

The Housing Affordability Challenges of America's Working Households

Even as the economy continues to improve, many American workers are still struggling to make ends meet. For millions of households, housing costs account for more than half of the household's monthly income. These cost pressures put a strain on households, leaving too little for other necessities like food, health care, transportation, and child care. In addition, spending a disproportionate share of income on housing stifles economic growth as these households restrict their spending not only on other important necessities, but also on non-essential goods and services.

Overall, 15.6 percent of all U.S. households (18.1 million households) were severely housing cost burdened in 2012. Severely cost burdened households are those that spend more than half of their income on housing costs. Renter households are more than twice as likely to be housing cost burdened than owner households. In 2012, 24.7 percent of all renter households were severely burdened compared to 10.5 percent of all owner households.

In this report, **working households** refers to households where members work a total of at least 20 hours a week on average and the household income does not exceed 120 percent of the area median income (AMI).

The AMI level varies by metro area. In the San Diego metro area for example, 120 percent of AMI is \$91,080. A typical graphic designer and nurse (LPN) in San Diego earn about 120 percent of AMI combined. In Pittsburgh, 120 percent of AMI is \$77,880 or about what the average police officer and child care worker earn combined.¹

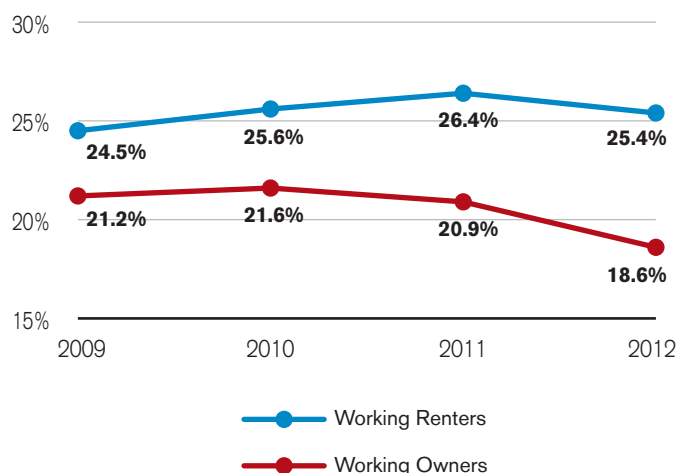
In 2012, there were 45.2 million U.S. households that met this definition of working households; 21.8 million were homeowners and 23.3 million were renters.

Housing Landscape summarizes the affordable housing challenges of low- and moderate-income **working households**. (See box below for definition.) These households have greater affordability challenges than the overall population. In 2012, 22.1 percent of working households were severely cost burdened—25.4 percent of working renters and 18.6 percent of working homeowners.

The share of working households with a severe housing cost burden fell in 2012, and is now below the rate at the official end of the Great Recession in 2009. The share of severely cost burdened working households was 22.8 percent in 2009 and peaked at 23.7 percent in 2011 before falling in 2012. The declining share of severely cost burdened working households was due primarily to modest increases in household incomes and declining owner costs. Despite the improvements, housing affordability remains a severe challenge for millions of working individuals and families.

FIGURE 1. Working Renter Households are More Likely to Be Severely Cost Burdened Compared to Homeowners

Percentage of Working Households with a Severe Housing Cost Burden



More than One in Four Working Renter Households Spends More Than Half its Income on Housing.

Both working owner and renter households have experienced improvements in housing affordability in 2012. As shown in Figure 1, between 2011 and 2012, the share of severely burdened working renters declined for the first time since the end of the recession—from 26.4 percent to 25.4 percent. Despite these gains, there were still 5.9 million severely cost burdened working renters in 2012, nearly 350,000 more than there were in 2009 at the end of the recession.

The share of working owners with severe housing cost burdens declined for the second year in a row, falling from 20.9 percent in 2011 to 18.6 percent in 2012. Working owners experienced earlier, and greater, improvements in housing affordability than working renters, largely due to persistent declines in housing costs brought on by the housing market downturn. However, in 2012, 4.1 million working owner households still spent more than half of their income on housing costs.

