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Households at Risk:

Their Housing Situation



U.S. Department of Housing
and Urban Development
OFFICE OF POLICY DEVELOPMENT
AND RESEARCH

U.S. Department of Commerce
Economics and Statistics Administration
BUREAU OF THE CENSUS

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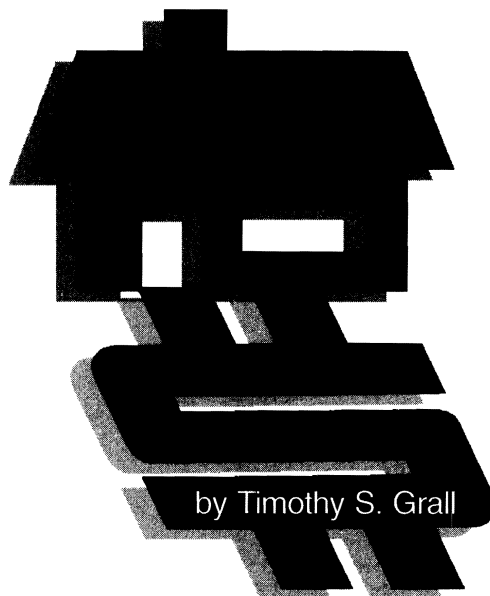
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by Timothy S. Grall



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Households at Risk: Their Housing Situation

INTRODUCTION

This report presents selected social, physical, economic, and housing cost characteristics of low-income households. Low-income households are defined as households with incomes below the poverty threshold.¹ The report also examines households living just above poverty. These households have incomes between 100 and 124 percent of the poverty level. Although fewer in number, they tend to display similar characteristics as those below poverty. In this report, they are referred to as "at risk" or "near low-income" households. Of all income groups above the threshold, these households may be most at risk of falling into poverty.²

The term "low income" used throughout this report should not be confused with this same term as it is used by the Department of Housing and Urban Development (HUD) for many federal housing assistance programs. Low-income households, as used by HUD, refers to four-person households with incomes between 51 and 80 percent of their area's median income. Households of other sizes have different income ranges. Previously, these types of households were referred to as "lower income other than very low-income" households. Our definition of low-income is most analogous to poverty. It refers to households with incomes below a level that is approximately equal to 35 percent of median income on a national level.

¹Low-income estimates from the American Housing Survey (AHS) differ from official poverty estimated from the Current Population Survey (CPS). The primary reason estimates vary is due to differences in the way income is measured between the surveys. For instance, low-income estimates in the AHS are derived from the income of all household members. In the CPS, poverty estimates are based on family income. The AHS measures income received during the 12 months prior to the interview, which can occur anytime during the survey period and compares it to a poverty threshold for a family of the same size. The definition used by the CPS considers income received during the fixed period of the previous calendar year. Because of these differences and as a means of distinguishing between these approaches, data from the AHS normally will be discussed in terms of low-income households rather than the number of households in official poverty. For a more extensive examination into other ways the estimates differ, see appendix A in Current Housing Reports, The American Housing Survey for the United States in 1991, Series H150/91.

²According to a study using the Survey of Income and Program Participation, about 26 percent of people with income between 100 and 124 percent of the poverty level in 1990 fell into poverty in 1991. Only about 2 percent of individuals with income above 124 percent of the poverty level fell below the poverty level the following year. Conversely, 21 percent of people below poverty in 1990 moved out of it in 1991.

The financial situations of individual households below or near poverty can vary significantly. For most, but not all of these households, low levels of income by itself can represent a burden.³ An additional potential burden is high housing costs. By determining which households have compounded burdens of high housing costs and lower income, we can more accurately ascertain which households are most likely to be financially strained.

Housing cost burdens exist for households that spend a minimum of 30 percent of current income for housing and related expenses.⁴ These households are considered to be living in unaffordable housing. HUD uses 30 percent of income as a guideline for many of their assistance programs to delineate the level at which housing no longer becomes affordable.⁵ Low- and near low-income households that spend at least 50 percent of their income for shelter have extreme housing cost burdens. Logically, the greater the proportion of income a household spends on housing costs, the less income remains for life's other necessities such as food, clothing, and medical expenses.

The statistics in this report are based on data collected by the 1991 American Housing Survey (AHS), a biennial sample survey conducted by the Bureau of the Census for HUD. Information in the survey was collected by interviewers for approximately 50,000 sample housing units between July and December of 1991. For a facsimile of the questionnaire, definitions and explanations of selected characteristics, and a description of the source and accuracy of the sample estimates, see *The American Housing Survey for the United States in 1991* (Current Housing Reports, Series H150/91).

This report is arranged into five sections. The first provides an overview of low- and near low-income households and a description of their housing cost burdens. The second section describes their geographic

³Some lower income households may not be truly economically burdened since they have assets such as savings, investments, or a nonmortgaged home that are used as a means to pay for their housing and other subsistence needs or to lower their housing costs.

⁴As calculated by the AHS, monthly housing costs as a percent of income does not use household income in its calculation. Instead, it uses current income which is based on questions asked about the income of the family or primary individual in the household.

⁵The guidelines for housing cost as a proportion of income established by HUD are based on monthly adjusted income. The AHS uses unadjusted current income in its calculation. For more information on the standards developed by HUD, see 24 CFR 813.107.

distribution. The third section deals with the socioeconomic status of the householder and the composition of their households. The fourth section focuses on the types and physical condition of units that low- and near low-income households live in. The final section presents homeowner and rental housing costs, as well as other selected financial characteristics of low- and near low-income households. We present data separately by tenure in selected sections since the housing conditions of owners and renters are often quite different.

HIGHLIGHTS

(The numbers in parentheses signify the 90-percent confidence interval of the estimate.)

- About 14 (± 0.3) percent of all U.S. households are low-income and another 5 (± 0.2) percent have incomes between 100 and 124 percent of the poverty level (near low-income).
- Approximately 75 (± 1.0) percent of low-income households and 58 (± 1.8) percent of households near low income spend at least 30 percent of their current income for housing costs.
- The South has the highest proportion of low-income households, 17 (± 0.5) percent, yet the likelihood of housing being unaffordable in this region is actually lower than any other region since housing costs are lower.
- Slightly more than one-quarter, 27 (± 0.8) percent, of elderly households are either below or slightly above the poverty line. Among households with low income, however, households with elderly householders are less likely to be burdened by housing costs, 71 (± 2.1) percent, compared with 77 (± 1.9) percent of households with young and middle-aged householders.
- More than half, 57 (± 2.0) percent, of low-income married-couple families own their home. For other family households, less than one-quarter, 23 (± 1.6) percent, of other female households are homeowners.
- Low-income households with children have a lower homeownership rate than those without. They are also less likely to be burdened by housing costs, regardless of tenure.
- Low- and near low-income households are more likely to live in older homes than all U.S. households. Homeowners with low income are more inclined than owners in general to live in a mobile home or trailer.
- Low-income owners normally live in homes that are smaller with less living area and fewer rooms than the average owner. Among renters, homes are more similar in size, regardless of low- income status.
- Low- and near low-income households are somewhat more likely than all households to live in crowded living conditions.
- Low-income owners and renters are more likely than all households to live in homes with either severe or moderate physical housing problems. About 1 of every 6, or 17 (± 0.8) percent of low-income households reported some type of problem with their home. This compares to 8 (± 0.2) percent for all households.
- About two-thirds of low- and near low-income homeowners live in homes without a mortgage.
- About 9 out of 10, 89 (± 2.2) percent, low-income homeowners with mortgaged homes pay 30 percent or more of their income for shelter costs.
- There are 1.9 (± 0.1) million vacant units for rent that would be affordable for the 5.1 (± 0.2) million low-income renters living in unaffordable housing.
- Among low-income renters, about two-thirds, 66 (± 1.7) percent, with housing cost burdens received a selected benefit such as food stamps, welfare, Supplementary Security Income, or rent reductions. For low-income renters with severe cost burdens, 60 (± 2.0) percent were recipients of at least one of these benefits.
- The median value of homes owned by low- and near low-income householders is substantially lower than that of all owned homes, regardless of mortgage status.
- About 3 of every 4, 74 (± 1.0) percent, low-income households have no savings or investments. For low-income renters specifically, 83 (± 1.1) percent are without these resources.

OVERVIEW OF LOW-INCOME HOUSEHOLDS AND HOUSEHOLDS AT RISK

About 14 percent of all U.S. households are low-income and another 5 percent have incomes between 100 and 124 percent of the poverty level (near low-income).

Of the 93.1 million households in the United States in 1991, 12.8 million (14 percent) are low income; that is, their household income is below the poverty level. Another 5.0 million households (5 percent) are just above the poverty line with incomes anywhere between 100 and 124 percent of the poverty level (table A and fig. 1).

Low- and near low-income households are more representative among renters than owners. About 7.8 million or 24 percent of the 33.4 million renter households in the United States are low-income. Another 2.5 million (8 percent) have incomes slightly above this level

Table A. Selected Geographic Characteristics of Low- and Near Low-Income Households: 1991

[In thousands, except percents]

Characteristic	All households	Low-income households		Near low-income households	
		Total	Percent	Total	Percent
Occupied Housing Units					
Total	93,147	12,836	13.8	4,984	5.4
Region					
Northeast	18,962	2,173	11.5	875	4.6
Midwest	22,593	3,021	13.4	1,201	5.3
South	32,190	5,455	16.9	1,860	5.8
West	19,402	2,187	11.3	1,048	5.4
Metropolitan-Nonmetropolitan Location					
Inside metropolitan statistical areas	72,723	9,059	12.5	3,508	4.8
Central cities	29,687	5,182	17.5	1,745	5.9
Suburbs	43,036	3,877	9.0	1,763	4.1
Outside metropolitan statistical areas	20,423	3,777	18.5	1,476	7.2
Urban-Rural Location					
Urban	68,496	9,359	13.7	3,533	5.2
Rural	24,650	3,477	14.1	1,451	5.9

(table 3). Among the 59.8 million homeowners, 5.0 million (8 percent) are low-income and 2.5 million (4 percent) have incomes just above the poverty line (table 2).⁶

⁶The unrounded proportion of renters near low income is 7.5 percent, significantly different from the unrounded proportion of low-income homeowners, 8.4 percent.

Homeownership rates are lowest for low-income households as only about 39 percent own their own home. Households with incomes between 100 and 124 percent of the poverty level have a higher homeownership rate of about 50 percent. This, however, is still significantly lower than the proportion of all U.S. households that live in owned residences (64 percent) (see fig. 2).

Figure 1.
Distribution of Low-Income and Near Low-Income Households, by Tenure: 1991
(In percent)

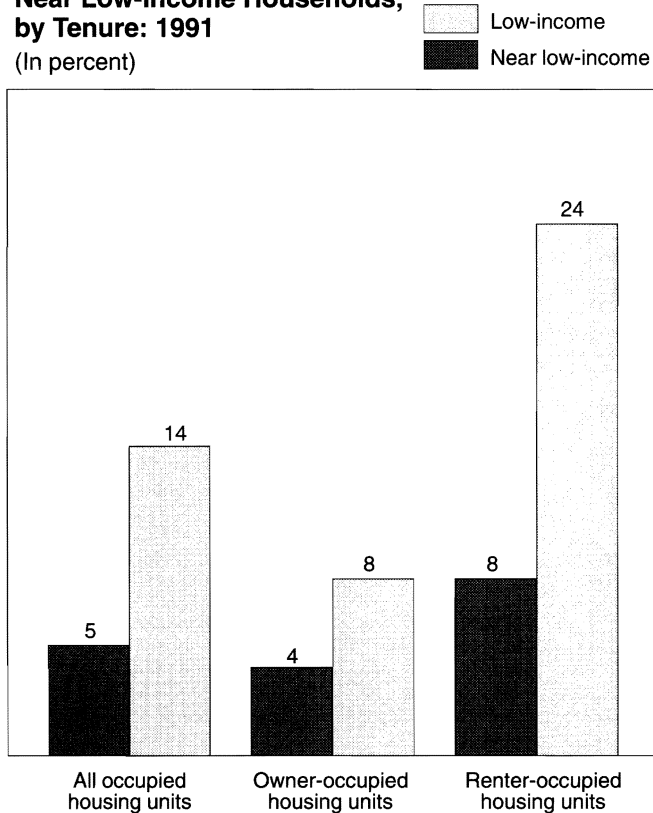
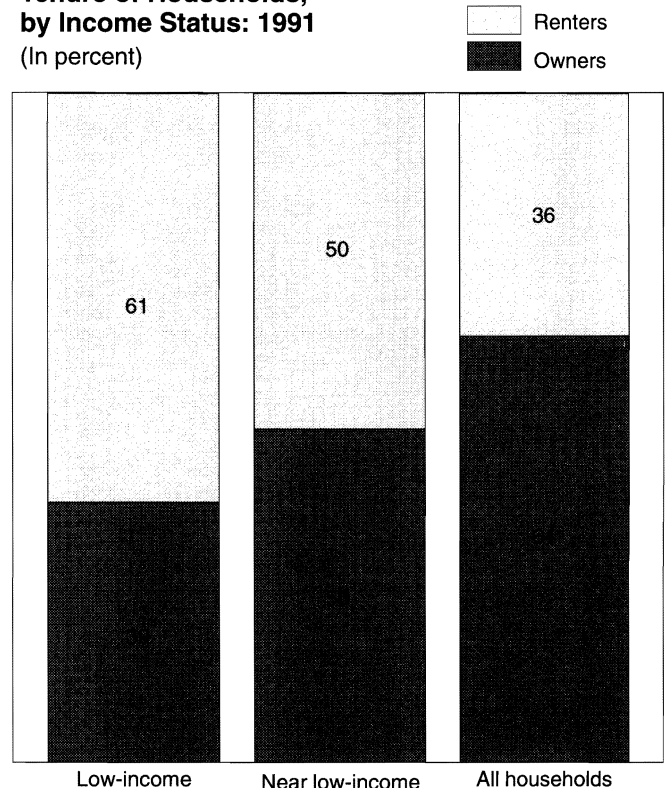


Figure 2.
Tenure of Households, by Income Status: 1991
(In percent)



Housing Cost Burdens

Approximately 75 percent of low-income households and 58 percent of households near low income spend at least 30 percent of their current income for housing costs.

There are 10.6 million low-income households that have incomes above zero and either reported their mortgage payment, have no mortgage, or rented for cash rent. The median monthly housing cost for these low-income households was \$278⁷ (table B). Of these households, 75 percent (8.0 million) have the additional burden of high housing costs by spending at least 30

percent of their current income for housing expenses. About 5.3 million or half of these households have extreme cost burdens; they paid 50 percent or more of their income for shelter (table 1).

Near low-income households are less likely than those below the poverty threshold to have housing cost burdens. The 4.6 million households near low-income have a median monthly housing cost of \$297 (table B). About 58 percent of these households near low-income spend 30 percent or more of income for housing. Only one-quarter have severe housing cost burdens (table 1).

Renters are more likely to face larger housing cost burdens than owners. Of those below the poverty threshold, 69 percent of owners and 79 percent of renters spent at least 30 percent of their current income on housing costs (tables 2 and 3). For this same group, 42 and 55 percent of owners and renters, respectively, are severely burdened by spending 50 percent or more for housing. Among households near low income, 46

⁷Excluded from the calculation of median monthly housing costs are households not paying cash rent and households with a mortgaged home, but not reporting the amount for the survey. These types of households are also excluded when we calculate median monthly housing cost as a percentage of income. Households with negative incomes are also excluded from this calculation.

Table B. Selected Geographic and Housing Cost Characteristics of Low- and Near Low-Income Households: 1991

[In thousands, except percents and derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total ¹	Monthly housing costs as a percent of income 30 percent or more	Monthly housing costs as a percent of income 50 percent or more	Median-monthly housing cost (dollars)	Standard error (dollars)	Total ¹	Monthly housing costs as a percent of income 30 percent or more	Monthly housing costs as a percent of income 50 percent or more	Median monthly housing costs (dollars)	Standard error (dollars)
Occupied Housing Units											
Total.....	93,147	10,559	7,967	5,294	\$278	\$4	4,646	2,686	1,154	\$297	\$6
Region											
Percent	100.0	100.0	100.0	100.0	(X)	(X)	100.0	100.0	100.0	(X)	(X)
Northeast	20.4	17.0	18.2	20.2	\$331	\$9	17.7	22.0	25.0	\$326	\$14
Midwest.....	24.3	24.2	24.9	24.3	\$268	\$7	24.1	24.1	18.9	\$294	\$10
South.....	34.6	42.0	38.5	34.4	\$228	\$6	37.3	29.4	28.9	\$253	\$8
West.....	20.8	16.8	18.5	21.1	\$373	\$10	21.0	24.5	27.1	\$376	\$16
Metropolitan-Nonmetropolitan Location											
Percent	100.0	100.0	100.0	100.0	(X)	(X)	100.0	100.0	100.0	(X)	(X)
Inside metropolitan statistical areas	78.1	70.8	73.1	77.5	\$314	\$5	71.3	79.2	83.4	\$332	\$7
Central cities.....	31.9	41.3	42.6	45.7	\$305	\$6	35.6	39.1	40.3	\$337	\$9
Suburbs.....	21.9	29.2	26.9	22.5	\$327	\$7	28.7	20.8	16.6	\$327	\$10
Outside metropolitan statistical areas	21.9	29.2	26.9	22.5	\$206	\$9	28.7	20.8	16.6	\$233	\$8
Urban-Rural Location											
Percent	100.0	100.0	100.0	100.0	(X)	(X)	100.0	100.0	100.0	(X)	(X)
Urban.....	73.5	74.0	76.3	80.0	\$301	\$5	71.7	78.2	84.0	\$325	\$7
Rural.....	26.5	26.0	23.7	20.0	\$217	\$6	28.3	21.9	16.0	\$240	\$8

X Not applicable.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or unit rented for cash rent.

percent of owners and 70 percent of renters have housing cost burdens. Similarly, 18 and 32 percent of owners and renters, respectively, have extreme housing cost burdens.⁸

GEOGRAPHIC DISTRIBUTION OF LOW-INCOME HOUSEHOLDS AND HOUSEHOLDS AT RISK

Region

The South has the highest proportion of low-income households (17 percent), yet the likelihood of housing being unaffordable in this region is actually lower than any other region since housing costs are lower.

