

# UNITED STATES

State Housing Profiles 2011

*State Housing Profiles 2011* is the third edition of the AARP Public Policy Institute's report summarizing housing conditions for older adults in each state and across the entire United States.

This individual profile provides key housing information for a single state. Readers may refer to the Overview section of the full report, which highlights national trends, state differences, and key indicators.

These profiles are developed to inform policy discussions among public and private sector leaders in housing nationwide. This report presents comparable state-level and national data for a variety of indicators, drawn together from the American Communities Survey, the Census, program data from the Department of Housing and Urban Development, and other sources into a single convenient reference.

This edition includes three important additions to each state's profile:

- Foreclosures and Foreclosure Risk statistics for the 50+ from AARP's analysis
- Home Equity Conversion Mortgages endorsed by the Federal Housing Administration
- Federally subsidized housing data for privately owned subsidized housing and Low Income Housing Tax Credit properties

Additionally, this edition includes an expanded analysis of housing costs and housing cost burden, with examinations of housing cost burden for various age groups and income levels in each state.

*State Housing Profiles 2011* comes in two other formats:

- A full report with an overview of key findings and trends and individual profiles for each state, the District of Columbia, and the nation as a whole. It provides a complete picture of housing in each state.
- An Insight on the Issues that highlights key trends and conclusions.

Some of the indicators in *State Housing Profiles 2011* may be found in prior editions. Please exercise caution when making comparisons with information in earlier editions because of possible changes in the source or definition. Complete descriptions of all indicators, and how they may differ from previous editions, can be found in the Data Documentation section in the back of the full report. Data sources and descriptions of indicators are found only in the full report, not in the executive summary or this state-specific profile.

All versions of *State Housing Profiles 2011* are available on the AARP Public Policy Institute website: [www.aarp.org/ppi](http://www.aarp.org/ppi). They can be accessed directly at [www.aarp.org/statehousingprofiles](http://www.aarp.org/statehousingprofiles).



	Householder Age 50+					
	2000	US(09)	18-49	50-64	65+	All Ages
<b>Households (thousands)</b>	47,058	56,245	57,340	32,097	24,149	113,586
<b>Hispanic Householder (%)</b>	5.4%	7.2%	15.1%	8.3%	5.7%	11.2%
<b>Race of Householder (%)</b>						
<b>White</b>	84.4%	83.0%	74.1%	80.6%	86.3%	78.5%
<b>Black</b>	9.7%	10.4%	13.5%	11.5%	8.9%	11.9%
<b>Asian / Pacific Islander</b>	2.3%	3.0%	4.8%	3.5%	2.3%	3.9%
<b>Other race</b>	2.2%	2.5%	5.7%	3.1%	1.6%	4.1%
<b>Two or more races</b>	1.3%	1.2%	1.9%	1.3%	0.9%	1.5%
<b>Household Type (%)</b>						
<b>Married, spouse present</b>	51.7%	50.0%	48.3%	54.9%	43.5%	49.2%
<b>Female living alone</b>	23.7%	22.3%	8.5%	15.1%	31.9%	15.3%
<b>Male living alone</b>	10.4%	12.5%	11.9%	12.7%	12.2%	12.2%
<b>Other</b>	14.3%	15.2%	31.3%	17.3%	12.4%	23.3%
<b>Grandchildren in Household (%)</b>						
<b>Responsible for basic needs</b>	2.2%	2.1%	0.9%	2.7%	1.2%	1.5%
<b>Not responsible for basic needs</b>	2.3%	2.1%	0.6%	2.4%	1.7%	1.3%
<b>Households with someone age 65+ (%)</b>	50.9%	46.8%	2.0%	6.8%	100%	24.2%
<b>Households with someone age &lt;18 (%)</b>	11.7%	11.9%	54.8%	18.0%	3.8%	33.6%
<b>Households with someone age 65+ and someone age &lt;18 (%)</b>	2.3%	2.1%	1.2%	0.9%	3.8%	1.6%
<b>Households with at least one resident with a disability (%)</b>						
<b>Vision difficulty</b>	-	6.8%	2.9%	5.1%	9.1%	4.8%
<b>Hearing difficulty</b>	-	13.0%	3.2%	7.7%	20.0%	8.0%
<b>Physical difficulty</b>	-	22.4%	6.1%	16.7%	30.0%	14.2%
<b>Cognitive difficulty</b>	-	11.1%	7.3%	10.3%	12.3%	9.2%
<b>Self-care difficulty</b>	-	7.9%	2.8%	6.0%	10.4%	5.3%
<b>Independent living difficulty</b>	-	14.4%	4.4%	10.3%	19.9%	9.4%
<b>Any disability *</b>	36.0%	33.7%	13.8%	25.9%	44.1%	23.7%
<b>Owners</b>	33.7%	31.3%	12.7%	23.3%	41.6%	23.6%
<b>Renters</b>	43.9%	42.2%	15.1%	34.8%	53.6%	23.5%
<b>Income in previous year</b>						
<b>Owners: Median</b>	\$45,510	\$57,970	\$76,960	\$74,361	\$40,479	\$66,365
<b>percent of households in poverty</b>	7.0%	6.1%	5.5%	5.2%	7.2%	5.8%
<b>Renters: Median</b>	\$20,400	\$24,687	\$34,982	\$30,784	\$18,191	\$31,184
<b>percent of households in poverty</b>	22.6%	23.1%	24.5%	22.5%	23.9%	24.0%

