

**RESIDENTIAL DURATION BY TENURE, RACE, AND ETHNICITY: 2009\***

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## **Abstract**

Using migration data from the 2008 Survey of Income and Program Participation (SIPP), we examine variations in different racial and ethnic groups' residential durations by current and previous tenure status. Specifically, we look at current tenure and compare residential durations of white owners to white renters and compare both groups to black owners and renters, Asian owners and renters, Hispanic owners and renters, and other race owners and renters. We next compare residential durations of these groups for respondents that reported a previous move by tenure status of the current and previous units. These categories include those that reported owner-to-owner, owner-to-renter, renter-to-owner, and renter-to-renter tenure statuses for their current and previous units. Comparisons for both current tenure and tenure changes include a number of dimensions, including nativity, age, family status, education, and income. Additionally, we undertake a multivariate analysis, the objective of which is to explain observed racial and ethnic differences in residential duration by tenure status, in order to understand better the factors that influence residential circumstances of different racial and ethnic groups in the U.S. population.

## **Introduction**

Understanding homeownership patterns for minorities constitutes a significant amount of scholarly work by sociologists and economists (see, e.g., Alba and Logan 1992).<sup>1</sup> In addition to economic benefits, homeownership is a sign of stability and shows that a household has put down roots in a neighborhood (Perin 1977).<sup>2</sup> However, most research on this topic focuses on

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<sup>1</sup> Alba, Richard, and John Logan. 1992. "Assimilation and Stratification and the Homeownership Patterns of Racial and Ethnic Groups." *International Migration Review* 26:1314-1340.

<sup>2</sup> Perin, Constance. 1977. *Everything in Its Place: Social Order and Land Use in America*. Princeton, NJ: Princeton University Press.

predicting who achieves homeownership, and not the duration of time spent in a housing unit. Overall homeownership rates are impacted both by the amount of time individuals rent before transitioning to ownership and by the length of time they remain as homeowners before transitioning back to renters (Haurin and Rosenthal 2005).<sup>3</sup> In other words, while achieving homeownership is important, sustaining homeownership is equally as important.

This paper undertakes a comprehensive analysis of race and ethnic differences in duration of residence in a housing unit using data from the Migration History topical module of the 2008 Survey of Income and Program Participation (SIPP). We focus on explaining race and ethnic differences in duration for those in owner-occupied and renter-occupied units using descriptive and multivariate analyses.

## **Background**

There have been only a handful of academic studies on duration of residence and few of these studies focused primarily on race and ethnic differences in duration. Henderson and Ioannides (1989)<sup>4</sup> use data from the Panel Survey of Income Dynamics (PSID) to predict duration of residence separately for owners and renters. They demonstrate that homeowners have significantly longer residential durations than renters. Interestingly, they find that education and wealth, two important indicators of homeownership, are negatively associated with duration of residence; these socioeconomic indicators work in similar fashion for both owners and renters. In terms of racial and ethnic differences, the authors report that white homeowners have longer durations of residence than all other minority homeowners, but this difference is not present for

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<sup>3</sup> Haurin, Donald and Stuart Rosenthal. 2005. "The Sustainability of Homeownership: Factors Affecting the Duration of Homeownership and Rental Spells." Office of Policy Development & Research, U.S. Department of Housing and Urban Development.

<sup>4</sup> Henderson, Vernon and Y. M. Ioannides. 1989. "Dynamic Aspects of Consumer Decisions in Housing Markets," *Journal of Urban Economics*, 26, 212-230.

renters. Unfortunately, Henderson and Ioannides' racial and ethnic categories consist of white and nonwhite, so it is not possible to see if there was variation within minority groups.

Another study by Gronberg and Reed (1992)<sup>5</sup> also looks at duration of residence, but uses data from the American Housing Survey (AHS). They find that education is negatively associated with duration of residence for both owners and renters. However, income is negatively associated with duration for owners and positively associated for renters. For race, white homeowners have longer duration of residence than black homeowners, but the reverse is true for renters. The authors only include white and black respondents in their analyses.

An innovative study by Haurin and Rosenthal (2005) employs longitudinal data from the National Longitudinal Study of Youth (NLSY) to study duration in renter and ownership spells across respondents' lifetimes. At the time of the study, the NLSY respondents were about 38 years old, and the survey collected information for each residence in which the respondents had lived during their lifetime. This allowed Haurin and Rosenthal to look at race and ethnic differences in transitions in and out of homeownership, and duration of residence by first, second, and third ownership spells. They find that transitions in and out of homeownership are common and differ by race and ethnicity. Blacks and Hispanics are much more likely to terminate spells of homeownership than are whites, indicating they have shorter durations of residence. When focusing just on the first spell of homeownership, both blacks and Hispanics have shorter durations than whites even after controlling for differences in socioeconomic characteristics. Both lower marriage rates and region of the country (blacks live predominantly in the South and Hispanics in the West) also contribute to the race gap in duration of first ownership spell. The most important factor for reducing the gap is the greater age at first

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<sup>5</sup> Gronberg, Timothy, and Robert Reed. 1992. "Estimation of Duration Models Using the American Housing Survey." *Journal of Urban Economics* 17: 209-229.

purchase for blacks and Hispanics compared to whites. Haurin and Rosenthal also find that the time spent renting after terminating a spell of first-time ownership is over ten years for all respondents, suggesting that once a spell of ownership is terminated, it is difficult to return to ownership. The length of time renting after terminating a spell of ownership is also greater for both blacks and Hispanics compared to whites.

To summarize, the limited number of studies on duration of residence find that white homeowners tend to have longer durations of residence than black and Hispanic homeowners do, even after controlling for relevant demographic and socioeconomic characteristics. There is also some evidence to suggest that black and Hispanic renters have longer durations than their white counterparts, but only two of the three studies cited above report this finding. One contributing factor to the shorter durations of residence in homeownership spells may be that blacks and Hispanics are more likely to terminate spells of homeownership than whites.

These studies also emphasize that duration must be studied in conjunction with tenure status, particularly when studying racial and ethnic differences. Because well-documented race and ethnic differences in homeownership may explain a significant portion of overall race and ethnic differences in duration, looking at duration separately for owners and renters is essential. Additionally, it is important to consider changes in tenure when studying duration of residence. The negative influence of education and wealth on duration suggests that the tendency for financially well-off individuals to trade up by moving from owned to owned units might reduce overall durations for a group. However, this is very different from the reduction in the overall residential durations of a group by transitions out of homeownership. Untangling these differences may be difficult in most cross-sectional surveys where duration and tenure data are only collected for the current unit.

These studies also give some guidelines as to what social and economic characteristics are associated with duration. Age is certainly an important variable to consider, as mobility tends to decrease dramatically among those over age 60. Both marital status and the presence of children could serve as disincentives to move, as coordinating jobs and school changes are difficult. Education and income are essential variables, but they tend to function differently for predicting duration than for predicting tenure. Individuals with more education and higher incomes are more likely to move, presumably for job opportunities. Nativity status is an important predictor of duration, particularly for Asians and Hispanics, two groups with large numbers of recent immigrants. Recently arrived immigrants will have shorter durations than their native counterparts, regardless of other relevant social and economic characteristics. Finally, there are regional differences in duration. In particular, durations in the South and West tend to be lower than other areas of the country. Since race and ethnic groups tend to differ on many of these characteristics, controlling for these factors is essential for understanding group differences in residential duration.

Given the limited number of studies on duration of residence, additional research is warranted. Both the Henderson and Ioannides (1989) and Gronberg and Reed (1992) papers rely on older data, while Haurin and Rosenthal (2005) have only a single cohort of respondents from the NLSY. Additionally, none of the studies reviewed looked at duration patterns for Asian or other race respondents.

