

TABLE A-1
Income and Housing Costs, 1975-2002

In 2002 dollars

Year	<u>Monthly Income</u>		<u>Owner Costs</u>				<u>Renter Costs</u>		<u>Cost as Percent of Income</u>			
	Owner	Renter	Home Price	Mortgage Rate (percent)	Before-Tax Mortgage Payment	After-Tax Mortgage Payment	Contract Rent	Gross Rent	<u>Owners</u>		<u>Renters</u>	
									Before Tax Mortgage Payment	After Tax Mortgage Payment	Contract Rent	Gross Rent
1975	4,069	2,411	117,595	8.9	845	710	507	577	20.8	17.5	21.0	23.9
1976	4,045	2,340	119,746	8.9	857	719	507	581	21.2	17.8	21.7	24.8
1977	4,058	2,356	124,648	8.8	888	775	507	585	21.9	19.1	21.5	24.8
1978	4,101	2,386	132,482	9.4	991	842	509	589	24.2	20.5	21.3	24.7
1979	4,107	2,335	133,718	10.6	1,109	932	499	580	27.0	22.7	21.4	24.8
1980	3,857	2,214	127,843	12.5	1,224	1,005	490	574	31.7	26.1	22.1	25.9
1981	3,746	2,185	122,122	14.4	1,336	1,080	488	576	35.7	28.8	22.3	26.4
1982	3,751	2,206	118,418	14.7	1,325	1,088	496	591	35.3	29.0	22.5	26.8
1983	3,836	2,201	118,556	12.3	1,119	920	506	604	29.2	24.0	23.0	27.5
1984	3,937	2,268	118,155	12.0	1,093	905	511	610	27.8	23.0	22.5	26.9
1985	4,041	2,301	119,808	11.2	1,041	863	526	623	25.8	21.4	22.8	27.1
1986	4,184	2,329	125,806	9.8	976	813	548	643	23.3	19.4	23.5	27.6
1987	4,210	2,306	129,840	9.0	936	811	550	640	22.2	19.3	23.9	27.8
1988	4,233	2,375	132,392	9.0	957	850	549	636	22.6	20.1	23.1	26.8
1989	4,290	2,455	134,157	9.8	1,043	920	544	629	24.3	21.4	22.2	25.6
1990	4,163	2,377	131,450	9.7	1,016	897	538	620	24.4	21.6	22.6	26.1
1991	4,101	2,278	128,519	9.1	937	832	534	616	22.8	20.3	23.5	27.0
1992	4,070	2,215	128,116	7.8	832	748	532	613	20.5	18.4	24.0	27.7
1993	4,036	2,192	127,020	6.9	755	685	528	609	18.7	17.0	24.1	27.8
1994	4,077	2,163	127,076	7.3	785	714	528	607	19.3	17.5	24.4	28.1
1995	4,115	2,220	127,560	7.7	818	741	526	603	19.9	18.0	23.7	27.2
1996	4,184	2,239	128,811	7.6	817	740	524	602	19.5	17.7	23.4	26.9
1997	4,280	2,290	130,834	7.5	825	747	527	605	19.3	17.5	23.0	26.4
1998	4,407	2,336	135,592	7.0	809	736	536	611	18.4	16.7	23.0	26.1
1999	4,505	2,419	140,016	7.1	850	770	541	614	18.9	17.1	22.4	25.4
2000	4,459	2,434	145,670	7.9	949	850	542	617	21.3	19.1	22.3	25.3
2001	4,368	2,414	153,193	6.9	912	824	551	630	20.9	18.9	22.8	26.1
2002	4,383	2,390	161,043	6.4	910	827	564	638	20.8	18.9	23.6	26.7

Notes and Sources: All dollar amounts are in 2002 constant dollars using the Bureau of Labor Statistics' Consumer Price Index (CPI-UX) for All Items. Owner and renter median incomes through 2001 from Current Population Survey P60 published reports. Renters exclude those paying no cash rent. 2002 incomes estimated from the change in HUD median family income applied to 2001 CPS income for all households and adjusted by 3-year average ratio of owner and renter incomes to all household income. Home price is the 1990 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 from the Federal Housing Finance Board Monthly Interest Rate Survey. Mortgage payments assume a 30-year term with 10% down. After-tax mortgage payment equals mortgage payment less tax savings of homeownership. Tax savings are based on the excess of housing deductions (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% in 1988 on. Contract rent equals median 1991 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 is equal to contract rent plus fuel and utilities.

Table A-2
Housing Market Indicators, 1975-2002

Year	Permits (1) (Thousands)		Starts (2) (Thousands)			Size (3) (Median sq. ft.)		Sales Price of Single-family Homes (2002 dollars)		Residential Upkeep and Improvement (6) (Millions of 2002 dollars)		Vacancy Rates (7) (Percent)			Value Put in Place (8) (Billions of 2002 dollars)			Home Sales (Thousands)			
	Single- family	Multi- family	Single- family	Multi- family	Manu- factured	Single- family	Multi- family	New (4)	Existing (5)	Owner - occupied	Rental	All Units		For Rent (by Structure Type)			Single- family	Multi- family	Addition & Alterations	New (9)	Existing (10)
												For Sale	For Rent	One Unit	Two or More Units	Five or More Units					
1975	676	263	892	268	229	1,535	942	154,439	117,595	63,718	27,289	1.2	6.0	n/a	n/a	n/a	99.1	22.3	51.0	549	2,476
1976	894	402	1,162	375	250	1,590	894	158,638	119,746	72,971	26,661	1.2	5.6	n/a	n/a	n/a	138.7	21.8	55.3	646	3,064
1977	1,126	564	1,451	536	258	1,610	881	168,094	124,648	77,801	23,712	1.2	5.2	n/a	n/a	n/a	184.7	29.7	58.7	819	3,650
1978	1,183	618	1,433	597	280	1,655	863	180,590	132,482	83,458	29,762	1.0	5.0	n/a	n/a	n/a	200.8	35.4	66.9	917	3,986
1979	982	570	1,194	551	280	1,645	893	189,575	133,718	87,352	29,319	1.2	5.4	3.2	6.6	7.6	179.1	42.2	67.3	709	3,827
1980	710	481	852	440	234	1,595	915	187,833	127,843	88,812	26,716	1.4	5.4	3.4	6.4	7.1	115.5	36.5	67.1	545	2,973
1981	564	421	705	379	229	1,550	930	185,177	122,122	76,653	28,183	1.4	5.0	3.3	6.0	6.4	102.8	34.6	59.0	436	2,419
1982	546	454	663	400	234	1,520	925	178,560	118,418	71,224	25,423	1.5	5.3	3.6	6.2	6.5	77.3	29.0	51.6	412	1,990
1983	902	703	1,068	636	278	1,565	893	175,035	118,556	73,907	26,980	1.5	5.7	3.7	6.7	7.1	131.0	40.5	55.8	623	2,719
1984	922	757	1,084	665	288	1,605	871	174,564	118,155	80,993	41,244	1.7	5.9	3.8	7.0	7.5	149.6	48.9	69.9	639	2,868
1985	957	777	1,072	670	283	1,605	882	170,671	119,808	85,829	51,482	1.7	6.5	3.8	7.9	8.8	146.0	47.7	74.6	688	3,214
1986	1,078	692	1,179	626	256	1,660	876	174,185	125,806	96,465	58,369	1.6	7.3	3.9	9.2	10.4	170.9	50.9	91.1	750	3,565
1987	1,024	510	1,146	474	239	1,755	920	177,043	129,840	93,040	61,226	1.7	7.7	4.0	9.7	11.2	185.6	40.3	90.2	671	3,526
1988	994	462	1,081	407	224	1,810	940	176,342	132,392	103,186	59,323	1.6	7.7	3.6	9.8	11.4	182.6	33.9	94.4	676	3,594
1989	932	407	1,003	373	203	1,850	940	175,009	134,157	95,746	61,019	1.8	7.4	4.2	10.1	10.1	175.4	32.4	88.5	650	3,346
1990	794	317	895	298	195	1,905	955	169,164	131,450	92,596	66,289	1.7	7.2	4.0	9.0	9.5	155.4	26.5	81.2	534	3,211
1991	754	195	840	174	174	1,890	980	164,499	128,519	88,148	54,097	1.7	7.4	3.9	9.4	10.4	131.3	20.0	68.3	509	3,220
1992	911	184	1,030	170	212	1,920	985	161,795	128,116	97,047	51,141	1.5	7.4	3.9	9.3	10.1	156.4	16.8	82.5	610	3,520
1993	987	212	1,126	162	243	1,945	1,005	163,848	127,020	99,350	52,413	1.4	7.3	3.8	9.5	10.3	174.5	13.4	92.3	666	3,802
1994	1,068	303	1,198	256	291	1,940	1,015	167,416	127,076	110,046	48,520	1.5	7.4	5.2	9.0	9.8	197.0	17.1	99.7	670	3,967
1995	997	335	1,076	278	319	1,920	1,040	167,419	127,560	99,052	48,469	1.6	7.6	5.4	9.0	9.5	181.2	21.1	89.7	667	3,812
1996	1,070	356	1,161	316	338	1,950	1,030	165,656	126,811	101,510	49,108	1.6	7.9	5.5	9.3	9.6	195.8	23.3	103.2	757	4,196
1997	1,062	379	1,134	340	336	1,975	1,050	166,636	130,834	105,319	44,403	1.6	7.8	5.8	9.0	9.1	196.4	25.6	101.9	804	4,382
1998	1,188	425	1,271	346	374	2,000	1,020	168,227	135,592	107,706	37,849	1.7	7.9	6.3	9.0	9.4	220.1	27.1	100.0	886	4,970
1999	1,247	417	1,302	339	338	2,028	1,041	172,704	140,016	107,207	47,101	1.7	8.1	7.3	8.7	8.7	241.7	29.6	107.2	880	5,205
2000	1,198	394	1,231	338	281	2,057	1,039	174,182	145,670	109,261	50,555	1.6	8.0	7.0	8.7	9.2	247.4	29.5	114.3	877	5,152
2001	1,236	401	1,273	329	192	2,103	1,104	175,380	153,193	111,375	48,884	1.8	8.4	7.9	8.9	9.6	253.0	31.2	110.7	908	5,296
2002	1,321	407	1,359	346	169	2,113	1,069	180,307	161,043	121,507	51,817	1.7	9.0	8.1	9.7	10.5	263.6	33.3	118.7	976	5,563

