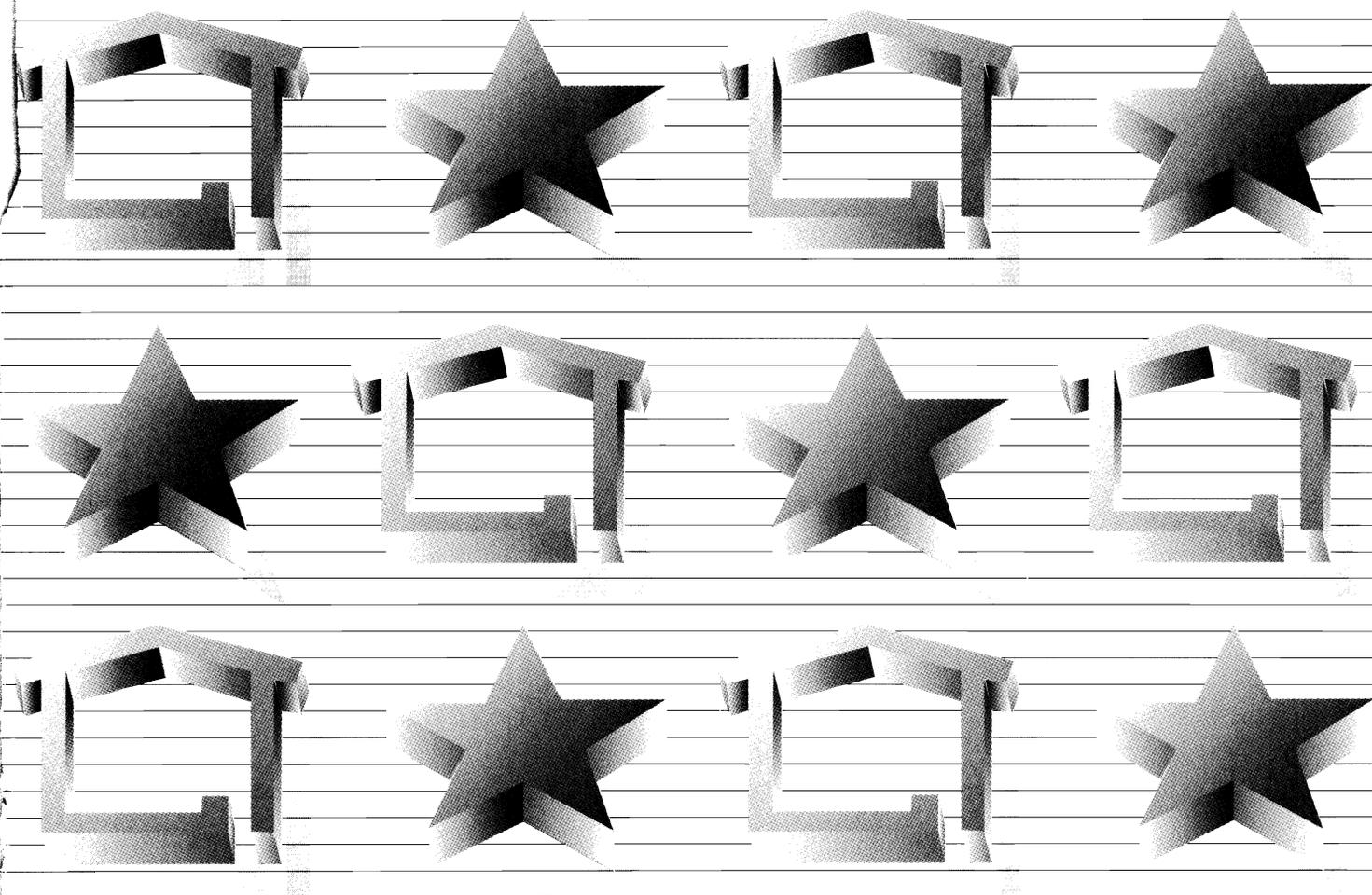


Current Housing Reports H121/94-3

America's Racial and Ethnic Groups: Their Housing in the Early Nineties

by Jeanne M. Woodward

A Chart Book



U.S. Department of
Housing and Urban Development
Office of Policy Development
and Research

U.S. Department of Commerce
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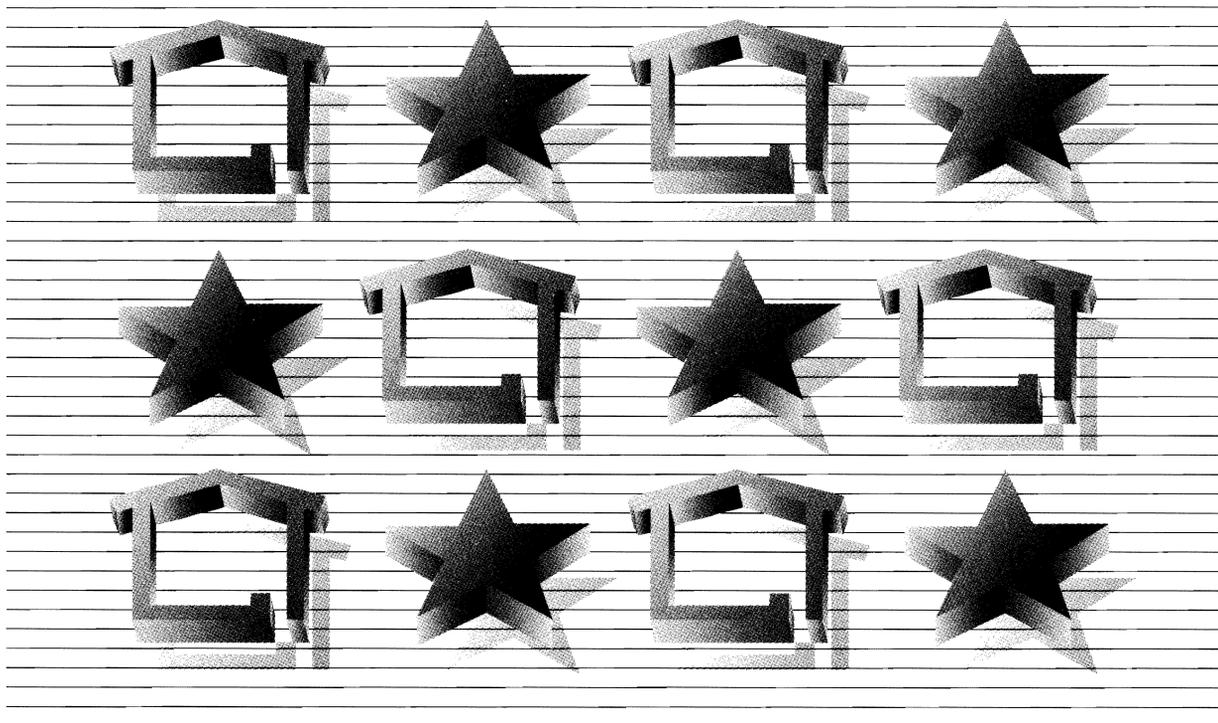
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Issued September 1994



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Housing and Urban Development**
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Introduction

This report presents a statistical overview of the current housing conditions of White; Black; American Indian, Eskimo, or Aleut; and Asian or Pacific Islander households. Data are also shown for Hispanic-origin households who may be of any race. The report presents findings from the 1991 American Housing Survey (AHS), a biennial national sample survey of approximately 55,000 housing units conducted by the Bureau of the Census for the Department of Housing and Urban Development (HUD), and the Decennial Census of Population and Housing conducted in 1990.

This report is arranged into five parts. The first part provides estimates of change in the number of households by tenure, race and Hispanic origin for the 4-year interval, 1987 to 1991, based on the AHS results. The estimates of change shown in table 1 of this publication are based on survey estimates that used 1990 Census of Housing based weighting. (See appendix C in the Current Housing Report, *American Housing Survey for the United States in 1991*, Series H150/91, for a detailed discussion of the sample design specifications and estimation procedures that have been used in the American Housing Survey since its beginning in 1973.) These data provide the most accurate count of the total number of occupied homes for the years 1987 and 1991 and should be used when measuring the change in the occupied inventory over time.

The 1987 estimates shown in Part I are not comparable to the data that were shown in the earlier publication, *Housing Characteristics of Selected Races and Hispanic-Origin Households in the United States: 1987, A Chart Book*, Series H121-87-1. The 1990-based weighting produces, on average, numbers that are about 2.5 percent lower than the 1980-based weighting that was used in the 1987 Chartbook.

Parts II through IV provide current AHS statistics for selected social, physical housing, and financial characteristics of occupied units or their households.

Part V presents information collected in the Decennial Census of Population and Housing. The census provides data on the individual subgroups that comprise the Asian or Pacific Islander and Hispanic-origin populations that are not available from the AHS. These data may aid users in understanding the diversity of the various components of these populations.

Classifications of race and Hispanic (Spanish) origin in AHS and census publications refer to race and Hispanic origin of the householder occupying the unit. Information on race and Hispanic origin are asked of all persons and collected through separate questions. Persons have the opportunity to indicate their race as White; Black; American Indian, Eskimo, or Aleut; or Asian or Pacific Islander and to indicate if they are of Hispanic origin or descent. Since data on Hispanic-origin persons are collected separately from race, persons of Hispanic origin may be of any race. Both of these items are based on self-identification, providing respondents the opportunity to report the groups with which they most closely identify. The concept of race as used by the Census Bureau does not denote any clear-cut scientific definition of biological stock.

Data obtained from the AHS and the census are not entirely comparable. Differences between the 1991 AHS data and the 1990 census may be attributed to several factors. These include the extensive use of self-enumeration in the census in contrast to personal interviews in the AHS; differences in processing procedures; the estimation procedures and sample designs; the sampling variability of the estimates from the AHS and to a smaller extent, the sampling variability associated with the sample data from the census; and

the nonsampling errors associated with both the AHS and the census, such as undercoverage of certain groups.

For certain race groups, other factors may have contributed to differences in the counts of households from the census versus current surveys. For example, the higher count of American Indian, Eskimo, or Aleut households from the 1990 Census relative to the 1991 AHS may, in part, be attributed to improvements in the way the Census Bureau counted people on reservations, on trust lands, and in Alaska Native villages in 1990; greater propensity in 1990 than in earlier censuses and surveys for individuals (especially those of mixed Indian and non-Indian parentage) to report themselves as American Indian; and improved outreach programs and promotion campaigns.

The charts in this report and the accompanying text summarize important similarities as well as differences evident among the various racial groups and Hispanic-origin households on characteristics relating to the socioeconomic status of the household, physical condition of the housing unit, and the affordability of housing in relation to income.

The primary focus of these data is on the United States as a whole, although some tables also show data by region and metropolitan residence.

Highlights

Household Distribution and Growth

There were approximately 93 (± 0.2) million households in the United States in 1991, a net increase of 4.6 (± 0.2) million households, 5.2 (± 0.4) percent since 1987. Approximately 85 (± 0.3) percent of the households had a White householder.

Black households were largely concentrated in our Nation's cities.

The largest concentration of White and Black households lived in the South; the remaining race groups and Hispanic-origin households principally resided in the West.

Black and Hispanic householders were more likely to rent rather than own their homes while half of the Asian or Pacific Islanders and two-thirds of Whites were homeowners.

Social Characteristics

White and Black households were generally smaller than those of the other specified race groups and Hispanic households.

The majority of White and Asian or Pacific Islander households were married-couple families.

White households were less likely to include children under the age of eighteen than other racial groups and Hispanic-origin households.

White householders, typically, were older than Hispanic householders and those of the other specified races.

Homeownership eluded most Black and Hispanic householders under the age of 45.

Across all race groups and among Hispanic households, college graduates were more likely to be homeowners than householders with less education.

Physical Characteristics of Housing Units

Sizable proportions of Black, Asian or Pacific Islander, and Hispanic households lived in multiunit structures.

Blacks lived in older housing than the other races and Hispanic households.

Crowded living conditions were problems for a relatively large proportion of Hispanic Households.

About 1 in 6 Black households reported that their homes had one or more physical problems.

Financial Characteristics of the Housing Inventory

Between 1987 and 1991, the median family income of owners and renters in the U.S. declined about 4 (± 0.9) percent, after adjusting for inflation.

The median value of owner-occupied homes in the U.S. in 1991 was \$80,300 ($\pm \400). The median value of homes owned by Asian or Pacific Islanders was more than twice (\$195,900 $\pm \$8,800$) the national median.

Among White, Black, and Asian or Pacific Islander homeowners, the West was the location with the highest median values.

Asian or Pacific Islander owners with mortgages paid the highest monthly housing costs and experienced the largest increases in monthly housing costs since 1987.

White homeowners, typically, appropriated smaller shares of their incomes for shelter than Black, Asian or Pacific Islander, and Hispanic householders.

More than a third of American Indian, Eskimo, or Aleut and Black renters had household incomes below the poverty levels.

Half of Black and the majority of American Indians, Eskimo, or Aleut low-income renters lived in public or subsidized housing in 1991.

Selected Characteristics of Detailed Race Groups and Hispanic-Origin Households, by Type: 1990

Asian or Pacific Islander Groups

In 1990, the housing characteristics of Asian or Pacific Islander households were as diverse as the groups comprising this population.

The 1990 Census counted 2.0 million Asian or Pacific Islander households. The Chinese were the largest group, numbering nearly a 0.5 million, thus comprising a quarter of the Asian or Pacific Islander households.

Approximately 65 percent of Asian or Pacific Islander owners were Chinese, Filipino, or Japanese.

Half the Asian Indian, Korean, and Vietnamese renters were movers in a 15 month period.

The median home values of all the Asian groups and Pacific Islanders were well above the national median in 1990.

Hispanic Origin by Type

In 1990, Mexican-origin households accounted for 60 percent of the Hispanic owners and half of the Hispanic renters.

The rates of ownership ranged from 26 percent for Puerto Rico origin householders to 51 percent for householders of Cuban origin.

The median value of homes owned by Mexican householders was below the national median for all owner-occupied properties.

Part I

Patterns of Distribution and Growth: 1987 and 1991

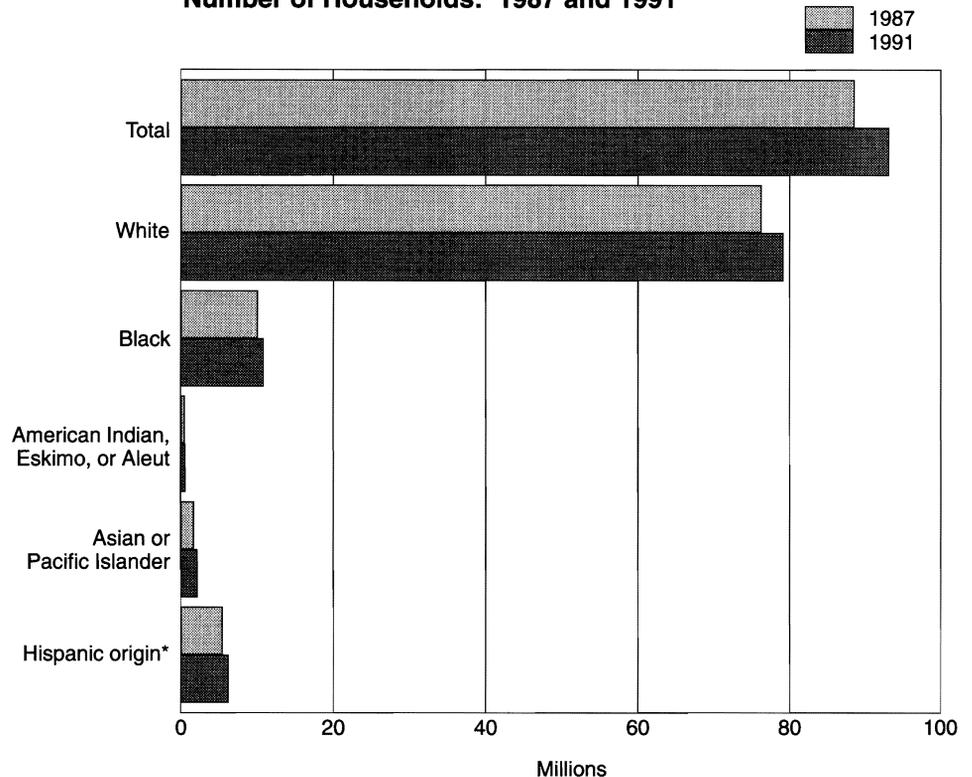
Note: Findings cited in Part I were derived from data included in tables 1 and 2.

Household Distribution and Growth

There were approximately 93 million households in the United States in 1991, a net increase of 4.6 million households (5.2 percent) since 1987.¹

- In 1991, 85 percent of the households had a White householder. The number of White households increased 3.9 percent (2.9 million) since 1987.
- About 12 percent of the householders were Black. Black households increased 8.5 percent (0.9 million) since 1987.
- There were 0.5 million American Indian, Eskimo, or Aleut households, representing less than 1 percent of the Nation's households in 1991. Their number increased by 79,000 households since 1987.
- About 2 percent of the householders were Asian or Pacific Islanders in 1991. The number of Asian or Pacific Islander households increased 29.6 percent (0.5 million) since 1987.
- Approximately 7 percent of the householders were of Hispanic origin in 1991. (Hispanic householders may be of any race.) Hispanic households increased 14.6 percent (0.8 million) since 1987.²

Figure 1.
Number of Households: 1987 and 1991



Note: In all the charts, the race or Hispanic origin of the household was based on the race or origin of the householder.
*May be of any race.

¹ A household consists of all persons who occupy a housing unit. By definition, the count of households was the same as the count of occupied housing units.

²The apparent difference in the net increases of Black (0.9 million), and Hispanic households (0.8 million) was not statistically significant.

Metropolitan-Nonmetropolitan Distribution of Households

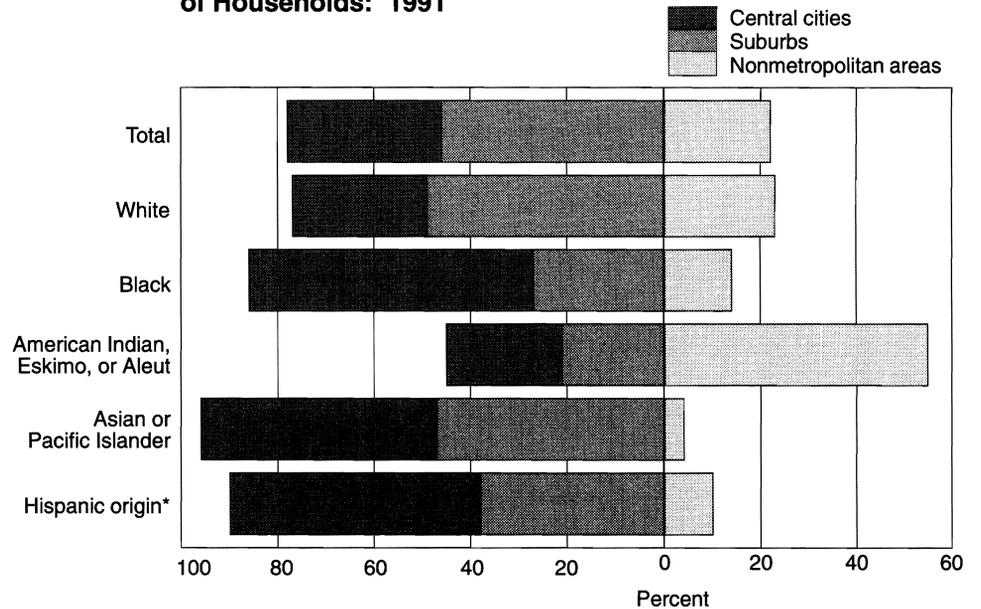
Black households were largely concentrated in our Nation's cities.

- White householders maintained 73 percent of the 29.7 million households located in the central cities of the United States. The remaining 7.9 million households were maintained by householders of other races, principally Black householders (6.4 million or 22 percent). About 3 out of 5 Black householders were central city residents.
- Nine out of ten suburban householders were White. About half (49 percent) of White households lived in the suburbs of metropolitan areas.
- About 91 percent of households in areas outside metropolitan areas were White. Although Black and Asian or Pacific Islander households were not commonly found in this locale, half the American Indian, Eskimo, or Aleut householders lived in nonmetropolitan areas.
- Ninety-six percent of Asian or Pacific Islander householders lived in metropolitan areas, fairly evenly distributed between cities and suburbs.

- Ninety percent of Hispanic households lived in metropolitan areas. About 11 percent of central city households were maintained by Hispanic householders compared with 6 percent of suburban households.

Note: In the AHS, the term "householder" refers to the first member listed in the household roster who was 18 years of age and over and who owned or rented the housing unit.

Figure 2.
Metropolitan-Nonmetropolitan Distribution of Households: 1991



*May be of any race.

Regional Distribution of Households

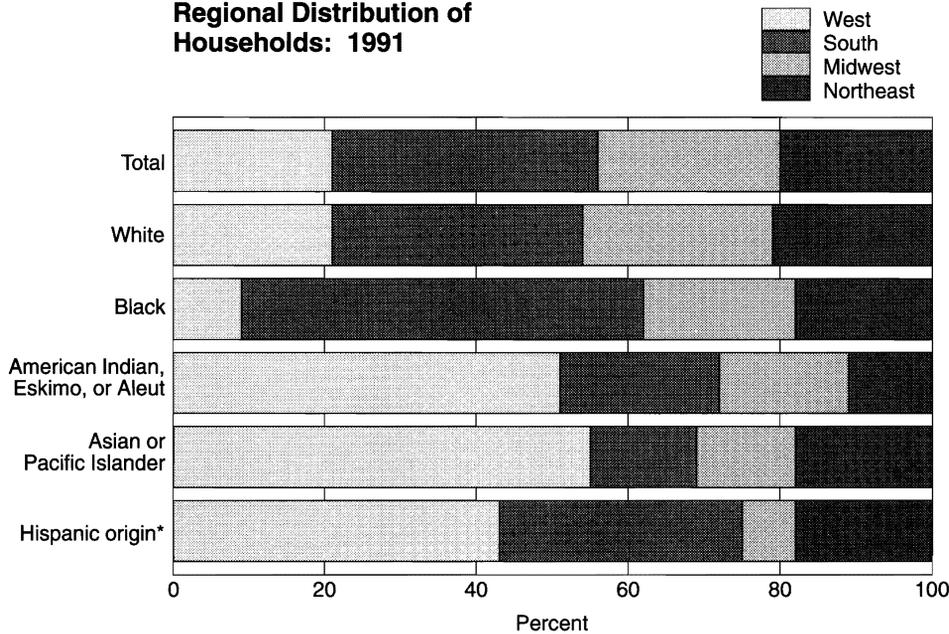
The largest concentrations of White and Black households lived in the South; the remaining race groups and Hispanic-origin households principally resided in the West.

- More than a third (35 percent, 32 million) of all U.S. households lived in the South. Over half (53 percent) of Black households lived in the South and they represented approximately 18 percent of all households in this region. About

6 percent of the householders in this region were Hispanic.

- Approximately 21 percent of all U.S. households lived in the West. About half the Asian or Pacific Islander and American Indian, Eskimo, or Aleut households resided in this region, representing 6 percent and 1 percent, respectively, of the 19.4 million households that lived in the West. The largest proportion (43 percent) of Hispanic-origin households lived in this region and they represented about 14 percent of the total number of households in the West.
- About 1 in 4 households lived in the Midwest (24 percent) and slightly less than 9 out of 10 (88 percent) of these householders were White.
- About 20 percent of the households lived in the Northeast.³ White and Black householders comprised 86 percent and 10 percent of the households in this region. About 6 percent were of Hispanic origin.

Figure 3.
Regional Distribution of Households: 1991



*May be of any race.

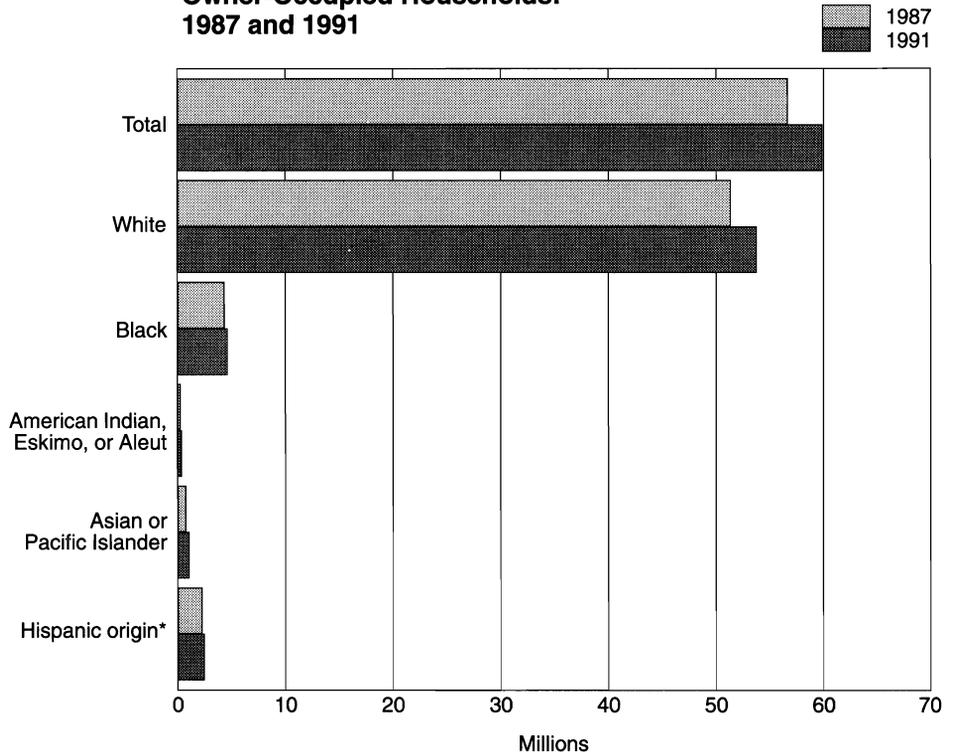
³The apparent difference in the proportions of total households living in the Northeast and West was not significant.

Growth in the Number of Homeowners

The growth in the number of owners averaged approximately 0.8 million households per year since 1987.

- Approximately 59.8 million householders owned their homes in 1991, 5.6 percent higher than the 56.6 million owners in 1987.
- Between 1987 and 1991, there were significant increases in the numbers of White, Black, Asian or Pacific Islander, and Hispanic homeowners.
- Approximately 90 percent of the owners were White; 8 percent Black; 2 percent Asian or Pacific Islander; and less than 1 percent American Indian, Eskimo, or Aleut.
- Hispanic-origin householders comprised 4 percent of all homeowners.

Figure 4.
Owner-Occupied Households:
1987 and 1991



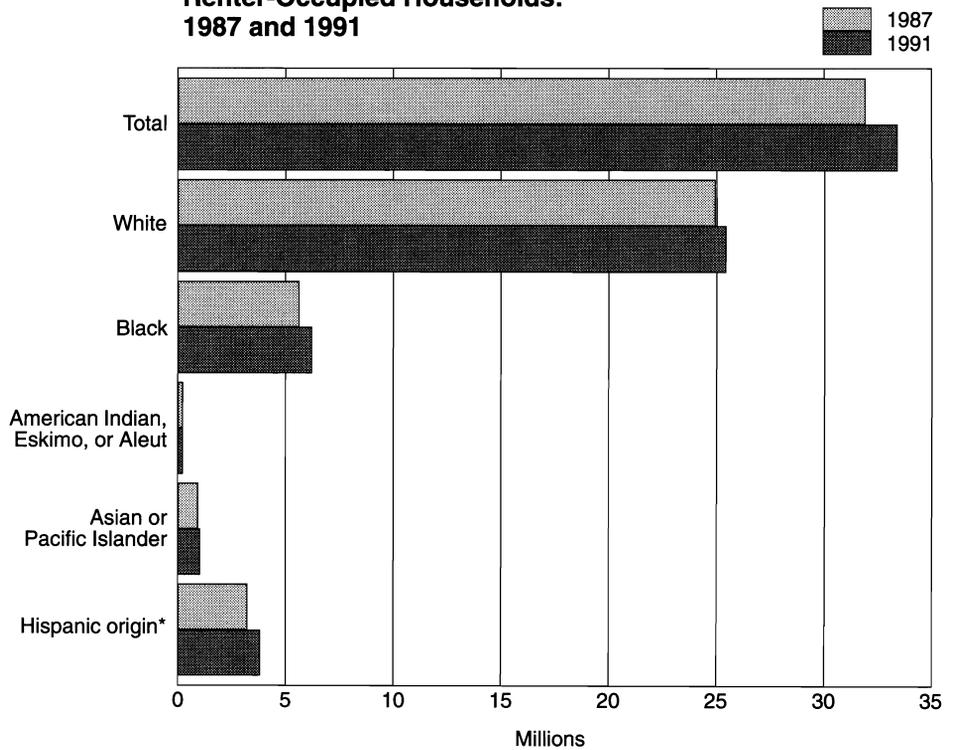
*May be of any race.

Growth in the Number of Renters

The number of renters increased by an average of 0.4 million annually since 1987.

- Approximately 33 million householders rented their homes in 1991, 4.7 percent higher than the 32 million in 1987.⁴
- Approximately 76 percent of the renters were White; 19 percent Black; 3 percent were Asian or Pacific Islander; and about 1 percent were American Indian, Eskimo, or Aleut.
- Between 1987 and 1991, there were significant increases in the number of White, Black, Asian or Pacific Islander, and Hispanic renters.
- Approximately 11 percent of the renters were of Hispanic origin.

Figure 5.
Renter-Occupied Households:
1987 and 1991



*May be of any race.

⁴ The apparent difference in the percent increases of owner-occupied households (5.6 percent) and renter households (4.7 percent) was not significant.

Household Tenure

Black and Hispanic householders were more likely to rent rather than own their homes.

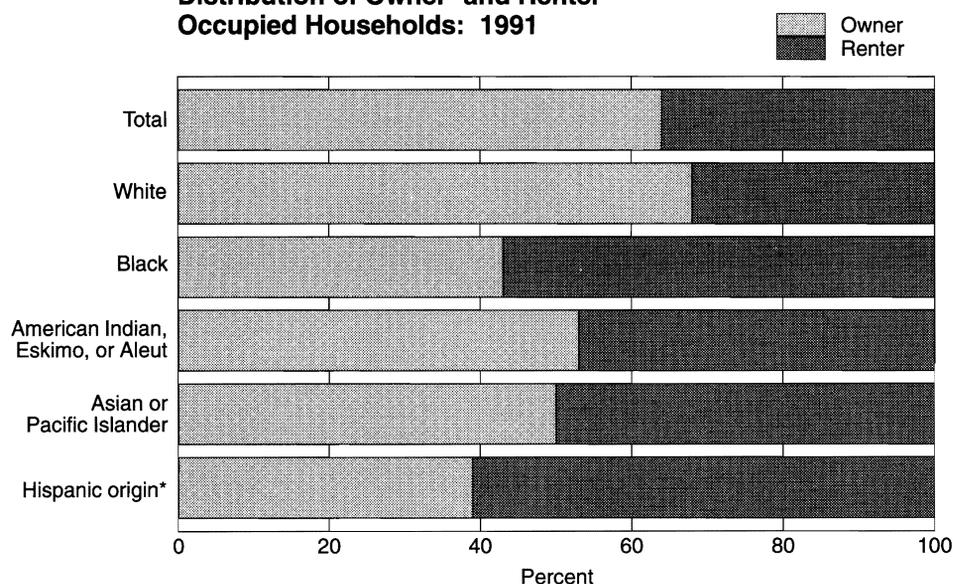
- Household tenure has been used as a convenient and readily understood way to measure socioeconomic progress of the major race and ethnic groups. It is used to distinguish households on the upper rungs of the socioeconomic ladder

(mainly owners, with adequate access to mortgage credit) from those on the lower rungs (mainly renters, who normally lack access to mortgage credit).

- More than two-thirds (68 percent) of the White householders owned their homes, ranging from over half the residents in cities (53 percent) to about three-quarters of the households in nonmetropolitan areas.

- About 43 percent of Blacks were homeowners. Within central cities where most Black householders live, slightly more than a third (36 percent) were homeowners. Their homeownership rates in suburbs and nonmetropolitan areas were 49 percent and 60 percent, respectively.
- The apparent difference in the proportions of American Indian, Eskimo, or Aleut owners and renters was not significant—about half were owners and half were renters.
- Half the Asian or Pacific Islanders were homeowners. Within metropolitan areas, their homeownership rates in cities and suburbs were 38 percent and 64 percent, respectively.
- Between 1987 and 1991, there were no significant changes in the homeownership rates among any of the race groups.
- Two out of five Hispanic householders were homeowners, ranging from 30 percent in cities to half of the Hispanic householders in suburbs and nonmetropolitan areas. The homeownership rates of Hispanic householders did not change significantly since 1987.