\* Disability questions are different in the 2009 ACS compared to the 2000 Census. Disability rates are therefore not comparable between 2000 and 2009. However, the difference between owners and renters may still be informative. Note also that "any disability" does not include "independent living difficulty."

## Characteristics of Occupied Units

	Householder Age 50+		18-49	50-64	65+	All Ages
	2000	2009				
<b>How Long Lived in Current Home (%)*</b>						
1 year or less	8.6%	6.1%	23.2%	7.4%	4.3%	14.7%
1-5 years	18.6%	16.9%	37.1%	19.4%	13.6%	27.1%
5-10 years	14.4%	16.9%	21.5%	18.9%	14.3%	19.2%
10-20 years	19.8%	23.5%	14.7%	26.8%	19.2%	19.1%
20-30 years	18.4%	15.5%	2.6%	17.1%	13.4%	9.0%
> 30 years	20.2%	21.0%	0.9%	10.4%	35.2%	10.9%
<b>Type</b>						
Single Family	73.3%	75.0%	63.4%	76.5%	72.9%	69.1%
Multifamily	19.8%	18.6%	30.8%	17.4%	20.3%	24.8%
Manufactured Home	6.8%	6.3%	5.8%	5.9%	6.7%	6.0%
Boat/Van/RV/Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
<b>Tenure</b>						
Own w/ mortgage	38.4%	41.9%	47.5%	54.2%	25.5%	44.7%
Own free and clear	39.6%	36.0%	6.7%	22.8%	53.6%	21.2%
Rent	20.2%	20.2%	43.9%	21.4%	18.6%	32.1%
<b>Units Built Before 1970 (or 1960 for 2000 Census)</b>						
Own	38.6%	44.7%	35.8%	39.6%	51.3%	41.0%
Rent	38.0%	47.8%	42.9%	51.3%	42.3%	44.4%
<b>Condominium</b>						
	4.1%	5.5%	3.7%	4.6%	6.7%	4.6%
<b>Housing Adequacy</b>						
Incomplete Kitchen	0.7%	0.9%	0.9%	0.8%	1.2%	0.9%
Incomplete Plumbing	0.6%	0.5%	0.7%	0.6%	0.4%	0.6%
Overcrowding	2.4%	1.2%	4.9%	1.7%	0.6%	3.1%
Any of the Above	3.3%	2.3%	5.8%	2.5%	2.0%	4.1%
<b>Property Value (owner occupied)</b>						
< \$50k	11.5%	6.0%	3.5%	4.7%	7.8%	5.0%
\$50k-\$100k	31.0%	14.9%	12.6%	13.3%	17.1%	14.0%
\$100k-\$200k	35.6%	30.0%	34.1%	29.7%	30.5%	31.7%
\$200k-\$300k	11.6%	19.0%	21.1%	20.0%	17.8%	19.9%
> \$300k	10.2%	30.0%	28.7%	32.3%	26.9%	29.5%
Median	\$116,119	\$190,000	\$198,000	\$200,000	\$175,000	\$190,000

\*Data on length of stay vary slightly between the 2000 Census and 2009 ACS:

Indicator Name	Census 2000 (when moved in)	ACS 2009 (length of stay)
1 year or less	1999 or 2000	up to 12 months
1-5 years	1995 to 1998	13 months-4 years
5-10 years	1990 to 1994	5-9 years
10-20 years	1980 to 1989	10-19 years
20-30 years	1970 to 1979	20-29 years
> 30 years	1969 or earlier	30+ years