Based on the above literature review, we address three research questions: (1.) In 2009, did whites, blacks, Asians, Hispanics, and all other races have different durations of residence in their housing units after controlling for tenure status? (2.) Can within tenure differences be explained by group differences in social demographic characteristics such as age, income and

education? (3.) Are there race and ethnic differences in residential durations for respondents whose most recent move resulted in a tenure transition?

## **Data**

To analyze race and ethnic differences in residential duration, we use data from the 2008 Survey of Income and Program Participation (SIPP), a longitudinal survey conducted at 4-month intervals. Although the main focus of the SIPP is labor force participation, jobs, income, and federal assistance program receipt, the SIPP also collects information on other topics, such as migration, in topical modules on a rotating basis. The data in this paper come from the second wave of the 2008 SIPP panel, conducted between January 2009 and April 2009; we specifically focus on results from the main survey and the migration history topical module, which was asked of adults (15 years and older).

The migration topical module consists of cross-sectional data on duration of current and previous residence and tenure of current and previous residence. While SIPP does not include complete residence history like the NLSY, the information on duration and tenure of previous residence is an improvement over other cross-section sources of data on duration, such as the AHS. Unfortunately, roughly 40 percent of the data on duration of previous residence is missing, and we do not include this data in our paper. We do use the information on tenure status of previous move, as this allows us to isolate respondents who's most recent move resulted in a tenure transition (renter to owner, owner to renter) or a lateral move (renter to renter, owner to owner). It is important to note that with SIPP data we can only look at duration of residence in the current unit, and not in a particular tenure status. For example, if a respondent makes repeated owner to owner moves, we will only know their duration for the current housing unit

and not the entire time they were homeowners. Because of this, we are cautious when trying to assign explanations for race and ethnic differences in residential duration.

Note that the characteristics of movers reported here are those at the time of the survey interview. Some characteristics – such as marital status, parenthood, citizenship, education, and income – may have been different at the time of the most recent move, which may have occurred at any time prior to the survey. With the exception of tenure of previous residence, the survey did not collect data on the characteristics of people at the time they moved.

The population represented (population universe) is the civilian, noninstitutionalized, adult population (15 years and older) living in the United States, or approximately 238,848,000 people. The institutionalized population, which is excluded from the population universe, is composed primarily of the population in correctional institutions and nursing homes (91 percent of the 4.1 million people in institutions in Census 2000).

We make several sample decisions that have implications for the results we present in the remainder of this paper. First, we include all respondents ages 25 and over in our final sample and do not limit the sample to household-heads. By including these respondents, our overall tenure numbers will reflect the percentage of respondents living in owner- or renter-occupied units and not the actual homeownership rates of the country. We use the terms homeownership and owner-occupied synonymously in this paper, but many respondents in our sample will not be the actual owners of their housing unit. This could have implications for our estimates of duration, if one race or ethnic group is more likely to have adult children that live with parents. When possible we have compared our duration estimates using all respondents to those of just the household-head sample to those to assess the potential bias of this decision. We have also limited the sample to respondents over 25, to exclude younger children living with parents and

college students. By including all respondents and not just household-heads, we are able to analyze duration patterns for Asians and the all other race groups, which would otherwise need to be excluded. One final sample decision was to exclude respondents that have never moved. While an important group, we believe a separate paper could be devoted to this subject. Our final weighted sample size is 186,699,000 people.

Because our analysis focuses so largely on race and ethnicity, correctly defining the groups under analysis is important. Federal surveys now give respondents the option of reporting more than one race, which means that two basic ways of defining a race group are possible. First, a group such as Asian may be defined as those who report that they are Asian and no other race – the race-alone or single-race concept. Alternatively, the group may be comprised of those who reported that they were Asian, regardless of whether they also reported another race – the race-alone-or-in-combination concept. The body of this paper (text, figures, and tables) uses the race-alone concept, and therefore reports data for people who reported that they were white, black, or Asian alone. People who reported any of those races in combination with another race, as well as people who reported another race alone, are shown in a separate category (“all other races”).<sup>6</sup>

Although Hispanics may be of any race, data in this paper for Hispanics do not overlap with data for the White, Black, Asian, and other race populations – in other words, all race/ethnicity categories are mutually exclusive. In the text of this paper, the groups “White alone, non-Hispanic,” “Black alone, non-Hispanic” and “Asian alone, non-Hispanic” are referred to as “White,” “Black,” and “Asian,” respectively. Similarly, anyone who gave these races in

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<sup>6</sup> Use of the single-race populations does not imply that it is the preferred method of presenting or analyzing data. The U.S. Census Bureau uses a variety of approaches. For further information, see the Census 2000 Brief *Overview of Race and Hispanic Origin: 2000* (C2KBR/01-1) at <[www.census.gov/prod/2001pubs/c2kbr01-1.pdf](http://www.census.gov/prod/2001pubs/c2kbr01-1.pdf)>.

combination, or listed another race, is in the “all other races” category, so long as he did not also indicate that he was Hispanic.

### **Analysis plan**

*In data from 2009, do whites, blacks, Asians, Hispanics, and all other races have different durations of residence in their housing units after controlling for tenure status?*

This question is addressed with the first five tables, where we present frequency distributions and median duration in years by tenure and race/ethnicity. Table 1 breaks down duration of residence by race and ethnicity by showing the percentage of respondents from each race and ethnic group that have lived in their units for different duration intervals. The purpose of this table is to show baseline differences in duration of residence by race and ethnicity with no controls. In Table 2, we show the percentage of respondents living in owner-occupied and renter-occupied units by race and ethnicity. As we established in the literature review, a number of studies have demonstrated that tenure status is a strong predictor of duration, and understanding race and ethnic differences in tenure is an important first step to explaining race and ethnic differences in duration. We next report the same frequency distribution presented in Table 1, but this time broken down by tenure status and race ethnicity. In Table 3, we present the duration distributions for owner-occupied units, and in Table 4 we present the distributions for those in renter-occupied units. In Table 5, the final table of this section, we report median duration for sex, age, marital status, nativity, educational attainment, income, and region, among others. The results are shown for the population as a whole, as well as all respondents, broken down by

tenure status. It also presents results from each race group separately, also broken down by tenure status.

*Can within tenure differences in duration be explained by group differences in social demographic characteristics such as age, income, and education?*

Before directly addressing this question, we use the descriptive characteristics reported in table five as independent variables in a regression model to predict tenure outcomes. In other words, we want to know what factors generally influence whether a person is an owner or a renter, but also whether these factors explain the race and ethnic differences in tenure status observed in Table 6. This section of the analysis involves a logistic regression equation with a dichotomous outcome variable (owner/renter). We run two versions of this model – one with just tenure regressed on race and ethnicity, and a second model with all of the controls added. The coefficients for the race and ethnic groups in the first model will serve as a baseline to compare to the same coefficients in the second model with controls. Although identifying the determinants of tenure is not the main goal of this paper, we undertake this analysis mainly to ensure that our results are consistent with those found by others.

Also, plausibly predicting tenure status is a necessary first step to modeling race and ethnic differences in duration using tenure, which is the next piece of our analysis (Table 7). In this part, we run separate analyses for respondents in owner- and renter-occupied units, as the predictors of duration may differ by tenure status. We again begin with a baseline model, one that predicts living in an owner-occupied, and one that predicts living in a renter-occupied unit with just race and ethnicity. We then run two additional models with demographic characteristics

added to explain potential race and ethnic differences. The full models with controls will demonstrate whether the race and ethnic differences in duration of residence observed in the first descriptive section of the paper can be explained by differences in age, education, income, and nativity status, or stem from unobserved factors, such as wealth differences, characteristics of mortgages, or other unobserved race-specific factors. All of these analyses consist of an OLS regression analysis with a logged duration of residence as the outcome variable. Logging duration is necessary to account for the long right tail of the duration distribution.

