

# 6

## APPENDIX TABLES



<b>Table A-1</b> .....	Total Homeowner Improvement Expenditures: 2009
<b>Table A-2</b> .....	Professional and Do-It-Yourself Homeowner Improvement Expenditures: 2009
<b>Table A-3</b> .....	Total Improvement Expenditures by Homeowner Characteristics: 2009
<b>Table A-4</b> .....	Professional and Do-It-Yourself Improvement Expenditures by Homeowner Characteristics: 2009
<b>Table A-5</b> .....	Residential Construction and Remodeling Establishments: 2007
<b>Table A-6</b> .....	Nonpayroll Residential Remodeling Establishments by Annual Receipts: 2007
<b>Table A-7</b> .....	Residential Remodeling Establishments with Payrolls: 2002 and 2007
<b>Table A-8</b> .....	Homeowner Improvement Expenditures by Major Project Categories in Selected Metropolitan Areas: 2000–9
<b>Table A-9</b> .....	Ranking of Major Metropolitan Areas by Market Conditions: 2009–10
<b>Table A-10</b> .....	House Price Appreciation and Mortgage Delinquency Rates in Selected Metropolitan Areas: 2005–9
<b>Table A-11</b> .....	Projected Home Improvement Expenditures by Owner Characteristics: 2010–15

**The following Web tables provide historical data on improvement spending and additional homeowner detail such as income quintiles, nativity, metro status, and recent mover status. Visit the Joint Center’s website at [www.jchs.harvard.edu](http://www.jchs.harvard.edu) and click on the report cover.**

<b>Table W-1</b> .....	Total Homeowner Improvement Expenditures: 1995–2009
<b>Table W-2</b> .....	Professional Home Improvement Expenditures: 1995–2009
<b>Table W-3</b> .....	Do-It-Yourself Home Improvement Expenditures: 1995–2009
<b>Table W-4</b> .....	Total Improvement Expenditures by Homeowner Characteristics: 1995–2009
<b>Table W-5</b> .....	Professional Improvement Expenditures by Homeowner Characteristics: 1995–2009
<b>Table W-6</b> .....	Do-It-Yourself Improvement Expenditures by Homeowner Characteristics: 1995–2009

Table A-1

## Total Homeowner Improvement Expenditures: 2009

	Homeowners Reporting Projects (000s)	Average Expenditure (\$)	Total Expenditures (Millions of \$)
<b>Kitchen Remodels</b>			
Minor	1,134	2,785	3,157
Major	834	20,556	17,144
<b>Bath Remodels</b>			
Minor	1,359	1,383	1,880
Major	1,106	9,145	10,113
<b>Room Additions and Alterations</b>			
Kitchen	39	28,707	1,134
Bath	400	9,843	3,938
Created finished bathroom from unfinished space	153	7,029	1,072
Added bathroom onto home	89	18,992	1,685
Bathroom created through structural changes	206	5,742	1,181
Bedroom	549	20,676	11,348
Created finished bedroom from unfinished space	232	10,690	2,483
Added bedroom onto home	140	51,365	7,168
Bedroom created through structural changes	252	6,725	1,697
Other	1,257	13,432	16,890
Created finished recreation room from unfinished space	275	7,394	2,034
Created other finished inside room from unfinished space	459	8,742	4,008
Added other inside room onto home	272	26,876	7,315
Other room created through structural changes	449	7,872	3,533
<b>Outside Attachments</b>			
Deck/Porch	714	4,407	3,146
Added porch onto home	288	4,741	1,367
Added deck onto home	439	4,054	1,778
Garage/Carport	135	11,449	1,551
Added attached garage onto home	59	21,288	1,252
Added carport onto home	77	3,894	298
<b>Systems and Equipment</b>			
Plumbing/Pipes	1,563	1,037	1,620
Electrical System	2,365	1,031	2,439
Plumbing Fixtures	4,026	859	3,457
HVAC	3,314	3,969	13,152
Added/replaced central air conditioning	1,957	3,680	7,201
Added/replaced built-in heating equipment	2,208	2,695	5,951
Appliances/Major Equipment	6,676	628	4,194
Added/replaced water heater	3,259	647	2,110
Added/replaced built-in dishwasher	2,261	498	1,126
Added/replaced garbage disposal	1,491	160	239
Added/replaced security system	1,108	650	720
<b>Exterior Additions and Replacements</b>			
Roofing	3,369	4,989	16,808
Siding	1,136	4,266	4,847
Windows/Doors	4,370	2,619	11,448
<b>Interior Additions and Replacements</b>			
Insulation	1,784	1,014	1,808
Flooring/Paneling/Ceiling	6,827	2,203	15,039
Added wall-to-wall carpeting over finished floor	2,466	1,729	4,263
Added other types of flooring such as wood, tile, marble, or vinyl	4,694	1,848	8,675
Installed paneling or ceiling tiles	1,986	1,058	2,101
Other	829	2,981	2,472
<b>Disaster Repairs</b>			
	1,063	9,886	10,508
<b>Other Property Additions and Replacements</b>			
Added other outside structure	214	6,429	1,375
Septic tank	177	4,228	749
Driveways or walkways	1,706	2,993	5,108
Fencing or walls	2,223	2,103	4,674
Patio, terrace, or detached deck	1,218	3,132	3,817
Swimming pool, tennis court, or other recreational structure	374	10,189	3,808
Shed, detached garage, or other building	1,088	5,446	5,926
Other major improvements or repairs to lot or yard	468	3,270	1,529
<b>Total</b>	<b>21,055</b>	<b>8,790</b>	<b>185,079</b>

