



# 7

## Appendix Tables



**Table A-1** ..... Housing Market Indicators: 1980–2012

**Table A-2** ..... Homeownership Rates by Age, Race/Ethnicity, and Region: 1995–2011

**Table A-3** ..... Housing Cost-Burdened Households by Tenure and Income: 2001, 2007, 2010, and 2011

**Table A-4** ..... Severely Cost-Burdened Households by Demographic Characteristics: 2011

**Table A-5** ..... Monthly Housing and Non-Housing Expenditures by Households with Children: 2011

**Table A-6** ..... Median Household Net Worth, Home Equity, and Cash Savings  
by Race/Ethnicity, Age, and Tenure: 2010

**The following tables can be downloaded in Microsoft Excel format  
from the Joint Center’s website at [www.jchs.harvard.edu](http://www.jchs.harvard.edu).**

**Table W-1** ..... Housing Cost Burdens by Tenure and State: 2011

**Table W-2** ..... Severely Cost-Burdened Households by State and Selected Characteristics: 2011

**Table W-3** ..... Metro Area Median Home Price-to-Income Ratios: 1990–2012

**Table W-4** ..... Metro Area Standardized Mortgage Payments on a Median-Priced Home: 1990–2012

**Table W-5** ..... Point-in-Time (PIT) Estimates of Homelessness: 2007–12

**Table W-6** ..... State Homelessness Counts: 2007–12

**Table W-7** ..... Extremely Low-Income Households and the Affordable Rental Supply Gap: 1999–2011

**Table W-8** ..... Housing Costs and Affordability: 1990–2012

**Table W-9** ..... Movers and Mobility Rates by Household Characteristics: 2007 and 2011

## Housing Market Indicators: 1980–2012

Year	Permits <sup>1</sup> (Thousands)		Starts <sup>2</sup> (Thousands)			Size <sup>3</sup> (Median sq. ft.)		Sales Price of Single-Family Homes (2012 dollars)	
	Single-Family	Multifamily	Single-Family	Multifamily	Manufactured	Single-Family	Multifamily	New <sup>4</sup>	Existing <sup>5</sup>
1980	710	480	852	440	234	1,595	915	179,997	173,310
1981	564	421	705	379	229	1,550	930	174,027	167,712
1982	546	454	663	400	234	1,520	925	164,879	161,311
1983	902	704	1,068	636	278	1,565	893	173,579	162,053
1984	922	759	1,084	665	288	1,605	871	176,560	159,987
1985	957	777	1,072	670	283	1,605	882	179,877	161,100
1986	1,078	692	1,179	626	256	1,660	876	192,725	168,215
1987	1,024	510	1,146	474	239	1,755	920	211,202	173,004
1988	994	462	1,081	407	224	1,810	940	218,337	173,311
1989	932	407	1,003	373	203	1,850	940	222,188	175,158
1990	794	317	895	298	195	1,905	955	215,892	170,922
1991	754	195	840	174	174	1,890	980	202,285	173,123
1992	911	184	1,030	170	212	1,920	985	198,829	172,646
1993	987	213	1,126	162	243	1,945	1,005	200,994	173,347
1994	1,069	303	1,198	259	291	1,940	1,015	201,398	175,836
1995	997	335	1,076	278	319	1,920	1,040	201,723	176,263
1996	1,070	356	1,161	316	338	1,950	1,030	204,864	179,402
1997	1,062	379	1,134	340	336	1,975	1,050	208,852	184,533
1998	1,188	425	1,271	346	374	2,000	1,020	214,804	191,563
1999	1,247	417	1,302	339	338	2,028	1,041	221,877	194,590
2000	1,198	394	1,231	338	281	2,057	1,039	225,327	196,395
2001	1,236	401	1,273	329	196	2,103	1,104	227,131	203,018
2002	1,333	415	1,359	346	174	2,114	1,070	239,421	213,896
2003	1,461	428	1,499	349	140	2,137	1,092	243,320	224,852
2004	1,613	457	1,611	345	124	2,140	1,105	268,609	237,251
2005	1,682	473	1,716	353	123	2,227	1,143	283,201	257,456
2006	1,378	461	1,465	336	112	2,259	1,192	280,729	252,713
2007	980	419	1,046	309	95	2,230	1,134	274,505	241,285
2008	576	330	622	284	81	2,174	1,089	247,506	209,650
2009	441	142	445	109	55	2,103	1,124	231,909	184,179
2010	447	157	471	116	51	2,151	1,137	233,536	182,259
2011	418	206	431	178	47	2,267	1,093	231,902	169,639
2012	519	311	535	245	51	2,309	1,056	245,200	177,200

