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**The following information can be downloaded in Microsoft Excel format from the Joint Center's website at [www.jchs.harvard.edu](http://www.jchs.harvard.edu).**

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**Table A-1 Housing Market Indicators: 1975-2004**

Year	Permits <sup>1</sup> (Thousands)		Starts <sup>2</sup> (Thousands)			Size <sup>3</sup> (Median sq. ft.)		Sales Price of Single-Family Homes (2004 dollars)	
	Single-Family	Multifamily	Single-Family	Multifamily	Manufactured Housing	Single-Family	Multifamily	New <sup>4</sup>	Existing <sup>5</sup>
1975	676	263	892	268	229	1,535	942	174,811	119,869
1976	894	402	1,162	375	250	1,590	894	179,564	122,316
1977	1,126	564	1,451	536	258	1,610	881	190,268	127,053
1978	1,183	618	1,433	587	280	1,655	863	204,412	134,884
1979	982	570	1,194	551	280	1,645	893	214,582	135,977
1980	710	481	852	440	234	1,595	915	212,610	129,726
1981	564	421	705	379	229	1,550	930	209,604	124,398
1982	546	454	663	400	234	1,520	925	202,114	120,688
1983	902	703	1,068	636	278	1,565	893	198,125	120,515
1984	922	757	1,084	665	288	1,605	871	197,591	120,243
1985	957	777	1,072	670	283	1,605	882	193,185	121,896
1986	1,078	692	1,179	626	256	1,660	876	197,161	128,019
1987	1,024	510	1,146	474	239	1,755	920	200,397	132,223
1988	994	462	1,081	407	224	1,810	940	199,603	134,910
1989	932	407	1,003	373	203	1,850	940	198,095	136,785
1990	794	317	895	298	195	1,905	955	191,478	134,078
1991	754	195	840	174	174	1,890	980	186,199	131,111
1992	911	184	1,030	170	212	1,920	985	183,138	130,748
1993	987	212	1,126	162	243	1,945	1,005	185,461	129,672
1994	1,068	303	1,198	256	291	1,940	1,015	189,500	129,750
1995	997	335	1,076	278	319	1,920	1,040	189,504	130,309
1996	1,070	356	1,161	316	338	1,950	1,030	187,508	131,733
1997	1,062	379	1,134	340	336	1,975	1,050	188,618	133,924
1998	1,188	425	1,271	346	374	2,000	1,020	190,417	138,886
1999	1,247	417	1,302	338	338	2,025	1,054	195,485	143,033
2000	1,198	394	1,231	338	281	2,079	1,091	197,158	148,170
2001	1,236	390	1,273	329	196	2,102	1,094	198,514	155,527
2002	1,333	415	1,359	346	174	2,115	1,092	204,092	163,566
2003	1,461	428	1,499	349	138	2,126	1,107	210,896	170,895
2004	1,612	448	1,611	345	122	2,162	1,160	221,000	184,100

Note: All value series are deflated by the Bureau of Labor Statistics' Consumer Price Index (CPI-U) for All Items.

- Sources: 1. US Census Bureau, Construction Statistics, "New Privately Owned Housing Units Authorized by Building Permits," [www.census.gov/pub/const/bpann.pdf](http://www.census.gov/pub/const/bpann.pdf) (as of May 2005).  
 2. US Census Bureau "New Privately Owned Housing Units Started," [www.census.gov/const/startsan.pdf](http://www.census.gov/const/startsan.pdf) (as of May 2005); and "Placements of New Manufactured Homes," [www.census.gov/pub/const/mhs/mhstabplcmnt.pdf](http://www.census.gov/pub/const/mhs/mhstabplcmnt.pdf) (as of May 2005). Manufactured housing starts defined as placements of new manufactured homes.  
 3. US Census Bureau, "New Privately Owned Housing Units Started in the United States, by Intent and Design," [www.census.gov/const/startsusintenta.pdf](http://www.census.gov/const/startsusintenta.pdf) (as of May 2005).  
 4. New home price is the National Association of Home Builders 2004 national median new home price indexed by the US Census Bureau, Construction Statistics, New Residential Sales, "Price Indexes of New One-Family Houses Sold Including Value of the Lot," [www.census.gov/const/price\\_indexes.pdf](http://www.census.gov/const/price_indexes.pdf) (as of May 2005).  
 5. Existing home price is the 2004 median sales price of existing single-family homes determined by the National Association of Realtors, indexed by the Conventional Mortgage Home Price Index from Freddie Mac.  
 6. US Census Bureau, "Expenditures by Region and Property Type," [www.census.gov/const/C50/table\\_s2.pdf](http://www.census.gov/const/C50/table_s2.pdf) (as of May 2005).  
 7. US Census Bureau, Housing Vacancy Survey.  
 8. US Census Bureau, "Annual Value of Private Construction Put in Place," [www.census.gov/const/C30/Private.pdf](http://www.census.gov/const/C30/Private.pdf) (as of May 2005).  
 9. US Census Bureau, Construction Statistics, New Residential Sales, "Houses Sold by Region," [www.census.gov/const/soldann.pdf](http://www.census.gov/const/soldann.pdf) (as of May 2005).  
 10. National Association of Realtors, Existing Home Sales.

