

# In and Around the Home

## Housing Profile

# 1997

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### American Housing Brief

*This brief presents findings from an analysis of data from the 1997 American Housing Survey, a study of 53,000 housing units across the United States. Within this total, there were considerable differences in size, construction, and features.*

**STRUCTURE HEIGHT:** With the exception of mobile homes, the majority of residential units are in structures with more than one level.

About 55 percent of single-family, detached units have two or more floors. Among attached units, the proportion rises to 65 percent, with units in multiunit buildings coming in at 87 percent. Whether attached or detached, single-family homes are seldom taller than three stories (about 5 percent of attached and 3 percent of detached are higher). Even among multiunit structures, 80 percent of units are in buildings with three or fewer floors. Approximately 5 percent of apartments are in buildings with ten or more floors. About half of these units are in buildings located in the Northeast.

Using the stairs may be hazardous. One in ten households living in multiunit buildings reported that the hand railings on the stairs were not firmly attached. Among the households in multiunit buildings, 16 percent said that the building's stairways had some loose, broken, or missing steps.

Elevators are an option for some households. Not surprisingly, taller residential buildings usually have elevators. Eighty-three percent of units in multiunit buildings with seven or more floors have a working

elevator available on their floor. This percentage drops to 42 percent for those with four to six floors and 10 percent for apartments in buildings with three or fewer stories.

**HOME HEATING:** Slightly fewer than one in ten homes (9 percent) was uncomfortably cold for at least one 24-hour period during the winter.

Very few occupied housing units, less than 1 percent nationwide, had no heating equipment. The majority (nearly nine in ten) had a central heating system. The two leading causes for not having sufficient heat were utility interruptions (such as power blackouts due to storm damage or accidents) and equipment breakdowns. Only about one in four households reported their homes had more than one type of heating equipment. About 30 percent of homes with more than one source of heat had portable electric heaters as backups.

### Monthly Housing Costs by Number of Bedrooms: 1997

	Owner	Renter
1 bedroom	\$325	\$475
2 bedrooms	\$365	\$565
3 bedrooms	\$540	\$647
4 or more bedrooms	\$815	\$698

Source: U.S. Census Bureau  
American Housing Survey: 1997



The top three main house heating fuels were piped gas, electricity, and fuel oil. Together, these three fuels provided heating for over nine in ten households (91 percent). Considered over the entire year, the median monthly charges for these fuels were \$42 for gas, \$63 for electricity, and \$63 for fuel oil.

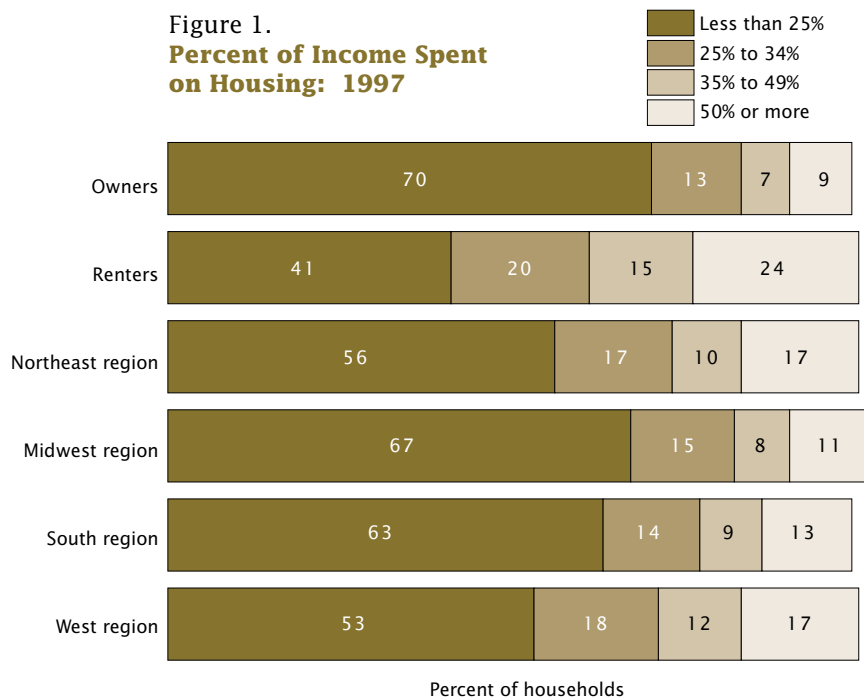
**PARKING:** Slightly more than nine in ten American households (91 percent) have at least one car, van, or light truck at home for personal use.

