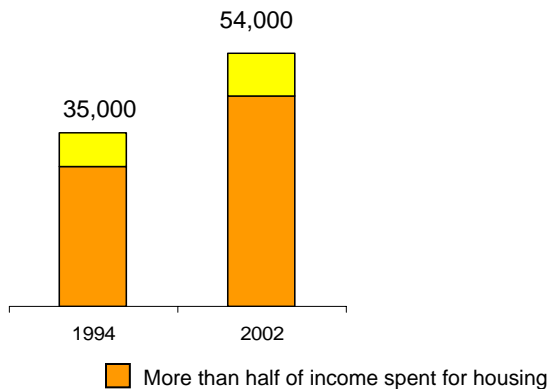




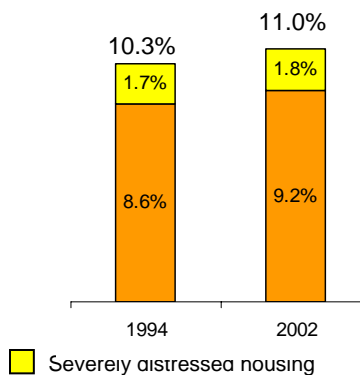
Housing Challenges Facing Working Families in the Phoenix, AZ Metropolitan Area

The Number of Working Families with Critical Housing Needs in the Phoenix Area Increased Substantially from 1994 to 2002. However, the Rate of Housing Problems Among Working Families Rose Only Slightly.

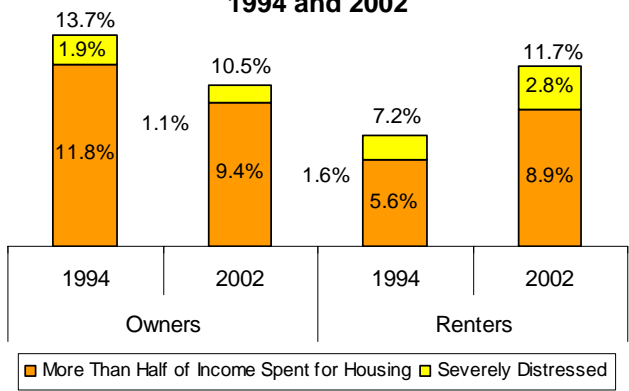
Number with Critical Housing Needs



Rate of Critical Housing Needs



For Working Families in Phoenix, Critical Housing Needs Dropped Among Owners but Increased Among Renters Between 1994 and 2002



Phoenix Compared to Other Metros

-- In 2002, 11% of working families had critical housing needs, just below the national rate of 11.7% in 2003.

-- Phoenix had the 15th 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:

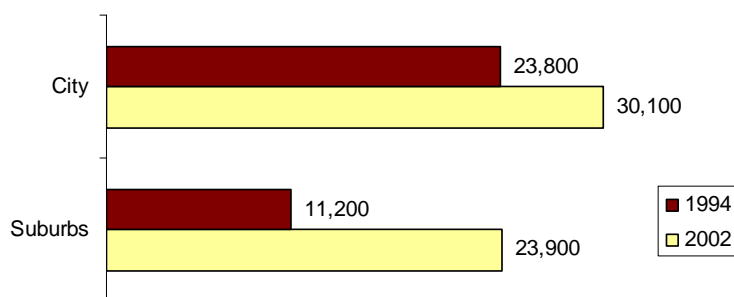
Working families are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2002) but no more than 120 percent of the area median income.

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

The **Phoenix metropolitan area** is defined as Maricopa County, Arizona, according to the U.S. Department of Housing and Urban Development.

The Phoenix **area median income** in 2002 was \$57,900.

The Number of Working Families with Critical Housing Needs Increased More in the Suburbs than in the City



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

The majority rely on just one wage earner.

- 1 wage earner: 64.3%
- 2 wage earners: 28.3%
- 3 or more wage earners: 7.5%

They are about evenly divided between owners and renters.

- Owners: 51.5%
- Renters: 48.5%

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

Working Families with Critical Needs

- Couple with children: 37.3%
- Single female with children: 13.9%
- Single-person household: 22.2%
- More than one person, no children: 26.6%

All Households¹

- Couple with children: 25.4%
- Single female with children: 6.8%
- Single-person household: 24.7%
- More than one person, no children: 43.1%

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

Working Families with Critical Needs

- Non-Hispanic White: 55.8%
- Non-Hispanic Black: 6.9%
- Hispanic: 32.6%
- Other: 4.7%

All Households²

- Non-Hispanic White: 72.1%
- Black: 4.0%
- Hispanic: 20.0%
- Other: 14.3%

They often have very low incomes.

- 60.4 percent have incomes less than 50% of area median (\$10,712 to \$28,950).
- 22.8 percent have incomes between 51% and 80% of area median (\$28,951 to \$46,320).
- 16.7 percent have incomes between 81% and 120% of area median (\$46,321 to \$69,480).

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	\$36,000	\$7,700	\$10,100
Critical Needs	\$22,000	\$8,700	\$15,500

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

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