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## Housing Cost Burden

	Householder Age 50+		18-49	50-64	65+	All Ages
	2000	2009				
<b>30% or more of income toward housing</b>						
Owners w/ mortgage	29.3%	36.1%	34.5%	33.1%	48.1%	35.6%
Owners free and clear	11.1%	14.5%	11.1%	10.2%	17.2%	14.3%
Renters	43.4%	52.2%	48.5%	47.9%	58.6%	49.7%
<b>50% or more of income toward housing</b>						
Owners w/ mortgage	12.6%	14.9%	12.5%	13.5%	23.9%	14.2%
Owners free and clear	4.4%	6.1%	5.9%	4.8%	6.8%	6.1%
Renters	22.1%	27.5%	25.1%	24.6%	31.8%	25.8%
<b>Median monthly housing costs</b>						
Owners w/ mortgage	\$1,025	\$1,460	\$1,620	\$1,533	\$1,252	\$1,547
percent of income	21%	25%	25%	23%	29%	25%
Owners free and clear	\$298	\$436	\$455	\$461	\$424	\$439
percent of income	10%	12%	9%	9%	14%	12%
Renters	\$544	\$761	\$890	\$813	\$680	\$853
percent of income	27%	32%	30%	30%	35%	30%
<b>Median monthly utilities (owners)</b>	\$160	\$230	\$243	\$240	\$214	\$235
<b>Median annual property tax (owners)</b>	\$1,261	\$1,915	\$2,207	\$2,130	\$1,582	\$2,039

	US Total	per 1000 Age 50+ Households
<b>Foreclosures and Foreclosure Risk</b>		
Age 50+ Delinquencies at end of 2007	636,003	11.3
Age 50+ Foreclosures in last 6 months of 2007	49,980	0.89
Total Foreclosed & At Risk	685,983	12.2
<b>Reverse Mortgages</b>		
HUD-Endorsed Reverse Mortgages 2000	6,625	0.14
HUD-Endorsed Reverse Mortgages 2009	112,757	2.00
<b>Federally Subsidized Housing for Older People</b>		
Privately Owned Subsidized Rental Housing Units (includes Section 202 and Section 8)	1,379,866	25
Low-Income Housing Tax Credit Properties	1,377,940	24

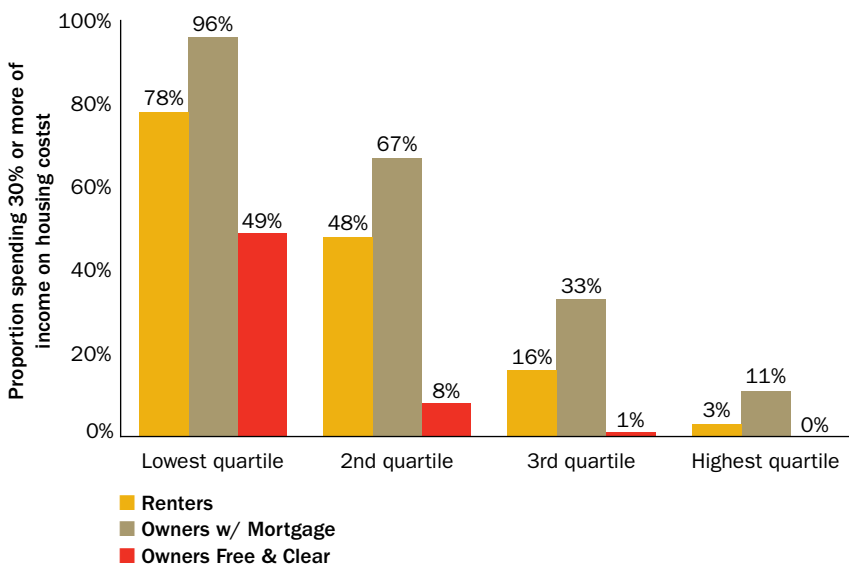
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## Housing Cost Burden, Age 50+, 2009

		Proportion of households*	30% or more of income to housing	50% or more of income to housing
<b>Lowest quartile</b>	<b>Tenure</b>			
			62%	38%
	<b>\$0 to \$23,128</b>		70%	45%
	<b>Owners w/ mortgage</b>	19%	96%	78%
	<b>Owners free and clear</b>	38%	49%	23%
	<b>Renters</b>	43%	78%	51%
<b>2nd quartile</b>			28%	9%
	<b>\$23,128 to \$47,275</b>		38%	13%
	<b>Owners w/ mortgage</b>	35%	67%	29%
	<b>Owners free and clear</b>	42%	8%	1%
	<b>Renters</b>	23%	48%	12%
<b>3rd quartile</b>			12%	2%
	<b>\$47,275 to \$86,195</b>		20%	4%
	<b>Owners w/ mortgage</b>	52%	33%	8%
	<b>Owners free and clear</b>	34%	1%	0%
	<b>Renters</b>	14%	16%	2%
<b>Highest quartile</b>			4%	1%
	<b>\$86,195 and higher</b>		7%	1%
	<b>Owners w/ mortgage</b>	66%	11%	1%
	<b>Owners free and clear</b>	27%	0%	0%
	<b>Renters</b>	7%	3%	0%

