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**The following tables are available for download in Microsoft Excel format at [www.jchs.harvard.edu](http://www.jchs.harvard.edu).**

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Table A-1

## Income and Housing Costs, US Totals: 1975–2007

2007 Dollars

Year	Monthly Income		Owner Costs				Renter Costs		Cost as Percent of Income			
	Owner	Renter	Home Price	Mortgage Rate (%)	Before-Tax Mortgage Payment	After-Tax Mortgage Payment	Contract Rent	Gross Rent	Owners		Renters	
									Before-Tax Mortgage Payment	After-Tax Mortgage Payment	Contract Rent	Gross Rent
1975	4,522	2,690	124,969	8.9	899	769	654	708	19.9	17.0	24.3	26.3
1976	4,661	2,697	127,387	8.9	912	784	654	710	19.6	16.8	24.2	26.3
1977	4,676	2,714	132,334	8.8	943	868	653	712	20.2	18.6	24.0	26.2
1978	4,726	2,750	140,372	9.4	1,050	934	651	711	22.2	19.8	23.7	25.9
1979	4,733	2,691	141,458	10.6	1,173	1,025	629	688	24.8	21.7	23.4	25.6
1980	4,444	2,551	134,913	12.5	1,292	1,100	605	666	29.1	24.7	23.7	26.1
1981	4,316	2,517	129,320	14.4	1,415	1,183	597	660	32.8	27.4	23.7	26.2
1982	4,323	2,542	125,505	14.7	1,404	1,189	607	675	32.5	27.5	23.9	26.5
1983	4,420	2,536	125,284	12.3	1,182	1,008	625	696	26.8	22.8	24.6	27.4
1984	4,536	2,614	125,019	12.0	1,157	991	632	703	25.5	21.8	24.2	26.9
1985	4,656	2,652	126,688	11.2	1,101	945	650	720	23.6	20.3	24.5	27.1
1986	4,821	2,683	133,038	9.8	1,032	891	677	745	21.4	18.5	25.2	27.8
1987	4,851	2,657	137,348	9.0	990	884	680	745	20.4	18.2	25.6	28.0
1988	4,878	2,737	140,093	9.0	1,013	927	678	741	20.8	19.0	24.8	27.1
1989	4,943	2,828	142,008	9.8	1,104	1,001	672	734	22.3	20.3	23.8	25.9
1990	4,798	2,739	139,186	9.7	1,075	978	664	724	22.4	20.4	24.3	26.4
1991	4,726	2,625	136,086	9.1	992	909	660	719	21.0	19.2	25.1	27.4
1992	4,690	2,553	135,689	7.8	882	821	657	716	18.8	17.5	25.7	28.0
1993	4,651	2,526	134,538	6.9	800	755	653	712	17.2	16.2	25.8	28.2
1994	4,697	2,510	134,549	7.3	831	785	652	710	17.7	16.7	26.0	28.3
1995	4,742	2,558	135,138	7.7	866	814	650	706	18.3	17.2	25.4	27.6
1996	4,822	2,580	136,600	7.6	866	813	648	704	18.0	16.9	25.1	27.3
1997	4,932	2,639	138,847	7.5	875	821	652	708	17.8	16.6	24.7	26.8
1998	5,079	2,691	143,920	7.0	859	809	662	717	16.9	15.9	24.6	26.6
1999	5,191	2,788	148,067	7.1	899	841	668	722	17.3	16.2	24.0	25.9
2000	5,138	2,805	153,283	7.9	999	922	670	724	19.4	17.9	23.9	25.8
2001	5,033	2,781	160,837	6.9	957	890	681	739	19.0	17.7	24.5	26.6
2002	5,004	2,677	168,951	6.4	955	892	696	751	19.1	17.8	26.0	28.1
2003	5,031	2,588	176,239	5.7	918	884	701	758	18.2	17.6	27.1	29.3
2004	4,994	2,551	189,753	5.7	989	944	701	759	19.8	18.9	27.5	29.7
2005	5,041	2,568	207,010	5.9	1,099	1,035	698	760	21.8	20.5	27.2	29.6
2006	5,115	2,639	218,485	6.5	1,246	1,155	701	766	24.4	22.6	26.5	29.0
2007	5,107	2,615	217,900	6.4	1,230	1,144	710	775	24.1	22.4	27.2	29.6

