Households with Children Under Age 18: Where the Young Families Are Concentrated

Where are the children housed in the urban area? Theory and empirical research tell us to expect concentrations in immigrant reception areas, in newer low-density residential subdivisions near the edge of the urbanized area, and at the edges of expanding inner city ghetto areas. In the latter two settings young families attempt to provide large housing units and the maximum affordable open space for their children. Children in census tracts ensure a degree of vitality and at least short-term rejuvenation of the neighborhood population. Children mean new life in the area and imply vitality for the community.

In the 1980s, when easy sale and quick capital gains on housing have been harder to achieve than they were in the 1970s, many urban neighborhoods began to exhibit greater demographic stability and vitality than they did during the rush of construction, mobility, and housing abandonment that were common in the late 1960s and early 1970s. Starting in 1980 it became harder for middle-class house hunters to sell at prices they liked and harder for them to move on to more desirable housing in superior settings. Real interest rates for house purchase became prohibitively high for many—perhaps most—prospective movers, and the net cost of housing after tax benefits and capital gains rose briskly after 1980. Thus, areas with above-average numbers of children in 1980 had bright prospects for population stability or increase in the 1980s. When children are present, the costs to a household of moving rise fast, just as family living expenses rise steadily. Additional housing space may be needed by the growing family, but additions to existing housing or remodeling became economical alternatives when the costs and benefits of moving are considered carefully. And once a house is customized, it may be harder to sell at the same time that the family’s desire to move has abated. So the rate of turnover drops and the children remain.

On the accompanying maps we calculated the number of families with children of their own under age 18 and divided this figure by the number of householders (this number is also the number of households) in the SMSA. Then the same ratio was calculated for each tract and shaded dark when the tract ratio exceeded the SMSA ratio. The SMSA ratios are highest in Salt Lake City [47], San Antonio [43], and Grand Rapids [42], and lowest in San Francisco-Oakland [30], Minneapolis-St. Paul [34], and San Diego [34]. In the darkly shaded portions of the urbanized areas, demand for schools, recreational facilities, and family-oriented goods and services is likely to be strong.

FIGURE 6.20
Proportion of Households with Children Under Age 18: Northeast
Albany—Schenectady—Troy/Allentown—Bethlehem—Easton
Paterson—Clifton—Passaic

The city of Albany has only two tracts with a high proportion of households with children: one near the center of the central business district and one near the northeastern suburban edge by the river. Troy shows the same pattern, with concentrations at the downtown core and again at the suburban margins both north and south. Schenectady has a few concentrations of children in a line of tracts southeast from the old downtown areas lining the riverfront. As expected, the majority of concentrations are in suburban areas. These underbounded central cities did not expand their boundaries to bring recent housing developments within their borders. In Allentown—Bethlehem—Easton the cities and suburbs both maintain a mix of tracts with above- and below-average concentrations of children, but the concentrations remain higher in the suburbs than inside these small and slow-growth cities. In the Paterson—Clifton—Passaic area concentrations of children in new suburbs and around ancient downtown cores are separated by low points in the first-tier suburbs and in Clifton.
Concentrations of children in the Hartford area occur on the city's north side and in the newer east-side and north-side suburbs. Concentrations in the city's south-side and first-tier suburbs are generally low. In the Springfield-Chicopee-Holyoke area, the central cities all feature a good mixture of low and high concentrations. The same is true of suburbs, several of which are built up around long-settled villages and rural housing, thereby diluting the full impact of new housing developments and the arrival of young families. With few exceptions, the tracts of Providence and Pawtucket have below-average concentrations of children. Warwick and the suburbs balance the picture.
Although the city of Wichita encloses most of the urbanized area, many significant new suburban extensions lie beyond the city limits. Except for a few tracts around the edge, the city tracts seem disproportionately underpopulated with children. Omaha contains a smaller share of its urbanized area than Wichita. There is great variety in the city and in the suburban extensions to the east, south, and west. The city of Madison accounts for most of the urbanized area. There is variety throughout the city in concentrations of households with children. High mobility of young people to the Madison area helps keep its average proportion of households with children among the lowest in the country. Grand Rapids, on the other hand, had one of the highest ratios. Concentrations in Grand Rapids occur at the city core and the new suburbs on each side of the city.
The central cities of Minneapolis and St. Paul cover less than 10 percent of this sprawling urbanized area, which features islands of child-centered family life in the low-income and black neighborhoods northwest of downtown Minneapolis and in an upper-income high-amenity area in the southwestern corner. In St. Paul minority areas west of downtown (black, Southeast Asian) and across the river south of the central business district (Mexican), plus new suburban-style housing in the far southeastern corner, contain significant concentrations of households with children. A ring of tracts with high concentrations defines the urbanized area. Most first-ring suburbs have low concentrations like the central cities. The Indianapolis area map resembles the Twin Cities pattern with high concentrations in outer suburbs, low in the first-tier suburbs, and below average in most central city tracts.
Most tracts in recently suburbanized Atlanta have a high percentage of households with children. Older suburbs close in and most tracts in the core of the city scored low, along with the northern wealthy quarter of the city.

The more prosperous black tracts on the outer west side of the city, spilling over into the black suburbs, have several concentrations of households with children.
Most of the relatively small central city of Orlando is covered with tracts with relatively few households with children. Suburban tracts in all directions are predominately above average in their ratio of households with children, but low tracts are sprinkled throughout with concentrations in older suburban areas near the city limits. In Raleigh, tracts near the city's edge and in the suburbs feature high concentrations of households with children. Low ratios cluster at the core. The same pattern occurs at Durham, except for a suburban low region around the University of North Carolina at Chapel Hill, southwest of the city limits.
FIGURE 6.26
Proportion of Households with Children Under Age 18: South
Oklahoma City/San Antonio

Most central city tracts in the Oklahoma City urbanized area are below average in their proportion of households with children; meanwhile, the suburbs north, east, northwest, west, and south to Norman—home of the University of Oklahoma—are above average. In sharp contrast, San Antonio has extensive areas with above-average ratios in the heavily Hispanic areas south of city center and in new Anglo districts at the edge of the city by major routes out of town. The older inner city on the Anglo north side and its northward extensions are the regions with fewer-than-average households with children.
Concentrations of tracts with high percentages of households with children are scattered throughout Birmingham and surrounding suburbs. Most central city tracts are low, but tracts scoring high occur in both upper- and lower-income areas. Most of the Memphis urbanized area lies inside the central city. Some downtown tracts and some in the stable middle-class areas southeast of city center score high. Most tracts scoring high lie on both sides of the city limits and in new developments west across the Mississippi River adjacent to Interstate 40 in Arkansas.
In Portland, both central city and suburbs have a healthy mix of tracts with above- and below-average shares of households with their own children under age 18, but the largest continuous stretch of low ratios occurs in an east-west belt across the Willamette River and through the central business district. In the Las Vegas area, high ratios occur inside the city and in residential suburbs north, east, and southwest, low ratios line the tracts on the south side of the city and the tourist and gaming districts just south of the city. The old core of Phoenix has low ratios throughout the area, in the older parts of Glendale on the way to Sun City to the northwest, and around Arizona State University just east of the city in Tempe. The high concentrations are greatest in the heavily Mexican south side, where large families are common, and in the new residential areas of Phoenix—north, east, and west of the downtown. The main highway route east continues to steer new developments in that direction, but many returned newcomers have no children, and ratios stay low.
Almost half the households in the Salt Lake City—Ogden urbanized area (47 percent) have children. The central cities have the low ratios, and the suburbs, the high ratios. The oldest suburban development along the main highways south of Salt Lake City displays an extension of low ratios south from the city. Like other midwestern cities, the city of Denver accounts for far less than half of the urbanized area, with households with children concentrated in the new, low-density suburbs on all sides of the urbanized area, and in high-amenity central city locations, such as those west of downtown, that compete successfully with suburbs for families with children. Boulder, a university town and an expensive place to live, has few tracts with above-average ratios.
FIGURE 6.30
Proportion of Households with Children Under Age 18: West
San Francisco

Almost all tracts in the city of San Francisco are below the average of the urbanized area (30 percent), which is the lowest average among our 27 sample areas. South of the city some areas have continuously high ratios, but the pattern is very mixed. Family living may be too expensive compared with locations in the East Bay. North of the Golden Gate in expensive Marin County, the distant tracts are above average and family-oriented. In the southern tracts, childless, single, and post-family and retired persons outnumber households oriented toward childrearing and ratios are low.
The tracts in Seattle are almost all low in their share of households with children. Exceptions include some high amenity and presumably family-oriented neighborhoods by Puget Sound and Lake Washington. Most of the high ratios are in the suburbs, but low values are sprinkled about, occurring often when settlement at a place is long standing rather than recent. Because of high concentrations of military personnel, young people, and retired persons, the proportion of households with children in San Diego is among the lowest of our 27 urbanized areas (34 percent). The suburban edges have some concentrations of high ratios, but most areas are mixed high and low. Chula Vista, bordering on Mexico, has high ratios at all locations.
Persons Aged 5 and Over Who Lived in the Same House in 1975 and 1980: A Measure of Neighborhood Stability

As households pass through successive stages in their life cycle, their housing requirements change. Residential mobility is one means that households use to adjust their housing to changing wants and needs. The movement of households into and out of urban neighborhoods can lead to change in the household composition of the neighborhood depending on whether or not the newcomers resemble those who leave.

The early years of a neighborhood's life cycle normally bring single-family housing units and young families with children. Housing turnover rates may be high as newcomers get settled. In a later transitional stage apartments and other multiple-dwelling units may be added as households get older and children mature and leave. In still later stages of the neighborhood life cycle, the housing drops down a few ranks in relative desirability within its area submarket because newer, more attractive houses have been added farther out while older and lower-quality houses have steadily disappeared closer to the aging urban core. Meanwhile, the households may grow smaller as children leave and as death and divorce deplete the adult population.

In stable but relatively declining neighborhoods, the propensity to move seems to decline as the length of residence increases. Mobility seems to be higher in response to overcrowding than to the surplus space that results when children leave home.

The neighborhood life cycle and the household life cycle usually are nicely correlated for the early stages of each. New neighborhoods and young households usually occur together. As the neighborhood ages, the young households may move on and be replaced by other households just starting out. In this case, high rates of turnover leave the household composition of the neighborhood similar to what it had been.

Some older neighborhoods have very low turnover rates because the households are aging without moving. Children are leaving but parents and older residents are under no pressure to move. Some older inner city neighborhoods, especially those that are located in the inner districts of the most vigorously building and expanding sectoral submarkets, are often especially attractive for large numbers of upwardly mobile newcomers who are eager to mark their socioeco-
nomic progress by moving outward in large numbers to better housing. Their increased presence in older, traditionally stable neighborhoods can eventually speed up the depletion of overhoused older residents who, like the newcomers, are often part of the mobile middle class and are able and willing to make a move when the need arises. High turnover rates are the result. These events are common on the outer or leading edges of expanding immigrant and minority areas in cities.

The typical geographical pattern that develops in an urbanized area is a “donut of stability” surrounding an unstable core and bounded by unstable edges. The boundaries of some central cities enclose mainly the unstable, high-turnover metropolitan core. Other cities contain most of the urbanized area and all three zones. In debates about planning and local policy questions, the geographical patterning makes a big difference. For instance, if school districts correspond to municipalities, as they do in many northern urbanized areas, problems such as racial balance in schools or efficient management of school facilities can be solved within an overbounded city but would require municipal cooperation to resolve elsewhere.

Measuring Turnover and Stability

In the 1980 census persons aged 5 and older were asked whether or not they had lived in the same house in 1975. The percentage of persons in the same house both years reached the highest level of 63 percent in the slow-growth northeastern urbanized areas of Allentown–Bethlehem–Easton, Patterson–Clifton–Passaic, and Springfield–Chicopee–Holyoke. Places that undergo heavy net outmigration record great stability on the part of those who stay. The low rates of stability occurred in the fast-changing and expanding regional economies that experienced net immigration: Denver–Boulder (40 percent), San Diego (37 percent), and Las Vegas (34 percent).

One source of neighborhood stability and strength is the expectation of long-term residence on the part of people living there. These expectations depend in part on social class outlooks and on the financial position of the households. Four kinds of situations arise as the forces underlying the neighborhood life cycle and the household life cycle are played out under constraints of class-based outlooks and finances.

For poor households—living on low and uncertain incomes and without a cushion of savings, wealth, or helpful financial connections—instability in residential arrangements is common and turnover is high. For working-class households of modest but steady income, long-term residence is desirable if it can be achieved. Ties of family, church, and community are important and are broken only with extreme reluctance. Work is locally based and real annual earnings potential of family breadwinners does not increase much over the working years. Workers at skilled trades and lower-level civil servants reach the peak of their buying power early in life. Their neighborhoods are stable because residents do not have to move and they do not want to. Death, divorce, or loss of employment with its financial reverses can force an unwanted move.

The upwardly mobile middle and upper middle classes move for job-related reasons—being transferred by their employers or moving voluntarily to better positions. In addition, when they can afford better housing in a more prestigious setting they try to move to it. Community and neighborhood ties may be strong while they live in a place, but they are quickly severed without remorse when the opportunity arises to move up—and move on.

A final group—very stable—is the rich, who neither want to move nor are required to move. In the accompanying map sets, the stable areas are those whose percentage of households in the same house in 1975 and 1980 is higher than the average for the SMSA.
In the Albany–Schenectady–Troy area high rates of stability occur in the better residential areas of the central cities away from the core and in the suburbs that have been occupied for a while. The high turnover rates at the urban cores reflect poverty and household disorganization. Low stability scores in the newer suburbs mean that people recently have arrived or have made recent adjustments in their housing because of financial considerations or changing household requirements. In the slow-growth Allentown–Bethlehem–Easton area the patterns are similar to those in the Albany metro area. Suburbs and outlying towns vary in stability, with older settled areas showing greater stability. The cores of all three cities display the normal unstable pattern of high turnover rental areas. In the Paterson–Clifton–Passaic area, almost all central city tracts have low stability, while most suburban tracts show a high percentage of persons in the same house in 1975 and 1980.
Proportion of Persons Aged 5 and Over Who Lived in the Same House in 1975 and 1980: Northeast

Hartford
Providence–Warwick–Pawtucket
Springfield–Chicopee–Holyoke

In the city of Hartford, almost all tracts have below-average shares of persons in the same house in 1975 and 1980. Most suburban tracts are above average in stability, except for several tracts on the outer edge, which presumably were receiving new construction and newcomers in the late 1970s. The Providence area repeats the Hartford pattern with instability throughout much of Providence city, extensive stable areas in Pawtucket, by the bay in Warwick, and in the first suburban ring, and then increased flux in the newly developing outer suburbs north of Pawtucket and by the bay south of Warwick. The older inner city west end of Springfield is below average in the percentage of persons in the same house in 1975 and 1980. But away from this core stability increases, out to the eastern suburbs and north into Chicopee and beyond. Old Holyoke has a low ratio around the old core, with stable areas surrounding. A few outer areas show the flux that accompanies growth, but this area did not have much growth in the 1970s.
Old high-density rental areas of Grand Rapids and much of the south side show high turnover while the north side is more stable. The suburbs show a mixed pattern, with the south side more in flux and the northwest suburbs more stable. The pattern resembles that of the slow-growth manufacturing areas of the Northeast. The Madison area grew fast in the 1970s and change affected all parts of the city and suburbs. There is generally greater stability on the east side, less at the center by the capitol and the university, and a mixed pattern on the west side. The Omaha area displays the classic stability profile of low-high-low moving from the city center outward to the vigorously expanding suburbs on the east, south, and west sides. The Wichita pattern is much like Omaha's, except that almost all the urbanized area with the new suburbanlike areas are inside the city limits.
In the Twin Cities area (Minneapolis and St. Paul), a ring of high stability surrounds the cores of both central cities and covers their outer edges and first-tier suburbs. High turnover rates are common around the two downtowns and in the vigorous suburbs, especially in the south, north, and west. High-amenity neighborhoods in both central cities are very stable. The pattern is the same in the Indianapolis area except that the unstable core covers a larger share of the central city. Stable first-tier suburbs are ringed by new areas and newly arrived households.
The high turnover core in Atlanta lies just at the north of downtown, the inner reaches of the white upper-middle-class growth sector that sprawls to the north-northeast. The ring of highly stable tracts includes most of the west-side black area and the first ring of suburbs. Outer suburbs on the east and north sides are below average in stability, while the south and west sides show mixtures of older settled areas and new subdivisions of the 1970s.
FIGURE 6.37
Proportion of Persons Aged 5 and Over Who Lived in the Same House in 1975 and 1980: South
Ranking-Durham/Orlando

In the Raleigh urbanized area, the pattern is mixed throughout. The small inner city tracts are high-turnover areas as expected, and they are partly surrounded by stable areas, especially on the north, east, and south. Mixed patterns on the edge suggest mixtures within and between tracts of old and new developments. In the Durham area, a crescent of stability on the north, east, and south sides of the city encloses the inner portion of a swath of high turnover that extends from city center southwest to Duke University on the west side and Chapel Hill and its university-oriented area a few miles to the southwest. Orlando lies at the core of a star-shaped urbanized area. Each of the five points heads toward a major center and includes old stable and newly built-up areas. The largest developments protract to the northwest (Gainesville), northeast (Daytona Beach), and east (Cape Canaveral). Extensions southwest (Disney World, Tampa–St. Petersburg) and southeast (Miami) are more muted. The city core is more mixed than normal.
FIGURE 6.38
Proportion of Persons Aged 5 and Over Who Lived in the Same House in 1975 and 1980: South
San Antonio/Oklahoma City

In the San Antonio area, the fast-growth Anglo sectors bursting from the northern half of the city accommodated many newcomers in the 1970s and display low stability measures. Most of the Hispanic south side shows above-average stability. The population turnover patterns in Oklahoma City are typically midwestern—low stability in the small high-density core tracts, a ring of stable areas on all sides, and suburban extensions that received newcomers in the 1970s and recorded low stability at census time in 1980.
The Birmingham area is highly stable compared with other urbanized areas in the sample, with 57 percent of persons in the same house in 1975 and 1980. The old core is below that average, but surrounded to the southwest, north, and northeast by older settled and relatively stable tracts. New developments, especially on the southern edge, have only a small percentage of long-time residents. In Memphis this pattern is similar, as small unstable inner city tracts flank the old east-west corridor across the Mississippi River and through the city. Highly stable tracts surround the core, and because most of the urbanized area falls inside the city, many of the new residential developments with their low-stability indices lie inside the city limits.
The Portland urbanized area is relatively underbounded by its central city, but since the city offers many high-amenity neighborhoods, it has more stable areas inside the city limits than it otherwise might have had. The inner residential core industrial waterfront areas are below average in stability. Much of the stable ring lies inside the city, while most new areas farther out are low as expected. In the Phoenix area the metropolitan-wide proportions of persons in the same house in 1975 and 1980 (40 percent and 43 percent) are well below the average for all the areas in our sample. By using local criteria for evaluating stability, some areas of Phoenix and Portland inevitably report greater stability than a national criterion would disclose. Nevertheless, extensive core areas of Phoenix and Tempe are revealed as highly stable, with large new suburban developments and university areas in western Tempe balancing the picture. In the Las Vegas area greater stability occurs in the central city and older suburbs on the south side, while the growth areas still farther south reveal less stability.
FIGURE 6.41  Proportion of Persons Aged 5 and Over Who Lived in the Same House in 1975 and 1980: West

Denver–Boulder/Salt Lake City–Ogden

The inner core tracts of Denver form a uniform region of low stability surrounded by a wide ring of above-average stability. The high values fade into low once again moving toward the outer suburbs. Boulder has a mixture of rates throughout. The same pattern repeats in Salt Lake City, where a core of older inner city tracts forms a region of low stability. From this core to the suburban edge the proportion of persons in the same house in 1975 and 1980 rises and then falls off. The identical patterns occur from core to edge in the Ogden area.
In the San Francisco urbanized area high stability north of the Golden Gate (except by the apartment complexes and tourist traps near the bridge) gradually gives way to low ratios in the northern new developments. In the central city itself the northeast quarter has above-average turnover, while the remainder of the city shows great stability. The large numbers of mobile people in the high-density inner areas of San Francisco are balanced by extensive regions of stable tracts ranging south of the city to Palo Alto.
FIGURE 6.43
Proportion of Persons Aged 5 and Over Who Lived in the Same House in 1975 and 1980: West
Seattle–Everett/San Diego–Chula Vista

The peculiar site of the Seattle–Everett urbanized area makes the midwestern pattern of unstable core and edges, separated by a "donut of stability," harder to see, but it is present nonetheless. In San Diego the extremely low rate of stability (37 percent) combined with the highly variegated site (ocean, bays, and mountains) and unusual economy (significant presence of retired persons and military employment) means that simple geographic patterns are hard to find. Areas of high and low stability exist side by side throughout the region. A higher threshold for defining stable areas would bring patterns into sharper focus.
Black Shifts from Inner City Rentals to Owner Occupancy Farther Out

During the middle 1970s black households increasingly shifted away from the congested cores of the central cities and moved outward to owner occupancy and to suburbia. Some of the movement was direct intraurban migration, with households relocating from an inner city address to an outer city or a suburban one. The rest of the shift was due to natural change as elderly blacks died in old neighborhoods near the urban core while black children were born to peripheral central city and suburban families.

The greatest real and symbolic progress has been made by blacks in suburbia. Although the numbers of blacks in suburbia are still small, they are increasing steadily. Of those who moved to suburbs, approximately 40 percent went to white neighborhoods (defined as 90 percent or more white). In contrast, 90 percent of whites who moved to suburbs entered white neighborhoods. The suburbs to which blacks moved generally had lower socioeconomic levels than those that whites entered. Twice as many blacks as whites moved to low-income suburban neighborhoods.28

Blacks were less than 5 percent of suburban population as late as 1970, when central cities were over 20 percent black and several important cities had black majorities. Suburban blacks historically lived in marginal places, often in all-black towns, or outlying poverty pockets, or as pioneers in all-white areas. The social and economic distance between whites and suburban blacks was great in these early cases.29

Of more than not, blacks were an accidental prior presence in areas that became suburbs—rather than participants in the upward residential mobility that suburbia stereotypically represented for whites.30

During the 1970s suburban black population increased 40 percent compared with a 10 percent increase for whites. As blacks have been moving into suburban settings and becoming owner occupants at rapid rates, several explanations for the trend have been advanced. First, improved black access to the suburbs suggests that the desire for social homogeneity on the part of persons already residents in suburbia is diminishing. Social contacts in suburbia, it is argued, are less neighborhood and more extra-local, so that the race of neighbors has become less important than it was in earlier decades. This argument seems more valid for wealthy areas and for working-class suburbs where residents' sense of their social position is unambiguous. It seems less likely for insecure residents of middle- and upper-middle-class areas where it is hoped that geographical location will help to testify to socioeconomic achievement.

A second proposed explanation for rapid entry of blacks into suburbia is that suburban homogeneity persists as a desired state, but the increasing black suburbanization is evidence that race is losing its importance as a major status-differentiating criterion or as a predictor of social class.31 This argument seems likely to hold in places of significantly increasing prosperity, where the economic gains of one group are generally not seen as achieved at the expense of others, and in places of heavy long-term immigration, where population diversity is familiar rather than strange.

