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National Analysis of Housing Affordability, Adequacy, and Availability: A Framework for Local Housing Strategies

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National Analysis of Housing Affordability, Adequacy, and Availability: A Framework for Local Housing Strategies

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FOREWORD

Local communities are in a better position than HUD to diagnose their housing needs and allocate available resources among them. However, in order to make informed choices, policymakers and citizens must be able to acquire, analyze, and apply timely data on housing conditions and trends in their communities. *National Analysis of Housing Affordability, Adequacy, and Availability: A Framework for Local Housing Strategies*, prepared for HUD by the Urban Institute, blends information and guidance to help develop this capacity.

This report provides a statistical overview of U.S. housing markets and problems that draws upon some of the most authoritative, up-to-date information available. To assist local planning efforts, HUD and the U.S. Bureau of the Census recently provided States and entitlement communities with special tabulations from 1990 Census data that describe key local demographic and housing stock characteristics. This volume presents national aggregations of these data. The profile of national and regional housing conditions they yield is valuable both in itself and as a set of statistical benchmarks to which data on local conditions may be compared.

However, *National Analysis* is not intended to be merely descriptive. By framing a series of basic questions about a community's housing conditions and illustrating how data from the special tabulations and other sources may be used to answer them, it helps guide communities through the process of conducting a thorough, critical assessment of housing needs that may serve as the basis for formulating appropriate local strategies and guiding public investment. A forthcoming companion volume will provide detailed examples of this type of housing market analysis for five prototype jurisdictions.

An informed citizenry and a responsive local government are both essential to successful community action. This publication reflects HUD's commitment to ensuring that local governments, private groups, and individuals have access to the information and expertise they need to participate effectively in the planning process.



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TABLE OF CONTENTS

1. BACKGROUND AND INTRODUCTION	1-1
The National Affordable Housing Act and the CHAS Requirement	1-3
History of Federally Mandated Housing Plans	1-5
Scope and Organization of this Report	1-8
2. HOUSING CONDITIONS AND PROBLEMS IN 1990	1-11
Number and Characteristics of Households	2-14
Population and Households	2-15
Household Size	2-15
Household Composition	2-19
Household Race and Ethnicity	2-21
Household Incomes	2-23
Concentrations of Minority Households	2-28
Household Tenure Choice	2-31
Summary	2-34
Size and Characteristics of the Housing Inventory	2-35
Size of the Housing Stock	2-37
Size Distribution of Housing Units	2-37
Physical Condition	2-38
Age of Stock	2-41
Housing Costs and Housing Affordability	2-41
Housing Mismatch	2-51
Summary	2-56
Housing Problems and Needs	2-56
Incidence of Housing Problems	2-57
Excessive Housing Cost Burdens	2-61
Overcrowding	2-63
Housing Inadequacy	2-65
Summary	2-66

TABLE OF CONTENTS
(Continued)

3. HOUSING MARKET ANALYSIS: FRAMEWORK FOR LOCAL STRATEGY DEVELOPMENT	3-69
Which Households Experience the Most Severe or Widespread Housing Problems?	3-70
How Many Households Already Receive Housing Assistance?	3-73
What are the Underlying Causes of Local Housing Market Problems? ..	3-75
Housing Availability	3-77
Housing Adequacy	3-83
Housing Affordability	3-85
Housing Accessibility	3-87
Which Housing Problems Can Be Addressed Without Subsidies or Direct Financial Assistance?	3-88
What Groups of Households Most Need Public Sector Assistance to Meet Their Housing Needs?	3-91
What Housing Activities Are Best Suited to Addressing Priority Housing Needs in the Community?	3-93
Subsidized Production of New Housing Units	3-95
Subsidized Housing Acquisition and Rehabilitation	3-96
Direct Assistance to Households	3-97
Summary	3-98
 BIBLIOGRAPHY	 101
 APPENDIX DEFINITIONS	
 DATA APPENDIX	

List of Appendix Tables

1	Location of Households
2	Distribution of Households by Household Size
3A	Distribution of Households by Household Type
3B	Percent Distribution of Households by Household Type
3C	Distribution of Owner-Occupants by Household Type
4	Household Race/Ethnicity
5	Growth in Median Income
6A	Households by Income Group
6B	Percent Distribution of Households by Income Group
6C	Percent Distribution of Renter Households by Income Group
6D	Percent Distribution of Owner Households by Income Group
7A	Household Race/Ethnicity by Income Group
7B	Percent Distribution of Households by Race/Ethnicity and Income Group
8	Income Distribution by Tenure
9A	Tenure by Race, Income, and Household Type
9B	Tenure by Race
9C	Owner Households by Race and Household Type
10	Distribution of Units by Size and Tenure
11A	Units Lacking Complete Kitchen or Plumbing
11B	AHS Measures of Unit Inadequacy
12A	Distribution of Units by Year Built
12B	Percent Distribution of Units by Year Built
13	Changes in Monthly Housing Cost for Renters
14	Changes in Monthly Housing Cost for Owners
15	Private New Housing Starts
16	Changes in Median House Value
17A	Distribution of Housing Units by Unit Affordability
17B	Percent Distribution of Housing Units by Units Affordability
18A	Renter Households with One or More Housing Problems by Income Group
18B	Distribution of Renter Households by Income Group
19A	Owner Households with One or More Housing Problems by Income Group
19B	Distribution of Owner Households by Income Group
20A	Owner Households Paying Over 30 Percent of Income for Housing by Income Group
20B	Renter Households Paying Over 30 Percent of Income for Housing by Income Group
21A	Owner Households Paying Over 50 Percent Income for Housing by Income Group
21B	Renter Households Paying Over 50 Percent Income for Housing by Income Group
22	Households with One or More Housing Problems Paying over 30% of Income for Housing by Income Group
23A	Owner Households in Overcrowded Units by Income Group
23B	Renter Households in Overcrowded Unites by Income Group

24A	Owner Households in Moderate or Severely Inadequate Housing by Income Group
24B	AHS Count of Owner Households by Income Group
24C	Renter Households in Moderately or Severely Inadequate Housing by Income Group
24D	AHS Count of Renter Households by Income Group
25A	Households with One or More Housing Problems by Income Group and Household Type
25B	Households by Income Group and Household Type
26A	Households Paying More than 30 Percent of Income for Housing by Income Group and Household Type
26B	Households Paying More than 50 Percent of Income for Housing by Income Group and Household Type
26C	Households Living in Overcrowded Units by Income Group and Household Type
	Residential Segregation Indexes for Metropolitan Areas
27A	Household with One or More Housing Problems by Income Group and Race/Ethnicity
27B	Households by Income Group and Race/Ethnicity
28	Residential Segregation Dissimilarity Indexes for Metropolitan Areas
29A	Rental Units with Housing Costs Less Than or Equal to FMR
29B	Percent Distribution of Rental Units with Housing Costs Less Than or Equal to FMR
30	Rental Housing Mismatch
31	Owner Housing Mismatch
32	Vacancy Rates by Size and Unit Tenure
33A	Assisted Householders by Region and Race/Ethnicity
33B	Type of Household Assistance by Region and Race/Ethnicity
33C	Assisted Households by Area and Race/Ethnicity
33D	Assisted Households in Renter Units Built Before 1950
33E	Median Income of Assisted Renter Households by Region
33F	Rent Levels and Size Distribution of Assisted Renter Units

1. BACKGROUND AND INTRODUCTION

The National Affordable Housing Act (NAHA) of 1990 requires states and localities to develop a Comprehensive Housing Affordability Strategy (CHAS), identifying a community's current and anticipated needs for affordable and supportive housing and outlining a strategy for addressing those needs.¹ The starting point for a CHAS is a systematic analysis of the local housing market, including characteristics of households and the housing stock, estimates of housing problems--particularly among low- and moderate-income households,--and diagnosis of market imbalances underlying these problems. The housing market analysis is intended to serve as a factual basis for a community's programmatic strategy and spending priorities. It should also provide evidence to inform local decisions about which housing market problems warrant intervention, and how scarce resources should be allocated among different housing needs and activities.²

This report analyzes national housing conditions and needs, using special tabulations of 1990 decennial Census data.³ Its purpose is twofold. First, it provides basic information about housing conditions and trends at the national and regional levels, to serve as context against which states and localities can compare their situations. Second, by highlighting key national conditions and trends and regional variations in housing circumstances, it illustrates ways in which communities throughout the U.S. may describe and then analyze their local housing markets in order to develop strategies for addressing housing problems and needs. The report analyzes

¹ Public Law 101-625, Title II, Section 105

² This report is not intended to provide comprehensive information or instructions on the CHAS process or requirements. See U.S. Department of Housing and Urban Development, "Instructions for Developing and Completing a Five-Year Comprehensive Housing Affordability Strategy (CHAS)" in *CHAS and an Annual Performance Report for Local Jurisdictions*, Washington, D.C.

³ This report expands on Kathryn P. Nelson, "Housing Assistance Needs and the Housing Stock: Data for Comprehensive Housing Affordability Strategies," *Journal of the American Planning Association*, vol 58, 1 (Winter) 1992. That paper used national data from the American Housing Survey to illustrate HUD's plans for developing special tabulations of 1990 Census data to meet basic CHAS data requirements, and to explore the implications of housing market conditions for local policy choices among programs designed to address worst case needs

housing market conditions and dynamics, including population and households, the housing stock, and problems confronting low- and moderate-income households.⁴

State and local CHAS preparers will draw on a wide range of data sources to prepare meaningful analyses of their local housing markets. The 1990 Census should be a key starting point, providing much of the data required to assess housing conditions and problems, particularly among low- and moderate-income households.⁵ The Department of Housing and Urban Development (HUD) has collaborated with the Census Bureau to develop special tabulations of the 1990 Census data essential to preparing a CHAS. These special tabulations have been made available to state and local jurisdictions in two forms. A limited set of key data items have been printed on a state-by-state basis, with entries for all counties and for cities with populations of 25,000 or more. In addition, more extensive tabulations are available on CD-ROM for jurisdictions that wish to conduct more detailed analysis than the data book tables will support.

The special Census tabulations were made available in July 1993. This report utilizes the special tabulations from the CD-ROM, also referred to as the CHAS database, to illustrate housing market analysis with national and regional averages.⁶ After showing how the data tabulations can be employed to document significant housing market conditions and housing problems, we discuss ways in which systematic housing market analyses can inform local debate and decisions about housing needs, community priorities, and mechanisms for public sector intervention.

⁴ For assistance in analyzing problems of homelessness and persons with special housing needs, see Martha Burt, *Practical Methods for Counting Homeless People: A Manual for State and Local Jurisdictions*. Interagency Council on the Homeless and U.S. Department of Housing and Urban Development, Washington, D.C. 1992. Also see the Homeless and Special Needs Appendices of ICF Inc's *CHAS Spring Training, a CRS workshop* sponsored by HUD's Office of Affordable Housing Programs, 1993.

⁵ In particular, special tabulations are necessary to group Census data according to HUD's income categories, so as to provide accurate estimates of needs among low- and moderate-income households that are eligible for assistance under various HUD programs. These tabulations are also necessary to obtain accurate estimates of the number and characteristics of housing units affordable for households at different income levels.

⁶ For an illustration of housing market analysis in five prototype jurisdictions, see Amy Bogdon and Margery Austin Turner, *Prototype Analysis of Housing Affordability, Adequacy, and Availability: A Framework for Local Housing Strategies*, Washington, D.C.: U.S. Department of Housing and Urban Development, forthcoming, 1993.

The National Affordable Housing Act and the CHAS Requirement

The National Affordable Housing Act (NAHA) of 1990 provides funding to address a wide variety of housing needs, and offers local jurisdictions more discretion over the design of housing programs to meet those needs than previous federal programs. Title I of the Act reaffirms the "national goal that every American family be able to afford a decent home in a suitable environment." In addition, it identifies five specific purposes of the legislation:

- 1) to help families not owning a home to save for a down payment for the purchase of a home,
- 2) to retain wherever feasible as housing affordable to low-income families those dwelling units produced for such purpose with Federal assistance;
- 3) to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production and operation of housing affordable to low-income and moderate-income families;
- 4) to expand and improve Federal rental assistance for very low-income families; and
- 5) to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence.⁷

NAHA terminates some existing HUD programs and creates new ones, such as HOPE and HOME, that enable jurisdictions to preserve and rehabilitate existing affordable housing and to produce new housing for low- and moderate-income households.

A key feature of the NAHA legislation is the increased flexibility it offers to local jurisdictions. Under previous federal housing programs, a jurisdiction or private developer would apply to HUD for approval of specific projects. Under NAHA, each participating jurisdiction lays out an overall housing strategy in its Comprehensive Housing Affordability Strategy (CHAS). Once a jurisdiction has received HUD approval of its CHAS, it can utilize NAHA programs within the strategy outlined in its CHAS, and under some programs, may not require project-by-project approvals. In other words,

⁷ Public Law 101-625 Sections 101 and 103.

state and local jurisdictions have greater authority to decide how best to utilize federal resources (in conjunction with other federal, state, and local programs).⁸

The rationale for this approach is that state and local governments are more familiar than federal agencies with market conditions and housing needs in their jurisdictions. Consequently, the legislation designates local governments as the primary architects of their respective housing programs. For example, the new HOME program created by NAHA is essentially a housing block grant that permits jurisdictions to engage in a wide array of efforts (including housing production and tenant-based rental assistance) to benefit low-income households.⁹ While encouraging flexibility, NAHA also seeks to ensure that local programs are effective in addressing housing needs. By requiring jurisdictions to document housing problems and analyze housing demand and supply, CHAS is intended to improve the skill of jurisdictions in identifying needs that are not adequately met by the housing market. It is also intended to make them better able to craft strategies that target federal, state, and local resources to address those needs.

⁸ Under programs that still require project-by-project approval, applicants must certify that their proposals are consistent with the local CHAS. Morton J. Schussheim, *The Cranston-Gonzalez National Affordable Housing Act: Key Provisions and Analysis*, Congressional Research Service: Washington, D.C. January 31, 1991, p.2.

⁹ Among the 13 stated purposes of HOME are the following:

- "(1) to expand the supply of decent, safe, sanitary, and affordable housing, with primary attention to rental housing, for very low-income and low-income Americans;
- (2) to mobilize and strengthen the abilities of States and units of general local government throughout the United States to design and implement strategies for achieving an adequate supply of decent, safe, sanitary and affordable housing;
- (3) to provide participating jurisdictions, on a coordinated basis, with the various forms of Federal housing assistance, including capital investment, mortgage insurance, rental assistance, and other Federal assistance, needed --
 - (A) to expand the supply of decent, safe and affordable housing;
 - (B) to make new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible; and
 - (C) to promote the development of partnerships among the Federal Government, States and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources to provide more of such housing;
- (4) to make housing more affordable for very low-income and low-income families through the use of tenant-based rental assistance;
- (5) to develop and refine, on an ongoing basis, a selection of model programs incorporating the most effective methods for providing decent, safe, sanitary, and affordable housing, and accelerate the application of such methods where appropriate throughout the United States to achieve the prudent and efficient use of funds made available under this title;..."

In addition to improving the technical expertise of local agencies, CHAS will increase jurisdictions' accountability to local constituents. The CHAS planning process stipulates that jurisdictions hold public hearings and solicit the written suggestions of citizens and housing advocates during a public comment period. This is expected to result in housing programs and strategies that are responsive to the diverse needs of individuals, organizations, and neighborhoods at the local level. At the same time, CHAS allows HUD to monitor housing activities in a jurisdiction that are intended to address local housing needs. To obtain funding under federal housing programs such as HOME, HOPE, CDBG, Supportive Housing Programs for the Elderly and Disabled (Sections 202 and 811), among others, applicants must certify that their proposed activity is in accordance with the priorities identified in the local CHAS.¹⁰ Thus, in return for expanding the discretion granted to state and local governments, NAHA mandates the CHAS process, making local jurisdictions accountable for using their new authority in a manner consistent with the goal of NAHA, to serve the urgent needs of low- and moderate-income households.

By increasing accountability and documenting public policies, CHAS should strengthen the system of checks and balances among the local actors in the housing sector. Local citizens, nonprofit developers, and fair-housing groups have opportunities to articulate needs of various groups in society and to participate in policy development. Local governments must reconcile the needs of various constituent groups and craft equitable policies that serve all groups in proportion to their needs. CHAS itself aids in this reconciliation process by objectively documenting the extent of housing problems among various constituencies. HUD, as a final arbiter, can review the CHAS for completeness and consistency with the purposes of NAHA.

History of Federally Mandated Housing Plans

Although Congress mandated development of local housing plans prior to CHAS, those planning requirements were less comprehensive. Precursors to CHAS included the Housing Assistance Plan (HAP), which outlined how jurisdictions would use their Section 8 and CDBG allocations for housing projects, and the Comprehensive Homeless

¹⁰ The Low Income Housing Information Service, *CHAS: The Final Rule*, Washington DC September 1992, p 3.

Assistance Plan (CHAP), which indicated how McKinney Act funds would be used to support homeless programs. In contrast to HAP and CHAP, CHAS encompasses spending and assistance priorities under a wide range of federal programs,¹¹ as well as state and local initiatives. CHAS has the potential to generate broad strategic plans indicating how jurisdictions will combine various federal and non-federal subsidies to systematically address local housing problems and needs.

As a planning document, CHAS's predecessor, HAP, improved the analytical capacities of local governments, but did not provide an effective mechanism for implementing policy choices. Like CHAS, it surveyed housing conditions, estimated housing assistance needs of lower income households, and developed annual and multi-year housing strategies based on housing market and needs analysis. According to a HUD-commissioned survey of ten cities, the HAP process gave mayors and city councils greater awareness and understanding of housing needs. HAP also increased participation by citizens and communities in the planning of housing assistance, thereby developing a consensus and avoiding "political problems."¹²

Apparently, however, the HAP process was less effective as a guide to resource allocation and program implementation than as a tool for identifying needs and building a local consensus for program priorities. Critics maintain that HUD sometimes modified local housing strategies to make them consistent with federal policy orientation, *not* because the strategy failed to reflect local market conditions. Also, the HAP process did not mandate coordination among local housing departments, HUD area offices, and state agencies. As a result, different levels of government sometimes funded projects that thwarted each other's objectives or unnecessarily duplicated assistance.¹³ HAP was

¹¹ Specifically, CHAS is required as a condition for obtaining funding under the HOME Program, all variants of the HOPE Program, the CDBG Program, the state-administered Low-Income Housing Preservation Program, the Shelter Plus Care Program, Supportive Housing Programs for the Elderly and Disabled (Sections 202 and 811), the Emergency Shelter Grants (ESG) Program, the Safe Havens Demonstration Program, the Supportive Housing Program, the Mod Rehab SRO Program, the Housing for Persons with Aids Program, and the Rural Homelessness Grant Program.

¹² Paul R. Dommel and Associates, *Analysis of Local Use of Housing Assistance Plans*, U.S. Department of Housing and Urban Development: Washington, D.C. 1982, pp.4-6.

¹³ Dommel, 1982, pp.8-10; and Raymond J. Struyk and Jill Khadduri, "Saving the Housing Assistance Plan: Improving Incentives to Local Governments," *Journal of the American Planning Association*, October 1980, pp.391-393.

intended to foster intergovernmental coordination to integrate housing assistance into a single comprehensive and coherent strategy, but appears to have failed in this regard.

The CHAS process attempts to rectify problems afflicting HAP by encouraging consultation among levels and agencies of government. Respecting the autonomy of local government agencies, CHAS regulations seek to stimulate rather than mandate intergovernmental and inter-agency cooperation in planning a comprehensive delivery system for housing assistance.

The HAP process was also criticized for failing to provide adequate data and technical assistance. HUD did not assist jurisdictions in updating the population and household data in the decennial Census to account for migration, deaths, and births. Nor did HUD provide sufficient guidance to jurisdictions about other federal data sources containing relevant information for housing market analysis, or about how to relate housing conditions and needs to economic and demographic trends in their communities or in the larger metropolitan area.¹⁴

To help CHAS preparers identify and utilize relevant data, HUD has developed not only the 1990 special Census tabulations, but also handbooks and training materials with information about federal and non-federal data sources, and guidance about systematic analysis of housing markets and housing needs.

In sum, CHAS is the most recent and comprehensive federal effort to improve the planning capacities and decision-making process of local jurisdictions. It is intended to improve local jurisdictions' ability to analyze their housing market conditions, identify priority housing needs, and design policies to address those needs. However, CHAS is much more than a technical planning document. In an era of federalism and decentralization of government services, CHAS attempts to foster regular information exchanges between government and citizens. It establishes a process whereby citizens can contribute to the development of housing strategies that serve all segments of the population, and can hold local governments accountable for carrying out these programs effectively.

¹⁴ Struyk and Khadduri, 1980, p.395.

Scope and Organization of this Report

This report presents a national profile of housing market conditions and housing problems. By outlining current conditions and recent trends at the national and regional level, it illustrates how communities can analyze their local housing market conditions in order to develop strategies for addressing housing problems and needs for assistance.

This report uses special tabulations of 1990 Census data that were made available on CD-ROM in the summer of 1993. The data have been aggregated up to the regional and national level by Urban Institute staff.¹⁵ The report distinguishes four Census regions--Northeast, Midwest, South, and West--and three types of communities--central cities, suburbs, and non-metropolitan areas.¹⁶ More precisely, metropolitan areas are differentiated from non-metropolitan areas, and metropolitan areas are further disaggregated into central cities and suburban areas. Therefore, communities characterized as suburban correspond to the non-central city portions of metropolitan areas.

Chapter 2 presents the illustrative national profile of housing conditions, trends, and problems. It corresponds to much of the data and analysis that a community would cover in the first two sections of the Community Profile portion of its CHAS. The purpose of this chapter is not to explain how the required CHAS data tables can be completed, but rather to illustrate how nationally available data can be used as a starting point for understanding local housing market conditions and for documenting the problems facing low- and moderate-income households. Individual communities may go well beyond the general analyses presented here, supplementing Census data with information collected locally, or focusing portions of their Community Profile on circumstances or problems of special local relevance. The CHAS database provides a useful basis for describing characteristics of households and the housing inventory, and for documenting the housing problems confronting households with low and moderate incomes. It should be emphasized that this report does not address the characteristics and needs of homeless

¹⁵ The appendix includes a brief description of the process used to aggregate the special tabulations data for this analysis.

¹⁶ The appendix contains a list of the states included in each Census region.

persons or of other persons with special needs, as required in the CHAS Community Profile.

Following the national profile of housing conditions and trends, Chapter 3 illustrates a process for analyzing market conditions and needs to develop a strategy for public sector intervention and investment. It introduces the analytic issues communities must address in preparing the Five-Year Strategy portion of CHAS. The purpose of this chapter is to illustrate how a community can diagnose the underlying causes of the housing problems documented in the CHAS Community Profile, in order to set goals for public sector intervention and to allocate resources among programs to achieve these goals. Every community's strategy will be different, reflecting differences in local housing market conditions, financial and institutional capacities, and local political decisions. No single set of policy priorities is automatically implied by a given set of data about housing market conditions and problems. Nevertheless, hard evidence about local market conditions and problems should provide the basis for a community's spending priorities and program choices.

The Appendix provides a complete set of data tables, prepared from the CHAS database, that support the housing market analysis presented in Chapter 2. States and localities may find these tables useful as a basis for comparison as they describe and analyze their own housing market conditions and problems.

2. HOUSING CONDITIONS AND PROBLEMS IN 1990

The 1990 National Affordable Housing Act reaffirmed "the national goal that every American family be able to afford a decent home in a suitable environment." Tremendous progress toward this goal has been achieved since it was first articulated in 1949. But decent housing at an affordable price is still not a reality for many households with low or very low incomes.

Excessive cost burden is the most widespread housing problem facing American households today, and is particularly prevalent among very low-income renters. Nearly three-fourths of very low-income renters pay over 30 percent of their income for housing, and more than 4 in 10 pay over half of their income for housing. The incidence of excessive housing costs is lower among homeowners, with about half of very low-income owners paying over 30 percent of their income for their monthly housing costs, and about 3 in 10 paying over 50 percent. As household incomes rise, the incidence of excessive cost burden drops dramatically, so that very few moderate- or middle-income households, renters or owners, pay more than 30 percent of their income for housing.

Problems of overcrowded or physically inadequate housing affect far fewer households than do affordability problems. Overall, around 5 percent of households lived in overcrowded units in 1990 and 8 percent of households lived units classified by the American Housing Survey as moderately or severely inadequate in 1989. Large households are more likely than other households to experience problems of housing inadequacy and crowding, especially large households with very low incomes.

In any market area, both observed problems and all housing outcomes are shaped by the interaction of demand and supply forces, including the number and characteristics of households and their purchasing power, the composition of the existing housing stock, and the costs of building and maintaining housing units. During the 1980s, the total supply of housing units increased faster than the number of households, resulting in rising vacancy rates and declining real housing costs in most areas of the country. However, the benefits of more readily available and affordable housing generally did not filter down to households at the bottom of the income distribution. In particular, severe mismatches persisted between the number of renter households with extremely

low incomes and the number of rental housing units affordable for them without subsidy at rents below 30 percent of their income.

After several years in which owner-occupancy rates declined for the first time since World War II, homeownership rates appear to have stabilized in most parts of the country. Still, young families are not becoming homeowners at the same rate as their counterparts did two decades ago. Although there is little evidence of a serious affordability mismatch for *current* homeowners, the ability of low-income renters to make the transition to homeownership appears limited in many markets. In many places, the number of owner units affordable to low-income households is much smaller than the number of low-income renters. Also, for many, opportunities for homeownership may be further limited by racial and ethnic discrimination. Black and Hispanic households at every income level are less likely to own their homes than Whites.

To establish priorities for assisting low-income residents and to decide which programs best respond to identified housing problems, the CHAS document should progress logically from an analysis of housing market conditions and needs through identification and setting of priorities for investing resources to specific proposals for programs and strategies. The first Community Profile section of a CHAS provides the information base for subsequent analysis of priority needs and assistance activities. It should describe the characteristics of local population and households, document the size and characteristics of the housing stock, and relate demand and supply conditions to the extent and types of housing problems among very low-, low- and moderate-income households as well as the homeless and populations with special needs for supportive housing.¹

This chapter uses data from special tabulations of the 1990 census to describe housing market conditions and trends at the national level, and to compare patterns across the four Census regions and their central city, suburban, and non-metropolitan areas. The analysis illustrates how nationally available data can be used in preparing

¹ "This section is to provide a portrait of the jurisdiction by describing the significant housing market and inventory characteristics and factors affecting the availability of affordable housing, discussing the estimates of current and projected needs for housing assistance, and listing the resources and programs available to address these identified needs (In section II - Five-Year Strategy, the jurisdiction must describe how these current and anticipated market characteristics and needs will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units)" U S Department of Housing and Urban Development, CHAS instructions, p. 19.

a Community Profile, and provides benchmarks against which communities can compare their findings.

The housing market analysis here is organized into three main sections. The first focuses on population and household characteristics, and corresponds in large part to the Community Description sub-section of a local CHAS outline. When individual communities prepare this section for their CHAS, they may go substantially beyond the analysis presented here, using a wider variety of information sources. The 1990 Census special tabulations do not provide all of the data required to complete this section, in part because communities need to discuss important trends affecting the local housing market and analyze areas within the community where low-income and/or minority households are concentrated. Because this report is national in scope, it cannot address the full range of historical, social, and economic factors and trends that shape a local housing market. For the same reason, this report does not focus on neighborhood concentrations of poor and minority households.

The second section of this chapter focuses on the size and characteristics of the local housing stock, and corresponds in part to the Market and Inventory sub-section of a local CHAS outline. Again, individual communities may prepare more detailed analyses. Specifically, the Census tabulations do not provide data on the size of the assisted housing inventory, although we have provided some summary statistics on this issue, based on data available from the national American Housing Survey (AHS).² In addition, communities will use this portion of their CHAS to inventory facilities and services for the homeless and persons with special supportive housing needs.

Finally, the third section of this chapter documents housing problems and needs, particularly for low- and moderate-income households. This section corresponds to the Needs Assessment sub-section of a local CHAS outline. The discussion of housing problems among low- and moderate-income households focuses on problems as of 1990, and does not attempt to update them to 1993 or to forecast future needs for housing assistance.

² Additional data on the assisted housing stock can be found in U.S. Department of Housing and Urban Development, *Characteristics of HUD-Assisted Renters and Their Units in 1989, 1992*.

Number and Characteristics of Households

The Community Description section of a local CHAS is intended to provide basic background information about a community and the households that live in it, and to identify important factors and trends that affect housing affordability within the local market and its neighborhoods.³ In addition, this portion of a local CHAS should identify and describe neighborhoods or areas in which low-income and minority households are concentrated. Communities can draw upon a wide range of data sources, including the special tabulations of the 1990 Census.

The illustrative analysis presented here uses data from the 1980 and 1990 Censuses to describe important trends in population and households for the nation as a whole. In addition, this section explores variations among regions of the country, and among the central city, suburban, and non-metropolitan portions of these regions. Specific topics discussed in this section include the overall number (and change in number) of people and households, household size and composition, race and ethnicity, income levels, and rates of homeownership.⁴ HUD's "Data Book for CHAS Preparers" provides (in published form) almost all of the 1990 Census data necessary for a comparable analysis at the state or local level, although other published sources must be consulted to assemble data on trends in local population and households, and on median income levels. In addition, communities may conduct more detailed analysis of household composition, race/ethnicity, and income from the special Census tabulations in computerized form.

³ U.S. Department of Housing and Urban Development, CHAS instructions (p. 20) state: "In order to create a context for the formulation of the CHAS, the jurisdiction shall describe the important historical, social, and economic factors and trends affecting housing affordability in the jurisdiction. For example, economic factors and trends may include local military base or factory closings and increasing unemployment rates or lower interest rates, while social factors and trends might include increasing crime, population shifts to suburban areas or changes to the composition of neighborhoods.

The jurisdiction must (1) present essential demographic data describing the general population (including trends in population), household, and racial and ethnic characteristics of the jurisdiction; (2) describe any areas within the jurisdiction with concentrations of racial/ethnic minorities and/or low-income families; (3) clearly define the terms 'area of racial/ethnic minority concentration' and 'area of low-income concentration' as they are used in the CHAS; and (4) identify the location and degree of these concentrations (location may be described in terms of census tract, enumeration district, or block groups while degree of concentration may be shown in terms of percentages) either in a narrative or on one or more maps."

⁴ These topics are not discussed in the same order as they are listed in the CHAS outline. The sequence of topics presented here is intended to illustrate a logical process of analysis that goes beyond the completion of required CHAS tables.

Population and Households

Because both growth and decline pose challenges for providing affordable housing, trends in population size and numbers of households are a crucial starting point in analyzing housing demand. Census data show that total U.S. population increased by 9.8 percent during the 1980s, from 227 million in 1980 to 249 million in 1990. Reflecting a continued decline in average household size, households grew at a faster rate, increasing by 14.4 percent during the decade. Table 2.1 shows that household and population growth differed greatly across regions.⁵ Both the Northeast and Midwest experienced slow population growth, with increases of 3.4 percent and 1.4 percent, respectively, during the 1980s. Population grew more rapidly in the South and West, increasing by 13.4 percent and 22.3 percent, respectively. In the Northeast, Midwest, and South, household growth exceeded population growth. Only in the West did population growth slightly exceed household growth. Even so, of the four Census regions, the West experienced the biggest percentage increase in households over the decade. Individual jurisdictions experienced a much wider range of growth rates than those reported at the regional level in Table 2.1.

In every region, suburbs contain the largest share of households, and non-metropolitan areas the fewest. Exhibit 2.1 shows the distribution of households across central cities, suburbs, and non-metropolitan areas for each of the four Census regions in 1990. In the Midwest and South, central cities included only slightly more households than did non-metropolitan areas, while in the West and Northeast much smaller shares of households were located in non-metropolitan areas.⁶

Household Size

Average U.S. household size has been declining over the past several decades, with the average household in 1990 containing 2.63 persons (Table 2.2). Average household

⁵ For individual jurisdictions, data on total population and households in 1980 and 1990 will be recorded in CHAS Table 1A. Data on total population and household population are available in the U.S. Census publication *General Population Characteristics* while data on the number of households can be found in the Census publication *Summary Population and Housing Characteristics*.

⁶ For a discussion of the importance of interstate migration and residential mobility to rates of household growth, see William H. Frey, "People in Places: Demographic Trends in Urban America," in Jack Sommer and Donald A. Hicks, eds., *Rediscovering Urban America, Perspectives on the 1980s*. Washington, D.C.: Department of Housing and Urban Development, 1993.

Table 2.1
Total Population by Region
(Thousands)

	1980	1990	Growth Rate
Northeast	49,135	50,809	3.4
Midwest	58,866	59,669	1.4
South	75,372	85,446	13.4
West	43,172	52,786	22.3
Total	226,546	248,710	9.8

Total Households by Region
(Thousands)

	1980	1990	Growth Rate
Northeast	17,471	18,861	8.0
Midwest	20,859	22,326	7.0
South	26,486	31,836	20.2
West	15,574	18,970	21.8
Total	80,390	91,994	14.4

Source: 1980 Census of Population and Housing and (1990) CHAS database

size declined from 3.14 persons in 1970 to 2.76 persons by 1980, a reduction of 12 percent. During the 1980s, household size decreased at a slower rate, only about 5 percent. Declining household sizes explain why the total number of households grew more rapidly than total population.

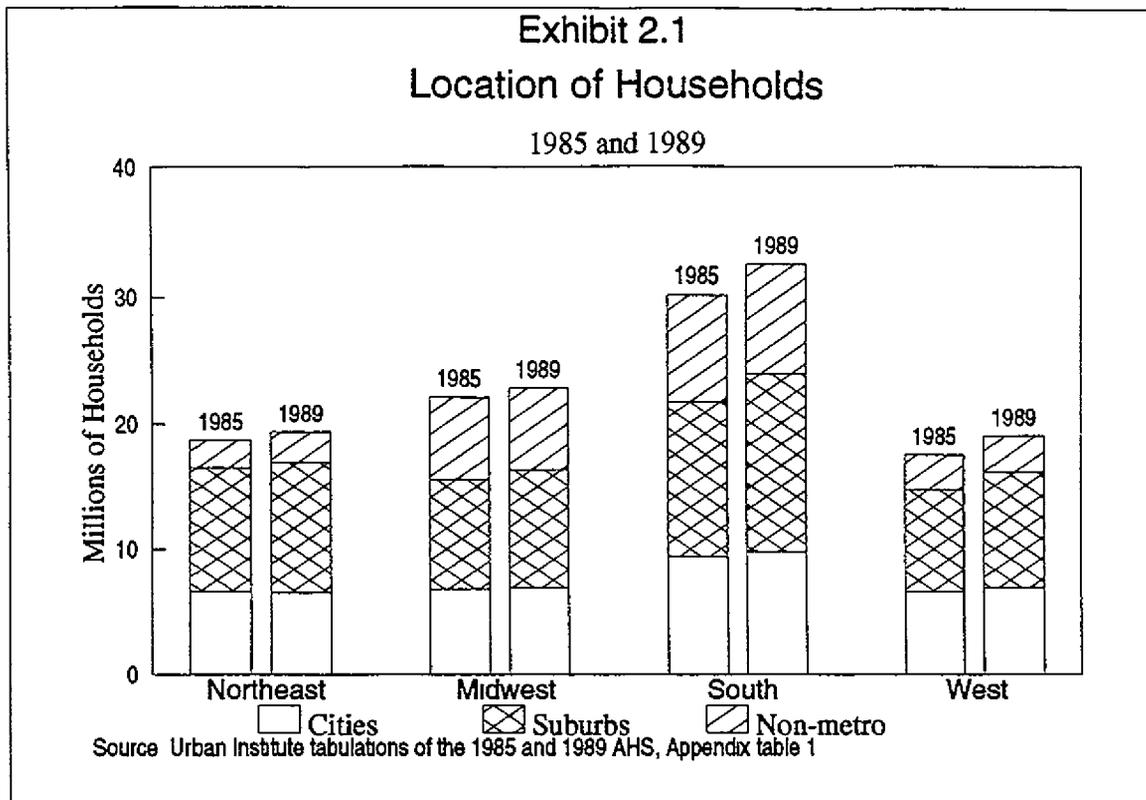
Rapid growth in one- and two-person households largely explains the decline in average household size. Exhibit

2.2 shows the distribution of households by size from 1970 to 1990. Households with 5 or more people declined dramatically as a share of total households over this period,

Table 2.2
Average Household Size,
1970 to 1990

Year	Household Size
1970	3.14
1975	2.94
1980	2.76
1985	2.69
1989	2.62
1990	2.63

Source: *Statistical Abstract of the United States 1992*, Table 56.

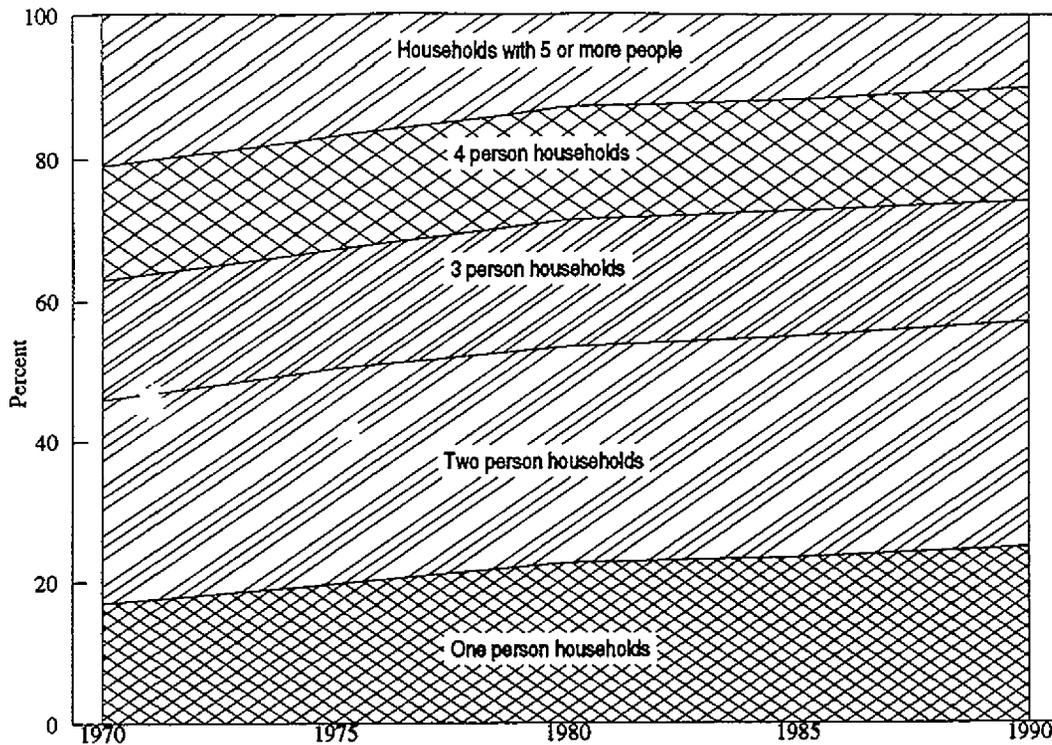


from over 20 percent in 1970 to only about 10 percent in 1990. Single-person households comprised 25 percent of all households in 1990, up from 17 percent in 1970. Two-person households also increased slightly as a share of total households, rising from 29 to 32 percent of households over the two decades. Three- and four-person households maintained their shares of total households, together comprising about one-third of all households.

At the end of the 1980s, the decline in household sizes slowed, in part because of the changing racial and ethnic composition of U.S. households. Minorities, who tend to have larger households, are growing as a share of all households. Table 2.3 shows that White non-Hispanic households were on average smaller than Black or Hispanic households. In 1990, the average White non-Hispanic household contained 2.5 people, compared to an average household size of 2.9 for Black non-Hispanic households and 3.5 for Hispanic households.

Regional trends highlight the link between racial and ethnic composition and average household size. As Table 2.4 illustrates, all four regions had nearly the same

Exhibit 2.2
Distribution of Households by Household Size, 1970 to 1990



Source: Appendix table 2

average household size in 1980, and the lowest average household size was 2.71 people per household in the West. However, the West's average household size remained virtually unchanged during the 1980s; it now has the highest average household size of the four regions. As other exhibits

in this chapter will show, the West has a higher share of Hispanic households than do

Table 2.3
Average Household Size
by Race and Hispanic Origin

Race/Ethnicity	1990
U.S. Total	2.63
White, non-Hispanic	2.51
Black*	2.87
Hispanic	3.53

Source: *General Population Characteristics, 1990 Census, Table 40*

*Includes Black Hispanic households.

other regions. This contributes to a higher than average household size in the West, since Hispanic households are larger, on average, than either White or Black non-Hispanic households. In California, for example, the average household size of 2.68 people was lower than the regional average for the West in 1980. But by 1990, average household size had increased so greatly that it exceeded the average for the West as a whole. Other factors contributing to increases in household size in the West include rapid population growth, high housing costs, and growth restrictions in some areas.

Household Composition

Household composition is an important determinant of demand for housing units of various sizes and types. For this reason, the Census special tabulations will identify four household types as required for

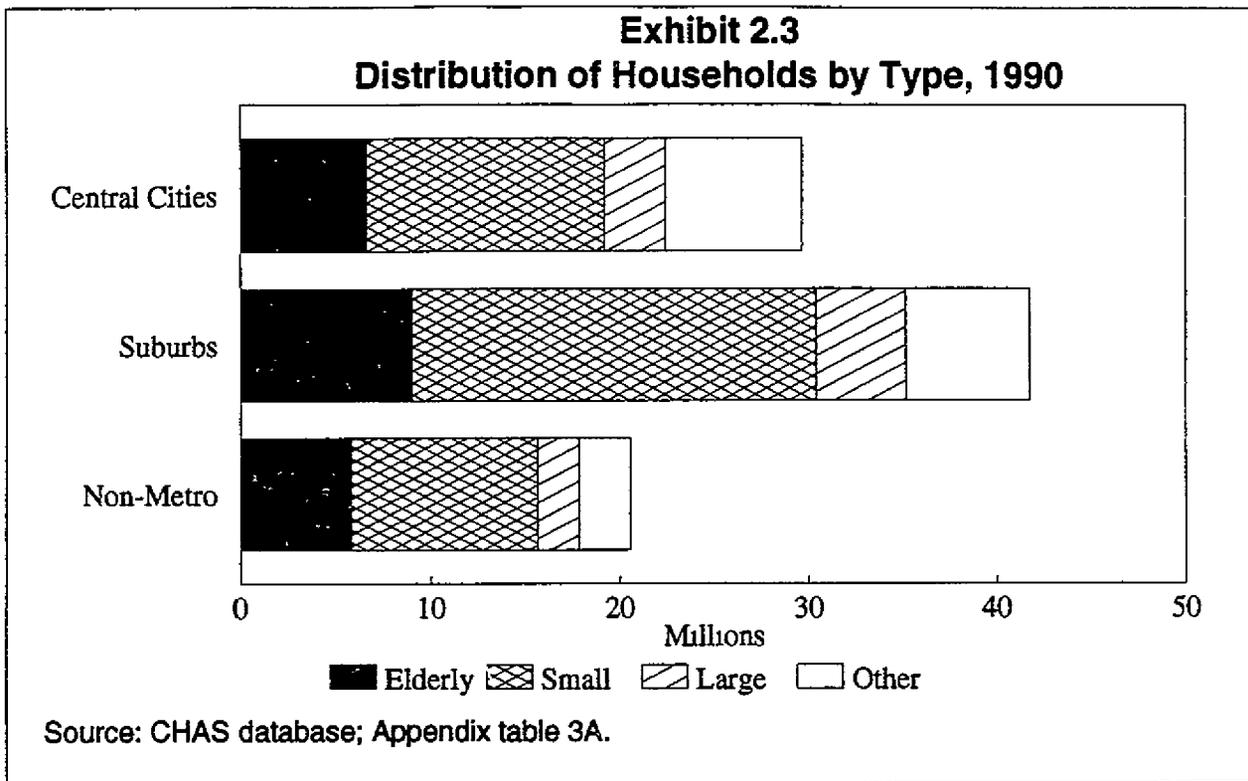
Region	1980	1990
Northeast	2.74	2.61
Midwest	2.75	2.60
South	2.77	2.61
West	2.71	2.72
California	2.68	2.79

Source. *Statistical Abstract of the United States 1992*, Table 60.

CHAS Table 1C: elderly households, small related households, large related households, and other households.⁷ These four categories were chosen to facilitate consideration of both eligibility for housing programs and the relative sizes of housing units needed by different household types. Because persons aged 62 or older qualify for housing programs for the elderly such as Section 202 that provide only efficiency or one-bedroom units, "elderly households" include only households with one or two persons in which either the householder or the householder's spouse is at least 62 years of age. The second person in the household need not be related to the householder. Small related households include two to four persons, at least one of whom is related to the householder by blood, marriage, or adoption. To meet HUD occupancy standards, such households will typically require housing units with at least two bedrooms. Large related

⁷ As detailed in the appendix, the term "related" is used for two reasons: 1) for most HUD programs the term "family" is defined specifically by legislation to govern program eligibility, and does not conform to the Census Bureau definition of a "family" as a "householder and all other persons living in the same household who are related to the householder by blood, marriage or adoption;" and 2) the four CHAS categories do not correspond directly to the "family households" or "nonfamily households" as defined by the Census Bureau. The note in the appendix clarifies the relationships between the four CHAS household types and Census Bureau terminology.

households include five or more persons, at least one of whom is related to the householder, and will require housing with three or more bedrooms.⁸ Any household not included in one of the above categories is an "other" household. Four-fifths of "other" households are non-elderly one-person households; the others have two or more unrelated individuals.



Small related households account for almost half (48 percent) of all households. Just 11 percent of all households are classified as large related households. Elderly households account for 23 percent of all households and other households account for the remaining 18 percent. Exhibit 2.3 shows the distribution of households by type across central cities, suburbs, and non-metropolitan areas in 1989. Elderly households represent a larger share of total households in non-metropolitan areas than in central cities or suburbs. Small related households account for 42 percent of central city households and about half of suburban households. The share of households categorized as "large related" is slightly higher in the suburbs than elsewhere. Other

⁸ Nationally, fewer than 10 percent of these "related" households had any nonrelatives present in 1989 Nelson, 1992.

households account for 13 percent of households in non-metropolitan areas, 16 percent in suburbs, and 24 percent in central cities. Overall, therefore, suburban communities are most likely to have the greatest demand for large housing units.

Household Race and Ethnicity

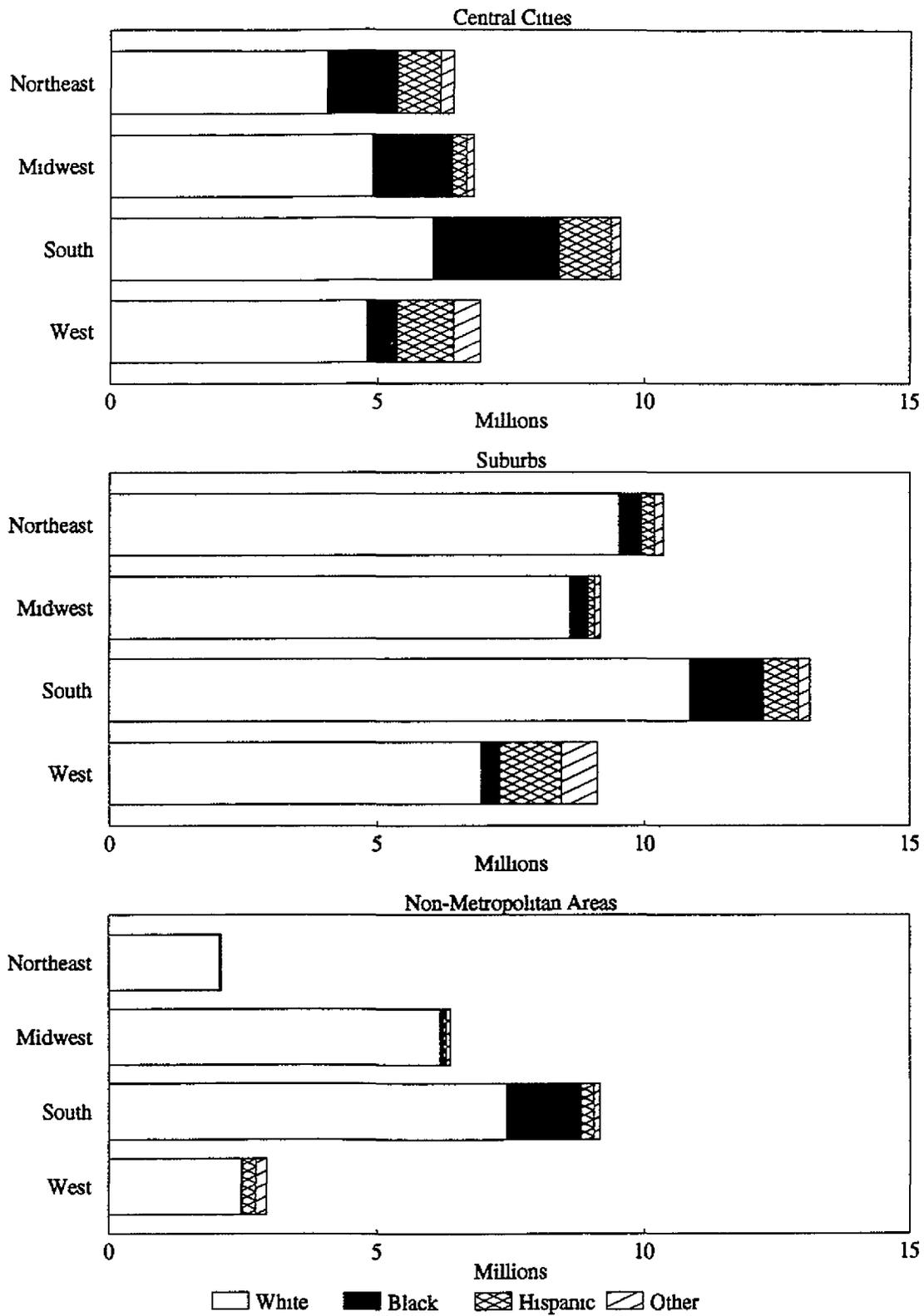
In all regions, central city residents are more racially and ethnically diverse than residents of suburbs or non-metropolitan areas, although White non-Hispanic households represent the majority of households in all regions and types of places. Exhibit 2.4 illustrates the distribution of households by race and ethnicity for the four regions. Although White, non-Hispanic households are 80 percent of all households, they comprise a smaller share of central city households, ranging from 63 percent in the South to 72 percent in the Midwest. Minorities represent the smallest share of households in non-metropolitan areas, ranging from 2 percent of Northeastern households to 19 percent of Southern households. Black households are the largest minority group in the country and in three of the four Census regions. In the West, Hispanic households are the largest minority group, comprising 9 percent of households in non-metropolitan areas, 13 percent of households in the suburbs, and 15 percent of central city households.

Native Americans, Asians, and other racial/ethnic groups identified in the Census comprise a fairly small share of U.S. households. Their population shares are largest in the West, where Asian and Pacific Islanders comprise 6 percent of central city households and 7 percent of suburban households. Native Americans comprise 4 percent of households in non-metropolitan areas in the West but only 1 percent or less of households in suburbs and central cities.⁹

During the 1980s, minority households increased at faster rates than did total households. As table 2.5 shows, the number of Black households increased by 18 percent, the number of Hispanic households rose by nearly 50 percent, and the number of other (non-Hispanic) households grew by just over 60 percent. The rapid increase in the number of households in the latter two groups in part reflects the small number of

⁹ Appendix tables 4A and 4B show the number and share of households in each racial and ethnic group.

Exhibit 2.4
Household Race/Ethnicity, 1990



Source: CHAS database; Appendix table 4A.

such households in 1980.¹⁰

Household Incomes

A jurisdiction's median income provides a summary measure of the community's well-being relative to its surrounding housing market and the

nation as a whole.¹¹ Table 2.6 reports the median incomes of renter and owner households for 1985 and 1989, using constant 1989 dollars.¹² In all regions, owner median incomes are significantly higher than renter incomes; the highest incomes for each tenure type are found in the suburbs. Median incomes reported in the Northeast and West tend to be higher than those in the South and Midwest.

Median incomes increased in nearly all locations between 1985 and 1989, although the size of the increases varied greatly across regions. As exhibit 2.5 shows, income changes ranged from a 20.5 percent increase in Northeastern central cities to a 0.6 percent decrease in Western non-metropolitan areas. The Northeast showed the strongest income growth in cities, suburbs, and non-metropolitan areas.

A CHAS Community Profile (and the priorities and programs that ultimately flow from it) is intended to focus primarily on households at the bottom of the income distribution, because these households are the most likely to need assistance in

	1980	1990	Growth Rate
White non-Hispanic	66,533,938	73,633,749	10.7%
Black non-Hispanic	8,265,603	9,766,771	18.2%
Hispanic	4,007,896	6,001,718	49.7%
Other (non-Hispanic)	1,582,236	2,545,172	60.9%
Total	80,389,673	91,947,410	14.4%

Source: 1980 and 1990 Census of Population and Housing.

¹⁰ Jurisdictions should similarly examine data on population growth by race/ethnicity in CHAS Table 1A using data from the 1980 Census publication, *General Social and Economic Characteristics*, and the 1990 Census publication, *Summary Population and Housing Characteristics*.

¹¹ Median family incomes from decennial Census data for a jurisdiction, its MSA, and the U.S. are to be reported in Section D of CHAS Table 1A.

¹² Although CHAS requires that jurisdictions report the overall median income, when analyzing housing demand it is useful to compare the median incomes for renters and owners. This table uses AHS data to illustrate income changes across central cities, suburbs and non-metropolitan areas because the boundaries of these areas were revised between the 1980 and 1990 Census.

Table 2.6
Median Income by Region - Renters
(1989 dollars)

	Central Cities		Suburbs		Non-metropolitan	
	1985	1989	1985	1989	1985	1989
Northeast	15,478	20,000	23,048	25,000	16,134	17,000
Midwest	14,578	15,000	20,743	22,950	13,829	14,400
South	16,710	17,000	21,896	23,000	11,825	12,000
West	19,476	21,000	24,201	25,000	15,500	15,400

Median Income by Region - Owners
(1989 dollars)

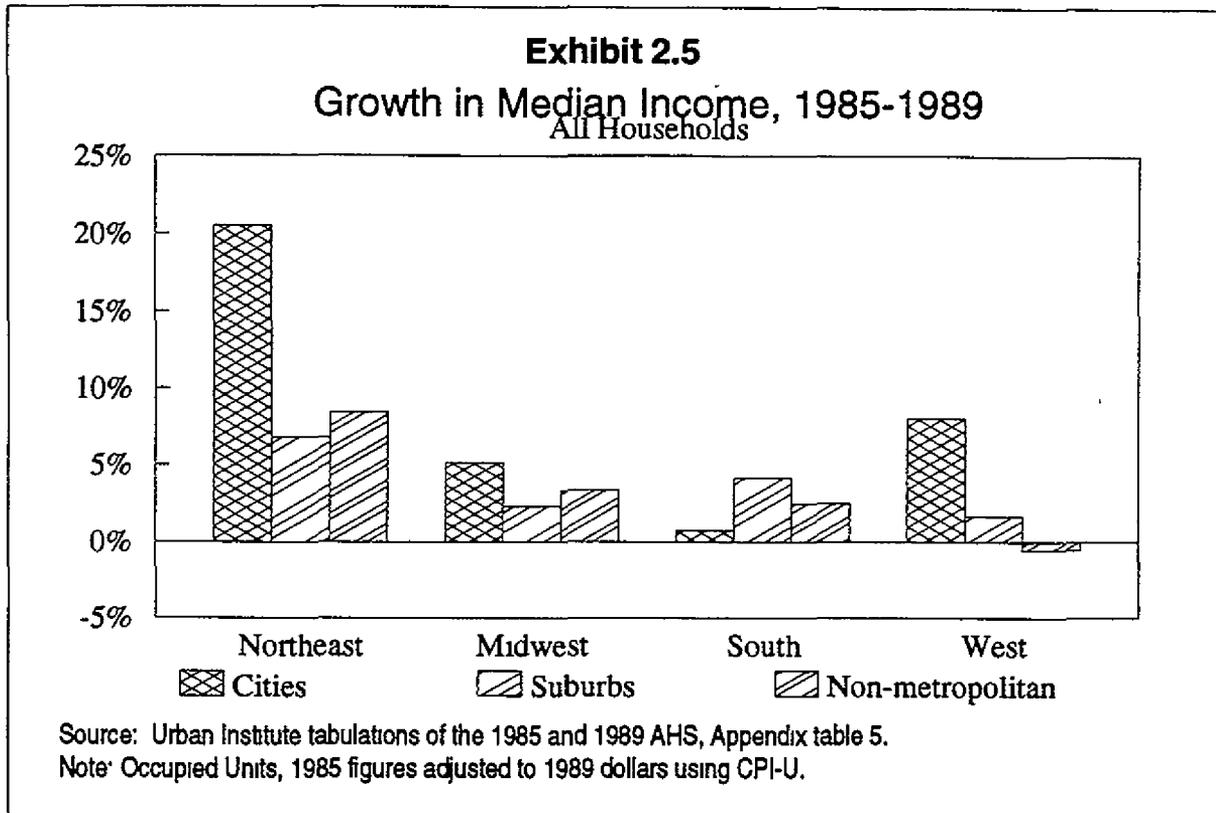
	Central Cities		Suburbs		Non-metropolitan	
	1985	1989	1985	1989	1985	1989
Northeast	28,810	35,000	38,030	42,000	24,201	27,420
Midwest	29,041	30,000	36,877	38,000	24,201	25,270
South	31,115	30,175	33,420	34,825	21,896	22,000
West	36,877	39,000	38,030	40,000	24,528	25,700

Source: Urban Institute tabulations of the 1985 and 1989 AHS.

obtaining adequate and affordable housing. CHAS classifies households into five relative income categories based on reported household income, the number of people in the household, and geographic location. These income categories are used to reflect income limits that define eligibility for HUD's major assistance programs, as well as for other housing programs such as the Low-Income Housing Tax Credit, which vary with location and household size. The five income categories are: 1) at or below 30 percent of the HUD-adjusted median family income (HAMFI),¹³ 2) between 30 and 50 percent of the adjusted area median,¹⁴ 3) between 50 and 80 percent of HAMFI, 4) between 80 and 95 percent of HAMFI, and 5) above 95 percent of HAMFI. Extremely low-income households,

¹³ Within MSAs, both the income categories used here and income eligibility for HUD programs are based on the MSA median family income as adjusted by HUD. More details on the derivation of HAMFI are provided in the appendix.

