

# 32 Years of Housing Data

*Prepared for:*

U.S. Department of Housing and Urban Development  
Office of Policy Development and Research

*Prepared by:*

Frederick J. Eggers  
Alexander Thackeray  
Econometrica, Inc.  
Bethesda, Maryland

Contract No. C-CHI-00839  
Task C  
Order No. CHI-T0002  
Project No. 017-002

Revised  
October 2007

# Table of Contents

<b>Introduction.....</b>	<b>1</b>
<b>The American Housing Survey.....</b>	<b>2</b>
<b>Size, Location, and Status of the Housing Stock.....</b>	<b>4</b>
<b>Structural Characteristics of Units.....</b>	<b>8</b>
<b>Quality of the Housing Stock.....</b>	<b>16</b>
<b>Housing Costs.....</b>	<b>20</b>
<b>Home Values and Mortgage Financing.....</b>	<b>23</b>
<b>Neighborhood Conditions.....</b>	<b>27</b>
<b>Commuting Patterns.....</b>	<b>29</b>
<b>Characteristics of Households and Householders.....</b>	<b>31</b>
<b>Future Trends in Housing.....</b>	<b>34</b>
<b>Appendix: Supplemental Tables.....</b>	<b>A-1</b>

## List of Tables

Table 1:	The Housing Stock in 1973 and 2005 .....	4
Table 2:	Overcrowding as a Percent of Households .....	15
Table 3:	Source of Water and Waste Water Disposal.....	16
Table 4:	Selected Neighborhood Problems as Reported by Occupants of Multiunit Structures and All Occupants.....	28
Table 5:	Travel Time and Distance for Working Householders .....	31

### *Appendix*

Table A-1:	Size, Location, and Status of the Housing Stock: 1973-1983 (counts) ....	A-2
Table A-1:	Size, Location, and Status of the Housing Stock: 1985-2005 (counts) ....	A-4
Table A-2:	Size, Location, and Status of the Housing Stock: 1973-1983 (percentages).....	A-6
Table A-2:	Size, Location, and Status of the Housing Stock: 1985-2005 (percentages).....	A-8
Table A-3:	Types of Year-Round Units: 1973-1983 (counts) .....	A-10
Table A-3:	Types of Year-Round Units: 1985-2005 (counts) .....	A-11
Table A-4:	Types of Year-Round Units: 1973-1983 (percentages).....	A-12
Table A-4:	Types of Year-Round Units: 1985-2005 (percentages).....	A-13
Table A-5:	Year Built for Year-Round Units: 1973-1983 (counts) .....	A-14
Table A-5:	Year Built for Year-Round Units: 1985-2005 (counts) .....	A-15
Table A-6:	Year Built for Year-Round Units: 1973-1983 (percentages).....	A-16
Table A-6:	Year Built for Year-Round Units: 1985-2005 (percentages).....	A-17
Table A-7:	Number of Rooms for Year-Round Units: 1973-1983 (counts) .....	A-18
Table A-7:	Number of Rooms for Year-Round Units: 1985-2005 (counts) .....	A-19
Table A-8:	Number of Rooms for Year-Round Units: 1973-1983 (percentages).....	A-20
Table A-8:	Number of Rooms for Year-Round Units: 1985-2005 (percentages).....	A-21
Table A-9:	Square Footage and Acreage for Year-Round Units: 1985-2005 (counts) .....	A-22
Table A-10:	Square Footage and Acreage for Year-Round Units: 1985-2005 (percentages).....	A-23
Table A-11:	Overcrowding and Housing Features: 1973-1983 (counts).....	A-24
Table A-11:	Overcrowding and Housing Features: 1985-2005 (counts).....	A-25

## List of Tables (continued)

Table A-12: Overcrowding and Housing Features: 1973-1983 (percentages).....	A-26
Table A-12: Overcrowding and Housing Features: 1985-2005 (percentages).....	A-27
Table A-13: Defects in Units: 1973-1983 (counts).....	A-28
Table A-13: Defects in Units: 1985-2005 (counts).....	A-29
Table A-14: Defects in Units: 1973-1983 (percentages).....	A-30
Table A-14: Defects in Units: 1985-2005 (percentages).....	A-31
Table A-15: Severe and Moderate Physical Problems in Occupied Units: 1985-2005 (counts).....	A-32
Table A-16: Severe and Moderate Physical Problems in Occupied Units: 1985-2005 (percentages).....	A-33
Table A-17: Rental Housing Costs and Cost Burden: 1973-1983 (counts).....	A-34
Table A-17: Rental Housing Costs and Cost Burden: 1985-2005 (counts).....	A-35
Table A-18: Rental Housing Costs and Cost Burden: 1973-1983 (percentages).....	A-36
Table A-18: Rental Housing Costs and Cost Burden: 1985-2005 (percentages).....	A-37
Table A-19: Owner Housing Costs and Cost Burden: 1973-1983 (counts).....	A-38
Table A-19: Owner Housing Costs and Cost Burden: 1985-2005 (counts).....	A-39
Table A-20: Owner Housing Costs and Cost Burden: 1973-1983 (percentages).....	A-40
Table A-20: Owner Housing Costs and Cost Burden: 1985-2005 (percentages).....	A-41
Table A-21: House Value and Mortgage Status: 1973-1983 (counts).....	A-42
Table A-21: House Value and Mortgage Status: 1985-2005 (counts).....	A-43
Table A-22: House Value and Mortgage Status: 1973-1983 (percentages).....	A-44
Table A-22: House Value and Mortgage Status: 1985-2005 (percentages).....	A-45
Table A-23: Mortgage Characteristics: 1973-1983 (counts).....	A-46
Table A-23: Mortgage Characteristics: 1985-2005 (counts).....	A-47
Table A-24: Mortgage Characteristics: 1973-1983 (percentages).....	A-48
Table A-24: Mortgage Characteristics: 1985-2005 (percentages).....	A-49
Table A-25: Neighborhood Problems: 1973-1983 (counts).....	A-50
Table A-25: Neighborhood Problems: 1985-2005 (counts).....	A-51
Table A-26: Neighborhood Problems: 1973-1983 (percentages).....	A-52
Table A-26: Neighborhood Problems: 1985-2005 (percentages).....	A-53
Table A-27: Commuting Time and Distance for Householder: 1973-1983 (counts)...	A-54
Table A-27: Commuting Time and Distance for Householder: 1985-2005 (counts)...	A-55

## List of Tables (continued)

Table A-28: Commuting Time and Distance for Householder: 1973-1983 (percentages).....	A-56
Table A-28: Commuting Time and Distance for Householder: 1985-2005 (percentages).....	A-57
Table A-29: Household Characteristics: 1973-1983 (counts).....	A-58
Table A-29: Household Characteristics: 1985-2005 (counts).....	A-59
Table A-30: Household Characteristics: 1973-1983 (percentages) .....	A-60
Table A-30: Household Characteristics: 1985-2005 (percentages) .....	A-61
Table A-31: Householder Characteristics: 1973-1983 (counts).....	A-62
Table A-31: Householder Characteristics: 1985-2005 (counts).....	A-63
Table A-32: Householder Characteristics: 1973-1983 (percentages) .....	A-64
Table A-32: Householder Characteristics: 1985-2005 (percentages) .....	A-65

## List of Figures

Figure 1: Proportion of the Year-Round Housing Stock that Is Vacant.....	5
Figure 2: Regional Distribution of the Housing Stock.....	6
Figure 3: Distribution of the Housing Stock by Central Cities, Suburbs, and Non-Metropolitan Areas .....	7
Figure 4: Homeownership Rate, 1973 to 2005.....	8
Figure 5: Shares of the Year-Round Stock of Various Structure Types, 1973-2005 .....	10
Figure 6: Number of Year-Round Housing Units by Year Built .....	11
Figure 7: Number of Year-Round Housing Units Built Prior to 1940, 1985-2005.....	12
Figure 8: Median Rooms and Bedrooms for Year-Round Units.....	13
Figure 9: Median Square Footage, Single-Family Detached and Mobile Homes, 1985-2005 .....	14
Figure 10: Number of Overcrowded Households, 1973-2005 .....	15
Figure 11: Use of Air Conditioning in Housing Units, 1973-2005 .....	17
Figure 12: Selected Defects, Rates of Occurrence at the Beginning and End of the Period .....	18
Figure 13: Severe and Moderate Physical Problems, 1985-2005.....	20
Figure 14: Median Monthly Housing Costs, Owners and Renters.....	21
Figure 15: Median Ratio of Housing Costs to Household Income for Renters and Owners.....	22
Figure 16: Proportion of Households Spending More than 35 Percent for Housing .....	23
Figure 17: Median Value of Owner-Occupied Homes.....	24
Figure 18: Ratio of Home Value to Household Income.....	24
Figure 19: Proportion of First-Lien Mortgages that are Federally Insured .....	26
Figure 20: Type of First-Lien Mortgage .....	26
Figure 21: Selected Neighborhood Problems.....	28
Figure 22: Median Travel Time for Working Householders in Minutes .....	29
Figure 23: Median Commuting Distance for Working Householders .....	30
Figure 24: Household Types .....	32
Figure 25: Median Household Size .....	32
Figure 26: Household Size .....	33
Figure 27: Age of Householder .....	34

## 32 Years of Housing Data

### *Introduction*

The year 1973 may not seem that long ago, but a lot of changes have taken place since then. In 1973, the United States signed the Paris Peace Accords, which presaged the country's complete withdrawal from Vietnam. The Watergate scandal was hitting the front pages of newspapers across the nation. Secretariat won the Triple Crown in horse racing—the last time that feat has been accomplished. The latest James Bond movie, *Live and Let Die*, was playing in movie theaters and, among the hip, the Nehru jacket was just falling out of fashion. These events may be memories—albeit dim ones—to many Americans. But, to many others, 1973 is ancient history. Only slightly more than half of all Americans alive today had been born by 1973.

The United States has experienced extensive demographic changes in the last three and a half decades—changes that have significantly affected the nation's housing stock. The population has grown from 203 million in 1970 to 302 million in 2007 and has undergone some fundamental shifts:<sup>1</sup>

- *The population has grown older.* The 1970 census reported that 20.1 million residents were 65 years old or older; by 2005, that number had grown to 34.8 million. There were 1.5 million people 85 years old or older in 1970 compared with 3.8 million in 2005.
- *Racial and ethnic minorities have grown relative to the total population.* In 1970, 87.5 percent of the population was white; in 2005, only 74.7 percent was white. The decennial censuses began reporting Hispanic ethnicity in 1980; at that time, 6.4 percent of the population was Hispanic. By 2005, the Hispanic population had grown to 14.5 percent of the total population.
- *Family households, particularly two-parent family households, have declined.* In 1970, 80.3 percent of households were family households; by 2005, that proportion had fallen to 66.9 percent. Single-parent households were 5.4 percent of the total in 1970 compared with 17.2 percent in 2005.

---

<sup>1</sup> These comparisons are based on: *Demographic Trends in the 20th Century, Census 2000 Special Reports*, by Frank Hobbs and Nicole Stoops, U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau, CENSR-4, November 2002; *Income, Poverty, and Health Insurance Coverage in the United States: 2005* by Carmen DeNavas-Walt, Bernadette D. Proctor, and Cheryl Hill Lee, U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau, pp. 60-231, August 2006; and data from the American Community Survey for 2005 from tables on the U.S. Census Bureau's Web site.

- *Household income also grew, despite the rise in one-person households.* Real median household income rose from \$38,026 in 1970 to \$46,326 in 2005.

As the population aged and the distribution by household types changed, the average household size decreased from 3.1 in 1970 to 2.6 in 2005. The growth in population and the decline in average household size combined to produce a 75-percent increase in the number of households—from 63 million in 1970 to 111 million in 2005.

Because by definition each household occupies a separate housing unit, the American housing stock underwent dramatic changes from 1973 to 2005. This reflects not only the growth in households, but also changes in housing tastes brought about by changes in household structure, rising income, and an aging population. The United States has a unique resource—the American Housing Survey (AHS)—that tracks the evolution of its housing stock. This report uses the AHS to describe the changes that took place in housing in the United States between 1973 and 2005.

## ***The American Housing Survey***

The U.S. Department of Housing and Urban Development (HUD) conceived of the idea of a database that would assess the quality of the housing stock, analyze its characteristics, record what Americans were paying for housing and related services, and monitor how housing units changed over time. The U.S. Census Bureau (Census Bureau) worked with HUD to convert this idea into a full-fledged survey—complete with sampling frame, questionnaires, and survey procedures. With HUD funding, the Census Bureau launched the first AHS in 1973, and today the Census Bureau is still collecting information on housing for HUD through the AHS.

The AHS is really two surveys—a survey of the national housing stock and a collection of surveys of the housing stock in major metropolitan areas. Between 1973 and 1981, the Census Bureau conducted the national surveys annually; from 1983 to the present time, the Census Bureau has carried out the AHS national survey every 2 years. The most recently published data come from the 2005 survey. The national surveys have samples that range from 50,000 to 60,000-plus housing units.

The number of metropolitan areas surveyed and the period between surveys have varied over time. Originally, the AHS surveyed 60 metropolitan areas—20 a year every 3 years. Each survey included between 3,000 and 15,000 sample housing units. Over time, the cost of surveying reduced the number of areas surveyed and the frequency of the surveys. Currently, the AHS metropolitan survey includes 21 areas that are surveyed at 6-year intervals, with 7 metropolitan areas each survey year.

HUD and the Census Bureau publish lengthy reports from each national and metropolitan survey. Those reports are available in hard copy from HUD USER or the Census Bureau



and in PDF© format from both the HUD USER and the Census Bureau Web sites.<sup>2</sup> Analysts can also create their own tables from the more recent AHS national surveys, using the Census Bureau's DataFerrett technology available on the Census Bureau Web site. In addition, both HUD and the Census Bureau make available to analysts public user files containing the responses from individual housing units, after removing any information that might identify respondents.

The AHS survey has two distinguishing features. Unlike most surveys, the primary focus is on the housing unit; the survey does gather extensive information on the people living in the housing units, but only to relate the people characteristics to the housing characteristics. The AHS uses a longitudinal sample, which means that the Census Bureau goes back to the same housing unit with each new survey. This longitudinal feature allows HUD and the Census Bureau to see how housing units change over time and how people served by those units change over time.

This paper uses the data collected from all the AHS national surveys from 1973 to 2005 to portray how American housing changed over that 32-year period. The next eight sections of this report examine different features of the housing stock and the households that occupy the housing stock. The discussions highlight the major transformations that have occurred and explain what other information is available in the AHS. The appendix contains tables with data from all the national surveys on the topics discussed; these tables present both estimates of the total number of units with specific characteristics and percentage distributions.

Before presenting the data, the reader needs to be aware of how the AHS itself has changed over time. The AHS has used three different national samples. The 1973 and 1974 reports use a sample drawn in 1973 using the 1970 census as a sampling frame; the 1975 through 1983 reports use a sample drawn in 1975 using the 1970 census as a sampling frame; and the 1985 through 2005 reports use a sample drawn in 1985 using the 1980 census as a sampling frame. With each new survey, the Census Bureau updates the sample it uses for additions to the stock from new construction or other sources. The report formats have also changed over time. The 1973 through 1983 reports use a common format; the 1985 through 2005 reports use another common format. These changes, as well as other factors, affect the continuity of the data. In some cases, information is not available on a particular subject for all the national surveys.

Some notes on terminology may also help the reader. People normally think of their place of living as their home, but "homes" take many forms—such as single-family detached structures, apartments in multiunit structures, and mobile homes. *This document uses the term housing unit or unit to encompass all the forms that a home might take.* The Census Bureau and other survey organizations distinguish between families whose members are related to one another and households whose members may or may not be related to one another. More than half of all housing units are occupied by families, but all occupied housing units are occupied by households. This document uses

---

<sup>2</sup> [www.HUDUSER.org](http://www.HUDUSER.org) and [www.census.gov](http://www.census.gov).

the more general concept of household. Finally, the Census Bureau and other survey organizations use the strange-sounding term “householder” to refer to an adult member of a household who is the reference person for that household. The older term was “head of household,” but that term implies a household structure that generally does not apply these days.

**Size, Location, and Status of the Housing Stock**

Between 1973 and 2005, the number of housing units grew faster than the number of households occupying those units. Table 1 shows that the American housing stock consisted of 75,969,000 housing units in 1973; by 2005, the housing stock had grown to 124,377,000 housing units—an increase of 64 percent. During this time, the number of households grew by only 57 percent, so that there were 1.14 housing units per household in 2005 compared with 1.10 in 1973.

The logic used by the AHS in presenting data on the housing stock highlights some interesting changes in the way Americans use housing. First, the AHS distinguishes between year-round units and seasonal units; seasonal units include both vacation properties that are open only part of the year as well as housing for migratory workers that is used only part of the year. Table 1 shows that the number of seasonal units increased by almost 500 percent. While seasonal units comprised only 3 percent of the 2005 housing stock, the 1973 to 2005 change clearly indicates an increased demand for this type of housing.

**Table 1: The Housing Stock in 1973 and 2005  
(all counts in thousands)**

	1973	2005	Percent Change
<b>Total Housing Units</b>	75,969	124,377	64%
<b>Seasonal Units</b>	676	3,845	469%
<b>Year-Round Housing Units</b>	75,293	120,532	60%
<b>Occupied Units = Households</b>	69,337	108,871	57%
<b>Vacant Units</b>	5,956	11,660	96%

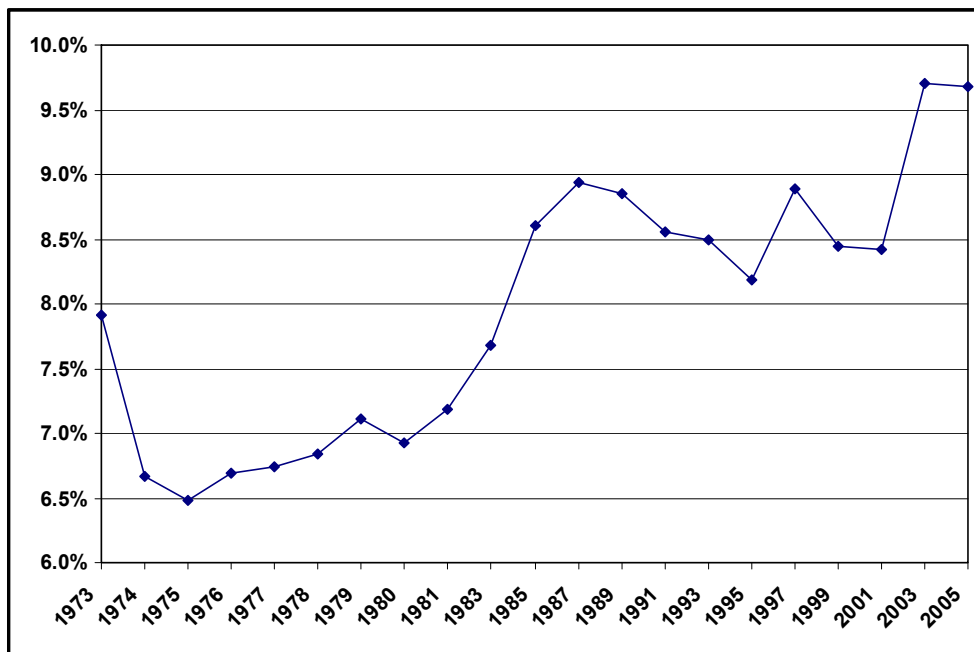
Year-round units are either occupied or vacant. Note that “occupied” and “vacant” have precise definitions that do not coincide exactly with the common understanding of these words. A house may have one or more persons living in it, but if those persons typically reside somewhere else, the house is considered vacant from the perspective of the AHS. The decennial censuses use the same logic because this approach ensures that every household has one and only one place where it “resides,” and the approach also results in the number of households being equal to the number of occupied housing units.

Using this logic, a unit is vacant if it is not the “usual residence” of some household. Defined this way, a vacant unit is in some sense an excess unit—like having more chairs than children in a game of musical chairs. Table 1 shows that vacant units grew almost

twice as fast as households between 1973 and 2005. This fact, combined with the growth in seasonal units, accounts for the increase in the ratio of housing units to households.