Residential Upkeep and Improvement <sup>6</sup> (Millions of 2004 dollars)		Vacancy Rates <sup>7</sup> (Percent)		Value Put in Place <sup>8</sup> (Billions of 2004 dollars)			Home Sales (Thousands)	
Owner-Occupied	Rental	For Sale	For Rent	Single-Family	Multifamily	Additions & Alterations	New <sup>9</sup>	Existing <sup>10</sup>
66,905	28,654	1.2	6.0	104,067	23,451	53,594	549	2,476
76,622	27,995	1.2	5.6	145,609	22,940	58,104	646	3,064
81,693	24,898	1.2	5.2	193,931	31,225	61,636	819	3,650
87,633	31,251	1.0	5.0	210,829	37,177	70,220	817	3,986
91,722	30,786	1.2	5.4	188,008	44,272	70,700	709	3,827
93,255	28,053	1.4	5.4	121,320	38,303	70,498	545	2,973
80,488	29,593	1.4	5.0	107,989	36,284	61,963	436	2,419
74,787	26,695	1.5	5.3	81,162	30,416	54,174	412	1,990
77,604	28,329	1.5	5.7	137,529	42,573	58,551	623	2,719
85,045	43,307	1.7	5.9	157,074	51,308	73,449	639	2,868
90,123	54,058	1.7	6.5	153,350	50,102	78,355	688	3,214
101,291	61,289	1.6	7.3	179,474	53,495	95,670	750	3,565
97,694	64,289	1.7	7.7	194,913	42,323	94,756	671	3,526
108,348	62,291	1.6	7.7	191,763	35,605	99,169	676	3,594
100,536	64,072	1.8	7.4	184,222	33,978	92,962	650	3,346
97,228	69,605	1.7	7.2	163,154	27,822	85,223	534	3,211
92,558	56,803	1.7	7.4	137,898	21,009	71,671	509	3,220
101,902	53,700	1.5	7.4	164,229	17,630	86,605	610	3,520
104,320	55,035	1.4	7.3	183,178	14,103	96,942	666	3,802
115,551	50,947	1.5	7.4	206,884	17,948	104,739	670	3,967
104,008	50,894	1.6	7.6	190,282	22,173	94,136	667	3,812
106,588	51,565	1.6	7.9	205,623	24,469	108,358	757	4,196
110,588	46,625	1.6	7.8	206,176	26,932	107,045	804	4,382
115,194	39,742	1.7	7.9	231,094	28,479	105,024	886	4,970
112,570	49,458	1.7	8.1	253,798	31,106	112,580	880	5,205
114,727	53,084	1.6	8.0	259,752	31,000	120,021	877	5,152
116,947	51,329	1.8	8.4	265,682	32,324	116,191	908	5,296
127,586	54,409	1.7	9.0	279,191	34,601	129,228	973	5,566
123,112	58,497	1.8	9.8	318,846	36,259	133,719	1,086	6,100
143,433	55,124	1.7	10.2	370,564	38,745	135,115	1,203	6,784

