

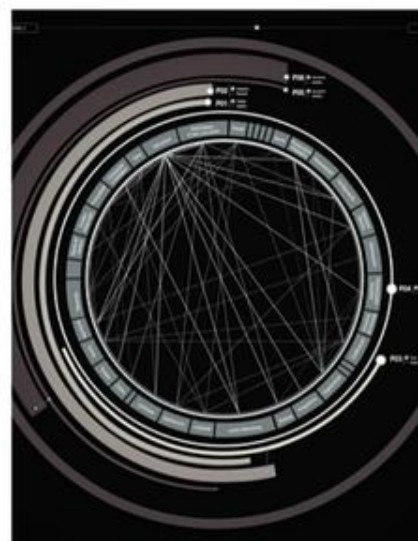
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TEAM RANDOM

HELPING THE WORLD, ONE DATASET AT A TIME



Demographic Profile



Owners



Renters

2007

Median Age: 52

Median Household Income: \$58k

Median Household Cost: \$940

Median Age: 37

Median Household Income: \$24.6k

Median Household Cost: \$655

2009

Median Age: 53 

Median Household Income: \$58k

Median Household Cost: \$1007 

Median Age: 37

Median Household Income: \$24k 

Median Household Cost: \$706 

2011

Median Age: 55 

Median Household Income: \$57.7k 

Median Household Cost: \$1026 

Median Age: 39 

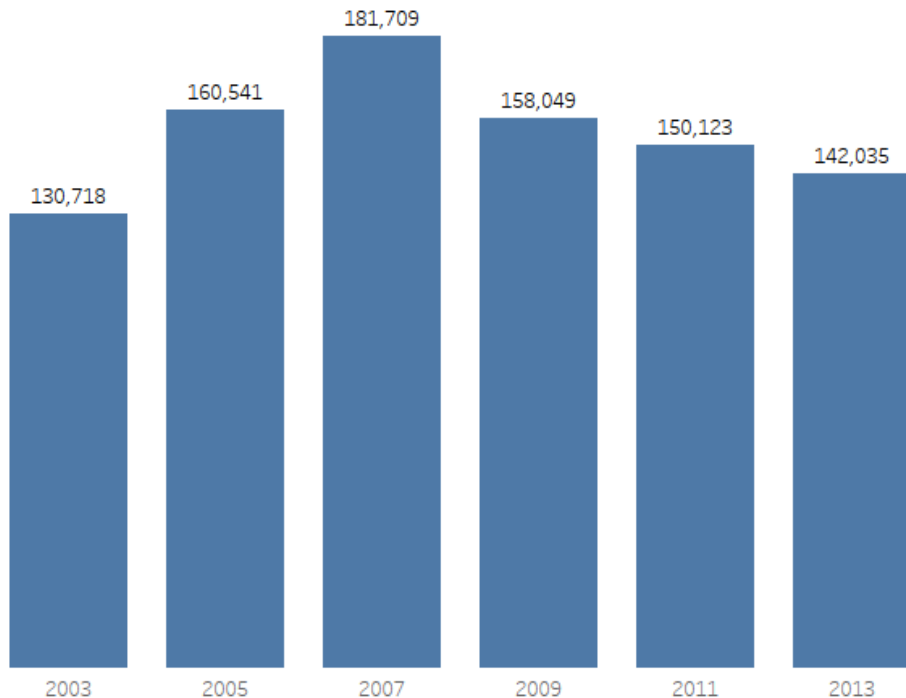
Median Household Income: \$23.9k 

Median Household Cost: \$743 

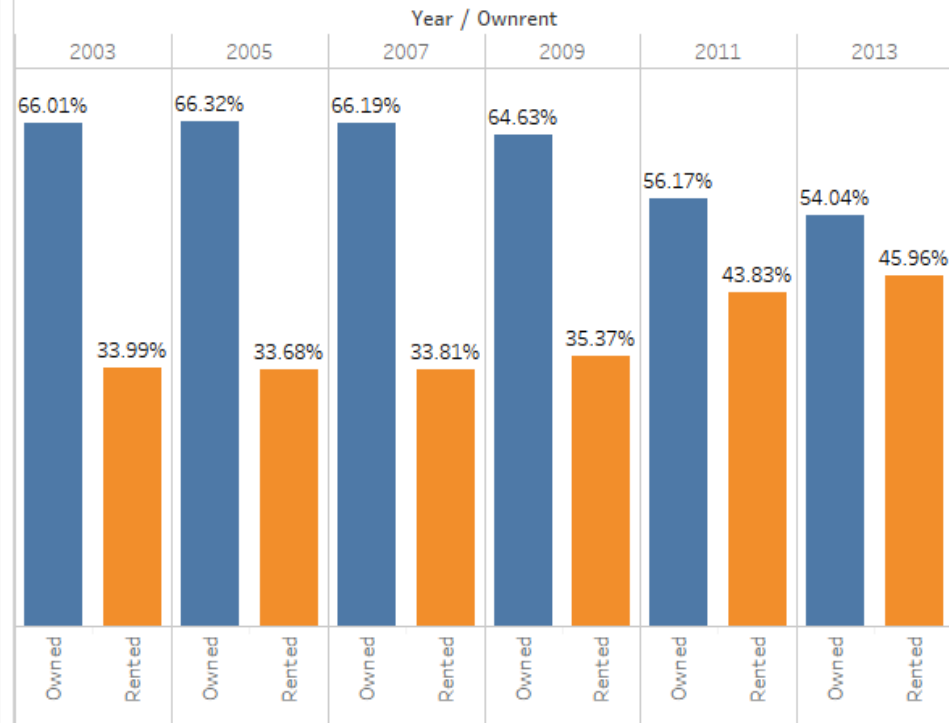
Recession Impact

The Market value of homes see's a significant drop and the percentages of homes rented shows a huge increase