**Percent of Renters and Owners in United States with Housing Cost Burden by Income Quartile, Householder Age 50+, 2009**

\* Does not include non-cash renters

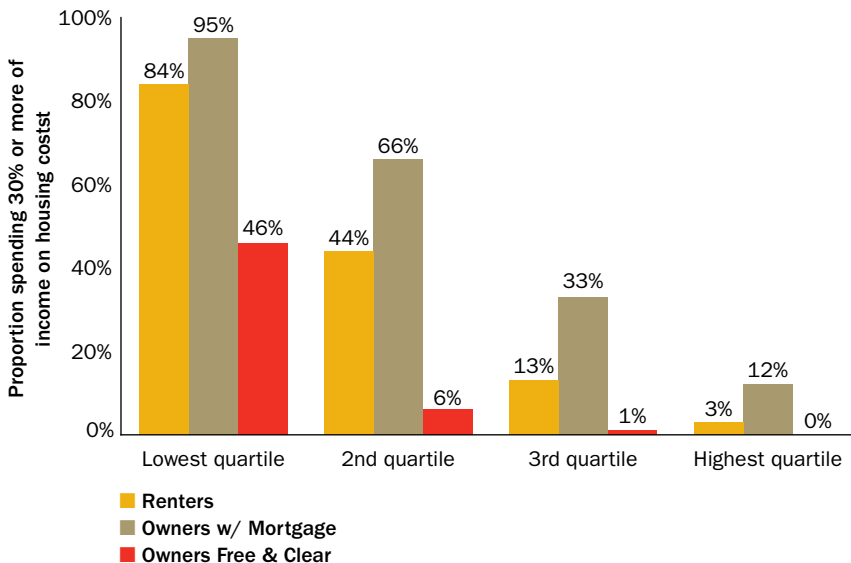


## Housing Cost Burden, Age 18+, 2009

Age 18+		Proportion of households*	30% or more of income to housing	50% or more of income to housing
Lowest quartile	All Tenures (2000)		67%	41%
	All Tenures (2009)		77%	52%
\$0 to \$25,087	Owners w/ mortgage	18%	95%	76%
	Owners free and clear	24%	46%	22%
	Renters	59%	84%	57%
2nd quartile	All Tenures (2000)		29%	7%
	All Tenures (2009)		43%	13%
\$25,087 to \$49,974	Owners w/ mortgage	36%	66%	26%
	Owners free and clear	24%	6%	1%
	Renters	40%	44%	9%
3rd quartile	All Tenures (2000)		13%	2%
	All Tenures (2009)		22%	4%
\$49,974 to \$88,254	Owners w/ mortgage	56%	33%	7%
	Owners free and clear	18%	1%	0%
	Renters	26%	13%	1%
Highest quartile	All Tenures (2000)		4%	0%
	All Tenures (2009)		9%	1%
\$88,254 and higher	Owners w/ mortgage	72%	12%	1%
	Owners free and clear	16%	0%	0%
	Renters	12%	3%	0%

Percent of Renters and Owners in United States with Housing Cost Burden by Income Quartile, Householder Age 18+, 2009