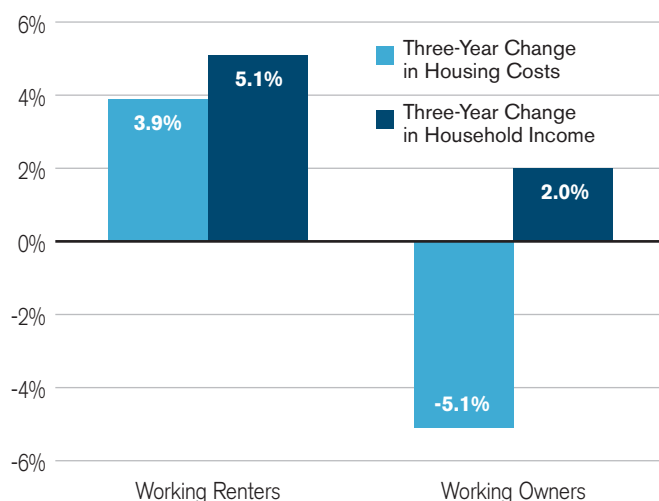
Rising Incomes and Declining Owner Costs Modestly Improved Affordability.

The decline in the number and share of households with a severe housing cost burden was associated with increases in household incomes, particularly for renters. As shown in Figure 2, between 2009 and 2012, the median income of working renter households rose by a little over five percent and the median income of owner households grew by two percent. The income growth in 2012 follows years of declining or stagnant incomes among low- and moderate-income households. But over the three year period between 2009 and 2012, incomes grew somewhat faster than housing costs. For working renters, housing costs were up by 3.9 percent, while housing costs for working owners declined by 5.1 percent.

The increases in household incomes of both working renters and owners are a result of wage increases between 2011 and 2012. Median household wages increased 4.2 percent for working renters and 3.0 percent for working owners while the number of household hours worked remained virtually unchanged.

FIGURE 2. Growth in Incomes Outpaced Growth in Housing Costs

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



Renter Income Rises, but Affordability Still a Challenge as Rents Continue to Increase.

When it comes to housing costs, the other half of the housing affordability equation, owners fare better than renters. As shown in Table 1, falling housing costs of working owners since the Great Recession has contributed to the decline in the number of working owner households with severe housing costs burdens. The decline in housing costs for working owners is largely due to existing homeowners modifying or refinancing their mortgages at lower interest rates, as well as new homebuyers purchasing homes at low prices in recovering housing markets.

In contrast, working renters have faced steadily rising housing costs since 2009. The foreclosure crisis in the U.S. turned many foreclosed homeowners into renters and limited credit availability, preventing many would-be homebuyers from transitioning into homeownership. These factors have driven up demand and prices for a constrained supply of rental housing.

While working renter incomes outpaced rising rents between 2009 and 2012, there are still 5.9 million working renter households that are severely cost burdened. And,

TABLE 1. Rents Rose Steadily Every Year Since the End of the Recession

Median Monthly Housing Costs for Working Households

	2009	2010	2011	2012	One-Year Change	Two-Year Change	Three-Year Change
Renters	\$820	\$830	\$847	\$852	+0.6%	+2.7%	+3.9%
Owners	\$1,047	\$1,037	\$1,024	\$994	-2.9%	-4.1%	-5.1%

furthermore, there is no guarantee that wages will continue to rise faster than rents in this weak economic recovery. Unless the availability of affordable rental housing increases, it will be difficult to make additional progress in reducing the number of severely cost burdened working households.

Loss of Low- and Moderate-Income Working Households Obscures Affordability Challenges.

Between 2009 and 2011, the number of low- and moderate-income working households fell and the number of underemployed and unemployed households grew, as shown in Figure 3. These underemployed and unemployed low- and moderate-income households, among the most at risk for severe housing cost burdens, are excluded from our *Housing Landscape* analysis, obscuring the full extent of severe housing cost burden among all low- and moderate-income households. The growth in the number of underemployed and unemployed households could indicate a growing cost burden problem. However, between 2011 and 2012 the number of underemployed and unemployed low- and moderate-income households held steady at 23 million and the number of working households grew by approximately 600,000 households.

Growth in the number of working households indicates an improvement in employment among low- and moderate-income households, as well as a rebound in the rate of household formation. The household formation rate plummeted during the recession and started to rise again in 2011, generally in response to improvements in the job market.²

The Lowest Income Households Face the Greatest Housing Cost Burdens.

