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

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TABLE A-1

Housing Market Indicators: 1980–2013

Year	Permits ¹ (Thousands)		Starts ² (Thousands)			Size ³ (Median sq. ft.)		Sales Price of Single-Family Homes (2013 dollars)	
	Single-Family	Multifamily	Single-Family	Multifamily	Manufactured	Single-Family	Multifamily	New ⁴	Existing ⁵
1980	710	480	852	440	234	1,595	915	182,634	175,849
1981	564	421	705	379	229	1,550	930	176,576	170,169
1982	546	454	663	400	234	1,520	925	167,295	163,673
1983	902	704	1,068	636	278	1,565	893	176,121	164,426
1984	922	759	1,084	665	288	1,605	871	179,146	162,330
1985	957	777	1,072	670	283	1,605	882	182,512	163,460
1986	1,078	692	1,179	626	256	1,660	876	195,548	170,679
1987	1,024	510	1,146	474	239	1,755	920	214,296	175,538
1988	994	462	1,081	407	224	1,810	940	221,536	175,850
1989	932	407	1,003	373	203	1,850	940	225,442	177,724
1990	794	317	895	298	195	1,905	955	219,054	173,426
1991	754	195	840	174	174	1,890	980	205,248	175,658
1992	911	184	1,030	170	212	1,920	985	201,741	175,174
1993	987	213	1,126	162	243	1,945	1,005	203,938	175,887
1994	1,069	303	1,198	259	291	1,940	1,015	204,348	178,412
1995	997	335	1,076	278	319	1,920	1,040	204,678	178,845
1996	1,070	356	1,161	316	338	1,950	1,030	207,865	182,030
1997	1,062	379	1,134	340	336	1,975	1,050	211,911	187,236
1998	1,188	425	1,271	346	374	2,000	1,020	217,951	194,369
1999	1,247	417	1,302	339	338	2,028	1,041	225,127	197,440
2000	1,198	394	1,231	338	281	2,057	1,039	228,628	199,272
2001	1,236	401	1,273	329	196	2,103	1,104	230,458	205,991
2002	1,333	415	1,359	346	174	2,114	1,070	242,928	217,029
2003	1,461	428	1,499	349	140	2,137	1,092	246,884	228,146
2004	1,613	457	1,611	345	124	2,140	1,105	272,544	240,726
2005	1,682	473	1,716	353	123	2,227	1,143	287,349	261,227
2006	1,378	461	1,465	336	112	2,259	1,192	284,841	256,414
2007	980	419	1,046	309	95	2,230	1,134	278,526	244,819
2008	576	330	622	284	81	2,174	1,089	251,131	212,720
2009	441	142	445	109	55	2,103	1,124	235,306	186,876
2010	447	157	471	116	51	2,151	1,137	236,957	184,929
2011	418	206	431	178	48	2,267	1,093	235,299	172,124
2012	519	311	535	245	52	2,310	1,051	248,792	179,796
2013	621	370	618	307	56	2,460	1,099	268,900	197,400

Notes: All value series are adjusted by the CPI-U for All Items. All links are as of April 2014. na indicates data not available.

Sources:

1. US Census Bureau, New Privately Owned Housing Units Authorized by Building Permits, www.census.gov/construction/pdf/bpann.pdf.
2. US Census Bureau, New Privately Owned Housing Units Started, www.census.gov/construction/nrc/pdf/startsan.pdf; Placements of New Manufactured Homes, www.census.gov/construction/mhs/pdf/mhstabplcmnt.pdf; and JCHS historical tables. Manufactured housing starts are defined as placements of new manufactured homes.
3. US Census Bureau, Quarterly Starts and Completions by Purpose and Design, www.census.gov/construction/nrc/pdf/quarterly_starts_completions.pdf; and JCHS historical tables.
4. New home price is the median price from US Census Bureau, Median and Average Sales Price of New One-Family Houses Sold, www.census.gov/construction/nrs/xls/usprice_cust.xls.
5. Existing home price is the median sales price of existing single-family homes determined by the National Association of Realtors.

