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TABLE A-1

Income and Housing Costs, US Totals: 1980–2009

| 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 |
| 1980 | 4,599 | 2,640 | 131,891 | 13.7 | 1,382 | 1,173 | 602 | 678 | 30.1 | 25.5 | 22.8 | 25.7 |
| 1981 | 4,467 | 2,605 | 122,558 | 16.6 | 1,539 | 1,284 | 595 | 673 | 34.5 | 28.7 | 22.8 | 25.8 |
| 1982 | 4,474 | 2,631 | 116,819 | 16.0 | 1,417 | 1,203 | 605 | 689 | 31.7 | 26.9 | 23.0 | 26.2 |
| 1983 | 4,575 | 2,624 | 121,270 | 13.2 | 1,228 | 1,047 | 622 | 710 | 26.8 | 22.9 | 23.7 | 27.1 |
| 1984 | 4,694 | 2,705 | 119,805 | 13.9 | 1,267 | 1,083 | 629 | 717 | 27.0 | 23.1 | 23.3 | 26.5 |
| 1985 | 4,819 | 2,745 | 121,077 | 12.4 | 1,157 | 993 | 647 | 734 | 24.0 | 20.6 | 23.6 | 26.7 |
| 1986 | 4,989 | 2,777 | 127,855 | 10.2 | 1,026 | 888 | 674 | 759 | 20.6 | 17.8 | 24.3 | 27.3 |
| 1987 | 5,021 | 2,750 | 132,809 | 10.2 | 1,068 | 950 | 677 | 758 | 21.3 | 18.9 | 24.6 | 27.6 |
| 1988 | 5,048 | 2,832 | 134,887 | 10.3 | 1,096 | 998 | 675 | 754 | 21.7 | 19.8 | 23.8 | 26.6 |
| 1989 | 5,116 | 2,927 | 136,228 | 10.3 | 1,105 | 1,005 | 669 | 746 | 21.6 | 19.6 | 22.9 | 25.5 |
| 1990 | 4,965 | 2,835 | 133,057 | 10.1 | 1,062 | 969 | 662 | 736 | 21.4 | 19.5 | 23.3 | 26.0 |
| 1991 | 4,891 | 2,717 | 129,705 | 9.3 | 960 | 885 | 657 | 731 | 19.6 | 18.1 | 24.2 | 26.9 |
| 1992 | 4,853 | 2,642 | 128,980 | 8.4 | 884 | 825 | 654 | 727 | 18.2 | 17.0 | 24.8 | 27.5 |
| 1993 | 4,813 | 2,614 | 128,482 | 7.3 | 794 | 751 | 650 | 723 | 16.5 | 15.6 | 24.9 | 27.7 |
| 1994 | 4,861 | 2,580 | 129,826 | 8.4 | 889 | 834 | 649 | 721 | 18.3 | 17.2 | 25.2 | 28.0 |
| 1995 | 4,907 | 2,647 | 129,959 | 7.9 | 853 | 805 | 647 | 717 | 17.4 | 16.4 | 24.4 | 27.1 |
| 1996 | 4,990 | 2,670 | 130,991 | 7.8 | 849 | 801 | 645 | 715 | 17.0 | 16.1 | 24.2 | 26.8 |
| 1997 | 5,104 | 2,731 | 132,542 | 7.6 | 842 | 796 | 649 | 719 | 16.5 | 15.6 | 23.8 | 26.3 |
| 1998 | 5,256 | 2,785 | 137,335 | 6.9 | 817 | 777 | 660 | 727 | 15.6 | 14.8 | 23.7 | 26.1 |
| 1999 | 5,372 | 2,885 | 142,903 | 7.4 | 894 | 839 | 666 | 732 | 16.6 | 15.6 | 23.1 | 25.4 |
| 2000 | 5,317 | 2,903 | 148,213 | 8.1 | 983 | 912 | 667 | 735 | 18.5 | 17.1 | 23.0 | 25.3 |
| 2001 | 5,209 | 2,878 | 154,659 | 7.0 | 923 | 865 | 678 | 750 | 17.7 | 16.6 | 23.5 | 26.0 |
| 2002 | 5,179 | 2,771 | 163,955 | 6.5 | 937 | 879 | 693 | 762 | 18.1 | 17.0 | 25.0 | 27.5 |
| 2003 | 5,206 | 2,678 | 173,551 | 5.8 | 919 | 889 | 698 | 769 | 17.7 | 17.1 | 26.1 | 28.7 |
| 2004 | 5,169 | 2,640 | 185,141 | 5.8 | 982 | 941 | 698 | 770 | 19.0 | 18.2 | 26.4 | 29.2 |
| 2005 | 5,217 | 2,658 | 197,763 | 5.9 | 1,052 | 999 | 695 | 772 | 20.2 | 19.2 | 26.2 | 29.0 |
| 2006 | 5,293 | 2,731 | 204,156 | 6.4 | 1,151 | 1,079 | 698 | 778 | 21.7 | 20.4 | 25.5 | 28.5 |
| 2007 | 5,310 | 2,743 | 201,318 | 6.3 | 1,126 | 1,060 | 707 | 788 | 21.2 | 20.0 | 25.8 | 28.7 |
| 2008 | 5,155 | 2,643 | 180,467 | 6.0 | 977 | 934 | 706 | 790 | 19.0 | 18.1 | 26.7 | 29.9 |
| 2009 | 5,172 | 2,664 | 172,100 | 5.0 | 835 | 825 | 725 | 807 | 16.2 | 16.0 | 27.2 | 30.3 |

