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

HOW WELL ARE WE HOUSED?

6. Large Households

ACKNOWLEDGEMENTS

Under a contract with HUD, Professor Anthony Yezer of George Washington University did the original research leading to these findings and wrote the as-yet-unpublished report from which this summary was prepared. The data were compiled from the 1976 *Annual Housing Survey* and from the following 1976 *Current Population Reports*: Series P-60, No. 109 and Series P-20, No. 306, published by the Bureau of the Census.

DISCLAIMER

The research findings in this summary are those of the contractor, who is solely responsible for the accuracy and completeness of all information herein.

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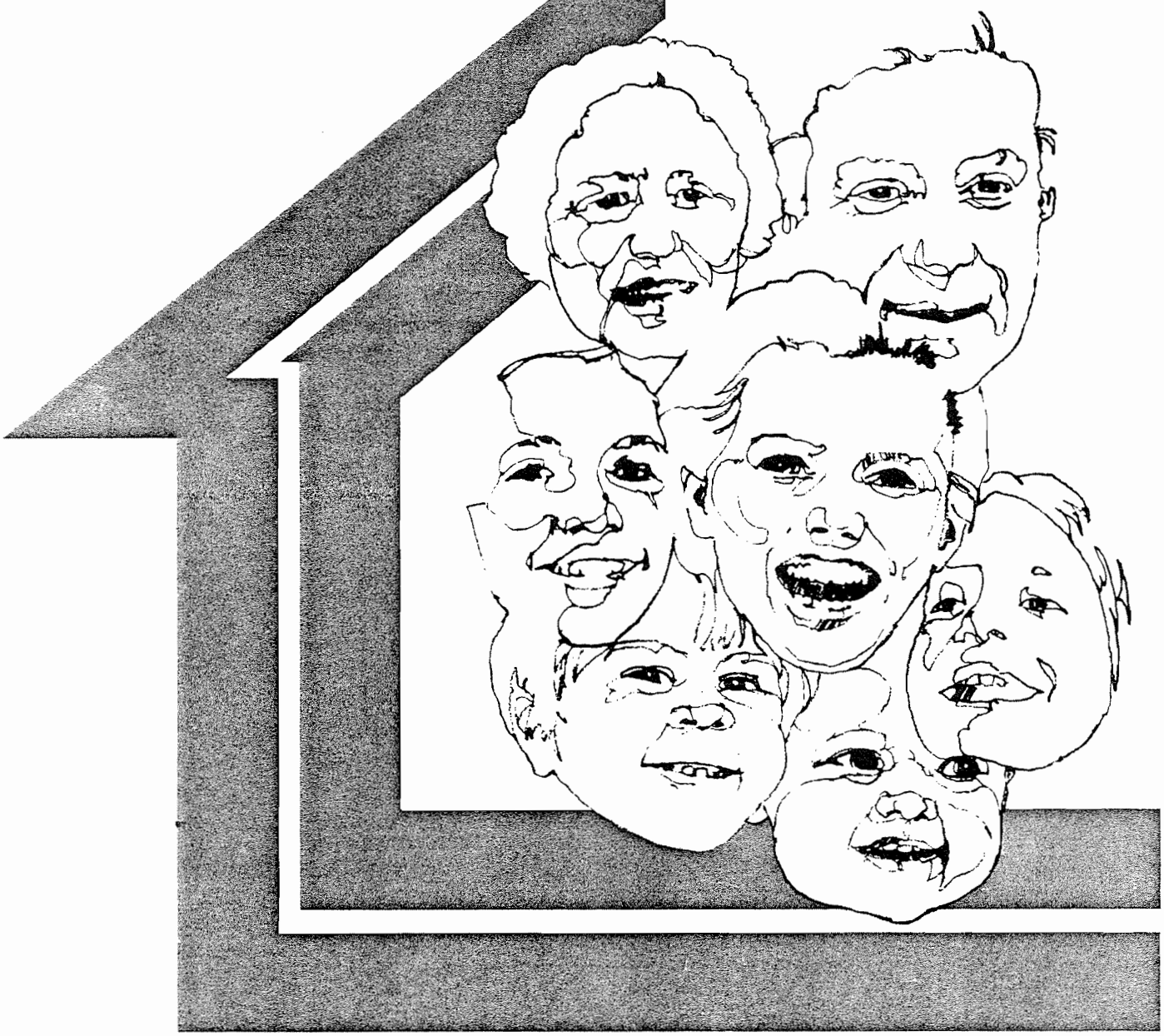


Foreword

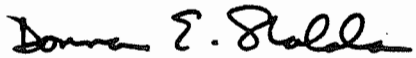
The large family is a vanishing institution in America. And it is certainly true, as demographers reiterate, that the Nation and the world can no longer afford a high birth rate. But if the days of large families are over – and they are – they remain for many a cherished fact of the American past.

This report on the housing conditions of large families does not touch upon such unquantifiable considerations as nostalgia. It is primarily facts and figures – just what we require if we are to identify and act upon the housing needs of this portion of the Nation's families. At the same time, by being unable to put numbers to what are popularly called trade-offs – the trade-off between, say, inadequate plumbing and a house full of fierce and funny children – it fails to deal with the dimensional reality of the situation.

It appears from this report that, in responsibly meeting their own priorities, some large families have chosen to spend their money on something other than adequate housing, just as they have chosen to *be* large: to have lots of children, to absorb married children and *their* families, to enjoy the company of aging parents. . . . Unfortunately, other families are not privileged to make choices. They live in flawed housing out of grim necessity.

The national goal is decent, safe, sanitary housing for all Americans. Reports such as this one focus our attention on how far we still have to go. HUD is pleased to publish it as part of our series on the housing conditions of various groups within our society and, with it, to support the Department's research on housing American families and the White House Conference on Families.

