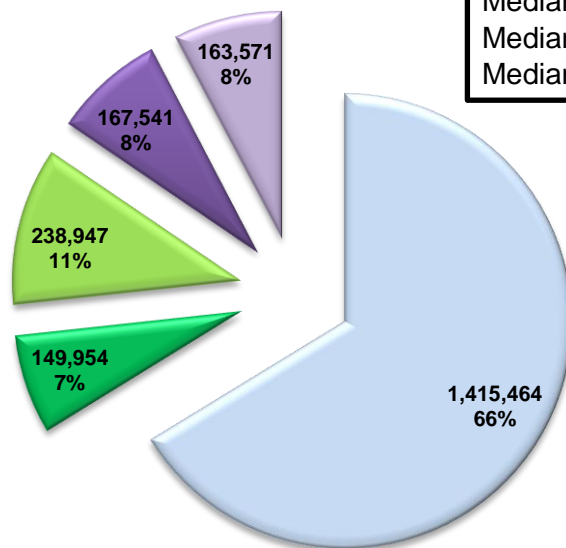


Housing Affordability Challenges in Maryland

- In Maryland, 317,495 households, or 15% 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 23% of renters spending at least half their income on housing.
- Median household income in Maryland is \$70,917, compared to the median U.S. household income of \$51,015.
- Among low- and moderate-income working households, 20% of households spend at least half of their income on housing costs.

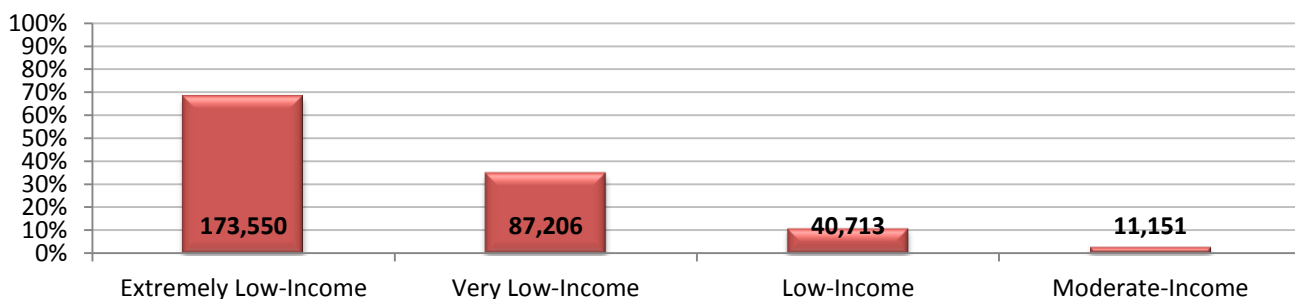
Households with a Severe Housing Cost Burden

- Households spending less than half 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



Maryland Households: 2012
 Total households 2,157,720
 Renters make up 33% of households
 Owners make up 67% of households
 Median household income is \$70,917
 Median monthly owner housing cost is \$1,130
 Median monthly renter housing cost is \$1,587

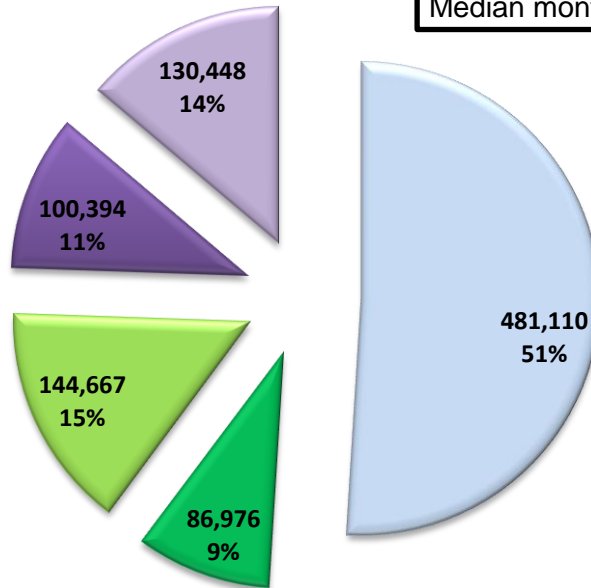
Percentage of Households with a Severe Housing Cost Burden by Income



Low- and Moderate-Income Working Households in Maryland Face Affordability Challenges

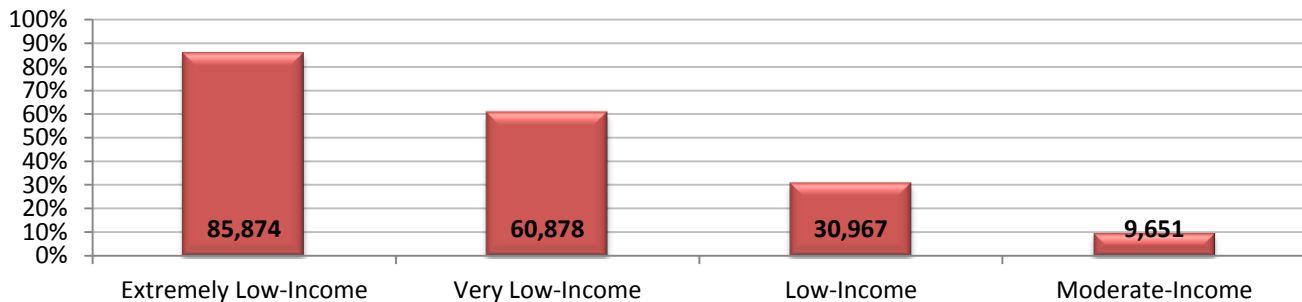
Working Households with a Severe Housing Cost Burden

- Households spending less than half 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



Maryland Working Households: 2012
 Total households 943,595
 Renters make up 47% of households
 Owners make up 53% of households
 Median household income is \$52,531
 Median monthly owner housing cost is \$1,485
 Median monthly renter housing cost is \$1,140

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.

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.

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