Table A-2

## Income and Housing Costs, US Totals: 1975-2004

2004 Dollars

Year	Monthly Income		Home Buyer Costs				Renter Costs		Cost as Percent of Income (%)			
	Owner	Renter	Home Price	Mortgage Rate	Before-Tax Mortgage Payment	After-Tax Mortgage Payment	Contract Rent	Gross Rent	Buyers		Renters	
									Before-Tax Mortgage Payment	After-Tax Mortgage Payment	Contract Rent	Gross Rent
1975	4,272	2,532	119,869	8.9	862	666	588	861	20.2	15.6	23.2	34.0
1976	4,247	2,458	122,316	8.9	875	683	587	666	20.6	16.1	23.9	27.1
1977	4,261	2,473	127,053	8.8	905	762	587	671	21.2	17.9	23.7	27.1
1978	4,306	2,506	134,884	9.4	1,009	829	585	671	23.4	19.2	23.3	26.8
1979	4,313	2,452	135,977	10.6	1,128	920	565	650	26.1	21.3	23.0	26.5
1980	4,049	2,325	129,726	12.5	1,242	992	543	631	30.7	24.5	23.4	27.1
1981	3,934	2,294	124,398	14.4	1,361	1,072	537	628	34.6	27.2	23.4	27.4
1982	3,939	2,316	120,688	14.7	1,350	1,083	546	644	34.3	27.5	23.6	27.8
1983	4,028	2,311	120,515	12.3	1,137	909	561	664	28.2	22.6	24.3	28.8
1984	4,133	2,382	120,243	12.0	1,112	896	568	671	26.9	21.7	23.8	28.2
1985	4,243	2,417	121,896	11.2	1,059	853	584	685	25.0	20.1	24.2	28.3
1986	4,393	2,445	128,019	9.8	993	802	608	706	22.6	18.3	24.9	28.9
1987	4,421	2,421	132,223	9.0	953	806	611	704	21.6	18.2	25.2	29.1
1988	4,445	2,494	134,910	9.0	975	846	609	699	21.9	19.0	24.4	28.0
1989	4,504	2,577	136,785	9.8	1,063	918	604	692	23.6	20.4	23.4	26.8
1990	4,372	2,496	134,078	9.7	1,036	895	597	682	23.7	20.5	23.9	27.3
1991	4,306	2,392	131,111	9.1	955	829	593	677	22.2	19.2	24.8	28.3
1992	4,273	2,326	130,748	7.8	850	744	590	674	19.9	17.4	25.4	29.0
1993	4,238	2,302	129,672	6.9	771	680	586	670	18.2	16.0	25.5	29.1
1994	4,281	2,272	129,750	7.3	801	709	586	668	18.7	16.6	25.8	29.4
1995	4,321	2,331	130,309	7.7	835	737	584	663	19.3	17.1	25.1	28.5
1996	4,394	2,351	131,733	7.6	835	737	582	661	19.0	16.8	24.8	28.1
1997	4,494	2,404	133,924	7.5	844	745	586	665	18.8	16.6	24.4	27.7
1998	4,628	2,453	138,886	7.0	829	734	595	671	17.9	15.9	24.3	27.4
1999	4,730	2,540	143,033	7.1	869	767	601	675	18.4	16.2	23.6	26.6
2000	4,682	2,556	148,170	7.9	966	846	602	678	20.6	18.1	23.6	26.5
2001	4,586	2,534	155,527	6.9	926	817	612	693	20.2	17.8	24.1	27.3
2002	4,560	2,440	163,566	6.4	925	821	626	702	20.3	18.0	25.7	28.8
2003	4,584	2,358	170,895	5.7	890	814	630	710	19.4	17.7	26.7	30.1
2004	4,399	2,348	184,100	5.7	960	876	630	711	21.8	19.9	26.8	30.3

Notes: All dollar amounts are in 2004 constant dollars using the Bureau of Labor Statistics' Consumer Price Index for All Items. Owner and renter median incomes through 2003 from Current Population Survey P60 published reports. Renters exclude those paying no cash rent. The 2004 incomes are estimated from change in HUD median family income applied to 2003 Current Population Survey income for all households and adjusted by 3-year average ratio of owner and renter incomes to all household income. Home price is the 2004 median sales price of existing single-family homes determined by the National Association of Realtors indexed by the Freddie Mac Conventional Mortgage Home Price Index. Mortgage rates are from the Federal Housing Finance Board Monthly Interest Rate Survey. Mortgage payments assume a 30-year mortgage with 10% down. After-tax mortgage payment equals mortgage payment less tax savings of homeownership. Tax savings are based on the excess of housing (mortgage interest and real-estate taxes) plus non-housing deductions over the standard deduction. Non-housing deductions are set at 5% of income through 1986, 4.25% in 1987, and 3.5% from 1988 on. Contract rent equals median 2001 contract rent from the American Housing Survey, indexed by the CPI residential rent index with adjustments for depreciation in the stock before 1987. Gross rent is equal to contract rent plus fuel and utilities.