Notes: Homeowner numbers do not add to total because respondents may report projects in more than one category. Household totals were estimated using American Housing Survey (AHS) and American Community Survey (ACS) data. Major remodels are defined as professional home improvements of more than \$10,000 for kitchen projects and more than \$5,000 for bath projects, and DIY improvements of more than \$4,000 for kitchen projects and \$2,000 for bath projects.

Source: JCHS tabulations of the 2009 AHS.

Table A-2

## Professional and Do-It-Yourself Home Improvement Expenditures: 2009

	Professional			Do-It-Yourself		
	Homeowners Reporting Projects (000s)	Average Expenditure (\$)	Total Expenditures (Millions of \$)	Homeowners Reporting Projects (000s)	Average Expenditure (\$)	Total Expenditures (Millions of \$)
<b>Kitchen Remodels</b>						
Minor	621	3,942	2,446	513	1,386	711
Major	462	27,300	12,609	372	12,187	4,535
<b>Bath Remodels</b>						
Minor	654	2,026	1,324	706	788	556
Major	550	13,677	7,519	556	4,664	2,594
<b>Room Additions and Alterations</b>						
Kitchen	26	38,979	1,026	13	8,190	108
Bath	197	16,432	3,242	206	3,377	697
Bedroom	255	34,203	8,712	299	8,821	2,636
Other	557	23,631	13,164	710	5,250	3,726
<b>Outside Attachments</b>						
Deck/Porch	333	6,712	2,233	383	2,384	913
Garage/Carport	76	17,080	1,304	59	4,171	246
<b>Systems and Equipment</b>						
Plumbing/Pipes	870	1,504	1,308	694	450	312
Electrical System	1,523	1,349	2,055	843	456	385
Plumbing Fixtures	1,830	1,330	2,435	2,196	466	1,023
HVAC	2,824	4,161	11,752	532	2,629	1,400
Appliances/Major Equipment	4,215	739	3,116	2,729	395	1,078
<b>Exterior Additions and Replacements</b>						
Roofing	2,698	5,604	15,122	671	2,514	1,686
Siding	780	5,363	4,181	357	1,868	666
Windows/Doors	2,685	3,494	9,381	1,686	1,226	2,066
<b>Interior Additions and Replacements</b>						
Insulation	861	1,445	1,244	922	611	564
Flooring/Paneling/Ceiling	4,081	2,800	11,428	3,174	1,138	3,611
Other Interior	537	3,485	1,870	315	1,909	602
<b>Disaster Repairs</b>	806	11,240	9,063	257	5,631	1,445
<b>Other Property Additions and Replacements</b>	3,323	6,238	20,725	2,871	2,180	6,260
<b>Total</b>	<b>15,332</b>	<b>9,605</b>	<b>147,259</b>	<b>10,439</b>	<b>3,623</b>	<b>37,820</b>

Notes: Homeowner numbers do not add to total because respondents may report projects in more than one category. Household totals were estimated using AHS and ACS data. Major remodels are defined as professional home improvements of more than \$10,000 for kitchen projects and more than \$5,000 for bath projects, and DIY improvements of more than \$4,000 for kitchen projects and \$2,000 for bath projects. Job categories are aggregations of the detailed projects reported in the AHS (see Table A-1).

Source: JCHS tabulations of the 2009 AHS.

