

# **W**e the Americans...

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# **Our Homes**

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BUREAU OF THE CENSUS

## Acknowledgments

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This report was prepared by **William S. Chapin**, under the supervision of **William Downs**, Chief, Physical Characteristics Branch, Housing and Household Economic Statistics Division.

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# e, the Americans: Our Homes

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## Introduction

*We still dream of owning our own homes, and for many of us that dream has become a reality. No matter what we earn, how old we are, or what we do, our homes are where our hearts are — and where the heart of the Nation rests.*

*Since World War II, we have been building homes at a healthy, sometimes astonishing rate, which validates our strength as a people and a Nation. The 1990 census provides a vivid portrait of American housing and the situations in which we live. It helps us see how we have changed and how we are changing and how we can anticipate change in the decades ahead.*

*In 1990, there were over 102 million housing units in the United States, almost 14 million more than 1980. That is a 16 percent increase in housing units during the decade.*

*While there was an increase in the number of owner-occupied homes, the homeownership rate between 1980 and 1990 declined slightly for the first time since the depression era. The number of owner-occupied units rose 14 percent while renter-occupied units increased 15 percent.*

*The percentage of units with more than one person per room rose during the 1980's for the first time since the first census of housing was taken in 1940. The proportion of householders who were elderly increased slightly during the decade.*

*Single-family homes still made up the majority of the housing inventory. Mobile homes, the fastest growing type of housing, increased by almost 3 million units from 1980 to 1990. Both median value and median contract rent rose faster than inflation.*

**Our housing “population” is up by nearly 16 percent since 1980.**

In 1990, there were 102,263,678 housing units in the United States, up by 16 percent from the 1980 census. There was a net increase of nearly 14 million housing units.

There was an increase in the housing stock every decade since 1940. The 1970’s had the largest percentage change, at 29 percent, while the 1980’s had the smallest, at 16 percent.

The 1970’s had the largest numerical increase in housing units, almost 20 million, while the 1940’s had the smallest increase, almost 9 million.

The South (22.6 percent) and the West (22.3 percent) Regions had the greatest increase in housing units, while the Northeast and Midwest regions had more modest gains of 9 percent and 7 percent, respectively.

**Housing and population growth almost always go hand in hand.**

Since 1890, the percentage increase between decades for the number of occupied housing units was always greater than that for the number of persons. This is related to a decline in household size and an increase in one-person households.

The 1910 census showed the largest percentage increase between decades for occupied units, and 1990 had the smallest increase. The 1910 census also showed the largest increase for number of persons, but the 1940 census had the smallest.

The 1980 census was the first in the 20th century to show a divergence between the growth rates of population and occupied housing units. After years of moving almost in parallel, the growth rate for housing increased between 1970 and 1980, while the growth rate for population declined, so there was a greater supply of housing units in relation to the total population than before.

In 1990, the pattern of the growth rate for population and occupied units returned to the pattern exhibited before 1980, that is, both percentages moved in the same direction when compared to the previous decade.

Figure 1.  
**Number of Housing Units: 1940 to 1990**  
(Thousands)

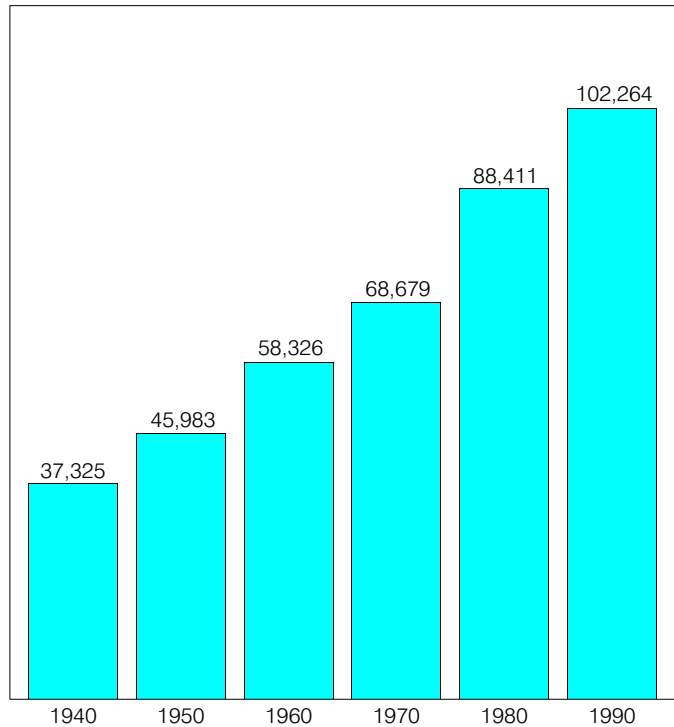
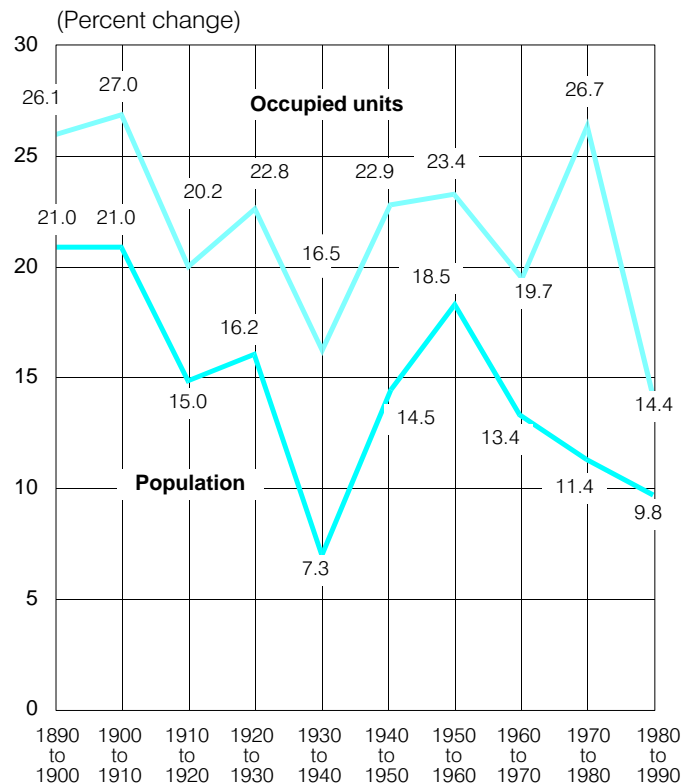


