



HOUSING IN AMERICA: 2009

AMERICAN HOUSING SURVEY RESULTS

The national American Housing Survey (AHS) is conducted by the Census Bureau every odd-numbered year. To measure local conditions, surveys for selected metropolitan areas are conducted every 4 to 6 years. The AHS has been a joint effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau since 1973. The AHS is a representative sample of housing units in the United States and includes data on renters and homeowners, single-family homes, apartments, size of housing units, household compositions and incomes, housing conditions and structural characteristics, neighborhood quality, financing and housing costs, monthly housing expenses, and the overall availability of affordable housing. Although another Census Bureau survey, the American Community Survey (ACS), is conducted more frequently and has a larger sample size, the AHS contains much more detail on housing conditions. A distinctive and important feature of the AHS is its longitudinal design: the AHS visits the same housing units each time, chronicling the history of U.S. housing. Since 1985, the Census Bureau conducts the national survey through personal visits to or telephone interviews with a fixed sample of 50,000 housing units every 2 years, plus some newly constructed housing units each survey year to ensure that the sample represents all housing in the United States. The 2009 AHS contains more than 73,000 housing units and includes enhanced data for five metropolitan areas: Chicago, Detroit, Philadelphia, New York, and Northern New Jersey. The new AHS also includes two independent metropolitan surveys of New Orleans and Seattle; and each metropolitan survey generally involves interviews or visits with at least 3,000 housing units every 6 years.

In June 2010, HUD and the Census Bureau released the results of the 2009 national AHS in microdata form. The tabular report for 2009 will be available by the end of September 2010. These data are the basis for this article, which presents selected results from the 2009 survey describing the housing of U.S. families. Because the AHS is a sample, the estimates are subject to sampling and nonsampling variability. This article also explains the many ways to access this rich data source.

Selected Housing and Family Information From the 2009 National AHS

The U.S. housing stock consists of more than 130 million housing units, of which approximately 18 million are vacant or for seasonal use. According to 2009 AHS data, U.S. families are homeowners by a ratio of 2 to 1. These homeowners generally live in single-family housing; occupy fairly new homes; live in suburbs of metropolitan areas; and live in homes that have between four and six rooms, three or more bedrooms, and one or more complete bathrooms. These housing units have few deficiencies. Households pay approximately 23 percent of their incomes toward housing costs.

Table 1 shows the composition of the U.S. housing stock. The survey estimates that the U.S. housing stock included 130,112,000 units in 2009, up 1.5 percent from the 128,203,000 units estimated in the 2007 AHS. Of these units in 2009, almost all (96.5 percent) were used year round, and 10.5 percent were vacant. Of the 111,861,000 occupied units, 68.4 percent were owner occupied. This homeownership rate is a slight increase from the 68.3-percent rate recorded in the 2007 AHS.

Table 1. Composition of the Housing Stock

Housing Type	Units	%
All	130,112,000	100.0
Year Round	125,511,000	96.5
Total Occupied	111,861,000	86.0
Owner Occupied	76,465,000	58.8
Renter Occupied	35,396,000	27.2
Vacant	13,650,000	10.5
Seasonal	4,601,000	3.5

Table 2 shows that the predominant type of housing in the United States is the single-family unit, which accounts for 75.6 percent of the nation's housing stock. The most popular single-family units are detached units, which account for 82.5 million housing units (63.4 percent of the stock), followed by manufactured (mobile) homes (8.7 million housing units, or 6.7 percent of the stock) and attached units (7.0 million housing units, or 5.4 percent of the stock).

Approximately 32.0 million housing units, or 24.4 percent of the total housing stock, are located in multifamily buildings. The most prevalent multifamily housing size category is the two- to four-unit building, which accounts for approximately one-third of all multifamily units. Approximately 5 million housing units are in the largest (50 or more units) multifamily structures, representing about 16 percent of the multifamily housing stock.

