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# Shelter Poverty: Housing Affordability Among Asian Americans

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**Shelter Poverty**

*Housing Affordability*

*Among Asian Americans*

**by**

**Michael E. Stone**

*October 1996*

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# SHELTER POVERTY

## *Housing Affordability Among Asian Americans*

MICHAEL E. STONE

*An Occasional Paper*

INSTITUTE FOR ASIAN AMERICAN STUDIES  
University of Massachusetts Boston

October 1996

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## **ABOUT THE AUTHOR**

Professor Michael Stone has been involved for more than 25 years in research, policy analysis, program development, technical assistance, and advocacy on housing issues. Professor Stone is the author or co-author of numerous articles, monographs, and research reports including *One Third of a Nation: A New Look at Housing Affordability in America* and *Shelter Poverty: New Ideas on Housing Affordability*. His most recent book is *Housing: Foundation for a New Social Agenda*.

*The views contained in this paper are those of the author and not the Institute for Asian American Studies.*



## SHELTER POVERTY

# *Housing Affordability Among Asian Americans<sup>1</sup>*

MICHAEL E. STONE

### Introduction

Relatively little research has been conducted that focuses on the housing situation of Asian and Pacific Islander Americans (hereafter generally referred to as Asian Americans), especially on the national level. From a review of about 30 articles and reports over the past decade that examine racial/ethnic housing situations nationally, only one specifically addressed housing problems of Asian Americans (Hansen, 1986) while two others included Asian Americans along with other populations of color (Massey and Denton, 1987; Woolbright and Hartmann, 1987). Of the remaining articles, most used the terms race, racial discrimination, or segregation in their titles, yet did not include Asian

Americans in the studies. Of particular note, in 1989 the U.S. Department of Housing and Urban Development (HUD) sponsored a large scale housing discrimination study conducted by the Urban Institute and Syracuse University. This study provided national estimates of the levels of discrimination against Blacks and Latinos (Turner, Struyk, and Yinger, 1991). A similar large-scale HUD study in 1977 had examined housing discrimination only against Blacks. Perhaps the next HUD discrimination study (if the agency survives government reorganization attempts) will finally include Asian Americans.

Most national research and policy reports on Asian Americans tend not to address their housing issues. For example, a recent U.S.

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<sup>1</sup>Thanks are extended to the Institute for Asian American Studies for sponsoring this research. Joanne Chow, doctoral student in public policy, engaged in heroic efforts to extract American Housing Survey microdata for analysis. Gourish Hosangaday of the UMass Boston Computing Services Center generously provided technical assistance. Finally, the staff of the Institute for Asian American Studies graciously and patiently provided support.

Civil Rights Commission report (1992) discussed many significant issues facing Asian Americans, but not housing. Much of the research that has been conducted on the housing problems of Asian Americans has been at the local level, for example, Darden's (1986) study of differential segregation of Blacks, Latinos, American Indians and Asians in Michigan metropolitan areas; Sagara and Kiang's (1993) report on poverty in Boston's Asian American community, which includes a section on housing focused mostly on density and living conditions; and Chung's (1995) paper analyzing the evolving residential patterns of Asian Americans in eastern Massachusetts. Such studies are important and essential, especially given the diversity of the Asian American population and its geographical distribution, but for adequate policy and strategy development, an understanding of housing issues from a national perspective for the Asian American population as a whole is also needed.

Of the researchers who have looked at Asian American housing nationally, Hansen (1986) focused primarily on homeownership, overcrowding and physical conditions, while others (Massey and Denton, 1987; Woolbright and Hartmann, 1987) examined segregation. Thus, the housing affordability situation of Asian Americans is a subject that has received little attention by researchers.

### **The Nature and Scope of This Research**

This study attempts to extend and deepen the understanding of housing problems faced by Asian Americans in the United States, especially affordability problems, by addressing the following questions:

- What is the extent and distribution of housing affordability problems among Asian American households, as measured by the conventional percent-of-income standards and the more realistic shelter poverty standard?
- What is the extent of physical problems in dwellings occupied by Asian American households?
- How do the housing problems of Asian Americans compare with those of whites, Blacks, and Latinos?
- Do the findings provide any evidence or hypotheses about housing discrimination faced by Asian Americans?
- What are the implications of the findings for research, policy, and organizing?