***Are there race and ethnic differences in residential durations for respondents whose most recent move resulted in a tenure transition?***

The third and final portion of the analysis utilizes data on change in housing tenure for a respondent's most recent move. As discussed in the literature review, tenure changes are important for understanding differences in residential duration. When using cross-sectional data, the duration of residence in a particular tenure status for a group of people can be influenced by both lateral moves (renter-to-renter, owner to owner) and tenure transitions (renter to owner, owner to renter). In the absence of complete residence history information, we use current and previous tenure information to better understand race and ethnic differences in residential duration.

Using the previous and current tenure information, respondents are grouped into the categories renter-to-renter, renter-to-owner, owner-to-owner, and owner-to-renter. In Table 8 the percentage of respondents from each race and ethnic group that fall into one of these categories is shown. This table will show potential differences in the most recent tenure transition by racial

group. In Table 9, we run separate regressions for each of the four tenure transitions predicting current duration of residence. We are primarily interested in whether a respondent's current duration of residence is impacted by the tenure status of his or her previous residence. Following the format of the earlier regressions, we run one model with duration of residence regressed on race, and a second model where all the controls are added.

## Results

### *Duration by Tenure and Race/Ethnicity*

Table 1 presents data on duration of residence by race without controls for tenure status. We present both frequency distributions and medians. The purpose of this table is to present a baseline estimate of duration by race and ethnicity before moving to the analysis of duration by tenure. The median duration of residence for white respondents is about 7 years, while the median duration for each of the other race and ethnic groups is under 5 years.<sup>7</sup> According to the frequencies, the differences in duration by race are greatest at the ends of the distribution. Less than 12 percent of white respondents have lived in their homes for less than a year, compared to over 17 percent for all other race and ethnic groups. Almost ten percent of whites have lived in their homes for more than 372 months (31 years), while the next closest racial group is blacks at about 6.5 percent.

[Table 1 about here]

As discussed in the literature review, tenure status is an important predictor of duration. Almost 80 percent of whites in the sample live in owner-occupied homes (Table 2), again far

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<sup>7</sup> The estimates in this report (which may be shown in text, figures, or tables) are based on responses from a sample of the population and may differ from the actual values because of sampling variability or other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90 percent confidence level unless otherwise noted.

outpacing each of the other racial groups. Blacks (54 percent) and Hispanics (54 percent) are the least likely to live in owner occupied units, while both Asians (65 percent) and the other race group (64 percent) trail only whites. Controlling for tenure status does not explain race and ethnic differences in the likelihood of living in owner-occupied units (Table 3). With a median duration of 9 years, whites in owner occupied units still outpace each of the other race and ethnic groups. The differences between whites and other race and ethnic groups tend to be greatest for those that have been in owner-occupied units for less than 2 years. Between 9 and 12 percent of each minority group have lived in an owner-occupied unit for less than a year, a greater percentage than whites, at about 7 percent. These results suggest a disproportionate number of minorities in owner-occupied homes have been in these units for less than 2 years.

The results in Table 4 for renters are more inconclusive and suggest that there is less variation in rental durations by race and ethnicity. At the lower end of the distribution, about 30 percent of white renters have durations of residence less than 12 months, but this is not significantly different from the other four race and ethnic groups. At the upper end of the distribution, about 10.8 percent of whites have durations of 132 months (11 years) or greater, which is a slightly larger percentage than blacks (8.6 percent) and Hispanics (8.1 percent), but not different from Asians (9.4 percent) and other races (10.5 percent). The lack of significant differences between whites and Asians at the upper end of the distribution is interesting considering these results do not include controls for nativity status. Since a larger proportion of Asians are foreign-born compared to whites, many may not have been in the country long enough to acquire residential durations of 11 years in any type of unit. We will return to this question in the multivariate analyses.

[Tables 2-4 about here]

Table 5 shows the median duration (in years) of the current residence by tenure and race/ethnicity further divided by social demographic characteristics. The overall median duration is 5.8 years, meaning that half of all respondents have been in their dwellings for more than 5.8 years, while the other half has been there fewer than 5.8 years. For those who own their primary residence, the duration is 8.3 years, compared with only 2.2 years for those who rent.

[Table 5 about here]

Perhaps not surprisingly, increasing age is positively correlated with longer residential durations, regardless of tenure status. All respondents between 25 and 34 years old have a duration of 2.3 years, compared to 15.6 years for those 65 years and older. The pattern of increasing duration, starting with the 25 to 34 age group, holds across tenure statuses and racial/ethnic groups. For example, younger black homeowners (those between 25 and 34) have a median duration of 3.3 years, compared to 22.3 years for black owners who are at least 65. While renters as a whole have lower durations than do owners as a whole, renters still see duration increasing concomitantly with age. Hispanic renters between 25 and 34, for example, have a median duration of 1.5 years, compared to 4.8 years for Hispanic renters over 65.

While age is positively associated with duration, income's relation to duration is the reverse: Higher income generally leads to increased mobility and therefore to shorter residential durations. For all owners who earned less than \$25,000 in 2009, the median residential duration is 10.0 years, compared to 7.5 years for those owners who earned at least \$100,000 that year. The pattern is not as pronounced for renters, but it is discernible: renters who earned under \$25,000 have a median duration of 2.5 years, compared with 1.7 years for renters earning at least \$100,000. This pattern is most evident for whites and blacks. For Asians and Hispanics, the link between income and duration is much more tenuous, especially for owners.

Nativity and marital status also play a role in influencing duration. For all of the race and ethnicity groups, native-born owners have a longer median duration than do foreign-born owners.<sup>8</sup> Conversely, though, white foreign-born renters have slightly longer durations than do their native-born counterparts. Married white owners have a median duration of 9.5 years, followed by blacks at 7.8 years. Married Asians have the lowest median duration for owners of any race/ethnic group at 5.5 years.

Respondents' durations also vary with their current living statuses. Whites and blacks that owned homes outside of metropolitan areas were less mobile than those that lived in metropolitan areas. Hispanics are the only group who seem to be more mobile outside of metropolitan areas than they are inside cities (median durations of 4.9 years and 5.9 years, respectively). For renters, regardless of ethnicity, the home's location does not seem to affect the length of residence – renters' durations hover around two years for all race/ethnic groups both inside and outside of cities.

The regional location of a housing unit is associated with duration. Whites in owner-occupied units in the Northeast have median durations of 10.7 years, almost 3 years longer than any other racial group. This may reflect the tendency of minorities, particularly blacks in the Northeast, to live in urban and metropolitan areas that are associated with shorter durations.

### *Predicting Tenure*

We next analyze predictors of respondents' tenure status; results from these analyses are shown in Table 6. Because the analyses shown in Table 6 are from a logistic regression, the coefficients are displayed as odds ratios. The first model we present includes only the race

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<sup>8</sup> For the purposes of this paper, "native" or "native-born" refers to anyone born in the United States, Puerto Rico, or a U.S. Island Area (U.S. Virgin Islands, Guam, Northern Mariana Islands, American Samoa), or born abroad to American parents.

coefficients (with whites serving as the reference category). All of race groups are significantly less likely than are whites to own their dwellings. Blacks have an odds ratio of 0.306, meaning that they are only 31 percent as likely as are whites to own. The other race groups are not quite as residentially disadvantaged, but Hispanics are close – they are only about 33 percent as likely as whites to own their dwellings. Asians and members of other races are about half as likely as whites to own. This race-alone model is a moderately good fit for the data, with a Somer's D value of 0.241. (Somer's D ranges from -1.0 to 1.0; higher absolute values indicate a stronger relationship.)

