

CURRENT HOUSING REPORTS  
H121/95-2

---



---

# Our Nation's Housing in 1993

---

by Timothy S. Grall

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

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

## Acknowledgments

This report was developed and prepared under the general direction of **Patricia A. Johnson**, Chief, Physical and Social Characteristics Branch, Housing and Household Economic Statistics Division (HHES). Important professional contributions were made by **Jeanne M. Woodward**. **Reita M. Glenn-Hackett** provided statistical assistance. **Leonard J. Norry**, Assistant Division Chief for Housing Characteristics, HHES, supplied overall direction.

We wish to express our gratitude to the Department of Housing and Urban Development, which sponsors the American Housing Survey, and to the Housing and Demographic Analysis Division, particularly its director, **Duane T. McGough**, and **Connie Casey** of his staff.

Additional persons within the Bureau of the Census made significant contributions to the preparation of this report. **Barbara T. Williams** and **Lydia M. Scoon-Rogers** reviewed its contents. **Dennis J. Schwanz** and **Alphonso M. Mason** conducted the sampling review, and **James E. Hartman** prepared the source and accuracy statement.

The staff of the Administrative and Customer Services Division, **Walter C. Odom**, Chief, performed publication planning, editorial review, design, composition, and printing planning and procurement. **Nena L. Flynn** provided publication coordination and editing. **Dave Coontz** provided design and graphics services.

CURRENT HOUSING REPORTS  
H121/95-2

---



---

# Our Nation's Housing in 1993

---

by Timothy S. Grall

Issued October 1995



**U.S. Department of  
Housing and Urban  
Development**  
Henry Cisneros,  
Secretary

**OFFICE OF POLICY  
DEVELOPMENT AND  
RESEARCH**  
Michael A. Stegman,  
Assistant Secretary for  
Policy Development  
and Research



**U.S. Department of  
Commerce**  
Ronald H. Brown,  
Secretary  
David J. Barram,  
Deputy Secretary

**Economics and Statistics  
Administration**  
Everett M. Ehrlich,  
Under Secretary for  
Economic Affairs

**BUREAU OF THE CENSUS**  
Martha Farnsworth Riche,  
Director



**Economics and Statistics  
Administration**

**Everett M. Ehrlich,**  
Under Secretary  
for Economic Affairs



**BUREAU OF THE CENSUS**

**Martha Farnsworth Riche,**  
Director

**Harry A. Scarr,**  
Deputy Director

**Paula J. Schneider,**  
Principal Associate Director  
for Programs

**Arthur J. Norton,**  
Acting Associate  
Director for Demographic Programs

**Daniel H. Weinberg,**  
Chief, Housing and Household  
Economic Statistics Division



**OFFICE OF POLICY  
DEVELOPMENT AND  
RESEARCH**

**Michael A. Stegman,**  
Assistant Secretary for  
Policy Development and  
Research

**Frederick J. Eggers,**  
Deputy Assistant Secretary  
for Economic Affairs

**Duane T. McGough,**  
Director, Housing and  
Demographic Analysis Division

---

**SUGGESTED CITATION**

Grall, Timothy S., *Our Nation's Housing in 1993*, U. S. Bureau of the Census, Current Housing Reports, H121/95-2, U. S. Government Printing Office, Washington, DC 1995.

---

# Contents

	Page
<b>INTRODUCTION</b> .....	1
<b>HIGHLIGHTS</b> .....	1
<b>CHAPTERS</b>	
1. Housing Inventory Overview .....	3
2. Characteristics for Owner-Occupied Housing Units .....	5
3. Characteristics for Renter-Occupied Housing Units .....	9
<b>FIGURES</b>	
1. Occupancy of U.S. Housing Units: 1993 .....	3
2. Homeownership Rates, by Household Type: 1993 .....	5
3. Percent of Households With Selected Equipment and Amenities, by Tenure: 1993 ...	6
4. Ratings of Home and Neighborhood, by Tenure: 1993 .....	7
5. Percent of Renters With Selected Income Sources and Benefits, by Tenure: 1993 ...	10
<b>DETAILED TABLES</b>	
1. Summary of General Characteristics, by Geography: 1993 .....	11
2. Selected Characteristics of Year-Round Vacant Units: 1993 .....	12
3. Selected Social Characteristics of Householders, by Tenure and Household Type: 1993 .....	13
4. Selected Physical Characteristics of Occupied Units, by Tenure and Household Type: 1993 .....	14
5. Selected Financial Characteristics of Occupied Units, by Tenure and Household Type: 1993 .....	16
6. Household Composition, by Tenure: 1993 .....	18
7. Race and Hispanic Origin of Householder, by Tenure: 1993 .....	19
8. Heating Equipment and Main Heating Fuel Used in Occupied Units, by Tenure and Metro Location: 1993 .....	20
9. Respondent Opinions of House and Neighborhood, by Tenure: 1993 .....	21
10. Selected Mortgage Characteristics for Homeowners, by Region: 1993 .....	22
11. Real Estate Taxes Paid, by Mortgage Status and Region: 1993 .....	23
<b>APPENDIX</b>	
Source and Accuracy of the Estimates .....	A-1

# OUR NATION'S HOUSING IN 1993

## INTRODUCTION

Housing is one of our primary needs. For this reason, analysts study our Nation's housing closely. This report summarizes data from the *1993 American Housing Survey (AHS)* and is an update to the report *Our Nation's Housing in 1991*.<sup>1</sup> This report examines the demographic, economic, and physical housing characteristics of the 1993 national housing stock.

In the analysis and accompanying tables and charts, we note important similarities and differences evident within the Nation's housing. The data are presented separately, by tenure, since the housing conditions for homeowners and renters are often very different.

This report is based on data collected from the AHS for the United States in 1993. The Bureau of the Census conducts this biennial national sample survey of approximately 50,000 housing units in the United States for the Department of Housing and Urban Development. The interviews are conducted from July through December of the survey year. The first AHS survey in 1973 was called the Annual Housing Survey. After 1983, its name was changed to the American Housing Survey; it has since been conducted every other year in odd-numbered years. See Current Housing Report Series H150/93 for cross-tabulations of the extensive data collected from the AHS. Appendixes in that report also include the latest detailed survey sample design specifications and estimation procedures used for the AHS.

*Our Nation's Housing in 1993* is divided into three chapters. The first chapter provides an overview of the current housing inventory. The second chapter focuses on selected physical and financial characteristics of owner-occupied units. The final chapter provides similar information for renter-occupied units.

## HIGHLIGHTS

### Housing Inventory

- The housing inventory in 1993 consisted of 106.6 million units, an increase of 2 million units since 1991.
- Vacant units accounted for about 11  $\pm$ 0.3 percent of housing in our country.

- The typical year-round vacant housing unit was only slightly older than the average occupied unit but was considerably smaller.

### Characteristics for Owner-Occupied Housing Units

- Of the 94.7 million occupied units in the United States, 61.3 million (65  $\pm$ 0.5 percent) were owner-occupied.
- Men living alone have a lower homeownership rate than women, yet, among single parents, single mothers were far less likely than single fathers to be homeowners.
- Owner-occupied homes were most likely to be single-family homes, with a median age of 27 years, six rooms including three bedrooms, and 1,800 square feet of living area.
- About 86  $\pm$ 0.4 percent of homeowners had the amenities of a clothes washer and dryer, telephone, and private transportation. Only about 5  $\pm$ 0.3 percent of owners reported that their homes had physical problems, but 64  $\pm$ 0.6 percent noted problems with their neighborhood.
- Median income for owners was \$36,485  $\pm$ 471 in 1993, with 9  $\pm$ 0.3 percent categorized as low-income households.
- Homeowners with a mortgaged home spent a median of about \$800 each month for housing, or 22 percent of their income. Owners living in homes already paid off spent less than a third as much, or \$240 per month, consuming 14 percent of their income.
- The median value of owner-occupied housing was about \$86,500, and annual property taxes amounted to some \$950.

### Characteristics for Renter-Occupied Housing Units

- For renters, the typical home was an apartment with four median rooms, including two bedrooms, in a building 29 years old.

<sup>1</sup>For summary AHS data from 1991, see *Our Nation's Housing in 1991*, Series H121/93-2.

- Only about one-third of renters (35 percent) had all the conveniences of a telephone and washer and dryer in their unit.
- Renters evaluated their homes and neighborhoods less favorably than homeowners. Higher proportions of renters also cited crime and noise as neighborhood problems.
- The median income for renters was \$19,000, and one-quarter of all renters were low-income households.
- The median monthly housing cost for renters was \$487. The typical renter allocated about 29 percent of family income for rent and utilities.

## Chapter 1.

# Housing Inventory Overview

**There were 106.6 million housing units in 1993, 2 million more units than in 1991.**

Most (76 percent) of our housing was located inside Metropolitan Statistical Areas (MSA's); 45 percent of homes were in the suburbs, and 31 percent were located in central cities of MSA's.<sup>2</sup> Roughly one-quarter of all U.S. housing (24 percent) was located in areas outside of MSA's (see table 1).

The largest proportion (36 percent) of the Nation's housing was in the South. The next largest segment was in the Midwest where approximately one-quarter (24 percent) of all U.S. housing was located. The remaining housing was nearly evenly split between the West (21 percent) and the Northeast (20 percent).

**There were 94.7 million occupied units and about 12 million vacant units. The latter included 8.8 million vacant units intended for year-round use and 3.1 million seasonal vacants — those intended to be occupied only part of the year in 1993 (see figure 1).**

About 30 percent of all year-round vacant units were for rent — not significantly different from the proportion that were for occasional use or for use by a householder who usually resides elsewhere (usual residence elsewhere (URE)).<sup>3</sup> Approximately 20 percent were for sale or already rented or sold, while the remaining were other types of vacant units. These other vacant types include those held for settlement of an estate, occupied by a caretaker or janitor, or held for personal reasons of the owner (see table 2).

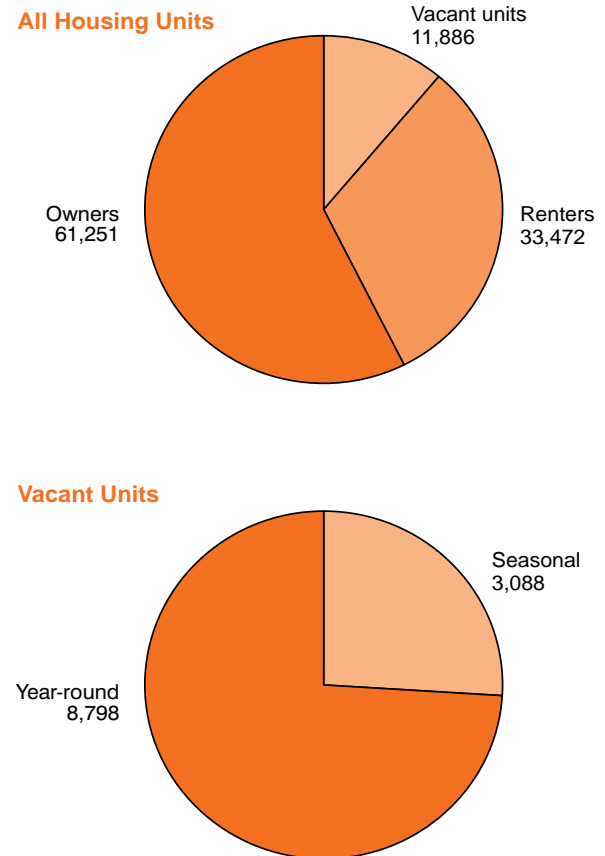
Most seasonal vacant units were located outside MSA's (66 percent), and only 5 percent were in central cities of MSA's. Year-round vacant units were more concentrated in MSA's (72 percent), with a fairly even mix between central cities and suburbs.