Figure 2.  
**Population and Number of Occupied Housing Units: 1890 to 1990**



**Our dream of homeownership is a reality for many of us.**

Owner-occupied units increased by 14 percent during the 1980's, while renter-occupied units increased by 15 percent. As a result, the homeownership rate in the United States decreased slightly for the first time since the Great Depression.

The homeownership rate increased dramatically between 1940 and 1960, because of new legislation introducing mortgages which made it easier to afford a home. Since 1960, the homeownership rate has increased at a much slower rate.

The Midwest Region had the highest homeownership rate at 68 percent, while the South Region was not far behind at 66 percent. The Northeast Region was below the average for the United States at 61 percent, and the West had the lowest, at 59 percent.

West Virginia had the highest homeownership rate of all States in the Nation at 74 percent, while Minnesota was the next highest at 72 percent. New York had the lowest homeownership rate of any State at 52 percent.

**Most of us live in single family homes.**

In 1990, among all housing units, single-family homes increased the most in absolute terms by almost 7.5 million units during the decade.

Almost 30 percent of all housing units were in multiunit structures, with almost 10 percent in buildings with 2 to 4 units and 18 percent in buildings with 5 or more units.

Mobile homes, the fastest growing type of housing, increased nearly 60 percent, but represented only 7 percent of all units.

The South led the Nation with 11 percent of its units being mobile homes, while the Northeast had the smallest percentage at only 3 percent. The South also had the highest number of mobile homes, almost 4 million, while the Northeast had the fewest, with only 640,000.

Figure 3.  
**Homeownership Rate: 1890 to 1990**  
(Percent of owner-occupied housing units)

