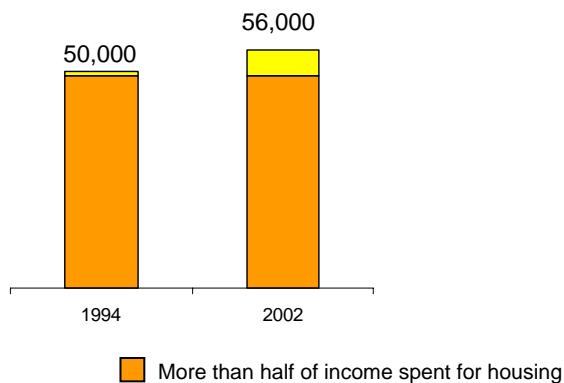




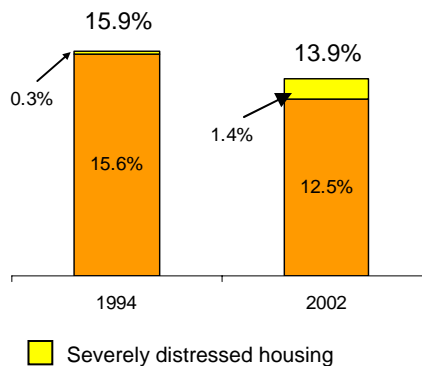
# Housing Challenges Facing Working Families in the San Bernardino, CA Metropolitan Area

**The Number of Working Families with Critical Housing Needs in the San Bernardino Area Increased Slightly from 1994 to 2002. However, the Rate of Housing Problems Among Working Families Fell.**

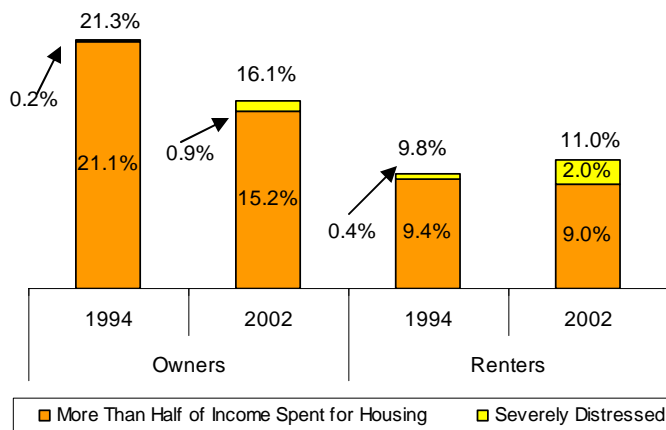
Number with Critical Housing Needs



Rate of Critical Housing Needs



**For San Bernardino Working Families, Critical Housing Needs Dropped Among Owners but Increased Among Renters**



## San Bernardino Compared to Other Metros

-- In 2002, 13.9% of working families had critical housing needs, more than the national rate of 11.7% in 2003.

-- San Bernardino is tied with Denver and Sacramento for the 7<sup>th</sup> highest incidence of critical housing needs among working families of the 31 areas studied.

-- 14.3% of San Bernardino working families experienced **crowding**, substantially more than the national rate of 4.2% in 2003.

Learn more in *The Housing Landscape for America's Working Families 2007*:

[www.nhc.org/housing/landscape2007](http://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 **San Bernardino metropolitan area** is defined as San Bernardino and Riverside Counties, CA, according to the U.S. Department of Housing and Urban Development.

The San Bernardino **area median income** in 2002 was \$50,300.

## Portrait of San Bernardino Working Families with Critical Housing Needs, 2002

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

- 1 wage earner: 63.8%
- 2 wage earners: 32.3%
- 3 or more wage earners: 4.0%

### They are more likely to be home owners than they are to be renters.

- Owners: 66.1%
- Renters: 31.8%

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

#### Working Families with Critical Needs

- Couple with children: 54.1%
- Single female with children: 13.1%
- Single-person household: 11.9%
- More than one person, no children: 20.8%

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

- Couple with children: 31.1%
- Single female with children: 7.9%
- Single-person household: 21.3%
- More than one person, no children: 39.7%

### They are more likely to be racial and ethnic minorities than the overall population of San Bernardino.

#### Working Families with Critical Needs

- Non-Hispanic White: 34.1%
- Non-Hispanic Black: 8.0%
- Hispanic: 47.0%
- Other: 10.9%

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

- Non-Hispanic White: 56.9%
- Black: 6.7%
- Hispanic: 30.4%
- Other: 20.5%

### They often have very low incomes.

- 48.3 percent have incomes less than 50% of area median (\$10,712 to \$25,150).
- 37.8 percent have incomes between 51% and 80% of area median (\$25,151 to \$40,240).
- 13.9 percent have incomes between 81% and 120% of area median (\$40,241 to \$60,360).

Compared to working families without critical housing needs, those with critical needs have, in general, both higher housing costs and lower incomes.

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
No Critical Needs	\$35,000	\$7,900	\$10,300
Critical Needs	\$25,000	\$9,600	\$18,600

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

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