Notes and Sources: All dollar amounts are expressed in 2009 constant dollars using the CPI-U for All Items. Owner and renter median incomes through 2008 are from Current Population Survey published reports. Renters exclude those paying no cash rent. 2009 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 2009 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 contract rates from the Freddie Mac Primary Mortgage Market 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 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: 1980–2009

| Year | Permits ¹ (Thousands) | | Starts ² (Thousands) | | | Size ³ (Median sq. ft.) | | Sales Price of Single-Family Homes (2009 dollars) | |
|------|-------------------------------------|-------------|------------------------------------|-------------|--------------|---------------------------------------|-------------|---|-----------------------|
| | Single-Family | Multifamily | Single-Family | Multifamily | Manufactured | Single-Family | Multifamily | New ⁴ | Existing ⁵ |
| 1980 | 710 | 480 | 852 | 440 | 234 | 1,595 | 915 | 230,783 | 131,891 |
| 1981 | 564 | 421 | 705 | 379 | 229 | 1,550 | 930 | 225,874 | 122,558 |
| 1982 | 546 | 454 | 663 | 400 | 234 | 1,520 | 925 | 217,832 | 116,819 |
| 1983 | 902 | 704 | 1,068 | 636 | 278 | 1,565 | 893 | 215,469 | 121,270 |
| 1984 | 922 | 759 | 1,084 | 665 | 288 | 1,605 | 871 | 215,021 | 119,805 |
| 1985 | 957 | 777 | 1,072 | 670 | 283 | 1,605 | 882 | 209,899 | 121,077 |
| 1986 | 1,078 | 692 | 1,179 | 626 | 256 | 1,660 | 876 | 214,097 | 127,855 |
| 1987 | 1,024 | 510 | 1,146 | 474 | 239 | 1,755 | 920 | 217,747 | 132,809 |
| 1988 | 994 | 462 | 1,081 | 407 | 224 | 1,810 | 940 | 216,948 | 134,887 |
| 1989 | 932 | 407 | 1,003 | 373 | 203 | 1,850 | 940 | 215,254 | 136,228 |
| 1990 | 794 | 317 | 895 | 298 | 195 | 1,905 | 955 | 208,334 | 133,057 |
| 1991 | 754 | 195 | 840 | 174 | 174 | 1,890 | 980 | 202,434 | 129,705 |
| 1992 | 911 | 184 | 1,030 | 170 | 212 | 1,920 | 985 | 199,305 | 128,980 |
| 1993 | 987 | 213 | 1,126 | 162 | 243 | 1,945 | 1,005 | 200,955 | 128,482 |
| 1994 | 1,069 | 303 | 1,198 | 259 | 291 | 1,940 | 1,015 | 207,483 | 129,826 |
| 1995 | 997 | 335 | 1,076 | 278 | 319 | 1,920 | 1,040 | 206,256 | 129,959 |
| 1996 | 1,070 | 356 | 1,161 | 316 | 338 | 1,950 | 1,030 | 205,637 | 130,991 |
| 1997 | 1,062 | 379 | 1,134 | 340 | 336 | 1,975 | 1,050 | 205,593 | 132,542 |
| 1998 | 1,188 | 425 | 1,271 | 346 | 374 | 2,000 | 1,020 | 207,539 | 137,335 |
| 1999 | 1,247 | 417 | 1,302 | 339 | 338 | 2,028 | 1,041 | 213,618 | 142,903 |
| 2000 | 1,198 | 394 | 1,231 | 338 | 281 | 2,057 | 1,039 | 214,620 | 148,213 |
| 2001 | 1,236 | 401 | 1,273 | 329 | 196 | 2,103 | 1,104 | 215,030 | 154,659 |
| 2002 | 1,333 | 415 | 1,359 | 346 | 174 | 2,114 | 1,070 | 221,194 | 163,955 |
| 2003 | 1,461 | 428 | 1,499 | 349 | 140 | 2,137 | 1,092 | 228,487 | 173,551 |
| 2004 | 1,613 | 457 | 1,611 | 345 | 124 | 2,140 | 1,105 | 240,158 | 185,141 |
| 2005 | 1,682 | 473 | 1,716 | 353 | 123 | 2,227 | 1,143 | 250,310 | 197,763 |
| 2006 | 1,378 | 461 | 1,465 | 336 | 112 | 2,248 | 1,172 | 254,127 | 204,156 |
| 2007 | 980 | 419 | 1,046 | 309 | 95 | 2,277 | 1,197 | 247,325 | 201,318 |
| 2008 | 576 | 330 | 622 | 284 | 79 | 2,215 | 1,122 | 225,919 | 180,467 |
| 2009 | 435 | 137 | 445 | 109 | 53 | 2,137 | 1,114 | 216,700 | 172,100 |

