



Chapter 14

Housing

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Housing

Changes in the housing stock in the United States reflect some of the demographic changes portrayed elsewhere in this atlas. The characteristics of the 115.9 million housing units in the United States include features such as whether individuals are homeowners or renters, live in a newly constructed home or an older one, and heat their home with utility gas or with wood.

Growth in the Housing Stock

When the U.S. Census Bureau conducted the first census of housing in 1940, it found 37.3 million housing units. (Prior to 1940, the population census collected limited information on the number of occupied housing units in the United States.) Between 1940 and 2000, the U.S. population more than doubled in size, from 132.2 million to 281.4 million, and the number of housing units more than tripled, to 115.9 million. The largest census-to-census housing unit increase, both in numerical and percentage terms, occurred during the 1970s, with the entry of the Baby Boom generation into young adulthood. Between 1970 and 1980, the number of housing units grew by 19.7 million, an increase of 29 percent. While the smallest numerical increase in housing units (8.7 million) occurred in the 1940s, the lowest percentage increase (13 percent) occurred during the 1990s.

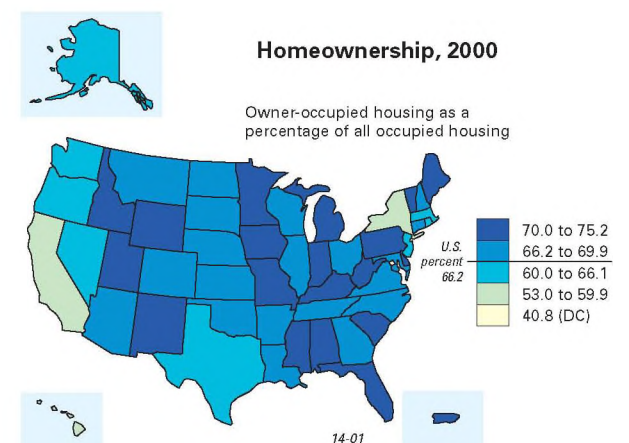
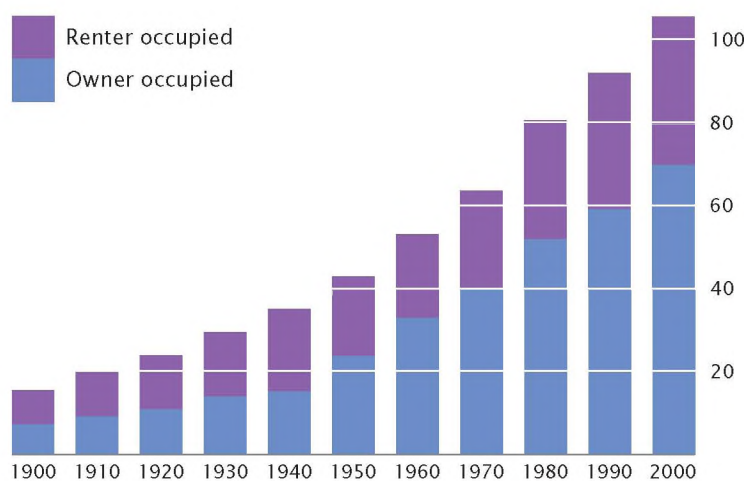
Of the 115.9 million housing units in 2000, 60.3 percent (69.9 million) were single-family houses not attached to any other structure. Another 5.6 percent (6.4 million) were single-family houses attached to one or more other structures (usually other homes). Structures with 2 to 19 housing units composed an additional 17.7 percent of all housing units, and 8.6

percent of housing units were in structures with 20 or more units. Mobile homes accounted for 7.6 percent of all housing units.

Owner- and Renter-Occupied Housing

Occupied housing units are classified as either owned or rented. Nationally, renter-occupied housing units outnumbered owner-occupied housing units from 1900 to 1940 (Figure 14-1). In 1900, there were 8.2 million renter-occupied housing units and 7.2 million owner-occupied housing units. By 1950, the number of owner-occupied housing units had tripled to 23.6 million, while the number of renter-occupied housing units had more than doubled to 19.3 million. From 1950 to 2000, the increase in owner-occupied units far outpaced the growth of renter-occupied units. Owner-occupied units grew by 46.3 million, to a total of 69.8 million in 2000, while renter-occupied units increased by 16.4 million, to a total of 35.7 million. In 2000, 66.2 percent of the 105.5 million occupied housing units were owner occupied, the highest homeownership rate of the twentieth century.

Figure 14-1.
Occupied Housing Units (millions) by Tenure, 1900 to 2000



Homeownership rates in 2000 varied widely among the states (map 14-01). In 2000 (as in 1990), West Virginia and Minnesota had the highest proportions of owner-occupied housing. While the majority of occupied units in all 50 states were owner occupied, about 3 out of 4 households in West Virginia (75.2 percent) and Minnesota (74.6 percent) owned their homes. As in 1990, New York ranked at the bottom with respect to homeownership (53.0 percent) in 2000. The homeownership rate for the District of Columbia reached 40.8 percent in 2000, its highest-ever rate during the twentieth century.

Homeownership rates in 2000 also varied by the race and Hispanic origin of the householder (Figure 14-2). Non-Hispanic White households had the highest homeownership rates in 2000, at 72 percent. American Indian and Alaska Native households and Asian households had the next-highest homeownership rates, respectively, with lower rates for households with a householder who was Black, Pacific Islander, Hispanic, or Two or More Races.

Median Home Values

Among all owner-occupied housing (69.8 million units), the median home value in 2000 was \$111,800. For the 56.3 million single-family detached homes, the median value was \$121,100. This estimate was

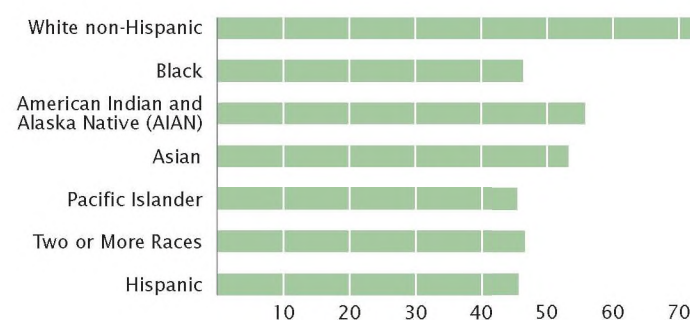
somewhat higher than the \$112,500 for single-family attached units, which numbered 3.8 million and included townhouses, row houses, and duplexes. The median value for owner-occupied homes in buildings of two or more units (3.8 million) was \$116,600. The median value for mobile homes (5.9 million) in 2000 was \$31,200.

The median home value in 2000 for all owner-occupied housing varied by state (map 14-02). States in the highest category (median values of \$150,000 or more) were located in the West (California, Colorado, Hawaii, and Washington) or the Northeast (Connecticut, Massachusetts, and New Jersey). States with the lowest values (median values of \$64,700 to \$84,999) were located in the South and the Midwest. The figure for the District of Columbia was \$153,500.

Many areas with higher median home values also have higher-than-average income levels, but the relationship between housing values and incomes is not uniform across the country. Nationally, in 2000, the ratio of median value of owner-occupied housing (\$111,800) to median household income in 1999 (\$42,000) was 2.7, but this figure varied by state, as seen in map 14-03. The ratio was at or below 2.2

Figure 14-2.

Homeownership Rate by Race and Hispanic Origin of Householder, 2000



for a band of states in the country's midsection, stretching from Texas to North Dakota, and a handful of other states in the Midwest and the South. The ratio was at or above 3.0 for a number of states in the Northeast and the West. Map 14-31 later in the chapter illustrates this pattern at the county level nationwide.

Characteristics of Housing

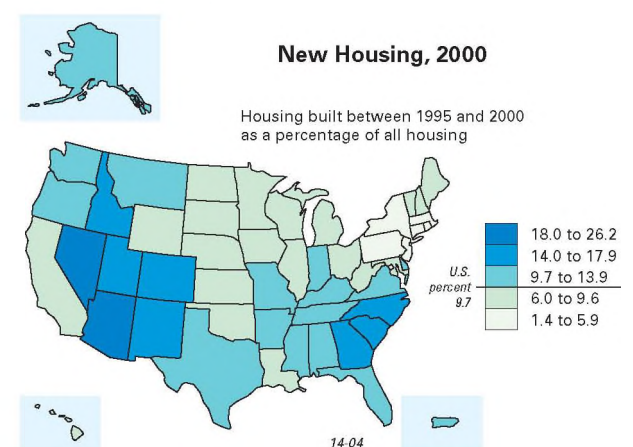
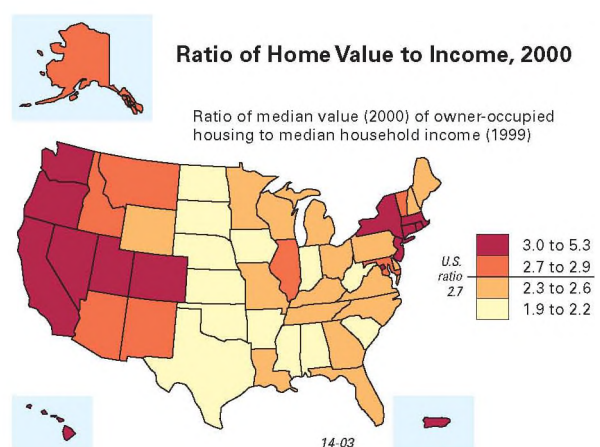
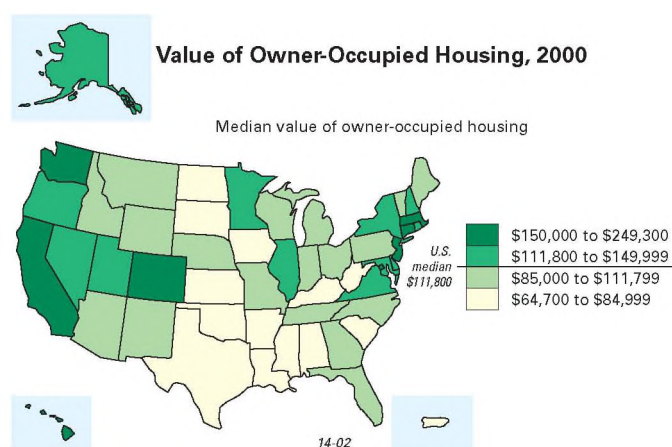
Nationally, 9.7 percent of all housing units in 2000 were built between 1995 and 2000. The percentage of "new" housing was considerably higher in some fast-growing states such as Nevada (26.2 percent) and

Arizona (18.8 percent) (map 14-04). New housing constituted a smaller share of all housing for states in the Northeast; these states' population growth rates in the 1990s were all lower than the U.S. average.

Occupied units are defined as crowded if more than one person occupies each room. Nationally, 5.7 percent of occupied units in 2000 were crowded, an increase from 1990 when 4.9 percent of housing units were crowded. The percentage-point increases were highest in California (from 12.3 percent to 15.2 percent) and Nevada (from 6.4 percent to 8.6 percent). Nationally, occupied housing units with a foreign-born householder accounted for slightly more than one-half (51.7 percent) of all crowded units.

Complete plumbing facilities—defined as hot and cold piped water, a bathtub or shower, and a flush toilet—were nearly universal in American housing units in 2000, with 0.6 percent of homes lacking complete plumbing facilities. This level is a dramatic change from 1940, when nearly half of homes lacked complete plumbing, or from the 1970 figure of 6.9 percent.

Telephone service in U.S. housing units was also nearly universal in 2000, with 2.4 percent of housing units lacking telephone service. Only a few decades ago the picture was different. In 1960, 21.5 percent of all households nationally had no telephone service



available; the figures for Mississippi and Arkansas were 54.7 percent and 48.6 percent, respectively. In 1970, the U.S. figure was 13.0 percent and by 1980 it had fallen to 7.1 percent.

This Chapter's Maps

The nature of our housing reflects some aspects of how we live our lives. Many of the characteristics of the U.S. population first seen in other chapters of this atlas, from income patterns to overall population growth, are also reflected in this chapter's maps.

Distinctive, familiar geographic patterns are seen in a number of maps in the chapter, including map 14-07, which portrays the median value of owner-occupied housing in 2000. Strong regional patterns are visible on the map, with bands of counties in the Boston to Washington corridor and along the Pacific coast in the highest categories. Many of the largest metropolitan areas are prominent on the map.

Some counties had ratios of median value of owner-occupied housing to median household income that were considerably higher than the national figure of 2.7 in 2000 (map 14-31). In southern New England, parts of the interior West, and coastal California, the ratio for some counties was 4.0 or higher. In many of these counties, large percentages of the housing was valued at \$300,000 or more in 2000 (map 14-33) and large shares of renters spent 35 percent or more of their income on rent (map 14-32).

The median value of owner-occupied housing also varied both within and among the largest metropolitan areas (maps 14-36 through 14-44). Many

of the census tracts within the San Francisco-Oakland-San Jose metropolitan area were in the top categories of housing value in 2000, in contrast to the Houston-Galveston-Brazoria and Dallas-Fort Worth metropolitan areas, which had relatively few tracts in the highest categories.

Counties in the southern and southwestern parts of the United States that experienced rapid population growth during the 1990s often had newer housing stock than the nation overall. In some of these counties, between one-fourth and one-half of all housing units in 2000 had been built in the previous 5 years (map 14-45). The Great Plains region had lower proportions of new housing in 2000; much of the existing housing in its rural areas was on farms (map 14-46).

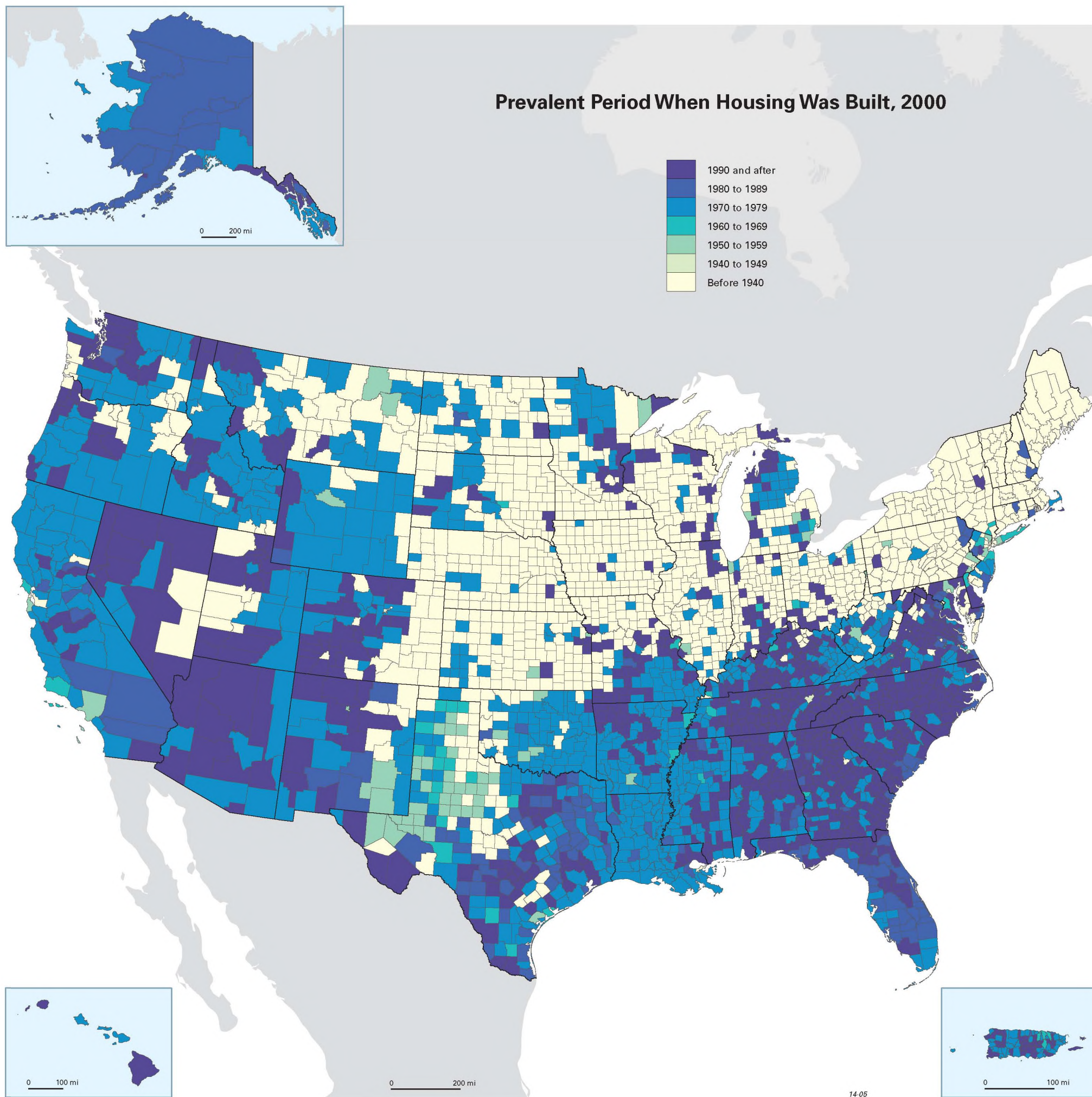
In recent decades, the fastest-growing type of housing has been mobile homes (also called "manufactured housing"). The 8.8 million mobile homes in 2000 were unevenly distributed across the country, with relatively large numbers in some counties in Florida and the southwestern United States (map 14-47). While mobile homes represented 7.6 percent of all housing units nationally, they were 30.0 percent or more of the housing stock in many counties in the southeastern and southwestern areas of the country.

Housing stock variation also existed among the country's largest cities in 2000 (maps 14-52 through 14-60). For some cities, such as San Diego and San Antonio, the prevalent housing type in 2000 in most census tracts was a single-family, detached house. In Philadelphia, the prevalent housing type in many census tracts was a single-family, attached house. In

Chicago, the prevalent housing type varied by proximity to Lake Michigan. In the neighborhoods closest to the lake, the prevalent housing type was often structures of five or more units, while in tracts farther away from the lake, the prevalent type often was structures of two to four units. Single-family, detached homes were the prevalent type in Chicago's tracts farthest from Lake Michigan.

Tracing the history of home heating fuels from 1940 onward illustrates one way homes have changed in little over a half-century (maps 14-63 through 14-65). Coal was the prevalent source of heat in 1940 in many northern states, while wood was the prevalent source of heat in much of the South, the Pacific Northwest, and northern New England. Gas was the most common heating fuel in 1940 for California and Oklahoma, while electricity was so rare as a source of heat in 1940 that the Census Bureau did not yet tally its usage.

By 1970, gas had become the prevalent heating fuel for most of the country. Fuel oil (which includes kerosene and other liquid fuels) was the most common heating fuel in the Pacific Northwest and much of the East, stretching from Maine to South Carolina. Electricity was the most common heating fuel in Florida and Tennessee, while coal and wood were no longer the most common heating fuels in any state. In 2000, gas remained the most common heating fuel in many states, while electricity became the prevalent heating fuel in an increasing number of states in the South and the West. Fuel oil remained the prevalent heating fuel in most states in New England.



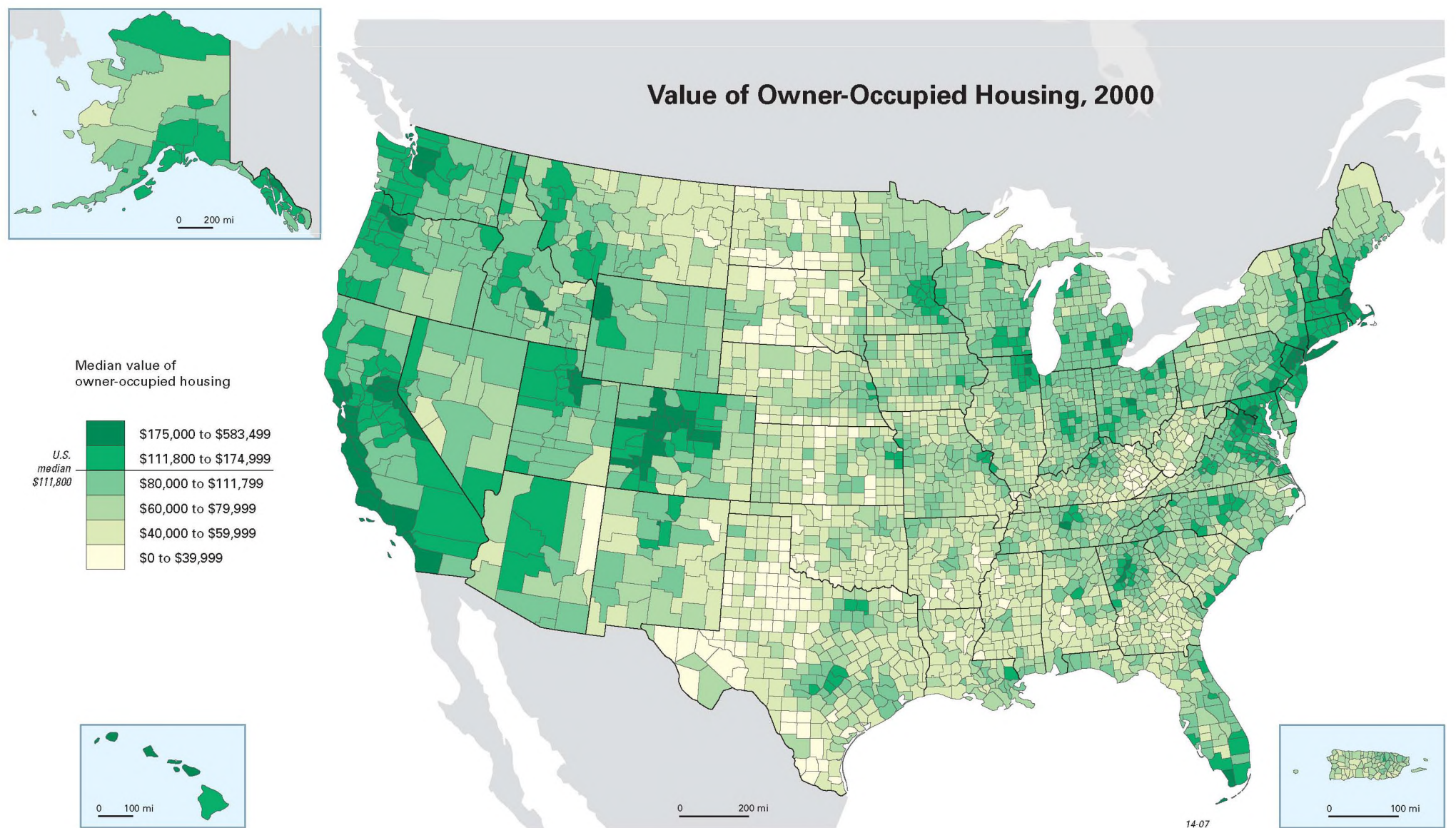
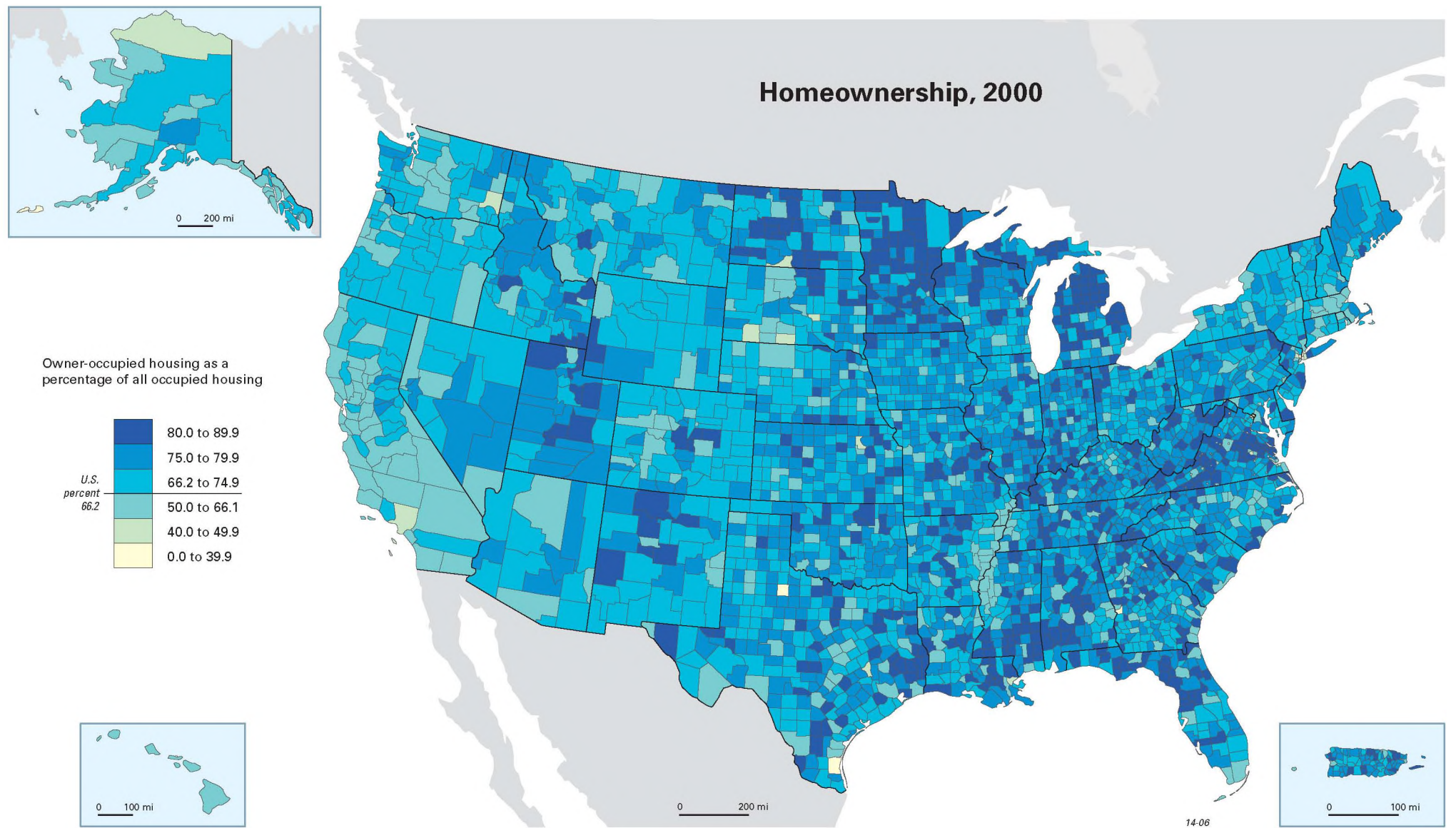
14.05

