

Economic Stimulus
and
Economically Distressed Workers
by Michael Zweig, Junyi Zhu, and Daniel Wolman

September 29, 2008

Center for Study of Working Class Life

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Michael Zweig*, Junyi Zhu,† Daniel Wolman‡

September 29th, 2008

CENTER FOR STUDY OF WORKING CLASS LIFE

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1 Executive Summary

The Issue:

As the financial crisis on Wall Street unfolds with intense media coverage, we are losing sight of another crisis: more than a million families across the United States will face foreclosure in the next six months as the last of the sub-prime mortgages contracted in 2006 and early 2007 reset. Accelerating job losses and low wages aggravate the lives of tens of millions of families. In the rush to focus on Wall Street, these are the families whose lives must not be forgotten. These are the working people who need attention and help from a new stimulus package as well as structural economic reforms. This study focuses on the needs of these economically distressed workers and proposes economic policies that will improve their lives while strengthening the overall economy.

Findings:

We base our findings on data drawn from the annual American Community Survey of the U.S. Census Bureau for 2006.

20.9% of households in the U.S. are economically distressed, almost twice the official poverty rate. On Long Island (Nassau and Suffolk counties) 28.7% are distressed. We also report findings for the twelve largest metropolitan areas of the country, ranging from New York and Los Angeles to Boston and Detroit, and New York City and its five boroughs.

There are over 18.5 million children living in economically distressed households in the United States. Half live in single-parent homes, half live with two adults present. There are 22.9 million economically distressed households with over 60 million individuals.

Economic distress means the household has an income so low that it cannot live above the lowest one-quarter of the housing market for a family of its size in its geographic area without spending more than 30% of its income to do so - the federal standard for what households should spend of their income on housing to allow enough money for other necessities.

Economic distress rates are higher than the national average in every metropolitan area we studied, ranging from 22.1% in the Washington DC metro area to 32.4% in the

Miami area.

The economically distressed work as cashiers, nursing home attendants, janitors, maids, cooks, retail salespeople, truck drivers, secretaries, child-care workers, and many other low-wage jobs we all depend on for daily life.

While families in all sections of the population are suffering economic distress, there is a special and disproportionate burden among people with high school education or less, single-parent households (80% headed by women), blacks, Hispanics, and immigrants. This is not yet a post-racial or post-gender society.

Recommendations:

Short Term Stimulus

To reach full employment (traditionally agreed upon by economists to be 4% unemployed) from the current 6.1% unemployment we need a stimulus package with sustained increases in government spending of \$220 billion to generate a \$330 billion increase in GDP required to create the new jobs. The stimulus package cannot be another one-shot hit. It must be sustained until we reach full employment and then taper off to avoid inflation. The stimulus must not be “paid for” with tax increases or offsetting reductions in other government expenditures, which would undo the stimulation. Our \$220 billion recommendation is well within the capacity of the \$14.3 trillion U.S. economy.

To reach the economically distressed while stimulating the entire economy the stimulus package should be:

\$60 billion to increase eligibility and payouts for unemployment compensation, EITC, food stamps and child nutrition, and housing subsidies.

\$50 billion to the states to close their deficits - most of this would go to restore Medicaid cuts and other aid to low-income people.

\$110 billion in \$2,000 average checks to the 55 million households in the bottom half of the income distribution, making less than \$50,000 per year.

In the next year or two, some of the direct cash payments might be reduced as infrastructure projects come on line to add dollars into the economy.

The stimulus should not be “paid for” with offsetting spending cuts or higher taxes, which would negate the stimulus effect.

Structural Reforms

Economically distressed families need more than a stimulus package to get the economy to full employment. Even when they have jobs, millions of workers cannot make ends meet.

Economically distressed families need structural economic reforms as well as the immediate benefits of the stimulus package. The most urgent structural reforms are:

universal health care unrelated to employer or employment status

union protection and the benefits of collective bargaining

improved education for the children.

For economic stimulus to result in growing production and job creation, credit markets need to function well so businesses can borrow to finance expansion. New government regulation and oversight must be a part of any Wall Street bailout for financial markets to reduce speculation, increase transparency, and restore confidence.

2 Introduction

This study began in a conversation in the spring of 2008 with Congressman Steve Israel, who represents the western part of Suffolk County, New York, on Long Island. He was concerned that in all his years in Congress, and before that as an elected official in his community, he had never seen his constituents so anxious and frightened. People didn't know how they would keep their homes or put gas in their cars to get to work. They did not know what would happen if they got sick, or how they would pay for their kids to go to college.

The conversation turned from the lives of Long Island residents to the probable limited effects of the then-recently-passed federal "stimulus package" and the possibility that a second federal stimulus package might be needed in the fall of 2008. We decided it would be important to focus such a package specifically on the needs of low-income working people, rather than the scattershot approach of the first attempt. This became the focus of the present study: what would a second stimulus package that addressed first and foremost the needs of low-income workers, on Long Island and across the country, look like?

To answer this question, we have worked with data from the American Community Survey, conducted annually by the United States Bureau of the Census. We have also spoken with over sixty workers struggling to get by on Long Island. Most of them were brought together to discuss their economic lives with us by local organizations that represent and mobilize these workers: the Long Island Federation of Labor (AFL-CIO); Jobs with Justice; and the Workplace Project.

In these conversations we heard from a grocery store worker who sees neighbors buying cat food and dog food for themselves, trying to get by. We heard from a construction worker who had to move to Pennsylvania to find a place to live while still working on Long Island. Another told us he had an abdominal pain for ten months but has not gone to the doctor because he has no insurance. His wife quietly took his hand as he spoke. We heard from immigrant workers without papers, whose main difficulty at work is not getting paid their wages – sometimes not at all, sometimes less than the minimum wage or without required overtime. In one conversation about family budgets we asked about savings. A home health care aide immediately exclaimed: "Who can afford *that*?" We heard a secretary who works a second job as a cashier at the building supply department of a local big-box store report that the customers she sees, mostly tradesmen, have become

agitated and short-tempered on the check-out line, buying \$150 worth of materials for an odd-job rather than \$10,000 worth of materials for a serious renovation. And we heard many workers living just above the poverty line and not eligible for many income support programs say that they thought it unfair “the poor people” get government help but they do not.

From these conversations and a review of official data it is clear that economic distress is widespread across the country. We believe the stories we heard are representative of life in communities throughout the United States. The official poverty line barely begins to capture the extent of the problems working people are experiencing. In seeking language to describe the situation, we decided to move away from such expressions as “low-income workers” or “the working poor.” We reject these expressions in part because working people generally do not think of themselves and do not like to be thought of as “poor” or “low-income,” words that – rightly or wrongly - carry negative connotations. Instead, we decided to refer to “economically distressed workers” as the focal point of our study and in the policy recommendations we make.

We have shifted our language because we also believe it is important to carry the discussion of economic policy beyond previous understandings of poverty. As we report in our findings, the incidence of economic distress is nearly double the official poverty rate in the U.S. In many parts of the country is more than double, or even triple, the official poverty rate. These findings contribute to recent debates about the adequacy of various measures of poverty, but we are not proposing that our measure of distress be substituted for any of them. “Poverty” and “distress” may be understood differently without undermining the importance of either.

We ground our definition of economic distress in housing costs. Housing is the largest single item in most people’s budgets and is of course a basic necessity. We use a basic government standard as the starting point for our definition of distress. According to the federal government, a family should not spend more than thirty percent of its total income on housing costs (including rent or mortgage, taxes, insurance, and utilities).¹ A family paying more than that will have too little left for food, clothing, transportation, medical care, and all the other things we buy in the course of daily life.

But many families making six-figure and even seven-figure incomes pay more than

¹ *Population Bulletin*, Vol.60, No.3, September 2005, p.15

thirty percent for housing in order to live in desirable areas or luxurious quarters. There are highly paid professionals and managers, and some workers, who choose to be “house-poor” to live in up-scale surroundings. We exclude such families from our measure of economic distress. We narrow our focus to those families who live beyond the thirty-percent standard by necessity rather than choice.

To do this we look at the bottom quarter of the housing market, rather than at all housing, and ask the following questions: 1) what are the actual housing costs for any given family size in a specific area; and 2) what housing cost represents the top end of the bottom twenty-five percent of that market. In other words, what is the top housing cost for a family for whom it is true that three out of four families of that size in that area live in better housing, as measured by its cost?

We say that a family or household is distressed if its income is so low that it cannot rise above this bottom quarter of housing units for a family of its size in the geographic area where they live without spending more than thirty percent of its income to do so - the federal standard for what households should spend of their income on housing to allow enough money for other necessities. Someone paying huge housing costs to live in a large apartment on New York City’s Park Avenue or in a mansion in Beverly Hills is not living in the bottom quarter of their housing market and will not be counted as economically distressed (even though such a family may have its own intense economic worries).

To some extent any cut-off line for a definition of economic distress (or being wealthy, or poor) will be arbitrary. We believe our definition corresponds pretty well to experience, however, based on the measures of income and housing costs we identify. In New York City, for example, it seems reasonable to say that a family of two adults with two children are experiencing economic distress if their total annual income is \$38,800 or less, which would not allow them to rent or buy for more than \$970 a month except by spending more than 30% of their income to do so. On Long Island, where housing prices and incomes are generally much higher than New York City, it seems reasonable to say that two adults with two children will be economically distressed with an annual income less than \$81,120, which would require it to pay more than 30% of its income to live above the bottom quarter of the Long Island housing market for such a family, at \$2,028 in total monthly housing costs.

In this study, we look at the economically distressed people whose needs are greatest

and ask what policies might stimulate the aggregate economy by addressing the needs of this section of the population. We propose a number of specific programs that would add up to a stimulus package large enough to push the overall economy to full employment (generally taken to mean four percent unemployment), while immediately improving the lives of the economically distressed, even when they have jobs and work full time all year. But we also find that simply reaching full employment in an economy structured as ours now is, while a significant achievement, would not be enough to relieve the economic distress widely felt across the country. We conclude with some observations on structural changes that would address these deeper needs of tens of millions of working people who are struggling to get by.

##

This report presents the initial results of our study. Our findings are provisional but suggestive. A great deal more work must be done to understand more specifically what demographic, social, and economic factors contribute to a family's level of economic distress. We do not yet understand how those factors relate to one another, nor fully know what government policies, business practices, and personal behaviors might eliminate or greatly reduce economic distress.

Still, we can already conclude that economic distress is widespread and affects millions of people of every race and ethnicity and every family size and type. As we prepare this report the nation's attention is fixed on the great drama of the Wall Street financial crisis. As significant as those events certainly are, we hope that the daily crises of economic distress felt in homes across the country will not disappear from view. We hope that this report will contribute to the sense of urgency necessary to attract the attention and resources our country must mobilize to alleviate the distress and suffering that are widespread in the working class. In the coming weeks and months we must take into account the needs of these people as we move to address the sagging economy and the structural issues presented by economic stagnation and financial crisis.

Table 1: Number and Percent of Economically Distressed Households in the United States and Major Metropolitan Areas: 2006

Area	Total Number of Households	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress
US	109,404,887	570	22,808	20.9	22,865,621
Nassau-Suffolk - NY	905,959	1,281	51,257	28.7	260,010
New York	6,656,411	868	34,702	29.4	1,956,984
Los Angeles	4,095,037	838	33,509	31.0	1,269,461
Chicago	3,386,817	795	31,803	25.6	867,025
Dallas	2,160,553	696	27,823	24.3	525,014
Philadelphia	2,137,414	743	29,702	23.9	510,841
Washington	2,050,644	1,009	40,349	22.1	453,192
Miami	2,021,704	769	30,756	32.4	655,032
Atlanta	1,964,821	734	29,351	24.0	471,557
Houston	1,917,558	639	25,552	24.8	475,554
Boston	1,841,283	890	35,602	26.4	486,098
Detroit	1,671,327	678	27,122	23.0	384,405
San Francisco	1,532,357	974	38,963	27.1	415,268

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

3 Findings

Economic distress affects many more workers than those who are officially “poor” by U.S. government standards. Table 1 shows the number and percent of economically distressed households² in the United States and in the largest twelve metropolitan areas of the country, as well as New York City’s suburban communities on Long Island, home of Stony Brook University, in 2006.

In the U.S. in 2006 there were 22.9 million economically distressed households,

²A household is an individual or group of individuals living together in a single housing unit. These people may be related to one another, in which case they are a family. Most household units with more than one person are families. We use the terms interchangeably in this report, recognizing that the data we present reflect all households, families as well as unrelated individuals.

20.9% of all 109.4 million households in the country. These households could not get a place to live above the bottom quarter of the housing market without spending more than 30% of their income to do it.

We arrive at this result with information collected in the U.S. Census annual American Community Survey, which shows that in 2006 three-quarters of all households in the U.S. paid more than \$570 a month (\$6,840 per year) for housing. This means that \$570 is the top end of monthly costs for the bottom one-quarter of the nation's housing units; three out of four households paid more than that. An annual household income below \$22,808 would require paying more than 30% of that income to get a house or apartment for \$570 per month. 20.9% of all households in the United States had total income less than \$22,808 that year and, by our measure, were economically distressed. These households could not rise above the bottom quarter of the housing market without spending more than the government standard thirty percent of their income to do so. By contrast, the official poverty rate for the U.S. in 2006 was 12.3%.³

³U.S. Census Bureau News, press release, August 28, 2007, at http://www.census.gov/Press-Release/www/releases/archives/income_wealth/010583.html

Table 2: Comparing Distress Measure with Other Measures of Need for the United States

Household Type	Distress Measure Top Income 2006 \$	2007 EITC Income Ceilings \$	Poverty Line 2007 \$
Two adults and 3 children or more	35,880	39,783	24,800
Two adults and 2 children	36,800	39,783	21,200
Two adults and 1 child	32,640	35,241	17,600
Two adults and no child	20,080	14,590	14,000
One adult and 3 children or more	24,400	37,783	21,200
One adult and 2 children	24,520	37,783	17,600
One adult and 1 child	23,200	33,241	14,000
One adult and no child	17,200	12,590	10,400

Source: EITC thresholds available at <http://www.irs.gov/individuals/article/0,,id=150513,00.html>. The 2008 HHS Poverty Guidelines available at <http://aspe.hhs.gov/poverty/08poverty.shtml>.

Table 3: Comparing Distress Measure with Two Measures of Poverty in New York City

NYC Borough	Poverty Measure %		Distress Rate
	Official	CEO	
Bronx	26.6	27.9	38.7
Brooklyn	21.5	27	36.4
Manhattan	16.8	20.4	27.8
Queens	11.7	19.6	31.5
Staten Is.	8.4	13.1	27.9

Source: For distress rates by borough, see Appendix CCC. For other data, see Center for Economic Opportunity, “An Alternative to the Federal Poverty Measure,” July 13, 2008, p.18, at <http://www.nyc.gov/html/ceo/html/home/home.shtml>

Table 2 compares our measure of economic distress for different household types with other measures of economic need. The official poverty line is well below our measure in all cases. The Earned Income Tax Credit, through which the federal government subsidizes the incomes of working families with incomes below the limits shown, is a more inclusive measure than ours for working families with children present, but not for childless households.

We do not present our measure of distress as a substitute definition of poverty. There has been a long-running debate about the proper way to measure of poverty. Most recently, the Bloomberg administration in New York City announced a new measure for the city derived by the Center for Economic Opportunity (CEO) based on the methodology of a National Academy of Sciences study completed in 1995.⁴ Table 3 compares our measure for the five boroughs of New York City with the official poverty rate for those boroughs, and with the revised rate proposed by the city.

The CEO poverty measure for New York City is based on a budget they build up that requires households to pay 53% of their incomes for housing. The National Academy of

⁴For Center for Economic Opportunity report, see <http://www.nyc.gov/html/ceo/html/home/home.shtml>. For the National Academy of Sciences 1995 Report, see C. Citro & R. Michaels eds, *Measuring Poverty: A New Approach* (National Academy Press, 1995).

Sciences poverty standard for the U.S. as a whole requires families to pay 44% of total income for housing.⁵ Poverty levels may be defined in this way, but it seems reasonable to say that many more families experience real economic distress that requires attention, especially in light of the government standard that no more than 30% of income should go to housing.

An understanding of distress broader than poverty is also consistent with our focus group discussions. Many workers expressed dismay that they were not eligible for poverty-based programs but felt as bad off as the poor in seriously needing help. It is also consistent with the fact that it is not the bottom 20% of the income distribution in the United States that has experienced the greatest relative decline - it is the second quintile, the heart of the working class, the population we find to be distressed but not “poor” by any measure.⁶

People in different parts of the country have very different housing costs and income levels. We will get a more accurate picture of economic distress if we look at specific metropolitan areas. Table 1 shows that housing costs for the bottom quarter of the market vary from a low \$639 in the Houston area to a high of \$1,009 in and around Washinton, DC. Long Island, which is part of the New York City metropolitan area, has the highest cost we calculated. Households there need \$1,281 a month to get beyond the bottom quarter of the housing market.