Vacancy Rates ⁶ (Percent)		Value Put in Place ⁷ (Millions of 2013 dollars)			Home Sales (Thousands)	
For Sale	For Rent	Single-Family	Multifamily	Owner Improvements	New ⁸	Existing ⁹
1.4	5.4	149,616	47,236	na	545	2,973
1.4	5.0	133,175	44,746	na	436	2,419
1.5	5.3	100,092	37,510	na	412	1,990
1.5	5.7	169,605	52,502	na	623	2,697
1.7	5.9	193,709	63,275	na	639	2,829
1.7	6.5	189,115	61,788	na	688	3,134
1.6	7.3	221,333	65,972	na	750	3,474
1.7	7.7	240,372	52,194	na	671	3,436
1.6	7.7	236,488	43,909	na	676	3,513
1.8	7.4	227,188	41,902	na	650	3,010
1.7	7.2	201,206	34,311	na	534	2,914
1.7	7.4	170,060	25,909	na	509	2,886
1.5	7.4	202,531	21,742	na	610	3,151
1.4	7.3	225,901	17,392	92,327	666	3,427
1.5	7.4	255,135	22,134	101,613	670	3,544
1.5	7.6	234,661	27,345	86,697	667	3,519
1.6	7.8	253,580	30,176	98,559	757	3,797
1.6	7.7	254,263	33,213	96,716	804	3,964
1.7	7.9	284,992	35,121	103,416	886	4,495
1.7	8.1	312,992	38,361	104,916	880	4,649
1.6	8.0	320,333	38,230	109,702	877	4,603
1.8	8.4	327,647	39,863	111,839	908	4,735
1.7	8.9	344,306	42,670	126,715	973	4,974
1.8	9.8	393,210	44,459	127,043	1,086	5,446
1.7	10.2	465,614	49,260	142,313	1,203	5,958
1.9	9.8	517,098	56,417	156,369	1,283	6,180
2.4	9.7	480,701	61,016	167,474	1,051	5,677
2.7	9.7	342,886	55,007	156,288	776	4,420
2.8	10.0	201,009	47,974	129,995	485	3,660
2.6	10.6	114,380	30,988	121,658	375	3,870
2.6	10.2	120,261	15,690	119,188	323	3,708
2.5	9.5	112,034	15,573	118,074	306	3,787
2.0	8.7	133,949	22,557	125,228	368	4,128
2.0	8.3	168,823	32,151	130,948	429	4,484

6. US Census Bureau, Housing Vacancy Survey, www.census.gov/housing/hvs/data/ann13ind.html.

7. US Census Bureau, Annual Value of Private Construction Put in Place, www.census.gov/construction/c30/historical_data.html; data for 1980–93 retrieved from past JCHS reports. 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/construction/hnrs/rls/sold_cust.xls.

9. NAR, Existing Single-Family Home Sales.

TABLE A-2

Homeownership Rates by Age, Race/Ethnicity, and Region: 1995–2013

Percent

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
All Households	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	67.4	66.8	66.1	65.4	65.1
Age of Householder																			
Under 35	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	39.7	39.1	37.7	36.7	36.8
35–44	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	66.2	65.0	63.5	61.4	60.6
45–54	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	74.4	73.5	72.7	71.7	71.2
55–64	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	79.5	79.0	78.5	77.3	76.6
65 and Over	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	80.5	80.5	80.9	81.1	80.8
Race/Ethnicity of Householder																			
White	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	74.8	74.4	73.8	73.5	73.3
Hispanic	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	48.4	47.5	46.9	46.1	46.1
Black	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	46.6	45.9	45.4	44.6	43.8
Asian/Other	51.5	51.5	53.3	53.7	54.1	53.9	54.7	55.0	56.9	59.7	60.3	60.8	60.1	59.5	59.0	58.2	57.4	56.7	56.9
All Minority	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	49.7	48.9	48.3	47.7	47.4
Region																			
Northeast	62.0	62.2	62.4	62.6	63.1	63.5	63.7	64.3	64.4	65.0	65.2	65.2	65.0	64.6	64.0	64.1	63.6	63.5	63.0
Midwest	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	71.0	70.8	70.2	69.6	69.7
South	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	69.6	69.0	68.3	67.2	66.7
West	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	62.6	61.4	60.5	59.8	59.4

