

Based on recent input from the Housing Policy Committee, staff drafted 10 descriptions of fictitious-but-realistic households ranging from 30% to 100% of Madison's median income, which will be discussed on 10/23/25. The hope is to refine and share these examples to help a broad audience better understand Madison's current housing context.

Household Size & Income Level as % of Area Median Income for that household size

Job & Income data from Bureau of Labor Statistics (BLS) for Madison, 2024

Fictitious description

Should this be more detailed?

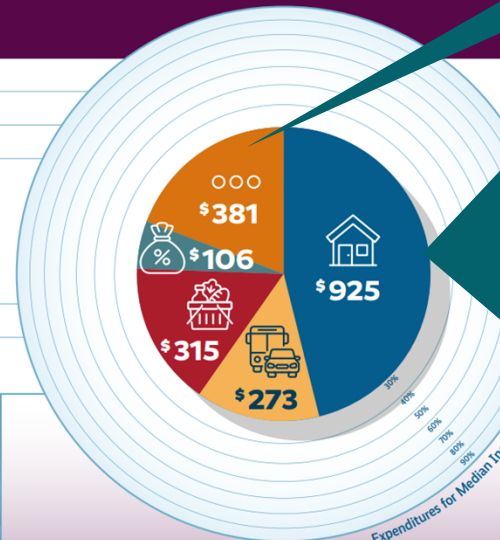
1 person • 30% AMI

Age(s)	83
Income	\$24,000/yr, \$2,000/mo (Social Security)
Job(s)	None currently (various jobs ages 18-72)
Housing Story	Housing Cost-Burdened. Spends \$925/mo for subsidized 1-bedroom apartment near West Towne Mall. Sold house in 2015 following spouse's death. Since then, used savings for sibling's medical expenses and rented market-rate apartment.
Transportation	Metro Transit & rideshare services
\$ for "Other"	\$381/mo (\$88/wk) for medicines, clothing, etc.



Image of an actual home for rent or sale at listed cost, 2025

\$ available monthly for "other" expenses (not housing, transportation, food, or tax)

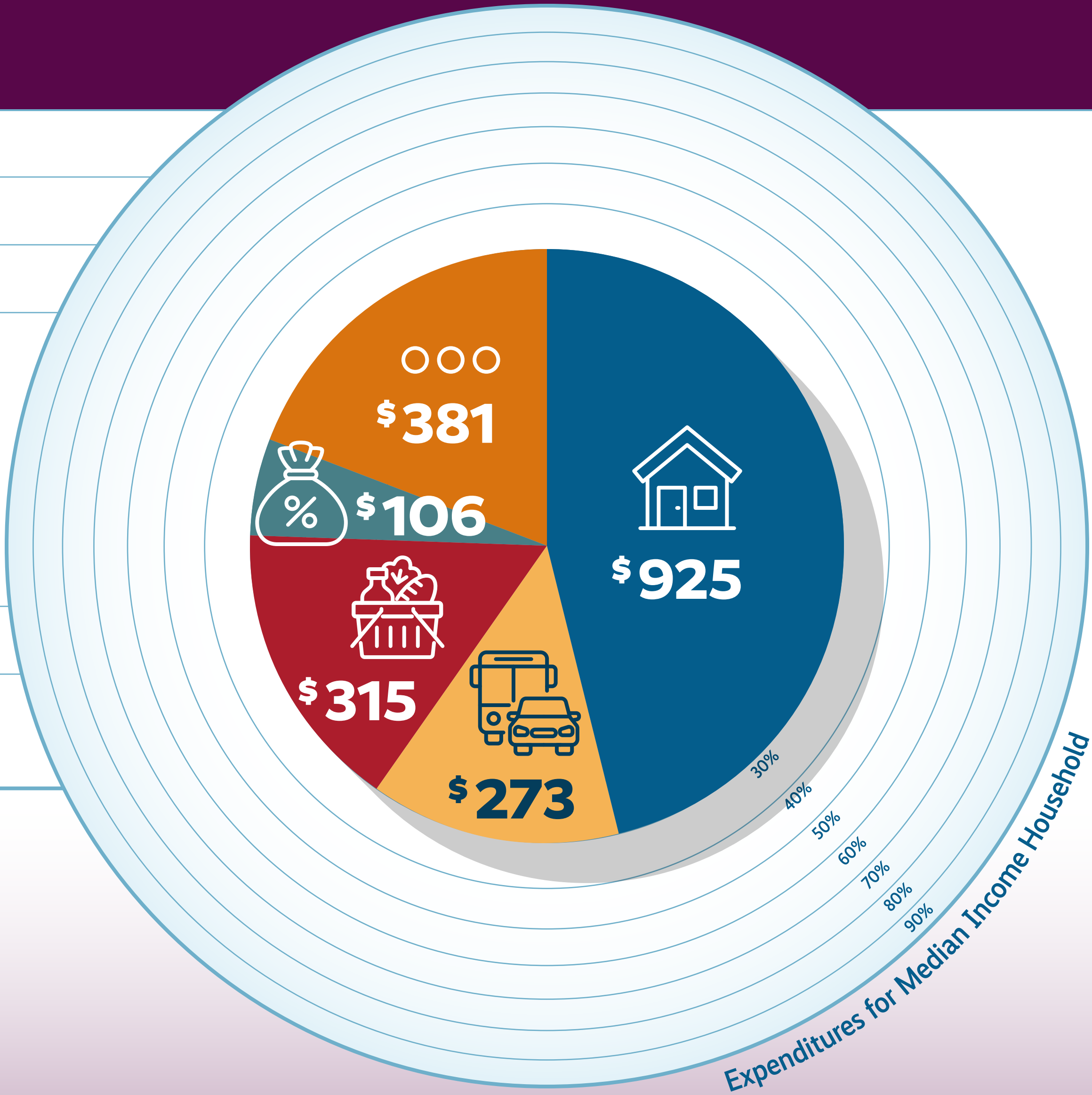
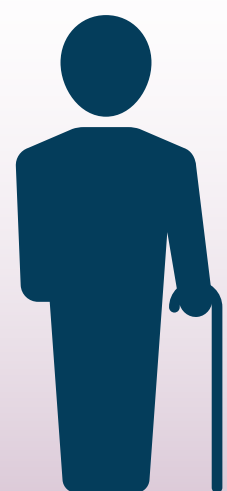