Note: All dollar amounts are in 2002 constant dollars using the Bureau of Labor Statistics' Consumer Price Index (CPI-U) for All Items.

- Sources:
1. Census Bureau, Construction Statistics, New Residential Construction, "New Privately Owned Housing Units Authorized by Building Permits", <http://www.census.gov/pub/const/bpenn.pdf> (as of April 2003)
 2. Census Bureau, Construction Statistics, New Residential Construction, "New Privately Owned Housing Units Started", <http://www.census.gov/const/startsan.pdf> (as of April 2003); and Manufactured Housing Statistics, "Placements of New Manufactured Homes", <http://www.census.gov/pub/const/mhs/mhstablcmnt.pdf> (as of April 2003). Manufactured housing starts defined as placements of new manufactured homes.
 3. Census Bureau, Construction Statistics, New Residential Construction, "New Privately Owned Housing Units Started in the United States, by Intent and Design", <http://www.census.gov/const/startsusintenta.pdf> (as of April 2003)
 4. New home price is the 1990 national median home price indexed by the Census Bureau, Construction Statistics, New Residential Sales, "Price Indexes of New One-Family Houses Sold", http://www.census.gov/const/price_indexes.pdf (as of April 2003)
 5. Existing home price is the 1990 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.
 6. Census Bureau, Construction Statistics, Residential Improvements, "Expenditures by Region and Property Type", <http://www.census.gov/pub/const/C50tables2.pdf> (as of April 2003).
 7. Census Bureau, Housing Vacancy Survey. Definition of one-unit structures changed in 1999 to explicitly include single-family attached structures. Caution should be used in comparing vacancy rates by structure type before and after 1999.
 8. Census Bureau, Construction Statistics, Value of Construction Put in Place, "Annual Value of Construction Put in Place", <http://www.census.gov/pub/const/C30/c30tab1.rpt> (as of April 2003)
 9. Census Bureau, Construction Statistics, New Residential Sales, "New One-Family Houses Sold", <http://www.census.gov/const/soldann.pdf> (as of April 2003)
 10. National Association of Realtors, Existing Home Sales.

TABLE A-3
Terms on Conventional Single-Family Mortgages, 1980-2002

Annual Averages, All Homes

Year	Effective Interest Rate (%)	Term to Maturity (Years)	Mortgage Loan Amount (Thousands of 2002 dollars)	Purchase Price (Thousands of 2002 dollars)	Loan-to-Price Ratio (%)	Percent of Loans with	
						Loan-to-Price Ratio More than 90%	Adjustable Rates
1980	12.8	27.2	113.0	160.4	72.9	10	na
1981	14.9	26.4	107.2	152.3	73.1	15	na
1982	15.3	25.6	103.5	147.5	72.9	21	41
1983	12.7	26.0	108.2	150.1	74.5	21	40
1984	12.5	26.8	111.7	149.9	77.0	27	62
1985	11.6	25.9	117.4	160.7	75.8	21	51
1986	10.2	25.6	130.2	181.5	74.1	11	30
1987	9.3	26.8	141.1	192.9	75.2	8	43
1988	9.3	27.7	148.1	200.1	76.0	8	58
1989	10.1	27.7	151.6	207.2	74.8	7	38
1990	10.1	27.0	143.1	196.3	74.7	8	28
1991	9.3	26.5	140.4	193.8	74.4	9	23
1992	8.1	25.4	139.4	187.7	76.6	14	20
1993	7.1	25.5	133.2	178.2	77.2	17	20
1994	7.5	27.1	133.4	172.4	79.9	25	39
1995	7.9	27.4	130.3	168.6	79.9	27	32
1996	7.7	26.9	136.1	177.8	79.0	25	27
1997	7.7	27.5	141.9	184.4	79.4	25	22
1998	7.1	27.8	145.5	191.4	78.9	25	12
1999	7.3	28.2	150.4	198.9	78.5	23	21
2000	8.0	28.7	154.9	207.8	77.8	22	24
2001	7.0	27.6	158.2	218.9	76.2	21	12
2002	6.5	27.3	163.4	231.2	75.1	21	17

Notes: The effective interest rate includes the amortization of initial fees and charges. "na" indicates data not available.