Notes: White, black, and Asian/other householders are non-Hispanic. Hispanic householders may be of any race.
Source: US Census Bureau, Housing Vacancy Surveys.

TABLE A-3

Housing Cost-Burdened Households by Tenure and Income: 2002, 2007, 2011, 2012

Thousands

Tenure and Income	2002			2007			2011			2012		
	Moderate Burden	Severe Burden	Total	Moderate Burden	Severe Burden	Total	Moderate Burden	Severe Burden	Total	Moderate Burden	Severe Burden	Total
Owners												
Less than \$15,000	891	2,607	3,499	943	3,057	4,000	966	3,585	4,551	964	3,454	4,418
\$15,000–29,999	1,811	1,842	3,653	2,112	2,408	4,519	2,341	2,760	5,101	2,295	2,485	4,779
\$30,000–44,999	2,230	964	3,194	2,534	1,574	4,109	2,720	1,512	4,232	2,583	1,323	3,905
\$45,000–74,999	3,125	677	3,803	4,057	1,425	5,482	3,767	1,070	4,837	3,429	915	4,343
\$75,000 and Over	2,297	255	2,552	3,969	708	4,677	2,863	418	3,281	2,477	337	2,814
Total	10,355	6,346	16,700	13,615	9,172	22,787	12,657	9,345	22,002	11,748	8,512	20,260
Renters												
Less than \$15,000	1,046	5,022	6,068	1,090	5,621	6,711	1,191	7,229	8,420	1,186	7,190	8,376
\$15,000–29,999	3,323	2,193	5,516	3,496	2,608	6,104	3,921	3,305	7,226	3,959	3,251	7,209
\$30,000–44,999	1,973	345	2,318	2,232	502	2,733	2,513	634	3,147	2,572	642	3,213
\$45,000–74,999	818	82	900	1,117	136	1,254	1,363	164	1,527	1,367	169	1,536
\$75,000 and Over	174	12	186	238	13	251	279	11	290	288	09	297
Total	7,333	7,654	14,987	8,174	8,880	17,053	9,267	11,342	20,610	9,371	11,261	20,632
All Households												
Less than \$15,000	1,937	7,630	9,566	2,033	8,678	10,711	2,157	10,813	12,971	2,150	10,643	12,793
\$15,000–29,999	5,134	4,035	9,169	5,608	5,016	10,624	6,262	6,065	12,327	6,254	5,735	11,989
\$30,000–44,999	4,202	1,309	5,512	4,766	2,076	6,842	5,233	2,146	7,379	5,154	1,964	7,119
\$45,000–74,999	3,943	759	4,702	5,175	1,561	6,736	5,131	1,234	6,364	4,795	1,084	5,879
\$75,000 and Over	2,471	266	2,738	4,207	721	4,928	3,142	429	3,571	2,766	346	3,112
Total	17,687	13,999	31,687	21,789	18,051	39,840	21,925	20,687	42,612	21,119	19,773	40,892

Notes: Moderate (severe) burdens are defined as housing costs of 30–50% (more than 50%) of household income. Households with zero or negative income are assumed to have severe burdens, while renters paying no cash rent are assumed to be without burdens. Income cutoffs are adjusted for inflation using the CPI-U for All Items.

Source: JCHS tabulations of US Census Bureau, American Community Surveys.

