

TABLE 4B
Components of Cost Burden for Homeowner Working Families with Children

	NON-HISPANIC WHITE					Percent Change 1978–2003	MINORITY					Percent Change 1978–2003
	1978	1991	1999	2001	2003		1978	1991	1999	2001	2003	
Median Values (\$, monthly)												
Principal & Interest Payments	\$188	341	600	679	750	299%	\$167	288	650	702	750	349%
Utilities	\$78	131	143	162	205	163%	\$75	126	146	163	198	164%
Property Taxes	\$38	60	79	88	104	174%	\$25	48	71	79	88	252%
Insurance	\$12	22	29	32	38	217%	\$11	25	30	33	39	255%
Total Cash Outlays	\$268	557	687	821	882	229%	\$239	498	704	800	870	264%
Household Income	\$1,250	2,667	3,092	3,333	3,750	200%	\$1,098	2,292	2,917	3,001	3,338	204%
As a Ratio to Household Income												
						Percentage Point Change						Percentage Point Change
Principal & Interest Payments	15%	13%	19%	20%	20%	+5	15%	13%	22%	23%	22%	7
Utilities	6%	5%	5%	5%	5%	-1	7%	5%	5%	5%	6%	-1
Property Taxes	3%	2%	3%	3%	3%	0	2%	2%	2%	3%	3%	0
Insurance	1%	1%	1%	1%	1%	0	1%	1%	1%	1%	1%	0
Total Cash Outlays	21%	21%	22%	25%	24%	+2	22%	22%	24%	27%	26%	+4

NOTES: Mortgage payments include all mortgages on property; ratios calculated from values above; expense components do not sum to total because of differing subsamples and use of medians.

TABLE 4C
Housing Costs and Income for Working Renter Families with Children

	NON-HISPANIC WHITE					Percent Change 1978–2003	MINORITY					Percent Change 1978–2003
	1978	1991	1999	2001	2003		1978	1991	1999	2001	2003	
Median Values (\$, monthly)												
Total Cash Outlays	\$212	478	590	657	686	224%	\$193	481	597	668	697	261%
Household Income	\$852	2,000	2,254	2,500	2,500	193%	\$897	1833	2125	2333	2400	168%
As a Ratio to Household Income												
						Percentage Point Change						Percentage Point Change
Total Cash Outlays	25%	24%	26%	26%	27%	+3	22%	26%	28%	29%	29%	+8

NOTES: Mortgage payments include all mortgages on property; ratios calculated from values above; expense components do not sum to total because of differing subsamples and use of medians.