**Notes and Sources:** All dollar amounts are expressed in 2007 constant dollars using the Consumer Price Index (CPI-U) for All Items. Owner and renter median incomes through 2006 are from US Census Bureau, Current Population Survey (CPS) P60 published reports. Renters exclude those paying no cash rent. 2007 income is based on Moody's Economy.com estimate for all households, adjusted by the three-year average ratio of CPS owner and renter incomes to all household incomes. Home price is the 2007 median sales price of existing single-family homes determined by the National Association of Realtors®, indexed by the Freddie Mac Conventional Mortgage Home Price Index. Mortgage rates are from the Federal Housing Finance Board, Monthly Interest Rate Survey; 2007 and 2006 values are the average of monthly rates. Mortgage payments assume a 30-year mortgage with 10% down. After-tax mortgage payment equals mortgage payment less tax savings of homeownership. Tax savings are based on the excess of housing (mortgage interest and real-estate taxes) plus non-housing deductions over the standard deduction. Non-housing deductions are set at 5% of income through 1986, 4.25% from 1987 to 1993, and 3.5% from 1994 on. 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.

## Housing Market Indicators: 1975–2007

Year	Permits <sup>1</sup> (Thousands)		Starts <sup>2</sup> (Thousands)			Size <sup>3</sup> (Median sq. ft.)		Sales Price of Single-Family Homes (2007 dollars)	
	Single-Family	Multifamily	Single-Family	Multifamily	Manufactured	Single-Family	Multifamily	New <sup>4</sup>	Existing <sup>5</sup>
1975	676	264	892	268	229	1,535	942	201,238	124,969
1976	894	403	1,162	375	250	1,590	894	206,633	127,387
1977	1,126	564	1,451	536	258	1,610	881	218,269	132,334
1978	1,183	618	1,433	587	280	1,655	863	232,173	140,372
1979	982	570	1,194	551	280	1,645	893	238,198	141,458
1980	710	480	852	440	234	1,595	915	231,272	134,913
1981	564	421	705	379	229	1,550	930	226,353	129,320
1982	546	454	663	400	234	1,520	925	218,294	125,505
1983	902	704	1,068	636	278	1,565	893	215,926	125,284
1984	922	759	1,084	665	288	1,605	871	215,477	125,019
1985	957	777	1,072	670	283	1,605	882	210,344	126,688
1986	1,078	692	1,179	626	256	1,660	876	214,551	133,038
1987	1,024	510	1,146	474	239	1,755	920	218,209	137,348
1988	994	462	1,081	407	224	1,810	940	217,408	140,093
1989	932	407	1,003	373	203	1,850	940	215,711	142,008
1990	794	317	895	298	195	1,905	955	208,776	139,186
1991	754	195	840	174	174	1,890	980	202,863	136,086
1992	911	184	1,030	170	212	1,920	985	199,728	135,689
1993	987	213	1,126	162	243	1,945	1,005	201,381	134,538
1994	1,069	303	1,198	259	291	1,940	1,015	207,923	134,549
1995	997	335	1,076	278	319	1,920	1,040	206,693	135,138
1996	1,070	356	1,161	316	338	1,950	1,030	206,073	136,600
1997	1,062	379	1,134	340	336	1,975	1,050	206,029	138,847
1998	1,188	425	1,271	346	374	2,000	1,020	207,979	143,920
1999	1,247	417	1,302	339	338	2,028	1,041	214,070	148,067
2000	1,198	394	1,231	338	281	2,057	1,039	215,075	153,283
2001	1,236	401	1,273	329	196	2,103	1,104	215,486	160,837
2002	1,333	415	1,359	346	174	2,114	1,070	221,663	168,951
2003	1,461	428	1,499	349	140	2,137	1,092	228,971	176,239
2004	1,613	457	1,611	345	124	2,140	1,105	240,667	189,753
2005	1,682	473	1,716	353	123	2,227	1,143	250,841	207,010
2006	1,378	461	1,465	336	111	2,248	1,172	254,423	218,485
2007	980	419	1,046	309	95	2,227	1,197	247,900	217,900