Table 2. Housing Stock by Type

Type of Housing Unit	Units	%
Single-family detached	82,516,000	63.4
Single-family attached	7,049,000	5.4
Multifamily	31,789,000	24.4
2–4 units	10,089,000	7.8
5–9 units	6,292,000	4.8
10–19 units	5,723,000	4.4
20–49 units	4,509,000	3.5
50 or more units	5,176,000	4.0
Manufactured (mobile)	8,737,000	6.7

As Table 3 demonstrates, U.S. housing stock is fairly new. Approximately 37.3 percent of the units have been built since 1980, and the median construction date is 1974. This median means that one-half of the housing units are less than 35 years old. Houses are also durable: 9.2 million units (7.1 percent of all housing units) were built in 1919 or earlier and are more than 90 years old.

Table 3. Year Structure Built

Year Built	Units	%
2005–09	7,319,000	5.6
2000–04	9,160,000	7.0
1995–99	8,821,000	6.8
1990–94	7,064,000	5.4
1985–89	8,801,000	6.8
1980–84	7,479,000	5.7
1975–79	13,747,000	10.6
1970–74	11,054,000	8.5
1960–69	15,270,000	11.7
1950–59	13,230,000	10.2
1940–49	7,942,000	6.1
1930–39	5,828,000	4.5
1920–29	5,164,000	4.0
Pre-1919	9,234,000	7.1

Table 4 shows that housing is generally located in metropolitan areas (98.5 million units, or 75.7 percent of the stock), and approximately three-fifths of these 98.5 million units are located in suburban areas just outside central cities. Housing units located outside metropolitan areas account for about one-fourth (24.3 percent) of the U.S. housing stock. Since 2007, the proportion of units in nonmetropolitan areas has decreased by 4.4 percentage points, although the relative shares of central city and suburban areas have remained relatively stable.

Regionally, the South has the greatest number of housing units: 49.4 million, or 37.9 percent of the total U.S. housing stock. The Northeast has the fewest, with

23.3 million units, or 17.9 percent. Although these percentages have changed little from the 2007 AHS, they show a decrease in the Midwest of 0.2 percentage point, an increase in the South of 0.2 percentage point, and almost no change in the Northeast and the West.

Table 4. Location

Location	Units	%
Metropolitan	98,450,000	75.7
Inside central cities	37,247,000	28.6
Suburban	61,203,000	47.0
Outside metropolitan areas	31,661,000	24.3
Northeast region	23,316,000	17.9
Midwest region	29,403,000	22.6
South region	49,372,000	37.9
West region	28,021,000	21.5

Table 5 shows the distribution of housing units by number of rooms per housing unit. Housing units with between four and six rooms make up 62.1 percent of the housing stock. Since 2007, the proportion of units with seven or more rooms has remained unchanged.

Table 5. Number of Rooms

Rooms	Units	%
1	580,000	0.5
2	1,417,000	1.1
3	11,284,000	8.7
4	23,005,000	17.7
5	29,889,000	23.0
6	27,494,000	21.1
7	17,893,000	13.8
8	10,625,000	8.2
9	4,624,000	3.6
10 or more	3,300,000	2.5

Nearly 80 million U.S. homes (61.2 percent) have three or more bedrooms. Housing units containing three bedrooms are the most popular and account for 53.8 million (41.3 percent) of U.S. housing stock units. (See Table 6.) Approximately 1.3 million housing

Table 6. Number of Bedrooms

Bedrooms	Units	%
0	1,266,000	1.0
1	14,679,000	11.3
2	34,489,000	26.5
3	53,757,000	41.3
4 or more	25,921,000	19.9



units (1.0 percent) do not have a separate bedroom. Since 2007, the proportion of units with one or two bedrooms has declined by about 0.6 percentage point in favor of units with three or more bedrooms. Virtually all housing units (98.7 percent) have one or more bathrooms; only 1.7 million housing units report having no bathroom. Almost 47 million housing units have one complete bathroom and nearly 64 million have two or more bathrooms—an increase of almost 3 million multibathroom units, compared with the estimates from the 2007 AHS. (See Table 7.)