¹⁴ Households whose incomes coincide with a threshold are grouped with the lower category. For example, a household with income equal to 50 percent of area median income would be classified in the 30 to 50 percent of median category.

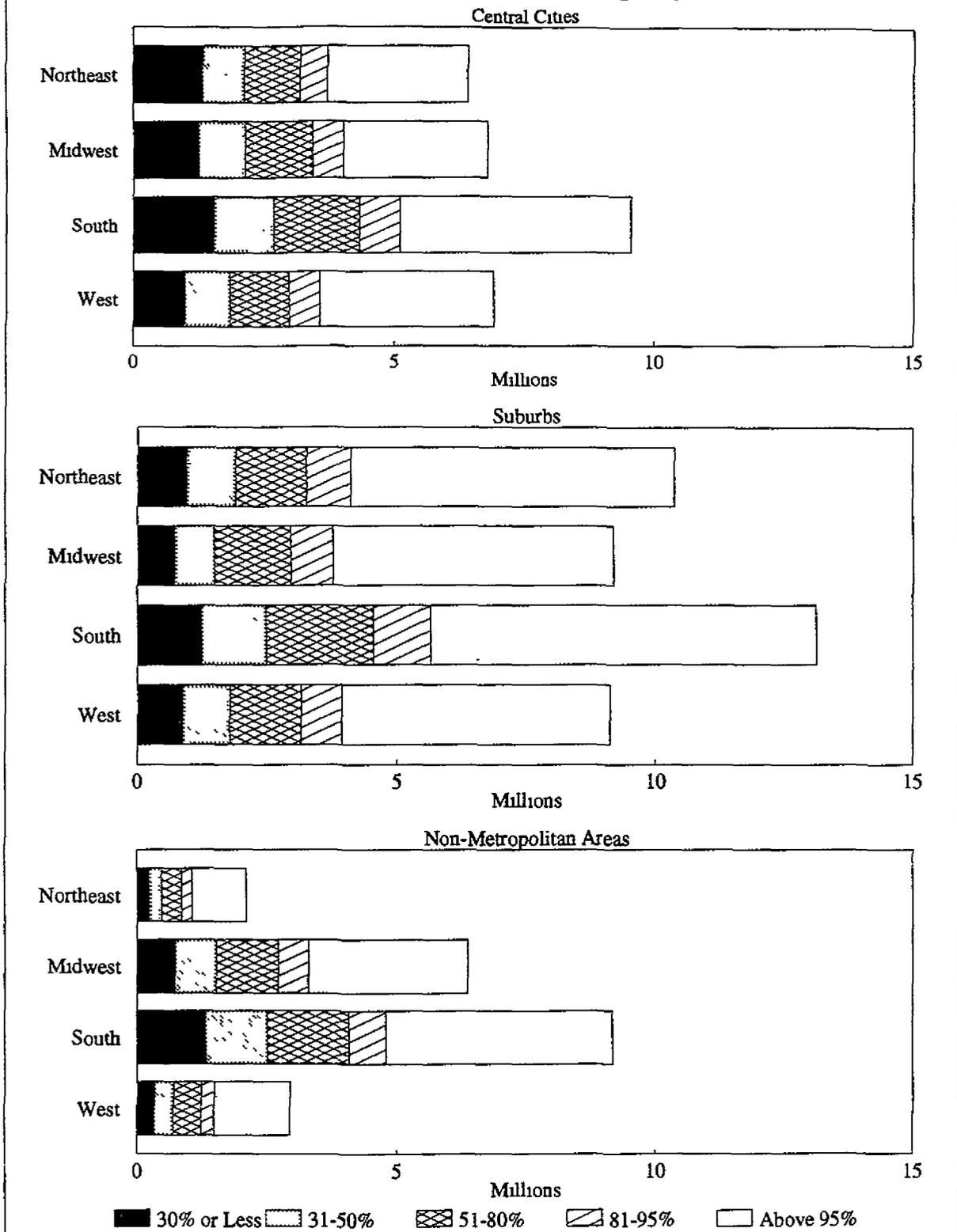


those with incomes at or below 30 percent of area median,¹⁵ are reported separately because they typically have much more severe housing problems than do other income groups.¹⁶ They are also considered to be at greater risk of homelessness than households with higher incomes. Low-income households (at or below 80 percent of HAMFI) and very low-income households (at or below 50 percent of HAMFI) are eligible for HUD's two main rental programs--Section 8 rental assistance and public housing. These income cutoffs are also important for targeting resources under the HOME and CDBG programs. Moderate-income households (up to 95 percent of area median) are eligible for some federal homeownership programs.

¹⁵ In this report, the phrase "extremely low-income" will be used to refer to the income category containing households with incomes at or below 30 percent of HUD-adjusted median family income.

¹⁶ See U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *Priority Housing Problems and "Worst Case" Needs in 1989, A Report to Congress*, Washington, D.C., June 1991, and U.S. Department of Housing and Urban Development, *The Location of Worst Case Needs in the Late 1980s, A Report to Congress*, Washington, D.C., December 1992.

Exhibit 2.6
Households by income group, 1990



Unlike poverty thresholds, the five income categories vary greatly across the country. For a family of four, the 1989 very low-income cutoff ranges from \$11,250 (in non-metropolitan areas in Southeastern Missouri) to

Table 2.7
Ratios of HUD's Very Low-Income Cutoffs to Weighted Average Poverty Thresholds

	Household Size		
	1	4	6
Poverty Threshold	\$6,310	\$12,674	\$16,921
Average Ratio	1.93	1.37	1.19
Maximum Ratio	3.59	2.56	2.22
Minimum Ratio	1.3	.93	.81

\$32,400 (in Stamford, Connecticut), that is, from 93 percent to 256 percent of the weighted average poverty threshold.¹⁷ Moreover, as Table 2.7 shows, the very low-income cutoffs are a larger multiple of the poverty threshold for smaller households than for larger households. The average ratio of the very low-income cutoff to the poverty threshold ranges from 1.93 for a single person household to 1.19 for a six-person household.

Very low-income households comprise about one-quarter of all households. Another quarter of households have incomes between 50 and 95 percent of HAMFI, and the remaining half have incomes above 95 percent of HAMFI. Although central cities contain fewer households than do suburbs, they account for a larger share of very low- and low-income households. Exhibit 2.6 illustrates the distribution of households by income group in 1989 for central cities, suburbs, and non-metropolitan areas in each region. Higher income households are overrepresented in suburban areas while lower income households are disproportionately found in central cities. In all regions, a much larger share of central city households have incomes at or below 80 percent of median than is true for suburban households. The share of central city households that fall into the low-income category varies from about 43 to 50 percent across the four regions, while the share of suburban households that are low-income ranges from 31 to 35 percent.

When completing the Community Description section of their CHAS, jurisdictions must consider the extent to which low-income and/or minority households are concentrated in certain neighborhoods. Block- or tract-level Census data can be

¹⁷ Weighted average poverty thresholds are reported because the actual thresholds vary with the number of related children under age 18 and, in one- or two-person households, with the age of the householder. The poverty cutoffs reported here are those used by the Census Bureau.

represented on a map to show the location of any concentrations of minority or low-income households. Because this report considers the nation as a whole, no mapping is included in here.¹⁸ The analysis of concentrations of Black and Hispanic households in the next section examines the extent of segregation in different metropolitan areas.

Minority households are more likely to have low incomes than White households.¹⁹ Exhibit 2.7 shows the percent distribution of households in the 3 lowest income categories for each of the major racial/ethnic groups in central cities, suburbs, and non-metropolitan areas nationwide. In all areas, over half of Black and Hispanic households are low-income, compared to 31 to 41 percent of White households. In central cities and non-metropolitan areas, about two-thirds of Black households are low-income and around one-third have incomes at or below 30 percent of area median. Although only slightly fewer Hispanic than Black households have low incomes, a smaller share of Hispanic households have extremely low incomes.

Concentrations of Minority Households

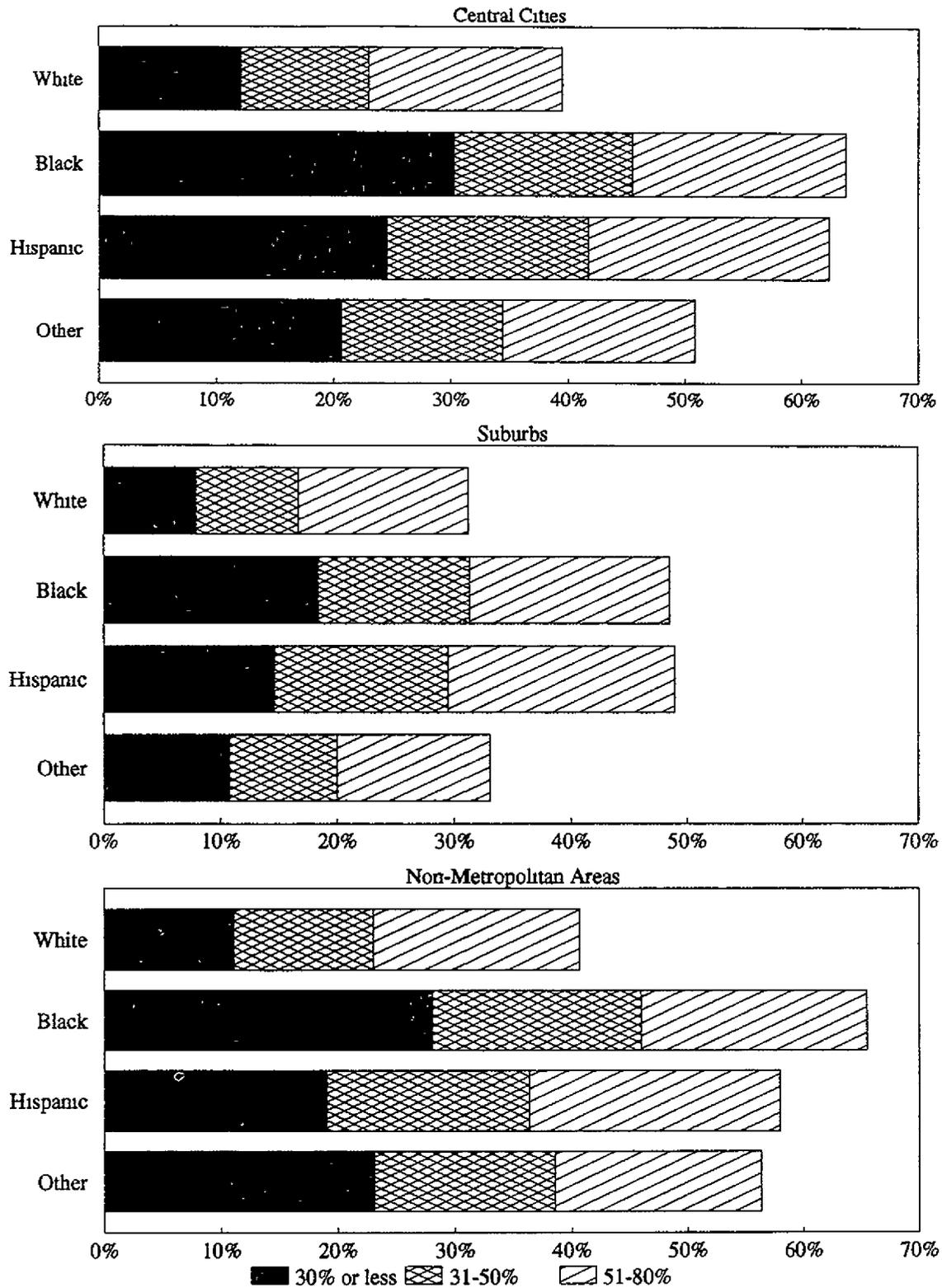
Significant racial and ethnic segregation exists in all metropolitan areas in the United States. Segregation of Black and Hispanic households tends to be particularly severe in the Northeast and Midwest. The segregation of Black households is most pronounced, but segregation of Hispanic households is also substantial in many places.

One way to assess racial or ethnic segregation across metropolitan areas is to compute dissimilarity indexes, which measure the extent to which minority households are evenly distributed across each metropolitan area. The index is computed by calculating the share of minority households that would have to relocate in order to achieve an even spatial distribution within a metropolitan area. An index value of zero, the lowest possible value, means that minority households are evenly represented in all Census tracts. The index reaches its maximum value of 1.0 when maximum segregation exists, that is, if each Census tract contains only minority households or only majority

¹⁸ For an illustration of the use of mapping to highlight concentrations of minority households, see Bogdon and Turner, forthcoming, 1993.

¹⁹ Section C of CHAS Table 1A requires jurisdictions to report the shares of each racial/ethnic group that are very low-income, other low-income, moderate-income, and above 95 percent of HAMFI

Exhibit 2.7
Distribution of Households by Race/Ethnicity and Low-Income Group



Source CHAS database; Appendix table 7B

households.²⁰

The Census Bureau has computed dissimilarity indexes using 1990 data to compare the location of Blacks and Whites in 256 metropolitan areas, and to compare the location of Hispanic and White Anglo (non-Hispanic) households in 170 metropolitan areas.²¹ Table 2.8 shows the five metropolitan areas with the highest segregation indexes, and Appendix Table 33 reports the indexes for all metropolitan areas for which they were computed. As the table shows, all five of the metropolitan areas with the highest dissimilarity indexes for Black and White

households are located in the Midwest. The metropolitan areas with the most severe Hispanic/Anglo segregation are all found in the Northeast.

In most areas, Black households experience more severe segregation than do Hispanic households. Of the metropolitan areas for which dissimilarity indexes were computed, only about 10 percent (26 areas) had Black/White dissimilarity indexes below .4, while about half (85) of the 170 Hispanic/Anglo dissimilarity indexes were below this level. In comparison, the midpoint of the distribution of Black/White dissimilarity indexes is just below .6.

Table 2.8
Five Highest Dissimilarity Index Values

Black/White Segregation

Index	Metropolitan Area
.899	Gary-Hammond, Indiana
.876	Detroit, Michigan
.855	Chicago, Illinois
.850	Cleveland, Ohio
.826	Milwaukee, Wisconsin

Hispanic/Anglo Segregation

Index	Metropolitan Area
.699	Reading, Pennsylvania
.667	Newark, New Jersey
.663	Hartford, Connecticut
.658	New York, New York
.649	Lancaster, Pennsylvania

Source: Appendix table 28.

²⁰ While dissimilarity indexes are often computed at the Census tract level, they could instead be computed at the block level or at other smaller units of observation. In fact, dissimilarity indexes computed at the Census tract level may understate segregation when minority and majority households are not distributed uniformly within Census tracts.

²¹ Other measures of segregation have also been computed using 1990 Census data. See R.J. Harrison and Daniel Weinberg, *Racial and Ethnic Residential Segregation in 1990*, Washington, D.C.: Census Bureau, April 1992.

Household Tenure Choice

Prior to the 1980s, the nation's homeownership rate had increased steadily since World War II, rising from 55 percent in 1950 to 64.4 percent at the time of the 1980 Census.²² Although the homeownership rate has remained relatively constant since 1980, homeownership rates for young households have declined while those for older households have increased. The

homeownership rate for households headed by individuals age 25 to 34 declined from 52.3 percent in 1980 to 42.9 percent in 1991; while the rate for households headed by individuals 65 or older increased from 72.3 percent to 76.8 percent.²³

Although the nationwide homeownership rate was about the same in 1980 and 1990, the direction of change differed across regions. The rate increased in the Northeast and declined elsewhere (Table 2.9). Historically, homeownership rates in the West and Northeast have been noticeably lower than in the Midwest and South.

In all regions, the rate of homeownership is much higher in suburbs and non-metropolitan areas than in central cities. In all regions except the West, homeownership rates outside of central cities exceed 70 percent. Central cities in the Northeast have the lowest homeownership rates - only 41 percent of these households own their units.

Not surprisingly, owner-occupants tend to have higher incomes than renter households. Exhibit 2.8 compares the income distribution of owner and renter households. In the chart, the height of the unshaded area represents the number of owner households and the combined height of the shaded and unshaded areas represents the number of renter plus owner households in each income segment. Among

Table 2.9
Homeownership Rates by Region

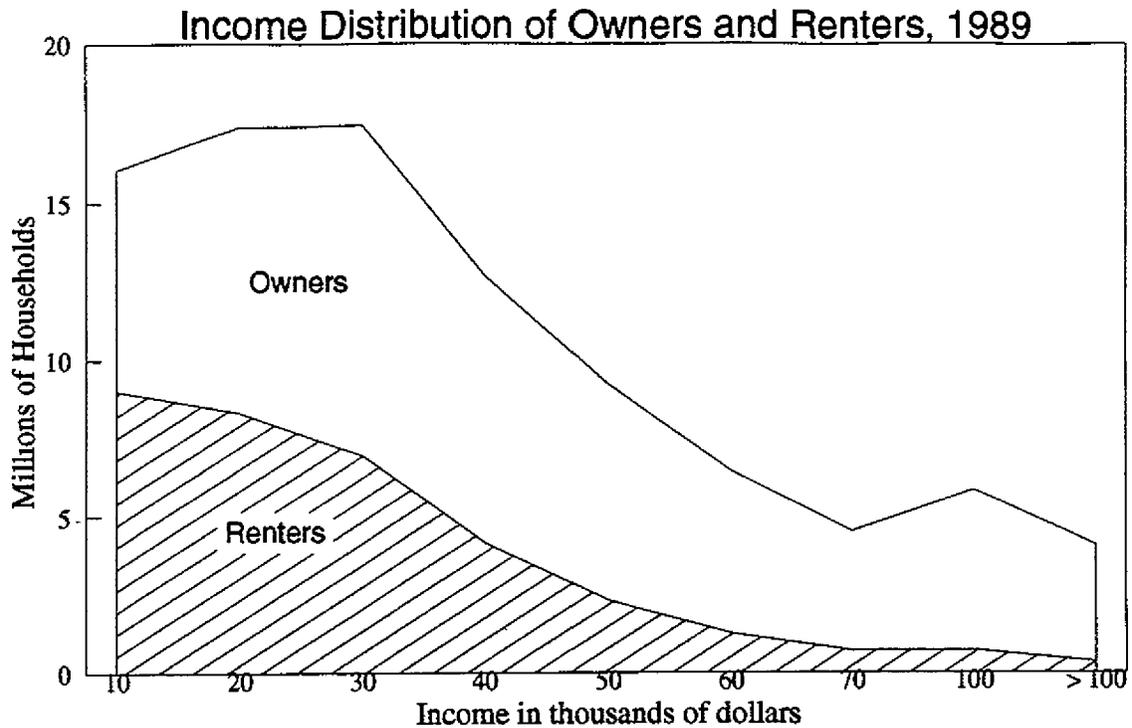
	1980	1990
Northeast	59.0%	61.3%
Midwest	68.8	68.1
South	67.0	66.2
West	60.3	59.0
U.S. Total	64.4	64.2

Source: 1980 and 1990 Census of Population

²² Data from Joint Center for Housing Studies of Harvard University, *The State of the Nation's Housing, 1992*, p. 3.

²³ *The State of the Nation's Housing, 1992*, p. 35. At all income levels, the decline in homeownership rates was concentrated among families with children. See Kathryn P. Nelson and Jill Khadduri, "To Whom Should Limited Housing Resources Be Directed?" *Housing Policy Debate*, Volume 3, Issue 1, 1992, pp. 1-55.

Exhibit 2.8

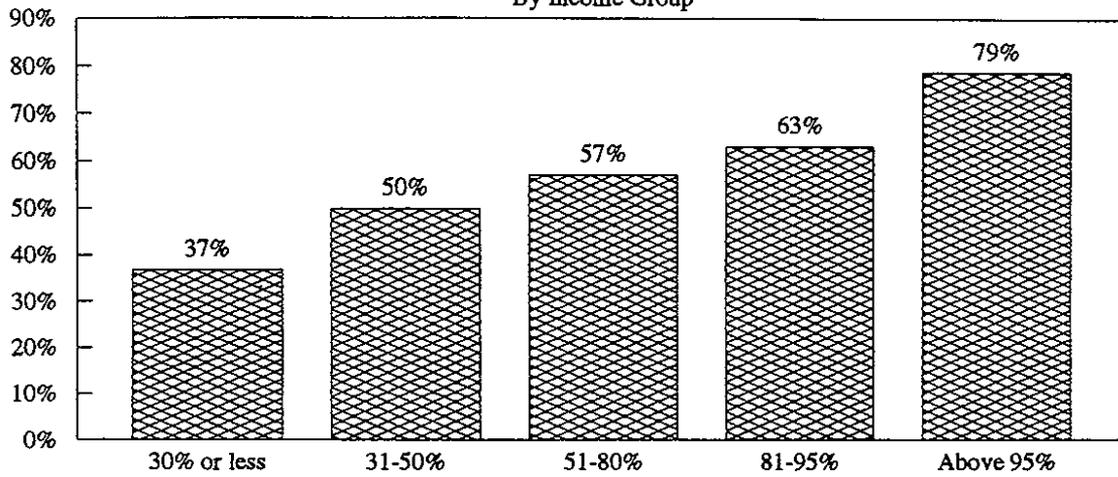


Source Urban Institute tabulations of the 1989 AHS; Appendix table 8.

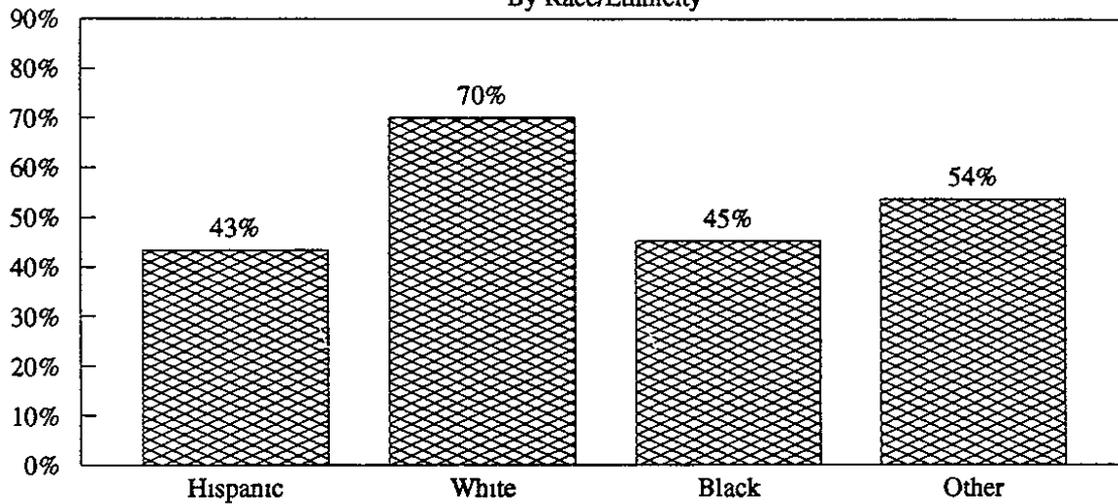
households with annual incomes of less than \$10,000, renter households slightly outnumber owner households, but in all other income strata owners outnumber renters. The ratio of owners to renters rises sharply for households with incomes above \$40,000. Moreover, as appendix table 8 details, at every income level, ownership rates are highest in non-metropolitan areas and lowest in central cities.

Exhibit 2.9 illustrates differences in homeownership rates by income group, race/ethnicity, and household type. Except for extremely low-income households, over half of all households are homeowners, with the homeownership rate increasing with relative income. Black and Hispanic households are less likely than White non-Hispanic households to be homeowners. In fact, even after adjusting for income differences, minorities are less likely to be homeowners than are Whites. Elderly households are the most likely to be homeowners, followed closely by large related and small related households. The homeownership rate for other households (37.7 percent) is around half

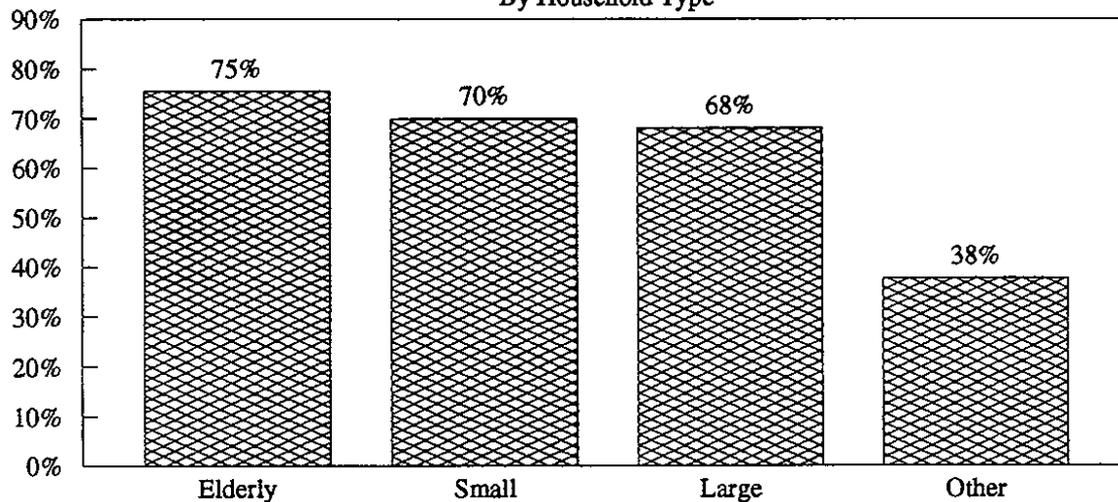
Exhibit 2.9
Homeownership Rates, 1990
 By Income Group



By Race/Ethnicity



By Household Type



Source CHAS database; Appendix table 9A.

the rate for any of the preceding groups.

Summary

In any community, the demand for housing depends upon complex interactions among population growth, household size, household income, and housing costs. Other factors such as housing discrimination, the location of employment, and local amenities also affect housing demand. Population growth can lead to the formation of new households or an increase in average household size. Likewise, population decline does not always decrease the total number of households.

During the 1980s, population and households grew much more rapidly in the South and West than in the Northeast or Midwest. In most places, the number of households grew more rapidly than population, due to growth in smaller households, particularly those with one or two persons.

Household incomes vary by tenure, race/ethnicity, region, and type of place. In all areas, owner median incomes are significantly higher than renter incomes, and minority households are more likely than White households to have low incomes. Median incomes reported in the Northeast and West tend to be higher than those in the South and Midwest. Overall, about one-quarter of households and 39 percent of renters are classified as very low-income, but a larger fraction of households in central cities than in suburbs or non-metropolitan areas fall into this category. Central cities contain more very low-income households and more renters than do suburbs or non-metropolitan areas.

Central cities house larger shares of minority households than do suburbs. Minority households comprise 28 to 37 percent of central city households, compared to 6 to 24 percent of suburban households in the four Census regions. Racial and ethnic segregation is still high in most metropolitan areas, but is particularly severe in the Northeast and Midwest.

Nationally, the homeownership rate rose slightly during the second half of the 1980s, after declining during the first half of the decade, but homeownership rates continued to decline for young households. Higher income households are much more likely to be homeowners than those with lower incomes, but at every income level Black and Hispanic households are less likely to own their homes than Whites.

Size and Characteristics of the Housing Inventory

The Market and Inventory sub-section of a local CHAS focuses on the size, condition, and other characteristics of the local housing stock. It provides a systematic inventory of the amount and adequacy of housing units available for occupancy at various cost levels, trends in the availability and cost of housing, and potential barriers to the production of housing in the community.²⁴ Among the challenges to be addressed in this analysis are defining and quantifying "substandard units," and estimating the number of units with a high probability of lead-based paint hazard.

The illustrative analysis presented here uses data from the 1980 and 1990 Census to describe the size, condition, and cost of housing for the nation, the four regions of the country, and their central city, suburban, and non-metropolitan sub-regions. Specific topics covered in this section include the total number of housing units (both occupied and vacant), trends in vacancy rates, the distribution of units by cost, the share of units lacking complete plumbing or kitchen facilities, and the age of housing units (as an indicator of lead hazard).

HUD's "Data Book for CHAS Preparers" provides much of the 1990 Census data necessary to conduct comparable analyses at the state or local level. Individual communities will need to consult other published sources to assemble data on trends in the number of units and vacancy rates, and to define and quantify substandard housing.

Size of the Housing Stock

During the 1980s, the housing stock grew slightly faster in all regions than did the

²⁴ "Based on the data and information available to the jurisdiction, the narrative for this part must include a description of the significant general market and inventory conditions in the jurisdiction. This shall include a discussion of the jurisdiction's general housing market in terms of supply, demand, condition, and cost of housing. Data on the housing inventory must include the ownership or rental status of units, whether they are occupied or vacant, their structural condition, (i.e. substandard, substandard but suitable for rehabilitation, substandard and not suitable for rehabilitation), their cost and size by number of bedrooms, and should indicate whether units are suitable for occupancy by elderly families, disabled families (including whether modifications are necessary to enable elderly and disabled people to remain in their homes), families with children, and any other category of need identified by the jurisdiction.

The narrative shall highlight any impediments or opportunities created by these market conditions for producing rental housing, promoting new homeownership opportunities, alleviating overcrowding, and meeting the needs of underserved population groups, such as large families." U.S. Department of Housing and Urban Development, CHAS instructions, p. 21.

Table 2.10
Total Housing Units by Region
(Thousands)

	1980	1990	Growth Rate
Northeast	19,087	20,810	9.0
Midwest	22,822	24,493	7.3
South	29,420	36,065	22.6
West	17,083	20,895	22.3
Total	88,411	102,264	15.7

Total Owner-Occupied Housing Units by Region
(Thousands)

	1980	1990	Growth Rate
Northeast	10,308	11,574	12.3
Midwest	14,351	15,200	5.9
South	17,746	21,078	18.8
West	9,391	11,179	19.0
Total	51,771	59,031	14.0

Total Renter-Occupied Housing Units by Region
(Thousands)

	1980	1990	Growth Rate
Northeast	7,163	7,298	1.9
Midwest	6,508	7,117	9.4
South	8,740	10,744	22.9
West	5,583	7,757	38.9
Total	27,994	32,916	17.6

Source. 1980 and 1990 Census of Population and Housing and (1990) CHAS database.

number of households. Table 2.10 provides summary data from the 1980 and 1990 Censuses showing growth in the housing stock by region. Nationwide, the number of housing units increased by 15.7 percent, while the number of households increased by 14.4 percent. As a result, housing vacancy rates increased between 1980 and 1990 in all four Census regions. As Table 2.11 illustrates, rental vacancy rates rose from 7.1 percent in 1980 to 8.6 percent in 1990, and owner vacancy rates increased from 1.8 percent to 2.0 percent over the same time period. The Northeast had the lowest rental vacancy rates, while in the South rental vacancy rates were consistently higher than the national

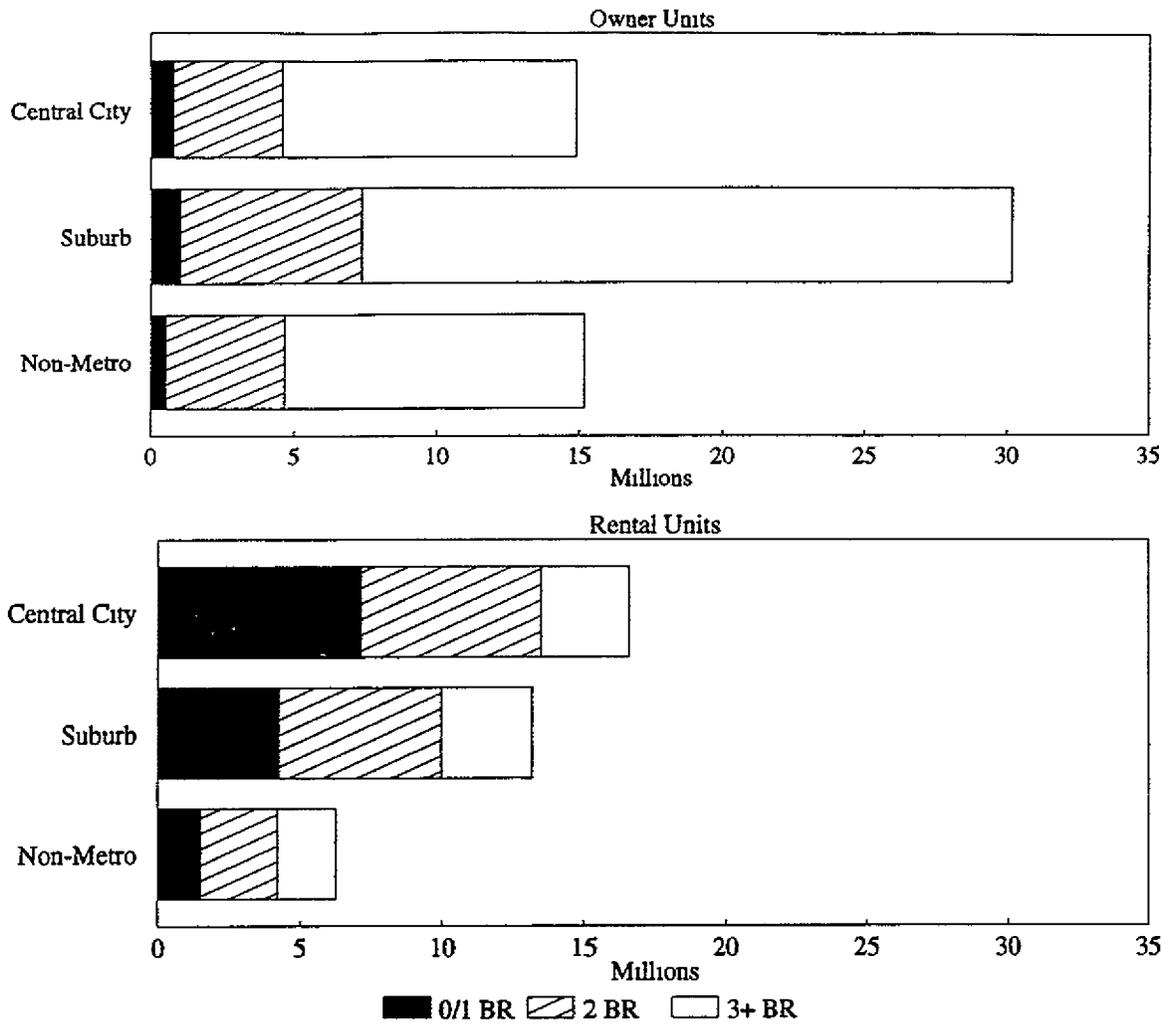
average. Owner vacancy rates vary less dramatically by region and over time, ranging from a low of 1.3 percent (in the Northeast in 1980) to a high of 2.4 percent (in the South in 1990).

Size Distribution of Housing Units

Although the share of small households (consisting of just one or two people) increased and the share of large households (consisting of five or more people) decreased over the last two decades, the housing stock, particularly the owned stock, is composed disproportionately of units with three or more bedrooms. Exhibit 2.10 presents the distribution of owner and rental units by size for central cities, suburbs, and non-metropolitan areas in 1990. The vast majority of homeowner units have three or more bedrooms, and almost none have fewer than two. This pattern is particularly evident in suburban communities, where three-quarters of all homeowner units have three or more

Table 2.11		
Rental Vacancy Rates by Region		
	1980	1990
Northeast	5.0	6.4
Midwest	7.4	8.0
South	8.7	11.2
West	6.7	7.4
U.S. Total	7.1	8.6
Owner Vacancy Rates by Region		
	1980	1990
Northeast	1.3	1.8
Midwest	1.7	1.4
South	1.9	2.4
West	2.4	2.1
U.S. Total	1.8	2.0
Source: 1980 Census of Population and Housing and CHAS database.		

Exhibit 2.10
Distribution of Units by Size, Tenure, and Location, 1990



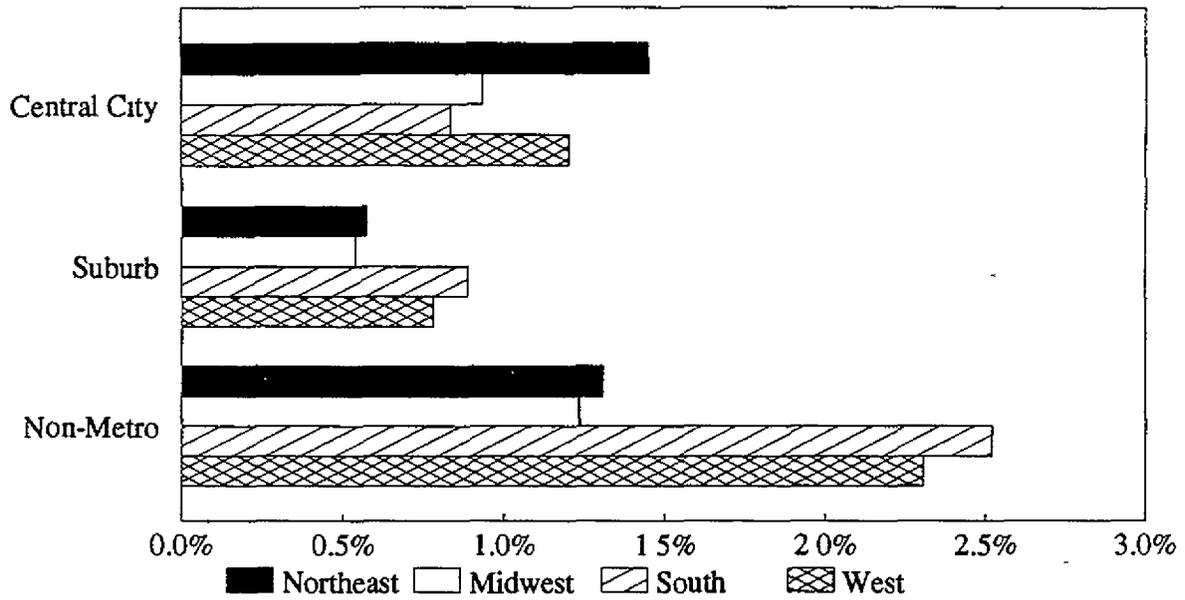
Source: CHAS database; Appendix table 10.

bedrooms. Among rental units, however, the pattern is quite different. In the suburbs, 32 percent of rental units are efficiency and one-bedroom units, while only 24 percent of units have three or more bedrooms. Small rental units are most prevalent in central city jurisdictions, and least prevalent in non-metropolitan areas.

Physical Condition

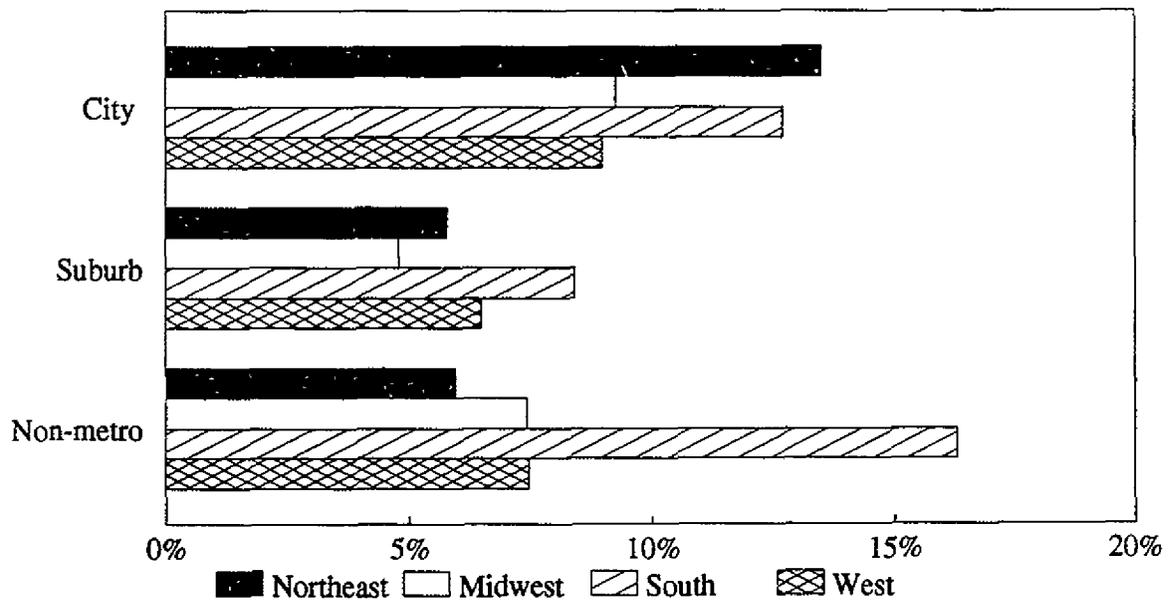
In assessing its housing market, a community needs to consider the physical condition of the existing stock. Many different measures can be used to determine

Exhibit 2.11
Share of Units Lacking Complete Kitchen or Plumbing, 1990



Source: CHAS database; Appendix table 11A.

Share of Units Classified as Moderately or Severely Inadequate, 1989



Source: Urban Institute tabulations of the 1989 AHS; Appendix table 11B

whether a unit is habitable, or if not, whether it can be rehabilitated in a cost-effective manner. The only measure of physical inadequacy available from the special tabulations of the 1990 Census is the number of units lacking complete kitchen or plumbing. Because of this limitation of the Census data, jurisdictions need to use other data sources to determine the share of housing units are inadequate. The American Housing Survey (AHS)²⁵ contains two composite measures of a unit's physical condition indicating whether a unit is moderately or severely inadequate. Moderately inadequate units can probably be rehabilitated cost effectively, while severely inadequate units cannot.²⁶

The Census measure shows extremely low rates of unit deficiency, reaching a high of 2.5 percent in non-metropolitan areas in the South (Exhibit 2.11). Rather than indicating that almost no units have problems, this shows the limitation of using the Census measure of inadequacy. Therefore, the AHS measures of inadequacy have been included to illustrate a more likely incidence of substandard units. Even with the broader definition, rates of severe or moderate housing inadequacy were below 10 percent in most areas in 1989. Only in non-metropolitan parts of the South and Northeastern and Southern central cities did inadequacy rates exceed 10 percent.

Although the 1989 AHS and the 1990 Census provide substantially different absolute measures of inadequacy, the relative rankings produced by the two sources can be compared. Using the share of units with problems in the non-metropolitan South, the area with the highest incidence of problems, as the benchmark, the length of the lines in the two graphs show relative differences in the incidence of problems. Central cities have comparatively higher rates of inadequacy when the AHS measure is used. The incidence of problems is particularly high in Northeastern and Southern central cities. Both the Census measure and the AHS measures show lower rates of inadequacy in suburban areas than in central cities or non-metropolitan areas. In suburban areas the relative regional rankings are the same for the two measures; the South has the highest

²⁵ The AHS is a sample survey of household and housing unit characteristics conducted by the Census Bureau for HUD. The AHS refers to two surveys, a national survey, conducted every other year, and a set of 44 metropolitan surveys. Because it is a sample, the AHS does not provide as much geographic detail as the decennial Census, but it does provide a greater wealth of information about the units and households in the sample.

²⁶ This assumption underlies the original definitions of severe and moderate physical problems.

incidence of inadequacy and the Midwest has the lowest. The relative incidence of problems in Northeastern and Western non-metropolitan areas is noticeably higher for the Census measure.

Age of Stock

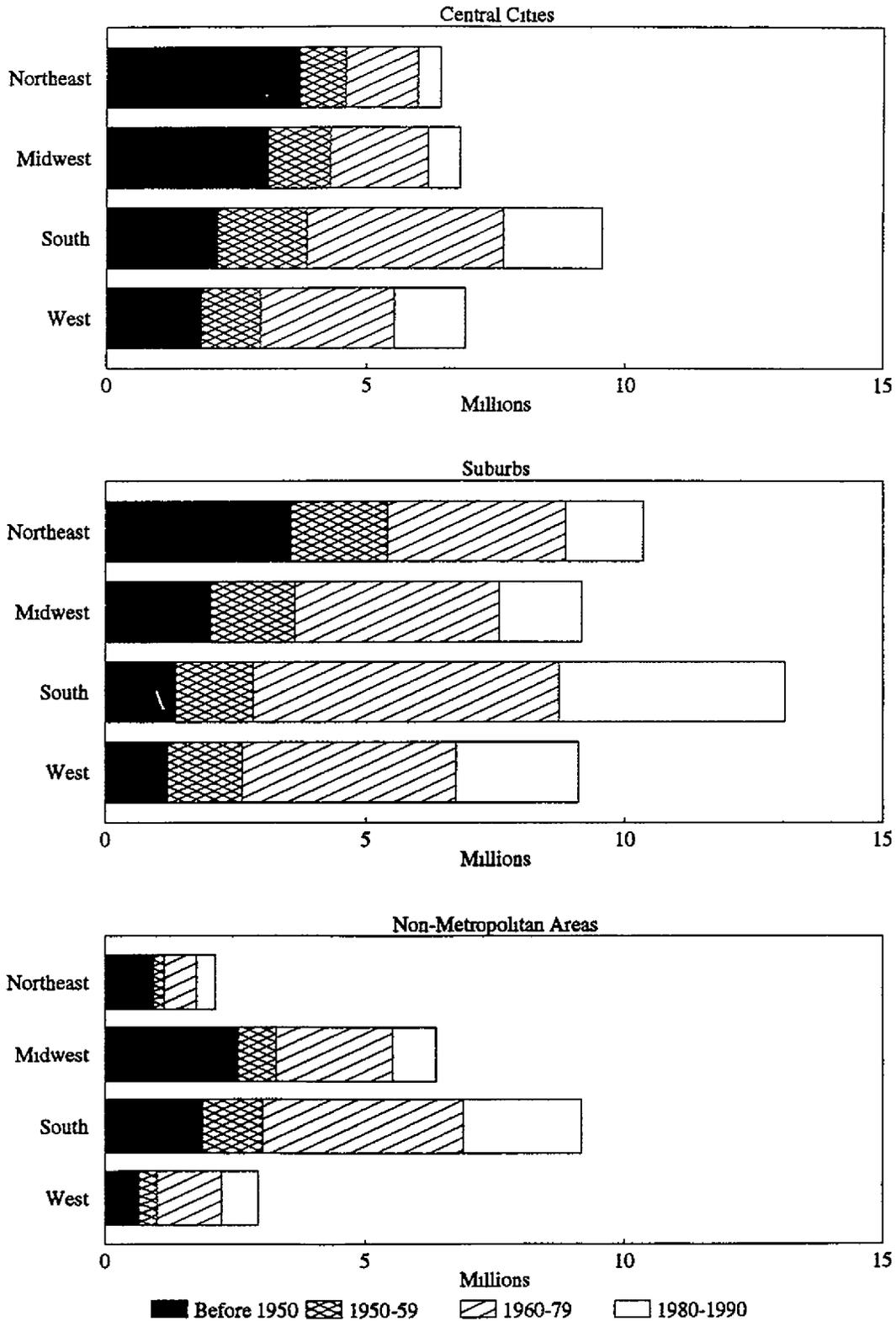
The age of a community's housing stock also provides clues about its condition. Older units tend to be more costly to repair or renovate, may not contain the amenities desired by households, and are much more likely to contain lead paint hazards. This last hazard is of particular concern for units occupied by families with children. Although the lead paint hazard in any individual unit will depend on the unit's condition, the allowable lead content of paint declined after 1950 and was eliminated completely in 1978, so units built prior to 1950 are most likely to put their occupants at risk of being exposed to lead paint.

The historical timing of a community's economic and household growth clearly affects the age of its housing stock. As Exhibit 2.12 shows, central cities, particularly those in the Northeast and Midwest, have older housing than suburbs. The Northeast has more units built before 1950 in its central cities and suburbs than any other region. It also has the largest share of central city housing in such old units; well over half of Northeastern central city housing was built before 1950. In all parts of the country, a large fraction of the current suburban housing stock was added since 1960, reflecting the fact that a large share of recent growth occurred in the suburbs.

Housing Costs and Housing Affordability

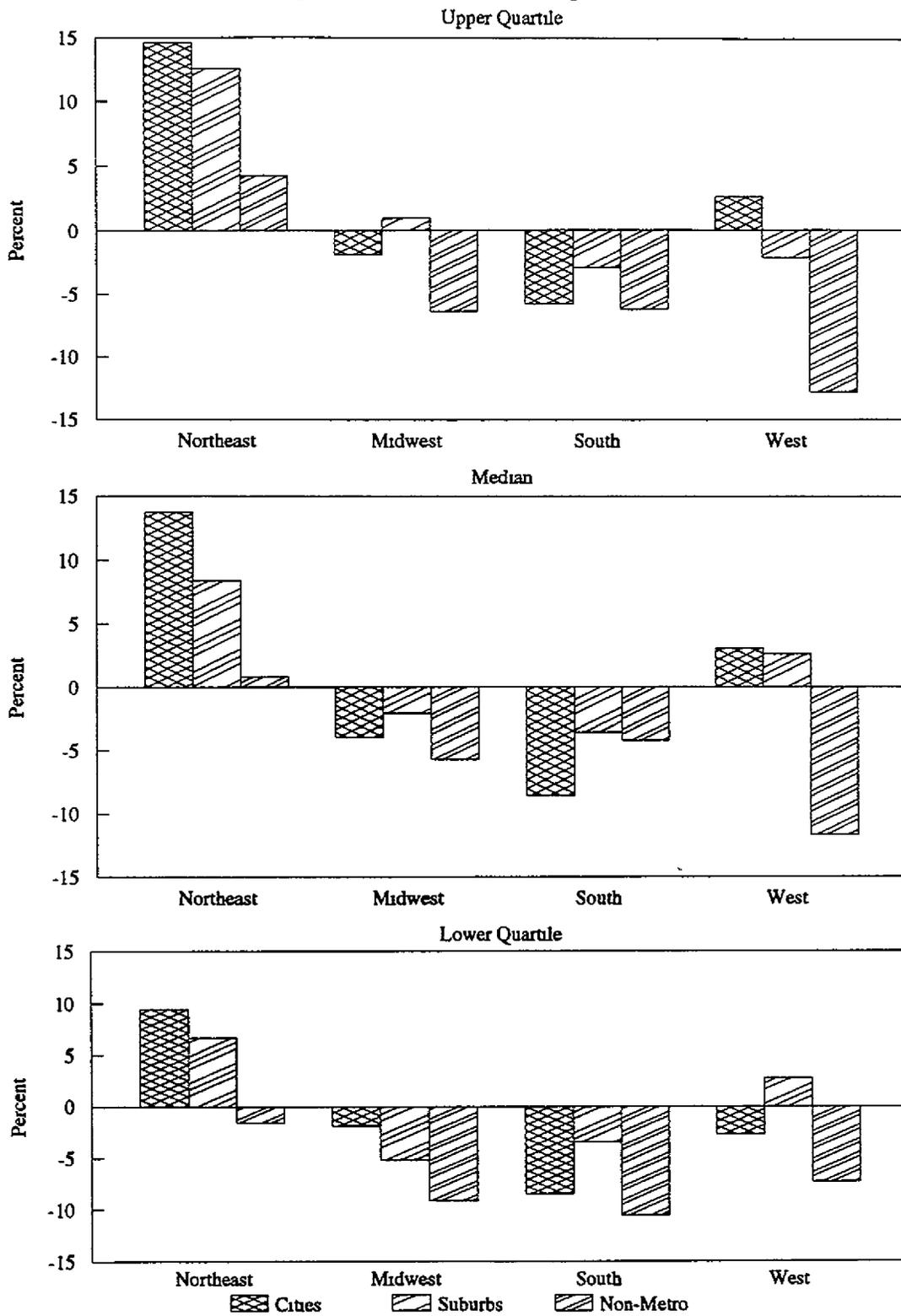
Median housing costs in relation to income provide a summary measure of overall housing affordability, in much the same way that median incomes provide a summary measure of a community's well-being. In line with the distribution of incomes across geographic areas, housing costs are higher in suburbs than in central cities or non-metropolitan areas. Regionally, housing costs in the West and Northeast exceed those in the Midwest and South. Table 2.12 compares median housing costs for renters and owners. For renters, reported costs include monthly rent and utilities. For owners, costs include mortgage payments, mortgage insurance, property taxes, utilities, and related costs. The lower reported out-of-pocket housing costs for owners compared to renters

Exhibit 2.12
Distribution of Occupied Units by Year Built, 1990



Source: CHAS database; Appendix table 12A

Exhibit 2.13 Changes in Renter Housing Costs, 1985-1989



Notes Excludes no cash renters, 1985 housing costs are expressed in constant 1989 dollars
 Source Urban Institute tabulations of the 1985 and 1989 AHS, Appendix table 13

is due to the fact that many owners do not have outstanding mortgages.²⁷

In addition to looking at current housing costs, a housing market analysis should include a review of recent trends in housing costs. Median real monthly housing costs decreased for the U.S. as a whole between 1985 and 1989, but changes in median housing costs and house values differed considerably by region. The middle panel in Exhibit

Region/Type of Place	Owners	Renters
Central Cities	\$388	\$402
Suburbs	457	486
Non-metropolitan Areas	215	286
Northeast	449	473
Midwest	342	356
South	281	369
West	474	500
U.S.	364	411

Source: Appendix tables 13 and 14.