**Table A-3 Terms on Conventional Single-Family Mortgages: 1980-2004**

Annual Averages, All Homes

Year	Effective Interest Rate (%)	Term to Maturity (Years)	Mortgage Loan Amount (Thousands of 2004 dollars)	Purchase Price (Thousands of 2004 dollars)	Loan-to-Price Ratio (%)	Percent of Loans with	
						Loan-to-Price Ratio More than 90%	Adjustable Rates
1980	12.8	27.2	118.7	168.5	72.9	10	na
1981	14.9	26.4	112.6	160.0	73.1	15	na
1982	15.3	25.6	108.7	154.9	72.9	21	41
1983	12.7	26.0	113.6	157.6	74.5	21	40
1984	12.5	26.8	117.3	157.5	77.0	27	62
1985	11.6	25.9	123.2	168.7	75.8	21	51
1986	10.2	25.6	136.7	190.6	74.1	11	30
1987	9.3	26.8	148.2	202.5	75.2	8	43
1988	9.3	27.7	155.5	210.2	76.0	8	58
1989	10.1	27.7	159.2	217.6	74.8	7	38
1990	10.1	27.0	150.3	206.1	74.7	8	28
1991	9.3	26.5	147.4	203.5	74.4	9	23
1992	8.1	25.4	146.4	197.1	76.6	14	20
1993	7.1	25.5	139.9	187.1	77.2	17	20
1994	7.5	27.1	140.1	181.0	79.9	25	39
1995	7.9	27.4	136.8	177.0	79.9	27	32
1996	7.7	26.9	142.9	186.7	79.0	25	27
1997	7.7	27.5	149.0	193.6	79.4	25	22
1998	7.1	27.8	152.8	201.0	78.9	25	12
1999	7.3	28.2	158.0	208.9	78.5	23	21
2000	8.0	28.7	162.7	218.2	77.8	22	24
2001	7.0	27.6	166.1	229.9	76.2	21	12
2002	6.5	27.3	171.6	242.8	75.1	21	17
2003	5.7	26.8	172.4	249.9	73.5	20	18
2004	5.7	27.9	185.5	262.0	74.9	18	35

Notes: The effective interest rate includes the amortization of initial fees and charges; "na" indicates data not available.  
Source: Federal Housing Finance Board, Monthly Interest Rate Survey.

**Table A-4 Mortgage Refinance, Cash-out and Home Equity Loan Volumes: 1993-2004**

Year	Percentage of Refinances Resulting in:		Median Statistics on Loan Terms and Property Valuation			Billions of 2004 Dollars		
	5% Higher Loan Amount	Lower Loan Amount	Ratio of Old to New Rate	Age of Refinanced Loan (Years)	Appreciation Rate of Refinanced Property (%)	Home Equity Cashed Out	Total Refinance Originations	Home Equity Loans
1993	38	19	1.28	2.03	4	26.0	856.2	299.6
1994	51	12	1.26	2.57	5	17.6	384.9	308.5
1995	52	15	1.16	2.78	9	13.9	243.0	321.7
1996	57	12	1.17	3.25	11	20.9	346.5	350.2
1997	59	15	1.08	3.72	14	25.2	391.4	390.7
1998	46	17	1.16	3.51	10	46.3	1,020.4	418.7
1999	57	13	1.15	4.55	12	41.9	641.6	455.5
2000	78	9	0.94	4.35	24	28.8	319.8	539.7
2001	53	14	1.17	2.57	15	88.4	1,351.3	552.5
2002	47	18	1.20	2.97	13	116.7	2,003.0	612.5
2003	36	16	1.26	1.80	5	150.8	2,851.7	703.1
2004	46	15	1.20	2.09	9	139.2	1,387.9	881.3

Source: Freddie Mac, Cash-out and Refinance Origination data. All values inflated to 2004 dollars using the CPI-U-X for All Items.

**Table A-5 Households by Type and Age: 1980 and 2000**

Thousands

	1980	2000	Net Change	Percent Change (%)
<b>Married Couples With Children</b>				
Under Age 35	10,374	7,494	-2,880	-28
Age 35-44	8,660	11,498	2,837	33
Age 45-54	4,618	5,859	1,241	27
Age 55-64	1,226	780	-446	-36
Age 65 and Over	171	107	-64	-37
<b>Married Couples Without Children</b>				
Under Age 35	4,397	3,227	-1,170	-27
Age 35-44	1,413	2,791	1,378	98
Age 45-54	4,436	7,111	2,675	60
Age 55-64	7,238	7,866	628	9
Age 65 and Over	7,228	10,068	2,840	39
<b>Single Parents</b>				
Under Age 35	2,679	3,869	1,189	44
Age 35-44	1,740	3,668	1,928	111
Age 45-54	794	1,408	614	77
Age 55-64	184	157	-28	-15
Age 65 and Over	29	28	-1	-2
<b>Persons Living Alone</b>				
Under Age 35	4,975	4,808	-168	-3
Age 35-44	1,487	3,925	2,438	164
Age 45-54	1,639	4,372	2,733	167
Age 55-64	2,770	3,643	873	31
Age 65 and Over	6,979	9,747	2,767	40
<b>Other Households</b>				
Under Age 35	2,667	4,004	1,337	50
Age 35-44	661	1,926	1,265	191
Age 45-54	1,030	2,584	1,553	151
Age 55-64	1,281	1,846	564	44
Age 65 and Over	1,715	2,694	979	57

Source: JCHS tabulations of the 1980 and 2000 Decennial Census 1% Public Use Microdata Samples.