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

Table A-4
Median Net Wealth of Owner and Renter Households, 1989-2001

2001 dollars

	1989		1992		1995		1998		2001	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Total	139,153	2,772	122,379	3,960	119,972	5,571	143,900	4,572	171,800	4,810
Age										
Under 35	54,747	2,079	58,702	2,871	50,682	4,854	44,367	2,917	60,180	3,100
35 - 64	159,667	3,118	135,248	5,729	131,495	6,472	158,399	5,965	185,420	6,950
65 and over	151,073	5,059	146,075	4,826	165,857	7,419	184,773	6,770	244,950	6,500
Race/Ethnicity										
White	155,023	6,861	135,334	7,115	133,842	9,420	162,382	6,313	198,900	8,120
Black	60,429	0	62,118	991	59,790	1,040	73,234	1,808	69,000	1,890
Hispanic	49,106	568	59,445	817	77,150	2,254	76,195	2,177	70,560	2,650
Income										
Under \$20,000	62,369	554	66,226	841	75,936	1,410	76,195	1,045	72,750	900
\$20,000 - \$49,999	116,672	8,316	98,373	8,662	98,532	9,847	111,571	7,837	111,890	7,670
\$50,000 and over	222,562	30,284	207,661	36,974	199,433	45,192	246,110	46,261	291,120	37,700

Note: Income categories are based on 2001 dollars adjusted by Survey of Consumer Finances inflators. White and black householders are non-Hispanic. Hispanic householders can be of any race.

Source: JCHS tabulations of the 1989, 1992, 1995, 1998, and 2001 Surveys of Consumer Finances.

TABLE A-5
Homeownership Rates by Age and Race/Ethnicity, 1993-2002

Percent

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Total	63.7	64.0	64.7	65.4	65.7	66.3	66.8	67.4	67.8	67.9
White										
Under Age 35	44.6	44.0	44.8	45.9	45.5	46.0	45.9	47.2	48.0	48.4
Age 35-44	72.3	71.3	71.9	71.6	72.6	73.1	74.0	73.7	75.2	76.1
Age 45-54	80.1	80.2	80.4	80.8	80.1	80.4	81.2	82.0	81.9	81.9
Age 55-64	83.5	83.5	84.1	85.2	84.5	84.7	85.0	84.6	85.8	85.0
Age 65-74	83.5	83.0	84.0	85.5	85.5	85.5	86.3	86.9	86.0	86.3
Age 75 and Over	75.8	75.6	75.8	76.4	76.8	77.1	78.4	78.6	79.2	79.7
Total	70.4	70.0	70.7	71.6	71.7	72.2	73.0	73.5	74.2	74.7
Black										
Under Age 35	17.4	16.6	17.4	20.4	21.2	23.9	22.0	24.7	24.7	25.9
Age 35-44	41.4	41.5	40.5	41.4	44.9	45.3	44.8	45.7	49.1	47.4
Age 45-54	56.0	57.0	54.7	54.5	58.1	58.0	58.6	56.0	55.6	56.4
Age 55-64	62.6	62.1	62.5	63.3	62.0	60.2	58.4	63.8	61.4	63.8
Age 65-74	61.5	67.3	63.2	66.5	68.0	68.9	67.1	69.8	72.0	69.7
Age 75 and Over	63.2	67.7	64.1	68.3	69.9	67.1	68.6	70.9	75.9	73.5
Total	42.6	42.7	42.2	44.3	46.0	46.6	46.1	47.5	48.4	48.9
Hispanic										
Under Age 35	20.5	22.9	23.4	24.4	27.1	27.0	26.0	28.2	28.0	30.4
Age 35-44	43.3	45.8	46.1	42.9	45.9	47.3	46.7	51.2	49.0	51.1
Age 45-54	52.6	53.2	56.2	55.2	54.5	56.6	59.4	53.5	60.1	58.0
Age 55-64	62.8	60.5	62.4	56.4	58.6	64.7	68.4	61.4	61.8	65.0
Age 65-74	58.6	58.4	58.5	61.4	58.8	62.3	67.0	65.8	65.3	69.3
Age 75 and Over	52.0	58.8	63.2	58.2	54.4	59.9	59.0	56.3	64.2	65.0
Total	40.0	41.5	42.4	41.2	43.1	44.8	45.1	45.5	46.4	47.4
Asian/Other										
Under Age 35	29.3	27.1	29.9	27.7	27.5	30.0	26.4	29.7	29.5	30.5
Age 35-44	56.1	58.4	54.1	51.4	55.2	57.3	58.7	56.2	57.5	57.1
Age 45-54	66.0	64.7	62.8	65.8	69.9	66.8	69.1	69.6	71.4	67.7
Age 55-64	71.0	73.5	64.7	67.4	71.4	72.5	78.2	72.5	75.5	73.0
Age 65-74	59.3	70.6	68.1	68.3	75.2	63.5	68.6	69.8	66.5	69.7
Age 75 and Over	64.3	54.1	53.8	67.8	65.1	63.6	61.8	64.7	54.4	58.9
Total	51.9	51.4	50.7	50.3	52.7	53.5	53.4	53.9	53.9	53.9
All Races										
Under Age 35	38.0	37.3	38.0	39.1	39.0	39.6	38.8	40.4	40.7	41.3
Age 35-44	65.8	65.0	65.2	64.5	65.8	66.4	66.9	67.1	68.2	68.6
Age 45-54	75.2	75.2	75.1	75.5	75.4	75.5	76.5	76.3	76.6	76.2
Age 55-64	79.6	79.5	80.1	80.4	79.7	80.3	80.7	80.3	81.1	80.9
Age 65-74	79.9	80.2	80.5	82.2	82.3	82.3	83.0	83.6	83.0	83.1
Age 75 and Over	74.0	74.3	74.3	75.1	75.4	75.6	76.8	77.1	77.8	78.4

Note: White, black, and Asian/other are non-Hispanic. Hispanic householders can be of any race. Asian/other include Pacific Islanders, Aleuts and Native Americans. Caution should be used in interpreting year-over-year changes for certain age/race categories because of small sample sizes. Sources: Total homeownership rate from the Census Bureau Housing Vacancy Survey's annual estimates; all other data from JCHS tabulations of the March Current Population Surveys.

Table A-6
Household Projections by Age, Race/Ethnicity, and Family Type, 2000-2020

Thousands

Year	Age	White			Hispanic			Black			Asian/Other			All Households		
		Family	Nonfamily	Total	Family	Nonfamily	Total	Family	Nonfamily	Total	Family	Nonfamily	Total	Family	Nonfamily	Total
2000	15-24	1,946	1,813	3,759	645	172	817	635	278	913	122	142	264	3,348	2,406	5,753
	25-34	8,427	4,026	12,454	1,966	339	2,305	1,922	707	2,629	586	319	905	12,902	5,391	18,293
	35-44	13,797	3,988	17,785	2,233	354	2,587	2,479	823	3,302	874	195	1,069	19,383	5,360	24,743
	45-54	11,726	3,990	15,716	1,339	274	1,613	1,727	767	2,494	706	133	839	15,498	5,164	20,661
	55-64	7,604	3,157	10,762	711	230	941	923	596	1,518	387	95	481	9,624	4,078	13,702
	65-74	5,739	3,525	9,263	425	248	673	565	519	1,084	201	87	289	6,930	4,379	11,309
	75+	3,919	5,743	9,662	211	232	443	323	434	757	127	80	206	4,579	6,489	11,069
	Total	53,158	26,242	79,400	7,530	1,850	9,380	8,574	4,124	12,697	3,002	1,052	4,053	72,264	33,267	105,531
2010	15-24	2,108	1,956	4,064	838	226	1,064	741	325	1,066	160	188	348	3,848	2,695	6,543
	25-34	8,089	3,958	12,047	2,417	403	2,820	2,078	779	2,857	683	388	1,071	13,267	5,528	18,795
	35-44	10,984	3,361	14,345	2,722	414	3,136	2,381	827	3,207	1,063	266	1,329	17,150	4,867	22,017
	45-54	12,815	4,543	17,358	2,176	446	2,622	2,240	1,071	3,311	971	199	1,170	18,202	6,260	24,461
	55-64	10,563	4,746	15,310	1,220	413	1,633	1,417	983	2,400	665	172	837	13,866	6,314	20,180
	65-74	6,312	3,970	10,282	603	369	971	668	660	1,328	314	135	449	7,897	5,133	13,030
	75+	4,155	6,114	10,270	345	379	724	374	538	913	215	133	348	5,090	7,164	12,254
	Total	55,028	28,648	83,676	10,321	2,650	12,971	9,899	5,183	15,081	4,071	1,481	5,552	79,319	37,961	117,280
2020	15-24	1,929	1,788	3,717	1,046	280	1,326	684	300	985	200	234	434	3,860	2,602	6,462
	25-34	8,468	4,113	12,581	2,986	500	3,487	2,371	887	3,258	860	489	1,349	14,686	5,989	20,674
	35-44	10,721	3,291	14,012	3,211	488	3,699	2,561	888	3,449	1,234	309	1,543	17,726	4,977	22,703
	45-54	10,193	3,621	13,814	2,559	529	3,088	2,149	1,030	3,179	1,169	240	1,409	16,070	5,421	21,491
	55-64	11,785	5,315	17,100	1,912	650	2,562	1,883	1,317	3,200	904	235	1,139	16,484	7,516	24,001
	65-74	9,088	5,752	14,840	1,020	621	1,641	1,090	1,073	2,163	515	223	738	11,712	7,669	19,381
	75+	4,786	7,043	11,829	517	568	1,084	482	694	1,175	330	203	533	6,115	8,507	14,622
	Total	56,970	30,923	87,893	13,250	3,637	16,887	11,220	6,189	17,409	5,212	1,933	7,146	86,652	42,681	129,334

