

# **Appendix Tables**

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#### Housing Market Indicators: 1980–2011

		mits <sup>1</sup> Isands)		Starts <sup>2</sup> (Thousands)			ze <sup>s</sup> n sq. ft.)	Single-Fai	Price of nily Homes dollars)
Year	Single-Family	Multifamily	Single-Family	Multifamily	Manufactured	Single-Family	Multifamily	New <sup>4</sup>	Existing <sup>5</sup>
1980	710	480	852	440	234	1,595	915	176,348	169,796
1981	564	421	705	379	229	1,550	930	170,498	164,312
1982	546	454	663	400	234	1,520	925	161,537	158,040
1983	902	704	1,068	636	278	1,565	893	170,059	158,767
1984	922	759	1,084	665	288	1,605	871	172,980	156,743
1985	957	777	1,072	670	283	1,605	882	176,230	157,834
1986	1,078	692	1,179	626	256	1,660	876	188,817	164,805
1987	1,024	510	1,146	474	239	1,755	920	206,920	169,496
1988	994	462	1,081	407	224	1,810	940	213,911	169,798
1989	932	407	1,003	373	203	1,850	940	217,683	171,607
1990	794	317	895	298	195	1,905	955	211,515	167,457
1991	754	195	840	174	174	1,890	980	198,184	169,613
1992	911	184	1,030	170	212	1,920	985	194,797	169,145
1993	987	213	1,126	162	243	1,945	1,005	196,919	169,833
1994	1,068	303	1,198	259	291	1,940	1,015	197,315	172,271
1995	997	335	1,076	278	319	1,920	1,040	197,633	172,689
1996	1,069	356	1,161	316	338	1,950	1,030	200,710	175,765
1997	1,062	379	1,134	340	336	1,975	1,050	204,617	180,792
1998	1,188	425	1,271	346	374	2,000	1,020	210,449	187,679
1999	1,247	417	1,302	339	338	2,028	1,041	217,378	190,645
2000	1,198	394	1,231	338	281	2,057	1,039	220,759	192,413
2001	1,236	401	1,273	329	196	2,103	1,104	222,526	198,901
2002	1,333	415	1,359	346	174	2,114	1,070	234,567	209,560
2003	1,461	428	1,499	349	140	2,137	1,092	238,386	220,294
2004	1,613	457	1,611	346	124	2,140	1,105	263,163	232,441
2005	1,682	473	1,716	352	123	2,227	1,143	277,459	252,236
2006	1,378	461	1,465	336	112	2,259	1,192	275,037	247,589
2007	980	419	1,046	309	95	2,230	1,134	268,939	236,393
2008	576	330	622	284	81	2,174	1,089	242,488	205,399
2009	441	142	445	109	55	2,103	1,124	227,207	180,444
2010	447	157	471	116	51	2,152	1,137	228,801	178,564
2011	414	206	431	178	47	2,267	1,101	227,200	166,200

Notes: All value series are adjusted to 2011 dollars by the CPI-U for All Items. All links are as of April 2012. na indicates data not available.

Sources:

1. US Census Bureau, New Privately Owned Housing Units Authorized by Building Permits, www.census.gov/construction/pdf/bpann.pdf.

2. US Census Bureau, New Privately Owned Housing Units Started, www.census.gov/construction/nrc/pdf/startsan.pdf; Placements of New Manufactured Homes, www.census.gov/pub const/

mhs/mhstabplcmnt.pdf. Manufactured housing starts are defined as placements of new manufactured homes.

3. US Census Bureau, Quarterly Starts and Completions by Purpose and Design, www.census.gov/construction/nrc/pdf/quarterly\_starts\_completions.pdf and JCHS historical tables.

4. New home price is the median price from US Census Bureau, Median and Average Sales Price of New One-Family Houses Sold, www.census.gov/construction/nrs/xls/usprice\_cust.xls.

5. Existing home price is the median sales price of existing single-family homes determined by the National Association of Realtors<sup>®</sup>.

6. US Census Bureau, Housing Vacancy Survey, www.census.gov/hhes/www/housing/hvs/annual11/ann11ind.html.

7. US Census Bureau, Annual Value of Private Construction Put in Place, www.census.gov/construction/c30/privpage.html; data for 1980–1993 retrieved from past JCHS reports. Single-family

and multifamily are new construction. Owner improvements do not include expenditures on rental, seasonal, and vacant properties.

