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Income and Housing Costs, US Totals: 1975–2008

Year	Monthly Income		Owner 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	Owners		Renters	
									Before-Tax Mortgage Payment	After-Tax Mortgage Payment	Contract Rent	Gross Rent
1975	4,869	2,886	133,360	9.1	970	853	651	718	19.9	17.5	22.6	24.9
1976	4,840	2,801	135,676	8.9	971	861	651	721	20.1	17.8	23.2	25.7
1977	4,857	2,819	142,061	8.9	1,015	959	650	724	20.9	19.7	23.1	25.7
1978	4,908	2,856	150,961	9.6	1,156	1,054	648	723	23.6	21.5	22.7	25.3
1979	4,916	2,795	153,460	11.2	1,336	1,195	626	700	27.2	24.3	22.4	25.0
1980	4,615	2,650	147,170	13.7	1,542	1,343	602	678	33.4	29.1	22.7	25.6
1981	4,483	2,614	139,202	16.6	1,749	1,498	595	673	39.0	33.4	22.8	25.8
1982	4,490	2,640	134,689	16.0	1,634	1,426	605	689	36.4	31.8	22.9	26.1
1983	4,591	2,634	134,622	13.2	1,363	1,196	622	710	29.7	26.0	23.6	27.0
1984	4,711	2,714	133,075	13.9	1,408	1,239	629	717	29.9	26.3	23.2	26.4
1985	4,836	2,754	133,969	12.4	1,280	1,132	647	734	26.5	23.4	23.5	26.7
1986	5,007	2,787	141,352	10.2	1,134	1,011	674	759	22.7	20.2	24.2	27.2
1987	5,039	2,760	146,498	10.2	1,178	1,080	677	758	23.4	21.4	24.5	27.5
1988	5,066	2,842	148,784	10.3	1,209	1,132	675	754	23.9	22.3	23.7	26.5
1989	5,134	2,938	150,197	10.3	1,218	1,139	669	746	23.7	22.2	22.8	25.4
1990	4,983	2,845	146,635	10.1	1,171	1,098	662	736	23.5	22.0	23.3	25.9
1991	4,908	2,727	142,752	9.3	1,057	1,001	657	731	21.5	20.4	24.1	26.8
1992	4,871	2,651	141,847	8.4	972	930	654	727	19.9	19.1	24.7	27.4
1993	4,830	2,624	141,292	7.3	873	846	650	723	18.1	17.5	24.8	27.6
1994	4,879	2,589	142,791	8.4	977	941	649	721	20.0	19.3	25.1	27.9
1995	4,925	2,656	142,986	7.9	938	907	647	717	19.0	18.4	24.4	27.0
1996	5,008	2,680	143,975	7.8	934	903	645	715	18.6	18.0	24.1	26.7
1997	5,122	2,740	145,585	7.6	925	896	649	719	18.1	17.5	23.7	26.2
1998	5,275	2,795	150,738	6.9	897	874	660	727	17.0	16.6	23.6	26.0
1999	5,391	2,895	156,645	7.4	980	943	666	732	18.2	17.5	23.0	25.3
2000	5,336	2,913	162,101	8.1	1,076	1,024	667	735	20.2	19.2	22.9	25.2
2001	5,227	2,889	168,970	7.0	1,009	970	678	750	19.3	18.5	23.5	26.0
2002	5,197	2,781	178,772	6.5	1,021	984	693	762	19.6	18.9	24.9	27.4
2003	5,225	2,687	188,806	5.8	1,000	990	698	769	19.1	18.9	26.0	28.6
2004	5,187	2,650	201,234	5.8	1,067	1,048	698	770	20.6	20.2	26.3	29.1
2005	5,236	2,667	214,795	5.9	1,143	1,114	695	772	21.8	21.3	26.1	28.9
2006	5,312	2,741	221,957	6.4	1,251	1,205	698	778	23.5	22.7	25.4	28.4
2007	5,330	2,753	219,058	6.3	1,225	1,184	707	788	23.0	22.2	25.7	28.6
2008	5,306	2,727	196,600	6.0	1,064	1,042	706	790	20.1	19.6	25.9	29.0

