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April 23, 2001

MEMORANDUM FOR: Interested Parties

SUBJECT: Rental Housing Production Need Estimates¹

This is an exploration of data in the 1999 American Housing Survey to scope out the scale of rental housing production needs. The AHS survey data is supplemented by HUD information on percent of area median income and fair market rents for each of the 60,000 cases in the sample survey. Because it is a survey of housing units, the AHS does not count homeless people; doing so would add at least an additional half million units to each of the estimates below. Since 1990 Census data are too old to use and the national AHS is not useful for local data, except for relatively few over-sampled MSA's, this analysis is based on national and regional need levels only.

Simply put, the AHS data can provide several useful perspectives on the extent of need for additional rental production, especially targeted to extremely low income (XLI) households - those with incomes below 30% of median. But they do not provide any single, clear answer to the number of units required for an adequate supply of affordable rental housing. Indeed, my review of the data reinforces my belief that, while the extent of need is a major factor to be considered in deciding on a proposed program level, the total need should be balanced by considerations of feasibility and the potential for building political will around a meaningful level.

This memo covers three major approaches: (1) the number of XLI renter households compared to units in their affordable range; (2) the number of households where the fair market rents (FMR's) are substantially above their affordable range; and (3) units occupied by XLI households with severe housing problems. Finally, I include a brief analysis of the HOME allocation formula as a possible indicator of need. A set of appendix tables provides additional data.

In this plethora of statistics, the array of choices for a program goal should be no less than one million units and levels of 2, 5, or 7 million additional units over a period of years could well be needed to provide adequate affordable housing for XLI households. While it will take a major change in political will to achieve these levels, clearly whatever is done will be useful and, cumulatively, make a major impact on these critical problems.

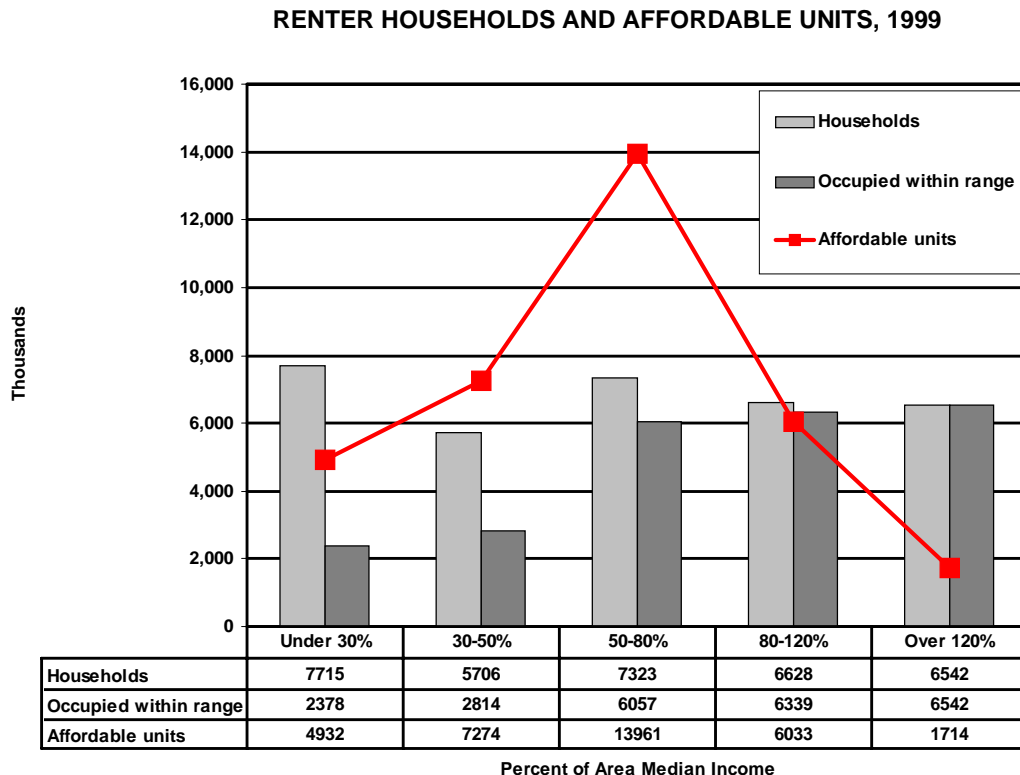
¹ This is a revised version of a memorandum initially prepared for the National Low Income Housing Coalition.