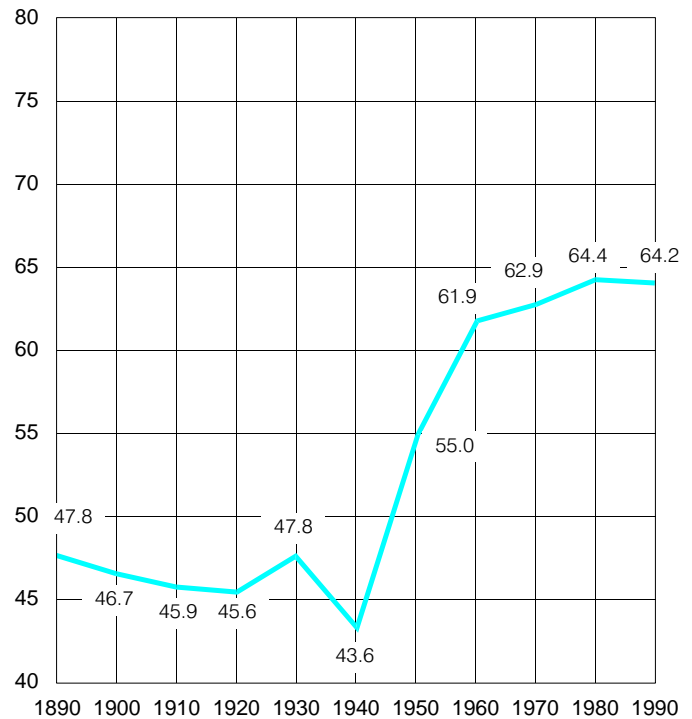
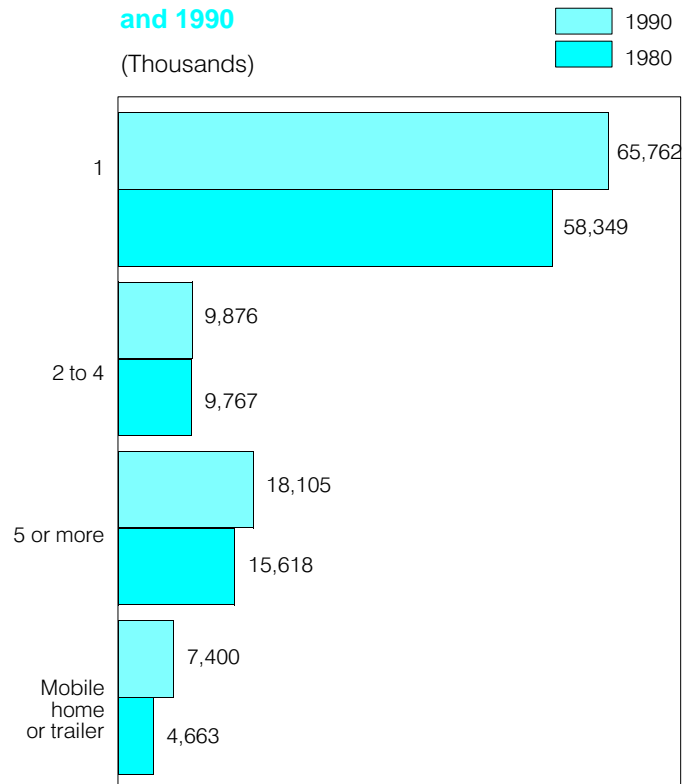


Figure 4.  
**Units in Structure: 1980 and 1990**



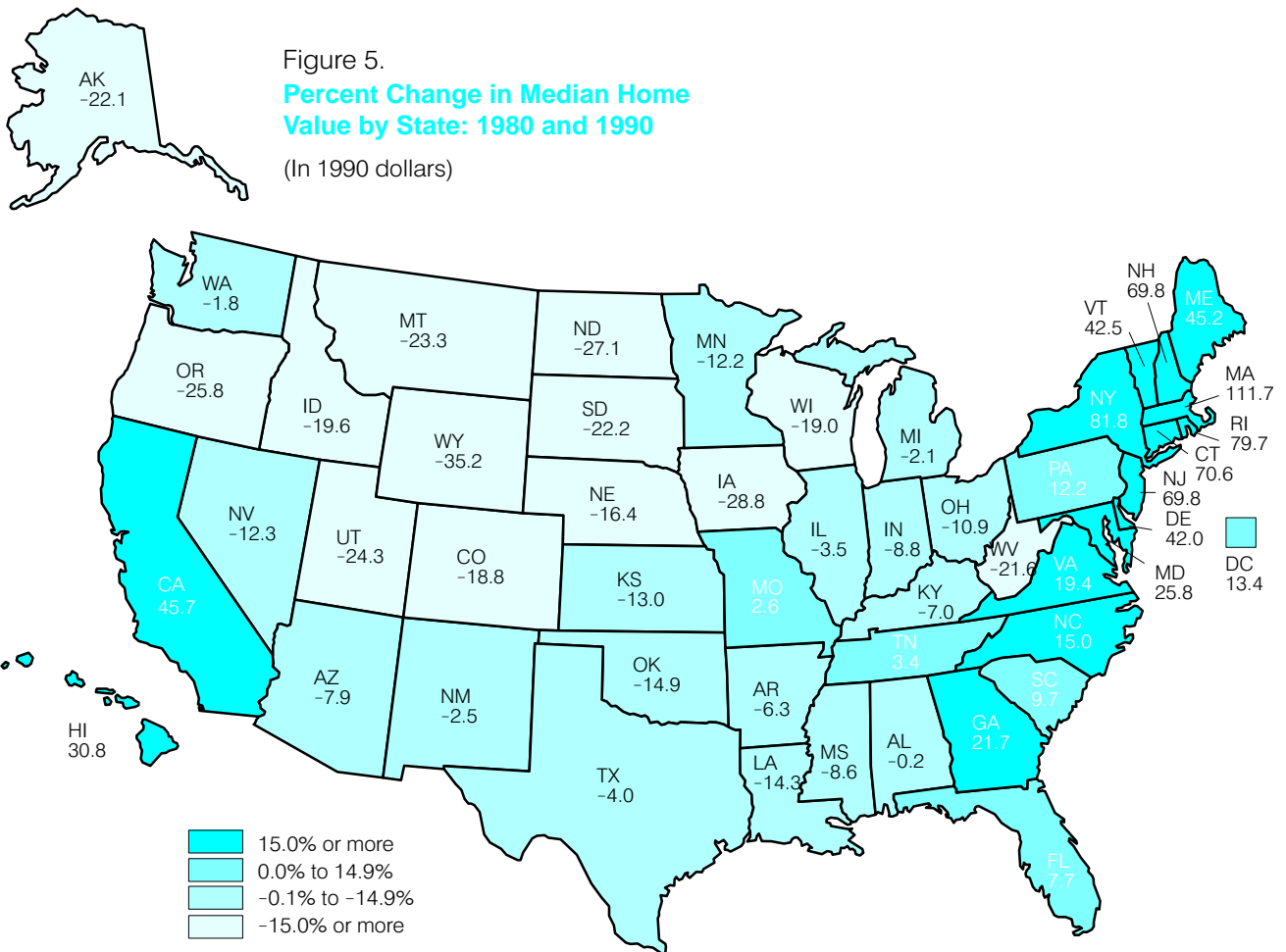
**The value of our homes varies by the region in which we live.**