National trends in population growth and redistribution are reflected in the above map showing the most common period in which a county's housing was constructed. Many of the counties in which most of the current housing stock was built was before 1940 have had minimal population growth or population decline in recent decades. These counties are found in a wide swath stretching across much of the Northeast and the

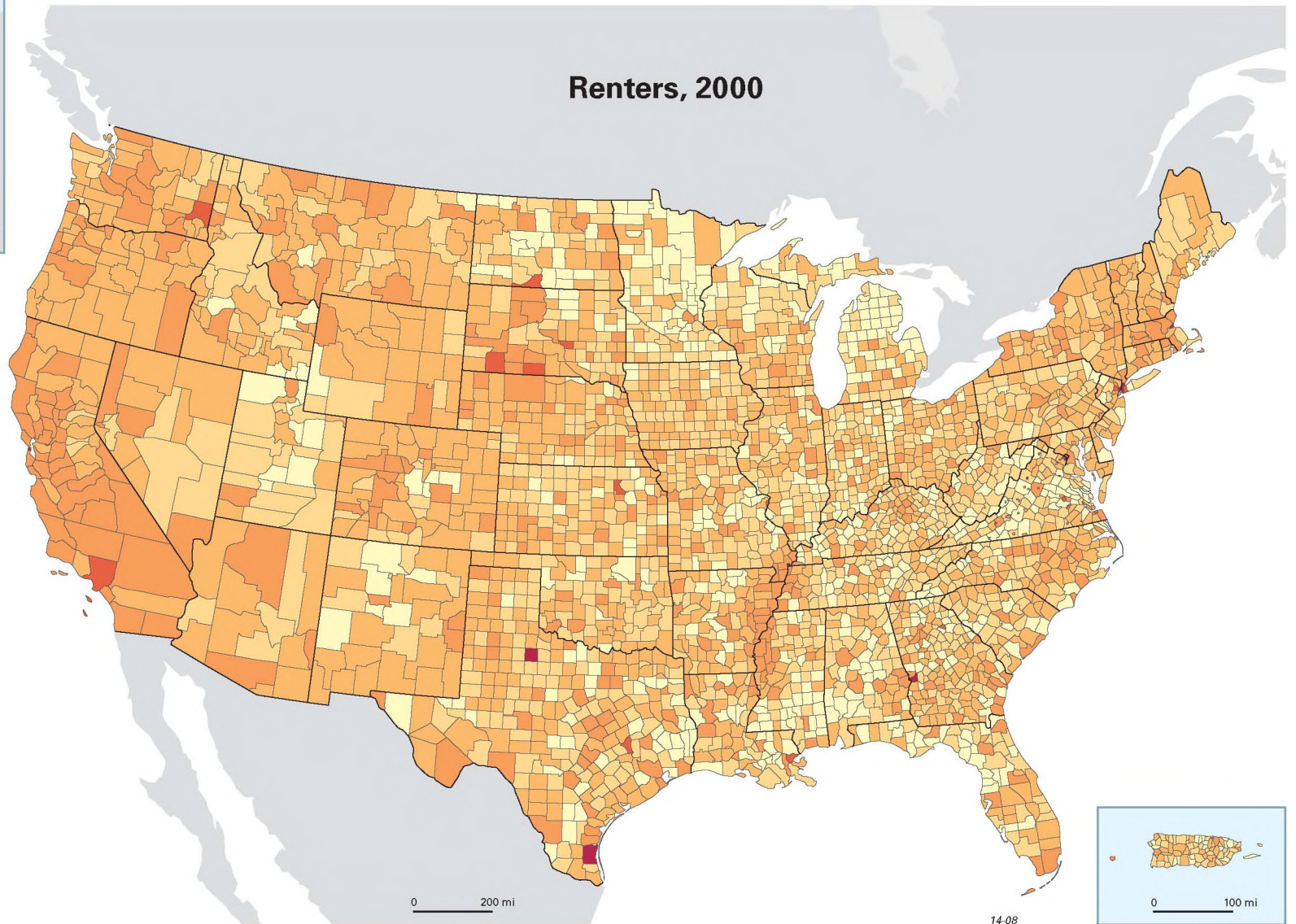
Midwest into a large portion of the Great Plains. Nationwide, most housing was built either before 1940 or in 1970 and later.

Outside of Florida and Texas, relatively few counties saw most of their housing constructed during the 1980s, in part because many counties that had rapid population growth in the 1980s continued to grow rapidly in the 1990s. Counties in the most recent category, 1990 to

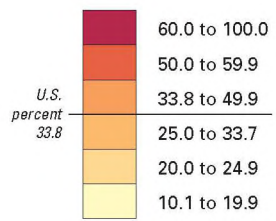
2000, are seen across the map but are most visible in the South and the West—areas that experienced rapid population growth in the 1990s. These fast-growing counties with large proportions of new housing sometimes ring the central counties of metropolitan areas. The Dallas-Fort Worth and Minneapolis-St. Paul metropolitan areas exemplify this phenomenon.



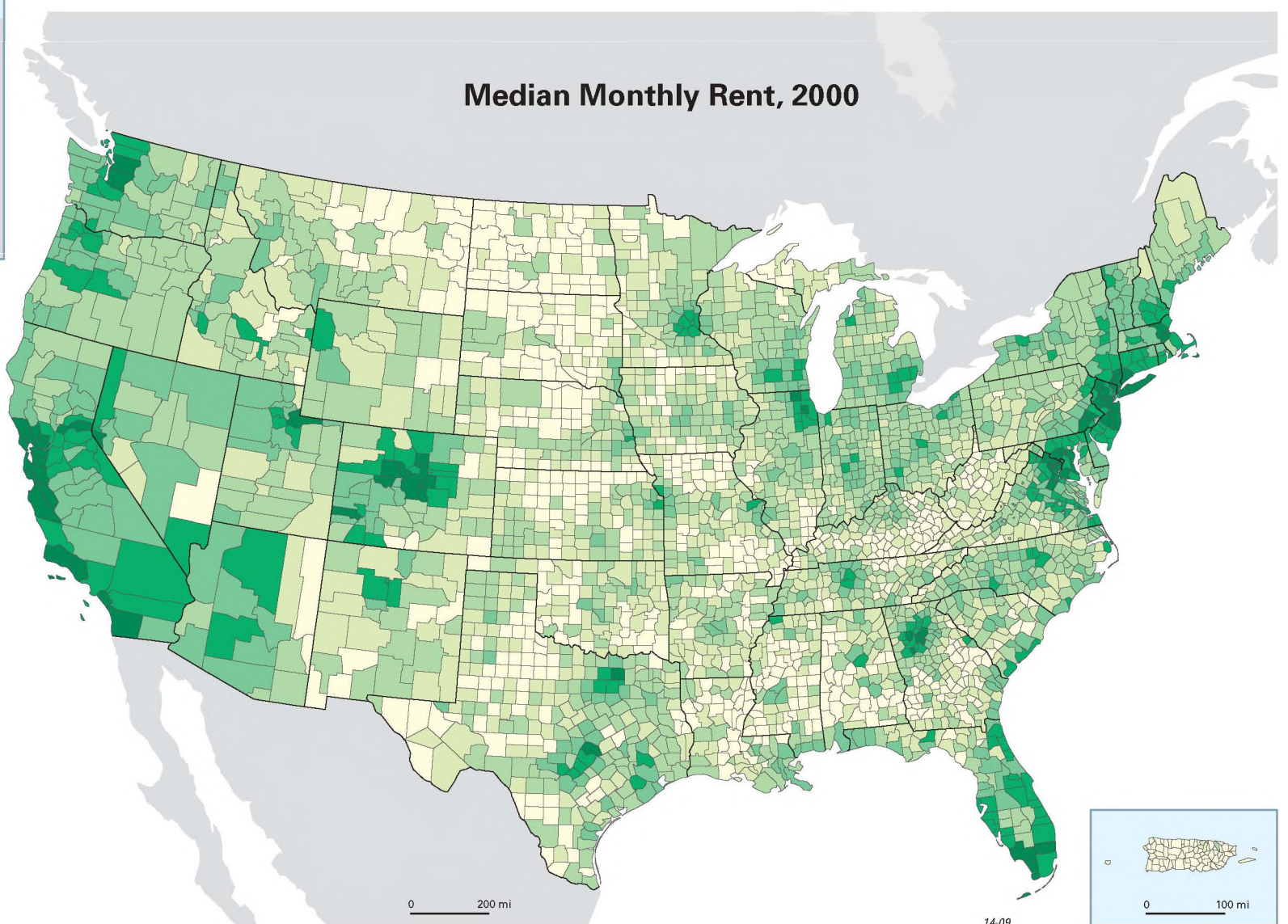
Renters, 2000



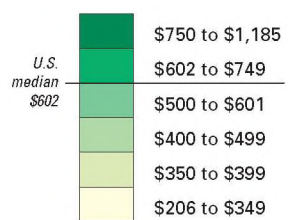
Renter-occupied housing as a percentage of all occupied housing

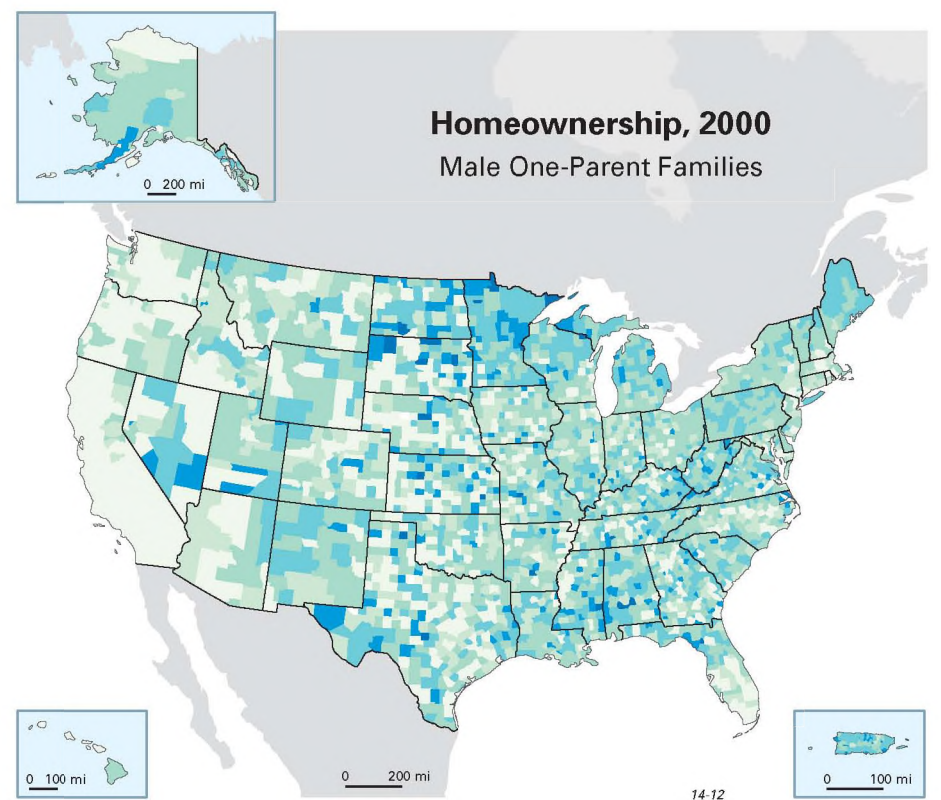
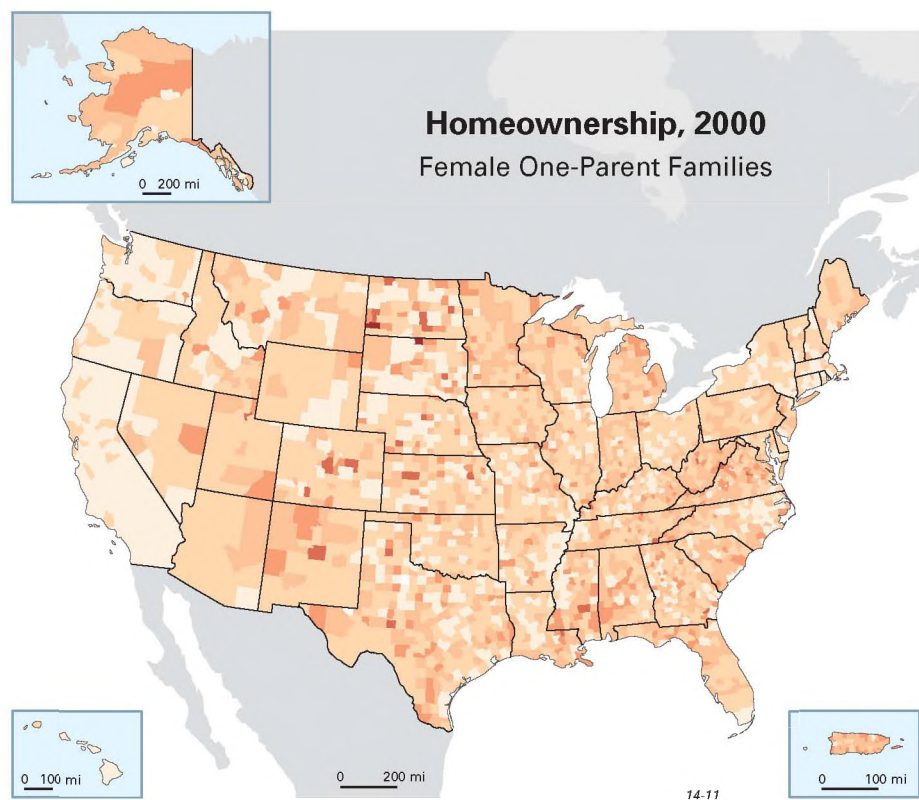
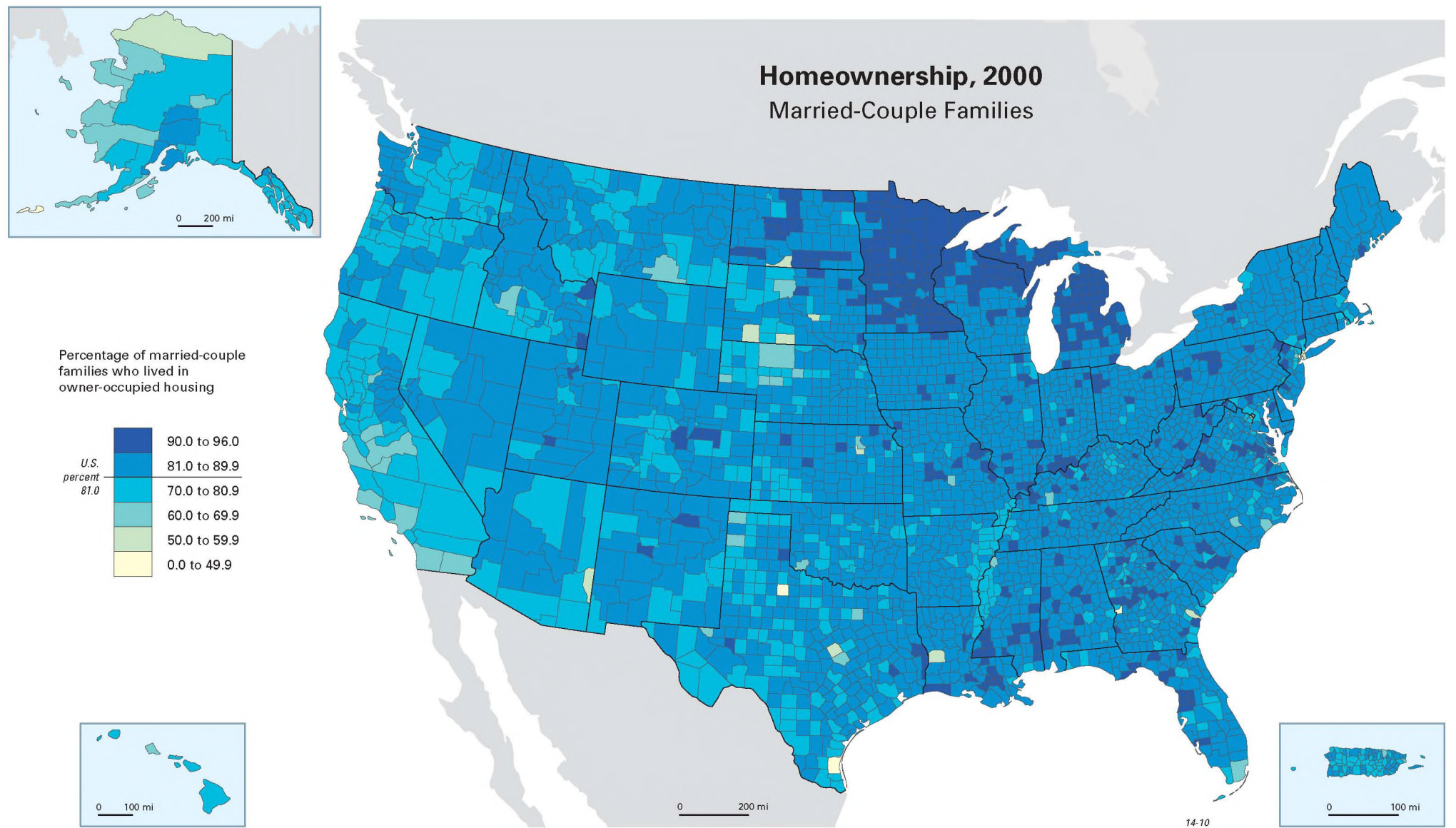