**The typical year-round vacant housing unit was 29 years old and had 1,300 median square feet of living space with over four rooms, including two bedrooms.**

<sup>2</sup>See appendix A of Current Housing Report, *American Housing Survey for the United States*, Series H150, for a specific and complete discussion of many of the terms and definitions used throughout this report.

<sup>3</sup>Vacant units in this category include those held for occasional use such as occupancy for weekends throughout the year. The intent of the survey question is to identify homes reserved by their owners as second homes. Because of the difficulty in distinguishing between this category and seasonal vacancies, it is possible that some second homes are classified as seasonal and vice versa.

Figure 1.  
**Occupancy of U.S. Housing Units: 1993**  
(In thousands)



About one-half (47 percent) of the 8.8 million year-round vacant units were in single-unit structures. This included 40 percent that were single-family detached units and 7 percent that were single attached units. The proportion that multi-unit structures represented among year-round vacant units (44 percent) was not significantly different from the proportion of single-family homes. The remainder, or 9 percent, consisted of vacant mobile homes or trailers. Most vacant units that were only for sale were single-unit structures (78 percent). About 10 percent of all year-round vacant units were cooperatives or condominiums, which could be any structure type (table 2).

Year-round vacant units had a median age of 29 years, not statistically different from the age of all occupied units that had a median age of 28 years (table 4). Vacant units



classified for occasional use/URE were the newest type of vacant unit, but they did not differ significantly in age from vacant units already rented or sold and awaiting occupancy.

There were 4.4 rooms and 2.0 bedrooms among all year-round vacant housing units. Occupied units were generally larger, with medians of 5.5 rooms and 2.7 bedrooms. Vacant units on the housing market that were for sale only were not statistically different from occupied units and had more rooms than any other type of vacant unit (5.4 median rooms). Units for rent had the fewest number of median rooms (3.9).

The median living area of vacant single-family and mobile homes was 1,286 square feet. Again, units that were occupied had more living area, with 1,725 median square feet. Vacant units that were rented or sold awaiting occupancy or for sale only had the most living space among vacants (approximately 1,600 square feet) and did not differ significantly from the square footage of all occupied units. Year-round vacant units that were sold and awaiting occupancy had a median value of \$86,906 — not statistically different from the median value of all occupied units.

## Chapter 2.

# Characteristics for Owner-Occupied Housing Units

**Only about one-third of single mothers owned their home, while the rate for married couples with children was 76 percent.**

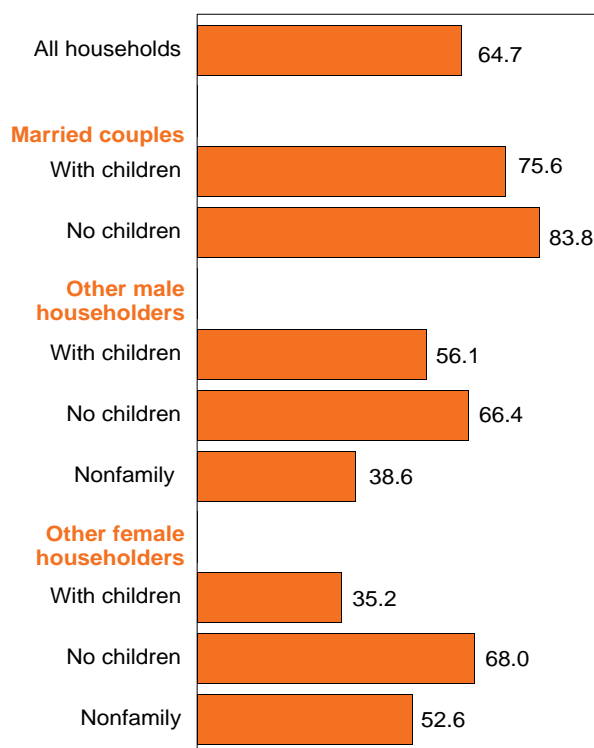
Among the various household types, married couples by far have the greatest opportunity to own their home, as is demonstrated by their homeownership rate of 80 percent. The homeownership rates for all other types of households were considerably lower. Households maintained by men without a wife had a homeownership rate of 45 percent. For households maintained by women without a husband, homeownership was somewhat more common at 50 percent (table 6).

The higher homeownership rate among women without a spouse, in comparison with men without a spouse, is a result of the higher propensity for nonfamily female householders to be owners. (The composition of nonfamily households can be either a single person living alone or two or more unrelated persons.) Among nonfamily households maintained by men, the homeownership rate was 39 percent. Men living alone had a homeownership rate of 41 percent, while 31 percent of those in two-or-more person households were homeowners. Among women in nonfamily households, the homeownership rate was 53 percent. About 55 percent of women living alone owned their home, while those in two-or-more person nonfamily households had a homeownership rate of 35 percent.

For family households, specifically those with children, single mothers have a much lower homeownership rate than single fathers. Among single fathers, 56 percent owned their own home, and just 35 percent of single mothers were homeowners (figure 2). The proportion of married couples with children who owned their home was considerably higher than either of these household types (76 percent).

Approximately two-thirds (69 percent) of White householders were owners, while only about 43 percent of Black householders owned their homes (table 7). Among Asian and Pacific Islander households, as well as those maintained by American Indian, Eskimo, and Aleut householders, the homeownership rate was about 52 percent. Apart from race, about 4 out of every 10 (42 percent) Hispanic

Figure 2.  
Homeownership Rates, by Household Type: 1993  
(In percent)



householders<sup>4</sup> owned their homes, while approximately two-thirds (66 percent) of their non-Hispanic counterparts were homeowners.<sup>5</sup>

<sup>4</sup>Classification of race and Hispanic (Spanish) origin in the AHS publications refers to the race and Hispanic origin of the householder occupying the unit. Information pertaining to race and ethnicity are asked of all persons and collected through separate questions in the AHS. Householders of Hispanic origin may be of any race.

The information on Hispanic households shown in this report was collected in the 50 states and the District of Columbia and, therefore, does not include households in Puerto Rico.

<sup>5</sup>The number of single fathers who own their home (56 percent) and the number of women who live alone (55 percent) are not statistically different. The homeownership rates between Black (43 percent) and Hispanic (42 percent) households do not differ significantly enough to be classified as different.

**The typical owner-occupied home was single-family, about 27 years in age, had six rooms, including three bedrooms, with 1,800 square feet of living space.**

Most (82 percent) of the 61.3 million homeowners in the United States lived in detached single-family homes. About 5 percent resided in single unit, attached structures such as townhomes and rowhouses, while 6 percent owned housing in structures of two or more units. Approximately 7 percent of owner households resided in mobile homes or trailers (table 4). Regardless of structure type, about 5 percent of all owner-occupied units were cooperatives or condominiums.

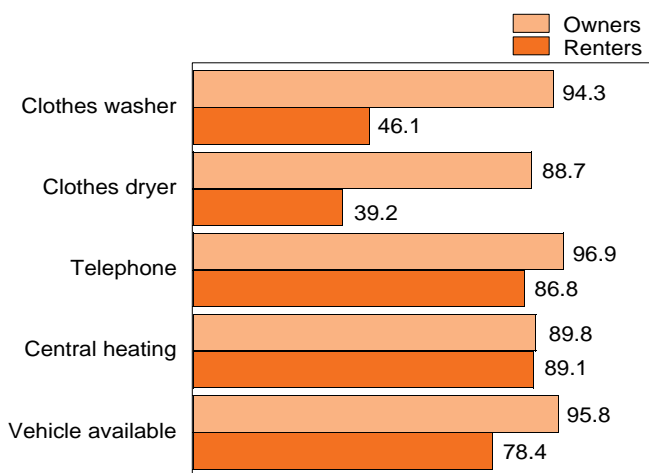
The median age of owner-occupied housing was 27 years, meaning one-half were built before 1966, and the other half were built after that year. About 7 percent were the most newly constructed units — built between 1989 and 1993.

Owner-occupied homes have a median of 6.1 rooms, with 3.0 bedrooms. About two-thirds of these homes had more than one bathroom, while the remainder had a single bath. Of those homes that were single family or mobile, there was a median of 1,805 square feet of living space, amounting to some 723 square feet for every person in the household. Just 1 percent of owners maintained households that were crowded, that is, had more than one person per room.

**Most owners had homes well equipped with amenities such as a clothes washer and dryer, telephone, or available private transportation. Few owners reported problems with their homes; however, most noted some problems with their neighborhood.**

The large majority or 99 percent of homeowners had complete kitchen facilities. About 94 percent had a clothes washer in their home, while 89 percent had a clothes dryer. Approximately 97 percent had a telephone available, and 86 percent had all the above selected conveniences (table 4) (figure 3).

Figure 3.  
**Percent of Households With Selected Equipment and Amenities, by Tenure: 1993**



Most (96 percent) homeowners had a car, truck, or van available for transportation. About 62 percent had a single vehicle, while approximately one-third had more than one vehicle available (table 4).

Only about 5 percent of all homeowners experienced physical problems with their homes. This included 3 percent with moderate problems and 2 percent with severe physical housing problems.<sup>6</sup> Among owners with hot and cold piped water, 4 percent experienced stoppage in the 3 months before the survey interview. For those with flush toilets, the same percentage had a breakdown during the same time period.

**Piped or bottled gas is the heating fuel of choice for most homeowners.**

About 90 percent of owner-occupied homes in our Nation have central heat (table 8). Among the 10 percent without central heating equipment, about half were heated by coal, coke, or wood.

For those with central heat, most used piped or bottled gas (61 percent). About 25 percent utilized electricity, 13 percent depended on fuel oil or kerosene, and 1 percent relied on some other means, such as coal, coke, or wood or none.<sup>7</sup>

In central cities of MSA's, a larger proportion of owners used gas to heat their homes (70 percent) than in the suburbs (56 percent). Both electricity (25 percent) and fuel oil or kerosene (14 percent) were more widely utilized in the suburbs than in central cities (19 and 8 percent, respectively).

On a scale of 1 to 10, with 10 being the best, survey respondents were asked to provide a ranking of their home as a structure in which to live. About 82 percent in owner-occupied units rated their home highly, providing scores of either 8, 9, or 10 (figure 4). Approximately 41 percent categorized their home with the highest mark or a perfect '10' (table 9).

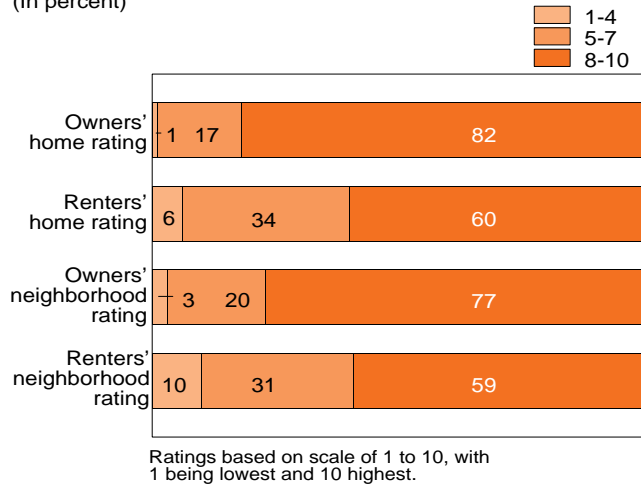
Respondents were also asked to rank their neighborhood. Homeowners were somewhat less satisfied with their surroundings, as 77 percent of homeowners provided high ratings (figure 4) for their neighborhood. About 38 percent were completely satisfied, giving the highest possible ranking of 10.