Note: All value series are adjusted to 2007 dollars by the CPI-U for All Items. All links are as of May 2008.

- Sources: 1. US Census Bureau, New Privately Owned Housing Units Authorized by Building Permits, [www.census.gov/pub/const/bpenn.pdf](http://www.census.gov/pub/const/bpenn.pdf).  
2. US Census Bureau, New Privately Owned Housing Units Started, [www.census.gov/const/startsan.pdf](http://www.census.gov/const/startsan.pdf); Placements of New Manufactured Homes, [www.census.gov/pub/const/mhs/mhstabplcmnt.pdf](http://www.census.gov/pub/const/mhs/mhstabplcmnt.pdf). Manufactured housing starts are defined as placements of new manufactured homes.  
3. US Census Bureau, Characteristics of New Housing, [www.census.gov/const/www/charindex.html](http://www.census.gov/const/www/charindex.html).  
4. New home price is the 2007 median price from US Census Bureau, Median and Average Sales Price of New One-Family Houses Sold, [www.census.gov/const/uspriceann.pdf](http://www.census.gov/const/uspriceann.pdf), indexed by the US Census Bureau, Price Indexes of New One-Family Houses Sold, [www.census.gov/const/price\\_sold.pdf](http://www.census.gov/const/price_sold.pdf).  
5. Existing home price is the 2007 median sales price of existing single-family homes determined by the National Association of Realtors®, indexed by annual averages of the quarterly Freddie Mac Conventional Mortgage Home Price Index.  
6. US Census Bureau, Expenditures for Residential Improvements and Repairs by Property Type, [www.census.gov/const/CS0/histtab2new.pdf](http://www.census.gov/const/CS0/histtab2new.pdf).  
7. US Census Bureau, Housing Vacancy Survey. Rates for 1976–1979 are annual averages of quarterly rates.  
8. 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).  
9. US Census Bureau, Houses Sold by Region, [www.census.gov/const/soldann.pdf](http://www.census.gov/const/soldann.pdf).  
10. National Association of Realtors®, Existing Single-Family Home Sales.

