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Our Nation's Housing in 1991

by Timothy S. Grall

U.S. Department of Housing
and Urban Development
OFFICE OF POLICY DEVELOPMENT
AND RESEARCH

U.S. Department of
Commerce
Economics and Statistics
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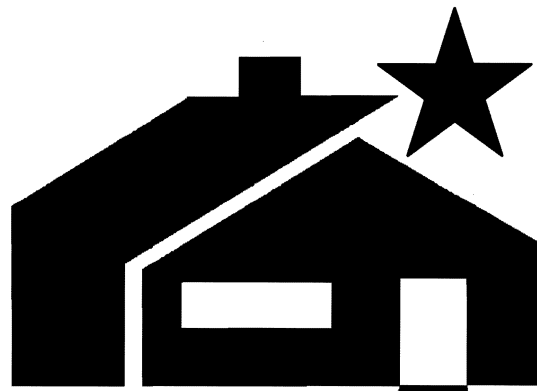
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Housing and Urban
Development**
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Our Nation's Housing in 1991

Introduction

Our Nation contains a diverse collection of housing. There is variety not only in the different types of structures, but also in the composition of the households—the people living in the units and their attributes. This report illustrates some of the demographic, economic, and physical housing characteristics of the 1991 national housing stock and its occupants. In the analysis and accompanying tables and charts, we summarize important similarities and differences evident in the Nation's housing among various age, race, and ethnic groups. The data are also presented separately by tenure since the housing conditions of owners and renters in America are often very different.

The report is based on data collected from the American Housing Survey (AHS) for the United States in 1991. The Bureau of the Census conducts this biennial national sample survey of approximately 50,000 housing units in the United States for the Department of Housing and Urban Development. The interviews are conducted from July through December of the survey year. The first AHS Survey was in 1973 and was called the Annual Housing Survey. After 1983, its name was changed to the American Housing Survey and it has since been conducted every other year in odd numbered years. See Current Housing Reports, H150/91 for crosstabulations of the extensive data collected from the AHS.

Appendices in that report also include the latest detailed survey sample design specifications and estimation procedures used for the AHS.

This report is arranged into four parts. The first part provides an overview of the current housing inventory. The second part shows current statistics for selected social, physical housing, and financial characteristics of occupied units or their households. The third section focuses on housing characteristics of occupied units constructed within the past 10 years. The final part of this report provides some important information about the Nation's vacant housing stock.

Highlights

The Housing Inventory

The figures in parentheses show the 90-percent confidence intervals.

- There were 104,591,000 housing units in the United States in 1991
- The largest share of all housing is located in the suburbs
- Of the four census regions, the South contains the largest proportion of the Nation's housing
- About 90 percent of U.S. housing is occupied

Social Characteristics for Occupied Units

- Approximately 2 of every 3 householders own their home (64.2 ± 0.4 percent)
- The typical householder is 46 years old
- Owners are older than renters
- Homeownership is directly related to the age of the householder
- White householders are far more likely to be owners (67.9 ± 0.4 percent), while Blacks and Hispanics are more likely to rent

their homes (57.2 ± 1.3 and 61.2 ± 1.6 percent, respectively)

- Married couples were the most common family household type (75.8 ± 0.4 percent) and they also had the highest homeownership rate (79.2 ± 0.5 percent)
- One-person households were the most common type of non-family household
- Women living alone were more likely to be homeowners (53.7 ± 1.1 percent) than lone males (40.0 ± 1.3 percent)
- Owners maintain larger households than renters and households decrease in size as the

age of the householder increases

- Owners are more likely than renters to be married
- The relationship between educational attainment and homeownership is influenced by householder age
- Renters were five times as likely as owners to have moved recently (36.7 ± 0.7 compared with 7.0 ± 0.3 percent, respectively) and young householders are the most mobile (47.2 ± 0.9 percent among young renters, and 15.3 ± 0.7 percent among young owners)
- Homeowners and elderly householders have the most favorable opinions of their structures and the neighborhoods in which they live

Physical Characteristics of Occupied Units

- Renters typically lived in multi-unit structures and most owners lived in single units
- Half of all occupied homes in the United States were built after 1964
- Homeowners live in larger homes than renters
- Crowded living conditions are more evident among renters than owners (4.9 ± 0.3 compared with 1.5 ± 0.1 percent, respectively)
- Middle-aged homeowners lived in the most spacious homes
- Of the occupied homes in the United States with central heating systems, more than half (57.0 ± 0.5 percent) are heated by either piped or bottled gas
- Most homes are fairly well equipped with amenities and time-saving appliances

- Renters are more likely than owners to report some type of physical problem with their housing unit (11.2 ± 0.4 compared with 6.2 ± 0.2 percent, respectively)
- Owners are more likely than renters to have private transportation available

Financial Characteristics for Occupied Units

- Owners have higher incomes than renters ($\$34,801 \pm 358$ compared with $\$18,681 \pm 277$, respectively) and family income is highest among householders between 40 and 64 years of age ($\$43,782 \pm 581$ among middle-aged owners, and $\$22,170 \pm 600$ among middle-aged renters)
- Renters are about three times as likely as owners to maintain low-income households (23.5 ± 0.6 compared with 8.4 ± 0.3 percent, respectively)
- Renters are more likely than owners to receive many of the different financial assistance and program benefits
- Homeowners were more likely than renters to report income from Social Security, pensions, and interest or dividends
- Many low-income households don't receive income assistance or other financial relief
- Homeowners with a mortgage have the highest monthly housing costs, but renters must spend a higher proportion of their income on shelter
- Middle-aged householders own homes with the highest value

Characteristics of Occupied Units Built Since 1981

- One of every six occupied homes was built after 1980

- Fifty-eight (± 1.0) percent of occupied homes built between 1981 and 1991 are located in the suburbs
- Younger householders tend to live in newer construction
- Units built from 1981 to 1991 are somewhat larger than all homes ($1,787 \pm 29$ compared with $1,697 \pm 11$ median square feet, respectively)
- Households living in homes built after 1980 had higher family incomes than all households ($\$35,769 \pm 808$ compared with $\$27,754 \pm 208$, respectively)
- Households in newer units paid more per month for housing ($\$650 \pm 11$) and spent more of their income on shelter (23.6 ± 0.3 percent) than all households ($\$459 \pm 3$ and 21.9 ± 0.2 percent)

Characteristics of Vacant Units

- Seven out of ten year-round vacant units are in metropolitan areas, with a fairly even mix between cities and suburbs
- Vacancy rates are highest in the South
- About half of all non-seasonal vacant units were either on the housing market for rent or for sale or recently rented or sold and awaiting occupancy
- The typical year-round vacant housing unit is 26.4 (± 1.0) years old and has 1,270 (± 38) square feet of living space with 4.3 (± 0.05) median rooms including 2.0 (± 0.03) bedrooms
- About one-quarter (23.9 ± 3.4 percent) of vacant units for sale were on the housing market for at least 1 year

Part 1

The Housing Inventory

An Overview

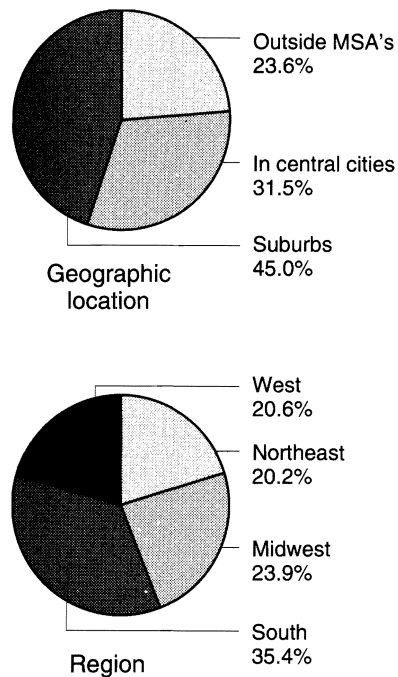
The largest share of all housing is located in the suburbs

In 1991, there were approximately 104.6 million housing units in the United States. Most (76 percent) of the Nation's housing is located inside Metropolitan Statistical

Areas (MSAs).¹ Within these MSAs, the largest proportion of homes are in the suburbs (45 percent). About a third of all housing (31 percent) is located in central cities of MSAs. The remaining approximate quarter of all U.S. housing (24 percent) is located in areas outside of MSAs (figure 1).

the South. The next largest segment is in the Midwest where approximately one-quarter (24 percent) of all U.S. housing is located. The West and Northeast contribute the balance of the housing stock at about 20 percent each (figure 1).

Figure 1.
Geographic and Regional Distributions of All U.S. Housing Units: 1991



Of the four census regions, the South contains the largest proportion of the Nation's housing

The largest proportion (35 percent) of the Nation's housing is in

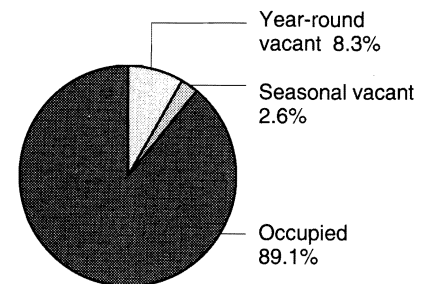
¹MSAs shown in the AHS are defined as areas that qualify in two ways: if there is a city of at least 50,000 population, or a Census Bureau-defined urbanized area of at least 50,000 with a total metropolitan population of at least 100,000 (75,000 in New England). Except in the New England States, an MSA is defined in terms of entire counties. In New England, MSAs are composed of cities and towns. In addition to the county containing the main city, additional counties are included in an MSA if they are socially and economically integrated with the central county. An MSA may contain more than one city of 50,000 population and may cross State lines.

See appendix A of the current publication American Housing Survey for the United States, series H150, for a specific and complete discussion of many of the terms and definitions used throughout this report.

About 90 percent of U.S. housing is occupied

The large majority of U.S. housing units had persons living within them (93.1 million or 89 percent of all units). The remaining 11.4 million units were vacant at the time of the survey interview. Of these vacant units, 8.7 million were vacant year-round and 2.7 million were seasonal (figure 2). (See part 4 for a discussion of the characteristics of vacant units).

Figure 2.
Occupancy Status for All U.S. Housing Units: 1991



Part 2 Occupied Units

Social Characteristics

Approximately 2 of every 3 householders own their home

Approximately 64 percent (59.8 million units) of all householders² in the United States attained the long-standing ambition of homeownership (figure 3). This includes units with one or more mortgages or those owned free and clear. The remaining 36 percent (33.4 million) of all occupied units were rented with or without payment of cash rent.

The typical householder is 46 years old

Of all householders, half were roughly 46 years of age or younger while the other half were approximately that age or older (table A). Middle-aged householders, between 40 and 64 years of age, comprised 40 percent of all households. Slightly more than a fifth (22 percent) of the householders were elderly, or 65 years or older. Young householders, under 40 years of age, represented 38 percent of all occupied units (table 2).

Owners are older than renters

Owners had a median age of about 50 years. Approximately half of all owners were between 40 and 64 years of age while about 25 percent were under 40 and a similar proportion were 65 years and older. The median age of renters was approximately 36 years. Most renters (59 percent) were less than 40 years old.

Twenty-eight percent of renters were between the ages of 40 and 64, and only 14 percent were 65 years of age or older (table A).

Homeownership is directly related to the age of the householder

Up until about 75 years of age, the likelihood of homeownership increases as the age of the householder increases. The youngest householder age group (under 20 years old) has the lowest level of homeownership (7 percent) (figure 3, table A). Homeownership rates increase steadily by age and peak for householders 55 to 74 years of age, reaching about 81 percent. Homeownership rates decline for householders in older age groups with 74 percent of householders 75 to 84 years and 67 percent of

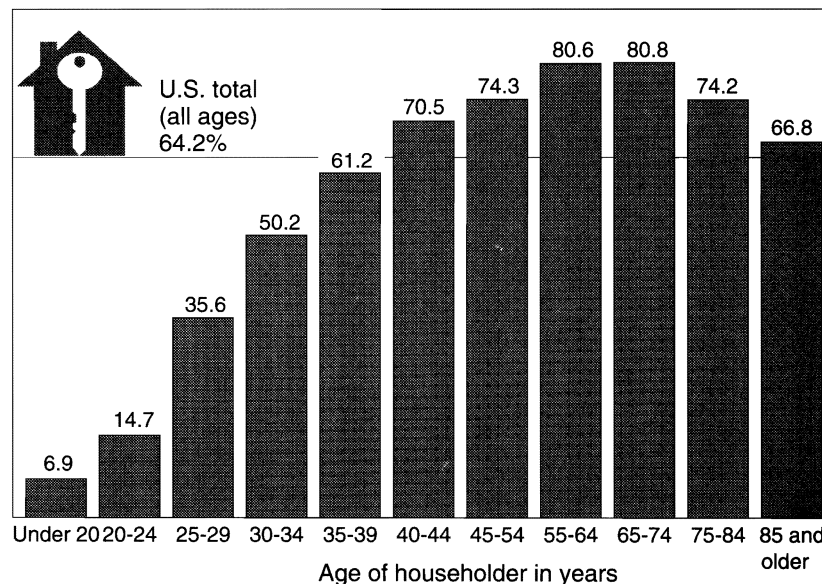
householders 85 years and over owning their homes.

White householders are far more likely to be owners, while Blacks and Hispanics are more likely to rent their homes³

About 85 percent of all householders were White and 12 percent were Black. Asian or Pacific Islanders (API) represented 2 percent of householders, while the remaining approximate 1 percent were either American Indian, Eskimo, or Aleut (AIEA), or any other race specified (table B).

³Classification of race and Hispanic (Spanish) origin in the AHS publications refer to the race and Hispanic origin of the householder occupying the unit. Information pertaining to race and ethnicity are asked of all persons and collected through separate questions in the AHS. Householders of Hispanic origin may be of any race.

Figure 3.
Homeownership Rates for Selected Householder Age Groups: 1991
(In percent)



²The householder is the person who owns or rents an occupied housing unit.

Nearly 90 percent of the 59.8 million owners were White, while only 8 percent were Black. API householders accounted for 2 percent of all owners, while approximately 1 percent were AIEA or another race.

Blacks and other race groups were proportionately more represented among renters than owners. Of the 33.4 million renters in the United States, about 76 percent were White and 19 percent were Black. Three percent of renters were API and the balance (2 percent) were AIEA or any other race.

As there are differences in the racial composition of tenure categories, there are also differences in the homeownership rates among the different race groups.

Approximately two-thirds (68 percent) of White householders were owners, while only about 43 percent of Black householders owned their homes (figure 4).

For White householders under age 40, about half (49 percent) owned their homes. Middle-aged and elderly Whites had similar homeownership rates (about 79 percent). Homeowners accounted for only 25 percent of young Black householders and 54 percent of middle-aged Blacks. Among Blacks, the elderly householder group had the highest rate of homeownership (64 percent).

The 6.2 million Hispanic-origin householders represented 7 percent of the Nation's households in 1991. Householders of Hispanic origin constituted 4 percent of all

owners and 11 percent of all renters.

About 4 out of every 10 Hispanic householders owned their homes, while approximately two-thirds (66 percent) of their non-Hispanic counterparts were homeowners (figure 4). The homeownership rate for young Hispanic householders was 25 percent. For middle-aged and elderly Hispanics, homeownership rates were 52 and 59 percent, respectively.⁴

Married couples were the most common family⁵ household type and they also had the highest homeownership rate

About 7 out of 10 or 66.2 million of the Nation's 93.1 million households were family households. Married-couple households were the most common living arrangement, representing 76 percent of all family households. About 11.9 million family households (18 percent) were maintained by women without spouses living with them, while 4.1 million (6 percent) were maintained by men without spouses in their household (figure 5).

Married householders were generally older than other female and other male family householders. Householders under 40 years old represented 37 percent of married-couple family households and about 45 percent of other female and other male family households. Likewise, 46 percent of married-couple family households were between 40 and 64

⁴Proportions that do not differ significantly: middle-aged Black homeowners (54 percent) compared with middle-aged Hispanic owners (52 percent); Black elderly owners (64 percent) compared with elderly Hispanic homeowners (59 percent).

⁵A family includes the householder and one or more other members of the household related to the householder by either blood, marriage, or adoption.

Table A.
Age of Householder, by Tenure: 1991
(Numbers in thousands, except percents and derived measures)

Characteristic	Occupied housing units		
	Total	Owner	Renter
Age of Householder			
Total	93,147	59,796	33,351
Under 20 years	435	30	405
20 to 24 years	4,479	657	3,822
25 to 29 years	8,623	3,073	5,550
30 to 34 years	11,195	5,624	5,570
35 to 39 years	10,723	6,558	4,165
40 to 44 years	10,212	7,197	3,015
45 to 54 years	14,920	11,084	3,835
55 to 64 years	12,213	9,838	2,376
65 to 74 years	11,579	9,360	2,219
75 to 84 years	6,994	5,190	1,804
85 years and over	1,775	1,185	590
Percent	100.0	100.0	100.0
Under 20 years	0.5	0.1	1.2
20 to 24 years	4.8	1.1	11.5
25 to 29 years	9.3	5.1	16.6
30 to 34 years	12.0	9.4	16.7
35 to 39 years	11.5	11.0	12.5
40 to 44 years	11.0	12.0	9.0
45 to 54 years	16.0	18.5	11.5
55 to 64 years	13.1	16.5	7.1
65 to 74 years	12.4	15.7	6.7
75 to 84 years	7.5	8.7	5.4
85 years and over	1.9	2.0	1.8
Median age	45.6	50.5	36.3

years of age, while only about 40 percent of other female and other male family households also had householders in this age range. Approximately 18 percent of married-couple family householders and approximately 15 percent of other female and other male family householders were 65 years of age or older.

Married-couple family householders had a higher homeownership rate than family households maintained by either women or men without spouses. Among married-couple family households, about 79 percent owned their homes. For other female family households, the homeownership rate was 45 percent. Among male family householders without spouses, about 60 percent were homeowners (figure 6).

Of all family households, about half (51 percent) included children under 18 years old. The homeownership rate for this specific household group was 64 percent. Among the 49 percent of family households without any children, homeownership was more prevalent (81 percent).

One-person households were the most common type of nonfamily household

There were 27.0 million nonfamily households in the United States in 1991, representing 29 percent of all households. Most of these households (22.4 million or 83 percent) contained just one person - the householder. The 4.6 million householders living exclusively with nonrelatives represented the other portion of nonfamily households (figure 5).

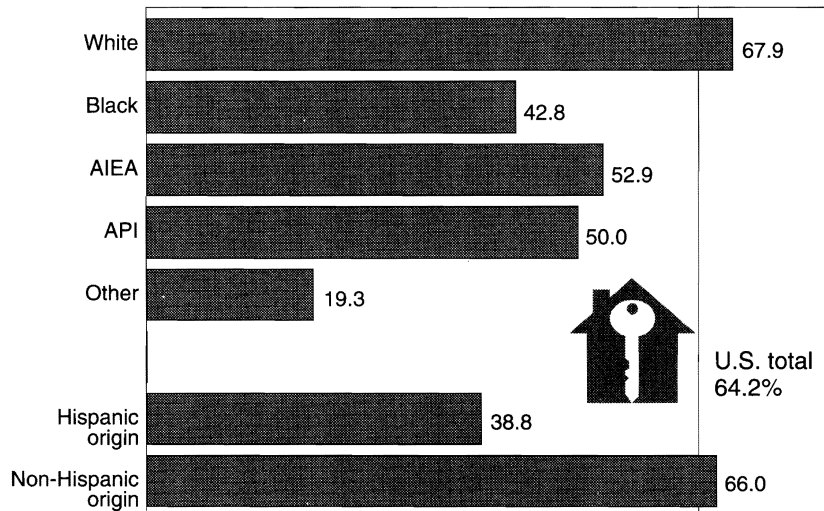
While most two or more person nonfamily households had householders under 40 years old (71 percent), the largest proportion of

Table B.
Race and Ethnicity of Householder, by Tenure: 1991
(Numbers in thousands, except percents)

Characteristic	Occupied housing units		
	Total	Owner	Renter
Race and Ethnicity of Householder			
Total	93,147	59,796	33,351
White	79,140	53,748	25,391
Black	10,832	4,635	6,197
American Indian, Eskimo or Aleut	486	257	229
Asian or Pacific Islander	2,066	1,034	1,032
Other	623	120	502
Hispanic origin	6,239	2,423	3,816
Not of Hispanic origin	86,907	57,373	29,534
Percent	100.0	100.0	100.0
White	85.0	89.9	76.1
Black	11.6	7.8	18.6
American Indian, Eskimo or Aleut	0.5	0.4	0.7
Asian or Pacific Islander	2.2	1.7	3.1
Other	0.7	0.2	1.5
Hispanic origin	6.7	4.1	11.4
Not of Hispanic origin	93.3	95.9	88.6

Note: Hispanic origin may be of any race.

Figure 4.
Homeownership Rates for Selected Race and Ethnic Groups: 1991
(In percent)



Note: Hispanic origin may be of any race
AIEA – American Indian, Eskimo, or Aleut
API – Asian or Pacific Islander

Figure 5.
Distribution of Family and Nonfamily Households: 1991

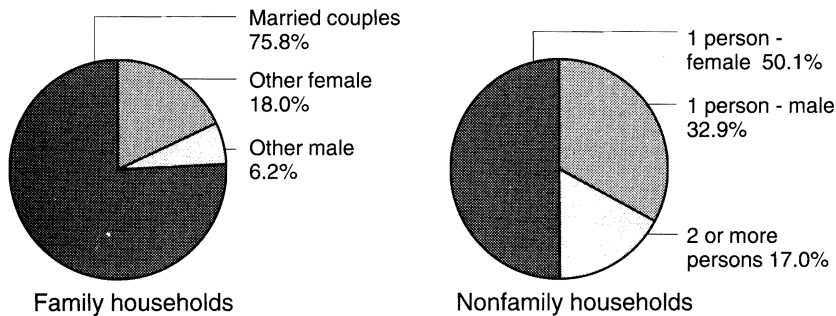


Figure 6.
Homeownership Rates for Selected Household Types: 1991
 (In percent)

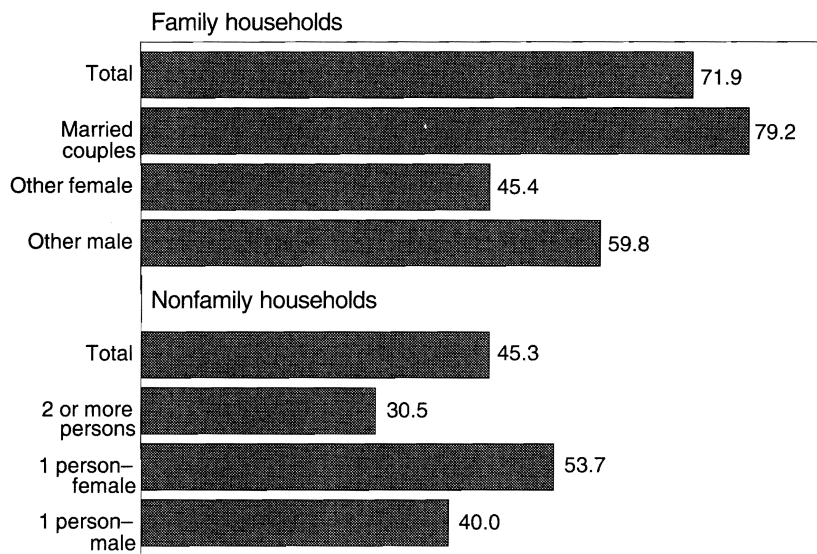
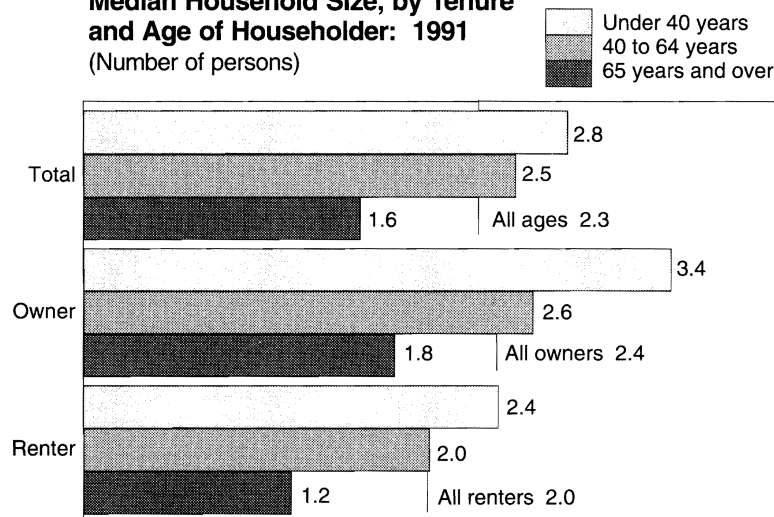


Figure 7.
Median Household Size, by Tenure and Age of Householder: 1991
 (Number of persons)



householders living alone were 65 years and over (40 percent).

Women living alone were more likely to be homeowners than lone males

Overall, the homeownership rate was higher for females living alone (54 percent) than it was for their male counterparts (40 percent) (figure 6). For young householders living alone, men were more likely to own their home (24 percent) than were women (16 percent). Among those middle-aged, 56 percent of women and 44 percent of men who lived alone owned their homes. Among the elderly living alone, homeownership rates of men and women were not significantly different from each other (about 64 percent).

Owners maintain larger households than renters and households decrease in size as the age of the householder increases

The median number of persons in occupied units was 2.3. Generally, households maintained by owners were larger than those of renters. For owners, the median household size was 2.4 persons. Among renters, the median was 2.0 persons (figure 7).

As the age of a householder increases and there is less likelihood for children to be present, household sizes commonly are smaller. Among young householders, the median household size was 2.8 persons. For middle-age and elderly householders, median household sizes were 2.5 and 1.6 persons, respectively.

Owners are more likely than renters to be married

In 1991, over half (55 percent or 51.2 million) of all householders

Table C.
Household Composition, by Tenure and Age of Householder: 1991

(Numbers in thousands)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
Household Composition												
All Households												
Total	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Family households	66,166	25,575	29,454	11,137	47,587	13,653	24,102	9,832	18,579	11,921	5,352	1,305
Married couples	50,150	18,353	23,024	8,773	39,724	11,674	20,096	7,953	10,426	6,679	2,927	821
With children	24,034	13,939	9,794	301	17,903	9,283	8,362	257	6,131	4,656	1,432	44
Other male householder	4,096	1,803	1,653	640	2,451	764	1,139	547	1,644	1,037	514	93
With children	2,033	1,207	758	68	1,113	553	502	58	919	653	256	10
Other female householder	11,921	5,420	4,777	1,725	5,412	1,215	2,866	1,332	6,509	4,205	1,912	393
With children	7,964	5,048	2,559	347	2,700	1,087	1,361	253	5,264	3,971	1,199	94
Nonfamily households	26,980	9,879	7,891	9,210	12,209	2,289	4,018	5,902	14,771	7,590	3,873	3,307
1-person	22,386	6,611	6,871	8,904	10,808	1,613	3,489	5,705	11,578	4,998	3,382	3,198
Male householder	8,866	3,885	3,054	1,927	3,544	988	1,350	1,206	5,322	2,897	1,704	721
Female householder	13,520	2,727	3,817	6,976	7,263	425	2,139	4,499	6,256	2,102	1,677	2,477
2-or-more persons	4,594	3,268	1,020	306	1,401	676	529	197	3,192	7,590	491	109

were married. Divorced or separated marital statuses were reported by 17 percent of householders while 15 percent had never married. Widowed householders constituted the remaining approximate 12 percent of all householders (figure 8).

About twice the proportion of owners were married (67 percent) when compared with renters (33 percent). Renters tend to have higher rates of never being married (31 percent) and divorced or separated (26 percent). For owners, 7 percent had never married and 12 percent were divorced or separated. There was a higher proportion of owners who were widowed (14 percent), than the 10 percent of renters who lost their spouse through death (figure 8).

Nearly 4 of every 5 married householders (79 percent) were owners. About 71 percent of widows and widowers also owned their homes. Among household-

ers divorced or separated, less than half were homeowners (45 percent). Only 29 percent of householders who had never married were owners.

The relationship between educational attainment and homeownership is influenced by householder age

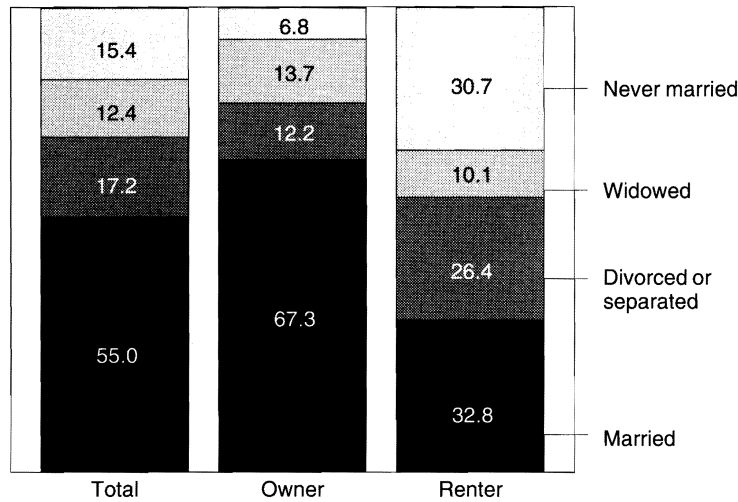
About 21 percent of all householders did not complete high school. Approximately 36 percent graduated from high school, 19 percent had at least some college, and 24 percent were college graduates (table 2).

Young householders were generally better educated than householders in the other age groups. Approximately 12 percent of householders under 40 years of age did not graduate from high school. However, among middle-aged and elderly householders, about 18 and 41 percent, respectively, did not receive a high

school diploma or its equivalent. Roughly 27 percent of householders under 40, as well as those aged 40 to 64, were college graduates. Proportionately only about one-half as many elderly finished college (14 percent).

The likelihood of owning a home appears to be related to the level of education completed, although the difference is less distinct among older householders. Overall, about 59 percent of householders who did not finish high school were homeowners in 1991. For college graduates, the homeownership rate was approximately 70 percent (figure 9). Among just the young, 27 percent of householders who didn't finish high school and 53 percent with a college degree owned their homes. This creates a homeownership gap of about 26 percentage points between educational groups among the young. For householders 65 years or older, the homeownership gap

Figure 8.
Marital Status of Householder, by Tenure: 1991
(In percent)



was much smaller at only 12 percentage points. About 73 percent of elderly householders without a high school diploma and 85 percent with at least a college degree were homeowners.

Renters were five times as likely as owners to have moved recently and young householders are the most mobile

About 18 percent (16.4 million) of all householders changed residence within the year before interview. Renters were much more likely than owners to move. More than a third (37 percent) of renters were recent movers, while the rate among owners was only 7 percent (figure 10).

Among owners, 15 percent of householders under 40 years of age were recent movers. For middle-aged and elderly homeowners, 5 and 2 percent, respectively, changed residence within the past year. About half (47 percent) of renters less than 40 years of age moved into their homes the year preceding interview. Mobility was still fairly high for middle-aged renters (27 percent). Among elderly renters, the proportion who were recent movers was just 12 percent.