Even though we use housing costs as the basis for our definition of economic distress, we see that economic distress levels are not directly linked to housing costs. For example, the rate of economic distress is higher in the New York metropolitan area (29.4%) than on Long Island (28.7%) despite the higher housing costs on Long Island. This is because incomes on Long Island are proportionately higher compared with the whole metropolitan area than are housing costs.

Economic distress depends on the relationship between housing costs and income, not either one alone. The highest distress rates are in Miami (32.4%) and Los Angeles (31.3%), where housing costs are in the mid-range of major metropolitan areas. But distress rates are higher in every major metropolitan area than in the country as a whole,

⁵“An Alternative to the Federal Poverty Measure,” Center for Economic Opportunity, July 13, 2008, p. 11

⁶*Income in the United States: 2002*, Current Population Report, Series P-60, #222, U.S. Census Bureau, Table A-3

Table 4: Description of Distressed Household Measures: 2006 (US)

Household Type	Total Number of House- holds	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of House- holds in Economic Distress	Number of House- holds in Economic Distress
Two adults and 3 children or more	5,543,229	897	35,880	21.1	1,169,621
Two adults and 2 children	9,917,053	920	36,800	15.6	1,547,060
Two adults and 1 child	9,670,870	816	32,640	13.2	1,276,554
Two adults and no child	29,581,315	502	20,080	7.6	2,248,180
One adult and 3 children or more	2,237,779	610	24,400	49.4	1,105,463
One adult and 2 children	3,829,401	613	24,520	39.8	1,524,101
One adult and 1 child	6,165,938	580	23,200	33.4	2,059,423
One adult and no child	42,459,302	430	17,200	28.2	11,973,523
Total	109,404,887	570	22,808	20.9	22,865,621

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

indicating that economic distress, while widespread in rural America, is concentrated in our cities and their suburbs.

Income, housing costs, and economic distress vary widely for different sizes and types of household. The circumstances and needs of a single person will be different from those of a household of a single parent with one child, and both will be different from a household with two adults and two children. Table 25 shows the economic distress rates for different sizes and types of households throughout the United States.

Not surprisingly, housing costs and incomes needed to pay for them go up with additions to the number of people in the household. Adding a second adult to the household increases housing costs only slightly but cuts distress rates by more than half because of the added income the person usually brings in. All two-adult households except those with three or more children have lower distress rates than average. Households with additional children experience higher distress rates whether there are one or two adults present. But going from two children to three or more in the household is associated with somewhat lower total housing costs, perhaps because poverty rates are higher among these relatively big families so they tend to live in worse housing, despite their greater need for space.

Table 5: Children in Economically Distressed Households - U.S. 2006

Household type	Number of Distressed (x000)	
	Households	Children
Single parent, 1 child	2,059	2,059
Single parent, 2 children	1,524	3,048
Single parent, 3+ children	1,106	4,424
Total single parent	4,689	9,531
Two adults, 1 child	1,277	1,277
Two adults, 2 children	1,547	3,094
Two adults, 3+ children	1,170	6,680
Total two adult	3,994	9,051

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Economic distress rates for single-parent families are more than twice those of two-adult households with the same number of children. Using information in Table 25, Table 5 shows the number of children in economically distressed households of different types. Because there are more two-adult households than single-parent ones, there are almost as many children living in economically distressed conditions in two-adult households in the United States as live with single parents despite the higher distress rates for single parents. Assuming that households with three or more children have an average of four children, 9.5 million kids live in single-parent homes while 9.1 million live with two adults present.⁷ More than 18.5 million children live with economic distress across the United States.

Table 26 shows us the fifteen most common jobs heads of distressed households work.⁸ They are people we encounter every day, doing jobs we need for ordinary life. Together they account for over 22% of all economically distressed households.

⁷Since there are about as many households with three or more children with two adults present as with one, changing the average number of children in those households won't change the result significantly.

⁸We show measures based on the jobs and demographic characteristics of the heads of households, without considering other members of the household. But our measure of distress is based on the combined income of all household members.

Table 6: Top 15 Occupations of Householders by Distress Status: 2006 (US)

Occupation	Distress No.	Non-Distress No.	Total No.
Cashiers	632,086	696,647	1,328,733
Nursing, psychiatric, and home health	477,193	756,023	1,233,216
Janitors and building cleaners	438,325	1,002,555	1,440,880
Maids and housekeeping cleaners	402,470	436,570	839,040
Cooks	386,785	485,984	872,769
Retail salespersons	377,784	1,323,218	1,701,002
Waiters and waitresses	344,383	433,532	777,915
Driver/sales workers and truck drivers	313,974	1,871,640	2,185,614
Laborers and movers, hand	284,930	769,345	1,054,275
Secretaries	272,913	1,736,578	2,009,491
Child care workers	272,041	374,981	647,022
Construction laborers	266,773	664,792	931,565
Customer service representatives	235,903	929,681	1,165,584
First-line retail supervisors/managers	235,541	1,679,327	1,914,868
Personal and home care aides	217,528	273,920	491,448
Total	5,158,629	13,434,793	18,593,422

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 7: Proportion of Age Range by Distress Status: 2006 (US)

Age Range	Distress	Non-Distress	Total
34 yrs -	26.8%	73.2%	100.0%
35-64 yrs	15.9%	84.1%	100.0%
65 yrs +	29.7%	70.3%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Economic distress falls with different intensity in different segments of the population. In Tables 7-13 we show the proportion of U.S. households living in economic distress compared by age, gender, race, Hispanic or non-Hispanic ethnicity, immigrant or native-born status, and education level.

Table 7 shows that economic distress is disproportionately felt among the young who are still getting established and those over 65 who are mostly retired. All households experience a 20.9% distress rate, while 26.8% of households headed by someone under 35 are in distress. Households headed by a person aged 65 or older have a distress rate of 29.7%. Only 15.9% of households with the head aged 35-64, often called peak-earning years, are distressed. These households are 59% of all households, but they account for only 44.7% of distressed households.

We have seen that single-parent households have far greater economic distress rates than those with two adults present. Table 8 shows that a woman is the head of 76.5% of all single-parent households. We see clearly that economic distress is far more likely to afflict women than men, whether they live alone or especially as the single head of a household with children.

Table 9 shows that there are significant racial differences in the burden of economic distress. White people head 77.9% of households in the United States, but they are only 67.9% of the economically distressed. Blacks, on the other hand, head 11.7% of households but are 18.9% of the distressed. A household headed by a black person is 1.86 times more likely to be in economic distress than is a household headed by a white person (34% compared with 18.3%). Table 9 shows a similar disparity for American Indian households, but not for households headed by a person of Asian descent.

Table 8: Proportion of Distress Status by Sex According to Single Adult Household Type: 2006 (US)

	Distress	Non-Distress	Total
One adult with children			
Male	13.4%	29.8%	23.5%
Female	86.6%	70.2%	76.5%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	35.3%	48.1%	44.5%
Female	64.7%	51.9%	55.5%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 9: Proportion of Distress Status by Race: 2006 (US)

Race	Distress	Non-Distress	Total
White alone	67.9%	80.6%	77.9%
Black or African American alone	18.9%	9.7%	11.7%
American Indian alone	0.9%	0.5%	0.6%
Alaska Native alone	0.0%	0.0%	0.0%
American Indian and Alaska Native and no other races	0.2%	0.1%	0.1%
Asian alone	3.2%	3.9%	3.7%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.1%	0.1%
Some other race alone	7.1%	3.9%	4.6%
Two or more major race groups	1.6%	1.2%	1.3%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 10: Proportion of Distress Status by Hispanic Origin: 2006 (US)

Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	83.6%	90.6%	89.2%
Hispanic	16.4%	9.4%	10.8%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 11: Proportion of Hispanic Origin by Distress Status: 2006 (US)

Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	19.6%	80.4%	100.0%
Hispanic	31.7%	68.3%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

The U.S. Census classifies Hispanics as an ethnicity, not a race. Hispanics can be white, black, Asian, or native American/Indian, as they identify themselves. Tables 10 and 11 show the incidence of economic distress for Hispanic-headed households compared with all others, where Hispanic can be a person of any race.

Hispanics head 10.8% of all households in the U.S., but these account for 16.4% of all economically distressed households. This disproportionate burden is also reflected in the fact that 31.7% of Hispanic-headed households experience economic distress while only 19.6% of households headed by non-Hispanics do.

These results, and especially those in Table 12 reporting the experience of immigrants compared with the native-born, almost certainly understate the burden of economic distress in the Hispanic and immigrant populations. Reliable estimates suggest that there are as many as twelve million undocumented people in the United States, including 7.7 million workers aged 16-64.⁹ In our discussions with immigrant workers on Long Island

⁹Jeffrey S. Passell, "The Size and Characteristics of the Unauthorized Migrant Population in the U.S.," Pew Hispanic Trust, March 7, 2006, at <http://pewhispanic.org/files/reports/61.pdf>; and David A. Jaeger, "Replacing the Undocumented Work Force," Center for American Progress, March 2006, Table 4, at http://www.americanprogress.org/kf/undocumented_

Table 12: Proportion of Distress Status by Nativity: 2006 (US)

Nativity	Distress	Non-Distress	Total
Native	82.8%	87.6%	86.6%
Foreign born	17.2%	12.4%	13.4%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

as we developed information for this study, many reported that they would not respond to Census Bureau surveys, neither on the phone nor by mail. Our results, based on Census data, do not include those households headed by undocumented workers who do not respond to Census surveys.

But in our discussions the same undocumented immigrant workers reported that they do cooperate with surveys conducted by the U.S. Department of Labor, an agency they feel might help them with work-related problems. The immigrant population apparently makes distinctions among governmental authorities, cooperating with some but not others depending on their perceptions of the agency's mission and attitude towards them.

Even with the incompleteness of our data, Table 12 shows that immigrant households in the U.S. experience a heavier burden of economic distress than households headed by the native-born. Foreign-born households are 13.4% of the total, but account for 17.2% of all economically distressed households.

Table 13 reports the distribution of economic distress at different levels of educational achievement for the householder. Not surprisingly, those with more education experience less economic distress. Distress levels go down with every increase in the level of education of the householder. The biggest effect comes from receiving a four-year college bachelor's degree or graduate education. Just below 18% of householders with some college or a two-year Associate degree are in economic distress while only 7.3% of those with a BA or above are. Nearly half, 45.8%, of households headed by a high school dropout live in economic distress.

workforce.pdf The effect of underreporting undocumented immigrants will be greater for Table 12 (immigrants) than for Table 10 and 11 (Hispanics). Most Hispanics in the U.S. are native-born and many Hispanic immigrants are here legally and are even citizens. Many undocumented workers are not Hispanic.

Table 13: Proportion of Education Attainment by Distress Status: 2006 (US)

Education Attainment	Distress	Non-Distress	Total
Less Than High School	45.8%	54.2%	100.0%
High School	25.7%	74.3%	100.0%
Associate's Degree	17.9%	82.1%	100.0%
Bach and Above	7.3%	92.7%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Tables 41-43 show for Long Island the findings we have seen for the U.S. as a whole. They tell much the same story, except that on Long Island Hispanic households are somewhat more at risk of economic distress than black households. We do not show occupations for the distressed households because the sample size is too small for significant results spread across the nearly 500 detailed occupational categories in the survey. Please find more detailed results for the U.S. and Long Island and the twelve largest metropolitan areas in the United States as well as New York City and its five boroughs, in appendix C of the on-line posting of this report on the Website of the Center for Study of Working Class Life www.workingclass.sunysb.edu.

Our findings show that economic distress is widespread through the United States and affects all segments of the population, although some more heavily than others. Future research will explore the relationships among the various factors that contribute to economic distress.

We turn now to the formulation of an economic stimulus package that will address the rising levels of unemployment in the U.S. in ways that give special relief to the economically distressed households who are most in need, whether they are employed or not. We also consider longer term structural changes that would further relieve economic distress.

Table 14: Description of distressed household measures: 2006 (Nassau-Suffolk)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	2,221	88,840	41.3	24,715	59,884
Two adults and 2 children	2,028	81,120	29.7	32,708	109,983
Two adults and 1 child	1,670	66,800	19.9	18,933	94,976
Two adults and no child	1,070	42,800	14.1	37,814	268,041
One adult and 3 children or more	1,580	63,200	65.2	9,426	14,461
One adult and 2 children	1,309	52,360	51.2	10,639	20,778
One adult and 1 child	1,240	49,600	38.7	12,932	33,389
One adult and no child	840	33,600	37.6	101,298	269,552
Total	1,285	51,401	28.5	248,465	871,064

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 15: Top 15 Occupations of householders by distress status: 2006 (Nassau-Suffolk)

Occupation	Distress No.	Non-Distress No.	Total No.
Nursing, psychiatric, and home health	5,690	3,589	9,279
Secretaries	4,442	16,969	21,411
First-line retail supervisors/managers	3,974	10,685	14,659
Retail salespersons	3,583	9,163	12,746
Grounds maintenance workers	3,407	1,814	5,221
Teacher assistants	2,950	3,770	6,720
Janitors and building cleaners	2,816	4,760	7,576
Bookkeeping, accounting, and auditing	2,609	7,975	10,584
Driver/sales workers and truck drivers	2,489	7,661	10,150
Miscellaneous managers, including	2,400	18,257	20,657
Sales representatives and wholesale	2,363	9,571	11,934
Office clerks	2,349	3,927	6,276
Cashiers	2,298	2,467	4,765
Bus drivers	2,249	4,886	7,135
Cooks	2,203	1,748	3,951
Total	45,822	107,242	153,064

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 16: Proportion of Age Range by distress status: 2006 (Nassau-Suffolk)

Age Range	Distress	Non-Distress	Total
34 yrs -	34.7%	65.3%	100.0%
35-64 yrs	22.4%	77.6%	100.0%
65 yrs +	42.8%	57.2%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 17: Proportion of distress status by Sex according to single adult household type: 2006 (Nassau-Suffolk)

	Distress	Non-Distress	Total
One adult with children			
Male	17.4%	32.2%	25.1%
Female	82.6%	67.8%	74.9%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	29.4%	45.3%	39.3%
Female	70.6%	54.7%	60.7%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 18: Proportion of distress status by Race: 2006 (Nassau-Suffolk)

Race	Distress	Non-Distress	Total
White alone	79.4%	85.6%	83.8%
Black or African American alone	9.7%	5.8%	6.9%
American Indian alone	0.4%	0.0%	0.1%
American Indian and Alaska Native and no other races	0.3%	0.0%	0.1%
Asian alone	3.7%	4.7%	4.4%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	5.4%	3.1%	3.7%
Two or more major race groups	1.1%	0.8%	0.9%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 19: Proportion of distress status by Hispanic origin: 2006 (Nassau-Suffolk)

Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	86.7%	92.5%	90.9%
Hispanic	13.3%	7.5%	9.1%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 20: Proportion of Hispanic origin by distress status: 2006 (Nassau-Suffolk)

Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	27.2%	72.8%	100.0%
Hispanic	41.5%	58.5%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 21: Proportion of distress status by Nativity: 2006 (Nassau-Suffolk)

Nativity	Distress	Non-Distress	Total
Native	75.8%	83.6%	81.4%
Foreign born	24.2%	16.4%	18.6%
Total	100.0%	100.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 22: Proportion of Education Attainment by distress status: 2006
(Nassau-Suffolk)

Education Attainment	Distress	Non-Distress	Total
Less Than High School	60.6%	39.4%	100.0%
High School	39.2%	60.8%	100.0%
Associate's Degree	28.4%	71.6%	100.0%
Bach and Above	13.9%	86.1%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

4 Policy Recommendations

4.1 Short Run Stimulus Package

To economists, the purpose of a federal fiscal stimulus package is to push the economy towards full employment while maintaining stable prices. The accepted standard for full employment allows for some people being out of work because they are just entering the labor market or have left their prior job voluntarily to look for other work. These searches take time, during which the workers will be unemployed. In an economy as large and diverse as ours, therefore, economists understand “full employment” to mean no more than four percent unemployment. With the U.S. unemployment rate now at 6.1%, a stimulus package is an entirely appropriate and urgent task.

New jobs become available when businesses grow, when increases in production require new employees to do the work. Designing an effective stimulus package, then, requires us to understand how many jobs must be created and by how much production needs to expand to create those jobs. With 145 million people employed in a labor force of 154 million, reaching full employment from our current unemployment rate will require 3.3 million new jobs, in addition to those needed to keep up with the natural increase in the labor force from population increases. The total value of production (GDP) in the United States last year was nearly \$14.3 trillion, roughly \$100,000 of output for every employed person. As a rough measure, then, production will have to increase by \$330 billion to employ an additional 3.3 million workers.¹⁰

The idea behind a stimulus package is that the government acts to increase demand for goods and services in the economy, either through its own direct purchases or by transferring money to the public to allow people and businesses to increase demand. This added demand stimulates production, which generates additional income to workers and businesses, which in turn stimulates them to demand another round of additional goods and services, and so on, in a process economists call “the multiplier.” For the package of stimulus policies we propose below, we can expect the multiplier to be around 1.5.¹¹ This

¹⁰As production begins to increase, new jobs will be slow in coming as existing employees work faster and longer hours. But as the expansion continues and solidifies, new jobs come on line and the unemployment rate falls.