Residential Upkeep and Improvement <sup>6</sup> (Millions of 2007 dollars)		Vacancy Rates <sup>7</sup> (Percent)		Value Put in Place <sup>8</sup> (Millions of 2007 dollars)			Home Sales (Thousands)	
Owner Occupied	Rental	For Sale	For Rent	Single-Family	Multifamily	Additions & Alterations	New <sup>9</sup>	Existing <sup>10</sup>
64,398	32,852	1.2	6.0	114,204	25,735	58,815	549	2,476
73,703	32,075	1.2	5.6	159,792	25,175	63,764	646	3,064
78,507	28,499	1.2	5.2	212,821	34,266	67,639	819	3,650
83,600	35,502	1.0	5.0	231,365	40,799	77,060	817	3,986
86,149	34,436	1.2	5.4	206,321	48,584	77,586	709	3,827
85,828	30,750	1.4	5.4	133,137	42,034	77,365	545	2,973
73,515	32,190	1.4	5.0	118,508	39,818	67,999	436	2,419
68,269	29,022	1.5	5.3	89,068	33,379	59,451	412	1,990
71,512	31,089	1.5	5.7	150,925	46,720	64,255	623	2,697
93,331	47,525	1.7	5.9	172,374	56,306	80,604	639	2,829
98,903	59,323	1.7	6.5	168,287	54,983	85,987	688	3,134
111,159	67,259	1.6	7.3	196,956	58,706	104,989	750	3,474
109,035	70,551	1.7	7.7	213,899	46,445	103,986	671	3,436
118,902	68,358	1.6	7.7	210,442	39,073	108,828	676	3,513
110,329	70,313	1.8	7.4	202,166	37,287	102,017	650	3,010
106,698	76,387	1.7	7.2	179,046	30,532	93,524	534	2,914
101,574	62,335	1.7	7.4	151,331	23,056	78,652	509	2,886
111,831	58,931	1.5	7.4	180,225	19,347	95,040	610	3,151
114,481	60,395	1.4	7.3	201,021	15,476	106,384	666	3,427
126,810	55,909	1.5	7.4	227,035	19,696	114,941	670	3,544
114,137	55,851	1.5	7.6	208,817	24,333	103,306	667	3,519
116,971	56,588	1.6	7.8	225,652	26,853	118,913	757	3,797
121,360	51,166	1.6	7.7	226,259	29,555	117,471	804	3,964
126,415	43,613	1.7	7.9	253,604	31,253	115,254	886	4,495
123,535	54,275	1.7	8.1	278,520	34,136	123,546	880	4,649
125,902	58,256	1.6	8.0	285,053	34,019	131,711	877	4,603
128,339	56,329	1.8	8.4	291,561	35,473	127,509	908	4,735
140,014	59,710	1.7	8.9	306,386	37,971	141,816	973	4,974
135,103	64,194	1.8	9.8	349,903	39,563	146,744	1,086	5,446
157,404	60,493	1.7	10.2	414,333	43,835	161,676	1,203	5,958
176,514	51,728	1.9	9.8	460,147	50,203	170,402	1,283	6,180
182,701	51,960	2.4	9.7	427,759	54,519	177,187	1,051	5,677
174,235	52,124	2.7	9.7	303,435	49,053	173,026	776	4,939

## Terms on Conventional Single-Family Mortgages: 1980–2007

Annual Averages, All Homes

Year	Effective Interest Rate (%)	Term to Maturity (Years)	Mortgage Loan Amount (Thousands of 2007 dollars)	Purchase Price (Thousands of 2007 dollars)	Loan-to-Price Ratio (%)	Percent of Loans with:	
						Loan-to-Price Ratio Above 90%	Adjustable Rates
1980	12.8	27.2	130.1	184.7	72.9	10	na
1981	14.9	26.4	122.5	174.0	73.1	15	na
1982	15.3	25.6	118.2	168.4	72.9	21	41
1983	12.7	26.0	124.7	173.0	74.5	21	40
1984	12.5	26.8	128.7	172.8	77.0	27	62
1985	11.6	25.9	135.2	185.1	75.8	21	51
1986	10.2	25.6	150.0	209.2	74.1	11	30
1987	9.3	26.8	162.6	222.3	75.2	8	43
1988	9.3	27.7	170.7	230.6	76.0	8	58
1989	10.1	27.7	174.7	238.7	74.8	7	38
1990	10.1	27.0	165.0	226.2	74.7	8	28
1991	9.3	26.5	161.8	223.3	74.4	9	23
1992	8.1	25.4	160.6	216.3	76.6	14	20
1993	7.1	25.5	153.5	205.3	77.2	17	20
1994	7.5	27.1	153.7	198.6	79.9	25	39
1995	7.9	27.4	150.2	194.2	79.9	27	32
1996	7.7	26.9	156.8	204.9	79.0	25	27
1997	7.7	27.5	163.5	212.5	79.4	25	22
1998	7.1	27.8	167.6	220.5	78.9	25	12
1999	7.3	28.2	173.3	229.2	78.5	23	21
2000	8.0	28.7	178.5	239.4	77.8	22	24
2001	7.0	27.6	182.3	252.2	76.2	21	12
2002	6.5	27.3	188.3	266.4	75.1	21	17
2003	5.7	26.8	189.2	274.2	73.5	20	18
2004	5.7	27.9	203.6	287.5	74.9	18	35
2005	5.9	28.5	224.9	318.2	74.7	15	30
2006	6.6	29.0	228.6	315.0	76.5	19	22
2007	6.5	29.3	224.5	300.4	79.4	29	10