Notes: All value series are adjusted to 2009 dollars by the CPI-U for All Items. All links are as of May 2010. 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/mhstablcmnt.pdf. Manufactured housing starts are defined as placements of new manufactured homes.
3. US Census Bureau, Quarterly Starts and Completions by Purpose and Design, <http://www.census.gov/const/www/newresconstindex.html>.
4. New home price is the 2009 median price from US Census Bureau, Median and Average Sales Price of New One-Family Houses Sold, <http://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 2009 median sales price of existing single-family homes determined by the National Association of Realtors®, <http://www.realtor.org/research/research/ehsdata>, indexed by annual averages of the quarterly Freddie Mac Purchase-Only Conventional Mortgage Home Price Index, <http://www.freddie.com/finance/cmhpi>.
6. US Census Bureau, Housing Vacancy Survey, <http://www.census.gov/hhes/www/housing/hvs/annual09/ann09ind.html>.
7. US Census Bureau, Annual Value of Private Construction Put in Place, <http://www.census.gov/const/www/privpage.html>. 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, <http://www.realtor.org/research/research/ehsdata>.

| Vacancy Rates ⁶ (Percent) | | Value Put in Place ⁷ (Millions of 2009 dollars) | | | Home Sales (Thousands) | |
|---|----------|---|-------------|--------------------|---------------------------|-----------------------|
| For Sale | For Rent | Single-Family | Multifamily | Owner Improvements | New ⁸ | Existing ⁹ |
| 1.4 | 5.4 | 137,785 | 43,501 | na | 545 | 2,973 |
| 1.4 | 5.0 | 122,645 | 41,208 | na | 436 | 2,419 |
| 1.5 | 5.3 | 92,178 | 34,544 | na | 412 | 1,990 |
| 1.5 | 5.7 | 156,194 | 48,351 | na | 623 | 2,697 |
| 1.7 | 5.9 | 178,392 | 58,272 | na | 639 | 2,829 |
| 1.7 | 6.5 | 174,162 | 56,902 | na | 688 | 3,134 |
| 1.6 | 7.3 | 203,832 | 60,755 | na | 750 | 3,474 |
| 1.7 | 7.7 | 221,366 | 48,067 | na | 671 | 3,436 |
| 1.6 | 7.7 | 217,789 | 40,437 | na | 676 | 3,513 |
| 1.8 | 7.4 | 209,224 | 38,589 | na | 650 | 3,010 |
| 1.7 | 7.2 | 185,296 | 31,598 | na | 534 | 2,914 |
| 1.7 | 7.4 | 156,614 | 23,861 | na | 509 | 2,886 |
| 1.5 | 7.4 | 186,517 | 20,022 | na | 610 | 3,151 |
| 1.4 | 7.3 | 208,039 | 16,017 | 85,026 | 666 | 3,427 |
| 1.5 | 7.4 | 234,961 | 20,384 | 93,578 | 670 | 3,544 |
| 1.5 | 7.6 | 216,107 | 25,183 | 79,842 | 667 | 3,519 |
| 1.6 | 7.8 | 233,529 | 27,790 | 90,766 | 757 | 3,797 |
| 1.6 | 7.7 | 234,158 | 30,587 | 89,068 | 804 | 3,964 |
| 1.7 | 7.9 | 262,458 | 32,344 | 95,239 | 886 | 4,495 |
| 1.7 | 8.1 | 288,243 | 35,328 | 96,620 | 880 | 4,649 |
| 1.6 | 8.0 | 295,005 | 35,207 | 101,028 | 877 | 4,603 |