**Table A-6 Minority Households in Immigrant Gateway Metro Areas: 1980 and 2000**

Metro Area	1980		2000	
	Number (000s)	Share of All Households (%)	Number (000s)	Share of All Households (%)
Atlanta	165	26	531	36
Boston	83	10	215	16
Chicago	649	26	1,019	35
Dallas	210	20	453	37
Houston	296	30	671	46
Los Angeles	1,028	38	1,809	58
Miami	262	47	583	76
New York	1,236	36	1,834	53
San Francisco	354	28	634	69
Washington, DC	344	31	713	40
All Gateway Metros	4,628	30	8,461	46
Rest of the Country	9,197	14	17,930	21

Notes: Gateway metros are the ten MSAs/PMSAs with the largest shares of foreign-born households. San Francisco includes the Oakland PMSA. Minority includes all households not headed by non-Hispanic whites. Source: JCHS tabulations of the 1980 and 2000 Decennial Census 5% Public Use Microdata Samples.

**Table A-7 Households by Nativity and Age: 2004**

Nativity & Age of Household Head	Total (000s)	Homeownership Rate (%)	Median Income (\$)	Share College Grads (%)	Share Minority (%)
<b>Under Age 25</b>					
Foreign Born	960	18	30,000	12	83
Second Generation	616	25	28,200	14	78
Other Native Born	5,056	25	27,227	14	27
<b>Age 25-34</b>					
Foreign Born	3,493	35	37,000	31	83
Second Generation	1,497	48	48,000	36	65
Other Native Born	14,220	53	46,200	33	23
<b>Age 35-44</b>					
Foreign Born	3,992	52	44,000	31	76
Second Generation	1,287	65	58,906	35	52
Other Native Born	17,954	73	57,590	30	20
<b>Age 45-54</b>					
Foreign Born	2,883	65	50,730	36	72
Second Generation	1,298	73	65,285	33	38
Other Native Born	18,966	79	61,824	31	18
<b>Age 55-64</b>					
Foreign Born	1,697	72	48,654	31	67
Second Generation	1,108	80	57,267	32	33
Other Native Born	13,985	83	50,000	29	16
<b>Age 65 and Over</b>					
Foreign Born	2,096	64	19,570	22	48
Second Generation	3,560	80	24,568	20	14
Other Native Born	17,408	83	24,366	18	14

Notes: Foreign born defined as born outside US of parents without US citizenship. Second generation defined as born in the US of at least one foreign-born parent. Source: JCHS tabulations of the March 2004 Current Population Survey.