Figure 1 traces changes in the proportion of year-round units that are vacant. The proportion started at 7.9 percent in 1973, fell to a low point of 6.5 percent in 1975, and then fluctuated around a rising trend, reaching a high of 9.7 percent in both 2003 and 2005. The AHS separates vacant units into five categories and, by looking at the data in each category, one can obtain a better understanding as to why the country appears to need more empty units today than in 1973. Tables A-1 and A-2 in the appendix contain information on these categories from all the AHS reports.<sup>3</sup>

**Figure 1: Proportion of the Year-Round Housing Stock that Is Vacant**



The first category consists of unoccupied rental units.<sup>4</sup> These units represented approximately 2.0 percent of the year-round stock from 1973 through 1983; from 1985 to 2001, the percentage hovered generally around 2.5 percent; then in 2003 and 2005, the percentage rose to 3.0 percent.<sup>5</sup> Various factors account for the rising share of vacant rental units. In 1981, Congress increased the tax breaks available to owners of rental properties, resulting in a significant amount of overbuilding before the Tax Reform Act of 1986 severely restricted those tax benefits. In the early 1990s, interest rates fell

<sup>3</sup> The reader should note that prior to 1985, the AHS did not count vacant mobile homes in the housing stock.

<sup>4</sup> This category includes vacant units that are available for either rent or sale.

<sup>5</sup> The ratio discussed in this sentence is the number of vacant units for rent divided by the year-round housing stock. The rental vacancy rate reported quarterly by the Census Bureau is the ratio of vacant units for rent divided by all rental units. The two ratios followed the same pattern.

substantially, making it less expensive to carry vacant properties. Landlords may also have changed their strategy by opting for higher rents at the cost of higher vacancy rates.

Two other categories showed little change over the 32-year period. The proportion of year-round units that are vacant properties offered “for sale only” fluctuated around 1 percent, while the proportion of units that have been bought or rented but are not yet occupied also oscillated around 1 percent. The most interesting change involves second homes and vacation properties that are available year-round.<sup>6</sup> This group rose from a low of 1.4 percent from 1974 to 1979, to a high of 2.6 percent in 1989, and then gradually fell back to 2.2 percent in 2005. The final category includes units vacant for other reasons. This category, except for an unusual value in 1973, rose gradually over the period from approximately 1.5 percent to approximately 2.5 percent.

As expected, the growth of the housing stock paralleled the growth of the population in terms of regional and metropolitan location. Figure 2 shows that the shares of the housing stock in the South and West increased throughout this period, while the shares in the Northeast and Midwest declined. These regional shifts occurred gradually throughout the period, but the aggregate effect was substantial. The Northeast’s share fell 4.9 percentage points while the South’s share rose 5.6 percentage points. Fifty percent of the housing stock was located in the South and West in 1973; by 2005, these regions accounted for 59 percent of the stock.

**Figure 2: Regional Distribution of the Housing Stock**

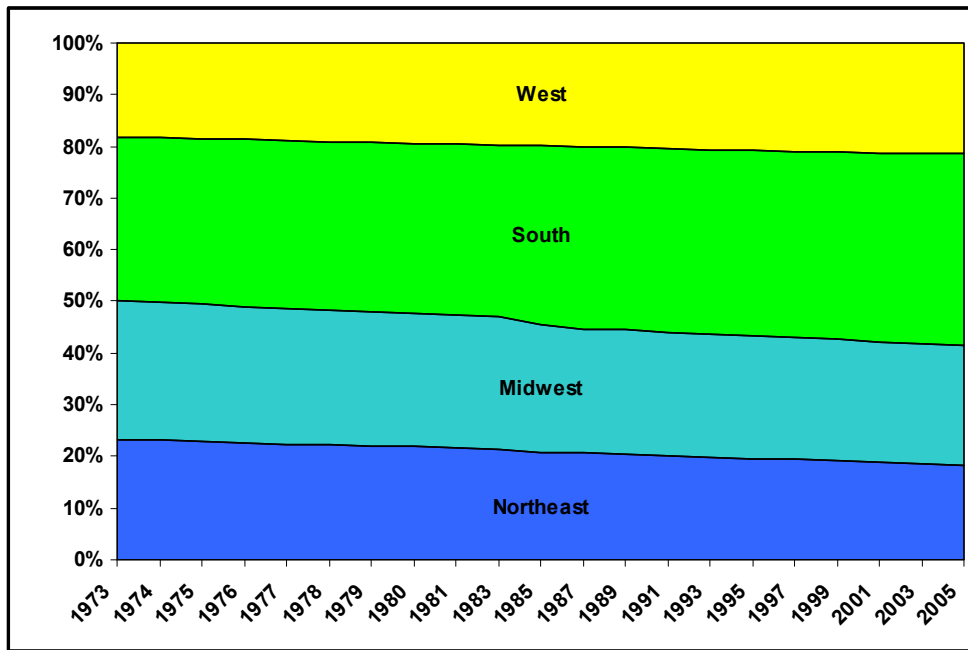
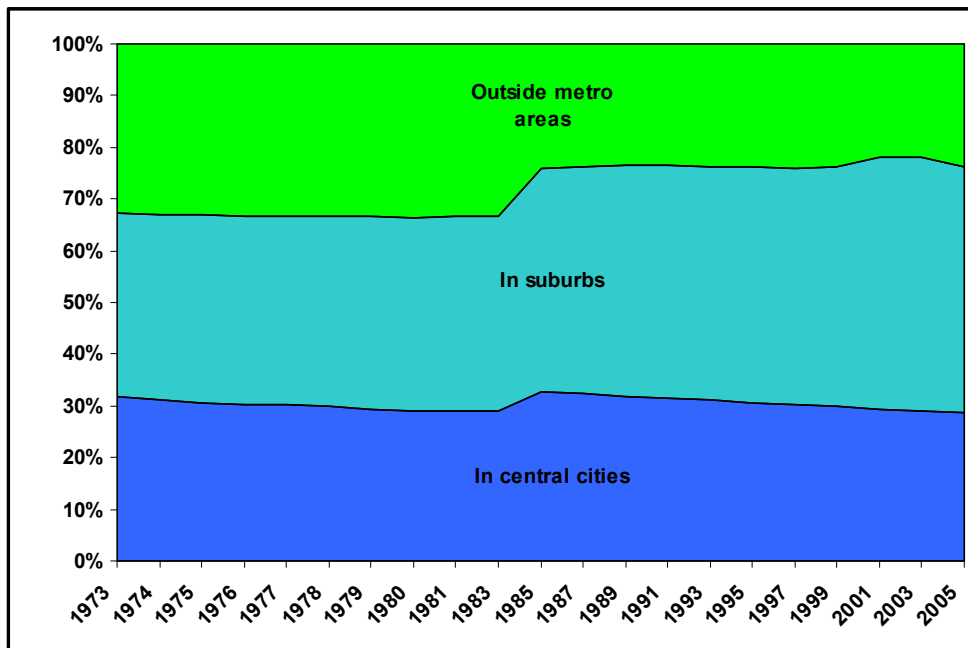


Figure 3 traces the changing shares of the housing stock in “outside metropolitan” areas, in suburbs, and in central cities. The over-the-period changes coincide with expectations;

<sup>6</sup> An occupied second home is considered vacant if its occupants “usually reside elsewhere.”

the suburban share is substantially larger in 2005, while the shares in central cities and outside metropolitan areas are smaller. However, the trends are not smooth. The share outside metropolitan areas falls sharply between 1983 and 1985, and the central city share generally declines except for a one-time increase between 1983 and 1985. The discontinuities between 1983 and 1985 result from the introduction of new definitions of metropolitan area—changes that increased the population in central cities and suburbs at the expense of the non-metropolitan population. By 2005, suburbs accounted for 47 percent of the housing stock, central cities for 29 percent, and outside metropolitan areas for 24 percent.

**Figure 3: Distribution of the Housing Stock by Central Cities, Suburbs, and Non-Metropolitan Areas**



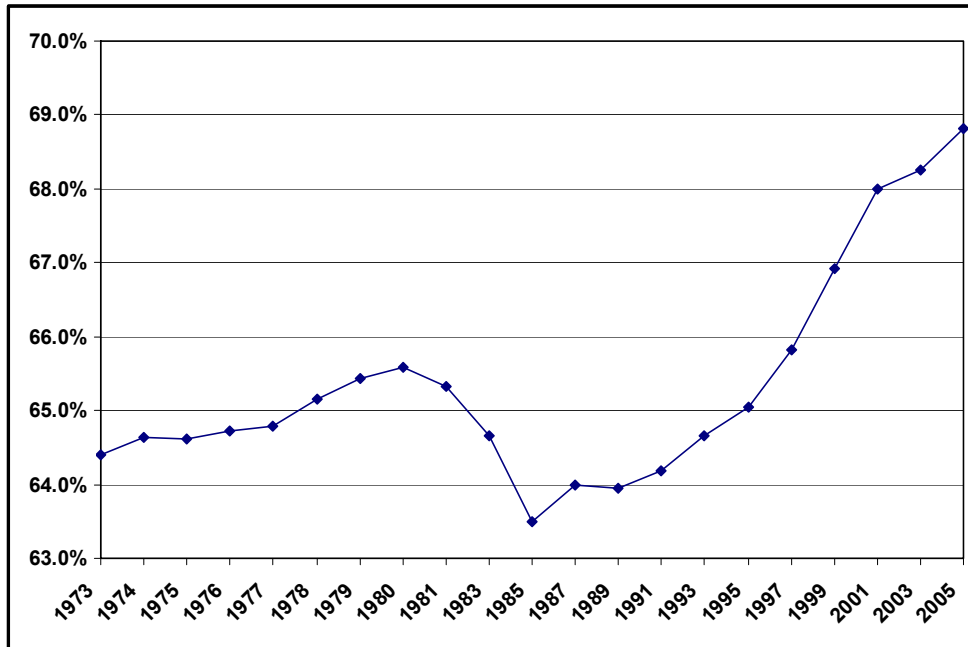
Because large portions of metropolitan areas are rural in character and significant pockets with dense populations are in non-metropolitan areas, the Census Bureau also divides the country into urban and rural segments. By 2005, approximately 75 percent of the occupied housing stock was located in urban areas and approximately 25 percent was located in rural areas. The urbanized share fell from 1973 to 1983 but then rose.<sup>7</sup>

One of the most significant changes in the status of the housing stock over the last 15 years has been the increase in the homeownership rate. The recent experience is best understood in the context of the evolution of homeownership over the last century. Owning one's home has always been considered a cornerstone of the American dream, but as late as 1940 less than half of American households were homeowners. In the 1890 to 1940 period, the homeownership rate fluctuated in the 43- to 48-percent range. During the 1940 to 1960 period, the homeownership rate rose by over 18 percentage points, from

<sup>7</sup> This is also the case with the central city, suburban, and non-metropolitan shares; there is a significant discontinuity in 1985.

43.6 percent to 61.9 percent. This remarkable transformation was facilitated by higher incomes, a large percentage of households being in prime homebuying age groups, the Federal Housing Administration (FHA)-led revolution in mortgage financing, the GI bill of rights, improved interurban transportation, and development of large-scale housing subdivisions with affordable houses. From 1960 to 1990, the homeownership rate remained in the 61- to 65-percent range, growing slowly between 1960 and 1980 and then declining from 1980 to 1990. From 1990 to 2007, the homeownership rate rose to close to 70 percent. Figure 4 uses data from the AHS to track the changes in the 1973 to 2005 period. The AHS captures both the stagnation from 1973 to 1991 and the return to growth beginning in 1993.

**Figure 4: Homeownership Rate, 1973 to 2005**



### ***Structural Characteristics of Units***

The American Housing Survey provides detailed information about the structural characteristics of housing units and, by comparing data from the published reports, one can see how these characteristics have changed over time. The AHS reports present data for all units and various categories of units, including newly constructed units. The data in this section refer to all year-round units or all occupied units. The AHS tracks the evolution of the overall housing stock due to the combination of three changes: the removal of existing units, the modification of existing units, or the addition of new units. The combined effects are dramatic enough that one can easily see their impact on the broader stock. Using the published data, one could also focus on newly constructed units and observe how they differ from existing units or, using the public use files, one could look separately at the characteristics of eliminated units, remodeled units, and newly constructed units.

Beginning in 1975, the AHS identified both units in cooperative buildings and units in condominiums. The number of cooperative housing units grew from 366,000 in 1975 to 713,000 in 2005, a rate of growth almost double the rate for all year-round units. Condominiums grew from 621,000 in 1975 to 5,975,000 in 2005, a rate of growth nearly 10 times the rate for all year-round units.<sup>8</sup> By 2005, these two ownership types accounted for almost 6 percent of the year-round stock and almost 9 percent of the owner-occupied housing units.

Figure 5 shows how the composition of the year-round stock changed by the type of structure. Both the changes and the timing of the changes are interesting. Units located in structures with five or more units are generally rental units. (This paper reflects the terminology used by HUD's FHA insurance program and labels structures with five or more units as multifamily structures.) Both supply and demand factors caused these units to grow from approximately 15 percent of the year-round stock in 1973 to over 17 percent in 1985. The generous tax incentives enacted for rental housing in 1981 encouraged the construction of multifamily housing. During this period, the early baby-boom population also was forming households and acquiring housing units. Young households are more likely to choose rental housing and the smaller units typical of multifamily structures. After 1985, the multifamily share leveled off and even declined slightly.

Manufactured housing (mobile homes) has played an increasingly important role in providing housing.<sup>9</sup> In 1973, there were 3.3 million mobile homes. By 2001, the number of mobile homes had increased to 8.2 million. The count in 2005 was 8.0 million or 6.6 percent of the year-round stock. Mobile homes have always provided an affordable path to homeownership. Their increased popularity may be the result of a greater variety of manufactured housing options, increased safety as a result of revised federal standards, and more young households seeking to become homeowners.

The AHS distinguishes between single-unit detached structures, such as a single-family house on a lot that separates it from other structures, and single-unit attached structures, such as townhouses that share common exterior walls. The rising share of units in single-family attached structures is not surprising given the generally lower costs of such units. The trend in single-unit detached structures is somewhat surprising. This structure type is by far the most popular type and accounted for 62 to 64 percent of all units from 1973 through 1983. In 1985, its share dropped to 61 percent and decreased further to approximately 60 percent through 1995.<sup>10</sup> High mortgage interest rates in the late 1970s and throughout the 1980s may explain some of these changes. Interest rates improved around 1993, and the share of single-family detached structures increased back to 63 percent by 2005.

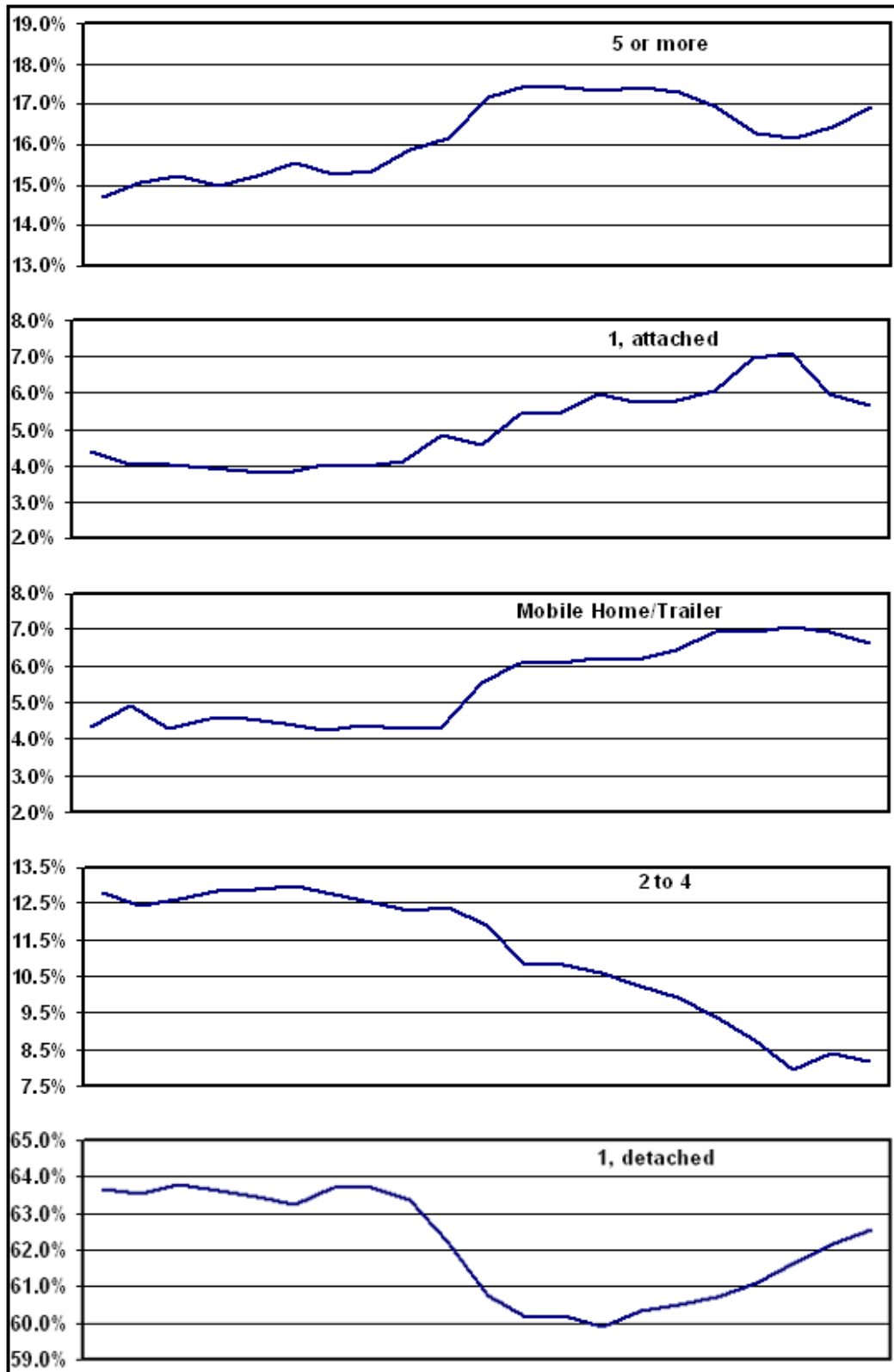
---

<sup>8</sup> Year-round units grew by 55 percent from 1975 to 2005, cooperative units by 95 percent, and condominiums by 862 percent.

<sup>9</sup> The sharp increase in 1985 is partially due to a change in AHS procedures. Prior to 1985, vacant mobile homes were not included in the housing stock.

<sup>10</sup> The advent of a new AHS sample in 1985 may have contributed to the decline between 1983 and 1985, but does not account for the further decline through 1995.

**Figure 5: Shares of the Year-Round Stock of Various Structure Types, 1973-2005**



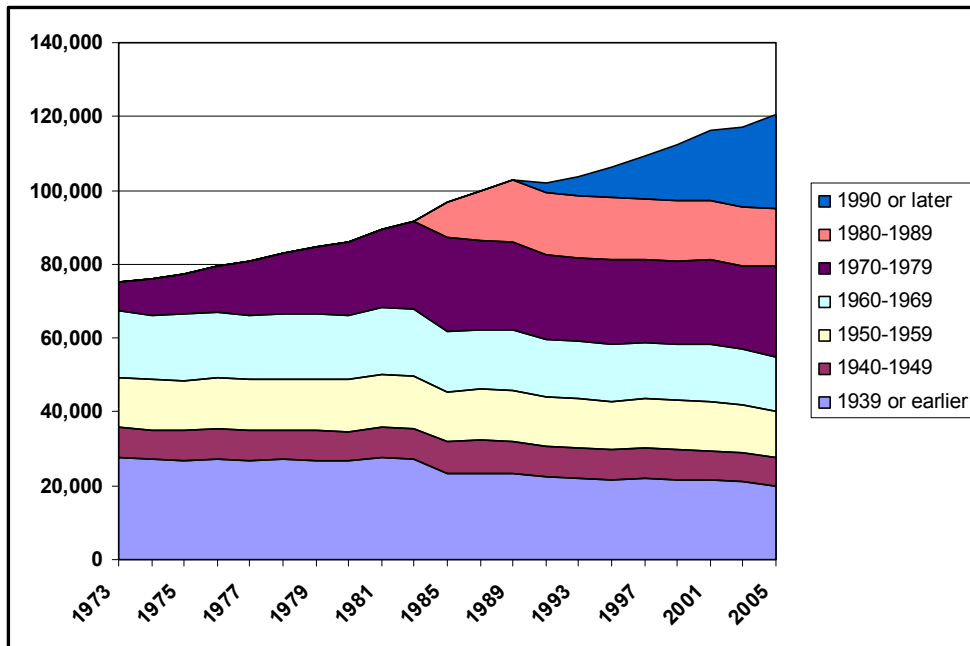


The remaining structure type—units in structures with two to four units—declined in importance almost continuously from 1973 to 2005. At the beginning of the period, these structures accounted for 13 percent of all year-round units; by 2005, they accounted for only 8 percent of the units. The number of units in this structure type barely changed over the period; there were 9.6 million units in two- to four-unit structures in 1973 and only 9.9 million in 2005, despite an overall growth in the number of year-round units of over 45 million.

Beginning in 1985, the AHS reports divided multifamily structures into four categories based on the number of units in the structure. An examination of Tables A-3 and A-4 shows that the relative importance of these categories did not change substantially over the 1985 to 2005 period.