Notes and Sources: All dollar amounts are expressed in 2008 constant dollars using the Consumer Price Index (CPI-U) for All Items. Owner and renter median incomes through 2007 are from US Census Bureau, Current Population Survey (CPS) P60 published reports. Renters exclude those paying no cash rent. 2008 income is based on Moody's Economy.com estimate for all households, adjusted by the three-year average ratio of CPS owner and renter incomes to all household incomes. Home price is the 2008 median sales price of existing single-family homes determined by the National Association of Realtors®, indexed by the Freddie Mac Purchase-Only Conventional Mortgage Home Price Index. Mortgage rates are contract rates from the Freddie Mac Primary Mortgage Market Survey. Mortgage payments assume a 30-year fixed-rate 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% from 1987 to 1993, and 3.5% from 1994 on. Contract rent equals median 2007 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 equals median 2007 gross rent from the American Housing Survey, indexed by a weighted combination of the CPI residential rent index, the CPI gas and electricity index, and the CPI water and sewer index.

Housing Market Indicators: 1977–2008

Year	Permits ¹ (Thousands)		Starts ² (Thousands)			Size ³ (Median sq. ft.)		Sales Price of Single-Family Homes (2008 dollars)	
	Single-Family	Multifamily	Single-Family	Multifamily	Manufactured	Single-Family	Multifamily	New ⁴	Existing ⁵
1977	1,126	564	1,451	536	258	1,610	881	223,345	142,061
1978	1,183	618	1,433	587	280	1,655	863	237,573	150,961
1979	982	570	1,194	551	280	1,645	893	243,738	153,460
1980	710	480	852	440	234	1,595	915	236,651	147,170
1981	564	421	705	379	229	1,550	930	231,617	139,202
1982	546	454	663	400	234	1,520	925	223,371	134,689
1983	902	704	1,068	636	278	1,565	893	220,948	134,622
1984	922	759	1,084	665	288	1,605	871	220,489	133,075
1985	957	777	1,072	670	283	1,605	882	215,236	133,969
1986	1,078	692	1,179	626	256	1,660	876	219,541	141,352
1987	1,024	510	1,146	474	239	1,755	920	223,284	146,498
1988	994	462	1,081	407	224	1,810	940	222,464	148,784
1989	932	407	1,003	373	203	1,850	940	220,727	150,197
1990	794	317	895	298	195	1,905	955	213,631	146,635
1991	754	195	840	174	174	1,890	980	207,581	142,752
1992	911	184	1,030	170	212	1,920	985	204,373	141,847
1993	987	213	1,126	162	243	1,945	1,005	206,065	141,292
1994	1,069	303	1,198	259	291	1,940	1,015	212,759	142,791
1995	997	335	1,076	278	319	1,920	1,040	211,501	142,986
1996	1,070	356	1,161	316	338	1,950	1,030	210,866	143,975
1997	1,062	379	1,134	340	336	1,975	1,050	210,821	145,585
1998	1,188	425	1,271	346	374	2,000	1,020	212,816	150,738
1999	1,247	417	1,302	339	338	2,028	1,041	219,049	156,645
2000	1,198	394	1,231	338	281	2,057	1,039	220,077	162,101
2001	1,236	401	1,273	329	196	2,103	1,104	220,498	168,970
2002	1,333	415	1,359	346	174	2,114	1,070	226,819	178,772
2003	1,461	428	1,499	349	140	2,137	1,092	234,297	188,806
2004	1,613	457	1,611	345	124	2,140	1,105	246,264	201,234
2005	1,682	473	1,716	353	123	2,227	1,143	256,675	214,795
2006	1,378	461	1,465	336	112	2,248	1,172	260,589	221,957
2007	980	419	1,046	309	95	2,277	1,197	253,666	219,058
2008	570	323	622	284	78	2,218	1,118	231,900	196,600

Notes: All value series are adjusted to 2008 dollars by the CPI-U for All Items. All links are as of April 2009. na indicates data not available.

Sources: 1. US Census Bureau, New Privately Owned Housing Units Authorized by Building Permits, www.census.gov/pub/const/bpann.pdf.

2. US Census Bureau, New Privately Owned Housing Units Started, www.census.gov/const/startsan.pdf; Placements of New Manufactured Homes, www.census.gov/pub/const/mhs/mhstabplcmnt.pdf. Manufactured housing starts are defined as placements of new manufactured homes.