Figure 6.
Distribution of Owner- and Renter-Occupied Households: 1991



*May be of any race.

Part II

Social Characteristics

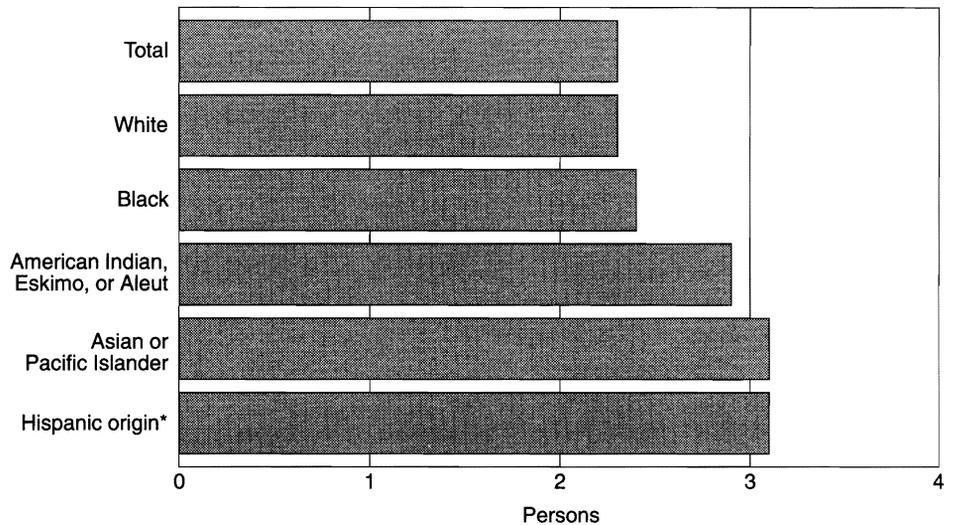
Note: Findings cited in Part II were derived from data included in tables 3 and 4.

Persons Per Household

White and Black households were generally smaller than those of the other specified race groups and Hispanic households.

- The median household sizes for White and Black households were 2.3 and 2.4, respectively.
- About 14 percent of Black households had five or more persons per household compared with 10 percent of White households.
- The median household sizes for American Indian, Eskimo, or Aleut and Asian or Pacific Islander householders were not significantly different, about 3 persons per household.
- About a fifth of American Indian, Eskimo, or Aleut and Asian or Pacific Islander householders had five or more persons.
- The median size of Hispanic households was approximately three persons. Almost a quarter (23 percent) were comprised of five or more persons.

Figure 7.
Median Number of Persons Per Household: 1991



*May be of any race.

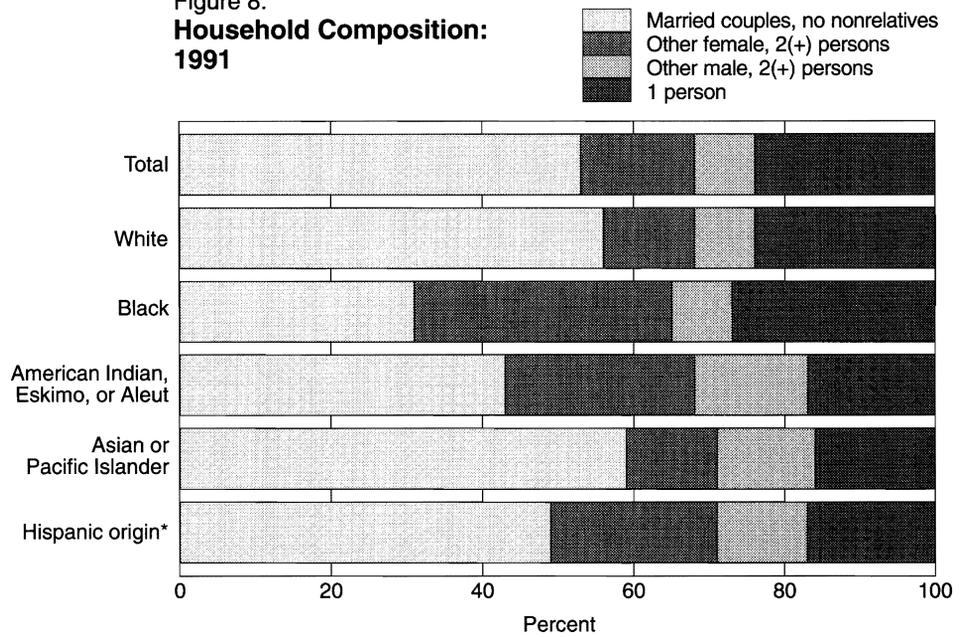
Household Composition

The majority of White and Asian or Pacific Islander households were married-couple families.

- Over half the White and Asian or Pacific Islander households were maintained by married couples compared with 43 percent of American Indian, Eskimo, or Aleut and 31 percent of Black households.
- Homeownership was the norm among married couple families. Some 81 percent of White; 67 percent of both Black and American Indian, Eskimo, or Aleut; and 62 percent Asian or Pacific Islander married couples owned their homes.¹
- Households with a minimum of two persons maintained by householders without spouses were more commonly found among Blacks and American Indian, Eskimo, or Aleut households. About 2 of every 5 of these households fit this category compared with 25 percent of Asian or Pacific Islanders and 20 percent of White households.
- Homeownership rates among men or women without spouses who maintain households for others were considerably lower than married couples across all race groups, ranging from 50 percent of Whites to 32 percent of Blacks.
- Approximately 24 percent of White and 27 percent of Black householders lived alone. White and Black householders were more likely to live alone than householders of the other specified races.
- Over half (52 percent) the White men and women living alone were owners. The homeownership rates for Black, and Asian or Pacific Islander lone householders were 31 percent, and 22 percent, respectively. The

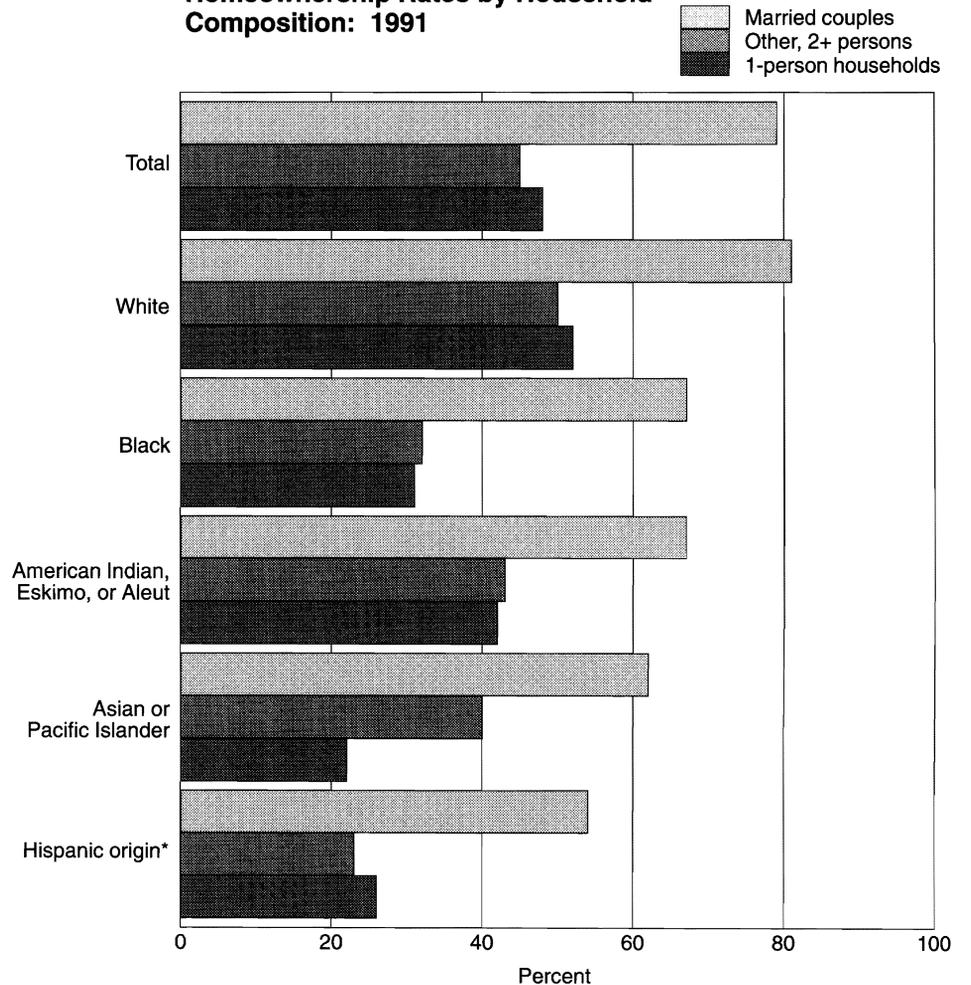
¹The apparent difference in the homeownership rates of American Indians, Eskimos or Aleut and Asians or Pacific Islanders was not statistically significant.

Figure 8.
Household Composition: 1991



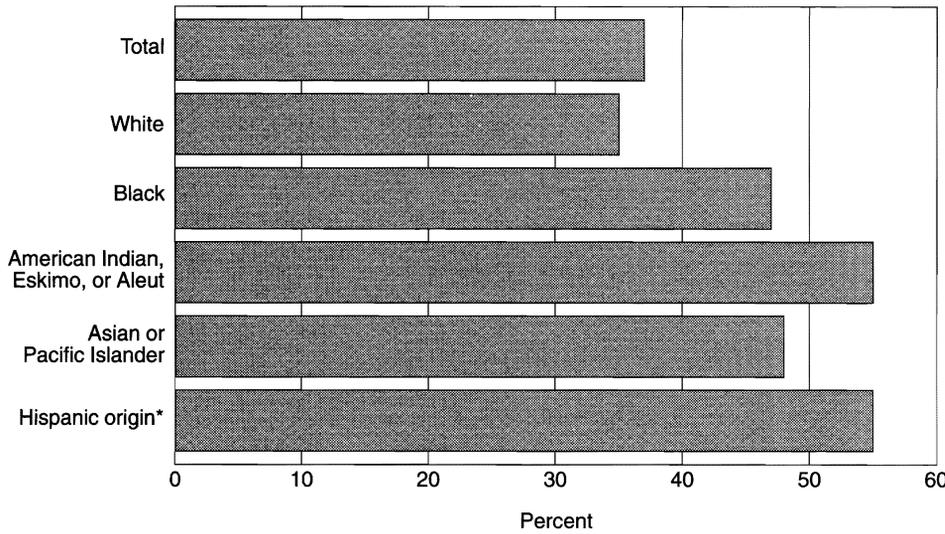
*May be of any race.

Figure 9.
Homeownership Rates by Household Composition: 1991



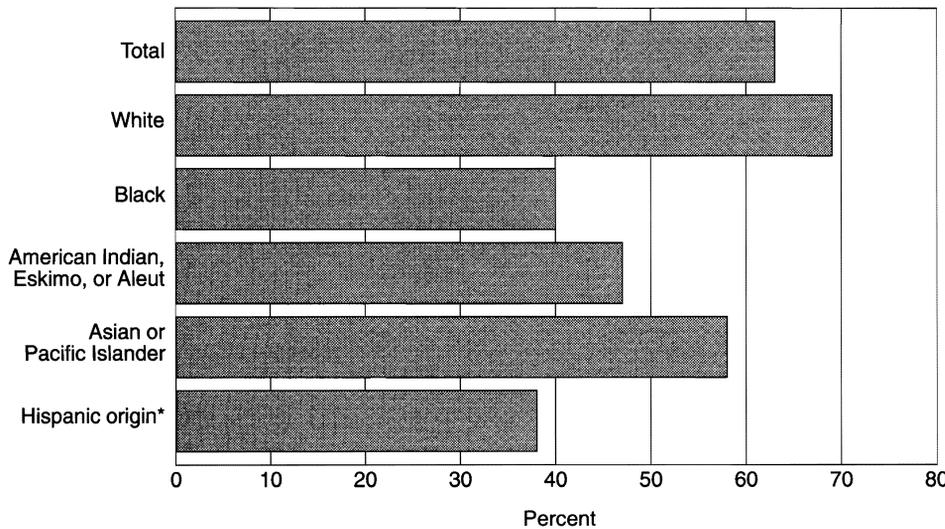
*May be of any race.

Figure 10.
Households With Children: 1991



*May be of any race.

Figure 11.
Homeownership Rates of Households With Children: 1991



*May be of any race.

sample size of American Indian, Eskimo, or Aleut households was too small for reliable comparisons.

- About 49 percent of Hispanic households were married couple families and 17 percent of these householders lived alone. The remaining third of Hispanic households included a minimum of two persons maintained by men or women without spouses.
- Over half the Hispanic married-couple families were homeowners compared with about a quarter of the other types of Hispanic households.

Households With Children

White households were less likely to include children under the age of eighteen than other racial groups or Hispanic-origin households.

- There was no significant difference in the proportions of Asian or Pacific Islander (48 percent) and Black households (47 percent) with children. However, Asian or Pacific Islanders with children were more likely to own their homes than Black householders, 58 percent compared with 40 percent.²
- Approximately 55 percent of the American Indian, Eskimo, or Aleut included children. About half of these householders owned their homes.
- Slightly more than one in three (35 percent) White households included children. The majority of these householders were owners (69 percent).
- About 55 percent of Hispanic households included children and 38 percent of these households owned their homes.

² Among households with children, the apparent differences in the homeownership rates of Black households compared with American Indian, Eskimo, or Aleut and Hispanic households were not statistically significant.

Age of Householder

White householders, typically, were older than Hispanic householders and those of the other specified races.

- The median age of White householders was 46 and nearly a quarter (23 percent) of White householders were 65 years and over.
- Half of Black householders were 43 years old or younger, including 31 percent under the age of 35.³ Householders 65 years and over comprised 17 percent of all Black households.
- A third of all Asian or Pacific Islanders were young householders under the age of 35 while less than 1 in 10 were 65 years and over. Their median age was 41 years old.⁴
- The median age of American Indian, Eskimo, or Aleut householders was 40 years. Approximately 38 percent were under 35.⁵
- The median age of Hispanic householders was 40 years old and approximately one in ten were 65 and over.

Ownership Rates by Age of Householder

Homeownership eluded most Black and Hispanic householders under the age of 45.

- Just 1 in 5 Black and Hispanic householders under 35 were owners.
- Among elderly householders, the majority of White; Black; American Indian, Eskimo, or Aleut; and Hispanics were homeowners.

³The apparent difference in the proportions of Black and Asian or Pacific Islander householders under 35 was not significant.

⁴ The median ages of American Indian, Eskimo, or Aleut; Asian or Pacific Islander; and Hispanic householders were not statistically different.

⁵ The apparent difference in the proportions of Asian or Pacific Islander and American Indian, Eskimo, or Aleut householders under 35 was not significant.

Figure 12.
Age Distribution of Householders: 1991

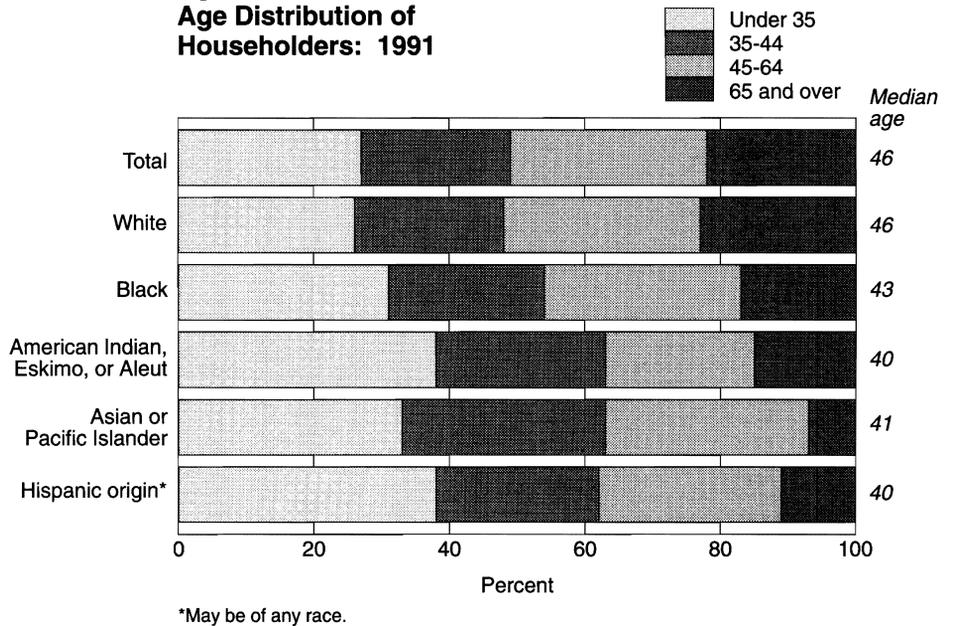


Figure 13.
Homeownership Rates by Age of Householder: 1991

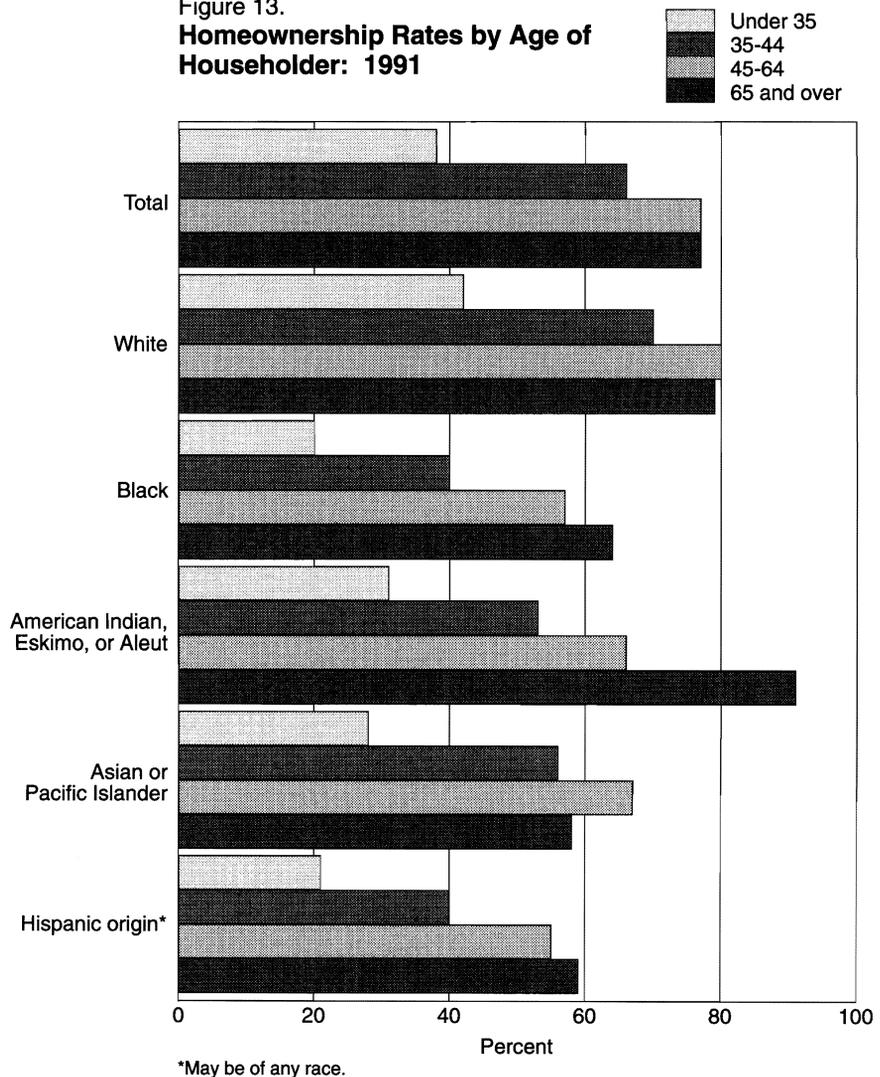
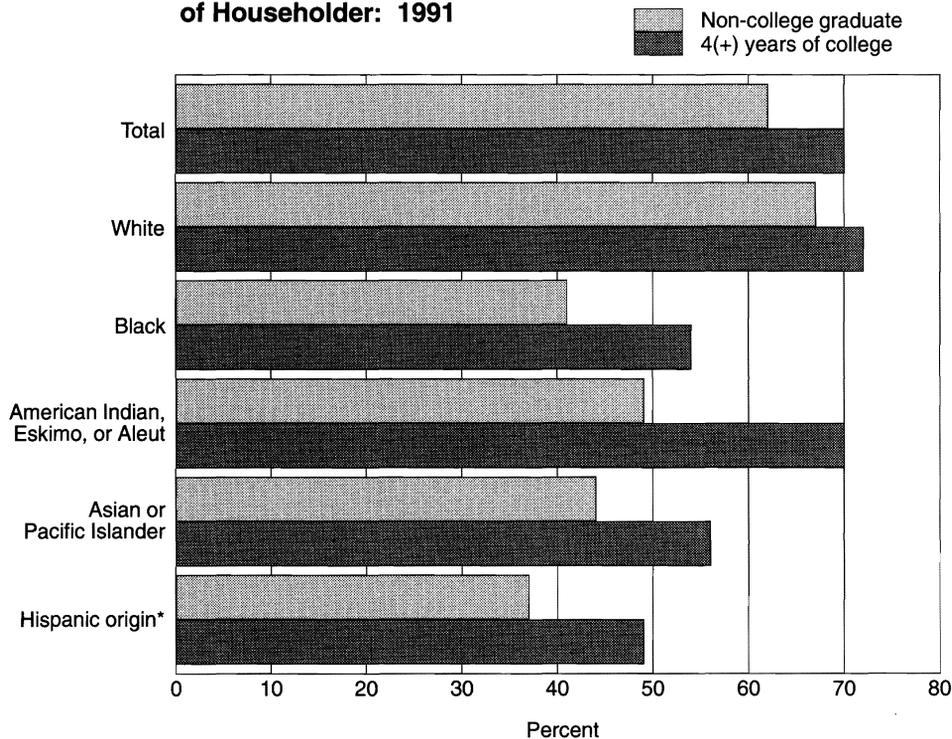


Figure 14.
Homeownership Rates by Education
of Householder: 1991



*May be of any race.

Ownership Rates, By Educational Attainment of Householder

Across all race groups and among Hispanic households, college graduates were more likely to be homeowners than householders with less education.

- Among White households, 72 percent of those who had completed 4 or more years of college owned their homes compared with 67 percent of those who did not complete college.
- Completion of 4 or more years of college increased the likelihood that Black, Asian or Pacific Islander, and Hispanic householders would own rather than rent their homes by comparable margins (12 to 13 percentage points). Over half the Black and Asian or Pacific Islander college graduates were owners. The homeownership rate among Hispanic college graduates was 49 percent.⁶
- The advantage of a college degree in terms of higher rates of homeownership was also apparent among American Indian, Eskimo, or Aleut householders; 70 percent of college graduates were homeowners compared with 49 percent of those with less education.⁷

⁶Among householders with a minimum of 4 years of college, the proportion of Blacks who owned their homes (54 percent) was not significantly different from that of Asian or Pacific Islanders (56 percent) or Hispanics (49 percent).

⁷Among householders with a minimum of 4 years of college, the proportion of White householders who owned their homes (72 percent) was not significantly different from that of American Indian, Eskimo or Aleut householders (70 percent).

Part III

Physical Characteristics of Housing Units

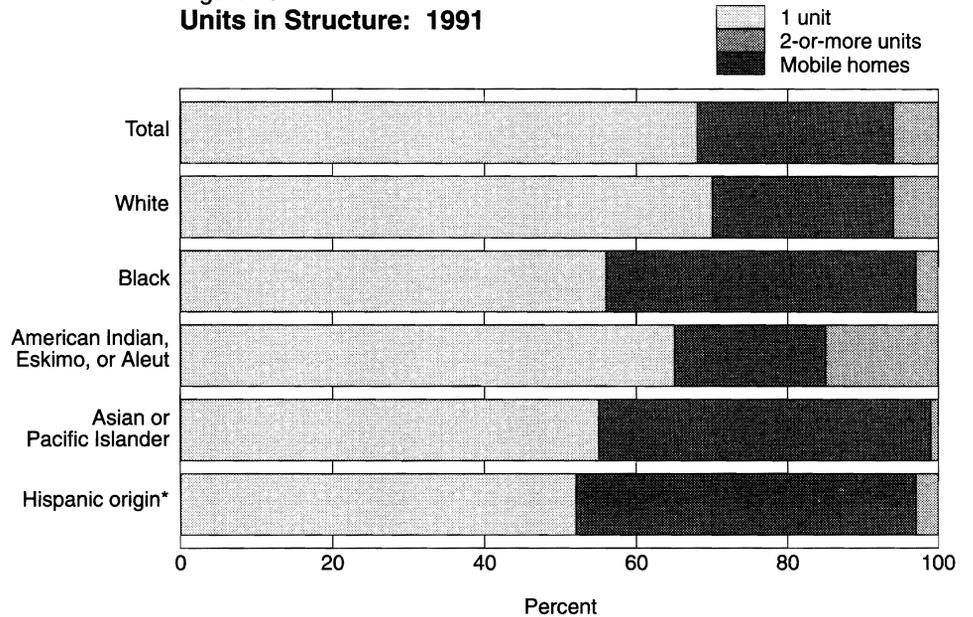
Note: Findings cited in Part III were derived from data included in tables 5 and 7.

Structure Type

Sizable proportions of Black, Asian or Pacific Islanders, and Hispanics lived in multiunit structures.

- Most households lived in single family homes.
- About a quarter of households lived in units in multiunit structures. However, about 2 out of 5 Black, Asian or Pacific Islander, and Hispanics were living in two-or-more unit structures. These groups were more likely than White householders to rent and live in cities where multiunit structures were more common.
- Mobile homes sheltered 15 percent of the American Indian, Eskimo, or Aleut households, a proportion significantly higher than for other races or Hispanic- origin households.

Figure 15.
Units in Structure: 1991

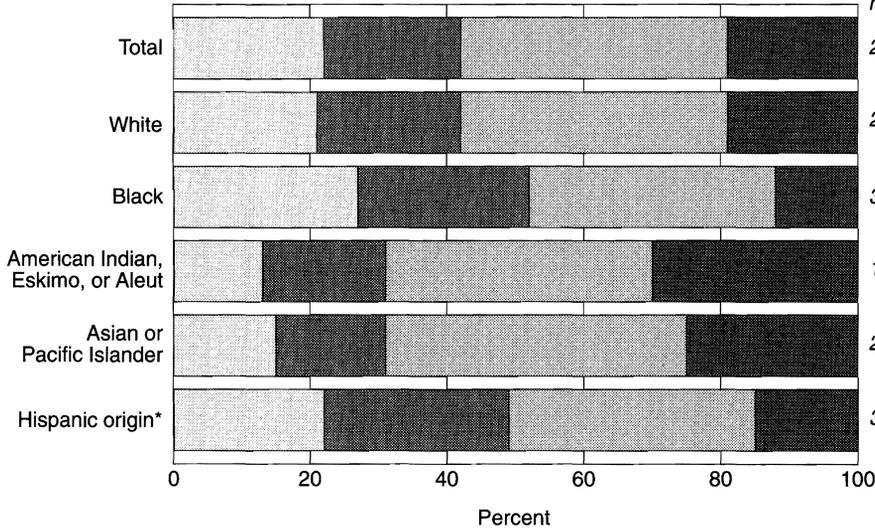


*May be of any race.

Figure 16.
Age of Housing: 1991

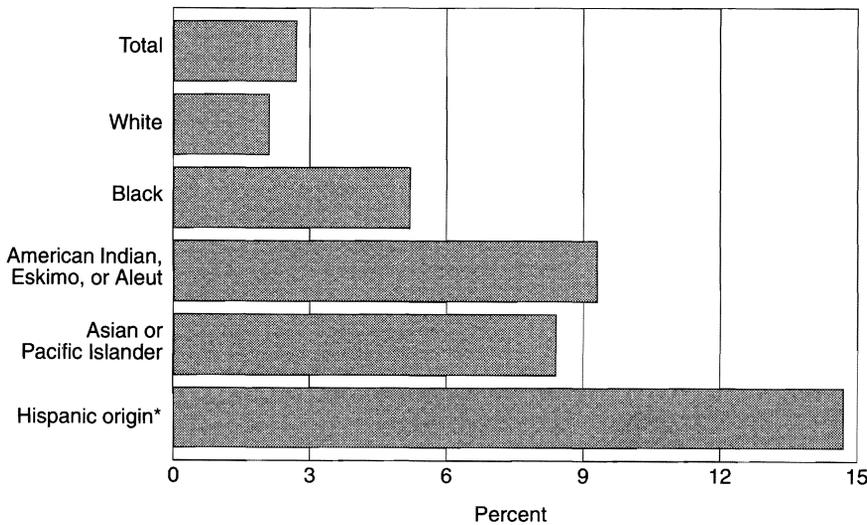
1939 or earlier
1940-1959
1960-1979
1980 or later

Median
age of
home



*May be of any race.

Figure 17.
Percent of Households With More Than One Person Per Room: 1991



*May be of any race.

Age of Housing

Blacks lived in older housing than the other races and Hispanic households.

- The median age of homes occupied by Black householders was 33 years. About a quarter lived in homes built prior to World War II. This is consistent with the fact that the majority of Black householders lived in our Nation's cities where homes were generally older than those located in suburbs and non-metropolitan areas.
- Half the homes occupied by American Indian, Eskimo, or Aleut householders were less than 19 years old in 1991. A factor influencing the younger age of their homes was the relative importance of the mobile home component which typically was newer than conventionally built units.
- The median age of homes occupied by Asian or Pacific Islanders was 21 years in 1991.¹ Approximately 1 in 4 lived in homes constructed since 1980. Their homes were newer than those occupied by White householders.
- The median age of homes occupied by Hispanic households was 31 years in 1991. Approximately 22 percent lived in older construction built before 1940 while 15 percent resided in units built since 1980.

Persons Per Room

Crowded living conditions were problems for a relatively large proportion of Hispanic households.

- Fifteen percent of Hispanic households had a ratio of persons to rooms in excess of 1.00.
- American Indian, Eskimo, or Aleut and Asian or Pacific Islander households were typically larger and consequently more likely to be crowded than those of White and Black households.

¹The apparent difference in the median ages of homes owned by American Indian, Eskimo, or Aleut and Asian or Pacific Islander householders was not statistically significant.

Size of Housing Units— Median Square Footage

The typical single family detached and mobile home in the United States had about 1,700 square feet of living area.

- Among the race groups, the size of these homes ranged from about 1,900 square feet for homes occupied by Asian or Pacific Islander households to about 1,300 square feet for American Indian, Eskimo, or Aleut households.²
- The homes occupied by Hispanic households were below the national median, about 1,400 square feet.

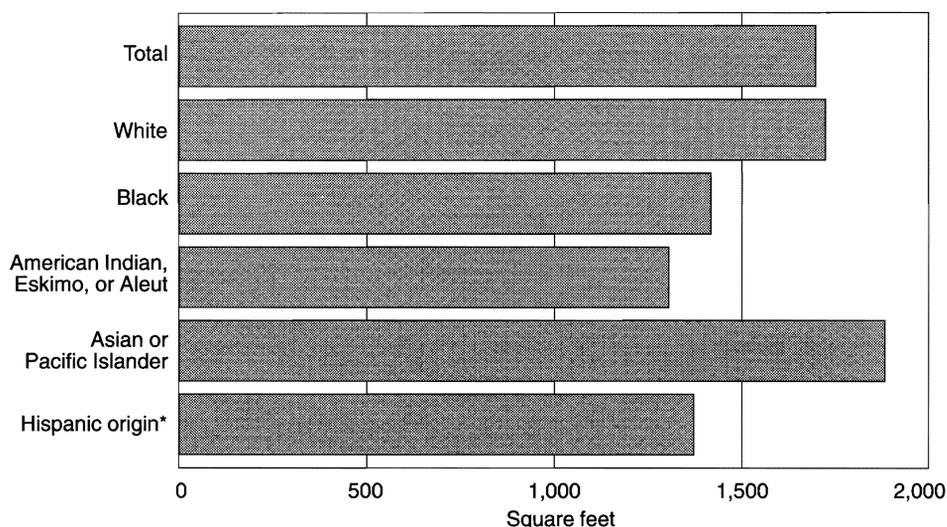
Physical Problems

About 1 in 6 Black households reported that their homes had one or more physical problems.

