Housing Costs of Homeowners: 2000

Census 2000 Brief

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Census 2000 counted 69.8 million owner-occupied housing units, or about two-thirds of the 105.5 million occupied housing units in the United States. Owner-occupied units included those with one or more mortgages (including home equity loans) as well as those owned free and clear.

This report, part of a series that presents population and housing data collected from Census 2000, examines mortgage status, selected monthly owner costs, and selected monthly owner costs as a percentage of household income in 1999 for specified owner-occupied housing units. The data show how these measures vary geographically (by regions, states, and large cities), by age of the householder, by race and Hispanic origin of the householder, and by some housing characteristics.

The Census Bureau collected mortgage status on the decennial censuses in 1940 and 1950, ceased collecting these data in the 1960 and 1970 censuses, then

Figure 1.
Reproduction of the Questions on Housing Showing the Components of Selected Monthly Owner Costs From Census 2000

45 **What are the annual costs of utilities and fuels for this house, apartment, or mobile home?** *If you have lived here less than 1 year, estimate the annual cost.*

a. Electricity

Annual cost — *Dollars*

$, .00

OR

☐ Included in rent or in condominium fee
☐ No charge or electricity not used

b. Gas

Annual cost — *Dollars*

$, .00

OR

☐ Included in rent or in condominium fee
☐ No charge or gas not used

c. Water and sewer

Annual cost — *Dollars*

$, .00

OR

☐ Included in rent or in condominium fee
☐ No charge

d. Oil, coal, kerosene, wood, etc.

Annual cost — *Dollars*

$, .00

OR

☐ Included in rent or in condominium fee
☐ No charge or these fuels not used

Source: U.S. Census Bureau, Census 2000 questionnaire.

U S C E N S U S B U R E A U
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U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU

United States Census 2000

Figure 1.

Reproduction of the Questions on Housing Showing the Components of Selected Monthly Owner Costs From Census 2000—Con.

47 **Answer questions 47a—53 if you or someone in this household owns or is buying this house, apartment, or mobile home; otherwise, skip to questions for Person 2.**

a. Do you have a mortgage, deed of trust, contract to purchase, or similar debt on THIS property?

- ☐ Yes, mortgage, deed of trust, or similar debt
- ☐ Yes, contract to purchase
- ☐ No → *Skip to 48a*

b. How much is your regular monthly mortgage payment on THIS property? *Include payment only on first mortgage or contract to purchase.*

Monthly amount — *Dollars*

$, .00

OR

☐ No regular payment required → *Skip to 48a*

c. Does your regular monthly mortgage payment include payments for real estate taxes on THIS property?

- ☐ Yes, taxes included in mortgage payment
- ☐ No, taxes paid separately or taxes not required

d. Does your regular monthly mortgage payment include payments for fire, hazard, or flood insurance on THIS property?

- ☐ Yes, insurance included in mortgage payment
- ☐ No, insurance paid separately or no insurance

48 **a. Do you have a second mortgage or a home equity loan on THIS property?** *Mark* ☒ *all boxes that apply.*

- ☐ Yes, a second mortgage
- ☐ Yes, a home equity loan
- ☐ No → *Skip to 49*

b. How much is your regular monthly payment on all second or junior mortgages and all home equity loans on THIS property?

Monthly amount — *Dollars*

$, .00

OR

☐ No regular payment required

49 **What were the real estate taxes on THIS property last year?**

Yearly amount — *Dollars*

$, .00

OR

☐ None

50 **What was the annual payment for fire, hazard, and flood insurance on THIS property?**

Annual amount — *Dollars*

$, .00

OR

☐ None

52 **Answer ONLY if this is a CONDOMINIUM —**

What is the monthly condominium fee?

Monthly amount — *Dollars*

$, .00

53 **Answer ONLY if this is a MOBILE HOME —**

a. Do you have an installment loan or contract on THIS mobile home?

- ☐ Yes
- ☐ No

b. What was the total cost for installment loan payments, personal property taxes, site rent, registration fees, and license fees on THIS mobile home and its site last year? *Exclude real estate taxes.*

Yearly amount — *Dollars*

$, .00

Source: U.S. Census Bureau, Census 2000 questionnaire.

resumed in 1980. The Residential Finance Survey (RFS) filled the gap in 1960 and 1970. Selected monthly owner costs include the sum of payments for mortgages, deeds of trust, or similar debts on the property (including payments for the first mortgage, second or junior mortgages, and home equity loans); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, water, and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, monthly condominium fees. The components of selected monthly owner costs are presented in Figure 1. Selected monthly owner costs consisted of the same components in both 1990 and 2000. Medians in this report are computed for owner-occupied one-family houses on less than 10 acres with no business or commercial establishment on the property, referred to in this report as specified owner-occupied units. Census 2000 counted 55.2 million of these units, almost 80 percent of the total owner-occupied housing inventory. The Census Bureau began collecting data and tabulating data on selected monthly owner costs as a percentage of household income in 1980.

The percentage of specified owner-occupied units without a mortgage declined between 1960 and 2000.

In 2000, 30 percent of specified owner-occupied homes in the United States had no mortgage; that is, they were owned free and clear, down from about 35 percent in both 1980 and 1990.[1] This decrease likely occurred as homeowners who had paid off their mortgages took out home equity loans. If a home equity loan was the only lien against a property, it was counted as a mortgage in both 1990 and 2000. The RFS recorded or tracked mortgage status for one-family homes as far back as 1960.[2] The RFS showed that 42 percent of owners in one-family homes reported no mortgage in 1960; this figure was 39 percent in 1970, 39 percent in 1980, and 37 percent in 1990. (The 1980 and 1990 RFS rates are provided for comparison with the 1980 and 1990 censuses.)

Housing costs were highest for Asian householders, and lowest for American Indians and Alaska Natives.

Census 2000 allowed respondents to choose more than one race. With the exception of the Two or more races group, all race groups discussed in this report refer to people who indicated only one racial identity among the six major categories: White, Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, and Some Other Race.[3] The use of the single-race population in this report does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.[4]

In 2000, Asian householders *with a mortgage* had median selected monthly costs of $1,540, far above the national median of $1,088 for all householders. Native Hawaiian and Other Pacific Islander householders, Two or more races householders, and Non-Hispanic White householders also reported medians above those of all householders ($1,261, $1,137, and $1,095, respectively). Monthly homeowner costs were lowest for American Indian and Alaska Native ($879) and Black or African American ($937). See Figure 2.

The high homeowner costs for Asian and Native Hawaiian and Other Pacific Islander householders likely occur because these two groups are concentrated in California and Hawaii, two states with very high homeowner costs and housing values for units with a mortgage. Median homeowner costs for Hispanic or Latino householders with a mortgage were $1,061.[5]

Asian householders, at $344, had the highest costs for units *without a mortgage*. Median costs were

[1] The estimates in this report are based on responses from a sample of the population. As with all surveys, estimates may vary from the actual values because of sampling variation or other factors. All statements made in this report have undergone statistical testing and are significant at the 90-percent confidence level, unless otherwise noted.