Notes: All value series are adjusted to 2012 dollars by the CPI-U for All Items. All links are as of April 2013. na indicates data not available.

- Sources:
1. US Census Bureau, New Privately Owned Housing Units Authorized by Building Permits, <http://www.census.gov/construction/pdf/bpann.pdf>.
  2. US Census Bureau, New Privately Owned Housing Units Started, [www.census.gov/construction/nrc/xls/starts\\_cust.xls](http://www.census.gov/construction/nrc/xls/starts_cust.xls); Placements of New Manufactured Homes, <http://www.census.gov/construction/mhs/pdf/mhstablplmnt.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, [http://www.census.gov/construction/nrc/pdf/quarterly\\_starts\\_completions.pdf](http://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, [http://www.census.gov/construction/nrs/xls/usprice\\_cust.xls](http://www.census.gov/construction/nrs/xls/usprice_cust.xls).

Vacancy Rates <sup>6</sup> (Percent)		Value Put in Place <sup>7</sup> (Millions of 2012 dollars)			Home Sales (Thousands)	
For Sale	For Rent	Single-Family	Multifamily	Owner Improvements	New <sup>8</sup>	Existing <sup>9</sup>
1.4	5.4	147,456	46,554	na	545	2,973
1.4	5.0	131,252	44,100	na	436	2,419
1.5	5.3	98,647	36,968	na	412	1,990
1.5	5.7	167,156	51,744	na	623	2,697
1.7	5.9	190,912	62,362	na	639	2,829
1.7	6.5	186,385	60,896	na	688	3,134
1.6	7.3	218,137	65,020	na	750	3,474
1.7	7.7	236,902	51,440	na	671	3,436
1.6	7.7	233,074	43,275	na	676	3,513
1.8	7.4	223,908	41,297	na	650	3,010
1.7	7.2	198,301	33,815	na	534	2,914
1.7	7.4	167,605	25,535	na	509	2,886
1.5	7.4	199,608	21,428	na	610	3,151
1.4	7.3	222,639	17,141	90,994	666	3,427
1.5	7.4	251,452	21,815	100,146	670	3,544
1.5	7.6	231,274	26,950	85,445	667	3,519
1.6	7.8	249,919	29,740	97,136	757	3,797
1.6	7.7	250,592	32,734	95,319	804	3,964
1.7	7.9	280,878	34,614	101,923	886	4,495
1.7	8.1	308,473	37,807	103,401	880	4,649
1.6	8.0	315,709	37,678	108,119	877	4,603
1.8	8.4	322,917	39,288	110,225	908	4,735
1.7	8.9	339,336	42,054	124,886	973	4,974
1.8	9.8	387,533	43,818	125,209	1,086	5,446
1.7	10.2	458,893	48,549	140,259	1,203	5,958
1.9	9.8	509,633	55,602	154,111	1,283	6,180
2.4	9.7	473,762	60,135	165,056	1,051	5,677
2.7	9.7	337,936	54,213	154,032	776	4,420
2.8	10.0	198,107	47,281	128,119	485	3,660
2.6	10.6	112,729	30,541	119,901	375	3,870
2.6	10.2	118,525	15,463	117,467	323	3,708
2.5	9.5	110,417	15,078	116,369	306	3,787
2.0	8.7	129,252	21,348	124,862	368	4,128

5. Existing home price is the median sales price of existing single-family homes determined by the National Association of Realtors®.

