

HOUSING AFFORDABILITY

The U.S. Department of Housing and Urban Development (HUD) considers families who pay more than 30 percent of their income for housing as housing-cost burdened that may have difficulty affording necessities such as food, clothing, transportation, and medical care. These are families in renter and homeowner households. The concept of 30% as cost-burdened evolved from the United States National Housing Act of 1937.

SPC presents estimates from the 2011-2015 American Community Survey (ACS) data of the percentage of renter-occupied and owner-occupied housing units that pay 30 percent or more of household income towards housing costs. Housing costs of renter-occupied housing units include gross rent, which is the monthly amount of rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.). Housing costs of owner-occupied housing units are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

Data relate to the age of the householder, i.e. in most cases, the person or one of the people in whose name the home is owned or rented.

Data are presented:

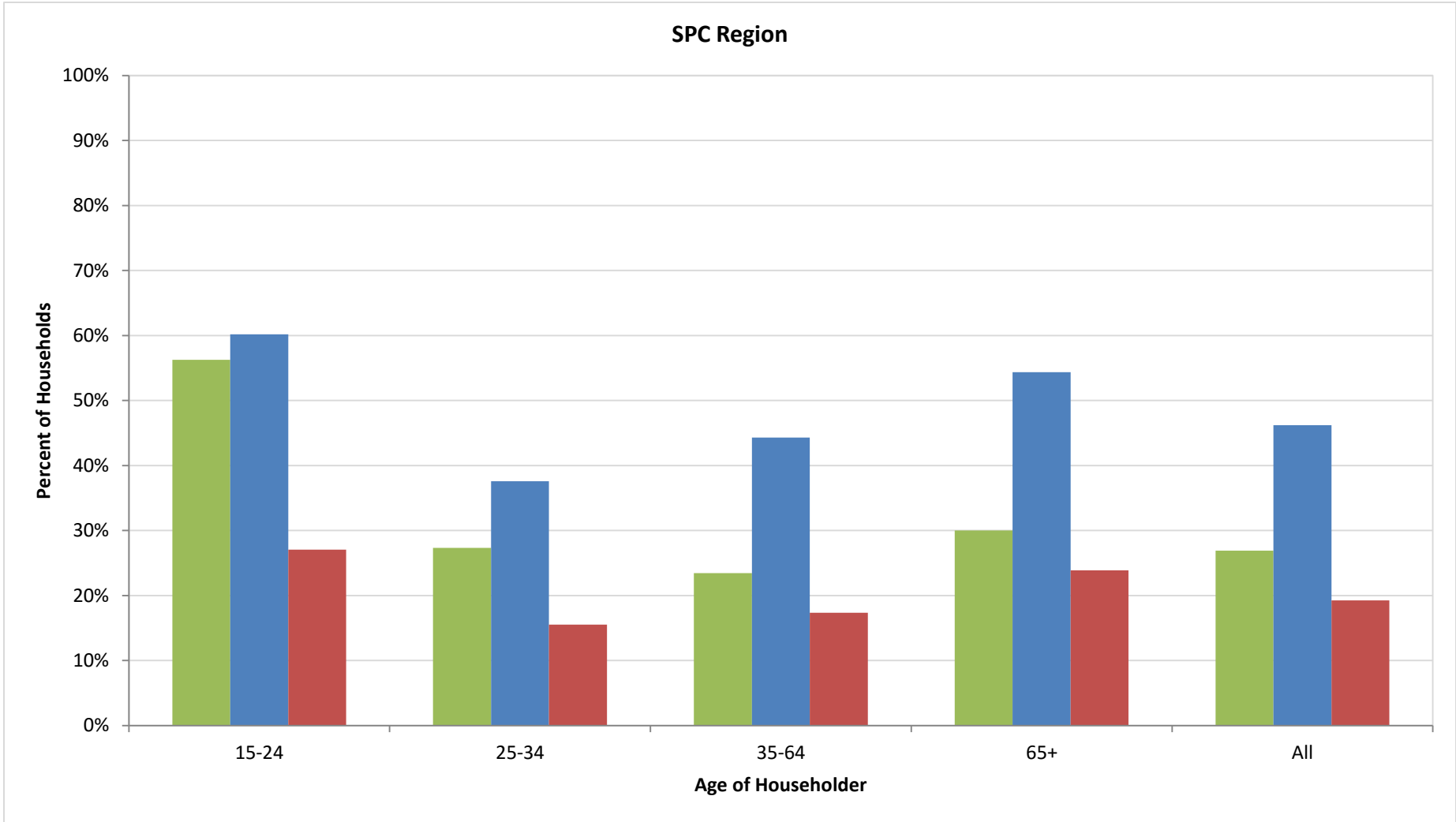
- ❖ For age of householder 15-24 years, 25-34 years, 35-64 years, 65 and over, and all ages.
- ❖ For renter-occupied housing units, owner-occupied housing units, and all housing units. An occupied housing unit is considered as a “household”.
- ❖ For each SPC county and the City of Pittsburgh.
- ❖ For Allegheny County including the City of Pittsburgh and for Allegheny County excluding the City of Pittsburgh.