¹¹Mark Zandi, “Washington Throws the Economy a Rope,” <economy.com>, January 22, 2008

means that an initial stimulus package of \$220 billion in federal spending, well within the government's ability, will generate the \$330 billion total increase in GDP required to reach full employment.

The first round of stimulus checks Congress authorized in spring 2008 has had little positive effect – unemployment has increased and the number of jobs has declined since the checks started going out in May. To be effective, an economic stimulus policy must be more than a one-shot infusion of cash. It must be a sustained increase in demand for goods and services that continues until we achieve full employment, and then taper off to avoid economic overheating and inflation.

Usually, macroeconomic policy seeks full employment (as well as stable prices and other policy goals) by addressing the economy as a whole, without attention to the distribution of the nation's total production or income among industries, sections of the country, or slices of the population. But one of the most important lessons of the past thirty-five years has been that measures of overall national economic performance hide increasing inequality in the distributions of income and wealth among the American people – so much so that most working people have lower real incomes and fewer assets (adjusted for inflation) now compared with 2000, and even 1973, despite the dramatic increase in total production, income, and wealth in society as a whole.¹² We therefore believe that macroeconomic policy needs to be formulated with more than the whole in mind. We have designed our aggregate stimulus package with attention to its distributional impact to address simultaneously both aspects of economic life – reaching full employment while also providing particular benefit to economically distressed families.

To be fair as well as effective, we should begin by extending coverage and increasing benefit levels for the programs that already partially serve distressed workers – for example, unemployment benefits, school lunches and food stamps, housing subsidies, and the Earned Income Tax Credit. Table 23 shows recent levels of federal spending on these programs.

We propose increasing these programs by \$60 billion annually, nearly forty percent.

¹²Lawrence Mishel, et.al., *The State of Working America: 2008-2009*, (Ithaca: Cornell University Press, 2008), chapter 3, at <http://www.stateofworkingamerica.org/>. Also see Michael Zweig, *The Working Class Majority: America's Best Kept Secret*, (Ithaca: Cornell University Press, 2000), chapter 3, and Edward Wolff, *Top Heavy: The Increasing Inequality of Wealth in America and What Can Be Done about It*, second edition, (New York: The New Press, 2001)

Table 23: Income Support Program Expenses - U.S. 2007

Program	Cost (Billions)
Food Stamps Program ^a	33.2
Unemployment Insurance ^b	33
Earned Income Tax Credit ^{c*}	43.7
National School Lunch Program ^d	8.7
Housing Subsidies ^e	37.6
Total	156.2

^a Food Stamp Program Participation and Costs summary available at <http://www.fns.usda.gov/pd/fssummar.htm>, August 28, 2008.

^b Unemployment Insurance data summary for 2008 Q1 available at http://workforcesecurity.doleta.gov/unemploy/content/data_stats/datasum08/DataSum_2008_1.pdf, March 31, 2008.

^c Earned Income Tax Credit Statistics available at <http://www.irs.gov/individuals/article/0,,id=177571,00.html>, September 24, 2008.

^d National School Lunch Program Fact Sheet available at <http://www.fns.usda.gov/cnd/Lunch/AboutLunch/NSLPFactSheet.pdf>, July 17, 2008.

^e Douglas Rice, et.al., "HUD Budget Contains Major Funding Shortfalls," Center on Budget and Policy Priorities", March 5, 2008.

* Data are for 2006

Transferring another \$50 billion to the states to relieve their budget deficits would mostly go to Medicaid payments and other state programs for low-income people that have been cut over the past year. The remaining \$110 billion initial stimulus should go out as average \$2,000 checks to the fifty-five million households in the lower half of the income distribution who make less than \$50,000 a year.¹³

In the coming year and beyond, the checks might be reduced as new infrastructure projects come on line to build schools, repair bridges, and build new rail systems. As the economy improves, payments to states, unemployment compensation, and other income support programs would automatically decrease.

Economic stimulus should not be paid for with higher taxes or cuts in other spending, which would nullify the stimulus effect. For those concerned about the federal deficit, it can be reduced without interfering with the stimulus by repealing the Bush tax cuts for the very wealthy or by redirecting the huge sums of money we now spend on the wars in Iraq and Afghanistan. See Appendix A for a more detailed discussion of the deficit issue.

4.2 Longer Run Structural Reforms

Economically distressed workers need more than a stimulus package. We know that reaching full employment is only part of an agenda for working people because most economically distressed workers already have a job (or two, or even three or more, in the household). Short-term policies for job creation should be accompanied by longer-term programs for structural reforms in economic and social institutions that would alleviate the severe burdens many working families live with.

Perhaps most important would be the creation of a universal health care system. The extension of Medicare-type benefits to the entire population, along the lines of Congressman John Conyers's HR 676 bill, co-sponsored by ninety-two members of Congress, would make a good starting point. Implementing such a program will take great politi-

¹³Details and sources for income support programs in Table 23 in the text. Information on state budget deficits from Elizabeth C. McNichol and Iris Lev, "28 States Face Total Budget Shortfall of \$48 Billion in 2009," Center for Budget and Policy Priorities, August 5, 2008, at <http://www.cbpp.org/1-15-08sfp.htm>. Worsening economic conditions since then will certainly increase the expected shortfall in the coming year. Information on median household income from U.S. Census Bureau News press release, August 26, 2008, at http://www.census.gov/Press-Release/www/releases/archives/income_wealth/012528.html

cal will but would make an enormous contribution to relieving economic and emotional hardship in this country.

In our discussions with workers while preparing this report, we heard many expressions of hope for their children through better education. We were struck that hard lives do not diminish hopes and plans for the future. Education provides an important foundation for economic improvement, not just for the individual child and family but for the economy and society as a whole. Improving the education working class children receive, from pre-school through high school, will make a substantial difference in the lives of economically distressed families. But widespread better education alone cannot change the conditions of work in the economy. We will still need janitors, cashiers, home health care workers, and all the jobs distressed workers now hold. The wages, benefits, and conditions of work in these jobs need to improve.

To this end, another structural reform essential to the improvement of life for economically distressed workers would be strengthening their capacity to organize themselves into unions. Unions improve wages and working conditions through collective bargaining at all income levels, but especially for low-income workers. They also provide a vehicle for working people to exercise organized power in elections and the legislative process. The most immediate and beneficial reform now on the horizon is the Employee Free Choice Act, which Congress should pass and the president sign as soon as possible.

On Long Island and throughout the country immigrant workers play a vital role in the economy. We were struck in our discussions with immigrant workers how vulnerable they are to discrimination, ill treatment at work and in connection with social service agencies, and outright illegal action on the part of their employers, especially in violations of wage and hour laws. Immigration reform is a complex and politically difficult subject. We have not investigated the issues, except that we are confident in our conclusion that whatever immigration policy the nation adopts it must not perpetuate, let alone accentuate, the two-tier labor market now in effect, which relegates immigrant workers, whether here with or without papers, to lives with fewer rights than native-born workers.

Finally, no short-term stimulus program can work to expand the economy if the financial and credit markets do not work well. New and expanding businesses need access to credit, as do families seeking to finance major purchases. The current dysfunction on Wall Street needs correction. We have not studied the particulars of the financial crisis

and offer no specific proposals for its resolution. But we do believe that the urgency of political response to the financial crisis should not obscure the urgent needs widespread among working people, documented in this report, nor derail the proposals we advance to begin to address those needs.

Appendices

A A Note on Deficits

Our proposal to pay for the economic stimulus required to reach full employment by borrowing the money and increasing the federal deficit and debt does not represent a threat to the health of our economy.

Three points regarding this observation are important for our recommendations.

1. There is no legal or economic requirement that the federal government balance its budget. The federal government runs deficits (spends more than it takes in as taxes and other revenues) by borrowing the money. They do this by issuing bonds to people and institutions who buy them and become creditors to the government. When the bonds mature and the loan must be repaid, the government can and does borrow the money in the bond market again in a process called “rolling over” the debt – repaying A by borrowing the money from B. The government pays interest on the debt as part of its total budget, which could be financed by taxes or by borrowing.

The federal government is not like your family. When individuals die their debts must be settled from their estate before any heirs can make claims. But the government does not die even after elections replace one administration with another. In this way the federal government is more like a corporation than an individual or family. Corporations, like the federal government, also carry permanent and often increasing levels of debt as they expand their operations, from one management team to the next. But we can expect the U.S. government to last far longer than any corporation, so we should not worry that the debt must be repaid.

2. There is nothing inherently damaging about the federal government running a deficit. If the government borrows for productive purposes – to pay for capital projects that return economic benefits for many years, like education, infrastructure, basic scientific research, or health care for its people – the debt will generate economic growth and higher incomes. This kind of borrowing may bring generous returns, enough to pay for the interest and make back the principal when it is due.

But if the borrowing supports only current expenses for programs that are useful now but do not provide future benefits – like administrative costs or paying for some social services– it may be unwise as a long-term practice. But even current expense borrowing for these purposes may be useful in the short run to stimulate an economy with substantial unemployment. The immediate benefit to millions of people may constitute a legitimate cost for future generations to bear. After all, to help secure a better life for generations to come we think it right to restrain our current behavior and forego immediate benefits by protecting the environment and spending on basic scientific research and infrastructure projects whose benefits may extend far beyond our lifetimes. If we act wisely for a better life in future generations we may also expect that those living in that better future pay something for avoidance of mass suffering in our lifetimes.

3. It is not quite correct to say that increasing the federal debt by running deficits today places a burden on the next generation. It is true that if the debt rolls over into the next generation our children and grandchildren will have to pay for it. But they will not be paying the interest to us. They will be paying to others of our children and grandchildren who buy those future bonds and become the future government's creditors.

Payments on the debt are not an overall burden to society, but they do represent a transfer of money from those paying the taxes that go towards interest on the debt to those creditors who own the debt and receive the interest. The role of government debt in redistributing income from taxpayers to creditors is important but usually gets little attention.

One aspect of this effect that does get attention is the payment of interest to people and governments outside the United States. In September 2008 the total federal debt was \$9,670 billion. Various government agencies such as the Social Security Administration owned \$4,159 billion of that (43%); the public held the rest, through pension funds, state and local governments, mutual funds, etc.¹⁴ Of the publicly held debt, half was held by foreign institutions and individuals.¹⁵

¹⁴<http://www.treasurydirect.gov/NP/BPDLogin?application=np>

¹⁵<http://www.fms.treas.gov/bulletin/b2008-3ofs.doc>

Interest paid to these foreign creditors does represent a drain of resources from the United States. But it is important to understand that this drain does not originate from the federal government's budget deficit. It comes from the fact that the U.S. imports hundreds of billions of dollars more of goods and services every year from other countries than it exports to the rest of the world. The resulting deficit in the U.S. balance of payments is what gives foreigners the dollars they can then lend to our government. If the federal government didn't borrow the money and pay interest, the foreign holders of dollars would lend more than they already do to U.S. corporations and take resources out of the country as private interest payments. And they would buy more U.S. corporations and other property and take resources out of the country in the form of profit.

Even if the federal government balanced its budget, foreign governments, corporations, and individuals would still buy hundreds of billions of dollars worth of U.S. government securities and continue to receive billions of dollars in interest payments every year. This is because an annual deficit adds to the total outstanding debt, an annual surplus decreases it, and a balanced budget leaves the total outstanding debt unchanged. That total debt, now over nine trillion dollars, will still need to be rolled over as bonds come due, not all in one year. As long as foreigners hold dollars from the balance of payments deficit, they will continue to buy U.S. government bonds in this process, and continue to receive interest payments that drain resources from this country.

If we decide to reduce the deficit, we do have substantial sources of funds in the U.S. that we could tap for that purpose. We could, for example, repeal the 2001 and 2003 tax cuts for the wealthiest individuals in the country. In 2005 alone, according to the Internal Revenue Service, the Treasury would have collected \$67.2 billion more had the cuts in capital gains and dividend taxes been repealed on those reporting income above \$500,000 per year. It would have collected \$80.4 billion more had the repeal extend down to people reporting income above \$200,000.¹⁶ Repealing the cuts in personal income tax rates on regular income going to the wealthiest people would raise tens of billions of dollars more per year. Collecting this added revenue would have little impact on consumption by the wealthy, and their investment behavior would be encouraged despite the higher taxes by a growing economy made possible by the diversion of these funds to an economic stimulus

¹⁶“New IRS Data Pegs Cost of Special Low Tax Rates on Capital Gains and Dividends at \$92 billion in 2005 Alone: Three-Quarters of the Tax Cuts Went to Best-Off 0.6 percent,” Citizens for Tax Justice, August 10, 2007

package.

Another source of funds available for domestic purposes is the money going to the war and occupation in Iraq, some \$140 billion per year. Table 24 shows the cost of the war just for Suffolk County, New York, home of Stony Brook University and many of the workers we spoke with in preparing this report. It is based on the percent of total federal taxes paid by Suffolk County residents and business that has gone to fund the war, totalling \$ 6.6 Billion from the start of the war in 2003 through estimated cost for fiscal year 2009, if the money would have been applied instead to the goods and services listed, at local prices. The material cost of the war in this single county only begins to hint at the improvements in domestic life across the country that could result from the redirection of resources going to the war.

Table 24: The projected Cost of the Iraq War to Suffolk County, NY 2003 – 2009: What its war taxes could have bought for the county instead

Number	Item	
122,148	People with Health Care for One Year	AND
1,240,078	Homes with Renewable Electricity for One Year	AND
12,783	Public Safety Officers for One year	AND
10,087	Music and Arts Teachers for One Year	AND
108,087	Scholarships for University Students for One Year	AND
3,765	Affordable Housing Units	AND
231,459	Children with Health Care for One Year	AND
75,465	Head Start Places for Children for One Year	AND
7,671	Elementary School Teachers for One Year	AND
9,954	Port Container Inspectors for One year	

Source: Derived from the National Priorities Project Federal Budget Trade-Offs Calculator available at http://www.nationalpriorities.org/costofwar_home.

B A Note on Methodology

Our findings are derived using data from the Public Use Microdata Sample (PUMS) 2006 files from the American Community Survey (ACS).¹⁷ PUMS is a subsample of ACS housing units and group quarters persons, with information on the comprehensive housing cost and household income for each housing unit and group quarters persons plus the demographic information of the individuals in each housing unit. Group quarters, vacant housing units and households missing housing cost or income information are dropped out of our study

We establish our distress measures using four criteria: family type, geographic area, household income, and housing cost. First, family types are constructed using information from the variables “family type” and “number of related children in household” for each household.¹⁸ Second, geographic areas are selected. To identify the geographic areas, we rely on the state and PUMA (Public Use Microdata Areas) codes in the data as well as MABLE/Geocorr2K, which is a Geographic Correspondence Engine created by The Missouri Census Data Center.¹⁹ This application is used to determine all the state and PUMA codes belonging to the specific geographic areas of interest (e.g., counties and metropolitan areas).²⁰ A specific family type in a specific geographic area constitutes one core housing market in which we measure the distribution of housing costs. Third, we calculate the bottom quarter monthly housing cost for each core housing market. The housing cost is either “gross rent” for renter-occupied units or “selected monthly owner cost” for owner-occupied units. These two variables are synthetic measures in the data derived by The Census. Fourth, we divide the bottom quarter monthly housing cost by

¹⁷<http://www.census.gov/acs/www/Products/PUMS/>

¹⁸Please refer to [American/PuertoRicoCommunitySurvey2006:SubjectDefinitions, available at www.census.gov/acs/www/Downloads/2006/usedata/Subject_Definitions.pdf](http://www.census.gov/acs/www/Downloads/2006/usedata/Subject_Definitions.pdf) for the detailed definition of all the variables.

¹⁹<http://mcdc2.missouri.edu/websas/geocorr2k.html>

²⁰We use the geographical entity of Core Based Statistical Area (CBSA) provided by the U.S. Office of Management and Budget to define our concept of metropolitan areas since it counts all the adjacent counties in terms of high social and economic correlation with the urban core, which is suitable for describing the metropolitan housing market as a whole. See <http://www.census.gov/population/www/metroareas/metroarea.html>. To preserve accuracy, we also employ the Census’s PUMA maps. Please refer to http://mcdc.missouri.edu/topics/geo_pumas.shtml for further information on PUMA with a link to the maps.