The rental housing gap

The rental housing gap is a simplistic comparison of renter households by income and rental units by cost. The graph below shows the number of renter households by percent of area median income (AMI).

- The affordable units line shows the number of units with housing costs at 30% of income for each income range – regardless of whether or not those units are actually occupied by households in the same income range.
- *The occupied within range bars are affordable units that are actually occupied by households in the range.* This does not, however, mean that these households have no cost burdens. It means only that the housing cost falls somewhere in the affordable income range.

In fact, 20% of the XLI households in the occupied within range units had severe cost burdens and another 28% had moderate cost burdens. But all of the other households in this income range had severe or moderate cost burdens. Nor does this analysis take quality into account. It does, however, reflect general location, since the analysis is based on the HUD-estimated AMI of each of the roughly 45,000 respondents to the AHS.



RENTAL HOUSING GAP BY INCOME RANGE, 1999 (thousands)

	<u>Under 30%</u>	<u>30-50%</u>	<u>50-80%</u>	<u>80-120%</u>	<u>Over 120%</u>	<u>Total</u>
Households	7,715	5,706	7,323	6,628	6,542	33,914
Affordable units	4,932	7,274	13,961	6,033	1,714	33,914
Occupied within range	2,378	2,814	6,057	6,339	6,542	24,130
Overall gap	-2,783	1,568	6,638	-595	-4,828	0
Occupancy gap	-5,337	-2,892	-1,266	-289	0	-9,784

As the above table shows, the occupancy gap for XLI renters is 5.3 million. However, there is an overall gap only for XLI renters and those with incomes above 120% of median. This suggests that if the supply of affordable units for extremely low income households were adequate, the occupancy gaps for households with incomes above 30% of median would disappear. Closing the occupancy gap with a supply program would require 5.3 million units. At an average cost of \$50,000 per unit, the program would cost \$265 billion.

A less ambitious approach would be to assume that *production* is needed primarily to replace the 1.9 million unsubsidized units occupied by XLI households that are above the affordable range plus replacing the 0.4 million physically inadequate units in the affordable range. This would require 2.3 million units and cost \$115 billion. (See appendix tables for more detail) The AHS also contains information on some 3 million vacant units. It turns out, however, that none of them has costs that fall within the affordable range for XLI households. See appendix table 2.

Income needed to afford FMR

The table below shows households by percent of median income compared to the income needed to afford the fair market rent. Seventy-five percent of all rental units are located in areas where the income needed was between 50% and 80% of median, 14% where more than 80% of median was needed, 10% where 30-50% of median would suffice, and none was in the XLI affordable range.

A program at the level of 6.7 million units could provide housing for XLI families in areas where the FMR's require income above 50% of median. At \$50,000 per unit, this would cost \$335 billion. The impact of a program of this scale could also be expected to ease substantially the affordability problems of families in the 30-50% and 50-80% income ranges.

INCOME NEEDED TO AFFORD FMR AS PERCENT OF AMI

	Under 30%	30-50%	50-80%	Over 80%	Total
Thousands of households	0	3,385	25,318	4,732	33,435
Percent	0	10%	76%	14%	100%

Source: Special tabulations of 1999 American Housing Survey data.

FMR's above 80% of median are not evenly distributed by census region: 37% are in the west, 30% in the northeast, 28% in the south and only 5% in the midwest. FMR's in the 50-80% range are less skewed: 35% in the south, 25% in the west, 21% in the northeast, and 19% in the

midwest. Thus, even though the numbers needed are far higher, it may be easier to generate widespread political support for a more substantial program. (See appendix Table 4.)

Households with severe housing problems

The category of severe housing problems reported in the AHS includes cost burden over 50% of income and/or living in severely substandard units. “Worst case” is the term used by HUD for unsubsidized renter households with incomes below 30% of median with these problems. Moderate housing problems are cost burdens between 30% and 50% of income, moderately inadequate units, and/or overcrowding.

