

Cushing N. Dolbeare
Housing Policy Consultant
215 Eighth Street NE
Washington, DC 20002-6105
202 544-5505 202 544-5887 (fax) cushingd@verizon.net

March 10, 2001

MEMORANDUM FOR: Interested Parties

SUBJECT: Housing Problems by Tenure and Income Range

This memorandum is a more detailed analysis than has previously been available of the incidence of housing problems by percent of area median income (AMI). Its purpose is to further understanding of the relationship between income, tenure, and housing problems. To the extent that a goal of housing policy should be to address the most critical housing needs, this analysis should be useful.

Most such analyses have used the categories of extremely low income (under 30% of AMI), very low income (30-50% of AMI or, alternatively when the extremely low income category is not used, under 50% of AMI), low income (50-80% of AMI), moderate income (80-120% of AMI) and above-moderate income (over 120% of AMI). This analysis provides considerably more detail.

Eligibility and targeting requirements for many housing programs are frequently based on levels of AMI. In determining eligibility for HUD programs, the department annually estimates AMI for each metropolitan area and each nonmetro county. In addition to the raw American Housing Survey data posted on the HUD User web site, the department, for 1997 and 1999, has posted relevant AMI's and FMR's for each case in the AHS sample, thus permitting the type of analysis used in this memo.

In 1999, area median incomes estimated by HUD ranged from a low of \$15,500 in Starr County, TX, to a high of \$94,300 in Stamford-Norwalk, CT. So there is only a rough correlation between poverty and income below 30% of median. Ninety-one percent of poor households have incomes below 30% of median; the other 9% have incomes between 50% and 80% of median.. Near-poor households – those with incomes between 100% and 200% of poverty – are more dispersed: 11% have incomes below 30% of median, 57% are between 30% and 50% of median, 30% are between 50% and 80% of median, and 2% are above 80% of median. This suggests that further analysis is needed of the incomes of households with problems in these higher AMI ranges.

The data reveal two clear, but conflicting, patterns. Severe problems are highly concentrated at the lower end of the income scale, while moderate problems cluster closer to the middle. In each case, the problems of renters are more clustered than those of owners. There are also striking differences in income levels between renters and owners and renters: 72% of renter households fall below the median, compared to only 42% of owners. At the other end, 38% of owners have incomes above 150% of median, compared to only 12% of renters.

Severe Housing Problems

In 1999, 15.9 million households had severe housing problems, defined as cost burdens above 50% of income or occupancy of severely inadequate units, or both. Just over half, 52%, were renters.

Of the 8.2 million renter households with severe problems:

- 67.9% had extremely low incomes (30.0% below 10%; 17.7% between 10% and 20%; and 20.2% between 20% and 30%)
- 19.4% had very low incomes (13.0% between 30% and 40% and 6.4% between 40% and 50%).
- 7.3% had low incomes (3.5% between 50% and 60%, 2.0% between 60% and 70%, and 1.9% between 70% and 80%).
- 3.6% had moderate incomes (1.1% between 80% and 90%, 1.2% between 90% and 100%, 0.7% between median and 110%, and 0.5% between 110% and 120%)
- 1.8% had above-moderate incomes (0.3% between 120% and 130%, 0.3% between 130% and 140%, 0.2% between 140% and 150%, and 1.0% above 150%)

In all, these households constituted 24.0% of all renter households

Of the 7.7 million owner households with severe problems:

- 53.6% had extremely low incomes (31.9% below 10%; 10.6% between 10% and 20%; and 11.1% between 20% and 30%)
- 16.9% had very low incomes (9.4% between 30% and 40% and 7.5% between 40% and 50%).
- 13.2% had low incomes (5.1% between 50% and 60%, 4.6% between 60% and 70%, and 3.5% between 70% and 80%).
- 8.7% had moderate incomes (2.9% between 80% and 90%, 2.4% between 90% and 100%, 1.9% between median and 110%, and 1.5% between 110% and 120%)
- 7.5% had above-moderate incomes (1.4% between 120% and 130%, 1.0% between 130% and 140%, 1.0% between 140% and 150%, and 4.2% above 150%)

In all, these households constituted 11.2% of all owner households.

Moderate Housing Problems

A total of 19.7 million households had moderate problems, defined as cost burden between 30% and 50% of income, occupancy of moderately inadequate housing, or overcrowded (with more than one person per room). Not quite half, 46.2%, were renters.

Of the 9.1 million renter households with moderate problems:

- 13.3% had extremely low incomes (0.7% below 10%; 3.9% between 10% and 20%; and 8.7% between 20% and 30%)
- 31.5% had very low incomes (15.0% between 30% and 40% and 16.5% between 40% and 50%).
- 33.5% had low incomes (14.9% between 50% and 60%, 10.2% between 60% and 70%, and 8.4% between 70% and 80%).

- 14.6% had moderate incomes (5.4% between 80% and 90%, 4.1% between 90% and 100%, 3.1% between median and 110%, and 2.1% between 110% and 120%)
- 7.1% had above-moderate incomes (1.4% between 120% and 130%, 1.3% between 130% and 140%, 0.8% between 140% and 150%, and 3.5% above 150%)

In all, these households constituted 19.2% of all renter households

Of the 10.6 million owner households with moderate problems:

- 11.0% had extremely low incomes (0.1% below 10%; 2.9% between 10% and 20%; and 8.0% between 20% and 30%)
- 16.5% had very low incomes (8.8% between 30% and 40% and 7.6% between 40% and 50%.
- 24.5% had low incomes (8.0% between 50% and 60%, 8.2% between 60% and 70%, and 8.2% between 70% and 80%).
- 25.2% had moderate incomes (7.9% between 80% and 90%, 6.7% between 90% and 100%, 5.2% between median and 110%, and 5.3% between 110% and 120%)
- 22.8% had above-moderate incomes (3.6% between 120% and 130%, 2.9% between 130% and 140%, 2.6% between 140% and 150%, and 13.8% above 150%)

In all, these households constituted 11.2% of all owner households.

Accompanying this memorandum are two tables. The first provides detailed data on severe and moderate problems by percent of AMI for owners and renters, using the income breaks described above. The second provides comparable data on cost burdens, the primary problem in each category.

