

**HOME OWNERSHIP IN DELAWARE:
PATTERNS & TRENDS**

prepared for

Delaware State Housing Authority

by

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OVERVIEW

Introduction

Home ownership has and continues to be an indicator of wellbeing used for many purposes. It is at least a partial indicator of wellbeing since owned homes are usually a significant portion of a household's wealth. To some extent, those that own or are buying their principal place of residence are considered to be a more stable part of the community. They have made a commitment and an investment decision in choosing to live there.

For the reasons just cited, many states have taken to using home ownership as one of the benchmarks that measures how the citizens of the state are progressing. Typically, those concerned with such issues monitor year to year movements in this indicator. In addition, they invariably look at how their states rank with the other 49 (or 50 if you count the District of Columbia). If these measures move in a positive direction, i.e. higher home ownership rates and better state rankings, then there is much to be celebrated. If, on the other hand, these indicators move in the wrong direction there is great concern and demands for action. Neither reaction is probably warranted.

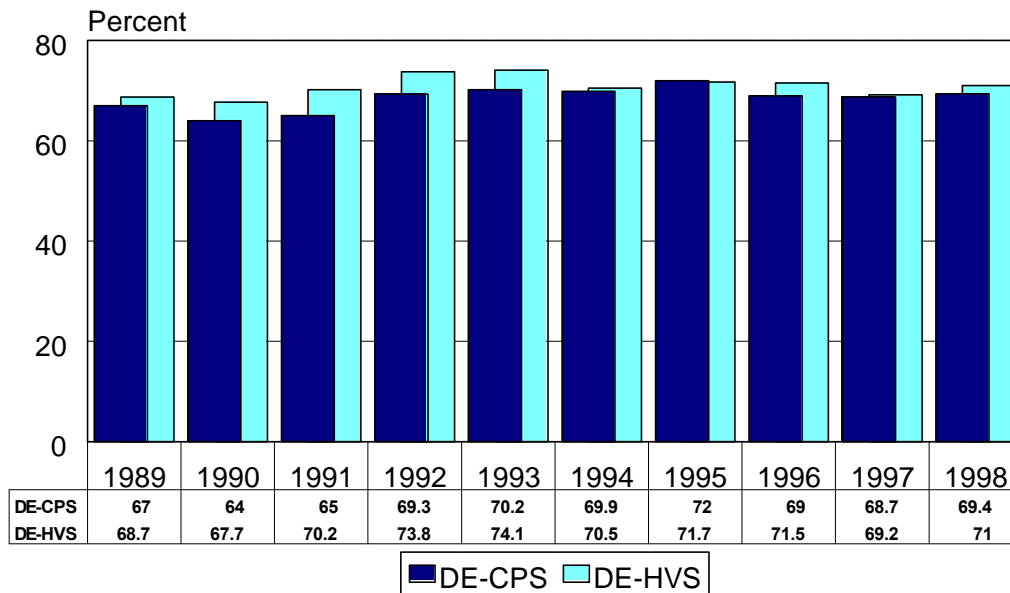
Home ownership rates are estimated from sample surveys and can be quite volatile from year to year. Home ownership rates can change because of changes in the structure of the population over time. Most of those changes are not either directly or indirectly manipulable by government policy. Inter-state comparisons can be quite risky since the resident populations of the states being compared are rarely equivalent.

The purpose of this report is to investigate and illustrate the underpinnings of the home ownership rate and the associated state rankings. After providing a basic overview of the homeownership rates in Delaware, demographic influences on the rates will be discussed in the section that follows. Interstate comparisons are addressed in the third section. The final section of the report addresses demographic trends that are influencing the home ownership rate, both positively and negatively. The future impact of some of the more important trends will also be examined.

Methodology

There are many sources of data that can be used to estimate state-level home ownership rates. Long term rates can be derived from the decennial census. Periodic surveys conducted by the Center for Applied Demography and Survey Research and other organizations quite frequently collect information on home ownership. The US Census Bureau collects that information through an annual survey called the Housing Vacancy Survey. They also collect the same information through the Current Population Survey (CPS). The March CPS is referred to as the annual demographic survey and is used by many organizations for updated information until the next decennial census. It contains much of the information collected in the decennial census and a lot more. For most purposes the data is reasonably accurate at the state level. In Delaware, the sample is usually around 700 households. This allows the estimation of a home ownership rate in a given year with an accuracy of approximately +/- 4%.

Figure 1.1
Home Ownership Rates 1989-1998
by HVS and CPS



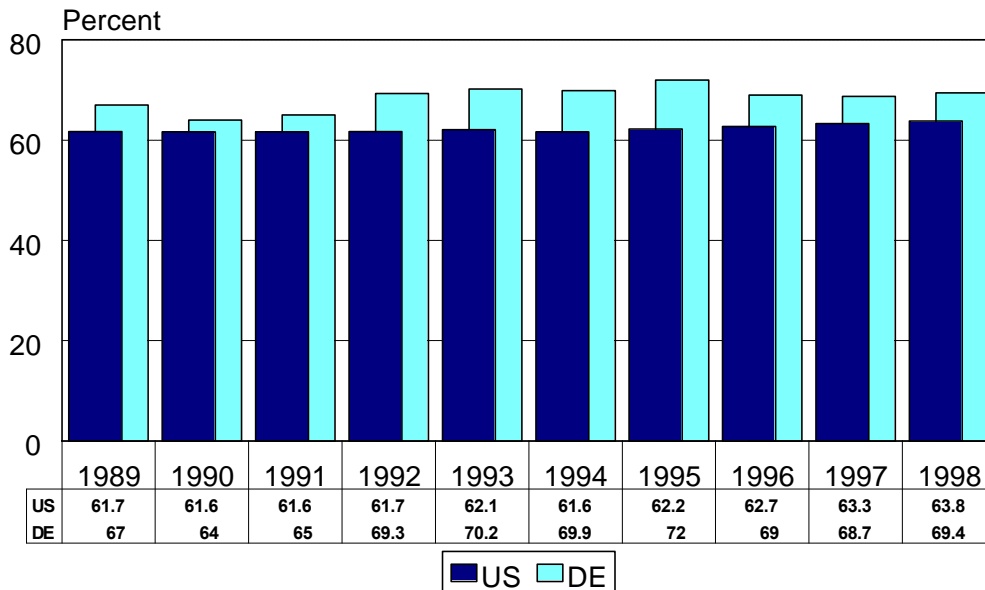
Source: Center for Applied Demography & Survey Research, University of Delaware
US Bureau of Census, Current Population Survey, March 1989-1998

Since the widely publicized Housing Vacancy Survey does not allow deeper analysis, the Current Population Survey is used for this report. Figure 1.1 above provides a comparison of the home ownership rates derived from the two surveys. In general, the profiles are much the same,

although the two series did diverge in the early part of the decade. Recently, the results have been within the margin of error of both studies. For this reason, it would seem reasonable to utilize the CPS as a substitute for the HVS.

In this report, all data is derived from the Current Population Survey. It is used for three primary reasons. First, the data is readily available over a long period of time. A ten-year time period is addressed in the report but estimates could have been obtained for thirty years. Second, a large number of other variables on the household other than home ownership were available, e.g. household structure and household income. Third, the data in the CPS can be analyzed by state permitting an independent analysis of home ownership rates and associated demographics and derivation of state rankings.

Figure 1.2
Home Ownership Rates 1989-1998
by Delaware and US



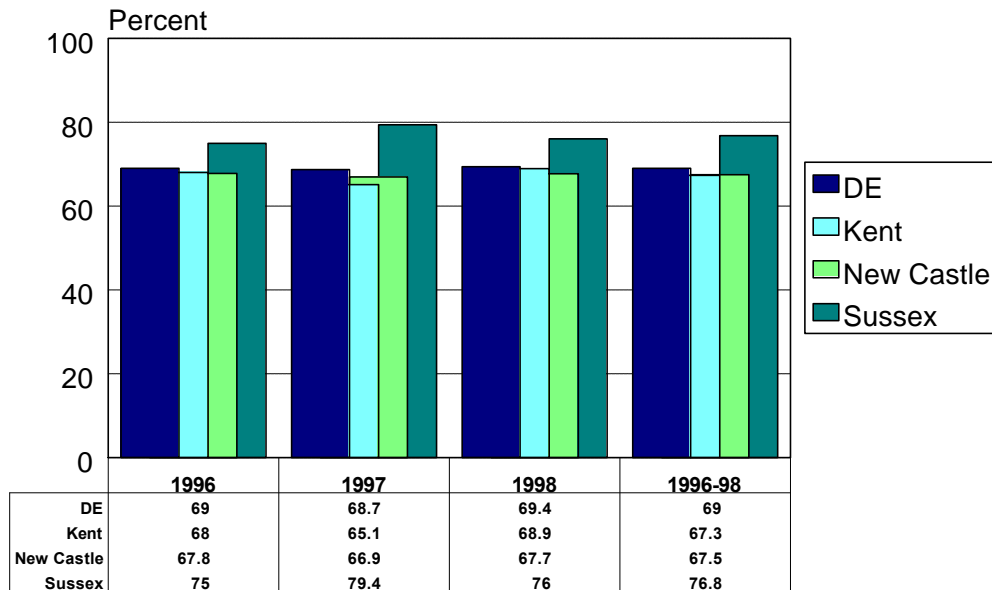
Source: Center for Applied Demography & Survey Research, University of Delaware
US Bureau of Census, Current Population Survey, March 1989-1998

Home Ownership

Over the past ten years (1989-1998) rates of home ownership in Delaware have varied somewhat. This can be seen in Figure 1.2, above. Over the period examined the home ownership rate has been as low as 64% (1990) and as high as 72% (1995). From a statistical perspective, that difference represents a positive increase of about 1% after considering the variation due to

sampling. However, if you compare 1989 with 1998 you would conclude there has been no change at all. That is, there is no statistical difference between 67% (1989) and 68.7% in 1998. All of the movement that one observes from year to year is largely random fluctuation due to the fact that the data is derived from a sample survey. If these data are smoothed using a three-year moving average (not shown), there is movement from 65.3% in 1991 to 70.7% in 1995, but since then it has remained in the vicinity of 70%.

Figure 1.3
Home Ownership Rates 1996-1998
by Delaware and Counties



Source: Center for Applied Demography & Survey Research, University of Delaware
US Bureau of Census, Current Population Survey, March 1989-1998

It is probably more informative to look at the relationship between the US home ownership rate and that of Delaware. Clearly there is far less variation in the US measure because of the large sample size. There looks to have been about a 2% increase in the rate over the decade. The difference between the US rate and that for Delaware has held between 5% and 6% across the period with single year differences exceeding 8% on one occasion. This suggests that Delaware has essentially had a modest increase in the home ownership rate, which has about matched that for the US in this decade.

Since 1996, the CPS has identified the county of residence on the survey database. While these estimates are less accurate than those for the state, as a whole, they do provide some interesting information. The estimates are found in Figure 1.3, above.

