



## APPENDIX TABLES

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**Table A-1 Rental Housing Market Indicators, 1975–2007**

Year	Multifamily Permits <sup>1</sup>	Multifamily Starts <sup>2</sup>	Multifamily Completions <sup>3</sup>		Size of New Multifamily For-Rent Units <sup>4</sup>	Residential Upkeep and Improvement of Rental Properties <sup>5</sup>	Rental Vacancy Rates <sup>6</sup>	Value Put in Place: Multifamily Units <sup>7</sup>
	(000s)	(000s)	For Sale (000s)	For Rent (000s)	(Median sq. ft.)	(Millions of 2007 dollars)	(Percent)	(Millions of 2007 dollars)
1975	264	268	121	321	942	32,852	6.0	25,735
1976	403	375	75	268	894	32,075	5.6	25,175
1977	564	536	77	322	881	28,499	5.2	34,266
1978	618	587	91	408	863	35,502	5.0	40,799
1979	570	551	135	434	893	34,436	5.4	48,584
1980	480	440	174	371	915	30,750	5.4	42,034
1981	421	379	164	283	930	32,190	5.0	39,818
1982	454	400	148	226	925	29,022	5.3	33,379
1983	704	635	152	314	893	31,089	5.7	46,720
1984	759	665	197	430	871	47,525	5.9	56,306
1985	777	669	184	447	882	59,323	6.5	54,983
1986	692	626	133	503	876	67,259	7.3	58,706
1987	510	474	134	412	920	70,551	7.7	46,445
1988	462	407	117	329	940	68,358	7.7	39,073
1989	407	373	90	307	940	70,313	7.4	37,287
1990	317	298	76	266	955	76,387	7.2	30,532
1991	195	174	56	197	980	62,335	7.4	23,056
1992	184	170	44	150	985	58,931	7.4	19,347
1993	213	162	44	109	1,005	60,395	7.3	15,476
1994	303	259	49	138	1,015	55,909	7.4	19,696
1995	335	278	51	196	1,040	55,851	7.6	24,333
1996	356	316	50	234	1,030	56,588	7.8	26,853
1997	379	340	54	230	1,050	51,166	7.7	29,555
1998	425	346	55	260	1,020	43,613	7.9	31,253
1999	417	339	55	279	1,054	54,275	8.1	34,136
2000	394	338	60	272	1,091	58,256	8.0	34,019
2001	401	329	75	240	1,094	56,329	8.4	35,473
2002	415	346	63	260	1,092	59,710	8.9	37,520
2003	428	349	56	236	1,108	64,194	9.8	39,563
2004	457	345	72	238	1,159	60,493	10.2	43,835
2005	473	353	97	199	1,180	51,728	9.8	50,203
2006	461	336	127	198	1,192	51,960	9.7	54,519
2007	407	309	116	169	1,138	50,845	9.8	49,149

Note: All value series are deflated by the Bureau of Labor Statistics' Consumer Price Index (CPI-UX) for All Items. Web links confirmed as of April 2008.

- Sources: 1. US Census Bureau, Construction Statistics, New Privately Owned Housing Units Authorized by Building Permits, [www.census.gov/pub/const/bpann.pdf](http://www.census.gov/pub/const/bpann.pdf).  
2. US Census Bureau, New Privately Owned Housing Units Started, [www.census.gov/const/startsan.pdf](http://www.census.gov/const/startsan.pdf).  
3. US Census Bureau, New Privately Owned Housing Units Completed in the United States, by Purpose and Design, [www.census.gov/const/compsusintenta.pdf](http://www.census.gov/const/compsusintenta.pdf).  
4. US Census Bureau, New Privately Owned Housing Units Started in the United States, by Purpose and Design, [www.census.gov/const/startsusintenta.pdf](http://www.census.gov/const/startsusintenta.pdf).  
5. US Census Bureau, Expenditures by Region and Property Type, [www.census.gov/const/C50/nistab2new.pdf](http://www.census.gov/const/C50/nistab2new.pdf).  
6. US Census Bureau, Housing Vacancy Survey.  
7. US Census Bureau, Annual Value of Private Construction Put in Place, [www.census.gov/const/C30/private.pdf](http://www.census.gov/const/C30/private.pdf).