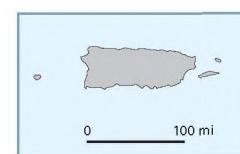
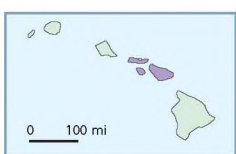
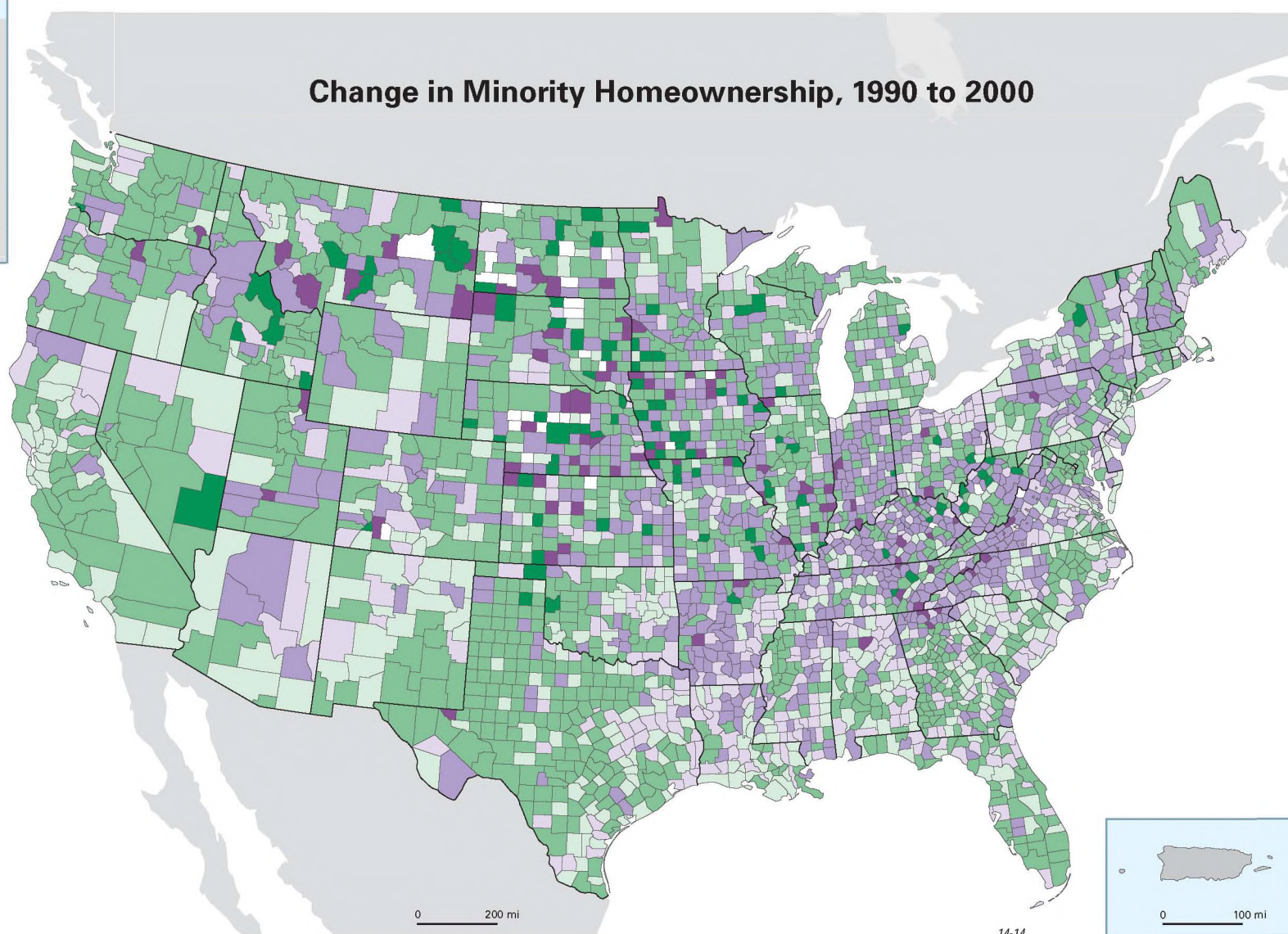
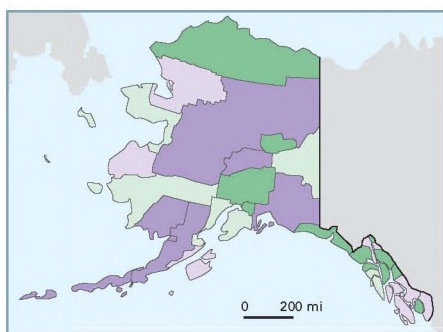
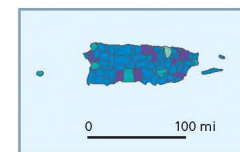
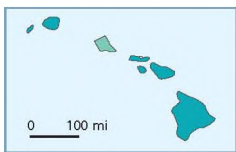
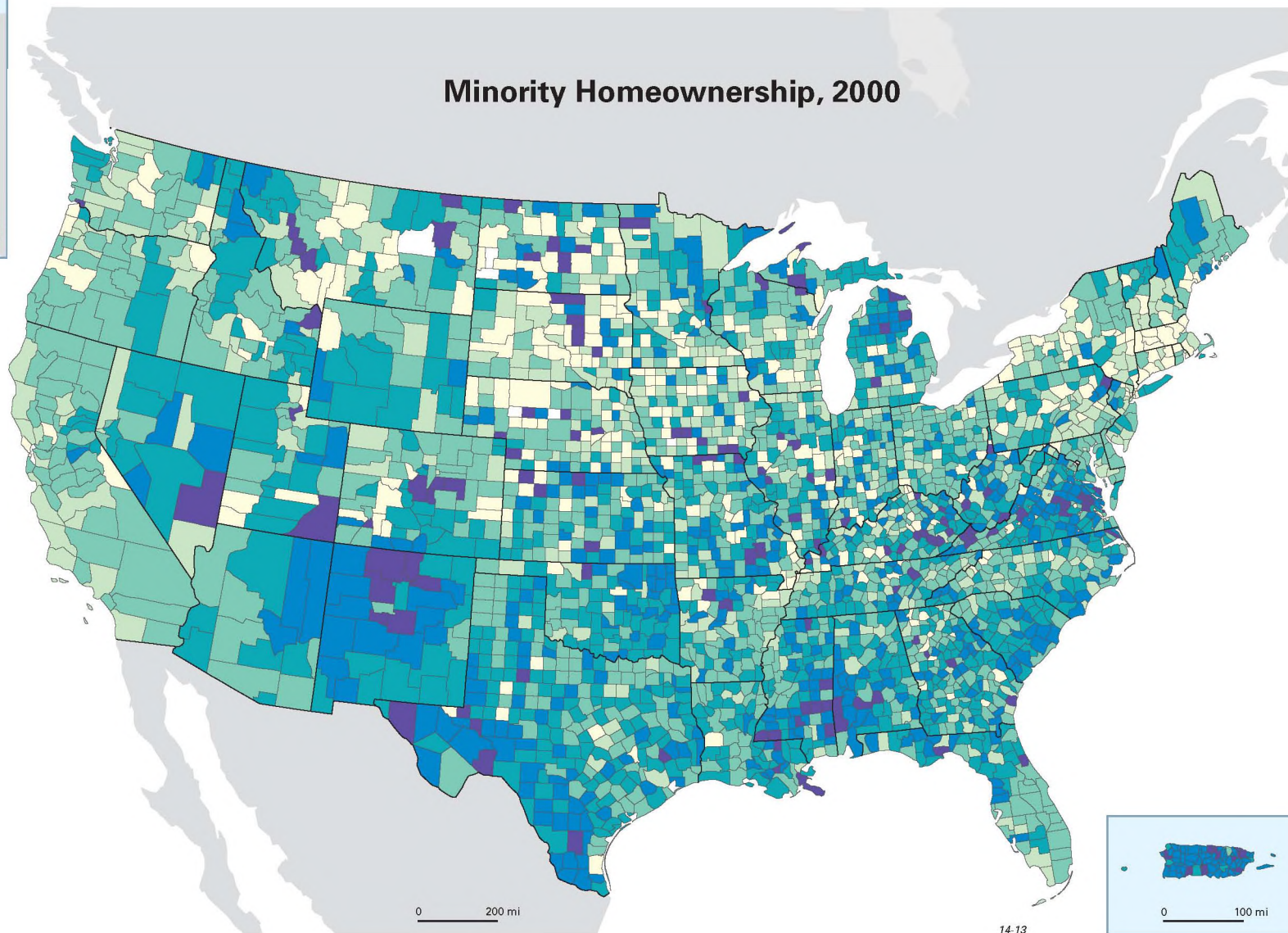
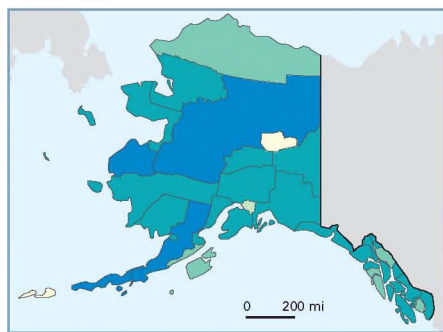
Median Monthly Rent, 2000

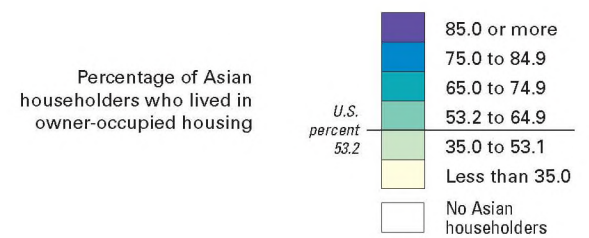
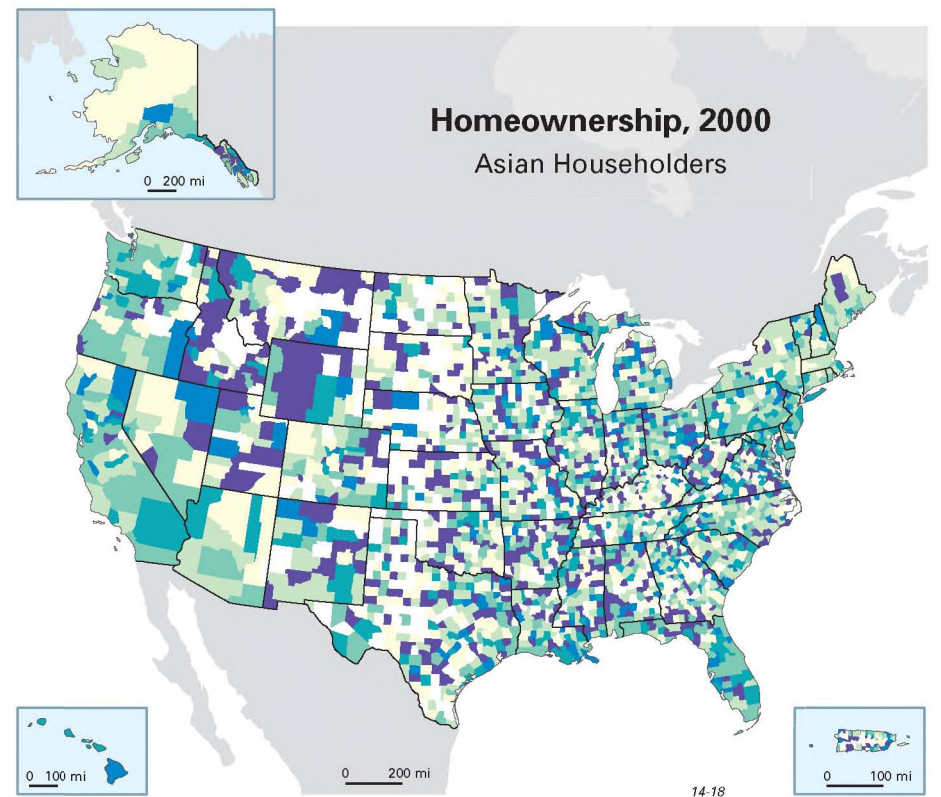
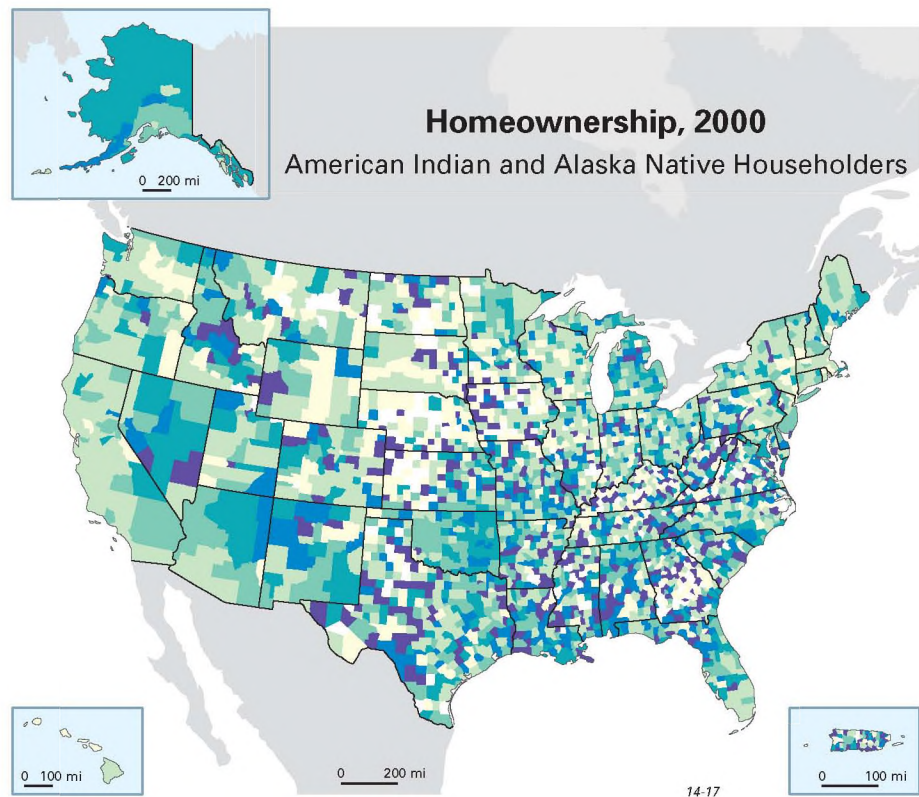
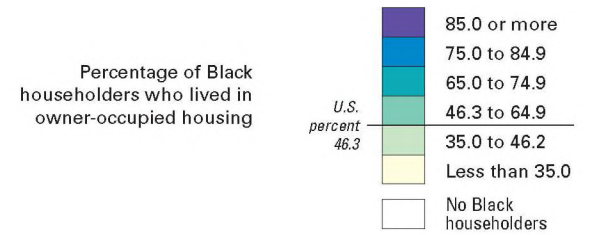
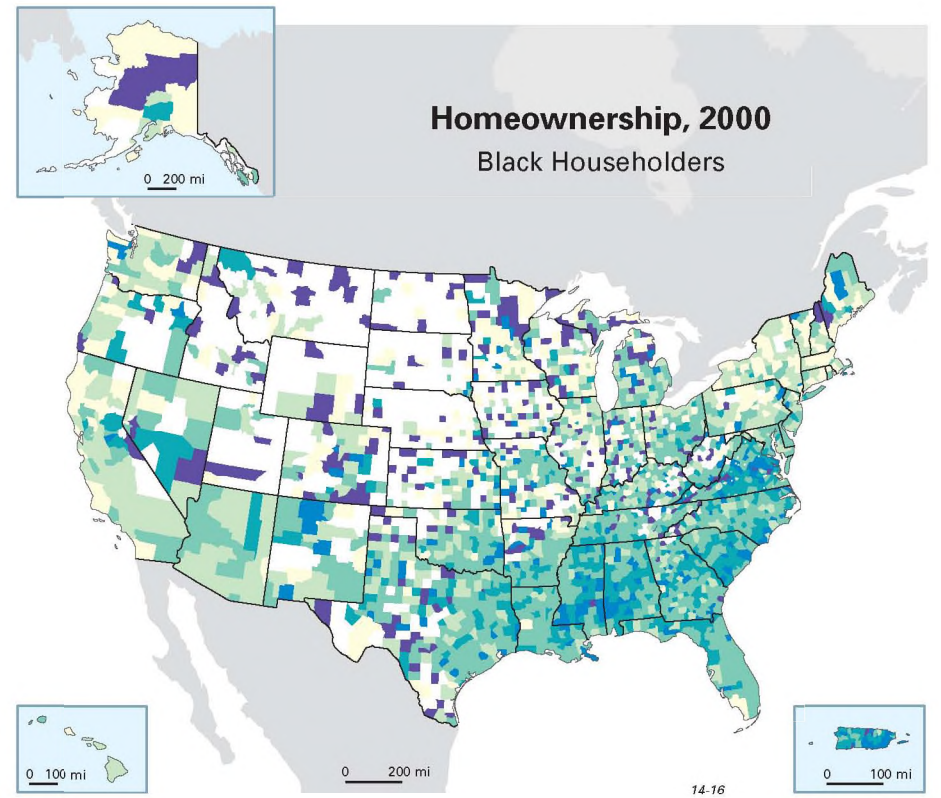
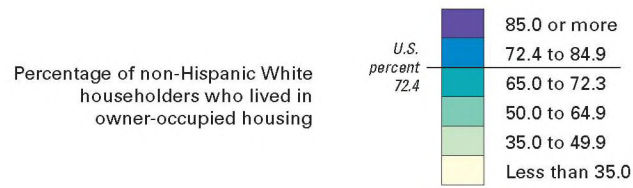
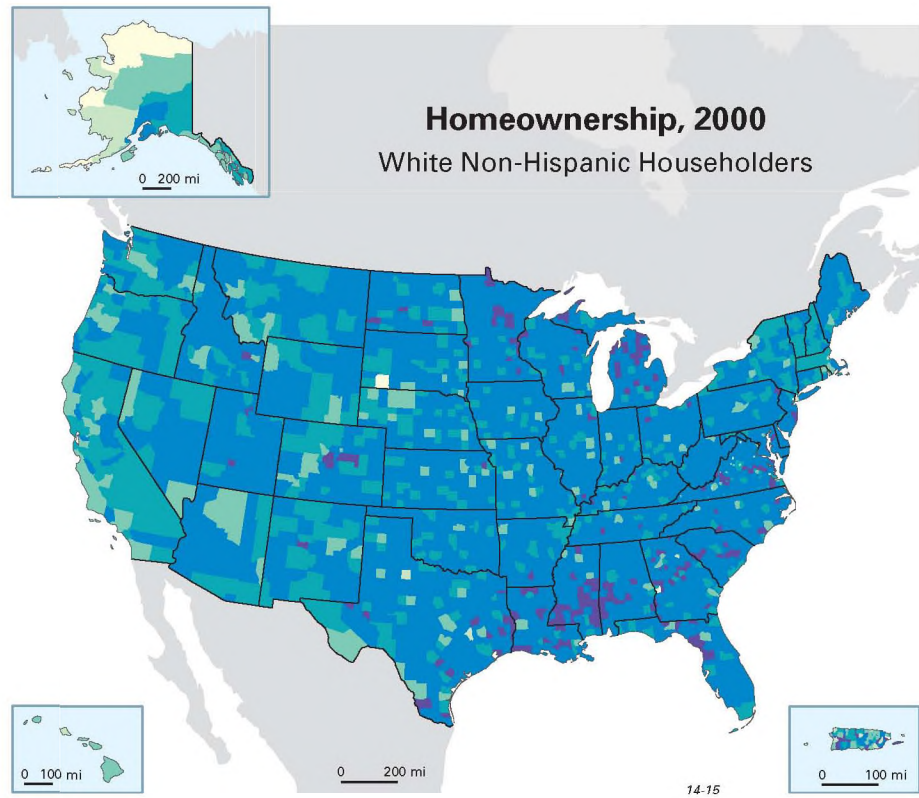


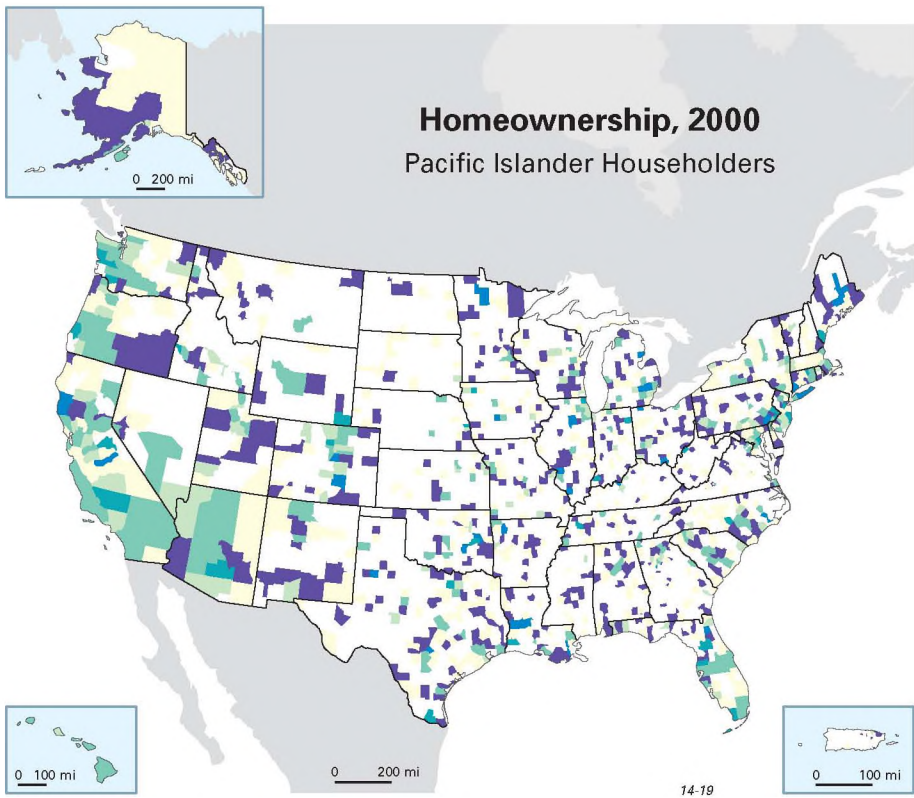
Median monthly rent including utility costs







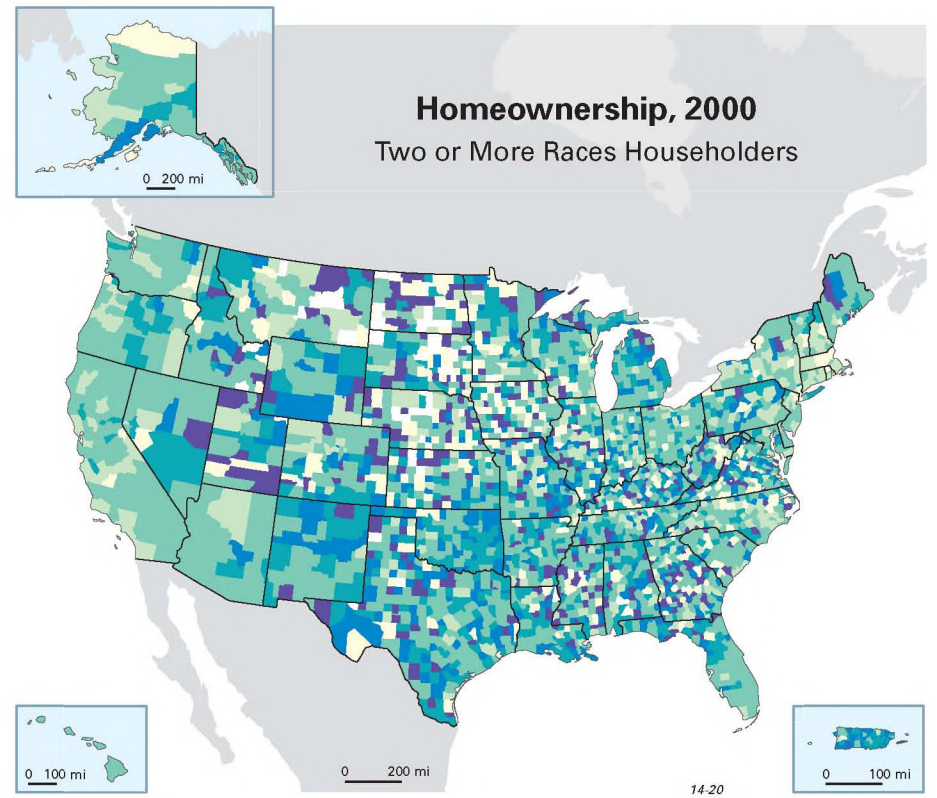




Percentage of Pacific Islander householders who lived in owner-occupied housing

85.0 or more
75.0 to 84.9
65.0 to 74.9
45.5 to 64.9
35.0 to 45.4
Less than 35.0
No Pacific Islander householders

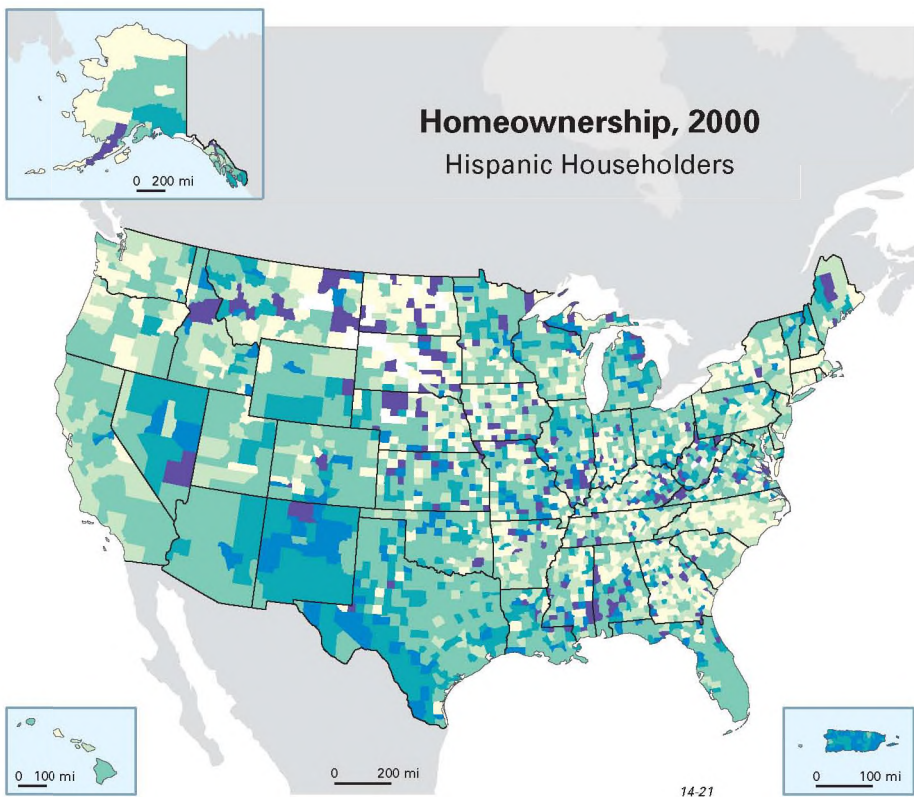
U.S. percent
45.5



Percentage of Two or More Races householders who lived in owner-occupied housing

85.0 or more
75.0 to 84.9
65.0 to 74.9
46.6 to 64.9
35.0 to 46.5
Less than 35.0
No Two or More Races householders