Like the earlier volumes in the *HOW WELL ARE WE HOUSED?* series – on Hispanics, Blacks, female-headed households, the elderly, and rural households – it was written by Ruth Limmer of the Division of Product Dissemination and Transfer. It appears under the general supervision of Elizabeth Roistacher, Deputy Assistant Secretary for Economic Affairs, within the Office of Policy Development and Research. They do good work.



Donna E. Shalala
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How Well Are They Housed?

Large households live in housing that is considerably more physically inadequate than the housing of the Nation as a whole.

In particular, rental housing for large families is most likely to be heavily flawed. Housing owned and occupied by large families shows variable rates of flaws: most severe for blacks, perhaps somewhat less severe for Hispanics, and very much less severe for whites. In fact, housing owned and occupied by six or more white people tends to be physically inadequate at about the same rate as all occupied housing, except for one deficiency – TOILET ACCESS – which is regarded as a flaw only in multi-bedroomed units containing a child.

Some Facts About Large Households

In the United States today, the typical household contains fewer than three people. In 1976, the year our data were collected, among households that owned and occupied their own homes, the median size was 2.8 people; among renters, 2.1 people.

The households we are considering here are therefore unusual; they contain six or more people, and their number is shrinking. In 1960 large households made up 11.1 percent of the total households in the country; by 1970 the figure had dropped to 10.7 percent; by 1976 it had decreased again, to 7.1 percent – 5.3 million large households out of 74 million. The 1980 census will show still another decrease.

A very large proportion (nearly 88 percent) of these households include a husband and a wife, and over 73 percent of them contain four or more children under the age of 18.

We also know that in 1976 almost 1.5 million households contained subfamilies. (A "subfamily" is defined as a married couple, with or without children, or a single parent with one or more children, living with a relative who heads the household.) Again we do not know, but we may assume that a number of large households – possibly 20 percent – contain subfamilies.

Whatever the composition, it is certainly true that many large households contain a mother, a father, and four children. And it is also likely that some large households are made up of a husband and wife, one under-18-year-old child plus a married child with spouse and baby. But it may contain a matriarch, her unmarried son, her divorced daughter, and three grandchildren. Or it may contain a wage-earning couple, their children and their retired parents. It may even be composed of six unrelated people all living under the same roof.*

*Because, by definition, all members of a family are related, this report uses the word "household" to refer to the people whose housing it describes. Some or all of the people in a household may be related, but they need not be.

(Group housing, however – barracks, jails, hospitals, halfway houses, and the like – is not considered here.)

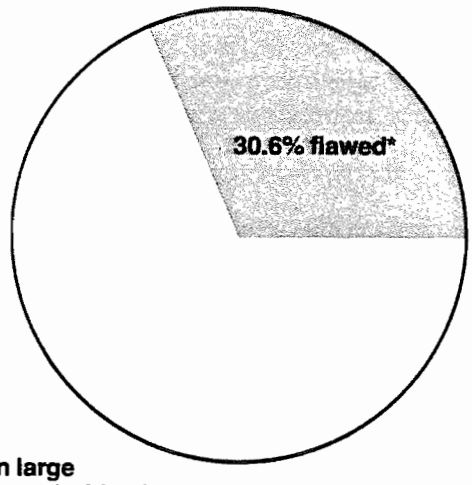
Because all sorts of combinations are possible, we cannot draw a truly clear picture of large households. Their only commonality is number – six or more.

At the same time, we know something about their circumstances:

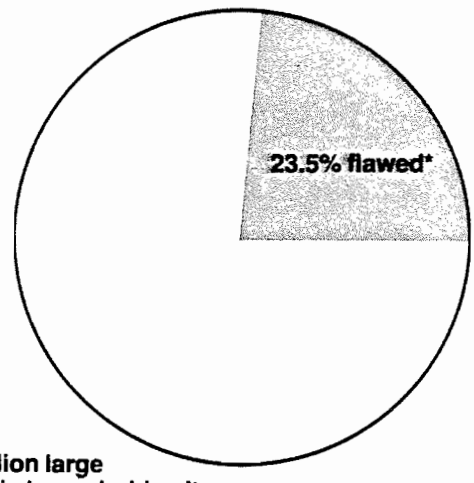
In 1976, when the poverty cut-off for a six-person household was $7,706, 13 percent of these households lived below the poverty line. To escape poverty, a household with seven or more people that same year would have had to earn at least $9,505, and nearly 22 percent of them didn't.

The other side of the story is considerably brighter: in all, 35 percent of the large households earned at least $20,000 in 1976. At the farthest extreme – an income of $50,000 or higher – the percentages were 3.4 percent for six-person households and 2.6 percent for seven or more.

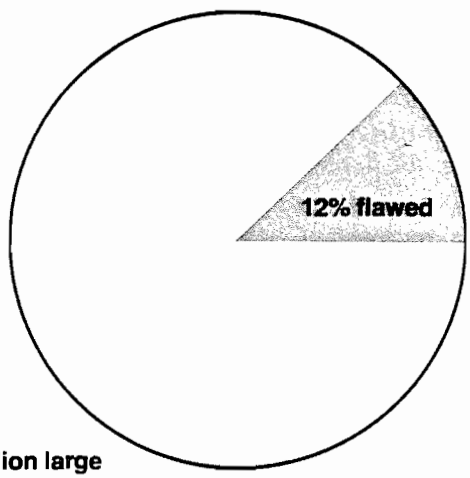
THE RATE OF HOUSING FLAWS VARIES ACCORDING TO THE RACE AND ETHNIC BACKGROUND OF THE LARGE HOUSEHOLD



1 million large black household units



.65 million large hispanic household units



3.6 million large white household units

*Because of possible sampling errors, the difference shown between the flaw rates for black and Hispanic households may be negligible.

What Have We Learned?

