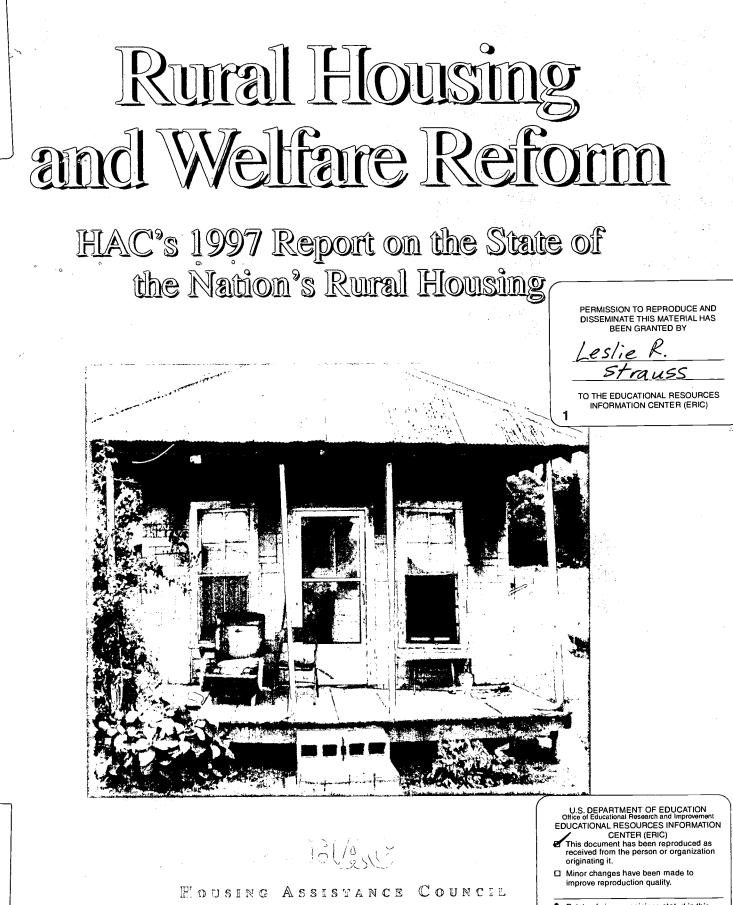
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#### ABSTRACT

This report, prepared by the Housing Assistance Council (HAC), presents the context within which welfare reform will affect the housing conditions of rural Americans. HAC is a nonprofit corporation that supports the development of rural low-income housing nationwide. Although the federal welfare reform legislation effective in 1997 makes few changes to housing programs, it will affect many welfare recipients' housing conditions. Reducing income support programs and food stamps means reducing the funds these families have available to pay for housing. In rural areas, making welfare reform succeed may be especially difficult because of the lack of resources such as transportation, child care, and job training necessary to support the transition from welfare to work. The first part of the report presents data on all rural residents and their housing, and compares them to urban and suburban residents. Data cover housing affordability, housing quality, overcrowded housing, housing problems of African American and Hispanic households, housing problems of elderly households, and availability of subsidized housing compared to need. Part 2 focuses on rural families receiving Aid to Families with Dependent children, examining demographic characteristics; income; factors in welfare reform's success (access to jobs, child care, transportation, and education); and housing conditions. The report relies primarily on microdata (released in 1997) from the 1995 American Housing Survey, conducted every 2 years by the Bureau of the Census for the Department of Housing and Urban Development. Contains 17 figures and 9 extensive data tables. Table elements of particular interest to educators are the following: 1) table 7B: education level of householder, by residence (city, suburb, rural), 1995; 2) table 8B: education level of householder with welfare income, by residence (city, suburb, rural), 1995; 3) 9B: education level of householder in rural households with welfare income, by percent of income from earnings, 1995. (CDS)





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 Points of view or opinions stated in this document do not necessarily represent official OERI position or policy. This report was prepared by Cushing N. Dolbeare and Leslie R. Strauss of the Housing Assistance Council (HAC). The work that provided the basis for this publication was supported by funding under Cooperative Agreement H-21069 CA with the U.S. Department of Housing and Urban Development (HUD). Ndeye Jackson served as Government Technical Representative. The substance and funding of that work are dedicated to the public. HAC is solely responsible for the accuracy of the statements and interpretations contained in this publication and such interpretations do not necessarily reflect the views of the United States Government.

HAC, founded in 1,971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, seed money loans from a revolving fund, housing program and poilcy assistance, research and demonstration projects, and training and information services.



# RURAL HOUSING AND WELFARE REFORM:

HAC'S 1997 REPORT ON THE STATE OF THE NATION'S RURAL HOUSING

Housing Assistance Council

1997



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\$6.00 December 1997

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## EXECUTIVE SUMMARY

Although the federal Welfare Reform Act makes few changes to housing programs, it will affect many welfare recipients' housing conditions. Reducing income support programs and food stamps means reducing the funds these families have available to pay for housing. In rural areas, making welfare reform succeed may be especially difficult because of the lack of resources such as transportation, child care, and job training necessary to make the transition from welfare to work. As a result, it seems likely that many rural families will lose welfare benefits without being able to replace those benefits with earnings. The loss of income will reduce the funds these families have available for housing, resulting in worsened living conditions or even homelessness.

## The Nation's Rural Housing<sup>1</sup>

Rural residents experience acute housing problems that are too often overlooked while public attention focuses on big-city housing issues. In the rural United States, 5.6 million households live below the poverty line, a poverty rate of 15 percent.<sup>2</sup> More than one quarter of rural households have a major housing problem–high cost, physical deficiency, or overcrowding. Another quarter live in homes that are generally sound and affordable, but were built before 1950 and are likely to contain lead hazards.

The most critical housing problem in the United States, including in rural areas, remains the gap between what people can afford to pay and the cost of their homes. Almost one quarter of rural households pay more than 30 percent of their incomes for housing, defining them as "cost burdened" under federal standards. This figure includes over three million rural households who

Rural Housing and Welfare Reform



<sup>&</sup>lt;sup>1</sup> All data presented in this report are Housing Assistance Council (HAC) calculations using microdata from the 1995 AHS, unless otherwise stated. The term "rural" is used in this report to refer to small towns and open country, both within and outside of metropolitan areas. Towns in relatively densely settled areas where the total population is 50,000 or more and all places with populations larger than 50,000 are excluded. (For more detailed definitions, see Appendix A.) It should be noted that the AHS uses areas defined by the 1980 (not 1990) Census for urban, rural, farm and nonfarm determinations, and defined by the Office of Management and Budget as of 1983 for metropolitan and nonmetropolitan designations. This usage has the advantage of being able to measure change over time within constant boundaries, but the disadvantage of being out of date. Census results from 1990 show that, compared to 1980, a smaller proportion of the U.S. population now lives in places with under 2,500 population.

<sup>&</sup>lt;sup>2</sup> The AHS defines a "household" as the group of individuals occupying a housing unit. A "family" consists of a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption. A household may consist of a family, no family (i.e., one or more single unrelated individuals), or more than one family. The "householder" (sometimes called the "head of household") is the first household member 18 years old or over who is the owner or renter of the sampled housing unit.

pay more than half their incomes for their housing, and 4.9 million paying between 30 and 50 percent.

In addition, about 2.6 million rural households live in physically inadequate housing. Another 696,000 are overcrowded. Nine hundred thousand rural households have multiple housing problems, which almost always include cost burden.

Poor families everywhere suffer the greatest housing problems, and rural residents are no exception. More than four of every ten rural poverty-level households pay over 50 percent of their meager incomes for housing. One third of rural households in severely physically inadequate homes have incomes below the poverty level.

Minorities in rural areas are disproportionately likely to be poor and to experience housing problems. One third of all rural African-American households, and almost a third of rural Hispanic households, are cost burdened. Rural African-American households are far more likely to live in housing with serious physical inadequacies than are rural white households or urban African-Americans. Native Americans suffer some of the worst housing conditions in the United States.

The serious housing issues facing all poor rural residents are generally worse for rural welfare recipients, even before the passage of the Welfare Reform Act.

## Rural AFDC Recipients' Housing

Understanding welfare reform's possible results requires a closer look at those most likely to be impacted: families with children, particularly those who received Aid to Families with Dependent Children (AFDC) and/or food stamps before the Welfare Reform Act took effect. One-third of the 5.9 million households in the U.S. receiving AFDC or SSI in 1995 lived in rural areas. Two thirds of these rural households lived in nonmetropolitan rural areas, where they are less likely than those in metropolitan areas to have access to jobs, public transportation, job training, and child care.

Low incomes are a major problem for rural families with children, including those who receive welfare. Some 2.3 million rural families with children have incomes below the poverty level, while another 3.3 million are near-poor (with incomes below 200 percent of poverty). About two thirds of rural welfare households are poor, and another quarter are near-poor.

One third of rural families with children reported receiving food stamps in 1995, about the same as the suburban level and substantially below the 43 percent rate in cities. In all geographic areas, the great majority of households receiving welfare also received food stamps, although in rural areas these households accounted for only a third of those receiving food stamps.

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Like urban and suburban welfare recipients, most rural welfare recipients have young children and most live below the poverty level. On the other hand, rural welfare householders are more likely to be married than those in cities, older, less likely to be women, and more likely to have at least two adults in the household. One third of rural welfare householders with employment earnings have less than a high school education, while almost half of those with no earned income have no diploma. Although overall rural homeownership rates are higher than in other parts of the country, with three quarters of all rural households owning their homes, only one third of rural welfare households are homeowners. About one fourth of rural welfare households live in mobile homes, compared to 4 percent in suburbs and less than 1 percent in cities.

More than half of these rural welfare households have major housing problems. Forty percent are cost burdened, 6 percent live in homes with physical deficiencies, 5 percent are overcrowded, and 13 percent have multiple problems. Many live "doubled-up" as well: although overall only 4 percent of rural housing units are occupied by more than one family, fully 16 percent of rural welfare households' homes are shared by two or more families.

A striking characteristic of the 1.1 million rural welfare households is that almost half of them received more than half of their total household income from earnings. This is significantly higher than in cities, where only 34 percent of welfare households earned more than half their total income; in suburbs, the proportion is also almost half. Another 18 percent of rural welfare households had some-but less than half-of their income from earnings. Thus a total of 64 percent in rural areas had some earnings, compared to 62 percent in suburbs and only 46 percent in cities.

It seems very unlikely that significant numbers of rural welfare recipients will be able to increase their earnings further as they seek to replace public assistance. It is estimated that many welfare recipient households nationwide will lose significant portions of their income as welfare reform takes effect. Even finding employment will not necessarily solve income inadequacies, since working often requires spending more on clothing, child care, transportation, and-for the many workers whose employers do not provide health insurance to replace Medicaid-health care.

These obstacles to self-sufficiency are particularly troubling in rural areas, where jobs, child care, transportation, education, and training are less available than in cities. Three fifths of nonmetropolitan counties have experienced persistent poverty and high unemployment rates over several decades, so creation of new jobs will be extremely problematic there. Affordable, good quality day care is already in short supply nationwide, and public transportation is rarely available in rural places.

These conditions make it difficult to be optimistic that welfare reform can somehow improve the lives of rural welfare recipients.



#### INTRODUCTION

#### About This Report

Although the federal welfare reform legislation effective in 1997 makes few changes to housing programs, it will affect many welfare recipients' housing conditions. Reducing income support programs and food stamps means reducing the funds these families have available to pay for housing. In rural areas, making welfare reform succeed may be especially difficult because of the lack of resources such as transportation, child care, and job training necessary to make the transition from welfare to work. This report presents the context within which welfare reform will affect the housing conditions of rural Americans.

The second in a series of *State of the Nation's Rural Housing* reports by the Housing Assistance Council, this report has two major parts. The first presents data on all rural residents and their housing, and compares them to urban and suburban residents. The second focuses on rural welfare recipients, particularly on their housing conditions. The report relies primarily on microdata released in 1997 from the 1995 American Housing Survey (AHS). The AHS is conducted every two years by the Bureau of the Census for the Department of Housing and Urban Development (HUD).

Housing is only one of many arenas affected by welfare reform, of course. Rural residents' ability to move from welfare to work will depend in part on the availability of jobs, transportation, education and training, day care and other services. Specific data about these items is scarce, but has been included in this report where possible.

This report does not measure the impact that changes in public assistance may have in rural areas or on rural housing needs or programs. Not only are data not yet available, but the impact will vary greatly from state to state, and the American Housing Survey does not provide state-level data. Such information is available only from the decennial Census, which contains much less detail about housing conditions.

This analysis, then, focuses on national data and concentrates on housing considerations. To provide data useful for examining welfare reform's impact on housing in rural areas aggregated at the national level, it explores the links between housing conditions (i.e., housing need), housing assistance, income levels, sources of income (i.e., reliance on public assistance), and family type. It examines the characteristics of rural households receiving welfare benefits before the Welfare Reform Act was adopted, and looks also at the housing conditions of other rural residents.

The term "rural" is used in this report to refer to small towns and open country, both within and outside of metropolitan areas. Towns in relatively densely settled areas where the total population is 50,000 or more and all places with populations larger than 50,000 are excluded. (For more detailed definitions, see Appendix A.) All data presented in this report are Housing



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Assistance Council (HAC) calculations using microdata from the 1995 AHS, unless otherwise stated. Some data are used in the text, and detailed numbers are included in tables in Appendix B.

## The Welfare Reform Act

On August 22, 1996, President Bill Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, better known as the Welfare Reform Act.<sup>3</sup> This law replaces the Aid to Families with Dependent Children (AFDC) program with a block grant program called Temporary Assistance to Needy Families (TANF). Every state will receive a TANF allocation and will have a great deal of discretion on how to use it. Most of the new provisions and the block grant funding went into effect on July 1, 1997.

Each state has designed its own program for spending the allocated federal and state funds, resulting in wide variations. States can maintain previous welfare eligibility criteria, or redesign programs and set more restrictive eligibility requirements. Individuals and families are no longer entitled to welfare assistance. No particular types of assistance must be provided–a state could, if it wished, eliminate cash assistance altogether. In addition, when their revenues decline, states will have the discretion to cut welfare funds and divert them to other programs.

Most legal immigrants have lost their eligibility for food stamps or Supplemental Security Income (SSI), and losing SSI eligibility also ends their eligibility for Medicaid. (Illegal immigrants were already ineligible for most federal government benefits.) When the Welfare Reform Act was passed, it was estimated that approximately 500,000 elderly and disabled legal immigrants would lose SSI and Medicaid and 900,000 would lose food stamps,<sup>4</sup> although the Budget Reconciliation Act of 1997 restores food stamps and SSI for elderly and disabled immigrants who became disabled after entering the United States. Legal immigrants' eligibility for TANF benefits is restricted as well.

It is far too early, of course, to know precisely how welfare reform will affect rural residents and their housing. The information presented in this report can only establish the starting point from which welfare reform will begin to take effect. Thus the general data about rural residents and their homes is augmented by a closer examination of those who received welfare income before the Welfare Reform Act took effect.



<sup>&</sup>lt;sup>3</sup> Pub. L. No. 104-193, 110 Stat. 2105, 104th Cong., 2d Sess. (Aug. 22, 1996).

<sup>&</sup>lt;sup>4</sup> Congressional Budget Office, CBO Memorandum: Federal Budgetary Implications of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Washington, DC: Congressional Budget Office, December 1996), 28-31.

#### THE NATION'S RURAL HOUSING<sup>5</sup>

The high cost of housing results in a growing gap between housing costs and incomes that has become a serious problem for millions of rural American families. At the same time, rural residents are disproportionately likely to live in homes with physical problems like incomplete plumbing and leaking roofs. While public attention focuses on big-city housing crises, the problems in rural areas remain acute but all too easily overlooked.

## General Characteristics of Rural Housing and Poverty

There are a total of 97.7 million occupied housing units in the United States, according to the 1995 American Housing Survey. Of these, 37.2 million, or 38 percent, are rural and 60.5 million are urban, with half of those in central cities and half in suburbs.<sup>6</sup> Most of the rural units (71 percent) are located in open country or in small towns with populations under 2,500.

Almost half of the rural units are located in metropolitan areas, and 56 percent are outside of metro areas. This high metropolitan proportion is largely a function of the official definition of a metropolitan area. Every metropolitan area includes not only a county containing a city or urbanized area of at least 50,000 population, but also the surrounding counties "if they are socially and economically integrated with the central county."<sup>7</sup> These surrounding counties include many places with small populations, and areas of open country: rural places. Thus, for example, much of the state of California, including most of the major agricultural areas, is considered metropolitan.

<sup>7</sup> U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 1995*, Current Housing Reports H150/95RV (Washington, DC: U.S. Government Printing Office, July 1997), A-3.

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<sup>&</sup>lt;sup>5</sup> This section updates information from the 1993 American Housing Survey as presented in *The State of the Nation's Rural Housing in 1996* (Washington, DC: Housing Assistance Council, 1996). Few comparisons are made here because there were no significant changes from 1993 to 1995–changes of less than five percentage points usually fall within the survey's margin of error and cannot be considered to indicate any real shift. The figures have been updated, while the facts deserving emphasis have not changed.

<sup>&</sup>lt;sup>6</sup> See Appendix A for definitions of rural, urban, and other geographic terms. It should be noted that the AHS uses areas defined by the 1980 (not 1990) Census for urban, rural, farm and nonfarm determinations, and defined by the Office of Management and Budget as of 1983 for metropolitan and nonmetropolitan designations. This usage has the advantage of being able to measure change over time within constant boundaries, but the disadvantage of being out of date. Census results from 1990 show that, compared to 1980, a smaller proportion of the U.S. population now lives in places with under 2,500 population.

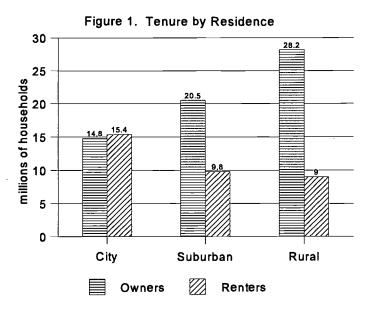
The number of households nationwide, and those in rural areas, have increased from 1985 through 1995. Growth was far higher in rural and suburban areas than in central cities. Rural housing units increased from 32.0 million in 1985 to 37.2 million in 1995, a growth of 14 percent. Central cities grew by only 5 percent, and suburbs by 19 percent.

Most of the rural growth was in rural parts of metropolitan areas. During the 1985-95 period, the number of households living in metropolitan areas in open country or in towns of 2,500 or less grew by 28 percent, while comparable nonmetro areas grew by 12 percent. In metro areas, places with under 2,500 population outside of densely settled areas expanded by 14 percent, but in nonmetro areas such places grew by only 2 percent. Despite the growth in numbers, the proportion of households living in rural areas has remained consistent, 37 percent of all households in 1985 and 38 percent in 1995.

#### **Urban/Rural Differences**

Many rural Americans own their homes. As Figure 1 shows, three quarters of rural households are homeowners, compared to 68 percent of suburban residents and only half of those in cities. Viewed another way, 44 percent of the nation's homeowners live in rural areas, although only 38 percent of housing units are there.

Generally, rural homes, including many rental units, are predominantly singlefamily units. Only 11 percent of rural households live in structures with two or more units, compared to 44 percent in cities and 27 percent in suburbs. Thirteen percent of rural households live in mobile homes,



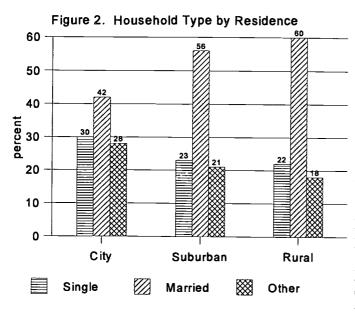
compared to only 1 percent of city and 3 percent of suburban residents.

Rural households are also older, larger, and more likely to be married than urban households. Over half of rural householders are 45 or older, compared to 47 percent of city and 51 percent of suburban householders. One quarter are over 65, a slightly higher proportion than city or suburban residents. Only 21 percent of rural householders are under 35, as are 30 percent of city and 25 percent of suburban householders. Just over one fifth of rural households consist of single persons living alone, compared to 30 percent of city and 23 percent of suburban households. Sixty percent of rural householders are married, slightly more than suburbanites and far above city dwellers, as illustrated in Figure 2.

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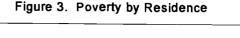
In the rural United States, 5.6 million households live below the poverty line. That translates to a poverty rate of 15 percent, as shown in Figure 3. Rural households are more likely than others to be near-poor, with incomes between poverty and 200 percent of poverty.

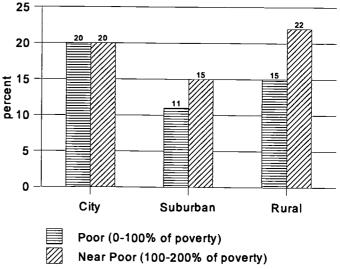
Rural America contains many areas with substantial numbers of Hispanics, African Americans, or American Indians. Overall, however, rural residents are more likely to be white than are urbanites.<sup>8</sup> Eighty-eight percent of rural householders are white, compared to 79 percent of suburban and 61 percent of city householders. While African

Americans constitute 22 percent of city and 9 percent of suburban households, they are only 6 percent of rural households. Hispanics account for 4 percent of rural households, 8 percent of suburban, and 13 percent of city households. Finally, 2 percent of rural households belong to other minorities, compared to 4 percent

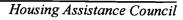
of suburban and 5 percent of city householders. The disparities in the pattern of African-American and Hispanic residence can probably be accounted for by two factors, the migration of African Americans from the rural south to large cities that has taken place since the end of World War I, and the tendency of immigrants to settle in urban areas.

More than one quarter of rural households have a major housing problem: 9.5 million of them have one major problem, and 900,000 have





<sup>&</sup>lt;sup>8</sup> Racial and ethnic data in the AHS are based on self-identification by persons surveyed, a process that may lead to inconsistencies. Unlike some other Census Bureau data, the AHS data used for this analysis do not include any overlap in categories. This report has substituted "African American" for the AHS term "black," and "Native American" for "American Indian," and has used "Hispanic" because it is the term used in the AHS. The Housing Assistance Council recognizes that the AHS terms and the terms used in this study may not be those preferred by the persons identified.





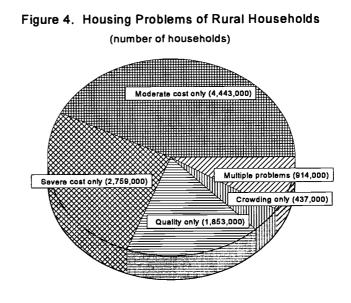
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multiple problems, which almost always include either moderate cost burden (paying from 30 to 50 percent of income for housing) or severe cost burden (paying over 50 percent of income).

Figure 4 illustrates the distribution of housing problems among rural households. These figures do not include the additional 26 percent of rural households who live in otherwise sound and affordable units built before 1950, which are likely to contain lead hazards.

## Housing Affordability

The major housing problem in the United States remains the gap between what people can afford to pay and the cost of their homes, including utilities and, for owners, taxes and maintenance. Nationwide,



11.1 million households–3.1 million of them in rural areas–have severe cost burdens, paying over half their incomes for housing. Another 15.4 million households, 4.9 million of whom live in rural areas, have moderate cost burdens, paying between 30 and 50 percent of income for housing costs. In all, more than one in five rural households suffer from high housing cost burdens, and 10 percent of these households also have problems of housing quality or overcrowding.

Rural homes cost less than those in urban areas-median monthly housing costs in rural areas were \$408 in 1995, compared to \$521 in central cities and \$672 in suburbs-but rural incomes tend to be lower as well. Median household income in rural areas was \$29,000 annually in 1995, slightly above the central city median of \$26,000 but far lower than the \$38,000 annual median income in suburbs.<sup>9</sup>

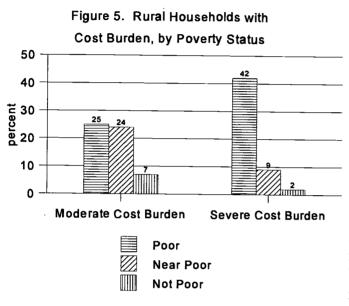
The lower a household's income, the more likely it is to have heavy cost burden. Forty percent of rural households with incomes below \$10,000 pay over 50 percent of these meager incomes for housing. More than half of them pay over 70 percent of income. Another 25 percent of those with incomes under \$10,000 have moderate cost burdens. Only 35 percent have costs of 30 percent of income or less. Nine tenths of rural households who reported paying more than 70 percent of income for housing costs have incomes below \$20,000, as do three quarters of households paying between 50 and 70 percent. At the other end of the income scale, only

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<sup>&</sup>lt;sup>9</sup> For information on how median incomes were calculated for this report, see Appendix A.

1 percent of rural households with incomes above \$60,000 have moderate cost burdens, and none report severe cost burdens.

It should be noted, of course, that the proportion of one's income that is affordable for housing depends both on one's income level and on one's other basic needs. Larger households, with more mouths to feed, can afford less than smaller households at the same income level. High income people could, at least in theory, well afford to spend half their incomes for housing, and

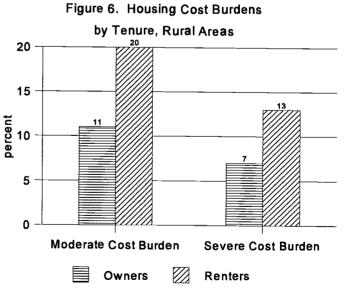


still pay for other necessities. Because household size affects ability to pay for housing-since additional people require additional food, clothing, and the like, as well as requiring a household to obtain more living space-and because the poverty line is adjusted to take family size into account, it is more telling to examine cost burden in relation to poverty-level income than to measure cost burden by dollar amount of income.

As Figure 5 shows, 42 percent of poor rural households have severe cost burdens, and another 25 percent have moderate cost burdens. Only one third of poor rural households have affordable

housing under the 30 percent of income housing cost standard. Severe cost burdens are almost negligible for households with incomes above 200 percent of poverty; just 2 percent have severe cost burdens, although 7 percent have moderate cost burdens.

Rural renters are far more likely than owners to have disproportionately high housing expenses (Figure 6). Thirteen percent of all rural renters have severe cost burdens, and another 20 percent have moderate cost burdens, compared to 7 percent of rural owners having severe burdens and 11 percent with moderate burdens. However, because of the high rate of homeownership in rural areas, the absolute number of cost burdened owners is greater: 1.9 million owners and 1.2 million renters



Housing Assistance Council



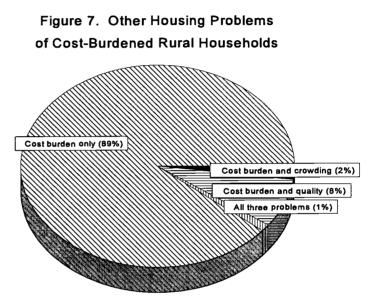
ERIC Full Text Provided by ERIC have severe cost burdens, while 3.1 million owners and 1.7 million renters have moderate cost burdens.

Among owners, 9 percent of those with subsidized mortgages report also having severe cost burdens, and another 15 percent have moderate cost burdens. Yet, because more than three quarters of these subsidized owners do not have high cost burdens, it is clear that the subsidy assistance has made a major difference to them. Without this assistance, it is likely that these

owner households would still be renters, or, if they owned, that their housing costs would be even more difficult for them to pay.

High housing payments too often do not secure good quality homes. About one rural household in ten with high cost burden also has another major housing problem. As Figure 7 shows, most of these problem units are physically inadequate and some are overcrowded.

## Housing Quality



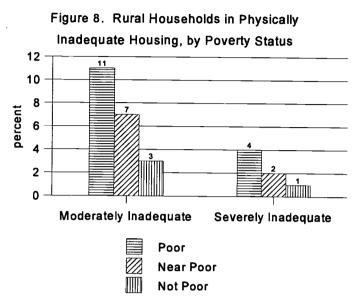
Many rural residents live in physically inadequate housing: 2.6 million, or 40 percent, of the nation's 6.4 million poor quality units are in rural areas. As a result, 7 percent of rural households have inadequate homes, compared to 8 percent in central cities and only 4 percent in suburbs.

The American Housing Survey's definitions of severely and moderately inadequate housing (quoted in Appendix A) exclude many housing problems. For example, more than half of the 1.2 million rural units with broken plaster or peeling paint are classified as "adequate." So are 93 percent of the 2.3 million rural units reporting basement leaks; 53 percent of the 1.5 million reporting open cracks or holes in walls or floors; 82 percent of the 1.6 million units reporting inadequate heat; 85 percent of those reporting leaks from inside the building; 89 percent of those reporting leaks from outside; and 62 percent of those reporting rats.

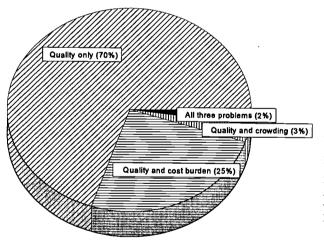
Renters are far more likely than owners to live in inadequate housing. Ten percent of rural renters, 10 percent of central city renters, and 6 percent of those in suburbs are in inadequate housing, compared to 6 percent of rural owners, 5 percent of central city owners, and 4 percent of suburban owners. Yet, because owners predominate in rural areas, 1.7 million of the 2.6 million



rural households in inadequate housing are owners, whereas 1.6 million of the 2.4 million badly housed central city households are renters.



#### Figure 9. Other Problems of Rural Households Living in Inadequate Housing



Housing inadequacy is almost as closely related to poverty as housing cost burden is. One third of rural households in severely inadequate housing had incomes below the poverty level, as did one third of those in moderately inadequate units. Like others, poor households are far less likely to live in substandard housing than to have high cost burdens but, as Figure 8 demonstrates, they are far more likely to experience poor quality housing than are those with higher incomes.

Many rural residents of inadequate housing are not tolerating bad physical conditions in exchange for low cost or appropriate space. As Figure 9 shows, more than a quarter of rural households living in poor quality housing also pay more than 30 percent of their incomes for their units, while 5 percent are overcrowded.

## **Overcrowded Housing**

Overcrowding is a less common problem than either high cost or quality. Nationwide, about 2.6 million households have more than one person per room. The incidence of overcrowding is just below 2 percent in rural areas, just above 2 percent in suburbs, and 4 percent in central cities.

Over half (58 percent) of the 696,000 overcrowded rural households are owners.

However, the rate of overcrowding is higher for renters: 4 percent of renters and only 1 percent of owners are overcrowded. Almost all crowded rural households have at least one child, compared to only 38 percent of uncrowded households. Children are not the only cause of overcrowding, however: 38 percent of the crowded rural households have three or more adults, compared to only 13 percent of uncrowded households. Ninety-three percent of the overcrowded



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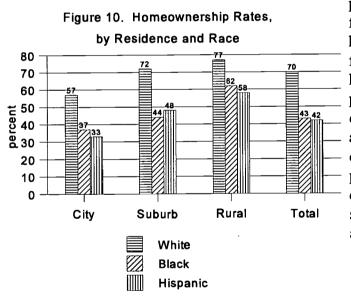
rural householders have five or more persons in the household, and 52 percent of their housing units have at least five rooms.

Like other housing problems, overcrowding is correlated with poverty. Forty-one percent of overcrowded rural households have incomes below the poverty line, and another 37 percent are near-poor. Only 23 percent have incomes above 200 percent of the poverty level. In contrast, 15 percent of uncrowded rural households are poor and 64 percent have incomes above 200 percent of poverty.

Many overcrowded rural households suffer from other housing problems as well. Eleven percent of crowded rural households also have severe housing cost burdens, and another 14 percent have moderate cost burdens. Five percent live in severely inadequate housing and another 5 percent in moderately inadequate housing.

## Housing Problems of African American and Hispanic Households<sup>10</sup>

Although only 12 percent of rural households belong to minority groups, rural minority



households account for a significant proportion of all minorities nationwide, and for a significant proportion of rural households with housing problems. One fifth of all Hispanic and African-American households live in rural areas. So do 57 percent of Native Americans and 9 percent of Asians or Pacific Islanders. Certain rural areas have high concentrations of people of color. These include several areas with persistently high poverty and disproportionately severe housing problems, such as the lower Mississippi Delta, colonias along the U.S.-Mexico border, and Native

Rural Housing and Welfare Reform



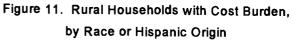
<sup>&</sup>lt;sup>10</sup> The sample size for the AHS is too small to provide accurate rural data for minorities other than African Americans and Hispanics, although the AHS does collect data for American Indians, Asians or Pacific Islanders, and "others." It should be noted that Native Americans have some of the worst housing conditions in the country. See, for example, Urban Institute, *Housing Problems and Needs of American Indians and Alaska Natives* (Washington, DC: Department of Housing and Urban Development, 1996) and Urban Institute, *Assessment of American Indian Housing Needs and Programs* (Washington, DC: Department of Housing and Urban Development, 1996).

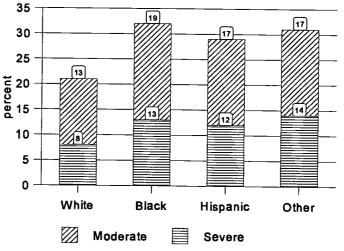
American areas, while other persistent poverty areas, such as Appalachia, have predominantly white populations.<sup>11</sup>

The housing characteristics of minority households in rural areas reflect the intersection of prominent minority demographics,

such as low incomes and low homeownership rates, with rural housing trends, such as rates of homeownership above those in urban areas. Homeownership rates for minority households in rural areas. therefore, are substantially higher than elsewhere, but are lower than for white rural residents, as Figure 10 shows.

Minority households are far more likely to have housing affordability problems than white households, as shown in Figure 11. The greater cost burdens for rural minority households appear to be largely a reflection of





their far lower incomes than of higher housing costs for them.

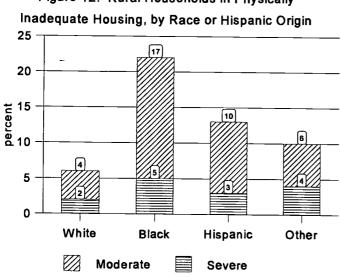


Figure 12. Rural Households in Physically

Rural African-American households are more than twice as likely as rural white households to live in housing with serious physical inadequacies, as illustrated by Figure 12. They are more than four times as likely to live in moderately inadequate housing. Hispanics are somewhat more likely than whites to live in severely inadequate housing.

African Americans in rural areas are far more likely, and Hispanics slightly more likely, to live in physically inadequate units than their counterparts in other areas. Almost one quarter of rural African-American households live in moderately or

<sup>11</sup> Housing Assistance Council, Taking Stock of Rural Poverty and Housing for the 1990s (Washington, DC: Housing Assistance Council, 1994).



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severely inadequate units, compared to 14 percent of all African-American households. Thirteen percent of Hispanic-occupied housing units are inadequate in both rural areas and central cities, as are 7 percent in suburbs.

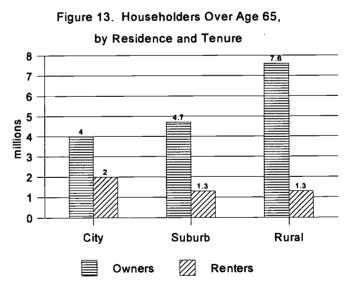
Overcrowding, too, is a major problem for rural minority households. Fully 13 percent of Hispanic households are overcrowded, as are 4 percent of African Americans and 6 percent of other minorities, but only 1 percent of white households. Renters are particularly vulnerable. The overcrowding rate for Hispanic renters is 19 percent. It reaches 9 percent for other minorities, compared to 6 percent for African Americans and 2 percent for whites.

