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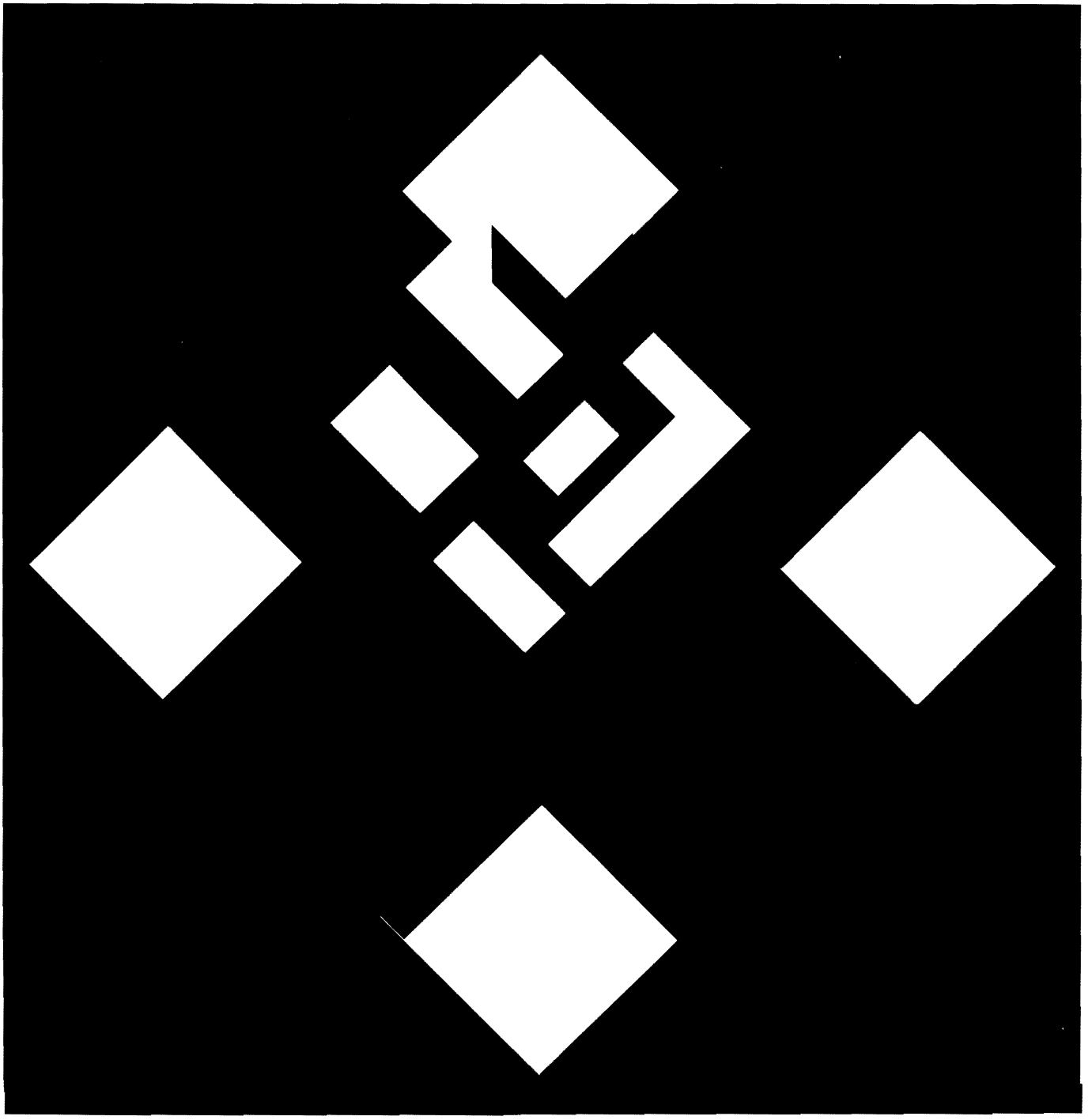

POPULATION REDISTRIBUTION AND CHANGES IN HOUSING TENURE STATUS IN THE UNITED STATES

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Data from the Annual Housing Surveys are available in joint HUD-Census publications. The national data are published in Series H-150, comprising six reports, and the metropolitan data are published in Series H-170, with a separate report for each metropolitan area. Series H-171 is a supplementary report on the metropolitan areas. These reports are also available in microfiche form from the Library, Bureau of the Census, Washington, D.C. 20233. The published reports may be obtained from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. All the data are available in public use computer tapes from the Date User Services Division, Bureau of the Census, Washington, D.C. 20233.

The research forming the basis for this report was conducted by the Housing and Demographic Analysis Division in the Office of Policy Development and Research, U.S. Department of Housing and Urban Development (HUD).

FOREWORD

This is the fourth in our series of Annual Housing Survey studies, which report on research that utilizes the capabilities of the AHS for monitoring and interpreting current developments in housing, neighborhood, and household characteristics.

The Department of Housing and Urban Development has funded a national housing survey, performed by the Bureau of the Census, since 1973, with separate surveys for 60 metropolitan areas included since 1974. The survey provides current information on the size and composition of the housing inventory, characteristics of its occupants, changes in the inventory resulting from new construction and from losses, indicators of housing and neighborhood quality, and characteristics and dynamics of urban housing markets for the Nation and four census regions. Every third or fourth year, these data are also gathered for most of the largest metropolitan areas and for some smaller, fast-growing metropolitan areas.

The Annual Housing Survey is designed to help planners, policymakers and scholars understand urban dynamics and analyze local policy problems. Longitudinal linkage of the annual national files provides unparalleled opportunities to study household mobility and market processes for metropolitan and non-metropolitan locations. The individual metropolitan surveys give greater detail on the housing and population characteristics of suburbs and cities in specified metropolitan areas.

This paper by Dr. Peter S. K. Chi of Cornell University, based upon his research as a Visiting Scholar in the Office of Policy Development and Research, uses the AHS to explore the linkages between residential mobility and changes in housing tenure. Dr. Chi's research demonstrates that the predominant form of residential mobility -- short-distance movement within the same area -- is associated with substantial changes in tenure from renting to homeownership. Reflecting the geographic distribution of owner-occupied units, buying a home is more common for movers into suburbs and nonmetropolitan areas than for movers into central cities. Yet former central city renters who purchased homes there were by far the most important single source of demand for housing units sold in central cities. This finding suggests that increasing affordable ownership opportunities for present city residents may be an effective way to retain potential homeowners and thus aid in revitalizing cities.

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Abstract

This paper examines the relationships between population redistribution and changes in housing tenure status from the national perspective by using data from the Annual Housing Survey conducted by the Bureau of the Census for the U.S. Department of Housing and Urban Development.