In 2012, 22.1 percent of all working households spent more than half of their income on housing costs. However, the nation's lowest income households face the most severe challenges.

Nearly eight in ten extremely low-income working households, and over a third of very low-income working households, are severely housing cost burdened. These numbers actually understate the affordability challenges for this population because the working households in this analysis exclude underemployed and unemployed households, including many seniors and persons with disabilities. And importantly, the number of severely cost burdened households would be even higher without federal housing programs that target assistance to extremely low- and very low-income households. Most federal affordable housing programs cap rent payments for households at 30 percent of household income so that lower-income households will have money in their budget for other necessities. The severely cost-burdened

FIGURE 3. More Households Underemployed or Unemployed in 2012 than in 2009

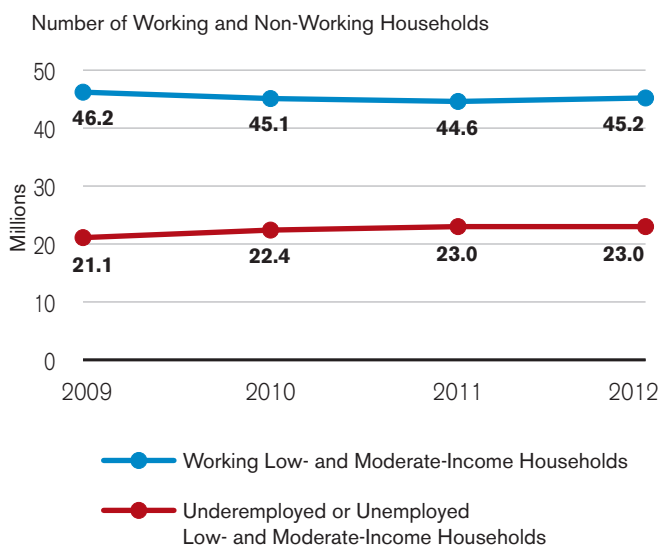
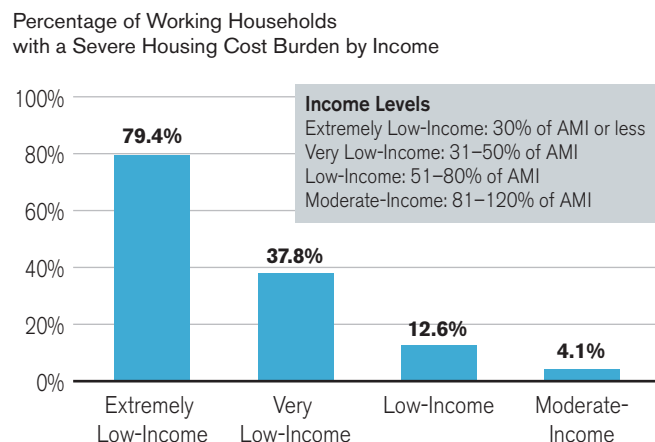


FIGURE 4. The Vast Majority of Extremely Low-Income Households Have Severe Housing Cost Burdens



households in Figure 4, therefore, include the households who are not helped by current housing assistance programs, which underscores the limited reach these programs have at current funding levels. Only about one in four households eligible for federal housing assistance actually receives help.³

High Housing Costs and Low Incomes Remain Significant Challenges in Many States and Metro Areas.

When looking at severe housing cost burden by state, as shown in Figure 5, the most severe problems are on the coasts, particularly states with high cost metro areas like California, New York, or New Jersey (Table 2). Between 2009 and 2012, housing affordability improved in 13

states (see Appendix A), mostly in the Midwest and West where the for-sale market has not yet fully rebounded and owner costs continued to fall. In New York State, the share of working households with severe housing cost burdens actually increased. Despite stable or shrinking shares of severely burdened households, there were still 21 states where at least one in five working households spends more than half of their income on housing.