Of the four Census regions, the South has the largest number and percent of low-income households. Although the South hosts more homes than any other region, it also has the highest proportion of low-income households (17 percent) (table A). The number and percent of low-income households are significantly lower in the other regions. About 13 percent of households (3.0 million) in the Midwest are below the poverty level. In the Northeast and West, about 11 percent (2.2 million) are low-income households.

In contrast, households with incomes between 100 and 124 percent of the poverty level do not show this regional variation. The proportions of households near low income in each region are not much different from one another (about 5-6 percent) (table A).

Although low-income households are concentrated in the South, there is less likelihood they will have the compounded burden of high housing costs. About 69 percent of low-income households in this region have housing cost burdens compared with 78 percent in the Midwest, 83 percent West and a similar proportion in the Northeast (table B). One reason low-income households in the South are less susceptible to housing burdens is that housing costs for low-income households are lower than in any other region (\$228). The median monthly housing cost for low-income households in the Northeast, Midwest, and West are \$331, \$268, and \$373, respectively.

A similar pattern exists among households whose incomes are at risk of falling below the poverty threshold. The percentage of near low-income households in the South that have housing cost burdens is small, 46 percent, when compared with rates found in other regions. The proportions of near low-income households who are burdened by high housing costs are 72

percent in the Northeast, 58 percent in the Midwest, and 67 percent in the West (table 1).⁹

Location of Residence

Low-income households tend to be more concentrated in central cities as well as outside Metropolitan Statistical Areas.

Approximately 17 percent of households in central cities of Metropolitan Statistical Areas (MSA's) and 18 percent outside MSA's are low-income. In the suburbs of MSA's, only about 9 percent of all households are low-income (table A) (see fig. 3).

Among households just above the low-income level, there is only a slight difference by metropolitan location. About 6 percent of households in central cities and 4 percent in the suburbs have incomes near the poverty level. The proportion of households outside MSA's near low income is 7 percent.

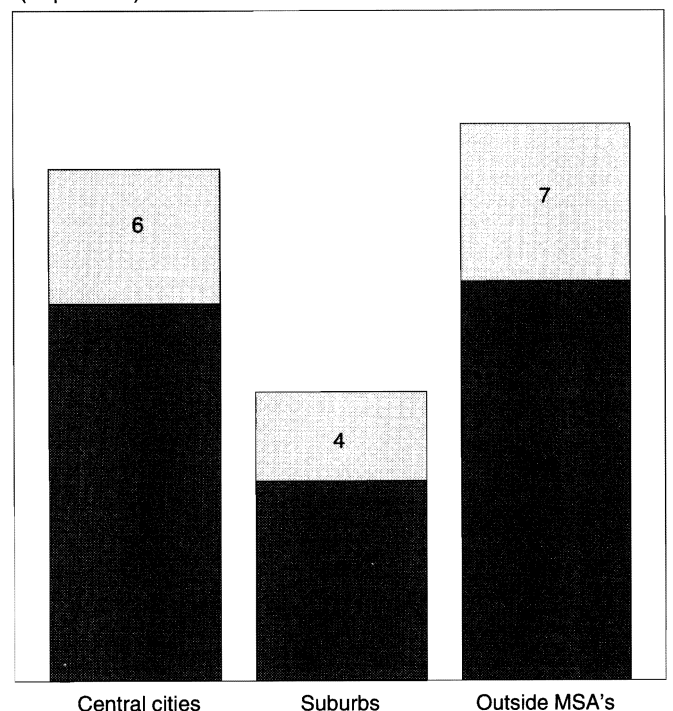
The proportion of low-income households in either central cities or suburbs who have the additional burden of high housing costs is similar. In both these types of

⁹The proportions of near low-income households with housing cost burdens in the Northeast (72 percent) and West (67 percent) are not significantly different from each other. Both these proportions also differ from the 69 percent of low-income households in the South with housing cost burdens.

Figure 3.

Proportions of Low-and Near Low-Income Households, by Metropolitan Location: 1991

(In percent)



⁸There is no significant difference between the proportion of low-income homeowners with housing cost burdens, 69 percent, and near low-income renters with cost burdens, 70 percent.

areas, about 78 percent spend at a minimum of 30 percent of their income for housing. The percentage of low-income households spending this proportion of income for housing outside MSA's is significantly lower, 70 percent (table 1).

The Census Bureau also classifies residence as located in either urban or rural areas.¹⁰ There is no statistical difference in the proportion of urban or rural households that are low-income (14 percent each), and only slight difference for those with incomes slightly above the household poverty level (5 and 6 percent, respectively) (table A). About 78 percent of low-income households living in urban areas have housing cost burdens and 54 percent have extreme burdens of at least 50 percent of income (table 1). The proportion of rural low-income households with housing costs burdens of 30 percent or more is lower, 69 percent. About 39 percent of this same group spends at least 50 percent of income for housing costs.

¹⁰Urban residence is based primarily on density of settlement. A metropolitan area may have both urban and rural residents, as might a nonmetro area.

SOCIAL CHARACTERISTICS OF LOW-INCOME HOUSEHOLDS AND HOUSEHOLDS AT RISK

Age of Householder

Slightly more than one-quarter (27 percent) of elderly households are either below or slightly above the poverty line. Among households with low income, however, households with elderly householders are less likely to be burdened by housing costs (71 percent), compared with 77 percent of young and middle-aged householders.

Elderly householders 65 years of age or older are more likely than young or middle-aged householders to maintain low- or near low-income households. Among the 20.3 million households with elderly householders, 17 percent are low-income (table C). Of the 35.4 million young householders under 40, approximately 15 percent maintain low-income households. About 10 percent of the 37.3 million households with householders between 40 and 64 years of age have incomes below the household poverty level.

Table C. Selected Social Characteristics of Low- and Near Low-Income Households, by Age of Householder: 1991

[In thousands, except percents]

Characteristic	All households			With householders under 40			With householders 40 to 64			With householders 65 or over		
	Total	Percent low income	Percent near low income	Total	Percent low income	Percent near low income	Total	Percent low income	Percent near low income	Total	Percent low income	Percent near low income
Occupied Housing Units												
Total	93,147	13.8	5.4	35,454	15.4	4.5	37,345	10.5	3.5	20,348	17.1	10.2
Race and Hispanic Origin												
White	79,140	11.3	5.0	29,175	12.1	4.2	31,712	8.7	3.0	18,253	14.8	9.7
Black	10,832	29.9	8.2	4,670	33.1	6.7	4,323	22.4	7.1	1,839	39.2	14.5
Other	3,175	19.6	4.4	1,610	23.4	3.5	1,309	15.1	3.7	256	18.8	14.5
Hispanic origin ¹	6,239	24.1	8.3	3,224	25.1	8.6	2,346	21.0	6.1	669	29.9	15.1
Educational Attainment												
Less than 12 years	19,285	29.4	10.8	4,281	38.7	9.0	6,726	26.2	8.1	8,278	27.1	14.0
High School graduate	33,468	13.4	5.3	13,358	17.7	5.2	13,355	9.6	3.4	6,755	12.5	9.4
1 to 3 years of college	18,045	9.2	4.0	8,381	11.1	4.4	7,166	6.8	2.7	2,498	9.5	6.5
4 or more years of college	22,348	4.6	1.7	9,433	5.2	1.5	10,098	3.7	1.2	2,817	5.4	4.3
Household Composition												
Married-couple families, no nonrelatives	49,745	7.1	3.7	18,167	8.1	4.3	22,836	6.1	2.4	8,742	7.9	5.5
With children	23,765	8.5	4.6	13,810	9.4	5.3	9,672	7.1	3.4	282	18.8	5.7
Other 2 or more person households	21,008	22.7	5.8	10,670	28.7	5.8	7,638	16.4	5.0	2,702	16.5	7.9
With children	10,815	34.8	7.5	6,732	40.1	7.4	3,581	25.0	7.4	503	34.4	9.5
1-person households	22,393	20.2	8.7	6,618	13.7	2.8	6,871	18.5	5.5	8,904	26.3	15.5
Male	8,866	14.8	5.7	3,885	12.2	2.5	3,054	15.7	4.6	1,927	18.7	13.7
Female	13,526	23.7	10.7	2,733	15.8	3.1	3,817	20.8	6.3	6,976	28.4	16.0

¹Hispanic origin may be of any race.

About 2.1 million elderly households have incomes just above the poverty threshold. They represent 10 percent of all householders aged 65 or older. Young and middle-aged householders maintaining near low-income households represent about 4 percent of all households in their respective age groups.¹¹

Although the elderly are more likely to maintain low-income households, those below the poverty threshold are somewhat less likely to be burdened by paying large portions of their income for their housing. About 71 percent¹² of low-income households with elderly householders have high housing costs (table D). Among young and middle-aged low-income households, about 77 percent have housing cost burdens of at least 30 percent of income. One potential reason for this difference is that the elderly have lower housing costs since they are more likely to own their home free and clear as well as having additional assets in the form of savings and investments to help offset some of the costs of housing.

Race and Hispanic Origin of Householder

Black, Hispanic, and other race householders are between two and three times as likely as White

¹¹The unrounded proportion of young householders who maintain near low-income households is 4.5 percent, significantly different from the unrounded proportion of middle-aged householders in near low-income households, 3.5 percent.

¹²The proportions of households with housing cost burdens have smaller bases that include only households that have positive incomes, reported a mortgage amount or no mortgage, or paid cash rent.

householders to maintain low-income households. Over half (54 percent) of elderly Black householders maintain households either below or near poverty.

About 11 percent of households with White householders are low-income. They are substantially less likely than Black householders or those of other races¹³ to maintain households with this income level. About 30 percent of Black householders and 20 percent of householders of other races are in low-income households. For householders of Hispanic origin, who may be of any race, 24 percent maintain households with incomes below the poverty line (table C) (see fig. 4).

Approximately 5 percent of households with White householders have incomes that are just above the low-income level. The proportion of Black or Hispanic householders who maintain near low-income households is somewhat higher at 8 percent each.

If a householder is elderly, there is an increased likelihood that the household will be either low- or near low-income, regardless of the householder's race or origin. Among Whites, 16 percent of young and 12 percent of middle-aged householders maintain households that are low-income or slightly above that level (table C). Among Whites who are elderly, however, 25 percent maintain low- or near low-income households. Among households with Black householders, 40 percent of young and 30 percent of those middle-aged are below or just above the poverty line. For Blacks who are elderly, over half (54 percent) are in poverty or near the


¹³Other races for this analysis include Asian, Pacific Islander, American Indian, Aleut, Eskimo, and any other race reported.

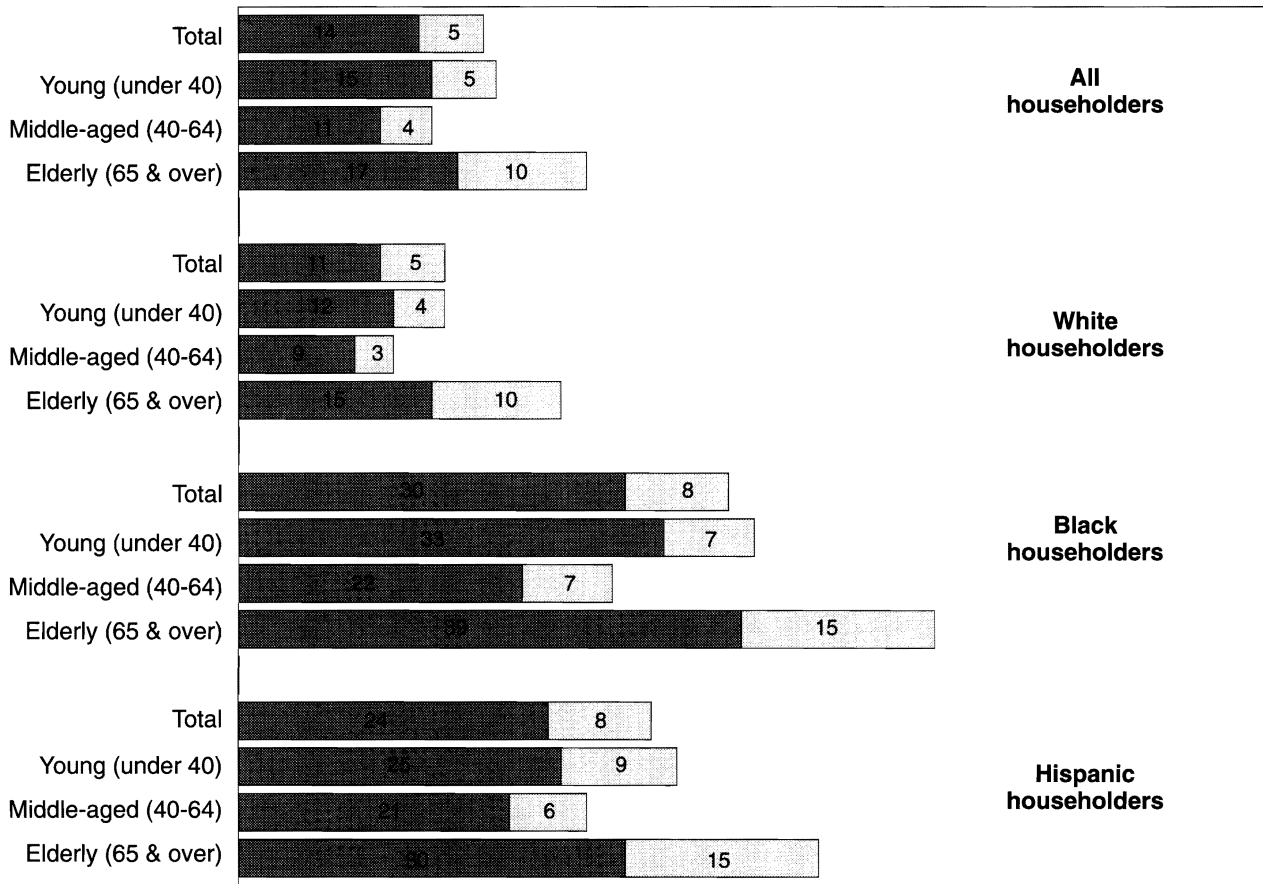
Table D. Monthly Housing Costs as A Percentage of Income for Low- and Near Low-Income Households, by Age of Householder: 1991

[In thousands, except percents]

Characteristic	All households				Low-income households				Near low-income households			
	Total	Age of householder			Total	Age of householder			Total	Age of householder		
		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over		Under 40 years	40 to 64 years	65 years and over
Occupied Housing Units												
Total	93,147	35,454	37,345	20,348	12,836	5,443	3,915	3,478	4,984	1,586	1,318	2,080
Monthly Housing Costs as a Percentage of Current Family Income												
With positive income, mortgage reported or not mortgaged, or rented for cash rent	84,443	32,025	33,256	19,161	10,559	4,378	3,150	3,032	4,646	1,420	1,244	1,980
30 percent or more of current family income spent on housing costs	26,078	11,246	8,532	6,302	7,967	3,386	2,434	2,147	2,686	884	707	1,096
Percent	30.9	35.1	25.7	32.9	75.5	77.3	77.3	70.8	57.8	62.3	56.8	55.4
50 percent or more of current family income spent on housing costs	10,447	4,425	3,403	2,619	5,294	2,341	1,707	1,247	1,154	334	338	483
Percent	12.4	13.8	10.2	13.7	50.1	53.5	54.2	41.1	24.8	23.5	27.2	24.4

Figure 4.
**Proportions of Low- and Near Low-Income Households,
 by Race and Age of Householder: 1991**
 (In percent)

 Near low-income
 Low-income



Note: Hispanic origin may be of any race.

poverty line. Among Hispanics, 34, 27, and 45 percent of young, middle-aged, and elderly householders, respectively, maintain households with incomes either below or near the poverty threshold.¹⁴

Low-income White householders are as likely as Black and Hispanic householders to be burdened by housing costs that consume 30 percent or more of income (about 75 percent) (table 4).¹⁵ Householders of other races are more likely to have the additional burden of high housing costs, 85 percent. About 64 percent of

these low-income households with householders of a race other than Black or White maintain households with extreme housing cost burdens of at least 50 percent of income.

Household Composition

More than half (57 percent) of low-income married-couple families own their home. For other low-income family households maintained by women, less than one-quarter (23 percent) are homeowners.

Married-couple families, no nonrelatives, is the most likely type of low-income household to be living in their own home (57 percent). Other types of low-income, two-or-more-person households such as those maintained by other males and other females, have homeownership rates that are considerably lower (31 and 23 percent, respectively). For low-income one-person households, about 40 percent are homeowners. This rate is

¹⁴The proportion of White householders maintaining low-income households (11 percent) does not differ significantly from the proportion of White middle-aged householders with low- or near low-incomes (12 percent). The proportion of Hispanic householders with low or near low-income (24 percent) is not significantly different from the 25 percent of elderly White householders who maintain low or near low-income households. The 30 percent of Black middle-aged householders with low or near low-income is not different from the 27 percent of similarly aged Hispanic householders at comparable income levels.