[2] Estimates from the RFS are considerably less reliable than those based on census data because of the much smaller sample size. Comparability is also affected by differences in the questionnaire design, data collection procedures, and other sources of nonsampling errors such as procedure differences. See the *Accuracy of the Estimates* section for further RFS references.

[3] For further information on each of the six major race groups, and the Two or more races population, see reports from the Census 2000 Brief series (C2KBR/01), available on the Census 2000 Web site at *www.census.gov/population/wwwcen2000/briefs.html.*

[4] This report draws heavily on Summary File 3, a Census 2000 product that can be accessed through American FactFinder, available from the Census Bureau's Web site, *www.census.gov*. Information on people who reported more than one race, such as "White ***and*** American Indian and Alaska Native" or "Asian ***and*** Black or African American," is available in Summary File 4, also available through American FactFinder. About 2.6 percent of people reported more than one race.

[5] Because Hispanics may be of any race, data in this report for Hispanics overlap with data for racial groups. Based on Census 2000 sample data, the proportion Hispanic was 8.0 percent for the White alone population, 1.9 percent for the Black alone population, 14.6 percent for the American Indian and Alaska Native alone population, 1.0 percent for the Asian alone population, 9.5 percent for the Native Hawaiian and Other Pacific Islander alone population, 97.1 percent for the Some other race alone population, and 31.1 percent for the Two or more races population.

lowest for American Indian and Alaska Native households ($216), but Some other race households reported the next-lowest costs for this category, $255. Median homeowner costs for Hispanic or Latino householders without a mortgage were $263, not statistically different than the $262 reported for Black householders.

Housing costs were lowest for the youngest and the oldest homeowners.

Median selected monthly costs for homeowners 15 to 24 with a mortgage was $833 (see Table 1). Costs were highest for those 35 to 44 ($1,158), then fell gradually as age increased to a low of $814 for householders 75 and over.

For those without a mortgage, the lowest median costs were reported by those homeowners 15 to 24 ($257) and the highest by householders 45 to 54 and 55 to 64 ($311 and $309, respectively).

Housing affordability can be measured by the percentage of household income in 1999 devoted to monthly owner costs.

The median monthly owner costs as a *percentage* of monthly income for homeowners with a mortgage was 21.7 percent in 2000, up slightly from the 21.0 percent registered in 1990. For units without a mortgage, the percentage was lower, at 10.5 percent, down from 11.1 percent in 1990.

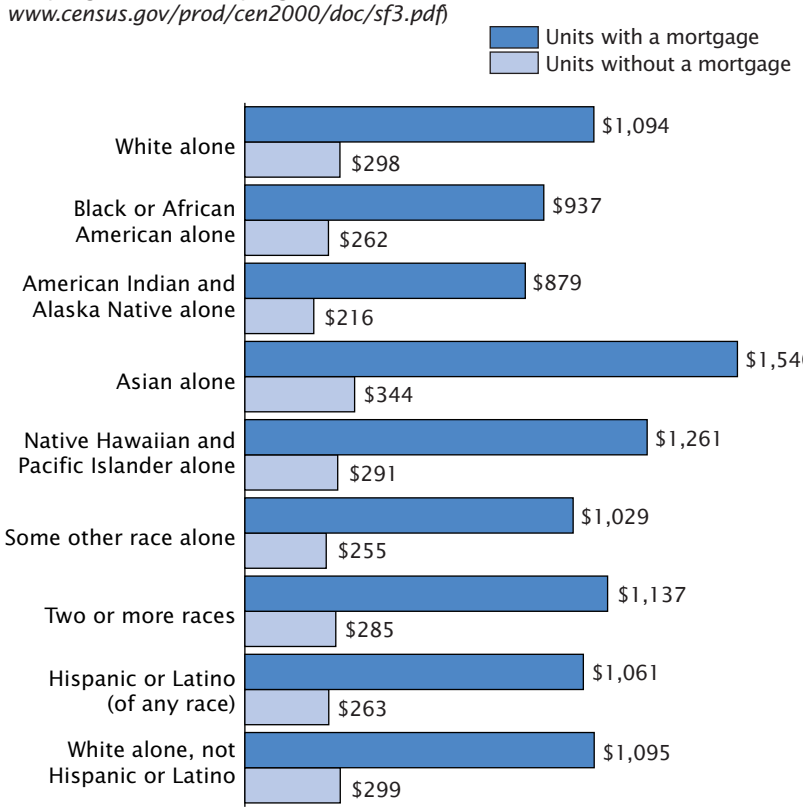
Housing was most affordable for the middle-aged groups.

Householders aged 15 to 24 with a mortgage spent a median of 25.7 percent of household income for monthly housing costs. This percentage declined to 22.7 percent for the 25-to-34 age group,

Figure 2.

Race and Hispanic Origin of Householder by Mortgage Status and Selected Monthly Owner Costs: 2000

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf*)



Source: U.S. Census Bureau, Census 2000 Summary File 3.

Table 1.

Mortgage Status by Median Selected Monthly Owner Costs by Age of Householder: 2000

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf)*

Age of householder	Specified owner-occupied units		Median selected monthly owner costs	
	With a mortgage	Without a mortgage	With a mortgage	Without a mortgage
Total	**38,663,887**	**16,548,221**	**$1,088**	**$295**
15 to 24 years	483,755	79,717	$833	$257
25 to 34 years	5,966,933	391,342	$1,056	$273
35 to 44 years	11,727,506	1,128,916	$1,158	$296
45 to 54 years	10,863,671	2,099,326	$1,145	$311
55 to 64 years	5,803,296	3,163,260	$1,049	$309
65 to 74 years	2,683,826	4,683,524	$887	$296
75 years and over	1,134,900	5,002,136	$814	$283

Source: U.S. Census Bureau, Census 2000 Summary File 3.

21.9 percent for the 35-to-44 age group, and 19.9 percent for the 45-to-54 age group. The median then rose to 20.6 percent for householders aged 55 to 64, 25.4 percent for the 65-to-74 age group, and 32.0 percent for those aged 75 and over. Households with owner costs at 30 percent or higher are often considered to be financially burdened. By this measure, more than half of all householders aged 75 and over with a mortgage would have been considered financially burdened in Census 2000. However, over 8 in 10 householders 75 and over owned their homes outright.

The same pattern holds for units without a mortgage, but median selected monthly owner costs as a percentage of household income in 1999 were quite low compared with mortgaged units. The only age groups with medians over 10 percent were those aged 15 to 24 (12.9 percent), 65 to 74 (11.2 percent), and 75 and over (13.6 percent).

GEOGRAPHIC DISTRIBUTION OF MORTGAGE STATUS AND HOMEOWNER COSTS

Homeowners in the West were most likely to have a mortgage.[6]

Nationally, 70 percent of specified owner-occupied units were mortgaged (see Table 2). At 76.9 percent, the West was the only region with a percentage higher than the U.S. level, likely due to the fact that this region had the highest proportion of owners who recently moved into their homes (for further information on recent movers, see the statistical brief on *Housing Structural and Occupancy Characteristics: 2000*). The other three regions reported rates with similar values: 67.7 percent in the Northeast, 69.0 percent in the Midwest, and 68.0 percent in the South (these percentages are statistically different).