30% and multiply it by 12 to achieve the yearly household income ceiling. Finally, all the households with yearly income below the ceiling in one core housing market are designated as being economically distressed in our study. The Census has derived a total “family income” variable in the data. The rates of economic distress for each geographic area and the US as a whole we cite in our study are the weighted means of the rates of distress for each family type in that geographic area.²¹ The tables showing demographic information are based on the data describing householders.

All the tabulations are weighted by the weights of either the housing unit or each person. Both are present in the data. Therefore, all the numbers for total households in the last column of each table are estimates for the whole area represented in each table. We use the household weight to develop the distress measures. A true measure of the number of distressed households may vary slightly from those reported here due to issues related to the sampling weights. All the demographic tables use the person weight. Given the constraint of time, we have not estimated the standard errors.²²

In addition to consulting detailed data sources, we arranged three meetings with economically distressed workers living on Long Island, involving over sixty people in all, organized by the Long Island Federation of Labor, the Long Island chapter of Jobs with Justice, and the Workplace Project. These discussions were important for many reasons. First, the discussions gave us a personal sense of the lives of the people we are studying, offering human meaning to the data. We also got a sense of the workers’ own priorities. From these discussions we learned nuances of experience not reflected in the data - aspirations, frustrations, determination.

We have tried to reflect these conversations in our findings and recommendations. We are also grateful that our connections with the community we study have helped to develop a modicum of public support for our findings, perhaps giving them a bit more traction in the political process that must ensue for positive policy changes to come out of this work.²³

²¹Therefore, the bottom quarter month housing cost is not exactly the 25th percentile of the housing cost for the whole area. But we have examined and concluded that the differences are quite small.

²²For the discussion of using appropriate weights in PUMS, please refer to Public Use Microdata Sample 2000: Technical Documentation <http://www.census.gov/prod/cen2000/doc/pums.pdf>

²³For a fuller discussion, see Frances Ansley, “Who Counts: The Case for Participatory Re-

C Detailed Tables for All Selected Areas

C.1 US

Table 25: Description of distressed household measures: 2006 (US)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	897	35,880	21.1	1,171,873	5,543,229
Two adults and 2 children	920	36,800	15.6	1,542,152	9,917,053
Two adults and 1 child	816	32,640	13.2	1,277,376	9,670,870
Two adults and no child	502	20,080	7.6	2,246,506	29,581,315
One adult and 3 children or more	610	24,400	49.4	1,104,798	2,237,779
One adult and 2 children	613	24,520	39.8	1,525,466	3,829,401
One adult and 1 child	580	23,200	33.4	2,058,619	6,165,938
One adult and no child	430	17,200	28.2	11,983,757	42,459,302
Total	570	22,808	20.9	22,910,547	109,404,887

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 26: Top 15 Occupations of householders by distress status: 2006 (US)

Occupation	Distress No.	Non-Distress No.	Total No.
Cashiers	632,086	696,647	1,328,733
Nursing, psychiatric, and home health	477,193	756,023	1,233,216
Janitors and building cleaners	438,325	1,002,555	1,440,880
Maids and housekeeping cleaners	402,470	436,570	839,040
Cooks	386,785	485,984	872,769
Retail salespersons	377,784	1,323,218	1,701,002
Waiters and waitresses	344,383	433,532	777,915
Driver/sales workers and truck drivers	313,974	1,871,640	2,185,614
Laborers and movers, hand	284,930	769,345	1,054,275
Secretaries	272,913	1,736,578	2,009,491
Child care workers	272,041	374,981	647,022
Construction laborers	266,773	664,792	931,565
Customer service representatives	235,903	929,681	1,165,584
First-line retail supervisors/managers	235,541	1,679,327	1,914,868
Personal and home care aides	217,528	273,920	491,448
Total	5,158,629	13,434,793	18,593,422

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 27: Top 15 Industries of householders by distress status: 2006 (US)

Industry	Distress No.	Non-Distress No.	Total No.
Restaurants and other food services	1,263,950	1,928,980	3,192,930
Construction, incl cleaning	1,175,455	5,744,531	6,919,986
Elementary and secondary schools	515,960	4,201,258	4,717,218
Hospitals	358,318	3,071,702	3,430,020
Grocery stores	340,089	912,623	1,252,712
Nursing care facilities	331,233	761,536	1,092,769
Department and discount stores	322,564	779,511	1,102,075
Child day care services	299,352	512,050	811,402
Colleges and universities	293,589	1,761,584	2,055,173
Traveler accommodation	243,892	577,569	821,461
Services to buildings and dwellings	235,747	461,219	696,966
Home health care services	224,243	378,717	602,960
Employment services	216,755	428,137	644,892
Private households	213,703	232,054	445,757
Real estate	213,564	1,519,254	1,732,818
Total	6,248,414	23,270,725	29,519,139

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 28: Description of distress status by race: 2006 (US)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	15,572,406	69,728,462	85,300,868
Black or African American alone	4,336,563	8,424,596	12,761,159
American Indian alone	206,619	396,008	602,627
Alaska Native alone	7,668	18,539	26,207
American Indian and Alaska Native and no other races	49,394	88,794	138,188
Asian alone	729,304	3,367,051	4,096,355
Native Hawaiian and Other Pacific Islander alone	29,494	86,527	116,021
Some other race alone	1,633,553	3,411,935	5,045,488
Two or more major race groups	358,439	1,032,562	1,391,001
Total	22,923,440	86,554,474	109,477,914

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	67.9%	80.6%	77.9%
Black or African American alone	18.9%	9.7%	11.7%
American Indian alone	0.9%	0.5%	0.6%
Alaska Native alone	0.0%	0.0%	0.0%
American Indian and Alaska Native and no other races	0.2%	0.1%	0.1%
Asian alone	3.2%	3.9%	3.7%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.1%	0.1%
Some other race alone	7.1%	3.9%	4.6%
Two or more major race groups	1.6%	1.2%	1.3%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	18.3%	81.7%	100.0%
Black or African American alone	34.0%	66.0%	100.0%
American Indian alone	34.3%	65.7%	100.0%
Alaska Native alone	29.3%	70.7%	100.0%
American Indian and Alaska Native and no other races	35.7%	64.3%	100.0%
Asian alone	17.8%	82.2%	100.0%
Native Hawaiian and Other Pacific Islander alone	25.4%	74.6%	100.0%
Some other race alone	32.4%	67.6%	100.0%
Two or more major race groups	25.8%	74.2%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 29: Description of distress status by education attainment: 2006 (US)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	7,039,804	8,337,576	15,377,380
High School	7,910,236	22,907,573	30,817,809
Associate's Degree	5,647,029	25,896,047	31,543,076
Bach and Above	2,326,371	29,413,278	31,739,649
Total	22,923,440	86,554,474	109,477,914

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	30.7%	9.6%	14.0%
High School	34.5%	26.5%	28.1%
Associate's Degree	24.6%	29.9%	28.8%
Bach and Above	10.1%	34.0%	29.0%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	45.8%	54.2%	100.0%
High School	25.7%	74.3%	100.0%
Associate's Degree	17.9%	82.1%	100.0%
Bach and Above	7.3%	92.7%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 30: Description of distress status by nativity: 2006 (US)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	18,976,083	75,863,529	94,839,612
Foreign born	3,947,357	10,690,945	14,638,302
Total	22,923,440	86,554,474	109,477,914

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	82.8%	87.6%	86.6%
Foreign born	17.2%	12.4%	13.4%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	20.0%	80.0%	100.0%
Foreign born	27.0%	73.0%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 31: Description of distress status by hispanic origin: 2006 (US)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	19,162,480	78,459,647	97,622,127
Hispanic	3,760,960	8,094,827	11,855,787
Total	22,923,440	86,554,474	109,477,914

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	83.6%	90.6%	89.2%
Hispanic	16.4%	9.4%	10.8%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	19.6%	80.4%	100.0%
Hispanic	31.7%	68.3%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 32: Description of distress status by age range: 2006 (US)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	6,080,625	16,639,033	22,719,658
35-64 yrs	10,253,665	54,295,519	64,549,184
65 yrs +	6,589,150	15,619,922	22,209,072
Total	22,923,440	86,554,474	109,477,914

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	26.5%	19.2%	20.8%
35-64 yrs	44.7%	62.7%	59.0%
65 yrs +	28.7%	18.0%	20.3%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	26.8%	73.2%	100.0%
35-64 yrs	15.9%	84.1%	100.0%
65 yrs +	29.7%	70.3%	100.0%
Total	20.9%	79.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 33: Description of distress status by sex in single adult household type: 2006 (US)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	627,285	2,252,199	2,879,484
Female	4,063,255	5,296,483	9,359,738
Total	4,690,540	7,548,682	12,239,222
One adult and no children			
Male	4,233,360	14,657,706	18,891,066
Female	7,756,880	15,835,226	23,592,106
Total	11,990,240	30,492,932	42,483,172
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	13.4%	29.8%	23.5%
Female	86.6%	70.2%	76.5%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	35.3%	48.1%	44.5%
Female	64.7%	51.9%	55.5%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	21.8%	78.2%	100.0%
Female	43.4%	56.6%	100.0%
Total	38.3%	61.7%	100.0%
One adult and no children			
Male	22.4%	77.6%	100.0%
Female	32.9%	67.1%	100.0%
Total	28.2%	71.8%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2 New York

Table 34: Description of distressed household measures: 2006 (New York)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,410	56,400	32.0	99,434	310,470
Two adults and 2 children	1,320	52,800	22.4	139,582	623,619
Two adults and 1 child	1,167	46,680	19.2	114,280	595,402
Two adults and no child	871	34,840	16.7	261,686	1,563,436
One adult and 3 children or more	750	30,000	55.8	75,980	136,071
One adult and 2 children	800	32,000	47.2	111,638	236,315
One adult and 1 child	760	30,400	39.3	159,093	404,635
One adult and no child	667	26,680	35.8	997,987	2,786,463
Total	868	34,702	29.4	1,959,680	6,656,411

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 35: Description of distress status by race: 2006 (New York)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	1,014,288	3,246,868	4,261,156
Black or African American alone	442,941	683,014	1,125,955
American Indian alone	2,766	6,820	9,586
American Indian and Alaska Native and no other races	3,810	2,854	6,664
Asian alone	152,010	381,570	533,580
Native Hawaiian and Other Pacific Islander alone	180	1,080	1,260
Some other race alone	315,416	321,017	636,433
Two or more major race groups	28,655	53,357	82,012
Total	1,960,066	4,696,580	6,656,646

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	51.7%	69.1%	64.0%
Black or African American alone	22.6%	14.5%	16.9%
American Indian alone	0.1%	0.1%	0.1%
American Indian and Alaska Native and no other races	0.2%	0.1%	0.1%
Asian alone	7.8%	8.1%	8.0%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	16.1%	6.8%	9.6%
Two or more major race groups	1.5%	1.1%	1.2%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	23.8%	76.2%	100.0%
Black or African American alone	39.3%	60.7%	100.0%
American Indian alone	28.9%	71.1%	100.0%
American Indian and Alaska Native and no other races	57.2%	42.8%	100.0%
Asian alone	28.5%	71.5%	100.0%
Native Hawaiian and Other Pacific Islander alone	14.3%	85.7%	100.0%
Some other race alone	49.6%	50.4%	100.0%
Two or more major race groups	34.9%	65.1%	100.0%
Total	29.4%	70.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 36: Description of distress status by education attainment: 2006 (New York)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	593,747	372,506	966,253
High School	682,130	1,065,948	1,748,078
Associate's Degree	392,608	1,084,772	1,477,380
Bach and Above	291,581	2,173,354	2,464,935
Total	1,960,066	4,696,580	6,656,646

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	30.3%	7.9%	14.5%
High School	34.8%	22.7%	26.3%
Associate's Degree	20.0%	23.1%	22.2%
Bach and Above	14.9%	46.3%	37.0%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	61.4%	38.6%	100.0%
High School	39.0%	61.0%	100.0%
Associate's Degree	26.6%	73.4%	100.0%
Bach and Above	11.8%	88.2%	100.0%
Total	29.4%	70.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 37: Description of distress status by nativity: 2006 (New York)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	1,160,521	3,341,061	4,501,582
Foreign born	799,545	1,355,519	2,155,064
Total	1,960,066	4,696,580	6,656,646

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	59.2%	71.1%	67.6%
Foreign born	40.8%	28.9%	32.4%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	25.8%	74.2%	100.0%
Foreign born	37.1%	62.9%	100.0%
Total	29.4%	70.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 38: Description of distress status by hispanic origin: 2006 (New York)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	1,426,569	4,052,492	5,479,061
Hispanic	533,497	644,088	1,177,585
Total	1,960,066	4,696,580	6,656,646

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	72.8%	86.3%	82.3%
Hispanic	27.2%	13.7%	17.7%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	26.0%	74.0%	100.0%
Hispanic	45.3%	54.7%	100.0%
Total	29.4%	70.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 39: Description of distress status by age range: 2006 (New York)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	336,327	774,164	1,110,491
35-64 yrs	970,167	3,181,021	4,151,188
65 yrs +	653,572	741,395	1,394,967
Total	1,960,066	4,696,580	6,656,646

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	17.2%	16.5%	16.7%
35-64 yrs	49.5%	67.7%	62.4%
65 yrs +	33.3%	15.8%	21.0%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	30.3%	69.7%	100.0%
35-64 yrs	23.4%	76.6%	100.0%
65 yrs +	46.9%	53.1%	100.0%
Total	29.4%	70.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 40: Description of distress status by sex in single adult household type: 2006 (New York)

	Count of distress status by sex		Total
	Distress	Non-Distress	
One adult with children			
Male	37,789	115,249	153,038
Female	308,814	315,280	624,094
Total	346,603	430,529	777,132
One adult and no children			
Male	333,591	818,315	1,151,906
Female	664,458	970,046	1,634,504
Total	998,049	1,788,361	2,786,410
	Proportion of distress status by sex		Total
	Distress	Non-Distress	
One adult with children			
Male	10.9%	26.8%	19.7%
Female	89.1%	73.2%	80.3%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	33.4%	45.8%	41.3%
Female	66.6%	54.2%	58.7%
Total	100.0%	100.0%	100.0%
	Proportion of sex by distress status		Total
	Distress	Non-Distress	
One adult with children			
Male	24.7%	75.3%	100.0%
Female	49.5%	50.5%	100.0%
Total	44.6%	55.4%	100.0%
One adult and no children			
Male	29.0%	71.0%	100.0%
Female	40.7%	59.3%	100.0%
Total	35.8%	64.2%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2.1 Nassau-Suffolk Counties

Table 41: Description of distressed household measures: 2006 (Nassau-Suffolk)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	2,221	88,840	41.3	24,715	59,884
Two adults and 2 children	2,028	81,120	29.7	32,708	109,983
Two adults and 1 child	1,670	66,800	19.9	18,933	94,976
Two adults and no child	1,070	42,800	14.1	37,814	268,041
One adult and 3 children or more	1,580	63,200	65.2	9,426	14,461
One adult and 2 children	1,309	52,360	51.2	10,639	20,778
One adult and 1 child	1,240	49,600	38.7	12,932	33,389
One adult and no child	840	33,600	37.6	101,298	269,552
Total	1,285	51,401	28.5	248,465	871,064

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 42: Description of distress status by race: 2006 (Nassau-Suffolk)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	196,299	530,186	726,485
Black or African American alone	24,062	36,111	60,173
American Indian alone	1,073	223	1,296
American Indian and Alaska Native and no other races	661	79	740
Asian alone	9,064	28,965	38,029
Native Hawaiian and Other Pacific Islander alone	62	0	62
Some other race alone	13,326	18,908	32,234
Two or more major race groups	2,692	4,991	7,683
Total	247,239	619,463	866,702

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	79.4%	85.6%	83.8%
Black or African American alone	9.7%	5.8%	6.9%
American Indian alone	0.4%	0.0%	0.1%
American Indian and Alaska Native and no other races	0.3%	0.0%	0.1%
Asian alone	3.7%	4.7%	4.4%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	5.4%	3.1%	3.7%
Two or more major race groups	1.1%	0.8%	0.9%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	27.0%	73.0%	100.0%
Black or African American alone	40.0%	60.0%	100.0%
American Indian alone	82.8%	17.2%	100.0%
American Indian and Alaska Native and no other races	89.3%	10.7%	100.0%
Asian alone	23.8%	76.2%	100.0%
Native Hawaiian and Other Pacific Islander alone	100.0%	0.0%	100.0%
Some other race alone	41.3%	58.7%	100.0%
Two or more major race groups	35.0%	65.0%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 43: Description of distress status by education attainment: 2006 (Nassau-Suffolk)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	45,914	29,905	75,819
High School	90,421	140,281	230,702
Associate's Degree	64,844	163,578	228,422
Bach and Above	46,060	285,699	331,759
Total	247,239	619,463	866,702