During the decade of the 1980's, the median value of owner-occupied homes in the United States increased 5.5 percent faster than the rate of inflation.

The Northeast Region fared the best during the decade, with an increase of 66 percent in median home value. The West and South also had increases in median value, while the Midwest fared the worst, with a decrease relative to inflation.

California and Hawaii were the only two States in the West to show an increase in median value between 1980 and 1990, while Missouri was the only State in the Midwest to show an increase.

Massachusetts had the largest gain, with New York and Rhode Island close behind. Wyoming showed the largest loss, with Iowa and North Dakota not far behind.



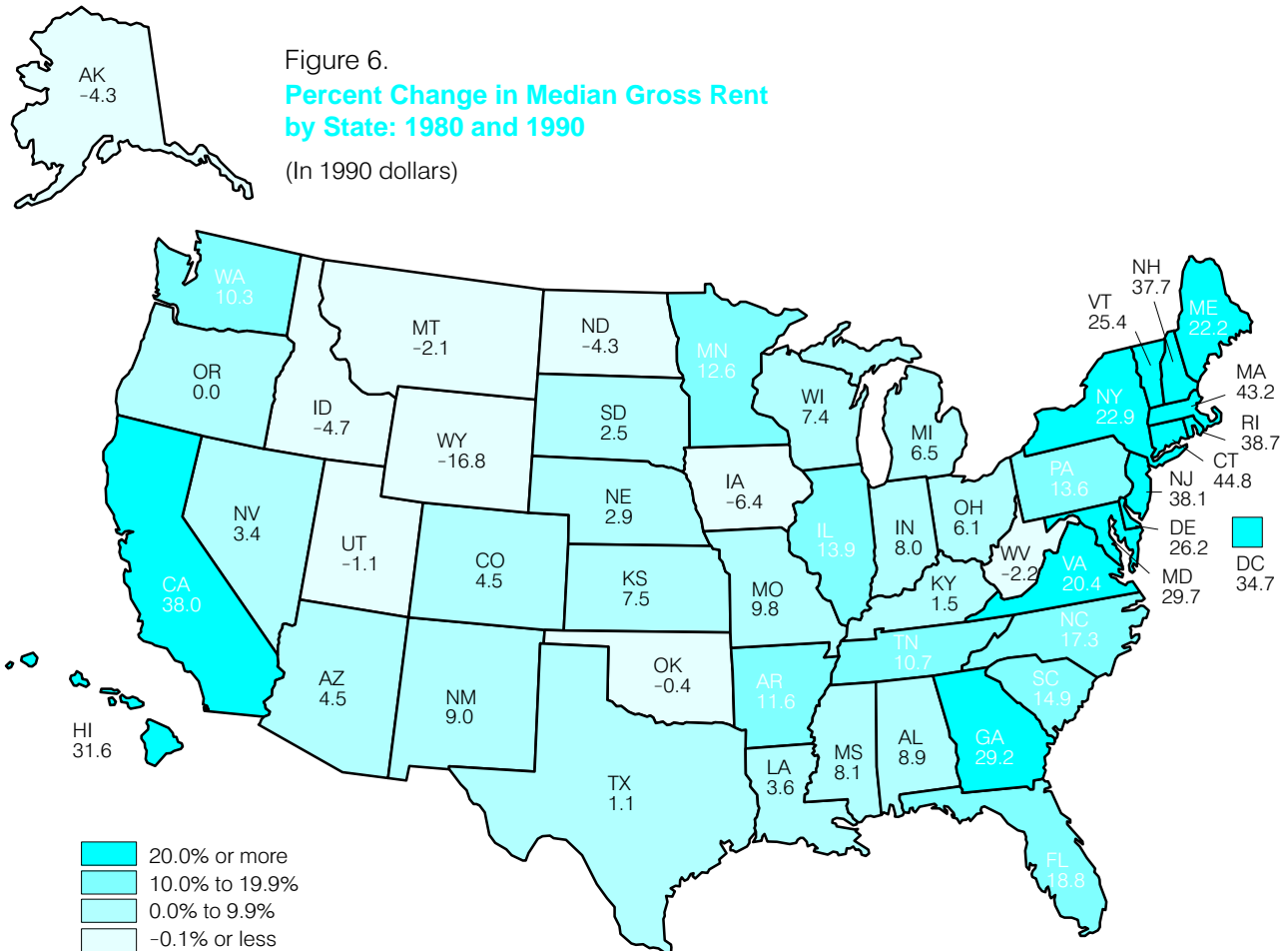
**Our rents are increasing or staying the same.**

Between 1980 and 1990, median gross rent for renter-occupied homes in the Nation increased 16 percent above the rate of inflation.