Because 71 percent of homeowners and 35 percent of renters have more than one vehicle, parking space can be a real concern. Garages or carports are common for households living in single-detached units—just over three in four of these homes (76 percent) have a covered shelter for vehicles. Townhouses or row houses, on the other hand, include a garage or carport less than half the time (46 percent). In both mobile homes and units in multiunit buildings, the proportion is 26 percent.

At homes without a garage or carport available, vehicles may be left either on the street or in a driveway, parking lot, or other off-street space. For homes without a garage or carport, some kind of off-street space is available at 87 percent of the detached units, at about 75 percent of both the single-attached units and units in multiunit structures, and at 90 percent of the mobile homes.

All this leaves about 7.8 million households who must rely on street parking. Of course, not all of those households have vehicles. Four in ten households who report no offstreet or garage parking also have no vehicles.

Figure 1. **Percent of Income Spent on Housing: 1997**



Note: Numbers may not sum to 100 because of rounding.  
 Source: U.S. Census Bureau  
 American Housing Survey: 1997

**MORTGAGES AND LOANS:** Just under half (49 percent) of homeowners used their savings for the largest portion of the down payment when they bought or built their home.

About one in three made their down payments chiefly from money obtained by the sale of a previous home; another 7 percent were not required to make a down payment. The remaining owners got money for the down payment from a variety of sources, such as investments, gifts, or using the land as collateral.

Six in ten homeowners had a mortgage or home equity loan on their property in 1997. Eighty-seven percent of owners with a regular mortgage had a fixed-rate, fixed-term, self-amortizing loan for their primary mortgage. Adjustable-rate, adjustable-term, balloon payment, and other mortgage variations made up the remainder of the primary

mortgages. Fewer than two in ten (19 percent) homeowners with a mortgage and/or a home equity loan had more than one loan on their home.

**HOUSING PROBLEMS:** About 7 in 100 American households lived in homes with moderate or severe physical problems.

Nearly seven million households had homes with major problems, such as the lack of a complete kitchen, poor building or hallway maintenance, or the absence of or frequent breakdowns in the plumbing, heating or electrical systems. Forty-six percent of the homes with problems were single-family, detached houses rather than apartments in multiunit buildings or other types of structures.

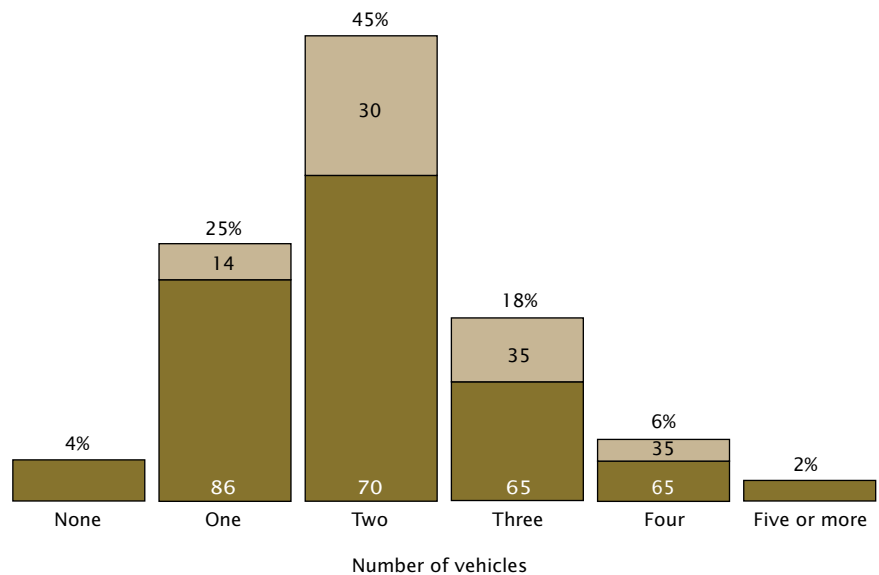
Although renter households made up just 34 percent of all households, renters lived in about six in ten of

