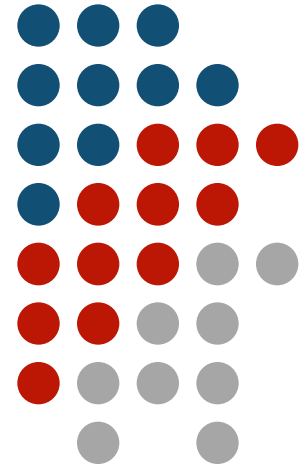


# *Housing Landscape 2014:* Housing Affordability for Working Households

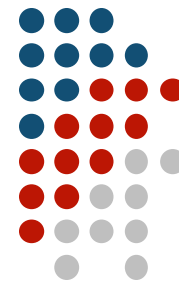
May 29-30, 2014

Janet Viveiros

Center for Housing Policy,  
a division of the National Housing Conference

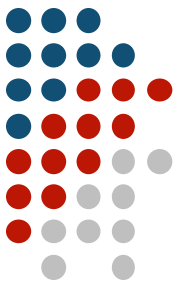


# About the National Housing Conference



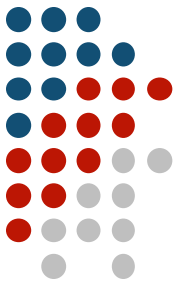
Formed in 1931, the nonprofit **National Housing Conference** is dedicated to helping ensure safe, decent and affordable housing for all in America. As the research division of NHC, the **Center for Housing Policy** specializes in solutions through research, working to broaden understanding of America's affordable housing challenges and examine the impact of policies and programs developed to address these needs. Through evidence-based advocacy for the continuum of housing, NHC develops ideas, resources and policy solutions to shape an improved housing landscape.

# HOUSING LANDSCAPE 2014

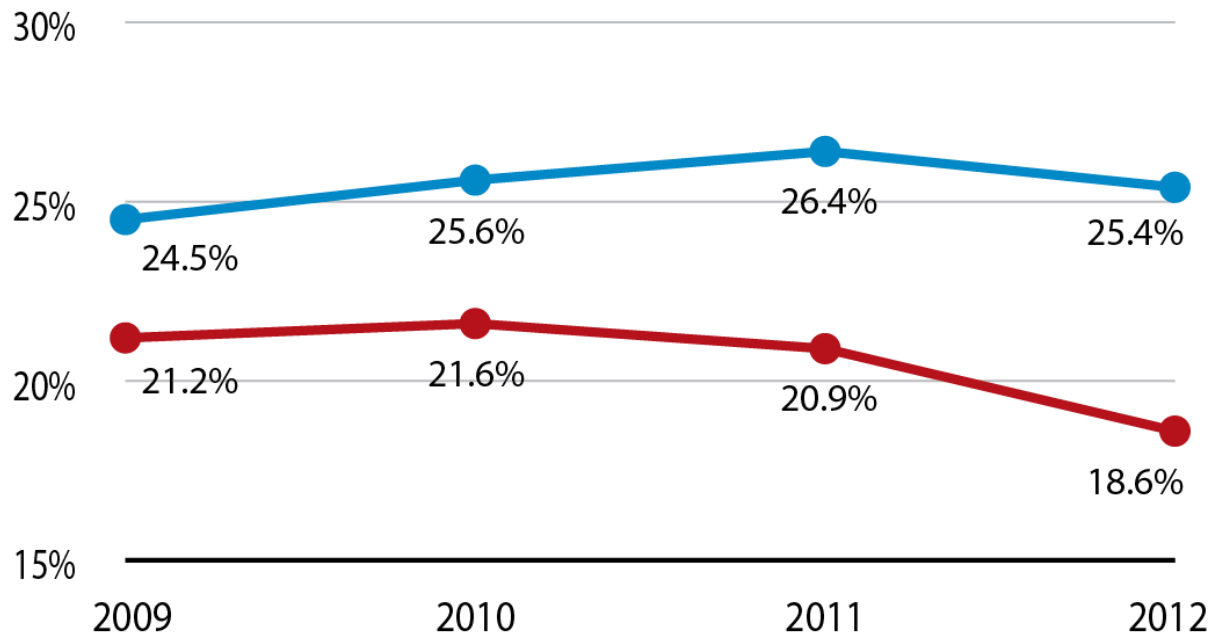


- Uses tabulations of income and housing cost data from the 1 year PUMS files for 2009, 2010, 2011, and 2012.
- Evaluates severe housing cost burdens among low- and moderate-income renter and owner households.
- Analyzes trends since the end of the Great Recession.
- Provides affordability data for all 50 states and the District of Columbia, and the 50 largest U.S. metro areas.