\* Does not include non-cash renters

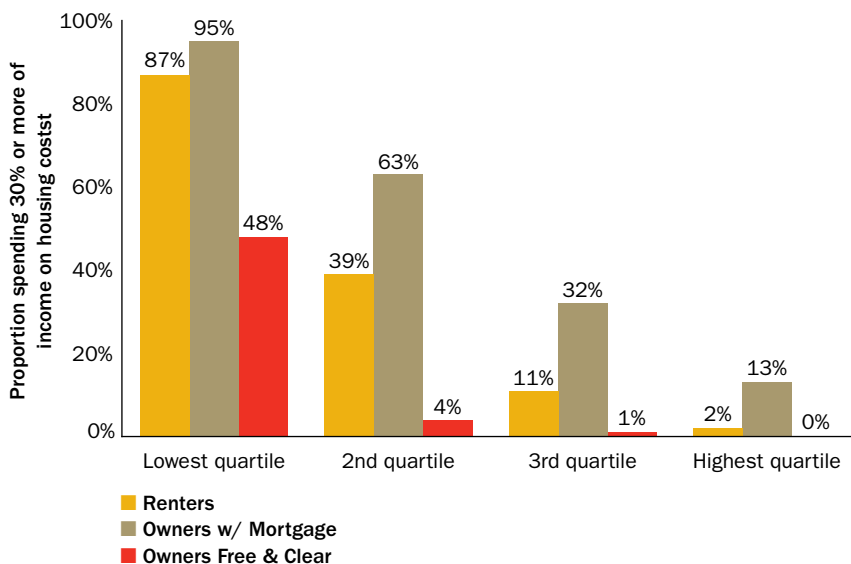


## Housing Cost Burden, Age 18–49, 2009

Age 18-49		Proportion of households*	30% or more of income to housing	50% or more of income to housing
Lowest quartile	All Tenures (2000)		75%	44%
	All Tenures (2009)		86%	60%
\$0 to \$27,985	Owners w/ mortgage	16%	95%	75%
	Owners free and clear	5%	48%	28%
	Renters	79%	87%	59%
2nd quartile	All Tenures (2000)		29%	5%
	All Tenures (2009)		46%	13%
\$27,985 to \$52,982	Owners w/ mortgage	39%	63%	23%
	Owners free and clear	5%	4%	1%
	Renters	56%	39%	7%
3rd quartile	All Tenures (2000)		13%	1%
	All Tenures (2009)		23%	4%
\$52,982 to \$89,953	Owners w/ mortgage	61%	32%	6%
	Owners free and clear	5%	1%	0%
	Renters	34%	11%	1%
Highest quartile	All Tenures (2000)		5%	0%
	All Tenures (2009)		10%	1%
\$89,953 and higher	Owners w/ mortgage	77%	13%	1%
	Owners free and clear	6%	0%	0%
	Renters	18%	2%	0%

Percent of Renters and Owners in United States with Housing Cost Burden by Income Quartile, Householder Age 18–49, 2009

\* Does not include non-cash renters



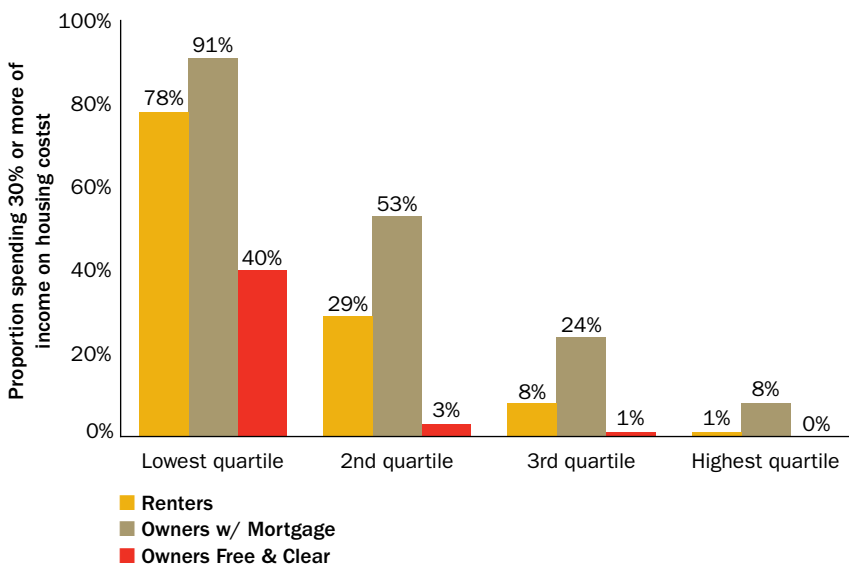


## Housing Cost Burden, Age 50-64, 2009

Age 50-64		Proportion of households*	30% or more of income to housing	50% or more of income to housing
Lowest quartile \$0 to \$30,984	Tenure			
	All Tenures (2000)		63%	37%
	All Tenures (2009)		74%	47%
	Owners w/ mortgage	30%	91%	67%
	Owners free and clear	22%	40%	21%
	Renters	48%	78%	48%
2nd quartile \$30,984 to \$60,069	All Tenures (2000)		23%	5%
	All Tenures (2009)		36%	10%
	Owners w/ mortgage	53%	53%	18%
	Owners free and clear	23%	3%	0%
	Renters	24%	29%	4%
	3rd quartile \$60,069 to \$102,946	All Tenures (2000)		9%
All Tenures (2009)			17%	3%
Owners w/ mortgage		66%	24%	4%
	Owners free and clear	21%	1%	0%
	Renters	13%	8%	0%
	Highest quartile \$102,946 and higher	All Tenures (2000)		3%
All Tenures (2009)			6%	1%
Owners w/ mortgage		74%	8%	1%
	Owners free and clear	20%	0%	0%
	Renters	6%	1%	0%

Percent of Renters and Owners in United States with Housing Cost Burden by Income Quartile, Householder Age 50-64, 2009