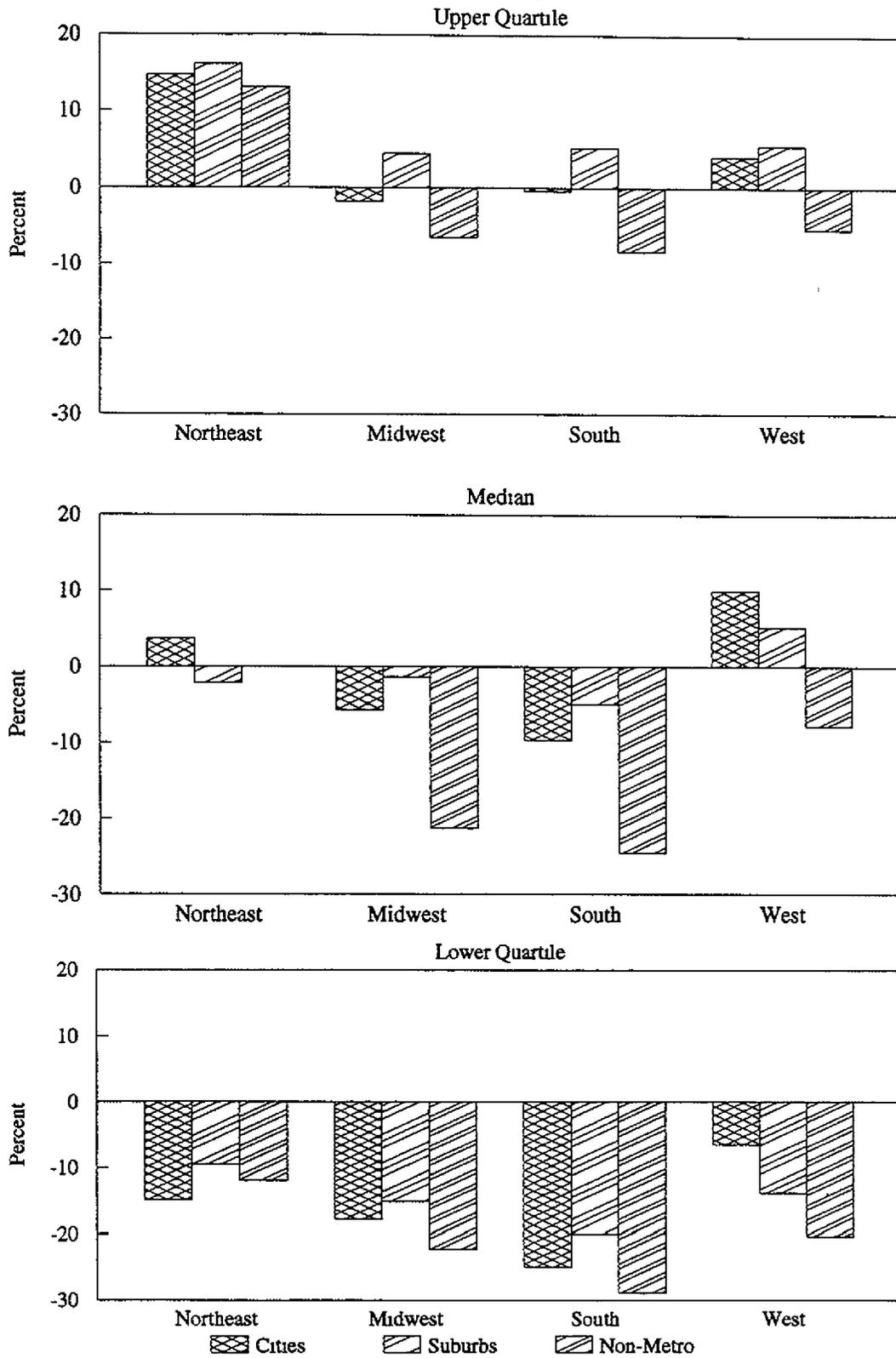
2.13 shows that median gross rents in the Midwest, South, and non-metropolitan areas of the West decreased in real terms between 1985 and 1989. In other areas, median real gross rents increased. The largest increase in median real gross rents, 13.8 percent, occurred in Northeastern central cities. The largest decline occurred in non-metropolitan areas in the West, where the median real gross rent decreased by 11.7 percent.

While the center panel in Exhibit 2.13 shows how a median household's housing costs changed during the late 1980s by region and sub-region, the top and bottom panels in the same exhibit show how rents changed in the upper and lower quartiles respectively.²⁸ Renter housing costs at the lower quartile level generally showed slightly larger percentage decreases or slightly smaller percentage increases in real rents than did the median. At the upper quartile level, housing costs tended to rise more or decline less than at the median.

²⁷ Not included in reported owner cost is the "opportunity cost" that homeowners incur. Opportunity cost is defined as the cost of the best opportunity foregone. For homeowners, the money "tied up" as equity in a house cannot at the same time be earning interest or dividends in some other use.

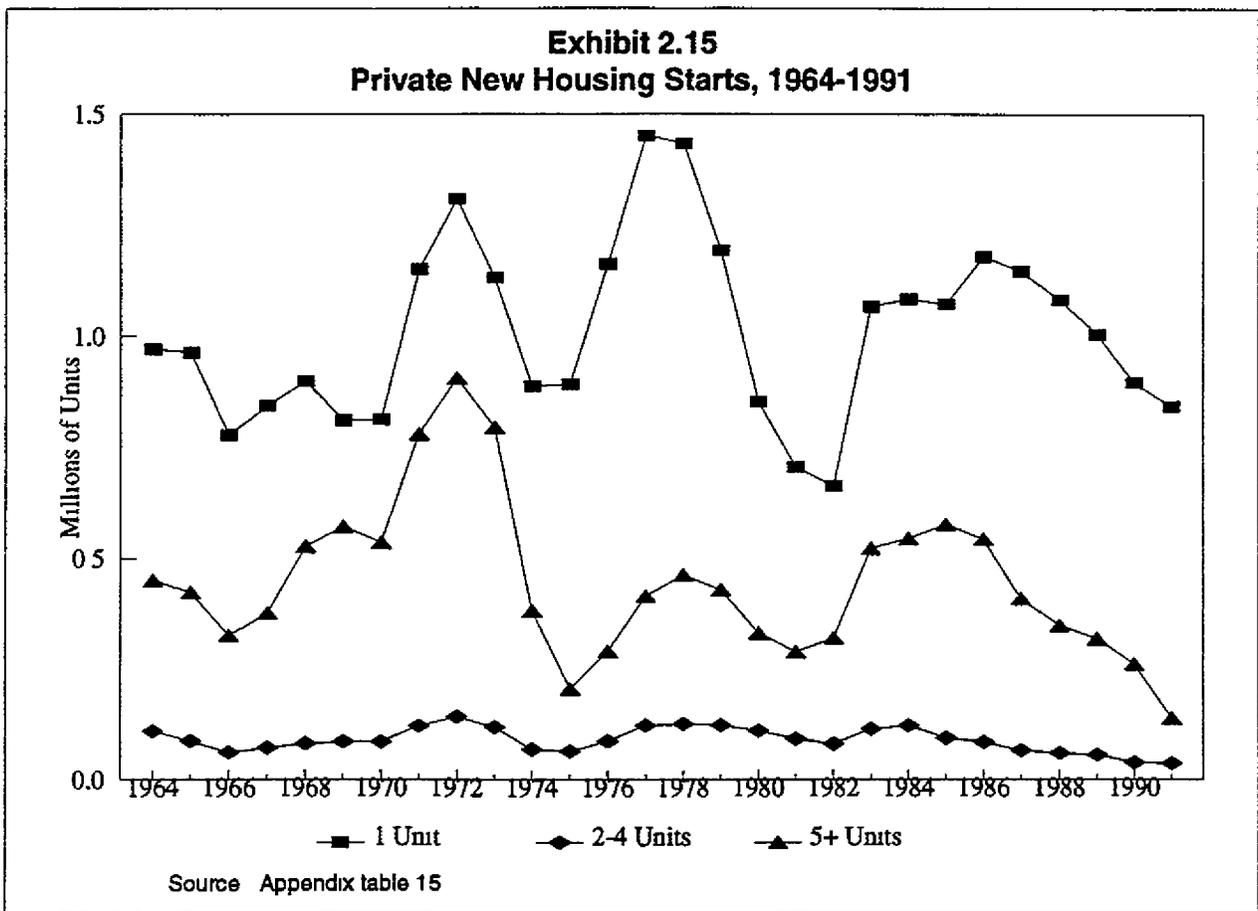
²⁸ The lower quartile level shows the housing costs for that household which is higher than one-fourth of all renters, and less than three-fourths of all renters. Similarly, the upper quartile level shows the housing cost for that household which is higher than three-fourths of all renters but lower than the remaining one-fourth.

Exhibit 2.14
Change in Owner Housing Costs, 1985-1989



Note 1985 housing costs are expressed in constant 1989 dollars using the CPI-U
 Source Urban Institute tabulations of the 1985 and 1989 AHS, Appendix table 14

As was true for renters, median real monthly costs for homeowners decreased in most areas between 1985 and 1989, with higher income owners more likely than other owners to face increases in housing costs. Exhibit 2.14 shows changes in housing costs for owners at the lower and upper quartiles as well as at the median. At the lowest level, housing costs decreased for owners in all areas and types of places, while at the upper quartile, housing costs increased for owners in the Northeast and in suburban areas in other regions. Owner housing costs showed more volatility than did renter costs. There were few areas in which renter housing costs increased or decreased by more than 10 percent. However, there were several areas, particularly at the lower quartile level, in which owner costs decreased by 20 percent or more.



Although housing costs decreased between 1985 and 1989 in many areas, this trend is unlikely to continue in the 1990s because of a slowdown in new construction during the latter half of the 1980s. Exhibit 2.15 shows trends in private new housing

Table 2.13
Income Change Minus Housing Cost
Change, 1985 to 1989

	Central Cities	Suburbs	Non-Metro Areas
<i>Renters</i>			
Northeast	17	1	5
Midwest	7	13	10
South	11	9	6
West	5	1	13
<i>Owners</i>			
Northeast	18	13	13
Midwest	9	4	32
South	8	10	33
West	-3	0	13

Note: Differences shown are based on changes measured at the median.

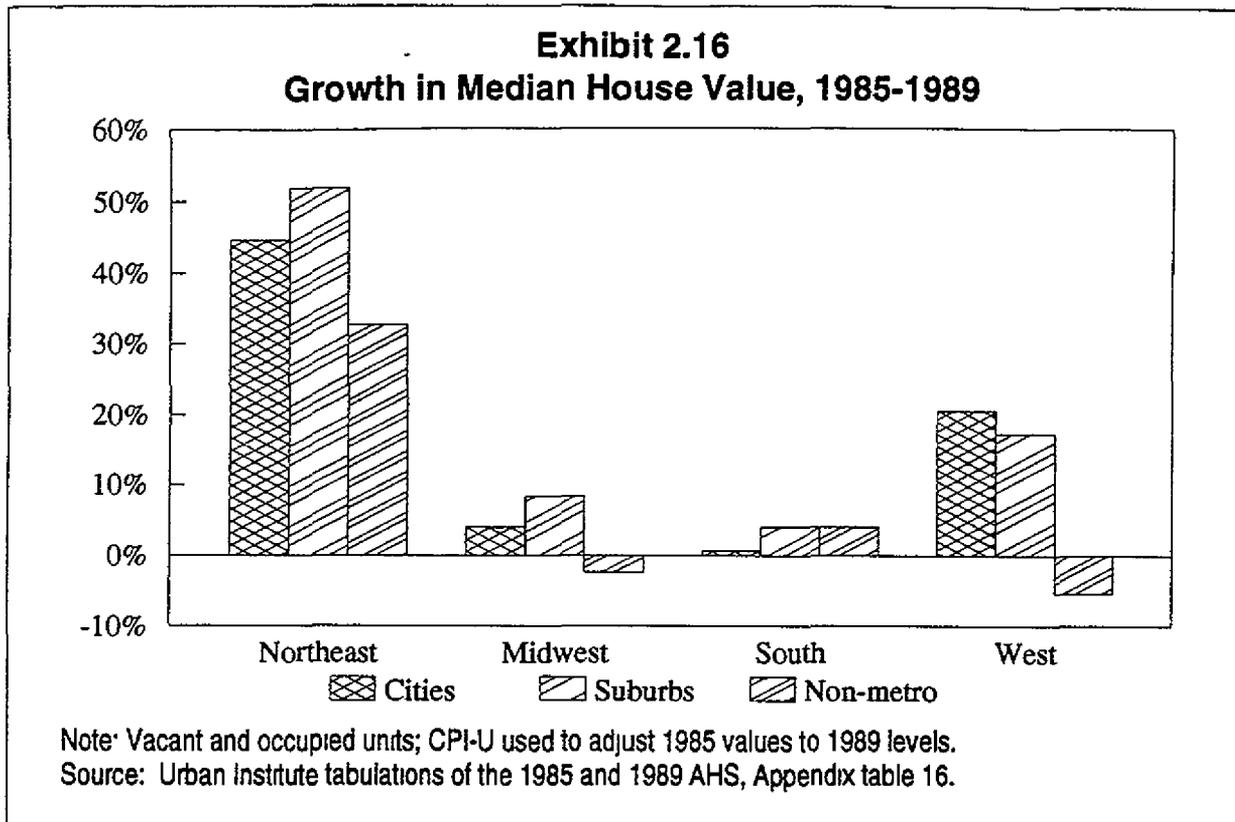
starts from 1964 though 1991. A combination of factors including high vacancy rates, tax reform, and the savings and loan crisis led to decreases in new housing starts in every year from 1986 to 1991. Barring a dramatic decline in the growth of demand, this slower growth in supply can be expected to reduce vacancy rates and eventually increase real housing costs during the 1990s.

Changes in housing costs only describe one side of the housing market picture. They should be interpreted by comparing

changes in housing costs to income changes. As previous exhibits showed, median real incomes rose in nearly all areas between 1985 and 1989. If the median housing cost change is subtracted from the median rate of income growth, the result provides a measure of the net impact of the two changes. For renters and owners, Table 2.13 reports the result of subtracting the percentage change in housing cost from the percentage change in income between 1985 and 1989. In most areas, the net impact at the median was positive. In Northeastern central cities, both owners and renters saw a net gain of over 17 percentage points. In non-metropolitan areas in the Midwest and South, net gains for owners exceeded 30 percentage points. Households in Western metropolitan areas fared worse than most other locations. A 6 percent increase in income combined with a 9 percent increase in housing costs left central city owners in the West with a net loss of 3 percentage points.

Despite the widespread decline in real monthly housing costs, real house values increased in nearly all regions, with the most striking increases occurring in the Northeast. Exhibit 2.16 shows the growth in house values between 1985 and 1989. Values increased by 30 percent or more in central cities and suburbs, and by over 25

percent in non-metropolitan areas in the Northeast. Growth exceeded 10 percent in Western central cities and suburbs, and was negative only in non-metropolitan areas in the West and Midwest.



Because a CHAS Community Profile is intended to focus primarily on households at the bottom of the income distribution, a jurisdiction's analysis of the housing stock should focus on units that are affordable to these households. Housing units can be classified by their relative affordability in a fashion similar to the classification of households by relative income groups. This can help policymakers begin to identify mismatches between housing demand and supply. For rental units, a total housing cost of 30 percent or less of income is considered affordable. For these tabulations, an owner

unit is defined as affordable if its value does not exceed 2.5 times annual household income.²⁹

Units are classified by affordability based on the HUD-adjusted area median incomes used in determining household income groups. Housing cost and value thresholds are computed for each relative income category defined above (e.g., 0 to 30 percent of median, 30 to 50 percent of median). Because housing costs and values vary with unit size, rent and value thresholds are also adjusted by unit size. Thresholds for efficiency and one-bedroom units are based on the income limits for a 1.5-person household, since one or two people can live in such units without being crowded.³⁰ For two-bedroom units, affordability thresholds are computed using the income limits for a three-person household. For larger units, those with three or more bedrooms, the income limits are based on a 4.5-person household.

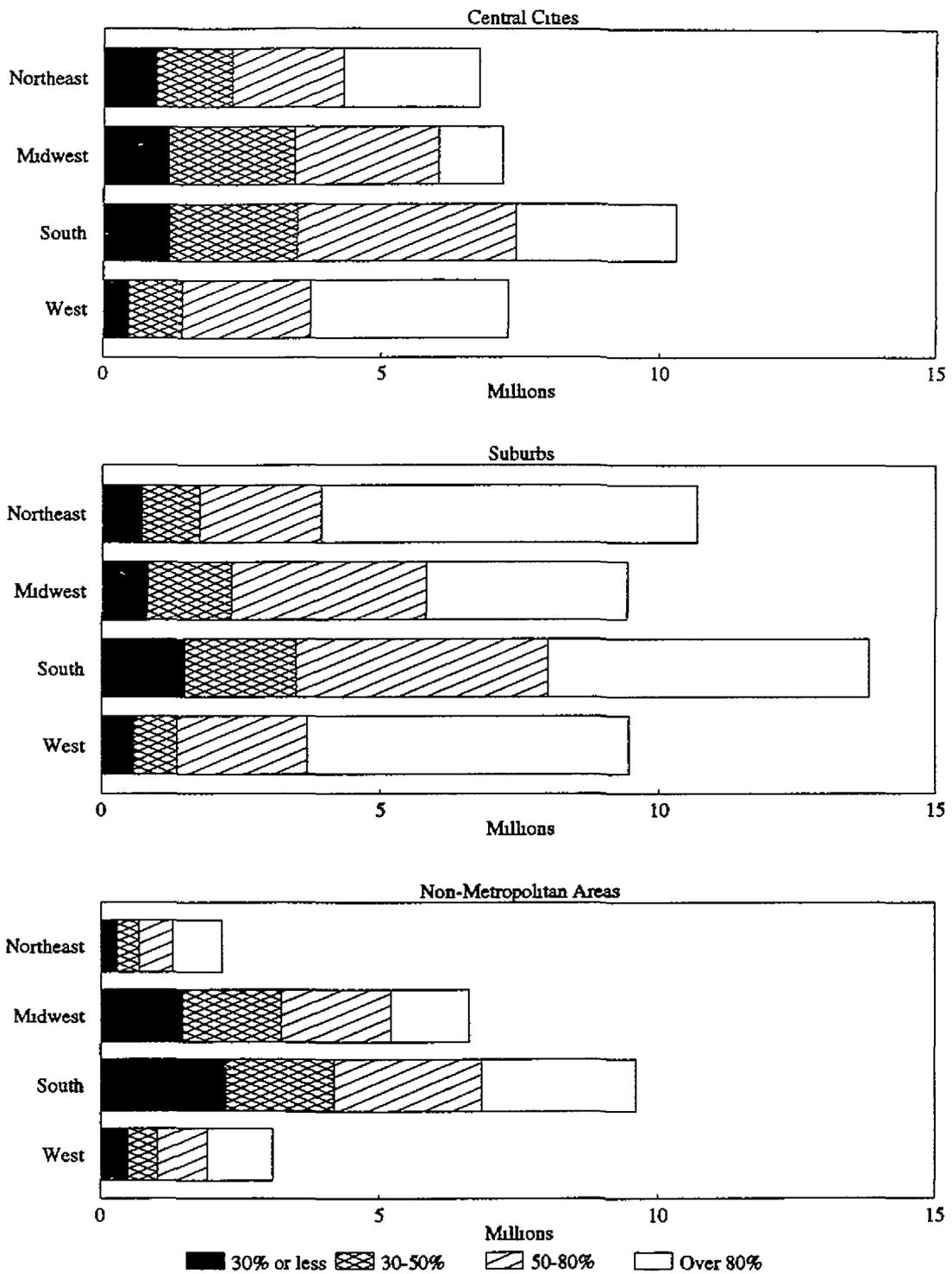
Only a small fraction of the total housing stock is affordable to very low-income households. Exhibit 2.17 shows the distribution of housing units by affordability category. About 12 percent of the housing stock is affordable to extremely low-income households; an additional 17 percent is affordable for households with incomes up to 50 percent of HAMFI. The Northeast and West have much smaller shares of affordable units in most locations than do the Midwest and South. Although more housing units are located in the suburbs than elsewhere (about 43 million units nationwide), smaller fractions of those units are affordable to very-low and extremely low-income households than is true in central cities or non-metropolitan areas.

Although relatively few rental units are affordable for unassisted households with extremely low incomes, the number of units that would be affordable for households using Section 8 vouchers or certificates is much larger. Table 2.14 shows the fraction of rental units of each size with 1989 rents equal to or less than HUD's Fair Market Rent

²⁹ The income multiple of 2.5 was determined by assuming that a household would take out a 30-year mortgage with an interest rate of 10 percent and principal equal to 100 percent of value. Further, real estate taxes were assumed to be \$10 per \$1,000 value, and property insurance \$3 per \$1,000 value. For further discussion, see Nelson, 1992, p. 101.

³⁰ The income limit for a 1.5-person household is the average of the income limits for one- and two-person households

Exhibit 2.17
Distribution of Housing Units by Affordability Category, 1990



Source: Urban Institute tabulations of the CHAS database, Appendix table 17B

(FMR) for units of that size.³¹ Two-thirds of all rental units have rents below local FMRs, meaning that two-thirds of the rental stock would be affordable to very low-income households with vouchers or certificates. The share of units renting for less than the FMR is lowest in

	0 or 1 BR	2 BR	3+ BR	Total
Central Cities	69.9%	64.7%	74.1%	68.7%
Suburbs	58.3	53.5	65.8	58.0
Non-metro	81.9	75.0	85.3	79.9
Total	67.5	62.0	73.3	66.5

Source: Appendix tables 29A and 29B.

the suburbs, 58 percent, and highest in non-metropolitan areas, 80 percent. A somewhat higher share of large (3 or more bedrooms) than small units rent for less than the applicable FMR.

Unit affordability categories show the housing market from the supply perspective. The next section considers both the supply and demand perspectives, by comparing the number of households and housing units in different affordability categories.

Housing Mismatch

A first step in assessing whether affordable housing is available for meeting household demand is to consider whether the housing stock matches the income distribution of households. For renters, Table 2.15 compares the number of units in each affordability category with the number of renter households of equivalent income, by reporting the ratio of housing units to households. Ratios of less than 1.0 indicate that there are fewer housing units affordable to households in a given income group than there are households in that income group. A unit is considered affordable for an income group if its monthly housing cost is less than or equal to 30 percent of the income of a household at the top of that income group.³²

Rental units affordable for households with extremely low incomes are in relatively short supply in all regions, particularly in metropolitan areas. In 1990, units affordable

³¹ The official FMRs were matched to AHS geography to produce the data in Table 2.14.

³² For example, if 50 percent of area median income is \$10,000, then four-person households with incomes below 50 percent of median must pay no more than \$3,000 per year or \$250 per month (i.e., 30 percent of the income threshold of \$10,000) for their housing to be considered affordable.

Table 2.15
Housing Stock Mismatch - Renters
Ratio of Units to Households by Affordability Category

	Affordability Category	Central Cities	Suburbs	Non-Metro Areas	Total
Northeast	30% or less	0.65	0.82	1.05	0.73
	50% or less	1.11	1.18	1.39	1.16
	80% or less	1.48	1.64	1.63	1.55
	Total	1.10	1.12	1.12	1.11
Midwest	30% or less	0.65	0.81	1.39	0.85
	50% or less	1.35	1.42	1.84	1.48
	80% or less	1.54	1.86	1.70	1.67
	Total	1.13	1.11	1.11	1.12
South	30% or less	0.68	0.92	1.34	0.92
	50% or less	1.24	1.34	1.56	1.35
	80% or less	1.66	1.82	1.67	1.71
	Total	1.16	1.16	1.15	1.16
West	30% or less	0.43	0.58	1.24	0.59
	50% or less	0.82	0.82	1.51	0.91
	80% or less	1.38	1.42	1.68	1.43
	Total	1.10	1.10	1.12	1.11
Total	30% or less	0.61	0.79	1.31	0.79
	50% or less	1.14	1.17	1.62	1.24
	80% or less	1.52	1.68	1.67	1.60
	Total	1.12	1.13	1.13	1.13

Source: Urban Institute tabulations of the CHAS database; Appendix table 30.

at this level fell short of households by 20 percent nationwide. This trend is most severe in the West, where there are only enough affordable units for 59 percent of the extremely low-income households, and least severe in the South, where there are enough affordable units for 92 percent of extremely low-income households. Shortages of units affordable at this lowest level are greatest in central cities where most poor renters live. Non-

metropolitan areas appear to have sufficient numbers of extremely low-cost units to match the numbers of extremely low-income households.

Although the shortage of units affordable to extremely low-income renters is severe and widespread, in most regions and sub-regions there are more than enough rental units in the affordability range that extends up to 50 percent of median income. The only exceptions are the central cities and suburbs of the West, where the numbers of units affordable at 50 percent of median income still fall short of the number of renter households.

All areas show a substantial excess of units affordable at 80 percent or less of median. Nationwide, the number of units affordable to households in this income group exceeds the number of households by over 50 percent. Overall, the surplus of units affordable to low-income households is lowest in central cities and highest in the suburbs. Regionally, the Northeast and West have the smallest percentage surplus and the South has the highest.

These shortfall estimates are actually lower bound estimates because they implicitly assume that households are matched to units in their affordability category; instead, higher income households often reside in units that could be affordable to the lowest income households. Therefore, the shortfall estimates are undoubtedly underestimates.³³

There is less mismatch between the number of owner households and the potential affordability of the owner housing stock than is true for renters. Table 2.16 compares the number of very low- and low-income owner and renter households with the number of owner housing units in each of these affordability ranges. Owner unit affordability is estimated based on the unit's value and does not reflect actual costs faced by current owners.³⁴ In the "total" section of Table 2.16, ratios greater than 1.0 show that, overall, the number of owner units potentially affordable to very low-income households is larger than the number of very low-income owner households. Only in metropolitan areas in

³³ In addition, affordability is computed for households at the top of each income range, so that households in the lower end of the income range would need to pay more than 30 percent of their income for some units calculated as "affordable" to them.

³⁴ An owner unit is considered affordable if its value is less than 2.5 times the specified income threshold for an area.

Table 2.16
Owner Housing Mismatch
Ratio of Owner Units to Households by Affordability Category

	Owner Households		Renter Households	
	50% or less	80% or less	50% or less	80% or less
Northeast				
City	0.98	0.98	0.29	0.37
Suburb	0.67	0.87	0.73	1.18
Non-metro	1.43	1.36	1.58	1.98
Total	0.87	0.98	0.54	0.79
Midwest				
City	2.12	2.07	0.95	1.27
Suburb	1.67	2.03	1.94	3.02
Non-metro	2.28	2.00	2.88	3.25
Total	2.02	2.03	1.65	2.22
South				
City	1.35	1.73	0.63	0.99
Suburb	1.44	1.68	1.73	2.34
Non-metro	1.70	1.64	2.37	2.76
Total	1.52	1.68	1.40	1.84
West				
City	0.61	0.94	0.22	0.43
Suburb	0.67	0.85	0.47	0.72
Non-metro	1.32	1.41	1.34	1.74
Total	0.80	1.00	0.46	0.71
Total				
City	1.34	1.53	0.53	0.77
Suburb	1.14	1.41	1.18	1.76
Non-metro	1.80	1.70	2.28	2.66
Total	1.40	1.53	1.05	1.44

Source: Appendix table 31.

the Northeast and West do owner households in the very low-income group exceed owner units in the corresponding affordability category. In these areas, mismatches persist for owners with incomes up to 80 percent of area median.

Potential affordability mismatches for current renters wanting to become homeowners are quite substantial for low- and very low-income renters in many areas. By comparing the distribution of renter households and owner units, Table 2.16 can also

be used to look at the potential affordability of homeownership for current renters. In central cities, the number of owner units affordable to very low-income households is much smaller than the number of renter households with very low incomes. In the Northeast and West there are two times as many very low-income renters as owner units affordable to them and almost all of the owner units are occupied. Potential affordability is much better in non-metropolitan areas. Overall, there are more than twice as many affordable owner units as renter households in the low- and very low-income categories. Of course, not all renter households necessarily want to become homeowners, but this comparison is useful for showing the areas where renters will find it more difficult to make the transition to homeownership.

Table 2.17
Vacancy Rates, 1990

	Rental Units				Owner Units			
	0/1 BR	2 BR	3+ BR	Total	0/1 BR	2 BR	3+ BR	Total
Northeast	6.7%	6.7%	5.5%	6.4%	6.4%	2.9%	1.3%	1.8%
Midwest	9.2	8.3	5.6	8.0	4.4	2.2	1.1	1.4
South	12.1	12.5	7.8	11.2	5.0	3.2	2.0	2.4
West	8.0	8.1	5.1	7.4	3.3	2.8	1.8	2.1
City	9.1	9.4	6.6	8.7	5.6	3.1	1.8	2.3
Suburb	8.4	9.1	5.7	8.0	3.8	2.7	1.5	1.8
Non-metro	11.2	10.4	6.8	9.4	5.1	2.7	1.5	2.0
Total	9.1	9.4	6.3	8.6	4.7	2.8	1.6	2.0

Source: Appendix table 32.

There may also be mismatches between unit size and household size. As discussed above, small (one- to two-person) households have increased more rapidly than large households in the past two decades, while most units added to the housing stock have contained two or more bedrooms. If households demand only as many rooms as required to prevent overcrowding, these divergent trends in household and housing unit size *could* produce excess demand for small units and/or excess supply of large units.

However, relatively low vacancy rates for units with three or more bedrooms indicate that the size distribution of new construction reflects household demand. As an indicator of possible unit size mismatch, Table 2.17 reports vacancy rates in 1990 for

units of different sizes. Because many households choose to occupy more than the minimum number of rooms, the result is relatively low vacancy rates for large units. In both the rental and homeowner markets, vacancy rates are higher for smaller units. Rental units with three or more bedrooms have a vacancy rate of 6.3 percent, compared to 9.1 percent for units with zero or one bedroom.

Summary

In the 1980s, the total supply of housing units increased faster than did the number of households, generally resulting in rising vacancy rates and declining housing costs. In the U.S. as a whole, rental vacancy rates rose from 7.1 percent in 1980 to 8.5 percent in 1990, while owner vacancy rates rose from 1.8 percent to 2.1 percent. Median monthly housing costs for both owners and renters declined between 1985 and 1989 in most areas. The Northeast was the exception to this pattern, with increases in median housing costs for owners and renters.

Despite these increases in vacancy rates and decreases in median housing costs, there remains a severe shortage of rental units affordable to unassisted households with extremely low incomes. In central city and suburban communities in all four Census regions, numbers of units in this lowest affordability category fall far short of the numbers of renter households that need them. The problem in most of these places is not an insufficient number of housing units overall, but an insufficient number of units in the very lowest affordability range. In most areas, the rental affordability mismatch disappears when units in the affordability range that extends up to 50 percent of median are included. Also, since two-thirds of the rental stock has rents below local FMRs, these rental units could be made affordable to very low-income households with the use of Section 8 vouchers or certificates.

Housing Problems and Needs

The Needs Assessment section of a local CHAS should document current housing problems, particularly among households that are eligible for federal assistance, and discuss whether and how problems may change over a five-year period. Focusing primarily on very low-, low-, and moderate-income households, it should cover the problems of excessive cost burden, physical inadequacy, and overcrowding, as well as

homelessness and the need for special supportive services.³⁵ This section is also expected to assess opportunities for homeownership, as well as consider the special needs of elderly and disabled persons (even if they do not need supportive services). Communities can draw on a wide range of data sources to develop estimates of current and five-year needs, including (but not limited to) the special tabulations of the 1990 Census.

Below we look at the share of households (by income and tenure) that experience problems of excessive housing costs, physical inadequacy, or overcrowding. In chapter 3 we will examine the incidence of these problems among various household types and racial or ethnic minorities. When individual communities prepare the Needs Assessment section for their CHAS, they may use a wider variety of information sources such as the size or composition of local waiting lists for assisted housing, or data on concentrations of housing problems in particular poor and minority neighborhoods.

Incidence of Housing Problems

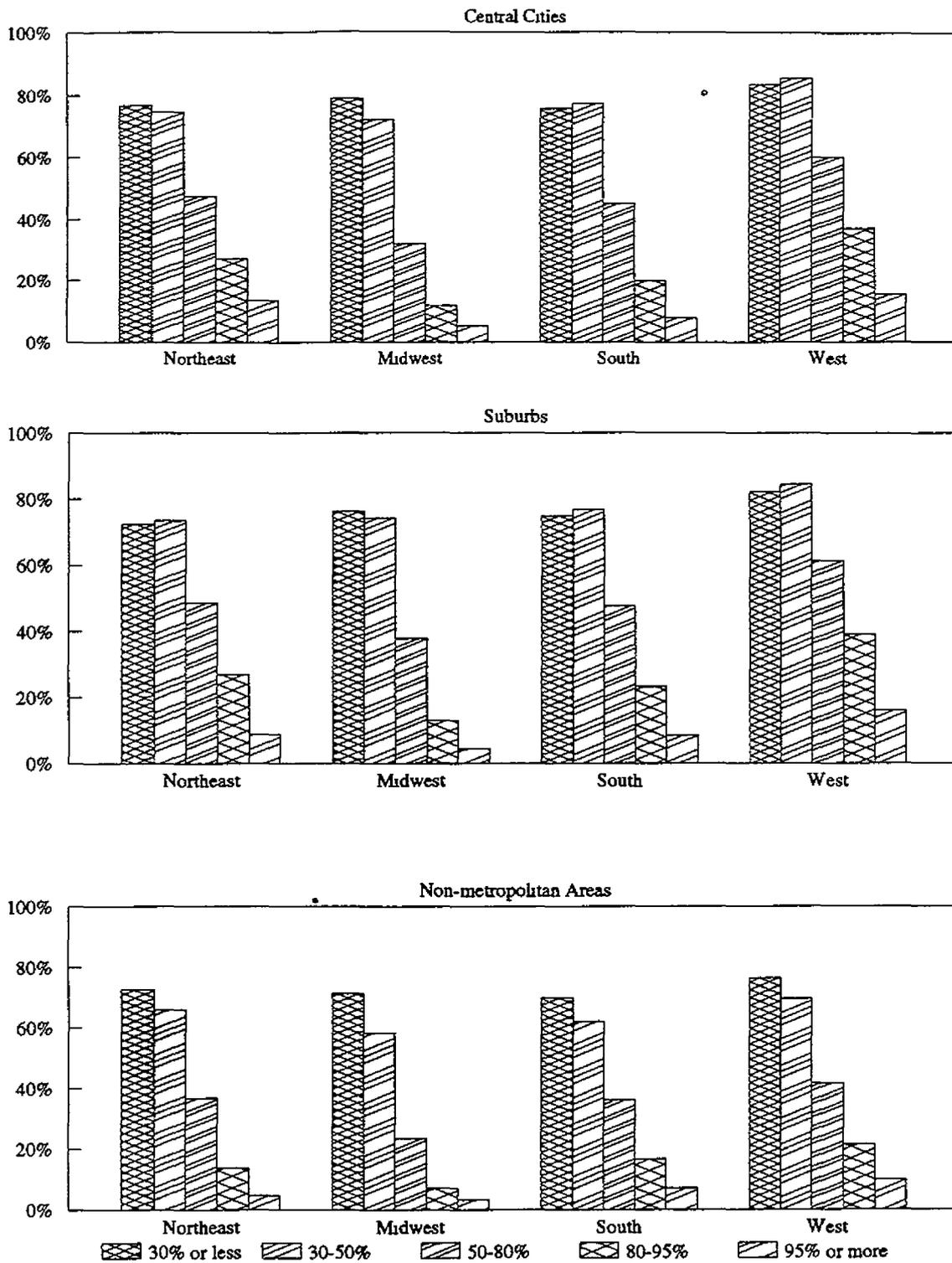
The summary indicator of housing needs requested by the CHAS is the share of households with any of three housing problems: excessive cost burden, physical inadequacy, or overcrowding. Exhibits 2.18 and 2.19 show the incidence of one or more of these housing problems for renters and owners (respectively) by income group, region,

³⁵ "The jurisdiction must (1) discuss its estimate of the significant current needs for housing assistance separately for very low-income, other low-income, and moderate-income families and households by tenure type (renter/owner) and for different family categories (such as large families and single persons); (2) describe the extent to which cost burden and severe cost burden, overcrowding (especially for large families), and substandard housing conditions are being experienced by very low- (including those with "worst-case needs"), other low- and moderate-income renters and owners compared to the jurisdiction as a whole; and (3) to the extent that any racial or ethnic group has disproportionately greater need for any income category, family type, or tenure type, in comparison to the needs of that category as a whole, assess that specific need

The jurisdiction shall examine and describe the local public housing agency's (PHA) section 8, public housing (or combined) waiting list(s), including such aspects as the number of households or individuals on the list(s), when the list was last open and for how long, the percentage of households who meet one or more of the Federal preferences for admission to rental assistance programs, and the factors influencing its composition. The PHA's system for applying Federal preferences, and its own local preferences, if any, shall also be described.

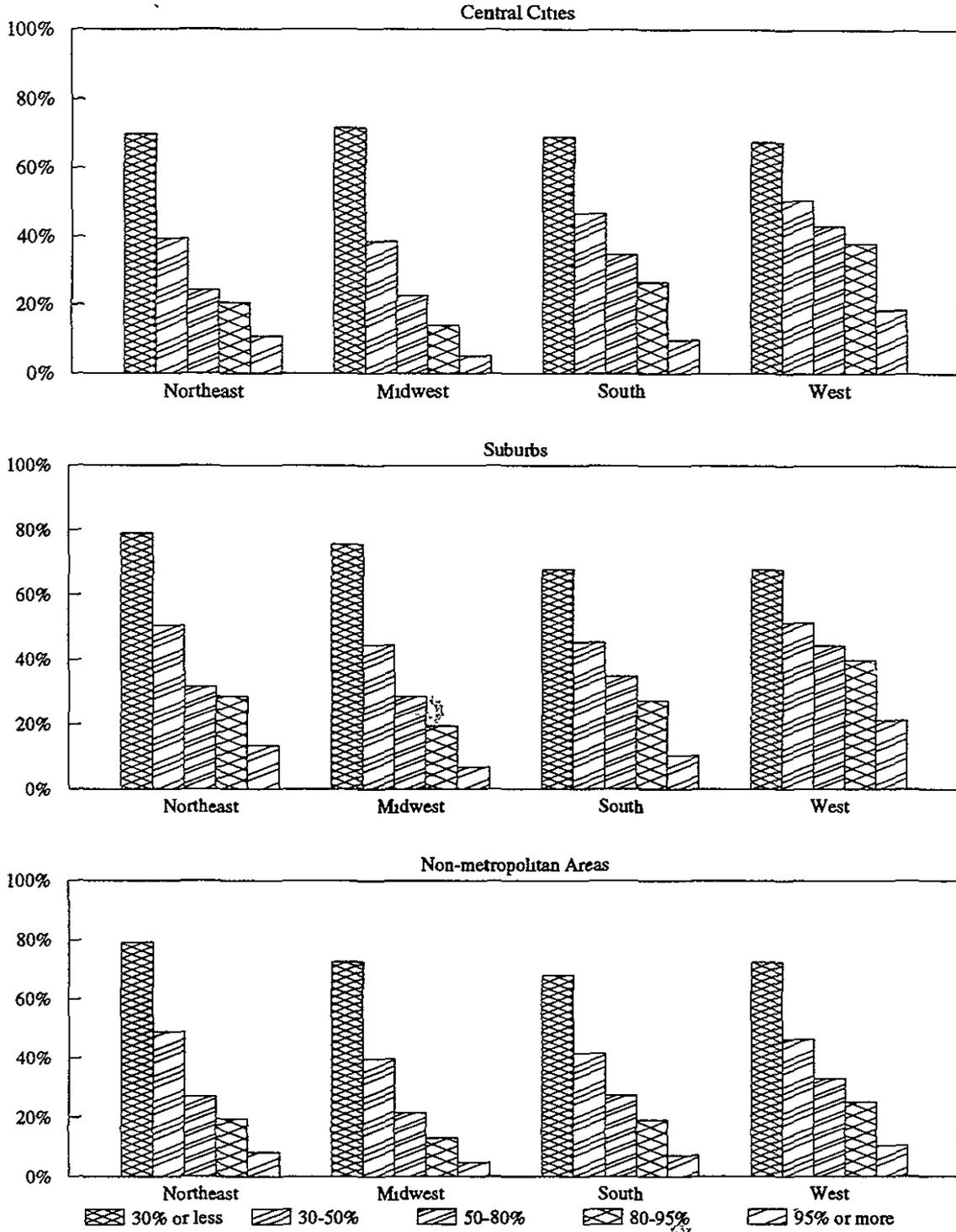
In addition, the jurisdiction shall discuss the need for homeownership for first-time homebuyers and, to the extent data are available, the narrative should include an assessment of the housing needs of the elderly and persons with disabilities (both renter and owner) who do not require supportive housing services " U S. Department of Housing and Urban Development, CHAS instructions, p 24.

Exhibit 2.18
Incidence of One or More Housing Problem by Income Group of Renters, 1990



Source Urban Institute Tabulations of the CHAS database; Appendix table 18A

Exhibit 2.19
Incidence of One or More Housing Problem by Income Group of Owners, 1990



Source Urban Institute tabulations of the CHAS database, Appendix table 19A

and sub-region. Households with incomes at or below 50 percent of area median are much more likely to experience housing problems than are households with higher incomes. In all areas, most renters in the very low-income group face one or more housing problems. Although very low-income households comprise 39 percent of renter households, they account for 67 percent of renter households with housing problems. Extremely low-income households (incomes at or below 30 percent of median) comprise 23 percent of renter households but 40 percent of renter households with housing problems.

The incidence of problems declines noticeably as income rises, particularly for households with incomes above 50 percent of area median. For extremely low-income renters, the incidence of housing problems is around 80 percent in almost every location. In metropolitan areas, renters whose incomes fall between 30 and 50 percent of area median are just as likely to experience a housing problem as extremely low-income renters.³⁶ In non-metropolitan areas, moving from the extremely low-income to the very low-income category reduces the incidence of problems to around 63 percent for most renters.

In most income groups, homeowners are less likely to have housing problems than renters. Also, because fewer owners fall into the lowest income groups, the overall incidence of problems among owners is only 22 percent, compared to 44 percent among all renters. Among homeowners, extremely low-income households in Northeastern suburban and non-metropolitan areas fare worst, with nearly 80 percent reporting one or more housing problems. The incidence of housing problems among owners declines noticeably as incomes rise above 30 percent of area median. The incidence of one or more housing problems is below 50 percent for the great majority of owner income categories above 30 percent of area median. This contrasts with the 58 to 85 percent problem rate among renters whose incomes are between 30 and 50 percent of area median.

In examining the extent of housing problems among households with very low and low incomes, CHAS also requires jurisdictions to report the number of households with

&

³⁶ The former typically have only a cost burden of 30 to 50 percent of income, however, whereas households with extremely low incomes more often have severe cost burdens or multiple housing problems. See Nelson, 1992.

worst case needs. Households with worst case needs are unassisted very low-income renters that live in substandard housing, pay more than half of their income for housing, or have been involuntarily displaced. Such households meet the Federal preferences for priority for admission to assisted programs, as well as being income-eligible. As later exhibits will show, the lowest income renters are most likely to have worst case needs since they are more likely to pay more than half of their income for housing or to live in severely inadequate units.³⁷

Excessive Housing Cost Burdens

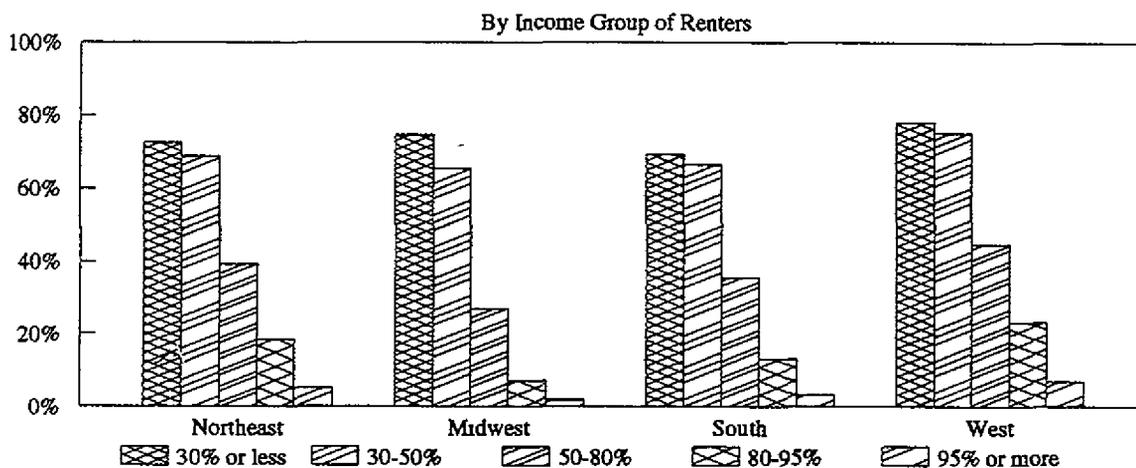
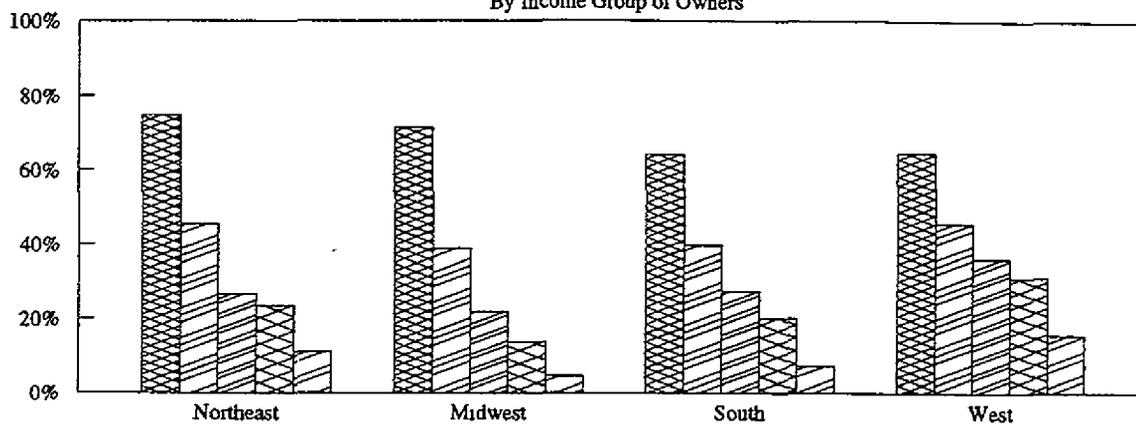
Affordability is by far the most common problem, and is particularly onerous for very low-income renter households. Thirty-eight percent of *all* renters reported gross rents that exceeded 30 percent of their income in 1990, and 18 percent reported housing costs which that 50 percent of their income. Exhibits 2.20 and 2.21 show the incidence of *excess* cost burdens (paying over 30 percent of income for housing) and *severe* cost burdens (paying over 50 percent of income for housing) for renters and owners regionally. Seventy-three percent of extremely low-income renter households paid over 30 percent of their income for housing, and more than *half* paid over 50 percent of income for housing. The share of households with excess and severe cost burdens declines as income rises. About 70 percent of renter households with incomes between 30 and 50 percent of area median paid over 30 percent of income for rent, and just under 25 percent paid over half their income for housing.

Among owners, the incidence of excess and severe cost burden is again highest for extremely low-income households. Altogether, 68 percent of extremely low-income homeowners pay excess cost burdens, and 45 percent pay severe cost burdens. Among all owners, the incidence of excess and severe cost burdens are 20 percent and 6 percent, respectively.

For both renters and owners, the incidence of housing cost burdens declines as income increases. For owners, the share with excess cost burden drops sharply as one moves from the extremely low- to the very low-income category. For renters, the sharpest drop in the share of households with excess cost burdens occurs above 50 percent of

³⁷ U.S. Department of Housing and Urban Development, *Priority Housing Problems and "Worst Case" Needs in 1989*, June 1991.

Exhibit 2.20
Incidence of Excess Housing Cost Burden (Over 30% of Income)
 By Income Group of Owners

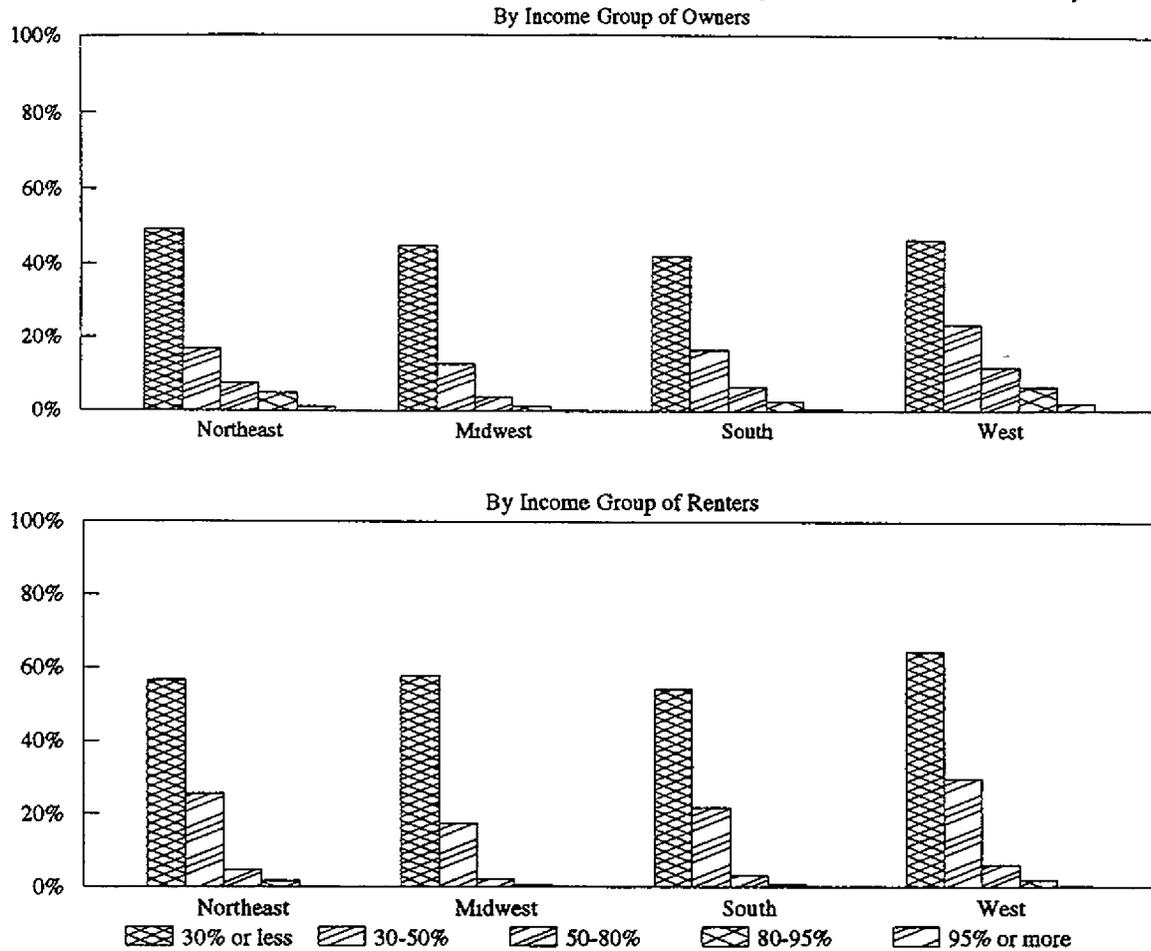


Source: Urban Institute tabulations of the CHAS database; Appendix tables 20A and 20B.

area median.

Excess cost burden is the predominant housing problem among households with any problem (including excess cost burden, inadequacy, or overcrowding). As Exhibit 2.22 shows, a substantial share of households with one or more housing problems report an affordability problem. Only 2 to 6 percent of extremely low-income households with one or more housing problems *do not* have an affordability problem. Among homeowners, a very high percentage of households in all income groups with any housing problem pay more than 30 percent of income for housing. However, as previous exhibits showed, relatively few higher income owners have any housing problems. Also, owners

Exhibit 2.21
Incidence of Severe Housing Cost Burden (Over 50% of Income)



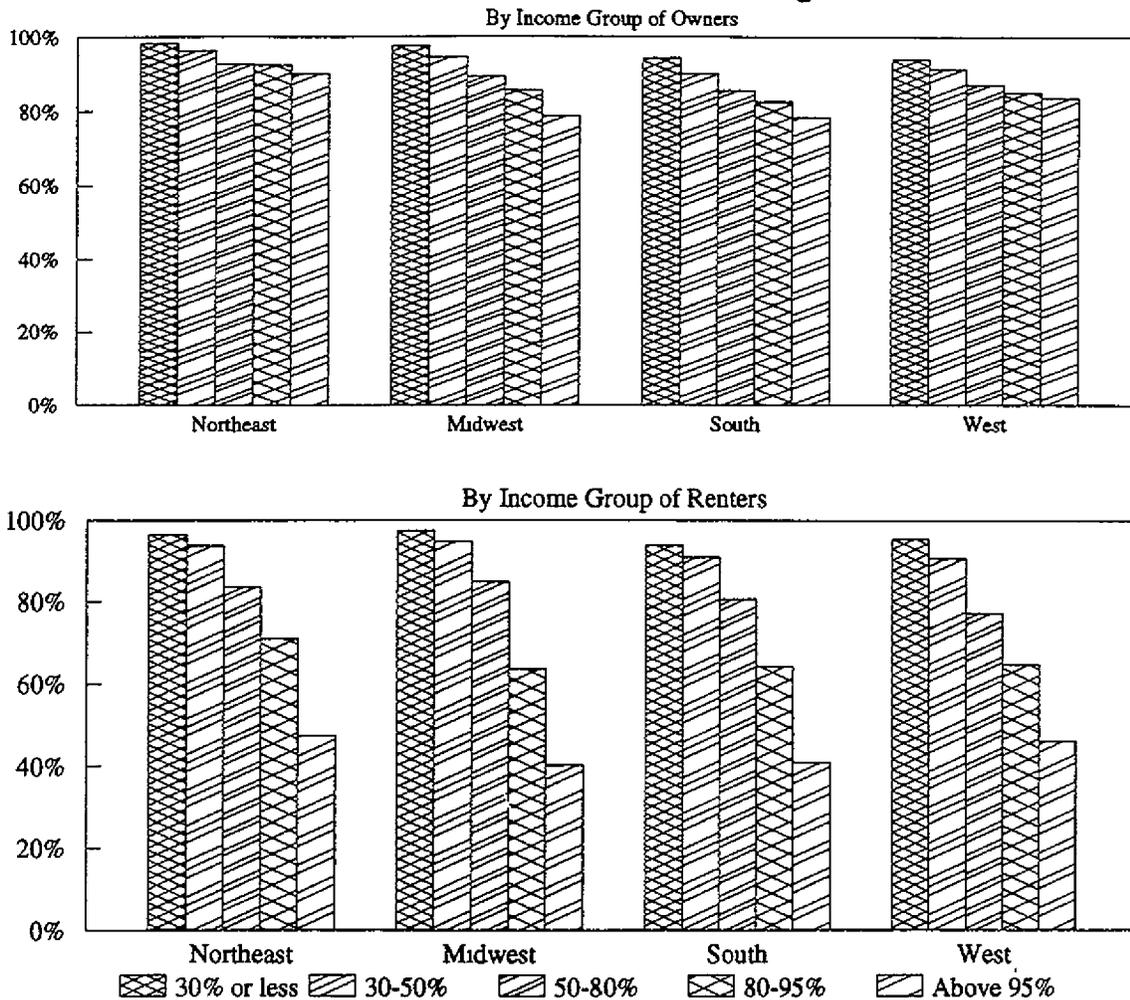
Source: Urban Institute tabulations of the CHAS database; Appendix tables 21A and 21B

in these income groups are more likely to benefit from the favorable income tax treatment of homeownership and may thus face a lower after-tax housing cost burden than otherwise comparable renters. Among renters with one or more housing problems, the incidence of excess cost burden declines more noticeably as income increases.

Overcrowding

For the nation as a whole, overcrowding is not a widespread problem. Only 2 percent of owners and 9 percent of renters live in units with more than one person per room. However, the incidence of overcrowding is much higher in the West than in the

Exhibit 2.22
Households with Excess Cost Burden as a Share of
Households with One or More Housing Problems

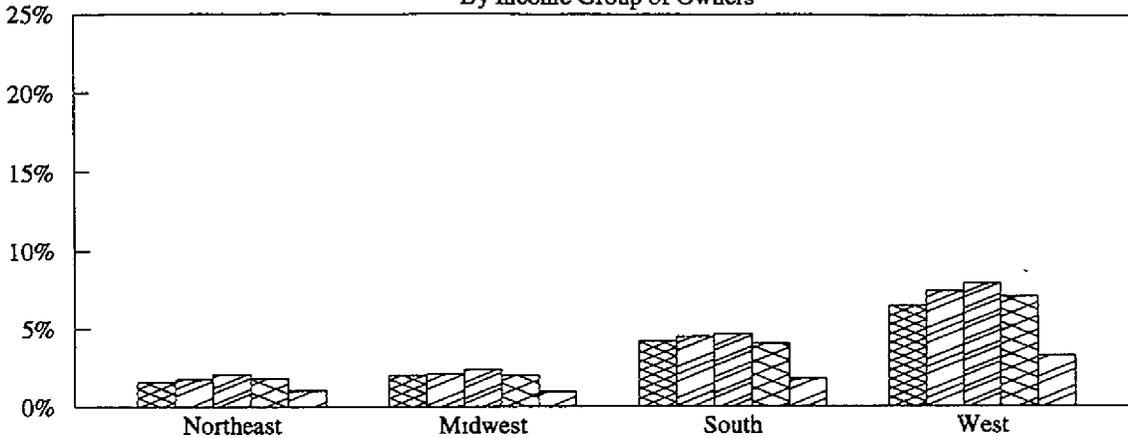


Source Urban Institute tabulations of the CHAS database; Appendix table 22.