[Table 6 about here]

Adding the other control variables to the model clarifies the picture somewhat. With the other controls in place, the pattern of residential disadvantage is moderated – while non-whites are still less likely to be homeowners than are whites, the odds that they will be owners have increased. Blacks, for instance, now have a coefficient of 0.418, indicating that they are about 42 percent as likely as whites to own their dwellings (up from 31 percent as likely in the first model). Asians are about 63 percent and Hispanics are about 70 percent as likely as are whites to own, and members of other races are 66 percent as likely. Natives and naturalized citizens are both more likely to own than are non-citizens – both groups are over twice as likely to be owners.

Other characteristics also influence respondents' residential situation. For example, age is strongly and positively correlated with homeownership. Respondents 65 and older are 6 times as likely to own a house as are those 25 to 34. As expected, income also has a positive correlation with tenure – those earning over \$100,000 per year are 8 times more likely to be homeowners than are those who earn less than \$25,000 annually. Those living in metropolitan

areas are less likely to own than are those who live in rural areas, and ownership is more common in the Midwest and South than it is in the Northeast.

Adding these additional predictor variables, not surprisingly, increases the fit of the model. The second model has a Somer's D value of 0.620, substantially larger than the 0.241 value from the race-alone model.

### *Predicting Duration*

The second part of our analysis attempts to predict duration in residence based on demographic characteristics, especially race and ethnicity, and tenure. To isolate the effects of race, we run this model in two forms, first with just race and then with all of the other control variables included. The larger model also includes tenure, since owning a home almost automatically increases duration. (To further explicate the role tenure plays in duration, we also run the models separately for owners and renters.) The results from the regression analyses are in Table 7. Because the dependent variable is logged, the regression coefficients represent percent changes. For example, the coefficient for blacks is -0.401 in the model that includes just the race groups. This means that blacks have predicted residential durations that are almost 40 percent lower, on average, than whites' durations.

[Table 7 about here]

Once we add the other control variables into the model, though, the effects of race and ethnicity are somewhat attenuated. Net of the other characteristics, blacks' average duration is now not significantly different from that of whites. The only race groups whose duration remains lower than whites' are Asians and the other race group. However, Asians' average duration increased from 52 percent of whites' to 93 percent, and the other race group's average

duration has increased from 63 percent of whites' to 88 percent of whites'. In the full owner-specific model, race is even less of a factor, with the other race group being significantly different from whites with an average duration 85 percent of whites. For renters, there are no race differences, regardless of whether controls are included.

Like race and ethnicity, nativity and citizenship have an effect on duration. Compared with non-citizens, the native born have durations that average 26 percent longer, while naturalized citizens' average durations are 15 percent longer than are those for non-citizens. This effect is even stronger when looking at homeowners – native-born owners have an average duration that is nearly 51 percent longer than non-citizen owners. Interestingly, net of all controls, native-born renters durations of residence are not significantly different from non-citizens, while foreign-born citizens have significantly longer durations than non-citizens do. While the short durations for foreign-born noncitizens may be explained by shorter durations in the U.S., this is less likely to influence foreign-born citizens rental durations, as attaining citizenship is a lengthy process. These foreign-born citizens are probably not recent migrants, so the extended durations suggest the tendency for them to remain in a rental unit longer, on average than native-born respondents of similar individual characteristics. However, we can not untangle whether this is because native-born respondents are more likely to move on to homeownership, or a different rental unit.

As in the tenure model, age is positively associated with increasing duration. Respondents over age 65 have an average duration about 140 percent longer than those 25 to 34. This same relationship is evident in the two tenure-specific models as well. Elderly renters (those 65+) have average durations that are almost 130 percent longer than renters 25 to 34,

while elderly owners' durations are 150 percent longer than those 25 to 34 who live in owner-occupied housing.

Income does not play a statistically significant role in determining predicted duration. This result is likely because of the relatively strong effect of education and the high correlation between income and education. Increasing educational attainment leads to lower average durations; respondents with at least a bachelor's degree have an average duration that is almost a quarter lower than those without a high school diploma, a relationship that is true for both owners and renters.

Residential characteristics are also important. People in the Northeast appear to be the least mobile, as residents of every other region have durations between 15 and 26 percent lower than do Northeasterners. This effect is even more pronounced for renters – those living outside of the Northeast have average durations between 24 percent and 38 percent lower than do Northeasterners. People who live in metropolitan areas have slightly lower durations than do those in rural areas, although this effect is small and does not hold true for renters. Finally, tenure status also affects duration. Those living in owner-occupied units have average durations that are more than twice as long (90 percent greater) than do those living in renter-occupied units.

These models are, overall, relatively good fits to the data. The overall model has an  $R^2$  value of 0.302, meaning that the model explains almost 30 percent of the variance in the data. For owners, our model predicts about 21 percent of the variance and for renters 12 percent.

The results suggest that most of the race and ethnic differences in duration for those in owner-occupied units are the result of group differences in social and demographic characteristics instead of unexplained factors. While there are few race/ethnic differences for

renters, there were interesting differences for nativity and citizenship. Again, we only have data on respondents' durations in their current unit, and not in a particular tenure status. There may be still be race and ethnic differences in duration in a particular tenure status. While it is not possible to directly test this hypothesis with SIPP migration topical module data, the next section does focuses on duration of residence after a tenure change.

#### *Tenure change by race and ethnicity*

For the last part of the analysis, we use data on respondents' current and previous tenure status to look at racial differences in duration. In Table 8, we present descriptive data on respondents' current and previous tenure status. Respondents are grouped into one of four groups: renter-to-renter, renter-to-owner, owner-to-owner, and owner-to-renter. The results in Table 8 are consistent with other literature on the topic of tenure transitions. Whites, in addition to being more likely than other race and ethnic groups to live in owner-occupied units, are also less likely to report their last move being a transition from an owner-occupied unit to a renter-occupied unit compared to blacks, Asians, and Hispanics. At just over 8 percent, blacks were more likely than whites and Hispanics to report an owner-to-renter transition. Only 15 percent of whites reported a renter-to-renter transition, compared to 38 percent of blacks and 39 percent of Hispanics. At 29 percent and 34 percent respectively, Asians and the other race group were more likely than blacks (23 percent) and Hispanics (21 percent), but less likely than whites (48 percent) to report their last move as a lateral owner-to-owner move.

[Table 8 about here]

In Table 9 we predict duration of residence separately for each of the four tenure groups using an OLS model with the same socioeconomic and demographic characteristics used in

previous multivariate models. This method allows us to look at durations by race for those making lateral moves (owner-to-owner) vs. transitional moves (renter-to-renter). Again, we first run a model that regresses logged duration on just the race categories followed by a full model with all controls. Looking at only the first models, all four minority groups in both the owner-to-owner category and the renter-to-owner category have shorter durations than whites. For example, in the owner-to-owner category, black's durations are about 80 percent, all other races 74 percent, Hispanic's 60 percent, and Asian's 44 percent of whites. There are few racial differences in the renter-to-renter and owner-to-owner categories, with only Hispanics in the owner-to-renter category having a significantly shorter average duration compared to whites.

[Table 9 about here]

Once controls are added, the coefficients for each minority group in the owner-to-owner category are no longer significant, suggesting that differences in duration for those that have made owner-to-owner transitions are accounted for by the individual predictors. However, the results differ for the renter-to-owner group. Even after adding the controls, blacks in this group have durations that are about 89 percent of whites, compared to 85 percent before controls were included. Asians' average duration is about 80 percent of whites with controls, and the all other race group 86 percent. Only the Hispanic-white gap in duration is explained by the individual characteristics.