Table A-3

## Total Improvement Expenditures by Homeowner Characteristics: 2009

	Number of Homeowners (000s)	Homeowners Reporting Projects (000s)	Average Expenditure (\$)	Total Expenditures (Millions of \$)
<b>Total</b>	<b>74,929</b>	<b>21,055</b>	<b>8,790</b>	<b>185,079</b>
<b>Income (2009 dollars)</b>				
Under \$40,000	24,675	6,113	5,643	34,496
\$40–79,999	23,178	6,545	6,776	44,350
\$80–119,999	14,051	4,299	9,102	39,132
\$120,000 and Over	13,005	4,097	16,375	67,092
<b>Home Value (2009 dollars)</b>				
Under \$100,000	19,239	5,112	4,703	24,040
\$100–149,999	12,296	3,551	6,220	22,085
\$150–199,999	10,854	3,211	6,720	21,574
\$200–249,999	7,754	2,263	8,044	18,205
\$250–399,999	13,300	3,875	10,859	42,077
\$400,000 and Over	11,486	3,044	18,760	57,098
<b>Age of Household Head</b>				
Under 35	8,501	2,512	7,294	18,323
35–44	13,789	4,075	10,026	40,856
45–54	17,802	5,195	9,013	46,823
55–64	15,726	4,486	9,766	43,813
65 and Over	19,110	4,787	7,367	35,264
<b>Generation</b>				
Generation Y (Born 1975 and later)	8,501	2,512	7,294	18,323
Generation X (Born 1965–74)	13,789	4,075	10,026	40,856
Younger Baby Boom (Born 1955–64)	17,802	5,195	9,013	46,823
Older Baby Boom (Born 1945–54)	15,726	4,486	9,766	43,813
Matures (Born 1935–44)	10,236	2,701	8,344	22,538
Seniors (Born before 1935)	8,874	2,086	6,102	12,726
<b>Race/Ethnicity</b>				
White	59,083	16,876	9,200	155,262
Black	5,949	1,577	6,021	9,493
Hispanic	6,127	1,731	7,972	13,796
Asian/Other	3,770	872	7,487	6,527
<b>Spending Level (2009 dollars)</b>				
\$0	53,874			
\$1–2,499	9,170	9,170	873	8,008
\$2,500–4,999	3,676	3,676	3,529	12,973
\$5,000–9,999	3,677	3,677	6,912	25,411
\$10,000–19,999	2,450	2,450	13,699	33,556
\$20,000–34,999	1,110	1,110	26,008	28,868
\$35,000–49,999	383	383	41,449	15,884
\$50,000 and Over	591	591	102,248	60,379

Note: Income data exclude households not reporting income.

Source: JCHS tabulations of the 2009 AHS.

