

**TABLE 8B**  
**Homeownership and Housing Problems\* Among Working Households with and without Children (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	
<b>WORKING HOUSEHOLDS WITH INCOMES GREATER THAN FULL-TIME MINIMUM WAGE UP TO 80% OF LOCAL AREA MEDIAN INCOME</b>												
<b>Working Couples with Children</b>												
Percent Homeowners	67.2	64.9	70.0	71.1	74.0	+6.8	45.2	41.6	46.1	48.2	48.7	+3.5
Percent of Owners with Moderate Cost Burden	25.6	22.4	25.4	28.6	25.4	-0.2	18.1	26.9	29.9	29.9	30.6	+12.5
Percent of Owners with Severe Cost Burden	4.3	5.7	9.1	12.2	11.2	+6.9	4.5	9.8	13.1	15.5	13.4	+8.9
Percent of Owners with Critical Needs	6.1	8.2	10.6	13.5	12.2	+6.1	9.5	12.4	14.8	17.7	14.8	+5.3
Percent of Renters with Moderate Cost Burden	24.7	24.5	21.8	25.5	23.1	-1.6	18.7	33.1	33.4	30.8	34.5	+15.8
Percent of Renters with Severe Cost Burden	2.3	4.2	6.0	7.9	7.7	+5.4	1.2	6.5	9.9	10.2	13.1	+11.9
Percent of Renters with Critical Needs	6.2	7.2	7.9	9.5	9.2	+3.0	7.3	9.9	13.8	13.7	15.0	+7.7
<b>Working Single Parents with Children</b>												
Percent Homeowners	44.7	4.6	48.0	51.1	53.3	+8.6	30.4	27.5	29.5	31.3	30.6	+0.2
Percent of Owners with Moderate Cost Burden	35.1	26.2	31.7	33.8	31.0	-4.1	25.6	20.0	30.3	29.9	34.3	+8.7
Percent of Owners with Severe Cost Burden	4.4	9.4	12.2	14.7	12.4	+8.0	7.7	10.5	13.2	15.6	14.3	+6.6
Percent of Owners with Critical Needs	6.4	11.8	13.0	16.4	13.4	+7.0	12.1	12.9	14.3	16.8	14.9	+2.8
Percent of Renters with Moderate Cost Burden	35.5	31.7	34.6	34.2	32.3	-3.2	26.2	29.9	37.7	34.2	37.1	+10.9
Percent of Renters with Severe Cost Burden	2.5	8.3	11.0	11.9	11.5	+9.0	1.8	9.9	12.7	16.1	15.0	+13.2
Percent of Renters with Critical Needs	4.8	11.1	13.6	13.5	13.6	+8.8	9.0	14.5	17.7	18.3	18.9	+9.9
<b>Working Households without Children</b>												
Percent Homeowners	37.5	42.4	45.3	48.0	53.3	+15.8	28.8	26.3	30.0	30.5	32.0	+3.2
Percent of Owners with Moderate Cost Burden	15.5	21.8	25.2	25.9	23.3	+7.8	22.9	23.0	27.3	26.2	24.9	+2.0
Percent of Owners with Severe Cost Burden	4.0	7.2	11.1	14.5	12.5	+8.5	4.1	9.8	12.0	17.8	16.3	+12.2
Percent of Owners with Critical Needs	5.5	8.8	12.1	16.0	13.8	+8.3	8.1	13.5	14.8	17.8	18.1	+10.0
Percent of Renters with Moderate Cost Burden	28.2	27.2	31.5	31.5	28.7	+0.5	23.0	32.9	31.4	34.2	36.0	+13.0
Percent of Renters with Severe Cost Burden	3.1	7.1	9.2	12.1	9.6	+6.5	1.6	6.4	9.4	12.1	10.5	+8.9
Percent of Renters with Critical Needs	5.6	10.3	11.7	13.7	11.6	+6.0	8.8	11.6	12.3	17.0	13.6	+4.8

\*See Technical Appendix for definitions of *cost burdens* and *critical needs*.