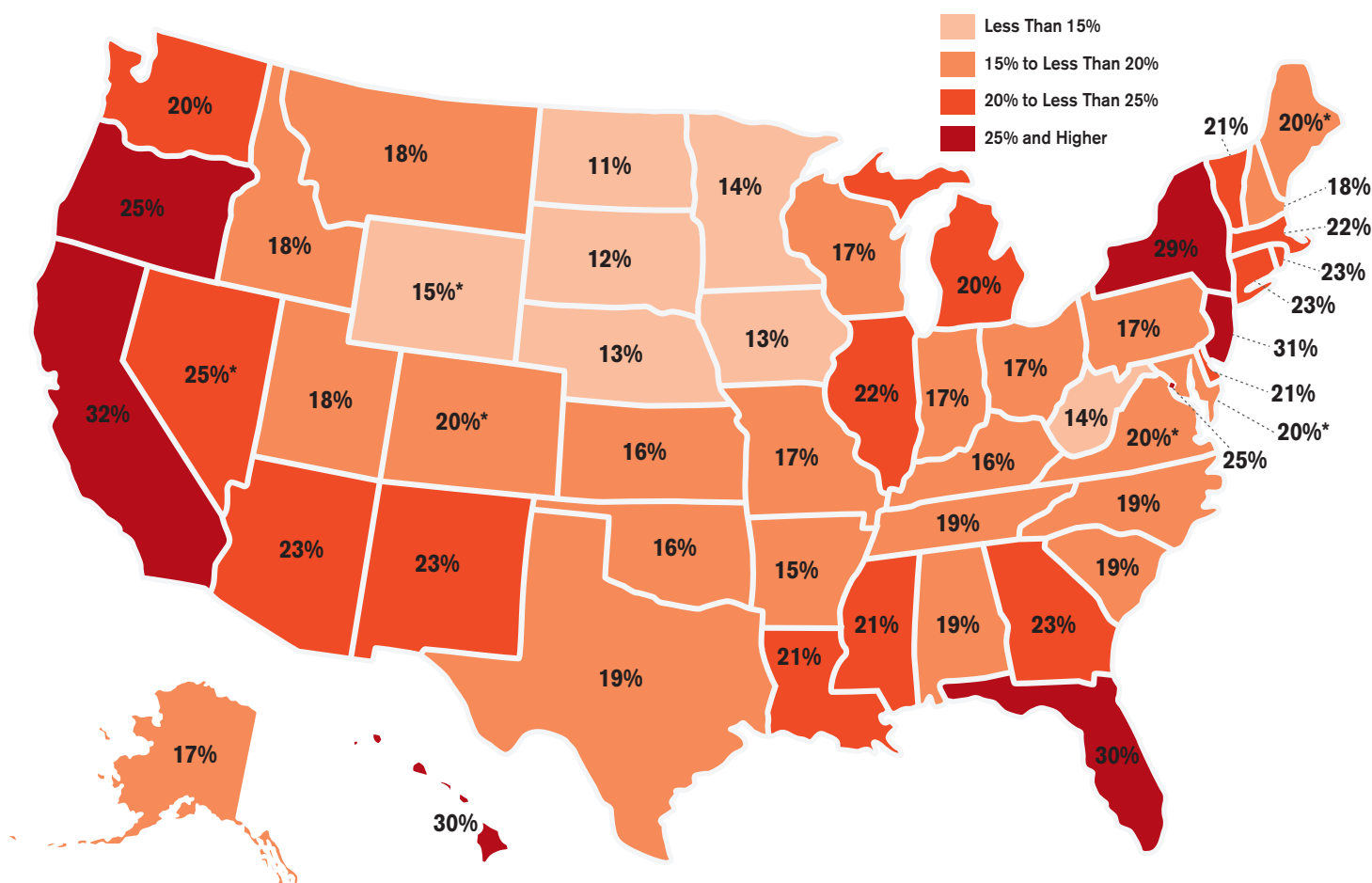
Severe housing cost burden at the metro area level also mostly held stable or improved, with a few exceptions. Between 2009 and 2012, the incidence of severe housing cost burden decreased in nine metro areas, but it increased in the New York, Louisville, and Virginia Beach metro areas. New York City is facing a severe shortage of affordable housing,⁴ which drives the growing affordability challenge in that region. Declines in median income appear to have negatively impacted renters in Virginia Beach; the reasons for worsening affordability in Louisville are less clear.⁵