The third explanation is that the suburban desire for population homogeneity and the invidiousness of race persist as strong sentiments and outlooks, but that black suburbanization is synonymous

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30Ibid., p. 8
31Ibid., pp. 4-5
with neither social nor spatial integration. According to this view, segregation persists in suburbia by means of black towns, black subdivisions, and black enclaves that are hard to see in geographical data series that are too coarse-grained.32

In the United States in 1980 black owner-occupied housing was 7.2 percent (over 3.7 million of almost 51.8 million), or one owner-occupied unit in 14. The average for urbanized areas of 5.2 percent varied sharply between 7.4 percent in central cities where most urban blacks live and only 2.9 percent in suburbs. Outside urbanized areas in towns and small cities with populations of 10,000 or more black owner occupancy averaged 3.8 percent; in urban places of 2,500 to 10,000, only 3.6 percent. Rural owner occupants, both farm and non-farm, were 3.7 percent black, but those numbers (727,000 of 19.8 million) are a small proportion of the national totals.

In the comparative map series presented here, a tract is shaded dark if black owner-occupied housing units as a share of all owner-occupied units exceed 5 percent, or one in 20. When applied to all 27 urbanized areas [and to 19 additional central cities in the subsequent analysis], this criterion not only portrays the locations of significant black strides toward full residential achievement in these metro areas, but does so in a way that permits comparison of large differences from one metro area to another.

FIGURE 6.44
Black Owner-Occupied Housing as a Share of All Owner-Occupied Housing: Northeast
Albany–Schenectady–Troy/Allentown–Bethlehem–Easton
Paterson–Clifton–Passaic

The city of Albany has a significant number of core and peripheral tracts where black owner-occupied units exceed 5 percent of the total owner-occupied units. Schenectady has only two tracts and Troy has four. There are none in the suburban tracts of the urbanized area. The entire SMSA population is only 3.7 black. In the cities of Paterson and Passaic black owner-occupied households exceed 5 percent in almost all tracts, but none of the tracts in Clifton or in the suburbs have reached this degree of integration, despite an SMSA population that is 13.2 percent black. In the cities of Allentown and Easton several core city tracts in both places exceed the 5 percent threshold, but none have reached 5 percent in Bethlehem or in the suburban tracts of the urbanized area. Yet with an SMSA population only 1.4 percent black, that any at all exceed 5 percent is due only to blacks being concentrated in certain neighborhoods.
In the Hartford area, despite SMSA population that is a low 8.5 percent black, blacks have achieved owner occupancy rates above 5 percent in most parts of the city except the far south side and in most of the suburban tracts to the north of the city limits. High penetrations are absent from other suburban areas. In the Providence area black owner-occupied housing rates above 5 percent occur only in a region on the south side and a pair of tracts on the north side, beyond the civic center and state house. In Pawtucket, Warwick, and the suburban tracts, rates are below 5 percent but the SMSA population is only 2.7 percent black. Springfield resembles the Providence area: in several central city tracts black home ownership is above 5 percent, but below 5 percent in Chicopee, Holyoke, and the suburban tracts. The SMSA population is a low 5.4 percent black.
Black Owner-Occupied Housing in the Central City

In cities with a high proportion of black residents, the 5 percent threshold is easier to exceed than in cities where blacks are few. But trial and error demonstrated that the 5 percent threshold was convenient and informative. It permitted a sharp delineation of neighborhoods that lacked significant numbers of black households because of either exclusionary practices or black hesitancy to enter. And in a comparative map series the uniform threshold helps to display starkly the differences in the relative presence of blacks from place to place.

A household is counted as black if the householder—the person in column one of the census questionnaire, who filled the responses—is black, regardless of the race of other household members. In 1983 interracial couples in the United States composed only 1.4 percent of the total. The metro areas that contain the highest percentage of black population are southern cities (Baltimore, 23.6 percent; Washington, 27.9 percent; New Orleans, 32.6 percent) or major northern industrial centers like Newark (21.3 percent) that were not significantly shielded by other intervening job opportunities sought by blacks migrating from the South or that received blacks who re-migrated from other northern destinations such as New York or Philadelphia. The metro areas remote from the major black outmigration areas in the South such as Anaheim–Santa Ana–Garden Grove (1.3 percent black), Riverside–San Bernardino–Ontario (5.0 percent), or Sacramento (6.0 percent) have very low percentages of blacks, as do the metro areas that lie beyond major intervening employment opportunities, like Boston (3.8 percent) or Buffalo (9.2 percent).

The maps reveal an aspect of the continued segregation of black American households from the mainstream. They also highlight how black neighborhoods in the Northeast and Midwest grew up at locations on the inner side of middle- and upper-middle-class sectors that were vigorously expanding outward to suburbia. Patterns in the South are more patchy because the tradition of social stratification by race was so well established that geographical location was not among the most important symbols of status as it was in the North and East. In cities of the West, proportions of blacks in the population are often low, but black owner occupancy seems remarkably concentrated, especially in the California cities portrayed here.
A wedge of black homeownership extends northeast and somewhat east and south from downtown Buffalo, matching closely the traditional black neighborhood in a metro area that is 9.2 percent black. In Boston the sector of black owner occupancy runs southwest of downtown and through the Roxbury district, the traditional route of residential mobility to better neighborhoods farther out. The sector is small but dense, in a metro area that is 5.8 percent black.\(^{33}\) Pittsburgh grew up where the Allegheny River (from the northeast) and the Monongahela River (from the southeast) join to form the Ohio River running west from the Golden Triangle. The upper-middle-class residential corridor developed east of city center, and as it pushed farther eastward black newcomers filled in behind, defining today's major black district in a metro area only 7.8 percent black. Additional black settlement has developed in old and lower-priced housing, near industrialized river valleys. A high proportion of blacks in the Newark metro area (21.3 percent) means that most tracts in the central city exceed easily the "5 percent of owner-occupied housing" threshold—except for an exclusive extension on the west side and eastern tracts by Newark Bay.

Omaha, with an SMSA population 7.7 percent black, contains a solid region of relatively high black homeownership north-northwest of downtown, and a few tracts on the south side and south suburbs that exceed the 5 percent threshold. The rest of the suburban tracts and the entire city of Council Bluffs, across the Missouri River in Iowa, fall short of 5 percent. Most of the Wichita "suburbs" are inside the central city limits. Black owner occupancy above 5 percent occurs in the city's traditional black area in the northeast sector of the city. The SMSA population is 7.8 percent black. Only one Madison area tract exceeds the 5 percent mark, but the metro area population is only 1.8 percent black. The Grand Rapids metro area, on the other hand, is 5.3 percent black, and Kent County (containing the central city) is 7.1 percent black. Inside the city of Grand Rapids significant rates of black ownership occur throughout black areas, but none of the suburban tracts exceeds 5 percent.
The 50,000 blacks in the Minneapolis–St. Paul metro area constitute 2.4 percent of the population, while the 157,000 blacks in the Indianapolis SMSA, a metro area about half as big in population and two thirds the area, are 13.5 percent of the total. In the Twin Cities black owner-occupied units exceed 5 percent in the north-side black area stretching west to the city limits, the south-side black area, and the St. Paul black neighborhood west of downtown. None of the suburban tracts have achieved the 5 percent mark. In the Indianapolis area, where blacks are proportionately a much bigger presence, they have not only exceeded the 5 percent threshold in all parts of the city, but have entered suburbs on the north, east, and west sides to a significant degree.
FIGURE 6.49
Black Owner-Occupied Housing as a Share of All Owner-Occupied Housing: Midwest
Cincinnati/Kansas City/St. Louis

Cincinnati developed just beyond the north bend in the Ohio River, a convenient deep-water river port heavily used by settlers coming downriver from Pittsburgh and the East to settle southern Ohio in the early nineteenth century. Local urban development fanned out in all directions, with the vigorous middle-class wedge to the north eventually filling in with black newcomers (12.4 percent black in the metro area) and black owner occupants to the edge of the city. Kansas City, Missouri (east side), and Kansas City, Kansas (west), lie south of the Missouri River, just at the mouth of the Kansas River, which enters from the southwest. The metro area is 13.0 percent black, with each city having its own black concentration extending from respective city centers outward to the suburban edges. Downtown St. Louis developed around the nation's first bridge over the lower Mississippi River carrying east-west rail traffic. Early road traffic northwest to St. Charles on the Missouri River pulled middle-class merchant trade, their homes, and eventually the black settled area in that direction, all the way into the suburbs and away from the white, blue collar, industrial south side. The metro area is 17.3 percent black.
The pattern in Milwaukee is much like that in St. Louis, and for the same reasons. A wedge of black settlement extends northwest of downtown, on Lake Michigan. It filled in behind upwardly mobile whites who moved on, creating numerous vacancies taken by black newcomers. Tracts near the lake feature expensive housing and few black owner occupants. In the metro area the black population is 10.8 percent, but blacks are virtually absent from the half of the city south of downtown. Downtown Cleveland developed on the right bank where the Cuyahoga River empties into Lake Erie. Rail lines followed ancient lake beach ridges to cities to the east and New York, pulling middle-class housing—and eventually black settlement—eastward. A second, southeastern upper-middle-class thrust to suburban Shaker Heights produced a second spate of housing vacancies into which black newcomers settled. The stable white, blue collar west side has little of the area's 18.2 percent black population. The Columbus metro area is 12.3 percent black. The city developed on the east side of the Scioto River, just below its confluence with the Olentangy River from the north. Significant black homeownership occurs in a major sector to the northeast and a smaller sector east of downtown.
The Atlanta area housing market featured new subdivisions for blacks and black suburbs well before most other American urban regions. Although these areas were a creation and a legacy of a highly segregated housing market, they invited black owners into the suburbs in significant numbers. Today, the traditional west-side black area has spilled over into the southern suburbs where black owner-occupied housing in many areas exceeds 5 percent of the total. Yet with a metro population 24.6 percent black, the 5 percent mark should be easy to reach in the absence of discriminatory market constraints. Except for certain wealthy areas in the far-flung suburbs north and east, it is hard to find areas where there are no tracts exceeding 5 percent, although in some cases the expanding metro area incorporated villages and small town populations that contain clusters of blacks who are not suburbanites in the conventional sense.
The patterns in the Raleigh-Durham metro area (25.3 percent black) are much like those in Atlanta—a mixture of high and low rates of black owner occupants, both in the central cities and in the suburbs. When the percentage of the population that is black exceeds 25 percent, though, a suburban tract that is low may appear exclusionary to blacks even if blacks are less well off on the average than whites. The Orlando SMSA is only 12.9 percent black, making the 5 percent criterion harder to achieve over wide areas. Nevertheless, there are several central city tracts with high ratios and others scattered throughout suburban areas, a few of which were former town centers along the highways, brought into the metro area during recent growth and areal expansion.
In Oklahoma City and San Antonio proportions of black population (9.0 percent and 6.8 percent, respectively) are well below the U.S. average of 11.7 percent. In the Oklahoma City urbanized area the percentage of owner-occupied householders exceeds 5 percent in two districts: in scattered tracts throughout the sector of the city northeast of downtown and in the large east-side suburban wedge, which lies just north of Tinker Air Force Base. Significant black owner occupancy is rare in other locations. In San Antonio a number of tracts in the southwest near Kelly and Lackland air force bases have significant numbers of black owner occupants, as do a solid block of tracts on the east side where Interstate 10 leaves the city heading east-northeast to Houston. The prosperous northern white Anglo districts and the lower-income Hispanic south-side tracts have almost no tracts exceeding the 5 percent threshold of black householders.
The Birmingham SMSA population is 23.8 percent black. Owner occupancy among black householders exceeds 5 percent throughout several districts, including almost all tracts in the western half of the city, much of the western and southwestern suburbs, and scattered northern suburban locations. Only in the southern suburbs along Interstate 65 south to Mobile, the eastern parts of the central city, and the northeastern suburbs outward to Atlanta and Columbus do the low percentages suggest patterns of exclusion or avoidance, based on income or other grounds. The Memphis SMSA population is 39.9 percent black, higher than that in the Birmingham area, but the tracts in which black owner occupants exceed 5 percent are confined to a region surrounding the downtown at the river and extending south to the city limits. Other sections of the city and suburbs display a significant presence of black owner occupancy above 5 percent. As in the Birmingham area, however, large stretches of low percentages in a metro area almost 40 percent black suggest patterns of exclusion or systematic avoidance.
Because of permissive Texas annexation laws, the city of Dallas contains most new housing developments that elsewhere might be in suburbs. The main sector of black settlement and black owner occupancy lies astride Interstate 35 heading south to San Antonio and Interstate 45 southeast to Houston. The Dallas–Fort Worth metro area is 14.1 percent black. The sprawling Houston metro area is 18.2 percent black. In the city significant black owner occupancy occurred in all sectors except for outer tracts on the west side and the east side south of the ship canal to Galveston Bay and the Gulf of Mexico. In the old sections of New Orleans, main streets paralleled the levee of the Mississippi River, while broad avenues ran parallel to the levee and perpendicular to the river in the French longlot style. The superblocks formed are today’s tracts, with large expensive houses lining the edges and small inexpensive houses in the interior of the superblocks. The mix of house types and values contributes to significant integration at the neighborhood level in a metro area that is 32.6 percent black. Newly built and higher-priced housing in western tracts have few black owner occupants.
FIGURE 6.56
Black Owner-Occupied Housing as a Share of All Owner-Occupied Housing: South
Baltimore/Washington/Miami

The Baltimore area is 25.6 percent black, and a disproportionate share of the black population lives in the central city. Only a few of the newer and the more exclusive districts along the Jones Falls in the northwest of city center, the northeast beyond Herring Run, and near Chesapeake Bay fail to exceed the threshold of 5 percent black owner occupants. The Washington metro area is 27.9 percent black, and the district percentage is much higher. Between the Potomac River on the southwest and Rock Creek running north lies Georgetown and Washington's most expensive residential area, where black owner occupants are few. In the rest of the city's east side, including the tracts southeast of the Anacostia River, black owner occupancy is common. In Miami, where blacks constitute 17.2 percent of the metro total, black owner occupancy is concentrated in a wedge north of downtown, but away from the expensive beachfront tracts. The map excludes the city of Miami Beach.
FIGURE 6.57
Black Owner-Occupied Housing as a Share of All Owner-Occupied Housing: West
Portland/Las Vegas/Phoenix

The Portland SMSA population is only 2.7 percent black, but black owner occupants exceed 5 percent in a solid block of tracts between the rivers in the old inner city. None of the outlying city or suburban tracts has reached the 5 percent mark. The Las Vegas SMSA population is 10 percent black. Black owner occupants exceed 5 percent in city tracts northwest of city center and in city and suburban tracts to the north and northeast. On the prospeous south-side growth areas in the vicinity of the entertainment strips, none of the tracts has reached the 5 percent mark. The Phoenix area population is only 3.2 percent black, and rates of black owner occupancy exceed 5 percent in only the old inner city areas just north and south of downtown and scattered locations in Tempe in the east and Glendale to the northwest.
FIGURE 6.58  Black Owner-Occupied Housing as a Share of All Owner-Occupied Housing: West
Salt Lake City—Ogden/Denver—Boulder

The Salt Lake City SMSA black population constitutes only 0.9 percent of the total population. If blacks were completely dispersed in the area there would be no area where black owner occupant exceeded 5 percent. But because the few present are concentrated in the central cities of Ogden and Salt Lake City, a few core tracts in both places exceed the 5 percent mark, but there are none in the suburbs. The Denver—Boulder SMSA population is 4.8 percent black, but concentrations of blacks in some areas and few elsewhere mean that black owner occupant exceed 5 percent throughout the sector northeast of downtown, the east-side suburbs around Stapleton Airfield, Lowry Air Force Base, and Buckley Naval Air Station, and scattered tracts in the southeast and north.
FIGURE 6.59
Black Owner-Occupied Housing as a Share of All Owner-Occupied Housing: West
San Francisco

The San Francisco–Oakland SMSA population is 12.0 percent black, but this average disguises big differences among Alameda (18.4 percent, mainly Oakland) and Contra Costa (9.2 percent) counties in the East Bay and Marin (2.5 percent, north of San Francisco), San Mateo (6.0 percent, south of the city), and San Francisco (12.7 percent) counties. Concentrations of black owner-occupied households above the 5 percent cutoff are scattered throughout eastern and southern sections of the city, with some spillover into suburban San Mateo County. A few older tracts beside the bay in southern San Mateo County and one in Marin County show additional spread.
FIGURE 6.60
Black Owner-Occupied Housing as a Share of All Owner-Occupied Housing: West
Seattle–Everett/San Diego–Chula Vista

Only 3.6 percent of the Seattle–Everett SMSA population is black, but concentrations of black owner-occupant households still emerge around downtown, east to the lake, and south along the lake to the city limits and just beyond. Tracts in which black owner occupants exceed 5 percent are totally absent from other city and suburban areas. The San Diego metro area has a 5.6 percent black population, but concentrations of black owner occupants above 5 percent occur around downtown, which is adjacent to several marine and naval bases, east of downtown in a concentration extending into the suburbs, and on the far northern edge of the urbanized area adjacent to the Camp Pendleton Marine Corps Base.
The Sacramento metro area has relatively few blacks (6.0 percent), but those few are concentrated in the city, well south of the downtown and the state capitol district. Another patch of tracts exceeding the 5 percent threshold occurs north-northeast of downtown, which borders McClellan Air Force Base. The Anaheim–Santa Ana–Garden Grove metro area has an even lower proportion of blacks than Sacramento—1.3 percent—but their concentration in a few of the older tracts in Santa Ana makes this small group conspicuous by its relative segregation. The Riverside (southern tracts)–San Bernardino (northeast)–Ontario (west) area on the map, with some boundaries generalized and some suburban tracts included, forms the polycentric core of a metro area that is 5.0 percent black. Tracts in which blacks constitute over 5 percent of the owner occupants appear in clusters in central San Bernardino and in the old parts of Riverside. A cluster of tracts in the far southeast borders on March Air Force Base and houses some military personnel.

Children with a Non-English Mother Tongue: Immigrant Areas and Ethnic Concentrations

Immigration into the United States reached record numbers during the 1970s according to many estimates, and most of the newcomers settled in cities. Although there are several ways to describe their presence, using the mother tongue of children not only identifies settlement patterns, but also amplifies the future significance of the newcomer group and the residential areas where they live in a way that attention to adults or the elderly foreign stock would not. In some areas children adopted from abroad augment the totals from conventional immigration.

The overall average proportion of children (aged 5 to 17) with a non-English mother tongue is small in most SMSAs and urbanized areas, but high in neighborhoods where they concentrate. Thus, the average value for the city or the urbanized area is not representative of specific living and housing environments, because children whose mother tongue is not English tend to live in areas surrounded by many others like themselves. For the sample of 27 urbanized areas the SMSA proportions ranged from highs of 22.3 percent in Wichita, 18.3 percent in Portland, and 17.4 percent in San Diego to lows of 9.4 percent in Indianapolis, 8.8 percent in Madison, 7.9 percent in Albany, and 5.9 percent in Birmingham.

Present geographical patterns of immigrant settlement in northeastern cities and midwestern manufacturing cities differ little in fundamental respects from the central city immigrant neighborhoods of the late nineteenth and early twentieth centuries. In each era these concentrations have made possible the participation in an economy in which the immigrant could usually find employment, as well as a residential environment that retained many familiar old country features of language, religion, custom, and kinship.35

As the scattered tracts with high concentrations of non-English-speaking children in many western and southern areas show, urbanized areas differ in important ways in how they serve as receiving areas for immigrants and in the extent to which they do so. They also differ in the degree of concentration of their minorities from neighborhood to neighborhood within the cities. Generally speaking, the strong urban economies in boom regions that added many jobs in the 1970s attracted many more immigrants than did stable or declining areas. Moreover, urbanized areas located close to the major immigrant source regions in Latin America and Asia had a big advantage in attracting newcomers.

Sometimes an urban area in a fast-growth region (Birmingham in the South) has an economy that is growing more slowly than its regional competitors, so it attracts and retains only a small number of children with a non-English mother tongue. Sometimes an area has been able to attract and retain immigrants despite locations that are relatively remote from important source areas (Minneapolis–St. Paul, 15.7 percent; Wichita, 22.5 percent).

Although immigrants initially make new and occasionally complex demands on schools and public services, they quickly apply their talents and energy to the local economy and society, generally putting in more than they take out, saving and investing, and building for their future—which is part of the future of the community.36

FIGURE 6.62
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: Northeast
Albany–Schenectady–Troy/Paterson–Clifton–Passaic
Allentown–Bethlehem–Easton

In the Albany–Schenectady–Troy SMSA 7.9 percent of the children have a non-English mother tongue. Concentrations occur in inner city areas of each central city and in scattered suburban tracts throughout the urbanized area. In the Paterson–Clifton–Passaic SMSA the proportion is 13.4 percent. Paterson and Passaic have most of the concentrations, while newer Clifton has none. The Allentown–Bethlehem–Easton SMSA population grew at rates well below the U.S. average in the 1970s. The 10.8 percent of the children with a non-English mother tongue are scattered in concentrations in the three central cities as well as in several suburban tracts. These have been areas of net out-migration for native persons, so the presence of minority children is magnified in the statistics.
FIGURE 6.63
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: Northeast

Hartford
Providence–Warwick–Pawtucket
Springfield–Chicopee–Holyoke

High percentages of children in the Hartford area with a non-English mother tongue occur in tracts circling the downtown core. The 14.7 percent in the Hartford SMSA is also exceeded in suburbs west of the city and in the city of East Hartford across the Connecticut River and urbanized tracts along the road northeast to Manchester. In the Providence–Warwick–Pawtucket SMSA almost one child in seven (13.6 percent) has a non-English mother tongue. The tracts with averages higher than this mark cluster at the core and south side of Providence, at scattered locations in Pawtucket, at the core of the city of Woonsocket along the Rhode Island state border at the north edge of the urbanized core, and at scattered tracts elsewhere in the area. Fewer than one child in eight (12.0 percent) in the Springfield–Chicopee–Holyoke area has a non-English mother tongue. These interior cities are relatively remote from major migration sources, with significant intervening opportunities along the Atlantic coast and elsewhere to intercept the flows. Moreover, the economies of these areas were not as vigorous in the 1970s as competitors elsewhere. Concentrations of these children occur mainly in Springfield and at scattered locations as far north as Northampton north of Holyoke.
Children Aged 5 to 17 with a Non-English Mother Tongue: in Selected Central Cities

Our central city analysis closely parallels that of the 27 urbanized areas. Neighborhoods in central cities are internally knit together and separated from one another by language. Cities that receive a major influx of non-English-speaking immigrants benefit from the new vitality, skills, ambitions, and energies of those who arrive to make new lives, but the initial period of settlement and adjustment can be a difficult time, for both the newcomers and the host city.

One means used by immigrants for coping with the problems of entry into an alien environment is to cluster with others like themselves, with people who have been in America for a longer time and can help show the way. The central city maps pinpoint the places within our set of 19 cities where immigrant concentrations are especially notable. Again, we focus on children aged 5 to 17 with a non-English mother tongue.