Figure 9.
Homeownership Rates Among Householders With Less Than 12 Years of School and 4 or More Years of College, by Age of Householder: 1991
(In percent)

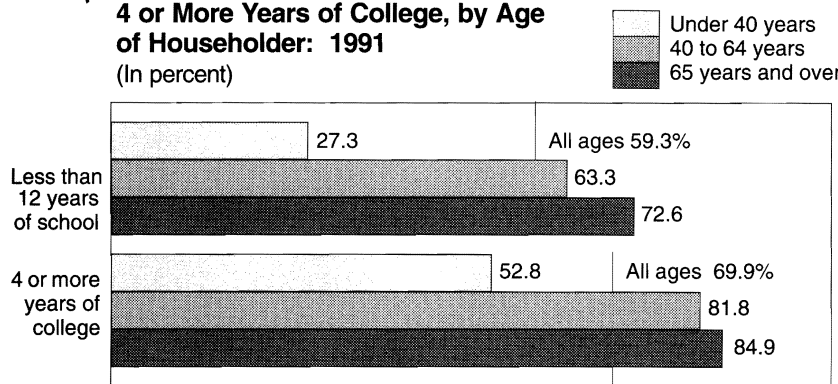
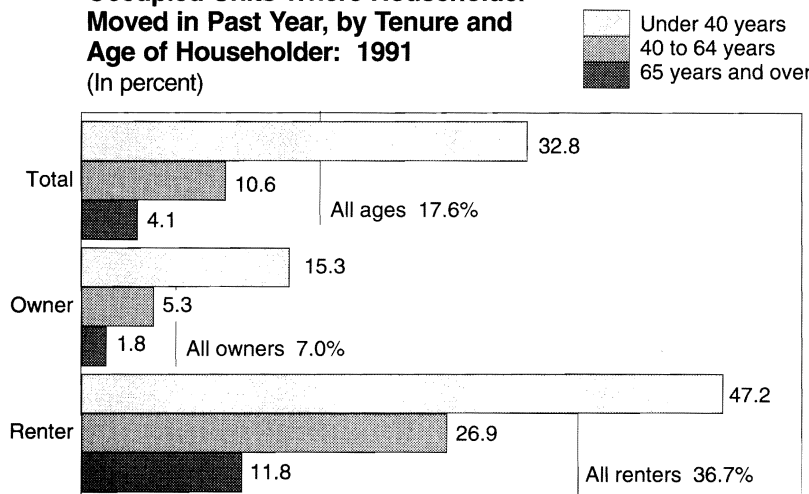


Figure 10.
Occupied Units Where Householder Moved in Past Year, by Tenure and Age of Householder: 1991
(In percent)



Thirty-seven percent (1.5 million) of all recent-mover owners were first-time homebuyers. For homeowners less than 40 years old, over half (53 percent) of those who moved in the year before interview purchased their first home. For recent-mover elderly householders, only 7 percent had bought their first home.

Table D.
Recent-Mover Status, by Age of Householder and Mortgage Status for Owner-Occupied Units: 1991
 (Numbers in thousands, except percents)

Characteristic	Owner-occupied units				Mortgaged units				Nonmortgaged units			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
Owner-Occupied Units												
Total.....	59,796	15,942	28,119	15,734	35,342	13,486	19,090	2,765	24,454	2,456	9,029	12,969
Units where householder moved in past year.....	4,204	2,434	1,481	289	3,337	2,087	1,141	109	867	346	341	180
Percent.....	7.0	15.3	5.3	1.8	9.4	15.5	6.0	3.9	3.5	14.1	3.8	1.4
First-time homeowner....	1,540	1,299	221	20	1,298	1,115	171	12	242	185	50	7
Percent.....	36.6	53.4	14.9	6.8	38.9	53.4	15.0	11.4	27.9	53.3	14.7	4.0

Homeowners and elderly householders have the most favorable opinions of their structures and the neighborhoods in which they live

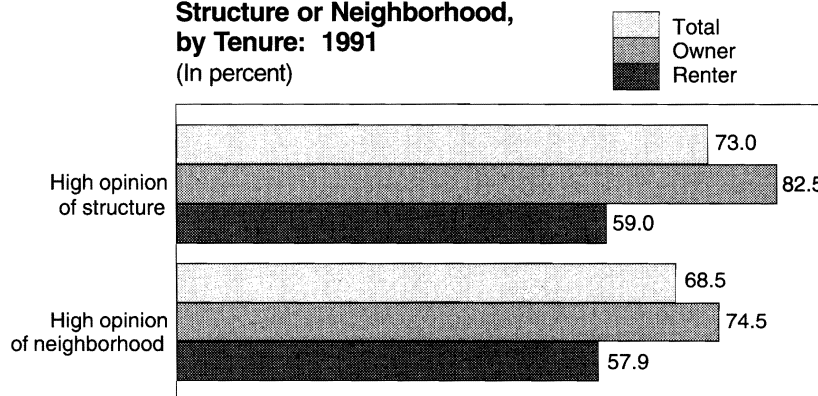
About 73 percent of respondents were very satisfied with the structures in which they lived, giving them a high rating⁶ (figure 11). Owners were more likely to have a positive opinion of their housing units, with 83 percent giving them a high rating. Among renters, a much lower 59 percent were as content with their structures. Households maintained by elderly householders more often rated their structures higher than households with householders in the other age groups. A high opinion of structure was given by 81 per-

cent of elderly, 77 percent of middle-aged, and 64 percent of young householders (table E).

Approximately 69 percent of respondents gave their neighborhoods a high rating. About three-quarters of owners (75 percent) and 58 percent of renters were

very pleased with the neighborhoods in which they lived. About 76 percent of elderly householders had a high opinion of their neighborhoods, while 71 and 62 percent of middle-aged and young householders, respectively, gave them similar ratings.

Figure 11.
Households Where Respondents Reported a High Opinion of Their Structure or Neighborhood, by Tenure: 1991
 (In percent)



Note: Rating based on scale of 1 to 10, where 10 is best and 1 is worst. Low=rating of 1 - 4, medium=rating of 5 - 7, high=rating of 8 - 10.

⁶A high rating is a rating of anywhere from 8 to 10, based on a scale of 1 to 10, where 10 is best and 1 is worst. Not reported responses are included in the denominator when calculating proportions.

Table E.
Respondent Overall Opinion of Structure and Neighborhood, by Tenure and Age of Householder: 1991
 (Numbers in thousands, except percents)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
Opinion of Structure¹												
Total	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Low	2,754	1,531	889	335	768	235	350	183	1,986	1,296	539	152
Medium.....	21,617	10,909	7,519	3,189	10,249	3,516	4,477	2,255	11,368	7,393	3,042	934
High.....	68,025	22,826	28,694	16,505	49,336	12,134	23,136	13,066	19,689	10,692	5,559	3,439
Not reported	750	189	243	318	443	57	157	230	307	132	86	89
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low	3.0	4.3	2.4	1.6	1.3	1.5	1.2	1.2	6.0	6.6	5.8	3.3
Medium.....	23.2	30.8	20.1	15.7	17.1	22.1	15.9	14.3	34.1	37.9	33.0	20.2
High.....	73.0	64.4	76.8	81.1	82.5	76.1	82.3	83.0	59.0	54.8	60.3	74.6
Not reported	0.8	0.5	0.7	1.6	0.7	0.4	0.6	1.5	0.9	0.7	0.9	1.9
Opinion of Neighborhood¹												
Total	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Low	5,295	2,718	1,842	735	1,968	570	944	454	3,327	2,148	898	281
Medium.....	22,150	10,265	8,282	3,603	12,081	3,790	5,635	2,656	10,069	6,475	2,647	947
High.....	63,851	21,943	26,543	15,365	44,548	11,356	21,045	12,147	19,304	10,588	5,498	3,218
Not reported/no neighbor hood	1,851	527	678	645	1,199	226	496	478	651	302	182	167
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low	5.7	7.7	4.9	3.6	3.3	3.6	3.4	2.9	10.0	11.0	9.7	6.1
Medium.....	23.8	29.0	22.2	17.7	20.2	23.8	20.0	16.9	30.2	33.2	28.7	20.5
High.....	68.5	61.9	71.1	75.5	74.5	71.2	74.8	77.2	57.9	54.3	59.6	69.8
Not reported/no neighbor hood	2.0	1.5	1.8	3.2	2.0	1.4	1.8	3.0	2.0	1.5	2.0	3.6

¹Based upon respondent's opinion on scale of 1 to 10, where 10 is best and 1 is worst; Low = rating of 1 to 4, medium = rating of 5 to 7, high = rating of 8 to 10.

Physical Housing Characteristics

Renters typically lived in multi-unit structures and most owners lived in single units

One-unit structures account for approximately two-thirds (68 percent) of all housing units. About one-quarter (26 percent) are multi-unit structures and the remainder (6 percent) are mobile homes or trailers (figure 12).

Owners were far more likely than renters to live in single-unit structures. About 87 percent of all owner-occupied housing consisted of individual units which were either attached or detached housing. Among renters, the proportion in this type of structure was about one-third (33 percent).

Conversely, approximately two-thirds (63 percent) of renters lived in structures with two or more units. About 23 percent of all renters were in structures with 2 to 4 units, 32 percent lived in structures with between 5 and 49 units, and 9 percent in buildings with 50 or more units.

Overall, young householders were more inclined than householders in other age groups to live in multiple-unit structures. About 37 percent of householders under 40 years of age occupied structures of two or more units. This compares with 19 percent of middle-aged and 22 percent of householders 65 years or older living in multi-unit structures (table 3).

Specifically among renters, almost 72 percent of elderly householders lived in structures of more than one unit. This was higher than the proportion of renters under 40 (63 percent) and renters between 40 and 64 years of age

(60 percent) living in multi-unit structures.

Half of all occupied homes in the United States were built after 1964

The median age of all occupied homes in the United States in

1991 was about 27 years. Owner-occupied units were slightly newer than renter-occupied housing (26 and 28 median years, respectively) (figure 13). Owners were also more likely to be living in new construction, that is, units built in the prior 4 years (6 percent). About 4 percent of

Figure 12.
Distribution of Units in Structure, by Tenure: 1991
(In percent)

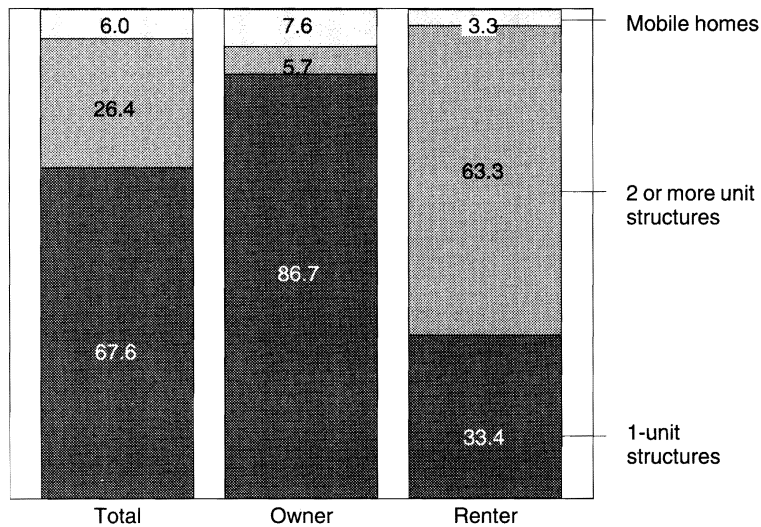
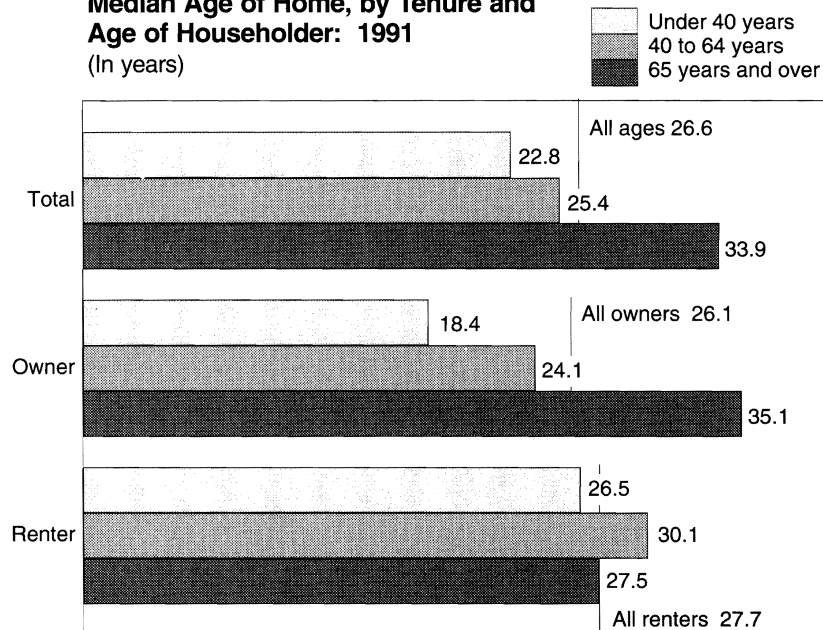


Figure 13.
Median Age of Home, by Tenure and Age of Householder: 1991
(In years)



renter-occupied housing was new construction. (See part 3 for a discussion of the characteristics of housing built in the prior 10 years).

Among homeowners, elderly householders lived in the oldest housing. Homeowners 65 years of age or older were in structures with a median age of about

35 years. The median age of homes owned by middle-aged and young householders were approximately 24 and 18 years, respectively.

Particularly among renters, though, middle-aged householders lived in homes with the highest median age (about 30 years). Elderly and young renters lived in homes with a similar median age, 27 years.

Homeowners live in larger homes than renters

A median of 5.4 rooms was found in our Nation's occupied homes. Among owner-occupied units, there were 6.1 rooms. The median number of rooms in rented units was 4.2. The same disparity exists between owners and renters in the median number of bedrooms in their homes. For owners, there were 2.9 bedrooms and among renters, a median of 1.9 bedrooms were present (table 3).

Two-thirds (66 percent) of owner-occupied homes had more than one bathroom available. Among renters, only about one-quarter (26 percent) had more than one bathroom.

Crowded living conditions are more evident among renters than owners

About 3 percent of all occupied units had more than one person per room (a characteristic often used to indicate overcrowding). About 2 percent of owners lived in crowded conditions. Among renters, 5 percent maintained households with more than one person per room (figure 14).

Crowding is less common among the elderly due to their greater likelihood of living alone. Among owners, 2 percent of households with householders under 40 years

Figure 14.
Households With More Than One Person Per Room, by Tenure and Age of Householder: 1991
(In percent)

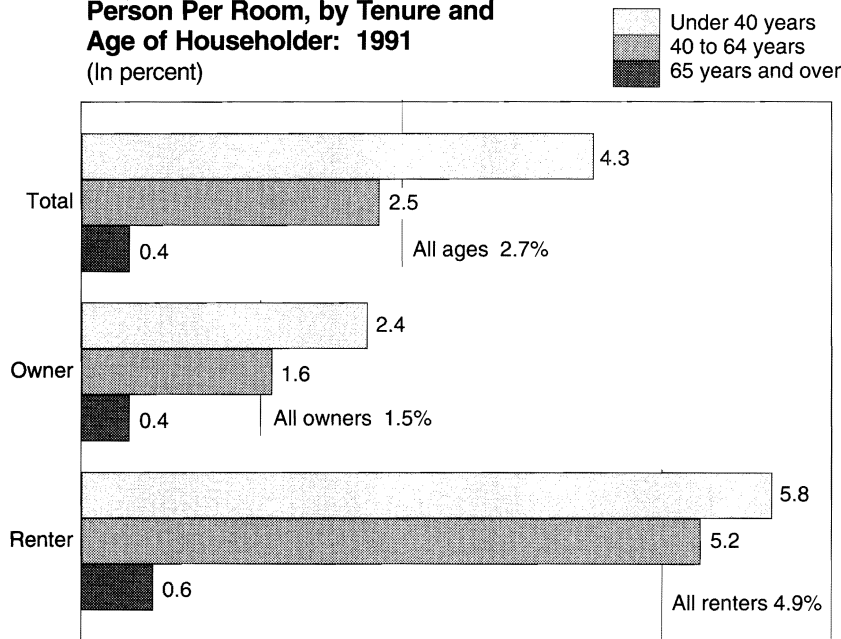
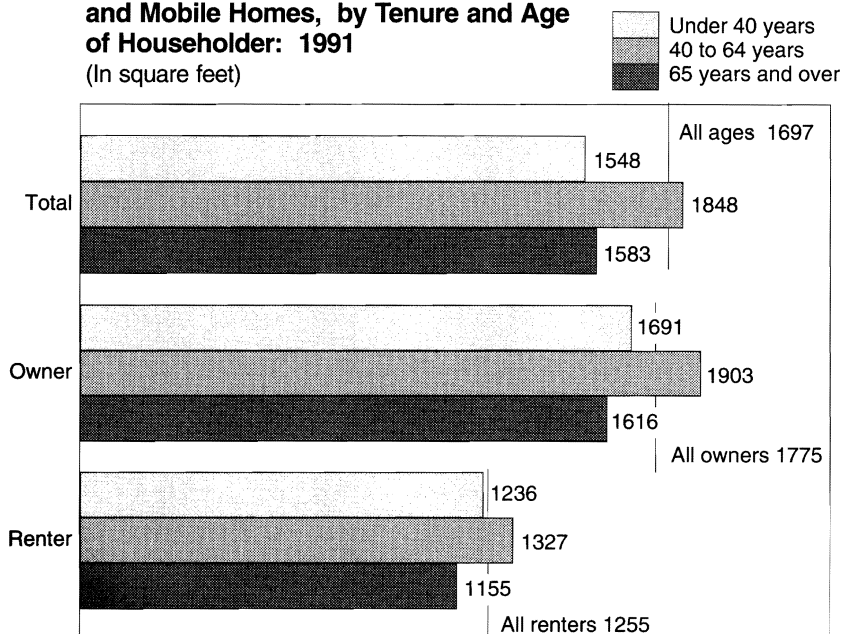


Figure 15.
Median Living Area of Single Detached and Mobile Homes, by Tenure and Age of Householder: 1991
(In square feet)



old or householders 40 to 64 years old lived in units with more than one person per room. For owners 65 and over, less than 1 percent were crowded. For renters, about 5 percent of young and middle-aged householders maintained crowded households. For elderly renters, only about 1 percent maintained households with more than one person per room.

Middle-aged homeowners lived in the most spacious homes

There was a median of approximately 1,700 square feet of living space in occupied units in 1991.⁷

⁷Data for square footage is only collected for single detached units and mobile homes. Therefore discussion of this characteristic only applies to these types of units.

Owners generally had a great deal more room in their homes than renters. Owned homes had approximately 1,775 median square feet, while rented homes had about 500 square feet less, or 1,255 median square feet of living space (figure 15).

Although owners had more persons in their homes, they still had more space available per person.

Table F.
Heating Equipment and Main Heating Fuel Used in Occupied Units, by Tenure and Region: 1991

(Numbers in thousands, except percents)

Characteristic	All occupied units			Owner-occupied			Renter-occupied		
	Total	Central heat	No central heat	Total	Central heat	No central heat	Total	Central heat	No central heat
Main Heating Fuel									
United States	93,147	82,035	10,251	59,796	52,816	6,602	33,351	29,219	3,648
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electric	25.5	27.7	9.4	22.2	24.1	7.9	31.3	34.2	12.0
Piped or bottled gas	54.6	57.0	40.2	57.2	60.5	33.3	50.1	50.7	52.7
Fuel oil or kerosene	13.4	14.1	8.6	13.4	14.1	8.3	13.4	14.1	9.3
Coal, coke, or wood	5.1	0.7	40.5	6.3	1.0	49.2	3.0	0.3	24.7
Other or none	1.4	0.4	1.3	1.0	0.2	1.3	2.2	0.7	1.3
Northeast	18,961	17,978	934	11,869	11,226	616	7,093	6,752	318
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electric	10.5	11.0	2.5	9.2	9.6	1.6	12.8	13.3	4.1
Piped or bottled gas	43.3	44.4	24.5	44.3	46.3	10.6	41.5	41.2	51.3
Fuel oil or kerosene	41.6	43.2	14.3	40.8	42.2	16.9	43.0	44.7	9.4
Coal, coke, or wood	4.0	1.2	57.7	5.3	1.7	70.1	1.8	0.4	33.3
Other or none	0.6	0.3	1.0	0.5	0.2	0.8	0.9	0.5	1.6
Midwest	22,593	21,366	1,188	15,238	14,387	827	7,355	6,979	361
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electric	13.0	13.6	3.6	9.5	9.8	3.5	20.4	21.3	3.9
Piped or bottled gas	75.7	78.0	37.8	78.2	81.2	26.8	70.7	71.3	62.9
Fuel oil or kerosene	6.6	6.7	5.6	7.2	7.3	5.9	5.5	5.6	4.7
Coal, coke, or wood	3.9	1.2	52.5	4.8	1.4	63.1	2.1	0.7	28.3
Other or none	0.7	0.6	0.6	0.4	0.3	0.5	1.4	1.2	0.8
South	32,190	26,089	5,823	21,272	17,355	3,805	10,918	8,734	2,018
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electric	43.1	50.7	10.9	39.5	46.3	9.7	50.2	59.7	13.3
Piped or bottled gas	42.2	41.9	45.7	45.1	45.8	43.5	36.6	34.2	49.9
Fuel oil or kerosene	7.5	6.7	11.0	7.7	7.4	9.7	6.9	5.5	13.3
Coal, coke, or wood	6.0	0.3	31.8	6.9	0.4	36.6	4.3	0.1	22.6
Other or none	1.2	0.3	0.7	0.8	0.2	0.5	2.1	0.5	0.8
West	19,401	16,602	2,305	11,416	9,849	1,354	7,985	6,754	951
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electric	25.3	28.0	11.3	20.6	22.7	8.6	32.0	35.7	15.0
Piped or bottled gas	61.8	67.6	33.9	64.9	72.6	18.9	57.4	60.1	55.2
Fuel oil or kerosene	3.5	3.8	2.0	3.6	4.0	1.8	3.2	3.5	2.4
Coal, coke, or wood	6.1	0.3	49.5	8.3	0.5	66.7	3.1	0.1	24.9
Other or none	3.3	0.4	3.3	2.6	0.3	4.0	4.3	0.6	2.3

There was a median of 700 square feet per person in owner-occupied units, while renters had 475 median square feet per person.

Middle-aged homeowners lived in units with the most living space.

The median amount of living area in homes owned by householders 40 to 64 years of age was about 1,900 square feet. For households maintained by homeowners under 40 years of age, there was about 1,700 median square feet

of living space. Among households maintained by householders 65 years of age and over, there was a median of about 1,600 square feet.

Of the occupied homes in the United States with central heating systems, more than half are heated by either piped or bottled gas

About 88 percent (82.0 million) of occupied homes across the Nation have a central heating system.⁸ Of these homes with central heat, 57 percent use piped or bottled gas as the main fuel source. About 28 percent are heated by electricity, 14 percent by either fuel oil or kerosene, and 1 percent by coal, coke, or wood. Homes with central heating systems in the South are primarily heated by electricity (51 percent). The large majority of centrally heated homes in the Midwest (78 percent) use piped or bottled gas as the main fuel source (table F).

Of the 10.3 million occupied homes without a central heating system, about 40 percent were heated by piped or bottled gas and a similar proportion were heated by coal, coke, or wood. More than half (5.8 million) of the units without central heat are located in the generally temperate South, but account for only 18 percent of occupied homes in that region. Twelve percent of homes occupied in the West lacked central heat. Of the occupied housing in the colder climates of the Northeast and Midwest, only about 5 percent were without central heating systems.

⁸Central main heating systems includes units with a warm-air furnace, steam or hot water system, electric heat pump, built-in electric units, and floor, wall, or other built-in hot air units without heating ducts.

Figure 16.
Households Reporting Severe or Moderate Physical Housing Problems, by Tenure and Age of Householder: 1991
(In percent)

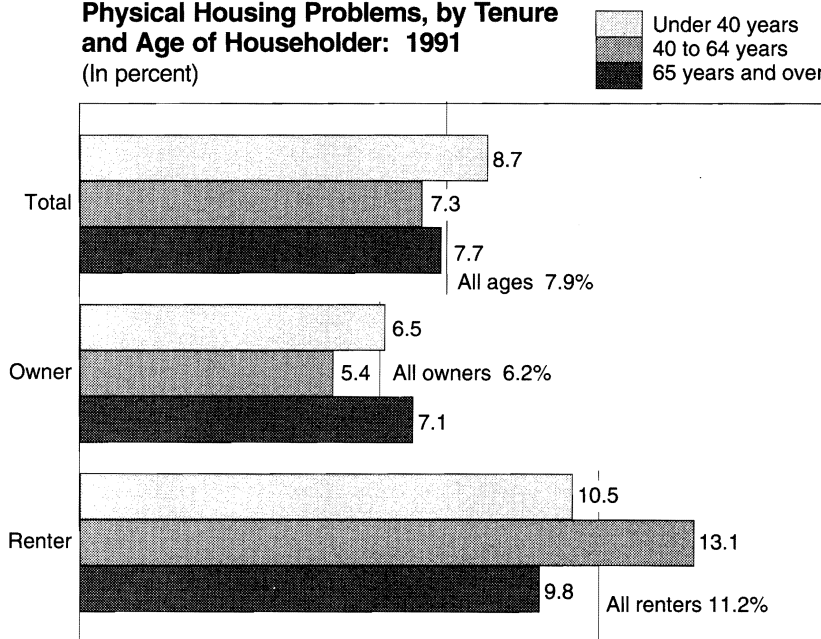
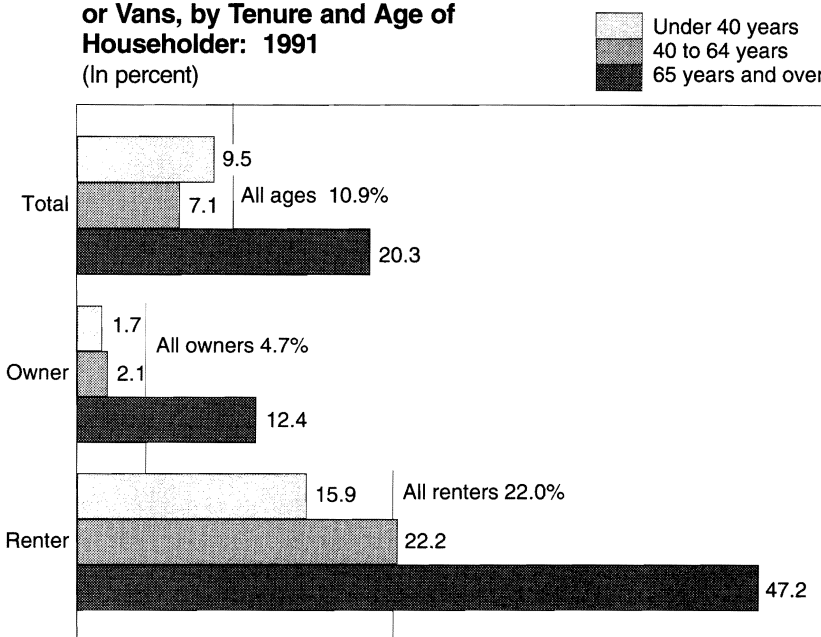


Figure 17.
Households Without Any Cars, Trucks, or Vans, by Tenure and Age of Householder: 1991
(In percent)



Most homes are fairly well equipped with amenities and time-saving appliances

Nearly all occupied units in the United States (99 percent) have complete kitchen facilities. About three-quarters (76 percent) have a clothes washer and a slightly smaller proportion (69 percent) have clothes dryers. The large majority of occupied units (94 percent) have telephones available. About two-thirds (66 percent) have all of the above selected equipment (table 3).

When examined by tenure, owners were much more likely than renters to have homes with all of these specified conveniences. About 85 percent of owners reported having all selected equipment in their homes, compared with about a third (34 percent) of all renters.

Renters are more likely than owners to report some type of physical problem with their housing unit

About 8 percent of the occupied units in the United States had physical problems. Most of these

units (5 percent) had moderate physical problems. To a lesser extent, 3 percent of occupied units had severe physical problems.⁹ A greater proportion of renters reported living in units with either moderate or severe physical housing problems (11 percent) than owners (6 percent) (figure 16).

Among renters specifically, units with householders between 40 and 64 years of age had the highest likelihood of reporting physical housing problems (13 percent). About 10 percent of young householders and a similar proportion of elderly householders had either moderate or severe physical problems with the units they lived in.

⁹Severe physical problems include specific critical problems with one or more of the following: plumbing, heating, electricity, upkeep, or hallways.

Moderate problems include any of the less extensive problems including: plumbing, heating, upkeep, hallways, or kitchen.

See appendix A in H150/91, American Housing Survey for the United States in 1991, for detailed descriptions about requirements for physical problems.

Financial Characteristics

Owners have higher incomes than renters and family income is highest among householders between 40 and 64 years of age

The median gross income of all U.S. families or primary individuals was about \$27,800 in 1991. The median income of renters was \$18,700, 46 percent lower than the estimated median for owners (\$34,800) (figure 18).

Median family income was higher for households located in MSA's (\$29,400), than for those

classified as living outside MSA's (\$22,300). Among those households in MSA's, median family income was higher for those in suburbs (\$33,600), than it was for those living in central cities (\$24,500) (table 4).

Young householders maintained households with a slightly lower median family income than middle-aged householders, but still about double that of elderly householders. The median family income of owners under 40 years of age was about \$41,700. For homeowners between 40 and 64

Owners are more likely than renters to have private transportation available

About 11 percent of all households didn't have a car, truck, or van available for transportation. Renters were far more likely than owners to report a lack of private transportation (22 compared with 5 percent, respectively) (figure 17).

As householders age, especially among renters, private means of transportation becomes increasingly less available. About half (47 percent) of renters aged 65 years or older did not have a car, truck, or van available. For young renters, 16 percent were without private transportation. For middle-aged renters, approximately 22 percent were without cars, trucks, or vans.

About 3 out of every 10 households (29 percent) had two or more cars, trucks or vans.

Among owners, approximately one-third (34 percent) had more than one available means of private transportation. Renters were less likely to have two or more vehicles (19 percent).

years old, the median was about 5 percent higher, or \$43,800. The median income of owners over 65 years of age was \$18,400. Young renters had a 1991 median family income of \$20,000. The income of middle-aged renters was about 11 percent higher, or \$22,200. For elderly renters, however, median family income amounted to \$9,600.

Householders under 40 generally have more persons in their households than middle-aged and elderly householders (2.8 compared with 2.5 and

1.6 median persons). We might expect these larger households to have higher incomes, considering they could have more potential wage earners. This doesn't appear to be the case since much

of the difference in household sizes is reflected by the increased presence of dependent children or non-income contributing members in many of the young households.

Renters are about three times as likely as owners to maintain low-income households¹⁰

Fourteen percent of all households were low-income households in 1991. This rate was much lower among owners (8 percent) than among renters (24 percent) (figure 19).

Householders 65 years and over were more likely to maintain low-income households than those in other age groups. Among owners, 14 percent of elderly households were low-income. For young and middle-aged owners, 6 and 7 percent, respectively, had low income. Among renters, 29 percent of households maintained by persons 65 years and over had low income. Proportions of low-income households for young and middle-aged renters were 23 and 21 percent, respectively.

Renters are more likely than owners to receive many of the different financial assistance and program benefits

About 14 percent of renters received welfare or SSI payments and a slightly larger proportion reported receiving food stamps.