Major Housing Problems of Renter Households by Area Median Income, 1999

	Major Housing Problems			Total
	None	Moderate	Severe	
Under 30%	1,840	1,332	4,567	7,739
30-50%	1,272	2,872	1,585	5,729
50-80%	3,686	3,055	599	7,340
80-120%	5,025	1,328	292	6,645
Over 120%	5,763	644	146	6,553
Total	17,586	9,231	7,189	34,006

While high cost burden is the only severe problem that most of these households have, those living in severely inadequate housing or overcrowded housing are likely also to have high cost burdens.

I have included this because of the attention focused on worst case needs. However, it is not clear to me how much of the need is for supply and how much is for additional income so as to afford housing that already exists.

While I have not tried to analyze the specific numbers, it is clear that a large proportion of XLI households have incomes so low that they could not afford to cover the cost of utilities, maintenance, and taxes, even if the capital costs of the units themselves were fully subsidized. After all, that’s what generates the need for public housing operating subsidies, since that program does, in effect, have a 100% capital subsidy.

The Housing Act of 1968 set the goal of construction or rehabilitation of 600,000 low income units annually for 10 years. The 6 million unit estimated of need was based on the number of households with housing problems – at that time, quality rather than affordability. We still don’t have 6 million subsidized units, but it provided something to rally around and a clear, defensible objective.

The HOME allocation formula

The Cranston-Gonzalez act requires HUD to establish a HOME formula that “ reflects each eligible jurisdiction's relative share of the total need for affordable housing for very-low- and

low-income families, as determined by objective measures of inadequate housing supply, substandard housing, the number of low-income families in housing likely to need rehabilitation, housing production costs, poverty, and relative fiscal incapacity to carry out housing activities without federal assistance.” (*HDR Handbook*, citing the law.) The current HUD formula is based on six factors, with factors 1 and 6 given half the weight of the other factors. The factors are listed below, followed by relevant AHS data. (See Appendix for additional data, providing some context for these factors.)

1. *Rental units with household head at or below the poverty level, adjusted for relative vacancy rates.* There are 7.5 million renter households with incomes below the poverty level.
2. *Occupied rental units with overcrowding (more than one person per room), incomplete kitchen facilities (the lack of a sink with running water, range, or refrigerator), incomplete plumbing (the lack of hot and cold piped water, a flush toilet, or an inside bath or shower for the exclusive use of the occupants of the unit), or high rent burden (more than 30 percent of income).* These problems are those for which 1990 long form Census data was available. There were 15.4 million renter households with one or more of these problems in 1999.
3. *Pre-1950 rental units occupied by poor families.* These are units most likely to have lead hazards or other quality problems. There were 2.6 million such units in 1999.² Net pci for a jurisdiction or the nation is computed by subtracting the pci for a three-person family at the poverty threshold from the overall pci of the jurisdiction or nation. The index is computed by dividing the national net pci by the net pci for the jurisdiction. Under this factor, a jurisdiction will receive a relatively high score if its overall per capita income is relatively close to the poverty level.
4. *Occupied rental units with overcrowding, incomplete kitchen facilities, incomplete plumbing, or high rent burden, multiplied by the ratio of local housing production costs to national costs. Relatively high local housing costs mean a relatively high score on this factor.* No AHS data is available on local housing production costs.
5. *The number of families at or below the poverty level.* There were 13.5 million such families in 1999.
6. *The population of a jurisdiction multiplied by a net per capita income (pci) index.²*

² Net pci for a jurisdiction or the nation is computed by subtracting the pci for a three-person family at the poverty threshold from the overall pci of the jurisdiction or nation. The index is computed by dividing the national net pci by the net pci for the jurisdiction. Under this factor, a jurisdiction will receive a relatively high score if its overall per capita income is relatively close to the poverty level.

