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Table A-1 Housing Market Indicators: 1975-2004

| Year | Permits ¹ (Thousands) | | Starts ² (Thousands) | | | Size ³ (Median sq. ft.) | | Sales Price of Single-Family Homes (2004 dollars) | |
|------|-------------------------------------|-------------|------------------------------------|-------------|-------------------------|---------------------------------------|-------------|---|-----------------------|
| | Single-Family | Multifamily | Single-Family | Multifamily | Manufactured Housing | Single-Family | Multifamily | New ⁴ | Existing ⁵ |
| 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 (as of May 2005).
 2. US Census Bureau "New Privately Owned Housing Units Started," www.census.gov/const/startsan.pdf (as of May 2005); and "Placements of New Manufactured Homes," 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 (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 (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 (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 (as of May 2005).
 9. US Census Bureau, Construction Statistics, New Residential Sales, "Houses Sold by Region," www.census.gov/const/soldann.pdf (as of May 2005).
 10. National Association of Realtors, Existing Home Sales.

| Residential Upkeep and Improvement ⁶ (Millions of 2004 dollars) | | Vacancy Rates ⁷ (Percent) | | Value Put in Place ⁸ (Billions of 2004 dollars) | | | Home Sales (Thousands) | |
|---|--------|---|----------|---|-------------|-------------------------|---------------------------|------------------------|
| Owner-Occupied | Rental | For Sale | For Rent | Single-Family | Multifamily | Additions & Alterations | New ⁹ | Existing ¹⁰ |
| 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 (%) |
|---|--------|--------|------------|--------------------|
| Married Couples With Children | | | | |
| 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 |
| Married Couples Without Children | | | | |
| 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 |
| Single Parents | | | | |
| 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 |
| Persons Living Alone | | | | |
| 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 |
| Other Households | | | | |
| 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 (%) |
|----------------------------------|--------------|------------------------|--------------------|-------------------------|--------------------|
| Under Age 25 | | | | | |
| 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 |
| Age 25-34 | | | | | |
| 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 |
| Age 35-44 | | | | | |
| 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 |
| Age 45-54 | | | | | |
| 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 |
| Age 55-64 | | | | | |
| 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 |
| Age 65 and Over | | | | | |
| 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 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Total US | 63.7 | 64.0 | 64.7 | 65.4 | 65.7 | 66.3 | 66.8 | 67.4 | 67.8 | 67.9 | 68.3 | 69.0 |
| Whites | | | | | | | | | | | | |
| 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 |
| Blacks | | | | | | | | | | | | |
| 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 |
| Hispanics | | | | | | | | | | | | |
| 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 |
| Asians/Others | | | | | | | | | | | | |
| 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 |
| All Races/Ethnicities | | | | | | | | | | | | |
| 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 |
| Minority Renters | | | | | | |
| 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 |
| Total | 10,028 | 14,391 | 4,363 | 44 | 31 | 43 |
| White Renters | | | | | | |
| 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 |
| Total | 22,001 | 19,198 | -2,802 | -13 | 69 | 57 |
| All Renters | | | | | | |
| 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 |
| Total | 32,029 | 33,590 | 1,561 | 5 | 100 | 100 |

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 | | |
| Central City | | | | | | | | | |
| 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 |
| Suburb | | | | | | | | | |
| 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 |
| Non-Metro | | | | | | | | | |
| 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 |
| Total | | | | | | | | | |
| 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 |
| Owners | | | | | | | | |
| 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 |
| Total | 54,484 | 9,168 | 5,678 | 69,330 | 54,451 | 11,025 | 6,948 | 72,424 |
| Renters | | | | | | | | |
| 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 |
| Total | 21,719 | 6,812 | 6,855 | 35,386 | 20,537 | 7,346 | 8,122 | 36,004 |
| All Households | | | | | | | | |
| 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 |
| Total | 76,203 | 15,980 | 12,533 | 104,716 | 74,987 | 18,372 | 15,069 | 108,428 |

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 |
|--|----------------|------|---------|------------|---------------------------------|---------------|-------|--------------------------------|
| Bottom Quartile | | | | | | | | |
| 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 |
| Lower-Middle Quartile | | | | | | | | |
| 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 |
| Upper-Middle Quartile | | | | | | | | |
| 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 |
| Top Quartile | | | | | | | | |
| 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.

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