

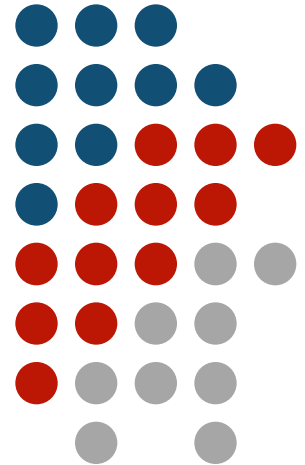
# *Housing Landscape 2014:* Housing Affordability for Working Households

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

Webinar series sponsored by



Report sponsored by



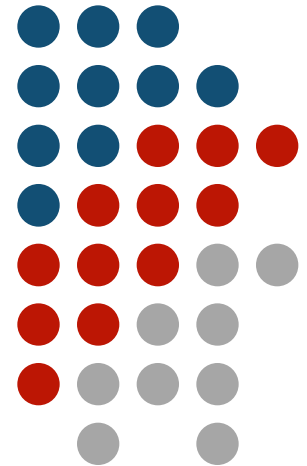
# *Housing Landscape 2014:* Housing Affordability for Working Households

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

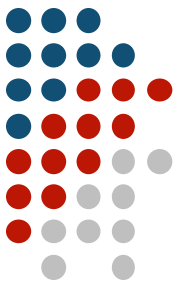
Webinar series sponsored by



Report sponsored by

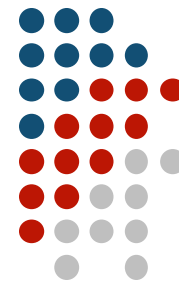


# HOUSING LANDSCAPE 2014



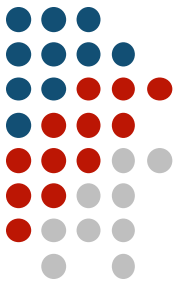
- Uses the most recent American Community Survey data.
- Evaluates severe housing cost burdens among low- and moderate-income renter and owner households.
- Analyzes trends since the end of the Great Recession.
- Provides affordability data for all 50 states and the District of Columbia, and the 50 largest U.S. metro areas.