| 1.8 | 8.4 | 301,740 | 36,711 | 102,996 | 908 | 4,735 |
| 1.7 | 8.9 | 317,082 | 39,296 | 116,695 | 973 | 4,974 |
| 1.8 | 9.8 | 362,119 | 40,944 | 116,997 | 1,086 | 5,446 |
| 1.7 | 10.2 | 428,798 | 45,365 | 131,061 | 1,203 | 5,958 |
| 1.9 | 9.8 | 476,211 | 51,956 | 144,005 | 1,283 | 6,180 |
| 2.4 | 9.7 | 442,692 | 56,191 | 154,231 | 1,051 | 5,677 |
| 2.7 | 9.7 | 315,774 | 50,658 | 143,930 | 776 | 4,939 |
| 2.8 | 10.0 | 185,115 | 44,001 | 119,717 | 485 | 4,350 |
| 2.6 | 10.6 | 106,288 | 29,264 | 115,813 | 375 | 4,566 |

Terms on Conventional Single-Family Home Purchase Mortgage Originations: 1980–2009

Annual Averages

| Year | Effective Interest Rate (%) | Term to Maturity (Years) | Mortgage Loan Amount (Thousands of 2009 dollars) | Purchase Price (Thousands of 2009 dollars) | Loan-to-Price Ratio (%) | Percent of Loans with: | |
|------|-----------------------------|--------------------------|--|--|-------------------------|-------------------------------|------------------|
| | | | | | | Loan-to-Price Ratio Above 90% | Adjustable Rates |
| 1980 | 12.8 | 27.2 | 134.6 | 191.1 | 72.9 | 10 | na |
| 1981 | 14.9 | 26.4 | 126.7 | 180.1 | 73.1 | 15 | na |
| 1982 | 15.3 | 25.6 | 122.3 | 174.3 | 72.9 | 21 | 41 |
| 1983 | 12.7 | 26.0 | 129.0 | 179.0 | 74.5 | 21 | 40 |
| 1984 | 12.5 | 26.8 | 133.2 | 178.8 | 77.0 | 27 | 62 |
| 1985 | 11.6 | 25.9 | 140.0 | 191.6 | 75.8 | 21 | 51 |
| 1986 | 10.2 | 25.6 | 155.2 | 216.5 | 74.1 | 11 | 30 |
| 1987 | 9.3 | 26.8 | 168.3 | 230.0 | 75.2 | 8 | 43 |
| 1988 | 9.3 | 27.7 | 176.6 | 238.7 | 76.0 | 8 | 58 |
| 1989 | 10.1 | 27.7 | 180.8 | 247.1 | 74.8 | 7 | 38 |
| 1990 | 10.1 | 27.0 | 170.7 | 234.1 | 74.7 | 8 | 28 |
| 1991 | 9.3 | 26.5 | 167.4 | 231.1 | 74.4 | 9 | 23 |
| 1992 | 8.1 | 25.4 | 166.2 | 223.9 | 76.6 | 14 | 20 |
| 1993 | 7.1 | 25.5 | 158.9 | 212.5 | 77.2 | 17 | 20 |
| 1994 | 7.5 | 27.1 | 159.1 | 205.6 | 79.9 | 25 | 39 |
| 1995 | 7.9 | 27.4 | 155.4 | 201.0 | 79.9 | 27 | 32 |
| 1996 | 7.7 | 26.9 | 162.3 | 212.1 | 79.0 | 25 | 27 |
| 1997 | 7.7 | 27.5 | 169.2 | 219.9 | 79.4 | 25 | 22 |
| 1998 | 7.1 | 27.8 | 173.5 | 228.2 | 78.9 | 25 | 12 |
| 1999 | 7.3 | 28.2 | 179.4 | 237.2 | 78.5 | 23 | 21 |
| 2000 | 8.0 | 28.7 | 184.8 | 247.8 | 77.8 | 22 | 24 |
| 2001 | 7.0 | 27.6 | 188.6 | 261.1 | 76.2 | 21 | 12 |
| 2002 | 6.5 | 27.3 | 194.9 | 275.7 | 75.1 | 21 | 17 |
| 2003 | 5.7 | 26.8 | 195.8 | 283.8 | 73.5 | 20 | 18 |
| 2004 | 5.7 | 27.9 | 210.7 | 297.6 | 74.9 | 18 | 35 |
| 2005 | 5.9 | 28.5 | 232.8 | 329.3 | 74.7 | 15 | 30 |
| 2006 | 6.6 | 29.0 | 237.2 | 326.8 | 76.6 | 19 | 22 |
| 2007 | 6.5 | 29.3 | 232.5 | 310.9 | 79.4 | 29 | 11 |
| 2008 | 6.1 | 28.4 | 219.0 | 305.0 | 76.9 | 20 | 7 |
| 2009 | 5.1 | 28.1 | 216.9 | 306.0 | 74.5 | 8 | na |