¹⁵The proportions of low-income Black and Hispanic households with housing cost burdens are significantly different from each other (74 and 78 percent, respectively), yet do not differ from that of low-income White households.

significantly higher for women who live alone, 45 percent, than it is for lone males, 28 percent (tables 4 and 5).¹⁶

Among low-income owners in family households, those maintained by women are most likely to be spending large proportions of their income for housing. Three-quarters (75 percent) of these households spend at least 30 percent of current income for housing costs. Other household types generally have lower proportions spending this amount for housing. About two-thirds (66 percent) of low-income married-couple homeowners and other male two-or-more-person households have housing cost burdens.

For renters, proportions of low-income households with housing cost burdens is more consistent across household types. About 80 percent of married-couples, no nonrelatives, and a similar proportion of other types of family households maintained by men and women have housing cost burdens of at least 30 percent of income. For low-income, one-person renters, 85 percent of men living by themselves have cost burdens, and 77 percent of lone women are in similar circumstances (table 6).¹⁷

Households With Children

Low-income households with children have a lower homeownership rate than those without. They are also less likely to be burdened by housing costs, regardless of tenure.

The homeownership rate for low-income households with children is 28 percent. A larger proportion, or about half (48 percent) of low-income households without children own their home. About 72 percent of these homeowners have housing cost burdens of at least 30 percent of income. Low-income households with children are much less likely to own their own home and they are also less likely to have to be burdened by housing costs. About two-thirds (65 percent) spend 30 percent or more of their income on housing (tables 4 and 5).

The same holds true for renters. About 82 percent of low-income households without children live in unaffordable housing. For renters with children, a lower 77 percent have housing cost burdens of at least 30 percent of income (table 6).

¹⁶The homeownership rates of family households maintained by men (31 percent) and men living alone (28 percent), are not different statistically.

¹⁷The proportion of other male family households who are low-income renters with housing cost burdens (82 percent) does not differ significantly from the proportion of one-person male households with similar conditions. The percentage of low-income married-couple and other female renters with housing cost burdens (79 percent) is similar to the proportion of low-income women renters who lived alone and had housing cost burdens (77 percent).

The proportions for these three groups also differ significantly from the proportion of other types of low-income, two-or-more person family households maintained by women who have housing cost burdens (75 percent).

PHYSICAL HOUSING CHARACTERISTICS OF LOW-INCOME HOUSEHOLDS AND HOUSEHOLDS AT RISK

Age and Type of Housing

Low- and near low-income households are more likely to live in older homes than all U.S. households. Homeowners with low-income are more inclined than owners in general to live in a mobile home or trailer.

The median age of all owner-occupied housing units is about 26 years (table E). That is, roughly half were built before 1965 and the other half after that year. Homes owned by households with low income are considerably older with a median age of 32 years, about the same median age of homes owned by near low-income households. Among renters, low-income households live in homes with a median age of 33 years. For renters with incomes slightly above this level, homes are not as old. They have a median age of about 30 years. Renters overall live in homes somewhat newer than those with low-income. All renters live in homes with a median age of around 28 years.¹⁸

Low-income owners are more likely than all owners to live in mobile homes or trailers (15 versus 8 percent, respectively) (table E). About 17 percent of owners with incomes slightly higher than the poverty line live in mobile homes or trailers, not significantly different from the proportion of low-income owners in these types of dwellings.

Low-income, near low-income, and renters overall are more likely than owners to be living in similar types of homes. The proportion of low-, near low-income, and renters overall that live in structures with two or more units is about two-thirds. (table 9). About 5 percent of low-income renters, 4 percent of those near low-income, and 3 percent of renters overall reside in mobile homes or trailers.¹⁹

Size and Space of Unit

Low-income owners normally live in homes that are smaller with less living area and fewer rooms than the average owner. Among renters, homes are more similar in size, regardless of low-income status.

¹⁸The median age of rented low-income homes does not differ significantly from the age of low or near low-income owner-occupied homes.

¹⁹The proportion of near low-income renters in mobile homes is not significantly different from the proportion of all renters in similar types of structures.

Table E. Selected Physical Housing Characteristics of Low- and Near Low-Income Households, by Tenure: 1991

[In thousands, except percents]

Characteristic	All occupied housing units			Owners			Renters		
	Total	Low-income households	Near low-income households	Total	Low-income households	Near low-income households	Total	Low-income households	Near low-income households
Occupied Housing Units									
Total	93,147	12,836	4,984	59,796	4,994	2,473	33,351	7,842	2,511
Selected Physical Housing Characteristics									
Median:									
Age of home in years	26.6	32.6	31.6	26.1	32.4	33.6	27.7	32.8	29.5
Rooms	5.4	4.6	4.7	6.1	5.4	5.3	4.2	4.1	4.1
Bedrooms	2.6	2.2	2.2	2.9	2.7	2.7	1.9	1.9	1.8
Living area (square feet)¹	1,697	1,257	1,322	1,775	1,340	1,377	1,255	1,065	1,107
Percent:									
Living in mobile homes or trailers	6.0	8.9	10.1	7.6	14.8	16.6	3.3	5.1	3.8
With more than 1.00 person per room	2.7	7.5	6.1	1.5	4.4	4.1	4.9	9.5	8.1
With severe or moderate physical problems ..	8.0	17.4	11.8	6.2	16.3	11.2	11.1	18.1	12.4
Severe problems	3.1	5.8	4.2	2.6	4.7	4.1	4.0	6.5	4.2
Moderate problems	4.9	11.6	7.6	3.6	11.6	7.1	7.1	11.6	8.2

¹Represents only households living in single-family and mobile homes or trailers.

Homes owned by low-income and near low-income homeowners are smaller than those of homeowners in general. The average owned home has a median of 6.1 rooms, but for low- and near low-income homes that are owner-occupied, there are about 5.4 rooms (table E). This disparity in housing size is also apparent when we examine the available living space of the unit. All owned homes have a median of approximately 1,800 square feet of living space available. Among those homes owned by low- and near low-income households, the median living space is about 1,350 square feet.

For renters, the average home has about 4.2 rooms, slightly higher than the median number of rooms in both low- and near low-income households, 4.1. There is also a discernable difference between the amount of living space available. Among all renters, the median living area is about 1,250 square feet. There is less available space in rented low- and near low-income homes, about 1,100 square feet (see fig. 5).

Low- and near low-income households are somewhat more likely than all households to live in crowded living conditions.

Crowded conditions are defined as households with more than one person for every room in the home. This condition affects only about 1 percent of all homeowners (table E). However, a slightly higher proportion (4 percent) of low-income owners and owners near low income live in crowded conditions. Moreover, renters are more likely than homeowners to live in crowded living conditions. About 5 percent of renters have more than one person per room. The proportions of low- and

near low-income renters living in this type of condition are approximately twice as high (see fig. 6).²⁰

Severe overcrowding is characterized by households that have more than 1.5 persons for every room in the home. Among low-income renter households, about 3 percent are severely overcrowded. For near low-income renters and renters overall, about 1 percent exhibit this characteristic.

Physical Housing Conditions

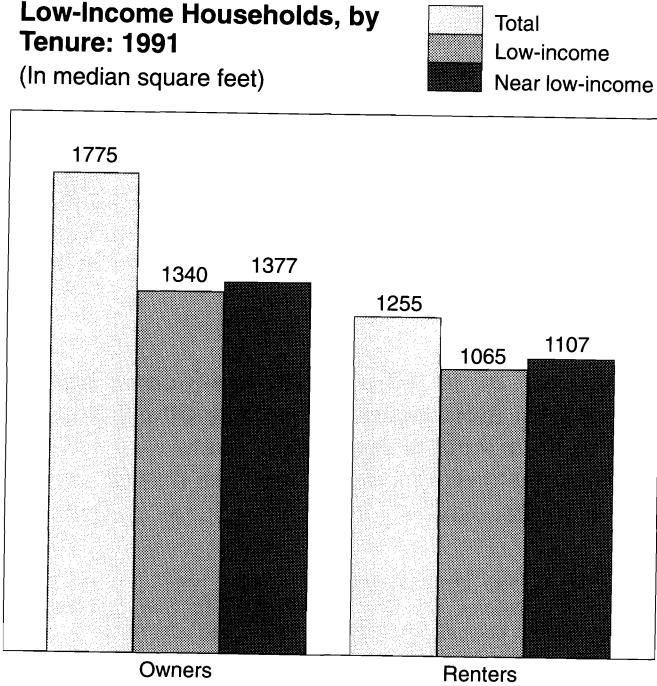
Low-income owners and renters are more likely than all households to live in homes with either severe or moderate physical housing problems. About 1 of every 6 or 17 percent of low-income households reported some type of problem with their home. This compares to 8 percent of all households.

About 6 percent of all owner-occupied units have either moderate or severe physical housing problems (table E).²¹ Among low-income owners, the proportion living with these types of conditions is about double (16 percent). The majority of these units, however, have

²⁰The proportion of low-income owners, near low-income owners, and total renters living in crowded conditions are not statistically different from each other.

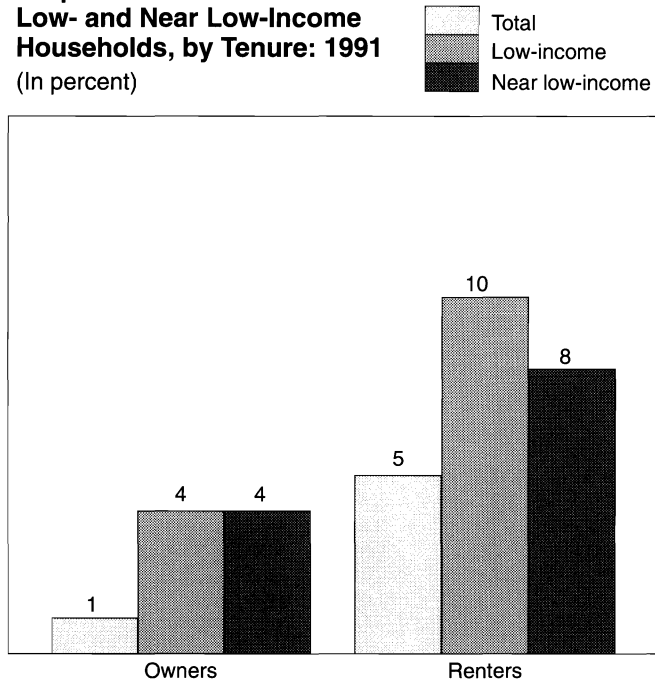
²¹Severe physical housing problems include specific critical problems with one or more of the following items: plumbing, heating, electricity, upkeep, or hallways. Moderate problems include any of the less extensive problems that can include: plumbing, heating, upkeep, hallways or kitchen. See appendix A in the Current Housing Reports, Series H150/91.

Figure 5.
Living Area of Low- and Near Low-Income Households, by Tenure: 1991
 (In median square feet)



Note: Represents only households living in single-family and mobile homes or trailers.

Figure 6.
Proportions of Crowded Low- and Near Low-Income Households, by Tenure: 1991
 (In percent)



Note: Crowded households are those with more than one person for every room in the home.

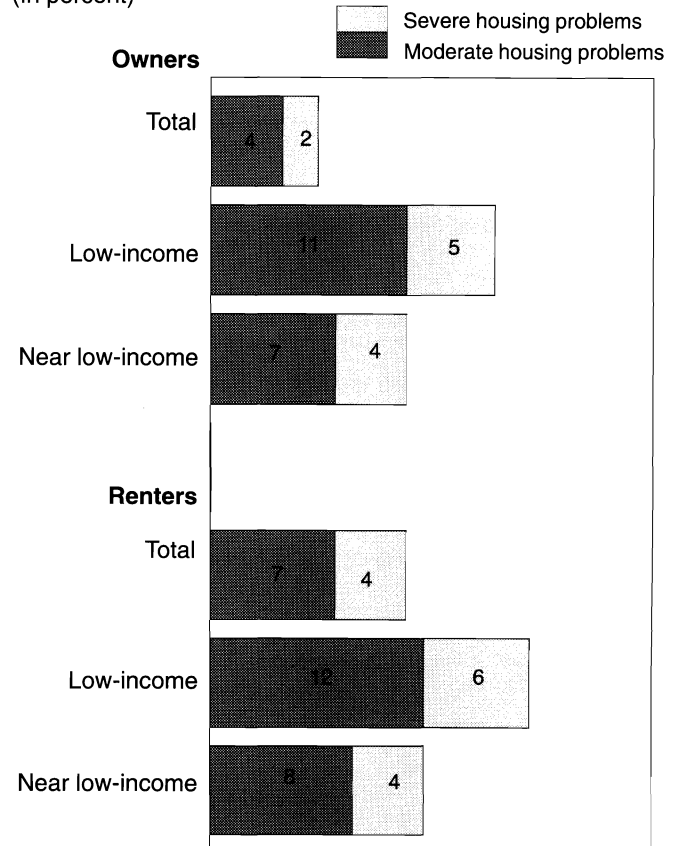
only moderate physical problems. A similar proportion of homeowners whose income is near the poverty level have some type of problem with their unit, including 7 percent with only moderate physical housing problems (see fig. 7).²²

Renters tend to report problems with their units more often than owners. Of all renter-occupied units, 11 percent have either moderate or severe physical housing problems, similar to the proportion of near low-income renters with these types of problems. The proportion of low-income renters with physical housing problems is significantly higher (18 percent).²³

²²The proportion of total owners with physical housing problems, 6 percent, does not differ significantly from the proportion of near low-income homeowners with moderate physical problems, 7 percent.

²³The 12 percent of low-income homeowners with moderate physical housing problems is not significantly different from the 11 percent of all renters with either moderate or severe problems. The proportion of near low-income owners with housing problems (11 percent) is similar to the proportion of near low-income renters with housing problems (12 percent).

Figure 7.
Proportions of Low- and Near Low-Income Households With Moderate and Severe Physical Housing Problems, by Tenure: 1991
 (In percent)



ECONOMIC CHARACTERISTICS OF LOW-INCOME HOUSEHOLDS AND HOUSEHOLDS AT RISK

Low- and Near Low-Income Homeowner Costs

About two-thirds of low- and near low-income homeowners live in homes without a mortgage.

Most low-income owners (66 percent) and near low-income owners (69 percent) live in homes that are already paid for (table 12). This is opposite from what we find among all owner-occupied units where just 41 percent are homes with no mortgages.²⁴

Though the majority of homeowners near the poverty line do not have the additional load of a mortgage payment, most are still burdened by housing costs. Among those with low income and without a mortgage

payment,²⁵ 62 percent spend at least 30 percent of current income every month on costs such as real estate taxes, property insurance, homeowners association fee, cooperative or condominium fee, mobile home park fee, land rent, utilities, fuels, and garbage and trash collection (table F). Households just above the poverty threshold fare better with having more affordable housing costs. About 35 percent of near low-income homeowners with homes owned free and clear spend 30 percent or more on housing (table 12). Among all owners without mortgages, just 15 percent have high housing cost burdens.

About 9 out of 10 (89 percent) low-income homeowners with mortgaged homes pay 30 percent or more of their income for shelter costs.

Homeowners with mortgages on their homes are the most likely candidates for spending large portions of

²⁴The proportions of low- and near low-income homeowners in nonmortgaged homes are not significantly different.

²⁵Excluded from the calculation of median housing costs as a percentage of income are any households with zero or negative incomes, renters not paying cash rent, or owners who did not report the amount of their mortgage payment.

Table F. Selected Financial Characteristics of Households, by Tenure and Low-Income Status: 1991

[In thousands, except percents]

Characteristic	All occupied units		Owners				Renters	
	Total	Low-income households	With a mortgage		Not mortgaged		Total	Low-income households
			Total	Low-income households	Total	Low-income households		
Occupied Housing Units								
Total.....	93,147	12,836	35,342	1,691	24,454	3,303	33,351	7,842
Monthly Housing Costs as a Percentage of Current Family Income								
Total.....	93,147	12,836	35,342	1,691	24,454	3,303	33,351	7,842
With positive income, mortgage reported or not mortgaged, or rented for cash rent.....	84,443	10,559	30,004	1,157	25,160	3,018	30,279	6,384
Percent spending 30 percent or more of income on housing costs.....	30.9	75.5	28.2	89.2	14.8	61.7	45.9	79.4
Percent spending 50 percent or more of income on housing costs.....	12.4	50.1	8.8	65.4	5.9	33.5	21.0	55.2
Selected Program Benefits								
Percent receiving:								
One or more selected benefit.....	21.5	54.2	19.6	47.0	18.3	34.0	25.9	64.3
Food stamps ¹	7.3	38.7	2.2	27.0	3.1	16.9	15.7	50.4
Welfare or Supplementary Security Income....	6.8	31.0	2.4	17.4	3.6	13.7	13.9	41.3
Rent reductions.....	5.2	21.0	(X)	(X)	(X)	(X)	14.4	34.4
Lower cost government mortgage program....	3.5	2.4	9.2	18.6	(X)	(X)	(X)	(X)
Other owner benefits.....	7.0	5.3	8.8	9.4	13.9	15.9	(X)	(X)
Savings and Investments								
Income of \$25,000 or less.....	43,712	12,829	7,608	1,689	14,030	3,303	22,074	7,837
Percent with no savings or investments.....	54.4	73.7	50.8	64.9	33.6	55.4	68.3	82.5
Percent with some savings or investments.....	45.6	26.3	49.2	35.1	66.4	44.6	31.7	17.5
Not reported.....	4,385	1,168	1,132	329	1,475	408	1,778	431

X Not applicable.

