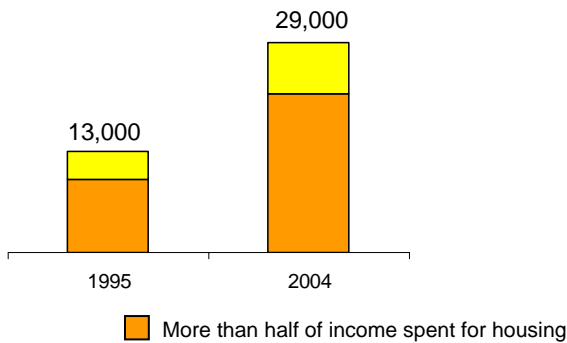




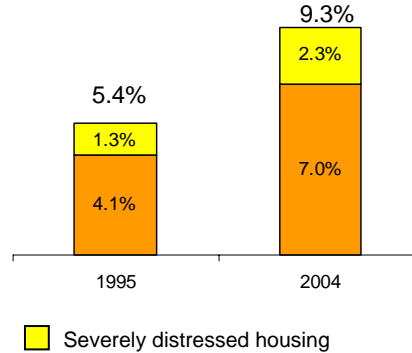
# Housing Challenges Facing Working Families in the Pittsburgh, PA Metropolitan Area

**The Number of Working Families with Critical Housing Needs in the Pittsburgh Area Doubled from 1995 to 2004. The Rate of Housing Problems Among Working Families Also Rose Substantially.**

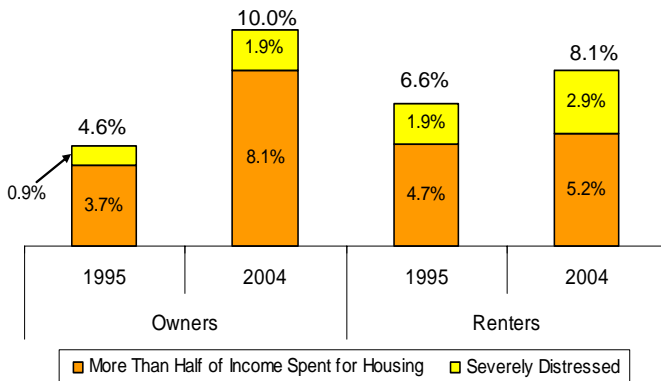
Number with Critical Housing Needs



Rate of Critical Housing Needs



**For Pittsburgh Working Families, Critical Housing Needs Doubled Among Owners and Rose Moderately Among Renters**



## Pittsburgh Compared to Other Metros

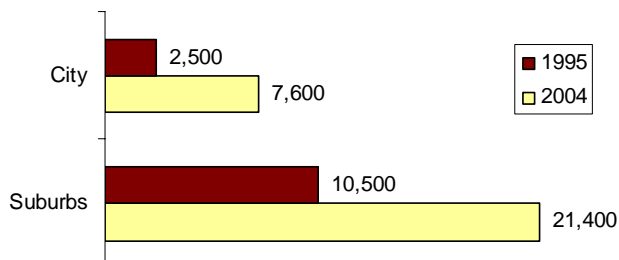
-- In 2004, 9.3% of working families had critical housing needs, below the national average of 13.1% in 2005.

-- Pittsburgh had the 11<sup>th</sup> 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](http://www.nhc.org/housing/landscape2007)

**The Number of Working Families with Critical Housing Needs Increased Substantially in Both the City and 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 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 **Pittsburgh metropolitan area** is defined as Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland Counties, PA according to the U.S. Department of Housing and Urban Development.

The Pittsburgh area median income in 2004 was \$55,100.

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

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

- 1 wage earner: 65.4%
- 2 wage earners: 23.7%
- 3 or more wage earners: 11.0%

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

- Owners: 68.2%
- Renters: 31.8%

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

#### Working Families with Critical Needs

- Couple with children: 17.2%
- Single female with children: 20.9%
- Single-person household: 19.5%
- More than one person, no children: 42.4%

#### All Households<sup>1</sup>

- Couple with children: 21.2%
- Single female with children: 6.4%
- Single-person household: 30.2%
- More than one person, no children: 42.3%

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

#### Working Families with Critical Needs

- Non-Hispanic White: 81.8%
- Non-Hispanic Black: 12.1%
- Hispanic: 3.5%
- Other: 2.6%

#### All Households<sup>2</sup>

- Non-Hispanic White: 89.4%
- Non-Hispanic Black: 7.0%
- Hispanic: 1.4%
- Other: 2.2%

### They often have very low incomes.

- 57.8 percent have incomes less than 50% of area median (\$27,550 or less).
- 29.3 percent have incomes between 51% and 80% of area median (\$27,551 to \$44,080).
- 12.8 percent have incomes between 81% and 120% of area median (\$44,081 to \$66,120).

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	\$35,500	\$6,500	\$7,800
Critical Needs	\$20,900	\$8,300	\$13,300

<sup>1</sup> Statistics on the household composition for the general population of Pittsburgh come from the 2002 American Community Survey.

<sup>2</sup> Race is self-reported. For the general population of Pittsburgh, Hispanics may fall within the Hispanic category and the Other categories; therefore, these percentages do not add up to 100 percent.

### Sources

American Housing Survey for Pittsburgh, PA, 1995 and 2004; American Housing Survey, 2005; American Community Survey for Pittsburgh, PA, 2004. This fact sheet is based on most recent metro level data available from the US Census Bureau.