Of the 60.7 million homeowners who lived in neighborhoods, 64 percent responded that there were problems with their neighborhoods. A variety of problems were identified, and some respondents listed more than one problem. About 11 percent thought people in their neighborhood were a problem, 7 percent expressed concern for

<sup>6</sup>Severe physical problems include specific critical problems in one or more of the following areas: plumbing, heating, electricity, upkeep, or hallways. Moderate problems include any of the less extensive problems including: plumbing, heating, upkeep, hallways, or kitchen. See appendix A in H150/93, *American Housing Survey for the United States in 1993*, for detailed descriptions about requirements for physical problems.

<sup>7</sup>Central main heating systems include units with a warm-air furnace, steam or hot water system, electric heat pump, built-in electric units, and floor, wall, or other built-in hot air units without heating ducts.

Figure 4.  
**Ratings of Home and  
 Neighborhood, by Tenure: 1993**  
 (In percent)



traffic, 6 percent were bothered by the surrounding noise, 5 percent mentioned litter or deterioration, and a similar proportion stated crime as a problem. About 1 percent each listed poor city or county services and undesirable commercial, institutional, or industrial areas. Approximately 11 percent thought problems came from some other source.

**Homeowners had a median income of about \$36,500, and 9 percent of owners maintained low-income households.**

The median gross income of families or primary individuals who owned their homes was \$36,485 in 1993. About 5.4 million of the 61.3 million homeowners maintained low-income households that were below the household poverty level (table 5).<sup>8</sup>

About 56 percent of owners received dividend or interest income, and 36 percent obtained Social Security or pension benefits. About 3 percent each received welfare or SSI payments and food stamps.<sup>9</sup> Alimony or child support was

<sup>8</sup>Low-income households estimate households in poverty and differ from official estimates of poverty based on data collected by the Current Population Survey (CPS). The AHS's poverty definition is based on household income. Questions asked about income are less detailed than those asked in the CPS, whose poverty estimates are based on income of the family or income of each unrelated individual. See appendix A in Current Housing Report Series H150/93 for a more detailed discussion about how these two approaches differ. Because of the AHS's variations from the official poverty definition, data from the AHS will be discussed in terms of households with low income rather than the number of poor households, or households in poverty.

<sup>9</sup>"Food stamp reciprocity" was asked only for families or primary individuals with incomes of \$25,000 or less. Income source data is limited only to the householder and related household members 14 years of age and older.

a means of income for 4 percent of homeowners, and 10 percent obtained unemployment benefits or had other income as a source.

**Homeowners with a mortgage ended up spending 63 percent more of their income for housing costs than those people with homes paid off.**

Of those 55.7 million owners who reported housing costs, the median spent each month for their housing was \$511. This amount varied, however, and was highly dependent on whether the home was mortgaged or owned free and clear. Over one-half (57 percent) were mortgaged units, and the median monthly housing cost was \$799. For those homeowners who did not have a mortgage to pay, the amount spent each month for housing amounted to some \$242 (table 5).<sup>10</sup>

Typically, homeowners spent about 19 percent of their family income for costs associated with housing. As with housing costs, this level varies depending on mortgage status. For homeowners with one or more mortgages on their home, the median monthly housing cost as a proportion of income was 22 percent. Among owners who have homes that were already paid for, approximately 14 percent of income was spent on housing expenditures other than a mortgage.

**Owner-occupied housing had a median value of about \$86,500. Median annual property taxes were much higher for mortgaged units (\$1,100) than for homes without a mortgage (\$700).**

Among all owners, the median value was \$86,530 (table 5). The median amount of property tax paid in the year prior to interview was \$945 (table 11). Taxes paid for mortgaged units was \$1,100 — 57 percent higher than property taxes among nonmortgaged units (\$699).

Approximately 89 percent of mortgaged homes had one mortgage, while 11 percent had two, three, or more mortgages. About 10 percent of homes mortgaged in the Midwest and South had more than one mortgage. Second (or more) mortgages were more commonly found in the Northeast and West. In these respective regions, about 13 percent of homes had multiple mortgages (table 10).

The most common type of primary mortgage was a fixed rate mortgage. This was the payment plan of choice for 84 percent of owners with a mortgaged home who reported their mortgage type. About 11 percent of homeowners with a mortgage chose an adjustable rate or adjustable term for their mortgage, while 4 percent had graduated, balloon, or some other mortgage type.

<sup>10</sup>Monthly housing costs for homeowners include monthly payments for mortgages or installment loans and contracts, if any, and real estate taxes, property insurance, homeowners association fees, cooperative or condominium fees, mobile home park fees, land rent, utilities, fuels, and garbage and trash collection.

This page intentionally left blank.

## Chapter 3.

# Characteristics for Renter-Occupied Housing Units

**The typical rented home had a median age of 29 years, with four rooms, including two bedrooms.**

About 64 percent of the 33.5 million renter households in the United States lived in multi-unit structures, with 9 percent living in very large apartment complexes of 50 or more units. About one-quarter rented detached single-family homes, 8 percent rented one-unit attached homes, and 4 percent rented mobile homes or trailers (table 4).

One-half of all renter-occupied units were built before 1964, and half were built after that year. Just 3 percent of the renter-occupied housing stock was constructed within the past 4 years.

There was a median of only 4.2 rooms and 1.9 bedrooms in all renter-occupied housing. Additionally, about 5 percent of renters lived in homes that were considered crowded, with more than one person per room. About 26 percent had more than one bathroom, while 1 percent were without any bathrooms physically located in their unit.

**Although close to all renter-occupied units contained complete kitchen facilities, only about one-third also had conveniences of a washer, dryer, and telephone.**

Approximately 98 percent of renters had complete kitchen facilities in their homes. About 46 had the convenience of clothes washers, and 39 percent had dryers in their units. Although 87 percent of renters had a telephone available, just 35 percent had all the above amenities (table 4) (figure 3).

The large majority (78 percent) of renters had their own private transportation available in the form of a car, truck, or van, including 19 percent with more than one vehicle (table 4). However, 22 percent of renters were without any personal vehicle and had to rely upon public services or some other means of transportation.

About 10 percent of renters reported physical housing problems. While the majority, or 7 percent, of these renters had moderate physical problems, 3 percent lived with severe problems. For those renters with hot and cold piped water, about 6 percent experienced a stoppage in the 3 months before the interview. For those with at least one flush toilet, about 7 percent experienced a breakdown in the 3 months prior to the interview.

The large majority (89 percent) of renters had central heating systems. About one-half of renters employed piped or bottled gas as the primary means of heating their homes. Another 33 percent used electricity, 13 percent utilized fuel oil or kerosene, and 5 percent utilized some other fuel or no fuel at all (table 8).

There were minor differences in the types of heating fuel used by renters in different metropolitan situations. For those in central cities of MSA's, 51 percent used gas, 30 percent used electricity, 15 percent used oil, and 4 percent used some other type of fuel or none at all. In suburbs, a somewhat lower percentage used gas (47 percent), a higher proportion used electricity (37 percent), 11 percent used oil, and 5 percent used another type of fuel or none at all. Among renters outside of metropolitan areas, 49 percent used gas, 30 percent used electricity, and 11 percent each used fuel oil or some other means or did not use any type of heating fuel.<sup>11</sup>

**The opinions renters expressed concerning their homes and neighborhoods were generally lower than those expressed by homeowners. Higher proportions of renters felt that crime and noise were a problem.**

About 60 percent of renters rated their home highly, giving it one of the three highest rankings (figure 4). About 22 percent were completely satisfied with the home which they were renting, providing the highest score (table 9).

Similarly, 59 percent of renters also gave their neighborhoods high marks. About 26 percent ranked their neighborhood with the best possible rating. Of the 33.2 million renters who lived in neighborhoods, 42 percent were not bothered by any problems. For those who did express a concern, the one most often cited was people (16 percent). About 12 percent of renters thought crime was a problem, while an equal proportion were troubled by noise. Approximately 8 percent chose traffic, 4 percent chose litter or housing deterioration, and 1 percent cited poor city or county services, and undesirable commercial, institutional, or industrial areas. About 9 percent were bothered by other factors.

<sup>11</sup>Not statistically different are the proportions of renters in central cities (51 percent) and outside MSA's (49 percent) that use gas for heat. The proportion of renters in suburbs that use gas (47 percent) does not differ significantly from the percentage of renters outside MSA's using this heating fuel.



**The median family income among renters was about \$19,000, or about one-half of that of homeowners. Approximately one-quarter of all renters were low-income households.**

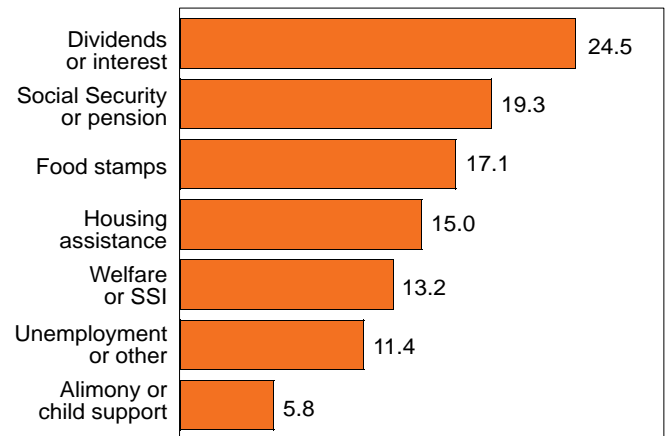
The median annual income of renters was \$18,957 in 1993. Income levels were generally higher inside MSA's, particularly suburbs, than outside of these areas. For renters residing in central cities, the median income was \$17,152. Among those in suburbs of MSA's, income was 35 percent higher or \$23,173. Renters living outside MSA's had the lowest level of income, or a median of \$14,886. For all renters together, about 8.4 million or 25 percent were low-income, with levels below the household poverty level (table 5).

About 19 percent of renters reported Social Security or pension payments and 25 percent listed dividends or interest as an income source. Approximately 17 percent of renters received food stamps, and 13 percent received welfare or SSI payments. About 15 percent of all renter households lived in public housing or received a Federal or State financial rent subsidy; or reported that their rent was set as a specified proportion of their income. Approximately 6 percent of households that rented their homes obtained alimony or child support, and 11 percent received unemployment or another type of income source (figure 5).

**Renters spent close to \$500 each month for rent and utilities; however, this consumed 29 percent of the family income.**

The median monthly housing cost for renters was \$487. Although this was comparatively lower than that for owners with a mortgaged home, renters ended up paying a much

Figure 5.  
**Percent of Renters With Selected  
Income Sources and Benefits, by Tenure: 1993**



Housing assistance includes renters who lived in public housing, received a subsidy, or had their rent set.

larger proportion of their income for housing, because of their lower incomes. The median monthly housing cost as a proportion of income for renters was 29 percent (table 5).<sup>12</sup>

<sup>12</sup>Monthly housing costs for renters are calculated only for units occupied for payment of cash rent and include contract rent plus the estimated average monthly cost of utilities, fuels, property insurance, mobile home land rent, and garbage and trash collection paid by the renter.