- Black households were at least twice as likely as households in general to report one or more problematic conditions including incomplete plumbing facilities, heating equipment breakdowns, inadequate or exposed electrical wiring, signs of mice or rats, and structural and maintenance problems such as cracks or holes in ceilings, walls, or floors.
- About 13 percent of Hispanic households reported problems.
- The proportions of White; American Indian, Eskimo, or Aleut; and Asian or Pacific Islander households that reported problems were not significantly different.

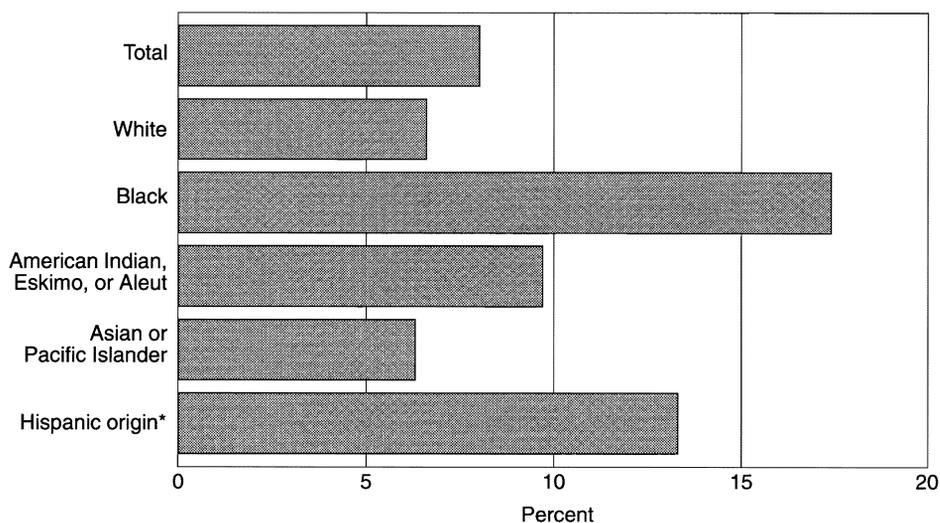
² There was no significant difference in the median square footage estimates of homes occupied by American Indian, Eskimo, or Aleut and Hispanic households.

Figure 18.
Median Square Footage of Single Detached
and Mobile Homes: 1991



*May be of any race.

Figure 19.
Percent of Households Reporting Physical
Problems in Housing Unit: 1991



*May be of any race.

Part IV

Financial Characteristics of the Housing Inventory

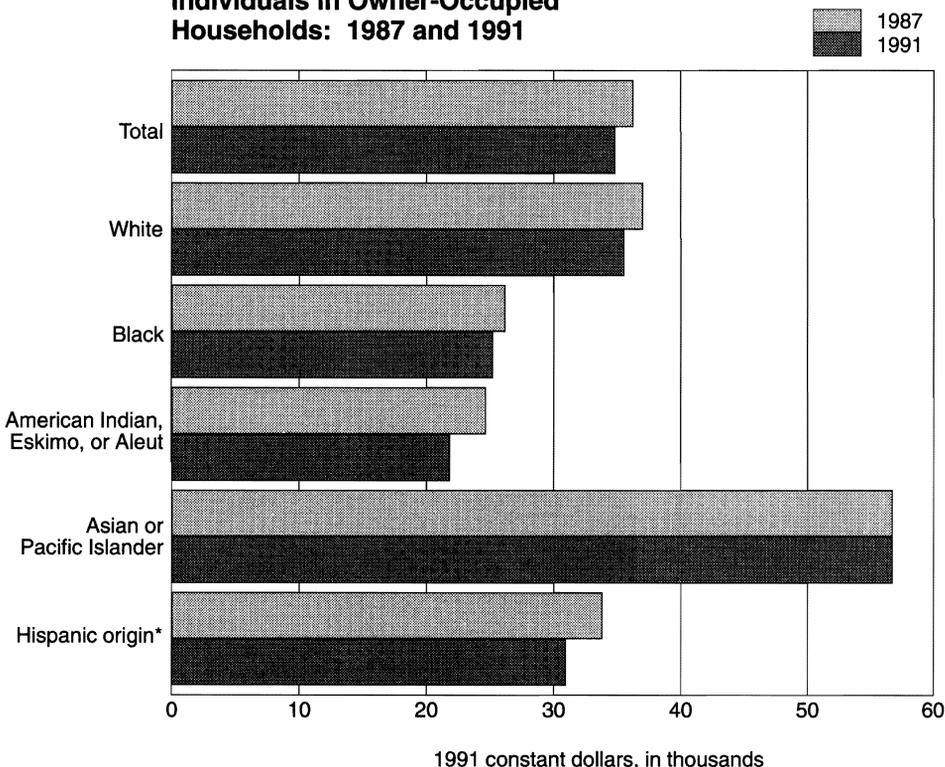
Note: Findings cited in Part IV were derived from data included in tables 9 through 12, inclusive. The 1987 median estimates were based on 1980 Census of Housing based weighting.

Median Income - Owners

The median income of families and primary individuals who owned their homes in 1991 was \$34,800, a decline of 3.9 percent from the 1987 median after adjusting for inflation.¹

- Among owners, for every \$100 received by all families in the United States in 1991, White families received \$102; Black families received \$72; American Indian, Eskimo, or Aleut families received \$63; and Asian or Pacific Islander families received \$163. Family income may be affected by educational attainment, age composition, and the number of family members in the work force.
- After adjusting for inflation, real median family income of White owners decreased 4.0 percent between 1987 and 1991. The real family incomes of Blacks, American Indian, Eskimo, or Aleut; and Asian or Pacific Islanders did not significantly change between 1987 and 1991.²
- The median family income of Hispanic owners in 1991 was \$30,890. Their income declined 8.6 percent from the inflation-adjusted figure of \$33,780 in 1991. Among owners, Hispanic families received \$89 for every \$100 received by all U.S. families.

Figure 20.
Median Income of Families and Primary Individuals in Owner-Occupied Households: 1987 and 1991



*May be of any race.

¹Changes in real income refer to comparisons after adjusting for a 19.9 percent increase in consumer prices between 1987 and 1991. The percentage change in prices between 1987 and 1991 was computed by dividing the annual average Consumer Price Index for all urban consumers (CPI-U) for 1991 by the annual average for 1987. See table 11 for appropriate indexes.

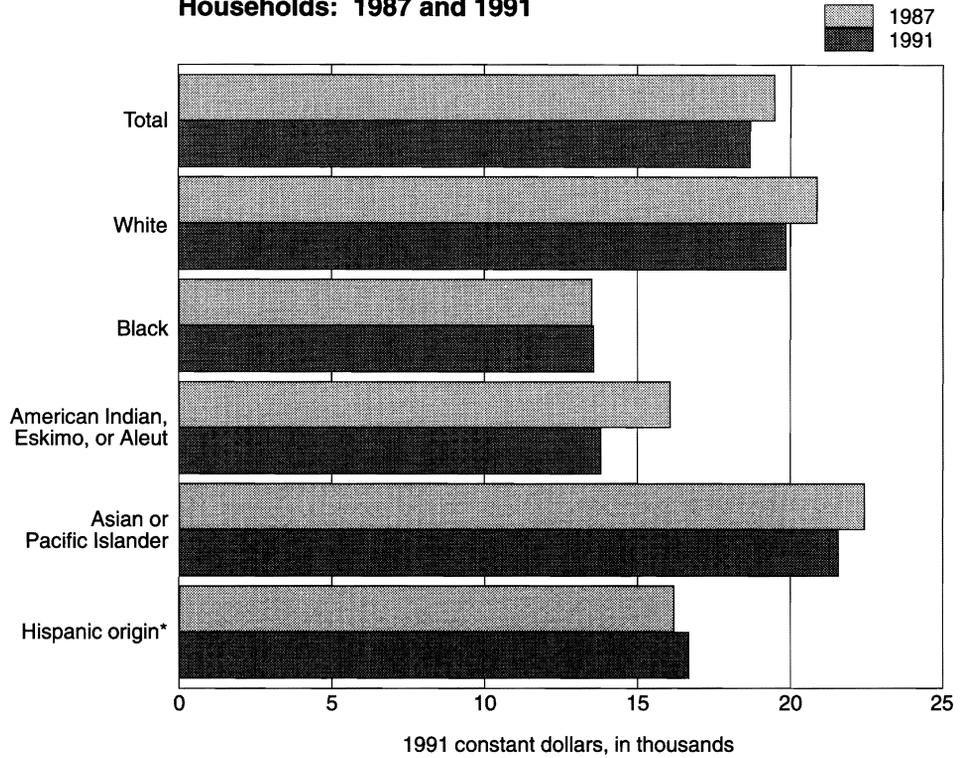
²The apparent difference in the percent declines in the family incomes of all owners (3.9 percent), White owners (4.0 percent), and Hispanic owners (8.6 percent) were not significantly different from one another.

Median Income - Renters

The median income of families and primary individuals who rented their homes was \$18,680, 4.0 percent lower than the inflation-adjusted figure of \$19,460 in 1987.

- Among renters, for every \$100 that all U.S. families received in 1991, White families received \$106; Black families received \$73; and Asian or Pacific Islanders families received \$115.³ The sample size of American Indian, Eskimo, or Aleut renters was too small for reliable comparisons.
- After adjusting for inflation, real median family income of White renters declined 4.9 percent, a percentage not significantly different than that of all renters.
- The median family incomes of Black; American Indian, Eskimo, or Aleut; and Asian or Pacific Islander renters did not show any statistically significant changes between 1987 and 1991 after adjusting for inflation.
- The median income of Hispanic renters in 1991 was \$16,670. Their income did not change significantly in real terms since 1987.
- Among renters, Hispanic families received \$89 for every \$100 that all U.S. families received.

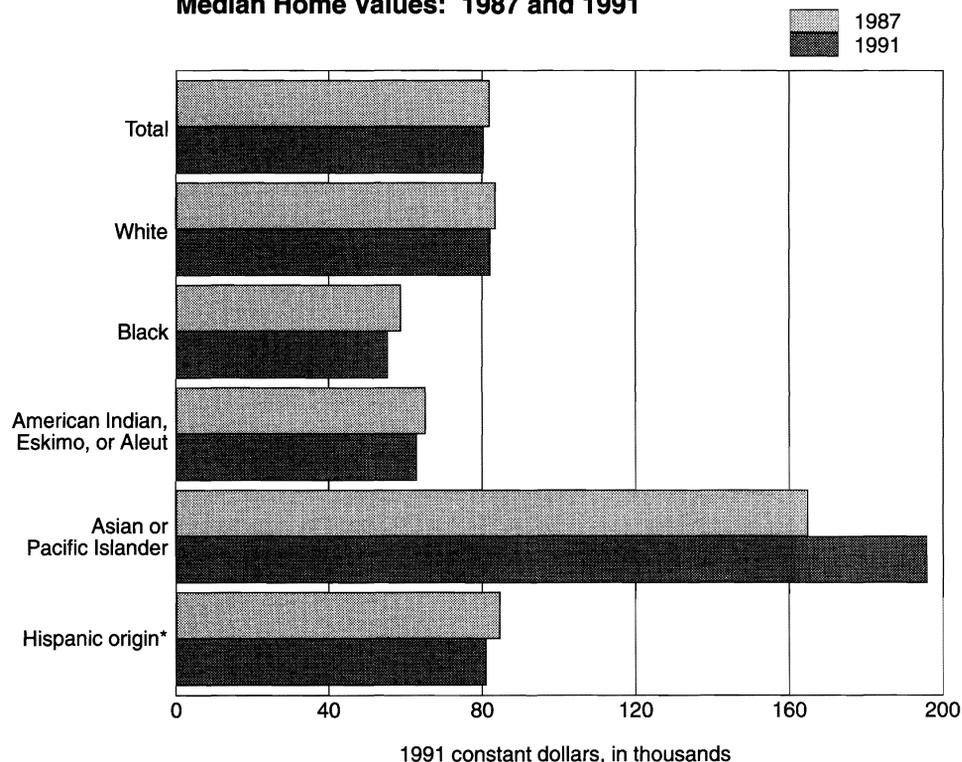
Figure 21.
Median Income of Families and Primary Individuals in Renter-Occupied Households: 1987 and 1991



*May be of any race.

³ The apparent difference in the median income ratios of White renters versus total renters (1.06) and Asians or Pacific Islander renters versus total renters (1.15) was not significant.

Figure 22.
Median Home Values: 1987 and 1991



*May be of any race.

Median Home Values

In 1991, the median value of owner-occupied homes in the United States was \$80,300. After adjusting for inflation, there was a marginal 1.9 percent decline in housing values since 1987.⁴

- In 1991, the median value of homes owned by Asian or Pacific Islanders householders was \$195,900, more than twice the national median. Since 1987, their real value increased 18.9 percent above the homeowner cost component of the CPI.
- The median values of the homes owned by Black and American Indian, Eskimo, or Aleut householders were below the national median in 1991.
- White and Black owners experienced real declines in their median home values since 1987.
- The median value of Hispanic homes was \$80,900 in 1991, not statistically different from the median value of owner-occupied homes in the U.S. as a whole. After adjusting for inflation, Hispanic home values did not change significantly between 1987 and 1991.

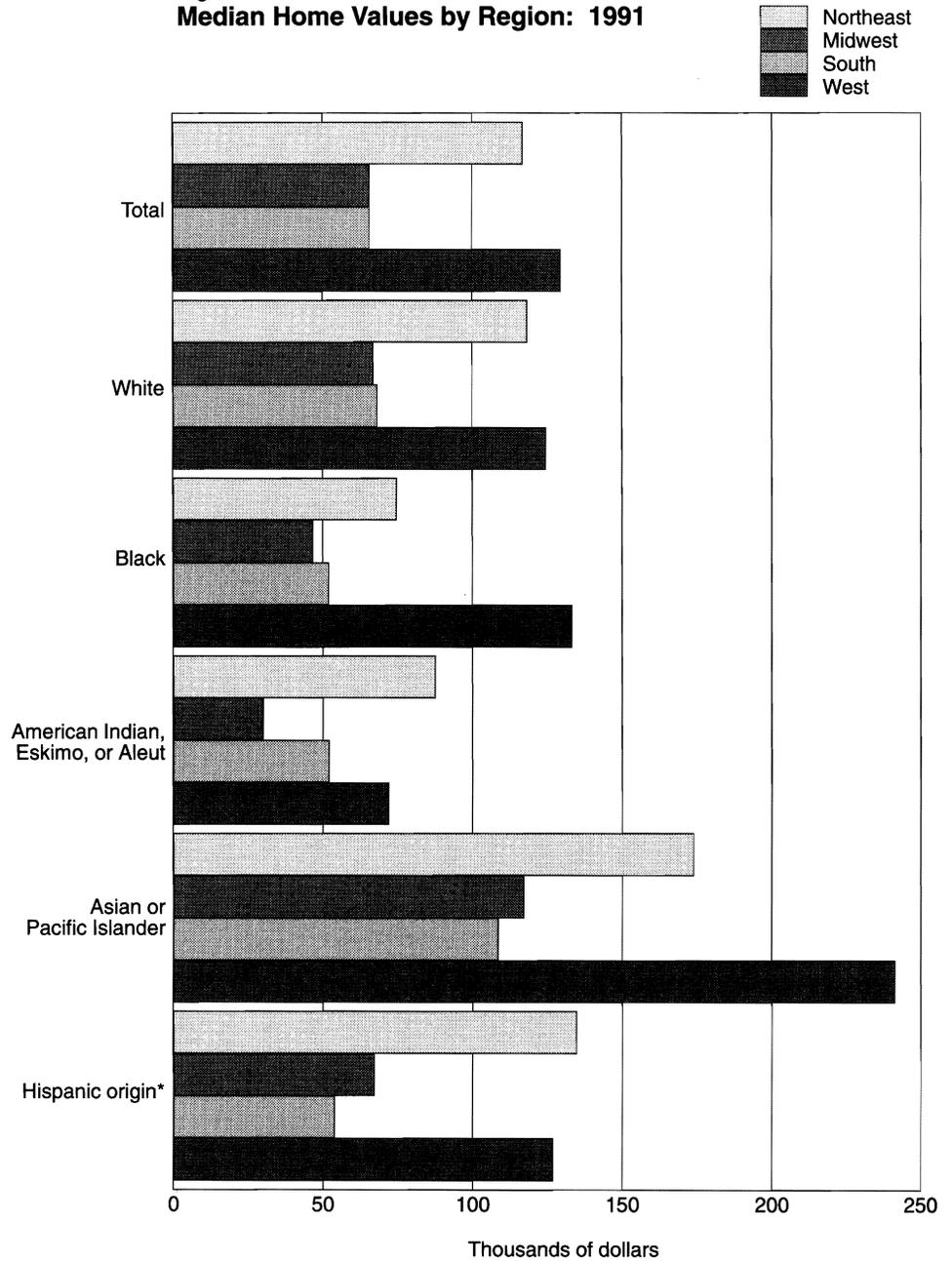
⁴Changes in real housing values refer to comparisons after adjusting for a 20.4 percent increase in homeowners' costs between 1987 and 1991. The percentage change in homeowners' costs between 1987 and 1991 was computed by dividing the annual average Homeowners' Costs Component index of the CPI for 1991 by the annual average in 1987. See table 11 for appropriate indexes.

Regional Housing Values

In 1991, the most expensive median housing values were found in the West and Northeast.

- Among White, Black, and Asian or Pacific Islander owners, the West had homes with the highest median values.
- In the Midwest, properties owned by White householders were 19 percent lower than the U.S. median for White owner-occupied properties. Among Black householders, property values in the Midwest were 16 percent lower than the median value of all Black-owned properties.⁵
- In the South, the location for 34 percent and 61 percent of all homes owned by White and Black householders, respectively, the ratio of Black-to-White median values was 0.76.
- About half of all American Indian, Eskimo, or Aleut householders lived in the West. Their median home value was 45 percent lower than the median for the region as a whole.
- Some 58 percent of Asian or Pacific Islander owners lived in the West and their median homes value was 86 percent higher than the median value for all homes in the West.
- The relative concentration (45 percent) of Hispanic owners in the West had a positive impact on the median values of Hispanic homes on a national basis. Their median value in this region was not significantly different from the median value for the West as a whole.

Figure 23.
Median Home Values by Region: 1991



*May be of any race.

⁵The apparent difference in the percent difference in property values for White and Black owners was not significant.

Median Monthly Housing Costs - Owners With Mortgages

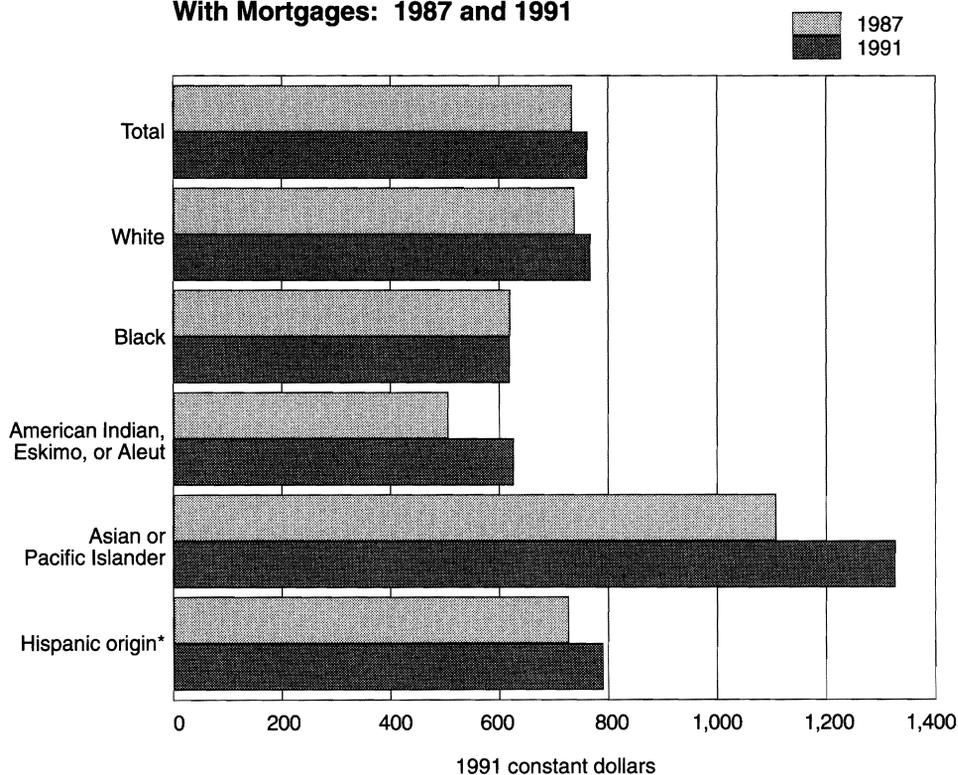
Nationally, the median monthly housing cost for owners with mortgages was \$761 in 1991, up 4.0 percent in real terms since 1987, after adjusting for inflation.⁶

- Monthly housing costs for owners with mortgages was the sum of

monthly payments for all mortgages or installment loans or contracts, real estate taxes, property insurance, homeowners' association fee, land rent, utilities, and garbage and trash collection. Monthly housing costs were not computed for households with a mortgage or similar debt that failed to report the amount of their loan or contract payment.

- Black and American Indian, Eskimo, or Aleut householders paid significantly lower housing costs than the other races and Hispanic households. Differences in housing costs were affected by an assortment of factors including home values, size and age of homes, debt burden, mortgage interest rates, duration of occupancy, and property locations.
- Black and American Indian, Eskimo, or Aleut owners with mortgages did not show significant changes in their monthly housing costs since 1987.
- Asian or Pacific Islander homeowners with mortgages paid the highest monthly housing costs and experienced a 20 percent increase in monthly housing costs since 1987, after adjusting for inflation.
- The monthly housing costs of Hispanic owners increased 9 percent in real terms since 1987.⁷

Figure 24.
Median Monthly Housing Costs for Owners With Mortgages: 1987 and 1991



*May be of any race.

⁶Changes in real monthly housing costs for mortgaged homes refer to comparisons after adjusting for a 18.1 percent increase in the derived owners' cost index. This index was computed using the CPI total homeowners' costs and fuel and other indexes, weighted by 1992 Consumer Expenditure Survey estimates of relative shares. See table 11 for appropriate indexes.

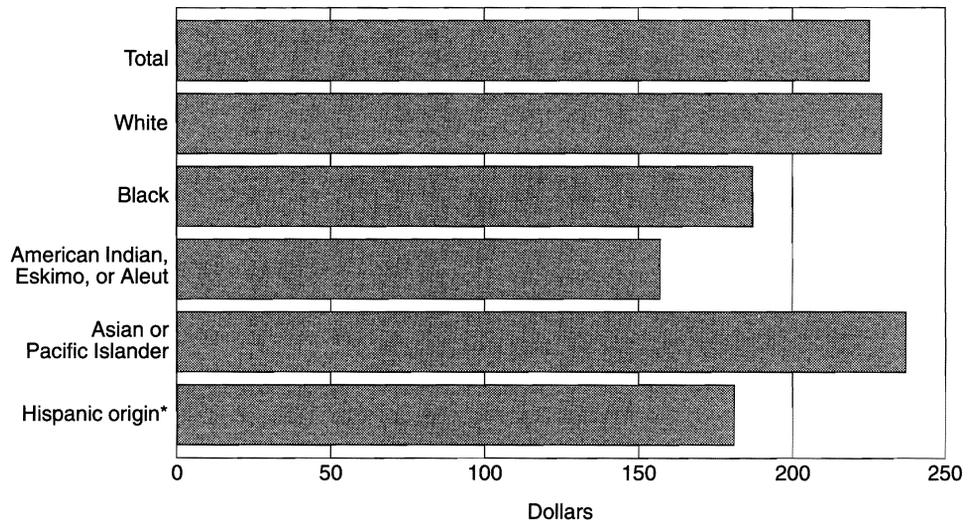
⁷The apparent difference in the percent increases in median monthly housing costs for Asian or Pacific Islanders and Hispanic mortgaged owners was not significant. Also, the percent increase for Hispanics was not statistically different than that of all owners with mortgages.

Median Monthly Housing Costs - Owners Without Mortgages

Nationally, households who lived in homes owned free and clear paid a median of \$225 a month for housing costs, including real estate taxes, insurance, utilities, and homeowner and condominium fees, if applicable.

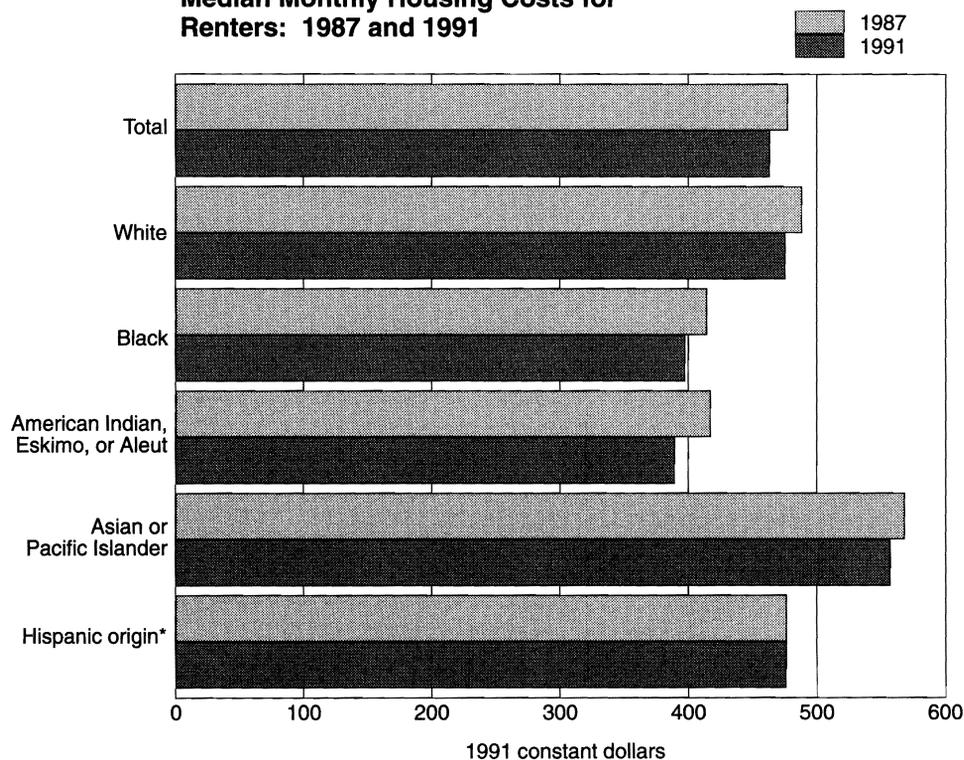
- The housing costs of Black and American Indian, Eskimo, or Aleut owners without mortgages were lower than the national median in 1991.
- The apparent difference in the median monthly housing costs of White and Asian or Pacific Islander owners without mortgages was not statistically significant.
- The median monthly housing costs for Hispanic owners who owned their homes free and clear was \$181 in 1991.

Figure 25.
Median Monthly Housing Costs for Owners Without Mortgages: 1991



*May be of any race.

Figure 26.
Median Monthly Housing Costs for Renters: 1987 and 1991



*May be of any race.

Median Monthly Housing Costs - Renters

Nationally, the median monthly amount paid for rent and utilities was \$463, down 2.9 percent in real terms since 1987.⁸

- White and Black renters spent less on housing costs in 1991 than they did in 1987 after adjusting for inflation. The housing costs of American Indian, Eskimo, or Aleut, and Asian or Pacific Islander renters did not change significantly.
- Asian or Pacific Islander and White renters paid monthly gross rent above the national average while the median gross rents paid by Black and American Indian, Eskimo, or Aleut renters were lower than the national average.
- The median monthly housing costs of Hispanic renters were marginally higher than the national median in 1991. Their housing costs did not change significantly in real terms between 1987 and 1991.

⁸Changes in real monthly housing costs for renters refer to comparisons after adjusting for 19.6 percent increase in the derived renters' cost index. This index was computed using the CPI total renters' costs and fuel and other utilities indexes, weighted by 1992 Consumer Expenditure Survey estimates of relative shares. See table 11 for appropriate indexes.

Housing Costs and Income

On average, mortgaged owners spent 22 cents per dollar of income on housing.⁹

- White homeowners with mortgages typically had lower housing cost burdens than Black and Asian or Pacific Islanders. Approximately 27 percent of White homeowners with mortgages spent more than 30 percent of their income for shelter. This includes 8 percent that spent 50 percent or more.
- The proportions of Black and Asian or Pacific Islander homeowners with severe housing cost burdens were not significantly different; about 1 in 7 spent 50 cents of every dollar for housing. The sample size of American Indian, Eskimo, or Aleut households was too small to make reliable comparisons.
- Among Hispanic owners with mortgages, 40 percent had housing costs that equalled or exceeded 30 percent of their families' incomes, including 14 percent with housing cost burdens of 50 percent or more.¹⁰
- Homeowners without mortgages had considerably lighter housing costs than owners with mortgages. Across all racial groups and among Hispanic owners who owned their homes free and clear, half paid 15 percent or less of their income on housing.

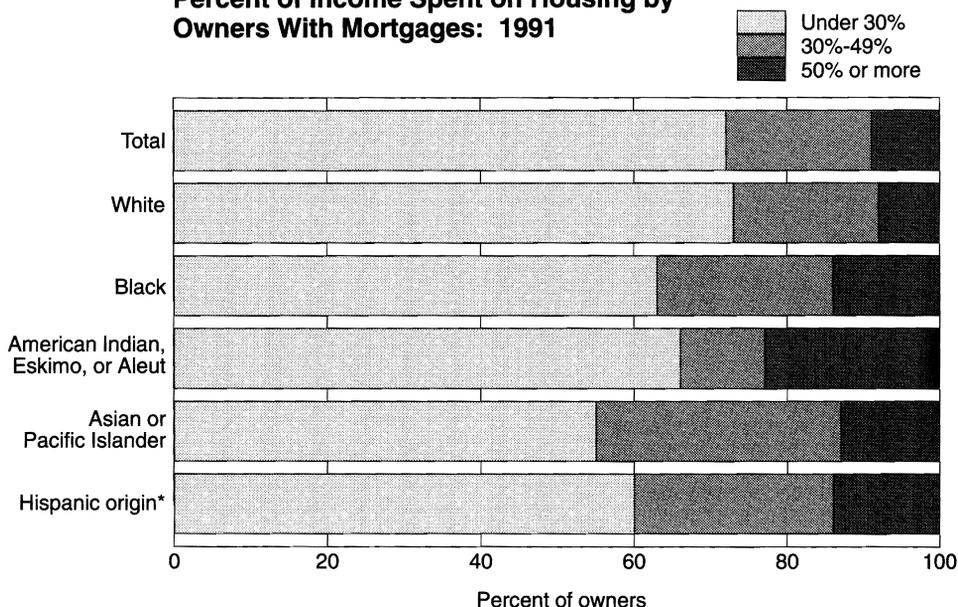
On average, renters spent 28 cents of every dollar for housing.

- Among Black renters, about half paid 31 percent or more of total family income on housing, including 24 percent that spent a minimum of 50 percent.
- About 1 in 4 Asian or Pacific Islander renters spent half or more of their

income on shelter, a proportion not statistically different than that of Black renters.

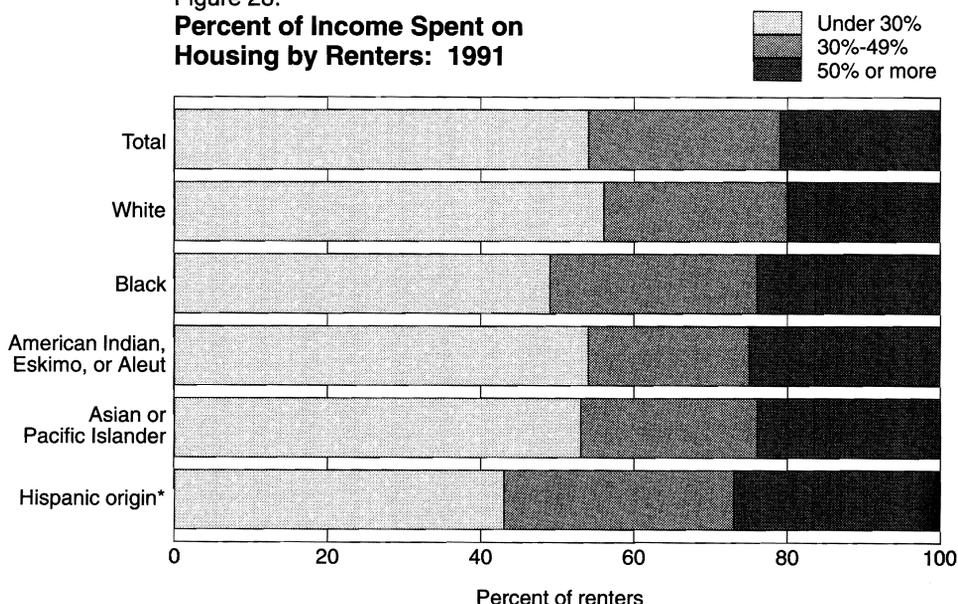
- Approximately 57 percent of Hispanic renters spent a minimum of 30 percent of their income for housing, including 27 percent with housing costs of 50 percent or more.