Monthly Expenditures "Pie charts"

- Sized related to the median household monthly expenditures
- Match the "housing story"
- Rely on these data sources:
 - 2025 housing cost of actual homes shown in image
 - BLS avg expenditures by income, 2023
 - USDA food costs by # in household, age, etc. 2025
 - 2024 Fed & WI tax rates, child & earned income tax credits

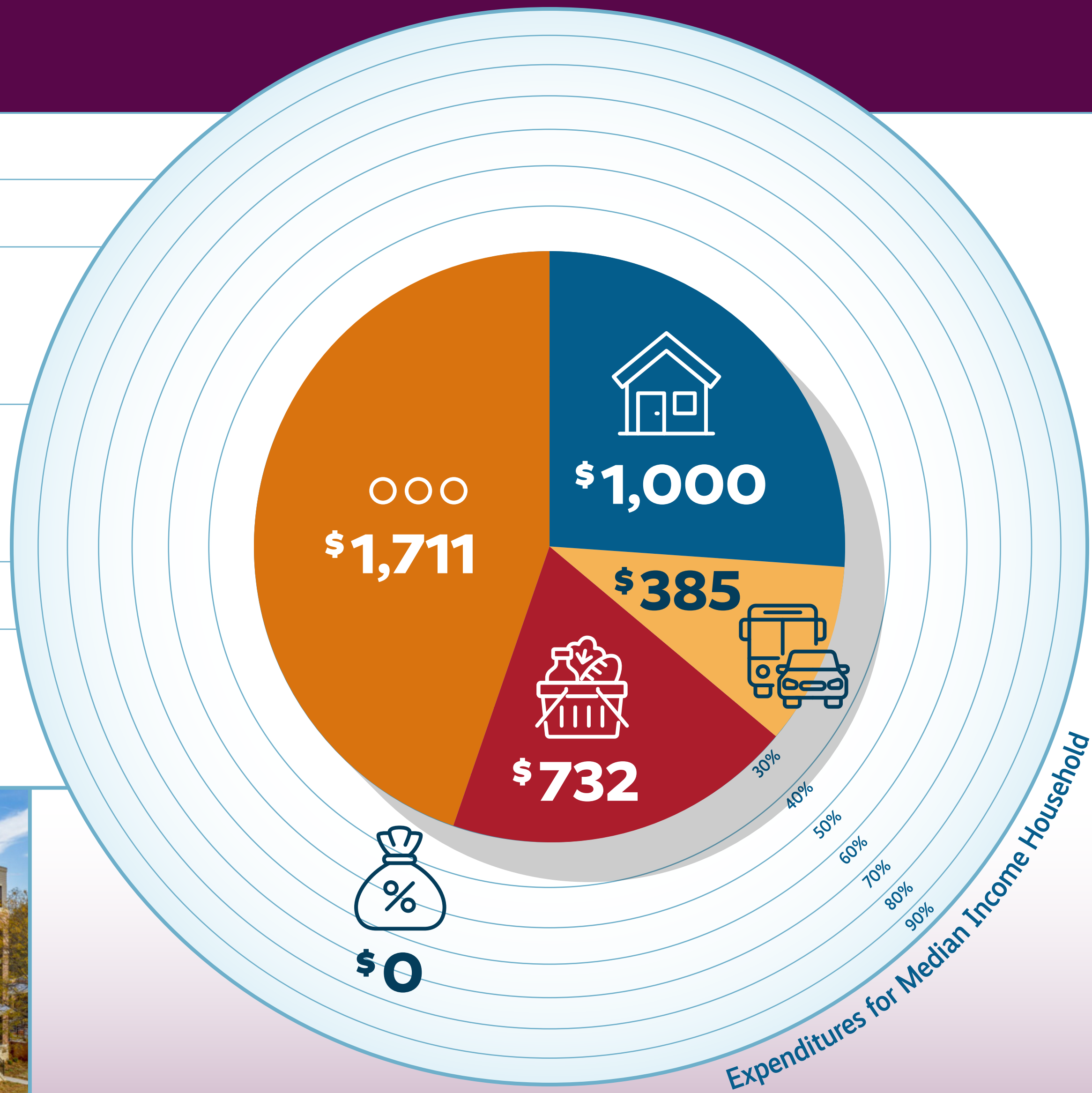
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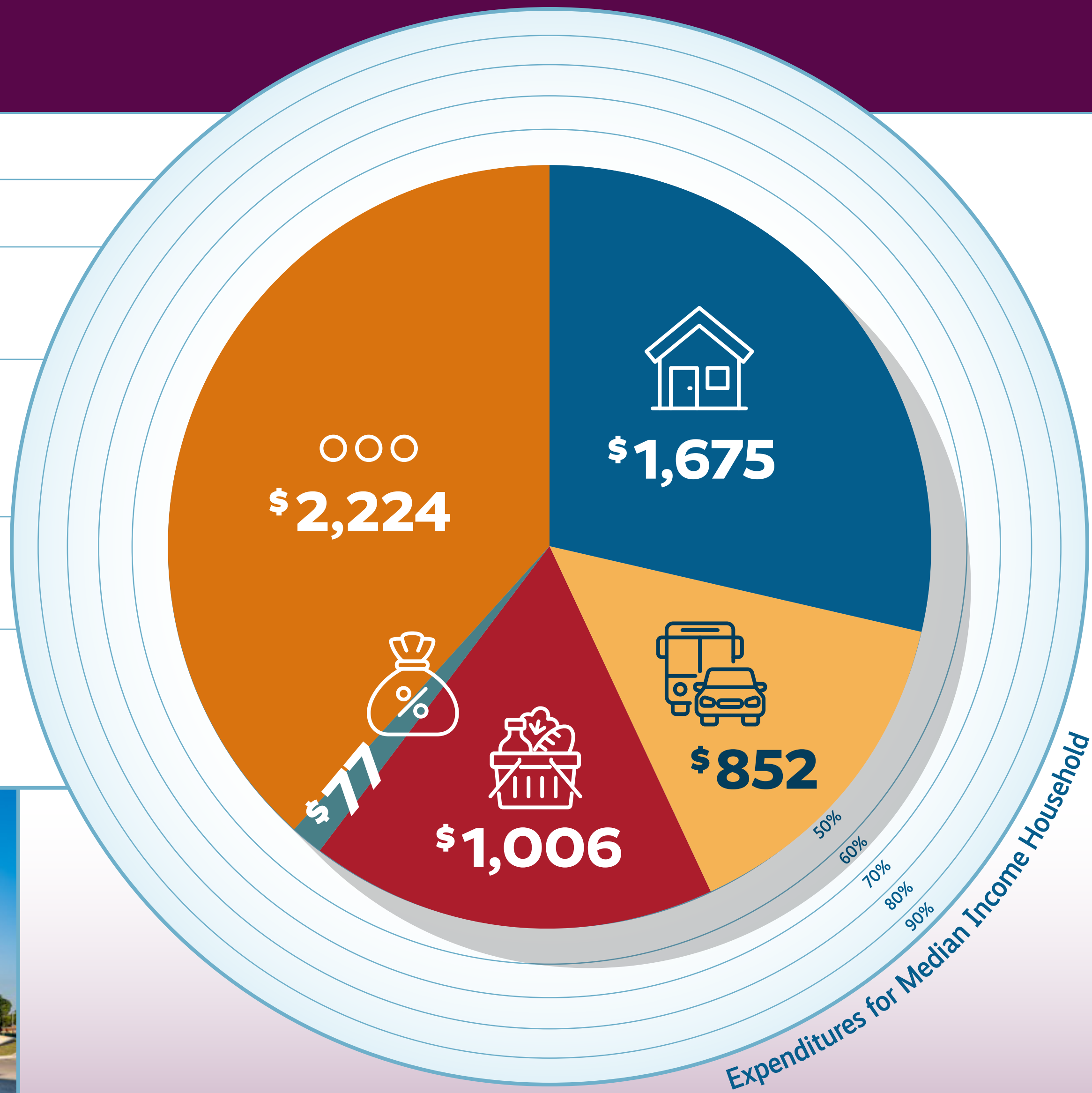
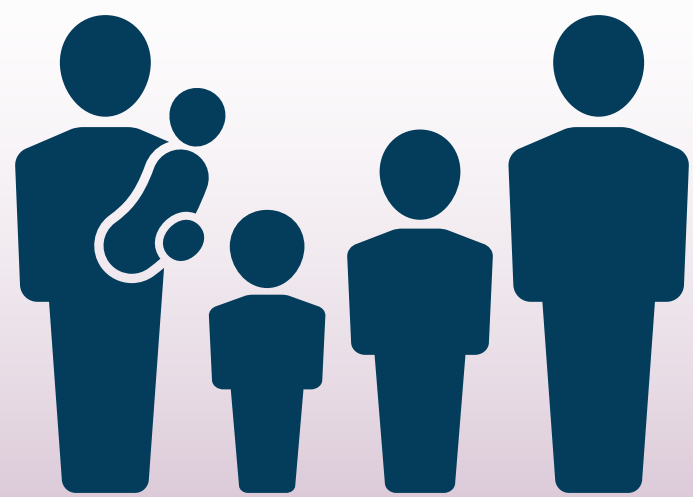
4 people • 30% AMI