Table 1. **Summary of General Characteristics, by Geography: 1993**

[Numbers in thousands, except dollar amounts, percents, and derived measures]

Characteristic	Total housing units	Seasonal vacant	Year-round										New construction - 4 years	Mobile homes	
			Occupied												Vacant
			Total			Owner			Renter						
			Total	With 1.01 or more persons per room	With low income	Total	With 1.01 or more persons per room	With low income	Total	With 1.01 or more persons per room	With low income				
<b>Total</b> .....	106,611	3,088	103,522	94,724	2,386	13,787	61,251	883	5,386	33,472	1,503	8,400	8,798	5,605	7,072
<b>METROPOLITAN-NONMETROPOLITAN RESIDENCE</b>															
<b>Total</b> .....	106,611	3,088	103,522	94,724	2,386	13,787	61,251	883	5,386	33,472	1,503	8,400	8,798	5,605	7,072
Inside MSA's.....	81,293	1,036	80,257	73,898	2,052	10,222	46,081	712	3,606	27,817	1,339	6,615	6,359	4,204	3,559
Inside central cities.....	33,140	165	32,975	29,838	1,167	5,736	14,644	301	1,415	15,194	866	4,321	3,137	907	389
Suburbs.....	48,153	871	47,281	44,060	885	4,486	31,438	411	2,191	12,623	474	2,295	3,221	3,297	3,170
Outside MSA's.....	25,318	2,052	23,266	20,826	335	3,565	15,170	171	1,780	5,656	164	1,785	2,440	1,401	3,512
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Inside MSA's.....	76.3	33.6	77.5	78.0	86.0	74.1	75.2	80.7	67.0	83.1	89.1	78.8	72.3	75.0	50.3
Inside central cities.....	31.1	5.3	31.9	31.5	48.9	41.6	23.9	34.1	26.3	45.4	57.6	51.4	35.7	16.2	5.5
Suburbs.....	45.2	28.2	45.7	46.5	37.1	32.5	51.3	46.6	40.7	37.7	31.5	27.3	36.6	58.8	44.8
Outside MSA's.....	23.7	66.4	22.5	22.0	14.0	25.9	24.8	19.3	33.0	16.9	10.9	21.2	27.7	25.0	49.7
<b>REGIONS</b>															
<b>Total</b> .....	106,611	3,088	103,522	94,724	2,386	13,787	61,251	883	5,386	33,472	1,503	8,400	8,798	5,605	7,072
Northeast.....	21,157	811	20,346	18,906	387	2,569	11,751	94	820	7,155	293	1,749	1,440	610	647
Midwest.....	25,480	725	24,755	23,031	374	3,256	15,617	189	1,250	7,415	185	2,007	1,724	1,214	1,338
South.....	37,886	1,092	36,793	32,936	703	5,551	21,840	304	2,480	11,096	400	3,071	3,857	2,368	3,603
West.....	22,088	460	21,628	19,851	922	2,410	12,043	297	837	7,807	625	1,573	1,777	1,412	1,483
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Northeast.....	19.8	26.3	19.7	20.0	16.2	18.6	19.2	10.6	15.2	21.4	19.5	20.8	16.4	10.9	9.2
Midwest.....	23.9	23.5	23.9	24.3	15.7	23.6	25.5	21.4	23.2	22.2	12.3	23.9	19.6	21.7	18.9
South.....	35.5	35.4	35.5	34.8	29.5	40.3	35.7	34.4	46.0	33.1	26.6	36.6	43.8	42.3	51.0
West.....	20.7	14.9	20.9	21.0	38.7	17.5	19.7	33.7	15.5	23.3	41.6	18.7	20.2	25.2	21.0
<b>URBANIZED AREAS</b>															
<b>Total</b> .....	106,611	3,088	103,522	94,724	2,386	13,787	61,251	883	5,386	33,472	1,503	8,400	8,798	5,605	7,072
Inside urbanized areas.....	63,355	491	62,863	57,837	1,762	8,473	33,534	538	2,586	24,303	1,224	5,887	5,026	2,438	1,427
Outside urbanized areas.....	43,256	2,597	40,659	36,887	624	5,314	27,718	345	2,801	9,169	279	2,513	3,773	3,167	5,645
Other urban.....	12,672	284	12,387	11,253	237	1,886	7,133	115	653	4,120	122	1,233	1,134	588	653
Rural.....	30,585	2,313	28,272	25,633	387	3,428	20,585	230	2,148	5,049	157	1,280	2,638	2,579	4,992
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Inside urbanized areas.....	59.4	15.9	60.7	61.1	73.8	61.5	54.7	60.9	48.0	72.6	81.4	70.1	57.1	43.5	20.2
Outside urbanized areas.....	40.6	84.1	39.3	38.9	26.2	38.5	45.3	39.1	52.0	27.4	18.6	29.9	42.9	56.5	79.8
Other urban.....	11.9	9.2	12.0	11.9	9.9	13.7	11.6	13.0	12.1	12.3	8.1	14.7	12.9	10.5	9.2
Rural.....	28.7	74.9	27.3	27.1	16.2	24.9	33.6	26.1	39.9	15.1	10.5	15.2	30.0	46.0	70.6



Table 2. **Selected Characteristics of Year-Round Vacant Units: 1993**

[Numbers in thousands, except dollar amounts, percents, and derived measures]

Characteristic	Total	For rent	For sale only	Rented or sold	Occasional use/URE	Other vacant
<b>All Year-Round Vacant Units</b> .....	8,798	2,651	889	882	2,506	1,870
<b>Units in Structure</b>						
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0
1 unit, detached .....	40.4	14.6	70.2	44.9	44.4	55.4
1 unit, attached .....	6.7	7.4	7.9	6.4	6.4	5.8
2 to 4 units .....	15.1	24.1	6.7	14.0	9.2	14.8
5 to 49 units .....	23.0	41.7	5.4	24.3	19.3	9.0
50 units or more .....	6.3	8.2	2.1	4.8	8.7	2.9
Mobile home or trailer .....	8.6	4.1	7.8	5.7	12.0	12.1
Cooperative or condominium .....	10.3	4.5	12.6	10.3	20.2	4.2
<b>Year Structure Built</b>						
Median age in years .....	28.5	29.4	26.2	22.5	21.3	44.0
Standard error .....	0.7	1.2	2.2	1.8	0.7	1.6
<b>Rooms in Unit</b>						
Median rooms .....	4.4	3.9	5.4	4.8	4.4	4.5
Standard error .....	0.03	0.05	0.12	0.14	0.06	0.08
<b>Bedrooms</b>						
Median bedrooms .....	2.0	1.7	2.7	2.3	2.1	2.1
Standard error .....	0.02	0.04	0.07	0.08	0.04	0.05
<b>Square Footage of Unit</b>						
Single detached and mobile homes .....	3,692	418	633	391	1,153	1,097
Median square footage .....	1,286	1,008	1,590	1,624	1,241	1,152
Standard error .....	29	71	87	97	51	54
<b>Duration of Vacancy</b>						
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0
Less than 1 month .....	22.4	37.0	11.1	32.7	17.8	8.2
1 month up to 6 months .....	23.3	32.7	29.5	30.4	12.5	18.3
6 months up to 1 year .....	7.8	7.5	14.0	6.7	4.9	9.6
1 year up to 2 years .....	6.5	5.5	10.1	8.1	3.2	10.0
2 years or more .....	17.7	8.6	16.8	8.0	13.2	41.6
Never occupied as permanent home .....	4.0	1.2	8.8	8.1	4.4	3.4
Don't know .....	8.8	7.5	9.8	6.0	10.7	8.8
Vacant seasonal/URE .....	9.5	(X)	(X)	(X)	33.2	(X)
<b>Value, by Region</b>						
United States .....	1352	(X)	885	467	(X)	(X)
Median .....	\$79,786	(X)	\$77,217	\$86,906	(X)	(X)
Standard error .....	\$4,446	(X)	\$4,687	\$8,922	(X)	(X)
Northeast .....	242	(X)	153	90	(X)	(X)
Median .....	\$107,328	(X)	\$94,977	\$138,113	(X)	(X)
Standard error .....	\$16,385	(X)	\$12,221	\$21,725	(X)	(X)
Midwest .....	273	(X)	176	97	(X)	(X)
Median .....	\$48,237	(X)	\$48,226	\$48,259	(X)	(X)
Standard error .....	\$5,166	(X)	\$6,764	\$10,707	(X)	(X)
South .....	549	(X)	372	177	(X)	(X)
Median .....	\$68,150	(X)	\$66,051	\$72,883	(X)	(X)
Standard error .....	\$6,130	(X)	\$7,054	\$11,111	(X)	(X)
West .....	289	(X)	185	104	(X)	(X)
Median .....	\$117,863	(X)	\$117,918	\$117,813	(X)	(X)
Standard error .....	\$11,423	(X)	\$17,880	\$14,674	(X)	(X)

X Not applicable.

Table 3. **Selected Social Characteristics of Householders, by Tenure and Household Type: 1993**

[Numbers in thousands, except dollar amounts, percents, and derived measures]

Characteristic	All occupied units				Owner-occupied units				Renter-occupied units			
	Total	Household type			Total	Household type			Total	Household type		
		Married couples	Other male	Other female		Married couples	Other male	Other female		Married couples	Other male	Other female
<b>Total</b> .....	94,724	50,085	16,855	27,784	61,251	39,990	7,504	13,757	33,472	10,095	9,351	14,027
<b>Household Size</b>												
Median persons.....	2.3	3.0	1.4	1.5	2.4	2.9	1.5	1.4	2.0	3.1	1.3	1.8
Standard error.....	0.01	0.02	0.01	0.02	0.01	0.02	0.02	0.01	0.02	0.04	0.02	0.03
<b>Marital Status of Householder</b>												
<b>Total</b> .....	94,724	50,085	16,855	27,784	61,251	39,990	7,504	13,757	33,472	10,095	9,351	14,027
Married.....	51,148	50,085	574	489	40,620	39,990	352	278	10,527	10,095	222	210
Widowed.....	11,372	-	2,002	9,370	8,094	-	1,480	6,614	3,278	-	522	2,756
Divorced or separated.....	17,170	-	6,572	10,598	8,110	-	3,201	4,909	9,060	-	3,371	5,689
Never-married.....	15,033	-	7,706	7,327	4,426	-	2,471	1,956	10,607	-	5,235	5,372
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married.....	54.0	100.0	3.4	1.8	66.3	100.0	4.7	2.0	31.5	100.0	2.4	1.5
Widowed.....	12.0	-	11.9	33.7	13.2	-	19.7	48.1	9.8	-	5.6	19.6
Divorced or separated.....	18.1	-	39.0	38.1	13.2	-	42.7	35.7	27.1	-	36.0	40.6
Never-married.....	15.9	-	45.7	26.4	7.2	-	32.9	14.2	31.7	-	56.0	38.3
<b>Educational Attainment of Householder</b>												
<b>Total</b> .....	94,724	50,085	16,855	27,784	61,251	39,990	7,504	13,757	33,472	10,095	9,351	14,027
Less than 12 years.....	18,207	8,227	3,096	6,884	10,665	6,073	1,396	3,196	7,542	2,154	1,700	3,688
High school graduate.....	33,751	17,913	5,533	10,304	21,828	14,056	2,476	5,296	11,923	3,857	3,058	5,008
1 to 3 years of college.....	18,955	9,728	3,653	5,574	12,019	7,800	1,502	2,718	6,935	1,928	2,151	2,856
4 or more years of college.....	23,812	14,216	4,573	5,023	16,740	12,061	2,131	2,548	7,072	2,155	2,442	2,475
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 12 years.....	19.2	16.4	18.4	24.8	17.4	15.2	18.6	23.2	22.5	21.3	18.2	26.3
High school graduate.....	35.6	35.8	32.8	37.1	35.6	35.1	33.0	38.5	35.6	38.2	32.7	35.7
1 to 3 years of college.....	20.0	19.4	21.7	20.1	19.6	19.5	20.0	19.8	20.7	19.1	23.0	20.4
4 or more years of college.....	25.1	28.4	27.1	18.1	27.3	30.2	28.4	18.5	21.1	21.3	26.1	17.6
<b>Household Moves</b>												
Total units where householder moved in last year.....	16,102	6,438	4,315	5,349	4,578	2,975	774	829	11,524	3,463	3,541	4,520
<b>Percent of total</b> .....	17.0	12.9	25.6	19.3	7.5	7.4	10.3	6.0	34.4	34.3	37.9	32.2

- Represents zero or rounds to zero.