Over the three-year time period, the pattern is quite consistent. The home ownership rates in Kent and New Castle counties are substantively and statistically the same. There are however, consistently higher rates in Sussex County. Even though these differences are not statistically significant because of the sample sizes, the consistency of the result suggests the differences may be real. The implication is that structure of the population or their preferences for home ownership are different in Sussex County. In general, one might expect the home ownership rates to be lowest in Kent County where the population is youngest and highest in Sussex County where the population is the oldest. In reality the situation is more complex than that.

Housing Stock

Delaware's housing stock has also been changing. The choices people make about the type of housing they will occupy has ramifications for land-use and transportation among other issues. In Figure 1.3 below, the largest majority still choose the single family home, although the share has dropped from 76.4% to 69.8% over the past twenty years. Multi-family units increased in popularity during the seventies as the Boomers reached an age to leave home and form new households. However, the trend reversed in the 1980's where multi-family units captured a smaller share of the housing market, although the absolute numbers of units still increased. Mobile homes also increased in numbers and share during the last two decades. In fact, that category grew faster than either of the other two categories, and today serves nearly 10% of the households in the state.

Most of the trends observed in the statewide data are replicated in the county figures. There are, however, differences in the magnitude of those changes. Kent County continues to have the smallest proportion of occupied housing in single family units. In addition, the growth in multi-family units in Kent County lagged the growth rate for the state. This resulted in an overall reduction in multi-unit construction's share of the housing market. Mobile homes more than doubled over the period and gained additional share as the growth rate matched that of the state.

New Castle County still remains the bastion of the single family home. While the share did decline, that category fell the least among the counties and today is still over 70%. Multi-unit structures continued to increase but at a much slower pace than that during the first decade. Mobile homes grew in New Castle County at the state average rate but have a significantly smaller share of the market than is evidenced in either of the other two counties.

Sussex County is a somewhat different case. Their overall growth is heavily influenced by in-migration. Many of those in-migrants move into mobile homes that were previously used as seasonal housing. For that reason, the growth in occupied, year round mobile homes increased at a rate 50% faster than that observed in the state overall. This growth allowed mobile homes to increase their share from 9% to 25% during the period largely at the expense of single family homes.

Mobile homes are one of the solutions to affordable housing, and that solution has been chosen extensively in Kent and Sussex counties. That choice has reduced the need for rental units, which is reflected in the smaller shares for multi-unit construction when compared to New Castle County. There is little doubt that the lower income levels coupled with the lower densities add to this mix in Kent and Sussex counties. There have been difficulties gaining public approval for large-scale mobile home parks in New Castle County.

The net effect of this mix of housing is that mobile homes help produce a higher home ownership rate in Kent and Sussex counties than would be expected and a lower one in New Castle County. Part of the decision to become a homeowner is related to the availability and affordability of the housing stock. There are other factors as well and these are explored in the next section.

Figure 1.4
Occupied Year Round Housing Stock
Delaware 1970-1990

State of Delaware

Structure	1990 Units	1990 Percent	1980 Units	1980 Percent	1970 Units	1970 Percent
Single Family	170,011	69.8	149,314	72.1	125,929	76.4
Multi-Family	50,554	20.8	43,950	21.2	31,156	18.9
Mobile Homes	22,906	9.4	13,817	6.7	7,719	4.7
Total	243,471	100.0	207,081	100.0	164,804	100.0

Kent County

Structure	1990 Units	1990 Percent	1980 Units	1980 Percent	1970 Units	1970 Percent
Single Family	25,582	64.5	22,952	70.1	16,393	70.1
Multi-Family	5,541	14.0	4,890	14.9	3,874	16.6
Mobile Homes	8,532	21.5	4,895	15.0	3,101	13.3
Total	39,655	100.0	32,737	100.0	23,368	100.0

New Castle County

Structure	1990 Units	1990 Percent	1980 Units	1980 Percent	1970 Units	1970 Percent
Single Family	118,847	72.4	99,435	71.6	88,075	76.1
Multi-Family	39,472	24.0	36,436	26.2	25,468	22.0
Mobile Homes	5,842	3.6	3,073	2.2	2,231	1.9
Total	164,161	100.0	138,944	100.0	115,774	100.0

Sussex County

Structure	1990 Units	1990 Percent	1980 Units	1980 Percent	1970 Units	1970 Percent
Single Family	29,673	67.9	26,927	76.1	21,461	83.6
Multi-Family	3,045	7.0	2,624	7.4	1,814	7.1
Mobile Homes	10,963	25.1	5,849	16.5	2,387	9.3
Total	43,681	100.0	35,400	100.0	25,662	100.0

Source: Center for Applied Demography and Survey Research, University of Delaware
 U.S. Bureau of Census

DEMOGRAPHIC INFLUENCES

Introduction

The demography of Delaware is always changing. While the population increases (and it is increasing 1.3% per year), its structure also changes. The population is aging. The size and structure of households is changing. Households with children are proportionately smaller. The state population's racial and ethnic makeup is becoming more diverse. Household incomes are changing along with poverty rates.

All of these demographic influences and others not enumerated here have the potential to influence the home ownership rate in Delaware and in the rest of the country. In this section, each of these factors will be examined to see if there are significant differences between different categories of these variables. These findings will aid in understanding how demographic changes over time and differences in demography between states can lead to misinterpretation of both the home ownership rate and associated rankings.

Household Composition

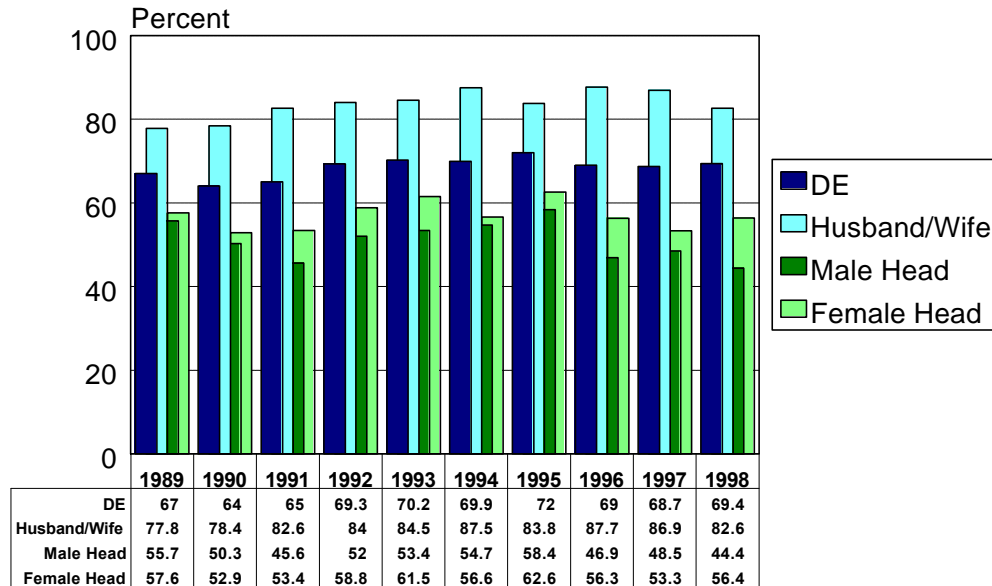
Home ownership rates from 1989-1998 for three different household types are found in Figure 2.1, below. The categorization considers only the adults and is not concerned with the presence of children. Thus, in the category *Female Head*, are found single females with and without children in the same group.

In the absence of any information, it would be reasonable to expect that husband and wife households would have a higher home ownership rate than single persons, independent of their gender, would. For example, they are likely to be older and have higher incomes. Over the decade, husband and wife households have probably increased their home ownership rate somewhat. That rate has been stable except for random variation since 1991.

The rate for male head of households, while more volatile, seems to have fallen somewhat over the decade. Only once (1995) has the rate exceeded that observed in 1989 and of the remaining eight years, four times it has been below 50%. The largest differential observed between any two years was 14%.

In contrast, female heads of household have been much more stable with three years above the 1989 measure and five years below it. The largest differential observed between any two years was 8.6%.

Figure 2.1
Home Ownership Rates 1989-1998
by Household Composition



Source: Center for Applied Demography & Survey Research,
University of Delaware

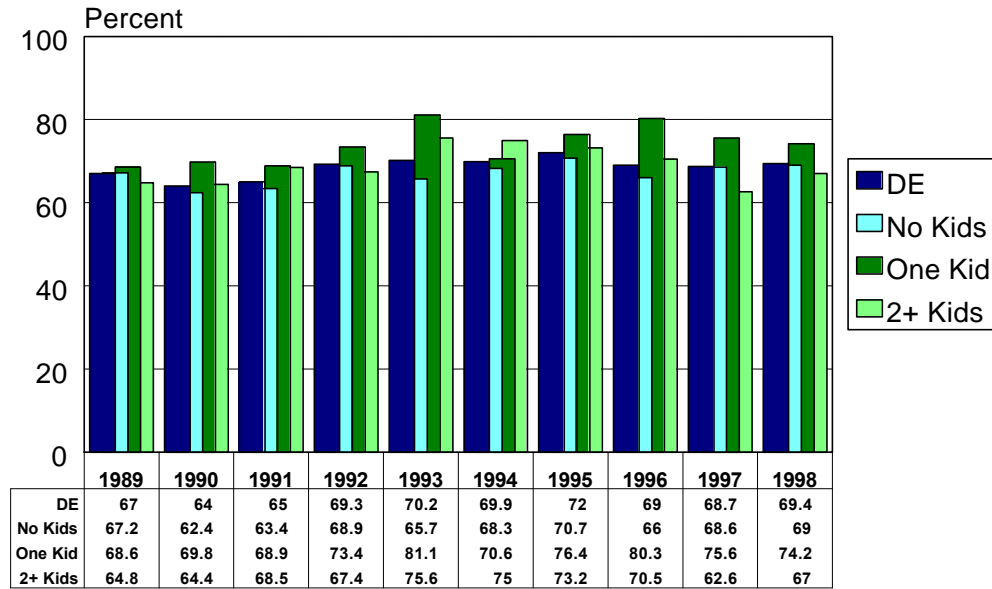
Clearly, these data suggest that changes in the structure of households, e.g. more single person households, will have a significant impact on the home ownership rate. The key factor is the large difference of more than 25% between the husband and wife household and the other two types.

Presence of Children

It would be reasonable to suspect that households with children under the age of 18 would be more likely to be homeowners. This supposition is tested in Figure 2.2, below. The first point to note is that the differences between the groups in 1989 and in 1998 are relatively small. The differences are a fraction of those observed for household type. Households with one child have the highest home ownership rate consistently, with one exception (1994). Overall, although the rates do tend to be volatile, the trends indicate some stability and only modest increases, if any, over the decade. In comparison with household type, this measure is a relatively weak

predictor of home ownership. The reason lies with the fact that households that originally had children at home, i.e. “empty nesters” have moved to the *No Kids* category.