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 2009 are averages of monthly data. Dollar amounts are adjusted by the CPI-U for All Items.

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

TABLE A-4

Homeownership Rates by Age, Race/Ethnicity, and Region: 1995–2009

Percent

| | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
|--------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 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 |
| 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 |
| 35 to 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 |
| 45 to 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 |
| 55 to 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 |
| 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 |
| Race/Ethnicity of Householder | | | | | | | | | | | | | | | |
| White | 70.9 | 71.7 | 72.0 | 72.6 | 73.2 | 74.0 | 74.3 | 74.7 | 75.4 | 76.0 | 75.8 | 75.8 | 75.2 | 75.0 | 74.8 |
| Hispanic | 42.0 | 42.8 | 43.3 | 44.7 | 45.5 | 46.0 | 47.3 | 47.0 | 46.7 | 48.1 | 49.5 | 49.7 | 49.7 | 49.1 | 48.4 |
| Black | 42.9 | 44.5 | 45.4 | 46.1 | 46.7 | 47.2 | 48.4 | 48.2 | 48.8 | 49.7 | 48.8 | 48.4 | 47.8 | 47.9 | 46.6 |
| Asian/Other | 51.5 | 51.5 | 53.3 | 53.7 | 54.1 | 54.3 | 54.7 | 55.0 | 56.9 | 59.7 | 60.3 | 60.8 | 60.1 | 59.5 | 59.0 |
| All Minority | 43.7 | 44.9 | 45.8 | 46.8 | 47.4 | 47.9 | 49.0 | 48.9 | 49.5 | 51.0 | 51.3 | 51.3 | 50.9 | 50.6 | 49.7 |
| 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 |
| Midwest | 69.2 | 70.6 | 70.5 | 71.0 | 71.8 | 72.6 | 73.1 | 73.1 | 73.2 | 73.8 | 73.2 | 72.7 | 71.9 | 71.8 | 71.0 |
| South | 66.7 | 67.5 | 68.0 | 68.6 | 69.1 | 69.6 | 69.8 | 69.7 | 70.1 | 70.9 | 70.8 | 70.6 | 70.2 | 69.9 | 69.6 |
| West | 59.2 | 59.2 | 59.6 | 60.5 | 60.9 | 61.8 | 62.6 | 62.4 | 63.4 | 64.2 | 64.4 | 64.7 | 63.5 | 63.0 | 62.6 |