\* Does not include non-cash renters

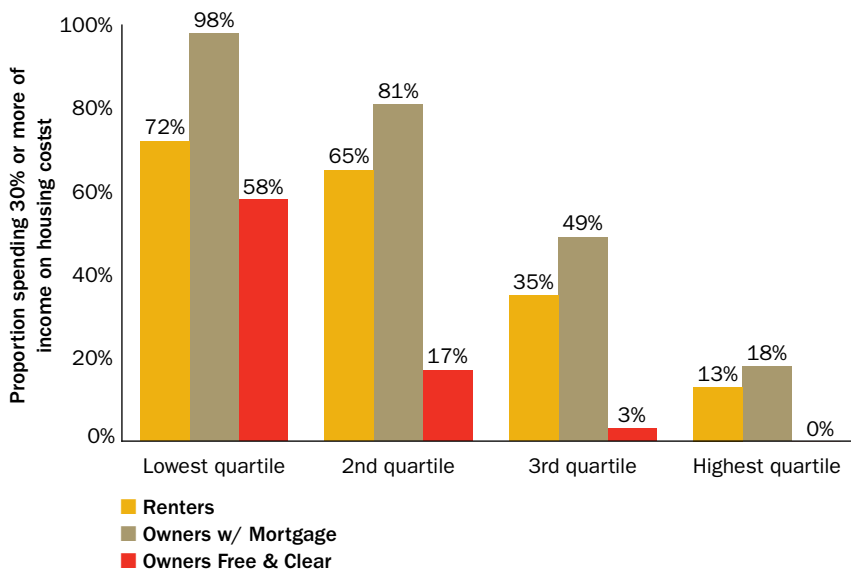


## Housing Cost Burden, Age 65+, 2009

Age 65+		Proportion of households*	30% or more of income to housing	50% or more of income to housing
Lowest quartile	All Tenures (2000)		63%	38%
	All Tenures (2009)		69%	44%
\$0 to \$17,991	Owners w/ mortgage	13%	98%	84%
	Owners free and clear	46%	58%	29%
	Renters	41%	72%	49%
2nd quartile	All Tenures (2000)		33%	12%
	All Tenures (2009)		41%	16%
\$17,991 to \$33,782	Owners w/ mortgage	21%	81%	44%
	Owners free and clear	58%	17%	3%
	Renters	21%	65%	25%
3rd quartile	All Tenures (2000)		15%	4%
	All Tenures (2009)		21%	6%
\$33,782 to \$61,268	Owners w/ mortgage	31%	49%	16%
	Owners free and clear	57%	3%	0%
	Renters	12%	35%	10%
Highest quartile	All Tenures (2000)		5%	1%
	All Tenures (2009)		8%	2%
\$61,268 and higher	Owners w/ mortgage	41%	18%	3%
	Owners free and clear	52%	0%	0%
	Renters	7%	13%	2%

Percent of Renters and Owners in United States with Housing Cost Burden by Income Quartile, Householder Age 65+, 2009

\* Does not include non-cash renters



Except where otherwise noted below, all data are from AARP Public Policy Institute analysis of the public use microdata samples from the 2009 American Community Survey (ACS) and 2000 Decennial Census. For more information on the 2009 ACS, see [www.census.gov/acs](http://www.census.gov/acs). The U.S. Census Bureau has a complete guide to subject definitions from the 2009 ACS on its website. For more information on the 2000 Decennial Census, see [www.census.gov/main/www/cen2000.html](http://www.census.gov/main/www/cen2000.html).

Additional information about selected indicators, including definitions and notes on comparability between 2000 and 2009, are arranged by profile page below:

We organize this report around households, which includes all the persons who occupy a housing unit. A housing unit may be a house, an apartment, a manufactured home, a group of rooms, or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

All characteristics of housing units and households apply to all people living in the household. However, in the case of multi-person households it is not always possible to categorize the household by characteristics of individuals (such as age). In this report, we either use the characteristics of the *householder* to the entire household, or consider whether *anyone* in the household has a particular characteristic. In most cases, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. Every household has a single unique householder.

Persons living in group quarters (including nursing homes, prisons, and college dormitories) are not included in any of the tables.

For each data point based on the ACS and Decennial Census, 2009 data are presented for the state and nationally for households age 50+ (referring to the age of householder), and for the state for households age 18–49, 50–64, 65+, and all ages. Comparable 2000 data are presented for the state for households age 50+.

As the ACS and the Decennial Census long-form are both samples, each has a margin of error. As such, a value in 2009 may not actually be significantly different than a slightly higher or lower value in 2000. Caution should be used when comparing small population groups within and across states.