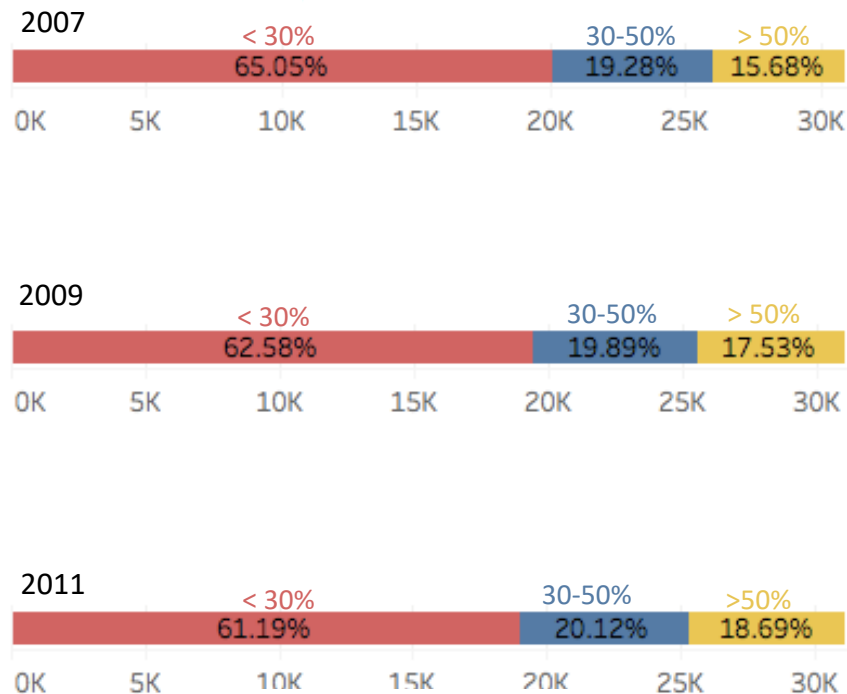
Market value of homes



% of homes owned



Housing as a % of Income

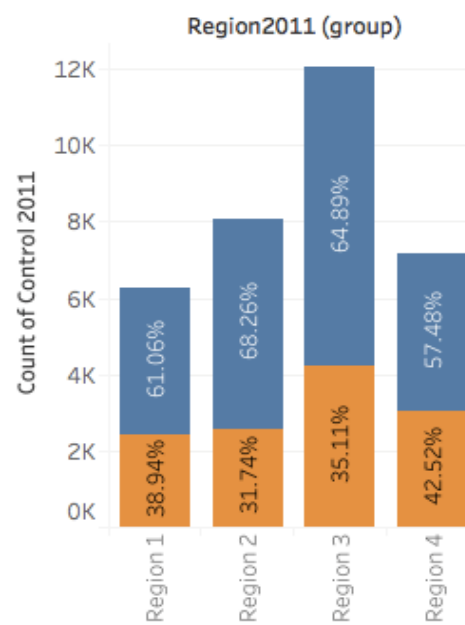
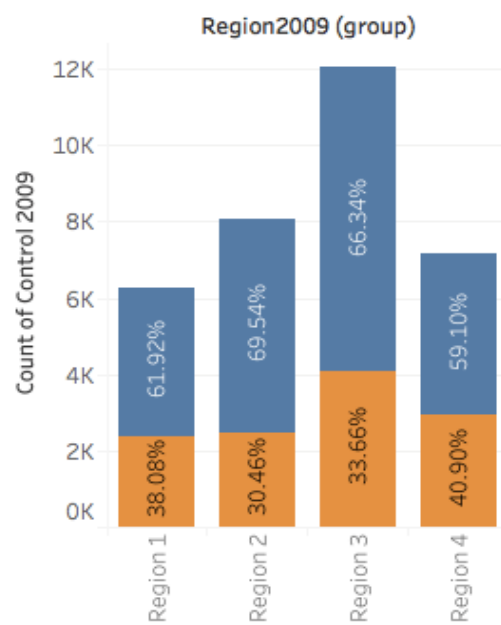
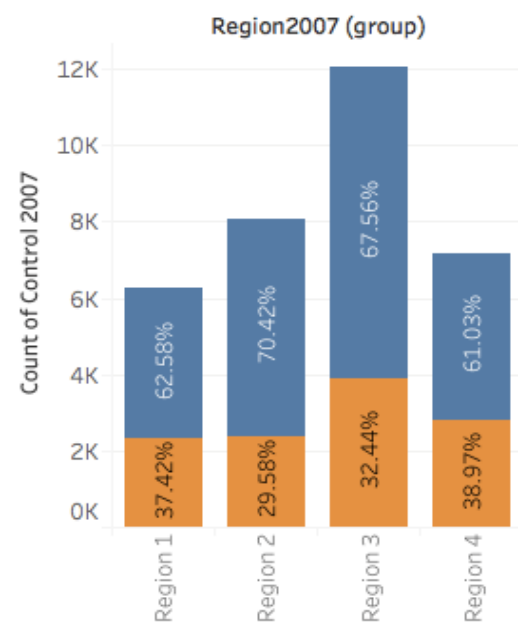


Shift in Burden

Overall, during the period of 2007 – 2011, there is a:

- **Decrease** in number of houses with lesser than 30% burden
- **Increase** in number of houses with greater than 30% burden

The total effect of the shift is **3.86%**



There is overall **decrease** in properties owned, regardless of region.

