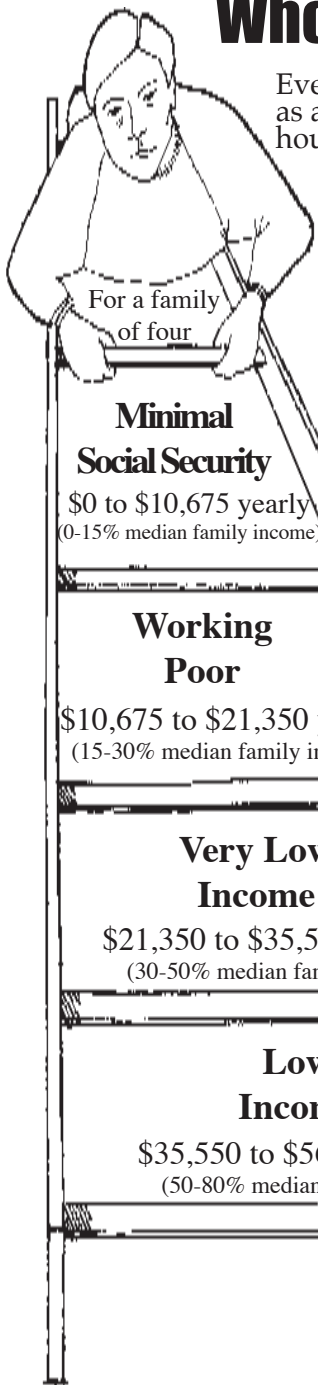


# Who Are the People Experiencing Housing Problems?

Everyone has a housing need. To set policy priorities, it is helpful to think of the housing situation in Austin as a ladder with families on the top rung better off and families on the bottom rung facing the most difficult housing situations.



## Climbing Austin's Affordable Housing Ladder

### Examples of People With Housing Problems

### Their Housing Situation

For a family of four

**Minimal Social Security**  
\$0 to \$10,675 yearly  
(0-15% median family income)

Many elderly and people with disabilities.

Homeless, staying with friends or relatives. Compete for scarce public housing. Pay over half of income for rent, live in overcrowded, substandard housing.

**Working Poor**  
\$10,675 to \$21,350 yearly  
(15-30% median family income)

Cashiers, cooks, janitors, bakers, sales clerkss, child care workers, personal care attendants.

Compete for scarce public housing. Pay over half of income for rent, live in overcrowded, substandard housing.

Households from 0-30% of median paying more than they can afford for housing: 29,160.

**Very Low Income**  
\$21,350 to \$35,550 per year  
(30-50% median family income)

School bus drivers, police dispatchers, hairdressers, pre-school teachers, school social workers, secretaries, medical assistants.

Difficult to afford rent. May live in substandard and overcrowded housing. Rents often exceed 30% of income.

Households from 30-50% of median paying more than they can afford: 25,324.

**Low Income**  
\$35,550 to \$56,900 per year  
(50-80% median family income)

Surveyors, mail carriers, legal secretaries, nurses, librarians.

Delay buying first home.

Households from 50-80% of median paying more than they can afford: 18,767.

Texas Low Income Housing Information Service, 2006.