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	18.6%	4.8%	8.7%
High School	36.6%	22.6%	26.6%
Associate's Degree	26.2%	26.4%	26.4%
Bach and Above	18.6%	46.1%	38.3%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	60.6%	39.4%	100.0%
High School	39.2%	60.8%	100.0%
Associate's Degree	28.4%	71.6%	100.0%
Bach and Above	13.9%	86.1%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 44: Description of distress status by nativity: 2006 (Nassau-Suffolk)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	187,376	517,847	705,223
Foreign born	59,863	101,616	161,479
Total	247,239	619,463	866,702

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	75.8%	83.6%	81.4%
Foreign born	24.2%	16.4%	18.6%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	26.6%	73.4%	100.0%
Foreign born	37.1%	62.9%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 45: Description of distress status by hispanic origin: 2006 (Nassau-Suffolk)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	214,418	573,253	787,671
Hispanic	32,821	46,210	79,031
Total	247,239	619,463	866,702

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	86.7%	92.5%	90.9%
Hispanic	13.3%	7.5%	9.1%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	27.2%	72.8%	100.0%
Hispanic	41.5%	58.5%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 46: Description of distress status by age range: 2006 (Nassau-Suffolk)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	31,150	58,651	89,801
35-64 yrs	128,467	443,850	572,317
65 yrs +	87,622	116,962	204,584
Total	247,239	619,463	866,702

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	12.6%	9.5%	10.4%
35-64 yrs	52.0%	71.7%	66.0%
65 yrs +	35.4%	18.9%	23.6%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	34.7%	65.3%	100.0%
35-64 yrs	22.4%	77.6%	100.0%
65 yrs +	42.8%	57.2%	100.0%
Total	28.5%	71.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 47: Description of distress status by sex in single adult household type: 2006 (Nassau-Suffolk)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	5,715	11,439	17,154
Female	27,163	24,062	51,225
Total	32,878	35,501	68,379
One adult and no children			
Male	29,646	75,877	105,523
Female	71,267	91,695	162,962
Total	100,913	167,572	268,485
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	17.4%	32.2%	25.1%
Female	82.6%	67.8%	74.9%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	29.4%	45.3%	39.3%
Female	70.6%	54.7%	60.7%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	33.3%	66.7%	100.0%
Female	53.0%	47.0%	100.0%
Total	48.1%	51.9%	100.0%
One adult and no children			
Male	28.1%	71.9%	100.0%
Female	43.7%	56.3%	100.0%
Total	37.6%	62.4%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2.2 New York City (5 boroughs as a whole)

Table 48: Description of distressed household measures: 2006 (NYC)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	986	39,440	33.4	30,877	92,497
Two adults and 2 children	970	38,800	25.4	49,033	192,938
Two adults and 1 child	930	37,200	22.6	44,551	197,315
Two adults and no child	750	30,000	21.1	105,569	500,595
One adult and 3 children or more	580	23,200	56.3	41,037	72,876
One adult and 2 children	670	26,800	49.1	62,386	127,151
One adult and 1 child	670	26,800	40.4	86,190	213,095
One adult and no child	610	24,400	35.9	488,990	1,362,497
Total	703	28,107	32.9	908,633	2,758,964

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 49: Description of distress status by race: 2006 (NYC)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	345,151	994,813	1,339,964
Black or African American alone	254,382	424,089	678,471
American Indian alone	1,479	4,336	5,815
American Indian and Alaska Native and no other races	1,719	2,185	3,904
Asian alone	89,676	190,692	280,368
Native Hawaiian and Other Pacific Islander alone	60	416	476
Some other race alone	202,807	207,835	410,642
Two or more major race groups	13,992	27,520	41,512
Total	909,266	1,851,886	2,761,152
Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	38.0%	53.7%	48.5%
Black or African American alone	28.0%	22.9%	24.6%
American Indian alone	0.2%	0.2%	0.2%
American Indian and Alaska Native and no other races	0.2%	0.1%	0.1%
Asian alone	9.9%	10.3%	10.2%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	22.3%	11.2%	14.9%
Two or more major race groups	1.5%	1.5%	1.5%
Total	100.0%	100.0%	100.0%
Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	25.8%	74.2%	100.0%
Black or African American alone	37.5%	62.5%	100.0%
American Indian alone	25.4%	74.6%	100.0%
American Indian and Alaska Native and no other races	44.0%	56.0%	100.0%
Asian alone	32.0%	68.0%	100.0%
Native Hawaiian and Other Pacific Islander alone	12.6%	87.4%	100.0%
Some other race alone	49.4%	50.6%	100.0%
Two or more major race groups	33.7%	66.3%	100.0%
Total	32.9%	67.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 50: Description of distress status by education attainment: 2006 (NYC)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	326,433	205,502	531,935
High School	291,937	409,686	701,623
Associate's Degree	166,877	408,819	575,696
Bach and Above	124,019	827,879	951,898
Total	909,266	1,851,886	2,761,152

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	35.9%	11.1%	19.3%
High School	32.1%	22.1%	25.4%
Associate's Degree	18.4%	22.1%	20.8%
Bach and Above	13.6%	44.7%	34.5%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	61.4%	38.6%	100.0%
High School	41.6%	58.4%	100.0%
Associate's Degree	29.0%	71.0%	100.0%
Bach and Above	13.0%	87.0%	100.0%
Total	32.9%	67.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 51: Description of distress status by nativity: 2006 (NYC)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	477,540	1,093,938	1,571,478
Foreign born	431,726	757,948	1,189,674
Total	909,266	1,851,886	2,761,152

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	52.5%	59.1%	56.9%
Foreign born	47.5%	40.9%	43.1%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	30.4%	69.6%	100.0%
Foreign born	36.3%	63.7%	100.0%
Total	32.9%	67.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 52: Description of distress status by hispanic origin: 2006 (NYC)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	601,229	1,485,732	2,086,961
Hispanic	308,037	366,154	674,191
Total	909,266	1,851,886	2,761,152

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	66.1%	80.2%	75.6%
Hispanic	33.9%	19.8%	24.4%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	28.8%	71.2%	100.0%
Hispanic	45.7%	54.3%	100.0%
Total	32.9%	67.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 53: Description of distress status by age range: 2006 (NYC)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	162,163	386,096	548,259
35-64 yrs	468,098	1,201,238	1,669,336
65 yrs +	279,005	264,552	543,557
Total	909,266	1,851,886	2,761,152

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	17.8%	20.8%	19.9%
35-64 yrs	51.5%	64.9%	60.5%
65 yrs +	30.7%	14.3%	19.7%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	29.6%	70.4%	100.0%
35-64 yrs	28.0%	72.0%	100.0%
65 yrs +	51.3%	48.7%	100.0%
Total	32.9%	67.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 54: Description of distress status by sex in single adult household type: 2006 (NYC)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	18,668	50,798	69,466
Female	171,173	173,351	344,524
Total	189,841	224,149	413,990
One adult and no children			
Male	164,825	392,895	557,720
Female	324,631	481,265	805,896
Total	489,456	874,160	1,363,616
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	9.8%	22.7%	16.8%
Female	90.2%	77.3%	83.2%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	33.7%	44.9%	40.9%
Female	66.3%	55.1%	59.1%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	26.9%	73.1%	100.0%
Female	49.7%	50.3%	100.0%
Total	45.9%	54.1%	100.0%
One adult and no children			
Male	29.6%	70.4%	100.0%
Female	40.3%	59.7%	100.0%
Total	35.9%	64.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2.3 Bronx

Table 55: Description of distressed household measures: 2006 (Bronx)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	880	35,200	33.9	5,281	15,592
Two adults and 2 children	820	32,800	24.7	6,876	27,833
Two adults and 1 child	810	32,400	18.8	4,752	25,305
Two adults and no child	660	26,400	22.5	13,300	59,176
One adult and 3 children or more	570	22,800	67.9	16,995	25,019
One adult and 2 children	540	21,600	50.8	19,389	38,163
One adult and 1 child	570	22,800	46.1	27,233	59,032
One adult and no child	480	19,200	40.2	85,352	212,465
Total	576	23,053	38.7	179,178	462,585

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2.4 Brooklyn

Table 56: Description of distressed household measures: 2006 (Brooklyn)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	940	37,600	37.1	13,461	36,329
Two adults and 2 children	910	36,400	28.7	15,364	53,531
Two adults and 1 child	890	35,600	25.0	14,519	58,157
Two adults and no child	750	30,000	25.7	37,165	144,732
One adult and 3 children or more	570	22,800	56.7	14,259	25,140
One adult and 2 children	673	26,920	49.2	21,059	42,793
One adult and 1 child	675	27,000	43.8	31,118	71,118
One adult and no child	592	23,680	39.1	149,736	382,814
Total	689	27,543	36.4	296,681	814,614

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2.5 Manhattan

Table 57: Description of distressed household measures: 2006 (Manhattan)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	790	31,600	24.2	2,287	9,443
Two adults and 2 children	950	38,000	14.5	4,529	31,222
Two adults and 1 child	810	32,400	13.9	4,242	30,602
Two adults and no child	818	32,720	15.8	15,091	95,798
One adult and 3 children or more	390	15,600	43.9	3,905	8,894
One adult and 2 children	500	20,000	41.6	7,762	18,674
One adult and 1 child	550	22,000	35.4	12,445	35,118
One adult and no child	620	24,800	31.1	130,878	420,776
Total	666	26,641	27.8	181,139	650,527

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2.6 Queens

Table 58: Description of distressed household measures: 2006 (Queens)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,180	47,200	38.6	9,303	24,101
Two adults and 2 children	1,120	44,800	32.2	21,751	67,630
Two adults and 1 child	1,060	42,400	30.2	21,225	70,384
Two adults and no child	760	30,400	20.0	33,590	167,599
One adult and 3 children or more	800	32,000	47.5	5,849	12,320
One adult and 2 children	940	37,600	46.1	11,607	25,161
One adult and 1 child	890	35,600	38.1	16,527	43,351
One adult and no child	690	27,600	34.6	109,244	316,024
Total	821	32,829	31.5	229,096	726,570

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.2.7 Staten Island

Table 59: Description of distressed household measures: 2006 (Staten Island)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,705	68,200	41.1	2,887	7,032
Two adults and 2 children	1,735	69,400	32.5	4,138	12,722
Two adults and 1 child	1,563	62,520	14.7	1,895	12,867
Two adults and no child	806	32,240	17.4	5,780	33,290
One adult and 3 children or more	980	39,200	54.2	815	1,503
One adult and 2 children	1,060	42,400	36.8	868	2,360
One adult and 1 child	1,030	41,200	62.3	2,789	4,476
One adult and no child	732	29,280	33.1	10,076	30,418
Total	1,069	42,747	27.9	29,248	104,668

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.3 Atlanta

Table 60: Description of distressed household measures: 2006 (Atlanta)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,078	43,120	23.4	22,926	98,081
Two adults and 2 children	1,053	42,120	16.2	32,508	200,521
Two adults and 1 child	970	38,800	16.3	30,457	187,336
Two adults and no child	647	25,880	10.1	48,784	483,421
One adult and 3 children or more	780	31,200	60.1	25,871	43,059
One adult and 2 children	760	30,400	44.2	30,804	69,758
One adult and 1 child	710	28,400	36.8	47,407	128,700
One adult and no child	600	24,000	30.8	232,288	753,945
Total	734	29,351	24.0	471,045	1,964,821

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 61: Description of distress status by race: 2006 (Atlanta)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	227,942	1,008,468	1,236,410
Black or African American alone	196,853	379,601	576,454
American Indian alone	831	1,814	2,645
American Indian and Alaska Native and no other races	433	794	1,227
Asian alone	13,611	49,435	63,046
Native Hawaiian and Other Pacific Islander alone	115	86	201
Some other race alone	25,353	39,693	65,046
Two or more major race groups	5,373	13,186	18,559
Total	470,511	1,493,077	1,963,588
Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	48.4%	67.5%	63.0%
Black or African American alone	41.8%	25.4%	29.4%
American Indian alone	0.2%	0.1%	0.1%
American Indian and Alaska Native and no other races	0.1%	0.1%	0.1%
Asian alone	2.9%	3.3%	3.2%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	5.4%	2.7%	3.3%
Two or more major race groups	1.1%	0.9%	0.9%
Total	100.0%	100.0%	100.0%
Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	18.4%	81.6%	100.0%
Black or African American alone	34.1%	65.9%	100.0%
American Indian alone	31.4%	68.6%	100.0%
American Indian and Alaska Native and no other races	35.3%	64.7%	100.0%
Asian alone	21.6%	78.4%	100.0%
Native Hawaiian and Other Pacific Islander alone	57.2%	42.8%	100.0%
Some other race alone	39.0%	61.0%	100.0%
Two or more major race groups	29.0%	71.0%	100.0%
Total	24.0%	76.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 62: Description of distress status by education attainment: 2006 (Atlanta)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	135,583	115,698	251,281
High School	158,720	332,119	490,839
Associate's Degree	113,389	418,300	531,689
Bach and Above	62,819	626,960	689,779
Total	470,511	1,493,077	1,963,588

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	28.8%	7.7%	12.8%
High School	33.7%	22.2%	25.0%
Associate's Degree	24.1%	28.0%	27.1%
Bach and Above	13.4%	42.0%	35.1%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	54.0%	46.0%	100.0%
High School	32.3%	67.7%	100.0%
Associate's Degree	21.3%	78.7%	100.0%
Bach and Above	9.1%	90.9%	100.0%
Total	24.0%	76.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 63: Description of distress status by nativity: 2006 (Atlanta)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	393,072	1,320,912	1,713,984
Foreign born	77,439	172,165	249,604
Total	470,511	1,493,077	1,963,588

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	83.5%	88.5%	87.3%
Foreign born	16.5%	11.5%	12.7%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	22.9%	77.1%	100.0%
Foreign born	31.0%	69.0%	100.0%
Total	24.0%	76.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 64: Description of distress status by hispanic origin: 2006 (Atlanta)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	425,577	1,417,867	1,843,444
Hispanic	44,934	75,210	120,144
Total	470,511	1,493,077	1,963,588

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	90.4%	95.0%	93.9%
Hispanic	9.6%	5.0%	6.1%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	23.1%	76.9%	100.0%
Hispanic	37.4%	62.6%	100.0%
Total	24.0%	76.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 65: Description of distress status by age range: 2006 (Atlanta)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	138,834	322,073	460,907
35-64 yrs	227,830	1,012,883	1,240,713
65 yrs +	103,847	158,121	261,968
Total	470,511	1,493,077	1,963,588

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	29.5%	21.6%	23.5%
35-64 yrs	48.4%	67.8%	63.2%
65 yrs +	22.1%	10.6%	13.3%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	30.1%	69.9%	100.0%
35-64 yrs	18.4%	81.6%	100.0%
65 yrs +	39.6%	60.4%	100.0%
Total	24.0%	76.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 66: Description of distress status by sex in single adult household type: 2006 (Atlanta)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	13,174	40,668	53,842
Female	90,812	96,792	187,604
Total	103,986	137,460	241,446
One adult and no children			
Male	82,096	259,094	341,190
Female	150,040	262,137	412,177
Total	232,136	521,231	753,367
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	12.7%	29.6%	22.3%
Female	87.3%	70.4%	77.7%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	35.4%	49.7%	45.3%
Female	64.6%	50.3%	54.7%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	24.5%	75.5%	100.0%
Female	48.4%	51.6%	100.0%
Total	43.1%	56.9%	100.0%
One adult and no children			
Male	24.1%	75.9%	100.0%
Female	36.4%	63.6%	100.0%
Total	30.8%	69.2%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.4 Boston

Table 67: Description of distressed household measures: 2006 (Boston)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,610	64,400	24.2	21,109	87,315
Two adults and 2 children	1,548	61,920	22.4	41,821	186,424
Two adults and 1 child	1,346	53,840	15.8	25,712	162,936
Two adults and no child	779	31,160	12.5	58,561	468,018
One adult and 3 children or more	800	32,000	56.6	13,855	24,483
One adult and 2 children	737	29,480	43.0	23,893	55,592
One adult and 1 child	840	33,600	41.8	35,618	85,267
One adult and no child	640	25,600	34.5	266,095	771,248
Total	890	35,602	26.4	486,664	1,841,283

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 68: Description of distress status by race: 2006 (Boston)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	367,918	1,188,544	1,556,462
Black or African American alone	43,887	56,825	100,712
American Indian alone	1,365	1,099	2,464
Alaska Native alone	0	46	46
American Indian and Alaska Native and no other races	1,314	227	1,541
Asian alone	27,580	67,235	94,815
Native Hawaiian and Other Pacific Islander alone	477	63	540
Some other race alone	35,435	28,004	63,439
Two or more major race groups	7,452	10,800	18,252
Total	485,428	1,352,843	1,838,271

