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The following tables can be downloaded in Microsoft Excel format from the Joint Center’s website at www.jchs.harvard.edu.

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### Terms on Conventional Single-Family Home Purchase Mortgage Originations: 1980–2010

**Annual Averages**

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**Notes:** The effective interest rate includes the amortization of initial fees and charges. Loans with adjustable rates do not include hybrid products. na indicates data not available. Dollar amounts are adjusted by the CPI-U for All Items.

**Source:** Federal Housing Finance Agency, Monthly Interest Rate Survey.
### Table A-2

#### Housing Market Indicators: 1980–2010

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**Notes:** All value series are adjusted to 2010 dollars by the CPI-U for All Items. All links are as of April 2011. NAs indicate data not available.

**Sources:**
5. Existing home price is the 2010 median sales price of existing single-family homes determined by the National Association of Realtors®, www.realtor.org/research/research/ehsdata, indexed by annual averages of the quarterly Freddie Mac Purchase-Only Conventional Mortgage Home Price Index, www.freddiemac.com/fmsreos/cihpi/
### Housing Market Indicators: 1980–2010

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*For Sale* includes single-family and multifamily

*For Rent* includes single-family and multifamily
### Homeownership Rates by Age, Race/Ethnicity, and Region: 1995–2010

**Percent**

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<td>62.6</td>
<td>61.4</td>
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</table>

Notes: White and Asian/other are non-Hispanic. Hispanic householders may be of any race. After 2002, Asian/other also includes householders of more than one race. Caution should be used in interpreting changes before and after 2002 because of rebenchmarking.

Source: US Census Bureau, Housing Vacancy Survey.
### Housing Cost-Burdened Households by Tenure and Income: 2001 and 2009

#### Thousands

<table>
<thead>
<tr>
<th>Tenure and Income</th>
<th>2001</th>
<th>2009</th>
<th>Percent Change 2001–9</th>
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<td>Severe Burden</td>
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<td>758</td>
<td>714</td>
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<td>2,564</td>
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<td>10,688</td>
<td>3,645</td>
<td>1,465</td>
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<td>Upper-Middle Quartile</td>
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<td>2,896</td>
<td>469</td>
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<td>1,206</td>
<td>140</td>
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<tr>
<td>Total</td>
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<td>6,523</td>
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<td><strong>Renters</strong></td>
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<td>2,876</td>
<td>6,679</td>
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<td>3</td>
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<td>21,428</td>
<td>7,485</td>
<td>7,537</td>
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<tr>
<td>Bottom Decile</td>
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<td>17,795</td>
<td>14,060</td>
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Notes: Income deciles/quintiles/quartiles are equal tenths/fifths/fourths of all households sorted by pre-tax income. Moderate/severe burdens are defined as housing costs of 30-50%/more than 50% of household income. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be unburdened.

Source: JCHS tabulations of US Census Bureau, 2001 and 2009 IPUMS American Community Surveys.
### Severely Cost-Burdened Households by Household Characteristics: 2009

#### Share of Households (Percent)

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<th>All Households</th>
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<td>All Households</td>
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#### Tenure

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<th>Upper Middle</th>
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<td>14.8</td>
<td>75.3</td>
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<tr>
<td>Owners without Mortgages</td>
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<td>24.0</td>
<td>0.9</td>
<td>0.1</td>
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<td>8.4</td>
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#### Age of Householder

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<td>Under 25</td>
<td>34.8</td>
<td>63.3</td>
<td>8.2</td>
<td>1.7</td>
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<td>25–44</td>
<td>17.4</td>
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<td>13.7</td>
<td>4.1</td>
</tr>
<tr>
<td>45–64</td>
<td>15.2</td>
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<td>14.3</td>
<td>4.6</td>
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<td>65 and Over</td>
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#### Household Type

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#### Race/Ethnicity of Householder

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<tr>
<td>White</td>
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#### Education of Householder

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<th>Upper Middle</th>
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<td>Some College</td>
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<td>Bachelor’s Degree or More</td>
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<td>62.9</td>
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Notes: Households with severe cost burdens spend more than 50% of pre-tax household income on housing. Households with zero or negative income are assumed to be severely burdened, while no-cash renters are assumed to be unburdened. Children are the householder’s own children under the age of 18. White, black and Asian/other householders are non-Hispanic. Hispanics may be of any race.

Source: JCHS tabulations of US Census Bureau, 2009 PUMS American Community Survey.
# Location and Characteristics of High-Foreclosure Census Tracts: 2010

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<th>Average of Census Tract Values</th>
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</table>

<table>
<thead>
<tr>
<th>Household Characteristics</th>
<th>Share of Census Tracts (Percent)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Age of Householders</td>
<td>34.3</td>
<td>37.8</td>
</tr>
<tr>
<td>Median Household Income (2009 dollars)</td>
<td>34,007</td>
<td>54,980</td>
</tr>
<tr>
<td>Share of Householders with College Degrees (Percent)</td>
<td>13.7</td>
<td>28.1</td>
</tr>
<tr>
<td>Minority Share of Population (Percent)</td>
<td>65.5</td>
<td>32.7</td>
</tr>
<tr>
<td>Share of Population in Poverty (Percent)</td>
<td>28.1</td>
<td>14.2</td>
</tr>
</tbody>
</table>

**Notes:** Zipcode loan and foreclosure data are allocated to census tracts using housing unit weights. High-foreclosure census tracts had foreclosure rates of 10% or higher. Foreclosure rate is the number of completed foreclosure auctions in 2010 divided by the number of outstanding first-lien mortgages in December 2009, using a measure of mortgages that covers approximately 85% of all loans. Delinquency rate is the share of first-lien mortgages 90 or more days delinquent, in foreclosure, or bank-owned as of December 2010. Subprime rate is the share of first-lien mortgages that were subprime as of December 2010. Other tract and household characteristics are based on a US Census sample taken in 2005–9. Single-family homes exclude mobile homes. Only census tracts with at least 40 outstanding loans are included.