In conducting this study, it has become evident that such focused research is constrained by the limited availability and quality of data on Asian American housing. The decennial Census of Population and Housing (the Census) is the one source that provides as much detail and access to data on Asian Americans as on whites, Blacks, and Latinos. The American Housing Survey (AHS), conducted every two years by the Census Bureau with HUD, is the principal inter-census source and contains much more detailed housing information than the Census. While Asian Americans are included in the AHS, published AHS reports, however, only include data for whites, Blacks, and Latinos. Researchers with sufficient money, technology, and persistence can obtain Asian American housing data from the AHS datatapes or CD-ROMs, but as found in the course of this study, the number of households with an Asian American householder in the AHS sample is so small (about 1,000) that even with the microdata only very basic analyses are possible



without results being limited by sampling errors. Because of these constraints it has not been possible to make extensive use of the AHS as originally hoped. Nonetheless, fine-grained analysis of 1990 Census data, along with limited analysis of some data from the 1989 AHS, has yielded considerable and valid insights on the issues posed by the research questions above.

### **The Shelter Poverty Scale**

This study examines the housing affordability situation of Asian Americans through the lens of a concept developed by the author called shelter poverty—a sliding scale of affordability that is a more realistic measure of the actual situation than the traditional 25%-of-income standard and the more recently used (since the 1980s) 30%-of-income standard (Stone, 1993).

The shelter poverty sliding scale arises from recognition that housing costs generally make the first claim on a household's disposable income, with non-housing expenditures having to be adjusted to cover what expenses remain. This means a household is paying more than it can afford for housing if after paying for housing its non-housing needs cannot be met at some specified minimum level of adequacy. Since small households on average can meet their non-shelter needs for less than larger households, they can reasonably afford to devote a higher percentage of income for housing than larger households of the same income. Also since low- and high-income households of the same size would, on average, need comparable resources

to meet their non-shelter needs at a minimum level, lower-income households reasonably can afford to devote a smaller percentage of income for housing than similar higher-income households. On this basis, it turns out that some households can afford less than the traditional 25% of income—indeed, some can afford nothing for housing—while others can afford more than 25% and even more than 30% without hardship.

The shelter poverty approach has been operationalized by using the non-shelter components (other than taxes) of the Bureau of Labor Statistics (BLS) Lower Budgets as the standard for non-shelter necessities<sup>2</sup> (appropriately updated and scaled for households that differ by number of members, ages and relationships) and by taking into account the effects of personal taxes as a function of income and household size and type. A household paying more than it can afford on this scale of affordability is considered shelter poor when the squeeze between its income and housing cost leaves it unable to meet its non-shelter needs at a minimum level. For example, in 1990 a four-person married-couple household with a gross annual income of \$20,000 could have afforded only 7% of its income for shelter (including utilities). With an annual income of \$25,000, it could have afforded no more than 20% of its income for shelter. To be able to afford the conventional 30% of income, it would have needed an income of at least \$31,000 a year. Elderly couples could have afforded 30% for shelter at an annual income of a little under \$12,000 and a greater percentage at higher incomes (if they have full medical insurance). By contrast, an employed single parent with two children

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<sup>2</sup> The most controversial aspect of using the BLS Lower Budget is whether or not it provides a reasonable definition of minimal level of adequacy. See Stone, 1993 for detailed discussion.

needed an annual income of nearly \$23,000 to have been able to afford 30% of income for housing in 1990.

Examining minimum income thresholds provides further demonstration of the sensitivity of housing affordability to household composition on the shelter poverty scale of affordability. For example, to be able to afford a 2-bedroom apartment renting for \$600 a month, a single parent with one child needed an annual income of at least \$17,700 in 1990, while a married couple with one child needed an income of about \$23,400 or more, primarily because of higher non-shelter costs associated with the second adult. To be able to afford the \$720 a month cost of the \$70,000 median-priced home purchased by a young first-time homebuyer in 1990 (excluding equity build-up and tax benefits, as estimated by Joint Center for Housing Studies, 1995, Table A-1), a married couple with two children would have needed an annual income of at least \$30,000; but if they had three children, their income would have to have been at least \$35,000. Note that these minimum income thresholds are the level necessary to be able to pay for housing and just meet the BLS Lower Budget standard for non-shelter items in 1990; by 1996 these thresholds would be about \$5,000 higher due to increases in the cost of living.