Region 1 experience the least change in status of

0.75%

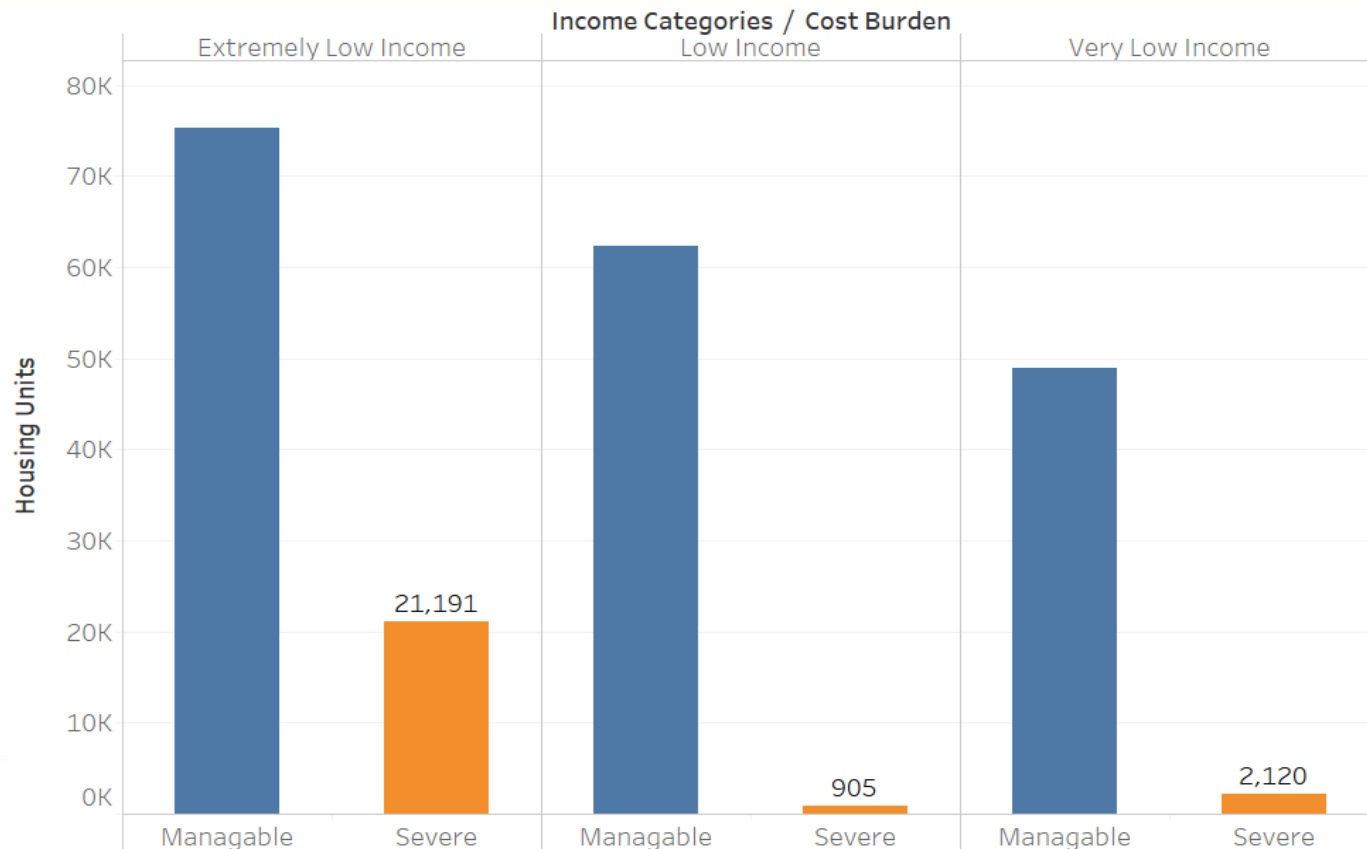
Cost Burden on Low Income

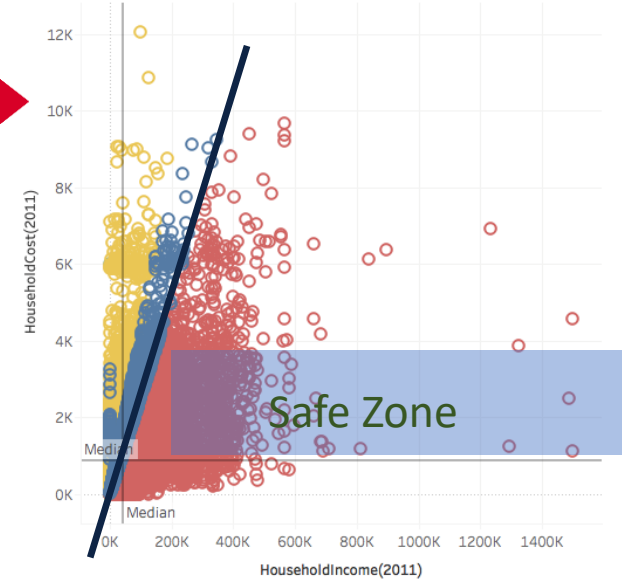