Notes: Numbers for 2000 are projections utilizing Census Bureau population projections and JCHS headship projections, based on analysis of the Current Population Survey. Family households are defined as two or more related individuals sharing living quarters. White, black and Asian/other are non-Hispanic, and Hispanics can be of any race. Asian/other include Pacific Islanders, Aleuts and Native Americans.

Source: George Masnick and Zhu Xiao Di, *Projections of U. S. Households by Race/Hispanic Origin, Age, Family Type and Tenure: A Sensitivity Analysis*, prepared for the Department of Housing and Urban Development, February 2003.

Table A-7
Net Migration and Household Growth by State

Annual Averages in Thousands

	Net International Migration		Net Domestic Migration		Household Growth	
	1990-2000	2000-2002	1990-2000	2000-2002	1990-2000	Percent
Total	846.1	1452.8	0.0	0.0	1353.4	1.5
NORTHEAST	204.1	288.4	-316.1	-202.3	141.3	0.7
New England	28.8	56.6	-49.1	-1.7	44.4	0.9
Connecticut	8.4	16.1	-22.8	-3.2	7.1	0.6
Maine	0.5	1.0	-0.4	7.0	5.3	1.1
Massachusetts	16.7	32.3	-24.4	-21.2	19.6	0.9
New Hampshire	0.9	2.3	4.0	10.7	6.3	1.5
Rhode Island	1.9	3.9	-6.2	3.4	3.0	0.8
Vermont	0.6	1.0	0.6	1.6	3.0	1.4
Middle Atlantic	175.3	231.8	-266.9	-200.6	96.9	0.7
New Jersey	42.0	62.8	-39.2	-23.5	27.0	1.0
New York	120.3	146.5	-200.1	-166.4	41.8	0.6
Pennsylvania	13.0	22.5	-27.6	-10.7	28.1	0.6
MIDWEST	89.0	190.4	-75.2	-167.6	241.8	1.1
East North Central	68.7	140.0	-85.3	-135.2	164.7	1.1
Illinois	43.7	74.8	-61.5	-73.9	39.0	0.9
Indiana	3.7	12.5	7.7	-7.8	27.1	1.3
Michigan	11.8	25.7	-21.2	-23.6	36.6	1.1
Ohio	6.3	16.4	-19.6	-33.2	35.8	0.9
Wisconsin	3.1	10.6	9.3	3.3	26.2	1.4
West North Central	20.3	50.4	10.1	-32.4	77.0	1.1
Iowa	2.6	7.1	-2.2	-11.4	8.5	0.8
Kansas	3.4	9.3	-2.2	-10.9	9.3	1.0
Minnesota	6.6	16.3	9.7	0.4	24.7	1.5
Missouri	4.6	10.5	10.3	3.4	23.3	1.2
Nebraska	1.9	5.5	-0.9	-6.5	6.4	1.1
North Dakota	0.6	0.8	-4.2	-5.9	1.6	0.7
South Dakota	0.6	0.9	-0.4	-1.6	3.1	1.2
SOUTH	231.7	486.5	379.6	290.7	619.3	1.9
South Atlantic	133.5	279.1	256.8	277.8	347.1	2.1
Delaware	1.1	2.6	3.8	4.2	5.1	2.1
District of Columbia	3.3	4.5	-14.7	-7.3	-0.1	-0.1
Florida	73.1	122.7	117.2	163.7	120.3	2.3
Georgia	13.4	44.8	71.5	43.3	64.0	2.7
Maryland	15.0	24.7	-5.4	14.6	23.2	1.3
North Carolina	8.0	37.8	58.5	31.8	61.5	2.4
South Carolina	2.4	8.4	15.4	13.4	27.6	2.2
Virginia	16.8	33.0	10.7	16.0	40.7	1.8
West Virginia	0.4	0.7	-0.2	-1.8	4.8	0.7
East South Central	8.4	26.7	61.6	0.7	95.5	1.7
Alabama	1.8	5.9	10.6	-5.9	23.0	1.5
Kentucky	2.0	6.5	10.0	1.7	21.1	1.5
Mississippi	0.8	2.6	4.3	-7.7	13.5	1.5
Tennessee	3.8	11.7	36.8	12.6	37.9	2.0
West South Central	89.8	180.6	61.3	12.3	176.7	1.8
Arkansas	1.3	5.4	11.1	0.9	15.2	1.7
Louisiana	2.9	4.7	-15.4	-25.1	15.7	1.0
Oklahoma	3.4	8.9	4.2	-4.1	13.6	1.1
Texas	82.2	161.6	61.4	40.6	132.2	2.2
WEST	321.2	487.5	11.7	79.2	350.9	1.9
Mountain	38.6	105.2	182.1	126.3	167.9	3.3
Arizona	12.9	39.9	63.2	60.8	53.2	3.9
Colorado	8.2	26.2	44.5	25.9	37.6	2.9
Idaho	2.1	3.5	14.1	6.8	10.9	3.0
Montana	0.3	0.5	4.8	0.2	5.3	1.7
Nevada	6.7	16.4	46.4	44.4	28.5	6.1
New Mexico	4.3	6.5	3.1	-2.8	13.5	2.5
Utah	3.8	11.7	6.5	-8.9	16.4	3.1
Wyoming	0.2	0.5	-0.5	-0.1	2.5	1.5
Pacific	282.7	382.3	-170.4	-47.1	183.1	1.3
Alaska	1.0	1.6	-2.8	-0.8	3.3	1.7
California	251.0	327.4	-221.3	-74.1	112.2	1.1
Hawaii	5.9	6.6	-11.2	-1.6	4.7	1.3
Oregon	7.7	16.5	27.3	15.0	23.0	2.1
Washington	17.0	30.3	37.6	14.3	39.9	2.1

Note: 2000-2002 net international migration estimates include a higher estimate of undocumented immigrants than contained in the estimates for the 1990s estimates. Change between 1999 and 2000 estimated from average of 1998-9 and 2000-1 figures. Household growth is from 1990 and 2000 100 percent Census counts, and includes effects of reduction in Census undercount.