## Demographics

**Race and Ethnicity.** Race and Hispanic origin are separate questions in the Decennial Census and ACS. The racial categories reflect a social definition of race recognized in this country, and not an attempt to define race biologically, anthropologically, or genetically. People may choose to report more than one race. People who identify their origin as Hispanic, Latino, or Spanish may be of any race. In this report, the race and Hispanic origin of the householder is used to identify the household. Thus if, for example, a householder is black and another member of the household is white, the household would be identified as black.

**Household Type.** There are any number of ways to describe a household based on its members. This report uses four major categories:

1. *Married couple, spouse present.* The householder is married, and the spouse is present in the household. Other household members, related or unrelated, may also be present. If the householder is married but the spouse lives elsewhere (for instance, a nursing home), then the household appears in the “other” category.
2. *Male living alone.* This is a single-person household, with no other persons present. The householder is male.
3. *Female living alone.* This is a single-person household, with no other persons present. The householder is female.

4. *Other*. There are at least two individuals in the household, and the householder is either unmarried or the spouse is not present. This category could include a parent living with children, unmarried individuals sharing a home, a married person whose spouse lives elsewhere (e.g., in a nursing home), or others.

**Grandchildren.** Older people often care for their grandchildren in one capacity or another. This report includes two measures: (1) the householder has a grandchild present, but is not responsible for most of the basic needs of the grandchild, and (2) the householder is the primary guardian of a grandchild living in the same household, and is responsible for most of the basic needs of the grandchild. In either case, it is possible for the grandchild's parent to be present in the household. Case #1 could easily describe a multigenerational family. Case #2 frequently describes a household in which the parent is absent; but it is possible for a parent to be present, yet unable to meet the grandchild's basic needs.

**Disability.** In this report, disability rates are for the entire household. If anyone in the household has a disability, the household is indicated as having a disability. The ACS asks about six types of disability; all are included in this report. The composite "any disability" includes only five of these types because the question on which it is based refers to difficulty in activities outside the home. Disability questions in the 2009 ACS are slightly different than in the 2000 Decennial Census, and therefore differences between the two years should not be interpreted as a change in the rate of disability. However, the difference between owners and renters in 2000 is included because it may be of interest. The questions used for each type of disability in the 2009 ACS are:

- *Hearing difficulty.* Is this person deaf or does he/she have serious difficulty hearing?
- *Vision difficulty.* Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?
- *Cognitive difficulty.* Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- *Physical difficulty.* Does this person have serious difficulty walking or climbing stairs?
- *Self-care difficulty.* Does this person have difficulty dressing or bathing?
- *Independent living difficulty.* Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

**Income and Poverty.** Household income is the sum of money income received in the calendar year by all household members age 15 and older. Poverty thresholds are determined at the family level by the age of the householder and the number of people in the family (not household). There may be multiple families in a household; the poverty status of the householder is used to categorize the household as at or above, or below 100 percent of the poverty threshold ("in poverty"). The poverty thresholds are updated every year to reflect changes in the Consumer Price Index. They are the same for all parts of the country and are not adjusted for regional, state, or local variations in the cost of living. The 2009 thresholds are available at <http://www.census.gov/hhes/www/poverty/data/threshld/thresh09.html>.

### Characteristics of Occupied Units

**Length of Occupancy.** The amount of time that the householder has lived in the home was recorded differently in the 2000 Decennial Census and the 2009 ACS. The data can be arranged so that the data are roughly comparable between years, but care should be taken when making comparisons across time periods. See the note on the exact definition of each interval on the profile page.

**Type.** This study includes four separate housing types that are used as primary residences: single-family, multifamily, manufactured housing (also known as "mobile homes"), and boat/van/RV/other.

1. *Single family.* This is a one-family house, either attached or detached from any other house. Thus, duplexes and townhomes are included in this category.
2. *Multifamily.* This is a unit located in a building with two or more apartments.

3. *Manufactured housing.* Many industry and consumer groups prefer the term “manufactured home,” which has been in use since HUD began oversight of the construction and safety standards of such homes. In fact, “mobile homes” are seldom moved once placed on the customer’s lot. However, the Census Bureau continues to use “mobile home” because respondents are more likely to recognize the term.
4. *Boat/Van/RV/Other/etc.* This category is used for housing types not described above.

**Tenure.** Tenure refers to whether the home is owned or rented, not how long residents have lived there. If owned, the respondent indicates whether the home is owned “free and clear (without a mortgage or loan).” Renter households may or may not actually pay cash rent; that is, some renters may provide services to the owner instead (such as a property manager) or occupy the unit free of rent (such as an older person living in an apartment paid for by a relative). The percentage of renters reported in these profiles do not include non-cash renters; this is a small proportion of households (nationally, about 2% of age 50+ households).