¹⁰Low-income households estimate households in poverty and differ from official estimates of poverty based on data collected by the Current Population Survey (CPS). The AHS's poverty definition is based on household income. Questions asked about income are less detailed than those asked in the CPS survey whose poverty estimates are based on income of the family or the income of the primary individual. See appendix A in the Current Housing Report, series H150/91, for a more detailed discussion about how these two approaches differ. Because of the AHS's variations from the official definition, data from the AHS will be discussed in terms of households with low income rather than the number of poor households, or households in poverty. The proportion of low-income renters (24 percent) is not significantly different from the proportion of young low-income renters (23 percent).

Figure 18.
Median Family Income, by Tenure and Age of Householder: 1991
(In dollars)

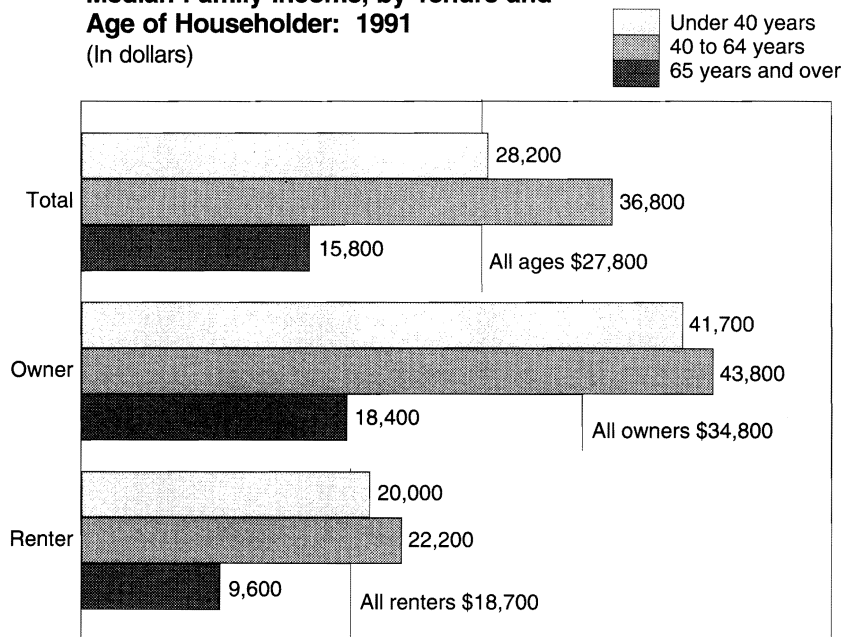
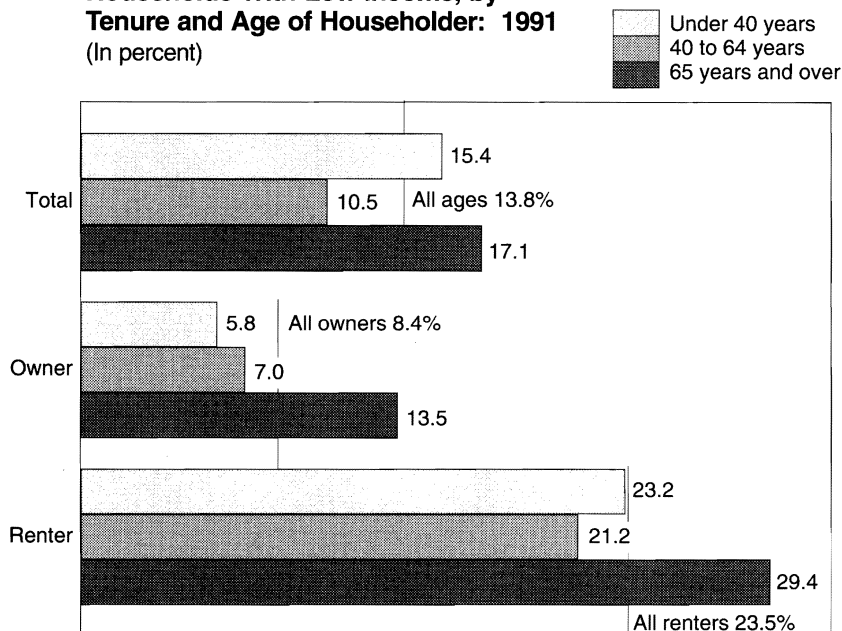


Figure 19.
Households With Low Income, by Tenure and Age of Householder: 1991
(In percent)



Homeowners were less apt to receive these types of assistance (about 3 percent).¹¹ Among renters, this financial assistance was utilized most by the youngest age group. Seventeen percent of renters under 40, 15 percent of middle-aged renters, and 11 percent of elderly renters obtained food stamps to supplement their incomes (table G).

Fourteen percent of renters lived in public housing, received a Federal or State financial rent subsidy, or reported that their rent was set as a specified proportion of their income.¹² This type of housing assistance was more common for elderly renters (29 percent), than

middle-aged or young renters (about 12 percent).

Homeowners were more likely than renters to report income from Social Security, pensions, and interest or dividends

Thirty-six and 20 percent of homeowners and renters, respectively, reported income from Social Security or pensions. Thirty-one percent of owners and 9 percent of renters reported income from interest or dividends. Social Security or pension income was very common for both elderly

¹¹Food stamp reciprocity was only asked for families or primary individuals with incomes of \$25,000 or less.

¹²For further information about housing-assisted households, see the biennial report by Connie H. Casey, Housing and Urban Development, *Characteristics of HUD-Assisted Renters and Their Units in 1989*, HUD-1346-PDR, Released March, 1992.

Table G. Income Sources and Program Participation, by Tenure, Age of Householder, and Low-Income Status: 1991
(Numbers in thousands, except percents)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
Income Sources and Programs												
All Households												
Total.....	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Percent with:												
Welfare or SSI.....	6.8	8.5	5.6	6.1	2.9	2.2	2.8	3.7	13.9	13.7	14.2	14.2
Alimony or child support.....	4.3	6.6	4.1	0.4	3.7	6.4	3.9	0.5	5.3	6.7	4.9	0.4
Food stamps.....	7.3	11.0	5.2	4.4	2.6	3.5	2.8	2.4	15.7	17.2	14.6	11.3
Public/subsidized housing ¹	5.2	6.5	3.1	6.6	(X)	(X)	(X)	(X)	14.4	11.8	12.6	29.2
Social Security or pension.....	30.1	3.1	19.9	95.9	36.0	3.5	20.6	96.5	19.5	2.7	17.8	94.1
Interest/dividend income.....	23.3	9.5	24.4	45.5	31.3	14.9	29.4	51.3	9.0	5.1	9.0	25.6
Unemployment/other income.....	9.6	11.7	10.5	4.1	9.0	11.6	10.1	4.2	10.6	11.8	11.4	4.0
Low-Income Households²												
Total.....	12,836	5,443	3,915	3,478	4,994	920	1,955	2,119	7,843	4,524	1,960	1,359
Percent.....	13.8	15.4	10.5	17.1	8.4	5.8	7.0	13.5	23.5	23.2	21.3	29.5
Percent with:												
Welfare or SSI.....	31.0	40.0	28.5	19.9	15.0	18.5	15.4	13.0	41.3	44.3	41.6	30.8
Alimony or child support.....	6.2	10.5	5.3	0.5	4.6	13.0	5.0	0.5	7.2	10.1	5.5	0.4
Food stamps.....	38.7	54.0	35.8	18.1	20.4	37.9	21.3	11.9	50.4	57.3	50.3	27.8
Public/subsidized housing ¹	21.0	27.0	16.3	16.9	(X)	(X)	(X)	(X)	34.4	32.5	32.6	43.2
Social Security or pension.....	35.8	4.5	28.1	93.5	55.1	8.5	33.6	95.1	23.5	3.6	22.6	91.0
Interest/dividend income.....	7.5	1.3	8.0	16.7	15.2	4.0	13.4	21.7	2.6	0.7	2.5	8.9
Unemployment/other income.....	9.9	11.8	11.8	5.1	9.7	17.7	11.4	4.7	10.1	10.5	12.3	5.5

X Not applicable.

¹ Includes households in units owned by public housing authority, subsidized by Federal or State government, or income verification.

² AHS definition of poverty based on household income.

owners and renters. About 97 percent of homeowners and 94 percent of renters aged 65 years or older reported this type of income.

Interest or dividend income is more important and widespread among older householders. Among homeowners, 15 percent of householders under 40, 29 percent between 40 and 64 years of age, and about half (51 percent) of the elderly reported this income source. Among renters, 5 percent of young, 9 percent of middle-aged, and about a quarter (26 percent) of householders 65 years or over received income or dividend income.

Many low-income households don't receive income assistance or other financial relief

As we should expect, program benefits were higher among those who need them most - low-income households. But many of these households in poverty conditions failed to receive income assistance or financial relief.

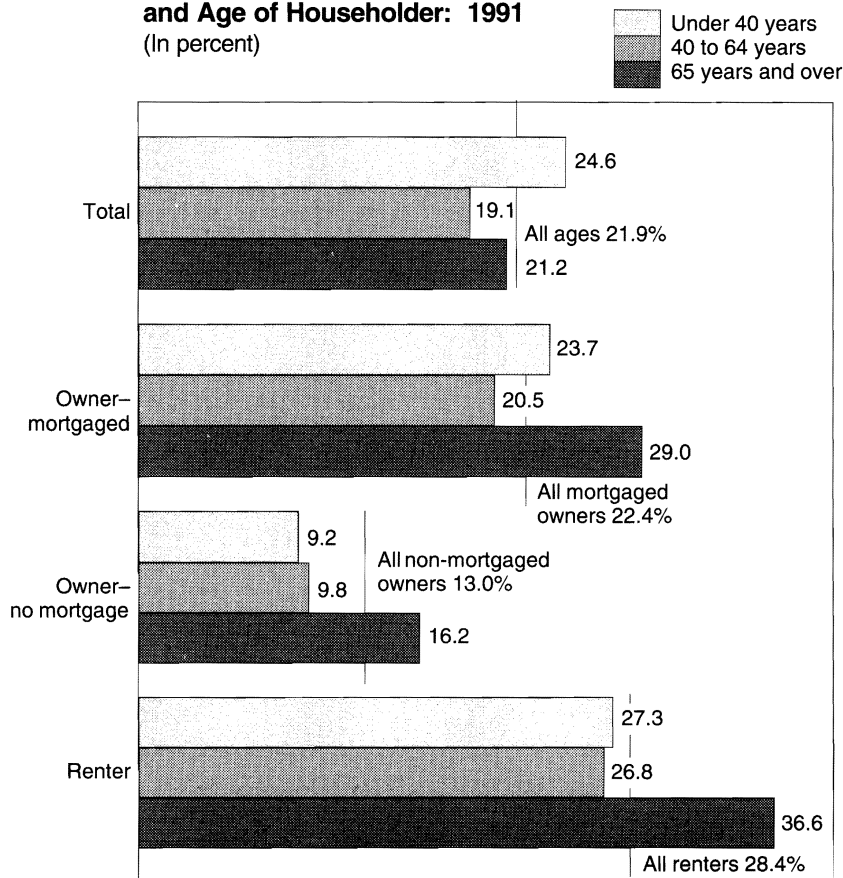
For instance, only about 41 percent of all low-income renters received welfare or SSI payments. For this same group, half (50 percent) reported obtaining food stamps. About one-third (34 percent) of low-income renters lived in public or subsidized housing (table G).

Homeowners with a mortgage have the highest monthly housing costs, but renters must spend a higher proportion of their income on shelter

The median monthly housing cost for all occupied units in the United States was \$459 in 1991. This median cost was the same for owners¹³ as well as renters¹⁴, however there are broad differences between housing costs borne between owners with mortgaged and non-mortgaged homes. For the 55 percent of owners who had at least one mortgage on their home and reported housing costs, a median of \$761 per month was allocated toward costs for housing. For owners who did not have any mortgages on their home, the median monthly housing cost was 71 percent less, or \$222 (table 4).

Among mortgaged units, the median monthly housing cost was highest among the youngest age group. They paid about \$801 per month while middle-aged and elderly homeowners spent medians of \$762 and \$549 per month, respectively. Young and middle-aged renters had similar median monthly housing costs (approximately \$475). Costs for housing

Figure 20.
Median Monthly Housing Cost as a Proportion of Family Income, by Tenure and Age of Householder: 1991
(In percent)



¹³Monthly housing costs for homeowners include monthly payments for mortgages or installment loans and contracts, if any, and real estate taxes, property insurance, homeowners association fee, cooperative or condominium fee, mobile home park fee, land rent, utilities, fuels, and garbage and trash collection.

¹⁴Monthly housing costs for renters are calculated only for units occupied for payment of cash rent and include contract rent plus the estimated average monthly cost of utilities, fuels, property insurance, mobile home land rent, and garbage and trash collection paid by the renter.

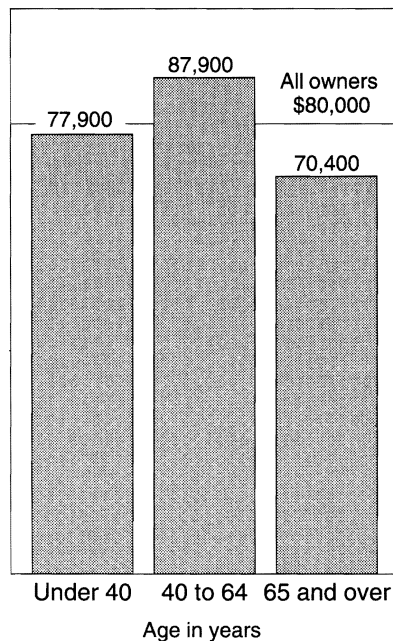
were less for elderly renters, or \$360 per month.¹⁵

One way to measure housing cost burdens is to determine what proportion of current family income is consumed by costs related to housing. Overall, the households in our Nation spend a median of about 22 percent of family income on housing. Renters spend more of their income on housing than owners who mortgage their homes and those without mortgages. Twenty-eight percent of family income was consumed by housing costs among renters. For owners with a mortgage on their home, 22 percent went toward housing. Among owners who owned their homes free and clear, the median monthly housing cost as a proportion of current family income was only about 13 percent (figure 20).

Elderly renters face the largest housing cost burdens. Thirty-seven percent of family income was spent on housing for this age-specific group.¹⁶ For both young and middle-aged renters, housing costs as a proportion of income was about 27 percent.

Among homeowners with at least one mortgage, monthly housing costs as a proportion of family income were 24 percent for householders under 40, 21 percent for middle-aged householders, and 29 percent for elderly householders. For non-mortgaged homes, housing costs amounted to 9, 10, and 16 percent of current family income for young, middle-aged and elderly homeowners, respectively.

Figure 21.
Median Value of Owned Homes, by Age of Householder: 1991
(In dollars)



Middle-aged householders own homes with the highest value

The 1991 median value of owner-occupied homes in the United States was \$80,000. There was great diversity in values depending on where units were located. Inside MSA's, the median value of owner-occupied homes was \$92,200. In suburbs, home values were higher than in central cities (\$98,700 compared with \$78,100). Outside of MSA's, home value was lowest, reflected by a median of about \$51,900 (table 4).

The median value of homes owned by householders 40 to 64 years of age was the highest (\$87,900). Householders under 40 years of age owned homes with a median value of \$77,900. The median value of homes owned by elderly householders was the lowest (\$70,400) (figure 21).

A similar relationship occurs inside MSA's as well; however outside MSA's homes owned by young householders had the lowest median value (\$46,600). Middle-aged and elderly householders owned homes outside of MSA's with a median value of \$57,200 and \$49,500, respectively.

¹⁵The median monthly housing cost for owners with a mortgage (\$761) is not significantly different from the median housing cost for middle-aged owners with a mortgage (\$762).

¹⁶Households having over 30 percent of their income going towards housing normally signify high housing costs.

Part 3

Occupied Homes Built 1981 - 1991

Characteristics of Occupied Units Built Since 1981

One of every six occupied homes was built after 1980

There are about 16 million occupied housing units in the U.S. that were built between 1981 and 1991. These units account for about 17 percent of the 1991 occupied housing stock. Most of the construction that has occurred after 1980 and is now occupied consists mostly of owner-occupied housing (10.7 million units or 67 percent) (figure 22).

Of the units built since 1981, 70 percent were built between 1981 and 1987, 17 percent in 1988 or 1989, and 13 percent most recently (built in 1990 or by time of survey interview in 1991).

Fifty-eight percent of occupied homes built between 1981 and 1991 are located in the suburbs

Approximately 80 percent of the occupied homes built since 1981 are inside MSA's. About 58

Figure 22.
**Occupied Units, by Year
Structure Built: 1991**

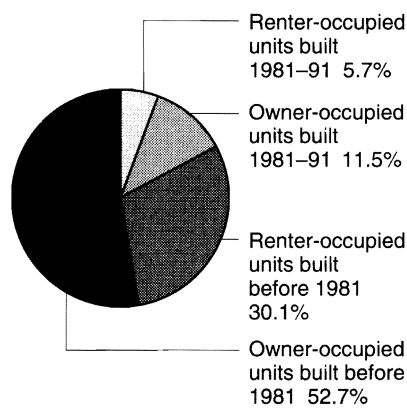
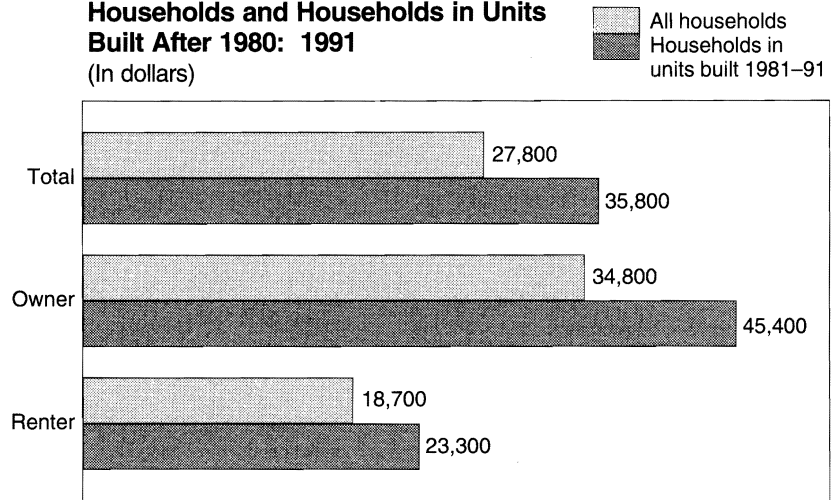


Figure 23.
**Median Family Income of All
Households and Households in Units
Built After 1980: 1991**
(In dollars)



percent have been built specifically in suburban areas, higher than the proportion of all occupied homes located in the suburbs (46 percent). Approximately 22 percent of homes built after 1980 are in central cities. This is lower than the proportion of all occupied units found in cities (32 percent) (table 5).

Younger householders tend to live in newer construction

Housing units built since 1981 had householders who had a median age of 39 years. This was significantly younger than the median age of all householders (46 years).

The median age of owners living in housing built between 1981 and 1991 was 41 years. For renters, it was 33 years. Among all owners and renters, the median ages were 50 and 36 years, respectively (table 5).

Units built from 1981 to 1991 are somewhat larger than all homes

There was about 1,790 median square feet of living space in the 10.0 million single detached and mobile homes built after 1980. These homes are slightly larger in size than all occupied single detached and mobile homes (about 1,700 median square feet).

Homes built from 1981 to 1987 have about the same amount of living area as all occupied single detached and mobile homes (about 1,700 median square feet). However, for units built since 1988 there is generally more living space, amounting to some 1,900 median square feet (table 5).

Households living in homes built after 1980 had higher family incomes than all households

The median family income of households living in homes built

from 1981 to 1991 was \$35,800. Among all households, family income amounted to \$27,800 (figure 25).

Owners living in housing built in the last decade had a family income of \$45,400. This was \$10,600 or 30 percent higher than the comparable median family income of all homeowners (\$34,800). Renters who lived in housing built since 1980 had a 1991 median family income of \$23,300. This was 25 percent higher than the income of all renters (\$18,700).

Households in newer units paid more per month for housing and spent more of their income on shelter than all households

The median monthly housing cost for units built in the last decade was \$650. Among all households, the median cost was \$459 per month. Households living in housing built since 1981 spent approximately 24 percent of their current family income on costs for housing. Among all households, the proportion of income that was spent on housing was about 22 percent.

Among owners living in homes built in the last decade, the median monthly housing cost was \$771. This accounted for approximately 22 percent of their current family income. For all owners, median costs were

about \$455 per month for housing, or 19 percent of their income. Renters living in units built after 1980 spent a median of \$560 per month on costs associated with housing. This represented a median of 27 percent of their current family income. Among all renters, housing costs per month were about \$462. The proportion of their income consumed by housing costs was somewhat higher (28 percent) than that of householders in newer units (table 5).¹⁷

¹⁷Median housing costs for all occupied units (\$459), all owner-occupied units (\$455) and all renter-occupied units (\$462) are not significantly different.

Part 4 Vacant Units

Characteristics of Vacant Units

Seven out of ten year-round vacant units are in metropolitan areas, with a fairly even mix between cities and suburbs

There was a total of 11.4 million vacant housing units in the United States in 1991. Most of these were vacant year round (8.7 million or 76 percent), while 2.7 million were seasonal or occupied only part of the year. About 72 percent of all year-round vacant units were located within MSA's. These vacant units were equally distributed between suburbs and central cities (about 36 percent each) (table 1).

Vacancy rates are highest in the South

Approximately 44 percent, or 3.9 of the 8.7 million year-round vacant housing inventory is in the South. The Northeast hosts the fewest, or about 16 percent of vacant units (table 1). The South also has the highest vacancy rate, containing the highest proportion of year-round vacant units. About 11 percent of all units in that region are vacant year-round.

About half of all non-seasonal vacant units were either on the housing market for rent or for sale or recently rented or sold and awaiting occupancy

Approximately 4.5 of the 8.7 million year-round vacant housing units were either on or just off the market. About 31 percent (2.7 million) of year-round vacant units were for rent (some of which may have been offered for sale). Approximately 12 percent

(1.0 million units) were for sale only. About 9 percent (.8 million) were already either rented or sold and awaiting occupancy (figure 24).

The remaining 4.3 million year-round vacant units were not on the housing market. Of all year-round vacant units, 30 percent were used occasionally or were

Figure 24.
Types of Year-Round Vacant Housing Units: 1991

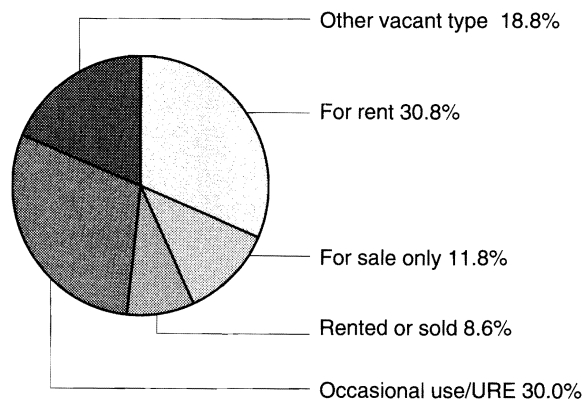
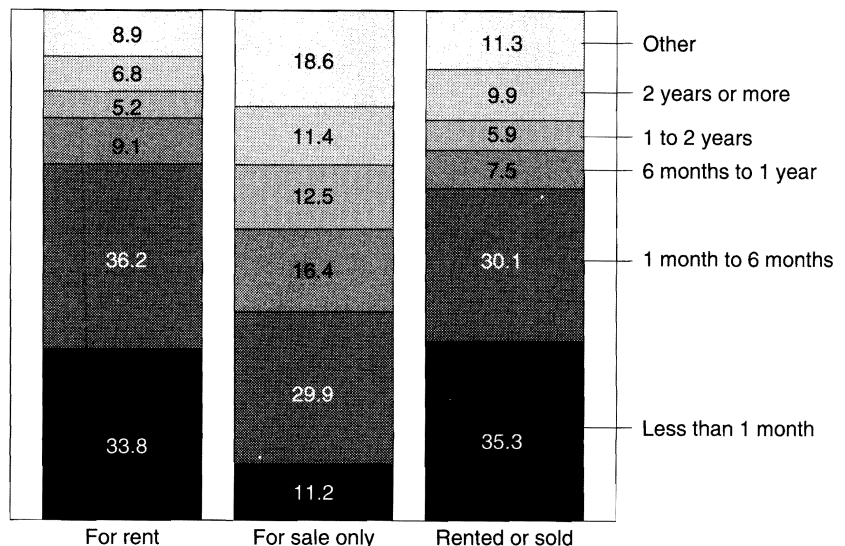


Figure 25.
Duration of Vacancy for Year-Round Vacant Housing Units on the Housing Market: 1991
(In percent)



occupied by householders with their usual residence elsewhere.¹⁸ About 19 percent were other types of vacant units including those held for settlement of an estate, occupied by a caretaker or janitor, or held for personal reasons of the owner.¹⁹

The typical year-round vacant housing unit is 26 years old and has 1,270 square feet of living space with 4.3 median rooms including 2.0 bedrooms

The largest proportion of year-round vacant units was in structures of two or more units (44 percent). Another 40 percent were single detached units, 7 percent were single attached units, and a similar proportion were mobile homes. Most vacant units that were for sale only were single-unit

structures (74 percent). Most units that were for rent or sale were in multi-unit structures (70 percent) (table 6).

Of the year-round vacant units, about 11 percent were co-operatives or condominiums. About 22 percent of all year-round vacant units held for occasional use or with a householder who had a usual residence elsewhere were cooperatives or condominiums.

The median age of year-round vacant units was 26 years. Those 1.6 million vacants classified as other were the oldest type of vacant unit with a median age of 42 years. Vacant units that were for occasional use or having householders with a usual residence elsewhere were the newest with a median age of 19 years.

There were medians of 4.3 rooms and 2.0 bedrooms among all year-round vacant housing units. Vacant units for sale only had more rooms than any other type of vacant unit (5.3 median rooms). Units for rent had the fewest number of median rooms (3.9).

Vacant units had about 1,270 square feet of median living space.²⁰ Units that were for

rent were likely to have less living area (about 1,000 square feet) than other types of year-round vacant units. Generally, vacant units for sale or awaiting occupancy had the most living space (approximately 1,570 square feet).

Year-round vacant units for sale or already sold had a median value of \$68,300. Vacant housing units located in the Midwest had the lowest median value (\$45,300).

About one-quarter of vacant units for sale were on the housing market for at least 1 year

A third (34 percent) of all year-round vacant units that were for rent had been vacant for less than 1 month. About another third were for rent and vacant for 1 to 6 months. Among those year-round vacant units that were only for sale, 11 percent were vacant for less than a month, 30 percent for 1 to 6 months, 16 percent for 6 months to a year, and about a quarter (24 percent) for a year or more.

²⁰Data for square footage is only collected for single detached units and mobile homes. Therefore discussion of this characteristic only applies to these types of units.

¹⁸Vacant units in this category include those held for occasional use such as those occupied for weekends throughout the year. The intent of this question is to identify homes reserved by their owners as second homes. Because of the difficulty in distinguishing between this category and seasonal vacancies, it is possible that some second homes are classified as seasonal and vice versa.

¹⁹The proportion of year-round vacant units either on or just off the market (31 percent) is not significantly different from the proportion that were used occasionally or had householders with a usual residence elsewhere (30 percent).