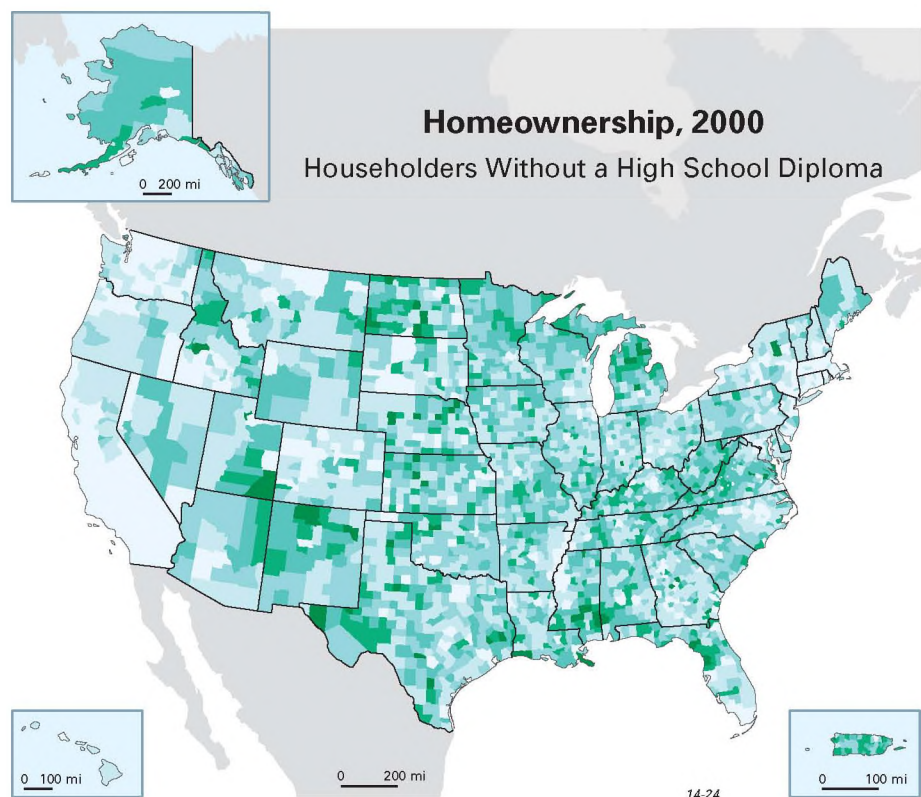
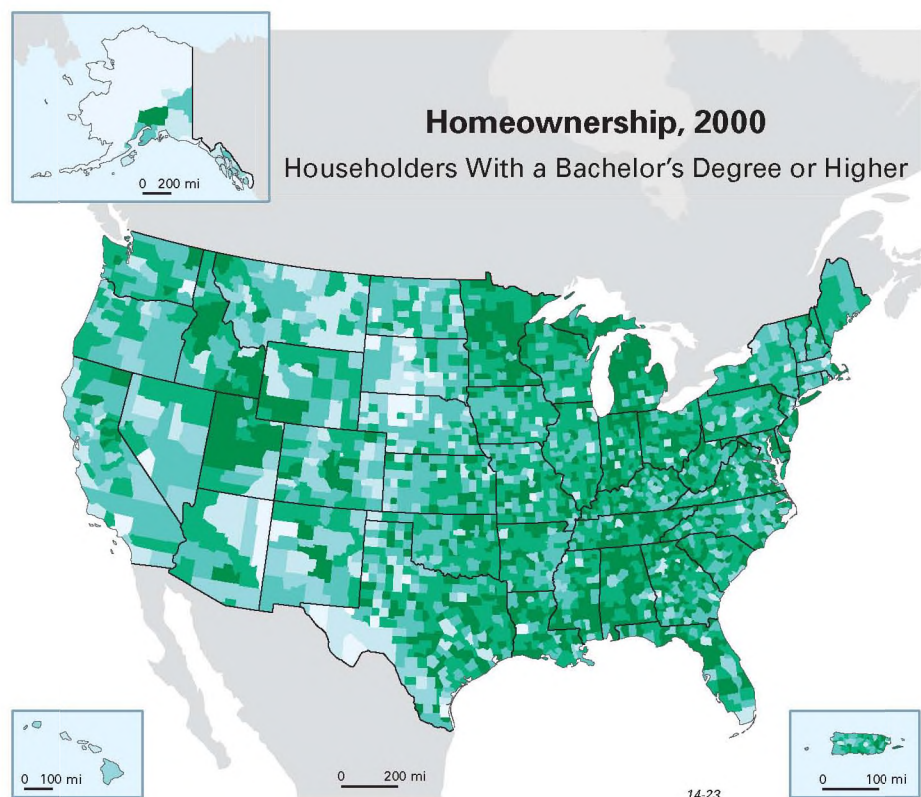
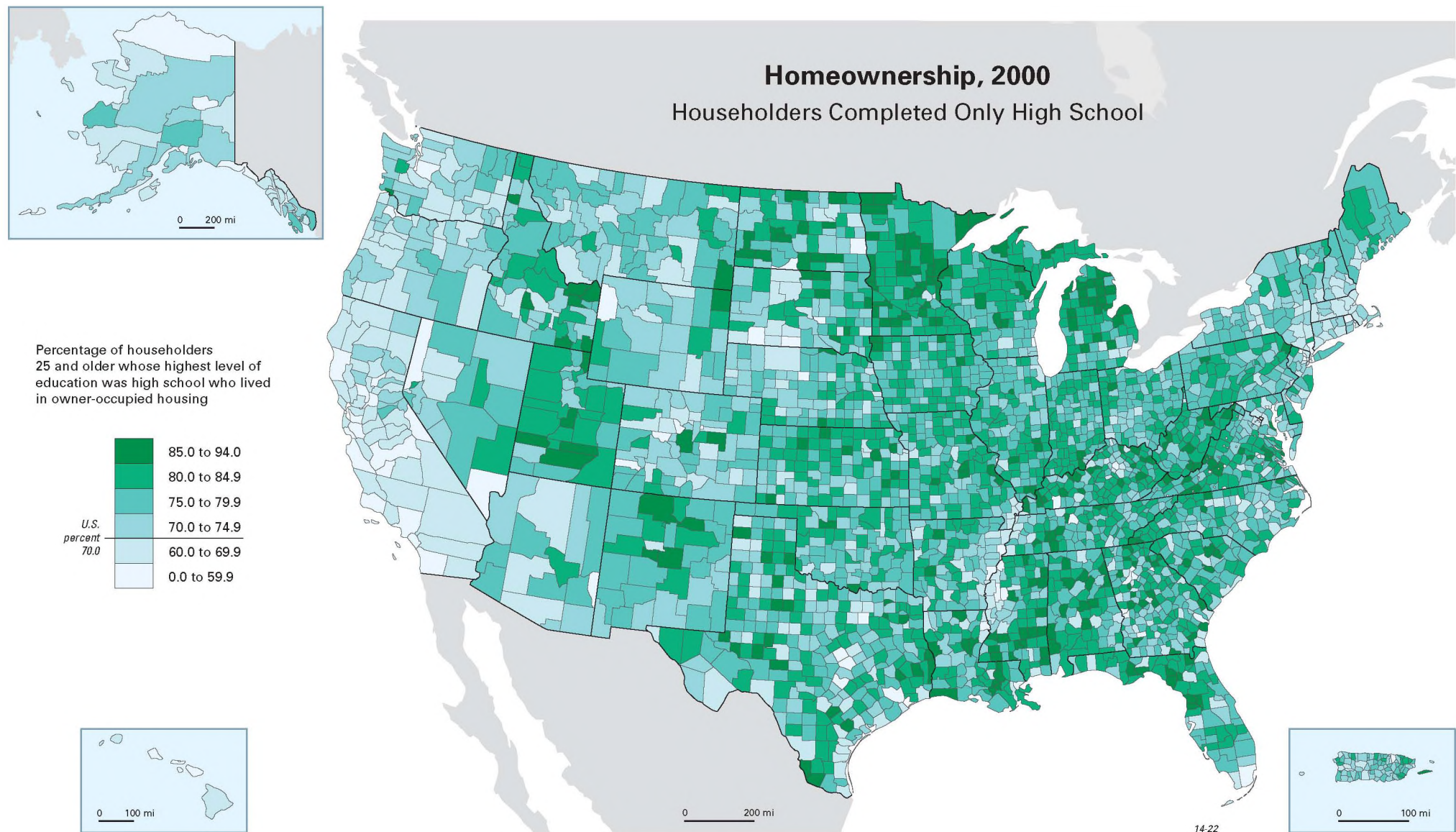
U.S. percent
46.6



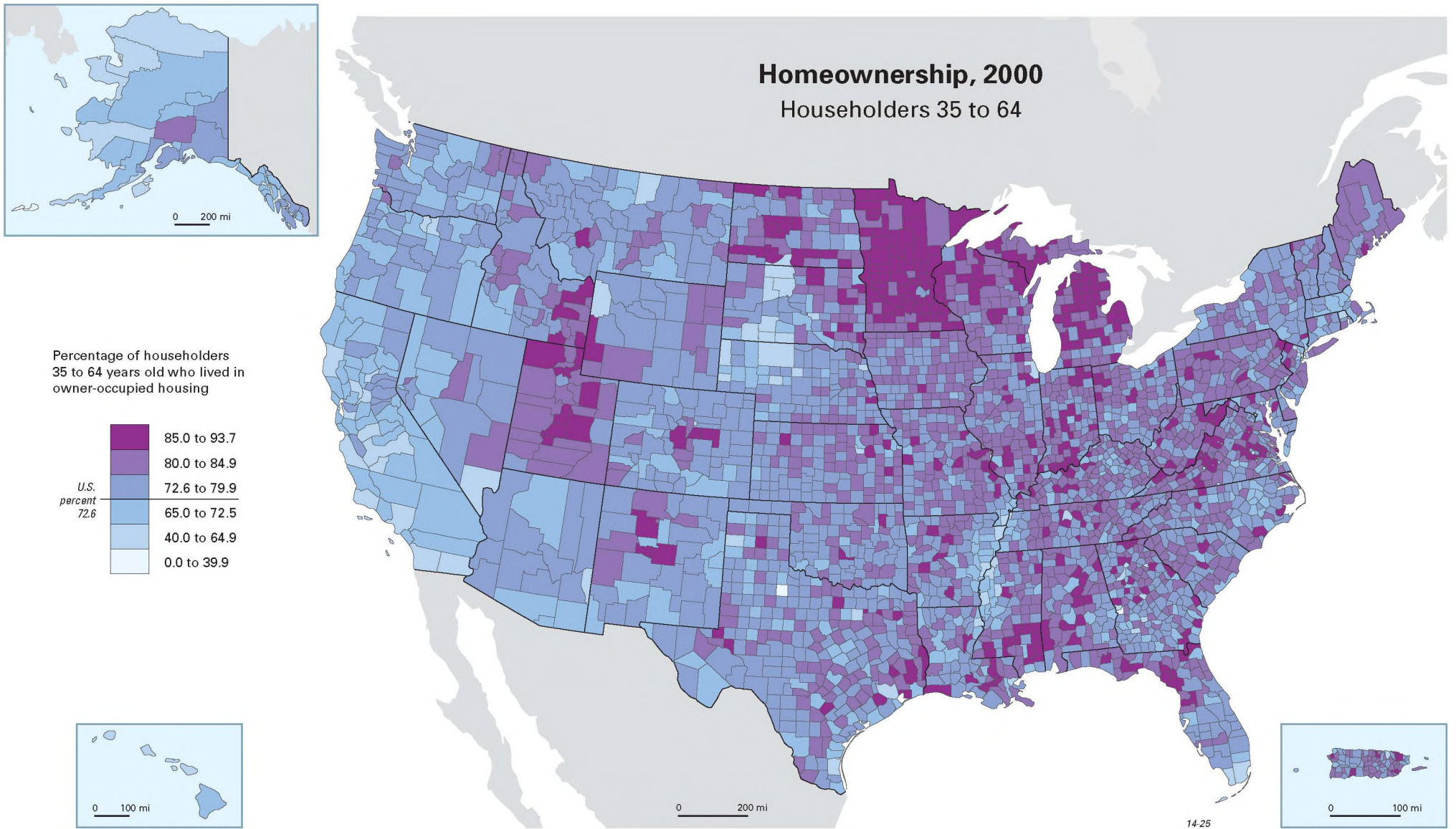
Percentage of Hispanic householders who lived in owner-occupied housing

85.0 or more
75.0 to 84.9
65.0 to 74.9
45.7 to 64.9
35.0 to 45.6
Less than 35.0
No Hispanic householders

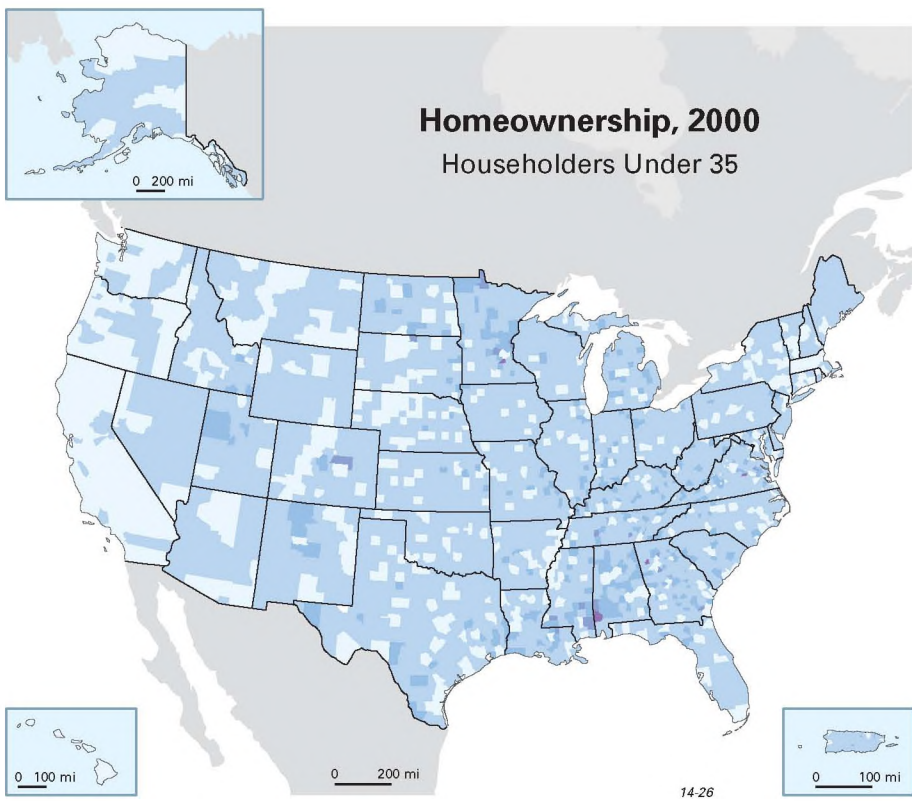
U.S. percent
45.7



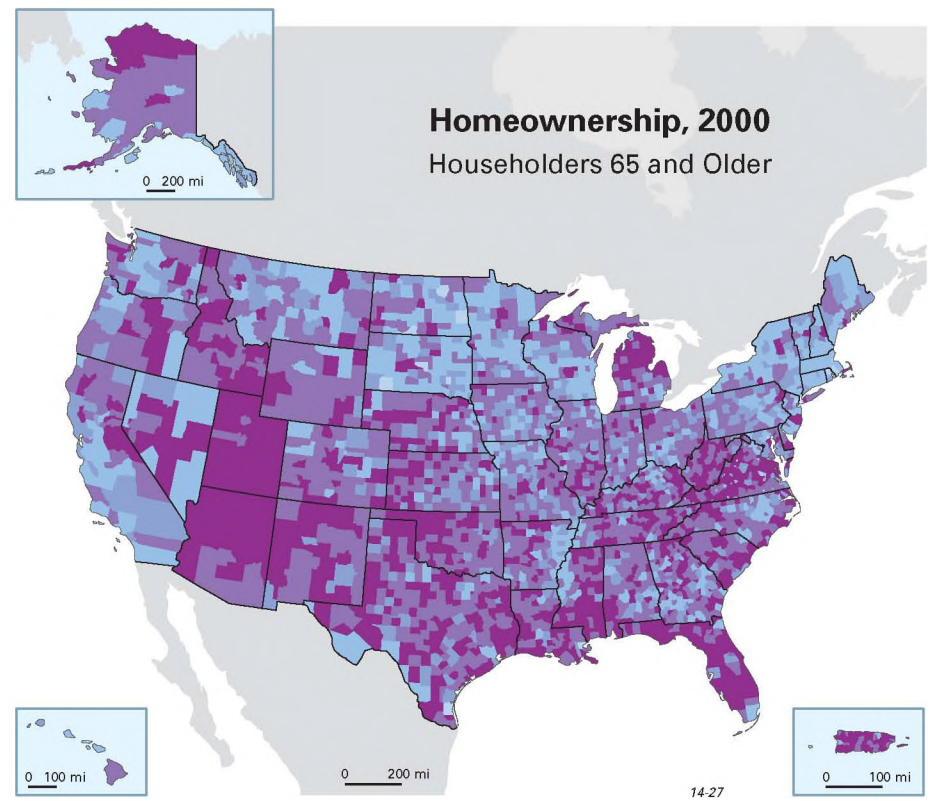
Homeownership, 2000
Householders 35 to 64

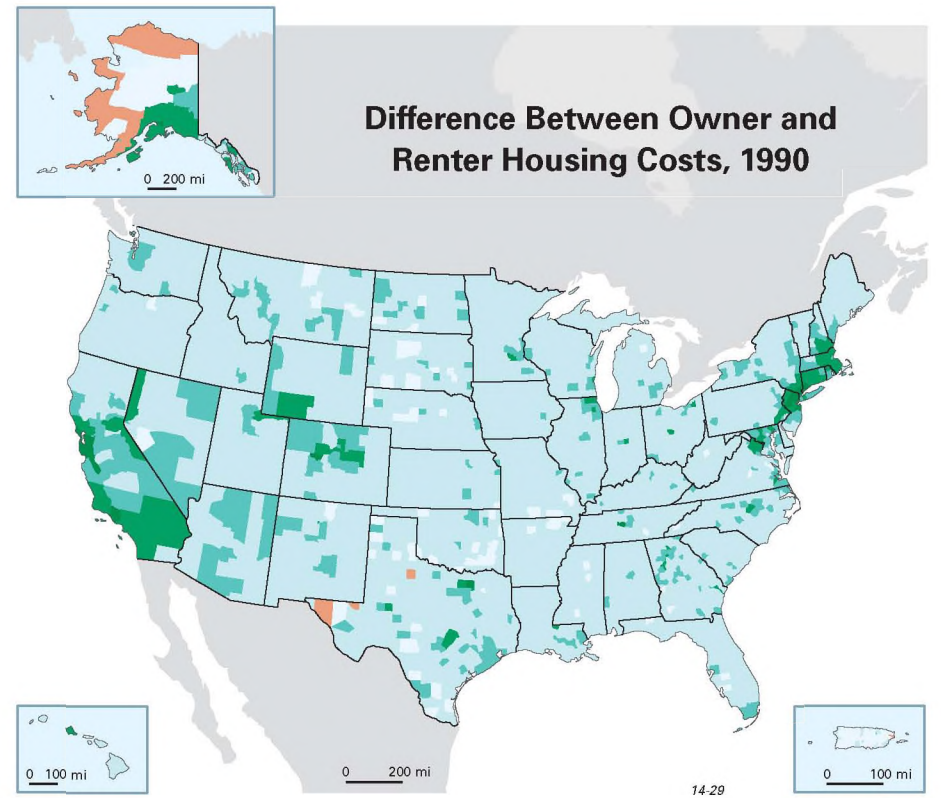
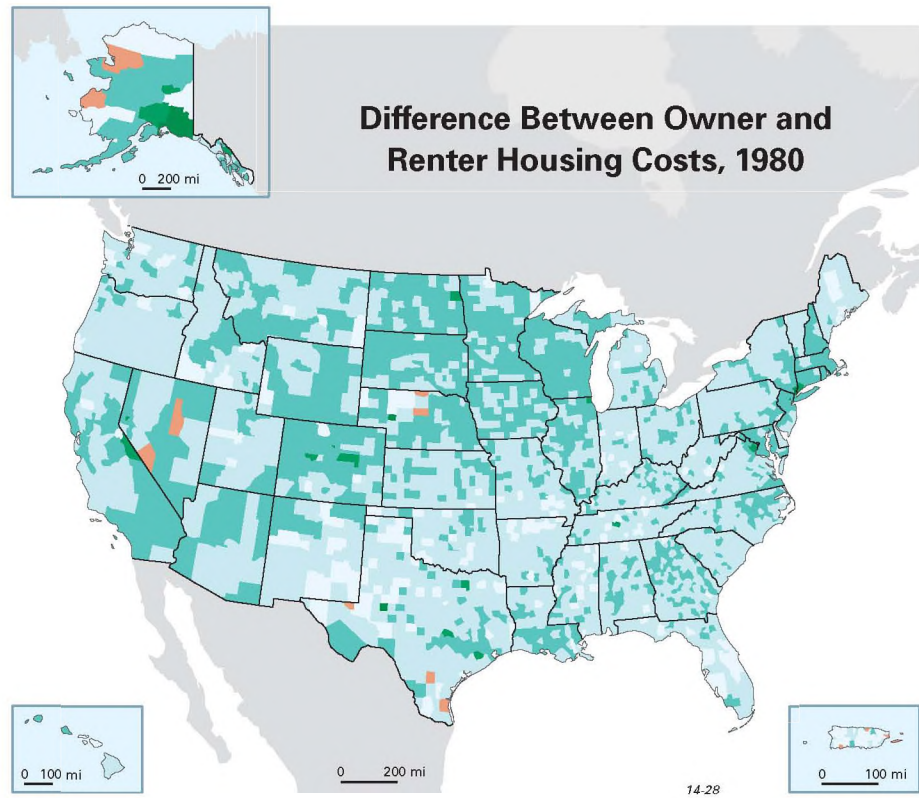


Homeownership, 2000
Householders Under 35



Homeownership, 2000
Householders 65 and Older





Difference between the median monthly cost, including utilities, for homeowners (selected monthly owner costs) and renters (gross rent), in 1999 dollars