Figure 2.2
Home Ownership Rates 1989-1998
by Presence of Children under Age 18



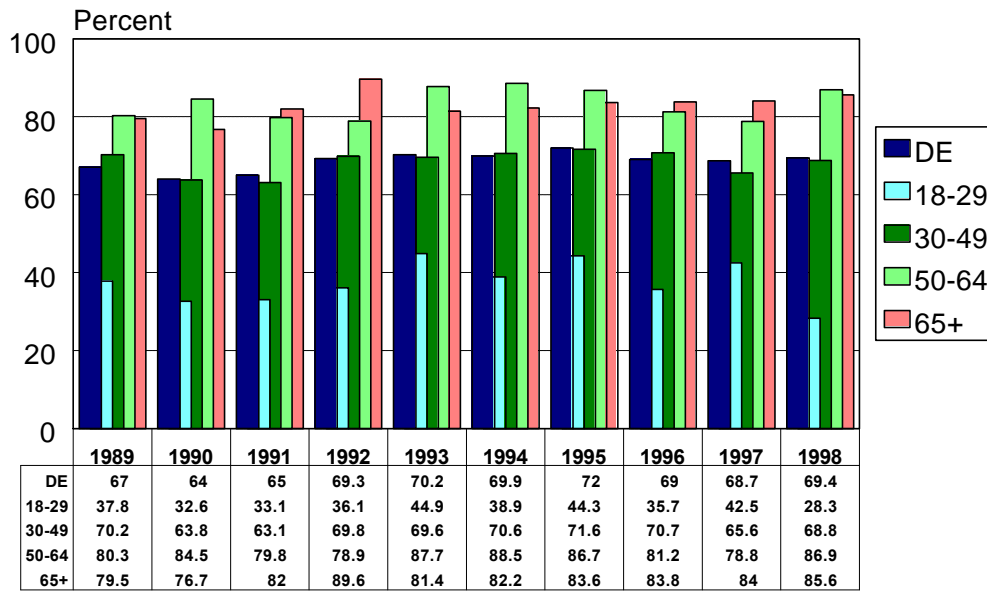
Source: Center for Applied Demography & Survey Research,
University of Delaware

Age of Householder

Other things equal, it would be reasonable to suspect that the home ownership rate increases with age. In part this is an artifact, since the older you are, the more time you have had to become a homeowner. On the other hand, the ability to afford a home usually increases with age. The relationship between age of householder and homeownership is found in Figure 2.3, below.

There are real differences between the age groups and those differences are significant. It is clear that there are three age groups that make a difference, namely under 30, 30 to 49, and 50 and over. The two older age groups are indistinguishable. The youngest group has a home ownership rate that is volatile, but tends to be centered around 38%. (The 28.3% rate in 1998 looks like an outlier). There may have been a modest increase over the decade although it is difficult to quantify it with any degree of confidence.

Figure 2.3
Home Ownership Rates 1989-1998
by Age of Head of Household



Source: Center for Applied Demography & Survey Research,
 University of Delaware

The next group, 30 to 49 years old, tends to be about 30% higher than the youngest age group. This difference is even larger than that observed for household size. The rate has been reasonably stable over the decade with little observable increase or decrease.

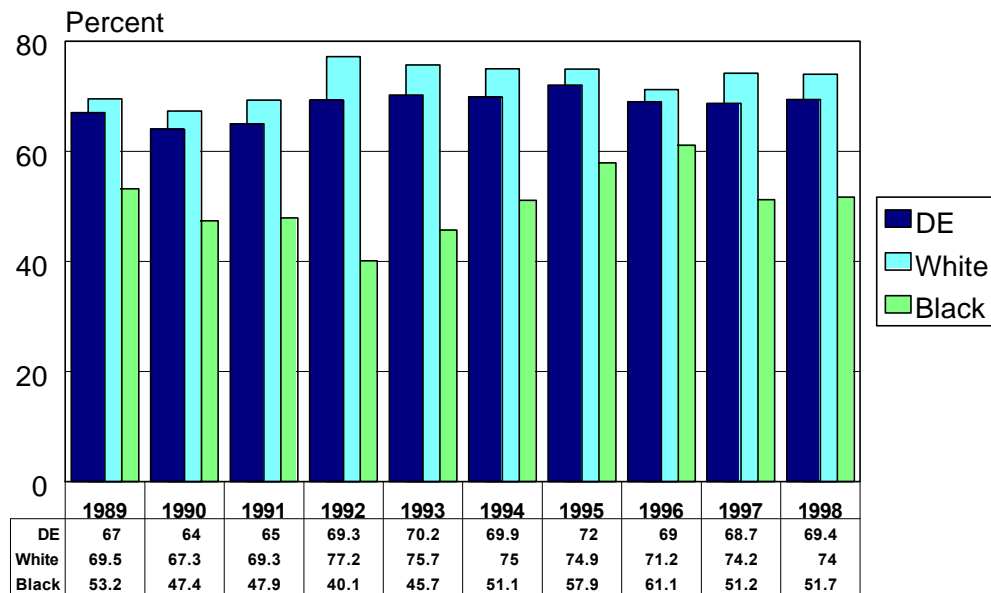
For those of age 50 and over, the home ownership rate is on the average 15% higher than that for the previous group. In general, the rate seems to have increased slightly (2%), although that rate is not free of volatility.

From these data it is fair to conclude that shifts in the age structure will definitely bring changes in the home ownership rate. Further, states with different age structures are very likely to have different home ownership rates.

Race and Hispanic Origin of Householder

Home ownership rates may differ between racial and ethnic groups for a variety of reasons. Some of those reasons may be due to cultural-based preferences and values. Other reasons may derive from limited options in preferred neighborhoods and/or discrimination. These data cannot shed any light on those reasons. If for example, minority populations opted to live in urban areas, there is a greater availability of rental property and less opportunity to buy a home. The same cannot be said for Kent and Sussex counties as was pointed out in section one. Whatever the reasons, there are significant differences between home ownership rates and racial background (see Figure 2.4 below).

Figure 2.4
Home Ownership Rates 1989-1998
by Race of Head of Household



Source: Center for Applied Demography & Survey Research,
University of Delaware

The figure shows a difference in home ownership rates between blacks and whites of about 20%.¹ It varies from as little as 10% (1996) to as much as 37% (1992). There is little evidence of any increase in the black home ownership rate through the decade with only two years exceeding the 1989 rate and seven years falling below that rate. If anything there might be a decline of perhaps one or two percentage points. Certainly the first half of the decade, which

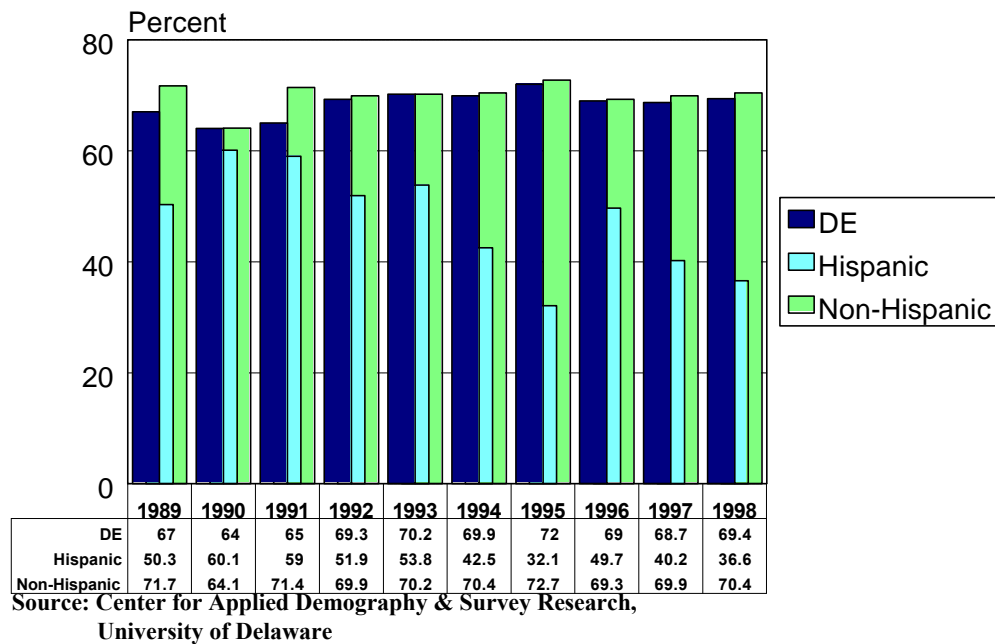
¹ The sample was too small for calculating rates for other racial sub-groups.

includes the 1990 recession and the early stages of the recovery, had a negative impact on minority home ownership.

The home ownership rates for white householders followed much the same pattern as that for black householders, however their recovery was faster and sustained. In general, there might be a one or two percent gain over the decade.

The differences between races are at much the same level as those for different household structure (20%). As the population of Delaware becomes more diverse, the current data suggests a lowering of the home ownership rate. On the other hand reductions in any artificial barriers to home ownership could offset that negative bias.

Figure 2.5
Home Ownership Rates 1989-1998
by Hispanic Origin of Head of Household



The rate of home ownership among Hispanics is found in Table 2.5, above.² While the sample size is small, this is a rapidly growing population in Delaware, particularly in Sussex County. Once again you have the possibility for cultural differences and the potential for discrimination influencing the rates that are presented here.

² Hispanic origin is not a race. Thus, Hispanics are also included in the racial categories of white and black used in Figure 2.4. Asian Hispanics are not included in that table but are included in Figure 2.5.

The non-Hispanic population is very stable through the decade with one exception (1990). There is no evidence of any trend in either direction. The same cannot be said for the Hispanic population. In the early part of the decade, at least through 1993, the rates were either stable or could even have been rising. However, after 1993, the rates are significantly lower than those measured previously. The most likely explanation is the rapid increase in the net immigration into Sussex County. That greatly increased the number of Hispanic households, most of which may not have the resources or the opportunity to become homeowners. This situation may change as this population stabilizes and the length of residence increases. In any event, it is difficult to draw any firm conclusions given the rate of change and the small sample size.