#

TABLE 1. SEVERE OR MODERATE PROBLEMS BY PERCENT OF AREA MEDIAN INCOME, 1999

| Housing problems | Percent of AMI | Thousands of Households | | | Row Percent | | | Percent by problem | | | Column percent | | | Total percent | | |
|----------------------------|--------------------------|-------------------------|---------------|---------------|--------------|---------------|---------------|--------------------|---------------|--------------|----------------|--------------|--------------|---------------|--------------|--------------|
| | | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total |
| None | <10% | 8 | 64 | 72 | 11.1% | 88.9% | 100.0% | 0.0% | 0.4% | 0.1% | 0.0% | 0.2% | 0.1% | 0.0% | 0.1% | 0.1% |
| | 10-20% | 102 | 317 | 419 | 24.3% | 75.7% | 100.0% | 0.2% | 1.9% | 0.6% | 0.1% | 0.9% | 0.4% | 0.1% | 0.3% | 0.4% |
| | 20-30% | 618 | 600 | 1,218 | 50.7% | 49.3% | 100.0% | 1.2% | 3.6% | 1.8% | 0.9% | 1.8% | 1.2% | 0.6% | 0.6% | 1.2% |
| | Subtotal, <30% | 728 | 981 | 1,709 | 42.6% | 57.4% | 100.0% | 1.4% | 5.9% | 2.5% | 1.1% | 2.9% | 1.7% | 0.7% | 1.0% | 1.7% |
| | 30-40% | 1,270 | 574 | 1,844 | 68.9% | 31.1% | 100.0% | 2.5% | 3.4% | 2.7% | 1.8% | 1.7% | 1.8% | 1.2% | 0.6% | 1.8% |
| | 40-50% | 1,776 | 698 | 2,474 | 71.8% | 28.2% | 100.0% | 3.5% | 4.2% | 3.7% | 2.6% | 2.1% | 2.4% | 1.7% | 0.7% | 2.4% |
| | Subtotal, 30-50% | 3,046 | 1,272 | 4,318 | 70.5% | 29.5% | 100.0% | 6.0% | 7.6% | 6.4% | 4.4% | 3.7% | 4.2% | 3.0% | 1.2% | 4.2% |
| | 50-60% | 1,864 | 924 | 2,788 | 66.9% | 33.1% | 100.0% | 3.7% | 5.5% | 4.1% | 2.7% | 2.7% | 2.7% | 1.8% | 0.9% | 2.7% |
| | 60-70% | 2,050 | 1,266 | 3,316 | 61.8% | 38.2% | 100.0% | 4.1% | 7.6% | 4.9% | 3.0% | 3.7% | 3.2% | 2.0% | 1.2% | 3.2% |
| | 70-80% | 2,224 | 1,496 | 3,720 | 59.8% | 40.2% | 100.0% | 4.4% | 8.9% | 5.5% | 3.2% | 4.4% | 3.6% | 2.2% | 1.5% | 3.6% |
| | Subtotal, 50-80% | 6,138 | 3,686 | 9,824 | 62.5% | 37.5% | 100.0% | 12.2% | 22.0% | 14.6% | 8.9% | 10.8% | 9.6% | 6.0% | 3.6% | 9.6% |
| | 80-90% | 2,382 | 1,402 | 3,784 | 62.9% | 37.1% | 100.0% | 4.7% | 8.4% | 5.6% | 3.5% | 4.1% | 3.7% | 2.3% | 1.4% | 3.7% |
| | 90-100% | 2,362 | 1,329 | 3,691 | 64.0% | 36.0% | 100.0% | 4.7% | 7.9% | 5.5% | 3.4% | 3.9% | 3.6% | 2.3% | 1.3% | 3.6% |
| | 100-110% | 2,445 | 1,180 | 3,625 | 67.4% | 32.6% | 100.0% | 4.8% | 7.1% | 5.4% | 3.6% | 3.5% | 3.5% | 2.4% | 1.1% | 3.5% |
| | 110-120% | 2,477 | 1,112 | 3,589 | 69.0% | 31.0% | 100.0% | 4.9% | 6.6% | 5.3% | 3.6% | 3.3% | 3.5% | 2.4% | 1.1% | 3.5% |
| | Subtotal, 80-120% | 9,666 | 5,023 | 14,689 | 65.8% | 34.2% | 100.0% | 19.1% | 30.0% | 21.9% | 14.1% | 14.8% | 14.3% | 9.4% | 4.9% | 14.3% |
| | 120%-130% | 2,287 | 874 | 3,161 | 72.4% | 27.6% | 100.0% | 4.5% | 5.2% | 4.7% | 3.3% | 2.6% | 3.1% | 2.2% | 0.9% | 3.1% |
| | 130%-140% | 2,283 | 728 | 3,011 | 75.8% | 24.2% | 100.0% | 4.5% | 4.4% | 4.5% | 3.3% | 2.1% | 2.9% | 2.2% | 0.7% | 2.9% |
| | 140%-150% | 2,273 | 610 | 2,883 | 78.8% | 21.2% | 100.0% | 4.5% | 3.6% | 4.3% | 3.3% | 1.8% | 2.8% | 2.2% | 0.6% | 2.8% |
| | Over 150% | 24,059 | 3,553 | 27,612 | 87.1% | 12.9% | 100.0% | 47.7% | 21.2% | 41.1% | 35.0% | 10.4% | 26.9% | 23.4% | 3.5% | 26.9% |