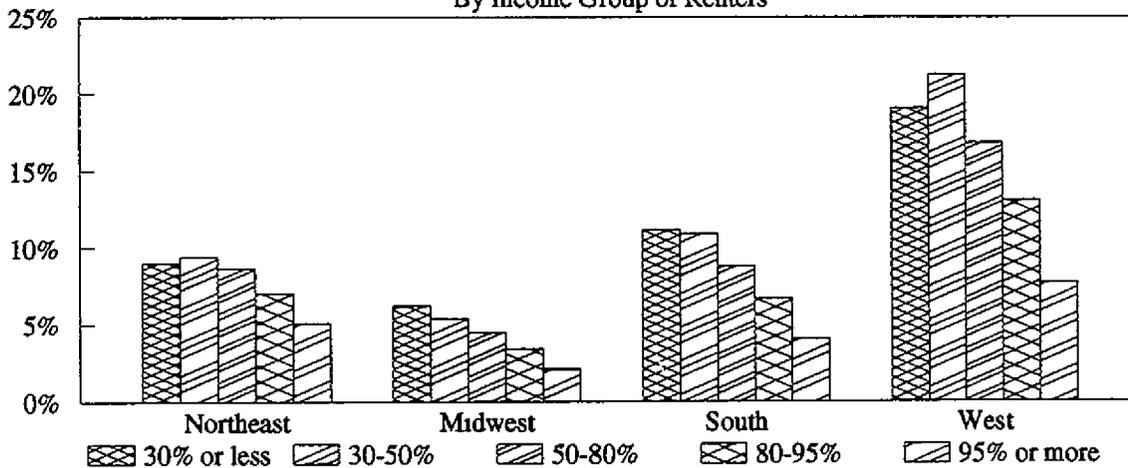
other three regions. This is because of the preponderance of large households, many of them Hispanic, in communities where housing units affordable for very low-income households are in particularly short supply. Exhibit 2.23 shows the incidence of overcrowding among renters and owners by income group in 1990. In the West, 15 percent of all renters lived in overcrowded units. For extremely low- and very low-income renters, the rates of overcrowding were 19 and 20 percent, respectively.

**Exhibit 2.23
Incidence of Overcrowding**

By Income Group of Owners



By Income Group of Renters



Source: Urban Institute tabulations of the CHAS database; Appendix tables 23A and 23B.

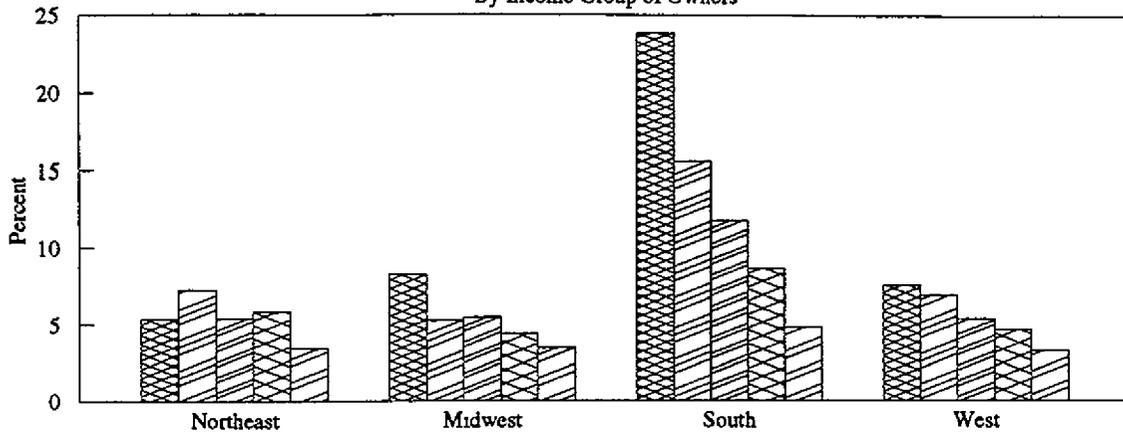
Housing Inadequacy

For both renters and owners, housing inadequacy is much less common than affordability problems. Inadequacy is also less correlated with income than are excess cost burdens. Exhibit 2.24 shows the overall incidence of moderate or severe inadequacy for owners and renters by income group as reported in the 1989 AHS.³⁸ Overall, renters are more likely to live in physically inadequate units than are owners. Moreover, renters

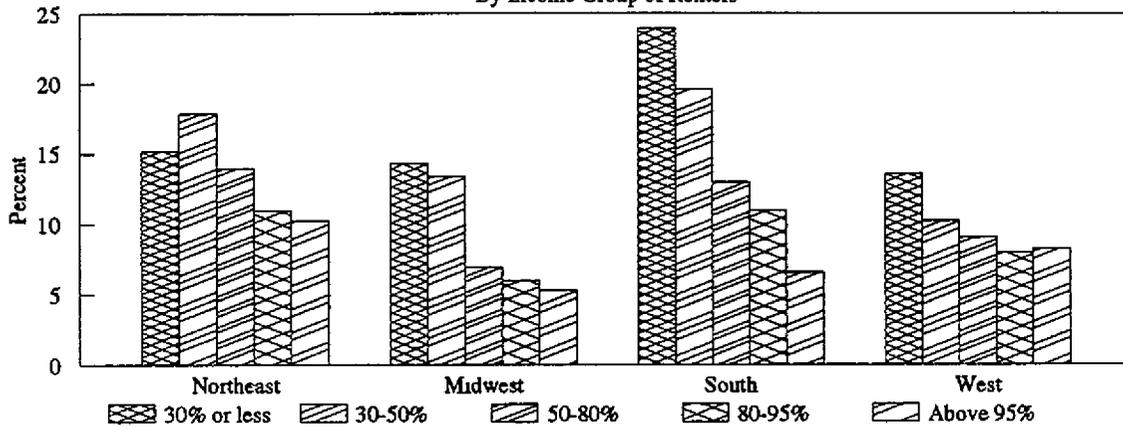
³⁸ We use the AHS measure here since the CHAS database does not provide separate counts of the number of households in each income group whose units lack complete kitchen or plumbing, although the incidence of these problems is included in the overall measure of one or more housing problems.

Exhibit 2.24
Incidence of Moderate or Severe Inadequacy

By Income Group of Owners



By Income Group of Renters



Source: Urban Institute tabulations of the 1989 AHS, Appendix table 24.

in the two lowest income groups are more likely to live in inadequate units than either owners or higher income renters. Nevertheless, even among the two lowest income groups, the incidence of inadequacy is below 20 percent overall. Rates of physical inadequacy are higher in the South than in other regions.

Summary

Although housing vacancies rose and median housing costs declined during the late 1980s, very low-income households continue to experience serious housing problems. Seventy-six percent of extremely low-income renter households live in units that are physically inadequate, overcrowded, and/or unaffordable. Of the three problems, excessive cost burden is by far the most prevalent. Seventy-three percent of

extremely low-income renters paid more than 30 percent of their income for housing; while only 11 percent lived in units that housed more than one person per room. Moreover, in every region more than half of these poorest renters had severe cost burdens, paying more than *half* of their income for housing.

At every income level, the primary housing problem is affordability. The incidence of excess or severe cost burdens is higher for renters than for owners, and among both tenure groups, is highest for extremely low- and very low-income households. In all regions, over three-fourths of very low-income renters face one or more housing problems. Over 90 percent of these very low-income households with one or more problems paid over 30 percent of their income for housing.

Although housing affordability is a serious concern in all regions, it results from different market conditions in different places. In the housing profile in this chapter, we described the range of housing market conditions in the nation's regions and sub-regions. Of course, there is a great deal of variation within each of these regions which individual jurisdictions will document in their own CHAS analyses. This overview provides CHAS preparers with a frame of reference for examining and understanding housing demand, supply, and problems in their own areas.

Both the Northeast and Midwest experienced slow growth in population and slightly faster growth in households during the 1980s. The number of housing units increased faster than the number of households, leading to increases in rental and owner vacancy rates in both regions. In Northeast and Midwest, rental housing affordability mismatches exist primarily for unassisted households in the very lowest income groups.

In contrast to the Northeast and Midwest, population and households grew rapidly in the South and West during the 1980s. Nevertheless, the more rapid growth of housing units than households increased vacancy rates between 1980 and 1990 in both regions. Rental markets in the West remain tighter than in the South. According to the 1990 Census, the rental vacancy rate was 7 percent in the West, compared to 11 percent in the South. Housing affordability mismatches extended to households with higher relative incomes in the West than in the South.

The existence of housing problems other than affordability varies by region. Metropolitan areas in the Northeast and Midwest are also among the most racially and ethnically segregated in the country. Extremely low-income households are also more

concentrated in central cities in these regions. The incidence of overcrowding is highest in the West, particularly for very low-income renters in central cities. A larger share of units in the South, particularly in central cities and non-metropolitan areas, meet the AHS definition of moderate or severe inadequacy.

In the next chapter we provide a framework for the development of local housing strategies. As part of the development of a housing strategy, we examine how the three housing problems, cost burden, physical inadequacy, and overcrowding, vary by race/ethnicity and household type.

3. HOUSING MARKET ANALYSIS: FRAMEWORK FOR LOCAL STRATEGY DEVELOPMENT

The primary function of a CHAS is to relate public sector programs and investments to documented housing needs at the local level, and to encourage communities to establish spending priorities for assisting low-income residents in light of hard evidence about local market conditions and trends. Specifically, the Five-Year Strategy portion of a CHAS (section II), calls for a jurisdiction to set priorities among different segments of the population based on its analysis of housing needs and market conditions. Each priority should be supported by evidence from the Community Profile (section I). Moreover, the allocation of resources among activities should be based on (and supported by) analysis of local housing market conditions and trends.¹

It may seem that once a community has described its housing problems, priorities and strategies are obvious. But this is not the case. Just as the underlying causes of a person's physical symptoms must be diagnosed before suitable treatment can be prescribed, the underlying market imbalances that result in housing problems must be analyzed before an effective strategy for public sector intervention and investment can be devised.

This chapter discusses in general terms how a jurisdiction can diagnose the underlying causes of the housing problems it has documented, and how it can use this diagnosis to design a strategy for public sector intervention and investment. The objective is to illustrate how jurisdictions may identify effective remedies for the housing problems they document for their communities, and organize these remedies into a coherent strategy. Analysis of this kind is very likely to be iterative. Successive rounds of questions will be raised and answered in the process of interpreting the Community

¹ Specifically, the CHAS instructions indicate that a "jurisdiction must establish general priorities for assisting low-income residents based on analysis of the jurisdiction's needs and market and inventory conditions ... and must set forth the strategy to be followed and the actions to be taken ... to address imbalances between the jurisdiction's needs for housing assistance and its affordable and supportive housing and services inventory." Congress reaffirmed the importance of linking priorities for allocating housing resources to documented problems and needs in the Housing and Community Development Act of 1992, which requires a CHAS to "describe how the jurisdiction's plan will address the housing needs identified [in the Community Profile section].. , describe the reasons for allocation priorities, and identify any obstacles to addressing underserved needs." Public Law 102-550 Section 220(c)(2).

Profile, identifying priority housing needs, diagnosing underlying market imbalances, and evaluating the effectiveness of alternative interventions.

In developing a strategy, it is important for jurisdictions to recognize that they not only control the volume and allocation of subsidy resources; they also administer a wide range of regulatory policies that shape decisions and actions in the local housing market. For example, zoning and land use regulations, building codes, rent controls, and Community Reinvestment Act requirements all influence private decisions. Moreover, state and local governments can play critical leadership roles in mobilizing and coordinating activities by the local nonprofit and business communities to help address housing needs. Therefore, in developing its housing strategy, a community should not immediately assume that spending money for direct housing assistance is the only remedy available for a given problem, or that it should be the first remedy to consider.

Thorough analysis of housing market dynamics and imbalances is a starting point for informed discussion about underlying causes of the problems facing very low- and low-income households. This discussion should include how the public sector might encourage and assist private market institutions to function more effectively, which groups in the community need direct assistance to resolve housing problems and needs, and how housing assistance should be allocated, given limited resources. Below we present a series of questions relevant to such a discussion, and link them to the national and regional housing conditions and trends reported in Chapter 2. Tables are provided to illustrate the types of calculations and comparisons communities might use to address these questions. With only a few exceptions, the data tables and calculations used in this chapter can be reproduced for individual communities from the published Census data provided by HUD in the CHAS Data Book.

Which Households Experience the Most Severe or Widespread Housing Problems?

In communities nationwide, housing needs are highly concentrated among very low- and low-income households, while most middle- and upper income households live in fully adequate and affordable housing. To illustrate, Table 3.1 reports the share of households--renters and owners--with any housing problem (affordability, crowding, or lacking complete kitchen or plumbing) by income group for non-metropolitan communities nationwide. Among renters, the incidence of problems declines sharply

from a high of 72 percent among the lowest income households to less than 14 percent among households with incomes above 80 percent of area median. Similarly, the incidence of housing problems among homeowners exceeds 60 percent for the lowest income groups, but drops to below 10 percent among upper income households. For both renters and owners, the few households in these higher income categories that do experience housing problems could find affordable housing that meets their needs fully, given other evidence about the availability of decent housing in their affordability range. Thus, it is very low- and low-income households that most need assistance in obtaining decent and affordable housing.

Table 3.1
Incidence of Any Housing Problem
Non-Metropolitan Areas Nationwide

Income Group	Renters	Owners
< 30% Median	72%	71%
30-50% Median	63	42
50-80% Median	33	26
80-95% Median	14	18
95%+ Median	6	7

Table 3.2
Incidence of Problems Among Very Low-Income Households by Type Nationwide

	Elderly	Small	Large	Other
Any Problem	54.0%	74.3%	85.5%	75.8%
Excess Cost	52.7	70.1	66.6	73.7
Severe Cost	26.3	44.5	37.9	47.1
Overcrowding	0.0	8.6	52.0	1.3

Among very low-income households, different types of families experience different housing problems. Table 3.2 summarizes the incidence of excess and severe cost burden, and overcrowding for different types of very low-income households nationwide. Among very low-income households, large households are most likely to live in overcrowded units. In fact, 52 percent of large households live in overcrowded units, compared to less than 10 percent for other types of households.² In contrast, the problem most likely to be experienced by very low-income small households is excess cost burden. Seventy

² Because elderly households, by definition, contain only one or two people, no overcrowding is reported for them.

percent of very low-income small households pay more than 30 percent of income for rent.

Nationally, the overall incidence of housing problems at every income level is significantly higher for minority households than for Whites. Table 3.3 presents the incidence of housing problems for

very low-income Whites, Blacks, and Hispanics.³ Hispanics are the most likely to experience one or more housing problems, while Whites are the least likely. Hispanic households are particularly likely to live in overcrowded housing units, with over 20 percent of very low-income Hispanics living in units with more than one person per room. Very low-income Black households are less

likely to experience overcrowding, but more likely to live in physically inadequate units. In all, one in four very low-income Black households live in inadequate housing.

Congress has designated very low-income renters who live in substandard housing or pay more than 50 percent of income for rent as having the "worst case housing needs," and has directed that these households be given priority for admission to federally assisted rental programs. HUD estimates, illustrated in Table 3.4, indicate that 38 percent of very low-income renters nationwide have worst case needs. The incidence of worst case needs (as a share of all very low-income renters) is higher in the West than in other regions, and generally lower in non-metropolitan communities than in central cities or suburban jurisdictions.

	White	Black	Hispanic
Any Problem	64.9%	75.5%	80.7%
Excess Cost	60.5	65.4	69.0
Severe Cost	35.0	37.3	41.3
Inadequacy	10.3	25.4	20.2
Overcrowding	2.0	6.2	20.5

Source. Urban Institute tabulations of the 1989 AHS

³ Although the CHAS database does show the number of households with one or more housing problems for White, Black, and Hispanic households, it does not provide tables showing the racial breakdown of households experiencing specific problems such as excess cost burden or overcrowding. Therefore, we use 1989 American Housing Survey data to compare the incidence of housing problems by race and ethnicity. CHAS preparers may wish to consult the metropolitan AHS (where available) or other Census publications for racial breakdowns of housing problems.

Table 3.4
Percent of Very Low-Income Renters with Worst Case Housing Needs

	Northeast	Midwest	South	West
Central City	41%	38%	32%	49%
Suburbs	45	33	37	50
Non-Metro	33	28	33	33
Total	42	34	34	47

Source. *Priority Housing Problems and "Worst Case" Needs in 1989: A Report to Congress*, Washington, D C. U.S. Department of Housing and Urban Development, 1991.

Jurisdictions may use the severe cost burden data from the CHAS database as a proxy for the number of very low-income renters with worst case housing needs. Table 3.5 shows the share of very low-income renters paying over half their income for housing. Even though no measure of substandard housing is included, the share of households with severe cost burden equals or exceeds HUD estimates of worst case needs. Using either source, between one third and one half of very low-income renters have worst case needs.

Table 3.5
Share of Very Low-Income Renters Paying Over 50% of Income for Housing

	Northeast	Midwest	South	West
Central City	46%	44%	43%	49%
Suburbs	44	43	43	50
Non-Metro	41	33	35	40
Total	45	41	41	48

Source Urban Institute tabulations of the CHAS database, Appendix table 21B

How Many Households Already Receive Housing Assistance?

As part of their CHAS analysis, communities should determine the number and characteristics of households already receiving housing assistance and the size and characteristics of the existing stock of assisted units in the area. Comparing the total number of eligible households and the number with serious housing needs to the number

of assisted households and housing units will help determine the extent to which needs among eligible households are currently being addressed by federal, state, and local subsidy programs. Moreover, information about the size, condition, geographic distribution, and utilization of the existing stock of assisted housing may help identify available resources for meeting the housing needs of very low-income households.

Nationally, only about 30 percent (4.07 million) of income-eligible renter households received housing assistance in 1989. Table 3.6 reports the number and share of income-eligible renters who received federal rental assistance from HUD programs in 1989.⁴ Income eligible households in central cities were somewhat more likely to receive federal housing assistance than those in suburban or non-metropolitan areas. Specifically, 33 percent of eligible households in central cities received federal assistance, compared to 25 percent in the suburbs and 28 percent in non-metropolitan areas.

	Assisted Households	% of Income-Eligible Hhs
Central Cities	2,366	32.5%
Suburbs	1,066	25.2
Non-Metro	637	27.7
Total	4,069	29.5

Source: Connie H. Casey, *Characteristics of HUD-Assisted Renters and Their Units in 1989*, Washington, D.C.: U.S. Department of Housing and Urban Development, 1992.

In all regions of the country, income-eligible Black households are more likely to be served by federal rental programs than other racial or ethnic groups (Table 3.7). Overall, 42 percent of eligible Blacks⁵ received assistance, compared to only 23 percent of Hispanics and 25 percent of Whites and other households. The share of eligible Hispanics served by federal rental programs is particularly low in the Midwest, where only 10 percent received assistance, compared to 40 percent of Blacks and 22 percent of Whites and other households.

Elderly renters who are eligible for federal housing subsidies are substantially more likely to receive assistance than are non-elderly renters. As Table 3.8 shows,

⁴ Renters assisted through Farmers' Home programs are not included. For this reason, the number of households assisted in non-metropolitan areas is underestimated.

⁵ In these tabulations, Blacks include Black Hispanics.

Table 3.7
Share of Eligible Households Receiving Federal Rental Assistance
by Race/Ethnicity and Region

	Black	Hispanic	White	Total
Northeast	49.7%	34.1%	31.6%	36.2%
Midwest	39.6	9.5	21.6	26.2
South	40.5	23.7	25.5	31.8
West	42.9	19.1	20.5	22.3
Total	42.2	23.2	24.9	29.5

Source: Connie H. Casey, *Characteristics of HUD-Assisted Renters and Their Units in 1989*, Washington, D.C.: U.S. Department of Housing and Urban Development, 1992

almost 40 percent of eligible elderly renters receive assistance, compared to only 26 percent of the non-elderly. The differential between elderly and non-elderly is about the same in central city, suburban, and non-metropolitan communities throughout the nation.

What are the Underlying Causes of Local Housing Market Problems?

Determining which groups of households are experiencing housing problems and which groups are currently served by existing programs are critical first steps in developing a housing strategy. However, to bridge the gap between a Community Profile and policy priorities, a more thorough market analysis is required. This analysis should

Table 3.8
Share of Eligible Households Receiving Federal Rental Assistance
Elderly and Non-Elderly

	Elderly	Non-Elderly
Central Cities	43.2%	28.9%
Suburbs	34.9	21.7
Non-Metro	37.9	24.0

Source: Connie H. Casey, *Characteristics of HUD-Assisted Renters and Their Units in 1989*, Washington, D.C.: U.S. Department of Housing and Urban Development, 1992.

focus on how the size, distribution, condition, and cost of a jurisdiction's housing inventory match up with the needs and problems of various types of households, particularly those with very low or low incomes.⁶ Each type of housing problem--

⁶ An initial methodology for assessing the capacity of the existing housing inventory for meeting local "worst case" housing needs is presented in Nelson, 1992.

excessive cost burden, overcrowding, physical inadequacy, or severe neighborhood segregation--represents a symptom of underlying market imbalances. The next step, therefore, is to diagnose these underlying imbalances through housing market analysis.⁷ Without a clear diagnosis of the market dynamics that cause housing problems, a community may err in its selection of priorities and remedies, resulting in a strategy that does not effectively cure the problems confronting very low- and low-income households, or one that does not make efficient use of available resources.

The objective of housing market analysis in this context is not simply to restate problems identified in the Community Profile, but to focus attention on specific processes or dynamics that are causing those problems and on the market imbalances that warrant public sector intervention. Nationally, 42 percent of very low-income homeowners and 68 percent of very low-income renters pay excessive housing cost burdens. Yet the underlying market dynamics that have resulted in this problem vary substantially from place to place. Different remedies are called for in high-growth communities with an absolute shortage of units from those preferable for slow-growth communities with persistently high vacancy rates, even though in both types of jurisdictions very low-income households are observed to be paying excessive rent burdens.

Analysis of housing market imbalances may be organized by focusing in turn on four distinct (though inter-related) dimensions:

Housing Availability. Are there enough housing units in the stock to meet household needs? Is the stock growing fast enough to keep pace with increases in the number of households? Is the stock of available housing units well matched to the mix of households in the community?

Housing Adequacy. Is the existing stock of housing in adequate physical condition? Are units falling into disrepair? Are they at risk of abandonment or removal from use?

Housing Affordability. Are rents and house values out of reach for some segments of the local population?

Housing Accessibility. Are households of all types able to gain access to the available units in their affordability range? Are minority households at a

⁷ This diagnostic analysis may have to be repeated for different groups identified as having priority needs, or for different types of problems confronting groups of very low- and low-income households. However, CHAS instructions do permit the justification for investment choices to be combined for groups with similar problems or needs.

disadvantage relative to Whites due to discrimination? Are some neighborhoods inaccessible to some segments of the population because of transportation, information, or attitudinal barriers?

Each of these dimensions is explored here, with examples of methods communities can use to identify and explore the sources of housing problems, and the interventions that might be required to address them. It is important to note that the focus of a CHAS is on the needs of very low- and low-income households, and households with special supportive service needs. However, these households obtain housing in the larger market, and the underlying causes of their housing problems cannot be properly diagnosed without understanding imbalances in the market as a whole.

Housing Availability

In almost all housing markets throughout the country, very low-income households have difficulty finding housing units that they can afford (for less than 30 percent of their income). However, but this does not necessarily mean that there are too few units available to meet demand, or that housing production is falling short of increases in the number of households. Communities can determine whether local levels

Table 3.9
Overall Adequacy of Housing Supply by Region

	<u>1980 to 1990 Change</u>			<u>1990 Vacancy Rates</u>	
	Households	Units	Units/Hhs	Renters	Owners
Northeast	1,402	1,723	1.23	5.0%	1.6%
Midwest	1,458	1,671	1.15	6.4	1.5
South	5,336	6,645	1.25	9.4	2.3
West	3,361	3,812	1.13	7.0	1.6

To conduct this analysis for an individual community, data on the number of households and housing units in 1980, as well as 1980 vacancy rates, must be obtained from published Census documents

of housing production are keeping pace with demand overall by examining: 1) change in total number of households relative to change in total number of housing units; and 2) vacancy rates for rental and homeowner units. Table 3.9 illustrates this basic approach for the four Census regions. If the ratio of housing unit change to household change is less than 1.0, stock growth has fallen short of household growth. Conversely, if the ratio

is greater than 1.0, the stock has increased by more than enough units overall to accommodate household growth.

As discussed in Chapter 2, the total number of households increased much more rapidly in the South and West during the 1980s than in the Northeast or Midwest. Nevertheless, in all four regions the housing stock grew faster than the number of households, and vacancy rates rose. The West exhibited the lowest rate of stock growth relative to household growth, but vacancy rates for the region in 1990 were higher than in the Northeast and Midwest. It is considered healthy for fast-growing markets to have higher vacancy rates than slow-growing markets, in order to accommodate higher rates of mobility, greater turnover of housing units, and potential production lags.⁸ In addition to current vacancy rates, changes over time in the share of rental and owner units that are vacant provide useful indicators of the adequacy of housing supply. Declining vacancy rates provide a strong indication that the housing stock is not expanding fast enough to keep up with growth in housing demand.

Overall, the analysis outlined above provides no evidence of a shortage of housing units in any of the four regions. In fact, at the regional level, housing markets appear to have become considerably "looser" during the 1980s, with more housing units added to the stock than households added to the population. There are, of course, individual market areas in which production may not have kept pace with household growth, and where low-income housing problems stem--at least in part--from an inadequate supply of units. However, an absolute shortage of housing units is not the underlying cause of housing affordability problems for most of the nation.

In some circumstances, lack of available housing supply may be evidenced by households that have "doubled up" (with more than one nuclear family sharing a housing unit) or postponed the formation of new households. For example, if housing units are in short supply, adult children may live with their parents rather than forming their own households, or two related families may share a unit rather than occupying two separate units. Thus, overcrowding may serve as an additional indicator of the adequacy of

⁸ As a rule of thumb, HUD market analysts consider rental vacancy rates of 5 to 6 percent and owner vacancy rates of 1 to 1.25 percent to reflect a healthy balance in slow-growing markets, while in fast-growing markets, rental vacancy rates of 8 to 10 percent and owner vacancy rates of 2 to 2.25 are considered "balanced."

housing supply. If a large share of households is living in overcrowded conditions, there may be reason to believe that more housing units are needed.

However, this measure should be employed with caution. It is possible for some households to double up or live in crowded conditions not because units are in short supply, but because these households cannot afford the cost of the units that are available. Before

	Percent Crowded	Vacancy Rates
<i>Northeast</i>		
Renters	11%	6.1%
Owners	3	2.3
<i>Midwest</i>		
Renters	6	8.7
Owners	2	1.6
<i>South</i>		
Renters	9	11.6
Owners	3	3.0
<i>West</i>		
Renters	16	4.8
Owners	5	2.1

concluding that the total supply of housing units is insufficient, communities should carefully analyze rates of overcrowding in conjunction with vacancy rates and rates of change in households and housing units. For example, as illustrated in Table 3.10, rates of overcrowding among renters in central city communities range from a low of 6 or 9 percent in the Midwest and South to a high of 16 percent in the West. The relatively high incidence of overcrowding in central cities of the West is consistent with evidence that the number of households living in the region as a whole grew rapidly during the 1980s, and that central city populations did not decline as in other regions.⁹ However, when vacancy rates are considered, it is harder to conclude that housing is in short supply overall. Even in the West, about 5 percent of central city rental units are vacant. This example illustrates that it is not always clear whether additional housing units are necessarily needed to solve the overcrowding problem.

Most communities will be able to supplement their analysis of overall housing production levels by tracking trends in housing production (measured by building permits and certificates of occupancy). Levels of new construction do not necessarily track changes in the total supply of housing, since units are constantly being lost from the stock through abandonment and demolition, and added through rehab and

⁹ In addition, as discussed in Chapter 2, Hispanics account for a large proportion of total household growth in the West, and Hispanic households are larger on average than other households.

conversions. If possible, communities should assemble data on all of these sources of change in the size and composition of the housing stock. Nevertheless, monitoring local rates of housing construction can provide valuable clues regarding the overall availability of housing in the market.

Whether or not the total supply of housing is keeping pace with household growth, some categories of housing may be in short supply. Data from the Community Profile can be used to determine whether the number of units in each size category is sufficient to meet

demand, and to determine whether numbers of units affordable by very low-, low-, and moderate-income households are sufficient. The simplest method for assessing the availability of units in various size categories is to compare vacancy rates by unit size (and tenure category), as illustrated in Table 3.11 for suburban communities in the Northeast. Three percent of rental units with three or more bedrooms are vacant, compared to over 6 percent of efficiency and one-bedroom units. This suggests that large families, who need at least three bedrooms, may have difficulty finding rental units in suburban communities of the Northeast. Efficiency and one-bedroom rental units, which meet the needs of individuals and childless couples, are much more readily available.

To examine whether units in some affordability ranges are in short supply, communities can compute: 1) the cumulative number of units by affordability range; 2) the cumulative number of households by income group; and 3) the ratio of units to households in each group. In addition, communities can examine vacancy rates by affordability range. This analysis is illustrated by Tables 3.12 and 3.13 for central cities in the Midwest. Local patterns will vary, but Table 3.12 shows that the number of rental units affordable for households with incomes below 30 percent of area median falls far short of the number of renter households in this income group. In fact, there are only enough units in this affordability category for about 60 percent of the households that need them. In contrast, the number of rental units in the next affordability range (up to 50 percent of median) exceeds the number of households in this range by 35 percent. In other words, there is a severe shortage of rental units affordable for the lowest income

Table 3.11
Rental Vacancy Rates by Unit Size
Suburban Communities of the Northeast

	Vacancy Rate
3+ Bedroom Units	3.1%
2 Bedroom Units	5.1
0 & 1 Bedroom Units	6.8

Table 3.12
Availability of Rental Units by Affordability Categories
Central City Communities in the Midwest

Income/Affordability Range	Households	Units	Units/Hhs
< 30% of Median	953,235	618,009	.65
< 50% of Median	1,480,390	1,996,663	1.35
< 80% of Median	2,123,667	3,279,517	1.54
All Units	3,093,499	3,483,923	1.13

Source: Appendix Table 29

group, but units with slightly higher rents appear to be in ample supply. If publicly assisted units are to be added to the stock under these circumstances, they must increase supply at the very lowest rent level (or be accompanied by rent supplements that make them affordable to the lowest income households) to have any impact on the segment of the market for whom a shortage of units exists.

Interestingly, vacancy rates among rental units in Midwestern central cities are relatively high across all affordability ranges, as illustrated in Table 3.13. In fact, vacancy rates are highest (13.6 percent) for units in the lowest affordability range, even though the number of households that need these low-cost units far exceeds the number of units available. This pattern of high vacancy rates in combination with inadequate numbers of low-rent units is one of the most puzzling features of urban housing markets in the U.S. today. One possible explanation is that these units are in such poor condition or in such undesirable neighborhoods that low-income families will not occupy them, even if the alternative is to bear an excessive rent burden. Communities that observe this phenomenon might focus their attention on the location and characteristics of vacant, low-rent units to determine why these units are not being occupied by low-income households, and how they might be brought into active use.

Table 3.13
Rental Vacancy Rates by Affordability
Central Cities in the Midwest

	Vacancy Rate
< 30% Median	13.6%
30-50% Median	10.3
50-80% Median	4.7

In the process of analyzing the availability of some types of housing units, it may also be useful to examine rates of overcrowding by household size and income group. The households most likely to suffer from overcrowding in a tight housing market are those with very low incomes, particularly large renter households and possibly non-elderly homeowners. As discussed earlier, caution should be exercised in this process, because overcrowding does not always mean that insufficient numbers of units are available in the housing stock. Table 3.14 presents the incidence of overcrowding among very low-income renters and homeowners and among large very low-income households in central cities in the four Census regions.

Table 3.14
Overcrowding Among Very Low-Income Households
Central Cities by Region

	Northeast	Midwest	South	West
Very Low-Income Renters				
Total	12.3%	7.5%	12.9%	22.1%
Large Households	64.1	45.9	62.5	80.7
Very Low-Income Owners				
Total	3.0	2.6	5.1	6.9
Large Households	28.8	27.4	44.3	55.8

Among very low-income renter and owner households, rates of overcrowding confirm other indicators of a shortage of units in central cities of the West. Specifically, about 22 percent of very low-income renters are overcrowded in Western central cities, compared to only 12 percent in Northeastern central cities, 8 percent in Midwestern central cities, and 13 percent in Southern central cities. Similarly, rates of overcrowding among very low-income homeowners are higher in central cities of the West than in any other region, although owners are far less likely than renters to experience overcrowding. Table 3.14 also shows extremely high rates of crowding among large renter households with very low-income levels, ranging from 46 percent in central cities of the Midwest to 81 percent in central cities of the West. Large owner households with very low-incomes also experience high rates of overcrowding, ranging from 27 percent in Midwestern central cities to 56 percent in central cities in the West.

Community-wide Census data can be extremely useful for diagnosing the overall adequacy of housing supply in a community. However, after analyzing these market-wide

measures, communities may want to dig deeper, exploring the adequacy of housing supply for particular population subgroups, or in individual neighborhoods. For example, it is possible that housing production is concentrated in a few neighborhoods, while the number of units in other neighborhoods is declining significantly. Jurisdictions may also find that housing facilities for particularly vulnerable segments of the community are not being produced in adequate numbers. Examples include transitional facilities for homeless people, or service-enriched housing for the handicapped, AIDS sufferers, the frail elderly, or recovering alcohol and drug abusers.

Housing Adequacy

In many housing markets nationwide, the low-cost segments of the housing stock are falling into disrepair or disuse. Housing units typically decline in condition as they age, and if their rents or values decline at the same time, this process can be healthy by augmenting the stock of units in low- and moderate- cost ranges. However, this "filtering" process does not always function effectively.¹⁰ In some cases, housing deterioration and abandonment may be so extensive as to contribute to a shortage of units affordable for low- and moderate-income households. In less extreme circumstances, serious deterioration of the low-cost stock may mean that the housing units which low-income households can afford to occupy are in poor condition.

As discussed in Chapter 2 of this report, Census data provide only limited indicators of the physical condition of the existing housing stock. Communities will have to draw on AHS data or on local data sources to arrive at more meaningful estimates of the incidence of housing deficiencies. Table 3.15 presents Census and AHS data on the incidence of physical deficiencies for various types of communities in the South. These estimates indicate that non-metropolitan communities face the highest rate of housing deficiencies, with 2.5 percent of units lacking complete kitchen or plumbing, 12 percent of classified as moderately inadequate, and almost 4 percent classified as severely inadequate. Suburban communities in the South exhibit lower rates of physical inadequacy, with only 6 percent moderately inadequate units and less than 3 percent

¹⁰ For recent evidence on the filtering process in urban rental markets, see Margery A. Turner and John G. Edwards. "Affordable Rental Housing in Metropolitan Neighborhoods," in Kingsley and Turner (eds), *Housing Markets and Residential Mobility* Washington, D.C., The Urban Institute Press, 1993.

Table 3.15
Incidence of Physical Deficiencies
By Type of Community in the South

	Lacks Complete Kitchen/Plumbing*	Severely Inadequate**	Moderately Inadequate**
Cities	0.8%	2.7%	9.8%
Suburbs	0.9	2.6	5.5
Non-Metro	2.5	3.6	12.0

* Source: CHAS database.

** Source: 1989 AHS.

Note: The second two columns of this table, (from AHS data), cannot be constructed from HUD's published Data Book because Census data do not report moderate and severe inadequacy rates.

severely inadequate. Interestingly, central city communities in the South have a low rate (for the region) of severely inadequate units--under 3 percent--but a relatively high rate of moderately inadequate units--10 percent. In both central cities and suburbs, the share of units lacking complete kitchen or plumbing is less than 1 percent.

In addition to the overall share of housing units that are physically deficient, communities should examine deficiency rates for specific segments of the housing stock, particularly units occupied by very low- and low-income households. Table 3.16 reports inadequacy rates among very low-income renters in the South, where the share of units classified as inadequate is dramatically higher than for total households. Specifically, 22 percent of very low-income renters in central cities live in inadequate units (compared to 13 percent of all households). In the suburbs, almost 15 percent of very low-income renters live in inadequate units (compared to 8 percent for all households). And in non-metropolitan communities of the South, one third of very low-income renters occupy inadequate units (compared to 16 percent for all households). More in-depth analysis conducted locally may also indicate that deficiency rates are high in particular neighborhoods, suggesting

Table 3.16
Incidence of Housing Deficiencies
Very Low-Income Renters in the South

	Moderately or Severely Inadequate
Cities	21.6%
Suburbs	14.8
Non-Metro	33.3

Source: 1989 AHS.

This table cannot be constructed from HUD's published Data Book, because Census data do not report inadequacy rates.

that these neighborhoods may be at significant risk of deterioration and abandonment. Similarly, local analysis may suggest that a significant stock of low-cost housing in need of repairs offers an opportunity to expand housing availability through rehabilitation. In addition to the overall share of housing units that are physically deficient, communities should examine deficiency rates for specific segments of the housing stock, particularly units occupied by very low- and low-income households.

Housing Affordability

Even in communities where overall housing supply has kept pace with demand and deficiency rates are relatively low, the majority of very low- and low-income households may be paying excessive rents, and homeownership may be out of reach for many moderate-income families. In these communities, the primary problem is that housing costs are simply out of reach for households at or near the bottom of the income distribution. Careful analysis of housing market conditions can indicate which groups of households are unable to afford the prevailing costs of both rental and homeowner housing, and how much more purchasing power such households need to afford housing available on the local market.

Income Group	Excess Burden	Severe Burden
< 30% of Median	77%	60%
30 - 50% of Median	67	17
50 - 80% of Median	26	2
80 - 95% of Median	7	0
95%+ of Median	2	0

For renters, the first step in diagnosing problems of housing affordability is to compute the incidence of rent burdens by income group. Table 3.17 presents the incidence of excess and severe cost burdens among renters in Midwestern central cities. Housing affordability problems are directly related to household incomes; more than three-quarters of the lowest income renters in Midwestern central cities pay excess cost burdens, and more than half pay severe cost burdens. As household incomes rise, the incidence of affordability problems drops quite sharply; virtually no renters with incomes

over 50 percent of area median pay more than half their incomes for rent, and among households with incomes over 80 percent of area median, the incidence of excess rent burden drops below 7 percent.

In addition to examining the incidence of housing cost burdens, it is helpful to reexamine: 1) the number of rental units available at affordable rent levels; and 2) vacancy rates among rental units by affordability range. These indicators can help a community determine not only who is paying excessive rents, but also whether these households would be able to find adequate housing if they could afford to pay Fair Market Rents. In the example provided earlier for central cities of the Midwest (see Tables 3.12 and 3.13), evidence strongly suggests that ample units are available at moderate rent levels, and that vacancy rates are relatively high, even at the bottom of the market. Under circumstances such as these, boosting the purchasing power of low-income renters (with tenant-based assistance, for example, or with project-based subsidies in existing properties) should enable them to obtain decent and affordable rental housing from the existing stock.

A slightly different approach can indicate the extent to which homeownership opportunities are out of reach for low- and moderate-income households. First, it makes sense simply to compare the share of households who are homeowners at different income levels and for different household types. As discussed in Chapter 2, the national

Table 3.18
Homeownership Rates
by Income Group
Central Cities Nationwide

Income Group	Percent Homeowners
< 30% Median	23.3%
30 - 50% Median	35.4
50 - 80% Median	42.7
80 - 95% Median	49.5
95%+ Median	67.9

homeownership rate rose slightly during the second half of the 1980s, after declining during the first half. However, the share of young families who own their homes continued to decline for the entire decade, dropping almost 10 full percentage points between 1980 and 1990. Not surprisingly, homeownership rates vary dramatically by income group. For example, as illustrated in Table 3.18, among central city households nationwide, two-thirds of households with incomes above 95 percent of area median are homeowners, compared to only about one-quarter of those with incomes below 30 percent of median.

To explore the issue of homeownership affordability further, a community might compare the number of homeowner units by affordability range to the number of renter households by income group. A house that is affordable by its current occupant may not be affordable by a new owner at the same income level. Therefore, it is necessary to classify homeowner units according to their affordability level if they were purchased at current interest rates and market values. This calculation provides an indication of the extent to which renters could afford to become homebuyers, as well as the gap between what low- and moderate-income renters can afford and the prevailing cost of homeownership in the community. To illustrate, in suburban communities of the West, there are over 1 million very low-income renter households, but fewer than 500,000 owner units affordable to them (see Table 3.19). For renters with incomes up to 80 percent of median, the ratio of owner units to renter households is still below 1. Certainly, not all of these renters should be considered potential homebuyers. Nevertheless, the mismatch between renter incomes and homeownership costs suggests a significant affordability problem for some would-be homeowners.

Affordability Category	Owner Units	Owner Hhs	Renter Hhs
< 50% of Median	494,329	736,098	1,049,541
< 80% of Median	1,227,846	1,444,159	1,707,655

Housing Accessibility

In many communities nationwide, spatial segregation--rich from poor, owners from renters, and minorities from Whites--is a serious housing market problem. HUD's special tabulations of Census data do not provide information at the neighborhood or tract level, and may actually obscure some housing problems that are concentrated in particular neighborhoods of a jurisdiction.¹¹ As discussed in Chapter 2, summary measures of the extent to which minorities are segregated from Whites are available for every major metropolitan area in the U.S., and communities can assemble local data or tract-level

¹¹ Census data can be obtained at the tract or block level, and can be used for extensive analysis of neighborhood demographic, socio-economic, and housing characteristics.

Census data to assess the extent to which some groups of households are prevented from enjoying the benefits offered by all neighborhoods. Key indicators might include the share of neighborhoods (or Census tracts) with less than 10 percent minority households, the share with less than 10 percent very low- or low-income households, and the share with less than 10 percent of housing units affordable for very low- or low-income households.¹²

Racial/ethnic segregation is an indicator of the extent to which minorities may find some neighborhoods inaccessible. More specifically, even if housing in a neighborhood is affordable to a particular household, it may not be accessible if minorities cannot readily obtain information about vacant units, if they experience discrimination when they search for units, or if they encounter (or expect to encounter) hostility when they move in.¹³

Access to affordable housing can also be constrained by factors other than race and ethnicity. Lack of information, attitudes and expectations, inadequate transportation linkages, and absence of accommodations for handicapped people can all create barriers that prevent some households from gaining access to neighborhoods and housing opportunities that might meet their needs. Communities should give careful attention to evidence of access problems, because removing barriers to housing mobility and choice may enable households to improve their housing from the existing stock of units.

Which Housing Problems Can Be Addressed Without Subsidies or Direct Financial Assistance?

Once a community has diagnosed specific imbalances in its housing market, the next step is to explore the extent to which some of these imbalances might be corrected or moderated without subsidies. Public resources are scarce in every jurisdiction, and the private sector has generally proven to be an effective mechanism for meeting the housing needs of the majority of U.S. households. For both of these reasons, it is

¹² Communities may select threshold values other than 10 percent, based on the overall share of minority or very low-income households in the jurisdiction as a whole.

¹³ See Margery A. Turner and R. Wienk, "The Persistence of Residential Segregation: Contributing Causes." In Kingsley and Turner (eds), *Housing Markets and Residential Mobility*. Washington, D C., The Urban Institute Press, 1993

essential that local, state, and federal housing strategies begin by trying to remove barriers that prevent the private sector from serving households of all types and as far down the income distribution as possible. This is not to suggest that the private sector can meet the needs of all households fully, or that public subsidies are unnecessary or undesirable. But communities may be able to reduce the size of the need for public subsidies by motivating or enabling private sector actors to do more.

Jurisdictions in which supply has not kept pace with demand, or in which the bulk of newer housing units is unaffordable to low- and moderate-income households, may decide to examine whether regulatory barriers are slowing the pace of stock growth or unnecessarily raising the price of housing. If the existing land use and land development regulations and zoning and building codes add substantially to the costs of housing production, then the system of regulations designed to enhance and preserve housing quality may be limiting the availability of moderate- or low-cost housing.

Four components of residential development regulations, all within the purview of local governments, may significantly increase housing production costs:

Land use and zoning regulations that set minimum lot sizes and maximum development densities;

Infrastructure standards for new subdivisions such as street widths, sidewalk requirements, and sanitary and water pipe specifications;

Building standards requiring costly construction materials and techniques; and

Lengthy processing times.

The first of these probably has the greatest impact on housing costs. By requiring large lot sizes and prohibiting high-density development or multifamily structures, jurisdictions may substantially increase the cost of new housing within their boundaries, effectively zoning out affordable housing for low- and moderate-income households. Exclusionary zoning regulations of this type not only limit the overall supply of affordable housing, but often also perpetuate patterns of economic and racial segregation.

Regulatory barriers can also interfere with efforts to renovate deteriorated housing. Jurisdictions in which the physical condition of the housing stock is deteriorating may usefully reconsider whether local regulatory barriers unnecessarily raise the cost and complexity of housing rehabilitation. Communities may also consider whether more

effective code enforcement could reduce the rate of housing deficiencies. If there is evidence that physical deficiencies are prevalent among units in moderate- to high-cost ranges, stepped-up code enforcement alone may be an effective mechanism. However, in many communities, housing deterioration is most prevalent among low-cost units, where property owners may lack the income stream to support improvements. In these circumstances, code enforcement alone could result in either increased rent burdens for low-income households, or removal of low-cost units from the housing stock.

Jurisdictions in which racial or ethnic segregation is severe or in which housing problems are substantially more prevalent among minority households than among Whites, may focus on the extent to which discrimination is limiting the housing options available to minority households. Black and Hispanic households generally experience worse housing circumstances and more limited housing opportunities than other Americans. As shown in Chapter 2, even after controlling for income differences, Blacks and Hispanics are less likely to own their homes, more likely to live in physically deficient, overcrowded, or excessively costly housing, and more likely to live in older, inner city neighborhoods. Many of these problems are related to lower income levels among minority households, but racial and ethnic discrimination and the persistent segregation of urban neighborhoods play an important role for minorities at all income levels.

Federal law has prohibited housing market discrimination on the basis of race or ethnicity since 1968, and many states and local jurisdictions have passed fair housing statutes that are more stringent than federal law. Nevertheless, a recent nationwide study of housing discrimination concluded that Blacks and Hispanics experience some form of discrimination roughly every other time they contact a rental or sales agent to inquire about the availability of housing that has been advertised in the local newspaper.¹⁴ Communities in which discrimination remains a major problem may consider stepping up their enforcement efforts, so that landlords and real estate agents recognize that illegal discrimination is likely to be detected and punished.

Jurisdictions in which low- and moderate-income neighborhoods or neighborhoods with high minority representation are experiencing high rates of housing deterioration

¹⁴ See M.A. Turner, R. J. Struyk, and J. Yinger, *Housing Discrimination Study: Synthesis*. Washington, D.C., U.S. Department of Housing and Urban Development, 1991.

and low rates of production should also examine whether these neighborhoods are being under-served by private financial and development institutions. In many urban settings, property owners in low- and moderate-income neighborhoods have difficulty obtaining financing for home purchase or home improvements. This problem is particularly prevalent in many minority neighborhoods. Lenders and developers may avoid these neighborhoods because they perceive the risks to be high and/or potential profits to be low. In some cases, direct subsidies may be necessary to attract capital to declining neighborhoods, but communities should also consider the possibility that the private sector is neglecting neighborhoods that offer opportunities for reasonable profits without undue risk. If this is the case, Community Reinvestment Act (CRA) requirements and local anti-discrimination laws might be used to encourage lending and development institutions to expand their operations in these neighborhoods.

In addition to its role as regulator and its capacity to provide direct financial assistance, government plays a critical leadership role in the local community. It can mobilize private sector actors--employers, lenders, housing developers, landlords, non-profit community groups--to collaborate in addressing housing problems, and it can help organize and direct their various contributions to maximum effect. Many state and local governments have organized public-private partnerships for specific projects or to address housing problems more generally. CHAS can play an important role in maximizing the effectiveness of these partnership efforts if it convincingly articulates a diagnosis of a community's housing problems, and identifies remedies that various members of the partnership have the capacity to undertake.

What Groups of Households Most Need Public Sector Assistance to Meet Their Housing Needs?

No matter how effectively a community streamlines its regulatory environment and mobilizes private activities to address housing market imbalances, some households will continue to face serious housing problems. In all probability, the problems of extremely low- and very low-income households cannot be resolved without the investment of direct subsidy resources. Therefore, the next step toward development of a comprehensive strategy is to decide who most needs direct assistance with housing problems, and how scarce subsidy resources should be allocated.

As discussed earlier, housing needs are highly concentrated among very low- and low-income households, while most middle- and upper-income households live in fully adequate and affordable housing. Local housing strategies may include some initiatives that enhance the quality and quantity of housing for all residents, or that enable the local market to operate more smoothly and effectively overall. However, the central focus of public policy interventions should be on the needs of very low- and low-income households.¹⁵ In general, higher income households possess the resources to meet their housing needs independently, while lower income households are far more likely to need assistance if they are to obtain decent and affordable housing. Moreover, problems confronting middle- and upper income households are the easiest to address through changes in the regulatory environment and unsubsidized activities by private institutions in the community.

However, it is likely that the number of very low- and low-income households that need assistance with housing will substantially exceed the resources available from federal, state, and local programs. Thus, a critical step in the development of a local housing strategy is to decide who needs assistance most, and how available resources should be targeted. Final decisions are inherently political, driven by the values and priorities of a community, as well as by its available resources. But discussion about these choices should be based on solid facts about the severity and distribution of housing problems among various segments of the community, accompanied by analysis showing which activities can address priority problems most cost-effectively.

In particular, evidence from systematic housing market analysis can indicate which groups' needs are particularly severe or urgent, and which are most difficult to meet from the existing housing supply. For example, as mentioned earlier, Congress has classified very low-income households that pay more than 50 percent of their income for rent or that live in severely inadequate units as having the "worst case housing needs." These households account for about 40 percent of all households currently eligible for

¹⁵ CHAS instructions specify that the five-year strategy must "establish general priorities for assisting low-income residents." See U.S. Department of Housing and Urban Development, CHAS instructions.

federal housing subsidy assistance.¹⁶ Individual communities may decide to target these "worst case" needs, or may choose to give priority to households with extremely low incomes that are at greatest risk of becoming homeless; to low-income families with children; to homeless families and/or individuals; or to people with physical or mental handicaps.

Some communities may also conclude that low- and moderate-income households need assistance to become homeowners for the first time, or to make necessary repairs to their existing homes. If so, the decision should be based on evidence of serious barriers to first-time homeownership, or of high rates of physical deficiencies among low- and moderate-income homeowners. Communities with a large share of older units may also choose to target resources to lead-based paint abatement, particularly if this portion of the housing stock is occupied by low- or moderate-income families with children or if it is in poor physical condition.¹⁷

What Housing Activities Are Best Suited to Addressing Priority Housing Needs in the Community?

The last step in the development of a local housing strategy is to select a set of programmatic mechanisms for meeting the priority housing needs of very low- and low-income households. These mechanisms are inevitably costly, which is why the preceding steps in the strategy development process are so crucial. If a community has effectively diagnosed market imbalances, expanded the reach of the private sector through regulatory mechanisms and leadership of private sector initiatives, and identified the segments of the population whose housing problems still persist and warrant top priority for investment, it will have a sound basis for selecting programmatic tools for assisting these households.

Below we describe a generic set of programmatic tools available for delivering housing assistance to households with unmet housing needs. Numerous variants of each

¹⁶ See U.S. Department of Housing and Urban Development, *Priority Housing Problems and "Worst Case" Needs in 1989, A Report to Congress*. 1991; and U.S. Department of Housing and Urban Development, *The Location of Worst Case Needs in the Late 1980s, A Report to Congress*. 1992.

¹⁷ See Alliance to End Childhood Lead Poisoning, *Understanding Title X: A Practical Guide to the Residential Lead-Based Paint Hazard Reduction Act of 1992*. Washington, D.C., 1993.

of these tools exists; here we do not explore the details of specific housing assistance programs. Instead, we focus on the housing market issues a community should consider in deciding which mechanisms are best suited to address the priority housing needs it has identified for investment.

A community's approach to this decision process will be influenced by the mix of housing assistance programs it currently operates, and the programmatic resources available to it from other levels of government. Certainly, these resources are relevant to the development of a housing strategy. But communities should also assess the potential usefulness of tools that are not currently available, and consider the possibility that some tools that are currently available for use may be ineffective or even counter-productive.

There are only three basic mechanisms for delivering housing assistance to households that cannot find or afford adequate housing that meets their needs: 1) government can build new units earmarked for occupancy by very low- and low-income households, or can subsidize the private sector to build such units; 2) government can purchase existing units, rehabilitate them as necessary, and make them available for very low- or low-income occupancy (or subsidize the private sector to do so); and 3) government can pay the difference between what very low- and low-income households can afford and what their housing actually costs, allowing them to choose units from existing, privately owned stock. Each of these mechanisms can be used to assist homebuyers as well as renters, and can involve nonprofit organizations as well as for-profit housing providers.

CHAS instructions require communities to describe the programmatic mechanism(s) that will be used to address each of the priority assistance needs identified. Below we focus on the three basic tools available for delivering housing assistance, and discuss housing market factors that should be considered in assessing the strengths and weaknesses of each. This discussion is not intended to imply that there is a simple one-to-one relationship between a particular set of housing market conditions and the appropriate programmatic response. However, the diagnosis of market imbalances underlying observed housing problems should be a primary factor in deciding how to allocate housing investment.

Subsidized Production of New Housing Units

Historically, the most widely used mechanism for addressing the housing needs of very low- and low-income households, particularly renters, has been to build new units, with subsidized rents. The cost of new construction is high, however, and deep subsidies are required to make rents affordable to the households with the greatest housing needs. Moreover, as discussed earlier, few markets today are experiencing an absolute shortage of housing units. In fact, housing markets are generally quite "soft," with relatively high vacancy rates, and declining rent levels. Therefore, alternatives to new construction may be available that are less costly and that make more efficient use of housing resources available from existing stock.

Table 3.20
Rental Vacancy Rates by Unit Size and Affordability
Central Cities of the West

Units Affordable for:	0-1 Bedrooms	2 Bedrooms	3+ Bedrooms
0-30% Median	6.4%	8.6%	4.6%
0-50% Median	9.3	12.3	7.6
0-80% Median	8.1	8.8	6.5
Total	8.1	8.3	5.0

New construction may still make sense if there is an absolute shortage of housing units overall, or in a particular segment of the market. Because new construction is so costly, however, communities considering this mechanism should be sure that there is no good substitute in the existing stock for the type of unit needed. For example, as discussed in Chapter 2, there is a severe shortage of very low-cost rental units in central cities of the West. Specifically, the number of units affordable to very low-income households falls short of the number of renter households in this income category. The supply of affordable units is particularly tight for large rental units, as illustrated by the rental vacancy rates reported in Table 3.20. Under these circumstances, addressing the housing needs of large, very low-income households may require construction of new units with three or more bedrooms, with subsidized rents affordable to households in the extremely low- and very low-income categories. However, such a conclusion should be supported by a thorough analysis of lower cost alternatives that make use of existing housing resources.

To make a subsidized new construction program cost-effective, it is critical that the new units add directly to the segment of the stock that is in short supply. In the example above for Western central cities, if the new units are not affordable to the lowest income households, they will do nothing to alleviate the housing problems they were intended to address. Thus, from inception through implementation, new construction initiatives should be explicitly targeted to the segment of the market where a shortage clearly exists, and where no good substitute units can be drawn from the existing stock of housing.

Several other considerations are fundamental to adopting subsidized new construction as a solution to housing problems among very low-income households. Building units that are earmarked for occupancy by the poor has important neighborhood implications. If a large number of subsidized units are located in one neighborhood, they may contribute to the concentration of poverty, and trigger disinvestment and decline in the neighborhood. These units may not be accessible to employment opportunities or to other services and facilities households need. Moreover, households that need housing assistance have little choice about where to live if all subsidized units are in one neighborhood or one type of neighborhood. On the other hand, building a significant number of new housing units in one location may help revitalize or stabilize a distressed neighborhood, if these units make productive use of vacant land and attract residents to an area with declining population.

Subsidized Housing Acquisition and Rehabilitation

Many communities throughout the U.S. have ample numbers of housing units available for occupancy in the market as a whole, even though there are not enough units that very low- and low-income households can afford without assistance. Because new construction is generally very costly, in "soft" markets the existing housing stock represents a valuable resource. Communities may well be able to acquire (or subsidize private developers and nonprofit groups to acquire) existing units, rehab them if necessary, and make them available for rent or sale at levels affordable to very low- and low-income households.