Age(s)	25, 6, 2, & 6 mo
Income	\$35,000/yr, \$2,917/mo
Job(s)	Hotel desk clerk (partial health insurance benefit), works days, taking on-line hotel management courses
Housing Story	Spends \$1,000/mo for rent and utilities on a deeply subsidized east side 3-bedroom apartment after looking for a similar rate closer to workplace
Transportation	1 older car, drives 25 min to work on far west side
\$ for “Other”	With Earned Income Tax Credit, has \$1,711/mo (\$395/wk) left for subsidized childcare, healthcare, clothing, savings, etc.



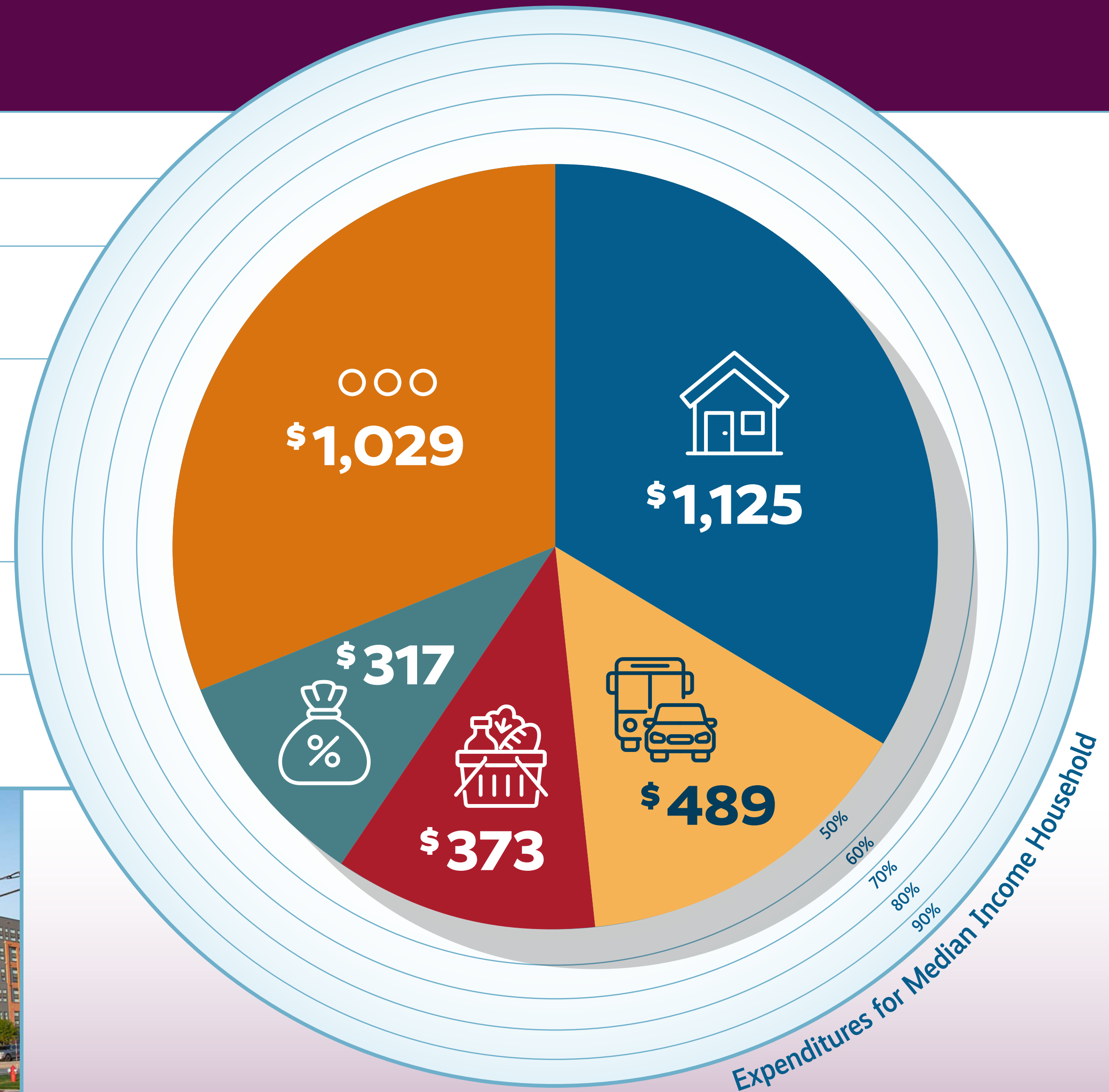
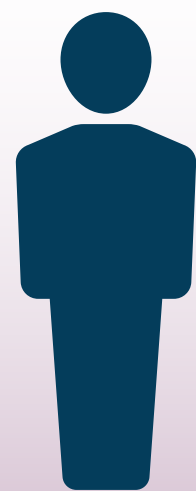