6. US Census Bureau, Housing Vacancy Survey, <http://www.census.gov/housing/hvs/data/ann12ind.html>.

7. US Census Bureau, Annual Value of Private Construction Put in Place, <http://www.census.gov/construction/c30/privpage.html>; data 1980-1993 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, [http://www.census.gov/construction/nrs/xls/sold\\_cust.xls](http://www.census.gov/construction/nrs/xls/sold_cust.xls).

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

TABLE A-2

## Homeownership Rates by Age, Race/Ethnicity, and Region: 1995–2011

Percent

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>All Households</b>	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
<b>Age of Householder</b>																		
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
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
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
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
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
<b>Race/Ethnicity of Householder</b>																		
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	74.4	73.8	73.5
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	47.5	46.9	46.1
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	45.9	45.4	44.6
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	58.2	57.4	56.7
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	48.9	48.3	47.7
<b>Region</b>																		
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
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
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
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

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 and 2012 because of rebenchmarking.

Source: US Census Bureau, Housing Vacancy Surveys.

TABLE A-3

## Housing Cost-Burdened Households by Tenure and Income: 2001, 2007, 2010, and 2011

Thousands

Tenure and Income	2001			2007			2010			2011		
	Moderate Burden	Severe Burden	Total	Moderate Burden	Severe Burden	Total	Moderate Burden	Severe Burden	Total	Moderate Burden	Severe Burden	Total
<b>Owners</b>												
Less than \$15,000	932	2,779	4,858	979	3,096	5,029	957	3,469	5,401	1,000	3,635	5,651
\$15,000–29,999	1,909	1,830	8,421	2,149	2,423	8,752	2,359	2,777	9,554	2,374	2,763	9,678
\$30,000–44,999	2,224	993	9,444	2,587	1,581	9,904	2,726	1,571	10,184	2,743	1,494	10,268
\$45,000–74,999	3,152	643	17,331	4,083	1,400	18,125	4,006	1,218	18,061	3,766	1,053	17,859
\$75,000 and Over	2,054	240	29,932	3,817	671	33,702	3,203	493	31,747	2,774	399	30,920
Total	10,270	6,485	69,986	13,615	9,172	75,512	13,251	9,528	74,948	12,657	9,345	74,376
<b>Renters</b>												
Less than \$15,000	1,021	5,026	7,607	1,113	5,665	8,423	1,155	6,900	9,730	1,212	7,268	10,222
\$15,000–29,999	3,386	1,965	8,015	3,522	2,508	8,563	3,859	3,057	9,417	3,939	3,207	9,641
\$30,000–44,999	1,913	283	6,966	2,139	466	6,771	2,373	581	6,999	2,408	589	7,103
\$45,000–74,999	714	78	7,909	1,009	123	7,512	1,261	148	7,729	1,263	152	7,785
\$75,000 and Over	147	9	5,951	204	11	5,598	233	7	5,744	244	8	5,865
Total	7,180	7,361	36,450	7,988	8,773	36,866	8,881	10,694	39,620	9,066	11,224	40,615
<b>All Households</b>												
Less than \$15,000	1,953	7,805	12,466	2,093	8,761	13,451	2,112	10,369	15,131	2,213	10,903	15,873
\$15,000–29,999	5,294	3,795	16,436	5,671	4,931	17,315	6,218	5,834	18,971	6,313	5,970	19,319
\$30,000–44,999	4,137	1,276	16,410	4,726	2,047	16,674	5,099	2,152	17,183	5,151	2,083	17,371
\$45,000–74,999	3,866	722	25,240	5,092	1,523	25,637	5,267	1,366	25,790	5,029	1,205	25,644
\$75,000 and Over	2,201	249	35,884	4,021	682	39,299	3,436	501	37,491	3,017	407	36,785
Total	17,450	13,846	106,436	21,603	17,944	112,378	22,132	20,222	114,567	21,724	20,569	114,992

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 be severely burdened, while renters paying no cash rent are assumed to be unburdened. Income cutoffs are adjusted to 2011 dollars by 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: 2011