The lowest metro averages among the 19 cities occurred in the Pittsburgh (7.0 percent) and Cleveland (7.2 percent) SMSAs, which had languishing economies during the 1970s, making them unattractive places for ambitious newcomers, as well as for many old residents who moved away, thereby magnifying the downward trends of their regional economic fortunes.

At the other extreme were a number of places that expanded vigorously in the 1970s, attracted large numbers of domestic migrants and foreign immigrants, and concluded the decade with significant shares of metropolitan-wide children aged 5 to 17 with a non-English mother tongue. Among the 19 sample cities the Anaheim—Santa Ana—Garden Grove SMSA was highest at 21.6 percent, and the Houston area was next at 19.0 percent:

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<th>Midwest SMSAs</th>
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Highest SMSA percentages are in fast-growing metro regions close to Latin America and Asia—the source of most of today's immigrants, but these are metropolitan-wide averages and are not very representative of specific neighborhoods. For detailed analysis we must look at the tract level of geographic detail. Specific central city tracts often have proportions well in excess of half.
FIGURE 6.64  Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: Northeast

Buffalo/Boston
Pittsburgh/Newark

The Buffalo area was a vigorous heavy industrial area through the decades, but began losing ground relative to the West and South in the 1960s and 1970s. A steady trickle of immigrants from Europe, supplemented by others transplanted from other places and other ports of entry in the United States, creates pockets of children with a non-English mother tongue in diverse locations in the city. Boston has been a major immigrant city since colonial times, and children with a non-English mother tongue are scattered in most parts of the city, from old inner city to prosperous newer areas. Many are linked to academic institutions and to high-technology firms in the local economy. The Pittsburgh pattern resembles Buffalo's, as mixtures of Europeans, Latin Americans, and Asians, linked to several eras of U.S. immigration history, continue to supply the city's neighborhoods with significant groups with a non-English mother tongue. The foreign-language children in Newark are heavily Hispanic and live scattered throughout the city, generally following a pattern different from that of blacks.
About one child in 10 in the Omaha metro area (10.2 percent) has a non-English mother tongue. Tracts with percentages above the metro average are more numerous inside the central city than in the suburbs, but there are such tracts in all areas except inside the far northeastern side of the city and the most distant suburbs. In the Wichita area almost one child in four (22.5 percent) has a non-English mother tongue. There are discernible concentrations near the city center, but all the parts of the city feature some concentrations. In the Madison SMSA only 8.8 percent of the children have a mother tongue other than English, but the occasional tracts with concentrations above this metro average are scattered. The Grand Rapids concentration of tracts, in which more children than average (13.5 percent) have a non-English mother tongue, resembles other patterns in the Northeast, with a heavy concentration around downtown and almost none in newer, upper-priced suburbs.
FIGURE 6.66
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: Midwest

Minneapolis–St. Paul/Indianapolis

The Minneapolis–St. Paul area received a major influx of immigrants from Southeast Asia in the 1970s, supplementing a significant Hispanic group in St. Paul. The result is that almost one child in six in the SMSA (15.7 percent) does not have English as a mother tongue. Major concentrations occurred west of downtown St. Paul—a traditional staging area for newcomers—and south of the river (a major Spanish-speaking concentration). Minneapolis has concentrations east of downtown by the Twin Cities campus of the University of Minnesota and in traditional newcomer and minority areas west and south of downtown. Many other concentrations are scattered throughout central cities and suburbs. The Indianapolis metro area has a comparatively low percentage of children with a non-English mother tongue (9.4 percent). Most of the tracts with concentrations above the metro average are in the suburbs on all sides of the city. City tracts with concentrations are scattered.
About one child in ten in these metro areas has a non-English mother tongue. In Cincinnati clusters appear around the edges of the city on all sides, with relatively few in the core tracts and major black areas. Only a few tracts in Kansas City, Kansas, and Kansas City, Missouri, have percentages above the low metro average, which implies that these children are scattered, except for a few places by downtown Kansas City, Kansas, and scattered tracts in Kansas City, Missouri, especially in the prosperous sector south of downtown to the city limits. The St. Louis metro area has been undergoing net out-migration for some time. The city lost population in each census since 1950. A few scattered minority-language areas occur in the white ethnic south side, where European roots are deep, and on the north side, where Hispanic and other concentrations appear.
FIGURE 6.68
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: Midwest
Milwaukee/Cleveland/Columbus

In Milwaukee the proportion of children with a non-English mother tongue is low in the core tracts of the black neighborhoods northwest of downtown, continuously high in older areas of the white south side, and high near the university and lakefront in the northeast. In Cleveland the white, working-class and lower-middle-class west side has extensive stretches of minority-language concentration, while the black east-side areas display low percentages except in their white outer upper-income tracts near the prosperous suburbs. Columbus has tracts throughout the city that contain above-average proportions of children with a non-English mother tongue. All racial and all income areas are included.
In the Atlanta metro area 10.4 percent of the children have a non-English mother tongue. Tracts with concentrations above the metro average occur throughout the suburbs and in a few scattered central city locations.
FIGURE 6.70
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: South
Raleigh–Durham/Orlando

In the Raleigh–Durham metro area 12.4 percent of the children have a mother tongue other than English. In both urbanized areas tracts with concentrations above the metro average are scattered throughout the area, without the inner city concentrations commonly found in northeastern cities. The Orlando metro area, a region of immigrant settlement, evidently is an even greater center of net domestic in-migration: 10.5 percent of the children have a non-English mother tongue. Most tracts exceeding the metro average are in the central city and adjacent suburbs, but the pattern is fragmented and scattered.
FIGURE 6.71
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: South

Oklahoma City/San Antonio

In the Oklahoma City metro area 13.6 percent of the children have a non-English mother tongue. Tracts above this average are concentrated around the city core and south side, and at scattered locations in the suburbs. Metro San Antonio has a large Spanish-speaking population, but has received major domestic in-migration during the 1970s as well; 12.5 percent of the children have a non-English mother tongue, with major concentrations in and around the core of the city.
In the Birmingham metro area, which has a stable economy and draws few immigrants, only 5.9 percent of the children have a non-English mother tongue. The tracts that exceed the metro average are widely scattered, with most of them in the suburbs. In Memphis about one child in seven (14.1 percent) has a non-English mother tongue. A number of tracts near downtown have percentages above the average, but most such tracts are scattered throughout city and suburbs.
FIGURE 6.73
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: South
Dallas/Houston/New Orleans

All three of these cities have been major destinations for immigrants from Mexico, Central America, and the Caribbean. In the Dallas–Fort Worth metro area one child in six has a non-English mother tongue. Central city averages are higher, and concentrations within specific tracts are higher still. High ratios in Dallas appear in all sections of the city. Ratios in the Houston metro area are significantly greater than in Dallas–Fort Worth—almost one child in five, and most of them Spanish-speaking. High concentrations occur in all parts of the city—from poor inner city to prosperous tracts on the edge. Despite a high proportion of children in the New Orleans area whose mother tongue is other than English, there is no extensive area of such tracts inside the city. They occur sporadically in almost all areas.
FIGURE 6.74
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: South
Baltimore/Washington/Miami

In the Baltimore metro area fewer than one child in 10 has a non-English mother tongue, but the city map discloses no extensive area of tracts with high proportions—just occasional high points in all parts of the city. The Washington pattern looks much like Baltimore's. The overall metro percentage is 10.6 percent in Washington compared with 9.2 in Baltimore, and the above-average tracts occur in a similar widespread pattern at city center, south of the Anacostia River, west of Rock Creek, and even in the heavily black east side. Miami has a deserved reputation as a major immigrant destination from Caribbean lands, especially from Cuba. Domestic migration to the Miami area is also high, so the proportion of children with a non-English mother tongue remains about one in 10, but the total number rises rapidly—and in all parts of the city.

SMSA Average: 9.2 percent

SMSA Average: 11.6 percent

SMSA Average: 10.6 percent
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: West
Portland/Las Vegas/Phoenix

In the Portland SMSA almost one child in five (18.3 percent) has a non-English mother tongue. These mostly Asian and Spanish-speaking children are scattered throughout the urbanized area. Significant concentrations of tracts above the metro average are hard to find. In Las Vegas 10.6 percent of the children in the metro area have a non-English mother tongue. Tracts with concentrations above the metro median occur throughout the city and intermittently throughout the entertainment and tourist area, south of the city. The Phoenix metro average of 10.8 percent is similar to that of Las Vegas, and the tracts exceeding the metro average are similarly dispersed—but with small concentrations on the Hispanic south side of the city and at several locations in Tempe east of Phoenix.
In the Salt Lake City–Ogden metro area 13.5 percent of the children have a mother tongue other than English; tracts exceeding the metro average are scattered throughout central cities and suburbs. In the Denver–Boulder metro areas 15.7 percent of the children have a non-English mother tongue; tracts above this average are scattered throughout the area.
FIGURE 6.77
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: West

San Francisco

In San Francisco 19.3 percent of the children have a non-English mother tongue. The urbanized area is a major immigration destination for persons from Pacific Basin lands and other parts of Latin America. Significant concentrations occur in the northern and eastern parts of the central city. Other tracts above the metro average are scattered throughout the suburbs south (San Mateo County) and north (Marin County) of the city.
FIGURE 6.78
Share of Children Aged 5–17 Who Speak a Language Other Than English at Home: West
Seattle–Everett/San Diego–Chula Vista

More than one child in six in the Seattle–Everett metro area (16.7 percent) has a non-English mother tongue. Tracts above the metro average are dispersed widely across the metro area, but their number is above average inside the city of Seattle. The San Diego area has an even higher percentage (17.4 percent) than the Seattle area, but an equally wide dispersion of above-average tracts.
FIGURE 6.79 Share of Children Aged 5-17 Who Speak a Language Other Than English at Home: West
Sacramento/Anaheim-Santa Ana-Garden Grove
Riverside-San Bernardino-Ontario

The Sacramento metro area has a moderate proportion of children with a non-English mother tongue. Unlike many other cities in our sample of 19, this city has a heavy concentration in and around the city center and a few concentrations scattered elsewhere in the city. In the Anaheim-Santa Ana-Garden Grove area most tracts in Santa Ana have proportions above the metro average, the highest average in our sample of cities. In the other two cities the pattern is mixed throughout. In the Riverside-San Bernardino-Ontario metro area about one child in seven has a non-English mother tongue. Tracts above the national average are concentrated in older core sections of the metro area, while the newer tracts on the edge of the cities have conspicuously fewer tracts.
Single-Unit Housing Within Urbanized Areas

The geographic distribution of the various types of housing options plays a central role in determining where different kinds of households live. The main distinctions in housing type are in terms of value and of housing units per unit area, or density. The housing stock in most urban areas contains a full range of housing units arrayed by value and located at different densities.

Because most housing in American cities was built during the last century, a period of steady improving mobility, the residential densities of new construction have typically been lower than the densities of earlier housing, and consumers like it that way. Most households prefer low-density to high-density housing, with preferences for type of unit dictated by considerations of costs compared with income, household size, and household composition.

Because of the ways that we built housing through the decades, the smaller, older, and cheaper units are usually in the inner city, while newer, more expensive, and larger units are closer to the outer edges of the urbanized area. Family households with children usually adjust their budgets to obtain the extra interior room and exterior yard space they feel they need for a growing family. After children grow up and leave, the empty-nester parents are slow to contract their housing consumption by moving to a smaller unit. It is sometimes hard to predict if children once gone will stay away, and it is easier to store a house full of possessions than to decide what must go when moving to smaller quarters.

Zoning laws vigorously protect single-unit housing areas as the locations on the urban landscape that have the highest social value. In these areas, a sense of control by owner occupants enhances the stability of the area. Before 1970, when many suburban areas were almost entirely filled with single-unit houses, the contrast between city, with its mixed housing stock, and suburb was greater than it is today. The suburban apartment boom, which started in the late 1960s, diversified the housing stock of many suburbs.

Renter households that aspire to owner occupancy usually prefer single-unit housing. A disproportionate share of owner-occupied housing is single-unit housing. In recent decades most owner occupants in single-unit housing have realized significant asset appreciation from their houses. City neighborhoods and suburban communities with high proportions of single-unit houses are generally areas that are in demand by families, which in turn is a factor in their continued stability.
Although a few tracts around the edges of each central city have a preponderance of single units, most of the core cities' areas are covered by tracts where multiples are in the majority. The suburban tracts reveal the typical pattern—mostly singles, with an occasional exception where multiples predominate. Paterson has only one tract with single-unit houses in the majority; Passaic has none. Newer parts of Clifton and low-density suburban areas to the west have singles in the majority. Allentown, Bethlehem, and Easton display a remarkably high percentage of singles throughout each central city and at almost all suburban locations. The high rates of singles and home ownership are due in part to many years of high wages in coal and metalworking industries and the low cost of housing in these stable old industrial areas. The median value of owner-occupied housing ($44,000) is below the U.S. median ($47,300), and the percentage of occupied housing that is owner occupied (71.3 percent) is above the U.S. average (64.4 percent).
FIGURE 6.81
Proportion of Year-Round Single Housing Units, Attached or Detached: Northeast

Hartford
Providence–Warwick–Pawtucket
Springfield–Chicopee–Holyoke

Only four Hartford tracts have a majority of single units. In a few tracts near the central city emphasis on multiple-unit housing continues, but it quickly gives way to an almost continuous suburban landscape in which singles predominate. Providence resembles Hartford, with its few peripheral tracts where single-unit houses are in the majority. The multiple-unit pattern continues, somewhat abated, in Pawtucket. Suburbs are mostly uniformly high in their percentage of singles, until the old core of Woonsocket is reached at the far northwest, with its core concentrations of multiples. Singles predominate in most of Warwick. The old high-density cores of Springfield, Chicopee, and Holyoke are dominated by multiples, but they quickly give way to a preponderance of singles in the rest of the cities and in surrounding suburbs.
Single-Unit Housing Within Central Cities

In most urban areas the density of housing—that is, the number of housing units per unit area—has been controlled by the value of the land at the time the housing was built. Land that carries a high price offers valuable accessibility properties and environmental amenities. When city land is cheap, it can be used extravagantly and low densities are the result. When land is expensive, it is conserved and used in small amounts per dollar value of construction on it. Thus, an expensive lot by the ocean, on a lake, or on a hill with a beautiful view will support either one or two very expensive housing units or a large number of smaller units, each on a less expensive parcel of land.

Zoning practice in older cities generally followed land-use patterns that already were in place. If a city grew faster than transit and road systems could be installed in the late nineteenth and early twentieth centuries, the shortage of buildable lots in the face of strong demand drove land prices and encouraged developers and builders to put up housing at high densities on narrow lots. Chicago neighborhoods from the 1920s are a good example. Baltimore's row house neighborhoods from the 1840s are another example.

In some cities the growth fell far short of projections and of what the road and transit systems could handle. The result was large cheap lots and low-density residential construction. Minneapolis and St. Paul are good examples. Twin Cities streetcar entrepreneurs, on the basis of rapid population growth in the 1880s and 1890s, projected an urbanized area population of one million persons by 1920—and then built the streetcar system to accommodate such growth. The population expansion never matched the projections, but the expanded streetcar system added so much developable land to the urbanized area that land prices dropped to low levels, and the Twin Cities region became one of the lowest-density large metro areas in the United States, with single-unit detached housing in many areas where the zoning allows doubles and multiples. But zoning provided only a ceiling to densities—not a floor.

In the old metro areas of the Northeast, and occasionally in the Midwest and South, the location of the central city boundary is an artifact of local history. As urbanized areas expanded in population and areal extent at the end of the nineteenth century and in the early twentieth century, state legislatures in urbanizing areas acted to prevent reapportionment of political power and to curtail the cities' power to annex peripheral suburban areas into their jurisdictions. After boundaries were frozen, suburbanization continued, but beyond the city limits.

In the new metro areas of the South and West some states—notably Texas—enabled cities to keep expanding their borders to enclose suburban developments. When this expansion occurs, it puts into the central city part of all of the new housing stock that in other metro areas can be found only in first-tier or second-tier suburbs, or even farther out.

The maps in this section describe the tracts in 1980 that had a majority of their housing in single-unit (attached or detached) structures. In urban real estate markets, and in popular sentiment, single-unit, owner-occupied housing is higher prized and more desirable on average than rental housing. Cities that boast a healthy proportion of their housing stock in singles have an easier time hanging onto community leadership that might otherwise disappear to narrow, provincial and illiberal suburbs. Cities that have significant numbers of single-unit houses scattered throughout many neighborhoods have a greater proportion of property-tax-paying residents and diverse outlooks represented in city and metro political debates. Single-unit houses have larger households, on the average, and more children than do housing units in multiple structures. Balanced communities have a wide range of economic activities to support them and a diverse assortment of housing options—old and new, large and small, expensive and modestly priced, high density and low density—for residents to live regardless of their financial circumstances, tastes, or stage of life. These maps portray the variety present among the 19 cities.
The fixing of city boundaries in the early days of industrial development in Buffalo and population expansion means that only in a few tracts on the edge of the city do single units predominate. Suburbanization in Boston was channeled southwestward on a highly confined site between the Charles River to the west and Boston Harbor to the east. High demand and limited supply drove prices so high that the land area was actually extended into the Harbor and Back Bay, but high densities have resulted throughout the old area, dropping eventually in the streetcar suburbs to the south and west and in the auto-oriented suburbs beyond. Continuous prosperity for many decades and extensive transit systems serving downtown and the industrial developments along the river and stream valleys in the hilly Pittsburgh area have led to substantial development in single-unit housing. Extraordinary development pressure surrounding the Newark and greater New York area leaves no tract in the city where single-unit housing predominates.
FIGURE 6.83 Proportion of Year-Round Single Housing Units, Attached or Detached: Midwest
Omaha/Wichita/Madison/Grand Rapids

In the old small tracts around downtown Omaha mostly multiple-unit housing predominates, while in the rest of the city, suburbs, and the city of Council Bluffs, Iowa, east across the Missouri River—with few exceptions—low-density single-unit housing is in the majority. Wichita is one of the lowest-density areas of the country. In only a few inner tracts, and several on the far east and south sides just north and west of McConnell Air Force Base, are a majority of the housing units in multiples. Most of the Madison area is composed of tracts where single-unit housing is in the majority. Exceptions occur at the core, near downtown, the capital, and the university, and at scattered locations by major arterials near the edge of the built-up area. At the core of the Grand Rapids area, multiple-unit housing predominates, but west of the central city and almost all the suburban area are dominated by single-unit housing.
The inner half of Minneapolis and the inner third of St. Paul are dominated by multiple-unit housing. Outside the core singles predominate throughout Minneapolis, St. Paul is more mixed. Suburban areas are dominated by singles, but tracts emphasizing multiples occur sporadically in every sector. The core tracts and extensions north of city center in Indianapolis are dominated by multiples. In most of the city's tracts single-unit housing predominates, as in the suburbs. Areas with a majority of multiples are scattered throughout the suburbs.
Cincinnati has only a minority of tracts where single-unit housing predominates—but those areas are in most parts of the city, which is a good sign of stability. In Kansas City, Kansas, almost all tracts contain predominantly single-unit housing. Kansas City, Missouri, has a large sector of multiples south of downtown, and another smaller thrust to the east, but most of the city area is covered by mainly single-unit tracts. St. Louis had its city limits fixed in the nineteenth century and so failed to capture some of the suburban areas that have developed since 1872. The result is that singles predominate in only a few tracts—in the far south and southwest and the far northwest.
**FIGURE 6.86**

Proportion of Year-Round Single Housing Units, Attached or Detached: Midwest

*Milwaukee/Cleveland/Columbus*

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*Milwaukee* resembles St. Louis, but Milwaukee has managed to capture large, newly developed areas in the northwest, south, and southwest. The entire core of the city is dominated by doubles and multiples. The map of *Cleveland* resembles the Milwaukee map turned on its side. The core housing stock is solidly dominated by doubles and multiples, but the four major sectoral thrusts outward into new areas have significant numbers of tracts where single-unit houses are in the majority. Except for the core, in all areas of *Columbus* tracts with single-unit housing predominate.
In the sprawling Atlanta region single-unit houses predominate throughout the suburbs, with major exceptions along the northwest corridor and along the fashionable Peachtree corridor to the north-northeast of city center. Most of the core of the city has a preponderance of multiples, as do many areas on the west and south sides.
FIGURE 6.88
Proportion of Year-Round Single Housing Units, Attached or Detached: South
Raleigh–Durham/Orlando

Raleigh–Durham and Chapel Hill southwest of Durham have cores where multiple units predominate, but the majority of the city areas and almost all suburban areas are dominated by single-unit housing. Throughout the Orlando city and suburban area single-unit housing predominates. A small patch of inner city tracts has a majority of multiples, as do several scattered suburban locations along main corridors to the northeast, southeast, and southwest.
There are no concentrations of multiple-unit housing at the tract level in San Antonio except for 10 tracts around downtown and in scattered locations, especially in the southwest [by the air bases], the northwest [Interstate 10 corridor], and the north-northeast corridor [airport, Interstate 35 to Austin, Dallas, and Fort Worth]. In Oklahoma City a cluster of core city tracts contains a majority of multiple-unit housing. The rest of the urbanized area is blanketed by single-unit housing tracts, with only scattered exceptions, especially a strip of tracts on the west side, just north of the airport, and on the far south side in the university town of Norman.
FIGURE 6.90
Proportion of Year-Round Single Housing Units, Attached or Detached: South
Birmingham/Memphis

The Birmingham area resembles the Allentown–Bethlehem–Easton area, perhaps because both areas developed to much of their present extent at the same time and with similar industrial bases during the coal-iron-steel era. Owner-occupied houses have a median value of only $38,800, well below the U.S. average, but were above the national average of all occupied units at 67.6 percent. A small core of inner city tracts is dominated by multiple-unit housing, but in almost all other areas single-unit housing predominates. An extensive old high-density core of Memphis is dominated by multiple-unit housing, but almost everywhere else in the city, as well as in the suburbs, single-unit housing is in the majority.
In the sprawling city of Dallas the older inner city residential tracts contain mainly double and multiple units. Outside the core single units predominate in newly developed areas that are brought into the city by regular extensions of the city limits. The Houston pattern is much like that in Dallas. A core of older, smaller tracts has predominantly higher-density housing with singles in the minority. The outlying residential tracts have a majority of single-unit housing. City limits are extended to include most suburban-type development. New Orleans was a large city in the nineteenth century and grew up at a highly confined site—virtually on an island in the lower Mississippi River delta. High density was the result in the nineteenth and early twentieth centuries, but it was achieved partially by building small houses on very small lots rather than in multiples in tall buildings. In the oldest tracts enclosed by the river loop to the south singles are in the minority. In the newer areas built during the last 50 years singles are in the majority.
Like New Orleans, inner city old Baltimore built at high densities, but did so with row houses rather than with small singles or with duplexes and apartment houses. Today, the single attached house dominates the city center except for a few tracts at the edge of downtown. Outside the core throughout the city singles continue to predominate, but conventional detached singles are the rule. In Washington single-unit housing predominates in many tracts west of Rock Creek, in outlying parts of northern and northeastern Washington, and in a few tracts in the southeastern part of the city. A core of high-density tracts in Miami is surrounded by a ring of predominantly singles; the patterns are mixed at the edge.
Proportion of Year-Round Single Housing Units, Attached or Detached: West
Portland/Las Vegas/Phoenix

Most of the tracts in the city of Portland contain a majority of single-unit housing, but an old core of tracts on both sides of the Willamette River and a strip of tracts along a circumferential freeway in the southwest suburbs contain a majority of multiples. Suburban apartment developments here and elsewhere often line major radial and circumferential freeways. Some old core tracts at the center of Vancouver, Washington, north of the Columbia River, also have a high concentration of multiples. Single-unit houses predominate in the city of Las Vegas, except around downtown. The southern suburbs in the vicinity of the tourist and entertainment strips are mixed, but with singles predominating in most areas. Although quite a few tracts in the Phoenix area contain a majority of multiples, none can be termed part of significant concentrations. All parts of the area feature mixtures of housing types.
A cluster of tracts at the heart of Salt Lake City forms the only significant area of multiple housing in the Salt Lake City–Ogden urbanized area. Most of the area is composed of suburban tracts, and singles predominate in almost all of them. In addition to a broad core of multiple-housing tracts around downtown Denver on both sides of the river, there are major concentrations of multiples on the east side of the city and in the eastern suburbs near the airport, air force base, and naval air station. On the west side there are several more such tracts along the main routes west. The core of Boulder is dominated by the University of Colorado, and the percentage of single-unit houses is low in many tracts.
FIGURE 6.95

Proportion of Year-Round Single Housing Units, Attached or Detached: West

San Francisco

Intense development pressures in the northeastern corner surrounding downtown San Francisco have pushed most single-unit housing out in favor of multiples. Tracts in the rest of the city, in the suburbs south in San Mateo County, and north across the Golden Gate Bridge into Marin County are almost all predominantly singles.
FIGURE 6.96
Proportion of Year-Round Single Housing Units, Attached or Detached: West
Seattle–Everett/San Diego–Chula Vista

The inner city tracts in Seattle contain predominantly multiple-unit housing, but in two thirds or more of the city singles predominate. In most of the low-density suburban tracts singles predominate, but in scattered tracts away from the water multiples predominate. Except for a small cluster of tracts in and near downtown San Diego that contain a majority of multiples, there are few extensive concentrations of either singles or multiples throughout the area. Heavy concentrations of retired persons and military personnel in the area temporarily contribute to the demand for rental housing, much of it in multiple-unit buildings. In the SMSA owner-occupied housing is a below-average 55.1 percent of all occupied units.
Sacramento has a single core of high-density housing surrounded by an almost continuous zone of tracts where single-unit housing predominates. Anaheim is an older center by California standards. It grew up along the southern transcontinental railroad into Los Angeles and today has a highly varied housing map with high and low densities occurring throughout. Newer Garden Grove and Santa Ana have had most of their growth in recent decades, and in almost all tracts singles predominate. It is hard to find residential tracts in the new, low-density Riverside–San Bernardino–Ontario area where singles are not in the majority.
New Housing Units in the Central City, 1979–March 1980

Almost all new housing units built in recent decades have been erected on new land in suburban settings. Some new housing has been built on former railroad, port, and obsolete industrial land or placed in central city neighborhoods on land cleared of a former residential use. The new housing is often built at densities higher than the obsolete housing it replaces. School buildings, warehouses, and factory buildings have been rehabilitated and converted to residential use.