#### Housing Problems of Elderly Households

Rural residents include 8.9 million householders aged 65 or over, about one quarter of all rural householders. Most of their households consist of only one or two persons. Most (95 percent) have Social Security income and 5 percent receive Supplemental Security Income. Over one quarter also have income from wages or other earnings. More than half are poor or near-poor, with 21 percent below the poverty line and 31 percent between 100 and 200 percent of poverty.

Eighty-five percent of elderly rural householders own their homes, a substantially higher proportion than in suburbs or cities, as shown in Figure 13. Like all rural residents, most of them live in single-family houses. Among elderly rural renters, only 29 percent live in subsidized housing.

Half of elderly rural households pay less than \$250 monthly for housing costs. Nevertheless, affordability is the most common housing problem among the rural elderly, with 8 percent paying more than half their income for housing and another 13 percent paying between 30 and 50 percent of income. Seven percent live in physically inadequate units. These housing problems overlap somewhat; 2 percent of elderly rural households have multiple housing problems.





## Subsidized Housing Availability Compared to Need<sup>12</sup>

Federal housing assistance is an entitlement only for homeowners with sufficiently high incomes to deduct their property taxes and mortgage interest from their taxable income. The Office of Management and Budget has estimated the revenue loss to the federal Treasury from these entitlements in 1995 at \$63 billion. The congressional Joint Committee on Taxation estimated that 89 percent of the 1995 benefits of the mortgage interest and property tax deduction went to owners with incomes above \$50,000. As a result, because rural owners have lower incomes than urban owners, in 1995, rural areas, with 44 percent of all owners, received an estimated 40 percent of the benefit of these tax deductions.<sup>13</sup>

In addition to these benefits, capital gains exclusions and deferrals added another \$19 billion in benefits to homeowners, and investor benefits resulted in a revenue loss of \$11 billion. Thus, total housing related tax expenditures cost the Treasury \$94 billion. No breakdown is available of the income distribution of these tax benefits, but it is highly unlikely that the proportion is as high as the proportion of mortgage interest and property tax deductions benefiting rural residents.

However, if one assumes for the sake of analysis that rural areas receive 40 percent of all housing-related tax benefits, the total amount in 1995 would have been \$37 billion, well above the \$28 billion total of all FY 1995 low-income housing outlays for HUD, the Farmers Home Administration (FmHA, now the Rural Housing Service, or RHS) and other federal programs (i.e., the housing assistance subfunction of the income security budget function). This amount would probably be sufficient to fund a substantial increase in the supply of affordable housing and to provide vouchers or certificates to all rural households needing them.

The 1995 AHS found that a total of 1.3 million rural renter households lived in federally subsidized housing (under HUD and FmHA programs). This is 25 percent of all subsidized renter households, the same proportion as rural renters bear to the total number of renter households. Fifteen percent of all rural renters lived in federally assisted housing, as did 18 percent of central city renters and 12 percent of suburban renters.

HUD currently has no programs comparable to the FmHA/RHS Section 502 low interest homeownership program. In 1995 about 2 percent of rural owners with mortgages who



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<sup>&</sup>lt;sup>12</sup> Much of the data in this section is adapted from analyses of federal housing expenditures done by Cushing Dolbeare for the Low Income Housing Information Service, based on data from the Department of Housing and Urban Development, the Office of Management and Budget, and the Joint Committee on Taxation.

<sup>&</sup>lt;sup>13</sup> This estimate was derived using the Joint Tax Committee (JTC) estimates of the distribution, by income, of the total cost of the property tax and mortgage interest deduction to allocate the OMB estimates of actual cost in 1995 by income category. The estimate of rural benefits was based on the proportion of all owners, by income category, residing in rural areas (as defined in this report).

responded reported that their primary mortgage insurance was with FmHA, and 9 percent reported that they had obtained a low-cost mortgage through the federal government.<sup>14</sup> However, this latter figure should be viewed skeptically, since 10 percent of central city households also said they had received low-cost mortgages.

The contrast between needs and current levels of housing assistance is stark. Assuming that an appropriate approximate measure of the number of rural households still needing housing is the number of poor and near-poor households with housing problems, then three million rural renters and 4.2 million owners have significant housing problems which they are currently unable to solve. If the federal government does not assist them, in this era of shrinking state and local commitment to dealing with such problems, there is little likelihood that they will ever get help.

<sup>&</sup>lt;sup>14</sup> The response rate for these questions was very low, however.

## FACING WELFARE REFORM

The general characteristics of rural housing and poverty, described by the data presented in the first part of this report, begin to describe the setting for the impacts of federal welfare reform. Understanding welfare reform's possible results requires a closer look at those most likely to be impacted: families with children, particularly those who received AFDC and/or food stamps before the Welfare Reform Act took effect. The second part of this report focuses on these rural residents.

## General Characteristics of Rural Welfare Recipients' Housing and Poverty

Nationwide, the 1995 AHS found that 5.9 million households reported income from welfare (then the Aid to Families with Dependent Children program, or AFDC) or Supplemental Security Income (SSI). Thirty-three percent of them lived in rural areas, 21 percent in suburbs, and 47 percent in cities. They constituted 6 percent of all U.S. households, 5 percent of rural households, 4 percent of suburban households, and 9 percent of city households. Two thirds of these rural households lived in nonmetropolitan rural areas, where they are less likely than those in metropolitan areas to have access to jobs, public transportation, job training, and child care. In fact, according to AFDC data, fully three-fourths of the most welfare-dependent U.S. counties in 1994 were located in nonmetro areas.<sup>15</sup>

Families with children, especially single-parent families with children, are likely to be seriously affected by welfare reform.<sup>16</sup> Restoration of some benefits for immigrants in the 1997 Budget Reconciliation Act may soften this impact somewhat, but clearly the changes will still fall hard on families with children.

Of the nation's 37.3 million families with children, 14.4 million live in rural America, the same as the proportion of households overall. Most of them live in small families: only 20 percent of rural families with children have more than two, and 42 percent have only one child. Eight percent of rural households with children received welfare or SSI income in 1995.

One third of rural families with children had received food stamps in the previous year, about the same as the suburban level and substantially below the 43 percent rate of city households with



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<sup>&</sup>lt;sup>15</sup> "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," *Rural Conditions and Trends* 8: 1 (1997), 44. USDA's Economic Research Service divided U.S. counties into quartiles by percent of families receiving AFDC benefits; 586 of the 775 counties in the top quartile are nonmetropolitan. The proportion of families receiving AFDC in the top quartile ranges from 7.1 to 43.5 percent.

<sup>&</sup>lt;sup>16</sup> Sheila Zedlewski, Sandra Clark, Eric Meier, and Keith Watson, *Potential Effects of Congressional Welfare Reform Legislation on Family Incomes* (Washington, DC: The Urban Institute, July 1996).

children. In all areas, the great majority of households receiving welfare also received food stamps. Nevertheless, these households accounted for only a third of all rural households receiving food stamps.

In order to focus its examination on welfare recipient households, this report assumes that all single-person or childless households in the group that received welfare or SSI income in fact received SSI income. Thus it is assumed that households with more than one person and with children present received welfare income.<sup>17</sup> The size of the resulting sample is small.<sup>18</sup> Therefore, while the results are probably reliable in showing the general dimensions and shape of the problem, the specific findings reported here are subject to the limitations of the sampling process.

Using these assumptions, among the households receiving either welfare or SSI, 60 percent of rural households received welfare rather than SSI, slightly fewer than suburban or city households. Again, there were noticeable differences in the rates for rural households within and outside metropolitan areas: welfare recipients among the overall welfare/SSI category comprised a higher proportion of metro rural households than nonmetro rural households. Still, two thirds of rural welfare households lived in nonmetro areas, probably farther from needed services than the one-third in rural metro areas.

Rural households receiving welfare are both similar to and different from other rural households or other welfare recipients. For example, the great majority of rural children–like all rural residents–are white. Eighty-three percent of rural households with children are white, 8 percent are African American, 6 percent are Hispanic and about 1 percent each are Native American, Asian or Pacific Islanders, or of other races. Among rural households receiving welfare, again a clear majority (60 percent) are white, 22 percent are African American, 13 percent Hispanic, and 5 percent Native American. There are too few minority households among the 1995 AHS sample of rural welfare recipient households to provide any reliable AHS comparisons of data about rural welfare recipients based on their race or ethnicity. Not surprisingly, however, given the disproportionately high levels of poverty among rural minorities, nonmetropolitan counties



<sup>&</sup>lt;sup>17</sup> For more details on this definition of welfare households, see Appendix A. Note that American Housing Survey data presented in this report may be different than data from other sources. The AHS provides information about households in which one or more individuals report receiving welfare assistance, while other sources focus on individuals or families rather than households.

<sup>&</sup>lt;sup>18</sup> The size of the 1995 AHS sample of occupied units was 45,675. The total rural sample, as we have defined rural, was 15,659 occupied units. The rural welfare/SSI sample totaled only 797, with 237 rural metro and 560 rural nonmetro. Of these, 458 fell into the welfare group: 154 in rural metro areas and 304 in rural nonmetro areas.

with high rates of family welfare dependency often have significant minority populations and/or long-term high poverty rates.<sup>19</sup>

Rural welfare households differ from suburban or city welfare recipients in some important ways. In general, rural welfare householders are more likely to be married, widowed, or divorced than separated or never married. Thirty percent are married, compared to only 20 percent in cities. Only 70 percent of rural welfare householders are women, compared to 83 percent of city welfare and 75 percent of suburban welfare householders. More than half of rural welfare households have at least two adults, a slightly greater proportion than in cities or suburbs.

About one third of rural households have one child, another third have two children, and the rest have three or more children. These proportions do not differ significantly from those for suburban households; city households are somewhat more likely to have more than two children. As Figure 14 shows, over half of rural welfare households have at least one child under six.

Again, these proportions are not markedly different from suburban welfare households, with city households more likely to have more than one or two children under six. About two-thirds of rural welfare householders are aged between 25 and 44, but 13 percent are under 25, and 21 percent are aged 45 or over, with 5 percent aged 65 or over. There are relatively fewer young and more older householders among rural welfare recipients than in cities or suburbs.

## Income and Earnings

Low incomes are a major problem for

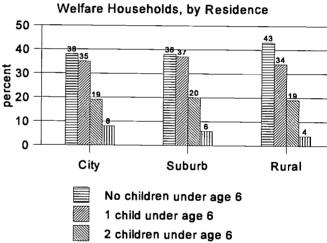
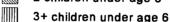


Figure 14. Children Under Age 6,



rural families with children. Only 8 percent of rural families with children under age 18 report receiving welfare or SSI income, but many more have low incomes: some 2.3 million rural families with children have incomes below the poverty level, while another 3.3 million are near-poor (with incomes below 200 percent of poverty). Using the measurement often applied in federal housing programs, which relates household income to the area median income, 11 percent have incomes below 30 percent of median, 10 percent are between 30 and 50 percent, and 18 percent are between 50 and 80 percent. That is, a total of 39 percent of rural families with

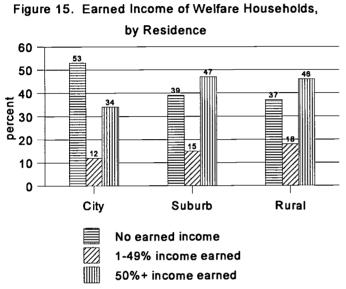


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<sup>&</sup>lt;sup>19</sup> "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," 43.

children have incomes less than twice the poverty level, and 39 percent have incomes under 80 percent of area median income.

It is common to hear that welfare does not lift recipients out of poverty-in fact, the national average of maximum AFDC benefits in 1995 was only 42 percent of the poverty line.<sup>20</sup> AHS data for the same year confirm this fact for rural welfare recipients. About two thirds of rural welfare households are poor, and another quarter are near-poor. Nor do welfare payments raise



the incomes of many rural residents to levels close to their neighbors'. The vast majority (86 percent) of those receiving welfare and having no earned income have income levels below 30 percent of area median, and more than half of welfare households who earn less than half their income subsist on these extremely low income levels.

It is striking that almost half of the 1.1 million rural welfare households receive more than half their total household income from earnings. This is significantly higher than in cities, where only 34 percent of welfare households earn more than half their total income, as Figure 15 illustrates.

Other rural welfare households have some-but less than half-of their income from earnings. Thus a total of 64 percent in rural areas have some earnings, compared to 62 percent in suburbs and only 46 percent in cities.

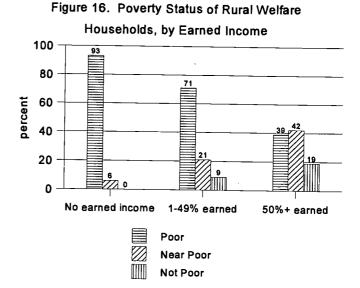
Thirty-seven percent of rural welfare households report no income from earnings, with nonmetro households somewhat more likely than rural metro households to have no earnings. In addition to welfare and earnings, some rural welfare households have other sources of income, such as alimony or child support, Social Security or other pensions, and various types of savings or investments, including a small number of farms or businesses. While it is impossible to determine from AHS data the amounts of income from these sources, it is unlikely to be high, since median unearned income of rural welfare households, including their welfare income, is only \$4,800, and only 20 percent have unearned income in excess of \$8,700. In contrast, median unearned income for rural households reporting no income from welfare is \$7,000.



<sup>&</sup>lt;sup>20</sup> Sheila Zedlewski and Linda Giannarelli, *Diversity among State Welfare Programs: Implications for Reform* (Washington, DC: The Urban Institute, 1997), 7.

Income levels and poverty status differ greatly depending on whether rural welfare households also earn half or more of their total income, as shown in Figure 16. Median income for rural welfare households with no earned income is \$6,000, and 93 percent fall below the poverty level.

Median income for households where earnings are less than half of total household income is \$9,300, with \$3,000 the median income from earnings for this group. This is only 34 percent of the amount a worker with a full-time minimum wage job in 1995 would have earned. Most of these households are poor. In contrast, median total income of rural welfare households where more than half of total income came from earnings is \$20,000, and median income from earnings is \$15,000 or 170 percent of income from a full-time minimum wage job. Nevertheless, 39 percent of these households are poor, and another 42 percent are near-poor.<sup>21</sup>



Very large proportions of welfare recipients with earned incomes still have incomes under 80 percent of area median. It seems likely that a household that could earn more than half its income, but still receive little income compared to others in the area, has already taken advantage of whatever opportunities exist, and therefore is unlikely to be able to increase employment earnings further. Those who earned more than half their income do tend to have incomes at somewhat higher proportions of area medians: they are more likely to receive 50 to 80 percent of median than are those who earned less than half their incomes, while those with less than half their incomes from earnings are most likely to receive less than 30 percent of median.

Some rural welfare recipient households might have the potential for increasing their income through the earnings of an adult not currently working. (It should be noted, of course, that not all adults are potential wage earners; some are students, some are unable to work because of disabilities, and some are elderly. In addition, in many areas there are not as many jobs available as there are work-eligible adults.) The vast majority of welfare recipients, regardless of the proportion of income received from earnings, have only one household member receiving wage or salary income. In many families, of course, there is only one potential wage earner—one adult (45 percent of all rural welfare households, and 65 percent of those with no earned income,



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<sup>&</sup>lt;sup>21</sup> As noted above and in Appendix A, an unknown proportion of households defined here as "welfare" households are actually receiving SSI. Since all "welfare" households, as defined here, have children, it is not likely that a majority of them are receiving SSI rather than AFDC, but it is likely that many of those who report a majority of their income from earnings receive SSI rather than AFDC.

contain only one adult). While about half of those with less than half their income from earnings have only one adult, a sizeable proportion (39 percent) have two adults. About half of those with more than half their income from earnings contain two adults. Many of these are two-parent families with children: of families who earn more than half their income and have children, almost half are married couples, compared to one quarter of those with less than half their income from earnings who have children, and only 17 percent of those with no earned income who have children.

Many of these families are expected to lose significant portions of their incomes as welfare reform takes effect.<sup>22</sup> Even finding employment will not necessarily solve income inadequacies. An urban study of single mothers has documented that even when employment generates more income than welfare does, work-related expenses cancel out the gain. Most of the added funds are spent for work-related clothing, child care, and transportation. In addition, while welfare recipients are eligible for Medicaid, 40 percent of employed mothers lack health insurance, so they must pay health care costs themselves or do without care.<sup>23</sup>

Some farmworkers, already among the poorest residents of rural areas, may be especially hard hit by the Welfare Reform Act's severe restrictions on aid to legal immigrants. One third of farmworkers are citizens (most of them born in the United States), 29 percent have permanent or temporary legal status, 37 percent have no legal work authorization, and 2 percent are of unknown status. Despite their often low and sporadic incomes, small percentages of farmworkers used government assistance programs before the Welfare Reform Act–among legal residents, 20 percent received food stamps and 5 percent received AFDC or local cash assistance.<sup>24</sup> The Welfare Reform Act ended these benefits for most of them.

#### Factors in Welfare Reform's Success

As federal welfare reform begins, then, it can be said that rural households receiving welfare are both like and unlike urban and suburban welfare recipients. Most are unmarried, most have young children, and most live below the poverty level. Rural residents receiving welfare are somewhat more likely to be married, and to be older, than city or suburban welfare recipients. Perhaps most significantly, and unlike city or suburban welfare recipients, a majority of rural

<sup>22</sup> Zedlewski, et al., 9.

<sup>23</sup> Jason DeParle, "Learning Poverty Firsthand," *The New York Times Magazine* (April 27, 1997), 34, summarizing a study by Kathryn Edin and Laura Lein.

<sup>24</sup> Richard Mines, Susan Gabbard, and Anne Steirman, *A Profile of U.S. Farm Workers: Demographics, Household Composition, Income and Use of Services* (Washington, DC: U.S. Department of Labor, 1997), 35. These figures are based on 1994-1995 data from the National Agricultural Workers Survey, which includes crop workers, estimated to be about two thirds of all U.S. farmworkers, with the remaining third consisting of livestock workers.



`\* `} welfare recipients already earn part of their income. It is also important that two thirds of them live in nonmetropolitan areas, and that those nonmetro residents are less likely to earn income than those who live in rural metro places. Taken together, these characteristics point to special challenges for welfare reform to succeed in moving rural residents from welfare to work, particularly in nonmetro places far from services and jobs. These challenges involve the same kinds of assistance needed by those seeking to leave welfare in cities and suburbs-available jobs, child care, transportation, and education and training.

#### <u>Jobs</u>

The success of welfare reform requires, of course, that welfare recipients be able to find jobs. Existing national data cannot measure the availability of work for rural residents who are not currently employed or who work only part-time or seasonally.<sup>25</sup> It is clear, nevertheless, that making work available will be difficult in many rural areas. Three of every five nonmetropolitan counties with high rates of welfare dependency have persistently high poverty rates–exceeding 20 percent over several decades–and high unemployment rates, according to the Economic Research Service (ERS) of the U.S. Department of Agriculture. Furthermore, more than half of these counties are remotely located, not close to any urban centers. They are concentrated in the South, the Mississippi Delta, south Texas, Appalachia, and in parts of the West, Midwest, and New England. Creating new jobs is difficult in areas of long-term economic stagnation, and ERS notes that if jobs are available in those areas, welfare recipients or former welfare recipients will have to compete with unemployed workers who are not or were not on welfare.<sup>26</sup>

Most recent job creation has been in suburbs rather than rural areas or cities. A 1996 study, for example, found that 70 percent of the 19 million jobs created during the 1980s were in the suburbs.<sup>27</sup>

To have access to these jobs, rural residents will need transportation, and may even need to relocate. The governor of New Mexico hopes to require such relocation, and "has stated that rural residents who are unable to find work will be required to move to one of the city's urban



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<sup>&</sup>lt;sup>25</sup> For example, it cannot be assumed that all nonmetropolitan rural households nationwide have less access to work than rural residents in metropolitan areas, because within both nonmetro and metro areas the distances to employment centers vary widely. In addition, both nonmetro and metro areas may have either thriving or stagnant economies.

<sup>&</sup>lt;sup>26</sup> "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," 38-47.

<sup>&</sup>lt;sup>27</sup> Alan E. Pisarski, Commuting in America II: The Second National Report on Commuting Patterns and Trends (Lansdowne, VA: Eno Transportation Foundation, 1996).

areas to seek employment before receiving benefits."<sup>28</sup> One observer predicts that welfare reform could create "welfare dust bowls" in some center cities and rural areas.<sup>29</sup>

#### Child Care

The work requirements of the Welfare Reform Act will increase the demand for child care in all geographic areas. In addition, assuming that welfare recipients can find jobs, many of those jobs are likely to be low-paying, leading to an increased need for child care subsidies. Under the Welfare Reform Act, TANF recipients are not entitled to child care assistance, and federal funding for child care subsidies to states is increased but capped. One analysis concludes, therefore, that the "increased demand for child care subsidies may very well outpace any increase in funding."<sup>30</sup> The resulting shortfall will affect both the working poor currently receiving such subsidies and those trying to leave welfare for work.

Existing child care is inadequate to meet current demand, particularly in low-income areas and particularly for infants and school-aged children, according to a recent General Accounting Office study of cities and rural areas. The study also concludes that the gap between supply and demand will increase as welfare reform is implemented.<sup>31</sup>

The GAO notes a number of additional issues affecting access to day care. First, child care is expensive, with infant care costing up to 23 percent of income for poverty-level families in the rural counties studied. (Infant care is the most expensive, and the Welfare Reform Act requires parents to work when their youngest child is one year old, a significant change from the threshold under previous law, which was three years old.) In addition, many low-skill jobs available to former welfare recipients require work at nonstandard hours (evenings, nights, or weekends), but child care is often unavailable at those times. Transportation problems and the quality of child care in a limited market are also potential problems.

<sup>28</sup> Center for Community Change, "News From the States," Organizing 3 (June 1997), 8.

<sup>29</sup> Mark Alan Hughes, vice president of Public/Private Ventures, Philadelphia, quoted in Scott Bogren, "Work Trips Take New Routes," *Community Transportation Reporter* (Nov. 1996).

<sup>30</sup> Peter Pitegoff and Lauren Breen, "Child Care Policy and the Welfare Reform Act," *Journal of Affordable Housing* 6: 2 (Winter 1997), 122.

<sup>31</sup> United States General Accounting Office, *Welfare Reform: Implications of Increased Work Participation for Child Care* (Washington, DC: U.S. General Accounting Office, GAO/HEHS-97-75, 1997). The GAO study examined two rural counties in Oregon as well as the cities of Baltimore and Chicago, and included child care providers known to state agencies. It included both regulated and unregulated care, but generally did not include care by a nanny or a relative in the child's own home or in the home of a relative. It relied on earlier research findings as well.



Families with annual incomes under \$15,000 and parents who work nonstandard hours rely on child care by relatives more than on child care centers or family providers (those who care for non-relatives' children in their own homes), according to the GAO. Welfare reform might reduce the availability of this kind of care, as some related caregivers who supplement their earnings with welfare payments might be subject to the same work requirements as the parents of the children needing their services at low cost. In addition, rural welfare recipients may lose such care if they must relocate to areas where training and jobs are available, leaving relatives and support systems behind.

## Transportation

Rural residents' abilities to obtain jobs, job training, or child care may depend on transportation, because public transportation is rarely available outside sizeable towns. Thus, despite the cost, ownership of a vehicle is likely to be a necessity, not a luxury, no matter how low one's income may be. Presumably for this reason, 80 percent of rural welfare households own either cars or trucks, compared to 72 percent of suburban and only 47 percent of city welfare households. The proportion of car or truck owners is slightly higher in metro than nonmetro rural areas.

Ninety percent of workers in rural welfare households use a car, truck, or van to get to work.<sup>32</sup> About one fifth carpool, generally with one other rider. The journey to work is longer in both distance and time for rural welfare earners–about one fifth have jobs 25 miles or more from their homes–but there is no significant difference in distance between rural metro and rural nonmetro workers. In comparison, 9 percent of city and 12 percent of suburban earners from welfare households travel 25 miles or more to their jobs. However, 13 percent of rural workers from welfare households take more than an hour to get to their jobs, almost twice the proportion of suburban and city workers.

There may be a connection between earnings and commuting times. Only 7 percent of rural welfare households with majority earnings income require more than one hour to get to work, compared to 14 percent of those with some earned income. The link between earnings and vehicles is certainly clear: rural households without earnings are less likely to have access to transportation. One third of rural welfare households with no earned income own neither cars nor trucks, compared to 19 percent of those with some earnings, and 11 percent of those for whom earnings are the primary source of income.

Despite the importance of transportation for rural workers, welfare programs are not always designed with rural transportation needs in mind. For example, several years ago New York

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<sup>&</sup>lt;sup>32</sup> The AHS provides variables for means of transportation to work and distance traveled for up to 6 workers in each household. However, over 90 percent of welfare households with earners had only one earner, and the data for additional earners are too limited to be useful. Thus, the generalizations in this section are drawn from data for "worker number 1" in each case.

state began requiring welfare recipients to visit five potential employers every week, while at the same time prohibiting them from owning a car worth more than a specified value<sup>33</sup>–in other words, creating a conflict that many rural welfare recipients could not resolve. Other states have forbidden welfare recipients to own cars at all.<sup>34</sup> Programs are underway to establish viable public transportation systems for new workers in some rural areas, including Joblinks, sponsored by the Federal Transit Administration and the Community Transportation Association of America.<sup>35</sup> So far, however, these programs rely on subsidies from government or employers, and are available in only a few places.

### **Education**

Education and training is essential in rural areas, as in cities, to enable welfare recipients to qualify for jobs. Almost half of the rural welfare householders with no earned income have less than a high school education. Even among those with earnings, one third lack a high school diploma. About one quarter of those with earnings have at least some college or post-high school education, compared to only 17 percent of those with no earnings. The availability of education and training programs in rural areas seems not to have been measured, but there is no reason to believe that such programs are any more available, or any easier to reach, than rural jobs.

## Housing

Rural welfare recipients face serious housing problems even before welfare reform begins. These problems are not likely to improve if they cannot find jobs before they lose welfare benefits, or if they must relocate to new areas in search of jobs or education.

The housing conditions of rural welfare recipients are best understood in the context of the conditions experienced by other rural households with children. For example, almost three quarters of rural families with children are homeowners, a slightly higher proportion than for suburban families and significantly more than the 50 percent of city families with children. About 14 percent live in mobile homes, compared to 2 percent in suburbs and less than 1 percent in central cities. Yet only one third of rural welfare households are homeowners. More than one rural welfare household in five lives in a mobile home, compared to only 4 percent in suburbs and less than 1 percent in cities.



<sup>&</sup>lt;sup>33</sup> "Linking People With Jobs Through Transportation," *Economic Development Digest* 6: 3 (March 1997), 1, 9.

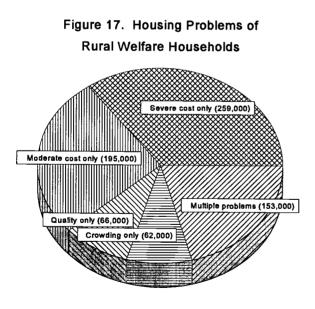
<sup>&</sup>lt;sup>34</sup> "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," 47.

<sup>&</sup>lt;sup>35</sup> Bogren.

Almost three fifths of rural households with children present live in housing built since 1978, when lead paint was banned for residential use. One quarter live in units built before 1950, when lead paint was widely used and still presents hazards, particularly for young children. This is far lower than the proportion in central cities (36 percent), but somewhat higher than in suburbs (18 percent). Slightly higher proportions of welfare recipient households in all geographic areas occupy older homes with potential lead hazards: 27 percent in rural areas, 46 percent in cities, and 23 percent in suburbs.

One third of rural families with children, and a far greater proportion of rural welfare recipients, experience housing problems, as do 27 percent of childless rural households. In all, 1.4 million rural households with children have severe housing problems—that is, their units are either severely inadequate or they have severe housing cost burdens. Some 400,000 of these households are unsubsidized renters with "worst case" housing needs—that is, they are renters not receiving federal housing assistance, with incomes under 50 percent of area median, and paying more than half their income for housing or living in severely substandard housing. Another 500,000 are equally poor owners, with incomes below 50 percent of median.

Given their low incomes, it is hardly surprising that more than half of rural welfare households have major housing problems. As Figure 17 shows, one third of them have severe problems and another third have moderate problems. Cost burden is the most common problem, affecting 40 percent. Only 1 percent have quality and overcrowding problems without cost burden.



Doubling up is far more common among welfare households than among others. Excluding single-person households, 4 percent of rural housing units are occupied by more than one family. For rural welfare households, however, 19 percent of homes are shared by two or more families.

Using the 30 percent of income standard for housing affordability, the median rural welfare household with no income from earnings could afford only \$150 monthly for housing costs, including utilities, yet half of these households report paying more than \$250 monthly

for their housing. The median household with some income from earnings could afford \$233 for housing, but two thirds pay more than \$250 for housing. Those with higher earnings do much better; the median welfare household with a majority of its income from earnings could afford \$500 monthly, and almost three quarters of rural welfare households obtain housing for less than this amount.



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This situation seems unlikely to improve as a result of welfare reform. Neither TANF payments nor full-time minimum wage jobs provide enough funds to cover the average rent for a twobedroom apartment in 49 states, according to the National Low Income Housing Coalition.<sup>36</sup>

Their current affordability problems would undoubtedly be worse if not for the housing assistance received by some rural welfare households. Thirty-eight percent of rural welfare households with no earned income live in subsidized housing, compared to 28 percent of those with some earnings and 18 percent of those relying primarily on earnings. Overall, just over one quarter of rural welfare households report living in subsidized rental housing. Nonmetro renters are more likely to do so than are rural metro renters. Indeed, about 46 percent of nonmetro rural renter welfare households report living in subsidized housing, well above the rural metro rate of 33 percent and generally comparable to the city rate of 48 percent. In addition, 15 percent of rural welfare owners report they had subsidized mortgages, with more than half of them in the metro portions of rural areas, although the small sample size makes these figures only broadly reliable.

The proportion of rural welfare households not receiving housing assistance may increase if current proposals to reduce income targeting in assisted housing programs are adopted. Also, if–as seems likely–welfare reform reduces welfare recipients' income, their need for housing assistance will increase. Federal or state agencies may need to increase subsidies to keep housing payments at 30 percent of income or below for those already in assisted housing, and others not yet receiving housing aid may become eligible for it. The problem could be compounded in some states that choose to view housing assistance as income and to reduce TANF benefits accordingly; Minnesota has adopted such a provision, to take effect in 1998, and some other states are considering similar arrangements.<sup>37</sup>

The Welfare Reform Act will impact rural housing conditions in several ways, although it makes few direct changes in housing assistance. Most obviously, rural residents who lose welfare assistance but are unable to find jobs paying enough to support their families will have less money available to pay for housing.

Even those already receiving housing assistance will suffer. First, because food stamps are not counted when calculating income for HUD or Rural Housing Service (RHS) housing assistance, reductions in food stamp allocations will not lead to corresponding reductions in housing payments. Second, those already receiving housing assistance who lose welfare aid without corresponding increases in income will need additional government resources to keep them in their homes, but government aid is already stretched thinly. Rental assistance programs will



<sup>&</sup>lt;sup>36</sup> Tracy L. Kaufman, *Out of Reach: Rental Housing at What Cost?* (Washington, DC: National Low Income Housing Coalition, 1997).

<sup>&</sup>lt;sup>37</sup> Center for Community Change, 8.

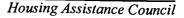
have to provide additional funds or serve fewer households as housing authorities and project owners use larger amounts of their rental assistance allocations for each tenant. Fluctuating rental income could also endanger the maintenance of properties, since decreasing rental income may force project owners to draw from their maintenance funds to make their loan payments.

Homeownership programs will be affected as well. HAC research has found that poverty-level borrowers in the Rural Housing Service's Section 502 direct lending program are more likely than higher-income borrowers to make mortgage payments ahead of schedule and far less likely to fall behind in their payments. This is in part attributable to their greater dependence upon transfer payments, which have been steady sources of income, while households above the poverty level are more dependent upon earnings, which tend to be more irregular.<sup>38</sup> Termination of income assistance will threaten borrowers' abilities to avoid delinquency and default on their mortgages.

If residents move from remote areas to population centers in search of jobs or training-or because state governments such as New Mexico's require them to move-the added population may overburden social service providers and put stress on the housing market, driving up rents. For some, substandard housing may be the only affordable option; for others, even substandard housing may not be affordable. In addition, one of the support services on which rural residents often rely-their communities and extended families-will be lost if they must move in order to find jobs or improve their job skills. As a result of all these problems, some rural welfare recipients may become part of the rural homeless population, living "doubled up" with friends or relatives, or in cars or barns, unless additional housing assistance becomes available.

Some of these impacts could be softened if states took advantage of the flexibility of the TANF block grant and used it for housing assistance, an option not available with AFDC. On the other hand, however, some social service provider advocates are reluctant to use TANF funds for housing-related activities. Their reasoning is that housing is a costly enterprise, and this would divert too much money away from income maintenance and job training efforts.

<sup>&</sup>lt;sup>38</sup> Housing Assistance Council, "A Home of Our Own": the Cost and Benefits of the Rural Homeownership Program (Washington, DC: Housing Assistance Council, 1988), 20.





# CONCLUSION

The results of the federal Welfare Reform Act cannot be measured yet, but its limits on assistance seem likely to present serious challenges for rural welfare recipients and those seeking to aid them. This report has documented serious issues of rural poverty and poor housing even among rural residents not receiving welfare payments. These conditions, still often overlooked in an urban-focused nation, may well worsen as rural residents lose cash assistance and food stamps without having access to the jobs, training, transportation, and child care necessary to enable them to become self-sufficient.

Welfare recipients face similar obstacles in cities and suburbs, but the scantier resources of many rural areas make the challenges there particularly difficult to overcome. Like others, rural welfare recipient households generally have low incomes, low educational levels, and serious housing problems. Unlike others, a high proportion of them–almost two thirds–also earn income, but most cannot earn enough to raise their families out of poverty or off the welfare rolls. For many, finding full-time employment with wages sufficient to replace assistance entirely has not been possible because of long-term economic conditions: the majority of nonmetropolitan counties with high welfare dependency rates have had high poverty and unemployment rates for decades, and have not previously been able to generate the jobs and services needed to change these conditions. It is difficult to be optimistic about the prospects for altering these existing conditions so that welfare reform can somehow improve the lives of rural welfare recipients.

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# APPENDIX A ABOUT THE DATA

# AHS Data and Sampling Error

The American Housing Survey (AHS) is conducted every two years by the Bureau of the Census for the Department of Housing and Urban Development (HUD). In 1995, interviewers obtained information for a nationwide sample of almost 46,000 housing units occupied year-round. Like any sample, the AHS is subject to errors from sampling and errors from other causes (such as incomplete data and wrong answers). For an extensive discussion of AHS methodology and possible errors, see the appendices to the published American Housing Survey book.<sup>39</sup>

Because of the sampling errors and other possible errors inherent in the AHS, readers are cautioned not to rely on small differences in percentages or numbers presented in this report. The reliability of the data decreases as the sample size decreases. In 1995, the national sample was not quite 46,000 housing units, the rural sample was less than 16,000, and the sample for any given rural population group-households with children or households receiving welfare income, for example-was smaller still.

The AHS is intended to count housing units, and therefore households, so most of the data presented in this report is for households rather than families. (For definitions, see below.) This unit-focused methodology also means that the AHS does not include homeless persons.