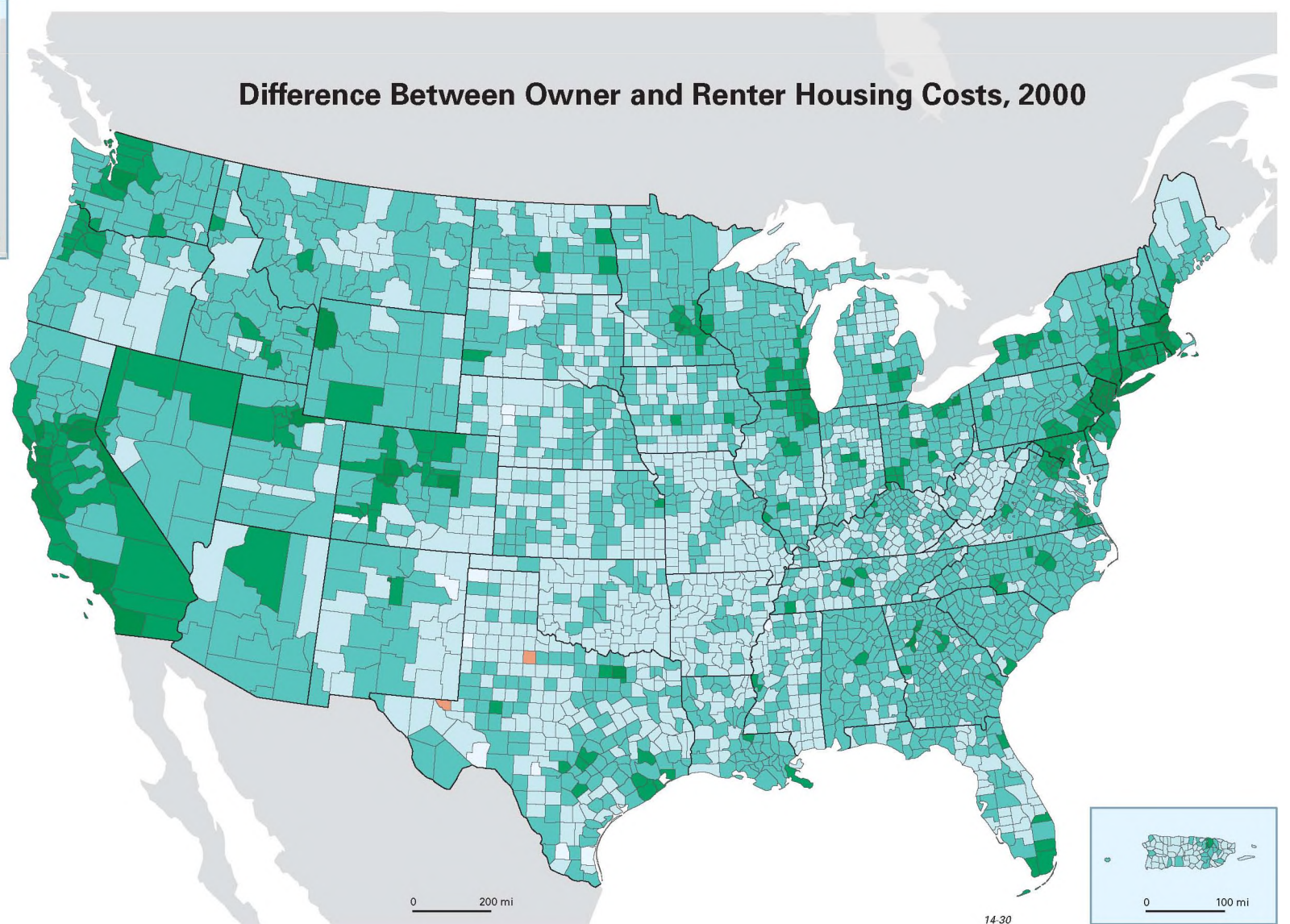
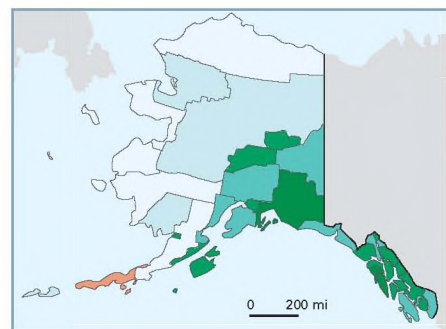
Higher homeowner cost	\$700 to \$985
	\$500 to \$699
U.S. difference	\$262 to \$499
	\$150 to \$261
	\$0 to \$149
Higher renter cost	-\$368 to -\$1

U.S. difference \$262

Difference between the median monthly cost, including utilities, for homeowners (selected monthly owner costs) and renters (gross rent), in 1999 dollars

Higher homeowner cost	\$700 to \$1,931
	\$500 to \$699
U.S. difference	\$376 to \$499
	\$150 to \$375
	\$0 to \$149
Higher renter cost	-\$407 to -\$1

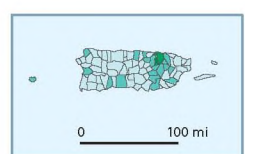
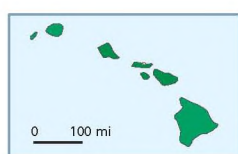
U.S. difference \$376

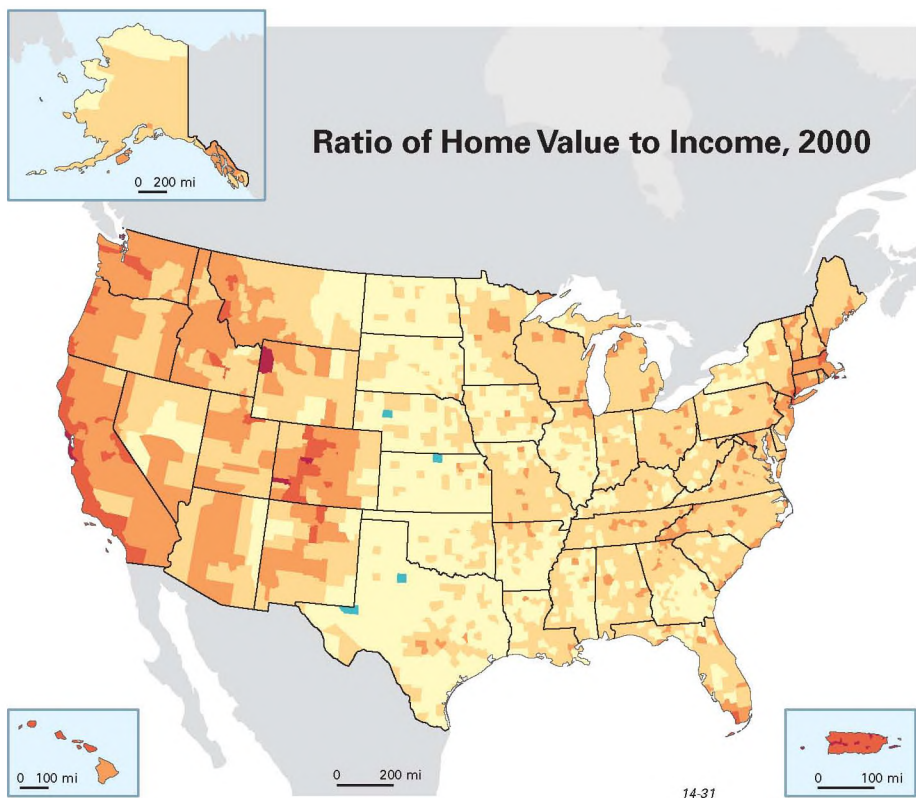


Difference between the median monthly cost, including utilities, for homeowners (selected monthly owner costs) and renters (gross rent), in 1999 dollars

Higher homeowner cost	\$700 or more
	\$486 to \$699
U.S. difference	\$300 to \$485
	\$150 to \$299
	\$0 to \$149
Higher renter cost	-\$575 to -\$1

U.S. difference \$486

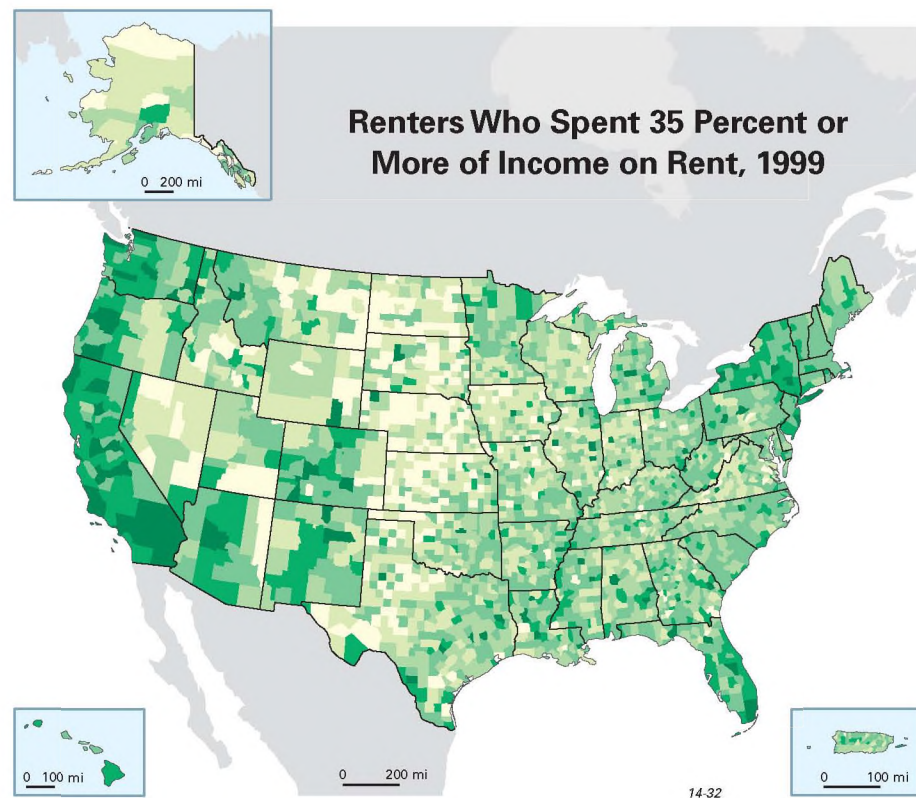




Ratio of median value (2000) of owner-occupied housing to median household income (1999)

6.0 to 10.5
4.0 to 5.9
2.7 to 3.9
2.0 to 2.6
1.0 to 1.9
0.3 to 0.9

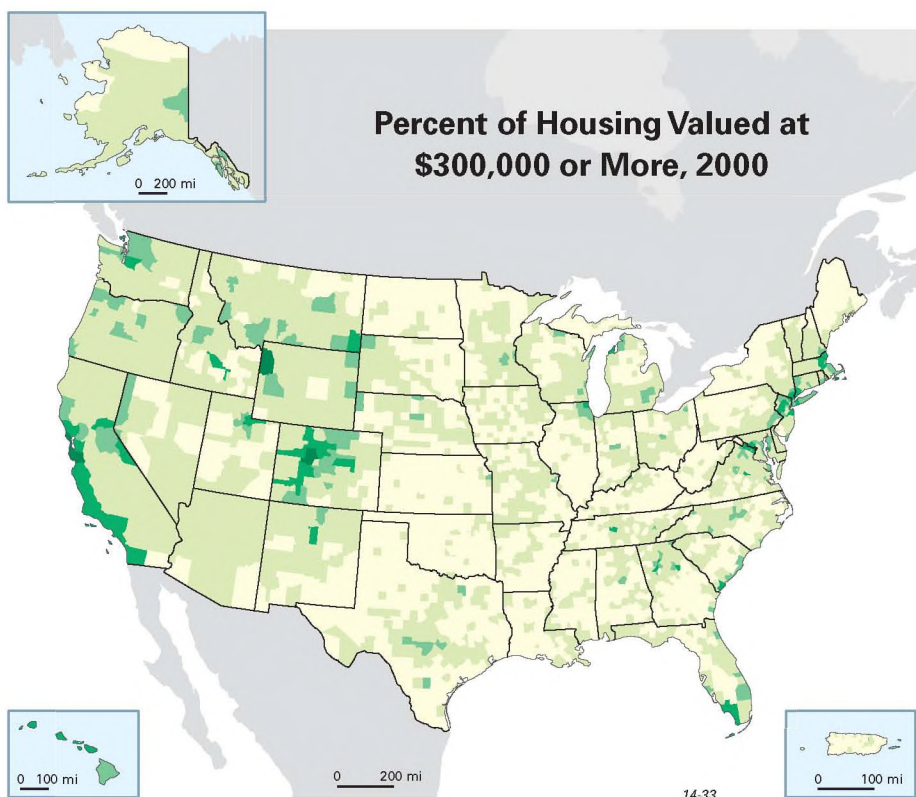
U.S. ratio 2.7



Percentage of renter-occupied housing units in which gross rent was 35 percent or more of the household's income

35.0 to 54.5
29.5 to 34.9
24.0 to 29.4
20.0 to 23.9
15.0 to 19.9
0.0 to 14.9

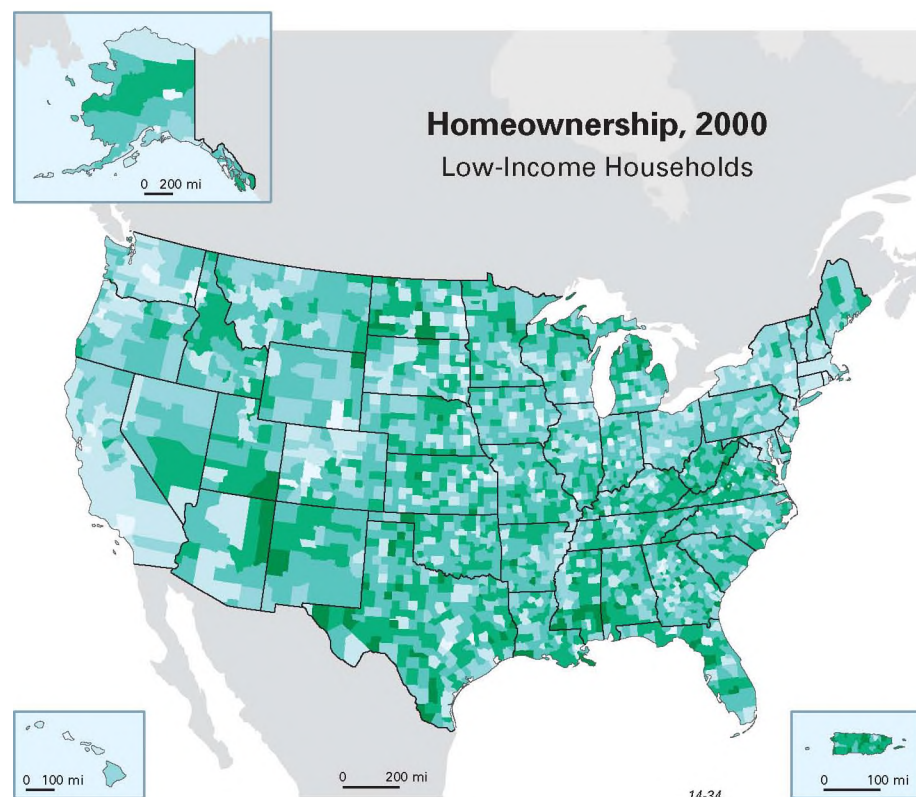
U.S. percent 29.5



Percentage of owner-occupied housing valued at \$300,000 or more

50.0 to 88.7
20.0 to 49.9
9.1 to 19.9
2.0 to 9.0
0.0 to 1.9

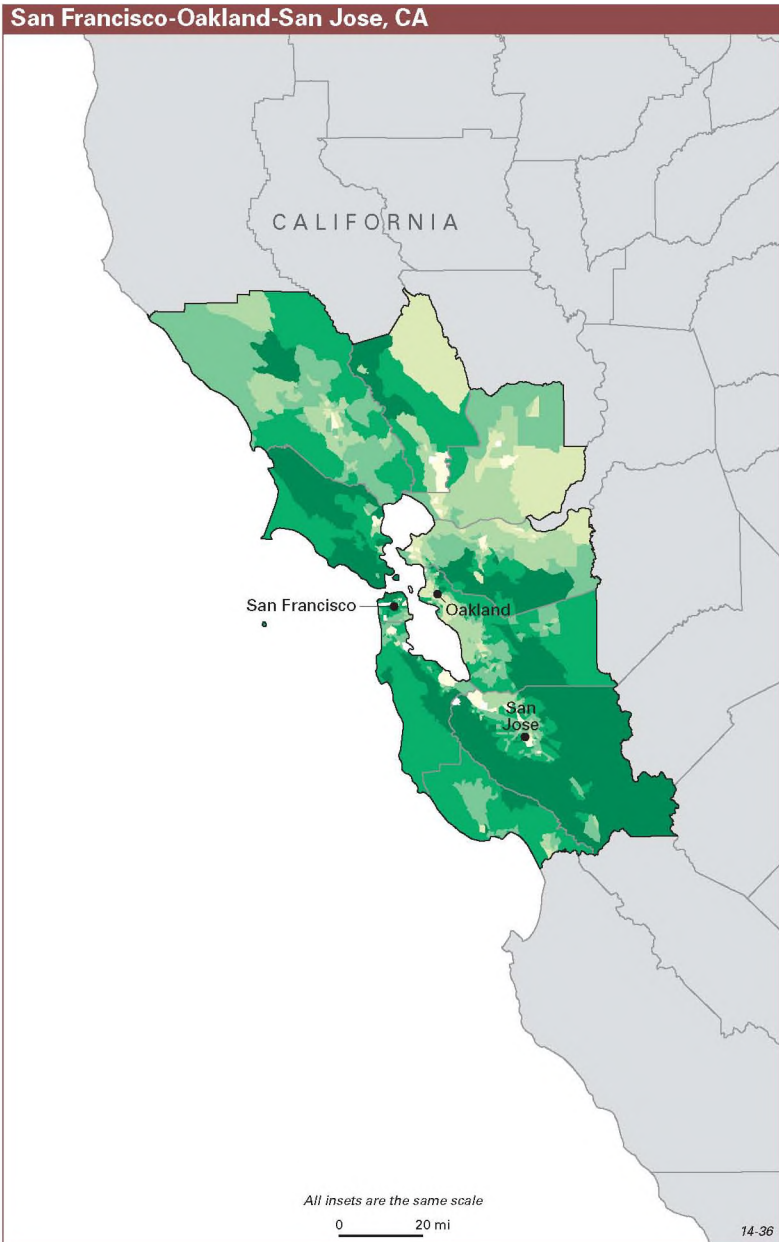
U.S. percent 9.1



Percentage of households with income (1999) less than \$21,000 in owner-occupied housing (2000)

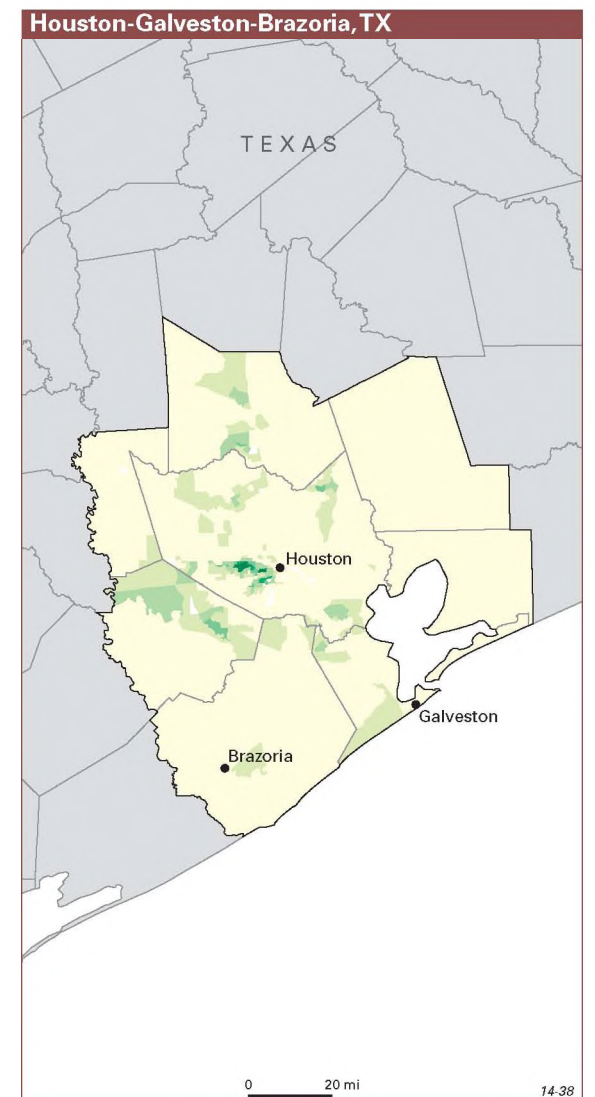
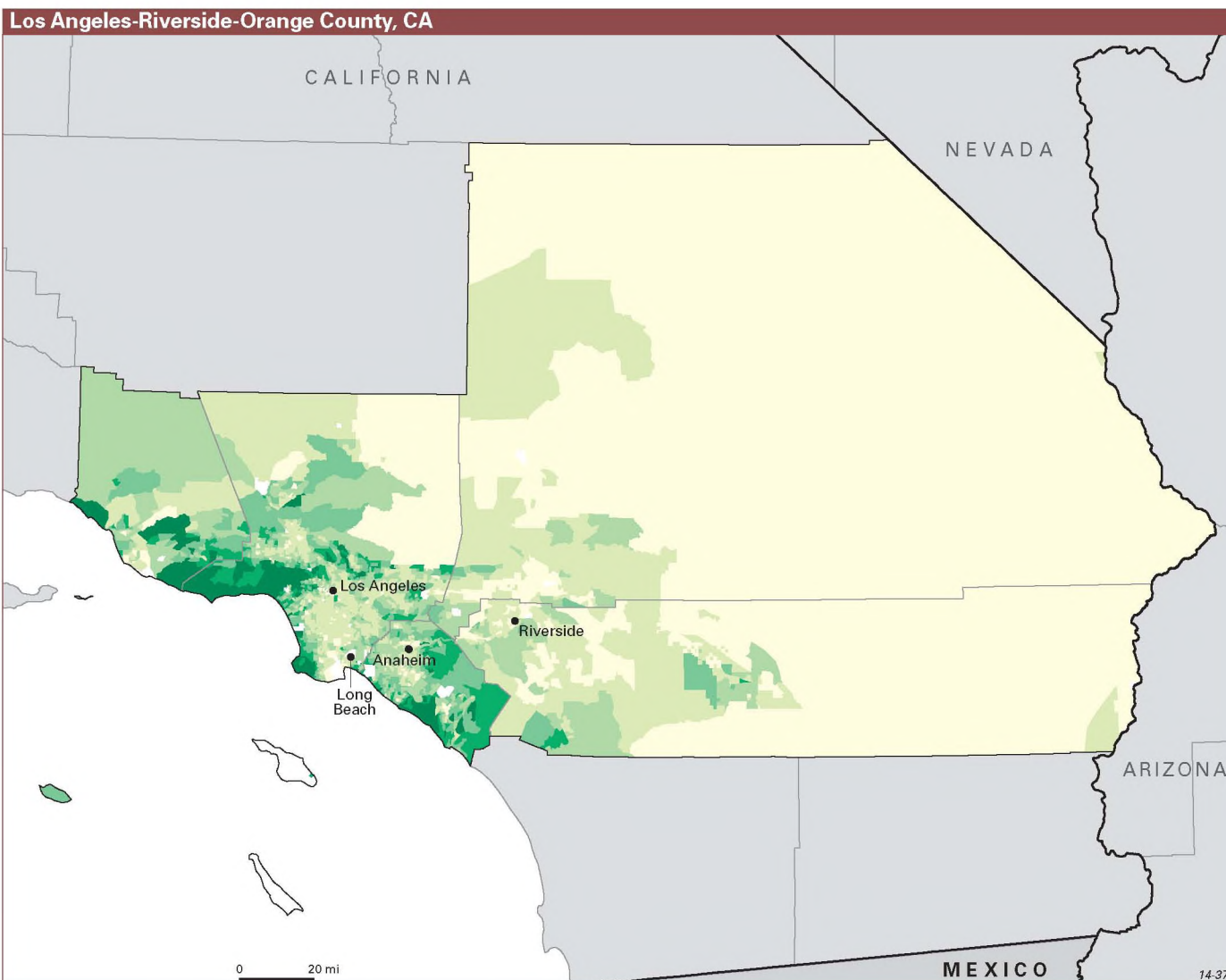
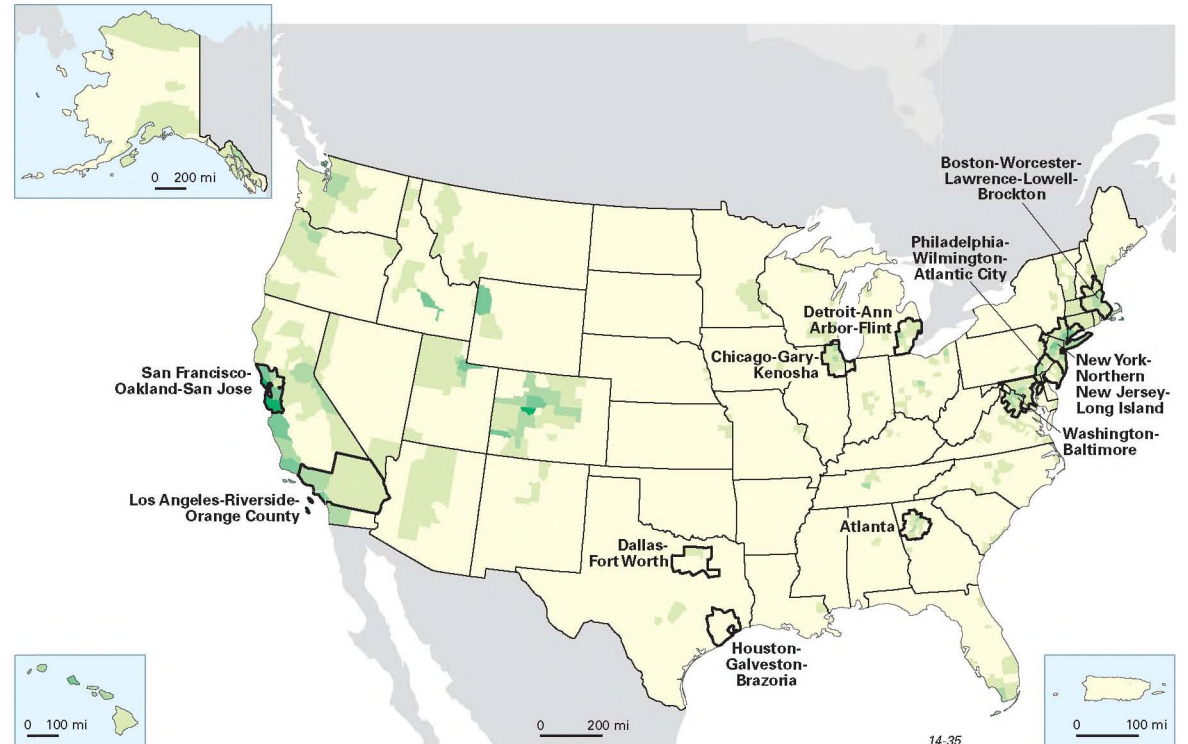
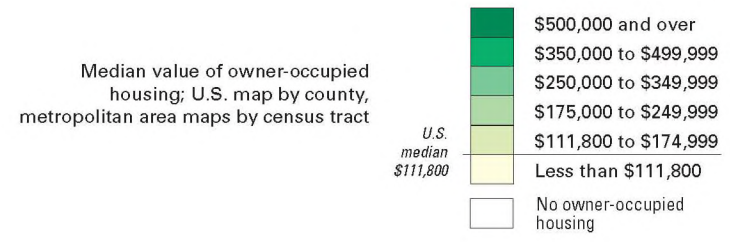
75.0 or more
65.0 to 74.9
55.0 to 64.9
46.1 to 54.9
30.0 to 46.0
Less than 30.0