Source: Census Bureau, State Population Estimates by Components of Change, 1990-2002.

Table A-8
Tenure Choices of Recent Movers, 2001
Thousands of Households

Previous Tenure Current Tenure	Own			Rent			Percent of Current Owners That Moved Within Previous Year	Percent of Moving Owners That Became Renters
	Own	Rent	All	Own	Rent	All		
Total	4,783	2,315	7,098	5,028	11,172	16,200	13.6	32.6
Age								
Under 35	1,068	808	1,877	2,554	6,625	9,179	35.2	43.1
35-44 years old	1,448	606	2,055	1,342	2,312	3,654	17.1	29.5
45-54 years old	982	442	1,424	660	1,230	1,891	9.9	31.1
55-64 years old	705	202	907	308	518	827	8.8	22.3
65 and over	579	256	835	163	486	649	4.2	30.7
Family Type								
Married without Children	1,551	292	1,844	1,236	1,232	2,468	10.9	15.9
Married with Children	1,751	327	2,078	1,624	1,931	3,556	17.3	15.7
Single Parent	260	402	662	555	2,188	2,743	19.4	60.8
Other Family	243	135	378	252	631	883	10.0	35.6
Single Person	786	972	1,759	966	3,520	4,486	11.4	55.3
Other Nonfamily	191	186	378	395	1,669	2,064	23.2	49.3
Race/Ethnicity								
White	4,152	1,634	5,786	3,605	6,579	10,184	13.2	28.2
Hispanic	269	238	507	556	1,735	2,291	17.4	47.0
Black	213	325	538	534	2,118	2,652	12.0	60.4
Asian/Other	149	117	266	333	740	1,073	20.0	44.0
Region								
Northeast	651	312	964	740	1,654	2,394	10.7	32.4
Midwest	1,188	495	1,683	1,080	2,213	3,294	12.6	29.4
South	1,868	932	2,800	1,885	4,294	6,179	14.0	33.3
West	1,076	576	1,651	1,323	3,010	4,333	16.5	34.9
Metropolitan Status								
Center City	856	858	1,713	1,347	5,066	6,413	13.6	50.1
Suburban	2,727	982	3,709	2,684	4,311	6,995	14.2	26.5
Non-Metropolitan	1,200	475	1,675	997	1,795	2,792	12.2	28.4
Marital Status								
Married, Spouse Present	3,302	619	3,922	2,860	3,163	6,024	13.6	15.8
Married, Spouse Absent	64	80	144	67	254	321	13.0	55.6
Widowed	337	214	551	136	416	552	5.2	38.8
Divorced	711	643	1,353	792	1,900	2,692	15.9	47.5
Separated	58	205	263	109	598	707	16.2	78.0
Never Married	311	554	865	1,063	4,841	5,904	21.1	64.0
Stated Reasons for Moving								
All reasons of equal importance	102	39	141	119	170	289	na	27.4
Private company or person wanted to use it	10	10	20	29	211	239	na	49.5
Forced to leave by the government	18	0	18	7	40	47	na	0.0
Disaster loss (fire, flood, etc.)	15	19	34	16	57	73	na	56.6
New job or job transfer	497	303	799	292	1,313	1,606	na	37.9
To be closer to work/school/other	269	170	440	178	1,120	1,298	na	38.7
Other, financial/employment related	73	87	160	78	375	453	na	54.5
To establish own household	135	156	291	833	717	1,550	na	53.8
Needed a larger house or apartment	866	57	922	433	1,359	1,791	na	6.1
Married, widowed, divorced, or separated	296	370	666	113	316	429	na	55.5
Other, family/personal related	360	211	571	190	772	962	na	37.0
Wanted a better quality house (apartment)	633	58	691	309	1,065	1,374	na	8.5
Change from owner to renter OR renter to owner	68	92	160	1,330	46	1,376	na	57.2
Wanted lower rent or less expensive house to maintain	100	72	172	79	763	842	na	41.7
Other housing related reasons	263	90	353	103	614	716	na	25.6
Other	785	276	1,061	334	1,360	1,695	na	26.0

Notes: Recent movers are householders who changed their primary residence in the preceding year. Moving homeowners are current householders that moved in the previous 12 months from a home they owned or co-owned. White, black and Asian/other are non-Hispanic. Hispanic householders may be of any race. Asian/other includes Pacific Islanders, Aleuts and Native Americans. Marries-couple
Source: JCHS tabulations of the 2001 American Housing Survey.

Table A-9**Lowest Income Households By Cost Burdens, 1997 and 2001**

Thousands of Households in the Bottom Income Quintile

	1997				2001			
	Not Burdened	Moderately Burdened	Severely Burdened	Total	Not Burdened	Moderately Burdened	Severely Burdened	Total
Total	5,326	4,561	10,078	19,966	5,918	4,867	10,593	21,377
Age								
Under 35	760	921	2,775	4,455	701	1,125	2,693	4,518
35-44 years old	531	575	1,728	2,834	567	525	1,458	2,551
45-54 years old	444	495	1,195	2,134	630	559	1,379	2,568
55-64 years old	526	492	1,265	2,282	698	548	1,398	2,644
65 and over	3,066	2,079	3,115	8,261	3,321	2,110	3,665	9,096
Race/Ethnicity								
Asian/Other	156	118	414	688	163	146	443	752
Black	937	930	2,190	4,057	966	950	2,379	4,295
Hispanic	481	473	1,338	2,292	468	569	1,297	2,335
White	3,751	3,040	6,136	12,928	4,319	3,201	6,474	13,994
Family Type								
Married without Children	864	718	1,586	3,168	1,116	740	1,787	3,643
Married with Children	286	296	937	1,519	202	319	700	1,221
Single Parent	620	638	1,787	3,045	560	668	1,787	3,015
Other Family	345	343	841	1,530	427	364	847	1,638
Single Person	3,092	2,413	4,397	9,902	3,494	2,595	4,877	10,966
Other Nonfamily	118	152	531	802	118	180	595	893
Tenure								
Owners with a mortgage	126	393	1,648	2,166	157	517	2,168	2,841
Owners without a mortgage	3,060	1,716	2,341	7,117	3,521	1,742	2,481	7,743
Renters	2,140	2,452	6,090	10,682	2,240	2,609	5,944	10,793
Region								
Northeast	676	935	2,408	4,019	902	881	2,349	4,132
Midwest	1,303	1,084	1,864	4,251	1,406	1,207	2,045	4,657
South	2,508	1,732	3,525	7,765	2,749	1,939	4,038	8,725
West	840	811	2,281	3,931	861	840	2,161	3,862
Metropolitan Status								
Center City	1,403	1,698	4,228	7,329	1,550	1,741	4,225	7,516
Suburban	1,633	1,488	3,787	6,909	1,937	1,672	4,167	7,776
Non Metropolitan	2,290	1,375	2,063	5,728	2,431	1,454	2,201	6,085

Notes: Unburdened households pay 30% or less of monthly income for housing, including utilities. Moderately burdened households pay between 30% and 50% of income for housing. Severely burdened households pay more than half their income for housing. White, black and Asian/other are non-Hispanic, and Hispanic householders may be of any race. Asian/other includes Native Americans, Aleuts and Pacific Islanders. Income quintiles are equal fifths of households grouped by income, adjusted for data anomalies. Households with income below half of the full-time minimum wage equivalent (\$10,712 in 2003), but with high housing costs and no other apparent housing problems, or with reported investment income in excess of \$25,000 were assumed to have the local median income, prior to the quintile definitions. The cut-offs for the quintiles in 2001 were \$17,000, \$32,000, \$50,000 and \$81,000.