| Subtotal, over 120% | 30,902 | 5,765 | 36,667 | 84.3% | 15.7% | 100.0% | 61.2% | 34.5% | 54.6% | 44.9% | 17.0% | 35.7% | 30.1% | 5.6% | 35.7% | |
| Total, no probs | 50,480 | 16,727 | 67,207 | 75.1% | 24.9% | 100.0% | 100.0% | 100.0% | 100.0% | 73.4% | 49.2% | 65.4% | 49.1% | 16.3% | 65.4% | |
| Moderate | <10% | 15 | 65 | 80 | 18.8% | 81.3% | 100.0% | 0.1% | 0.7% | 0.4% | 0.0% | 0.2% | 0.1% | 0.0% | 0.1% | 0.1% |
| | 10-20% | 306 | 353 | 659 | 46.4% | 53.6% | 100.0% | 2.9% | 3.9% | 3.3% | 0.4% | 1.0% | 0.6% | 0.3% | 0.3% | 0.6% |
| | 20-30% | 848 | 791 | 1,639 | 51.7% | 48.3% | 100.0% | 8.0% | 8.7% | 8.3% | 1.2% | 2.3% | 1.6% | 0.8% | 0.8% | 1.6% |
| | Subtotal, <30% | 1,169 | 1,209 | 2,378 | 49.2% | 50.8% | 100.0% | 11.0% | 13.3% | 12.1% | 1.7% | 3.6% | 2.3% | 1.1% | 1.2% | 2.3% |
| | 30-40% | 936 | 1,371 | 2,307 | 40.6% | 59.4% | 100.0% | 8.8% | 15.0% | 11.7% | 1.4% | 4.0% | 2.2% | 0.9% | 1.3% | 2.2% |
| | 40-50% | 811 | 1,501 | 2,312 | 35.1% | 64.9% | 100.0% | 7.6% | 16.5% | 11.7% | 1.2% | 4.4% | 2.2% | 0.8% | 1.5% | 2.2% |
| | Subtotal, 30-50% | 1,747 | 2,872 | 4,619 | 37.8% | 62.2% | 100.0% | 16.5% | 31.5% | 23.4% | 2.5% | 8.4% | 4.5% | 1.7% | 2.8% | 4.5% |
| | 50-60% | 850 | 1,357 | 2,207 | 38.5% | 61.5% | 100.0% | 8.0% | 14.9% | 11.2% | 1.2% | 4.0% | 2.1% | 0.8% | 1.3% | 2.1% |
| | 60-70% | 874 | 931 | 1,805 | 48.4% | 51.6% | 100.0% | 8.2% | 10.2% | 9.2% | 1.3% | 2.7% | 1.8% | 0.9% | 0.9% | 1.8% |
| | 70-80% | 874 | 767 | 1,641 | 53.3% | 46.7% | 100.0% | 8.2% | 8.4% | 8.3% | 1.3% | 2.3% | 1.6% | 0.9% | 0.7% | 1.6% |
| | Subtotal, 50-80% | 2,598 | 3,055 | 5,653 | 46.0% | 54.0% | 100.0% | 24.5% | 33.5% | 28.7% | 3.8% | 9.0% | 5.5% | 2.5% | 3.0% | 5.5% |
| | 80-90% | 842 | 488 | 1,330 | 63.3% | 36.7% | 100.0% | 7.9% | 5.4% | 6.7% | 1.2% | 1.4% | 1.3% | 0.8% | 0.5% | 1.3% |
| | 90-100% | 713 | 373 | 1,086 | 65.7% | 34.3% | 100.0% | 6.7% | 4.1% | 5.5% | 1.0% | 1.1% | 1.1% | 0.7% | 0.4% | 1.1% |
| | 100-110% | 553 | 279 | 832 | 66.5% | 33.5% | 100.0% | 5.2% | 3.1% | 4.2% | 0.8% | 0.8% | 0.8% | 0.5% | 0.3% | 0.8% |
| | 110-120% | 562 | 189 | 751 | 74.8% | 25.2% | 100.0% | 5.3% | 2.1% | 3.8% | 0.8% | 0.6% | 0.7% | 0.5% | 0.2% | 0.7% |
| | Subtotal, 80-120% | 2,670 | 1,329 | 3,999 | 66.8% | 33.2% | 100.0% | 25.2% | 14.6% | 20.3% | 3.9% | 3.9% | 3.9% | 2.6% | 1.3% | 3.9% |
| | 120%-130% | 384 | 131 | 515 | 74.6% | 25.4% | 100.0% | 3.6% | 1.4% | 2.6% | 0.6% | 0.4% | 0.5% | 0.4% | 0.1% | 0.5% |
| | 130%-140% | 305 | 118 | 423 | 72.1% | 27.9% | 100.0% | 2.9% | 1.3% | 2.1% | 0.4% | 0.3% | 0.4% | 0.3% | 0.1% | 0.4% |
| | 140%-150% | 274 | 74 | 348 | 78.7% | 21.3% | 100.0% | 2.6% | 0.8% | 1.8% | 0.4% | 0.2% | 0.3% | 0.3% | 0.1% | 0.3% |
| | Over 150% | 1,459 | 322 | 1,781 | 81.9% | 18.1% | 100.0% | 13.8% | 3.5% | 9.0% | 2.1% | 0.9% | 1.7% | 1.4% | 0.3% | 1.7% |
| Subtotal, over 120% | 2,422 | 645 | 3,067 | 79.0% | 21.0% | 100.0% | 22.8% | 7.1% | 15.6% | 3.5% | 1.9% | 3.0% | 2.4% | 0.6% | 3.0% | |
| Total, mod probs | 10,606 | 9,110 | 19,716 | 53.8% | 46.2% | 100.0% | 100.0% | 100.0% | 100.0% | 15.4% | 26.8% | 19.2% | 10.3% | 8.9% | 19.2% | |