Not surprisingly, the shelter poverty standard reveals a different picture than the conventional approach, as will be evident when the housing affordability situations of Asian Americans are analyzed based on both of these standards.

### **Asian American Households and Housing (1990 Census)**

In 1990 there were two million households with an Asian American householder, including 1.04 million who were homeowners and about 950,000 who were renters. The homeownership rate of Asian Americans was 52% in 1990, much less than 64% for all households and 68% for whites, considerably greater than 43% for Blacks and 40% for Latinos (Table 1).

Asian American households are considerably larger, on average, than other racial/ethnic groups except for Latinos. Asian American homeowner households have a median size of 3.6 persons, compared with 2.4 persons for all homeowners, and somewhat larger than 3.4 persons for Latino homeowners. Asian American renter households have a median size of 2.6 persons, compared with 2.1 persons for all renters, but less than 3.0 persons for Latino renters.

Asian American renters have slightly higher incomes, on average, than non-Asian renters. Their overall median income of \$22,600 annual in 1990 is 11% higher, with the difference varying little by household size, except for two-person Asian American renter households, who have a slightly lower median income than similar non-Asian renters. The median housing cost for Asian American renters (\$540 monthly in 1990) is 20% higher than that of all renters; this ratio varies little when controlling for household size.

Asian American homeowners have higher incomes, on average, than others: their overall median is 44% higher than the median for all households (\$52,000 annually in 1990); controlling for household size, the median is still 25% higher. The median monthly housing

cost of Asian American homeowners (\$1,000 a month in 1990) is 100% higher than that of all homeowners; this ratio is virtually unchanged controlling for household size.

In sum, broad-gauge indicators suggest that Asian Americans are, on average, more likely to experience housing affordability problems than are white Americans. For the most part, this greater likelihood of affordability problems is not explained by the typically larger average size of Asian American households, nor is it the result of income differences. Rather it seems largely due to Asian Americans (both homeowners and renters) paying more, on average, for their housing than do whites of comparable household size and income.

### **Housing Affordability Problems of Asian Americans (1990 Census)**

#### **Shelter Poverty**

One-third of Asian Americans are shelter poor. Specifically, in 1990 more than 650,000 households with an Asian American householder—comprising nearly 2.3 million people—faced so great a squeeze between their incomes and housing costs that after paying for housing, they could not afford the cost of basic non-shelter necessities at a minimum level of adequacy.

#### **Renters**

More than 46% of Asian American renter households (439,000 households) were shelter poor in 1990 (Tables 2 and 3, and Figures 1 and 2). One- and two-person renter house-

holds have the lowest rates of shelter poverty (about 40%), but successively larger households show successively higher rates with more than 64% of six or more person Asian American renter households being shelter poor (Table 3 and Figure 1).<sup>3</sup>

Shelter poverty among Asian American renters is, for the most part, concentrated at the lowest income levels. The median income of those shelter poor was about \$10,600 in 1990, less than half the median income of all Asian American renters. More than 90% of Asian American renters with incomes of under \$15,000 were shelter poor in 1990, accounting for over two-thirds of all shelter poor Asian American renters. Slightly over 50% of Asian American renters with incomes of \$15,000 to \$25,000 annually were shelter poor, accounting for about one quarter of all shelter poor Asian American renters (Tables 2 and 3, and Figure 2).

The rates of shelter poverty by income do, however, vary substantially by household size. Shelter poverty among Asian American renters with two or fewer persons is almost entirely a problem of those with incomes of less than \$15,000 annually. By contrast, Asian American renter households with four or more persons experience high rates of shelter poverty even at incomes of up to \$35,000 annually (Table 3).

#### **Homeowners**

Nearly 21% of Asian American homeowner households (215,000 households) were shelter poor in 1990. The highest rates of shelter poverty are experienced by very large households of 5 or more persons, all of whom have

<sup>3</sup> Because of this increase in shelter poverty with household size, the percent of individuals who are shelter poor in households with an Asian American householder is higher than the percent of households who are shelter poor (51% versus 46%, Table 3).

shelter poverty rates of more than 25%, and who account for over 36% of shelter poor Asian American homeowners. Note, though, that single-person homeowners, who are disproportionately elderly, also have a shelter poverty rate of over 25%, but account for just 12% of shelter poor Asian American homeowners (Tables 4 and 5, and Figures 3 and 4).