Notes: The effective interest rate includes the amortization of initial fees and charges. Loans with adjustable rates do not include hybrid products. na indicates data not available. Estimates for 2006 and 2007 are averages of monthly data. Dollar amounts are adjusted for inflation by the CPI-U for All Items.

Source: Federal Housing Finance Board, Monthly Interest Rate Survey.

## Mortgage Refinance, Cash-Out, and Home Equity Loan Volumes: 1995–2007

Year	Percentage of Refinances Resulting in:		Median Statistics on Loan Terms and Property Valuation			Billions of 2007 Dollars		
	5% or Higher Loan Amount	Lower Loan Amount	Ratio of Old to New Rate	Age of Refinanced Loan (Years)	Appreciation of Refinanced Property (%)	Home Equity Cashed Out at Refinance	Total Refinance Originations	Home Equity Loans
1995	51.4	15.3	1.16	2.8	8.5	15.2	277	323
1996	57.2	11.5	1.17	3.2	11.0	22.9	386	347
1997	58.8	14.6	1.08	3.7	13.9	27.7	439	384
1998	46.2	17.0	1.16	3.5	10.0	50.8	1,105	394
1999	56.8	12.5	1.15	4.5	12.1	46.0	682	416
2000	77.9	8.7	0.94	4.3	23.8	31.6	375	491
2001	53.3	13.6	1.17	2.6	14.9	97.0	1,505	514
2002	46.9	17.9	1.20	3.0	13.4	128.1	2,192	577
2003	36.3	15.6	1.26	1.8	5.4	165.8	3,046	668
2004	46.8	15.0	1.19	2.1	9.5	156.9	1,658	849
2005	72.0	9.2	1.08	2.6	22.9	278.3	1,724	968
2006	85.8	5.5	0.94	3.2	31.0	327.0	1,419	1,089
2007	82.1	5.7	0.96	3.5	23.5	253.7	1,181	1,120

Notes: Dollar values are adjusted for inflation using the CPI-U for All Items. Home equity cashed out at refinance is the difference between the size of the mortgage after refinance and 105% of the balance outstanding on the original mortgage. Sources: Freddie Mac, Cash Out and Refinance data, and Economic and Housing Market Outlook, February 2008; Federal Reserve Board, Flow of Funds Table L.218.