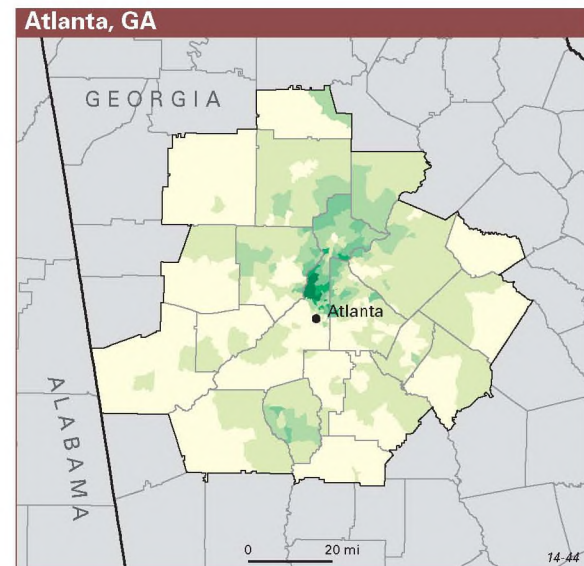
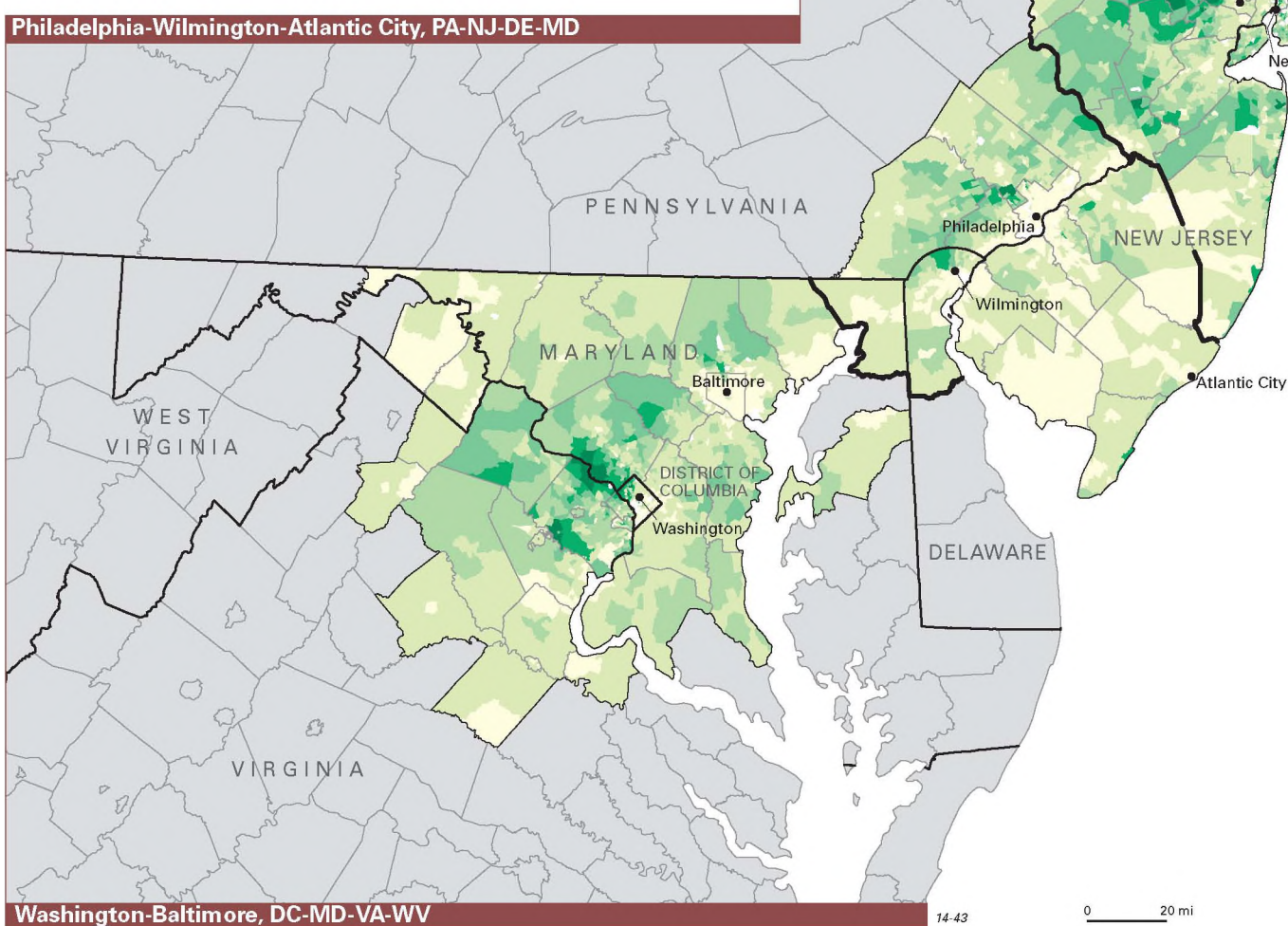
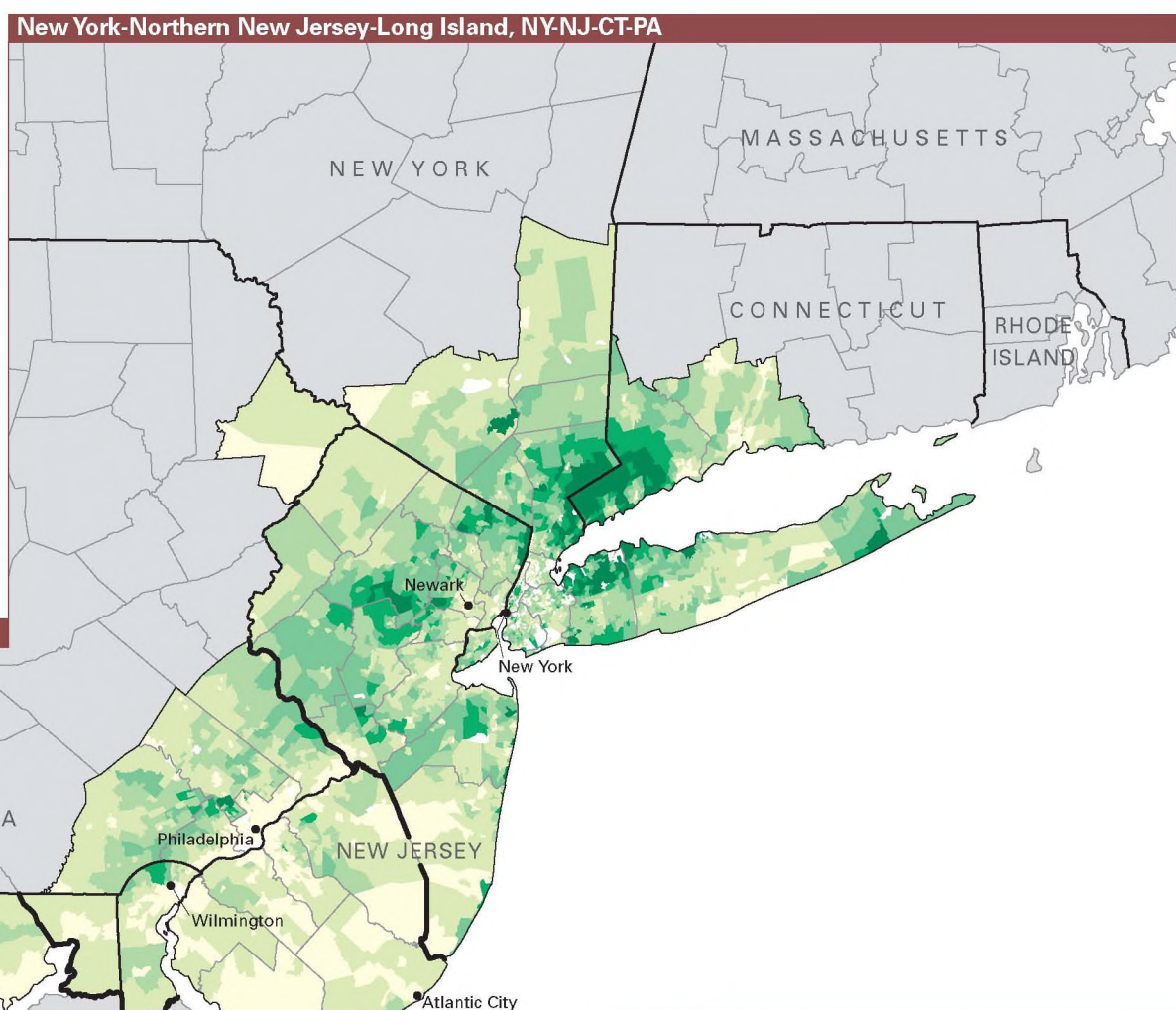
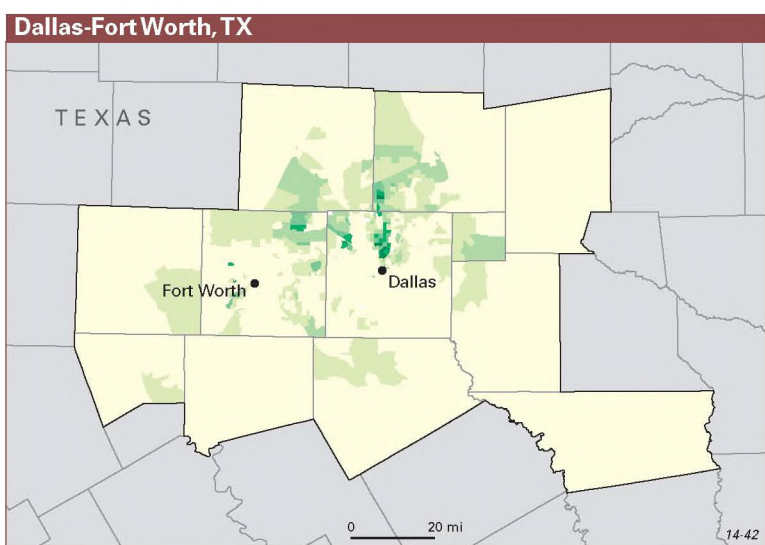
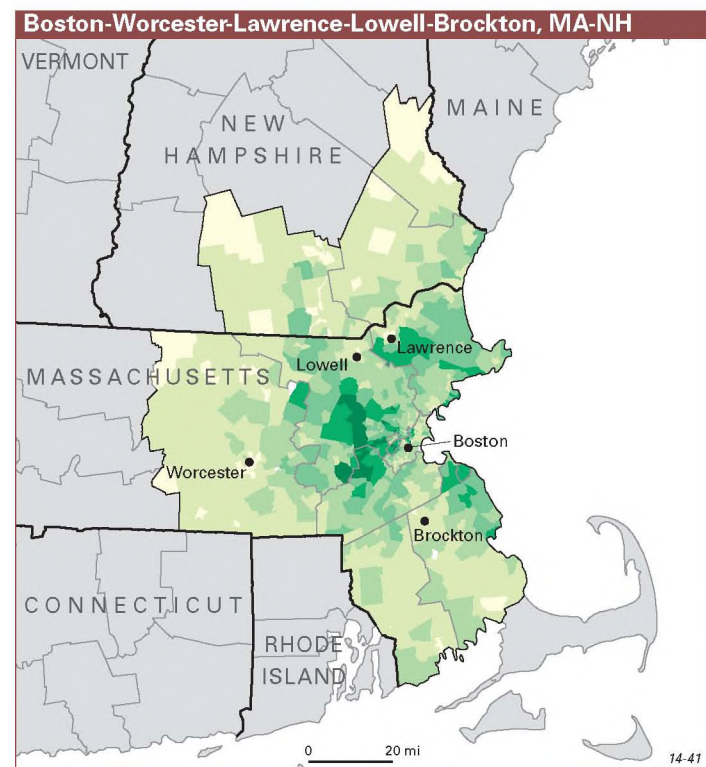
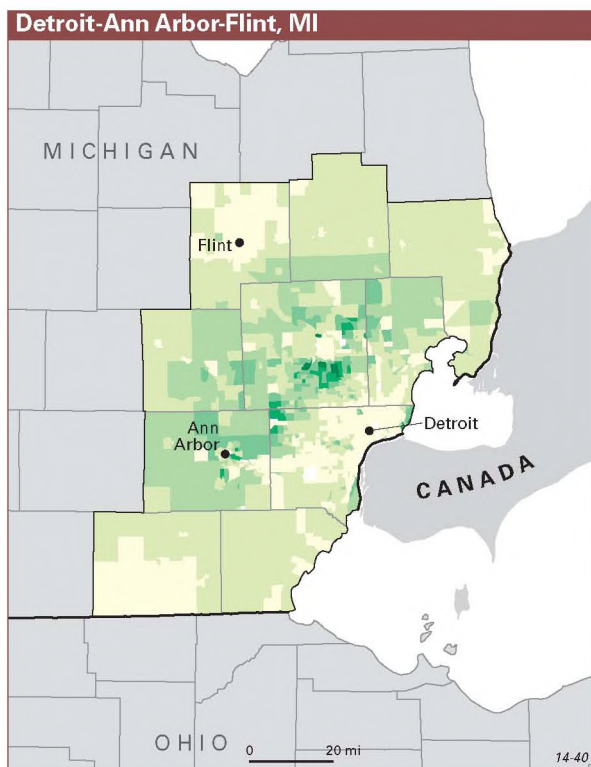
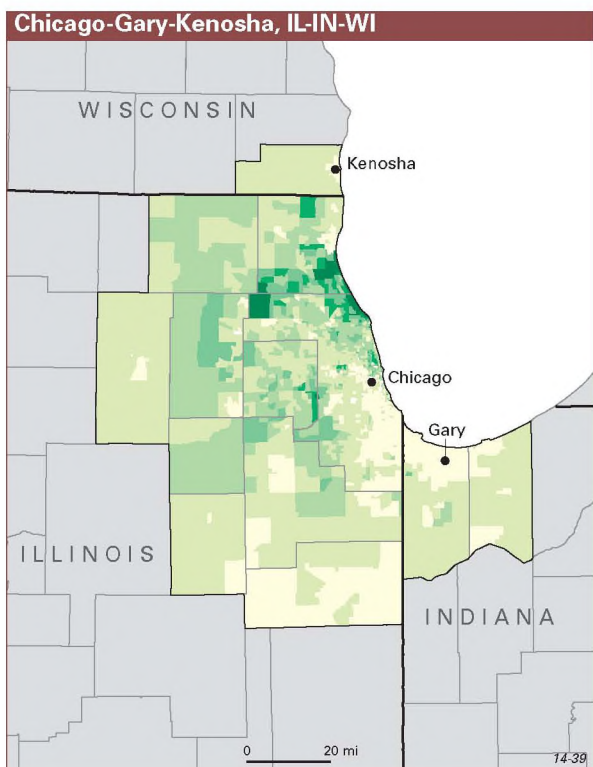
U.S. percent 46.1

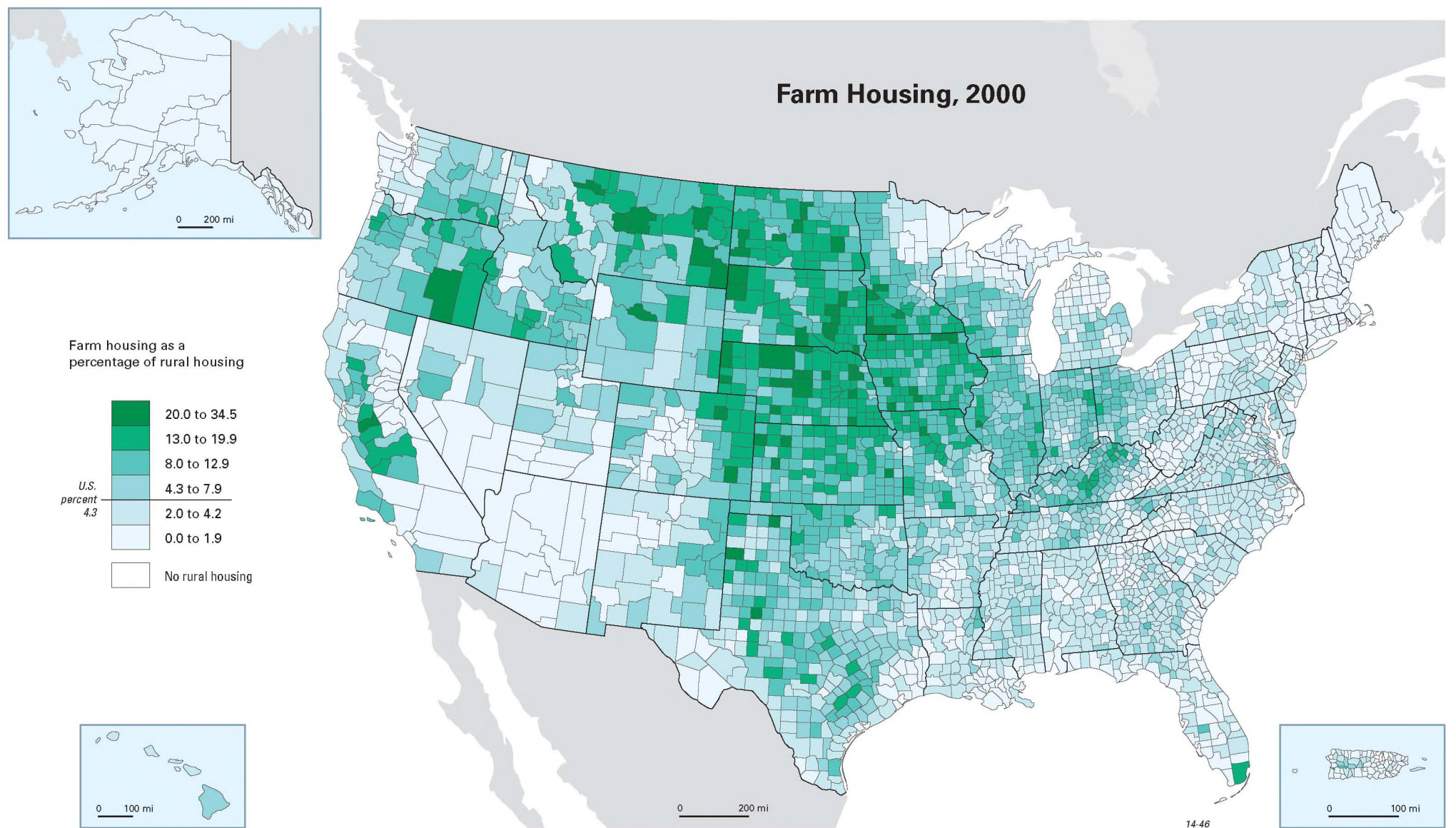
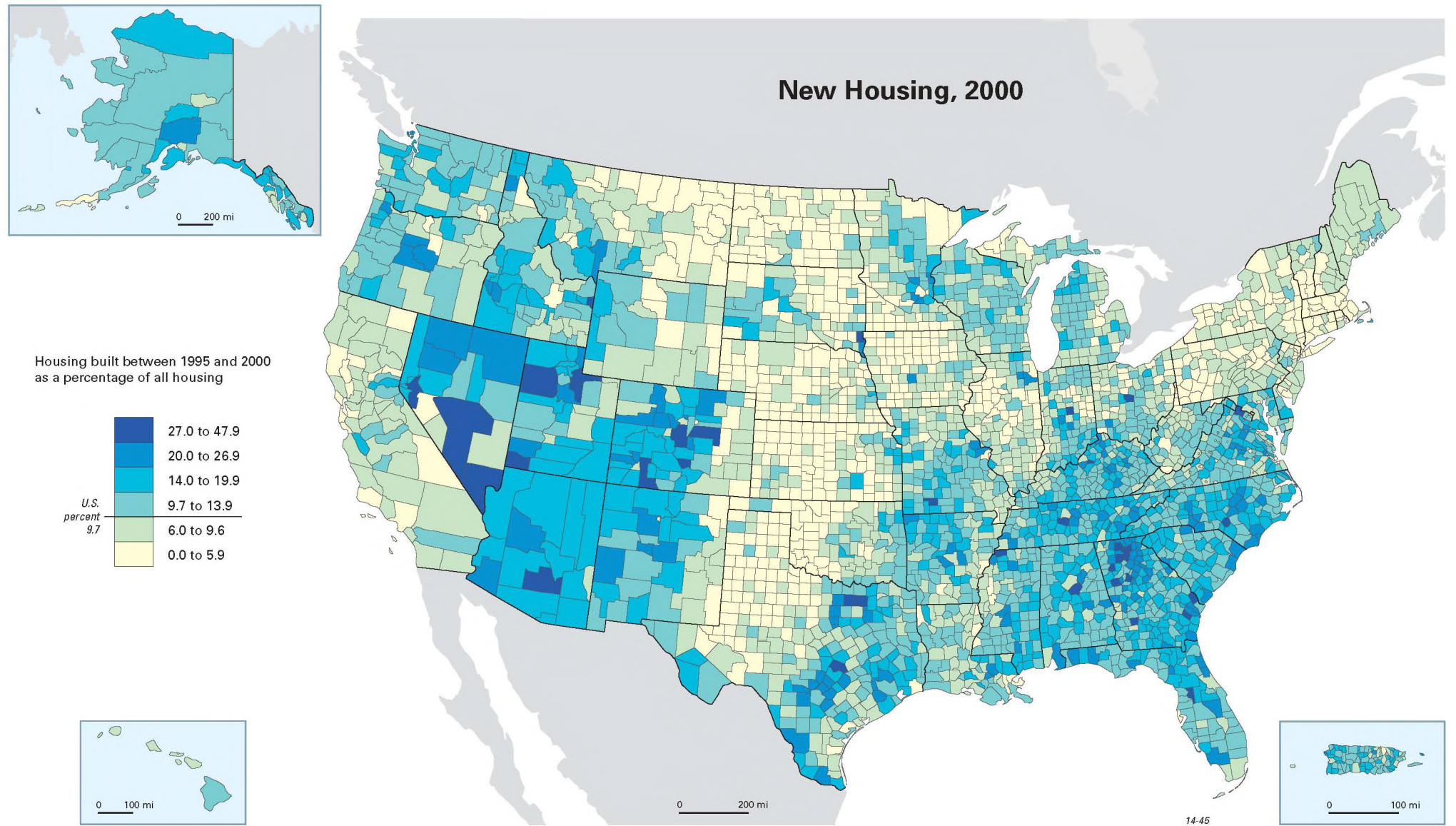