TABLE 1. SEVERE OR MODERATE PROBLEMS BY PERCENT OF AREA MEDIAN INCOME, 1999, continued

| Housing problems | Percent of AMI | Thousands of Households | | | Row Percent | | | Percent by problem | | | Column percent | | | Total percent | | |
|----------------------------|--------------------------|-------------------------|----------------|---------------|--------------|---------------|---------------|--------------------|---------------|---------------|----------------|---------------|--------------|---------------|---------------|--------------|
| | | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total |
| Severe | <10% | 2,460 | 2,452 | 4,912 | 50.1% | 49.9% | 100.0% | 31.9% | 30.0% | 30.9% | 3.6% | 7.2% | 4.8% | 2.4% | 2.4% | 4.8% |
| | 10-20% | 818 | 1,447 | 2,265 | 36.1% | 63.9% | 100.0% | 10.6% | 17.7% | 14.3% | 1.2% | 4.3% | 2.2% | 0.8% | 1.4% | 2.2% |
| | 20-30% | 857 | 1,649 | 2,506 | 34.2% | 65.8% | 100.0% | 11.1% | 20.2% | 15.8% | 1.2% | 4.8% | 2.4% | 0.8% | 1.6% | 2.4% |
| | Subtotal, <30% | 4,135 | 5,548 | 9,683 | 42.7% | 57.3% | 100.0% | 53.6% | 67.9% | 61.0% | 6.0% | 16.3% | 9.4% | 4.0% | 5.4% | 9.4% |
| | 30-40% | 721 | 1,059 | 1,780 | 40.5% | 59.5% | 100.0% | 9.4% | 13.0% | 11.2% | 1.0% | 3.1% | 1.7% | 0.7% | 1.0% | 1.7% |
| | 40-50% | 579 | 526 | 1,105 | 52.4% | 47.6% | 100.0% | 7.5% | 6.4% | 7.0% | 0.8% | 1.5% | 1.1% | 0.6% | 0.5% | 1.1% |
| | Subtotal, 30-50% | 1,300 | 1,585 | 2,885 | 45.1% | 54.9% | 100.0% | 16.9% | 19.4% | 18.2% | 1.9% | 4.7% | 2.8% | 1.3% | 1.5% | 2.8% |
| | 50-60% | 394 | 284 | 678 | 58.1% | 41.9% | 100.0% | 5.1% | 3.5% | 4.3% | 0.6% | 0.8% | 0.7% | 0.4% | 0.3% | 0.7% |
| | 60-70% | 356 | 161 | 517 | 68.9% | 31.1% | 100.0% | 4.6% | 2.0% | 3.3% | 0.5% | 0.5% | 0.5% | 0.3% | 0.2% | 0.5% |
| | 70-80% | 270 | 155 | 425 | 63.5% | 36.5% | 100.0% | 3.5% | 1.9% | 2.7% | 0.4% | 0.5% | 0.4% | 0.3% | 0.2% | 0.4% |
| | Subtotal, 50-80% | 1,020 | 600 | 1,620 | 63.0% | 37.0% | 100.0% | 13.2% | 7.3% | 10.2% | 1.5% | 1.8% | 1.6% | 1.0% | 0.6% | 1.6% |
| | 80-90% | 222 | 89 | 311 | 71.4% | 28.6% | 100.0% | 2.9% | 1.1% | 2.0% | 0.3% | 0.3% | 0.3% | 0.2% | 0.1% | 0.3% |
| | 90-100% | 186 | 99 | 285 | 65.3% | 34.7% | 100.0% | 2.4% | 1.2% | 1.8% | 0.3% | 0.3% | 0.3% | 0.2% | 0.1% | 0.3% |
| | 100-110% | 150 | 60 | 210 | 71.4% | 28.6% | 100.0% | 1.9% | 0.7% | 1.3% | 0.2% | 0.2% | 0.2% | 0.1% | 0.1% | 0.2% |
| | 110-120% | 115 | 43 | 158 | 72.8% | 27.2% | 100.0% | 1.5% | 0.5% | 1.0% | 0.2% | 0.1% | 0.2% | 0.1% | 0.0% | 0.2% |
| | Subtotal, 80-120% | 673 | 291 | 964 | 69.8% | 30.2% | 100.0% | 8.7% | 3.6% | 6.1% | 1.0% | 0.9% | 0.9% | 0.7% | 0.3% | 0.9% |
| | 120%-130% | 106 | 26 | 132 | 80.3% | 19.7% | 100.0% | 1.4% | 0.3% | 0.8% | 0.2% | 0.1% | 0.1% | 0.1% | 0.0% | 0.1% |
| | 130%-140% | 75 | 21 | 96 | 78.1% | 21.9% | 100.0% | 1.0% | 0.3% | 0.6% | 0.1% | 0.1% | 0.1% | 0.1% | 0.0% | 0.1% |
| | 140%-150% | 75 | 18 | 93 | 80.6% | 19.4% | 100.0% | 1.0% | 0.2% | 0.6% | 0.1% | 0.1% | 0.1% | 0.1% | 0.0% | 0.1% |
| Over 150% | 324 | 81 | 405 | 80.0% | 20.0% | 100.0% | 4.2% | 1.0% | 2.6% | 0.5% | 0.2% | 0.4% | 0.3% | 0.1% | 0.4% | |