5 people • 50% AMI

Age(s)	32, 30, 8, 5, & 1
Income	\$70,000/yr, \$5,833/mo
Job(s)	Childcare Worker (\$30K + health insurance benefits) & Restaurant Cook (\$40K)
Housing Story	\$1,675/mo rent for subsidized 3-bedroom townhome on the east side close to transit, both workplaces & school
Transportation	1 minivan, bikes, walking, rideshare, & Metro Transit
\$ for “Other”	With Child Tax Credit, maintains \$2,224/mo (\$513/wk) for healthcare, childcare, clothing, recreation, savings, etc.



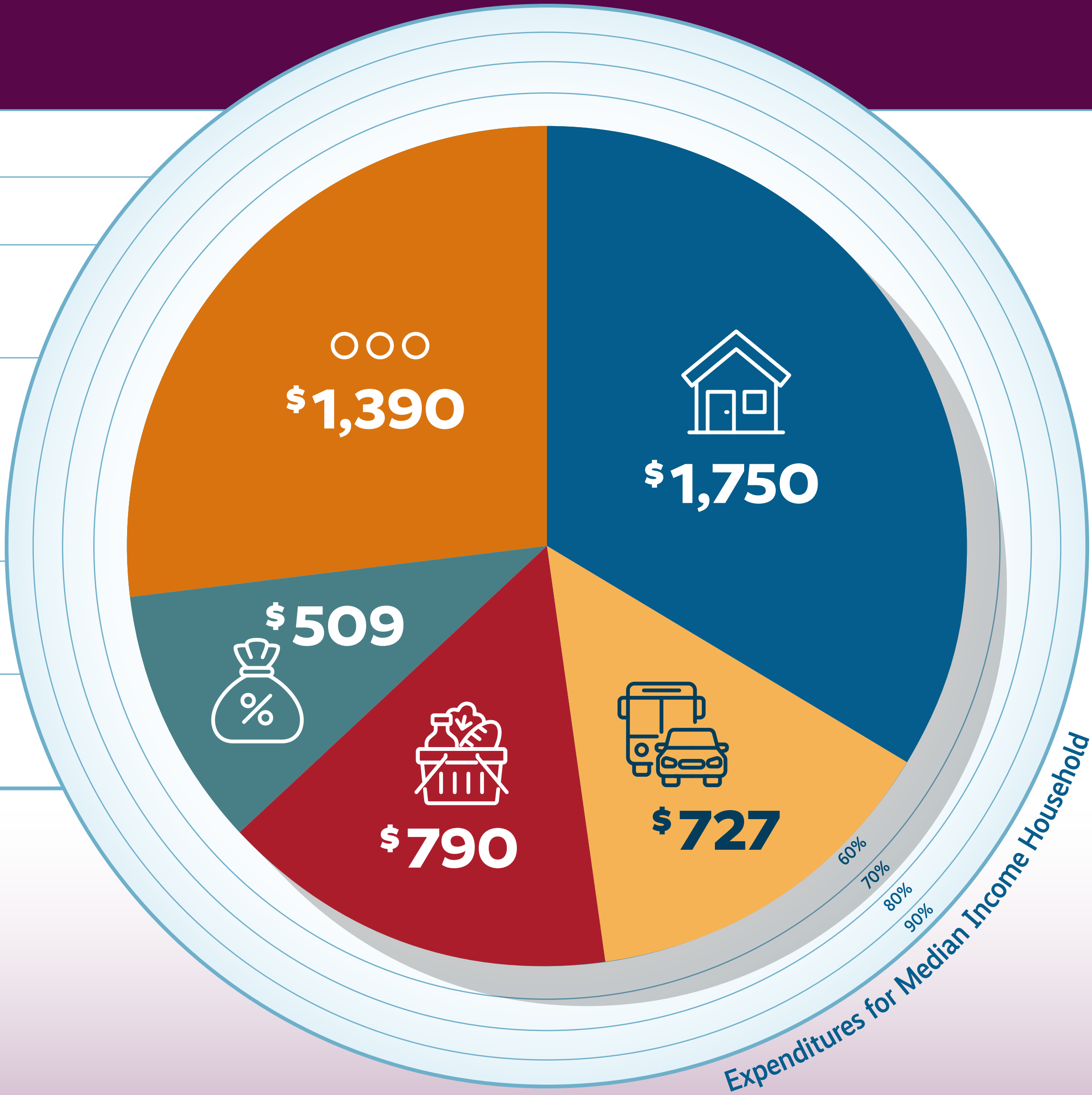
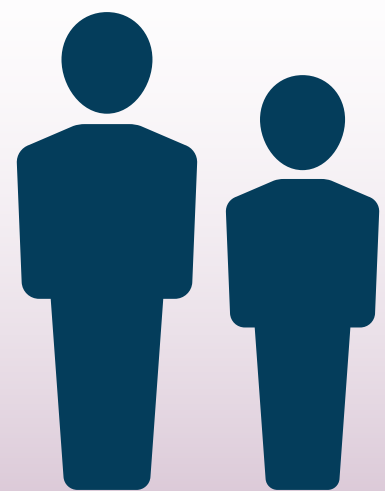
1 person • 50% AMI