Since 1970 a significant amount of new housing has been built in or near the downtown of cities, occasionally as one element in a development program that includes several functions: hotels, shops, offices, housing, and so forth. Some houses, apartment buildings, condominiums, and other structures stand alone as separate private and publicly sponsored projects. Sometimes the new housing is the result of major building rehabilitation, renovation, or occasionally a historic preservation project in the oldest part of town, which is usually the core.

Houses built one or two at a time can succeed in the suburbs, but within the built-up central city new residential development must be on a sufficiently large scale in order to succeed. Housing provides a bundle of services: a structure and dwelling place; the social and physical environment of the neighborhood; and accessibility to various sections of the urban area. If a residential development takes place on a sufficiently large scale—say, 10 acres or more—it can create its own physical and social environment. Then, if it is well situated with respect to accessibility, it can succeed. If a new development on the edge of the built-up area or near the core is located in a sector of the urban area that has been traditionally favored by the elite, then it is much easier to establish a social environment that promotes success of the development.

In developments on the edge of the built-up area, large parcels of land are usually available for housing. In inner city redevelopment, small parcels are usually the only ones available. Complex development projects and financial deals involving inner city land acquisition for housing often favor large buildings on small parcels. Profits can be greater for a given amount of entrepreneurial and management effort on a large downtown project than on a small one. Land acquisition for a single parcel is easier than for multiple parcels, so costly delays can be controlled during the land acquisition phase of development.

In the 1970s the suburbs got most of the new housing, but the central city and the downtown area got a share. The developments in the inner city got more attention than the suburban developments because they were visually more interesting and easier for the press to cover. In the context of post–World War II suburban residential trends through the 1960s, the downtown developments were unexpected and frequently triggered conflict—and media attention is drawn to conflict.

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In the large majority of Buffalo tracts no new housing construction took place. Two tracts near downtown gained over 100 units each. The pattern of new housing in the city of Boston resembles Buffalo's. Most development occurred near the core. Three tracts gained more than 100 new units, and one over 200. Most had none or fewer than 10. In one tract in western Pittsburgh over 100 new housing units were built, and in eastern Pittsburgh another 100.

A few projects were developed near downtown, but the pattern of inner city concentration seen in Buffalo and Boston is absent here. Most tracts had none or fewer than 10 new units. New units reported in many Newark tracts suggest steady but perhaps insufficient renewal of the city's housing stock. In two tracts near city center over 100 new units were built, and a few scattered tracts had one to several dozen.
**Cincinnati** gained several large clusters of new housing on the west side, with over 150 new units each in two tracts and over 200 in a third tract. Significant numbers of new units were built in various locations on the east and north sides, but almost no new construction occurred in the old core-city tracts. One tract near downtown **Kansas City**, Missouri, gained almost 100 new housing units, and a peripheral tract in Kansas City, Kansas, over 50.

Other tracts in both cities had few or none. The same was true in **St. Louis**. In several tracts close to downtown a total of about 500 new housing units were added, and in another western tract west of Forest Park by Washington University, almost 200. Elsewhere, new construction was extremely limited or nonexistent.
Significant amounts of new housing construction occurred in Milwaukee in the vigorous northwest sector where the eight leading tracts gained over 1,500 new units. New units near city center were scarce, except for the highamenity location near the lake. In the quiet and stable south side small numbers of new units were added at many locations. Except for one tract on the eastern edge of downtown with 180 new units, and another west-side tract on the lake with 164, the new housing construction in Cleveland was extremely sparse.
A few hundred new housing units were added to core tracts in Dallas and many thousands were built on the north and east sides. There was a modest rate of construction on the south and west sides as well, with a peak of over 600 added to one peripheral tract there. Houston was one of the nation's great boom cities of the 1970s, and new housing construction throughout the city was part of the result. The west-side tracts gained the most new units, but almost all tracts in all parts of the city gained significant numbers of new units. In New Orleans a significant number of units were constructed, especially in the newly developing northeastern, western, and southeastern downriver tracts. The old, historic, and often protected inner city tracts had modest rates of new construction, but the number of units added to each tract was small.
Scattered development and redevelopment projects in Baltimore added over 100 new housing units to each of seven tracts, but the core tracts in general gained little new housing, like most tracts elsewhere in the city. New housing construction occurred throughout the city of Washington and was especially intense around the core and in tracts to the north, east of Rock Creek. The largest increment was at the northeastern edge behind the National Arboretum. In Miami new housing construction was significant in all parts of the city, but was intense in tracts by the ocean just north and south of downtown.
In half the core tracts of Sacramento no new housing units were built, and in the other half only modest numbers, from a few units to a few dozen, were built. Further out, on the south, east, and north sides, construction was vigorous. Anaheim gained new housing in all parts of the city, as did Garden Grove and Santa Ana. There seems to be little bias toward or against the downtowns and old cores (which are not very old by East Coast standards).

The Riverside area on the south had new construction at significant levels in all parts of the city, In San Bernardino building was also vigorous in all districts of the city. Only two tracts in Ontario had no construction. In all three cities core tracts generally had new construction, but at levels lower than newer peripheral tracts.
Changes in Median Values of Housing in the Central City, 1970–1980

Suburban areas around central cities and upper-middle-class sub-markets within cities and suburbs enjoyed above-average housing price appreciation in the 1970s and received a disproportionate share of the new construction during the decade. New housing is usually higher priced than existing housing, and when it is built in an area it not only raises the median housing values for that reason, but also pulls up values of lower-priced houses, which become more attractive when located near higher-priced properties.36

Middle- and upper-middle-class households accrued significant untaxed capital gains on their houses in the 1970s, and those gains lowered significantly (sometimes to zero or lower) their real after-tax housing costs. Above-average disposable household income in middle- and upper-middle-class neighborhoods and a high average propensity to spend, based in part on the steadily enhanced wealth position of the homeowner, contribute to a strong tax base in the area, a healthy, vigorous, and attractive business environment that people enjoy living near and using, and good practices of tending the physical and scenic infrastructure of the area. In a circular and cumulative process, attractive upper-middle-class neighborhoods are created, occupied, and maintained. Renters like to live in these areas and will do so if they can afford to and leave if they cannot. Above-average housing price advances in such neighborhoods usually force many renters out even if zoning permits them. Owners are insulated from above-average value increases—they actually benefit from them—whereas renters enjoy no such protection, except in the rare case where rents are kept well below market levels by local rent control ordinances.

Where are these prized locations? Usually in one or two suburban sectors that lie beyond the central city neighborhoods that enjoyed that high status at an earlier time. Occasionally a central city will retain some neighborhoods that compete effectively with the more desirable and exclusive suburbs. If and when the central cities succeed in the competition—as they have in Seattle, San Francisco, St. Paul, Minneapolis, New Orleans, Miami, and some others—they can retain a significant share of the metro leadership and put that leadership to work on their behalf. If a central city cannot, the leadership eventually abandons it for the suburbs, leaving a core city with a much-diminished capacity to dictate the terms of its future as a place to live, work, and recreate.

In the maps that follow we calculated the ratio: median value of owner-occupied housing in the SMSA in 1980 compared with the same measure in 1970. For each SMSA this ratio was a threshold. The lowest values occurred in Buffalo [2.22], Boston [2.35], Cleveland [2.36], and Newark [2.56], where growth in the 1970s was slow, which meant that appreciation of values from market forces was muted, and the slow pace of new construction raised average prices very little.

At the other extreme, rapid rates of new construction combined with inflationary pressures on existing housing stock pushed the 1980/1970 metro ratios to high levels in Houston [3.72], Anaheim–Santa Ana–Garden Grove [3.93], Riverside–San Bernardino–Ontario [3.68], and Sacramento [3.62]. Baltimore’s ratio was 3.38, but part of the explanation for this high ratio is the overlap of its suburbs with those from Washington, which received large volumes of expensive new housing in the 1970s.

Once each metro area’s average rate of change was established, each 1980 central city tract was examined to see how its median housing value changed between 1970 and 1980 compared with the rate of metro change.

If a tract’s boundaries changed only slightly between 1970 and 1980, we ignored the changes. Medians are estimates for the tract area and are relatively stable with respect to minor boundary shifts, which generally do not affect the median much.

In only two tracts in Buffalo did median housing values rise faster in the 1970s than the metro ratio (3.97/3.17, 900 = 2.22), and these tracts were near downtown, presumably with only a few owner-occupied units. One had some new construction during the decade, the other could have lost some of its lowest-value housing, which would have raised its median. Boston was subject to intense development pressure around the harbor and downtown area in the 1970s. Comparing the Boston map of new housing with this map

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of high-value appreciation shows that many tracts with ratios exceeding the
metro ratio ($56,000/$23,800 = 2.35) had no new construction in 1979 and
early 1980, suggesting that the rise in many tracts is due more to
market forces of demand against fixed (or diminished) supply and less to
recent new construction. The tracts that showed high ratios may have gained
expensive new housing in the early 1970s. There are a few tracts of above-

average ratios (metro ratio: $42,700/$15,300 = 2.79) in Pittsburgh—in the
traditionally exclusive areas east of downtown, on the high bluffs south of
the rivers, and a few new redevelopment areas north of the river and west of
downtown. The only high ratios in Newark (metro ratio: $72,400/$28,300 =
2.56) are in tracts east of downtown by Newark Bay and the main road
into Manhattan via the Holland Tunnel. Tracts with high ratios are often
different from those with new housing in 1979 and later.

In Cincinnati the metro ratio ($47,500/$17,600 = 2.70) was exceeded in several tracts on the east and west sides and in a few around downtown. In most cases where the tract ratios were high, there had been new construction in 1979 and later, but not enough to move the median significantly. It is more likely that new housing was built in attractive areas where demand was strong, which raised the ratio. The metro ratio in the Kansas City area ($43,500/$15,900 = 2.74) was exceeded in a number of tracts on the sector south of downtown on the Missouri side of the border, in the direction of the desirable Country Club district, where demand is high and new construction apparently is easily absorbed at good prices. The only tracts in St. Louis that achieved high ratios (metro ratio: $41,800/$16,300 = 2.56) were west of St. Louis University and around Forest Park, and just southwest of downtown. The entire metro area has been losing population, and most of the central city has had a hard time maintaining its attractiveness and desirability.
FIGURE 6.106
Changes in Median Value of Owner-Occupied Housing, 1970–1980: Midwest
Milwaukee/Cleveland/Columbus

In the Milwaukee area the metro ratio ($60,200/$21,500 = 2.80) was exceeded around downtown and north and south along the lake, and in a few western tracts bordering the suburbs. Tracts in the rest of the city had below-average ratios. Only two tracts in the entire city of Cleveland had ratios higher than the metro average ($53,900/$22,800 = 2.36). In each case the tract lay at the inner edge of a traditional upper-middle-class expansion sector, long since extended into the suburbs and long since black. These uniformly low ratios in the central city were balanced by high values in the suburbs. Columbus, the state capital and a major university city, had many tracts throughout, especially on the north side, that kept ahead of the metro ratio ($47,000/$18,500 = 2.54) and thereby maintained a balance with suburban demographic and housing market trends.
FIGURE 6.107
Changes in Median Value of Owner-Occupied Housing, 1970–1980: South
Dallas/Houston/New Orleans

Although the construction map showed vigorous activity in all parts of Dallas in 1979 and later, only in the sector directly north of downtown do tracts have ratios that exceed the metropolitan-wide ratio ($47,100/$16,600 = 2.84). Average Houston-area prices were lower than those in Dallas in 1970 and higher in 1980, so the metro ratio was quite high ($54,000/$14,500 = 3.72). The tracts with the highest ratios lie west and especially in the traditionally desirable sector southwest of downtown. The Garden District upper from the Vieux Carré in New Orleans more than held its own during the 1970s; old established tracts near the high-ground levee had ratios equal to or exceeding the metro ratio ($53,000/$20,000 = 2.65). Other significant locales with high ratios include new expensive developments in the northeast and scattered tracts across town west of Metairie on the way to the airport.
Changes in Median Value of Owner-Occupied Housing, 1970–1980: South
Baltimore/Washington/Miami

An old pattern of residential desirability emerged in Baltimore as tracts from the inner harbor, downtown, and north in a wedge to the city's edge defined a pattern where ratios exceeded the metro ratio (51,400/15,200 = 3.38). In Washington, intense demand for housing inside the District escalated prices in most areas, except south of the Anacostia River, above the metro ratio ($79,900/28,200 = 2.83). In the city of Miami ratios were higher on the south side than on the north side or along the waterfront (metro ratio: $54,700/19,000 = 2.88).
In Sacramento the ratio was highest around the downtown and the state capitol and low elsewhere, except a few fringe tracts by the suburbs (metro ratio: $64,800/\$17,900 = 3.62$). The suburbs of Anaheim–Santa Ana–Garden Grove stayed well above the exceptionally high metro ratio ($106,800/\$27,200 = 3.93$), leaving ratios in most of the central city tracts at levels well below the average. Only a few scattered tracts in Anaheim and Santa Ana bucked the trend of central city tracts. In the Riverside–San Bernardino–Ontario area the metro ratio ($64,700/\$17,600 = 3.68$) was exceeded in the large low-density tracts and generally fell well below the metro ratio in the small, dense, inner city tracts.
Elementary School Children in Nonpublic Schools

It is widely held that the elementary school opportunities available in a city and its neighborhoods are significant factors in a family's willingness to live there if they have or soon will have elementary-school-age children. The Bureau of the Census defines "elementary school" as including grades 1 through 8 and "high school" as including grades 9 through 12. In 1980 there were 51.1 million children in public school at all levels and 9.2 million (15 percent of the total) in private schools, which includes parochial schools owned and operated by various religious organizations and private nonsectarian schools. In recent years the public-private mix has changed. In 1985 public school enrollments were down 3 percent from 1980 to 49.6 million, while private school enrollments were up 2 percent to 9.4 million. Public elementary school enrollments declined from 21.3 million to 23.7 million, while private elementary school enrollments slipped from 3.7 million to 3.6 million.40

These averages reveal little about the link between schooling and housing because national average figures hide the considerable regional variability in the use of nonpublic schools in the United States. They are most common in the Northeast, where 24 percent of elementary school pupils attend nonpublic elementary schools in the Midwest 20 percent (4.7 million) and parochial schools are often located in census areas where the percentage of their pupils are non-White. In 1960 only 13 percent of non-White students were located in census areas where the percentage of their pupils were non-White.41

Inside central cities children attending nonpublic schools vary sharply from place to place. Members of church congregations, who rely on religious instruction in addition to general education, use nonpublic schools because the curricula of public schools are not attractive and eager to accept public school attendance, for example, 236.140. See also Karl F. Przeworski, "Wayne LaPierre," Statistical Abstract of the United States, 1984, p. 134.
Italian Americans. Whatever the mix of motivations, the availability of nonpublic school options in central cities helps to stabilize family populations who might otherwise choose to move away in order to exercise school choice in educating their children.

The maps that follow portray the large differences from city to city and neighborhood to neighborhood in the availability and use of nonpublic elementary schools. Schooling is one of the most important services that accompany the housing bundle and the last of the features examined in our comparative map series. Some nonpublic schools are supported in part by endowments that were supplied by benefactors through the years. The parochial schools are usually supported almost entirely by tuition supplemented by support from the parishes to which they are attached. In some inner city low-income and minority neighborhoods certain religious organizations and congregations supply school personnel to make alternative school options available to families who could not otherwise exercise school choice for their children. To the degree that housing choice is also school choice for families with school age children, the availability of choice in schooling has some influence on families' decisions to stay or to leave a neighborhood. At present, the heavy use of nonpublic elementary schools in certain cities may mean that classrooms are more homogeneous with respect to religion, social class, ethnicity, race, income, or other traits than they might otherwise be, but it is likely that this outcome is balanced by neighborhoods that remain more heterogeneous than they would be if school choices were unavailable.

In Pittsburgh almost one elementary school child in three attended nonpublic schools in 1980, with Boston, New Orleans, and Buffalo close behind. At the other end of the distribution were southern and western cities like Houston, Anaheim—Santa Ana—Garden Grove, and Riverside—San Bernardino—Ontario (Table 6.5).

Table 6.5

<table>
<thead>
<tr>
<th>MIDWEST</th>
<th>NORTHEAST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cincinnati</td>
<td>22.2%</td>
</tr>
<tr>
<td>Cleveland</td>
<td>22.5%</td>
</tr>
<tr>
<td>Columbus</td>
<td>14.1%</td>
</tr>
<tr>
<td>Kansas City</td>
<td>15.9%</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>27.4%</td>
</tr>
<tr>
<td>St. Louis</td>
<td>24.3%</td>
</tr>
<tr>
<td>Boston</td>
<td>28.6%</td>
</tr>
<tr>
<td>Buffalo</td>
<td>26.4%</td>
</tr>
<tr>
<td>Newark</td>
<td>13.1%</td>
</tr>
<tr>
<td>Pittsburgh</td>
<td>32.9%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>WEST</th>
<th>SOUTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anaheim—Santa Ana—Garden Grove</td>
<td>10.3%</td>
</tr>
<tr>
<td>Riverside—San Bernardino—Ontario</td>
<td>10.3%</td>
</tr>
<tr>
<td>Sacramento</td>
<td>12.4%</td>
</tr>
<tr>
<td>Baltimore</td>
<td>15.5%</td>
</tr>
<tr>
<td>Dallas</td>
<td>12.0%</td>
</tr>
<tr>
<td>Houston</td>
<td>9.2%</td>
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<tr>
<td>Miami</td>
<td>17.5%</td>
</tr>
<tr>
<td>New Orleans</td>
<td>27.3%</td>
</tr>
<tr>
<td>Washington</td>
<td>15.5%</td>
</tr>
</tbody>
</table>

In the large majority of Buffalo tracts the proportion of elementary school children who attend nonpublic schools is either moderate (10.0 to 39.9 percent) or high (40 percent or more). The wedge of traditionally middle-class tracts from downtown to the northern suburbs is especially high, as are tracts on the far southside. Nonpublic, and especially Roman Catholic, parochial schools have been important throughout Boston for many decades. A trough of low tracts extends south-southwest of downtown—an area formerly middle-class Protestant, then immigrant Jewish, and recently black. The proportion of elementary school children who attend nonpublic schools in Pittsburgh has historically been among the nation's highest, with a large number of tracts in almost all parts of the city exceeding 40 percent. Black tracts immediately east of downtown are low in the use of nonpublic schools. The newer and wealthier parts of Newark on the west and east sides tend to make above-average use of nonpublic schools, while poorer and minority areas throughout the central area of the city are below average.
Families who live in lower-income inner city Cincinnati make much less use of nonpublic schools than do families on the west and east sides, where 40 percent or more of the elementary school children attend nonpublic schools. In Kansas City, Kansas, low and moderate rates of nonpublic schooling predominate. The same is true in most parts of Kansas City, Missouri, on the east side, where the only high rates occur in the traditionally high-income sector south of downtown. Most of south-side St. Louis has traditionally been white, working-class and middle-class, of Catholic and Lutheran immigrant stock. Parochial schools have been important in most parts of the south side. The northwest sector traditionally housed the upper-middle-class business and merchant classes, who moved farther out west and northwest to be replaced by blacks, many of whom were Catholics from Louisiana. Today the north-side tracts provide only modest support for nonpublic schools.
Most white households in Milwaukee have Catholic origins—coming from German, Polish, Italian, and other European backgrounds. Catholic parishes and parish schools have been important throughout the city, but in recent decades their significance has eroded rapidly in the black sector northwest of downtown. The west side of Cleveland was traditionally white and settled heavily by households with Eastern, Southeastern, and Southern European roots. Neighborhood parishes and parish schools often enrolled a majority of the elementary school children. The stronghold of the public school system lay on the east side, where vigorous outward movement east and southeast attracted a sequence of groups, and today is dominated by two large black sectors where nonpublic schools tend to be unimportant. Columbus has scattered locations where there are high levels of nonpublic elementary school use.
In a solid zone of tracts on the north side of Dallas over 40 percent of the elementary school children are in nonpublic schools. This upper-income area lies east of the Dallas–Fort Worth Regional Airport and north of Love Field, in the same sector containing the city's major educational, theater, and recreational facilities. Most parts of Houston make only low to moderate use of nonpublic elementary schools, except in the prosperous sector west-southwest of downtown, where in many tracts more than 40 percent of the elementary school children attend nonpublic schools. This sector, south of Buffalo Bayou, which houses many newcomers to Houston, is the location of the University of Houston, Texas Southern University, Rice University, and the Texas Medical Center, whose professional staffs live in the area and often select nonpublic schools for their children. A very high percentage of the population of New Orleans is Catholic, and Catholic elementary schools at the parish level are common throughout the city.
Since colonial times Baltimore, like New Orleans, has been one of the few southern cities with a significant Catholic population and extensive parochial school system. In addition, Baltimore attracted many European immigrants during the past century while most southern cities were too underdeveloped industrially to do so. The scattered tracts with high proportions of elementary school children in nonpublic schools are a legacy of both eras of Baltimore history. Nonpublic elementary schools thrive in Washington, where they tend to be more private than parochial, and create difficult competition for the local public school system. They are especially significant west of Rock Creek Park, around the capitol, and in southeastern Washington north of the Anacostia River. In only a few tracts in Miami are high proportions of elementary school children in nonpublic schools. The most likely clientele for nonpublic schools is the large Hispanic population, which appears uninterested or lacks the financial resources to support nonpublic schools.
Nonpublic elementary school enrollments are uncommon in Sacramento, except in a few tracts east of downtown. In only one Anaheim tract—in the large, prosperous, and fast-growing area—have nonpublic elementary enrollments reached 40 percent. An essentially identical pattern occurs in the Riverside–San Bernardino–Ontario area, where a single tract has reached the 40 percent mark.
CONTINUING HOUSING ISSUES AND PUBLIC POLICY RESPONSES

The preceding chapters discussed the private and public meanings of housing in the United States—shelter against the elements, a storage place for possessions, a private refuge from the world, a form of savings, an inflation hedge, a status symbol, a ticket into a school district and a set of community services, a tax base for local governments, a source of livelihood for developers, builders, financial services, insurers, furnishers, agents, building trades workers, materials suppliers, and on and on. Attention focused mainly on the role of housing in society, on the housing stock, and how it changes, on the demand for housing and the forces driving it, and on patterns of housing use nationwide and in selected metropolitan housing markets and submarkets. This concluding chapter examines inefficiencies and other defects in the American system of housing, persistent public policy issues that involve housing, and the ways that have been devised to define and correct our nation’s housing problems.1


lic concern over these crises tended to dissolve as dispassionate research demonstrated that the crisis claims had been exaggerated. The studies disclosed that housing conditions steadily improved after World War II, that the improvement came about because of a rapid growth in per capita and household incomes, that direct government housing programs made only small contributions, and that government programs were both inequitable and inefficient. As postwar housing improved in quantity and quality, the proportion of households living in substandard housing dropped, and housing problems of poor people were increasingly understood as poverty problems rather than housing problems. Evaluations of housing programs and policies argued for reductions in housing subsidies for middle- and low-income households, a shift away from production-oriented programs, and more reliance on cash grants and vouchers for low-income households to enable them to acquire suitable housing. The consensus, then, identified no crisis, but there were a series of continuing problems, and policy debates over what to do about them.