The research, like many other studies, has shown that short-distance residential mobility is the dominant type of household movement. Furthermore, mobility within the same area usually resulted in a substantial increase in homeownership.

Of previous renters, about one-fourth had become homeowners after they moved from their previous residence. The probability of changing from renter to owner status in any type of area was found to be greater for higher-income married households than for lower-income non-married households. The model also indicates that migrating from suburbs to central cities or from one central city to another (jointly classified as urban-bound migrants) definitely reduces the probability of buying a home for previous renters. In contrast, residential mobility toward suburbs or non-metropolitan areas (suburban-bound or non-metropolitan movers) tends to have a positive effect on gaining home-ownership.

Among previous homeowners who moved, about one-third in both 1974 and 1976 had withdrawn from homeownership. Previous owners who were single, separated, divorced or widowed had a higher probability of becoming renters. Being young and earning lower income also increased such a probability.

The national data show that the dominant stream of national movement between different types of areas is still from central cities to suburbs. The only observed indication of a reverse movement from suburb to central city was among households with different heads in previous and present housing units; this group consists predominantly of newly formed families and single-person households.

The continuous process of population dispersion has expanded beyond the boundaries of SMSAs. The non-metropolitan area has been steadily gaining households with the same head through migration from both the central city and the suburb.

In both periods, more homeowning households with the same head in previous and present housing units moved out of central cities than moved in. At the same time, a large number of households with different heads became homeowners within central cities. Yet the most important single source of demand for buying houses in central cities was the central city renter who remained in the city and purchased a home. These findings suggest a new dimension for urban policy. Rather than attempting to attract present suburbanites, more emphasis should be placed on providing affordable and attractive ownership opportunities for present city residents to retain more actual and potential homeowners.

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Introduction

Population redistribution is one of the most important forces underlying changes in urban areas. According to most analyses of urban conditions, two major patterns of population redistribution are responsible for a wide range of present urban problems: the concentration of relatively prosperous white households in metropolitan suburbs and the concentration of disadvantaged groups within the central cities (Taeuber, 1972). To reverse these trends, opening up the suburbs to racial minorities and revitalization of the central city have been repeatedly suggested as major elements in urban policy by policy analysts and other social scientists. The Housing and Community Development Act of 1974 explicitly called for the "spatial deconcentration of housing opportunities" for the central city poor; clearly set up the target of revitalizing "deteriorating or deteriorated neighborhoods" in the central city to attract the middle classes from the suburbs; and strongly urged that the "isolation of income groups within communities and geographic areas" be reduced.

Population redistribution, in other words, has been intimately related to policy decisions on coping with urban problems. Therefore, it is essential to examine the current trends of population movement so that questions pertinent to public decision-making may be answered. Such questions include: What has happened to American central cities, suburbs, and nonmetropolitan areas since 1974? What are the distinctive patterns of population movement in the United States? Is there indeed a

reverse trend of movement toward the central city? Do minority groups now have equal opportunity to become suburbanites? Has the process of population dispersion extended beyond the boundaries of metropolitan areas?

Another aspect of policy-making has to do with the implementation of programs. Most programs call for extensive community participation. Such participation, to be effective, should come from a broad-based group who have invested in the continuing stability and vitality of the place of residence. Otherwise, programs can be diverted to serve special and merely temporary interests. Traditionally, homeowners have been considered to be the group most likely to have a relatively permanent interest in the success of their communities. Therefore, it is relevant to inquire as to whether the process of population redistribution has tended to alter the distribution of homeownership, what factors have been important in recent years in decisions to own or rent, and what implications for policy may be drawn from the relationship between tenure and population redistribution.

This paper will examine these questions from the national perspective by using data from the Annual Housing Survey (AHS) conducted by the Bureau of the Census for the U.S. Department of Housing and Urban Development. The AHS is a longitudinal survey designed to provide detailed information on the same housing units and their current occupants. The present research uses the published data from the AHS Current Housing Reports and individual household records on the public use tapes for 1974 and 1976. Since a decision to move is usually made on a household basis and information in the AHS is primarily given by heads of households, the basic units

of analysis in this study are households rather than individuals. Households are classified as those having the same or different head in previous and present location. Households with different heads are primarily newly formed families or single-person households. Detailed information on location of the last residence of households with different heads in the previous and present location is not given in the public use tapes; consequently, most of the analysis of mobility centers on the movement streams of households with the same head in both locations.

The analysis is limited to the national sample only. Because population redistribution is stimulated by many forces, all of which vary among cities and regions, national figures are expected to show the prevailing broad trends among the numerous currents of movement to or from particular locations.

Although this study is concerned with current trends in population movement in general, a particular concern is with the effects of those movements on the distribution of homeownership between cities and outer areas. Figures in the Annual Housing Survey indicate that the national homeownership rate increased from 64.4% in 1973 to 64.8% in 1977 but that, during the same period, the proportion of homeowners in central cities declined from 49.3% to 49%. Data in Table A show that these opposite trends of change can be accounted for by the mobility patterns of households within central cities and between central cities and the outer areas. In both the 1973-74 and 1975-76 periods, more homeowning households with the same head in previous and present housing units had moved out of central cities than had moved in. At the same time, a large number of households with different heads had moved in and become homeowners within the central cities.

Table A: Net Change in Number of Homeowners in Central Cities due to Mobility of Households, 1973-74 and 1975-76 (number in thousands)

Household Type and Mobility	1973-74		1975-76	
Households with Same Head		-73		-317
(1) Within City Movers*		224		110
(2) Same SMSA Movers		-154		-205
a) Loss of owners to suburbs	-232		-312	
b) Gain of owners from suburbs	78		107	
(3) Inter-SMSA Migration		-79		-113
a) Loss of owners due to migration between cities*	-16		-35	
b) Loss to other suburbs	-63		-79	
(4) Migration between central cities and Non-SMSA		-64		-109
a) Loss of owners to Non-SMSA	-123		-144	
b) Gain of owners from Non-SMSA	60		35	
Households with Different Heads-- New Homeowners		107		139
Total Net Change in Central Cities		+33		-178

*Net change in number of homeowners within the same type of area is calculated as the difference between number of households changing from renters to owners and number of households changing from owners to renters. A positive sign indicates increase in homeownership and a negative sign, decrease in homeownership in Central cities.

Source: Annual Housing Survey. Part D, Table A2, 1974 and 1976.

In the 1973-74 period, the general patterns of movement resulted in a net gain of 33,000 homeowners in central cities. But between 1975 and 1976, the net gain in central city homeownership among households with the same head declined, while the number moving out, especially to suburbs, increased materially. In that period, central cities suffered a net loss of 178,000 homeowners through mobility--in addition to losses due to death--even though nationally the rate of homeownership increased.