By regions, the pattern of median gross rent was similar to that for median value, except there were no decreases. The Northeast increased the most, by 27 percent, with the West and the South next, while the Midwest had the smallest increase.

California and Hawaii were the only States in the West to have an increase in median gross rent greater than 20 percent, while the Midwest had none. Also, the Northeast Region was the only one that had no States showing a decline between 1980 and 1990.

Connecticut had the highest increase in median gross rent, and Massachusetts had the second highest. Wyoming had the largest decrease, and Iowa had the second largest decrease.



**Our houses are larger than they have ever been.**

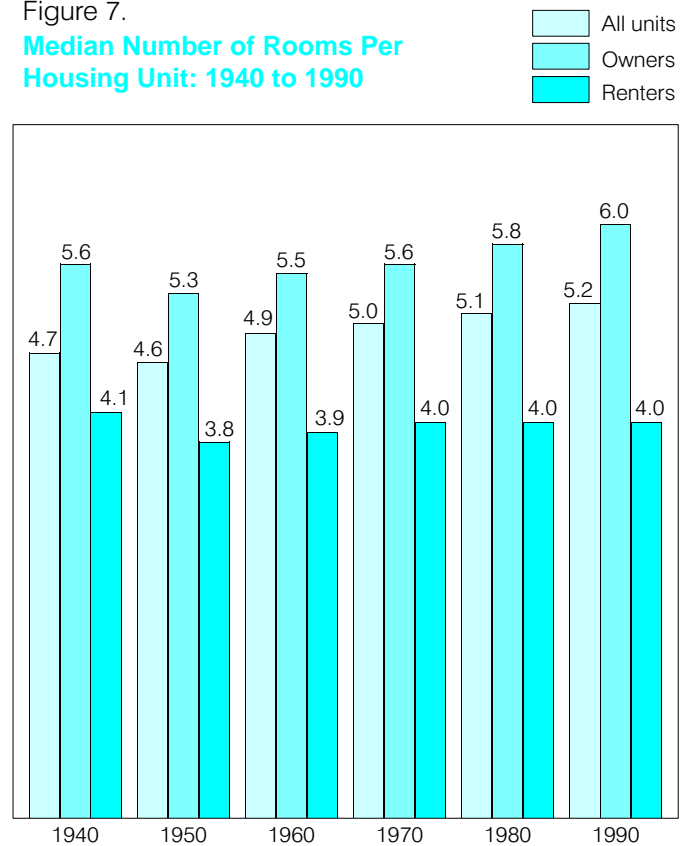
Since 1950, the median number of rooms for all units has increased steadily from 4.6 to 5.2, with the largest increase occurring between 1950 and 1960.

The largest difference in median number of rooms ( 2 rooms) between owner-occupied units and renter-occupied units was in 1990. The smallest difference (1.5 rooms) occurred in 1940 and 1950.

In 1990, owner-occupied households were the largest they have ever been, on average, with a median number of rooms of 6.0.

The number of rooms in renter-occupied units peaked in 1940 with a median of 4.1 rooms. The number of rooms in both owner and renter units was smallest in 1950, with medians of 5.3 rooms and 3.8 rooms, respectively.