# How do you think housing affordability has changed since 2009 for working households?



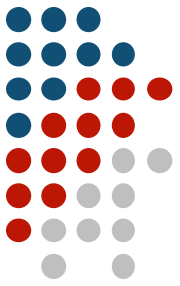
- Worsened
- Stayed the same
- Improved

# How Do You Think Housing Affordability Has Changed Since 2009 for working households?

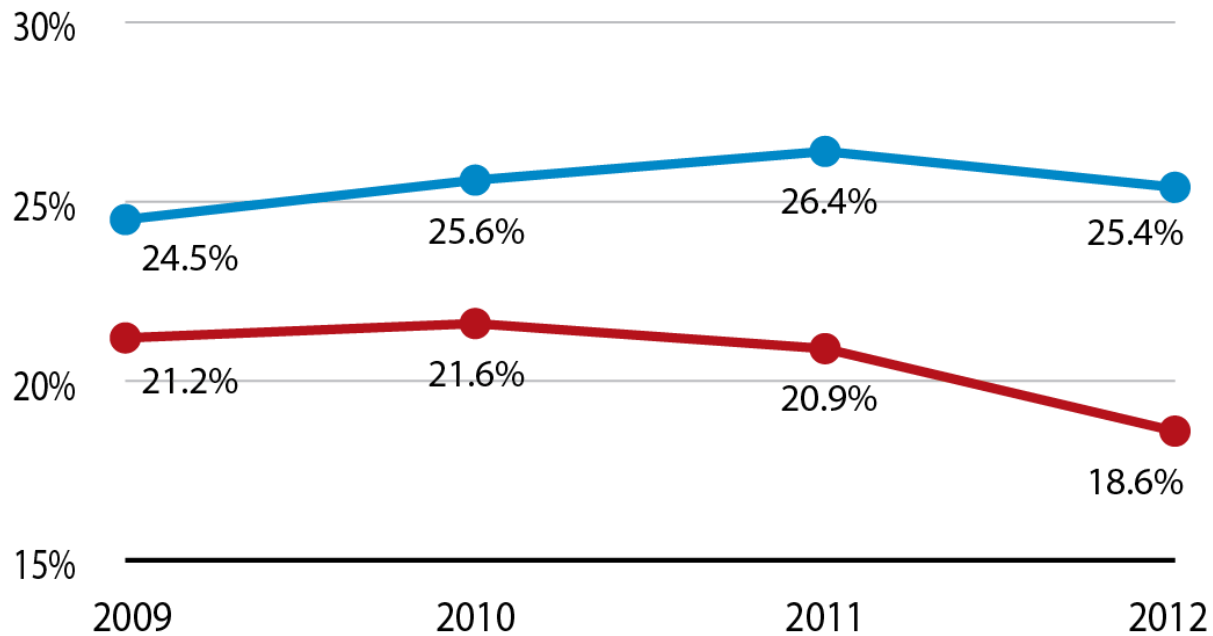


Nationally, the share of working households with severe housing cost burdens fell slightly from 22.8% of working households in 2009 to 22.1% of working households in 2012.

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

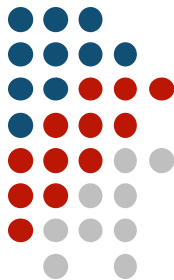


Percentage of Working Households with a Severe Housing Cost Burden

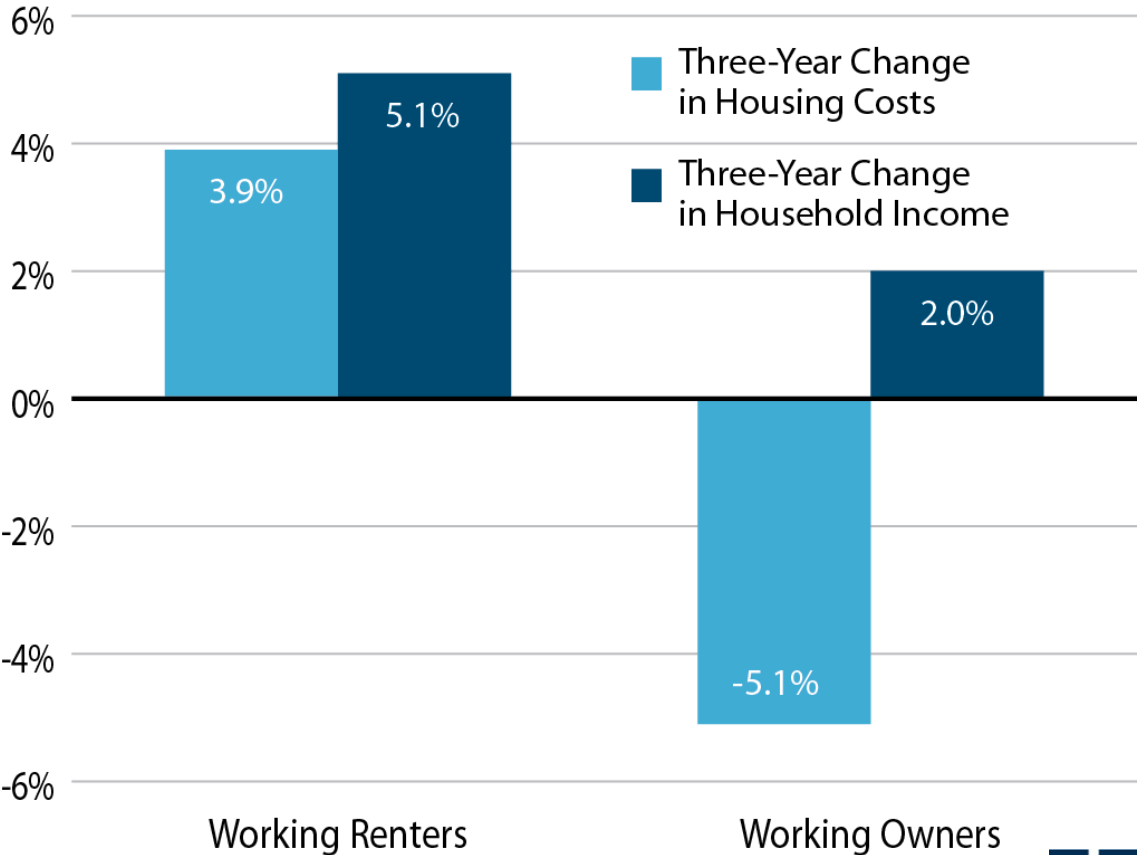


—●— Working Renters  
—●— Working Owners

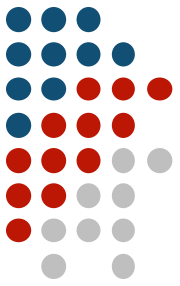
# Growth in Incomes Outpaced Growth in Housing Costs