AHS data is known to differ from information collected by other surveys. For example, the Census Bureau notes that, historically, the AHS underreports income and overreports poverty when compared with the Current Population Survey, and both surveys underreport income and overreport poverty when compared with tax returns and national income accounts. AHS data about welfare recipients is probably different than data from other sources, at least in part because the AHS provides information about households in which one or more individuals receive welfare assistance, while other sources focus on individuals or families rather than households.

# Geographic Terms

This report aggregates several geographic categories used in the AHS under the general terms "rural area," "city," and "suburb." For the AHS as well as other surveys (including the decennial census), the Census Bureau collections information on seven geographic categories. Four categories designate types of place within a metropolitan statistical area (MSA): central city, urbanized, other urban, and rural. The other three categories designate types of place in nonmetropolitan areas: urbanized, other urban, and rural.

A "central city" is an incorporated city in a metropolitan statistical area, usually the largest city, but sometimes as small as 15,000 population. An "urbanized area" is an incorporated place and the densely settled surrounding area that together have a minimum population of 50,000. Urbanized areas may be

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<sup>&</sup>lt;sup>39</sup> U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 1995*, Current Housing Reports H150/95RV (Washington, DC: U.S. Government Printing Office, July 1997).

either within MSAs or in nonmetropolitan places. "Other urban" areas consist of places with 2,500 or more inhabitants outside of urbanized areas; they, too, can be either metropolitan or nonmetro. The Census Bureau defines "rural housing" as all housing "not classified as urban"—essentially, housing in open country and places under 2,500 population.

This report does not use Census's definition of "rural." Instead, HAC's definition corresponds to the Census Bureau's "outside urbanized areas." It aggregates "other urban" places and Census-defined "rural" places in both metro and nonmetro areas into a definition of rural areas that includes not only open country and towns under 2,500 people, but also larger towns, so long as they are outside densely populated areas of 50,000 population.

This report uses "central cities," "cities," or "urban" to refer to the central cities of metropolitan areas, and "suburbs" to refer to the surrounding urbanized areas. It should be noted that cities may be predominantly older, sometimes deteriorated areas, or, in the case of newer cities or those with large land areas, may include housing which is similar in characteristics to suburban areas. Conversely, some of the communities surrounding central cities are comparable in their characteristics, except for size, to inner city areas of central cities.

HAC's definition of rural areas approaches, but is not identical to, the definition used by the Rural Housing Service of the U.S. Department of Agriculture (USDA) to determine eligibility for rural housing programs. USDA-defined "rural" areas include open country that is not part of or associated with an urban area. Also included is any town, village, city or place, including a place that is not part of or associated with an urban area but immediately adjacent to a densely settled area, with a population not in excess of 10,000 and rural in character. Such a place may be either in an MSA or in a nonmetro area. In addition, a nonmetro place with a population in excess of 10,000 but not in excess of 20,000 is eligible if it has a serious lack of mortgage credit as determined by the Departments of Agriculture and Housing and Urban Development.

It should be noted that the AHS uses areas defined by the 1980 (not 1990) Census for urban, rural, farm and nonfarm determinations, while AHS metropolitan and nonmetropolitan designations are those defined by the Office of Management and Budget as of 1983. This usage has the advantage of being able to measure change over time within constant boundaries, but the disadvantage of being out of date. A small proportion of the households classified as rural using the 1995 AHS data probably would have been in urbanized areas if definitions based on 1990 Census data had been used.

This report's information on percent of area median income is based on estimates prepared by HUD for each case in the 1995 AHS sample, provided to HAC by the Harvard Joint Center for Housing Studies. For all places outside of large identified metropolitan areas, including almost all of the area we have defined as rural, HUD's median income estimates are averaged over all places in the same Census region that are in the same climate zone.

# Household Characteristics

A "household" is the group of individuals occupying a housing unit. A "family" consists of a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption. A household may consist of a family, no family (i.e., one or more single unrelated individuals), or more than one family.



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The "householder" (sometimes called the "head of household") is the first household member 18 years old or over who is the owner or renter of the sampled housing unit.

## Welfare Households

The AHS combines welfare and SSI income in a single variable that shows only whether any household member received either SSI or AFDC income during the 12 months before the survey interview. As noted in the text, this report assumes that all single-person or childless households that received welfare or SSI income in fact received SSI income. Thus it is assumed that households with more than one person and with children present received welfare income. This definition of "welfare" overestimates the number of households receiving income through the AFDC program, because some would have received SSI instead, and some would have received both AFDC and SSI, but the distinction does seem useful. Moreover, welfare reform does impact children who received SSI: by August 1997 the SSI provisions of the welfare reform legislation had already resulted in removal of 100,000 households with disabled children from the program.<sup>40</sup> Therefore, the group identified here as "welfare households" appears to reflect reasonably well the universe of households that will be affected by welfare reform. However, it should also be noted that the presence of SSI households in this group may explain the relatively high median income of rural welfare households who earn more than half their total income.

Some additional fuzzy areas should be mentioned. First, because the AHS question refers to income of *any* household member during the previous year, some of these households may not, in fact, have had welfare income at the time of the interview. Some welfare recipients live, at least temporarily, as subfamilies in households with relatively adequate incomes Also, during the course of a year a welfare recipient may obtain a job or a higher-paying job, or may lose a job. During a year individuals receiving welfare or other income may move into or out of a household. These changes in household composition may help explain why some households in this group reported incomes over 120 percent of median; HUD's aggregation of median incomes is another possible reason for that result. In addition, except for households with only one adult, there is no way to determine whether it is the householder who receives the welfare income, or some other member of the household.

# Housing Problems

Housing "cost burdens" are generally measured as a percentage of income, on what has become a slowly sliding scale. In the early days of the public housing program, housing costs above 20 percent of income were considered burdensome. During the late 1960s and early 1970s, 25 percent of income became the dividing line. In the late 1970s, an effort was made-successful in the early 1980s-to raise the cost burden threshold to 30 percent of income. Since then, the Department of Housing and Urban Development (HUD) has defined moderate cost burdens as those between 30 percent and 50 percent of income, and severe cost burdens as those above 50 percent of income. Percent of income paid for housing is, at best, a rough measure of affordability, but its use has become widespread for several reasons. First, it is relatively simple to grasp and to calculate. Second, 30 percent of income has become the norm that housing subsidy programs require households living in subsidized housing to pay.

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<sup>&</sup>lt;sup>40</sup> Morning Edition, National Public Radio, August 28, 1997.

The AHS defines physical housing problems as severe or moderate:41

<u>Severe physical problems.</u> A unit has severe physical problems [is severely inadequate] if it has any of the following five problems:

*Plumbing.* Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit.

*Heating*. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.

*Electric*. Having no electricity, or all of the following three electric problems: exposed wiring; a room with no working wall outlet; and three blown fuses or tripped circuit breakers in the last 90 days.

*Upkeep.* Having any five of the following six maintenance problems: water leaks from the outside, such as from the roof, basement, windows, or doors; leaks from inside structure such as pipes or plumbing fixtures; holes in the floors; holes or open cracks in the walls or ceilings; more than 8 inches by 11 inches of peeling paint or broken plaster; or signs of rats or mice in the last 90 days.

*Hallways.* Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings; and no elevator.

<u>Moderate Physical Problems</u>. A unit has moderate physical problems [is moderately inadequate] if it has any of the following five problems, but none of the severe problems.

*Plumbing.* On at least three occasions during the last 3 months or while the household was living in the unit if less than 3 months, all the flush toilets were broken down at the same time for 6 hours or more.

*Heating*. Having unvented gas, oil or kerosene heaters as the primary heating equipment.

*Upkeep.* Having any three or four of the overall list of six upkeep problems mentioned above under severe physical problems.

*Hallways*. Having any three of the four hallway problems mentioned above under severe physical problems.

*Kitchen.* Lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.

<sup>41</sup> American Housing Survey in 1995, A-13 to A-14.

Housing Assistance Council





# **APPENDIX B** TABLES<sup>41</sup>

Note: These tables contain rounded figures. Percentages may not add to 100 percent, and numbers may not add to totals, because of rounding.

TABLE 1. TRENDS IN TOTAL NUMBER OF HOUSEHOLDS, BY RESIDENCE, 1985-95 E

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							1985-95 Change	Viaiye
	1985	1987	1989	1991	1993	1995	Number	Percent
All Households	86,290	88,692	91,420	93,146	94,724	97,694	11,404	13%
Central City	28.847	29.230	29,532	29,687	29,838	30,243	1,396	5%
Central Ory Hrhanized Suburb	25.057	25.979	27,147	27,670	28,014	29,653	4,596	18%
Other Hrhan Suhlirh	3.209	3.338	3,477	3,579	3,679	3,647	438	14%
Burel Suburb	9.857	10.516	11,459	11,787	12,368	12,564	2,707	27%
Irhanized Nonmetro	426	421	443	446	477	621	195	46%
Other Urban Nonmetro	7.169	7.232	7,121	7,218	7,263	7,293	124	2%
Rural Nonmetro	11,719	11,971	12,242	12,759	13,085	13,673	1,954	17%
Central City	28.847	29,230	29,532	29,687	29,838	30,243	1,396	5%
Suburban	38,123	39,834	42,083	43,036	44,061	45,864	7,741	20%
Nonmetro	19,315	19,624	19,806	20,423	20,825	21,587	2,272	12%
Central City	28.847	29,230	29,532	29,687	29,838	30,243	1,396	5%
Other Ilrhanized	25.484	26.401	27,590	28,116	28,491	30,274	4,790	19%
Rural	31,954	33,057	34,299	35,343	36,395	37,177	5,223	16%
All Urban	54.330	55,630	57,122	57,803	58,329	60,517	6,187	11%
	31,954	33,057	34,299	35,343	36,395	37,177	5,223	16%
Dercent Rural	37%	37%	38%	38%	38%	38%	1%	AN VA

Source: Compiled from American Housing Survey data, with 1985-89 figures adjusted to reflect weights based on 1990 census.

<sup>41</sup> Contact Leslie Strauss at the Housing Assistance Council for information about the availability of additional tabulations of 1995 American Housing Survey data.

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 Image: Second Second

~*			Thousands of Households	of Househ	olds		<b>Column Percent</b>	cent	
		City	Suburb	Rural	Total	City	Suburb	Rural	Total
Owners				-					
	White	10,691	17,399	25,537	53,627	72%	85%	%06	84%
	Black	2,394	1,191	1,447	5,032	16%	6%	5%	8%
	Hispanic	1,228	1,125	893	3,246	8%	5%	3%	5%
	Other	496	798	345	1,639	3%	4%	1%	3%
	Total	14,809	20,513	28,222	63,544	100%	100%	100%	100%
Renters									
	White	7,800	6,589	7,141	21,530	51%	68%	80%	63%
	Black	4,183	1,386	933	6,502	27%	14%	10%	19%
	Hispanic	2,576	1,285	651	4,512	17%	13%	7%	13%
	Other	876	500	230	1,606	6%	5%	3%	5%
	Total	15,435	9,760	8,955	34,150	100%	100%	100%	100%

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# TABLE 3. SELECTED PHYSICAL PROBLEMS, BY HOUSING ADEQUACY, RURAL AREAS, 1995 (Thousands of Units)

		Moderately	Severely		Percent
	Adequate	Inadequate	Inadequate	Total	Adequate
Three or more toilet hreakdowns of 6 hours or more		78	9	84	%0
	496	120	51	667	74%
No working electric wall outlets in some or all rooms	611	125	65	801	76%
No working electric wai outcour in come of an income Energy or circuit breakers blew 3 or more times in last 90 days	606	100	43	1,052	86%
Water leaked into home from outside in last 12 mo.	5,691	684	224	6,599	86%
	2,463	481	140	3,084	80%
ceaning 1001 Sinns of basement leaks	2,115	110	50	2,275	93%
Leaks around walls/closed windows/closed doors	860	100	39	666	86%
Leaks from other outside sources	563	51	21	635	89%
Leaks in house from inside bldg in last 12 mos.	3,299	484		3,895	85%
Leans III 110436 110111 113140 2149 11 1441 14	1,064	164		1,269	84%
Leans Italii awii piunianing naturat Laaking nines	1,567	268	65	1,900	82%
Leaning Pipes Interior leaks from other or unknown sources	683	77		775	88%
Three or more water hreakdowns of 6 hours or more	75	19	თ	103	73%
	1,336	175		1,630	82%
Three or more heat hreakdowns or 6 hours or more in last winter				73	%0
	51	10	22	83	61%
Doen cracks or holes in walls or ceiling	813	572		1,533	53%
Open starts of noise in the start of starts of the starts	128	222		439	29%
Broken njester or neeling naint over 1 sg. ft	675	440	123	1,238	55%
•	575	273		932	62%
Three or more public sewer breakdowns of 6 hours or more	25	10		41	61%
History press on common stairways	117	ч	4	125	94%
stair railings not firmly attached	72	U)	e	80	%06
Unsafe drinking water	1,133	113	38	1,284	88%

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Homoloi Type Maniely Ma			Thousands	Thousands of Households			Column Percent	Percent	
Andifyre         5.24         1.56         1.06         7.06         1.95         2.64         1.56         0.06         1.95         2.64         1.75         2.75         1.036         2.15         2.75		No Cost Burden (Under 30%)	Moderate Cost Burden (30-50%)	Severe Cost Burden (Over 30%)	Total	No Cost Burden (Under 30%)	ö	Severe Cost Burden (Over 30%)	Total
Merinde with (kits         6,775         (104)         757         (103)         778 <td>ousehold Type Single</td> <td>5.264</td> <td>1.556</td> <td>1.086</td> <td>7 906</td> <td>10%</td> <td></td> <td>2602</td> <td>°C c</td>	ousehold Type Single	5.264	1.556	1.086	7 906	10%		2602	°C c
Other wirk (kids         2958         1/23         6/6         1/62/1         2010 <td>Married with Kids</td> <td>8.775</td> <td>1.094</td> <td>527</td> <td>10.396</td> <td>31%</td> <td></td> <td>97 VC</td> <td>0/ 77 /00C</td>	Married with Kids	8.775	1.094	527	10.396	31%		97 VC	0/ 77 /00C
Other with Kide         2.332         803         544         3795         675         775	Married w/o Kids	9,958	1,023	656	11.637	35%		21%	20.02
Other work (Ids         Call         4.56         1.98         2.86         9.57         9.56         9.57         9.56         9.57         9.56         9.57         9.56	Other with Kids	2,332	808	654	3.795	8%		21%	36 % 10%
Telal         24,531         4,960         3,121         3,550         100%	Other w/o Kids	2,202	426	198	2.826	8%		%9 9	ρ α
rHspanic Origin White Black         Constrained (199)         2540 (199)         3(10) (280)         3(15) (280)         6 (199)         2(10) (280)         2(16) (280)         4(10) (280)         2(16) (280)         4(10) (280)         2(16) (280)         4(16) (280)         2(16) (280)         4(16) (280)         2(16) (280)         2(16)	Total	28,531	4,908	3,121	36,560	100%	1	100%	100%
While         25.41         4.106         2.560         32.157         89         84         82           Black         1.561         2.60         32.157         90         554         1.531         5         1         2 <th2< td=""><td>sce or Hispanic Origin</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th2<>	sce or Hispanic Origin								
Black         Elleck         1,56         460         302         2,318         5         9         10           Highanic         00hanic         3,120         3,650         1,01         100         100         100           Cubic         3,44         24,91         3,120         3,650         1,00         100         100         100           Cubic         26,52         4,908         3,120         3,656         1,03         3,66         1,00         100	White	25,491	4,106	2,560	32,157	89	84	82	88
Hispanic         1031         238         123         1531         4         5	Black	1,566	450	302	2,318	5	6	10	9
Other         34         94         76         564         1         2         2           Call         Contert         28,522         4,908         3,120         36,600         1	Hispanic	1,091	258	182	1,531	4	5	9	• 4
Total         Total         26.532         4,908         3,120         36,560         100	Other	384	94	76	554	-	2		. 2
Current for or Negative         2         0%<	Total	28,532	4,908	3,120	36,560	100	100	100	100
Zero en vegetive         2         2         0%	tal Household Income					_			
\$1-3393         \$1-3793         \$1-720         1.750         2.74         2.75         9.8         2.75         9.8         2.75         9.8         2.75         9.8         2.75         9.8         2.75         9.8         2.75         9.8         2.74         9.8         2.75         9.8         2.74         9.8         2.75         9.8         2.74         9.8         2.75         9.8         2.74         9.8         2.75         9.8         2.75         9.8         2.76         1.00%         100%	Zero or Negative	2			2	%0	%0	%0	%0
\$\$10005313393         \$\$141         1,600         666         6,407         15%         33%         21%         10%           \$\$10005313993         5,415         1600         666         6,407         15%         33%         21%         10%           \$\$1000543999         5,310         6,759         19%         21%         5%         1%           \$\$1000543999         5,3100         5,371         233         23         23%         9%         3%         1%         21%         5%         1%           \$\$1000543999         5,371         233         23         3,373         21%         21%         9%         3%         1%         1%           \$\$1000543999         5,561         100%	\$1-\$9,999	1,720	1,223	1,998	4,941	6%	25%	64%	14%
\$2000-52999         5405         1053         301         6.759         19%         21%         10%           \$2000-529999         \$4000-53999         \$427         133         24         435         9%         3%         3%           \$6000-63999         \$3,47         239         2,487         133         24         2,724         9%         3%         1%           \$6000-63999         \$6,567         133         24         2,724         9%         3%         1%           \$6000-63999         \$6,567         133         24         2,724         9%         3%         1%           \$6000-63999         \$6,567         133         24         2,724         9%         3%         1%           \$6000-639,999         \$6,567         133         2,121         36,561         100%	\$10,000-\$19,999	4,141	1,600	666	6,407	15%	33%	21%	18%
\$\$30,000-\$3939         \$4,284         445         98         4,877         15%         9%         3%           \$\$40,000-\$43939         \$3,487         239         23         3,749         12%         5%         1%           \$\$50,000-\$583,999         \$50,000-\$583,999         2,847         239         23         3,749         12%         5%         1%           \$\$50,000-\$583,999         \$50,000-\$583,999         2,853         4,908         3,121         36,561         100%	\$20,000-\$29,999	5,405	1,053	301	6,759	19%	21%	10%	18%
\$40000-543,999         5,477         239         2,374         12%         5%         1%           \$60000-549,999         5,567         133         24         2,724         9%         3%         1%           \$60,000 -589,999         6,926         215         11         7,15         24         2,724         9%         3%         1%           \$60,000 -589,999         6,926         215         1,12         36,51         100%         12%         3% </td <td>\$30,000-\$39,999</td> <td>4,284</td> <td>445</td> <td>98</td> <td>4,827</td> <td>15%</td> <td>%6</td> <td>3%</td> <td>13%</td>	\$30,000-\$39,999	4,284	445	98	4,827	15%	%6	3%	13%
Solution concerts         2,567         133         24         2,744         9%         3%         1%           Foldoo cr More         2,567         133         24         2,561         100%	\$40,000-\$49,999	3,487	239	23	3,749	12%	5%	1%	10%
activation         5.326         2.15         11         7,152         2.4%         4%         0.0%           Total         Cold         Income         3.71         3.6.561         100%		2,567	133	24	2,724	%6	3%	1%	2%
Order         ZG, SG         4,306         3,121         36,561         100%	¢au,uuu or more Total	0,920 70 527	G12	11	7,152	24%	4%	%0	20%
Old Income as % of HUD Area Median Income         1.222         1.021         1.953         4.196         4%         21%         6.3%           Extremely Low Income (Below 30% of Median)         1.222         1.021         1.953         4.196         4%         21%         6.3%           Very Low Income (Below 30% of Median)         2.672         1.222         1.222         1.222         1.222         20%		700'07	4,900	3,121	36,561	100%	100%	100%	100%
Extremeny Low Income (Below 30% of Median)         1.222         1.021         1.953         4,196         4%         21%         6.3%           Very Low Income (Boow 30% of Median)         2,672         1.292         607         4,571         9%         26%         20%           Very Low Income (Boom 30% of Median)         3,855         1,346         378         6,709         18%         27%         12%         50%           Moderate Income (Bor-120% of Median)         3,855         1,346         378         6,709         18%         27%         12%         3%           Above Moderate Income (Over 120% of Median)         16,286         793         89         17,168         57%         16%         3%         3%           Above Moderate Income (Over 120% of Median)         16,71         1,239         3,120         36,558         100%         100%         101%           Above Moderate Income (Over 120% of Median)         16,71         1,239         2,100         5,010         6%         26%         6%         3%           Above Moderate Income (Over 120% of Median)         16,71         1,239         2,100         5,010         6%         26%         6%         6%         6%         6%         6%         6%         6%	vusehold Income as % of HUD Area Median Income								
Very Low Income (30-50% or Median)         2.672         1.292         607         4.571         9%         26%         2.0%           Low Income (30-50% or Median)         0.00         4.985         1.346         378         6.709         18%         27%         12%         9%         3%           Low Income (80-120% of Median)         3.365         4.985         1.346         378         6.709         18%         27%         12%         9%         3%           Above Moderate Income (80-120% of Median)         16.286         7908         3,120         36.558         100%         100%         100%         101%           Above Moderate Income (0ver 120% of Median)         16.286         7908         3,120         36.558         100%         100%         100%         100%         101%           Above Moderate Income (Over 120% of Median)         1.671         1,239         2,100         5,010         6%         25%         67%         67%         67%         67%         67%         67%         67%         67%         67%         67%         67%         67%         67%         75%         36%         110%         67%         75%         75%         75%         75%         75%         75%         75%	Extremely Low Income (Below 30% of Median)	1,222	1,021	1,953	4,196	4%	21%	63%	12%
Low Income (50-80% of Median)         4,985         1,346         378         6,709         18%         27%         12%           Moderate Income (50-80% of Median)         3,365         456         93         3,914         12%         9%         3%           Moderate Income (80-120% of Median)         3,365         456         93         3,914         12%         9%         3%           Above Moderate Income (80-120% of Median)         16,286         793         89         17,168         57%         16%         3%           Above Moderate Income (Over 120% of Median)         16,571         1,239         2,100         5,010         6%         25%         67%         10%         100%         101%           Poor (Below Poverty Level)         1,671         1,239         2,100         5,010         6%         25%         11%           Near Poor (200% or More of Poverty Level)         2,1488         1,732         343         23,563         7,566         75%         11%           Not Poor (200% or More of Poverty Level)         2,1488         1,732         3,121         36,559         100%         100%         100%           Not Poor (200% or More of Poverty Level)         2,1488         1,732         3,121         36,559	Very Low Income (30-50% of Median)	2,672	1,292	607	4,571	%6	26%	20%	13%
Moderate Income (80-120% of Median)         3,365         456         93         3,914         12%         9%         3%           Above Moderate Income (0ver 120% of Median)         16,286         793         89         17,168         57%         16%         3%           Above Moderate Income (Over 120% of Median)         16,286         793         89         17,168         5,7%         16%         3%           Above Moderate Income (Over 120% of Median)         16,286         793         8,120         36,558         100%         100%         101%           Above Moderate Income (Over 120% of Median)         1,671         1,239         2,100         5,010         6%         25%         67%           Above Moderate Income (Over 120% of Median)         1,671         1,239         2,100         5,010         6%         25%         11%           Poor (Bolow Poverty Level)         5,371         1,937         678         7,986         19%         27%         11%           Nat Poor (100-199% of Poverty Level)         21,488         1,732         3,43         2,3553         75%         10%         100%         100%         100%           Not Poor (200% or More of Poverty Level)         21,488         1,732         3,121         36,559	Low Income (50-80% of Median)	4,985	1,346	378	6'209	18%	27%	12%	18%
Above Moderate Income (Over 120% of Median)         16,286         793         89         17,168         57%         16%         3%           Total         28,530         4,908         3,120         36,558         100%         100%         101%           / Status         28,530         4,908         3,120         36,558         100%         100%         101%           / Status         28,530         4,908         3,120         36,558         100%         100%         101%           / Status         7386         1,239         2,100         5,010         6,078         25%         67%           / Nor (Below Poverty Level)         1,671         1,239         2,100         5,010         6,078         40%         22%           / Not Poor (200% or More of Poverty Level)         21,488         1,732         343         23,563         100%         100%         100%         100%         100%           / Otal         28,530         4,908         3,121         36,559         100%         100%         100%         100%         100%           / Otal         5,853         1,773         1,180         8,806         21%         36%         38%         28%         38%	Moderate Income (80-120% of Median)	3,365	456	93	3,914	12%	%6	3%	11%
Total         28,530         4,908         3,120         36,558         100%	Above Moderate Income (Over 120% of Median)	16,286	793	89	17,168	57%	16%	705	47%
Status         (571         1,671         1,239         2,100         5,010         6%         25%         67%           Poor (Below Poverty Level)         5,371         1,937         678         7,986         19%         40%         22%           Near Poor (100-199% of Poverty Level)         5,371         1,937         678         7,986         19%         40%         22%           Not Poor (200% or More of Poverty Level)         21,488         1,732         343         23,563         100%         1	Total	28,530	4,908	3,120	36,558	100%	100%	101%	100%
Poor (Below Poverty Level)         1,671         1,239         2,100         5,010         6%         25%         67%           Near Poor (100-199% of Poverty Level)         5,371         1,937         678         7,986         19%         40%         22%           Near Poor (100-199% of Poverty Level)         5,371         1,937         678         7,986         19%         40%         22%           Not Poor (200% or More of Poverty Level)         21,488         1,732         343         23,563         100%         100%         100%         100%           Total         28,530         4,908         3,121         36,559         100%         64%         62%           Rent         5,853         1,773         1,180         8,806         21%         36%         36%         36%           Coral         70%         3,121         36,559         1,00%         100%	verty Status								
Near Poor (100-199% of Poverty Level)         5,371         1,937         678         7,986         19%         40%         22%           Not Poor (200% or More of Poverty Level)         21,488         1,732         343         23,563         75%         35%         11%           Not Poor (200% or More of Poverty Level)         21,488         1,732         343         23,563         75%         35%         11%           Total         28,530         4,908         3,121         36,559         100%         100%         100%           Own         22,677         3,135         1,941         27,753         80%         64%         62%           Rent         5,853         1,773         1,180         8,806         21%         36%         38%           Coral         20%         4,908         3,121         36,559         100%         100%         100%         100%	Poor (Below Poverty Level)	1,671	1,239	2.100	5.010	6%	25%	67%	14%
Not Poor (200% or More of Poverty Level)         21,488         1,732         343         23,563         75%         35%         11%           Total         28,530         4,908         3,121         36,559         100%         100%         100%         100%           Total         28,530         4,908         3,121         36,559         100%         100%         100%           Own         22,677         3,135         1,941         27,753         80%         64%         62%           Rent         5,853         1,773         1,180         8,806         21%         36%         38%           Total         28,530         4,908         3,121         36,559         100%         100%         100%         100%	Near Poor (100-199% of Poverty Level)	5,371	1,937	678	7.986	19%	40%	22%	200C
Total         28,530         4,908         3,121         36,559         100%	Not Poor (200% or More of Poverty Level)	21,488	1,732	343	23.563	75%	35%	11%	55 /2 65%
Own         22,677         3,135         1,941         27,753         80%         64%         62%           Rent         5,853         1,773         1,180         8,806         21%         36%         38%           Total         28,530         4,908         3,121         36,559         100%         100%         100%	Total	28,530	4,908	3,121	36,559	100%	100%	100%	100%
Own         22,677         3,135         1,941         27,753         80%         64%         62%           Rent         5,853         1,773         1,180         8,806         21%         36%         38%           Total         28,530         4,908         3,121         36,559         100%         100%         100%         100%	nure								
Rent         5,853         1,773         1,180         8,806         21%         36%         38%           Total         28         36,559         100%         100%         100%         100%		22.677	3.135	1.941	27 753	80%	64%	6.0%	70.07
Total         28,530         4,908         3,121         36,559         100%         100%         100%		5,853	1,773	1,180	8,806	21%	36%	38%	24%
		28,530	4,908	3.121	36,559	100%	100%	100%	100%

E F		Thousands	Thousands of Households		_	Column Percent	ercent	
Reference of the second s	No Cost	Moderate	Severe Cost		No Cost	Moderate	Severe Cost	·
	Burden (Under 30%)	Cost Burden (30-50%)	Burden (Over 30%)	Total	Burden (Under 30%)	Cost Burden (30-50%)	Burden (Over 30%)	Total
Major Housing Problems	26.205			26,205	92%			72%
Noderste cost opiv		4,443		4,443		91%		12%
Record Cost Only Severe Cost Only			2,758	2,758			88%	8%
Ouality only	1,813			1,813	89			5%
	428			428	2%	:		1%
Mod cost & guality		371		371		8%		1%
Sev cost & quality			285	285			%6	1%
Mod cost & crowded		59		59		1%		%0 %0
Sev cost & crowded			62	62			%7	%n
Qual & crowded	85		1	85 51	%0	101	/80	%D
All three problems		35	15	0G 26 EEO	100%	100%	100%	100%
Total	78,531	4,908	3, 120	600'00		200		
Overcrowding	28.018	4.813	3.044	35,875	88	88%	88%	88%
	513	95	11	685	2%	2%	2%	2%
Overcrowded (psinsrint > 1) Total	28,531	4,908	3,121	36,560	100%	100%	100%	100%
Physical Adequacy of Housing	26,633	4,502	2,821	33,956	63%	92%	%06	63%
Moderately Insdemiste	1.381		197	1,871	5%	%9	6%	5%
Proderately madediate	517	112	103	732	2%	2%	3%	2%
Total Total	28,531	4,907	3,121	36,559	100%	100%	100%	100%
Monthly Housing Cost						700	/80	700
No Cash Cost	1,245			1,245	4%	%n	%D	0/0 0
Under \$250	8,049		419	9,269	28%	16%	13%	%C7
\$250-\$499	8,623	1,573	1,113	11,309	30%	32%	%05 200	31%
\$500-\$749	5,006	-	610	6,643	18%	21%	%0Z	18% //000
\$750 or More	5,608		979	8,094	20%	31%	31%	%77
Total	28,531	4,908	3,121	36,560	100%	100%	100%	%00L
Low Cost Mortgage Obtained Through Gov't Program	956	188	113	1,257	8%	%6	8%	8%
1es M	10 401	-	-	13,348	80%	87%	83%	88%
	337			544	3%		%6	4%
NOC ALISWEIGU Total	11,694	2,125	-	15,149	100%	100%	100%	100%

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ĨC		Thousands	Thousands of Households			Column Percent	rcent	
	Adequate	Moderately Inadequate	Severely Inadequate	Total	Adequate	Moderately Inadeguate	Severely Inadeguate	Total
						F		
Household Type								
Single	7,329	542	218	8,089	21%	29%	29%	22%
Married with Klds	9,792	518	209	10,519	28%	28%	28%	28%
Married w/o Kids	11,330	354	163	11,847	33%	19%	21%	32%
Other with Kids	3,476	287	88	3.851	10%	15%	12%	10%
Other w/o Kids	2,603	185	82	2,870	8%	10%	11%	2/0 7/0
Total	34,530	1,886	760	37,176	100%	101%	101%	100%
Race or Hispanic Origin								
White	30,802	1.284	592	32.678	89%	68%	78%	2000
Black	1,858	412	11	2.381	2%	22%	15%	00 %9
Hispanic	1,349	156	39	1.544	4%	8%	2%	%P
Other	522	33	20	575	2%	2%	3%	2%
Total	34,531	1,885	762	37,178	100%	100%	101%	100%
Household Income as % of HUD Area Median Income								
Extremely Low Income (Below 30% of Median)	4,190	414	205	4 809	12%	7000	7026	120/
Very Low Income (30-50% of Median)	4,053	386	131	4.570	12%	21%	17%	12%
Low Income (50-80% of Median)	6,130	434	145	6.709	18%	23%	19%	18%
Moderate Income (80-120% of Median)	3,738	128	48	3,914	11%	2027	%9 9	11%
Above Moderate Income (Over 120% of Median)	16,419	523	232	17,174	48%	28%	31%	46%
Total	34,530	1,885	761	37,176	101%	101%	100%	100%
Poverty Status								
Poor (Below Poverty Level)	4,774	601	247	5.622	14%	32%	33%	15%
Near Poor (100-199% of Poverty Level)	7,249	545	194	7,988	21%	29%	26%	22%
Not Poor (200% or More of Poverty Level)	22,508	740	320	23,568	65%	39%	42%	63%
Total	34,531	1,886	761	37,178	100%	100%	100%	100%
Tenure								
Own	26,507	1,170	545	28,222	%12	62%	%CL	76%
Rent	8,024	716	216	8,956	23%	38%	28%	24%
Total	34,531	1,886	761	37,178	100%	100%	100%	100%
Overcrowding								
Not Crowded (psns/rm <=1)	33,972	1,788	720	36,480	88%	95%	95%	98%
Overcrowded (psns/rm >1)	559	97	40	696	2%	5%	5%	2%
Total	34,531	1,885	760	37,176	100%	100%	100%	100%
Housing Cost Burden No Cost Burden (Pay 30% or Hoder)	76 633	100 1						
Moderate Cost Burden (Pay 30-50%)	4,502	1,301	112	4 907	13%	74%	71%	78%
Severe Cost Burden (Pay Over 50%)	2,821	197	103	3.121	%G	11%	%C1	% 2
Total	33,956	1,871	732	36,559	%66	101%	100%	3% 100%
								2 2 2 2