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	75.8%	87.9%	84.7%
Black or African American alone	9.0%	4.2%	5.5%
American Indian alone	0.3%	0.1%	0.1%
Alaska Native alone	0.0%	0.0%	0.0%
American Indian and Alaska Native and no other races	0.3%	0.0%	0.1%
Asian alone	5.7%	5.0%	5.2%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.0%	0.0%
Some other race alone	7.3%	2.1%	3.5%
Two or more major race groups	1.5%	0.8%	1.0%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	23.6%	76.4%	100.0%
Black or African American alone	43.6%	56.4%	100.0%
American Indian alone	55.4%	44.6%	100.0%
Alaska Native alone	0.0%	100.0%	100.0%
American Indian and Alaska Native and no other races	85.3%	14.7%	100.0%
Asian alone	29.1%	70.9%	100.0%
Native Hawaiian and Other Pacific Islander alone	88.3%	11.7%	100.0%
Some other race alone	55.9%	44.1%	100.0%
Two or more major race groups	40.8%	59.2%	100.0%
Total	26.4%	73.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 69: Description of distress status by education attainment: 2006 (Boston)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	119,188	73,085	192,273
High School	170,273	281,867	452,140
Associate's Degree	113,684	318,308	431,992
Bach and Above	82,283	679,583	761,866
Total	485,428	1,352,843	1,838,271

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	24.6%	5.4%	10.5%
High School	35.1%	20.8%	24.6%
Associate's Degree	23.4%	23.5%	23.5%
Bach and Above	17.0%	50.2%	41.4%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	62.0%	38.0%	100.0%
High School	37.7%	62.3%	100.0%
Associate's Degree	26.3%	73.7%	100.0%
Bach and Above	10.8%	89.2%	100.0%
Total	26.4%	73.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 70: Description of distress status by nativity: 2006 (Boston)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	369,170	1,148,923	1,518,093
Foreign born	116,258	203,920	320,178
Total	485,428	1,352,843	1,838,271

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	76.1%	84.9%	82.6%
Foreign born	23.9%	15.1%	17.4%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	24.3%	75.7%	100.0%
Foreign born	36.3%	63.7%	100.0%
Total	26.4%	73.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 71: Description of distress status by hispanic origin: 2006 (Boston)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	425,769	1,301,876	1,727,645
Hispanic	59,659	50,967	110,626
Total	485,428	1,352,843	1,838,271

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	87.7%	96.2%	94.0%
Hispanic	12.3%	3.8%	6.0%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	24.6%	75.4%	100.0%
Hispanic	53.9%	46.1%	100.0%
Total	26.4%	73.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 72: Description of distress status by age range: 2006 (Boston)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	97,505	235,227	332,732
35-64 yrs	219,840	914,050	1,133,890
65 yrs +	168,083	203,566	371,649
Total	485,428	1,352,843	1,838,271

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	20.1%	17.4%	18.1%
35-64 yrs	45.3%	67.6%	61.7%
65 yrs +	34.6%	15.0%	20.2%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	29.3%	70.7%	100.0%
35-64 yrs	19.4%	80.6%	100.0%
65 yrs +	45.2%	54.8%	100.0%
Total	26.4%	73.6%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 73: Description of distress status by sex in single adult household type: 2006 (Boston)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	7,567	25,359	32,926
Female	65,461	66,329	131,790
Total	73,028	91,688	164,716
One adult and no children			
Male	91,840	241,152	332,992
Female	173,526	262,973	436,499
Total	265,366	504,125	769,491
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	10.4%	27.7%	20.0%
Female	89.6%	72.3%	80.0%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	34.6%	47.8%	43.3%
Female	65.4%	52.2%	56.7%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	23.0%	77.0%	100.0%
Female	49.7%	50.3%	100.0%
Total	44.3%	55.7%	100.0%
One adult and no children			
Male	27.6%	72.4%	100.0%
Female	39.8%	60.2%	100.0%
Total	34.5%	65.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.5 Chicago

Table 74: Description of distressed household measures: 2006 (Chicago)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,200	48,000	29.8	61,589	206,690
Two adults and 2 children	1,240	49,600	20.2	69,474	343,526
Two adults and 1 child	1,126	45,040	16.6	49,677	300,014
Two adults and no child	734	29,360	11.7	97,926	834,530
One adult and 3 children or more	770	30,800	58.8	45,723	77,812
One adult and 2 children	730	29,200	44.5	51,053	114,810
One adult and 1 child	730	29,200	37.9	70,865	187,044
One adult and no child	596	23,840	31.9	421,660	1,322,391
Total	795	31,803	25.6	867,967	3,386,817

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 75: Description of distress status by race: 2006 (Chicago)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	461,416	1,878,000	2,339,416
Black or African American alone	248,294	334,181	582,475
American Indian alone	1,055	2,722	3,777
American Indian and Alaska Native and no other races	544	1,120	1,664
Asian alone	34,187	122,716	156,903
Native Hawaiian and Other Pacific Islander alone	224	490	714
Some other race alone	113,576	162,414	275,990
Two or more major race groups	9,767	23,543	33,310
Total	869,063	2,525,186	3,394,249

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	53.1%	74.4%	68.9%
Black or African American alone	28.6%	13.2%	17.2%
American Indian alone	0.1%	0.1%	0.1%
American Indian and Alaska Native and no other races	0.1%	0.0%	0.0%
Asian alone	3.9%	4.9%	4.6%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	13.1%	6.4%	8.1%
Two or more major race groups	1.1%	0.9%	1.0%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	19.7%	80.3%	100.0%
Black or African American alone	42.6%	57.4%	100.0%
American Indian alone	27.9%	72.1%	100.0%
American Indian and Alaska Native and no other races	32.7%	67.3%	100.0%
Asian alone	21.8%	78.2%	100.0%
Native Hawaiian and Other Pacific Islander alone	31.4%	68.6%	100.0%
Some other race alone	41.2%	58.8%	100.0%
Two or more major race groups	29.3%	70.7%	100.0%
Total	25.6%	74.4%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 76: Description of distress status by education attainment: 2006 (Chicago)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	251,233	202,419	453,652
High School	280,716	560,681	841,397
Associate's Degree	223,661	720,000	943,661
Bach and Above	113,453	1,042,086	1,155,539
Total	869,063	2,525,186	3,394,249

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	28.9%	8.0%	13.4%
High School	32.3%	22.2%	24.8%
Associate's Degree	25.7%	28.5%	27.8%
Bach and Above	13.1%	41.3%	34.0%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	55.4%	44.6%	100.0%
High School	33.4%	66.6%	100.0%
Associate's Degree	23.7%	76.3%	100.0%
Bach and Above	9.8%	90.2%	100.0%
Total	25.6%	74.4%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 77: Description of distress status by nativity: 2006 (Chicago)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	643,007	2,076,450	2,719,457
Foreign born	226,056	448,736	674,792
Total	869,063	2,525,186	3,394,249

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	74.0%	82.2%	80.1%
Foreign born	26.0%	17.8%	19.9%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	23.6%	76.4%	100.0%
Foreign born	33.5%	66.5%	100.0%
Total	25.6%	74.4%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 78: Description of distress status by hispanic origin: 2006 (Chicago)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	686,854	2,245,017	2,931,871
Hispanic	182,209	280,169	462,378
Total	869,063	2,525,186	3,394,249

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	79.0%	88.9%	86.4%
Hispanic	21.0%	11.1%	13.6%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	23.4%	76.6%	100.0%
Hispanic	39.4%	60.6%	100.0%
Total	25.6%	74.4%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 79: Description of distress status by age range: 2006 (Chicago)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	210,900	487,192	698,092
35-64 yrs	398,612	1,674,711	2,073,323
65 yrs +	259,551	363,283	622,834
Total	869,063	2,525,186	3,394,249

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	24.3%	19.3%	20.6%
35-64 yrs	45.9%	66.3%	61.1%
65 yrs +	29.9%	14.4%	18.3%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	30.2%	69.8%	100.0%
35-64 yrs	19.2%	80.8%	100.0%
65 yrs +	41.7%	58.3%	100.0%
Total	25.6%	74.4%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 80: Description of distress status by sex in single adult household type: 2006 (Chicago)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	22,050	54,875	76,925
Female	145,193	157,290	302,483
Total	167,243	212,165	379,408
One adult and no children			
Male	146,896	440,111	587,007
Female	275,044	461,887	736,931
Total	421,940	901,998	1,323,938
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	13.2%	25.9%	20.3%
Female	86.8%	74.1%	79.7%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	34.8%	48.8%	44.3%
Female	65.2%	51.2%	55.7%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	28.7%	71.3%	100.0%
Female	48.0%	52.0%	100.0%
Total	44.1%	55.9%	100.0%
One adult and no children			
Male	25.0%	75.0%	100.0%
Female	37.3%	62.7%	100.0%
Total	31.9%	68.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.6 Dallas

Table 81: Description of distressed household measures: 2006 (Dallas)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	854	34,160	26.2	39,132	149,079
Two adults and 2 children	946	37,840	20.4	47,627	233,532
Two adults and 1 child	890	35,600	15.7	35,365	225,258
Two adults and no child	667	26,680	11.0	56,838	515,981
One adult and 3 children or more	710	28,400	55.9	27,243	48,749
One adult and 2 children	720	28,800	41.6	34,799	83,716
One adult and 1 child	690	27,600	35.4	44,775	126,650
One adult and no child	550	22,000	30.7	238,866	777,588
Total	696	27,823	24.3	524,645	2,160,553

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 82: Description of distress status by race: 2006 (Dallas)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	322,845	1,247,907	1,570,752
Black or African American alone	110,341	190,219	300,560
American Indian alone	1,455	6,186	7,641
American Indian and Alaska Native and no other races	555	1,257	1,812
Asian alone	18,578	67,094	85,672
Native Hawaiian and Other Pacific Islander alone	567	180	747
Some other race alone	66,074	106,597	172,671
Two or more major race groups	6,128	18,264	24,392
Total	526,543	1,637,704	2,164,247

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	61.3%	76.2%	72.6%
Black or African American alone	21.0%	11.6%	13.9%
American Indian alone	0.3%	0.4%	0.4%
American Indian and Alaska Native and no other races	0.1%	0.1%	0.1%
Asian alone	3.5%	4.1%	4.0%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.0%	0.0%
Some other race alone	12.5%	6.5%	8.0%
Two or more major race groups	1.2%	1.1%	1.1%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	20.6%	79.4%	100.0%
Black or African American alone	36.7%	63.3%	100.0%
American Indian alone	19.0%	81.0%	100.0%
American Indian and Alaska Native and no other races	30.6%	69.4%	100.0%
Asian alone	21.7%	78.3%	100.0%
Native Hawaiian and Other Pacific Islander alone	75.9%	24.1%	100.0%
Some other race alone	38.3%	61.7%	100.0%
Two or more major race groups	25.1%	74.9%	100.0%
Total	24.3%	75.7%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 83: Description of distress status by education attainment: 2006 (Dallas)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	179,946	165,515	345,461
High School	159,966	333,924	493,890
Associate's Degree	128,026	509,098	637,124
Bach and Above	58,605	629,167	687,772
Total	526,543	1,637,704	2,164,247

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	34.2%	10.1%	16.0%
High School	30.4%	20.4%	22.8%
Associate's Degree	24.3%	31.1%	29.4%
Bach and Above	11.1%	38.4%	31.8%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	52.1%	47.9%	100.0%
High School	32.4%	67.6%	100.0%
Associate's Degree	20.1%	79.9%	100.0%
Bach and Above	8.5%	91.5%	100.0%
Total	24.3%	75.7%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 84: Description of distress status by nativity: 2006 (Dallas)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	374,584	1,386,186	1,760,770
Foreign born	151,959	251,518	403,477
Total	526,543	1,637,704	2,164,247

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	71.1%	84.6%	81.4%
Foreign born	28.9%	15.4%	18.6%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	21.3%	78.7%	100.0%
Foreign born	37.7%	62.3%	100.0%
Total	24.3%	75.7%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 85: Description of distress status by hispanic origin: 2006 (Dallas)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	366,436	1,371,598	1,738,034
Hispanic	160,107	266,106	426,213
Total	526,543	1,637,704	2,164,247

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	69.6%	83.8%	80.3%
Hispanic	30.4%	16.2%	19.7%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	21.1%	78.9%	100.0%
Hispanic	37.6%	62.4%	100.0%
Total	24.3%	75.7%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 86: Description of distress status by age range: 2006 (Dallas)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	169,738	373,544	543,282
35-64 yrs	245,914	1,073,302	1,319,216
65 yrs +	110,891	190,858	301,749
Total	526,543	1,637,704	2,164,247

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	32.2%	22.8%	25.1%
35-64 yrs	46.7%	65.5%	61.0%
65 yrs +	21.1%	11.7%	13.9%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	31.2%	68.8%	100.0%
35-64 yrs	18.6%	81.4%	100.0%
65 yrs +	36.7%	63.3%	100.0%
Total	24.3%	75.7%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 87: Description of distress status by sex in single adult household type: 2006 (Dallas)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	17,365	47,217	64,582
Female	90,120	105,632	195,752
Total	107,485	152,849	260,334
One adult and no children			
Male	96,851	282,169	379,020
Female	142,829	258,077	400,906
Total	239,680	540,246	779,926
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	16.2%	30.9%	24.8%
Female	83.8%	69.1%	75.2%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	40.4%	52.2%	48.6%
Female	59.6%	47.8%	51.4%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	26.9%	73.1%	100.0%
Female	46.0%	54.0%	100.0%
Total	41.3%	58.7%	100.0%
One adult and no children			
Male	25.6%	74.4%	100.0%
Female	35.6%	64.4%	100.0%
Total	30.7%	69.3%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.7 Detroit

Table 88: Description of distressed household measures: 2006 (Detroit)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,109	44,360	22.7	19,829	87,204
Two adults and 2 children	1,178	47,120	16.3	23,926	146,643
Two adults and 1 child	1,040	41,600	14.7	19,762	134,589
Two adults and no child	603	24,120	8.4	36,097	428,652
One adult and 3 children or more	879	35,160	69.0	26,159	37,892
One adult and 2 children	730	29,200	44.0	24,644	55,946
One adult and 1 child	690	27,600	42.5	43,176	101,640
One adult and no child	473	18,920	28.0	190,328	678,761
Total	678	27,122	23.0	383,921	1,671,327

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 89: Description of distress status by race: 2006 (Detroit)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	223,201	1,015,370	1,238,571
Black or African American alone	138,913	212,512	351,425
American Indian alone	723	2,871	3,594
Alaska Native alone	87	0	87
American Indian and Alaska Native and no other races	702	644	1,346
Asian alone	8,264	39,313	47,577
Some other race alone	8,647	11,658	20,305
Two or more major race groups	4,168	11,597	15,765
Total	384,705	1,293,965	1,678,670

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	58.0%	78.5%	73.8%
Black or African American alone	36.1%	16.4%	20.9%
American Indian alone	0.2%	0.2%	0.2%
Alaska Native alone	0.0%	0.0%	0.0%
American Indian and Alaska Native and no other races	0.2%	0.0%	0.1%
Asian alone	2.1%	3.0%	2.8%
Some other race alone	2.2%	0.9%	1.2%
Two or more major race groups	1.1%	0.9%	0.9%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	18.0%	82.0%	100.0%
Black or African American alone	39.5%	60.5%	100.0%
American Indian alone	20.1%	79.9%	100.0%
Alaska Native alone	100.0%	0.0%	100.0%
American Indian and Alaska Native and no other races	52.2%	47.8%	100.0%
Asian alone	17.4%	82.6%	100.0%
Some other race alone	42.6%	57.4%	100.0%
Two or more major race groups	26.4%	73.6%	100.0%
Total	22.9%	77.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 90: Description of distress status by education attainment: 2006 (Detroit)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	101,862	105,100	206,962
High School	140,438	320,471	460,909
Associate's Degree	106,266	428,664	534,930
Bach and Above	36,139	439,730	475,869
Total	384,705	1,293,965	1,678,670

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	26.5%	8.1%	12.3%
High School	36.5%	24.8%	27.5%
Associate's Degree	27.6%	33.1%	31.9%
Bach and Above	9.4%	34.0%	28.3%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	49.2%	50.8%	100.0%
High School	30.5%	69.5%	100.0%
Associate's Degree	19.9%	80.1%	100.0%
Bach and Above	7.6%	92.4%	100.0%
Total	22.9%	77.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 91: Description of distress status by nativity: 2006 (Detroit)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	341,305	1,172,729	1,514,034
Foreign born	43,400	121,236	164,636
Total	384,705	1,293,965	1,678,670

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	88.7%	90.6%	90.2%
Foreign born	11.3%	9.4%	9.8%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	22.5%	77.5%	100.0%
Foreign born	26.4%	73.6%	100.0%
Total	22.9%	77.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 92: Description of distress status by hispanic origin: 2006 (Detroit)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	369,714	1,264,675	1,634,389
Hispanic	14,991	29,290	44,281
Total	384,705	1,293,965	1,678,670