An acquisition and rehab strategy may be particularly effective in a market where numerous existing units are available for occupancy but are in poor condition, or where

structures suitable for residential use are standing vacant (perhaps even being held off the market by their owners). Under circumstances such as these, acquiring and rehabbing deteriorated units and making them available (at subsidized rent levels) for extremely low- and very low-income households would not only expand the availability of affordable rental housing, but would also improve the condition of the existing housing stock.

Like subsidized new construction, however, housing acquisition and rehab must shift units into the segment of the stock that is in short supply. If rehabbed units are not affordable to the lowest income households, they will not alleviate the housing problems they were intended to address. Thus, an acquisition and rehab program cannot address the shortage of very low-cost rental housing if the affected units are not explicitly made affordable for the segment of the market where the shortage is concentrated. In the Southern central city example outlined above, rehabbing units that are affordable only to households with incomes above 50 percent of median would have no impact on the extremely low-income households facing the most severe affordability problems.

Neighborhood considerations are also critical to consideration of an acquisition and rehab program. Rehabbing (and subsidizing) a large number of units in a single neighborhood can support broader neighborhood revitalization efforts, leveraging additional investment from existing homeowners and landlords. However, too many units might also contribute to the concentration of poverty, and thus to neighborhood disinvestment and decline.

Direct Assistance to Households

As Chapter 2 demonstrated, most very low- and low-income households throughout the U.S. that face housing problems actually live in physically adequate units, but have to pay an excessive share of income for their housing costs. And in most markets today, even households that currently live in overcrowded or physically deficient units could probably find a decent unit if they had greater purchasing power. Under circumstances such as these, a program that provides direct financial assistance to individual households may be the most effective mechanism for addressing their housing problems. Such a program supplements what households can afford to pay for housing, but allows recipients to choose a unit from among those available in the existing

(privately owned) stock. Households can remain in their existing units, or can move to units that better meet their needs.

In circumstances where excessive housing cost burden is the primary housing problem facing very low- and low-income households, and where sufficient numbers of good quality units are available for occupancy in the moderate cost range, a tenant-based assistance program of this type may be the most cost-effective mechanism for meeting housing needs. In the example cited earlier for central cities in the West, only large rental units seem to be in seriously short supply. Vacancy rates are relatively high among small units at moderate rent ranges, suggesting that ample units are available for occupancy. Thus, while subsidized new construction may be needed to meet the needs of large households, the needs of smaller households could probably be met with tenant-based assistance.

Housing subsidy mechanisms (such as tenant-based assistance) that are not tied to particular housing units, are sometimes thought to be less effective tools for neighborhood revitalization. This is not necessarily the case. Households that are currently paying excessive rent burdens but that live in otherwise decent housing units, are very likely to remain in their neighborhoods after they receive tenant-based assistance. This helps contribute to the stability of the community and to the financial viability of the properties in which they live. Moreover, a tenant-based assistance program gives recipients greater choice about the neighborhoods in which to live, contributing to income and racial diversity throughout the community, and facilitating access to employment opportunities.

Summary

Housing market conditions and the housing problems facing low- and moderate-income households vary substantially from one community to the next. No single set of policy priorities applies across the nation as a whole, nor is a single set of programmatic remedies appropriate for all jurisdictions or even for all households within a single jurisdiction. Recognizing the importance of local flexibility in the allocation of resources and design of investment activities, the National Affordable Housing Act (1990) requires states and localities to systematically document housing market conditions and problems as a basis for designing public sector programs and investments.

Chapter 2 of this report illustrated how 1990 Census and other data sources can be used to develop a comprehensive picture of local housing market conditions and trends, focusing in particular on the housing problems facing those with very low and low incomes. Some may claim that priorities and strategies will be obvious once such a descriptive picture has been developed. In fact, however, careful analysis is required to progress from descriptions of current problems for various household types and income groups to a strategy for addressing them that is workable given local market conditions. Just as the underlying causes of a person's physical symptoms must be diagnosed before suitable treatment can be prescribed, the underlying market processes that have produced observed housing problems must be analyzed and understood to devise cost-effective strategies for public sector intervention and investment.

This chapter presented a series of questions and examples to guide this analysis. Specifically, communities should systematically address each of the following issues in the process of developing the Five-Year Strategy portion of a CHAS:

Which households experience the most severe or widespread housing problems?

How many households already receive housing assistance?

What are the underlying causes of local housing market problems?

Which housing problems can be addressed without subsidies or direct financial assistance?

What groups of households most need public sector assistance to meet their housing needs?

What housing activities are best suited to addressing priority needs for housing assistance in the community?

At first, the answers to some of these questions may seem obvious or even irrelevant to an individual community. However, given the complexity of housing market dynamics and the scarcity of public sector resources, it is essential that communities subject their housing priorities and programs to careful and critical analysis. In fact, the analytic process is very likely to be iterative, with successive rounds of questions raised and answered in the process of interpreting the Community Profile, identifying priority needs, diagnosing the market imbalances underlying different types of needs, allocating available resources, and evaluating the effectiveness of alternative interventions.

The National Affordable Housing Act departs from previous federal housing initiatives by designating state and local governments as the primary architects of their housing strategies. The underlying rationale is that states and localities are better qualified than federal agencies to assess market conditions and housing needs in their jurisdictions. But the success of this new approach depends, in large part, upon the quality and completeness of data and analysis conducted at the local level and presented in the local CHAS.

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APPENDIX - DEFINITIONS

Calculation of Income Limits based on HAMFI

Households are classified into income groups by comparing reported household income to HUD-adjusted median family income (HAMFI). The Department of Housing and Urban Development (HUD) is required by law to establish these income limits for use in determining the eligibility of families and persons seeking to participate in HUD housing programs. The income limits are calculated by household size for each metropolitan area and non-metropolitan county in the United States and its territories. They are based on the HUD's estimates of median family income, with several adjustments as required by statute.

Decennial Census data on median family income,¹ updated annually by HUD, provide the starting point for establishing the income limits. The very low-income limit is tied to 50 percent of area median income and the low-income limit is tied to 80 percent of the median income for the area. However, several adjustments are required by statute:

- Income limits for nonmetropolitan areas may not be less than limits based on the State nonmetropolitan median family income level.
- Income limits must be adjusted for family size.
- Income limits may be adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.

In 1991, the very low-income limits were determined as follows:

- Limits based on 50 percent of local median income were computed for all areas. (These were the actual income limits used for 272 metropolitan areas and 743 nonmetropolitan counties.)
- If the actual 50 percent limit fell below 50 percent of the State's nonmetropolitan median family income, the (higher) State nonmetropolitan limit was used instead. (This adjustment raised the income limit in 31 metropolitan areas and 1,471 nonmetropolitan counties.)
- Limits were increased in areas of high housing costs. The limits were increased such that 35 percent of a 4-person household's very low-income limit equalled 85 percent of the Section 8 Existing Fair Market Rent for a 2-bedroom unit. (This adjustment affected the limits for 24 metropolitan areas and 102 nonmetropolitan counties.)

¹ The median family income data adjusted by HUD refer to incomes for *families* as defined by the Census Bureau. For a clarification of the definition of the terms family and household as used in the CHAS, see pages 4-5 below.

- Limits were decreased in areas of low housing costs. The limits were decreased such that 30 percent of a 4-person household's low-income limit equalled 120 percent of the Section 8 Existing Fair Market Rent for a 2-bedroom unit. (This adjustment affected the limits for 9 metropolitan areas and 86 nonmetropolitan counties.)
- Historical exceptions based on old policies that provided higher income limits than under current law were applied. (These exceptions raised the income limits in 5 metropolitan areas and 12 non-metropolitan counties.)

The computation of the low-income limits was analogous to that used for very low-income limits, except that the low-income limit was capped at the U.S. median family income of \$38,600. This maximum reduced the income limit in 27 metropolitan areas and 13 nonmetropolitan counties.

All of the above limits apply to a household of four. Using the 4-person household as the base, income limits for smaller and larger households are computed by multiplying the base figure by the fraction shown below:

Multiplication factors for Adjusting Income Limits for Different Household Sizes

Persons:	1	2	3	4	5	6	7	8
Factor:	.70	.80	.90	1.00	1.08	1.16	1.24	1.32

For households with more than 8 people, the 1.32 multiplication factor for an 8 person household is increased by .08 for each person in excess of 8. (E.g., for a 10 person household, the limit is $1.32 + .16 = 1.48$.)

Clarification of the Terms "Household" and "Family" in the National CHAS

For many HUD programs, the term "family" is defined by statute to determine program eligibility, and it is typically more inclusive than the Census Bureau definition of a "family" as a "householder and one or more persons living in the same household who are related by birth, marriage, or adoption."

To approximate the statutory definition of "family" for HUD programs, the CHAS defines a family as "a household comprised of one or more individuals," which is equivalent to the Census Bureau definition of a "household." Because of these differences in definition and the resulting possibilities for confusion, the CHAS instructions, forms, and special tabulations of 1990 Census data use the term "family" as little as possible. Instead, the term "related household" is used in place of the Census Bureau term "family household" to refer to a household in which one or more persons in the household are related to the householder by birth, marriage, or adoption.

As detailed below, the definitions used in this report, and the four CHAS household types, therefore also limit use of the word family.

Household Definitions Used in This Report:

Household: One or more persons occupying a housing unit. The occupants may be a related household, one person living alone, or a group of unrelated persons who share living arrangements.

Housing unit: A house, an apartment, a mobile home, a group of rooms or a single room that is occupied (or intended for occupancy) as a separate living quarters. Separate living quarters are those in which the occupants live and eat separately from other persons in the building and with access from outside the building or through a common hall.

Group quarters: All persons not living in households are classified by the Bureau of the Census as living in group quarters. The two categories of persons living in group quarters are institutionalized persons and other persons in group quarters.

Institutionalized persons: Includes persons under formally authorized, supervised care or custody in institutions at the time of enumeration. Institutions include: correctional institutions; nursing homes; mental (psychiatric) hospitals; hospitals for the chronically ill; schools, hospitals, or wards for the mentally retarded; schools, hospitals, or wards for the physically handicapped; hospitals and wards for drug/alcohol abuse; wards in general and military hospitals for patients who have no usual home elsewhere; and juvenile institutions.

Other group quarters (or non-institutional group quarters):

If 10 or more unrelated persons share the unit: rooming houses, group homes, religious group quarters and college quarters off campus (otherwise these living quarters are classified as housing units) are classified as non-institutional group quarters.

Regardless of the number of people sharing the unit, persons residing in the following types of living arrangements are classified as living in non-institutional group quarters: college dormitories, military quarters, agriculture workers' dormitories, emergency shelters for homeless persons (with sleeping facilities) and visible in street locations, dormitories for nurses and interns in general and military hospitals, crews of maritime vessels, staff residents of institutions, other non-household living situations, and living quarters for victims of natural disasters.

Householder: Generally the person in whose name the home is owned, being bought or rented and who is listed in column one of the census questionnaire. (Analogous to "head of household.")

Related household (*Family household in the Census*): A household containing a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. Non-relatives may also be present.

Subfamily (*Census term*): A married couple (with or without children under 18) or one parent with one or more never married children living in the household and related to (but not including) the householder or the householder's spouse. (E.g., A married couple living in the same housing unit as one of the couple's parents.)

Non-relatives: Includes household members categorized as roomers, boarders, foster children, housemate or roommate, unmarried partner and others not related to the householder by birth, marriage or adoption.

Unrelated Individual: Includes a householder living alone or with non-relatives only, a household member who is not related to the householder, or a person living in group quarters who is not an inmate of an institution.

Non-related household (*Non-family household in the Census*): Any household that is not classified as a related household.

Elderly household: A household composed of either a small elderly related household or a small elderly non-related household. A small elderly related household is a two-person family in which the head of the household or the spouse is at least 62 years of age. A small elderly non-related household is a one- or two-person non-related household in which the householder is at least 62 years of age.

Small related household (*Non-elderly small family household in the Census*): A related household of 2 to 4 persons. The Census definition of family requires that at least one person must be related to the householder.

Large related household (*Large family household in the Census*): A related household of 5 or more persons. The Census definition of family requires that at least one person must be related to the householder.

Other household: A household of one or more persons that does not meet the definition of a small related or large related household or elderly household. This category includes all households with only unrelated individuals present except those qualifying as elderly households.

Definitions of Other Terms Used in this Report

Income Groups

In this report, household income groups are designated as follows:

Extremely low-income -- Household income less than or equal to 30 percent of HAMFI.

Very low-income -- Household income less than or equal to 50 percent of HAMFI.

Low-income -- Household income less than or equal to 80 percent of HAMFI.

Other low-income -- Household income greater than 50 percent but less than or equal to 80 percent of HAMFI.

Moderate income -- Household income greater than 80 percent but less than or equal to 95 percent of HAMFI.

Unit Affordability

Unit affordability compares housing cost to local area HAMFI. For rental units, gross rent is compared to 30 percent of area median income categories to determine affordability. Owner units are affordable if the unit's value is less than 2.5 times the household income threshold for the area.

Affordable to extremely low-income -- Gross rent is less than 30 percent of 30 percent of HAMFI, or the value of an owner unit is less than 2.5 times 30 percent of HAMFI.

Affordable to very low-income -- Gross rent is less than 30 percent of 50 percent of HAMFI, or the value of an owner unit is less than 2.5 times 50 percent of HAMFI.

Affordable to low-income -- Gross rent is less than 30 percent of 80 percent of HAMFI, or the value of the owner unit is less than 2.5 times 80 percent of HAMFI.

Affordability levels are adjusted for various size units, based on the number of people that could occupy a unit without overcrowding. Since one or two people could occupy a unit with 0 or no bedrooms, the income threshold used for calculating unit affordability is based on a 1.5 person household, that is, 75 percent of the threshold for a 4 person household. Similarly, the income threshold for computing unit affordability for a 2 bedroom unit is based on occupancy by 3 people, and is 90 percent of the threshold for a 4 person household. Finally, for units with 3 or more bedrooms, the income threshold used for determining a unit's affordability category is 104 percent of the limit for a 4 person household and is based on a 4.5 person household.

Creating the Data Set Used for the National Profile

The Comprehensive Housing Affordability Strategy Database, issued in July 1993 is the primary source of 1990 national and regional data used in this report. The analysis required that the data be aggregated at the metropolitan and non-metropolitan level by region. The metropolitan data were further divided into central city and suburban portions.² This appendix briefly describes the aggregation process.

The first step in data aggregation was the creation of metropolitan and non-metropolitan totals at the regional and national level. With the exception of New England, metropolitan areas are defined to include entire counties.³ After each county was classified as either metropolitan or non-metropolitan, the county level data were aggregated to the regional and national level by category. In New England, where metropolitan areas do not follow county boundaries, metropolitan and non-metropolitan areas were distinguished based on New England County Metropolitan Areas (NECMAs). NECMAs are defined at the county level and therefore correspond to the way metropolitan areas are delineated outside of New England.⁴

Central city totals by region were created next. Since the CHAS database does not identify which places are defined as central cities of metropolitan areas, 525 central cities were identified from the STF 3C file of the 1990 Census. With the exception of Honolulu, all of the central cities identified from the STF 3C matched places included on the CHAS database.⁵ For all of the matched cities, the total population of each place reported in the STF 3C was compared with the total population reported in the CHAS database. In a number of instances, the officially defined central city included only part of the place reported in the CHAS database.⁶ Since most of these differences were small, the CHAS data for the entire place was included as the central city. Then, the central city records were summed at the regional and national level to create central city totals. Suburban totals were computed as the difference between metropolitan totals and central city

² In this report, the term "suburban" refers to the entire non-central city portion of a metropolitan area.

³ The other exception to the definition of metropolitan areas by county boundaries is the inclusion of the part of Sullivan city located in Crawford county in the St. Louis metropolitan area. For consistency with data reported by the Census Bureau, this city has **not** been included as part of the metropolitan area.

⁴ For Connecticut and Rhode Island, county level data was not provided in the CHAS database. Therefore, data for places and minor civil divisions were summed to create county level records first. HUD provided additional data for some smaller minor civil divisions and places not included on the CD-ROM files.

⁵ Three of the 525 central cities, (Honolulu, Hawaii; Arlington, Virginia; and Framingham, Massachusetts) were Census Designated Places (CDPs). Because CDPs are not governmental units and therefore do not prepare CHASes, they are not included in the CHAS database. The CHAS database contained no close equivalent to the Honolulu CDP. For the remaining two CDPs, other data (for Arlington county and Framingham town) were included in the central city database since their populations were essentially equivalent to the respective CDPs.

⁶ This occurred because some cities were located in more than one county but the central city was defined to be only the (major) portion of the city located in a single county.

totals.

At several stages in the aggregation, accuracy checks were conducted. Prior to creating the metropolitan and non-metropolitan totals, population, household, and housing unit totals for counties were confirmed to match state level totals. At the next stage, accuracy checks were performed to insure that the sum of the metropolitan and non-metropolitan data for each state equalled state level totals. Regional totals for metropolitan and non-metropolitan areas were compared with data from the STF 3C file. Totals for three of the regions matched the STF 3C data and the Northeast totals differed only slightly due to our use of the NECMA definition of metropolitan areas in New England. At the final stage, regional central city totals were matched to STF 3C data. Central city totals for the Northeast matched the STF 3C data and totals for the other three regions were close to the STF 3C totals. The minor discrepancies in the totals for these three regions were attributable to the differences in the central city boundaries in the CHAS database and the STF 3C.

Following is a list of the data tables in the CHAS database:

Data for Households

T01 Total households by tenure (2) and HUD household category (5)[8]

Universe: households. Use: CHAS tables 1, 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T02 White non hispanic households by tenure (2) and HUD household category (5) [8].

Universe: households. Use: CHAS tables 1, 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T03 Black non-hispanic households by tenure (2) and HUD household category (5) [8]

Universe: households. Use: CHAS tables 1, 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T04 Hispanic households by tenure (2) and HUD household category (5) [8]

Universe: households. Use: CHAS tables 1, 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T05 American indian, eskimo, aleut non-hispanic households by tenure (2) and HUD household category (5) [8]

Universe: households. Use: CHAS tables 1, 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T06 Asian pacific islander non-hispanic households by tenure (2) and HUD household category (5) [8]

Universe: households. Use: CHAS tables 1, 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T07 Total households with housing problems by tenure (2) and HUD household category (5) [8]

Universe:households. Use: CHAS table 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T08 White non-hispanic households with housing problems by tenure (2) and HUD household category (5) [8]

Universe: households. Use: CHAS table 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T09 Black non-hispanic households with housing problems by tenure (2) and HUD household category (5) [8]

Universe:households. Use: CHAS table 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T10 Hispanic households with housing problems by tenure (2) and HUD household category (5) [8]

Universe:households. Use: CHAS table 6, 7.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T11 Households that are overcrowded by tenure (2) and HUD household category (5) [8]

Universe:households. use CHAS table 8.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T12 Households that have 30%+ cost burden by tenure (2) and HUD household category (5) [8]

Universe: households. Use: CHAS table 5.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner

- 5:total household
- 6:elderly household
- 7:small related family household
- 8:large related family household

T13 Households that have 50%+ cost burden by tenure (2) and HUD household category (5) [8]

Universe: households. Use: CHAS table 5.

renter

- 1:total household
- 2:elderly household
- 3:small related family household
- 4:large related family household

owner
5:total household
6:elderly household
7:small related family household
8:large related family household

Data for Housing Units

T26 Affordable housing units by tenure and occupancy status (5) and bedroom size (3) [15]

Universe: housing unit. use CHAS table 3

renter
1:0-1 bedroom
2:2 bedrooms
3:3+ bedrooms
owner
4:0-1 bedroom
5:2 bedrooms
6:3+ bedrooms
for rent
7:0-1 bedroom
8:2 bedrooms
9:3+ bedrooms
for sale
10:0-1 bedroom
11:2 bedrooms
12:3+ bedrooms

T27 Affordable housing units by tenure (2), income group of occupant (3) and bedroom size (3) [18]

Universe: housing units.

renter
income 0-30%
1:0-1 bedroom
2:2 bedroom
3:3+ bedroom
income 0-50%
4:0-1 bedroom
5:2 bedroom
6:3+ bedroom
income 0-80%
7:0-1 bedroom
8:2 bedroom
9:3+ bedroom
owner
income 0-30%
10:0-1 bedroom
11:2 bedroom
12:3+ bedroom

income 0-50%
13:0-1 bedroom
14:2 bedroom
15:3+ bedroom
income 0-80%
16:0-1 bedroom
17:2 bedroom
18:3+ bedroom

T28 Aggregate contract rent/value of affordable housing units in hundreds of dollars by tenure (2) and bedroom size (3) [6]

Universe: housing units.

renter

1:0-1 bedroom
2:2 bedroom
3:3 + bedroom

owner

4:0-1 bedroom
5:2 bedroom
6:3 + bedroom

T29 Aggregate gross rent/ selected monthly owner cost of affordable housing units in hundreds of dollars by tenure (2) and bedroom size (3) [6]

Universe: housing units.

renter

1:0-1 bedroom
2:2 bedroom
3:3 + bedroom

owner

4:0-1 bedroom
5:2 bedroom
6:3 + bedroom

T30 Aggregate rent asked / price asked of affordable housing units in hundreds of dollars by tenure (2) and bedroom size (3) [6]

Universe: Vacant Housing units (16 positions).

renter

1:0-1 bedroom
2:2 bedroom
3:3 + bedroom

owner

4:0-1 bedroom
5:2 bedroom
6:3 + bedroom

T31 Housing problems of affordable units by tenure (2) and bedroom size (3) [6].

Universe: Housing units.

renter

1:0-1 bedroom

2:2 bedroom

3:3 + bedroom

owner

4:0-1 bedroom

5:2 bedroom

6:3 + bedroom

T33 Housing units lacking complete plumbing/kitchen by tenure (2) and bedroom size (3) [6].

Universe: Housing units.

renter

1:0-1 bedroom

2:2 bedroom

3:3 + bedroom

owner

4:0-1 bedroom

5:2 bedroom

6:3 + bedroom

T34 Housing units that are overcrowded by tenure (2) and bedroom size (3) [6].

Universe: Housing units.

renter

1:0-1 bedroom

2:2 bedroom

3:3 + bedroom

owner

4:0-1 bedroom

5:2 bedroom

6:3 + bedroom

T35 Year structure built of affordable units (5) by tenure (2) and bedroom size (3) [30]

Universe: Occupied housing units. Use: table 9 in CHAS.

renter

0-1 bedroom

1:pre-1940

2:1940-1949

3:1950-1959

4:1960-1979

5:1980-1990

2 bedroom

6:pre-1940

7:1940-1949

8:1950-1959

9:1960-1979

10:1980-1990

3 + bedroom
11:pre-1940
12:1940-1949
13:1950-1959
14:1960-1979
15:1980-1990

owner

0-1 bedroom
16:pre-1940
17:1940-1949
18:1950-1959
19:1960-1979
20:1980-1990

2 bedroom
21:pre-1940
22:1940-1949
23:1950-1959
24:1960-1979
25:1980-1990

3 + bedroom
26:pre-1940
27:1940-1949
28:1950-1959
29:1960-1979
30:1980-1990

Classification of States by Census Region and Division

Northeast

New England
Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

Mid Atlantic
New Jersey
New York
Pennsylvania

Midwest

East North Central
Illinois
Indiana
Michigan
Ohio
Wisconsin

West North Central
Iowa
Kansas
Minnesota
Missouri
Nebraska
North Dakota
South Dakota

South

South Atlantic
Delaware
District of Columbia
Florida
Georgia
Maryland
North Carolina
South Carolina
Virginia
West Virginia

East South Central
Alabama
Kentucky
Mississippi
Tennessee

West South Central
Arkansas
Louisiana
Oklahoma
Texas

West

Mountain
Arizona
Colorado
Idaho
Montana
Nevada
New Mexico
Utah
Wyoming

Pacific
Alaska
California
Hawaii
Oregon
Washington

DATA APPENDIX

List of Appendix Tables

1	Location of Households
2	Distribution of Households by Household Size
3A	Distribution of Households by Household Type
3B	Percent Distribution of Households by Household Type
3C	Distribution of Owner-Occupants by Household Type
4	Household Race/Ethnicity
5	Growth in Median Income
6A	Households by Income Group
6B	Percent Distribution of Households by Income Group
6C	Percent Distribution of Renter Households by Income Group
6D	Percent Distribution of Owner Households by Income Group
7A	Household Race/Ethnicity by Income Group
7B	Percent Distribution of Households by Race/Ethnicity and Income Group
8	Income Distribution by Tenure
9A	Tenure by Race, Income, and Household Type
9B	Tenure by Race
9C	Owner Households by Race and Household Type
10	Distribution of Units by Size and Tenure
11A	Units Lacking Complete Kitchen or Plumbing
11B	AHS Measures of Unit Inadequacy
12A	Distribution of Units by Year Built
12B	Percent Distribution of Units by Year Built
13	Changes in Monthly Housing Cost for Renters
14	Changes in Monthly Housing Cost for Owners
15	Private New Housing Starts
16	Changes in Median House Value
17A	Distribution of Housing Units by Unit Affordability
17B	Percent Distribution of Housing Units by Units Affordability
18A	Renter Households with One or More Housing Problems by Income Group
18B	Distribution of Renter Households by Income Group
19A	Owner Households with One or More Housing Problems by Income Group
19B	Distribution of Owner Households by Income Group
20A	Owner Households Paying Over 30 Percent of Income for Housing by Income Group
20B	Renter Households Paying Over 30 Percent of Income for Housing by Income Group
21A	Owner Households Paying Over 50 Percent Income for Housing by Income Group
21B	Renter Households Paying Over 50 Percent Income for Housing by Income Group
22	Households with One or More Housing Problems Paying over 30% of Income for Housing by Income Group
23A	Owner Households in Overcrowded Units by Income Group
23B	Renter Households in Overcrowded Unites by Income Group

24A	Owner Households in Moderate or Severely Inadequate Housing by Income Group
24B	AHS Count of Owner Households by Income Group
24C	Renter Households in Moderately or Severely Inadequate Housing by Income Group
24D	AHS Count of Renter Households by Income Group
25A	Households with One or More Housing Problems by Income Group and Household Type
25B	Households by Income Group and Household Type
26A	Households Paying More than 30 Percent of Income for Housing by Income Group and Household Type
26B	Households Paying More than 50 Percent of Income for Housing by Income Group and Household Type
26C	Households Living in Overcrowded Units by Income Group and Household Type
27A	Residential Segregation Indexes for Metropolitan Areas Household with One or More Housing Problems by Income Group and Race/Ethnicity
27B	Households by Income Group and Race/Ethnicity
28	Residential Segregation Dissimilarity Indexes for Metropolitan Areas
29A	Rental Units with Housing Costs Less Than or Equal to FMR
29B	Percent Distribution of Rental Units with Housing Costs Less Than or Equal to FMR
30	Rental Housing Mismatch
31	Owner Housing Mismatch
32	Vacancy Rates by Size and Unit Tenure
33A	Assisted Householders by Region and Race/Ethnicity
33B	Type of Household Assistance by Region and Race/Ethnicity
33C	Assisted Households by Area and Race/Ethnicity
33D	Assisted Households in Renter Units Built Before 1950
33E	Median Income of Assisted Renter Households by Region
33F	Rent Levels and Size Distribution of Assisted Renter Units

APPENDIX TABLE 1
Location of Households, 1990

	Cities	Suburbs	Non-metro	Total
Northeast	6,409,637	10,355,740	2,095,809	18,861,186
Midwest	6,793,584	9,168,918	6,363,554	22,326,056
South	9,550,401	13,115,688	9,170,035	31,836,124
West	6,912,149	9,118,969	2,939,098	18,970,216
Total	29,665,771	41,759,315	20,568,496	91,993,582

Source: Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 2
Distribution of Households by Household Size
(Millions of Households)

	1970	1975	1980	1985	1990
One person	10.9	13.9	18.3	20.6	23.0
2 people	18.3	21.8	25.3	27.4	30.1
3 people	10.9	12.4	14.1	15.5	16.1
4 people	10.0	11.1	12.7	13.6	14.5
5 or more	13.2	12.0	10.4	9.7	9.6
Total	63.3	71.2	80.8	86.8	93.3

Percent Distribution of Households by Household Size

	1970	1975	1980	1985	1990
One person	17.2%	19.5%	22.6%	23.7%	24.7%
2 people	28.9	30.6	31.3	31.6	32.3
3 people	17.2	17.4	17.5	17.9	17.3
4 people	15.8	15.6	15.7	15.7	15.5
5 or more	20.9	16.9	12.9	11.2	10.3
Total	100.0	100.0	100.0	100.0	100.0

Source: Statistical Abstract of the United States 1992, Table 58.

APPENDIX TABLE 3A
Distribution of Households by Household Type, 1990

Central Cities					
	Elderly	Small	Large	Other	Total
Northeast	1,565,264	2,611,850	719,826	1,512,697	6,409,637
Midwest	1,577,111	2,866,280	704,998	1,645,195	6,793,584
South	2,114,394	4,198,668	970,064	2,267,275	9,550,401
West	1,391,872	2,861,465	844,438	1,814,374	6,912,149
Total	6,648,641	12,538,263	3,239,326	7,239,541	29,665,771
Suburbs					
	Elderly	Small	Large	Other	Total
Northeast	2,531,679	5,196,116	1,126,644	1,501,301	10,355,740
Midwest	1,959,774	4,811,166	1,007,400	1,390,578	9,168,918
South	2,764,885	6,926,493	1,358,726	2,065,584	13,115,688
West	1,773,778	4,442,446	1,252,773	1,649,972	9,118,969
Total	9,030,116	21,376,221	4,745,543	6,607,435	41,759,315
Non-metropolitan Areas					
	Elderly	Small	Large	Other	Total
Northeast	572,156	1,006,734	199,641	317,278	2,095,809
Midwest	1,916,548	2,942,915	670,200	833,891	6,363,554
South	2,564,172	4,552,271	954,560	1,099,032	9,170,035
West	748,247	1,335,595	372,407	482,849	2,939,098
Total	5,801,123	9,837,515	2,196,808	2,733,050	20,568,496
Total					
	Elderly	Small	Large	Other	Total
Northeast	4,669,099	8,814,700	2,046,111	3,331,276	18,861,186
Midwest	5,453,433	10,620,361	2,382,598	3,869,664	22,326,056
South	7,443,451	15,677,432	3,283,350	5,431,891	31,836,124
West	3,913,897	8,639,506	2,469,618	3,947,195	18,970,216
Total	21,479,880	43,751,999	10,181,677	16,580,026	91,993,582

Source Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 3B
Percent Distribution of Households by Household Type, 1990

Central Cities					
	Elderly	Small	Large	Other	Total
Northeast	24.4%	40.7%	11.2%	23.6%	100.0%
Midwest	23.2%	42.2%	10.4%	24.2%	100.0%
South	22.1%	44.0%	10.2%	23.7%	100.0%
West	20.1%	41.4%	12.2%	26.2%	100.0%
Total	22.4%	42.3%	10.9%	24.4%	100.0%
Suburbs					
	Elderly	Small	Large	Other	Total
Northeast	24.4%	50.2%	10.9%	14.5%	100.0%
Midwest	21.4%	52.5%	11.0%	15.2%	100.0%
South	21.1%	52.8%	10.4%	15.7%	100.0%
West	19.5%	48.7%	13.7%	18.1%	100.0%
Total	21.6%	51.2%	11.4%	15.8%	100.0%
Non-metropolitan Areas					
	Elderly	Small	Large	Other	Total
Northeast	27.3%	48.0%	9.5%	15.1%	100.0%
Midwest	30.1%	46.2%	10.5%	13.1%	100.0%
South	28.0%	49.6%	10.4%	12.0%	100.0%
West	25.5%	45.4%	12.7%	16.4%	100.0%
Total	28.2%	47.8%	10.7%	13.3%	100.0%
Total					
	Elderly	Small	Large	Other	Total
Northeast	24.8%	46.7%	10.8%	17.7%	100.0%
Midwest	24.4%	47.6%	10.7%	17.3%	100.0%
South	23.4%	49.2%	10.3%	17.1%	100.0%
West	20.6%	45.5%	13.0%	20.8%	100.0%
Total	23.3%	47.6%	11.1%	18.0%	100.0%

Source: Urban Institute tabulations of the CHAS database

APPENDIX TABLE 3C
Distribution of Owner-Occupants by Household Type, 1990

Central Cities					
	Elderly	Small	Large	Other	Total
Northeast	757,973	1,191,032	333,859	355,459	2,638,323
Midwest	1,062,605	1,736,281	428,029	473,170	3,700,085
South	1,491,652	2,411,815	542,607	636,864	5,082,938
West	927,427	1,628,543	425,414	517,340	3,498,724
Total	4,239,657	6,967,671	1,729,909	1,982,833	14,920,070
Suburbs					
	Elderly	Small	Large	Other	Total
Northeast	1,917,384	4,127,286	939,391	674,417	7,658,478
Midwest	1,561,017	3,904,198	859,970	656,239	6,981,424
South	2,324,552	5,225,308	995,974	966,958	9,512,792
West	1,394,533	3,007,394	808,288	679,922	5,890,137
Total	7,197,486	16,264,186	3,603,623	2,977,536	30,042,831
Non-metropolitan Areas					
	Elderly	Small	Large	Other	Total
Northeast	446,015	780,937	157,491	145,976	1,530,419
Midwest	1,570,130	2,260,067	511,973	384,873	4,727,043
South	2,136,193	3,415,187	672,876	561,114	6,785,370
West	620,416	920,301	256,417	201,729	1,998,863
Total	4,772,754	7,376,492	1,598,757	1,293,692	15,041,695
Total					
	Elderly	Small	Large	Other	Total
Northeast	3,121,372	6,099,255	1,430,741	1,175,852	11,827,220
Midwest	4,193,752	7,900,546	1,799,972	1,514,282	15,408,552
South	5,952,397	11,052,310	2,211,457	2,164,936	21,381,100
West	2,942,376	5,556,238	1,490,119	1,398,991	11,387,724
Total	16,209,897	30,608,349	6,932,289	6,254,061	60,004,596

Source. Urban Institute tabulations of the CHAS database

APPENDIX TABLE 4
Number of Households by Race/Ethnicity, 1990*

Central Cities							
	White	Black	Hispanic	Native Am	Asian	Other	Total
Northeast	4,041,528	1,313,517	811,697	15,356	214,974	12,565	6,409,637
Midwest	4,889,555	1,506,049	266,072	30,481	98,709	2,718	6,793,584
South	6,021,608	2,377,182	981,474	42,719	122,135	5,283	9,550,401
West	4,781,839	568,423	1,063,072	55,429	435,366	8,020	6,912,149
Total	19,734,530	5,765,171	3,122,315	143,985	871,184	28,586	29,665,771

Suburbs							
	White	Black	Hispanic	Native Am	Asian	Other	Total
Northeast	9,521,184	417,539	250,251	16,899	144,781	5,086	10,355,740
Midwest	8,597,236	338,339	117,898	25,843	88,245	1,357	9,168,918
South	10,855,214	1,383,761	658,021	59,774	154,727	4,191	13,115,688
West	6,933,933	346,210	1,164,855	70,272	595,616	8,083	9,118,969
Total	35,907,567	2,485,849	2,191,025	172,788	983,369	18,717	41,759,315

Non-Metropolitan Areas							
	White	Black	Hispanic	Native Am	Asian	Other	Total
Northeast	2,048,785	18,135	13,350	7,305	7,264	970	2,095,809
Midwest	6,173,705	72,053	50,936	49,013	16,956	891	6,363,554
South	7,415,438	1,406,260	238,298	87,516	20,838	1,685	9,170,035
West	2,467,722	19,915	256,116	128,219	65,468	1,658	2,939,098
Total	18,105,650	1,516,363	558,700	272,053	110,526	5,204	20,568,496

Total							
	White	Black	Hispanic	Native Am	Asian	Other	Total
Northeast	15,611,497	1,749,191	1,075,298	39,560	367,019	18,621	18,861,186
Midwest	19,660,496	1,916,441	434,906	105,337	203,910	4,966	22,326,056
South	24,292,260	5,167,203	1,877,793	190,009	297,700	11,159	31,836,124
West	14,183,494	934,548	2,484,043	253,920	1,096,450	17,761	18,970,216
Total	73,747,747	9,767,383	5,872,040	588,826	1,965,079	52,507	91,993,582

* All Hispanic households are included in the Hispanic category and all other categories include only non-Hispanic households.

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 5
Growth in Median Income, 1985-89
(in constant 1989 dollars)

Central Cities

	1985 Income	1989 Income	Growth Rate
Northeast	\$20,743	\$25,000	20.5%
Midwest	22,831	24,000	5.1%
South	23,625	23,800	0.7%
West	26,102	28,200	8.0%

Suburbs

	1985 Income	1989 Income	Growth Rate
Northeast	\$34,112	\$36,440	6.8%
Midwest	32,268	33,000	2.3%
South	28,810	30,000	4.1%
West	32,268	32,800	1.6%

Non-metropolitan Areas

	1985 Income	1989 Income	Growth Rate
Northeast	\$23,047	\$24,999	8.5%
Midwest	21,723	22,445	3.3%
South	18,306	18,752	2.4%
West	22,126	22,000	-0.6%

Source: Urban Institute tabulations of the 1985 and 1989 American Housing Surveys.

APPENDIX TABLE 6A
Households by Income Group, 1990

Central Cities

	30% or Less	30-50%	50-80%	80-95%	Above 95%	Total
Northeast	1,334,763	798,727	1,065,353	514,196	2,696,598	6,409,637
Midwest	1,260,619	885,581	1,278,872	591,045	2,777,467	6,793,584
South	1,545,011	1,147,848	1,646,332	770,682	4,440,528	9,550,401
West	982,448	867,695	1,128,931	579,113	3,353,962	6,912,149
Total	5,122,841	3,699,851	5,119,488	2,455,036	13,268,555	29,665,771

Suburbs

	30% or Less	30-50%	50-80%	80-95%	Above 95%	Total
Northeast	944,187	954,238	1,349,364	854,888	6,253,063	10,355,740
Midwest	702,176	777,615	1,458,619	813,910	5,416,598	9,168,918
South	1,238,495	1,241,917	2,052,322	1,106,629	7,476,325	13,115,688
West	866,037	919,602	1,366,175	783,499	5,183,656	9,118,969
Total	3,750,895	3,893,372	6,226,480	3,558,926	24,329,642	41,759,315

Non-metropolitan Areas

	30% or Less	30-50%	50-80%	80-95%	Above 95%	Total
Northeast	227,210	251,656	389,689	193,976	1,033,278	2,095,809
Midwest	733,121	791,109	1,194,065	577,167	3,068,092	6,363,554
South	1,330,212	1,179,200	1,567,776	712,226	4,380,621	9,170,035
West	340,668	368,293	527,047	251,876	1,451,214	2,939,098
Total	2,631,211	2,590,258	3,678,577	1,735,245	9,933,205	20,568,496

Total

	30% or Less	30-50%	50-80%	80-95%	Above 95%	Total
Northeast	2,506,160	2,004,621	2,804,406	1,563,060	9,982,939	18,861,186
Midwest	2,695,916	2,454,305	3,931,556	1,982,122	11,262,157	22,326,056
South	4,113,718	3,568,965	5,266,430	2,589,537	16,297,474	31,836,124
West	2,189,153	2,155,590	3,022,153	1,614,488	9,988,832	18,970,216
Total	11,504,947	10,183,481	15,024,545	7,749,207	47,531,402	91,993,582

Source: Urban Institute tabulations of the CHAS database

APPENDIX TABLE 6B

Percent Distribution of Households by Income Group, 1990

Central Cities

	30% or Less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	20.8%	12.5%	16.6%	8.0%	42.1%	33.3%	49.9%
Midwest	18.6%	13.0%	18.8%	8.7%	40.9%	31.6%	50.4%
South	16.2%	12.0%	17.2%	8.1%	46.5%	28.2%	45.4%
West	14.2%	12.6%	16.3%	8.4%	48.5%	26.8%	43.1%
Total	17.3%	12.5%	17.3%	8.3%	44.7%	29.7%	47.0%

Suburbs

	30% or Less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	9.1%	9.2%	13.0%	8.3%	60.4%	18.3%	31.4%
Midwest	7.7%	8.5%	15.9%	8.9%	59.1%	16.1%	32.0%
South	9.4%	9.5%	15.6%	8.4%	57.0%	18.9%	34.6%
West	9.5%	10.1%	15.0%	8.6%	56.8%	19.6%	34.6%
Total	9.0%	9.3%	14.9%	8.5%	58.3%	18.3%	33.2%

Non-metropolitan Areas

	30% or Less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	10.8%	12.0%	18.6%	9.3%	49.3%	22.8%	41.4%
Midwest	11.5%	12.4%	18.8%	9.1%	48.2%	24.0%	42.7%
South	14.5%	12.9%	17.1%	7.8%	47.8%	27.4%	44.5%
West	11.6%	12.5%	17.9%	8.6%	49.4%	24.1%	42.1%
Total	12.8%	12.6%	17.9%	8.4%	48.3%	25.4%	43.3%

Total

	30% or Less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	13.3%	10.6%	14.9%	8.3%	52.9%	23.9%	38.8%
Midwest	12.1%	11.0%	17.6%	8.9%	50.4%	23.1%	40.7%
South	12.9%	11.2%	16.5%	8.1%	51.2%	24.1%	40.7%
West	11.5%	11.4%	15.9%	8.5%	52.7%	22.9%	38.8%
Total	12.5%	11.1%	16.3%	8.4%	51.7%	23.6%	39.9%

Source Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 6C

Percent Distribution of Renter Households by Income Group, 1990

Central Cities							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	29.0%	14.6%	18.0%	7.9%	30.6%	43.6%	61.5%
Midwest	30.8%	17.0%	20.8%	7.9%	23.4%	47.9%	68.6%
South	25.1%	15.9%	20.7%	8.6%	29.5%	41.1%	61.8%
West	22.3%	17.6%	20.1%	9.1%	31.0%	39.9%	60.0%
Total	26.6%	16.2%	19.9%	8.4%	28.8%	42.9%	62.8%
Suburbs							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	19.1%	14.6%	17.5%	9.9%	38.9%	33.7%	51.2%
Midwest	16.8%	14.5%	22.7%	10.3%	35.7%	31.3%	54.0%
South	16.7%	14.5%	21.4%	10.2%	37.2%	31.2%	52.6%
West	16.7%	15.8%	20.4%	10.1%	37.0%	32.5%	52.9%
Total	17.3%	14.9%	20.4%	10.1%	37.3%	32.2%	52.6%
Non-metropolitan Areas							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	22.0%	18.3%	22.2%	9.2%	28.3%	40.2%	62.4%
Midwest	22.6%	18.5%	22.2%	8.9%	27.8%	41.1%	63.3%
South	26.4%	17.6%	19.8%	7.8%	28.4%	44.0%	63.8%
West	19.4%	18.0%	21.4%	8.8%	32.4%	37.4%	58.8%
Total	23.6%	18.0%	21.0%	8.4%	28.9%	41.6%	62.7%
Total							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	24.6%	14.9%	18.1%	8.8%	33.6%	39.5%	57.6%
Midwest	24.4%	16.6%	21.7%	8.9%	28.3%	41.0%	62.8%
South	22.5%	15.8%	20.8%	9.0%	31.9%	38.3%	59.1%
West	19.5%	16.9%	20.4%	9.5%	33.7%	36.4%	56.8%
Total	22.7%	16.0%	20.3%	9.0%	31.9%	38.7%	59.0%

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 6D
Percent Distribution of Owner Households by Income Group, 1990

Central Cities							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	9.1%	9.4%	14.7%	8.2%	58.5%	18.5%	33.3%
Midwest	8.3%	9.7%	17.2%	9.3%	55.5%	18.0%	35.2%
South	8.3%	8.6%	14.2%	7.6%	61.4%	16.9%	31.0%
West	6.4%	7.6%	12.7%	7.7%	65.7%	14.0%	26.7%
Total	8.0%	8.8%	14.7%	8.1%	60.4%	16.8%	31.4%

Suburbs							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	5.6%	7.3%	11.5%	7.7%	67.9%	12.9%	24.4%
Midwest	4.8%	6.6%	13.8%	8.4%	66.4%	11.4%	25.2%
South	6.7%	7.6%	13.5%	7.8%	64.5%	14.3%	27.7%
West	5.6%	6.9%	12.0%	7.8%	67.7%	12.5%	24.5%
Total	5.8%	7.2%	12.8%	7.9%	66.4%	12.9%	25.7%

Non-metropolitan Areas							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	6.7%	9.7%	17.3%	9.3%	57.0%	16.4%	33.7%
Midwest	7.7%	10.3%	17.6%	9.1%	55.3%	18.0%	35.6%
South	10.3%	11.2%	16.1%	7.8%	54.6%	21.5%	37.7%
West	7.9%	10.0%	16.3%	8.5%	57.3%	17.9%	34.2%
Total	8.8%	10.6%	16.7%	8.4%	55.4%	19.4%	36.1%

Total							
	30% or less	30-50%	50-80%	80-95%	Above 95%	0-50% Median	0-80% Median
Northeast	6.5%	8.1%	12.9%	8.0%	64.4%	14.6%	27.6%
Midwest	6.5%	8.5%	15.8%	8.9%	60.4%	15.0%	30.8%
South	8.2%	9.0%	14.5%	7.7%	60.6%	17.2%	31.7%
West	6.2%	7.7%	13.0%	7.9%	65.3%	13.9%	26.9%
Total	7.1%	8.4%	14.2%	8.1%	62.2%	15.5%	29.7%

Source. Urban Institute tabulations of the CHAS database

APPENDIX TABLE 7A
Household Race/Ethnicity by Income Group, 1990

Central Cities					
	White	Black	Hispanic	Other	Total
30% or less	2,394,251	1,746,071	766,717	215,802	5,122,841
30-50%	2,145,512	875,373	536,090	142,876	3,699,851
50-80%	3,246,166	1,055,833	645,428	172,061	5,119,488
80-95%	1,663,421	441,398	266,509	83,708	2,455,036
Above 95%	10,285,180	1,646,496	907,571	429,308	13,268,555
Total	19,734,530	5,765,171	3,122,315	1,043,755	29,665,771
Suburbs					
	White	Black	Hispanic	Other	Total
30% or less	2,847,541	456,276	320,666	126,412	3,750,895
30-50%	3,138,018	321,258	325,619	108,477	3,893,372
50-80%	5,218,836	428,124	426,685	152,835	6,226,480
80-95%	3,034,002	220,822	209,284	94,818	3,558,926
Above 95%	21,669,170	1,059,369	908,771	692,332	24,329,642
Total	35,907,567	2,485,849	2,191,025	1,174,874	41,759,315
Non-Metropolitan Areas					
	White	Black	Hispanic	Other	Total
30% or less	2,009,263	425,776	106,485	89,687	2,631,211
30-50%	2,162,134	271,804	96,611	59,709	2,590,258
50-80%	3,194,723	294,512	120,456	68,886	3,678,577
80-95%	1,546,769	111,364	47,216	29,896	1,735,245
Above 95%	9,192,761	412,907	187,932	139,605	9,933,205
Total	18,105,650	1,516,363	558,700	387,783	20,568,496
Total					
	White	Black	Hispanic	Other	Total
30% or less	7,251,055	2,628,123	1,193,868	431,901	11,504,947
30-50%	7,445,664	1,468,435	958,320	311,062	10,183,481
50-80%	11,659,725	1,778,469	1,192,569	393,782	15,024,545
80-95%	6,244,192	773,584	523,009	208,422	7,749,207
Above 95%	41,147,111	3,118,772	2,004,274	1,261,245	47,531,402
Total	73,747,747	9,767,383	5,872,040	2,606,412	9,199,358

Source Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 7B**Percent Distribution of Households by Race/Ethnicity and Income Group, 1990****Central Cities**

	White	Black	Hispanic	Other	Total
30% or less	12.13%	30.29%	24.56%	20.68%	17.27%
30-50%	10.87%	15.18%	17.17%	13.69%	12.47%
50-80%	16.45%	18.31%	20.67%	16.48%	17.26%
80-95%	8.43%	7.66%	8.54%	8.02%	8.28%
Above 95%	52.12%	28.56%	29.07%	41.13%	44.73%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

Suburbs

	White	Black	Hispanic	Other	Total
30% or less	7.93%	18.35%	14.64%	10.76%	8.98%
30-50%	8.74%	12.92%	14.86%	9.23%	9.32%
50-80%	14.53%	17.22%	19.47%	13.01%	14.91%
80-95%	8.45%	8.88%	9.55%	8.07%	8.52%
Above 95%	60.35%	42.62%	41.48%	58.93%	58.26%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

Non-Metropolitan Areas

	White	Black	Hispanic	Other	Total
30% or less	11.10%	28.08%	19.06%	23.13%	12.79%
30-50%	11.94%	17.92%	17.29%	15.40%	12.59%
50-80%	17.64%	19.42%	21.56%	17.76%	17.88%
80-95%	8.54%	7.34%	8.45%	7.71%	8.44%
Above 95%	50.77%	27.23%	33.64%	36.00%	48.29%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

Total

	White	Black	Hispanic	Other	Total
30% or less	9.83%	26.91%	20.33%	16.57%	12.51%
30-50%	10.10%	15.03%	16.32%	11.93%	11.07%
50-80%	15.81%	18.21%	20.31%	15.11%	16.33%
80-95%	8.47%	7.92%	8.91%	8.00%	8.42%
Above 95%	55.79%	31.93%	34.13%	48.39%	51.67%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

Source: Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 8
Income Distribution by Tenure, 1989

Central Cities				
Income Level	Renters	Owners	Total	% Owners
\$10,000 or less	4,581,074	1,701,481	6,282,555	27 1%
\$10,001-20,000	3,777,595	2,135,467	5,913,062	36 1%
\$20,001-30,000	3,121,005	2,705,769	5,826,774	46 4%
\$30,001-40,000	1,746,157	2,113,835	3,859,992	54 8%
\$40,001-50,000	971,718	1,752,347	2,724,065	64 3%
\$50,001-60,000	523,002	1,276,811	1,799,813	70 9%
\$60,001-70,000	325,303	968,587	1,293,890	74 9%
\$70,001-100,000	322,651	1,164,167	1,486,818	78.3%
Above \$100,000	163,104	943,721	1,106,825	85 3%
Total	15,531,609	14,762,185	30,293,794	48 7%

Suburbs				
Income Level	Renters	Owners	Total	% Owners
\$10,000 or less	2,411,592	2,652,129	5,063,721	52 4%
\$10,001-20,000	2,915,144	3,813,236	6,728,380	56 7%
\$20,001-30,000	2,881,146	4,736,469	7,617,615	62 2%
\$30,001-40,000	1,976,503	4,223,166	6,199,669	68 1%
\$40,001-50,000	1,140,806	3,718,428	4,859,234	76 5%
\$50,001-60,000	640,311	3,052,821	3,693,132	82 7%
\$60,001-70,000	320,952	2,256,699	2,577,651	87 5%
\$70,001-100,000	342,260	3,398,778	3,741,038	90 9%
Above \$100,000	157,948	2,456,386	2,614,334	94 0%
Total	12,786,662	30,308,112	43,094,774	70 3%

Non-metropolitan Areas				
Income Level	Renters	Owners	Total	% Owners
\$10,000 or less	2,015,302	2,692,654	4,707,956	57 2%
\$10,001-20,000	1,642,111	3,128,585	4,770,696	65 6%
\$20,001-30,000	949,917	3,048,128	3,998,045	76 2%
\$30,001-40,000	442,508	2,187,040	2,629,548	83 2%
\$40,001-50,000	202,401	1,418,006	1,620,407	87 5%
\$50,001-60,000	90,411	872,007	962,418	90 6%
\$60,001-70,000	44,733	590,463	635,196	93 0%
\$70,001-100,000	42,148	568,313	610,461	93 1%
Above \$100,000	19,361	340,721	360,082	94 6%
Total	5,448,892	14,845,917	20,294,809	73 2%

All Households				
Income Level	Renters	Owners	Total	% Owners
\$10,000 or less	9,007,968	7,046,264	16,054,232	43 9%
\$10,001-20,000	8,334,850	9,077,288	17,412,138	52.1%
\$20,001-30,000	6,952,068	10,490,366	17,442,434	60 1%
\$30,001-40,000	4,165,168	8,524,041	12,689,209	67 2%
\$40,001-50,000	2,314,925	6,888,781	9,203,706	74 8%
\$50,001-60,000	1,253,724	5,201,639	6,455,363	80 6%
\$60,001-70,000	690,988	3,815,749	4,506,737	84 7%
\$70,001-100,000	707,059	5,131,258	5,838,317	87 9%
Above \$100,000	340,413	3,740,828	4,081,241	91 7%
Total	33,767,163	59,916,214	93,683,377	64 0%

Source. Urban Institute tabulations of the 1989 AHS Includes all households

APPENDIX TABLE 9A**Tenure by Race, Household Type, and Income Group, 1990****Distribution of Tenure by Race**

Race/Ethnicity	Owners	Renters	Total	% Owners
Hispanic	2,544,369	3,327,671	5,872,040	43.3%
White	51,652,924	22,094,823	73,747,747	70.0%
Black	4,409,824	5,357,559	9,767,383	45.1%
Other	1,397,479	1,208,933	2,606,412	53.6%
Total	60,004,596	31,988,986	91,993,582	65.2%

Tenure by Household Type

Household Type	Owners	Renters	Total	% Owners
Elderly	16,209,897	5,269,983	21,479,880	75.5%
Small	30,608,349	13,143,650	43,751,999	70.0%
Large	6,932,289	3,249,388	10,181,677	68.1%
Other	6,254,061	10,325,965	16,580,026	37.7%
Total	60,004,596	31,988,986	91,993,582	65.2%

Tenure by Income Group

Income Group	Owners	Renters	Total	% Owners
30% or less	4,245,609	7,259,338	11,504,947	36.9%
30-50%	5,052,975	5,130,506	10,183,481	49.6%
50-80%	8,533,975	6,490,570	15,024,545	56.8%
80-95%	4,859,154	2,890,053	7,749,207	62.7%
Above 95%	37,312,883	10,218,519	47,531,402	78.5%
Total	60,004,596	31,988,986	91,993,582	65.2%

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 9B
Tenure by Race, 1990

Central Cities

Race/Ethnicity	Owners	Renters	Total	% Owners
Hispanic	1,068,292	2,054,023	3,122,315	34.2%
White	11,213,436	8,521,094	19,734,530	56.8%
Black	2,223,867	3,541,304	5,765,171	38.6%
Other	414,475	629,280	1,043,755	39.7%
Total	14,920,070	14,745,701	29,665,771	50.3%

Suburbs

Race/Ethnicity	Owners	Renters	Total	% Owners
Hispanic	1,146,050	1,044,975	2,191,025	52.3%
White	26,867,385	9,040,182	35,907,567	74.8%
Black	1,282,032	1,203,817	2,485,849	51.6%
Other	747,364	427,510	1,174,874	63.6%
Total	30,042,831	11,716,484	41,759,315	71.9%

Non-Metropolitan Areas

Race/Ethnicity	Owners	Renters	Total	% Owners
Hispanic	330,027	228,673	558,700	59.1%
White	13,572,103	4,533,547	18,105,650	75.0%
Black	903,925	612,438	1,516,363	59.6%
Other	235,640	152,143	387,783	60.8%
Total	15,041,695	5,526,801	20,568,496	73.1%

Total

Race/Ethnicity	Owners	Renters	Total	% Owners
Hispanic	2,544,369	3,327,671	5,872,040	43.3%
White	51,652,924	22,094,823	73,747,747	70.0%
Black	4,409,824	5,357,559	9,767,383	45.1%
Other	1,397,479	1,208,933	2,606,412	53.6%
Total	60,004,596	31,988,986	91,993,582	65.2%

Source: Urban Institute tabulations of the CHAS database.