**Table A-8 Homeownership Rates by Age and Race/Ethnicity: 1993-2004**

Percent

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
<b>Total US</b>	<b>63.7</b>	<b>64.0</b>	<b>64.7</b>	<b>65.4</b>	<b>65.7</b>	<b>66.3</b>	<b>66.8</b>	<b>67.4</b>	<b>67.8</b>	<b>67.9</b>	<b>68.3</b>	<b>69.0</b>
<b>Whites</b>												
Under Age 35	44.6	44.0	44.8	45.9	45.5	46.0	45.9	47.2	48.0	48.4	49.6	49.9
Age 35-44	72.3	71.3	71.9	71.6	72.6	73.1	74.0	73.7	75.2	76.1	76.0	77.4
Age 45-54	80.1	80.2	80.4	80.8	80.1	80.4	81.2	82.0	81.9	81.9	82.4	82.3
Age 55-64	83.5	83.5	84.1	85.2	84.5	84.7	85.0	84.6	85.8	85.0	85.8	85.7
Age 65-74	83.5	83.0	84.0	85.5	85.5	85.5	86.3	86.9	86.0	86.3	85.3	86.1
Age 75 and Over	75.8	75.6	75.8	76.4	76.8	77.1	78.4	78.6	79.2	79.7	79.9	80.2
Total	70.4	70.0	70.7	71.6	71.7	72.2	73.0	73.5	74.2	74.7	75.1	75.7
<b>Blacks</b>												
Under Age 35	17.4	16.6	17.4	20.4	21.2	23.9	22.0	24.7	24.7	25.9	25.2	27.1
Age 35-44	41.4	41.5	40.5	41.4	44.9	45.3	44.8	45.7	49.1	47.4	46.8	46.6
Age 45-54	56.0	57.0	54.7	54.5	58.1	58.0	58.6	56.0	55.6	56.4	56.4	57.9
Age 55-64	62.6	62.1	62.5	63.3	62.0	60.2	58.4	63.8	61.4	63.8	64.0	64.6
Age 65-74	61.5	67.3	63.2	66.5	68.0	68.9	67.1	69.8	72.0	69.7	66.6	69.8
Age 75 and Over	63.2	67.7	64.1	68.3	69.9	67.1	68.6	70.9	75.9	73.5	69.3	70.0
Total	42.6	42.7	42.2	44.3	46.0	46.6	46.1	47.5	48.4	48.9	48.4	49.5
<b>Hispanics</b>												
Under Age 35	20.5	22.9	23.4	24.4	27.1	27.0	26.0	28.2	28.0	30.4	30.5	30.1
Age 35-44	43.3	45.8	46.1	42.9	45.9	47.3	46.7	51.2	49.0	51.1	48.7	49.0
Age 45-54	52.6	53.2	56.2	55.2	54.5	56.6	59.4	53.5	60.1	58.0	57.0	58.8
Age 55-64	62.8	60.5	62.4	56.4	58.6	64.7	68.4	61.4	61.8	65.0	68.8	67.9
Age 65-74	58.6	58.4	58.5	61.4	58.8	62.3	67.0	65.8	65.3	69.3	67.6	64.8
Age 75 and Over	52.0	58.8	63.2	58.2	54.4	59.9	59.0	56.3	64.2	65.0	65.9	71.2
Total	40.0	41.5	42.4	41.2	43.1	44.8	45.1	45.5	46.4	47.4	47.4	47.4
<b>Asians/Others</b>												
Under Age 35	29.3	27.1	29.9	27.7	27.5	30.0	26.4	29.7	29.5	30.5	33.0	38.8
Age 35-44	56.1	58.4	54.1	51.4	55.2	57.3	58.7	56.2	57.5	57.1	60.9	62.1
Age 45-54	66.0	64.7	62.8	65.8	69.9	66.8	69.1	69.6	71.4	67.7	70.5	73.1
Age 55-64	71.0	73.5	64.7	67.4	71.4	72.5	78.2	72.5	75.5	73.0	73.0	78.0
Age 65-74	59.3	70.6	68.1	68.3	75.2	63.5	68.6	69.8	66.5	69.7	72.0	66.2
Age 75 and Over	64.3	54.1	53.8	67.8	65.1	63.6	61.8	64.7	54.4	58.9	66.4	63.3
Total	51.9	51.4	50.7	50.3	52.7	53.5	53.4	53.9	53.9	53.9	56.5	59.6
<b>All Races/Ethnicities</b>												
Under Age 35	38.0	37.3	38.0	39.1	39.0	39.6	38.8	40.4	40.7	41.3	42.0	42.5
Age 35-44	65.8	65.0	65.2	64.5	65.8	66.4	66.9	67.1	68.2	68.6	67.9	68.8
Age 45-54	75.2	75.2	75.1	75.5	75.4	75.5	76.5	76.3	76.6	76.2	76.5	76.7
Age 55-64	79.6	79.5	80.1	80.4	79.7	80.3	80.7	80.3	81.1	80.9	81.7	81.8
Age 65-74	79.9	80.2	80.5	82.2	82.3	82.3	83.0	83.6	83.0	83.1	81.9	82.6
Age 75 and Over	74.0	74.3	74.3	75.1	75.4	75.6	76.8	77.1	77.8	78.4	78.3	78.7

Notes: Whites, blacks and Asians/others are non-Hispanic. Hispanics may be of any race. Asians/others includes Pacific Islanders, Aleuts and Native Americans. Table does not include the 1.12% and 1.03% of homeowners reported as multi-racial in 2003 and 2004, respectively. Caution should be used in interpreting year-over-year changes since 2001 for certain age/race categories because of small sample sizes, introduction of the new multi-race category, and rebenchmarking.

Sources: Total US homeownership rate from the Census Bureau's Housing Vacancy Survey annual estimates. All other data are JCHS tabulations of the March Current Population Surveys.