Source: U.S. Census Bureau, 2011-2015 ACS



Households Paying 30% or More of Household Income Towards Housing Costs

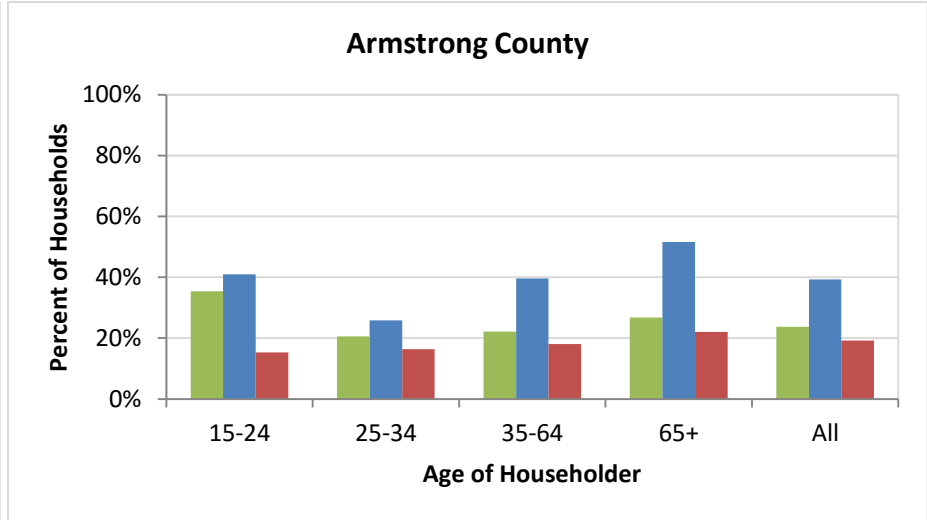
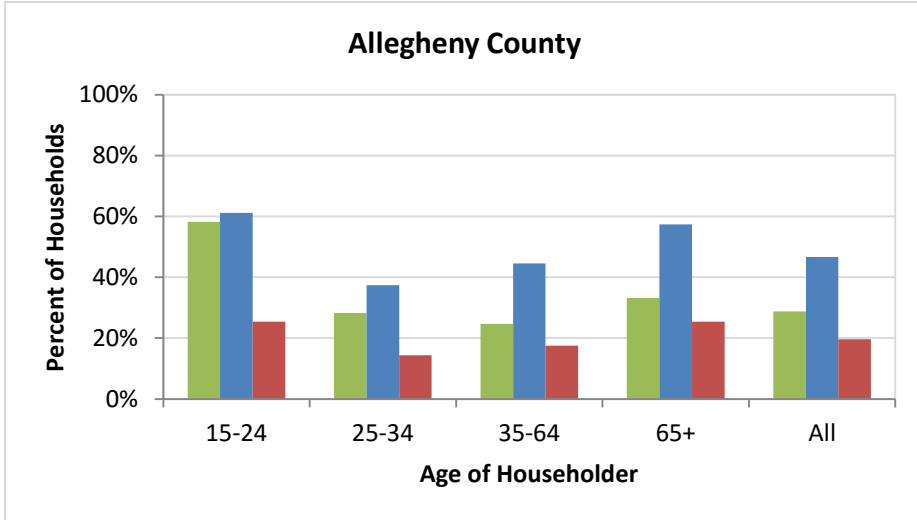
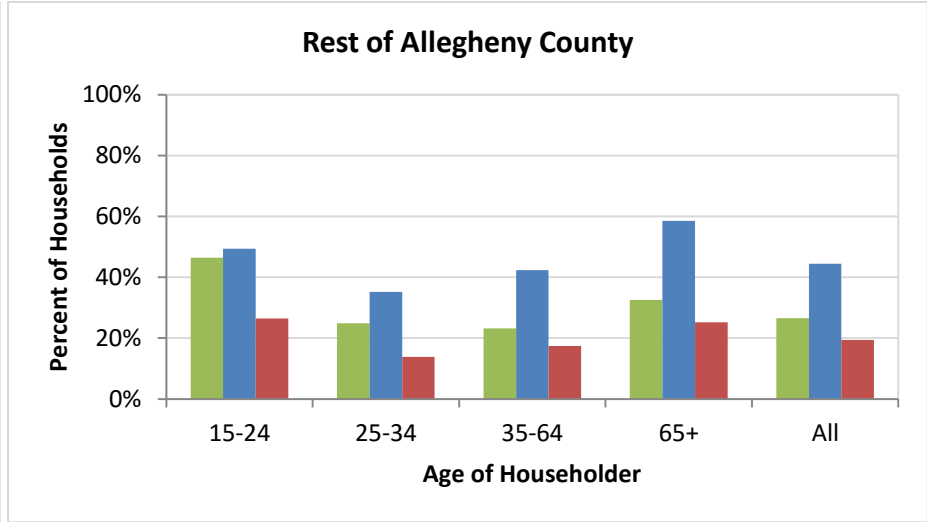