APPENDIX 9C**Owner Households by Race and Household Type, 1990****Central Cities**

	Elderly	Small	Large	Other	Total
Hispanic	139,671	511,578	328,778	88,265	1,068,292
White	3,555,042	5,197,035	886,823	1,574,536	11,213,436
Black	500,346	1,047,478	403,168	272,875	2,223,867
Other	44,598	211,580	111,140	47,157	414,475
Total	4,239,657	6,967,671	1,729,909	1,982,833	14,920,070

Suburbs

	Elderly	Small	Large	Other	Total
Hispanic	121,844	596,106	343,681	84,419	1,146,050
White	6,816,368	14,543,127	2,826,689	2,681,201	26,867,385
Black	191,482	698,298	249,805	142,447	1,282,032
Other	67,792	426,655	183,448	69,469	747,364
Total	7,197,486	16,264,186	3,603,623	2,977,536	30,042,831

Non-Metropolitan Areas

	Elderly	Small	Large	Other	Total
Hispanic	56,670	162,645	86,771	23,941	330,027
White	4,439,665	6,697,389	1,276,928	1,158,121	13,572,103
Black	234,924	404,262	176,831	87,908	903,925
Other	41,495	112,196	58,227	23,722	235,640
Total	4,772,754	7,376,492	1,598,757	1,293,692	15,041,695

Total

	Elderly	Small	Large	Other	Total
Hispanic	318,185	1,270,329	759,230	196,625	2,544,369
White	14,811,075	26,437,551	4,990,440	5,413,858	51,652,924
Black	926,752	2,150,038	829,804	503,230	4,409,824
Other	153,885	750,431	352,815	140,348	1,397,479
Total	16,209,897	30,608,349	6,932,289	6,254,061	60,004,596

Source. Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 10
Distribution of Units by Unit Size, 1990

Owner Units (Occupied and Vacant)

Central Cities

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	226,845	599,962	1,753,433	2,580,240
Midwest	124,694	1,005,444	2,540,903	3,671,041
South	223,251	1,266,564	3,644,427	5,134,242
West	214,975	921,178	2,357,973	3,494,126
Total	789,765	3,793,148	10,296,736	14,879,649

Suburbs

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	211,255	1,415,983	6,037,687	7,664,925
Midwest	133,420	1,346,255	5,507,666	6,987,341
South	340,106	2,245,797	7,024,196	9,610,099
West	322,940	1,355,086	4,225,371	5,903,397
Total	1,007,721	6,363,121	22,794,920	30,165,762

Non-metropolitan Areas

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	42,460	354,858	1,143,263	1,540,581
Midwest	134,217	1,274,397	3,355,783	4,764,397
South	206,729	1,950,241	4,703,033	6,860,003
West	140,424	562,249	1,320,464	2,023,137
Total	523,830	4,141,745	10,522,543	15,188,118

Total

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	480,560	2,370,803	8,934,383	11,785,746
Midwest	392,331	3,626,096	11,404,352	15,422,779
South	770,086	5,462,602	15,371,656	21,604,344
West	678,339	2,838,513	7,903,808	11,420,660
Total	2,321,316	14,298,014	43,614,199	60,233,529

APPENDIX TABLE 10 (ctd.)
Distribution of Units by Unit Size, 1990

Renter Units (Occupied and Vacant)

Central Cities

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	1,906,712	1,469,349	778,541	4,154,602
Midwest	1,361,301	1,406,708	715,914	3,483,923
South	2,064,228	2,104,308	1,001,798	5,170,334
West	1,808,333	1,369,992	593,201	3,771,526
Total	7,140,574	6,350,357	3,089,454	16,580,385

Suburbs

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	1,116,080	1,210,253	685,646	3,011,979
Midwest	773,862	1,119,448	538,922	2,432,232
South	1,117,034	1,902,591	1,167,118	4,186,743
West	1,252,568	1,474,173	826,719	3,553,460
Total	4,259,544	5,706,465	3,218,405	13,184,414

Non-metropolitan Areas

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	193,996	245,793	193,576	633,365
Midwest	482,809	732,572	601,685	1,817,066
South	535,603	1,276,206	927,616	2,739,425
West	295,138	438,159	322,101	1,055,398
Total	1,507,546	2,692,730	2,044,978	6,245,254

Total

	0/1 BR	2 BRs	3+ BRs	Total
Northeast	3,216,788	2,925,395	1,657,763	7,799,946
Midwest	2,617,972	3,258,728	1,856,521	7,733,221
South	3,716,865	5,283,105	3,096,532	12,096,502
West	3,356,039	3,282,324	1,742,021	8,380,384
Total	12,907,664	14,749,552	8,352,837	36,010,053

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 11A
Units Lacking Complete Kitchen or Plumbing, 1990

	Renter Units	Owner Units	Total	Percent Lacking Complete Kitchen/Plumbing
Northeast				
City	83,890	13,689	97,579	1.4%
Suburb	29,633	31,493	61,126	0.6%
Non-Metro	9,128	19,317	28,445	1.3%
Total	122,651	64,499	187,150	1 0%
Midwest				
City	50,664	16,281	66,945	0 9%
Suburb	21,873	28,847	50,720	0 5%
Non-Metro	25,830	55,568	81,398	1 2%
Total	98,367	100,696	199,063	0 9%
South				
City	60,904	25,364	86,268	0.8%
Suburb	53,815	68,943	122,758	0 9%
Non-Metro	106,526	135,347	241,873	2 5%
Total	221,245	229,654	450,899	1 3%
West				
City	74,991	12,628	87,619	1.2%
Suburb	48,695	24,967	73,662	0 8%
Non-Metro	23,009	47,939	70,948	2 3%
Total	146,695	85,534	232,229	1 2%
Total				
City	270,449	67,962	338,411	1 1%
Suburb	154,016	154,250	308,266	0 7%
Non-Metro	164,493	258,171	422,664	2.0%
Total	588,958	480,383	1,069,341	1 1%

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 11B
AHS Measures of Unit Inadequacy, 1989

		Severe Inadequacy		Moderate Inadequacy		Total Units*		Percent Inadequate**		
		Rental Units	Owned Units	Rental Units	Owned Units	Rental Units	Owned Units	Rental Units	Owned Units	Total
Northeast	City	366,560	82,781	371,591	85,395	4,019,583	2,702,969	18.4%	6.2%	13.5%
	Suburb	137,474	197,236	130,508	142,472	2,741,118	7,767,441	9.8%	4.4%	5.8%
	Non-metro	24,080	49,886	29,774	40,780	596,327	1,832,064	9.0%	4.9%	6.0%
	Total	528,114	329,903	531,873	268,647	7,357,028	12,302,474	14.4%	4.9%	8.4%
Midwest	City	199,181	107,217	245,498	106,653	3,449,281	3,672,327	12.9%	5.8%	9.3%
	Suburb	87,433	150,590	103,493	116,707	2,427,528	7,147,259	7.9%	3.7%	4.8%
	Non-metro	68,556	169,110	92,986	149,884	1,578,050	4,889,067	10.2%	6.5%	7.4%
	Total	355,170	426,917	441,977	373,244	7,454,859	15,708,653	10.7%	5.1%	6.9%
South	City	194,884	89,608	620,318	408,049	5,108,508	5,225,403	16.0%	9.5%	12.7%
	Suburb	128,214	260,182	287,618	525,394	4,187,573	10,146,617	9.9%	7.7%	8.4%
	Non-metro	114,262	210,000	416,497	647,524	2,029,302	6,489,338	26.2%	13.2%	16.3%
	Total	437,360	559,790	1,324,433	1,580,967	11,325,383	21,861,358	15.6%	9.8%	11.8%
West	City	181,034	99,240	287,685	77,976	3,785,470	3,430,498	12.4%	5.2%	9.0%
	Suburb	117,623	127,540	228,426	127,455	3,526,408	5,758,260	9.8%	4.4%	6.5%
	Non-metro	42,900	67,895	40,481	65,524	931,806	1,969,483	8.9%	6.8%	7.5%
	Total	341,557	294,675	556,592	270,955	8,243,684	11,158,241	10.9%	5.1%	7.5%
Total	City	941,659	378,846	1,525,092	678,073	16,362,842	15,031,197	15.1%	7.0%	11.2%
	Suburb	470,744	735,548	750,045	912,028	12,882,627	30,819,577	9.5%	5.3%	6.6%
	Non-metro	249,798	496,891	579,738	903,712	5,135,485	15,179,952	16.2%	9.2%	11.0%
	Total	1,662,201	1,611,285	2,854,875	2,493,813	34,380,954	61,030,726	13.1%	6.7%	9.0%

*The 1989 AHS count of units exceeds the 1990 Census count

**Includes moderate and severe inadequacy.

Source. Urban Institute tabulations of the 1989 AHS, excludes units classified as inadequate

APPENDIX TABLE 12A
Distribution of Units by Year Built, 1990

Central Cities					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	3,702,171	887,001	1,385,455	446,073	6,420,700
Midwest	3,103,004	1,189,044	1,878,093	624,884	6,795,025
South	2,119,316	1,715,487	3,810,973	1,904,635	9,550,411
West	1,808,710	1,137,930	2,582,886	1,373,160	6,902,686
Total	10,733,201	4,929,462	9,657,407	4,348,752	29,668,822
Suburbs					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	3,548,813	1,859,399	3,437,425	1,510,781	10,356,418
Midwest	1,994,533	1,630,159	3,948,409	1,593,310	9,166,411
South	1,334,803	1,489,333	5,901,294	4,381,148	13,106,578
West	1,184,505	1,428,143	4,123,781	2,366,881	9,103,310
Total	8,062,654	6,407,034	17,410,909	9,852,120	41,732,717
Non-Metropolitan Areas					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	926,418	196,888	619,087	353,202	2,095,595
Midwest	2,544,647	734,250	2,247,042	829,600	6,355,539
South	1,861,262	1,157,335	3,857,888	2,288,780	9,165,265
West	652,070	334,218	1,240,896	702,288	2,929,472
Total	5,984,397	2,422,691	7,964,913	4,173,870	20,545,871
Total					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	8,177,402	2,943,288	5,441,967	2,310,056	18,872,713
Midwest	7,642,184	3,553,453	8,073,544	3,047,794	22,316,975
South	5,315,381	4,362,155	13,570,155	8,574,563	31,822,254
West	3,645,285	2,900,291	7,947,563	4,442,329	18,935,468
Total	24,780,252	13,759,187	35,033,229	18,374,742	91,947,410

Source. Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 12B
Percent Distribution of Units by Year Built, 1990

Central Cities					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	58%	14%	22%	7%	100%
Midwest	46%	17%	28%	9%	100%
South	22%	18%	40%	20%	100%
West	26%	16%	37%	20%	100%
Total	36%	17%	33%	15%	100%

Suburbs					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	34%	18%	33%	15%	100%
Midwest	22%	18%	43%	17%	100%
South	10%	11%	45%	33%	100%
West	13%	16%	45%	26%	100%
Total	19%	15%	42%	24%	100%

Non-Metropolitan Areas					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	44%	9%	30%	17%	100%
Midwest	40%	12%	35%	13%	100%
South	20%	13%	42%	25%	100%
West	22%	11%	42%	24%	100%
Total	29%	12%	39%	20%	100%

Total					
	Before 1950	1950-59	1960-79	1980-1990	Total
Northeast	43%	16%	29%	12%	100%
Midwest	34%	16%	36%	14%	100%
South	17%	14%	43%	27%	100%
West	19%	15%	42%	23%	100%
Total	27%	15%	38%	20%	100%

Source Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 13
Changes in Monthly Housing Cost for Renters, 1985-89
(in 1989 dollars)

	Lower Quartile			Median			Upper Quartile		
	1985	1989	Percent Change	1985	1989	Percent Change	1985	1989	Percent Change
Central Cities									
Northeast	\$288	\$315	9.4	\$399	\$454	13.8	\$527	\$604	14.6
Midwest	268	263	-1.9	377	362	-4.0	472	463	-1.9
South	294	269	-8.5	409	374	-8.6	519	489	-5.8
West	364	354	-2.7	489	504	3.1	652	669	2.6
Total	292	290	-0.7	406	402	-1.0	535	550	2.8
Suburbs									
Northeast	361	385	6.6	489	530	8.4	622	700	12.5
Midwest	328	311	-5.2	434	425	-2.1	542	547	0.9
South	347	335	-3.5	475	458	-3.6	613	595	-2.9
West	403	414	2.7	547	561	2.6	729	713	-2.2
Total	355	350	-1.4	478	486	1.7	627	638	1.8
Non-Metropolitan Areas									
Northeast	260	256	-1.5	362	365	0.8	494	515	4.3
Midwest	230	209	-9.1	297	280	-5.7	392	367	-6.4
South	199	178	-10.6	285	273	-4.2	399	374	-6.3
West	259	240	-7.3	368	325	-11.7	461	402	-12.8
Total	210	200	-4.8	297	286	-3.7	408	385	-5.6
Total									
Northeast	300	326	8.7	426	473	11.0	568	631	11.1
Midwest	259	251	-3.1	363	356	-1.9	476	469	-1.5
South	275	252	-8.4	398	369	-7.3	519	500	-3.7
West	361	348	-3.6	490	500	2.0	664	670	0.9
Total	290	287	-1.0	414	411	-0.7	553	568	2.7

Source: Urban Institute tabulations of the 1985 and 1989 AHS. Includes all rental units, occupied and vacant. 1985 costs are expressed in constant 1989 dollars using the CPI-U.

APPENDIX TABLE 14
Changes in Monthly Housing Cost for Owners, 1985-89
(in 1989 dollars)

	Lower Quartile			Median			Upper Quartile		
	1985	1989	Percent Change	1985	1989	Percent Change	1985	1989	Percent Change
Central Cities									
Northeast	\$262	\$223	-14.9	\$377	\$391	3.7	\$627	\$719	14.7
Midwest	235	193	-17.9	365	344	-5.8	603	592	-1.8
South	228	171	-25.0	391	353	-9.7	655	652	-0.5
West	245	229	-6.5	490	539	10.0	931	969	4.1
Total	241	197	-18.3	396	388	-2.0	680	705	3.7
Suburbs									
Northeast	325	294	-9.5	514	503	-2.1	772	896	16.1
Midwest	270	229	-15.2	445	439	-1.3	705	736	4.4
South	214	171	-20.1	400	380	-5.0	713	750	5.2
West	259	223	-13.9	514	541	5.3	932	983	5.5
Total	265	225	-15.1	463	457	-1.3	766	823	7.4
Non-Metropolitan Areas									
Northeast	209	184	-12.0	305	305	0.0	483	546	13.0
Midwest	197	153	-22.3	296	233	-21.3	489	457	-6.5
South	152	108	-28.9	224	169	-24.6	394	361	-8.4
West	181	144	-20.4	280	258	-7.9	572	541	-5.4
Total	173	132	-23.7	265	215	-18.9	459	434	-5.4
Total									
Northeast	286	254	-11.2	454	449	-1.1	704	806	14.5
Midwest	233	189	-18.9	375	342	-8.8	608	605	-0.5
South	184	140	-23.9	326	281	-13.8	590	600	1.7
West	230	204	-11.3	462	474	2.6	872	895	2.6
Total	225	183	-18.7	385	364	-5.5	659	692	5.0

Source: Urban Institute tabulations of the 1985 and 1989 AHS. Includes all owner units, occupied and vacant
1985 costs are expressed in constant 1989 dollars using the CPI-U

APPENDIX TABLE 15
Private New Housing Starts, 1964 - 1991
(Thousands of Units)

Year	Units in Structure		
	1 Unit	2-4 Units	5+ Units
1964	970.5	108.4	450.0
1965	963.7	86.6	422.5
1966	778.6	61.1	325.1
1967	843.9	71.6	376.1
1968	899.4	80.9	527.3
1969	810.6	85.0	571.2
1970	812.9	84.8	535.9
1971	1,151.0	120.3	780.9
1972	1,309.2	141.3	906.2
1973	1,132.0	118.3	795.0
1974	888.1	68.1	381.6
1975	892.2	64.0	204.3
1976	1,162.4	85.9	289.2
1977	1,450.9	121.7	414.4
1978	1,433.3	125.0	462.0
1979	1,194.1	122.0	429.0
1980	852.2	109.5	330.5
1981	705.4	91.1	287.7
1982	662.6	80.0	319.6
1983	1,067.6	113.5	522.0
1984	1,084.2	121.4	544.0
1985	1,072.4	93.4	576.1
1986	1,179.4	84.0	542.0
1987	1,146.4	65.3	408.7
1988	1,081.3	58.8	348.0
1989	1,003.3	55.2	317.6
1990	894.8	37.5	260.4
1991	840.4	35.6	137.9

Source: *Economic Report of the President, 1993, Table B-50.*

APPENDIX TABLE 16
Changes in Median House Value, 1985-89
(in 1989 dollars)

	1985	1989	Percent Change
Central Cities			
Northeast	\$ 69,145	\$100,000	44.6%
Midwest	51,859	54,000	4.1%
South	64,535	65,000	0.7%
West	103,717	125,000	20.5%
Total	69,145	74,000	7.0%
Suburbs			
Northeast	92,193	140,000	51.9%
Midwest	69,145	75,000	8.5%
South	69,145	72,000	4.1%
West	106,599	125,000	17.3%
Total	80,669	90,000	11.6%
Non-Metropolitan Areas			
Northeast	56,468	75,000	32.8%
Midwest	46,097	45,000	-2.4%
South	43,216	45,000	4.1%
West	63,383	60,000	-5.3%
Total	46,097	48,000	4.1%
Total			
Northeast	86,431	125,000	44.6%
Midwest	57,621	60,000	4.1%
South	57,621	60,000	4.1%
West	97,955	100,000	2.1%
Total	69,145	75,000	8.5%

Source: Urban Institute tabulations of the 1985 and 1989 AHS.

APPENDIX TABLE 17A
Distribution of Housing Units by Unit Affordability, 1990

Central Cities

	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	950,381	1,368,851	1,985,330	2,430,280	6,734,842
Midwest	1,167,154	2,268,118	2,582,750	1,136,942	7,154,964
South	1,191,818	2,296,633	3,915,471	2,900,654	10,304,576
West	461,814	960,232	2,298,511	3,545,095	7,265,652
Total	3,771,167	6,893,834	10,782,062	10,012,971	31,460,034

Suburbs

	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	709,837	1,038,626	2,170,214	6,758,227	10,676,904
Midwest	818,443	1,505,843	3,483,235	3,612,052	9,419,573
South	1,504,511	1,997,598	4,503,637	5,791,096	13,796,842
West	583,922	782,688	2,321,786	5,768,461	9,456,857
Total	3,616,713	5,324,755	12,478,872	21,929,836	43,350,176

Non-Metropolitan Areas

	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	294,930	385,660	604,662	888,694	2,173,946
Midwest	1,464,304	1,759,249	1,975,055	1,382,855	6,581,463
South	2,250,701	1,934,632	2,637,227	2,776,868	9,599,428
West	486,184	534,572	896,268	1,161,511	3,078,535
Total	4,496,119	4,614,113	6,113,212	6,209,928	21,433,372

Total

	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	195,5148	2,793,137	4,760,206	10,077,201	19,585,692
Midwest	3,449,901	5,533,210	8,041,040	6,131,849	23,156,000
South	4,947,030	6,228,863	11,056,335	11,468,618	33,700,846
West	1,531,920	2,277,492	5,516,565	10,475,067	19,801,044
Total	11,883,999	16,832,702	29,374,146	38,152,735	96,243,582

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 17B
Percent Distribution of Housing by Unit Affordability, 1990

Central Cities					
	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	14%	20%	29%	36%	100%
Midwest	16%	32%	36%	16%	100%
South	12%	22%	38%	28%	100%
West	6%	13%	32%	49%	100%
Total	12%	22%	34%	32%	100%

Suburbs					
	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	7%	10%	20%	63%	100%
Midwest	9%	16%	37%	38%	100%
South	11%	14%	33%	42%	100%
West	6%	8%	25%	61%	100%
Total	8%	12%	29%	51%	100%

Non-Metropolitan Areas					
	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	14%	18%	28%	41%	100%
Midwest	22%	27%	30%	21%	100%
South	23%	20%	27%	29%	100%
West	16%	17%	29%	38%	100%
Total	21%	22%	29%	29%	100%

Total					
	30% or less	30-50%	50-80%	Above 80%	Total
Northeast	10%	14%	24%	51%	100%
Midwest	15%	24%	35%	26%	100%
South	15%	18%	33%	34%	100%
West	8%	12%	28%	53%	100%
Total	12%	17%	31%	40%	100%

Source: Urban Institute tabulations of the CHAS database

APPENDIX TABLE 18A

Renter Households with One or More Housing Problem by Income Group, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-metro	Total	City	Suburb	Non-metro	Total
Northeast								
30% or less	838,366	372,273	90,348	1,300,987	77%	72%	73%	75%
30-50%	410,788	289,879	68,169	768,836	75%	74%	66%	73%
50-80%	321,456	229,471	46,077	597,004	47%	49%	37%	47%
80-95%	81,001	71,731	7,186	159,918	27%	27%	14%	26%
Above 95%	157,559	91,816	7,456	256,831	14%	9%	5%	11%
Total	1,809,170	1,055,170	219,236	3,083,576	48%	39%	39%	44%
Midwest								
30% or less	750,264	280,505	264,208	1,294,977	79%	76%	71%	77%
30-50%	379,358	235,265	177,268	791,891	72%	74%	58%	69%
50-80%	205,747	186,634	85,421	477,802	32%	38%	24%	32%
80-95%	29,228	29,149	10,472	68,849	12%	13%	7%	11%
Above 95%	38,295	33,777	15,409	87,481	5%	4%	3%	4%
Total	1,402,892	765,330	552,778	2,721,000	45%	35%	34%	39%
South								
30% or less	847,521	450,828	441,135	1,739,484	75%	75%	70%	74%
30-50%	547,634	399,739	260,139	1,207,512	77%	77%	62%	73%
50-80%	415,652	366,243	171,455	953,350	45%	48%	36%	44%
80-95%	76,893	84,788	31,071	192,752	20%	23%	17%	21%
Above 95%	104,701	112,114	47,989	264,804	8%	8%	7%	8%
Total	1,992,401	1,413,712	951,789	4,357,902	45%	39%	40%	42%
West								
30% or less	631,814	441,814	139,482	1,213,110	83%	82%	77%	82%
30-50%	513,802	432,395	117,619	1,063,816	85%	85%	70%	83%
50-80%	409,795	403,059	83,737	896,591	60%	61%	42%	58%
80-95%	114,157	127,334	17,695	259,186	37%	39%	21%	36%
Above 95%	164,716	190,488	29,666	384,870	16%	16%	10%	15%
Total	1,834,284	1,595,090	388,199	3,817,573	54%	49%	41%	50%
Total								
30% or less	3,067,965	1,545,420	935,173	5,548,558	78%	76%	72%	76%
30-50%	1,851,582	1,357,278	623,195	3,832,055	77%	78%	63%	75%
50-80%	1,352,650	1,185,407	386,690	2,924,747	46%	49%	33%	45%
80-95%	301,279	313,002	66,424	680,705	24%	26%	14%	24%
Above 95%	465,271	428,195	100,520	993,986	11%	10%	6%	10%
Total	7,038,747	4,829,302	2,112,002	13,980,051	48%	41%	38%	44%

* Housing problems are defined as paying over 30% of income for housing (excess cost burden), lacking complete kitchen or plumbing, or more than one person per room (overcrowded)

** (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 18B**Distribution of Renter Households by Income Group, 1990**

	City	Suburb	Non-Metro	Total
Northeast				
30% or less	1,093,590	514,609	124,136	1,732,335
30-50%	550,596	394,332	103,306	1,048,234
50-80%	676,996	471,906	125,610	1,274,512
80-95%	297,715	266,385	52,111	616,211
Above 95%	1,152,417	1,050,030	160,227	2,362,674
Total	3,771,314	2,697,262	565,390	7,033,966
Midwest				
30% or less	953,235	367,643	370,218	1,691,096
30-50%	527,155	317,500	303,153	1,147,808
50-80%	643,277	495,536	363,132	1,501,945
80-95%	245,225	224,939	145,622	615,786
Above 95%	724,607	781,876	454,386	1,960,869
Total	3,093,499	2,187,494	1,636,511	6,917,504
South				
30% or less	1,122,997	603,187	630,009	2,356,193
30-50%	711,933	521,053	418,748	1,651,734
50-80%	926,976	770,188	472,680	2,169,844
80-95%	385,955	367,442	185,088	938,485
Above 95%	1,319,602	1,341,026	678,140	3,338,768
Total	4,467,463	3,602,896	2,384,665	10,455,024
West				
30% or less	759,511	537,894	182,309	1,479,714
30-50%	602,133	511,647	168,950	1,282,730
50-80%	684,894	658,114	201,261	1,544,269
80-95%	310,202	326,535	82,834	719,571
Above 95%	1,056,685	1,194,642	304,881	2,556,208
Total	3,413,425	3,228,832	940,235	7,582,492
Total				
30% or less	3,929,333	2,023,333	1,306,672	7,259,338
30-50%	2,391,817	1,744,532	994,157	5,130,506
50-80%	2,932,143	2,395,744	1,162,683	6,490,570
80-95%	1,239,097	1,185,301	465,655	2,890,053
Above 95%	4,253,311	4,367,574	1,597,634	10,218,519
Total	14,745,701	11,716,484	5,526,801	31,988,986

Source: Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 19A

Owner Households with One or More Housing Problem by Income Group, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-metro	Total	City	Suburb	Non-metro	Total
Northeast								
30% or less	168,423	339,196	81,751	589,370	70%	79%	79%	76%
30-50%	97,688	282,651	72,542	452,881	39%	50%	49%	47%
50-80%	93,905	276,745	71,410	442,060	24%	32%	27%	29%
80-95%	44,739	168,402	27,662	240,803	21%	29%	19%	25%
Above 95%	166,967	702,850	71,605	941,422	11%	14%	8%	12%
Total	571,722	1,769,844	324,970	2,666,536	22%	23%	21%	23%
Midwest								
30% or less	219,812	253,101	263,540	736,453	72%	76%	73%	73%
30-50%	138,426	205,072	194,655	538,153	39%	45%	40%	41%
50-80%	144,425	274,360	178,008	596,793	23%	28%	21%	25%
80-95%	48,478	114,847	56,562	219,887	14%	19%	13%	16%
Above 95%	101,728	311,329	125,056	538,113	5%	7%	5%	6%
Total	652,869	1,158,709	817,821	2,629,399	18%	17%	17%	17%
South								
30% or less	290,934	430,557	476,426	1,197,917	69%	68%	68%	68%
30-50%	203,097	326,772	317,300	847,169	47%	45%	42%	44%
50-80%	249,768	445,503	299,848	995,119	35%	35%	27%	32%
80-95%	102,390	200,763	100,500	403,653	27%	27%	19%	24%
Above 95%	301,612	637,734	269,589	1,208,935	10%	10%	7%	9%
Total	1,147,801	2,041,329	1,463,663	4,652,793	23%	21%	22%	22%
West								
30% or less	150,422	222,346	114,731	487,499	67%	68%	72%	69%
30-50%	134,379	209,749	92,601	436,729	51%	51%	46%	50%
50-80%	191,222	313,827	107,813	612,862	43%	44%	33%	41%
80-95%	102,071	182,028	42,619	326,718	38%	40%	25%	37%
Above 95%	424,317	844,761	119,261	1,388,339	18%	21%	10%	19%
Total	1,002,411	1,772,711	477,025	3,252,147	29%	30%	24%	29%
Total								
30% or less	829,591	1,245,200	936,448	3,011,239	70%	72%	71%	71%
30-50%	573,590	1,024,244	677,098	2,274,932	44%	48%	42%	45%
50-80%	679,320	1,310,435	657,079	2,646,834	31%	34%	26%	31%
80-95%	297,678	666,040	227,343	1,191,061	24%	28%	18%	25%
Above 95%	994,624	2,496,674	585,511	4,076,809	11%	13%	7%	11%
Total	3,374,803	6,742,593	3,083,479	13,200,875	23%	22%	20%	22%

* Housing problems are defined as paying over 30% of income for housing (excess cost burden), lacking complete kitchen or plumbing, or more than one person per room (overcrowded)

** (Number of households with problems) / (Total households in group)

Source. Urban Institute tabulations of the CHAS database

APPENDIX TABLE 19B
Distribution of Owner Households by Income Group

	City	Suburb	Non-metro	Total
Northeast				
30% or less	241,173	429,578	103,074	773,825
30-50%	248,131	559,906	148,350	956,387
50-80%	388,357	877,458	264,079	1,529,894
80-95%	216,481	588,503	141,865	946,849
Above 95%	1,544,181	5,203,033	873,051	7,620,265
Total	2,638,323	7,658,478	1,530,419	11,827,220
Midwest				
30% or less	307,384	334,533	362,903	1,004,820
30-50%	358,426	460,115	487,956	1,306,497
50-80%	635,595	963,083	830,933	2,429,611
80-95%	345,820	588,971	431,545	1,366,336
Above 95%	2,052,860	4,634,722	2,613,706	9,301,288
Total	3,700,085	6,981,424	4,727,043	15,408,552
South				
30% or less	422,014	635,308	700,203	1,757,525
30-50%	435,915	720,864	760,452	1,917,231
50-80%	719,356	1,282,134	1,095,096	3,096,586
80-95%	384,727	739,187	527,138	1,651,052
Above 95%	3,120,926	6,135,299	3,702,481	12,958,706
Total	5,082,938	9,512,792	6,785,370	21,381,100
West				
30% or less	222,937	328,143	158,359	709,439
30-50%	265,562	407,955	199,343	872,860
50-80%	444,037	708,061	325,786	1,477,884
80-95%	268,911	456,964	169,042	894,917
Above 95%	2,297,277	3,989,014	1,146,333	7,432,624
Total	3,498,724	5,890,137	1,998,863	11,387,724
Total				
30% or less	1,193,508	1,727,562	1,324,539	4,245,609
30-50%	1,308,034	2,148,840	1,596,101	5,052,975
50-80%	2,187,345	3,830,736	2,515,894	8,533,975
80-95%	1,215,939	2,373,625	1,269,590	4,859,154
Above 95%	9,015,244	19,962,068	8,335,571	37,312,883
Total	14,920,070	30,042,831	15,041,695	60,004,596

Source: Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 20A

Owner Households Paying More than 30% of Income for Housing by Income Group, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less	164,223	335,716	78,965	578,904	68%	78%	77%	75%
30-50%	91,262	276,373	68,684	436,319	37%	49%	46%	46%
50-80%	81,208	264,213	64,799	410,220	21%	30%	25%	27%
80-95%	37,429	160,979	24,398	222,806	17%	27%	17%	24%
Above 95%	127,924	661,220	61,107	850,251	8%	13%	7%	11%
Total	502,046	1,698,501	297,953	2,498,500	19%	22%	19%	21%
Midwest								
30% or less	215,919	249,383	252,984	718,286	70%	75%	70%	71%
30-50%	130,522	197,848	181,319	509,689	36%	43%	37%	39%
50-80%	123,925	254,518	155,095	533,538	19%	26%	19%	22%
80-95%	38,323	103,494	46,377	188,194	11%	18%	11%	14%
Above 95%	69,812	265,686	88,855	424,353	3%	6%	3%	5%
Total	578,501	1,070,929	724,630	2,374,060	16%	15%	15%	15%
South								
30% or less	282,102	409,933	439,107	1,131,142	67%	65%	63%	64%
30-50%	187,506	301,524	274,923	763,953	43%	42%	36%	40%
50-80%	216,145	396,551	240,299	852,995	30%	31%	22%	28%
80-95%	84,238	175,437	74,141	333,816	22%	24%	14%	20%
Above 95%	235,218	534,584	179,513	949,315	8%	9%	5%	7%
Total	1,005,209	1,818,029	1,207,983	4,031,221	20%	19%	18%	19%
West								
30% or less	145,847	214,421	98,205	458,473	65%	65%	62%	65%
30-50%	124,997	195,475	78,733	399,205	47%	48%	39%	46%
50-80%	170,401	278,078	85,751	534,230	38%	39%	26%	36%
80-95%	87,290	158,409	32,507	278,206	32%	35%	19%	31%
Above 95%	352,695	727,918	81,163	1,161,776	15%	18%	7%	16%
Total	881,230	1,574,301	376,359	2,831,890	25%	27%	19%	25%
Total								
30% or less	808,091	1,209,453	869,261	2,886,805	68%	70%	66%	68%
30-50%	534,287	971,220	603,659	2,109,166	41%	45%	38%	42%
50-80%	591,679	1,193,360	545,944	2,330,983	27%	31%	22%	27%
80-95%	247,280	598,319	177,423	1,023,022	20%	25%	14%	21%
Above 95%	785,649	2,189,408	410,638	3,385,695	9%	11%	5%	9%
Total	2,966,986	6,161,760	2,606,925	11,735,671	20%	21%	17%	20%

* (Number of households with problems) / (Total households in group)

Source: Urban Institute tabulations of the CHAS database

APPENDIX TABLE 20B

Renter Households Paying More than 30% of Income for Housing by Income Group, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less	801,595	365,263	88,244	1,255,102	73%	71%	71%	72%
30-50%	374,532	280,432	65,622	720,586	68%	71%	64%	69%
50-80%	246,604	211,304	41,634	499,542	36%	45%	33%	39%
80-95%	47,841	60,367	5,471	113,679	16%	23%	10%	18%
Above 95%	59,427	58,522	3,880	121,829	5%	6%	2%	5%
Total	1,529,999	975,888	204,851	2,710,738	41%	36%	36%	39%
Midwest								
30% or less	729,400	275,576	256,126	1,261,102	77%	75%	69%	75%
30-50%	355,335	227,840	167,191	750,366	67%	72%	55%	65%
50-80%	168,345	167,757	69,890	405,992	26%	34%	19%	27%
80-95%	16,979	21,650	5,212	43,841	7%	10%	4%	7%
Above 95%	14,399	17,030	3,800	35,229	2%	2%	1%	2%
Total	1,284,458	709,853	502,219	2,496,530	42%	32%	31%	36%
South								
30% or less	806,345	426,450	398,552	1,631,347	72%	71%	63%	69%
30-50%	500,135	373,553	223,590	1,097,278	70%	72%	53%	66%
50-80%	331,716	312,828	125,189	769,733	36%	41%	26%	35%
80-95%	46,843	61,340	15,630	123,813	12%	17%	8%	13%
Above 95%	42,495	53,990	11,797	108,282	3%	4%	2%	3%
Total	1,727,534	1,228,161	774,758	3,730,453	39%	34%	32%	36%
West								
30% or less	604,001	423,346	130,404	1,157,751	80%	79%	72%	78%
30-50%	461,590	396,762	105,224	963,576	77%	78%	62%	75%
50-80%	310,266	317,615	63,570	691,451	45%	48%	32%	45%
80-95%	71,581	86,073	10,013	167,667	23%	26%	12%	23%
Above 95%	75,514	92,287	9,208	177,009	7%	8%	3%	7%
Total	1,522,952	1,316,083	318,419	3,157,454	45%	41%	34%	42%
Total								
30% or less	2,941,341	1,490,635	873,326	5,305,302	75%	74%	67%	73%
30-50%	1,691,592	1,278,587	561,627	3,531,806	71%	73%	56%	69%
50-80%	1,056,931	1,009,504	300,283	2,366,718	36%	42%	26%	36%
80-95%	183,244	229,430	36,326	449,000	15%	19%	8%	16%
Above 95%	191,835	221,829	28,685	442,349	5%	5%	2%	4%
Total	6,064,943	4,229,985	1,800,247	12,095,175	41%	36%	33%	38%

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 21A

Owner Households Paying More than 50% of Income for Housing by Income Group, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less	104,527	227,488	50,643	382,658	43%	53%	49%	49%
30-50%	32,167	105,400	23,481	161,048	13%	19%	16%	17%
50-80%	24,029	76,871	15,642	116,542	6%	9%	6%	8%
80-95%	8,195	34,400	3,590	46,185	4%	6%	3%	5%
Above 95%	16,690	74,696	6,386	97,772	1%	1%	1%	1%
Total	185,608	518,855	99,742	804,205	7%	7%	7%	7%
Midwest								
30% or less	135,653	162,049	151,671	449,373	44%	48%	42%	45%
30-50%	40,636	70,901	55,695	167,232	11%	15%	11%	13%
50-80%	17,160	46,713	29,949	93,822	3%	5%	4%	4%
80-95%	2,715	10,161	6,401	19,277	1%	2%	1%	1%
Above 95%	3,755	18,684	12,211	34,650	0%	0%	0%	0%
Total	199,919	308,508	255,927	764,354	5%	4%	5%	5%
South								
30% or less	188,563	271,763	273,278	733,604	45%	43%	39%	42%
30-50%	80,684	135,533	100,591	316,808	19%	19%	13%	17%
50-80%	53,860	95,930	53,734	203,524	7%	7%	5%	7%
80-95%	10,560	22,500	10,137	43,197	3%	3%	2%	3%
Above 95%	21,931	43,339	19,317	84,587	1%	1%	1%	1%
Total	355,598	569,065	457,057	1,381,720	7%	6%	7%	6%
West								
30% or less	103,616	156,492	65,491	325,599	46%	48%	41%	46%
30-50%	65,573	102,982	33,515	202,070	25%	25%	17%	23%
50-80%	55,887	93,273	23,185	172,345	13%	13%	7%	12%
80-95%	18,111	34,685	5,154	57,950	7%	8%	3%	6%
Above 95%	45,058	93,145	9,917	148,120	2%	2%	1%	2%
Total	288,245	480,577	137,262	906,084	8%	8%	7%	8%
Total								
30% or less	532,359	817,792	541,083	1,891,234	45%	47%	41%	45%
30-50%	219,060	414,816	213,282	847,158	17%	19%	13%	17%
50-80%	150,936	312,787	122,510	586,233	7%	8%	5%	7%
80-95%	39,581	101,746	25,282	166,609	3%	4%	2%	3%
Above 95%	87,434	229,864	47,831	365,129	1%	1%	1%	1%
Total	1,029,370	1,877,005	949,988	3,856,363	7%	6%	6%	6%

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the 1990 Census database

APPENDIX TABLE 21B

Renter Households Paying More than 50% of Income for Housing by Income Group, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less	622,224	287,704	69,601	979,529	57%	56%	56%	57%
30-50%	130,345	113,596	23,356	267,297	24%	29%	23%	25%
50-80%	32,725	22,406	3,891	59,022	5%	5%	3%	5%
80-95%	5,352	4,058	317	9,727	2%	2%	1%	2%
Above 95%	2,789	1,933	142	4,864	0%	0%	0%	0%
Total	793,435	429,697	97,307	1,320,439	21%	16%	17%	19%
Midwest								
30% or less	567,452	221,413	185,856	974,721	60%	60%	50%	58%
30-50%	88,763	71,839	38,816	199,418	17%	23%	13%	17%
50-80%	13,269	13,267	4,822	31,358	2%	3%	1%	2%
80-95%	1,131	1,536	443	3,110	0%	1%	0%	1%
Above 95%	768	1,120	602	2,490	0%	0%	0%	0%
Total	671,383	309,175	230,539	1,211,097	22%	14%	14%	18%
South								
30% or less	632,675	345,619	294,877	1,273,171	56%	57%	47%	54%
30-50%	155,295	135,262	67,613	358,170	22%	26%	16%	22%
50-80%	28,752	27,510	11,283	67,545	3%	4%	2%	3%
80-95%	3,201	3,658	917	7,776	1%	1%	0%	1%
Above 95%	3,115	2,790	845	6,750	0%	0%	0%	0%
Total	823,038	514,839	375,535	1,713,412	18%	14%	16%	16%
West								
30% or less	490,114	358,602	102,605	951,321	65%	67%	56%	64%
30-50%	174,895	168,651	36,590	380,136	29%	33%	22%	30%
50-80%	40,378	42,493	7,017	89,888	6%	6%	3%	6%
80-95%	6,054	6,596	735	13,385	2%	2%	1%	2%
Above 95%	2,926	3,016	611	6,553	0%	0%	0%	0%
Total	714,367	579,358	147,558	1,441,283	21%	18%	16%	19%
Total								
30% or less	2,312,465	1,213,338	652,939	4,178,742	59%	60%	50%	58%
30-50%	549,298	489,348	166,375	1,205,021	23%	28%	17%	23%
50-80%	115,124	105,676	27,013	247,813	4%	4%	2%	4%
80-95%	15,738	15,848	2,412	33,998	1%	1%	1%	1%
Above 95%	9,598	8,859	2,200	20,657	0%	0%	0%	0%
Total	3,002,223	1,833,069	850,939	5,686,231	20%	16%	15%	18%

* (Number of households with problems) / (Total households in group)

Source: Urban Institute tabulations of the 1990 Census database

APPENDIX TABLE 22**Percentage of Households with One or More Housing Problems
Paying Over 30% of Income for Housing by Income Group, 1990**

	Renters	Owners
Northeast		
30% or less	96%	98%
30-50%	94%	96%
50-80%	84%	93%
80-95%	71%	93%
Above 95%	47%	90%
Midwest		
30% or less	97%	98%
30-50%	95%	95%
50-80%	85%	89%
80-95%	64%	86%
Above 95%	40%	79%
South		
30% or less	94%	94%
30-50%	91%	90%
50-80%	81%	86%
80-95%	64%	83%
Above 95%	41%	79%
West		
30% or less	95%	94%
30-50%	91%	91%
50-80%	77%	87%
80-95%	65%	85%
Above 95%	46%	84%
Total		
30% or less	96%	96%
30-50%	92%	93%
50-80%	81%	88%
80-95%	66%	86%
Above 95%	45%	83%

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 23A

Owner Households in Overcrowded Units by Income Group, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less	6,851	3,592	1,572	12,015	3%	1%	2%	2%
30-50%	7,885	6,658	2,236	16,779	3%	1%	2%	2%
50-80%	14,432	12,252	4,700	31,384	4%	1%	2%	2%
80-95%	7,675	7,397	2,235	17,307	4%	1%	2%	2%
Above 95%	37,139	34,225	6,223	77,587	2%	1%	1%	1%
Total	73,982	64,124	16,966	155,072	3%	1%	1%	1%
Midwest								
30% or less	7,701	5,019	7,097	19,817	3%	2%	2%	2%
30-50%	9,853	8,462	8,972	27,287	3%	2%	2%	2%
50-80%	20,317	20,279	17,233	57,829	3%	2%	2%	2%
80-95%	9,242	10,290	7,410	26,942	3%	2%	2%	2%
Above 95%	27,145	36,322	24,030	87,497	1%	1%	1%	1%
Total	74,258	80,372	64,742	219,372	2%	1%	1%	1%
South								
30% or less	19,234	25,151	28,924	73,309	5%	4%	4%	4%
30-50%	24,156	30,774	31,002	85,932	6%	4%	4%	4%
50-80%	39,455	54,926	48,689	143,070	5%	4%	4%	5%
80-95%	18,721	25,740	21,625	66,086	5%	3%	4%	4%
Above 95%	61,490	92,601	70,104	224,195	2%	2%	2%	2%
Total	163,056	229,192	200,344	592,592	3%	2%	3%	3%
West								
30% or less	12,447	17,745	15,290	45,482	6%	5%	10%	6%
30-50%	21,352	29,660	13,405	64,417	8%	7%	7%	7%
50-80%	36,324	58,382	21,413	116,119	8%	8%	7%	8%
80-95%	20,796	32,833	9,443	63,072	8%	7%	6%	7%
Above 95%	79,187	129,887	31,862	240,936	3%	3%	3%	3%
Total	170,106	268,507	91,413	530,026	5%	5%	5%	5%
Total								
30% or less	46,233	51,507	52,883	150,623	4%	3%	4%	4%
30-50%	63,246	75,554	55,615	194,415	5%	4%	3%	4%
50-80%	110,528	145,839	92,035	348,402	5%	4%	4%	4%
80-95%	56,434	76,260	40,713	173,407	5%	3%	3%	4%
Above 95%	204,961	293,035	132,219	630,215	2%	1%	2%	2%
Total	481,402	642,195	373,465	1,497,062	3%	2%	2%	2%

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 23B

Renter Households in Overcrowded Units by Income Group, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less	129,352	23,141	3,489	155,982	12%	4%	3%	9%
30-50%	73,592	21,664	3,403	98,659	13%	5%	3%	9%
50-80%	85,740	20,753	3,901	110,394	13%	4%	3%	9%
80-95%	31,290	10,719	1,279	43,288	11%	4%	2%	7%
Above 95%	89,298	28,287	2,413	119,998	8%	3%	2%	5%
Total	409,272	104,564	14,485	528,321	11%	4%	3%	8%
Midwest								
30% or less	74,601	15,740	14,653	104,994	8%	4%	4%	6%
30-50%	36,155	13,464	11,995	61,614	7%	4%	4%	5%
50-80%	34,889	18,708	13,220	66,817	5%	4%	4%	4%
80-95%	10,465	6,558	3,950	20,973	4%	3%	3%	3%
Above 95%	19,404	13,340	7,952	40,696	3%	2%	2%	2%
Total	175,514	67,810	51,770	295,094	6%	3%	3%	4%
South								
30% or less	144,310	62,079	55,728	262,117	13%	10%	9%	11%
30-50%	91,783	52,888	35,335	180,006	13%	10%	8%	11%
50-80%	91,644	61,606	37,228	190,478	10%	8%	8%	9%
80-95%	28,542	22,533	11,556	62,631	7%	6%	6%	7%
Above 95%	56,212	52,246	26,407	134,865	4%	4%	4%	4%
Total	412,491	251,352	166,254	830,097	9%	7%	7%	8%
West								
30% or less	158,325	104,345	19,787	282,457	21%	19%	11%	19%
30-50%	143,099	109,771	19,724	272,594	24%	21%	12%	21%
50-80%	124,285	113,706	21,537	259,528	18%	17%	11%	17%
80-95%	43,701	43,172	7,099	93,972	14%	13%	9%	13%
Above 95%	84,711	94,243	17,372	196,326	8%	8%	6%	8%
Total	554,121	465,237	85,519	1,104,877	16%	14%	9%	15%
Total								
30% or less	506,588	205,305	93,657	805,550	13%	10%	7%	11%
30-50%	344,629	197,787	70,457	612,873	14%	11%	7%	12%
50-80%	336,558	214,773	75,886	627,217	11%	9%	7%	10%
80-95%	113,998	82,982	23,884	220,864	9%	7%	5%	8%
Above 95%	249,625	188,116	54,144	491,885	6%	4%	3%	5%
Total	1,551,398	888,963	318,028	2,758,389	11%	8%	6%	9%

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 24A

Owner Households in Moderately or Severely Inadequate Housing by Income Group, 1989

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-metro	Total	City	Suburb	Non-metro	Total
Northeast								
30% or less	10,584	21,622	12,485	44,691	4	5	9	5
30-50%	22,876	39,195	14,898	76,969	8	7	7	7
50-80%	25,877	47,878	17,096	90,851	7	5	6	5
80-95%	20,867	27,645	7,171	55,683	11	5	4	6
Above 95%	66,468	162,232	29,209	257,909	4	3	3	3
Total	146,672	298,572	80,859	526,103	6	4	4	4
Midwest								
30% or less	27,942	20,699	44,156	92,797	8	5	11	8
30-50%	25,758	20,175	30,525	76,458	6	4	5	5
50-80%	48,051	40,676	54,181	142,908	7	4	6	5
80-95%	9,140	20,513	31,116	60,769	3	3	7	4
Above 95%	77,828	131,761	93,741	303,330	4	3	4	3
Total	188,719	233,824	253,719	676,262	5	3	5	4
South								
30% or less	127,572	133,046	213,923	474,541	25	17	29	24
30-50%	88,522	106,661	147,833	343,016	18	12	18	15
50-80%	68,543	113,354	171,843	353,740	9	9	16	12
80-95%	26,187	47,780	62,909	136,876	6	7	13	9
Above 95%	118,963	286,189	193,840	598,992	4	5	6	5
Total	429,787	687,030	790,348	1,907,165	8	7	12	9
West								
30% or less	5,775	30,006	25,456	61,237	2	8	12	7
30-50%	13,664	30,158	13,988	57,810	6	6	9	7
50-80%	24,864	30,145	20,411	75,420	6	4	8	5
80-95%	14,310	15,124	10,119	39,553	5	4	6	5
Above 95%	81,174	111,540	35,923	228,637	4	3	3	3
Total	139,787	216,973	105,897	462,657	4	4	6	4
Total								
30% or less	171,873	205,373	296,020	673,266	13	11	20	14
30-50%	150,820	196,189	207,244	554,253	11	8	12	10
50-80%	167,335	232,053	263,531	662,919	7	6	11	8
80-95%	70,504	111,062	111,315	292,881	6	5	9	6
Above 95%	344,433	691,722	352,713	1,388,868	4	4	4	4
Total	904,965	1,436,399	1,230,823	3,572,187	6	5	8	6

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the 1989 AHS

APPENDIX TABLE 24B
AHS Count of Owner Households by Income Group, 1989

	City	Suburb	Non-metro	Total
Northeast				
30% or less	250,543	441,349	143,895	835,787
30-50%	271,693	582,863	210,310	1,064,866
50-80%	397,996	1,005,594	281,717	1,685,307
80-95%	189,599	594,476	174,719	958,794
Above 95%	1,521,364	5,038,831	994,481	7,554,676
Total	2,631,195	7,663,113	1,805,122	12,099,430
Midwest				
30% or less	350,973	383,683	397,962	1,132,618
30-50%	400,667	494,576	563,647	1,458,890
50-80%	674,194	1,114,735	841,198	2,630,127
80-95%	364,417	609,577	423,850	1,397,844
Above 95%	1,847,598	4,448,734	2,523,800	8,820,132
Total	3,637,849	7,051,305	4,750,457	15,439,611
South				
30% or less	502,168	761,512	729,783	1,993,463
30-50%	491,326	889,159	835,341	2,215,826
50-80%	777,527	1,221,182	1,041,824	3,040,533
80-95%	410,096	714,310	477,353	1,601,759
Above 95%	2,932,709	6,299,599	3,264,940	12,497,248
Total	5,113,826	9,885,762	6,349,241	21,348,829
West				
30% or less	243,465	368,363	206,204	818,032
30-50%	212,809	476,948	157,023	846,780
50-80%	437,211	717,194	267,146	1,421,551
80-95%	270,931	407,903	179,651	858,485
Above 95%	2,212,671	3,700,710	1,098,895	7,012,276
Total	3,377,087	5,671,118	1,908,919	10,957,124
Total				
30% or less	1,347,149	1,954,907	1,477,844	4,779,900
30-50%	1,376,495	2,443,546	1,766,321	5,586,362
50-80%	2,286,928	4,058,705	2,431,885	8,777,518
80-95%	1,235,043	2,326,266	1,255,573	4,816,882
Above 95%	8,514,342	19,487,874	7,882,116	35,884,332
Total	14,759,957	30,271,298	14,813,739	59,844,994

Note: The 1989 AHS count of households exceeds the total from the 1990 Census.
Source: Urban Institute tabulations of the 1989 AHS, excludes households with negative incomes

APPENDIX TABLE 24C

Renter Households in Moderately or Severely Inadequate Housing by Income Group, 1989

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-metro	Total	City	Suburb	Non-metro	Total
Northeast								
30% or less	192,157	43,867	5,385	241,409	18	10	5	15
30-50%	120,309	44,562	15,250	180,121	23	12	15	18
50-80%	116,185	57,610	4,638	178,433	17	12	4	14
80-95%	55,850	7,967	2,561	66,378	17	3	5	11
Above 95%	163,024	77,957	12,782	253,763	13	7	8	10
Total	647,525	231,963	40,616	920,104	17	9	7	13
Midwest								
30% or less	170,729	45,540	44,200	260,469	16	11	12	14
30-50%	79,216	46,252	29,867	155,335	15	13	11	13
50-80%	48,854	26,664	28,082	103,600	8	5	8	7
80-95%	15,457	14,600	8,889	38,946	6	6	7	6
Above 95%	45,619	30,348	21,142	97,109	6	4	6	5
Total	359,875	163,404	132,180	655,459	11	7	9	9
South								
30% or less	262,812	82,947	187,705	533,464	22	15	37	24
30-50%	126,106	80,071	85,986	292,163	20	15	27	20
50-80%	134,761	92,807	54,171	281,739	13	12	16	13
80-95%	43,880	31,310	25,696	100,886	11	9	18	11
Above 95%	98,983	63,000	60,762	222,745	7	4	13	7
Total	666,542	350,135	414,320	1,430,997	15	9	23	14
West								
30% or less	114,446	53,094	26,897	194,437	16	10	14	14
30-50%	70,277	49,569	5,546	125,392	12	10	4	10
50-80%	64,465	62,880	16,512	143,857	9	10	9	9
80-95%	29,912	23,741	3,597	57,250	9	6	6	8
Above 95%	109,791	87,775	20,702	218,268	10	7	8	8
Total	388,891	277,059	73,254	739,204	11	8	9	10
Total								
30% or less	740,144	225,448	264,187	1,229,779	19	12	23	17
30-50%	395,908	220,454	136,649	753,011	17	12	16	15
50-80%	364,265	239,961	103,403	707,629	12	10	10	11
80-95%	145,099	77,618	40,743	263,460	11	6	11	9
Above 95%	417,417	259,080	115,388	791,885	9	6	9	8
Total	2,062,833	1,022,561	660,370	3,745,764	14	9	14	12

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the 1989 AHS

APPENDIX TABLE 24D
AHS Count of Renter Households by Income Group, 1989

	City	Suburb	Non-metro	Total
Northeast				
30% or less	1,039,732	436,193	109,969	1,585,894
30-50%	524,634	379,922	103,369	1,007,925
50-80%	683,237	469,977	122,636	1,275,850
80-95%	319,260	249,671	48,171	617,102
Above 95%	1,245,186	1,067,078	168,371	2,480,635
Total	3,812,049	2,602,841	552,516	6,967,406
Midwest				
30% or less	1,062,159	400,749	355,371	1,818,279
30-50%	531,514	348,052	276,975	1,156,541
50-80%	640,610	503,155	342,110	1,485,875
80-95%	250,098	262,483	127,656	640,237
Above 95%	707,079	758,714	372,938	1,838,731
Total	3,191,460	2,273,153	1,475,050	6,939,663
South				
30% or less	1,169,091	557,412	504,348	2,230,851
30-50%	631,437	540,743	316,626	1,488,806
50-80%	1,023,667	798,505	344,997	2,167,169
80-95%	384,783	362,891	145,873	893,547
Above 95%	1,338,487	1,571,750	479,666	3,389,903
Total	4,547,465	3,831,301	1,791,510	10,170,276
West				
30% or less	725,662	512,119	191,261	1,429,042
30-50%	577,075	498,422	149,091	1,224,588
50-80%	756,055	633,963	189,993	1,580,011
80-95%	321,332	375,865	60,956	758,153
Above 95%	1,130,939	1,262,324	248,131	2,641,394
Total	3,511,063	3,282,693	839,432	7,633,188
Total				
30% or less	3,996,644	1,906,473	1,160,949	7,064,066
30-50%	2,264,660	1,767,139	846,061	4,877,860
50-80%	3,103,569	2,405,600	999,736	6,508,905
80-95%	1,275,473	1,250,910	382,656	2,909,039
Above 95%	4,421,691	4,659,866	1,269,106	10,350,663
Total	15,062,037	11,989,988	4,658,508	31,710,533

Note. The 1989 AHS count of households exceeds the total from the 1990 Census
Source Urban Institute tabulations of the 1989 AHS, excludes no cash renters and households with negative incomes.