Median selected monthly costs for units with a mortgage were highest in the West, and lowest in the South.

The West reported the highest median monthly costs at $1,289, closely followed by the Northeast at $1,274. The Midwest ($976) and the South ($967) enjoyed monthly owner costs far below the national median of $1,088.

Housing cost increases from 1990 to 2000 were highest in the Midwest (18.0 percent) despite the relatively low homeowner costs in this region.[7] The lowest increase was in the South (11.9 percent); as a result, the South supplanted the Midwest as the region with the lowest monthly homeowner costs between 1990 and 2000. A similar switch occurred between the Northeast and the West — the Northeast was highest in 1990 and the West in 2000. Increases were 13.1 percent for the Northeast and 15.4 percent for the West between 1990 and 2000. Nationally, median selected monthly costs increased 15.7 percent for units with a mortgage, not significantly different from those in the West.

For units without a mortgage, monthly owner costs were above the national median only in the Northeast.

Median monthly costs were $405 in the Northeast, well above the $295 for the United States nationally, probably due to higher real estate taxes and utility costs in the region. The South reported the lowest median ($262), while the Midwest and West were both estimated at $290, close to the national level.

In general, median selected monthly owner costs increased more slowly from 1990 to 2000 for homes owned free and clear than for those with a mortgage — 10.5 percent for the nation. However, in the South and the West, the increase was greater for unmortgaged than for mortgaged homes.

Homeowners in West Virginia were more likely than those in other states to have no mortgage.

Although, nationally only 30 percent of all specified owner-occupied units were owned free and clear, this percentage varied among the states (see Table 2). West Virginia topped all states with nearly half of its homeowners (47.7 percent) owning their homes outright. North Dakota and Louisiana were the two other states reporting rates over 40 percent (41.9 and 40.3 percent, respectively).

On the other hand, homeowners in Nevada were least likely to have no mortgage (18 percent). Seven states had nonmortgage rates under 25 percent: California, Colorado, Georgia, Maryland, Nevada, Utah, and Washington.[8]

[6] The West region includes the states of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming. The South region includes the states of Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia, and the District of Columbia, a state equivalent. The Northeast region includes the states of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont. The Midwest region includes the states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

[7] 1990 owner costs were adjusted to 2000 dollars using CPI-U-RS factor 1.277636.

[8] Virginia at 24.9 percent and Arizona at 25.1 percent, showed no statistical difference from 25.0 percent.

Table 2.

Mortgage Status for the United States, Regions, and States, and for Puerto Rico: 1990 and 2000

(Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf)*

Area	Specified owner occupied, 1990	Specified owner occupied, 2000	Specified owner occupied with a mortgage				Specified owner occupied without a mortgage			
			1990		2000		1990		2000	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent
United States	**45,550,059**	**55,212,108**	**29,811,735**	**65.4**	**38,663,887**	**70.0**	**15,738,324**	**34.6**	**16,548,221**	**30.0**
Region										
Northeast	8,874,029	10,009,448	5,564,402	62.7	6,779,481	67.7	3,309,627	37.3	3,229,967	32.3
Midwest	11,953,114	14,037,418	7,510,776	62.8	9,692,743	69.0	4,442,338	37.2	4,344,675	31.0
South	15,831,164	19,964,932	10,118,336	63.9	13,582,882	68.0	5,712,828	36.1	6,382,050	32.0
West	8,891,752	11,200,310	6,618,221	74.4	8,608,781	76.9	2,273,531	25.6	2,591,529	23.1
State										
Alabama	764,726	918,570	458,264	59.9	587,895	64.0	306,462	40.1	330,675	36.0
Alaska	77,859	105,620	59,489	76.4	78,582	74.4	18,370	23.6	27,038	25.6
Arizona	678,958	1,032,103	498,614	73.4	773,328	74.9	180,344	26.6	258,775	25.1
Arkansas	433,048	513,483	241,412	55.7	312,244	60.8	191,636	44.3	201,239	39.2
California	4,773,895	5,527,618	3,687,978	77.3	4,367,361	79.0	1,085,917	22.7	1,160,257	21.0
Colorado	645,565	903,259	496,121	76.9	715,493	79.2	149,444	23.1	187,766	20.8
Connecticut	649,970	728,244	449,008	69.1	520,076	71.4	200,962	30.9	208,168	28.6
Delaware	139,059	177,323	93,778	67.4	129,692	73.1	45,281	32.6	47,631	26.9
District of Columbia	73,658	76,289	46,967	63.8	55,138	72.3	26,691	36.2	21,151	27.7
Florida	2,414,406	3,242,202	1,668,542	69.1	2,323,452	71.7	745,864	30.9	918,750	28.3
Georgia	1,153,109	1,596,408	810,603	70.3	1,201,569	75.3	342,506	29.7	394,839	24.7
Hawaii	147,510	173,861	102,601	69.6	122,128	70.2	44,909	30.4	51,733	29.8
Idaho	178,506	255,077	119,692	67.1	186,647	73.2	58,814	32.9	68,430	26.8
Illinois	2,113,422	2,470,338	1,350,593	63.9	1,724,034	69.8	762,829	36.1	746,304	30.2
Indiana	1,152,343	1,378,878	742,515	64.4	978,279	70.9	409,828	35.6	400,599	29.1
Iowa	571,870	665,442	319,340	55.8	417,849	62.8	252,530	44.2	247,593	37.2
Kansas	507,512	581,960	306,884	60.5	382,518	65.7	200,628	39.5	199,442	34.3
Kentucky	671,433	806,461	389,536	58.0	521,748	64.7	281,897	42.0	284,713	35.3
Louisiana	746,570	864,810	429,514	57.5	516,660	59.7	317,056	42.5	348,150	40.3
Maine	215,996	254,866	131,558	60.9	169,138	66.4	84,438	39.1	85,728	33.6
Maryland	984,921	1,178,779	710,691	72.2	916,046	77.7	274,230	27.8	262,733	22.3
Massachusetts	1,014,824	1,187,871	691,108	68.1	850,347	71.6	323,716	31.9	337,524	28.4
Michigan	1,943,809	2,269,175	1,235,196	63.5	1,580,828	69.7	708,613	36.5	688,347	30.3
Minnesota	902,805	1,117,489	624,273	69.1	829,081	74.2	278,532	30.9	288,408	25.8
Mississippi	447,954	532,291	266,664	59.5	330,697	62.1	181,290	40.5	201,594	37.9
Missouri	1,019,220	1,188,442	622,426	61.1	803,068	67.6	396,794	38.9	385,374	32.4
Montana	133,194	165,397	78,899	59.2	106,560	64.4	54,295	40.8	58,837	35.6
Nebraska	318,320	370,495	186,901	58.7	240,096	64.8	131,419	41.3	130,399	35.2
Nevada	185,935	363,321	151,185	81.3	297,994	82.0	34,750	18.7	65,327	18.0
New Hampshire	200,219	249,345	144,554	72.2	184,745	74.1	55,665	27.8	64,600	25.9
New Jersey	1,488,145	1,701,732	997,205	67.0	1,215,974	71.5	490,940	33.0	485,758	28.5
New Mexico	265,970	339,888	163,863	61.6	216,082	63.6	102,107	38.4	123,806	36.4
New York	2,414,482	2,689,728	1,564,131	64.8	1,824,984	67.9	850,351	35.2	864,744	32.1
North Carolina	1,233,284	1,615,713	762,675	61.8	1,116,287	69.1	470,609	38.2	499,426	30.9
North Dakota	104,567	122,078	58,441	55.9	70,891	58.1	46,126	44.1	51,187	41.9
Ohio	2,276,743	2,613,123	1,435,245	63.0	1,811,744	69.3	841,498	37.0	801,379	30.7
Oklahoma	625,647	699,452	376,922	60.2	439,410	62.8	248,725	39.8	260,042	37.2
Oregon	516,057	653,869	352,943	68.4	485,655	74.3	163,114	31.6	168,214	25.7
Pennsylvania	2,621,539	2,889,484	1,412,136	53.9	1,798,402	62.2	1,209,403	46.1	1,091,082	37.8
Rhode Island	179,626	202,216	116,397	64.8	142,479	70.5	63,229	35.2	59,737	29.5
South Carolina	623,303	783,909	385,604	61.9	523,848	66.8	237,699	38.1	260,061	33.2
South Dakota	114,009	137,531	62,312	54.7	83,359	60.6	51,697	45.3	54,172	39.4
Tennessee	949,242	1,205,931	583,674	61.5	795,765	66.0	365,568	38.5	410,166	34.0
Texas	3,008,039	3,849,585	1,872,449	62.2	2,471,978	64.2	1,135,590	37.8	1,377,607	35.8
Utah	306,226	427,244	213,968	69.9	323,835	75.8	92,258	30.1	103,409	24.2
Vermont	89,228	105,962	58,305	65.3	73,336	69.2	30,923	34.7	32,626	30.8
Virginia	1,208,434	1,510,798	863,766	71.5	1,135,138	75.1	344,668	28.5	375,660	24.9
Washington	903,351	1,157,462	641,275	71.0	872,307	75.4	262,076	29.0	285,155	24.6
West Virginia	354,331	392,928	157,275	44.4	205,315	52.3	197,056	55.6	187,613	47.7
Wisconsin	928,494	1,122,467	566,650	61.0	770,996	68.7	361,844	39.0	351,471	31.3
Wyoming	78,726	95,591	51,593	65.5	62,809	65.7	27,133	34.5	32,782	34.3
Puerto Rico	**672,696**	**817,927**	**214,598**	**31.9**	**307,109**	**37.5**	**458,098**	**68.1**	**510,818**	**62.5**