Table 4. **Selected Physical Characteristics of Occupied Units, by Tenure and Household Type: 1993**

[Numbers in thousands, except dollar amounts, percents, and derived measures]

Characteristic	All occupied units				Owner-occupied units				Renter-occupied units			
	Total	Household type			Total	Household type			Total	Household type		
		Married couples	Other male	Other female		Married couples	Other male	Other female		Married couples	Other male	Other female
<b>Total</b> .....	94,724	50,085	16,855	27,784	61,251	39,990	7,504	13,757	33,472	10,095	9,351	14,027
<b>Units in Structure</b>												
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1 unit, detached .....	62.2	76.9	44.1	46.7	82.4	86.6	74.7	74.6	25.2	38.4	19.6	19.4
1 unit, attached .....	5.7	4.4	6.4	7.5	4.6	3.5	6.6	6.9	7.6	8.1	6.2	8.2
2 to 4 units .....	9.8	5.8	14.4	14.2	2.9	2.2	4.4	4.1	22.4	20.3	22.4	24.0
5 to 49 units .....	12.7	5.7	22.8	19.4	1.8	1.0	2.9	3.5	32.8	24.1	38.8	35.0
50 units or more .....	3.6	1.4	5.8	6.4	0.9	0.5	1.6	1.9	8.5	4.8	9.1	10.8
Mobile home or trailer .....	6.0	5.9	6.5	5.8	7.3	6.3	9.8	9.0	3.5	4.3	3.9	2.6
<b>Cooperatives and Condominiums</b>												
<b>Percent cooperative or condominium</b> .....	4.6	3.2	5.7	6.5	4.8	3.0	7.5	8.5	4.2	3.7	4.3	4.5
<b>Year Structure Built</b>												
Median age in years .....	27.7	25.4	29.4	31.2	26.9	24.5	28.4	33.3	29.4	29.1	30.3	28.9
Standard error .....	0.2	0.3	0.5	0.4	0.2	0.3	0.7	0.5	0.3	0.6	0.6	0.5
<b>Percent new construction</b> .....	5.3	6.7	4.4	3.2	6.6	7.7	6.4	3.7	2.8	2.7	2.8	2.8
<b>Rooms in Unit</b>												
Median rooms .....	5.5	6.1	4.6	4.9	6.1	6.4	5.6	5.6	4.2	4.8	3.9	4.2
Standard error .....	0.01	0.02	0.03	0.02	0.01	0.02	0.04	0.03	0.01	0.03	0.03	0.02
<b>Bedrooms in Unit</b>												
Median bedrooms .....	2.7	2.9	2.1	2.3	3.0	3.1	2.7	2.7	1.9	2.3	1.6	1.9
Standard error .....	0.01	0.01	0.02	0.01	0.01	0.01	0.02	0.02	0.01	0.02	0.02	0.02
<b>Complete Bathrooms</b>												
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None .....	0.6	0.2	1.7	0.6	0.3	0.2	0.7	0.4	1.1	0.2	2.5	0.7
One .....	46.4	33.0	61.8	61.2	32.0	25.9	42.4	44.2	72.7	61.2	77.3	77.9
More than one .....	53.1	66.8	36.6	38.2	67.7	74.0	56.9	55.4	26.2	38.6	20.2	21.3
<b>Persons Per Room</b>												
1.01 or more persons per room .....	2,386	1,571	293	522	883	687	71	125	1,503	884	222	397
<b>Percent of total</b> .....	2.5	3.1	1.7	1.9	1.4	1.7	1.0	0.9	4.5	8.8	2.4	2.8
<b>Square Footage of Unit</b>												
Single detached and mobile homes .....	59,794	38,672	7,853	13,268	51,249	34,817	5,884	10,548	8,544	3,855	1,969	2,721
Median square footage .....	1,725	1,855	1,487	1,463	1,805	1,908	1,612	1,554	1,273	1,378	1,166	1,187
Standard error .....	8	10	20	13	8	10	25	20	15	22	37	26
Median square feet per person .....	689	619	905	921	723	644	982	1,037	489	406	674	544
Standard error .....	4	4	16	13	5	4	16	19	7	9	22	19
<b>Percent of Units With Selected Equipment and Amenities</b>												
Complete kitchen facilities .....	98.8	99.4	97.2	98.8	99.2	99.4	98.6	99.0	98.1	99.1	96.1	98.7
Clothes washer .....	77.2	90.2	57.0	66.1	94.3	97.0	86.6	90.4	46.1	63.3	33.1	42.2
Clothes dryer .....	71.2	86.0	52.1	56.3	88.7	93.3	79.9	80.0	39.2	56.7	29.7	33.0
Telephone .....	93.4	96.2	88.6	91.2	96.9	97.7	94.6	96.0	86.8	90.2	83.8	86.4
All selected equipment .....	67.8	82.8	48.1	52.6	85.7	90.7	76.1	76.6	34.9	51.3	25.7	29.1

Table 4. **Selected Physical Characteristics of Occupied Units, by Tenure and Household Type: 1993**—Con.

[Numbers in thousands, except dollar amounts, percents, and derived measures]

Characteristic	All occupied units				Owner-occupied units				Renter-occupied units			
	Total	Household type			Total	Household type			Total	Household type		
		Married couples	Other male	Other female		Married couples	Other male	Other female		Married couples	Other male	Other female
<b>Units With Physical Problems</b>												
<b>Percent</b> .....	6.5	4.8	9.1	7.8	4.8	4.0	6.5	6.5	9.4	8.3	11.1	9.2
Severe physical problems ...	2.0	1.6	2.9	2.2	1.6	1.5	1.8	1.8	2.7	1.8	3.8	2.7
Moderate physical problems ..	4.5	3.3	6.2	5.6	3.2	2.4	4.7	4.7	6.7	6.5	7.3	6.5
<b>Equipment Failures</b>												
With hot and cold piped water .....	94,517	50,050	16,733	27,734	61,162	39,959	7,473	13,730	33,355	10,091	9,260	14,004
<b>Percent with stoppage in last 3 months</b> .....	4.4	4.0	5.3	4.5	3.5	3.5	3.8	3.4	6.0	6.0	6.5	5.6
With at least one flush toilet..	94,444	50,048	16,671	27,725	61,164	39,958	7,474	13,732	33,279	10,089	9,197	13,993
<b>Percent with break down in last 3 months</b> ..	5.0	4.1	5.8	6.0	3.6	3.4	4.1	4.1	7.4	7.1	7.1	7.9
<b>Cars and Trucks Available</b>												
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No cars, trucks, or vans .....	10.3	2.2	11.8	24.2	4.2	0.8	4.1	13.9	21.6	7.4	17.9	34.3
One car, truck, or van .....	61.0	58.9	67.6	60.8	61.9	58.4	70.7	67.5	59.3	60.8	65.0	54.3
Two or more cars, trucks, or vans .....	28.7	39.0	20.7	14.9	33.9	40.8	25.1	18.5	19.1	31.7	17.1	11.4

Table 5. Selected Financial Characteristics of Occupied Units, by Tenure and Household Type: 1993

[Numbers in thousands, except dollar amounts, percents, and derived measures]

Characteristic	All occupied units				Owner-occupied units				Renter-occupied units			
	Total	Household type			Total	Household type			Total	Household type		
		Married couples	Other male	Other female		Married couples	Other male	Other female		Married couples	Other male	Other female
<b>Total</b> .....	94,724	50,085	16,855	27,784	61,251	39,990	7,504	13,757	33,472	10,095	9,351	14,027
<b>INCOME OF FAMILIES AND PRIMARY INDIVIDUALS, BY METROPOLITAN RESIDENCE</b>												
Median .....	\$28,667	\$41,125	\$24,338	\$14,883	\$36,485	\$45,318	\$30,502	\$19,440	\$18,957	\$28,255	\$20,206	\$11,917
Standard error .....	\$153	\$324	\$329	\$186	\$287	\$357	\$621	\$369	\$221	\$395	\$380	\$240
Inside metropolitan statistical areas .....	73,898	38,134	13,592	22,172	46,081	29,987	5,665	10,429	27,817	8,147	7,927	11,743
Median .....	\$30,011	\$44,549	\$25,571	\$16,499	\$40,064	\$49,497	\$33,147	\$22,325	\$19,826	\$29,334	\$21,075	\$12,846
Standard error .....	\$213	\$375	\$336	\$295	\$350	\$418	\$735	\$479	\$245	\$449	\$440	\$270
In central cities .....	29,838	12,244	6,588	11,006	14,644	8,468	2,132	4,044	15,194	3,776	4,457	6,961
Median .....	\$25,073	\$39,339	\$22,518	\$14,411	\$36,026	\$46,085	\$31,912	\$21,704	\$17,152	\$27,011	\$18,629	\$11,650
Standard error .....	\$254	\$526	\$505	\$263	\$529	\$645	\$997	\$643	\$277	\$621	\$467	\$320
Suburbs .....	44,060	25,890	7,004	11,166	31,438	21,519	3,534	6,385	12,623	4,371	3,471	4,781
Median .....	\$34,651	\$47,051	\$28,014	\$18,854	\$42,093	\$51,044	\$33,982	\$22,763	\$23,173	\$31,757	\$24,045	\$14,497
Standard error .....	\$283	\$406	\$406	\$376	\$390	\$471	\$867	\$570	\$315	\$797	\$542	\$365
Outside metropolitan statistical areas .....	20,826	11,951	3,262	5,612	15,170	10,003	1,839	3,328	5,656	1,948	1,423	2,284
Median .....	\$24,035	\$32,786	\$20,070	\$11,360	\$28,040	\$34,947	\$24,027	\$13,556	\$14,886	\$24,353	\$16,512	\$8,981
Standard error .....	\$310	\$465	\$622	\$317	\$367	\$524	\$1,016	\$399	\$437	\$661	\$805	\$254
<b>Low-Income Status</b>												
Households with low income .....	13,787	3,903	2,197	7,686	5,386	2,347	657	2,383	8,400	1,556	1,541	5,303
<b>Percent of total</b> ..	14.6	7.8	13.0	27.7	8.8	5.9	8.7	17.3	25.1	15.4	16.5	37.8
<b>Monthly Housing Costs<sup>1</sup></b>												
<b>Total</b> .....	86,798	45,223	15,697	25,878	55,739	36,078	6,872	12,789	31,058	9,144	8,825	13,089
Median .....	\$497	\$583	\$471	\$404	\$511	\$596	\$458	\$335	\$487	\$559	\$476	\$447
Standard error .....	\$3	\$4	\$5	\$4	\$5	\$6	\$13	\$5	\$3	\$5	\$5	\$4
Owner-occupied units:												
Mortgaged units .....	31,671	22,839	3,742	5,090	31,671	22,839	3,742	5,090	(X)	(X)	(X)	(X)
Median .....	\$799	\$845	\$738	\$669	\$799	\$845	\$738	\$669	(X)	(X)	(X)	(X)
Standard error .....	\$5	\$7	\$15	\$10	\$5	\$7	\$15	\$10	(X)	(X)	(X)	(X)
Non-mortgaged units .....	24,068	13,240	3,130	7,699	24,068	13,240	3,130	7,699	(X)	(X)	(X)	(X)
Median .....	\$242	\$257	\$223	\$223	\$242	\$257	\$223	\$223	(X)	(X)	(X)	(X)
Standard error .....	\$2	\$2	\$5	\$3	\$2	\$2	\$5	\$3	(X)	(X)	(X)	(X)
Renter-occupied units .....	31,058	9,144	8,825	13,089	(X)	(X)	(X)	(X)	31,058	9,144	8,825	13,089
Median .....	\$487	\$559	\$476	\$447	(X)	(X)	(X)	(X)	\$487	\$559	\$476	\$447
Standard error .....	\$3	\$5	\$5	\$4	(X)	(X)	(X)	(X)	\$3	\$5	\$5	\$4
<b>Monthly Housing Costs as a Percent of Income<sup>2</sup></b>												
<b>Total</b> .....	85,631	44,752	15,462	25,417	55,080	35,693	6,788	12,600	30,551	9,060	8,674	12,817
Median percentage ..	22.1	18.5	24.2	29.4	18.8	17.4	19.8	24.0	29.3	23.6	27.9	35.2
Standard error .....	0.1	0.1	0.3	0.2	0.1	0.1	0.4	0.3	0.2	0.3	0.4	0.5
Owner-occupied units:												
Mortgaged units .....	31,369	22,631	3,710	5,028	31,369	22,631	3,710	5,028	(X)	(X)	(X)	(X)
Median percentage ..	22.1	20.4	24.3	29.9	22.1	20.4	24.3	29.9	(X)	(X)	(X)	(X)
Standard error .....	0.1	0.2	0.4	0.5	0.1	0.2	0.4	0.5	(X)	(X)	(X)	(X)
Non-mortgaged units .....	23,712	13,062	3,078	7,572	23,712	13,062	3,078	7,572	(X)	(X)	(X)	(X)
Median percentage ..	13.6	11.2	13.5	19.4	13.6	11.2	13.5	19.4	(X)	(X)	(X)	(X)
Standard error .....	0.1	0.2	0.4	0.3	0.1	0.2	0.4	0.3	(X)	(X)	(X)	(X)
Renter-occupied units .....	30,551	9,060	8,674	12,817	(X)	(X)	(X)	(X)	30,551	9,060	8,674	12,817
Median percentage ..	29.3	23.6	27.9	35.2	(X)	(X)	(X)	(X)	29.3	23.6	27.9	35.2
Standard error .....	0.2	0.3	0.4	0.5	(X)	(X)	(X)	(X)	0.2	0.3	0.4	0.5