Table 1. Selected Geographic Characteristics, by Occupancy Status: 1991

(Numbers in thousands, except percents)

Characteristic	Total housing units	Seasonal	Year-round										New construction 4 years	Mobile homes	
			Occupied												Vacant
			Total			Owner			Renter						
			Total	With 1.01 or more persons per room	With low income	Total	With 1.01 or more persons per room	With low income	Total	With 1.01 or more persons per room	With low income				
Total	104,591	2,728	101,864	93,147	2,528	12,836	59,796	883	4,994	33,351	1,644	7,842	8,717	5,840	6,983
Metropolitan-Nonmetropolitan Residence															
Total	104,591	2,728	101,864	93,147	2,528	12,836	59,796	883	4,994	33,351	1,644	7,842	8,717	5,840	6,983
Inside MSA's	79,949	935	79,013	72,723	2,117	9,059	44,883	666	3,010	27,840	1,451	6,049	6,290	4,657	3,504
Inside central cities	32,925	132	32,793	29,687	1,202	5,182	14,422	265	1,180	15,265	938	4,001	3,106	1,042	382
Suburbs	47,024	804	46,220	43,036	915	3,877	30,461	401	1,830	12,575	514	2,048	3,184	3,615	3,123
Outside MSA's	24,642	1,792	22,850	20,423	411	3,777	14,913	218	1,983	5,511	193	1,793	2,427	1,183	3,478
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Inside MSA's	76.4	34.3	77.6	78.1	83.8	70.6	75.1	75.4	60.3	83.5	88.2	77.1	72.2	79.7	50.2
Inside central cities	31.5	4.8	32.2	31.9	47.6	40.4	24.1	30.0	23.6	45.8	57.0	51.0	35.6	17.8	5.5
Suburbs	45.0	29.5	45.4	46.2	36.2	30.2	50.9	45.4	36.6	37.7	31.2	26.1	36.5	61.9	44.7
Outside MSA's	23.6	65.7	22.4	21.9	16.2	29.4	24.9	24.6	39.7	16.5	11.8	22.9	27.8	20.3	49.8
Region															
Total	104,591	2,728	101,864	93,147	2,528	12,836	59,796	883	4,994	33,351	1,644	7,842	8,717	5,840	6,983
Northeast	21,093	774	20,319	18,962	411	2,173	11,869	116	634	7,093	295	1,538	1,358	783	599
Midwest	24,987	616	24,371	22,593	385	3,021	15,238	179	1,169	7,355	206	1,852	1,778	1,187	1,311
South	36,983	927	36,056	32,190	784	5,455	21,272	342	2,498	10,918	442	2,957	3,866	2,326	3,648
West	21,528	411	21,117	19,402	948	2,187	11,416	246	692	7,985	702	1,495	1,716	1,545	1,424
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Northeast	20.2	28.4	19.9	20.4	16.3	16.9	19.8	13.2	12.7	21.3	17.9	19.6	15.6	13.4	8.6
Midwest	23.9	22.6	23.9	24.3	15.2	23.5	25.5	20.3	23.4	22.1	12.5	23.6	20.4	20.3	18.8
South	35.4	34.0	35.4	34.6	31.0	42.5	35.6	38.7	50.0	32.7	26.9	37.7	44.4	39.8	52.3
West	20.6	15.1	20.7	20.8	37.5	17.0	19.1	27.8	13.9	23.9	42.7	19.1	19.7	26.4	20.4
Urbanized Areas															
Total	104,591	2,728	101,864	93,147	2,528	12,836	59,796	883	4,994	33,351	1,644	7,842	8,717	5,840	6,983
Inside urbanized areas	62,741	414	62,327	57,394	1,782	7,457	32,904	498	2,044	24,490	1,285	5,413	4,933	2,857	1,456
Outside urbanized areas	41,850	2,314	39,536	35,753	745	5,379	26,892	386	2,950	8,861	360	2,429	3,784	2,983	5,526
Other urban	12,445	222	12,224	11,102	272	1,902	7,048	103	731	4,054	169	1,171	1,122	631	679
Rural	29,405	2,092	27,312	24,650	473	3,477	19,844	283	2,219	4,807	190	1,258	2,662	2,352	4,847
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Inside urbanized areas	60.0	15.2	61.2	61.6	70.5	58.1	55.0	56.3	40.9	73.4	78.1	69.0	56.6	48.9	20.9
Outside urbanized areas	40.0	84.8	38.8	38.4	29.5	41.9	45.0	43.7	59.1	26.6	21.9	31.0	43.4	51.1	79.1
Other urban	11.9	8.1	12.0	11.9	10.8	14.8	11.8	11.7	14.6	12.2	10.3	14.9	12.9	10.8	9.7
Rural	28.1	76.7	26.8	26.5	18.7	27.1	33.2	32.0	44.4	14.4	11.6	16.0	30.5	40.3	69.4

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
ALL RACES												
Total.....	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Household Composition												
Total.....	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Households with children ..	34,587	20,549	13,253	785	21,937	11,016	10,297	624	12,651	9,532	2,957	162
Family households	34,030	20,204	13,111	715	21,716	10,923	10,225	568	12,314	9,280	2,886	147
Married couples.....	24,034	13,939	9,794	301	17,903	9,283	8,362	257	6,131	4,656	1,432	44
Other male householder	2,033	1,207	758	68	1,113	553	502	58	919	653	256	10
Other female householder	7,964	5,058	2,559	347	2,700	1,087	1,361	253	5,264	3,971	1,199	94
Nonfamily households ...	557	345	142	70	221	93	72	56	336	252	70	14
Households with no children	58,559	14,905	24,091	19,562	37,859	4,926	17,823	15,111	20,700	9,980	6,269	4,452
Family households	32,136	5,371	16,343	10,422	25,871	2,730	13,877	9,264	6,265	2,641	2,466	1,158
Married couples.....	26,116	4,414	13,230	8,472	21,821	2,391	11,734	7,696	4,295	2,023	1,495	777
Other male householder	2,063	596	895	572	1,338	211	637	489	725	384	258	83
Other female householder	3,957	362	2,218	1,378	2,712	128	1,505	1,079	1,245	234	713	299
Nonfamily households ...	26,423	9,534	7,749	9,140	11,988	2,196	3,946	5,846	14,435	7,338	3,803	3,293
2-or-more persons	4,037	2,923	878	236	1,180	583	457	141	2,856	2,340	421	95
Male householder ...	2,473	1,835	527	112	697	385	250	61	1,776	1,450	276	51
Female householder.	1,564	1,088	351	124	484	198	206	80	1,080	890	145	45
1-person	22,386	6,611	6,871	8,904	10,808	1,613	3,489	5,705	11,578	4,998	3,382	3,198
Male householder ...	8,866	3,885	3,054	1,927	3,544	988	1,350	1,206	5,322	2,897	1,704	721
Female householder.	13,520	2,727	3,817	6,976	7,263	625	2,139	4,499	6,256	2,102	1,677	2,477
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households with children ..	37.1	58.0	35.5	3.9	36.7	69.1	36.6	4.0	37.9	48.9	32.1	3.5
Family households	98.4	98.3	98.9	91.1	99.0	99.2	99.3	91.1	97.3	97.4	97.6	91.2
Married couples.....	70.6	69.0	74.7	42.0	82.4	85.0	81.8	45.2	49.8	50.2	49.6	29.6
Other male householder	6.0	6.0	5.8	9.5	5.1	5.1	4.9	10.2	7.5	7.0	8.9	6.6
Other female householder	23.4	25.0	19.5	48.5	12.4	9.9	13.3	44.5	42.7	42.8	41.5	63.8
Nonfamily households ...	1.6	1.7	1.1	8.9	1.0	0.8	0.7	8.9	2.7	2.6	2.4	8.8
Households with no children	62.9	42.0	64.5	96.1	63.3	30.9	63.4	96.0	62.1	51.1	67.9	96.5
Family households	54.9	36.0	67.8	53.3	68.3	55.4	77.9	61.3	30.3	26.5	39.3	26.0
Married couples.....	81.3	82.2	81.0	81.3	84.3	87.6	84.6	83.1	68.6	76.6	60.6	67.1
Other male householder	6.4	11.1	5.5	5.5	5.2	7.7	4.6	5.3	11.6	14.5	10.5	7.1
Other female householder	12.3	6.7	13.6	13.2	10.5	4.7	10.8	11.6	19.9	8.8	28.9	25.8
Nonfamily households ...	45.1	64.0	32.2	46.7	31.7	44.6	22.1	38.7	69.7	73.5	60.7	74.0
2-or-more persons	15.3	30.7	11.3	2.6	9.8	26.5	11.6	2.4	19.8	31.9	11.1	2.9
Male householder ...	61.3	62.8	60.0	47.3	59.0	66.1	54.8	43.4	62.2	61.9	65.6	53.2
Female householder.	38.7	37.2	40.0	52.7	41.0	33.9	45.2	56.6	37.8	38.1	34.4	46.8
1-person	84.7	69.3	88.7	97.4	90.2	73.5	88.4	97.6	80.2	68.1	88.9	97.1
Male householder ...	39.6	58.8	44.5	21.6	32.8	61.3	38.7	21.1	46.0	58.0	50.4	22.5
Female householder.	60.4	41.2	55.5	78.4	67.2	38.7	61.3	78.9	54.0	42.0	49.6	77.5

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
ALL RACES-Con.												
Household Size												
Median persons.....	2.3	2.8	2.5	1.6	2.4	3.4	2.6	1.8	2.0	2.4	2.0	1.2
Standard error.....	0.01	0.02	0.01	0.01	0.01	0.03	0.02	0.01	0.01	0.02	0.03	0.02
Marital Status of Householder												
Total.....	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Married.....	51,211	18,807	23,424	8,980	40,264	11,809	20,332	8,122	10,947	6,998	3,091	858
Widowed.....	11,551	253	2,686	8,612	8,170	121	1,905	6,143	3,381	132	781	2,469
Divorced or separated.....	16,063	5,844	8,494	1,725	7,267	1,794	4,565	908	8,796	4,050	3,929	816
Never-married.....	14,322	10,550	2,741	1,031	4,095	2,217	1,317	561	10,227	8,333	1,424	470
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married.....	55.0	53.0	62.7	44.1	67.3	74.1	72.3	51.6	32.8	35.9	33.5	18.6
Widowed.....	12.4	0.7	7.2	42.3	13.7	0.8	6.8	39.0	10.1	0.7	8.5	53.5
Divorced or separated.....	17.2	16.5	22.7	8.5	12.2	11.3	16.2	5.8	26.4	20.8	42.6	17.7
Never-married.....	15.4	29.8	7.3	5.1	6.8	13.9	4.7	3.6	30.7	42.7	15.4	10.2
Educational Attainment of Householder												
Total.....	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Less than 12 years.....	19,285	4,281	6,726	8,278	11,434	1,169	4,258	6,007	7,851	3,112	2,468	2,271
High school graduate.....	33,468	13,358	13,355	6,755	21,524	6,018	10,169	5,338	11,944	7,340	3,187	1,417
1 to 3 years of college.....	18,045	8,381	7,166	2,498	11,210	3,779	5,433	1,999	6,835	4,603	1,733	498
4 or more years of college.....	22,348	9,433	10,098	2,817	15,627	4,977	8,260	2,391	6,721	4,457	1,838	427
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 12 years.....	20.7	12.1	18.0	40.7	19.1	7.3	15.1	38.2	23.5	16.0	26.7	49.2
High school graduate.....	35.9	37.7	35.8	33.2	36.0	37.8	36.2	33.9	35.8	37.6	34.5	30.7
1 to 3 years of college.....	19.4	23.6	19.2	12.3	18.7	23.7	19.3	12.7	20.5	23.6	18.8	10.8
4 or more years of college.....	24.0	26.6	27.0	13.8	26.1	31.2	29.4	15.2	20.2	22.8	19.9	9.2
Household Moves												
Total units where house holder moved in last year.....	16,434	11,636	3,965	833	4,204	2,434	1,481	289	12,230	9,202	2,484	544
Percent of total.....	17.6	32.8	10.6	4.1	7.0	15.3	5.3	1.8	36.7	47.2	26.9	11.8
WHITE												
Total.....	79,140	29,175	31,712	18,253	53,748	14,361	24,993	14,395	25,391	14,814	6,720	3,858
Household Composition												
Total.....	79,140	29,175	31,712	18,253	53,748	14,361	24,993	14,395	25,391	14,814	6,720	3,858
Households with children.....	27,864	16,561	10,763	540	19,137	9,920	8,768	448	8,727	6,640	1,995	92
Family households.....	27,407	16,280	10,647	480	18,938	9,837	8,701	400	8,469	6,444	1,946	80
Married couples.....	20,916	12,303	8,414	199	16,032	8,545	7,315	172	4,884	3,758	1,098	28
Other male householder.....	1,601	956	596	50	923	460	422	41	678	496	174	8
Other female householder.....	4,890	3,021	1,638	231	1,983	832	964	187	2,907	2,189	674	44
Nonfamily households.....	457	280	116	60	199	84	67	48	258	197	49	12

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
WHITE-Con.												
Households with no children	51,276	12,614	20,949	17,713	34,612	4,441	16,224	13,947	16,664	8,173	4,725	3,766
Family households	28,766	4,603	14,594	9,569	23,739	2,455	12,711	8,573	5,026	2,148	1,883	996
Married couples	24,076	3,936	12,205	7,935	20,405	2,194	10,966	7,245	3,671	1,742	1,239	690
Other male householder	1,667	417	764	486	1,164	166	573	425	503	251	190	62
Other female householder	3,022	250	1,626	1,147	2,171	95	1,172	904	852	155	454	243
Nonfamily households	22,510	8,011	6,355	8,144	10,872	1,985	3,514	5,373	11,638	6,026	2,841	2,771
2-or-more persons	3,502	2,542	759	201	1,080	532	422	127	2,421	2,010	337	75
Male householder	2,115	1,577	448	90	642	359	227	56	1,474	1,218	221	34
Female householder	1,387	965	311	111	439	173	195	71	948	792	116	40
1-person	19,008	5,469	5,596	7,943	9,792	1,453	3,092	5,247	9,216	4,016	2,504	2,696
Male householder	7,279	3,216	2,427	1,636	3,141	889	1,178	1,073	4,138	2,327	1,249	562
Female householder	11,729	2,253	3,169	6,307	6,651	564	1,914	4,173	5,078	1,689	1,255	2,134
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households with children ..	35.2	56.8	33.9	3.0	35.6	69.1	35.1	3.1	34.4	44.8	29.7	2.4
Family households	98.4	98.3	98.9	88.9	99.0	99.2	99.2	89.2	97.0	97.0	97.5	87.3
Married couples	76.3	75.6	79.0	41.5	84.7	86.9	84.1	42.9	57.7	58.3	56.4	34.6
Other male householder	5.8	5.9	5.6	10.3	4.9	4.7	4.8	10.4	8.0	7.7	8.9	10.2
Other female householder	17.8	18.6	15.4	48.1	10.5	8.5	11.1	46.7	34.3	34.0	34.6	55.2
Nonfamily households	1.6	1.7	1.1	11.1	1.0	0.8	0.8	10.8	3.0	3.0	2.5	12.7
Households with no children	64.8	43.2	66.1	97.0	64.4	30.9	64.9	96.9	65.6	55.2	70.3	97.6
Family households	56.1	36.5	69.7	54.0	68.6	55.3	78.3	61.5	30.2	26.3	39.9	26.4
Married couples	83.7	85.5	83.6	82.9	86.0	89.4	86.3	84.5	73.0	81.1	65.8	69.3
Other male householder	5.8	9.1	5.2	5.1	4.9	6.8	4.5	5.0	10.0	11.7	10.1	6.2
Other female householder	10.5	5.4	11.1	12.0	9.1	3.9	9.2	10.5	16.9	7.2	24.1	24.4
Nonfamily households	43.9	63.5	30.3	46.0	31.4	44.7	21.7	38.5	69.8	73.7	60.1	73.6
2-or-more persons	15.6	31.7	11.9	2.5	9.9	26.8	12.0	2.4	20.8	33.4	11.9	2.7
Male householder	60.4	62.0	59.0	44.9	59.4	67.4	53.8	44.2	60.9	60.6	65.6	46.1
Female householder	39.6	38.0	41.0	55.1	40.6	32.6	46.2	55.8	39.1	39.4	34.4	53.9
1-person	84.4	68.3	88.1	97.5	90.1	73.2	88.0	97.6	79.2	66.6	88.1	97.3
Male householder	38.3	58.8	43.4	20.6	32.1	61.2	38.1	20.5	44.9	57.9	49.9	20.9
Female householder	61.7	41.2	56.6	79.4	67.9	38.8	61.9	79.5	55.1	42.1	50.1	79.1
Household Size												
Median persons	2.3	2.8	2.4	1.6	2.4	3.4	2.6	1.8	2.0	2.3	1.9	1.2
Standard error	0.01	0.02	0.01	0.01	0.01	0.03	0.02	0.01	0.02	0.02	0.03	0.02
Marital Status of Householder												
Total	79,140	29,175	31,712	18,253	53,748	14,361	24,993	14,395	25,391	14,814	6,720	3,858
Married	45,787	16,543	20,920	8,323	36,899	10,855	18,468	7,576	8,887	5,687	2,453	747
Widowed	9,936	184	2,113	7,640	7,252	103	1,606	5,544	2,684	81	507	2,096
Divorced or separated	12,601	4,560	6,642	1,398	6,122	1,536	3,816	770	6,479	3,024	2,826	628
Never-married	10,816	7,888	2,038	891	3,474	1,866	1,104	504	7,342	6,021	934	387
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married	57.9	56.7	66.0	45.6	68.7	75.6	73.9	52.6	35.0	38.4	36.5	19.4
Widowed	12.6	0.6	6.7	41.9	13.5	0.7	6.4	38.5	10.6	0.5	7.5	54.3
Divorced or separated	15.9	15.6	20.9	7.7	11.4	10.7	15.3	5.4	25.5	20.4	42.1	16.3
Never-married	13.7	27.0	6.4	4.9	6.5	13.0	4.4	3.5	28.9	40.6	13.9	10.0

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
WHITE-Con.												
Educational Attainment of Householder												
Total.....	79,140	29,175	31,712	18,253	53,748	14,361	24,993	14,395	25,391	14,814	6,720	3,858
Less than 12 years.....	15,381	3,319	5,170	6,892	9,789	1,040	3,561	5,189	5,591	2,279	1,609	1,704
High school graduate.....	28,663	10,899	11,424	6,340	19,630	5,460	9,108	5,063	9,033	5,440	2,316	1,277
1 to 3 years of college.....	15,463	6,894	6,219	2,350	10,166	3,380	4,902	1,883	5,298	3,514	1,317	466
4 or more years of college .	19,632	8,062	8,900	2,670	14,163	4,481	7,422	2,260	5,469	3,581	1,478	410
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 12 years.....	19.4	11.4	16.3	37.8	18.2	7.2	14.2	36.0	22.0	15.4	23.9	44.2
High school graduate.....	36.2	37.4	36.0	34.7	36.5	38.0	36.4	35.2	35.6	36.7	34.5	33.1
1 to 3 years of college.....	19.5	23.6	19.6	12.9	18.9	23.5	19.6	13.1	20.9	23.7	19.6	12.1
4 or more years of college .	24.8	27.6	28.1	14.6	26.4	31.2	29.7	15.7	21.5	24.2	22.0	10.6
Household Moves												
Total units where householder moved in last year .	13,235	9,276	3,234	725	3,740	2,140	1,321	280	9,494	7,136	1,913	445
Percent of total.....	16.7	31.8	10.2	4.0	7.0	14.9	5.3	1.9	37.4	48.2	28.5	11.5
BLACK												
Total.....	10,832	4,670	4,323	1,839	4,635	1,120	2,341	1,174	6,197	3,550	1,982	665
Household Composition												
Total.....	10,832	4,670	4,323	1,839	4,635	1,120	2,341	1,174	6,197	3,550	1,982	665
Households with children ..	5,124	3,115	1,804	205	2,028	789	1,093	146	3,096	2,326	711	59
Family households.....	5,046	3,069	1,781	195	2,009	782	1,088	139	3,037	2,287	693	57
Married couples.....	1,990	1,055	866	70	1,252	498	691	63	738	557	175	7
Other male householder.....	326	200	112	15	128	69	46	13	199	131	65	2
Other female householder.....	2,729	1,814	804	111	628	216	351	62	2,100	1,599	453	48
Nonfamily households ...	79	46	23	10	20	7	5	7	59	38	18	3
Households with no children.....	5,708	1,555	2,519	1,634	2,607	331	1,248	1,028	3,101	1,224	1,271	606
Family households.....	2,489	450	1,325	714	1,635	166	879	590	855	284	446	124
Married couples.....	1,452	281	746	425	1,039	117	552	369	413	164	193	55
Other male householder.....	259	91	92	75	129	28	47	55	129	63	45	21
Other female householder.....	779	77	488	214	467	20	280	166	313	57	208	48
Nonfamily households ...	3,219	1,105	1,193	920	972	165	369	438	2,246	940	824	482
2-or-more persons ...	345	220	90	35	74	35	24	14	271	184	66	21
Male householder... ..	219	139	59	21	41	19	17	5	178	120	42	16
Female householder.....	126	81	31	14	33	16	7	9	93	64	24	4
1-person.....	2,874	886	1,103	885	898	130	345	424	1,975	756	758	461
Male householder... ..	1,326	506	550	269	345	72	147	126	981	434	403	143
Female householder.....	1,548	379	553	616	553	58	198	298	994	321	355	318
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households with children ..	47.3	66.7	41.7	11.1	43.8	70.5	46.7	12.4	50.0	65.5	35.9	8.9
Family households.....	98.5	98.5	98.7	95.1	99.0	99.1	99.5	95.0	98.1	98.4	97.5	95.6
Married couples.....	39.4	34.4	48.6	35.7	62.3	63.6	63.5	45.6	24.3	24.3	25.2	11.6
Other male householder.....	6.5	6.5	6.3	7.5	6.4	8.8	4.2	9.4	6.5	5.7	9.4	2.9
Other female householder.....	54.1	59.1	45.1	56.7	31.3	27.6	32.2	45.0	69.2	69.9	65.3	85.5
Nonfamily households ...	1.5	1.5	1.3	4.9	1.0	0.9	0.5	5.0	1.9	1.6	2.5	4.4

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
BLACK-Con.												
Households with no children	52.7	33.3	58.3	88.9	56.2	29.5	53.3	87.6	50.0	34.5	64.1	91.1
Family households	43.6	28.9	52.6	43.7	62.7	50.1	70.4	57.4	27.6	23.2	35.1	20.5
Married couples	58.3	62.5	56.3	59.4	63.5	70.8	62.8	62.6	48.3	57.7	43.3	44.6
Other male householder	10.4	20.3	6.9	10.5	7.9	17.0	5.3	9.3	15.1	22.3	10.1	16.6
Other female householder	31.3	17.1	36.8	30.0	28.5	12.3	31.9	28.1	36.6	19.9	46.5	38.9
Nonfamily households	56.4	71.1	47.4	56.3	37.3	49.9	29.6	42.6	72.4	76.8	64.9	79.5
2-or-more persons	10.7	19.9	7.6	3.8	7.6	21.3	6.6	3.3	12.1	19.6	8.0	4.3
Male householder	63.5	63.2	65.3	61.2	56.1	53.6	71.5	36.1	65.6	65.0	63.0	78.8
Female householder	36.5	36.8	34.7	38.8	43.9	46.4	28.5	63.9	34.4	35.0	37.0	21.2
1-person	89.3	80.1	92.4	96.2	92.4	78.7	93.4	96.7	87.9	80.4	92.0	95.7
Male householder	46.1	57.2	49.9	30.4	38.4	55.5	42.6	29.8	49.7	57.5	53.2	31.0
Female householder	53.9	42.8	50.1	69.6	61.6	44.5	57.4	70.2	50.3	42.5	46.8	69.0
Household Size												
Median persons	2.4	2.8	2.6	1.6	2.7	3.4	3.0	1.9	2.3	2.6	2.0	1.2
Standard error	0.03	0.05	0.06	0.06	0.06	0.11	0.07	0.06	0.04	0.06	0.08	0.05
Marital Status of Householder												
Total	10,832	4,670	4,323	1,839	4,635	1,120	2,341	1,174	6,197	3,550	1,982	665
Married	3,607	1,430	1,669	508	2,343	625	1,276	442	1,264	805	393	66
Widowed	1,445	63	486	895	823	18	254	551	622	45	233	344
Divorced or separated	2,990	1,077	1,609	304	989	207	656	126	2,001	870	953	178
Never-married	2,791	2,100	560	132	481	270	156	55	2,310	1,830	404	76
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married	33.3	30.6	38.6	27.6	50.5	55.8	54.5	37.6	20.4	22.7	19.8	10.0
Widowed	13.3	1.4	11.2	48.7	17.8	1.7	10.8	46.9	10.0	1.3	11.7	51.8
Divorced or separated	27.6	23.1	37.2	16.5	21.3	18.5	28.0	10.7	32.3	24.5	48.1	26.8
Never-married	25.8	45.0	12.9	7.2	10.4	24.1	6.7	4.7	37.3	51.5	20.4	11.5
Educational Attainment of Householder												
Total	10,832	4,670	4,323	1,839	4,635	1,120	2,341	1,174	6,197	3,550	1,982	665
Less than 12 years	3,313	710	1,325	1,278	1,468	88	615	765	1,845	621	710	514
High school graduate	4,006	2,037	1,622	347	1,571	457	886	228	2,435	1,580	736	119
1 to 3 years of college	2,051	1,168	776	107	812	301	428	83	1,239	867	348	23
4 or more years of college	1,462	755	600	107	784	274	412	98	678	482	188	9
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 12 years	30.6	15.2	30.6	69.5	31.7	7.9	26.3	65.2	29.8	17.5	35.8	77.2
High school graduate	37.0	43.6	37.5	18.9	33.9	40.8	37.8	19.4	39.3	44.5	37.2	17.9
1 to 3 years of college	18.9	25.0	17.9	5.8	17.5	26.9	18.3	7.1	20.0	24.4	17.6	3.5
4 or more years of college	13.5	16.2	13.9	5.8	16.9	24.4	17.6	8.3	10.9	13.6	9.5	1.3
Household Moves												
Total units where householder moved in last year	2,300	1,708	506	86	283	183	91	9	2,017	1,525	416	77
Percent of total	21.2	36.6	11.7	4.7	6.1	16.3	3.9	0.8	32.5	42.9	21.0	11.6

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
OTHER												
Total.....	3,175	1,610	1,309	256	1,412	461	785	166	1,763	1,148	524	90
Household Composition												
Total.....	3,175	1,610	1,309	256	1,412	461	785	166	1,763	1,148	524	90
Households with children ..	1,599	873	686	40	771	307	435	30	828	566	250	11
Family households	1,577	854	683	40	770	305	435	30	808	550	247	11
Married couples.....	1,127	582	514	32	619	241	356	22	509	341	159	9
Other male householder	105	51	50	4	62	25	34	4	43	26	17	-
Other female householder	345	222	118	5	89	39	46	4	256	183	72	2
Nonfamily households ...	22	19	3	-	2	2	-	-	20	17	3	-
Households with no children	1,575	736	624	215	641	154	350	136	935	582	274	79
Family households	881	319	423	139	497	109	287	101	384	210	136	38
Married couples.....	588	197	279	112	377	80	216	81	211	117	63	31
Other male householder	137	87	40	10	45	17	18	10	92	70	22	-
Other female householder	156	35	104	17	75	12	53	10	81	22	51	7
Nonfamily households ...	694	418	200	76	144	45	63	35	551	372	137	41
2-or-more persons	190	162	29	-	26	16	10	-	164	146	18	-
Male householder ...	139	119	20	-	14	8	6	-	125	112	14	-
Female householder.....	51	42	9	-	12	8	4	-	39	34	5	-
1-person	504	256	172	76	117	30	53	35	386	227	119	41
Male householder ...	261	162	77	22	58	26	25	7	203	136	52	15
Female householder.....	242	94	94	54	59	3	28	28	183	91	67	26
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households with children ..	50.4	54.2	52.4	15.8	54.6	66.5	55.4	17.8	47.0	49.3	47.8	12.2
Family households	98.6	97.8	99.6	100.0	99.8	99.4	100.0	100.0	97.6	97.0	98.8	100.0
Married couples.....	71.5	68.1	75.3	78.1	80.4	79.0	81.7	75.4	63.0	62.0	64.1	85.4
Other male householder	6.7	6.0	7.4	8.9	8.1	8.2	7.7	12.2	5.3	4.7	6.8	-
Other female householder	21.9	26.0	17.3	13.0	11.5	12.8	10.6	12.4	31.7	33.2	29.1	14.6
Nonfamily households ...	1.4	2.2	0.4	-	0.2	0.6	-	-	2.4	3.0	1.2	-
Households with no children	49.6	45.8	47.6	84.2	45.4	33.5	44.6	82.2	53.0	50.7	52.2	87.8
Family households	55.9	43.3	67.9	64.7	77.6	70.7	81.9	74.3	41.1	36.0	49.9	48.2
Married couples.....	66.8	61.8	65.9	80.8	75.9	72.8	75.4	80.5	55.0	56.0	46.1	81.5
Other male householder	15.6	27.3	9.4	7.3	9.0	15.8	6.1	10.0	24.0	33.3	16.4	-
Other female householder	17.7	10.9	24.6	12.0	15.1	11.3	18.5	9.5	21.0	10.7	37.5	18.5
Nonfamily households ...	44.1	56.7	32.1	35.3	22.4	29.3	18.1	25.7	58.9	64.0	50.1	51.8
2-or-more persons	27.4	38.7	14.4	-	18.2	34.6	16.5	-	29.8	39.2	13.4	-
Male householder ...	73.0	73.9	68.3	-	53.3	49.8	58.5	-	76.2	76.5	73.9	-
Female householder.....	27.0	26.1	31.7	-	46.7	50.2	41.5	-	23.8	23.5	26.1	-
1-person	72.6	61.3	85.6	100.0	81.8	65.4	83.5	100.0	70.2	60.8	86.6	100.0
Male householder ...	51.9	63.2	45.0	29.2	49.7	89.1	47.7	19.5	52.5	59.8	43.8	37.5
Female householder.....	48.1	36.8	55.0	70.8	50.3	10.9	52.3	80.5	47.5	40.2	56.2	62.5

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
OTHER-Con.												
Household Size												
Median persons.....	3.1	3.0	3.5	2.0	3.5	3.6	3.7	2.1	2.7	2.7	3.0	1.6
Standard error.....	0.07	0.09	0.10	0.11	0.09	0.13	0.10	0.12	0.09	0.11	0.16	0.21
Marital Status of Householder												
Total.....	3,175	1,610	1,309	256	1,412	461	785	166	1,763	1,148	524	90
Married.....	1,817	834	835	148	1,021	329	589	104	796	505	246	45
Widowed.....	170	6	87	77	95	-	46	49	76	6	41	28
Divorced or separated.....	473	207	244	22	156	51	93	12	316	156	150	10
Never-married.....	715	563	144	8	139	81	57	1	575	481	87	7
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married.....	57.2	51.8	63.7	58.0	72.3	71.4	75.0	62.5	45.1	44.0	46.9	49.8
Widowed.....	5.4	0.4	6.7	30.1	6.7	-	5.9	29.4	4.3	0.5	7.9	31.4
Divorced or separated.....	14.9	12.8	18.6	8.6	11.1	11.0	11.9	7.3	17.9	13.6	28.7	10.9
Never-married.....	22.5	35.0	11.0	3.3	9.9	17.6	7.2	0.8	32.6	41.9	16.5	7.9
Educational Attainment of Householder												
Total.....	3,175	1,610	1,309	256	1,412	461	785	166	1,763	1,148	524	90
Less than 12 years.....	591	253	231	107	176	41	82	53	415	212	149	54
High school graduate.....	798	422	309	67	323	102	175	47	476	321	134	21
1 to 3 years of college.....	531	319	171	41	233	97	103	33	298	221	69	9
4 or more years of college.....	1,254	616	598	40	680	221	426	33	574	395	172	7
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 12 years.....	18.6	15.7	17.7	41.8	12.5	8.9	10.4	32.2	23.5	18.5	28.5	59.5
High school graduate.....	25.2	26.2	23.6	26.2	22.9	22.0	22.3	28.1	27.0	27.9	25.7	22.7
1 to 3 years of college.....	16.7	19.8	13.1	16.1	16.5	21.1	13.1	19.8	16.9	19.3	13.1	9.5
4 or more years of college.....	39.5	38.3	45.6	15.8	48.2	48.0	54.2	19.9	32.6	34.4	32.8	8.3
Household Moves												
Total units where householder moved in last year.....	899	652	225	22	181	110	70	-	719	542	155	22
Percent of total.....	28.3	40.5	17.2	8.7	12.8	23.9	8.9	-	40.8	47.2	29.6	24.7
HISPANIC												
Total.....	6,239	3,224	2,346	669	2,423	807	1,221	395	3,816	2,417	1,125	274
Household Composition												
Total.....	6,239	3,224	2,346	669	2,423	807	1,221	395	3,816	2,417	1,125	274
Households with children.....	3,437	2,196	1,175	66	1,291	640	619	32	2,147	1,557	556	34
Family households.....	3,383	2,161	1,157	64	1,287	640	617	30	2,096	1,522	540	34
Married couples.....	2,113	1,357	721	35	1,019	531	470	18	1,094	826	251	17
Other male householder.....	262	176	81	5	74	44	27	3	188	132	54	2
Other female householder.....	1,008	628	356	24	194	65	121	9	814	564	235	15
Nonfamily households.....	55	35	18	2	4	-	1	2	51	35	16	-