3. US Census Bureau, Characteristics of New Housing, www.census.gov/const/www/charindex.html.

4. New home price is the 2008 median price from US Census Bureau, Median and Average Sales Price of New One-Family Houses Sold, www.census.gov/const/uspriceann.pdf, indexed by the US Census Bureau, Price Indexes of New One-Family Houses Sold, www.census.gov/const/price_sold.pdf.

5. Existing home price is the 2008 median sales price of existing single-family homes determined by the National Association of Realtors®, indexed by annual averages of the quarterly Freddie Mac Purchase-Only Conventional Mortgage Home Price Index.

6. US Census Bureau, Housing Vacancy Survey, Rates for 1977–9 are annual averages of quarterly rates.

7. US Census Bureau, Annual Value of Private Construction Put in Place, www.census.gov/const/C30/private.pdf. Single-family and multifamily are new construction. Owner improvements do not include expenditures on rental, seasonal, and vacant properties.

8. US Census Bureau, Houses Sold by Region, www.census.gov/const/soldann.pdf.

9. National Association of Realtors®, Existing Single-Family Home Sales.

Vacancy Rates ⁶ (Percent)		Value Put in Place ⁷ (Millions of 2008 dollars)			Home Sales (Thousands)	
For Sale	For Rent	Single-Family	Multifamily	Owner Improvements	New ⁸	Existing ⁹
1.2	5.2	221,034	35,588	na	819	3,650
1.0	5.0	240,294	42,373	na	817	3,986
1.2	5.4	214,283	50,459	na	709	3,827
1.4	5.4	138,275	43,656	na	545	2,973
1.4	5.0	123,081	41,355	na	436	2,419
1.5	5.3	92,505	34,667	na	412	1,990
1.5	5.7	156,750	48,522	na	623	2,697
1.7	5.9	179,026	58,479	na	639	2,829
1.7	6.5	174,781	57,105	na	688	3,134
1.6	7.3	204,557	60,972	na	750	3,474
1.7	7.7	222,153	48,238	na	671	3,436
1.6	7.7	218,563	40,581	na	676	3,513
1.8	7.4	209,968	38,726	na	650	3,010
1.7	7.2	185,955	31,710	na	534	2,914
1.7	7.4	157,171	23,945	na	509	2,886
1.5	7.4	187,181	20,094	na	610	3,151
1.4	7.3	208,778	16,074	85,329	666	3,427
1.5	7.4	235,797	20,456	93,911	670	3,544
1.5	7.6	216,875	25,272	80,126	667	3,519
1.6	7.8	234,360	27,889	91,089	757	3,797
1.6	7.7	234,991	30,696	89,385	804	3,964
1.7	7.9	263,391	32,459	95,577	886	4,495
1.7	8.1	289,268	35,453	96,964	880	4,649
1.6	8.0	296,054	35,332	101,387	877	4,603
1.8	8.4	302,813	36,842	103,362	908	4,735
1.7	8.9	318,210	39,436	117,111	973	4,974
1.8	9.8	363,407	41,090	117,413	1,086	5,446
1.7	10.2	430,323	45,526	131,527	1,203	5,958
1.9	9.8	477,904	52,141	144,517	1,283	6,180
2.4	9.7	444,267	56,623	154,780	1,051	5,677
2.7	9.7	315,145	50,946	144,474	776	4,939
2.8	10.0	186,111	44,105	125,668	485	4,350

Terms on Conventional Single-Family Home Purchase Mortgage Originations: 1980–2008

