



APPENDIX TABLES

Table A-1 Income and Housing Costs, US Totals: 1980–2009

Table A-2 Housing Market Indicators: 1980–2009

Table A-3 Terms on Conventional Single-Family Home Purchase Mortgage Originations: 1980–2009

Table A-4 Homeownership Rates by Age, Race/Ethnicity, and Region: 1995–2009

Table A-5 Housing Cost-Burdened Households by Tenure and Income: 2001 and 2008

Table A-6 State Foreclosure Rates, Shares of Loans in Foreclosure, and Shares of Households with Mortgages: 2010:1

Table A-7 JCHS Household Growth Projections by Age and Race/Ethnicity Assuming Low and High Immigration Rates: 2010–20

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

Table W-1 Residential Building Permits by Metropolitan Area: 1990–2009

Table W-2 Changes in Home Affordability by Metropolitan Area: 1990–2010:1

Table W-3 Minority Share of Population by Age and State: 2008

Table W-4 Real Median Household Income by Quartile and Age of Household Head: 2000 and 2008

Table W-5 Households Receiving Direct Federal Housing Assistance: 2000–9

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.