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
HISPANIC-Con.												
Households with no children	2,802	1,028	1,171	603	1,132	168	602	362	1,670	860	569	240
Family households	1,491	414	758	319	830	106	485	239	661	308	273	80
Married couples	1,040	269	519	251	677	85	389	203	363	184	131	48
Other male householder	193	96	85	12	41	9	23	9	152	87	61	4
Other female householder	258	48	154	56	112	11	73	28	146	37	81	28
Nonfamily households	1,311	614	413	283	302	62	117	123	1,009	552	296	160
2-or-more persons	279	212	58	9	37	22	11	4	242	190	47	5
Male householder	191	154	34	4	19	12	5	2	173	141	29	2
Female householder	87	59	24	5	18	10	6	2	69	49	18	3
1-person	1,032	402	356	274	265	40	106	119	767	363	250	155
Male householder	530	269	187	74	96	25	46	25	434	244	142	48
Female householder	502	133	168	201	169	15	60	94	333	118	108	107
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households with children ..	55.1	68.1	50.1	9.9	53.3	79.2	50.7	8.2	56.3	64.4	49.4	12.4
Family households	98.4	98.4	98.5	96.6	99.7	100.0	99.8	92.9	97.6	97.8	97.1	100.0
Married couples	62.5	62.8	62.3	55.2	79.2	83.0	76.1	59.9	52.2	54.3	46.5	51.1
Other male householder	7.7	8.2	7.0	7.8	5.8	6.9	4.3	11.5	9.0	8.7	10.0	4.5
Other female householder	29.8	29.1	30.7	37.0	15.1	10.1	19.6	28.7	38.8	37.0	43.5	44.3
Nonfamily households	1.6	1.6	1.5	3.4	0.3	0.0	0.2	7.1	2.4	2.2	2.9	-
Households with no children	44.9	31.9	49.9	90.1	46.7	20.8	49.3	91.8	43.7	35.6	50.6	87.6
Family households	53.2	40.2	64.7	53.0	73.3	63.0	80.5	66.0	39.6	35.8	47.9	33.3
Married couples	69.8	65.2	68.5	78.7	81.6	80.8	80.1	84.9	54.9	59.8	47.9	60.1
Other male householder	12.9	23.2	11.2	3.9	4.9	8.5	4.8	3.6	23.0	28.2	22.5	4.8
Other female householder	17.3	11.7	20.3	17.4	13.5	10.7	15.0	11.5	22.1	12.0	29.7	35.0
Nonfamily households	46.8	59.8	35.3	47.0	26.7	37.0	19.5	34.0	60.4	64.2	52.1	66.7
2-or-more persons	21.3	34.5	14.0	3.1	12.3	36.1	9.5	3.1	23.9	34.4	15.8	3.1
Male householder	68.7	72.3	59.2	42.8	50.7	54.4	46.5	41.1	71.4	74.4	62.2	44.0
Female householder	31.3	27.7	40.8	57.2	49.3	45.6	53.5	58.9	28.6	25.6	37.8	56.0
1-person	78.7	65.5	86.0	96.9	87.7	63.9	90.5	96.9	76.1	65.6	84.2	96.9
Male householder	51.3	66.8	52.7	26.8	36.2	62.0	43.2	21.3	56.6	67.3	56.8	31.1
Female householder	48.7	33.2	47.3	73.2	63.8	38.0	56.8	78.7	43.4	32.7	43.2	68.9
Household Size												
Median persons	3.1	3.5	3.1	1.7	3.2	3.9	3.3	1.9	3.0	3.3	2.8	1.4
Standard error	0.05	0.06	0.08	0.08	0.08	0.10	0.10	0.08	0.07	0.07	0.14	0.08
Marital Status of Householder												
Total	6,239	3,224	2,346	669	2,423	807	1,221	395	3,816	2,417	1,125	274
Married	3,297	1,715	1,291	291	1,716	620	873	224	1,581	1,096	418	67
Widowed	437	30	186	221	232	7	100	126	204	23	86	96
Divorced or separated	1,321	564	639	119	315	88	194	33	1,006	476	445	85
Never-married	1,184	915	231	38	159	92	55	12	1,025	823	176	26
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married	52.8	53.2	55.0	43.5	70.8	76.8	71.5	56.7	41.4	45.3	37.2	24.6
Widowed	7.0	0.9	7.9	33.1	9.6	0.8	8.2	31.9	5.4	0.9	7.6	34.9
Divorced or separated	21.2	17.5	27.2	17.7	13.0	10.9	15.9	8.5	26.4	19.7	39.5	31.0
Never-married	19.0	28.4	9.8	5.7	6.6	11.4	4.5	3.0	26.9	34.0	15.7	9.5

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
HISPANIC-Con.												
Educational Attainment of Householder												
Total.....	6,239	3,224	2,346	669	2,423	807	1,221	395	3,816	2,417	1,125	274
Less than 12 years.....	2,655	1,183	1,051	421	909	210	472	228	1,746	973	579	194
High school graduate.....	1,900	1,127	626	148	726	305	330	90	1,174	821	295	58
1 to 3 years of college.....	908	508	343	57	405	143	217	46	503	365	126	12
4 or more years of college..	775	407	327	42	382	150	201	31	393	257	125	11
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 12 years.....	42.6	36.7	44.8	63.0	37.5	26.0	38.7	57.7	45.7	40.3	51.5	70.6
High school graduate.....	30.5	34.9	26.7	22.2	30.0	37.8	27.1	22.9	30.8	34.0	26.2	21.1
1 to 3 years of college.....	14.6	15.8	14.6	8.6	16.7	17.7	17.8	11.6	13.2	15.1	11.2	4.3
4 or more years of college..	12.4	12.6	13.9	6.3	15.8	18.5	16.5	7.9	10.3	10.6	11.1	4.0
Household Moves												
Total units where householder moved in last year..	1,720	1,276	392	52	232	133	88	11	1,488	1,142	304	41
Percent of total.....	27.6	39.6	16.7	7.8	9.6	16.5	7.2	2.8	39.0	47.3	27.0	15.0
NON-HISPANIC												
Total.....	86,907	32,230	34,999	19,679	57,373	15,135	26,898	15,340	29,534	17,095	8,100	4,339
Household Composition												
Total.....	86,907	32,230	34,999	19,679	57,373	15,135	26,898	15,340	29,534	17,095	8,100	4,339
Households with children ..	31,150	18,352	12,078	719	20,646	10,377	9,678	591	10,504	7,976	2,401	128
Family households.....	30,647	18,042	11,954	651	20,429	10,284	9,607	538	10,218	7,759	2,346	113
Married couples.....	21,921	12,583	9,073	265	16,884	8,752	7,892	239	5,037	3,830	1,181	26
Other male householder.....	1,771	1,031	677	63	1,039	509	475	55	732	521	202	8
Other female householder.....	6,956	4,429	2,203	323	2,506	1,022	1,240	244	4,450	3,407	964	79
Nonfamily households....	503	310	125	68	217	93	71	53	286	217	54	14
Households with no children.....	55,757	13,878	22,920	18,960	36,727	4,758	17,220	14,748	19,030	9,119	5,700	4,212
Family households.....	30,645	4,958	15,585	10,103	25,041	2,625	13,392	9,025	5,605	2,333	2,193	1,078
Married couples.....	25,076	4,145	12,710	8,221	21,144	2,306	11,346	7,492	3,933	1,839	1,365	729
Other male householder.....	1,870	500	811	559	1,297	202	614	481	573	297	197	79
Other female householder.....	3,699	313	2,064	1,322	2,600	117	1,432	1,052	1,099	197	632	271
Nonfamily households....	25,112	8,920	7,335	8,857	11,686	2,134	3,829	5,723	13,426	6,786	3,507	3,133
2-or-more persons....	3,758	2,711	820	227	1,143	561	445	137	2,615	2,150	375	90
Male householder....	2,282	1,681	492	108	678	373	245	60	1,604	1,308	247	48
Female householder.....	1,476	1,029	328	119	465	187	200	78	1,011	842	127	42
1-person.....	21,354	6,209	6,515	8,629	10,543	1,573	3,383	5,586	10,811	4,636	3,132	3,043
Male householder....	8,337	3,616	2,867	1,854	3,449	963	1,304	1,181	4,888	2,653	1,563	673
Female householder.....	13,017	2,593	3,648	6,776	7,094	610	2,079	4,405	5,923	1,983	1,569	2,370
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households with children ..	35.8	56.9	34.5	3.7	36.0	68.6	36.0	3.9	35.6	46.7	29.6	2.9
Family households.....	98.4	98.3	99.0	90.6	98.9	99.1	99.3	91.0	97.3	97.3	97.7	88.8
Married couples.....	71.5	69.7	75.9	40.7	82.6	85.1	82.2	44.4	49.3	49.4	50.3	23.1
Other male householder.....	5.8	5.7	5.7	9.7	5.1	5.0	4.9	10.2	7.2	6.7	8.6	7.3
Other female householder.....	22.7	24.5	18.4	49.6	12.3	9.9	12.9	45.4	43.5	43.9	41.1	69.6
Nonfamily households....	1.6	1.7	1.0	9.4	1.1	0.9	0.7	9.0	2.7	2.7	2.3	11.2

Table 2. Selected Social Characteristics of Householders in Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
NON-HISPANIC-Con.												
Households with no children	64.2	43.1	65.5	96.3	64.0	31.4	64.0	96.1	64.4	53.3	70.4	97.1
Family households	55.0	35.7	68.0	53.3	68.2	55.2	77.8	61.2	29.5	25.6	38.5	25.6
Married couples	81.8	83.6	81.6	81.4	84.4	87.8	84.7	83.0	70.2	78.8	62.2	67.6
Other male householder	6.1	10.1	5.2	5.5	5.2	7.7	4.6	5.3	10.2	12.7	9.0	7.3
Other female householder	12.1	6.3	13.2	13.1	10.4	4.4	10.7	11.7	19.6	8.4	28.8	25.1
Nonfamily households	45.0	64.3	32.0	46.7	31.8	44.8	22.2	38.8	70.5	74.4	61.5	74.4
2-or-more persons	15.0	30.4	11.2	2.6	9.8	26.3	11.6	2.4	19.5	31.7	10.7	2.9
Male householder	60.7	62.0	60.0	47.5	59.3	66.6	55.0	43.5	61.3	60.8	66.0	53.7
Female householder	39.3	38.0	40.0	52.5	40.7	33.4	45.0	56.5	38.7	39.2	34.0	46.3
1-person	85.0	69.6	88.8	97.4	90.2	73.7	88.4	97.6	80.5	68.3	89.3	97.1
Male householder	39.0	58.2	44.0	21.5	32.7	61.2	38.5	21.1	45.2	57.2	49.9	22.1
Female householder	61.0	41.8	56.0	78.5	67.3	38.8	61.5	78.9	54.8	42.8	50.1	77.9
Household Size												
Median persons	2.3	2.7	2.4	1.6	2.4	3.3	2.6	1.8	2.0	2.3	1.9	1.2
Standard error	0.01	0.02	0.01	0.01	0.01	0.03	0.02	0.01	0.02	0.02	0.03	0.02
Marital Status of Householder												
Total	86,907	32,230	34,999	19,679	57,373	15,135	26,898	15,340	29,534	17,095	8,100	4,339
Married	47,914	17,092	22,133	8,689	38,547	11,190	19,460	7,898	9,366	5,902	2,673	791
Widowed	11,114	223	2,500	8,391	7,938	115	1,805	6,018	3,177	109	695	2,373
Divorced or separated	14,742	5,280	7,856	1,606	6,952	1,706	4,371	875	7,790	3,574	3,484	731
Never-married	13,138	9,635	2,510	993	3,936	2,125	1,262	549	9,202	7,510	1,248	444
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married	55.1	53.0	63.2	44.2	67.2	73.9	72.3	51.5	31.7	34.5	33.0	18.2
Widowed	12.8	0.7	7.1	42.6	13.8	0.8	6.7	39.2	10.8	0.6	8.6	54.7
Divorced or separated	17.0	16.4	22.4	8.2	12.1	11.3	16.3	5.7	26.4	20.9	43.0	16.8
Never-married	15.1	29.9	7.2	5.0	6.9	14.0	4.7	3.6	31.2	43.9	15.4	10.2
Educational Attainment of Householder												
Total	86,907	32,230	34,999	19,679	57,373	15,135	26,898	15,340	29,534	17,095	8,100	4,339
Less than 12 years	16,630	3,098	5,675	7,857	10,524	959	3,786	5,779	6,105	2,139	1,889	2,078
High school graduate	31,568	12,232	12,730	6,606	20,798	5,713	9,838	5,247	10,769	6,519	2,892	1,359
1 to 3 years of college	17,137	7,873	6,823	2,440	10,805	3,636	5,215	1,954	6,332	4,237	1,608	487
4 or more years of college	21,573	9,027	9,771	2,775	15,245	4,827	8,058	2,360	6,328	4,200	1,712	416
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 12 years	19.1	9.6	16.2	39.9	18.3	6.3	14.1	37.7	20.7	12.5	23.3	47.9
High school graduate	36.3	38.0	36.4	33.6	36.3	37.7	36.6	34.2	36.5	38.1	35.7	31.3
1 to 3 years of college	19.7	24.4	19.5	12.4	18.8	24.0	19.4	12.7	21.4	24.8	19.8	11.2
4 or more years of college	24.8	28.0	27.9	14.1	26.6	31.9	30.0	15.4	21.4	24.6	21.1	9.6
Household Moves												
Total units where householder moved in last year	14,714	10,360	3,573	781	3,972	2,300	1,394	278	10,743	8,060	2,180	503
Percent of total	16.9	32.1	10.2	4.0	6.9	15.2	5.2	1.8	36.4	47.1	26.9	11.6

Note: Hispanic origin may be of any race.
- Represents zero or rounds to zero.

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
ALL RACES												
Total	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Units in Structure												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1 unit, detached	61.7	49.0	71.1	66.7	82.1	78.5	85.0	80.6	25.2	24.9	28.8	19.2
1 unit, attached	5.8	7.0	5.1	5.1	4.6	5.3	4.2	4.5	8.2	8.5	7.9	7.0
2 to 4 units	10.2	14.5	7.5	7.7	3.2	3.1	2.9	3.8	22.7	23.9	21.4	20.7
5 to 49 units	12.6	19.4	8.4	8.6	1.7	2.0	1.3	2.3	32.1	33.6	29.9	30.1
50 units or more	3.6	3.3	2.6	5.9	0.8	0.7	0.6	1.5	8.5	5.5	8.7	21.0
Mobile home or trailer	6.0	6.7	5.4	6.0	7.6	10.5	6.1	7.2	3.3	3.6	3.3	1.9
Cooperatives and Condo miniums												
Percent coop or condo	4.3	4.0	4.0	5.2	4.5	4.6	3.9	5.6	3.8	3.5	4.5	3.9
Year Structure Built												
Median age in years	26.6	22.8	25.4	33.9	26.1	18.4	24.1	35.1	27.7	26.5	30.1	27.5
Standard error	0.2	0.3	0.2	0.3	0.2	0.4	0.3	0.3	0.3	0.4	0.5	0.7
Percent new construction	5.5	8.1	4.8	2.4	6.4	12.6	5.2	2.2	4.0	4.4	3.4	3.3
Rooms in Unit												
Median rooms	5.4	5.0	5.9	5.3	6.1	6.0	6.4	5.6	4.2	4.3	4.3	3.7
Standard error	0.01	0.02	0.02	0.02	0.01	0.02	0.02	0.02	0.01	0.02	0.03	0.04
Bedrooms in Unit												
Median bedrooms	2.6	2.4	2.9	2.4	2.9	2.9	3.1	2.7	1.9	1.9	2.0	1.5
Standard error	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.02
Complete Bathrooms												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.7	0.6	0.7	0.8	0.3	0.2	0.3	0.6	1.3	0.9	1.9	1.3
1	48.1	55.2	38.5	53.0	34.1	34.5	28.4	44.0	73.0	72.2	69.3	83.7
More than 1	51.3	44.2	60.8	46.2	65.5	65.3	71.3	55.4	25.8	26.9	28.8	14.9
Persons Per Room												
1.01 or more persons per room	2,528	1,521	920	87	883	380	442	61	1,644	1,141	478	26
Percent of total	2.7	4.3	2.5	0.4	1.5	2.4	1.6	0.4	4.9	5.8	5.2	0.6
Square Footage of Unit												
Single detached and mobile homes	58,031	17,953	26,495	13,583	49,754	13,074	23,916	12,765	8,277	4,880	2,579	818
Median square footage	1,697	1,548	1,848	1,583	1,775	1,691	1,903	1,616	1,255	1,236	1,327	1,155
Standard error	7	13	10	15	7	14	10	15	14	17	26	45
Median square feet per person	674	494	684	952	706	524	702	962	475	422	516	778
Standard error	3	4	4	9	4	6	5	9	6	8	15	37

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
ALL RACES—Con.												
Presence of Selected Equipment and Amenities												
Percent with:												
Complete kitchen facilities	99.0	98.9	99.0	99.1	99.5	99.4	99.5	99.4	98.1	98.5	97.2	98.2
Clothes washer	76.0	66.4	84.0	77.8	93.6	93.2	95.3	91.0	44.3	44.4	49.8	33.0
Clothes dryer	69.4	61.9	78.1	66.5	87.4	90.1	90.6	79.1	37.1	38.9	40.1	23.6
Telephone	93.7	90.6	95.2	96.4	97.2	96.6	97.3	97.8	87.4	85.6	88.8	92.0
All selected equipment ..	66.4	58.0	75.4	64.6	84.8	86.7	88.0	77.2	33.5	34.6	36.8	21.9
Physical Problems												
Percent of units with physical problems												
Severe physical problems	3.1	3.1	3.1	3.0	2.6	2.6	2.4	2.8	4.0	3.5	5.4	3.7
Moderate physical problems	4.9	5.6	4.2	4.8	3.6	3.9	3.0	4.4	7.1	7.0	7.8	6.2
Equipment Failures												
With hot and cold piped water												
Percent with stoppage in last 3 months	4.4	5.0	4.3	3.7	3.9	4.4	3.9	3.3	5.4	5.6	5.3	4.9
With at least 1 flush toilet ..												
Percent with breakdown in last 3 months	5.0	6.1	4.2	4.4	3.8	4.3	3.4	4.0	7.1	7.6	6.8	5.7
Cars and Trucks Available												
Percent												
No cars, trucks, or vans ...	10.9	9.5	7.1	20.3	4.7	1.7	2.1	12.4	22.0	15.9	22.2	47.2
With 1 car, truck, or van ...	60.1	60.7	58.3	62.4	60.9	59.9	58.3	66.7	58.6	61.3	58.3	47.9
2 or more cars, trucks, or vans	29.0	29.8	34.7	17.3	34.4	38.4	39.6	20.9	19.4	22.8	19.5	4.9
WHITE												
Total	79,140	29,175	31,712	18,253	53,748	14,361	24,993	14,395	25,391	14,814	6,720	3,858
Units in Structure												
Percent												
1 unit, detached	64.5	52.6	73.8	67.4	82.4	79.3	85.3	80.7	26.5	26.7	31.2	17.8
1 unit, attached	5.3	6.5	4.5	4.8	4.1	4.7	3.7	4.1	7.8	8.2	7.3	7.3
2 to 4 units	9.3	13.7	6.6	7.3	3.1	2.9	2.8	3.8	22.5	24.1	20.4	20.2
5 to 49 units	11.3	17.3	7.3	8.6	1.7	1.9	1.3	2.4	31.5	32.3	29.5	31.6
50 units or more	3.1	2.6	2.0	5.7	0.8	0.7	0.5	1.6	7.8	4.4	7.6	21.0
Mobile home or trailer	6.5	7.4	5.9	6.3	7.8	10.5	6.4	7.4	3.9	4.4	3.9	2.1
Cooperatives and Condominiums												
Percent coop or condo												
4.5	4.3	4.2	5.6	4.7	4.7	3.9	5.9	4.3	3.9	5.1	4.2	
Year Structure Built												
Median age in years												
26.0	22.0	24.6	33.2	25.8	18.3	23.6	34.6	26.6	25.8	28.5	25.8	
Standard error												
0.2	0.3	0.2	0.3	0.2	0.4	0.3	0.3	0.3	0.5	0.6	0.7	
Percent new construction ..												
5.7	8.6	5.0	2.4	6.5	12.7	5.4	2.1	4.2	4.6	3.7	3.6	

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
WHITE—Con.												
Rooms in Unit												
Median rooms	5.5	5.1	6.0	5.3	6.1	6.0	6.4	5.6	4.2	4.3	4.4	3.7
Standard error	0.01	0.02	0.02	0.02	0.01	0.02	0.02	0.02	0.01	0.02	0.03	0.04
Bedrooms in Unit												
Median bedrooms	2.7	2.5	2.9	2.4	2.9	2.9	3.1	2.7	1.9	2.0	2.0	1.5
Standard error	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.02
Complete Bathrooms												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.5	0.5	0.5	0.6	0.3	0.2	0.2	0.4	1.1	0.8	1.5	1.2
1	45.8	52.8	36.0	51.4	33.5	34.1	27.7	43.1	71.6	70.9	67.0	82.3
More than 1	53.7	46.7	63.5	48.0	66.2	65.7	72.1	56.5	27.3	28.2	31.5	16.5
Persons Per Room												
1.01 or more persons per room	1,627	1,034	551	42	615	293	292	31	1,011	741	259	11
Percent of total	2.1	3.5	1.7	0.2	1.1	2.0	1.2	0.2	4.0	5.0	3.9	0.3
Square Footage of Unit												
Single detached and mobile homes	52,004	16,010	23,575	12,420	45,183	11,937	21,480	11,765	6,821	4,073	2,095	654
Median square footage ..	1,723	1,575	1,875	1,614	1,793	1,705	1,924	1,640	1,276	1,247	1,355	1,222
Standard error	7	13	11	15	8	15	11	15	15	19	29	49
Median square feet per person	690	503	701	970	720	529	719	975	492	437	538	842
Standard error	3	5	5	9	4	6	6	9	7	9	16	49
Presence of Selected Equipment and Amenities												
Percent with:												
Complete kitchen facilities	99.2	99.1	99.2	99.3	99.5	99.3	99.6	99.6	98.4	98.8	97.7	98.4
Clothes washer	79.1	70.5	86.8	79.4	94.4	94.1	96.1	91.9	46.7	47.7	52.2	32.8
Clothes dryer	74.0	67.2	82.6	69.8	89.4	91.8	92.6	81.6	41.3	43.3	45.5	26.1
Telephone	94.8	92.1	96.0	96.9	97.5	96.9	97.6	98.0	89.0	87.4	90.3	92.8
All selected equipment ..	71.1	63.3	80.0	68.0	86.9	88.6	90.1	79.8	37.5	38.8	42.2	24.1
Physical Problems												
Percent of units with physical problems												
Severe physical problems	2.8	2.8	2.9	2.7	2.5	2.6	2.4	2.5	3.5	2.9	4.8	3.5
Moderate physical problems	3.8	4.6	3.2	3.6	2.9	3.3	2.5	3.3	5.8	5.9	6.0	4.7
Equipment Failures												
With hot and cold piped water	78,979	29,115	31,654	18,210	53,688	14,342	24,975	14,370	25,292	14,773	6,679	3,840
Percent with stoppage in last 3 months	4.5	5.0	4.4	3.9	4.1	4.6	4.2	3.5	5.3	5.4	5.3	5.2
With at least 1 flush toilet ..	78,933	29,097	31,628	18,208	53,685	14,343	24,969	14,373	25,248	14,754	6,659	3,835
Percent with breakdown in last 3 months	4.5	5.4	4.0	4.1	3.6	4.0	3.3	3.8	6.5	6.9	6.6	5.0

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
WHITE—Con.												
Cars and Trucks Available												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No cars, trucks, or vans ...	8.1	5.8	4.6	17.9	4.0	1.1	1.5	11.0	17.0	10.5	16.1	43.5
With 1 car, truck, or van ...	61.6	62.3	59.5	64.3	61.4	60.1	58.6	67.8	62.0	64.4	62.8	51.4
2 or more cars, trucks, or vans	30.2	31.9	35.9	17.8	34.6	38.8	39.9	21.2	21.0	25.2	21.1	5.1
BLACK												
Total	10,832	4,670	4,323	1,839	4,635	1,120	2,341	1,174	6,197	3,550	1,982	665
Units in Structure												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1 unit, detached	46.2	31.5	56.1	60.2	79.2	68.9	83.9	79.5	21.5	19.7	23.3	26.0
1 unit, attached	9.7	11.0	8.7	8.8	8.9	11.0	7.2	10.0	10.4	11.0	10.5	6.5
2 to 4 units	15.2	19.2	12.4	11.8	3.9	4.5	3.0	5.1	23.7	23.9	23.5	23.6
5 to 49 units	19.2	28.0	14.3	8.7	1.2	2.1	1.0	0.8	32.7	36.1	29.9	22.5
50 units or more	6.2	6.2	5.5	7.7	0.6	0.4	0.6	0.5	10.4	8.0	11.3	20.5
Mobile home or trailer	3.5	4.1	3.0	2.9	6.3	13.0	4.2	4.0	1.3	1.3	1.5	0.9
Cooperatives and Condominiums												
Percent coop or condo	2.3	2.1	2.8	1.6	2.2	2.7	2.5	1.3	2.3	1.9	3.2	2.1
Year Structure Built												
Median age in years	32.5	27.7	32.6	43.5	32.4	21.1	30.4	43.9	32.7	29.4	36.1	42.5
Standard error	0.6	0.8	0.9	1.2	0.8	1.7	1.0	1.4	0.9	0.9	1.6	2.6
Percent new construction ..	3.1	4.3	2.6	1.4	4.1	10.1	2.6	1.3	2.4	2.5	2.6	1.4
Rooms in Unit												
Median rooms	5.0	4.6	5.4	5.0	5.9	5.7	6.1	5.6	4.2	4.3	4.3	3.7
Standard error	0.03	0.04	0.06	0.07	0.04	0.08	0.05	0.08	0.03	0.04	0.06	0.11
Bedrooms in Unit												
Median bedrooms	2.4	2.2	2.7	2.4	2.9	2.9	3.0	2.8	1.9	2.0	2.0	1.5
Standard error	0.02	0.03	0.03	0.06	0.02	0.04	0.03	0.05	0.02	0.03	0.05	0.08
Complete Bathrooms												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	1.6	1.1	1.8	2.2	1.0	0.2	0.7	2.4	2.0	1.4	3.2	1.8
1	63.6	68.3	56.0	69.3	44.0	42.8	38.6	55.8	78.2	76.3	76.6	93.0
More than 1	34.8	30.6	42.1	28.6	55.0	57.0	60.7	41.8	19.8	22.2	20.2	5.2
Persons Per Room												
1.01 or more persons per room	566	309	220	36	180	54	98	27	386	255	122	9
Percent of total	5.2	6.6	5.1	2.0	3.9	4.8	4.2	2.3	6.2	7.2	6.2	1.3
Square Footage of Unit												
Single detached and mobile homes	4,660	1,417	2,249	994	3,501	796	1,848	857	1,159	621	401	137
Median square footage ..	1,415	1,322	1,558	1,283	1,519	1,468	1,648	1,345	1,127	1,169	1,164	877
Standard error	20	34	38	42	30	52	40	43	39	46	78	62
Median square feet per person	528	409	546	730	577	468	566	745	410	359	460	624
Standard error	13	16	17	25	14	22	18	27	17	16	28	84

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
BLACK—Con.												
Presence of Selected Equipment and Amenities												
Percent with:												
Complete kitchen facilities	97.8	98.1	97.6	97.4	98.6	99.3	98.6	97.8	97.1	97.7	96.3	96.8
Clothes washer	58.0	46.4	68.2	63.2	84.8	83.7	87.8	79.8	37.9	34.6	45.1	33.8
Clothes dryer	42.0	35.8	51.2	35.9	66.4	70.4	72.5	50.5	23.7	24.9	26.2	10.3
Telephone	86.8	81.6	90.0	92.3	94.7	93.1	95.3	94.8	80.9	78.0	83.7	87.8
All selected equipment ..	38.3	31.5	47.6	33.7	62.4	64.9	68.9	47.0	20.3	21.0	22.5	10.3
Physical Problems												
Percent of units with physical problems												
Severe physical problems	4.9	4.8	4.9	4.8	3.4	3.0	2.8	4.8	6.0	5.4	7.5	4.8
Moderate physical problems	12.5	12.2	11.0	17.2	12.0	11.9	8.8	18.3	13.0	12.2	13.5	15.4
Equipment Failures												
With hot and cold piped water												
Percent with stoppage in last 3 months	3.8	4.6	3.5	2.4	1.8	1.7	1.8	1.7	5.3	5.5	5.4	3.7
With at least 1 flush toilet ..	10,699	4,630	4,255	1,814	4,605	1,118	2,328	1,158	6,095	3,512	1,927	656
Percent with breakdown in last 3 months	7.5	9.7	5.0	8.1	5.3	8.0	3.3	6.7	9.2	10.2	7.0	10.6
Cars and Trucks Available												
Percent												
No cars, trucks, or vans ...	29.2	29.7	22.7	42.9	13.5	8.9	7.8	29.1	40.9	36.2	40.4	67.3
With 1 car, truck, or van ...	51.6	52.4	52.9	46.4	57.8	58.3	58.7	55.7	46.9	50.6	46.0	29.9
2 or more cars, trucks, or vans ..	19.3	17.9	24.4	10.7	28.7	32.8	33.5	15.2	12.2	13.2	13.6	2.7
OTHER												
Total	3,175	1,610	1,309	256	1,412	461	785	166	1,763	1,148	524	90
Units in Structure												
Percent												
1 unit, detached	45.3	35.2	54.6	62.0	78.3	76.8	78.6	81.0	18.9	18.5	18.6	27.3
1 unit, attached	6.2	5.8	7.8	0.8	7.3	6.9	8.7	1.2	5.4	5.4	6.5	-
2 to 4 units	14.2	16.5	13.0	6.5	4.0	5.2	4.1	-	22.5	21.1	26.3	18.4
5 to 49 units	23.5	31.9	15.7	10.3	3.7	5.1	2.9	3.7	39.3	42.7	34.9	22.5
50 units or more	7.8	8.3	6.6	10.5	2.0	1.0	2.7	1.2	12.4	11.3	12.4	27.6
Mobile home or trailer	2.9	2.3	2.4	9.9	4.8	4.9	3.0	13.0	1.4	1.2	1.4	4.2
Cooperatives and Condominiums												
Percent coop or condo												
Percent coop or condo	4.7	4.7	4.6	5.1	6.8	8.4	6.1	6.0	3.0	3.2	2.3	3.4
Year Structure Built												
Median age in years												
Standard error	0.8	1.1	1.1	3.2	1.0	1.3	1.2	3.7	1.2	1.6	2.4	5.3
Percent new construction ..	8.4	10.5	5.5	9.7	11.8	18.5	7.4	13.8	5.6	7.2	2.7	2.0

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
OTHER—Con.												
Rooms in Unit												
Median rooms	4.9	4.5	5.6	5.1	6.3	6.0	6.6	5.5	4.1	4.1	4.1	3.8
Standard error	0.07	0.07	0.12	0.17	0.09	0.17	0.13	0.18	0.05	0.06	0.10	0.26
Bedrooms in Unit												
Median bedrooms	2.5	2.1	2.9	2.6	3.2	3.1	3.3	2.9	1.8	1.8	2.0	1.4
Standard error	0.05	0.06	0.06	0.11	0.04	0.07	0.06	0.10	0.05	0.06	0.09	0.19
Complete Bathrooms												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.9	0.6	1.0	2.5	0.6	0.4	0.5	1.5	1.1	0.7	1.7	4.4
1	52.5	61.2	41.8	51.6	25.3	26.5	21.8	38.8	74.2	75.2	71.8	75.1
More than 1	46.7	38.2	57.2	45.9	74.1	73.1	77.7	59.7	24.7	24.2	26.5	20.5
Persons Per Room												
1.01 or more persons per room	335	177	148	10	88	33	52	3	247	144	97	6
Percent of total	10.6	11.0	11.3	3.7	6.2	7.2	6.6	1.9	14.0	12.6	18.4	7.1
Square Footage of Unit												
Single detached and mobile homes	1,367	527	671	169	1,070	340	587	143	297	186	84	26
Median square footage ..	1,662	1,512	1,841	1,428	1,798	1,684	1,940	1,496	1,272	1,254	1,344	...
Standard error	47	64	65	79	50	70	72	145	56	75	109	...
Median square feet per person	493	453	500	687	531	483	527	755	364	378	305	...
Standard error	16	23	22	159	27	29	30	172	24	36	39	...
Presence of Selected Equipment and Amenities												
Percent with:												
Complete kitchen facilities	97.9	98.3	97.4	98.3	99.2	99.6	99.2	98.2	96.8	97.7	94.7	98.4
Clothes washer	58.9	48.6	69.1	70.4	90.7	89.4	91.5	90.8	33.3	32.3	35.6	33.1
Clothes dryer	49.6	42.5	58.8	47.1	80.9	85.5	81.7	64.5	24.5	25.2	24.5	15.3
Telephone	91.0	89.0	93.0	93.7	95.7	95.3	95.8	96.3	87.3	86.5	88.7	88.7
All selected equipment ..	46.6	39.0	55.9	47.1	77.7	81.2	78.4	64.5	21.8	22.0	22.3	15.3
Physical Problems												
Percent of units with physical problems												
Severe physical problems	4.0	4.5	3.1	5.6	3.0	3.1	2.2	6.8	4.8	5.1	4.4	3.5
Moderate physical problems	4.4	4.5	5.0	1.0	2.3	2.4	2.3	1.6	6.1	5.4	8.9	-
Equipment Failures												
With hot and cold piped water												
Percent with stoppage in last 3 months	5.4	7.1	3.9	2.5	3.5	5.2	2.8	2.5	6.9	7.8	5.5	2.4
With at least 1 flush toilet ..	3,159	1,603	1,301	254	1,409	460	784	166	1,750	1,143	518	89
Percent with breakdown in last 3 months	7.3	8.3	7.0	2.0	5.4	6.1	5.7	2.0	8.8	9.2	9.0	2.0