¹Excludes households with incomes greater than \$25,000.

income for housing. For low-income households, 89 percent spend at least 30 percent of income on their housing needs including their mortgages (table F). Households just above the poverty line and living in a mortgaged home also have a high incidence of housing cost burdens. Here, about 72 percent spend 30 percent or more of their current income on costs associated with housing (table 11). Among all homeowners with mortgages, about 28 percent have housing cost burdens (see fig. 8).

Low-Cost Rental Housing Needs

There are 1.9 million vacant units for rent that would be affordable for the 5.1 million low-income renters living in unaffordable housing.

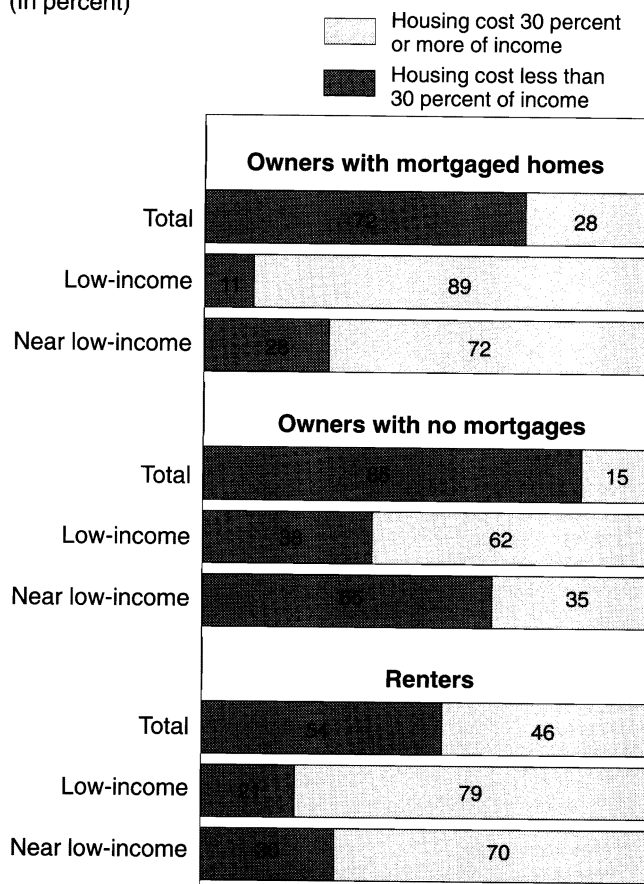
About 5.1 million low-income renters are burdened by housing costs by spending at least 30 percent of their

current income for housing (table G).²⁶ They represent about 79 percent of low-income renters with an income and who paid cash rent. There are, however, only 1.9 million vacant housing units for rent in the United States that have rents low enough to alleviate cost burdens for these low-income renters. This creates a total shortage of about 3.2 million low-cost rental housing units.²⁷ Moreover, these vacant rental units are not necessarily in the same locations as cost-burdened, low-income renters.

The lack of affordable rental housing is most noticeable for low-income households in the lower income brackets. For the 694,000 renters earning less than \$2,500 and spending at least 30 percent of it on housing,²⁸ there are only 183,000 housing units available where rents would be affordable (under \$64 per month). For the 1.3 million low-income, cost burdened renters with incomes between \$2,500 and \$4,999, there are 244,000 affordable vacant units available where rents are \$125 or less each month.²⁹ For those earning between \$5,000 and \$9,999, there are 2.4 million low-income renters spending 30 percent or more of their income for housing. In order for their housing to be affordable, they would have to spend \$250 or less every month toward housing costs. In the United States, there are only 699,000 housing units available for rent that meet this criterion, creating a shortage of 1.7 million low-cost rental units for low-income households in this specific income group (table G).³⁰

Low-income, cost-burdened renter households that earn over \$10,000 annually actually have a surplus of affordable units available to them. Among this income group, there are .6 million low-income households that spend 30 percent or more of their income for housing. About half (51 percent) of these households are located in central cities. There are, however, about three times as many (1.8 million) affordable homes available where

Figure 8.
**Households With Housing Cost Burdens,
by Tenure and Low-Income Status: 1991**
(In percent)



²⁶Monthly housing costs for renters are calculated only for units occupied for payment of cash rent and include contract rent plus the estimated average monthly cost of utilities, fuels, property insurance, mobile home land rent, and garbage and trash collection paid by the renter.

²⁷This does not include units that may become available for low-income, cost-burdened renters such as occupied homes or other types of vacant units.

²⁸Housing cost as a percentage of income reflects current family income. In this analysis, we examine the income of the entire household.

²⁹The number of rental units available for each income category includes all units that rent for less than the minimum amount required to become affordable. For instance, households earning over \$5,000 and less than \$9,999 annually and those earning less than \$2,500 could each conceivably obtain a low cost unit that rents for under \$64 every month, yet this unit would be much more affordable for households in the higher income bracket.

³⁰The number of vacant rental units with rents under \$64 is 183,000, significantly different from the number of vacant rental units with rents under \$125, 244,000. The number of low-income renters with incomes of less than \$2,500, 694,000, is not significantly different from the number of vacant rental units with rents of under \$250, 699,000.

Table G. Low-Income Renters Spending 30 Percent or More of Income for Housing and Vacant Units For Rent, by Metropolitan Location: 1991

[In thousands, except percents]

Characteristic	Low-income renters spending 30 percent or more for housing					Vacant housing units for rent with rents of \$500 or less				
	Total	Household income				Total	Monthly housing costs (rent asked)			
		Under \$2,500	\$2,500 to \$4,999	\$5,000 to \$9,999	\$10,000 or more		Under \$64	\$64 to \$125	\$126 to \$250	\$251 to \$500
Total	5,071	694	1,303	2,428	645	1,880	183	61	455	1,181
Metropolitan Location										
Inside metropolitan statistical areas ...	4,011	549	1,020	1,894	548	1,520	138	26	295	1,061
Central cities	2,691	389	725	1,250	327	943	103	17	213	610
Suburbs	1,320	160	295	644	221	577	35	9	82	451
Outside metropolitan statistical areas ..	1,060	145	283	535	97	361	44	36	160	121
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Inside metropolitan statistical areas ...	79.1	79.1	78.3	78.0	85.0	80.9	75.4	42.6	64.8	89.8
Central cities	53.1	56.1	55.6	51.5	50.7	50.2	56.3	27.9	46.8	51.7
Suburbs	26.0	23.1	22.6	26.5	34.3	30.7	19.1	14.8	18.0	38.2
Outside metropolitan statistical areas ..	20.9	20.9	21.7	22.0	15.0	19.2	24.0	59.0	35.2	10.2

rents would be \$500 or less. Half of these units are located within central cities as well (table G).

Although affordable vacant units exist, they might not be the most desirable. For instance, 27 percent are single-unit structures, have a median of 3.8 rooms including 1.6 bedrooms, 900 median square feet of living space, 30 percent have some type of a moderate or severe housing problem, and 24 percent lack complete kitchen facilities (table H). Low-income, cost-burdened households with incomes of at least \$10,000 tend to live in single-unit structures more often (44 percent), have more living space (4.7 rooms, with 2.3 bedrooms and 1,200 median square feet), and a substantially lower proportion have housing problems (14 percent). Many of these households, however, experience crowding as about 31 percent have more than one person per room. Therefore, it appears that the vacant units that are available would still be smaller and have more problems than the homes presently occupied by low-income, cost-burdened renters.³¹

Selected Program Benefits

Among low-income renters, about two-thirds (66 percent) with housing cost burdens received a selected benefit such as food stamps, welfare, Supplementary Security Income, or rent reductions. For low-income renters with severe cost burdens, 60 percent were recipients to at least one of these benefits.

Over half (54 percent) of all low-income households receive some type of program benefit such as food stamps, welfare or SSI payments, rent reductions, a

Table H. Selected Characteristics of Low-Income, Cost-Burdened Households and Vacant Units For Rent: 1991

[In thousands, except percents and derived measures]

Characteristic	Low-income households spending 30 percent or more for housing costs with incomes of \$10,000 or more	Vacant housing units for rent with monthly housing costs (rent asked) of \$500 or less
Total	645	1,880
Percent:		
In single-unit structures	44.3	27.1
In mobile homes or trailers	5.4	5.7
Lacking complete kitchen facilities	1.1	24.4
With physical housing problems	14.4	30.3
Moderate problems	10.1	23.8
Severe problems	4.3	6.5
1.00 or more persons per room	31.3	(X)
Housing costs 50 percent or more of income	46.7	(X)
Median:		
Rooms	4.7	3.8
Bedrooms	2.3	1.6
Living area (square footage) ¹	1,235	948

X Not applicable.

¹Represents only single-family and mobile homes or trailers

³¹The proportion of affordable vacant rental units with physical housing problems is not significantly different from the proportion of low-income renters with incomes of at least \$10,000 that live in crowded conditions.

lower cost government mortgage, or other homeowner benefit (table F).³² This is significantly higher than the 38 percent of households that are just above the poverty line that are recipients to one or more of these benefits as well as the percentage of all households (22 percent). The proportions of low-income households receiving at least one of these benefits ranged from 34 percent of owners without a mortgage on their home, 47 percent of homeowners with a mortgage, to 64 percent of low-income renters (table F).

For all homeowners with a mortgage, about 9 percent were participants to a lower cost government mortgage program. For those with low income, a proportion twice as high, or 19 percent benefitted from this type of program. Among all renters, 14 percent had rent reductions. Specifically for low-income renters, more than twice the proportion (34 percent) have their rents reduced either by a local, state, or federal program.

About 65 percent of low-income renters³³ with housing cost burdens of at least 30 percent of income were recipients to one or more selected benefit (table 13). Among low-income renters with incomes severely burdened by housing costs, a lower 60 percent received these benefits.

For households whose incomes are near low income, 26 percent of owners without a mortgage, 37 percent of those with, and 47 percent of renters also received at least one selected benefit. About 14 percent of near low-income homeowners with mortgaged homes gained assistance by participating in a lower cost government mortgage program. Among renters near low income, 22 percent obtained food stamps, 19 percent received welfare or SSI, and 28 percent have rent reductions (table 13).³⁴

Home Value

The median value of homes owned by low- and near low-income householders is substantially lower than that of all owned homes, regardless of mortgage status.

The median value of all owner-occupied housing units is about \$80,000 (table 10). Homes owned by low- and near low-income householders have a median value about 42 percent lower, or \$47,000. Among all mortgaged homes, the median value is \$91,000 (table 11). For low- and near low-income households in homes

with one or more mortgages, the median values are \$51,000 and \$47,000, respectively. For households living in homes already paid for, the median value is \$66,000 (table 12). For low- and near low-income households with no mortgage to pay, the median value is about \$44,000.³⁵

Savings and Investments

About 3 of every 4 low-income households have no savings or investments. For low-income renters specifically, 83 percent are without these resources.

About 74 percent of low-income households have no savings or investments (table F).³⁶ Among low-income homeowners, 65 percent of those with mortgaged homes and 55 percent without a mortgage are without savings or investments. Low-income renters are more likely not to have any savings or investments (83 percent) (see fig. 9).

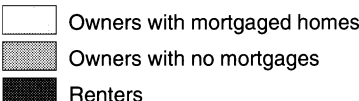
³⁵The value of homes owned by low-income owners, near low-income owners, near low-income owners with mortgages, low and near low-income owners without mortgages are not significantly different from each other.

³⁶Savings and investment questions apply only to households with total incomes of \$25,000 or less, which includes nearly every low-income household. Figures are calculated using a base which excludes households that failed to report whether they had savings or investments.

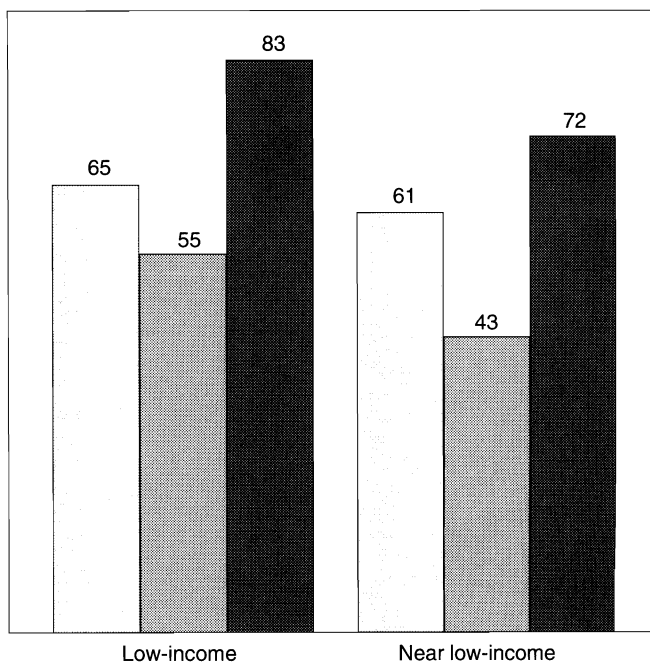
Figure 9.

Low- and Near Low-Income Households Without Any Savings or Investments: 1991

(In percent)



 Owners with mortgaged homes
 Owners with no mortgages
 Renters



Note: Represents only households with incomes of less than \$25,000.

³²Other homeowner subsidies consist of low-interest loans or grants from a government program for making addition or repair to their home or having a real estate tax rebate. The estimates of low-income households in this report are based on a poverty index that includes only monetary income. It does not reflect the number of households that are aided by noncash benefits.

³³Proportions of households with housing cost burdens uses smaller bases that includes only households that have positive incomes, reported a mortgage amount or no mortgage, or paid cash rent.

³⁴The proportion of near low-income owners in nonmortgaged homes receiving a selected benefits is not significantly different from the proportion of near low-income renters that had their rents reduced.

Overall, households just above the poverty level are more inclined than those below to have savings or investments. This however, is not the case for homeowners living in mortgaged homes and for renters. About 61 percent of all near low-income households are without these personal resources (table 10). This includes a similar proportion for owners with mortgages (table 11), 43 percent of owners with no mortgage (table 12), and 72 percent for near low-income renters (table 13).

CONCLUSION

The average U.S. household and those at or near low income typically differ from each other by characteristics other than income. About three-quarters of low-income households have 30 or more percent of their income devoted to their shelter costs and half of these households are spending at least half their income for housing. These householders characteristically have a higher probability of being of a minority race or ethnic origin. In addition, householders who are elderly are more likely than other age groups to maintain low-income households.

Not only do low-income households spend proportionately large amounts of income on housing, but they are more inclined to be living in a rental unit with some type of physical problem in their home. These units also tend to be older and smaller than all occupied homes and to have the added pressure of being crowded. Unfortunately, only about half of all low-income households receive varying degrees of financial relief such as

welfare, food stamps, or housing assistance. For low-income renters with housing cost burdens, there are few available vacant housing units for rent. Of those affordable homes on the rental market, many would not be desirable because of their size and physical problems.

The characteristics and living conditions of households with incomes just above the poverty level are only somewhat less strained than those below. Many of these households have householders that are older in age and living alone, yet they are more likely to have assets such as a nonmortgaged home and other savings and investments. Housing costs are less of a burden, yet they are still prevalent. For them, a slight change in income level could easily drive them below the poverty threshold.