While difficult to ascertain with cross-sectional data, we can speculate as to why race differences in duration are largely explained in the owner-to-owner group, but not the renter-to-owner group. Haurin and Rosenthal (2005) found that blacks and Hispanics are more likely to terminate spells of first time homeownership than whites, suggesting that first time minority homebuyers might be particularly vulnerable. Our owner-to-owner group represents individuals

that have already achieved homeownership and probably some degree of financial success. These individuals could simply be moving on to better dwelling units. In these instances, differences in duration are more likely to stem from individual characteristics than unobserved characteristics such as wealth and mortgage rates. The renter-to-owner group may include more first-time homebuyers, or those returning to homeownership after renting. Minorities in this group may be particularly vulnerable to the unobserved factors mentioned above. Conley (1999)<sup>9</sup> notes the importance of parental wealth in explaining race and ethnic differences in a wide number of outcomes. If whites are more likely to receive financial support on a down payment for a home than minorities, this reduces mortgage rates and the overall risk of purchasing a home. Minorities often receive less favorable mortgage rates in general, and this combined with wealth differences could explain the lower residential durations for this group relative to whites.

Another possible explanation has less to do with socioeconomic characteristics, and more with changes in the housing market over the last ten years. Homeownership soared during the midpoint of the previous decade with many households achieving ownership that had previously been unable. A disproportionate number of minorities were included in this group of new homeowners. In SIPP topical module, race and ethnic differences in duration for this renter-to-owner group could simply reflect the general increase in minority homeowners in the market, and not the tendency of minorities to terminate ownership spells more frequently than whites. However, it should be noted that the Hispanic-white duration gap for the renter-to-owner group was explained by individual characteristics, suggesting that the story may be more complex.

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<sup>9</sup> Conley, Dalton. 1999. *Being Black, Living in the Red: Race, Wealth, and Social Policy in America*. Berkeley and Los Angeles: University of California Press.

## Conclusion

We began this paper with the goal of documenting and explaining race and ethnic differences in residential duration for whites, blacks, Asians, Hispanics, and all other races by tenure status. We found that among those in owner-occupied units, whites had the longest durations of residence, followed by blacks and Hispanics, and then Asians and all other races. For those in renter-occupied units, we limited race and ethnic differences. We also confirmed that residential duration varies along a number of dimensions. Older people have longer median durations than younger people do, native-born than non-citizens do, rich than poor, and nonmetropolitan than metropolitan.

Using multivariate models we next tried to explain the observed differences in residential duration using select socioeconomic and demographic characteristics. We found that the white-minority gaps in duration for those in owner-occupied units were largely explained by group differences in individual characteristics. The multivariate models also provided a more nuanced picture of the predictors of duration. Age continued to play a role, but the effect is different when looking at owners versus when looking at renters. Native-born and naturalized citizens in owner-occupied units have longer average durations than do non-citizens, but the effect differed by tenure status. Native-born renters did not have significantly different durations compared to non-citizens. Income is a poor predictor of duration, except inasmuch as it is related to education.

For the final portion of the analysis, we looked at race differences in duration separately for respondents based on whether their previous move resulted in an owner-to-owner, renter-to-owner, renter-to-renter, or owner-to-renter transition. In the multivariate analysis we found that all four minority groups for the owner-to-owner and renter-to-owner categories had significantly shorter durations than whites before controls were added to the models. While, all of the owner-

to-owner race differences were explained by individual characteristics, blacks, Asians, and all other races in the renter-to-owner group had shorter durations than whites, even after the inclusion of controls.

This paper has demonstrated that SIPP migration topical module data can be used to study residential duration, a topic that has received little attention in academic literature. Still, further analyses are needed. While this paper serves as a starting point, the next step is to better understand the role of place in influencing residential duration. A more sophisticated model that assesses the impact of state and local housing market conditions on duration could further clarify race and ethnic differences in duration.

### ***Accuracy of the Estimates***

*Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90-percent confidence level unless otherwise noted. This typically means the 90-percent confidence interval for the differences between the estimates being compared does not include zero.*

*Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey is designed, how respondents interpret questions, how able and willing respondents are to provide correct answers and how accurately the answers are coded and classified. The Census Bureau employs quality control procedures throughout the production process including the overall design of surveys, the wording of questions, the review of the work of the interviewers and coders, and the statistical review of reports to minimize these errors. The SIPP weighting procedure uses ratio estimation whereby sample estimates are adjusted to independent estimates of the national population by age, race, sex and Hispanic Origin. This weighting partially*

*corrects for bias due to undercoverage, but biases may still be present when people who are missed by the survey differ from those interviewed in ways other than age, race, sex, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.*

*For further information on statistical standards and the computation and use of standard errors, go to <http://www.census.gov/sipp/source.html> or contact Stephen Clark of the Census Bureau's Demographic Statistical Methods Division on the internet at [Stephen.clark@census.gov](mailto:Stephen.clark@census.gov).*

Additional information on the SIPP can be found at the following websites:  
<[www.sipp.census.gov/sipp/](http://www.sipp.census.gov/sipp/)> (the main SIPP website),  
<[www.sipp.census.gov/sipp/workpapr/wp230.pdf](http://www.sipp.census.gov/sipp/workpapr/wp230.pdf)> (SIPP Quality Profile), and  
<[www.sipp.census.gov/sipp/usrguide/sipp2001.pdf](http://www.sipp.census.gov/sipp/usrguide/sipp2001.pdf)> (SIPP User's Guide).

**Table 1. Duration of Residence for People 25 Years and Older, 2009**

Characteristic	Total, 25 years and older	Percent distribution				
		White	Black	Asian	Hispanic	Other race
<b>Total (in thousands)</b>	188,699	132,198	19,540	7,544	24,756	4,661
<b>Duration (in Months)</b>						
Less than 12 months	26,094	11.6	18.6	18.8	19.6	18.0
12 to 23 months	19,018	9.0	12.7	12.0	13.2	11.5
24 to 35 months	15,873	7.7	9.7	9.5	11.0	8.0
36 to 47 months	14,047	7.1	8.1	9.3	8.3	7.9
48 to 59 months	11,586	6.0	6.1	6.5	6.8	5.9
60 to 71 months	9,197	4.8	4.7	4.8	5.6	5.0
72 to 83 months	7,413	4.0	3.6	5.0	3.7	3.9
84 to 95 months	7,146	3.9	3.1	4.6	3.5	4.2
96 to 107 months	6,717	3.5	4.0	3.6	3.5	3.0
108 to 119 months	6,163	3.3	2.8	3.3	3.3	3.0
120 to 131 months	5,061	2.9	2.3	2.5	2.1	2.6
132 to 191 months	17,719	10.1	7.3	7.3	7.9	10.0
192 to 251 months	12,700	7.5	5.1	6.4	4.4	5.5
252 to 372 months	14,793	9.2	5.4	4.6	3.7	7.6
372 months or more	15,172	9.6	6.6	1.9	3.6	4.1
<b>Median Duration (in years) /1</b>		6.9	4.2	4.1	3.8	4.8

Footnotes:

The data in this table are for people who reported a value for tenure of current and previous residence.

1/ The median duration lived in current residence in years is calculated by dividing the median duration in months by 12.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.

**Table 2. Housing Tenure for People 25 Years and Older, 2009**

<b>Characteristic</b>	<b>Total, 25 years and older</b>	<b>Percent Distribution</b>	
		<b>Owner- Occupied</b>	<b>Renter- Occupied</b>
Total (in thousands)	188,699	136,200	52,500
Race and Hispanic Origin			
Whites	132,198	79.11	20.89
Blacks	19,540	53.57	46.43
Asians	7,544	64.78	35.22
All other races	4,661	64.14	35.86
Hispanics	24,756	53.60	46.40

## Footnotes:

The data in this table are for people who reported a value for tenure of current and previous residence.

1/ The median duration lived in current residence in years is calculated by dividing the median duration in months by 12.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.