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



# Rents Have Risen Steadily Since the End of the Recession

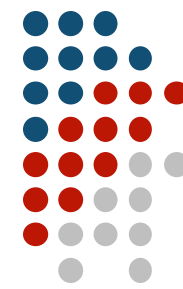


Median Monthly Housing Costs for Working Households

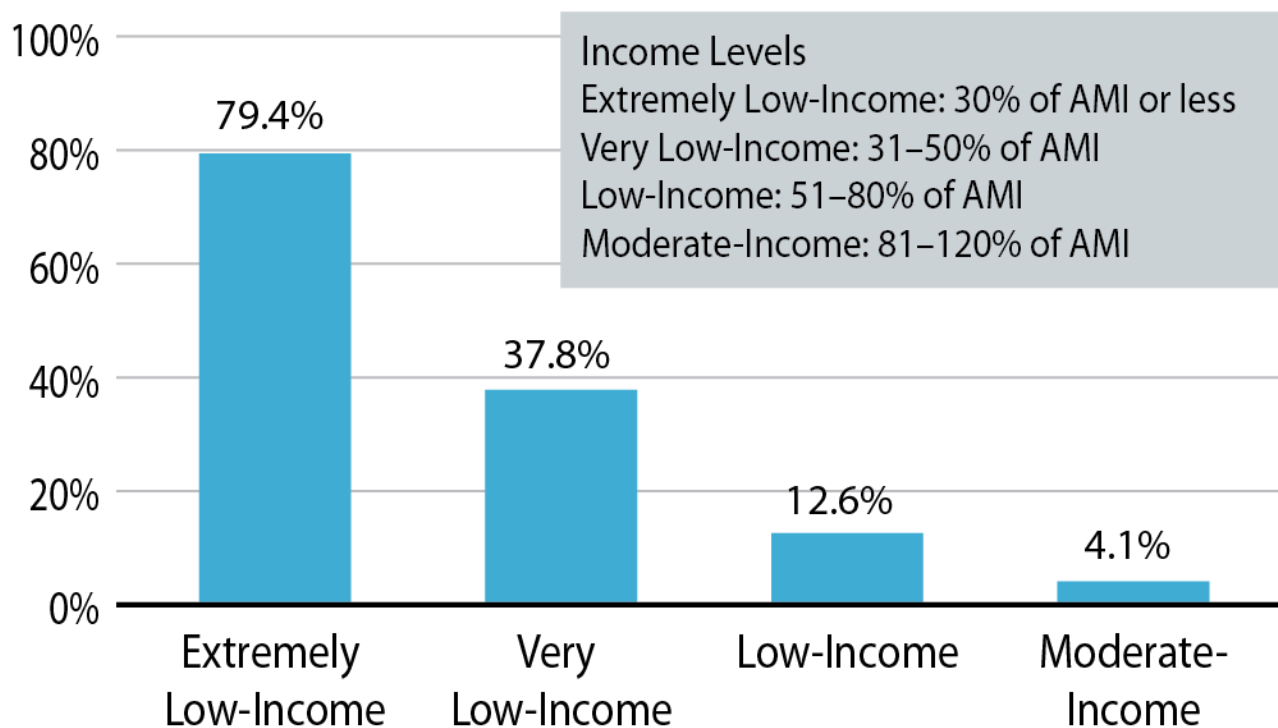
	2009	2010	2011	2012	One-Year Change	Two-Year Change	Three-Year Change
Renters	\$820	\$830	\$847	\$852	+0.6%	+2.7%	+3.9%
Owners	\$1,047	\$1,037	\$1,024	\$994	-2.9%	-4.1%	-5.1%