Table 7. Number of Bathrooms

Bathrooms	Units	%
None	1,676,000	1.3
1	46,936,000	36.1
1.5	17,241,000	13.3
2 or more	64,258,000	49.4

U.S. housing stock units—especially owner-occupied units—have few deficiencies. Table 8 shows the incidence of selected deficiencies for all occupied housing units and then distinguishes between owner- and renter-occupied housing units. Of the approximately 112 million occupied units in the United States, about 1.1 million have holes in the floors; the incidence is lower for owner-occupied units (0.8 percent) than for renter-occupied units (1.6 percent). Open cracks or holes in interior walls are more prevalent—5.5 million occupied units reported this deficiency—and the incidence for renters (6.8 percent) is higher than that of owners (4.1 percent). Only 82,000 housing units reported that they have no electrical wiring, but 358,000 housing units reported that their wiring is exposed. The lack of electrical outlets in one or more rooms occurs in 1.3 million homes.

Table 9 shows the distribution of monthly housing costs by tenure. Housing costs for renters include contract rent, property insurance, and utilities; housing costs for owners include mortgage (or installment loan)

Table 8. Selected Housing Deficiencies (Occupied Units)

Deficiency	All		Owner Occupied		Renter Occupied	
	Units	%	Units	%	Units	%
Holes in floors	1,137,000	1.0	579,000	0.8	559,000	1.6
Open cracks or holes (interior)	5,525,000	4.9	3,103,000	4.1	2,421,000	6.8
Broken plaster or peeling paint (interior)	2,386,000	2.1	1,251,000	1.6	1,135,000	3.2
No electrical wiring	82,000	0.1	56,000	0.1	26,000	0.1
Exposed wiring	358,000	0.3	222,000	0.3	136,000	0.4
Rooms without electrical outlets	1,283,000	1.1	653,000	0.9	629,000	1.8

Table 9. Monthly Housing Costs (Occupied Housing Units)

Cost Range	All		Owner Occupied		Renter Occupied	
	Units	%	Units	%	Units	%
All	111,861,000	100.0	76,465,000	100.0	35,396,000	100.0
No cash rent	1,754,000	1.6	NA	NA	1,754,000	5.0
Less than \$100	626,000	0.6	367,000	0.5	259,000	0.7
\$100–199	2,531,000	2.3	1,786,000	2.3	744,000	2.1
\$200–249	2,704,000	2.4	1,944,000	2.5	760,000	2.1
\$250–299	3,219,000	2.9	2,563,000	3.4	656,000	1.9
\$300–349	3,296,000	2.9	2,716,000	3.6	579,000	1.6
\$350–399	3,523,000	3.1	2,736,000	3.6	787,000	2.2
\$400–449	3,843,000	3.4	2,832,000	3.7	1,011,000	2.9
\$450–499	3,588,000	3.2	2,462,000	3.2	1,126,000	3.2
\$500–599	7,359,000	6.6	4,337,000	5.7	3,023,000	8.5
\$600–699	7,754,000	6.9	3,939,000	5.2	3,816,000	10.8
\$700–799	7,403,000	6.6	3,682,000	4.8	3,721,000	10.5
\$800–999	13,094,000	11.7	6,971,000	9.1	6,124,000	17.3
\$1,000–1,249	13,195,000	11.8	8,392,000	11.0	4,803,000	13.6
\$1,250–1,499	9,742,000	8.7	7,065,000	9.2	2,677,000	7.6
\$1,500+	28,231,000	25.2	24,674,000	32.3	3,557,000	10.0

NA = Not applicable.

payments, property insurance, real estate taxes, fees (association, condominium, or cooperative), park fees for manufactured (mobile) homes, land rents, routine maintenance, and utilities. For all housing units, the median monthly housing cost is \$922 per month, with a median cost of \$1,051 for owners and \$784 for renters. Table 9 also shows that 1.8 million households pay no cash rent for their housing units. These include households living in units owned by relatives or friends and those occupied by people who receive housing as part of their employment. Median housing costs vary significantly among regions. The South has the lowest median monthly housing cost (\$811), the Midwest has the second lowest (\$840), the Northeast has the second highest (\$1,053), and the West has the highest (\$1,154). A higher percentage of owners (32.3 percent) have monthly housing costs of \$1,500 or more compared with renters (10.0 percent). A higher proportion of owners have low housing costs compared with renters. In households paying less than \$400 per month, the percentage of owners is larger than the percentage of renters in each cost class. Part of the reason for this is that nearly 4 out of 10 owners have no mortgage debt and thus pay no monthly mortgage expenses. Although the median dollar cost is lower for renters than owners, the situation reverses when fractions of income spent on housing are examined. Overall, the median housing cost burden (the proportion of income spent on housing) is 24.5 percent, but renters pay a median of 31.3 percent of their incomes while owners pay only 21.7 percent. Median monthly housing costs increased by approximately 8.9 percent from the costs reported in the 2007 AHS, and the median housing cost burden increased by 1.4 percentage points.