See footnotes at end of table.

Table 5. **Selected Financial Characteristics of Occupied Units, by Tenure and Household Type: 1993**—Con.

[Numbers in thousands, except dollar amounts, percents, and derived measures]

Characteristic	All occupied units				Owner-occupied units				Renter-occupied units			
	Total	Household type			Total	Household type			Total	Household type		
		Married couples	Other male	Other female		Married couples	Other male	Other female		Married couples	Other male	Other female
<b>Income Sources and Programs</b>												
<b>Percent with-</b>												
Welfare or SSI . . . . .	6.3	2.8	4.7	13.5	2.5	1.7	2.2	4.9	13.2	7.3	6.6	22.0
Alimony or child support . . .	4.6	2.5	1.3	10.5	3.9	2.2	1.5	10.2	5.8	3.3	1.1	10.8
Food stamps . . . . .	7.8	3.3	5.8	17.0	2.7	1.5	2.8	6.0	17.1	10.4	8.2	27.8
Public/subsidized housing <sup>3</sup> . . .	5.3	1.7	4.4	12.4	(X)	(X)	(X)	(X)	15.0	8.3	8.0	24.5
Social Security or pension . . .	29.8	26.3	23.4	39.9	35.5	29.6	33.1	53.9	19.3	13.2	15.6	26.1
Interest/dividend income . . .	44.7	51.6	37.7	36.5	55.7	58.0	51.6	51.4	24.5	26.2	26.6	21.8
Unemployment/other income . . . . .	10.4	11.4	11.2	8.3	9.9	10.6	10.2	7.6	11.4	14.4	11.9	9.0
<b>Value, by Metropolitan Residence</b>												
Median . . . . .	\$86,530	\$93,995	\$76,565	\$70,217	\$86,530	\$93,995	\$76,565	\$70,217	(X)	(X)	(X)	(X)
Standard error . . . . .	\$548	\$652	\$1,362	\$954	\$548	\$652	\$1,362	\$954	(X)	(X)	(X)	(X)
Inside metropolitan												
statistical areas . . . . .	46,081	29,987	5,665	10,429	46,081	29,987	5,665	10,429	27,817	8,147	7,927	11,743
Median . . . . .	\$97,489	\$107,334	\$86,718	\$79,833	\$97,489	\$107,334	\$86,718	\$79,833	(X)	(X)	(X)	(X)
Standard error . . . . .	\$604	\$1,067	\$1,848	\$1,216	\$604	\$1,067	\$1,848	\$1,216	(X)	(X)	(X)	(X)
In central cities . . . . .												
Median . . . . .	\$83,092	\$91,194	\$75,744	\$70,645	\$83,092	\$91,194	\$75,744	\$70,645	(X)	(X)	(X)	(X)
Standard error . . . . .	\$989	\$1,213	\$2,208	\$1,469	\$989	\$1,213	\$2,208	\$1,469	(X)	(X)	(X)	(X)
Suburbs . . . . .												
Median . . . . .	\$105,370	\$114,514	\$93,094	\$86,682	\$105,370	\$114,514	\$93,094	\$86,682	(X)	(X)	(X)	(X)
Standard error . . . . .	\$891	\$1,063	\$1,965	\$1,465	\$891	\$1,063	\$1,965	\$1,465	(X)	(X)	(X)	(X)
Outside metropolitan												
statistical areas . . . . .	15,170	10,003	1,839	3,328	15,170	10,003	1,839	3,328	5,656	1,948	1,423	2,284
Median . . . . .	\$58,500	\$64,200	\$51,775	\$46,578	\$58,500	\$64,200	\$51,775	\$46,578	(X)	(X)	(X)	(X)
Standard error . . . . .	\$831	\$945	\$2,489	\$1,096	\$831	\$945	\$2,489	\$1,096	(X)	(X)	(X)	(X)

X Not applicable.

<sup>1</sup>Represents households reporting housing costs.<sup>2</sup>Represents households reporting housing costs and having incomes greater than zero.<sup>3</sup>Includes units owned by public housing authority, subsidized by Federal or State government, or income verification.

Table 6. **Household Composition, by Tenure: 1993**

[Occupied housing units. Numbers in thousands]

Household composition	Total	Owner		Renter
		Total	Percent	
<b>Total</b> .....	94,724	61,251	64.7	33,472
<b>Married Couples</b> .....	50,085	39,990	79.8	10,095
Families with children .....	24,155	18,270	75.6	5,885
Families with no children .....	25,930	21,720	83.8	4,210
<b>Other Male Householders</b> .....	16,854	7,504	44.5	9,351
Families with children .....	2,280	1,280	56.1	1,000
Families with no children .....	2,150	1,428	66.4	722
Nonfamily households .....	12,424	4,796	38.6	7,629
1 person .....	9,418	3,871	41.1	5,548
2 or more persons .....	3,006	925	30.8	2,081
<b>Other Female Householders</b> .....	27,785	13,757	49.5	14,028
Families with children .....	8,340	2,938	35.2	5,402
Families with no children .....	3,859	2,626	68.0	1,233
Nonfamily households .....	15,586	8,193	52.6	7,393
1 person .....	13,569	7,480	55.1	6,089
2 or more persons .....	2,017	713	35.3	1,304

Table 7. **Race and Hispanic Origin of Householder, by Tenure: 1993**

[Occupied housing units. Numbers in thousands, except percents]

Race and Hispanic origin of householder	Total	Owner		Renter
		Total	Percent	
<b>Total</b> .....	94,724	61,251	64.7	33,472
White .....	80,029	54,877	68.6	25,151
Black .....	11,128	4,788	43.0	6,340
American Indian, Eskimo, or Aleut.....	481	253	52.6	228
Asian or Pacific Islander .....	2,257	1,155	51.2	1,102
Other .....	829	179	21.6	650
Hispanic origin .....	6,614	2,788	42.2	3,826
Not of Hispanic origin .....	88,110	58,463	66.4	29,647
<b>Percent</b> .....	100.0	100.0	(X)	100.0
White .....	84.5	89.6	(X)	75.1
Black .....	11.7	7.8	(X)	18.9
American Indian, Eskimo, or Aleut.....	0.5	0.4	(X)	0.7
Asian or Pacific Islander .....	2.4	1.9	(X)	3.3
Other .....	0.9	0.3	(X)	1.9
Hispanic origin .....	7.0	4.6	(X)	11.4
Not of Hispanic origin .....	93.0	95.4	(X)	88.6

X Not applicable.

Note: Hispanic origin may be of any race.



Table 8. Heating Equipment and Main Heating Fuel Used in Occupied Units, by Tenure and Metro Location: 1993

[Numbers in thousands, except percents]

Main heating fuel	All occupied units			Owner-occupied units			Renter-occupied units		
	Total	Central heat	No central heat	Total	Central heat	No central heat	Total	Central heat	No central heat
United States . . . . .	94,724	88,794	9,017	61,252	54,980	5,906	33,473	29,816	3,112
<b>Percent.</b> . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electricity . . . . .	26.5	27.1	11.7	23.2	24.8	9.9	32.6	35.0	15.0
Piped or bottled gas . . . . .	54.5	54.5	35.1	57.4	60.7	30.1	49.1	50.5	44.7
Fuel oil or kerosene . . . . .	12.9	12.8	9.2	12.8	13.3	8.9	13.0	13.6	9.7
Coke, coal, or wood . . . . .	4.6	0.6	42.7	5.6	0.9	49.9	2.9	0.3	29.0
Other or none . . . . .	1.5	0.5	1.3	1.1	0.4	1.2	2.4	0.7	1.6
Inside MSA's . . . . .	73,898	71,777	5,294	46,082	42,574	3,190	27,817	25,203	2,105
<b>Percent.</b> . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electricity . . . . .	26.9	26.4	17.4	23.1	23.9	15.4	33.2	34.9	20.4
Piped or bottled gas . . . . .	56.0	54.8	38.7	60.2	62.6	33.7	49.1	50.3	46.2
Fuel oil or kerosene . . . . .	12.7	12.4	9.0	12.3	12.7	8.5	13.4	14.0	9.8
Coke, coal, or wood . . . . .	2.7	0.3	33.2	3.2	0.4	40.9	1.7	0.1	21.6
Other or none . . . . .	1.7	0.5	1.6	1.2	0.4	1.5	2.6	0.7	1.9
Inside central cities . . . . .	29,838	27,443	1,997	14,644	13,628	894	15,194	13,815	1,104
<b>Percent.</b> . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electricity . . . . .	24.8	25.6	18.0	18.9	19.3	15.9	30.4	31.9	19.7
Piped or bottled gas . . . . .	60.1	61.3	55.5	69.9	71.6	53.8	50.7	51.2	56.8
Fuel oil or kerosene . . . . .	11.8	12.4	6.7	8.4	8.7	4.4	15.2	16.0	8.6
Coke, coal, or wood . . . . .	1.3	0.1	18.2	1.7	0.2	25.6	0.9	0.0	12.1
Other or none . . . . .	2.0	0.6	1.6	1.1	0.3	0.2	2.8	0.8	2.7
Suburbs . . . . .	44,060	44,334	3,297	31,438	28,946	2,296	12,623	11,388	1,001
<b>Percent.</b> . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electricity . . . . .	28.3	26.9	17.0	25.1	26.0	15.2	36.5	38.5	21.3
Piped or bottled gas . . . . .	53.2	50.8	28.5	55.7	58.4	25.9	47.2	49.2	34.6
Fuel oil or kerosene . . . . .	13.3	12.4	10.5	14.1	14.5	10.1	11.3	11.5	11.2
Coke, coal, or wood . . . . .	3.6	0.4	42.4	4.0	0.6	46.9	2.6	0.1	32.0
Other or none . . . . .	1.6	0.5	1.7	1.2	0.4	2.0	2.5	0.6	1.0
Outside MSA's . . . . .	20,826	17,017	3,723	15,170	12,406	2,716	5,656	4,613	1,007
<b>Percent.</b> . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Electricity . . . . .	25.1	29.9	3.6	23.4	27.8	3.5	29.6	35.5	3.8
Piped or bottled gas . . . . .	49.0	53.4	30.0	48.9	54.2	25.8	49.1	51.1	41.4
Fuel oil or kerosene . . . . .	13.5	14.4	9.4	14.3	15.4	9.4	11.3	11.8	9.4
Coke, coal, or wood . . . . .	11.7	2.0	56.1	12.7	2.3	60.4	9.0	1.3	44.5
Other or none . . . . .	0.8	0.3	0.9	0.7	0.3	0.9	1.0	0.3	0.9