BLE 5. SELECTED CHARACTERISTICS OF RURAL HOUSEHOLDS, BY PHYSICAL ADEQUACY OF HOUSING, 1995

5

Ċ	Thou Not Constant	Thousands of Households	lds Total	Not Crowdod Co	Column Percent	Total
		Overcrowded	lotal	Not Crowded	Overcrowded	1014
Household Type	8.089		8 089	22%		22%
unge Married with Kide	10.055	463	10.518	28%	67%	28%
	11.842	ŝ	11.847	33%	1%	32%
Other with Kids	3.629	223	3,852	10%	32%	10%
Other w/o Kids	2.866	2	2,871	8%	1%	8%
Total	36,481	696	37,177	101%	101%	100%
Number of Adults in Household						
None	4		4	%0		%0
One	10,213	42	10,255	28%	6%	28%
Two Two	21,415	387	21.802	26%	56%	29%
Three	3.760	113	3,873	10%	18%	10%
Four	917	89	1.008	3%	13%	39
Five or More	171	65	236	%0	%6	19
Total	36,480	969	37,176	100%	100%	100%
Race or Hispanic Origin						
White	32,322	356	32,678	89%	51%	88%
Black	2,279	102	2,381	6%	15%	%9
Hispanic	1,339	205	1,544	4%	29%	49
Other	540	34	574	2%	5% 100%	2%
Total	36,480	160	111,16	% ioi	% DOI	
Household Income as % of HUD Area Median Income			,			
Extremely Low Income (Below 30% of Median)	4,641	168	4,809	13%	24%	13%
Very Low Income (30-50% of Median)	4,433	138	4,571	12%	20%	12,
Low Income (50-80% of Median)	6,540	170	6,/10 3.014	18%	24%	107
Moderate Income (60-120% of meulan) Above Moderate Income (Over 120% of Median)	16.954	220	17,174	47%	32%	46%
Total	36,482	696	37,178	101%	100%	100%
Poverty Status						
Poor (Below Poverty Level)	5,338	263	5,621	15%	41%	15%
Near Poor (100-199% of Poverty Level)	7,733	254	7,987	21%	37%	22
Not Poor (200% or More of Poverty Level) Total	23,409 36,480	159 696	23, 368 37, 176	04% 100%	23% 101%	100%
Tenure						
Own	27,852	370	28,222	76%	53%	16%
Rent	8,628	327	8,955	24%	47%	24%
Total	36,480	697	37,177	100%	100%	-00L
Physical Adequacy of Housing	23 073	660	34 631	70 20	R0%	930
Adequate Moderately Inademizate	1.788	26 26	04,001 1.885	5%	14%	20% 2%
Rouer aren i madequate Severety Inadequate	720	40	760	2%	6%	2%
Total	36,480	696	37,176	100%	100%	100
Housing Cost Burden No Cost Burden (Pay 30% or Under)	28,018	513	28,531	78%	75%	78%
Moderate Cost Burden (Pay 30-50%)	4,813	95	4,908	13%	14%	13,
Cevere Cost Burden (Dav Over 50%)	3 044	77	3 121	~o~	110%	ŏ
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City         Biblin         Table         Table <th< th=""><th>Ĩ</th><th></th><th>·</th><th>Thousands</th><th>ds of Ho</th><th>useholds</th><th></th><th></th><th></th><th>Colun</th><th>Column Percen</th><th>t</th><th></th></th<>	Ĩ		·	Thousands	ds of Ho	useholds				Colun	Column Percen	t	
City         Suburt         Trail         Metro         Nonmetro         City         Suburt         Trail         Metro         Nonmetro         City         Suburt         Trail         Trail <thtrailit< th="">         Trail         Trail</thtrailit<>						Ru	ral					R	Iral
Too         444         614         100         201         450         574         200         464         614         100         201         564         264 <th></th> <th>City</th> <th>Suburb</th> <th>Rural</th> <th>Total</th> <th>Metro</th> <th>Nonmetro</th> <th>Ciţ∕</th> <th>Suburb</th> <th>_</th> <th>Total</th> <th>Metro</th> <th>Nonmetro</th>		City	Suburb	Rural	Total	Metro	Nonmetro	Ciţ∕	Suburb	_	Total	Metro	Nonmetro
Mode         644         614         1,00         644         614         1,00         233         234<	Total Household Income												
Alter         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671         4.061         2.671 <th< td=""><td>Zero or Neurative</td><td>200</td><td>404</td><td>61A</td><td>1 808</td><td>190</td><td>000</td><td>/80</td><td>/80</td><td>100</td><td>700</td><td>òč</td><td>200</td></th<>	Zero or Neurative	200	404	61A	1 808	190	000	/80	/80	100	700	òč	200
Montechold         5.340         5.701         5.401         5.341						107		0, 7 7	8, 7 V	9/. 7 7	%,7	9 <u>/</u> ,7	%,7
5.374       3.703       5.401       5.303       4.002       117       175       175       156		4,440	2,011	4,440	100'71	1,039	3,401	10%	%A	13%	13%	9%6	16%
5441         5044         576         1730         2728         4030         196         177         198         178         188         178         188         178         188         178         188         178         188         178         188         178         188         188         178         188         188         178         188         188         178         188         188         178         188         188         178         188         188         178         188         188         178         188         188         178         188         28	\$10,000-\$19,999	5,234	3,709	6,406	15,349	2,353	4,052	17%	12%	17%	16%	15%	19%
3563         3600         427         11,970         2,163         12% <th1< td=""><td>\$20,000-\$29,999</td><td>5,491</td><td>5,043</td><td>6,759</td><td>17,293</td><td>2,728</td><td>4,030</td><td>18%</td><td>17%</td><td>18%</td><td>18%</td><td>17%</td><td>19%</td></th1<>	\$20,000-\$29,999	5,491	5,043	6,759	17,293	2,728	4,030	18%	17%	18%	18%	17%	19%
2889         3082         3748         9740         1755         1,993         1,055         1,993         1,055         1,993         1,055         1,993         1,055         1,05	\$30,000-\$39,999	3,543	3,600	4,827	11,970	2,182	2,644	12%	12%	13%	12%	13%	13%
2.055       2.087       2.747       1.307       1.417       7.75       96       7.87       97.8       96       97.8       97.8       96       97.8	\$40,000-\$49,999	2.899	3.092	3.749	9.740	1.755	1 993	10%	10%	10%	10%	11%	10%
5.376         8.977         7/158         7/158         7/151 <th< td=""><td>\$50.000-\$59.999</td><td>2.055</td><td>2.687</td><td>2.725</td><td>7.467</td><td>1.307</td><td>1.417</td><td>%2</td><td>%6</td><td>%2.</td><td>8%</td><td>8%</td><td>762</td></th<>	\$50.000-\$59.999	2.055	2.687	2.725	7.467	1.307	1.417	%2	%6	%2.	8%	8%	762
Juschold         30,243         37,778         57,655         6,209         20,605         100% <td>\$60.000 or More</td> <td>5.376</td> <td>8.977</td> <td>7 158</td> <td>21 511</td> <td>4 064</td> <td>3 003</td> <td>18%</td> <td>30%</td> <td>10%</td> <td>2000</td> <td>0 V V</td> <td>1 502</td>	\$60.000 or More	5.376	8.977	7 158	21 511	4 064	3 003	18%	30%	10%	2000	0 V V	1 502
Musehold         7,665         6,539         9,963         24,30         3,696         6,287         25%         27%         25%	Total	30,244	30,273	37,178	97,695	16,209	20,963	100%	100%	100%	100%	100%	100%
7/365         6.639         9.833         2.4307         3.666         4.577         3.202         7.806         1.060         2.046         9.8         6.8         7.8         7.8           3.783         2.503         4.577         1.222         1.806         2.106         2.046         9.8         9.8         9.8         7.8         7.8           3.783         2.503         4.577         1.224         1.880         2.583         1.471         1.95         1.78         1.95         1.95         1.78         1.95         1.95         1.78         1.95         1.95         1.76         1.95         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.95         1.76         1.95         1.76         1.95         1.76         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95         1.95	Total Earned Income of Household												
2,013 $1,791$ $3,202$ $7,806$ $1,006$ $2,047$ $1,896$ $2,747$ $1,136$ <	Zero or Negative	7 685	6 639	9 983	24 307	3 696	6 287	7502	7066	7020	7E%	7000	1000
After       7,30       1,73       2,300       2,700       1,100       2,100       1,100       2,101       1,25       1,35       4,57       1,224       1,800       2,121       1,135       9,56       1,47       1,45       1,45       1,45       1,75       2,056       1,006       1,016						0000	107'0	0.02	0/ 77	9/ 17	9/.07	¢.07%	30%
3,733 $2,533$ $4,77$ $0,850$ $1,680$ $2,747$ $1,3%$ $12%$ $13%$ <td></td> <td>2,813</td> <td>1,/91</td> <td>3,202</td> <td>1,806</td> <td>1,106</td> <td>Z,096</td> <td>%6</td> <td>6%</td> <td>%6</td> <td>8%</td> <td>7%</td> <td>10%</td>		2,813	1,/91	3,202	1,806	1,106	Z,096	%6	6%	%6	8%	7%	10%
4,168         3,505         4,571         1,224         1,898         2,633         1,4%         1,2%         1,3%	\$10,000-\$19,999	3, 793	2,630	4,427	10,850	1,680	2,747	13%	%6	12%	11%	10%	13%
3,188 $3,167$ $3,970$ $10,235$ $1,846$ $2,121$ $11%$ <td>\$20,000-\$29,999</td> <td>4,168</td> <td>3,505</td> <td>4,571</td> <td>12,244</td> <td>1,889</td> <td>2,683</td> <td>14%</td> <td>12%</td> <td>12%</td> <td>13%</td> <td>12%</td> <td>13%</td>	\$20,000-\$29,999	4,168	3,505	4,571	12,244	1,889	2,683	14%	12%	12%	13%	12%	13%
2,578 $2,794$ $3,300$ $8,72$ $1,774$ $9%$ $10%$ $100%$	\$30,000-\$39,999	3,188	3,167	3,970	10,325	1,848	2,121	11%	11%	11%	11%	11%	10%
1,825         2,460         2,403         6,868         1,201         1,202         6%         8%         7% </td <td>\$40,000-\$49,999</td> <td>2,578</td> <td>2,794</td> <td>3,300</td> <td>8,672</td> <td>1,526</td> <td>1.774</td> <td>6%</td> <td>%6</td> <td>%6</td> <td>%6</td> <td>%6</td> <td>8%</td>	\$40,000-\$49,999	2,578	2,794	3,300	8,672	1,526	1.774	6%	%6	%6	%6	%6	8%
4,183       7,288       5,371       16,802       3,265       2,056       14%       14%       14%       17%       20% <b>frHousehold</b> 1,470       1,469       2,096       5,035       983       1,113       7%       7%       7%       7%       7%       7%       7%       7%       7%       7%       7%       7%       1%       11%	\$50,000-\$59,999	1,825	2,460	2,403	6.688	1.201	1.202	6%	8%	2%	2%	7%	%9
30.243         30.274         37,77         97,594         16,211         20,966         100%	\$60,000 or More	4,193	7,288	5,321	16,802	3,265	2.056	14%	24%	14%	17%	20%	10%
I,470       1,469       2.096       5,035       983       1,113       7%       7%       7%       7%       7%       7%       7%       7%       7%       7%       7%       8%       52%       54%       55%       55%       54%       55%       54%       55%       55%       54%       55%       26%	Total	30,243	30,274	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	100%
I Household         1,470         1,470         1,469         2,096         5,035         983         1,113         7%         1%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         11%         <													
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Total Nonearned Income of Household												
12,236       11,987       14,953       39,178       6,393       8,560       58%       53%       52%       54%       52%         3,397       3,433       5,119       11,949       2,008       3,111       16%       15%       18%       17%       16%         1,924       2,559       3,119       1,949       2,008       3,111       16%       17%       11%       <	Zero or Negative	1,470		2,096	5,035	983	1,113	2%	7%	2%	%2	8%	4%
3.337 $3.433$ $5,119$ $11,949$ $2,008$ $3,111$ $16%$ $15%$ $18%$ $17%$ $16%$ $706$ $1,089$ $1,252$ $3,119$ $7,602$ $1,333$ $1,786$ $9%$ $11%$ $10%$ $100%$ $100%$ $100%$ $100%$	\$1-\$9,999	12,238		14,953	39,178	6,393	8,560	58%	53%	52%	54%	52%	52%
1,924 $2,559$ $3,119$ $7,602$ $1,333$ $1,786$ $9%$ $11%$ $11%$ $11%$ $11%$ $11%$ $11%$ $11%$ $11%$ $11%$ $11%$ $11%$ $11%$ $5%$ $5%$ $2%$	\$10,000-\$19,999	3,397		5,119	11,949	2,008	3,111	16%	15%	18%	17%	16%	19%
7061,0891,2523,047598653335%4%4%5%4056116151,6312823332%3%2%2%2%2633854281,0761922361%2%2%2%2%6529569772,5854495283%4%3%4%4%21,05522,48928,55972,10312,23816,320100%100%100%100%7,0406,1729,42122,6333,4365,98624%21%26%24%22%7,0406,1729,42122,6333,4365,98624%21%26%24%22%7,2857,1932,6884687263%3%3%3%3%3%3%1,2751,2551,8754,4057,441,1304%4%5%5%5%5%2,2852,4483,1697,9021,3251,84320%28%8%8%8%8%8%6,3787,1778,42322,5783,9994,43422%26%23%24%25%29,68129,79936,61195,99115,94820,662100%100%100%100%100%100%29,58129,79936,61195,99115,94820,66224%23%24%25%29,68129,79936,61195,991 <td>\$20,000-\$29,999</td> <td>1,924</td> <td></td> <td>3,119</td> <td>7,602</td> <td>1,333</td> <td>1,786</td> <td>%6</td> <td>11%</td> <td>11%</td> <td>11%</td> <td>11%</td> <td>11%</td>	\$20,000-\$29,999	1,924		3,119	7,602	1,333	1,786	%6	11%	11%	11%	11%	11%
4056116151,631282333 $2\%$ $3\%$ $2\%$ <	\$30,000-\$39,999	706		1,252	3,047	598	653	3%	5%	4%	4%	5%	4%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	\$40,000-\$49,999	405		615	1,631	282	333	2%	3%	2%	2%	2%	2%
652 $956$ $977$ $2.585$ $449$ $528$ $3%$ $4%$ $3%$ $4%$ $3%$ $4%$ $4%$ $21,055$ $22,489$ $28,559$ $72,103$ $12,238$ $16,320$ $100%$	\$50,000-\$59,999	263		428	1,076	192	236	1%	2%	2%	2%	2%	1%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	\$60,000 or More	652		977	2,585	449	528	3%	4%	3%	4%	4%	3%
7,0406,1729,421 $22,633$ $3,436$ $5,986$ $24\%$ $21\%$ $26\%$ $24\%$ $22\%$ 7287671,1932,688468726 $3\%$ $3\%$ $3\%$ $3\%$ $3\%$ $3\%$ 1,2751,2551,8754,4057441,130 $4\%$ $4\%$ $5\%$ $5\%$ $5\%$ 2,2852,1483,1697,9021,3251,8438% $8\%$ $8\%$ $8\%$ $8\%$ $8\%$ 2,2852,2483,1697,9021,3251,8438% $8\%$ $8\%$ $8\%$ $8\%$ $8\%$ 6,3787,177 $8,423$ 22,5783,989 $4,434$ $22\%$ $26\%$ $23\%$ $24\%$ $25\%$ 11,87511,30012,53035,7855,986 $6,543$ $40\%$ $38\%$ $34\%$ $37\%$ $38\%$ 29,58129,79936,61195,99115,948 $20,662$ $100\%$ $100\%$ $100\%$ $100\%$ $100\%$ $100\%$ $100\%$	Total	21,055		28,559	72,103	12,238	16,320	100%	100%	100%	100%	100%	100%
led income         7,040         6,172         9,421         22,633         3,436         5,986         24%         21%         26%         24%         27%         28%         24%         22%         23%         3%	Percent of Income Earned												
728       767       1,193       2,688       468       726       3%	No earned income	7,040	6,172	9,421	22,633	3,436	5,986	24%	21%	26%	24%	22%	%60
1,275       1,255       1,875       4,405       7,44       1,130       4%       4%       5%	1-24%	728	767	1,193	2,688	468	726	3%	3%	3%	3%	3%	4%
%         2,285         2,448         3,169         7,902         1,325         1,843         8%         8%         9%         8% <td>25-49%</td> <td>1,275</td> <td>1,255</td> <td>1,875</td> <td>4,405</td> <td>744</td> <td>1.130</td> <td>4%</td> <td>4%</td> <td>5%</td> <td>5%</td> <td>5%</td> <td>5%</td>	25-49%	1,275	1,255	1,875	4,405	744	1.130	4%	4%	5%	5%	5%	5%
% 6,378 7,777 8,423 22,578 3,989 4,434 22% 26% 23% 24% 25% 11,875 11,380 12,530 35,785 5,986 6,543 40% 38% 34% 37% 38% 24% 25% 29,581 29,799 36,611 95,991 15,948 20,662 100% 100% 100% 100% 100% 100% 100% 100	50-74%	2.285	2.448	3.169	7.902	1.325	1.843	8%	8%	%0	8%	8%	2.0
29,581 29,799 36,611 95,991 15,948 20,662 100% 100% 100% 100% 100% 100% 100% 100	75-99%	6.378	7777	8 423	22.578	3 989	4 434	22%	26%	2020	2402	2602	2.02
29,581 29,799 36,611 95,991 15,948 20,662 100% 100% 100% 100% 100% 100%	100%	11 875	11 380	12 530	35 785	5 086	1011	%U%	20.02	2402	279/	%.C7	% I Z
	Tetal	20,511	002.00	12,000		0,300		% 0 <del>1</del>	% OC	% <b>+</b> 0	8. JO	%0C	32%
	10141	100,23	661,62	110'00	20,331	10,940	200,02	%nnt	%00t	%00L	100%	100%	100%

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C.	City	Suburb	Ruraf	Total	Metro	Nonmetro	₹ Ö	Suburb	Rural	Total	Metro	Nonmetro
Niimhaa of Naiischald Mamhaes with Warie/Salary Income												-
Number of Housenoid Ineniders with Wayercanary Income None	9.776	8,948	12,974	31,698	5,041	7,933	32%	30%	35%	32%	31%	38%
Ope	20,030	20.885	23,780	64,695	10,967	12,812	<b>66%</b>	%69	64%	66%	68%	61%
	349	355	375	1,079	171	204	1%	1%	1%	1%	1%	1%
Three	73	69	42	184	24	17	%0	%0	%0	%0	%0	%0
Four	5	12	4	21	4		%0	%0	%0	%0	%0	%0
Five	6	e	2	14	2		%0	%0	%0	%0	%0	%0
Six or More		-		-			%0	%0	%0	%0		
Total	30,242	30,273	37,177	97,692	16,209	20,966	100%	100%	100%	100%	100%	100%
Household Income as % of HUD Area Median Income												
Extremely Low Income (Below 30% of Median)	6,342	3,681	4,809	14,832	2,002	2,807	21%	12%	13%	15%	12%	13%
Very Low Income (30-50% of Median)	4,143	3,205	4,571	11,919	1,894	2,677	14%	11%	12%	12%	12%	13%
Low Income (50-80% of Median)	5,581	5,164	6,710	17,455	2,920	3,790	19%	17%	18%	18%	18%	18%
Moderate Income (80-120% of Median)	3,233	3,378	3,914	10,525	1,645	2,269	11%	11%	11%	11%	10%	11%
Above Moderate Income (Over 120% of Median)	10,945	14,845	17,174	42,964	7,750	9,423	36%	49%	46%	44%	48%	45%
Total	30,244	30,273	37,178	97,695	16,211	20,966	100%	100%	100%	100%	100%	100%
Poverty Status								;				
Poor (Below Poverty Level)	5,934	3,205	5,622	14,761	1,931	3,691 - <u>55-</u>	20%	11%	15%	15%	12%	18%
Near Poor (100-199% of Poverty Level)	6,019 18 201	4,659 22,400	73 568	18,665 64 268	2,96U 11 320	12 0,6 12 248	۶U%	%CI	%27 63%	%61 %66%	%0L	58%
Not Poor (200% or more of Poverty Lever) Total	30,244	30,273	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	100%
Any Family Members Receive Food Stamps In Last 12 Months												
Yes	3,119	1,258	2,547	6,924	839	1,708	21%	12%	15%	17%	14%	16% 
No	10,502	7,904	12,728	31,134	4,581	8,146	71%	%11	%11	75%	76%	%//
Not Answered	1,273	1,063	1,304	3,640	583	722	%6	10%	8%	6%6	10%	%/
Total	14,894	10,225	16,579	41,698	6,003	10,576	100%	100%	100%	100%	100%	100%
Any Welfare or SSI Income												
Yes	2,751	1,208	1,920	5,879	587	1,333	%6 %6	4%	5%	%9	4%	%9
No	27,492 30 243	29,066 30 274	35,25/	91,815 97,694	15,624 16,211	19,032 20.965	91%	30% 100%	30% 100%	100%	30 % 100%	34 % 100%
10(4)							_					

Household Type Single Married with Kids		2		I nousands of Households		14110			Column	Column Percent		
Household Type Single Married with Kids	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro N	Nonmetro
Single Married with Kids												
Married with Kids	9,085	6,896	8,089	24,070	2,900	5,189	30%	23%	22%	25%	18%	
	6,242	8,630	10,519	25,391	5,150	5,369	21%	29%	28%	26%	32%	26%
Married w/o Kids	6,313	8,381	11,847	26,541	5,291	6,556	21%	28%	32%	27%	33%	
Other with Kids	4,735	3,294	3,852	11,881	1,572	2,279	16%	11%	10%	12%	10%	
Other w/o Kids	3,867	3,072	2,871	9,810	1,298	1,572	13%	10%	8%	10%	8%	
Total	30,242	30,273	37,178	97,693	16,211	20,965	100%	100%	100%	100%	100%	-
Number of Adults in Household												
None	σ	e	4	16		4	%0	%0	%0	%0	%0	%0
One	11,883	8,821	10,256	30,960	3,745	6,511	39%	29%	28%	32%	23%	
Two	14,196	16,523	21,802	52,521	9,916	11,885	47%	55%	29%	54%	61%	
Three	2,846	3,401	3.873	10,120	1.899	1.974	%6	11%	10%	10%	12%	
Four	959	1,231	1,006	3,196	200	506	3%	4%	3%	3%	3%	
Five or more	350	295	235	880	150	85	1%	1%	1%	1%	1%	
Total	30,243	30,274	37,176	97,693	16,210	20,965	100%	100%	100%	100%	100%	-
Number of Families in Household												
None	11 196	8 474	0 367	78 087	2 547	5 810	1076	/000	750/	1000	7000	
One One	17 858	20,854	200'S	45, 370	0,042 10 113	3,013 14 545	2/ /C	%07 2009	%c7	30% 676	0,77	
Two	1 108	954	1 099	3 161	537	562	%P	%E0	30%	201	%C1	
Three	62	35	285	172	19	39	%0	%C	% 0	800	% 7% 0	
Four	. 0	9	;	0	2	3	%0	%0	2	%0	80	
Five or more		-		-				%0		%0		
Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%
Childran Brasant												
No Kids	19 261	18 349	22 802	60.412	0 489	13 313	EAV.	£10/	E10/	/000	200/	
Kids	10.982	11.925	14.375	37.282	6.722	7,652	36%	39%	%68	38%	41%	36%
Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%
Number of Children												
None	19,261	18,349	22,802	60,412	9,489	13,313	64%	61%	61%	62%	29%	64%
One	4,654	5,025	5,975	15,654	2,737	3,238	15%	17%	16%	16%	17%	15%
Two	3,749	4,505	5,463	13,717	2,627	2,836	12%	15%	15%	14%	16%	
Three	1,689	1,764	2,125	5,578	<b>686</b>	1,136	%9	6%	6%	6%	%9	
Four	581	473	581	1,635	262	320	2%	2%	2%	2%	2%	
Five or More	310	157	230	697	108	122	1%	1%	1%	1%	1%	
Total	30,244	30,273	37,176	97,693	16,212	20,965	100%	100%	100%	100%	100%	100%
Number of Children Under Age Six												
None	24,686	24,657	31,127	80,470	13,311	17,816	82%	81%	84%	82%	82%	
One	3,811	3,901	4,173	11,885	2,049	2,124	13%	13%	11%	12%	13%	10%
Two	1,397	1,469	1,667	4,533	748	919	5%	5%	5%	5%	5%	•
Three	308	224	198	730	96	102	1%	1%	1%	1%	1%	
Four	31	22	80	61	S	e	%0	%0	%0	%0	%0	
Five	Ω, I	-	7	=		2	%0	%0	%0	%0	%0	%0
Six	7.000		2 I	4	2		%0		%0	%0	%0	
Total	30,243	30,274	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	Ŧ

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Cy         Subin         Total         To	E		Tho	usands of	Thousands of Households	S				Column Percent	Percent			
City         Subin         Fund         Total         Mero         Mero <th mero<="" th="">         Mero         Mero         &lt;</th> <th>R</th> <th></th> <th></th> <th></th> <th></th> <th>œ</th> <th>ural</th> <th></th> <th></th> <th></th> <th>Į</th> <th>Rur</th> <th>_</th>	Mero         Mero         <	R					œ	ural				Į	Rur	_
(6)66         30.16         30.16         15.01         67.6         66.6		City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro	
1000000000000000000000000000000000000	Sex of Householder	16 965	19 418	25,241	61.624	11.397	13.843	56%	64%	68%	63%	20%	<b>66%</b>	
30,243         30,274         37,177         97,644         6,211         20,65         100%	maie Female	13.278	10,856	11,936	36,070	4,814	7,122	44%	36%	32%	37%	30%	34%	
2314         1,288         1,281         1,191         5,101         579         340         55%         21%         17%         20%         15%         4%         4%         4%         4%         4%         4%         4%         5%         4%         5%         4%         5%         4%         5%         4%         5%         4%         5%         4%         5%         2%	Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%	
6.877         6.526         6.537         6.101         2.102         2.103         2.103         2.104         2.105         2.06         2.26	Age of Householder		000 1		101	02.3	040	708	Yov	707	50%	4%	4%	
6.857         6.524         6.536         13,44         2.55         2.56	Under 25	2,314	1,200	1,019	101.6	010	0+0	%o			200	100/	150%	
6.538         7.262         8.400         2.537         6.005         8.600         3.275         5.439         2.78	25-34	6,857	6,254	6,363	19,474	2,916	3,448	23%	%17 %17	0/. / I	%07 70%	0/01	21%	
8.268         9.464         11905         20,75         3,450         6,536         1,055         1,75         2,75         3,15         2,75         3,15         2,75         3,15         2,75         3,15         2,75         3,15         2,75         3,15         2,75         3,15	35-44	6,858	7,262	8,400	22,520	4,002	4,399	23%	24% 2420	23% 2007	0/07	%C7	21%	
5516         6,025         8,893         75,157         3,543         5,157         3,543         1,026 <th< td=""><th>45-64</th><td>8,298</td><td>9,464</td><td>11,995</td><td>29,757</td><td>5,458</td><td>6,536</td><td>21%</td><td>31%</td><td>32%</td><td>31% 21%</td><td>04% 0000</td><td>0/10 1020</td></th<>	45-64	8,298	9,464	11,995	29,757	5,458	6,536	21%	31%	32%	31% 21%	04% 0000	0/10 1020	
$0_{1431}$ $0_{2517}$ $2_{517}$	65 or Over	5,916	6,025 20,273	8,899 37,176	20,840 97 692	3,257 16 212	5,643 20 966	20%	20%	24%	21%	100%	100%	
18.41         23,968         3,678         7,157         14,250         18,418         61%         79%         89%         77%         89%           5,77         2,377         2,361         7,157         13,35         670         13%         9%         6%         17%         8%           5,000         2,410         1,544         7,757         873         670         13%         9%         4%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         0%         1%         1%         0%         1%         0%         1%         0%         1%         1%         0%         1%         1%         1%         1%         1%         1%         1%         1%         0%         1%         1%         1%         1%         1%         1%         1%         1%         1%         1%         1%	Total	30,243	c/z'nc	0/110	760'16	10'2 12	20,300							
Is shime         Is 411         257         2517         12,311         15,56         12,56         13%         9%         8%         1/%         9%         8%         1/%         9%         8%         1/%         9%         8%         1/%         9%         8%         1/%         9%         1/%         9%         1/%         9%         1/%         9%         1/%         9%         1/%         9%         1/%         9%         1/%         9%         1/%         9%         1/%	Race or Hispanic Origin of Householder											1000	7000	
6,577         2,577         2,371         2,577         2,341         1,153         8.25         1,556         1,256         1,256         1,266         1,27         9.8         6.95         1.78         9.8         5.9         1.78         9.8         5.9         1.78         9.8         5.9         1.78         9.8         5.9         1.78         9.8         1.8         0.8         1.8 <th0< td=""><th>White</th><td>18,491</td><td>23,988</td><td>32,678</td><td>75,157</td><td>14,259</td><td>18,418</td><td>61%</td><td>%6/</td><td>88%</td><td>%//</td><td>86%</td><td>%.00 </td></th0<>	White	18,491	23,988	32,678	75,157	14,259	18,418	61%	%6/	88%	%//	86%	%.00 	
an, Eskimo         3.803         2.410         1,54         7.77         873         670         13%         6%         4%         6%         5%	Black	6,577	2,577	2,381	11,535	825	1,556	22%	%6	<b>6%</b>	12%	5%	%/	
an, Eskimo         148         113         340         601         71         269         1%	Hispanic	3,803	2,410	1,544	7,757	873	670	13%	8%	4%	8%	5%	3%	
r         1,121         1,033         217         2,431         174         42         4%         4%         4%         4%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         3%         1%         1%         3%         1%         1%         3%         1%         1%         3%         1%	American Indian, Aleutian, Eskimo	148	113	340	601	71	269	1%	%0	1%	1%	%0	1%	
756         371         151         1,278         92         59         3%         1%         0%         1%         1%         1%           30,243         30,274         37,177         97,694         16,210         20,966         100% <th>Asian or Pacific Islander</th> <td>1,121</td> <td>1,093</td> <td>217</td> <td>2,431</td> <td>174</td> <td>42</td> <td>4%</td> <td>4%</td> <td>1%</td> <td>3%</td> <td>1%</td> <td>%0</td>	Asian or Pacific Islander	1,121	1,093	217	2,431	174	42	4%	4%	1%	3%	1%	%0	
30,243 $30,274$ $37,177$ $97,694$ $16,210$ $20,966$ $100%$	Other	756	371	151	1,278	92	59	3%	1%	%0	1%	1%	%0	
I2.710       17.161       22,531       52,402       10,487       12,035       42%       57%       61%       54%       65%         3,431       3,247       4,818       11,496       1,623       3,195       11%       11%       13%       12%       10%         3,431       3,247       4,818       1,496       1,623       3,195       11%       11%       13%       12%       10%         1,616       1,027       1,117       3,772       2,030       2,937       16%       14%       13%       12%       13%         7,802       1,027       1,117       3,745       16,253       2,192       26%       16%       10%       17%       13%         7,802       30,243       30,217       3,717       9,7694       16,212       20,966       100%	Total	30,243	30,274	37,177	97,694	16,210	20,966	100%	100%	100%	100%	100%	100%	
12,710       17,161       22,531       52,402       10,497       12,035       42%       57%       61%       54%       55%       61%       54%       55%       61%       54%       55%       56%       17%       12%       10%         3,431       3,247       4,818       11,496       1,623       3,195       11%       13%       12%       10%         1,616       1,027       1,117       3,717       3,760       509       607       5%       3%       3%       4%       3%       3%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       13%       4%       10	Marital Status of Householder										201			
3,431       3,247       4,818       11,496       1,623       3,195       111%       11%       11%       13%       12%       10%         4,664       4,121       4,967       13,772       2,030       2,937       16%       14%       13%       14%       13%       10%         7,802       4,117       3,745       16,564       1,553       2,192       26%       16%       14%       13%       10% <td< td=""><th>Married</th><td>12,710</td><td>17,161</td><td>22,531</td><td>52,402</td><td>10,497</td><td>12,035</td><td>42%</td><td>57%</td><td>61%</td><td>54%</td><td>65%</td><td>%/6</td></td<>	Married	12,710	17,161	22,531	52,402	10,497	12,035	42%	57%	61%	54%	65%	%/6	
4,684       4,121       4,967       13,772       2,030       2,937       16,6       14%       13%       14%       13%       14%       13%         7,802       4,717       3,745       16,264       1,553       2,192       26%       16%       10%	Widowed	3,431	3,247	4,818	11,496	1,623	3,195	11%	11%	13%	12%	10%	15%	
1,616       1,027       1,117       3,760       509       607       5%       3%       4%       3%         7,802       4,717       3,745       16,264       1,553       2,192       26%       16%       10%       17%       10%         7,802       4,717       3,745       16,264       1,553       2,192       26%       16%       10%	Divorced	4,684	4,121	4,967	13,772	2,030	2,937	16%	14%	13%	14%	13%	14%	
7,802       4,717       3,745       16,264       1,553       2,192       26%       16%       10% <th>Separated</th> <td>1,616</td> <td>1,027</td> <td>1,117</td> <td>3,760</td> <td>509</td> <td>607</td> <td>2%</td> <td>3%</td> <td>3%</td> <td>4%</td> <td>3%</td> <td>3%</td>	Separated	1,616	1,027	1,117	3,760	509	607	2%	3%	3%	4%	3%	3%	
30,243       30,273       37,178       97,694       16,212       20,966       100%       100	Never Married	7,802	4,717	3,745	16,264	1,553	2,192	26%	16%	10%	1/%	%0L	%0L	
2,545         1,566         3,486         7,597         1,139         2,348         8%         5%         9%         8%         7%           a         3,694         2,577         4,922         11,193         1,882         3,040         12%         9%         13%         12%         12%           a         8,441         8,817         13,383         30,641         5,486         7,897         28%         29%         36%         31%         34%           a         8,017         8,017         13,383         30,641         5,486         7,897         28%         29%         31%         34%           a         8,017         8,017         13,383         30,641         5,486         7,897         28%         29%         31%         34%           a         8,017         8,017         13,383         30,641         5,486         7,897         28%         29%         31%         34%           c         8,017         8,439         8,727         25,183         4,136         4,591         27%         28%         24%         26%         26%         26%         26%         36%         31%         32%         36%         31%         36% <th>Total</th> <th>30,243</th> <th>30,273</th> <th>37,178</th> <th>97,694</th> <th>16,212</th> <th>20,966</th> <th>100%</th> <th>100%</th> <th>%001</th> <th>%001</th> <th>%00L</th> <th>%001</th>	Total	30,243	30,273	37,178	97,694	16,212	20,966	100%	100%	%001	%001	%00L	%001	
2,545       1,566       3,486       7,597       1,139       2,348       8%       5%       9%       8%       7%         Diploma       3,694       2,577       4,922       11,193       1,882       3,040       12%       9%       13%       12%       13%       12%       13%       12%       15%       <	Educational Level of Householder								ž	20	200	190	140/	
iploma     3,694     2,577     4,922     11,193     1,882     3,040     12%     9%     13%     12%     12%     12%       Equiv     Equiv     8,411     8,817     13,383     30,641     5,486     7,897     28%     29%     36%     31%     34%       Ehl or Equiv     8,017     8,439     8,727     25,183     4,136     4,591     27%     28%     29%     36%     31%     34%       Ehl or Equiv     4,928     5,647     4,307     14,882     2,352     1,955     16%     19%     12%     15%       Gree     2,618     3,229     2,352     8,199     1,134     9%     11%     6%     8%     8%       Gree     30,243     30,275     37,177     97,695     16,213     20,965     100%     100%     100%     100%     100%     100%     100%     100%	Eighth Grade or Less	2,545	1,566	3,486	7,597	1,139	2,348	8%	5%	%A	0% 2	0/2.7	1170	
guiv         8,441         8,817         13,383         30,641         5,486         7,897         28%         29%         36%         31%         34%           quiv         8,017         8,439         8,727         25,183         4,136         4,591         27%         28%         24%         26%         2	Some High Schl, No Diploma	3,694	2,577	4,922	11,193	1,882	3,040	12%	%6	13%	12%	12%	15%	
Equiv 8,017 8,439 8,727 25,183 4,136 4,591 27% 28% 24% 26% 26% 26% 26% 26% 26% 26% 26% 26% 26	High Schl Diploma or Equiv	8,441	8,817	13,383	30,641	5,486	7,897	28%	29%	36%	31%	34%	38%	
4,928 5,647 4,307 14,882 2,352 1,955 16% 19% 12% 15% 15% 2,50 2,618 3,229 2,352 8,199 1,218 1,134 9% 11% 6% 8% 8% 8% 30,243 30,275 37,177 97,695 16,213 20,965 100% 100% 100% 100% 100% 100% 1	Some College, Voc Schl, or Equiv	8,017	8,439	8,727	25,183	4,136	4,591	27%	28%	24%	26%	26%	22%	
Degree 2,618 3,229 2,352 8,199 1,218 1,134 9% 11% 6% 8% 8% 8% Degree 30,273 37,177 97,695 16,213 20,965 100% 100% 100% 100% 100% 100% 100% 100	Bachelor's Degree	4,928	5,647	4,307	14,882	2,352	1,955	16%	19%	12%	15%	15%	%6	
30,243 30,275 37,177 97,695 16,213 20,965   100% 100% 100% 100% 100% 100% 100%	Graduate Study or Degree	2,618	3,229	2,352	8,199	1,218	1,134	%6	11%	6%	8%	8%	5%	
	Total	30,243	30,275	37,177	97,695	16,213	20,965	100%	100%	100%	100%	100%	100%	