Problems for the House Builders

At the end of World War II, pent-up housing demand from both the Depression and the war years and favorable government action—especially better financing and aggressive highway building—helped to promote a boom in house construction. A new kind of enterprise called the merchant builder brought together all the elements of house construction and sales, from land acquisition to consumer financing and marketing.

Housing starts declined somewhat in the late 1950s and 1960s from their immediate postwar highs and then rose to all-time highs in the 1970s. Dozens of merchant builders sought to expand their scale of operations, some of them even dreaming of creating truly national operations. The inflation of the 1970s and the entry into the housing market of persons born during the postwar baby boom helped fuel an enormous volume of housing starts, resale transactions, and merchant builder profits. But after 1979, business was sharply down and profits were severely constrained. By the mid-1980s, demand and supply conditions facing the builders resembled those of the 1960s.

Making Sure That There Is Enough Money for Housing

During the late 1970s, mortgage interest rates rose to a 1981 peak above 18 percent, inflation seemed almost out of control, and the nation’s mortgage finance and delivery system was seriously disrupted. Yet the deregulation of depository institutions allowed the thrifts and other mortgage lenders to fight back. They had to charge high market rates for their loans, but they now could pay savers enough to attract a continuous flow of new money to finance mortgage lending. As a result the mortgage finance industry found itself in a period of transition in the 1980s, offering new types of mortgage instruments and trying to identify new sources of reasonably priced money for mortgages. Although not much used, the nation’s private pension funds are one major source which can buy mortgage-backed securities through the secondary mortgage market. By the mid-1980s their total share of mortgage asset holdings had not changed much. The relaxation of federal regulations so that pension funds can be invested in mortgages opened an important door to increasing the volume of money available for housing, which would help contain the cost of that money.

Mortgage revenue bonds have been another important source of


Continuing Housing Issues and Public Policy Responses

subsidized new money for housing. They were introduced in the 1970s when there was strong demand for tax-exempt securities, which drove tax-exempt interest rates below their usual levels relative to taxable bonds. But this demand is cyclical. As it declines, tax-exempt interest rates will rise, reducing the incentive for municipalities to issue bonds and providing less advantage to home buyers whose mortgages are financed by bonds. The issuance of mortgage revenue bonds drives up the rate on state housing finance agency bonds, relative to other tax-exempts, and competes with mortgage-backed securities, particularly in the portfolios of savings institutions. To the extent that they compete, there is little increase in the supply of mortgage funds.

Congress intended that revenue bonds be used to finance utilities and industrial development that contributed to a community's economic base. Federal guidelines restrict how they can be used. As the use of the bonds has broadened to finance service employment facilities, such as offices and hotels, and housing, localities have come into conflict with the federal government. Tax-exempt mortgage revenue bonds were advocated as a means of increasing homeownership among middle-income families, but at the end of the 1970s they did not seem to be achieving that objective, at least in Chicago, the first city for which detailed data became available. Moreover, the income redistributive consequences of the bonds appeared to be perverse because they subsidized families in the upper half of the income distribution.

Some cities issued bonds in order to attract and retain middle- and upper-income households. Evidence indicated that suburbanites are probably not induced to return to the city in greater numbers than normally occurs, although there are some conflicting data. But even if central cities were successful in attracting high-income households, suburban jurisdictions could issue bonds as well, offsetting the cities' advantage. Insofar as the cities are successful in attracting higher-income families, they may drive up the price of lower-income housing and displace relatively low-income households.

Mortgage revenue bonds cannot provide as deep a subsidy and are not as flexible as other targeted subsidy programs. If cities have the option of issuing either tax-exempt or subsidized taxable bonds, the tax-exempts appear to be preferable because they have about the same impact on housing markets at a lower revenue loss to the federal government. As a housing subsidy, taxable bonds would be quite similar to several current and recent mortgage interest subsidy programs.

Controlling Inflation—Whose Interests Are Affected?

Inflation during the 1960s and especially the 1970s generated large wealth transfers among the various groups involved in the housing process. The biggest shift has been the gain by mortgage borrowers at the expense of lenders and savers. Homeowners did not profit as uniformly as is widely believed because much of their gain depended on house price inflation, and rates of inflation varied widely within each metropolitan housing market and from one region of the country to another.

Landlords have generally experienced sharp declines in net operating incomes. Their expenses rose with inflation, but their ability to raise rents ran into competition from abundant opportunities for owner occupancy on the part of their higher-income tenants.

The cycles of residential construction since the early 1970s reveal the destabilizing impact of inflation. Residential construction grew substantially faster than gross national product in real terms in the early 1970s but fell behind between 1976 and 1980. When changes in the value of the entire housing stock are compared with those for the nonresidential capital stock in the 1960s and 1970s, one can discern no favorable influence of inflation on the housing sector. In fact, the average annual percentage growth in the net value of the private housing stock dropped in the 1970s compared with the 1960s. Meanwhile, relative gains of nonresidential capital in the two decades exceeded those of housing.

The growth of residential mortgage debt accounted for 33 percent of the total nonfederal government debt increase in the 1970s compared with 25 percent in the 1960s. It equaled 54 percent of the growth of long-term debt in the 1970s compared with 47 percent in the 1960s. Thus, the larger share of housing in the nonfederal total debt meant that business borrowers, along with state and local governments, were pinched for funds in a national capital market that seemed to favor housing. The disproportionate growth of residential mortgage debt reflected a circle of cumulative causation involving

\footnote{Discussion based on John A. Turollo and John G. Weicher, Local Mortgage Revenue Bonds: Economic and Financial Impacts [Washington, DC: Urban Institute, 1979], pp. v-vi. See also George E. Peterson and Brian Cooper, Tax Exempt Financing of Housing Investment [Washington, DC: Urban Institute, 1979], and a related discussion in chapter 4 above.}

\footnote{Based on Leo Grebler, "Inflation: A Blessing or a Curse?" American Academy of Political and Social Science, Annals 465 (January 1983): 21-31.}
cheap mortgage money, house price inflation, associated rises in loan amounts per house, and the homebuying binge. Lending policies of mortgage lending institutions on the whole did not resist inflationary forces. Credit expansion without equivalent real capital expansion is one of the notable and ultimately unsustainable maladjustments during inflation, as capital values are redistributed according to one's access to and use of mortgage credit and depending on the rates of inflation that affect the mortgage properties. Capital value is redistributed from owners of lower-priced houses, who incur capital losses on houses that lose value prematurely in real terms, to owners of newer high-priced houses, who realize an untaxed capital gain when their properties advance in value at above-average rates.

During inflation, buyers tend to acquire houses as large and as high in quality as they can in order to maximize value appreciation. Builders respond by erecting houses larger than would be demanded in the absence of the speculation motive, perpetuating the cycle. When stable times return, the illusion of inflation dividends fades, and the quantity of housing consumed tends to correspond more closely to households' needs. Builders are thereby encouraged to provide a broader mix of options, including subdivision of existing large units.

Renewed inflation would lead to rent increases and political pressure in some quarters for rent control ordinances. Judging from the counties and jurisdictions with rent control ordinances in force, supplies of private rental housing would tend to diminish sharply. Governments would have to become the main supporters of rental construction, but their own fiscal difficulties during inflation would limit the subsidies they could offer. In general, rent control perpetuates shortages of rental housing, halts most building of new rental units, discourages many owners from maintaining existing buildings in good condition, and speeds up the deterioration of the existing stock. Those who already occupy rental units receive a benefit that they do not pay for, and others who desire to rent and who are willing to pay market rates find that units are in short supply. Since demand for rental units can exceed supply by a wide margin under strict rent control regimes, access to units that become vacant would increasingly be reserved for prospective tenants willing to make under-the-table lump-sum payments, a practice common in countries with prolonged rent control. Thus, one of the best housing policies, with respect to inflationary effects, is a policy that leads to stable price levels, accompanied by the widespread expectation that prices will remain stable into the indefinite future.

The State of Rental Housing

In the early 1980s there was not yet a rental housing shortage, but one was thought possible, especially in the fast-growth areas of the United States. Rental housing accommodates about a third of all households, with eight rental units in nine provided by private landlords.

Moves in the late 1970s and early 1980s of many better-off renter households to owner status have changed the composition of the renter group to higher percentages of low- and moderate-income households. The percentage rise in residential rental levels has lagged behind living cost increases for 20 years up through the 1970s. But then homeownership became more difficult just as unusually large numbers of new households entered the housing market, driving up rents especially in fast-growing areas of the country. Developers responded to higher rents by building large numbers of new units. The result is that in 1983, 1984, and 1985 the Consumer Price Contract Rent Index rose faster than consumer prices generally—and the national rental vacancy rate was near a 10-year high in 1986, with vacancy rates the highest and having risen the most in the Sunbelt.

Experience in other Western democracies demonstrates that government responses to housing shortages and rising rents often take the form of expanding publicly subsidized housing, rather than allowing the private sector to meet the need for more rental housing. Their response is politically easier than ending rent controls, allowing rents to rise high enough to lure private developers back into producing sufficient numbers of new units and providing rental assistance programs to needy households. If the federal government were to respond to a future pressure to do something about rental housing shortages by subsidizing more public housing, the private rental inventory might shrink fast, as it has in the United Kingdom. In 1947, 61 percent of all British housing consisted of privately owned rental units.

At the end of the 1970s such units constituted only about 11 percent of all units.10

One way to avoid a major expansion of publicly subsidized and operated housing—which is less desirable and more expensive for all income groups, including the poor, than rentals furnished by the private market—would be a combination of a national ban on rent controls and a federal housing voucher entitlement program aimed at low-income renters. Alternatively, rather than preempting state and local sovereignty on the rent control issue, the federal government could say that no federal housing subsidy funds would be available to rent-controlled jurisdictions.

Can Neighborhoods in Trouble Be Helped?

As the nation's cities reached the mid-1980s, two movements in opposite directions could be seen—gentrification of certain inner city neighborhoods and continued suburbanization.11 Observers of the first movement point to forces of deconcentration that they claim are played out, the high cost of energy, the changing age structure of the population, the movement to suburban lifestyles, and the trickle of middle-class families into neighborhoods that were written off in the 1950s and 1960s. After a critical mass of new middle-class residents exists in neighborhoods at the center, growth will be self-sustaining, it is said.

Another more persuasive group holds that if middle- and upper-income households had nothing to return to in the 1960s, they have even less reason to return a quarter of a century later. The vast majority of suburban residents in the labor force work in the suburbs. And with few exceptions only a small percentage of the central city housing stock in most metro areas can appeal to today's affluent suburbanites. Unless metro employment in general decentralizes, which it shows no signs of doing, households will not, and gentrification will remain confined almost entirely to selected areas adjacent to reasonably healthy downtowns.

While conflicts brew between central city and suburban interests, additional controversy exists within cities between housing program managers and neighborhood housing activists. Recent emphasis on community development and citizen participation has broadened the base of participation in program implementation and occasionally in policy formulation. The Neighborhood Housing Services Program began in 1973 and the Community Development Block Grant Program in 1974. The Community Reinvestment Act dates from 1975, the National Neighborhood Policy Act from 1977, and the Neighborhood Self-Help Development Act from 1978.

The emphasis on neighborhood investment and neighborhood-based organizations arises from a belief that some of the desirable features of small-town environments can be duplicated in cities through appropriately small-scale residential setting. Face-to-face contacts and knowing one's neighbors are thought to lead to mutual support networks and to enhanced political influence by residents on behalf of neighborhood interests.

The main reason that neighborhood and community development issues are politically charged is that these activities intend the empowerment of the poor, the minorities, and the disenchanted from the city. The importance of the neighborhood idea is closely tied to the idea of decentralizing power to these groups, and housing programs have been part of the apparatus of power sharing at the neighborhood level.

Cities vary significantly with respect to their degree of governmental decentralization. Seattle and Birmingham, for example, have been models of citizen participation in housing and community development programs. In other cities the typical situation is tight con-
trol from the mayor’s office. Another barrier to decentralization is lack of leadership and interest in many of the neighborhoods that need help the most.

One of the principal goals of neighborhood activism in Chicago was the elimination of discriminatory mortgage lending in low-income and minority neighborhoods. In April 1982, the President’s Commission on Housing issued its final report, with recommendations based on the belief that the housing sector can work most efficiently to deliver services at lower cost if government involvement is minimized. Reduced government involvement in residential credit markets could affect the flow of credit to urban neighborhoods through changing policy regarding the volume of FHA-insured home mortgage loans or regulations aimed at eliminating redlining—the Home Mortgage Disclosure Act and the Community Reinvestment Act. FHA-insured mortgages have been an important source of credit in urban areas, especially in neighborhoods undergoing racial transition. These two federal laws, by requiring financial institutions to disclose the details of the amounts and locations of their mortgagelending activities and by creating incentives to evaluate lending procedures and to provide credit in old and poor neighborhoods, have sought to stop up the flow of mortgage funds to these areas and thereby slow down and possibly halt neighborhood decline.12

Housing for the Poor

Housing accommodations for the poor in the United States depend almost entirely on the private housing economy, a situation rare among the major industrial countries.13 For the most part this system has yielded good results during the post–World War II era. Shelter provisions for the poor improved steadily during this period.

Direct publicly owned housing plays a relatively minor role in housing for the poor—only 1.3 million out of 38 million units were publicly owned and operated as of 1980. About 4 million low- and moderate-income households, only 5 percent of the nation’s 80 million households, received some form of direct housing subsidy in 1980.

State and municipal housing aid grew in importance in the 1970s and 1980s, but the total is small and spread among a variety of income groups.

Housing for the poor, then, has not been a very significant goal of public policy in the postwar era, yet significant volumes of housing units of steadily higher quality have been provided to the poor as a result of other policies that favored high rates of new construction for middle- and upper-income households. As the affluent households moved up to better housing, the used housing trickled down to the poor. Eventually the worst housing was withdrawn from the stock. We lose about 1 percent of the housing inventory each year this way.

Thus, although a relatively small proportion of rent production levels was targeted directly to America’s poverty population, their housing improved markedly as a consequence of the filtering process. The policy debate for years has centered on how much politically expedient subsidy should go to middle- and upper-income homeowners, recognizing that significant indirect housing benefits trickle down to the poor. Eventually the worst housing was withdrawn from the stock. We lose about 1 percent of the housing inventory each year this way. Thus, although a relatively small proportion of rent production levels was targeted directly to America’s poverty population, their housing improved markedly as a consequence of the filtering process. The policy debate for years has centered on how much politically expedient subsidy should go to middle- and upper-income homeowners, recognizing that significant indirect housing benefits trickle down to the poor. Eventually the worst housing was withdrawn from the stock. We lose about 1 percent of the housing inventory each year this way.

The future success of this mix of approaches, and especially the much-maligned filtering process, is uncertain because of the breakdown of the traditional political housing alliance, the stagnation of real incomes among the middle classes, the growing number of people below the poverty level, and a housing finance system that since the passage of the Depository Institutions Deregulation and Monetary Control Act of 1980 is subject to full market forces and credit competition for the first time since the New Deal.

Within this new political and economic environment, housing wants and needs of the middle class are issues of greater political potency than are the housing needs of the poor. Yet without the ref-
formation of a broad-based housing constituency—of consumers, producers, materials suppliers, transportation and finance interests, building trades, and others with a direct stake in high-volume, high-quality, low-cost housing production—continued steady improvement in the shelter available for the poor is unlikely in the 1980s and beyond.

Local Growth Controls and the Housing Process

Almost all the laws that govern the land development and house building processes are passed and enforced at the local—usually municipal—level. In the first postwar building boom years starting in 1945, residential developments in the suburbs were carried out with a minimum of regulation. Houses were built, sold, and occupied, while new and inexperienced suburban governments were saddled with the job of providing streets, water and sewer systems, schools, parks, police and fire protection, and other general government functions carried out by city hall. The huge external costs associated with this sprawling suburban development free-for-all began to be totaled in the 1950s, so that between the mid-1960s and the mid-1970s, communities across the country had begun tightening their control over land development and house building. They intended to slow down rapid growth that was engulfing them or to create more order and community control over a process that had become chaotic and expensive.

In some cases local governments changed laws at a single stroke by adopting comprehensive growth management ordinances. More typically, they put in place one at a time a series of review procedures and permit requirements that produced striking cumulative effects—raising the up-front cost of new housing and slowing down the development and building processes. The stated rationales for the new requirements included protecting farmland and local environmental quality; stretching out the development process so that communities would receive a range of housing types and household types of different ages; permitting capital improvements to be added in an orderly, efficient, and fiscally sound manner; and forcing developers, builders, and their customers to pay the full marginal cost of their new housing units, rather than passing on part of these extra costs to old residents through extension of average cost pricing of municipal services to newly arrived households.

Regardless of the valid rationales for imposing community control over development processes, they have had the effect of limiting the options available to some housing consumers, both directly, in terms of first-time occupants, and indirectly, in constraining production in the initial phase of the filtering process. Since households that desire to move into a specific suburban community live elsewhere, they usually are not organized as a political force and they arrive on the scene too late to influence the key decisions about their houses and neighborhoods. Moreover, it is widely held that development controls that raise the cost of suburban housing have disproportionately impact on lower-middle-income households, among whom minority households are heavily represented. To the extent that the controls slow down or stop the entry of low-income or low-wealth households into suburban communities, they exclude disproportionately numbers of minority households.

The Civil Rights Act of 1968 declared that "it is the policy of the United States to provide . . . for fair housing." Title VIII of this act, known as the Fair Housing Act, holds it "unlawful to discriminate against any person in the . . . sale or rental of a dwelling . . . because of race, color, religion, sex, or national origin." But whereas the language and intent of the law are clear, progress toward the stated goal has been slow. Racial discrimination continues, and residential patterns remain highly segregated by race, class, income, and wealth. The recent acceleration of black suburbanization has not much altered these patterns as central city segregated neighborhoods are rep...
licated in suburban settings. As a result, blacks experience lower rates of home ownership and occupy lower-quality housing than whites even after controlling for socioeconomic characteristics and household composition.17

Almost all programs that are designed and launched to help resolve these thorny policy issues require support and cooperation from local governments and their agencies. Yet a review of the intent of the Housing Assistance Plan, created by the landmark Housing and Community Development Act of 1974, and the actual Housing Assistance Plan process as designed and deployed by the U.S. Department of Housing and Urban Development through the end of the 1970s, found problems at the local level, where people actually live and where the housing process operates.18 The reason found that local governments and HUD together deserve good marks for attempting to ensure that assisted housing resources are shared equitably among competing groups, especially in the provision of assistance to families (as opposed to elderly households). Much less satisfactory, however, was the matching of the delivery strategy—that is, the mix of new construction, rehabilitation, and lease of existing units—with local market conditions. In some cases the HUD area office was too active a partner of the community in designing the strategy; yet even when HUD's role was inappropriate, the guidance provided was inadequate to define the boundaries under which local planning should occur. Thus, both the guidance and forms work against truly effective coordination of housing resources. Moreover, once the local housing assistance plan is completed with all its weaknesses, it usually is not followed in the ultimate distribution of housing subsidy resources by HUD, in part because of production pressures and in part because of the activities of state housing agencies. These problems constitute strong disincentives to local governments to invest the necessary resources—of both staff and the political executive—to develop solid housing assistance plans.