**Table A-9 Change in Renter Households by Race and Income Quartile: 1993 and 2003**

Race and Income	Households (000s)				Shares (%)	
	1993	2003	Change	Percent Change	1993	2003
<b>Minority Renters</b>						
Bottom Quartile	4,863	6,562	1,699	35	15	20
Lower-Middle Quartile	2,979	4,504	1,525	51	9	13
Upper-Middle Quartile	1,634	2,432	798	49	5	7
Top Quartile	552	894	341	62	2	3
<b>Total</b>	<b>10,028</b>	<b>14,391</b>	<b>4,363</b>	<b>44</b>	<b>31</b>	<b>43</b>
<b>White Renters</b>						
Bottom Quartile	7,396	7,059	-337	-5	23	21
Lower-Middle Quartile	6,621	5,959	-662	-10	21	18
Upper-Middle Quartile	5,278	4,224	-1,054	-20	16	13
Top Quartile	2,705	1,956	-749	-28	8	6
<b>Total</b>	<b>22,001</b>	<b>19,198</b>	<b>-2,802</b>	<b>-13</b>	<b>69</b>	<b>57</b>
<b>All Renters</b>						
Bottom Quartile	12,259	13,621	1,363	11	38	41
Lower-Middle Quartile	9,601	10,463	862	9	30	31
Upper-Middle Quartile	6,912	6,656	-256	-4	22	20
Top Quartile	3,258	2,850	-408	-13	10	8
<b>Total</b>	<b>32,029</b>	<b>33,590</b>	<b>1,561</b>	<b>5</b>	<b>100</b>	<b>100</b>

Note: Quartiles are equal fourths of households sorted by income. Households with zero or negative income reported are included in the bottom quartile. Some numbers may not add to total because of rounding.

Source: JCHS tabulations of the 1993 and 2003 American Housing Surveys, using JCHS-adjusted weights for 2003.

Table A-10

## Change in Renter Households and Rental Construction by Location: 1993 and 2003

Thousands

	Renter Households			Rentals Built	Vacant for Rent			Net Removals	Net Removals as Percent of Construction
	1993	2003	Change	1994-2003	1993	2003	Change		
<b>Central City</b>									
Northeast	3,757	3,887	130	83	301	327	26	-73	-88
Midwest	3,149	2,861	-288	218	336	498	162	344	158
South	4,813	4,646	-167	421	456	736	280	307	73
West	3,475	3,676	201	312	340	262	-78	189	61
Total	15,194	15,070	-124	1,034	1,433	1,822	390	768	74
<b>Suburb</b>									
Northeast	2,741	2,613	-127	120	163	196	32	214	179
Midwest	2,411	2,284	-126	245	172	284	113	259	106
South	4,091	4,452	362	830	388	561	173	296	36
West	3,381	3,519	138	404	281	384	103	163	40
Total	12,623	12,869	247	1,599	1,004	1,425	421	932	58
<b>Non-Metro</b>									
Northeast	657	654	-3	37	58	64	6	34	91
Midwest	1,855	1,542	-313	174	109	221	112	375	216
South	2,192	2,439	247	376	170	351	181	-51	-14
West	951	1,015	64	149	99	118	20	66	44
Total	5,656	5,650	-6	735	436	755	318	422	57
<b>Total</b>									
Northeast	7,155	7,155	0	240	522	587	65	175	73
Midwest	7,415	6,687	-727	637	617	1,003	386	978	154
South	11,096	11,537	442	1,627	1,014	1,648	634	552	34
West	7,807	8,210	403	865	720	764	44	418	48
Total	33,472	33,590	117	3,369	2,873	4,002	1,129	2,122	63

Note: Net removals equal the total rental units built during the period minus the change in renter households and vacant-for-rent units.

Source: JCHS tabulations of the 1993 and 2003 American Housing Surveys. JCHS-adjusted weights used for 2003 data.

**Table A-11 Housing Cost-Burdened Households by Tenure and Income: 2000 and 2003**

Thousands

Tenure and Income	2000				2003			
	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total
<b>Owners</b>								
Bottom Decile	951	846	2,386	4,182	741	718	2,530	3,989
Bottom Quintile	3,858	1,951	3,568	9,377	3,342	1,883	4,016	9,241
Bottom Quartile	5,644	2,524	4,014	12,182	4,967	2,543	4,569	12,079
Lower-Middle Quartile	11,391	3,096	1,163	15,650	10,875	3,919	1,668	16,462
Upper-Middle Quartile	16,287	2,484	398	19,170	16,481	3,168	554	20,203
Top Quartile	21,161	1,063	104	22,328	22,128	1,396	157	23,680
<b>Total</b>	<b>54,484</b>	<b>9,168</b>	<b>5,678</b>	<b>69,330</b>	<b>54,451</b>	<b>11,025</b>	<b>6,948</b>	<b>72,424</b>
<b>Renters</b>								
Bottom Decile	1,102	828	4,356	6,286	1,279	771	4,804	6,854
Bottom Quintile	2,494	2,864	6,204	11,563	2,652	2,743	7,049	12,444
Bottom Quartile	3,529	3,969	6,497	13,994	3,595	3,907	7,526	15,028
Lower-Middle Quartile	7,729	2,476	324	10,530	7,212	2,885	548	10,645
Upper-Middle Quartile	6,674	304	32	7,010	6,367	493	45	6,905
Top Quartile	3,788	63	2	3,853	3,363	62	2	3,427
<b>Total</b>	<b>21,719</b>	<b>6,812</b>	<b>6,855</b>	<b>35,386</b>	<b>20,537</b>	<b>7,346</b>	<b>8,122</b>	<b>36,004</b>
<b>All Households</b>								
Bottom Decile	2,053	1,674	6,741	10,468	2,020	1,489	7,334	10,843
Bottom Quintile	6,351	4,815	9,773	20,939	5,994	4,626	11,065	21,686
Bottom Quartile	9,173	6,493	10,510	26,176	8,562	6,450	12,095	27,107
Lower-Middle Quartile	19,120	5,572	1,488	26,180	18,087	6,804	2,216	27,107
Upper-Middle Quartile	22,961	2,788	430	26,179	22,848	3,660	600	27,107
Top Quartile	24,949	1,126	105	26,181	25,491	1,457	159	27,107
<b>Total</b>	<b>76,203</b>	<b>15,980</b>	<b>12,533</b>	<b>104,716</b>	<b>74,987</b>	<b>18,372</b>	<b>15,069</b>	<b>108,428</b>