Age(s)	29
Income	\$40,000/yr, \$3,333/mo
Job(s)	Nursing Assistant (includes health insurance benefit)
Housing Story	Rents subsidized studio apartment on near south side near workplace (hospital) for \$1,000 + utilities. Just moved here after rent increased in downtown flat that had been shared with 2 roommates
Transportation	1 older car in good working order, Metro Transit, walking
\$ for “Other”	\$1,029 mo (\$238/wk) for recreation, entertainment, clothing, savings, etc.



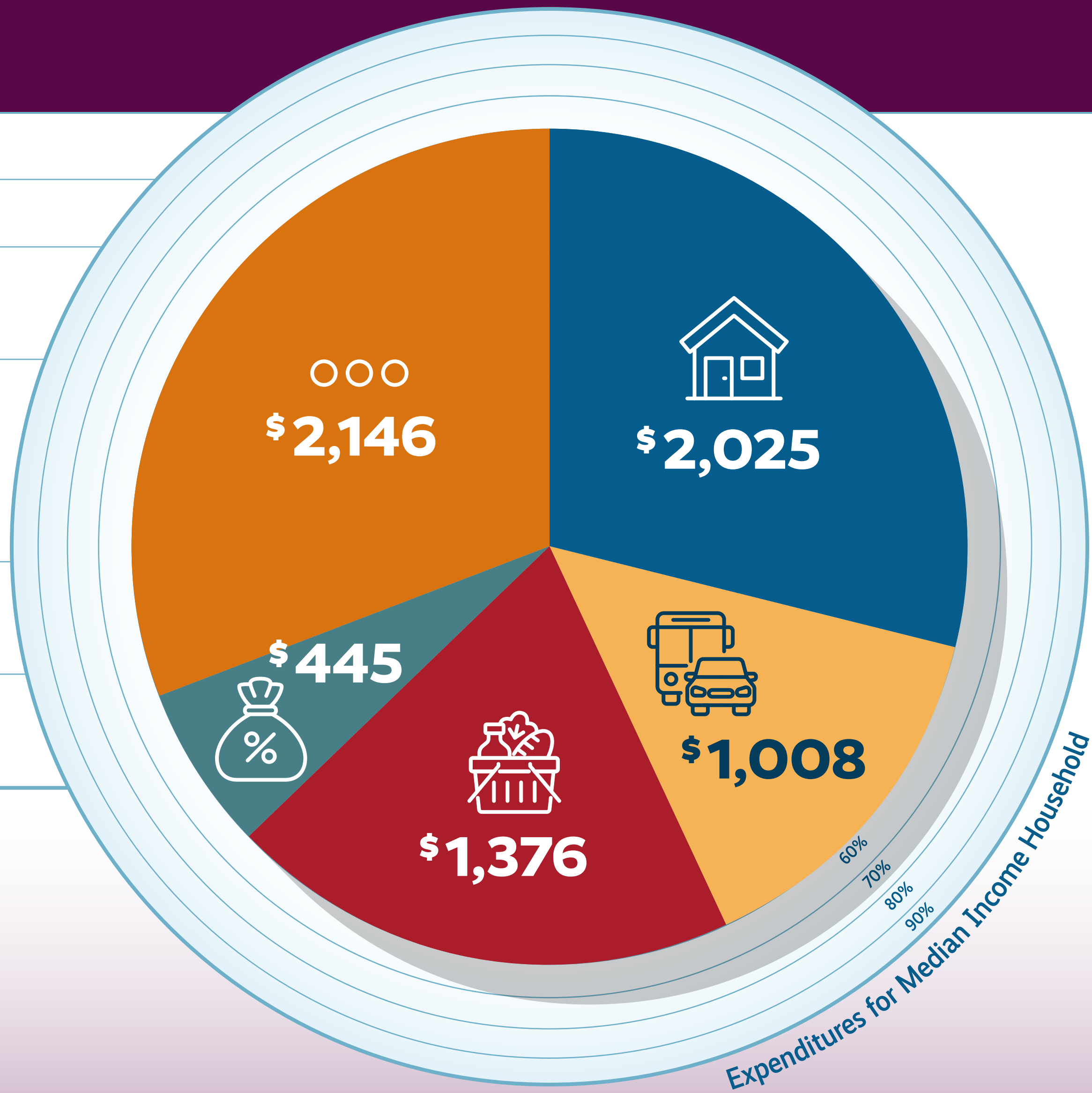
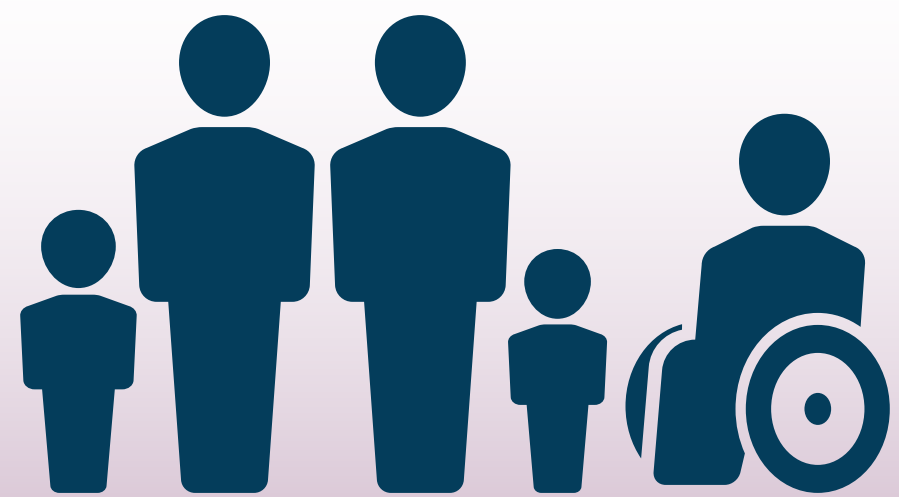
2 people • 60% AMI