APPENDIX TABLE 25A
Households with One or More Housing Problems
by Income Group and Household Type, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less								
Elderly	349,289	376,246	74,620	800,155	68%	71%	70%	70%
Small	326,911	179,009	49,141	555,061	80%	82%	82%	81%
Large	120,403	42,732	11,006	174,141	91%	89%	86%	90%
Other	210,186	113,482	37,332	361,000	74%	76%	79%	75%
30-50%								
Elderly	149,086	236,378	55,926	441,390	48%	47%	44%	47%
Small	165,938	180,719	44,062	390,719	68%	72%	66%	69%
Large	73,554	54,299	13,291	141,144	81%	78%	71%	79%
Other	119,898	101,134	27,432	248,464	78%	76%	72%	76%
50-80%								
Elderly	59,423	97,816	21,697	178,936	22%	20%	16%	20%
Small	152,152	218,234	51,082	421,468	38%	44%	34%	40%
Large	81,066	75,909	18,055	175,030	61%	54%	45%	56%
Other	122,720	114,257	26,653	263,630	47%	50%	41%	48%
80-95%								
Elderly	10,030	25,701	3,980	39,711	10%	12%	8%	11%
Small	46,456	120,379	17,370	184,205	22%	31%	19%	27%
Large	31,512	44,033	6,380	81,925	47%	42%	28%	42%
Other	37,742	50,020	7,118	94,880	28%	32%	22%	29%
Above 95%								
Elderly	16,717	42,698	6,090	65,505	5%	5%	4%	5%
Small	129,894	481,484	46,521	657,899	10%	13%	7%	11%
Large	90,865	142,520	13,548	246,933	31%	19%	13%	21%
Other	87,050	127,964	12,902	227,916	13%	15%	10%	14%
Total								
Elderly	584,545	778,839	162,313	1,525,697	37%	31%	28%	33%
Small	821,351	1,179,825	208,176	2,209,352	31%	23%	21%	25%
Large	397,400	359,493	62,280	819,173	55%	32%	31%	40%
Other	577,596	506,857	111,437	1,195,890	38%	34%	35%	36%

APPENDIX TABLE 25A (ctd.)
Households with One or More Housing Problems
by Income Group and Household Type, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Midwest								
30% or less								
Elderly	259,512	219,077	212,517	691,106	66%	69%	64%	66%
Small	332,453	169,291	162,426	664,170	81%	83%	79%	81%
Large	115,172	38,022	43,299	196,493	89%	88%	84%	88%
Other	262,939	107,216	109,506	479,661	80%	79%	76%	79%
30-50%								
Elderly	129,860	152,570	138,342	420,772	39%	41%	34%	38%
Small	161,540	148,712	120,722	430,974	65%	67%	59%	64%
Large	64,315	43,858	42,317	150,490	74%	76%	68%	73%
Other	162,069	95,197	70,542	327,808	73%	74%	62%	71%
50-80%								
Elderly	57,093	85,116	56,633	198,842	17%	18%	13%	16%
Small	120,734	194,362	108,995	424,091	27%	34%	25%	29%
Large	61,776	74,611	50,084	186,471	43%	46%	37%	42%
Other	110,569	106,905	47,717	265,191	32%	40%	27%	34%
80-95%								
Elderly	8,279	15,674	9,625	33,578	7%	9%	6%	8%
Small	28,374	70,598	30,496	129,468	11%	18%	12%	15%
Large	19,240	29,441	16,635	65,316	27%	26%	22%	25%
Other	21,813	28,283	10,278	60,374	14%	19%	12%	16%
Above 95%								
Elderly	11,916	23,489	15,016	50,421	3%	4%	3%	3%
Small	53,963	191,545	70,284	315,792	4%	6%	4%	5%
Large	42,019	75,503	38,138	155,660	15%	12%	11%	12%
Other	32,125	54,569	17,027	103,721	5%	8%	5%	6%
Total								
Elderly	466,660	495,926	432,133	1,394,719	30%	25%	23%	26%
Small	697,064	774,508	492,923	1,964,495	24%	16%	17%	18%
Large	302,522	261,435	190,473	754,430	43%	26%	28%	32%
Other	589,515	392,170	255,070	1,236,755	36%	28%	31%	32%

APPENDIX TABLE 25A (ctd.)
Households with One or More Housing Problems
by Income Group and Household Type, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
South								
30% or less								
Elderly	326,539	319,147	345,411	991,097	64%	62%	62%	63%
Small	374,048	291,162	304,806	970,016	76%	77%	74%	76%
Large	144,187	97,640	107,290	349,117	89%	89%	87%	88%
Other	293,681	173,436	160,054	627,171	77%	73%	69%	74%
30-50%								
Elderly	160,261	179,313	188,653	528,227	44%	37%	34%	38%
Small	266,602	291,103	212,748	770,453	71%	68%	57%	65%
Large	109,116	102,274	86,584	297,974	82%	80%	75%	79%
Other	214,752	153,821	89,454	458,027	80%	75%	63%	74%
50-80%								
Elderly	89,184	116,140	80,932	286,256	24%	21%	16%	20%
Small	264,155	369,916	209,604	843,675	42%	42%	31%	39%
Large	120,572	142,248	100,367	363,187	63%	59%	55%	59%
Other	191,509	183,442	80,400	455,351	43%	49%	37%	44%
80-95%								
Elderly	19,307	29,224	16,138	64,669	13%	13%	9%	12%
Small	75,630	141,456	60,538	277,624	23%	26%	17%	23%
Large	39,579	54,867	35,194	129,640	46%	42%	40%	42%
Other	44,767	60,004	19,701	124,472	21%	29%	21%	24%
Above 95%								
Elderly	36,741	54,428	30,881	122,050	5%	5%	4%	5%
Small	189,863	416,799	157,189	763,851	8%	9%	6%	8%
Large	95,368	151,759	94,525	341,652	24%	20%	21%	21%
Other	84,341	126,862	34,983	246,186	9%	12%	8%	10%
Total								
Elderly	632,032	698,252	662,015	1,992,299	30%	25%	26%	27%
Small	1,170,298	1,510,436	944,885	3,625,619	28%	22%	21%	23%
Large	508,822	548,788	423,960	1,481,570	52%	40%	44%	45%
Other	829,050	697,565	384,592	1,911,207	37%	34%	35%	35%

APPENDIX TABLE 25A (ctd.)
Households with One or More Housing Problems
by Income Group and Household Type, 1990*

	Number of Households			Total	Share of All Households in Group**			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
West								
30% or less								
Elderly	204,740	202,791	71,219	478,750	67%	66%	64%	66%
Small	242,026	229,156	86,721	557,903	85%	83%	79%	84%
Large	113,236	97,648	31,563	242,447	96%	94%	90%	94%
Other	222,234	134,565	64,710	421,509	81%	76%	76%	78%
30-50%								
Elderly	125,816	145,404	57,127	328,347	50%	47%	39%	46%
Small	212,925	237,864	72,626	523,415	82%	78%	66%	77%
Large	123,141	126,825	34,845	284,811	93%	90%	80%	90%
Other	186,299	132,051	45,622	363,972	84%	81%	69%	81%
50-80%								
Elderly	73,242	90,495	32,612	196,349	29%	27%	20%	26%
Small	221,520	300,803	77,030	599,353	56%	56%	40%	53%
Large	132,402	175,765	44,687	352,854	81%	77%	59%	75%
Other	173,853	149,823	37,221	360,897	55%	58%	41%	54%
80-95%								
Elderly	18,918	25,941	7,744	52,603	18%	17%	12%	17%
Small	85,968	141,236	26,052	253,256	39%	41%	24%	37%
Large	53,274	79,059	16,894	149,227	67%	61%	43%	60%
Other	58,068	63,126	9,624	130,818	34%	39%	23%	35%
Above 95%								
Elderly	36,403	55,146	14,255	105,804	8%	8%	5%	8%
Small	277,729	563,610	70,841	912,180	16%	19%	9%	17%
Large	137,773	235,897	42,626	416,296	39%	36%	24%	35%
Other	137,128	180,596	21,205	338,929	17%	20%	11%	17%
Total								
Elderly	459,119	519,777	182,957	1,161,853	33%	29%	24%	30%
Small	1,040,168	1,472,669	333,270	2,846,107	36%	33%	25%	33%
Large	559,826	715,194	170,615	1,445,635	66%	57%	46%	59%
Other	777,582	660,161	178,382	1,616,125	43%	40%	37%	41%

APPENDIX TABLE 25A (ctd.)
Households with One or More Housing Problems
by Income Group and Household Type, 1990*

	Number of Households			Total	Share of All Households in Group**			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
Total								
30% or less								
Elderly	1,140,080	1,117,261	703,767	2,961,108	66%	67%	63%	66%
Small	1,275,438	868,618	603,094	2,747,150	80%	81%	76%	80%
Large	492,998	276,042	193,158	962,198	91%	90%	87%	90%
Other	989,040	528,699	371,602	1,889,341	78%	76%	73%	76%
30-50%								
Elderly	565,023	713,665	440,048	1,718,736	45%	43%	36%	41%
Small	807,005	858,398	450,158	2,115,561	71%	71%	60%	68%
Large	370,126	327,256	177,037	874,419	84%	83%	74%	81%
Other	683,018	482,203	233,050	1,398,271	79%	77%	65%	75%
50-80%								
Elderly	278,942	389,567	191,874	860,383	22%	21%	15%	20%
Small	758,561	1,083,315	446,711	2,288,587	40%	44%	31%	39%
Large	395,816	468,533	213,193	1,077,542	63%	61%	49%	58%
Other	598,651	554,427	191,991	1,345,069	44%	49%	35%	44%
80-95%								
Elderly	56,534	96,540	37,487	190,561	12%	13%	8%	11%
Small	236,428	473,669	134,456	844,553	23%	29%	17%	24%
Large	143,605	207,400	75,103	426,108	47%	43%	33%	42%
Other	162,390	201,433	46,721	410,544	24%	30%	18%	26%
Above 95%								
Elderly	101,777	175,761	66,242	343,780	5%	6%	4%	5%
Small	651,449	1,653,438	344,835	2,649,722	9%	11%	6%	9%
Large	366,025	605,679	188,837	1,160,541	28%	22%	18%	22%
Other	340,644	489,991	86,117	916,752	11%	14%	8%	12%
Total								
Elderly	2,142,356	2,492,794	1,439,418	6,074,568	32%	28%	25%	28%
Small	3,728,881	4,937,438	1,979,254	10,645,573	30%	23%	20%	24%
Large	1,768,570	1,884,910	847,328	4,500,808	55%	40%	39%	44%
Other	2,773,743	2,256,753	929,481	5,959,977	38%	34%	34%	36%
Total	10,413,550	11,571,895	5,195,481	27,180,926	35%	28%	25%	30%

* Housing problems are defined as paying over 30% of income for housing (excess cost burden), lacking complete kitchen or plumbing, or more than one person per room (overcrowded)

** (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 25B

Households by Income Group and Household Type, 1990

	City	Suburb	Non-Metro	Total
Northeast				
30% or less				
Elderly	511,458	527,825	107,293	1,146,576
Small	407,369	218,491	59,839	685,699
Large	132,500	48,183	12,812	193,495
Other	283,436	149,688	47,266	480,390
30-50%				
Elderly	307,944	499,664	127,815	935,423
Small	245,637	251,823	66,811	564,271
Large	91,283	69,244	18,798	179,325
Other	153,863	133,507	38,232	325,602
50-80%				
Elderly	275,363	480,053	136,240	891,656
Small	397,807	497,465	148,212	1,043,484
Large	133,595	141,177	40,426	315,198
Other	258,588	230,669	64,811	554,068
80-95%				
Elderly	100,205	208,304	46,848	355,357
Small	210,294	385,627	91,646	687,567
Large	66,711	105,005	22,709	194,425
Other	136,986	155,952	32,773	325,711
Above 95%				
Elderly	370,294	815,833	153,960	1,340,087
Small	1,350,743	3,842,710	640,226	5,833,679
Large	295,737	763,035	104,896	1,163,668
Other	679,824	831,485	134,196	1,645,505
Total				
Elderly	1,565,264	2,531,679	572,156	4,669,099
Small	2,611,850	5,196,116	1,006,734	8,814,700
Large	719,826	1,126,644	199,641	2,046,111
Other	1,512,697	1,501,301	317,278	3,331,276

APPENDIX TABLE 25B (ctd.)
Households by Income Group and Household Type, 1990

	City	Suburb	Non-Metro	Total
Midwest				
30% or less				
Elderly	393,804	319,634	331,904	1,045,342
Small	409,036	204,239	205,649	818,924
Large	128,796	43,231	51,438	223,465
Other	328,983	135,072	144,130	608,185
30-50%				
Elderly	329,093	371,332	410,041	1,110,466
Small	249,123	220,328	205,155	674,606
Large	86,577	57,954	62,124	206,655
Other	220,788	128,001	113,789	462,578
50-80%				
Elderly	341,661	462,970	449,544	1,254,175
Small	452,678	563,817	430,587	1,447,082
Large	142,525	162,492	137,185	442,202
Other	342,008	269,340	176,749	788,097
80-95%				
Elderly	116,980	170,046	159,390	446,416
Small	247,411	385,002	258,607	891,020
Large	71,089	112,069	75,599	258,757
Other	155,565	146,793	83,571	385,929
Above 95%				
Elderly	395,573	635,792	565,669	1,597,034
Small	1,508,032	3,437,780	1,842,917	6,788,729
Large	276,011	631,654	343,854	1,251,519
Other	597,851	711,372	315,652	1,624,875
Total				
Elderly	1,577,111	1,959,774	1,916,548	5,453,433
Small	2,866,280	4,811,166	2,942,915	10,620,361
Large	704,998	1,007,400	670,200	2,382,598
Other	1,645,195	1,390,578	833,891	3,869,664

APPENDIX TABLE 25B (ctd.)

Households by Income Group and Household Type, 1990

	City	Suburb	Non-Metro	Total
South				
30% or less				
Elderly	509,869	513,866	561,426	1,585,161
Small	489,104	376,551	414,185	1,279,840
Large	162,480	110,219	122,965	395,664
Other	383,558	237,859	231,636	853,053
30-50%				
Elderly	367,618	478,286	547,955	1,393,859
Small	378,012	430,283	372,693	1,180,988
Large	132,327	127,681	115,620	375,628
Other	269,891	205,667	142,932	618,490
50-80%				
Elderly	373,856	549,367	497,837	1,421,060
Small	635,729	885,002	670,244	2,190,975
Large	192,215	240,286	183,999	616,500
Other	444,532	377,667	215,696	1,037,895
80-95%				
Elderly	145,124	223,134	176,658	544,916
Small	327,263	543,909	352,448	1,223,620
Large	86,453	131,797	87,967	306,217
Other	211,842	207,789	95,153	514,784
Above 95%				
Elderly	717,927	1,000,232	780,296	2,498,455
Small	2,368,560	4,690,748	2,742,701	9,802,009
Large	396,589	748,743	444,009	1,589,341
Other	957,452	1,036,602	413,615	2,407,669
Total				
Elderly	2,114,394	2,764,885	2,564,172	7,443,451
Small	4,198,668	6,926,493	4,552,271	15,677,432
Large	970,064	1,358,726	954,560	3,283,350
Other	2,267,275	2,065,584	1,099,032	5,431,891

APPENDIX TABLE 25B (ctd.)
Households by Income Group and Household Type, 1990

	City	Suburb	Non-Metro	Total
West				
30% or less				
Elderly	304,754	309,464	111,335	725,553
Small	283,283	274,827	109,260	667,370
Large	118,354	104,143	35,071	257,568
Other	276,057	177,603	85,002	538,662
30-50%				
Elderly	252,428	311,099	148,321	711,848
Small	260,617	305,168	110,115	675,900
Large	131,954	140,568	43,522	316,044
Other	222,696	162,767	66,335	451,798
50-80%				
Elderly	254,265	336,517	165,927	756,709
Small	392,851	540,465	194,989	1,128,305
Large	163,376	229,301	75,392	468,069
Other	318,439	259,892	90,739	669,070
80-95%				
Elderly	105,947	148,567	63,006	317,520
Small	223,248	345,794	107,881	676,923
Large	79,869	129,065	39,749	248,683
Other	170,049	160,073	41,240	371,362
Above 95%				
Elderly	474,478	668,131	259,658	1,402,267
Small	1,701,466	2,976,192	813,350	5,491,008
Large	350,885	649,696	178,673	1,179,254
Other	827,133	889,637	199,533	1,916,303
Total				
Elderly	1,391,872	1,773,778	748,247	3,913,897
Small	2,861,465	4,442,446	1,335,595	8,639,506
Large	844,438	1,252,773	372,407	2,469,618
Other	1,814,374	1,649,972	482,849	3,947,195

APPENDIX TABLE 25B (ctd.)
Households by Income Group and Household Type, 1990

	City	Suburb	Non-Metro	Total
Total				
30% or less				
Elderly	1,719,885	1,670,789	1,111,958	4,502,632
Small	1,588,792	1,074,108	788,933	3,451,833
Large	542,130	305,776	222,286	1,070,192
Other	1,272,034	700,222	508,034	2,480,290
30-50%				
Elderly	1,257,083	1,660,381	1,234,132	4,151,596
Small	1,133,389	1,207,602	754,774	3,095,765
Large	442,141	395,447	240,064	1,077,652
Other	867,238	629,942	361,288	1,858,468
50-80%				
Elderly	1,245,145	1,828,907	1,249,548	4,323,600
Small	1,879,065	2,486,749	1,444,032	5,809,846
Large	631,711	773,256	437,002	1,841,969
Other	1,363,567	1,137,568	547,995	3,049,130
80-95%				
Elderly	468,256	750,051	445,902	1,664,209
Small	1,008,216	1,660,332	810,582	3,479,130
Large	304,122	477,936	226,024	1,008,082
Other	674,442	670,607	252,737	1,597,786
Above 95%				
Elderly	1,958,272	3,119,988	1,759,583	6,837,843
Small	6,928,801	14,947,430	6,039,194	27,915,425
Large	1,319,222	2,793,128	1,071,432	5,183,782
Other	3,062,260	3,469,096	1,062,996	7,594,352
Total				
Elderly	6,648,641	9,030,116	5,801,123	21,479,880
Small	12,538,263	21,376,221	9,837,515	43,751,999
Large	3,239,326	4,745,543	2,196,808	10,181,677
Other	7,239,541	6,607,435	2,733,050	16,580,026
Total	29,665,771	41,759,315	20,568,496	91,993,582

Source: Urban Institute tabulations of the CHAS database.

APPENDIX TABLE 26A

**Households Paying More than 30 Percent of Income for Housing
by Income Group and Household Type, 1990**

	Number of Households			Total	Share of All Households in Group*			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
Northeast								
30% or less								
Elderly	345,898	373,358	72,767	792,023	68%	71%	68%	69%
Small	313,607	176,376	48,284	538,267	77%	81%	81%	78%
Large	100,812	39,248	10,078	150,138	76%	81%	79%	78%
Other	205,501	111,997	36,080	353,578	73%	75%	76%	74%
30-50%								
Elderly	147,073	233,388	54,079	434,540	48%	47%	42%	46%
Small	154,562	177,431	42,596	374,589	63%	70%	64%	66%
Large	47,049	46,584	11,168	104,801	52%	67%	59%	58%
Other	117,110	99,402	26,463	242,975	76%	74%	69%	75%
50-80%								
Elderly	56,975	95,412	20,352	172,739	21%	20%	15%	19%
Small	123,621	210,283	48,351	382,255	31%	42%	33%	37%
Large	30,643	58,548	12,610	101,801	23%	41%	31%	32%
Other	116,573	111,274	25,120	252,967	45%	48%	39%	46%
80-95%								
Elderly	8,988	24,903	3,605	37,496	9%	12%	8%	11%
Small	33,530	114,661	16,111	164,302	16%	30%	18%	24%
Large	8,624	33,570	3,718	45,912	13%	32%	16%	24%
Other	34,128	48,212	6,435	88,775	25%	31%	20%	27%
Above 95%								
Elderly	13,772	40,108	5,155	59,035	4%	5%	3%	4%
Small	84,954	459,305	41,846	586,105	6%	12%	7%	10%
Large	16,741	98,619	6,846	122,206	6%	13%	7%	11%
Other	71,884	121,710	11,140	204,734	11%	15%	8%	12%
Total								
Elderly	572,706	767,169	155,958	1,495,833	37%	30%	27%	32%
Small	710,274	1,138,056	197,188	2,045,518	27%	22%	20%	23%
Large	203,869	276,569	44,420	524,858	28%	25%	22%	26%
Other	545,196	492,595	105,238	1,143,029	36%	33%	33%	34%

APPENDIX TABLE 26A (ctd.)

**Households Paying More than 30 Percent of Income for Housing
by Income Group and Household Type, 1990**

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Midwest								
30% or less								
Elderly	257,393	216,453	205,553	679,399	65%	68%	62%	65%
Small	325,935	167,427	159,228	652,590	80%	82%	77%	80%
Large	102,491	35,328	38,361	176,180	80%	82%	75%	79%
Other	259,500	105,751	105,968	471,219	79%	78%	74%	77%
30-50%								
Elderly	128,117	149,968	131,929	410,014	39%	40%	32%	37%
Small	155,002	145,880	116,311	417,193	62%	66%	57%	62%
Large	44,202	36,173	32,232	112,607	51%	62%	52%	54%
Other	158,536	93,667	68,038	320,241	72%	73%	60%	69%
50-80%								
Elderly	55,307	82,798	52,020	190,125	16%	18%	12%	15%
Small	108,649	185,772	101,100	395,521	24%	33%	23%	27%
Large	23,563	49,610	27,625	100,798	17%	31%	20%	23%
Other	104,751	104,095	44,240	253,086	31%	39%	25%	32%
80-95%								
Elderly	7,720	15,038	8,327	31,085	7%	9%	5%	7%
Small	23,451	66,016	27,087	116,554	9%	17%	10%	13%
Large	4,395	17,221	7,381	28,997	6%	15%	10%	11%
Other	19,736	26,869	8,794	55,399	13%	18%	11%	14%
Above 95%								
Elderly	10,512	21,384	11,258	43,154	3%	3%	2%	3%
Small	40,552	174,256	57,221	272,029	3%	5%	3%	4%
Large	6,932	37,402	11,689	56,023	3%	6%	3%	4%
Other	26,215	49,674	12,487	88,376	4%	7%	4%	5%
Total								
Elderly	459,049	485,641	409,087	1,353,777	29%	25%	21%	25%
Small	653,589	739,351	460,947	1,853,887	23%	15%	16%	17%
Large	181,583	175,734	117,288	474,605	26%	17%	18%	20%
Other	568,738	380,056	239,527	1,188,321	35%	27%	29%	31%

APPENDIX TABLE 26A (ctd.)
Households Paying More than 30 Percent of Income for Housing
by Income Group and Household Type, 1990

	Number of Households			Total	Share of All Households in Group*			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
Midwest								
30% or less								
Elderly	257,393	216,453	205,553	679,399	65%	68%	62%	65%
Small	325,935	167,427	159,228	652,590	80%	82%	77%	80%
Large	102,491	35,328	38,361	176,180	80%	82%	75%	79%
Other	259,500	105,751	105,968	471,219	79%	78%	74%	77%
30-50%								
Elderly	128,117	149,968	131,929	410,014	39%	40%	32%	37%
Small	155,002	145,880	116,311	417,193	62%	66%	57%	62%
Large	44,202	36,173	32,232	112,607	51%	62%	52%	54%
Other	158,536	93,667	68,038	320,241	72%	73%	60%	69%
50-80%								
Elderly	55,307	82,798	52,020	190,125	16%	18%	12%	15%
Small	108,649	185,772	101,100	395,521	24%	33%	23%	27%
Large	23,563	49,610	27,625	100,798	17%	31%	20%	23%
Other	104,751	104,095	44,240	253,086	31%	39%	25%	32%
80-95%								
Elderly	7,720	15,038	8,327	31,085	7%	9%	5%	7%
Small	23,451	66,016	27,087	116,554	9%	17%	10%	13%
Large	4,395	17,221	7,381	28,997	6%	15%	10%	11%
Other	19,736	26,869	8,794	55,399	13%	18%	11%	14%
Above 95%								
Elderly	10,512	21,384	11,258	43,154	3%	3%	2%	3%
Small	40,552	174,256	57,221	272,029	3%	5%	3%	4%
Large	6,932	37,402	11,689	56,023	3%	6%	3%	4%
Other	26,215	49,674	12,487	88,376	4%	7%	4%	5%
Total								
Elderly	459,049	485,641	409,087	1,353,777	29%	25%	21%	25%
Small	653,589	739,351	460,947	1,853,887	23%	15%	16%	17%
Large	181,583	175,734	117,288	474,605	26%	17%	18%	20%
Other	568,738	380,056	239,527	1,188,321	35%	27%	29%	31%

APPENDIX TABLE 26A (ctd.)

**Households Paying More than 30 Percent of Income for Housing
by Income Group and Household Type, 1990**

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
South								
30% or less								
Elderly	322,596	308,180	320,308	951,084	63%	60%	57%	60%
Small	357,871	279,954	286,422	924,247	73%	74%	69%	72%
Large	118,649	80,514	84,723	283,886	73%	73%	69%	72%
Other	289,331	167,735	146,206	603,272	75%	71%	63%	71%
30-50%								
Elderly	157,509	173,401	170,589	501,499	43%	36%	31%	36%
Small	249,226	277,633	194,166	721,025	66%	65%	52%	61%
Large	69,852	73,086	50,771	193,709	53%	57%	44%	52%
Other	211,054	150,957	82,987	444,998	78%	73%	58%	72%
50-80%								
Elderly	86,626	112,364	71,892	270,882	23%	20%	14%	19%
Small	228,292	340,302	182,644	751,238	36%	38%	27%	34%
Large	49,062	78,528	37,880	165,470	26%	33%	21%	27%
Other	183,881	178,185	73,072	435,138	41%	47%	34%	42%
80-95%								
Elderly	18,501	28,105	14,094	60,700	13%	13%	8%	11%
Small	60,033	125,650	49,603	235,286	18%	23%	14%	19%
Large	10,970	25,431	8,952	45,353	13%	19%	10%	15%
Other	41,577	57,591	17,122	116,290	20%	28%	18%	23%
Above 95%								
Elderly	33,934	51,108	25,375	110,417	5%	5%	3%	4%
Small	147,315	360,354	120,590	628,259	6%	8%	4%	6%
Large	22,005	59,760	18,031	99,796	6%	8%	4%	6%
Other	74,459	117,352	27,314	219,125	8%	11%	7%	9%
Total								
Elderly	619,166	673,158	602,258	1,894,582	29%	24%	23%	25%
Small	1,042,737	1,383,893	833,425	3,260,055	25%	20%	18%	21%
Large	270,538	317,319	200,357	788,214	28%	23%	21%	24%
Other	800,302	671,820	346,701	1,818,823	35%	33%	32%	33%

APPENDIX TABLE 26A (ctd.)

**Households Paying More than 30 Percent of Income for Housing
by Income Group and Household Type, 1990**

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
West								
30% or less								
Elderly	201,745	200,641	67,127	469,513	66%	65%	60%	65%
Small	230,800	220,275	79,623	530,698	81%	80%	73%	80%
Large	99,243	85,070	22,806	207,119	84%	82%	65%	80%
Other	218,060	131,781	59,053	408,894	79%	74%	69%	76%
30-50%								
Elderly	122,856	143,423	54,377	320,656	49%	46%	37%	45%
Small	195,588	224,367	65,651	485,606	75%	74%	60%	72%
Large	86,739	94,869	21,256	202,864	66%	67%	49%	64%
Other	181,404	129,578	42,673	353,655	81%	80%	64%	78%
50-80%								
Elderly	71,330	88,496	30,717	190,543	28%	26%	19%	25%
Small	183,906	266,797	65,877	516,580	47%	49%	34%	46%
Large	60,866	96,347	19,649	176,862	37%	42%	26%	38%
Other	164,565	144,053	33,078	341,696	52%	55%	36%	51%
80-95%								
Elderly	18,204	25,271	7,235	50,710	17%	17%	11%	16%
Small	67,898	121,786	21,161	210,845	30%	35%	20%	31%
Large	19,794	38,048	5,898	63,740	25%	29%	15%	26%
Other	52,975	59,377	8,226	120,578	31%	37%	20%	32%
Above 95%								
Elderly	33,645	52,224	12,764	98,633	7%	8%	5%	7%
Small	227,457	497,127	52,791	777,375	13%	17%	6%	14%
Large	44,429	103,683	9,598	157,710	13%	16%	5%	13%
Other	122,678	167,171	15,218	305,067	15%	19%	8%	16%
Total								
Elderly	447,780	510,055	172,220	1,130,055	32%	29%	23%	29%
Small	905,649	1,330,352	285,103	2,521,104	32%	30%	21%	29%
Large	311,071	418,017	79,207	808,295	37%	33%	21%	33%
Other	739,682	631,960	158,248	1,529,890	41%	38%	33%	39%

APPENDIX TABLE 26A (ctd.)

**Households Paying More than 30 Percent of Income for Housing
by Income Group and Household Type, 1990**

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Total								
30% or less								
Elderly	1,127,632	1,098,632	665,755	2,892,019	66%	66%	60%	64%
Small	1,228,213	844,032	573,557	2,645,802	77%	79%	73%	77%
Large	421,195	240,160	155,968	817,323	78%	79%	70%	76%
Other	972,392	517,264	347,307	1,836,963	76%	74%	68%	74%
30-50%								
Elderly	555,555	700,180	410,974	1,666,709	44%	42%	33%	40%
Small	754,378	825,311	418,724	1,998,413	67%	68%	55%	65%
Large	247,842	250,712	115,427	613,981	56%	63%	48%	57%
Other	668,104	473,604	220,161	1,361,869	77%	75%	61%	73%
50-80%								
Elderly	270,238	379,070	174,981	824,289	22%	21%	14%	19%
Small	644,468	1,003,154	397,972	2,045,594	34%	40%	28%	35%
Large	164,134	283,033	97,764	544,931	26%	37%	22%	30%
Other	569,770	537,607	175,510	1,282,887	42%	47%	32%	42%
80-95%								
Elderly	53,413	93,317	33,261	179,991	11%	12%	7%	11%
Small	184,912	428,113	113,962	726,987	18%	26%	14%	21%
Large	43,783	114,270	25,949	184,002	14%	24%	11%	18%
Other	148,416	192,049	40,577	381,042	22%	29%	16%	24%
Above 95%								
Elderly	91,863	164,824	54,552	311,239	5%	5%	3%	5%
Small	500,278	1,491,042	272,448	2,263,768	7%	10%	5%	8%
Large	90,107	299,464	46,164	435,735	7%	11%	4%	8%
Other	295,236	455,907	66,159	817,302	10%	13%	6%	11%
Total								
Elderly	2,098,701	2,436,023	1,339,523	5,874,247	32%	27%	23%	27%
Small	3,312,249	4,591,652	1,776,663	9,680,564	26%	21%	18%	22%
Large	967,061	1,187,639	441,272	2,595,972	30%	25%	20%	25%
Other	2,653,918	2,176,431	849,714	5,680,063	37%	33%	31%	34%
Total	9,031,929	10,391,745	4,407,172	23,830,846	30%	25%	21%	26%

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 26B

**Households Paying More than 50 Percent of Income for Housing
by Income Group and Household Type, 1990**

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less								
Elderly	214,824	235,244	41,892	491,960	42%	45%	39%	43%
Small	258,950	151,288	40,286	450,524	64%	69%	67%	66%
Large	77,464	32,737	8,008	118,209	58%	68%	63%	61%
Other	175,513	95,923	12,933	284,369	62%	64%	27%	59%
30-50%								
Elderly	43,773	71,065	13,922	128,760	14%	14%	11%	14%
Small	51,719	80,866	17,068	149,653	21%	32%	26%	27%
Large	12,972	20,500	4,045	37,517	14%	30%	22%	21%
Other	54,048	46,565	11,802	112,415	35%	35%	31%	35%
50-80%								
Elderly	9,034	15,926	3,290	28,250	3%	3%	2%	3%
Small	19,366	49,101	9,309	77,776	5%	10%	6%	7%
Large	5,492	13,166	2,222	20,880	4%	9%	5%	7%
Other	22,862	21,084	4,712	48,658	9%	9%	7%	9%
80-95%								
Elderly	1,556	4,295	525	6,376	2%	2%	1%	2%
Small	5,178	21,261	2,090	28,529	2%	6%	2%	4%
Large	1,290	5,111	409	6,810	2%	5%	2%	4%
Other	5,523	7,791	883	14,197	4%	5%	3%	4%
Above 95%								
Elderly	1,835	5,521	590	7,946	0%	1%	0%	1%
Small	8,437	46,529	3,895	58,861	1%	1%	1%	1%
Large	1,962	10,715	743	13,420	1%	1%	1%	1%
Other	7,245	13,864	1,300	22,409	1%	2%	1%	1%
Total								
Elderly	271,022	332,051	60,219	663,292	17%	13%	11%	14%
Small	343,650	349,045	72,648	765,343	13%	7%	7%	9%
Large	99,180	82,229	15,427	196,836	14%	7%	8%	10%
Other	265,191	185,227	48,755	499,173	18%	12%	15%	15%

APPENDIX TABLE 26B (ctd.)
Households Paying More than 50 Percent of Income for Housing
by Income Group and Household Type, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Midwest								
30% or less								
Elderly	145,084	125,561	102,418	373,063	37%	39%	31%	36%
Small	265,307	139,910	123,968	529,185	65%	69%	60%	65%
Large	77,519	28,059	28,370	133,948	60%	65%	55%	60%
Other	215,195	89,932	39,957	345,084	65%	67%	28%	57%
30-50%								
Elderly	36,230	48,650	30,323	115,203	11%	13%	7%	10%
Small	38,103	50,037	34,530	122,670	15%	23%	17%	18%
Large	7,989	10,343	8,631	26,963	9%	18%	14%	13%
Other	47,077	33,710	21,027	101,814	21%	26%	18%	22%
50-80%								
Elderly	9,105	14,667	8,394	32,166	3%	3%	2%	3%
Small	9,062	27,231	16,017	52,310	2%	5%	4%	4%
Large	1,523	5,877	4,127	11,527	1%	4%	3%	3%
Other	10,739	12,205	6,233	29,177	3%	5%	4%	4%
80-95%								
Elderly	1,248	2,279	1,276	4,803	1%	1%	1%	1%
Small	1,322	5,778	3,549	10,649	1%	2%	1%	1%
Large	174	1,309	1,070	2,553	0%	1%	1%	1%
Other	1,102	2,331	949	4,382	1%	2%	1%	1%
Above 95%								
Elderly	1,007	2,746	1,972	5,725	0%	0%	0%	0%
Small	2,043	11,109	7,850	21,002	0%	0%	0%	0%
Large	321	2,676	1,711	4,708	0%	0%	0%	0%
Other	1,152	3,273	1,280	5,705	0%	0%	0%	0%
Total								
Elderly	192,674	193,903	144,383	530,960	12%	10%	8%	10%
Small	315,837	234,065	185,914	735,816	11%	5%	6%	7%
Large	87,526	48,264	43,909	179,699	12%	5%	7%	8%
Other	275,265	141,451	112,260	528,976	17%	10%	13%	14%

APPENDIX TABLE 26B (ctd.)
Households Paying More than 50 Percent of Income for Housing
by Income Group and Household Type, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
South								
30% or less								
Elderly	197,248	182,662	169,147	549,057	39%	36%	30%	35%
Small	285,243	229,535	222,949	737,727	58%	61%	54%	58%
Large	87,837	61,515	61,492	210,844	54%	56%	50%	53%
Other	250,910	143,670	77,912	472,492	65%	60%	34%	55%
30-50%								
Elderly	58,212	68,318	51,549	178,079	16%	14%	9%	13%
Small	81,762	111,236	68,504	261,502	22%	26%	18%	22%
Large	16,935	23,349	13,851	54,135	13%	18%	12%	14%
Other	79,070	67,892	34,300	181,262	29%	33%	24%	29%
50-80%								
Elderly	19,261	25,286	15,758	60,305	5%	5%	3%	4%
Small	32,813	58,363	31,315	122,491	5%	7%	5%	6%
Large	5,497	10,866	4,764	21,127	3%	5%	3%	3%
Other	25,041	28,925	13,180	67,146	6%	8%	6%	6%
80-95%								
Elderly	3,701	4,927	2,203	10,831	3%	2%	1%	2%
Small	5,606	12,862	5,899	24,367	2%	2%	2%	2%
Large	808	2,089	875	3,772	1%	2%	1%	1%
Other	3,646	6,280	2,077	12,003	2%	3%	2%	2%
Above 95%								
Elderly	4,791	6,632	3,361	14,784	1%	1%	0%	1%
Small	12,465	26,348	12,180	50,993	1%	1%	0%	1%
Large	1,886	4,637	1,802	8,325	0%	1%	0%	1%
Other	5,904	8,512	2,819	17,235	1%	1%	1%	1%
Total								
Elderly	283,213	287,825	242,018	813,056	13%	10%	9%	11%
Small	417,889	438,344	340,847	1,197,080	10%	6%	7%	8%
Large	112,963	102,456	82,784	298,203	12%	8%	9%	9%
Other	364,571	255,279	166,943	786,793	16%	12%	15%	14%

APPENDIX TABLE 26B (ctd.)
Households Paying More than 50 Percent of Income for Housing
by Income Group and Household Type, 1990

	Number of Households			Total	Share of All Households in Group*			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
West								
30% or less								
Elderly	132,225	136,822	39,023	308,070	43%	44%	35%	42%
Small	194,392	192,063	63,850	450,305	69%	70%	58%	67%
Large	77,603	69,482	16,879	163,964	66%	67%	48%	64%
Other	189,510	116,727	23,022	329,259	69%	66%	27%	61%
30-50%								
Elderly	50,577	62,110	19,457	132,144	20%	20%	13%	19%
Small	78,910	106,963	26,117	211,990	30%	35%	24%	31%
Large	27,250	35,725	7,082	70,057	21%	25%	16%	22%
Other	83,731	66,835	17,449	168,015	38%	41%	26%	37%
50-80%								
Elderly	18,267	23,394	7,596	49,257	7%	7%	5%	7%
Small	37,089	62,577	13,039	112,705	9%	12%	7%	10%
Large	10,010	18,859	2,938	31,807	6%	8%	4%	7%
Other	30,899	30,936	6,629	68,464	10%	12%	7%	10%
80-95%								
Elderly	3,887	5,397	1,329	10,613	4%	4%	2%	3%
Small	10,186	21,084	2,820	34,090	5%	6%	3%	5%
Large	2,388	5,295	621	8,304	3%	4%	2%	3%
Other	7,704	9,505	1,119	18,328	5%	6%	3%	5%
Above 95%								
Elderly	5,251	7,909	2,071	15,231	1%	1%	1%	1%
Small	24,054	55,742	5,852	85,648	1%	2%	1%	2%
Large	4,655	11,878	878	17,411	1%	2%	0%	1%
Other	14,024	20,632	1,727	36,383	2%	2%	1%	2%
Total								
Elderly	210,207	235,632	69,476	515,315	15%	13%	9%	13%
Small	344,631	438,429	111,678	894,738	12%	10%	8%	10%
Large	121,906	141,239	28,398	291,543	14%	11%	8%	12%
Other	325,868	244,635	75,268	645,771	18%	15%	16%	16%

APPENDIX TABLE 26B (ctd.)

**Households Paying More than 50 Percent of Income for Housing
by Income Group and Household Type, 1990**

	Number of Households			Total	Share of All Households in Group*			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
Total								
30% or less								
Elderly	689,381	680,289	352,480	1,722,150	40%	41%	32%	38%
Small	1,003,892	712,796	451,053	2,167,741	63%	66%	57%	63%
Large	320,423	191,793	114,749	626,965	59%	63%	52%	59%
Other	831,128	446,252	153,824	1,431,204	65%	64%	30%	58%
30-50%								
Elderly	188,792	250,143	115,251	554,186	15%	15%	9%	13%
Small	250,494	349,102	146,219	745,815	22%	29%	19%	24%
Large	65,146	89,917	33,609	188,672	15%	23%	14%	18%
Other	263,926	215,002	84,578	563,506	30%	34%	23%	30%
50-80%								
Elderly	55,667	79,273	35,038	169,978	4%	4%	3%	4%
Small	98,330	197,272	69,680	365,282	5%	8%	5%	6%
Large	22,522	48,768	14,051	85,341	4%	6%	3%	5%
Other	89,541	93,150	30,754	213,445	7%	8%	6%	7%
80-95%								
Elderly	10,392	16,898	5,333	32,623	2%	2%	1%	2%
Small	22,292	60,985	14,358	97,635	2%	4%	2%	3%
Large	4,660	13,804	2,975	21,439	2%	3%	1%	2%
Other	17,975	25,907	5,028	48,910	3%	4%	2%	3%
Above 95%								
Elderly	12,884	22,808	7,994	43,686	1%	1%	0%	1%
Small	46,999	139,728	29,777	216,504	1%	1%	0%	1%
Large	8,824	29,906	5,134	43,864	1%	1%	0%	1%
Other	28,325	46,281	7,126	81,732	1%	1%	1%	1%
Total								
Elderly	957,116	1,049,411	516,096	2,522,623	14%	12%	9%	12%
Small	1,422,007	1,459,883	711,087	3,592,977	11%	7%	7%	8%
Large	421,575	374,188	170,518	966,281	13%	8%	8%	9%
Other	1,230,895	826,592	403,226	2,460,713	17%	13%	15%	15%
Total	4,031,593	3,710,074	1,800,927	9,542,594	14%	9%	9%	10%

* (Number of households with problems) / (Total households in group).

Source. Urban Institute tabulations of the CHAS database

APPENDIX TABLE 26C
Households Living in Overcrowded Units
by Income Group and Household Type, 1990

	Number of Households			Total	Share of All Households in Group*			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
Northeast								
30% or less								
Elderly	2,104	378	33	2,515	0%	0%	0%	0%
Small	50,862	9,183	1,213	61,258	12%	4%	2%	9%
Large	79,776	16,460	3,391	99,627	60%	34%	26%	51%
Other	3,461	712	424	4,597	1%	0%	1%	1%
30-50%								
Elderly	1,167	328	75	1,570	0%	0%	0%	0%
Small	27,632	7,890	1,388	36,910	11%	3%	2%	7%
Large	50,000	19,222	3,948	73,170	55%	28%	21%	41%
Other	2,678	882	228	3,788	2%	1%	1%	1%
50-80%								
Elderly	992	142	55	1,189	0%	0%	0%	0%
Small	35,291	8,475	1,683	45,449	9%	2%	1%	4%
Large	60,360	23,406	6,504	90,270	45%	17%	16%	29%
Other	3,529	982	359	4,870	1%	0%	1%	1%
80-95%								
Elderly	349	55	16	420	0%	0%	0%	0%
Small	12,581	5,121	699	18,401	6%	1%	1%	3%
Large	24,127	12,323	2,660	39,110	36%	12%	12%	20%
Other	1,908	617	139	2,664	1%	0%	0%	1%
Above 95%								
Elderly	1,015	337	52	1,404	0%	0%	0%	0%
Small	41,050	14,997	1,884	57,931	3%	0%	0%	1%
Large	75,361	44,954	6,407	126,722	25%	6%	6%	11%
Other	9,011	2,224	293	11,528	1%	0%	0%	1%
Total								
Elderly	5,627	1,240	231	7,098	0%	0%	0%	0%
Small	167,416	45,666	6,867	219,949	6%	1%	1%	2%
Large	289,624	116,365	22,910	428,899	40%	10%	11%	21%
Other	20,587	5,417	1,443	27,447	1%	0%	0%	1%

APPENDIX TABLE 26C (ctd.)
Households Living in Overcrowded Units
by Income Group and Household Type, 1990

	Number of Households			Total	Share of All Households in Group*			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
Midwest								
30% or less								
Elderly	523	90	120	733	0%	0%	0%	0%
Small	23,122	6,405	4,704	34,231	6%	3%	2%	4%
Large	55,511	13,306	16,201	85,018	43%	31%	31%	38%
Other	3,146	958	725	4,829	1%	1%	1%	1%
30-50%								
Elderly	368	123	179	670	0%	0%	0%	0%
Small	10,064	5,179	3,846	19,089	4%	2%	2%	3%
Large	32,922	15,723	16,104	64,749	38%	27%	26%	31%
Other	2,654	901	838	4,393	1%	1%	1%	1%
50-80%								
Elderly	225	173	150	548	0%	0%	0%	0%
Small	11,290	8,224	5,124	24,638	2%	1%	1%	2%
Large	40,808	29,309	24,344	94,461	29%	18%	18%	21%
Other	2,883	1,281	835	4,999	1%	0%	0%	1%
80-95%								
Elderly	78	16	28	122	0%	0%	0%	0%
Small	3,911	3,683	1,805	9,399	2%	1%	1%	1%
Large	14,903	12,628	9,219	36,750	21%	11%	12%	14%
Other	815	521	308	1,644	1%	0%	0%	0%
Above 95%								
Elderly	168	141	120	429	0%	0%	0%	0%
Small	9,334	10,747	5,584	25,665	1%	0%	0%	0%
Large	34,706	37,394	25,544	97,644	13%	6%	7%	8%
Other	2,341	1,380	734	4,455	0%	0%	0%	0%
Total								
Elderly	1,362	543	597	2,502	0%	0%	0%	0%
Small	57,721	34,238	21,063	113,022	2%	1%	1%	1%
Large	178,850	108,360	91,412	378,622	25%	11%	14%	16%
Other	11,839	5,041	3,440	20,320	1%	0%	0%	1%

APPENDIX TABLE 26C (ctd.)
Households Living in Overcrowded Units
by Income Group and Household Type, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
South								
30% or less								
Elderly	2,450	827	240	3,517	0%	0%	0%	0%
Small	58,981	27,149	20,261	106,391	12%	7%	5%	8%
Large	96,921	57,509	63,056	217,486	60%	52%	51%	55%
Other	5,192	1,745	1,095	8,032	1%	1%	0%	1%
30-50%								
Elderly	1,399	711	292	2,402	0%	0%	0%	0%
Small	37,735	24,096	12,048	73,879	10%	6%	3%	6%
Large	72,885	56,982	53,091	182,958	55%	45%	46%	49%
Other	3,920	1,873	906	6,699	1%	1%	1%	1%
50-80%								
Elderly	1,112	680	363	2,155	0%	0%	0%	0%
Small	41,687	33,665	15,834	91,186	7%	4%	2%	4%
Large	83,327	79,382	68,547	231,256	43%	33%	37%	38%
Other	4,973	2,805	1,173	8,951	1%	1%	1%	1%
80-95%								
Elderly	314	348	117	779	0%	0%	0%	0%
Small	15,286	15,060	6,327	36,673	5%	3%	2%	3%
Large	29,751	31,613	26,341	87,705	34%	24%	30%	29%
Other	1,912	1,252	396	3,560	1%	1%	0%	1%
Above 95%								
Elderly	733	619	406	1,758	0%	0%	0%	0%
Small	37,607	46,388	19,860	103,855	2%	1%	1%	1%
Large	73,784	93,035	74,731	241,550	19%	12%	17%	15%
Other	5,578	4,805	1,514	11,897	1%	0%	0%	0%
Total								
Elderly	6,008	3,185	1,418	10,611	0%	0%	0%	0%
Small	191,296	146,358	74,330	411,984	5%	2%	2%	3%
Large	356,668	318,521	285,766	960,955	37%	23%	30%	29%
Other	21,575	12,480	5,084	39,139	1%	1%	0%	1%

APPENDIX TABLE 26C (ctd.)
Households Living in Overcrowded Units
by Income Group and Household Type, 1990

	Number of Households			Total	Share of All Households in Group*			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
West								
30% or less								
Elderly	2,580	1,670	639	4,889	1%	1%	1%	1%
Small	68,159	45,256	12,612	126,027	24%	16%	12%	19%
Large	92,339	71,891	20,583	184,813	78%	69%	59%	72%
Other	7,694	3,273	1,243	12,210	3%	2%	1%	2%
30-50%								
Elderly	3,068	1,596	619	5,283	1%	1%	0%	1%
Small	54,990	43,165	9,329	107,484	21%	14%	8%	16%
Large	98,140	90,890	21,929	210,959	74%	65%	50%	67%
Other	8,253	3,780	1,252	13,285	4%	2%	2%	3%
50-80%								
Elderly	1,103	1,037	582	2,722	0%	0%	0%	0%
Small	51,687	49,974	11,108	112,769	13%	9%	6%	10%
Large	98,796	115,590	29,386	243,772	60%	50%	39%	52%
Other	9,023	5,487	1,874	16,384	3%	2%	2%	2%
80-95%								
Elderly	331	319	87	737	0%	0%	0%	0%
Small	20,513	23,319	4,212	48,044	9%	7%	4%	7%
Large	39,517	49,617	11,692	100,826	49%	38%	29%	41%
Other	4,136	2,750	551	7,437	2%	2%	1%	2%
Above 95%								
Elderly	837	730	342	1,909	0%	0%	0%	0%
Small	51,922	68,712	13,614	134,248	3%	2%	2%	2%
Large	101,005	145,575	33,175	279,755	29%	22%	19%	24%
Other	10,134	9,113	2,103	21,350	1%	1%	1%	1%
Total								
Elderly	7,919	5,352	2,269	15,540	1%	0%	0%	0%
Small	247,271	230,426	50,875	528,572	9%	5%	4%	6%
Large	429,797	473,563	116,765	1,020,125	51%	38%	31%	41%
Other	39,240	24,403	7,023	70,666	2%	1%	1%	2%

APPENDIX TABLE 26C (ctd.)
Households Living in Overcrowded Units
by Income Group and Household Type, 1990

	Number of Households				Share of All Households in Group*			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Total								
30% or less								
Elderly	7,657	2,965	1,032	11,654	0%	0%	0%	0%
Small	201,124	87,993	38,790	327,907	13%	8%	5%	9%
Large	324,547	159,166	103,231	586,944	60%	52%	46%	55%
Other	19,493	6,688	3,487	29,668	2%	1%	1%	1%
30-50%								
Elderly	6,002	2,758	1,165	9,925	0%	0%	0%	0%
Small	130,421	80,330	26,611	237,362	12%	7%	4%	8%
Large	253,947	182,817	95,072	531,836	57%	46%	40%	49%
Other	17,505	7,436	3,224	28,165	2%	1%	1%	2%
50-80%								
Elderly	3,432	2,032	1,150	6,614	0%	0%	0%	0%
Small	139,955	100,338	33,749	274,042	7%	4%	2%	5%
Large	283,291	247,687	128,781	659,759	45%	32%	29%	36%
Other	20,408	10,555	4,241	35,204	1%	1%	1%	1%
80-95%								
Elderly	1,072	738	248	2,058	0%	0%	0%	0%
Small	52,291	47,183	13,043	112,517	5%	3%	2%	3%
Large	108,298	106,181	49,912	264,391	36%	22%	22%	26%
Other	8,771	5,140	1,394	15,305	1%	1%	1%	1%
Above 95%								
Elderly	2,753	1,827	920	5,500	0%	0%	0%	0%
Small	139,913	140,844	40,942	321,699	2%	1%	1%	1%
Large	284,856	320,958	139,857	745,671	22%	11%	13%	14%
Other	27,064	17,522	4,644	49,230	1%	1%	0%	1%
Total								
Elderly	20,916	10,320	4,515	35,751	0%	0%	0%	0%
Small	663,704	456,688	153,135	1,273,527	5%	2%	2%	3%
Large	1,254,939	1,016,809	516,853	2,788,601	39%	21%	24%	27%
Other	93,241	47,341	16,990	157,572	1%	1%	1%	1%
Total	4,065,600	3,062,316	1,382,986	8,510,902	14%	7%	7%	9%

* (Number of households with problems) / (Total households in group)

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 27A
Households with One or More Housing Problems
by Income Group and Race/Ethnicity, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Northeast								
30% or less								
White	461,952	613,000	165,771	1,240,723	74%	75%	76%	75%
Black	282,248	55,394	2,461	340,103	74%	75%	74%	74%
Hispanic	223,531	31,352	1,717	256,600	81%	81%	75%	81%
Other	39,058	11,723	2,150	52,931	78%	77%	73%	78%
30-50%								
White	277,318	500,472	136,304	914,094	60%	58%	56%	58%
Black	113,444	35,468	1,706	150,618	63%	69%	65%	65%
Hispanic	91,234	26,442	1,200	118,876	74%	79%	71%	75%
Other	26,480	10,148	1,501	38,129	82%	82%	67%	81%
50-80%								
White	218,531	448,420	113,755	780,706	34%	36%	30%	35%
Black	93,955	27,128	1,479	122,562	39%	50%	40%	41%
Hispanic	75,537	20,095	1,091	96,723	50%	58%	41%	52%
Other	27,338	10,573	1,162	39,073	64%	64%	42%	63%
80-95%								
White	69,397	211,446	33,897	314,740	21%	27%	18%	24%
Black	25,495	12,333	404	38,232	24%	34%	25%	27%
Hispanic	21,605	10,237	261	32,103	34%	43%	22%	36%
Other	9,243	6,117	286	15,646	48%	54%	24%	49%
Above 95%								
White	187,163	698,004	76,622	961,789	9%	12%	8%	11%
Black	58,531	34,410	785	93,726	14%	17%	11%	15%
Hispanic	47,202	29,271	770	77,243	24%	24%	14%	24%
Other	31,630	32,981	884	65,495	32%	30%	14%	30%
Total								
White	1,214,361	2,471,342	526,349	4,212,052	30%	26%	26%	27%
Black	573,673	164,733	6,835	745,241	44%	39%	38%	43%
Hispanic	459,109	117,397	5,039	581,545	57%	47%	38%	54%
Other	133,749	71,542	5,983	211,274	55%	43%	39%	50%

APPENDIX TABLE 27A (ctd.)
Households with One or More Housing Problems
by Income Group and Race/Ethnicity, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
Midwest								
30% or less								
White	491,477	467,292	491,403	1,450,172	76%	75%	72%	74%
Black	399,062	48,396	15,685	463,143	77%	80%	77%	77%
Hispanic	49,428	9,411	7,003	65,842	83%	83%	82%	83%
Other	30,109	8,507	13,657	52,273	79%	78%	75%	78%
30-50%								
White	336,503	398,248	354,419	1,089,170	56%	55%	47%	52%
Black	136,878	26,510	6,371	169,759	61%	72%	56%	62%
Hispanic	29,720	8,916	4,681	43,317	67%	75%	66%	69%
Other	14,683	6,663	6,452	27,798	76%	78%	59%	72%
50-80%								
White	240,957	416,895	252,101	909,953	26%	31%	22%	26%
Black	75,742	24,657	3,814	104,213	29%	42%	30%	31%
Hispanic	23,514	11,038	3,459	38,011	38%	48%	31%	39%
Other	9,959	8,404	4,055	22,418	42%	52%	33%	43%
80-95%								
White	53,429	131,012	64,383	248,824	12%	17%	11%	14%
Black	14,944	6,339	721	22,004	14%	22%	13%	16%
Hispanic	6,704	3,392	937	11,033	26%	28%	19%	26%
Other	2,629	3,253	993	6,875	27%	36%	20%	29%
Above 95%								
White	95,573	312,349	134,584	542,506	4%	6%	4%	5%
Black	26,806	12,480	1,541	40,827	7%	8%	7%	7%
Hispanic	11,254	7,919	1,927	21,100	15%	13%	10%	14%
Other	6,390	12,358	2,413	21,161	16%	17%	12%	16%
Total								
White	1,217,939	1,725,796	1,296,890	4,240,625	25%	20%	21%	22%
Black	653,432	118,382	28,132	799,946	43%	35%	39%	42%
Hispanic	120,620	40,676	18,007	179,303	45%	35%	35%	41%
Other	63,770	39,185	27,570	130,525	48%	34%	41%	42%

APPENDIX TABLE 27A (ctd.)
Households with One or More Housing Problems
by Income Group and Race/Ethnicity, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
South								
30% or less								
White	441,094	589,161	572,213	1,602,468	72%	69%	67%	69%
Black	509,759	199,817	293,495	1,003,071	73%	75%	74%	74%
Hispanic	163,096	74,769	37,371	275,236	79%	79%	72%	78%
Other	24,506	17,638	14,482	56,626	75%	76%	73%	75%
30-50%								
White	365,060	512,418	399,889	1,277,367	63%	55%	46%	54%
Black	245,673	127,182	143,878	516,733	64%	67%	56%	62%
Hispanic	122,720	69,319	24,822	216,861	75%	76%	57%	73%
Other	17,278	17,592	8,850	43,720	79%	77%	54%	71%
50-80%								
White	366,497	596,619	340,503	1,303,619	39%	37%	28%	34%
Black	172,347	118,225	102,998	393,570	38%	46%	38%	40%
Hispanic	110,905	77,598	20,823	209,326	53%	60%	41%	53%
Other	15,671	19,304	6,979	41,954	52%	58%	34%	50%
80-95%								
White	103,942	212,228	98,188	414,358	21%	23%	17%	21%
Black	39,937	37,746	25,687	103,370	21%	30%	25%	25%
Hispanic	30,704	27,222	5,850	63,776	37%	46%	30%	39%
Other	4,700	8,355	1,846	14,901	35%	45%	21%	36%
Above 95%								
White	259,931	581,612	249,704	1,091,247	8%	9%	6%	8%
Black	69,557	73,519	49,491	192,567	11%	13%	13%	12%
Hispanic	62,508	65,324	12,977	140,809	20%	23%	18%	21%
Other	14,317	29,393	5,406	49,116	20%	24%	12%	21%
Total								
White	1,536,524	2,492,038	1,660,497	5,689,059	26%	23%	22%	23%
Black	1,037,273	556,489	615,549	2,209,311	44%	40%	44%	43%
Hispanic	489,933	314,232	101,843	906,008	50%	48%	43%	48%
Other	76,472	92,282	37,563	206,317	45%	42%	34%	41%

APPENDIX TABLE 27A (ctd.)
Households with One or More Housing Problems
by Income Group and Race/Ethnicity, 1990*

	Number of Households				Share of All Households in Group**			
	City	Suburb	Non-Metro	Total	City	Suburb	Non-Metro	Total
West								
30% or less								
White	393,840	411,494	178,527	983,861	77%	74%	73%	75%
Black	119,849	45,180	3,106	168,135	79%	80%	79%	80%
Hispanic	193,383	148,808	33,822	376,013	87%	85%	77%	85%
Other	75,164	58,678	38,758	172,600	79%	76%	80%	78%
30-50%								
White	351,893	403,342	161,001	916,236	70%	65%	55%	65%
Black	66,642	33,887	1,955	102,484	74%	77%	63%	75%
Hispanic	172,572	154,863	28,395	355,830	84%	82%	64%	81%
Other	57,074	50,052	18,869	125,995	82%	77%	63%	77%
50-80%								
White	349,952	462,051	149,135	961,138	47%	47%	34%	45%
Black	51,581	36,967	1,588	90,136	54%	63%	44%	57%
Hispanic	150,578	160,888	24,668	336,134	68%	67%	44%	65%
Other	48,906	56,980	16,159	122,045	65%	66%	48%	63%
80-95%								
White	127,040	202,044	47,304	376,388	32%	35%	22%	32%
Black	15,925	13,626	341	29,892	34%	44%	22%	38%
Hispanic	51,094	62,156	6,949	120,199	54%	55%	32%	52%
Other	22,169	31,536	5,720	59,425	54%	56%	38%	53%
Above 95%								
White	374,445	712,099	115,480	1,202,024	14%	17%	9%	15%
Black	34,472	34,643	1,184	70,299	19%	22%	15%	20%
Hispanic	100,967	148,013	15,293	264,273	32%	33%	17%	31%
Other	79,149	140,494	16,970	236,613	36%	36%	25%	35%
Total								
White	1,597,170	2,191,030	651,447	4,439,647	33%	32%	26%	31%
Black	288,469	164,303	8,174	460,946	51%	47%	41%	49%
Hispanic	668,594	674,728	109,127	1,452,449	63%	58%	43%	58%
Other	282,462	337,740	96,476	716,678	57%	50%	49%	52%

APPENDIX TABLE 27A (ctd.)
Households with One or More Housing Problems
by Income Group and Race/Ethnicity, 1990*

	Number of Households			Total	Share of All Households in Group**			
	City	Suburb	Non-Metro		City	Suburb	Non-Metro	Total
Total								
30% or less								
White	1,788,363	2,080,947	1,407,914	5,277,224	75%	73%	70%	73%
Black	1,310,918	348,787	314,747	1,974,452	75%	76%	74%	75%
Hispanic	629,438	264,340	79,913	973,691	82%	82%	75%	82%
Other	168,837	96,546	69,047	334,430	78%	76%	77%	77%
30-50%								
White	1,330,774	1,814,480	1,051,613	4,196,867	62%	58%	49%	56%
Black	562,637	223,047	153,910	939,594	64%	69%	57%	64%
Hispanic	416,246	259,540	59,098	734,884	78%	80%	61%	77%
Other	115,515	84,455	35,672	235,642	81%	78%	60%	76%
50-80%								
White	1,175,937	1,923,985	855,494	3,955,416	36%	37%	27%	34%
Black	393,625	206,977	109,879	710,481	37%	48%	37%	40%
Hispanic	360,534	269,619	50,041	680,194	56%	63%	42%	57%
Other	101,874	95,261	28,355	225,490	59%	62%	41%	57%
80-95%								
White	353,808	756,730	243,772	1,354,310	21%	25%	16%	22%
Black	96,301	70,044	27,153	193,498	22%	32%	24%	25%
Hispanic	110,107	103,007	13,997	227,111	41%	49%	30%	43%
Other	38,741	49,261	8,845	96,847	46%	52%	30%	46%
Above 95%								
White	917,112	2,304,064	576,390	3,797,566	9%	11%	6%	9%
Black	189,366	155,052	53,001	397,419	12%	15%	13%	13%
Hispanic	221,931	250,527	30,967	503,425	24%	28%	16%	25%
Other	131,486	215,226	25,673	372,385	31%	31%	18%	30%
Total								
White	5,565,994	8,880,206	4,135,183	18,581,383	28%	25%	23%	25%
Black	2,552,847	1,003,907	658,690	4,215,444	44%	40%	43%	43%
Hispanic	1,738,256	1,147,033	234,016	3,119,305	56%	52%	42%	53%
Other	556,453	540,749	167,592	1,264,794	53%	46%	43%	49%
Total	10,413,550	11,571,895	5,195,481	27,180,926	35%	28%	25%	30%

* Housing problems are defined as paying over 30% of income for housing (excess cost burden), lacking complete kitchen or plumbing, or more than one person per room (overcrowded).