Table 10 shows that most housing units (93.5 percent) report having a smoke detector. Fire extinguishers are

present in 4 out of 10 homes, and carbon monoxide detectors can be found in about one-third. Sprinkler systems are quite rare, present in only about 5 percent of housing units. The proportion of owner-occupied housing units with fire safety equipment is generally higher than that of renter-occupied units, with the exception of sprinkler systems. Although rare for both tenure types, sprinkler systems are about three times more common in renter-occupied units—probably because renters are more likely than are owners to live in multiunit structures.

Smoke detectors can be powered by batteries, the unit's electrical wiring, or both. Table 10 shows that the smoke detectors in most housing units are powered by batteries only. Owner-occupied units have about double the incidence of smoke detectors using both power supplies compared with renter-occupied units. Smoke detectors that use only unit wiring are rare, with fewer than 8 percent of the housing units reporting them. Of the units that have smoke detectors powered by batteries, about three-fourths have changed their power cells in the past 6 months, with only a slightly larger proportion of owners reporting this compared with renters. No real difference exists in battery maintenance between housing units whose smoke detectors have only batteries and those that use both batteries and unit wiring.

For the first time in the survey's history, the 2009 AHS includes data on the disability status of household members. Table 11 shows the disability status of household members for all occupied housing units and also distinguishes between owner- and renter-occupied housing units. Disability status for household members includes disability of seeing, hearing, walking or climbing up the stairs, concentrating or remembering, dressing or bathing, and doing errands alone. Of the

Table 10. Fire Safety Equipment

Equipment Type	All		Owner Occupied		Renter Occupied	
	Households	%	Households	%	Households	%
Unit has fire extinguisher	49,947,000	44.7	37,953,000	49.7	11,994,700	33.9
Unit has carbon monoxide detector	40,744,000	36.5	31,717,000	41.6	9,027,000	25.5
Unit has smoke detector	104,410,000	93.5	71,827,000	94.1	32,583,000	92.2
Unit has sprinkler system	5,169,000	4.6	2,089,000	2.7	3,080,000	8.7
Smoke detector power						
Unit wiring (only)	8,146,000	7.8	5,622,000	7.8	2,524,000	7.7
Battery (only)	66,537,000	63.7	43,200,768	60.1	23,337,000	71.6
Both	28,470,000	27.3	22,498,000	31.3	5,973,000	18.3
Battery changed in past 6 months*	71,562,000	75.3	50,104,000	76.3	21,458,000	73.2
		Either		Battery (only)		Both
		Households		Households		Households
		%		%		%
Battery changed in past 6 months**	71,562,000	75.3	50,538,000	76.0	21,023,000	73.9

* Percent of households with "Battery (only)" or "Both" smoke detector power.

** Percent of households with given power source.



Table 11. Disability Status (Occupied Housing Units)

Disability	All		Owner Occupied		Renter Occupied	
	Units	%	Units	%	Units	%
Household member has difficulty seeing	2,995,000	2.7	1,940,000	2.5	1,055,000	3.0
Household member has difficulty hearing	6,087,000	5.4	4,505,000	5.9	1,582,000	4.5
Household member has difficulty walking or climbing stairs	11,656,000	10.4	7,876,000	10.3	3,780,000	10.7
Household member has difficulty concentrating or remembering	5,819,000	5.2	3,491,000	4.6	2,328,000	6.6
Household member has difficulty dressing or bathing	2,968,000	2.7	2,034,000	2.7	933,000	2.6
Household has a disabled person	19,193,000	17.2	12,946,000	16.9	6,247,000	17.6
Household member has difficulty doing errands alone	6,195,000	5.5	4,127,000	5.4	2,068,000	5.8

approximately 112 million occupied units in the United States, about 19.2 million have one or more disabled household member. The percentage of renter-occupied housing units having at least one disabled household member (17.6 percent) is higher than that of owner-occupied housing units (16.9 percent). For all housing units, about 11.7 million report having at least one household member with a walking disability, and 3 million households have at least one household member with a sight disability. The proportion of renter-occupied housing units having at least one household member with a particular type of disability, with the exception of a hearing disability, is, in general, higher than that of owner-occupied households.