Age(s)	48 & 14
Income	\$62,000/yr, \$5,167/mo
Job(s)	Administrative Assistant (\$50K + health insurance benefits), Part-time Retail Clerk (\$12K)
Housing Story	\$1,600/mo + utilities for old 2-bedroom apartment on isthmus near school, parks, & transit. When previous lease ended, took 2nd job to support activities and stay close.
Transportation	1 hybrid car, parking fee on campus, Metro Transit, walking
\$ for “Other”	\$1,390 mo (\$321/wk) for healthcare, recreation, entertainment, travel, clothing, savings, etc.



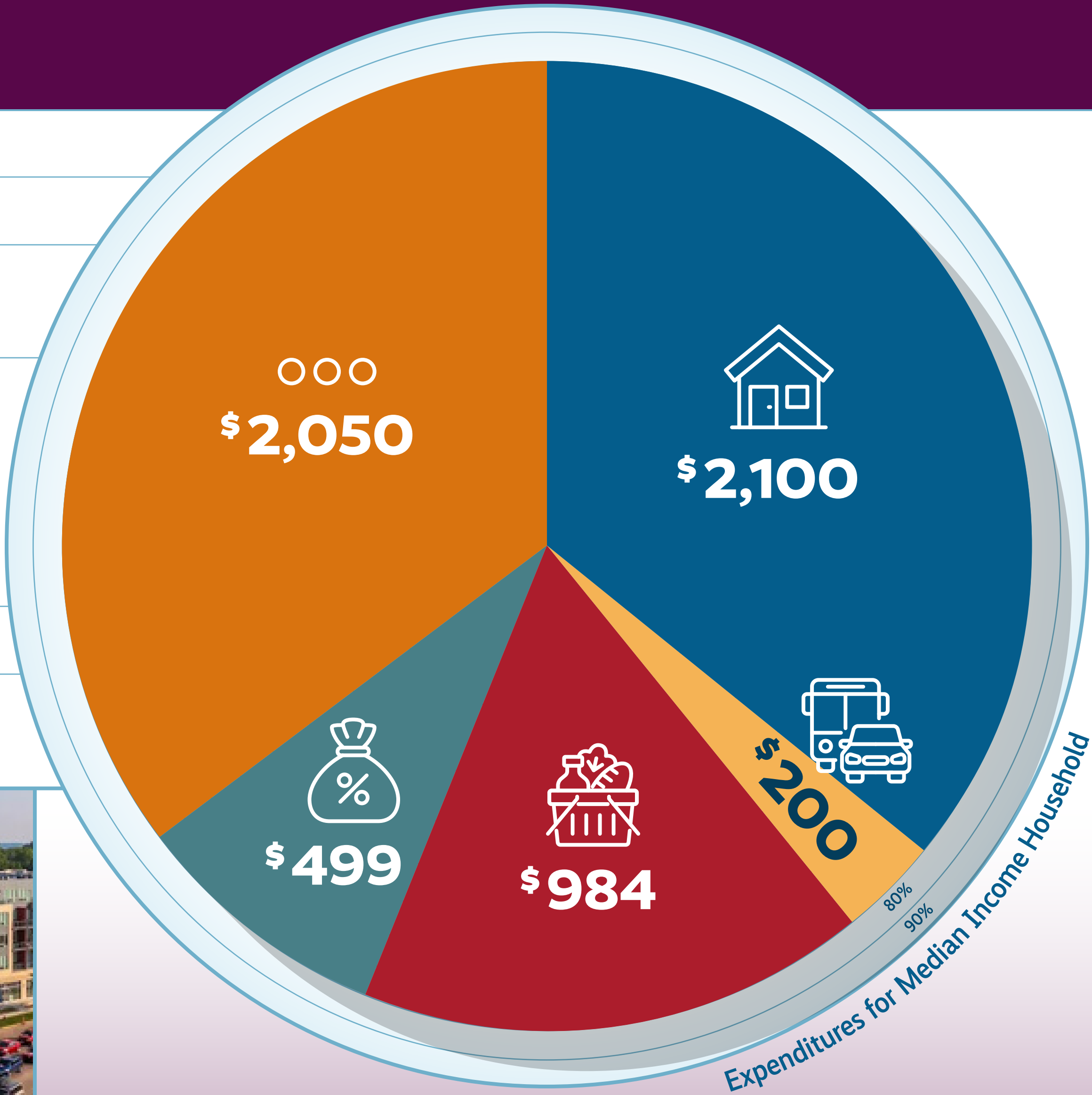
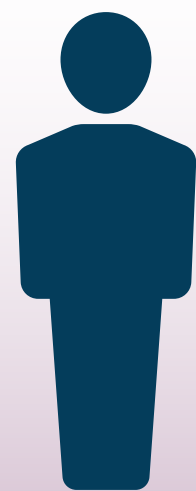
5 people • 60% AMI

Age(s)	48, 40, 4, 2, & 78
Income	\$84,000/yr, \$7,000/mo
Job(s)	3rd Grade Teacher (\$50K + health insurance benefit) & Library Technician (\$34K)
Housing Story	Rent modest 3-bedroom northside home near school for \$1,800/mo + utilities. Seeking to move into subsidized 3- bedroom home, as rent will increase to \$2,100 next year.
Transportation	1 accessible minivan, 1 older car, Metro Transit, walking
\$ for “Other”	\$2,146/mo (\$495/wk) for childcare, healthcare, clothing, savings, etc.