Table A-2

## Renter Income and Housing Costs, 1975–2007

2007 Dollars

Year	Monthly Income and Housing Costs				Housing Cost as Share of Income (%)		
	Renter Incomes	Contract Rent	Gross Rent	Asking Rent	Contract Rent	Gross Rent	Asking Rent
1975	2,779	654	708	813	23.5	25.5	29.3
1976	2,697	654	710	798	24.2	26.3	29.6
1977	2,714	653	712	794	24.0	26.2	29.2
1978	2,750	651	711	798	23.7	25.9	29.0
1979	2,691	629	688	777	23.4	25.6	28.9
1980	2,551	605	666	775	23.7	26.1	30.4
1981	2,517	597	660	792	23.7	26.2	31.4
1982	2,542	607	675	827	23.9	26.5	32.5
1983	2,536	625	696	804	24.6	27.4	31.7
1984	2,614	632	703	784	24.2	26.9	30.0
1985	2,652	650	720	832	24.5	27.1	31.4
1986	2,683	677	745	865	25.2	27.8	32.2
1987	2,657	680	745	944	25.6	28.0	35.5
1988	2,737	678	741	964	24.8	27.1	35.2
1989	2,828	672	734	987	23.8	25.9	34.9
1990	2,739	664	724	952	24.3	26.4	34.8
1991	2,625	660	719	935	25.1	27.4	35.6
1992	2,553	657	716	866	25.7	28.0	33.9
1993	2,526	653	712	822	25.8	28.2	32.5
1994	2,493	652	710	806	26.2	28.5	32.3
1995	2,558	650	706	891	25.4	27.6	34.8
1996	2,580	648	704	888	25.1	27.3	34.4
1997	2,639	652	708	935	24.7	26.8	35.4
1998	2,691	662	717	934	24.6	26.6	34.7
1999	2,788	668	722	984	24.0	25.9	35.3
2000	2,805	670	724	1,013	23.9	25.8	36.1
2001	2,781	681	739	1,031	24.5	26.6	37.1
2002	2,677	696	751	1,058	26.0	28.1	39.5
2003	2,588	701	758	1,049	27.1	29.3	40.5
2004	2,551	701	759	1,071	27.5	29.7	42.0
2005	2,568	698	760	1,000	27.2	29.6	38.9
2006	2,639	701	766	1,057	26.5	29.0	40.1
2007	2,615	710	775	982	27.2	29.6	37.5

**Notes and Sources:** All dollar amounts are expressed in 2007 constant dollars using the Bureau of Labor Statistics' Consumer Price Index (CPI-UX) for All Items. Renter median incomes through 2006 are from Current Population Survey P60 published reports. Renters exclude those paying no cash rent. Income for 2007 is based on Moody's Economy.com estimate for all households, adjusted by the three-year average ratio of CPS renter incomes to all household incomes. Contract rent equals median 2005 contract rent from the American Housing Survey, indexed by the CPI residential rent index with adjustments for depreciation in the stock before 1987. Gross rent is equal to contract rent plus fuel and utilities. Asking rent is for newly completed, privately financed, unsubsidized unfurnished rental apartments in structures of five or more units. Annual asking rent for 2007 is the average of the first and second quarters.