8. US Census Bureau, Houses Sold by Region, www.census.gov/construction/nrs/pdf/soldann.pdf.

9. National Association of Realtors®, Existing Single-Family Home Sales.

	cy Rates <sup>6</sup> rcent)		Value Put in Pla (Millions of 2011 c	Home Sales (Thousands)				
For Sale	For Rent	Single-Family	Multifamily	Owner Improvements	New <sup>8</sup>	Existing <sup>9</sup>		
1.4	5.4	144,466	45,610	na	545	2,973		
1.4	5.0	128,591	43,206	na	436	2,419		
1.5	5.3	96,647	36,219	na	412	1,990		
1.5	5.7	163,767	50,695	na	623	2,697		
1.7	5.9	187,041	61,097	na	639	2,829		
1.7	6.5	182,606	59,661	na	688	3,134		
1.6	7.3	213,715	63,701	na	750	3,474		
1.7	7.7	232,099	50,397	na	671	3,436		
1.6	7.7	228,348	42,398	na	676	3,513		
1.8	7.4	219,368	40,460	na	650	3,010		
1.7	7.2	194,281	33,130	na	534	2,914		
1.7	7.4	164,207	25,017	na	509	2,886		
1.5	7.4	195,561	20,993	na	610	3,151		
1.4	7.3	218,125	16,793	89,149	666	3,427		
1.5	7.4	246,354	21,372	98,116	670	3,544		
1.5	7.6	226,585	26,404	83,713	667	3,519		
1.6	7.8	244,852	29,137	95,167	757	3,797		
1.6	7.7	245,511	32,070	93,387	804	3,964		
1.7	7.9	275,183	33,912	99,856	886	4,495		
1.7	8.1	302,219	37,041	101,305	880	4,649		
1.6	8.0	309,308	36,914	105,926	877	4,603		
1.8	8.4	316,370	38,491	107,990	908	4,735		
1.7	8.9	332,456	41,202	122,354	973	4,974		
1.8	9.8	379,676	42,929	122,670	1,086	5,446		
1.7	10.2	449,589	47,565	137,415	1,203	5,958		
1.9	9.8	499,300	54,475	150,987	1,283	6,180		
2.4	9.7	464,156	58,916	161,709	1,051	5,677		
2.7	9.7	331,085	53,114	150,909	776	4,420		
2.8	10.0	194,091	46,322	125,521	485	3,660		
2.6	10.6	110,443	29,922	117,470	375	3,870		
2.6	10.2	116,122	15,131	115,086	323	3,708		
2.5	9.5	106,742	14,753	115,770	306	3,787		

## Homeownership Rates by Age, Race/Ethnicity, and Region: 1994–2011

Percent

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
All Households	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	67.8	67.4	66.9	66.1
Age of Househol	der																	
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	41.0	39.7	39.1	37.7
35–44	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	67.0	66.2	65.0	63.5
45–54	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	75.0	74.4	73.5	72.7
55–64	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	80.1	79.5	79.0	78.5
65 and Over	77.4	78.1	78.9	79.1	79.3	80.1	80.4	80.3	80.6	80.5	81.1	80.6	80.9	80.4	80.1	80.5	80.5	80.9
Race/Ethnicity of Householder																		
White	70.0	70.9	71.7	72.0	72.6	73.2	74.0	74.3	74.7	75.4	76.0	75.8	75.8	75.2	75.0	74.8	74.4	73.8
Hispanic	41.2	42.0	42.8	43.3	44.7	45.5	46.0	47.3	47.0	46.7	48.1	49.5	49.7	49.7	49.1	48.4	47.5	46.9
Black	42.5	42.9	44.5	45.4	46.1	46.7	47.2	48.4	48.2	48.8	49.7	48.8	48.4	47.8	47.9	46.6	45.9	45.4
Asian/Other	50.8	51.5	51.5	53.3	53.7	54.1	54.3	54.7	55.0	56.9	59.7	60.3	60.8	60.1	59.5	59.0	58.2	57.4
All Minority	43.2	43.7	44.9	45.8	46.8	47.4	47.9	49.0	48.9	49.5	51.0	51.3	51.3	50.9	50.6	49.7	48.9	48.3
Region																		
Northeast	61.5	62.0	62.2	62.4	62.6	63.1	63.5	63.7	64.3	64.4	65.0	65.2	65.2	65.0	64.6	64.0	64.1	63.6
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	71.7	71.0	70.8	70.2
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	69.9	69.6	69.0	68.3
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	63.0	62.6	61.4	60.5

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 Surveys.