Source: U.S. Census Bureau, 1990 census and Census 2000 Summary File 3.

Table 3.

Median Selected Monthly Owner Costs by Mortgage Status and as a Percentage of Household Income, for the United States, Regions, States, and for Puerto Rico: 1990 and 2000

(In this table, the "10–" in the last two columns represents "less than 10 percent". Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf)*

Area	Median selected monthly owner costs				Median selected monthly owner costs as a percentage of household income			
	With a mortgage		Without a mortgage		With a mortgage		Without a mortgage	
	1990	2000	1990	2000	1990	2000	1990	2000
United States	**$940**	**$1,088**	**$267**	**$295**	**21.0**	**21.7**	**11.1**	**10.5**
Region								
Northeast	$1,126	$1,274	$364	$405	21.8	22.5	13.1	13.2
Midwest	$827	$976	$272	$290	19.3	20.1	11.3	10.2
South	$864	$967	$229	$262	20.8	21.0	10.6	10.0-
West	$1,117	$1,289	$244	$290	23.1	24.0	10-	10.0-
State								
Alabama	$706	$816	$203	$228	19.1	19.8	10.3	10-
Alaska	$1,353	$1,315	$296	$393	21.5	22.3	10-	10-
Arizona	$983	$1,039	$240	$268	22.8	22.1	10-	10-
Arkansas	$655	$737	$221	$240	20.0	19.4	12.1	10-
California	$1,376	$1,478	$244	$305	24.9	25.3	10-	10-
Colorado	$1,022	$1,197	$259	$277	22.5	22.6	10.8	10-
Connecticut	$1,400	$1,426	$432	$473	22.9	22.4	12.8	13.1
Delaware	$975	$1,101	$256	$267	19.7	20.8	10-	10-
District of Columbia	$1,209	$1,291	$319	$313	20.5	22.2	10-	10-
Florida	$917	$1,004	$238	$306	22.3	22.8	10-	10.5
Georgia	$942	$1,039	$233	$259	20.9	20.8	10.5	10-
Hawaii	$1,288	$1,636	$217	$271	21.4	26.3	10-	10-
Idaho	$715	$887	$201	$236	19.6	21.5	10-	10-
Illinois	$979	$1,198	$308	$353	20.2	21.7	11.2	11.1
Indiana	$714	$869	$240	$255	18.0	19.3	10.2	10-
Iowa	$703	$829	$250	$268	18.5	19.1	11.5	10-
Kansas	$802	$888	$239	$273	19.5	19.3	10.9	10-
Kentucky	$684	$816	$192	$214	18.8	19.6	10-	10-
Louisiana	$759	$816	$215	$232	20.6	19.6	11.2	10-
Maine	$847	$923	$284	$299	21.4	21.4	12.2	12.1
Maryland	$1,173	$1,296	$300	$333	21.1	22.2	10.0	10-
Massachusetts	$1,258	$1,353	$381	$406	22.3	21.9	12.6	12.4
Michigan	$828	$972	$314	$288	18.8	19.6	12.5	10-
Minnesota	$925	$1,044	$238	$271	20.4	20.0	10.5	10-
Mississippi	$653	$752	$202	$232	20.8	20.4	11.8	10-
Missouri	$767	$861	$226	$249	19.1	19.5	10.0	10-
Montana	$735	$863	$224	$261	20.2	22.2	10.9	10.4
Nebraska	$779	$895	$244	$283	19.7	19.7	11.5	10.5
Nevada	$1,067	$1,190	$261	$294	22.4	23.8	10-	10-
New Hampshire	$1,278	$1,226	$410	$441	24.4	22.3	14.2	13.6
New Jersey	$1,412	$1,560	$488	$567	23.4	23.7	14.6	15.3
New Mexico	$833	$929	$208	$228	21.6	22.2	10-	10-
New York	$1,141	$1,357	$413	$457	21.5	23.2	13.8	13.6
North Carolina	$836	$985	$235	$254	20.5	21.3	10.8	10-
North Dakota	$777	$818	$245	$270	20.3	19.4	11.9	10.2
Ohio	$797	$963	$262	$289	19.0	20.6	11.0	10.6
Oklahoma	$731	$764	$210	$231	20.0	19.2	10.9	10-
Oregon	$828	$1,125	$289	$303	20.4	23.2	12.7	10.5
Pennsylvania	$870	$1,010	$289	$318	20.2	21.6	12.1	12.2
Rhode Island	$1,138	$1,205	$371	$406	22.7	22.7	13.0	13.4
South Carolina	$787	$894	$229	$240	19.9	20.5	10.7	10-
South Dakota	$724	$828	$249	$279	19.9	19.7	12.6	10.5
Tennessee	$759	$882	$217	$240	20.1	21.1	10.2	10-
Texas	$908	$986	$247	$296	20.9	20.1	11.5	10.9
Utah	$851	$1,102	$236	$249	20.9	22.9	10-	10-
Vermont	$917	$1,021	$335	$378	21.9	22.4	14.1	13.9
Virginia	$1,060	$1,144	$245	$263	21.9	21.4	10-	10-
Washington	$942	$1,268	$248	$338	20.4	23.8	10-	10.4
West Virginia	$636	$713	$183	$207	18.5	19.5	10-	10-
Wisconsin	$866	$1,024	$321	$333	20.1	20.9	12.8	11.2
Wyoming	$781	$825	$207	$229	19.4	19.7	10-	10-
Puerto Rico	**$408**	**$625**	**$82**	**$124**	**22.3**	**27.9**	**10-**	**12.5**