The remainder of this paper is an attempt to show the interrelationships between population movement and changes in housing tenure status. The first part describes a general classification scheme for population redistribution. Part two identifies patterns of national population movement and determines the extent of population redistribution between central cities, suburbs and non-metropolitan areas. The third part examines the geographic distribution of new homeownerships as a result of population redistribution. A multivariate statistical model is developed in part four to explain changes in housing tenure status. The last part of thepaper summarizes the findings and discusses the policy implications drawn from the research results.

A Classification of Population Redistribution

A population is redistributed primarily through two processes: migration and residential mobility. Residential mobility is theoretically defined as household movement within a single labor market area or a single housing market area. In this study, a Standard Metropolitan Statistical Area (SMSA) or a county is used as a proxy for such an area. Therefore, household movement within an SMSA or within a county outside an SMSA is operationally defined as residential mobility. Migration is usually defined as relatively long-distance moves, from one area to another. In this study, movement between SMSAs or between counties in non-metropolitan areas are termed migration. All household movements are measured at one-year intervals.

In the Annual Housing Survey, metropolitan status is divided into "inside SMSAs" and "outside SMSAs." The areas inside SMSAs are further classified as "in central city" and "not in central city." The location of a household's current residence can therefore be identified in terms of three categories. The location of a household's previous residence is identified as "inside same SMSA" or "inside different SMSA" or "outside any SMSA." Within SMSAs, areas are designated as "in central city" and "outside central city," while areas outside SMSAs are divided into "same county" and "different county." A cross-classification of previous and present locations generates fourteen distinctive streams of movement (see Table I). For convenience, we will refer to the entire area of an SMSA outside the central city as "suburbs," and places outside SMSAs as non-metropolitan areas.

This classification scheme has three advantages: (1) it links places of origin to places of destination so that the distinctive streams of household movements can be systematically studied; (2) the distinction made between migration and residential mobility implies differences in physical distance moved, which is an essential factor in understanding population movement; and (3) the delineation of central cities, suburbs and non-metropolitan areas reflects area differences in employment and housing opportunities. This area differentiation will provide a theoretical basis to generate a set of testable hypotheses for the multivariate model in part four.

TABLE 1: Classification of Mobility for Households with the Same Head in Present and Previous Units

Location of Previous Residence	LOCATION OF CURRENT RESIDENCE		
	In Central City	Outside Central City	Outside SMSA
Inside Same SMSA			
In Central City	(1) Central city movers	(6) Suburban-bound movers from central city	*----------
Outside Central City	(2) Urban-bound movers from suburbs	(7) Suburban-movers	*----------
Inside Different SMSA			
In Central City	(3) Central city migrants	(8) Suburban-bound migrants from central city	(11) Non-metro-bound migrants from central city
Outside Central City	(4) Urban-bound migrants from suburbs	(9) Suburban-migrants	(12) Non-metro-bound migrants from suburbs
Outside Any SMSA			
Same County	*----------	*----------	(13) Non-metropolitan movers
Different County	(5) Urban-bound migrants from non-metropolitan areas	(10) Suburban-bound migrants from non-metropolitan areas	(14) Non-metropolitan migrants

*------Definition Impossible

Since the detailed location of last residence for households with different heads in previous and present units was not identified in the Annual Housing Survey, movement streams of these households can only be classified in terms of location of current residence. For example, urban-bound movers could include those households that had moved from a suburb to a central city in the same SMSA as well as those that had moved within the same central city. Households with different heads are primarily newly formed families and single-person households (43 percent and 35 percent in 1976, respectively). Because of their unique status and special circumstances, households with different heads are expected to make different job and housing adjustments than households with the same heads. Therefore, the two types of households would experience different patterns of movement.

Patterns of Household Movement in the United States

The United States continues to be a mobile society; about one-fifth of American households had changed their residence during the previous year in both 1974 and 1976. Of those who moved, three-fourths moved within the same SMSA or same county. In other words, short-distance residential mobility was the dominant type of population movement. For all races combined, less than six percent of the households surveyed in 1974 and 1976 migrated between different SMSAs or between different counties outside of SMSAs (5.5% and 5.6% respectively, Table 2).

TABLE 2: Percent Distribution of Mobility Status by Race, United States, 1974 and 1976

Mobility Status	1974			1976		
	All Races	Blacks	Spanish Origin	All Races	Blacks	Spanish Origin
No Mobility	80.36	80.87	70.98	80.29	80.41	71.05
(1) Central city non-movers	25.17	48.80	38.04	24.08	47.57	36.15
(2) Suburban non-movers	29.61	12.76	21.08	30.13	13.41	23.04
(3) Non-metropolitan non-movers	25.58	19.31	11.86	26.08	19.43	11.86
Residential Mobility	14.09	16.40	23.11	14.11	16.71	23.59
Same Head						
(4) Central city movers	3.35	7.33	8.90	3.32	7.16	8.33
(5) Urban-bound movers from suburbs	.48	.34	.81	.58	.45	.98
(6) Suburban-bound movers from central city	1.20	1.09	1.51	1.20	.97	1.65
(7) Suburban movers	2.81	1.36	3.98	2.66	1.45	3.16
(8) Non-metropolitan movers	2.59	1.43	1.86	2.62	1.35	2.70
Different Head						
(9) Urban-bound movers	1.36	3.20	3.27	1.50	3.41	3.80
(10) Suburban-bound movers	1.30	.80	2.01	1.19	.87	2.02
(11) Non-metro-bound movers	1.00	.85	.77	1.04	1.05	.95
Migration	5.54	2.71	5.91	5.60	2.86	5.37
Same Head						
(12) Central city migrants	.38	.60	.67	.38	.62	.43

TABLE 2 (continued)

Mobility Status	1974 All Races	1974 Blacks	1974 Spanish Origin	1976 All Races	1976 Blacks	1976 Spanish Origin
(13) Urban-bound migrants from suburbs	.25	.15	.28	.26	.19	.34
(14) Urban-bound migrants from non-metropolitan areas	.32	.11	.35	.28	.17	.43
(15) Suburban-bound migrants from central city	.48	.27	.70	.47	.23	.31
(16) Suburban migrants	.56	.12	.70	.63	.16	.46
(17) Suburban-bound migrants from non-metropolitan areas	.40	.05	.25	.37	.19	.15
(18) Non-metropolitan migrants	.85	.19	.42	.84	.18	.37
(19) Non-metro-bound migrants from central city	.46	.23	.18	.45	.10	.34
(20) Non-metro-bound migrants from suburbs	.47	.14	.28	.46	.04	.18
Different Head						
(21) Urban-bound migrants	.55	.49	1.16	.59	.57	1.35
(22) Suburban-bound migrants	.49	.25	.74	.54	.27	.89
(23) Non-metro-bound migrants	.33	.11	.18	.33	.14	.12
TOTAL	99.99	99.98	100.0	100.0	99.98	100.0
No. of households (000)	70,831	7,275	2,842	74,004	7,713	3,264

Source: Annual Housing Survey, Part A, Tables A1, A6, A8; Part D, Tables A2, A11, A20, 1974 and 1976.