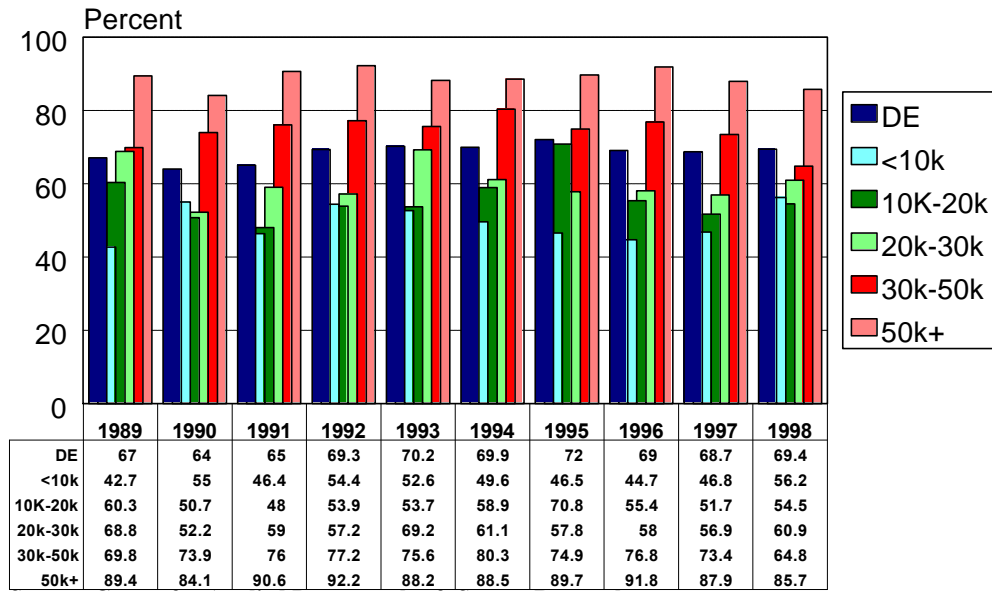
Household Income and Poverty Status

Income level and poverty status of the household would seem to be a very powerful piece of information for predicting the home ownership rate. The results found in Figure 2.6 and Figure 2.7 below only partially support that hypothesis.

In order to provide some comparability over time, the households were divided into groups based on the income levels of the lowest fifth of the US, the second lowest fifth, ... for each of the years involved. For Delaware, there will usually be about 15% in the lowest group and 25% in the top group. The dollar figures for the groups are only approximate since they will vary through the years with inflation. This approach allows interstate comparisons later and does not affect the analysis here.

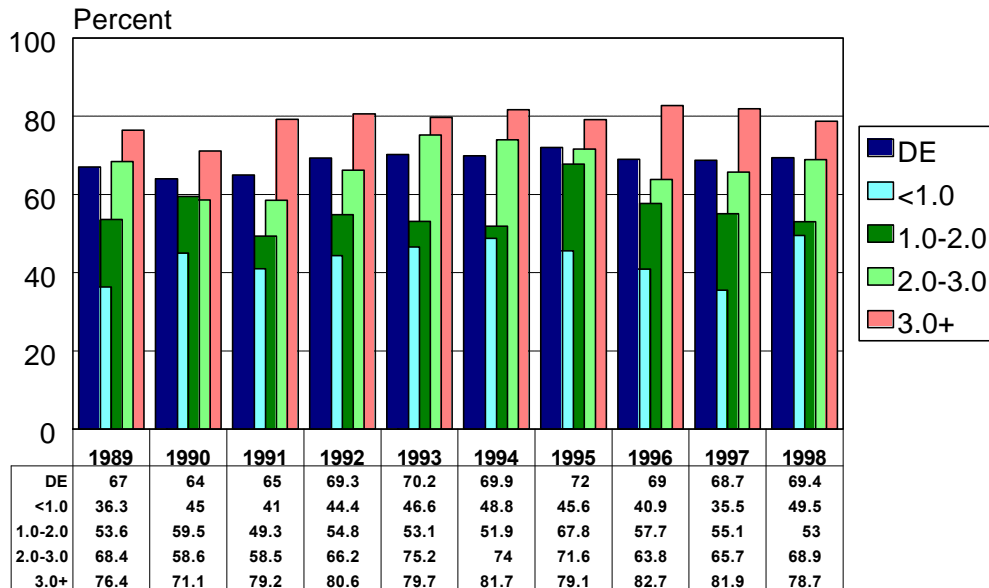
Not surprisingly, home ownership rates rise with the level of income. Very roughly, the rate increases by 5% for the first three income groups and 15% for each of the highest two income groups. What trends exist in the data are modest, if any. These data also suggest that any changes that do occur in income levels will be slow and thus unlikely to affect the overall rate of home ownership. Since Delawareans have incomes higher than the US average, the home ownership rate should be higher than in those states that are not as fortunate. This figure also illustrates the fact that current income is not necessarily a good predictor of wealth. People living on social security income alone will likely own their home but will be in the lowest income group.

Figure 2.6
Home Ownership Rates 1989-1998
by Income Quintile of Household



Source: Center for Applied Demography & Survey Research,
 University of Delaware

Figure 2.7
Home Ownership Rates 1989-1998
by Poverty Status of Household



Source: Center for Applied Demography & Survey Research,
 University of Delaware

Finally, the relationship between home ownership rates and poverty are found in Figure 2.7, above. Poverty status is determined by income and by household size. Those with a poverty status of <1.0 are considered in poverty. Above that, poverty status refers to the amount the household is above the poverty line. Thus, the measure 2.0 refers to a household income for a given household size that is twice the poverty level. Those with a poverty status of 3.0+ have incomes given household size of 3 or more times the poverty level.

This figure correlates very well with that for income. The lowest income group has a home ownership rate that approaches 50%. This comes from the fact that many of those are living on social security income alone. Once again there is little apparent trend over the decade and there is considerable volatility because of small sample sizes at the lower end of the distribution.

INTERSTATE COMPARISONS

Introduction

For those who are not seasoned veterans of the interstate comparison debate, it is generally wise to beware of such comparisons. In the previous section, several variables were identified that could vary from state to state and could directly impact the home ownership rate. Thus, it is important to understand that such comparisons, which will ultimately be made, have more of a flavor of “apples to oranges” than “apples to apples” in them.

Having posted that disclaimer, this section will try to find something meaningful in the world of interstate comparisons and to identify where possible the reason(s) for the observed differences. First, the overall rates and rankings derived from the March CPS data will be presented. This will be followed by a closer examination of Delaware in comparison to selected states.

Home Ownership Rates

The home ownership rates for the fifty states from 1989-1998 are presented in Figures 3.1 and 3.2, below. The states are ordered from best to worst, based on their ten-year average. The reason for taking this approach should be readily apparent. There is a significant amount of random variation even at the state level. The US average is found at the bottom of each table.

Referring to Figure 3.1, West Virginia leads the list with 73.2%. For almost all of the years West Virginia leads the list. Delaware is less than 5% below West Virginia. The difference between Delaware and West Virginia is only slightly less than Delaware compared with the US average for the same period. Pennsylvania is the only state in the region that makes the Top 25 and it has outpaced Delaware in home ownership in eight of the ten years. However, even a casual reader of this table will see that this is not an indicator of wellbeing if two of the top ten are among the poorest states.

It is also instructive to see which states are in the Bottom 26 (see Figure 3.2). First, the other neighboring states (NJ and MD) appear well down the list with home ownership rates further from Delaware's than Delaware is from West Virginia. It is interesting to see the states of

Figure 3.1
Home Ownership Rates 1989-1998
by State (Top 25)

State	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1989-98
WV	73.4	71.2	71.5	74.9	73.8	73.3	73.6	72.9	72	75.4	73.2
PA	71.5	71.9	71.3	72.2	72	71.7	71.5	67.9	70.6	72.8	71.3
ME	71.3	70.5	65	71.6	68.7	65.7	74.3	74.1	70.9	72.5	70.5
SC	68.9	68.6	71.8	69.3	68	68.3	71.3	71.2	73.3	73.5	70.4
MS	69.8	68.1	71.1	69.6	71	67.3	65.6	73.5	74.9	72.6	70.4
MI	71.6	70.6	67.5	68.9	70.6	69.5	69.4	68.2	71.1	71.3	69.9
UT	67	72.4	70.2	64.7	66.4	67.1	66.8	68.5	72.1	72	68.7
AL	64.4	65.3	66	69.6	67.9	67.2	69.2	71.3	72	71.8	68.5
DE	67	64	65	69.3	70.2	69.9	72	69	68.7	69.4	68.5
NC	67.9	68	69.7	66.1	66.4	67.5	68.2	69	70.2	69.3	68.2
WY	70.9	70.7	70.3	70.4	68.4	61.9	67.7	65.7	66.2	69.4	68.2
ID	67.4	66.5	65.3	66.9	67.2	69.1	70.6	66.7	69.2	72.2	68.1
KY	63.8	65.6	67.2	67.2	65.7	64.8	67.4	70.5	72.4	72.6	67.7
OH	68	68.6	66.5	65.6	67.9	66.8	66.8	70.2	66.3	69.6	67.6
IA	66.4	68.8	62.4	60.7	66.3	66.2	69.7	72	70.3	68.2	67.1
OK	69	70	64.6	65.2	66.1	65	67.9	65.9	67.3	69.3	67.0
IN	64.8	63.9	64.1	63.9	63.1	63.7	65.4	72.6	74.4	70	66.6
VT	65.9	69.4	69.8	68.1	68	64.5	65.6	63.6	65.2	65.1	66.5
VA	68.6	68.9	66.5	65.1	65.6	66.5	66.7	66.2	64.3	65.5	66.4
TN	66.6	67.9	66.7	68.2	66.4	62.9	64.5	66.1	68.5	66	66.4
MT	66.5	66.9	66.1	65.9	68.4	68.8	68.1	67.1	62.4	63.3	66.4
MN	60.9	64.3	70	61.8	61.4	63.1	65.1	70.5	72.1	73.8	66.3
NE	65.1	64.5	67.6	70.5	67.3	66.1	64.1	64.1	65.2	67.7	66.2
NM	62.5	66	66.1	66.7	69.3	64.4	66.1	65.1	66.6	67.1	66.0
AR	63.6	69.4	67.4	65.9	66.7	65.6	64.5	63	65.8	67.3	65.9
US	61.7	61.6	61.6	61.7	62.1	61.6	62.2	62.7	63.3	63.8	62.2

Source: Center for Applied Demography & Survey Research, University of Delaware
 US Bureau of Census, Current Population Survey, March 1989-1998

New York, Hawaii and California listed at the bottom, if you ignore Washington, DC. Housing prices are clearly a factor as is population density. The housing stock is also significantly different, as are the preferences of the people who live in these states.