Among the minorities, Hispanics have the largest proportion of large households: nearly 16 percent of all Hispanic households in the United States contain six or more people. For blacks it is nearly 13 percent. For whites it is nearly 6 percent, which means that in actual numbers most of the large households in America are headed by whites.

Large households are unusual not only because of their size but also because of their high rates of homeownership. Some 75 percent of all heads of large households (but only 65 percent of all households) own the places where they live. (Among large black households, 54 percent own their own dwellings; among Hispanics 58 percent.) And nearly 87 percent of large households live in single-family houses. But again, other situations are possible: close to 2 percent live in mobile homes.

Yet even with 75 percent of large households being owners, they are not at the top of the ownership list. They come second to rural households, despite the fact that large households are almost as urban as the Nation as a whole – 67 percent for large households, 68 percent for all households.

From Tables 1 and 2 we can judge how large households live in comparison to the national picture.

As one might suspect, large households are more likely than the average to enjoy two or more bathrooms. At the same time, almost 4 percent of large households have no bathroom at all, or share it with another household. (The bathroomless and shared average for the Nation as a whole is about 3 percent.)

Similarly, large households disproportionately lack heating facilities: 12 percent versus 8 percent for the total household population. And since inadequate heating has not been counted as a flaw in the Southern census region, where 32 percent of all large households reside, we may assume a much higher rate of HEATING deficiences than is shown in Table 5.

We are seeing in these comparisons some of the grimmer facts about large households. A greater proportion of them live in physically deficient housing than does the average household.

Now let us look more closely at the physical adequacy of their housing, which we judge according to the criteria shown on Table 3.

As we see in Table 4, the rate of flawed housing for the entire Nation is almost 10 percent. For the housing of large households (Table 5), this flaw rate soars to nearly 17 percent.

In every comparison, the living units of large households have a greater proportion of flaws than the average household.

Given the margin for statistical unreliability, however, the differences may be considerably narrower than they appear, except in two cases – TOILET ACCESS and MAINTENANCE.

Table 1
LARGE HOUSEHOLDS AND HOW THEY LIVE/1976*

		SMSA	Non-SMSA	All Locations
A.	Geographic Distribution			
	Percentage	67%	33%	100%
	Number	3,532,000	1,747,000	5,279,000
B.	Tenure			
	Homeowner	2,665,000	1,318,000	3,983,000
	Cash Rent	828,000	323,000	1,151,000
	No Cash Rent	39,000	106,000	145,000
C.	Physical Characteristics			
	1. Year Structure Built			
	After March 1970	455,000	288,000	743,000
	1965-1970	446,000	215,000	662,000
	1960-1964	471,000	166,000	637,000
	1950-1959	639,000	232,000	871,000
	1940-1949	321,000	148,000	468,000
	1939 or Earlier	1,199,000	698,000	1,897,000
	2. Units in Structure			
	1	2,953,000	1,624,000	4,577,000
	2-4	311,000	55,000	366,000
	5+	234,000	7,000	242,000
	3. Mobile Home	33,000	60,000	
	4. Hotel, Rm. House	2,000	0	94,000
	5. Number of Bathrooms			
	None or Shared	50,000	145,000	2,000
	1 Bath, but Separated	11,000	7,000	195,000
	1	1,499,000	927,000	17,000
	1.5	690,000	252,000	2,426,000
	2	761,000	291,000	942,000
	More than 2	522,000	126,000	1,052,000
	6. Type of Heating Equip.			647,000
	Central	1,950,000	814,000	2,765,000
	Steam	799,000	159,000	958,000
	Electric	97,000	115,000	212,000
	Floor, Wall	278,000	116,000	394,000
	Room Heater	147,000	177,000	323,000
	Other/Inad.	261,000	366,000	627,000
	7. Air Conditioning	1,681,000	680,000	2,361,000
	8. Alterations During Year ($100 or more)	498,000	190,000	688,000
	9. Water Source			
	Public, or Private Company	3,150,000	979,000	4,129,000
	Individual Well	359,000	682,000	1,041,000
	Other	22,000	86,000	108,000
	10. Electricity			
	Yes	3,530,000	1,746,000	5,276,000
	No	2,000	1,000	2,000
	11. Type of Sewage Disposal			
	Public Sewer	2,816,000	710,000	3,526,000
	Septic Tank/Cesspool	681,000	927,000	1,608,000
	Chemical Toilet	0	1,000	1,000
	Privy	33,000	100,000	133,000
	Other	2,000	8,000	10,000

*These rounded-off figures are derived from computer tapes and may vary from those published in *Annual Housing Survey* reports.