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	96.1%	97.7%	97.4%
Hispanic	3.9%	2.3%	2.6%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	22.6%	77.4%	100.0%
Hispanic	33.9%	66.1%	100.0%
Total	22.9%	77.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 93: Description of distress status by age range: 2006 (Detroit)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	86,802	205,245	292,047
35-64 yrs	186,562	860,282	1,046,844
65 yrs +	111,341	228,438	339,779
Total	384,705	1,293,965	1,678,670

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	22.6%	15.9%	17.4%
35-64 yrs	48.5%	66.5%	62.4%
65 yrs +	28.9%	17.7%	20.2%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	29.7%	70.3%	100.0%
35-64 yrs	17.8%	82.2%	100.0%
65 yrs +	32.8%	67.2%	100.0%
Total	22.9%	77.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 94: Description of distress status by sex in single adult household type: 2006 (Detroit)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	11,562	28,627	40,189
Female	82,215	73,330	155,545
Total	93,777	101,957	195,734
One adult and no children			
Male	65,295	240,818	306,113
Female	125,969	250,280	376,249
Total	191,264	491,098	682,362
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	12.3%	28.1%	20.5%
Female	87.7%	71.9%	79.5%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	34.1%	49.0%	44.9%
Female	65.9%	51.0%	55.1%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	28.8%	71.2%	100.0%
Female	52.9%	47.1%	100.0%
Total	47.9%	52.1%	100.0%
One adult and no children			
Male	21.3%	78.7%	100.0%
Female	33.5%	66.5%	100.0%
Total	28.0%	72.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.8 Houston

Table 95: Description of distressed household measures: 2006 (Houston)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	789	31,560	25.6	32,184	125,489
Two adults and 2 children	832	33,280	20.1	41,548	206,941
Two adults and 1 child	810	32,400	15.5	30,129	194,062
Two adults and no child	620	24,800	11.0	50,823	462,218
One adult and 3 children or more	610	24,400	49.7	24,449	49,150
One adult and 2 children	640	25,600	46.8	34,902	74,582
One adult and 1 child	630	25,200	37.1	45,877	123,547
One adult and no child	520	20,800	31.5	214,777	681,569
Total	639	25,552	24.8	474,689	1,917,558

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 96: Description of distress status by race: 2006 (Houston)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	257,983	1,018,309	1,276,292
Black or African American alone	114,127	210,281	324,408
American Indian alone	2,036	3,853	5,889
American Indian and Alaska Native and no other races	518	1,430	1,948
Asian alone	18,902	73,466	92,368
Native Hawaiian and Other Pacific Islander alone	0	1,232	1,232
Some other race alone	75,369	122,016	197,385
Two or more major race groups	4,870	13,155	18,025
Total	473,805	1,443,742	1,917,547

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	54.4%	70.5%	66.6%
Black or African American alone	24.1%	14.6%	16.9%
American Indian alone	0.4%	0.3%	0.3%
American Indian and Alaska Native and no other races	0.1%	0.1%	0.1%
Asian alone	4.0%	5.1%	4.8%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.1%	0.1%
Some other race alone	15.9%	8.5%	10.3%
Two or more major race groups	1.0%	0.9%	0.9%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	20.2%	79.8%	100.0%
Black or African American alone	35.2%	64.8%	100.0%
American Indian alone	34.6%	65.4%	100.0%
American Indian and Alaska Native and no other races	26.6%	73.4%	100.0%
Asian alone	20.5%	79.5%	100.0%
Native Hawaiian and Other Pacific Islander alone	0.0%	100.0%	100.0%
Some other race alone	38.2%	61.8%	100.0%
Two or more major race groups	27.0%	73.0%	100.0%
Total	24.7%	75.3%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 97: Description of distress status by education attainment: 2006 (Houston)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	181,359	174,433	355,792
High School	143,520	310,560	454,080
Associate's Degree	101,868	436,705	538,573
Bach and Above	47,058	522,044	569,102
Total	473,805	1,443,742	1,917,547

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	38.3%	12.1%	18.6%
High School	30.3%	21.5%	23.7%
Associate's Degree	21.5%	30.2%	28.1%
Bach and Above	9.9%	36.2%	29.7%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	51.0%	49.0%	100.0%
High School	31.6%	68.4%	100.0%
Associate's Degree	18.9%	81.1%	100.0%
Bach and Above	8.3%	91.7%	100.0%
Total	24.7%	75.3%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 98: Description of distress status by nativity: 2006 (Houston)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	316,000	1,145,648	1,461,648
Foreign born	157,805	298,094	455,899
Total	473,805	1,443,742	1,917,547

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	66.7%	79.4%	76.2%
Foreign born	33.3%	20.6%	23.8%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	21.6%	78.4%	100.0%
Foreign born	34.6%	65.4%	100.0%
Total	24.7%	75.3%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 99: Description of distress status by hispanic origin: 2006 (Houston)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	296,868	1,132,953	1,429,821
Hispanic	176,937	310,789	487,726
Total	473,805	1,443,742	1,917,547

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	62.7%	78.5%	74.6%
Hispanic	37.3%	21.5%	25.4%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	20.8%	79.2%	100.0%
Hispanic	36.3%	63.7%	100.0%
Total	24.7%	75.3%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 100: Description of distress status by age range: 2006 (Houston)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	141,828	301,572	443,400
35-64 yrs	234,498	969,054	1,203,552
65 yrs +	97,479	173,116	270,595
Total	473,805	1,443,742	1,917,547

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	29.9%	20.9%	23.1%
35-64 yrs	49.5%	67.1%	62.8%
65 yrs +	20.6%	12.0%	14.1%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	32.0%	68.0%	100.0%
35-64 yrs	19.5%	80.5%	100.0%
65 yrs +	36.0%	64.0%	100.0%
Total	24.7%	75.3%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 101: Description of distress status by sex in single adult household type: 2006 (Houston)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	14,182	46,541	60,723
Female	90,851	95,822	186,673
Total	105,033	142,363	247,396
One adult and no children			
Male	87,555	241,785	329,340
Female	126,693	225,110	351,803
Total	214,248	466,895	681,143
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	13.5%	32.7%	24.5%
Female	86.5%	67.3%	75.5%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	40.9%	51.8%	48.4%
Female	59.1%	48.2%	51.6%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	23.4%	76.6%	100.0%
Female	48.7%	51.3%	100.0%
Total	42.5%	57.5%	100.0%
One adult and no children			
Male	26.6%	73.4%	100.0%
Female	36.0%	64.0%	100.0%
Total	31.5%	68.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.9 Los Angeles

Table 102: Description of distressed household measures: 2006 (Los Angeles)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,050	42,000	35.7	92,068	257,588
Two adults and 2 children	1,111	44,440	26.4	111,422	422,121
Two adults and 1 child	1,050	42,000	23.8	93,104	391,745
Two adults and no child	800	32,000	17.3	153,862	888,790
One adult and 3 children or more	857	34,280	53.4	57,411	107,441
One adult and 2 children	860	34,400	45.5	73,493	161,375
One adult and 1 child	830	33,200	42.3	103,056	243,733
One adult and no child	700	28,000	36.0	584,327	1,622,244
Total	838	33,509	31.0	1,268,743	4,095,037

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 103: Description of distress status by race: 2006 (Los Angeles)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	619,627	1,733,574	2,353,201
Black or African American alone	141,568	196,532	338,100
American Indian alone	5,562	8,256	13,818
Alaska Native alone	0	56	56
American Indian and Alaska Native and no other races	2,160	4,045	6,205
Asian alone	147,141	406,560	553,701
Native Hawaiian and Other Pacific Islander alone	2,097	7,960	10,057
Some other race alone	334,471	426,971	761,442
Two or more major race groups	21,934	51,523	73,457
Total	1,274,560	2,835,477	4,110,037

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	48.6%	61.1%	57.3%
Black or African American alone	11.1%	6.9%	8.2%
American Indian alone	0.4%	0.3%	0.3%
Alaska Native alone	0.0%	0.0%	0.0%
American Indian and Alaska Native and no other races	0.2%	0.1%	0.2%
Asian alone	11.5%	14.3%	13.5%
Native Hawaiian and Other Pacific Islander alone	0.2%	0.3%	0.2%
Some other race alone	26.2%	15.1%	18.5%
Two or more major race groups	1.7%	1.8%	1.8%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	26.3%	73.7%	100.0%
Black or African American alone	41.9%	58.1%	100.0%
American Indian alone	40.3%	59.7%	100.0%
Alaska Native alone	0.0%	100.0%	100.0%
American Indian and Alaska Native and no other races	34.8%	65.2%	100.0%
Asian alone	26.6%	73.4%	100.0%
Native Hawaiian and Other Pacific Islander alone	20.9%	79.1%	100.0%
Some other race alone	43.9%	56.1%	100.0%
Two or more major race groups	29.9%	70.1%	100.0%
Total	31.0%	69.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 104: Description of distress status by education attainment: 2006 (Los Angeles)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	435,360	332,165	767,525
High School	332,390	481,074	813,464
Associate's Degree	317,052	826,963	1,144,015
Bach and Above	189,758	1,195,275	1,385,033
Total	1,274,560	2,835,477	4,110,037

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	34.2%	11.7%	18.7%
High School	26.1%	17.0%	19.8%
Associate's Degree	24.9%	29.2%	27.8%
Bach and Above	14.9%	42.2%	33.7%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	56.7%	43.3%	100.0%
High School	40.9%	59.1%	100.0%
Associate's Degree	27.7%	72.3%	100.0%
Bach and Above	13.7%	86.3%	100.0%
Total	31.0%	69.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 105: Description of distress status by nativity: 2006 (Los Angeles)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	606,493	1,828,123	2,434,616
Foreign born	668,067	1,007,354	1,675,421
Total	1,274,560	2,835,477	4,110,037

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	47.6%	64.5%	59.2%
Foreign born	52.4%	35.5%	40.8%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	24.9%	75.1%	100.0%
Foreign born	39.9%	60.1%	100.0%
Total	31.0%	69.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 106: Description of distress status by hispanic origin: 2006 (Los Angeles)

Hispanic origin	Count of distress status by hispanic origin		Total
	Distress	Non-Distress	
Non-Hispanic	708,075	2,059,270	2,767,345
Hispanic	566,485	776,207	1,342,692
Total	1,274,560	2,835,477	4,110,037

Hispanic origin	Proportion of distress status by hispanic origin		Total
	Distress	Non-Distress	
Non-Hispanic	55.6%	72.6%	67.3%
Hispanic	44.4%	27.4%	32.7%
Total	100.0%	100.0%	100.0%

Hispanic origin	Proportion of hispanic origin by distress status		Total
	Distress	Non-Distress	
Non-Hispanic	25.6%	74.4%	100.0%
Hispanic	42.2%	57.8%	100.0%
Total	31.0%	69.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 107: Description of distress status by age range: 2006 (Los Angeles)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	302,381	522,527	824,908
35-64 yrs	655,704	1,915,618	2,571,322
65 yrs +	316,475	397,332	713,807
Total	1,274,560	2,835,477	4,110,037

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	23.7%	18.4%	20.1%
35-64 yrs	51.4%	67.6%	62.6%
65 yrs +	24.8%	14.0%	17.4%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	36.7%	63.3%	100.0%
35-64 yrs	25.5%	74.5%	100.0%
65 yrs +	44.3%	55.7%	100.0%
Total	31.0%	69.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 108: Description of distress status by sex in single adult household type: 2006 (Los Angeles)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	44,662	93,344	138,006
Female	190,598	186,422	377,020
Total	235,260	279,766	515,026
One adult and no children			
Male	233,265	519,786	753,051
Female	353,400	520,553	873,953
Total	586,665	1,040,339	1,627,004
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	19.0%	33.4%	26.8%
Female	81.0%	66.6%	73.2%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	39.8%	50.0%	46.3%
Female	60.2%	50.0%	53.7%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	32.4%	67.6%	100.0%
Female	50.6%	49.4%	100.0%
Total	45.7%	54.3%	100.0%
One adult and no children			
Male	31.0%	69.0%	100.0%
Female	40.4%	59.6%	100.0%
Total	36.1%	63.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.10 Miami

Table 109: Description of distressed household measures: 2006 (Miami)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,165	46,600	31.2	20,909	67,077
Two adults and 2 children	1,240	49,600	30.1	48,613	161,557
Two adults and 1 child	1,107	44,280	25.7	45,550	177,203
Two adults and no child	720	28,800	20.3	106,892	526,924
One adult and 3 children or more	790	31,600	61.5	20,629	33,516
One adult and 2 children	850	34,000	53.6	37,906	70,711
One adult and 1 child	860	34,400	46.2	56,261	121,807
One adult and no child	590	23,600	37.0	319,022	862,909
Total	769	30,756	32.4	655,782	2,021,704

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 110: Description of distress status by race: 2006 (Miami)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	459,070	1,073,101	1,532,171
Black or African American alone	144,863	191,330	336,193
American Indian alone	639	2,625	3,264
American Indian and Alaska Native and no other races	613	1,012	1,625
Asian alone	10,542	26,737	37,279
Native Hawaiian and Other Pacific Islander alone	64	669	733
Some other race alone	33,806	55,704	89,510
Two or more major race groups	8,662	17,829	26,491
Total	658,259	1,369,007	2,027,266

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	69.7%	78.4%	75.6%
Black or African American alone	22.0%	14.0%	16.6%
American Indian alone	0.1%	0.2%	0.2%
American Indian and Alaska Native and no other races	0.1%	0.1%	0.1%
Asian alone	1.6%	2.0%	1.8%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	5.1%	4.1%	4.4%
Two or more major race groups	1.3%	1.3%	1.3%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	30.0%	70.0%	100.0%
Black or African American alone	43.1%	56.9%	100.0%
American Indian alone	19.6%	80.4%	100.0%
American Indian and Alaska Native and no other races	37.7%	62.3%	100.0%
Asian alone	28.3%	71.7%	100.0%
Native Hawaiian and Other Pacific Islander alone	8.7%	91.3%	100.0%
Some other race alone	37.8%	62.2%	100.0%
Two or more major race groups	32.7%	67.3%	100.0%
Total	32.5%	67.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 111: Description of distress status by education attainment: 2006 (Miami)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	182,448	123,037	305,485
High School	220,795	304,109	524,904
Associate's Degree	148,770	408,103	556,873
Bach and Above	106,246	533,758	640,004
Total	658,259	1,369,007	2,027,266

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	27.7%	9.0%	15.1%
High School	33.5%	22.2%	25.9%
Associate's Degree	22.6%	29.8%	27.5%
Bach and Above	16.1%	39.0%	31.6%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	59.7%	40.3%	100.0%
High School	42.1%	57.9%	100.0%
Associate's Degree	26.7%	73.3%	100.0%
Bach and Above	16.6%	83.4%	100.0%
Total	32.5%	67.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 112: Description of distress status by nativity: 2006 (Miami)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	315,773	859,743	1,175,516
Foreign born	342,486	509,264	851,750
Total	658,259	1,369,007	2,027,266

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	48.0%	62.8%	58.0%
Foreign born	52.0%	37.2%	42.0%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	26.9%	73.1%	100.0%
Foreign born	40.2%	59.8%	100.0%
Total	32.5%	67.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 113: Description of distress status by hispanic origin: 2006 (Miami)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	386,758	951,639	1,338,397
Hispanic	271,501	417,368	688,869
Total	658,259	1,369,007	2,027,266

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	58.8%	69.5%	66.0%
Hispanic	41.2%	30.5%	34.0%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	28.9%	71.1%	100.0%
Hispanic	39.4%	60.6%	100.0%
Total	32.5%	67.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 114: Description of distress status by age range: 2006 (Miami)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	110,606	219,695	330,301
35-64 yrs	314,494	883,686	1,198,180
65 yrs +	233,159	265,626	498,785
Total	658,259	1,369,007	2,027,266

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	16.8%	16.0%	16.3%
35-64 yrs	47.8%	64.5%	59.1%
65 yrs +	35.4%	19.4%	24.6%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	33.5%	66.5%	100.0%
35-64 yrs	26.2%	73.8%	100.0%
65 yrs +	46.7%	53.3%	100.0%
Total	32.5%	67.5%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 115: Description of distress status by sex in single adult household type: 2006 (Miami)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	15,868	30,108	45,976
Female	99,546	81,485	181,031
Total	115,414	111,593	227,007
One adult and no children			
Male	116,285	275,625	391,910
Female	204,012	269,987	473,999
Total	320,297	545,612	865,909
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	13.7%	27.0%	20.3%
Female	86.3%	73.0%	79.7%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	36.3%	50.5%	45.3%
Female	63.7%	49.5%	54.7%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	34.5%	65.5%	100.0%
Female	55.0%	45.0%	100.0%
Total	50.8%	49.2%	100.0%
One adult and no children			
Male	29.7%	70.3%	100.0%
Female	43.0%	57.0%	100.0%
Total	37.0%	63.0%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.11 Philadelphia