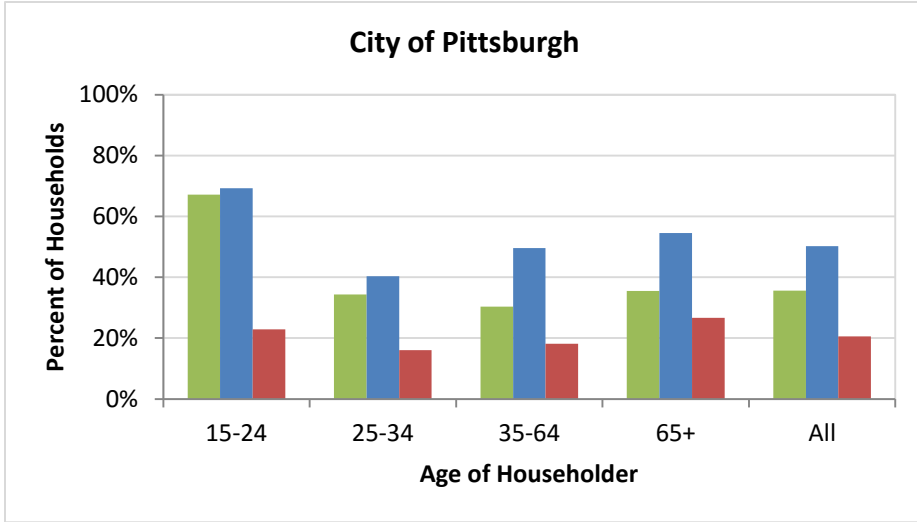
■ All Households
 ■ Renter Households
 ■ Owner Households



These charts show the percentage of renter-occupied and owner-occupied households, by age of householder, that paid 30% or more of the household income towards housing costs.