Figure 27.
Percent of Income Spent on Housing by Owners With Mortgages: 1991



*May be of any race.

Figure 28.
Percent of Income Spent on Housing by Renters: 1991



*May be of any race.

⁹ The yearly housing costs (monthly housing costs multiplied by 12) were expressed as a percentage of the total income or the family or primary individual for the 12 months preceding the interview.

¹⁰ The proportions of Black, Asian or Pacific Islander, and Hispanic homeowners with mortgages that spent half or more of their incomes for shelter were not statistically different.

Households With Low Income

More than a third of American Indian, Eskimo, or Aleut and Black renters had household incomes below the poverty levels.¹¹

Owners

- There were approximately 5.0 million homeowners with low income in

1991, representing about 8 percent of all homeowners.

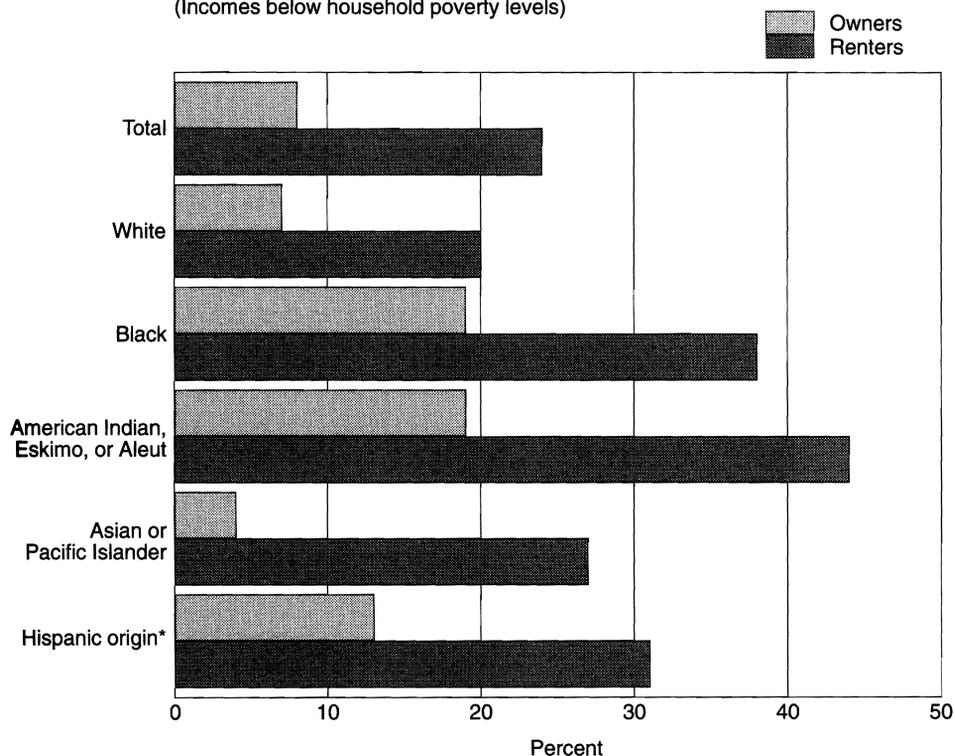
- Approximately 1 of 5 Black and American Indian, Eskimo, or Aleut homeowners had low income.
- Black owners were more than twice as likely as White owners to have low income.

- Asian or Pacific Islander owners had households with low income below the national rate, about 4 percent.
- About 1 in 8 (13 percent) Hispanic owners were low income in 1991.¹²

Renters

- About 7.8 million renters, representing 24 percent of all renters, were low income.
- About 44 percent of American Indian, Eskimo, or Aleut and 38 percent of Black renters had low income.¹³
- Asian or Pacific Islander renters were more likely than White renters to have low income, 27 percent compared with 20 percent.¹³
- Nearly a third (31 percent) of Hispanic renters had low income.

Figure 29.
Percent of Households With Low Income: 1991
 (Incomes below household poverty levels)



*May be of any race.

¹¹The AHS uses a poverty definition that is based on household income in place of the official method that is based on income of the family or the unrelated individual. See appendix A in Current Housing Reports, Series H150/91, for a discussion concerning how these two approaches differ. As a consequence of AHS's variations from the official definition, data from AHS will be discussed in terms of households with low income, rather than the number of poor households, or households in poverty.

¹²The apparent difference in the low-income rates of American Indian, Eskimo, or Aleut owners was not statistically different than that of Hispanic owners.

¹³The apparent difference in the low-income rates of Black and American Indian, Eskimo, or Aleut renters was not statistically significant. Also, the low-income rates of Asian or Pacific Islander renters was not statistically different than that of all renters.

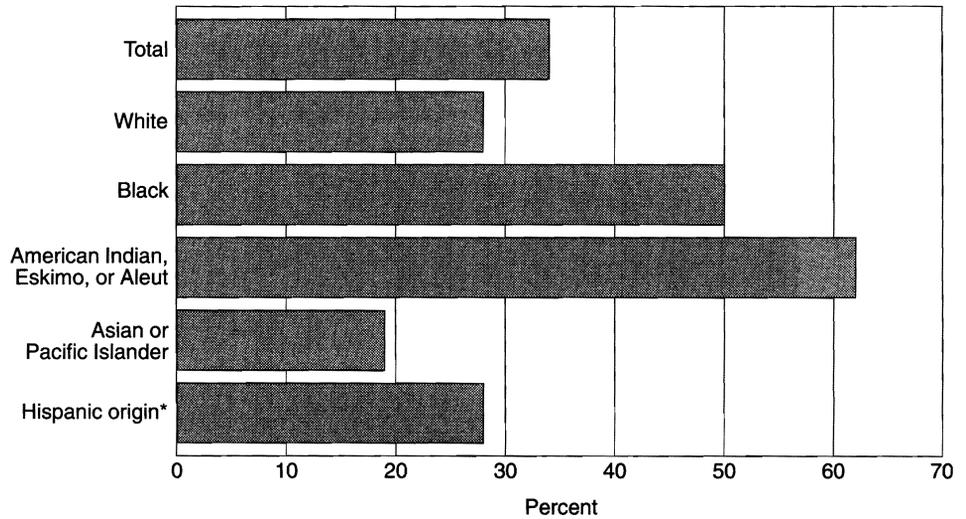
Public or Subsidized Housing

Half of Black and the majority of American Indian, Eskimo, or Aleut low-income renters lived in public or subsidized housing in 1991.¹⁴

- Unlike many other "safety net" programs such as welfare or food stamps for the disadvantaged, housing assistance is not guaranteed to those who meet all eligibility criteria. On the Federal level, the number of households served each year is determined by the level of funding appropriated by Congress. Similar determinations are made at the State and local levels.
- About 28 percent of White and 19 percent of Asian or Pacific Islander low-income renters received governmental housing assistance.
- About a quarter of Hispanic low-income renters (28 percent) lived in public or subsidized housing, a proportion not statistically different from that of White low-income renters.

¹⁴The apparent difference in the proportions of Black and American Indian, Eskimo, or Aleut low-income renters that resided in public or subsidized housing was not significant.

Figure 30.
Percent of Low-Income Renters in Public or Subsidized Housing: 1991



*May be of any race.

Part V

1990 Census of Housing: Selected Characteristics of Detailed Race Groups and Hispanic-Origin Households, by Type

Note: Findings cited in Part V were derived from data included in tables 13 through 16, inclusive.

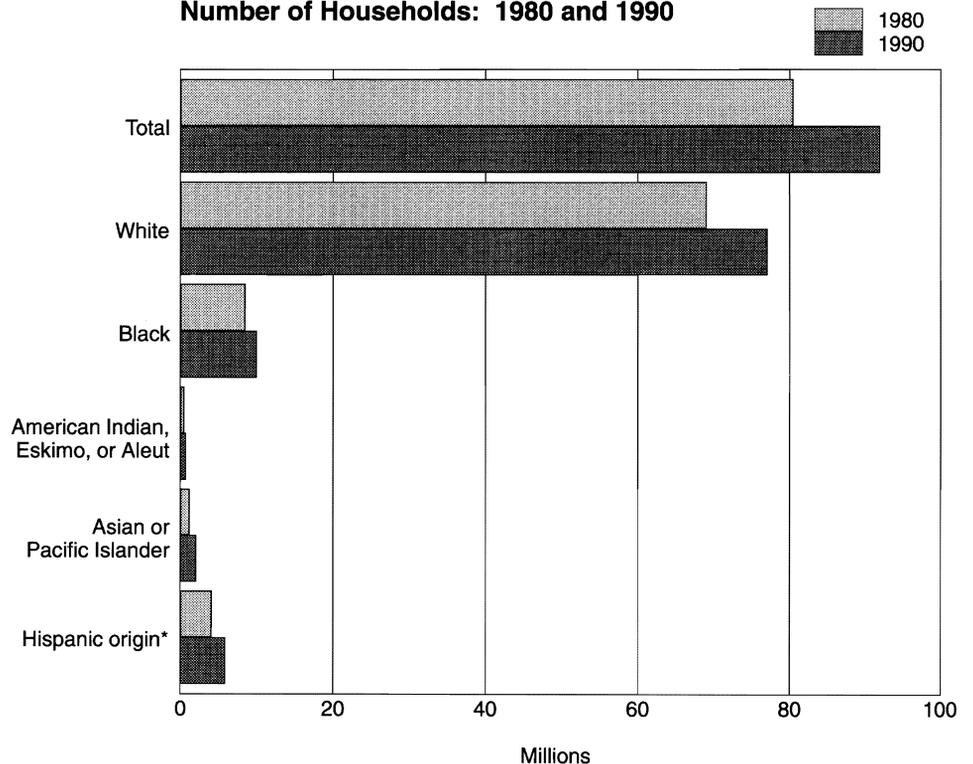
Number of Households

The 1990 Census counted 91.9 million households in the United States, an increase of 11.6 million households (14 percent) since 1980.

- In 1990, approximately 84 percent of the households were White; 11 percent Black; less than 1 percent were American Indian, Eskimo, or Aleut; and 2 percent were Asian or Pacific Islanders.
- Between 1980 and 1990, White households increased 12 percent; Black households increased 18 percent; American Indian, Eskimo, or Aleut households increased 39 percent; and Asian or Pacific Islander households increased 88 percent.
- Hispanic households comprised 6 percent of the total number of households in the U.S. in 1990 and they increased by 46 percent since 1980.

Figure 31A.

Number of Households: 1980 and 1990



*May be of any race.

In 1990, the 2.0 million Asian or Pacific Islander households included a number of diverse groups who differed in language, culture, and recency of immigration.

- The Chinese were the largest Asian group in the United States in 1990, numbering 497,000 and comprising a quarter of the Asian or Pacific Islander households. This group includes householders who indicated their race as Chinese or who identified themselves as Cantonese, Tibetan, or Chinese American. Householders who identified themselves as "Taiwanese" or "Formosan" are also included in this category.
- About 9 percent were classified as "Other Asian". These householders provided write-in responses such as Cambodian, Hmong, Laotian, Thai, as well as other Asian groups.
- About 4 percent were Pacific Islanders. These householders classified their race as Hawaiian, Samoan, Guamanian, or provided write-in responses indicating one of the Pacific Islander groups including Tahitian, Northern Mariana Islander, Palauan, Fijian, or a cultural group such as Polynesian, Micronesian, or Melanesian.

In 1990, the 5.8 million Hispanic-origin households shared a common heritage and a common mother tongue, Spanish.

- Origin or descent can be viewed as the ancestry, nationality group, lineage, or country in which the person or person's parents or ancestors were born before their arrival in the United States. Householders of Hispanic origin may be of any race.

- Over half the Hispanic households were of Mexican origin. Two other Hispanic-origin categories were listed on the Census questionnaire, Puerto Rican and Cuban. These groups comprised about 14 percent and 7 percent, respectively, of the Hispanic households in the United States.
- Approximately 23 percent of the Hispanic-origin households were of "Other Spanish/Hispanic" origin. These householders are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, and the Caribbean.

Figure 31B.
Distribution of 2.0 Million Asian or Pacific Islander Households: 1990

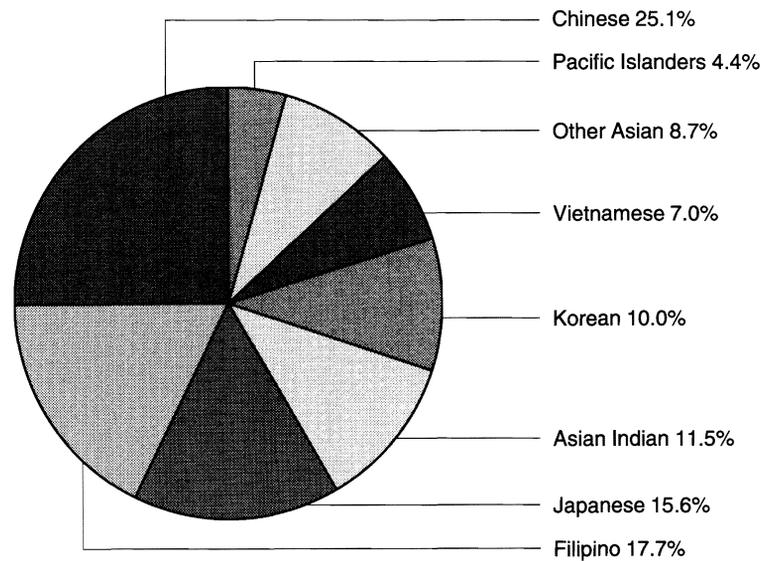


Figure 31C.
Distribution of 5.8 Million Hispanic Households: 1990

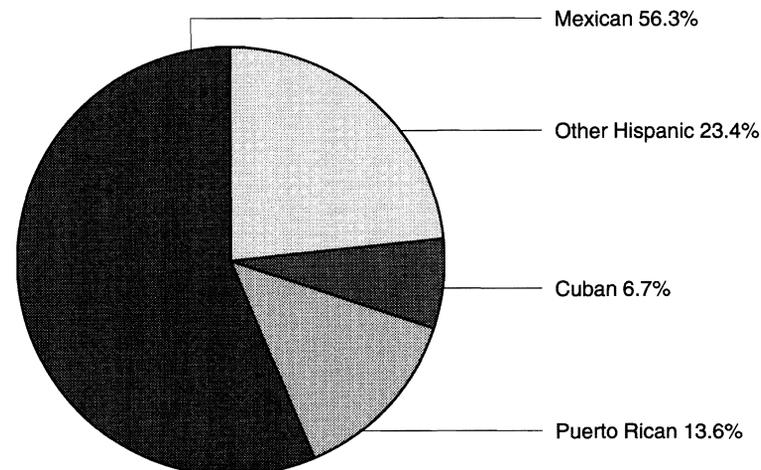
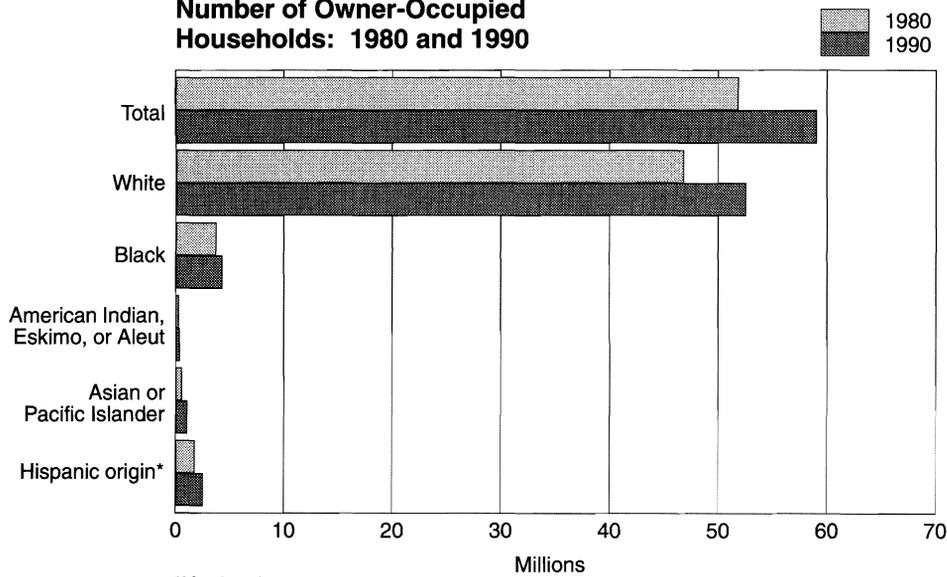


Figure 32A.
Number of Owner-Occupied
Households: 1980 and 1990



*May be of any race.

Figure 32B.
Distribution of 1.0 Million Asian or Pacific
Islander Owners: 1990

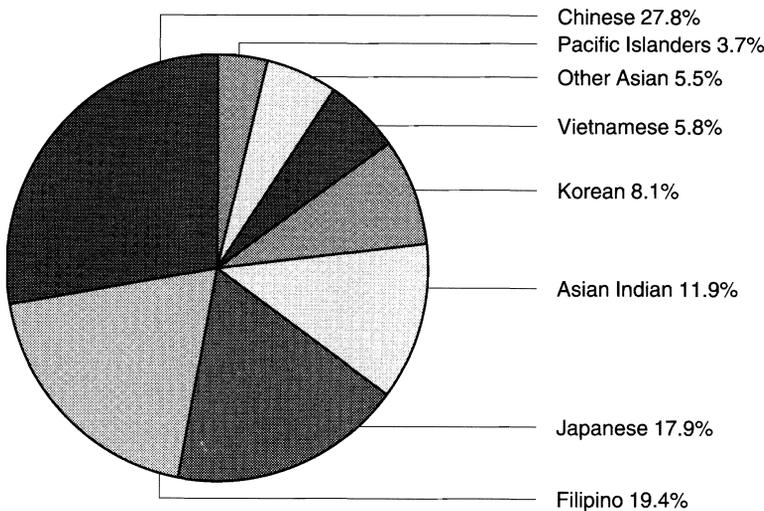
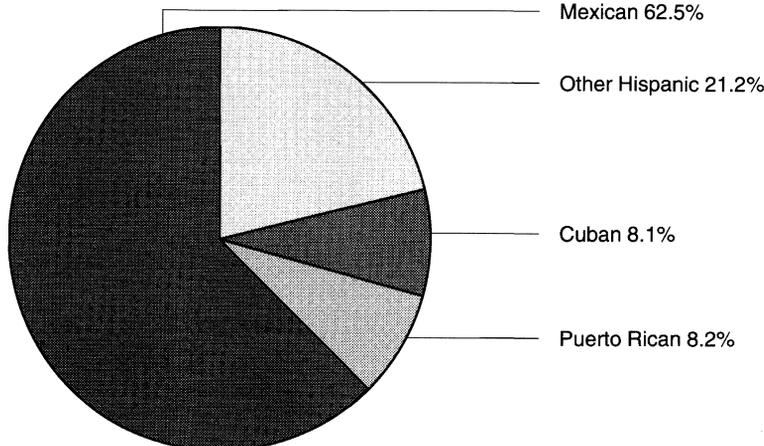


Figure 32C.
Distribution of 2.5 Million Hispanic
Owners: 1990



Number of Owners

The homeowner inventory increased by 7 million homes or 14 percent in the decade of the Eighties.

- Between 1980 and 1990, the number of White owners increased 12 percent; Black owners increased 16 percent; American Indian, Eskimo, or Aleut owners increased 41 percent; and Asian or Pacific Islander owners increased 91 percent.
- Approximately 89 percent of the owners were White; 7 percent were Black, less than 1 percent were American Indian, Eskimo, or Aleut; and about 2 percent were Asian or Pacific Islander householders.
- Hispanic owners comprised 4 percent of the total number of homeowners in the U.S. in 1990 and they increased by 43 percent since 1980.

There were 1.0 million Asian or Pacific Islander homeowners in 1990.

- Approximately 65 percent of Asian or Pacific Islander owners were Chinese, Filipino, or Japanese.

There were 2.5 million Hispanic-origin homeowners in 1990.

- About three-fifths of these owners were of Mexican origin.

Number of Renters

Between 1980 and 1990, there was a 4.3 million net increase (15 percent) in the number of occupied rental units.

- The number of White renters increased 10 percent; Black renters increased 21 percent; American Indian, Eskimo, or Aleut renters increased 38 percent; and Asian or Pacific Islander renters increased 85 percent.
- In 1990, approximately 74 percent of the renters were White; 17 percent were Black; 1 percent were American Indian, Eskimo, or Aleut; and 3 percent were Asian or Pacific Islander householders.
- About 10 percent of U.S. renters were Hispanic and their number increased 49 percent since 1980.

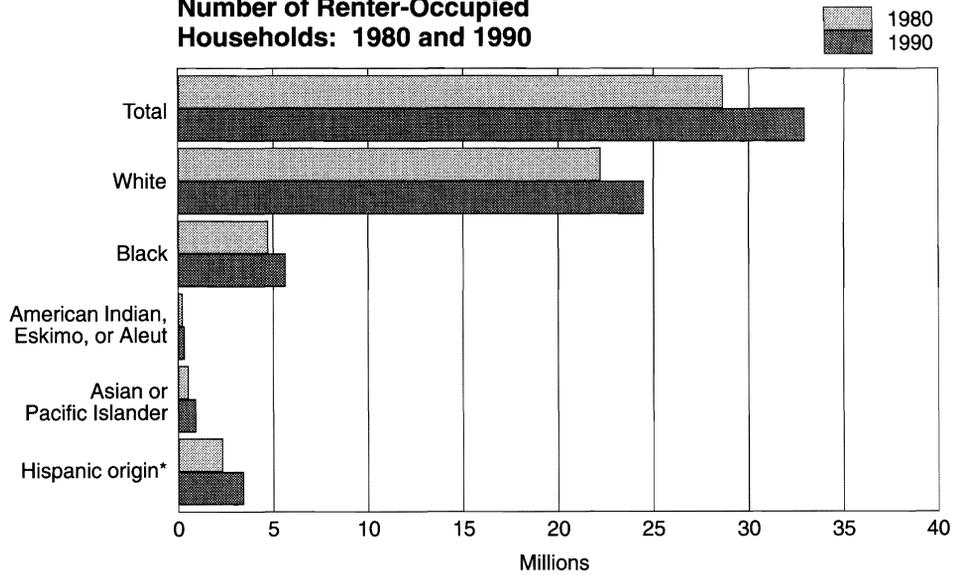
There were 0.9 million Asian or Pacific Islander renters in 1990.

- About half (51 percent) of Asian or Pacific Islander renters were Chinese, Filipino, or Japanese.

There were 3.4 million Hispanic renters in 1990.

- About half of the Hispanic renters were of Mexican origin and 17 percent were of Puerto Rican origin.

Figure 33A.
Number of Renter-Occupied Households: 1980 and 1990



*May be of any race.

Figure 33B.
Distribution of 0.9 Million Asian or Pacific Islander Renters: 1990

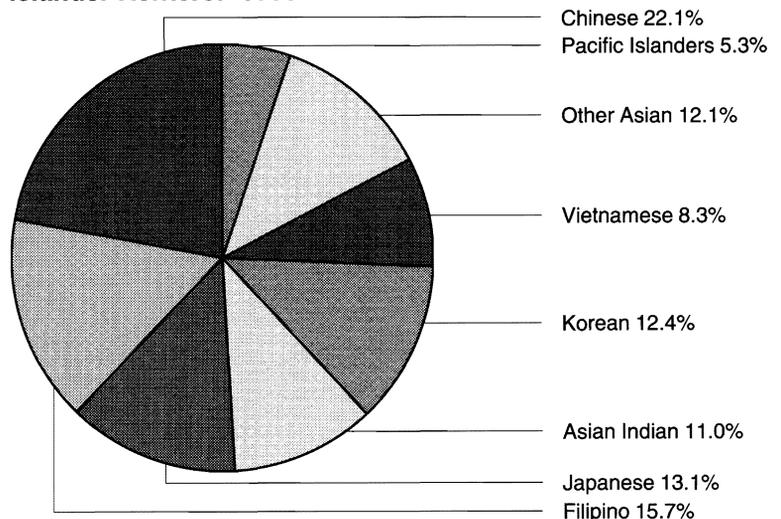


Figure 33C.
Distribution of 3.4 Million Hispanic Renters: 1990

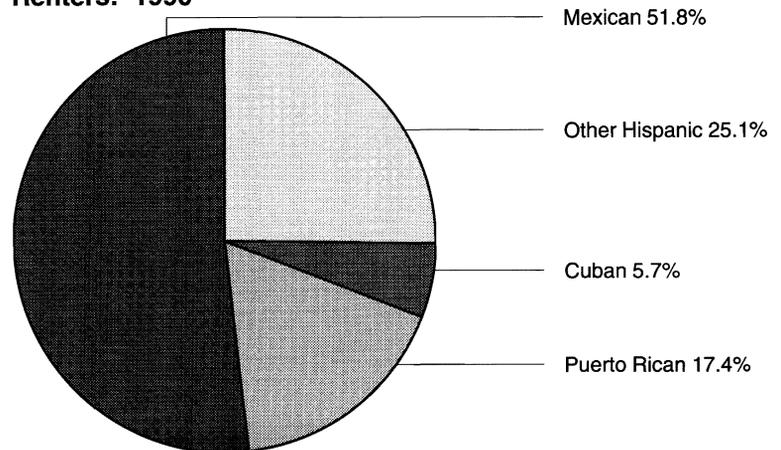
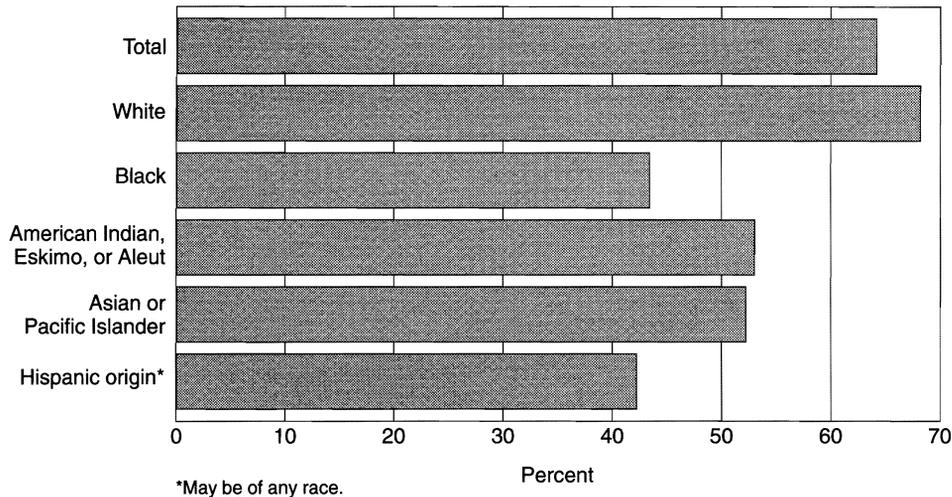


Figure 34A.
Percent of Households Owner Occupied: 1990



Homeownership Rates

In 1990, 64 percent of the households in the United States were owner occupied.

- Among the race groups, the ownership rates ranged from 43 percent for Black households to 68 percent for White households.

Over half the Japanese, Chinese, Filipino, and Asian Indian householders in the United States owned their homes in 1990.

- Korean, Vietnamese, Pacific Islanders, and other Asian householders had lower rates of ownership than the four largest Asian groups.

Approximately 42 percent of Hispanic householders were owners.

- The rates of ownership ranged from 26 percent for Puerto Rican householders to 51 percent for householders of Cuban origin.

Figure 34B.
Percent of Asian or Pacific Islander Households Owner Occupied: 1990

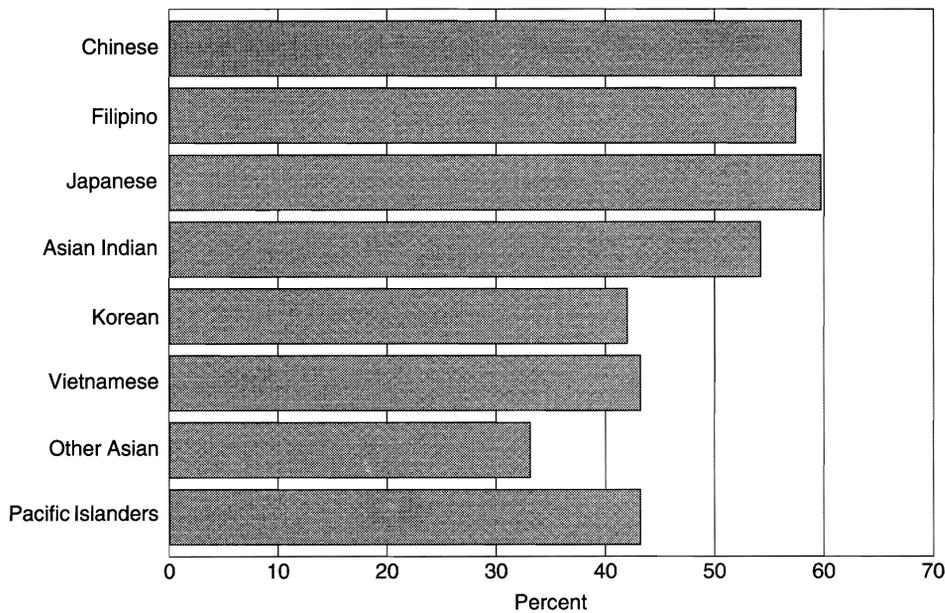
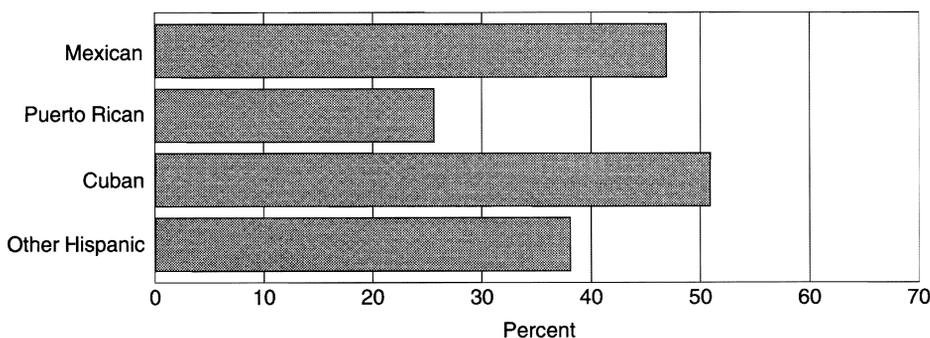


Figure 34C.
Percent of Hispanic-Origin Households Owner Occupied: 1990



Household Mobility

In 1990, renters were about four times as likely as owners to change their residences.

- In the nation as a whole, about 4 out of 10 renters (42 percent) had moved during 1989 or later. The comparable proportion among owners was about 1 in 10 (9 percent).
- Among the race groups, the highest rates of mobility as measured by the percentage of renters who moved into their homes during 1989 or later occurred among American Indian, Eskimo, or Aleut and Asian or Pacific Islander householders. Similarly, owners of these races were more likely than White and Black owners to have moved during this interval.

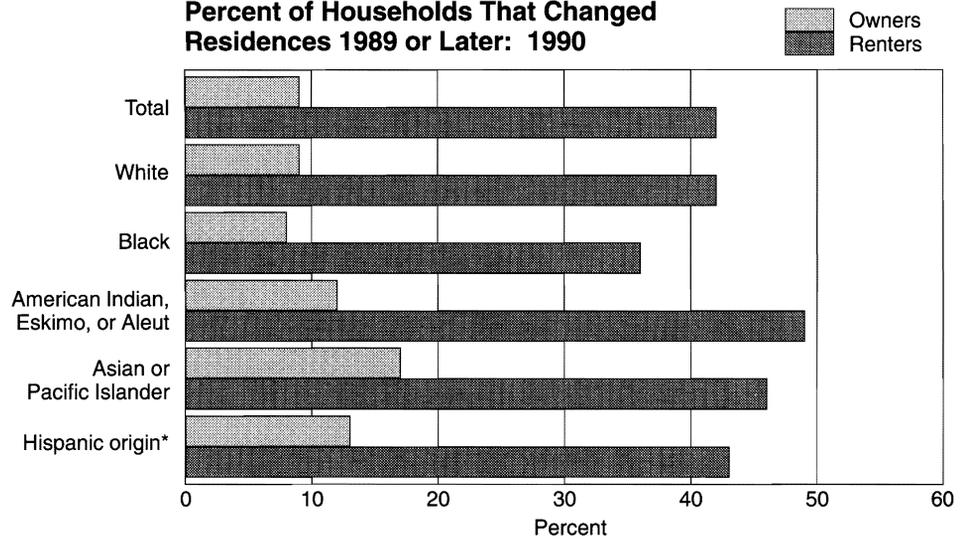
Among renters, the three largest Asian groups; i.e., Chinese, Filipinos, and Japanese, had lower rates of mobility than the other Asian groups.