Figure 7.  
Median Number of Rooms Per Housing Unit: 1940 to 1990



**We often have a room of our own.**

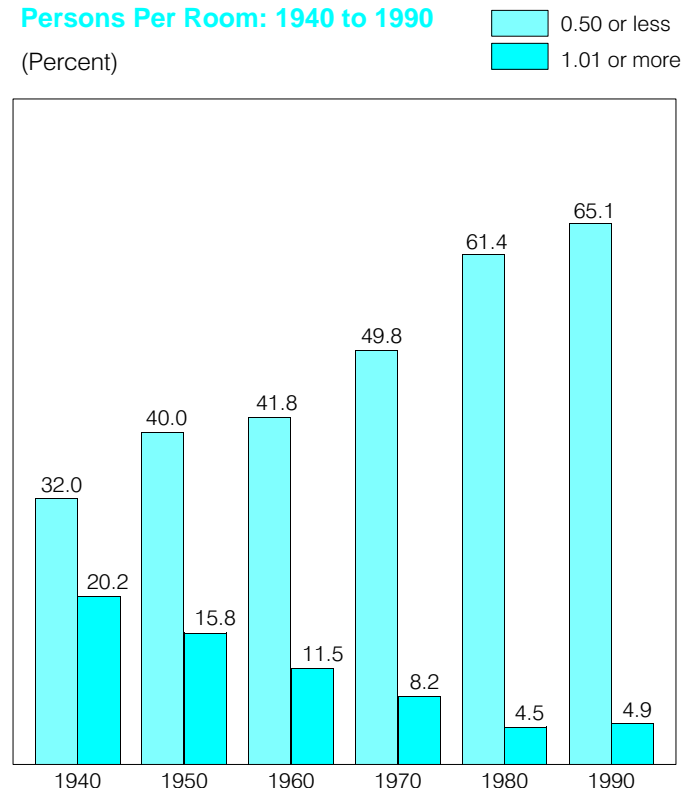
Units with more than one person per room are often considered crowded. This proportion rose from 4.5 percent of occupied units in 1980 to 4.9 percent in 1990. This was the first increase since 1940 (the first census to include housing data), when the proportion was just over 20 percent.

The steady decline or minimal increase in the percentage of units with more than one person per room and the recent substantial increase of units with 0.5 persons per room or less resulted in an overall decline in persons per room, showing improved living conditions.

From 1980 to 1990, the percentage of units with 1.01 or more persons per room rose in the West and Northeast and fell in the Midwest and South.

The decade of the 1970's showed the greatest increase in units with 0.5 persons per room or less, from 50 percent in 1970 to 61 percent in 1980. The 1940's showed the greatest decrease in units with more than one person per room, from 20 percent in 1940 to 16 percent in 1950.

Figure 8.  
Persons Per Room: 1940 to 1990  
(Percent)





**Many of our homes are 30 years old or older.**

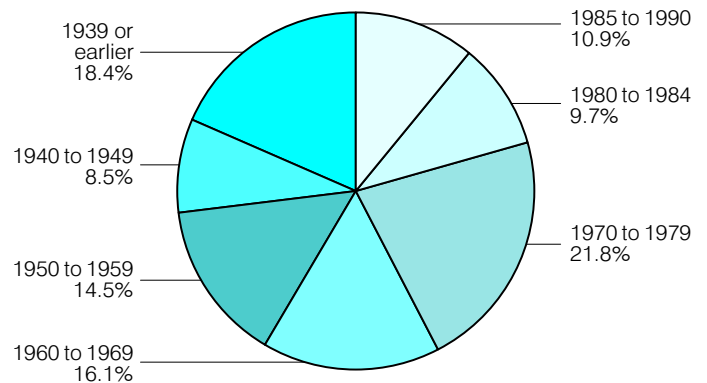
In 1990, a large portion of the Nation's housing units were built before 1960. Despite the large proportion of older homes, about 21 percent of all housing units in the United States were built during the 1980's.

The 1970's saw the most housing units constructed, just over 22 million, while the 1940's had the least, about 8.5 million, primarily because of the lack of homebuilding during World War II.

The South had 44 percent of all new units built in 1990. The Northeast had the lowest percentage of these units, at 14 percent, while the West had 25 percent, and the Midwest had 17 percent.

The median year the structure was built also followed the same pattern, with the Northeast being the oldest with a median of 1954 and the West and South the newest at 1970 and 1971, respectively. The Midwest was in the middle at 1960. The median year structure built for the Nation was 1965.

Figure 9.  
**Year Structure Built: 1990**



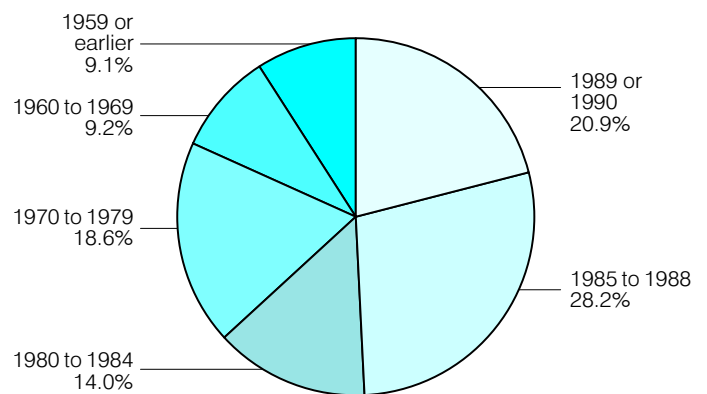
**Once we buy a home, we tend to stay in it.**

Over 45 million households, or about 49 percent of all households, changed residences between 1985 and 1990. Of these households, over 19 million moved during the 15 months preceding the 1990 census. Still, almost one-tenth of all households lived at their current residence since 1960.

Between 1980 and 1990, 70 percent of all households in the West reported moving into their current residence, while in the Northeast, the figure was only 56 percent.