**Table 3. Duration of Residence for People in Owner-Occupied Units 25 Years and Older, 2009**

Characteristic	Total, 25 years and older	Percent distribution				
		White	Black	Asian	Hispanic	Other race
<b>Total (in thousands)</b>	136,200	104,588	10,467	4,887	13,268	2,990
<b>Duration (in Months)</b>						
Less than 12 months	10,462	6.8	10.1	11.9	10.8	9.8
12 to 23 months	9,829	6.7	7.4	10.4	9.9	9.4
24 to 35 months	9,530	6.7	7.3	8.7	8.6	7.4
36 to 47 months	9,638	6.7	7.6	9.4	9.0	7.1
48 to 59 months	8,290	6.1	5.6	6.9	6.5	5.1
60 to 71 months	6,911	5.0	4.8	5.0	6.2	4.8
72 to 83 months	5,782	4.2	3.9	6.1	4.5	4.5
84 to 95 months	5,664	4.2	3.7	5.2	3.8	4.7
96 to 107 months	5,289	3.9	4.3	3.8	3.9	3.5
108 to 119 months	5,168	3.7	3.9	3.5	4.3	3.5
120 to 131 months	4,370	3.2	3.0	3.1	3.2	3.8
132 to 191 months	15,606	11.7	10.5	9.2	10.9	12.7
192 to 251 months	11,423	8.7	8.2	7.7	6.8	7.3
252 to 372 months	13,809	11.0	8.5	6.5	5.7	10.5
372 months or more	14,428	11.6	11.1	2.7	6.1	5.9
<b>Median Duration (in years) /1</b>		9.0	7.8	5.6	5.8	7.3

Footnotes:

The data in this table are for people who reported a value for tenure of current and previous residence.

1/ The median duration lived in current residence in years is calculated by dividing the median duration in months by 12.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.

**Table 4. Duration of Residence for People in Renter-Occupied Units 25 Years and Older, 2009**

Characteristic	Total, 25 years and older	Percent distribution				
		White	Black	Asian	Hispanic	Other race
<b>Total (in thousands)</b>	52,500	27,610	9,073	2,657	11,488	1,671
<b>Duration (in Months)</b>						
Less than 12 months	15,632	29.9	28.3	31.6	29.7	32.6
12 to 23 months	9,189	17.7	18.8	15.0	17.0	15.1
24 to 35 months	6,343	11.6	12.3	11.1	13.8	9.0
36 to 47 months	4,409	8.6	8.6	9.0	7.4	9.4
48 to 59 months	3,296	5.8	6.6	5.6	7.2	7.2
60 to 95 months	5,400	10.0	10.2	10.9	10.72	11.4
96 to 131 months	3,113	5.6	6.5	7.5	6.1	4.7
132 months or more	5,118	10.8	8.6	9.4	8.1	10.5
<b>Median Duration (in years) /1</b>		2.2	2.2	2.3	2.2	2.3

Footnotes:

The data in this table are for people who reported a value for tenure of current and previous residence.

1/ The median duration lived in current residence in years is calculated by dividing the median duration in months by 12.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.

**Table 5. Median Duration (in Years) of Current Residence for People 25 Years and Older by Tenure and Race/Ethnicity by Selected Characteristics, 2009**

Characteristic	Total, 25 years and older	All Respondents	All Respondents		Whites		Blacks	
			Owners	Renters	Owners	Renters	Owners	Renters
<b>Total (in thousands)</b>	188,699	5.8	8.3	2.2	9.0	2.2	7.8	2.2
<b>Sex</b>								
Male	90,220	5.6	8.2	2.1	8.8	2.0	7.3	2.1
Female	98,479	6.0	8.5	2.3	9.1	2.3	8.3	2.3
<b>Age</b>								
25 to 34 years	37,916	2.3	3.2	1.4	3.2	1.3	3.3	1.6
35 to 44 years	39,572	4.3	5.6	2.1	5.8	1.9	5.2	1.9
45 to 54 years	42,494	7.5	9.4	2.9	9.8	3.1	7.8	2.3
55 to 64 years	32,767	11.3	13.9	3.7	14.3	3.6	13.9	3.9
65 years and older	35,949	15.6	19.3	5.0	19.8	5.3	22.3	4.5
<b>Marital Status</b>								
Married	117,168	7.0	8.8	2.1	9.5	2.1	7.8	2.0
Spouse present	114,404	7.2	8.8	2.2	9.5	2.2	7.8	2.1
Spouse absent	2,764	2.7	5.8	1.4	8.8	1.0	6.0	1.2
Not Married	71,531	4.3	7.3	2.3	7.6	2.3	7.8	2.3
Widowed	13,145	11.6	17.7	4.1	18.3	4.4	20.6	3.7
Separated	4,083	2.6	4.8	1.6	5.0	1.2	5.7	1.9
Divorced	23,268	4.4	6.7	2.3	6.8	2.3	7.6	2.0
Never married	31,035	3.1	5.2	2.0	5.1	1.9	5.9	2.3
<b>Nativity and Citizenship</b>								
Native-born	158,517	6.4	8.9	2.2	9.2	2.1	8.6	2.2
Foreign-born	30,183	3.8	5.3	2.3	5.9	2.7	3.8	2.2
Citizen	14,675	5.8	6.7	3.7	7.3	3.9	5.2	2.8
Non-citizen	15,508	2.7	3.8	1.9	4.3	1.8	2.5	1.9
<b>Own Children Under 18</b>								
Not present	128,175	7.3	10.5	2.4	11.3	2.4	9.4	2.5
Present	60,524	4.4	5.7	1.9	6.1	1.7	5.3	1.9
<b>Educational Attainment</b>								
Less than high school diploma	20,045	5.0	9.1	2.7	12.7	3.1	14.6	2.5
High school graduate	50,585	6.3	9.6	2.3	10.7	2.4	7.8	2.4
Some college / Associate's degree	62,919	5.8	8.4	2.1	8.9	2.1	7.8	2.0
Bachelor's degree or more	55,151	5.7	7.3	1.8	7.7	1.8	6.9	2.1
<b>Household Received Means-tested Benefits</b>								
Yes	47,220	3.8	6.3	2.3	7.0	2.2	7.1	2.3

Characteristic	Total, 25 years and older	All Respondents	All Respondents		Whites		Blacks	
			Owners	Renters	Owners	Renters	Owners	Renters
No	141,479	6.8	8.8	2.1	9.3	2.2	8.1	2.0
<b>Annual Household Income /1</b>								
Under \$25,000	37,130	4.8	10.0	2.5	11.0	2.7	10.3	2.4
\$25,000 to \$49,999	47,334	5.5	9.3	2.1	10.8	2.1	8.3	1.9
\$50,000 to \$74,999	36,628	5.9	8.5	2.1	9.0	2.2	7.9	2.0
\$75,000 to \$99,999	25,201	6.2	7.6	2.0	8.1	1.6	6.8	2.8
\$100,000 and over	42,405	6.6	7.5	1.7	7.8	1.6	7.0	1.6
<b>Region of Current Residence</b>								
Northeast	34,298	7.0	9.8	3.1	10.7	3.2	6.8	3.3
Midwest	41,233	6.7	8.9	2.0	9.3	2.1	8.8	1.8
South	68,857	5.3	7.7	1.8	8.2	1.8	7.9	2.1
West	44,311	5.2	7.8	2.3	8.7	2.2	7.2	1.9
<b>Type of Current Residence</b>								
Metropolitan	158,007	5.6	8.0	2.2	8.7	2.2	7.5	2.2
Non-metropolitan	30,692	7.4	9.8	2.3	10.3	2.3	10.3	2.5