Percent

	Household Income					Total
	Less than \$15,000	\$15,000-29,999	\$30,000-44,999	\$45,000-74,999	\$75,000 and Over	
<b>Tenure</b>						
Owners With Mortgages	94.6	57.4	24.5	8.4	1.6	15.0
Owners Without Mortgages	45.6	5.5	0.9	0.2	0.0	7.8
Renters	71.1	33.3	8.3	2.0	0.1	27.6
<b>Age of Householder</b>						
Under 25	83.3	31.3	7.5	2.1	1.1	38.3
25-44	81.2	38.6	12.4	4.3	0.9	18.0
45-64	71.4	34.4	14.4	5.6	1.3	16.3
65 and Over	48.7	21.1	9.1	4.1	1.0	16.8
<b>Household Type</b>						
Married without Children	70.2	25.8	11.5	4.2	0.9	8.3
Married with Children	84.4	46.2	18.8	7.0	1.4	11.5
Single Parent	81.1	41.3	13.7	4.9	1.6	33.7
Other Family	73.1	31.8	10.3	4.0	1.2	18.2
Single Person	61.6	25.4	9.5	4.0	1.1	26.8
Non-Family	84.9	33.5	10.3	3.1	0.6	17.2
<b>Race/Ethnicity of Householder</b>						
White	65.7	27.2	11.0	4.3	1.0	14.7
Black	71.8	34.1	11.3	4.0	1.0	27.8
Hispanic	74.3	40.0	14.4	5.7	1.3	25.2
Asian/Other	72.8	40.6	20.2	9.1	1.9	21.1
<b>Education of Householder</b>						
No High School Diploma	59.9	27.1	9.8	4.1	1.2	28.4
High School Graduate	65.5	26.9	9.6	3.6	1.0	20.0
Some College	75.4	33.6	12.3	4.4	1.0	18.9
Bachelor's Degree or Higher	81.1	41.2	16.7	6.2	1.2	10.9
<b>Weeks Worked in Last 12 Months</b>						
Fully Employed	75.0	31.9	11.6	4.2	1.0	9.7
Short-Term Unemployed	79.7	38.5	14.8	5.8	1.3	22.6
Long-Term Unemployed	83.0	43.8	17.2	7.0	1.8	37.6
Fully Unemployed	82.9	48.2	22.3	9.8	3.5	50.8
Total	68.7	30.9	12.0	4.7	1.1	17.9

Note: Severe cost burdens are defined as housing costs of more than 50% of household income. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be unburdened. Children are the householder's own children under the age of 18. Fully employed householders worked for at least 48 weeks, short-term unemployed for 27-47 weeks, long-term unemployed for 1-26 weeks, and fully unemployed householders did not work in the previous 12 months but were in the labor force.

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

TABLE A-5

## Monthly Housing and Non-Housing Expenditures by Households with Children: 2011

Dollars

Share of Expenditures on Housing	Housing Expenditures	Non-Housing Expenditures							
		Total	Transportation	Food	Clothes	Healthcare	Personal Insurance and Pensions	Entertainment	Other
<b>Quartile 1 (Lowest)</b>									
Less than 30%	257	1,129	197	409	38	54	105	64	262
30-50%	586	891	167	314	36	36	107	57	175
Over 50%	839	565	88	258	21	12	53	37	96
All	484	939	166	346	34	40	97	57	199
<b>Quartile 2</b>									
Less than 30%	533	2,021	414	533	60	169	291	108	448
30-50%	942	1,577	312	496	54	84	251	86	295
Over 50%	1,351	1,053	202	397	45	42	121	70	176
All	771	1,758	354	507	56	122	262	95	361
<b>Quartile 3</b>									
Less than 30%	796	3,136	559	701	105	302	493	187	788
30-50%	1,409	2,395	434	625	75	200	438	127	496
Over 50%	2,170	1,644	299	559	33	91	344	85	233
All	1,058	2,827	506	670	92	259	469	163	668
<b>Quartile 4 (Highest)</b>									
Less than 30%	1,310	7,000	1,846	1,009	206	474	1,086	426	1,954
30-50%	2,734	4,633	687	876	150	308	985	307	1,321
Over 50%	4,271	2,955	350	685	83	220	654	221	742
All	1,677	6,419	1,577	973	191	434	1,053	397	1,794

Notes: Data refer to households with children under the age of 18. 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 the US Bureau of Labor Statistics, 2011 Consumer Expenditure Survey.