Annual Averages

Year	Effective Interest Rate (%)	Term to Maturity (Years)	Mortgage Loan Amount (Thousands of 2008 dollars)	Purchase Price (Thousands of 2008 dollars)	Loan-to-Price Ratio (%)	Percent of Loans with:	
						Loan-to-Price Ratio Above 90%	Adjustable Rates
1980	12.8	27.2	134.8	191.8	72.9	10	na
1981	14.9	26.4	127.2	181.2	73.1	15	na
1982	15.3	25.6	123.2	175.5	72.9	21	41
1983	12.7	26.0	128.6	179.1	74.5	21	40
1984	12.5	26.8	133.5	179.6	77.0	27	62
1985	11.6	25.9	139.8	191.3	75.8	21	51
1986	10.2	25.6	154.2	215.3	74.1	11	30
1987	9.3	26.8	168.5	230.3	75.2	8	43
1988	9.3	27.7	176.7	238.7	76.0	8	58
1989	10.1	27.7	181.5	247.8	74.8	7	38
1990	10.1	27.0	171.2	234.9	74.7	8	28
1991	9.3	26.5	167.1	231.3	74.4	9	23
1992	8.1	25.4	166.8	225.2	76.6	14	20
1993	7.1	25.5	159.7	213.6	77.2	17	20
1994	7.5	27.1	159.5	206.3	79.9	25	39
1995	7.9	27.4	156.0	201.8	79.9	27	32
1996	7.7	26.9	162.7	212.7	79.0	25	27
1997	7.7	27.5	168.9	219.5	79.4	25	22
1998	7.1	27.8	173.8	228.8	78.9	25	12
1999	7.3	28.2	180.2	238.2	78.5	23	21
2000	8.0	28.7	185.2	248.2	77.8	22	24
2001	7.0	27.6	189.2	261.9	76.2	21	12
2002	6.5	27.3	195.3	276.1	75.1	21	17
2003	5.7	26.8	196.3	283.9	73.5	20	18
2004	5.7	27.9	210.4	297.3	74.9	18	35
2005	5.9	28.5	232.4	328.7	74.7	15	30
2006	6.6	29.0	237.4	327.2	76.5	19	22
2007	6.5	29.3	233.2	312.0	79.4	29	10
2008	6.1	28.4	219.1	304.6	76.7	18	8

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. Estimates for 2006–8 are averages of monthly data. Dollar amounts are adjusted for inflation by the CPI-U for All Items. The 2008 adjustable-rate share is based on January–October only.

Source: Federal Housing Finance Agency, Monthly Interest Rate Survey.

Table A-4

Homeownership Rates by Age, Race/Ethnicity, and Region: 1994–2008

Percent

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
All Households	64.0	64.7	65.4	65.7	66.3	66.8	67.4	67.8	67.9	68.3	69.0	68.9	68.8	68.1	67.8
Age of Householder															
Under 35	37.3	38.6	39.1	38.7	39.3	39.7	40.8	41.2	41.3	42.2	43.1	43.0	42.6	41.7	41.0
35 to 44	64.5	65.2	65.5	66.1	66.9	67.2	67.9	68.2	68.6	68.3	69.2	69.3	68.9	67.8	67.0
45 to 54	75.2	75.2	75.6	75.8	75.7	76.0	76.5	76.7	76.3	76.6	77.2	76.6	76.2	75.4	75.0
55 to 64	79.3	79.5	80.0	80.1	80.9	81.0	80.3	81.3	81.1	81.4	81.7	81.2	80.9	80.6	80.1
65 and Over	77.4	78.1	78.9	79.1	79.3	80.1	80.4	80.3	80.6	80.5	81.1	80.6	80.9	80.4	80.1
Race/Ethnicity of Householder															
White	70.0	70.9	71.7	72.0	72.6	73.2	73.8	74.3	74.7	75.4	76.0	75.8	75.8	75.2	75.0
Hispanic	41.2	42.0	42.8	43.3	44.7	45.5	46.3	47.3	47.0	46.7	48.1	49.5	49.7	49.7	49.1
Black	42.5	42.9	44.5	45.4	46.1	46.7	47.6	48.4	48.2	48.8	49.7	48.8	48.4	47.8	47.9
Asian/Other	50.8	51.5	51.5	53.3	53.7	54.1	53.9	54.7	55.0	56.7	59.6	60.4	61.1	60.3	59.8
All Minority	43.2	43.7	44.9	45.8	46.8	47.4	48.1	49.0	48.9	49.5	51.0	51.3	51.3	50.9	50.6
Region															
Northeast	61.5	62.0	62.2	62.4	62.6	63.1	63.4	63.7	64.3	64.4	65.0	65.2	65.2	65.0	64.6
Midwest	67.7	69.2	70.6	70.5	71.1	71.7	72.6	73.1	73.1	73.2	73.8	73.1	72.7	71.9	71.7
South	65.6	66.7	67.5	68.0	68.6	69.1	69.6	69.8	69.7	70.1	70.9	70.8	70.5	70.1	69.9
West	59.4	59.2	59.2	59.6	60.5	60.9	61.7	62.6	62.5	63.4	64.2	64.4	64.7	63.5	63.0

Notes: White, black, 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.