Figure 6 shows how the substantial growth over this period in the number of the year-round units altered the age structure of the housing stock. By 2005, more than half of the year-round units had been built after 1970. (Beginning in 1985, the AHS identified units built in 1980 or later, and in 1990, the AHS identified units built in 1990 or later.)

**Figure 6: Number of Year-Round Housing Units by Year Built**



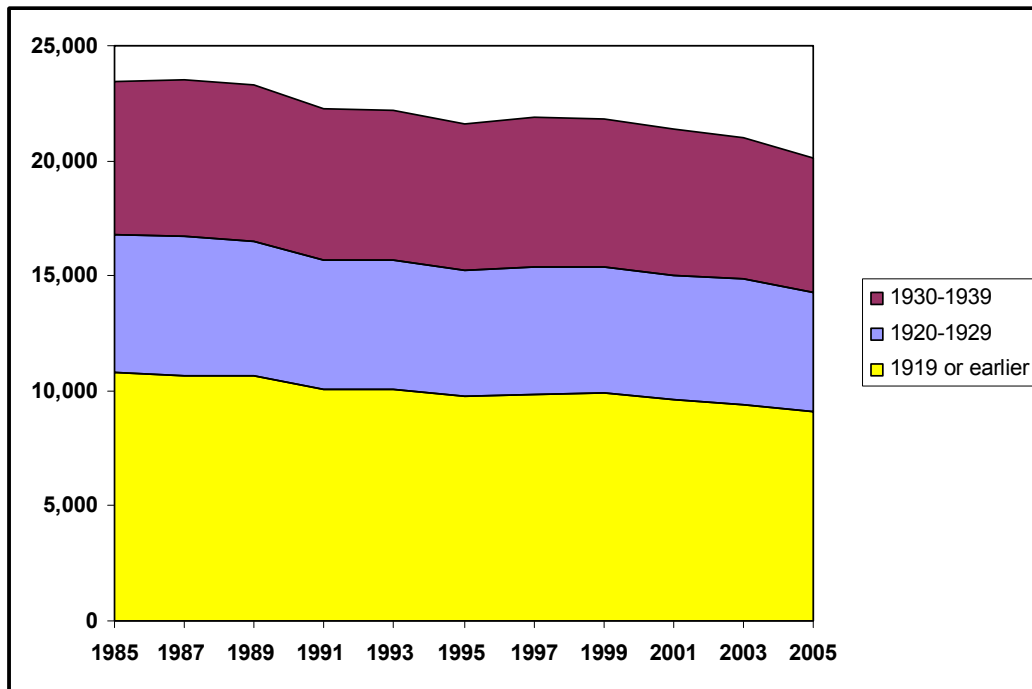
Since units built prior to 1970 cannot be added to the stock after 1970, the number of such units has to decline over the period tracked by the AHS.<sup>11</sup> In both absolute numbers and percentage terms, units built prior to 1940 and units built during the 1960s

<sup>11</sup> In fact, units built prior to 1970 can appear in a post-1970 AHS, even though these units did not appear in previous AHS reports. Every year units are added to the stock from sources other than new construction, including the splitting of a large unit into two or more units or the transformation of a nonresidential structure into a residential structure. While these movements are important in the year-to-year change in the housing stock, they are relatively minor.

experienced the largest declines. There were 7.5 million fewer units built prior to 1940 in 2005 than in 1973—a drop of 27 percent. There were 3.4 million fewer units built during the 1960s in 2005 than in 1973—a drop of 19 percent.

Beginning in 1985, the AHS reports convey information separately for units built in the 1930s, the 1920s, and prior to 1920. Figure 7 shows how the number of these units changed between 1985 and 2005. Relatively speaking, all three categories declined in roughly the same proportion over this shorter period—13 percent for units built in the 1920s and 1930s and 16 percent for those built prior to 1920. Because there were more units built prior to 1920 than in the other two categories, this group lost the most units—1.7 million between 1985 and 2005.

**Figure 7: Number of Year-Round Housing Units Built Prior to 1940, 1985-2005**

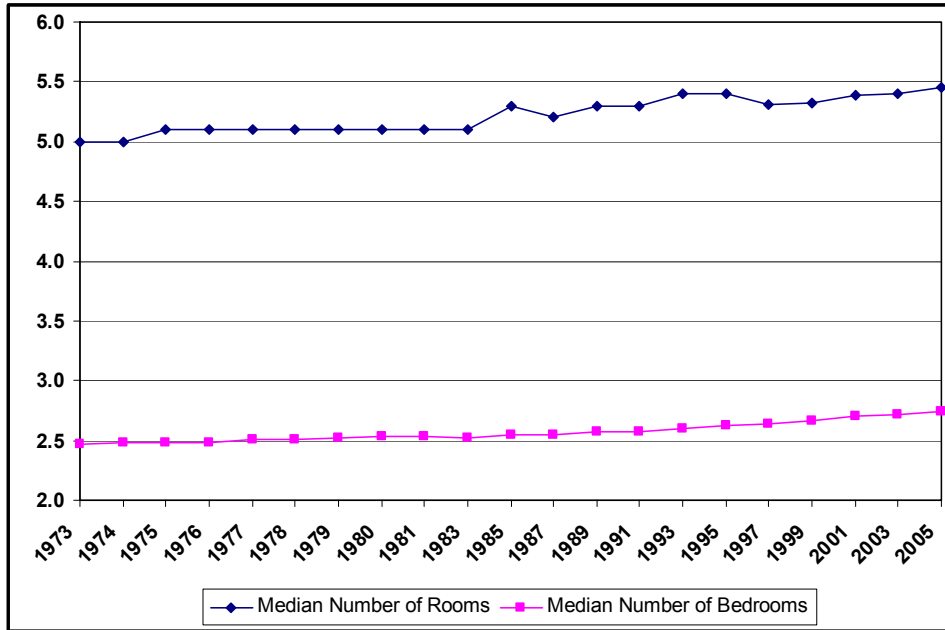


The housing stock is by no means static. Figure 6 shows how easily the profile of the existing stock can change as new units are added and old units leave the stock. Only 46 percent of the year-round units in existence in 2005 were built prior to 1970. With this level of turnover, the characteristics of housing units can change substantially over time.

One characteristic—the size of housing units—has shown almost continuous change over the 1973 to 2005 period. The AHS furnishes several measures of the size of units. Since 1973, the AHS has counted the number of rooms, the number of bedrooms, and the number of bathrooms. Figure 8 indicates that the median number of rooms and the median number of bedrooms have increased almost every year. Measured in terms of the typical unit, the changes appear small. The median number of rooms increased from 5.0 rooms in 1973 to 5.5 rooms in 2005, and the median number of bedrooms increased from

2.5 bedrooms to 2.7 bedrooms. The full distributions reported in Tables A-7 and A-8 demonstrate that the smallest units have disappeared and the largest units have become more common. In 1973, there were 3.9 million year-round housing units with only one or two rooms; by 2005, the number had declined to 1.8 million. The number of housing units with 7 or more rooms increased from 14 million in 1973 (19 percent of the year-round stock) to 34 million in 2005 (28 percent). The same pattern emerges with the distribution by number of bedrooms. The number with no bedrooms fell from 1.9 million in 1973 to 1.1 million in 2005. Only 19 percent of year-round units had two or more bathrooms in 1973; 47 percent had two or more in 2005.

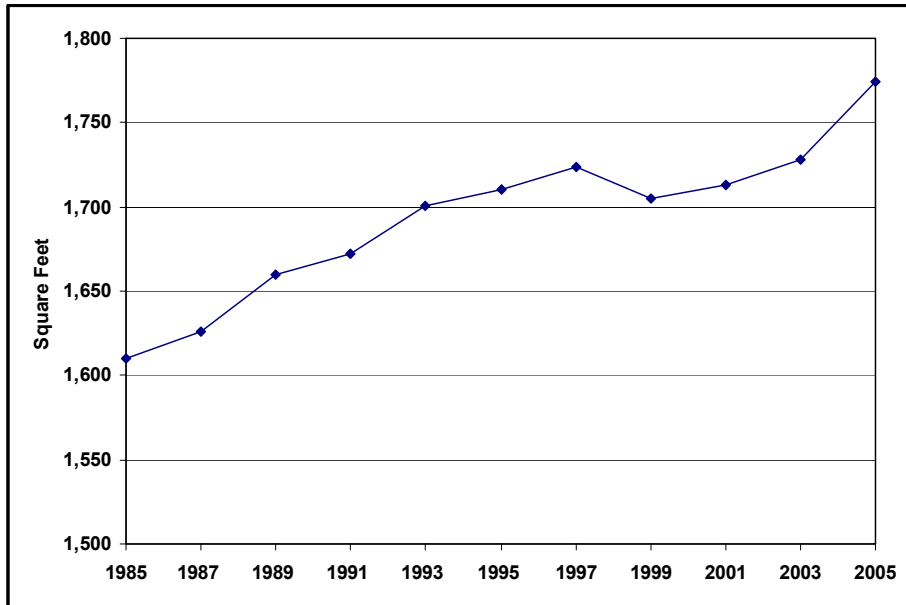
**Figure 8: Median Rooms and Bedrooms for Year-Round Units**



Beginning in 1985, the AHS also recorded the square footage of units. Figure 9 reports the median square footage for single-unit detached houses and mobile homes combined into one group. Over this period, the size of the median unit grew from 1,610 square feet to 1,774 square feet—an increase of 10 percent. Tables A-9 and A-10 contain the distribution by square footage of the group of single-unit detached houses and mobile homes. In 1985, there were 11.6 million units with fewer than 1,000 square feet; by 2005, this number had dropped to 8.8 million despite a 30-percent increase in the number of single-unit detached houses and mobile homes.

Tables A-9 and A-10 also provide information on lot sizes for one-unit structures. This paper does not discuss these numbers, because there appears to be a break in the series in 1997 when the Census Bureau introduced a new questionnaire and new data collection procedures. The new procedures greatly reduced the number of non-reporting units, and this improvement was accompanied by a substantial drop in the median lot size. Median lot size for one-unit structures was approximately 0.35 acres throughout the 1997 to 2005 period.

**Figure 9: Median Square Footage, Single-Family Detached and Mobile Homes, 1985-2005**



The introduction noted that average household size decreased from 1970 to 2005. This demographic change, combined with the sharp increase in the number of large housing units, resulted in a substantial decline in the problem of overcrowding. Housing analysts traditionally have considered households to be “overcrowded” if the ratio of household members to room exceeds 1.01—that is, if there are more household members than rooms in their homes.

Figure 10 counts the number of overcrowded households for each survey year. Despite a 57-percent increase in the number of households over this period, the number of overcrowded households fell from 3.9 million in 1973 to 2.6 million in 2005.

**Figure 10: Number of Overcrowded Households, 1973-2005**

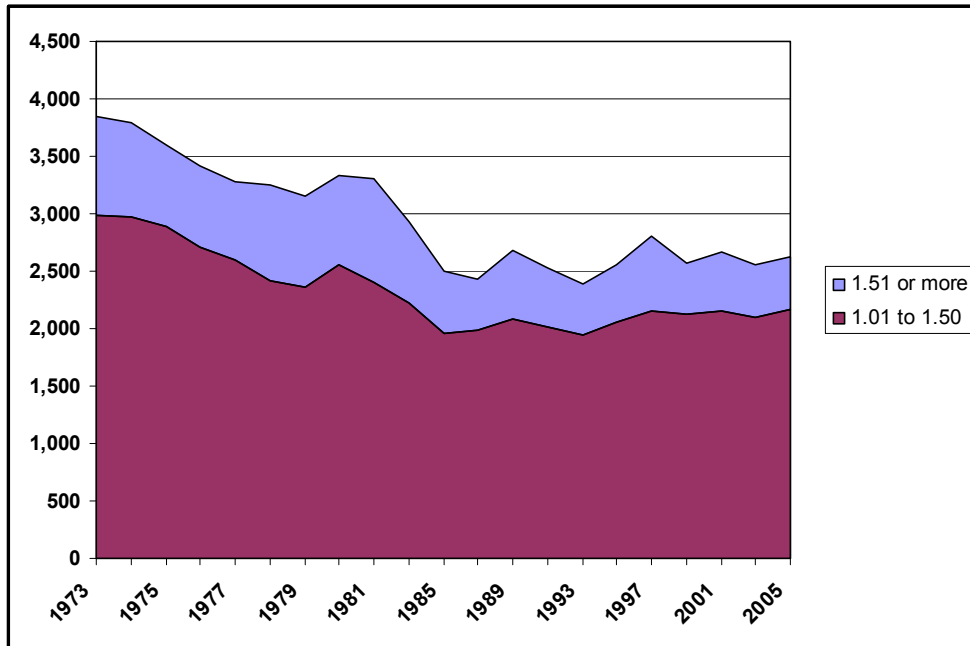


Table 2 records the percentage of households that were overcrowded for each survey year. As a percentage of households, overcrowding is a substantially less serious problem today than in 1973. In 2005, only 2.4 percent of households were overcrowded and, of the overcrowded households, only one in six was severely overcrowded. In 1973, 5.6 percent were overcrowded, and roughly one in four were severely overcrowded.

**Table 2: Overcrowding as a Percent of Households**

Year	Overcrowded (more than 1.00 persons per room)	Severely Overcrowded (more than 1.50 persons per room)	Year	Overcrowded (more than 1.00 persons per room)	Severely Overcrowded (more than 1.50 persons per room)
1973	5.6%	1.3%	1987	2.7%	0.5%
1974	5.3%	1.1%	1989	2.9%	0.6%
1975	5.0%	1.0%	1991	2.7%	0.6%
1976	4.6%	1.0%	1993	2.5%	0.5%
1977	4.4%	0.9%	1995	2.6%	0.5%
1978	4.2%	1.1%	1997	2.8%	0.7%
1979	4.0%	1.0%	1999	2.5%	0.4%
1980	4.2%	1.0%	2001	2.5%	0.5%
1981	4.0%	1.1%	2003	2.4%	0.4%
1983	3.5%	0.8%	2005	2.4%	0.4%
1985	2.8%	0.6%			

## Quality of the Housing Stock

The AHS collects an extensive amount of information relating to the quality of the housing stock. While changes in questionnaires and reporting formats make it difficult to track how all of these features have changed over time, the most important quality indicators are consistently measured and reported for the 1973 to 2005 period, and additional indicators are available for the 1985 to 2005 period.

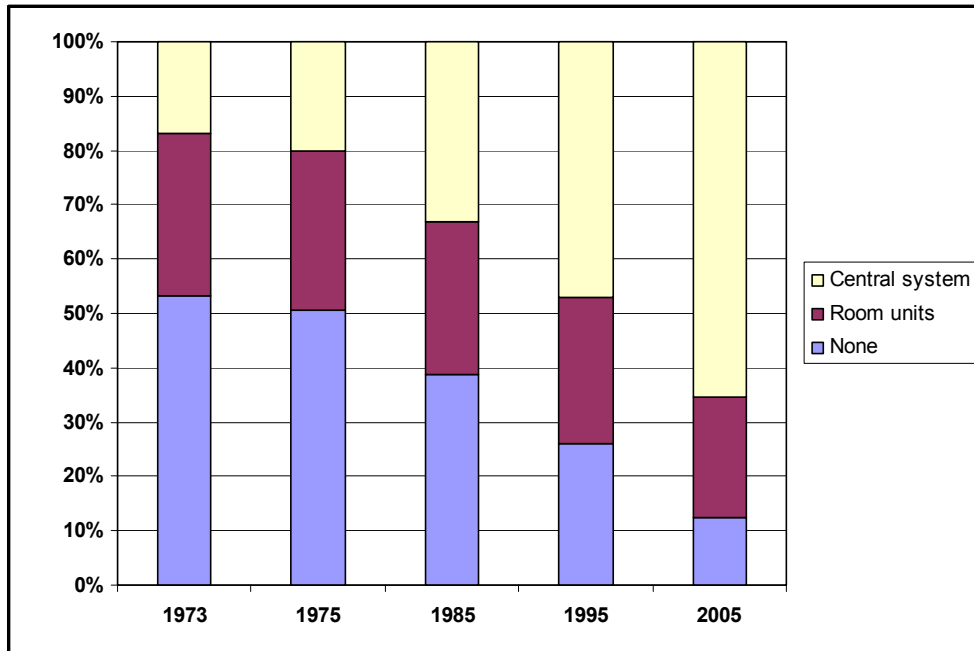
Table 3 shows for selected years how the share of the housing stock using public water and sewer facilities has grown over the period. This change corresponds to the increased share of housing located in metropolitan areas and in urbanized areas. It also reflects the expansion of public water and sewer facilities into non-metropolitan areas and into rural areas. Table A-11 and A-12 present the same information for all survey years. These tables confirm that the use of public water sources and sewer facilities increased almost continuously over the 1973 to 2005 period.

**Table 3: Source of Water and Waste Water Disposal**

	1973	1975	1985	1995	2005
<b>Water – Year-Round Units</b>					
<b>Public/private water</b>	81.6%	83.1%	85.3%	86.8%	87.6%
<b>Well</b>	16.3%	15.0%	13.7%	12.5%	11.9%
<b>Other water source</b>	2.1%	1.9%	1.0%	0.7%	0.5%
<b>Sewer – Year-Round Units</b>					
<b>Public sewer</b>	71.3%	72.8%	75.7%	77.1%	79.7%
<b>Septic tank/cesspool</b>	26.1%	25.4%	23.8%	22.7%	20.2%
<b>Other</b>	2.6%	1.8%	0.6%	0.2%	0.2%

Among housing amenities, air conditioning is one that experienced remarkable growth since 1973. Figure 11 shows that fewer than half of year-round units had air conditioning in 1973, but only one-eighth of the units lacked some form of air conditioning in 2005. Not only did air conditioning become a more prominent feature, but reliance on central air conditioning systems increased even more. Only one in six units had central air conditioning in 1973, but almost two-thirds had central air conditioning in 2005. Air conditioning has been a frequent feature in newly constructed housing, and many older units have been retrofitted for central air conditioning since 1973.

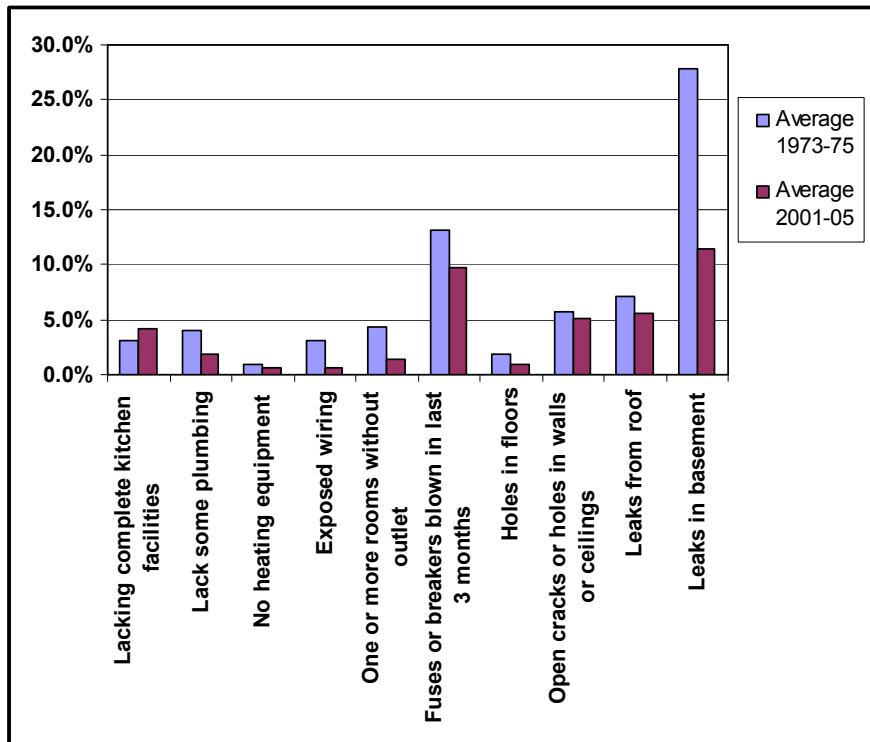
**Figure 11: Use of Air Conditioning in Housing Units, 1973-2005**



The AHS also reports information on the presence or absence of amenities such as fireplaces, decks, dishwashers, clothes washers and dryers, microwaves, trash compactors, telephones, and garages or carports. The AHS describes the type of heating equipment used and indicates what fuels are used for heating, cooking, and other equipment. Almost all of this information is available for the 1985 to 2005 period, and many items are available for the entire 32-year interval.