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 2008

Thousands

| Tenure and Income | 2001 | | | | 2008 | | | | Percent Change 2001-8 | | | |
|-----------------------|-----------|-----------------|---------------|---------|-----------|-----------------|---------------|---------|-----------------------|-----------------|---------------|-------|
| | 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 | 570 | 647 | 2,758 | 3,975 | -26.1 | -8.8 | 10.1 | -0.3 |
| Bottom Quintile | 3,381 | 1,906 | 3,921 | 9,208 | 2,721 | 1,974 | 4,616 | 9,312 | -19.5 | 3.6 | 17.7 | 1.1 |
| Bottom Quartile | 5,065 | 2,549 | 4,428 | 12,042 | 4,206 | 2,694 | 5,385 | 12,286 | -16.9 | 5.7 | 21.6 | 2.0 |
| Lower-Middle Quartile | 10,695 | 3,630 | 1,456 | 15,781 | 10,202 | 4,345 | 2,550 | 17,097 | -4.6 | 19.7 | 75.1 | 8.3 |
| Upper-Middle Quartile | 16,015 | 2,882 | 465 | 19,362 | 15,979 | 4,136 | 1,113 | 21,228 | -0.2 | 43.5 | 139.5 | 9.6 |
| Top Quartile | 21,457 | 1,208 | 137 | 22,802 | 22,080 | 2,321 | 330 | 24,731 | 2.9 | 92.1 | 141.2 | 8.5 |
| Total | 53,231 | 10,270 | 6,485 | 69,986 | 52,467 | 13,496 | 9,378 | 75,342 | -1.4 | 31.4 | 44.6 | 7.7 |
| Renters | | | | | | | | | | | | |
| Bottom Decile | 1,309 | 789 | 4,559 | 6,657 | 1,293 | 812 | 5,229 | 7,335 | -1.2 | 3.0 | 14.7 | 10.2 |
| Bottom Quintile | 2,731 | 2,798 | 6,550 | 12,079 | 2,618 | 2,873 | 7,817 | 13,308 | -4.1 | 2.7 | 19.3 | 10.2 |
| Bottom Quartile | 3,705 | 3,962 | 6,901 | 14,567 | 3,514 | 4,087 | 8,389 | 15,989 | -5.2 | 3.1 | 21.6 | 9.8 |
| Lower-Middle Quartile | 7,698 | 2,710 | 419 | 10,828 | 7,100 | 3,325 | 753 | 11,178 | -7.8 | 22.7 | 79.6 | 3.2 |
| Upper-Middle Quartile | 6,771 | 437 | 39 | 7,247 | 6,299 | 681 | 68 | 7,048 | -7.0 | 55.8 | 72.1 | -2.7 |
| Top Quartile | 3,735 | 71 | 2 | 3,807 | 3,464 | 80 | 0 | 3,544 | -7.3 | 12.4 | -74.3 | -6.9 |
| Total | 21,908 | 7,180 | 7,361 | 36,449 | 20,376 | 8,172 | 9,210 | 37,759 | -7.0 | 13.8 | 25.1 | 3.6 |
| All Households | | | | | | | | | | | | |
| Bottom Decile | 2,080 | 1,498 | 7,065 | 10,643 | 1,863 | 1,459 | 7,987 | 11,309 | -10.5 | -2.6 | 13.1 | 6.3 |
| Bottom Quintile | 6,112 | 4,704 | 10,472 | 21,287 | 5,340 | 4,847 | 12,433 | 22,619 | -12.6 | 3.0 | 18.7 | 6.3 |
| Bottom Quartile | 8,769 | 6,511 | 11,328 | 26,609 | 7,720 | 6,780 | 13,774 | 28,275 | -12.0 | 4.1 | 21.6 | 6.3 |
| Lower-Middle Quartile | 18,393 | 6,340 | 1,876 | 26,609 | 17,302 | 7,670 | 3,304 | 28,275 | -5.9 | 21.0 | 76.1 | 6.3 |
| Upper-Middle Quartile | 22,786 | 3,319 | 504 | 26,609 | 22,278 | 4,817 | 1,180 | 28,275 | -2.2 | 45.1 | 134.2 | 6.3 |
| Top Quartile | 25,191 | 1,280 | 138 | 26,609 | 25,544 | 2,401 | 330 | 28,275 | 1.4 | 87.6 | 138.7 | 6.3 |
| Total | 75,140 | 17,450 | 13,846 | 106,436 | 72,844 | 21,668 | 18,588 | 113,101 | -3.1 | 24.2 | 34.2 | 6.3 |

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 2008 American Community Surveys.