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 for the Facsimile of the American Housing Survey: 1991.) 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, D.C. 20233-3300

Table 1. Geographic Distribution of All Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as a percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
All Occupied Housing Units											
United States	93,147	12,836	10,559	2,592	7,967	5,294	4,984	4,646	1,959	2,686	1,154
Type of Residence											
Metropolitan-Nonmetropolitan											
Inside metropolitan statistical areas	72,723	9,059	7,475	1,653	5,822	4,105	3,508	3,312	1,184	2,128	963
Central cities	29,687	5,182	4,365	970	3,395	2,418	1,745	1,654	604	1,050	465
Suburbs	43,036	3,877	3,110	683	2,427	1,687	1,763	1,658	580	1,078	497
Metropolitan areas with less than 1,000,000 persons	32,680	4,428	3,690	941	2,750	1,841	1,618	1,511	632	879	363
Central cities	13,339	2,324	1,987	500	1,486	1,017	732	689	265	424	174
Suburbs	19,340	2,104	1,704	440	1,263	824	885	822	367	456	189
Metropolitan areas with 1,000,000 or more persons	40,043	4,631	3,785	712	3,073	2,264	1,890	1,801	552	1,249	600
Central cities	16,348	2,858	2,379	470	1,909	1,401	1,013	965	338	627	291
Suburbs	23,696	1,774	1,406	242	1,164	863	877	836	214	622	309
Outside metropolitan statistical areas	20,423	3,777	3,084	939	2,145	1,189	1,476	1,333	775	558	191
Urban-Rural											
Urban	68,496	9,359	7,815	1,738	6,077	4,235	3,533	3,331	1,232	2,100	969
Outside metropolitan statistical areas	7,665	1,504	1,278	348	930	545	578	532	279	253	96
Rural	24,650	3,477	2,744	854	1,890	1,060	1,451	1,314	727	587	185
Suburban	11,787	1,198	935	262	673	413	552	513	231	282	90
Outside metropolitan statistical areas	12,759	2,273	1,806	591	1,215	644	898	801	496	305	95
Farm-Nonfarm											
Farm	1,628	216	135	37	98	59	90	66	32	34	4
Nonfarm	23,022	3,260	2,610	818	1,792	1,000	1,361	1,248	696	552	181
Region											
Northeast	18,962	2,173	1,797	350	1,448	1,067	875	821	229	592	289
Midwest	22,593	3,021	2,550	569	1,981	1,289	1,201	1,118	472	646	218
South	32,190	5,455	4,434	1,367	3,067	1,823	1,860	1,731	941	790	334
West	19,402	2,187	1,778	306	1,472	1,115	1,048	975	317	658	313
Poverty Areas											
Inside poverty areas	8,661	2,963	2,511	766	1,745	1,102	815	767	416	351	116
Outside poverty areas	70,510	8,763	7,173	1,606	5,567	3,741	3,761	3,494	1,422	2,071	896

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

Table 2. Geographic Distribution of Owner-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Owner-Occupied Housing Units											
United States	59,796	4,994	4,175	1,279	2,896	1,769	2,473	2,354	1,282	1,073	423
Type of Residence											
Metropolitan-Nonmetropolitan											
Inside metropolitan statistical areas	44,883	3,010	2,469	658	1,812	1,195	1,527	1,452	681	770	320
Central cities	14,422	1,180	969	265	704	481	575	540	270	270	116
Suburbs	30,461	1,830	1,501	393	1,108	714	952	912	412	500	204
Metropolitan areas with less than 1,000,000 persons ..	21,380	1,711	1,455	456	1,000	629	819	775	413	361	136
Central cities	7,199	604	516	165	350	236	284	265	141	124	49
Suburbs	14,180	1,107	940	290	649	392	535	510	272	238	87
Metropolitan areas with 1,000,000 or more persons ...	23,503	1,299	1,014	202	812	566	708	677	268	409	185
Central cities	7,222	576	453	99	354	245	291	275	129	147	68
Suburbs	16,281	723	561	102	459	321	416	402	139	262	117
Outside metropolitan statistical areas	14,913	1,983	1,706	621	1,084	574	945	903	600	302	103
Urban-Rural											
Urban	39,952	2,775	2,299	621	1,677	1,109	1,421	1,340	669	671	290
Outside metropolitan statistical areas	4,781	541	462	173	289	162	294	275	183	91	32
Rural	19,844	2,219	1,877	658	1,219	661	1,051	1,014	612	402	133
Suburban	9,639	775	632	208	424	248	400	386	195	191	62
Outside metropolitan statistical areas	10,132	1,442	1,244	448	795	412	651	628	417	211	71
Farm-Nonfarm											
Farm	1,398	178	115	32	82	53	66	62	29	33	4
Nonfarm	18,446	2,041	1,762	625	1,137	608	985	953	583	369	129
Region											
Northeast	11,869	634	509	99	411	296	394	376	102	274	130
Midwest	15,238	1,169	972	234	738	476	603	577	290	287	90
South	21,272	2,498	2,151	800	1,351	721	1,096	1,038	716	322	111
West	11,416	692	543	146	397	276	379	363	173	190	92
Poverty Areas											
Inside poverty areas	3,934	864	742	310	431	223	371	361	251	111	34
Outside poverty areas	47,250	3,828	3,209	927	2,282	1,409	2,000	1,907	1,001	905	357

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

Table 3. Geographic Distribution of Renter-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands]

Characteristic	All households	Low-income households					Near low-income households					
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income				
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more	
Renter-Occupied Housing Units												
United States	33,351	7,842	6,384	1,313	5,071	3,525	2,511	2,291	677	1,614	731	
Type of Residence												
Metropolitan-Nonmetropolitan												
Inside metropolitan statistical areas	27,840	6,049	5,006	995	4,011	2,910	1,981	1,861	503	1,358	643	
Central cities	15,265	4,001	3,397	705	2,691	1,937	1,170	1,114	334	780	349	
Suburbs	12,575	2,048	1,609	290	1,319	974	811	746	169	578	293	
Metropolitan areas with less than 1,000,000 persons	11,300	2,717	2,235	485	1,750	1,213	798	737	219	518	228	
Central cities	6,140	1,720	1,471	335	1,136	781	448	424	124	300	126	
Suburbs	5,160	996	764	150	614	432	350	312	94	218	102	
Metropolitan areas with 1,000,000 or more persons	16,540	3,332	2,771	510	2,261	1,698	1,182	1,124	284	840	415	
Central cities	9,125	2,281	1,926	370	1,556	1,156	722	690	210	480	224	
Suburbs	7,415	1,051	845	140	705	542	461	434	74	360	191	
Outside metropolitan statistical areas	5,511	1,793	1,378	318	1,060	615	531	430	174	256	88	
Urban-Rural												
Urban	28,544	6,584	5,516	1,117	4,400	3,126	2,111	1,991	562	1,429	679	
Outside metropolitan statistical areas	2,883	963	816	175	640	383	284	257	95	162	64	
Rural	4,807	1,258	868	197	671	399	400	300	115	185	52	
Suburban	2,147	423	303	54	249	165	152	127	36	91	28	
Outside metropolitan statistical areas	2,627	831	562	143	420	232	247	173	79	94	24	
Farm-Nonfarm												
Farm	230	39	20	4	16	6	24	4	3	2	-	
Nonfarm	4,577	1,219	847	192	655	393	376	295	112	183	52	
Region												
Northeast	7,093	1,538	1,288	251	1,037	771	481	445	127	318	160	
Midwest	7,355	1,852	1,577	335	1,242	813	598	541	182	359	128	
South	10,918	2,957	2,283	567	1,716	1,102	764	693	225	468	223	
West	7,985	1,495	1,236	160	1,075	839	668	612	144	469	220	
Poverty Areas												
Inside poverty areas	4,727	2,100	1,769	456	1,313	878	444	406	165	241	82	
Outside poverty areas	23,260	4,935	3,963	679	3,284	2,333	1,761	1,587	421	1,166	538	

-Represents zero or rounds to zero.

¹ Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

Table 4. Selected Social Characteristics for All Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
All Households											
Total	93,147	12,836	10,559	2,592	7,967	5,294	4,984	4,646	1,959	2,686	1,154
Race and Hispanic Origin											
White	79,140	8,978	7,352	1,798	5,554	3,721	3,960	3,672	1,514	2,158	940
Non-Hispanic origin	73,625	7,674	6,226	1,539	4,687	3,122	3,479	3,229	1,351	1,878	828
Hispanic origin	5,515	1,304	1,127	259	868	600	481	443	163	280	112
Black	10,832	3,236	2,718	719	1,999	1,262	884	842	392	449	186
Other race	3,175	622	489	75	414	311	140	132	53	79	28
Total Hispanic ²	6,239	1,501	1,300	282	1,018	710	520	482	170	312	130
Age of Householder											
Under 35 years	24,731	4,177	3,354	755	2,599	1,816	1,174	1,056	386	670	261
35 to 44 years	20,935	2,204	1,795	402	1,393	987	725	650	282	368	136
45 to 54 years	14,920	1,433	1,133	257	876	630	477	460	209	251	109
55 to 64 years	12,213	1,545	1,245	294	951	615	528	500	198	301	166
65 to 74 years	11,579	1,641	1,427	394	1,033	603	991	957	444	512	233
75 years and over	8,769	1,837	1,605	491	1,114	644	1,089	1,023	440	584	250
Median	45.6	45.3	46.2	50.4	44.9	43.4	57.2	58.1	60.2	56.8	59.3
Educational Attainment											
Less than 8 years	4,860	1,813	1,593	559	1,034	578	641	609	288	321	109
8 years	4,158	1,100	939	268	671	382	452	429	224	205	73
9 to 11 years	10,267	2,755	2,345	562	1,783	1,172	997	952	448	504	209
12 years	33,468	4,491	3,695	794	2,902	1,943	1,784	1,644	677	967	402
13 to 15 years	18,045	1,657	1,285	265	1,020	768	723	667	240	427	223
16 or more years	22,348	1,021	702	145	557	451	386	344	82	262	137
Marital Status of Householder											
Family householder	66,167	7,841	6,498	1,655	4,844	3,255	2,874	2,661	1,244	1,417	489
Married, spouse present	50,150	3,586	2,895	831	2,064	1,330	1,855	1,692	844	848	248
Married, spouse absent	2,960	1,026	871	171	700	520	229	226	93	133	64
Separated	2,338	895	758	158	600	450	176	173	73	100	49
Other	622	132	113	13	99	69	53	53	20	33	14
Widowed	3,224	598	513	131	382	239	217	217	109	108	46
Divorced	5,781	1,174	997	222	776	540	339	312	123	189	72
Never married	4,051	1,457	1,222	300	923	627	234	215	75	139	58
Nonfamily householder	26,980	4,995	4,061	938	3,123	2,039	2,110	1,984	715	1,270	666
Number of Persons in Unit											
1 person	22,393	4,522	3,735	903	2,832	1,798	1,948	1,829	682	1,146	568
2 persons	30,589	2,928	2,324	494	1,830	1,305	1,100	1,057	453	604	268
3 persons	16,290	1,893	1,536	350	1,186	811	593	541	210	331	141
4 persons	14,140	1,660	1,387	347	1,039	712	674	600	284	316	93
5 or more persons	9,734	1,834	1,577	498	1,079	668	669	619	330	289	84
Median	2.3	2.1	2.2	2.3	2.1	2.2	2.0	2.0	2.2	1.8	1.5
Household Composition											
2-or-more person households	70,754	8,314	6,824	1,689	5,135	3,496	3,036	2,817	1,277	1,540	586
Married-couple families, no nonrelatives	49,745	3,548	2,865	820	2,046	1,313	1,822	1,659	823	837	239
With children	23,765	2,030	1,690	534	1,156	692	1,086	955	461	494	106
Other male householder	7,297	807	579	135	444	331	324	306	113	192	109
With children	2,634	437	358	110	248	183	161	150	72	78	41
Other female householder	13,711	3,958	3,380	735	2,645	1,851	890	852	341	511	238
With children	8,181	3,328	2,837	637	2,200	1,543	649	620	250	370	159

See footnotes at end of table.

Table 4. Selected Social Characteristics for All Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
1-person households.....	22,393	4,522	3,735	903	2,832	1,798	1,948	1,829	682	1,146	568
Male householder.....	8,866	1,316	985	191	794	498	503	466	199	267	132
Female householder.....	13,526	3,206	2,750	712	2,039	1,300	1,444	1,363	484	879	437
Adults and Single Children											
Total households with children....	34,587	5,797	4,887	1,280	3,607	2,419	1,897	1,725	782	942	305
Only children 6 to 17 years old.....	17,961	2,413	2,045	540	1,505	998	860	787	375	412	143
Children 6 to 17 and under 6 years old.....	7,724	1,829	1,535	419	1,116	721	599	545	261	284	75
Only children under 6 years old.....	8,902	1,555	1,307	321	986	701	438	393	146	246	87
Married couples.....	24,034	2,059	1,713	542	1,171	705	1,112	981	479	502	112
Only children 6 to 17 years old.....	12,182	819	670	219	451	289	460	404	208	196	42
Children 6 to 17 and under 6 years old.....	5,558	688	588	211	377	202	384	341	178	163	34
Only children under 6 years old.....	6,294	551	456	112	343	213	268	236	93	143	36
Other households with two or more adults.....	4,724	1,144	1,002	253	750	542	380	360	182	178	90
Only children 6 to 17 years old.....	2,437	509	443	108	335	233	175	166	100	67	37
Children 6 to 17 and under 6 years old.....	959	344	295	78	218	158	118	110	53	56	25
Only children under 6 years old.....	1,327	291	264	67	197	150	86	84	29	55	28
Households with one adult or none ³	5,830	2,595	2,171	486	1,686	1,173	405	384	121	263	103
Only children 6 to 17 years old.....	3,342	1,085	932	213	719	476	225	216	67	149	64
Children 6 to 17 and under 6 years old.....	1,207	797	652	130	521	360	97	95	30	65	16
Only children under 6 years old.....	1,281	713	587	142	445	337	83	73	24	49	24
Total households with no children.....	58,559	7,039	5,673	1,312	4,360	2,875	3,087	2,921	1,177	1,744	849
Married couples, no nonrelatives.....	26,116	1,527	1,182	289	893	625	742	711	365	346	136
Other households with two or more adults.....	10,054	992	757	120	637	454	397	382	129	252	145
Households with one adult.....	22,389	4,520	3,733	903	2,830	1,796	1,948	1,829	682	1,146	568
Persons Other Than Spouse or Children											
Total households with other persons ⁴	26,652	3,190	2,600	629	1,970	1,347	1,208	1,136	524	612	297
Household includes other relatives.....	20,847	2,447	2,046	553	1,493	964	950	893	471	422	151
Household includes nonrelatives... ..	6,519	831	625	86	540	428	306	290	80	211	155

¹ Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

² Hispanic householders may be of any race.

³ Included are households where a child (under 18 years of age) is the householder.

⁴ Total may include households with more than one characteristic.

Table 5. Selected Social Characteristics for Owner-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as a percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Owner-Occupied Housing Units											
Total	59,796	4,994	4,175	1,279	2,896	1,769	2,473	2,354	1,282	1,073	423
Race and Hispanic Origin											
White	53,748	3,993	3,313	1,011	2,302	1,431	2,115	2,010	1,057	953	369
Non-Hispanic origin	51,465	3,699	3,054	897	2,158	1,350	1,945	1,855	967	889	337
Hispanic origin	2,284	294	259	114	145	81	170	155	90	65	33
Black	4,635	893	768	241	527	291	315	304	199	105	50
Other race	1,412	108	94	27	67	47	42	40	26	14	4
Total Hispanic ²	2,423	312	273	121	152	88	172	157	90	67	35
Age of Householder											
Under 35 years	9,385	551	452	140	312	195	279	258	148	111	37
35 to 44 years	13,755	717	574	166	408	281	327	289	147	142	48
45 to 54 years	11,084	660	491	136	354	237	239	231	136	95	36
55 to 64 years	9,838	946	747	208	540	351	333	310	158	152	87
65 to 74 years	9,360	1,032	913	281	633	364	631	612	350	262	102
75 years and over	6,375	1,088	998	349	649	342	663	653	343	310	113
Median	51.1	61.0	62.6	64.5	61.9	59.9	65.9	66.4	66.5	66.4	65.3
Educational Attainment											
Less than 8 years	2,730	785	720	344	376	177	327	324	212	111	38
8 years	2,906	565	505	181	324	167	268	261	166	95	28
9 to 11 years	5,798	921	776	253	522	304	495	482	286	196	75
12 years	21,524	1,767	1,475	356	1,120	694	913	848	428	420	161
13 to 15 years	11,210	551	439	90	349	270	295	273	135	138	64
16 or more years	15,627	405	261	56	205	158	174	166	54	112	57
Marital Status of Householder											
Family householder	47,587	3,103	2,531	799	1,732	1,096	1,507	1,418	826	592	207
Married, spouse present	39,724	2,057	1,619	566	1,054	678	1,133	1,063	629	433	144
Married, spouse absent	1,073	203	183	35	148	99	60	57	26	31	14
Separated	759	159	145	31	114	75	39	36	15	21	11
Other	315	44	39	4	34	23	21	21	11	10	2
Widowed	2,463	353	310	104	206	106	150	150	87	63	22
Divorced	3,070	332	282	67	216	153	121	108	59	49	20
Never married	1,257	158	136	28	108	59	42	40	25	15	8
Nonfamily householder	12,209	1,891	1,644	480	1,164	673	966	936	455	481	216
Number of Persons in Unit											
1 person	10,808	1,809	1,583	461	1,122	649	917	890	432	457	208
2 persons	21,315	1,382	1,107	296	812	532	686	664	371	293	94
3 persons	10,722	596	478	122	355	244	242	213	131	82	38
4 persons	10,329	556	450	156	294	179	317	292	175	117	44
5 or more persons	6,623	650	557	243	314	164	311	296	172	123	39
Median	2.4	2.0	2.0	2.1	1.9	1.9	2.0	1.9	2.1	1.8	1.5
Household Composition											
2-or-more person households	48,988	3,184	2,592	818	1,774	1,120	1,555	1,465	849	616	215
Married-couple families, no nonrelatives	39,453	2,038	1,605	556	1,049	674	1,110	1,040	608	432	142
With children	17,722	891	725	314	411	235	538	487	285	202	62
Other male householder	3,520	252	191	65	126	79	135	124	69	55	17
With children	1,402	148	122	46	76	48	72	63	36	27	8
Other female householder	6,015	894	796	196	600	366	310	301	172	129	56
With children	2,812	605	541	126	415	279	183	175	97	78	32

See footnotes at end of table.

Table 5. Selected Social Characteristics for Owner-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as a percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
1-person households.....	10,808	1,809	1,583	461	1,122	649	917	890	432	457	208
Male householder.....	3,544	370	291	89	202	124	145	139	95	44	20
Female householder.....	7,263	1,440	1,293	373	920	525	773	751	338	413	189
Adults and Single Children											
Total households with children....	21,937	1,644	1,389	486	903	562	792	726	418	307	102
Only children 6 to 17 years old.....	12,557	885	737	266	470	299	448	409	249	160	53
Children 6 to 17 and under 6 years old.....	4,600	477	407	149	258	161	248	233	124	108	31
Only children under 6 years old.....	4,779	282	245	71	175	102	96	84	45	39	18
Married couples.....	17,903	905	734	320	414	237	556	505	303	202	62
Only children 6 to 17 years old.....	9,939	471	366	161	205	126	301	274	172	103	30
Children 6 to 17 and under 6 years old.....	3,956	274	240	120	119	69	190	177	101	76	21
Only children under 6 years old.....	4,008	160	128	38	90	42	65	54	30	24	11
Other households with two or more adults.....	2,276	359	321	96	224	147	119	112	74	38	18
Only children 6 to 17 years old.....	1,339	173	154	47	107	66	62	56	42	14	7
Children 6 to 17 and under 6 years old.....	387	101	84	23	61	46	36	36	20	16	5
Only children under 6 years old.....	550	85	83	26	57	36	21	21	13	8	6
Households with one adult or none ³	1,758	380	334	70	265	177	118	108	41	67	22
Only children 6 to 17 years old.....	1,280	242	217	58	159	107	85	79	35	44	16
Children 6 to 17 and under 6 years old.....	257	101	84	6	78	46	22	20	4	16	5
Only children under 6 years old.....	222	37	34	6	28	24	11	9	2	7	1
Total households with no children.....	37,859	3,350	2,787	793	1,994	1,207	1,680	1,629	864	765	321
Married couples, no nonrelatives.....	21,821	1,152	886	246	640	441	577	558	327	231	82
Other households with two or more adults.....	5,227	388	318	86	232	117	186	181	104	77	31
Households with one adult.....	10,811	1,809	1,583	461	1,122	649	917	890	432	457	208
Persons Other Than Spouse or Children											
Total households with other persons ⁴	17,389	1,389	1,137	353	784	456	564	533	339	193	79
Household includes other relatives.....	15,544	1,242	1,021	322	699	404	496	466	312	154	61
Household includes nonrelatives...	2,253	190	151	39	112	73	94	92	47	45	24

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²Hispanic householders may be of any race.

