

TABLE 7B

Homeownership Rates of Working Families with Children and Other Households by High, Medium and Low Homeowner Cost Burden in Local Market (Percent)

	NON-HISPANIC WHITE					Percentage Point Change 1978–2003	MINORITY					Percentage Point Change 1978–2003
	1978	1991	1999	2001	2003		1978	1991	1999	2001	2003	
HIGH-COST BURDEN MARKETS												
All Working Families with Children	69.0	55.4	62.3	64.6	68.1	-1.0	39.4	32.8	39.6	40.9	43.2	+3.8
Couples	72.9	61.7	70.8	72.6	76.1	+3.2	43.3	37.7	45.0	47.9	49.5	+6.2
Single Parent	47.7	40.2	43.8	49.9	50.8	+3.2	30.0	25.4	30.6	31.0	32.6	+2.6
Working ¹ Households, No Children	39.6	39.3	42.3	41.8	50.3	+10.7	25.1	23.8	31.4	33.2	32.2	+7.1
Upper-Income Families with Children ²	88.8	87.7	90.3	88.8	92.4	+3.6	72.9	81.2	80.0	82.1	82.4	+9.5
Upper-Income Nonelderly, No Children	68.5	73.8	75.7	77.1	80.0	+11.5	48.7	62.0	62.2	61.0	66.1	+17.4
MEDIUM-COST BURDEN MARKETS												
All Working Families with Children	69.6	67.0	67.1	68.7	69.7	+0.1	43.5	39.9	42.9	42.4	45.1	+1.6
Couples	73.8	72.8	75.0	77.8	76.5	+2.7	47.6	48.2	53.8	52.4	55.3	+7.7
Single Parent	47.1	47.8	50.9	53.5	54.9	+7.8	30.9	28.8	30.8	30.7	32.4	+1.5
Working ¹ Households, No Children	38.3	48.0	50.3	55.6	57.0	+18.7	33.1	30.2	31.8	33.3	36.0	+2.9
Upper-Income Families with Children ²	91.0	90.6	91.9	92.0	92.9	+1.9	81.5	75.1	82.6	78.8	80.2	-1.3
Upper-Income Nonelderly, No Children	71.8	79.6	82.0	83.2	84.0	+12.3	58.8	62.7	59.7	63.0	67.1	+8.3
LOW-COST BURDEN MARKETS												
All Working Families with Children	67.8	64.4	68.6	68.0	73.4	+5.7	53.6	47.7	49.3	49.8	48.1	-5.6
Couples	70.4	69.6	74.3	73.4	79.8	+9.4	57.9	55.8	55.8	60.8	61.0	+3.1
Single Parent	49.3	47.8	56.7	58.4	59.3	+10.0	39.4	36.2	40.3	37.6	34.5	-4.9
Working ¹ Households, No Children	47.5	48.7	56.8	57.3	61.7	+14.2	44.5	42.0	37.8	36.4	43.1	-1.4
Upper-Income Families with Children ²	87.6	88.6	90.1	91.4	93.7	+6.2	80.7	78.9	75.5	76.9	84.9	+4.2
Upper-Income Nonelderly, No Children	77.5	79.4	86.2	86.5	89.0	+11.5	62.1	67.3	70.1	71.0	76.3	+14.2

¹Earning no more than 120% of the local area median income but more than the full-time equivalent of the minimum wage (\$10,712).

²With income above 120% of local area median income.