

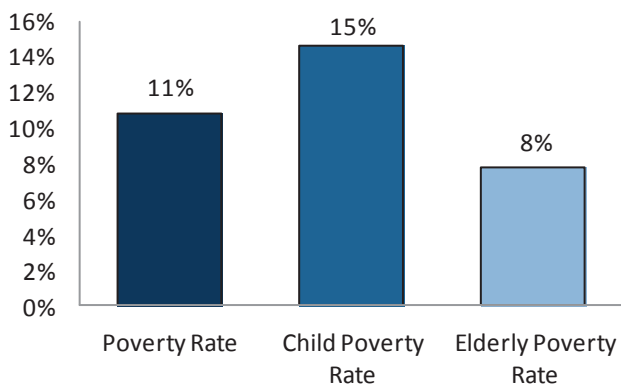
# Community Dashboard

# CAPITAL DISTRICT



*An index of community and economic health*

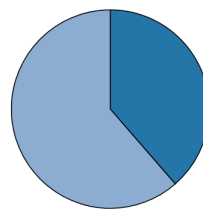
The **median annual income** in the Capital District is \$59,339. 11% of Capital District residents live in poverty.



Source: American Community Survey 2007-2011.

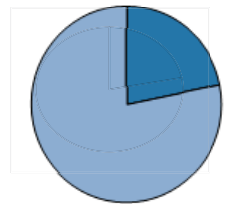
% of Renters	33.7%
% of Homeowners	66.3%

Vacancy Rate	11.7%
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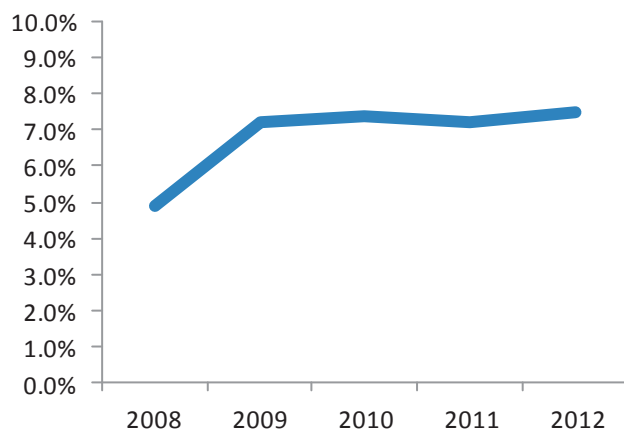
40% of renters spend more than 1/3 of their income on housing

22% of homeowners spend more than 1/3 of their income on housing



Source: American Community Survey 2007-2011.

**Unemployment** in the Capital District has risen from 4.9% in 2008 to 7.5% in 2012.



Source: New York State Department of Labor.

	Fair Market Rent	Annual Income Needed to Afford FMR
Zero-Bedroom	\$687	\$27,480
One-Bedroom	\$713	\$28,520
Two-Bedroom	\$870	\$34,800
Three-Bedroom	\$1,041	\$41,640
Four-Bedroom	\$1,138	\$45,520

Working at the minimum wage, a family in the Capital District must have 2.3 full-time wage earners — or one full-time earner working 92 hours per week — to afford a two-bedroom apartment at fair market rent. **Half (50%) of renters cannot afford a modest two-bedroom apartment.**

Source: "Out of Reach 2012," National Low Income Housing Coalition.