Figure 3.2
Home Ownership Rates 1989-1998
by State (Bottom 26)

State	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1989-98
KS	67.9	64.6	66.6	65.8	66	65	63.2	64.4	63.3	67.2	65.4
CT	63.6	67	63.4	64.1	63	61.5	68.7	65.5	68.3	66.9	65.2
LA	66	66.6	65.9	63.3	61.5	65.4	63.2	63.7	65.7	67.1	64.8
MO	60.5	59.2	61.5	62.8	64.3	63.8	63.4	69.6	72.5	69.8	64.7
NH	63.5	63.8	69	66	65.7	65.1	63.4	60.4	62.9	65.6	64.5
WI	65.2	63.5	67.2	66.7	63.1	58.1	62.6	64.7	64.4	68	64.4
GA	63.8	65.4	63.1	63.2	64.2	58.6	62.5	65.7	67.6	68	64.2
FL	62	62.9	63.8	64.5	63.5	61.9	64.9	64.3	64.6	64.6	63.7
SD	63.4	62.3	62.3	62.7	61.3	65.1	66.4	64.2	66	61.7	63.5
ND	67.3	65.4	63.6	60.4	61.6	60.5	64.1	64	63.2	63.7	63.4
AZ	62.9	64.2	62.7	66.1	66.7	68.6	60.5	57.4	59	61.6	63.0
IL	59.6	60.2	60.8	61.3	58.9	62	64.3	66.9	67.1	65.4	62.7
NJ	63.6	61.6	63	62.8	64	62.2	63.1	62.7	60.3	63.2	62.7
MD	62.3	58.5	61.9	60.8	62.8	63.1	60	59.2	64.9	65.1	61.9
WA	66.2	57.8	61.6	62.7	59.9	59.8	55.4	57.6	60.9	64.6	60.7
OR	57.9	59	61.2	60.7	62.9	62.3	60.1	59.6	55.6	59.3	59.9
TX	59	59.8	57.5	56.1	58.4	59.8	59.6	59.8	60.9	60.7	59.2
CO	58.1	55.1	58.2	58.1	59	59.6	59	58.7	58.1	62.5	58.6
MA	55.3	55.9	56.5	57.7	60.2	60.6	58.8	58.5	57	56.9	57.7
RI	60.8	57.5	58.1	56.3	54.7	54.9	59	56.5	59.8	57.5	57.5
AK	55.4	54.4	54.7	54.8	53.8	54.1	56.2	58.5	66.1	61	56.9
NV	51.6	52.4	54.1	54.6	53.6	52.3	55.5	58.7	58.9	61.8	55.4
HI	57.5	56.5	57	54.2	54.2	56.5	54.2	50.2	47.5	51.6	53.9
CA	51	50	50.7	52.1	54.1	52.7	53	52.1	52.4	52.1	52.0
NY	49.8	50.8	50.4	51.1	51.8	50.6	51.2	51.3	50.1	50.6	50.8
DC	39.8	40	35	34.2	38.3	35.7	37.2	39.4	42.6	42.7	38.5
US	61.7	61.6	61.6	61.7	62.1	61.6	62.2	62.7	63.3	63.8	62.2

Source: Center for Applied Demography & Survey Research, University of Delaware
 US Bureau of Census, Current Population Survey, March 1989-1998

Home Ownership Rankings

The home ownership rankings for the fifty states from 1989-1998 are presented in Figures 3.3 and 3.4, below. The states are ordered from best to worst, based on their ten-year average. If anything, rankings are more volatile than the averages themselves. For example, the leader, West Virginia, is usually second or third if not first except for a one year fall of 0.9%, which coupled with other states results, dropped its ranking to 8th. Delaware, on the other hand,

has had a much more volatile run. It was ranked 3rd twice, 16th twice, 26th twice, and yet overall is ranked 9th. The folly of the rankings is also illustrated by Indiana (IN), which routinely is in the Bottom 26 (Figure 3.4) but jumps to 4th, 2nd, and then down to 12th. Similarly, Nebraska (NE) is routinely in the bottom part of the Top 25 but in 1992 they were 4th. No government policy produced these changes and then reversed those successful policies to produce the opposite result in one or two years. The state of Minnesota (MN) is an interesting example. Over the past three years there has been consistent improvement in the rate and in the ranking. There may be a logical reason for this.

Figure 3.3
Home Ownership Rankings 1989-1998
by State (Top 25)

State	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1989-98
WV	1	3	2	1	1	1	2	3	8	1	1
PA	3	2	3	2	2	2	4	16	12	4	2
ME	4	6	25	3	7	17	1	1	11	7	3
SC	8	12	1	8	11	8	5	7	3	3	4
MS	6	14	4	6	3	10	22	2	1	5	5
MI	2	5	12	10	4	4	8	15	10	11	6
UT	15	1	6	26	18	12	15	14	6	9	7
AL	26	25	22	7	13	11	8	6	9	10	8
DE	16	30	26	9	5	3	3	13	26	16	9
NC	11	15	9	17	20	9	10	12	24	18	10
WY	5	4	5	5	8	35	13	23	24	15	11
ID	13	20	24	14	15	5	6	19	25	8	12
KY	27	22	15	13	25	24	14	9	5	6	13
OH	10	13	19	23	12	13	16	10	23	14	14
IA	19	11	35	40	21	15	7	5	13	19	15
OK	7	7	27	24	22	22	12	22	20	17	16
IN	25	31	28	29	32	28	23	4	2	12	17
VT	22	8	8	12	8	25	21	34	29	32	18
VA	9	10	18	25	26	14	17	20	34	30	19
TN	17	16	16	11	19	31	26	21	27	28	20
MT	18	18	21	20	9	6	11	17	38	37	21
MN	38	28	7	36	38	29	24	8	7	2	22
NE	24	27	11	4	14	16	29	31	30	22	23
NM	35	21	20	16	6	26	20	26	22	25	24
AR	31	9	13	21	17	18	27	35	27	23	25

Source: Center for Applied Demography & Survey Research, University of Delaware
 US Bureau of Census, Current Population Survey, March 1989-1998

Figure 3.4
Home Ownership Rankings 1989-1998
by State (Bottom 26)

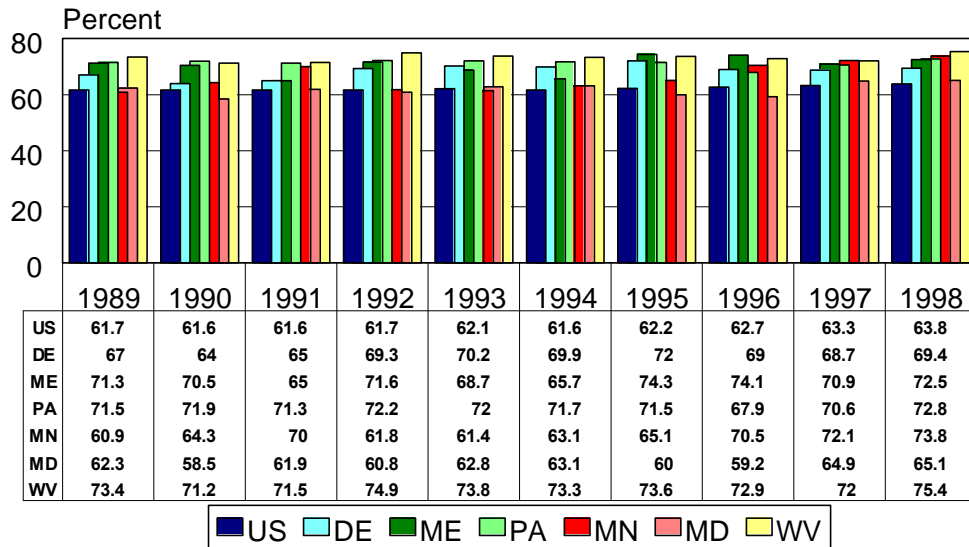
State	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1989-98
KS	12	26	17	22	23	23	34	28	35	24	26
CT	30	17	31	28	33	37	9	25	18	27	27
LA	21	19	23	30	37	19	33	33	28	26	28
MO	40	39	39	33	27	27	32	11	4	13	29
NH	32	32	10	19	24	21	31	37	37	29	30
WI	23	33	14	15	31	44	36	27	33	20	31
GA	28	24	32	31	28	43	37	24	19	21	32
FL	37	34	29	27	30	36	25	29	32	35	33
SD	33	35	36	35	39	20	18	30	26	41	34
ND	14	23	30	41	36	39	30	32	36	36	35
AZ	34	29	34	18	16	7	38	46	43	42	36
IL	41	37	41	37	43	34	28	18	21	31	37
NJ	29	36	33	32	29	33	35	36	41	38	38
MD	36	41	37	38	35	30	40	40	31	33	39
WA	20	42	38	34	41	40	47	45	39	34	40
OR	44	40	40	39	34	32	39	39	47	45	41
TX	42	38	44	45	44	41	41	38	40	44	42
CO	43	46	42	42	42	42	43	42	45	39	43
MA	47	45	46	43	40	38	44	43	46	47	44
RI	39	43	43	44	45	46	42	47	42	46	45
AK	46	47	47	46	48	47	45	44	25	43	46
NV	48	48	48	47	49	49	46	41	44	40	47
HI	45	44	45	48	46	45	48	50	50	49	48
CA	49	50	49	49	47	48	49	48	48	48	49
NY	50	49	50	50	50	50	50	49	49	50	50
DC	51	51	51	51	51	51	51	51	51	51	51

Source: Center for Applied Demography & Survey Research, University of Delaware
 US Bureau of Census, Current Population Survey, March 1989-1998

Selected State Comparisons

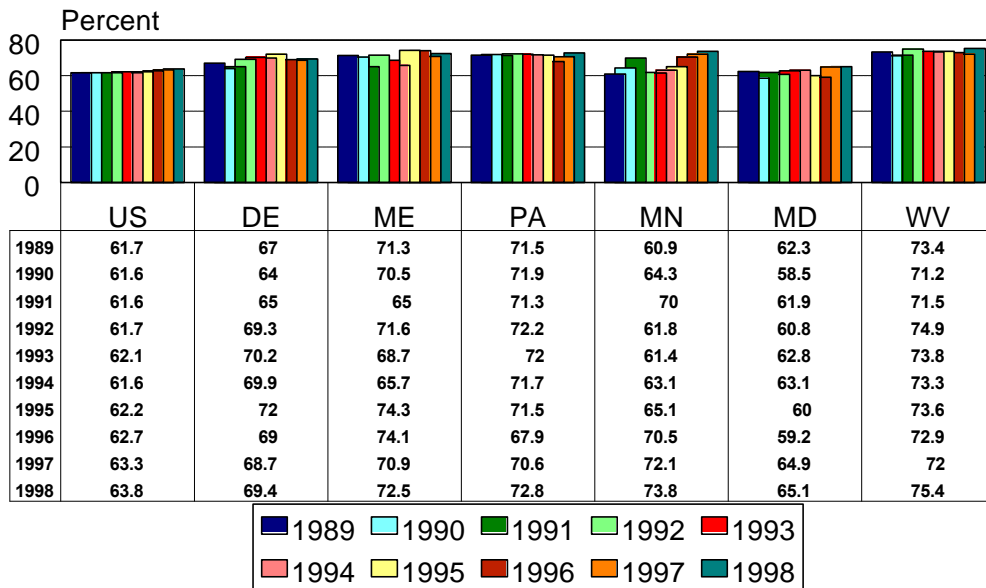
Figures 3.5 and 3.6 below, display a graphical picture of Delaware's performance with respect to several states. The two views are different in that Figure 3.5 shows the home ownership rates within a given year, while Figure 3.6 displays the data as a single time series per state. The information is the same for both tables.