In both years, the two minority groups, Blacks and Spanish Origin, had higher ratios of residential mobility than the national averages (Table 2). Residential mobility is highly related to housing reasons (Rossi, 1955; Butler et al, 1966), and Blacks and Spanish Origin groups, on average, have lower income levels and occupy lower quality housing units than whites. Their higher level of residential mobility, therefore, may reflect two opposite conditions: some Black or Spanish Origin households may have moved into better housing, while others may have been forced to move out of their previously occupied units. Further analysis of reasons for moving and detailed comparisons of housing conditions between previous and present units are needed for future studies of the residential mobility of these two groups.

In residential mobility, households are more likely to move within the same area than between different areas in SMSAs. The percent of movers moving within the same type of area (central city to central city, suburb to suburb or non-metropolitan area to non-metropolitan area) is considerably higher than movement between different types of areas. These two general patterns hold true for different racial groups as well as for each year of the survey (Table 2). The findings strongly suggest that when households make housing adjustments through geographic mobility, they tend to search for a living environment similar to that of their previous units. In longer-distance migration, however, while suburban and non-metropolitan migrants also tend to choose similar environments, migrants from central cities are more likely to choose suburbs or non-metropolitan areas than other central cities.

In both 1974 and 1976, the proportion of Blacks migrating into an area was much lower than the national average. This lower rate of migration may be related to two facts. First, a relatively large proportion of Blacks are usually employed in less skilled occupations, and markets for such jobs are primarily local; these persons are, therefore, less likely to make long-distance moves. Second, racial discrimination and the economic disadvantages of Blacks may have prevented many of them from taking advantage of migration to improve their occupational statuses. However, another minority group, Spanish Origin, had a pattern of migration closely similar to that of all races combined. To some extent, a substantial amount of the migration of this group on the national level may be seasonal migration, in which agricultural migrants are dominant.

Despite recent evidence indicating that several large central cities have experienced net in-migration in recent years (Goldfield, 1976), "return to central city" movement on the national level was rather small in magnitude. Table 2 shows that percentages of central city to suburb movements are much greater than the magnitude of reverse movement, even though the differences were somewhat narrower in 1976 than in 1974 (see streams (5) v. (6) and (13) v. (15)). The only indication of net movement to central cities was observed for households with different heads in previous and present units (see streams (9) v. (10) and (21) v. (22)). Their search for new jobs and inexpensive housing may make the central city a desirable place for them. This apparent reverse movement must

be viewed with caution, since a substantial proportion of the movements of these households was within, rather than between, central cities and suburbs.

Based on the overall evidence from the national samples of the Annual Housing Survey, we may firmly conclude that as late as 1976 the dominant stream of internal movement between different types of areas in the United States was still from central cities to suburbs. This continuous trend of suburbanization was also observed for Blacks and Spanish Origin, but the rate of Black suburbanization was smaller than that of the general population. These findings are consistent with those of previous studies (Farley, 1970; Kain and Quigley, 1975; Grier and Grier, 1977).

The actual household shifts through residential mobility and migration are presented in Table 3. Suburbs as a whole in 1974 gained 513,000 households from central cities through intra-SMSA movement, and 167,000 households from inter-SMSA migration. The suburban household increases were somewhat smaller but still substantial in 1976 (459,000 and 156,000, respectively). These figures are for households with the same heads only; as indicated earlier, no comparable statistics are available for households with different heads.

Rather than a move back to the central city, the trend seems to be toward wider dispersion. The Census Bureau has estimated that between

TABLE 3: Household Shifts Among Central City, Outside Central City and Non-metropolitan Area by Race, United States, 1974 and 1976 (Number in thousands) (For households with the same head in present and previous units)

Household Shift	1974			1976		
	All Races	Blacks	Spanish Origin	All Races	Blacks	Spanish Origin
Intra-SMSA Mobility						
Urban-bound movers from suburbs	339	25	23	432	35	32
Suburban-bound movers from central city	852	79	43	891	75	54
Difference*	513	54	20	459	40	22
Inter-SMSA Migration						
Urban-bound migrants from suburbs	174	11	8	190	15	11
Suburban-bound migrants from central city	341	20	20	346	18	10
Difference*	167	9	12	156	3	-1
SMSA and Non-SMSA Migration						
(A) Urban-bound migrants from Non-metropolitan areas	224	8	10	204	13	14
Non-metro-bound migrants from central city	324	17	5	335	8	11
Difference**	100	-9	-5	131	-5	-3
(B) Suburban-bound migrants from Non-metropolitan areas	283	4	7	271	15	5
Non-metro-bound migrants from suburbs	334	10	8	342	3	6
Difference**	51	6	1	71	-12	1

*Positive number indicates household increase for suburban areas.
**Positive number indicates household increase for non-metropolitan areas.

1970 and 1974 the number of metropolitan to non-metropolitan migrants exceeded the number of non-metropolitan migrants by some 1.8 million persons (U.S. Bureau of the Census, 1976). Data in Table 2 also indicate that the non-metropolitan area steadily gained households through migration from both the central city and the suburbs between 1974 and 1976 (see streams (14) v. (15) and (17) v. (20)). In contrast to the decline in growth in the suburbs in 1976, the number of households in non-metropolitan areas continued to increase. For example, non-metropolitan areas gained 100,000 households from central cities, and 51,000 from suburbs in 1974 and these figures increased to 131,000 and 71,000, respectively, in 1976 (Table 3). It is quite clear that the process of household dispersion extended beyond metropolitan boundaries during the 1970s. At the same time, this pattern of growth is not definite for Blacks nor for Spanish Origin (Table 3). The movement outward to non-metropolitan areas seems to be limited largely to white households only.

Household Movement and Homeownership Change

When a household moves, it is most likely to change its housing tenure status. Given the foregoing patterns of household moves - residential mobility and migration - what can be said about the changes in balance between owners and renters? The Annual Housing Survey substantiates a widely recognized fact that movers are predominantly renters: of those

who had moved in 1974, 72 percent were renting and 28 percent owned their previous units; the corresponding figures for 1976 were 67 percent and 33 percent. Slightly over 50 percent of total recent movers were renters who remained in renter status. Among Blacks and Spanish Origin, the proportion of recent movers who were renters before and after moving was considerably higher: between 70 and 77 percent (see Appendix 1 and Appendix 2). This finding reflects the pattern of the past, in which Blacks and Spanish Origin renters have been less likely than their white counterparts to become homeowners.