Table A-3

## Characteristics of Renter Households by Race/Ethnicity, 1995 and 2005

Thousands

	1995					2005				
	White	Black	Asian/Other	Hispanic	All Renters	White	Black	Asian/Other	Hispanic	All Renters
<b>Total</b>	<b>21,530</b>	<b>6,502</b>	<b>1,606</b>	<b>4,512</b>	<b>34,150</b>	<b>21,096</b>	<b>7,004</b>	<b>1,993</b>	<b>6,065</b>	<b>36,776</b>
<b>Family Type</b>										
Married without Children	3,136	383	241	524	4,284	2,576	443	357	731	4,174
Married with Children	3,263	766	424	1,279	5,732	2,654	591	457	1,641	5,417
Single Parent	2,693	2,054	220	1,042	6,008	2,588	1,993	203	1,299	6,197
Other Family	1,155	773	156	463	2,547	1,203	842	213	687	2,990
Single Person	8,783	2,118	427	864	12,192	9,424	2,750	592	1,183	14,180
Other Non-Family	2,500	408	137	341	3,386	2,650	385	171	524	3,817
<b>Age</b>										
Under 20	251	71	26	77	424	443	143	40	98	746
20–29	5,884	1,670	453	1,347	9,355	5,535	1,579	480	1,723	9,482
30–39	5,785	1,934	512	1,411	9,642	4,235	1,709	575	1,789	8,468
40–49	3,555	1,380	302	756	5,992	3,827	1,577	407	1,211	7,129
50–59	1,895	619	164	409	3,086	2,755	1,025	227	632	4,729
60–69	1,390	397	72	274	2,133	1,588	509	122	324	2,585
70 and Over	2,770	432	77	239	3,518	2,713	461	142	288	3,638
<b>Income Quartile</b>										
Bottom	7,179	3,348	582	1,972	13,082	7,982	3,581	685	2,385	14,897
Lower Middle	6,744	1,814	439	1,450	10,448	6,607	2,186	542	2,142	11,661
Upper Middle	5,147	1,047	365	810	7,369	4,336	884	480	1,135	6,923
Top	2,459	293	220	279	3,251	2,172	352	286	403	3,296

Notes: Household counts from 2005 exclude multirace, which was not a reported category in the 1995 data. Income quartiles are equal fourths of all households, sorted by pre-tax income. Black, white and Asian/other householders are non-Hispanic, and Hispanic householders may be of any race. Asian/other includes Pacific Islanders, Native Americans and Aleuts.

Source: JCHS tabulations of the 1995 and 2005 American Housing Surveys, using JCHS-adjusted weights in 2005.

**Table A-4** Recent Mover Households by Prior Tenure, 2005

Thousands

	Owner Households in 2003			Renter Households in 2003		
	Total	Renters in 2005	Percent	Total	Owners in 2005	Percent
<b>Total</b>	<b>72,424</b>	<b>1,876</b>	<b>2.6</b>	<b>36,004</b>	<b>3,576</b>	<b>9.9</b>
<b>Marital Status</b>						
Married	46,495	692	1.5	10,716	1,991	18.6
Widowed	8,678	220	2.5	3,175	48	1.5
Divorced/Separated	10,477	730	7.0	9,071	560	6.2
Never Married	6,774	234	3.5	13,042	977	7.5
<b>Family Type</b>						
Married without Children	26,049	305	1.2	4,196	880	21.0
Married with Children	19,540	312	1.6	5,486	1,057	19.3
Single Parent	4,110	270	6.6	5,889	346	5.9
Other Family	4,857	105	2.2	2,910	173	6.0
Single Person	15,310	744	4.9	13,753	795	5.8
Other Non-Family	2,558	139	5.4	3,770	326	8.7
<b>Age</b>						
Under 20	77	17	22.1	511	11	2.2
20–29	4,184	227	5.4	9,693	1,093	11.3
30–39	12,521	438	3.5	8,724	1,149	13.2
40–49	17,404	453	2.6	6,877	784	11.4
50–59	15,240	312	2.0	4,295	417	9.7
60–69	10,477	170	1.6	2,385	91	3.8
70 and Over	12,520	258	2.1	3,520	31	0.9
<b>Race/Ethnicity</b>						
White	58,336	1,431	2.5	21,103	2,439	11.6
Black	5,816	151	2.6	6,686	362	5.4
Hispanic	5,104	165	3.2	5,685	512	9.0
Asian	2,534	65	2.6	1,995	209	10.5
Multirace	634	64	10.1	535	55	10.3
All Minority	14,088	445	3.2	14,901	1,138	7.6
<b>Income Quartile</b>						
Bottom	12,905	509	3.9	14,506	332	2.3
Lower Middle	16,052	610	3.8	11,225	769	6.8
Upper Middle	19,833	454	2.3	7,188	1,320	18.4
Top	23,634	303	1.3	3,086	1,156	37.5

Notes: Income quartiles are equal fourths of all households, sorted by pre-tax income. Black, white and Asian/other householders are non-Hispanic, and Hispanic householders may be of any race.