TABLE 8B (continued)

## Homeownership and Housing Problems\* Among Working Households with and without Children (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	
<b>WORKING HOUSEHOLDS WITH INCOMES GREATER THAN 80% MEDIAN UP TO 120% OF LOCAL AREA MEDIAN INCOME</b>												
<b>Working Couples with Children</b>												
Percent Homeowners	78.7	78.8	80.8	81.8	84.3	+5.6	59.4	59.4	64.0	64.5	72.7	+13.3
Percent of Owners with Moderate Cost Burden	12.8	14.8	17.3	22.2	18.2	+5.4	8.3	18.7	20.1	21.3	21.6	+13.3
Percent of Owners with Severe Cost Burden	0.9	1.2	2.6	3.5	2.3	+1.4	0.0	3.0	3.1	3.7	4.1	+4.1
Percent of Owners with Critical Needs	2.2	3.9	3.8	5.3	3.2	+1.0	3.2	5.2	4.5	6.6	5.2	+2.0
Percent of Renters with Moderate Cost Burden	8.8	5.5	4.9	6.5	5.5	-3.3	1.7	7.1	6.4	7.8	3.6	+1.9
Percent of Renters with Severe Cost Burden	0.3	0.0	1.3	1.0	0.4	+0.1	0.0	0.0	0.7	1.5	1.1	+1.1
Percent of Renters with Critical Needs	3.8	2.8	3.5	3.5	1.7	-2.1	6.8	3.6	5.9	4.0	3.6	-3.2
<b>Working Single Parents with Children</b>												
Percent Homeowners	52.7	57.1	63.7	64.4	68.6	+15.9	49.7	42.0	51.9	42.0	51.5	+1.8
Percent of Owners with Moderate Cost Burden	19.8	18.9	21.3	30.5	21.2	+1.4	11.6	8.1	21.3	20.7	18.7	+7.1
Percent of Owners with Severe Cost Burden	2.0	2.3	2.2	3.1	2.0	+0.0	0.0	1.6	4.4	2.6	2.6	+2.6
Percent of Owners with Critical Needs	2.3	4.5	2.8	3.4	2.4	+0.1	1.1	5.0	5.6	3.8	2.9	+1.8
Percent of Renters with Moderate Cost Burden	13.3	10.0	4.9	10.8	5.3	-8.0	0.0	2.6	10.5	6.9	11.3	+11.3
Percent of Renters with Severe Cost Burden	1.0	0.0	0.0	1.2	0.7	-0.3	0.0	0.0	2.0	0.7	0.3	+0.3
Percent of Renters with Critical Needs	4.1	3.5	1.3	2.3	2.9	-1.2	10.0	6.5	7.1	2.3	4.8	-5.2
<b>Working Households without Children</b>												
Percent Homeowners	47.1	51.6	56.6	58.5	64.5	+17.4	38.3	38.7	38.6	40.0	48.9	+10.6
Percent of Owners with Moderate Cost Burden	10.4	15.5	17.9	22.5	18.2	+7.8	12.4	13.6	19.2	23.1	21.7	+9.3
Percent of Owners with Severe Cost Burden	1.8	3.1	5.0	5.2	4.9	+3.1	0.8	3.5	6.5	7.1	5.0	+4.2
Percent of Owners with Critical Needs	3.0	4.8	6.0	6.7	6.2	+3.2	3.8	4.7	8.4	7.1	6.7	+2.9
Percent of Renters with Moderate Cost Burden	8.0	8.0	13.7	12.7	8.4	+0.4	2.7	8.1	8.3	12.3	8.6	+5.9
Percent of Renters with Severe Cost Burden	0.4	0.2	1.6	1.9	0.9	+0.5	0.0	0.3	1.8	1.8	1.0	+1.0
Percent of Renters with Critical Needs	2.9	2.6	3.9	3.6	3.5	+0.6	6.1	5.3	5.5	6.3	4.0	-2.1

\*See Technical Appendix for definitions of *cost burdens* and *critical needs*.