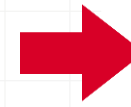
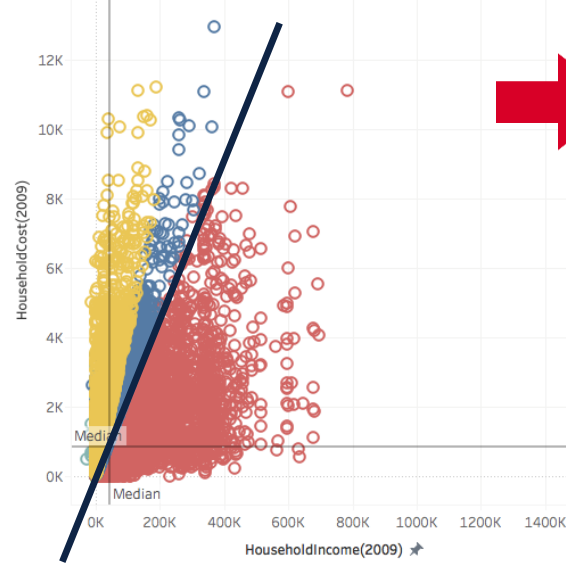
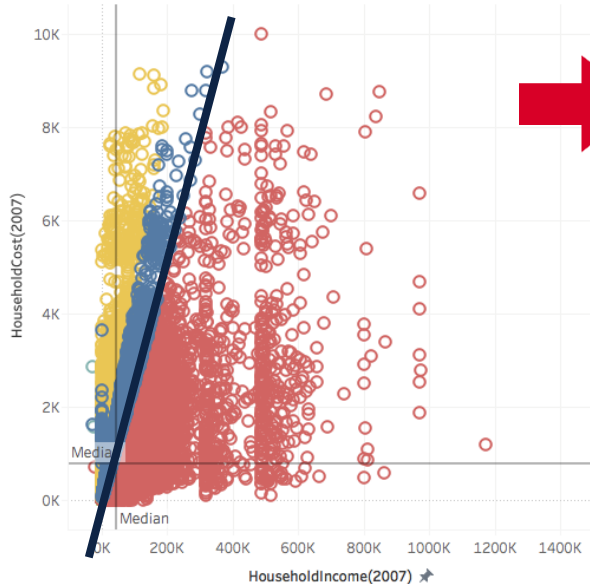
Cost Burden – Housing cost divided by
Income