Inclusionary Housing Programs

It is widely conceded that post—World War II housing policies in the United States produced steady and significant improvements in the housing stock, but did little to provide low- and moderate-income housing opportunities in a manner that promoted social and economic integration of society. Municipalities often adopted "exclusionary" zoning and development control ordinances that had as a direct and intended consequence, or as an indirect and unintended result, the exclusion of low-income and minority populations. "Inclusionary zoning ordinances" and "inclusionary housing programs" began in California and New Jersey as controversial elements of land use and housing policy. Under these policies and related laws, developers must provide, as a condition of project approval, or are given incentives to provide, low- and moderate-income housing as part of or in conjunction with their proposed development projects. These initiatives have strong advocates and have met with some success, but they have raised serious questions of law, public policy, and economic soundness that have yet to be answered.19

Summary and Conclusions

We have reviewed the persistent housing-related issues in the United States in recent times.20 They center on how to make housing markets more efficient and more equitable; stabilizing production for the producers as well as consumers; upgrading the quality of new housing and maintaining the existing stock in good condition; making sure that there is a steady flow of money to finance construction and purchase of housing; controlling inflation; making sure that renters avoid a market crunch in the 1980s; helping neighborhoods avoid trouble, and making sure that poor and minority households get the help they need to obtain decent housing at an affordable price. With regard to the last and perhaps the most intractable long-term issue—that of the needs of the poor—housing programs do not confront the causes of impoverishment, but they try to ameliorate some of poverty's consequences.

The multiplicity of purposes in housing programs for the poor is matched by a multiplicity of available tools. Rents can be lowered


through supply-side subsidies or households can be provided—directly or through payments on their behalf to landlords—with additional funds to enable them to pay required rents (demand-side subsidies), or both. On the supply side there can be up-front capital grants, covering part of or all construction costs (including federal purchase of a privately originated mortgage), below-market interest rate on the mortgage, through a direct federal loan, payment of part or all of the interest and amortization for private financing, or financing based on tax-exempt bonds; tax savings through rapid depreciation; federal requirements for matching local or state contributions, directly through property tax abatement; and contributions toward maintenance and operating costs.  

On the demand side there can be general income assistance to low-income families, not specifically designated for housing, but usable for rent if the family desires; income assistance, some or all of which is earmarked for rent or housing payments; and payments on behalf of tenants to owners, in housing units of the tenants' choosing, with or without requirements of minimum quality standards.

These methods of lowering the rent or housing cost burden are not mutually exclusive, combinations exist. Each method, if used alone, has implications for the depth of subsidy that can be attained and the income group that can be served.

There are disparate views on a host of other housing issues: whether it is efficient to promote rental housing construction by means of small subsidies; how to induce owners of multifamily rental housing to maintain and rehabilitate this stock without wholesale economic displacement of the present tenants; whether it is possible to stimulate new home construction without simply substituting for housing that would have been built anyway, how to moderate the sharp cyclical swings in construction and sales of housing; what the appropriate methods are for reducing construction costs; what incentives would lead to efficient space utilization in the existing inventory of housing, and how to reduce racial segregation and discrimination in housing.  

Some of the most important decisions affecting housing are not known as “housing policy.” Changes in tax laws, legislation permitting the transformation of financial institutions, and shifts in welfare programs all have profound effects on levels of investment and consumption of housing. The actions of the Federal Reserve Board may have wider consequences for housing activity than those of the Secretary of Housing and Urban Development. Good housing is one of the prizes that a wealthy society can offer its citizens. How much each household and group gets is partly a matter of private market decisions, but it is also shaped by public policies.  

Appendix

**The Effect of Publicly Sponsored Housing Programs on Housing Demand and Supply**

The federal government has tried to influence housing consumption patterns of low-income households ever since the 1930s. We have already discussed ways that financial institutions and tax policies have molded the structure of housing demand and patterns of housing consumption. Let us now review significant federal programs that have been sources of flux in housing demand and in patterns of housing use.

In his 1971 message to Congress on housing policy President Richard Nixon asked for an expansion of the Department of Housing and Urban Development’s Experimental Housing Allowance Program (EHAP): “... to make decent housing available for all low-income families without the housing project stigma, the loss of freedom of choice and the inordinately high cost of current programs.” Housing allowances and rent certificates have been advocated since the 1930s. The Taft subcommittee hearings on postwar housing policy, and discussions that preceded the 1949 Housing Act, contained debates for

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and against rent certificates for the poor. The committee concluded that rent certificates would be degrading to recipients, that they would not add to the housing supply, that they would deter participation of private enterprise, and that there would be no way to limit the program.

A shift in housing policy toward housing allowances occurred in the Housing and Urban Development Act of 1965 with the rent supplement program, which established the principle of income-related subsidies to tenants in privately owned housing. A second program of the same law (Section 23) enabled local housing authorities to lease privately owned housing and sublease it to low-income households at rents they could afford, a program that was later transformed into the Section 8 program.

In 1967–68 the President’s Committee on Urban Housing (the Kaiser Committee) devoted special attention to housing allowances and recommended an experiment to test their effects. In the EHAP that followed in Kansas City, Wilmington, Delaware, and 10 other cities, two ideas were tested: (1) that the best way to help families who needed better housing was to give them money that they could use on their own and (2) that the best way to learn how a new approach would work was to conduct a large-scale social experiment. An underlying theoretical reason for a housing allowance experiment was the belief that incentives should be created to encourage households to allocate more of their total income to housing than they might without the incentives. The argument is that housing is an important merit good and that society should place a greater value on the housing of the poor than the poor themselves would, because spillover effects of slum housing create health and safety hazards, and minimum shelter requirements are essential for child rearing and health standards. Another rationale for the EHAP was unhappiness with traditional standardized housing programs for the poor, which focused on production of new buildings that were then rented to the poor at below-market rates.

In the demand portion of the EHAP, the research focused on the extent to which eligible households participated, on changes in housing expenditures, and on the choices people made with respect to location and quality of housing and their satisfaction with those choices. The experimental housing allowance was designed as a housing gap payment formula. Under the formula 25 percent of the family’s adjusted gross income was assumed to be allocated for housing. The difference between it and estimated local annual cost of adequate rental housing appropriate for their family size and composition was the amount paid to the family as their housing allowance. Program participants were required to live in housing that met minimum standards, and the allowance they collected could not exceed the actual rent they paid.

The experiment was based on the elemental idea that the poor cannot afford decent housing. The government should therefore determine what the poor can afford (that is, establish a rent-income ratio) and the cost of decent housing (rent level for adequate housing), and then pay the difference. The problem according to critics is that there is no single “right” rent in a complex metropolitan housing market.

Before the housing allowance experiment, many thought that increases in the disposable incomes of poor families would lead to a nearly proportional increase in their housing expenditures. However, the income elasticity of housing outlays in the EHAP (that is, the percentage change in housing expenditures compared with the percentage change in disposable income) was about .19 for renters. Families who receive housing allowances were free to decide how much of this payment to spend for additional housing, and they did not raise their rent outlays very much. Federal officials expected the typical family to move to better accommodations or to spend most of its subsidy as higher rent. What happened was that most families stayed where they were, made minor repairs to meet program standards, and used the payments to free their own funds for nonhousing expenditures.


The Rise and Decline of Mortgage Revenue Bonds to Finance Low- and Moderate-Income First-Time House Buyers

Local governments in the 1970s often subsidized mortgage lending by selling tax-free bonds to investors and lending the proceeds at below-market interest rates to low- and moderate-income first-time house buyers. Since the interest on the bonds was free of federal income tax and often free of state income tax as well, the investors were willing to pay high prices for the bonds and accept below-market interest payments. The result was lower-cost mortgage loans for qualified borrowers. Payments on the mortgages were earmarked for interest payments to the bond holders and eventual retirement of the bonds.

These mortgage revenue bonds seemed like a good idea to their promoters and the borrowers who were helped, but the U.S. General Accounting Office concluded that they were a costly way to finance housing purchases compared with the benefits created and compared with other means of providing the same assistance to house buyers. It was shown that the public purpose objective of subsidizing low- and moderate-income households to buy houses was not generally achieved and that specifying purchase price and income limits was ineffective in targeting benefits. Although this program was politically popular, there was a significant federal tax loss; thus, the Mortgage Subsidy Bond Tax Act of 1980 attempted to restrict the use of these instruments, but the volume of single-family mortgage revenue bond issues in 1984 and 1985 exceeded that of any previous year.  

The Allocation of Housing Assistance Funds to Urban and Rural Counties

In the early 1980s HUD worked within a statutory authority to establish a “Fair Share” formula to allocate housing assistance funds on a county-by-county basis. The formula was used to allocate about 80 percent of new Section 8 and Public Housing money in each fiscal year, with the remainder allocated by HUD discretion.

Each county’s need for housing assistance was calculated as a percentage of total U.S. need under the Fair Share formula using six criteria: total county population, poverty population, dwelling units lacking complete plumbing, overcrowded housing units, shortfall in the number of vacant units below a 5 percent vacancy rate, and renter households with one or more housing problems. Each of HUD’s approximately 40 field offices received a Fair Share allocation of money, which was then subdivided into allocation areas within the office’s jurisdiction. After the Fair Share formula determined the funding for each allocation area, local communities prepared Housing Assistance Plans (HAPs) in conjunction with their applications for Community Development Block Grant Funds, specifying the proportion of funds that would be devoted to each of nine user groups, based on three categories of household (elderly, family, and large family) and three kinds of housing (new, rehabilitated, and existing). The HUD area office determined the allocation among the nine groups for rural areas lacking a housing Assistance Plan and not participating in the Community Development program.

In addition to HUD’s Fair Share allocations of housing assistance money, the Farmers’ Home Administration has provided housing assistance funds to states based on need, using a formula that considers rural population, poverty, substandard housing, and housing cost. The state FmHA offices, in turn, allocate funds to the counties and sub-state areas for the single-family homeownership and home repair programs.

The objectives of these programs are to lower the cost of standard housing for protected classes of households and to enhance the quality of housing available to low- and moderate-income households. Program administrative rules steer the funds to geographical areas that have the largest numbers and the greatest relative concentrations of poorly housed people. The hope has been that public subsidies will stimulate demand for higher-quality housing for the poor and expand the supply of standard housing for needy households at the locations where they want to live.
Publicly Assisted Rental Housing

Conventional public housing, the oldest of the federal housing assistance programs, enables public housing agencies to build, acquire, manage, lease, and own housing units occupied by low-income households.

Under the conventional public housing program, local public housing agencies [PHAs] develop, own, and operate low-rent public housing projects financed through the sale of tax-exempt bonds. Debt service on these bonds is paid by the federal government under annual contributions contracts [ACC] for up to 40 years. Construction is normally financed through the sale of tax-exempt project notes of the PHA, backed by a federal guarantee.

In the early years federal contributions were limited to the amounts required to amortize the full capital costs of the projects. However, operating subsidies became necessary as operating expenses increased and maximum rents were limited to 25 percent of the tenant’s adjusted income. The 1979 Housing Authorization Bill authorized that operating subsidies could still be paid after the original annual contributions contracts had expired, so long as the project continued to serve low-income families. Additional contributions have been made available in recent years to amortize the costs of modernizing older public housing projects.

At the end of the 1970s, there were 267,000 nonmetro public housing units, with 92,000 (34 percent) devoted to families, 156,000 (59 percent) to elderly, and 19,000 (7 percent) to nonelderly handicapped. The 156,000 devoted to the nonmetro elderly constituted 26 percent of the U.S. total of 584,000 public housing units occupied by elderly. The 19,000 nonmetro nonelderly households in public housing were 18 percent of the nation’s total of 106,000.

Under Section 202, HUD has provided long-term direct loans at .5 percent above the federal borrowing rate to nonprofit organizations to build new housing or substantially rehabilitate housing for the low-income elderly and for the handicapped.

The original Section 202 program provided loans at a 3 percent interest rate. This original program was considered very successful financially, producing approximately 45,000 units during its 10 years of operation, with only one foreclosure, but it was phased out in favor of construction financed by Section 236. Since 1975, Section 202 financing has been provided in tandem with Section 8 rental assistance.

An important aspect of the revised Section 202 program is that all projects receive the benefits of leased housing assistance payments under the Section 8 program, which means that eligible tenants will not pay more than 25 percent of their incomes for rent.

To guarantee their availability on approval of the financing, reservations for Section 8 funds are set aside at the time a Section 202 reservation is made. Tenants in Section 202 housing built before 1975 must meet income limits set by HUD. Section 8 income limits—set at 80 percent of the area median—usually apply for projects built since 1975. By law 20 to 25 percent of Section 202 funds must be used in nonmetropolitan areas. At the start of 1980 rural elderly Section 202 and Section 8 loan reservations applied to about 9,000 units.44

Through the Section 515 program the Farmers Home Administration provides direct loans to private, public, and non-profit organizations that provide rental housing for the elderly, the handicapped, and low- and moderate-income families. Funds can be used to build new housing or to buy and rehabilitate existing housing. Section 515 can be used in tandem with HUD’s Section 8 program. At the start of the 1980s over 65,000 of the 197,000 Section 515 rural units were occupied by elderly households.45

HUD’s Section 8 program became the agency’s major housing assistance program of the later 1970s and early 1980s. It provides subsidies to owners of new, rehabilitated, or existing housing occupied by low-income tenants. Under the Section 8 new construction program, assistance has been provided to rental households living in dwellings newly constructed under prior commitment from the Department of Housing and Urban Development. HUD pays owners the difference between the contract rent established by agreement with HUD and the payment made by the household. The household locates its own apartment in an eligible structure and is accepted by the landlord, who verifies its income. The household pays between 15 and 25 percent of its income, depending on income and household size.

Except for projects specifically built for the elderly and the handicapped, the only eligibility criterion is income. Preference is to be given to families who occupy substandard housing or who are voluntarily displaced from their current residences.

The maximum income, set by HUD in each market area, is generally 80 percent of the local median for four-person families, up to 100 percent of median for families of eight persons or more, and down to 50 percent of median for one-person households. Thirty percent of assisted households must be of very low income—that is, below 50 percent of median, adjusted for household size. Approximately two fifths of households in the country were potentially eligible.

Rather than provide direct financing for new or rehabilitated housing, HUD guarantees a subsidy for a specified number of units in the project for the life of the contract, which can run from 15 to 40 years.

In the Section 8 new construction program the subsidy has been tied to the housing unit; in the existing housing program the subsidy generally follows the tenant recipients as long as they qualify. Under the Section 8 Existing Housing and Moderate Rehabilitation Program rental assistance is given to households that are certified by a public housing agency (PHA) for units in existing structures. The PHA authorized to provide housing, issues certificates through a HUD allocation system. Each certified family finds its own apartment—which can be the one in which it currently resides—in the private market at no more than the fair market rent. The owner has to agree to participate and meet HUD requirements. The apartment also has to meet HUD-established standards.

The existing housing program includes a moderate rehabilitation program. This program is administered by public housing agencies, which select proposals from owners in such a way as to promote one of these objectives: freedom of housing choice and spatial deconcentration of assisted housing, prevention of displacement of lower-income families in neighborhoods undergoing private revitalization, and neighborhood preservation and revitalization. A minimum expenditure of $1,000 per unit is required. The upper limit on expenditures is to be controlled by the fair market rents, which are set at 120 percent of the existing housing rent schedule for the area. By mid-1980s the Section 8 program for New and Substantially Rehabilitated Units was being phased out.

At the start of 1980, new and substantially rehabilitated nonmetro units under the Section 8 program totaled 189,000. Of these, 106,000 (56 percent) went to elderly households (head or spouse aged 62 or older). The nonmetro elderly units were 26 percent of the 414,000 Section 8 elderly units nationwide. Section 8 contracts in existing housing covered 32,000 nonmetro elderly households, or 29 percent of the 112,000 nonmetro totals, and 15 percent of the nationwide total of 212,000 elderly units.

Section 235 provided homebuying assistance to low- and moderate-income families. Direct cash subsidy payments were made by HUD to reduce mortgage interest costs to as low as 4 percent under the revised Section 235 program—1 percent under the original and 5 percent from 1976 to January 1978. The homeowner had to contribute at least 20 percent of adjusted gross income toward monthly mortgage payments, insurance, and tax payments on the house.

The original Section 235 program was suspended in January 1973, and a revised Section 235 program was implemented in early 1976. The program is now essentially defunct.

The Section 236 Rental Housing Assistance Program was a major source of new rental housing from 1969 to 1973. Since then the government has been phasing new construction under this program, with only a handful of projects built in the early 1980s under earlier commitments. Subsidies continue, however, on behalf of some half a million tenant households that occupy Section 236 housing built in prior years.

Mortgage interest reduction payments are made by the federal government to the lender on behalf of the owner of qualified multifamily housing. The Housing and Community Development Act of 1974 authorized additional rental housing assistance—deep subsidies—to be provided on behalf of low-income tenants whose rental charges exceed 25 percent of income and required that 20 percent of tenants in a project be of such a low income.

**Rural and Elderly Housing Assistance Programs**

The Farmers Home Administration's rental assistance program parallels Section 8. FMHA pays owners of rental housing the difference between 25 percent of the tenant's income and a basic rent level approved for the project. The program can be used in tandem with FMHA's Section 515 Loan Program. By 1980, 40,000 units were in the program, but the proportion occupied by elderly or handicapped is unknown.

FMHA's Section 235 program for assistance payments for homeownership gives mortgage interest subsidies to households whose adjusted gross income is less than 95 percent of the area's median. FMHA's Section 502 program makes direct loans (with interest rates as low as 1 percent) to low- and moderate-income households who cannot obtain loans elsewhere. The program started in 1965 and by the beginning of 1980 over 42,000 loans had been provided to the rural elderly. FMHA Section 502 loans can be used to repair and renovate single-family housing.
FmHA Section 504 loans can be made to very low income home-owners to remove hazards to their health and safety (water supply, septic systems, roof repairs, heating systems, storm windows and doors, structural defects). Since 1977 Section 504 funds have been used to make over 15,000 direct grants to persons aged 62 and over. HUD's Community Development Block Grant Program, enacted in 1974, supports activities principally aimed at benefiting low- and moderate-income people, including housing rehabilitation loans and grants. Nonmetro communities under 50,000 can apply for funds from a 20 percent set-aside for nonmetro areas.36

### APPENDIX 1

**Table A1.1**

*Housing Units, by States, 1940–1980*

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<thead>
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<tbody>
<tr>
<td>Alabama</td>
<td>708,043</td>
<td>843,857</td>
<td>967,466</td>
<td>1,120,239</td>
<td>1,467,374</td>
<td>19.2%</td>
<td>14.6%</td>
<td>15.8%</td>
<td>31.0%</td>
<td>107.2%</td>
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<td>Alaska</td>
<td>22,414</td>
<td>33,072</td>
<td>67,193</td>
<td>90,827</td>
<td>162,825</td>
<td>47.6%</td>
<td>103.2%</td>
<td>35.2%</td>
<td>79.2%</td>
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<td>Arizona</td>
<td>147,079</td>
<td>240,750</td>
<td>415,834</td>
<td>585,761</td>
<td>1,110,558</td>
<td>68.7%</td>
<td>72.7%</td>
<td>40.9%</td>
<td>69.6%</td>
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<td>Arkansas</td>
<td>520,613</td>
<td>575,163</td>
<td>586,552</td>
<td>678,020</td>
<td>898,593</td>
<td>10.5%</td>
<td>2.0%</td>
<td>15.2%</td>
<td>33.0%</td>
<td>72.6%</td>
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<td>California</td>
<td>2,340,373</td>
<td>3,590,660</td>
<td>5,465,870</td>
<td>7,000,174</td>
<td>9,279,036</td>
<td>53.4%</td>
<td>52.2%</td>
<td>28.4%</td>
<td>32.6%</td>
<td>296.5%</td>
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<td>Colorado</td>
<td>354,680</td>
<td>438,226</td>
<td>594,523</td>
<td>757,833</td>
<td>1,194,253</td>
<td>23.0%</td>
<td>36.3%</td>
<td>27.5%</td>
<td>57.6%</td>
<td>246.7%</td>
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<td>Connecticut</td>
<td>488,543</td>
<td>611,162</td>
<td>818,544</td>
<td>981,603</td>
<td>1,155,884</td>
<td>25.1%</td>
<td>33.9%</td>
<td>19.9%</td>
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<td>Delaware</td>
<td>75,567</td>
<td>97,013</td>
<td>143,725</td>
<td>180,233</td>
<td>238,611</td>
<td>28.4%</td>
<td>48.2%</td>
<td>23.4%</td>
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<td>District of Columbia</td>
<td>185,128</td>
<td>229,783</td>
<td>262,641</td>
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<td>24.1%</td>
<td>14.3%</td>
<td>6.0%</td>
<td>0.5%</td>
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<td>Florida</td>
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<td>952,131</td>
<td>1,776,961</td>
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<td>Georgia</td>
<td>796,715</td>
<td>966,672</td>
<td>1,170,039</td>
<td>1,470,754</td>
<td>2,028,350</td>
<td>21.3%</td>
<td>21.0%</td>
<td>25.7%</td>
<td>37.9%</td>
<td>154.5%</td>
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<td>Hawaii</td>
<td>90,830</td>
<td>120,606</td>
<td>165,506</td>
<td>216,538</td>
<td>334,238</td>
<td>32.8%</td>
<td>37.2%</td>
<td>30.8%</td>
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<td>268.0%</td>
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<td>Idaho</td>
<td>152,835</td>
<td>188,328</td>
<td>223,533</td>
<td>244,623</td>
<td>375,127</td>
<td>23.2%</td>
<td>18.7%</td>
<td>9.4%</td>
<td>53.3%</td>
<td>145.4%</td>
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<td>2,280,926</td>
<td>2,671,647</td>
<td>3,275,799</td>
<td>3,702,489</td>
<td>4,359,672</td>
<td>17.1%</td>
<td>22.6%</td>
<td>13.0%</td>
<td>16.7%</td>
<td>89.4%</td>
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<td>Indiana</td>
<td>1,005,952</td>
<td>1,232,314</td>
<td>1,503,148</td>
<td>1,730,496</td>
<td>2,091,795</td>
<td>22.5%</td>
<td>23.0%</td>
<td>15.1%</td>
<td>20.9%</td>
<td>107.9%</td>
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<td>Iowa</td>
<td>726,554</td>
<td>811,912</td>
<td>905,336</td>
<td>964,293</td>
<td>1,131,299</td>
<td>11.7%</td>
<td>11.5%</td>
<td>6.5%</td>
<td>17.3%</td>
<td>55.7%</td>
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<td>Kansas</td>
<td>543,721</td>
<td>625,148</td>
<td>740,435</td>
<td>789,735</td>
<td>954,906</td>
<td>14.6%</td>
<td>18.4%</td>
<td>6.7%</td>
<td>20.9%</td>
<td>75.0%</td>
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<td>720,206</td>
<td>820,141</td>
<td>925,572</td>
<td>1,064,826</td>
<td>1,369,128</td>
<td>12.5%</td>
<td>12.9%</td>
<td>15.0%</td>
<td>28.6%</td>
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<td>Louisiana</td>
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<td>978,453</td>
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<td>25.6%</td>
<td>25.8%</td>
<td>17.6%</td>
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<td>260,659</td>
<td>311,441</td>
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285
## TABLE A1.1 (continued)

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**NOTES:** Except for Massachusetts, Montana, Nevada, New Hampshire, South Carolina, Utah, West Virginia, and Wyoming, the 1970 count has been revised since publication of the 1970 census reports.

The 1950 figure for Alaska represents occupied housing units.