Note: 1990 owner costs were adjusted to 2000 dollars using CPI-U-RS factor 1.277636.

Source: U.S. Census Bureau, 1990 census and Census 2000 Summary File 3.

For units with a mortgage, half the states had median monthly owner costs over $1,000.

Census 2000 found 25 states (plus the District of Columbia) with median owner costs over $1,000 and 25 under that amount (see Table 3). Nationally, the median was $1,088 for owners with a mortgage; 18 states (and the District of Columbia) exceeded the U.S. median.

States with the highest median monthly costs were concentrated in the West and the Northeast. Hawaii, at $1,636, exceeded all other states. Among the ten states with the highest costs, those in the West were Alaska, California, Hawaii, and Washington. New Jersey was second among all states ($1,560); four other states in the Northeast were also among the highest ten — Connecticut, Massachusetts, New Hampshire, and New York. Maryland was the only southern state in the top ten (although the District of Columbia was not significantly different than Maryland).

Seven of the 11 states with the lowest median monthly costs (below $850) were in the South: Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, and West Virginia. Three were in the Midwest: Iowa, North Dakota, and South Dakota. Wyoming was the only state in the West with a median below $850.

Selected monthly costs for owners with a mortgage increased in all but two states from 1990 to 2000.

Median selected monthly costs increased nationally at 15.7 percent over the last decade; only Alaska and New Hampshire experienced a decline in costs.

States with the biggest increases were in the West: Oregon (35.9 percent), Washington (34.6), Utah (29.5), Hawaii (27.0), and Idaho (24.1).

The northeastern states were the most expensive to live in for homeowners with no mortgage.

New Jersey registered the highest median monthly costs for homes owned free and clear, $567, almost double the national median of $295. In five other states, all in the Northeast, median costs exceeded $400: Connecticut, Massachusetts, New Hampshire, New York, and Rhode Island.

Of the dozen states with the lowest monthly owner costs for homes without a mortgage, nine were in the South and three in the West. The lowest medians were in West Virginia ($207) and Kentucky ($214).

Homeowner costs increased for those without a mortgage from 1990 to 2000, but not as much as for those with a mortgage.

Costs increased 15.7 percent for homeowners with a mortgage, but only 10.5 percent for those who owned their homes free and clear in the last decade. Michigan was the only state to register a decrease in owner costs for homeowners without a mortgage (although the District of Columbia experienced no statistical difference between 1990 and 2000). *Because of sampling error, the state estimates given may not be significantly different from one another or from other state estimates not listed.*

The highest cost increases were in Washington (36.3 percent), Alaska (32.8 percent), and Florida (28.6 percent). California and Hawaii also had cost increases greater than 20 percent. Interestingly, Alaska was one of two states (New Hampshire was the other) to show a decrease in owner housing costs for units with a mortgage, but an increase for those without a mortgage.

Higher homeowner costs were concentrated in relatively few counties.

Figure 3 presents Census 2000 median selected monthly owner costs for mortgaged units for states and counties. Specified owner-occupied units at or above the national median of $1,088 tended to cluster in certain areas, such as the Boston-Washington corridor, California, south Florida, Puget Sound, the Colorado Rockies, and in some larger metropolitan areas such as Chicago, Atlanta, Minneapolis, and Dallas. Only about 300 counties (less than 10 percent) were at or above the U.S. median.

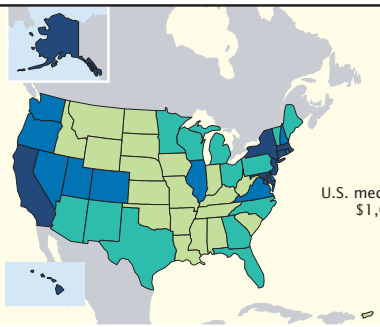
If the entire mortgaged homeowner inventory for the whole United States were divided into four equal groupings or *quartiles*, the lowest would have monthly owner costs under $773, the next one-quarter would be between $773 and the median of $1,088, another one-quarter would be between the median and $1,532, and the highest quarter would be above $1,532. Only about 50 counties had medians in this upper quartile, an indication that high homeowner costs were concentrated in a few large counties, such as Westchester, New York; Santa Clara, California; Fairfax, Virginia; and Lake, Illinois. Counties with medians under $600 were generally in Appalachia and in the center of the nation from north to south.

Figure 4 presents median selected monthly owner costs for units with

Figure 3.

Housing Costs for Units With a Mortgage: 2000

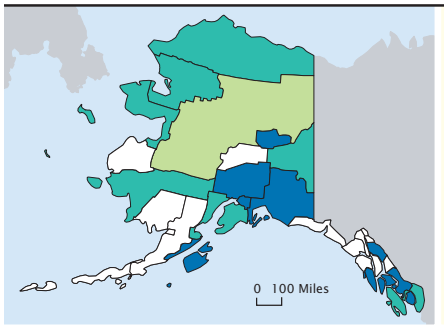
(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, *see www.census.gov/prod/cen2000/doc/sf3.pdf*)