TABLE A-4

Severely Cost-Burdened Households by Demographic Characteristics: 2012

Percent

	Household Income					Total
	Less than \$15,000	\$15,000–29,999	\$30,000–44,999	\$45,000–74,999	\$75,000 and Over	
Tenure						
Owners with Mortgages	94.0	55.0	22.7	7.6	1.3	13.6
Owners without Mortgages	45.4	5.2	0.8	0.2	0.0	7.3
Renters	71.3	33.9	8.8	2.1	0.1	27.0
Age of Householder						
Under 25	84.5	32.7	7.2	1.8	0.6	37.6
25–44	80.9	37.6	11.8	3.7	0.7	17.1
45–64	70.9	33.7	13.2	5.0	1.1	15.5
65 and Over	49.0	21.1	9.2	3.9	0.9	16.1
Household Type						
Married without Children	69.9	26.2	10.8	3.8	0.8	7.8
Married with Children	85.0	45.6	17.2	6.0	1.1	10.4
Single-Parent Family	80.5	41.2	12.8	4.6	1.3	32.9
Other Family	71.9	31.1	10.3	3.7	0.7	17.2
Single Person	61.8	24.7	9.2	3.8	0.9	26.0
Non-Family	85.1	33.1	10.4	2.8	0.5	16.0
Race/Ethnicity of Householder						
White	65.7	26.7	10.3	3.8	0.8	13.9
Black	71.7	33.2	10.1	3.6	0.9	26.9
Hispanic	73.2	39.3	13.9	4.8	1.1	23.9
Asian/Other	73.4	41.0	20.3	8.8	1.6	20.7
Education of Householder						
No High School Diploma	59.3	27.2	9.5	3.5	0.8	27.6
High School Graduate	65.3	26.4	9.0	3.0	0.7	19.2
Some College	75.4	32.9	11.5	3.9	0.8	18.1
Bachelor's Degree or Higher	81.1	39.9	15.9	5.8	1.0	10.3
Employment Status						
Fully Employed	74.6	31.4	10.6	3.8	0.8	9.0
Short-Term Unemployed	78.8	39.1	14.8	5.3	1.0	22.3
Long-Term Unemployed	83.6	41.2	16.7	5.7	1.4	36.8
Fully Unemployed	82.9	48.9	21.8	9.3	2.6	52.0
All Households	68.6	30.4	11.3	4.2	0.9	17.1

Notes: Severely cost-burdened households are defined as paying more than 50% of income for housing. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be without burdens. Children are the householder's own children under the age of 18. White, black, and Asian/other householders are non-Hispanic. Hispanic householders may be of any race. Fully employed householders worked for at least 48 weeks during the previous 12 months, short-term unemployed for 27–47 weeks, and long-term unemployed for 1–26 weeks. Fully unemployed householders did not work in the previous 12 months but were in the labor force.

Source: JCHS tabulations of US Census Bureau, 2012 American Community Survey.

TABLE A-5

Monthly Housing and Non-Housing Expenditures by Households: 2012

Dollars

Share of Expenditures on Housing	Housing Expenditures	Non-Housing Expenditures							
		Total	Transportation	Food	Clothes	Healthcare	Personal Insurance and Pensions	Entertainment	Other
Quartile 1 (Lowest)									
Less than 30%	245	1,063	176	343	28	142	79	63	232
30-50%	534	838	136	298	25	87	75	53	164
Over 50%	745	483	59	208	14	50	36	33	83
All	444	874	140	302	25	105	70	54	179
Quartile 2									
Less than 30%	498	2,080	372	531	57	244	254	117	505
30-50%	958	1,563	283	466	49	127	228	93	317
Over 50%	1,454	1,041	173	369	31	77	145	68	179
All	744	1,807	323	494	52	188	236	105	409
Quartile 3									
Less than 30%	758	3,262	571	694	105	352	474	198	868
30-50%	1,462	2,483	426	639	79	228	427	145	540
Over 50%	2,365	1,570	264	453	43	176	234	93	307
All	1,036	2,959	515	667	94	308	449	178	748
Quartile 4 (Highest)									
Less than 30%	1,289	7,645	2,031	1,034	224	563	1,032	465	2,296
30-50%	2,748	4,603	695	932	174	386	851	289	1,276
Over 50%	4,542	3,031	425	711	91	269	549	213	772
All	1,660	6,947	1,739	1,005	211	522	983	425	2,063