Shortcomings of the HOME allocation formula and possible alternatives

For purposes of estimating need for additional rental housing *production*, as opposed to rental housing *assistance*, the factors in the HOME formula do not appear particularly useful. Specifically, the HOME formula:

- does not consider number of affordable rental units in relation to income of renter households;
- seems only indirectly (in factor 6) to reflect the housing wage or a comparable measure of rental affordability, such as percent of national median income needed to afford fair market rent;
- does not consider existence of project-based and tenant-based subsidized housing • does not consider “worst case” or severe problems – likely because Census data cannot be used to identify severely inadequate housing.

Also notable is the HOME formula’s use of the poverty threshold rather than percent of median income, although I am not sure that this is a shortcoming, since allocating (and perhaps targeting at least a portion of the funds) the basis of poverty is more likely, I think, to address the most critical housing needs. (See appendix table 5.)

In 1999 HUD’s estimated area median incomes ranged from \$15,500 in Starr County, TX to \$94,300 in Fairfield County, CT, over six times the lowest level. The 1990 Census reported 24,150 poor persons in Starr County, 60% of the population. Fairfield County reported 49,479 poor persons, just 6% of that county’s population. But 30% of Fairfield County’s median income in 1999 was \$28,290 or 166% of the 4-person poverty level of \$17,029. In Starr county, on the other hand, the 4-person poverty level was 110% of the county median income. On the other hand, the 1990 median gross rent in Fairfield county was \$709, compared to \$224 in Starr.

County and the 1999 FMR for a 2-bedroom unit was \$703 in Fairfield county and \$383 in Starr county. Thus, at least in the case of these 2 counties, the differential in housing costs was even greater than the income differential.

Given these characteristics, it would seem advisable that any new production program incorporating a formula allocation should follow the precedent of the HOME program by authorizing HUD to develop a formula based on need for additional production rather than simply following the existing HOME allocation factors. If such a program were to be framed as an add-on to HOME, it would be important to consider an alternative production allocation.

Appendix Tables

1. Tenure, Income, and Affordability Characteristics of Households by Percent of Area Median Income, 1999
2. Households and Affordable Units by Tenure, 1999
3. Affordable Rental Units by Income Range, Subsidy Status, and Quality, 1999
4. Renter Occupancy and Income Needed to Afford Fmr as Percent of Ami by Census Region, 1999
5. Data on Factors Used in Home Allocation Formula, plus Some Potential Alternative Factors, 1999