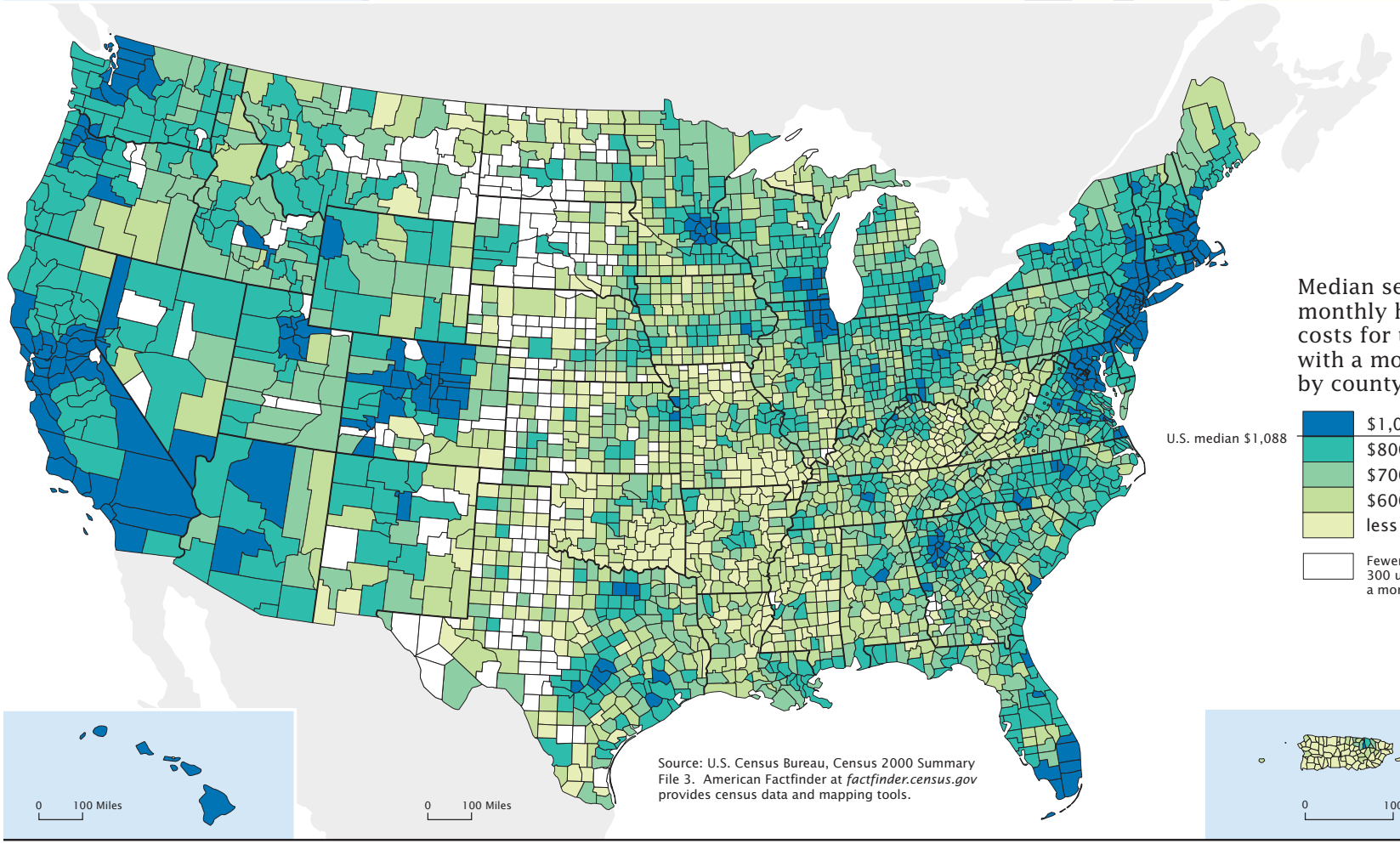


Median selected monthly housing costs for units with a mortgage by state

U.S. median $1,088

- $1,275 or more
- $1,088 to $1,274
- $900 to $1087
- less than $900





Source: U.S. Census Bureau, Census 2000 Summary File 3. American Factfinder at *factfinder.census.gov* provides census data and mapping tools.

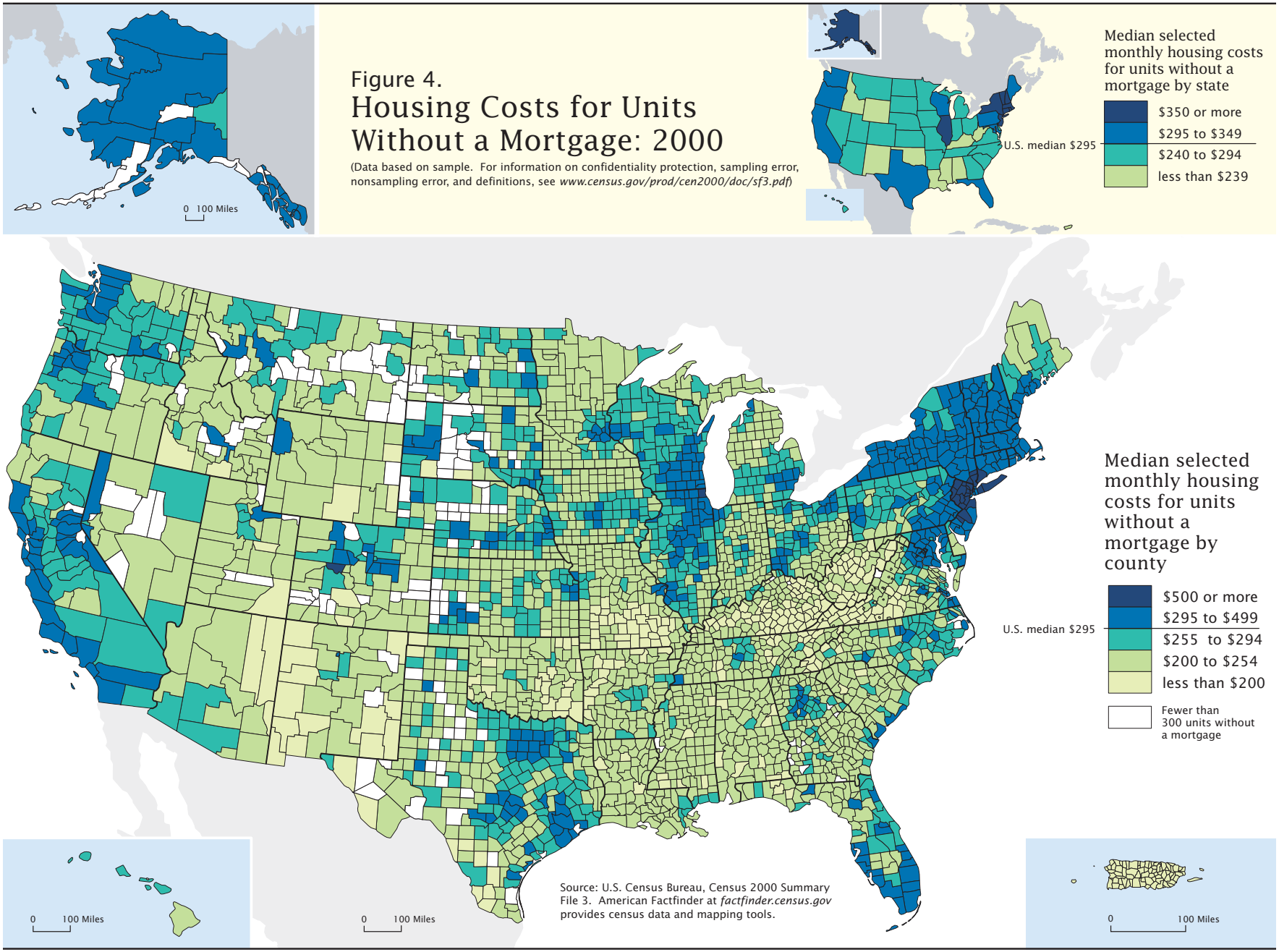


Figure 4.
Housing Costs for Units Without a Mortgage: 2000

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf*)

Source: U.S. Census Bureau, Census 2000 Summary File 3. American Factfinder at *factfinder.census.gov* provides census data and mapping tools.