Table 116: Description of distressed household measures: 2006 (Philadelphia)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,325	53,000	22.8	21,308	93,335
Two adults and 2 children	1,310	52,400	16.0	31,159	195,120
Two adults and 1 child	1,071	42,840	12.0	21,626	180,548
Two adults and no child	686	27,440	10.2	54,742	538,180
One adult and 3 children or more	683	27,320	55.2	25,071	45,391
One adult and 2 children	670	26,800	40.8	33,875	83,030
One adult and 1 child	723	28,920	32.0	38,664	120,699
One adult and no child	535	21,400	32.2	283,813	881,111
Total	743	29,702	23.9	510,258	2,137,414

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 117: Description of distress status by race: 2006 (Philadelphia)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	291,671	1,279,990	1,571,661
Black or African American alone	165,946	250,854	416,800
American Indian alone	1,071	880	1,951
American Indian and Alaska Native and no other races	326	905	1,231
Asian alone	21,196	56,285	77,481
Native Hawaiian and Other Pacific Islander alone	78	320	398
Some other race alone	25,423	27,521	52,944
Two or more major race groups	5,537	11,170	16,707
Total	511,248	1,627,925	2,139,173
Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	57.1%	78.6%	73.5%
Black or African American alone	32.5%	15.4%	19.5%
American Indian alone	0.2%	0.1%	0.1%
American Indian and Alaska Native and no other races	0.1%	0.1%	0.1%
Asian alone	4.1%	3.5%	3.6%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some other race alone	5.0%	1.7%	2.5%
Two or more major race groups	1.1%	0.7%	0.8%
Total	100.0%	100.0%	100.0%
Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	18.6%	81.4%	100.0%
Black or African American alone	39.8%	60.2%	100.0%
American Indian alone	54.9%	45.1%	100.0%
American Indian and Alaska Native and no other races	26.5%	73.5%	100.0%
Asian alone	27.4%	72.6%	100.0%
Native Hawaiian and Other Pacific Islander alone	19.6%	80.4%	100.0%
Some other race alone	48.0%	52.0%	100.0%
Two or more major race groups	33.1%	66.9%	100.0%
Total	23.9%	76.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 118: Description of distress status by education attainment: 2006 (Philadelphia)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	140,316	122,527	262,843
High School	204,294	439,201	643,495
Associate's Degree	101,775	417,002	518,777
Bach and Above	64,863	649,195	714,058
Total	511,248	1,627,925	2,139,173

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	27.4%	7.5%	12.3%
High School	40.0%	27.0%	30.1%
Associate's Degree	19.9%	25.6%	24.3%
Bach and Above	12.7%	39.9%	33.4%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	53.4%	46.6%	100.0%
High School	31.7%	68.3%	100.0%
Associate's Degree	19.6%	80.4%	100.0%
Bach and Above	9.1%	90.9%	100.0%
Total	23.9%	76.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 119: Description of distress status by nativity: 2006 (Philadelphia)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	446,557	1,488,026	1,934,583
Foreign born	64,691	139,899	204,590
Total	511,248	1,627,925	2,139,173

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	87.3%	91.4%	90.4%
Foreign born	12.7%	8.6%	9.6%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	23.1%	76.9%	100.0%
Foreign born	31.6%	68.4%	100.0%
Total	23.9%	76.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 120: Description of distress status by hispanic origin: 2006 (Philadelphia)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	464,770	1,576,052	2,040,822
Hispanic	46,478	51,873	98,351
Total	511,248	1,627,925	2,139,173

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	90.9%	96.8%	95.4%
Hispanic	9.1%	3.2%	4.6%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	22.8%	77.2%	100.0%
Hispanic	47.3%	52.7%	100.0%
Total	23.9%	76.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 121: Description of distress status by age range: 2006 (Philadelphia)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	103,250	263,712	366,962
35-64 yrs	236,189	1,081,320	1,317,509
65 yrs +	171,809	282,893	454,702
Total	511,248	1,627,925	2,139,173

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	20.2%	16.2%	17.2%
35-64 yrs	46.2%	66.4%	61.6%
65 yrs +	33.6%	17.4%	21.3%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	28.1%	71.9%	100.0%
35-64 yrs	17.9%	82.1%	100.0%
65 yrs +	37.8%	62.2%	100.0%
Total	23.9%	76.1%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 122: Description of distress status by sex in single adult household type: 2006 (Philadelphia)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	13,194	40,886	54,080
Female	84,570	110,537	195,107
Total	97,764	151,423	249,187
One adult and no children			
Male	94,581	268,206	362,787
Female	189,750	330,009	519,759
Total	284,331	598,215	882,546
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	13.5%	27.0%	21.7%
Female	86.5%	73.0%	78.3%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	33.3%	44.8%	41.1%
Female	66.7%	55.2%	58.9%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	24.4%	75.6%	100.0%
Female	43.3%	56.7%	100.0%
Total	39.2%	60.8%	100.0%
One adult and no children			
Male	26.1%	73.9%	100.0%
Female	36.5%	63.5%	100.0%
Total	32.2%	67.8%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.12 San Francisco

Table 123: Description of distressed household measures: 2006 (San Francisco)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,473	58,920	31.6	19,459	61,592
Two adults and 2 children	1,682	67,280	26.0	35,973	138,396
Two adults and 1 child	1,468	58,720	20.3	29,208	144,193
Two adults and no child	835	33,400	12.5	46,484	373,195
One adult and 3 children or more	890	35,600	48.5	10,315	21,287
One adult and 2 children	980	39,200	42.4	16,339	38,554
One adult and 1 child	1,022	40,880	41.5	30,571	73,673
One adult and no child	754	30,160	33.2	226,307	681,467
Total	974	38,963	27.1	414,656	1,532,357

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 124: Description of distress status by race: 2006 (San Francisco)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	209,499	747,553	957,052
Black or African American alone	64,691	72,103	136,794
American Indian alone	2,862	2,119	4,981
Alaska Native alone	0	63	63
American Indian and Alaska Native and no other races	963	1,250	2,213
Asian alone	80,593	205,067	285,660
Native Hawaiian and Other Pacific Islander alone	4,084	4,575	8,659
Some other race alone	43,467	62,149	105,616
Two or more major race groups	9,168	24,268	33,436
Total	415,327	1,119,147	1,534,474

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	50.4%	66.8%	62.4%
Black or African American alone	15.6%	6.4%	8.9%
American Indian alone	0.7%	0.2%	0.3%
Alaska Native alone	0.0%	0.0%	0.0%
American Indian and Alaska Native and no other races	0.2%	0.1%	0.1%
Asian alone	19.4%	18.3%	18.6%
Native Hawaiian and Other Pacific Islander alone	1.0%	0.4%	0.6%
Some other race alone	10.5%	5.6%	6.9%
Two or more major race groups	2.2%	2.2%	2.2%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	21.9%	78.1%	100.0%
Black or African American alone	47.3%	52.7%	100.0%
American Indian alone	57.5%	42.5%	100.0%
Alaska Native alone	0.0%	100.0%	100.0%
American Indian and Alaska Native and no other races	43.5%	56.5%	100.0%
Asian alone	28.2%	71.8%	100.0%
Native Hawaiian and Other Pacific Islander alone	47.2%	52.8%	100.0%
Some other race alone	41.2%	58.8%	100.0%
Two or more major race groups	27.4%	72.6%	100.0%
Total	27.1%	72.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 125: Description of distress status by education attainment: 2006 (San Francisco)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	94,353	59,728	154,081
High School	111,275	149,427	260,702
Associate's Degree	119,836	289,514	409,350
Bach and Above	89,863	620,478	710,341
Total	415,327	1,119,147	1,534,474

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	22.7%	5.3%	10.0%
High School	26.8%	13.4%	17.0%
Associate's Degree	28.9%	25.9%	26.7%
Bach and Above	21.6%	55.4%	46.3%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	61.2%	38.8%	100.0%
High School	42.7%	57.3%	100.0%
Associate's Degree	29.3%	70.7%	100.0%
Bach and Above	12.7%	87.3%	100.0%
Total	27.1%	72.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 126: Description of distress status by nativity: 2006 (San Francisco)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	251,564	810,199	1,061,763
Foreign born	163,763	308,948	472,711
Total	415,327	1,119,147	1,534,474

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	60.6%	72.4%	69.2%
Foreign born	39.4%	27.6%	30.8%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	23.7%	76.3%	100.0%
Foreign born	34.6%	65.4%	100.0%
Total	27.1%	72.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 127: Description of distress status by hispanic origin: 2006 (San Francisco)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	328,009	986,802	1,314,811
Hispanic	87,318	132,345	219,663
Total	415,327	1,119,147	1,534,474

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	79.0%	88.2%	85.7%
Hispanic	21.0%	11.8%	14.3%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	24.9%	75.1%	100.0%
Hispanic	39.8%	60.2%	100.0%
Total	27.1%	72.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 128: Description of distress status by age range: 2006 (San Francisco)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	86,446	191,981	278,427
35-64 yrs	204,880	756,933	961,813
65 yrs +	124,001	170,233	294,234
Total	415,327	1,119,147	1,534,474

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	20.8%	17.2%	18.1%
35-64 yrs	49.3%	67.6%	62.7%
65 yrs +	29.9%	15.2%	19.2%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	31.0%	69.0%	100.0%
35-64 yrs	21.3%	78.7%	100.0%
65 yrs +	42.1%	57.9%	100.0%
Total	27.1%	72.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 129: Description of distress status by sex in single adult household type: 2006 (San Francisco)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	10,797	26,540	37,337
Female	46,500	49,914	96,414
Total	57,297	76,454	133,751
One adult and no children			
Male	83,558	224,947	308,505
Female	142,905	230,381	373,286
Total	226,463	455,328	681,791
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	18.8%	34.7%	27.9%
Female	81.2%	65.3%	72.1%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	36.9%	49.4%	45.2%
Female	63.1%	50.6%	54.8%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	28.9%	71.1%	100.0%
Female	48.2%	51.8%	100.0%
Total	42.8%	57.2%	100.0%
One adult and no children			
Male	27.1%	72.9%	100.0%
Female	38.3%	61.7%	100.0%
Total	33.2%	66.8%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

C.13 Washington

Table 130: Description of distressed household measures: 2006 (Washington)

Household Type	Bottom Quarter Monthly Housing Cost \$	Distressed Annual Income Ceiling \$	% of Households in Economic Distress	Number of Households in Economic Distress	Total Number of Households
Two adults and 3 children or more	1,486	59,440	23.3	24,000	102,841
Two adults and 2 children	1,621	64,840	21.8	43,532	199,532
Two adults and 1 child	1,346	53,840	14.5	28,557	196,579
Two adults and no child	935	37,400	10.1	49,389	491,413
One adult and 3 children or more	908	36,320	45.5	16,499	36,240
One adult and 2 children	940	37,600	37.1	22,811	61,566
One adult and 1 child	929	37,160	32.2	39,581	122,741
One adult and no child	790	31,600	27.2	228,227	839,732
Total	1,009	40,349	22.1	452,596	2,050,644

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 131: Description of distress status by race: 2006 (Washington)

Count of distress status by race			
Race	Distress	Non-Distress	Total
White alone	220,956	1,065,514	1,286,470
Black or African American alone	165,140	345,879	511,019
American Indian alone	750	3,484	4,234
Alaska Native alone	0	82	82
American Indian and Alaska Native and no other races	374	910	1,284
Asian alone	31,446	111,807	143,253
Native Hawaiian and Other Pacific Islander alone	314	1,089	1,403
Some other race alone	27,337	48,462	75,799
Two or more major race groups	6,799	21,888	28,687
Total	453,116	1,599,115	2,052,231

Proportion of distress status by race			
Race	Distress	Non-Distress	Total
White alone	48.8%	66.6%	62.7%
Black or African American alone	36.4%	21.6%	24.9%
American Indian alone	0.2%	0.2%	0.2%
Alaska Native alone	0.0%	0.0%	0.0%
American Indian and Alaska Native and no other races	0.1%	0.1%	0.1%
Asian alone	6.9%	7.0%	7.0%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.1%	0.1%
Some other race alone	6.0%	3.0%	3.7%
Two or more major race groups	1.5%	1.4%	1.4%
Total	100.0%	100.0%	100.0%

Proportion of race by distress status			
Race	Distress	Non-Distress	Total
White alone	17.2%	82.8%	100.0%
Black or African American alone	32.3%	67.7%	100.0%
American Indian alone	17.7%	82.3%	100.0%
Alaska Native alone	0.0%	100.0%	100.0%
American Indian and Alaska Native and no other races	29.1%	70.9%	100.0%
Asian alone	22.0%	78.0%	100.0%
Native Hawaiian and Other Pacific Islander alone	22.4%	77.6%	100.0%
Some other race alone	36.1%	63.9%	100.0%
Two or more major race groups	23.7%	76.3%	100.0%
Total	22.1%	77.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 132: Description of distress status by education attainment: 2006 (Washington)

Count of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	103,839	76,011	179,850
High School	144,705	252,916	397,621
Associate's Degree	110,011	358,102	468,113
Bach and Above	94,561	912,086	1,006,647
Total	453,116	1,599,115	2,052,231

Proportion of distress status by education attainment			
Education attainment	Distress	Non-Distress	Total
Less Than High School	22.9%	4.8%	8.8%
High School	31.9%	15.8%	19.4%
Associate's Degree	24.3%	22.4%	22.8%
Bach and Above	20.9%	57.0%	49.1%
Total	100.0%	100.0%	100.0%

Proportion of education attainment by distress status			
Education attainment	Distress	Non-Distress	Total
Less Than High School	57.7%	42.3%	100.0%
High School	36.4%	63.6%	100.0%
Associate's Degree	23.5%	76.5%	100.0%
Bach and Above	9.4%	90.6%	100.0%
Total	22.1%	77.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 133: Description of distress status by nativity: 2006 (Washington)

Nativity	Count of distress status by nativity		Total
	Distress	Non-Distress	
Native	331,526	1,319,124	1,650,650
Foreign born	121,590	279,991	401,581
Total	453,116	1,599,115	2,052,231

Nativity	Proportion of distress status by nativity		Total
	Distress	Non-Distress	
Native	73.2%	82.5%	80.4%
Foreign born	26.8%	17.5%	19.6%
Total	100.0%	100.0%	100.0%

Nativity	Proportion of nativity by distress status		Total
	Distress	Non-Distress	
Native	20.1%	79.9%	100.0%
Foreign born	30.3%	69.7%	100.0%
Total	22.1%	77.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 134: Description of distress status by hispanic origin: 2006 (Washington)

Count of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	397,644	1,491,771	1,889,415
Hispanic	55,472	107,344	162,816
Total	453,116	1,599,115	2,052,231

Proportion of distress status by hispanic origin			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	87.8%	93.3%	92.1%
Hispanic	12.2%	6.7%	7.9%
Total	100.0%	100.0%	100.0%

Proportion of hispanic origin by distress status			
Hispanic origin	Distress	Non-Distress	Total
Non-Hispanic	21.0%	79.0%	100.0%
Hispanic	34.1%	65.9%	100.0%
Total	22.1%	77.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 135: Description of distress status by age range: 2006 (Washington)

Age range	Count of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	116,096	303,384	419,480
35-64 yrs	220,700	1,091,942	1,312,642
65 yrs +	116,320	203,789	320,109
Total	453,116	1,599,115	2,052,231

Age range	Proportion of distress status by age range		Total
	Distress	Non-Distress	
34 yrs -	25.6%	19.0%	20.4%
35-64 yrs	48.7%	68.3%	64.0%
65 yrs +	25.7%	12.7%	15.6%
Total	100.0%	100.0%	100.0%

Age range	Proportion of age range by distress status		Total
	Distress	Non-Distress	
34 yrs -	27.7%	72.3%	100.0%
35-64 yrs	16.8%	83.2%	100.0%
65 yrs +	36.3%	63.7%	100.0%
Total	22.1%	77.9%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.

Table 136: Description of distress status by sex in single adult household type: 2006 (Washington)

Count of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	10,273	38,862	49,135
Female	69,057	103,491	172,548
Total	79,330	142,353	221,683
One adult and no children			
Male	86,941	286,606	373,547
Female	141,630	325,186	466,816
Total	228,571	611,792	840,363
Proportion of distress status by sex			
	Distress	Non-Distress	Total
One adult with children			
Male	12.9%	27.3%	22.2%
Female	87.1%	72.7%	77.8%
Total	100.0%	100.0%	100.0%
One adult and no children			
Male	38.0%	46.8%	44.5%
Female	62.0%	53.2%	55.5%
Total	100.0%	100.0%	100.0%
Proportion of sex by distress status			
	Distress	Non-Distress	Total
One adult with children			
Male	20.9%	79.1%	100.0%
Female	40.0%	60.0%	100.0%
Total	35.8%	64.2%	100.0%
One adult and no children			
Male	23.3%	76.7%	100.0%
Female	30.3%	69.7%	100.0%
Total	27.2%	72.8%	100.0%

Source: Derived From American Community Survey (2006), Census Bureau, U.S. Department of Commerce.