Notes: Quartiles are equal fourths of households ranked by total expenditures. Housing expenditures include mortgage principal and interest, insurance, taxes, maintenance, rents, and utilities.
Source: JCHS tabulations of US Bureau of Labor Statistics, 2012 Consumer Expenditure Survey.

TABLE A-6

Households with Student Loan Debt by Age and Tenure: 2001, 2004, 2007, 2010

2010 Dollars

Age of Household Head	Year	Owners			Renters			All Households		
		Share with Debt (Percent)	Median (Dollars)	Total (Billions of dollars)	Share with Debt (Percent)	Median (Dollars)	Total (Billions of dollars)	Share with Debt (Percent)	Median (Dollars)	Total (Billions of dollars)
Under 30										
	2001	26.8	9,803	15	27.7	10,293	39	27.4	10,171	54
	2004	24.9	11,967	24	32.0	8,975	53	29.8	10,126	77
	2007	33.9	18,858	43	33.9	11,524	78	33.9	13,620	121
	2010	44.8	13,000	37	39.6	10,000	83	41.0	11,000	120
30-39										
	2001	16.9	11,028	41	20.3	8,087	28	18.3	9,803	69
	2004	21.1	14,958	64	21.3	13,808	44	21.2	14,958	108
	2007	25.8	19,906	93	26.9	10,477	40	26.2	15,715	133
	2010	37.2	14,800	136	30.4	14,500	81	34.2	14,800	217
40-49										
	2001	12.1	9,803	46	9.1	6,188	13	11.3	8,332	59
	2004	13.4	9,780	41	12.5	8,630	16	13.2	9,205	57
	2007	12.4	10,477	37	14.1	8,381	16	12.9	10,372	53
	2010	20.4	14,900	84	20.6	10,200	32	20.5	13,000	116
50-59										
	2001	8.6	9,680	21	7.8	12,499	4	8.4	9,680	25
	2004	11.6	10,241	33	14.4	5,178	7	12.1	10,126	40
	2007	14.0	11,524	69	12.8	5,238	6	13.7	10,477	75
	2010	15.2	17,000	84	14.0	9,500	20	14.9	15,000	103
60-69										
	2001	1.2	4,289	1	2.7	22,057	1	1.5	4,289	2
	2004	1.5	9,205	3	3.5	8,055	1	1.9	8,055	4
	2007	5.1	8,381	13	4.8	7,439	1	5.0	8,067	14
	2010	5.3	10,000	14	5.4	13,700	3	5.3	10,000	17
70 and Over										
	2001	0.4	2,328	0	0.0	0	0	0.3	2,328	0
	2004	1.2	5,753	5	0.0	0	0	1.0	5,753	5
	2007	0.6	20,954	2	0.0	0	0	0.5	20,954	2
	2010	1.9	12,000	5	1.0	29,900	1	1.8	15,000	6
All										
	2001	9.5	9,803	123	15.9	9,803	85	11.5	9,803	208
	2004	10.9	11,506	170	18.9	10,241	120	13.4	10,586	291
	2007	12.7	15,191	256	20.5	10,477	141	15.2	12,572	397
	2010	16.6	14,000	360	24.1	12,000	220	19.1	13,000	580

Notes: Medians include only households with student loan debt. Dollar values are adjusted for inflation using the CPI-U for All Items.
Source: JCHS tabulations of Federal Reserve Board, Survey of Consumer Finances.