Table A-4

## Professional and Do-It-Yourself Improvement Expenditures by Homeowner Characteristics: 2009

	Professional				Do-It-Yourself			
	Number of Homeowners (000s)	Homeowners Reporting Projects (000s)	Average Expenditure (\$)	Total Expenditures (Millions of \$)	Number of Homeowners (000s)	Homeowners Reporting Projects (000s)	Average Expenditure (\$)	Total Expenditures (Millions of \$)
<b>Total</b>	<b>74,929</b>	<b>15,332</b>	<b>9,605</b>	<b>147,259</b>	<b>74,929</b>	<b>10,439</b>	<b>3,623</b>	<b>37,820</b>
<b>Income (2009 dollars)</b>								
Under \$40,000	24,675	4,455	5,972	26,607	24,675	2,716	2,904	7,889
\$40–79,999	23,178	4,533	7,323	33,195	23,178	3,506	3,182	11,155
\$80–119,999	14,051	3,043	9,634	29,317	14,051	2,368	4,145	9,814
\$120,000 and Over	13,005	3,299	17,618	58,130	13,005	1,850	4,845	8,962
<b>Home Value (2009 dollars)</b>								
Under \$100,000	19,239	3,330	4,952	16,490	19,239	2,852	2,647	7,551
\$100–149,999	12,296	2,515	6,471	16,273	12,296	1,861	3,123	5,812
\$150–199,999	10,854	2,310	6,961	16,078	10,854	1,701	3,230	5,496
\$200–249,999	7,754	1,659	8,642	14,336	7,754	1,143	3,386	3,870
\$250–399,999	13,300	2,977	11,501	34,244	13,300	1,773	4,418	7,833
\$400,000 and Over	11,486	2,541	19,611	49,839	11,486	1,109	6,545	7,259
<b>Age of Household Head</b>								
Under 35	8,501	1,539	8,084	12,441	8,501	1,728	3,404	5,882
35–44	13,789	2,731	11,413	31,172	13,789	2,380	4,068	9,684
45–54	17,802	3,655	9,958	36,393	17,802	2,777	3,756	10,430
55–64	15,726	3,434	10,701	36,747	15,726	2,024	3,491	7,066
65 and Over	19,110	3,973	7,679	30,506	19,110	1,530	3,110	4,758
<b>Generation</b>								
Generation Y (Born 1975 and later)	8,501	1,539	8,084	12,441	8,501	1,728	3,404	5,882
Generation X (Born 1965–74)	13,789	2,731	11,413	31,172	13,789	2,380	4,068	9,684
Younger Baby Boom (Born 1955–64)	17,802	3,655	9,958	36,393	17,802	2,777	3,756	10,430
Older Baby Boom (Born 1945–54)	15,726	3,434	10,701	36,747	15,726	2,024	3,491	7,066
Matures (Born 1935–44)	10,236	2,153	8,900	19,157	10,236	978	3,459	3,381
Seniors (Born before 1935)	8,874	1,820	6,235	11,349	8,874	552	2,494	1,377
<b>Race/Ethnicity</b>								
White	59,083	12,298	10,112	124,353	59,083	8,414	3,674	30,910
Black	5,949	1,278	6,134	7,840	5,949	606	2,729	1,654
Hispanic	6,127	1,134	8,874	10,061	6,127	1,012	3,690	3,735
Asian/Other	3,770	623	8,041	5,005	3,770	407	3,742	1,521
<b>Spending Level (2009 dollars)</b>								
\$0	59,597				64,490			
\$1–2,499	5,170	5,170	893	4,616	5,027	5,027	675	3,392
\$2,500–4,999	2,905	2,905	3,161	9,182	1,679	1,679	2,257	3,790
\$5,000–9,999	3,151	3,151	6,076	19,147	1,684	1,684	3,720	6,264
\$10,000–19,999	2,152	2,152	11,874	25,550	1,149	1,149	6,965	8,006
\$20,000–34,999	1,033	1,033	22,216	22,939	507	507	11,703	5,930
\$35,000–49,999	369	369	35,022	12,939	160	160	18,446	2,945
\$50,000 and Over	552	552	95,865	52,886	233	233	32,174	7,493

Note: Income data exclude households not reporting income.

Source: JCHS tabulations of the 2009 AHS.

## Residential Construction and Remodeling Establishments: 2007

	All Residential & Nonresidential Construction Establishments	Residential Construction Establishments		Residential Establishments with Remodeling Receipts			Residential Remodeling Establishments		
	Number (000s)	Number (000s)	Value of Receipts (Billions of \$)	Number (000s)	Value of Construction Receipts (Billions of \$)	Value of Remodeling Receipts (Billions of \$)	Number (000s)	Value of Construction Receipts (Billions of \$)	Value of Remodeling Receipts (Billions of \$)
<b>General Building Contractors</b>	<b>212.0</b>	<b>172.0</b>	<b>356.0</b>	<b>119.4</b>	<b>150.6</b>	<b>64.0</b>	<b>77.9</b>	<b>55.6</b>	<b>51.4</b>
<b>Special Trade Contractors</b>	<b>478.0</b>	<b>284.4</b>	<b>241.5</b>	<b>237.8</b>	<b>186.4</b>	<b>92.1</b>	<b>139.5</b>	<b>93.1</b>	<b>72.9</b>
Concrete, Structural Steel and Foundation	33.5	17.6	20.1	12.7	11.9	3.8	4.7	3.2	2.4
Framing	19.3	16.8	13.9	9.6	7.0	1.8	3.1	1.3	1.1
Masonry	23.6	16.6	12.8	12.0	8.1	2.9	4.3	2.2	1.8
Glass and Glazing	5.3	2.3	2.9	2.1	2.5	1.5	1.7	1.8	1.3
Roofing	16.6	11.8	13.3	11.5	12.7	8.3	10.0	10.0	7.8
Siding	9.9	9.2	5.9	7.8	5.0	2.9	5.1	3.2	2.5
Electrical	72.4	33.5	28.2	29.9	22.9	10.5	14.9	9.8	7.4
Plumbing, Heating, and Air-Conditioning	92.6	62.6	59.4	57.8	52.0	28.7	41.0	32.4	24.5
Drywall and Insulation	21.0	14.8	19.5	12.0	13.9	4.3	4.7	3.5	2.9
Painting and Wall Covering	35.6	26.7	11.4	23.7	9.6	6.0	16.9	5.9	5.0
Flooring, Tile and Terrazzo	26.4	20.9	15.9	19.3	13.8	7.0	11.3	6.2	5.0
Finish Carpentry	43.4	34.0	20.0	27.9	16.3	10.3	17.9	10.4	8.8
Site Prep and Other	78.3	17.5	18.4	11.5	10.9	4.1	4.1	3.2	2.5

Notes: Includes only establishments that reported revenue. Residential remodeling establishments are defined as those earning more than 50% of receipts from remodeling.