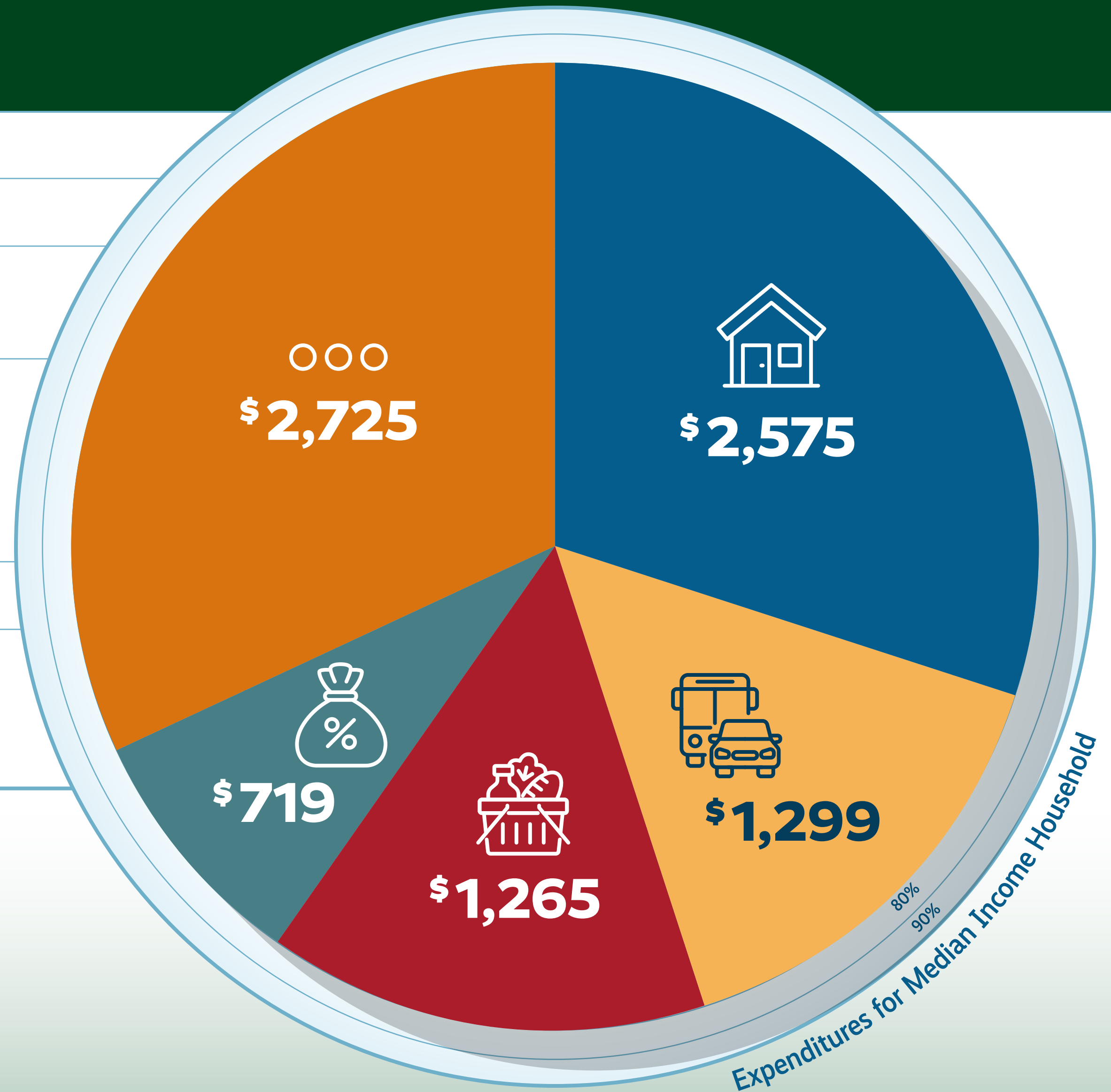
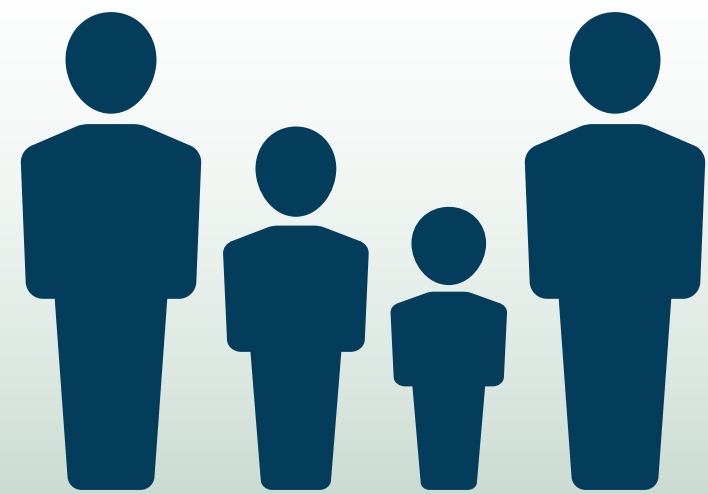
1 person • 80% AMI

Age(s)	29
Income	\$70,000/yr, \$5,833/mo
Job(s)	Registered Dietician (\$70K + health insurance benefits)
Housing Story	Housing Cost Burdened: Recently moved into market-rate apartment close to a BRT stop after living with roommates for 4 years. Spends \$2,100/mo (rent plus utilities) 975 sq ft 1-bedroom apartment on east side
Transportation	Metro Transit, rideshare, bike, walk (doesn't own car)
\$ for "Other"	\$2,050/mo (\$473/wk) for healthcare, recreation, entertainment, travel, clothing, savings, etc.