Table A-5

Housing Cost-Burdened Households by Tenure and Income: 2001 and 2007

Thousands

Tenure and Income	2001				2007				Percent Change 2001-7			
	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total
Owners												
Bottom Decile	771	709	2,506	3,986	613	696	2,706	4,015	-20.6	-1.9	8.0	0.7
Bottom Quintile	3,381	1,906	3,921	9,208	2,829	2,045	4,476	9,351	-16.3	7.3	14.1	1.5
Bottom Quartile	5,065	2,549	4,428	12,042	4,304	2,753	5,215	12,271	-15.0	8.0	17.8	1.9
Lower-Middle Quartile	10,695	3,630	1,456	15,781	10,341	4,398	2,479	17,218	-3.3	21.2	70.2	9.1
Upper-Middle Quartile	16,015	2,882	465	19,362	15,958	4,158	1,145	21,261	-0.4	44.3	146.5	9.8
Top Quartile	21,457	1,208	137	22,802	22,123	2,306	332	24,761	3.1	90.8	143.2	8.6
Total	53,231	10,270	6,485	69,986	52,725	13,615	9,172	75,512	-1.0	32.6	41.4	7.9
Renters												
Bottom Decile	1,309	789	4,559	6,657	1,368	827	5,027	7,223	4.5	4.9	10.3	8.5
Bottom Quintile	2,731	2,798	6,550	12,079	2,746	2,901	7,478	13,125	0.5	3.7	14.2	8.7
Bottom Quartile	3,705	3,962	6,901	14,567	3,677	4,124	8,022	15,823	-0.7	4.1	16.3	8.6
Lower-Middle Quartile	7,698	2,710	419	10,828	7,037	3,155	685	10,877	-8.6	16.4	63.3	0.4
Upper-Middle Quartile	6,771	437	39	7,247	6,134	634	65	6,833	-9.4	45.2	64.5	-5.7
Top Quartile	3,735	71	2	3,807	3,258	75	1	3,333	-12.8	4.7	-49.9	-12.5
Total	21,908	7,180	7,361	36,449	20,106	7,988	8,772	36,866	-8.2	11.2	19.2	1.1
All Households												
Bottom Decile	2,080	1,498	7,065	10,643	1,981	1,523	7,733	11,238	-4.8	1.7	9.5	5.6
Bottom Quintile	6,112	4,704	10,472	21,287	5,575	4,947	11,954	22,475	-8.8	5.2	14.2	5.6
Bottom Quartile	8,769	6,511	11,328	26,609	7,981	6,877	13,237	28,094	-9.0	5.6	16.8	5.6
Lower-Middle Quartile	18,393	6,340	1,876	26,609	17,377	7,553	3,164	28,095	-5.5	19.1	68.7	5.6
Upper-Middle Quartile	22,786	3,319	504	26,609	22,092	4,793	1,210	28,094	-3.0	44.4	140.1	5.6
Top Quartile	25,191	1,280	138	26,609	25,381	2,380	333	28,095	0.8	86.0	141.0	5.6
Total	75,140	17,450	13,846	106,436	72,831	21,603	17,944	112,378	-3.1	23.8	29.6	5.6

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.

Source: JCHS tabulations of the 2001 and 2007 American Community Surveys.