Source: Unpublished tabulations of the 2007 Census of Construction.

## Nonpayroll Residential Remodeling Establishments by Annual Receipts: 2007

	Receipts					Total
	\$25–49,999	\$50–99,999	\$100–199,999	\$200–299,999	\$300,000 and Over	
<b>General Building Contractors</b>	<b>56,308</b>	<b>43,004</b>	<b>28,098</b>	<b>11,256</b>	<b>17,993</b>	<b>156,659</b>
<b>Special Trade Contractors</b>	<b>118,760</b>	<b>88,870</b>	<b>46,769</b>	<b>12,069</b>	<b>11,679</b>	<b>278,147</b>
Concrete, Structural Steel and Foundation	1,545	1,137	690	234	249	3,854
Framing	4,198	1,876	900	256	261	7,490
Masonry	2,618	1,810	1,322	354	374	6,478
Glass and Glazing	734	1,821	963	307	233	4,058
Roofing	6,997	4,793	3,939	1,367	1,536	18,632
Siding	3,343	2,048	1,488	418	515	7,812
Electrical, Plumbing, and HVAC	20,994	19,214	11,979	3,172	2,293	57,653
Drywall and Insulation	6,163	4,110	1,999	564	508	13,345
Painting and Wall Covering	29,797	17,591	6,882	1,491	1,484	57,245
Flooring	16,293	16,260	7,273	1,592	1,906	43,324
Finish Carpentry	16,270	11,775	5,995	1,582	1,493	37,114
Site Prep and Other	9,810	6,435	3,339	732	828	21,143
<b>Total</b>	<b>175,068</b>	<b>131,874</b>	<b>74,867</b>	<b>23,324</b>	<b>29,672</b>	<b>434,806</b>

Notes: The Census of Construction does not report on nonpayroll residential remodeling businesses. JCHS estimates are based on the assumption that the distribution of remodeling receipts for nonpayroll businesses is comparable to that for payroll establishments in the same revenue size category. The remodeling share of total receipts for payroll establishments was calculated and these shares were applied to nonpayroll businesses within each of the revenue categories to estimate the number of nonpayroll remodeling businesses. The total was calculated by eliminating the 562,000 nonpayroll remodelers that reported less than \$25,000 in gross receipts in 2007. This procedure provides a conservative estimate of the number of businesses concentrating on residential remodeling.

Source: JCHS estimates based on 2007 Census of Construction and Nonpayroll Statistics.

Table A-7

## Residential Remodeling Establishments with Payrolls: 2002 and 2007

Thousands

	2002	2007	Percent Change (2002-7)
<b>General Building Contractors</b>	<b>82.9</b>	<b>77.9</b>	<b>-6.0</b>
<b>Special Trade Contractors</b>	<b>117.2</b>	<b>139.5</b>	<b>19.1</b>
Concrete, Structural Steel and Foundation	4.0	4.7	16.2
Framing	2.2	3.1	41.5
Masonry	4.0	4.3	6.8
Glass and Glazing	1.4	1.7	17.0
Roofing	11.2	10.0	-10.7
Siding	3.1	5.1	60.8
Electrical	11.4	14.9	30.3
Plumbing, Heating, and Air-Conditioning	32.7	41.0	25.6
Drywall and Insulation	2.3	4.7	106.7
Painting and Wall Covering	16.6	16.9	1.6
Flooring, Tile and Terrazzo	8.7	11.3	28.7
Finish Carpentry	16.1	17.9	10.9
Site Prep and Other	3.3	4.1	22.5
<b>Total</b>	<b>200.0</b>	<b>217.4</b>	<b>8.7</b>

Source: Unpublished tabulations of the 2002 and 2007 Census of Construction.