Table 2
THE TOTAL HOUSING PICTURE/1976*

		SMSA	Non-SMSA	All Locations
A.	Geographic Distribution			
	Percentage	68%	32%	100%
	Number	50,534,000	23,546,000	74,080,000
B.	Tenure			
	Homeowner	30,969,000	17,003,000	47,972,000
	Cash Rent	18,862,000	5,513,000	24,375,000
	No Cash Rent	703,000	1,030,000	1,773,000
C.	Physical Characteristics			
	1. Year Structure Built			
	After March 1970	7,611,000	3,928,000	11,539,000
	1965-1970	6,121,000	2,947,000	9,069,000
	1960-1964	5,643,000	2,054,000	7,696,000
	1950-1959	9,720,000	3,574,000	13,294,000
	1940-1949	5,227,000	2,363,000	7,590,000
	1939 or Earlier	16,212,000	8,680,000	24,892,000
	2. Units in Structure			
	1	31,922,000	18,725,000	50,647,000
	2-4	7,441,000	1,807,000	9,248,000
	5 or More	9,562,000	944,000	10,506,000
	3. Mobile Home	1,609,000	2,070,000	3,679,000
	4. Hotel, Rm. House	220,000	56,000	276,000
	5. Number of Bathrooms			
	None or Shared	681,000	1,265,000	1,946,000
	1 Bath, but Separated	196,000	80,000	276,000
	1	30,228,000	14,945,000	45,273,000
	1.5	7,521,000	3,068,000	10,589,000
	2	8,188,000	3,213,000	11,401,000
	More than 2	3,620,000	975,000	4,595,000
	6. Type of Heating Equip.			
	Central	27,119,000	11,698,000	38,818,000
	Steam	11,314,000	2,287,000	13,602,000
	Electric	2,768,000	2,011,000	4,779,000
	Floor, Wall	4,561,000	1,888,000	6,450,000
	Room Heater	2,162,000	2,432,000	4,593,000
	Other/Inad.	2,609,000	3,229,000	5,839,000
	7. Air Conditioning	27,571,000	11,248,000	38,818,000
	8. Alterations During Year ($100 or more)	4,877,000	2,059,000	6,936,000
	9. Water Source			
	Public, or Private Company	46,448,000	15,421,000	61,869,000
	Individual Well	3,818,000	7,231,000	11,049,000
	Other	267,000	894,000	1,161,000
	10. Electricity			
	Yes	50,456,000	23,491,000	73,947,000
	No	77,000	55,000	133,000
	11. Type of Sewage Disposal			
	Public Sewer	42,463,000	11,712,000	54,174,000
	Septic Tank/Cesspool	7,904,000	11,041,000	18,945,000
	Chemical Toilet	8,000	7,000	15,000
	Privy	129,000	674,000	803,000
	Other	30,000	112,000	143,000

*These rounded-off figures are derived from computer tapes and may vary from those published in ***Annual Housing Survey*** reports.

Table 3
INADEQUATE HOUSING SUFFERS FROM ONE OR MORE OF THESE DEFECTS*

Plumbing
unit lacks or shares complete plumbing (hot and cold water, flush toilet, and bathtub or shower inside the structure)

Kitchen
unit lacks or shares a complete kitchen (installed sink with piped water, a range or cookstove, and mechanical refrigerator – not an icebox)

Sewage
absence of a public sewer, septic tank, cesspool, or chemical toilet

Heating**
there are no means of heating, *or*
unit is heated by unvented room heaters burning gas, oil, kerosene, *or*
unit is heated by fireplace, stove, or portable room heater

Maintenance
it suffers from any two of these defects:
leaking roof
open cracks or holes in interior walls or ceiling
holes in the interior floor
broken plaster or peeling paint (over 1 square foot) on interior walls or ceilings

Public Hall
it suffers from any two of these defects:
public halls lack light fixtures
loose, broken, or missing steps on common stairways
stair railings loose or missing

Toilet Access
access to sole flush toilet is through one of two or more bedrooms used for sleeping (applies only to households with children under 18)

Electrical
unit has exposed wiring *and*
fuses blew or circuit breakers tripped 3 or more times in last 90 days *and*
unit lacks working wall outlet in 1 or more rooms

*The defects listed here are selected from those enumerated in the *Annual Housing Survey*.
**Does not apply in the South Census Region.

It is easy enough to account for the high rate of TOILET ACCESS flaws. To be considered at all, TOILET ACCESS requires that the household contain a child under 18. The average household doesn't; most large households do.

MAINTENANCE flaws are less easy to explain. Income is certainly a factor in many cases. In addition we might assume that the more people in a dwelling unit, the more likely the unit is to be subject to the kinds of stresses that produce, for example, cracks and holes in the interior walls.

Does the high rate of MAINTENANCE flaws also suggest that many large households are overcrowded? Half of the dwellings of large white households have four or more bedrooms. But only 9.5 percent of all living units lived in by blacks have four or more bedrooms, and since nearly 13 percent of black households contain six or more people, the likelihood is that some overcrowding exists there.

Table 4
NEARLY 10% OF ALL HOUSING WAS FLAWED IN 1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	72,134	1,946	2.6%	522	656	504	238	26
Kitchen	72,738	1,342	1.8%	311	356	421	228	26
Maintenance	71,034	3,046	4.1%	2,243	456	137	185	26
Public Hall	73,777	303	0.4%	199	84	14	60	0
Heating	72,924	1,156	1.6%	864	149	62	64	19
Electrical	74,012	68	0.1%	19	26	13	2	8
Sewage	73,135	945	1.3%	0	242	445	233	26
Toilet Access	72,728	1,352	1.8%	1,126	201	23	2	0
Totals (in thousands)	66,906	7,174	9.7%*	5,283	1,085	540	239	26

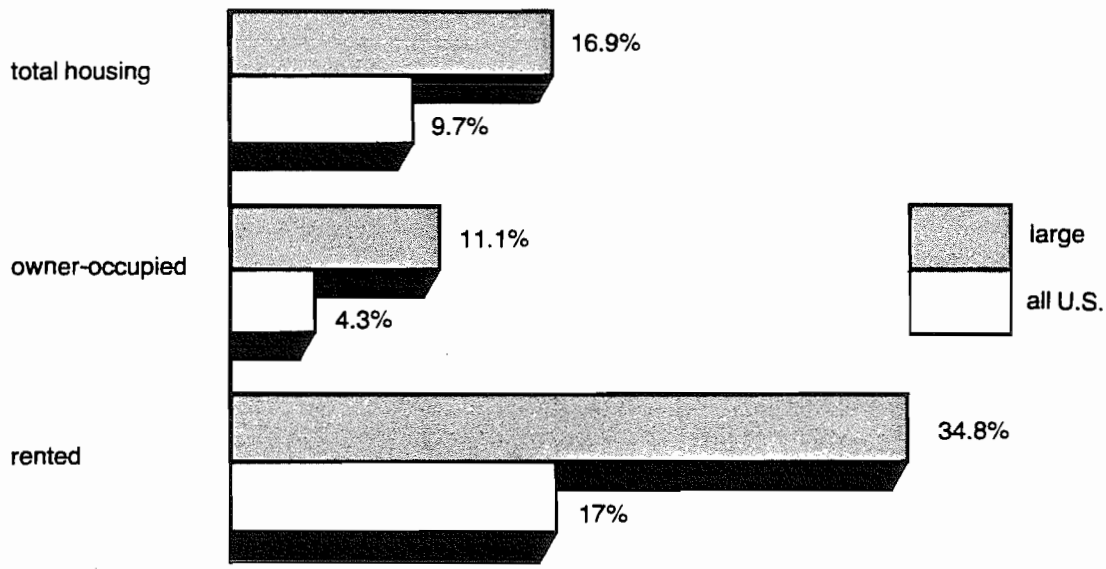
*Because the data in this and other tables are based on samples rather than on a count of all households in the country, the figures given are estimates. Thus, for example, once in ten times the true figure for the summarizing average (9.7%) will vary by 0.3 percentage points. Statistically speaking, the confidence interval for this figure is plus or minus 0.3 percentage points at the 90 percent confidence level.