| Subtotal, over 120% | 580 | 146 | 726 | 79.9% | 20.1% | 100.0% | 7.5% | 1.8% | 4.6% | 0.8% | 0.4% | 0.7% | 0.6% | 0.1% | 0.7% | |
| Total, sev probs | 7,708 | 8,170 | 15,878 | 48.5% | 51.5% | 100.0% | 100.0% | 100.0% | 100.0% | 11.2% | 24.0% | 15.4% | 7.5% | 7.9% | 15.4% | |
| Total | <10% | 2,483 | 2,581 | 5,064 | 49.0% | 51.0% | 100.0% | 3.6% | 7.6% | 4.9% | 3.6% | 7.6% | 4.9% | 2.4% | 2.5% | 4.9% |
| | 10-20% | 1,226 | 2,117 | 3,343 | 36.7% | 63.3% | 100.0% | 1.8% | 6.2% | 3.3% | 1.8% | 6.2% | 3.3% | 1.2% | 2.1% | 3.3% |
| | 20-30% | 2,323 | 3,040 | 5,363 | 43.3% | 56.7% | 100.0% | 3.4% | 8.9% | 5.2% | 3.4% | 8.9% | 5.2% | 2.3% | 3.0% | 5.2% |
| | Subtotal, <30% | 6,032 | 7,738 | 13,770 | 43.8% | 56.2% | 100.0% | 8.8% | 22.8% | 13.4% | 8.8% | 22.8% | 13.4% | 5.9% | 7.5% | 13.4% |
| | 30-40% | 2,927 | 3,005 | 5,932 | 49.3% | 50.7% | 100.0% | 4.3% | 8.8% | 5.8% | 4.3% | 8.8% | 5.8% | 2.8% | 2.9% | 5.8% |
| | 40-50% | 3,167 | 2,724 | 5,891 | 53.8% | 46.2% | 100.0% | 4.6% | 8.0% | 5.7% | 4.6% | 8.0% | 5.7% | 3.1% | 2.6% | 5.7% |
| | Subtotal, 30-50% | 6,094 | 5,729 | 11,823 | 51.5% | 48.5% | 100.0% | 8.9% | 16.8% | 11.5% | 8.9% | 16.8% | 11.5% | 5.9% | 5.6% | 11.5% |
| | 50-60% | 3,108 | 2,565 | 5,673 | 54.8% | 45.2% | 100.0% | 4.5% | 7.5% | 5.5% | 4.5% | 7.5% | 5.5% | 3.0% | 2.5% | 5.5% |
| | 60-70% | 3,280 | 2,358 | 5,638 | 58.2% | 41.8% | 100.0% | 4.8% | 6.9% | 5.5% | 4.8% | 6.9% | 5.5% | 3.2% | 2.3% | 5.5% |
| | 70-80% | 3,367 | 2,418 | 5,785 | 58.2% | 41.8% | 100.0% | 4.9% | 7.1% | 5.6% | 4.9% | 7.1% | 5.6% | 3.3% | 2.4% | 5.6% |
| | Subtotal, 50-80% | 9,755 | 7,341 | 17,096 | 57.1% | 42.9% | 100.0% | 14.2% | 21.6% | 16.6% | 14.2% | 21.6% | 16.6% | 9.5% | 7.1% | 16.6% |
| | 80-90% | 3,446 | 1,979 | 5,425 | 63.5% | 36.5% | 100.0% | 5.0% | 5.8% | 5.3% | 5.0% | 5.8% | 5.3% | 3.4% | 1.9% | 5.3% |
| | 90-100% | 3,261 | 1,801 | 5,062 | 64.4% | 35.6% | 100.0% | 4.7% | 5.3% | 4.9% | 4.7% | 5.3% | 4.9% | 3.2% | 1.8% | 4.9% |
| | 100-110% | 3,148 | 1,519 | 4,667 | 67.5% | 32.5% | 100.0% | 4.6% | 4.5% | 4.5% | 4.6% | 4.5% | 4.5% | 3.1% | 1.5% | 4.5% |
| | 110-120% | 3,154 | 1,344 | 4,498 | 70.1% | 29.9% | 100.0% | 4.6% | 4.0% | 4.4% | 4.6% | 4.0% | 4.4% | 3.1% | 1.3% | 4.4% |
| | Subtotal, 80-120% | 13,009 | 6,643 | 19,652 | 66.2% | 33.8% | 100.0% | 18.9% | 19.5% | 19.1% | 18.9% | 19.5% | 19.1% | 12.7% | 6.5% | 19.1% |
| | 120%-130% | 2,778 | 1,031 | 3,809 | 72.9% | 27.1% | 100.0% | 4.0% | 3.0% | 3.7% | 4.0% | 3.0% | 3.7% | 2.7% | 1.0% | 3.7% |
| | 130%-140% | 2,663 | 867 | 3,530 | 75.4% | 24.6% | 100.0% | 3.9% | 2.5% | 3.4% | 3.9% | 2.5% | 3.4% | 2.6% | 0.8% | 3.4% |
| | 140%-150% | 2,621 | 702 | 3,323 | 78.9% | 21.1% | 100.0% | 3.8% | 2.1% | 3.2% | 3.8% | 2.1% | 3.2% | 2.5% | 0.7% | 3.2% |
| Over 150% | 25,843 | 3,956 | 29,799 | 86.7% | 13.3% | 100.0% | 37.6% | 11.6% | 29.0% | 37.6% | 11.6% | 29.0% | 25.1% | 3.8% | 29.0% | |
| Subtotal, over 120% | 33,905 | 6,556 | 40,461 | 83.8% | 16.2% | 100.0% | 49.3% | 19.3% | 39.4% | 49.3% | 19.3% | 39.4% | 33.0% | 6.4% | 39.4% | |
| Total | 68,795 | 34,007 | 102,802 | 66.9% | 33.1% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 66.9% | 33.1% | 100.0% | |

