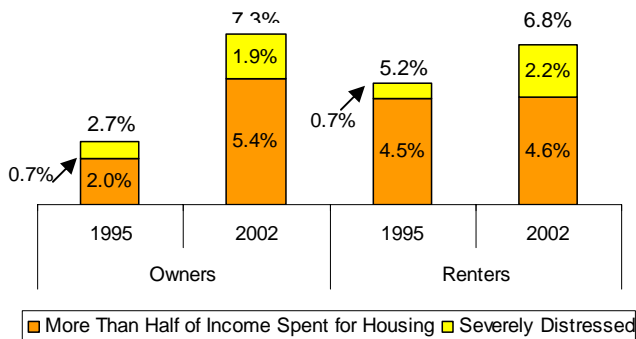
Number with Critical Housing Needs



Rate of Critical Housing Needs



For Kansas City's Working Families, Critical Housing Needs Rose Dramatically Among Homeowners and Modestly Among Renters



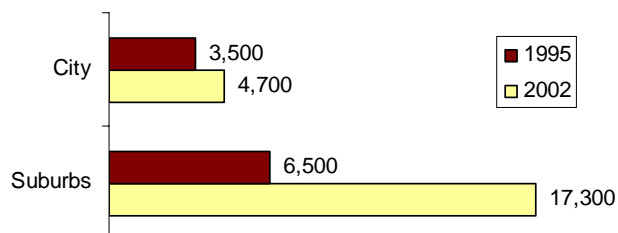
Kansas City Compared to Other Metros

-- In 2002, 7.1% of working families had critical housing needs, below the national rate of 11.7% in 2003.

-- Kansas City had the 4th 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

The Number of Working Families with Critical Housing Needs Increased Substantially in the Suburbs and Also Rose 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 **Kansas City metropolitan area** is defined as Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray Counties, MO and Johnson, Leavenworth, Miami and Wyandotte Counties, KS according to the U.S. Department of Housing and Urban Development.

The Kansas City **area median income** in 2002 was \$64,500.

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

The majority rely on just one wage earner.

- 1 wage earner: 62.4%
- 2 wage earners: 30.9%
- 3 or more wage earners: 6.7%

They are more likely to own than to rent homes.

- Owners: 60.9%
- Renters: 39.1%

They are more likely to have children than other Kansas City households.

- | <u>Working Families with Critical Needs</u> | <u>All Households¹</u> |
|---|--|
| • Couple with children: 30.7% | • Couple with children: 23.7% |
| • Single female with children: 17.5% | • Single female with children: 7.7% |
| • Single-person household: 23.4% | • Single-person household: 29.5% |
| • More than one person, no children: 28.3% | • More than one person, no children: 39.0% |

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

- | <u>Working Families with Critical Needs</u> | <u>All Households²</u> |
|---|-----------------------------------|
| • Non-Hispanic White: 73.6% | • Non-Hispanic White: 81.3% |
| • Non-Hispanic Black: 12.7% | • Black: 12.1% |
| • Hispanic: 12.9% | • Hispanic: 4.3% |
| • Other: 0.8% | • Other: 4.8% |

They often have very low incomes.

- 58.4 percent have incomes less than 50% of area median (\$10,712 to \$32,250).
- 24.2 percent have incomes between 51% and 80% of area median (\$32,251 to \$51,600).
- 17.4 percent have incomes between 81% and 120% of area median (\$51,601 to \$77,400).

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	\$40,000	\$7,200	\$8,900
Critical Needs	\$22,200	\$8,800	\$14,700

¹ Statistics on the household composition for the general population of Kansas City come from the 2002 American Community Survey.

² Race is self-reported. For the general population of Kansas City, 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 Kansas City, MO-KS, 1995 and 2002; American Housing Survey, 2003; American Community Survey for Kansas City, MO-KS, 2002. This fact sheet is based on most recent metro level data available from the US Census Bureau.