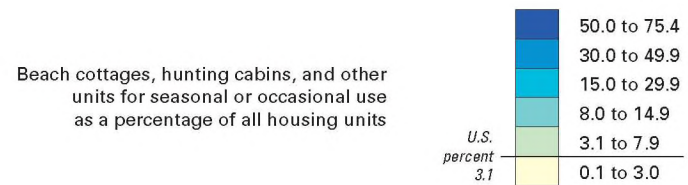
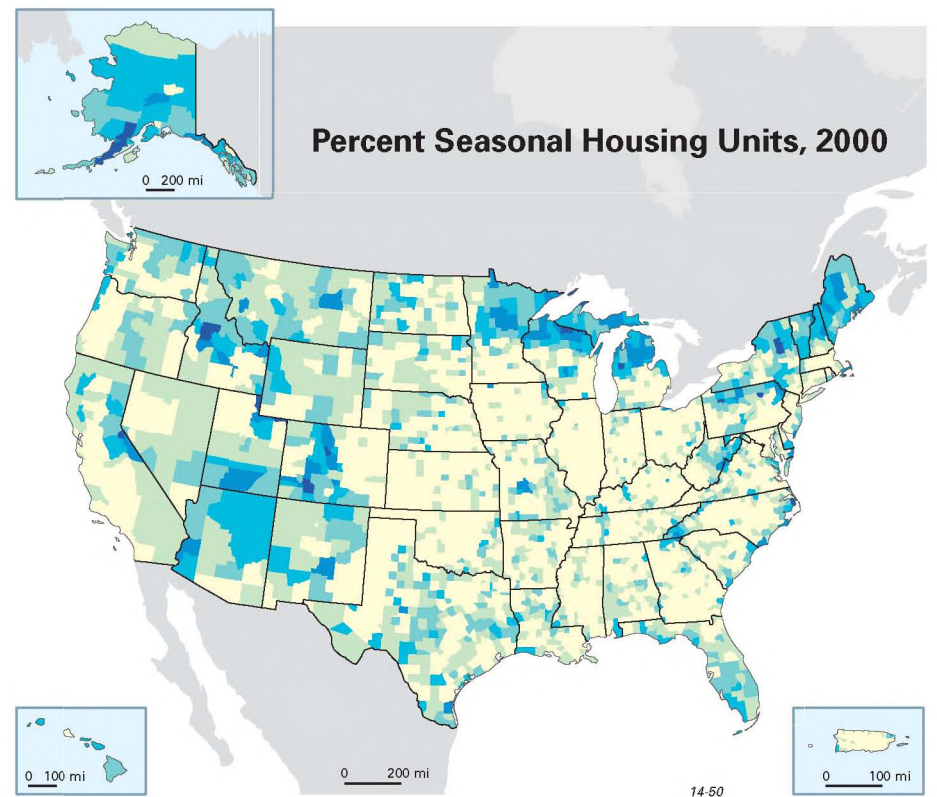
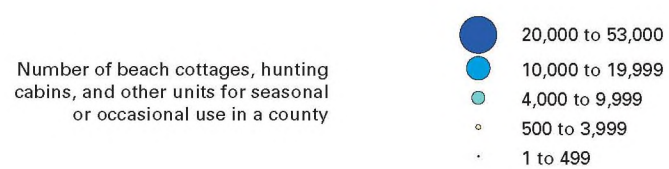
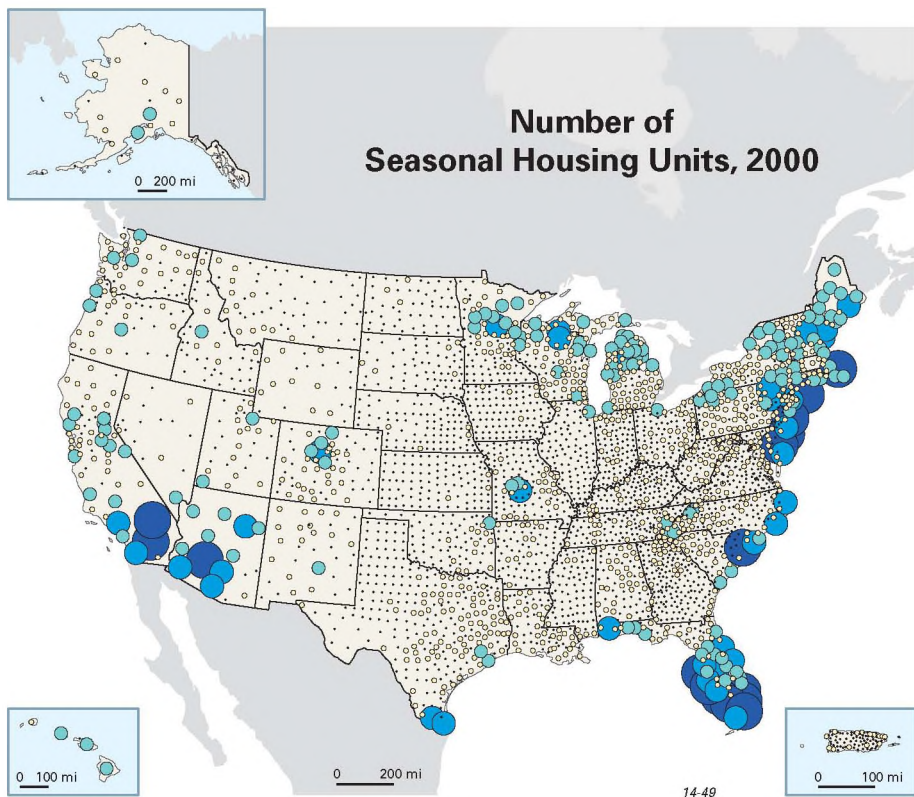
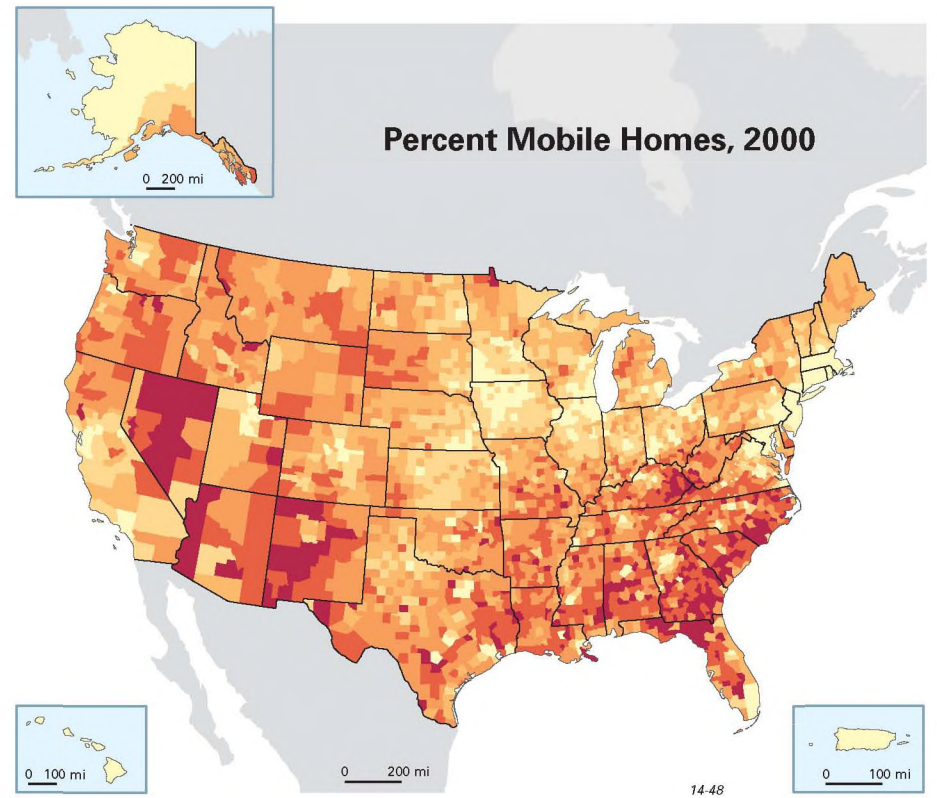
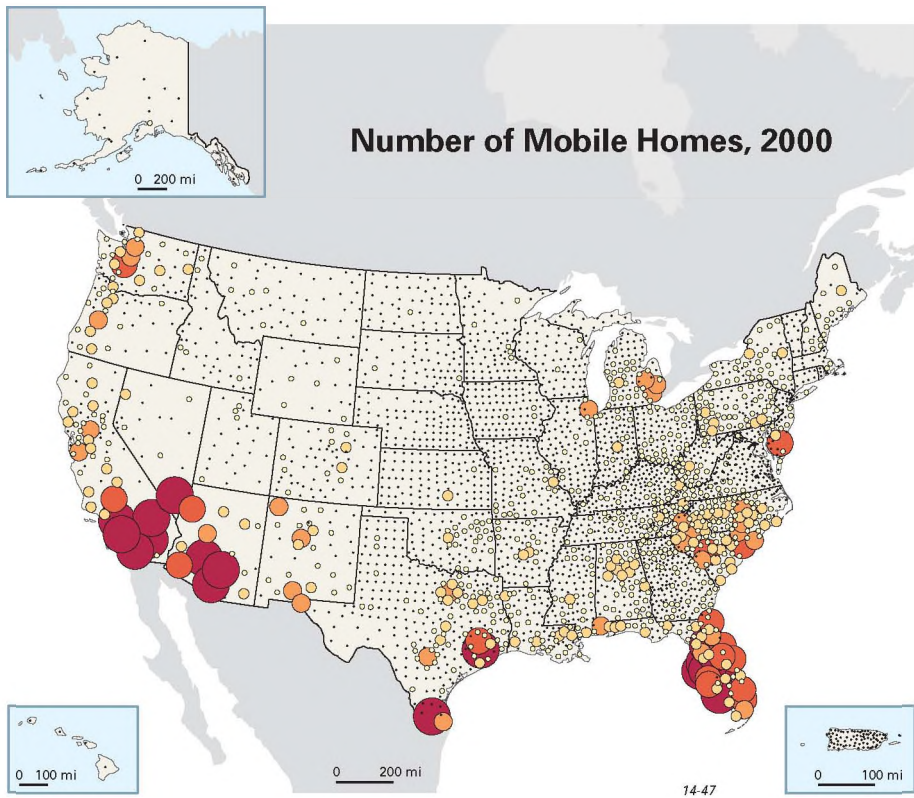
Value of Owner-Occupied Housing, 2000

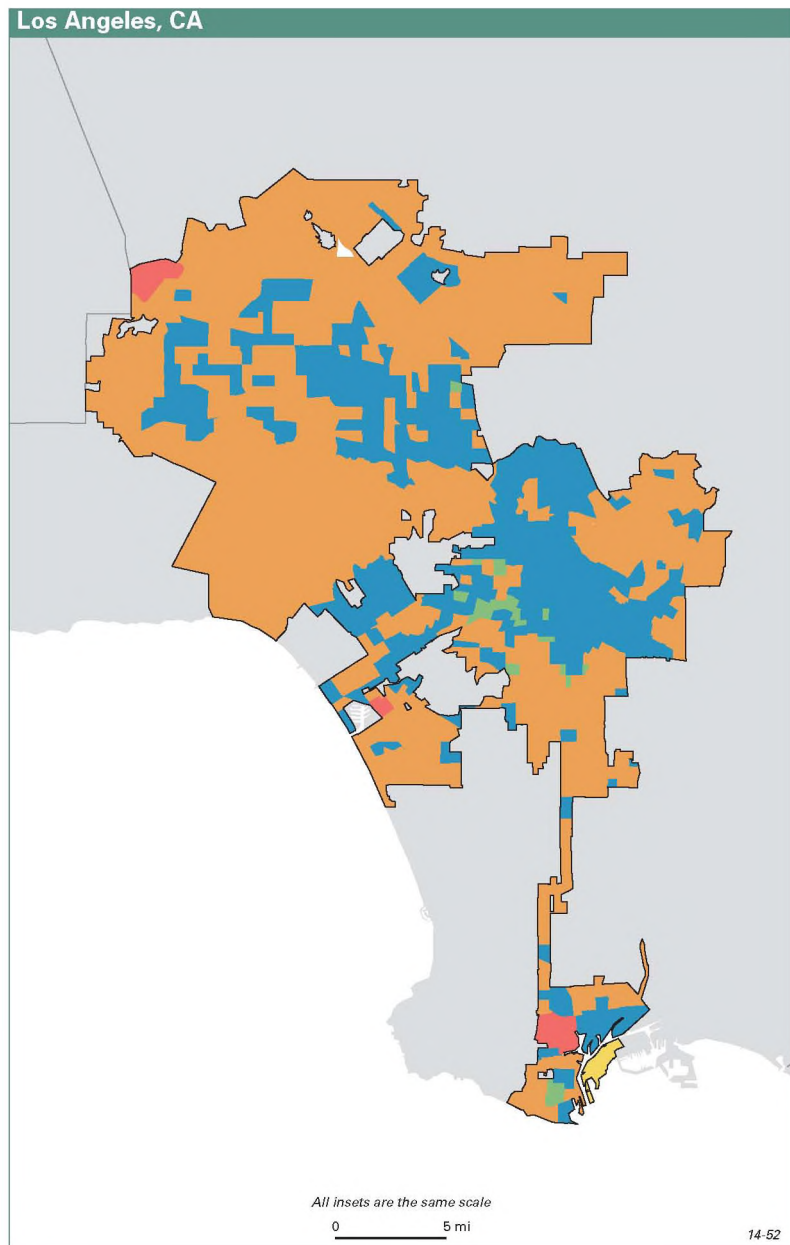
Largest Metropolitan Areas









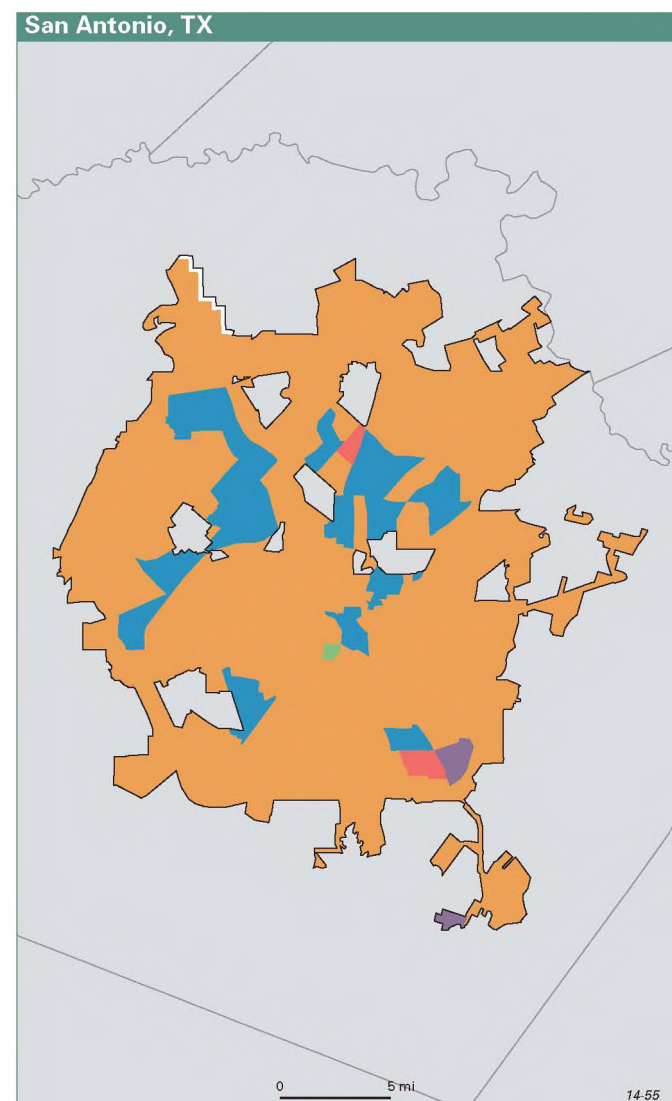
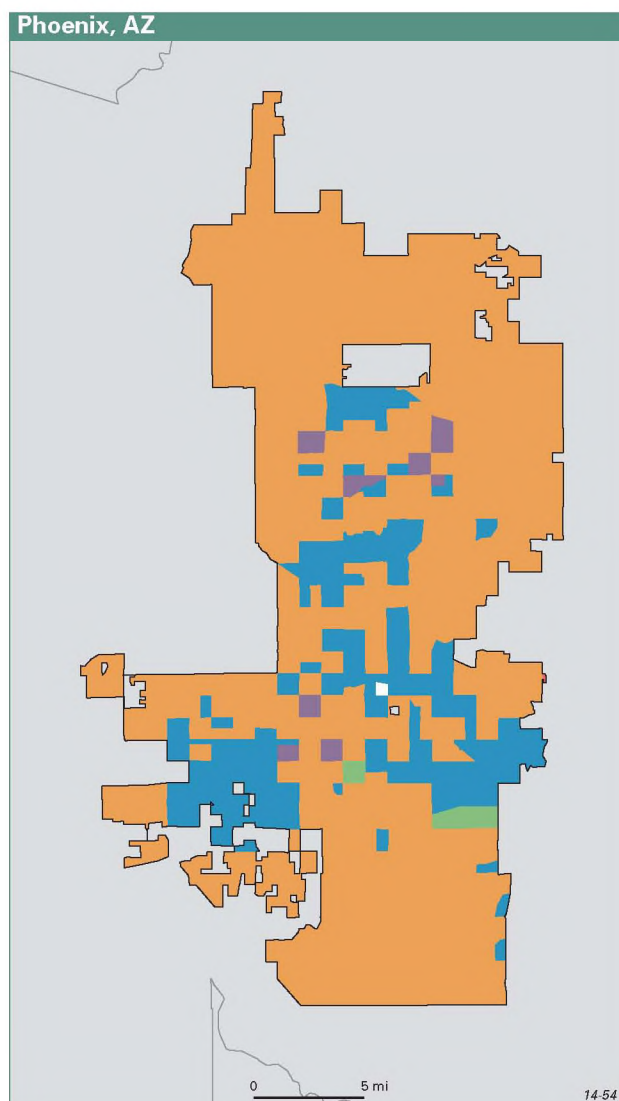
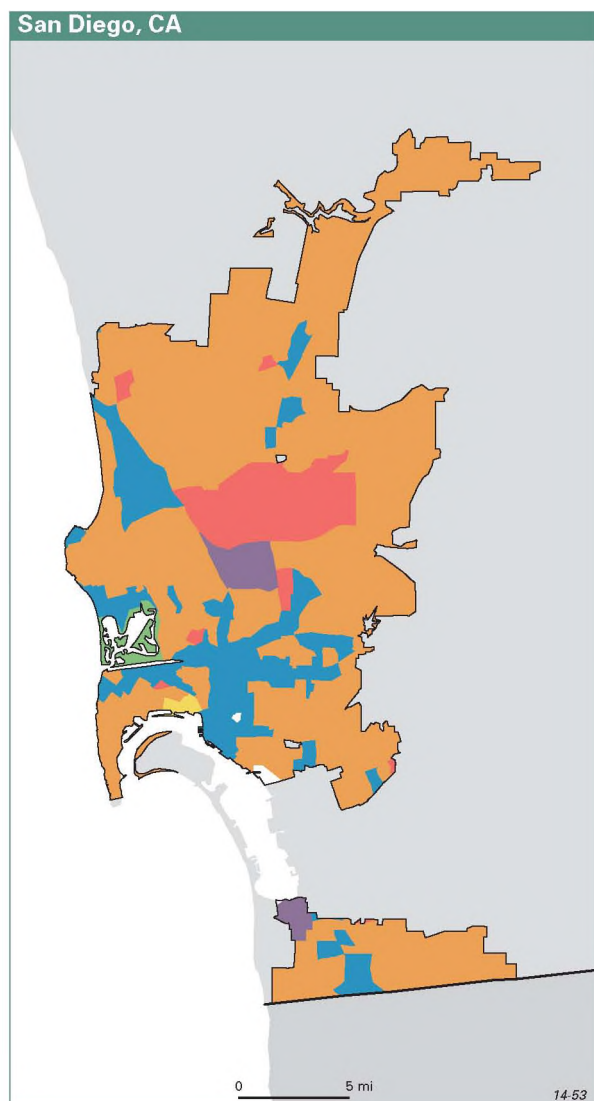
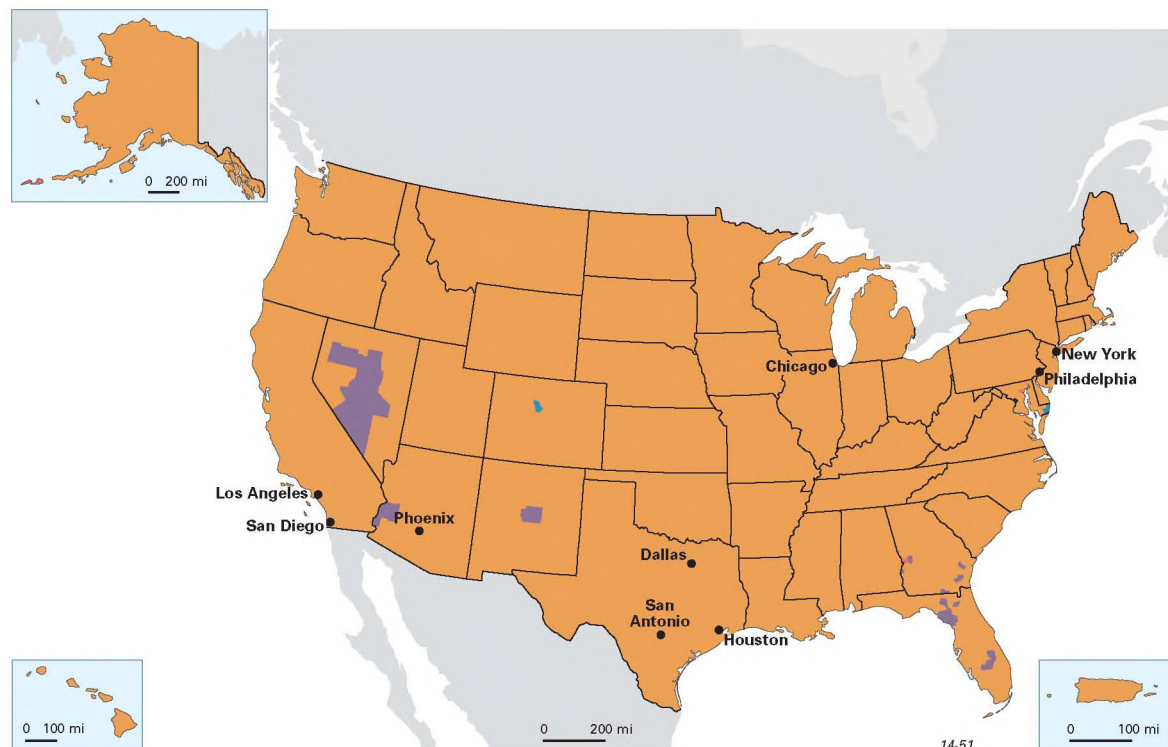