Source: Special tabulation of 1999 American Housing Survey data

TABLE 2. HOUSING COST BURDENS BY PERCENT OF AREA MEDIAN INCOME, 1999

| Housing Cost Burdens | Percent of AMI | Thousands of Households | | | Row Percent | | | Percent by problem | | | Column percent | | | Total percent | | |
|----------------------------|--------------------------|-------------------------|---------------|---------------|--------------|---------------|---------------|--------------------|---------------|--------------|----------------|--------------|--------------|---------------|--------------|--------------|
| | | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total |
| Under 30% | <10% | 8 | 80 | 88 | 9.1% | 90.9% | 100.0% | 0.0% | 0.4% | 0.1% | 0.0% | 0.2% | 0.1% | 0.0% | 0.1% | 0.1% |
| | 10-20% | 128 | 371 | 499 | 25.7% | 74.3% | 100.0% | 0.2% | 1.9% | 0.7% | 0.2% | 1.1% | 0.5% | 0.1% | 0.4% | 0.5% |
| | 20-30% | 732 | 755 | 1,487 | 49.2% | 50.8% | 100.0% | 1.4% | 3.9% | 2.0% | 1.1% | 2.2% | 1.4% | 0.7% | 0.7% | 1.4% |
| | Subtotal, <30% | 868 | 1,206 | 2,074 | 41.9% | 58.1% | 100.0% | 1.6% | 6.2% | 2.9% | 1.3% | 3.5% | 2.0% | 0.8% | 1.2% | 2.0% |
| | 30-40% | 1,446 | 753 | 2,199 | 65.8% | 34.2% | 100.0% | 2.7% | 3.8% | 3.0% | 2.1% | 2.2% | 2.1% | 1.4% | 0.7% | 2.1% |
| | 40-50% | 1,923 | 936 | 2,859 | 67.3% | 32.7% | 100.0% | 3.6% | 4.8% | 3.9% | 2.8% | 2.8% | 2.8% | 1.9% | 0.9% | 2.8% |
| | Subtotal, 30-50% | 3,369 | 1,689 | 5,058 | 66.6% | 33.4% | 100.0% | 6.3% | 8.6% | 7.0% | 4.9% | 5.0% | 4.9% | 3.3% | 1.6% | 4.9% |
| | 50-60% | 2,041 | 1,223 | 3,264 | 62.5% | 37.5% | 100.0% | 3.8% | 6.2% | 4.5% | 3.0% | 3.6% | 3.2% | 2.0% | 1.2% | 3.2% |
| | 60-70% | 2,192 | 1,471 | 3,663 | 59.8% | 40.2% | 100.0% | 4.1% | 7.5% | 5.0% | 3.2% | 4.3% | 3.6% | 2.1% | 1.4% | 3.6% |
| | 70-80% | 2,428 | 1,820 | 4,248 | 57.2% | 42.8% | 100.0% | 4.6% | 9.3% | 5.8% | 3.5% | 5.4% | 4.1% | 2.4% | 1.8% | 4.1% |
| | Subtotal, 50-80% | 6,661 | 4,514 | 11,175 | 59.6% | 40.4% | 100.0% | 12.5% | 23.1% | 15.4% | 9.7% | 13.3% | 10.9% | 6.5% | 4.4% | 10.9% |
| | 80-90% | 2,561 | 1,593 | 4,154 | 61.7% | 38.3% | 100.0% | 4.8% | 8.1% | 5.7% | 3.7% | 4.7% | 4.0% | 2.5% | 1.5% | 4.0% |
| | 90-100% | 2,540 | 1,558 | 4,098 | 62.0% | 38.0% | 100.0% | 4.8% | 8.0% | 5.6% | 3.7% | 4.6% | 4.0% | 2.5% | 1.5% | 4.0% |
| | 100-110% | 2,581 | 1,374 | 3,955 | 65.3% | 34.7% | 100.0% | 4.9% | 7.0% | 5.4% | 3.8% | 4.0% | 3.8% | 2.5% | 1.3% | 3.8% |
| | 110-120% | 2,629 | 1,255 | 3,884 | 67.7% | 32.3% | 100.0% | 4.9% | 6.4% | 5.3% | 3.8% | 3.7% | 3.8% | 2.6% | 1.2% | 3.8% |
| | Subtotal, 80-120% | 10,311 | 5,780 | 16,091 | 64.1% | 35.9% | 100.0% | 19.4% | 29.5% | 22.1% | 15.0% | 17.0% | 15.7% | 10.0% | 5.6% | 15.7% |
| | 120%-130% | 2,414 | 973 | 3,387 | 71.3% | 28.7% | 100.0% | 4.5% | 5.0% | 4.7% | 3.5% | 2.9% | 3.3% | 2.3% | 0.9% | 3.3% |
| | 130%-140% | 2,380 | 824 | 3,204 | 74.3% | 25.7% | 100.0% | 4.5% | 4.2% | 4.4% | 3.5% | 2.4% | 3.1% | 2.3% | 0.8% | 3.1% |
| | 140%-150% | 2,371 | 686 | 3,057 | 77.6% | 22.4% | 100.0% | 4.5% | 3.5% | 4.2% | 3.4% | 2.0% | 3.0% | 2.3% | 0.7% | 3.0% |