Figure 3.5
Home Ownership Rates 1989-1998
by Year and Geographic Area



Source: Center for Applied Demography & Survey Research, University of Delaware

Figure 3.6
Home Ownership Rates 1989-1998
by Geographic Area and Year



Source: Center for Applied Demography & Survey Research, University of Delaware

Delaware never tops West Virginia and exceeds the rate measured in Pennsylvania and Maine (ME) only twice. In contrast, Delaware consistently produces better home ownership rates than Maryland over the entire decade. In general, Delaware's position relative to the other states rarely changes much. This implies that there are structural differences between the states in all probability.

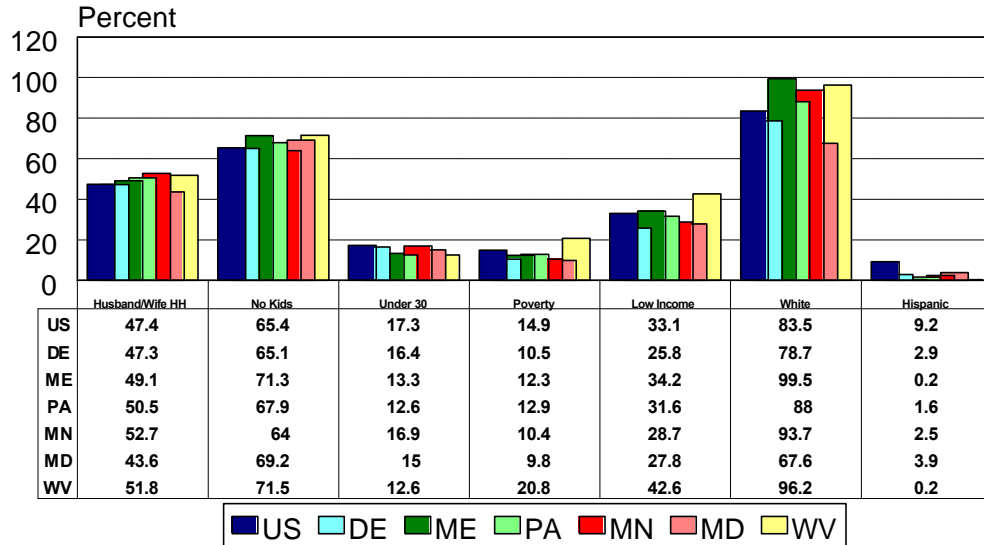
An examination of the time series for each state in Figure 3.6 reveals different patterns among the states. First, the US, Maryland, and Delaware show very gradual growth in home ownership over the decade. Second, Pennsylvania, Maine, and West Virginia are essentially flat but at a very high level. Third, Minnesota has experienced strong growth in home ownership since 1992.

To gain some perspective on the differences in these growth rates, the demographic influences discussed earlier are displayed in Figures 3.7 (for 1998) and Figure 3.8 (three-year average 1996-1998). First, the data shown for *the Husband/Wife* household is consistent with the pattern of home ownership rates. Higher percentages of that type of household are associated with states that have generally higher rates than Delaware. Second, the larger the population with *No Kids*, the lower the home ownership rate. There is a consistent but weak relationship indicated.

Third, the larger the proportion *Under 30*, the lower the home ownership rate. Delaware has one of the higher proportions especially when compared to the top three, Maine, Pennsylvania, and West Virginia. Fourth, Delaware is relatively low in poverty and low income, which is a positive for home ownership. The contrast with West Virginia is stark. Fifth, there are remarkable differences in the percentage of the population that is white. Delaware and Maryland in particular have much smaller white populations. The same can be said for the size of the Hispanic population. The difference between West Virginia and Delaware on these two variables accounts for a 4% difference in the home ownership rate in Delaware. That is 85% of the difference between the two states.

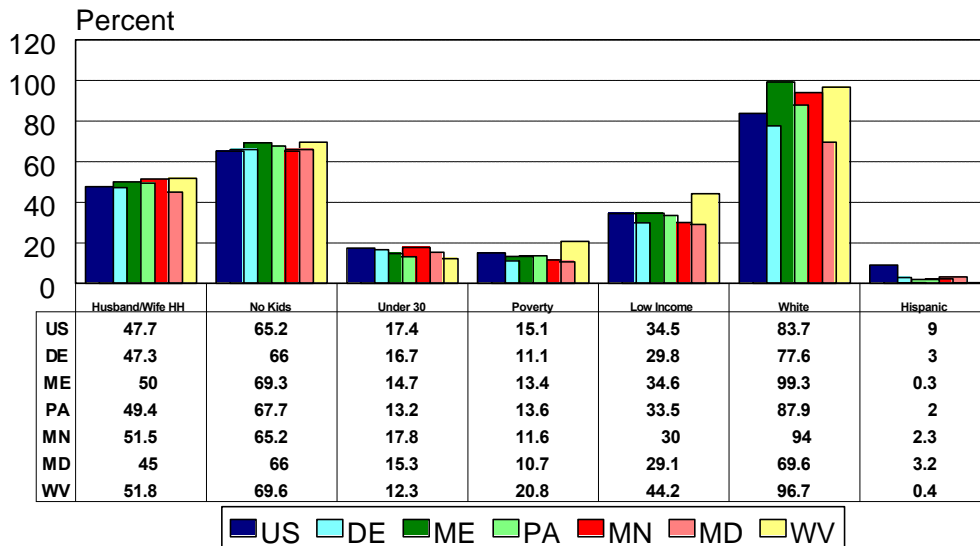
The same conclusions can be reached with the data in Figure 3.8, but with even greater certainty. In order for Delaware or Maryland to raise its home ownership rates, the home ownership rates in the minority communities will have to increase.

Figure 3.7
Selected Demographic Characteristics
by Geographic Area (1998)



Source: Center for Applied Demography & Survey Research,
 University of Delaware

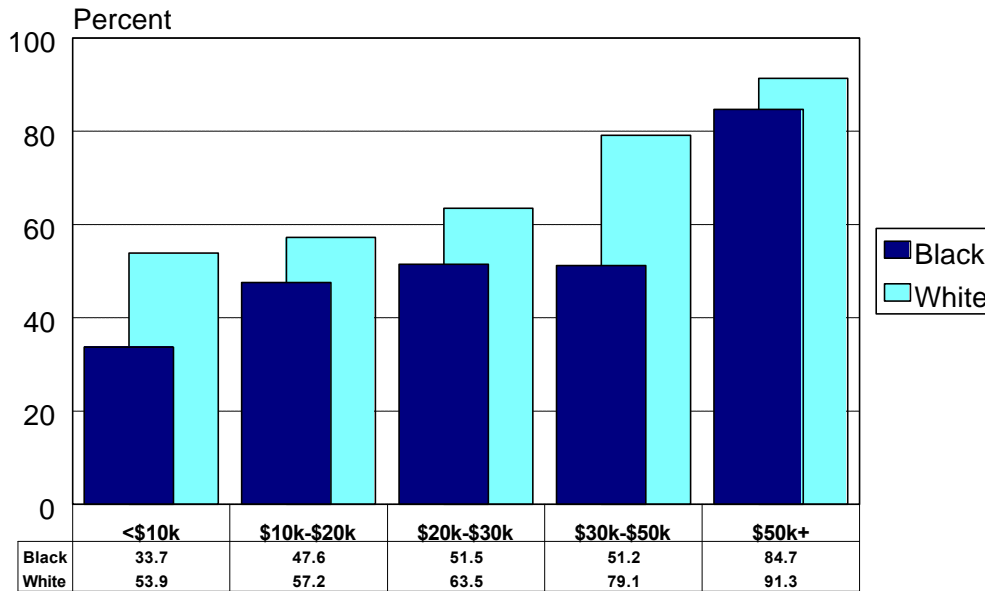
Figure 3.8
Selected Demographic Characteristics
by Geographic Area (1996-1998)
3-year Average



Source: Center for Applied Demography & Survey Research,
 University of Delaware

The fact that much of the difference in total home ownership rates between the states appears to be related to differences in the racial mix deserves some further analysis.

Figure 3.9
Delaware Home Ownership Rates
by Income and Race
1996-1998



Source: Center for Applied Demography & Survey Research,
University of Delaware

One of the most obvious questions to ask is how do preferences/capacity for home ownership vary by race holding income levels constant. Figure 3.9 above addresses this issue. Both black and white home ownership levels increase as income increases. The amount varies somewhat more for blacks than for whites. There are also differences between blacks and whites at the same income levels. These differences are due, at least in part, to sampling variability associated with smaller sample sizes. In general, these results mirror what is found for the US sample where there are differences at every income level of about 15% between home ownership for blacks and whites. For this reason, it is reasonable to conclude that income differences are not the sole factor in determining the overall differential between the white and black rates. More likely it has to do with concentrations of black populations in urban areas with a greater supply of rental housing.

The second question that could be raised is how does Delaware do relative to other states with respect to home ownership rates for its black population. That answer is shown in Figures 3.10 and 3.11 below.

Figure 3.10
Black Home Ownership Rates
by State 1992-1998
(Top 25)

State	1992-1994	1993-1995	1994-1996	1995-1997	1996-1998	Rank 1996-98	Percent Black
OR	23.4	15.3	26.6	47.4	62.3	1	1.4
MS	57.1	56.2	57.4	60.1	61.3	2	36.5
WA	30.0	30.1	36.3	42.6	58.6	3	2.3
AL	52.8	52.1	54.9	57.3	58.1	4	27.7
SC	50.5	48.2	47.8	50.7	56.6	5	27.7
WY	46.8	62.8	63.7	62.9	55.1	6	0.8
DE	45.6	51.6	56.7	56.7	54.7	7	20.6
VA	53.6	55.2	57.8	56.5	53.6	8	20.6
IN	28.5	31.6	40.2	47.1	53.0	9	7.1
MO	32.7	33.3	39.3	45.0	52.4	10	11.5
NC	50.0	49.3	49.3	50.6	52.1	11	21.2
PA	50.4	49.1	47.9	49.3	51.6	12	10.3
GA	48.0	47.7	47.5	50.1	51.5	13	32.8
LA	39.0	41.8	43.6	46.7	49.6	14	29.0
MI	50.6	51.0	49.5	49.4	48.9	15	13.2
ME	23.9	43.7	48.8	82.1	48.8	16	0.2
MD	42.9	40.5	38.5	40.9	48.7	17	27.0
OH	44.6	42.0	43.7	45.1	48.4	18	11.2
KS	44.3	48.9	51.6	48.2	45.6	19	7.5
KY	50.6	41.6	35.5	35.5	44.5	20	6.4
DC	35.0	35.7	36.8	40.8	42.9	21	62.3
WV	57.4	54.8	47.2	43.5	42.5	22	2.8
FL	42.5	44.4	45.7	45.6	42.2	23	13.2
TX	43.5	42.6	43.7	41.3	42.0	24	12.0
IL	36.1	35.8	38.3	40.8	41.7	25	15.2
US	41.7	41.7	42.2	43.2	44.5		12.4

Source: Center for Applied Demography & Survey Research, University of Delaware
 US Bureau of Census, Current Population Survey, March 1989-1998

For the 3-year period 1996-1998, Delaware ranks seventh in the country with respect to the black home ownership rate. In fact, if you exclude the three states that have an extremely small black population, Delaware is even higher. The other three states that rank ahead of

Delaware are from the deep South and share a common characteristic. Much of their black population lives outside of the urban environment and its plentiful supply of rental housing. Most of the states that ranked ahead of Delaware overall are ranked below Delaware with respect to black home ownership. For this reason, it is possible to conclude that Delaware's current ranking overall is not one that should cause great concern.