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
OTHER—Con.												
Cars and Trucks Available												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No cars, trucks, or vans ...	17.3	17.8	14.2	30.3	4.0	1.8	3.1	14.5	28.0	24.2	31.0	59.4
With 1 car, truck, or van ...	51.1	55.3	47.8	41.3	50.6	56.4	48.0	47.0	51.5	54.8	47.6	30.7
2 or more cars, trucks, or vans	31.6	26.9	37.9	28.4	45.4	41.7	49.0	38.5	20.5	21.0	21.4	9.9
HISPANIC												
Total	6,239	3,224	2,346	669	2,423	807	1,221	395	3,816	2,417	1,125	274
Units in Structure												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1 unit, detached	45.6	36.2	55.4	56.7	81.8	79.6	83.5	81.3	22.6	21.7	24.9	21.4
1 unit, attached	5.9	6.7	4.8	6.3	4.5	5.3	3.7	5.1	6.8	7.1	5.9	8.0
2 to 4 units	16.4	19.4	13.8	10.9	3.9	2.4	4.7	4.1	24.4	25.1	23.7	20.7
5 to 49 units	22.9	29.9	16.6	11.8	2.5	3.4	1.8	2.8	35.9	38.7	32.7	24.7
50 units or more	5.8	4.8	6.0	10.3	1.0	0.8	0.9	1.5	8.9	6.1	11.4	22.8
Mobile home or trailer	3.3	3.1	3.5	4.1	6.4	8.5	5.4	5.2	1.4	1.3	1.4	2.4
Cooperatives and Condominiums												
Percent coop or condo	3.9	3.6	4.3	4.2	5.4	6.0	5.0	5.6	3.0	2.8	3.6	2.3
Year Structure Built												
Median age in years	30.7	28.9	31.4	35.8	27.1	21.6	26.4	36.2	33.0	30.6	37.0	35.1
Standard error	0.7	1.0	1.0	1.8	1.1	2.1	1.3	2.0	0.9	1.1	1.4	3.7
Percent new construction ..	3.5	4.4	2.6	2.3	5.2	9.7	3.0	2.5	2.4	2.6	2.1	2.1
Rooms in Unit												
Median rooms	4.6	4.4	5.1	4.7	5.8	5.7	6.0	5.3	4.1	4.1	4.2	3.7
Standard error	0.04	0.04	0.07	0.11	0.06	0.09	0.08	0.12	0.03	0.04	0.06	0.17
Bedrooms in Unit												
Median bedrooms	2.3	2.1	2.6	2.2	2.9	2.9	3.0	2.6	1.9	1.8	2.0	1.5
Standard error	0.03	0.03	0.04	0.08	0.03	0.05	0.04	0.09	0.03	0.03	0.05	0.11
Complete Bathrooms												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	1.2	1.0	1.4	1.2	0.6	0.4	0.6	1.1	1.5	1.2	2.3	1.5
1	63.8	69.8	55.1	65.7	41.3	44.4	35.7	52.5	78.1	78.2	76.1	84.7
More than 1	35.0	29.3	43.5	33.1	58.1	55.2	63.7	46.5	20.4	20.6	21.6	13.8
Persons Per Room												
1.01 or more persons per room	918	612	293	13	199	94	99	7	719	518	194	6
Percent of total	14.7	19.0	12.5	1.9	8.2	11.6	8.1	1.7	18.8	21.4	17.3	2.3
Square Footage of Unit												
Single detached and mobile homes	2,783	1,146	1,254	383	1,974	648	998	328	810	499	256	55
Median square footage ..	1,371	1,292	1,456	1,358	1,467	1,399	1,548	1,397	1,143	1,148	1,122	...
Standard error	22	31	34	75	26	41	51	84	40	48	81	...
Median square feet per person	423	344	453	771	478	366	493	793	321	302	318	...
Standard error	14	11	19	45	16	12	21	44	17	17	29	...

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
HISPANIC—Con.												
Presence of Selected Equipment and Amenities												
Percent with:												
Complete kitchen facilities	98.1	98.0	98.1	99.0	99.3	98.8	99.5	100.0	97.4	97.7	96.6	97.5
Clothes washer	56.5	47.3	66.9	64.4	89.9	88.7	90.7	89.6	35.3	33.5	41.0	28.1
Clothes dryer	41.5	35.2	49.1	45.0	72.8	74.3	74.3	65.3	21.6	22.2	21.7	15.8
Telephone	86.9	83.0	90.3	93.3	93.7	91.7	94.0	97.1	82.5	80.2	86.2	87.9
All selected equipment ..	37.9	30.9	45.9	43.6	68.0	67.2	69.9	63.9	18.7	18.7	19.8	14.4
Physical Problems												
Percent of units with physical problems												
Severe physical problems	4.3	3.9	4.6	4.9	2.6	2.9	2.2	3.3	5.4	4.3	7.2	7.2
Moderate physical problems	9.0	10.3	7.1	9.9	8.2	11.7	4.8	11.2	9.6	9.8	9.5	7.9
Equipment Failures												
With hot and cold piped water												
Percent with stoppage in last 3 months	4.7	5.5	3.8	3.6	3.7	5.0	2.8	3.6	5.3	5.7	4.8	3.5
With at least 1 flush toilet ..	6,193	3,205	2,324	665	2,420	807	1,218	395	3,774	2,398	1,106	270
Percent with breakdown in last 3 months	8.7	9.5	8.0	7.0	7.4	9.4	6.1	7.3	9.5	9.5	10.1	6.6
Cars and Trucks Available												
Percent												
No cars, trucks, or vans ...	19.8	19.4	16.9	31.7	4.9	1.6	2.8	18.3	29.2	25.4	32.2	51.0
With 1 car, truck, or van ...	57.5	58.2	57.0	55.7	62.0	60.3	63.0	62.7	54.6	57.5	50.5	45.8
2 or more cars, trucks, or vans	22.7	22.3	26.1	12.6	33.0	38.1	34.2	19.1	16.1	17.1	17.3	3.2
NON-HISPANIC												
Total	86,907	32,230	34,999	19,679	57,373	15,135	26,898	15,340	29,534	17,095	8,100	4,339
Units in Structure												
Percent												
1 unit, detached	62.9	50.3	72.1	67.0	82.1	78.4	85.0	80.6	25.5	25.3	29.3	19.1
1 unit, attached	5.8	7.1	5.1	5.1	4.6	5.2	4.2	4.5	8.3	8.7	8.2	7.0
2 to 4 units	9.7	14.0	7.0	7.5	3.2	3.1	2.8	3.8	22.5	23.7	21.0	20.7
5 to 49 units	11.9	18.3	7.8	8.5	1.7	1.9	1.3	2.3	31.6	32.9	29.5	30.4
50 units or more	3.4	3.2	2.4	5.8	0.8	0.7	0.6	1.5	8.5	5.4	8.3	20.9
Mobile home or trailer	6.2	7.1	5.5	6.1	7.6	10.6	6.1	7.3	3.5	4.0	3.5	1.9
Cooperatives and Condominiums												
Percent coop or condo												
4.3	4.0	4.0	5.2	4.5	4.6	3.8	5.6	3.9	3.6	4.7	4.0	
Year Structure Built												
Median age in years												
26.4	22.1	25.1	33.9	26.1	18.2	24.0	35.1	27.0	25.8	29.1	27.1	
Standard error												
0.2	0.3	0.2	0.3	0.2	0.4	0.3	0.3	0.3	0.4	0.5	0.7	
Percent new construction ..												
5.7	8.5	4.9	2.4	6.4	12.8	5.3	2.2	4.2	4.6	3.6	3.4	

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
NON-HISPANIC—Con.												
Rooms in Unit												
Median rooms	5.5	5.1	6.0	5.3	6.1	6.0	6.4	5.7	4.3	4.3	4.4	3.7
Standard error	0.01	0.02	0.02	0.02	0.01	0.02	0.02	0.02	0.01	0.02	0.03	0.04
Bedrooms in Unit												
Median bedrooms	2.7	2.5	2.9	2.4	2.9	2.9	3.1	2.7	1.9	2.0	2.0	1.5
Standard error	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.02
Complete Bathrooms												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.6	0.6	0.6	0.7	0.3	0.2	0.3	0.6	1.2	0.9	1.8	1.3
1	46.9	53.8	37.4	52.6	33.8	33.9	28.1	43.8	72.3	71.3	68.4	83.7
More than 1	52.5	45.7	61.9	46.7	65.8	65.9	71.6	55.6	26.5	27.8	29.8	15.0
Persons Per Room												
1.01 or more persons per room	1,610	909	627	74	684	286	343	55	925	622	283	20
Percent of total	1.9	2.8	1.8	0.4	1.2	1.9	1.3	0.4	3.1	3.6	3.5	0.5
Square Footage of Unit												
Single detached and mobile homes	55,248	16,807	25,241	13,200	47,781	12,426	22,918	12,437	7,467	4,381	2,323	763
Median square footage ..	1,716	1,574	1,867	1,590	1,788	1,709	1,918	1,621	1,268	1,248	1,351	1,153
Standard error	7	13	10	15	7	14	11	15	15	18	28	47
Median square feet per person	686	506	694	958	716	534	712	967	491	438	541	789
Standard error	3	5	5	9	4	6	6	9	7	8	15	38
Presence of Selected Equipment and Amenities												
Percent with:												
Complete kitchen facilities	99.0	99.0	99.0	99.1	99.5	99.4	99.5	99.4	98.2	98.6	97.3	98.2
Clothes washer	77.4	68.3	85.2	78.3	93.8	93.4	95.5	91.0	45.5	46.0	51.0	33.3
Clothes dryer	71.4	64.6	80.1	67.2	88.1	91.0	91.3	79.4	39.1	41.3	42.7	24.1
Telephone	94.2	91.3	95.6	96.6	97.4	96.8	97.5	97.8	88.0	86.4	89.2	92.3
All selected equipment ..	68.5	60.7	77.3	65.3	85.5	87.8	88.8	77.5	35.4	36.8	39.2	22.4
Physical Problems												
Percent of units with physical problems	7.6	8.2	7.0	7.5	6.0	6.1	5.4	6.9	10.7	10.0	12.6	9.5
Severe physical problems	3.0	3.0	3.0	2.9	2.6	2.6	2.4	2.7	3.9	3.4	5.1	3.4
Moderate physical problems	4.6	5.1	4.0	4.6	3.4	3.4	3.0	4.2	6.8	6.6	7.5	6.1
Equipment Failures												
With hot and cold piped water	86,676	32,158	34,903	19,614	57,282	15,114	26,868	15,300	29,394	17,044	8,035	4,314
Percent with stoppage in last 3 months	4.4	5.0	4.3	3.7	3.9	4.4	4.0	3.3	5.4	5.5	5.4	5.0
With at least 1 flush toilet ..	86,598	32,125	34,860	19,612	57,279	15,114	26,863	15,302	29,319	17,011	7,997	4,310
Percent with breakdown in last 3 months	4.7	5.8	4.0	4.3	3.6	4.0	3.3	3.9	6.8	7.4	6.3	5.7

Table 3. Selected Physical Characteristics of Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except percents and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
NON-HISPANIC—Con.												
Cars and Trucks Available												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No cars, trucks, or vans ...	10.3	8.5	6.4	19.9	4.7	1.7	2.1	12.3	21.1	14.6	20.8	47.0
With 1 car, truck, or van ...	60.3	60.9	58.4	62.6	60.9	59.9	58.1	66.8	59.1	61.8	59.4	48.1
2 or more cars, trucks, or vans	29.5	30.6	35.2	17.4	34.4	38.5	39.9	21.0	19.8	23.6	19.8	5.0

Note: Hispanic origin may be of any race.

- Represents zero or rounds to zero.

... Base for a derived figure is too small to be shown.

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
ALL RACES												
Total	93,147	35,454	37,345	20,348	59,796	15,942	28,119	15,734	33,351	19,512	9,226	4,613
Income of Families and Primary Individuals, by Metropolitan Residence												
Median	\$27,754	\$28,204	\$36,771	\$15,751	\$34,801	\$41,651	\$43,782	\$18,375	\$18,681	\$20,021	\$22,170	\$9,619
Standard error	\$130	\$204	\$321	\$214	\$224	\$388	\$363	\$232	\$173	\$221	\$375	\$133
Inside metropolitan statistical areas												
Total	72,723	28,596	29,231	14,896	44,883	12,271	21,403	11,209	27,840	16,324	7,829	3,687
Median	\$29,358	\$29,391	\$39,703	\$17,003	\$38,926	\$45,070	\$48,022	\$20,000	\$19,626	\$20,955	\$23,115	\$10,186
Standard error	\$148	\$227	\$372	\$250	\$292	\$430	\$414	\$309	\$193	\$255	\$416	\$288
In central cities												
Total	29,687	12,643	10,900	6,144	14,422	3,802	6,557	4,062	15,265	8,840	4,343	2,082
Median	\$24,530	\$23,891	\$31,623	\$14,943	\$34,527	\$42,291	\$42,762	\$19,601	\$17,188	\$18,100	\$20,969	\$9,594
Standard error	\$242	\$354	\$526	\$340	\$438	\$836	\$766	\$510	\$264	\$319	\$518	\$199
Suburbs												
Total	43,036	15,953	18,331	8,752	30,461	8,469	14,845	7,147	12,575	7,484	3,486	1,605
Median	\$33,637	\$34,280	\$44,749	\$18,284	\$41,126	\$46,209	\$50,352	\$20,252	\$22,752	\$24,120	\$26,059	\$11,522
Standard error	\$241	\$315	\$431	\$289	\$344	\$470	\$506	\$374	\$284	\$318	\$488	\$440
Outside metropolitan statistical areas												
Total	20,423	6,859	8,113	5,452	14,913	3,671	6,716	4,525	5,511	3,187	1,397	926
Median	\$22,322	\$23,518	\$28,804	\$13,169	\$25,942	\$31,658	\$31,884	\$14,742	\$14,420	\$16,241	\$17,891	\$8,240
Standard error	\$248	\$388	\$388	\$276	\$302	\$596	\$552	\$301	\$350	\$444	\$720	\$227
Low-Income Status												
Households with low income ..	12,836	5,443	3,915	3,478	4,994	920	1,955	2,119	7,842	4,524	1,960	1,358
Percent of total	13.8	15.4	10.5	17.1	8.4	5.8	7.0	13.5	23.5	23.2	21.2	29.4
Monthly Housing Costs¹												
Total	85,429	32,471	33,640	19,318	54,603	14,356	25,061	15,186	30,825	18,115	8,579	4,132
Median	\$459	\$542	\$509	\$257	\$455	\$702	\$534	\$239	\$462	\$474	\$476	\$360
Standard error	\$2	\$3	\$4	\$3	\$4	\$7	\$6	\$2	\$2	\$3	\$4	\$7
Owner-occupied units:												
Mortgaged units	30,149	11,900	16,032	2,217	30,149	11,900	16,032	2,217	(X)	(X)	(X)	(X)
Median	\$761	\$801	\$762	\$549	\$761	\$801	\$762	\$549	(X)	(X)	(X)	(X)
Standard error	\$4	\$8	\$6	\$12	\$4	\$8	\$6	\$12	(X)	(X)	(X)	(X)
Non-mortgaged units	24,454	2,456	9,029	12,969	24,454	2,456	9,029	12,969	(X)	(X)	(X)	(X)
Median	\$222	\$203	\$234	\$217	\$222	\$203	\$234	\$217	(X)	(X)	(X)	(X)
Standard error	\$1	\$4	\$2	\$2	\$1	\$4	\$2	\$2	(X)	(X)	(X)	(X)
Renter-occupied units	30,825	18,115	8,579	4,132	(X)	(X)	(X)	(X)	30,825	18,115	8,579	4,132
Median	\$462	\$474	\$476	\$360	(X)	(X)	(X)	(X)	\$462	\$474	\$476	\$360
Standard error	\$2	\$3	\$4	\$7	(X)	(X)	(X)	(X)	\$2	\$3	\$4	\$7
Monthly Housing Costs as a Percent of Income²												
Total	84,441	32,024	33,256	19,161	54,163	14,282	24,819	15,062	30,278	17,742	8,438	4,099
Median percentage	21.9	24.6	19.1	21.2	18.5	21.9	16.9	17.7	28.4	27.3	26.8	36.6
Standard error	0.1	0.1	0.1	0.3	0.1	0.2	0.1	0.2	0.2	0.2	0.3	0.7
Owner-occupied units:												
Mortgaged units	30,003	11,872	15,938	2,193	30,003	11,872	15,938	2,193	(X)	(X)	(X)	(X)
Median percentage	22.4	23.7	20.5	29.0	22.4	23.7	20.5	29.0	(X)	(X)	(X)	(X)
Standard error	0.1	0.2	0.2	0.8	0.1	0.2	0.2	0.8	(X)	(X)	(X)	(X)
Non-mortgaged units	24,160	2,410	8,881	12,870	24,160	2,410	8,881	12,870	(X)	(X)	(X)	(X)
Median percentage	13.0	9.2	9.8	16.2	13.0	9.2	9.8	16.2	(X)	(X)	(X)	(X)
Standard error	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.2	(X)	(X)	(X)	(X)
Renter-occupied units	30,278	17,742	8,438	4,099	(X)	(X)	(X)	(X)	30,278	17,742	8,438	4,099
Median	28.4	27.3	26.8	36.6	(X)	(X)	(X)	(X)	28.4	27.3	26.8	36.6
Standard error	0.2	0.2	0.3	0.7	(X)	(X)	(X)	(X)	0.2	0.2	0.3	0.7

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
ALL RACES—Con.												
Income Sources and Programs												
Percent with-												
Welfare or SSI	6.8	8.5	5.6	6.1	2.9	2.2	2.8	3.7	13.9	13.7	14.2	14.2
Alimony or child support	4.3	6.6	4.1	0.4	3.7	6.4	3.9	0.5	5.3	6.7	4.9	0.4
Food stamps	7.3	11.0	5.2	4.4	2.6	3.5	2.2	2.4	15.7	17.2	14.6	11.3
Public/subsidized housing ³	5.2	6.5	3.1	6.6	(X)	(X)	(X)	(X)	14.4	11.8	12.6	29.1
Social Security or pension	30.1	3.1	19.9	95.9	36.0	3.5	20.6	96.5	19.5	2.7	17.8	94.1
Interest/dividend income	23.3	9.5	24.4	45.5	31.3	14.9	29.4	51.3	9.0	5.1	9.0	25.6
Unemployment/other income	9.6	11.7	10.5	4.1	9.0	11.6	10.1	4.2	10.6	11.8	11.4	4.0
Value, by Metropolitan Residence												
Total	59,796	15,942	28,119	15,734	59,796	15,942	28,119	15,734	(X)	(X)	(X)	(X)
Median	\$80,015	\$77,894	\$87,945	\$70,419	\$80,015	\$77,894	\$87,945	\$70,419	(X)	(X)	(X)	(X)
Standard error	\$455	\$794	\$710	\$758	\$455	\$794	\$710	\$758	(X)	(X)	(X)	(X)
Inside metropolitan statistical areas												
Total	44,883	12,271	21,403	11,209	44,883	12,271	21,403	11,209	(X)	(X)	(X)	(X)
Median	\$92,182	\$88,981	\$99,573	\$81,240	\$92,182	\$88,981	\$99,573	\$81,240	(X)	(X)	(X)	(X)
Standard error	\$531	\$930	\$895	\$1,149	\$531	\$930	\$895	\$1,149	(X)	(X)	(X)	(X)
In central cities												
Total	14,422	3,802	6,557	4,062	14,422	3,802	6,557	4,062	(X)	(X)	(X)	(X)
Median	\$78,130	\$76,144	\$83,656	\$72,413	\$78,130	\$76,144	\$83,656	\$72,413	(X)	(X)	(X)	(X)
Standard error	\$821	\$1,430	\$1,436	\$1,543	\$821	\$1,430	\$1,436	\$1,543	(X)	(X)	(X)	(X)
Suburbs												
Total	30,461	8,469	14,845	7,147	30,461	8,469	14,845	7,147	(X)	(X)	(X)	(X)
Median	\$98,705	\$94,256	\$110,221	\$87,554	\$98,705	\$94,256	\$110,221	\$87,554	(X)	(X)	(X)	(X)
Standard error	\$594	\$990	\$1,360	\$1,379	\$594	\$990	\$1,360	\$1,379	(X)	(X)	(X)	(X)
Outside metropolitan statistical areas												
Total	14,913	3,671	6,716	4,525	14,913	3,671	6,716	4,525	(X)	(X)	(X)	(X)
Median	\$51,867	\$46,576	\$57,206	\$49,506	\$51,867	\$46,576	\$57,206	\$49,506	(X)	(X)	(X)	(X)
Standard error	\$619	\$1,057	\$973	\$840	\$619	\$1,057	\$973	\$840	(X)	(X)	(X)	(X)
WHITE												
Total	79,140	29,175	31,712	18,253	53,748	14,361	24,993	14,395	25,391	14,814	6,720	3,858
Income of Families and Primary Individuals, by Metropolitan Residence												
Median	\$29,076	\$30,087	\$39,113	\$16,552	\$35,476	\$42,126	\$44,858	\$18,847	\$19,832	\$21,438	\$24,000	\$10,128
Standard error	\$139	\$242	\$342	\$219	\$259	\$404	\$381	\$239	\$196	\$258	\$447	\$264
Inside metropolitan statistical areas												
Total	60,635	23,041	24,351	13,242	39,947	10,944	18,792	10,211	20,688	12,098	5,559	3,031
Median	\$31,168	\$31,747	\$42,632	\$17,896	\$39,620	\$45,539	\$49,269	\$20,583	\$21,133	\$22,652	\$25,306	\$11,294
Standard error	\$213	\$281	\$413	\$254	\$308	\$451	\$439	\$347	\$252	\$296	\$412	\$334
In central cities												
Total	21,759	9,040	7,808	4,910	11,649	3,134	5,149	3,366	10,110	5,907	2,660	1,544
Median	\$26,856	\$26,596	\$35,310	\$16,765	\$36,016	\$43,313	\$44,998	\$20,982	\$18,763	\$19,661	\$23,327	\$10,694
Standard error	\$263	\$385	\$685	\$451	\$558	\$920	\$855	\$638	\$304	\$369	\$676	\$486
Suburbs												
Total	38,876	14,001	16,543	8,332	28,298	7,810	13,643	6,845	10,578	6,191	2,900	1,487
Median	\$34,281	\$35,333	\$45,906	\$18,501	\$41,220	\$46,350	\$50,945	\$20,398	\$23,438	\$25,000	\$26,882	\$11,890
Standard error	\$251	\$396	\$450	\$289	\$357	\$486	\$520	\$388	\$311	\$360	\$506	\$436
Outside metropolitan statistical areas												
Total	18,504	6,133	7,361	5,010	13,802	3,417	6,201	4,184	4,703	2,716	1,161	826
Median	\$23,357	\$24,687	\$30,118	\$13,537	\$26,829	\$32,546	\$33,148	\$15,041	\$15,226	\$17,055	\$18,916	\$8,459
Standard error	\$257	\$404	\$478	\$285	\$310	\$605	\$548	\$366	\$398	\$488	\$708	\$230
Low-Income Status												
Households with low income	8,978	3,521	2,749	2,708	3,993	698	1,555	1,740	4,985	2,824	1,193	986
Percent of total	11.3	12.1	8.7	14.8	7.4	4.9	6.2	12.1	19.6	19.1	17.8	25.1

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
WHITE—Con.												
Monthly Housing Costs¹												
Total	72,631	26,763	28,495	17,373	49,204	12,955	22,321	13,929	23,426	13,808	6,174	3,444
Median	\$466	\$562	\$521	\$260	\$457	\$706	\$539	\$240	\$474	\$486	\$490	\$385
Standard error	\$2	\$4	\$4	\$3	\$4	\$8	\$6	\$2	\$3	\$3	\$5	\$7
Owner-occupied units:												
Mortgaged units	26,897	10,828	14,196	1,873	26,897	10,828	14,196	1,873	(X)	(X)	(X)	(X)
Median	\$767	\$801	\$769	\$565	\$767	\$801	\$769	\$565	(X)	(X)	(X)	(X)
Standard error	\$5	\$8	\$6	\$12	\$5	\$8	\$6	\$12	(X)	(X)	(X)	(X)
Non-mortgaged units	22,307	2,127	8,125	12,055	22,307	2,127	8,125	12,055	(X)	(X)	(X)	(X)
Median	\$225	\$207	\$238	\$220	\$225	\$207	\$238	\$220	(X)	(X)	(X)	(X)
Standard error	\$1	\$4	\$2	\$2	\$1	\$4	\$2	\$2	(X)	(X)	(X)	(X)
Renter-occupied units	23,426	13,808	6,174	3,444	(X)	(X)	(X)	(X)	23,426	13,808	6,174	3,444
Median	\$474	\$486	\$490	\$385	(X)	(X)	(X)	(X)	\$474	\$486	\$490	\$385
Standard error	\$3	\$3	\$5	\$7	(X)	(X)	(X)	(X)	\$3	\$3	\$5	\$7
Monthly Housing Costs as a Percent of Income²												
Total	71,896	26,471	28,194	17,232	48,839	12,910	22,114	13,816	23,057	13,561	6,080	3,416
Median percentage	21.1	24.0	18.4	20.4	18.2	21.7	16.6	17.4	27.8	26.6	25.7	36.6
Standard error	0.1	0.1	0.1	0.3	0.1	0.2	0.2	0.2	0.2	0.2	0.4	0.8
Owner-occupied units:												
Mortgaged units	26,783	10,809	14,119	1,856	26,783	10,809	14,119	1,856	(X)	(X)	(X)	(X)
Median percentage	22.1	23.5	20.0	28.5	22.1	23.5	20.0	28.5	(X)	(X)	(X)	(X)
Standard error	0.1	0.2	0.2	0.8	0.1	0.2	0.2	0.8	(X)	(X)	(X)	(X)
Non-mortgaged units	22,056	2,101	7,995	11,960	22,056	2,101	7,995	11,960	(X)	(X)	(X)	(X)
Median percentage	13.0	9.1	9.7	16.1	13.0	9.1	9.7	16.1	(X)	(X)	(X)	(X)
Standard error	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.2	(X)	(X)	(X)	(X)
Renter-occupied units	23,057	13,561	6,080	3,416	(X)	(X)	(X)	(X)	23,057	13,561	6,080	3,416
Median	27.8	26.6	25.7	36.6	(X)	(X)	(X)	(X)	27.8	26.6	25.7	36.6
Standard error	0.2	0.2	0.4	0.8	(X)	(X)	(X)	(X)	0.2	0.2	0.4	0.8
Income Sources and Programs												
Percent with-												
Welfare or SSI	4.9	6.1	4.1	4.5	2.2	1.7	2.2	2.9	10.6	10.3	11.3	10.8
Alimony or child support	4.1	6.3	4.2	0.4	3.7	6.3	4.0	0.4	5.1	6.3	5.1	0.4
Food stamps	5.2	8.1	3.7	3.0	1.9	2.8	1.6	1.6	12.0	13.2	11.6	8.3
Public/subsidized housing ³	3.5	3.9	1.9	5.6	(X)	(X)	(X)	(X)	11.0	7.8	9.1	26.6
Social Security or pension	31.2	2.9	19.9	96.3	36.3	3.2	20.5	96.6	20.6	2.6	17.6	94.8
Interest/dividend income	26.2	10.7	27.0	49.5	33.4	15.7	31.3	54.8	10.9	6.0	11.1	29.7
Unemployment/other income	9.7	12.2	10.6	4.1	9.1	11.9	10.3	4.1	11.1	12.5	12.0	4.2
Value, by Metropolitan Residence												
Total	53,748	14,361	24,993	14,395	53,748	14,361	24,993	14,395	(X)	(X)	(X)	(X)
Median	\$82,052	\$79,104	\$90,216	\$72,258	\$82,052	\$79,104	\$90,216	\$72,258	(X)	(X)	(X)	(X)
Standard error	\$507	\$824	\$722	\$796	\$507	\$824	\$722	\$796	(X)	(X)	(X)	(X)
Inside metropolitan statistical areas												
Median	\$94,258	\$90,419	\$103,180	\$83,532	\$94,258	\$90,419	\$103,180	\$83,532	(X)	(X)	(X)	(X)
Standard error	\$547	\$959	\$1,314	\$1,201	\$547	\$959	\$1,314	\$1,201	(X)	(X)	(X)	(X)
In central cities	11,649	3,134	5,149	3,366	11,649	3,134	5,149	3,366	(X)	(X)	(X)	(X)
Median	\$83,052	\$79,629	\$89,823	\$75,963	\$83,052	\$79,629	\$89,823	\$75,963	(X)	(X)	(X)	(X)
Standard error	\$1,026	\$1,691	\$1,455	\$1,565	\$1,026	\$1,691	\$1,455	\$1,565	(X)	(X)	(X)	(X)
Suburbs	28,298	7,810	13,643	6,845	28,298	7,810	13,643	6,845	(X)	(X)	(X)	(X)
Median	\$98,889	\$94,265	\$110,555	\$88,052	\$98,889	\$94,265	\$110,555	\$88,052	(X)	(X)	(X)	(X)
Standard error	\$608	\$1,024	\$1,369	\$1,386	\$608	\$1,024	\$1,369	\$1,386	(X)	(X)	(X)	(X)
Outside metropolitan statistical areas												
Median	\$53,503	\$47,633	\$59,220	\$51,128	\$53,503	\$47,633	\$59,220	\$51,128	(X)	(X)	(X)	(X)
Standard error	\$638	\$1,077	\$1,034	\$1,037	\$638	\$1,077	\$1,034	\$1,037	(X)	(X)	(X)	(X)