Table 5
ALMOST 17% OF THE HOUSING OF LARGE HOUSEHOLDS WAS FLAWED in 1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	5,084	195	3.7%	25	57	58	52	4
Kitchen	5,153	126	2.4%	13	12	47	50	4
Maintenance	4,867	412	7.8%	258	85	18	47	4
Public Hall	5,254	25	0.5%	12	13	0	0	0
Heating	5,164	115	2.2%	71	24	13	6	1
Electrical	5,268	11	0.2%	2	3	2	1	4
Sewage	5,135	144	2.7%	0	33	55	52	4
Toilet Access	4,969	310	5.9%	248	56	7	0	0
Totals (in thousands)	4,386	893	16.9%*	628	142	67	52	4

*The confidence interval for the summarizing average (16.9%) is plus or minus 1.2 percentage points at the 90 percent confidence interval. The 90% confidence interval for percentages of units with individual flaws is smaller.

THE RATE OF FLAWS IN THE HOUSING OF LARGE HOUSEHOLDS IS ALWAYS GREATER THAN FOR COMPARABLE UNITS NATIONALLY



Following the same logic, large Hispanic households appear to be more overcrowded than black households: 16 percent of Hispanic households contain six or more people while 8.5 percent of their units have four or more bedrooms.

We have partially accounted for the flaws in the housing of large families by noting that one flaw – TOILET ACCESS – is applicable *only* to households with children. And in fact, if we ignore TOILET ACCESS, the flaw rate for the great majority of large-household units – the 75 percent lived in by their owners (Table 7) – is nearly identical to that for the whole Nation (Table 4).

But when we compare only owner-occupied units or only rented units, we are better able to appreciate the degree to which large households live in flawed housing.

From the accompanying graph, we can see that the rate of flaws present in the housing of large households – whether owned or rented – is always greater than for comparable units nationally. Particularly noticeable is that units rented by large households are more than three times as likely to have flaws as the housing they own and occupy.

Table 6
THE RENTAL UNITS OF LARGE HOUSEHOLDS HAVE HIGH RATES OF MAINTENANCE FLAWS/1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	1,191	105	8.1%	8	31	32	32	2
Kitchen	1,225	71	5.5%	3	9	27	30	2
Maintenance	1,053	243	18.8%	133	65	14	29	2
Public Hall	1,271	25	1.9%	12	13	0	0	0
Heating	1,240	56	4.3%	29	16	7	4	0
Electrical	1,290	6	0.5%	0	2	2	1	2
Sewage	1,217	79	6.1%	0	15	30	32	2
Toilet Access	1,154	142	11.0%	100	37	5	0	0
Totals (in thousands)	845	451	34.8%*	285	93	39	32	2

*The confidence interval for the summarizing average (34.8%) is plus or minus 2.0 percentage points at the 90% confidence interval. The 90% confidence interval for percentages of units with individual flaws is smaller.

Table 7
"TOILET ACCESS" MAKES THE OWNER-OCCUPIED HOUSING OF LARGE HOUSEHOLDS MORE THAN NORMALLY FLAWED/1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5+ flaws
Plumbing	3,893	90	2.3%	17	26	26	20	1
Kitchen	3,928	55	1.4%	10	4	20	20	1
Maintenance	3,815	168	4.2%	125	20	4	18	1
Public Hall	3,983	0	0%	0	0	0	0	0
Heating	3,923	60	1.5%	42	9	6	2	1
Electrical	3,978	5	0.1%	2	1	0	0	1
Sewage	3,918	65	1.6%	0	18	26	20	1
Toilet Access	3,815	168	4.2%	148	19	2	0	0
Totals (in thousands)	3,542	441	11.1%*	343	48	28	20	1

*The confidence interval for the summarizing average (11.1%) is plus or minus 1.2 percentage points at the 90 percent confidence interval. The 90% confidence interval for percentage of units with individual flaws is smaller.

The Economics of the Matter

At this point it is perhaps best to turn to the economics of the situation.

Table 8 shows how income determines one's chances for adequate housing. It indicates that for a given region, a household's chance of being inadequately housed declines steadily as its income rises.

Let us see how that works. Consider a family or a household of four with a cash income of $6,000. Adjusted for family size, the income would appear on Table 8 as $3,000, which represents an approximation of poverty.

If this family were located in the North Central area – Michigan, for example, or Missouri – it would have a .10 probability of living in an inadequate housing unit. That is, there'd be 1 chance in 10 that the household would live in a unit having one or more physical flaws.

The same family, now with double the adjusted income – $6,000 – would have only a .04 or 1 chance in 25 of living in inadequate housing if it remained in a North Central State. Again double this adjusted income – $12,000 – and the probability drops to zero.

Move the poverty-level household to the West, and the odds increase; they would have 1 chance in 7 (.14) of living in inadequate housing.