While Asian American homeowners with very low incomes have extremely high rates of shelter poverty comparable to the rates for very low-income renters, middle-income Asian American homeowners experience more severe shelter poverty than middle-income renters because of the high housing costs of Asian American homeowners, mentioned earlier. Specifically, the median income of shelter poor Asian American homeowners in 1990 was over \$23,000 annually, more than twice the median income of shelter poor Asian American renters. More than two-thirds of shelter-poor Asian American homeowners have annual incomes of \$15,000 or more, in contrast with renters, where more than two-thirds of those shelter poor have annual incomes under \$15,000. Indeed, more than 20% percent of shelter-poor Asian American homeowners have annual incomes of \$35,000 or more, reflecting both the large size and high housing costs typical of such households (Table 4).

Examining shelter poverty by both income and household size among Asian American homeowners further sharpens these findings. The median income of one-person shelter poor homeowners is about \$8,000 annually, and of those with two persons about \$13,000 annually; but the median income of shelter poor homeowner households with four or more persons is close to \$30,000 annually. Virtually no small Asian American homeown-

er households with incomes of \$35,000 annually or more are shelter poor; but over a third of those containing four or more persons and with incomes of \$35,000 to \$49,999 annually were shelter poor in 1990 (Table 4).

### **Shelter Poverty versus Percent-of-Income Scales**

Because shelter poverty suggests that some households can afford to pay nothing for housing, this standard might appear to exaggerate the extent of affordability problems among Asian Americans compared with the traditional percent-of-income standards. In fact, the shelter poverty approach reveals a somewhat less extensive aggregate affordability problem among Asian Americans than the conventional approach, because the shelter poverty approach also suggests that some households can afford more than 25% or 30% without hardship. While 33% of households with an Asian American householder were shelter poor in 1990, 39% were paying 30% or more of their incomes for housing and 51% were paying 25% or more.

Of even greater importance, though, than these aggregate figures, shelter poverty reveals a rather different distribution of the problem, as is made most clear by considering renters and homeowners separately. From such an analysis, shelter poverty is found to be a much more finely honed instrument for identifying sub-groups with the most severe affordability problems.

#### *Renters*

Among Asian American renter households, 56% paid 25% or more of their income for housing in 1990, while 46% paid 30% or more, the very same percentage who were

shelter poor (Table 3 and Figure 1).

Considering household size, the contrasts among the affordability standards are dramatic. The traditional approaches suggest that one-person Asian American renter households have the most extensive problem, while shelter poverty suggests that the largest households have the most extensive problem. Specifically, among one-person households, 60% paid 25% or more, 51% paid 30% or more, but only 41% were shelter poor; among six or more person households, 54% paid 25% or more, 43% paid 30% or more, but 64% were shelter poor in 1990 (Table 3 and Figure 1). Apart from one-person households, the conventional approaches show little variation by household size, while shelter poverty reveals a problem that steadily worsens with increasing household size.

By income, below \$10,000 annually shelter poverty reveals a somewhat more extensive affordability problem for Asian American renters than the percent-of-income standards. Above \$10,000 annually, shelter poverty and the 30% standard show little difference up to \$35,000 annually, while the 25% standard suggests a considerably more extensive problem (Figure 2). The transitions vary, however, considerably by household size: shelter poverty reveals an affordability problem among small households that is much more concentrated at the very lowest incomes than the conventional standards suggest. But among the largest households, shelter poverty afflicts households with incomes as high or higher (Tables 2 and 3).

In sum, the shelter poverty concept suggests an affordability problem among Asian American renters that is less widely dispersed than the traditional approaches suggest. Shelter poverty directs our attention particu-

larly to the plight of large Asian American renter households of middle- as well as low-income levels, and to the situation of extremely low-income small Asian American renter households.

#### *Homeowners*

In 1990, 47% of Asian American homeowner households paid 25% or more of their income for housing, while 33% paid 30% or more, far greater than the 21% who were shelter poor (Table 5 and Figure 3). This is quite different than the situation among renters, where far less variation exists in the aggregate rates of affordability problems suggested by the different measures. The reason for the wide variations among the approaches for homeowners is the prevailing high level of Asian American homeowner incomes that results in many homeowners not being shelter poor even if they are paying more than 30% of income for housing.