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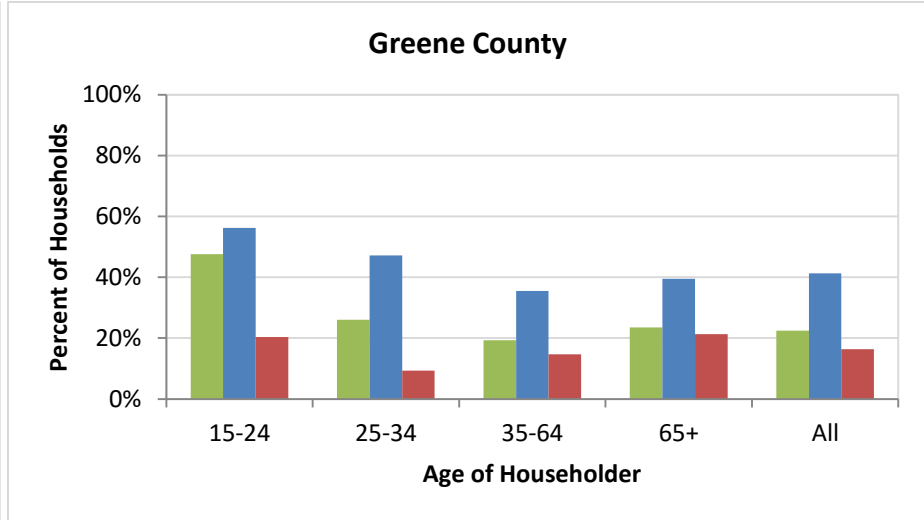
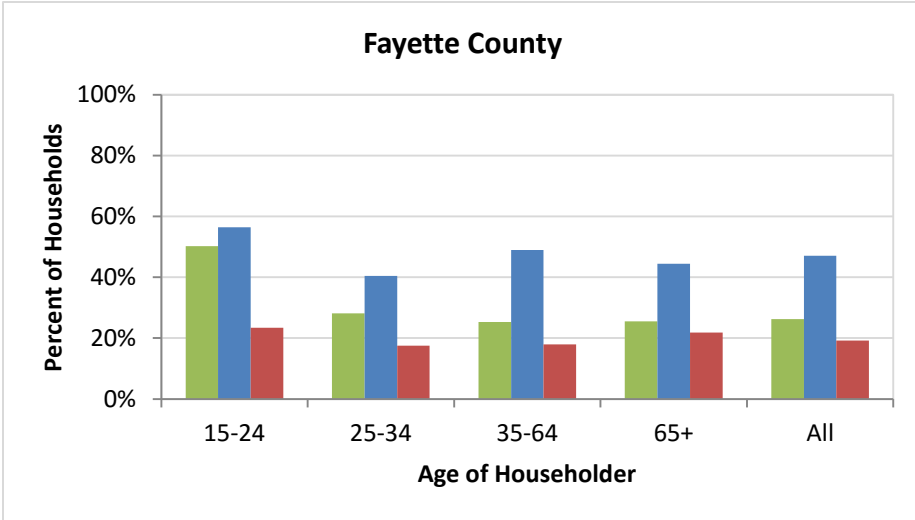
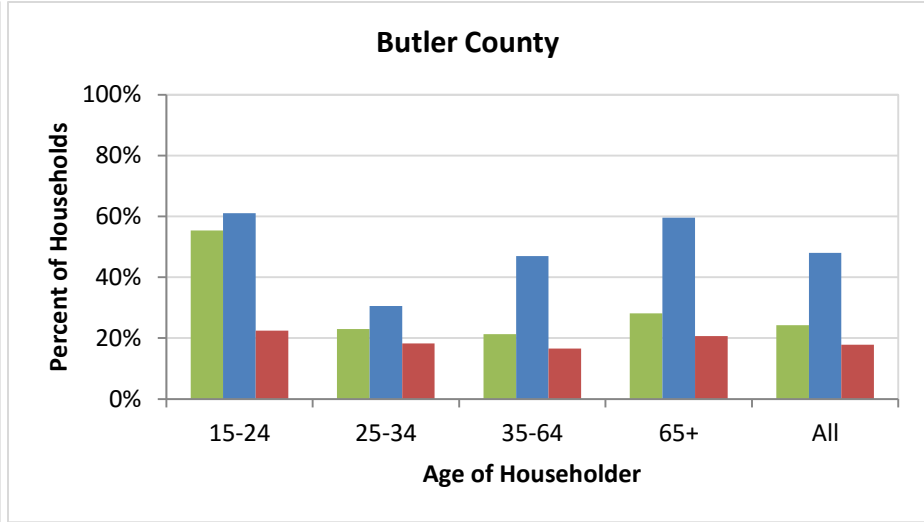