Source: JCHS tabulations of the 1997 and 2001 American Housing Surveys, using consistent 1983 metro boundaries

Table A-10
Incidence of Housing Problems, 1997-2001

Thousands of Households

Income Quintiles	1997						2001					
	Bottom	Lower-Middle	Middle	Upper-Middle	Top	Total	Bottom	Lower-Middle	Middle	Upper-Middle	Top	Total
Owner Households	9,283	11,232	12,563	14,946	17,463	65,487	10,585	12,424	13,700	16,654	19,002	72,365
Owner Households with Problems	6,481	4,121	3,088	2,093	1,175	16,958	7,255	4,862	4,069	2,719	1,385	20,290
Cost Burdens												
No Burden	3,186	7,667	10,100	13,500	16,800	51,253	3,678	8,091	10,300	14,500	18,200	54,769
Moderate Burden	2,109	2,408	1,970	1,347	633	8,467	2,258	2,786	2,722	1,799	687	10,253
Severe Burden	3,988	1,157	493	142	15	5,795	4,649	1,547	721	316	110	7,343
Crowding												
Not Crowded	9,157	11,100	12,300	14,700	17,300	64,557	10,500	12,300	13,400	16,400	18,800	71,400
Crowded	126	164	220	223	183	916	110	173	255	233	208	979
Inadequate Units												
Adequate	8,501	10,600	12,000	14,500	17,100	62,701	9,731	11,800	13,100	16,200	18,600	69,431
Moderately Inadequate	560	508	463	348	290	2,170	599	463	390	305	250	2,007
Severely Inadequate	222	138	125	133	107	725	255	201	174	165	160	955
Multiple Problems	513	243	181	97	53	1,087	595	298	195	95	31	1,213
Renter Households	10,682	9,173	6,924	4,808	2,413	34,000	10,793	8,865	7,482	4,767	2,135	34,042
Renter Households with Problems	8,956	5,167	1,617	681	305	16,726	8,886	4,788	1,869	842	304	16,689
Cost Burdens												
No Burden	2,140	4,828	6,154	4,655	2,409	20,186	2,240	4,838	6,451	4,478	2,089	20,097
Moderate Burden	2,452	3,531	751	150	5	6,889	2,609	3,252	880	241	46	7,027
Severe Burden	6,090	814	19	2	0	6,925	5,944	776	151	48	0	6,918
Crowding												
Not Crowded	10,100	8,544	6,553	4,586	2,333	32,116	10,300	8,395	7,101	4,515	2,033	32,344
Crowded	589	629	371	222	80	1,891	468	471	381	252	102	1,674
Inadequate Units												
Adequate	8,904	8,129	6,274	4,430	2,170	29,907	9,170	7,938	6,875	4,383	1,958	30,324
Moderately Inadequate	1,283	793	464	300	181	3,021	1,093	652	440	252	102	2,538
Severely Inadequate	495	250	186	78	62	1,072	530	275	167	133	75	1,181
Multiple Problems	1,801	756	171	71	23	2,822	1,653	602	149	74	21	2,499
All Households	19,966	20,405	19,486	19,754	19,876	99,487	21,377	21,289	21,182	21,421	21,137	106,407
All Households with Problems	15,436	9,288	4,704	2,775	1,480	33,684	16,141	9,650	5,937	3,561	1,689	36,978
Cost Burdens												
No Burden	5,326	12,500	16,300	18,100	19,200	71,426	5,918	12,900	16,700	19,000	20,300	74,818
Moderate Burden	4,561	5,938	2,721	1,498	638	15,356	4,867	6,038	3,602	2,040	733	17,280
Severe Burden	10,100	1,972	511	144	15	12,742	10,600	2,323	872	363	110	14,268
Crowding												
Not Crowded	19,200	19,600	18,900	19,300	19,600	96,600	20,800	20,600	20,500	20,900	20,800	103,600
Crowded	716	793	591	445	263	2,806	578	644	636	485	310	2,653
Inadequate Units												
Adequate	17,400	18,700	18,200	18,900	19,200	92,400	18,900	19,700	20,000	20,600	20,500	99,700
Moderately Inadequate	1,843	1,302	927	648	471	5,191	1,691	1,115	830	557	352	4,545
Severely Inadequate	718	388	311	211	169	1,796	785	476	341	297	236	2,136
Multiple Problems	2,313	1,000	352	168	76	3,909	2,248	899	344	169	51	3,712

Notes: Housing problem categories are not mutually exclusive. Severely cost-burdened households are those spending more than 50% of monthly income on housing. Moderately cost-burdened households are those spending between 30% and 50% of monthly income on housing. Crowded households are those with more than one occupant per room. Severely and moderately inadequate housing units are defined by HUD. See Table A-9 for description of income quintiles.

Source: JCHS Tabulations of the 1997 and 2001 American Housing Surveys, using consistent 1983 metro boundaries.

Table W-1
Home Prices by Region and Metropolitan Area, 1990-2002
Thousands of 2002 Dollars