³Included are households where a child (under 18 years of age) is the householder.

⁴Total may include households with more than one characteristic.

Table 6. Selected Social Characteristics for Renter-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Renter-Occupied Housing Units											
Total	33,351	7,842	6,384	1,313	5,071	3,525	2,511	2,291	677	1,614	731
Race and Hispanic Origin											
White	25,391	4,985	4,039	787	3,252	2,290	1,845	1,662	458	1,205	571
Non-Hispanic origin	22,160	3,975	3,171	642	2,529	1,771	1,534	1,374	385	989	491
Hispanic origin	3,231	1,010	868	145	723	519	311	288	73	216	80
Black	6,197	2,343	1,950	478	1,472	972	568	537	193	344	137
Other race	1,763	514	395	48	347	264	98	92	27	65	23
Total Hispanic ²	3,816	1,190	1,027	161	866	622	348	325	80	245	95
Age of Householder											
Under 35 years	15,347	3,625	2,902	615	2,287	1,622	895	797	238	559	224
35 to 44 years	7,180	1,487	1,221	237	984	706	398	361	135	226	88
45 to 54 years	3,835	773	643	121	522	393	238	228	72	156	73
55 to 64 years	2,376	599	498	86	412	264	195	190	40	149	78
65 to 74 years	2,219	609	514	113	401	239	360	344	94	250	131
75 years and over	2,394	749	607	142	465	302	426	370	97	273	137
Median	36.9	37.0	37.4	36.8	37.5	37.0	44.1	44.6	42.4	46.4	52.4
Educational Attainment											
Less than 8 years	2,130	1,028	873	215	658	401	314	285	75	210	71
8 years	1,252	535	434	87	347	215	184	168	58	110	45
9 to 11 years	4,469	1,833	1,569	309	1,261	867	502	470	162	308	134
12 years	11,944	2,724	2,220	438	1,782	1,249	871	796	249	547	241
13 to 15 years	6,835	1,107	846	175	671	499	428	394	105	290	159
16 or more years	6,721	616	441	89	352	293	212	178	28	149	80
Marital Status of Householder											
Family householder	18,580	4,739	3,967	855	3,112	2,159	1,367	1,243	418	825	281
Married, spouse present	10,427	1,528	1,276	265	1,011	652	722	629	215	414	105
Married, spouse absent	1,887	824	688	136	552	421	169	169	68	101	50
Separated	1,579	736	613	127	486	375	137	137	58	79	38
Other	308	87	74	9	65	46	32	32	9	22	12
Widowed	761	245	203	27	176	132	66	66	22	45	24
Divorced	2,711	843	715	155	560	387	218	204	64	140	52
Never married	2,794	1,299	1,086	272	814	567	192	174	50	125	51
Nonfamily householder	14,771	3,104	2,417	458	1,959	1,366	1,144	1,048	259	789	449
Number of Persons in Unit											
1 person	11,585	2,713	2,152	442	1,711	1,149	1,030	939	250	689	360
2 persons	9,275	1,546	1,217	198	1,018	773	414	393	82	312	174
3 persons	5,569	1,297	1,059	227	831	566	351	328	79	249	103
4 persons	3,811	1,104	937	191	746	533	358	308	109	199	49
5 or more persons	3,112	1,183	1,020	255	765	504	358	324	158	166	45
Median	2.0	2.3	2.4	2.6	2.3	2.3	2.0	2.0	2.6	1.9	1.5
Household Composition											
2-or-more person households	21,766	5,130	4,232	872	3,360	2,376	1,481	1,352	428	925	371
Married-couple families, no nonrelatives	10,292	1,510	1,260	264	996	639	712	619	215	405	96
With children	6,043	1,139	965	220	745	457	549	468	176	292	44
Other male householder	3,778	555	388	69	319	252	189	182	45	138	92
With children	1,232	289	236	64	172	135	89	87	35	51	33
Other female householder	7,696	3,065	2,583	538	2,045	1,485	580	551	168	383	182
With children	5,369	2,723	2,295	510	1,785	1,264	467	444	152	292	126

See footnotes at end of table.

Table 6. Selected Social Characteristics for Renter-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as a percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
1-person households.....	11,585	2,713	2,152	442	1,711	1,149	1,030	939	250	689	360
Male householder.....	5,322	946	694	102	592	374	359	327	104	223	112
Female householder.....	6,263	1,766	1,458	339	1,119	775	671	612	146	466	248
Adults and Single Children											
Total households with children....	12,651	4,153	3,498	794	2,704	1,858	1,104	999	364	635	203
Only children 6 to 17 years old.....	5,404	1,527	1,308	273	1,035	699	412	378	126	251	90
Children 6 to 17 and under 6 years old.....	3,124	1,352	1,128	270	858	560	351	313	137	176	44
Only children under 6 years old.....	4,123	1,274	1,062	251	812	599	342	309	101	207	69
Married couples.....	6,131	1,154	979	222	758	468	557	476	176	300	50
Only children 6 to 17 years old.....	2,243	348	304	57	246	164	159	130	36	94	12
Children 6 to 17 and under 6 years old.....	1,602	414	348	91	257	133	194	164	77	87	13
Only children under 6 years old.....	2,286	392	328	74	254	171	204	183	63	119	25
Other households with two or more adults.....	2,448	785	682	157	525	394	261	247	107	140	72
Only children 6 to 17 years old.....	1,098	336	289	61	228	167	113	111	58	53	30
Children 6 to 17 and under 6 years old.....	572	243	212	55	157	113	82	74	33	40	20
Only children under 6 years old.....	778	206	181	41	140	114	65	63	16	47	22
Households with one adult or none ³	4,072	2,215	1,837	416	1,421	996	287	276	80	195	81
Only children 6 to 17 years old.....	2,063	843	715	155	560	368	139	137	32	105	48
Children 6 to 17 and under 6 years old.....	950	696	568	125	443	314	75	75	26	49	11
Only children under 6 years old.....	1,059	677	553	136	417	313	72	63	22	42	22
Total households with no children.....	20,700	3,689	2,886	519	2,367	1,667	1,407	1,292	313	979	528
Married couples, no nonrelatives.....	4,295	375	297	44	253	184	165	153	38	115	55
Other households with two or more adults.....	4,826	604	439	34	405	337	212	200	25	175	113
Households with one adult.....	11,578	2,710	2,150	442	1,708	1,147	1,030	939	250	689	360
Persons Other Than Spouse or Children											
Total households with other persons ⁴	9,262	1,801	1,462	276	1,186	891	643	604	185	419	219
Household includes other relatives.....	5,303	1,205	1,025	231	794	560	454	427	159	268	91
Household includes nonrelatives....	4,266	641	475	47	428	355	212	198	32	166	132

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²Hispanic householders may be of any race.

³Included are households where a child (under 18 years of age) is the householder.

⁴Total may include households with more than one characteristic.

Table 7. Selected Physical Housing Characteristics of All Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households					
		Total	Housing costs as a percent of current income			Total	Total ¹	Housing costs as percent of current income				
			Total ¹	Less than 30 percent	30 percent or more			50 percent or more	Total	Total ¹	Less than 30 percent	30 percent or more
All Occupied Housing Units												
Total	93,147	12,836	10,559	2,592	7,967	5,294	4,984	4,646	1,959	2,686	1,154	
Year Structure Built												
Median age in years	26.6	32.6	33.1	32.5	33.4	34.2	31.6	31.6	33.5	30.4	28.1	
Standard error	0.2	0.5	0.6	1.1	0.7	0.9	0.8	0.8	1.4	1.0	1.2	
Units in Structure												
1 unit, detached	57,485	5,797	4,601	1,238	3,364	2,140	2,449	2,240	1,111	1,129	417	
1 unit, attached	5,442	785	624	151	472	320	290	258	89	168	73	
2 to 4 units	9,490	2,037	1,731	312	1,419	1,004	656	608	186	422	199	
5 to 19 units	8,632	1,716	1,452	350	1,102	758	543	531	119	412	224	
20 or more units	6,468	1,364	1,177	295	882	627	542	533	180	352	156	
Mobile home or trailer	5,630	1,136	974	246	728	445	504	476	273	203	86	
Number of Rooms in Unit												
1 or 2 rooms	1,657	506	413	70	343	217	159	152	35	117	48	
3 rooms	8,066	1,961	1,722	432	1,290	866	798	751	272	479	203	
4 rooms	17,131	3,556	2,971	733	2,238	1,485	1,226	1,165	478	687	352	
5 rooms	21,189	3,172	2,626	668	1,958	1,313	1,277	1,177	547	630	222	
6 rooms	19,465	2,055	1,619	388	1,232	790	908	842	396	446	191	
7 or more rooms	25,639	1,585	1,207	300	906	623	617	558	230	328	137	
Median	5.4	4.6	4.6	4.6	4.6	4.6	4.7	4.7	4.9	4.6	4.4	
Number of Bedrooms in Unit												
None	1,220	365	306	56	250	155	102	100	18	82	33	
1	11,510	2,572	2,178	528	1,650	1,116	1,028	967	323	644	294	
2	28,871	4,980	4,181	981	3,200	2,132	1,816	1,716	726	989	445	
3	37,492	3,885	3,087	815	2,272	1,471	1,634	1,488	740	748	294	
4 or more	14,053	1,034	807	212	595	420	403	376	152	224	88	
Median	2.6	2.2	2.2	2.2	2.2	2.1	2.2	2.2	2.4	2.1	2.1	
Complete Bathrooms												
None	620	287	231	79	152	96	51	40	16	24	10	
1	44,758	9,171	7,763	1,989	5,774	3,709	3,559	3,355	1,464	1,891	783	
1 and one-half or more	47,769	3,378	2,565	525	2,041	1,489	1,375	1,251	480	771	361	
Number of Persons Per Room												
Less than 0.51 persons	62,846	7,499	6,037	1,403	4,634	3,076	3,138	2,948	1,169	1,779	857	
0.51 to 1.00 persons	27,773	4,369	3,653	919	2,734	1,798	1,541	1,417	630	787	270	
1.01 to 1.50 persons	2,010	731	651	213	438	313	250	231	136	95	20	
1.51 to 2.00 persons	422	197	184	47	137	95	45	40	17	23	7	
2.01 or more persons	96	41	35	10	25	12	10	10	7	2	-	
Median	0.37	0.43	0.44	0.46	0.43	0.43	0.40	0.40	0.42	0.38	0.34	
Square Footage of Unit												
Single detached and mobile homes	63,075	6,925	5,570	1,481	4,088	2,583	2,951	2,714	1,384	1,330	503	
Less than 750 square feet	3,282	941	776	234	542	331	344	322	203	118	36	
750 to 999 square feet	5,851	1,164	989	285	703	435	458	417	241	176	61	
1,000 to 1,499 square feet	14,755	1,830	1,531	470	1,062	606	815	758	425	333	128	
1,500 to 1,999 square feet	13,024	982	778	162	617	408	487	440	209	231	94	
2,000 to 2,999 square feet	14,131	833	606	133	473	345	387	347	121	226	82	
3,000 or more square feet	6,987	339	259	56	204	150	161	155	63	93	40	
Median	1,697	1,257	1,230	1,161	1,262	1,307	1,322	1,317	1,220	1,442	1,482	

See footnotes at end of table.

Table 7. Selected Physical Housing Characteristics of All Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as a percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Selected Physical Problems											
Severe Physical Problems ²	2,874	745	617	152	465	326	208	191	77	114	53
Plumbing	2,278	529	429	120	309	216	178	164	70	94	46
Heating	341	86	74	4	70	46	14	14	3	12	5
Upkeep	249	138	124	27	98	74	10	9	1	7	-
Moderate Physical Problems ²	4,531	1,491	1,271	372	899	549	381	363	222	141	60
Plumbing	295	103	92	17	76	38	19	19	10	9	2
Heating	1,977	751	646	235	411	219	191	185	135	50	23
Upkeep	1,914	645	548	140	408	276	144	137	80	57	21
Kitchen	560	112	84	11	72	58	58	51	21	30	14
Selected Indicators of Housing Quality²											
Signs of rats in last 3 months	3,341	1,120	961	249	712	447	289	272	158	114	44
Holes in floors	1,139	440	388	90	298	198	96	87	45	43	12
Open cracks or holes (interior) ..	4,705	1,397	1,184	305	880	603	292	269	121	148	60
Broken plaster or peeling paint (interior)	3,847	1,144	965	247	717	474	262	246	135	111	39
Exposed wiring	1,491	408	317	84	233	156	102	97	42	55	31
Rooms without electric outlets ..	1,637	460	377	112	265	166	91	84	35	49	15
Selected Equipment²											
Lacking complete kitchen facilities	957	286	231	58	173	121	101	85	28	57	27
Main heating equipment											
Room heater, with flue	2,549	751	619	158	460	223	220	205	120	86	31
Room heater, without flue	2,111	829	709	256	453	246	209	201	145	56	25
Portable electric heater	695	227	190	50	139	90	80	73	38	35	14
Clothes washer and dryer	64,055	5,227	4,148	1,045	3,103	2,056	2,462	2,261	1,039	1,222	523
Dishwasher	47,004	2,895	2,108	364	1,744	1,308	1,208	1,101	355	746	387

- Represents zero or rounds to zero.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²More than one characteristic may apply.

Table 8. Selected Physical Housing Characteristics of Owner-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as a percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Owner-Occupied Housing Units											
Total	59,796	4,994	4,175	1,279	2,896	1,769	2,473	2,354	1,282	1,073	423
Year Structure Built											
Median age in years	26.1	32.4	33.4	36.2	32.2	31.6	33.6	34.1	34.9	33.3	29.3
Standard error	0.2	0.7	0.7	1.3	0.9	1.2	1.0	1.0	1.5	1.5	2.3
Units in Structure											
1 unit, detached	49,084	3,810	3,179	1,017	2,162	1,321	1,851	1,758	956	802	315
1 unit, attached	2,722	195	148	36	112	70	90	83	31	52	20
2 to 4 units	1,909	161	130	21	109	80	60	56	16	39	13
5 to 19 units	715	33	23	2	21	21	17	15	5	10	2
20 or more units	833	55	33	7	26	23	45	42	16	27	14
Mobile home or trailer	4,532	739	661	196	466	254	410	400	257	143	59
Number of Rooms in Unit											
1 or 2 rooms	90	25	19	12	8	8	12	9	7	2	-
3 rooms	881	149	124	62	62	37	95	91	49	42	21
4 rooms	6,284	957	845	303	541	271	500	484	307	177	66
5 rooms	13,664	1,472	1,283	400	883	532	765	734	411	323	108
6 rooms	15,680	1,287	1,042	267	775	485	623	591	323	268	109
7 or more rooms	23,196	1,104	862	234	628	436	478	445	185	260	119
Median	6.1	5.4	5.4	5.2	5.4	5.6	5.3	5.3	5.2	5.5	5.7
Number of Bedrooms in Unit											
None	70	14	10	7	4	4	3	3	3	-	-
1	1,696	231	190	83	107	76	146	139	70	70	29
2	14,717	1,782	1,565	515	1,050	577	898	868	509	359	140
3	30,770	2,302	1,875	527	1,349	838	1,127	1,055	591	465	181
4 or more	12,544	663	535	149	386	274	299	289	109	180	73
Median	2.9	2.7	2.7	2.6	2.7	2.8	2.7	2.7	2.6	2.7	2.7
Complete Bathrooms											
None	202	96	87	58	30	18	16	15	12	3	3
1	20,417	2,781	2,434	861	1,574	820	1,504	1,447	876	571	206
1 and one-half or more	39,176	2,117	1,654	361	1,293	931	953	893	394	499	215
Number of Persons Per Room											
Less than 0.51 persons	42,761	3,563	2,969	811	2,158	1,352	1,744	1,667	852	815	338
0.51 to 1.00 persons	16,151	1,209	1,013	362	651	371	627	589	357	232	80
1.01 to 1.50 persons	768	187	161	87	74	37	79	79	56	23	5
1.51 to 2.00 persons	94	29	27	15	11	8	21	18	15	2	-
2.01 or more persons	21	5	5	4	2	-	2	2	2	-	-
Median	0.35	0.35	0.36	0.40	0.34	0.33	0.36	0.36	0.38	0.33	0.32
Square Footage of Unit											
Single detached and mobile homes	53,586	4,541	3,835	1,211	2,624	1,573	2,261	2,159	1,214	945	374
Less than 750 square feet	1,956	450	388	165	223	108	219	216	165	52	17
750 to 999 square feet	4,314	720	648	246	403	215	333	322	216	106	36
1,000 to 1,499 square feet	12,252	1,275	1,123	389	734	392	646	617	382	235	96
1,500 to 1,999 square feet	11,547	713	578	134	444	293	412	385	192	193	73
2,000 to 2,999 square feet	13,084	632	490	111	379	270	326	305	116	189	74
3,000 or more square feet	6,602	284	224	54	170	129	143	140	56	85	38
Median	1,775	1,340	1,307	1,178	1,375	1,485	1,377	1,368	1,239	1,590	1,623

See footnotes at end of table.