TABLE A-6

## Median Household Net Worth, Home Equity, and Cash Savings by Race/Ethnicity, Age, and Tenure: 2010

Dollars

Race / Ethnicity	Age	Owners			Renters		All Households	
		Median Cash Savings	Median Home Equity	Median Total Net Worth	Median Cash Savings	Median Total Net Worth	Median Cash Savings	Median Total Net Worth
<b>White</b>								
	Under 25	3,000	18,000	36,450	1,000	3,100	1,200	5,810
	25-34	4,060	21,000	50,800	1,490	6,500	2,800	21,840
	35-44	4,910	44,000	110,850	700	5,710	3,100	63,700
	45-54	7,350	84,000	244,500	500	7,331	4,900	171,400
	55-64	11,500	112,000	342,050	710	7,330	8,000	246,100
	65 and Over	14,000	130,000	310,600	1,000	6,910	11,000	254,400
	All	8,400	84,000	214,450	960	6,050	5,000	123,380
<b>Black</b>								
	Under 25	n/a	n/a	n/a	100	1	50	100
	25-34	1,780	7,000	14,360	500	1,431	800	3,100
	35-44	1,960	25,000	48,360	500	1,101	950	12,200
	45-54	2,101	53,000	94,260	250	5,500	850	31,000
	55-64	1,430	56,000	90,359	200	5,420	600	20,000
	65 and Over	2,200	90,000	132,400	250	800	1,500	94,850
	All	2,000	50,000	86,100	250	2,100	830	15,570
<b>Hispanic</b>								
	Under 25	n/a	n/a	n/a	400	1,600	400	1,600
	25-34	2,000	16,000	36,060	250	4,400	710	6,600
	35-44	1,180	28,000	44,450	150	5,710	500	18,500
	45-54	1,820	55,200	115,600	500	7,000	1,400	37,500
	55-64	1,580	75,000	150,100	770	3,000	1,000	89,100
	65 and Over	8,500	125,000	203,950	50	50	1,400	90,090
	All	1,670	42,000	75,860	280	4,470	750	15,000
<b>Other</b>								
	Under 25	n/a	n/a	n/a	4,200	5,750	4,200	5,750
	25-34	11,000	79,000	110,500	6,900	15,000	8,000	28,300
	35-44	6,000	60,000	230,680	1,400	15,260	4,050	42,600
	45-54	9,140	169,000	430,700	300	6,060	5,660	184,900
	55-64	8,800	200,000	442,600	510	6,200	5,000	185,380
	65 and Over	6,110	101,000	154,630	220	1,500	3,500	101,350
	All	8,600	96,000	222,600	1,650	10,260	5,010	68,200
<b>All Households</b>								
	Under 25	3,000	20,000	36,450	786	2,090	910	3,530
	25-34	3,820	20,000	49,500	1,000	5,210	2,005	12,800
	35-44	3,900	39,000	83,760	500	5,600	2,000	42,361
	45-54	5,600	78,000	194,170	400	6,200	3,050	117,150
	55-64	9,000	103,300	277,590	500	6,100	5,000	178,700
	65 and Over	11,400	125,000	272,700	700	5,150	8,200	212,400
	All	6,400	75,000	173,010	630	5,100	3,100	77,000

Notes: White, black, and other households are non-Hispanic. Hispanic households may be of any race. Cash savings include CDs and checking, savings, and money market accounts. Home equity is for primary residences only. Source: JCHS tabulations of Federal Reserve Board, 2010 Survey of Consumer Finances.