| | Over 150% | 24,740 | 3,898 | 28,638 | 86.4% | 13.6% | 100.0% | 46.6% | 19.9% | 39.4% | 36.0% | 11.5% | 27.9% | 24.1% | 3.8% | 27.9% |
| Subtotal, over 120% | 31,905 | 6,381 | 38,286 | 83.3% | 16.7% | 100.0% | 60.1% | 32.6% | 52.7% | 46.4% | 18.8% | 37.2% | 31.0% | 6.2% | 37.2% | |
| Total, no probs | 53,114 | 19,570 | 72,684 | 73.1% | 26.9% | 100.0% | 100.0% | 100.0% | 100.0% | 77.2% | 57.5% | 70.7% | 51.7% | 19.0% | 70.7% | |
| 30-50% | <10% | 15 | 57 | 72 | 20.8% | 79.2% | 100.0% | 0.2% | 0.8% | 0.5% | 0.0% | 0.2% | 0.1% | 0.0% | 0.1% | 0.1% |
| | 10-20% | 305 | 326 | 631 | 48.3% | 51.7% | 100.0% | 3.5% | 4.6% | 4.0% | 0.4% | 1.0% | 0.6% | 0.3% | 0.3% | 0.6% |
| | 20-30% | 780 | 761 | 1,541 | 50.6% | 49.4% | 100.0% | 9.0% | 10.7% | 9.7% | 1.1% | 2.2% | 1.5% | 0.8% | 0.7% | 1.5% |
| | Subtotal, <30% | 1,100 | 1,144 | 2,244 | 49.0% | 51.0% | 100.0% | 12.6% | 16.1% | 14.2% | 1.6% | 3.4% | 2.2% | 1.1% | 1.1% | 2.2% |
| | 30-40% | 823 | 1,283 | 2,106 | 39.1% | 60.9% | 100.0% | 9.5% | 18.0% | 13.3% | 1.2% | 3.8% | 2.0% | 0.8% | 1.2% | 2.0% |
| | 40-50% | 705 | 1,349 | 2,054 | 34.3% | 65.7% | 100.0% | 8.1% | 18.9% | 13.0% | 1.0% | 4.0% | 2.0% | 0.7% | 1.3% | 2.0% |
| | Subtotal, 30-50% | 1,528 | 2,632 | 4,160 | 36.7% | 63.3% | 100.0% | 17.6% | 37.0% | 26.3% | 2.2% | 7.7% | 4.0% | 1.5% | 2.6% | 4.0% |
| | 50-60% | 731 | 1,148 | 1,879 | 38.9% | 61.1% | 100.0% | 8.4% | 16.1% | 11.9% | 1.1% | 3.4% | 1.8% | 0.7% | 1.1% | 1.8% |
| | 60-70% | 764 | 777 | 1,541 | 49.6% | 50.4% | 100.0% | 8.8% | 10.9% | 9.7% | 1.1% | 2.3% | 1.5% | 0.7% | 0.8% | 1.5% |
| | 70-80% | 703 | 512 | 1,215 | 57.9% | 42.1% | 100.0% | 8.1% | 7.2% | 7.7% | 1.0% | 1.5% | 1.2% | 0.7% | 0.5% | 1.2% |
| | Subtotal, 50-80% | 2,198 | 2,437 | 4,635 | 47.4% | 52.6% | 100.0% | 25.3% | 34.2% | 29.3% | 3.2% | 7.2% | 4.5% | 2.1% | 2.4% | 4.5% |
| | 80-90% | 726 | 357 | 1,083 | 67.0% | 33.0% | 100.0% | 8.3% | 5.0% | 6.8% | 1.1% | 1.0% | 1.1% | 0.7% | 0.3% | 1.1% |
| | 90-100% | 580 | 196 | 776 | 74.7% | 25.3% | 100.0% | 6.7% | 2.8% | 4.9% | 0.8% | 0.6% | 0.8% | 0.6% | 0.2% | 0.8% |
| | 100-110% | 449 | 121 | 570 | 78.8% | 21.2% | 100.0% | 5.2% | 1.7% | 3.6% | 0.7% | 0.4% | 0.6% | 0.4% | 0.1% | 0.6% |
| | 110-120% | 438 | 82 | 520 | 84.2% | 15.8% | 100.0% | 5.0% | 1.2% | 3.3% | 0.6% | 0.2% | 0.5% | 0.4% | 0.1% | 0.5% |
| | Subtotal, 80-120% | 2,193 | 756 | 2,949 | 74.4% | 25.6% | 100.0% | 25.2% | 10.6% | 18.6% | 3.2% | 2.2% | 2.9% | 2.1% | 0.7% | 2.9% |
| | 120%-130% | 295 | 46 | 341 | 86.5% | 13.5% | 100.0% | 3.4% | 0.6% | 2.2% | 0.4% | 0.1% | 0.3% | 0.3% | 0.0% | 0.3% |
| | 130%-140% | 233 | 36 | 269 | 86.6% | 13.4% | 100.0% | 2.7% | 0.5% | 1.7% | 0.3% | 0.1% | 0.3% | 0.2% | 0.0% | 0.3% |
| | 140%-150% | 201 | 12 | 213 | 94.4% | 5.6% | 100.0% | 2.3% | 0.2% | 1.3% | 0.3% | 0.0% | 0.2% | 0.2% | 0.0% | 0.2% |
| | Over 150% | 955 | 58 | 1,013 | 94.3% | 5.7% | 100.0% | 11.0% | 0.8% | 6.4% | 1.4% | 0.2% | 1.0% | 0.9% | 0.1% | 1.0% |
| Subtotal, over 120% | 1,684 | 152 | 1,836 | 91.7% | 8.3% | 100.0% | 19.3% | 2.1% | 11.6% | 2.4% | 0.4% | 1.8% | 1.6% | 0.1% | 1.8% | |
| Total, mod probs | 8,703 | 7,121 | 15,824 | 55.0% | 45.0% | 100.0% | 100.0% | 100.0% | 100.0% | 12.7% | 20.9% | 15.4% | 8.5% | 6.9% | 15.4% | |

