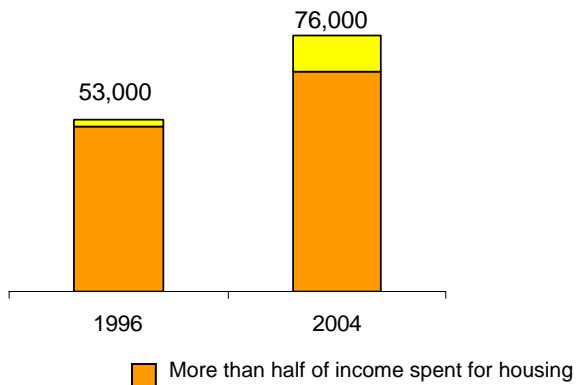




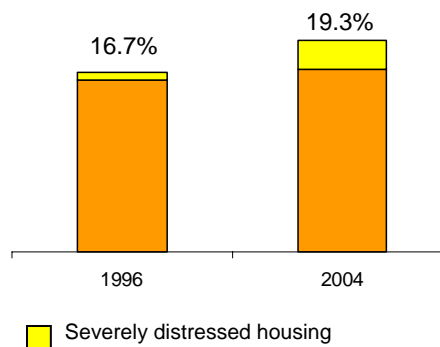
Housing Challenges Facing Working Families in the San Diego, CA Metropolitan Area

The Number of Working Families with Critical Housing Needs in the San Diego Area Increased Substantially from 1994 to 2002. The Rate of Housing Problems Among Working Families Also Rose.

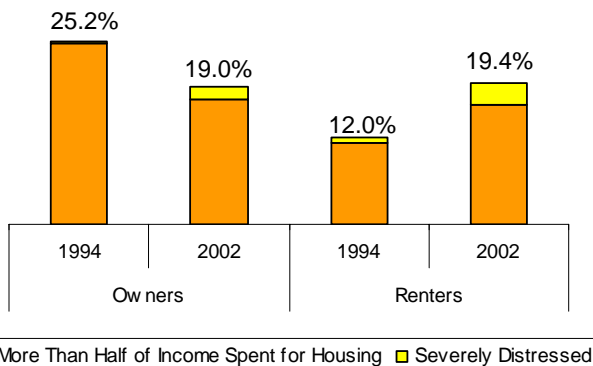
Number with Critical Housing Needs



Rate of Critical Housing Needs



For San Diego's Working Families, Housing Problems Dropped Among Owners but Increased Among Renters Between 1994 and 2002



San Diego Compared to Other Metros

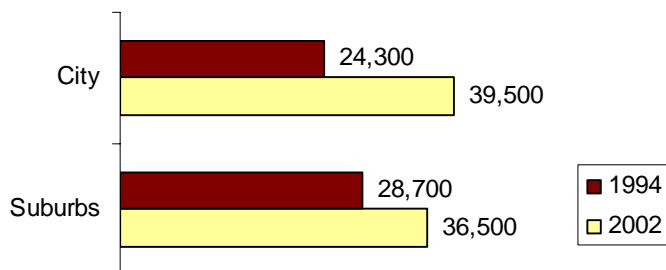
-- In 2002, 19.3% of working families had critical housing needs, far more than the national rate of 11.7% in 2003.

-- San Diego had the 5th 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 More in the City than in 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 **San Diego metropolitan area** is defined as San Diego County, California, according to the U.S. Department of Housing and Urban Development.

The San Diego **area median income** in 2002 was \$60,100.

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

The majority rely on just one wage earner.

- 1 wage earner: 63.5%
- 2 wage earners: 30.1%
- 3 or more wage earners: 6.5%

They are more likely to be renters than owners.

- Renters: 62.0%
- Owners: 38.0%

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

- | | |
|--|---|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Couple with children: 37.0% • Single female with children: 10.1% • Single-person household: 21.7% • More than one person, no children: 31.1% | <p><u>All Households¹</u></p> <ul style="list-style-type: none"> • Couple with children: 25.8% • Single female with children: 7.3% • Single-person household: 26.1% • More than one person, no children: 40.8% |
|--|---|

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

- | | |
|---|--|
| <p><u>Working Families with Critical Needs</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 49.8% • Non-Hispanic Black: 7.1% • Hispanic: 32.3% • Other: 10.8% | <p><u>All Households²</u></p> <ul style="list-style-type: none"> • Non-Hispanic White: 66.8% • Black: 4.7% • Hispanic: 19.4% • Other: 19.2% |
|---|--|

They often have very low incomes.

- 56.8 percent have incomes less than 50% of area median (\$10,712 to \$30,050).
- 27.8 percent have incomes between 51% and 80% of area median (\$30,051 to \$48,080).
- 15.3 percent have incomes between 81% and 120% of area median (\$48,081 to \$72,120).

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	\$40,000	\$9,800	\$11,700
Critical Needs	\$24,000	\$11,700	\$22,100

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

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