	Peak since 1975		1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	Year	Level													
US Total	2002	161.0	131.4	128.5	128.1	127.0	127.1	127.6	128.8	130.8	135.6	140.0	145.7	153.2	161.0
Northeast	2002	225.3	194.4	183.7	181.2	177.9	172.7	169.4	168.8	169.1	174.8	182.0	193.3	207.0	225.3
Midwest	2002	135.7	101.9	101.4	102.5	103.3	106.3	108.8	111.5	114.5	118.2	122.3	126.3	130.8	135.7
South	2002	140.9	118.2	115.9	116.2	115.9	116.2	116.5	117.6	119.1	123.2	126.3	129.4	135.3	140.9
West	2002	230.5	192.2	187.9	184.1	178.4	175.1	173.8	173.7	176.0	184.3	191.2	203.0	217.3	230.5
Atlanta	2002	152.5	118.9	115.4	115.2	115.0	114.8	116.0	118.3	121.3	127.6	134.2	139.6	147.3	152.5
Baltimore	2002	159.6	145.8	143.5	143.1	140.7	137.2	134.5	133.9	132.9	135.2	136.8	140.6	147.5	159.6
Boston	2002	330.9	239.6	217.9	210.7	206.6	204.3	204.4	207.0	213.1	226.0	247.8	277.9	303.3	330.9
Buffalo	1992	107.5	106.3	106.0	107.5	107.3	104.3	101.2	100.3	97.6	98.6	96.2	94.0	96.9	99.5
Charlotte	2002	154.3	128.1	125.9	125.6	124.9	125.9	128.7	132.8	137.4	142.9	146.4	147.5	151.6	154.3
Chicago	2002	206.5	160.8	160.7	162.4	163.6	166.3	167.4	168.3	170.0	173.6	178.6	187.4	195.4	206.5
Cincinnati	2002	136.0	109.8	109.3	110.6	111.2	113.9	115.2	116.8	119.0	123.0	126.2	129.3	132.7	136.0
Cleveland	2002	140.6	110.9	112.0	115.0	116.6	119.0	121.1	124.0	126.4	130.1	132.1	133.3	137.4	140.6
Columbus	2002	140.9	112.3	112.1	113.7	114.7	117.9	119.9	122.4	124.7	128.5	131.0	133.2	137.1	140.9
Dallas	1986	167.2	123.2	120.2	119.9	118.4	116.2	114.7	115.0	115.9	120.4	125.1	129.6	135.2	138.7
Denver	2002	217.1	118.9	118.1	122.3	128.5	139.5	145.3	149.1	154.7	162.1	176.3	195.0	209.4	217.1
Detroit	2002	153.4	105.6	105.3	106.1	105.8	108.2	112.8	118.3	125.5	131.8	138.8	144.7	149.1	153.4
Grand Rapids	2002	124.5	94.0	93.4	93.1	92.5	95.2	98.5	102.3	106.1	110.0	114.4	118.2	121.2	124.5
Greensboro	2002	137.4	119.9	118.1	117.8	117.2	118.7	120.3	121.8	124.5	128.2	130.4	131.7	135.2	137.4
Hartford	1988	250.6	216.5	198.2	188.4	178.2	167.5	160.3	157.1	154.0	158.9	162.8	169.2	178.6	190.5
Houston	1982	153.0	97.3	96.8	97.6	96.8	94.7	92.2	91.8	91.9	96.5	101.7	105.9	110.6	113.9
Indianapolis	2002	121.6	103.0	103.0	104.0	104.5	105.6	107.2	108.8	110.5	113.6	114.9	115.6	118.9	121.6
Jacksonville	2002	130.6	99.7	96.9	97.3	97.1	96.4	96.2	98.0	99.5	104.7	109.4	115.0	122.9	130.6
Kansas City	1979	131.2	102.0	99.3	98.7	98.0	100.1	101.8	103.8	106.7	110.5	115.4	120.2	124.5	129.3
Las Vegas	1982	152.2	128.0	131.2	131.8	129.4	125.2	124.4	124.1	124.0	126.3	125.5	126.6	132.3	138.6
Los Angeles	1990	292.9	292.9	276.0	263.1	239.4	215.4	202.7	195.6	194.4	210.0	221.0	231.7	247.5	273.0
Louisville	2002	110.1	83.7	83.4	84.9	85.9	90.1	92.7	94.6	97.3	100.3	102.9	104.9	107.5	110.1
Memphis	2002	123.7	107.5	105.1	105.3	104.8	105.1	107.2	109.6	112.2	116.6	119.8	119.7	122.5	123.7
Miami	2002	173.5	122.9	121.3	122.5	122.3	129.3	131.1	132.6	132.2	137.1	137.8	142.5	155.0	173.5
Milwaukee	2002	156.8	116.2	117.2	120.5	123.2	129.5	131.9	133.2	135.1	138.4	142.3	146.7	151.2	156.8
Minneapolis	2002	183.8	122.1	120.1	120.1	120.5	123.0	124.9	127.3	130.7	135.9	145.6	157.7	170.3	183.8
Nashville	2002	144.3	112.6	108.9	108.9	109.5	115.4	120.8	125.8	130.6	135.7	137.8	138.4	141.7	144.3
New Orleans	1979	145.7	93.3	91.6	94.6	96.9	100.7	102.7	105.9	108.3	112.4	114.9	115.8	120.1	123.6
New York	2002	292.8	240.7	224.1	218.9	213.4	207.5	202.1	201.4	201.5	209.5	224.5	247.0	267.6	292.8
Oklahoma City	1983	125.7	73.2	72.8	73.0	73.7	75.7	75.8	76.9	76.9	78.9	79.8	80.5	82.6	84.6
Orlando	2002	135.4	114.0	111.8	111.6	110.5	107.4	105.8	106.1	107.4	111.0	114.4	119.5	127.4	135.4
Philadelphia	2002	157.3	149.6	144.2	142.1	139.3	134.9	131.5	130.2	128.9	131.5	133.7	137.6	145.2	157.3
Phoenix	2002	150.4	115.6	112.3	112.3	111.3	113.6	117.0	120.1	123.5	128.7	134.3	139.7	145.3	150.4
Pittsburgh	2002	116.3	96.5	97.6	100.5	103.0	102.4	101.6	102.0	101.7	105.0	105.6	106.8	111.6	116.3
Portland	2002	177.9	109.4	116.2	122.3	128.0	137.7	146.2	154.0	161.6	167.8	168.7	168.4	173.0	177.9
Providence	1988	189.7	176.0	163.0	155.9	150.9	143.8	140.5	138.2	136.7	139.9	143.6	154.1	167.2	188.6
Raleigh	2002	170.5	142.6	138.7	139.0	139.1	145.5	150.0	151.8	155.0	159.4	163.0	164.1	168.1	170.5
Rochester	1988	116.2	109.8	106.9	106.8	105.2	101.4	98.1	96.5	94.4	95.9	95.4	93.8	95.3	97.1
Sacramento	2002	205.6	189.3	191.4	181.7	169.8	157.5	149.7	144.1	142.3	147.7	152.8	165.5	186.3	205.6
St. Louis	2002	126.9	105.6	102.9	102.3	101.3	102.4	103.5	104.7	106.5	109.2	113.0	117.1	121.3	126.9
Salt Lake City	1998	154.5	95.5	96.8	100.3	108.4	124.5	134.9	143.2	149.4	154.5	153.0	150.3	153.0	153.6
San Antonio	1984	135.9	87.5	86.2	88.7	91.2	92.1	92.7	91.5	89.9	91.9	92.5	93.4	96.4	98.5
San Diego	2002	304.7	252.2	241.1	231.8	217.4	204.5	196.8	190.9	191.3	206.3	222.9	248.4	272.2	304.7
San Francisco	2002	461.0	356.9	328.8	315.1	298.0	285.9	278.7	274.2	287.1	315.3	350.9	419.2	453.4	461.0
Seattle	2002	258.3	195.5	193.8	192.5	190.6	191.6	190.9	191.9	199.3	214.7	228.8	240.5	250.2	258.3
Tampa	2002	124.8	98.3	95.8	95.6	94.8	93.1	92.8	93.1	94.1	97.9	101.9	107.3	116.2	124.8
Washington	2002	228.1	207.2	198.9	195.4	190.4	184.2	178.8	175.9	173.2	175.4	179.7	190.4	207.0	228.1
West Palm Beach	2002	180.2	148.7	143.1	141.5	138.2	135.6	134.8	134.3	134.5	139.6	142.6	150.4	162.1	180.2

Notes and Sources: Home prices are the 1990 median sales prices of existing single-family homes determined by the National Association of Realtors, indexed by the Freddie Mac Conventional Mortgage Home Price Index, and the Bureau of Labor Statistics Consumer Price Index (CPI-UX) for All Items. Metropolitan areas are the 50 largest MSAs as of 2002, excluding Austin and Norfolk.