The AHS also records detailed information about housing defects. Figure 12 contrasts the prevalence of selected defects at the beginning of the period by averaging the reported rates of occurrence in the 1973, 1974, and 1975 AHS surveys and in the 2001, 2003, and 2005 surveys. With one exception, the rates of occurrence were lower at the end of the period than at the beginning, in some cases substantially lower. The one exception is the percentage of units without complete kitchen facilities—a kitchen sink; burners, cook stove, or microwave oven; and a refrigerator—for the exclusive use of the household. In 1997, the Census Bureau revised the AHS questionnaire, and the revision affected the measurement of this defect. Beginning in 1997, “exclusive use” was an absolute requirement for a unit to avoid being classified as “lacking complete kitchen.” This change caused the percentage of units “lacking complete kitchen” facilities to rise slightly. Tables A-13 and A-14 show the upward shift in this percentage in 1997. As shown in Figure 12, 4.2 percent of the units did not have complete kitchen facilities for the exclusive use of the household in the 2001 to 2005 period.

**Figure 12: Selected Defects, Rates of Occurrence at the Beginning and End of the Period<sup>12</sup>**



At the end of the period, only 1.8 percent of year-round units lacked complete plumbing for the exclusive use of their residents, compared with 4.1 percent at the start of the period (see Figure 12). Complete plumbing consists of hot and cold piped water as well as a flush toilet and a bathtub or shower, all for the exclusive use of the household. Ninety-nine percent or more of year-round units had some type of heating equipment at both the beginning and end of the period.

Figure 12 contains three measures for occupied units of electrical defects: exposed wiring, rooms with no working outlets, and a blown fuse or a tripped circuit breaker within 3 months prior to the survey. All three measures had lower rates of occurrence at the end of the period than at the beginning. The exposed wiring measure fell from 3.1 percent of occupied units to 0.6 percent, while the “one or more rooms without an outlet” measure dropped from 4.4 percent to 1.4 percent. The declines in these measures were absolute as well as relative—that is, there were fewer units with these problems at the end of the period than at the beginning.

The quality of the housing stock also improved with respect to problems related to holes in floors, cracks or open holes in walls and ceilings, and leaks in roofs. The occurrence of these defects declined in percentage terms between the beginning and end of the 32-

<sup>12</sup> Information on kitchen facilities, plumbing facilities, and heating equipment refers to all year-round units; information on the remaining items refers to occupied units.



year period. The number of units with holes in floors declined as well. One of the most striking changes was the decline in the frequency with which units with basements experienced leaks. As shown in Figure 12, residents reported leaks in the basements of 28 percent of the units with basements at the beginning of the period but in only 11 percent at the end of the period. This dramatic decline may be both real and an artifact of the way the AHS collected data over time. The Census Bureau introduced a new questionnaire in 1985, and a review of the data in Tables A-13 and A-14 reveals that the prevalence of leaks declined substantially with the introduction of the new questionnaire. Nevertheless, the proportion with leaks continued to fall after 1985.

Beginning in 1985, the AHS introduced two summary measures of physical problems in housing units. These measures take into account a range of possible physical problems and classify them as either severe or moderate. If a unit has one or more severe physical problems, the AHS characterizes that housing unit as having severe problems. If a unit has one or more moderate physical problems but no severe problems, the AHS characterizes that unit as having moderate problems. Units that have both severe and moderate problems are characterized as having severe problems and are not counted among the units with moderate problems. The accompanying textbox explains how the AHS defines severe physical problems and moderate physical problems.

**Severe physical problems:** A unit has *severe* physical problems if it has any of the following five problems:

*Plumbing.* Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure (and for the exclusive use of the unit, unless there are two or more full bathrooms).

*Heating.* Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.

*Electricity.* Having no electricity, or all of the following three electric problems: exposed wiring, a room with no working wall outlet, and three blown fuses or tripped circuit breakers in the last 90 days.

*Hallways.* Having all of the following four problems in public areas: no working light fixtures, loose or missing steps, loose or missing railings, and no working elevator.

*Upkeep.* Having any five of the following six maintenance problems: (1) water leaks from the outside, such as from the roof, basement, windows, or doors; (2) leaks from inside structure, such as pipes or plumbing fixtures; (3) holes in the floors; (4) holes or open cracks in the walls or ceilings; (5) more than 8 by 11 inches of peeling paint or broken plaster; or (6) signs of rats in the last 90 days.

**Moderate physical problems:** A unit has *moderate* physical problems if it has any of the following five problems, but none of the severe problems:

*Plumbing.* On at least three occasions during the last 3 months, all the flush toilets were broken down at the same time for 6 hours or more.

*Heating.* Having unvented gas, oil, or kerosene heaters as the primary heating equipment.

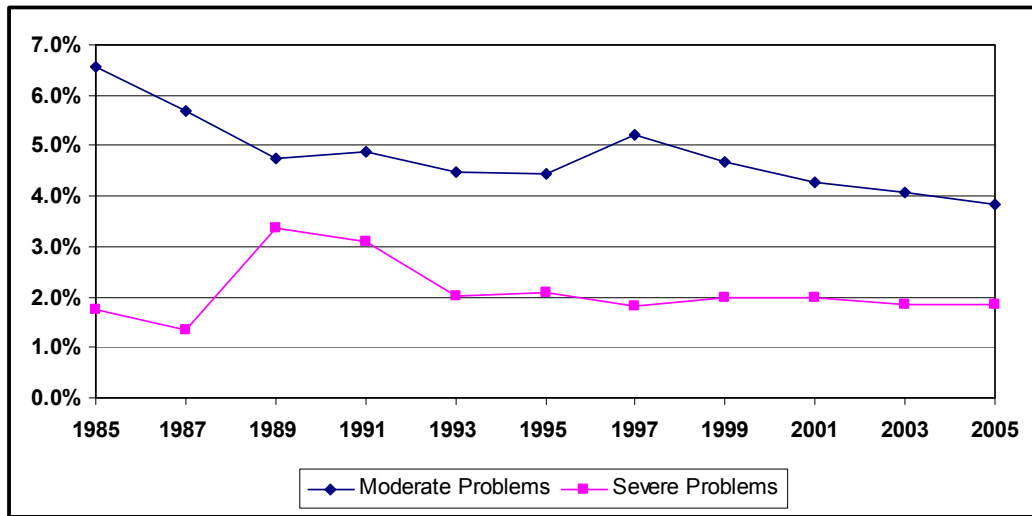
*Kitchen.* Lacking a kitchen sink, refrigerator, or cooking equipment (stove, burners, or microwave oven) inside the structure for the exclusive use of the unit.

*Hallways.* Having any three of the four problems listed under *Hallways* for severe physical problems.

*Upkeep.* Having any three or four of the six problems listed under *Upkeep* for severe physical problems.

Figure 13 indicates that the frequency of severe physical problems was approximately the same in 2005 as in 1985. There was a sharp increase in the proportion with severe physical problems in 1989, but the proportion returned to trend level by 1993. The frequency of moderate physical problems declined between 1985 and 2005. Except for a small upward blip in 1997, the percentage with moderate physical problems declined almost continuously over the period.

**Figure 13: Severe and Moderate Physical Problems, 1985-2005**



Tables A-15 and A-16 provide information on each of the elements used to define severe and moderate physical problems. The tables show that an increase in plumbing problems explains the upward shift in severe physical problems in 1989 and 1991; this increase in serious plumbing problems may be related to difficulties in collecting information on complete plumbing facilities in the immediately preceding years. The AHS reports for 1985 and 1987 did not contain information on complete plumbing facilities because it was deemed unreliable. Therefore, the reported percentage with severe physical problems in 1985 and 1989 may be too low. Over the 1985 to 2005 period, the percentage of units with severe upkeep problems declined from 0.5 percentage points to zero percentage points. With respect to moderate physical problems, the percentage of units reporting moderate problems related to heating and upkeep declined substantially over the period.<sup>13</sup>

## Housing Costs

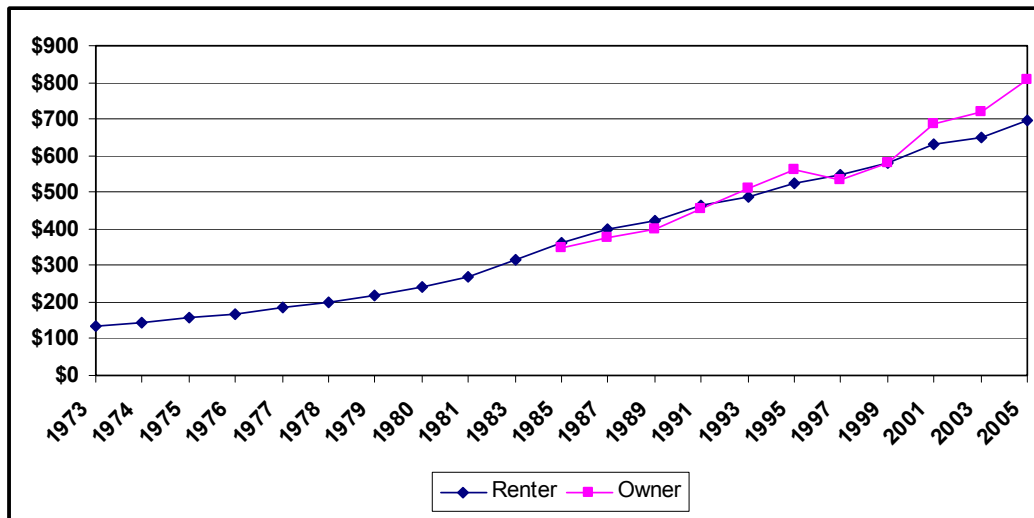
The AHS collects copious information on the various costs of renting or owning a housing unit, including the financing costs and the costs of utilities. Despite the detailed information in the published reports, certain presentational features make it difficult to

<sup>13</sup> The percentage of units with moderate physical problems related to kitchen facilities increased between 1985 and 2005 but, as noted earlier, this may be the result of more emphasis on “exclusive use” in reporting on kitchen facilities.

compare the data consistently over the entire period. Inflation, particularly the severe inflation from 1973 through 1983, affected the categories used by the AHS to report monthly housing costs. In 1973, 85 percent of renters paid less than \$200 per month for rent and utilities, and the AHS report grouped the remaining 15 percent into a single category. By 2005, fewer than 5 percent of renters paid less than \$200 per month for rent and utilities, and the AHS report apportioned the remaining 95 percent into 13 categories that did not exist in the 1973 report. An additional problem relates to owner-occupied houses. The early AHS reports separate homeowners into those with mortgages and those without mortgages before providing information on monthly housing costs; the reports beginning in 1985 group all homeowners together.

Notwithstanding these difficulties, the AHS reports paint a clear picture of how housing expenditures have altered since 1973. Figure 14 contains median monthly housing costs for renters from 1973 through 2005 and for homeowners from 1985 through 2005. Median housing costs include items such as homeowners' insurance, utilities, trash removal and, in the case of owner-occupied housing, mortgage payments and mortgage insurance fees.<sup>14</sup>

**Figure 14: Median Monthly Housing Costs, Owners and Renters**



Between 1973 and 2005, median monthly housing costs for renters increased from \$133 to \$694, an average annual increase of over 5 percent. Rental costs increased fastest in the period from 1975 through 1983, when the annual increases ranged from 8 percent to 12 percent. Since 1989, the annual increases have averaged just over 3 percent.

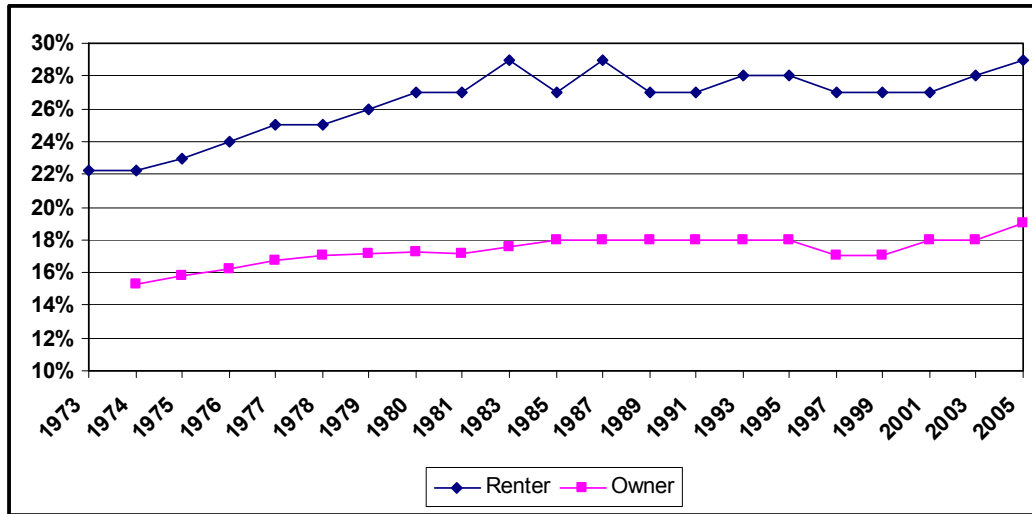
Figure 14 presents median owner monthly costs from 1985 through 2005. The chart reveals two interesting facts. First, during most of this period, median renter and median

<sup>14</sup> Monthly housing costs are the best measure of the costs of owning or renting because it includes all the associated costs. It is better than contract rent for renters because contract rent can include some or all utilities for some units while, for other units, the household will pay for utilities separately.

owner costs were very similar; second, these increased at approximately the same rates until 1999 when owner costs began to increase faster than renter costs.

In order to judge how housing fits into the overall expenditure patterns of households, the AHS reports the relationship between housing costs and household income. Figure 15 reports the median ratio of housing costs to income for renters and owners separately. While there is an upward trend in the ratio for both owners and renters, the trends are much milder than trends in dollar costs reported in Figure 14.

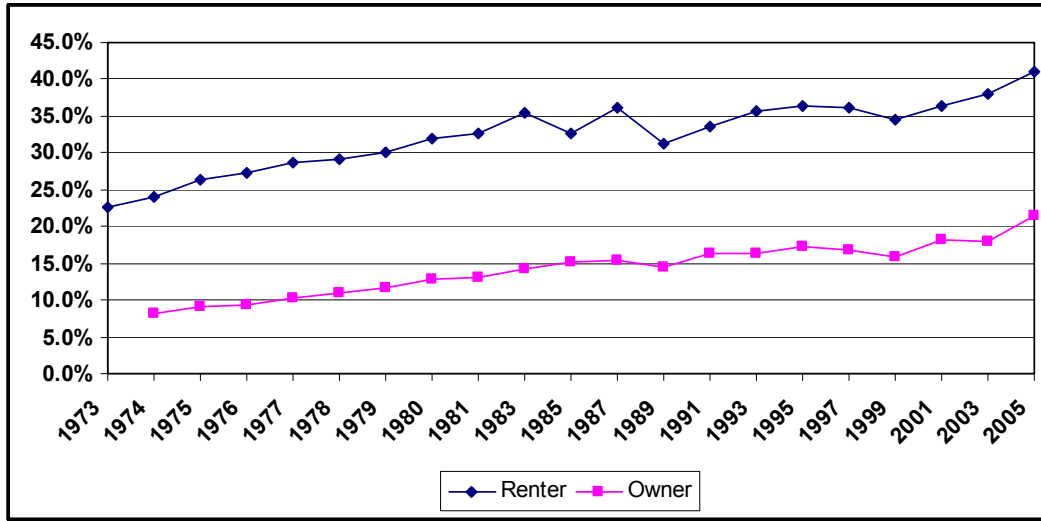
**Figure 15: Median Ratio of Housing Costs to Household Income for Renters and Owners**



Throughout the period, housing costs have consumed a larger share of the budget of renters than of owners. The median renter household spent 22 percent of its income on housing costs in 1973; this percentage rose unevenly over the period to 29 percent in 2005. This progression combines both increases in the costs of housing compared with other commodities and increases in the size and quality of rental housing. The median owner household spent 15 percent of its income on housing in 1974; this percentage rose gradually to 19 percent in 2005.

At various times, HUD has considered the expenditure of more than 25 percent, 30 percent, or 35 percent of income for housing as “burdensome.” No general consensus exists as to what constitutes housing burden, and burden relates as much to total income as it relates to the percent spent on housing and related costs. Tables A-17 through A-20 contain detailed information on expenditure rates. Figure 16 focuses on the proportion of renters and owners who spend more than 35 percent of their income on housing.

**Figure 16: Proportion of Households Spending More than 35 Percent for Housing**

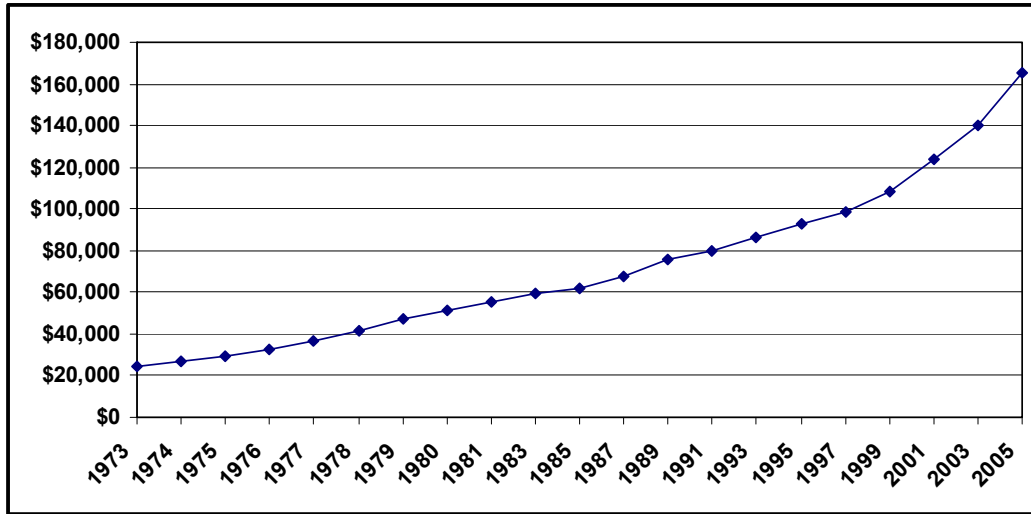


Excessive housing costs appear to be more of a problem for renters than owners and, for both groups, the problem has become more severe over time. In 1973, only 23 percent of renter households spent more than 35 percent of their income on housing; by 2005, this proportion had grown to 41 percent. The homeowner data cover the period from 1974 to 2004; over this time, the ratio of homeowners with housing costs exceeding 35 percent of income increased from 8 percent to 22 percent.

### ***Home Values and Mortgage Financing***

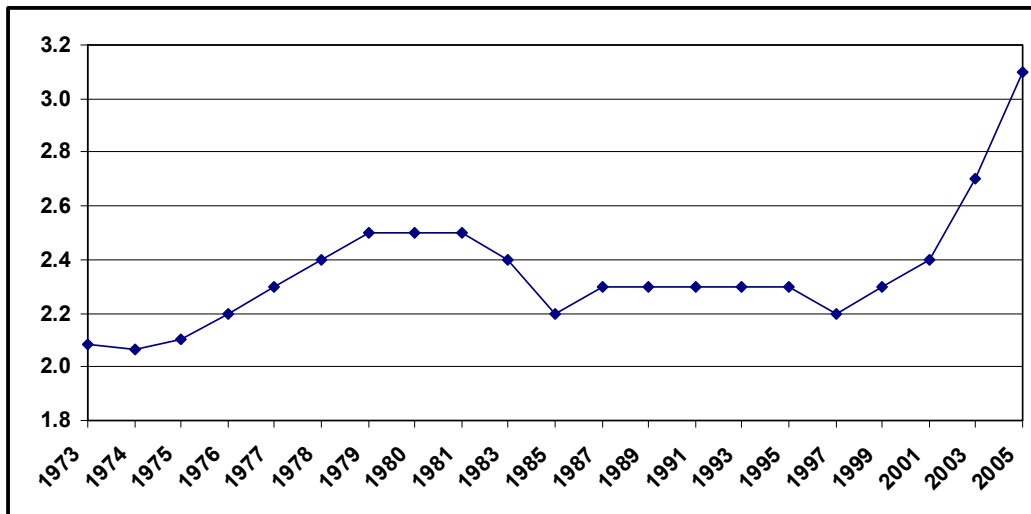
Inflation has also made it more difficult to use the AHS reports to compare home values over time. In 1973, 92 percent of owner-occupied homes were valued by their owners at less than \$50,000, and the AHS report grouped the remaining 8 percent into a single category. By 2005, fewer than 5 percent of homes were valued at less than \$50,000, and the AHS report apportioned the remaining 95 percent into 8 categories that did not exist in the 1973 report. Figure 17 points out that median home values increased considerably over the 32-year period, rising on average over 6 percent annually. The median home was valued at \$24,100 in 1973 and at \$165,300 in 2005.