** (Number of households in group) / (Total households in group)

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 27B
Households by Income Group and Race/Ethnicity

	City	Suburb	Non-Metro	Total
Northeast				
30% or less				
White	625,911	816,650	218,644	1,661,205
Black	381,900	73,661	3,336	458,897
Hispanic	276,846	38,660	2,287	317,793
Other	50,106	62,648	2,943	68,265
30-50%				
White	464,072	857,293	245,107	1,566,472
Black	178,965	51,225	2,611	232,801
Hispanic	123,470	33,345	1,683	158,498
Other	32,220	12,375	2,255	46,850
50-80%				
White	633,715	1,243,940	380,544	2,258,199
Black	238,094	54,259	3,726	296,079
Hispanic	150,508	34,614	2,664	187,786
Other	43,036	16,551	2,755	62,342
80-95%				
White	327,919	783,666	189,973	1,301,558
Black	104,269	35,816	1,618	141,703
Hispanic	62,748	24,084	1,179	88,011
Other	19,260	11,322	1,206	31,788
Above 95%				
White	1,989,911	5,819,635	1,014,517	8,824,063
Black	410,289	202,578	6,844	619,711
Hispanic	198,125	119,548	5,537	323,210
Other	98,273	111,302	6,380	215,955
Total				
White	4,041,528	9,521,184	2,048,785	15,611,497
Black	1,313,517	417,539	18,135	1,749,191
Hispanic	811,697	250,251	13,350	1,075,298
Other	242,895	166,766	15,539	425,200

APPENDIX TABLE 27B (ctd).
Households by Income Group and Race/Ethnicity

	City	Suburb	Non-Metro	Total
Midwest				
30% or less				
White	644,464	619,461	686,025	1,949,950
Black	518,294	60,517	20,388	599,199
Hispanic	59,875	11,289	8,545	79,709
Other	37,986	63,086	18,163	67,058
30-50%				
White	598,854	720,165	761,675	2,080,694
Black	223,310	37,004	11,323	271,637
Hispanic	44,050	11,948	7,125	63,123
Other	19,367	8,498	10,986	38,851
50-80%				
White	927,312	1,361,133	1,157,687	3,446,132
Black	265,490	58,135	12,896	336,521
Hispanic	62,425	23,099	11,205	96,729
Other	23,645	16,252	12,277	52,174
80-95%				
White	451,206	764,026	561,885	1,777,117
Black	104,683	28,526	5,463	138,672
Hispanic	25,361	12,284	4,916	42,561
Other	9,795	9,074	4,903	23,772
Above 95%				
White	2,267,719	5,132,451	3,006,433	10,406,603
Black	394,272	154,157	21,983	570,412
Hispanic	74,361	59,278	19,145	152,784
Other	41,115	70,712	20,531	132,358
Total				
White	4,889,555	8,597,236	6,173,705	19,660,496
Black	1,506,049	338,339	72,053	1,916,441
Hispanic	266,072	117,898	50,936	434,906
Other	131,908	115,445	66,860	314,213

APPENDIX TABLE 27B (ctd).
Households by Income Group and Race/Ethnicity

	City	Suburb	Non-Metro	Total
South				
30% or less				
White	610,140	854,898	860,400	2,325,438
Black	695,080	265,525	398,096	1,358,701
Hispanic	207,163	94,852	51,746	353,761
Other	32,628	111,693	19,970	75,818
30-50%				
White	578,192	939,269	864,717	2,382,178
Black	383,592	189,045	254,768	827,405
Hispanic	164,200	90,676	43,305	298,181
Other	21,864	22,927	16,410	61,201
50-80%				
White	948,171	1,632,506	1,222,040	3,802,717
Black	456,635	256,932	274,284	987,851
Hispanic	211,097	129,339	51,129	391,565
Other	30,429	33,545	20,323	84,297
80-95%				
White	488,190	903,272	581,251	1,972,713
Black	185,838	125,311	102,762	413,911
Hispanic	83,040	59,544	19,436	162,020
Other	13,614	18,502	8,777	40,893
Above 95%				
White	3,396,915	6,525,269	3,887,030	13,809,214
Black	656,037	546,948	376,350	1,579,335
Hispanic	315,974	283,610	72,682	672,266
Other	71,602	120,498	44,559	236,659
Total				
White	6,021,608	10,855,214	7,415,438	24,292,260
Black	2,377,182	1,383,761	1,406,260	5,167,203
Hispanic	981,474	658,021	238,298	1,877,793
Other	170,137	218,692	110,039	498,868

APPENDIX TABLE 27B (ctd.)
Households by Income Group and Race/Ethnicity

	City	Suburb	Non-Metro	Total
South				
30% or less				
White	610,140	854,898	860,400	2,325,438
Black	695,080	265,525	398,096	1,358,701
Hispanic	207,163	94,852	51,746	353,761
Other	32,628	111,693	19,970	75,818
30-50%				
White	578,192	939,269	864,717	2,382,178
Black	383,592	189,045	254,768	827,405
Hispanic	164,200	90,676	43,305	298,181
Other	21,864	22,927	16,410	61,201
50-80%				
White	948,171	1,632,506	1,222,040	3,802,717
Black	456,635	256,932	274,284	987,851
Hispanic	211,097	129,339	51,129	391,565
Other	30,429	33,545	20,323	84,297
80-95%				
White	488,190	903,272	581,251	1,972,713
Black	185,838	125,311	102,762	413,911
Hispanic	83,040	59,544	19,436	162,020
Other	13,614	18,502	8,777	40,893
Above 95%				
White	3,396,915	6,525,269	3,887,030	13,809,214
Black	656,037	546,948	376,350	1,579,335
Hispanic	315,974	283,610	72,682	672,266
Other	71,602	120,498	44,559	236,659
Total				
White	6,021,608	10,855,214	7,415,438	24,292,260
Black	2,377,182	1,383,761	1,406,260	5,167,203
Hispanic	981,474	658,021	238,298	1,877,793
Other	170,137	218,692	110,039	498,868

APPENDIX TABLE 27B (ctd.)
Households by Income Group and Race/Ethnicity

	City	Suburb	Non-Metro	Total
West				
30% or less				
White	513,736	556,532	244,194	1,314,462
Black	150,797	56,573	3,956	211,326
Hispanic	222,833	175,865	43,907	442,605
Other	95,082	54,973	48,611	220,760
30-50%				
White	504,394	621,291	290,635	1,416,320
Black	89,506	43,984	3,102	136,592
Hispanic	204,370	189,650	44,498	438,518
Other	69,425	64,677	30,058	164,160
50-80%				
White	736,968	981,257	434,452	2,152,677
Black	95,614	58,798	3,606	158,018
Hispanic	221,398	239,633	55,458	516,489
Other	74,951	86,487	33,531	194,969
80-95%				
White	396,106	583,038	213,660	1,192,804
Black	46,608	31,169	1,521	79,298
Hispanic	95,360	113,372	21,685	230,417
Other	41,039	55,920	15,010	111,969
Above 95%				
White	2,630,635	4,191,815	1,284,781	8,107,231
Black	185,898	155,686	7,730	349,314
Hispanic	319,111	446,335	90,568	856,014
Other	218,318	389,820	68,135	676,273
Total				
White	4,781,839	6,933,933	2,467,722	14,183,494
Black	568,423	346,210	19,915	934,548
Hispanic	1,063,072	1,164,855	256,116	2,484,043
Other	498,815	673,971	195,345	1,368,131

APPENDIX TABLE 27B (ctd.)
Households by Income Group and Race/Ethnicity

	City	Suburb	Non-Metro	Total
Total				
30% or less				
White	2,394,251	2,847,541	2,009,263	7,251,055
Black	1,746,071	456,276	425,776	2,628,123
Hispanic	766,717	320,666	106,485	1,193,868
Other	215,802	292,400	89,687	431,901
30-50%				
White	2,145,512	3,138,018	2,162,134	7,445,664
Black	875,373	321,258	271,804	1,468,435
Hispanic	536,090	325,619	96,611	958,320
Other	142,876	108,477	59,709	311,062
50-80%				
White	3,246,166	5,218,836	3,194,723	11,659,725
Black	1,055,833	428,124	294,512	1,778,469
Hispanic	645,428	426,685	120,456	1,192,569
Other	172,061	152,835	68,886	393,782
80-95%				
White	1,663,421	3,034,002	1,546,769	6,244,192
Black	441,398	220,822	111,364	773,584
Hispanic	266,509	209,284	47,216	523,009
Other	83,708	94,818	29,896	208,422
Above 95%				
White	10,285,180	21,669,170	9,192,761	41,147,111
Black	1,646,496	1,059,369	412,907	3,118,772
Hispanic	907,571	908,771	187,932	2,004,274
Other	429,308	692,332	139,605	1,261,245
Total				
White	19,734,530	35,907,567	18,105,650	73,747,747
Black	5,765,171	2,485,849	1,516,363	9,767,383
Hispanic	3,122,315	2,191,025	558,700	5,872,040
Other	1,043,755	1,174,874	387,783	2,606,412
Total	29,665,771	41,759,315	20,568,496	91,993,582

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 28

**Residential Segregation Dissimilarity Indexes for Metropolitan Areas: 1990
Black vs White, Hispanic vs White**

Metropolitan Area	Total Population	Percent Black	Percent Hispanic	Index	Black Rank	Index	Hispanic Rank
Abilene TX MSA	119,655	6.3	NA	0.412	226	NA	NA
Akron OH PMSA	657,575	9.9	NA	0.689	57	NA	NA
Albany GA MSA	112,561	45.8	NA	0.631	99	NA	NA
Albany-Schenectady-Troy NY MSA	874,304	4.7	NA	0.623	107	NA	NA
Albuquerque NM MSA	480,577	2.7	37.1	0.394	232	0.419	74
Alexandria LA MSA	131,556	28	NA	0.57	147	NA	NA
Allentown-Bethlehem PA-NJ MSA	686,668	NA	4.2	NA	NA	0.582	15
Amarillo TX MSA	187,547	5.2	13.5	0.626	105	0.447	64
Anaheim-Santa Ana CA PMSA	2,410,554	NA	23.4	NA	NA	0.499	38
Anchorage AK MSA	226,333	6.4	4.1	0.348	248	0.208	157
Anderson IN MSA	130,669	7.6	NA	0.74	24	NA	NA
Anderson SC MSA	145,196	16.6	NA	0.426	221	NA	NA
Ann Arbor MI PMSA	282,937	11.2	8.3	0.495	193	0.261	141
Anniston AL MSA	116,034	18.6	NA	0.498	189	NA	NA
Asheville NC MSA	174,821	8.2	NA	0.613	114	NA	NA
Athens GA MSA	156,267	18.6	NA	0.448	210	NA	NA
Atlanta GA MSA	2,833,511	26	2	0.677	68	0.345	106
Atlantic City NJ MSA	319,353	13.9	5.6	0.643	90	0.518	33
Augusta GA-SC MSA	396,809	31.1	NA	0.446	211	NA	NA
Aurora-Elgin IL PMSA	356,884	5.4	12.7	0.563	153	0.532	27
Austin TX MSA	781,572	9.2	20.5	0.557	157	0.419	73
Bakersfield CA MSA	543,477	5.5	28	0.558	156	0.554	21
Baltimore MD MSA	2,382,052	25.9	NA	0.713	40	NA	NA
Baton Rouge LA MSA	528,241	29.6	NA	0.639	93	NA	NA
Battle Creek MI MSA	135,982	10.6	NA	0.629	101	NA	NA
Beaumont-Port Arthur TX MSA	361,168	23.4	4.2	0.707	43	0.371	97
Beaver County PA PMSA	186,093	5.6	NA	0.623	108	NA	NA
Bellingham WA MSA	127,716	NA	2.9	NA	NA	0.206	158
Benton Harbor MI MSA	161,377	15.4	NA	0.744	22	NA	NA
Bergen-Passaic NJ PMSA	1,278,440	8.3	11.6	0.768	14	0.588	14
Billings MT MSA	113,419	NA	2.8	NA	NA	0.334	112
Biloxi-Gulfport MS MSA	197,110	17.8	NA	0.463	207	NA	NA
Birmingham AL MSA	907,810	27.1	NA	0.717	38	NA	NA
Bloomington IN MSA	108,978	2.6	NA	0.342	249	NA	NA
Bloomington-Normal IL MSA	129,180	4.3	NA	0.368	241	NA	NA
Boise City ID MSA	205,775	NA	2.7	NA	NA	0.124	169
Boston-Lawrence-Salem MA NECMA	3,783,207	6.2	4.9	0.68	63	0.589	13
Boulder-Longmont CO MSA	225,339	NA	6.7	NA	NA	0.303	128
Bradenton FL MSA	211,707	7.7	4.5	0.728	30	0.46	55
Brazoria TX PMSA	191,705	8.3	17.6	0.468	205	0.249	145
Bremerton WA MSA	186,221	2.4	3.1	0.417	225	0.181	163
Bridgeport-Stamford-Norwalk CT NECMA	827,645	9.8	8.6	0.693	54	0.603	11
Brownsville-Harlingen TX MSA	260,107	NA	81.9	NA	NA	0.398	86
Bryan-College Station TX MSA	121,862	11.2	13.7	0.474	203	0.384	91
Buffalo NY PMSA	968,532	11.3	2.3	0.817	8	0.576	16
Burlington NC MSA	108,213	19.2	NA	0.401	230	NA	NA
Canton OH MSA	394,106	6.4	NA	0.62	109	NA	NA
Casper WY MSA	61,226	NA	3.7	NA	NA	0.193	162
Champaign-Urbana-Rantoul IL MSA	173,025	9.6	2	0.455	209	0.401	85

APPENDIX TABLE 28 (ctd.)

Metropolitan Area	Total Population	Percent Black	Percent Hispanic	Black		Hispanic	
				Index	Rank	Index	Rank
Charleston SC MSA	501,121	30.3	NA	0.477	202	NA	NA
Charleston WV MSA	250,454	5.6	NA	0.59	133	NA	NA
Charlotte-Gastonia NC-SC MSA	1,162,093	19.9	NA	0.534	171	NA	NA
Charlottesville VA MSA	131,107	14.4	NA	0.365	243	NA	NA
Chattanooga TN-GA MSA	433,210	13.4	NA	0.723	32	NA	NA
Cheyenne WY MSA	73,142	3	10	0.365	244	0.306	126
Chicago IL PMSA	6,069,974	22	12.1	0.855	3	0.632	7
Chico CA MSA	182,120	NA	7.5	NA	NA	0.279	135
Cincinnati OH-KY-IN PMSA	1,452,645	13.1	NA	0.757	17	NA	NA
Clarksville-Hopkinsville TN-KY MSA	169,439	20.5	3.3	0.387	235	0.456	58
Cleveland OH PMSA	1,831,058	19.4	NA	0.85	4	NA	NA
Colorado Springs CO MSA	397,014	7.2	8.7	0.436	214	0.27	137
Columbia MO MSA	112,379	7.5	NA	0.434	216	NA	NA
Columbia SC MSA	453,331	30.4	NA	0.537	168	NA	NA
Columbus GA-AL MSA	243,072	37.6	3	0.577	142	0.497	41
Columbus OH MSA	1,377,419	12	NA	0.673	72	NA	NA
Corpus Christi TX MSA	349,876	3.9	52	0.561	154	0.475	49
Cumberland MD-WV MSA	101,643	2.2	NA	0.478	201	NA	NA
Dallas TX PMSA	2,553,362	16.1	14.4	0.631	99	0.495	43
Danville VA MSA	108,711	31.6	NA	0.316	252	NA	NA
Davenport-Rock Island-Moline IA-IL MSA	350,861	5.4	3.7	0.576	143	0.371	98
Daytona Beach FL MSA	370,712	9	4	0.689	58	0.439	65
Dayton-Springfield OH MSA	951,270	13.3	NA	0.75	20	NA	NA
Decatur AL MSA	131,556	11.3	NA	0.609	116	NA	NA
Decatur IL MSA	117,206	12.1	NA	0.589	137	NA	NA
Denver CO PMSA	1,622,980	5.9	13	0.64	91	0.465	52
Des Moines IA MSA	392,928	3.8	NA	0.645	89	NA	NA
Detroit MI PMSA	4,382,135	21.5	NA	0.876	2	NA	NA
Dothan AL MSA	130,964	21.2	NA	0.419	224	NA	NA
El Paso TX MSA	591,610	3.7	69.6	0.366	242	0.497	40
Elkhart-Goshen IN MSA	156,198	4.5	NA	0.627	104	NA	NA
Elmira NY MSA	95,195	5.5	NA	0.561	155	NA	NA
Enid OK MSA	56,735	3.6	NA	0.37	239	NA	NA
Erie PA MSA	275,572	5.2	NA	0.645	88	NA	NA
Eugene-Springfield OR MSA	282,912	NA	2.4	NA	NA	0.17	164
Evansville IN-KY MSA	278,990	5.8	NA	0.603	124	NA	NA
Fayetteville NC MSA	274,566	31.9	4.8	0.313	253	0.304	127
Flint MI MSA	430,459	19.6	2.1	0.812	10	0.314	123
Florence AL MSA	131,327	12.4	NA	0.435	215	NA	NA
Florence SC MSA	114,344	38.7	NA	0.463	206	NA	NA
Fort Collins-Loveland CO MSA	186,136	NA	6.6	NA	NA	0.218	153
Fort Lauderdale-Hollywood FL MSA	1,255,462	15.4	8.6	0.683	60	0.259	142
Fort Myers-Cape Coral FL MSA	335,110	6.6	4.5	0.763	15	0.361	102
Fort Pierce FL MSA	251,042	12.2	4.3	0.722	34	0.418	76
Fort Smith AR-OK MSA	175,911	3.9	NA	0.593	130	NA	NA
Fort Walton Beach FL MSA	143,776	9	3.1	0.374	237	0.221	151
Fort Wayne IN MSA	363,811	8.4	NA	0.733	27	NA	NA
Fort Worth-Arlington TX PMSA	1,332,053	10.8	11.3	0.617	111	0.451	62
Fresno CA MSA	667,490	5	35.5	0.523	179	0.478	47
Gadsden AL MSA	99,840	13.8	NA	0.699	49	NA	NA
Gainesville FL MSA	204,111	19.1	3.5	0.379	236	0.222	150

APPENDIX TABLE 28 (ctd.)

Metropolitan Area	Total Population	Percent Black	Percent Hispanic	Black		Hispanic	
				Index	Rank	Index	Rank
Galveston-Texas City TX PMSA	217,284	17.6	14.2	0.63	100	0.32	120
Gary-Hammond IN PMSA	604,491	19.4	8	0.899	1	0.512	34
Grand Forks ND MSA	70,683	2	NA	0.556	159	NA	NA
Grand Rapids MI MSA	688,387	6	3.3	0.723	33	0.468	51
Greeley CO MSA	131,821	NA	20.9	NA	NA	0.323	118
Greensboro--Winston-Salem--High Point	942,091	19.3	NA	0.609	117	NA	NA
Greenville-Spartanburg SC MSA	640,861	17.4	NA	0.488	195	NA	NA
Hagerstown MD MSA	121,393	6	NA	0.694	52	NA	NA
Hamilton-Middletown OH PMSA	291,479	4.5	NA	0.589	135	NA	NA
Harrisburg-Lebanon-Carlisle PA MSA	587,986	6.7	NA	0.755	19	NA	NA
Hartford-New Britain CT NECMA	1,123,678	8.5	6.8	0.696	50	0.663	3
Hickory NC MSA	221,700	7.9	NA	0.372	238	NA	NA
Honolulu HI MSA	831,526	3	6.8	0.431	218	0.324	117
Houma-Thibodaux LA MSA	182,842	14.6	NA	0.459	208	NA	NA
Houston TX PMSA	3,301,885	18.5	21.4	0.665	77	0.493	44
Huntington-Ashland WV-KY-OH MSA	312,529	2.2	NA	0.659	80	NA	NA
Huntsville AL MSA	238,912	20.1	NA	0.573	144	NA	NA
Indianapolis IN MSA	1,249,822	13.8	NA	0.742	23	NA	NA
Iowa City IA MSA	96,119	2.1	NA	0.303	254	NA	NA
Jackson MI MSA	149,756	8	NA	0.699	48	NA	NA
Jackson MS MSA	395,396	42.5	NA	0.673	71	NA	NA
Jackson TN MSA	77,982	31	NA	0.591	132	NA	NA
Jacksonville FL MSA	901,351	20	2.5	0.584	139	0.214	154
Jacksonville NC MSA	149,838	19.9	5.4	0.227	256	0.237	146
Jamestown-Dunkirk NY MSA	141,895	NA	2.9	NA	NA	0.522	31
Janesville-Beloit WI MSA	139,510	4.8	NA	0.676	69	NA	NA
Jersey City NJ PMSA	553,033	14.4	33.2	0.66	79	0.429	68
Johnson City-Kingsport TN-VA MSA	436,047	2	NA	0.535	169	NA	NA
Joliet IL PMSA	389,650	9.9	5.3	0.706	44	0.448	63
Kalamazoo MI MSA	223,411	8.9	NA	0.531	173	NA	NA
Kankakee IL MSA	96,255	15	2	0.719	36	0.339	109
Kansas City MO-KS MSA	1,566,280	12.8	2.9	0.725	31	0.393	87
Kenosha WI PMSA	128,181	4.1	4.4	0.612	113	0.42	72
Killeen-Temple TX MSA	255,301	19.5	12.2	0.41	227	0.226	149
Knoxville TN MSA	604,816	6	NA	0.607	118	NA	NA
Kokomo IN MSA	96,946	4.5	NA	0.574	145	NA	NA
Lafayette LA MSA	208,740	24.6	NA	0.496	192	NA	NA
Lafayette-West Lafayette IN MSA	130,598	2	NA	0.326	251	NA	NA
Lake Charles LA MSA	168,130	22.9	NA	0.636	98	NA	NA
Lake County IL PMSA	516,418	6.7	7.5	0.713	41	0.523	29
Lakeland-Winter Haven FL MSA	405,382	13.4	4.1	0.563	151	0.283	134
Lancaster PA MSA	422,822	2.4	3.7	0.64	92	0.649	5
Lansing-East Lansing MI MSA	432,674	7.2	3.9	0.568	148	0.383	92
Laredo TX MSA	133,239	NA	93.9	NA	NA	0.338	110
Las Cruces NM MSA	135,510	NA	56.4	NA	NA	0.347	105
Las Vegas NV MSA	741,459	9.5	11.2	0.488	196	0.288	133
Lawrence KS MSA	81,798	4.1	2.6	0.289	255	0.166	165
Lawton OK MSA	111,486	17.9	6.2	0.335	250	0.208	156
Lexington-Fayette KY MSA	348,428	10.7	NA	0.538	166	NA	NA
Lima OH MSA	154,340	8	NA	0.658	82	NA	NA
Lincoln NE MSA	213,641	2.2	NA	0.427	220	NA	NA

APPENDIX TABLE 28 (ctd)

Metropolitan Area	Total Population	Percent Black	Percent Hispanic	Black		Hispanic	
				Index	Rank	Index	Rank
Little Rock-North Little Rock AR MSA	513,117	19.9	NA	0.605	121	NA	NA
Longview-Marshall TX MSA	162,431	22.1	3.1	0.472	204	0.331	113
Lorain-Elyria OH PMSA	271,119	7.8	5.6	0.567	149	0.598	12
Los Angeles-Long Beach CA PMSA	8,856,074	11.2	37.8	0.728	29	0.611	10
Louisville KY-IN MSA	952,662	13.1	NA	0.694	53	NA	NA
Lubbock TX MSA	222,636	7.7	22.9	0.602	125	0.468	50
Lynchburg VA MSA	142,199	21.2	NA	0.395	231	NA	NA
Macon-Warner Robins GA MSA	281,103	34.6	NA	0.524	177	NA	NA
Madison WI MSA	367,085	2.9	NA	0.483	198	NA	NA
Mansfield OH MSA	126,137	7.9	NA	0.67	73	NA	NA
McAllen-Edinburg-Mission TX MSA	383,545	NA	85.2	NA	NA	0.379	94
Medford OR MSA	146,389	NA	4.1	NA	NA	0.214	155
Melbourne-Titusville-Palm Bay FL MSA	398,918	7.9	3.1	0.522	181	0.197	161
Memphis TN-AR-MS MSA	981,747	40.6	NA	0.692	56	NA	NA
Merced CA MSA	178,403	4.8	32.6	0.364	245	0.331	114
Miami-Hialeah FL PMSA	1,936,998	20.5	49.2	0.699	47	0.503	36
Middlesex-Somerset NJ PMSA	1,019,811	6.9	7	0.543	162	0.499	37
Midland TX MSA	106,611	7.8	21.4	0.627	103	0.487	45
Milwaukee WI PMSA	1,432,149	13.8	3.6	0.826	5	0.564	20
Minneapolis-St. Paul MN-WI MSA	2,464,124	3.6	NA	0.618	112	NA	NA
Mobile AL MSA	476,859	27.4	NA	0.657	84	NA	NA
Modesto CA MSA	370,522	NA	21.8	NA	NA	0.334	111
Monmouth-Ocean NJ PMSA	985,416	6	3.7	0.658	83	0.343	107
Monroe LA MSA	142,191	31	NA	0.713	37	NA	NA
Montgomery AL MSA	292,517	36	NA	0.595	129	NA	NA
Muncie IN MSA	119,659	6	NA	0.605	120	NA	NA
Muskegon MI MSA	158,983	13.6	2.3	0.768	13	0.301	129
Naples FL MSA	152,099	4.6	13.6	0.655	85	0.529	28
Nashville TN MSA	985,026	15.5	NA	0.606	119	NA	NA
Nassau-Suffolk NY PMSA	2,609,190	7.4	6.3	0.761	16	0.423	70
New Bedford-Fall River MA NECMA	506,150	NA	2.7	NA	NA	0.461	54
New Haven-Waterbury CT NECMA	804,211	10.2	6.3	0.679	65	0.571	17
New London-Norwich CT NECMA	251,099	4.7	3.3	0.498	190	0.422	71
New Orleans LA MSA	1,238,676	34.7	4.3	0.687	61	0.31	125
New York NY PMSA	8,546,583	26.3	22.1	0.815	9	0.658	4
Newark NJ PMSA	1,823,993	23.2	10.3	0.822	7	0.667	2
Niagara Falls NY PMSA	220,756	5.5	NA	0.664	75	NA	NA
Norfolk-Virginia Beach VA MSA	1,370,100	28.6	2.2	0.501	186	0.292	131
Oakland CA PMSA	2,074,723	14.6	13.1	0.678	67	0.388	90
Ocala FL MSA	194,833	12.8	3	0.521	183	0.234	148
Odessa TX MSA	118,934	4.7	31.4	0.522	180	0.408	83
Oklahoma City OK MSA	958,839	10.5	3.6	0.598	127	0.33	115
Olympia WA MSA	161,238	NA	3	NA	NA	0.163	166
Omaha NE-IA MSA	618,258	8.3	2.6	0.698	51	0.37	99
Orange County NY PMSA	307,624	7.2	7	0.538	167	0.389	88
Orlando FL MSA	1,072,748	12.4	9	0.596	128	0.265	140
Owensboro KY MSA	87,189	4.2	NA	0.543	163	NA	NA
Oxnard-Ventura CA PMSA	669,016	2.3	26.4	0.482	199	0.523	30
Panama City FL MSA	126,912	10.8	NA	0.542	164	NA	NA
Pascagoula MS MSA	115,107	20.4	NA	0.549	161	NA	NA
Pensacola FL MSA	343,766	16.2	NA	0.529	175	NA	NA

APPENDIX TABLE 28 (ctd)

Metropolitan Area	Total Population	Percent Black	Percent Hispanic	Black		Hispanic	
				Index	Rank	Index	Rank
Peoria IL MSA	339,166	7.4	NA	0.701	46	NA	NA
Philadelphia PA-NJ PMSA	4,854,492	19.1	3.6	0.771	11	0.626	9
Phoenix AZ MSA	2,122,101	3.5	16.3	0.502	185	0.481	46
Pine Bluff AR MSA	85,480	43.1	NA	0.588	136	NA	NA
Pittsburgh PA PMSA	2,056,684	8.2	NA	0.71	42	NA	NA
Portland OR PMSA	1,239,746	3.1	3.6	0.663	78	0.269	138
Poughkeepsie NY MSA	259,462	8.4	3.8	0.566	150	0.402	84
Providence-Pawtucket RI NECMA	916,236	3.9	4.8	0.667	74	0.628	8
Provo-Orem UT MSA	263,590	NA	3.2	NA	NA	0.204	159
Pueblo CO MSA	123,051	NA	35.8	NA	NA	0.33	116
Racine WI PMSA	175,034	9.7	5.2	0.639	94	0.43	67
Raleigh-Durham NC MSA	735,480	24.9	NA	0.484	197	NA	NA
Rapid City SD MSA	81,343	NA	2.2	NA	NA	0.268	139
Reading PA MSA	336,523	3	5.1	0.628	102	0.699	1
Redding CA MSA	147,036	NA	3.8	NA	NA	0.076	170
Reno NV MSA	254,667	2.2	9	0.369	240	0.31	124
Richland-Kennewick-Pasco WA MSA	150,033	NA	13.3	NA	NA	0.51	35
Richmond-Petersburg VA MSA	865,639	29.2	NA	0.59	134	NA	NA
Riverside-San Bernardino CA PMSA	2,588,793	6.9	26.5	0.439	213	0.358	103
Roanoke VA MSA	224,477	12.3	NA	0.688	59	NA	NA
Rochester NY MSA	1,002,410	9.4	3.1	0.674	70	0.554	22
Rockford IL MSA	283,719	8.2	3.5	0.719	35	0.429	69
Sacramento CA MSA	1,481,102	6.9	11.6	0.556	158	0.37	99
Saginaw-Bay City-Midland MI MSA	399,320	9.7	4.4	0.822	6	0.457	57
Salem OR MSA	278,024	NA	7.6	NA	NA	0.364	100
Salinas-Seaside-Monterey CA MSA	355,657	6.4	33.6	0.584	138	0.569	18
Salt Lake City-Ogden UT MSA	1,072,227	NA	5.8	NA	NA	0.322	119
San Angelo TX MSA	98,458	4.2	25.9	0.393	234	0.411	81
San Antonio TX MSA	1,302,099	6.8	47.6	0.539	165	0.537	26
San Diego CA MSA	2,476,568	6.3	20.5	0.579	141	0.453	60
San Francisco CA PMSA	1,603,070	7.6	14.5	0.638	95	0.498	39
San Jose CA PMSA	1,497,577	3.8	21	0.43	219	0.478	48
Santa Barbara-Santa Maria CA MSA	369,581	2.8	26.6	0.425	222	0.414	80
Santa Cruz CA PMSA	229,734	NA	20.4	NA	NA	0.542	25
Santa Fe NM MSA	117,043	NA	43.5	NA	NA	0.418	75
Santa Rosa-Petaluma CA PMSA	388,221	NA	10.6	NA	NA	0.25	143
Sarasota FL MSA	277,773	4.3	2.1	0.737	26	0.318	121
Savannah GA MSA	242,617	35.5	NA	0.611	115	NA	NA
Seattle WA PMSA	1,972,015	4.1	2.8	0.561	152	0.203	160
Sharon PA MSA	121,003	4.9	NA	0.664	76	NA	NA
Sherman-Denison TX MSA	95,021	6.9	2.9	0.499	188	0.289	132
Shreveport LA MSA	334,341	3.5	NA	0.598	126	NA	NA
Sioux City IA-NE MSA	115,018	NA	3.2	NA	NA	0.455	59
South Bend-Mishawaka IN MSA	247,052	9.8	2.1	0.638	96	0.438	66
Springfield IL MSA	189,550	7.6	NA	0.651	86	NA	NA
Springfield MA NECMA	602,878	6.1	8.2	0.678	66	0.641	6
State College PA MSA	123,786	2.3	NA	0.497	191	NA	NA
Steubenville-Weirton OH-WV MSA	142,523	3.9	NA	0.624	106	NA	NA
Stockton CA MSA	480,617	5.6	23.4	0.604	123	0.361	101
St. Joseph MO MSA	83,083	3.2	2.1	0.445	212	0.149	167
St. Louis MO-IL MSA	2,444,087	17.3	NA	0.769	12	NA	NA

APPENDIX TABLE 28 (ctd.)

Metropolitan Area	Total Population	Percent Black	Percent Hispanic	Black		Hispanic	
				Index	Rank	Index	Rank
Syracuse NY MSA	659,864	5.9	NA	0.73	28	NA	NA
Tacoma WA PMSA	585,932	7.2	3.5	0.482	200	0.27	136
Tallahassee FL MSA	233,598	30.1	2.4	0.523	178	0.298	130
Tampa-St. Petersburg FL MSA	2,067,830	9	6.7	0.693	55	0.453	61
Terre Haute IN MSA	130,812	4.6	NA	0.57	146	NA	NA
Texarkana TX-Texarkana AR MSA	120,132	22	NA	0.407	228	NA	NA
Toledo OH MSA	614,103	11.4	3.3	0.738	25	0.375	96
Topeka KS MSA	160,976	8.3	4.8	0.534	172	0.376	95
Trenton NJ PMSA	325,824	18.9	6	0.681	62	0.545	24
Tucson AZ MSA	666,880	3.1	24.5	0.42	223	0.497	42
Tulsa OK MSA	708,954	8.2	2.1	0.619	110	0.249	144
Tuscaloosa AL MSA	150,522	26.2	NA	0.499	187	NA	NA
Tyler TX MSA	151,309	20.9	5.9	0.53	174	0.565	19
Utica-Rome NY MSA	316,633	4.4	NA	0.68	64	NA	NA
Vallejo-Fairfield-Napa CA PMSA	450,822	10.4	13.6	0.493	194	0.218	152
Vancouver WA PMSA	238,053	NA	2.5	NA	NA	0.131	168
Victoria TX MSA	74,361	6.6	34.1	0.433	217	0.381	93
Vineland-Millville-Bridgeton NJ PMSA	138,053	16.9	13.3	0.406	229	0.457	56
Visalia-Tulare-Porterville CA MSA	311,921	NA	38.8	NA	NA	0.389	89
Waco TX MSA	189,123	15.6	12.5	0.522	182	0.418	77
Washington DC-MD-VA MSA	3,923,573	26.6	5.7	0.659	81	0.409	82
Waterloo-Cedar Falls IA MSA	146,611	5.9	NA	0.704	45	NA	NA
West Palm Beach-Boca Raton FL MSA	863,515	12.5	7.7	0.745	21	0.417	78
Wheeling WV-OH MSA	159,301	2	NA	0.527	176	NA	NA
Wichita Falls TX MSA	122,378	9.2	8.6	0.592	131	0.357	104
Wichita KS MSA	485,270	7.6	4.1	0.636	97	0.341	108
Williamsport PA MSA	118,710	2.4	NA	0.648	87	NA	NA
Wilmington DE-NJ-MD PMSA	578,587	14.8	2.4	0.55	160	0.415	79
Wilmington NC MSA	120,284	20	NA	0.58	140	NA	NA
Worcester-Fitchburg MA NECMA	709,705	2.1	4.6	0.519	184	0.551	23
Yakima WA MSA	188,823	NA	23.9	NA	NA	0.519	32
York PA MSA	417,848	2.9	NA	0.713	39	NA	NA
Youngstown-Warren OH MSA	492,619	11.1	NA	0.756	18	NA	NA
Yuba City CA MSA	122,643	2.8	14.1	0.352	247	0.235	147
Yuma AZ MSA	106,895	2.9	40.6	0.362	246	0.462	53

Source: Census Bureau, 1992

APPENDIX TABLE 29A**Rental Units With Housing Costs Less Than or Equal to the FMR, 1989
by Unit Size**

	0 BR	1 BR	2 BR	3 BR	4+ BR	Total
Northeast						
City	205,914	936,751	918,695	577,966	105,676	2,745,002
Suburb	64,412	533,342	574,859	324,228	110,842	1,607,683
Non-metro	8,027	168,534	160,451	84,247	23,490	444,749
Total	278,353	1,638,627	1,654,005	986,441	240,008	4,797,434
Midwest						
City	129,394	888,696	998,465	503,040	96,797	2,616,392
Suburb	40,561	416,348	640,138	332,294	76,214	1,505,555
Non-metro	30,669	383,478	543,822	367,559	148,610	1,474,138
Total	200,624	1,688,522	2,182,425	1,202,893	321,621	5,596,085
South						
City	124,488	1,284,349	1,386,429	606,710	103,185	3,505,161
Suburb	21,064	499,756	1,097,941	667,324	133,588	2,419,673
Non-metro	42,679	294,527	844,852	558,270	105,246	1,845,574
Total	188,231	2,078,632	3,329,222	1,832,304	342,019	7,770,408
West						
City	195,636	1,008,076	1,021,333	352,355	112,296	2,689,696
Suburb	80,911	668,816	1,041,093	488,933	113,260	2,393,013
Non-metro	24,744	213,466	420,035	222,329	86,395	966,969
Total	301,291	1,890,358	2,482,461	1,063,617	311,951	6,049,678
Total						
City	655,432	4,117,872	4,324,922	2,040,071	417,954	11,556,251
Suburb	206,948	2,118,262	3,354,031	1,812,779	433,904	7,925,924
Non-metro	106,119	1,060,005	1,969,160	1,232,405	363,741	4,731,430
Total	968,499	7,296,139	9,648,113	5,085,255	1,215,599	24,213,605

Source Urban Institute tabulations of the 1989 AHS Includes occupied and vacant rental units.

APPENDIX TABLE 29B**Percent Distribution of Rental Units With Housing Costs Less Than or Equal to the FMR, by Unit Size, 1989**

	0 BR	1 BR	2 BR	3 BR	4+ BR	Total
Northeast						
City	57.8%	61.1%	65.0%	83.5%	85.0%	66.6%
Suburb	65.3%	53.8%	48.4%	68.8%	73.8%	55.4%
Non-metro	72.8%	77.2%	61.5%	69.4%	81.3%	69.4%
Total	59.7%	59.7%	57.8%	76.8%	79.1%	62.6%
Midwest						
City	75.8%	74.8%	68.5%	82.9%	85.3%	74.0%
Suburb	70.6%	58.7%	51.5%	74.4%	76.0%	58.9%
Non-metro	78.6%	82.1%	73.2%	91.7%	90.6%	81.3%
Total	75.1%	71.4%	63.4%	82.7%	85.1%	70.8%
South						
City	65.9%	71.5%	62.0%	63.9%	75.5%	66.0%
Suburb	43.9%	52.8%	50.1%	59.3%	66.1%	53.6%
Non-metro	89.2%	76.6%	73.2%	81.9%	79.6%	76.9%
Total	66.1%	66.4%	59.6%	66.5%	72.6%	63.6%
West						
City	77.3%	75.4%	65.0%	66.3%	69.1%	69.8%
Suburb	58.9%	66.8%	63.4%	64.3%	72.1%	64.7%
Non-metro	100.0%	92.1%	89.9%	88.7%	95.3%	90.8%
Total	72.6%	73.5%	67.4%	68.9%	76.1%	70.2%
Total						
City	67.6%	70.3%	64.7%	73.4%	77.9%	68.7%
Suburb	60.6%	58.0%	53.5%	64.7%	71.2%	58.0%
Non-metro	86.5%	81.4%	75.0%	84.7%	87.5%	79.9%
Total	67.6%	67.5%	62.0%	72.3%	77.8%	66.5%

Source: Urban Institute tabulations of the 1989 AHS. Includes occupied and vacant rental units.

APPENDIX TABLE 30
Rental Housing Mismatch, 1990

Northeast

Affordability Category	Central Cities			Suburbs			Non-metropolitan Areas			Total		
	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs
30% or less	706,452	1,093,590	0.65	424,055	514,609	0.82	130,169	124,136	1.05	1,260,676	1,732,335	0.73
50% or less	1,830,320	1,644,186	1.11	1,072,152	908,941	1.18	315,166	227,442	1.39	3,217,638	2,780,569	1.16
80% or less	3,424,439	2,321,182	1.48	2,265,958	1,380,847	1.64	575,580	353,052	1.63	6,265,977	4,055,081	1.55
Total	4,154,602	3,771,314	1.10	3,011,979	2,697,262	1.12	633,365	565,390	1.12	7,799,946	7,033,966	1.11

Midwest

Affordability Category	Central Cities			Suburbs			Non-metropolitan Areas			Total		
	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs
30% or less	618,009	953,235	0.65	298,521	367,643	0.81	513,193	370,218	1.39	1,429,723	1,691,096	0.85
50% or less	1,996,663	1,480,390	1.35	972,852	685,143	1.42	1,236,265	673,371	1.84	4,205,780	2,838,904	1.48
80% or less	3,279,517	2,123,667	1.54	2,199,835	1,180,679	1.86	1,762,347	1,036,503	1.70	7,241,699	4,340,849	1.67
Total	3,483,923	3,093,499	1.13	2,432,232	2,187,494	1.11	1,817,066	1,636,511	1.11	7,733,221	6,917,504	1.12

South

Affordability Category	Central Cities			Suburbs			Non-metropolitan Areas			Total		
	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs
30% or less	764,354	1,122,997	0.68	557,475	603,187	0.92	847,272	630,009	1.34	2,169,101	2,356,193	0.92
50% or less	2,279,953	1,834,930	1.24	1,503,124	1,124,240	1.34	1,641,069	1,048,757	1.56	5,424,146	4,007,927	1.35
80% or less	4,586,190	2,761,906	1.66	3,453,361	1,894,428	1.82	2,533,898	1,521,437	1.67	10,573,449	6,177,771	1.71
Total	5,170,334	4,467,463	1.16	4,186,743	3,602,896	1.16	2,739,425	2,384,665	1.15	12,096,502	10,455,024	1.16

APPENDIX TABLE 30 (ctd.)
Rental Housing Mismatch, 1990

West

Affordability Category	Central Cities			Suburbs			Non-metropolitan Areas			Total		
	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs
30% or less	326,093	759,511	0 43	313,979	537,894	0 58	226,595	182,309	1 24	866,667	1,479,714	0 59
50% or less	1,112,279	1,361,644	0 82	858,621	1,049,541	0 82	530,105	351,259	1 51	2,501,005	2,762,444	0 91
80% or less	2,815,890	2,046,538	1 38	2,431,626	1,707,655	1 42	925,859	552,520	1 68	6,173,375	4,306,713	1 43
Total	3,771,526	3,413,425	1 10	3,553,460	3,228,832	1 10	1,055,398	940,235	1 12	8,380,384	7,582,492	1 11

Total

Affordability Category	Central Cities			Suburbs			Non-metropolitan Areas			Total		
	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs	Units	Households	Units/HHs
30% or less	2,414,908	3,929,333	0 61	1,594,030	2,023,333	0 79	1,717,229	1,306,672	1 31	5,726,167	7,259,338	0 79
50% or less	7,219,215	6,321,150	1 14	4,406,749	3,767,865	1 17	3,722,605	2,300,829	1 62	15,348,569	12,389,844	1 24
80% or less	14,106,036	9,253,293	1 52	10,350,780	6,163,609	1 68	5,797,684	3,463,512	1 67	30,254,500	18,880,414	1 60
Total	16,580,385	14,745,701	1 12	13,184,414	11,716,484	1 13	6,245,254	5,526,801	1 13	36,010,053	31,988,986	1 13

Note Affordability categories match income groups to affordability according to local median income For example, "30% or less" refers both to households with incomes at or below 30% of the median, and units affordable at that income level.

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 31
Owner Housing Mismatch
Number of Households and Units in each Affordability Category, 1990

	Owner households		Renter households		Owner Units	
	50% or less	80% or less	50% or less	80% or less	50% or less	80% or less
Northeast						
City	489,304	877,661	1,644,186	2,321,182	478,264	861,708
Suburb	989,484	1,866,942	908,941	1,380,847	664,784	1,629,135
Non-metro	251,424	515,503	227,442	353,052	358,673	698,608
Total	1,730,212	3,260,106	2,780,569	4,055,081	1,501,721	3,189,451
Midwest						
City	665,810	1,301,405	1,480,390	2,123,667	1,410,568	2,695,079
Suburb	794,648	1,757,731	685,143	1,180,679	1,329,745	3,565,561
Non-metro	850,859	1,681,792	673,371	1,036,503	1,937,326	3,369,115
Total	2,311,317	4,740,928	2,838,904	4,340,849	4,677,639	9,629,755
South						
City	857,929	1,577,285	1,834,930	2,761,906	1,161,535	2,725,836
Suburb	1,356,172	2,638,306	1,124,240	1,894,428	1,947,359	4,439,907
Non-metro	1,460,655	2,555,751	1,048,757	1,521,437	2,483,785	4,196,244
Total	3,674,756	6,771,342	4,007,927	6,177,771	5,592,679	11,361,987
West						
City	488,499	932,536	1,361,644	2,046,538	298,765	878,533
Suburb	736,098	1,444,159	1,049,541	1,707,655	494,329	1,227,846
Non-metro	357,702	683,488	351,259	552,520	471,644	960,371
Total	1,582,299	3,060,183	2,762,444	4,306,713	1,264,738	3,066,750
Total						
City	2,501,542	4,688,887	6,321,150	9,253,293	3,349,132	7,161,156
Suburb	3,876,402	7,707,138	3,767,865	6,163,609	4,436,217	10,862,449
Non-metro	2,920,640	5,436,534	2,300,829	3,463,512	5,251,428	9,224,338
Total	9,298,584	17,832,559	12,389,844	18,880,414	13,036,777	27,247,943

Source Urban Institute tabulations of the CHAS database

APPENDIX TABLE 32**Vacancy Rates by Size and Unit Tenure, 1990**

	0 and 1 Bedroom	Two Bedrooms	3 or more Bedrooms	Total	0 and 1 Bedrooms	Two Bedrooms	3 or more Bedrooms	Total
Northeast								
City	6.3%	6.2%	5.6%	6.1%	7.2%	3.1%	1.4%	2.3%
Suburb	6.9%	6.9%	5.2%	6.5%	5.8%	2.9%	1.2%	1.6%
Non-Metro	9.3%	8.5%	5.9%	7.9%	5.2%	2.5%	1.5%	1.8%
Total	6.7%	6.7%	5.5%	6.4%	6.4%	2.9%	1.3%	1.8%
Midwest								
City	9.5%	8.7%	6.9%	8.7%	4.4%	2.1%	1.2%	1.6%
Suburb	8.0%	7.7%	4.3%	7.0%	3.0%	1.9%	0.9%	1.2%
Non-Metro	10.3%	8.6%	5.2%	7.9%	5.8%	2.5%	1.3%	1.7%
Total	9.2%	8.3%	5.6%	8.0%	4.4%	2.2%	1.1%	1.4%
South								
City	12.3%	12.7%	8.1%	11.6%	6.6%	4.1%	2.4%	3.0%
Suburb	11.7%	12.7%	7.3%	10.9%	4.0%	3.2%	2.1%	2.4%
Non-Metro	12.4%	11.9%	8.2%	10.8%	5.0%	2.7%	1.6%	2.0%
Total	12.1%	12.5%	7.8%	11.2%	5.0%	3.2%	2.0%	2.4%
West								
City	8.1%	8.3%	5.0%	7.7%	3.4%	2.9%	1.7%	2.1%
Suburb	7.0%	7.5%	4.6%	6.6%	2.6%	2.6%	1.8%	2.0%
Non-Metro	11.8%	9.9%	6.3%	9.3%	4.6%	3.4%	1.9%	2.5%
Total	8.0%	8.1%	5.1%	7.4%	3.3%	2.8%	1.8%	2.1%
Total								
City	9.1%	9.4%	6.6%	8.7%	5.6%	3.1%	1.8%	2.3%
Suburb	8.4%	9.1%	5.7%	8.0%	3.8%	2.7%	1.5%	1.8%
Non-Metro	11.2%	10.4%	6.8%	9.4%	5.1%	2.7%	1.5%	2.0%
Total	9.1%	9.4%	6.3%	8.6%	4.7%	2.8%	1.6%	2.0%

Source: Urban Institute tabulations of the CHAS database

Appendix Tables 33A - 33F Assisted Renters and Their Units

The following tables describe assisted rental units and eligible renter households based on data collected in the 1989 American Housing Survey (AHS). The data for the tables was obtained from *Characteristics of HUD-Assisted Renters and Their Units in 1989*. This volume contains tables produced by the Census Bureau at HUD's request. These tables use the same format as those published for all renters in the 1989 AHS.

To identify public housing and private assisted projects, HUD used a mailing address list of all units in assisted projects under the management of public housing authority and all private sponsors of subsidized multifamily rental projects. The Census Bureau matched these assisted housing addresses with the renters responding to the AHS, who represent the total renter households in the United States.

Voucher and certificate holders in the AHS were identified in a separate way. The Census Bureau matched a list of sampled AHS renter households to local agency files of certificate and voucher holders.

Definition

"Income-Eligible Households" represent the 13,808,000 or 41 percent of total renter households in the United States who had incomes low enough to be considered eligible for housing assistance under various HUD subsidy programs in 1989.

APPENDIX TABLE 33A
Assisted Households by Region and Race/Ethnicity
(Numbers in thousands)

Region	All	Black*	Hispanic
Northeast	1,156	370	175
Midwest	891	365	18
South	1,391	768	104
West	632	137	145
Total	4,070	1,640	442

Income-Eligible Households by Region and Race/Ethnicity

Region	All	Black*	Hispanic
Northeast	3,191	745	513
Midwest	3,404	921	190
South	4,377	1,897	439
West	2,837	319	760
Total	13,808	3,882	1,902

* "Black" includes Black Hispanic

APPENDIX TABLE 33B**Type of Household Assistance by Region and Race/Ethnicity
(numbers in thousands)****Public Housing**

Region	All	Black*	Hispanic
Northeast	544	220	114
Midwest	256	151	9
South	464	314	27
West	96	35	13
Total	1,360	720	163

Certificate/Voucher

Region	All	Black*	Hispanic
Northeast	193	67	19
Midwest	235	80	-
South	394	219	38
West	238	61	70
Total	1,060	427	127

Private Project-Based

Region	All	Black*	Hispanic
Northeast	418	83	42
Midwest	400	134	9
South	533	235	39
West	299	40	63
Total	1,650	492	153

Eligible but not Subsidized

Region	All	Black*	Hispanic
Northeast	2,035	375	338
Midwest	2,513	556	172
South	2,986	1,129	335
West	2,205	182	615
Total	9,739	2,242	1,460

* "Black" includes Black Hispanic

APPENDIX TABLE 33C
Assisted Households by Area and Race/Ethnicity
(numbers in thousands)

	All	Black*	Hispanic
Central City	2,367	1,259	301
Suburb	1,066	243	114
Non-metro	638	138	27
Total	4,070	1,640	442

Income-Eligible Households by Area and Race/Ethnicity

	All	Black*	Hispanic
Central City	7,288	2,769	1,263
Suburb	4,223	703	525
Non-metro	2,299	410	113
Total	13,808	3,882	1,902

* "Black" includes Black Hispanic

APPENDIX TABLE 33D
Households in Renter Units Built Before 1950
(Numbers in thousands)

Decade	Assisted Households	Income-Eligible Households
1919 or Earlier	159	1,546
1920 to 1929	122	844
1930 to 1939	179	1,178
1940 to 1949	345	1,404
Total Households	4,070	13,808

Households in Renter Units Built After 1950

Decade	Assisted Households	Income-Eligible Households
1950 to 1959	493	1,529
1960 to 1969	607	2,089
1970 to 1979	1,558	3,645
1980 to 1989	607	1,574
Total Households	4,070	13,808

Median Age of Rental Units

	Assisted Households	Income-Eligible Households
Median Age	1971	1967

APPENDIX TABLE 33E
Median Income of Renter Households by Region
(Numbers in thousands)

Region	Assisted Households	Eligible Unassisted Households
Northeast	\$7,716	\$8,062
Midwest	6,988	7,913
South	6,518	7,580
West	8,572	9,199
Overall Median Income	7,320	8,145

Median Income of Renter Households by Race/Ethnicity

Region	Assisted Households	Eligible Unassisted Households
All	\$7,320	\$8,145
Black	6,495	7,174
Hispanic	8,350	9,429

**APPENDIX TABLE 33F
Rent Levels**

	Assisted Households	Income-Eligible Households
Median Gross Rent	189	295
Median Gross Rent As Percent of Current Income	30	39

Size Distribution of Renter Units

Number of Bedrooms	Assisted Households	Income-Eligible Households
None	197	713
One	1,593	4,870
Two	1,301	5,310
Three	819	2,430
Four or More	160	486
Total	4,070	13,809

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