Renter households were more than four times as likely to have moved between 1989 and 1990 as owner households, 42 percent versus 9 percent. Conversely, only 4 percent of renters lived in the same residence for more than 20 years, compared with 26 percent of owners.

Figure 10.  
**Year Householder Moved Into Unit: 1990**



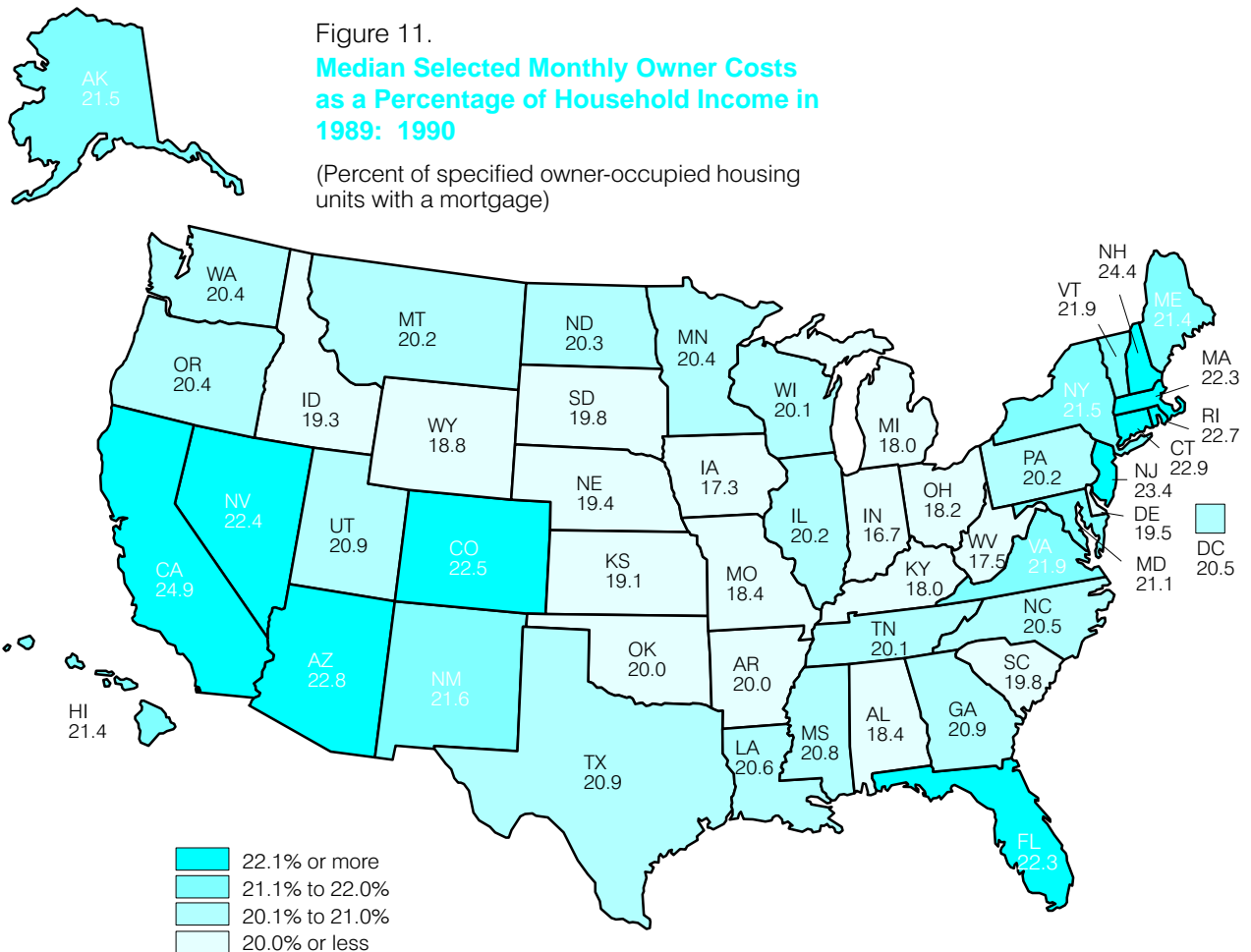
**Our monthly ownership costs are lowest in the Midwestern States.**

In 1990, median selected monthly owner costs as a percentage of household income in 1989 for mortgaged units was 21 percent. Owner costs include payment for all mortgages, real estate taxes, homeowner insurance, utilities, fuels, and associated homeowner fees.

On average, households in the West spent more for mortgaged homes than any other region, at 23 percent. The Northeast and South followed, and the Midwest had the lowest costs for mortgaged homes at 19 percent.

Florida was the only State in the South to have a median percentage of income spent on owner costs over 22 percent, while the Midwest had no such States.

California had the highest median percentage of income spent at 25 percent, followed closely by New Hampshire at 24 percent. Costs were lowest in Indiana, at 17 percent, and Iowa and West Virginia, at just under 18 percent.