Policy Implications

The improvements in housing affordability, especially between 2011 and 2012, reflect the nascent economic recovery and modest income growth, but also continued price declines in the for-sale market. While unemployment remains high and labor force participation rates continue to fall, low- and moderate-income workers have seen their wages rise. However, the slight decline in the share of households with a severe housing cost burden should not be viewed as a major turnaround in housing affordability for low- and moderate-income working households. It is unclear whether the wage growth that drove affordability improvements among renters in 2012 will be sustained. And unless housing production increases substantially—particularly in the highest cost markets—rents are going to continue to rise, and could outpace incomes again. Finally, the for-sale market continues to improve, which is good news for current homeowners, but price appreciation will affect lower-income would-be homebuyers by keeping them out of homeownership or increasing the share of their incomes they must spend on housing.

FIGURE 5. In 21 States, at Least One in Five Working Households is Severely Cost Burdened

Share of Working Households with a Severe Housing Cost Burden, 2012



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

TABLE 2. Metro Areas in California, Florida, and New York Have the Greatest Affordability Challenges

Metro Areas with the Highest and Lowest Percentages of Working Households with a Severe Housing Cost Burden, 2012

Highest		Lowest	
Miami	38%	Pittsburgh	14%
Los Angeles	38%	Minneapolis	15%
New York	35%	Oklahoma City	16%
San Diego	32%	Kansas City	16%
Orlando	32%	Buffalo	16%

Despite the overall improvements in housing affordability in 2012, many working households, particularly those with extremely low incomes, face significant housing cost burdens. **Federal housing assistance (such as housing choice vouchers, property-based rental assistance, and public housing) reaches only one in four of those in need, and funding levels in the past few years have reduced their reach even further.** The ability to produce new housing affordable to lower-income households depends largely on the federal Low-Income Housing Tax Credit (LIHTC) program and to a lesser extent the HOME block grant program, both of which could reach even more low- and moderate-income working households if expanded.

Achieving homeownership has become more difficult for lower-income households. Even though affordability improved for working owners in 2012, the issue now is one of *access* to homeownership to a greater extent than the cost of buying and owning a home. For example, lack of access to affordable mortgages is a major barrier to homeownership, particularly for households without much accumulated wealth. **Barriers to homeownership, in turn, become barriers to the ability of lower-income households to build wealth over the long-term.**

In regions with the strongest job growth, nearly a third of all working households spend more than half of their income on housing costs. These high cost areas become cost-prohibitive to lower-income workers and they are therefore not able to take advantage of living in places where jobs are available. Or if workers do live in these fast-growing regions, they are often forced to live further away from job centers where housing costs are lower but where transportation costs are higher. This report only examines housing costs and does not take into

account transportation costs, which can increase the cost burdens of lower-income households living far from job and economic centers. The Center for Housing Policy's *Losing Ground* report delves further into this issue by examining housing and transportation costs together to measure the full cost burden of moderate-income working households.

There are many reasons why the extent of the severe housing cost burden problem should be a concern to a broad set of stakeholders. **When a household spends half of its income on housing, there is usually not enough left in the household budget for other necessities.** The costs of many of these household essentials—child care, education, food—are also rising at the same time that food stamps, TANF, Medicaid, and other social support programs for lower-income households are targets for budget cuts. This dynamic increases the pressure on lower-income households as they try to make ends meet.

Affordable and stable housing is a platform for other important positive family and community outcomes, such as physical and mental health, educational achievement, and economic development.⁶ It is critically important to address the housing cost component of housing affordability to make further progress in reducing the number of households spending a disproportionate share of their income on housing. High demand in the rental market and recovering housing markets will drive housing costs up in many places around the country which could endanger recent gains in housing affordability. More needs to be done to increase the availability of affordable housing for renters and owners, and to expand existing housing assistance programs to serve the households at the lowest income levels.