# Working Renters More Likely to Be Severely Cost Burdened Compared to Homeowners

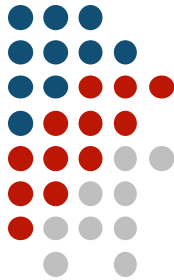


Percentage of Working Households with a Severe Housing Cost Burden

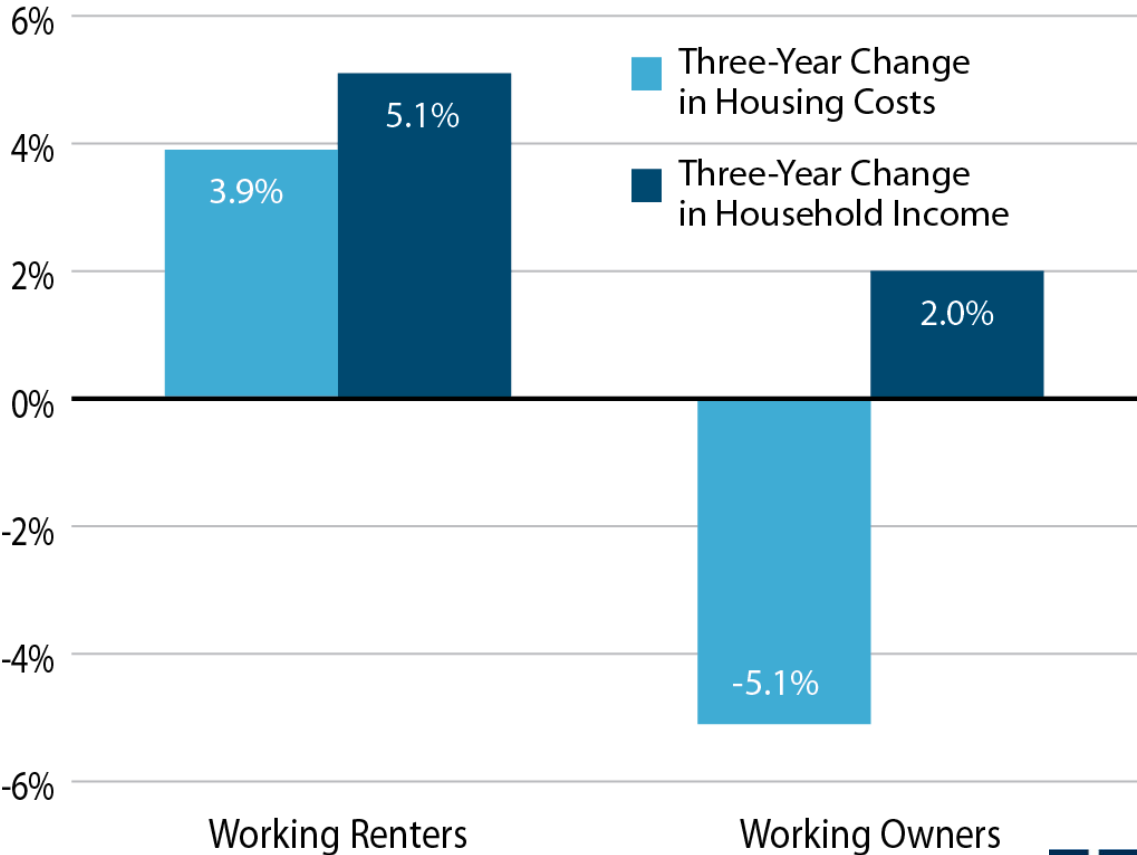


—●— Working Renters  
—●— Working Owners

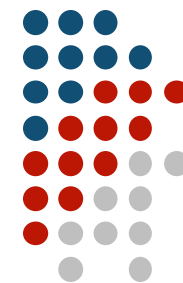
# Growth in Incomes Outpaced Growth in Housing Costs