Source: JCHS tabulations of the 2003 and 2005 American Housing Surveys, using JCHS-adjusted weights.

**Table A-5** Average Monthly Expenditures for Renters, 2005

2005 Dollars

Expenditure Quartiles and Share of Expenditures on Housing	Housing	Transportation	Food	Clothes	Healthcare	Personal Insurance and Pensions	Entertainment	Other
<b>Bottom</b>								
Less than 30%	209	173	286	45	50	80	52	189
30–50%	465	117	250	32	54	83	42	131
More than 50%	646	45	184	19	29	48	24	72
All	428	117	245	33	46	73	40	135
<b>Lower Middle</b>								
Less than 30%	499	449	439	96	103	232	110	418
30–50%	852	301	389	68	76	218	82	247
More than 50%	1,397	128	280	34	74	130	48	132
All	754	348	400	77	88	215	90	310
<b>Upper Middle</b>								
Less than 30%	751	732	569	152	179	402	176	678
30–50%	1,260	493	540	103	125	374	128	423
More than 50%	2,088	227	399	77	161	232	77	279
All	971	636	551	134	163	385	156	583
<b>Top</b>								
Less than 30%	1,113	1,231	821	248	346	717	345	1,594
30–50%	2,119	705	779	157	215	712	220	805
More than 50%	4,515	491	637	144	187	494	122	695
All	1,364	1,116	810	229	318	712	317	1,424

Note: Expenditure quartiles are equal fourths of households sorted by total monthly expenditures.  
 Source: JCHS tabulations of the Consumer Expenditure Survey, using Quarterly Interview Survey data for calendar year 2005.

Table A-6

## Households by Tenure, Income, and Housing Cost Burdens, 2001 and 2006

Thousands

Tenure and Income Quartile	2001				2006			
	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total
<b>All Households</b>								
Bottom	8,769	6,511	11,328	26,609	8,036	6,620	13,247	27,904
Lower Middle	18,393	6,340	1,876	26,609	17,253	7,590	3,061	27,904
Upper Middle	22,786	3,319	504	26,609	22,085	4,751	1,068	27,904
Top	25,191	1,280	138	26,609	25,318	2,294	293	27,904
Total	75,140	17,450	13,846	106,436	72,692	21,256	17,669	111,617
<b>Owners</b>								
Bottom	5,065	2,549	4,428	12,042	4,507	2,654	5,168	12,329
Lower Middle	10,695	3,630	1,456	15,781	10,390	4,358	2,346	17,094
Upper Middle	16,015	2,882	465	19,362	15,923	4,110	1,002	21,035
Top	21,457	1,208	137	22,802	22,103	2,222	292	24,616
Total	53,231	10,270	6,485	69,986	52,924	13,343	8,808	75,075
<b>Renters</b>								
Bottom	3,705	3,962	6,901	14,567	3,529	3,967	8,079	15,575
Lower Middle	7,698	2,710	419	10,828	6,862	3,232	716	10,810
Upper Middle	6,771	437	39	7,247	6,162	641	65	6,869
Top	3,735	71	2	3,807	3,215	72	1	3,288
Total	21,908	7,180	7,361	36,449	19,769	7,912	8,861	36,542

Notes: Income quartiles are equal fourths of all households sorted by pre-tax income. Moderate (severe) burdens are defined as housing costs of 30–50% (over 50%) of household income.

Source: JCHS tabulations of the 2001 and 2006 American Community Surveys.