Table 9 is based on an adjusted income of less than $2,500. It shows how a household in that income bracket would fare with housing in cities of various sizes across the country. (Here too the higher the decimal number, the greater the probability of inadequate housing.)

According to Table 9, the likelihood of being inadequately housed is greatest in the rural West and in the New York City area (better than 1 in 3). It is smallest in the North Central region in an SMSA of 1.5 million – Cincinnati, for example, or Milwaukee.

Tables 8 and 9, then, give us a general picture of the effects of city size, city location, and household income on the chances of being inadequately housed.

Table 8
INCOME DETERMINES ONE'S CHANCES FOR ADEQUATE HOUSING*

	Probability of being inadequately housed according to census region			
	Northeast	North Central	South	West
Adjusted Income Level				
Less than $2,499	.22	.20	.22	.24
$2,500 to 2,999	.16	.14	.16	.18
$3,000 to 3,999	.11	.10	.12	.14
$4,000 to 5,999	.10	.08	.10	.12
$6,000 to 7,999	.06	.04	.06	.08
$8,000 to 9,999	.04	.02	.04	.06
$10,000 to 11,999	.02	.01	.03	.05
$12,000 to 14,999	.01	.00	.02	.04
$15,000 to 19,999	.01	.00	.01	.03
Over $20,000	.01	.00	.01	.03

*Adjusted income is the household's cash income divided by the square root of the number of persons in the household. $3,000 in adjusted income represents an approximation of poverty for any household size. The probabilities presented refer to a household located in an SMSA with population under 250,000 in 1976.

The standard error of the estimates used to construct this table is such that the 90% confidence level for differences in probabilities is always less than plus or minus .02.

Table 9
CITY SIZE AND LOCATION ALSO AFFECT ONE'S CHANCES OF BEING ADEQUATELY HOUSED*

	Probability of being inadequately housed according to census region			
	Northeast	North Central	South	West
City Size				
Rural	.26	.25	.26	.28
Urban Area outside SMSA	.23	.21	.23	.25
SMSA under 250,000	.21	.20	.22	.24
SMSA of 250,000	.21	.19	.21	.23
SMSA of 500,000	.21	.20	.22	.24
SMSA of 1,000,000	.20	.19	.20	.22
SMSA of 1,500,000	.19	.17	.19	.21
SMSA of 2,000,000	.25	.23	.25	.27
SMSA of 3,000,000	.21	.19	.21	.23
SMSA of 11,000,000	.29	.28	.30	.31

*The probabilities refer to a household with an adjusted income of less than $2,500, or poverty level, in 1976. In general, the confidence interval for these figures is plus or minus .02 at the 90% confidence level.

With this background, let us turn to Table 10, which shows how household size combined with race, ethnic background, and sex of the head of household can change those probabilities.

The probabilities in Table 10 refer only to 1976 and to the chance a poverty-level household had of being ill-housed when living in a North Central metropolitan area of under 250,000. That chance was 1 out of 5 or .20, as we saw in Table 9. Any figure lower than .20 by at least .02 points means that the chance of inadequate housing is less than average for the family being described. Any figure higher than .20 by at least .02 means a greater than average likelihood of being ill-housed.

Thus, Table 10 shows us immediately that size very significantly increases the chance of inadequate housing for households headed by white women and by blacks and Hispanics of either sex.

Even the large household headed by a white man – that is, the "majority" large household – is affected by size. Were the family smaller, the chance of its being inadequately housed would be .17 – less than 1 in 5. With six or more people in the household, the probability increases to something more than 1 in 5.

The large poor black household is 19 percentage points more likely to be ill-housed than the average-sized poor white household and 11 points more likely to be ill-housed than the average-sized poor black family. For Hispanics, the figures are similar: the large Hispanic household is 14 points more likely to be ill-housed than the average-sized white household and 6 points more likely to live in inadequate housing than a smaller Hispanic household.

What we are observing in Table 10, then, is something deeply troubling. Whereas size adds to the likelihood of any poor household's being ill-housed, race and ethnic background contribute as much or more.

You are poor; you head a household of six or more people. If you are a white man, the chance of your being inadequately housed is about 1 in 5; if you are a white woman or a Hispanic of either sex, the probability is almost 1 in 3; if you are a black of either sex, the probability is greater than 1 in 3. In fact, if you are a *rural* black, the probability is greater than 1 in 2.*

There is one additional test we can apply in estimating how well large households live. It is the test of affordability.

**How Well Are We Housed? No. 5 Rural*

Table 10
RACE AND ETHNIC BACKGROUND CONTRIBUTE HEAVILY TO THE PROBABILITY OF A LARGE HOUSEHOLD'S BEING INADEQUATELY HOUSED*

Demographic Characteristics		Size of Household		
Race/Ethnicity of Head**	Sex of Head	6 or more people 1976	2 to 5 people 1976	1 Person 1976
White	Female	.31	.17	.15
	Male	.21	.17	.29
Black	Female	.37	.26	.31
	Male	.36	.25	.38
Hispanic	Female	.35	.24	.30
	Male	.31	.25	.37

*Probabilities refer to a household with an adjusted income of less than $2,500 living in a North Central SMSA of under 250,000 in 1976. In general the confidence interval for these figures is plus or minus .02 at the 90% confidence level.

**In all cases displayed in this table, the household head was between 30 and 64 years old.

How Many Large Households Can Afford Adequate Housing?

The traditional rule of thumb makes 25 percent of one's current income the "proper" amount to spend on housing, and in fact in 1976, 53 percent of all those who rented spent under 25 percent of income on their living accommodations. But although this quarter-of-income standard is a reasonable one for the average-sized household, it may not be quite so reasonable when talking about households of extremely different sizes. To avoid rigidity, therefore, we judge affordability as a ratio between household income and the cost of adequate housing.

The first column of Table 11 shows that over 80 percent of all households in the United States are able to afford adequate, uncrowded accommodations for one-quarter of their incomes. For large households (column 2) the figure is almost the same: 80.9 percent.