Table A-6

Household Distribution and Housing Costs by Income Quartile: 2007

Percent

	Distribution of Households					Median Share of Household Income Spent on Housing				
	Income Quartile					Income Quartile				
	Bottom	Lower Middle	Upper Middle	Top	Total	Bottom	Lower Middle	Upper Middle	Top	Total
Age of Householder										
Under 25	9.1	5.8	2.9	0.9	4.7	61.5	26.5	19.0	14.9	33.4
25 to 44	28.6	37.2	42.0	37.4	36.3	56.2	29.1	22.0	17.5	25.1
45 to 64	28.9	33.7	40.6	50.9	38.5	50.8	26.5	19.6	14.5	21.1
65 and Over	33.3	23.4	14.4	10.8	20.5	35.1	18.0	12.7	8.2	20.8
Household Type										
Married without Children	12.3	25.6	33.6	41.6	28.3	40.0	21.6	17.1	13.2	17.4
Married with Children	7.1	16.3	27.0	35.5	21.5	57.9	31.4	23.1	17.8	23.0
Single Parent	16.2	11.9	7.4	3.5	9.7	60.9	30.9	22.8	17.3	34.2
Other Family	7.1	9.1	8.2	5.2	7.4	47.4	24.5	17.8	13.1	22.3
Single Person	52.8	31.0	16.9	8.3	27.3	43.3	24.8	19.9	13.6	28.7
Non-Family	4.5	6.2	7.0	5.9	5.9	57.6	25.4	18.7	14.8	21.7
Employment Status of Householder										
Employed	37.7	65.0	77.7	83.9	66.1	50.0	27.5	20.7	15.8	22.2
Unemployed Seeking Work	5.7	2.9	2.0	1.3	3.0	70.0	29.3	21.1	16.1	34.7
Retired	31.1	19.4	10.7	6.7	17.0	34.9	17.4	12.0	7.4	21.8
Non-Elderly Disabled	11.3	4.0	2.2	1.1	4.7	53.0	26.5	18.9	13.4	35.0
Other Non-Working	14.2	8.6	7.3	7.0	9.3	67.0	27.7	20.4	14.1	28.1

Notes: Children are the householder's own children under the age of 18. Employed householders worked, and unemployed householders looked for work, during the week prior to the survey. Retired, disabled, and other non-working householders were not in the labor force. Retired householders were age 65 or older, while non-elderly disabled and other non-working householders were under age 65. Income quartiles are equal fourths of all households sorted by pre-tax income.

Source: JCHS tabulations of the 2007 American Community Survey.

JCHS Household Projections by Age and Race/Ethnicity: 2010 and 2020

Thousands

	Low Projection					High Projection				
	Race/Ethnicity					Race/Ethnicity				
	White	Black	Asian/Other	Hispanic	Total	White	Black	Asian/Other	Hispanic	Total
Age of Householder in 2010										
Under 25	3,941	1,097	694	1,195	6,927	3,961	1,109	726	1,280	7,075
25 to 34	12,162	2,617	1,995	3,304	20,078	12,249	2,649	2,129	3,464	20,490
35 to 44	13,688	2,918	2,058	3,506	22,169	13,746	2,939	2,141	3,574	22,400
45 to 54	17,432	3,174	1,910	2,691	25,207	17,457	3,183	1,965	2,724	25,328
55 to 64	16,159	2,437	1,400	1,672	21,669	16,173	2,443	1,438	1,698	21,753
65 and Over	20,215	2,282	1,499	1,522	25,518	20,220	2,287	1,526	1,544	25,578
Total	83,597	14,525	9,555	13,890	121,567	83,806	14,610	9,925	14,283	122,624
Age of Householder in 2020										
Under 25	3,470	986	780	1,471	6,708	3,528	1,023	880	1,731	7,163
25 to 34	12,509	2,979	2,060	3,726	21,274	12,766	3,079	2,498	4,239	22,582
35 to 44	13,346	3,220	2,327	4,059	22,953	13,519	3,289	2,599	4,278	23,686
45 to 54	13,969	2,990	2,407	3,690	23,055	14,043	3,018	2,587	3,795	23,443
55 to 64	17,636	3,187	1,889	2,772	25,483	17,679	3,206	2,013	2,855	25,752
65 and Over	26,014	3,361	2,625	2,644	34,643	26,028	3,377	2,716	2,715	34,835
Total	86,944	16,723	12,087	18,363	134,116	87,562	16,992	13,293	19,614	137,461

Notes: White, black, and Asian/other are non-Hispanic. Hispanic householders may be of any race. Children are the householder's own children under the age of 18. JCHS high projection assumes immigration rises from 1.1 million in 2005 to 1.5 million in 2020, as estimated by the Census Bureau's 2008 population projections. JCHS low projection assumes immigration is half the Census Bureau's projected levels.

Source: Table W-11.