Notes: Income quartiles are equal fourths of households sorted by income. Bottom decile and quintile are the lowest tenth and fifth of households, respectively. Households reporting zero or negative income are included in bottom income groups and assumed to have severe cost burdens. No-cash renters assumed to have no cost burdens. Moderate (severe) burden households spend 30-50% (over 50%) of income on monthly housing expenses.

Source: JCHS tabulations of the 2003 American Community Survey and the 2000 Census Supplemental Survey.

Table A-12

## Household Spending for Non-Housing Items by Expenditure Quartiles: 2003

Average Monthly Outlays (dollars)

Income Quartile and Share of Expenditures on Housing	Transportation	Food	Clothes	Healthcare	Personal Insurance and Pensions	Entertainment	Other	Total Non-Housing Expenditures
<b>Bottom Quartile</b>								
Up to 30%	145	248	30	109	52	43	163	791
30-50%	92	226	23	69	50	36	114	610
50% or More	46	175	14	35	30	21	68	388
All	108	226	25	81	47	36	128	652
<b>Lower-Middle Quartile</b>								
Up to 30%	370	387	65	194	182	92	354	1,644
30-50%	277	354	52	99	153	70	221	1,227
50% or More	136	295	28	70	88	43	129	788
All	308	364	56	143	160	78	277	1,387
<b>Upper-Middle Quartile</b>								
Up to 30%	617	522	112	243	370	164	582	2,610
30-50%	467	473	79	154	315	121	365	1,974
50% or More	274	390	46	116	182	70	213	1,291
All	538	495	95	202	336	142	478	2,285
<b>Top Quartile</b>								
Up to 30%	1,196	801	242	371	878	430	1,548	5,466
30-50%	795	710	186	259	713	278	924	3,863
50% or More	559	631	119	205	503	183	593	2,793
All	1,043	764	218	329	807	372	1,312	4,844

Notes: Quartiles are equal fourths of households sorted by average total monthly expenditures. Quartiles are defined by total expenditures because one out of five households in the survey failed to report income. Housing costs include mortgage principal and interest, insurance, taxes, maintenance, rents, and utilities. Transportation expenditures were adjusted for cash purchases of cars, with monthly outlays calculated as 10% of the cash payment. Source: JCHS tabulations of the Consumer Expenditure Survey, using Quarterly Interview Survey data for calendar year 2003.

**Prepared by the  
Joint Center for Housing Studies of Harvard University**

**Barbara Alexander  
Martha Andrews  
William Apgar  
Kermit Baker  
Pamela Baldwin  
Eric Belsky  
Amal Bendimerad  
James DeNormandie  
Zhu Xiao Di  
Rachel Bogardus Drew  
Elizabeth England  
Gary Fauth  
Ruby Henry  
Jackie Hernandez  
Namrata Kanchan  
George Masnick  
Dan McCue  
John Meyer  
Zachary Tyler Newton  
Rachel Roth  
Nicolas Retsinas  
Rebecca Russell  
Laurel Traves  
Alexander von Hoffman**

**For additional copies, please contact  
Joint Center for Housing Studies of Harvard University  
1033 Massachusetts Avenue, 5th Floor  
Cambridge, MA 02138  
[www.jchs.harvard.edu](http://www.jchs.harvard.edu)**



**Joint Center for Housing Studies  
of Harvard University**

1033 Massachusetts Avenue, 5th Floor  
Cambridge, MA 02138

**p** 617 495 7908

**f** 617 496 9957

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