**Sources:** JCHS tabulations of CoreLogic, Market Trends and LoanPerformance Servicing Databases; US Census Bureau, 2005–9 American Community Surveys; US Department of Housing and Urban Development, USPS Zip Code Crosswalk Files; and Missouri Census Data Center, MABLE/Geocorr2K Geographic Correspondence Engine.
### Mover Households by Tenure Change and Age: 2003–9

<table>
<thead>
<tr>
<th>Age of Homeowners Switching to Renting</th>
<th>Number of Households (Thousands)</th>
<th>Share of All Mover Households (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2003</td>
<td>2005</td>
</tr>
<tr>
<td>Under 25</td>
<td>78</td>
<td>54</td>
</tr>
<tr>
<td>25–34</td>
<td>299</td>
<td>352</td>
</tr>
<tr>
<td>35–44</td>
<td>453</td>
<td>470</td>
</tr>
<tr>
<td>45–54</td>
<td>348</td>
<td>384</td>
</tr>
<tr>
<td>55–64</td>
<td>146</td>
<td>231</td>
</tr>
<tr>
<td>65–74</td>
<td>118</td>
<td>132</td>
</tr>
<tr>
<td>75 and Over</td>
<td>193</td>
<td>187</td>
</tr>
<tr>
<td>Total</td>
<td>1,633</td>
<td>1,810</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age of Renters Switching to Homeowning</th>
<th>Number of Households (Thousands)</th>
<th>Share of All Mover Households (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2003</td>
<td>2005</td>
</tr>
<tr>
<td>Under 25</td>
<td>289</td>
<td>364</td>
</tr>
<tr>
<td>25–34</td>
<td>1,699</td>
<td>1,692</td>
</tr>
<tr>
<td>35–44</td>
<td>1,103</td>
<td>1,141</td>
</tr>
<tr>
<td>45–54</td>
<td>699</td>
<td>781</td>
</tr>
<tr>
<td>55–64</td>
<td>376</td>
<td>434</td>
</tr>
<tr>
<td>65–74</td>
<td>156</td>
<td>123</td>
</tr>
<tr>
<td>75 and Over</td>
<td>81</td>
<td>58</td>
</tr>
<tr>
<td>Total</td>
<td>4,374</td>
<td>4,592</td>
</tr>
</tbody>
</table>

Note: Mover households include only existing households where all members changed residence together in the two years between surveys. Source: JCHS tabulations of US Census Bureau, American Housing Surveys, using JCHS-adjusted weights.

### Metro Area Home Price Declines by Price Tier: Peak to December 2010

#### Percent

<table>
<thead>
<tr>
<th>Metro Area</th>
<th>Low-Price Tier Homes</th>
<th>High-Price Tier Homes</th>
<th>Low-Price Tier Homes</th>
<th>High-Price Tier Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta</td>
<td>-50.1</td>
<td>2007:1</td>
<td>-22.9</td>
<td>2007:4</td>
</tr>
<tr>
<td>Boston</td>
<td>-26.8</td>
<td>2006:1</td>
<td>-10.7</td>
<td>2005:4</td>
</tr>
<tr>
<td>Chicago</td>
<td>-45.4</td>
<td>2007:3</td>
<td>-26.0</td>
<td>2007:3</td>
</tr>
<tr>
<td>Denver</td>
<td>-18.2</td>
<td>2005:4</td>
<td>-9.5</td>
<td>2006:12</td>
</tr>
<tr>
<td>Las Vegas</td>
<td>-66.5</td>
<td>2006:7</td>
<td>-54.0</td>
<td>2006:4</td>
</tr>
<tr>
<td>Miami</td>
<td>-64.5</td>
<td>2007:3</td>
<td>-44.2</td>
<td>2006:5</td>
</tr>
<tr>
<td>Minneapolis</td>
<td>-46.9</td>
<td>2006:4</td>
<td>-28.1</td>
<td>2006:4</td>
</tr>
<tr>
<td>New York</td>
<td>-29.7</td>
<td>2007:2</td>
<td>-17.8</td>
<td>2006:2</td>
</tr>
<tr>
<td>Phoenix</td>
<td>-69.8</td>
<td>2006:6</td>
<td>-49.4</td>
<td>2006:5</td>
</tr>
<tr>
<td>Portland, OR</td>
<td>-27.9</td>
<td>2007:5</td>
<td>-25.0</td>
<td>2007:5</td>
</tr>
<tr>
<td>San Diego</td>
<td>-45.1</td>
<td>2006:4</td>
<td>-29.6</td>
<td>2006:4</td>
</tr>
<tr>
<td>San Francisco</td>
<td>-58.4</td>
<td>2006:5</td>
<td>-24.0</td>
<td>2007:3</td>
</tr>
<tr>
<td>Seattle</td>
<td>-32.8</td>
<td>2007:5</td>
<td>-25.0</td>
<td>2007:7</td>
</tr>
<tr>
<td>Tampa</td>
<td>-58.9</td>
<td>2006:7</td>
<td>-42.2</td>
<td>2006:5</td>
</tr>
</tbody>
</table>

Note: House price data are for existing single family homes and cover the period from January 2000 to December 2010. Homes are divided into equal thirds and allocated into low-, middle- and high-price tiers based on original sales price. Source: JCHS tabulations of S&P/Case-Schiller Tiered HPI data.