STATE	2012 WORKING HOUSEHOLDS		% WITH SEVERE HOUSING COST BURDEN		DIFFERENCE	
	Total	With Severe Housing Cost Burden	2009	2012	2009–12	
Alabama	649,069	121,861	19.0%	18.8%	-0.2	
Alaska	118,272	19,786	14.3%	16.7%	2.4	
Arizona	888,896	202,404	24.9%	22.8%	-2.1	*
Arkansas	414,023	62,303	18.8%	15.0%	-3.8	*
California	4,880,346	1,575,287	33.1%	32.3%	-0.9	*
Colorado	876,640	171,696	22.4%	19.6%	-2.8	*
Connecticut	550,848	126,540	22.7%	23.0%	0.3	
Delaware	133,181	28,223	20.8%	21.2%	0.4	
District of Columbia	114,349	28,666	23.1%	25.1%	2.0	
Florida	2,531,648	755,477	33.2%	29.8%	-3.4	*
Georgia	1,386,110	313,328	22.5%	22.6%	0.1	
Hawaii	189,238	55,898	29.8%	29.5%	-0.3	
Idaho	231,904	40,677	20.5%	17.5%	-3.0	
Illinois	1,901,771	418,366	23.5%	22.0%	-1.5	*
Indiana	1,006,087	167,446	17.3%	16.6%	-0.7	
Iowa	516,487	69,110	12.4%	13.4%	1.0	
Kansas	468,461	73,500	15.2%	15.7%	0.5	
Kentucky	607,365	98,393	16.2%	16.2%	0.0	
Louisiana	644,994	136,753	19.4%	21.2%	1.8	
Maine	196,630	39,104	18.1%	19.9%	1.8	
Maryland	943,595	187,370	21.3%	19.9%	-1.5	
Massachusetts	980,004	219,845	22.4%	22.4%	0.0	
Michigan	1,357,208	275,564	23.5%	20.3%	-3.2	*
Minnesota	903,824	129,439	17.2%	14.3%	-2.9	*
Mississippi	374,600	77,232	21.7%	20.6%	-1.1	
Missouri	926,602	156,081	16.8%	16.8%	0.1	
Montana	177,102	31,294	16.7%	17.7%	0.9	
Nebraska	326,671	42,095	13.4%	12.9%	-0.6	
Nevada	384,879	95,719	27.6%	24.9%	-2.7	*
New Hampshire	221,621	39,063	19.6%	17.6%	-2.0	
New Jersey	1,141,422	351,425	29.4%	30.8%	1.4	
New Mexico	271,831	63,113	20.2%	23.2%	3.0	
New York	2,794,844	817,293	27.4%	29.2%	1.9	*
North Carolina	1,444,427	273,065	20.0%	18.9%	-1.1	
North Dakota	132,904	15,012	11.8%	11.3%	-0.5	
Ohio	1,729,328	296,636	18.3%	17.2%	-1.2	*
Oklahoma	548,711	89,241	16.3%	16.3%	0.0	
Oregon	571,377	144,669	23.2%	25.3%	2.1	
Pennsylvania	1,869,575	327,033	16.7%	17.5%	0.7	
Rhode Island	155,803	35,127	25.3%	22.5%	-2.7	
South Carolina	660,663	125,210	19.4%	19.0%	-0.5	
South Dakota	143,141	17,678	13.3%	12.4%	-0.9	
Tennessee	952,293	179,911	19.9%	18.9%	-1.0	
Texas	3,773,765	728,546	20.4%	19.3%	-1.1	*
Utah	416,933	75,495	18.2%	18.1%	-0.1	
Vermont	103,093	22,049	18.9%	21.4%	2.5	
Virginia	1,231,902	241,117	20.1%	19.6%	-0.5	
Washington	1,066,721	213,298	21.6%	20.0%	-1.6	*
West Virginia	227,983	32,888	15.3%	14.4%	-0.8	
Wisconsin	936,792	155,176	18.2%	16.6%	-1.7	*
Wyoming	101,480	14,896	13.2%	14.7%	1.5	
United States	45,177,413	9,977,398	22.8%	22.1%	-0.7	*

*Indicates a significant difference (at the 90% confidence level).

Source: Center for Housing Policy tabulations of American Community Survey PUMS files.