Table 4.
Places of 100,000 or More With the Highest Median Selected Monthly Costs for Units With a Mortgage: 2000

For specified owner-occupied housing units

(Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf)*

Area	Specified owner-occupied units with a mortgage	Median selected monthly owner costs	90-percent confidence interval
Stamford, CT	12,841	$2,203	$2,152 - $2,254
Sunnyvale, CA	14,299	$2,051	$2,004 - $2.098
Honolulu, HI (CDP)*	23,799	$2,043	$2,005 - $2,081
San Jose, CA	122,324	$1,936	$1,924 - $1,948
Glendale, CA	16,836	$1,936	$1,901 - $1,971
Thousand Oaks, CA	24,942	$1,916	$1,890 - $1,942
Yonkers, NY	10,730	$1,906	$1,870 - $1,942
Irvine, CA	23,960	$1,897	$1,872 - $1,922
Fremont, CA	34,797	$1,896	$1,875 - $1,917
Cambridge, MA	2,999	$1,896	$1,796 - $1,996

*Honolulu is a Census Designated Place (CDP). By agreement with the state of Hawaii, the Census Bureau does not show data separately for the city of Honolulu, which is coextensive with Honolulu county.

Note: Because of sampling error, the estimates in this table may not be significantly different from one another or from rates for geographic areas not listed in this table.

Source: Census 2000 Summary File 3.

Table 5.
Places of 100,000 or More With the Highest Median Selected Monthly Costs for Units Without a Mortgage: 2000

For specified owner-occupied housing units

(Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf)*

Area	Specified owner-occupied units without a mortgage	Median selected monthly owner costs	90-percent confidence interval
Yonkers, NY	7,082	$704	$686 - $722
Stamford, CT	5,193	$682	$663 - $701
Paterson, NJ	1,797	$615	$592 - $638
Jersey City, NJ	2,827	$569	$554 - $584
Naperville, IL	3,864	$540	$526 - $554
Cambridge, MA	1,454	$526	$480 - $572
Coral Springs, FL	2,410	$521	$502 - $540
New Haven, CT	2,345	$516	$495 - $537
Plano, TX	5,862	$513	$497 - $529
Elizabeth, NJ	2,159	$512	$493 - $531

Note: Because of sampling error, the estimates in this table may not be significantly different from one another or from rates for geographic areas not listed in this table.

Source: Census 2000 Summary File 3.

no mortgage. The map of these costs by county resembles the pattern of costs for homeowners with a mortgage, with a few exceptions such as Kansas, Nebraska, and the Dakotas. The lower quartile for units without a mortgage was $219, the median was $295, and the upper quartile started at $411.

Places of 100,000 or More With the Highest Median Selected Monthly Owner Costs for Units With a Mortgage Clustered in the Northeast and the West.

The places with the highest owner costs for mortgaged units are shown in Table 4. Stamford, Connecticut, led all large places with a median of $2203. Table 5 presents places with the highest owner costs for units without a mortgage.

Flint, Michigan, recorded the lowest median selected monthly owner costs for units with a mortgage for places with 100,000 or more people (see Table 6). Flint also showed the lowest median housing values for large cities, as cited in the report *Home Values: 2000 (C2KBR-20)*. The places with the lowest median owner costs for units without a mortgage are presented in Table 7.

ADDITIONAL FINDINGS

How did the percentage of housing owned without a mortgage vary by age?

Householders under 25 were more likely to own their homes free and clear than the next two age groups, possibly the result of inheritance from parents or other older relatives. Figure 5 shows data on nonmortgaged homes by age of householder for specified owner-occupied housing units. A rate as high as that of the 15-to-24 group was not achieved until the 45-to-54 group. The rate then climbed steadily by age, reaching 81.5 percent for those 75 years and over.

In general, homeowner costs declined by age of the house, but rose slightly for the oldest homes.

For units with a mortgage, median selected monthly owner costs were $1,331 for new homes (those built between 1995 and March 2000). Medians steadily declined, reaching a low of $917 for houses built 1940 to 1949, then rose to $931 for those built before 1940. For those without a mortgage, new homes showed a median monthly

cost of $330, while houses built from 1990 to 1994 had a cost of $335. Costs then declined steadily to a low of $268 for homes built between 1940 to 1949, then, like mortgaged houses, rose slightly to $277 for those built before 1940.

How did housing affordability vary among states?

Median selected monthly owner costs as a percentage of household income in 1999 for units with a mortgage exceeded 25 percent in only two states — California and Hawaii (see Table 3). The most affordable housing was in the Midwest and the South, where the median was below 20 percent for several states.

For homes without a mortgage, eight of the nine northeastern states showed medians at 12 percent or higher, while no state outside this region had a median at this level.[9] In fact, many states had median costs under 10 percent for homes owned free and clear.

In the West, median selected monthly costs as a percentage of household income were highest in the nation for houses with a mortgage (24 percent), but relatively low for homes owned free and clear (less than 10 percent). The Midwest showed an opposite trend: the median of 20.1 percent was the lowest among the regions for units with a mortgage, but, at 10.2 percent, was the second-highest for homes without a mortgage.

Table 6.
Places of 100,000 or More With the Lowest Median Selected Monthly Costs for Units With a Mortgage: 2000

For specified owner-occupied housing units

(Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf)*

Area	Specified owner-occupied units with a mortgage	Median selected monthly owner costs	90-percent confidence interval
Flint, MI	17,371	$640	$630 - $650
Evansville, IN	18,720	$698	$688 - $708
Springfield, MO	20,193	$699	$689 - $709
South Bend, IN	16,361	$708	$696 - $720
Waco, TX	9,343	$724	$706 - $742
Birmingham, AL	32,435	$730	$722 - $738
Kansas City, KS	19,805	$731	$720 - $742
Fort Wayne, IN	34,384	$732	$724 - $740
Shreveport, LA	26,445	$747	$735 - $759
Abilene, TX	13,364	$749	$734 - $764

Note: Because of sampling error, the estimates in this table may not be significantly different from one another or from rates for geographic areas not listed in this table.

Source: Census 2000 Summary File 3.