If cost burden greater than 1, it's categorized
as severe burden or else manageable

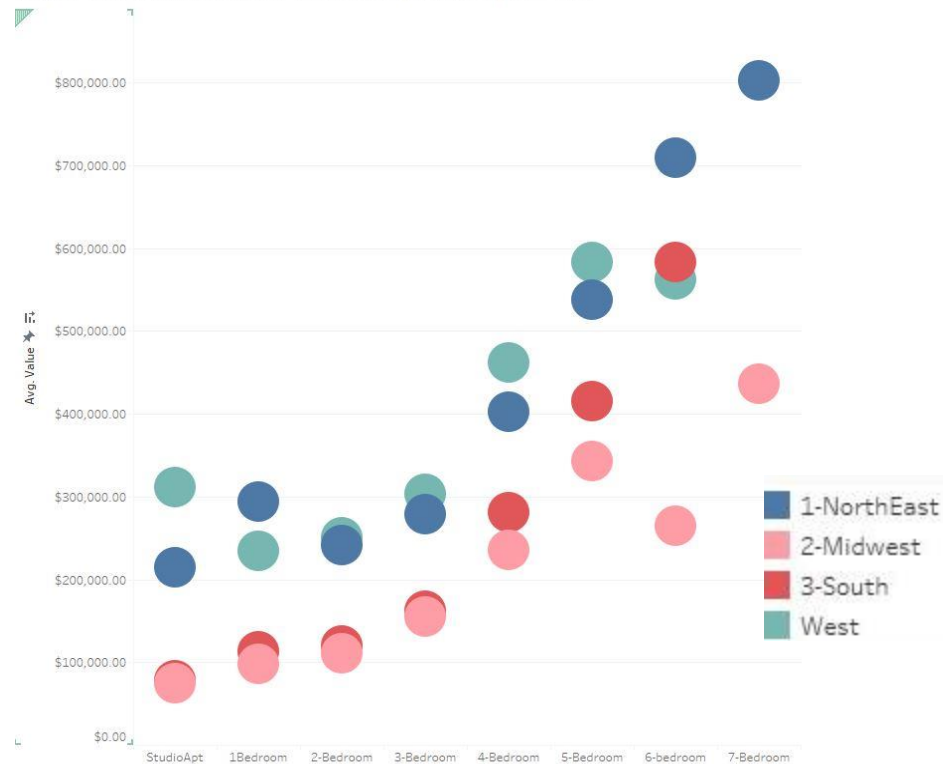


Extremely low income have
the highest severe cost burden





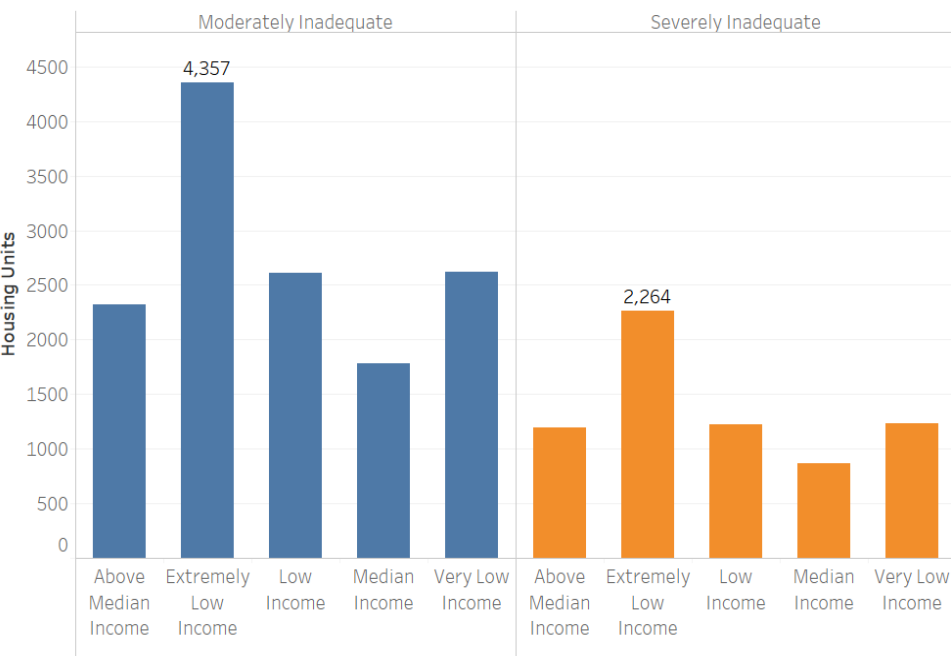
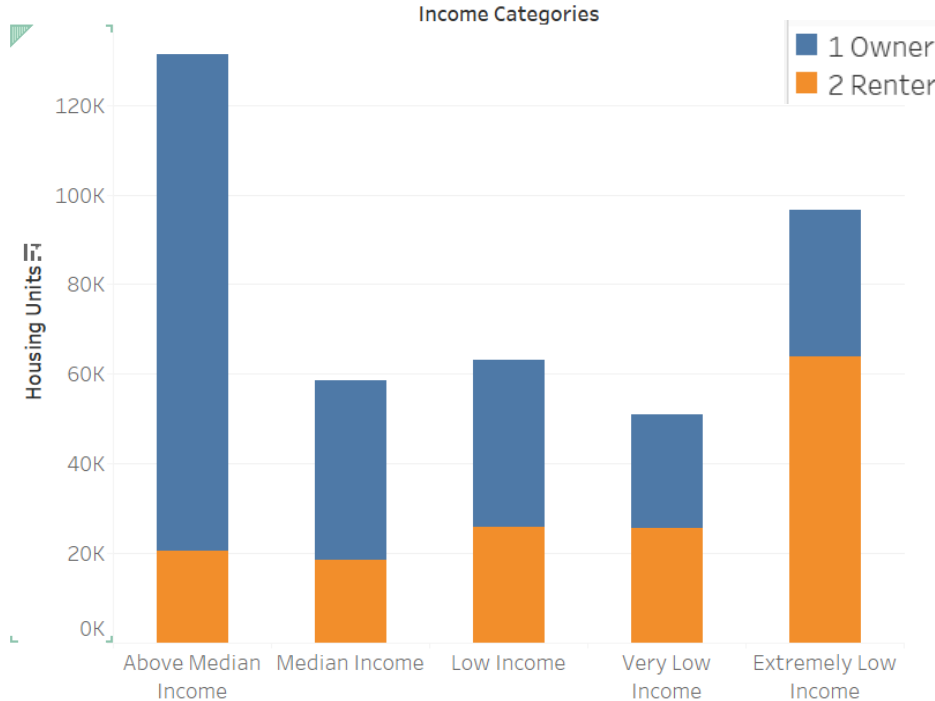
Region wise Market Value for different Type of Bedrooms Unit



The shift in burden (line) shows that at the height of the housing crisis, people were over-leveraging. This continued into 2011.



Regardless of the years, larger number of bedrooms are associated with larger median income!



Renting is by Economic Condition, not by choice

As income decreases, people opt to rent a house.

Adequacy is the number of people per room

Moderately Adequate and Severely Adequate have value of Adequacy greater than 1



Poverty drives the number of occupants in a room

Effects of Crisis

Noticeably, there is a **decline** in value of houses from 2007 to 2011.