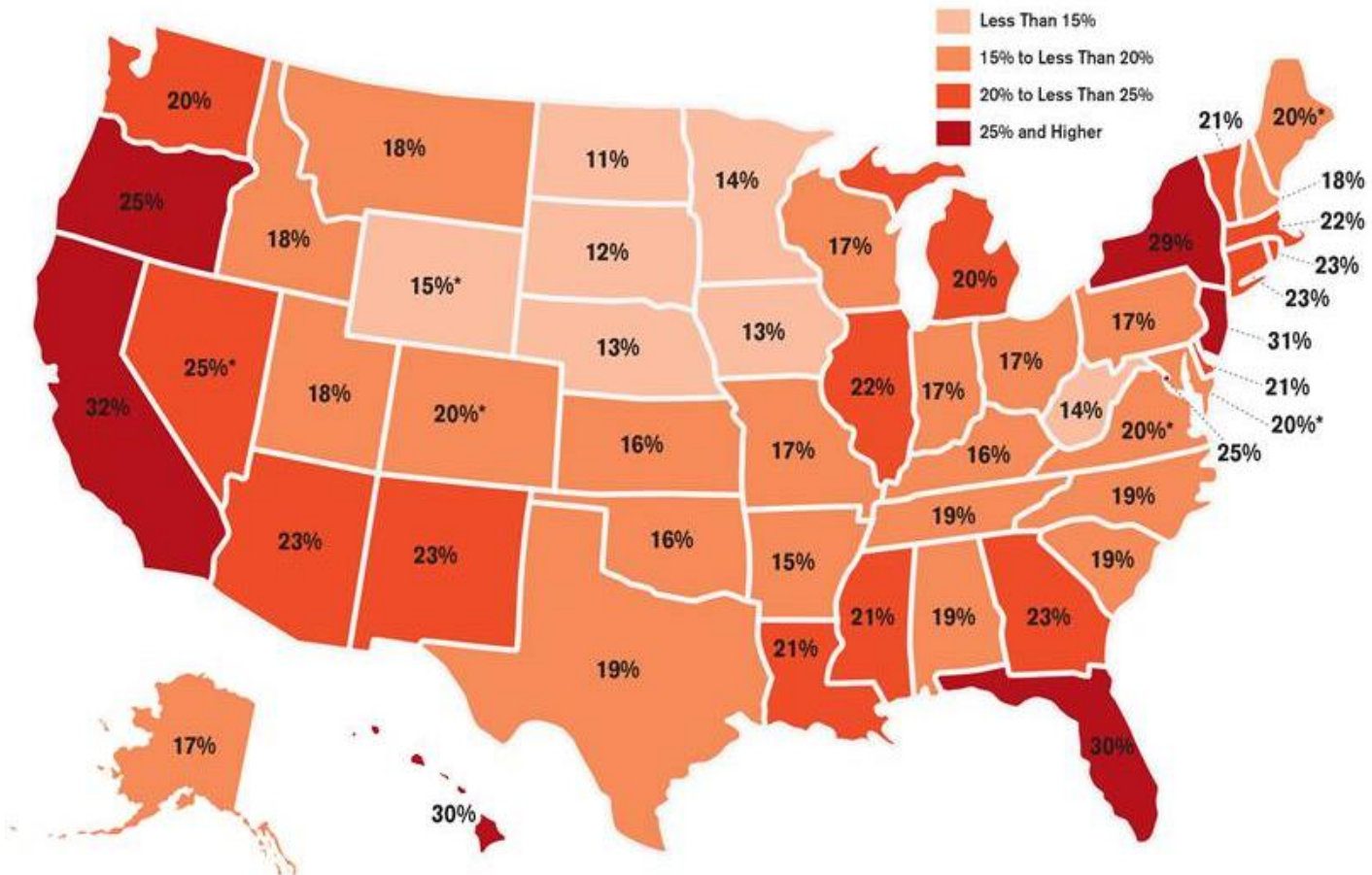
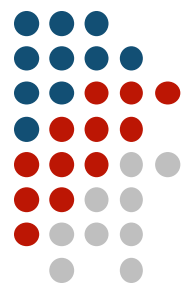
# The Vast Majority of Extremely Low-Income Households Have Severe Housing Cost Burdens



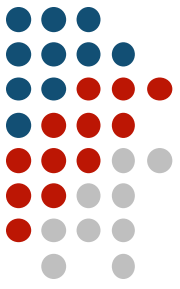
Percentage of Working Households  
with a Severe Housing Cost Burden by Income



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

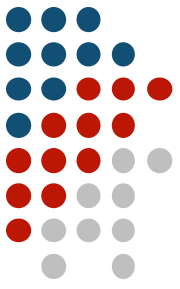


\*Shading is based on numbers rounded to one decimal place. See Appendix A for more details.



# Policy Implications

- While affordability for owners has improved, access to homeownership has become more difficult.
- 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?

Janet Viveiros  
Research Associate  
National Housing Conference

**Phone:** 202.466.2121 x246

**Email:** [jviveiros@nhc.org](mailto:jviveiros@nhc.org)



Webinar series sponsored by



Report sponsored by