Table 7.
Places of 100,000 or More With the Lowest Median Selected Monthly Costs for Units Without a Mortgage: 2000

For specified owner-occupied housing units

(Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf)*

Area	Specified owner-occupied units with a mortgage	Median selected monthly owner costs	90-percent confidence interval
Springfield, MO	11,597	$207	$203 - $211
Pueblo, CO	9,010	$212	$208 - $216
East Los Angeles, CA (CDP)	3,436	$221	$213 - $229
Norwalk, CA	3,477	$225	$218 - $232
Shreveport, LA	16,496	$231	$227 - $235
Huntsville, AL	11,384	$231	$226 - $236
Columbus, GA	9,803	$231	$226 - $236
Evansville, IN	10,100	$234	$230 - $238
Fort Wayne, IN	12,765	$235	$231 - $239
Birmingham, AL	17,041	$239	$235 - $243
Louisville, KY	19,560	$239	$236 - $242
Lafayette, LA	8,615	$239	$233 - $245
Lexington-Fayette, KY	12,909	$239	$236 - $242

Note: Because of sampling error, the estimates in this table may not be significantly different from one another or from rates for geographic areas not listed in this table.

Source: Census 2000 Summary File 3.

ABOUT CENSUS 2000

Why Census 2000 Asked About Homeowner Costs

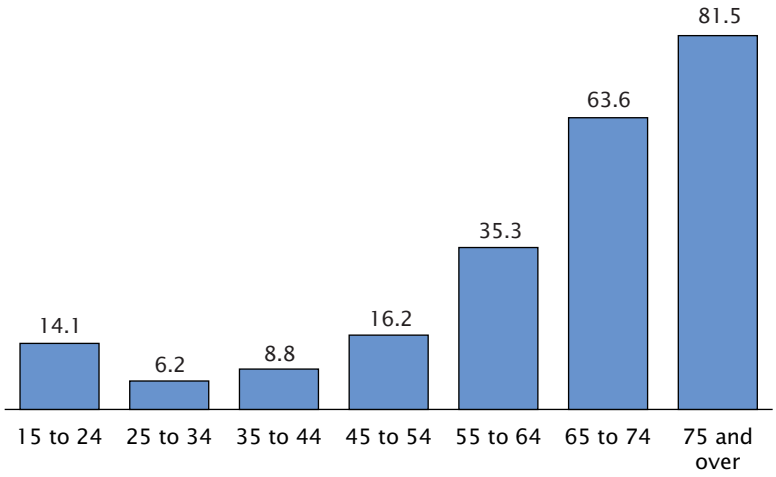
The U.S. Census Bureau collects data on selected monthly owner costs which are the sums of payments for mortgages, deeds of trust, or similar debts on the property (including payments for the first mortgage, second or junior mortgages, and home equity loans); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, water, and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, monthly condominium fee. Selected monthly owner costs as a percentage of household income in 1999 are also computed as a measure of housing affordability. These data are used by the Department of Housing and Urban

[9] Maine, at 12.1 percent, showed no statistical difference from 12.0 percent.

Figure 5.

Percentage of Homeowners Who Did Not Carry a Mortgage by Age of Householder: 2000

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see *www.census.gov/prod/cen2000/doc/sf3.pdf*)



Source: U.S. Census Bureau, Census 2000 Summary File 3.

Development in many of its housing assistance programs and the Department of Health and Human Services to assess the need for housing assistance for elderly, handicapped, and low-income homeowners. These items also provide benchmark statistics to measure progress toward the Congressional declaration of goals for national housing policy: a decent home and suitable living environment for every American family.

Accuracy of the Estimates

The data contained in this report are based on the sample of households who responded to the Census 2000 long form. Nationally, approximately 1 out of every 6 housing units was included in this sample. As a result, the sample estimates may differ somewhat from the100-percent figures that would have been obtained if all housing units, people within those housing units, and people living in group quarters had been enumerated using the same questionnaires, instructions, enumerators, and so forth. The sample estimates also differ from the values that would have been obtained from different samples of housing units, people within those housing units, and people living in group quarters. The deviation of a sample estimate from the average of all possible samples is called the sampling error.

In addition to the variability that arises from the sampling procedures, both sample data and 100-percent data are subject to nonsampling error. Nonsampling error may be introduced during any of the various complex operations used to collect and process data. Such errors may include: not enumerating every household or every person in the population, failing to obtain all required information from the respondents, obtaining incorrect or inconsistent information, and recording information incorrectly. In addition, errors can occur during the field review of the enumerators' work, during clerical handling of the census questionnaires, or during the electronic processing of the questionnaires.

Nonsampling error may affect the data in two ways: (1) errors that are introduced randomly will increase the variability of the data and, therefore, should be reflected in the standard errors; and (2) errors that tend to be consistent in one direction will bias both sample and 100-percent data in that direction. For example, if respondents consistently tend to underreport their incomes, then the resulting estimates of households or families by income category will tend to be understated for the higher income categories and overstated for the lower income categories. Such biases are not reflected in the standard errors.

While it is impossible to completely eliminate error from an operation as large and complex as the decennial census, the Census Bureau attempts to control the sources of such error during the data collection and processing operations. The primary sources of error and the programs instituted to control error in Census 2000 are described in detail in *Summary File 3 Technical Documentation* under Chapter 8, "Accuracy of the Data," located at *www.census.gov/prod /cen2000/doc/sf3.pdf.*

Technical documentation for the Residential Finance Survey is located in the following Census Bureau publications: 1960 Census of Housing, Volume V, Residential

Finance, Introduction, Sample Design and Sampling Variability; 1970 Census of Housing, Volume V, Residential Finance, Appendix C, Accuracy of the Data; 1980 Census of Housing, HC-80-5, Residential Finance, Appendix D, Accuracy of the Data; and 1990 Census of Housing, CH-4-1, Residential Finance, Appendix D, Source and Accuracy of the Estimates.

All statements in this Census 2000 Brief have undergone statistical testing and all comparisons are significant at the 90-percent confidence level, unless otherwise noted. The estimates in tables, maps, and other figures may vary from actual values due to sampling and nonsampling errors. As a result, estimates in one category may not be significantly different from estimates assigned to a different category. Further information on the accuracy of the data is located at *www.census.gov/prod/cen2000/doc/sf3.pdf.* For further information on the computation and use of standard errors, contact the Decennial Statistical Studies Division at 301-763-4242.

For More Information

The Census 2000 Summary File 3 data are available from the American Factfinder on the Internet (*factfinder.census.gov*). They were released on a state-by-state basis during 2002. For information on confidentiality protection, nonsampling error, sampling error, and definitions, also see *www.census.gov/prod/cen2000/doc/sf3.pdf* or contact the Customer Services Center at 301-763-INFO (4636).

Information on population and housing topics is presented in the Census 2000 Brief series, located on the Census Bureau's Web site at *www.census.gov/population/www/cen2000/briefs.html.* This series, which will be completed in 2003, presents information on race, Hispanic origin, age, sex, household type, housing tenure, and social, economic, and housing characteristics, such as ancestry, income, and housing costs.

For additional information on housing, including reports and survey data, visit the Census Bureau's Internet site on at *www.census.gov/hhes/www/housing.html.* To find information about the availability of data products, including reports, CD-ROMs, and DVDs, call the Customer Services Center at 301-763-INFO (4636), or e-mail *webmaster@census.gov.*