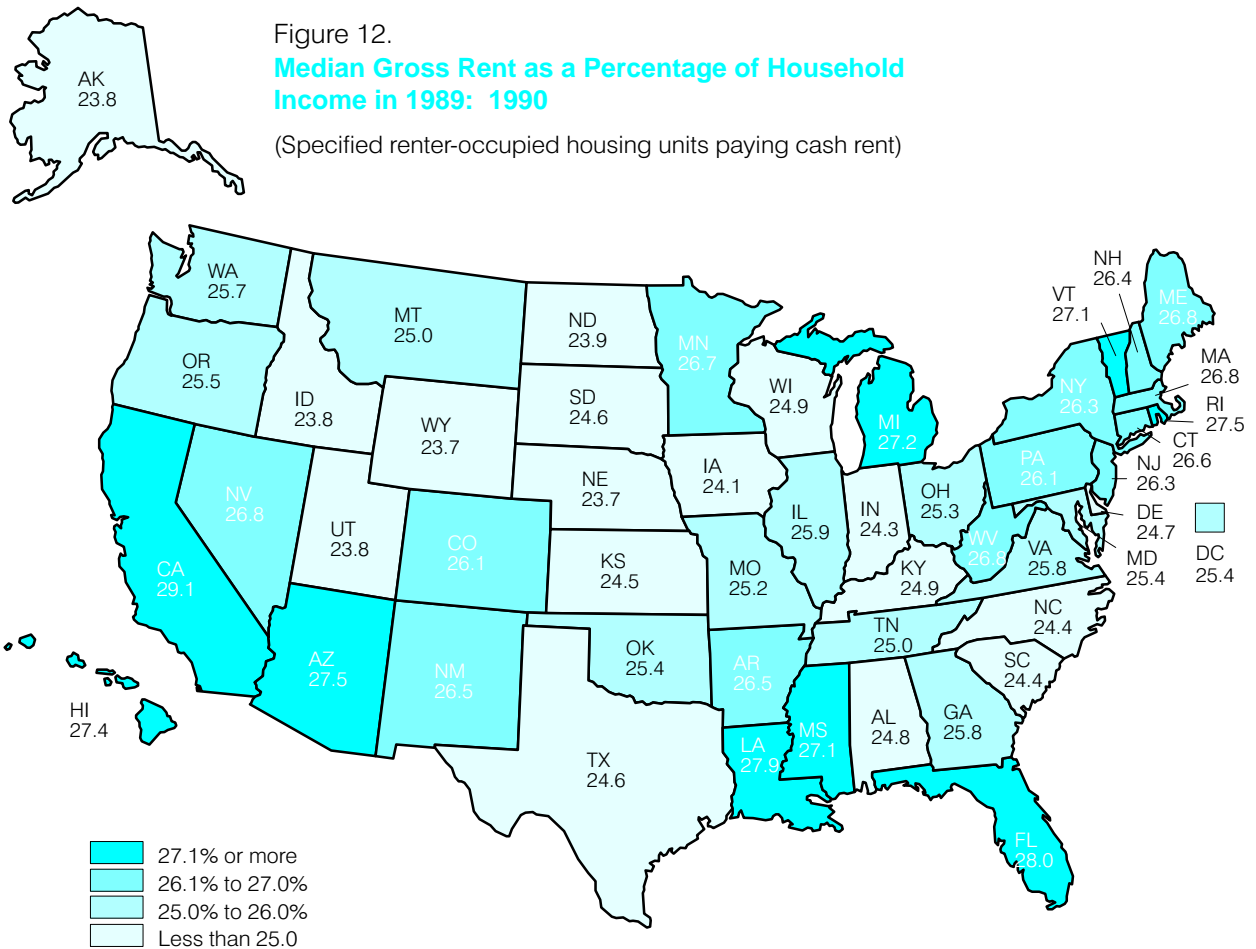
**Our monthly rental costs are highest in California.**

In 1990, median gross rent as a percentage of household income in 1989 was 26.4 percent for the United States. Renter costs include the rental payment plus estimated average monthly costs of utilities and fuels.

Renter costs as a percentage of income showed the same pattern as that for owners. The West had the highest percentage at 28 percent, the Northeast and South following, and the Midwest showing the lowest median percentage at 25 percent.

Michigan was the only State in the Midwest with a median renter percentage over 27 percent. In the Northeast, Rhode Island and Vermont were at 28 percent and 27 percent, respectively.

California had the highest median percentage for renters, at 29 percent, and Florida the next highest at 28 percent. Nebraska and Wyoming had the lowest of all States, at 24 percent.



Information in this report is based on the 1990 Census of Population and Housing. Estimated population and housing unit totals based on tabulations from only the sample tabulations may differ from the official 100-percent counts. Such differences result, in part, from collecting data from a sample of households rather than all households. Differences also can occur because of the interview situation and the processing rules differing between the 100-percent and sample tabulations. These types of differences are referred to as nonsampling errors.

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