**Units Built Before 1970.** In this report, the share of households living in units built before 1970 (for 2009 data) or 1960 (for 2000 data) is used as a proxy for share of the housing stock that is of significant age. Generally, older housing stock may be in greater need of upkeep, repair, and weatherization.

**Condominium.** The Decennial Census and ACS collect information about expenditures for condominium fees. If this fee was reported as greater than zero, then the household was classified as a condominium. Note that while most condominiums are multifamily housing, a condominium arrangement is contractual, and could also refer to single-family or manufactured housing.

**Housing Adequacy.** A complete kitchen is defined as a stove or range, refrigerator, and sink with a faucet. Complete plumbing is defined as hot and cold running water, a flush toilet, and a bathtub or shower. Crowding is defined as more than two people per bedroom, or two

or more people in a housing unit with no bedrooms. If the number of bedrooms was five or more, the unit was considered not to be crowded (in the data source, the actual number of bedrooms was not reported if there were five or more bedrooms).

**Property Value.** Property values are owner-estimated. Given the recent volatility in the housing market, estimates may not accurately reflect true market value. For the 2009 estimates, values are rounded significantly in the data source, and these round values are reported (that is, they are treated as point estimates and not interval midpoints).

## Housing Cost Burden

**Percent of Income Toward Housing.** Households spending 30 percent or more of their income on housing costs—including contract rent and utilities (if not included in rent) for renters; and mortgages or similar debts on the property, real estate taxes, insurance, utilities, and where appropriate, condominium fees and mobile home costs for owners—are typically considered to be burdened by housing costs. Households spending 50 percent or more of income on housing costs are considered severely burdened.

**Median Monthly Utilities and Property Taxes.** These are reported only for owner-occupied housing units. While property taxes and utilities must also be paid for rental housing units, comparable data are not available for renting households, because they are often included in the price of rent. Utilities include the cost of electricity, gas, fuel oil, and water/sewer. Utilities and property tax are reported as intervals (e.g., \$950–\$999). Interpolation within intervals was used to calculate the median values.

## Foreclosures, Reverse Mortgages, and Federally Subsidized Housing.

*(Data in this section are not from the Census Bureau.)*

**Foreclosures and Foreclosure Risk.** To quantify the impact of the mortgage crisis on older adults, AARP purchased data from Experian, one of the three large U.S. credit bureaus. The data cover the six-month period from July through December 2007. The random sample included 2.5 million mortgage holders and approximately one

million mortgage holders who were age 50+. Delinquencies are mortgages that are 30–180 days late, and Foreclosures measures those who were in the foreclosure process during that period. The original study on this data can be found in *A First Look At Older Americans And The Mortgage Crisis*.

**Reverse Mortgages.** The U.S. Department of Housing and Urban Development maintains a “HUD FHA HECM Characteristics Report” on reverse mortgages that are endorsed by HUD’s Federal Housing Administration. This report includes historical data on reverse mortgages in each state by year.

**Privately Owned Subsidized Rental Housing Units.** Federally subsidized housing was tracked through HUD’s Multifamily Assistance and Section 8 Contracts Database. These totals combine Section 202 and Section 8 totals due to the complexity of separating funding sources through this database, and totals do not include several other types of subsidized housing that were not counted in the database. Totals were calculated as of December 2008. (Special thanks to Todd Nedwick of the National Housing Trust.)

**Low-Income Housing Tax Credits.** HUD’s Low Income Housing Tax Credit Database totals were updated as of January 2008. Totals include only Low Income Housing

Tax Credit properties placed in service as of 2005. Data were collected through surveys of state tax credit allocating agencies. In most cases, the state total presented within this report is an undercount of the total number of units in the state as a result of under-reporting during the survey responses. (Special thanks to Todd Nedwick of the National Housing Trust.)

### **Housing Cost Burden by Age Group and Income Quartiles**

Within each age group (by age, 50+, 18+, 18-49, 50-64, and 65+), income quartiles were calculated within the age group for all households (including non-cash renters, but excluding those in group quarters). In the tables on each page, data are reported only for owners and cash renters.

For some combinations of quartile, age group, and tenure, there were few or no records in the ACS or Decennial Census data to estimate the proportion with housing cost burden. When the proportion is estimated with fewer than 100 records, the data are flagged. When the proportion is based on fewer than 30 records, the data are not reported. When housing cost burden is rare in all states (e.g., renters in the highest quartile of income), this is noted by “low” and state values are not reported.