Figure 2.  
**Number and Type of Vehicles  
 by Tenure: 1997**

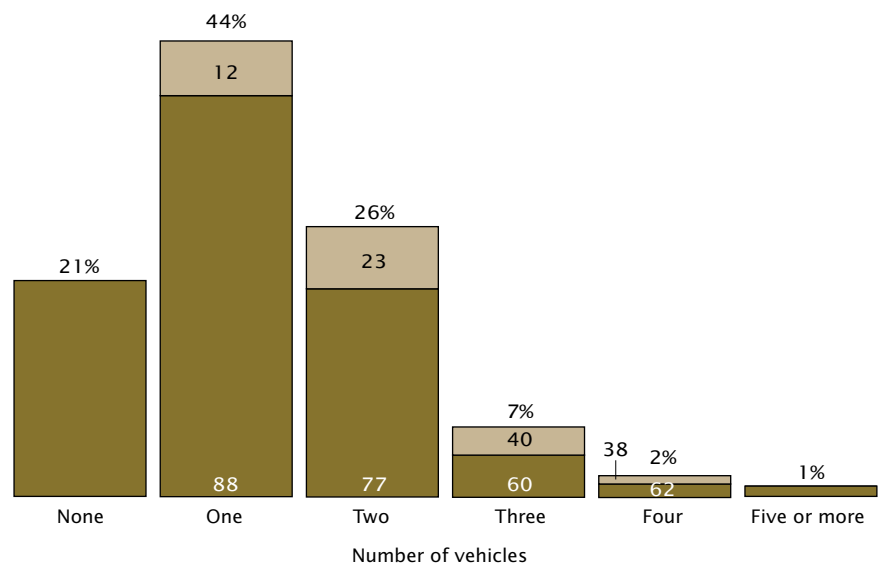
(Percent of households)

■ Percent trucks  
 ■ Percent cars

**Owner households**



**Renter households**



Note: Numbers may not sum to 100 because of rounding. Data recorded on number of vehicles were limited to 5 or more cars and 5 or more trucks; therefore, percentage of each type of vehicle for households with 5 or more vehicles cannot be determined.

Source: U.S. Census Bureau  
 American Housing Survey: 1997

the units with severe or moderate problems. Lower-cost rental units (those with a gross rent of under \$250 per month) and units occupied without payment of cash rent were

more likely than the higher cost units (those renting for \$250 per month or more) to have significant problems. The proportions were 16 percent for both low-cost and

no-cash-rent units and 11 percent for the more expensive rental units.

Additional information from the survey is presented in Table 1 and Figures 1 and 2.