Table A-5

## Homeownership Rates by Age, Race/Ethnicity, and Region: 1994–2007

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<b>All Households</b>	64.0	64.7	65.4	65.7	66.3	66.8	67.4	67.8	67.9	68.3	69.0	68.9	68.8	68.1
<b>Age</b>														
Under 35	37.3	38.6	39.1	38.7	39.3	39.7	40.8	41.2	41.3	42.2	43.1	43.0	42.6	41.7
35 to 44	64.5	65.2	65.5	66.1	66.9	67.2	67.9	68.2	68.6	68.3	69.2	69.3	68.9	67.8
45 to 54	75.2	75.2	75.6	75.8	75.7	76.0	76.5	76.7	76.3	76.6	77.2	76.6	76.2	75.4
55 to 64	79.3	79.5	80.0	80.1	80.9	81.0	80.3	81.3	81.1	81.4	81.7	81.2	80.9	80.6
65 to 74	80.4	80.9	81.9	82.0	82.1	82.9	82.8	82.5	82.7	82.3	83.3	82.8	82.7	82.0
75 and Over	73.5	74.6	75.3	75.8	76.2	77.1	77.7	78.1	78.4	78.7	78.8	78.4	79.1	78.7
<b>Race/Ethnicity</b>														
White	70.0	70.9	71.7	72.0	72.6	73.2	73.8	74.3	74.7	75.4	76.0	75.8	75.8	75.2
Hispanic	41.2	42.1	42.8	43.3	44.7	45.5	46.3	47.3	47.0	46.7	48.1	49.5	49.7	49.7
Black	42.5	42.9	44.5	45.4	46.1	46.7	47.6	48.4	48.2	48.8	49.7	48.8	48.4	47.8
Asian/Other	50.8	51.5	51.5	53.3	53.7	54.1	53.9	54.7	55.0	56.9	59.7	60.3	60.8	60.1
All Minority	43.2	43.7	44.9	45.8	46.8	47.4	48.1	49.0	48.9	49.5	51.0	51.3	51.3	50.9
<b>Region</b>														
Northeast	61.5	62.0	62.2	62.4	62.6	63.1	63.4	63.7	64.3	64.4	65.0	65.2	65.2	65.0
Midwest	67.7	69.2	70.6	70.5	71.1	71.7	72.6	73.1	73.1	73.2	73.8	73.1	72.7	71.9
South	65.6	66.7	67.5	68.0	68.6	69.1	69.6	69.8	69.7	70.1	70.9	70.8	70.5	70.1
West	59.4	59.2	59.2	59.6	60.5	60.9	61.7	62.6	62.5	63.4	64.2	64.4	64.7	63.5

Notes: White, black and Asian/other are non-Hispanic. Hispanic householders may be of any race. After 2002, Asian/other also includes householders of more than one race. Caution should be used in interpreting changes before and after 2002 because of rebenchmarking.  
Source: US Census Bureau, Housing Vacancy Survey.

Table A-6

## Mortgage Originations by Product: 2001–2007

	Prime			Non-Prime					Total
	Conventional/ Conforming	Jumbo	Total	Subprime	Alt-A	Home Equity	FHA/VA	Total	
<b>Billions of 2007 Dollars</b>									
2001	1,481	521	2,002	187	64	135	205	591	2,593
2002	1,966	658	2,624	230	77	190	203	701	3,324
2003	2,772	732	3,504	349	96	248	248	941	4,445
2004	1,328	565	1,893	593	209	362	148	1,311	3,204
2005	1,157	605	1,762	663	403	387	96	1,550	3,312
2006:1	243	106	349	144	108	105	20	376	725
2006:2	283	130	412	170	107	113	21	410	823
2006:3	248	132	379	165	94	116	23	397	776
2006:4	245	126	371	139	103	108	20	369	740
2007:1	273	100	373	93	98	97	19	307	680
2007:2	328	120	448	56	96	105	25	282	730
2007:3	286	83	369	28	54	93	26	201	570
2007:4	275	44	319	14	27	60	31	132	450
<b>Share of Originations (Percent)</b>									
2001	57.1	20.1	77.2	7.2	2.5	5.2	7.9	22.8	100
2002	59.1	19.8	78.9	6.9	2.3	5.7	6.1	21.1	100
2003	62.4	16.5	78.8	7.9	2.2	5.6	5.6	21.2	100
2004	41.4	17.6	59.1	18.5	6.5	11.3	4.6	40.9	100
2005	34.9	18.3	53.2	20.0	12.2	11.7	2.9	46.8	100
2006:1	33.5	14.6	48.1	19.9	14.9	14.5	2.7	51.9	100
2006:2	34.4	15.8	50.1	20.6	13.0	13.8	2.5	49.9	100
2006:3	31.9	17.0	48.9	21.2	12.1	15.0	2.9	51.1	100
2006:4	33.1	17.1	50.1	18.8	13.9	14.6	2.6	49.9	100
2007:1	40.1	14.7	54.9	13.7	14.4	14.3	2.8	45.1	100
2007:2	44.9	16.4	61.4	7.7	13.2	14.4	3.4	38.6	100
2007:3	50.2	14.6	64.7	4.9	9.5	16.3	4.6	35.3	100
2007:4	61.1	9.8	70.9	3.1	6.0	13.3	6.9	29.3	100

Note: Dollar values are adjusted for inflation by the CPI-U for All Items.