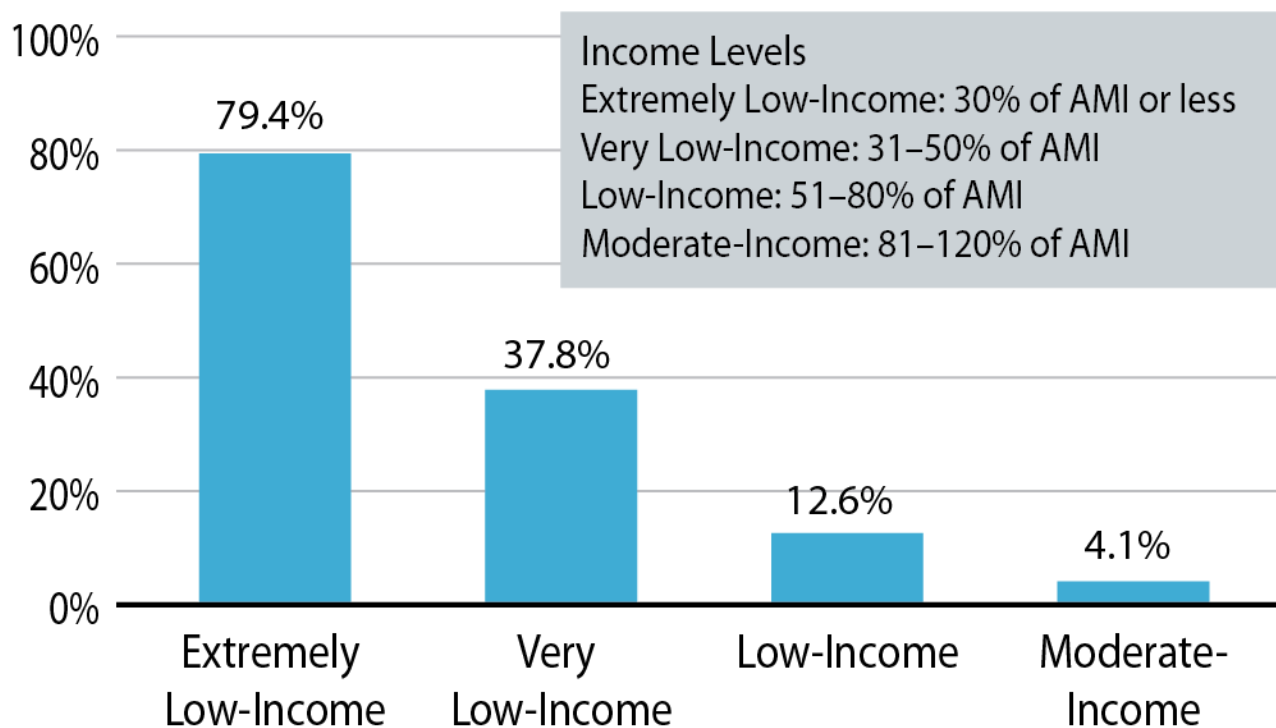
Changes in Median Housing Costs and Household Income, 2009 to 2012