TABLE 1. TENURE, INCOME AND AFFORDABILITY CHARACTERISTICS OF HOUSEHOLDS BY PERCENT OF AREA MEDIAN INCOME, 1999

	Under 30%	30-50%	50-80%	80-120%	120% plus	All Households
HOUSEHOLDS (thousands)						
Renters	7,738	5,729	7,341	6,643	6,537	33,988
Owners	6,032	6,092	9,755	13,004	33,873	68,756
All	13,770	11,821	17,096	19,647	40,410	102,744
Renters	23%	17%	22%	20%	19%	100%
Owners	9%	9%	14%	19%	49%	100%
All	13%	12%	17%	19%	39%	100%
HOUSEHOLD INCOME DATA						
Median	\$6,408	\$14,400	\$24,566	\$37,000	\$74,100	\$36,000
Mean	\$5,391	\$15,242	\$25,362	\$38,745	\$94,107	\$51,130
Std. Deviation	\$4,340	\$4,741	\$7,278	\$10,644	\$64,436	\$54,443
Minimum	-\$10,000	\$6,300	\$10,800	\$16,800	\$25,313	-\$10,000
Maximum	\$23,650	\$41,000	\$77,200	\$108,000	\$996,280	\$996,280
Percentiles:						
5	\$0	\$9,060	\$15,144	\$24,800	\$40,000	\$4,000
10	\$0	\$10,000	\$17,000	\$27,000	\$45,900	\$8,000
20	\$300	\$11,640	\$19,201	\$30,000	\$53,000	\$15,000
30	\$2,000	\$12,000	\$21,000	\$32,000	\$60,000	\$22,000
40	\$4,500	\$13,200	\$22,938	\$35,000	\$66,628	\$29,010
50	\$6,000	\$14,400	\$24,583	\$37,000	\$74,009	\$36,000
60	\$6,720	\$15,200	\$26,000	\$40,000	\$83,000	\$45,500
70	\$7,800	\$17,000	\$28,000	\$42,500	\$95,980	\$58,000
80	\$9,000	\$18,560	\$30,500	\$47,000	\$114,000	\$74,000
90	\$11,000	\$21,971	\$35,000	\$53,000	\$189,856	\$102,000
95	\$12,240	\$24,600	\$39,000	\$59,000	\$227,373	\$149,000
MONTHLY AMOUNT AFFORDABLE FOR HOUSING AT 30% OF INCOME						
Median	\$160	\$360	\$614	\$925	\$1,853	\$900
Mean	\$135	\$381	\$634	\$969	\$2,353	\$1,278
Std. Deviation	\$108	\$119	\$182	\$266	\$1,611	\$1,361
Minimum	-\$250	\$158	\$270	\$420	\$633	-\$250
Maximum	\$591	\$1,025	\$1,930	\$2,700	\$24,907	\$24,907
Percentiles:						
5	\$0	\$227	\$379	\$620	\$1,000	\$100
10	\$0	\$250	\$425	\$675	\$1,148	\$200
20	\$8	\$291	\$480	\$750	\$1,325	\$375
30	\$50	\$300	\$525	\$800	\$1,500	\$550
40	\$113	\$330	\$573	\$875	\$1,666	\$725
50	\$150	\$360	\$615	\$925	\$1,850	\$900
60	\$168	\$380	\$650	\$1,000	\$2,075	\$1,138
70	\$195	\$425	\$700	\$1,063	\$2,400	\$1,450
80	\$225	\$464	\$763	\$1,175	\$2,850	\$1,850
90	\$275	\$549	\$875	\$1,325	\$4,746	\$2,550
95	\$306	\$615	\$975	\$1,475	\$5,684	\$3,725
Source: Special tabulations of 1999 American Housing Survey data.						

TABLE 2. HOUSEHOLDS AND AFFORDABLE UNITS BY TENURE, 1999							
		Income category					
		Under 30%	30-50%	50-80%	80-120%	Over 120%	Total
OWNERS	Households	6,008	6,062	9,734	12,995	33,805	68,604
	Affordable units	6,008	6,062	9,734	12,995	33,805	68,604
	Available units	2,358	4,128	7,676	11,589	33,805	59,556
	Overall gap	0	0	0	0	0	0
	Occupancy gap	-3,650	-1,934	-2,058	-1,406	0	-9,048
RENTERS	Households	7,715	5,706	7,323	6,628	6,542	33,914
	Affordable units	4,932	7,274	13,961	6,033	1,714	33,914
	Available units	2,378	2,814	6,057	6,339	6,542	24,130
	Overall gap	-2,783	1,568	6,638	-595	-4,828	0
	Occupancy gap	-5,337	-2,892	-1,266	-289	0	-9,784
ALL	Households	13,723	11,768	17,057	19,623	40,347	102,518
	Affordable units	18,158	21,092	27,782	20,389	15,097	102,518
	Available units	4,736	6,942	13,733	17,928	40,347	83,686
	Overall gap	4,435	9,324	10,725	766	-25,250	0
	Occupancy gap	-8,987	-4,826	-3,324	-1,695	0	-18,832
VACANT UNITS BY AFFORDABLE INCOME RANGE							
Thousands							
		Income category					
		Under 30%	30-50%	50-80%	80-120%	Over 120%	Total
	For rent only?	0	545	975	485	221	2,579
	For rent or for sale?	0	18	51	20	22	133
	Rented, but not yet oc	0	58	101	81	32	292
	Total	0	621	1,127	587	274	3,004
Source: Special tabulations of 1999 American Housing Survey data.							