### Housing Cost-Burdened Households by Tenure and Income: 2001, 2007, and 2010

Households (Thousands)

		20	01			20	07		2010				
Tenure and Income	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total	No Burden	Moderate Burden	Severe Burden	Total	
Owners													
Less than \$15,000	1,318	1,031	2,931	5,281	1,041	1,043	3,192	5,276	1,037	1,002	3,531	5,570	
\$15,000–29,999	4,915	1,956	1,769	8,641	4,429	2,234	2,447	9,110	4,598	2,411	2,787	9,796	
\$30,000-44,999	6,436	2,268	961	9,665	5,952	2,660	1,565	10,177	6,127	2,810	1,568	10,504	
\$45,000–74,999	14,011	3,145	614	17,770	13,162	4,143	1,365	18,670	13,124	3,981	1,182	18,287	
\$75,000 and Over	26,551	1,869	210	28,629	28,141	3,535	603	32,279	27,284	3,048	460	30,791	
Total	53,231	10,270	6,485	69,986	52,725	13,615	9,172	75,512	52,169	13,251	9,528	74,948	
Renters	1				1								
Less than \$15,000	1,667	1,188	5,290	8,145	1,715	1,197	5,819	8,731	1,720	1,201	6,992	9,912	
\$15,000–29,999	2,847	3,430	1,739	8,016	2,688	3,632	2,406	8,727	2,572	3,913	3,004	9,489	
\$30,000-44,999	4,905	1,781	254	6,940	4,306	2,039	428	6,773	4,198	2,360	557	7,114	
\$45,000–74,999	7,149	657	72	7,878	6,414	947	112	7,473	6,294	1,193	135	7,621	
\$75,000 and Over	5,340	125	6	5,471	4,983	173	8	5,164	5,262	215	6	5,483	
Total	21,908	7,180	7,361	36,450	20,106	7,988	8,773	36,866	20,045	8,881	10,694	39,620	
All Households													
Less than \$15,000	2,985	2,220	8,221	13,426	2,755	2,241	9,011	14,007	2,756	2,202	10,523	15,482	
\$15,000–29,999	7,763	5,386	3,508	16,657	7,118	5,866	4,853	17,837	7,170	6,324	5,791	19,285	
\$30,000-44,999	11,341	4,049	1,215	16,605	10,258	4,699	1,993	16,949	10,324	5,169	2,125	17,619	
\$45,000–74,999	21,160	3,802	686	25,648	19,576	5,090	1,477	26,143	19,418	5,174	1,317	25,909	
\$75,000 and Over	31,891	1,994	216	34,101	33,124	3,708	610	37,443	32,545	3,262	466	36,274	
Total	75,140	17,450	13,846	106,436	72,831	21,603	17,944	112,378	72,214	22,132	20,222	114,567	

Notes: Moderate (severe) burdens are defined as housing costs of 30-50% (more than 50%) of household income. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be unburdened. Income cutoffs are adjusted to 2010 dollars by the CPI-U for All Items. The 2010 data are reweighted to the 2010 Census.

Source: JCHS tabulations of US Census Bureau, American Community Surveys.

## Severely Burdened Households by Demographic Characteristics: 2010

Percent

	Household Income									
	Less than \$15,000	\$15,000–29,999	\$30,000-44,999	\$45,000–74,999	\$75,000 and Over	Total				
Tenure										
Owners With Mortgages	94.1	56.9	24.8	9.1	1.9	15.3				
Owners Without Mortgages	44.2	5.2	0.7	0.2	0.0	7.5				
Renters	70.5	31.7	7.8	1.8	0.1	27.0				
Age of Householder										
Under 25	83.8	30.8	7.2	2.1	0.6	37.1				
25–44	80.8	37.8	12.9	4.8	1.2	18.0				
45–64	70.5	33.4	14.4	6.0	1.4	16.0				
65 and Over	47.5	20.1	8.6	4.1	1.1	16.4				
Household Type										
Married without Children	69.5	25.5	11.0	4.5	1.0	8.4				
Married with Children	84.5	45.7	20.2	4.5	1.7	11.9				
Single Parent	80.5	40.5	13.6	5.7	2.0	33.5				
Other Family	71.7	30.0	10.4	4.0	1.3	17.4				
Single Person	60.7	24.4	9.4	4.3	1.3	26.2				
Non-Family	84.7	32.6	10.1	3.0	0.6	16.7				
Race/Ethnicity of Householder										
White	65.1	26.5	10.9	4.5	1.1	14.6				
Black	70.7	33.0	11.3	4.7	1.4	27.0				
	73.5	39.0	11.5	6.5	1.4	27.0				
Hispanic Asian/Other	73.5	40.6	20.2	10.3	2.3	24.6				
	1.00			1010	2.0	2110				
Education of Householder										
No High School Diploma	58.6	26.2	10.0	4.7	1.2	27.6				
High School Graduate	64.8	25.8	9.7	3.6	1.0	19.5				
Some College	75.1	32.9	12.4	4.9	1.2	18.5				
Bachelor's Degree or Higher	82.0	40.7	16.7	6.8	1.4	11.1				
Weeks Worked in Last 12 Months	s									
Fully Employed	74.6	31.1	11.7	4.6	1.2	9.8				
Short-Term Unemployed	79.6	37.5	14.9	6.4	1.7	22.3				
Long-Term Unemployed	82.6	41.1	17.0	7.6	2.1	36.1				
Fully Unemployed	83.2	48.7	22.2	9.7	4.0	48.7				
Total	68.0	30.0	12.1	5.1	1.3	17.7				

Notes: Severe cost burdens are defined as housing costs of more than 50% of household income. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be unburdened. Children are the householder's own children under the age of 18. Fully employed householders worked for at least 48 weeks, short-term unemployed for 27–47 weeks, long-term unemployed for 1–26 weeks, and fully unemployed householders did not work in the previous 12 months but were in the labor force.