- Half the Asian Indian, Korean, Vietnamese, and other Asian renters moved during the 15 months prior to the 1990 census.
- About 44 percent of the Pacific Islander renters moved during 1989 or later.
- Asian or Pacific Islander owners were generally less mobile than renters, ranging from about a quarter of the Vietnamese to about a tenth of the Japanese and Pacific Islander owners.

Nearly half of the renters of Mexican origin were recent movers in 1990.

- About one in three renters of Puerto Rican or Cuban origin moved into their homes during 1989 or later.
- Hispanic owners were slightly more mobile than owners in general but there were slight differences in the mobility rates of Hispanic owners by type.

Figure 35A.
Percent of Households That Changed Residences 1989 or Later: 1990



Note: The decennial census categorized households as movers if the householders moved into their present homes from Jan. 1, 1989 to Mar. 31, 1990.
*May be of any race.

Figure 35B.
Percent of Asian or Pacific Islander Households That Changed Residences, 1989 or Later: 1990

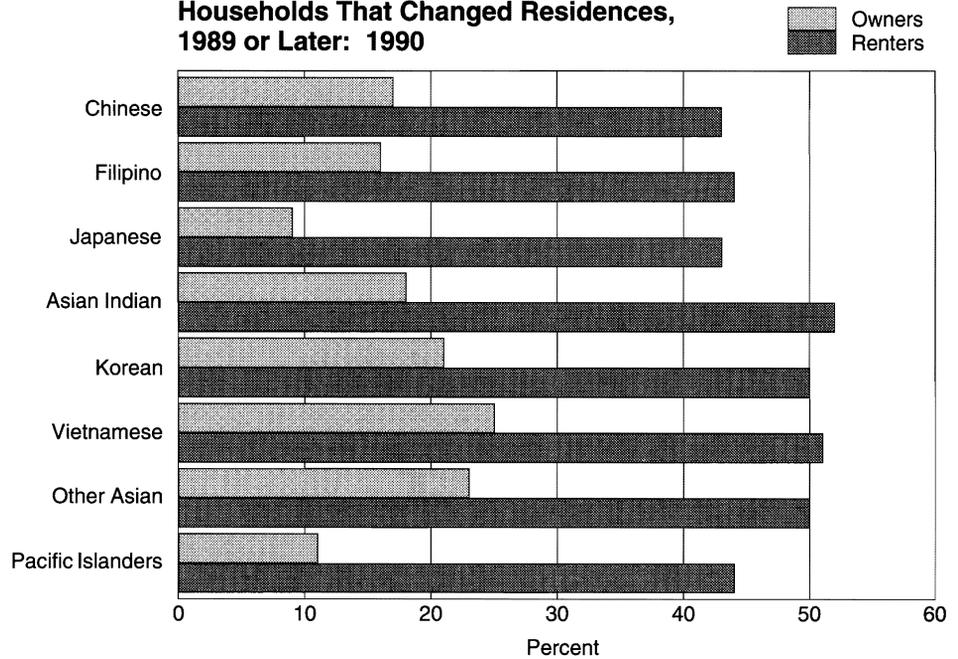


Figure 35C.
Percent of Hispanic-Origin Households That Changed Residences, 1989 or Later: 1990

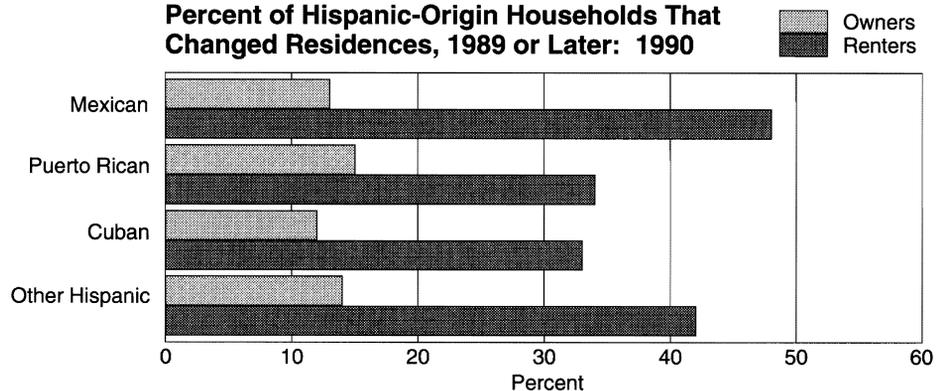


Figure 36A.
Median Household Income of Owner-Occupied Households: 1979 and 1989



*May be of any race.

Figure 36B.
Median Household Income of Asian or Pacific Islander Owners: 1989

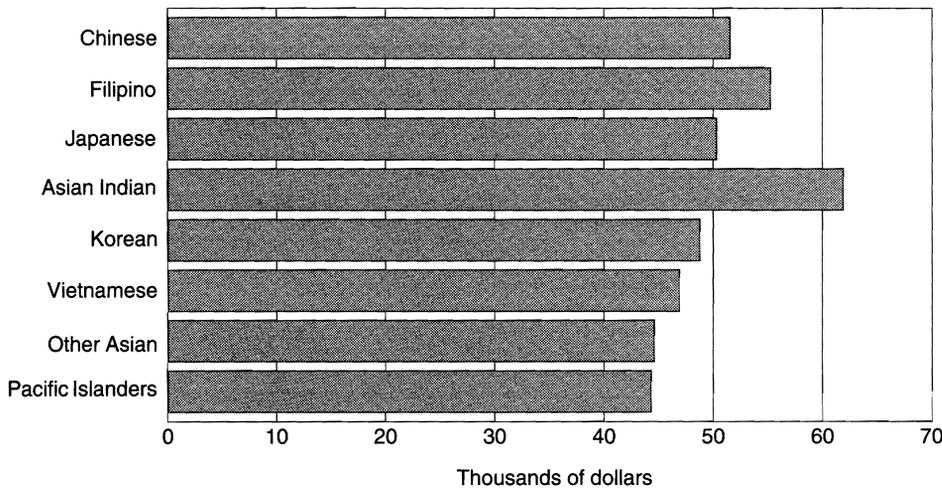
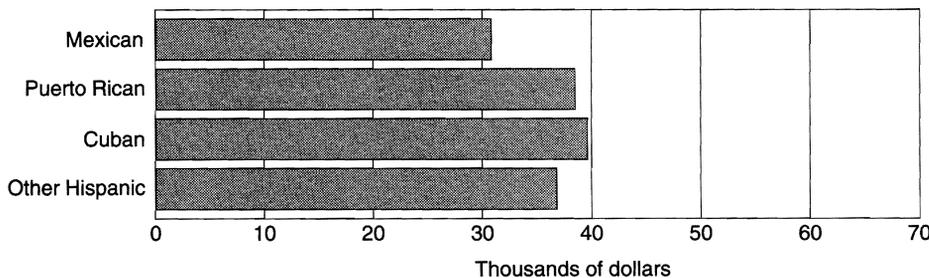


Figure 36C.
Median Household Income of Hispanic-Origin Owners: 1989



Median Income - Owners

The median household incomes of Black and American Indian, Eskimo, or Aleut owners were below the national median.

- In 1989, the median income of all households that owned their homes was \$36,110, about 32 percent higher than the comparable estimate for Black owners and 45 percent higher than American Indian, Eskimo, or Aleut homeowners.
- After adjusting for inflation,¹ real median household income for White and Black owners increased marginally.
- American Indian, Eskimo, or Aleut homeowners were the only race group whose household incomes did not keep pace with inflation during the decade of the Eighties.

Among owners, the median household income estimates for all the Asian or Pacific Islander groups were above the national estimate.

- The median owner income of Asian or Pacific Islander households in 1989 was \$51,950, about 44 percent higher than the national median.
- The median household income of Asian or Pacific Islander owners outpaced the inflation rate for the decade by 11 percent.
- Among the Asian or Pacific Islander homeowners, the median household incomes ranged from slightly over \$60,000 for Asian Indians to just under \$45,000 for Pacific Islanders and other Asian homeowners.

The median household income of Hispanic-origin owners was \$33,120 in 1989.

- After adjusting for inflation, the median household income of Hispanic-origin owners increased 2 percent since 1979.
- The median income of Mexican owners was lower than the other Hispanic groups.

¹ Changes in real income refer to comparisons after adjusting for a 70.8 percent increase in consumer prices between 1979 and 1989. The percentage change in prices between 1979 and 1989 was computed by dividing the annual average Consumer Price Index for all urban consumers (CPI-U) for 1989 (124.0) by the annual average for 1979 (72.6).

Median Income - Renters

The median income of households that rented their homes was \$20,310.

- The median household income of Black renters was 27 percent below the national median while the corresponding income for American Indian, Eskimo, or Aleut renters was below this estimate by about 24 percent.
- After adjusting for inflation, the median household incomes of White and Black renters increased about 5 percent.
- The income of American Indian, Eskimo, or Aleut renters declined 8.3 percent from the inflation-corrected figure of \$16,910 in 1979.

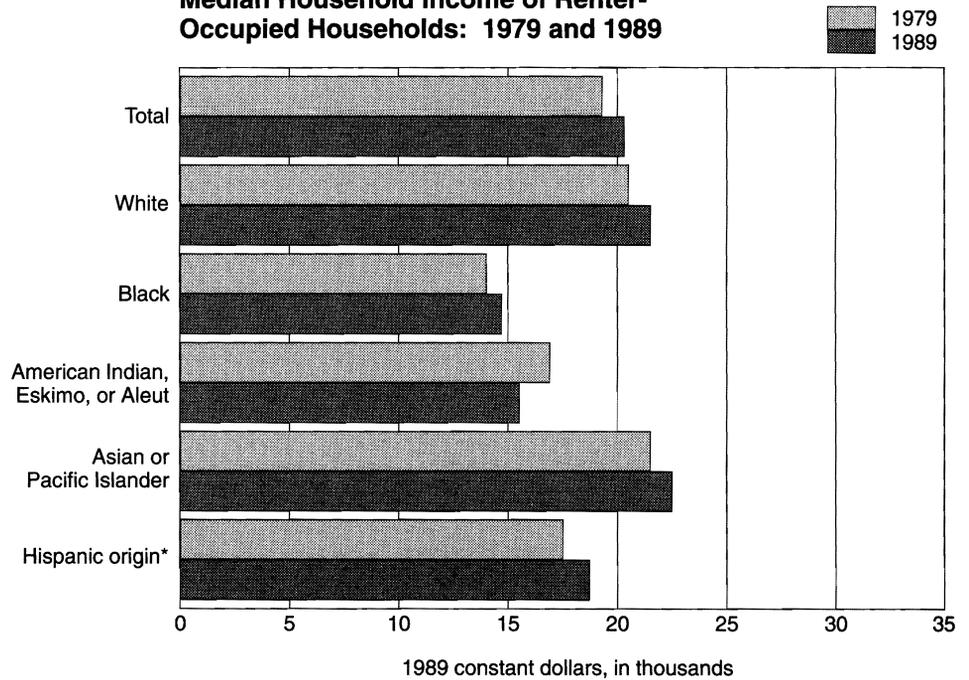
The median household income of Asian or Pacific Islander renters in 1989 was about 11 percent higher than the median for all U.S. renters.

- After adjusting for inflation, the median household income of Asian or Pacific Islander renters increased 4.7 percent.
- The median household incomes of Filipino, Japanese, and Asian Indian renters were significantly higher than the remaining Asian or Pacific Islander groups.

The median household income of Hispanic-origin renters was \$18,780 in 1989, up 7.2 percent in real terms since 1979.

- The median income estimates for Mexican, Puerto Rican, or Cuban renters were all below the national median in 1990.

Figure 37A.
Median Household Income of Renter-Occupied Households: 1979 and 1989



*May be of any race.

Figure 37B.
Median Household Income of Asian or Pacific Islander Renters: 1989

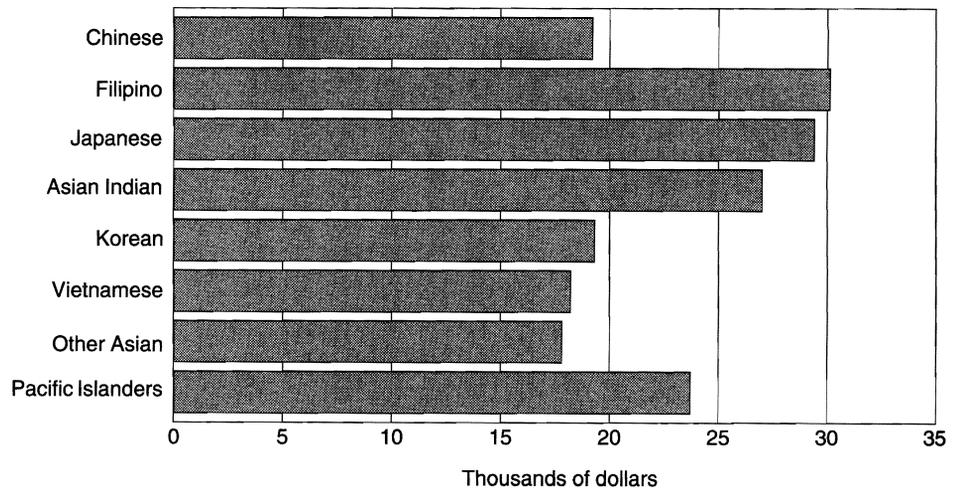


Figure 37C.
Median Household Income of Hispanic-Origin Renters: 1989

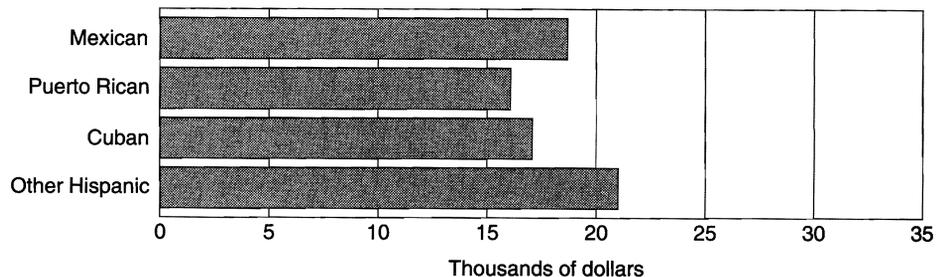
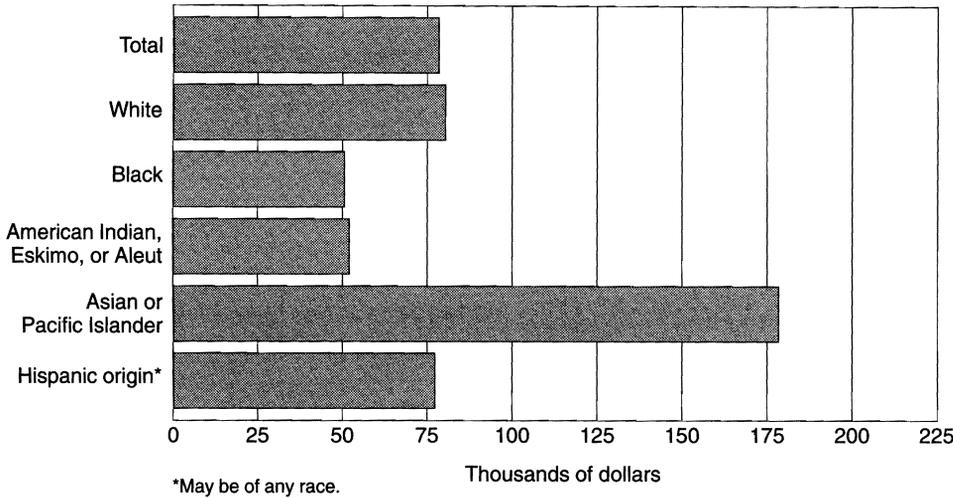


Figure 38A.
Median Home Values: 1990



Median Home Values

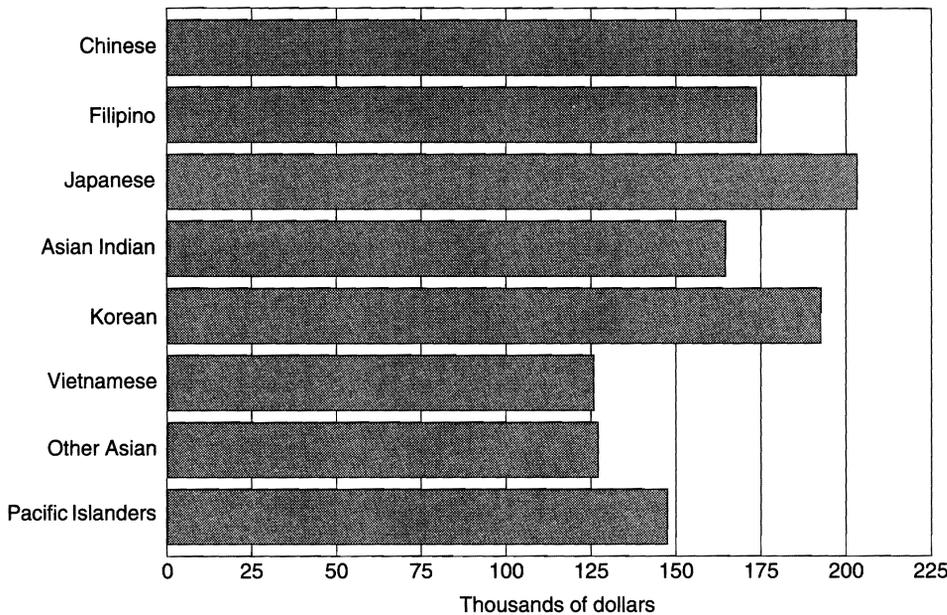
The median value of owner-occupied homes in the United States was \$78,300 in 1990.

- The median value of homes owned by Black householders was 36 per cent below the U.S. median while that of homes owned by American Indian, Eskimo, or Aleut was 34 per cent below the national estimate.

The median value of homes owned by Asian or Pacific Islanders was more than twice the national median in 1990.

- The median home values of all the Asian groups and Pacific Islanders were well above the national median in 1990. The Chinese and Japanese owned the most expensive homes with half valued above \$200,000 in 1990.

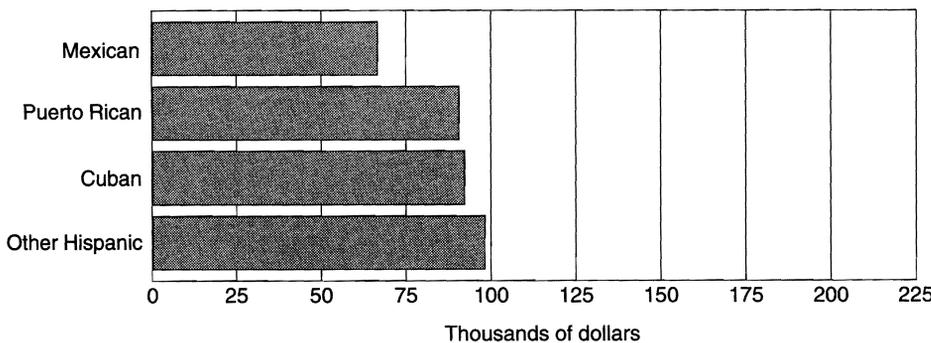
Figure 38B.
Median Home Values of Asian or Pacific Islander Owners: 1990



The median value of homes owned by Hispanic-origin householders was \$77,200 in 1990.

- The median value of homes owned by Mexican householders was below the median value of the all owner-occupied properties in the U.S. while the remaining three Hispanic-origin groups generally owned homes valued above the national median.

Figure 38C.
Median Home Values of Hispanic-Origin Owners: 1990



Median Monthly Housing Costs-Owners With Mortgages

Nationally, the median monthly housing cost for owners with mortgages was \$736 in 1990.

- Variations in size, location, and home values influenced the monthly housing expenditures of mortgaged owners. Black and American Indian, Eskimo, or Aleut homeowners with mortgages had lower than average shelter costs in 1990, in large measure, because their homes were smaller than the typical owner-occupied property and less expensive because of their concentration in the South and in locations outside suburban metropolitan areas.

All the Asian groups and Pacific Islanders paid higher monthly housing costs than the typical mortgaged owner in the U.S.

- The Japanese were the only Asian group whose median monthly housing costs did not exceed a thousand dollars a month in 1990.

The median monthly housing cost of all Hispanic-origin owners approximated the U.S. median in 1990.

- Mexican-origin owners with mortgages paid lower monthly housing costs than the other Hispanic owners.

Figure 39A.
Median Monthly Housing Costs of Owners With Mortgages: 1990

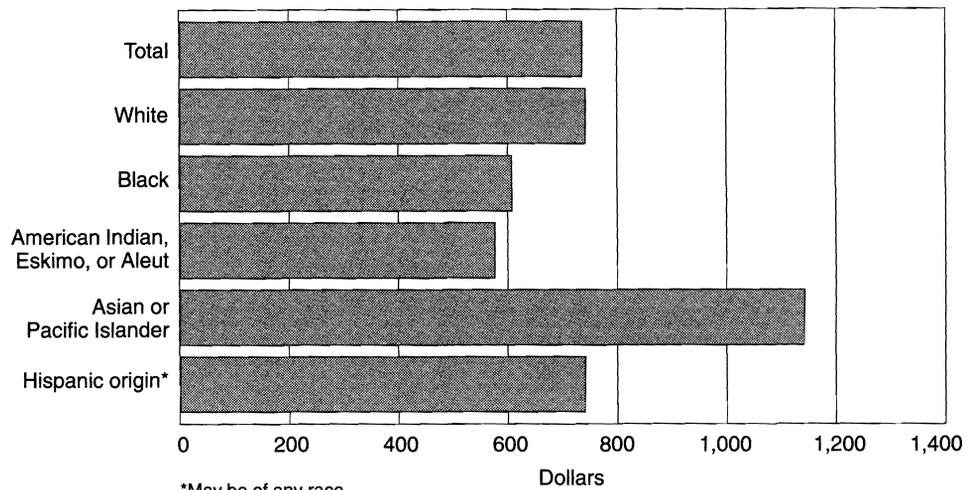


Figure 39B.
Median Monthly Housing Costs of Asian or Pacific Islander Renters: 1990

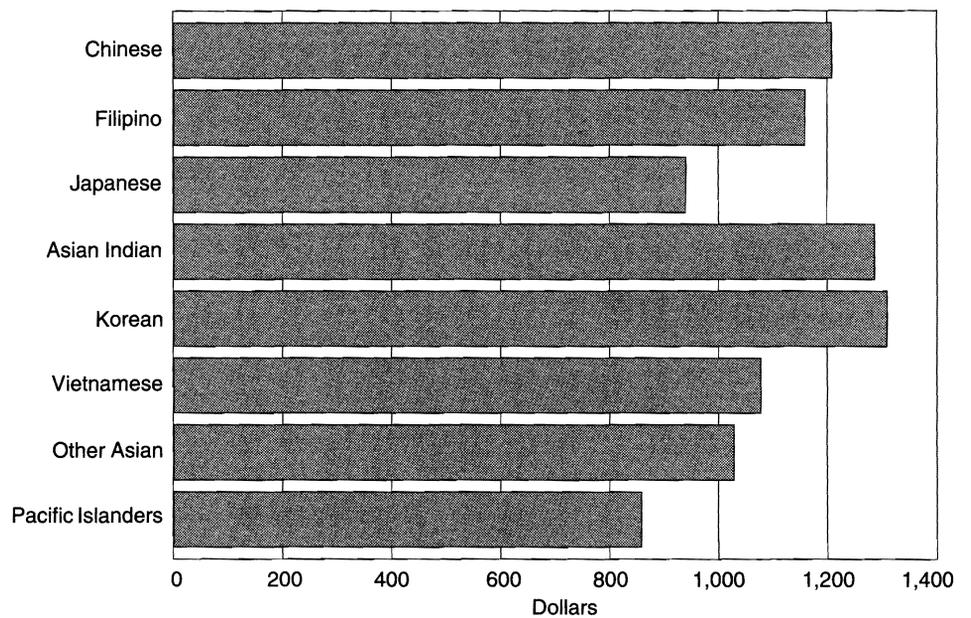


Figure 39C.
Median Monthly Housing Costs of Hispanic-Origin Mortgaged Owners: 1990

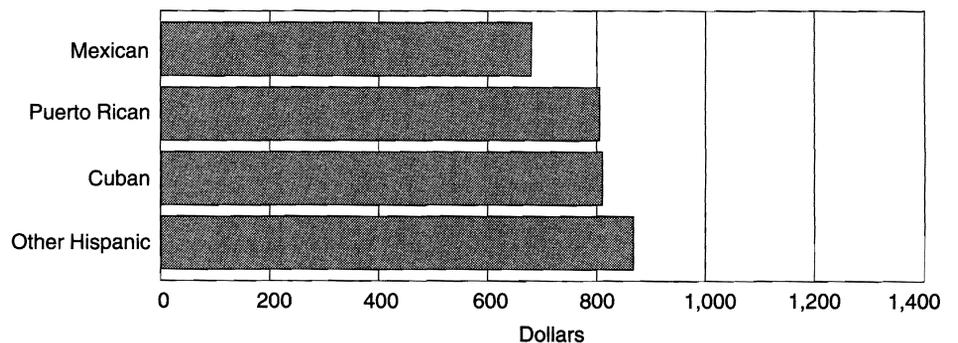
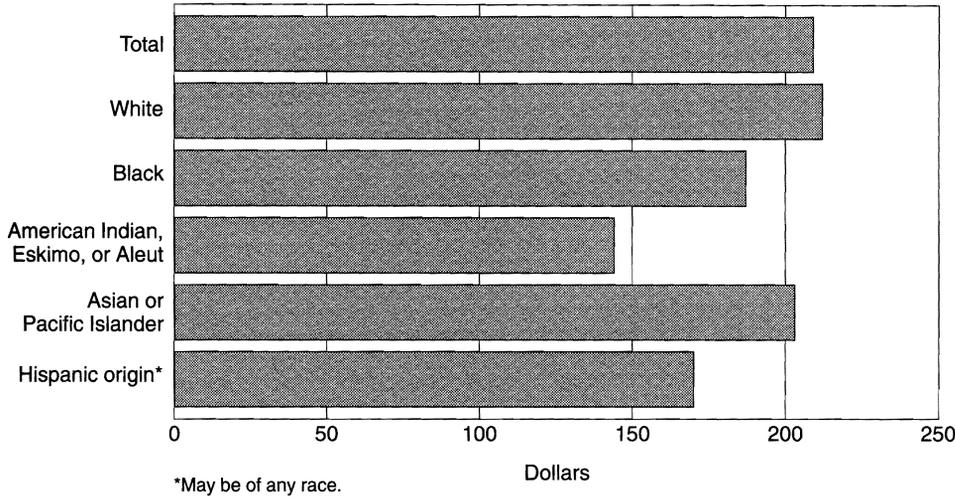


Figure 40A.
Median Monthly Housing Costs of Owners Without Mortgages: 1990



Median Monthly Housing Costs - Owners Without Mortgages

Nationally, the median monthly housing costs for owners without mortgages was \$209 in 1990.

- Black and American Indian, Eskimo, or Aleut households that owned their homes free and clear paid lower monthly housing costs than the national median.

Asian or Pacific Islander owners without mortgages paid median monthly housing costs of \$203.

- Chinese owners without mortgages paid higher median costs for real estate taxes, insurance, utilities, and miscellaneous housing costs than Japanese and Filipino owners.

- Among owners without mortgages, the sample sizes of the remaining Asian or Pacific Islander groups were too small to make reliable comparisons.

Hispanic owners without mortgages paid median monthly housing costs of \$170.

- Mexican-origin owners without mortgages paid lower monthly housing costs than the other Hispanic owners.

Figure 40B.
Median Monthly Housing Costs of Asian or Pacific Islander Owners Without Mortgages: 1990

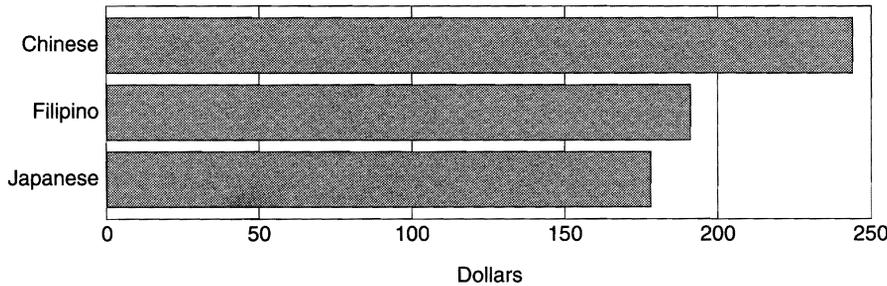
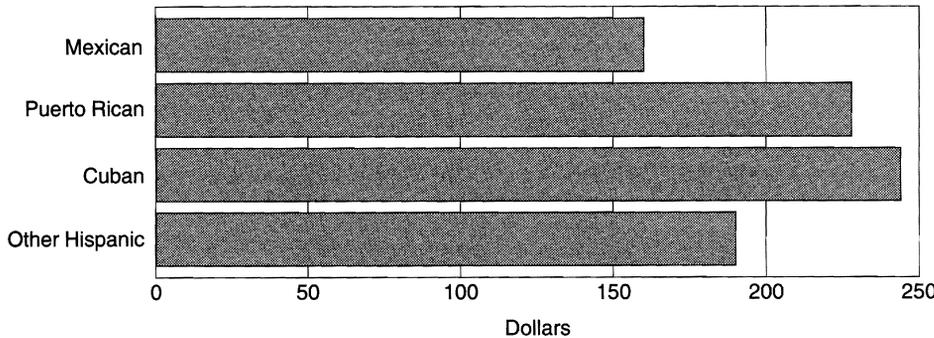


Figure 40C.
Median Monthly Housing Costs of Hispanic-Origin Owners Without Mortgages: 1990



Median Monthly Housing Costs - Renters

Nationally, the median monthly amount paid for rent and utilities was \$447 in 1990.

- Black and American Indian, Eskimo, or Aleut renters paid lower monthly housing costs than the national median.

Asian or Pacific Islander renters paid median monthly housing costs above the U.S. median in 1990.

- The median monthly housing costs for this race group ranged from a high of \$624 for Japanese renters to \$466 for other Asians.

The median monthly housing costs for Hispanic-origin renters was \$462 in 1990.

- Monthly housing costs ranged from \$437 for Mexican-origin renters to \$519 for other Hispanics.