APPENDIX 2:
DEFINITIONS AND EXPLANATIONS OF SUBJECT CHARACTERISTICS

General

The 1980 census was conducted primarily through self-enumeration. The principal vehicle for obtaining a response was, therefore, the questionnaire and its accompanying instruction guide. See Appendix 4 for a facsimile of the census questionnaire. Furthermore, census takers were instructed, in their telephone and personal-visit interviews, to read the questions directly from the questionnaire.¹

Population Characteristics
Pertaining to the Housing Census

Household

A household includes all the persons who occupy a housing unit. The measure “persons per household” is obtained by dividing the number of persons in households by the number of households (or householders).

Relationship to Householder

The data on relationship to householder were derived from answers to question 2, which was asked of all persons in housing units. Householder: One person in each household is designated as the “householder.” In most cases this is the person or one of the persons in whose name the home is owned or rented, and who is listed in column 1 of the census questionnaire. If there is no such person in the household, any adult household member could be designated as the “householder.” Two types of householders are distinguished: a family householder and a nonfamily householder. A family householder is a householder living with one or more persons related to him or her by birth, marriage, or adoption. The householder and all persons in the household related to him or her are family members. A nonfamily householder is a householder living alone or with non-relatives only.

Spouse: A person married to and living with a householder. This category includes persons in formal marriages as well as persons in common-law marriages.

Child: A son, daughter, stepchild, or adopted child of the householder regardless of the child’s age or marital status. The category excludes sons-in-law and daughters-in-law. “Own” children are sons and daughters, including stepchildren and adopted children, of the householder who are single (never married) and under age 18. “Related” children in a family include own children and all other persons except the spouse of the householder under age 18 in the household, regardless of marital status, who are related to the householder by birth, marriage, or adoption.

Other relative: Any person related to the householder by birth, marriage, or adoption who is not shown separately in the particular table for example, “spouse,” “child,” “brother or sister,” or “parent.”

Nonrelative: Any person in the household not related to the householder by birth, marriage, or adoption. Roomers, boarders, partners, roommates, paid employees, wards, and foster children are included in this category.

Unrelated Individual

An unrelated individual is [1] a householder living alone or with nonrelatives only, [2] a household member who is not related to the householder, or [3] a person living in group quarters who is not an inmate of an institution.

Family

A family consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. All persons in a household who are related to the householder are regarded as members of his or her family.

Group Quarters

All persons not living in households are classified by the Bureau of the Census as living in group quarters. Two general categories of persons in group quarters are recognized:

Inmates of institutions: Persons under care or custody in institutions at the time of enumeration are classified as “patients or inmates” of an institution regardless of their length of stay in that place and regardless of the number of people in that place. Institutions include homes, schools, hospitals, or wards for the physically and mentally handicapped, hospitals or wards for mental, tubercular, or chronic disease patients, homes for unmarried mothers, nursing, convalescent, and rest homes for the aged and dependent, orphanages, and correctional institutions.

Other: This category includes all persons living in group quarters who are not inmates of institutions. Rooming and boardinghouses, communes, farm and nonfarm workers’ dormitories, convents or monasteries, and other living quarters are classified as “other” group quarters if there are 9 or more persons unrelated to the person listed in column 1 of the questionnaire; or if 10 or more unrelated persons share the unit. Persons residing in certain other types of living arrangements are classified as living in “other” group quarters regardless of the number or relationship of people in the unit.

School Enrollment

The data on school enrollment were derived from answers to questions 8, 9, and 10. Persons are classified as enrolled in school if they reported attending a regular school or college at any time between February 1, 1986, and the time of enumeration. Regular schooling is defined as nursery school, kindergarten, elementary school, and schooling which leads to a high school diploma or college degree.

Elementary school, as defined here, includes grades 1 through 8, and high school includes grades 9 through 12. In general, a public school is defined as any school which is controlled and supported primarily by a local, state, or federal government agency.

Language Spoken at Home and Ability to Speak English

The data on language spoken at home and ability to speak English were derived from answers to questions 13a, b, and c. Persons who responded in question 13a that they spoke a language other than English at home were asked to report which language they spoke (question 13b) and how well they could speak English (question 13c). Languages were coded using a detailed classification of languages. Ability to speak English was reported as one of four categories: “Very well,” “Well,” “Not well,” or “Not at all.”
The questions were intended to measure the extent to which non-English languages were currently being spoken in the United States and the number of persons who felt that their English ability was limited. The questions were not intended to determine which language was a person’s main language, or whether a person was fluent in the non-English language that he or she reported. Therefore, persons who reported speaking a language other than English may have also spoken English at home and they may have been more fluent in English than in the non-English language.

Residence in 1975

The data on residence in 1975 were derived from answers to questions 15a and 15b. Residence on April 1, 1975, is the usual place of residence 5 years before enumeration. The number of persons who were living in a different house in 1975 is somewhat less than the total number of moves during the 5 years. Some persons in the same house at the two dates had moved during the 5-year period but by the time of enumeration had returned to their 1975 residence. Other persons who were living in a different house had made one or more intermediate moves. For similar reasons, the number of persons living in a different county or a different SMSA understates the number of these kinds of moves.

Data on residence in 1975 are based on approximately one half of the full census sample. Therefore, figures in tabulations involving residence in 1975 may differ from tabulations based on the full sample. For example, the number of persons aged 5 and over from residence in 1975 tabulations may not agree with other tabulations by age.

Central Business District (CBD) or Downtown

A central business district (CBD) is an area of very high land valuation characterized by a high concentration of retail businesses, service businesses, offices, theaters, and hotels, and by high traffic flow. CBDs consist of one or more whole census tracts, and have been defined only in SMSA central cities and other SMSA cities with populations of 50,000 or more. CBDs are designated by local Census Statistical Area Committees in consultation with the Census Bureau. Some eligible cities do not have a CBD because they chose not to participate in the CBD delineation program. In order to be counted as working in the CBD, a respondent had to provide enough information to allow the workplace to be coded to the census tract level. Since some respondents did not do this, the number of persons shown to be working in the CBD is usually understated by an unknown amount.

Income in 1979

The data on income in 1979 were derived from answers to questions 32 and 33. Information on money income received in the calendar year 1979 was requested from persons aged 15 and over. “Total income” is the algebraic sum of the amounts reported separately for wage and salary income, nonfarm net self-employment income, farm net self-employment income, interest, dividend, royalty, or net rental income, Social Security or Railroad Retirement income, public assistance or welfare income, and all other income. The figures represent the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, and so on.

There may be differences between the census data on income in 1979 used in this book and similar data shown in the Summary Characteristics for Governmental Units and Standard Metropolitan Statistical Areas, PHC80-3, and in the Supplementary Reports, Advance Estimates of Social, Economic, and Housing Characteristics, PHC80-S2. Any such differences are a result of errors corrected after the release of the earlier PHC80-3 and the PHC80-S2 reports.

Poverty Status in 1979

Families and unrelated individuals are classified as being below or above the poverty level based on income in 1979 using a poverty index that provides a range of income cutoffs or “poverty thresholds” varying by size of family, number of children, and age of the family householder or unrelated individual. The poverty thresholds used in the 1980 census differ slightly from those used in the 1970 census, which took into account the same three factors as well as sex of the family householder or unrelated individual and farm-nonfarm residence. In addition, for the 1980 census the thresholds by size of family were extended from 7 persons or more to 9 persons or more. The income cutoffs are updated each year to reflect the change in the Consumer Price Index. The poverty threshold for a family of four was $7,412 in 1979; thresholds by size of family are shown below.

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Size of Family | Threshold
---|---
1 person | $3,686
Under age 65 | $3,774
Age 65 and over | $3,479
2 persons | $4,723
Householder under age 65 | $4,876
Householder age 65 and over | $4,389
3 persons | $5,787
4 persons | $7,412
5 persons | $8,776
6 persons | $9,915
7 persons | $11,237
8 persons | $12,494
9 persons or more | $14,812

There may be slight differences between the census data on poverty status in 1979 used in this book and similar data shown in the Summary Characteristics for Governmental Units and Standard Metropolitan Statistical Areas, and in the Supplementary Reports, Advance Estimates of Social, Economic, and Housing Characteristics, a result of errors in the income data which were corrected after the release of the PHC80-3 and the PHC80-S2 reports.

Poverty status is determined for all persons except inmates of institutions, persons in military group quarters and in college dormitories, and unrelated individuals under age 15. For a detailed explanation of the poverty definition, see “Characteristics of the Population Below the Poverty Level: 1980,” Current Population Reports, series P-60, no. 133.

Housing Characteristics

Comparability with Other Census Bureau Housing Data

In addition to the decennial censuses of housing, the Bureau of the Census conducts several periodic and current surveys. Two periodic national surveys are conducted in conjunction with the decennial census of housing: The Components of Inventory Change Survey, which provides data on the sources of the current inventory and the disposition of a previous inventory between two points in time and furnishes housing characteristics data on the various components such as new construction, other additions, demolitions, other losses, conversions, and mergers, and the Residential Finance Survey, which obtains data on the financing of nonfarm homeowner and rental properties, as well as on the characteristics of mortgages, properties, and owners. Current surveys include the American Housing Survey (formerly the Annual Housing Survey), which provides information on the size and composition of the housing inventory and related topics for the nation and selected standard metropolitan statistical areas, and two quarterly surveys—the Housing Vacancy Survey and the Survey of Market Absorption of Apartments—which obtain, respectively, data on selected characteristics of vacant and occupied units and on the percentage and characteristics of new apartments which are absorbed nationally and regionally 3, 6, 9, and 12 months after completion. The construction statistics program of the Bureau of the Census also conducts various current surveys to obtain housing-related data such as housing starts and completions, characteristics of new one-family homes, and residential alterations and repairs.

Similar concepts and definitions were used for the 1980 decennial census and the surveys described above. Thus, data from the 1980 Census of Housing are generally comparable to current surveys and previous censuses.

Living Quarters

Living quarters are classified in the census as either housing units or group quarters. Usually, living quarters are in structures intended for residential use (for example, a one-family home, apartment house, hotel or motel, boarding house, mobile home, or trailer). However, living quarters may also be in structures intended for nonresidential use (for example, the room in a warehouse where a night guard lives), as well as in boats, tents, vans, and so on.

Housing units: A housing unit is a house, an apartment, a group of rooms, or a single room, occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters. Both occupied and vacant housing units are included in the housing unit inventory except that boats, tents, vans, caves, and the like are included only if they are occupied as someone’s usual place of residence. Vacant mobile homes are included, provided they are intended for occupancy on the site where they stand.

Group quarters: Group quarters are any living quarters that are not classified as housing units. There are two types of group quarters: institutional and noninstitutional.
Rules for hotels, rooming houses, and similar places: Occupied rooms or suites of rooms in hotels, motels, and similar places are classified as housing units only when occupied by permanent residents, that is, persons who consider the hotel as their usual place of residence or who have no usual place of residence elsewhere.

Year-round housing units: Data on housing characteristics in the 1980 census reports are limited to year-round housing units; that is, all occupied units plus vacant units available or intended for year-round use. Vacant units intended for seasonal occupancy and vacant units held for migratory labor are excluded because of the difficulty of obtaining reliable data on their characteristics.

Occupancy and Vacancy Characteristics

Occupied housing units: A housing unit is classified as occupied if it is the usual place of residence of the person or group of persons living in it at the time of enumeration, or if the occupants are only temporarily absent; for example, away on vacation.

Persons in occupied housing units: "Persons in occupied housing units" is the total population less those persons living in group quarters. "Persons per occupied housing unit" is computed by dividing the population living in housing units by the number of occupied housing units.

Vacant housing units: A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent.

Type of vacant unit: Vacant housing units are classified as either "seasonal or migratory" or "year-round." "Seasonal" units are intended for occupancy during only certain seasons of the year.

Vacancy status: Year-round vacant units are subdivided according to their vacancy status as follows: "For sale only", "For rent", "Rented or sold, awaiting occupancy", "Held for occasional use", and "Other vacant." If a vacant year-round unit does not fall into any of the classifications, it is classified as "Other vacant." For example, this category includes units held for settlement of an estate, for occupancy by a caretaker or janitor, and for personal reasons of the owner.

Tenure: A housing unit is "owner occupied" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent.

Condominium housing units: A condominium involves ownership that enables a person to own an apartment or house in a development of similar units and to hold a common or joint ownership in common areas, hallways, entrances, elevators, and so forth. The owner has a deed to the individual unit and, very likely, a mortgage on the unit. A condominium housing unit need not be occupied by the owner to be counted as such.

Comparability with 1970 census condominium housing unit data: In 1970 owner-occupied cooperatives and condominium housing units were identified together. The 1980 census identifies only condominium housing units.

Race of householder: The data on race of householder were derived from answers to question 4, for the person listed on column 1 of the census questionnaire.

The concept of race as used by the Census Bureau reflects self-identification by respondents; it does not denote any clear-cut scientific definition of biological stock. Since the 1980 census obtained information on race through self-identification, the data represent self-classification by people according to the race with which they identify. In this book, data are presented for housing units classified by the race of the householder.

For persons who could not provide a single response to the race question, the race of the person's mother was used. If a single response could not be provided for the person's mother, the first race reported by the person was used. This is a modification of the 1970 census procedure in which the race of the person's father was used.

The category "White" includes persons who indicated their race as white, as well as persons who did not classify themselves in one of the specific race categories listed on the questionnaire, but entered a response such as Canadian, German, Italian, Lebanese, or Polish. In the 1980 census, persons who did not classify themselves in one of the specific race categories but marked "Other" and/or wrote in entries such as Cuban, Puerto Rican, Mexican, or Dominican were included in the "Other" race category.

The category "Black" includes persons who indicated their race as black or Negro as well as persons who did not classify themselves in one of the specific race categories listed on the questionnaire, but reported entries such as Jamaican, Black Puerto Rican, West Indian, Haitian, or Nigerian.
The categories "American Indian," "Eskimo," and "Aleut" include persons who classified themselves as such in one of the specific race categories. In addition, persons who did not report themselves in one of the specific race categories but entered the name of an Indian tribe were classified as American Indian.

In this book, the category "Asian and Pacific Islander" includes persons who indicated their race as Japanese, Chinese, Filipino, Korean, Vietnamese, Asian Indian, Hawaiian, Guamanian, or Samoan.

The category "Other" includes Asian and Pacific Islander groups not listed separately (for example, Cambodian, Laotian, Pakistani, Fiji Islander) and other races not included in the specific categories listed on the questionnaire.

Comparability with 1970 census data on race of householder: Differences between 1980 and 1970 census counts by race seriously affect the comparability for certain race groups. First, a large number of Spanish-origin persons reported their race differently in the 1980 census from what they reported in the 1970 census; this difference in reporting has a substantial impact on the counts and comparability for the "White" and "Other" populations. A much larger proportion of the Spanish-origin population in 1980 than in 1970 reported their race as "Other." Second, in 1970 most persons who marked the "Other" race category and wrote in a Spanish designation such as Mexican, Venezuelan, Latino, and so forth, were reclassified as "White." In 1980 such persons were not reclassified but remained in the "Other" race category. As a result of this procedural change and the differences in reporting by this population, the proportion of the Spanish-origin population classified as "Other" race in the 1980 census was substantially higher than that in the 1970 census. Nationally, in 1970 only 1 percent of the Spanish-origin persons were classified as "Other" race and 92 percent as "White." In 1980, 40 percent of Spanish-origin persons reported their race as "Other" and only 56 percent reported "White." As a consequence of these differences, 1980 population and housing unit totals for "White" and "Other" are not comparable with corresponding 1970 figures.

The 1980 count for the Asian and Pacific Islander population reflects a high level of immigration during the 1970s as well as a number of changes in census procedures which were developed, in part, as a result of this high level of immigration. The number of Asian and Pacific Islander categories listed separately on the 1980 census questionnaire was expanded over that in 1970 to include four additional groups: Vietnamese, Asian Indian, Guamanian, and Samoan. Asian Indians were classified as "White" in 1970 but were included in the "Asian and Pacific Islander" category in 1980. The Vietnamese, Guamanian, and Samoan populations were included in the "Other" race category in the 1970 census but were included in the "Asian and Pacific Islander" category in 1980.

In addition, in 1980 data were collected separately for Hawaiians and Koreans in all states, but in 1970 data for the two groups were not collected for Alaska.

Comparability between 100 percent and sample data by race of household: The data for race of householder shown in this book may differ from comparable figures shown in certain other 1980 census reports. Some of the data in this book are based on 100 percent tabulations and some are based on a sample. Differences between 100 percent and sample data are the result of sampling variability, non-sampling error, and an additional edit and review performed on the sample questionnaires. During the sample processing the responses in the race question underwent more extensive review and edit than performed during the previous processing stages. Additional efforts were made to assign written entries to specific race categories and to resolve inconsistent and incomplete responses. The impact of this further work varied substantially by racial group and by geographic area, but it is generally negligible. Information now available indicates that, since the effects of the additional review and edit were generally limited and rather varied, the 100 percent tabulations for the United States and for each state are usually the preferable source for data on racial groups. In the case of distributions for subjects covered on a sample basis only (for example, units in structure, mortgage status and selected monthly owner costs, gross rent, and so forth), and data for the total Asian and Pacific Islander population, the sample figures from which the cross-tabulations in Chapter 5 were derived are the only data available and should be used within the context of the sampling variability associated with them.

Spanish/Hispanic origin of the householder: The data on Spanish/Hispanic origin or descent of householder were derived from answers to question 7, for the person in column 1 of the census questionnaire.

Persons of Spanish origin or descent are those who classified themselves in one of the specific Spanish-origin categories listed on the questionnaire—as Mexican, Puerto Rican, or Cuban—as well as those who indicated that they were of other Spanish/Hispanic origin. Persons reporting "other Spanish/Hispanic" origin are those whose origins are from Spain or the Spanish-speaking countries of Central or South America, or they are Spanish-origin persons identifying themselves generally as Spanish, Spanish-American, Latino, and
so forth. Origin or descent can be viewed as the ancestry, nationality group, lineage, or country in which the person or person’s parents or ancestors were born before their arrival in the United States. Persons of Spanish origin may be of any race. In this book data are presented for housing units classified by the Spanish origin of the householder.

**Limitations of the data on householders of Spanish/Hispanic origin:**
A preliminary evaluation study of the reporting in the 1980 census item on Spanish origin indicated that there was misreporting in the Mexican origin category by white and black persons in certain areas. The study results showed evidence that the misreporting occurred in the South (excluding Texas), the Northeast (excluding the New York City area), and a few states in the Midwest region. Also, results based on available data suggest that the impact of potential misreporting of Mexican origin in the 1980 census is severe in those portions of the above-mentioned regions where the Spanish-origin population is generally sparse. However, 1980 census data on the Mexican-origin population or total Spanish-origin population, at the national level, are not seriously affected by the reporting problem. For a more detailed discussion of the evaluation of the Spanish-origin item, see the 1980 census Supplementary Reports, *Persons of Spanish Origin by State: 1980*, PC80-S1-7.

**Comparability between 100 percent and sample data on householders of Spanish/Hispanic origin:** The data on householders of Spanish/Hispanic origin shown in this book may differ from comparable figures shown in other 1980 census reports. Differences between findings based on the 100 percent counts and on sample data are the result of sampling variability, non-sampling error, and more extensive edit procedures for the Spanish-origin item on the sample questionnaires. Since the effects of the extensive edit performed during the sample processing were generally limited, the 100 percent tabulations are usually the preferable source for data on householders of Spanish origin. In the case of distributions for subjects covered on a sample basis only, the sample figures are the only data available and should be used within the context of the sampling variability associated with them. A description of the sample data for Spanish-origin groups, sample processing, sampling variability, and so forth, appears in Characteristics of the Population, *General Social and Economic Characteristics*, PC80-1-C.

**Comparability with 1970 census data on householders of Spanish origin:** The 1980 figures on householders of Spanish origin are not directly comparable with 1970 Spanish-origin totals because of a number of factors, namely, overall improvements in the 1980 census, better coverage of the population, improved question design, and an effective public relations campaign by the Census Bureau with the assistance of national and community ethnic groups. These efforts undoubtedly resulted in the inclusion of a sizable but unknown number of persons of Hispanic origin who are in the country in other than legal status.

### Housing Utilization Characteristics

**Persons:** All persons occupying the housing unit are included. These persons include not only occupants related to the householder but also any lodgers, roomers, boarders, partners, roommates, wards, foster children, and resident employees who share the living quarters of the householder.

**Rooms:** The intent of the question on rooms is to count the number of whole rooms used for living purposes, which includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers’ rooms. Excluded are strip or pullman kitchens, bathrooms, open porches, balconies, halls, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling.

**Persons per room:** “Persons per room” is a derived measure obtained by dividing the number of persons in each occupied housing unit by the number of rooms in the unit.

**Bedrooms:** The number of bedrooms in the unit is the count of rooms used mainly for sleeping, even if also used for other purposes. Rooms reserved for sleeping, such as guest rooms, even though used infrequently, are counted as bedrooms. On the other hand, rooms used mainly for other purposes, even though used also for sleeping, such as living rooms with a sofa bed, are not considered bedrooms. A housing unit consisting of only one room, such as a one-room efficiency apartment, is classified, by definition, as having no bedroom.

**Kitchen facilities:** A unit has complete kitchen facilities when it has all of the following: [1] an installed sink with piped water, [2] a range or cookstove, and [3] a mechanical refrigerator. All kitchen facilities must be located in the structure, but they need not be in the same
room. Quarters with only portable cooking equipment are not considered as having a range or cookstove. An icebox is not considered to be a mechanical refrigerator.

Structural Characteristics

*Year structure built:* “Year structure built” refers to when the building was first constructed, not when it was remodeled, added to, or converted. For a houseboat or mobile home or trailer, the manufacturer’s model year is assumed to be the year built. The figures shown in this report relate to the number of units in structures built during the specified periods and in existence at the time of enumeration.

*Units in structure:* A structure is a separate building that either has open space on all sides or is separated from other structures by dividing walls that extend from ground to roof. In the determination of the number of units in a structure, all housing units, both occupied and vacant, were counted. The statistics are presented for the number of units in structures of specified type and size, not for the number of residential buildings. Included in the count of mobile homes or trailers are units classified as boats, tents, vans, and so forth.

*Plumbing facilities:* The category “Complete plumbing for exclusive use” consists of units which have hot and cold piped water, a flush toilet, and a bathtub or shower inside the housing unit for the exclusive use of the occupants of the unit. “Lacking complete plumbing for exclusive use” includes those conditions when (1) all three specified plumbing facilities are present inside the unit, but are also used by another household; (2) some but not all the facilities are present; or (3) none of the three specified plumbing facilities is present.

*Comparability with 1970 census plumbing facilities data:* In 1970 there were separate questions on the presence of hot and cold piped water, a bathtub or shower, and a flush toilet. In 1980 these three items were combined into a single question on plumbing facilities. In addition, the facilities must be inside the housing unit rather than inside the structure as in 1970.

*Units at address:* The data are presented for 1 unit, 2-to-9 units, and 10 units or more at an address. Data are also presented for mobile homes or trailers. On the long-form sample questionnaire, answers to question H13, “units in structure,” provided the data on the number of housing units in structures of specified size. Care should be taken in using “units at address” as a proxy for “units in structure” because some multunit buildings have more than one street address.