Type total         Circle         Solution         Lead         Solution         Lead         Solution         Lead         Lead <thlead< th=""> <thlea< th=""><th></th><th></th><th></th><th></th><th>Thousan</th><th>Thousands of Households</th><th></th><th>Rural</th><th></th><th></th><th>Column Percent</th><th>Percent</th><th>ä</th><th>2</th></thlea<></thlead<>					Thousan	Thousands of Households		Rural			Column Percent	Percent	ä	2
Interfactor			City	Suburb	Rural	Total		Nonmetro	Ċ	Suburb	Rural	Total	Metro	Nonmetro
Implementation         Transit from the propertion         Transit fro	Type of Unit		019.00	20.266	20102	115 10	14,007	10 250	2000	i i i i i i i i i i i i i i i i i i i	àoo			
Interfactor         Interfactor <thinterfactor< th=""> <thinterfactor< th=""></thinterfactor<></thinterfactor<>		Mobile Home/TrailerNo Perm. Room	23,045 276	719 719	4.021	5.016	1.654	2.367	93% 1%	97% 2%	86% 11%	94% 5%	8/% 10%	86% 11%
Transmert Menu Transmert Menu         17         1 <th< td=""><th></th><th>Mobile Home-Perm. Room Added</th><td>48</td><td>140</td><td>961</td><td>1,149</td><td>438</td><td>523</td><td>%0</td><td>1%</td><td>3%</td><td>1%</td><td>3%</td><td>2%</td></th<>		Mobile Home-Perm. Room Added	48	140	961	1,149	438	523	%0	1%	3%	1%	3%	2%
The interfaction interfaction into the model         1 <th></th> <th>Unit in Non-Transient Hotel</th> <td>17</td> <td>16</td> <td>10</td> <td>43</td> <td>6</td> <td></td> <td>%0</td> <td>%0</td> <td>%0</td> <td>%0</td> <td>%0</td> <td>%0</td>		Unit in Non-Transient Hotel	17	16	10	43	6		%0	%0	%0	%0	%0	%0
Distribution         Distribution<		Transient Hotel Unit Occupied More Than 6 Months	9	5	S	20	2	2	%0	%0	%0	%0	%0	%0
Control         Control <t< td=""><th></th><th>Unit in Rooming House</th><td>40</td><td>4</td><td>4</td><td>89</td><td>4</td><td>I</td><td>%0</td><td>%0</td><td>%0</td><td>%0</td><td>%0</td><td>%0</td></t<>		Unit in Rooming House	40	4	4	89	4	I	%0	%0	%0	%0	%0	%0
Total Unit Model         Total Unit Model<		Boat or Recreational Vehicle	c	2	6 3	₽ ;	ŝ	ъ i		i	%0	%0	%0	%0
Image: Constraint of the constratent of the constraint of the constraint of the constraint of the		Outer Units Not Specified Above	30,243	24 30,273	37,177	46 97,693	16,210	19 20,966	100%	100%	100% 100%	0% 100%	0% 100%	0% 100%
Om         Constrained         Constrate         Constrained         Cons	Tenure													
Fint         End         15,44         9,70         0.845         9,440         3,465         5,460         15,7         27,85         26,86         15,7         27,85         26,86         15,7         26,86         15,7         26,86         15,7         26,86         15,7         26,86         15,7         26,86         15,7         26,86         15,87         26,86         15,97         26,96         15,97         26,96         15,97         26,96         15,97         26,96         15,97         26,96         15,97         26,96         15,97         26,96         15,97         26,96         16,97         26,96         16,97         26,96         16,97         26,96         16,97         26,96         16,97         26,96         16,97         26,96         16,97         26,96		Own	14,809	20,513	28,222	63,544	12,717	15,505	49%	68%	78%	65%	78%	74%
Bult 1993 3 4 Mar 1993 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Rent Total	15,434 30,243	9,760 30,273	8,955 37,177	<b>34</b> ,149 97,693	3,495 16,212	5,460 20,965	51% 100%	32% 100%	24% 100%	35% 100%	22% 100%	26% 100%
197 or After 197 or After 197 or After 199 or A	Voor Built													
196-73 196-73 Total         196-73 196-75         196-73 196         197-75 196         197-75         197-75         197		1979 or After	5.862	9.064	11.962	26.888	6.491	5 472	19%	30%	32%	28%	40%	76%
149 of Earlier         1154 of Earlier         1154 of Earlier         1154 of Earlier         1154 of Earlier         233         31117         7102         3234         6171         958         1278         278 </td <th></th> <th>1950-78</th> <td>12,876</td> <td>15,869</td> <td>15,264</td> <td>44,009</td> <td>6,487</td> <td>8,777</td> <td>43%</td> <td>52%</td> <td>41%</td> <td>45%</td> <td>40%</td> <td>42%</td>		1950-78	12,876	15,869	15,264	44,009	6,487	8,777	43%	52%	41%	45%	40%	42%
Total         70al         702.2         302.24         302.24         302.34         37.17         97.602         15.212         20.966         100% </td <th></th> <th>1949 or Earlier</th> <td>11,504</td> <td>5,340</td> <td>9,951</td> <td>26,795</td> <td>3,234</td> <td>6,717</td> <td>38%</td> <td>18%</td> <td>27%</td> <td>27%</td> <td>20%</td> <td>32%</td>		1949 or Earlier	11,504	5,340	9,951	26,795	3,234	6,717	38%	18%	27%	27%	20%	32%
Ber C Rooms         Ber C Rooms         Sign 140		Total	30,242	30,273	37,177	97,692	16,212	20,966	100%	100%	100%	100%	100%	100%
One         0a         50         140         50         50         51         140         50         50         51         14         16         100 <th< td=""><th>Number of Roor</th><th>SU</th><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Number of Roor	SU												
Image From From From From From From From From		One	360	140	20	550	25	25	1%	1%	%0	1%	%0	%0
Function         Function         Constrained         Constrate <thconstrate< th=""> <thconst< td=""><th></th><th>1W0 Three</th><td>631</td><td>901 c</td><td>0/1</td><td>959</td><td>58</td><td>111</td><td>2%</td><td>1%</td><td>1%</td><td>1%</td><td>%0</td><td>1%</td></thconst<></thconstrate<>		1W0 Three	631	901 c	0/1	959	58	111	2%	1%	1%	1%	%0	1%
File or More         19,028         22618         7012         13,074         16,002         63%         75% <th></th> <th>Four</th> <td>6,050</td> <td>4,951</td> <td>6,062</td> <td>17,063</td> <td>2.451 2.451</td> <td>3.610</td> <td>20%</td> <td>16%</td> <td>٥% 16%</td> <td>9% 18%</td> <td>4% 15%</td> <td>5% 17%</td>		Four	6,050	4,951	6,062	17,063	2.451 2.451	3.610	20%	16%	٥% 16%	9% 18%	4% 15%	5% 17%
Total         30,243         30,275         37,17         97,635         16,210         20,365         100%		Five or More	19,028	22,618	29,166	70,812	13,074	16,092	63%	75%	79%	73%	81%	21%
e of Unit Lower\$43,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$500,006+599,999 \$1,100 Total Crowling NCTOwded (psns/mm <=1) NCTOwded (psns/mm <=1) NCTOwded (psns/mm <=1) 1,182 \$2051 2,514 1,717 1,003 \$445 2,514 1,716 1,507 1,00% 100% 100% 100% 100% 10,187 2,196 15,507 100% 100% 100% 100% 100% 100% 100% 100%		Total	30,243	30,275	37,177	97,695	16,210	20,965	100%	100%	100%	100%	100%	100%
Isomest-49.999         Elowest-49.999         Isomest-49.999         Isomest-99.999         Isomest	Value of Unit													
Stotycore         Stotycore <t< td=""><th></th><th>Lowest-\$49,999 **^ ^^^ **</th><td>2,840 5 620</td><td>1,848 5 95 4</td><td>8,272</td><td>12,960</td><td>2,574</td><td>5,698</td><td>19%</td><td>%6</td><td>29%</td><td>20%</td><td>20%</td><td>37%</td></t<>		Lowest-\$49,999 **^ ^^^ **	2,840 5 620	1,848 5 95 4	8,272	12,960	2,574	5,698	19%	%6	29%	20%	20%	37%
Storo         Storo <th< td=""><th></th><th>\$100 000-\$199 999</th><td>2,030 4 189</td><td>8,524</td><td>7 164</td><td>19 877</td><td>4,300 4,180</td><td>0,130</td><td>28% 28%</td><td>%A7</td><td>31%0 2502</td><td>35%</td><td>%<b>4</b>%</td><td>40%</td></th<>		\$100 000-\$199 999	2,030 4 189	8,524	7 164	19 877	4,300 4,180	0,130	28% 28%	%A7	31%0 2502	35%	% <b>4</b> %	40%
\$300,000 or More         \$44         1,753         \$53         3,460         \$53         2,716         15,507         100% </td <th></th> <th>\$200,000-\$299,999</th> <td>1,106</td> <td>2,514</td> <td>1 497</td> <td>5,117</td> <td>1.003</td> <td>495</td> <td>%8<sup>7</sup></td> <td>12%</td> <td>2%</td> <td>8%</td> <td>%8°</td> <td>%E</td>		\$200,000-\$299,999	1,106	2,514	1 497	5,117	1.003	495	%8 <sup>7</sup>	12%	2%	8%	%8°	%E
Crowding Covering Not Crowded (psns/m <=1)         29,051         29,609         36,480         95,140         15,877         20,604         96%         96%         97%         98%           Not Crowded (psns/m <=1)		\$300,000 or More Total	844 14.809	1,763 20.513	853 28.222	3,460 63.544	653 12.716	200 15.507	6% 100%	9% 100%	3% 100%	5% 100%	5% 100%	100%
Crowded (psns/rm >1)       29,051       29,051       29,609       36,480       95,140       15,877       20,604       96%       96%       96%       96%       97%       98%         Overcrowded (psns/rm >1)       1,122       665       696       2,553       334       362       4%       2%       3%       2%       2%       3%       2%       2%       3%       2%       2%       3%       3%       2%       3%       3%       2%       3%       3%       3%       3%       2%       3%       3%       3%       3%       3%       3%       3%       3%       2%       3%       3%       3%       3%       3%       3%       3%<					-		- - -	- - - -						
Overcrowded (psns/rm >1)         1,192         665         696         2,553         334         362         4%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         2%         3%         2%         2%         2%         3%         2%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         2%         3%         2%         3%	Overcrowaring	Not Crowded (psns/rm <=1)	29,051	29,609	36,480	95,140	15,877	20,604	%96	%86	98%	97%	<b>88%</b>	%86
ical Adequacy of Housing ical Adequacy of Housing Adequate Adequate Adequate Moderately Inadequate Severely Inadequate Total Ing Cost Burden (Pay 30-50%) Sever Cost Burden (Pay Over 50%) Total Ing Cost Burden (Pay Over 50%) Ing Cost Burden (Pay Over 50%) I		Overcrowded (psns/rm >1) Total	1,192 30.243	665 30.274	696 37.176	2,553 97,693	33 <b>4</b> 16-211	362 20 966	4% 100%	2% 100%	2% 100%	3% 100%	2% 100%	2% 100%
Ing Cost Burden (Pay 30% or Under)     27,835     28,958     34,530     91,323     15,311     19,219     92%     96%     93%     94%     94%       Adequate     1,662     801     1,886     4,349     603     1,282     6%     3%     5%     4%       Adequate     746     515     761     2,022     297     464     3%     2%     2%     2%     2%       Severely inadequate     30,243     30,274     37,177     97,694     16,211     20,965     100% </td <th></th> <th></th> <td></td> <td></td> <td>-</td> <td>_</td> <td>- - -</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>					-	_	- - -							
Moderately Inadequate         1,662         801         1,886         4,349         603         1,282         6%         3%         5%         4%           Severely Inadequate         746         515         761         2,022         297         464         3%         2%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3% <th>Physical Adequ.</th> <th>acy of Housing Adequate</th> <td>27,835</td> <td>28,958</td> <td>34,530</td> <td>91,323</td> <td>15,311</td> <td>19,219</td> <td>92%</td> <td>%96</td> <td>93%</td> <td>94%</td> <td>94%</td> <td>92%</td>	Physical Adequ.	acy of Housing Adequate	27,835	28,958	34,530	91,323	15,311	19,219	92%	%96	93%	94%	94%	92%
Develop induceduate     7.40     313     7.01     2.022     2.91     4.04     3.6     2		Moderately Inadequate	1,662 745	801 515	1,886 764	4,349	603 207	1,282	%9 %9	3%	5%	5%	4%	%9
ing Cost Burden No Cost Burden (Pay 30% or Under) 19,619 21,226 28,531 69,376 12,237 16,294 66% 71% 78% 72% 77% Moderate Cost Burden (Pay 30-50%) 5,398 5,120 4,908 15,426 2,223 2,685 18% 17% 13% 16% 14% Severe Cost Burden (Pay Over 50%) 4,522 3,426 3,120 11,068 1,464 1,656 15% 12% 9% 12% 9% Total		oeverery madequate	30,243	30,274	37,177	2,uzz 97,69 <b>4</b>	29/ 16,211	404 20,965	3% 100%	100%	2% 100%	2% 100%	2% 100%	2% 100%
No Cost Burden (ray 30% or Under) 19,619 21,226 28,531 69,376 12,237 16,294 66% 71% 78% 72% 77% Moderate Cost Burden (Pay 30-50%) 5,398 5,120 4,908 15,426 2,223 2,685 18% 17% 13% 16% 14% 56% 76% 76% 76% 76% 76% 76% 76% 76% 76% 7	Housing Cost B	urden												
Severe Cost Burden (Pay Over 50%) 4,522 3,426 3,120 11,068 1,464 1,656 15% 12% 9% 12% 9% 70% 7044		No Cost Burden (Pay 30% or Under) Moderate Cost Burden (Pay 30-50%)	19,619 5,398	21,226 5,120	28,531 4,908	69,376 15,426	12,237 2,223	16,294 2,685	66% 18%	71% 17%	78% 13%	72% 16%	77% 14%	79% 13%
	no	Severe Cost Burden (Pay Over 50%) Total	4,522 20,530	3,426 20,772	3,120 36 550	11,068 05 e70	1,464 15.004	1,656 20,625	15%	12%	9% 100%	12%	9% %007	8%

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Opp         Data         Tap         Tap <th>Gy         Bandon         Col         Band         Col         Bandon         B</th> <th>EI</th> <th></th> <th></th> <th>Inousan</th> <th>Thousands of Households</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th> </th>	Gy         Bandon         Col         Band         Col         Bandon         B	EI			Inousan	Thousands of Households								
Mit Cut         Mit Cut <t< th=""><th>Optimization (a) (a) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b</th><th></th><th>City</th><th>Suburb</th><th>Rural</th><th>Total</th><th></th><th>Kural Nonmetro</th><th>City</th><th>Suburb</th><th>Rural</th><th>Total</th><th></th><th>Nonmetro</th></t<>	Optimization (a) (a) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b		City	Suburb	Rural	Total		Kural Nonmetro	City	Suburb	Rural	Total		Nonmetro
Hild Cold         Hole	Matrix and state         Cont state         C	) Monthly Louising Costs												
200	Band         Constrained in the international constrained in the international contrained in the international constrained in the int	Monung rousing Ocea No Cash Cost	606	466	1,272	2,344	435	837	2%	2%	3%	2%	3%	4%
Bit         Total         T	matrix         parts         parts <t< td=""><td>Under \$250</td><td>4,435</td><td>2,792</td><td>9,448</td><td>16,675</td><td>2,827</td><td>6,620</td><td>15%</td><td>%6</td><td>25%</td><td>17%</td><td>17%</td><td>32%</td></t<>	Under \$250	4,435	2,792	9,448	16,675	2,827	6,620	15%	%6	25%	17%	17%	32%
Alia         7/30 <th< td=""><td></td><td>\$250-\$499</td><td>9,225</td><td>6,617</td><td>11,517</td><td>27,359</td><td>4,478</td><td>7,039</td><td>31%</td><td>22%</td><td>31%</td><td>28%</td><td>28%</td><td>34%</td></th<>		\$250-\$499	9,225	6,617	11,517	27,359	4,478	7,039	31%	22%	31%	28%	28%	34%
Main         3/37         2/37         2/36         5/37         2/36         2/36         2/37         2/36         2/37         2/36         2/36 <th< td=""><td></td><td>\$500-\$749</td><td>666'2</td><td>7,564</td><td>6,716</td><td>22,279</td><td>3,117</td><td>3,600</td><td>26%</td><td>25%</td><td>16%</td><td>23%</td><td>19%</td><td>17%</td></th<>		\$500-\$749	666'2	7,564	6,716	22,279	3,117	3,600	26%	25%	16%	23%	19%	17%
Demu         Sold         Sold <th< td=""><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td>\$750 or More</td><td>779,7</td><td>12,835</td><td>8,224</td><td>29,036</td><td>5,354</td><td>2,870</td><td>26%</td><td>42%</td><td>22%</td><td>30%</td><td>33%</td><td>14%</td></th<>	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	\$750 or More	779,7	12,835	8,224	29,036	5,354	2,870	26%	42%	22%	30%	33%	14%
Mem         Mem <td>Mem         Mem         Mem<td>Total</td><td>30,242</td><td>30,274</td><td>37,177</td><td>97,693</td><td>16,211</td><td>20,966</td><td>100%</td><td>100%</td><td>%001</td><td>%00L</td><td>%001</td><td>3-00L</td></td>	Mem         Mem <td>Total</td> <td>30,242</td> <td>30,274</td> <td>37,177</td> <td>97,693</td> <td>16,211</td> <td>20,966</td> <td>100%</td> <td>100%</td> <td>%001</td> <td>%00L</td> <td>%001</td> <td>3-00L</td>	Total	30,242	30,274	37,177	97,693	16,211	20,966	100%	100%	%001	%00L	%001	3-00L
Memory         1845         2532         2571         6105         610         613         616         615         615         725	Memory         14.45         25.12         25.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         65.71         75.71 <t< td=""><td>Maior Housing Problems</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Maior Housing Problems												
4783       4774       4440       3186       2077       2400       1155       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       375       105       105       375       105	468       477       448       1388       207       2406       115 <th< td=""><td></td><td>18,425</td><td>20,532</td><td>26,771</td><td>65,728</td><td>11,665</td><td>15,106</td><td>61%</td><td>68%</td><td>72%</td><td>67%</td><td>72%</td><td>72%</td></th<>		18,425	20,532	26,771	65,728	11,665	15,106	61%	68%	72%	67%	72%	72%
376     3064     276     616     125     1444     126     1454     126     106     76     106<	1273       2004       273       3004       1264       144       174       104       74       104       74       104       74       104       74       104       74       104       74       104       74       104       74       104       74       104       74       104       74       104       74       104       104       74       104	Moderate Cost Ontv	4.678	4.747	4.43	13.868	2,037	2,406	15%	16%	12%	14%	13%	11%
1     1 <td>1235       1255</td> <td>Severe Cost Only</td> <td>3.763</td> <td>3.094</td> <td>2.759</td> <td>9,616</td> <td>1,325</td> <td>1,434</td> <td>12%</td> <td>10%</td> <td>7%</td> <td>10%</td> <td>8%</td> <td>62</td>	1235       1255	Severe Cost Only	3.763	3.094	2.759	9,616	1,325	1,434	12%	10%	7%	10%	8%	62
420         231         301         106         220         211         26         16         <	47       250       251       70       106       220       27       70       106       10		1.253	825	1.853	3,931	608	1,245	4%	3%	5%	4%	4%	69
40       231       30       104       139       231       144       13       14	410       221       201       101       130       221       14       13       21       14		532	326	437	1.295	220	217	2%	1%	1%	1%	1%	19
40       200       100       200       10	0       10       20       10	Clonded Clup No.4 Cont 8 Outlify	440	231	370	1 041	139	231	1%	1%	1%	1%	1%	1.
1         201         101         201         101         201         101         201         001	27     17     24     <		492	179	285	956	103	182	2%	1%	1%	1%	1%	1
Control         Control <t< td=""><td>1       1</td><td></td><td>76t 16C</td><td>121</td><td>097</td><td>200 V 2</td><td>8 8</td><td>i ac</td><td>1%</td><td>%0</td><td>%0</td><td>%0</td><td>%0</td><td>Ö</td></t<>	1       1		76t 16C	121	097	200 V 2	8 8	i ac	1%	%0	%0	%0	%0	Ö
Control         Control <t< td=""><td>17.0       17.0</td><td>Mod. Cost &amp; Crowded</td><td>2.0F</td><td>101</td><td>5</td><td>124</td><td>3 8</td><td>2 6</td><td>10/</td><td>%0 %0</td><td>200</td><td>%0</td><td>%U</td><td>č</td></t<>	17.0       17.0	Mod. Cost & Crowded	2.0F	101	5	124	3 8	2 6	10/	%0 %0	200	%0	%U	č
Control         Control <t< td=""><td>111       17       10       <t< td=""><td>Sev. Cost &amp; Crowded</td><td>CD7</td><td>17</td><td>38</td><td></td><td>3 5</td><td>8 6</td><td>200</td><td>200</td><td>200</td><td>%0</td><td>%D</td><td>č</td></t<></td></t<>	111       17       10 <t< td=""><td>Sev. Cost &amp; Crowded</td><td>CD7</td><td>17</td><td>38</td><td></td><td>3 5</td><td>8 6</td><td>200</td><td>200</td><td>200</td><td>%0</td><td>%D</td><td>č</td></t<>	Sev. Cost & Crowded	CD7	17	38		3 5	8 6	200	200	200	%0	%D	č
Contract	Control       Contr       Control       Control	Qual. & Crowded		; ;	8 4		5 4	5 5	200	200	260	%U	%U	č
Contract       Signed		All three problems		10		130	5 T T T	10 10	30%	30%	28%	33%	28%	280
Control       Contr       Control       Control	Control       State       <	Subtotal, problems	110,11	30.272	37 170	01,500 07,604	4,047	20 Q67	100%	100%	100%	100%	100%	2 <u>0</u>
18,425     20,52     26,77     65,78     1,66     1,516     61%     69%     72%     19%     72%     73%     73%     73%       1,253     3,094     2,777     3,094     2,795     9616     1,325     1,245     1,5%     19%     73%     19%     73%     19%     73%     10%     9%       1,253     3,094     2,773     3,044     1,225     1,245     1,245     1,245     1,05%     19%     10% <td< td=""><td>18,455       20,532       26/71       65/78       1,646       1,51       1,647       2,635       26/71       65/78       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,736       1,648       1,736       1,648       1,736       1,648       1,736       1,648       1,736       1,648       <t< td=""><td>lotal</td><td>747'00</td><td></td><td></td><td></td><td>7 7 0</td><td>20,001</td><td>-</td><td></td><td></td><td></td><td></td><td></td></t<></td></td<>	18,455       20,532       26/71       65/78       1,646       1,51       1,647       2,635       26/71       65/78       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,735       1,648       1,736       1,648       1,736       1,648       1,736       1,648       1,736       1,648       1,736       1,648 <t< td=""><td>lotal</td><td>747'00</td><td></td><td></td><td></td><td>7 7 0</td><td>20,001</td><td>-</td><td></td><td></td><td></td><td></td><td></td></t<>	lotal	747'00				7 7 0	20,001	-					
18,455       20,522       25,771       65,728       11,665       15,106       61%       72%       73	19:25       20:52       26:77       64:71       67:78       17:78       16:78       77:86       17:78       16:78       77:86       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78       17:78       16:78 <th< td=""><td>Maior Housing Problems (Condensed)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Maior Housing Problems (Condensed)												
Cost only $478$ $474$ $474$ $128$ $126$ $176$ $1262$	Cost only $478$ $474$ $474$ $474$ $474$ $474$ $128$ $206$ $128$	No Problems	18,425	20,532	26,771	65,728	11,665	15,106	61%	68%	72%	67%	72%	72
oct Only $3/53$ $3.04$ $2/78$ $616$ $1.235$ $1.44$ $1.25$ $1.44$ $1.25$ $1.44$ $1.25$ $1.44$ $1.525$ $1.44$ $1.525$ $1.44$ $1.525$ $1.44$ $1.525$ $1.44$ $1.525$ $1.44$ $1.525$ $1.44$ $1.525$ $1.44$ $1.55$ $2.85$ $3.34$ $3.345$ $3.365$ $3.365$ $3.365$ $3.365$ $3.36$	of only $3.73$ $3.044$ $2.73$ $3.044$ $2.73$ $3.044$ $2.745$ $1.245$	Moderate Cost Only	4,678	4,747	4,443	13,868	2,037	2,406	15%	16%	12%	14%	13%	=
$\eta_1$ $\eta_2$ $\eta_3$ <t< td=""><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td>Severe Cost Only</td><td>3,763</td><td>3,094</td><td>2,759</td><td>9,616</td><td>1,325</td><td>1,434</td><td>12%</td><td>10%</td><td>%2</td><td>10%</td><td>8%</td><td>~</td></t<>	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Severe Cost Only	3,763	3,094	2,759	9,616	1,325	1,434	12%	10%	%2	10%	8%	~
Only roblems $52$ sublems $328$ sublems $437$ sublems $1,235$ sublems $227$ sublems $238$ sublems $238$ s	$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Quality Only	1,253	825	1,853	3,931	608	1,245	4%	3%	5%	4%	4%	Ö
Problems         1,52         749         914         3,255         356         556 <th< td=""><td>Torbiens         <math>1,52</math> <math>7.49</math> <math>3.255</math> <math>356</math> <math>566</math> <math>567</math> <math>577</math> <math>777</math> <math>7769</math> <math>1166</math> <math>1176</math> <math>1006</math> <math>1006</math>&lt;</td><td>Crowded Only</td><td>532</td><td>326</td><td>437</td><td>1,295</td><td>220</td><td>217</td><td>2%</td><td>1%</td><td>1%</td><td>1%</td><td>1%</td><td>-</td></th<>	Torbiens $1,52$ $7.49$ $3.255$ $356$ $567$ $577$ $777$ $7769$ $1166$ $1176$ $1006$ <	Crowded Only	532	326	437	1,295	220	217	2%	1%	1%	1%	1%	-
I, Problems       11,918 $9,741$ 10,406 $31,965$ $4,566$ $5,660$ $33\%$ $32\%$ $32\%$ $33\%$ $32\%$ $23\%$ $33\%$ $23\%$ $23\%$ $32\%$ $23\%$ $33\%$ $10\%$	I, Problems       11.61/bit s       9.741       0.466       31.665       4.546       5.800       100%	Multiple Problems	1,592	749	914	3,255	356	558	5%	2%	2%	3%	2%	τ Γ
Problems $30,243$ $30,273$ $37,177$ $97,633$ $16,211$ $20,966$ $100\%$	Otheres $30_243$ $30_273$ $37_177$ $77,633$ $16_211$ $20,966$ $100\%$ <th< td=""><td>Subtotal, Problems</td><td>11,818</td><td>9,741</td><td>10,406</td><td>31,965</td><td>4,546</td><td>5,860</td><td>39%</td><td>32%</td><td>28%</td><td>33%</td><td>28%</td><td>58</td></th<>	Subtotal, Problems	11,818	9,741	10,406	31,965	4,546	5,860	39%	32%	28%	33%	28%	58
Problems         51,06         15,106         15,106         15,106         15,106         15,78         77%         72%         67%         72%           Roblems         5,128         3,178         1,713         2,781         1,713         2,065         1,77%         19%         10%	Problems Froblems $[13,425$ $(1700)$ $2052$ $(1700)$ $2171$ $(1710)$ $151,106$ $(1710)$ $151,106$ $(1710)$ $151,106$ $(1710)$ $151,106$ $(1710)$ $151,106$ $(1710)$ $151,106$ $(1710)$ $151,106$ $(1710)$ $151,106$ $(1700)$ $151,006$ $(1000)$ $1700$ $(1000)$ $10000$ $(1000)$ $10000$ <br< td=""><td>Total</td><td>30,243</td><td>30,273</td><td>37,177</td><td>97,693</td><td>16,211</td><td>20,966</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>100</td></br<>	Total	30,243	30,273	37,177	97,693	16,211	20,966	100%	100%	100%	100%	100%	100
Problems $18,425$ $20,532$ $26,771$ $65,728$ $11,665$ $15,106$ $61\%$ $68\%$ $72\%$ $67\%$ $72\%$ $17\%$ $120\%$ $10\%$ <th< td=""><td>Problems toblems<math>61,25</math> 5,128<math>26,771</math> 3,778<math>65,728</math> 1,713<math>16,72</math> 2,065<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,66</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,76</math> 1,778<math>72,771</math> 1,758<math>72,76</math> 1,778<math>72,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>93,76</math> 1,778<math>73,76</math> 1,778<math>93,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,778<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788<math>73,76</math> 1,788</td></th<> <td></td>	Problems toblems $61,25$ 5,128 $26,771$ 3,778 $65,728$ 1,713 $16,72$ 2,065 $72,66$ 1,778 $72,66$ 1,778 $72,66$ 1,778 $72,66$ 1,778 $72,66$ 1,778 $72,66$ 1,778 $72,66$ 1,778 $72,66$ 1,778 $72,66$ 1,778 $72,76$ 1,778 $72,771$ 1,758 $72,76$ 1,778 $72,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $93,76$ 1,778 $73,76$ 1,778 $93,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,778 $73,76$ 1,788													
5,128       3,875       3,778       1,713       2,065       1,774       13%       10%       13%       11%         6,580       5,866       6,627       19,163       2,833       3,794       22%       19%       19%       19%       17%       10%       10%       17%       17%       10%	5,128       3,875       3,778       1,713       2,065       17,6       13%       10%       13%       11%         11,818       9,741       0,405       3,1964       4,546       5,859       3,794       22%       19%       16%       20%       17%         11,818       9,741       0,405       3,1964       4,546       5,859       3,99%       23%       28%       33%       28%       17%       17%       13%       10%       10%       10%       10%       17%       17%       17%       13%       11%       17%       13%       10%	Severe/Moderate Problems No Maior Problems	18.425	20.532	26.771	65.728	11,665	15,106	61%	68%	72%	67%	72%	72
6,890         5,886         6,627         19,163         2,833         3,794         2,2%         19%         16%         20%         17%           11,818         9,741         10,405         31,964         4,546         5,859         33%         32%         22%         19%         100%         10%         10%	6,800         5,866         6,627         19,163         2,833         3,734         22%         19%         16%         20%         17%           11,818         9,741         10,405         31,964         4,346         5,653         39%         32%         28%         33%         28%           27,476         29,128         35,858         22,463         15,860         19,998         91%         96%         97%         95%         39%         28%         18% <td>Severe Problems</td> <td>5,128</td> <td>3,875</td> <td>3,778</td> <td>12,781</td> <td>1,713</td> <td>2,065</td> <td>17%</td> <td>13%</td> <td>10%</td> <td>13%</td> <td>11%</td> <td>5</td>	Severe Problems	5,128	3,875	3,778	12,781	1,713	2,065	17%	13%	10%	13%	11%	5
11,818       9,741       10,405       31,964       4,546       5,859       39%       32%       28%       33%       28%         30,243       30,273       37,176       97,652       16,211       20,965       100%	11,818 $9,741$ 10,405 $31,984$ $4,546$ $5,859$ $39\%$ $32\%$ $28\%$ $33\%$ $28\%$ $33\%$ $28\%$ $33\%$ $28\%$ $33\%$ $28\%$ $33\%$ $20\%$ $33\%$ $20\%$ $33\%$ $20\%$ $33\%$ $20\%$ $33\%$ $100\%$	Moderate Problems	6,690	5,866	6,627	19,163	2,833	3,794	22%	19%	16%	20%	17%	16
30,243 $30,273$ $37,176$ $97,692$ $16,211$ $20,965$ $100%$	30,243 $30,273$ $37,176$ $97,692$ $16,211$ $20,986$ $19,968$ $97,695$ $98%$ $97%$ $95%$ $98%$ $27,476$ $29,129$ $35,858$ $92,463$ $15,660$ $19,998$ $91%$ $96%$ $97%$ $95%$ $98%$ $1,380$ $432$ $622$ $2,434$ $127$ $495$ $5%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $1%$ $2%$ $1%$ $2%$ $1%$ $2%$ $1%$ $2%$ $1%$ $2%$ $2%$ $3%$	Subtotal, problems	11,818	9,741	10,405	31,964	4,546	5,859	39%	32%	28%	33%	28%	28
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	27,476       29,129       35,858       92,453       15,860       19,998       91%       96%       97%       95%       98%         1,380       432       622       2,434       127       495       5%       1%       2%       3%       1%       3%       1%       2%       3%       1%       2%       3%       1%       2%       3%       1%       2%       3%       1%       2%       3%       1%       2%       3%       1%       1%       2%       1%       1%       2%       1%       1%       2%       1%       1%       0%       0%       1%       0%       0%       1%       0%       0%       1%       0%       0%       1%       0%	Total	30,243	30,273	37,176	97,692	16,211	20,965	100%	100%	100%	100%	100%	0 1 0
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	27,476       29,129       35,858       92,463       15,860       19,998       91%       96%       97%       95%       98%         1,380       432       622       2,434       127       495       5%       1%       2%       1%       2%       1%       2%       1%       0%       1%       0%       3%       1%       0%       3%       1%       0%       1%       1%       1%       1%       1%       1%       1%	Subsidiand Unusing Type												
1,380       432       622       2,434       127       495       5%       1%       2%       3%       1%       1%       2%       3%       1%       1%       2%       3%       1%       2%       3%       1%       2%       3%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       1%       0%       1%       1%       0%       1%       1%       1%       1%       1%       1%       1%       1%       1%       1%       1%       10%       100%       100	1,380       432       622       2,434       127       495       5%       1%       2%       3%       1%       1%       2%       3%       1%       1%       2%       3%       1%       2%       3%       1%       2%       3%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       2%       1%       0%       1%       2%       1%       0%       1%       1%       0%       1%       1%       0%       1%       1%       1%       1%       1%       1%       1%       1%       1%       1%       1%       10%       100%       100	outbinized nousing Type Thenkeidized		29.129	35.858	92.463	15.860	19,998	91%	%96	67%	95%	88%	95
810       436       407       1,653       136       271       3%       1%       1%       2%       1%         284       139       145       568       40       105       1%       1%       0%       100% <td< td=""><td>810       436       407       1,653       136       271       3%       1%       1%       1%       1%       1%       1%       1%       1%       1%       0%       10%       0%       100</td><td></td><td></td><td>432</td><td>622</td><td>2.434</td><td>127</td><td>495</td><td>5%</td><td>1%</td><td>2%</td><td>3%</td><td>1%</td><td>Ñ</td></td<>	810       436       407       1,653       136       271       3%       1%       1%       1%       1%       1%       1%       1%       1%       1%       0%       10%       0%       100			432	622	2.434	127	495	5%	1%	2%	3%	1%	Ñ
284       139       145       568       40       105       1%       1%       0%       100% <td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td> <td>Other Fed Proi</td> <td>810</td> <td>436</td> <td>407</td> <td>1,653</td> <td>136</td> <td>271</td> <td>3%</td> <td>1%</td> <td>1%</td> <td>2%</td> <td>1%</td> <td>-</td>	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Other Fed Proi	810	436	407	1,653	136	271	3%	1%	1%	2%	1%	-
293       138       145       576       48       97       1%       1%       0%       1%       0%       0%       0%       0%       0%       10%       00%       100	293       138       145       576       48       97       1%       1%       0%       1%       0%       1%       0%       1%       0%       1%       0%       100%<	Tenant-Based	284	139	145	568	40	105	1%	1%	%0	1%	%0	F
30,243 30,274 37,177 97,694 16,211 20,966 100% 100% 100% 100% 100% 100% 100% 10	30,243 30,274 37,177 97,694 16,211 20,966 100% 100% 100% 100% 100% 100% 100% 10	Chated oral Sub	293	138	145	576	48	67	1%	1%	%0	1%	%0	0
857 934 1,276 3,067 621 655 9% 7% 8% 8% 8% 8,117 12,771 13,521 34,409 6,976 6,545 86% 90% 88% 88% 89% 473 508 568 1,549 245 323 5% 4% 4% 4% 3% 9,447 14,213 15,365 39,025 7,842 7,523 100% 100% 100% 100% 100% 100%	857 934 1,276 3,067 621 655 9% 7% 8% 8% 8% 8,177 13,521 34,409 6,976 6,545 86% 90% 88% 88% 88% 88% 88% 9,47 14,213 15,365 39,025 7,842 7,523 100% 100% 100% 100% 100% 100%	Judice Excert Sub-	30,243	30,274	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	100
857 934 1,276 3,067 621 655 9% 7% 8% 8% 8% 8,117 12,771 13,521 34,409 6,976 6,545 86% 90% 88% 88% 88% 88% 89% 473 508 568 1,549 245 323 5% 4% 4% 4% 3% 9,447 14,213 15,365 39,025 7,842 7,523 100% 100% 100% 100% 100%	857 934 1,276 3,067 621 655 9% 7% 8% 8% 8% 8,117 12,771 13,521 34,409 6,976 6,545 86% 90% 88% 88% 88% 88% 88% 3,447 14,213 15,365 39,025 7,842 7,523 100% 100% 100% 100% 100% 100%													
C T	<b>nswered</b> $677$ <b>6</b> , 545 <b>6</b> , 545 <b>86%</b> 90% 88% 89% 89% 89% 847 14, 213 15, 268 1, 549 245 7, 523 100% 100% 100% 100% 100% 100% 100% 100	Low Cost Mortgage Obtained Through Gov't Program	847	934	1 276	3 067	621	655	   	%2	8%	8%	8%	0
nswered 568 1,549 245 323 5% 4% 4% 4% 3% 9,447 14,213 15,365 39,025 7,842 7,523 100% 100% 100% 100% 100%	nswered 508 1,549 245 323 5% 4% 4% 4% 3% 9,447 14,213 15,365 39,025 7,842 7,523 100% 100% 100% 100% 100% 100% 100%	Yes	100 R 117	127 21	13.521	34 409	6 976	6.545	86%	%06	88%	88%	89%	87
nswered 9,447 14,213 15,365 39,025 7,842 7,523 100% 100% 100% 100% 100%	67 67	NO	A73	505 508	568	1 549	245	323	5%	4%	4%	4%	3%	4
ر ۲ ۲	6	Not Answered Total	9,447	14,213	15,365	39,025	7,842	7,523	100%	100%	100%	100%	100%	100
	9													
		1 U										ى ا		