Table W-2
Home Purchase and Refinance Lending, 1993 - 2001

Thousands

	Conventional Prime			Subprime			Government			Manufactured Housing		
	1993	2000	2001	1993	2000	2001	1993	2000	2001	1993	2000	2001
All Home Purchase Loans	1688.2	2531.1	2664.7	31.1	265.8	245.9	649.8	755.9	823.8	37.1	116.7	72.5
Borrower Characteristics												
Non-Hispanic white	1400.1	1811.2	1853.2	21.4	133.2	128.0	481.6	430.8	476.5	32.4	68.4	34.6
Minority	238.0	464.5	485.9	8.3	84.4	82.3	156.9	269.0	276.3	4.1	21.7	11.4
Low-Income	330.6	549.9	592.2	7.6	89.1	70.4	244.9	341.6	382.6	21.4	73.4	46.3
Moderate-/High Income	1357.6	1981.1	2072.4	23.5	176.7	175.5	404.9	414.3	441.3	15.6	43.2	26.3
Neighborhood Characteristics												
Predominantly White	108.7	183.5	193.2	4.4	48.8	41.9	68.3	98.5	98.6	2.8	12.7	8.3
Predominantly Minority	982.1	1331.2	1395.2	10.8	92.0	85.6	270.4	297.7	338.0	19.6	55.0	32.2
Low-Income	150.9	257.9	267.3	4.5	57.8	47.9	95.7	129.8	134.3	6.4	24.1	15.5
High Income	763.7	1078.1	1122.1	13.0	73.7	72.6	180.4	180.7	203.9	5.2	15.1	10.0
Low-Income/Predominantly White	36.1	51.9	53.3	.6	8.2	6.6	17.1	22.8	24.5	1.7	5.6	3.5
High-Income/Predominantly White	482.3	631.0	651.9	5.7	30.5	29.7	87.4	82.3	96.9	3.3	8.3	5.0
Low-Income/Predominantly Minority	52.0	95.4	99.4	2.2	29.2	24.2	34.6	51.5	51.3	1.5	7.7	5.0
High-Income/Predominantly Minority	16.3	23.4	26.4	.5	3.7	3.3	5.6	7.6	7.3	.1	.6	.4
All Refinance Loans	4085.6	1198.5	4953.9	95.1	431.3	576.0	264.0	30.6	132.9	7.0	23.0	21.9
Borrower Characteristics												
Non-Hispanic white	3418.3	814.1	3422.7	64.3	176.2	236.3	208.5	18.5	77.5	6.6	1.8	3.1
Minority	496.2	186.9	715.0	22.0	110.1	133.5	46.7	9.4	38.0	.3	.1	.2
Low-Income	564.8	315.0	1060.4	19.5	193.8	214.4	59.9	12.9	51.9	2.0	9.1	8.1
Moderate-/High Income	3520.8	883.5	3893.5	75.6	237.5	361.6	204.1	17.6	81.0	5.0	13.9	13.8
Neighborhood Characteristics												
Predominantly White	1512.8	429.6	1833.2	43.5	157.3	230.5	142.8	12.5	59.0	1.4	8.8	8.5
Predominantly Minority	279.2	124.7	363.2	17.2	104.4	118.0	23.9	5.3	16.6	.2	4.0	3.4
Low-Income	288.5	167.8	470.4	13.9	119.1	129.9	32.7	5.9	20.0	.6	5.2	4.5
High Income	1932.9	408.9	2013.6	40.1	88.6	145.1	83.9	6.6	33.3	2.1	4.5	4.5
Low-Income/Predominantly White	117.2	61.6	192.6	3.9	34.7	40.5	16.7	2.1	8.3	.3	1.8	1.6
High-Income/Predominantly White	713.1	150.3	746.5	19.2	36.8	66.3	44.3	2.9	15.5	.2	1.8	2.0
Low-Income/Predominantly Minority	109.4	71.1	176.7	8.8	68.1	71.0	11.3	2.9	8.1	.1	2.6	2.1
High-Income/Predominantly Minority	48.1	10.3	43.5	1.6	5.3	7.7	1.9	.3	1.3	.0	.2	.2

Notes: Includes only loans made in metropolitan areas as defined by the Office of Management and Budget for 1993 Home Mortgage Disclosure Act (HMDA) reporting. Low-income borrowers have incomes less than 80% of area median income. Moderate-/High-income borrowers have incomes of 80% or greater than area median. Predominantly white neighborhoods were less than 10% minority in 1990. Predominantly minority neighborhoods were 50% or more minority as of 1990. Low-income neighborhoods had tract median incomes less than 80% of metro area median in 1990. High-income neighborhoods had tract median incomes of 120% or greater than metro area median.

Source: JCHS tabulations of enhanced HMDA database.

Table W-3
Change in Households by Tenure and Demographic Characteristics, 1993 and 2001

Thousands of Households

	Renter Households		Percent Change 1993-2001	Owner Households		Percent Change 1993-2001	Rentership Rates		Total Household Change 1993-2001
	1993	2001		1993	2001		1993	2001	
Total	33,472	34,042	1.7	61,251	72,365	18.1	35.3	32.0	12.3
Age									
Under 35	14,861	14,536	-2.2	9,127	10,301	12.9	62.0	58.5	3.5
35-44 years old	7,573	7,533	-0.5	14,224	16,373	15.1	34.7	31.5	9.7
45-54 years old	4,008	5,003	24.8	12,368	16,674	34.8	24.5	23.1	32.4
55-64 years old	2,359	2,671	13.2	9,766	11,487	17.6	19.5	18.9	16.8
65 and over	4,671	4,299	-8.0	15,767	17,530	11.2	22.9	19.7	6.8
Family Type									
Married without Children	4,379	4,105	-6.3	22,531	25,706	14.1	16.3	13.8	10.8
Married with Children	5,715	5,228	-8.5	17,459	19,555	12.0	24.7	21.1	6.9
Single Parent	5,773	5,747	-0.5	3,363	4,202	25.0	63.2	57.8	8.9
Other Family	2,583	2,521	-2.4	4,910	4,951	0.8	34.5	33.7	-0.3
Single Person	11,637	12,769	9.7	11,353	15,425	35.9	50.6	45.3	22.6
Other Nonfamily	3,385	3,672	8.5	1,635	2,525	54.4	67.4	59.2	23.4
Race									
White	22,001	19,896	-9.6	52,279	58,986	12.8	29.6	25.2	6.2
Hispanic	3,826	5,088	33.0	2,788	4,734	69.8	57.8	51.8	48.5
Black	6,203	6,813	9.8	4,737	6,225	31.4	56.7	52.3	19.2
Asian/other	1,443	2,245	55.5	1,447	2,420	67.3	49.9	48.1	61.4
Income Quintiles									
Bottom	10,606	10,399	-1.9	8,063	10,487	30.1	56.8	49.8	11.9
Lower-Middle	8,468	9,077	7.2	10,201	12,465	22.2	45.4	42.1	15.4
Middle	6,977	7,827	12.2	12,095	13,807	14.2	36.6	36.2	13.4
Upper-Middle	4,911	4,601	-6.3	14,094	16,644	18.1	25.8	21.7	11.8
Top	2,504	2,127	-15.1	16,761	18,911	12.8	13.0	10.1	9.2

Notes: White, black and Asian/others are net of Hispanics, and Hispanics can be of any race. Asian/others includes Native Americans, Aleuts and Pacific Islanders. Income categories do not sum to total because of unreported data. See Table A-9 for description of income quintiles.

Source: JCHS tabulations of the 1993 and 2001 American Housing Surveys, using consistent 1983 metro boundaries.

Table W-4**Absorption Rates and Asking Rents for Newly Constructed Apartments**

Year	Unfurnished Rental Apartment Completions (thousands)	Percent Rented in 3 Months	Median Asking Rent, 2002\$
1975	223	70	675
1976	157	80	663
1977	196	80	660
1978	229	82	669
1979	241	82	661
1980	196	75	673
1981	135	80	693
1982	117	72	724
1983	192	69	697
1984	313	67	680
1985	365	65	722
1986	408	66	750
1987	346	63	819
1988	285	66	836
1989	246	70	856
1990	214	67	826
1991	165	70	811
1992	110	74	751
1993	77	75	713
1994	104	81	699
1995	155	72	773
1996	191	72	771
1997	189	74	812
1998	210	73	810
1999	226	72	854
2000	226	72	879
2001	192	64	891
2002 (e)	156	60	928
Quarterly Data			
2001			
1st Quarter	43	65	904
2nd Quarter	46	65	886
3rd Quarter	56	65	912
4th Quarter	47	59	856
2002			
1st Quarter	38	58	904
2nd Quarter	57	64	952
3rd Quarter	62	57	910

Note: 2002 data for completions through 3rd quarter only.

Source: Census Bureau, Survey of Market Absorption.