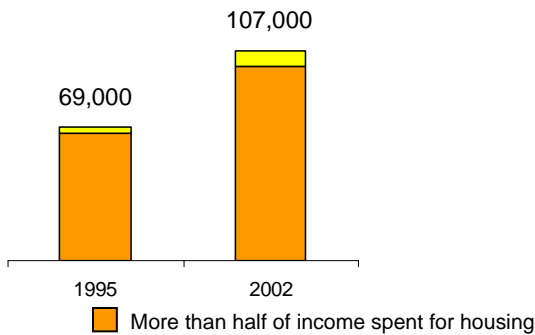




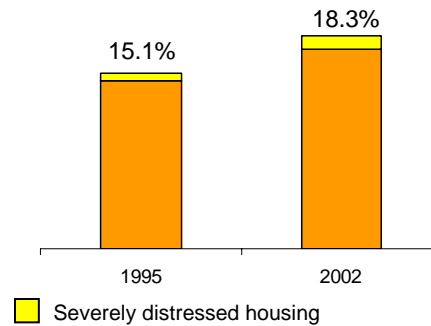
Housing Challenges Facing Working Families in the Miami, FL Metropolitan Area

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

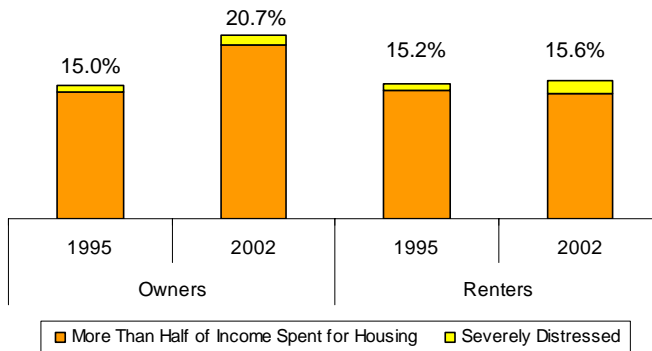
Number with Critical Housing Needs



Rate of Critical Housing Needs



For Miami's Working Families, Critical Housing Needs Rose Among Homeowners, but Remained Stable for Renters



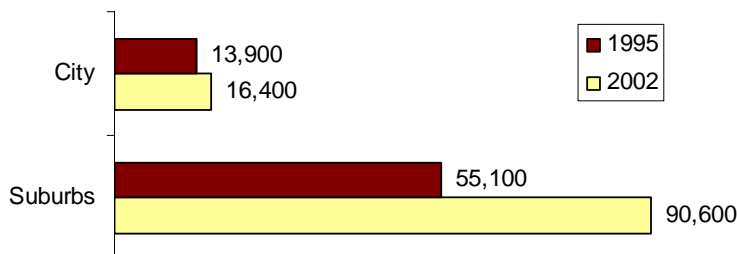
Miami Compared to Other Metros

-- In 2002, 18.3% of working families had critical housing needs, far above the national average of 11.7% in 2003.

-- Miami had the **6th 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 with Critical Housing Needs Increased More in the Suburbs than 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 **Miami metropolitan area** is defined as Broward and Miami-Dade Counties, FL according to the U.S. Department of Housing and Urban Development.

The **Miami area median income** in 2002 was \$48,200.

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

The majority rely on just one wage earner.

- 1 wage earner: 63.6%
- 2 wage earners: 29.4%
- 3 or more wage earners: 6.9%

They are more likely to be homeowners than to be renters.

- Owners: 59.7%
- Renters: 40.3%

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

Working Families with Critical Needs

- Couple with children: 37.3%
- Single female with children: 18.6%
- Single-person household: 18.2%
- More than one person, no children: 25.9%

All Households¹

- Couple with children: 23.9%
- Single female with children: 8.5%
- Single-person household: 24.4%
- More than one person, no children: 43.2%

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

Working Families with Critical Needs

- Non-Hispanic White: 26.6%
- Non-Hispanic Black: 23.5%
- Hispanic: 48.1%
- Other: 1.8%

All Households²

- Non-Hispanic White: 40.0%
- Black: 18.3%
- Hispanic: 40.4%
- Other: 5.4%

They often have very low incomes.

- 47.9 percent have incomes less than 50% of area median (\$10,712 to \$24,100).
- 34.4 percent have incomes between 51% and 80% of area median (\$24,101 to \$38,560).
- 17.8 percent have incomes between 81% and 120% of area median (\$38,561 to \$57,840).

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	\$33,300	\$8,400	\$9,300
Critical Needs	\$22,600	\$10,000	\$16,900

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

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