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
BLACK												
Total	10,832	4,670	4,323	1,839	4,635	1,120	2,341	1,174	6,197	3,550	1,982	665
Income of Families and Primary Individuals, by Metropolitan Residence												
Median	\$17,835	\$17,645	\$22,904	\$9,648	\$25,160	\$32,254	\$29,489	\$12,385	\$13,557	\$14,479	\$16,220	\$7,550
Standard error	\$382	\$524	\$559	\$275	\$648	\$1,473	\$994	\$597	\$403	\$507	\$733	\$330
Inside metropolitan statistical areas	9,295	4,143	3,697	1,455	3,717	924	1,909	884	5,578	3,218	1,788	571
Median	\$18,967	\$18,313	\$23,987	\$9,958	\$28,234	\$35,928	\$33,210	\$13,320	\$14,110	\$14,760	\$16,907	\$7,843
Standard error	\$422	\$582	\$601	\$441	\$750	\$1,771	\$1,301	\$669	\$417	\$543	\$733	\$338
In central cities	6,396	2,797	2,487	1,112	2,295	521	1,136	637	4,102	2,276	1,350	476
Median	\$16,866	\$16,277	\$22,301	\$9,777	\$25,853	\$33,126	\$30,716	\$13,267	\$12,764	\$13,349	\$16,109	\$7,904
Standard error	\$502	\$687	\$713	\$402	\$869	\$2,028	\$1,635	\$785	\$496	\$649	\$928	\$361
Suburbs	2,899	1,345	1,211	343	1,423	403	773	247	1,476	942	438	96
Median	\$23,827	\$23,081	\$28,997	\$11,224	\$33,501	\$38,766	\$36,540	\$13,459	\$17,757	\$18,502	\$18,648	\$7,485
Standard error	\$783	\$1,131	\$1,598	\$1,333	\$1,557	\$2,206	\$2,141	\$1,278	\$819	\$1,128	\$1,153	\$948
Outside metropolitan statistical areas	1,537	527	626	384	918	196	432	290	619	332	193	94
Median	\$12,647	\$13,689	\$15,954	\$8,500	\$14,727	\$18,152	\$19,108	\$9,582	\$8,951	\$11,108	\$9,181	\$4,852
Standard error	\$690	\$1,386	\$1,501	\$591	\$905	\$3,121	\$1,696	\$783	\$644	\$1,799	\$1,144	\$1,019
Low-Income Status												
Households with low income	3,236	1,546	969	721	893	188	336	369	2,343	1,358	632	352
Percent of total	29.9	33.1	22.4	39.2	19.3	16.8	14.4	31.4	37.8	38.3	31.9	53.0
Monthly Housing Costs¹												
Total	9,904	4,242	3,947	1,715	4,157	992	2,056	1,108	5,747	3,249	1,892	607
Median	\$392	\$426	\$427	\$226	\$380	\$556	\$434	\$215	\$398	\$411	\$421	\$247
Standard error	\$5	\$7	\$8	\$8	\$11	\$28	\$13	\$10	\$6	\$6	\$10	\$15
Owner-occupied units:												
Mortgaged units	2,344	733	1,309	302	2,344	733	1,309	302	(X)	(X)	(X)	(X)
Median	\$619	\$697	\$616	\$431	\$619	\$697	\$616	\$431	(X)	(X)	(X)	(X)
Standard error	\$14	\$23	\$18	\$33	\$14	\$23	\$18	\$33	(X)	(X)	(X)	(X)
Non-mortgaged units	1,812	259	746	807	1,812	259	746	807	(X)	(X)	(X)	(X)
Median	\$187	\$184	\$201	\$177	\$187	\$184	\$201	\$177	(X)	(X)	(X)	(X)
Standard error	\$5	\$12	\$8	\$6	\$5	\$12	\$8	\$6	(X)	(X)	(X)	(X)
Renter-occupied units:												
Median	\$398	\$411	\$421	\$247	(X)	(X)	(X)	(X)	\$398	\$411	\$421	\$247
Standard error	\$6	\$6	\$10	\$15	(X)	(X)	(X)	(X)	\$6	\$6	\$10	\$15
Monthly Housing Costs as a Percent of Income²												
Total	9,724	4,145	3,877	1,701	4,090	966	2,024	1,100	5,634	3,179	1,853	602
Median percentage	26.6	27.9	24.1	28.7	20.8	22.5	18.9	22.2	30.6	29.6	29.7	36.6
Standard error	0.4	0.5	0.5	1.0	0.5	0.7	0.6	1.1	0.5	0.6	0.8	1.8
Owner-occupied units:												
Mortgaged units	2,317	726	1,294	297	2,317	726	1,294	297	(X)	(X)	(X)	(X)
Median percentage	24.4	24.1	23.5	31.9	24.4	24.1	23.5	31.9	(X)	(X)	(X)	(X)
Standard error	0.5	0.7	0.7	1.8	0.5	0.7	0.7	1.8	(X)	(X)	(X)	(X)
Non-mortgaged units	1,773	240	730	803	1,773	240	730	803	(X)	(X)	(X)	(X)
Median percentage	14.0	11.8	11.0	18.6	14.0	11.8	11.0	18.6	(X)	(X)	(X)	(X)
Standard error	0.5	1.7	0.7	1.0	0.5	1.7	0.7	1.0	(X)	(X)	(X)	(X)
Renter-occupied units:												
Median	30.6	29.6	29.7	36.6	(X)	(X)	(X)	(X)	30.6	29.6	29.7	36.6
Standard error	0.5	0.6	0.8	1.8	(X)	(X)	(X)	(X)	0.5	0.6	0.8	1.8

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
BLACK—Con.												
Income Sources and Programs												
Percent with-												
Welfare or SSI	19.3	22.4	15.5	20.4	10.0	7.4	9.5	13.7	26.2	27.2	22.5	32.2
Alimony or child support	5.7	9.6	3.6	0.7	4.2	9.1	3.4	1.0	6.8	9.7	3.9	0.3
Food stamps	21.6	28.8	15.5	17.7	9.8	11.7	8.1	11.3	30.5	34.3	24.3	29.0
Public/subsidized housing ^a	16.2	21.3	10.9	15.6	(X)	(X)	(X)	(X)	28.3	28.0	23.9	43.2
Social Security or pension	27.0	4.5	22.8	94.1	38.2	7.0	24.6	95.1	18.7	3.7	20.7	92.5
Interest/dividend income	4.7	1.8	6.5	7.9	8.5	3.5	10.1	10.2	1.9	1.3	2.3	3.9
Unemployment/other income	8.9	9.4	10.2	4.4	8.5	9.4	9.8	5.2	9.2	9.4	10.8	3.0
Value, by Metropolitan Residence												
Total	4,635	1,120	2,341	1,174	4,635	1,120	2,341	1,174	(X)	(X)	(X)	(X)
Median	\$55,173	\$55,216	\$58,783	\$46,551	\$55,173	\$55,216	\$58,783	\$46,551	(X)	(X)	(X)	(X)
Standard error	\$1,074	\$1,950	\$1,498	\$2,646	\$1,074	\$1,950	\$1,498	\$2,646	(X)	(X)	(X)	(X)
Inside metropolitan statistical areas												
Median	\$61,094	\$60,144	\$63,948	\$54,678	\$61,094	\$60,144	\$63,948	\$54,678	(X)	(X)	(X)	(X)
Standard error	\$1,221	\$2,397	\$1,507	\$2,567	\$1,221	\$2,397	\$1,507	\$2,567	(X)	(X)	(X)	(X)
In central cities												
Median	\$54,125	\$54,677	\$55,625	\$50,270	\$54,125	\$54,677	\$55,625	\$50,270	(X)	(X)	(X)	(X)
Standard error	\$1,345	\$1,860	\$2,170	\$3,438	\$1,345	\$1,860	\$2,170	\$3,438	(X)	(X)	(X)	(X)
Suburbs												
Median	\$74,920	\$75,179	\$78,015	\$64,853	\$74,920	\$75,179	\$78,015	\$64,853	(X)	(X)	(X)	(X)
Standard error	\$2,215	\$3,688	\$3,338	\$5,296	\$2,215	\$3,688	\$3,338	\$5,296	(X)	(X)	(X)	(X)
Outside metropolitan statistical areas												
Median	\$32,382	\$21,482	\$38,071	\$30,093	\$32,382	\$21,482	\$38,071	\$30,093	(X)	(X)	(X)	(X)
Standard error	\$1,888	\$3,931	\$2,620	\$2,711	\$1,888	\$3,931	\$2,620	\$2,711	(X)	(X)	(X)	(X)
OTHER												
Total	3,175	1,610	1,309	256	1,412	461	785	166	1,763	1,148	524	90
Income of Families and Primary Individuals, by Metropolitan Residence												
Median	\$28,626	\$24,856	\$37,050	\$17,321	\$47,772	\$47,890	\$54,404	\$22,603	\$20,493	\$20,008	\$24,165	\$8,905
Standard error	\$805	\$1,065	\$2,181	\$1,362	\$1,763	\$2,354	\$2,677	\$2,577	\$806	\$1,022	\$1,352	\$854
Inside metropolitan statistical areas												
Median	\$30,840	\$26,556	\$40,041	\$16,946	\$53,576	\$52,096	\$59,349	\$26,760	\$21,287	\$21,025	\$24,386	\$8,810
Standard error	\$1,049	\$1,333	\$2,193	\$2,173	\$2,076	\$2,811	\$2,873	\$1,943	\$738	\$860	\$1,433	\$883
In central cities												
Median	\$25,427	\$22,834	\$32,776	\$13,973	\$50,026	\$49,177	\$55,439	...	\$20,082	\$20,105	\$23,084	\$8,376
Standard error	\$1,077	\$1,095	\$1,724	\$2,492	\$2,821	\$3,924	\$3,411	...	\$1,356	\$1,553	\$1,654	\$936
Suburbs												
Median	\$40,003	\$35,333	\$48,477	\$26,228	\$57,407	\$54,852	\$62,731	...	\$23,706	\$22,780	\$27,785	...
Standard error	\$1,699	\$2,342	\$3,089	\$4,411	\$3,093	\$4,241	\$3,315	...	\$1,194	\$1,379	\$2,816	...
Outside metropolitan statistical areas												
Median	\$16,789	\$13,232	\$22,432	...	\$20,147	...	\$23,084	...	\$11,884	\$10,316
Standard error	\$1,507	\$1,883	\$2,661	...	\$1,712	...	\$2,648	...	\$1,764	\$2,091
Low-Income Status												
Households with low income	622	376	198	48	108	34	63	11	514	342	135	38
Percent of total	19.6	23.4	15.1	18.9	7.7	7.4	8.0	6.5	29.1	29.7	25.7	41.7

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
OTHER-Con.												
Monthly Housing Costs¹												
Total	2,894	1,466	1,198	230	1,243	409	685	149	1,652	1,057	514	81
Median	\$576	\$577	\$635	\$304	\$862	\$1,097	\$860	\$263	\$511	\$517	\$517	\$337
Standard error	\$13	\$15	\$25	\$23	\$43	\$73	\$64	\$27	\$12	\$14	\$22	\$26
Owner-occupied units:												
Mortgaged units	908	338	527	42	908	338	527	42	(X)	(X)	(X)	(X)
Median	\$1,193	\$1,269	\$1,184	...	\$1,193	\$1,269	\$1,184	...	(X)	(X)	(X)	(X)
Standard error	\$58	\$80	\$94	...	\$58	\$80	\$94	...	(X)	(X)	(X)	(X)
Non-mortgaged units	335	70	157	107	335	70	157	107	(X)	(X)	(X)	(X)
Median	\$200	\$168	\$216	\$210	\$200	\$168	\$216	\$210	(X)	(X)	(X)	(X)
Standard error	\$14	\$21	\$23	\$20	\$14	\$21	\$23	\$20	(X)	(X)	(X)	(X)
Renter-occupied units	1,652	1,057	514	81	(X)	(X)	(X)	(X)	1,652	1,057	514	81
Median	\$511	\$517	\$517	\$337	(X)	(X)	(X)	(X)	\$511	\$517	\$517	\$337
Standard error	\$12	\$14	\$22	\$26	(X)	(X)	(X)	(X)	\$12	\$14	\$22	\$26
Monthly Housing Costs as a Percent of Income²												
Total	2,821	1,408	1,185	228	1,234	407	680	147	1,587	1,001	505	81
Median percentage	27.2	29.0	24.8	24.9	23.8	27.8	22.8	16.0	29.8	29.7	28.9	36.4
Standard error	0.6	0.8	0.9	2.7	0.8	1.2	1.0	2.0	0.9	1.1	1.9	5.7
Owner-occupied units:												
Mortgaged units	903	338	525	40	903	338	525	40	(X)	(X)	(X)	(X)
Median percentage	27.8	29.9	25.6	...	27.8	29.9	25.6	...	(X)	(X)	(X)	(X)
Standard error	0.9	1.2	1.4	...	0.9	1.2	1.4	...	(X)	(X)	(X)	(X)
Non-mortgaged units	331	69	155	107	331	69	155	107	(X)	(X)	(X)	(X)
Median percentage	9.6	8.6	8.3	13.4	9.6	8.6	8.3	13.4	(X)	(X)	(X)	(X)
Standard error	0.7	0.8	0.8	1.1	0.7	0.8	0.8	1.1	(X)	(X)	(X)	(X)
Renter-occupied units	1,587	1,001	505	81	(X)	(X)	(X)	(X)	1,587	1,001	505	81
Median	29.8	29.7	28.9	36.4	(X)	(X)	(X)	(X)	29.8	29.7	28.9	36.4
Standard error	0.9	1.1	1.9	5.7	(X)	(X)	(X)	(X)	0.9	1.1	1.9	5.7
Income Sources and Programs												
Percent with-												
Welfare or SSI	12.1	13.2	11.0	11.3	5.2	6.3	5.0	3.3	17.7	15.9	20.1	26.2
Alimony or child support	2.6	2.4	3.4	-	2.2	3.1	2.2	-	3.0	2.2	5.2	-
Food stamps	10.3	13.1	8.0	4.6	2.6	3.8	2.2	1.6	16.5	16.9	16.7	10.1
Public/subsidized housing ³	8.2	9.7	5.8	11.7	(X)	(X)	(X)	(X)	14.8	13.5	14.5	33.0
Social Security or pension	13.0	2.6	11.8	84.7	19.6	4.9	13.4	90.4	7.7	1.7	9.5	74.3
Interest/dividend income	14.6	8.8	19.0	29.3	25.1	17.4	26.4	40.5	6.3	5.3	7.8	8.9
Unemployment/other income	8.0	9.5	7.4	1.3	6.9	8.1	7.5	0.6	8.8	10.1	7.1	2.5
Value, by Metropolitan Residence												
Total	1,412	461	785	166	1,412	461	785	166	(X)	(X)	(X)	(X)
Median	\$160,611	\$134,043	\$180,889	\$154,050	\$160,611	\$134,043	\$180,889	\$154,050	(X)	(X)	(X)	(X)
Standard error	\$7,472	\$9,938	\$10,002	\$29,017	\$7,472	\$9,938	\$10,002	\$29,017	(X)	(X)	(X)	(X)
Inside metropolitan statistical areas												
Total	1,219	403	702	114	1,219	403	702	114	(X)	(X)	(X)	(X)
Median	\$181,531	\$147,430	\$199,147	\$216,667	\$181,531	\$147,430	\$199,147	\$216,667	(X)	(X)	(X)	(X)
Standard error	\$7,170	\$10,014	\$10,551	\$27,591	\$7,170	\$10,014	\$10,551	\$27,591	(X)	(X)	(X)	(X)
In central cities												
Total	479	147	272	59	479	147	272	59	(X)	(X)	(X)	(X)
Median	\$156,027	\$139,415	\$164,226	...	\$156,027	\$139,415	\$164,226	...	(X)	(X)	(X)	(X)
Standard error	\$11,805	\$17,336	\$16,093	...	\$11,805	\$17,336	\$16,093	...	(X)	(X)	(X)	(X)
Suburbs												
Total	740	256	429	55	740	256	429	55	(X)	(X)	(X)	(X)
Median	\$196,439	\$151,863	\$221,813	...	\$196,439	\$151,863	\$221,813	...	(X)	(X)	(X)	(X)
Standard error	\$8,572	\$12,272	\$12,129	...	\$8,572	\$12,272	\$12,129	...	(X)	(X)	(X)	(X)
Outside metropolitan statistical areas												
Total	193	58	84	51	193	58	84	51	(X)	(X)	(X)	(X)
Median	\$56,249	...	\$56,474	...	\$56,249	...	\$56,474	...	(X)	(X)	(X)	(X)
Standard error	\$6,902	...	\$9,720	...	\$6,902	...	\$9,720	...	(X)	(X)	(X)	(X)

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
HISPANIC												
Total	6,239	3,224	2,346	669	2,423	807	1,221	395	3,816	2,417	1,125	274
Income of Families and Primary Individuals, by Metropolitan Residence												
Median	\$20,895	\$20,325	\$25,004	\$11,570	\$30,874	\$36,533	\$32,465	\$15,902	\$16,669	\$17,363	\$17,898	\$8,554
Standard error	\$460	\$552	\$769	\$922	\$1,044	\$1,668	\$1,622	\$1,531	\$418	\$472	\$900	\$606
Inside metropolitan statistical areas												
Median	\$21,239	\$20,417	\$25,746	\$12,392	\$32,935	\$38,588	\$34,894	\$17,773	\$16,762	\$17,507	\$17,762	\$8,772
Standard error	\$504	\$592	\$790	\$1,038	\$1,179	\$1,908	\$1,746	\$1,486	\$431	\$485	\$943	\$629
In central cities												
Median	\$18,978	\$18,537	\$22,598	\$9,850	\$30,165	\$35,357	\$32,115	\$16,385	\$15,907	\$16,691	\$16,711	\$8,043
Standard error	\$497	\$569	\$1,038	\$949	\$1,467	\$3,147	\$2,132	\$2,966	\$516	\$571	\$1,111	\$642
Suburbs												
Median	\$25,249	\$24,088	\$29,623	\$15,153	\$35,592	\$41,102	\$38,172	\$18,378	\$18,517	\$19,229	\$20,195	\$11,169
Standard error	\$780	\$979	\$1,617	\$1,377	\$1,851	\$2,304	\$2,953	\$1,568	\$781	\$917	\$2,209	\$1,323
Outside metropolitan statistical areas												
Median	\$18,372	\$19,571	\$21,034	\$8,508	\$21,504	\$29,268	\$21,695	...	\$15,482	\$15,593	\$19,490	...
Standard error	\$1,376	\$1,710	\$1,478	\$1,165	\$1,479	\$3,379	\$1,672	...	\$1,720	\$1,965	\$2,792	...
Low-Income Status												
Households with low income	1,501	809	493	200	312	71	160	80	1,190	737	333	119
Percent of total	24.1	25.1	21.0	29.9	12.9	8.8	13.1	20.4	31.2	30.5	29.6	43.6
Monthly Housing Costs¹												
Total	5,814	3,002	2,178	634	2,228	736	1,112	380	3,585	2,266	1,066	254
Median	\$481	\$513	\$487	\$266	\$497	\$666	\$531	\$228	\$477	\$494	\$469	\$359
Standard error	\$7	\$9	\$12	\$16	\$24	\$31	\$29	\$16	\$7	\$8	\$12	\$25
Owner-occupied units:												
Mortgaged units	1,376	588	708	80	1,376	588	708	80	(X)	(X)	(X)	(X)
Median	\$790	\$819	\$791	\$586	\$790	\$819	\$791	\$586	(X)	(X)	(X)	(X)
Standard error	\$24	\$42	\$28	\$74	\$24	\$42	\$28	\$74	(X)	(X)	(X)	(X)
Non-mortgaged units	852	148	405	300	852	148	405	300	(X)	(X)	(X)	(X)
Median	\$181	\$167	\$182	\$190	\$181	\$167	\$182	\$190	(X)	(X)	(X)	(X)
Standard error	\$6	\$11	\$8	\$10	\$6	\$11	\$8	\$10	(X)	(X)	(X)	(X)
Renter-occupied units												
Median	\$477	\$494	\$469	\$359	(X)	(X)	(X)	(X)	\$477	\$494	\$469	\$359
Standard error	\$7	\$8	\$12	\$25	(X)	(X)	(X)	(X)	\$7	\$8	\$12	\$25
Monthly Housing Costs as a Percent of Income²												
Total	5,725	2,946	2,152	626	2,205	732	1,101	372	3,520	2,215	1,052	254
Median percentage	28.5	30.7	25.3	28.5	21.3	22.8	20.4	19.6	33.3	33.5	31.0	38.6
Standard error	0.5	0.7	0.7	1.3	0.6	0.9	0.9	1.4	0.6	0.8	1.3	2.7
Owner-occupied units:												
Mortgaged units	1,366	585	700	80	1,366	585	700	80	(X)	(X)	(X)	(X)
Median percentage	25.9	25.6	25.5	29.7	25.9	25.6	25.5	29.7	(X)	(X)	(X)	(X)
Standard error	0.8	1.3	1.1	4.6	0.8	1.3	1.1	4.6	(X)	(X)	(X)	(X)
Non-mortgaged units	839	146	400	292	839	146	400	292	(X)	(X)	(X)	(X)
Median percentage	12.0	9.1	9.9	17.9	12.0	9.1	9.9	17.9	(X)	(X)	(X)	(X)
Standard error	0.9	0.6	0.8	1.1	0.9	0.6	0.8	1.1	(X)	(X)	(X)	(X)
Renter-occupied units												
Median	33.3	33.5	31.0	38.6	(X)	(X)	(X)	(X)	33.3	33.5	31.0	38.6
Standard error	0.6	0.8	1.3	2.7	(X)	(X)	(X)	(X)	0.6	0.8	1.3	2.7

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
HISPANIC—Con.												
Income Sources and Programs												
Percent with-												
Welfare or SSI	14.1	14.5	12.1	19.2	4.9	2.0	4.6	11.8	19.9	18.6	20.3	29.8
Alimony or child support	4.2	5.4	3.6	0.3	3.7	5.7	3.6	-	4.4	5.3	3.5	0.8
Food stamps	16.1	18.4	13.7	13.8	5.0	6.0	4.3	4.9	23.2	22.6	23.8	26.7
Public/subsidized housing ³	9.1	9.2	8.3	11.7	(X)	(X)	(X)	(X)	14.9	12.3	17.3	28.5
Social Security or pension	17.7	2.9	17.7	88.7	25.7	2.7	19.4	92.5	12.5	2.9	15.9	83.3
Interest/dividend income	6.6	2.9	8.1	19.1	13.7	7.3	12.9	29.3	2.1	1.4	2.9	4.4
Unemployment/other income	10.2	10.2	10.9	7.8	10.2	10.5	11.0	7.2	10.2	10.1	10.9	8.8
Value, by Metropolitan Residence												
Total	2,423	807	1,221	395	2,423	807	1,221	395	(X)	(X)	(X)	(X)
Median	\$81,128	\$74,843	\$84,461	\$81,212	\$81,128	\$74,843	\$84,461	\$81,212	(X)	(X)	(X)	(X)
Standard error	\$2,854	\$5,621	\$3,837	\$6,989	\$2,854	\$5,621	\$3,837	\$6,989	(X)	(X)	(X)	(X)
Inside metropolitan statistical areas												
Total	2,099	701	1,062	335	2,099	701	1,062	335	(X)	(X)	(X)	(X)
Median	\$88,867	\$84,658	\$90,827	\$89,662	\$88,867	\$84,658	\$90,827	\$89,662	(X)	(X)	(X)	(X)
Standard error	\$3,092	\$6,086	\$3,843	\$9,125	\$3,092	\$6,086	\$3,843	\$9,125	(X)	(X)	(X)	(X)
In central cities												
Total	956	322	480	154	956	322	480	154	(X)	(X)	(X)	(X)
Median	\$71,659	\$68,155	\$76,563	\$59,254	\$71,659	\$68,155	\$76,563	\$59,254	(X)	(X)	(X)	(X)
Standard error	\$3,393	\$5,488	\$4,085	\$6,397	\$3,393	\$5,488	\$4,085	\$6,397	(X)	(X)	(X)	(X)
Suburbs												
Total	1,142	379	582	181	1,142	379	582	181	(X)	(X)	(X)	(X)
Median	\$104,073	\$96,516	\$105,965	\$114,752	\$104,073	\$96,516	\$105,965	\$114,752	(X)	(X)	(X)	(X)
Standard error	\$5,730	\$7,706	\$8,470	\$13,168	\$5,730	\$7,706	\$8,470	\$13,168	(X)	(X)	(X)	(X)
Outside metropolitan statistical areas												
Total	324	106	159	59	324	106	159	59	(X)	(X)	(X)	(X)
Median	\$44,255	\$37,324	\$44,539	...	\$44,255	\$37,324	\$44,539	...	(X)	(X)	(X)	(X)
Standard error	\$2,919	\$5,298	\$3,833	...	\$2,919	\$5,298	\$3,833	...	(X)	(X)	(X)	(X)
NON-HISPANIC												
Total	86,907	32,230	34,999	19,679	57,373	15,135	26,898	15,340	29,534	17,095	8,100	4,339
Income of Families and Primary Individuals, by Metropolitan Residence												
Median	\$28,287	\$29,103	\$37,767	\$15,924	\$34,976	\$41,918	\$44,279	\$18,435	\$19,016	\$20,550	\$22,812	\$9,680
Standard error	\$135	\$215	\$328	\$216	\$240	\$396	\$368	\$234	\$190	\$246	\$398	\$136
Inside metropolitan statistical areas												
Total	67,134	25,704	27,119	14,311	42,784	11,570	20,341	10,874	24,350	14,134	6,778	3,437
Median	\$30,095	\$30,584	\$41,033	\$17,215	\$39,249	\$45,430	\$48,664	\$20,091	\$20,190	\$21,688	\$23,983	\$10,379
Standard error	\$192	\$275	\$395	\$255	\$300	\$440	\$421	\$320	\$231	\$278	\$442	\$334
In central cities												
Total	26,471	10,926	9,720	5,825	13,466	3,480	6,077	3,908	13,006	7,446	3,643	1,917
Median	\$25,361	\$25,063	\$33,149	\$15,266	\$34,847	\$42,861	\$43,817	\$19,698	\$17,502	\$18,502	\$21,865	\$9,743
Standard error	\$245	\$372	\$554	\$405	\$483	\$851	\$803	\$525	\$303	\$376	\$558	\$209
Suburbs												
Total	40,663	14,778	17,398	8,486	29,319	8,090	14,263	6,966	11,344	6,688	3,135	1,520
Median	\$34,217	\$35,134	\$45,456	\$18,415	\$41,336	\$46,470	\$50,733	\$20,326	\$23,259	\$24,758	\$26,495	\$11,554
Standard error	\$245	\$364	\$435	\$296	\$350	\$483	\$517	\$382	\$300	\$345	\$504	\$468
Outside metropolitan statistical areas												
Total	19,773	6,526	7,880	5,368	14,589	3,565	6,558	4,466	5,185	2,961	1,322	902
Median	\$22,481	\$23,740	\$29,094	\$13,275	\$26,069	\$31,757	\$32,199	\$14,844	\$14,363	\$16,285	\$17,791	\$8,278
Standard error	\$254	\$400	\$392	\$279	\$304	\$615	\$556	\$321	\$357	\$457	\$745	\$228
Low-Income Status												
Households with low income	11,335	4,634	3,422	3,278	4,682	848	1,795	2,039	6,653	3,786	1,627	1,239
Percent of total	13.0	14.4	9.8	16.7	8.2	5.6	6.7	13.3	22.5	22.1	20.1	28.6
Monthly Housing Costs¹												
Total	79,615	29,469	31,462	18,684	52,375	13,619	23,949	14,807	27,240	15,849	7,513	3,878
Median	\$457	\$546	\$511	\$257	\$454	\$704	\$534	\$239	\$460	\$471	\$477	\$360
Standard error	\$2	\$4	\$4	\$3	\$4	\$7	\$6	\$2	\$2	\$3	\$5	\$7

Table 4. Selected Financial Characteristics for Occupied Units, by Tenure, Race and Hispanic Origin of Householder: 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	All occupied units				Owner-occupied				Renter-occupied			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
NON-HISPANIC—Con.												
Owner-occupied units:												
Mortgaged units	28,773	11,311	15,325	2,137	28,773	11,311	15,325	2,137	(X)	(X)	(X)	(X)
Median	\$760	\$800	\$761	\$548	\$760	\$800	\$761	\$548	(X)	(X)	(X)	(X)
Standard error	\$5	\$8	\$6	\$12	\$5	\$8	\$6	\$12	(X)	(X)	(X)	(X)
Non-mortgaged units	23,602	2,308	8,624	12,669	23,602	2,308	8,624	12,669	(X)	(X)	(X)	(X)
Median	\$223	\$206	\$237	\$218	\$223	\$206	\$237	\$218	(X)	(X)	(X)	(X)
Standard error	\$1	\$4	\$2	\$2	\$1	\$4	\$2	\$2	(X)	(X)	(X)	(X)
Renter-occupied units	27,240	15,849	7,513	3,878	(X)	(X)	(X)	(X)	27,240	15,849	7,513	3,878
Median	\$460	\$471	\$477	\$360	(X)	(X)	(X)	(X)	\$460	\$471	\$477	\$360
Standard error	\$2	\$3	\$5	\$7	(X)	(X)	(X)	(X)	\$2	\$3	\$5	\$7
Monthly Housing Costs as a Percent of Income²												
Total	78,716	29,078	31,104	18,535	51,959	13,550	23,718	14,690	26,758	15,528	7,386	3,845
Median percentage	21.5	24.1	18.8	21.0	18.4	21.9	16.7	17.6	27.9	26.6	26.2	36.4
Standard error	0.1	0.1	0.1	0.3	0.1	0.2	0.2	0.2	0.2	0.2	0.4	0.7
Owner-occupied units:												
Mortgaged units	28,637	11,287	15,237	2,113	28,637	11,287	15,237	2,113	(X)	(X)	(X)	(X)
Median percentage	22.3	23.6	20.3	29.0	22.3	23.6	20.3	29.0	(X)	(X)	(X)	(X)
Standard error	0.1	0.2	0.2	0.8	0.1	0.2	0.2	0.8	(X)	(X)	(X)	(X)
Non-mortgaged units	23,322	2,263	8,481	12,577	23,322	2,263	8,481	12,577	(X)	(X)	(X)	(X)
Median percentage	13.0	9.3	9.8	16.2	13.0	9.3	9.8	16.2	(X)	(X)	(X)	(X)
Standard error	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.2	(X)	(X)	(X)	(X)
Renter-occupied units	26,758	15,528	7,386	3,845	(X)	(X)	(X)	(X)	26,758	15,528	7,386	3,845
Median	27.9	26.6	26.2	36.4	(X)	(X)	(X)	(X)	27.9	26.6	26.2	36.4
Standard error	0.2	0.2	0.4	0.7	(X)	(X)	(X)	(X)	0.2	0.2	0.4	0.7
Income Sources and Programs												
Percent with-												
Welfare or SSI	6.3	7.9	5.2	5.6	2.8	2.2	2.8	3.5	13.1	13.0	13.3	13.2
Alimony or child support	4.3	6.7	4.2	0.5	3.7	6.5	3.9	0.5	5.4	6.9	5.1	0.4
Food stamps	6.6	10.3	4.7	4.1	2.5	3.3	2.1	2.3	14.7	16.5	13.3	10.3
Public/subsidized housing ³	4.9	6.2	2.8	6.4	(X)	(X)	(X)	(X)	14.3	11.7	11.9	29.2
Social Security or pension	31.0	3.1	20.1	96.2	36.5	3.6	20.7	96.6	20.4	2.7	18.1	94.8
Interest/dividend income	24.5	10.1	25.5	46.4	32.0	15.3	30.2	51.9	9.9	5.6	9.9	26.9
Unemployment/other income	9.5	11.9	10.4	4.0	8.9	11.7	10.1	4.1	10.7	12.1	11.5	3.7
Value, by Metropolitan Residence												
Total	57,373	15,135	26,898	15,340	57,373	15,135	26,898	15,340	(X)	(X)	(X)	(X)
Median	\$79,980	\$77,992	\$88,087	\$70,178	\$79,980	\$77,992	\$88,087	\$70,178	(X)	(X)	(X)	(X)
Standard error	\$457	\$798	\$723	\$746	\$457	\$798	\$723	\$746	(X)	(X)	(X)	(X)
Inside metropolitan statistical areas												
Total	42,784	11,570	20,341	10,874	42,784	11,570	20,341	10,874	(X)	(X)	(X)	(X)
Median	\$92,312	\$89,147	\$99,993	\$81,050	\$92,312	\$89,147	\$99,993	\$81,050	(X)	(X)	(X)	(X)
Standard error	\$538	\$938	\$1,051	\$1,146	\$538	\$938	\$1,051	\$1,146	(X)	(X)	(X)	(X)
In central cities	13,466	3,480	6,077	3,908	13,466	3,480	6,077	3,908	(X)	(X)	(X)	(X)
Median	\$78,516	\$76,642	\$84,276	\$72,816	\$78,516	\$76,642	\$84,276	\$72,816	(X)	(X)	(X)	(X)
Standard error	\$841	\$1,436	\$1,481	\$1,538	\$841	\$1,436	\$1,481	\$1,538	(X)	(X)	(X)	(X)
Suburbs	29,319	8,090	14,263	6,966	29,319	8,090	14,263	6,966	(X)	(X)	(X)	(X)
Median	\$98,575	\$94,176	\$110,361	\$86,978	\$98,575	\$94,176	\$110,361	\$86,978	(X)	(X)	(X)	(X)
Standard error	\$602	\$1,002	\$1,377	\$1,391	\$602	\$1,002	\$1,377	\$1,391	(X)	(X)	(X)	(X)
Outside metropolitan statistical areas												
Total	14,589	3,565	6,558	4,466	14,589	3,565	6,558	4,466	(X)	(X)	(X)	(X)
Median	\$52,087	\$46,941	\$57,563	\$49,387	\$52,087	\$46,941	\$57,563	\$49,387	(X)	(X)	(X)	(X)
Standard error	\$622	\$1,084	\$979	\$825	\$622	\$1,084	\$979	\$825	(X)	(X)	(X)	(X)

Note: Hispanic origin may be of any race.