TABLE A-6

State Foreclosure Rates, Shares of Loans in Foreclosure, and Shares of Households with Mortgages: 2010:1

Percent

| | Foreclosure Rate | Share of US Loans in Foreclosure | Share of US Households with Mortgages | | Foreclosure Rate | Share of US Loans in Foreclosure | Share of US Households with Mortgages |
|-----------------------------|------------------|----------------------------------|---------------------------------------|-----------------------|------------------|----------------------------------|---------------------------------------|
| United States | 4.6 | 100.0 | 100.0 | Missouri | 2.1 | 0.9 | 2.1 |
| Alabama | 2.2 | 0.6 | 1.5 | Montana | 1.9 | 0.1 | 0.3 |
| Alaska | 1.3 | 0.1 | 0.2 | Nebraska | 1.9 | 0.2 | 0.6 |
| Arizona | 5.9 | 3.4 | 2.1 | Nevada | 10.4 | 2.8 | 0.9 |
| Arkansas | 2.1 | 0.3 | 0.9 | New Hampshire | 2.6 | 0.2 | 0.5 |
| California | 5.2 | 14.8 | 10.2 | New Jersey | 6.2 | 3.9 | 2.9 |
| Colorado | 2.8 | 1.4 | 1.9 | New Mexico | 3.1 | 0.4 | 0.6 |
| Connecticut | 3.9 | 1.0 | 1.3 | New York | 4.3 | 4.3 | 5.0 |
| Delaware | 3.7 | 0.3 | 0.3 | North Carolina | 2.3 | 1.6 | 3.2 |
| District of Columbia | 3.0 | 0.1 | 0.2 | North Dakota | 1.2 | 0.0 | 0.2 |
| Florida | 14.0 | 23.6 | 6.2 | Ohio | 4.9 | 3.5 | 4.2 |
| Georgia | 3.9 | 3.2 | 3.3 | Oklahoma | 3.0 | 0.6 | 1.1 |
| Hawaii | 4.8 | 0.4 | 0.3 | Oregon | 3.3 | 1.0 | 1.3 |
| Idaho | 3.7 | 0.5 | 0.5 | Pennsylvania | 2.9 | 2.3 | 4.3 |
| Illinois | 5.8 | 5.0 | 4.5 | Rhode Island | 3.6 | 0.2 | 0.3 |
| Indiana | 4.5 | 1.9 | 2.4 | South Carolina | 3.4 | 1.1 | 1.5 |
| Iowa | 2.8 | 0.5 | 1.1 | South Dakota | 1.8 | 0.1 | 0.3 |
| Kansas | 2.3 | 0.4 | 1.0 | Tennessee | 2.4 | 1.0 | 2.1 |
| Kentucky | 3.3 | 0.7 | 1.4 | Texas | 2.1 | 3.2 | 6.8 |
| Louisiana | 3.4 | 0.8 | 1.2 | Utah | 3.4 | 0.7 | 0.9 |
| Maine | 4.6 | 0.3 | 0.5 | Vermont | 2.7 | 0.1 | 0.2 |
| Maryland | 4.0 | 2.1 | 2.2 | Virginia | 2.1 | 1.5 | 2.9 |
| Massachusetts | 3.4 | 1.4 | 2.2 | Washington | 2.3 | 1.3 | 2.4 |
| Michigan | 4.4 | 3.0 | 3.7 | West Virginia | 2.2 | 0.1 | 0.6 |
| Minnesota | 3.3 | 1.5 | 2.2 | Wisconsin | 3.5 | 1.2 | 2.1 |
| Mississippi | 3.1 | 0.4 | 0.8 | Wyoming | 1.7 | 0.1 | 0.2 |

Note: Shares are of first-lien mortgages on 1- to 4-unit properties.

Sources: Mortgage Bankers Association, National Delinquency Survey; US Census Bureau, 2008 American Community Survey.

