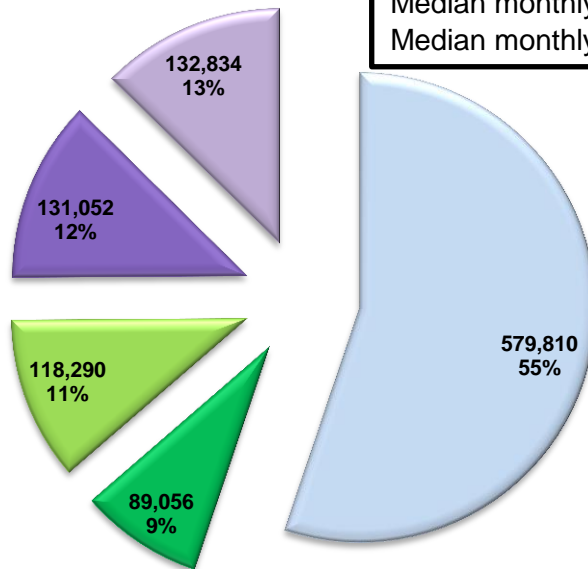


## Housing Affordability Challenges in the San Diego Metro Area

- In the San Diego metro area, 220,108 households, or 20% of households, spend at least half of their income on housing costs. Nationwide, 16% of all households are severely cost burdened.
- Renters are more likely to be severely housing cost burdened than owners, with 26% of renters spending at least half their income on housing.
- Median household income in the San Diego metro area is \$60,612, compared to the median U.S. household income of \$51,015.
- Among low- and moderate-income working households, 32% of households spend at least half of their income on housing costs.

### Households with a Severe Housing Cost Burden

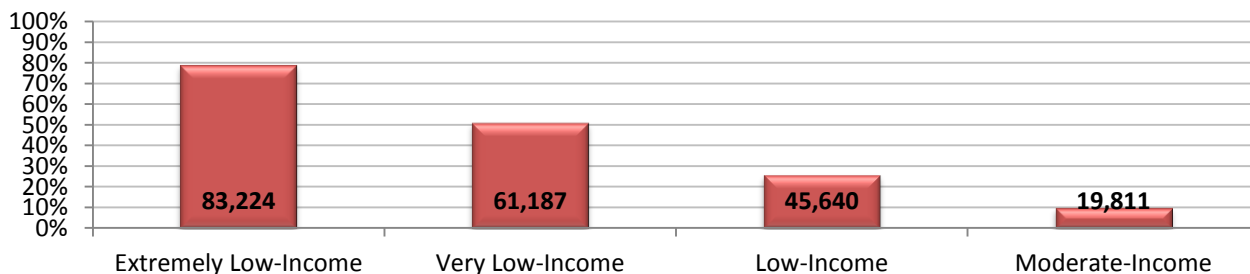
- Households spending less than 30% of their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing



### San Diego Metro Area Households: 2012

Total households 1,079,652  
 Renters make up 47% of households  
 Owners make up 53% of households  
 Median household income is \$60,612  
 Median monthly owner housing cost is \$1,242  
 Median monthly renter housing cost is \$1,866

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

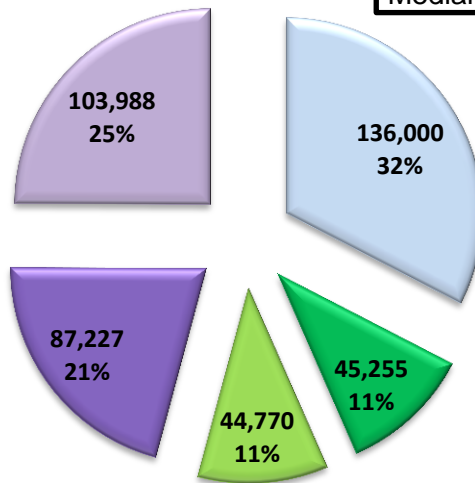


# Low- and Moderate-Income Working Households in the San Diego Metro Area Face Affordability Challenges

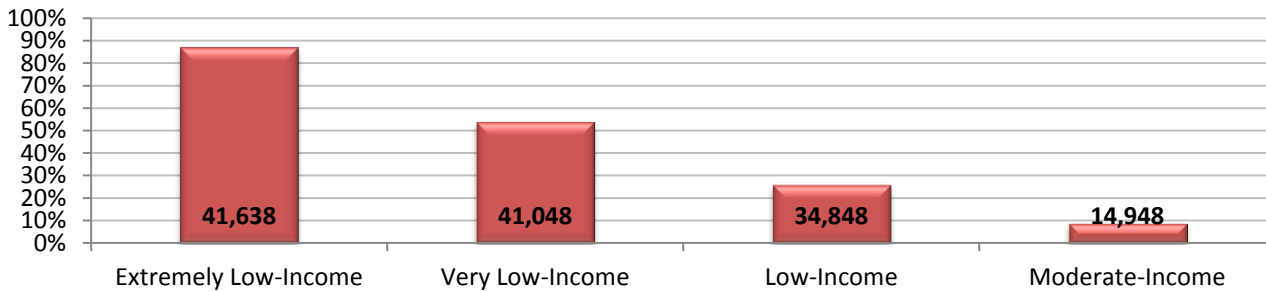
## Working Households with a Severe Housing Cost Burden

- Households spending less than 30% of their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing

**San Diego Metro Area Working Households: 2012**  
 Total households 417,240  
 Renters make up 66% of households  
 Owners make up 34% of households  
 Median household income is \$41,823  
 Median monthly owner housing cost is \$1,576  
 Median monthly renter housing cost is \$1,150



**Percentage of Working Households with a Severe Housing Cost Burden**



### Definitions

- Severely Housing Cost Burdened:** Households who spend at least half of their income on housing costs.
- Extremely Low-Income:** Households who earn 30 percent or less than the median income for households in their area (AMI).
- Very Low-Income:** Households who earn between 31 and 50 percent of AMI.
- Low-Income:** Households who earn between 51 and 80 percent of AMI.
- Moderate-Income:** Households who earn between 81 and 120 percent of AMI.
- Working:** Households whose members work a total of at least 20 hours a week on average.
- Metro Area:** Metropolitan area defined by the Office of Management and Budget.

### Data Notes

Data are from Center for Housing Policy tabulations of the U.S. Census Bureau's American Community Survey 2012 Public-Use Microdata Sample (PUMS) files. More detailed information is available in *Housing Landscape 2014* at [www.nhc.org](http://www.nhc.org).

For questions or comments, please contact the National Housing Conference at [chp-feedback@nhc.org](mailto:chp-feedback@nhc.org) or (202) 466-2121.