**Figure 17: Median Value of Owner-Occupied Homes**



The decision to own one's own home involves both a choice about how much housing to consume and a choice about how to invest. Both choices are influenced by income. As a household's income grows, it can afford more housing and it has more discretion to save. Figure 18 controls for growing income by relating the home value to the household income. Over the period, the ratio of home value to income increased from 2.1 in 1973 to 2.5 from 1979 through 1981, and then declined to a plateau of 2.3 from 1985 to 1999. After 2000, the ratio rose sharply to 3.1 in 2005.

**Figure 18: Ratio of Home Value to Household Income**



The value of an individual home depends on many factors that are local in nature, such as the unique characteristics of the house or its neighborhood and the state of the local housing market. Two economy-wide factors influence the movement of home prices averaged at the national level; these factors are the mortgage interest rate and consumers' expectations about future house price changes. As mortgage interest rates rise, the costs of a buying a home increase, and buyers are willing to pay less for the same house. But,

if homebuyers expect home prices to increase in the future, they are willing to invest in bigger homes in the hope of obtaining larger capital gains. The trends in these two factors help explain the three distinct segments in Figure 18. House price increases were exceptionally high relative to mortgage interest rates from 1977 through 1979, exceptionally low from 1981 through 1984, and exceptionally high again from 2001 through 2006.<sup>15</sup>

From the first AHS survey in 1973, HUD and the Census Bureau have collected information on the financing of owner-occupied housing, but the content and format of the information presented in the reports have changed over the years. Beginning in 1985, the AHS increased both the amount of information it collects on mortgages and the amount published in the reports. The mortgage market has changed significantly in the last 25 years, and the questions asked in the AHS have evolved along with the market.

Table A-22 shows that slightly less than two-thirds of all owner-occupied homes have some form of first-lien mortgage. This proportion has varied over the years, but until recently has been above 60 percent. Since 2001, the proportion has been approximately 57 percent.

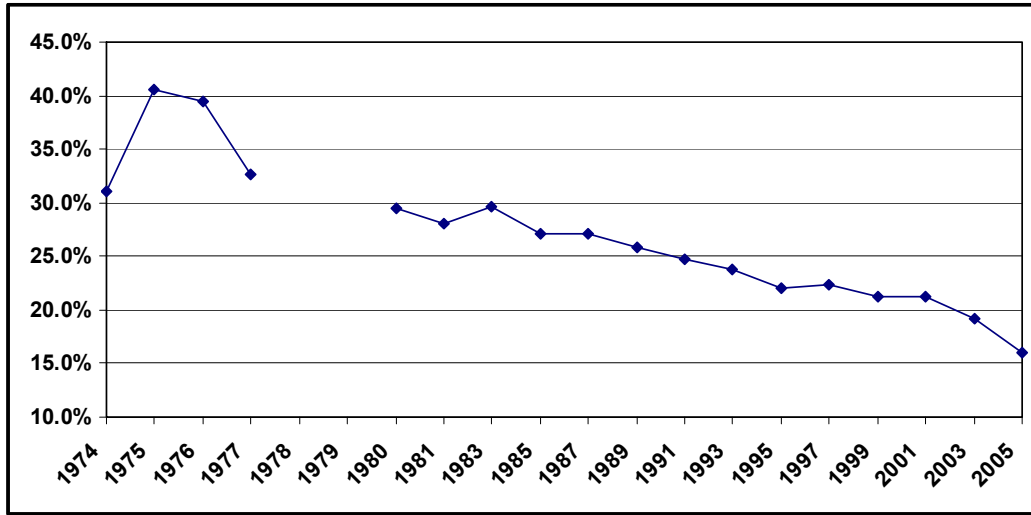
One mortgage characteristic reported in almost all the AHS reports is whether the primary mortgage is insured or guaranteed by an agency of the federal government—namely, the FHA, the Department of Veterans Affairs (VA), or the Rural Housing Service (formerly known as the Farmers Home Administration).<sup>16</sup> Figure 19 shows that government-provided insurance has declined in importance steadily since 1975. As Table A-24 shows, the decline of government-insured mortgages was accompanied by the rise of conventional mortgages, many of which are privately insured.

---

<sup>15</sup> This analysis is based on a comparison of house price appreciation, as measured by the repeat-sales house-price index (published by the Office of Federal Housing Enterprise Oversight) to mortgage interest rate (as measured by the commitment rate on 30-year mortgages reported by Freddie Mac).

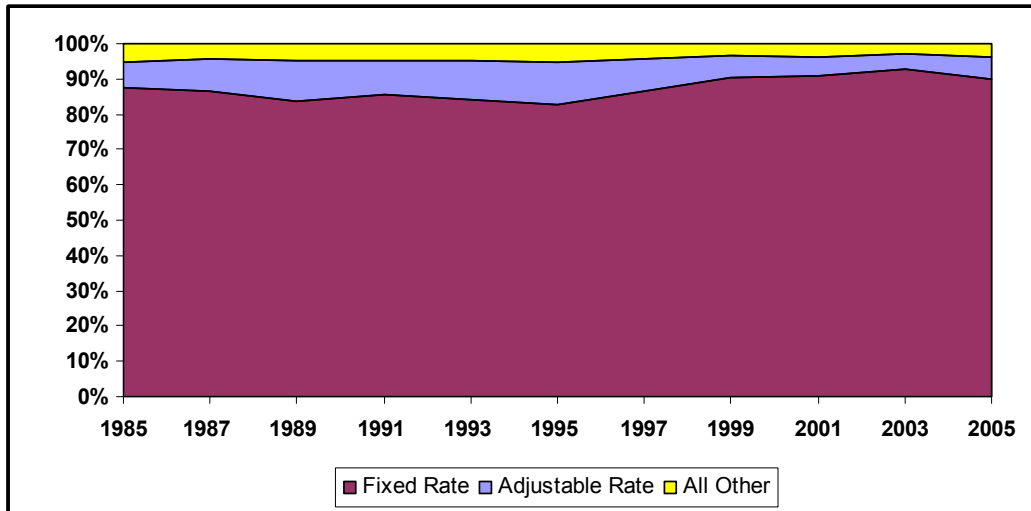
<sup>16</sup> The AHS reports contain information on all current mortgages, and therefore all the mortgage characteristics discussed in this paper change only as homes are sold or refinanced. Since 1985, the AHS reports contain information separately on mortgages for newly constructed homes. For all survey years, the public use files provide information on the year of mortgage origination.

**Figure 19: Proportion of First-Lien Mortgages that are Federally Insured**



Beginning in 1985, the AHS reports furnish information on the type of first-lien mortgage—that is, whether the mortgage is a fixed-rate mortgage, an adjustable-rate mortgage (ARM), or a mortgage with some other payment plan. Figure 20 indicates that fixed-rate mortgages are the dominant type throughout the period, but the proportion of adjustable-rate mortgages does fluctuate, generally as mortgage interest rates rise and fall. Adjustable-rate mortgages were most popular in the period between 1989 and 1995. Since Figure 20 reports data on all mortgages in existence, not just recently originated mortgages, sharp year-to-year fluctuations in origination patterns are dampened by previously originated and still-current mortgages.

**Figure 20: Type of First-Lien Mortgage**



Tables A-23 and A-24 show the recent importance of refinancing. In the period between 1985 and 1990 when mortgage interest rates were high, refinancing was relatively uncommon, with fewer than 15 percent of the mortgages placed later than when the



owner acquired the home. This proportion jumped to over 25 percent in 1993 and, except for a sharp drop in 1997, remained high in the more recent surveys. By 2005, the percent “placed later” was almost 40 percent.

### ***Neighborhood Conditions***

From 1973 onward, the AHS has provided information on conditions in the neighborhood in which a housing unit is located. Some of this information concerns neighborhood amenities, such as shopping and schools; some involves neighborhood features, such as bodies of water; and some describes neighborhood problems, such as streets needing repairs. The content and format of reporting has changed over the years; therefore, this discussion focuses on five neighborhood problems that are documented in most of the AHS reports. From 1985 through 1995, the AHS reported this information for units in multiunit structures only; in the other years, this information was reported for all housing units. Figure 21 presents this information for all years except 1985 to 1995.

Three of the five selected problems—the presence of litter on streets and other areas, the presence of noxious odors, and neighborhood crime—were less serious in the 1997 through 2005 period than in the 1973 through 1983 period. Noxious odors and litter appear to have been declining prior to 1985. Problems with abandoned buildings in the neighborhood were mentioned by approximately 5 percent of respondents in most of the years for which data are available in the reports.

**Figure 21: Selected Neighborhood Problems**

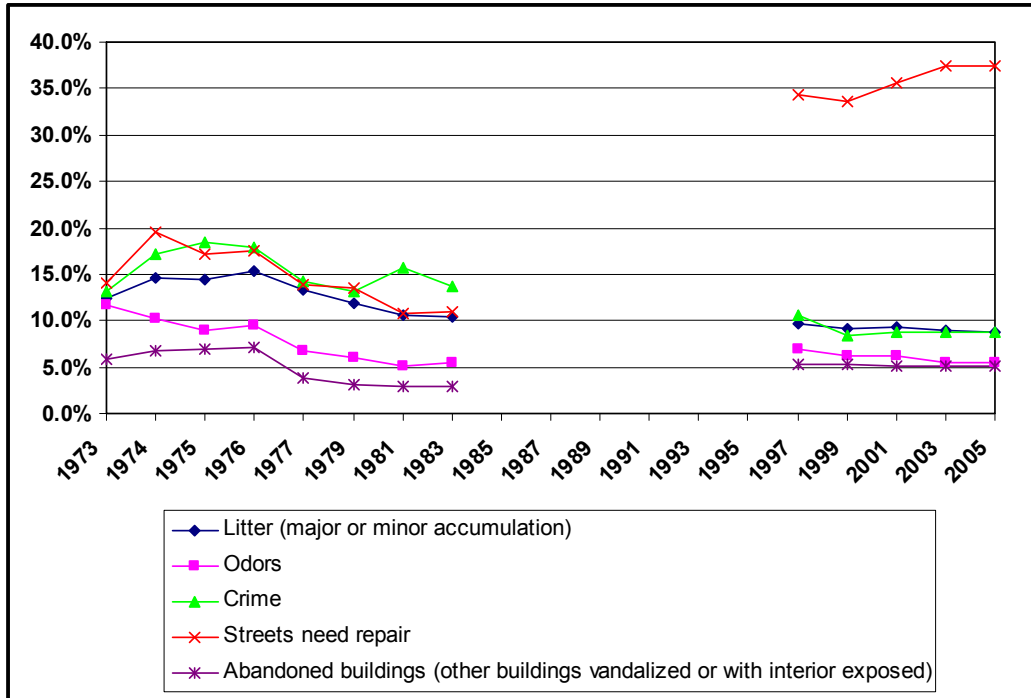


Table 4 compares the responses from occupants of units in multiunit structures contained in the 1985 through 1995 AHS reports with the responses from the occupants of all units in the other two periods. The comparison shows that the occupants of multiunit structures have more problems with litter but fewer problems with crime than all occupants. The incidence of abandoned buildings appears to be the same for the occupants of multiunit structures as for all occupants.

**Table 4: Selected Neighborhood Problems as Reported by Occupants of Multiunit Structures and All Occupants**

	Average 1973-83 All Occupied Units	Average 1985-95 Multiunit Structures	Average 1997-2005 All Occupied Units
Litter (major or minor accumulation)	12.8%	29.6%	9.2%
Odors	8.0%	NA	6.1%
Crime	15.5%	6.2%	9.1%
Streets need repair	14.7%	27.2%	35.7%
Abandoned buildings (other buildings vandalized or with interior exposed)	4.9%	4.8%	5.2%

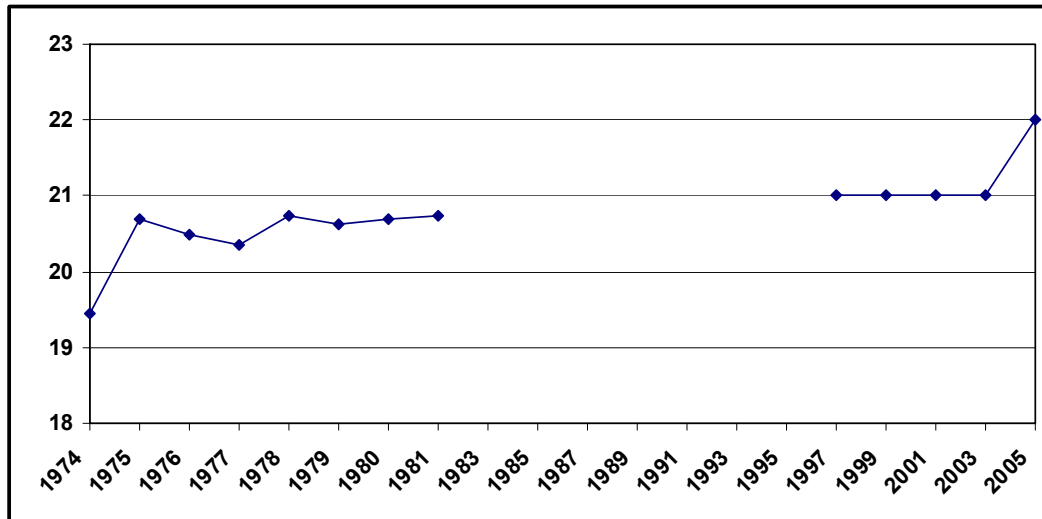
## Commuting Patterns

The AHS collects information both on the housing unit and on the household living in the unit. The previous section began to explore the connection between the unit and the household by looking at the financing of owner-occupied homes. Financing is a function of both the housing unit (its tenure and value) and the household (its income and wealth). This section explores a household characteristic that relates directly to its choice of housing unit, namely the commuting pattern of the householder.

The AHS collected information on commuting patterns in all the surveys, but this information is not in the reports for 1973 nor for 1983 through 1995. The early-year reports provide information on travel time and distance for the householder only; since 1997, the AHS reports provide the information for both householders and all workers in the household.

Despite the absence of published information for six surveys, Figures 22 and 23 show a definite upward trend in both average commuting time and average commuting distance for householders. Median commuting time for householders increased slightly over the period, from 19 minutes in 1974 to 22 minutes in 2005. Median commuting distance for householders also increased slightly over the period, from 8 miles in 1974 to 11 miles in 2005.

**Figure 22: Median Travel Time for Working Householders in Minutes (One Way)**



**Figure 23: Median Commuting Distance for Working Householders in Miles (One Way)**

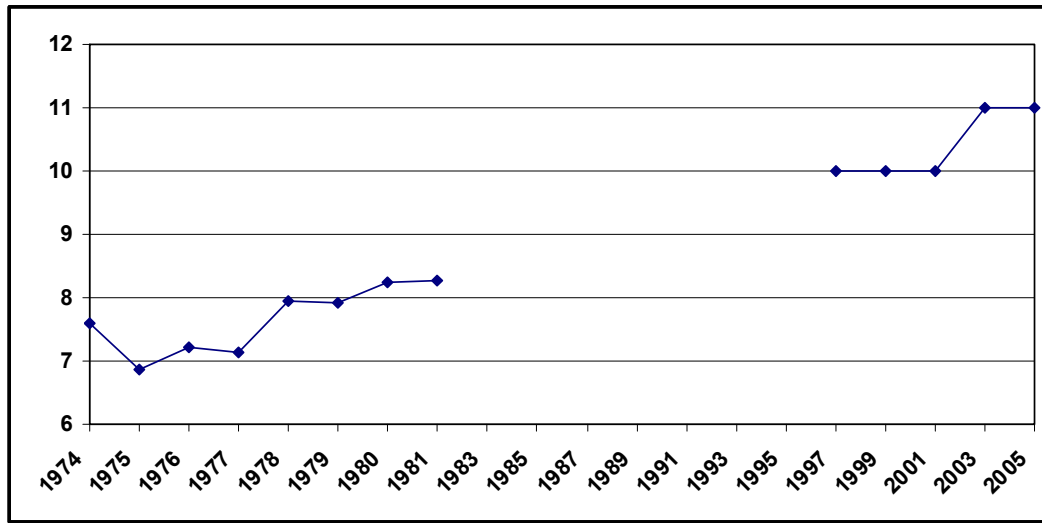


Table 5 averages the travel times and travel distances for working households separately for the periods of 1973 to 1981 and 1997 to 2005. The increase between the two periods in the proportion of householders who worked at home was surprisingly small given the recent public attention that telecommuting has attracted. Perhaps the expected shift in work habits involves jobs that are part-time at home and part-time in an office. In the 1997 to 2005 period, an average of 3 percent of householders worked at home. There was a small decrease in the proportion of householders who had no fixed place of work. Approximately 10 percent of householders reported this commuting pattern.

**Table 5: Travel Time and Distance for Working Householders**

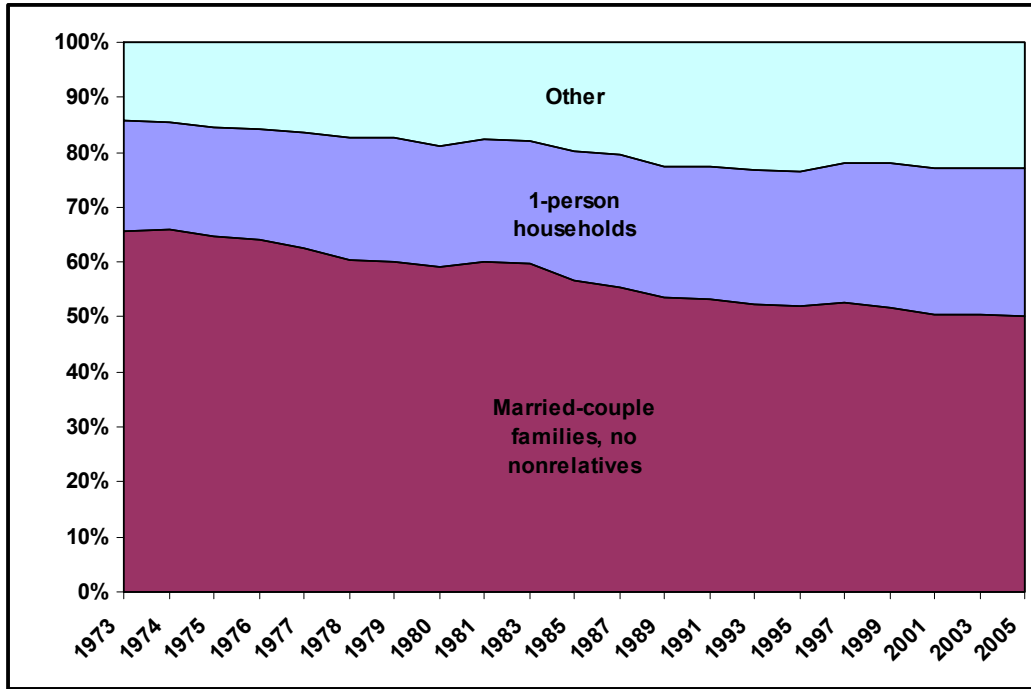
	Average 1973-1981	Average 1997-2005	Difference
<b>Travel Time to Work</b>			
Less than 15 minutes	32.2%	30.6%	-1.6 percentage points
15 to 29 minutes	31.0%	32.5%	1.4 percentage points
30 to 44 minutes	14.0%	14.2%	0.2 percentage points
45 to 59 minutes	5.1%	5.8%	0.8 percentage points
1 hour to 1 hour an 29 minutes	3.5%	3.4%	-0.2 percentage points
1 hour 30 minutes or more	1.2%	1.3%	0.1 percentage points
Works at home	2.3%	3.1%	0.7 percentage points
No fixed place of work	10.6%	9.1%	-1.5 percentage points
<b>Distance to Work</b>			
Less than 1 mile	9.0%	4.1%	-4.9 percentage points
1 to 4 miles	24.3%	19.2%	-5.0 percentage points
5 to 9 miles	19.0%	19.4%	0.4 percentage points
10 to 29 miles	28.6%	35.7%	7.2 percentage points
30 to 49 miles	4.5%	7.2%	2.7 percentage points
50 miles or more	1.5%	2.0%	0.5 percentage points
Works at home	2.4%	3.1%	0.7 percentage points
No fixed place of work	10.7%	9.1%	-1.6 percentage points

Looking at householders who had a fixed place of work other than at home, the proportion of short commutes declined, both in terms of time and distance; for most of the longer commutes, the proportions increased.

### ***Characteristics of Households and Householders***

The AHS paints a fascinating picture of how the households that occupy the housing stock have changed since 1973. The most dramatic changes involve the types of households and the size of households. In 1973, approximately two out of every three households were a married-couple household; by 2005, this ratio had fallen to one in two. The proportion of one-person households increased from 20 percent to 27 percent, while the proportion of other household types increased from 14 percent to 23 percent. Figure 24 traces these changes.