TABLE A-7

JCHS Household Growth Projections by Age and Race/Ethnicity Assuming Low and High Immigration Rates: 2010–20

Thousands

| | Low Immigration Assumption | | | | | High Immigration Assumption | | | | |
|---|----------------------------|-------|----------|-------------|--------|-----------------------------|-------|----------|-------------|--------|
| | Race/Ethnicity | | | | | Race/Ethnicity | | | | |
| | White | Black | Hispanic | Asian/Other | Total | White | Black | Hispanic | Asian/Other | Total |
| Total Household Growth | | | | | | | | | | |
| Age of Householder | | | | | | | | | | |
| Under 25 | -471 | -110 | 276 | 86 | -219 | -432 | -86 | 452 | 154 | 88 |
| 25 to 34 | 347 | 362 | 422 | 65 | 1,195 | 516 | 431 | 775 | 369 | 2,091 |
| 35 to 44 | -341 | 303 | 553 | 269 | 784 | -227 | 350 | 704 | 459 | 1,286 |
| 45 to 54 | -3,463 | -184 | 999 | 497 | -2,151 | -3,414 | -164 | 1,071 | 622 | -1,885 |
| 55 to 64 | 1,477 | 750 | 1,100 | 488 | 3,815 | 1,506 | 763 | 1,157 | 574 | 4,000 |
| 65 and Over | 5,798 | 1,078 | 1,122 | 1,126 | 9,125 | 5,807 | 1,089 | 1,171 | 1,190 | 9,258 |
| Total | 3,347 | 2,198 | 4,473 | 2,531 | 12,549 | 3,756 | 2,382 | 5,331 | 3,368 | 14,837 |
| Growth Due to Aging of Population Resident in 2005 | | | | | | | | | | |
| Age of Householder | | | | | | | | | | |
| Under 25 | -509 | -135 | 100 | 18 | -526 | -509 | -135 | 100 | 18 | -526 |
| 25 to 34 | 177 | 293 | 70 | -240 | 300 | 177 | 293 | 70 | -240 | 300 |
| 35 to 44 | -455 | 255 | 402 | 80 | 283 | -455 | 255 | 402 | 80 | 283 |
| 45 to 54 | -3,513 | -204 | 927 | 372 | -2,418 | -3,513 | -204 | 927 | 372 | -2,418 |
| 55 to 64 | 1,448 | 737 | 1,043 | 402 | 3,630 | 1,448 | 737 | 1,043 | 402 | 3,630 |
| 65 and Over | 5,789 | 1,068 | 1,073 | 1,063 | 8,993 | 5,789 | 1,068 | 1,073 | 1,063 | 8,993 |
| Total | 2,938 | 2,014 | 3,615 | 1,695 | 10,262 | 2,938 | 2,014 | 3,615 | 1,695 | 10,262 |
| Growth Due to Immigration After 2005 | | | | | | | | | | |
| Age of Householder | | | | | | | | | | |
| Under 25 | 38 | 24 | 176 | 68 | 307 | 77 | 49 | 352 | 136 | 613 |
| 25 to 34 | 170 | 69 | 353 | 304 | 896 | 339 | 137 | 706 | 609 | 1,791 |
| 35 to 44 | 114 | 47 | 151 | 189 | 502 | 228 | 95 | 302 | 379 | 1,003 |
| 45 to 54 | 49 | 20 | 72 | 125 | 266 | 99 | 39 | 144 | 250 | 533 |
| 55 to 64 | 29 | 13 | 57 | 86 | 185 | 57 | 26 | 114 | 173 | 370 |
| 65 and Over | 9 | 11 | 49 | 63 | 132 | 18 | 22 | 98 | 127 | 265 |
| Total | 409 | 184 | 858 | 837 | 2,288 | 818 | 368 | 1,716 | 1,673 | 4,575 |

Notes: White, black and Asian/other are non-Hispanic. Hispanic householders may be of any race. JCHS high-series projections assume immigration rises from 1.2 million in 2005 to 1.5 million in 2020, as estimated by the Census Bureau's 2008 population projections. JCHS low-series projections assume immigration is half the Census Bureau's projected levels.

Sources: US Census Bureau, 2008 Population Projections; JCHS 2009 household growth projections.