Table A-8

## Homeowner Improvement Expenditures by Major Project Categories in Selected Metropolitan Areas: 2000–9

Metropolitan Area	Number of Homeowners (000s)	Total Expenditures (Millions of \$)	Expenditures (Millions of \$)			
			Professional	Do-It-Yourself	Discretionary	Replacement
Atlanta, GA	1,173	31,685	27,364	4,322	12,379	10,929
Baltimore, MD	669	22,500	19,214	3,286	9,337	9,738
Boston, MA	1,070	49,924	41,851	8,072	25,164	18,733
Chicago, IL	2,293	76,944	60,794	16,150	34,644	32,003
Cincinnati, OH	539	11,604	9,809	1,795	4,236	5,378
Cleveland, OH	565	15,620	12,032	3,589	6,746	7,253
Columbus, OH	439	10,406	8,989	1,416	5,438	3,864
Dallas, TX	1,268	28,788	24,695	4,092	10,119	11,983
Detroit, MI	1,254	37,476	31,352	6,124	13,946	16,271
Houston, TX	1,140	27,946	23,868	4,078	5,445	11,483
Indianapolis, IN	434	10,760	8,426	2,333	3,393	5,731
Kansas City, MO	524	10,959	7,693	3,266	3,779	5,715
Las Vegas, NV	373	8,380	6,859	1,521	2,512	3,111
Los Angeles, CA	2,146	95,907	80,184	15,723	47,485	32,456
Miami, FL	1,346	32,618	26,167	6,451	10,356	14,281
Milwaukee, WI	378	11,405	10,085	1,320	5,305	4,463
Minneapolis, MN	899	41,756	35,922	5,834	21,488	13,376
New Orleans, LA	293	16,758	11,598	5,159	3,441	4,370
New York, NY	3,577	125,366	101,717	23,648	62,690	46,408
Orlando, FL	462	13,913	11,607	2,305	6,199	5,585
Philadelphia, PA	1,512	46,662	38,436	8,226	22,749	17,826
Phoenix, AZ	963	24,020	20,320	3,700	9,722	9,739
Pittsburgh, PA	684	11,786	8,590	3,196	3,571	5,142
Riverside, CA	817	22,675	18,288	4,387	6,248	9,791
Sacramento, CA	468	20,431	12,640	7,791	10,619	7,085
St. Louis, MO	786	19,199	15,743	3,456	7,264	7,374
Salt Lake City, UT	230	6,526	5,057	1,469	2,913	2,649
San Antonio, TX	429	5,340	4,182	1,157	1,582	2,329
San Diego, CA	603	26,487	22,308	4,179	14,834	7,672
San Francisco, CA	894	36,385	30,569	5,816	18,896	12,738
San Jose, CA	357	18,154	16,260	1,894	7,589	6,433
Seattle, WA	796	27,380	20,797	6,583	13,785	10,347
Tampa, FL	777	15,516	11,189	4,327	5,382	8,023
Virginia Beach, VA	394	8,118	6,579	1,539	2,964	4,062
Washington, DC	1,273	45,692	39,045	6,647	23,302	16,967

Notes: Expenditures are in 2009 dollars. Metros shown are the 35 largest by population for which AHS data are available. Spending figures are weighted by population, income, age of the housing stock, and structure types. Discretionary projects are defined here as kitchen and bath remodeling, other room additions, other major interior additions, as well as deck/porch and garage/carport attachments. Replacement projects are defined here as replacements or additions of systems/equipment, flooring, paneling, ceiling, roofing, siding, window/door, and insulation.

Source: JCHS tabulations of the 2001–9 AHS.