ABLE 7D. SELECTED TRANSPORTATION CHARACTERISTICS, BY RESIDENCE, 1995

		Thousands	Thousands of Households	ds		Column percent	ercent	
	City	Suburb	Rural	Total	City	Suburb	Rural	Total
Number of Household Cars, Including Company Cars	any Cars				_			
None	7,381	3,623	5,585	16,589	24%	12%	15%	17%
One	14,311	14,411	19,541	48,263	47%	48%	53%	49%
Two	7,054	9,626	9,470	26,150	23%	32%	25%	27%
Three	1,204	1,992	1,981	5,177	4%	%2	5%	5%
Four	228	482	477	1,187	1%	2%	1%	1%
Five	40	103	74	217	%0	%0	%0	%0
Six	6	13	23	45	%0	%0	%0	%0
Seven	16	23	27	<u>66</u>	%0	%0	%0	%0
Total	30,243	30,273	37,178	97,694	100%	100%	100%	100%
Number of Household Trucks, Including Company Trucks	npany Trucks				_			
None	22,833	20,450	18,369	61,652	15%	68%	49%	63%
One	6,166	8,102	14,155	28,423	20%	27%	38%	29%
Two	1,109	1,523	3,842	6,474	4%	5%	10%	2%
Three	121	181	651	953	%0	1%	2%	1%
Four	4	1	103	128	%0	%0	%0	%0
Five		5	42	47	%0	%0	%0	%0
Six	-		9	7	%0	%0	%0	%0
Seven		33	6	12	%0	%0	%0	%0
Total	30,244	30,275	37,177	97,696	100%	100%	100%	100%
Principal Means of Transportation to Work, Worker 1	Vorker 1							
Car, Truck, Van	16,821	20,375	23,593	60,789	82%	91%	92%	89%
Railroad	1,209	465	86	1,760	6%	2%	%0	3%
Taxicab	674	117	9	797	3%	1%	%0	1%
Motorcycle	06	251	31	372	%0	1%	%0	1%
Bicycle	38	10	16	64	%0	%0	%0	%0
Walked Only	175	96	76	347	1%	%0	%0	1%
Works at Home	107	105	146	358	1%	%0	1%	1%
Other	1,366	916	1,715	3,997	%4	4%	%2	6%
Total	20,480	22,335	25,669	68,484	100%	100%	100%	100%

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D		Thousands o	Thousands of Households	ls		Column percent	ercent	
3	City	Suburb	Rural	Total	city	Suburb	Rural	Total
Car or Truck Driven to Work, Worker 1								
=	14,856	18,526	20,934	54,316	88%	91%	%68	89%
Shares Driving With Others	1,965	1,849	2,658	6,472	12%	%6	11%	11%
Total	16,821	20,375	23,592	60,788	100%	100%	100%	100%
Usual Number of People In Carpool, Worker 1								
Two	1,521	1,454	2,054	5,029	%11	%62	%11	78%
Three	300	238	398	936	15%	13%	15%	14%
Four to Six	120	112	147	379	%9	6%	%9	6%
Seven or More	25	44	59	128	1%	2%	2%	2%
Total	1,966	1,848	2,658	6,472	100%	100%	100%	100%
Time of Journey to Work. Worker 1								
Work Place Varies	707	914	1,200	2,821	3%	4%	5%	4%
Less than 30 Minutes	14,781	14,589	16,739	46,109	72%	65%	65%	67%
1/2 to 1 Hour	3,669	5,178	5,493	14,340	18%	23%	21%	21%
1 to 1.5 Hours	682	826	696	2,477	3%	4%	4%	4%
1.5 to 3 Hours	218	293	424	935	1%	1%	2%	1%
Three Hours or More	424	534	844	1,802	2%	2%	3%	3%
Total	20,481	22,334	25,669	68,484	100%	100%	100%	100%
One-Way Home to Work Distance, Worker 1								
Under 1 Mile	1,475	778	2,113	4,366	2%	3%	8%	%9
1-9 Miles	10,048	8,601	8,518	27,167	49%	39%	33%	40%
10-24 Miles	6,433	8,765	8,303	23,501	31%	39%	32%	34%
25-49 Miles	1,364	2,556	3,952	7,872	2%	11%	15%	11%
50-99 Miles	258	441	982	1,681	1%	2%	4%	2%
100 Miles or More	51	77	178	306	%0	%0	1%	%0
Works at Home	404	513	788	1,705	2%	2%	3%	2%
No Fixed Place of Work	449	603	835	1,887	2%	3%	3%	3%
Total	20,482	22,334	25,669	68,485	100%	100%	100%	, 100%
					•			

IBLE 8A. SELECTED FINANCIAL CHARACTERISTICS OF HOUSEHOLDS WITH WELFARE INCOME, BY RESIDENCE, 1995

			Thousa	Thousands of Households	seholds				Colu	Column Percent		
					R	Rural					Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Total Household Income												
Zero or Negative	12	2	10	24	8	2	1%	%0	1%	1%	2%	%0
\$1-\$9,999	666	308	564	1,871	176	388	56%	38%	49%	50%	45%	52%
\$10,000-\$19,999	375	232	263	870	81	182	21%	29%	23%	23%	21%	24%
\$20,000-\$29,999	209	147	181	537	79	102	12%	18%	16%	14%	20%	14%
\$30,000-\$39,999	75	40	48	163	18	30	4%	5%	4%	4%	5%	4%
\$40,000-\$49,999	35	19	47	101	18	29	2%	2%	4%	3%	5%	4%
\$50,000-\$59,999	24	21	80	53	2	9	1%	3%	1%	1%	1%	1%
\$60,000 or More	45	31	21	97	5	10	3%	4%	2%	3%	3%	1%
Total	1,774	800	1,142	3,716	393	749	100%	100%	100%	100%	100%	100%
Total Family Income												
Zero or Negative	12	ę	1	25	80	2	1%	%0	1%	1%	2%	%0
\$1-\$9,999	1,019	334	590	1,943	189	401	57%	42%	52%	52%	48%	53%
\$10,000-\$19,999	375	231	274	880	83	191	21%	29%	24%	24%	21%	25%
\$20,000-\$29,999	210	138	158	506	68	06	12%	17%	14%	14%	17%	12%
\$30,000-\$39,999	99	34	39	139	14	25	4%	4%	3%	4%	4%	3%
\$40,000-\$49,999	31	14	43	88	17	26	2%	2%	4%	2%	4%	3%
\$50,000-\$59,999	20	19	8	47	5	9	1%	2%	1%	1%	1%	1%
\$60,000 or More	42	28	19	89	11	80	2%	3%	2%	2%	3%	1%
Total	1,775	801	1,141	3,717	392	749	100%	100%	100%	100%	100%	100%
redonich je omoort bemeened inter	Ţ											
I OLAI NORBARIEU INCOME UL HOUSEROIU Zara de Noractivo	27	46	17	en	15	ç	700	700	10/	700	101	àc
CUI VI NUGAUNG	1 460	- 0 620	027	3 035	006	2 9 1	2.00	0/ 7 /0/ L	0/- O	0/7 /0/0	4 4 706	%D
41-40,000 410 000-440 000	210	121	151	480	500	070	12%	15%	07.70	07.70	0/ E /	04.70
\$30 000-\$30 000	20	10	5	5 5	5 @	44	3%	700	700	200	% <u>+</u>	9/C
530 DDD-530 000	22	2	1 5		0 00	<u>.</u> .	%0 	1%	1 22	1%	20,2	10,2
\$40.000-\$49.999	. m	. LC	2	i «	)	,	%0 	1%	%0	%0	% -	%-U
\$60,000 or More	2	5	S	12		5	%0	1%	%0	%0	%0	1%
Total	1,775	802	1,145	3,722	394	751	100%	100%	100%	100%	100%	100%
Percent of Income Earned												
No Earned Income	939	310	418	1,667	124	294	53%	39%	37%	45%	32%	39%
1-24%	92	45	99	203	29	37	5%	%9	%9	5%	8%	5%
25-49%	115	69	138	322	45	93	7%	%6	12%	%6	12%	12%
50-74%	220	141	178	539	58	120	12%	18%	16%	15%	15%	16%
75% or More	396	236	336	968	130	206	22%	29%	30%	26%	34%	27%
Total	1,762	801	1,136	3,699	386	750	100%	100%	100%	100%	100%	100%
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F			Thousa	Thousands of Households	eholds				Colu	<b>Column Percent</b>		
R						Rural					Rural	
	city	Suburb	Rural	Total	Metro	Nonmetro	ŝ	Suburb	Rural	Total	Metro	Nonmetro
Number of Household Members with Wage/Salary Inc	aqe/Salary	Income										
None	1.113		539	2,043	165	374	63%	49%	47%	55%	42%	50%
One	625	381	576	1,582	219	357	35%	48%	50%	43%	56%	48%
Two	8	24	26	80	7	19	2%	3%	2%	2%	2%	3%
Three	10	2	2	6	2		%0	%0	%0	%0	1%	%0··
Four or More		I (1)	۱ ۱	9 9	I		%0	%0	%0	%0 <sup>,</sup>	%0	%0
Total	1,776	801	1,143	3,720	393	750	100%	100%	100%	100%	100%	100%.
Household Income as % of HUD Area Median Income	edian Inco	me										
Extremely Low Income												
(Below 30% of Median)	1,169	432	612	2,213	222	390	66%	54%	54%	60%	56%	52%
Very Low Income (30-50% of												
Median)	307	170	212	689	71	141	17%	21%	19%	19%	18%	19%
Low Income (50-80% of												
Median)	177	120	197	494	74	123	10%	15%	17%	13%	19%	16%
Moderate Income (80-120%												
of Median)	80	15	17	40		17	%0	2%	1%	1%	%0	2%
Above Moderate Income												
(Over 120% of Median)	114	2	106	284	27	79	6%	8%	%6	8%	%/	11%
Total	1,775	801	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Poverty Status												
Poor (Below Poverty Level)	1.248	484	743	2,475	241	502	20%	61%	65%	67%	61%	67%
Near Poor (100-199% of	-											
Poverty Level)	357	211	285	853	117	168	20%	26%	25%	23%	30%	22%
Not Poor (200% or More of												
Poverty Level)	170	106	116	392	36	80	10%	13%	10%	11%	%6	11%
Total	1,775	801	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Anv Family Members Receive Food Stamps In Last 1	mps In Las	st 12 Months	s									
Yes	1.382		792	2,726	266	526	89%	83%	81%	86%	84%	80%
QN	122	88	159	369	4	119	8%	13%	16%	12%	13%	18%
Not answered	43	27	22	92	1	£	3%	4%	2%	3%	3%	2%
Total	1.547	667	973	3.187	317	656	100%	100%	100%	100%	100%	100%
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			Thous	Thousands of Households	ouseholds				စိပိ	<b>Column Percent</b>	ent	
						Rural					Ru	Rural
	City	Suburb	Rural	Total	Metro	Nonmetro	cit	Suburb	Rural	Total	Metro	Nonmetro
Household Type												
Married with Klds	359	219	342	920	136	206	20%	27%	30%	25%	35%	
Other with Klds	1,417	582	802	2,801	258	544	80%	73%	20%	75%	65%	
Total	1,776	801	1,144	3,721	394	750	100%	100%	100%	100%	100%	100%
Number of Persons in Household												
Two	269	154	174	597	33	141	15%	19%		16%	8%	19
Three	519	204	339	1,062	107	232	29%	26%		29%	27%	31,0
Four	434	197	273	904	105	168	24%	25%		24%	27%	22
Five or More	553	245	357	1,155	148	209	31%	31%		31%	38%	58
Total	1,775	800	1,143	3,718	393	750	100%	100%	100%	100%	100%	100%
Number of Adults in Household												
None	4		•	4			_					
One	955	409	515	1,879	148	367	54%	51%		51%	38%	49
Two	559	260	457	1,276	179	278	31%	33%		34%	45%	379
Three	161	71	124	356	45	62	%6	%6		10%	11%	119
Four	63	47	35	145	12	23	4%	%9		4%	3%	3,
Five or more	32	14	13	59	<b>6</b>	4	2%	2%	1%	2%	2%	19
Total	1,774	801	1,144	3,719	393	751	100%	100%		100%	100%	100%
Number of Families in Household												
None	2	5	80	15		80	%0	1%	1%	%0	%0	1.
One	1,522	664	954	3,140	324	630	86%	83%	83%	84%	82%	84%
Two	223	126	171	520	67	104	13%	16%	15%	14%	17%	14.
Three	27	2	£	40	7	6	2%	%0	1%	1%	1%	1.
Four or More		e	•	n			%0	%0	%0	%0	%0	0
Total	1,774	800	1,144	3,718	393	751	100%	100%	100%	100%	100%	100
Number of Children												
One	534	302	370	1,206	95	275	30%	38%	32%	32%	24%	379
Two	572	229	403	1,204	143	260	32%	29%	35%	32%	36%	359
Three	357	142	223	722	94	129	20%	18%	20%	19%	24%	179
Four	182	75	86	343	34	52	10%	%6	8%	%6	%6	62
Five or More	130	54	61	245	27	34	%2	7%	5%	%2	2%	5%
							-					

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	, Hi C	Suburb	Rural	Total	Matro	Kural Nonmetro		Suburb	Rural	Total _	Metro N	Nonmetro
	CIL	ainanc		I OIGI			5	210000		<b>B</b> 2		
Number of Children under Age Six	į				001		7000	/00 <i>c</i>	/067	/001	/06/	7067
None	672	305 202	493	1,409	109	324 202	30%	%2C	34%	40 % 35%	43%	%0t
Crie	120	160 160	200 211	708	8	121	19%	20%	18%	19%	23%	16%
Three	126	36	42	204	29	13	2%2	5%	4%	5%	%2	2%
Four	12	80	2	22	8		1%	1%	%0	1%	1%	%0
Five	9	-		7			%0	%0	%0	%0	%0	%0
Six	2		2	4	2		%0	%0	%0	%0	1%	%0
Total	1,775	801	1,142	3,718	392	750	100%	100%	100%	100%	%66	100%
Sex of Householder							_					
Male	306	203	335	844	125	210	17%	25%	29%	23%	32%	28%
Female	1,469	598	808	2,875	268	540	83%	75%	71%	%22	68%	72%
Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Age of Householder												
Under 25	339	114	149	602	55	94	19%	14%	13%	16%	14%	13%
25-34	620	295	428	1,343	136	292	35%	37%	37%	36%	35%	39%
35-44	462	242	321	1,025	117	204	26%	30%	28%	~28%	30%	27%
45-64	300	135	193	628	69 !	124	17%	17%	17%	17%	18%	%/L
65 or Over	54	14	52	120	17	35	3%	%7	%G	3%	4%	%.C
Total	1,775	800	1,143	3,718	394	749	100%	100%	100%	100%	100%	%00L
Race or Hisnanic Origin of Householder												
White	375	371	684	1,430	202	482	20%	44%	29%	37%	51%	64%
Black	838	210	256	1,304	91	165	44%	25%	22%	34%	23%	22%
Hispanic	465	178	145	788	88	22	25%	21%	13%	20%	22%	8%
American Indian, Aleutian, Eskimo	13	12	22	80	<b>5</b> (	46	1%	%1	°%	%7	%7	6% 0
Asian or Pacific Islander	6/	32		114		ű	4%	4% 4%	%n *	3% 4%	1%	1%
Other Total	1.894	834	1.151	3.879	395	756	100%	100%	100%	100%	100%	100%
Marital Status of Householder	260	010	040	000	136	206	20%	%26	30%	25%	35%	28%
Married	600 74	61 7 61 7	3	32.0 18.8	23	57	4%	4%	2.22	5%	9%9	8%
Deveouit	304	179	315	798	109	206	17%	22%	28%	21%	28%	28%
Senarated	285	131	145	561	45	100	16%	16%	13%	15%	11%	13%
Never Married	754	238	262	1,254	81	181	42%	30%	23%	34%	21%	24%
Total	1,776	801	1,144	3,721	394	750	100%	100%	100%	100%	100%	100%
Educational Level of Householder												
Eighth Grade or Less	224	73	138	435	64	74	13%	%6	12%	12%	16%	10%
Some High Schl, No Diploma	532	183	309	1,024	89	220	30%	23%	27%	28%	23%	29%
High School Diploma or Equiv	595	301	435	1,331	144	291	34%	38%	38%	36%	37%	39%
Some College, Voc Schl, or Equiv	362	214	229	805	73	156 -	20%	27%	20%	22%	19% 200	%LZ
Bachelor's Degree	54	53	8	107	23	~ 0	3%	3%	%£	3%	%0 %0	%1
Graduate Study or Degree	80		2	18		2	%0	%L	%0	%0	%0	%n
Total	1,775	802	1,143	3,720	393	750	100%	100%	100%	100%	100%	100%
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				Thous	Thousands of Households					Colt	<b>Column Percent</b>		
		City	Suburb	Rural	Total	Metro	Rural Nonmetro	į	Suburb	lean d	Total	Rural	Nonmotro
									amano			Onpilit	
Type of Unit	Unit		c F	000		0.0	Ĩ						
	House, Apr. Mchile Home/Trailer_No Berm Boom	1,/04	2,2	202	3,410 241	312 Fe	0/G	988 707	96%	%11	92%	%6/	76%
	Mobile Home-Perm Room Added		3 œ	77	<del>,</del> 6	25	00	%	8° 7%	%01 7%2	% C % C	14.7%	%n7
	Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Tenure													
	Own	220	147	388	755	139	249	12%	18%	34%	20%	35%	339
	Rent	1,555	654	755	2,964	254	501	88%	82%	66%	80%	64%	67%
	Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Year Built	ilt												
	1979 or After	485	332	592	1,409	216	376	27%	42%	52%	38%	55%	503
	1950-78	469	285	241	995	86	155	26%	36%	21%	27%	22%	219
	1949 or Earlier	821	184	310	1,315	91	219	46%	23%	27%	35%	23%	29.
	Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Number	Number of Rooms												
	One	-			-			%0	%0	%0	%0	%0	0
	Тwo	19	80	e	30		e	1%	1%	%0	1%	%0	%0
	Three	187	60	43	290	14	29	11%	%2	4%	8%	4%	4%
	Four	584	299	344	1,227	108	236	33%	37%	30%	33%	27%	31%
	Five or more	984	434	754	2,172	272	482	25%	54%	66%	58%	%69	64%
	Total	1,775	801	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Overcrowding	wding												
	Not Crowded (psns/rm <=1)	1,448	651	1,004	3,103	324	680	82%	81%	88%	83%	82%	91%
	Overcrowded (psns/rm >1) Total	327 1.775	150 801	140 144	617 3720	70 394	70 750	18%	19% 100%	12% 100%	17% 100%	18% 100%	9% 1004
		- - -			<u> </u>					200		200	
Physica	Priysical Adequacy of Housing			1				:					
	Adequate	1,510	715	973	3,198	354	619	85%	89%	85%	86%	%06	839
	Moderately Inadequate	184	69	134	387	28	106	10%	%6	12%	10%	2%	149
	Severely inadequate	8	17	36	134	1	25	5%	2%	3%	4%	3%	3%
	lotal	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Monthly	Monthly Housing Costs												
	No Cash Cost	117	<u>66</u>	86	281	31	67	%2	8%	%6	8%	8%	66
	Under \$250	433	148	343	924	103	240	24%	19%	30%	25%	26%	32%
	\$250-\$499	643	200	451	1,294	122	329	36%	25%	39%	35%	31%	44%
	\$500-\$749	457	230	165	852	91	74	26%	29%	14%	23%	23%	10%
	\$750 or More	125	157	86	368	46	40	7%	20°C	700	1001	1001	0 U
				•	) ) )	2	2	2	e/ 74	٩ ٥	۶ <u>0</u> 1	0/.71	20

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			Thousa	Thousands of Households	seholds				Colu	Column Percent		
R					-	Rural	-				ē	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
in high rousing Problems					007	000	/000	1000	1000	740/	7080	7007
No Problems	505	257	408	1/1/0	8 <u>1</u> 7	300	7070	32.70	00 % 17%	31.% 15%	10%	16%
Moderate Cost Only	208		140	0/0	4 V 4	151	2010	26%	23%	26%	27%	21%
Severe Cost Unly	463	312	607 99	900 167	<u>8</u> 4	5 5	4%	4% 4%	%9	4%	4%	2%
	110	5 5	3 8	101	38	24		6%	5%	%9	10%	3%
Crowded Unly	42 42	9 <del>6</del>	3 8	- 75 76	3 5	22	2%	2%	3%	3%	3%	3%
Mou. Cost & Quality	; F	2 2	42	139	10	32	4%	2%	4%	4%	3%	4%
	11	3 2	4 g	104	18	; 5	2%	4%	3%	3%	5%	1%
For Cost & Clowded	80	5 6	3 2	170	: =	10	6%	%9	2%	5%	3%	1%
Oust & Crowded	27	; «	16	51		16	2%	1%	1%	1%	%0	2%
All Three Problems	49		12	68	3	6	3%	1%	1%	2%	1%	1%
Total	1,774	801	1,143	3,718	393	750	100%	100%	100%	100%	100%	100%
Maior Housing Problems (Condensed)												
	505	257	408	1,170	108	300	28%	32%	36%	31%	28%	40%
Moderate Cost Only	268	112	195	575	74	121	15%	14%	17%	15%	19%	16%
Severe Cost Only	485	212	259	956	105	154	27%	26%	23%	26%	27%	21%
Quality Only	20	31	99	167	15	51	4%	4%	%9	4%	4%	%2
Crowded Only	112	50	62	224	38	24	, <b>6%</b>	%9	5%	6%	10%	3%
Multinle problems	334	140	153	627	52	101	19%	17%	13%	17%	13%	13%
Total	1,774	802	1,143	3,719	392	751	100%	100%	100%	100%	100%	100%
Severentiquer due l'i l'unerris No Maior Drohlame	673	294	487	1.360	132	355	33%	37%	43%	37%	34%	47%
Savere Problems	738	300	348	1,386	129	219	42%	38%	30%	37%	33%	29%
Moderate Prohlems	459	206	309	974	133	176	26%	26%	27%	26%	34%	23%
Total	1,776	800	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Subsidized Housing Type												
Insubsidized	1.026	535	827	2,388	308	519	58%	67%	72%	64%	78%	69%
Public Housing	358	7	148	577	31	117	20%	%6	13%	16%	8%	16%
Other Fed. Proj.	239	116	120	475	49	71	13%	15%	10%	13%	12%	%6
Tenant-Based	20	22	13	55	3	10	1%	3%	1%	1%	1%	1%
State/I ocal Sub	131	58	35	224	7	33	2%	2%	3%	6%	1%	4%
	1,774	802	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
I ow Cost Mortgade Obtained Through Gov't Program	Gov't Program											
Yes	3	24	35	82	21	14	15%	23%	15%	17%	25%	%6
2 c	119	71	181	371	59	122	26%	68%	%11	75%	71%	80%
	41	Ŧ	1	43	•	16	6%	10%	8%	%6	4%	11%
Not Answered	+ 4	105	23E	906	5	152	100%	100%	100%	100%	100%	100%
Total	001	2	200	004	3	40	?	2.22	2.22	2		

BLE 8D. SELECTED TRANSPORTATION CHARACTERISTICS OF HOUSEHOLDS WITH WELFARE INCOME, BY RESIDENCE, 1995
BRIC 8D.
BELE 8D. SELECTED TI

Ċ			Thousar	Thousands of Households	seholds				Colur	Column Percent		
	City	Suburb	Rural	Total	Metro	Rural Nonmetro	ş Ö	Suburb	Riral	Total	Rural Motro	Normateo
								210000				
Number of Household Cars, Including Company Cars												
None	1,012	263	318	1,593	96	222	57%	33%	28%	43%	24%	30%
One -	594	395	661	1,650	254	407	33%	49%	58%	44%	65%	54%
IWO	123	108	137	368	35	102	2%	13%	12%	10%	%6	14%
	\$, '	52	SZ -	00 3	9	17	2%	3%	2%	2%	2%	2%
rour	~ (	2 '	4	21	2	7	%0	1%	%0	1%	1%	%0
	~ ~	2		4			%0	%0	%0	%0	%0	%0
SIX OF MORE Total	1 773	801	1 143	ר 1717 ב	303	760	%0	0%	%00%	0%	%00	%0
10001	<u></u>	200		1	060		%001	%nnl	%00L	%001	100%	100%
Number of Household Trucks, Including Company Trucks	ny Trucks											
None	1,613	665	872	3,150	296	576	91%	83%	76%	85%	75%	77%
One	123	123	221	467	82	139	2%	15%	19%	13%	21%	19%
Two	29	13	45	87	14	31	2%	2%	4%	2%	4%	4%
Three	7		9	13	-	5	%0	%0	1%	%0	%0	1%
Four or More	2		•	2			%0	%0	%0	%0	%0	%0
Total	1,774	801	1,144	3,719	393	751	100%	100%	100%	100%	100%	100%
Public Transportation Adequate												
	1 295	395	154	1 844	en	NG	7007	6407	150/	740/	1007	1001
inadecuate	96	45	5 4	159	3 £	<b>t</b> 4	19.0	% <b>*</b> 0	%.C+	%17	%5 <b>4</b>	46%
Do Not Use	233	171	167	571	29	104	14%	% / %8C	%C	20% 20%	976 1007	2%2
Not Answered	9	2	5	14	3 0	5	4 4	% 07 70 %	% 7 7 7 7 7 7 7 7	%,77 767	40% 707	%10
Total	.1,634	613	341	2,588	138	203	100%	100%	100%	100%	100%	100% 100%
1												
CINICIPAL INVALIS OF LIAUSPOLIATION TO THORN, THORNEL I	AUT 1	000		1 200	400	000	, , , , ,	,000	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Car, Huck, Vall Deitroad	420 60	60¢		977'1	92 1 20	308	72%	86%	%06	82%	%06	91%
Taxicat	0 0 0	R) C	t	5 F	V	7	%0L	% % 8	1%	%9	1%	1%
Motorevela	2 -	4	I	- - -			% ? ?	%-	% 0	%-	%n	%0
Bicvela	-		, '	- ເ		ſ	%0	%n	%n	%0 0	%0	%0
Walked Only	2		10	4		10	~ ~ ~	80	% 0	° 2	% 0	° - 7
Works at Home	-	2	•	. w		ı	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	1%	%0 0	% 0	% 0	%-
Other	83	19	45	147	19	26	14%	2%	%8	10%	%o	% A
Total	589	361	547	1,497	207	340	100%	100%	100%	100%	100%	100%
Car or Truck Driven to Work, Worker 1												
Drives Alone	331	258	357	946	133	224	78%	83%	72%	77%	72%	73%
Shares Driving With Others	92	51	137	280	53	84	22%	17%	28%	23%	28%	27%
Total	423	309	494	1,226	186	308	100%	100%	100%	100%	100%	100%
Usual Number of People in Carpool, Worker 1												
Two	62	34	100	213	43	57	86%	68%	73%	76%	R1%	GR%
Three	10	9	27	47	6	17	11%	20%	20%	17%	19%	20%
Four to Six	-	9	ص	12		5	1%	12%	4%	4%	%0	6%
Seven or More	2		5	7		5	2%	%0	4%	3%	%0	6%
Total	92	50	137	279	53	84	100%	100%	100%	100%	100%	100%
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E			Thousar	Thousands of Households	seholds				Colun	<b>Column Percent</b>	t	
R						Rural					Rural	
e J(	city	Suburb	Rural	Total	Metro	Nonmetro	city	Suburb	Rural	Total	Metro	Nonmetro
Work Place Varies	24	9	25	55	თ	16	4%	2%	5%	4%	4%	5%
Less than 30 Minutes	421	273	361	1,055	132	229	71%	75%	66%	20%	63%	67%
1/2 to 1 Hour	<b>8</b> 6	63	113	274	47	66	17%	17%	21%	18%	23%	19%
1 to 1.5 Hours	18	13	17	48	9	1	3%	4%	3%	3%	3%	3%
1.5 to 3 Hours	12	3	18	33	2	16	2%	1%	3%	2%	1%	5%
Three Hours or More	16	4	15	35	12	с	3%	1%	3%	2%	%9	1%
Total	589	362	549	1,500	208	341	100%	100%	100%	100%	100%	100%
One-Way Home to Work Distance, Worker 1												
Under 1 Mile	89	23	57	169	20	37	15%	6%	10%	11%	10%	11%
1-9 Miles	279	185	189	653	71	118	47%	51%	34%	44%	34%	35%
10-24 Miles	148	107	172	427	62	110	25%	30%	31%	28%	30%	32%
25-49 Miles	32	35	72	139	30	42	5%	10%	13%	%6	14%	12%
50-99 Miles	5	S	25	35	ŝ	20	1%	1%	5%	2%	2%	6%
100 Miles or More			4	4		4	%0	%0	1%	%0	%0	1%
Works at Home	16	4	15	35	12	e	3%	1%	3%	2%	%9	1%
No Fixed Place of Work	20	2	17	39	6	8	3%	1%	3%	3%	4%	2%
Total	589	361	551	1,501	209	342	100%	100%	100%	100%	100%	100%

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BLE 8E. MAJOR HOUSING PROBLEMS, HOUSEHOLDS WITH CHILDREN, BY WELFARE INCOME AND RESIDENCE, 1995

			Thousands	Thousands of Households	6				Column Percent	rcent		
						Rural					Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Households with Children and No Welfare Income, Major Housing Probl	elfare Income,	, Major Housi		ems (Condensed)								
No Problems	5,565	7,540	<b>9,62</b> 8	22,733	4,611	5,017	60	68	73	68	73	73
Moderate Cost Only	1,478	1,747	1,495	4,720	712	783	16	16	1	4	1	: =
Severe Cost Only	766	905	734	2,405	398	336	8	80	9	7	9	сл
Quality Only	385	292	668	1,345	269	399	4	e	5	4	4	9 6
Crowded Only	383	263	372	1,018	182	190	4	0	ę	e	° m	
Multiple Problems	631	377	336	1,344	158	178	7	e	e	4		
Total	9,208	11,124	13,233	33,565	6,330	6,903	66	100	101	100	100	101
Households with Children and Welfa	tre Income, Ma	ijor Housing	Problems (C	ondensed)								
No Problems 505 257 408 1,170	505	257	408	1,170	108	300	29		36	32	28	40
Moderate Cost Only	268	112	195	575	74	121	15	14	17	16	19	16
Severe Cost Only	485	212	259	956	105	154	27	26	23	26	27	21
Quality Only	70	31	99	167	15	51	4	4	9	5	4	2
Crowded Only	112	50	62	224	38	24	9	9	5	9	10	. 0
Multiple problems	334	140	153	627	52	101	19	18	13	17	13	13
Total	1,774	802	1,143	3,719	392	751	100	100	100	102	101	100
						-						2