The percent changing tenure from rental to ownership varies among different origin-destination types of household movers but the general trend toward higher amounts of homeownership outside than within central cities is well defined (see Appendix 1 and Appendix 2). Previous central-city residents who moved to suburbs in the same SMSA had the greatest change in tenure, with 24 percent changing from renter to owner in both years. Next in tenure change are the previous suburban residents moving within the same suburb or between different suburbs who also became owners. Furthermore, previous homeowners who moved to suburbs or non-metropolitan areas tended to have a higher probability of remaining homeowners than those who moved to central cities. All of these patterns also are observed for Blacks and Spanish Origin, with few variations. This latter finding suggests that the desire for suburban homeownership may be as strong among minority as among majority groups in the United States.

The data clearly show that more American households selected suburbs or non-metropolitan areas than central cities as places for establishing homeownership in 1974 and 1976. The most important single source of

demand for buying houses in the central city was the central city renter who remained in the city and purchased a home.

The effects of household movements on changes in relative amounts of homeownership between central cities, suburbs and non-metropolitan areas are presented in Table 4. Suburbs not only gained a large number of households from central cities (Table 3) but also attracted many new homeowners (Table 4). In contrast, high proportions of urban-bound movers and migrants either remained renters or changed from ownership to renting. As a result, central cities lost more homeowners to suburbs in 1976 than in 1974 (416,000 and 375,000 respectively, Table 4) even though the central cities' net household losses to the suburbs were smaller in 1976 than in 1974 (615,000 and 680,000 respectively, Table 3). The implications of this unbalanced exchange are twofold. First, since homeowners generally have higher income than renters, the net influx of homeowners to suburbs implies an aggravation of income disparity between the central city and the suburb. This situation seems to have worsened between 1974 and 1976. Second, the traditional demographic research on population redistribution that analyzes only gross or net movement without examining changes of housing tenure status may easily ignore intricate aspects of housing dynamics.

Corresponding to their household increases in 1974 and 1976 (Table 3), non-metropolitan areas have continuously gained homeowners from both central cities and suburbs (Table 4). However, net homeownerships among Blacks and Spanish Origin in non-metropolitan areas declined in 1974 and

TABLE 4: Number of New Homeowners by Race and Mobility Status, for Households with the Same Head in Present and Previous Units, United States, 1974 and 1976 (Number in thousands)

Mobility Status	1974			1976		
	All Races	Blacks	Spanish Origin	All Races	Blacks	Spanish Origin
Intra-SMSA Mobility						
Urban-bound movers from suburbs	78	6	2	107	6	7
Suburban-bound movers from central city	357	26	16	457	29	17
Difference*	279	20	14	350	23	10
Inter-SMSA Migration						
Urban-bound migrants from suburbs	57	5	4	52	4	6
Suburban-bound migrants from central city	153	8	6	118	5	5
Difference*	96	3	2	66	1	-1
Total Change in homeownership between central city and suburb*	375	23	16	416	24	9
SMSA and Non-SMSA Migration						
(A) Urban-bound migrants from Non-metropolitan areas	60	0	2	35	4	2
Non-metro-bound migrants from central city	136	6	1	158	2	3
Difference**	76	6	-1	123	-2	1
(B) Suburban-bound migrants from Non-metropolitan areas	111	0	3	109	4	0
Non-metro-bound migrants from suburbs	178	1	0	182	0	2
Difference**	67	1	-3	73	-4	2
Total Change in homeownership between SMSA and Non-SMSA**	143	7	-4	196	-6	3

*A positive sign indicates the increase of homeownership for suburbs

**A positive sign indicates the increase of homeownership for non-metropolitan areas

1976. This result further confirms the previous finding that non-metropolitan movements in the 1970s were limited to white households only.

Table 5 reports changes in homeownership for those who moved within the same type of area. These movements had no effect on metropolitan status change but would alter the amount of homeownership in an area if there were more renters changing to owners than owners to renters. Data in the table indicate that residential mobility (mobility within the same area) usually resulted in a substantial increase in homeownership, particularly in 1974. On the other hand, migration between different central cities in 1974 and 1976 resulted in a net loss of total homeownership in cities (16,000 and 35,000 respectively; Table 5). In suburbs, in-migrants as well as within-area movers tended to purchase rather than to rent.

Movers within nonmetropolitan areas, like those within suburbs, tended to change from renting to homeownership in both 1974 and 1976. In-migrants to these areas, in contrast, reversed a pattern of increasing homeownership between 1974 and 1976; in the latter year, former owners among this group of in-migrants tended to become renters rather than to retain homeownership. This reversal cannot be explained from the data available, but it may be the result of increasing housing market constraints in areas of rapid growth combined with a high proportion of nonowner agricultural migrants in the long-distance migration stream.

TABLE 5: Geographic Mobility and Changes of Homeownership* Within the Same Type of Area, for Households with the Same Head in Previous Units, United States, 1974 and 1976 (Number in thousands)

Geographic Mobility	1974			1976		
	All Races	Blacks	Spanish Origin	All Races	Blacks	Spanish Origin
Mobility Within the Same Area						
(A) Central city movers	224	51	19	110	12	-4
(B) Suburban movers	309	13	15	170	7	13
(C) Non-metropolitan movers	255	10	9	142	15	3
Migration Between Same Type of Areas						
(A) Central city migrants	-16	-2	-1	-35	-5	-9
(B) Suburban migrants	31	2	3	22	3	1
(C) Non-metropolitan migrants	18	2	1	-8	1	-5

*(1) Positive sign indicates more renters changing to owners than owners to renters.

*(2) Negative sign indicates more owners changing to renters than renters to owners.

The overall evidence clearly shows that changes in housing tenure status are related to the distance moved and the direction of movement. Short-distance movers are more likely to become home owners than are long-distance migrants, while buying a home is more common for households moving into suburbs and non-metropolitan areas than for those moving into central cities. For central cities, nevertheless, previous residents, especially former renters, constitute by far the largest segment of homebuyers.

A Model of Housing Tenure Change

The previous section has shown that housing tenure change corresponds to differential market conditions as reflected in the direction and distance of household movements. However, a change of housing tenure status is a major household decision. The existing literature indicates that a household's life-cycle stage and its socio-economic status are the important factors in the choice of tenure (Lansing and Kish, 1957; Abu Lughod and Foley 1960; Lansing et al., 1969). In order to detrmine the relative importance of these three sets of variables (differential market conditions, life cycle and socio-economic status of households), a multivariate model has been defined as follows:

$$Pr(O \text{ or } R) = f(L,S,M)$$

Where: Pr(O) is the probability that a previous renter will choose to own a home.

Pr(R) is the probability that a previous owner will choose to rent a housing unit.

L is a vector of household life cycle variables. Three elements are included in this vector: age, marital status of the household head, and household size at time of move.