- Represents zero or rounds to zero. (X) Not applicable. ... Base for a derived figure is too small to be shown.

¹Represents households reporting housing costs.

²Represents households reporting housing costs and having incomes greater than zero.

³Includes owned by public housing authority, subsidized by Federal or State government, or income verification.

Table 5. Selected Characteristics of Occupied Housing Units Built 1981 to 1991

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	Year structure unit											
	1981 to 1991			1990 or later			1988 or 1989			1981 to 1987		
	Total	Owner-occupied	Renter-occupied	Total	Owner-occupied	Renter-occupied	Total	Owner-occupied	Renter-occupied	Total	Owner-occupied	Renter-occupied
Occupied Housing Units												
Total	16,004	10,709	5,295	2,041	1,539	501	2,754	2,001	752	11,210	7,169	4,041
Metropolitan-Nonmetropolitan Residence												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Inside MSA's	80.2	76.9	86.9	78.6	77.6	81.9	80.9	77.6	89.5	80.3	76.5	87.0
Inside central cities	22.3	14.8	37.4	17.1	12.9	30.3	17.3	13.5	27.5	24.4	15.6	40.1
Suburbs	57.9	62.1	49.5	61.5	64.7	51.6	63.6	64.1	62.0	55.9	60.9	46.9
Outside MSA's	19.8	23.1	13.1	21.4	22.4	18.1	19.1	22.4	10.5	19.7	23.5	13.0
Household Size												
Median persons	2.4	2.8	2.0	2.6	3.0	1.9	2.6	2.8	2.0	2.4	2.7	1.9
Standard error	0.02	0.04	0.03	0.08	0.08	0.10	0.07	0.08	0.08	0.02	0.04	0.03
Householder Age												
Median age	39.0	40.8	33.0	36.7	38.3	31.0	38.3	39.2	33.9	39.5	41.7	33.0
Standard error	0.2	0.2	0.2	0.7	0.7	1.0	0.5	0.5	1.3	0.2	0.2	0.3
Units in Structure												
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1 unit, detached	50.6	70.5	10.4	58.0	73.2	11.6	59.5	77.4	11.9	47.0	67.9	10.0
1 unit, attached	9.1	7.9	11.6	6.4	5.3	9.9	8.5	7.7	10.3	9.8	8.5	12.1
2 to 4 units	6.3	1.9	15.2	4.4	1.3	14.1	4.8	2.0	12.2	7.0	2.0	15.9
5 to 49 units	18.4	2.8	49.9	14.4	2.4	51.4	15.3	2.4	49.4	19.8	3.0	49.8
50 units or more	3.4	0.7	8.7	2.4	0.6	8.1	3.6	0.3	12.3	3.5	0.9	8.1
Mobile home or trailer	12.2	16.2	4.1	14.3	17.3	5.0	8.4	10.1	3.9	12.8	17.7	4.1
Coop or condominium	8.2	8.4	7.6	5.1	5.0	5.6	6.7	6.7	6.5	9.1	9.6	8.1
Rooms in Unit												
Median rooms	5.4	6.1	4.2	5.9	6.3	4.2	5.8	6.4	4.2	5.2	6.0	4.1
Standard error	0.03	0.03	0.03	0.07	0.07	0.10	0.07	0.07	0.07	0.03	0.04	0.03
Bedrooms												
Median bedrooms	2.7	3.0	1.9	2.9	3.1	1.9	2.8	3.1	1.9	2.6	2.9	1.9
Standard error	0.01	0.01	0.02	0.04	0.04	0.09	0.03	0.03	0.06	0.02	0.02	0.02
Complete Bathrooms												
None	0.2	0.2	0.4	0.4	0.6	-	0.2	0.1	0.4	0.2	0.1	0.4
1	25.6	12.9	51.2	17.9	6.7	52.2	20.0	9.3	48.2	28.3	15.2	51.7
More than 1	74.2	87.0	48.4	81.7	92.8	47.8	79.9	90.6	51.3	71.4	84.7	47.9
Square Footage of Unit												
Single detached and mobile homes	9,207	8,532	675	1,334	1,268	66	1,661	1,564	96	6,213	5,701	512
Median square footage	1,787	1,835	1,312	1,889	1,925	1,205	1,950	1,984	1,593	1,712	1,765	1,279
Standard error	18	18	40	39	39	96	40	43	111	23	24	48
Median square feet per person ..	637	651	474	648	665	482	702	716	535	618	632	460
Standard error	8	8	15	21	23	22	20	22	52	10	10	21
Income of Families and Primary Individuals												
Median	\$35,769	\$45,438	\$23,295	\$38,555	\$44,866	\$23,422	\$42,534	\$49,076	\$27,470	\$33,877	\$44,388	\$22,488
Standard error	\$505	\$586	\$491	\$1,288	\$1,456	\$2,612	\$1,161	\$1,233	\$1,217	\$482	\$750	\$538

Table 5. Selected Characteristics of Occupied Housing Units Built 1981 to 1991—Con.

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	Year structure unit											
	1981 to 1991			1990 or later			1988 or 1989			1981 to 1987		
	Total	Owner-occupied	Renter-occupied	Total	Owner-occupied	Renter-occupied	Total	Owner-occupied	Renter-occupied	Total	Owner-occupied	Renter-occupied
Low-Income Status												
Households with low income	1,410	563	847	160	74	87	190	93	97	1,060	396	663
Percent of total	8.8	5.3	16.0	7.8	4.8	17.3	6.9	4.6	12.9	9.5	5.5	16.4
Monthly Housing Costs												
Total ¹	14,615	9,589	5,026	1,790	1,325	465	2,481	1,772	710	10,344	6,493	3,851
Median	\$650	\$771	\$560	\$736	\$810	\$634	\$785	\$925	\$653	\$606	\$726	\$533
Standard error	\$7	\$11	\$6	\$19	\$32	\$21	\$19	\$29	\$13	\$8	\$14	\$7
Monthly Housing Costs as a Percent of Income												
Total ²	14,491	9,537	4,954	1,773	1,320	453	2,474	1,772	702	10,245	6,445	3,799
Median	23.6	22.1	27.1	25.1	24.2	28.5	24.8	24.3	25.9	23.2	21.1	27.1
Standard error	0.2	0.2	0.4	0.6	0.7	1.5	0.5	0.6	1.0	0.2	0.3	0.4

- Represents zero or rounds to zero.

¹Represents households reporting housing costs.

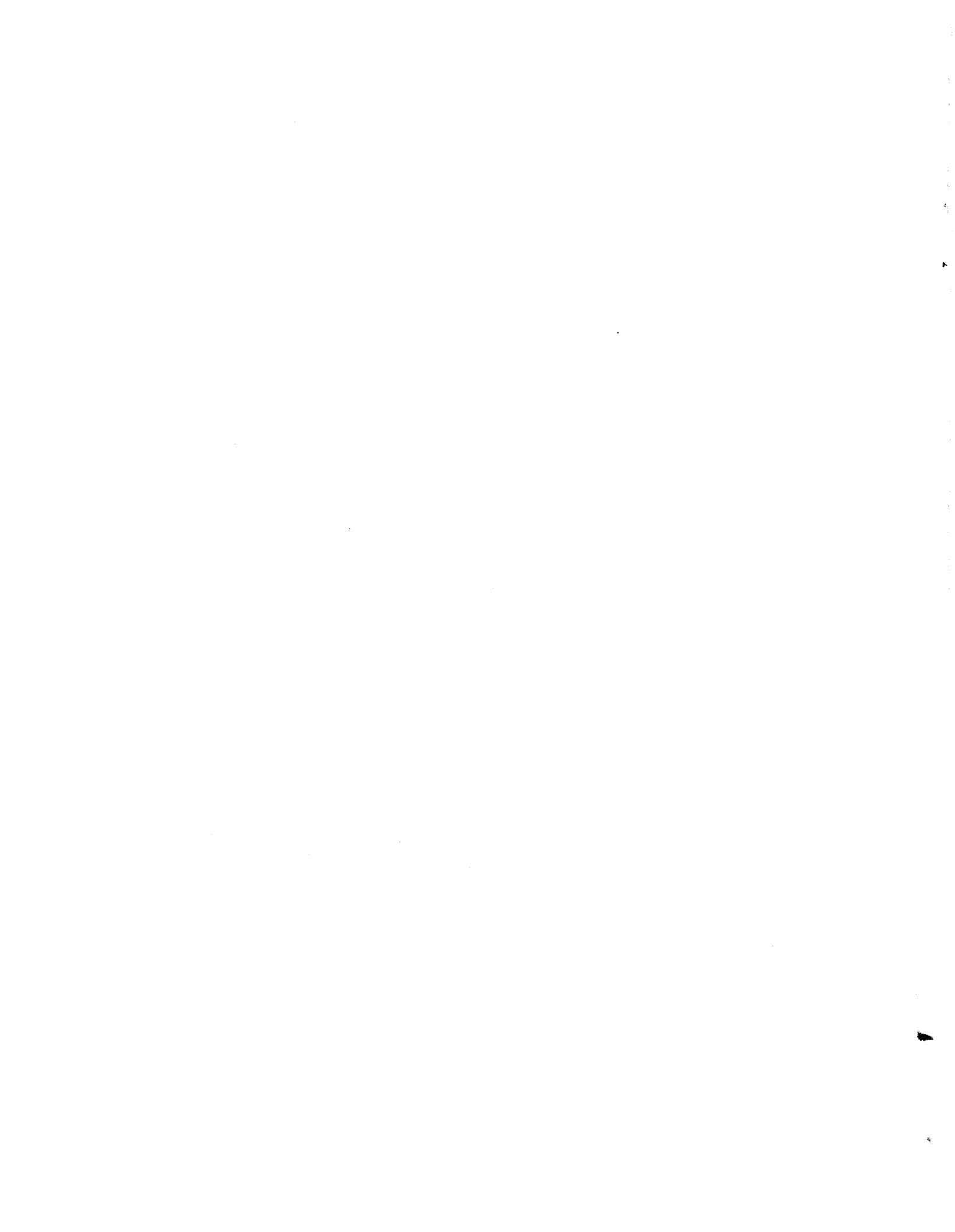
²Represents households reporting housing costs and incomes greater than zero.

Table 6. Selected Characteristics of Year-Round Vacant Units: 1991

(Numbers in thousands, except dollar amounts, percents, and derived measures)

Characteristic	Total	For rent	For sale only	Rented or sold	Occasional use/URE	Other vacant
Year-Round Vacant Units						
Total	8,717	2,684	1,026	754	2,611	1,643
Units in Structure						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
1 unit, detached	40.4	16.6	67.4	48.3	42.4	55.7
1 unit, attached	7.3	9.7	6.5	7.8	6.5	5.3
2 to 4 units	15.0	23.8	7.5	17.4	7.5	16.3
5 to 49 units	21.9	37.5	4.2	15.9	22.7	9.2
50 units or more	7.2	8.5	4.8	6.6	10.1	2.1
Mobile home or trailer	8.1	4.0	9.6	4.1	10.9	11.4
Coop or condominium	11.0	5.6	13.8	7.1	21.5	3.1
Year Structure Built						
Median age in years	26.4	26.8	25.1	25.4	19.3	41.8
Standard error	0.6	1.0	2.5	2.1	0.5	1.7
Rooms in Unit						
Median rooms	4.3	3.9	5.3	4.8	4.3	4.5
Standard error	0.03	0.04	0.10	0.12	0.05	0.07
Bedrooms						
Median bedrooms	2.0	1.7	2.6	2.2	2.0	2.1
Standard error	0.02	0.03	0.06	0.07	0.04	0.04
Square Footage of Unit						
Single detached and mobile homes	3,629	483	705	368	1,132	941
Median square footage	1,270	998	1,571	1,577	1,202	1,154
Standard error	24	53	66	93	45	42
Duration of Vacancy						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than 1 month	20.3	33.8	11.2	35.3	13.9	7.3
1 month up to 6 months	23.5	36.1	29.9	30.3	10.1	17.3
6 months up to 1 year	9.1	9.1	16.4	7.5	7.0	8.9
1 year up to 2 years	7.1	5.2	12.5	5.9	3.7	12.8
2 years or more	15.5	6.8	11.4	9.9	10.5	42.6
Never occupied as permanent home	3.6	1.5	9.4	4.6	4.1	2.3
Don't know	9.7	7.4	9.2	6.7	13.8	8.8
Vacant seasonal/URE	11.1	(X)	(X)	(X)	37.1	(X)
Value, by Region						
United States	1,396	(X)	1,020	376	(X)	(X)
Median	\$68,333	(X)	\$70,372	\$62,801	(X)	(X)
Standard error	\$2,461	(X)	\$4,370	\$4,358	(X)	(X)
Northeast	215	(X)	165	50	(X)	(X)
Median	\$118,413	(X)	\$119,715	...	(X)	(X)
Standard error	\$10,459	(X)	\$12,689	...	(X)	(X)
Midwest	296	(X)	212	84	(X)	(X)
Median	\$45,328	(X)	\$45,038	\$45,982	(X)	(X)
Standard error	\$5,556	(X)	\$7,036	\$8,610	(X)	(X)
South	622	(X)	470	152	(X)	(X)
Median	\$61,197	(X)	\$62,081	\$59,111	(X)	(X)
Standard error	\$3,184	(X)	\$3,799	\$5,206	(X)	(X)
West	263	(X)	172	91	(X)	(X)
Median	\$103,028	(X)	\$119,997	\$79,410	(X)	(X)
Standard error	\$25,234	(X)	\$30,077	\$28,008	(X)	(X)

- Represents zero or rounds to zero. X Not applicable. ... Base for a derived figure is too small to be shown.



Source and Accuracy of the Estimates

Source of the Data

All estimates in this publication are based on data from the 1991 American Housing Survey- National (AHS-N) sample. The Bureau of the Census conducts this survey biennially, acting as collection agent for the Department of Housing and Urban Development.

The sample for the AHS-N survey was spread over 394 sample areas (called primary sampling units) comprising 878 counties and independent cities with coverage in 50 States and the District of Columbia. We selected about 56,700 housing units for interview in 1991. We increased the number of sample housing units in rural areas by 50 percent in the 1991 enumeration. Also, we conducted a large-scale Computer Assisted Telephone Interviewing experiment as part of the 1991 enumeration for AHS-N. For more details about the sample design of AHS-N, refer to appendix B of the report American Housing Survey for the United States in 1991 (Current Housing Reports, series H150/91).

Estimation Procedures

The AHS-N sample estimation procedure adjusted weighted sample estimates of the United States housing inventory by tenure, race/ethnicity of householder, age of householder, household status, and geographic region. We based these independent estimates on statistics from the 1990 decennial census and the Current Population Survey, a monthly survey we conduct for the Bureau of Labor Statistics to provide monthly labor force data.

We used controls based on the 1990 census which are about 2.5 percent lower than the 1980-based controls used in previous reports. The method for computing the controls is also different. As a result, estimates of change from this report compared to previous reports may be understated by about 2.5 percent.

Refer to appendix B of the report, American Housing Survey for the United States in 1991 (Current Housing Reports, series H150/91) for more details about the estimation procedure and controls of 1991 AHS-N.

Accuracy of the Estimates

Since estimates in this publication are based on samples, they may differ from the results that would have been obtained if a complete census had been taken under the same interviewing conditions. Estimates from sample surveys have two possible types of errors: nonsampling and sampling errors. The accuracy of survey estimates depends upon the net effect of nonsampling and sampling errors.

Nonsampling Errors

Nonsampling errors may be attributed to many sources and occur during all stages of the survey process. They include:

- a. Inability to obtain information about all cases,
- b. Definitional difficulties,
- c. Differences in interpretation of questions among respondents,
- d. Inability or unwillingness to provide correct information on the part of the respondents,
- e. Mistakes in recording or coding the data,

- f. Other errors of collection, response, processing, coverage, and missing data information.

Sampling Errors

Sampling error reflects the difference between sample estimates and the actual value. **NOTE: By the term "actual value" we mean the value we would receive by interviewing all housing units, instead of a sample, under the same conditions.**

For example, suppose based on responses from the sample households we estimate 1,300,000 housing units with a certain characteristic. Since we only interviewed a sample of all households, there is a certain amount of "sampling error" in this estimate. Due to the sampling error, if we conclude the actual value is between 1,263,000 and 1,337,000 (a 50-percent confidence interval), there is only a 50 percent chance we'll be correct.

Use the formulas in tables 1-A through 1-C to determine the estimated error of a sample estimate from the AHS-N data.

The letter "A" in the formula represents the publication estimate. Use the number as it appears in the publication (i.e., do not multiply the estimate by 1,000).

The letter "Z" determines the probability the actual value is within the range. The larger the value of Z, the larger the range, and the higher the probability the actual value will be in the range. The Z value used in this publication is 1.6. This Z value corresponds to a range with 90-percent level of confidence. If we conclude the actual value is in this range, there is a 90-percent chance of being correct. Note

when $Z = 1.00$, the formula computes the standard error.

The values determined from the error formulas are approximations to the errors for the estimates in this publication. These approximations were necessary to produce errors applicable to a wide range of characteristics at a reasonable cost. The error formulas provide an indication of the order of magnitude of the errors rather than the actual errors for any specific characteristic.

The numbers in this book are printed in thousands (i.e., 21 printed in the book means 21,000 homes). The errors are also computed in thousands (i.e., don't multiply the number in the publication by 1,000 before computing the error).

We used hypothesis tests to test differences between characteristics. All statements of comparison in the text passed a hypothesis test at the 0.10 level of significance. This level indicates that the probability of concluding that the characteristics are different when they are actually the same is 0.10. The absolute value of the estimated difference between characteristics is greater than or equal to 1.6 times the standard error of the difference at this level of significance.

We provide five error calculation examples for illustrative purposes. These estimates do not correspond to any specific estimates found among the various AHS-N publications.

Publication Estimates

The following example illustrates the use of the error formula for publication estimates. Suppose in the United States there are 1,300 elderly households of a certain type (meaning 1,300,000

households since the publication number is in thousands). To compute the range of the error (a confidence interval), use the first formula in table 1-A, $A = 1,300$ and $Z = 1.60$. Compute the error of the publication estimate as follows:

$$Z \times \sqrt{(2.288 \times A) - (.000022 \times A^2)} \\ = 1.60 \times \sqrt{2974.4 - 37.18} \\ = 87$$

The actual value with a 90-percent level of confidence ($Z = 1.60$) is between 1,300 plus or minus 87, or in the range 1,213 to 1,387 (which means 1,213,000 to 1,387,000 since the numbers are in thousands). If we conclude the actual value is in this range, there is a 90-percent chance of being correct.

If the estimate involves two characteristics from tables 1-A through 1-C, use the formula with the larger first number under the square root. For example, for mobile homes in the South, use the formula for the South since 2.435 is larger than 2.076.

Percents

The formula for computing the error of a percent is the following:

$$Z \times Y \times \sqrt{\frac{2.288 \times P \times (100 - P)}{B}}$$

where

Z defines the confidence the range will include the actual value,

Y is the number from the last column of Tables 1-A - 1-C (chosen based on the denominator),

P is the percent calculated, and

B is the denominator of the percent.

For example, suppose there are 20,000 (actually 20,000,000) households in the Northeast and 8,000 (8,000,000), or 40 percent, are renters. To compute the range of the error with a 90-percent confidence level, use $Z = 1.6$, $Y = .935$, $P = 40$, and $B = 20,000$ in the above formula:

$$1.60 \times .935 \times \sqrt{\frac{2.288 \times 40 \times 60}{20,000}} \\ = .8$$

The actual percent of renters in the Northeast with a 90-percent level of confidence is between 39.2 and 40.8 percent. If we conclude the actual value is in this range, there is a 90-percent chance of being correct.

Differences

People often ask whether two numbers are actually different. If the range of error for the difference does not include zero at a certain level of confidence, then we conclude the numbers are different at that confidence level. Compute the range of error for the difference of two numbers, A and B , as follows:

$$\sqrt{(\text{error of } A)^2 + (\text{error of } B)^2}$$

This formula is accurate for either of the following types of differences:

- The difference between estimates of the same characteristics in two different areas.
- The difference between separate and uncorrelated characteristics in the same area.

The formula overestimates the error if a high positive correlation exists between the two characteristics. The formula underestimates the error if a high negative correlation exists between the two characteristics.

The following illustration shows how to compute the error of a difference. Suppose there are 12,000 (12,000,000) owner-occupied units in the Northeast and 8,000 (8,000,000) owner-occupied units in the Midwest. The respective errors for a 90- percent confidence interval are 162 and 178. The error for a 90-percent confidence interval for the 4,000 (4,000,000) difference is the following:

$$\sqrt{(162)^2 + (178)^2} = 241$$

The actual difference between owner- occupied units in the Northeast and Midwest is between 3,759 and 4,241. If we conclude the actual difference is in this range, there is a 90-percent chance of being correct. Since the range does not include zero, we conclude these two estimates are different at this level of confidence.

Medians

The median is the value 50-percent of the way through the distribution. So, 50-percent of the total falls below and 50-percent falls above the median. A range around the median can be constructed by computing the error on a 50-percent characteristic and translating that into an interval for the characteristic.

We calculated some medians and their standard errors in this report. A 90-percent confidence interval for these medians can be made by multiplying the standard error by $Z = 1.6$.

Use the following procedure to estimate the upper and lower limits of a confidence interval for a median:

1. Using the error formula for percents, compute the error of 50 percent. The total number of

housing units from the distribution is the denominator in the formula. Subtract "not reported" or "don't know" categories from the total.

2. Calculate the confidence interval for 50 percent by adding and subtracting the error, from step 1, to 50 percent.
3. Translate the confidence interval for 50 percent to an interval for the characteristic. The lower and upper endpoints for the confidence interval represent the percent of cases that fall below the respective endpoints of the interval for the characteristic. These values are found by linearly interpolating within the appropriate intervals of the distribution.

The probability the actual median is within the interval depends on the value of Z in the error of percent formula.

The following example shows how to compute a 90-percent confidence interval for a median. Suppose that the median number of rooms is 2.8 rooms. The number of housing units in the distribution of number of rooms is presented below.

Distribution of Number of Rooms

Number of rooms	Number of housing units (in thousands)
Total	56,000
1	900
2	20,000
3	22,000
4	8,000
5	4,100
Not Reported	1,000

1. The error on a 50-percent characteristic based on 55,000

(55,000,000) housing units is calculated as follows:

$$1.6 \times \sqrt{\frac{1.000 \times 2.288 \times 50 \times 50}{55,000}} = .5$$

2. Calculate the lower and upper percent limits by subtracting and adding 0.5 from 50 percent. These values are equal to 49.5 and 50.5 percent.
3. So, 49.5 percent of the housing units have less rooms than the lower endpoint of the 90-percent confidence interval. Thirty-eight percent of the households have 2 or less rooms and 78 percent have 3 or less rooms. (Remember to subtract the number of "Not Reported" housing units from the total.) The value corresponding to 49.5 percent of the households is between 2.5 and 3.5. The equation for linear interpolation of the value is the following:

$$2.5 + (3.5 - 2.5) \left(\frac{49.5 - 38.0}{40.0} \right) = 2.79$$

where

2.5 is the upper endpoint of the interval of the distribution below the interval containing the value corresponding to the 49.5 percent,

3.5-2.5 is the length of the interval corresponding to the 49.5 percent. Note that the category '3 rooms' is represented by the interval 2.51 to 3.5,

49.5 is the lower endpoint of the confidence interval for the median,

38 is the percent of cases falling below the interval corresponding to 49.5 percent, and

40 is the percent of cases within the interval corresponding to 49.5 percent.

Similarly, calculate the upper endpoint of the confidence interval according to the following:

$$2.5 + (3.50 - 2.50) \left(\frac{50.5 - 38.0}{40.0} \right) = 2.81$$

The actual median with a 90-percent level of confidence is between 2.79 and 2.81. If we conclude the actual median is in this range, there is a 90-percent chance of being correct.

Ratios

The formulas for estimated percentages underestimate the error of a ratio of two numbers (A/B) when either of the following two situations occur:

- a. There is little or no correlation between A and B.
- b. A is not a subclass of B.

A better approximation of the error for a ratio is the following:

$$\left(\frac{A}{B} \right) \sqrt{\left(\frac{\text{error of A}}{A} \right)^2 + \left(\frac{\text{error of B}}{B} \right)^2}$$

where

- A = numerator of the ratio
- and
- B = denominator of the ratio.

The following illustration shows how to compute the error of a ratio. Suppose there are 12,000 (12,000,000) owner-occupied units in the Northeast and 8,000 (8,000,000) owner-occupied units in the Midwest. The ratio of own-

ers in the Northeast to owners in the Midwest is 1.5. That is, there are one-and-a-half times as many owners in the Northeast as in the Midwest. The respective errors for a 90-percent confidence interval are 162 and 178 (use the formula for general characteristics for the Northeast and Midwest, respectively). The error for a 90-percent confidence interval for the ratio is the following:

$$\frac{12,000}{8,000} \sqrt{\left(\frac{162}{12,000} \right)^2 + \left(\frac{178}{8,000} \right)^2} = .039$$

The actual ratio with a 90-percent level of confidence is between 1.461 and 1.539. If we conclude the actual ratio is in this range, there is a 90-percent chance of being correct.

Table 1-A.
Items Not Listed in Table 1-B or 1-C (i.e., General Characteristics)

Characteristic	Publication estimates	Percentages
	The error is the larger of:	Value of Y for percent formula
General characteristics not listed below	$Z \times \sqrt{2.288 \times A - .000022 \times A^2}$ or $Z \times 2$	1.000
Black	$Z \times \sqrt{2.705 \times A - .000250 \times A^2}$ or $Z \times 3$	1.087
Hispanic	$Z \times \sqrt{2.363 \times A - .000023 \times A^2}$ or $Z \times 2$	1.016
Hispanic Deficiency ¹	$Z \times \sqrt{2.705 \times A - .000026 \times A^2}$ or $Z \times 3$	1.087
Mobile Home	$Z \times \sqrt{2.076 \times A - .000020 \times A^2}$ or $Z \times 2$.953
Vacant	$Z \times \sqrt{2.396 \times A + .000923 \times A^2}$ or $Z \times 2$	1.023
Urban	$Z \times \sqrt{2.363 \times A - .000023 \times A^2}$ or $Z \times 2$	1.016
Rural	$Z \times \sqrt{1.841 \times A - .000018 \times A^2}$ or $Z \times 2$.897
In (P)MSA - Central City	$Z \times \sqrt{2.363 \times A - .000023 \times A^2}$ or $Z \times 2$	1.016
In (P)MSA - Suburbs	$Z \times \sqrt{1.999 \times A - .000019 \times A^2}$ or $Z \times 2$.935
Outside (P)MSA's	$Z \times \sqrt{2.173 \times A + .000922 \times A^2}$ or $Z \times 2$.975
Northeast	$Z \times \sqrt{1.999 \times A - .000095 \times A^2}$ or $Z \times 2$.935
Midwest	$Z \times \sqrt{2.288 \times A - .000092 \times A^2}$ or $Z \times 2$	1.000
South	$Z \times \sqrt{2.435 \times A - .000066 \times A^2}$ or $Z \times 2$	1.032
West	$Z \times \sqrt{2.705 \times A - .000126 \times A^2}$ or $Z \times 3$	1.087

¹Use for the following Hispanic deficiency items: water supply stoppage in last 3 months and no toilet working in the last 3 months.

Table 1-B.
Neighborhood, Heating/Cooling Equipment, and Fuel Characteristics

Characteristic	Publication estimates	Percentages
	The error is the larger of:	Value of Y for percent formula
Other neighborhood and heating/cooling equipment and fuel not listed below	$Z \times \sqrt{2.829 \times A - .000027 \times A^2}$ or $Z \times 3$	1.112
Northeast	$Z \times \sqrt{2.829 \times A - .000134 \times A^2}$ or $Z \times 3$	1.112
Midwest	$Z \times \sqrt{2.829 \times A - .000113 \times A^2}$ or $Z \times 3$	1.112
South	$Z \times \sqrt{4.805 \times A - .000130 \times A^2}$ or $Z \times 5$	1.449
West	$Z \times \sqrt{3.344 \times A - .000155 \times A^2}$ or $Z \times 3$	1.209

Table 1-C.
Special Items

Characteristic	Publication estimates	Percentages
	The error is the larger of:	Value of Y for percent formula
Other Special Characteristics not listed below	$Z \times \sqrt{4.805 \times A - .000\ 046 \times A^2}$ or $Z \times 5$	1.449
Black	$Z \times \sqrt{5.680 \times A - .000\ 524 \times A^2}$ or $Z \times 6$	1.576
Hispanic	$Z \times \sqrt{5.680 \times A - .000\ 054 \times A^2}$ or $Z \times 6$	1.576
Vacant	$Z \times \sqrt{4.805 \times A - .000\ 046 \times A^2}$ or $Z \times 5$	1.449

Note: Special items include all characteristics pertaining to cooperatives or condominiums; and no complete bathroom.