METROPOLITAN STATISTICAL AREA	2012 WORKING HOUSEHOLDS		% WITH SEVERE HOUSING COST BURDEN		DIFFERENCE	
	Total	With Severe Housing Cost Burden	2009	2012	2009-12	
Atlanta-Sandy Springs-Roswell, GA	803,152	188,927	24.3%	23.5%	-0.8	
Austin-Round Rock, TX	319,701	73,576	21.9%	23.0%	1.1	
Baltimore-Columbia-Towson, MD	425,279	79,180	20.6%	18.6%	-2.0	
Birmingham-Hoover, AL	156,711	29,311	20.2%	18.7%	-1.5	
Boston-Cambridge-Newton, MA-NH	728,371	164,908	22.6%	22.6%	0.1	
Buffalo-Cheektowaga-Niagara Falls, NY	167,637	26,590	17.7%	15.9%	-1.8	
Charlotte-Concord-Gastonia, NC-SC	375,481	65,578	20.6%	17.5%	-3.2	*
Chicago-Naperville-Elgin, IL-IN-WI	1,374,420	340,215	26.4%	24.8%	-1.6	*
Cincinnati, OH-KY-IN	333,467	56,474	16.4%	16.9%	0.6	
Cleveland-Elyria, OH	307,192	60,899	21.1%	19.8%	-1.3	
Columbus, OH	298,739	52,796	19.6%	17.7%	-1.9	
Dallas-Fort Worth-Arlington, TX	1,026,749	193,356	20.4%	18.8%	-1.6	
Denver-Aurora-Lakewood, CO	468,905	90,096	21.2%	19.2%	-2.0	
Detroit-Warren-Dearborn, MI	569,440	117,206	25.7%	20.6%	-5.1	*
Hartford-West Hartford-East Hartford, CT	186,347	33,263	19.1%	17.9%	-1.2	
Houston-The Woodlands-Sugar Land, TX	904,329	181,435	21.5%	20.1%	-1.4	
Indianapolis-Carmel-Anderson, IN	321,711	56,953	18.0%	17.7%	-0.3	
Jacksonville, FL	191,109	47,889	25.1%	25.1%	-0.1	
Kansas City, MO-KS	338,462	52,708	15.9%	15.6%	-0.4	
Las Vegas-Henderson-Paradise, NV	279,187	71,475	29.1%	25.6%	-3.4	*
Los Angeles-Long Beach-Anaheim, CA	1,674,038	630,865	37.1%	37.7%	0.6	
Louisville/Jefferson County, KY-IN	186,991	35,754	15.4%	19.1%	3.7	*
Memphis, TN-MS-AR	179,884	47,224	27.1%	26.3%	-0.8	
Miami-Fort Lauderdale-West Palm Beach, FL	738,635	284,351	42.0%	38.5%	-3.5	*
Milwaukee-Waukesha-West Allis, WI	251,270	51,884	22.3%	20.6%	-1.7	
Minneapolis-St. Paul-Bloomington, MN-WI	608,037	89,948	17.7%	14.8%	-2.9	*
Nashville-Davidson-Murfreesboro-Franklin, TN	312,942	56,215	18.6%	18.0%	-0.7	
New Orleans-Metairie, LA	179,773	50,918	26.4%	28.3%	1.9	
New York-Newark-Jersey City, NY-NJ-PA	2,693,876	935,927	32.3%	34.7%	2.4	*
Oklahoma City, OK	211,392	32,898	17.4%	15.6%	-1.8	
Orlando-Kissimmee-Sanford, FL	310,817	98,055	34.7%	31.5%	-3.1	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	875,615	182,415	20.1%	20.8%	0.7	
Phoenix-Mesa-Scottsdale, AZ	598,991	134,673	25.5%	22.5%	-3.0	*
Pittsburgh, PA	359,857	49,946	14.7%	13.9%	-0.9	
Portland-Vancouver-Hillsboro, OR-WA	370,235	79,532	22.9%	21.5%	-1.4	
Providence-Warwick, RI-MA	234,147	50,226	24.6%	21.5%	-3.1	
Raleigh, NC	214,493	34,258	16.8%	16.0%	-0.8	
Richmond, VA	195,302	36,391	19.7%	18.6%	-1.1	
Riverside-San Bernardino-Ontario, CA	488,430	152,834	34.5%	31.3%	-3.2	*
Rochester, NY	167,716	28,595	18.4%	17.0%	-1.4	
Sacramento--Roseville--Arden-Arcade, CA	304,760	84,991	28.3%	27.9%	-0.4	
San Antonio-New Braunfels, TX	312,689	58,283	19.4%	18.6%	-0.7	
San Diego-Carlsbad, CA	417,240	132,482	33.6%	31.8%	-1.9	
San Francisco-Oakland-Hayward, CA	656,273	191,316	28.7%	29.2%	0.5	
San Jose-Sunnyvale-Santa Clara, CA	256,819	67,396	28.3%	26.2%	-2.0	
Seattle-Tacoma-Bellevue, WA	585,520	119,192	22.2%	20.4%	-1.9	
St. Louis, MO-IL	451,934	78,167	17.1%	17.3%	0.2	
Tampa-St. Petersburg-Clearwater, FL	388,336	100,360	29.2%	25.8%	-3.4	*
Virginia Beach-Norfolk-Newport News, VA-NC	256,091	62,817	21.4%	24.5%	3.1	*
Washington-Arlington-Alexandria, DC-VA-MD-WV	940,227	187,437	21.2%	19.9%	-1.3	
Total	24,998,719	6,128,185	25.4%	24.5%	-0.9	*