## Ranking of Major Metropolitan Areas by Market Conditions: 2009–10

Metropolitan Area	House Value Change 2009–10		Median Household Income 2009		Median House Value 2010		Median Age of Housing Stock 2009		Share of Upper-End Discretionary Spending 2009		Cumulative Score	Final Rank
	Percent	Rank	Dollars	Rank	Dollars	Rank	Years	Rank	Percent	Rank		
Atlanta, GA	-7	4	55,460	3	141,530	4	21	5	27	4	20	5
Baltimore, MD	-6	4	65,390	1	237,840	2	38	2	32	3	12	2
Boston, MA	2	1	69,330	1	325,000	1	52	1	50	2	6	1
Chicago, IL	-6	4	58,730	2	192,730	2	44	2	39	3	13	2
Cincinnati, OH	-5	4	51,830	4	149,050	4	39	2	11	5	19	4
Cleveland, OH	-2	2	45,400	5	118,890	5	51	1	40	2	15	3
Columbus, OH	-3	3	50,770	4	135,370	4	34	3	70	1	15	3
Dallas, TX	0	2	54,540	3	133,260	5	25	5	27	4	19	4
Detroit, MI	-14	5	48,540	4	83,300	5	46	2	19	5	21	5
Houston, TX	-5	4	54,150	3	175,270	3	27	4	7	5	19	4
Indianapolis, IN	-3	3	50,410	4	142,030	4	33	3	21	4	18	4
Kansas City, MO	-5	4	54,520	3	154,800	3	35	3	30	4	17	3
Las Vegas, NV	-12	5	53,510	3	128,790	5	15	5	16	5	23	5
Los Angeles, CA	3	1	58,530	2	416,810	1	43	2	52	1	7	1
Miami, FL	-12	5	45,950	5	151,430	4	30	4	31	3	21	5
Milwaukee, WI	-4	3	52,020	4	178,210	3	48	1	40	2	13	2
Minneapolis, MN	-5	3	63,110	2	183,230	3	33	3	40	2	13	2
New Orleans, LA	0	2	46,220	5	151,750	3	36	3	18	5	18	4
New York, NY	-2	2	62,890	2	364,810	1	53	1	39	3	9	1
Orlando, FL	-13	5	46,950	5	126,230	5	20	5	53	1	21	5
Philadelphia, PA	-2	2	60,070	2	205,460	2	47	1	39	3	10	1
Phoenix, AZ	-12	5	52,800	4	137,480	4	21	5	42	2	20	5
Pittsburgh, PA	-1	2	46,350	5	107,010	5	52	1	12	5	18	4
Riverside, CA	-3	3	53,820	3	192,390	3	25	5	24	4	18	4
Sacramento, CA	-4	3	57,360	2	230,620	2	30	4	35	3	14	3
St. Louis, MO	-2	3	51,690	4	140,690	4	40	2	48	2	15	3
San Antonio, TX	-9	5	47,960	5	171,230	3	27	5	27	4	22	5
San Diego, CA	4	1	60,230	2	368,520	1	32	3	62	1	8	1
San Francisco, CA	3	1	73,830	1	515,740	1	46	2	52	1	6	1
San Jose, CA	2	1	84,480	1	573,630	1	36	3	29	4	10	1
Seattle, WA	-7	4	64,030	1	285,260	2	31	4	57	1	12	2
Tampa, FL	-9	5	44,060	5	118,080	5	28	4	7	5	24	5
Virginia Beach, VA	1	1	55,210	3	212,740	2	31	4	36	3	13	2
Washington, DC	-1	2	85,170	1	323,040	2	32	4	45	2	11	2

Notes: The final rank ranges from 1 (most favorable) to 5 (least favorable). Favorable conditions are defined as higher house value appreciation, higher median household income, older housing stock, higher home values, and larger share of upper-end discretionary remodeling projects. All factors are weighted equally. The cumulative score is calculated by adding the rank values for all conditions considered. Metros shown are the 34 largest by population for which AHS data and home value data were available. When estimated home values were unavailable, asking prices were used.

Sources: JCHS tabulations of the 2009 AHS, 2009 ACS, and the Zillow.com Home Value Index.

## House Price Appreciation and Mortgage Delinquency Rates in Selected Metropolitan Areas: 2005–9

Percent

Metropolitan Area	House Price Appreciation					Mortgage Delinquency Rate
	2005–6	2006–7	2007–8	2008–9	2009–10	2009
Atlanta, GA	4.3	0.7	-8.5	-11.6	-0.7	17
Boston, MA	-1.8	-4.0	-5.7	-4.9	2.4	13
Charlotte, NC	6.9	5.7	-1.9	-8.2	-2.9	11
Chicago, IL	6.6	-1.0	-10.0	-14.2	-2.6	18
Cleveland, OH	-0.2	-3.8	-7.3	-4.8	1.9	13
Dallas, TX	3.2	0.5	-3.2	-2.3	0.8	11
Denver, CO	2.1	-1.7	-4.9	-2.8	1.4	11
Detroit, MI	-1.4	-9.6	-17.9	-21.3	-2.6	19
Las Vegas, NV	6.1	-6.4	-28.1	-29.8	-7.0	35
Los Angeles, CA	11.6	-5.2	-24.2	-15.4	5.7	26
Miami, FL	17.3	-5.9	-26.5	-22.0	-1.3	39
Minneapolis, MN	2.8	-3.7	-14.4	-15.7	4.5	13
New York, NY	7.5	-2.8	-7.4	-9.8	-1.0	16
Phoenix, AZ	17.7	-7.1	-27.5	-28.0	1.4	28
Portland, OR	17.7	4.4	-6.6	-12.8	-2.0	11
San Diego, CA	1.1	-8.4	-23.3	-13.3	7.6	21
San Francisco, CA	4.4	-4.5	-24.3	-18.4	10.0	19
Seattle, WA	16.0	6.7	-7.3	-14.3	-2.7	11
Tampa, FL	16.9	-7.6	-19.2	-18.8	-3.0	26
Washington, DC	6.2	-6.2	-15.7	-10.8	4.9	18

Notes: Metros shown are the 20 largest for which data were available. House price appreciation rates were annualized from monthly figures. Mortgage delinquency rates are the share of mortgages originated in 2006 and 2007 that were 90+ days delinquent in 2009.