**Table A-7** Rental Completions and Inventory Losses, 1995–2005

Characteristics in 1995	Rental Units in 1995 (000s)	Units Lost from Stock by 2005 (000s)	Loss Rate (%)	Completions 1996–2005 (000s)	Replacement Rate (%)
<b>All Rental Units</b>	<b>36,815</b>	<b>2,183</b>	<b>5.9</b>	<b>3,183</b>	<b>145.8</b>
<b>Structure Type</b>					
Single-Family	11,857	708	6.0	386	54.5
2–4 Units	8,196	664	8.1	206	31.0
5–9 Units	4,674	215	4.6	347	161.4
10–19 Units	4,343	154	3.5	645	418.8
20–49 Units	3,150	76	2.4	812	1,068.4
50 Units and Over	3,144	72	2.3	440	611.1
Manufactured Homes	1,452	294	20.2	347	118.0
<b>Region</b>					
Northeast	7,821	455	5.8	234	51.4
Midwest	7,651	441	5.8	596	135.1
South	12,299	911	7.4	1,608	176.5
West	9,044	377	4.2	743	197.1
<b>Gross Rent (2005 \$)</b>					
Less than \$400	8,597	944	11.0	NA	NA
\$400 to \$599	9,852	538	5.5	NA	NA
\$600 to \$799	8,504	292	3.4	NA	NA
\$800 to \$1,000	4,538	115	2.5	NA	NA
\$1,000 and Over	3,914	110	2.8	NA	NA

Notes: Gross rents are in 2005 dollars. Loss rates are defined as share of all units in 1995 that were reported as a Type C Non-Interview (permanent removal from the stock) in 2005. Replacement rate is defined as housing units completed as a percent of inventory losses. NA is not available.

Sources: US Census Bureau, "New Privately Owned Housing Units Completed in the United States By Intent and Design," and Joint Center tabulations of the 1995 and 2005 American Housing Surveys, using JCHS-adjusted weights for 2005.



Table A-8

## First Lien Mortgages on One- to Four-Unit Properties by Owner and Neighborhood Characteristics, 2006

	For Purchase			For Refinance			All		
	Total Number (000s)	High Cost		Total Number (000s)	High Cost		Total Number (000s)	High Cost	
		Number (000s)	Share (%)		Number (000s)	Share (%)		Number (000s)	Share (%)
<b>Owner Occupied</b>									
<b>All</b>	<b>3,833</b>	<b>888</b>	<b>23.2</b>	<b>3,892</b>	<b>1,161</b>	<b>29.8</b>	<b>7,726</b>	<b>2,049</b>	<b>26.5</b>
<b>Low Income</b>									
White	55	15	27.4	62	23	37.2	117	38	32.6
Mixed	231	70	30.1	226	85	37.5	457	154	33.7
Minority	360	158	43.9	462	207	44.9	822	365	44.4
<b>Middle Income</b>									
White	594	108	18.3	622	175	28.1	1,215	283	23.3
Mixed	980	230	23.5	946	284	30.0	1,926	514	26.7
Minority	266	104	38.9	376	138	36.6	642	241	37.6
<b>High Income</b>									
White	484	53	10.9	418	81	19.4	902	134	14.8
Mixed	775	124	15.9	671	139	20.7	1,446	262	18.1
Minority	89	27	30.6	110	30	27.1	198	57	28.7
<b>Non-Resident Owned</b>									
<b>All</b>	<b>717</b>	<b>211</b>	<b>29.4</b>	<b>455</b>	<b>136</b>	<b>29.9</b>	<b>1,172</b>	<b>347</b>	<b>29.6</b>
<b>Low Income</b>									
White	13	4	31.3	9	3	29.9	22	7	30.7
Mixed	74	25	33.8	49	15	31.3	123	40	32.8
Minority	110	54	48.7	102	44	43.5	212	98	46.2
<b>Middle Income</b>									
White	98	22	22.7	55	13	24.1	152	35	23.2
Mixed	194	52	26.9	106	27	25.6	300	79	26.4
Minority	43	17	38.5	38	13	34.9	81	30	36.8
<b>High Income</b>									
White	66	12	17.5	32	6	18.5	98	17	17.8
Mixed	109	23	20.7	55	11	20.9	163	34	20.8
Minority	12	3	29.1	8	2	27.0	20	6	28.2

Notes: Low- (middle-/high-) income neighborhoods are defined as census tracts with less than 80% (80–120%/more than 120%) of the MSA/MD median income. Minority neighborhoods are more than 50% minority; mixed neighborhoods are 10–50% minority; and white neighborhoods are less than 10% minority.

Source: Joint Center tabulations of 2006 Home Mortgage Disclosure Act data.