S is a vector of household socio-economic status as represented by race of household head and total family income.

M is a vector of mobility types. Since mobility types are based on movement streams between two specific locations, each type may imply a different distance moved and may also reflect differential market conditions between places of origin and destination.

The relationships between the three sets of independent variables and the dependent variable are postulated and justified as follows.

It is generally considered that housing needs change as a household reaches a different stage in its life cycle. Normally, people tend to rent when they first form a household; homeowning usually occurs during the stage of family expansion; when approaching the retirement stage, renting or owning a small housing unit becomes a norm. Age and marital status of household heads are used in this study as measures of life cycle stage. Age is further divided into three sub-categories: under 30, 30 to 59, and over 60. Marital status is dichotomized into married and non-married.

Based on the concept of life cycle, it may be hypothesized that homeowning will be least frequent among young unmarried households, increases among middle-aged married households, and finally decline at older ages as a result of separation, divorce, or death of a spouse.

Household size at move simply reflects the housing needs of a household prior to its mobility. Other things being equal, the larger the size of a household, the more likely the household would be to change from renting to homeownership.

Race may be viewed as an indicator of a household's socio-economic status as well as a proxy for measuring discrimination in the housing market. Compared with their white counterparts, non-whites usually have lower socio-economic status. In the housing market, non-whites may have to pay a premium price for decent housing and frequently do not have access to either mortgage credit or market information (Rapkin, 1966; Kain and Quigley, 1972; Quigley, 1974; Straszheim, 1974). It seems logical to hypothesize that non-white renters are less likely than white renters to purchase homes and that non-white owners are more likely than white owners to become renters.

Current income is a crude indicator of a household's resources. Other aspects of income, such as permanent income and wealth of a household, are considered more relevant to housing consumption and tenure choice (Morgan, 1965; de Leeuw, 1971; Carliner, 1973). However, since data on these

variables are not available, annual family income is used in this analysis. Since higher income households tend to consume more housing, and owner-occupied units are normally larger than rental units, annual family income is expected to have a positive effect on a change from renting to owning and a negative effect on a change from owning to renting.

It is a well-known fact that population density and land values decrease with increasing distance from the central city. The suburbs and non-metropolitan areas, with their relatively lower land prices, provide not only more space but also a lower price per unit of housing services than the central city. Favorable housing conditions, together with the decentralization of industries and services in recent decades (Berry and Cohen, 1973), have made the peripheral area a desirable and attractive residential location for many homeowners. It is therefore hypothesized that households that move from central cities to suburbs or non-metropolitan areas tend either to maintain homeownership or to change from renting to owning. On the other hand, the reverse movement, from an outer area to the central city, from a lower housing-price area to a higher one, would be more likely to force a change from owning to renting.

In contrast to residential mobility, migration is highly related to job changes by household members and involves a relatively long-distance move. Furthermore, migrants may be in a disadvantageous position to acquire a home mortgage when they enter a different labor market. Therefore, migrants are less likely to purchase a house when they first move into a new housing market. Since residential movers, on the other hand, are familiar with

local housing finance and possess adequate information about local housing markets, their movements are expected to be associated with the process of homeowning. Considering distance and destination of movements together, changing from renter to owner status would be most likely to occur for suburban-bound and non-metropolitan movers, while urban-bound migrants and migrants from non-metropolitan areas to central cities would be most likely to change from owners to renters.

The results of regression analyses on housing tenure changes are presented on Table 6. Of previous renters, about one-fourth had become homeowners after they moved from their previous residence. The most important variable related to this change is family income, followed by marital status of the household head. As expected, both variables have positive effects on the change from renter to owner status. In 1974, young renters (less than 30 years of age) were less likely to buy a home than other age groups (as reflected in a significant b coefficient, - .057). This negative effect, however, became insignificant in 1976. Higher family incomes among young families from the economic contributions of working wives may account for this change. In both 1974 and 1976, household size at move had no significant independent effects on changes in housing tenure. Two factors may account for this result. First, since household size at move is related to marital status, the strong effect of the latter variable may have reduced the impact of the former. Second, homeownership is not only a form of household consumption but also a type of investment.

Table 6: Regression Analyses of Changes in Housing Tenure Status, United States, 1974 and 1976

Independent Variables	Previous Renters				Previous Owners			
	b_{1974}	β_{rank}	b_{1976}	β_{rank}	b_{1974}	β_{rank}	b_{1976}	β_{rank}
Age								
(1) 30	-.057* (.022)+	4	-.027 (.021)		.123* (.024)	2	.112* (.020)	4
(2) 30-59	.015 (.023)		.033 (.021)		omitted		omitted	
(3) 60+	omitted		omitted		-.001 (.026)		-.108* (.025)	6
Marital Status								
(1=married, 0=others)	.145* (.013)	2	.147* (.012)	2	-.319* (.023)	1	-.304* (.203)	1
Household Size at Move	-.0004 (.007)		.0001 (.0007)		.0003 (.002)		-.002* (.001)	10
Race								
(1=white, 0=nonwhite)	-.012 (.017)		-.005 (.016)		.048 (.045)		-.048 (.039)	
Family Income ($)	.000015* (.0000008)	1	.000015* (.0000007)	1	-.000002 (.000001)		-.0000056* (.0000007)	3
Mobility Status								
(1) Urban-bound movers	-.057* (.018)	5	-.020 (.018)		.037 (.059)		.060 (.033)	
(2) Suburban-bound movers	.033 (.018)		.042* (.018)	5	-.020 (.032)		-.094* (.028)	7
(3) Urban-bound migrants	-.091* (.033)	6	-.087* (.032)	6	.205* (.056)	4	.138* (.051)	8
(4) Suburban-bound migrants	.011 (.030)		-.005 (.027)		-.059 (.041)		.024 (.037)	
(5) Non-metro to Central City Migrants	.013 (.045)		.027 (.045)		.065 (.069)		.161* (.063)	9
(6) Non-metro-bound migrants	.038 (.026)		.106* (.025)	4	-.070** (.035)	5	-.136* (.032)	5
(7) Non-metro to suburb migrants	omitted		omitted		omitted		omitted	
(8) Non-metro movers or migrants	.080* (.017)	3	.093* (.017)	3	-.090* (.028)	3	-.147* (.025)	2
Dependent variable	1=owner,		0=renter		1=renter,		0=owner	
Mean response	.261		.246		.293		.348	
Sample size	5317		5299		2301		2851	
R^2 (adjusted)	.149		.169		.112		.168	
Constant	.004		-.042		.541		.763	

* Significant at 1% level.
** Significant at 5% level.
+ Figures in the parenthesis are standard errors.

It is, therefore, more likely to be determined by level of family income than by family housing needs as reflected in household size.