Table 11
LARGE HOUSEHOLDS THAT RENT HAVE THE MOST TROUBLE AFFORDING ADEQUATE HOUSING FOR 25% OF INCOME

Ratio of adequate housing cost to income	% of all U.S. households	% of large households	Renters		Owners	
			% of all households	% of large households	% of all households	% of large households
Under 10%	44.0%	33.2%	33.1%	18.2%	49.8%	38.0%
Under 20%	74.3	73.0	64.8	51.7	79.4	80.0
Under 25%	80.3	80.9	72.8	63.4	84.3	86.6
Under 30%	84.4	86.3	78.7	71.6	87.4	91.0
Under 35%	87.5	90.2	84.0	80.2	89.4	93.5
Under 40%	89.9	92.2	88.1	84.3	90.8	94.7
Under 50%	92.9	94.9	92.5	90.4	93.0	96.4
Under 60%	94.7	96.6	94.6	94.3	94.6	97.3
Under 70%	96.0	97.4	95.7	95.8	95.9	97.9

Rental figures are quite different. Whereas nearly 73 percent of all renters can get standard housing for one-quarter of their incomes, only a little over 63 percent of large households that rent can find adequate rentals for the same proportion of income.

Even if today one expects to spend a higher proportion of income on rent than in the past, the disparity remains. Even should they spend 40 percent of income on housing, fewer large households can find adequate rental housing than the average-sized household can.

When we turn to the next pair of columns – those for owners – an interesting change takes place. The large household is in a somewhat *better* position than the average household to purchase unflawed housing for almost any proportion of income.

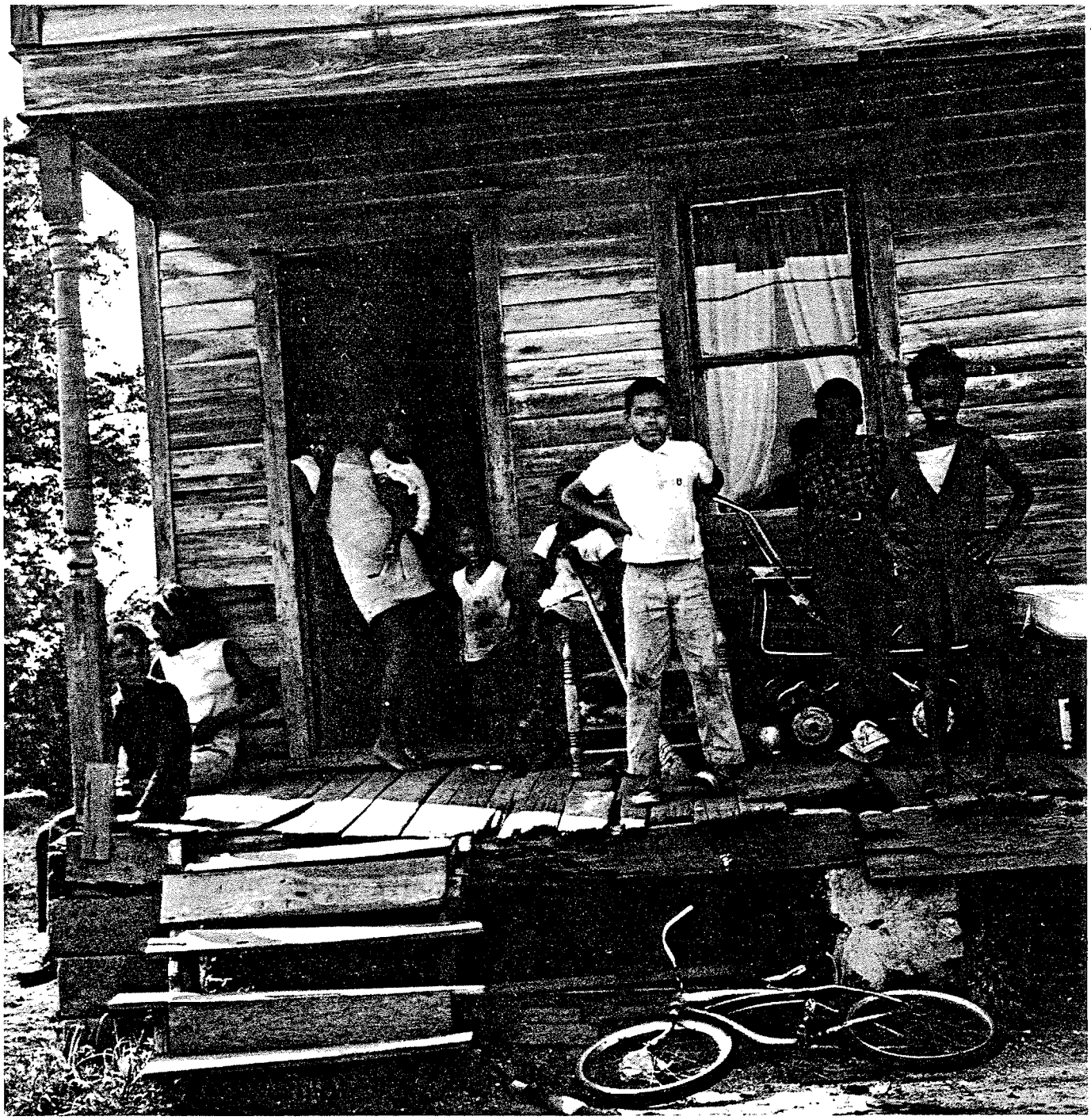
How does this observation square with the fact that large household units have a higher than average rate of flaws?

We can make two guesses: one, that available large units may be of poorer quality, and large households may not be able to find unflawed units to meet their needs even if they can afford them. This certainly may be the case for rental units large enough for households with six or more members.