**Source and Accuracy  
 of the Estimates.**

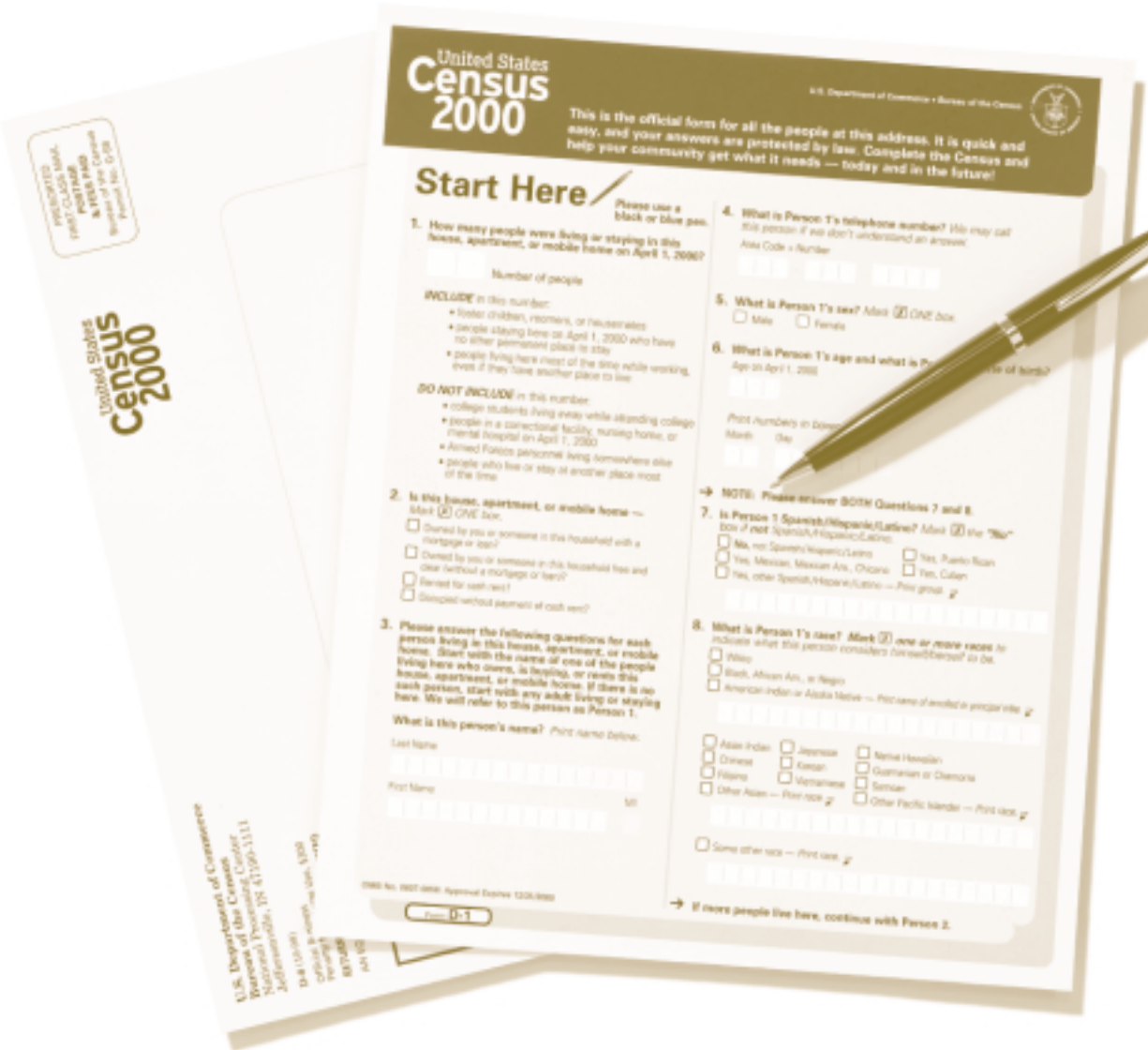
*This Brief is one of a series that presents information of current policy interest, using data from household members. Statistics from surveys are subject to sampling variability, as well as survey design flaws, respondent classification and reporting errors, and data processing mistakes. The Census Bureau and the Department of Housing and Urban Development have taken steps to minimize errors, and analytical statements have been tested to meet statistical standards. However, because of methodological differences, use caution when comparing these data with data from other sources.*

*For information on the source of data and the accuracy of estimates, including the use and computation of standard errors, see the "1997 American Housing Survey (AHS) Errors Statement."*

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Detailed tabulations can be found on the American Housing Survey (AHS) section of the U.S. Census Bureau's web site at <http://www.census.gov/hhes/www/ahs.html>



**THIS IS YOUR FUTURE  
DON'T LEAVE IT BLANK.**