Table 8. Selected Physical Housing Characteristics of Owner-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as a percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Selected Physical Problems											
Severe Physical Problems ²	1,527	237	208	86	121	84	101	100	55	45	25
Plumbing	1,326	187	164	71	93	68	89	87	50	37	21
Heating	108	24	21	2	19	11	4	4	-	4	4
Upkeep	83	26	22	12	10	5	5	5	1	4	-
Moderate Physical Problems ²	2,156	578	516	223	293	134	176	172	139	33	17
Plumbing	105	32	30	-	30	16	6	6	3	4	-
Heating	1,129	379	336	172	164	64	112	112	97	16	9
Upkeep	815	188	174	67	108	52	52	51	41	9	6
Kitchen	206	29	21	5	16	11	21	18	14	5	1
Selected Indicators of Housing Quality²											
Signs of rats in last 3 months	1,554	336	287	114	173	90	128	122	97	25	10
Holes in floors	465	131	120	49	71	41	35	33	24	9	4
Open cracks or holes (interior)	2,016	369	331	137	194	106	114	110	69	41	22
Broken plaster or peeling paint (interior)	1,808	354	315	117	197	104	126	121	84	37	10
Exposed wiring	660	122	92	43	49	33	28	28	20	8	5
Rooms without electric outlets	824	175	152	61	91	50	39	37	21	16	4
Selected Equipment²											
Lacking complete kitchen facilities	329	81	66	39	28	18	32	28	19	8	5
Main heating equipment											
Room heater, with flue	1,349	313	282	109	173	61	114	112	86	25	10
Room heater, without flue	1,197	419	374	191	182	76	120	120	102	18	9
Portable electric heater	362	92	76	38	38	17	29	27	23	4	-
Clothes washer and dryer	51,982	3,390	2,767	745	2,022	1,287	1,729	1,639	852	787	324
Dishwasher	35,503	1,516	1,105	200	905	652	696	640	261	379	186

- Represents zero or rounds to zero.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²More than one characteristic may apply.

Table 9. Selected Physical Housing Characteristics of Renter-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as a percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Renter-Occupied Housing Unit											
Total	33,351	7,842	6,384	1,313	5,071	3,525	2,511	2,291	677	1,614	731
Year Structure Built											
Median age in years	27.7	32.8	32.9	27.3	34.4	36.3	29.5	28.9	30.0	28.5	27.5
Standard error	0.3	0.8	0.9	1.9	1.0	1.3	0.9	1.0	2.3	1.2	1.5
Units in Structure											
1 unit, detached	8,401	1,987	1,422	221	1,202	819	597	482	154	327	102
1 unit, attached	2,720	590	476	116	360	250	200	174	58	116	53
2 to 4 units	7,581	1,876	1,600	291	1,309	924	596	553	170	383	186
5 to 19 units	7,916	1,684	1,429	348	1,081	737	527	517	115	402	221
20 or more units	5,635	1,309	1,144	287	857	604	497	491	165	326	142
Mobile home or trailer	1,098	397	312	50	262	191	95	75	16	60	26
Number of Rooms in Unit											
1 or 2 rooms	1,567	481	394	58	336	209	147	143	28	115	48
3 rooms	7,185	1,812	1,599	370	1,229	829	703	660	223	437	183
4 rooms	10,847	2,600	2,127	430	1,697	1,214	726	681	171	509	286
5 rooms	7,525	1,701	1,343	268	1,075	781	511	443	136	307	114
6 rooms	3,784	768	577	121	456	304	285	251	74	178	82
7 or more rooms	2,443	481	345	66	279	187	139	113	45	68	18
Median	4.2	4.1	4.1	4.0	4.1	4.1	4.1	4.0	4.0	4.0	4.0
Number of Bedrooms in Unit											
None	1,151	351	296	49	246	151	99	97	15	82	33
1	9,814	2,341	1,988	445	1,543	1,041	882	827	253	574	265
2	14,155	3,197	2,616	466	2,150	1,555	918	848	217	630	305
3	6,722	1,582	1,212	288	923	633	507	433	150	283	113
4 or more	1,509	371	272	64	208	146	104	87	42	44	15
Median	1.9	1.9	1.8	1.8	1.8	1.9	1.8	1.8	1.8	1.7	1.7
Complete Bathrooms											
None	418	191	143	21	122	78	34	26	4	22	7
1	24,340	6,390	5,329	1,129	4,200	2,889	2,055	1,908	588	1,320	577
1 and one-half or more	8,593	1,261	912	164	748	558	422	358	86	272	147
Number of Persons Per Room											
Less than 0.51 persons	20,084	3,935	3,068	592	2,476	1,724	1,394	1,280	317	964	519
0.51 to 1.00 persons	11,622	3,160	2,640	556	2,083	1,427	914	828	274	555	190
1.01 to 1.50 persons	1,242	544	490	126	363	275	171	152	80	72	15
1.51 to 2.00 persons	327	167	157	32	126	86	24	23	2	21	7
2.01 or more persons	76	36	30	7	23	12	8	8	6	2	-
Median	0.42	0.50	0.53	0.57	0.52	0.52	0.45	0.45	0.55	0.42	0.36
Square Footage of Unit											
Single detached and mobile homes	9,489	2,384	1,735	271	1,464	1,010	690	556	170	385	128
Less than 750 square feet	1,326	491	388	70	319	223	125	105	39	67	19
750 to 999 square feet	1,537	444	340	40	300	220	125	95	24	70	25
1,000 to 1,499 square feet	2,503	555	408	80	328	213	169	141	43	98	32
1,500 to 1,999 square feet	1,478	269	200	28	172	114	75	55	17	38	21
2,000 to 2,999 square feet	1,047	200	116	21	94	74	60	42	5	36	9
3,000 or more square feet	386	55	35	1	34	21	18	15	7	8	2
Median	1,255	1,065	1,019	1,063	1,007	988	1,107	1,094	1,052	1,110	1,156

See footnotes at end of table.

Table 9. Selected Physical Housing Characteristics of Renter-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Selected Physical Problems											
Severe Physical Problems ²	1,347	507	410	66	344	242	106	92	22	69	28
Plumbing	952	342	265	49	216	148	89	77	20	57	25
Heating	233	62	53	2	51	34	10	10	3	8	1
Upkeep	166	112	103	15	88	68	5	3	-	3	-
Moderate Physical Problems ²	2,375	913	755	149	606	415	205	190	82	108	43
Plumbing	190	71	62	17	45	22	12	12	7	6	2
Heating	848	372	310	63	247	155	79	73	38	35	14
Upkeep	1,099	457	374	73	300	224	92	86	38	48	15
Kitchen	354	82	63	7	56	46	37	33	8	26	12
Selected Indicators of Housing Quality²											
Signs of rats in last 3 months	1,787	784	674	135	539	357	162	150	60	89	33
Holes in floors	674	309	268	41	227	157	62	54	21	34	8
Open cracks or holes (interior)	2,689	1,029	854	168	686	497	178	159	52	107	37
Broken plaster or peeling paint (interior)	2,039	790	650	130	520	370	136	125	51	74	30
Exposed wiring	831	286	224	41	183	123	74	69	22	47	26
Rooms without electric outlets	813	285	225	51	174	116	51	47	14	32	11
Selected Equipment²											
Lacking complete kitchen facilities	628	205	164	19	145	103	69	57	9	49	22
Main heating equipment											
Room heater, with flue	1,200	438	337	50	288	162	106	93	33	60	21
Room heater, without flue	915	410	335	65	270	170	89	82	43	39	16
Portable electric heater	333	135	113	12	101	73	51	46	14	32	14
Clothes washer and dryer	12,074	1,837	1,381	300	1,081	770	733	622	187	435	199
Dishwasher	11,501	1,379	1,003	163	839	655	511	461	94	367	201

- Represents zero or rounds to zero.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²More than one characteristic may apply.

Table 10. Selected Household Financial Characteristics for All Occupied Housing Units, by Low-Income Status and Housing Costs: 1991

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as a percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
All Occupied Housing Units											
Total	93,147	12,836	10,559	2,592	7,967	5,294	4,984	4,646	1,959	2,686	1,154
Monthly Housing Costs											
Less than \$100	2,119	1,032	992	812	180	56	252	250	248	2	-
\$100 to \$199	11,239	2,869	2,750	1,145	1,604	464	1,174	1,172	1,007	164	6
\$200 to \$299	11,800	2,141	1,981	291	1,690	1,043	928	926	360	566	33
\$300 to \$499	21,848	3,369	3,083	270	2,814	2,224	1,360	1,360	277	1,083	533
\$500 to \$699	15,573	1,284	1,124	46	1,078	936	598	598	49	549	321
\$700 to \$899	9,169	434	371	16	355	330	227	227	11	216	165
\$900 or more	13,680	343	259	13	246	242	112	112	5	107	96
No cash rent	2,525	968	-	-	-	-	214	-	-	-	-
Mortgage payment not reported ..	5,192	395	-	-	-	-	114	-	-	-	-
Median (excludes 2 previous lines)	\$461	\$286	\$278	\$142	\$336	\$397	\$297	\$297	\$173	\$413	\$503
Household Income											
Less than \$1	1,092	1,092	93	35	58	37	-	-	-	-	-
\$1 to \$2,499	1,532	1,532	1,254	76	1,178	1,083	-	-	-	-	-
\$2,500 to \$4,999	2,846	2,846	2,540	522	2,018	1,442	-	-	-	-	-
\$5,000 to \$9,999	9,536	5,648	5,095	1,358	3,737	2,287	2,590	2,446	966	1,480	712
\$10,000 to \$19,999	16,801	1,622	1,483	537	945	437	2,078	1,906	814	1,092	410
\$20,000 to \$29,999	16,848	96	94	64	29	9	292	271	161	110	32
\$30,000 to \$49,999	21,186	-	-	-	-	-	24	23	19	4	-
\$50,000 or more	23,305	-	-	-	-	-	-	-	-	-	-
Median	\$28,764	\$5,581	\$5,949	\$6,710	\$5,675	\$5,129	\$9,841	\$9,787	\$10,113	\$9,610	\$9,194
As percent of ^{Poverty} low income level											
Less than 75 percent	8,358	8,358	6,472	1,224	5,248	3,916	(X)	(X)	(X)	(X)	(X)
75 to 99 percent	4,478	4,478	4,087	1,369	2,719	1,378	(X)	(X)	(X)	(X)	(X)
100 to 124 percent	4,984	(X)	(X)	(X)	(X)	(X)	4,984	4,646	1,959	2,686	1,154
125 to 199 percent	13,916	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
200 percent or more	61,411	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Monthly Housing Costs as a Percentage of Current Family Income											
Less than 10 percent	12,559	162	162	162	(X)	(X)	198	198	198	(X)	(X)
10 to 19 percent	25,453	778	778	778	(X)	(X)	650	650	650	(X)	(X)
20 to 29 percent	20,350	1,652	1,652	1,652	(X)	(X)	1,112	1,112	1,112	(X)	(X)
30 to 39 percent	10,456	1,446	1,446	(X)	1,446	(X)	945	945	(X)	945	(X)
40 to 49 percent	5,175	1,227	1,227	(X)	1,227	(X)	587	587	(X)	587	(X)
50 to 79 percent	5,899	2,227	2,227	(X)	2,227	2,227	792	792	(X)	792	792
80 or more percent	4,548	3,067	3,067	(X)	3,067	3,067	362	362	(X)	362	362
Zero or negative income	987	914	(X)	(X)	(X)	(X)	10	(X)	(X)	(X)	(X)
No cash rent	2,525	968	(X)	(X)	(X)	(X)	214	(X)	(X)	(X)	(X)
Mortgage payment not reported ..	5,192	395	(X)	(X)	(X)	(X)	114	(X)	(X)	(X)	(X)
Median (excludes 3 previous lines)	22.3	56.4	50.2	22.2	67.7	80.0+	33.9	33.8	21.2	46.8	71.9

See footnotes at end of table.

Table 10. Selected Household Financial Characteristics for All Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as a percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Amount of Savings and Investments											
Income of \$25,000 or less	43,712	12,829	10,552	2,587	7,965	5,292	4,919	4,585	1,908	2,677	1,153
No savings or investments	21,376	8,599	7,310	1,800	5,510	3,621	2,791	2,626	1,079	1,547	667
\$25,000 or less	13,800	2,474	2,082	573	1,509	941	1,519	1,402	611	791	299
More than \$25,000	4,151	589	448	89	359	259	294	276	98	178	101
Not reported	4,385	1,168	712	125	587	471	316	281	120	161	85
Household Receives Selected Program Benefits											
Total with benefits ²	20,056	6,961	6,010	1,529	4,481	2,835	1,897	1,798	794	1,004	387
Food stamps ³	6,761	4,970	4,285	1,069	3,215	2,143	775	719	323	396	166
Welfare or Supplemental Security Income	6,367	3,983	3,470	851	2,619	1,754	661	622	241	382	172
Rent reductions	4,801	2,697	2,215	857	1,358	640	695	659	320	340	82
Lower cost government mortgage program	3,235	314	226	27	199	145	108	96	46	50	14
Other owner benefits	6,498	685	620	155	465	278	398	382	176	206	92
Owner-Occupied Value-Income Ratio											
Less than 1.5	17,522	571	549	274	275	87	444	431	344	87	25
1.5 to 1.9	7,788	171	164	98	67	24	143	136	96	39	7
2.0 to 2.9	12,228	367	351	161	190	100	347	340	206	134	33
3.0 to 4.9	10,691	644	612	272	340	163	437	414	223	190	60
5.0 or more	10,973	2,717	2,499	475	2,024	1,395	1,095	1,033	412	621	296
Zero or negative income	595	523	(X)	(X)	(X)	(X)	6	2	(X)	2	2
Median (excludes previous line)	2.4	5.0+	5.0+	3.8	5.0+	5.0+	4.4	4.3	3.0	5.0+	5.0+
Value											
Less than \$10,000	2,227	531	485	177	308	131	206	203	154	49	14
\$10,000 to \$19,999	2,691	531	484	214	270	158	279	273	202	72	31
\$20,000 to \$39,999	6,487	1,086	951	354	597	350	562	537	359	178	43
\$40,000 to \$59,999	9,031	931	811	244	567	320	536	506	256	250	78
\$60,000 to \$79,999	9,458	614	496	124	372	227	309	291	138	152	51
\$80,000 to \$99,999	7,471	445	328	62	265	181	184	174	62	111	61
\$100,000 to \$149,999	9,282	387	293	48	245	171	204	193	63	130	70
\$150,000 or more	13,150	469	328	56	272	231	193	178	48	130	76
Median	\$80,015	\$46,652	\$43,633	\$33,497	\$48,824	\$54,956	\$46,109	\$45,526	\$35,691	\$58,832	\$77,238

- Represents zero or rounds to zero. X Not applicable.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²Total may include households or housing units with more than one characteristic.

³Excludes households with incomes greater than \$25,000.

Table 11. **Selected Household Financial Characteristics for Owner-Occupied Housing Units With a Mortgage, by Low-Income Status and Housing Costs: 1991**

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Owner-Occupied Housing Units With a Mortgage											
Total	35,342	1,691	1,157	124	1,033	757	771	657	184	473	218
Monthly Housing Costs											
Less than \$100.....	2	-	-	-	-	-	-	-	-	-	-
\$100 to \$199.....	121	46	43	15	28	6	15	15	11	4	-
\$200 to \$299.....	965	180	164	26	138	88	101	101	68	33	2
\$300 to \$499.....	5,594	483	450	53	397	262	248	248	75	174	47
\$500 to \$699.....	6,570	288	263	12	251	190	147	147	22	125	53
\$700 to \$899.....	5,573	122	104	5	100	96	78	78	3	75	57
\$900 or more.....	11,324	177	133	13	120	115	68	68	5	63	58
Mortgage payment not reported	5,192	395	-	-	-	-	114	-	-	-	-
Median (excludes previous line) ..	\$765	\$475	\$465	\$378	\$477	\$523	\$472	\$472	\$335	\$542	\$723
Household Income											
Less than \$1	249	249	17	4	13	9	-	-	-	-	-
\$1 to \$2,499	177	177	115	5	111	107	-	-	-	-	-
\$2,500 to \$4,999	254	254	182	4	179	166	-	-	-	-	-
\$5,000 to \$9,999	893	596	482	22	460	351	196	159	15	144	94
\$10,000 to \$19,999	3,011	379	327	71	257	117	477	409	124	285	109
\$20,000 to \$29,999	4,868	36	34	20	14	7	96	87	45	42	14
\$30,000 to \$49,999	10,036	-	-	-	-	-	2	2	-	2	-
\$50,000 or more.....	15,855	-	-	-	-	-	-	-	-	-	-
Median	\$46,357	\$6,119	\$7,235	\$13,435	\$6,837	\$6,034	\$13,579	\$14,195	\$16,642	\$12,551	\$10,989
As percent of low-income level											
Less than 75 percent.....	1,096	1,096	667	33	634	527	(X)	(X)	(X)	(X)	(X)
75 to 99 percent.....	594	594	490	92	399	230	(X)	(X)	(X)	(X)	(X)
100 to 124 percent	771	(X)	(X)	(X)	(X)	(X)	771	657	184	473	218
125 to 199 percent	3,264	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
200 percent or more	29,616	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Monthly Housing Costs as a Percentage of Current Family Income											
Less than 10 percent.....	2,160	-	-	-	(X)	(X)	-	-	-	(X)	(X)
10 to 19 percent.....	10,360	29	29	29	(X)	(X)	31	31	31	(X)	(X)
20 to 29 percent.....	9,036	95	95	95	(X)	(X)	153	153	153	(X)	(X)
30 to 39 percent.....	4,047	120	120	(X)	120	(X)	154	154	(X)	154	(X)
40 to 49 percent.....	1,774	155	155	(X)	155	(X)	102	102	(X)	102	(X)
50 to 79 percent.....	1,615	282	282	(X)	282	282	121	121	(X)	121	121
80 or more percent	1,012	475	475	(X)	475	475	97	97	(X)	97	97
Zero or negative income.....	146	139	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Mortgage payment not reported	5,192	395	(X)	(X)	(X)	(X)	114	(X)	(X)	(X)	(X)
Median (excludes 2 previous lines).....	22.8	76.4	69.0	23.5	75.6	80.0+	39.4	39.4	24.0	48.1	77.0

See footnotes at end of table.