Examining affordability by household size, for every size homeowner household the conventional approaches suggest a more severe problem than shelter poverty does, but the difference narrows with increasing household size. All the standards reveal a sizable problem among one-person Asian American homeowners, who are predominantly elderly. Among larger households, the conventional approaches show little variation by household size, while shelter poverty indicates substantial worsening with increasing size (Table 5 and Figure 3).

By income, however, shelter poverty reveals a more severe affordability problem among Asian American homeowners with incomes below \$15,000 annually than do the percent-of-income approaches. In the

\$15,000–25,000 range the different affordability standards all yield similar results, while at higher incomes shelter poverty drops off much more sharply (Figure 4). Disaggregating by household size reveals that even among the largest homeowner households shelter poverty does not reach as high up the income distribution as affordability problems as measured by percent of income. This is unlike the situation with renters, for whom shelter poverty among large households is no less severe than conventionally measured affordability problems (Table 5).

The principal conclusion of this comparison between affordability standards is that while shelter poverty reveals much less severe aggregate affordability problems among Asian American homeowners than suggested by conventional analysis, shelter poverty reveals a problem more severe among the very poorest Asian American homeowners and among moderate-income large Asian American homeowner households. Since such households are not a large proportion of all Asian American homeowners, their plight might tend to be overlooked without the sharp focus provided by the shelter poverty approach.

### **Housing Conditions of Asian American Households (1989 AHS)**

The American Housing Survey collects detailed data on many aspects of housing conditions. The Census Bureau and HUD have defined summary measures of “severe” and “moderate” dwelling-unit problems using many of the data items in the AHS (see, for example, U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, 1991, Appendix pp. 14-15). Even the so-called moderate problems have implications for the health and safety of resi-

dents. While the definitions have a certain arbitrariness to them, their application to a particular dwelling unit or set of dwelling units is quite objective.

Based on these measures, in 1989 4.3% of dwellings with an Asian American household-er had severe and 4.8% had moderate dwelling-unit problems, a total of 9.1% (Figure 5). Among Asian Americans with annual incomes of under \$15,000, 13.2% had severe or moderate dwelling-unit problems in 1989. Strikingly, even among Asian Americans with high incomes, the AHS data reveal relatively high rates of dwelling unit problems, for example, 6.5% of those with annual incomes of \$40,000 or more had problems. The rates by income and housing cost, however, have very large margins of error due to the limited number of Asian American cases in the AHS sample.

### **Comparison of Asian American Housing Problems with Other Groups**

The analysis presented so far suggests that about one out of every three to one out of two Asian American households suffers from an affordability problem (depending on the affordability standard used) and that about one out of 11 experiences severe or moderate dwelling-unit problems. These are substantial and extensive problems, which have garnered little public awareness but which deserve attention in their own right. At the same time, it is reasonable to ask how the extent of housing problems experienced by Asian Americans compares with the housing problems experienced by other racial/ethnic groups, as part of an attempt to locate the sources of Asian American housing problems and identify possible strategies of response.

## Housing Affordability

In 1990 an Asian American household was about 30% more likely to be shelter poor in 1990 than a white household (33.0% vs. 25.4%), but about 25% less likely to be shelter poor than a Black or Latino household (33.0% versus 44.4% and 45.6%, respectively; Table 1 and Figure 6).

Both Asian American homeowners and renters are more likely to be shelter poor than their white counterparts and less likely to be shelter poor than Blacks and Latinos of the same tenure. The patterns of relative severity are, however, quite different for homeowners and renters.

Asian American homeowners had only slightly higher rates of shelter poverty than white homeowners in 1990 (20.8% vs. 18.3%) but much lower rates than Black homeowners (34.1%) and Latino homeowners (31.1%; Table 1 and Figure 6). Asian American homeowners are much less likely to be shelter poor than Black and Latino homeowners largely because of the much higher prevailing incomes of Asian Americans. However, the small difference (and indeed slightly higher rate) compared with white homeowners cannot be explained by income differences, since Asian American homeowners had a considerably higher median income than white homeowners in 1990. Rather, the higher prevailing incomes of Asian Americans are offset by their greater prevailing housing costs and larger household size.