We may also assume that although many large households that own their dwellings could afford to buy adequate housing, they – or some significant number of them – choose not to.

Why? To begin with, we may conjecture that some of the flaws specified in Table 3 as defining physical inadequacy do not have the same importance for large families as they do for the Department of Housing and Urban Development.

For example, a HUD-designated flaw like TOILET ACCESS may not be adjudged by the members of large households as a drawback when they seek housing.



We may also guess that some large households may choose to spend a smaller proportion of their incomes on housing than other households do. Like any household, a large household makes choices about how to spend its money. Given the competing needs and desires within a family of six or more people, there is no reason to assume that unflawed housing must necessarily rank first. Space, food, education, vacations, multiple automobiles. . . any one need or any combination of them may rank higher than a deficiency-free dwelling.

What we must not forget, however, is that because of their incomes, some large households have very little choice in housing. If they own their units, they often cannot afford to maintain them properly. If unable to own their housing, their rental units will not only cost them a larger proportion of their incomes than it costs other householders, but they will be very much more frequently flawed.

For the Record, 1976

Large households make up 7.1 percent of all households in the United States, but their housing has a flaw rate of nearly 17 percent, as against almost 10 percent for the Nation.

As with all households, the leading flaw is MAINTENANCE. But unlike the average, the next most frequent flaw for large household units is not PLUMBING (which ranks third) but TOILET ACCESS, a deficiency only when there is a child under 18 in the house.

Seventy-five percent of large households own their units, which are almost always single-family homes. We estimate that nearly 87 percent of these owner households (but only 84 of all owner households) can afford standard housing for 25 percent of income. For renters the situation is reversed: only 63 percent of large households (but almost 73 percent of all renters) can rent adequate housing for 25 percent of income.

The probability of large households living in flawed housing depends on:

- income
- whether they rent or own
- race
- ethnicity
- sex (large households headed by white and Hispanic women are more likely to live in physically substandard housing than are comparable male-headed households)

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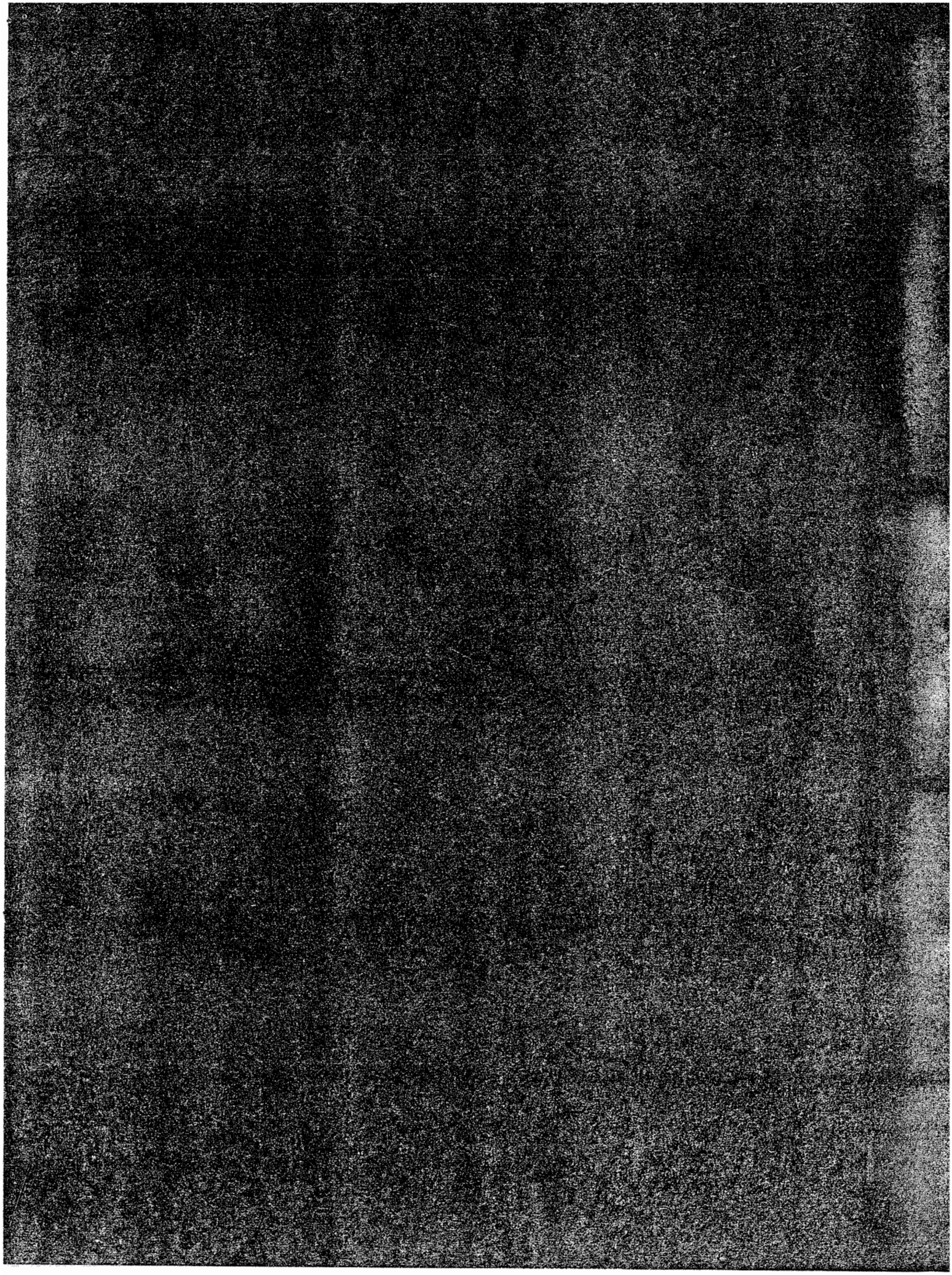

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