The AHS can also provide useful information about the effects on housing from the dramatic rise in mortgage delinquencies and foreclosures, which began in 2007, and the subsequent economic recession. For example, between 2007 and 2009, the percentage of homeowners with a mortgage who were *underwater* increased—approximately 16.0 percent of homeowners with a mortgage in the 2009 AHS were underwater, up a statistically significant 8.4 percentage points from the 2007 survey. Underwater homeowners are identified as such if the homeowner’s reported house value was less than the sum of the reported original loan balances for all mortgages. In addition, the longitudinal data feature of the AHS enables users to track the same housing unit over time, revealing the following: about 62.1 percent of the homeowners surveyed in 2009 think the value of their property decreased from 2007 to 2009, and one-half of these homeowners who perceived a decrease in the value of their property further think the value fell by more than 24.2 percent over the 2-year period.

The housing market downturn and recession have also reduced household mobility between 2007 and 2009. Specifically, 24.3 percent of households were recent

movers in 2009, down from 26.3 percent in 2007. Economic recessions often reduce mobility, but in the current recession, mobility may have been further affected by the unusually large rise in underwater homeowners who may feel “locked in” by owing more than their home is worth.¹ The AHS also shows that approximately 33.0 percent of the recent mover households in 2009 changed their tenure type—that is, renters became owners, or conversely, owners became renters. Moves to change tenure were up a statistically significant 2.4 percentage points from 2007. Furthermore, among recent mover renter households in 2009, 16.6 percent were formerly homeowners, up from 14.1 percent in 2007. The increased incidence of moves from owner to renter tenure may be related to distressed moves due to foreclosure or sales to avoid foreclosure.

Accessing Housing Information

HUD and the Census Bureau consider making the AHS accessible a high priority. Users may download AHS information in tabular and microdata formats. The tabulations are available on paper, CD-ROM, and downloadable Internet files. The microdata files (in ASCII or SAS formats) are available on CD-ROM and can be downloaded from the Internet. For copies of the printed versions, contact HUD USER at 1-800-245-2691 or P.O. Box 23268, Washington, D.C. 20026-3268. Users can purchase national AHS reports from the Government Printing Office by calling 202-512-1800, and they can obtain the metropolitan area reports from the Census Bureau by calling 301-763-4636 or writing to the Census Bureau, Washington, D.C. 20233-8500. Both the Census Bureau and HUD maintain Internet sites, and HUD operates an AHS electronic mailing list for the AHS user community. The URL for the HUD AHS web-

site is www.huduser.org/datasets/ahs.html. The site provides the following items:

- The 2009 AHS microdata files in SAS and ASCII formats.
- Summary statistics for the 2009 AHS.
- Line-by-line comparisons of the 2007 estimates and the 2009 initial estimates for a wide array of housing and occupant characteristics.
- The code book for the survey, revised for the 2009 survey, in PDF format.
- Links to the Census Bureau website.
- Microdata in downloadable format for the 1995, 1997, 1999, 2001, 2003, 2005, 2007, and 2009 national surveys and the 1995, 1996, 1998, 2002, 2004, 2007, and 2009 metropolitan surveys.
- Information for ordering reports and documents from HUD USER.

The URL for the Census Bureau AHS website is www.census.gov/hhes/www/ahs.html. This site provides these items:

- The AHS national and metropolitan reports from 1975 through 2009 in PDF files, and other AHS and housing reports.
- A description of the surveys, historical changes in the surveys, definitions of the concepts and variables, sample's design and sizes, estimation weights, and survey results in brief formats.
- Information for ordering reports and documents from the Census Bureau's Customer Service Center.

HUD operates an Internet mailing list to provide information and create a forum for the exchange of information within the AHS user community. Subscription instructions are posted at www.huduser.org/emaillists/ahslist.html.

Note

¹ Underwater homeowners are also more susceptible to default and foreclosure, which could actually increase observed mobility. It is likely, however, that the net effect of the decline in home values is to suppress mobility.