Characteristic	Total, 25 years and older	All Respondents	Asians		Hispanics		All Other Races	
			Owners	Renters	Owners	Renters	Owners	Renters
<b>Total (in thousands)</b>	188,699	5.8	5.6	2.3	5.8	2.2	7.3	2.3
<b>Sex</b>								
Male	90,220	5.6	5.6	2.3	5.6	2.1	7.5	2.3
Female	98,479	6.0	5.6	2.3	6.0	2.3	7.2	2.3
<b>Age</b>								
25 to 34 years	37,916	2.3	2.8	1.0	3.1	1.5	3.2	1.3
35 to 44 years	39,572	4.3	4.4	2.3	5.3	2.5	5.4	1.5
45 to 54 years	42,494	7.5	6.6	3.8	7.8	2.9	9.4	3.5
55 to 64 years	32,767	11.3	9.9	3.9	12.2	3.4	11.9	3.5
65 years and older	35,949	15.6	9.3	4.8	15.0	4.6	14.7	4.6
<b>Marital Status</b>								
Married	117,168	7.0	5.5	2.3	6.0	2.2	7.5	2.1
Spouse present	114,404	7.2	5.6	2.3	6.1	2.3	7.5	2.1
Spouse absent	2,764	2.7	3.3	2.6	5.1	1.8	3.4	1.2
Not Married	71,531	4.3	6.0	2.3	5.3	2.2	6.8	2.4
Widowed	13,145	11.6	7.7	4.9	11.1	2.8	13.0	4.3
Separated	4,083	2.6	1.6	3.3	3.5	1.8	3.8	2.3
Divorced	23,268	4.4	5.3	2.8	5.9	2.5	6.0	2.7
Never married	31,035	3.1	5.9	1.7	4.4	2.0	5.8	2.0
<b>Nativity and Citizenship</b>								
Native-born	158,517	6.4	6.5	2.3	6.7	2.1	7.5	2.4
Foreign-born	30,183	3.8	5.2	2.3	5.2	2.3	5.8	1.6
Citizen	14,675	5.8	6.3	3.9	6.9	3.3	6.8	2.2
Non-citizen	15,508	2.7	3.0	1.5	4.1	2.1	4.3	1.5
<b>Own Children Under 18</b>								
Not present	128,175	7.3	6.7	2.3	7.5	2.2	8.8	2.8
Present	60,524	4.4	3.8	2.3	4.9	2.2	5.3	1.6
<b>Educational Attainment</b>								
Less than high school diploma	20,045	5.0	5.8	3.9	5.8	2.5	9.5	3.0
High school graduate	50,585	6.3	5.3	3.5	5.5	2.1	8.3	3.0
Some college / Associate's degree	62,919	5.8	6.0	2.6	6.6	2.0	6.9	1.9
Bachelor's degree or more	55,151	5.7	5.3	1.4	5.2	1.8	6.8	1.4
<b>Household Received Means-tested Benefits</b>								
Yes	47,220	3.8	4.2	4.4	4.8	2.3	7.1	1.7

Characteristic	Total, 25 years and older	All Respondents	Asians		Hispanics		All Other Races	
			Owners	Renters	Owners	Renters	Owners	Renters
No	141,479	6.8	5.8	1.7	7.1	2.1	7.5	2.7
<b>Annual Household Income /1</b>								
Under \$25,000	37,130	4.8	5.0	2.9	6.7	2.3	9.3	1.7
\$25,000 to \$49,999	47,334	5.5	6.0	2.7	5.3	2.2	8.3	2.1
\$50,000 to \$74,999	36,628	5.9	5.7	1.7	5.5	2.0	7.8	2.8
\$75,000 to \$99,999	25,201	6.2	6.3	1.8	5.9	2.6	6.2	2.8
\$100,000 and over	42,405	6.6	5.1	1.6	6.3	2.0	6.6	1.5
<b>Region of Current Residence</b>								
Northeast	34,298	7.0	4.4	2.9	5.6	2.6	7.2	3.2
Midwest	41,233	6.7	4.7	1.7	5.1	1.8	7.5	2.2
South	68,857	5.3	4.8	0.9	5.6	1.8	7.2	1.5
West	44,311	5.2	6.3	2.5	6.0	2.4	7.7	2.6
<b>Type of Current Residence</b>								
Metropolitan	158,007	5.6	5.5	2.3	5.9	2.2	7.2	2.4
Non-metropolitan	30,692	7.4	8.7	3.3	4.9	1.9	8.5	1.6

## Footnotes:

The data in this table are for people who reported a value for tenure of current residence.

1/ The annual income per household is based on the annualized average of the monthly incomes for households during the four months of the second wave of the SIPP 2008 panel.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.

**Table 6. Odds of Living in an Owner-Occupied Unit for People 25 Years and Older, 2009**

Characteristic	Parameter Coefficient	Parameter Coefficient
<b>Intercept</b>	-	-
<b>Race and Hispanic Origin (Ref: White)</b>		
Black	0.306***	0.418***
Asian	0.483***	0.628***
All other races	0.513***	0.661***
Hispanic	0.331***	0.717***
<b>Sex (Ref: Female)</b>		
Male		0.952*
<b>Age (Ref: 25 to 34 years)</b>		
35 to 44 years		1.858***
45 to 54 years		3.015***
55 to 64 years		4.683***
65 years and over		5.915***
<b>Marital Status (Ref: Married)</b>		
Widowed		0.653***
Divorced/Separated		0.399***
Never married		0.431***
<b>Nativity and Citizenship (Ref: Foreign non-cit)</b>		
Native-born		2.132***
Foreign-born Citizen		2.022***
<b>Own Children Under 18 (Ref: Not present)</b>		
Present		1.123***
<b>Educational Attainment (Ref: Less than HS)</b>		
High school graduate		1.268***
Some college / Associate's degree		1.546***
Bachelor's degree or more		1.573***
<b>Annual Household Income/1 (Ref: Less than 25K)</b>		
\$25,000 to \$49,999		2.012***
\$50,000 to \$74,999		3.168***
\$75,000 to \$99,999		5.076***
\$100,000 and over		8.137***
<b>Region of Current Residence (Ref: Northeast)</b>		
Midwest		1.627***
South		1.712***
West		0.961
<b>Type of Current Residence (Ref: Nonmetro)</b>		
Metropolitan		0.77***
<b>Sample Size</b>	188,699	188,699
<b>Somer's D/2</b>	0.241	0.620

Table 7. Logged Duration of Current Residence for People 25 Years and Older, 2009

Characteristic	All Respondents		Owner-occupied		Renter-occupied	
	Parameter Coefficient					
<b>Intercept</b>	4.254	2.827	4.529	3.429	3.222	3.040
<b>Race and Hispanic Origin (Ref: White)</b>						
Black	-0.401***	-0.022	-0.169***	-0.042	0.033	0.032
Asian	-0.477***	-0.069+	-0.474***	-0.064	0.039	-0.005
All other races	-0.374***	-0.119**	-0.272***	-0.143**	-0.082	-0.060
Hispanic	-0.523***	0.028	-0.388***	0.020	-0.021	0.036
<b>Sex (Ref: Female)</b>						
Male		-0.038*		-0.040*		-0.036
<b>Age (Ref: 25 to 34 years)</b>						
35 to 44 years		0.457***		0.529***		0.371***
45 to 54 years		0.858***		0.940***		0.722***
55 to 64 years		1.185***		1.280***		0.906***
65 years and over		1.444***		1.515***		1.259***
<b>Marital Status (Ref: Married)</b>						
Widowed		-0.100**		-0.058		-0.110
Divorced/Separated		-0.361**		-0.407***		-0.180***
Never married		-0.005		-0.087**		0.140***
<b>Nativity and Citizenship (Ref: Foreign non-cit)</b>						
Native-born		0.263***		0.508***		0.041
Foreign-born Citizen		0.145***		0.262***		0.265***
<b>Own Children Under 18 (Ref: Not present)</b>						
Present		-0.030		-0.040+		0.018
<b>Educational Attainment (Ref: Less than HS)</b>						
High school graduate		-0.013		-0.013		-0.036
Some college / Associate's degree		-0.028		-0.016		-0.078
Bachelor's degree or more		-0.097**		-0.095**		-0.132*
<b>Annual Household Income/1 (Ref: Less than 25K)</b>						
\$25,000 to \$49,999		-0.009		-0.006		-0.018
\$50,000 to \$74,999		-0.011		-0.026		0.028
\$75,000 to \$99,999		-0.009		-0.022		0.010
\$100,000 and over		-0.052*		-0.050		-0.115+
<b>Region of Current Residence (Ref: Northeast)</b>						
Midwest		-0.150***		-0.092***		-0.310***
South		-0.262***		-0.211***		-0.375***
West		-0.200***		-0.181***		-0.236***

