

TABLE 5A

Incidence of Cost Burdens and Critical Needs Among Working Families with Children, by Tenure (Percent)

	1978	1991	1999	2001	2003	Percentage Point Change 1978–2003
Homeowner Working Families with Children						
Percent with Moderate Cost Burden	19.3	20.5	24.2	27.6	25.4	+6.1
Percent with Severe Cost Burden	3.1	5.7	8.9	11.0	9.8	+6.7
Percent with Critical Housing Needs	5.2	8.2	10.1	12.5	10.8	+5.6
Renter Working Families with Children						
Percent with Moderate Cost Burden	21.4	26.2	29.3	28.4	29.9	+8.5
Percent with Severe Cost Burden	1.6	6.0	9.1	10.7	11.3	+9.7
Percent with Critical Housing Needs	6.3	9.5	12.6	13.1	13.8	+7.5

TABLE 5B

Incidence of Cost Burdens and Critical Needs Among Working Families with Children, by Tenure (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	
Homeowner Working Families with Children												
Percent with Moderate Cost Burden	20.0	19.9	22.7	27.7	23.7	+3.7	16.5	22.7	27.3	27.5	29.0	+12.5
Percent with Severe Cost Burden	3.0	4.9	7.9	9.8	9.0	+6.0	3.9	8.8	11.2	13.3	11.4	+7.5
Percent with Critical Housing Needs	4.5	7.4	9.1	11.2	10.0	+5.6	8.4	11.1	12.5	15.2	12.5	+4.1
Renter Working Families with Children												
Percent with Moderate Cost Burden	22.9	23.9	24.5	26.4	24.8	+1.8	19.1	29.2	33.2	29.9	33.7	+14.6
Percent with Severe Cost Burden	1.9	4.9	7.3	8.6	8.5	+6.6	1.3	7.5	10.6	12.2	13.3	+12.1
Percent with Critical Housing Needs	5.3	7.8	9.6	10.4	10.5	+5.2	7.8	11.7	15.1	15.0	16.3	+8.5

Source: Tabulations of Annual and American Housing Survey microdata.