*Indicates a significant difference (at the 90% confidence level).

Metropolitan area definitions for 2009 data are from the Office of Management and Budget outlined in *Update of Statistical Area Definitions and Guidance on Their Uses*, OMB Bulletin No. 08-01, issued November 20, 2007. Metro area definitions for 2012 data are from the Office of Management and Budget in *Revised Delineations of Metropolitan Statistical Areas, Micropolitan Statistical Areas, and Combined Statistical Areas, and Guidance on Uses of the Delineations of These Areas*, OMB Bulletin No. 13-10, issued February 28, 2013.

Source: Center for Housing Policy tabulations of American Community Survey PUMS files.



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

The Housing Landscape series uses the most current information available to understand the relationship between housing costs and incomes for working households in the United States.

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

1900 M Street, NW
Suite 200

Washington, DC 20036

Phone: (202) 466-2121

Fax: (202) 466-2122

Email: chp-feedback@nhc.org

Website: www.nhc.org



Methodology

This report is based on Center for Housing Policy tabulations of the American Community Survey (ACS) data collected by the U.S. Census Bureau in 2009, 2010, 2011, and 2012. The tabulations were generated using Public-Use Microdata Sample (PUMS) population and housing files made publicly available by the Census Bureau.

A complete description of the report's methodology is available online at www.nhc.org/landscapemethodology.

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ENDNOTES

¹ *Paycheck to Paycheck*. 2013. Washington, DC: Center for Housing Policy.

² Megan Hopkins. "Conditions are ripe for household formation." July 15, 2013. *Housing Wire*.

³ Center on Budget and Policy Priorities. January, 25 2013. *Policy Basics: Federal Rental Assistance*. Retrieved from: <http://www.cbpp.org/cms/?fa=view&id=3890>.

⁴ Tom Waters and Victor Bach. 2014. *What New Yorkers Want From the New Mayor: An Affordable Place to Live*. New York City, NY: Community Service Society. Retrieved from: http://b3cdn.net/nycss/27ccd4d075e4ff7b10_fwm6b9i60.pdf.

⁵ It is possible that the changes in metro area composition, due to changes to metro area definitions by the Office of Management and Budget in 2013, are responsible for the

rising share of working households facing severe housing cost burdens. Metropolitan area definitions for 2009 data are from the Office of Management and Budget outlined in *Update of Statistical Area Definitions and Guidance on Their Uses*, OMB Bulletin No. 08-01, issued November 20, 2007. Metro area definitions for 2012 data are from the Office of Management and Budget in *Revised Delineations of Metropolitan Statistical Areas, Micropolitan Statistical Areas, and Combined Statistical Areas, and Guidance on Uses of the Delineations of These Areas*, OMB Bulletin No. 13-10, issued February 28, 2013.

⁶ Rebecca Cohen. May 2011. *The Impacts of Affordable Housing on Health: A Research Summary*. Washington, DC: Center for Housing Policy. And Maya Brennan. May 2011. *The Impacts of Affordable Housing on Education: A Research Summary*. Washington, DC: Center for Housing Policy.