Characteristic	All Respondents		Owner-occupied		Renter-occupied	
	Parameter Coefficient					
<b>Type of Current Residence (Ref: Nonmetro)</b> Metropolitan		-0.054**		-0.063**		-0.019
<b>Tenure (Ref: Renter-occupied)</b> Owner-occupied		0.905***				
<b>Sample Size</b>						
<b>R-Squared</b>	0.027	0.302	0.014	0.209	0.000	0.118

## Footnotes:

The data in this table are for people who reported a value for tenure of current residence.

1/ The annual income per household is based on the annualized average of the monthly incomes for households during the four months of the second wave of the SIPP 2008 panel.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.

**Table 8. Change in Housing Tenure for Most Recent Move for People 25 Years and Older, 2009**

Characteristic	Total, 25 years and older	Percent Distribution			
		Renter to Renter	Renter to Owner	Owner to Owner	Owner to Renter
Total (in thousands)	188,699	40,349	77,003	59,196	12,151
Race and Hispanic Origin					
Whites	132,198	14.96	31.09	48.02	5.92
Blacks	19,540	38.14	30.34	23.22	8.30
Asians	7,544	27.82	35.66	29.11	7.41
All other races	4,661	28.83	30.22	33.92	7.03
Hispanics	24,756	39.08	32.58	21.02	7.32

Footnotes:

The data in this table are for people who reported a value for tenure of current and previous residence.

1/ The median duration lived in current residence in years is calculated by dividing the median duration in months by 12.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.

**Table 9. Logged Duration of Current Residence for Change in Housing Tenure for Most Recent Move for People 25 Years and Older, 2009**

Characteristic	Owner-Owner		Renter-Owner	
	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient
<b>Intercept</b>	4.527	3.345	4.531	3.419
<b>Race and Hispanic Origin by Previous/Current Tenure</b>				
Black owner-to-owner (Ref: White owner-to-owner)	-0.195***	-0.041		
Asian owner-to-owner	-0.558***	0.010		
Other owner-to-owner	-0.257**	-0.108		
Hispanic owner-to-owner	-0.403***	0.032		
Black owner-to-owner (Ref: White renter-to-owner)			-0.152**	-0.111*
Asian renter-to-owner			-0.412***	-0.203**
Other renter-to-owner			-0.256**	-0.141+
Hispanic renter-to-owner			-0.404***	-0.038
<b>Sex (Ref: Female)</b>				
Male		-0.023		-0.061*
<b>Age (Ref: 25 to 34 years)</b>				
35 to 44 years		0.433***		0.612***
45 to 54 years		0.803***		1.084***
55 to 64 years		1.124***		1.486***
65 years and over		1.296***		1.901***
<b>Marital Status (Ref: Married)</b>				
Widowed		-0.018		-0.132*
Divorced/Separated		-0.369***		-0.488***
Never married		-0.040		-0.151***
<b>Nativity and Citizenship (Ref: Foreign non-cit)</b>				
Native-born		0.633***		0.426***
Foreign-born Citizen		0.216**		0.332***
<b>Own Children Under 18 (Ref: Not present)</b>				
Present		-0.065*		-0.02
<b>Educational Attainment (Ref: Less than HS)</b>				
High school graduate		0.033		-0.018
Some college / Associate's degree		0.007		0.011
Bachelor's degree or more		-0.071		-0.050
<b>Annual Household Income/1 (Ref: Less than 25K)</b>				
\$25,000 to \$49,999		0.008		-0.027
\$50,000 to \$74,999		-0.032		-0.022
\$75,000 to \$99,999		-0.039		0.004

Characteristic	Owner-Owner		Renter-Owner	
	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient
\$100,000 and over		-0.069+		0.004
<b>Region of Current Residence (Ref: Northeast)</b>				
Midwest		-0.111**		0.000
South		-0.218***		-0.139***
West		-0.169***		-0.157***
<b>Type of Current Residence (Ref: Nonmetro)</b>				
Metropolitan		-0.064*		-0.069+
<b>Sample Size</b>				
<b>R-Squared</b>	0.013	0.169	0.002	0.282

Characteristic	Renter-Renter		Owner-Renter	
	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient
<b>Intercept</b>	3.164	2.959	3.390	3.318
<b>Race and Hispanic Origin by Previous/Current Tenure</b>				
Black renter-to-renter (Ref: White renter-to-renter)	0.029	0.019		
Asian renter-to-renter	0.083	-0.045		
Other renter-to-renter	-0.005	-0.011		
Hispanic renter-to-renter	0.033	0.041		
Black owner-to-renter (Ref: White owner-to-renter)			-0.017	0.034
Asian owner-to-renter			-0.145	0.031
Other owner-to-renter			0.029	0.059
Hispanic owner-to-renter			-0.171+	-0.003
<b>Sex (Ref: Female)</b>				
Male		-0.040		-0.024
<b>Age (Ref: 25 to 34 years)</b>				
35 to 44 years		0.411***		0.212*
45 to 54 years		0.777***		0.548***
55 to 64 years		0.965***		0.710***
65 years and over		1.364		0.950***
<b>Marital Status (Ref: Married)</b>				
Widowed		-0.214*		0.048
Divorced/Separated		-0.207***		-0.11
Never married		0.111*		0.266**
<b>Nativity and Citizenship (Ref: Foreign non-cit)</b>				
Native-born		0.019		0.104
Foreign-born Citizen		0.256***		0.327*
<b>Own Children Under 18 (Ref: Not present)</b>				
Present		0.054		-0.06
<b>Educational Attainment (Ref: Less than HS)</b>				
High school graduate		-0.037		-0.067
Some college / Associate's degree		-0.081		-0.102
Bachelor's degree or more		-0.104		-0.262*
<b>Annual Household Income/1 (Ref: Less than 25K)</b>				
\$25,000 to \$49,999		-0.003		-0.058
\$50,000 to \$74,999		0.046		-0.04
\$75,000 to \$99,999		0.029		-0.071
\$100,000 and over		-0.017		-0.37**
<b>Region of Current Residence (Ref: Northeast)</b>				
Midwest		-0.275***		-0.41***

Characteristic	Renter-Renter		Owner-Renter	
	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient	Parameter Coefficient
South		-0.389***		-0.335***
West		-0.207***		-0.36***
<b>Type of Current Residence (Ref: Nonmetro)</b>				
Metropolitan		0.003		-0.032
<b>Sample Size</b>				
<b>R-Squared</b>	0.000	0.123	0.002	0.117

Footnotes:

The data in this table are for people who reported a value for tenure of current residence.

1/ The annual income per household is based on the annualized average of the monthly incomes for households during the four months of the second wave of the SIPP 2008 panel.

Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 2 Migration Topical Module.