The model also indicates that migrating from suburbs to central cities or from one central city to another (jointly classified as urban-bound migrants) definitely reduces the probability of buying a home for previous renters. Significant negative coefficients are observed between urban-bound migrants and their tenure-status changes in both 1974 and 1976 (-.091 and -.087 respectively). In contrast, residential mobility toward suburbs or non-metropolitan areas (suburban-bound and non-metropolitan movers) tends to have a positive effect on gaining homeownership.

Among previous homeowners, 29 percent in 1974 and 35 percent in 1976 had withdrawn from homeownership. The most important variable in explaining this changeover to rental status is marital status of the household head. Previous owners who were single, separated, divorced or widowed had a higher probability of becoming renters. Being young and earning lower income also increased such a probability. When family income and other variables were held constant, older homeowners were found to be less likely than younger ones to change to rental status. Instead, they may have purchased a smaller housing unit as an adjustment for retirement.

As previously hypothesized, urban-bound migrants or migrants from non-metropolitan areas to central cities tended to have a higher probability of

becoming renters. On the other hand, moving to suburbs in the same SMSA or migrating to non-metropolitan areas deters changing from owner to renter.

The regression results show that race per se had no significant effect on changes of housing tenure status when other independent variables were statistically controlled. That is to say, the observed racial differences in levels of homeownership can be attributed to basic social and economic disparities. For example, non-whites have lower income and higher proportion of non-married than whites, and they are also less likely to move to suburbs or non-metropolitan areas than their white counterparts. Unless non-white households can actually achieve equality in income and mobility status and maintain a high degree of marital stability, an equal opportunity for housing tenure change is simply a statistical artifact. Furthermore, the finding of no racial effect on housing tenure change in a multivariate national model does not rule out the possibility of discrimination against non-whites in specific neighborhoods nor assure equal costs for whites and non-whites in the housing market.

Discussion

This research, like many other studies, has shown that short distance residential mobility is the dominant type of population movement. In this study, the residential mobility of American households was more likely to be within the same area than between different types of areas within an SMSA. Furthermore, mobility within the same area usually resulted in a substantial increase in homeownership. Homeownership normally contributes to the stability of a community because homeowners are less likely to move than renters and gradually build up strong social ties with the community. These findings suggest a new dimension for urban policy. Rather than a focus on attempts to attract present suburbanites into central city residence, more emphasis should be placed on providing affordable and attractive ownership opportunities for present city residents. Retaining more actual and potential homeowners would reduce both population and economic losses.

The multivariate model indicates that changes in tenure status are primarily determined by family income and household life-cycle stage. To a lesser extent, they are influenced by differential market conditions between place of origin and place of destination. The probability of changing from renter to owner status in any type of area was found to be greater for higher-income married households than for lower-income non-married households. Consequently, the programs designed to facilitate homeownership in central cities (such as urban homesteading, housing rehabilitation and tax-exempt housing finance programs) would be more likely to succeed if they are broadened to include higher-income families. The question that comes to mind

is whether these types of programs would compete with housing assistance to lower incomes. In other words, it may not be possible to achieve equity and efficiency simultaneously as goals of public policy. In the case of budget constraints, a balanced decision must be made between providing equal housing opportunities for the poor and developing an efficient means to revitalize central cities.

The recent data have shown that homeownership among single-person households has been increasing, and social and demographic trends are toward a higher divorce rate and a higher proportion remaining never-married or widowed. But the model indicates that homeowners who are never-married, separated, divorced or widowed tend to have a high probability of leaving homeownership. If this cross-sectional finding is true in the future, we would expect a higher incidence of housing tenure changes among non-married households. The follow-up of actual housing adjustments of these particular groups needs a longitudinal study.

The national data show that the dominant stream of national movement between different types of areas is still from central cities to suburbs. The only observed indication of a reverse movement from suburb to central city was among households with different heads in previous and present housing units; this groups consists predominantly of newly formed families and single-person households. Among households with the same head, suburbs as a whole gained 680,000 households from central cities in 1974 and 615,000 in 1976. However, central cities lost more homeowners in 1976 than in 1974 (416,000 and 375,000 respectively). In other words, central cities have attracted more renters from suburbs and suburbs have acquired more homeowners

from central cities. This finding merely reflects a natural consequence of a historical demographic event, the "baby-boom." As baby-boom cohorts (those who were born between 1947 and 1957) have reached the age of household formation, many have moved to central cities and established their own households. In the near future, if central cities cannot provide housing opportunities and living environments comparable to those in the suburbs and non-metropolitan areas, the baby-boom households that have reached the expansion stage of their life cycle would be forced to abandon central cities. From a policy perspective, it is essential to understand the demographic forces underlying patterns of population movement. The programs designed to revitalize central cities must pay special attention to baby-boom cohorts.

The continuous process of population dispersion has expanded beyond the boundaries of Standard Metropolitan Statistical Areas. The non-metropolitan area has been steadily gaining households with the same head through migration from both the central city and the suburb. Unlike the pattern in the suburbs, household growth in non-metropolitan areas did not slow down in 1976. For example, non-metropolitan areas gained 100,000 households from central cities in 1974 and 131,000 households in 1976. The positive aspects of this current trend of net in-migration to non-metropolitan areas are that it will broaden metropolitan influences on non-metropolitan areas and also strengthen social and economic ties between metropolitan and non-metropolitan areas. This new demographic phenomenon has several implications for

policy-making: (1) the Standard Metropolitan Statistical Area can no longer be considered a sufficient social and economic unit; its immediate surrounding areas must be taken into consideration; (2) future Federal statistics should be provided separately for non-metropolitan areas contiguous to an SMSA (including counties immediately surrounding an SMSA) and for the remainder of non-metropolitan areas; (3) future Federal policy on urban development must broaden its focus to include both metropolitan and contiguous non-metropolitan areas.

The trend of inter-area movement from central cities to suburbs was also observed for Blacks and Spanish Origin, but the rate of Black suburban movement was lower than that of the general population. Furthermore, neither Blacks nor Spanish Origin participated to any extent in the dispersion to non-metropolitan areas--the recent growth there was solely from an increased in-migration of white households. Clearly, there is a substantial time lag between white and non-white household movements. In other words, social and economic stimuli seem to be more favorable for whites than for non-whites. The minority groups have not had an equal opportunity to benefit from spatial deconcentration. How to achieve racial integration in spatial distribution should remain a central focus of future urban policy.