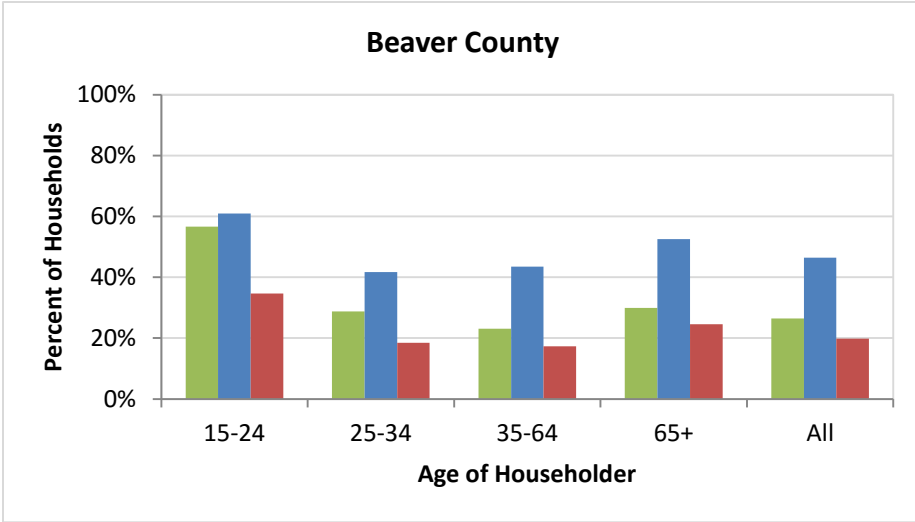
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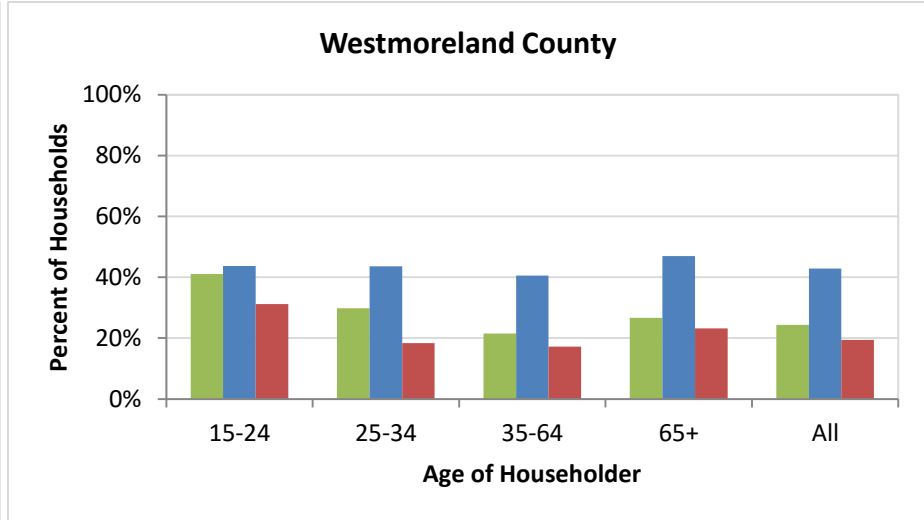