Sources: JCHS tabulations of the S&P/Case-Shiller Aggregate Indexes from Moody's Analytics DataBuffet.com and First American CoreLogic, LoanPerformance data.

Table A-11

## Projected Home Improvement Expenditures by Owner Characteristics: 2010–15

Household Type	1996–2000	2010		2015 Projection		2010–15
	Compound Annual Growth Rate of Average Per Owner Spending (Percent)	Average Per Owner Spending (Dollars)	Number of Owner Households (000s)	Average Per Owner Spending (2010 dollars)	Number of Owner Households (000s)	Compound Annual Growth Rate of Average Per Owner Spending (Percent)
<b>White Homeowners</b>						
<b>Married, With or Without Children</b>						
Under 35	4.2	2,984	4,020	3,659	4,244	5.3
35–44	3.4	4,201	6,918	4,959	6,509	2.1
45–54	1.6	3,436	9,417	3,717	8,600	-0.2
55–64	3.5	3,312	8,786	3,940	9,470	5.1
65 and Over	2.6	2,391	8,493	2,714	9,835	5.6
<b>Single Person, Other Family, or Other Non-Family</b>						
Under 35	6.3	1,496	2,414	2,034	2,453	6.7
35–44	-0.9	2,034	2,774	1,942	2,619	-2.1
45–54	0.5	2,267	4,283	2,330	3,904	-1.3
55–64	3.8	2,267	4,376	2,726	4,716	5.3
65 and Over	2.6	1,567	7,992	1,786	8,923	4.9
<b>Minority Homeowners</b>						
<b>Married, With or Without Children</b>						
Under 35	6.8	1,727	1,238	2,397	1,369	8.9
35–44	-0.9	2,242	2,580	2,140	2,854	1.1
45–54	-1.2	2,273	2,528	2,137	2,839	1.1
55–64	2.0	2,683	1,881	2,966	2,361	6.8
65 and Over	11.5	1,666	1,321	2,876	1,747	18.0
<b>Single Person, Other Family, or Other Non-Family</b>						
Under 35	2.0	1,544	968	1,706	1,068	4.0
35–44	4.3	1,782	1,318	2,196	1,417	5.8
45–54	2.3	1,622	1,595	1,821	1,711	3.8
55–64	0.4	1,479	1,276	1,510	1,585	4.9
65 and Over	-0.9	1,188	1,654	1,135	2,093	3.9
<b>All</b>	<b>4.2</b>	<b>2,577</b>	<b>75,832</b>	<b>2,889</b>	<b>80,315</b>	<b>3.5</b>

Notes: White households are non-Hispanic. Minority households include all households except non-Hispanic whites. The 1996–2000 compound annual growth rate of average per owner spending is calculated as the rate of change between the 1994–7 average (using 1995 and 1997 AHS data) and the 1998–2001 average (using 1999 and 2001 AHS data). The JCHS Leading Indicator of Remodeling Activity is used to estimate average per owner spending in 2010 from 2009 AHS data. Owner households in 2015 are projected using the JCHS high-immigration household projections, which assume annual immigration rises from 1.1 million in 2005 to 1.5 million in 2020, as estimated by the Census Bureau's 2008 population projections. The JCHS low-immigration projections assume annual immigration is half the Census Bureau's estimate. The projected number of owner households in 2015 assumes that the homeownership rate is 65.9%, or the same as in 2009. Average per owner spending in 2015 is calculated by applying the growth rate in per owner spending 1996–2000 to 2010 spending levels. The 4.2% compound annual growth rate of average per owner spending in 1996–2000 shown here differs from the 3.9% rate shown in Figure 1.5 because this table averages the 1995 and 1997 AHS data to obtain smoother distributions of spending across household categories.

If household growth were 1 million lower in 2010–15 than assumed here (the difference between the Joint Center's high- and low-immigration scenarios), the projected growth rate for home improvement spending would decrease by 0.3 percentage point per year compounded. Similarly, for every percentage point change in the national homeownership rate of 65.9% assumed here, projected remodeling spending would decrease (increase) by 0.3 percentage point per year. Finally, if the growth in spending per homeowner were 1 percentage point higher or lower than projected rates, the market growth rate would increase or decrease by about 0.2 percentage point per year.

Sources: JCHS tabulations of the 1995–2009 AHS; George S. Masnick, Daniel McCue, and Eric S. Belsky, *Updated 2010–20 Household and New Home Demand Projections*, JCHS Working Paper W10-9, September 2010.