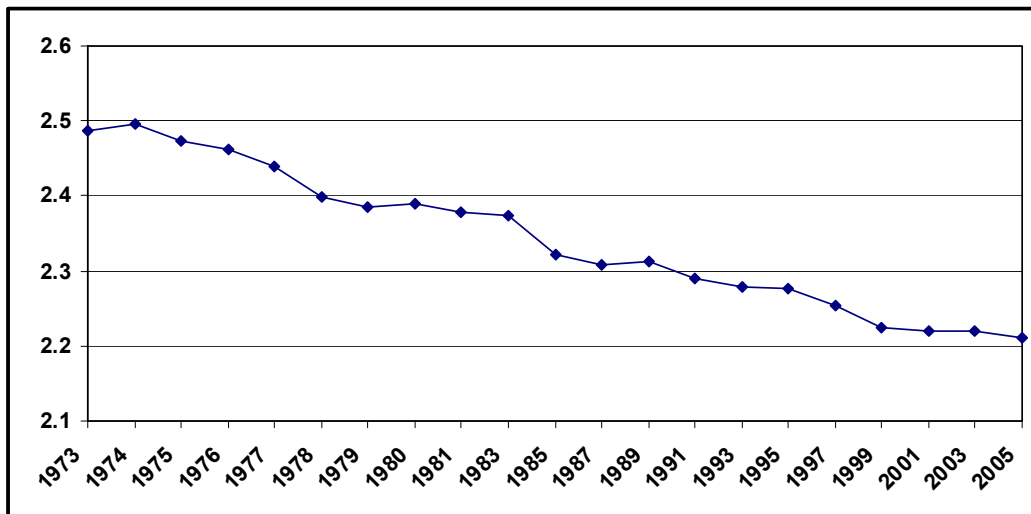
**Figure 24: Household Types**



Along with the decline in married-couple households, there was a decline in the percentage of households with children, both married-couple households with children and single-parent households with children. The proportion of households with children was 43 percent in 1973 and 35 percent in 2005.

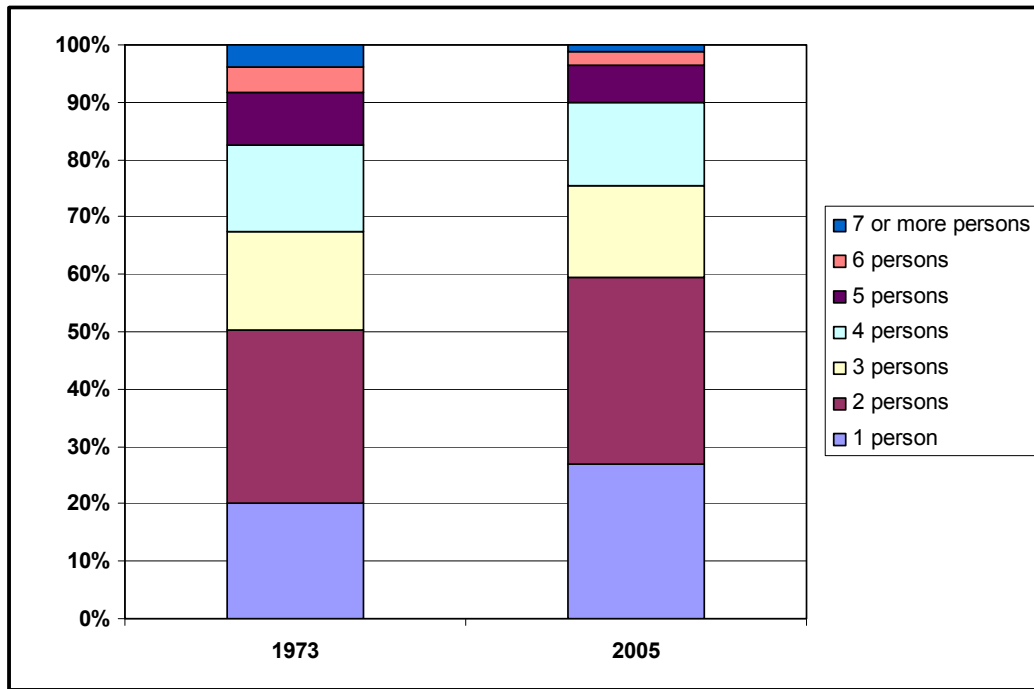
The changes in household type and the reduction in the percentage of households with children caused household size to decline steadily over the period. Figure 25 shows that the median household size declined from 2.5 persons in 1973 to 2.2 persons in 2005.

**Figure 25: Median Household Size**



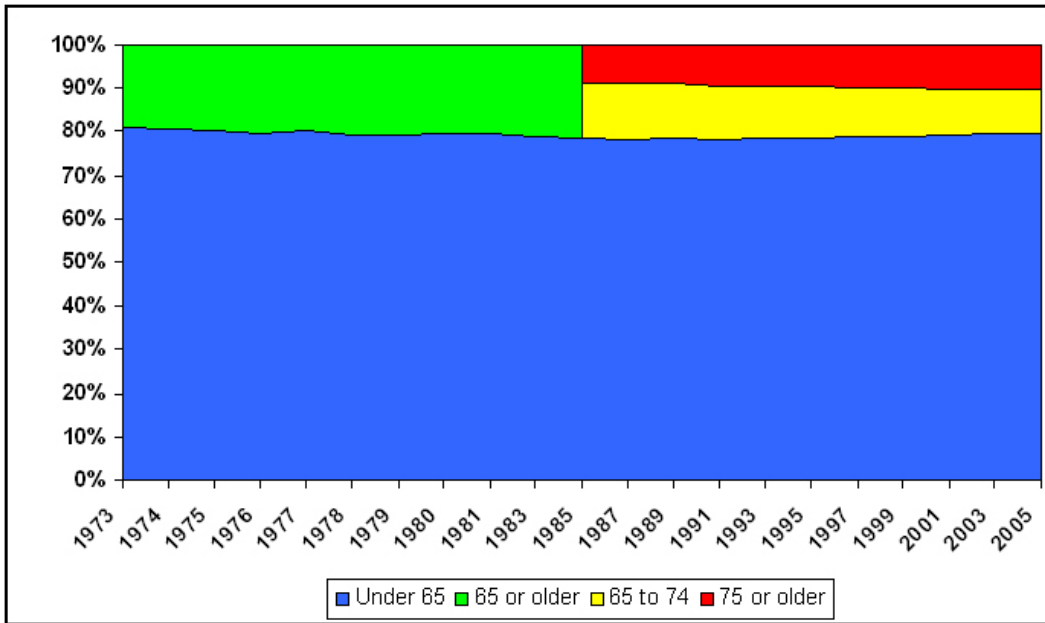
The decline in households appears even more dramatic when one looks at the large households. Figure 26 indicates that households with 5 or more members represented 18 percent of all households in 1973; by 2005, these larger households were only 10 percent of all households. One- and two-person households formed 50 percent of all households in 1970; by 2005, 60 percent of all households had either one or two persons. Figure 26 illustrates how various household sizes changed over the period.

**Figure 26: Household Size**



The other noteworthy change in households is the age of the householder. In line with the general aging of the population, householders have gotten older, but the nature of the change is interesting. Figure 27 shows that the proportion of households under 65 years of age remained remarkably constant over the period. In 1973, 80 percent of householders were under 65 and, in 2005, 80 percent were also under 65. The interesting change is in the composition of the over-65 population. In 1985, the AHS reports began distinguishing between householders 65 to 74 years old and those over 75. From 1985 to 2005, the proportion between 65 and 74 fell 2.6 percentage points, while the proportion over 75 rose 1.6 percentage points.

**Figure 27: Age of Householder**



The housing-unit and household characteristics reported by the AHS are consistent with those reported by other national surveys, such as the decennial census and the American Community Survey. What makes the AHS unique is the ability to link household and housing features. The published reports contain many tables that relate housing and household characteristics to each other. More extensive analyses of the relationship between housing and household characteristics are possible using the public use file.

### ***Future Trends in Housing***

How will the American housing stock change in the years to come? Will the homeownership rate continue to increase? Will housing units continue to get bigger? Will housing consume an even larger share of household income? The authors of this document do not have a crystal ball and claim no skills as prognosticators. But they are certain that, no matter what happens, the American Housing Survey will describe the changes accurately and completely.

During the spring and summer of 2007, HUD and the Census Bureau collected information once again on the 60,000-plus housing units and households in the AHS. The 2007 American Housing Survey will be released in mid-2008 and will provide all the information needed to update the tables and figures in this document and the extensive tables in its appendix. Thanks to the AHS, policymakers, analysts, and the general public will be able to keep close tabs on the evolving American housing stock.



**Appendix: Supplemental Tables**

32 Years of Housing Data

**Table A-1: Size, Location, and Status of the Housing Stock: 1973-1983 (all counts in thousands)**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Total Housing Units</b>	75,969	77,601	79,087	80,881	82,420	84,618	86,374	88,207	91,561	93,519
<b>Region -- All Units</b>										
<b>Northeast</b>	17,684	18,046	18,053	18,283	18,387	18,772	18,953	19,272	19,817	20,053
<b>Midwest</b>	20,352	20,585	21,035	21,381	21,622	22,028	22,495	22,800	23,655	23,874
<b>South</b>	24,095	24,750	25,364	26,115	26,816	27,601	28,271	29,057	30,226	31,150
<b>West</b>	13,838	14,221	14,635	15,102	15,594	16,218	16,656	17,078	17,862	18,443
<b>Metro Status -- All Units</b>										
<b>Inside metro area</b>	51,143	52,066	53,031	53,934	54,897	56,384	57,484	58,477	60,928	62,293
<b>In central cities</b>	24,123	24,081	24,245	24,576	24,860	25,213	25,422	25,511	26,575	27,257
<b>In suburbs</b>	27,020	27,985	28,785	29,359	30,037	31,171	32,062	32,967	34,353	35,036
<b>Outside metro area</b>	24,826	25,535	26,057	26,947	27,523	28,235	28,890	29,730	30,633	31,226
<b>Seasonal Units</b>	676	1,715	1,534	1,565	1,704	1,785	1,788	2,183	1,950	1,845
<b>Year-Round Housing Units</b>	75,293	75,886	77,553	79,316	80,716	82,833	84,586	86,024	89,610	91,675
<b>Occupancy Status -- Year-Round Units</b>										
<b>Occupied</b>	69,337	70,830	72,523	74,005	75,280	77,167	78,572	80,072	83,175	84,638
<b>Vacant</b>	5,956	5,056	5,030	5,311	5,436	5,667	6,014	5,953	6,435	7,037
<b>For rent</b>	1,545	1,630	1,489	1,544	1,532	1,545	1,600	1,497	1,634	1,906
<b>For sale only</b>	502	547	577	617	596	624	677	755	812	955
<b>Rented or sold</b>	737	599	667	835	805	772	999	887	854	1,005
<b>Occasional use/URE</b>	1,280	1,096	1,050	1,099	1,104	1,166	1,199	1,303	1,459	1,459
<b>Other vacant</b>	1,893	1,184	1,246	1,217	1,399	1,561	1,540	1,511	1,676	1,712

**Table A-1: Size, Location, and Status of the Housing Stock: 1973-1983 (continued – all counts in thousands)**<sup>1</sup>

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Tenure Status of Occupied Units</b>										
Owner occupied	44,653	45,784	46,867	47,904	48,765	50,283	51,411	52,516	54,342	54,724
Renter occupied	24,684	25,046	25,656	26,101	26,515	26,884	27,160	27,556	28,833	29,914
Percent owner occupied	64.4%	64.6%	64.6%	64.7%	64.8%	65.2%	65.4%	65.6%	65.3%	64.7%
<b>Urban/Rural Status of Occupied Units</b>										
Urban	NA	51,325	52,294	53,074	53,699	54,877	55,491	56,015	58,026	58,654
Rural	NA	19,505	20,229	20,931	21,581	22,290	23,080	24,056	25,149	25,984

<sup>1</sup> "NA" means that data are not available in reports for that survey year.

32 Years of Housing Data

**Table A-1: Size, Location, and Status of the Housing Stock: 1985-2005 (all counts in thousands)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Total Housing Units</b>	99,931	102,652	105,661	104,592	106,611	109,457	112,357	115,253	119,117	120,777	124,377
<b>Region -- All Units</b>											
<b>Northeast</b>	20,864	21,164	21,729	21,093	21,157	21,461	21,776	22,016	22,347	22,602	22,839
<b>Midwest</b>	24,565	24,507	25,269	24,987	25,480	26,056	26,580	27,077	27,748	27,893	28,642
<b>South</b>	34,815	36,356	37,491	36,983	37,886	39,148	40,403	41,819	43,571	44,659	46,400
<b>West</b>	19,687	20,625	21,171	21,528	22,088	22,791	23,599	24,342	25,450	25,623	26,496
<b>Metro Status -- All Units</b>											
<b>Inside metro area</b>	75,853	78,108	80,936	79,949	81,293	83,349	85,466	87,697	93,058	94,488	94,798
<b>In central cities</b>	32,665	33,404	33,685	32,925	33,140	33,513	34,062	34,456	35,076	35,217	35,826
<b>In suburbs</b>	43,188	44,704	47,251	47,024	48,153	49,836	51,404	53,241	57,983	59,271	58,971
<b>Outside metro area</b>	24,078	24,544	24,725	24,643	25,318	26,108	26,891	27,555	26,058	26,289	29,579
<b>Seasonal Units</b>	3,182	2,837	2,881	2,728	3,088	3,054	3,166	2,961	3,078	3,566	3,845
<b>Year-Round Housing Units</b>	96,749	99,815	102,780	101,864	103,522	106,403	109,191	112,292	116,038	117,211	120,532
<b>Occupancy Status -- Year-Round Units</b>											
<b>Occupied</b>	88,425	90,888	93,683	93,147	94,724	97,693	99,487	102,803	106,261	105,842	108,871
<b>Vacant</b>	8,324	8,927	9,097	8,717	8,799	8,710	9,704	9,489	9,777	11,369	11,660
<b>For rent</b>	2,518	2,895	2,644	2,684	2,651	2,666	2,884	2,719	2,916	3,597	3,707
<b>For sale only</b>	1,128	1,116	1,115	1,026	889	917	1,043	971	1,243	1,284	1,401
<b>Rented or sold</b>	895	845	801	754	882	690	753	773	731	932	994
<b>Occasional use/URE</b>	2,195	2,226	2,718	2,611	2,506	2,757	2,796	2,648	2,594	2,647	2,695
<b>Other vacant</b>	1,587	1,846	1,819	1,643	1,870	1,681	2,228	2,378	2,293	2,909	2,864

**Table A-1: Size, Location, and Status of the Housing Stock: 1985-2005 (continued – all counts in thousands)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Tenure Status of Occupied Units</b>											
<b>Owner occupied</b>	56,145	58,164	59,916	59,796	61,252	63,544	65,487	68,796	72,265	72,238	74,931
<b>Renter occupied</b>	32,280	32,724	33,767	33,351	33,472	34,150	34,000	34,007	33,996	33,604	33,940
<b>Percent owner occupied</b>	63.5%	64.0%	64.0%	64.2%	64.7%	65.0%	65.8%	66.9%	68.0%	68.3%	68.8%
<b>Urban/Rural Status of Occupied Units</b>											
<b>Urban</b>	66,230	67,744	69,293	68,497	69,090	70,683	71,317	73,259	79,146	78,369	81,258
<b>Rural</b>	22,195	23,143	24,390	24,650	25,633	27,010	28,170	29,544	27,115	27,474	27,613

32 Years of Housing Data

**Table A-2: Size, Location, and Status of the Housing Stock: 1973-1983 (percentages)**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Region -- All Units</b>										
<b>Northeast</b>	23.3%	23.3%	22.8%	22.6%	22.3%	22.2%	21.9%	21.8%	21.6%	21.4%
<b>Midwest</b>	26.8%	26.5%	26.6%	26.4%	26.2%	26.0%	26.0%	25.8%	25.8%	25.5%
<b>South</b>	31.7%	31.9%	32.1%	32.3%	32.5%	32.6%	32.7%	32.9%	33.0%	33.3%
<b>West</b>	18.2%	18.3%	18.5%	18.7%	18.9%	19.2%	19.3%	19.4%	19.5%	19.7%
<b>Metro Status -- All Units</b>										
<b>Inside metro area</b>	67.3%	67.1%	67.1%	66.7%	66.6%	66.6%	66.6%	66.3%	66.5%	66.6%
<b>In central cities</b>	31.8%	31.0%	30.7%	30.4%	30.2%	29.8%	29.4%	28.9%	29.0%	29.1%
<b>In suburbs</b>	35.6%	36.1%	36.4%	36.3%	36.4%	36.8%	37.1%	37.4%	37.5%	37.5%
<b>Outside metro area</b>	32.7%	32.9%	32.9%	33.3%	33.4%	33.4%	33.4%	33.7%	33.5%	33.4%
<b>Seasonal Units</b>	0.9%	2.2%	1.9%	1.9%	2.1%	2.1%	2.1%	2.5%	2.1%	2.0%
<b>Year-Round Housing Units</b>	99.1%	97.8%	98.1%	98.1%	97.9%	97.9%	97.9%	97.5%	97.9%	98.0%
<b>Occupancy Status -- Year-Round Units</b>										
<b>Occupied</b>	92.1%	93.3%	93.5%	93.3%	93.3%	93.2%	92.9%	93.1%	92.8%	92.3%
<b>Vacant</b>	7.9%	6.7%	6.5%	6.7%	6.7%	6.8%	7.1%	6.9%	7.2%	7.7%
<b>For rent</b>	2.1%	2.1%	1.9%	1.9%	1.9%	1.9%	1.9%	1.7%	1.8%	2.1%
<b>For sale only</b>	0.7%	0.7%	0.7%	0.8%	0.7%	0.8%	0.8%	0.9%	0.9%	1.0%
<b>Rented or sold</b>	1.0%	0.8%	0.9%	1.1%	1.0%	0.9%	1.2%	1.0%	1.0%	1.1%
<b>Occasional use/URE</b>	1.7%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.5%	1.6%	1.6%
<b>Other vacant</b>	2.5%	1.6%	1.6%	1.5%	1.7%	1.9%	1.8%	1.8%	1.9%	1.9%

**Table A-2: Size, Location, and Status of the Housing Stock: 1973-1983 (continued – percentages)<sup>1</sup>**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Tenure Status of Occupied Units</b>										
Owner occupied	64.4%	64.6%	64.6%	64.7%	64.8%	65.2%	65.4%	65.6%	65.3%	64.7%
Renter occupied	35.6%	35.4%	35.4%	35.3%	35.2%	34.8%	34.6%	34.4%	34.7%	35.3%
<b>Urban/Rural Status of Occupied Units</b>										
Urban	NA	72.5%	72.1%	71.7%	71.3%	71.1%	70.6%	70.0%	69.8%	69.3%
Rural	NA	27.5%	27.9%	28.3%	28.7%	28.9%	29.4%	30.0%	30.2%	30.7%

<sup>1</sup> “NA” means that data are not available in reports for that survey year.