Figure 3.11
Black Home Ownership Rates
by State 1992-1998
(Bottom 26)

State	1992-94	1993-95	1994-96	1995-97	1996-98	Rank 1996-98	Percent Black
WI	23.4	30.5	38.3	45.4	41.0	26	4.9
OK	38.0	35.5	32.2	35.0	39.9	27	8.8
NJ	37.6	36.9	38.5	38.9	39.6	28	14.1
NM	20.1	30.7	31.9	40.3	39.5	29	1.4
AR	46.9	43.0	37.3	36.7	38.5	30	15.5
CA	35.9	38.1	37.8	38.3	38.2	31	7.0
UT	70.3	36.9	18.2	31.3	37.5	32	0.7
NV	36.9	31.7	35.4	36.2	37.4	33	6.2
AZ	52.4	37.2	32.8	30.0	36.1	34	3.7
CO	38.3	39.4	30.2	31.9	34.4	35	3.3
NH	47.2	33.3	33.3	13.7	33.7	36	1.1
MN	24.1	23.2	19.3	22.5	33.5	37	3.4
CT	27.0	22.8	22.7	27.9	33.2	38	11.2
TN	43.2	46.6	44.7	33.1	31.0	39	18.8
AK	27.3	32.6	34.4	30.4	29.1	40	4.7
NE	37.4	32.7	34.0	32.8	26.9	41	3.1
HI	16.2	6.1	13.3	19.8	25.4	42	2.4
IA	18.1	27.0	31.8	33.5	24.1	43	2.7
NY	27.4	27.1	25.8	23.8	23.7	44	16.4
MA	23.0	26.4	24.9	24.4	23.6	45	5.9
RI	8.1	13.4	12.0	14.2	15.2	46	5.1
SD	12.6	10.5	16.8	19.3	13.5	47	0.7
VT	0.0	22.2	22.2	22.2	0.0	48	0.3
ND	24.7	49.0	40.0	33.3	0.0	49	0.1
MT	43.1	76.4	66.7	33.3	0.0	50	0.2
ID	0.0	0.0	0.0	0.0	0.0	51	0.3
US	41.7	41.7	42.2	43.2	44.5		12.4

Source: Center for Applied Demography & Survey Research, University of Delaware
 US Bureau of Census, Current Population Survey, March 1989-1998

DEMOGRAPHIC TRENDS

Introduction

Demographic trends can be very powerful and can erase the direct effects of public policy. For example, much of the recent drop in the crime rate nationally and in Delaware is largely related to the declining numbers of people in the crime-prone age groups. This is purely a demographic phenomenon. When the number of people in that group begins to climb again it will be interesting to see who takes credit for that. Similarly, much of the landuse problem in Delaware and elsewhere is directly traceable to declining household size, i.e., more houses needed to support even a stable population.

In this final section, the general trend of the influential demographic variables that affect the home ownership rate will be reviewed. To this discussion, two projections to the year 2020 will be introduced to show both a positive and a negative impact on the home ownership rate.

Selected Trends

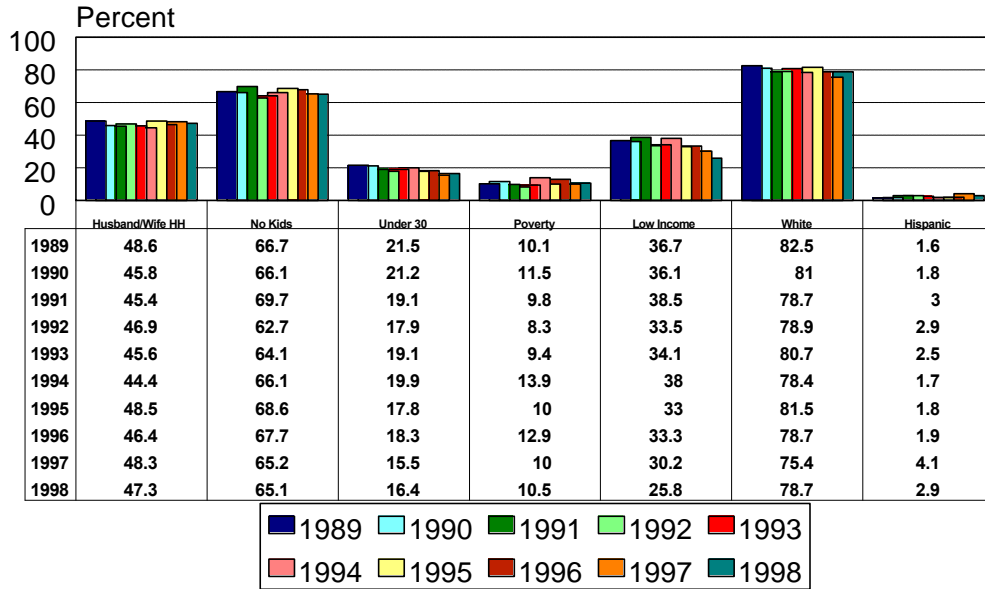
The trends of the demographic variables influencing the home ownership rate are found in Figures 4.1 and 4.2. In the first figure the ten-year trend is shown on an annual basis. The second figure displays the data as two five-year intervals.

The ten-year time series shows little if any trend operating with respect to *Husband/Wife Households*. The second figure shows a slight, but really negligible increase of 0.5%. In the recent past, this variable has not contributed greatly to the modest change in the overall home ownership rate.

There is a very small but less than 1% increase in the proportion of households with *No Kids*. This suggests that this too has had little or no impact on the overall rate.

The *Under 30* proportion has decreased between 2.5% and 5% over the decade depending which data you use. This has had a positive effect on the home ownership rate.

Figure 4.1
State of Delaware
Selected Demographic Trends
1989-1998



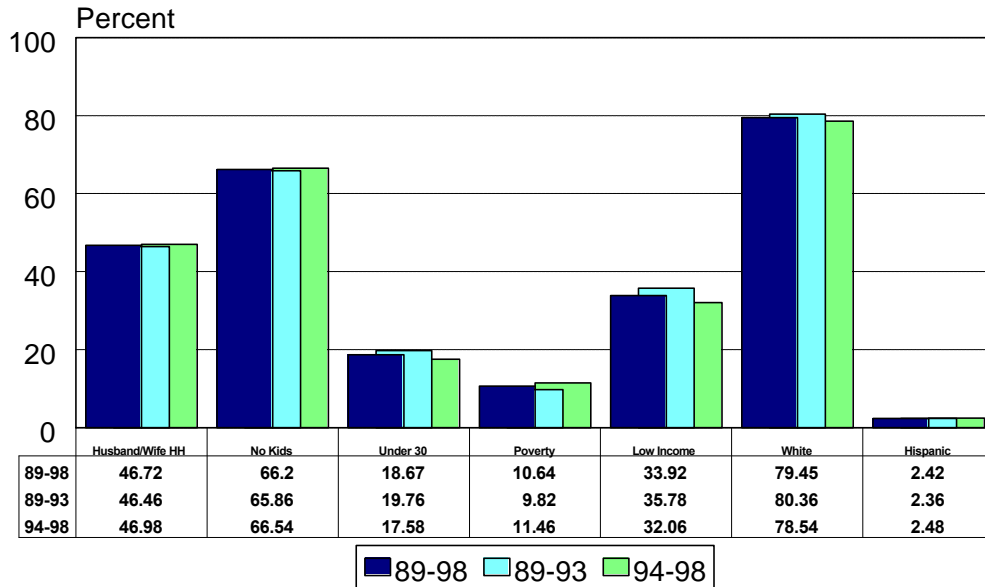
Source: Center for Applied Demography & Survey Research,
 University of Delaware

The proportion in poverty has either stayed about the same or has slightly increased depending which data is used. At the same time, the proportion that is **Low Income** has fallen between 3% and 6%. That has had a positive influence on the home ownership rate.

The proportion **White** has definitely fallen by either measure between 2% and 4% and the proportion **Hispanic** has increased although the net effect is small. Both trends tend to lower the home ownership rate.

Overall, there was a slight gain during the decade. It appears that the change in the age distribution coupled with higher income levels were sufficient to offset the impact of the changing racial and ethnic landscape.

Figure 4.2
State of Delaware
Selected Demographic Trends
1989-1993 and 1994-1998



Source: Center for Applied Demography & Survey Research,
 University of Delaware

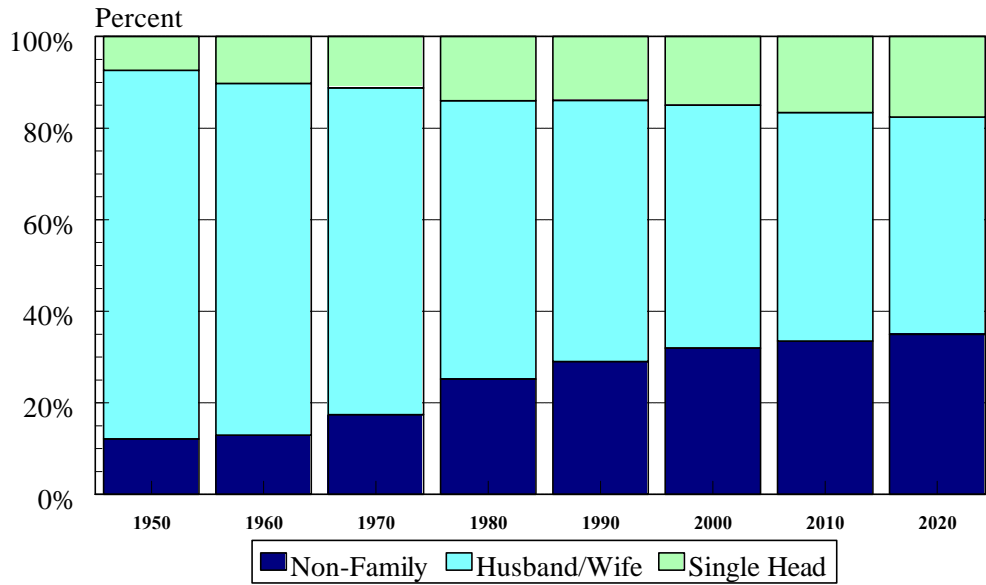
Towards 2020

There are two trends that are firmly in place that will affect the home ownership rate over the next two decades. The first, household structure, is found in Figure 4.3, below. Household structure does matter as has been shown several times. The long run trend is lower for the proportion of *Husband/Wife* households. That trend has been in place for more than 40 years. However, the rate of decline is clearly lower than it has been over the past twenty years.