Figure 41A.
Median Monthly Housing Costs of Renters: 1990

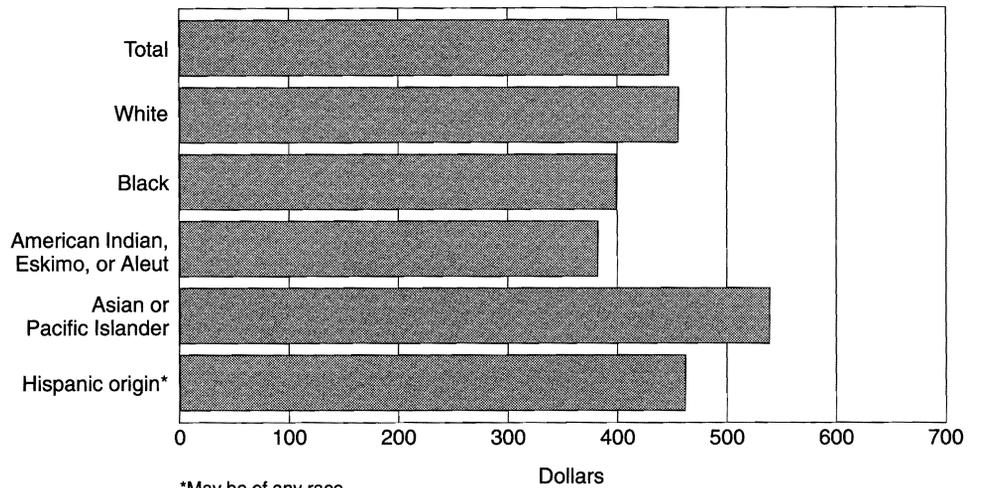


Figure 41B.
Median Monthly Housing Costs of Asian or Pacific Islander Renters: 1990

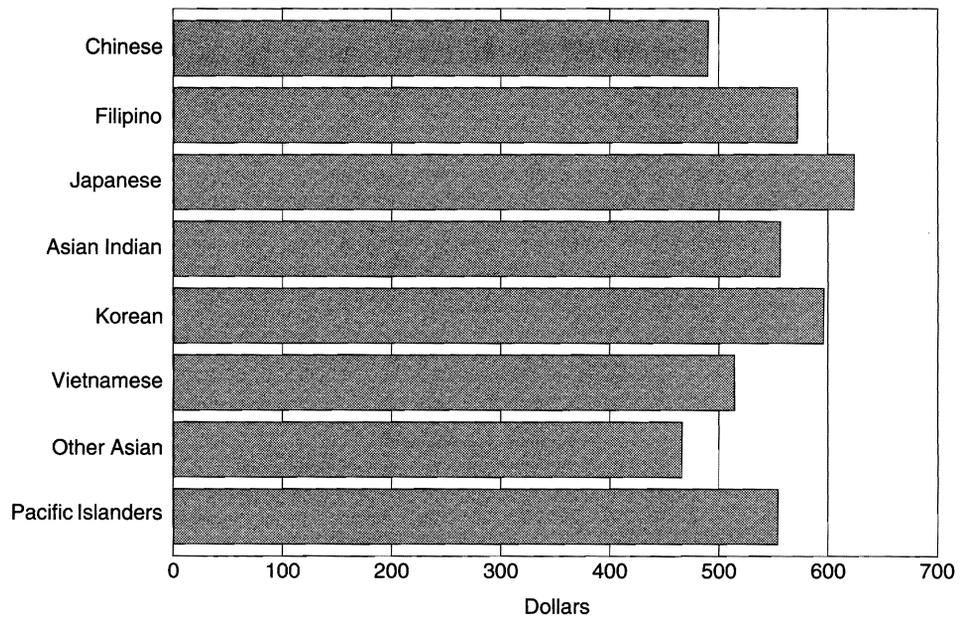
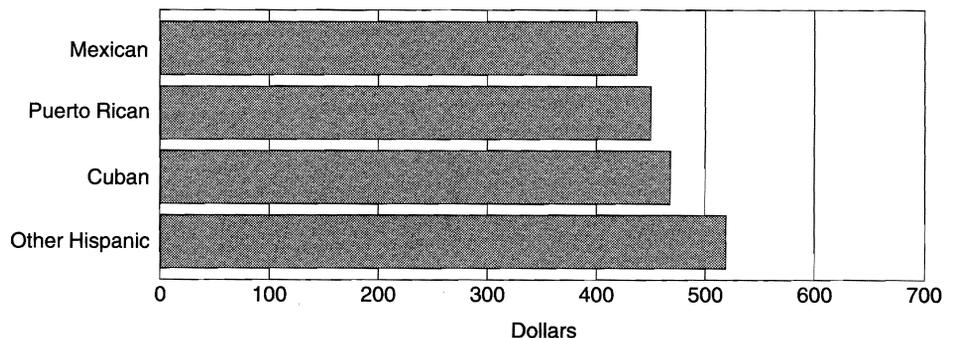


Figure 41C.
Median Monthly Housing Costs of Hispanic-Origin Renters: 1990



USER COMMENTS

We are interested in your reaction to the usefulness of the information presented here and the content of the questions that provide these results. (See Current Housing Reports, Series H150/91.) We welcome your recommendations for improving our survey work. If you have any suggestions or comments, please send them to the following address:

Current Survey Comments
Housing and Household Economic
Statistics Division
U.S. Bureau of the Census
Washington, DC 20233-8500

Table 1.
**Occupied Housing Units by Race and Hispanic Origin of Householder, Tenure, and Region of Residence,
 Using 1990-Based Weighting: 1991 and 1987**

[Numbers in thousands, excluding percents. Households of Hispanic origin may be of any race]

Characteristics	1991			1987			1987 to 1991 Change					
							Number			Percent		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
United States	93,147	59,796	33,351	88,534	56,649	31,885	4,613	3,147	1,466	5.2	5.6	4.6
White	79,140	53,748	25,391	76,157	51,290	24,864	2,983	2,458	527	3.9	4.8	2.1
Black	10,832	4,635	6,197	9,987	4,339	5,647	845	296	550	8.5	6.8	9.7
AIEA*	486	257	229	407	215	191	79	42	38	19.4	19.5	19.9
API*	2,066	1,035	1,032	1,594	736	864	472	299	168	29.6	40.6	19.4
Other	623	121	502	390	68	319	233	53	183	59.7	77.9	57.4
Hispanic origin	6,239	2,423	3,816	5,445	2,198	3,243	794	225	573	14.6	10.2	17.7
Not of Hispanic origin	86,907	57,373	29,534	83,089	54,451	28,642	3,818	2,922	892	4.6	5.4	3.1
White	73,625	51,465	22,160	71,252	49,211	22,042	2,373	2,254	118	3.3	4.6	1.0
Regions												
Northeast	18,962	11,869	7,093	18,507	11,418	7,089	455	451	4	2.5	3.9	-
White	16,349	10,981	5,368	16,232	10,651	5,581	117	330	(213)	1.0	3.1	-3.8
Black	1,927	648	1,279	1,749	598	1,151	178	50	128	10.2	8.4	11.1
AIEA*	51	39	12	43	18	23	8	21	(11)	18.6	116.7	-47.8
API*	370	169	201	289	128	160	81	41	41	28.0	32.0	25.6
Other	265	32	233	194	23	173	71	9	60	36.6	39.1	34.7
Hispanic origin	1,140	221	919	1,064	199	865	76	22	54	7.1	11.1	6.2
Not of Hispanic origin	17,822	11,648	6,174	17,443	11,219	6,224	379	429	(50)	2.2	3.8	-1.0
White	15,505	10,786	4,719	15,439	10,482	4,955	66	304	(236)	-	2.9	-4.8
Midwest	22,593	15,238	7,355	21,829	14,696	7,133	764	542	222	3.5	3.7	3.1
White	20,021	14,248	5,773	19,570	13,800	5,769	451	448	4	2.3	3.2	-
Black	2,150	832	1,317	1,984	802	1,183	166	30	134	8.4	3.7	11.3
AIEA*	84	30	54	55	13	41	29	17	13	52.7	130.8	31.7
API*	277	112	165	170	65	105	107	47	60	62.9	72.3	57.1
Other	61	16	46	50	16	35	11	-	11	22.0	-	31.4
Hispanic origin	415	167	248	365	151	213	50	16	35	13.7	10.6	16.4
Not of Hispanic origin	22,179	15,071	7,107	21,464	14,545	6,920	715	526	187	3.3	3.6	2.7
White	19,669	14,096	5,573	19,253	13,660	5,592	416	436	(19)	2.2	3.2	-
South	32,190	21,272	10,918	30,175	19,985	10,190	2,015	1,287	728	6.7	6.4	7.1
White	25,898	18,193	7,705	24,556	17,255	7,302	1,342	938	403	5.5	5.4	5.5
Black	5,790	2,840	2,950	5,290	2,584	2,705	500	256	245	9.5	9.9	9.1
AIEA*	102	58	44	81	48	33	21	10	11	25.9	20.8	33.3
API*	293	153	141	196	82	115	97	71	26	49.5	86.6	22.6
Other	107	28	78	51	16	35	56	12	43	109.8	75.0	122.9
Hispanic origin	1,977	951	1,026	1,753	879	873	224	72	153	12.8	8.2	17.5
Not of Hispanic origin	30,213	20,321	9,892	28,422	19,106	9,317	1,791	1,215	575	6.3	6.4	6.2
White	24,060	17,279	6,782	22,885	16,412	6,472	1,175	867	310	5.1	5.3	4.8
West	19,401	11,416	7,985	18,022	10,550	7,472	1,379	866	513	7.7	8.2	6.9
White	16,872	10,327	6,545	15,814	9,596	6,220	1,058	731	325	6.7	7.6	5.2
Black	965	315	650	932	340	593	33	(25)	57	3.5	-7.4	9.6
AIEA*	249	130	119	233	135	97	16	(5)	22	6.9	-3.7	22.7
API*	1,126	601	525	948	462	486	178	139	39	18.8	30.1	8.0
Other	189	43	146	94	17	75	95	26	71	101.1	152.9	94.7
Hispanic origin	2,708	1,083	1,624	2,264	971	1,293	444	112	331	19.6	11.5	25.6
Not of Hispanic origin	16,694	10,333	6,361	15,758	9,579	6,179	936	754	182	5.9	7.9	2.9
White	14,390	9,304	5,086	13,699	8,668	5,031	691	636	55	5.0	7.3	1.1

*AIEA = American Indian, Eskimo, or Aleut. API = Asian or Pacific Islander.

- Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey (AHS), 1991 and 1987 National Internal User File.

Table 2.
Geographic Distribution of Occupied Units by Race and Hispanic Origin of Householder and Tenure: 1991

[Numbers in thousands, excluding percents. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, United States	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Metropolitan-Nonmetropolitan Residence								
Inside MSA's	72,723	60,635	9,295	218	1,982	5,589	67,134	55,714
Inside central cities	29,687	21,759	6,396	116	1,006	3,216	26,471	19,023
Suburbs	43,036	38,876	2,899	102	976	2,374	40,663	36,691
Outside MSA's	20,423	18,504	1,537	268	84	650	19,773	17,911
Percent	100	100	100	100	100	100	100	100
Inside MSA's	78	77	86	45	96	90	77	76
Inside central cities	32	27	59	24	49	52	30	26
Suburbs	46	49	27	21	47	38	47	50
Outside MSA's	22	23	14	55	4	10	23	24
Place Size								
Total	65,441	53,723	9,117	248	1,794	5,409	60,033	48,984
Less than 2,500 persons	4,292	4,094	178	9	9	111	4,182	3,994
2,500 to 9,999 persons	9,102	8,350	599	39	91	460	8,642	7,916
10,000 to 19,999 persons	8,036	7,129	731	35	114	474	7,563	6,688
20,000 to 49,999 persons	12,303	10,655	1,219	43	325	836	11,467	9,913
50,000 to 99,999 persons	8,112	6,875	836	31	296	753	7,359	6,215
100,000 to 249,000 persons	7,464	5,885	1,307	32	192	682	6,782	5,269
250,000 to 499,999 persons	5,119	3,720	1,128	18	200	526	4,593	3,256
500,000 to 999,999 persons	4,455	3,042	1,174	13	190	416	4,038	2,657
1,000,000 persons or more	6,558	3,972	1,945	27	377	1,150	5,408	3,076
Percent	100	100	100	100	100	100	100	100
Less than 2,500 persons	7	8	2	4	1	2	7	8
2,500 to 9,999 persons	14	16	7	16	5	9	14	16
10,000 to 19,999 persons	12	13	8	14	6	9	13	14
20,000 to 49,999 persons	19	20	13	18	18	15	19	20
50,000 to 99,999 persons	12	13	9	13	17	14	12	13
100,000 to 249,000 persons	11	11	14	13	11	13	11	11
250,000 to 499,999 persons	8	7	12	7	11	10	8	7
500,000 to 999,999 persons	7	6	13	5	11	8	7	5
1,000,000 persons or more	10	7	21	11	21	21	9	6
Poverty Areas								
Inside poverty areas	8,661	4,345	3,872	67	172	1,409	7,252	3,181
Not in poverty areas	84,485	74,794	6,960	419	1,894	4,830	79,655	70,443
Regions								
Northeast	18,962	16,349	1,927	51	370	1,140	17,822	15,505
Midwest	22,593	20,021	2,150	84	277	415	22,179	19,669
South	32,190	25,898	5,790	102	293	1,977	30,213	24,060
West	19,401	16,872	965	249	1,126	2,708	16,694	14,390
Percent	100	100	100	100	100	100	100	100
Northwest	20	21	18	10	18	18	21	21
Midwest	24	25	20	17	13	7	26	27
South	35	33	53	21	14	32	35	33
West	21	21	9	51	55	43	19	20

See footnotes at end of table.

Table 2.
Geographic Distribution of Occupied Units by Race and Hispanic Origin of Householder and Tenure: 1991—Continued

[Numbers in thousands, excluding percents. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Owner-Occupied Units, United States	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Metropolitan-Nonmetropolitan Residence								
Inside MSA's	44,883	39,947	3,717	99	1,008	2,099	42,784	37,972
Inside central cities	14,422	11,649	2,295	39	382	956	13,466	10,757
Suburbs	30,461	28,298	1,423	59	626	1,142	29,319	27,215
Outside MSA's	14,913	13,802	918	159	27	324	14,589	13,493
Percent	100	100	100	100	100	100	100	100
Inside MSA's	75	74	80	39	97	87	75	74
Inside central cities	24	22	50	15	37	39	23	21
Suburbs	51	53	31	23	60	47	51	53
Outside MSA's	25	26	20	62	3	13	25	26
Place Size								
Total	37,798	33,296	3,471	104	829	1,943	35,854	31,470
Less than 2,500 persons	3,070	2,947	113	5	5	62	3,008	2,892
2,500 to 9,999 persons	6,185	5,782	321	27	46	251	5,934	5,536
10,000 to 19,999 persons	5,223	4,809	320	12	72	234	4,989	4,581
20,000 to 49,999 persons	7,565	6,897	466	21	165	311	7,254	6,601
50,000 to 99,999 persons	4,647	4,187	275	11	163	310	4,337	3,900
100,000 to 249,000 persons	3,917	3,324	482	9	99	225	3,692	3,116
250,000 to 499,999 persons	2,440	2,008	338	7	82	197	2,243	1,818
500,000 to 999,999 persons	2,197	1,639	465	-	81	166	2,031	1,483
1,000,000 persons or more	1,554	1,704	691	11	117	187	2,367	1,543
Percent	100	100	100	100	100	100	100	100
Less than 2,500 persons	8	9	3	5	1	3	8	9
2,500 to 9,999 persons	16	17	9	26	5	13	17	18
10,000 to 19,999 persons	14	14	9	12	9	12	14	15
20,000 to 49,999 persons	20	21	13	20	20	16	20	21
50,000 to 99,999 persons	12	13	8	10	20	16	12	12
100,000 to 249,000 persons	10	10	14	9	12	12	10	10
250,000 to 499,999 persons	6	6	10	7	10	10	6	6
500,000 to 999,999 persons	6	5	13	-	10	9	6	5
1,000,000 persons or more	7	5	20	11	14	10	7	5
Poverty Areas								
Inside poverty areas	3,934	2,401	1,440	37	33	454	3,481	1,981
Not in poverty areas	55,861	51,348	3,195	221	1,001	1,969	53,892	49,483
Regions								
Northeast	11,869	10,981	648	39	169	221	11,648	10,786
Midwest	15,238	14,248	832	30	112	167	15,071	14,096
South	21,272	18,193	2,840	58	153	951	20,321	17,279
West	11,416	10,327	315	130	601	1,083	10,333	9,304
Percent	100	100	100	100	100	100	100	100
Northwest	20	20	14	15	16	9	20	21
Midwest	25	27	18	12	11	7	26	27
South	36	34	61	23	15	39	35	34
West	19	19	7	51	58	45	18	18

See footnotes at end of table.

Table 2.
Geographic Distribution of Occupied Units by Race and Hispanic Origin of Householder and Tenure: 1991—Continued

[Numbers in thousands, excluding percents. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Renter-Occupied Units, United States	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Metropolitan-Nonmetropolitan Residence								
Inside MSA's	27,840	20,688	5,578	120	974	3,491	24,350	17,742
Inside central cities	15,265	10,110	4,102	77	624	2,260	13,006	8,266
Suburbs	12,575	10,578	1,476	43	351	1,231	11,344	9,477
Outside MSA's	5,510	4,703	619	109	57	326	5,185	4,418
Percent	100	100	100	100	100	100	100	100
Inside MSA's	83	81	90	52	94	91	82	80
Inside central cities	46	40	66	34	60	59	44	37
Suburbs	38	42	24	19	34	32	38	43
Outside MSA's	17	19	10	48	6	9	18	20
Place Size								
Total	27,644	20,427	5,646	144	965	3,465	24,179	17,514
Less than 2,500 persons	1,222	1,147	65	4	4	49	1,174	1,102
2,500 to 9,999 persons	2,917	2,568	278	12	45	209	2,708	2,380
10,000 to 19,999 persons	2,814	2,320	411	22	41	239	2,574	2,107
20,000 to 49,999 persons	4,738	3,759	754	23	159	524	4,214	3,313
50,000 to 99,999 persons	3,465	2,688	562	20	133	443	3,022	2,315
100,000 to 249,000 persons	3,547	2,562	825	22	94	457	3,090	2,153
250,000 to 499,999 persons	2,679	1,712	789	11	118	330	2,350	1,438
500,000 to 999,999 persons	2,258	1,403	708	13	110	251	2,007	1,174
1,000,000 persons or more	4,004	2,269	1,254	16	260	964	3,041	1,533
Percent	100	100	100	100	100	100	100	100
Less than 2,500 persons	4	6	1	3	-	1	5	6
2,500 to 9,999 persons	11	13	5	8	5	6	11	14
10,000 to 19,999 persons	10	11	7	15	4	7	11	12
20,000 to 49,999 persons	17	18	13	16	17	15	17	19
50,000 to 99,999 persons	12	13	10	14	14	13	13	13
100,000 to 249,000 persons	13	13	15	16	10	13	13	12
250,000 to 499,999 persons	10	8	14	8	12	10	10	8
500,000 to 999,999 persons	8	7	13	9	11	7	8	7
1,000,000 persons or more	14	11	22	11	27	28	13	9
Poverty Areas								
Inside poverty areas	4,727	1,945	2,432	31	139	955	3,772	1,200
Not in poverty areas	28,624	23,447	3,765	198	892	2,861	25,763	20,960
Regions								
Northeast	7,093	5,368	1,279	12	201	919	6,174	4,719
Midwest	7,355	5,773	1,317	54	165	248	7,107	5,573
South	10,918	7,705	2,950	44	141	1,026	9,892	6,782
West	7,985	6,545	650	119	525	1,624	6,361	5,086
Percent	100	100	100	100	100	100	100	100
Northwest	21	21	21	5	19	24	21	21
Midwest	22	23	21	24	16	6	24	25
South	33	30	48	19	14	27	33	31
West	24	26	10	52	51	43	22	23

- Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 3.
**Selected Characteristics of the Household by Race and Hispanic Origin of Householder
 and Tenure: 1991**

[Numbers in thousands, excluding medians. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Persons								
One	22,393	19,011	2,876	83	323	1,032	21,361	18,124
Two	30,589	27,170	2,698	129	461	1,381	29,209	25,952
Three	16,290	13,498	2,175	88	386	1,192	15,098	12,459
Four	14,140	11,879	1,578	86	472	1,173	12,966	10,845
Five	6,244	5,057	867	58	198	770	5,474	4,359
Six	2,107	1,649	302	15	109	377	1,730	1,299
Seven or more	1,384	875	337	28	116	314	1,069	586
Median	2.3	2.3	2.4	2.9	3.1	3.1	2.3	2.2
Household Composition								
Two-or-more person households	70,754	60,130	7,956	403	1,743	5,207	65,547	55,500
Married-couple families, no nonrelatives	49,745	44,665	3,412	207	1,221	3,083	46,662	41,802
Other male householders	7,298	5,983	868	72	271	740	6,558	5,359
Other female householders	13,711	9,482	3,676	123	251	1,384	12,327	8,339
One-person households	22,393	19,011	2,876	83	323	1,032	21,361	18,124
Male householder	8,866	7,279	1,326	40	166	530	8,337	6,841
Female householder	13,526	11,732	1,550	43	157	502	13,024	11,283
Number of Single Children Under 18 Years Old								
None	58,559	51,276	5,708	219	1,065	2,802	55,757	48,826
One	14,517	11,769	2,181	96	359	1,164	13,352	10,734
Two	12,701	10,436	1,628	78	426	1,183	11,519	9,411
Three	5,177	4,088	839	58	139	678	4,499	3,465
Four	1,505	1,138	273	22	48	283	1,222	876
Five	457	296	122	11	22	84	373	219
Six or more	230	137	81	2	8	45	185	94
Ages of Single Children								
Households with children	34,588	27,864	5,124	267	1,001	3,437	31,150	24,799
One child under 6 only	5,741	4,727	804	27	142	471	5,270	4,306
One under 6, one or more 6 to 17	5,808	4,528	896	65	218	786	5,023	3,845
Two or more under 6 only	3,161	2,572	421	18	109	341	2,820	2,273
Two or more under 6, one or more 6 to 17	1,916	1,460	376	34	32	314	1,602	1,160
One or more 6 to 17 only	17,961	14,577	2,628	123	502	1,526	16,435	13,216
Persons Other Than Spouse or Children								
Households with other relatives	20,847	16,351	3,398	141	747	1,988	18,859	14,603
Single adult offspring 18 to 29	11,785	9,443	1,831	75	344	1,006	10,778	8,544
Single adult offspring 30 years of age or over	3,204	2,520	588	15	60	242	2,962	2,313
Households with three generations	2,234	1,460	594	16	115	353	1,881	1,165
Households with related subfamilies	2,227	1,416	606	23	142	371	1,857	1,099
Households with other types of relatives	7,055	5,083	1,426	64	369	855	6,200	4,352
Households with nonrelatives	6,519	5,414	761	72	184	652	5,867	4,860

See footnotes at end of table.

Table 3.
**Selected Characteristics of the Household by Race and Hispanic Origin of Householder
 and Tenure: 1991—Continued**

[Numbers in thousands, excluding medians. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Owner-Occupied Units, Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Persons								
One	10,808	9,792	898	35	70	265	10,543	9,543
Two	21,315	19,797	1,207	84	203	598	20,717	19,240
Three	10,722	9,491	962	46	194	471	10,250	9,047
Four	10,329	9,179	795	42	288	466	9,864	8,744
Five	4,339	3,726	449	30	123	339	4,000	3,400
Six	1,450	1,188	166	7	81	151	1,299	1,042
Seven or more	834	576	159	13	76	133	701	448
Median	2.4	2.4	2.7	2.7	3.7	3.2	2.4	2.3
Household Composition								
Two-or-more person households	48,988	43,956	3,737	223	966	2,158	46,831	41,921
Married-couple families, no nonrelatives	39,453	36,212	2,273	139	756	1,674	37,779	34,613
Other male householders	3,520	3,046	323	39	99	151	3,369	2,907
Other female householders	6,015	4,698	1,141	45	111	333	5,683	4,401
One-person households	10,807	9,792	898	35	70	265	10,543	9,544
Male householder	3,544	3,141	345	16	34	96	3,449	3,056
Female householder	7,263	6,651	553	19	36	169	7,094	6,488
Number of Single Children Under 18 Years Old								
None	37,859	34,612	2,607	131	455	1,132	36,727	33,552
One	9,022	7,850	918	55	179	476	8,545	7,402
Two	8,472	7,507	641	32	266	416	8,057	7,115
Three	3,265	2,798	333	27	96	262	3,002	2,545
Four	845	729	75	4	27	101	744	633
Five	244	170	58	7	9	19	225	151
Six or more	89	83	4	-	3	16	73	67
Ages of Single Children								
Households with children	21,937	19,137	2,028	126	580	1,291	20,646	17,913
One child under 6 only	2,998	2,679	247	10	60	133	2,865	2,548
One under 6, one or more 6 to 17	3,590	3,096	319	19	131	309	3,281	2,798
Two or more under 6 only	1,781	1,606	116	4	48	93	1,688	1,521
Two or more under 6, one or more 6 to 17	1,010	887	93	9	20	88	922	799
One or more 6 to 17 only	12,558	10,869	1,254	84	322	667	11,890	10,247
Persons Other Than Spouse or Children								
Households with other relatives	15,544	12,965	1,986	80	463	945	14,600	12,090
Single adult offspring 18 to 29	9,314	7,897	1,114	40	234	575	8,739	7,364
Single adult offspring 30 years of age or over	2,653	2,148	435	12	49	164	2,489	2,008
Households with three generations	1,496	1,078	318	6	82	187	1,308	906
Households with related subfamilies	1,473	1,034	321	10	99	184	1,290	863
Households with other types of relatives	4,623	3,575	784	38	211	298	4,325	3,300
Households with nonrelatives	2,253	1,939	227	38	43	90	2,163	1,851

See footnotes at end of table.

Table 3.
**Selected Characteristics of the Household by Race and Hispanic Origin of Householder
 and Tenure: 1991—Continued**

[Numbers in thousands, excluding medians. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Renter-Occupied Units, Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Persons								
One	11,585	9,219	1,978	48	254	767	10,818	8,581
Two	9,275	7,374	1,491	45	257	783	8,492	6,712
Three	5,569	4,008	1,213	41	192	721	4,848	3,412
Four	3,811	2,700	783	44	184	708	3,103	2,101
Five	1,905	1,331	418	28	76	431	1,475	958
Six	657	461	137	7	28	225	431	257
Seven or more	550	299	177	15	40	181	368	138
Median	2.0	2.0	2.3	3.0	2.5	3.0	2.0	1.9
Household Composition								
Two-or-more person households	21,767	16,173	4,219	181	778	3,049	18,717	13,579
Married-couple families, no nonrelatives	10,292	8,452	1,139	69	465	1,409	8,883	7,189
Other male householders	3,778	2,937	545	34	172	588	3,189	2,452
Other female householders	7,697	4,784	2,535	78	141	1,052	6,645	3,938
One-person households	11,585	9,219	1,978	48	254	767	10,818	8,581
Male householder	5,322	4,138	981	24	133	434	4,888	3,785
Female householder	6,263	5,081	997	24	121	333	5,930	4,796
Number of Single Children Under 18 Years Old								
None	20,700	16,664	3,101	88	610	1,670	19,030	15,274
One	5,495	3,919	1,264	41	180	688	4,807	3,332
Two	4,229	2,929	987	45	160	767	3,462	2,296
Three	1,913	1,290	506	31	42	416	1,497	920
Four	660	409	198	18	20	182	478	243
Five	214	127	64	4	13	65	149	68
Six or more	140	54	77	2	6	29	112	27
Ages of Single Children								
Households with children	12,651	8,727	3,096	141	422	2,147	10,504	6,886
One child under 6 only	2,743	2,048	556	18	82	338	2,406	1,758
One under 6, one or more 6 to 17	2,218	1,432	577	45	87	476	1,742	1,047
Two or more under 6 only	1,380	966	305	14	61	248	1,132	752
Two or more under 6, one or more 6 to 17	906	573	283	26	12	226	679	361
One or more 6 to 17 only	5,404	3,708	1,374	39	180	858	4,545	2,969
Persons Other Than Spouse Children								
Households with other relatives	5,303	3,385	1,412	61	284	1,044	4,259	2,513
Single adult offspring 18 to 29	2,470	1,546	718	35	110	431	2,039	1,180
Single adult offspring 30 years of age or over	551	372	154	3	11	78	473	306
Households with three generations	738	382	276	10	33	166	572	259
Households with related subfamilies	754	382	285	12	44	187	567	236
Households with other types of relatives	2,431	1,508	641	26	158	556	1,875	1,052
Households with nonrelatives	4,266	3,475	534	34	141	562	3,704	3,010

- Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 4.
Selected Social Characteristics of the Householder by Race and Hispanic Origin and Tenure: 1991

[Numbers in thousands, excluding medians. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Sex								
Male	61,113	53,923	5,042	285	1,499	3,981	57,132	50,337
Female	32,034	25,217	5,790	201	568	2,259	29,775	23,288
Age								
Under 25 years	4,914	3,974	706	46	128	544	4,371	3,495
25 to 29 years	8,623	7,084	1,154	60	239	811	7,812	6,368
30 to 34 years	11,195	9,216	1,461	81	318	998	10,198	8,367
35 to 44 years	20,935	17,527	2,513	119	609	1,510	19,425	16,199
45 to 54 years	14,920	12,614	1,760	69	380	999	13,920	11,719
55 to 64 years	12,213	10,472	1,400	37	238	710	11,503	9,845
65 to 74 years	11,579	10,325	1,092	44	96	419	11,160	9,938
75 years and over	8,769	7,928	747	30	57	249	8,519	7,694
Median	46	46	43	40	41	40	46	47
Highest Year of School Completed								
Less than 12 years	19,285	15,381	3,313	122	255	2,655	16,630	12,997
12 years	33,468	28,663	4,006	162	475	1,901	31,568	26,996
1 to 3 years of college	18,045	15,463	2,051	118	303	908	17,137	14,659
4 or more years of college	22,348	19,632	1,462	84	1,034	775	21,573	18,973
Marital Status								
Married	51,211	45,787	3,607	236	1,306	3,297	47,914	42,753
Widowed	11,551	9,936	1,445	35	94	437	11,114	9,550
Divorced	12,306	10,171	1,815	91	155	785	11,521	9,474
Separated	3,757	2,430	1,175	26	57	536	3,221	2,009
Never married	14,322	10,816	2,791	98	454	1,184	13,138	9,839
Owner-Occupied Units, Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Sex								
Male	43,346	39,676	2,611	170	797	1,789	41,557	37,974
Female	16,450	14,072	2,025	87	237	634	15,816	13,491
Age								
Under 25 years	687	626	45	4	12	38	650	589
25 to 29 years	3,073	2,768	221	14	60	153	2,920	2,625
30 to 34 years	5,624	5,070	383	40	117	293	5,332	4,793
35 to 44 years	13,755	12,311	1,007	63	339	604	13,151	11,742
45 to 54 years	11,084	9,840	927	40	254	495	10,590	9,365
55 to 64 years	9,838	8,738	879	30	163	447	9,391	8,334
65 to 74 years	9,360	8,572	682	41	57	252	9,108	8,330
75 years and over	6,375	5,823	492	26	32	142	6,232	5,687
Median	51	51	52	47	45	47	51	51
Highest Year School Completed								
Less than 12 years	11,434	9,789	1,468	68	72	909	10,524	8,923
12 years	21,525	19,630	1,571	74	227	726	20,798	18,944
1 to 3 years of college	11,210	10,166	812	56	155	405	10,805	9,784
4 or more years of college	15,627	14,163	784	59	580	382	15,245	13,814

See footnote at end of table.

Table 4.
Selected Social Characteristics of the Householder by Race and Hispanic Origin and Tenure: 1991—Continued

[Numbers in thousands, excluding medians. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Marital Status								
Married	40,264	36,899	2,343	157	786	1,716	38,547	35,262
Widowed	8,170	7,252	823	25	55	232	7,938	7,042
Divorced	6,042	5,204	710	39	80	214	5,828	5,002
Separated	1,226	918	279	7	13	101	1,124	830
Never married	4,095	3,474	481	29	100	159	3,936	3,329
Renter-Occupied Units, Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Sex								
Male	17,767	14,247	2,431	114	702	2,191	15,575	12,363
Female	15,584	11,145	3,766	115	330	1,625	13,959	9,797
Age								
Under 25 years	4,227	3,348	661	42	116	506	3,721	2,906
25 to 29 years	5,550	4,316	933	45	179	658	4,892	3,743
30 to 34 years	5,570	4,147	1,078	42	201	704	4,866	3,574
35 to 44 years	7,180	5,215	1,506	56	270	906	6,274	4,458
45 to 54 years	3,835	2,774	833	29	126	505	3,331	2,353
55 to 64 years	2,376	1,734	521	6	76	264	2,112	1,510
65 to 74 years	2,219	1,753	410	3	39	167	2,052	1,608
75 years and over	2,394	2,105	255	5	25	107	2,287	2,007
Median	37	37	38	33	36	35	37	37
Highest Year of School Completed								
Less than 12 years	7,851	5,591	1,845	54	183	1,746	6,105	4,074
12 years	11,944	9,033	2,435	88	247	1,174	10,769	8,051
1 to 3 years of college	6,835	5,298	1,239	61	147	503	6,332	4,875
4 or more years of college	6,721	5,469	678	25	454	393	6,328	5,159
Marital Status								
Married	10,947	8,887	1,264	78	520	1,581	9,366	7,491
Widowed	3,381	2,684	622	10	39	204	3,177	2,508
Divorced	6,265	4,967	1,105	52	75	571	5,694	4,472
Separated	2,531	1,511	896	19	44	435	2,096	1,179
Never married	10,227	7,342	2,310	69	353	1,025	9,202	6,510

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 5.
Selected Physical Characteristics of Occupied Units by Race and Hispanic Origin of Householder and Tenure: 1991

[Numbers in thousands, excluding percents, medians, and standard errors. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Units in Structure								
Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Percent	100	100	100	100	100	100	100	100
One unit	68	70	56	65	55	52	69	71
Two or more units	26	24	41	20	44	45	25	22
Mobile home or trailer	6	7	3	15	1	3	6	7
Year Structure Built								
Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Percent	100	100	100	100	100	100	100	100
1980 or later	19	19	12	30	25	15	19	20
1970 to 1979	23	23	20	28	26	21	23	23
1960 to 1969	16	16	16	11	18	15	16	16
1950 to 1959	13	14	13	11	10	16	13	13
1940 to 1949	8	8	12	8	7	12	8	7
1939 or earlier	22	21	27	13	15	22	22	21
Median years	26	26	33	19	21	31	26	26
Rooms in Unit								
Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Percent	100	100	100	100	100	100	100	100
Four rooms or less	29	28	38	35	39	47	28	25
Five rooms	23	22	25	25	19	23	23	22
Six rooms	21	21	20	22	14	16	21	22
Seven or more rooms	28	29	17	19	29	15	28	30
Median	5.4	5.4	5.0	5.1	5.1	4.6	5.5	5.6
Square Footage of Unit								
Single detached and mobile homes	63,075	56,169	5,373	363	992	3,052	60,023	53,340
Median square footage	1,697	1,723	1,416	1,304	1,883	1,371	1,716	1,744
Standard error	7	7	20	50	55	22	7	7
Owner-Occupied Units, Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Units in Structure								
Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Percent	100	100	100	100	100	100	100	100
One unit	87	87	88	74	89	86	87	87
Two or more units	6	6	6	6	10	7	6	6
Mobile home or trailer	8	8	6	21	1	6	8	8
Year Structure Built								
Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Percent	100	100	100	100	100	100	100	100
1980 or later	19	20	13	32	30	17	20	20
1970 to 1979	22	23	19	28	25	24	22	23
1960 to 1969	16	16	16	11	18	14	16	16
1950 to 1959	15	15	15	10	11	19	15	15
1940 to 1949	8	8	13	8	6	11	8	7
1939 or earlier	19	19	24	11	10	14	19	19
Median years	27	25	32	17	19	27	26	25

See footnotes at end of table.

