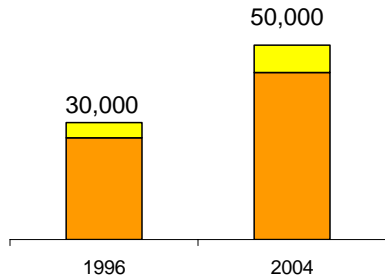




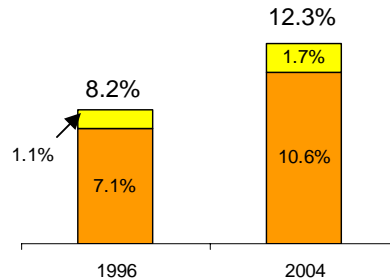
# Housing Challenges Facing Working Families in the Seattle, WA Metropolitan Area

**The Number of Working Families with Critical Housing Needs in the Seattle Area Increased Substantially from 1996 to 2004. The Rate of Housing Problems Among Working Families Also Rose Substantially.**

Number with Critical Housing Needs

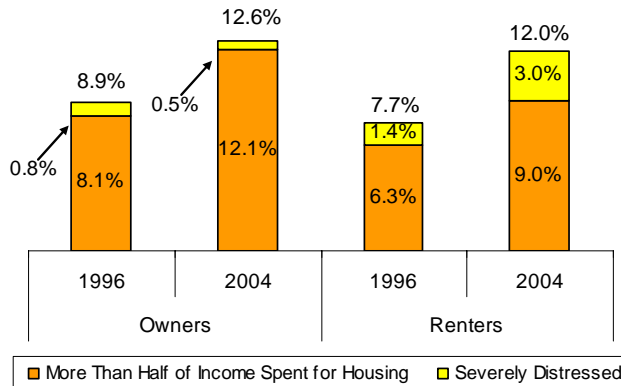


Rate of Critical Housing Needs



■ More than half of income spent for housing
 ■ Severely distressed housing

**For Working Families, Housing Problems Increased Among Both Renters and Homeowners**



## Seattle Compared to Other Metros

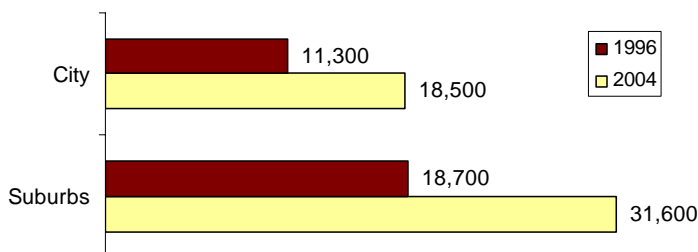
-- In 2004, 12.3% of working families had critical housing needs, below the national average of 13.1% in 2005.

-- Seattle had the 11<sup>th</sup> 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](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 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 **Seattle metropolitan area** is defined as King, Island, and Snohomish Counties, WA, according to the U.S. Department of Housing and Urban Development.

The Seattle **area median income** in 2004 was \$71,900.

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

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

- 1 wage earner: 65.6%
- 2 wage earners: 31.2%
- 3 or more wage earners: 3.2%

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

- Owners: 52.9%
- Renters: 47.1%

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

#### Working Families with Critical Needs

- Couple with children: 29.6%
- Single female with children: 12.4%
- Single-person household: 28.8%
- More than one person, no children: 26.8%

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

- Couple with children: 24.4%
- Single female with children: 5.9%
- Single-person household: 30.0%
- More than one person, no children: 39.7%

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

#### Working Families with Critical Needs

- Non-Hispanic White: 68.4%
- Non-Hispanic Black: 5.9%
- Hispanic: 9.8%
- Other: 15.9%

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

- Non-Hispanic White: 78.4%
- Non-Hispanic Black: 3.5%
- Hispanic: 5.6%
- Other: 13.4%

### They often have very low incomes.

- 62.7 percent have incomes less than 50% of area median (\$10,712 to \$35,950).
- 26.4 percent have incomes between 51% and 80% of area median (\$35,951 to \$57,520).
- 11.0 percent have incomes between 81% and 120% of area median (\$57,521 to \$86,280).

**Compared to working families without critical housing needs, those with critical needs have, on average, both higher housing costs and lower incomes.**

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
<b>No Critical Needs</b>	\$46,000	\$9,300	\$13,000
<b>Critical Needs</b>	\$25,500	\$10,200	\$22,000

<sup>1</sup> Statistics on the household composition for the general population of Seattle come from the 2004 American Community Survey.

<sup>2</sup> Race is self-reported. For the general population of Seattle, 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 Seattle, WA, 1996 and 2004; American Housing Survey, 2005; American Community Survey for Seattle, WA, 2004. This fact sheet is based on most recent metro level data available from the US Census Bureau.