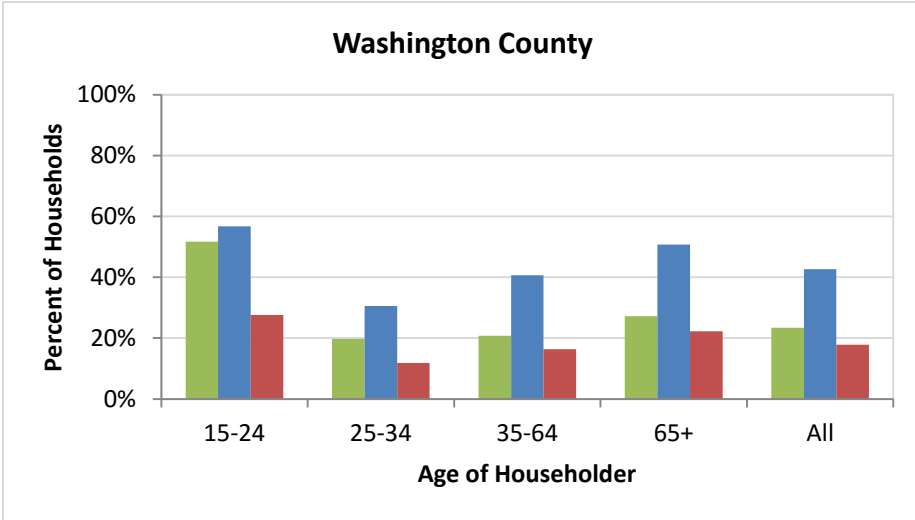
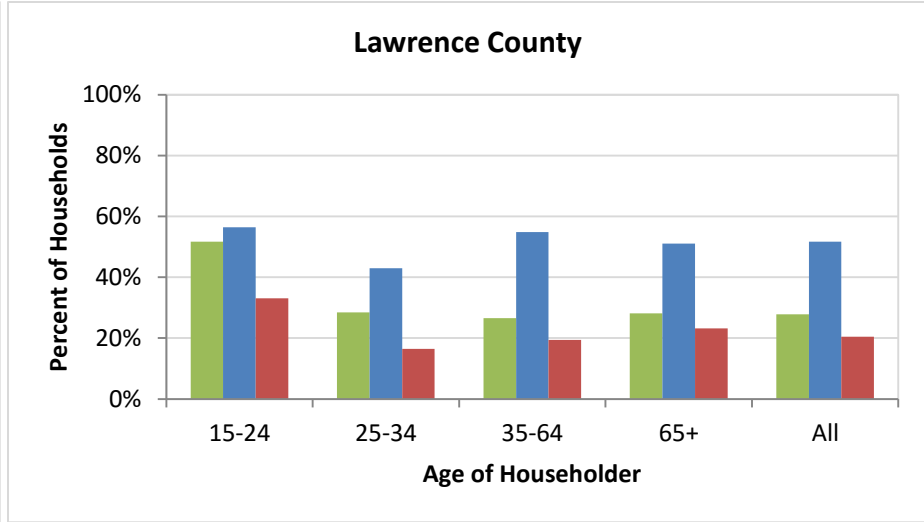
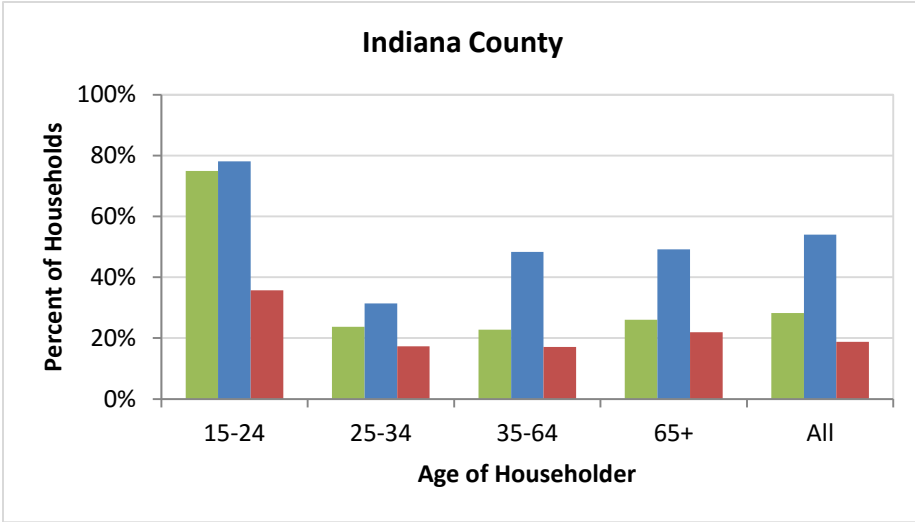
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