Source: JCHS tabulations of US Census Bureau, American Community Survey.

## Monthly Housing and Non-Housing Expenditures by Households with Children: 2010

Dollars

			Non-Housing Expenditures										
Share of Expenditures on Housing	Housing Expenditures	Transportation	Food	Clothes	Healthcare	Personal Insurance and Pensions	Entertainment	Other	Total Non-Housing Expenditures				
Quartile 1 (Lowest)				I									
Less than 30%	245	197	466	61	51	95	62	207	1,139				
30–50%	603	158	387	45	23	92	54	149	907				
50% and Over	886	86	289	29	19	67	37	92	619				
All	493	162	405	49	35	89	55	165	959				
Quartile 2													
Less than 30%	541	456	616	82	138	259	126	399	2,076				
30–50%	979	336	509	65	81	224	93	265	1,573				
50% and Over	1,411	170	424	49	36	163	58	152	1,051				
All	833	372	547	71	101	233	104	311	1,738				
Quartile 3													
Less than 30%	836	724	757	118	258	488	206	680	3,233				
30–50%	1,495	535	675	78	167	464	146	425	2,489				
50% and Over	2,291	316	534	50	86	353	110	215	1,663				
All	1,221	614	706	96	207	468	173	538	2,804				
Quartile 4 (Highest)													
Less than 30%	1,604	1,331	1,128	258	460	1,135	514	1,826	6,652				
30–50%	2,894	892	978	176	328	962	347	1,092	4,775				
50% and Over	4,276	590	754	91	254	707	212	545	3,152				
All	2,221	1,133	1,052	219	402	1,048	437	1,491	5,781				

Notes: Quartiles are equal fourths of households ranked by total expenditures. Housing expenditures include mortgage principal and interest, insurance, taxes, maintenance, rent, and utilities.

Source: JCHS tabulations of US Bureau of Labor Statistics, Consumer Expenditure Survey.

#### Homebuying Affordability: 1990–2011

Year	NAR Affordability Index	Mortgage Payment (2011 dollars)	Payment-to-Income Ratio	Price-to-Income Ratio	Payment-to-Rent Ratio	Price-to-Rent Ratio
1990	108.1	1,183	0.28	3.23	1.45	204.1
1991	111.2	1,109	0.27	3.39	1.37	207.6
1992	122.4	1,026	0.25	3.43	1.27	208.6
1993	131.6	925	0.23	3.46	1.15	210.0
1994	128.7	1,041	0.26	3.49	1.30	213.5
1995	126.4	997	0.24	3.40	1.25	214.2
1996	126.8	1,007	0.24	3.43	1.27	219.5
1997	127.4	1,014	0.23	3.46	1.27	224.1
1998	134.3	985	0.22	3.47	1.21	228.8
1999	132.3	1,053	0.23	3.45	1.28	230.5
2000	122.8	1,125	0.24	3.45	1.37	231.5
2001	130.0	1,041	0.23	3.62	1.24	234.6
2002	127.8	1,055	0.24	3.86	1.23	242.8
2003	132.2	1,026	0.23	4.09	1.19	253.1
2004	125.8	1,082	0.24	4.31	1.26	266.5
2005	113.7	1,184	0.27	4.70	1.38	291.9
2006	107.7	1,240	0.28	4.58	1.44	287.5
2007	117.0	1,163	0.25	4.25	1.33	267.9
2008	139.0	984	0.22	3.76	1.13	234.7
2009	172.3	780	0.18	3.43	0.87	202.2
2010	174.1	739	0.17	3.45	0.84	202.2
2011	186.1	669	0.15	3.20	0.77	191.0

Notes: NAR affordability index was averaged across 12 months to obtain annual estimates. Prices and mortgage payments are based on the median existing single-family home price, averaged from quarterly data to obtain annual prices. Mortgage payments are calculated using the interest-rate average for that year and assume a 20% downpayment and fixed 30-year term. Rent is the median gross monthly rent from the 2010 American Community Survey, indexed using the CPI for rent of primary residence. Income is median household income.

Sources: JCHS tabulations of National Association of Realtors<sup>®</sup>, Composite Affordability Index (NSA) and Existing Single-Family Home Sales via Moody's Analytics; Freddie Mac, Primary Mortgage Market Survey; US Census Bureau, American Community Survey; Moody's Analytics, median household income estimates.