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No.         No. <th>No         No         No&lt;</th> <th>Thousands of Households Column Percent</th> <th>T</th> <th>housands</th> <th>Thousands of Households</th> <th>olds</th> <th></th> <th>Column P</th> <th>ercent</th> <th></th>	No         No<	Thousands of Households Column Percent	T	housands	Thousands of Households	olds		Column P	ercent	
Income than 60%         Income tha	Income         Income<		No earned	Less	50% or		No earned	Less	50% or	
(cdi fourset)         2         1         1         2         1         1         2         1         1         2         1         1         2         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         1         1         2         1         <	Call HouseNet Income         2			han 50%	more	Total		than 50%	more	Total
Zisto Megation         Zisto Megation <thzisto megation<="" th="">         Zisto Me</thzisto>	Zuro Megative         Zuro Meg	Total Household Income								
\$1:3:3:3:3:3:3:3:3:3:3:3:3:3:3:3:3:3:3:3	\$1:13:13:13:13:13:13:13:13:13:13:13:13:13	Zero or Negative	2			2 2	%0	%0	%0	%°
St.000453959         St.0004549595         St.000454959	Storods41999         Storods41999         Store         Store <td>\$1-\$9,999</td> <td>338</td> <td>112</td> <td>511</td> <td>500</td> <td>%18 707</td> <td>%.cc</td> <td>9/.77</td> <td>200</td>	\$1-\$9,999	338	112	511	500	%18 707	%.cc	9/.77	200
S20000-73393         S2         7         10         7         7         11         10         7	S20000-353,999         S2         F	\$10,000-\$19,999	67	8 5	141	204	%01	9, 17 7007	%07 %U&	16%
Station State         State<	Statuto (143)         Statuto	\$20,000-\$29,999	ית	5 °	101	101	°, 2	801		70
Statutorestations         -	Statutorestases         Statutorestase         Statutorestases         Statutorest	\$30,000-\$39,999	7	N 0	<b>t</b> 5	4 0 1	%0	9/- V	9/ C	
Statuturesextand Total         S         10         20 </td <td>Station exercises         Sourcessage         Sourcessage</td> <td>\$40,000-\$49,999</td> <td></td> <td>0</td> <td>ρ α</td> <td>ž a</td> <td>%0</td> <td>° * C</td> <td>° °</td> <td>÷ ÷</td>	Station exercises         Sourcessage	\$40,000-\$49,999		0	ρ α	ž a	%0	° * C	° °	÷ ÷
Total         Total <th< td=""><td>Total         Tail         Total         <tht< td=""><td>\$50,000-\$59,999</td><td></td><td>د ۱</td><td>۰ <del>(</del></td><td>21 G</td><td>% 0</td><td>2%</td><td>3%</td><td>29</td></tht<></td></th<>	Total         Tail         Total         Total <tht< td=""><td>\$50,000-\$59,999</td><td></td><td>د ۱</td><td>۰ <del>(</del></td><td>21 G</td><td>% 0</td><td>2%</td><td>3%</td><td>29</td></tht<>	\$50,000-\$59,999		د ۱	۰ <del>(</del>	21 G	% 0	2%	3%	29
Catal Nonsamind Income of Household         2         7         9         0%         1%           Zaro of Mousehold         33         13         13         11         16         23%         7%           Station05433993         31         12         0         16         2%         7%         2%         7%         2%         7%         2%         7%         2%         7%         3%         16%         16%         2%         7%         2%         7%         2%         7%         2%         7%         2%         7%         2%         2%         7%         2%         7%         3%         17%         16% <td< td=""><td>Call Nonsamid Income of Household         2         7         9         0%</td><td>şey,udu ör möre Total</td><td>418</td><td>204</td><td>512</td><td>1,134</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td></td<>	Call Nonsamid Income of Household         2         7         9         0%	şey,udu ör möre Total	418	204	512	1,134	100%	100%	100%	100%
Zuo or Magative         Zuo or Mare         Zuo or Mare <thzuo mare<="" or="" th="" zuo=""> <thzuo mare<="" or="" th="" zuo=""></thzuo></thzuo>	Zuro on Magative         Zuro on Marce         Zuro on Marce <thzuro marce<="" on="" th="">         Zuro on</thzuro>	Total Nonearned Income of Household			I	ſ		è	24	
\$1,5,9,99         \$1,5,9,90         \$1,5,9,90         \$1,5,0,0,0,5,1,99         \$1,5,0,0,1,1,99         \$1,5,0,0,1,1,99         \$1,5,0,0,1,1,99         \$1,5,0,0,1,1,99         \$1,5,0,1,1,1,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,29         \$1,5,0,1,1,2,1,2,1,3,1,3,1,3,1,3,1,3,1,3,1,3,1	\$1,3,999         \$1,3,1,1,398         \$1,0,00,4,2,3,999         \$2,3,8,4,000         \$2,3,8,4,000         \$2,3,8,4,000         \$2,3,8,4,000         \$2,4,8,7,7,9,8,7,9,8,7,7,8,7,8,7,8,7,8,7,8,7	Zero or Negative	2	ļ	7	6	%0	%n	% -	
\$10005:29:99         57         47         37         151         158         2.33         75           \$20,0005:39:99         50         47         3         51         1,135         100%         23%         7%           \$40,000 c: \$19:99         \$30,0005:39:99         2         7         3         12         16%         23%         7%           \$40,000 c: \$1000         Mumber of Household Members with Wage/Salary Income         418         20         51         1,135         100%         100%         101%           Number of Household Members with Wage/Salary Income         418         205         513         1,135         100%         101%	\$10,006:23:939         57         47         37         151         156         23%         7%           \$10,006:32:939         57         7         3         12         0%         2%         2%         7%           \$10,006:32:939         51,4         1,135         100%         10%         10%         10%         10%           Youmber of Household Members with Wage/Salary Income         418         20         51         1,135         100%         10%	\$1-\$9,999	338	139	459	936	81%	68%	%06	83
\$20,000-\$53,999         \$2	\$\$5000-539.599         \$5         \$6         \$2         \$5         \$2	\$10,000-\$19,999	67	47	37	151	16%	23%	%/	13
\$\$30,000 < Horses         \$\$20,000 < Horses	\$\$30,000 -\$\$39.999         2         7         3         12         0.0%         2%         1%           Total         Total         418         203         514         1,135         100%         100%         10%	\$20,000-\$29,999	6	2	8	22	2%	2%	2%	5
\$40,000 or More Total         \$40,000 or More Total         \$40,000 or More Total         \$41,005         \$11,135         \$1005         \$1075	\$ 40,000 or More         \$ 5         5         5         5         5         5         5         5         5         5         5         1         100% <th< td=""><td>\$30,000-\$39,999</td><td>2</td><td>7</td><td>ო</td><td>12</td><td>%0</td><td>3%</td><td>1%</td><td></td></th<>	\$30,000-\$39,999	2	7	ო	12	%0	3%	1%	
Total         Total         1135         1135         1105         1015           None         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.05	Total         Total         418         203         514         1,135         100% <th< td=""><td>\$40,000 or More</td><td></td><td>2 2</td><td></td><td>5</td><td>%0</td><td>%7</td><td>%0</td><td>50.5</td></th<>	\$40,000 or More		2 2		5	%0	%7	%0	50.5
Number of Household Members with Wage/Salary Income None         418         62         51         531         100%         30%         10%           None         Two         -         2         2         0%         0%         0%         5%           Two         Two         -         2         2         0%         0%         0%         5%           Two         Three or More         418         205         513         1,136         100%         100%         0% <td>Number of Household Members with Wage/Salary Income     418     62     51     531     100%     30%     10%       None     143     434     531     100%     30%     10%     5%       None     143     434     513     1,136     0%     0%     0%     5%       Two     100%     100%     100%     100%     10%     0%     0%     0%       These or More     70al     2     2     2     0%     0%     0%     0%       Tread     70al     2     2     2     0%     0%     0%     0%       Total     1     7     205     513     1,136     100%     10%     0%     0%       Household Income as % of HUD Area Median)     38     14     205     513     1,136     100%     10%     0%       Vory Low Income (50-50% of Median)     38     14     212     12%     23%     23%       Vory Low Income (50-30% of Median)     2     1     13     100%     100%     10%       Apover Workstuit     100     100     117     212     12%     13%       Apover Moderate Income (00-120% of Median)     2     1     1     2     2       Apove</td> <td>Total</td> <td>418</td> <td>203</td> <td>514</td> <td>1,135</td> <td>%001</td> <td>%001</td> <td>%101</td> <td>8</td>	Number of Household Members with Wage/Salary Income     418     62     51     531     100%     30%     10%       None     143     434     531     100%     30%     10%     5%       None     143     434     513     1,136     0%     0%     0%     5%       Two     100%     100%     100%     100%     10%     0%     0%     0%       These or More     70al     2     2     2     0%     0%     0%     0%       Tread     70al     2     2     2     0%     0%     0%     0%       Total     1     7     205     513     1,136     100%     10%     0%     0%       Household Income as % of HUD Area Median)     38     14     205     513     1,136     100%     10%     0%       Vory Low Income (50-50% of Median)     38     14     212     12%     23%     23%       Vory Low Income (50-30% of Median)     2     1     13     100%     100%     10%       Apover Workstuit     100     100     117     212     12%     13%       Apover Moderate Income (00-120% of Median)     2     1     1     2     2       Apove	Total	418	203	514	1,135	%001	%001	%101	8
None         118         62         51         531         100%         30%         10%           Total         Total         143         54         577         00%         70%         56%         56%           Total         Total         1136         1136         1136         100%         30%         10%         50%         0%         56%         5	None         418         62         51         51         100%         30%         10%           Two         Two         143         44         57         0.0         0.0%         <	Number of Household Members with Wage/Salary Income							1001	į
One Two Two Tree or More         143         434         577         0% </td <td>One Three or More Total         Total Three or More Total         143         434         577         0.95         705         655 0.65         0.95         0.76         655 0.65         0.95         0.76         655 0.65         0.95         0.76         655 0.65         0.95         0.76         655         0.95         0.75         0.</td> <td>None</td> <td>418</td> <td>62</td> <td>51</td> <td>531</td> <td>100%</td> <td>30%</td> <td>%0L</td> <td>4</td>	One Three or More Total         Total Three or More Total         143         434         577         0.95         705         655 0.65         0.95         0.76         655 0.65         0.95         0.76         655 0.65         0.95         0.76         655 0.65         0.95         0.76         655         0.95         0.75         0.	None	418	62	51	531	100%	30%	%0L	4
Two         Two <td>Two         Two         26         26         05         0</td> <td>One</td> <td></td> <td>143</td> <td>434 24</td> <td>577</td> <td>%0</td> <td>%0/</td> <td>%C8</td> <td>51<u>6</u></td>	Two         Two         26         26         05         0	One		143	434 24	577	%0	%0/	%C8	51 <u>6</u>
Three or More Total         Three or More Total <thtree more<br="" or="">Total         Three or More Total</thtree>	Three or More Total         Three or More throw income (80-80% of Median)         418         205         513         1,136         100%         100%         101%         101%           Household income as % of HUD Area Median income (80-80% of Median)         358         115         131         604         86%         56%         26%         26%           Very Low income (80-30% of Median)         35         13         168         135         23         23%         23	Two		•	56 26	97 7	%0	%0	%0	
Iotal         Household Income as % of HUD Area Median Income         410         200         510         1,100         1000         1	Total         Household Income as % of HUD Area Median Income         358         115         131         604         86%         56%         28%         28%           Household Income as % of HUD Area Median         358         115         131         604         86%         56%         28%         28%           Very Low Income (Bolow 30% of Median)         358         115         117         212         12%         33%         23%           Low Income (G0-8% of Median)         8         16         117         212         12%         33%         23%		110	- 206	512	7 136	100%	100%	101%	
Household Income as % of HUD Area Median Income Extremely Low Income (Below 30% of Median)         358         115         131         604         86%         56%         26%           Very Low Income (Below 30% of Median)         35         117         212         12%         23%         23%           Very Low Income (Below 30% of Median)         3         49         46         117         212         12%         23%         23%           Very Low Income (Below 30% of Median)         2         15         16         0%         12%         33%           Nonderste Income (80-120% of Median)         2         15         16         0%         12%         16%           Above Moderste Income (80-120% of Median)         2         15         16         0%         12%         16%           Above Moderste Income (00-r120% of Median)         2         147         205         512         1,134         100%         100%         100%           Above Moderste Income (00-r120% of Median)         2         4         2         2         4         2         6         2         6         2         6         2         6         2         6         2         6         2         6         2         6         2	Household Income as % of HUD Area Median Income       358       115       131       604       86%       56%       26%         Very Low Income (80-80% of Median)       358       115       131       604       86%       56%       26%         Very Low Income (80-80% of Median)       8       19       168       195       2%       2%       2%       3%         Low Income (80-80% of Median)       8       19       168       165       2%       3%       3%         Low Income (80-80% of Median)       2       15       17       0%       0%       3%       3%         Low Income (80-40% of Median)       2       15       17       0%       0%       3%       3%         Above Moderate Income (Over 120% of Median)       2       147       205       512       1,134       100%       100%       0%       3%         Above Moderate Income (Over 120% of Median)       27       42       201       735       93%       71%       39%         Poor (Below Poverty Level)       27       42       205       513       1,136       100%       100%       100%       100%       100%       10%       10%       10%       10%       10%       10%       10% <td>Total</td> <td>4 0</td> <td>CU12</td> <td><u>cic</u></td> <td>001</td> <td></td> <td>8 001</td> <td></td> <td>2</td>	Total	4 0	CU12	<u>cic</u>	001		8 001		2
Extremely Low Income (Below 30% of Median)       358       115       131       604       86%       50%       26%         Very Low Income (30-50% of Median)       358       115       17       212       12%       23%       23%         Very Low Income (30-50% of Median)       2       -       15       17       212       12%       23%       23%         Noder Income (30-50% of Median)       2       -       15       17       212       12%       33%       23%         Moder Income (30-120% of Median)       2       -       15       17       212       12%       33%       33%         Above Moderate Income (0ver 120% of Median)       2       -       15       17       0%       0%       3%       33%         Poverty Status       389       145       201       735       93%       71%       39%         Poverty Level       0       1100       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       10%       10%       100%       100%       100%       100%       100%       10%       10%       10%       10%       10%       10%       10%       10%<	Extremely Low Income (Below 30% of Median)       358       115       131       604       86%       56%       56%       26%         Very Low Income (30-50% of Median)       358       115       117       212       122       212       28% <td>Household Income as % of HUD Area Median Income</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1000</td> <td>č</td>	Household Income as % of HUD Area Median Income							1000	č
Very Low Income (30-50% of Median)       49       46       117       212       12%       23%       33%         Low Income (30-50% of Median)       2       -       15       17       0%       0%       33%         Low Income (30-50% of Median)       2       -       15       17       0%       0%       3%         Moderate Income (80-120% of Median)       2       -       512       1,134       106       0%       12%       16%         Above Moderate Income (80-120% of Median)       2       55       512       1,134       100%       100%       10	Very Low Income (30-50% of Median)       49       46       117       212       12%       23%       33%         Low Income (30-50% of Median)       2       19       168       19       25       94       117       212       12%       23%       33%         Noderate Income (80-120% of Median)       2       8       19       168       195       2%       9%       33%         Above Moderate Income (80-120% of Median)       2       81       106       0%       12%       12%       12%       14%       38%       31%         Above Moderate Income (30-120% of Median)       2       81       106       0%       12%       16%       33%         Poverty Status       389       145       201       735       93%       71%       39%         Poverty Status       389       145       201       735       93%       71%       39%         Poor (Bolow Poverty Level)       2       4       2       4       16%       10%       100%       100%       10%         Not Poor (200% of More of Poverty Level)       2       18       96       116       9       16%       10%       10%       10%       10%       10%       10% <t< td=""><td>Extremely Low Income (Below 30% of Median)</td><td>358</td><td>115</td><td>131</td><td>604</td><td>86%</td><td>56%</td><td>26%</td><td>50</td></t<>	Extremely Low Income (Below 30% of Median)	358	115	131	604	86%	56%	26%	50
Low income (50-80% of Median)         8         19         106         195         195         195         195         578 </td <td>Low Income (50-50% of Median)       8       19       105       19       2       9</td> <td>Very Low Income (30-50% of Median)</td> <td>49 9</td> <td><b>4</b>6</td> <td>111</td> <td>212</td> <td>%7L</td> <td>23%</td> <td>2370</td> <td></td>	Low Income (50-50% of Median)       8       19       105       19       2       9	Very Low Income (30-50% of Median)	49 9	<b>4</b> 6	111	212	%7L	23%	2370	
Moderate income (80-1/20% or median)         Z         F         10         0.0         12%         16%           Above Moderate income (0ver 120% of Median)         25         81         106         0%         12%         16%           Above Moderate income (0ver 120% of Median)         417         205         512         1,134         100%         10%         10%         10%         10%         10%         10%         10%	Moderate income (30-120% of Median)       2       5       1       1       0	Low Income (50-80% of Median)	ο <b>σ</b>	2	201	0 <u>6</u>	%7	9. F	30%	- 0
Above moderate income (Voer 120% or metual)         23         01         03         100%	Above Moderate income (Over 120% or meutan)       23       91       100       100%       1	Moderate Income (80-120% of Median)	7	, <sup>2</sup> C	5 5	106	%0	10%	16%	νõ
Poverty Status         389         145         201         735         93%         71%         39%           Poor (Below Poverty Level)         27         42         216         285         6%         21%         42%           Near Poor (100-199% of Poverty Level)         27         42         216         285         6%         21%         42%           Near Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Any Family Members Receive Food Stamps in Last 12 Months         418         205         513         1,136         100%         101%         1           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%         76%         57%           No         0         67         156         14%         15%         13%           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%         76%         57%           No         Yes         59         30         67         16%         13%         13%           Any Earli         Not         16         16         16%         2% <td>Poverty Status         389         145         201         735         93%         71%         39%           Poor (Below Poverty Level)         27         42         216         285         6%         21%         42%           Near Poor (100-199% of Poverty Level)         27         42         216         285         6%         21%         42%           Near Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Not Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Any Family Members Receive Food Stamps in Last 12 Months         215         292         790         82%         76%         57%           Yes         59         30         67         166         18%         91%         73%           Not Answered         9         -         10         19         2%         0%         2%         0%         2%           Otal         0         67         16%         16%         13%         13%           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%</td> <td>Above Moderate Income (Uver 120% of meulari) Total</td> <td>417</td> <td>205</td> <td>512</td> <td>1,134</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100</td>	Poverty Status         389         145         201         735         93%         71%         39%           Poor (Below Poverty Level)         27         42         216         285         6%         21%         42%           Near Poor (100-199% of Poverty Level)         27         42         216         285         6%         21%         42%           Near Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Not Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Any Family Members Receive Food Stamps in Last 12 Months         215         292         790         82%         76%         57%           Yes         59         30         67         166         18%         91%         73%           Not Answered         9         -         10         19         2%         0%         2%         0%         2%           Otal         0         67         16%         16%         13%         13%           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%	Above Moderate Income (Uver 120% of meulari) Total	417	205	512	1,134	100%	100%	100%	100
Any Family Members Receive Food Stamps in Last 12 Months       389       145       201       735       93%       71%       39%         Near Poor (100-199% of Poverty Level)       27       42       216       285       6%       21%       42%         Near Poor (100-199% of Poverty Level)       2       18       96       116       0%       9%       19%         Not Poor (200% or More of Poverty Level)       2       18       96       116       0%       9%       19%         Any Family Members Receive Food Stamps in Last 12 Months       418       205       513       1,136       100%       101%       1         Any Family Members Receive Food Stamps in Last 12 Months       343       155       292       790       82%       76%       57%         No       9       -       10       19       2%       0%       2%       2%       7%         Any Family Members Receive Food Stamps in Last 12 Months       343       155       292       790       82%       76%       57%         Yes       6       7       16       14%       16%       10%       2%       0%       2%       2%       2%       2%       2%       2%       2%       2%       2%	Poor (Below Poverty Level)       389       145       201       735       93%       71%       39%         Near Poor (100-199% of Poverty Level)       27       42       216       285       6%       21%       42%         Near Poor (200% or More of Poverty Level)       2       18       96       116       0%       9%       19%         Not Poor (200% or More of Poverty Level)       2       18       96       116       0%       9%       19%         Any Family Members Receive Food Stamps in Last 12 Months       418       205       513       1,136       100%       101%       1         Any Family Members Receive Food Stamps in Last 12 Months       343       155       292       790       82%       76%       57%         No       0       67       16       19       2%       0%       2%       2%       2%         Any Family Members Receive Food Stamps in Last 12 Months       343       155       292       790       82%       76%       57%         No       No       9       -       10       19       2%       0%       2%       2%       2%       2%       2%       2%       5%       5%       5%       3%       2%       2%	Doverty Statile								
Near Poor (100-199% of Poverty Level)         27         42         216         285         6%         21%         42%           Not Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Not Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%         76%         57%           No         No         0         67         156         14%         15%         13%           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%         76%         57%           No         No         9         -         10         19         2%         0%         2%         7%           Not Answered         9         -         10         19         2%         9%         9%         9%         9%         9%         7%           Yes         59         30         67         16%         16%         2%         0%         2%         0%         2%	Near Poor (100-199% of Poverty Level)       27       42       216       285       6%       21%       42%         Not Poor (200% or More of Poverty Level)       2       18       96       116       0%       9%       19%         Not Poor (200% or More of Poverty Level)       2       18       96       116       0%       9%       19%         Any Family Members Receive Food Stamps in Last 12 Months       343       155       292       790       82%       76%       57%         No       No       0       9       1       16       0%       9%       101%       1         Any Family Members Receive Food Stamps in Last 12 Months       343       155       292       790       82%       76%       57%         No       No       16       19       2%       0%       2%       0%       2%         Iotal       1       185       369       965       98%       91%       72%	Poor (Below Poverty Level)	389	145	201	735	93%	71%	39%	65
Not Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%         1           Any Family Members Receive Food Stamps in Last 12 Months         418         205         513         1,136         100%         100%         101%         1           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%         76%         57%           No         Yes         59         30         67         156         14%         15%         13%           No         Yes         59         30         67         165         14%         15%         13%           No         9         -         10         19         2%         0%         2%         2%           No         9         -         10         195         369         965         91%         72%	Not Poor (200% or More of Poverty Level)         2         18         96         116         0%         9%         19%           Any Family Members Receive Food Stamps in Last 12 Months         418         205         513         1,136         100%         100%         101%         1           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%         76%         57%           No         9         -         10         19         2%         0%         2%         13%           Any Family Members Receive Food Stamps in Last 12 Months         343         155         292         790         82%         76%         57%           Ves         No         9         -         10         19         2%         0%         2%         0%         2%         0%         2%         0%         2%         0%         2%         0%         2%         13%         7%         7%         13%         13%         7%         1%         1%         7%         1%         1%         7%         1%         7%         1%         1%         7%         1%         1%         1%         1%         1%         1%         1%	Near Poor (100-199% of Po	27	42	216	285	89	21%	42%	52
tamps in Last 12 Months     343     155     292     790     82%     76%     57%       59     30     67     156     14%     15%     13%       9     -     10     19     2%     0%     2%       411     185     369     965     98%     91%     72%	tamps in Last 12 Months 343 155 292 790 82% 76% 57% 57% 58 156 14% 15% 13% 59 20 010 19 2% 0% 2% 13% 29 - 10 19 2% 0% 91% 72%	Not Poor (200% or More of	2 118	18 205	96 513	116 1136	100%	9% 100%	19%	00
tamps in Last 12 Months 343 155 292 790 82% 76% 57% 57% 59 30 67 156 14% 15% 13% 9 - 10 19 2% 0% 2% 2% 2% 2% 2% 369 965 98% 91% 72%	tamps in Last 12 Months 343 155 292 790 82% 76% 57% 59 30 67 156 14% 15% 13% 9 - 10 19 2% 0% 2% 2% 91% 72%	1003	2	607	2	201	200	2		
59 30 67 156 14% 15% 13% nswered 9 - 10 19 2% 0% 2% 411 185 369 965 98% 91% 72%	59     30     67     156     14%     15%     13% <b>nswered</b> 9     -     10     19     2%     0%     2%       0     11     185     369     965     98%     91%     72%	Any Family Members Receive Food Stamps in Last 12 Months Yes	343	155	292	062	82%	76%	57%	<b>%</b> 02
nswered 9 - 10 19 2% 0% 2% 411 185 369 965 98% 91% 72%	nswered 9 - 10 19 2% 0% 2% 411 185 369 965 98% 91% 72% 0.1 .	No	59	30	67	156	14%	15%	13%	14
411 180 ADD 900 ADD 900 ADD 900 ADD 900 ADD 720	877 % 16 % 06 do 306 do 306 do 400 12% 12% 12% 12% 12% 12% 12% 12% 12% 12%	Not Answered	6		10	19	2%	%0	2% 7.0%	50 10
		Total	411	185	369	905	88%	%LA	0/.71	0

CENT OF INCOME FROM EARNINGS, 1995	Column Parrant
E 9B. SELECTED HOUSEHOLD CHARACTERISTICS OF RURAL HOUSEHOLDS WITH WELFARE INCOME, BY PERCENT OF INCOME FROM EARNINGS, 1995	Thousands of Housaholds

Notational Least International Least Intern	Ċ		Thousand	Thousands of Households			Column Percent	Percent	
Income $60%$ , $60%$ or more         Total         Income $60%$ , $60%$ or more         Total $60%$ , $60\%$		No earned	Less than			No earned	Less than		
73         44         200         322         332         444         244         545		Income	50%		Total	income	50%	50% or more	Total
73         16         220         332         17%         26%         53%           419         204         512         1135         100%         100%         100%           138         6         6         100         313         1134         100%         100%           138         6         6         100         313         1134         100%         100%         100%           131         53         1134         100%         1134         100%         100%         100%         100%           141         2         33         33%         23%         23%         23%         23%           1131         1134         1134         1134         100%         100%         100%         100%           1131         113         1134         1134         100%         100%         100%         100%           1131         1134         1134         1134         1134         100%         100%         100%           1131         1134         1134         100%         100%         100%         100%         100%           1131         2         1134         100%         100%         100%	Household Type								
346         155         222         733         234         734         754           113         204         512         1135         1005         1005         1005         1005           128         25         62         113         214         224         225         225           101         204         513         1134         1005         1005         1005         1005           113         204         513         1134         1005         224         225         225         225         225         225         225         225         225         225         225         225         225         225         226         225         234         225 </td <th>Married with Kids</th> <td>73</td> <td>49</td> <td>220</td> <td>342</td> <td>17%</td> <td>24%</td> <td>43%</td> <td>30%</td>	Married with Kids	73	49	220	342	17%	24%	43%	30%
419         204         512         1,135         100k         1	Other with Kids	346	155	292	793	83%	26%	57%	20%
18         25         62         133         234	Total	419	204	512	1,135	100%	100%	100%	100%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Number of Persons in Household								
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Two	86	25	62	173	21%	12%	12%	15%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Three	138	99	130	334	33%	32%	25%	30%
	Four	92	60	122	274	22%	29%	24%	24%
417       204       513       1,134       100%       100%       100%       100%       101%         271       98       137       508       137       508       65%       49%       57%       53%       55%       53%       55%       55%       53%       55%	Five or More	101	53	199	353	24%	26%	39%	31%
271         88         137         506         65%         48%         57%           106         80         271         50         12%         39%         55%           11         2         32         14         57         10%         10%         10%           11         2         32         34         0.%         14%         55%         14%         55%           11         2         32         34         0.%         11         10%         10%         10%         10%           11         2         3         946         946         946         96%         91%         96%	Total	417	204	513	1,134	100%	100%	101%	100%
271         88         137         506         65%         48%         53%           4106         20         27         457         25%         39%         53%           411         2         37         1,135         100%         100%         101%           418         2.04         513         1,135         100%         100%         101%           370         166         410         946         81%         80%         37%           370         166         410         946         81%         80%         101%           370         166         410         946         81%         80%         101%           370         166         410         946         81%         80%         101%           370         166         410         946         81%         80%         101%           370         204         512         1,134         100%         100%         100%         100%           418         204         53         370         31%         30%         35%         32%           413         206         51         1,134         100%         100%         100%	Number of Adults in Household								
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	One	271	<b>9</b> 8	137	506	65%	48%	27%	45%
41         24         59         124         108         128	Two	106	80	271	457	25%	39%	53%	40%
2       32       34       0%       1%       6%         418       2.4       513       1,135       100%       0%       1%       6%         370       166       41       513       1,135       100%       0%       1%       6%         370       166       416       946       89%       61%       0%       1%       10%         370       166       416       946       89%       100%       10%	Three	41	24	59	124	10%	12%	12%	11%
418     -     14     14     0%     0%     0%     3%       204     513     1,135     1,03%     100%     10%     10%     10%       21     -     -     513     1,135     1,03%     10%     10%     10%       21     -     -     513     1,135     1,03%     10%     10%     10%       21     -     -     -     4     1     1     0%     0%     1%       23     33     33     33     170     9%     19%     1%     10%       23     -     -     -     -     4     1     1     2%     0%     1%       23     -     -     -     -     1     1     1     1     1       23     -     -     -     1     1     1     1     1       24     11     1     1     1     1     1     1     1       23     1     1     1     1     1     1     1       24     1     1     1     1     1     1     1       25     1     1     1     1     1     1     1       26 </td <th>Four</th> <td></td> <td>2</td> <td>32</td> <td>34</td> <td>%0</td> <td>1%</td> <td>6%</td> <td>3%</td>	Four		2	32	34	%0	1%	6%	3%
418         204         513         1,135         100%         100%         101%           2         -         5         5         7         0         96         19%         19%         19%           370         166         410         946         19%         19%         19%         19%           370         166         410         946 <td< td=""><th>Five or More</th><td></td><td>ı</td><td>14</td><td>14</td><td>%0</td><td>%0</td><td>3%</td><td>1%</td></td<>	Five or More		ı	14	14	%0	%0	3%	1%
2         -         5         7         0%         0%         1%           370         166         410         946         19%         1%         8%           39         166         410         946         19%         19%         18%           39         170         946         11         2%         0%         1%         1%           7         -         -         4         11         2%         0%         1%         1%           131         61         178         370         31%         30%         35%         1%           7         -         -         4         11         2%         1%         1%           131         61         178         370         31%         30%         35%           34         14         28         86         8%         7%         7%         7%           29         9         20         511         1,136         100%         10%         1%         7%           187         198         86         8%         7%         7%         3%         3%           188         51         1,136         100%	Total	418	204	513	1,135	100%	100%	101%	100%
2     -     5     7     0%     0%     1%       370     166     410     946     147     95     149     100%     100%     100%     146       131     61     178     370     314     100%     100%     100%     100%     100%       141     204     161     178     370     31%     30%     35%     35%       34     143     206     511     1,136     100%     100%     100%     100%       187     188     167     31%     21%     21%     21%     21%     22%       188     196     31%     17%     21%     21%     24%     4%       188     168     167     1136     100%     100%     100%       184     26     94     20%     13%     16%<	Niimhar af Eamillae in Hoileahaid								
More         370         166         410         946 </td <th></th> <td>c</td> <td>4</td> <td>ĸ</td> <td>2</td> <td>780</td> <td>700</td> <td>107</td> <td>40/</td>		c	4	ĸ	2	780	700	107	40/
Mote $7$ $ +$ $11$ $26$ $010$ $000$ $010$ $000$ $010$ $000$ $010$ $000$ $010$ $000$ $110$ $000$ $110$ $000$ $110$ $000$ $110$ $000$ $100$ $1000$		370	166		7 046	% /000	010	0/ I	0/ I
More         7         -	Two	30	80 82		170	2007 700	10%	18%	150/
Other Age Six       1131       61       178       370       31%       30%       35%         131       61       178       370       31%       30%       35%       30%       35%         134       16       78       370       31%       30%       35%       32%         134       110       224       10       31%       30%       35%       32%         7       43       110       224       17%       21%       22%       32%         7       419       206       511       1,136       100%       100%       100%         under Age Six       187       108       197       492       7%       4%       4%         187       108       197       492       7%       4%       4%         198       108       197       492       31%       33%       38%         114       2       2       2       2       2       33%       38% $2       2       2       2       2       33%       38%       38%         2       2       2       2       2       2       2       38%       38%     $	Three or More	20 20	3 .	4	<u></u> 7	%0	%0 %0	1%	1%
Image: Note of the second		418	204	512	1134	100%	100%	100%	100%
	10121		103	210	<b>t</b> 2.1	8,001	8 DD I	<b>%</b>	% DD
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Number of Children								
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	One	131	61	178	370	31%	30%	35%	33%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Two	154	79	165	398	37%	39%	32%	35%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Three	71	43	110	224	17%	21%	22%	20%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Four	34	14	38	86	8%	%2	2%	8%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Five or More	29	6	20	58	%4	4%	4%	5%
187     108     197     492     45%     53%     39%       128     68     196     392     31%     33%     38%       84     26     94     204     20%     13%     38%       14     2     27     43     3%     1%     5%       2     -     2     27     43     3%     1%     5%       417     204     514     1,135     100%     100%     101%	Total	419	206	511	1,136	100%	101%	100%	100%
187     108     197     492     45%     53%     39%       128     68     196     392     31%     33%     38%       84     26     94     204     20%     13%     18%       14     2     27     43     3%     1%     5%       2     -     -     2     20%     1%     5%       7     45     54     204     20%     1%     5%       7     2     -     2     2     0%     0%     0%       2     -     -     2     2     0%     0%     0%       417     204     514     1,135     100%     100%     10%	Number of Children under Age Six								
128     68     196     392     31%     33%     38%       84     26     94     204     20%     13%     18%       14     2     27     43     3%     1%     5%       2     -     -     2     2%     1%     5%       7     More     2     -     2     0%     0%     0%       417     204     514     1,135     100%     100%     101%	None	187	108	197	492	45%	53%	39%	43%
84     26     94     204     20%     13%     18%       14     2     27     43     3%     1%     5%       2     -     -     2     7     3%     1%     5%       2     -     -     2     0%     0%     0%     0%       2     -     -     2     0%     0%     0%     0%       417     204     514     1,135     100%     100%     101%	One	128	68	196	392	31%	33%	38%	35%
14     2     27     43     3%     1%     5%       2     -     -     2     0%     0%     0%       2     -     -     2     0%     0%     0%       2     -     -     2     0%     0%     0%       417     204     514     1,135     100%     100%     101%	Two	84	26	94	204	20%	13%	18%	18%
2     -     -     2     0%     0%     0%       2     -     -     -     2     0%     0%     0%       417     204     514     1,135     100%     100%     101%	Three	14	7	27	43	3%	1%	5%	4%
<b>r More</b> 2 2 0% 0% 0% 417 204 514 1,135 100% 100% 101%	Four	N	•	1	2	%0	%0	%0	%0
417         204         514         1,135         100%         100%         101%	Five or More	0	,		2	%0	%0	%0	%0
	Total	417	204	514	1,135	100%	100%	101%	100%

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-		DUBSHOUI	PIICUSED OF TOUS OF TOUS					
ER I	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Sex of Householder								
Male	77	45	213	335	18%	22%	42%	30%
Female	341	160	300	801	82%	78%	29%	71%
Total	418	205	513	1,136	100%	100%	101%	100%
Are of Householder								
joon nousened	56	13	74	143	13%	6%	15%	13%
25-34	149	06	185	424	36%	44%	36%	37%
35.44	107	56	157	320	26%	27%	31%	28%
45-64	82	33	78	193	20%	16%	15%	17%
65 or over	24	12	16	52	6%	6%	3%	5%
Total	418	204	510	1,132	100%	100%	100%	100%
Race or Hispanic Origin of Householder								
White	239	121	325	685	21%	29%	63%	%09
Black	110	43	95	248	26%	21%	19%	22%
Hispanic	49	25	72	146	12%	12%	14%	13%
American Indian. Aleutian. Eskimo	20	13	18	51	5%	6%	4%	4%
Asian or Pacific Islander		e		e	%0	1%	%0	%0
Other			e	e	%0	%0	1%	%0
Total	418	205	513	1,136	100%	100%	100%	100%
Marital Status of Householder								
Married	73	49	220	342	17%	24%	43%	30%
Widowed	34	23	21	78	8%	11%	4%	79/
Divorced	120	81	114	315	29%	40%	22%	28%
Separated	68	16	62	146	16%	8%	12%	13%
Never Married	123	35	96	254	29%	17%	19%	22%
Total	418	204	513	1,135	100%	100%	101%	100%
Educational Level of Householder								
Eighth Grade or Less	53	25	60	138	13%	12%		12%
Some High Schl. No Diploma	143	42	120	305	34%	21%		27%
High Schl Diploma or Equiv	153	92	186	431	37%	45%		38%
Some College. Voc Schl. or Equiv	57	40	133	230	14%	20%		20%
Bachelor's Degree	5	9	13	30	3%	3%		3%
Graduate Study or Degree	5	•		2	%0	%0	%0	6