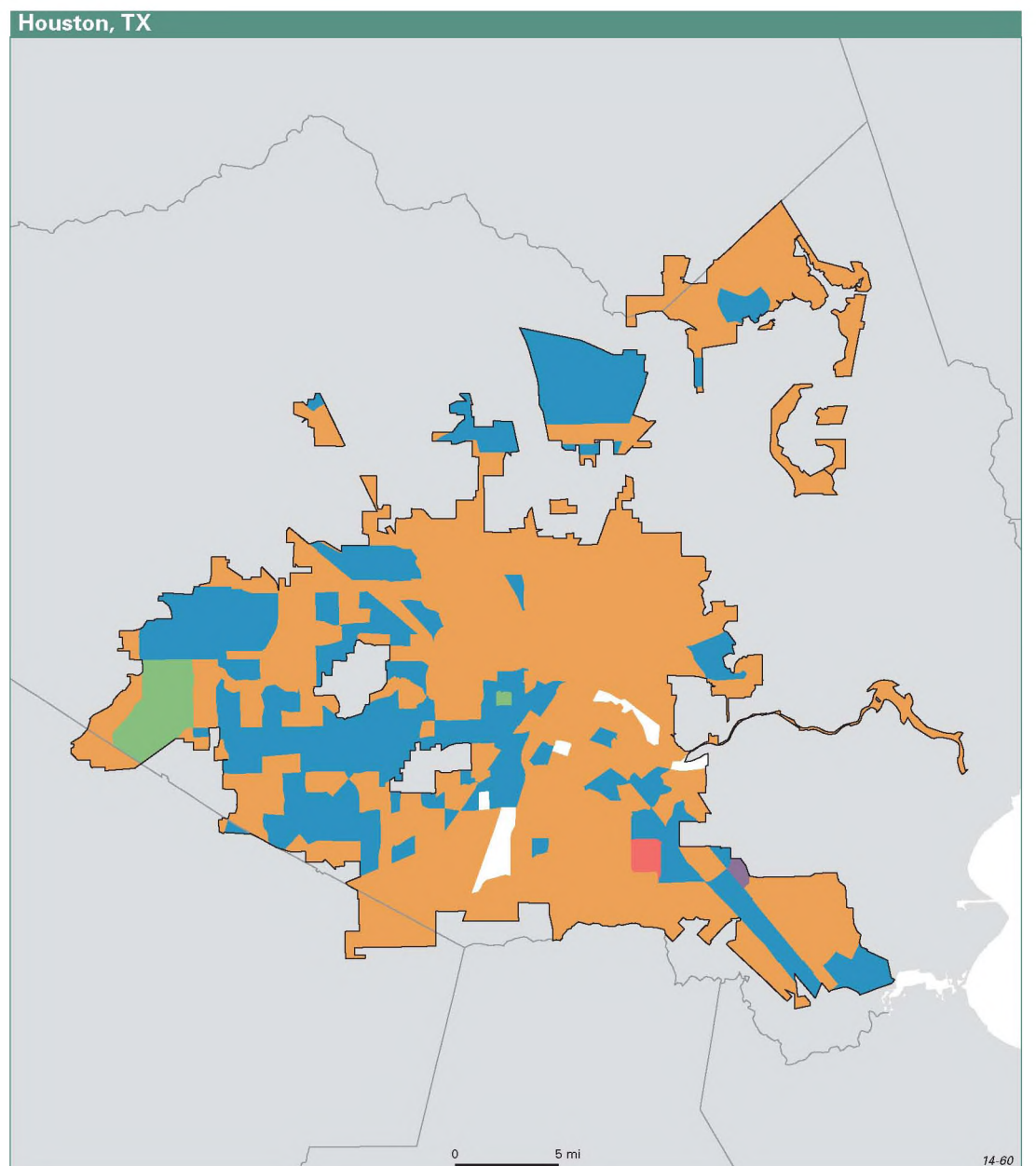
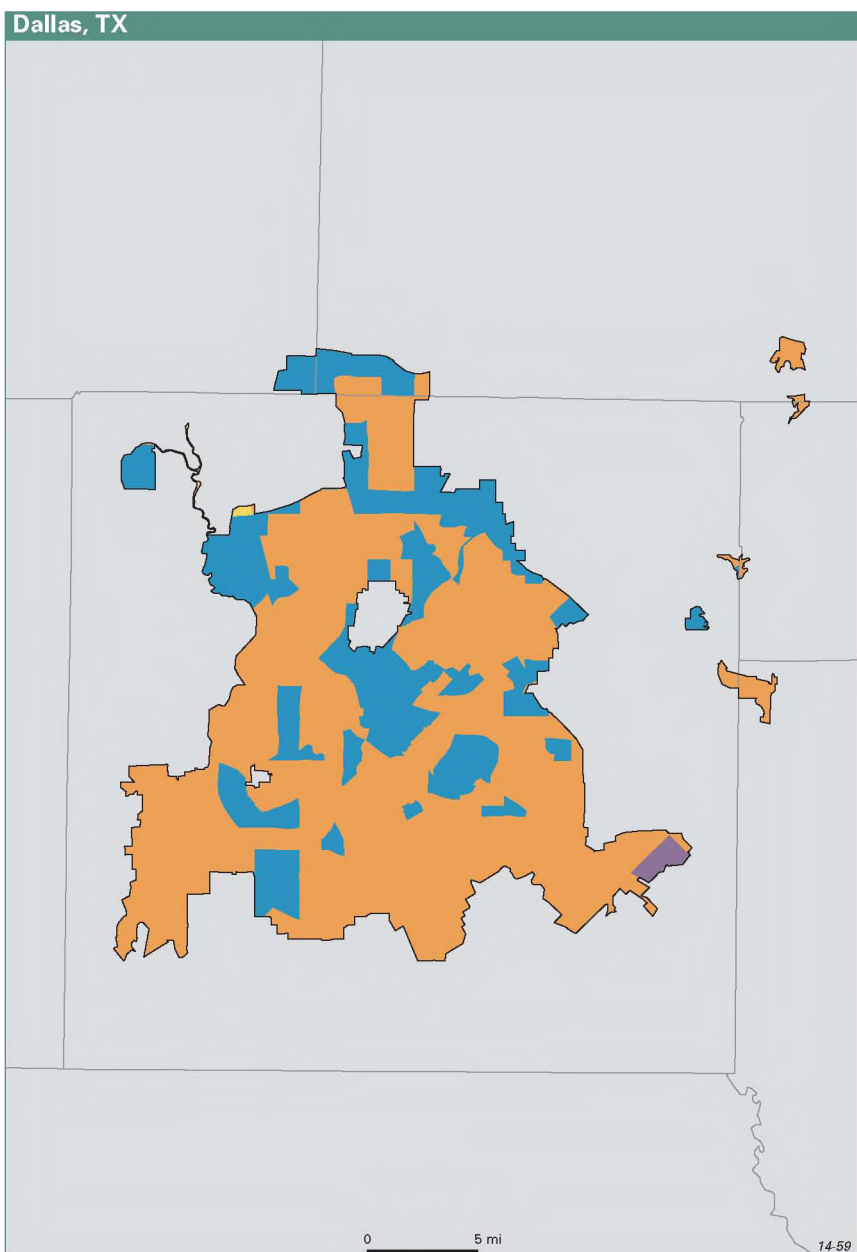
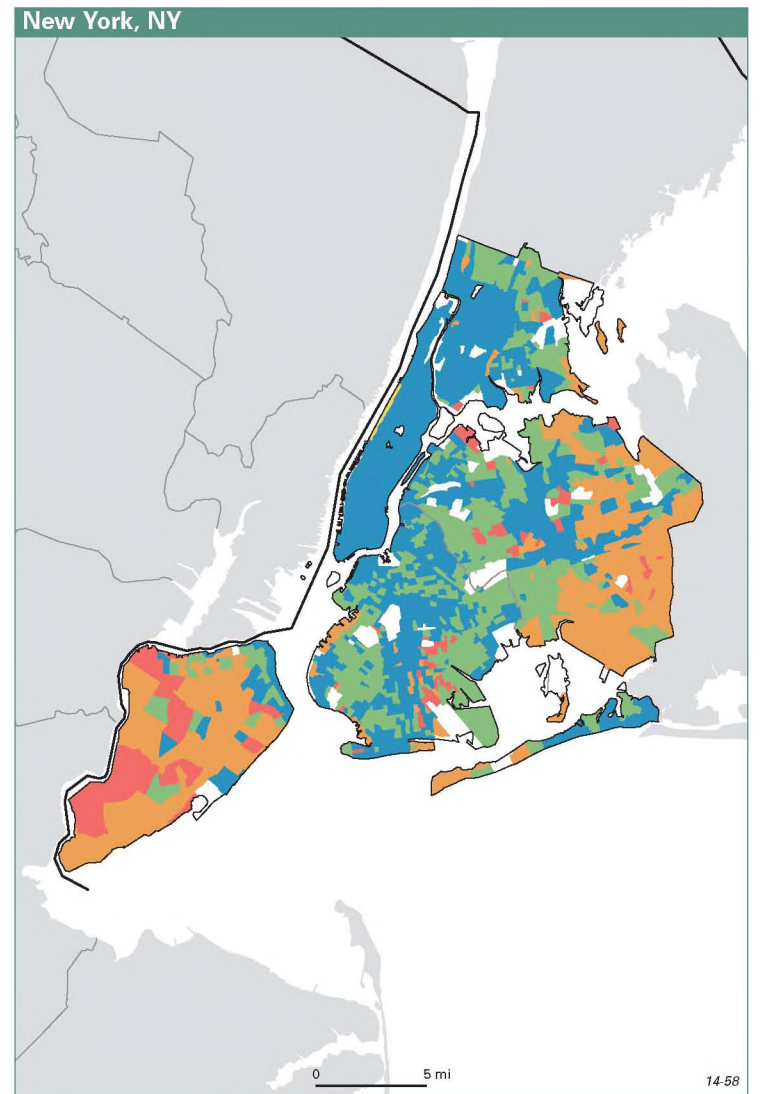
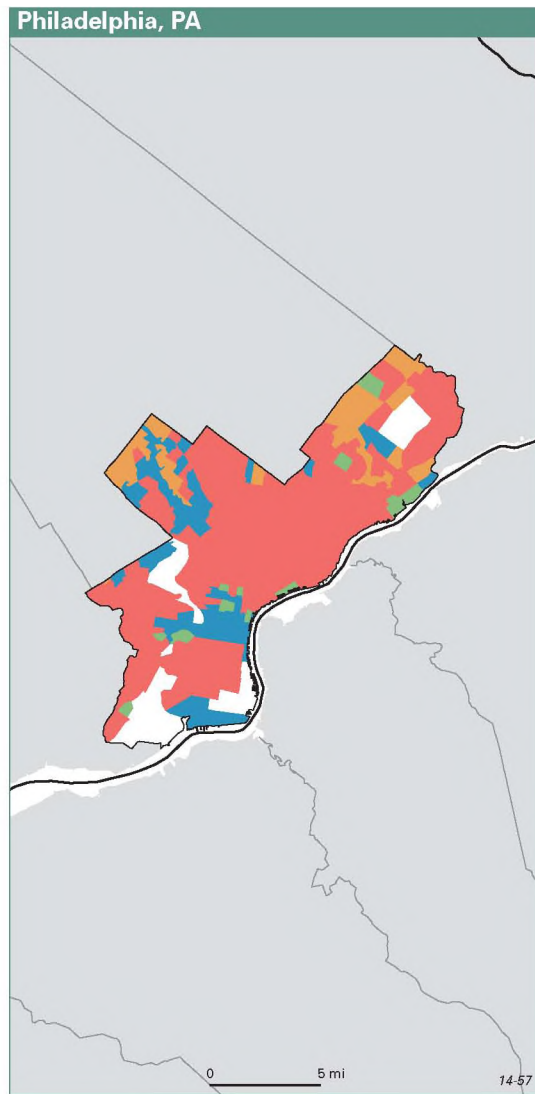
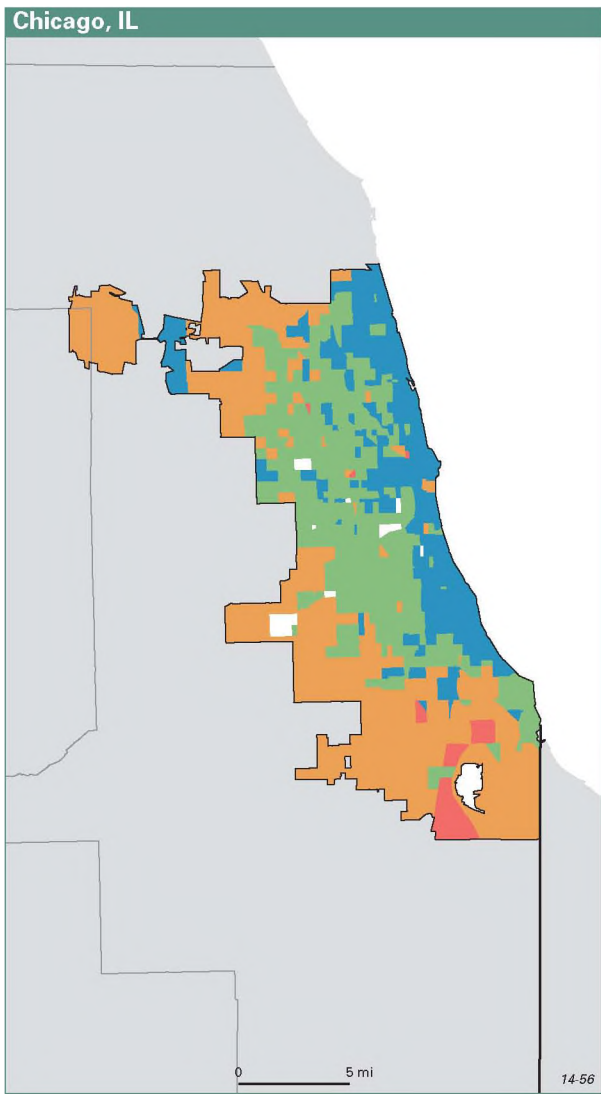
Prevalent Housing Type, 2000

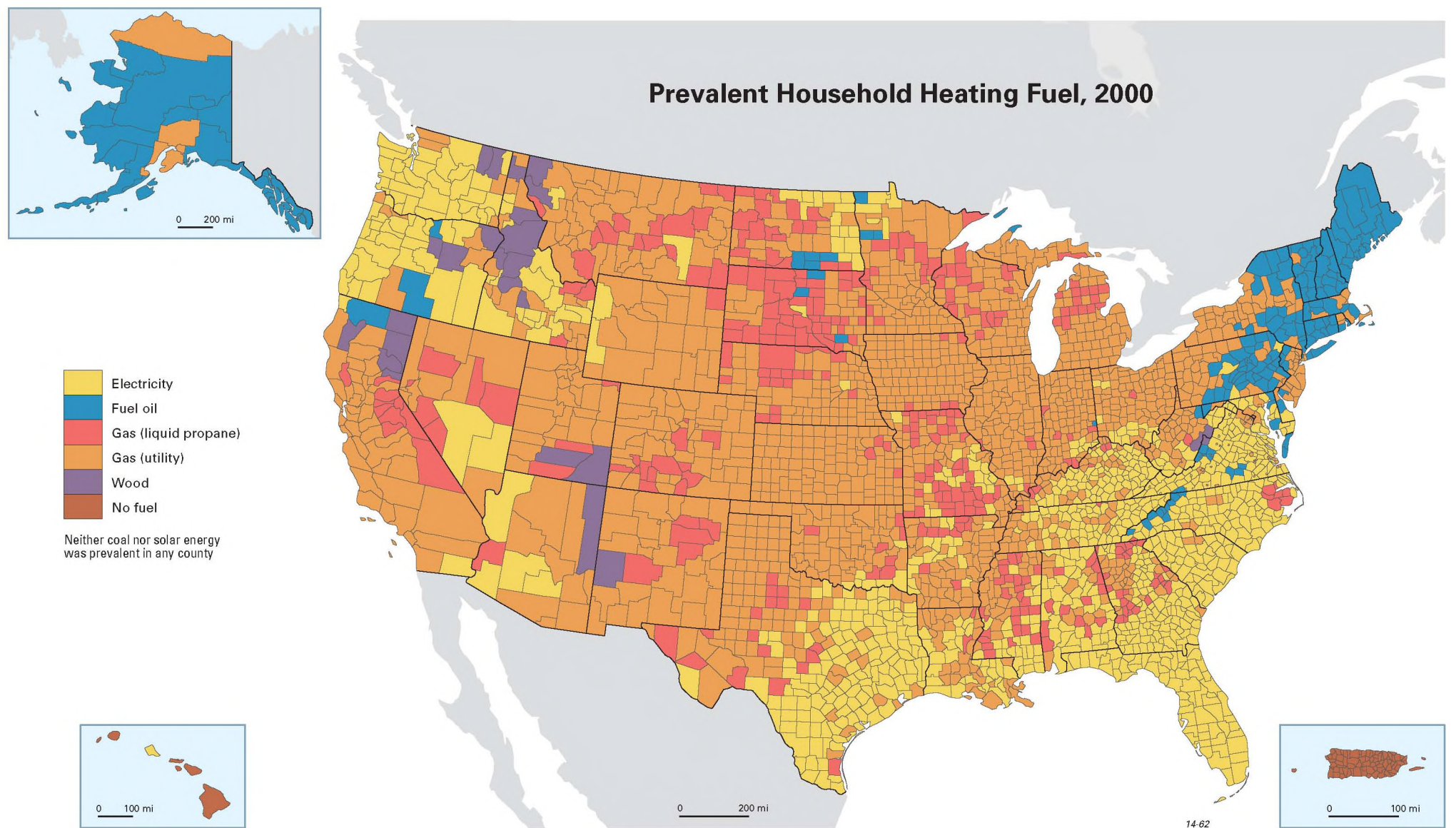
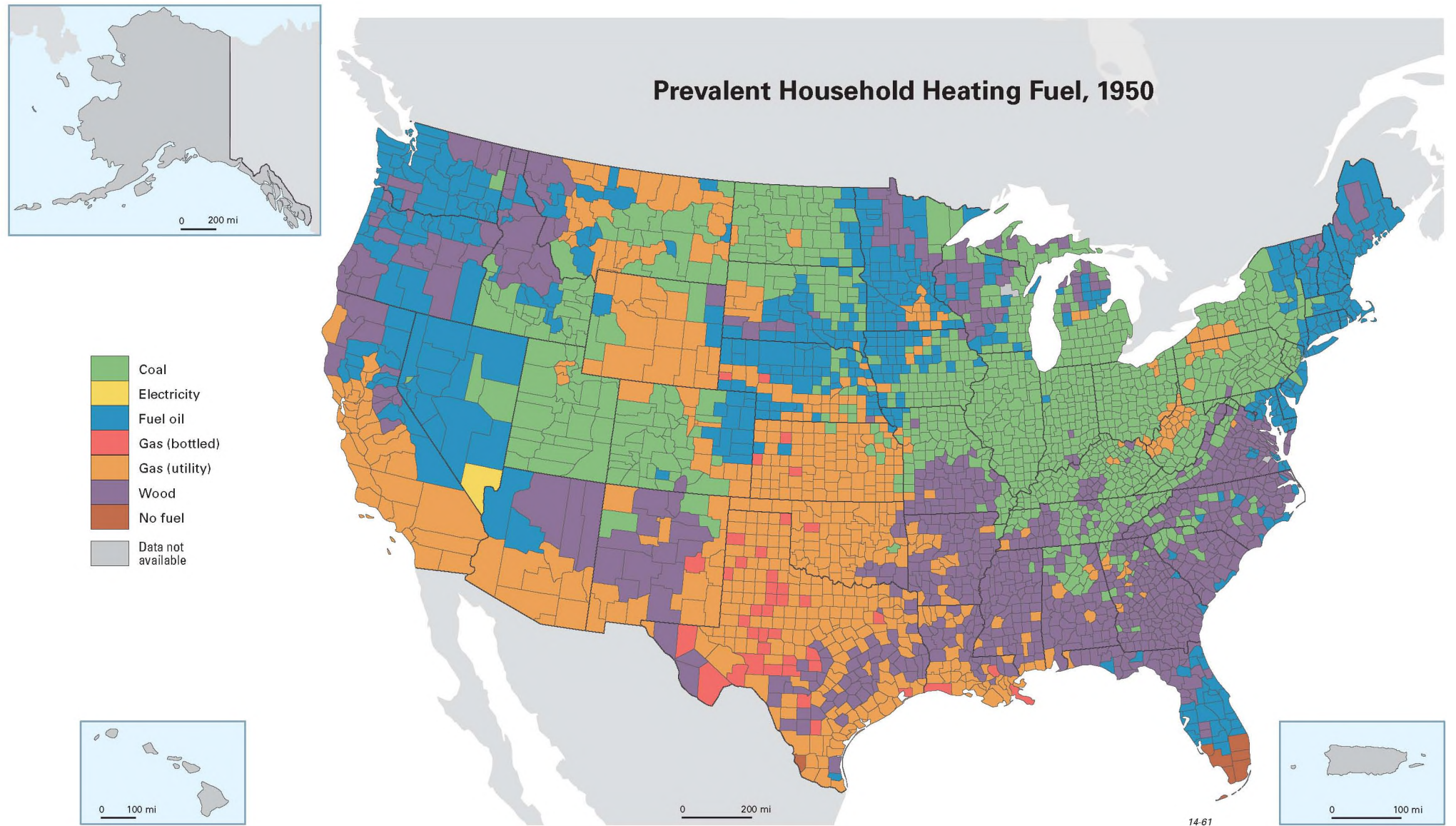
Largest Cities

Most common type of housing based on the total number of units of each structure type; U.S. map by county, city maps by census tract

- Boat, RV, or van
- Five units or more
- Mobile home
- Single-family, attached
- Single-family, detached
- Two to four units
- No housing units







CHANGING CHARACTERISTICS OF HOUSING