Equipment and Fuels

*Air conditioning:* Air conditioning is defined as the cooling of air by a refrigeration unit. It does not include evaporative coolers, fans, or blowers which are not connected to a refrigeration unit; however, it does include heat pumps. A central system is an installation that air-conditions a number of rooms. A system with individual room controls is a central system.

*Vehicles available:* Data for this item refer to the number of households with vehicles available at home for the use of the members of the household. Included in this item are passenger cars, pickup trucks, small panel trucks of one-ton capacity or less, as well as station wagons, company cars, and taxicabs kept at home for the use of household members.

*Telephone in housing unit:* A unit is classified as having a telephone if there is a telephone in the living quarters. Units where the respondent uses a telephone located inside the building but not in the respondent’s living quarters are classified as having no telephone.

Financial Characteristics

*Value:* Value is the respondent’s estimate of how much the property (house and lot or condominium unit) would sell for, if it were for sale. For vacant units, value is the price asked for the property.

Value and price asked are tabulated separately for certain kinds of housing units. Value statistics are presented for “specified owner-occupied” housing units and “specified vacant for sale only” housing units. These “specified” housing units include only one-family houses on less than 10 acres without a commercial establishment or medical office on the property. Mobile homes, trailers, boats, tents, or vans occupied as a usual residence, and owner-occupied noncondominium units in multifamily buildings are also excluded from the value tabulations.

*Mortgage status and selected monthly owner costs:* The data are presented for “specified owner-occupied” housing units. The data ex-
Appendix 2: Definitions and Explanations of Subject Characteristics

exclude owner-occupied condominium housing units, mobile homes, trailers, boats, tents, or vans occupied as a usual residence, as well as owner-occupied noncondominium units in multifamily buildings. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, or similar debts on the property; real estate taxes; fire and hazard insurance on the property; utilities (electricity, gas, and water); and fuels (oil, coal, kerosene, wood, and so forth).

Household income in 1979 by selected monthly owner costs as percentage of income: The selected monthly housing costs is expressed as a percentage of monthly household income (total household income in 1979 divided by 12). The percentage is presented for the same owner-occupied units for which selected monthly owner costs was tabulated; thus, the statistics reflect the exclusion of certain owner-occupied units. The percentage was computed separately for each unit and was rounded to the nearest whole number. Units occupied by households that reported no income or a net loss constitute the category "Not computed."

Contract rent: Contract rent is the monthly rent agreed to, or contracted for, regardless of any furnishings, utilities, or services that may be included. The statistics on rent are tabulated for "specified renter-occupied" housing units which include renter-occupied housing units except one-family houses on 10 or more acres. Respondents were asked to report rent only for the housing unit enumerated and to exclude any rent paid for additional units or for business premises.

This report presents data only on median contract rent, without any tabulation by rent categories. Medians for contract rent are rounded to the nearest dollar. In computing median contract rent, units reported as "No cash rent" are excluded.

Gross rent: The statistics on rent are tabulated for "specified renter-occupied" housing units. The computed rent termed "gross rent" is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water) and fuels (oil, coal, kerosene, wood, and so forth) if these are paid for by the renter (or paid for the renter by someone else) in addition to rent. Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The estimated costs of water and fuels are reported on a yearly basis but are converted to monthly figures in the computation process. Renter units occupied without payment of cash rent are shown separately as "No cash rent" in the tabulations. This report presents data on medians for gross rent rounded to the nearest dollar. In computing median gross rent, units reported as "No cash rent" are excluded.

Household income in 1979 by gross rent as percentage of income: The gross rent is expressed as a percentage of monthly household income (total household income in 1979 divided by 12). The percentage is presented for the same renter-occupied units for which gross rent was tabulated; thus, the statistics reflect the exclusion of certain renter-occupied units. The percentage was computed separately for each unit and was rounded to the nearest whole number. Units for which no cash rent is paid and units occupied by households that reported no income or a net loss constitute the category "Not computed."
APPENDIX 3:
PUBLIC USE MICRODATA SAMPLES

Overview

Public use microdata samples are computer tapes that contain records for a sample of housing units, with information on the characteristics of each unit and the people in it. In order to protect the confidentiality of respondents, the Census Bureau excludes identifying information from the records. Within the limits of the sample size and geographic detail provided, these tapes permit users with special needs to prepare virtually any tabulations of the data they may desire.

Three separate public use microdata samples are available, each representing 5 percent or 1 percent of the population and housing of the United States:

1. A sample, 5 percent, identifying all states and various subdivisions within them, including most counties with 100,000 or more inhabitants
2. B Sample, 1 percent, identifying all metropolitan territory and most SMSAs individually, and groups of counties elsewhere
3. C Sample, 1 percent, identifying regions, divisions, and most states by type of area (urban/rural)

Three 1-in-1,000 samples are also prepared, one each extracted from the A, B, and C samples. The data tables in Chapter 5 are based on the 1-in-1,000 A sample.

APPENDIX 4:
FACSIMILE OF 1980 CENSUS FORMS

How to fill out your Census Form

See the filled-out example on the yellow instruction guide. This guide will help with any problems you may have. If you need more help, call the Census Office. The telephone number of the local office is shown at the bottom of the address box on the front cover.

Use a black pencil to answer the questions. Black pencil is better than ballpoint or other pens. The spaces "O" completely like this •

When you write in an answer, print or write clearly.

Make sure that the answers provided for everyone here are for someone who is staying or visiting here and had no other home.

Mail back this form on Tuesday, April 1, or as soon afterward as you can. Use the enclosed envelope; no stamp is needed.

Please start by answering Question 1 below.

Question 1

List in Question 1

1. What is the name of each person who was living here on Tuesday, April 1, 1980, or who was staying or visiting here and had no other home?

   Last name, first name

   Last name, first name

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### EXPLANATORY NOTES

This leaflet shows the content of the 1980 census questionnaires. The content was determined after reviewing the 1970 census experience, extensive consultation with experts in government and private sectors, and a set of experimental questionnaires. The questions were selected to cover all questions about households. These questions show a distribution of the short form questions and additional questions on the basis of which various alternatives were tested. Two questionnaires are being used in the census:

- One questionnaire, called the “short form,” contains only those questions which are asked of all households. These questions are shown on pages 1, 2, and 3 of this leaflet.
- The other questionnaire contains all of the short form questions plus additional questions as specified on this leaflet, which are asked of only a sample of households. Please note that independent questions 11 to 23 (on pages 4 and 5) are repeated for each person in the household or separate units of this page and not reproduced here.

Questionnaires are attached to housing units/households on a random basis. An instruction guide accompanies each questionnaire to help the household complete it.

For additional information about the 1980 Census, please write to the Director, Bureau of the Census, Washington, D.C. 20530.

---

### Questions for Points A and B

1. **Age at time of interview:**
   - if under 18,
   - if 18 or over

2. **Married:**
   - Yes
   - No
   - Divorced

3. **Spanish/Hispanic origin of any person:**
   - No
   - Yes

4. **Highest grade attended:**
   - Kindergarten
   - Elementary
   - High school
   - College

5. **Age at time of interview:**
   - if under 18,
   - if 18 or over

6. **Marital status:**
   - Married
   - Separated
   - Divorced

7. **Spanish/Hispanic origin:**
   - Yes
   - No

8. **Highest grade attended:**
   - Kindergarten
   - Elementary
   - High school
   - College

9. **Family income:**
   - Yes
   - No

10. **Occupation:**
    - Yes
    - No

---

### Questions for Points C and D

11. **Highest grade attended:**
    - Kindergarten
    - Elementary
    - High school
    - College

12. **Age at time of interview:**
    - if under 18,
    - if 18 or over

13. **Marital status:**
    - Married
    - Separated
    - Divorced

14. **Spanish/Hispanic origin:**
    - Yes
    - No

15. **Highest grade attended:**
    - Kindergarten
    - Elementary
    - High school
    - College

16. **Family income:**
    - Yes
    - No

---

### Questions for Points E and F

17. **Highest grade attended:**
    - Kindergarten
    - Elementary
    - High school
    - College

18. **Age at time of interview:**
    - if under 18,
    - if 18 or over

19. **Marital status:**
    - Married
    - Separated
    - Divorced

20. **Spanish/Hispanic origin:**
    - Yes
    - No

21. **Highest grade attended:**
    - Kindergarten
    - Elementary
    - High school
    - College

22. **Family income:**
    - Yes
    - No
### Questions Asked of All Households

**Page 3**

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer Options</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>How many persons (other than yourself) are living here?</td>
<td>0</td>
<td>1, 2, 3 or more</td>
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<tr>
<td>Has the family lived at this address for at least 6 months?</td>
<td>Yes, No</td>
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<td>Has the family lived at this address for more than 1 year?</td>
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<td>Has the family lived at this address for more than 2 years?</td>
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<td>Yes, No</td>
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</tr>
<tr>
<td>Has the family lived at this address for more than 25 years?</td>
<td>Yes, No</td>
<td></td>
</tr>
<tr>
<td>Has the family lived at this address for more than 26 years?</td>
<td>Yes, No</td>
<td></td>
</tr>
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<td>Yes, No</td>
<td></td>
</tr>
<tr>
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<td>Yes, No</td>
<td></td>
</tr>
<tr>
<td>Has the family lived at this address for more than 29 years?</td>
<td>Yes, No</td>
<td></td>
</tr>
<tr>
<td>Has the family lived at this address for more than 30 years?</td>
<td>Yes, No</td>
<td></td>
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### Questions Asked of Sample Households

**Page 4**

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer Options</th>
<th>Notes</th>
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<tbody>
<tr>
<td>How many persons in the household?</td>
<td>0</td>
<td>1, 2, 3 or more</td>
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<tr>
<td>Has the household lived at this address for at least 6 months?</td>
<td>Yes, No</td>
<td></td>
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<td>Has the household lived at this address for more than 1 year?</td>
<td>Yes, No</td>
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<td>Has the household lived at this address for more than 2 years?</td>
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<td></td>
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<tr>
<td>Has the household lived at this address for more than 3 years?</td>
<td>Yes, No</td>
<td></td>
</tr>
<tr>
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<td>Yes, No</td>
<td></td>
</tr>
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<td>Has the household lived at this address for more than 5 years?</td>
<td>Yes, No</td>
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<td>Has the household lived at this address for more than 6 years?</td>
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<tr>
<td>Has the household lived at this address for more than 7 years?</td>
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<td></td>
</tr>
<tr>
<td>Has the household lived at this address for more than 8 years?</td>
<td>Yes, No</td>
<td></td>
</tr>
<tr>
<td>Has the household lived at this address for more than 9 years?</td>
<td>Yes, No</td>
<td></td>
</tr>
<tr>
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<td>Yes, No</td>
<td></td>
</tr>
<tr>
<td>Has the household lived at this address for more than 11 years?</td>
<td>Yes, No</td>
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</tr>
<tr>
<td>Has the household lived at this address for more than 12 years?</td>
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<tr>
<td>Has the household lived at this address for more than 13 years?</td>
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</tr>
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<td>Has the household lived at this address for more than 18 years?</td>
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<tr>
<td>Has the household lived at this address for more than 19 years?</td>
<td>Yes, No</td>
<td></td>
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<td>Yes, No</td>
<td></td>
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<td></td>
</tr>
<tr>
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<td></td>
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<td>Has the household lived at this address for more than 29 years?</td>
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<tr>
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*Appendix 4: 1980 Census Forms*
## Questions Asked of Sample Households

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<th>Answer</th>
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<td>1. How much is the total regular monthly payment to the lender?</td>
<td>$500</td>
</tr>
<tr>
<td>2. Does your regular monthly payment amount include interest on this property?</td>
<td>Yes</td>
</tr>
<tr>
<td>3. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>4. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>5. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>6. Does your regular monthly payment amount include interest on this property?</td>
<td>Yes</td>
</tr>
<tr>
<td>7. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>8. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>9. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>10. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>11. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>12. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>13. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>14. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<tr>
<td>15. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<tr>
<td>16. Does your rent include any trust or insurance?</td>
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<td>17. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<td>18. Does your rent include any trust or insurance?</td>
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<td>19. Does your rent include any trust or insurance?</td>
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<td>20. Does your rent include any trust or insurance?</td>
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<td>21. Does your rent include any trust or insurance?</td>
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<td>23. Does your rent include any trust or insurance?</td>
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<td>25. Does your rent include any trust or insurance?</td>
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<tr>
<td>26. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<tr>
<td>27. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<td>28. Does your rent include any trust or insurance?</td>
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<td>29. Does your rent include any trust or insurance?</td>
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<td>30. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<td>31. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<td>32. Does your rent include any trust or insurance?</td>
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<td>33. Does your rent include any trust or insurance?</td>
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<td>43. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<td>44. Does your rent include any trust or insurance?</td>
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<tr>
<td>45. Does your rent include any trust or insurance?</td>
<td>Yes</td>
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<td>47. Does your rent include any trust or insurance?</td>
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<td>50. Does your rent include any trust or insurance?</td>
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<td>53. Does your rent include any trust or insurance?</td>
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<td>54. Does your rent include any trust or insurance?</td>
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<td>56. Does your rent include any trust or insurance?</td>
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<td>57. Does your rent include any trust or insurance?</td>
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<td>59. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
<tr>
<td>60. Does your rent include any trust or insurance?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**The sample questions contain housing questions H13 to H32 shown here on pages 4 and 5.**
Appendix 4: 1980 Census Forms

Please Make Sure You Have Filled This Form Completely

1. Check to be certain you have:
   • Answered Question 1 on page 1
   • Answered the questions on page 2 about the people in your household
   • Answered the questions on page 3 about your house or apartment
   • Answered Questions H1 through H3 on pages 4 and 5
   • Filled in all pages for each person listed on pages 2 and 3.
   • That is, pages 4 and 5 should be filled for the Person in column 1, pages 8 and 9 for the Person in column 2, etc.
   • Please note that some items or columns may not have been included on your form. It is possible that not all items or columns have been completed.
   • For example, the form may have been damaged or lost in transit. The item or column may have been omitted if it was not applicable or did not apply to the situation.

2. Write here the name of the person who filled the form, the date the form was completed, and the telephone number on which the people in this household can be called.
   Name _____________________________
   Date ____________
   Telephone Number _______________________

3. Thank the form was mailed back in the enclosed envelope. The address of the U.S. Census Office appears on the front cover of this questionnaire. Please be sure that before you seal the envelope the address shown through the window. No stamp is required.

   Thank you very much.

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Page 9
Enumeration

Usual Place of Residence

In accordance with census practice dating back to the first U.S. census in 1790, each person enumerated in the 1980 census was counted as an inhabitant of his or her "usual place of residence," which is generally construed to mean the place where the person lives and sleeps most of the time. This place is not necessarily the same as the person's legal residence or voting residence. In the vast majority of cases, however, the use of these different bases of classification would produce substantially the same statistics, although there might be appreciable differences for a few areas.

Detailed information on residence rules is given in the 1980 Census of Population, Characteristics of the Population: Number of Inhabitants, PC80-1-A.

Accuracy of the Data

Introduction

Some data in this book are based on complete-count data and other data are based on the 1980 census sample. Estimates can be expected to vary from the complete-count result because they are subject to two basic types of error—sampling and nonsampling. The sampling error in the data arises from the selection of persons and housing units to be included in the sample. The nonsampling error is the result of all other errors that may occur during the collection and processing phases of the census. Nonsampling error, therefore, affects both the complete-count data and the sample data.

Sample Design

While every person and housing unit in the United States was enumerated on a questionnaire that requested certain basic demographic information (for example, age, race, relationship), a sample of persons and housing units was enumerated on a questionnaire that requested additional information. The basic sampling unit for the 1980 census was the housing unit, including all occupants. For persons living in group quarters, the sampling unit was the person. Two sampling rates were employed. In counties, incorporated places, and minor civil divisions estimated to have fewer than 2,500 persons (based on precensus estimates), one half of all housing units and persons in group quarters were to be included in the sample. In all other places, one sixth of the housing units or persons in group quarters...
were sampled. The purpose of this scheme was to provide relatively more reliable estimates for small places. When both sampling rates were taken into account across the nation, approximately 19 percent of the nation’s housing units were included in the census sample.

Errors in the Data

Census data based on a sample may differ somewhat from complete-count figures that would have been obtained if all housing units, persons within those housing units, and persons living in group quarters had been enumerated using the same questionnaires, instructions, enumerators, and so forth. The deviation of a sample estimate from the average of all possible samples is called the sampling error. The standard error of a survey estimate is a measure of the variation among the estimates from the possible samples and thus is a measure of the precision with which an estimate from a particular sample approximates the average result of all possible samples. The sample estimate and its estimated standard error permit the construction of interval estimates with prescribed confidence that the interval includes the average result of all possible samples.

In addition to the variability that arises from the sampling procedures, both sample data and complete-count data are subject to nonsampling error. Nonsampling error may be introduced during each of the many extensive and complex operations used to collect and process census data. For example, operations such as editing, reviewing, or handling questionnaires may introduce error into the data.

Nonsampling error may affect the data in two ways. Errors that are introduced randomly will increase the variability of the data and should therefore be reflected in the standard error. Errors that tend to be consistent in one direction will make both sample and complete-count data biased in that direction. For example, if respondents consistently tend to underreport their income, the resulting counts of households or families by income category will be skewed toward the lower income categories. Such biases are not reflected in the standard error.

Control of Nonsampling Error

As mentioned above, nonsampling error is present in both sample and complete-count data. If left unchecked, this error could introduce serious bias into the data, the variability of which could increase dramatically over that which would result purely from sampling. While it is impossible to completely eliminate nonsampling error from an operation as large and complex as the 1980 census, the Bureau of the Census attempted to control the sources of such error during the collection and processing operations. The primary sources of nonsampling error and the programs instituted for control of this error are described below. The success of these programs, however, was contingent upon how well the instructions were actually carried out during the census. To the extent possible, both the effects of these programs and the amount of error remaining after their application will be evaluated.

Undercoverage: It is possible for some housing units or persons to be entirely missed by the census. This undercoverage of persons and housing units can introduce biases into the data. Several extensive programs that were developed to focus on this important problem are explained below.

1. The Postal Service reviewed mailing lists and reported housing unit addresses which were missing, undeliverable, or duplicated in the listings.

2. The purchased commercial mailing list was updated and corrected by a complete field review of the list of housing units during a precanvass operation.

3. A record check was performed to reduce the undercoverage of individual persons in selected areas. Independent lists of persons, such as driver’s license holders, were matched with the household rosters in the census listings. Persons not matched to the census rosters were followed up and added to the census counts if they were found to have been missed.

4. A recheck of housing units initially classified as vacant or nonexistent was utilized to further reduce the undercoverage of persons.

Respondent and enumerator error: The person answering the questionnaire or responding to the questions posed by an enumerator could serve as a source of error by offering incorrect or incomplete information. To reduce this source of error, questions were phrased as clearly as possible based on precensus tests, and detailed instructions for completing the questionnaire were provided to each housing unit. In addition, respondents’ answers were edited for completeness and consistency and followed up as necessary.

The enumerator may misinterpret or otherwise incorrectly record information given by a respondent, may fail to collect some of the
information for a person or housing unit, or may collect data for housing units that were not designated as part of the sample. To control these problems, the work of enumerators was carefully monitored. Field staff were prepared for their tasks by using standardized training packages which included experience in using census materials. A sample of the households interviewed by enumerators for nonresponse was reinterviewed to control for the possibility of data for fabricated persons being submitted by enumerators. Also, the estimation procedure was designed to control for biases that would result from the collection of data from housing units not designated for the sample.

Processing error: The many phases of processing the census represent potential sources for the introduction of nonsampling error. The processing of the census questionnaires includes the field editing, follow-up, and transmission of completed questionnaires, the manual coding of write-in responses, and the electronic data processing. The various field, coding, and computer operations undergo a number of quality control checks to ensure their accurate application.

Nonresponse: Nonresponse to particular questions on the census questionnaire allows for the introduction of bias into the data, since the characteristics of the nonrespondents have not been observed and may differ from those reported by respondents. As a result, any allocation procedure using respondent data may not completely reflect this difference either at the element level (individual person or housing unit) or on the average. Some protection against the introduction of large biases is afforded by minimizing nonresponse. In the census, nonresponse was substantially reduced during the field operations by the various edit and follow up operations aimed at obtaining a response for every question. Characteristics for the nonresponse remaining after this operation were allocated by the computer using reported data for a person or housing unit with similar characteristics. The allocation procedure is described in more detail below.

Editing of Unacceptable Data

The objective of the processing operation is to produce a set of statistics that describes the housing inventory and population as accurately and clearly as possible. To meet this objective, certain unacceptable entries were edited.

In the field, questionnaires were reviewed for omissions and certain inconsistencies by a census clerk or an enumerator and, if necessary, a follow-up was made to obtain missing information. In addition, a similar review of questionnaires was done in the central processing offices. As a rule, however, editing was performed by hand only when it could not be done effectively by machine.

As one of the first steps in editing, the configuration of marks on the questionnaire column was scanned electronically to determine whether it contained information for a person or a housing unit or merely spurious marks. If the column contained entries for at least two of the basic characteristics (relationship, sex, race, age, marital status, Spanish origin), the inference was made that the marks represented a person. In cases in which two or more basic characteristics were available for only a portion of the people in the unit, other information on the questionnaire provided by an enumerator was used to determine the total number of persons. Names were not used as a criterion of the presence of a person because the electronic scanning did not distinguish any entry in the name space.

If any characteristic for a person or a housing unit was still missing when the questionnaires reached central processing, they were supplied by allocation. Allocations, or assignments of acceptable codes in place of unacceptable entries, were needed most often when there was no entry for a given item or when the information reported for a person or housing unit on that item was inconsistent with other information for the person or housing unit. As in previous censuses, the general procedure for changing unacceptable entries was to assign an entry for a person or housing unit that was consistent with entries for other persons or units with similar characteristics. Thus, a person who was reported as a 20-year-old son of the householder, but for whom marital status was not reported, was assigned the same marital status as that of the last son processed in the same age group. The assignment of acceptable codes in place of blanks or unacceptable entries enhances the usefulness of the data.

The editing process for complete-count data also includes another type of correction, namely, the assignment of a full set of characteristics for a person or a housing unit. When there was indication that a housing unit was occupied but the questionnaire contained no information for all or most of the people, although persons were known to be present or when there was no information on the housing unit, a previously processed household was selected as a substitute, and the full set of characteristics for each substitute person or housing unit was duplicated. These duplications fall into two classes: (1) "substitution for mechanical failure," for example, when the questionnaire page was not properly microfilmed, and (2) "substitution for noninterview," for example, when a housing unit was indicated as
occupied but the occupants or housing unit characteristics were not listed on the questionnaire.

Specific tolerances were established for the number of computer allocations and substitutions that would be permitted. If the number of corrections was beyond tolerance, the questionnaires in which the errors occurred were clerically reviewed. If it was found that the errors resulted from damaged questionnaires, from improper microfilming, from faulty reading by the computer of undamaged questionnaires, or from other types of machine failure, the questionnaires were reprocessed.
Bibliography


... This Scene of Man: The Role and Structure of the City in the Geography of Western Civilization. New York: Harper & Row, 1977.


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