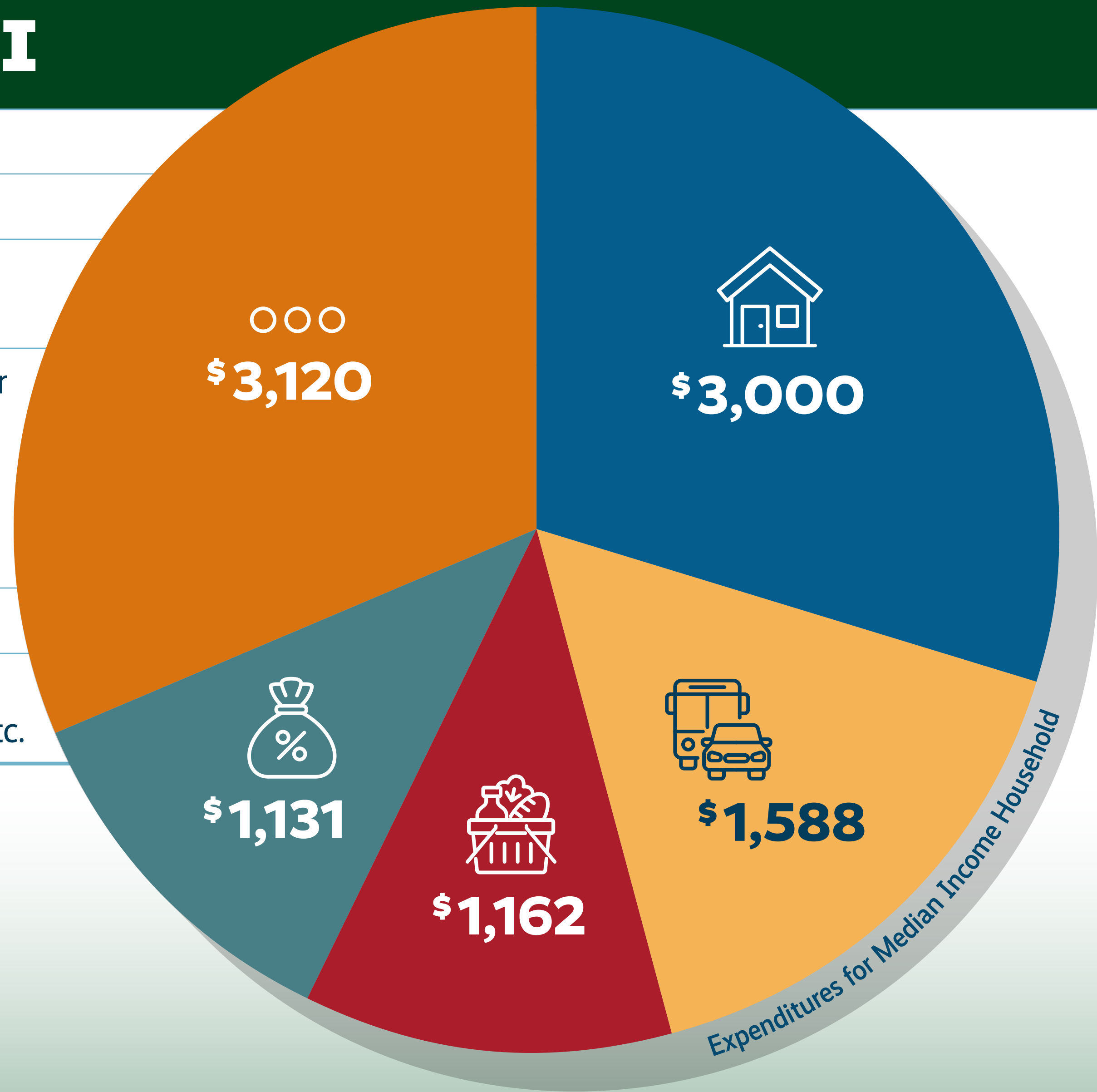
4 people • 80% AMI

Age(s)	40, 38, 10, & 4
Income	\$103,000/yr, \$8,583/mo
Job(s)	Registered Nurse (\$85K + health insurance benefits) & Part-time Teaching Assistant (\$18K)
Housing Story	Just purchased first home \$310,000 with down-payment assistance from City of Madison program \$2,575/mo (mortgage, insurance, property tax, & utilities) 1,300 sq ft 3-bedroom home on east side
Transportation	2 newer SUVs
\$ for “Other”	\$2,725/mo (\$629/wk) for healthcare, part-time childcare, recreation, entertainment, travel, clothing, savings, etc.



3 people • 100% AMI

Age(s)	31, 28, & 3 mo.
Income	\$120,000/yr, \$10,000/mo
Job(s)	Firefighter (\$60K + health insurance benefits) & School Social Worker (\$60K)
Housing Story	Purchased condo for \$330K on the far west side after renting since college and saving for downpayment. 1,600 sq ft 2-bedroom flat in a 2-unit building. \$2,500 monthly payment for mortgage, insurance, and property tax + \$350/mo condo fee + utilities
Transportation	1 electric car + 1 newer minivan
\$ for “Other”	\$3,120/mo (\$720/wk) for childcare, healthcare, recreation, entertainment, travel, clothing, savings, etc.



1 person • 100% AMI

Age(s)	27
Income	\$85,000/yr / \$7,083/mo
Job(s)	Radiation Therapist (\$85K + health insurance benefits)
Housing Story	Just moved back to Madison after graduating from college. Rents studio in large apartment building on far east side near workplace for \$1,300/mo + Utilities (could afford more, but prioritizing savings, travel, & entertainment)
Transportation	1 new SUV, Metro Transit, bike, walk
\$ for “Other”	\$2,941/mo (\$679/wk) for healthcare, savings, travel, entertainment, clothing, etc.