**Table A-2: Size, Location, and Status of the Housing Stock: 1985-2005 (percentages)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Region -- All Units</b>											
<b>Northeast</b>	20.9%	20.6%	20.6%	20.2%	19.8%	19.6%	19.4%	19.1%	18.8%	18.7%	18.4%
<b>Midwest</b>	24.6%	23.9%	23.9%	23.9%	23.9%	23.8%	23.7%	23.5%	23.3%	23.1%	23.0%
<b>South</b>	34.8%	35.4%	35.5%	35.4%	35.5%	35.8%	36.0%	36.3%	36.6%	37.0%	37.3%
<b>West</b>	19.7%	20.1%	20.0%	20.6%	20.7%	20.8%	21.0%	21.1%	21.4%	21.2%	21.3%
<b>Metro Status -- All Units</b>											
<b>Inside metro area</b>	75.9%	76.1%	76.6%	76.4%	76.3%	76.1%	76.1%	76.1%	78.1%	78.2%	76.2%
<b>In central cities</b>	32.7%	32.5%	31.9%	31.5%	31.1%	30.6%	30.3%	29.9%	29.4%	29.2%	28.8%
<b>In suburbs</b>	43.2%	43.5%	44.7%	45.0%	45.2%	45.5%	45.8%	46.2%	48.7%	49.1%	47.4%
<b>Outside metro area</b>	24.1%	23.9%	23.4%	23.6%	23.7%	23.9%	23.9%	23.9%	21.9%	21.8%	23.8%
<b>Seasonal Units</b>	3.2%	2.8%	2.7%	2.6%	2.9%	2.8%	2.8%	2.6%	2.6%	3.0%	3.1%
<b>Year-Round Housing Units</b>	96.8%	97.2%	97.3%	97.4%	97.1%	97.2%	97.2%	97.4%	97.4%	97.0%	96.9%
<b>Occupancy Status -- Year-Round Units</b>											
<b>Occupied</b>	91.4%	91.1%	91.1%	91.4%	91.5%	91.8%	91.1%	91.5%	91.6%	90.3%	90.3%
<b>Vacant</b>	8.6%	8.9%	8.9%	8.6%	8.5%	8.2%	8.9%	8.5%	8.4%	9.7%	9.7%
<b>For rent</b>	2.6%	2.9%	2.6%	2.6%	2.6%	2.5%	2.6%	2.4%	2.5%	3.1%	3.1%
<b>For sale only</b>	1.2%	1.1%	1.1%	1.0%	0.9%	0.9%	1.0%	0.9%	1.1%	1.1%	1.2%
<b>Rented or sold</b>	0.9%	0.8%	0.8%	0.7%	0.9%	0.6%	0.7%	0.7%	0.6%	0.8%	0.8%
<b>Occasional use/URE</b>	2.3%	2.2%	2.6%	2.6%	2.4%	2.6%	2.6%	2.4%	2.2%	2.3%	2.2%
<b>Other vacant</b>	1.6%	1.8%	1.8%	1.6%	1.8%	1.6%	2.0%	2.1%	2.0%	2.5%	2.4%



**Table A-2: Size, Location, and Status of the Housing Stock: 1985-2005 (continued – percentages)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Tenure Status of Occupied Units</b>											
Owner occupied	63.5%	64.0%	64.0%	64.2%	64.7%	65.0%	65.8%	66.9%	68.0%	68.3%	68.8%
Renter occupied	36.5%	36.0%	36.0%	35.8%	35.3%	35.0%	34.2%	33.1%	32.0%	31.7%	31.2%
<b>Urban/Rural Status of Occupied Units</b>											
Urban	74.9%	74.5%	74.0%	73.5%	72.9%	72.4%	71.7%	71.3%	74.5%	74.0%	74.6%
Rural	25.1%	25.5%	26.0%	26.5%	27.1%	27.6%	28.3%	28.7%	25.5%	26.0%	25.4%

32 Years of Housing Data

**Table A-3: Types of Year-Round Units: 1973-1983 (counts in thousands)<sup>1</sup>**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Cooperatives &amp; Condominiums -- Year-Round Units</b>										
<b>Cooperatives</b>	NA	NA	366	410	350	351	346	319	422	371
<b>Condominiums</b>	NA	NA	621	709	723	913	1,039	1,220	1,421	1,522
<b>Units in Structure -- Year-Round Units</b>										
<b>Mobile home/trailer</b>	3,278	3,715	3,342	3,627	3,693	3,671	3,610	3,770	3,871	3,999
<b>1, detached</b>	47,953	48,235	49,489	50,475	51,228	52,376	53,879	54,826	56,772	57,029
<b>1, attached</b>	3,334	3,049	3,129	3,136	3,105	3,147	3,401	3,429	3,691	4,453
<b>2 to 4</b>	9,639	9,446	9,802	10,189	10,419	10,754	10,785	10,816	11,036	11,373
<b>5 or more</b>	11,089	11,441	11,792	11,888	12,271	12,885	12,910	13,183	14,240	14,820
<b>5 to 9</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>10 to 19</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>20 to 49</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>50 or more</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

<sup>1</sup> "NA" means that data are not available in reports for that survey year.

32 Years of Housing Data

**Table A-3: Types of Year-Round Units: 1985-2005 (counts in thousands)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Cooperatives &amp; Condominiums -- Year-Round Units</b>											
Cooperatives	527	771	624	721	839	748	727	665	670	634	713
Condominiums	3,284	3,936	4,199	4,225	4,420	4,677	6,423	5,273	5,602	5,589	5,975
<b>Units in Structure -- Year-Round Units</b>											
Mobile home/trailer	5,396	6,084	6,228	6,338	6,409	6,886	7,572	7,784	8,249	8,142	7,986
1, detached	58,773	60,034	61,886	61,009	62,475	64,365	66,278	68,600	71,527	72,882	75,416
1, attached	4,451	5,422	5,583	6,082	5,965	6,172	6,622	7,827	8,261	7,023	6,849
2 to 4	11,521	10,831	11,164	10,800	10,606	10,576	10,234	9,802	9,249	9,863	9,883
5 or more	16,607	17,444	17,919	17,636	18,067	18,403	18,485	18,278	18,751	19,301	20,398
5 to 9	5,061	5,295	5,500	5,312	5,445	5,492	5,579	5,533	5,619	5,938	5,948
10 to 19	4,459	4,709	4,853	4,694	4,923	4,999	4,966	5,084	5,304	5,355	5,602
20 to 49	3,383	3,562	3,607	3,655	3,720	3,827	3,801	3,848	3,833	3,848	4,277
50 or more	3,704	3,878	3,959	3,975	3,979	4,085	4,139	3,813	3,995	4,160	4,571

**Table A-4: Types of Year-Round Units: 1973-1983 (percentages)**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Cooperatives &amp; Condominiums -- Year-Round Units</b>										
Cooperatives	NA	NA	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%
Condominiums	NA	NA	0.8%	0.9%	0.9%	1.1%	1.2%	1.4%	1.6%	1.7%
<b>Units in Structure -- Year-Round Units</b>										
Mobile home/trailer	4.4%	4.9%	4.3%	4.6%	4.6%	4.4%	4.3%	4.4%	4.3%	4.4%
1, detached	63.7%	63.6%	63.8%	63.6%	63.5%	63.2%	63.7%	63.7%	63.4%	62.2%
1, attached	4.4%	4.0%	4.0%	4.0%	3.8%	3.8%	4.0%	4.0%	4.1%	4.9%
2 to 4	12.8%	12.4%	12.6%	12.8%	12.9%	13.0%	12.8%	12.6%	12.3%	12.4%
5 or more	14.7%	15.1%	15.2%	15.0%	15.2%	15.6%	15.3%	15.3%	15.9%	16.2%
5 to 9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10 to 19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
20 to 49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
50 or more	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

**Table A-4: Types of Year-Round Units: 1985-2005 (percentages)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Cooperatives &amp; Condominiums -- Year-Round Units</b>											
Cooperatives	0.5%	0.8%	0.6%	0.7%	0.8%	0.7%	0.7%	0.6%	0.6%	0.5%	0.6%
Condominiums	3.4%	3.9%	4.1%	4.1%	4.3%	4.4%	5.9%	4.7%	4.8%	4.8%	5.0%
<b>Units in Structure -- Year-Round Units</b>											
Mobile home/trailer	5.6%	6.1%	6.1%	6.2%	6.2%	6.5%	6.9%	6.9%	7.1%	6.9%	6.6%
1, detached	60.7%	60.1%	60.2%	59.9%	60.3%	60.5%	60.7%	61.1%	61.6%	62.2%	62.6%
1, attached	4.6%	5.4%	5.4%	6.0%	5.8%	5.8%	6.1%	7.0%	7.1%	6.0%	5.7%
2 to 4	11.9%	10.9%	10.9%	10.6%	10.2%	9.9%	9.4%	8.7%	8.0%	8.4%	8.2%
5 or more	17.2%	17.5%	17.4%	17.3%	17.5%	17.3%	16.9%	16.3%	16.2%	16.5%	16.9%
5 to 9	5.2%	5.3%	5.4%	5.2%	5.3%	5.2%	5.1%	4.9%	4.8%	5.1%	4.9%
10 to 19	4.6%	4.7%	4.7%	4.6%	4.8%	4.7%	4.5%	4.5%	4.6%	4.6%	4.6%
20 to 49	3.5%	3.6%	3.5%	3.6%	3.6%	3.6%	3.5%	3.4%	3.3%	3.3%	3.5%
50 or more	3.8%	3.9%	3.9%	3.9%	3.8%	3.8%	3.8%	3.4%	3.4%	3.5%	3.8%

**Table A-5: Year Built for Year-Round Units: 1973-1983 (counts in thousands)<sup>1</sup>**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Year Built -- Year-Round Units</b>										
<b>1970 or later<sup>2</sup></b>	7,979	9,882	11,212	12,493	14,559	16,357	18,146	19,735	21,545	23,686
<b>1960-1969</b>	18,089	17,161	17,891	17,674	17,452	17,497	17,592	17,624	17,993	18,144
<b>1950-1959</b>	13,548	13,627	13,600	13,840	13,767	13,845	13,982	14,043	14,394	14,331
<b>1940-1949</b>	8,097	8,021	7,974	8,103	7,993	8,007	7,963	7,945	8,096	8,101
<b>1939 or earlier</b>	27,581	27,194	26,877	27,206	26,945	27,127	26,904	26,677	27,582	27,413
<b>2005-2009</b>	--	--	--	--	--	--	--	--	--	--
<b>2000-2004</b>	--	--	--	--	--	--	--	--	--	--
<b>1995-1999</b>	--	--	--	--	--	--	--	--	--	--
<b>1990-1994</b>	--	--	--	--	--	--	--	--	--	--
<b>1985-1989</b>	--	--	--	--	--	--	--	--	--	--
<b>1980-1984</b>	--	--	--	--	--	--	--	NA	NA	NA
<b>1975-1979</b>	--	--	NA	NA	NA	NA	NA	NA	NA	NA
<b>1970-1974</b>	7,979	9,882	NA	NA	NA	NA	NA	NA	NA	NA
<b>1930-1939</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>1920-1929</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>1919 or earlier</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

<sup>1</sup> "--" means that the category does not apply; "NA" means that the published AHS reports do not provide this breakout of the data.

<sup>2</sup> For 1973 through 1983, the "1970 or later" category starts in April 1970, and the "1960-1969" category ends in March 1970.

32 Years of Housing Data

**Table A-5: Year Built for Year-Round Units: 1985-2005 (counts in thousands) <sup>1</sup>**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Year Built -- Year-Round Units</b>											
<b>1970 or later</b>	35,161	37,410	40,759	42,109	44,311	48,127	50,255	53,802	57,759	60,246	65,474
<b>1960-1969</b>	16,025	16,296	16,296	15,693	15,532	15,334	15,484	15,355	15,417	15,002	14,706
<b>1950-1959</b>	13,558	13,882	13,865	13,416	13,227	13,198	13,412	13,213	13,413	13,033	12,637
<b>1940-1949</b>	8,524	8,698	8,586	8,381	8,276	8,172	8,155	8,122	8,038	7,915	7,626
<b>1939 or earlier</b>	23,479	23,528	23,274	22,264	22,175	21,571	21,884	21,800	21,411	21,013	20,088
<b>2005-2009</b>	--	--	--	--	--	--	--	--	--	--	923
<b>2000-2004</b>	--	--	--	--	--	--	--	--	3,045	6,036	8,894
<b>1995-1999</b>	--	--	--	--	--	957	4,518	8,190	8,685	8,624	8,572
<b>1990-1994</b>	--	--	--	2,346	5,034	7,452	7,030	7,025	7,031	6,928	6,946
<b>1985-1989</b>	1,488	5,246	8,891	8,794	8,714	8,786	8,704	8,681	8,678	8,627	8,638
<b>1980-1984</b>	8,172	8,087	7,983	8,061	7,948	8,000	7,536	7,415	7,467	7,365	7,241
<b>1975-1979</b>	13,981	12,485	12,486	11,834	11,542	11,992	11,340	11,429	11,729	11,927	13,941
<b>1970-1974</b>	11,520	11,592	11,396	11,074	11,073	10,940	11,127	11,062	11,124	10,739	10,319
<b>1930-1939</b>	6,690	6,831	6,797	6,579	6,525	6,320	6,526	6,384	6,405	6,180	5,826
<b>1920-1929</b>	5,967	6,023	5,826	5,601	5,579	5,459	5,497	5,487	5,384	5,410	5,186
<b>1919 or earlier</b>	10,822	10,674	10,651	10,084	10,071	9,792	9,861	9,929	9,622	9,423	9,076

<sup>1</sup> "--" means that the category does not apply; "NA" means that the published AHS reports do not provide this breakout of the data.

32 Years of Housing Data

**Table A-6: Year Built for Year-Round Units: 1973-1983 (percentages)<sup>1</sup>**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Year Built -- Year-Round Units</b>										
<b>1970 or later<sup>2</sup></b>	10.6%	13.0%	14.5%	15.8%	18.0%	19.7%	21.5%	22.9%	24.0%	25.8%
<b>1960-1969</b>	24.0%	22.6%	23.1%	22.3%	21.6%	21.1%	20.8%	20.5%	20.1%	19.8%
<b>1950-1959</b>	18.0%	18.0%	17.5%	17.4%	17.1%	16.7%	16.5%	16.3%	16.1%	15.6%
<b>1940-1949</b>	10.8%	10.6%	10.3%	10.2%	9.9%	9.7%	9.4%	9.2%	9.0%	8.8%
<b>1939 or earlier</b>	36.6%	35.8%	34.7%	34.3%	33.4%	32.7%	31.8%	31.0%	30.8%	29.9%
<b>2005-2009</b>	--	--	--	--	--	--	--	--	--	--
<b>2000-2004</b>	--	--	--	--	--	--	--	--	--	--
<b>1995-1999</b>	--	--	--	--	--	--	--	--	--	--
<b>1990-1994</b>	--	--	--	--	--	--	--	--	--	--
<b>1985-1989</b>	--	--	--	--	--	--	--	--	--	--
<b>1980-1984</b>	--	--	--	--	--	--	--	NA	NA	NA
<b>1975-1979</b>	--	--	NA	NA	NA	NA	NA	NA	NA	NA
<b>1970-1974</b>	10.6%	13.0%	NA	NA	NA	NA	NA	NA	NA	NA
<b>1930-1939</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>1920-1929</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>1919 or earlier</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

<sup>1</sup> "--" means that the category does not apply; "NA" means that the published AHS reports do not provide this breakout of the data.

<sup>2</sup> For 1973 through 1983, the "1970 or later" category starts in April 1970, and the "1960-1969" category ends in March 1970.



32 Years of Housing Data

**Table A-6: Year Built for Year-Round Units: 1985-2005 (percentages)<sup>1</sup>**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Year Built -- Year-Round Units</b>											
<b>1970 or later</b>	36.3%	37.5%	39.7%	41.3%	42.8%	45.2%	46.0%	47.9%	49.8%	51.4%	54.3%
<b>1960-1969</b>	16.6%	16.3%	15.9%	15.4%	15.0%	14.4%	14.2%	13.7%	13.3%	12.8%	12.2%
<b>1950-1959</b>	14.0%	13.9%	13.5%	13.2%	12.8%	12.4%	12.3%	11.8%	11.6%	11.1%	10.5%
<b>1940-1949</b>	8.8%	8.7%	8.4%	8.2%	8.0%	7.7%	7.5%	7.2%	6.9%	6.8%	6.3%
<b>1939 or earlier</b>	24.3%	23.6%	22.6%	21.9%	21.4%	20.3%	20.0%	19.4%	18.5%	17.9%	16.7%
<b>2005-2009</b>	--	--	--	--	--	--	--	--	--	--	0.8%
<b>2000-2004</b>	--	--	--	--	--	--	--	--	2.6%	5.1%	7.4%
<b>1995-1999</b>	--	--	--	--	--	0.9%	4.1%	7.3%	7.5%	7.4%	7.1%
<b>1990-1994</b>	--	--	--	2.3%	4.9%	7.0%	6.4%	6.3%	6.1%	5.9%	5.8%
<b>1985-1989</b>	1.5%	5.3%	8.7%	8.6%	8.4%	8.3%	8.0%	7.7%	7.5%	7.4%	7.2%
<b>1980-1984</b>	8.4%	8.1%	7.8%	7.9%	7.7%	7.5%	6.9%	6.6%	6.4%	6.3%	6.0%
<b>1975-1979</b>	14.5%	12.5%	12.1%	11.6%	11.1%	11.3%	10.4%	10.2%	10.1%	10.2%	11.6%
<b>1970-1974</b>	11.9%	11.6%	11.1%	10.9%	10.7%	10.3%	10.2%	9.9%	9.6%	9.2%	8.6%
<b>1930-1939</b>	6.9%	6.8%	6.6%	6.5%	6.3%	5.9%	6.0%	5.7%	5.5%	5.3%	4.8%
<b>1920-1929</b>	6.2%	6.0%	5.7%	5.5%	5.4%	5.1%	5.0%	4.9%	4.6%	4.6%	4.3%
<b>1919 or earlier</b>	11.2%	10.7%	10.4%	9.9%	9.7%	9.2%	9.0%	8.8%	8.3%	8.0%	7.5%

<sup>1</sup> "--" means that the category does not apply; "NA" means that the published AHS reports do not provide this breakout of the data.

**Table A-7: Number of Rooms for Year-Round Units: 1973-1983 (counts in thousands)**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Rooms -- Year-Round Units</b>										
<b>1 room<sup>1</sup></b>	3,851	3,691	1291	1,343	1,395	1,483	1,409	1,498	1,520	1,427
<b>2 rooms</b>			2182	2,244	2,291	2,461	2,521	2,504	2,688	2,629
<b>3 rooms</b>	8,280	8,182	8165	8,277	8,534	8,847	8,684	8,777	9,295	9,477
<b>4 rooms</b>	15,621	15,728	15954	16,169	16,192	16,564	16,658	16,726	17,307	17,828
<b>5 rooms</b>	18,588	18,840	19126	19,262	19,363	19,668	20,134	20,481	21,251	21,937
<b>6 rooms</b>	14,955	15,085	15645	16,091	16,325	16,628	17,195	17,412	18,143	18,324
<b>7 or more rooms</b>	13,998	14,360	15190	15,929	16,615	17,184	17,984	18,625	19,405	20,053
<b>Median</b>	5.0	5.0	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1
<b>Bedrooms -- Year-Round Units</b>										
<b>None</b>	1,860	1,796	1,671	1,722	1,854	1,887	1,798	1,845	1,866	1,790
<b>1</b>	11,190	11,109	11,273	11,577	11,611	12,219	12,252	12,291	12,907	13,129
<b>2</b>	25,506	25,572	26,259	26,635	26,689	27,206	27,426	27,685	28,802	30,235
<b>3</b>	27,374	27,871	28,551	29,269	30,061	30,772	31,958	32,706	34,114	34,689
<b>4 or more</b>	9,364	9,538	9,799	10,113	10,502	10,749	11,151	11,498	11,922	11,831
<b>Median<sup>2</sup></b>	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
<b>Bathrooms -- Year-Round Units</b>										
<b>None</b>	4,106	3,429	2,975	2,976	2,849	2,832	2,695	2,716	2,770	2,642
<b>1</b>	48,625	47,846	48,459	48,746	48,959	50,031	50,486	50,686	52,665	53,617
<b>1 1/2</b>	8,550	9,423	10,383	10,955	10,868	11,098	11,490	11,783	12,223	12,365
<b>2 or more</b>	14,012	15,189	15,736	16,640	18,039	18,872	19,915	20,839	21,952	23,049

<sup>1</sup> The reports for 1973 and 1974 combine the counts of units with one and two rooms.

<sup>2</sup> Medians were estimated for 1973 through 1983 and for 1997 through 2005 because they are not available in the reports for those survey years.

**Table A-7: Number of Rooms for Year-Round Units: 1985-2005 (counts in thousands)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Rooms -- Year-Round Units</b>											
<b>1 room</b>	954	899	956	864	814	758	453	547	565	466	556
<b>2 rooms</b>	1,532	1,491	1,372	1,287	1,253	1,207	1,357	1,292	1,245	1,302	1,292
<b>3 rooms</b>	10,159	10,210	10,178	9,626	9,489	9,682	11,088	10,554	10,214	10,318	10,319
<b>4 rooms</b>	19,416	20,724	20,489	19,871	19,983	19,718	22,183	22,501	21,992	22,069	21,599
<b>5 rooms</b>	21,581	22,805	23,067	23,103	22,933	23,668	23,925	25,837	27,151	27,168	27,687
<b>6 rooms</b>	18,548	19,447	20,510	20,490	21,008	21,824	21,032	22,954	24,338	24,239	24,810
<b>7 or more rooms</b>	24,558	24,239	26,209	26,624	28,041	29,545	29,153	28,608	30,534	31,649	34,269
<b>Median<sup>1</sup></b>	5.3	5.2	5.3	5.3	5.4	5.4	5.3	5.3	5.4	5.4	5.5
<b>Bedrooms -- Year-Round Units</b>											
<b>None</b>	1,776	1,646	1,734	1,586	1,470	1,373	589	1,142	1,107	1,097	1,138
<b>1</b>	13,542	13,905	13,865	13,599	13,338	13,695	14,466	13,941	13,850	13,727	13,989
<b>2</b>	31,500	32,465	33,041	32,589	32,678	32,814	33,034	33,057	33,268	33,202	32,752
<b>3</b>	36,592	38,150	39,802	39,404	40,560	42,421	43,135	45,684	47,629	47,890	49,739
<b>4 or more</b>	13,339	13,640	14,338	14,687	15,476	16,102	17,967	18,468	20,184	21,295	22,913
<b>Median<sup>2</sup></b>	2.5	2.5	2.6	2.6	2.6	2.6	2.6	2.7	2.7	2.7	2.7
<b>Bathrooms -- Year-Round Units</b>											
<b>None</b>	1,298	1,159	1,019	901	828	733	1,260	1,587	1,631	1,762	1,617
<b>1</b>	52,762	52,507	51,880	50,262	49,373	48,996	50,061	47,801	46,980	46,574	45,630
<b>1 1/2</b>	15,845	16,692	16,296	15,395	15,547	15,650	15,930	17,003	17,561	17,312	16,859
<b>2 or more</b>	26,842	29,457	33,585	35,307	37,774	41,023	41,939	45,901	49,866	51,563	56,425

<sup>1</sup> Medians were estimated for 1997 through 2005 because they are not available in the reports for those survey years.