TABLE 3. AFFORDABLE RENTAL UNITS BY INCOME RANGE, SUBSIDY STATUS, AND QUALITY, 1999

Thousands							
	Quality	Affordable range of units					Total
		Under 30%	30-50%	50-80%	80-120%	Over 120%	
Renter households		7,715	5,706	7,323	6,628	6,542	33,914
Affordable units							
Subsidized		2,222	1,422	1,866	733	243	6,486
	Inadequate	198	84	70	11	6	369
	% inadequate	9%	6%	4%	2%	2%	6%
Unsubsidized		2,710	5,855	12,096	5,297	1,470	27,428
	Inadequate	446	989	1,257	407	82	3,181
	% inadequate	16%	17%	10%	8%	6%	12%
Total		4,930	7,276	13,962	6,033	1,714	33,915
	Inadequate	644	1,073	1,327	418	88	3,550
	% inadequate	13%	15%	10%	7%	5%	10%
Available units*							
Subsidized		1,577	1,006	1,332	493	243	4,651
	Inadequate	198	149	163	39	8	557
	% inadequate	13%	15%	12%	8%	3%	12%
Unsubsidized		800	2,915	6,761	3,328	1,471	15,275
	Inadequate	183	571	761	296	82	1,893
	% inadequate	23%	20%	11%	9%	6%	12%
Total		2,377	3,921	8,093	3,821	1,714	19,926
	Inadequate	381	720	924	335	90	2,450
	% inadequate	16%	18%	11%	9%	5%	12%
Units above Affordable Range							
Subsidized		645	415	534	242	na	1,836
	Inadequate	65	59	56	22	na	202
	% inadequate	10%	14%	10%	9%	na	11%
Unsubsidized		1,908	2,940	5,335	1,970	na	12,153
	Inadequate	600	418	496	111	na	1,625
	% inadequate	31%	14%	9%	6%	na	13%
Total		2,553	3,355	5,869	2,212	na	13,989
	Inadequate	665	477	552	133	na	1,827
	% inadequate	26%	14%	9%	6%	na	13%
* Occupied by households in range and within affordable range(s)							
Factors for consideration:							
Replace all unsubsidized units above affordable range					1,908		
Replace all inadequate available units					381		
Total					2,289		
Source: Special tabulations of 1999 American Housing Survey data.							
Note: additional detail in \ahs99\output\hh-affordable unit estimates.xls							

TABLE 4. RENTER OCCUPANCY AND INCOME NEEDED TO AFFORD FMR AS PERCENT OF AMI BY CENSUS REGION, 1999						
Thousands						
	Households by AMI Percent	Income needed as % of AMI				Total
		Under 30%	30-50%	50-80%	80% or more	
Northeast	Under 30%	0	43	1,284	334	1,661
	30-50%	0	34	931	207	1,172
	50-80%	0	36	1,125	279	1,440
	80-120%	0	15	922	309	1,246
	Over 120%	0	10	954	288	1,252
	Total	0	138	5,216	1,417	6,771
Midwest	Under 30%	0	393	1,126	66	1,585
	30-50%	0	344	781	27	1,152
	50-80%	0	403	1,054	59	1,516
	80-120%	0	300	1,015	35	1,350
	Over 120%	0	181	937	60	1,178
	Total	0	1,621	4,913	247	6,781
South	Under 30%	0	233	1,932	299	2,464
	30-50%	0	183	1,410	158	1,751
	50-80%	0	275	1,857	219	2,351
	80-120%	0	178	1,763	284	2,225
	Over 120%	0	163	1,862	373	2,398
	Total	0	1,032	8,824	1,333	11,189
West	Under 30%	0	190	1,347	306	1,843
	30-50%	0	138	1,206	219	1,563
	50-80%	0	136	1,474	350	1,960
	80-120%	0	90	1,267	356	1,713
	Over 120%	0	38	1,070	505	1,613
	Total	0	592	6,364	1,736	8,692
Total	Under 30%	0	858	5,690	1,004	7,552
	30-50%	0	699	4,327	611	5,637
	50-80%	0	851	5,510	907	7,268
	80-120%	0	584	4,968	984	6,536
	Over 120%	0	393	4,823	1,226	6,442
	Total	0	3,385	25,318	4,732	33,435
% of total	Northeast	--	4%	21%	30%	20%
	Midwest	--	48%	19%	5%	20%
	South	--	30%	35%	28%	33%
	West	--	17%	25%	37%	26%
% <30% AMI	Northeast	--	5%	23%	33%	22%
	Midwest	--	46%	20%	7%	21%
	South	--	27%	34%	30%	33%
	West	--	22%	24%	30%	24%

Source: Special tabulations of 1999 American Housing Survey data.