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ICOME FROM EARNINGS, 1995	
: SELECTED HOUSING CHARACTERISTICS OF RURAL HOUSEHOLDS WITH WELFARE INCOME, BY PERCENT OF INCOME FROM EARNINGS, 1995	
	<sup>2</sup>

		Thousands	Thousands of Households			Column Percent	ercent	
	No earned	Less than			No earned	Less than		
	income	50%	50% or more	Total	income	50%	50% or more	Total
Type of Unit								
House, Apt.	324	162	388	874	78%	%62	76%	%11
Mobile Home/TrailerNo Perm. Room	82	32	94	208	20%	16%	18%	18%
Mobile Home-Perm. Room Added	12	12	31	55	3%	6%	6%	5%
Total	418	206	513	1,137	100%	101%	101%	100%
Tenure								
Own	117	76	195	388	28%	37%	38%	34%
Rent	301	129	318	748	72%	63%	62%	<b>%99</b>
Total	418	205	513	1,136	100%	100%	101%	100%
Year Built								
1979 or After	212	105	271	588	51%	51%	53%	52%
1950-78	119	29	06	238	28%	14%	18%	21%
1949 or Earlier	87	70	151	308	21%	34%	30%	27%
Total	418	204	512	1,134	100%	100%	100%	100%
Overcrowding								
Not Crowded (psns/rm <=1)	375	184	439	866	%06	%06	86%	88%
Overcrowded (psns/rm >1)	. 43	20	73	136	10%	10%	14%	12%
Total	418	204	512	1,134	100%	100%	100%	100%
Physical Adequacy of Housing								
Adequate	350	171	445	996	84%	84%	87%	85%
Moderately Inadequate	57	26	51	134	14%	13%	10%	12%
Severely Inadequate	11	7	18	36	3%	3%	4%	3%
Total	418	204	514	1,136	100%	100%	101%	100%
Monthly Housing Costs								
No Cash Cost	42	15	41	98	10%	2%	8%	%6
Under \$250	167	53	115	335	40%	26%	23%	30%
\$250-\$499	140	66	211	450	33%	49%	41%	40%
\$500-\$749	60	22	83	165	14%	11%	16%	15%
\$750 or More	10	4	62	86	2%	7%	12%	8%
Total	419	203	512	1,134	100%	100%	100%	100%

E		Thousands	Thousands of Households			Column Percent	Percent	
R	No earned	Less than			No earned	Less than		
Ĩ	income	50%	50% or more	Total	income	50%	50% or more	Total
Major Housing Problems								
No Problems	113	63	227	403	27%	31%	45%	36%
Moderate Cost Only	69	34	92	195	17%	17%	18%	17%
Severe Cost Only	132	55	72	259	32%	27%	14%	23%
Quality Only	4	17	36	67	3%	8%	7%	6%
Crowded Only	12	e	4	59	3%	1%	%6	5%
Mod. Cost & Quality	21	9	7	34	5%	3%	1%	3%
Sev. Cost & Quality	27	11	4	42	6%	5%	1%	4%
Mod. Cost & Crowded	13	8	80	29	3%	4%	2%	3%
Sev. Cost & Crowded	1	6	ı	20	3%	4%	%0	2%
Qual. & Crowded	2	ı	14	16	%0	%0	3%	1%
All Three Problems	5		7	12	1%	%0	1%	ير 1%
Total	419	206	511	1,136	100%	101%	100%	100%
Mainr Housing Problems (Condensed)								
	113	63	227	403	27%	31%	45%	36%
Moderate Cost Only	69	34	92	195	17%	17%	18%	17%
Severe Cost Only	132	55	72	259	32%	27%	14%	23%
Quality Only	14	17	36	67	3%	8%	%4	6%
Crowded Only	12	9	44	59	3%	1%	%6	5%
Multiple Problems	19	33	41	153	19%	16%	8%	14%
Total	419	205	512	1,136	100%	100%	100%	100%
Covoro/Moderate Drohlame								
	130	В ОВ	263	482	33%	30%	5.2%	43%
Savora Broklome	179		67	340	43%	39%	18%	31%
Severe Froulenis Modarata Drahlame	101	44	160	305	24%	22%	31%	21%
Total	419	204	513	1,136	100%	100%	101%	100%
1								
Subsidized Housing Type	760	146	101	808	7069	7062	70C B	7022
Unsupsidized	900 <b>7</b>		41	143	18%	14%	8% 8%	13%
Cubic Housing	5	2 6	34	117	15%	11%	%2	10%
Current-Reserved	~	Ι,	, ro	12	2%	%0	1%	1%
State/Local Sub	. 8	ÿ	· ±	35	4%	3%	2%	3%
Total	418	202	515	1,135	100%	%66	101%	100%
Low Cost Mortgage Obtained Through Gov't Program								
Yes	4	5	26	35	1%	2%	5%	3%
oN	42	38	101	181	10%	19%	20%	16%
Not Answered	80	9	4	18	2%	3%	1%	2%
Total	54	49	131	234	13%	24%	26%	21%
							100	

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NT OF INCOME FROM EARNINGS, 1995	Column Bornet
ABLE 9D. SELECTED TRANSPORTATION CHARACTERISTICS OF RURAL HOUSEHOLDS WITH WELFARE INCOME, BY PERCENT OF INCOME FROM EARNINGS, 1995	

		~~		Thousands	Thousands of Households			Column/Percent	ercent	
Contany Case         Contany Case<	Company Cars         Company Cars<		No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
18         4         11         91<		Number of Household Cars. Including Comp	anv Cars							
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		None		48	111	312	7626	7010	7000	/02C
30 $32$ $71$ $300$	0.0 $0.0$ </td <td>One</td> <td>230</td> <td>122</td> <td>307</td> <td>540</td> <td>21.10</td> <td>2/ <b>1</b>/2</td> <td>0/ 77 202</td> <td>21.70</td>	One	230	122	307	540	21.10	2/ <b>1</b> /2	0/ 77 202	21.70
(1) $(2)$ <t< td=""><td>110 <math>22</math> <math>21</math> <math>22</math> <math>21</math> <math>23</math> <math>110</math> <math>100</math> <math>10</math></td><td>Two</td><td>36</td><td>i 5</td><td>120</td><td>120</td><td>% nn</td><td>00.%</td><td>%.00</td><td>%oc</td></t<>	110 $22$ $21$ $22$ $21$ $23$ $110$ $10$	Two	36	i 5	120	120	% nn	00.%	%.00	%oc
419         201         511         1137         1139         11	41         204         514         1137         0	Three	8	, c	2 5	50	% E	10.0	14.70	%7I
419         204         514 $1,13^{-1}$ $1,13^{-1}$ $1,13^{-1}$ $1,13^{-1}$ $100^{-0}$	419         204         514         1137         100%         1	Four or More		۹ ,	- 7	2	%0	% I	4 70	0/.7 700
g Gommany Trucks         1         2         3         3         3         4	g Company Tracks         31         32         34         64         44         34         64         44         34         64         44         34         64         44         34         64         44         34         64         10%	Total	419	204	514	1,137	100%	100%	100%	100%
31         165         349         964	31         165         34         64 <th64< th="">         64         64         64&lt;</th64<>	Number of Household Trucks. Including Con	ipany Trucks							
65         56         57         56         57<	100         100         100         100         100         100         100           11         1         2         2         1         2         2         1         2         2         1         2         2         1         2         2         1         2         2         1         2         2         2         1         2 <th2< th=""> <th2< th=""> <th2< th="">         &lt;</th2<></th2<></th2<>	None	351	165	348	RAA	7078	010/	200/	7007
11         2         31         44         30         10 </td <td>11         2         31         44         33         54         33         44         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         34         35         54         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         35         35         35         35         35         35         35         35         35&lt;</td> <td>One</td> <td>100</td> <td>95</td> <td>131</td> <td>- CCC</td> <td>13%</td> <td>0170</td> <td>00%0</td> <td>%0/ /0/C</td>	11         2         31         44         33         54         33         44         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         33         54         34         35         54         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         34         35         34         35         35         35         35         35         35         35         35         35<	One	100	95	131	- CCC	13%	0170	00%0	%0/ /0/C
2 $1$ $2$ $1$ $3$ <td>CKs         <math>\frac{1}{2}</math> <math></math></td> <td>Two</td> <td>: =</td> <td>3 °</td> <td>3</td> <td>44</td> <td>%E</td> <td>10/0</td> <td>70 V 70 Y</td> <td>%07</td>	CKs $\frac{1}{2}$ $$	Two	: =	3 °	3	44	%E	10/0	70 V 70 Y	%07
410         204         513         1,135         100%	410         204         513         1,136         100%         100%         100%           CIS         1         2         2         1         2         2         1         2         1         100%	Three or More	2		; m	ţœ	%0	%- ~	1%	4 %
List         228         228         228         237         11%           213         5         40         26         228         32%         14%           217         5         10         268         57         46         14%         24%         27%           21         1         17         5         38         44%         24%         27%         37%           21         2         1         14         204         512         1,134         100%         10%         37%         24%         27%	Line         134         38         56         228         32%         59%         54%         55%         54%         55%	Total	419	204	513	1,136	100%	100%	100%	100%
134       38       58       228       328,       198,       11,         7       7       4       11       26       27       57       30,       28,       198,       113,         7       7       4       11       26       26       28       28,       57,       30,       28,       57,       73,       73,         7       7       5       36       512       1,13       100%       100%       73,       74,       100,       100,       100,       100,       100,       100,       100,	14         38         56         228         32%         19%           7         4         11         240         210         10         260         28%         19%           7         7         4         11         246         24%         24%         24%         24%           7         7         1         1         246         0.%         0.%         0.%           2         1         1         2         4         24         0.%         0.%         24%           4         10         204         512         1,134         100%         0.%         0.%           134         6         23         6         6         166         166         0.%         0.%           134         67         28         66         166         0.%         0.%         0.%           Vork.Worker1         20         107         333         333         100%         0.%         0.%           2         2         1         2         4         4         0.%         0.%         0.%           2         2         2         2         2         2         2         2.%<	Number of Household Cars and/or Trucks								
200         110         200         57         40         111         200         570	200         110         200         110         200         570         570         570         550         570         550 <td>None</td> <td>134</td> <td>38</td> <td>56</td> <td>228</td> <td>32%</td> <td>10%</td> <td>1102</td> <td>/000</td>	None	134	38	56	228	32%	10%	1102	/000
57 $46$ $141$ $246$ $141$ $246$ $141$ $246$ $776$ $7$ $5$ $3$ $266$ $166$ $276$ <td>57 <math>46</math> <math>141</math> <math>246</math> <math>147</math> <math>246</math> <math>147</math> <math>246</math> <math>246</math> <math>246</math> <math>246</math> <math>246</math> <math>246</math> <math>246</math> <math>246</math> <math>226</math> <math>246</math> <math>226</math> <math>226</math></td> <td>One</td> <td>208</td> <td>110</td> <td>260</td> <td>578</td> <td>20%</td> <td>%P5</td> <td>51%</td> <td>51%</td>	57 $46$ $141$ $246$ $147$ $246$ $147$ $246$ $246$ $246$ $246$ $246$ $246$ $246$ $246$ $226$ $246$ $226$	One	208	110	260	578	20%	%P5	51%	51%
17       5       36       56       56       57       4       57       7       5         2       1       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       2       1       1       1       1       2       1       1       1       2       1       1       2       1       1       1       1       2       1       3       1	17       5       36       56       46       77       7         2       1       17       5       36       56       4%       2%       7%         2       2       2       2       2       2       0%       0%       0%         418       204       512       1,134       100%       100%       100%       100%         65       35       66       166       166       49%       53%       10%         134       67       138       339       100%       100%       100%       10%         134       67       138       339       100%       0%       0%       0%         134       67       138       339       100%       100%       100%       100%         134       67       138       339       100%       100%       100%       2%         14       12       2       4       4       4       0%       0%       2%         24       128       383       545       100%       100%       100%       0%         2       2       2       2       2       0%       0%       0% <t< td=""><td>Two</td><td>57</td><td>48</td><td>141</td><td>246</td><td>14%</td><td>24%</td><td>27%</td><td>2000</td></t<>	Two	57	48	141	246	14%	24%	27%	2000
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141 $22$ $2$ $4$ $06$ $152$ $1,134$ $006$ $156$ $152$ $1,134$ $100%$ $10$	418       2       2       2       4       0%       1%         418       204       512       1,134       100%       10%       10%         65       35       66       167       7       17       0%       19%         65       35       66       168       166       9%       5%       10%         134       67       138       339       100%       100%       100%       100%         134       67       138       339       100%       100%       100%       100%         134       7       138       339       107%       100%       100%       100%         134       20       107       367       44       2       2       2       2         14       2       2       4       2       2       0%       2%       2%         15       2       4       2       2       0%       0%       2%       2%         16       2       2       2       13%       100%       100%       100%       0%         16       1       2       2       2       0%       0%       0%       0%	Four	7	-	17	20	%0	%0 7	%8	%0
418       204       512       1,134       100%	418         204         512         1,134         100%	Five or More		2	2	4	%0	1%	%0	%0
69         22         63         154         51%         33%         46%           65         35         66         165         0%         2%         46%           65         35         66         165         0%         2%         46%           134         67         138         339         100%         100%         105%           134         67         138         339         100%         100%         100%           134         67         138         339         100%         0%         100%           134         20         107         367         494         33%         46%         100%           134         20         107         367         494         33%         100%         100%           2         2         2         0%         2%         0%         100%           24         177         22         2         0%         0%         2%           00rk, Worker 2         4         2         0%         0%         2%         0%           23         23         545         100%         100%         0%         0%         2%	69         22         63         154         51%         33%           65         35         66         166         0%         52%           65         35         66         166         0%         52%           134         67         138         339         100%         100%           134         67         138         339         100%         0%           134         67         138         339         100%         0%           20         107         367         494         83%         84%           21         20         107         367         10%         0%           22         2         2         2         0%         0%           24         177         22         43         100%         100%           24         128         339         545         100%         100%           24         128         339         545         100%         100%           24         2         2         0%         0%         0%           20         0         128         138         100%         0%           21         2	Total	418	204	512	1,134	100%	100%	100%	100%
69         22         63         154         51%         33%         46%           65         35         66         17         0%         15%         5%         46%           65         35         66         166         0%         5%         46%         5%           134         67         138         339         106%         100% </td <td>69         22         63         154         51%         33%           65         35         66         10         7         17         0%         55%           65         35         66         138         339         100%         52%         53%           65         35         66         138         339         100%         53%         53%           134         67         138         367         494         68         53%         0%         53%           0ork, Worker 1         20         107         367         494         68         53%         0%         0%           0ork, Worker 2         2         2         0         07         0%         00%         0%         0%         0%         0%         0%         0%         0%         0%         2%         2%         2%         0</td> <td>Public Transportation Adequate</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	69         22         63         154         51%         33%           65         35         66         10         7         17         0%         55%           65         35         66         138         339         100%         52%         53%           65         35         66         138         339         100%         53%         53%           134         67         138         367         494         68         53%         0%         53%           0ork, Worker 1         20         107         367         494         68         53%         0%         0%           0ork, Worker 2         2         2         0         07         0%         00%         0%         0%         0%         0%         0%         0%         0%         0%         2%         2%         2%         0	Public Transportation Adequate								
10       7       17       17       17       17       17       17       17       17       17       17       17       17       17       17       17       17       17       17       13       133       135       166       166       168       168       168       168       168       168       168       166       168       166       168       166	10       7       17       17       17       17       17       17       17       17       17       17       17       17       17       17       17       17       17       13       22%       22%       22%       22%       22%       22%       0%	Adequate	69	22	63	154	51%	33%	46%	45%
65         35         66         166         166         49%         52%         48%         10%           134 $67$ 138         339         100%         00%         1%         1%           Vork, Worker 1         20         107         367         494         83%         5%         48%         93% $20$ 107         367         494         83%         84%         93%         100%	65         35         66         165         35         66         165         52%         52%         52%         52%         52%         52%         52%         52%         52%         60%	Inadequate		5	7	17	%0	15%	2%	200
134 $67$ 138       2       0%       0%       0%       1%         134 $67$ 138       339       100%       0%       0%       10%       10%       10%         Vork, Worker 1       20       107       367       494       83%       84%       93%       100%       <	134 $\overline{67}$ 138       339 $0\%$ $0\%$ $0\%$ $0\%$ Vort, Worker 1       20       107       367       494       83%       84%       100%       100%       100%         20       107       367       494       8       83%       84%       0%       0%       0%         20       107       367       494       8       9       100%       100%       0%         21       2       2       2       0%       0%       0%       0%       0%         24       178       393       545       110       00%       100%       100%       0%         17       4       23       92       119       100%       100%       0%       0%         160K, Worker 2       2       2       0%	Do Not Use	65	35	99	166	49%	52%	48%	49%
134       67       138       339       100% <th< td=""><td>134         67         138         339         100%         100%         100%           Vort, Worker 1         <math>20</math> <math>107</math> <math>367</math> <math>494</math> <math>83\%</math> <math>84\%</math>           Vort, Worker 1         <math>20</math> <math>107</math> <math>367</math> <math>494</math> <math>83\%</math> <math>84\%</math>           20         <math>107</math> <math>367</math> <math>494</math> <math>83\%</math> <math>84\%</math> <math>0\%</math>           2         2         <math>4</math> <math>17\%</math> <math>22</math> <math>0\%</math> <math>0\%</math> <math>2\%</math>           2         2         <math>4</math> <math>17\%</math> <math>22</math> <math>4</math> <math>22\%</math> <math>2\%</math> <math>2\%</math>           2         <math>2</math> <math>107</math> <math>365</math> <math>43</math> <math>100\%</math> <math>100\%</math> <math>2\%</math> <math>0</math> <math>0</math> <math>2</math> <math>2</math> <math>2</math> <math>0\%</math> <math>0\%</math> <math>0\%</math> <math>0</math> <math>0</math> <math>0</math> <math>100\%</math> <math>100\%</math> <math>100\%</math> <math>0\%</math> <math>0\%</math> <math>0</math> <math>0</math> <math>0</math> <math>12</math> <math>2</math> <math>0\%</math> <math>0\%</math> <math>0\%</math> <math>0</math> <math>0</math> <math>0</math> <math>10</math> <math>0</math> <math>0</math> <td< td=""><td>Not Answered</td><td></td><td>•</td><td>2</td><td>2</td><td>%0</td><td>%0</td><td>1%</td><td>1%</td></td<></td></th<>	134         67         138         339         100%         100%         100%           Vort, Worker 1 $20$ $107$ $367$ $494$ $83\%$ $84\%$ Vort, Worker 1 $20$ $107$ $367$ $494$ $83\%$ $84\%$ 20 $107$ $367$ $494$ $83\%$ $84\%$ $0\%$ 2         2 $4$ $17\%$ $22$ $0\%$ $0\%$ $2\%$ 2         2 $4$ $17\%$ $22$ $4$ $22\%$ $2\%$ $2\%$ 2 $2$ $107$ $365$ $43$ $100\%$ $100\%$ $2\%$ $0$ $0$ $2$ $2$ $2$ $0\%$ $0\%$ $0\%$ $0$ $0$ $0$ $100\%$ $100\%$ $100\%$ $0\%$ $0\%$ $0$ $0$ $0$ $12$ $2$ $0\%$ $0\%$ $0\%$ $0$ $0$ $0$ $10$ $0$ $0$ <td< td=""><td>Not Answered</td><td></td><td>•</td><td>2</td><td>2</td><td>%0</td><td>%0</td><td>1%</td><td>1%</td></td<>	Not Answered		•	2	2	%0	%0	1%	1%
Vort, Worker 1         20         107         367         494         83%         84%         93%         93%           2         4         4         4         4         9         83%         84%         93%         93%           2         2         4         4         107         367         494         0%         0%         1%         1%           2         2         2         0         0%         2%         0%	Vort, Worker 1         20         107         367         494         83%         84%           20         107         367         494         6         0%         0%         2%           2         2         4         4         0%         0%         2%         0%           2         2         4         177%         177%         13%         2%           24         128         393         545         100%         10%         0%           24         128         393         545         100%         10%         0%           0         0         0         128         393         545         100%         0%           Vork, Worker 2         4         23         92         119         0%         0%         0%           0         0         1         2         2         0%         0%         0%         0%         0%           10         0         12         13         100%         100%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%	Total	134	. 67	138	339	100%	100%	100%	100%
20     107     367     494     83%     84%     93%       2     4     4     0%     0%     0%     1%       2     2     2     2     0%     0%     1%       2     2     43     117%     13%     8%     8%       24     177     22     23     0%     0%     0%       24     128     393     545     100%     100%     100%       24     128     393     545     100%     100%     100%       24     128     393     545     100%     100%     100%       0     0     1     128     393     545     100%     100%       10     0     1     1     1     1     1       1     2     2     0     0%     0%     0%       1     1     1     1     0%     0%     1       1     1     1     1     1     0%     1       1     1     1     1     0%     0%     1       1     1     1     1     0%     0%     1       1     1     1     1     1     1       2<	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Principal Means of Transportation to Work, V	Jorker 1							
2     4     4     4     0%     0%     0%     1%       2     2     4     17     22     2%     0%     0%       24     128     393     545     100%     13%     0%     0%       24     128     393     545     100%     13%     0%     1%       24     128     393     545     100%     100%     100%     100%       24     23     92     119     100%     100%     100%     100%       0     0     12     2     2     0%     0%     100%       1     1     12     12     10     0%     100%     100%       0     0     1     12     12     2%     0%     2%       0     0     1     12     12     2%     0%     2%       0     0     1     135     100%     100%     100%     100%       10     10     137     0%     0%     2%     2%       20     107     0%     100%     100%     100%       20     107     0%     100%     100%     100%       20     107     0%     100%	2 $4$ $17$ $22$ $2$ $2$ $2$ $2$ $0.6$ $0.6$ $2.6$ $0.6$	Car. Truck. Van		107	367	494	83%	%P8	%ED	01%
2 $2$ $2$ $2$ $2$ $0$ $0$ $2$ $0$	2 $2$ $100%$ $100%$ $100%$ $100%$ $100%$ $2$ $2$ $2$ $2$ $0$ <	Railroad			4	4	%0	%U	1%	1%
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4       17       22       43       17%       13% $6\%$ 24       17       22       43       17%       13% $6\%$ 24       128       393       545       100%       100%       100%       100%         24       128       393       545       119       100%       100%       100%         Vork, Worker 2       4       23       92       119       100%       100%       100%       2%         0       0       0       12       12       0%       0%       2%       2%         1       0       0       12       12       0%       0%       2%       2%         2       2       0       0%       0%       0%       10%       10%         2       10       135       100%       100%       100%       100%       100%       100%         20       257       357       100%       25%       30%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100%       100% </td <td>4       17       22       43       17%       13%         <math>24</math>       128       393       545       100%       100%       100%         <math>24</math>       128       393       545       100%       100%       100%         <math>0</math>       0       2       23       92       119       100%       100%         0       0       12       2       0       0%       0%       0%         1       0       12       12       12       0%       0%       0%         2       1       12       12       0%       0%       0%       0%         2       1       135       108       135       100%       100%       0%         2       107       367       494       100%       100%       100%       100%</td> <td>Walked Only</td> <td></td> <td>2</td> <td></td> <td>2</td> <td>%0</td> <td>2%</td> <td>%0</td> <td>%0</td>	4       17       22       43       17%       13% $24$ 128       393       545       100%       100%       100% $24$ 128       393       545       100%       100%       100% $0$ 0       2       23       92       119       100%       100%         0       0       12       2       0       0%       0%       0%         1       0       12       12       12       0%       0%       0%         2       1       12       12       0%       0%       0%       0%         2       1       135       108       135       100%       100%       0%         2       107       367       494       100%       100%       100%       100%	Walked Only		2		2	%0	2%	%0	%0
24     128     393     545     100%     100%     100%       Vork, Worker 2     4     23     92     119     100%     100%     100%       0     0     2     2     2     0%     0%     2%       10     0     12     12     0%     0%     2%       2     2     2     0%     0%     11%       4     23     108     135     100%     100%     100%       20     80     257     357     100%     100%     100%       20     107     367     494     100%     100%     100%	24     128     393     545     100%     100%       Vork, Worker 2     4     23     92     119     100%     100%       0     0     2     2     2     0%     0%     0%       10     0     12     12     12     0%     0%     0%       20     80     257     357     100%     100%     100%       20     107     367     494     100%     100%     100%	Other	4	17	23	43	17%	13%	6%	8%
Vork. Worker 2         4         23         92         119         100%         100%         85%           0         2         2         2         2         2%         10%         100%	Vork, Worker 2         4         23         92         119         100%         100%         0           0         0         2         2         2         0         0%         25%         0%	Total	24	128	393	545	100%	100%	100%	100%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Principal Means of Transportation to Work, V		:	;					
2     2     2     2%       0     0     12     12     0%     2%       4     23     108     135     100%     10%     11%       20     80     257     357     100%     100%     100%       20     80     257     357     100%     75%     70%       20     107     357     100%     100%     100%     100%       20     107     367     494     100%     100%     100%	0     0%     0%     0%       1     2     2     0%     0%       4     23     108     135     100%     0%       20     80     257     357     100%     75%       20     80     257     357     100%     75%       20     107     367     494     100%     100%	Car, Truck, Van	4	23	92	119	100%	100%	85%	88%
0         0%         2%         0%         2%         2%           4         23         12         12         0%         0%         1%           4         23         108         135         100%         100%         11%           20         80         257         357         100%         75%         70%           20         107         357         100%         75%         30%           20         107         367         494         100%         100%         100%	0     0     12     12     0%     0%       4     23     108     135     100%     0%     0%       20     80     257     357     100%     75%       20     80     257     357     100%     75%       20     107     367     494     100%     100%	Railroad			5	2	%0	%0	2%	1%
0     12     12     12     0%     11%       4     23     108     135     100%     100%     100%     100%       20     80     257     357     100%     75%     70%       20     107     367     494     100%     100%     100%	0     12     12     12     0%     0%       4     23     108     135     100%     100%     100%       20     80     257     357     100%     75%       20     80     257     357     100%     75%       20     107     367     494     100%     100%	Works at Home	c		ч ;	2	%0	%0	2%	1%
4     23     108     135     100%     100%     100%       20     80     257     357     100%     75%     70%       20     107     357     137     0%     25%     30%       20     107     367     494     100%     100%     100%	4         23         108         135         100%         100%         100%         100%         100%         100%         200%         200%         25	Other			12	12	%0	%0	11%	%6
20 80 257 357 100% 75% 70% 27 110 137 0% 25% 30% 20 107 367 494 100% 100% 100%	20     80     257     357     100%     75%       27     110     137     0%     25%       20     107     367     494     100%     100%	Total	4	23	108	135	100%	100%	100%	100%
20         80         257         357         100%         75%         70%           27         110         137         0%         25%         30%           20         107         367         494         100%         100%         100%	20         80         257         357         100%         75%           27         110         137         0%         25%           20         107         367         494         100%         100%	Car or Truck Driven to Work, Worker 1								
<b>ig With Others</b> 27 110 137 0% 25% 30% 20 107 367 494 100% 100% 100% 100%	<b>ig With Others</b> 27 110 137 0% 25% 26 107 367 494 100% 100% 100%	Drives Alone	20	80	257	357	100%	75%	20%	72%
20 107 367 494   100% 100% 100%	20 107 367 494 100% 100% 100%	Shares Driving With Others		27	110	137	%0	25%	30%	28%
		Total	20	107	367	494	100%	100%	100%	100%

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No earred         No earred           Total         No earred           101         101           119         100%           2         119           2         119           2         138           3         4           3         5           3         3           3         5           3         5           3         5           3         5           3         40           11         10           3         3           3         40           3         3           3         40           11         11           12         55           138         133           138         133           138         133           138         133           138         133           139         100%           131         11           132         12           133         134           134         134           135         134           136         137 <tr< th=""><th></th><th></th><th>Thousands</th><th>Thousands of Households</th><th></th><th></th><th>Column Percent</th><th>ercent</th><th></th></tr<>			Thousands	Thousands of Households			Column Percent	ercent	
Track thread to find the find thread to find the find thread to find the find thread to		No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
*         *	C. C.								
2       2       2       1	Car or Iruck Univen to Work, Worker 2 Drives Alone	4	16	58	78	100%	20%	63%	66%
4         23         23         24         101         1005	Shares Driving With Others		7	¥	41	%0	30%	37%	34%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Total	4	23	92	119	100%	100%	100%	100%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Usual Number of People in Carpool, Worker 1								
3         24         27         MM         113         24         25           2         1         1         1         1         1         1         1         25         1         1         25	Two		20	81	101	AN	71%	74%	73%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Three		б	24	27	NA	11%	22%	20%
23         10         13         M         108         008         988           23         21         23         3         M         008         988         008           23         24         M         008         988         008         988         008           23         24         9         008         988         008         988         008           23         24         9         008         988         008         988         008           23         24         9         008         988         778         988         008           23         24         9         008         998         778         988         008           23         24         9         008         998         778         988         778           23         24         11 </td <th>Four to Six</th> <td></td> <td>0</td> <td>ŝ</td> <td>ις ι</td> <td>AN :</td> <td>%0</td> <td>5%</td> <td>4%</td>	Four to Six		0	ŝ	ις ι	AN :	%0	5%	4%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Seven or More Total		с 28	110	с 138	AN AN	18% 100%	0% 100%	4% 100%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	1 Internation of Boards in Common Worker 2								
Note         0         3         3         4         0	Usual Number of Feople III Carpool, Worker 2 Two		7	27	34	NA	100%	82%	85%
0 $3$ $3$ $4$ $M$ $005$ $65$ $055$ <th>Three</th> <td></td> <td>o</td> <td>ę</td> <td>ю</td> <td>NA</td> <td>%0</td> <td>%6</td> <td>8%</td>	Three		o	ę	ю	NA	%0	%6	8%
7         33         40         M         100% </td <th>Four to Six</th> <td></td> <td>0</td> <td>e</td> <td>e</td> <td>NA</td> <td>%0</td> <td>%6</td> <td>8%</td>	Four to Six		0	e	e	NA	%0	%6	8%
20         5         21         26         64         5         21         26         64         55         21         26         64         55         21         26         64         55         21         26         64         55         21         26         25         21         26         27         25         21         26         27         25         21         26         27         25         21         26         27         25         21         26         27         27         26         27         27 <th>Total</th> <td></td> <td>7</td> <td>33</td> <td>40</td> <td>AN</td> <td>100%</td> <td>100%</td> <td>100%</td>	Total		7	33	40	AN	100%	100%	100%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Time of Journey to Work, Worker 1								
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Work Place Varies		S	21	26	%0	4%	5%	5%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Less than 30 Minutes	50	94	248 26	362	80%	72%	63%	66% 21%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	1/2 to 1 Hour	m	4	99	113	%7L	%11 %C	24%	21% 2%2
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	1 to 1.5 Hours	~	N 147	ŧ ÷	<u> </u>	%0 %8	4%	3%	3%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	3 Hours or More	J	, <del>6</del>	4	5 4	%0	8%	1%	3%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Total	25	130	394	549	100%	100%	100%	100%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Time of Inumer to Work Worker 2								
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	mille of Southey to Mork Thomas A	6	6	8	12	50%	%6	7%	%6
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Less than 30 Minutes	0	15	57	74	50%	68%	53%	55%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	1/2 to 1 Hour		ю	28	31	%0	14%	26%	23%
4 $22$ $10^{10}$ $13^{11}$ $100^{10}$ $10$	1 to 1.5 Hours		0 0	co r	6,	%0	%6	7% 20/	7% 20/
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	1.5 Hours or More Total	4	0 (	108	134	100%	100%	100%	5% 100%
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	1004	r	4	2	5				
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	One-Way Home to Work Distance, Worker 1								
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Under 1 Mile	4	18	33	55	17%	14%	8%	10%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	1-9 Miles	- ;	42	140	189	78% 70%	33%	36%	35%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	10-24 Miles	F	0 4 A	/ I I	17	%0 <del>1</del>	3%	17%	31%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	50-99 Miles	2		16	25	8%	5%	4%	5%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	100 Miles or More		•	4	4	%0	%0	1%	1%
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Works at Home		10	4	4	%0	8%	1%	3%
3       9       12       0%       13%       8%         5       31       36       0%       22%       29%         2       8       29       39       50%       35%       27%         3       18       21       0%       13%       17%         2       5       7       0%       13%       17%         2       5       7       0%       9%       5%         2       5       7       0%       9%       5%         2       8       12       0%       9%       7%         4       23       107       134       100%       100%       100%	No Fixed Place of Work Total	24	5 129	12 394	17 547	100%	4% 100%	3% 100%	3% 100%
2     9     12     0%     13%     8%       5     31     36     0%     22%     29%       2     8     29     39     50%     35%     27%       3     18     21     0%     13%     17%       2     3     18     21     0%     13%     17%       2     3     18     21     0%     13%     17%       2     5     7     0%     9%     5%       2     2     8     12     0%     7%       2     2     8     12     0%     7%       4     23     107     134     100%     100%     100%	10001	5		3	5				
Control     Contro	One-Way Home to Work Distance, Worker 2		٣	σ	5	%U	13%	8%	70% 10%
2     8     29     39     50%     35%     27%       3     18     21     0%     13%     17%       2     5     7     0%     9%     5%       2     5     7     0%     9%     5%       1     0     7     7     0%     9%     7%       1     10%     12     50%     9%     7%       1     10     134     100%     100%     100%			<b>с</b> .	31.5	36	%0	%66	%6C	27%
3     18     21     0%     13%     17%       2     5     7     0%     9%     5%       2     5     7     0%     9%     7%       1 Work     2     2     8     12     0%     9%     7%       4     23     107     134     100%     100%     100%     100%	1-3 miles 10-24 Miles	2		29	9 E	50%	35%	27%	29%
2     5     7     0%     9%     5%       6     7     7     7     0%     0%     7%       7     2     2     8     12     50%     9%     7%       4     23     107     134     100%     100%     100%     100%	25-49 Miles	I	9	18	21	%0	13%	17%	16%
of Work 2 2 2 8 12 50% 9% 7% 4 23 107 134 100% 100% 100%	50 Miles or More		2	ı G	2	%0	%6	5%	5%
4 23 107 134 100% 100% 100% 100%	Works at Home	c	0	- °	7	%0	%0	2% 20/	5%
	No Fixed Place of Work Total	N <b>4</b>	23	107	134	30% 100%	100%	100%	100%
			ł		-				

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# RAC

### HOUSING ASSISTANCE COUNCIL

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Most rural families who receive welfare assistance also earn income. Even before welfare reform, many of them earned more than half their income. But despite their hard work, about two thirds of them lived below the poverty level, and more than half of them also had major housing problems. To completely replace welfare with work, they will need better-paying jobs, child care, and transportation. Since these essential resources are often missing in rural areas, this report concludes it is difficult to be optimistic that welfare reform can somehow help these rural Americans improve their lives.

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HOUSING ASSISTANCE COUNCIL

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