Table 5.
Selected Physical Characteristics of Occupied Units by Race and Hispanic Origin of Householder and Tenure: 1991—Continued

[Numbers in thousands, excluding percents, medians, and standard errors. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Rooms in Unit								
Total.....	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Percent.....	100	100	100	100	100	100	100	100
Four rooms or less.....	12	12	11	22	9	18	12	12
Five rooms.....	23	23	26	25	20	25	23	23
Six rooms.....	26	26	30	28	20	28	26	26
Seven or more rooms.....	39	39	32	26	52	30	39	40
Median.....	6.1	6.1	5.9	5.6	6.5	5.8	6.1	6.1
Square Footage of Unit								
Single detached and mobile homes.....	53,586	48,451	3,962	238	842	2,136	51,450	46,434
Median square footage.....	1,775	1,793	1,520	1,328	1,973	1,467	1,788	1,808
Standard error.....	8	8	25	62	56	25	8	8
Renter-Occupied Units, Total.....	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Units in Structure								
Total.....	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Percent.....	100	100	100	100	100	100	100	100
One unit.....	33	34	32	56	21	29	34	35
Two to 19 units.....	46	46	49	28	51	48	46	46
Twenty to 49 units.....	8	8	8	3	15	12	8	8
Fifty or more units.....	9	8	10	6	13	9	8	8
Mobile home or trailer.....	3	4	1	8	-	1	4	4
Year Structure Built								
Total.....	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Percent.....	100	100	100	100	100	100	100	100
1980 or later.....	17	18	12	28	20	13	18	19
1970 to 1979.....	23	23	21	27	26	19	23	24
1960 to 1969.....	15	15	16	10	18	15	15	15
1950 to 1959.....	11	10	12	11	9	14	10	10
1940 to 1949.....	9	8	11	9	7	12	8	8
1939 or earlier.....	26	25	29	15	20	27	26	25
Median years.....	28	27	32	19	23	33	27	26
Rooms in Unit								
Total.....	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Percent.....	100	100	100	100	100	100	100	100
Two rooms or less.....	5	4	6	1	7	5	5	4
Three rooms.....	22	22	21	10	26	23	21	22
Four rooms.....	33	33	32	38	35	37	32	32
Five rooms.....	23	22	25	25	18	21	23	22
Six rooms.....	11	11	12	15	9	8	12	12
Seven or more rooms.....	7	8	5	12	5	5	8	8
Median.....	4.2	4.2	4.2	4.5	4.0	4.1	4.2	4.3
Square Footage of Unit								
Single detached and mobile homes.....	9,489	7,718	1,412	126	150	916	8,573	6,906
Median square footage.....	1,255	1,276	1,128	1,238	1,347	1,143	1,268	1,294
Standard error.....	17	18	33	65	62	23	18	19

- Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 6.
Selected Equipment and Plumbing Characteristics of Occupied Units by Race and Hispanic Origin of Householder and Tenure: 1991

[Numbers in thousands, excluding percents. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Equipment								
Percent with complete kitchen (sink, refrigerator, and burners)	99	99	98	99	98	98	99	99
Percent with all plumbing facilities (piped water, bathtub or shower, flush toilet)	98	98	97	96	98	97	98	98
Percent with washing machine	76	79	58	70	61	57	77	81
Percent with clothes dryer	69	74	42	58	54	41	71	76
Percent with heating equipment:								
Percent with central, built-in units	88	89	83	81	86	80	89	90
Percent with other types	11	10	16	18	7	16	11	10
Percent with air-conditioning								
Percent with central	42	44	33	21	38	32	43	45
Percent with room units	29	28	33	30	23	28	29	28
Owner-Occupied Units, Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Equipment								
Percent with complete kitchen (sink, refrigerator, and burners)	99	99	99	99	100	99	99	100
Percent with all plumbing facilities (piped water, bathtub or shower, flush toilet)	98	98	98	95	98	98	98	98
Percent with washing machine	94	94	85	84	93	90	94	95
Percent with clothes dryer	87	89	66	71	84	73	88	90
Percent with heating equipment:								
Percent with central, built-in units	88	89	80	75	85	79	89	90
Percent with other types	11	10	19	25	5	18	11	10
Percent with air-conditioning								
Percent with central	47	48	36	22	46	43	47	49
Percent with room units	27	27	37	28	17	28	27	27
Renter-Occupied Units, Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Equipment								
Percent with complete kitchen (sink, refrigerator, and burners)	98	98	97	100	97	97	98	99
Percent with all plumbing facilities (piped water, bathtub or shower, flush toilet)	97	97	96	97	98	96	97	97
Percent with washing machine	44	47	38	54	29	35	45	48
Percent with clothes dryer	37	41	24	43	23	22	39	44
Percent with heating equipment:								
Percent with central, built-in units	88	88	85	88	86	80	89	90
Percent with other types	11	10	14	10	8	15	10	10
Percent with air-conditioning								
Percent with central	33	35	30	20	29	26	34	36
Percent with room units	31	32	29	32	28	29	31	32

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 7.
Indicators of Housing Quality by Race and Hispanic Origin of Householder and Tenure: 1991

[Numbers in thousands. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Persons Per Room								
0.50 or less	62,846	55,348	6,097	260	934	2,565	60,281	53,049
0.51 to 1.00	27,773	22,164	4,170	181	959	2,757	25,017	19,754
1.01 or more	2,528	1,627	566	45	173	918	1,610	822
Selected Physical Problems								
Severe physical problems	2,874	2,221	526	29	52	267	2,607	2,008
Plumbing	2,278	1,862	334	19	37	182	2,096	1,722
Heating	341	212	97	7	6	48	293	176
Electric	67	46	19	2	-	7	60	40
Upkeep	249	139	93	2	11	43	206	100
Hallways	3	3	-	-	-	-	3	3
Moderate physical problems	4,531	3,032	1,358	18	78	564	3,966	2,519
Plumbing	295	213	74	3	-	44	251	177
Heating	1,977	1,248	700	2	16	271	1,707	995
Kitchen	560	403	119	1	26	58	502	352
Upkeep	1,914	1,284	557	14	38	224	1,690	1,080
Hallways	47	30	14	-	-	12	35	23
Selected Deficiencies								
Signs of rats in last 3 months	3,341	1,946	1,190	23	116	597	2,745	1,439
Holes in floor	1,139	778	309	14	24	132	1,007	660
Open cracks or holes (interior)	4,705	3,372	1,097	50	127	503	4,202	2,946
Broken plaster or peeling paint (interior)	3,847	2,794	910	27	68	432	3,416	2,407
No electrical wiring	31	29	-	2	-	-	31	29
Exposed wiring	1,491	1,091	312	15	47	206	1,285	910
Rooms without electric outlets	1,637	1,262	326	8	28	154	1,482	1,120
Overall Opinion of Structure								
Poor (3 or less)	1,659	1,153	398	19	61	206	1,453	978
Fair (4 - 7)	22,712	18,285	3,262	169	731	1,975	20,737	16,594
Good (8 - 10)	68,025	59,104	7,050	294	1,253	3,987	64,039	55,513
Not reported	750	597	123	3	21	71	679	540
Owner-Occupied Units, Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Persons Per Room								
0.50 or less	42,761	39,208	2,848	154	504	1,229	41,532	38,050
0.51 to 1.00	16,151	13,925	1,607	87	471	995	15,156	12,991
1.01 or more	883	615	180	16	60	199	684	423
Selected Physical Problems								
Severe physical problems	1,527	1,329	156	19	24	63	1,465	1,271
Plumbing	1,326	1,183	111	13	19	44	1,282	1,143
Heating	108	85	18	3	2	5	103	80
Electric	41	35	5	2	0	5	36	30
Upkeep	83	52	25	2	5	13	70	39
Hallways	-	-	-	-	-	-	-	-
Moderate physical problems	2,156	1,569	555	12	12	198	1,958	1,379
Plumbing	105	75	29	1	-	11	94	64
Heating	1,129	741	382	2	2	129	1,000	617
Kitchen	206	172	28	1	2	13	193	162
Upkeep	815	642	152	8	9	62	753	582
Hallways	-	-	-	-	-	-	-	-

See footnotes at end of table.

Table 7.
Indicators of Housing Quality by Race and Hispanic Origin of Householder and Tenure: 1991—Continued

[Numbers in thousands. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Selected Deficiencies								
Signs of rats in last 3 months.....	1,554	1,045	444	11	46	142	1,412	913
Holes in floor.....	465	372	82	2	7	40	425	332
Open cracks or holes (interior).....	2,016	1,622	326	20	44	136	1,880	1,492
Broken plaster or peeling paint (interior).....	1,808	1,489	286	9	22	114	1,694	1,377
No electrical wiring.....	26	25	-	2	-	-	26	25
Exposed wiring.....	660	566	78	3	13	76	584	489
Rooms without electric outlets.....	824	700	110	6	4	39	785	663
Overall Opinion of Structure								
Poor (3 or less).....	437	363	57	6	8	27	410	338
Fair (4 - 7).....	10,580	9,261	958	74	262	502	10,077	8,783
Good (8 - 10).....	48,336	43,760	3,557	175	754	1,869	46,467	41,996
Not reported.....	443	365	63	2	11	24	419	348
Renter-Occupied Units, Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Persons Per Room								
0.50 or less.....	20,084	16,141	3,248	106	430	1,336	18,749	14,999
0.51 to 1.00.....	11,622	8,239	2,563	93	488	1,762	9,860	6,762
1.01 or more.....	1,644	1,012	386	29	114	719	925	399
Selected Physical Problems								
Severe physical problems.....	1,347	892	370	10	29	205	1,142	737
Plumbing.....	952	679	223	6	18	138	815	579
Heating.....	233	127	78	4	4	43	190	96
Electric.....	26	12	14	-	-	2	24	10
Upkeep.....	166	87	68	-	6	31	135	61
Hallways.....	3	3	-	-	-	-	3	3
Moderate physical problems.....	2,375	1,463	803	6	66	367	2,008	1,141
Plumbing.....	190	138	45	1	-	33	157	112
Heating.....	848	508	317	-	15	142	706	378
Kitchen.....	354	231	91	-	24	45	309	190
Upkeep.....	1,099	643	405	6	29	162	937	498
Hallways.....	47	30	14	-	-	12	35	23
Selected Deficiencies								
Signs of rats in last 3 months.....	1,787	902	746	11	71	454	1,333	526
Holes in floor.....	674	407	227	12	16	92	582	328
Open cracks or holes (interior).....	2,689	1,750	771	31	83	367	2,322	1,454
Broken plaster or peeling paint (interior).....	2,039	1,305	624	19	46	317	1,722	1,030
No electrical wiring.....	4	4	-	-	-	-	4	4
Exposed wiring.....	831	525	235	12	34	130	702	420
Rooms without electric outlets.....	813	562	216	2	24	116	697	457
Overall Opinion of Structure								
Poor (3 or less).....	1,222	790	341	13	53	179	1,043	640
Fair (4 - 7).....	12,132	9,025	2,304	95	470	1,473	10,659	7,811
Good (8 - 10).....	19,689	15,344	3,493	119	499	2,118	17,572	13,517
Not reported.....	307	232	59	2	10	47	260	192

- Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 8.
Neighborhood Characteristics by Race and Hispanic Origin of Householder and Tenure: 1991

[Numbers in thousands. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Neighborhood Conditions								
With neighborhood	91,296	77,609	10,588	455	2,034	6,119	85,177	72,183
No problems	56,412	48,431	6,038	236	1,347	3,787	52,625	45,056
With problems	34,548	28,878	4,524	215	681	2,308	32,240	26,851
Crime	6,701	4,615	1,754	41	186	737	5,964	3,999
Noise	7,017	5,557	1,074	46	250	616	6,401	5,045
Traffic	6,651	5,896	587	30	100	424	6,228	5,508
Litter or housing deterioration	4,147	3,352	666	23	71	270	3,878	3,122
Poor city or county services	1,484	1,173	279	4	15	107	1,377	1,077
Undesirable commercial, institutional, industrial	1,583	1,409	148	-	14	114	1,469	1,302
People	11,369	9,333	1,603	112	234	884	10,485	8,548
Other	8,376	7,321	821	58	143	380	7,996	6,979
Type of problem not reported	607	521	77	1	2	18	589	505
Presence of problems not reported	335	299	27	4	6	24	312	276
Overall Opinion of Neighborhood								
Poor (3 or less)	3,645	2,470	992	46	90	441	3,204	2,084
Fair (4 - 7)	23,799	19,218	3,478	162	720	1,864	21,935	17,611
Good (8 - 10)	63,851	55,921	6,119	246	1,224	3,813	60,038	52,488
No neighborhood	796	715	50	24	5	29	767	692
Not reported	1,055	816	193	7	28	92	963	750
Owner-Occupied Units, Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Neighborhood Conditions								
With neighborhood	58,597	52,706	4,520	227	1,026	2,368	56,228	50,466
No problems	37,392	33,758	2,728	140	698	1,468	35,924	32,371
With problems	20,997	18,752	1,786	87	322	896	20,101	17,904
Crime	2,710	2,103	526	12	57	188	2,522	1,930
Noise	3,311	2,798	385	17	96	146	3,165	2,670
Traffic	4,142	3,814	257	12	43	164	3,978	3,661
Litter or housing deterioration	2,806	2,420	327	14	37	119	2,687	2,313
Poor city or county services	1,010	853	148	-	7	42	968	812
Undesirable commercial, institutional, industrial	1,032	941	77	-	10	42	990	900
People	6,279	5,555	554	45	115	304	5,975	5,269
Other	5,913	5,446	349	21	93	212	5,701	5,236
Type of problem not reported	422	387	31	-	2	6	416	381
Presence of problems not reported	208	196	6	-	6	5	203	191
Overall Opinion of Neighborhood								
Poor (3 or less)	1,252	991	219	16	22	82	1,170	915
Fair (4 - 7)	12,797	11,108	1,295	63	297	577	12,220	10,566
Good (8 - 10)	44,548	40,608	3,006	148	707	1,709	42,839	38,986
No neighborhood	599	541	35	24	-	19	581	525
Not reported	600	501	80	6	9	36	564	473

See footnotes at end of table.

Table 8.
Neighborhood Characteristics by Race and Hispanic Origin of Householder and Tenure: 1991—Continued

[Numbers in thousands. Households of Hispanic origin may be of any race]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Renter-Occupied Units, Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Neighborhood Conditions								
With neighborhood	32,700	24,902	6,068	227	1,008	3,751	28,949	21,717
No problems	19,020	14,673	3,310	95	648	2,319	16,701	12,685
With problems	13,551	10,126	2,738	128	359	1,412	12,139	8,947
Crime	3,991	2,512	1,228	29	129	549	3,443	2,069
Noise	3,706	2,759	689	29	155	470	3,236	2,375
Traffic	2,509	2,081	330	18	57	260	2,249	1,847
Litter or housing deterioration	1,341	932	339	9	34	151	1,190	809
Poor city or county services	474	320	131	4	8	65	408	265
Undesirable commercial, institutional, industrial	551	468	70	-	4	72	478	402
People	5,090	3,779	1,049	67	119	579	4,510	3,279
Other	2,463	1,875	472	37	50	168	2,295	1,742
Type of problem not reported	185	135	46	1	-	12	172	124
Presence of problems not reported	128	104	21	4	-	19	109	84
Overall Opinion of Neighborhood								
Poor (3 or less)	2,393	1,479	773	30	69	359	2,035	1,170
Fair (4 - 7)	11,002	8,110	2,183	99	423	1,287	9,716	7,045
Good (8 - 10)	19,304	15,314	3,112	99	517	2,105	17,199	13,502
No neighborhood	197	174	16	-	5	10	187	167
Not reported	455	314	113	2	19	56	399	276

- Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 9.
Income Characteristics by Race and Hispanic Origin of the Householder and Tenure: 1991

[Numbers in thousands, excluding percents and medians. Households of Hispanic origin may be of any race.]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
All Occupied Units, Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Income of Families and Primary Individuals								
Percent	100	100	100	100	100	100	100	100
Under \$5,000	6	5	14	14	9	9	6	5
\$5,000 - \$9,999	11	10	17	13	6	14	10	10
\$10,000 - \$14,999	10	9	12	13	7	13	10	9
\$15,000 - \$19,999	9	9	10	10	6	12	9	9
\$20,000 - \$24,999	9	9	10	13	8	11	9	9
\$25,000 - \$29,999	10	10	9	8	8	10	9	10
\$30,000 - \$34,999	7	7	5	8	6	6	7	7
\$35,000 - \$39,999	6	6	5	3	5	4	6	6
\$40,000 - \$49,999	9	10	7	10	10	7	10	10
\$50,000 - \$59,999	7	7	4	2	9	4	7	8
\$60,000 - \$79,999	8	9	4	3	11	5	8	9
\$80,000 - \$99,999	4	4	1	-	7	2	4	4
\$100,000 or more	5	5	1	1	9	2	5	6
Median	\$27,750	\$30,360	\$17,830	\$20,040	\$36,050	\$20,890	\$36,340	\$29,710
Household Income								
Percent	100	100	100	100	100	100	100	100
Under \$10,000	16	14	31	25	14	20	16	14
\$10,000 - \$14,999	9	9	12	13	6	12	9	9
\$15,000 - \$19,999	9	9	10	10	6	12	8	8
\$20,000 - \$24,999	9	9	10	13	7	11	9	8
\$25,000 - \$29,999	9	10	8	7	8	11	9	9
\$30,000 - \$34,999	7	7	6	8	6	7	7	7
\$35,000 - \$39,999	6	6	5	3	5	5	6	6
\$40,000 - \$49,999	10	10	7	10	10	8	10	10
\$50,000 - \$59,999	7	8	4	3	9	5	8	8
\$60,000 - \$79,999	9	9	4	4	12	5	9	9
\$80,000 - \$99,999	4	4	1	1	7	2	4	4
\$100,000 or more	5	6	1	2	10	3	5	6
Median	\$28,890	\$30,840	\$18,960	\$20,700	\$39,390	\$22,910	\$29,630	\$31,300
Low-Income Status								
Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Households with low income*	12,836	8,978	3,236	148	317	1,501	11,335	7,674
Percent of total	14	11	30	30	15	24	13	10
Income Sources								
Total	93,147	79,140	10,832	486	2,066	6,239	86,907	73,625
Percent with—								
Welfare or SSI	7	5	19	24	7	14	6	4
Alimony or child support	4	4	6	7	2	4	4	4
Selected Characteristics								
Income of \$25,000 or less	43,712	35,052	7,204	313	769	3,785	39,927	31,736
Percent with—								
No savings or investments	49	43	73	69	47	71	47	41
Received food stamps	15	12	33	35	12	27	14	10
Households with low income*	12,836	8,978	3,236	148	317	1,501	11,335	7,674
Percent with—								
Welfare or SSI	31	25	46	58	22	39	30	23
Alimony or child support	6	6	8	7	1	5	6	6
No savings or investments	67	60	85	84	59	84	65	56
Received food stamps	39	32	57	66	22	50	37	29

See footnotes at end of table.

Table 9.
Income Characteristics by Race and Hispanic Origin of the Householder and Tenure: 1991—Continued

[Numbers in thousands, excluding percents and medians. Households of Hispanic origin may be of any race.]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Owner-Occupied Units, Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Income of Families and Primary Individuals								
Percent	100	100	100	100	100	100	100	100
Under \$5,000	4	3	8	8	2	5	4	3
\$5,000 - \$9,999	7	7	12	7	2	7	7	7
\$10,000 - \$14,999	8	8	12	14	2	9	8	8
\$15,000 - \$19,999	7	7	8	1	4	9	7	7
\$20,000 - \$24,999	8	8	10	16	3	9	8	8
\$25,000 - \$29,999	9	9	9	9	7	10	9	9
\$30,000 - \$34,999	7	7	6	5	6	7	7	7
\$35,000 - \$39,999	6	6	6	4	4	6	6	6
\$40,000 - \$49,999	11	11	10	9	12	10	11	11
\$50,000 - \$59,999	9	9	6	3	11	8	9	9
\$60,000 - \$79,999	11	11	8	6	18	10	11	11
\$80,000 - \$99,999	5	5	3	1	12	5	5	5
\$100,000 or more	7	7	3	3	17	5	7	8
Median	\$34,800	\$35,480	\$25,170	\$21,770	\$56,710	\$30,890	\$34,980	\$35,720
Household Income								
Percent	100	100	100	100	100	100	100	100
Under \$10,000	11	10	19	14	3	11	11	10
\$10,000 - \$14,999	8	8	12	14	1	9	8	8
\$15,000 - \$19,999	7	7	8	17	4	8	7	7
\$20,000 - \$24,999	8	8	10	15	3	10	8	8
\$25,000 - \$29,999	9	9	8	7	7	10	9	9
\$30,000 - \$34,999	7	7	6	4	6	7	7	7
\$35,000 - \$39,999	6	6	6	4	5	7	6	6
\$40,000 - \$49,999	11	11	10	11	11	10	11	11
\$50,000 - \$59,999	9	9	7	5	12	8	9	9
\$60,000 - \$79,999	12	12	9	7	18	10	12	12
\$80,000 - \$99,999	5	5	3	1	12	5	5	5
\$100,000 or more	7	8	3	4	17	5	7	8
Median	\$35,000	\$36,590	\$26,160	\$21,860	\$57,610	\$31,910	\$36,150	\$36,840
Low-Income Status								
Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Households with low income*	4,994	3,993	893	48	40	312	4,682	3,699
Percent of total	8	7	19	19	4	13	8	7
Income Sources								
Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Percent with—								
Welfare or SSI	3	2	10	12	4	5	3	2
Alimony or child support	4	4	4	6	2	4	4	4
Selected Characteristics								
Income of \$25,000 or less	21,638	18,919	2,373	159	149	980	20,658	17,992
Percent with—								
No savings or investments	35	31	62	62	13	55	34	30
Received food stamps	7	6	19	21	1	12	7	5
Households with low income*	4,994	3,993	893	48	40	312	4,682	3,699
Percent with—								
Welfare or SSI	15	12	25	46	5	21	15	12
Alimony or child support	5	4	21	6	-	2	5	8
No savings or investments	50	45	73	90	20	71	48	42
Received food stamps	20	16	37	58	5	27	20	16

See footnotes at end of table.

Table 9.
Income Characteristics by Race and Hispanic Origin of the Householder and Tenure: 1991—Continued

[Numbers in thousands, excluding percents and medians. Households of Hispanic origin may be of any race.]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Renter-Occupied Units, Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Income of Families and Primary Individuals								
Percent	100	100	100	100	100	100	100	100
Under \$5,000	11	9	20	21	15	12	11	9
\$5,000 - \$9,999	17	16	21	20	10	18	17	16
\$10,000 - \$14,999	13	13	13	12	12	15	13	13
\$15,000 - \$19,999	12	12	12	3	9	15	12	12
\$20,000 - \$24,999	11	11	10	11	12	11	11	11
\$25,000 - \$29,999	10	11	8	7	8	10	10	11
\$30,000 - \$34,999	7	7	4	12	6	5	7	8
\$35,000 - \$39,999	4	5	4	2	6	3	5	5
\$40,000 - \$49,999	7	7	5	11	7	5	7	7
\$50,000 - \$59,999	3	4	2		7	2	4	4
\$60,000 - \$79,999	3	3	1	1	4	2	3	3
\$80,000 - \$99,999	1	1			2	1	1	1
\$100,000 or more	1	1			2	1	1	1
Median	\$18,680	\$19,840	\$13,560	\$13,800	\$21,560	\$16,670	\$19,020	\$20,500
Household Income								
Percent	100	100	100	100	100	100	100	100
Under \$10,000	26	22	39	39	24	26	26	22
\$10,000 - \$14,999	12	12	12	13	11	14	12	12
\$15,000 - \$19,999	11	11	12	3	8	14	11	11
\$20,000 - \$24,999	10	10	10	10	11	11	10	10
\$25,000 - \$29,999	10	11	8	8	8	11	10	11
\$30,000 - \$34,999	7	8	5	12	7	6	7	8
\$35,000 - \$39,999	5	5	4	2	6	4	5	5
\$40,000 - \$49,999	8	8	5	10	8	6	8	8
\$50,000 - \$59,999	4	5	2	1	7	3	4	5
\$60,000 - \$79,999	3	4	1	2	5	3	4	4
\$80,000 - \$99,999	1	1	1	1	2	1	1	11
\$100,000 or more	1	1	-	-	3	1	1	2
Median	\$20,000	\$22,120	\$14,760	\$10,000	\$24,720	\$18,580	\$21,040	\$22,790
Low-Income Status								
Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Households with low income*	7,842	4,985	2,343	100	277	1,190	6,653	3,975
Percent of total	24	20	38	44	27	31	23	18
Income Sources								
Total	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Percent with—								
Welfare or SSI	14	11	26	36	11	20	13	9
Alimony or child support	5	5	7	8	2	4	5	5
Selected Characteristics								
Income of \$25,000 or less	22,074	16,133	4,831	154	620	2,805	19,270	13,744
Percent with—								
No savings or investments	63	58	78	77	55	76	61	55
Received food stamps	24	19	39	50	15	32	23	17
Households with low income*	7,842	4,985	2,343	100	277	1,190	6,653	3,975
Percent with—								
Welfare or SSI	41	36	54	64	25	44	41	34
Alimony or child support	7	7	8	8	1	6	7	8
No savings or investments	78	73	89	82	65	87	76	69
Received food stamps	50	44	65	67	25	56	49	42

*Incomes below household poverty levels.

- Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey (AHS), 1991 National Internal User File.

Table 10.
Selected Financial Characteristics by Race and Hispanic Origin of Householder and Tenure: 1991

[Numbers in thousands, excluding percents, medians, and standard errors. Households of Hispanic origin may be of any race.]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
OWNER-OCCUPIED UNITS								
Monthly Housing Costs								
Mortgaged owners	30,149	26,897	2,344	87	749	1,376	28,773	25,599
Median	\$761	\$767	\$618	\$625	\$1,326	\$790	\$760	\$766
Standard error	\$4	\$5	\$14	\$86	\$57	\$24	\$5	\$5
Non-mortgaged owners	24,454	22,307	1,812	142	165	852	23,602	21,499
Median	\$225	\$229	\$187	\$157	\$237	\$181	\$227	\$230
Standard error	\$2	\$3	\$5	\$17	\$22	\$6	\$2	\$2
Monthly Housing Costs as Percent of Income								
Mortgaged owners	30,003	26,783	2,316	87	747	1,366	28,637	25,493
Percent	100	100	100	100	100	100	100	100
Less than 30 percent	72	73	63	66	55	60	72	74
30 to 49 percent	19	19	23	11	32	26	19	18
50 percent or more	9	8	14	22	13	14	8	8
Median	22	22	24	26	28	26	22	22
Standard error	0.13	0.14	0.48	2.92	1.07	0.82	0.13	0.14
Non-mortgaged owners	24,160	22,056	1,773	142	163	838	23,322	21,262
Percent	100	100	100	100	100	100	100	100
Less than 30 percent	85	85	79	85	88	84	85	85
30 to 49 percent	9	9	11	11	9	10	9	9
50 percent or more	6	6	10	4	2	6	6	6
Median	14	14	15	12	(-10)	12	14	14
Standard error	0.14	0.14	0.68	3.02	1.25	0.94	0.14	0.14
Low-income owners*	4,176	3,313	769	46	34	273	3,903	3,055
Percent	100	100	100	100	100	100	100	100
Less than 30 percent	31	31	31	52	6	44	30	29
30 to 49 percent	27	26	31	20	32	24	27	26
50 to 69 percent	13	12	14	15	18	10	13	12
70 percent or more	30	31	24	13	44	22	30	32
Median	44	44	43	25	66	36	44	45
Value of Owner-Occupied Units by Region								
Total	59,796	53,748	4,635	257	1,035	2,423	57,373	51,465
Median	\$80,281	\$81,974	\$55,412	\$62,895	\$195,893	\$80,912	\$80,259	\$82,072
Standard error	\$422	\$383	\$1,124	\$6,381	\$8,785	\$2,556	\$428	\$442
Northeast	11,869	10,981	648	39	169	221	11,648	10,786
Median	\$116,776	\$118,199	\$74,634	...	\$173,780	\$134,625	\$116,427	\$117,882
Standard error	\$1,232	\$1,245	\$5,097	...	\$11,207	\$8,570	\$1,233	\$1,244
Midwest	15,238	14,248	832	30	112	167	15,071	14,097
Median	\$65,632	\$66,794	\$46,549	...	\$117,000	\$67,106	\$65,614	\$66,801
Standard error	\$604	\$626	\$2,099	...	\$11,597	\$6,172	\$608	\$631
South	21,272	18,193	2,840	58	153	951	20,321	17,279
Median	\$65,651	\$68,203	\$51,860	...	\$108,409	\$53,736	\$66,182	\$68,980
Standard error	\$548	\$613	\$1,274	...	\$13,454	\$2,766	\$559	\$628
West	11,416	10,327	315	130	601	1,083	10,333	9,304
Median	\$129,426	\$124,440	\$133,056	\$71,818	\$241,223	\$126,731	\$129,616	\$124,740
Standard error	\$2,082	\$2,465	\$8,108	\$7,106	\$11,076	\$9,745	\$2,375	\$2,523

See footnotes at end of table.

Table 10.
Selected Financial Characteristics by Race and Hispanic Origin of Householder and Tenure: 1991—Continued

[Numbers in thousands, excluding percents, medians, and standard errors. Households of Hispanic origin may be of any race.]

Characteristics	All households	White	Black	American Indian, Eskimo, or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin	
							Total	White
Mortgages Currently on Property								
None, owned free and clear	24,454	22,307	1,812	142	165	852	23,602	21,499
With mortgage or land contract	35,342	31,441	2,823	115	870	1,571	33,771	29,965
One mortgage	29,753	26,500	2,365	102	709	1,355	28,398	23,224
Two or more mortgages	4,838	4,341	354	11	124	175	4,663	4,174
Number of mortgages not reported	750	601	105	2	37	41	710	568
RENTER-OCCUPIED UNITS								
Monthly Housing Costs								
Renters	30,825	23,426	5,747	187	988	3,585	27,239	20,402
Median	\$463	\$475	\$397	\$389	\$557	\$476	\$461	\$474
Standard error	\$2	\$3	\$6	\$26	\$14	\$7	\$2	\$3
Monthly Housing Costs as Percent of Income								
Renters	30,278	23,057	5,634	182	938	3,520	26,757	20,090
Percent	100	100	100	100	100	100	100	100
Less than 30 percent	54	56	49	54	53	43	56	58
30 to 49 percent	25	24	27	20	23	30	24	23
50 percent or more	21	20	24	25	24	27	20	19
Median	28	28	31	28	29	34	28	27
Standard error	0.17	0.19	0.62	3.22	0.93	0.73	0.17	0.20
Low-income renters*	6,384	4,039	1,949	63	212	1,027	5,356	3,171
Percent	100	100	100	100	100	100	100	100
Less than 30 percent	21	19	25	22	13	16	22	20
30 to 49 percent	24	24	24	25	19	24	24	24
50 to 69 percent	18	19	17	7	18	20	17	18
70 percent or more	37	38	34	46	50	40	37	38
Median	56	57	50	58	70	60	55	57
Rent Reductions								
Renters	33,351	25,391	6,197	229	1,032	3,816	29,534	22,160
Percent with—								
Public or subsidized housing	14	11	28	40	9	15	14	10
Other, rent control	3	3	2	-	8	6	3	3
Other, rent reduced by owner	5	6	3	-	3	5	6	6
Low-income renters*	7,842	4,985	2,343	100	277	1,190	6,653	3,975
Percent with—								
Public or subsidized housing	34	28	50	62	19	28	35	28
Other, rent control	2	1	1	-	5	3	1	1
Other, rent reduced by owner	5	7	3	-	2	6	5	7

*Incomes below household poverty levels.