Table 9. Respondent Opinions of House and Neighborhood, by Tenure: 1993

[Numbers in thousands, except percents]

Characteristic	All occupied units		Owners		Renters	
	Total	Percent	Total	Percent	Total	Percent
<b>Total</b> .....	94,724	100.0	61,251	100.0	33,472	100.0
<b>Respondent Rating of Home</b>						
<b>With ratings</b> .....	93,955	100.0	60,867	100.0	33,087	100.0
1 (worst) .....	550	0.6	106	0.2	444	1.3
2 .....	334	0.4	67	0.1	267	0.8
3 .....	714	0.8	223	0.4	491	1.5
4 .....	967	1.0	232	0.4	735	2.2
5 .....	6,073	6.5	2,616	4.3	3,457	10.4
6 .....	4,601	4.9	1,958	3.2	2,642	8.0
7 .....	10,700	11.4	5,536	9.1	5,164	15.6
8 .....	22,862	24.3	14,443	23.7	8,419	25.4
9 .....	14,638	15.6	10,518	17.3	4,120	12.5
10 (best) .....	32,517	34.6	25,167	41.3	7,349	22.2
<b>Respondent Rating of Neighborhood</b>						
<b>With ratings and neighborhood</b> .....	93,006	100.0	60,226	100.0	32,778	100.0
1 (worst) .....	1,463	1.6	451	0.7	1,012	3.1
2 .....	896	1.0	338	0.6	559	1.7
3 .....	1,319	1.4	529	0.9	790	2.4
4 .....	1,797	1.9	747	1.2	1,050	3.2
5 .....	7,155	7.7	3,495	5.8	3,660	11.2
6 .....	4,861	5.2	2,599	4.3	2,263	6.9
7 .....	10,172	10.9	5,986	9.9	4,186	12.8
8 .....	20,628	22.2	13,690	22.7	6,938	21.2
9 .....	13,522	14.5	9,607	16.0	3,914	11.9
10 (best) .....	31,192	33.5	22,785	37.8	8,407	25.6
<b>Neighborhood Conditions and Problems</b>						
<b>With neighborhood</b> .....	93,886	100.0	60,651	100.0	33,233	100.0
No problems .....	35,997	38.3	21,993	36.3	14,004	42.1
Crime .....	6,767	7.2	2,825	4.7	4,042	12.2
Noise .....	7,670	8.2	3,687	6.1	3,983	12.0
Traffic .....	6,953	7.4	4,256	7.0	2,697	8.1
Litter or housing deterioration .....	4,001	4.3	2,711	4.5	1,290	3.9
Poor city or county services .....	1,279	1.4	863	1.4	417	1.3
Undesirable commercial, institutional, or industrial .....	1,394	1.5	889	1.5	505	1.5
People .....	11,927	12.7	6,649	11.0	5,278	15.9
Other .....	35,997	38.3	6,980	11.5	2,951	8.9

Table 10. **Selected Mortgage Characteristics for Homeowners, by Region: 1993**

[Homeowners with mortgaged homes. Numbers in thousands, except percents]

Characteristic	Total	Region			
		Northeast	Midwest	South	West
<b>Current Interest Rate for Primary Mortgage</b>					
<b>Total</b> .....	37,183	6,973	9,316	12,574	8,321
With reported interest rates .....	16,719	2,910	4,127	6,104	3,578
Less than 5 percent .....	465	66	83	145	170
5.0 to 5.9 .....	535	86	88	197	164
6.0 to 6.9 .....	1,309	221	340	414	333
7.0 to 7.9 .....	3,273	631	865	1,085	693
8.0 to 8.9 .....	4,345	768	1,115	1,596	866
9.0 to 9.9 .....	3,395	537	782	1,325	752
10.0 to 11.9 .....	2,599	485	674	957	483
12 percent or more .....	798	116	180	385	117
Not reported .....	20,464	4,063	5,189	6,470	4,743
<b>Percent of reported</b> .....	100.0	100.0	100.0	100.0	100.0
Less than 5 percent .....	2.8	2.3	2.0	2.4	4.8
5.0 to 5.9 .....	3.2	3.0	2.1	3.2	4.6
6.0 to 6.9 .....	7.8	7.6	8.2	6.8	9.3
7.0 to 7.9 .....	19.6	21.7	21.0	17.8	19.4
8.0 to 8.9 .....	26.0	26.4	27.0	26.1	24.2
9.0 to 9.9 .....	20.3	18.5	18.9	21.7	21.0
10.0 to 11.9 .....	15.5	16.7	16.3	15.7	13.5
12 percent or more .....	4.8	4.0	4.4	6.3	3.3
<b>Payment Plan of Primary Mortgage</b>					
<b>Total</b> .....	37,184	6,973	9,317	12,575	8,320
With reported type .....	33,368	6,300	8,338	11,209	7,521
Fixed rate .....	28,147	5,240	7,021	9,732	6,154
Adjustable rate or term .....	3,749	773	919	1,103	953
Graduated, balloon, combination, or other .....	1,472	287	397	374	414
Not reported .....	3,816	673	979	1,366	799
<b>Percent of reported</b> .....	100.0	100.0	100.0	100.0	100.0
Fixed rate .....	84.4	83.2	84.2	86.8	81.8
Adjustable rate or term .....	11.2	12.3	11.0	9.8	12.7
Graduated, balloon, combination, or other .....	4.4	4.6	4.8	3.3	5.5
<b>Number of Mortgages</b>					
<b>Total reporting number</b> .....	36,347	6,820	9,135	12,308	8,086
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0
1 .....	88.9	85.9	90.4	90.5	87.2
2 .....	10.9	14.0	9.5	9.5	12.2
3 or more .....	0.2	0.1	0.1	0.1	0.6

Table 11. Real Estate Taxes Paid, by Mortgage Status and Region: 1993

[Owner-occupied units. Numbers in thousands, except percents]

Real estate taxes in 1992	Homeowners with mortgaged home						Homeowners with nonmortgaged home				
	Total	Region				Total	Region				
		Total	North-east	Midwest	South		West	North-east	Midwest	South	West
<b>Total</b> .....	61,251	37,183	6,973	9,317	12,575	8,319	24,068	4,778	6,300	9,266	3,724
None .....	1,850	802	60	59	608	75	1,048	39	79	854	77
Less than \$250 .....	7,437	3,016	98	585	1,977	356	4,421	160	831	2,790	641
\$250 to \$499 .....	8,652	4,625	210	985	2,472	958	4,027	345	1,019	1,927	736
\$500 to \$749 .....	7,866	4,673	327	1,303	1,847	1,196	3,193	403	910	1,232	649
\$750 to \$999 .....	6,167	3,821	488	1,059	1,246	1,028	2,346	438	773	725	410
\$1,000 to \$1,249 .....	6,431	4,148	626	1,183	1,204	1,136	2,283	579	761	567	376
\$1,250 to \$1,499 .....	3,635	2,531	527	694	663	647	1,104	320	345	255	184
\$1,500 to \$1,749 .....	3,592	2,454	578	655	587	634	1,138	411	346	179	202
\$1,750 to \$1,999 .....	2,419	1,696	407	455	387	448	723	288	199	147	89
\$2,000 to \$2,499 .....	4,470	3,062	1,020	762	583	698	1,408	619	390	230	169
\$2,500 or more .....	8,732	6,355	2,633	1,576	1,002	1,144	2,377	1,178	647	360	191
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None .....	3.0	2.2	0.9	0.6	4.8	0.9	4.4	0.8	1.3	9.2	2.1
Less than \$250 .....	12.1	8.1	1.4	6.3	15.7	4.3	18.4	3.3	13.2	30.1	17.2
\$250 to \$499 .....	14.1	12.4	3.0	10.6	19.7	11.5	16.7	7.2	16.2	20.8	19.8
\$500 to \$749 .....	12.8	12.6	4.7	14.0	14.7	14.4	13.3	8.4	14.4	13.3	17.4
\$750 to \$999 .....	10.1	10.3	7.0	11.4	9.9	12.4	9.7	9.2	12.3	7.8	11.0
\$1,000 to \$1,249 .....	10.5	11.2	9.0	12.7	9.6	13.7	9.5	12.1	12.1	6.1	10.1
\$1,250 to \$1,499 .....	5.9	6.8	7.6	7.4	5.3	7.8	4.6	6.7	5.5	2.8	4.9
\$1,500 to \$1,749 .....	5.9	6.6	8.3	7.0	4.7	7.6	4.7	8.6	5.5	1.9	5.4
\$1,750 to \$1,999 .....	3.9	4.6	5.8	4.9	3.1	5.4	3.0	6.0	3.2	1.6	2.4
\$2,000 to \$2,499 .....	7.3	8.2	14.6	8.2	4.6	8.4	5.9	13.0	6.2	2.5	4.5
\$2,500 or more .....	14.3	17.1	37.8	16.9	8.0	13.8	9.9	24.7	10.3	3.9	5.1
Median .....	\$945	\$1,100	\$2,081	\$1,141	\$667	\$1,120	\$699	\$1,565	\$851	\$378	\$657

This page intentionally left blank.

## Appendix.

# Source and Accuracy of the Estimates

### SOURCE OF THE DATA

All estimates in this report are based on data from the 1993 American Housing Survey-National (AHS-N) sample. The Bureau of the Census conducts this survey biennially, acting as collection agent for the Department of Housing and Urban Development.

The sample for the AHS-N survey was spread over 394 sample areas (called primary sampling units) comprising 878 counties and independent cities with coverage in 50 States and the District of Columbia. We selected about 56,700 housing units for interview in 1993. For more details about the sample design of AHS-N, refer to appendix B of the report *American Housing Survey for the United States in 1993* (Current Housing Reports, Series H150/93).

### ESTIMATION PROCEDURES

The AHS-N sample estimation procedure adjusted weighted sample estimates of the United States housing inventory by tenure, race/ethnicity of householder, age of householder, household status, and geographic region. We based these independent estimates on statistics from the 1990 decennial census and the Current Population Survey, a monthly survey we conduct for the Bureau of Labor Statistics to provide monthly labor force data.