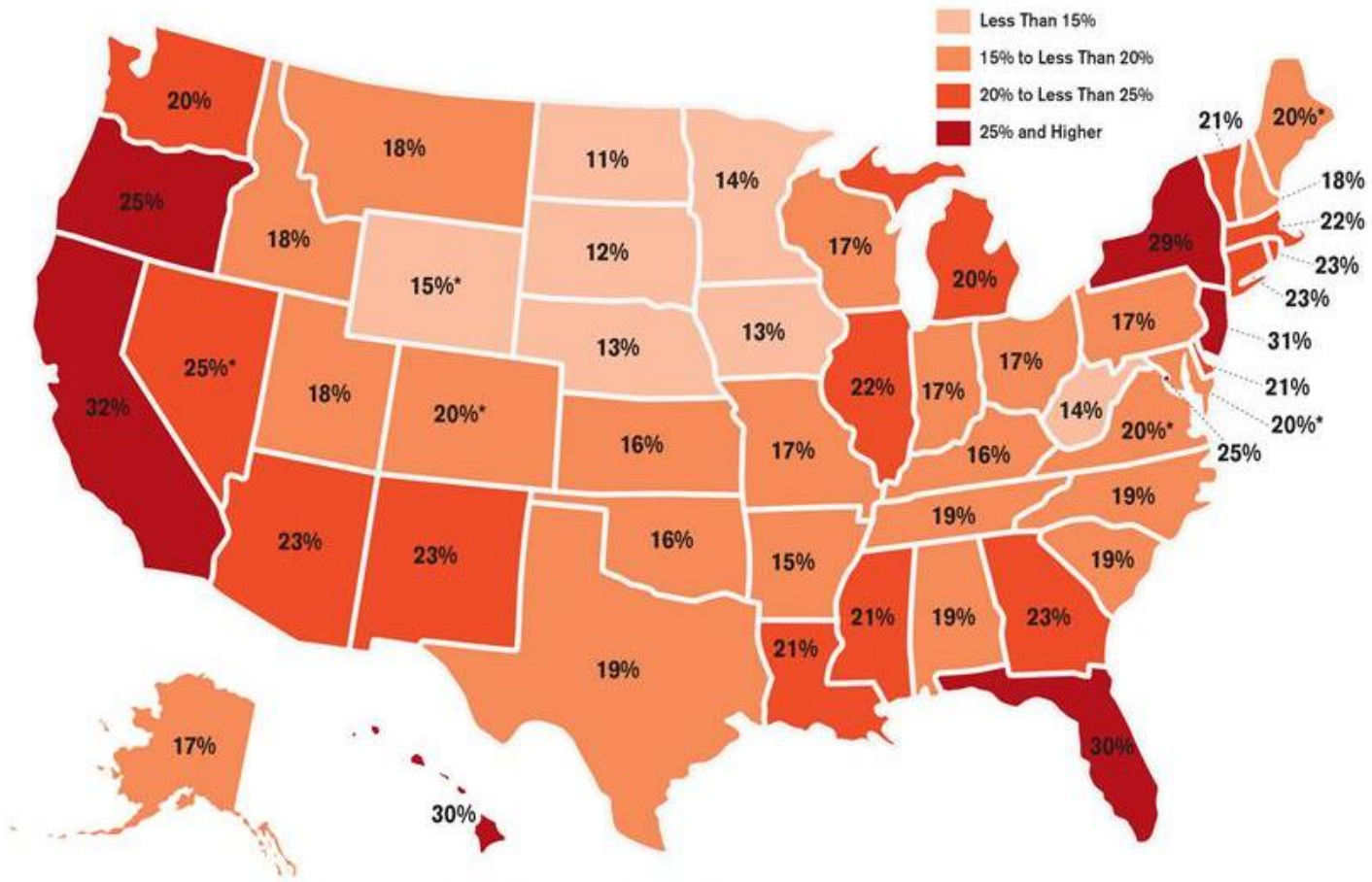
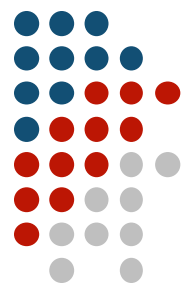
# The Vast Majority of Extremely Low-Income Households Have Severe Housing Cost Burdens



Percentage of Working Households  
with a Severe Housing Cost Burden by Income

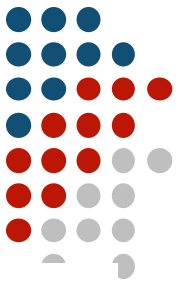


# In 21 States, at Least 1 in 5 Working Households is Severely Cost Burdened



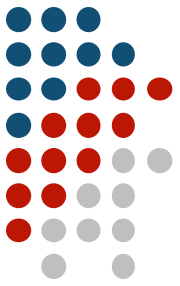
\*Shading is based on numbers rounded to one decimal place. See Appendix A for more details.

# Policy Implications



- When households spend more than half of income on housing, there is not enough left for other necessities.
- Affordable and stable housing is a platform for other important positive family and community outcomes.





# Questions?

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