The second area is the changing age distribution shown in Figure 4.4, below. The graph shows the baby boomers (40-64) increasing dramatically. In contrast, the two younger age groups are nearly constant and thus, their proportion is falling. The graph also shows a steadily growing population over 65 years of age. All of these trends bode well for the home ownership rate.

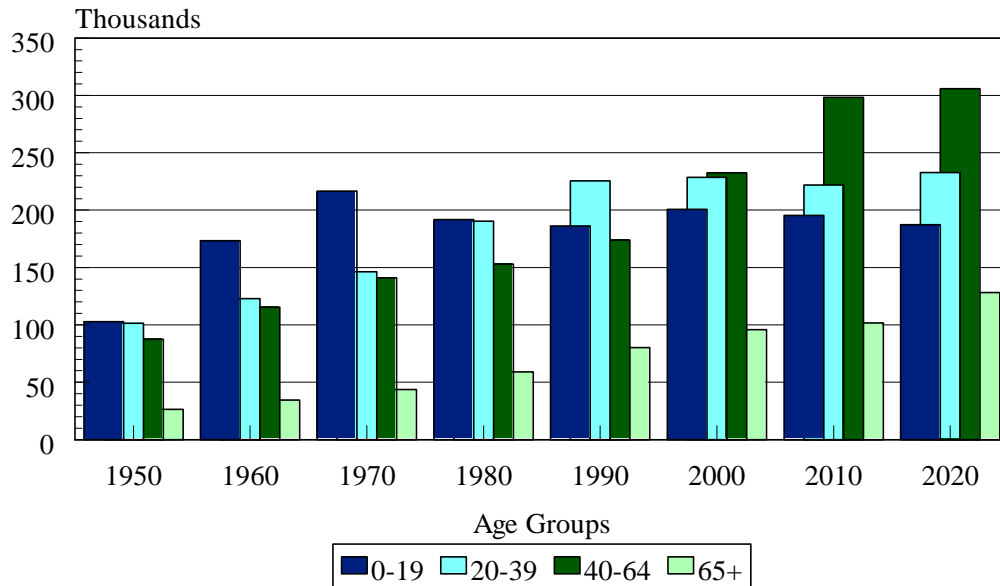
Finally, Delaware will be a racially more diverse state in 2020 with a significant increase in both black and Hispanic proportions in the population.

Figure 4.3
Distribution of Household Types in Delaware
1950-2020



Source: Center for Applied Demography and Survey Research, University of Delaware
 U.S. Bureau of Census

Figure 4.4
Age Structure in Delaware
1950-2020



Source: Center for Applied Demography and Survey Research, University of Delaware
 U.S. Bureau of Census

OBSERVATIONS

- Home ownership rates in Delaware continue to surpass those found in the United States in general and did so in both surveys (CPS and HVS) in all ten years.
- While home ownership rates appear to have fallen somewhat since their peak in 1993, the decline is not substantive and rates have been stable since then. That peak could easily have been a statistical artifact.
- Home ownership rates are highest in Sussex County largely because of the structure of the population, the lack of urban densities, and an underdeveloped rental market.
- Household structure, age and race of householder, and household income are all important determinants of the home ownership rate.
- Delaware is ranked 9th among the 50 states and the District of Columbia in average home ownership over the past decade. Among states in the region, only Pennsylvania ranks higher (2nd). New Jersey and Maryland are ranked 38th and 39th respectively.
- Black homeownership rates are lower than those for white householders both those in the US and in Delaware. Thus, states with greater diversity tend to have lower homeownership rates.
- Delaware ranks first among the northern tier of states with respect to black homeownership and is 4th among the states if states with miniscule black populations are excluded. Only Alabama, South Carolina, and Mississippi rank ahead of Delaware and their rates reflect a less urbanized population.
- Home ownership changes in spite of government policy. Long-term trends in population demographics such as age structure, household structure, and racial diversity will force changes both positively and negatively in the home ownership rate.
- The programs of the Delaware State Housing Authority have provided significant support to minorities in achieving home ownership. However, given Delaware's demographic trends and the size of these programs, it is difficult to see how DSHA could affect the home ownership rate significantly.
- Beware of inter-state comparisons; they can be very misleading!

APPENDIX

Figure A-1
US Housing Vacancy Study
Home Ownership Rates
By State

Area	1989	1990	1991	1992	1993	1993/r	1994	1995	1996	1997	1998
United States	63.9	63.9	64.1	64.1	64.5	64	64	64.7	65.4	65.7	66.3
Alabama	67.6	68.4	69.9	70.3	70.5	70.2	68.5	70.1	71	71.3	72.9
Alaska	58.7	58.4	57.1	55.5	56	55.4	58.8	60.9	62.9	67.2	66.3
Arizona	63.9	64.5	66.3	69.3	69.6	69.1	67.7	62.9	62	63	64.3
Arkansas	66.3	67.8	68.6	70.3	70.8	70.5	68.1	67.2	66.6	66.7	66.7
California	53.6	53.8	54.5	55.3	56.8	56	55.5	55.4	55	55.7	56
Colorado	58.6	59	59.8	60.9	62.3	61.8	62.9	64.6	64.5	64.1	65.2
Connecticut	66.4	67.9	65.5	66.1	65	64.5	63.8	68.2	69	68.1	69.3
Delaware	68.7	67.7	70.2	73.8	74.4	74.1	70.5	71.7	71.5	69.2	71
District of Columbia	38.7	36.4	35.1	35	36.4	35.7	37.8	39.2	40.4	42.5	40.3
Florida	64.4	65.1	66.1	66	66	65.5	65.7	66.6	67.1	66.9	66.9
Georgia	64.7	64.3	65.7	66.9	66.8	66.5	63.4	66.6	69.3	70.9	71.2
Hawaii	54.7	55.5	55.2	53.8	53.2	52.8	52.3	50.2	50.6	50.2	52.8
Idaho	70.2	69.4	68.4	70.3	72.5	72.1	70.7	72	71.4	72.3	72.6
Illinois	61.9	63	63	62.4	62.3	61.8	64.2	66.4	68.2	68.1	68
Indiana	68.2	67	66.1	67.6	69	68.7	68.4	71	74.2	74.1	72.6
Iowa	69.6	70.7	68.4	66.3	68.6	68.2	70.1	71.4	72.8	72.7	72.1
Kansas	68.1	69	69.7	69.8	69.3	68.9	69	67.5	67.5	66.5	66.7
Kentucky	64.9	65.8	67.2	69	69	68.8	70.6	71.2	73.2	75	75.1
Louisiana	66.3	67.8	68.9	66.7	65.8	65.4	65.8	65.3	64.9	66.4	66.6
Maine	73.6	74.2	72	72	72.1	71.9	72.6	76.7	76.5	74.9	74.6
Maryland	65.5	64.9	63.8	64.8	65.8	65.5	64.1	65.8	66.9	70.5	68.7
Massachusetts	58.9	58.6	60.2	61.8	61.2	60.7	60.6	60.2	61.7	62.3	61.3
Michigan	73.2	72.3	70.6	70.6	72.6	72.3	72	72.2	73.3	73.3	74.4
Minnesota	68.3	68	68.9	66.7	66.2	65.8	68.9	73.3	75.4	75.4	75.4
Mississippi	72.2	69.4	71.8	70.4	69.9	69.7	69.2	71.1	73	73.7	75.1

Source: US Bureau of Census, Housing Vacancy Study 1989-1998.

Figure A-1 (continued)
US Housing Vacancy Study
Home Ownership Rates
By State

Area	1989	1990	1991	1992	1993	1993/r	1994	1995	1996	1997	1998
United States	63.9	63.9	64.1	64.1	64.5	64	64	64.7	65.4	65.7	66.3
Missouri	63.7	64	64.2	65.2	66.8	66.4	68.4	69.4	70.2	70.5	70.7
Montana	67.9	69.1	69.6	69.9	70	69.7	68.8	68.7	68.6	67.5	68.6
Nebraska	67.2	67.3	67.5	68.4	68	67.7	68	67.1	66.8	66.7	69.9
Nevada	54.3	55.8	55.8	55.1	56.2	55.8	55.8	58.6	61.1	61.2	61.4
New Hampshire	67	65	66.8	66.6	65.7	65.4	65.1	66	65	66.8	69.6
New Jersey	65.7	65	64.8	64.6	65.2	64.5	64.1	64.9	64.6	63.1	63.1
New Mexico	65.5	68.6	69.5	70.5	69.5	69.1	66.8	67	67.1	69.6	71.3
New York	52.3	53.3	52.6	53.3	53.5	52.8	52.5	52.7	52.7	52.6	52.8
North Carolina	69.4	69	69.3	68.6	69.1	68.8	68.7	70.1	70.4	70.2	71.3
North Dakota	67.1	67.2	65.4	63.7	63.1	62.7	63.3	67.3	68.2	68.1	68
Ohio	69.6	68.7	68.7	69.1	68.8	68.5	67.4	67.9	69.2	69	70.7
Oklahoma	71.4	70.3	69.2	68.9	70.7	70.3	68.5	69.8	68.4	68.5	69.7
Oregon	63.4	64.4	65.2	64.3	64.1	63.8	63.9	63.2	63.1	61	63.4
Pennsylvania	72.8	73.8	74	73.1	72.3	72	71.8	71.5	71.7	73.3	73.9
Rhode Island	61.2	58.5	58.2	56.8	58.1	57.6	56.5	57.9	56.6	58.7	59.8
South Carolina	71	71.4	73.1	71	71.4	71.1	72	71.3	72.9	74.1	76.6
South Dakota	65.8	66.2	66.1	66.5	66.1	65.6	66.4	67.5	67.8	67.6	67.3
Tennessee	67.3	68.3	68	67.4	64.4	64.1	65.2	67	68.8	70.2	71.3
Texas	61	59.7	59	58.3	59.3	58.7	59.7	61.4	61.8	61.5	62.5
Utah	70.4	70.1	70.7	70	69.4	68.9	69.3	71.5	72.7	72.5	73.7
Vermont	69.7	72.6	70.8	70.8	68.5	68.5	69.4	70.4	70.3	69.1	69.1
Virginia	70.2	69.8	68.9	67.8	68.8	68.5	69.3	68.1	68.5	68.4	69.4
Washington	64.2	61.8	61.8	62.5	63.5	63.1	62.4	61.6	63.1	62.9	64.9
West Virginia	74.8	72	72.4	73.3	73.6	73.3	73.7	73.1	74.3	74.6	74.8
Wisconsin	69.3	68.3	68.9	69.4	66	65.7	64.2	67.5	68.2	68.3	70.1
Wyoming	69.6	68.9	68.7	67.9	67.6	67.1	65.8	69	68	67.6	70

Source: US Bureau of Census, Housing Vacancy Study 1989-1998.