<sup>2</sup> Medians were estimated for 1973 through 1983 and for 1997 through 2005 because they are not available in the reports for those survey years.

**Table A-8: Number of Rooms for Year-Round Units: 1973-1983 (percentages)**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Rooms -- Year-Round Units</b>										
1 room <sup>1</sup>	5.1%	4.9%	1.7%	1.7%	1.7%	1.8%	1.7%	1.7%	1.7%	1.6%
2 rooms			2.8%	2.8%	2.8%	3.0%	3.0%	2.9%	3.0%	2.9%
3 rooms	11.0%	10.8%	10.5%	10.4%	10.6%	10.7%	10.3%	10.2%	10.4%	10.3%
4 rooms	20.7%	20.7%	20.6%	20.4%	20.1%	20.0%	19.7%	19.4%	19.3%	19.4%
5 rooms	24.7%	24.8%	24.7%	24.3%	24.0%	23.7%	23.8%	23.8%	23.7%	23.9%
6 rooms	19.9%	19.9%	20.2%	20.3%	20.2%	20.1%	20.3%	20.2%	20.2%	20.0%
7 or more rooms	18.6%	18.9%	19.6%	20.1%	20.6%	20.7%	21.3%	21.7%	21.7%	21.9%
<b>Bedrooms -- Year-Round Units</b>										
None	2.5%	2.4%	2.2%	2.2%	2.3%	2.3%	2.1%	2.1%	2.1%	2.0%
1	14.9%	14.6%	14.5%	14.6%	14.4%	14.8%	14.5%	14.3%	14.4%	14.3%
2	33.9%	33.7%	33.9%	33.6%	33.1%	32.8%	32.4%	32.2%	32.1%	33.0%
3	36.4%	36.7%	36.8%	36.9%	37.2%	37.1%	37.8%	38.0%	38.1%	37.8%
4 or more	12.4%	12.6%	12.6%	12.8%	13.0%	13.0%	13.2%	13.4%	13.3%	12.9%
<b>Bathrooms -- Year-Round Units</b>										
None	5.5%	4.5%	3.8%	3.8%	3.5%	3.4%	3.2%	3.2%	3.1%	2.9%
1	64.6%	63.0%	62.5%	61.5%	60.7%	60.4%	59.7%	58.9%	58.8%	58.5%
1 1/2	11.4%	12.4%	13.4%	13.8%	13.5%	13.4%	13.6%	13.7%	13.6%	13.5%
2 or more	18.6%	20.0%	20.3%	21.0%	22.3%	22.8%	23.5%	24.2%	24.5%	25.1%

<sup>1</sup> The reports for 1973 and 1974 combine the counts of units with one and two rooms.

32 Years of Housing Data

**Table A-8: Number of Rooms for Year-Round Units: 1985-2005 (percentages)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Rooms -- Year-Round Units</b>											
1 room	1.0%	0.9%	0.9%	0.8%	0.8%	0.7%	0.4%	0.5%	0.5%	0.4%	0.5%
2 rooms	1.6%	1.5%	1.3%	1.3%	1.2%	1.1%	1.2%	1.2%	1.1%	1.1%	1.1%
3 rooms	10.5%	10.2%	9.9%	9.4%	9.2%	9.1%	10.2%	9.4%	8.8%	8.8%	8.6%
4 rooms	20.1%	20.8%	19.9%	19.5%	19.3%	18.5%	20.3%	20.0%	19.0%	18.8%	17.9%
5 rooms	22.3%	22.8%	22.4%	22.7%	22.2%	22.2%	21.9%	23.0%	23.4%	23.2%	23.0%
6 rooms	19.2%	19.5%	20.0%	20.1%	20.3%	20.5%	19.3%	20.4%	21.0%	20.7%	20.6%
7 or more rooms	25.4%	24.3%	25.5%	26.1%	27.1%	27.8%	26.7%	25.5%	26.3%	27.0%	28.4%
<b>Bedrooms -- Year-Round Units</b>											
None	1.8%	1.6%	1.7%	1.6%	1.4%	1.3%	0.5%	1.0%	1.0%	0.9%	0.9%
1	14.0%	13.9%	13.5%	13.4%	12.9%	12.9%	13.2%	12.4%	11.9%	11.7%	11.6%
2	32.6%	32.5%	32.1%	32.0%	31.6%	30.8%	30.3%	29.4%	28.7%	28.3%	27.2%
3	37.8%	38.2%	38.7%	38.7%	39.2%	39.9%	39.5%	40.7%	41.0%	40.9%	41.3%
4 or more	13.8%	13.7%	14.0%	14.4%	14.9%	15.1%	16.5%	16.4%	17.4%	18.2%	19.0%
<b>Bathrooms -- Year-Round Units</b>											
None	1.3%	1.2%	1.0%	0.9%	0.8%	0.7%	1.2%	1.4%	1.4%	1.5%	1.3%
1	54.5%	52.6%	50.5%	49.3%	47.7%	46.0%	45.8%	42.6%	40.5%	39.7%	37.9%
1 1/2	16.4%	16.7%	15.9%	15.1%	15.0%	14.7%	14.6%	15.1%	15.1%	14.8%	14.0%
2 or more	27.7%	29.5%	32.7%	34.7%	36.5%	38.6%	38.4%	40.9%	43.0%	44.0%	46.8%

**Table A-9: Square Footage and Acreage for Year-Round Units: 1985-2005 (counts in thousands)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Square Footage &amp; Acreage -- Year-Round Units</b>											
<b>Single-Family Detached &amp; Mobile Homes</b>											
Less than 500	1,157	1,033	998	941	915	882	1,032	1,043	879	890	822
500 to 749	3,565	3,408	3,210	3,022	2,866	2,811	2,808	2,668	2,490	2,564	2,198
750 to 999	6,859	6,788	6,651	6,451	6,311	6,283	6,212	6,122	6,390	6,177	5,748
1,000 to 1,499	16,158	16,011	16,413	15,741	16,019	16,335	16,562	18,577	19,812	19,816	19,691
1,500 to 1,999	13,081	13,301	13,794	13,603	14,024	14,374	14,811	16,929	18,325	18,505	19,171
2,000 to 2,499	9,163	9,135	9,809	9,500	10,048	10,275	10,567	11,217	12,165	12,405	13,225
2,500 to 2,999	4,823	4,869	5,281	5,118	5,551	5,700	5,898	5,719	6,215	6,348	6,869
3,000 to 3,999	4,187	4,226	4,693	4,600	4,940	5,123	5,424	5,103	5,464	5,706	6,335
4,000 or more	2,264	2,436	2,542	2,684	2,812	2,907	3,180	3,307	2,992	3,349	3,894
Not reported/don't know	2,894	4,874	4,696	5,644	5,398	6,561	7,355	5,699	5,045	5,265	5,451
Median	1,610	1,626	1,660	1,672	1,701	1,710	1,724	1,705	1,713	1,728	1,774
<b>Lots of 1-Unit Structures -- Year-Round Units</b>											
Less than 1/8 acre	7,325	7,152	6,556	6,669	6,851	6,497	11,448	11,389	12,148	11,983	11,853
1/8 up to 1/4 acre	14,069	13,065	12,481	12,633	12,374	12,519	21,459	25,241	23,806	24,261	24,720
1/4 up to 1/2 acre	9,332	9,385	9,386	9,572	10,030	10,245	15,096	12,830	16,791	16,322	17,376
1/2 acre up to 1 acre	6,036	6,297	6,395	7,064	7,117	7,505	9,572	11,217	11,143	11,108	11,450
1 acre up to 5 acres	8,908	9,555	9,724	10,098	10,685	10,608	13,839	14,661	15,177	15,548	15,838
5 acres up to 10 acres	1,454	1,603	1,547	1,714	1,667	1,748	2,086	2,601	2,451	2,481	2,534
10 acres or more	3,920	3,902	3,936	3,830	3,682	3,716	4,034	4,117	4,152	4,207	4,247
Not reported/don't know	15,318	18,260	21,045	19,425	19,878	22,169	2,938	2,155	2,369	2,137	2,233
Median	0.36	0.39	0.41	0.42	0.42	0.43	0.35	0.34	0.35	0.35	0.36

**Table A-10: Square Footage and Acreage for Year-Round Units: 1985-2005 (percentages)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Square Footage &amp; Acreage -- Year-Round Units</b>											
<b>Single-Family Detached &amp; Mobile Homes</b>											
<b>Less than 500</b>	1.9%	1.7%	1.6%	1.5%	1.4%	1.4%	1.6%	1.5%	1.2%	1.2%	1.1%
<b>500 to 749</b>	5.8%	5.6%	5.1%	4.9%	4.5%	4.3%	4.2%	3.8%	3.3%	3.4%	2.8%
<b>750 to 999</b>	11.2%	11.1%	10.5%	10.5%	9.9%	9.7%	9.3%	8.7%	8.6%	8.2%	7.4%
<b>1,000 to 1,499</b>	26.4%	26.2%	25.9%	25.5%	25.2%	25.3%	24.9%	26.3%	26.5%	26.2%	25.3%
<b>1,500 to 1,999</b>	21.4%	21.7%	21.8%	22.1%	22.1%	22.2%	22.3%	23.9%	24.5%	24.4%	24.6%
<b>2,000 to 2,499</b>	15.0%	14.9%	15.5%	15.4%	15.8%	15.9%	15.9%	15.9%	16.3%	16.4%	17.0%
<b>2,500 to 2,999</b>	7.9%	8.0%	8.3%	8.3%	8.7%	8.8%	8.9%	8.1%	8.3%	8.4%	8.8%
<b>3,000 to 3,999</b>	6.8%	6.9%	7.4%	7.5%	7.8%	7.9%	8.2%	7.2%	7.3%	7.5%	8.1%
<b>4,000 or more</b>	3.7%	4.0%	4.0%	4.4%	4.4%	4.5%	4.8%	4.7%	4.0%	4.4%	5.0%
<b>Lots of 1-Unit Structures -- Year-Round Units</b>											
<b>Less than 1/8 acre</b>	14.4%	14.0%	13.1%	12.9%	13.1%	12.3%	14.8%	13.9%	14.2%	13.9%	13.5%
<b>1/8 up to 1/4 acre</b>	27.6%	25.6%	24.9%	24.5%	23.6%	23.7%	27.7%	30.8%	27.8%	28.2%	28.1%
<b>1/4 up to 1/2 acre</b>	18.3%	18.4%	18.8%	18.6%	19.1%	19.4%	19.5%	15.6%	19.6%	19.0%	19.7%
<b>1/2 acre up to 1 acre</b>	11.8%	12.4%	12.8%	13.7%	13.6%	14.2%	12.3%	13.7%	13.0%	12.9%	13.0%
<b>1 acre up to 5 acres</b>	17.5%	18.8%	19.4%	19.6%	20.4%	20.1%	17.8%	17.9%	17.7%	18.1%	18.0%
<b>5 acres up to 10 acres</b>	2.8%	3.1%	3.1%	3.3%	3.2%	3.3%	2.7%	3.2%	2.9%	2.9%	2.9%
<b>10 acres or more</b>	7.7%	7.7%	7.9%	7.4%	7.0%	7.0%	5.2%	5.0%	4.8%	4.9%	4.8%

**Table A-11: Overcrowding and Housing Features: 1973-1983 (counts in thousands)**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Persons Per Room -- Occupied Units</b>										
<b>0.50 or less</b>	37,455	38,406	40,277	41,869	43,417	45,713	47,518	48,326	50,831	52,107
<b>0.51 to 1.00</b>	28,029	28,636	28,645	28,718	28,586	28,209	27,906	28,410	29,046	29,605
<b>1.01 to 1.50</b>	2,984	2,978	2,890	2,706	2,604	2,418	2,358	2,549	2,401	2,228
<b>1.51 or more</b>	869	810	710	712	674	826	789	787	899	700
<b>Water -- Year-Round Units</b>										
<b>Public/private water</b>	61,448	62,832	64,485	65,982	67,357	69,471	70,956	72,121	75,317	77,358
<b>Well</b>	12,243	11,608	11,607	11,875	11,943	11,985	12,274	12,566	12,961	13,043
<b>Other water source</b>	1,602	1,447	1,461	1,458	1,416	1,378	1,356	1,338	1,332	1,274
<b>Sewer -- Year-Round Units</b>										
<b>Public sewer</b>	53,673	54,894	56,484	57,819	59,026	60,805	62,063	63,113	65,992	68,102
<b>Septic tank/cesspool</b>	19,688	19,434	19,694	20,177	20,489	20,929	21,510	21,914	22,653	22,861
<b>Other</b>	1,932	1,557	1,375	1,320	1,201	1,099	1,013	998	965	712
<b>Air Conditioning -- Year-Round Units</b>										
<b>None</b>	40,035	38,459	39,236	38,825	39,052	NA <sup>1</sup>	NA	NA	NA	NA
<b>Room units</b>	22,630	23,065	22,781	23,466	23,589	NA	NA	NA	NA	NA
<b>Central system</b>	12,628	14,362	15,536	17,024	18,075	NA	NA	NA	NA	NA

<sup>1</sup> The AHS reports for 1978 through 1983 provide data on air conditioning only for occupied units.



**Table A-11: Overcrowding and Housing Features: 1985-2005 (counts in thousands)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Persons Per Room -- Occupied Units</b>											
<b>0.50 or less</b>	57,440	59,764	61,983	62,846	64,611	67,043	67,968	70,972	74,006	74,537	77,574
<b>0.51 to 1.00</b>	28,489	28,690	29,024	27,773	27,727	28,097	28,713	29,259	29,595	28,743	28,673
<b>1.01 to 1.50</b>	1,965	1,984	2,081	2,010	1,940	2,059	2,151	2,127	2,151	2,097	2,166
<b>1.51 or more</b>	531	450	595	518	446	495	655	444	509	465	457
<b>Water -- Year-Round Units</b>											
<b>Public/private water</b>	82,510	85,575	88,395	87,254	88,668	92,341	96,629	98,196	101,087	102,331	105,572
<b>Well</b>	13,228	13,292	13,411	12,911	12,944	13,311	11,974	13,476	14,365	14,313	14,359
<b>Other water source</b>	1,010	948	974	1,699	1,910	752	588	620	586	567	601
<b>Sewer -- Year-Round Units</b>											
<b>Public sewer</b>	73,230	76,155	78,801	77,940	79,604	82,086	84,504	87,329	91,449	92,897	96,037
<b>Septic tank/cesspool</b>	22,985	23,232	23,632	23,651	23,671	24,115	24,499	24,758	24,406	24,089	24,290
<b>Other</b>	534	427	346	273	247	203	188	204	183	225	204
<b>Air Conditioning -- Year-Round Units</b>											
<b>None</b>	37,364	71,964	33,354	31,031	30,474	27,787	24,844	21,066	19,137	17,041	15,139
<b>Room units</b>	27,266	27,851	28,618	28,223	27,533	28,612	28,154	28,766	28,673	28,973	26,544
<b>Central system</b>	32,119	36,223	40,808	42,610	45,515	50,004	56,193	62,460	68,228	71,197	78,849

**Table A-12: Overcrowding and Housing Features: 1973-1983 (percentages)**

	1973	1974	1975	1976	1977	1978	1979	1980	1981	1983
<b>Persons Per Room -- Occupied Units</b>										
<b>0.50 or less</b>	54.0%	54.2%	55.5%	56.6%	57.7%	59.2%	60.5%	60.4%	61.1%	61.6%
<b>0.51 to 1.00</b>	40.4%	40.4%	39.5%	38.8%	38.0%	36.6%	35.5%	35.5%	34.9%	35.0%
<b>1.01 to 1.50</b>	4.3%	4.2%	4.0%	3.7%	3.5%	3.1%	3.0%	3.2%	2.9%	2.6%
<b>1.51 or more</b>	1.3%	1.1%	1.0%	1.0%	0.9%	1.1%	1.0%	1.0%	1.1%	0.8%
<b>Water -- Year-Round Units</b>										
<b>Public/private water</b>	81.6%	82.8%	83.1%	83.2%	83.4%	83.9%	83.9%	83.8%	84.0%	84.4%
<b>Well</b>	16.3%	15.3%	15.0%	15.0%	14.8%	14.5%	14.5%	14.6%	14.5%	14.2%
<b>Other water source</b>	2.1%	1.9%	1.9%	1.8%	1.8%	1.7%	1.6%	1.6%	1.5%	1.4%
<b>Sewer -- Year-Round Units</b>										
<b>Public sewer</b>	71.3%	72.3%	72.8%	72.9%	73.1%	73.4%	73.4%	73.4%	73.6%	74.3%
<b>Septic tank/cesspool</b>	26.1%	25.6%	25.4%	25.4%	25.4%	25.3%	25.4%	25.5%	25.3%	24.9%
<b>Other</b>	2.6%	2.1%	1.8%	1.7%	1.5%	1.3%	1.2%	1.2%	1.1%	0.8%
<b>Air Conditioning -- Year-Round Units</b>										
<b>None</b>	53.2%	50.7%	50.6%	48.9%	48.4%	NA <sup>1</sup>	NA	NA	NA	NA
<b>Room units</b>	30.1%	30.4%	29.4%	29.6%	29.2%	NA	NA	NA	NA	NA
<b>Central system</b>	16.8%	18.9%	20.0%	21.5%	22.4%	NA	NA	NA	NA	NA

<sup>1</sup> The AHS reports for 1978 through 1983 provide data on air conditioning only for occupied units.

**Table A-12: Overcrowding and Housing Features: 1985-2005 (percentages)**

	1985	1987	1989	1991	1993	1995	1997	1999	2001	2003	2005
<b>Persons Per Room -- Occupied Units</b>											
<b>0.50 or less</b>	65.0%	65.8%	66.2%	67.5%	68.2%	68.6%	68.3%	69.0%	69.6%	70.4%	71.3%
<b>0.51 to 1.00</b>	32.2%	31.6%	31.0%	29.8%	29.3%	28.8%	28.9%	28.5%	27.9%	27.2%	26.3%
<b>1.01 to 1.50</b>	2.2%	2.2%	2.2%	2.2%	2.0%	2.1%	2.2%	2.1%	2.0%	2.0%	2.0%
<b>1.51 or more</b>	0.6%	0.5%	0.6%	0.6%	0.5%	0.5%	0.7%	0.4%	0.5%	0.4%	0.4%
<b>Water -- Year-Round Units</b>											
<b>Public/private water</b>	85.3%	85.7%	86.0%	85.7%	85.7%	86.8%	88.5%	87.4%	87.1%	87.3%	87.6%
<b>Well</b>	13.7%	13.3%	13.0%	12.7%	12.5%	12.5%	11.0%	12.0%	12.4%	12.2%	11.9%
<b>Other water source</b>	1.0%	0.9%	0.9%	1.7%	1.8%	0.7%	0.5%	0.6%	0.5%	0.5%	0.5%
<b>Sewer -- Year-Round Units</b>											
<b>Public sewer</b>	75.7%	76.3%	76.7%	76.5%	76.9%	77.1%	77.4%	77.8%	78.8%	79.3%	79.7%
<b>Septic tank/cesspool</b>	23.8%	23.3%	23.0%	23.2%	22.9%	22.7%	22.4%	22.0%	21.0%	20.6%	20.2%
<b>Other</b>	0.6%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
<b>Air Conditioning -- Year-Round Units</b>											
<b>None</b>	38.6%	72.1%	32.5%	30.5%	29.4%	26.1%	22.8%	18.8%	16.5%	14.5%	12.6%
<b>Room units</b>	28.2%	27.9%	27.8%	27.7%	26.6%	26.9%	25.8%	25.6%	24.7%	24.7%	22.0%
<b>Central system</b>	33.2%	36.3%	39.7%	41.8%	44.0%	47.0%	51.5%	55.6%	58.8%	60.7%	65.4%





















































