TABLE 5. DATA ON FACTORS USED IN HOME ALLOCATION FORMULA, PLUS SOME POTENTIAL ALTERNATIVE FACTORS, 1999						
(Households/units in thousands)						
POOR HOUSEHOLDS BY TENURE						
		<u>Owners</u>	<u>Renters</u>	<u>Total</u>		
1	Poor (below poverty level)	5,957	7,541	13,498		
2	Near-poor (100-199% of poverty level)	9,903	8,267	18,170		
3	Not poor (200% or more of poverty level)	52,928	18,187	71,115		
	Total	68,788	33,995	102,783		
PERCENT OF MEDIAN INCOME BY TENURE						
		<u>Owners</u>	<u>Renters</u>	<u>Total</u>		
1	Under 30%	6,032	7,738	13,770		
2	30-50%	6,092	5,729	11,821		
3	50-80%	9,760	7,341	17,101		
4	80-120%	13,015	6,646	19,661		
5	Over 120%	33,894	6,553	40,447		
	Total	68,793	34,007	102,800		
"CENSUS" PROBLEMS: CROWDING, LACK OF COMPLETE KITCHEN AND/OR PLUMBING FACILITIES, COST BURDEN						
		<u>Owners</u>	<u>Renters</u>	<u>Total</u>		
0	No problems	52,872	18,616	71,488		
1	Pay >30%, crowded, or no complete kitchen or plumbing	15,924	15,391	31,315		
	Total	68,796	34,007	102,803		
OVERCROWDING BY TENURE						
		<u>Owners</u>	<u>Renters</u>	<u>Total</u>		
0	Not overcrowded (psns per rm <=1)	67,888	32,340	100,228		
1	Overcrowded (psns per rm >1)	905	1,667	2,572		
	Total	68,793	34,007	102,800		
KITCHEN FACILITIES BY TENURE						
		<u>Owners</u>	<u>Renters</u>	<u>Total</u>		
1	Complete Kitchen Facilities Present	68,407	32,652	101,059		
2	No Complete Kitchen Facilities	388	1,355	1,743		
	Total	68,795	34,007	102,802		
PLUMBING BY TENURE						
		<u>Owners</u>	<u>Renters</u>	<u>Total</u>		
1	Yes, Exclusive Use	68,136	33,231	101,367		
2	Lack One or Two Items	660	776	1,436		
	Total	68,796	34,007	102,803		
COST BURDENS BY TENURE						
		<u>Owners</u>	<u>Renters</u>	<u>Total</u>		
1	No cost burden (under 30%)	53,088	19,298	72,386		
2	Moderate cost burden (30-50%)	8,701	7,120	15,821		
3	Severe cost burden (Over 50%)	5,821	6,280	12,101		
	Subtotal, cost burden	14,522	13,400	27,922		
	Total	67,610	32,698	100,308		
YEAR BUILT BY TENURE AND POVERTY STATUS						
		<u>1 Poor (below poverty level)</u>	<u>2 Near-poor (100-199% of poverty level)</u>	<u>3 Not poor (200% or more of poverty level)</u>	<u>Total</u>	
Owners	1	1980 or after	1,399	2,194	17,258	20,851
	2	1950-79	2,830	4,656	24,184	31,670
	3	1949 or earlier	1,728	3,053	11,485	16,266
		Total	5,957	9,903	52,927	68,787
Renters	1	1980 or after	1,427	1,606	4,815	7,848
	2	1950-79	3,500	3,984	7,980	15,464
	3	1949 or earlier	2,613	2,677	5,392	10,682
		Total	7,540	8,267	18,187	33,994
All	1	1980 or after	2,826	3,800	22,073	28,699
	2	1950-79	6,330	8,640	32,164	47,134
	3	1949 or earlier	4,341	5,730	16,877	26,948
		Total	13,497	18,170	71,114	102,781
Source: Special tabulations of 1999 American Housing Survey data.						