Source: Inside Mortgage Finance, 2008 Mortgage Market Statistical Annual.



Table A-7

## Housing Cost-Burdened Households by Tenure and Income: 2001 and 2006

Thousands

Tenure and Income	2001				2006				Percent Change 2001–2006			
	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total
<b>Owners</b>												
Bottom Decile	771	709	2,506	3,986	653	672	2,714	4,039	-15.3	-5.2	8.3	1.3
Bottom Quintile	3,381	1,906	3,921	9,208	2,958	1,956	4,481	9,395	-12.5	2.6	14.3	2.0
Bottom Quartile	5,065	2,549	4,428	12,042	4,510	2,654	5,168	12,331	-11.0	4.1	16.7	2.4
Lower-Middle Quartile	10,695	3,630	1,456	15,781	10,389	4,358	2,346	17,092	-2.9	20.1	61.1	8.3
Upper-Middle Quartile	16,015	2,882	465	19,362	15,924	4,111	1,003	21,037	-0.6	42.6	115.9	8.7
Top Quartile	21,457	1,208	137	22,802	22,102	2,221	292	24,614	3.0	83.8	113.3	7.9
Total	53,231	10,270	6,485	69,986	52,924	13,343	8,808	75,075	-0.6	29.9	35.8	7.3
<b>Renters</b>												
Bottom Decile	1,309	789	4,559	6,657	1,335	792	4,996	7,122	2.0	0.4	9.6	7.0
Bottom Quintile	2,731	2,798	6,550	12,079	2,652	2,764	7,512	12,928	-2.9	-1.2	14.7	7.0
Bottom Quartile	3,705	3,962	6,901	14,567	3,527	3,966	8,079	15,573	-4.8	0.1	17.1	6.9
Lower-Middle Quartile	7,698	2,710	419	10,828	6,864	3,233	716	10,812	-10.8	19.3	70.6	-0.1
Upper-Middle Quartile	6,771	437	39	7,247	6,161	641	65	6,868	-9.0	46.8	65.9	-5.2
Top Quartile	3,735	71	2	3,807	3,217	72	1	3,290	-13.9	1.4	-51.8	-13.6
Total	21,908	7,180	7,361	36,449	19,769	7,912	8,861	36,542	-9.8	10.2	20.4	0.3
<b>All Households</b>												
Bottom Decile	2,080	1,498	7,065	10,643	1,988	1,464	7,710	11,162	-4.4	-2.3	9.1	4.9
Bottom Quintile	6,112	4,704	10,472	21,287	5,610	4,720	11,993	22,323	-8.2	0.4	14.5	4.9
Bottom Quartile	8,769	6,511	11,328	26,609	8,037	6,620	13,247	27,904	-8.4	1.7	16.9	4.9
Lower-Middle Quartile	18,393	6,340	1,876	26,609	17,252	7,591	3,061	27,904	-6.2	19.7	63.2	4.9
Upper-Middle Quartile	22,786	3,319	504	26,609	22,084	4,752	1,068	27,904	-3.1	43.2	111.9	4.9
Top Quartile	25,191	1,280	138	26,609	25,319	2,293	292	27,904	0.5	79.2	111.4	4.9
Total	75,140	17,450	13,846	106,436	72,692	21,256	17,669	111,617	-3.3	21.8	27.6	4.9

Notes: Income deciles/quintiles/quartiles are equal tenths/fifths/fourths of all households sorted by pre-tax income. Moderate (severe) burdens are defined as housing costs of 30–50% (more than 50%) of household income.

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