Table 11. Selected Household Financial Characteristics for Owner-Occupied Housing Units With a Mortgage, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Amount of Savings and Investments											
Income of \$25,000 or less	7,608	1,689	1,155	124	1,031	755	754	642	175	467	216
No savings or investments	3,291	882	713	73	640	441	418	362	118	244	102
\$25,000 or less	2,512	346	260	27	233	173	211	183	39	144	64
More than \$25,000	673	132	67	4	62	55	57	50	12	39	23
Not reported	1,132	329	116	20	95	87	68	47	6	41	27
Household Receives Selected Program Benefits											
Total with benefits ²	6,937	795	611	73	537	364	282	249	87	162	76
Food stamps ³	771	457	396	55	341	224	131	114	38	76	31
Welfare or Supplemental Security Income	840	295	247	28	219	140	84	75	24	51	23
Lower cost government mortgage program	3,235	314	226	27	199	145	108	96	46	50	14
Other owner benefits	3,108	159	115	10	105	82	87	71	19	52	36
Owner-Occupied Value-Income Ratio											
Less than 1.5	10,900	176	154	46	108	37	142	129	85	43	10
1.5 to 1.9	5,535	55	48	22	26	9	68	60	36	24	3
2.0 to 2.9	8,348	176	160	39	121	72	131	124	29	95	20
3.0 to 4.9	5,914	228	196	14	182	105	157	134	23	111	35
5.0 or more	4,353	817	600	4	596	534	272	209	11	198	148
Zero or negative income	291	238	(X)	(X)	(X)	(X)	2	2	(X)	2	2
Median (excludes previous line) .	2.1	5.0+	5.0+	1.9	5.0+	5.0+	3.6	3.2	1.6	4.3	5.0+
Value											
Less than \$10,000	676	134	110	8	102	44	31	28	16	12	5
\$10,000 to \$19,999	1,090	148	128	14	114	88	80	75	37	38	14
\$20,000 to \$39,999	2,862	357	265	40	225	153	177	152	60	92	18
\$40,000 to \$59,999	4,742	337	256	36	220	164	201	171	49	122	44
\$60,000 to \$79,999	5,519	210	137	5	132	99	81	65	7	59	26
\$80,000 to \$99,999	4,852	171	84	9	75	67	61	51	5	46	33
\$100,000 to \$149,000	6,253	121	68	8	60	46	61	52	4	48	37
\$150,000 or more	9,347	212	110	5	105	96	78	63	7	55	40
Median	\$91,465	\$51,487	\$45,484	\$40,386	\$46,289	\$50,351	\$47,354	\$46,200	\$32,073	\$53,721	\$80,617

- Represents zero or rounds to zero. X Not applicable.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²Total may include households or housing units with more than one characteristic.

³Excludes households with incomes greater than \$25,000.

Table 12. Selected Household Financial Characteristics for Owner-Occupied Housing Units Not Mortgaged, by Low-Income Status and Housing Costs: 1991

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Owner-Occupied Housing Units Not Mortgaged											
Total	24,454	3,303	3,018	1,155	1,863	1,012	1,702	1,698	1,097	600	206
Monthly Housing Costs											
Less than \$100	1,503	546	515	433	82	30	215	214	212	2	-
\$100 to \$199	8,866	1,472	1,377	586	792	258	778	776	690	86	3
\$200 to \$299	7,412	720	642	99	543	333	391	391	161	230	11
\$300 to \$499	4,939	445	395	37	359	304	249	249	33	216	135
\$500 to \$699	1,110	83	58	-	58	56	45	45	2	43	35
\$700 to \$899	307	13	11	-	11	11	14	14	-	14	12
\$900 or more	318	24	19	-	19	19	9	9	-	9	9
Median	\$225	\$175	\$172	\$125	\$211	\$265	\$182	\$182	\$149	\$292	\$431
Household Income											
Less than \$1	293	293	20	16	4	2	-	-	-	-	-
\$1 to \$2,499	426	426	426	11	415	378	-	-	-	-	-
\$2,500 to \$4,999	740	740	740	204	537	308	-	-	-	-	-
\$5,000 to \$9,999	3,304	1,542	1,530	682	849	303	1,162	1,159	663	497	176
\$10,000 to \$19,999	5,990	289	289	232	57	19	469	468	371	97	30
\$20,000 to \$29,999	5,125	13	13	11	2	2	61	61	54	7	-
\$30,000 to \$49,999	4,491	-	-	-	-	-	10	10	10	-	-
\$50,000 or more	4,085	-	-	-	-	-	-	-	-	-	-
Median	\$22,875	\$5,393	\$5,663	\$6,823	\$4,889	\$3,519	\$8,834	\$8,832	\$9,275	\$8,190	\$7,933
As percent of low-income level											
Less than 75 percent	1,963	1,963	1,686	441	1,245	823	(X)	(X)	(X)	(X)	(X)
75 to 99 percent	1,340	1,340	1,332	714	618	189	(X)	(X)	(X)	(X)	(X)
100 to 124 percent	1,702	(X)	(X)	(X)	(X)	(X)	1,702	1,698	1,097	600	206
125 to 199 percent	4,569	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
200 percent or more	14,881	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Monthly Housing Costs as a Percentage of Current Family Income											
Less than 10 percent	9,149	108	108	108	(X)	(X)	154	154	154	(X)	(X)
10 to 19 percent	8,093	416	416	416	(X)	(X)	458	458	458	(X)	(X)
20 to 29 percent	3,184	631	631	631	(X)	(X)	485	485	485	(X)	(X)
30 to 39 percent	1,527	493	493	(X)	493	(X)	282	282	(X)	282	(X)
40 to 49 percent	733	358	358	(X)	358	(X)	112	112	(X)	112	(X)
50 to 79 percent	783	443	443	(X)	443	443	152	152	(X)	152	152
80 or more percent	693	569	569	(X)	569	569	54	54	(X)	54	54
Zero or negative income	294	285	(X)	(X)	(X)	(X)	4	(X)	(X)	(X)	(X)
Median (excludes previous line) ..	13.8	40.1	37.2	20.8	55.4	80.0+	24.9	24.9	18.6	41.6	70.3
Amount of Savings and Investments											
Income of \$25,000 or less	14,030	3,303	3,018	1,155	1,863	1,012	1,679	1,675	1,077	598	206
No savings or investments	4,214	1,605	1,515	671	844	412	659	658	477	181	81
\$25,000 or less	5,577	955	908	342	566	287	714	711	436	275	72
More than \$25,000	2,764	335	286	76	210	138	170	170	83	87	39
Not reported	1,475	408	309	65	244	175	137	137	82	55	14

See footnotes at end of table.

Table 12. Selected Household Financial Characteristics for Owner-Occupied Housing Units Not Mortgaged, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Household Receives Selected Program Benefits											
Total with benefits ²	4,466	1,124	1,083	416	667	343	446	444	265	180	66
Food stamps ³	763	559	537	256	282	138	96	94	77	17	3
Welfare or Supplemental Security Income	887	451	449	218	231	102	104	104	72	32	16
Other owner benefits	3,390	526	505	145	360	196	311	311	157	154	55
Owner-Occupied Value-Income Ratio											
Less than 1.5	6,621	395	395	228	167	50	302	302	258	44	15
1.5 to 1.9	2,253	116	116	76	41	15	75	75	60	16	4
2.0 to 2.9	3,880	191	191	122	69	28	217	217	178	39	14
3.0 to 4.9	4,777	416	416	258	158	58	280	280	201	79	25
5.0 or more	6,620	1,900	1,900	471	1,428	861	824	824	401	423	148
Zero or negative income	303	285	(X)	(X)	(X)	(X)	4	(X)	(X)	(X)	(X)
Median	2.8	5.0+	5.0+	4.2	5.0+	5.0+	4.8	4.8	3.5	5.0+	5.0+
Value											
Less than \$10,000	1,550	397	375	169	206	88	175	175	138	37	9
\$10,000 to \$19,999	1,601	382	356	200	156	70	198	198	164	34	17
\$20,000 to \$39,999	3,625	728	687	314	372	197	385	385	299	86	25
\$40,000 to \$59,999	4,288	595	555	208	346	156	335	335	207	128	33
\$60,000 to \$79,999	3,939	404	359	119	240	128	228	226	132	94	25
\$80,000 to \$99,999	2,619	275	243	53	190	114	123	123	57	66	28
\$100,000 to \$149,999	3,029	266	225	40	185	124	142	141	59	81	32
\$150,000 or more	3,803	257	218	51	167	135	115	115	41	75	36
Median	\$65,586	\$44,205	\$42,832	\$32,544	\$50,524	\$59,376	\$45,193	\$45,082	\$36,355	\$62,553	\$71,800

- Represents zero or rounds to zero. X Not applicable.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²Total may include households or housing units with more than one characteristic.

³Excludes households with incomes greater than \$25,000.

Table 13. **Selected Household Financial Characteristics for Renter-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991**

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income				Total	Housing costs as percent of current income			
			Total ¹	Less than 30 percent	30 percent or more	50 percent or more		Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Renter-Occupied Housing Units											
Total	33,351	7,842	6,384	1,313	5,071	3,525	2,511	2,291	677	1,614	731
Monthly Housing Costs											
Less than \$100	615	486	476	378	98	26	36	36	36	-	-
\$100 to \$199	2,252	1,352	1,329	544	785	200	381	381	306	75	2
\$200 to \$299	3,422	1,241	1,175	165	1,010	622	437	434	132	303	20
\$300 to \$499	11,315	2,441	2,238	180	2,058	1,658	863	863	170	693	351
\$500 to \$699	7,893	914	802	34	769	689	406	406	26	380	233
\$700 to \$899	3,290	299	255	11	244	223	139	135	8	127	96
\$900 or more	2,039	141	107	-	107	107	35	35	-	35	29
No cash rent	2,525	968	-	-	-	-	214	-	-	-	-
Median (excludes previous line) ..	\$461	\$329	\$319	\$151	\$362	\$410	\$368	\$368	\$199	\$424	\$496
Household Income											
Less than \$1	550	550	57	15	42	25	-	-	-	-	-
\$1 to \$2,499	930	930	713	60	652	598	-	-	-	-	-
\$2,500 to \$4,999	1,852	1,852	1,617	314	1,303	967	-	-	-	-	-
\$5,000 to \$9,999	5,339	3,510	3,083	655	2,428	1,633	1,232	1,127	288	839	442
\$10,000 to \$19,999	7,801	954	867	235	632	301	1,131	1,029	318	711	271
\$20,000 to \$29,999	6,856	47	47	34	13	-	135	123	61	62	18
\$30,000 to \$49,999	6,659	-	-	-	-	-	13	12	10	2	-
\$50,000 or more	3,365	-	-	-	-	-	-	-	-	-	-
Median	\$20,298	\$5,594	\$5,934	\$6,359	\$5,808	\$5,377	\$10,138	\$10,111	\$11,345	\$9,837	\$9,270
As percent of low-income level											
Less than 75 percent	5,298	5,298	4,119	750	3,369	2,567	(X)	(X)	(X)	(X)	(X)
75 to 99 percent	2,545	2,545	2,265	563	1,702	959	(X)	(X)	(X)	(X)	(X)
100 to 124 percent	2,511	(X)	(X)	(X)	(X)	(X)	2,511	2,291	677	1,614	731
125 to 199 percent	6,083	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
200 percent or more	16,914	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Monthly Housing Costs as a Percentage of Current Family Income											
Less than 10 percent	1,251	54	54	54	(X)	(X)	44	44	44	(X)	(X)
10 to 19 percent	7,000	334	334	334	(X)	(X)	160	160	160	(X)	(X)
20 to 29 percent	8,131	926	926	926	(X)	(X)	474	474	474	(X)	(X)
30 to 39 percent	4,882	833	833	(X)	833	(X)	509	509	(X)	509	(X)
40 to 49 percent	2,669	713	713	(X)	713	(X)	374	374	(X)	374	(X)
50 to 79 percent	3,502	1,502	1,502	(X)	1,502	1,502	519	519	(X)	519	519
80 or more percent	2,844	2,023	2,023	(X)	2,023	2,023	212	212	(X)	212	212
Zero or negative income	547	490	(X)	(X)	(X)	(X)	7	(X)	(X)	(X)	(X)
No cash rent	2,525	968	(X)	(X)	(X)	(X)	214	(X)	(X)	(X)	(X)
Median (excludes 2 previous lines) ..	28.8	61.5	56.7	22.9	69.8	80.0+	39.3	39.2	22.9	48.0	71.1
Amount of Savings and Investments											
Income of \$25,000 or less	22,074	7,837	6,379	1,308	5,071	3,525	2,486	2,267	656	1,611	731
No savings or investments	13,871	6,112	5,082	1,056	4,026	2,768	1,714	1,607	484	1,123	484
\$25,000 or less	5,712	1,173	914	204	710	481	595	508	136	372	163
More than \$25,000	714	122	95	9	87	67	67	56	4	52	39
Not reported	1,778	431	288	40	248	209	111	97	32	65	44

See footnotes at end of table.

Table 13. Selected Household Financial Characteristics for Renter-Occupied Housing Units, by Low-Income Status and Housing Costs: 1991—Continued

[In thousands, except derived measures]

Characteristic	All households	Low-income households					Near low-income households				
		Total	Housing costs as a percent of current income			Total	Housing costs as percent of current income				
			Total ¹	Less than 30 percent	30 percent or more		50 percent or more	Total ¹	Less than 30 percent	30 percent or more	50 percent or more
Household Receives Selected Program Benefits											
Total with benefits ²	8,653	5,042	4,316	1,040	3,276	2,128	1,169	1,105	442	663	246
Food stamps ³	5,228	3,954	3,351	759	2,592	1,781	549	511	208	303	131
Welfare or Supplemental Security Income	4,640	3,237	2,774	605	2,169	1,513	473	444	145	298	132
Rent reductions	4,801	2,697	2,215	857	1,358	640	695	659	320	340	82

- Represents zero or rounds to zero. X Not applicable.

¹Includes only households with a positive income, mortgage reported or not mortgaged, or units rented for cash rent.

²Total may include households or housing units with more than one characteristic.

³Excludes households with incomes greater than \$25,000.

Appendix A. Source and Accuracy of the Estimates

Source of the Data

All 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).

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: nonsampling 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.

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:

$$\begin{aligned} Z \times \sqrt{(2.288 \times A) - (.000022 \times A^2)} \\ = 1.60 \times \sqrt{2974.4 - 37.18} \\ = 87 \end{aligned}$$

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:

- 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.
- Calculate the confidence interval for 50 percent by adding and subtracting the error, from step 1, to 50 percent.
- 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

- The error on a 50-percent characteristic based on 55,000 (55,000,000) housing units is calculated as follows:

$$1.6 \times \sqrt{\frac{1.000 \times 2.288 \times 50 \times 50}{55,000}} = .5$$

- 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.
- 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:

- There is little or no correlation between A and B.
- A is not a subclass of B.

A better approximation of the error for a ratio is the following:

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

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. General Characteristics (Items Not Listed in Table A-2 or A-3)

Characteristic	Publication estimates	Percentages
	The error is the larger of—	Value of Y for percent formula
General 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
Vacant.....	$Z \times \sqrt{2.396 \times A - .000\ 923 \times A^2}$ or $Z \times 2$	1.023
Urban.....	$Z \times \sqrt{2.363 \times A - .000\ 023 \times A^2}$ or $Z \times 2$	1.016
Rural.....	$Z \times \sqrt{1.841 \times A + .000\ 018 \times A^2}$ or $Z \times 2$.897
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

Table A-2. **Neighborhood and Heating/Cooling Equipment and Fuel Characteristics**

Characteristic	Publication estimates	Percentages
	The error is the larger of—	Value of Y for percent formula
Neighborhood and heating/cooling equipment and fuel	$Z \times \sqrt{2.829 \times A - .000\ 027 \times A^2}$ or $Z \times 3$	1.112

Table A-3. **Special Items**

Characteristic	Publication estimates	Percentages
	The error is the larger of—	Value of Y for percent formula
Special characteristics	$Z \times \sqrt{4.805 \times A - .000\ 046 \times A^2}$ or $Z \times 5$	1.449

Note: Special items are characteristics that include: no complete bathroom; less than 1,500 square feet of living space in detached one-family or mobile homes.



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