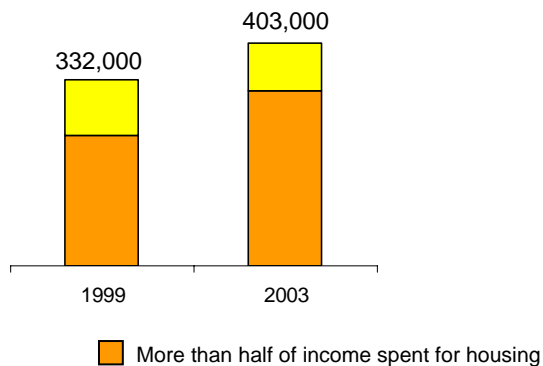




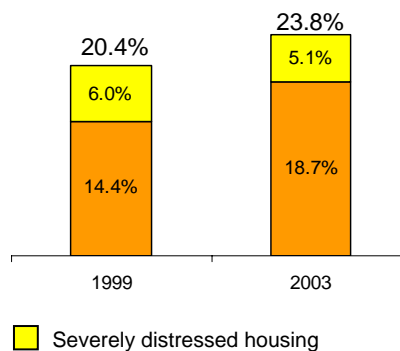
Housing Challenges Facing Working Families in the New York, NY Metropolitan Area

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

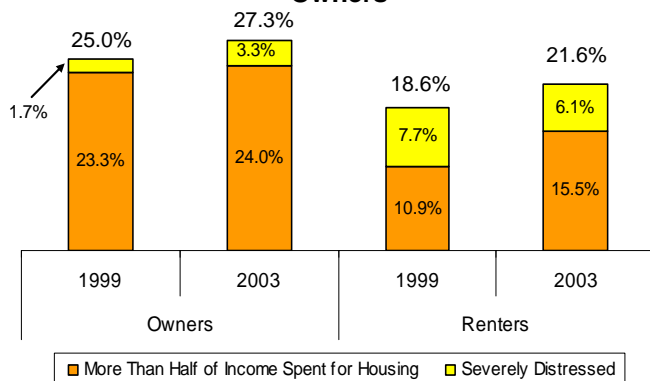
Number with Critical Housing Needs



Rate of Critical Housing Needs



For New York Area Working Families, Critical Housing Needs Rose Among Both Renters and Owners



New York Compared to Other Metros

-- In 2003, 23.8% of working families had critical housing needs, far above the national average of 11.7% in 2003.

-- New York had the 2nd 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

Definitions:

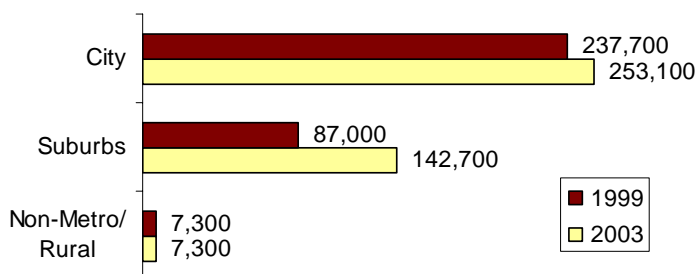
Working families are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2003) but no more than 120 percent of the area median income.

Critical housing needs are defined as living in severely distressed housing and/or spending more than half of household income on housing.

The **New York metropolitan area** is defined as Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, and Westchester Counties, NY, according to the U.S. Department of Housing and Urban Development.

The New York **area median income** in 2003 was \$51,900.

The Number of Working Families with Critical Housing Needs Increased Substantially in the Suburbs, and Also Increased in the City



Portrait of New York Area Working Families with Critical Housing Needs, 2003

The majority rely on just one wage earner.

- 1 wage earner: 67.6%
- 2 wage earners: 26.7%
- 3 or more wage earners: 5.8%

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

- Renters: 56.8%
- Owners: 43.2%

They are more likely to have children than other New York households.

Working Families with Critical Needs

- Couple with children: 35.6%
- Single female with children: 15.0%
- Single-person household: 20.9%
- More than one person, no children: 28.6%

All Households¹

- Couple with children: 19.8%
- Single female with children: 10.0%
- Single-person household: 32.6%
- More than one person, no children: 37.6%

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

Working Families with Critical Needs

- Non-Hispanic White: 49.4%
- Non-Hispanic Black: 19.4%
- Hispanic: 24.3%
- Other: 6.9%

All Households²

- Non-Hispanic White: 55.6%
- Black: 17.0%
- Hispanic: 18.9%
- Other: 9.3%

They often have very low incomes.

- 47.6 percent have incomes less than 50% of area median (\$10,712 to \$25,950).
- 25.0 percent have incomes between 51% and 80% of area median (\$25,951 to \$41,520).
- 27.4 percent have incomes between 81% and 120% of area median (\$41,521 to \$62,280).

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	\$37,500	\$8,400	\$12,500
Critical Needs	\$30,000	\$12,200	\$25,400

¹ Statistics on the household composition for the general population of New York come from the 2003 American Community Survey. The definition of the New York, NY MSA used by the ACS includes one county not included in the AHS definition (Pike County, PA).

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