...Base too small to provide reliable statistics.

-Represents zero or a percent that rounds to less than .1.

Source: American Housing Survey(AHS), 1991 National Internal User File.

Table 11.
Price Indexes: 1987 and 1991

Item	1987	1991	Used to adjust	Source
Consumer price index for urban consumers (CPI-U) ¹ (all items)	113.6	136.2	Income	Bureau of Labor Statistics (BLS)
Homeowners' costs index (CPI)	124.8	150.2	House value	BLS
Total renters' costs index (CPI)	128.1	155.6	-	BLS
Fuel and utilities costs index (CPI)	103.0	115.3	-	BLS
Homeowners' costs ² (derived)	118.1	139.5	Monthly homeowners costs	derived
Renters' costs ³ (derived)	122.3	146.3	Monthly renters costs	derived

- Represents zero or a percent that rounds to less than .1.

¹Used to adjust median family income, owner and renter-occupied units.

²0.66 times homeowners costs index (CPI) + 0.34 times fuel and utilities.

³0.77 times renters cost index (CPI) + 0.23 times fuel and utilities.

Table 12.
Selected Financial Summary Measures in 1991 Dollars, By Race and Hispanic Origin of Householder and Tenure: 1991 and 1987

[Numbers in thousands. Households of Hispanic origin may be of any race]

Characteristics	1991 median			1987 median		
	Number	Value (dollars)	Standard error (dollars)	Number	(In 1991 dollars)	Standard error (dollars)
Total Households						
Income of Families and Primary Individuals						
Owner-occupied units.....	59,796	34,800	220	56,449	36,220	230
Renter-occupied units.....	33,351	18,680	170	31,885	19,460	190
Value of unit.....	59,796	80,300	420	56,449	81,800	380
Monthly Housing Costs						
Mortgaged owners.....	30,149	761	4	32,091	733	5
Renters.....	30,825	463	2	31,388	477	2
White Households						
Income of Families and Primary Individuals						
Owner-occupied units.....	53,748	35,480	260	51,290	36,960	240
Renter-occupied units.....	25,391	19,840	200	24,864	20,860	210
Value of unit.....	53,748	82,000	440	51,290	83,400	400
Monthly Housing Costs						
Mortgaged owners.....	26,897	767	5	28,902	738	5
Renters.....	23,426	475	3	24,411	488	3
Black Households						
Income of Families and Primary Individuals						
Owner-occupied units.....	4,635	25,170	650	4,339	26,140	660
Renter-occupied units.....	6,197	13,560	400	5,647	13,500	440
Value of unit.....	4,635	55,400	1,120	4,339	58,700	1,040
Monthly Housing Costs						
Mortgaged owners.....	2,344	618	14	2,524	619	13
Renters.....	5,747	397	6	5,612	414	6
American Indian, Eskimo, or Aleut Households						
Income of Families and Primarily Individuals						
Owner-occupied units.....	257	21,770	1,480	215	24,600	2,630
Renter-occupied units.....	229	13,800	3,200	191	16,050	2,150
Value of unit.....	257	62,900	6,380	215	65,100	6,180
Monthly Housing Costs						
Mortgaged owners.....	87	625	86	122	505	34
Renters.....	187	389	26	212	417	23
Asian or Pacific Islander Households						
Income of Families and Primary Individuals						
Owner-occupied units.....	1,035	56,710	2,080	736	56,720	2,350
Renter-occupied units.....	1,032	21,560	1,000	864	22,410	1,250
Value of unit.....	1,035	195,900	8,780	736	164,800	9,630
Monthly Housing Costs						
Mortgaged owners.....	749	1,326	57	608	1,107	57
Renters.....	988	557	14	862	568	14
Hispanic-Origin Households						
Income of Families and Primary Individuals.....						
Owner-occupied units.....	2,423	30,890	1,050	2,198	33,780	1,280
Renter-occupied units.....	3,816	16,670	420	3,243	16,180	340
Value of unit.....	2,423	80,900	2,560	2,198	84,500	2,190
Monthly Housing Costs						
Mortgaged owners.....	1,376	790	24	1,444	726	26
Renters.....	3,585	476	7	3,226	476	7

Source: American Housing Survey (AHS), 1991 and 1987 National Internal User File.

Table 13.
Change in the Occupied Housing Inventory, 1980-1990, and Selected 1990 Household and Housing Characteristics, by Tenure and Race and Hispanic Origin of Householder

[Numbers in thousands, except for percents, medians, and means. Householders of Hispanic Origin may be of any race]

Characteristic	Total	White	Black	American Indian, Eskimo or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin
1990 Occupied housing units.....	91,947	76,960	9,919	619	1,983	5,822	86,125
1980 Occupied housing units.....	80,390	68,982	8,366	444	1,053	3,981	76,409
1980 to 1990 Number change.....	11,557	7,978	1,553	175	930	1,841	9,716
1980 to 1990 Percent change.....	14.4	11.6	18.6	39.4	88.3	46.2	12.7
Tenure							
1990 Owner-occupied housing units.....	59,031	52,473	4,301	328	1,036	2,458	56,573
1980 Owner-occupied housing units.....	51,796	46,750	3,717	233	542	1,725	50,071
1980 to 1990 Number change.....	7,235	5,723	584	95	494	733	6,502
1980 to 1990 Percent change.....	14.0	12.2	15.7	40.8	91.1	42.5	13.0
1990 Renter-occupied housing units.....	32,916	24,487	5,618	291	947	3,364	29,552
1980 Renter-occupied housing units.....	28,593	22,232	4,650	211	511	2,256	26,337
1980 to 1990 Number change.....	4,323	2,255	968	80	436	1,108	3,215
1980 to 1990 Percent change.....	15.1	10.1	20.8	37.9	85.3	49.1	12.2
Year Structure Built							
Owner-occupied housing units.....	59,031	52,473	4,301	328	1,036	2,458	56,573
1989 to March 1990.....	1,175	1,052	58	8	38	55	1,120
1985 to 1988.....	5,098	4,612	245	33	134	219	4,879
1980 to 1984.....	5,268	4,736	278	42	127	246	5,022
1970 to 1979.....	12,662	11,414	748	90	246	485	12,177
1960 to 1969.....	9,670	8,557	741	52	174	401	9,268
1950 to 1959.....	9,745	8,587	801	40	146	468	9,277
1940 to 1949.....	5,016	4,245	572	23	71	260	4,756
1939 or earlier.....	10,399	9,269	859	40	99	325	10,074
Percent.....	100	100	100	100	100	100	100
1989 to March 1990.....	2	2	1	2	4	2	2
1985 to 1988.....	9	9	6	10	13	9	9
1980 to 1984.....	9	9	6	13	12	10	9
1970 to 1979.....	21	22	17	27	24	20	22
1960 to 1969.....	16	16	17	16	17	16	16
1950 to 1959.....	17	16	19	12	14	19	16
1940 to 1949.....	8	8	13	7	7	11	8
1939 or earlier.....	18	18	20	12	10	13	18
Renter-occupied housing units.....	32,916	24,487	5,618	291	947	3,364	29,552
1989 to March 1990.....	516	398	67	5	19	60	456
1985 to 1988.....	2,850	2,292	328	26	89	256	2,594
1980 to 1984.....	3,469	2,707	489	35	90	326	3,142
1970 to 1979.....	7,282	5,561	1,147	72	210	659	6,622
1960 to 1969.....	5,420	3,872	1,054	47	179	575	4,845
1950 to 1959.....	4,015	2,753	867	34	119	498	3,517
1940 to 1949.....	2,915	1,981	650	24	80	364	2,251
1939 or earlier.....	6,451	4,921	1,016	49	162	626	5,825
Percent.....	100	100	100	100	100	100	100
1989 to March 1990.....	2	2	1	2	2	2	2
1985 to 1988.....	9	9	6	9	9	8	9
1980 to 1984.....	11	11	9	12	10	10	11
1970 to 1979.....	22	23	20	25	22	20	22
1960 to 1969.....	16	16	19	16	19	17	16
1950 to 1959.....	12	11	15	12	13	15	12
1940 to 1949.....	9	8	12	8	8	11	8
1939 or earlier.....	20	20	18	17	17	19	20

See footnote at end of table.

Table 13.
Change in the Occupied Housing Inventory, 1980-1990, and Selected 1990 Household and Housing Characteristics, by Tenure and Race and Hispanic Origin of Householder—Continued

[Numbers in thousands, except for percents, medians, and means. Householders of Hispanic Origin may be of any race]

Characteristic	Total	White	Black	American Indian, Eskimo or Aleut	Asian or Pacific Islander	Hispanic origin	Not of Hispanic origin
Year Householder Moved Into Unit							
Owner-occupied housing units.....	59,031	52,473	4,301	328	1,036	2,458	56,573
1989 to March 1990.....	5,524	4,853	329	38	173	324	5,200
1985 to 1988.....	14,604	13,079	812	86	362	692	13,912
1980 to 1984.....	9,040	8,051	599	59	182	401	8,639
1970 to 1979.....	14,403	12,680	1,222	85	203	604	13,800
1960 to 1969.....	7,635	6,736	716	33	69	255	7,381
1959 or earlier.....	7,825	7,074	624	27	47	183	7,642
Percent.....	100	100	100	100	100	100	100
1989 to March 1990.....	9	9	8	12	17	13	9
1985 to 1988.....	25	25	19	26	35	28	25
1980 to 1984.....	15	15	14	18	18	16	15
1970 to 1979.....	24	24	28	26	20	25	24
1960 to 1969.....	13	13	17	10	7	10	13
1959 or earlier.....	13	13	15	8	5	7	14
Renter-occupied housing units.....	32,916	24,487	5,618	291	947	3,364	29,552
1989 to March 1990.....	13,683	10,406	2,012	143	438	1,444	12,240
1985 to 1988.....	11,360	8,486	1,898	97	343	1,139	10,221
1980 to 1984.....	3,805	2,695	787	28	96	422	3,383
1970 to 1979.....	2,699	1,888	620	17	51	276	2,423
1960 to 1969.....	793	562	192	4	12	57	735
1959 or earlier.....	575	449	108	2	7	26	549
Percent.....	100	100	100	100	100	100	100
1989 to March 1990.....	42	42	36	49	46	43	41
1985 to 1988.....	35	35	34	33	36	34	35
1980 to 1984.....	12	11	14	10	10	13	11
1970 to 1979.....	8	8	11	6	5	8	8
1960 to 1969.....	2	2	3	1	1	2	2
1959 or earlier.....	2	2		1	1	1	2
Median Household Income in 1989							
Occupied housing units (dollars).....	\$29,642	\$31,096	\$19,366	\$19,821	\$36,501	\$23,872	\$30,094
Owner occupied.....	\$36,106	\$36,633	\$27,459	\$24,846	\$51,948	\$33,123	\$36,233
Renter occupied.....	\$20,308	\$21,547	\$14,768	\$15,511	\$22,572	\$18,784	\$20,477
Mortgage Status and Selected Monthly Owner Costs							
With a mortgage.....	29,812	26,006	2,371	139	749	1,470	28,341
Median.....	\$736	\$742	\$607	\$576	\$1,142	\$741	\$736
Mean.....	\$886	\$893	\$700	\$673	\$1,324	\$858	\$887
Not mortgaged.....	15,738	14,201	1,146	92	120	532	15,206
Median.....	\$209	\$212	\$187	\$144	\$203	\$170	\$210
Mean.....	\$237	\$241	\$208	\$159	\$243	\$191	\$239
Gross Rent							
Specified renter-occupied housing units....	32,170	23,833	5,557	283	942	3,327	28,843
Median.....	\$447	\$456	\$399	\$382	\$539	\$462	\$445
Mean.....	\$489	\$503	\$419	\$418	\$588	\$494	\$489
Value							
Specified Owner-occupied housing units....	44,918	39,697	8,033	218	857	2,008	42,910
Median.....	\$78,300	\$80,300	\$50,500	\$51,900	\$178,300	\$77,200	\$78,400
Mean.....	\$11,700	\$113,800	\$68,500	\$72,400	\$209,700	\$108,400	\$111,800

Source: 1990 and 1980 Census of Housing, Detailed Housing Characteristics.

Table 14.
Selected Household and Housing Characteristics, by Tenure for Detailed Asian or Pacific Islander Groups: 1990

[Numbers in thousands, except for percents, medians, and means]

Characteristics	Asian or Pacific Islander	Chinese	Filipino	Japanese	Asian Indian	Korean	Vietnamese	Cambodian	Hmong	Laotian	Thai	Other Asian	Pacific Islander
Occupied housing units . . .	1,983	497	350	310	227	200	139	29	15	31	23	74	88
Tenure													
Owner-occupied housing units	1,036	288	201	185	123	84	60	7	2	9	11	28	38
Renter-occupied housing units	947	209	149	124	104	117	79	23	13	22	12	45	50
Year Structure Built													
Owner-occupied housing units	1,036	288	201	185	123	84	60	7	2	9	11	28	38
1989 to March 1990	38	10	9	4	5	3	3	-	-	-	-	1	1
1985 to 1988	134	38	28	16	20	11	9	1	-	1	2	3	4
1980 to 1984	127	34	26	15	20	12	9	1	-	1	2	4	4
1970 to 1979	246	61	52	41	32	22	15	1	1	2	3	7	10
1960 to 1969	174	45	30	40	18	15	9	1	-	1	2	4	7
1950 to 1959	146	40	26	36	13	10	7	1	-	1	2	4	6
1940 to 1949	71	23	13	15	6	4	3	-	-	1	1	2	2
1939 or earlier	99	38	16	18	9	5	4	1	1	1	1	3	3
Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
1989 to March 1990	4	3	4	2	4	4	5	-	-	-	-	4	3
1985 to 1988	13	13	14	9	16	13	15	14	-	11	18	11	11
1980 to 1984	12	12	13	8	16	14	15	14	-	11	18	14	11
1970 to 1979	24	21	26	22	26	26	25	14	50	22	27	25	26
1960 to 1969	17	16	15	22	15	18	15	14	-	11	18	14	18
1950 to 1959	14	14	13	19	11	12	12	14	-	11	18	14	16
1940 to 1949	7	8	6	8	5	5	5	-	-	11	9	7	5
1939 or earlier	10	13	8	10	7	6	7	14	50	11	9	11	8
Renter-occupied housing units	947	209	149	124	104	117	79	23	13	22	12	45	50
1989 to March 1990	19	4	3	3	16	3	1	-	-	-	-	1	1
1985 to 1988	89	16	15	15	10	13	7	2	1	1	1	4	4
1980 to 1984	90	18	15	12	10	12	9	2	1	2	1	4	5
1970 to 1979	210	41	34	28	24	27	19	4	2	5	3	10	13
1960 to 1969	179	36	28	23	21	23	16	4	3	4	2	8	11
1950 to 1959	119	25	20	16	12	14	10	3	2	3	1	6	7
1940 to 1949	80	18	13	9	8	9	6	3	1	3	1	4	4
1939 or earlier	162	52	22	18	17	16	10	5	3	4	1	8	5
Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
1989 to March 1990	2	2	2	2	15	3	1	-	-	-	-	2	2
1985 to 1988	9	8	10	12	10	11	9	9	8	5	8	9	8
1980 to 1984	10	9	10	10	10	10	11	9	8	9	8	9	10
1970 to 1979	22	20	23	23	23	23	24	17	15	23	25	22	26
1960 to 1969	19	17	19	19	20	20	20	17	23	18	17	18	22
1950 to 1959	13	12	13	13	12	12	13	13	15	14	8	13	14
1940 to 1949	8	9	9	7	8	8	8	13	8	14	8	9	8
1939 or earlier	17	25	15	15	16	14	13	22	23	18	8	18	10
Year Householder Moved into Unit													
Owner-occupied housing units	1,036	288	201	185	123	84	60	7	2	9	11	28	38
1989 to March 1990	173	50	33	17	22	18	15	2	1	3	2	5	4
1985 to 1988	362	105	66	41	51	35	29	4	1	4	4	10	10
1980 to 1984	182	52	38	23	28	15	11	1	-	1	3	5	6
1970 to 1979	203	53	49	45	20	13	5	-	-	2	5	5	10
1960 to 1969	69	17	11	33	1	2	-	-	-	-	-	1	4
1959 or earlier	47	10	5	26	1	1	-	-	-	-	-	1	3

See footnotes at end of table.

Table 14.
**Selected Household and Housing Characteristics, by Tenure for Detailed Asian or Pacific Islander
 Groups: 1990—Continued**

[Numbers in thousands, except for percents, medians, and means]

Characteristics	Asian or Pacific Islander	Chinese	Filipino	Japa- nese	Asian Indian	Korean	Viet- namese	Cambo- dian	Hmong	Laotian	Thai	Other Asian	Pacific Islander
Year Householder Moved into Unit-Con.													
Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
1989 to March 1990	17	17	16	9	18	21	25	29	50	33	18	18	11
1985 to 1988	35	36	33	22	41	42	48	57	50	44	36	36	26
1980 to 1984	18	18	19	12	23	18	18	14	-	11	27	18	16
1970 to 1979	20	18	24	24	16	15	8	-	-	-	18	18	26
1960 to 1969	7	6	5	18	1	2	-	-	-	-	-	4	11
1959 or earlier	5	3	2	14	1	1	-	-	-	-	-	4	8
Renter-occupied housing units													
1989 to March 1990	947	209	149	124	104	117	79	23	13	22	12	45	50
1985 to 1988	438	89	66	53	54	58	40	10	7	10	6	24	22
1980 to 1984	343	71	56	42	38	44	29	10	5	9	4	16	18
1970 to 1979	96	25	16	12	8	11	8	2	1	2	1	4	6
1960 to 1969	51	18	8	10	3	3	2	-	-	-	-	2	3
1959 or earlier	12	5	1	4	-	-	-	-	-	-	-	-	1
Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
1989 to March 1990	46	43	44	43	52	50	51	43	54	45	50	53	44
1985 to 1988	36	34	38	34	37	38	37	43	38	41	33	36	36
1980 to 1984	10	12	11	10	8	9	10	9	8	9	8	9	12
1970 to 1979	5	9	5	8	3	3	3	-	-	-	-	4	6
1960 to 1969	1	2	1	3	-	-	-	-	-	-	-	-	2
1959 or earlier	1	1	1	2	-	-	-	-	-	-	-	-	0
Median Household Income in 1989													
Occupied housing units (dollars)	\$36,501	\$35,943	\$43,457	\$41,465	\$44,139	\$29,895	\$29,839	\$18,957	\$14,370	\$23,025	\$31,547	\$29,564	\$31,597
Owner occupied	\$51,948	\$51,526	\$55,231	\$50,289	\$61,879	\$48,757	\$46,888	\$40,362	\$31,344	\$37,008	\$46,235	\$48,355	\$44,290
Renter occupied	\$22,572	\$19,237	\$30,096	\$29,426	\$27,052	\$19,326	\$18,197	\$14,780	\$13,308	\$17,301	\$20,004	\$20,355	\$23,790
Mortgage Status and Selected Monthly Owner Costs													
With a mortgage	749	198	160	110	99	65	48	5	1	6	9	21	27
Median	\$1,142	\$1,208	\$1,159	\$940	\$1,286	\$1,309	\$1,077	\$865	\$664	\$711	\$1,158	\$1,118	\$858
Mean	\$1,324	\$1,408	\$1,272	\$1,108	\$1,515	\$1,595	\$1,203	\$956	\$738	\$795	\$1,359	\$1,303	\$985
Not mortgaged	120	35	16	44	5	4	4	-	-	1	1	3	6
Median	\$203	\$244	\$191	\$178	\$310	\$256	\$225	\$206	\$222	\$207	\$225	\$233	\$180
Mean	\$243	\$286	\$220	\$201	\$368	\$296	\$241	\$217	\$242	\$214	\$304	\$286	\$194
Gross Rent													
Specified renter-occupied housing units	942	209	148	123	104	116	78	23	13	22	12	45	49
Median	\$539	\$490	\$572	\$624	\$556	\$596	\$514	\$456	\$386	\$397	\$503	\$518	\$554
Mean	\$588	\$538	\$607	\$706	\$592	\$624	\$559	\$486	\$399	\$432	\$549	\$564	\$593
Value													
Specified Owner-occupied housing units	857	227	171	151	104	70	53	5	1	7	9	24	34
Median	\$178,300	\$203,000	\$173,700	\$203,200	\$164,500	\$192,600	\$125,700	\$87,900	\$63,900	\$65,500	\$153,000	\$146,000	\$147,400
Mean	\$209,700	\$233,100	\$196,100	\$230,400	\$202,300	\$227,400	\$153,000	\$113,900	\$72,500	\$82,200	\$180,500	\$181,700	\$178,900

-Represents zero or a percent that rounds to less than .1.

Source: 1990 Census of Housing, Detailed Housing Characteristics.

Table 15.
Selected Household and Housing Characteristics, by Tenure and Type of Hispanic Origin: 1990

[Numbers in thousands, excluding percents, medians, and means]

Characteristics	Total Hispanic origin	Mexican	Puerto Rican	Cuban	Other Hispanic origin
Occupied housing units	5,822	3,277	789	389	1,367
Tenure					
Owner-occupied housing units	2,458	1,537	202	198	521
Renter-occupied housing units	3,364	1,741	587	191	845
Year Structure Built					
Owner-occupied housing units	2,458	1,537	202	198	522
1989 to March 1990	55	29	6	6	13
1985 to 1988	219	126	20	23	50
1980 to 1984	246	155	16	22	53
1970 to 1979	485	303	31	44	107
1960 to 1969	401	260	28	31	82
1950 to 1959	468	314	28	37	88
1940 to 1949	260	172	21	17	51
1939 or earlier	325	178	51	18	77
Percent	100	100	100	100	100
1989 to March 1990	2	2	3	3	2
1985 to 1988	9	8	10	12	10
1980 to 1984	10	10	8	11	10
1970 to 1979	20	20	15	22	20
1960 to 1969	16	17	14	16	16
1950 to 1959	19	20	14	19	17
1940 to 1949	11	11	10	9	10
1939 or earlier	13	12	25	9	15
Renter-occupied housing units	3,364	1,741	587	191	845
1989 to March 1990	60	31	8	4	16
1985 to 1988	256	148	30	15	63
1980 to 1984	326	198	39	19	70
1970 to 1979	659	376	84	45	155
1960 to 1969	575	317	85	34	139
1950 to 1959	498	270	84	25	119
1940 to 1949	364	174	74	19	97
1939 or earlier	626	227	183	30	186
Percent	100	100	100	100	100
1989 to March 1990	2	2	1	2	2
1985 to 1988	8	9	5	8	7
1980 to 1984	10	11	7	10	8
1970 to 1979	20	22	14	24	18
1960 to 1969	17	18	14	18	16
1950 to 1959	15	16	14	13	14
1940 to 1949	11	10	13	10	11
1939 or earlier	19	13	31	16	22
Year Householder Moved Into Unit					
Owner-occupied housing units	2,458	1,537	202	198	522
1989 to March 1990	324	195	31	24	74
1985 to 1988	692	407	67	64	155
1980 to 1984	401	242	37	35	86
1970 to 1979	604	383	47	56	118
1960 to 1969	255	176	15	16	48
1959 or earlier	183	134	6	3	41
Percent	100	100	100	100	100
1989 to March 1990	13	13	15	12	14
1985 to 1988	28	26	33	32	30
1980 to 1984	16	16	18	18	16
1970 to 1979	25	25	23	28	23
1960 to 1969	10	11	7	8	9
1959 or earlier	7	9	3	2	8

See footnote at end of table.

Table 15.
Selected Household and Housing Characteristics, by Tenure and Type of Hispanic Origin: 1990—Continued

[Numbers in thousands, excluding percents, medians, and means]

Characteristics	Total Hispanic origin	Mexican	Puerto Rican	Cuban	Other Hispanic origin
Year Householder Moved Into Unit-Con.					
Renter-occupied housing units.....	3,364	1,741	587	191	845
1989 to March 1990.....	1,444	830	199	63	351
1985 to 1988.....	1,139	597	183	65	293
1980 to 1984.....	422	182	96	30	113
1970 to 1979.....	276	101	80	24	70
1960 to 1969.....	57	19	20	6	13
1959 or earlier.....	26	11	9	1	5
Percent.....	100	100	100	100	100
1989 to March 1990.....	43	48	34	33	42
1985 to 1988.....	34	34	31	34	35
1980 to 1984.....	13	10	16	16	13
1970 to 1979.....	8	6	14	13	8
1960 to 1969.....	2	1	3	3	2
1959 or earlier.....	1	1	2	1	1
Median Household Income in 1989					
Occupied housing units (dollars).....	\$23,872	\$23,402	\$20,824	\$27,360	\$25,867
Owner occupied.....	\$33,123	\$30,823	\$38,506	\$39,604	\$36,823
Renter occupied.....	\$18,784	\$18,684	\$16,070	\$17,058	\$20,985
Mortgage Status and Selected Monthly Owner Costs					
With a mortgage.....	1,470	909	124	132	304
Median.....	\$741	\$680	\$805	\$810	\$867
Mean.....	\$858	\$786	\$917	\$938	\$1,013
Not mortgaged.....	532	393	23	23	93
Median.....	\$170	\$160	\$228	\$244	\$190
Mean.....	\$191	\$175	\$261	\$284	\$221
Gross Rent					
Specified renter-occupied housing units.....	3,327	1,713	585	191	838
Median.....	\$462	\$437	\$450	\$468	\$519
Mean.....	\$494	\$475	\$466	\$489	\$552
Value					
Specified Owner-occupied housing units.....	2,008	1,288	152	151	417
Median.....	\$77,200	\$66,600	\$90,600	\$92,200	\$98,200
Mean.....	\$108,400	\$97,400	\$114,200	\$122,700	\$135,000

Source: 1990 Census of Housing, Detailed Housing Characteristics.

Table 16.
Household Income in 1989 Dollars, by Race and Hispanic Origin of Householder and Tenure: 1989 and 1979

[Numbers in thousands. Households of Hispanic origin may be of any race.]*

Characteristics	1989 median		1979 median		
	Number	Value (dollars)	Number	In 1979 dollars	In 1989 dollars
Total Households					
Owner-occupied units	59,031	36,110	51,796	20,550	35,100
Renter-occupied units	32,916	20,310	28,593	11,330	19,350
White Households					
Owner-occupied units	52,473	36,630	46,750	20,880	35,670
Renter-occupied units	24,487	21,550	22,232	12,000	20,500
Black Households					
Owner-occupied units	4,301	27,460	3,717	15,510	26,490
Renter-occupied units	5,618	14,770	4,650	8,230	14,060
American Indian, Eskimo, or Aleut Households					
Owner-occupied units	328	24,850	233	15,470	26,420
Renter-occupied units	291	15,510	211	9,900	16,910
Asian or Pacific Islander Households					
Owner-occupied units	1,036	51,950	542	27,465	46,910
Renter-occupied units	947	22,570	511	12,620	21,550
Hispanic-Origin Households					
Owner-occupied units	2,458	33,120	1,725	19,010	32,470
Renter-occupied units	3,364	18,780	2,256	10,260	17,520

*The inflation adjusted 1979 household income estimates were derived by using the CPI-U for all items (1989 = 124.0, 1979 = 72.6); the 1979 estimates were multiplied by 1.708 to convert to 1989 dollars.

Appendix A.

Source and Accuracy of the Estimates

Source of the Data

Most 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).

Some estimates in the report are based on data from the 1987 AHS-N. Refer to Appendix B of the report, *American Housing Survey for the United States in 1987* (Current Housing Reports, series H-150-87) for details about the sample design of the 1987 AHS-N.

Part V of this report uses sample data from the 1990 Census. Refer to Appendix C of the publication, *1990 Census of Housing Detailed Housing Characteristics for the United States* (1990 CH-2-1) for a

description of the sample design and the standard errors. When making comparisons between AHS-N and Census data, the standard errors for census estimates are negligible.

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: non-sampling 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.

The 1987 income figures were derived using 1980 based weighting and the 1991 income figures were derived using 1990 based weighting. Comparisons between these estimates may be distorted, however we believe the effect to be minimal.

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 A-1, A = 1,300 and Z = 1.60. Compute the error of the publication estimate as follows:

$$\begin{aligned}
 Z \times \sqrt{(2.288 \times A) - (.00022 \times A^2)} \\
 = 1.60 \times \sqrt{2974.4 - 37.18} \\
 = 87
 \end{aligned}$$

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 A-1 through A-3, 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 A-1 - A-3 (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:

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

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:

- a. The difference between estimates of the same characteristics in two different areas.
- b. 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.....	20,000
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:

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

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 owners 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.

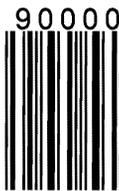
Table A-1. 1991 Characteristics

Characteristic	Publication estimates	Percentages
	The error is the larger of—	Value of Y for percent formula
Characteristics not listed below	$Z \times \sqrt{2.288 \times A - .000\ 022 \times A^2}$ or $Z \times 2$	1.000
Black	$Z \times \sqrt{2.705 \times A - .000\ 250 \times A^2}$ or $Z \times 3$	1.087
Hispanic.....	$Z \times \sqrt{2.363 \times A - .000\ 023 \times A^2}$ or $Z \times 2$	1.016
Mobile home.....	$Z \times \sqrt{2.076 \times A - .000\ 020 \times A^2}$ or $Z \times 2$.953
In (P)MSA—Central city.....	$Z \times \sqrt{2.363 \times A - .000\ 023 \times A^2}$ or $Z \times 2$	1.016
In (P)MSA —Suburbs	$Z \times \sqrt{1.999 \times A - .000\ 019 \times A^2}$ or $Z \times 2$.935
Outside (P)MSA's	$Z \times \sqrt{2.173 \times A + .000\ 922 \times A^2}$ or $Z \times 2$.975
Northeast	$Z \times \sqrt{1.999 \times A - .000\ 095 \times A^2}$ or $Z \times 2$.935
Midwest.....	$Z \times \sqrt{2.288 \times A - .000\ 092 \times A^2}$ or $Z \times 2$	1.000
South.....	$Z \times \sqrt{2.435 \times A - .000\ 066 \times A^2}$ or $Z \times 2$	1.032
West.....	$Z \times \sqrt{2.705 \times A - .000\ 126 \times A^2}$ or $Z \times 3$	1.087
Neighborhood and heating/cooling equipment (except Black and Hispanic Households).....	$Z \times \sqrt{2.829 \times A - .000\ 027 \times A^2}$ or $Z \times 3$	1.112
Neighborhood and heating/cooling equipment for Black Households.....	$Z \times \sqrt{3.344 \times A - .000\ 309 \times A^2}$ or $Z \times 3$	1.209
Neighborhood and heating/cooling equipment for Hispanic Households	$Z \times \sqrt{3.344 \times A - .000\ 032 \times A^2}$ or $Z \times 3$	1.209

Table A-2. 1987 Characteristics

Characteristic	Publication estimates	Percentages
	The error is the larger of—	Value of Y for percent formula
Characteristics not listed below	$Z \times \sqrt{2.288 \times A - .000\ 026 \times A^2}$ or $Z \times 2$	1.000
Black	$Z \times \sqrt{2.705 \times A - .000\ 031 \times A^2}$ or $Z \times 3$	1.087
Hispanic.....	$Z \times \sqrt{2.363 \times A - .000\ 027 \times A^2}$ or $Z \times 2$	1.016
Northeast	$Z \times \sqrt{1.999 \times A - .000\ 107 \times A^2}$ or $Z \times 2$.935
Midwest.....	$Z \times \sqrt{2.288 \times A - .000\ 103 \times A^2}$ or $Z \times 2$	1.000
South	$Z \times \sqrt{2.435 \times A - .000\ 081 \times A^2}$ or $Z \times 2$	1.032
West.....	$Z \times \sqrt{2.705 \times A - .000\ 155 \times A^2}$ or $Z \times 3$	1.087

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