TABLE 2. HOUSING COST BURDENS BY PERCENT OF AREA MEDIAN INCOME, 1999, continued

| Housing Cost Burdens | Percent of AMI | Thousands of Households | | | Row Percent | | | Percent by problem | | | Column percent | | | Total percent | | |
|----------------------------|--------------------------|-------------------------|---------------|----------------|--------------|---------------|---------------|--------------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|--------------|
| | | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters | Total |
| Over 50% | <10% | 2,460 | 2,443 | 4,903 | 50.2% | 49.8% | 100.0% | 35.2% | 33.4% | 34.3% | 3.6% | 7.2% | 4.8% | 2.4% | 2.4% | 4.8% |
| | 10-20% | 793 | 1,421 | 2,214 | 35.8% | 64.2% | 100.0% | 11.4% | 19.4% | 15.5% | 1.2% | 4.2% | 2.2% | 0.8% | 1.4% | 2.2% |
| | 20-30% | 811 | 1,525 | 2,336 | 34.7% | 65.3% | 100.0% | 11.6% | 20.8% | 16.3% | 1.2% | 4.5% | 2.3% | 0.8% | 1.5% | 2.3% |
| | Subtotal, <30% | 4,064 | 5,389 | 9,453 | 43.0% | 57.0% | 100.0% | 58.2% | 73.6% | 66.1% | 5.9% | 15.8% | 9.2% | 4.0% | 5.2% | 9.2% |
| | 30-40% | 659 | 969 | 1,628 | 40.5% | 59.5% | 100.0% | 9.4% | 13.2% | 11.4% | 1.0% | 2.8% | 1.6% | 0.6% | 0.9% | 1.6% |
| | 40-50% | 539 | 439 | 978 | 55.1% | 44.9% | 100.0% | 7.7% | 6.0% | 6.8% | 0.8% | 1.3% | 1.0% | 0.5% | 0.4% | 1.0% |
| | Subtotal, 30-50% | 1,198 | 1,408 | 2,606 | 46.0% | 54.0% | 100.0% | 17.2% | 19.2% | 18.2% | 1.7% | 4.1% | 2.5% | 1.2% | 1.4% | 2.5% |
| | 50-60% | 336 | 194 | 530 | 63.4% | 36.6% | 100.0% | 4.8% | 2.7% | 3.7% | 0.5% | 0.6% | 0.5% | 0.3% | 0.2% | 0.5% |
| | 60-70% | 324 | 111 | 435 | 74.5% | 25.5% | 100.0% | 4.6% | 1.5% | 3.0% | 0.5% | 0.3% | 0.4% | 0.3% | 0.1% | 0.4% |
| | 70-80% | 236 | 86 | 322 | 73.3% | 26.7% | 100.0% | 3.4% | 1.2% | 2.3% | 0.3% | 0.3% | 0.3% | 0.2% | 0.1% | 0.3% |
| | Subtotal, 50-80% | 896 | 391 | 1,287 | 69.6% | 30.4% | 100.0% | 12.8% | 5.3% | 9.0% | 1.3% | 1.1% | 1.3% | 0.9% | 0.4% | 1.3% |
| | 80-90% | 159 | 29 | 188 | 84.6% | 15.4% | 100.0% | 2.3% | 0.4% | 1.3% | 0.2% | 0.1% | 0.2% | 0.2% | 0.0% | 0.2% |
| | 90-100% | 141 | 47 | 188 | 75.0% | 25.0% | 100.0% | 2.0% | 0.6% | 1.3% | 0.2% | 0.1% | 0.2% | 0.1% | 0.0% | 0.2% |
| | 100-110% | 118 | 24 | 142 | 83.1% | 16.9% | 100.0% | 1.7% | 0.3% | 1.0% | 0.2% | 0.1% | 0.1% | 0.1% | 0.0% | 0.1% |
| | 110-120% | 88 | 7 | 95 | 92.6% | 7.4% | 100.0% | 1.3% | 0.1% | 0.7% | 0.1% | 0.0% | 0.1% | 0.1% | 0.0% | 0.1% |
| | Subtotal, 80-120% | 506 | 107 | 613 | 82.5% | 17.5% | 100.0% | 7.3% | 1.5% | 4.3% | 0.7% | 0.3% | 0.6% | 0.5% | 0.1% | 0.6% |
| | 120%-130% | 69 | 12 | 81 | 85.2% | 14.8% | 100.0% | 1.0% | 0.2% | 0.6% | 0.1% | 0.0% | 0.1% | 0.1% | 0.0% | 0.1% |
| | 130%-140% | 49 | 7 | 56 | 87.5% | 12.5% | 100.0% | 0.7% | 0.1% | 0.4% | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.1% |
| | 140%-150% | 49 | 5 | 54 | 90.7% | 9.3% | 100.0% | 0.7% | 0.1% | 0.4% | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.1% |
| Over 150% | 148 | | 148 | 100.0% | 0.0% | 100.0% | 2.1% | 0.0% | 1.0% | 0.2% | 0.0% | 0.1% | 0.1% | 0.0% | 0.1% | |
| Subtotal, over 120% | 315 | 24 | 339 | 92.9% | 7.1% | 100.0% | 4.5% | 0.3% | 2.4% | 0.5% | 0.1% | 0.3% | 0.3% | 0.0% | 0.3% | |
| Total, sev probs | 6,979 | 7,319 | 14,298 | 48.8% | 51.2% | 100.0% | 100.0% | 100.0% | 100.0% | 10.1% | 21.5% | 13.9% | 6.8% | 7.1% | 13.9% | |
| Total | <10% | 2,483 | 2,581 | 5,064 | 49.0% | 51.0% | 100.0% | 3.6% | 7.6% | 4.9% | 3.6% | 7.6% | 4.9% | 2.4% | 2.5% | 4.9% |
| | 10-20% | 1,226 | 2,117 | 3,343 | 36.7% | 63.3% | 100.0% | 1.8% | 6.2% | 3.3% | 1.8% | 6.2% | 3.3% | 1.2% | 2.1% | 3.3% |
| | 20-30% | 2,323 | 3,040 | 5,363 | 43.3% | 56.7% | 100.0% | 3.4% | 8.9% | 5.2% | 3.4% | 8.9% | 5.2% | 2.3% | 3.0% | 5.2% |
| | Subtotal, <30% | 6,032 | 7,738 | 13,770 | 43.8% | 56.2% | 100.0% | 8.8% | 22.8% | 13.4% | 8.8% | 22.8% | 13.4% | 5.9% | 7.5% | 13.4% |
| | 30-40% | 2,927 | 3,005 | 5,932 | 49.3% | 50.7% | 100.0% | 4.3% | 8.8% | 5.8% | 4.3% | 8.8% | 5.8% | 2.8% | 2.9% | 5.8% |
| | 40-50% | 3,167 | 2,724 | 5,891 | 53.8% | 46.2% | 100.0% | 4.6% | 8.0% | 5.7% | 4.6% | 8.0% | 5.7% | 3.1% | 2.6% | 5.7% |
| | Subtotal, 30-50% | 6,094 | 5,729 | 11,823 | 51.5% | 48.5% | 100.0% | 8.9% | 16.8% | 11.5% | 8.9% | 16.8% | 11.5% | 5.9% | 5.6% | 11.5% |
| | 50-60% | 3,108 | 2,565 | 5,673 | 54.8% | 45.2% | 100.0% | 4.5% | 7.5% | 5.5% | 4.5% | 7.5% | 5.5% | 3.0% | 2.5% | 5.5% |
| | 60-70% | 3,280 | 2,358 | 5,638 | 58.2% | 41.8% | 100.0% | 4.8% | 6.9% | 5.5% | 4.8% | 6.9% | 5.5% | 3.2% | 2.3% | 5.5% |
| | 70-80% | 3,367 | 2,418 | 5,785 | 58.2% | 41.8% | 100.0% | 4.9% | 7.1% | 5.6% | 4.9% | 7.1% | 5.6% | 3.3% | 2.4% | 5.6% |
| | Subtotal, 50-80% | 9,755 | 7,341 | 17,096 | 57.1% | 42.9% | 100.0% | 14.2% | 21.6% | 16.6% | 14.2% | 21.6% | 16.6% | 9.5% | 7.1% | 16.6% |
| | 80-90% | 3,446 | 1,979 | 5,425 | 63.5% | 36.5% | 100.0% | 5.0% | 5.8% | 5.3% | 5.0% | 5.8% | 5.3% | 3.4% | 1.9% | 5.3% |
| | 90-100% | 3,261 | 1,801 | 5,062 | 64.4% | 35.6% | 100.0% | 4.7% | 5.3% | 4.9% | 4.7% | 5.3% | 4.9% | 3.2% | 1.8% | 4.9% |
| | 100-110% | 3,148 | 1,519 | 4,667 | 67.5% | 32.5% | 100.0% | 4.6% | 4.5% | 4.5% | 4.6% | 4.5% | 4.5% | 3.1% | 1.5% | 4.5% |
| | 110-120% | 3,154 | 1,344 | 4,498 | 70.1% | 29.9% | 100.0% | 4.6% | 4.0% | 4.4% | 4.6% | 4.0% | 4.4% | 3.1% | 1.3% | 4.4% |
| | Subtotal, 80-120% | 13,009 | 6,643 | 19,652 | 66.2% | 33.8% | 100.0% | 18.9% | 19.5% | 19.1% | 18.9% | 19.5% | 19.1% | 12.7% | 6.5% | 19.1% |
| | 120%-130% | 2,778 | 1,031 | 3,809 | 72.9% | 27.1% | 100.0% | 4.0% | 3.0% | 3.7% | 4.0% | 3.0% | 3.7% | 2.7% | 1.0% | 3.7% |
| | 130%-140% | 2,663 | 867 | 3,530 | 75.4% | 24.6% | 100.0% | 3.9% | 2.5% | 3.4% | 3.9% | 2.5% | 3.4% | 2.6% | 0.8% | 3.4% |
| | 140%-150% | 2,621 | 702 | 3,323 | 78.9% | 21.1% | 100.0% | 3.8% | 2.1% | 3.2% | 3.8% | 2.1% | 3.2% | 2.5% | 0.7% | 3.2% |
| Over 150% | 25,843 | 3,956 | 29,799 | 86.7% | 13.3% | 100.0% | 37.6% | 11.6% | 29.0% | 37.6% | 11.6% | 29.0% | 25.1% | 3.8% | 29.0% | |
| Subtotal, over 120% | 33,905 | 6,556 | 40,461 | 83.8% | 16.2% | 100.0% | 49.3% | 19.3% | 39.4% | 49.3% | 19.3% | 39.4% | 33.0% | 6.4% | 39.4% | |
| Total | Total | 68,795 | 34,007 | 102,802 | 66.9% | 33.1% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |

Source: Special tabulation of 1999 American Housing Survey data