The region with the largest decline is

Region 4
(\$88,412)

The region with the smallest decline is

Region 1
(\$22,638)

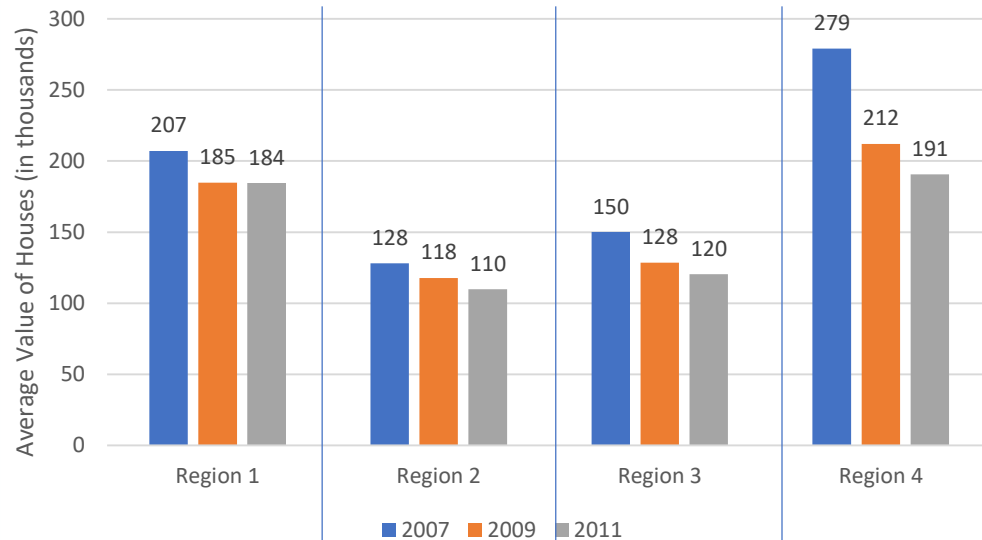
Correspondingly, Region 1 and 4 have the highest median household income.

Therefore

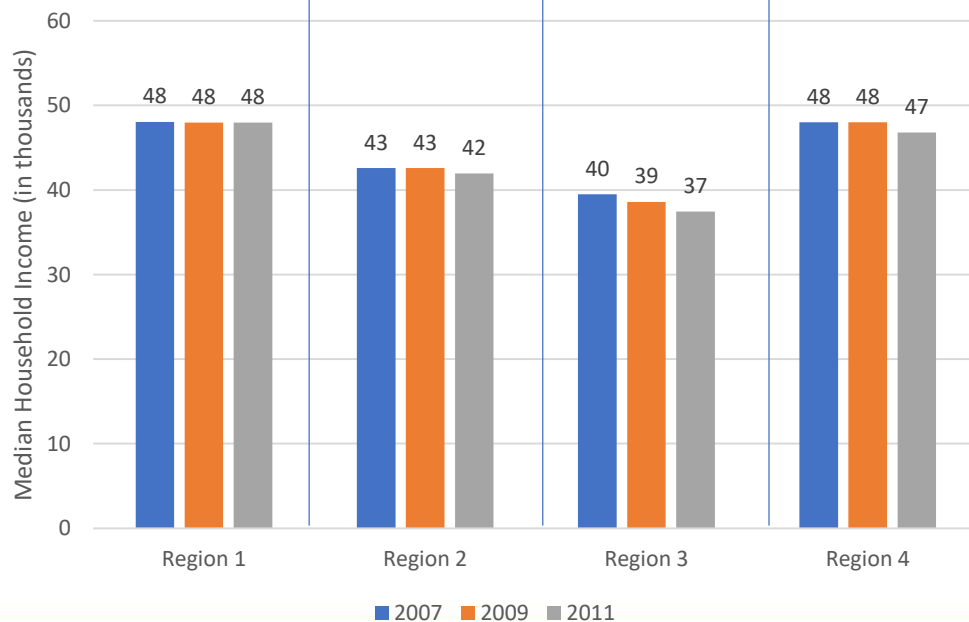


In 2011, region 4 would have been a prime choice for real-estate investment.
Houses were under-valued!

Average Value of House Broken Down by Region



Median Household Income Broken Down by Region



The background of the slide features a complex, abstract composition of data-related elements. It includes a world map formed by a grid of blue dots, various bar charts in shades of blue and red, and numerous floating circles and lines in red, orange, and white. The overall aesthetic is high-tech and analytical.

Tools Used





THANK YOU!

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