We used controls based on the 1990 census that are about 2.5 percent lower than the 1980-based controls used in reports for 1989 or earlier. The method for computing the controls is also different. As a result, estimates of change from this report compared with reports prior to 1991 may be understated by about 2.5 percent.

Refer to appendix B of the report *American Housing Survey of the United States in 1993* (Current Housing Reports, Series H150/93) for more details about the estimation procedure and controls of the 1993 AHS-N.

### ACCURACY OF THE ESTIMATES

Since estimates in this publication are based on samples, they may differ from the results that would have been obtained if a complete census had been taken under the same interviewing conditions. Estimates from sample surveys have two possible types of errors: nonsampling and sampling errors. The accuracy of survey estimates depends upon the net effect of nonsampling and sampling errors.

### NONSAMPLING ERRORS

Nonsampling errors may be attributed to many sources and occur during all stages of the survey process. They include:

- a. Inability to obtain information about all cases
- b. Definitional difficulties
- c. Differences in interpretation of questions among respondents
- d. Inability or unwillingness to provide correct information on the part of the respondents
- e. Mistakes in recording or coding the data
- f. Other errors of collection, response, processing, and coverage; and missing data information.

### SAMPLING ERRORS

**Definition.** Sampling errors reflect how estimates from a sample vary from the actual value. (Note: “actual value” means the value that would appear if all housing units had been interviewed, under the same conditions, rather than only a sample. A confidence interval is a range that contains our estimate with a specified probability.)

**Hypothesis testing.** We used hypothesis tests to test differences between characteristics. All statements of comparison in the text passed an hypothesis test at the 0.10 level of significance. This level indicates that the probability of concluding that the characteristics are different when they are actually the same is 0.10. The absolute value of the estimated difference between characteristics is greater than or equal to 1.64 times the standard error of the difference at this level of significance.

**Counts.** Most numbers in this report are counts of housing units (e.g., units with basements or units with an elderly person). These counts have errors from sampling. Table A gives a convenient list of errors for a range of numbers. These errors are an overestimate for most items. To get a more accurate answer, use the appropriate formula shown in table B. As with the other types of errors, readers should be wary of numbers with large errors from sampling.

**Table A. Errors From Sampling, to Compute a 90-Percent Confidence Interval**

When this report lists one of the following numbers—	The chances are 90 percent that the actual value is inside the range of plus or minus—
0	3
10	10
100	33
500	72
1,000	102
2,500	159
5,000	223
10,000	307
25,000	446
50,000	525
75,000	482
90,000	385
100,000	261

Source: These errors were computed based on a formula in table B with high error. This table represents a conservative example. The numbers are in thousands.

The error from sampling cannot be known exactly. We approximate it using the following formula for constructing a 90-percent confidence interval:

$$1.64 \times \sqrt{3.85 \times A - .000036 \times A^2}$$

where A is a number (a count of units) in this report.

This formula is an overestimate for most items. To get a more accurate estimate, use the appropriate formula in table B.

For example, if A is 200:

$$1.64 \times \sqrt{3.85 \times 200 - .000036 \times 200 \times 200} = 45$$

The 90-percent confidence interval can then be formed by adding this error to and subtracting it from the survey estimate of 200 (i.e.,  $200 \pm 45$ ). Statements such as “the actual value is in the range  $200 \pm 45$  (155 to 245)” are right 90 percent of the time and wrong 10 percent of the time.<sup>1</sup>

Numbers in the report are printed in thousands, so 200 means 200,000. The formulas are designed to use numbers directly from this report; do not add zeros. The result is also in thousands, so 45 means 45,000.

<sup>1</sup>The formula in the text is based on 1.64 times the error from sampling. This formula gives 90-percent confidence interval errors. For 95-percent confidence interval errors, multiply by 1.96 instead of 1.64; for 99-percent confidence interval errors, multiply by 2.58 instead of 1.64.

**Table B. Error Formulas From Sampling, to Compute a 90-Percent Confidence Interval for Most Items**

Characteristics	Error formulas
United States (except cooperatives and condominiums and no complete bathroom), mobile homes, new construction, and Black	$1.64 \times \sqrt{3.16 \times A - 0.000030 \times A^2}$
Midwest	$1.64 \times \sqrt{3.16 \times A - 0.000123 \times A^2}$
West	$1.64 \times \sqrt{3.16 \times A - 0.000142 \times A^2}$
Central city, Hispanic, urban, and MSA-suburb	$1.64 \times \sqrt{2.51 \times A + 0.000171 \times A^2}$
Northeast	$1.64 \times \sqrt{2.51 \times A - 0.000119 \times A^2}$
Rural	$1.64 \times \sqrt{3.02 \times A - 0.000028 \times A^2}$
South	$1.64 \times \sqrt{3.02 \times A - 0.000084 \times A^2}$
Outside MSA (except heating and fueling items in table 8 of the report) and vacants (except cooperatives and condominiums and no complete bathroom)	$1.64 \times \sqrt{3.23 \times A - 0.000030 \times A^2}$
Cooperatives and condominiums and no complete bathroom	$1.64 \times \sqrt{3.85 \times A + 0.000255 \times A^2}$
Outside MSA (heating and fueling items in table 8 of the report)	$1.64 \times \sqrt{3.85 \times A + 0.002859 \times A^2}$

Note: The formulas are based on 1.64 times the error from sampling. These formulas give 90-percent confidence interval errors. For 95-percent confidence interval errors, multiply by 1.96 instead of 1.64; for 99-percent confidence interval errors, multiply by 2.58 instead of 1.64.

**Percents.** Any subgroup can be shown as a percent of a larger group. The error from sampling for a 90-percent confidence interval for this percent is:

$$1.64 \times \sqrt{3.85 P (100 - P) / A}$$

where P is the percent; and A is the denominator, or base of the percent.<sup>2</sup>

This formula is an overestimate for most items. To get a more accurate estimate, replace the first number under the square root sign with the first number under the square root sign of the appropriate formula in table B.

For example, the error from sampling for a 90-percent confidence interval for 40 percent of 200 (meaning 200,000) is:

$$1.64 \times \sqrt{3.85 \times 40 \times 60/200} = 11.1$$

Statements such as “the actual percent is in the range 28.9 percent to 51.1 percent” are right 90 percent of the time. This formula is an overestimate for most items. To get a more accurate estimate, change the first number under the square root sign here, 3.85, to the first number given under the square root sign of the appropriate formula in table B.

Note that when a ratio C/D is computed where C is *not* a subgroup of D (for example, the number of Hispanics as a ratio of the number of Blacks), the error from sampling is different. The error from sampling for a 90-percent confidence interval for a ratio C/D<sup>3</sup> is:

$$(C/D) \sqrt{((\text{error for C}) / C)^2 + ((\text{error for D}) / D)^2}$$

**Medians.** Use the steps in the following table to calculate the error from sampling for a 90-percent confidence interval for medians.<sup>4</sup>

<sup>2</sup>This formula is actually  $1.64 \times \sqrt{p(100 - p)/n}$ , since 3.85/A adjusts the data to the effective sample size.

<sup>3</sup>The error for C should be interpreted as the error for a 90-percent confidence interval for C. Likewise, the error for D should be interpreted as the error for a 90-percent confidence interval for D.

<sup>4</sup>For small bases, use the more accurate approach in table C.

Steps for calculations	The formula	An example	Your data
How many total units is the median based on (in thousands; exclude “not reported” and “don’t know”)?	A	200	_____
What are the end-points of the category the median is in?	X - Y	\$50-74	_____
What is the width of this category (in dollars, rooms, or whatever the item measures)?	W	\$25	_____
How many housing units are in this median category (in thousands)?	B	30	_____
Then the error from sampling for the median is approximately: <sup>1</sup>	$\frac{1.8 \times W \times \sqrt{A}}{B}$	$\frac{1.8 \times \$25 \times \sqrt{200}}{30}$ = \$21	_____
The 90-percent confidence interval for the median is:	median $\pm \frac{1.8 \times W \times \sqrt{A}}{B}$	median $\pm$ \$21	_____

<sup>1</sup>The factor 1.8 is a conservative estimate for most items. For a better approximation, find the appropriate formula in table B and divide the first number under the square root sign by 3.85. Take the square root of this answer and multiply by 1.8 to get your factor.

**Differences.** Two numbers from this report, such as like 34 and 40 or 40 percent and 45 percent have a “statistically significant difference,” if their ranges of error from sampling for a 90-percent confidence interval do not overlap. When ranges of error for a 90-percent confidence interval do overlap, numbers are still statistically different if the result of subtracting one from the other is more than:<sup>5</sup>

$$\sqrt{(\text{error for 1st number})^2 + (\text{error for 2nd number})^2}$$

For example, if the first number is 34 and the second number is 40, with an error of 20, then the 90-percent confidence interval error for this difference of 6 is:

$$\sqrt{19^2 + 20^2} = 28$$

Since the difference is less than the error, these two numbers are not statistically different.

<sup>5</sup>“Error for 1st number” should be interpreted as the error for a 90-percent confidence interval for the first number. Likewise, “error for 2nd number” should be interpreted as the error for a 90-percent confidence interval for the second number.



Table C. Calculation of the 90-Percent Confidence Interval for Medians

Steps for calculations	Formula	Bottom limit		Top limit	
		Example	Your data	Example	Your data
How many total units is the median based on (in thousands; exclude "not reported" and "don't know")? .....	A	200			
Half the total, for the median (in thousands) .....	A/2	100			
Error from sampling for 50 percent of the base of this median (1st line) <sup>1</sup> .....	$161/\sqrt{A}$	11.4			
Multiply this percentage error by .01 to turn it into a fraction and by total units to give the error in housing units .....	$1.61\sqrt{A}$	23			
Bottom of error range (2nd line minus 4th line, in thousands) .....	B <sub>bottom</sub>	77*			
Top of error range (2nd line plus 4th line, in thousands) .....	B <sub>top</sub>			* 123	
* Start adding up the housing units in the table, category by category, cumulatively from the beginning of the table, until you exceed the starred number above. What interval does the starred number fall in? .....		\$25-\$49		\$50-\$74	
How many housing units are in all the categories before this one (in thousands)? .....	C	50		95	
How many housing units are in this category (in thousands)? .....	D	45		30	
What is the bottom limit of this category (in dollars, rooms, or whatever the item measures)? .....	E	\$25		\$50	
What is the bottom limit of the next category (in dollars, rooms, etc)? .....	F	\$50		\$75	
Formula to calculate the limits of confidence interval. ....	$\frac{B-C}{D}(F-E) + E$	$\frac{77-50}{45}(\$25) + \$25$		$\frac{123-95}{30}(\$25) + \$50$	
Limits of confidence interval (in dollars, rooms, etc.) .....		\$40		\$73	

\* Starting with the starred step, this worksheet is equivalent to interpolation, for those who are familiar with this term.

<sup>1</sup>Statistical note: This formula is based on the error from sampling for 50 percent (using the formula above,  $1.64 \times \sqrt{(3.85 \times 50 \times (100-50)/A)} = 161/\sqrt{A}$ ). This formula is an overestimate for most items. For a more accurate answer, replace the first number under the square foot sign with the first number under the square root sign of the appropriate formula in table B.

Note: The steps shown in this table are used to calculate the 90-percent confidence interval for medians. Some hypothetical cost data to be used in making your calculations is included below (all numbers are in thousands):

		Cumulative number of housing units
Total housing units	209	-
Less than \$25	50	50
\$25 to \$49	45	95
\$50 to \$74	30	125
\$75 to \$99	20	145
\$100 or more	55	200
Not reported	9	-
Median	\$54	-