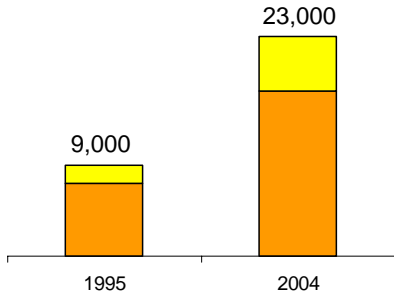




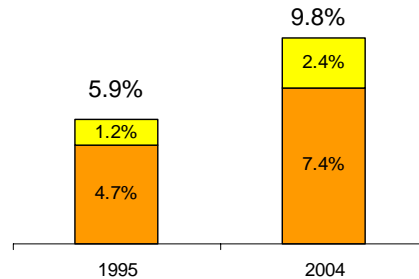
Housing Challenges Facing Working Families in the San Antonio, TX Metropolitan Area

The Number of Working Families with Critical Housing Needs in the San Antonio Area Increased Substantially from 1995 to 2004. The Rate of Housing Problems Among Working Families Also Rose.

Number with Critical Housing Needs



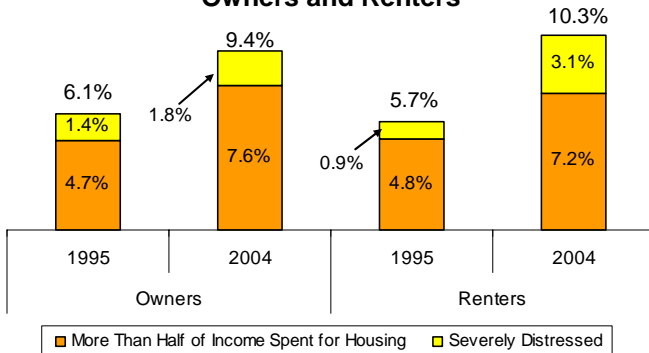
Rate of Critical Housing Needs



More than half of income spent for housing

Severely distressed housing

For Working Families in San Antonio, Critical Housing Needs Rose Substantially Among Both Owners and Renters



San Antonio Compared to Other Metros

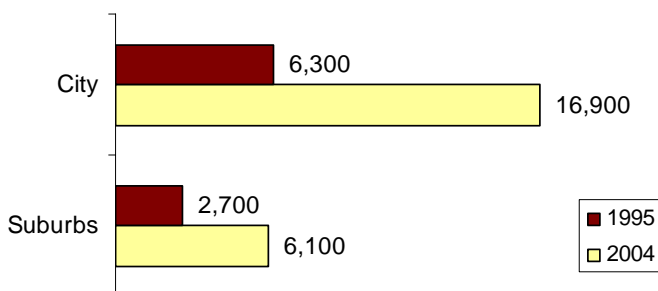
-- In 2004, 9.8% of working families had critical housing needs, below the national rate of 13.1% in 2005.

-- San Antonio had the 20th 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 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 2004) 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 **San Antonio metropolitan area** is defined as Bexar, Comal, Guadalupe, and Wilson Counties, TX according to the U.S. Department of Housing and Urban Development.

The San Antonio **area median income** in 2004 was \$51,500.

Portrait of San Antonio Working Families with Critical Housing Needs, 2004

The majority rely on just one wage earner.

- 1 wage earner: 64.3%
- 2 wage earners: 28.6%
- 3 or more wage earners: 7.1%

They are about as likely to own as to rent their home.

- Owners: 50.8%
- Renters: 49.2%

They are more likely to have children than other San Antonio households.

Working Families with Critical Needs

- Couple with children: 35.1%
- Single female with children: 18.3%
- Single-person household: 23.6%
- More than one person, no children: 23.0%

All Households¹

- Couple with children: 26.4%
- Single female with children: 8.4%
- Single-person household: 23.8%
- More than one person, no children: 41.3%

Their racial and ethnic composition is similar to the overall population of San Antonio.

Working Families with Critical Needs

- Non-Hispanic White: 44.5%
- Non-Hispanic Black: 4.8%
- Hispanic: 48.8%
- Other: 2.0%

All Households²

- Non-Hispanic White: 44.6%
- Non-Hispanic Black: 5.5%
- Hispanic: 47.2%
- Other: 4.3%

They often have very low incomes.

- 63.5 percent have incomes less than 50% of area median (\$10,712 to \$25,750).
- 25.6 percent have incomes between 51% and 80% of area median (\$25,751 to \$41,200).
- 10.8 percent have incomes between 81% and 120% of area median (\$41,201 to \$61,800).

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	\$32,000	\$7,000	\$6,900
Critical Needs	\$20,000	\$8,400	\$13,600

¹ Statistics on the household composition for the general population of San Antonio come from the 2004 American Community Survey.

² For the general population of San Antonio, 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 San Antonio, TX, 1995 and 2004; American Housing Survey, 2005; American Community Survey for San Antonio, TX, 2004. This fact sheet is based on most recent metro level data available from the US Census Bureau.