Appendix 1: Mobility Status and Changes in Housing Tenure Status by Race for Households with Same Head in Present and Previous Units United States, 1974 (Row percentages)

Race and Mobility Status	Changes in Housing Tenure Status: Renter to Owner	Owner to Renter	Renter to Renter	Owner to Owner	Total	No. of Households (000)
All Races	18.48	9.12	53.62	18.77	100.00	10,342
(1) Urban-bound moves	14.74	6.38	71.10	7.78	100.00	2,713
Central city movers	14.91	5.48	72.07	7.54	100.00	2,374
Urban-bound movers from suburbs	13.57	12.68	64.31	9.44	100.00	339
(2) Urban-bound migrants	9.55	17.01	57.46	15.97	99.99	670
Central city migrants	9.56	15.44	64.71	10.29	100.00	272
Urban-bound migrants from suburbs	9.25	16.18	50.87	23.70	100.00	173
Urban-bound migrants from non-metropolitan areas	9.78	19.56	53.78	16.89	100.01	225
(3) Suburban-bound movers	23.24	7.98	50.42	18.35	99.99	2,844
Suburban movers	22.73	7.23	51.33	18.72	100.01	1,993
Suburban-bound movers from central city	24.44	9.75	48.30	17.51	100.00	851
(4) Suburban-bound migrants	16.36	10.97	42.99	29.68	100.00	1,021
Suburban migrants	18.09	10.30	37.94	33.67	100.00	398
Suburban-bound migrants from central city	19.35	9.97	45.16	25.51	99.99	341
Suburban-bound migrants from non-metropolitan areas	10.28	13.12	47.52	29.08	100.00	282
(5) Non-metro-bound movers	22.78	8.88	45.12	23.22	100.00	1,835

Appendix 1 (continued)

Race and Mobility Status	Changes in Housing Tenure Status: Renter to Owner	Owner to Renter	Renter to Renter	Owner to Owner	Total	No. of Households (000)
(6) Non-metro-bound migrants	15.97	12.31	42.18	29.55	100.01	1,259
Non-metropolitan migrants	14.93	11.94	45.11	28.03	100.01	603
Non-metro-bound migrants from central city	16.10	12.07	45.82	26.01	100.00	323
Non-metro-bound migrants from suburbs	17.72	13.21	33.33	35.74	100.00	333
Blacks	13.82	4.40	75.23	6.55	100.00	977
(1) Urban-bound movers	12.39	2.87	79.53	5.21	100.00	557
(2) Urban-bound migrants	7.94	15.87	69.84	6.35	100.00	63
(3) Suburban-bound movers	18.99	4.47	69.27	7.26	99.99	179
(4) Suburban-bound migrants	18.75	-----	65.63	15.62	100.00	32
(5) Non-metro-bound movers	14.29	4.76	73.33	7.62	100.00	105
(6) Non-metro-bound migrants	14.63	9.76	63.41	12.20	100.00	41
Spanish Origin	13.24	4.03	76.68	5.87	100.00	596
(1) Urban-bound movers	9.75	3.25	85.92	1.08	100.00	277
(2) Urban-bound migrants	10.26	7.69	71.79	10.26	100.00	39
(3) Suburban-bound movers	18.06	2.58	68.39	10.97	100.00	155
(4) Suburban-bound migrants	18.75	8.33	62.50	10.42	100.00	48
(5) Non-metro-bound movers	21.15	3.85	69.23	5.77	100.00	52
(6) Non-metro-bound migrants	4.00	8.00	76.00	12.00	100.00	25

Source: Annual Housing Survey, Part D, Tables A2, A11, A20, 1974.

Appendix 2: Mobility Status and Changes in Housing Tenure Status by Race for Households with Same Head in Present and Previous Units, United States, 1976 (Row percentages)

Race and Mobility Status	Changes in Housing Tenure Status: Renter to Owner	Owner to Renter	Renter to Renter	Owner to Owner	Total	No. of Households (000)
All Races	16.62	12.28	50.40	20.70	100.00	10,747
(1) Urban-bound movers	14.40	10.70	65.49	9.41	100.00	2,889
Central city movers	14.25	9.77	66.59	9.40	100.01	2,457
Urban-bound movers from suburbs	15.28	15.97	59.26	9.49	100.00	432
(2) Urban-bound migrants	5.79	23.03	57.50	13.67	99.99	673
Central city migrants	5.38	17.92	66.31	10.39	100.00	279
Urban-bound migrants from suburbs	6.84	21.05	51.58	20.53	100.00	190
Urban-bound migrants from non-metropolitan areas	5.39	31.86	50.98	11.76	99.99	204
(3) Suburban-bound movers	20.55	9.54	45.30	24.61	100.00	2,861
Suburban movers	19.04	10.41	47.21	23.35	100.01	1,970
Suburban-bound movers from central city	23.91	7.63	41.08	27.38	100.00	891
(4) Suburban-bound migrants	15.26	15.45	42.09	27.20	100.00	1,081
Suburban migrants	19.31	14.59	35.62	30.47	99.99	466
Suburban-bound migrants from central city	11.27	15.03	50.87	22.83	100.00	346
Suburban-bound migrants from non-metropolitan areas	13.38	17.47	42.01	27.14	100.00	269
(5) Non-metro-bound movers	18.55	11.23	45.60	24.63	100.01	1,941

Appendix 2 (continued)

Race and Mobility Status	Changes in Housing Tenure Status: Renter to Owner	Owner to Renter	Renter to Renter	Owner to Owner	Total	No. of Households (000)
(6) Non-metro-bound migrants	16.74	15.21	38.48	29.57	100.00	1,302
Non-metropolitan migrants	15.38	16.67	41.19	26.76	100.00	624
Non-metro-bound migrants from central city	16.72	12.54	40.30	30.45	100.01	335
Non-metro-bound migrants from suburbs	19.24	15.16	31.78	33.82	100.00	343
Blacks	14.42	9.55	70.18	5.85	100.00	1,026
(1) Urban-bound movers	11.60	9.39	74.91	4.10	100.00	586
(2) Urban-bound migrants	10.13	17.72	65.82	6.33	100.00	79
(3) Suburban-bound movers	19.89	7.53	62.90	9.68	100.00	186
(4) Suburban-bound migrants	27.27	9.09	59.09	4.55	100.00	44
(5) Non-metro-bound movers	18.27	3.85	70.19	7.69	100.00	104
(6) Non-metro-bound migrants	14.81	25.93	48.15	11.11	100.00	27
Spanish	11.27	10.03	69.91	8.79	100.00	648
(1) Urban-bound movers	11.51	12.17	71.38	4.93	99.99	304
(2) Urban-bound migrants	5.13	30.77	48.72	15.38	100.00	39
(3) Suburban-bound movers	12.82	1.92	71.15	14.10	99.99	156
(4) Suburban-bound migrants	19.35	6.45	61.29	12.90	99.99	31
(5) Non-metro-bound movers	7.95	4.55	80.68	6.82	100.00	88
(6) Non-metro-bound migrants	10.00	23.33	53.33	13.33	99.99	30

Source: Annual Housing Survey, Part D, Tables A2, A11, A20, 1976.

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