Among renters, the differences in shelter poverty by race/ethnicity are more complex. First, the gap between Asian Americans and whites is six percentage points (46.4% versus 40.4%), more than twice the absolute difference between Asian American and white homeowners (Table 1 and Figure 6). This

gap cannot be explained by differences in incomes and housing costs, since the slightly higher median income of Asian American renters is offset by the comparably higher median rent. The gap is thus primarily a result of the larger size of Asian American renter households.

While the gap between Asian Americans and whites is much wider for renters than for homeowners, between Asian Americans and Blacks the opposite is true. Asian American renters had a shelter poverty rate 7.1 percentage points less than Black renters (46.4% vs. 53.5%), little more than half the 13.3 percentage point difference for homeowners (Table 1 and Figure 6). Even though Asian American renters have considerably higher incomes, on average, than Black renters, their households are also considerably larger and, most notably, have much higher average housing costs. These latter two factors tend to offset the effect of higher incomes, thus narrowing the gap in the rates of shelter poverty.

Compared with Latino renters, Asian Americans have substantially lower rates of shelter poverty (46.4% versus 57.4%) with the 11 percentage point difference being only slightly greater than the 10.3 percentage point difference for homeowners (Table 1 and Figure 6). While Asian American renters have considerably higher incomes, on average, than Latino renters, this difference is largely balanced by higher housing costs. Latino renter households are, however, larger even than Asian American renter households, in contrast with both Black and white renters. This larger size is decisive in the much higher rate of shelter poverty among Latino renters compared with Asian Americans.

The comparisons in rates of shelter poverty by race/ethnicity and tenure demon-

strate clearly the role of household size, as well as income and housing costs, in understanding affordability in general, and the affordability situation of Asian Americans in particular. Unlike the traditional percent-of-income standards, in which household size makes no difference, the shelter poverty approach explicitly includes household size, thereby demonstrating how demographic factors as well as economic ones impact housing affordability.

#### *Price Discrimination*

The discussion of Asian American housing affordability to this point has not considered whether housing market discrimination might play a role in Asian Americans, both homeowners and renters, having higher rates of shelter poverty than whites. While housing discrimination and segregation have implications for incomes as well as housing opportunities (see, for example, Galster and Keeney, 1988), for this study it is most appropriate and feasible to consider whether Asian American shelter poverty is at all explainable in terms of price discrimination in the housing market.

To get at this question, shelter poverty rates among Asian American homeowners and renters in 1990 have been compared with shelter poverty rates among all homeowners and renters, controlling for income and household size. For homeowners, below certain income levels (levels that increase with household size) no significant difference in shelter poverty are revealed, i.e., at lower-income levels an Asian American household of a given income and household size is no more likely to be shelter poor than a non-Asian household of the same income and household size.

At higher incomes, however, an Asian American homeowner household of a given income and household size is significantly more likely to be shelter poor than a non-Asian household of the same income and household size. For one-person households the differences appear at annual incomes above \$5,000; for two-persons only above about \$20,000 annually; for three-persons above about \$25,000; for four-persons above about \$30,000; and for households with 5 or more persons above annual incomes of \$35,000.

If shelter poverty among Asian American homeowners were concentrated at the very lowest income levels, the higher rates among higher-income larger households would not be significant. In fact, about half the Asian American homeowners who are shelter poor are in income classes for which their rates of shelter poverty are significantly above the rates for non-Asians. In sum, nearly all lower-income homeowners are shelter poor, whether they are Asian or non-Asian; but among middle-income homeowners, Asian Americans experience significantly higher rates of shelter poverty than do non-Asians. Whether this disparity is due to:

- price discrimination against Asian American homebuyers,
- middle-income Asian Americans being more likely to have bought homes during more recent periods of high prices and high interest rates,
- middle-income Asian American homeowners being more likely to live in regions of high housing cost, or
- some combination of the factors above is worth examining, but cannot be ascertained from the available Census data.

Comparing shelter poverty among Asian



and non-Asian renters, controlling for income and household size, does not show the same sharp disparity as with homeowners. The analysis shows that, for the most part, an Asian American renter of a given income and household size is no more likely to be shelter poor than a non-Asian of the same income and size. The only exceptions appear to be one-person Asian American renters with annual incomes between \$15,000 and \$25,000, four-person Asian American renters with incomes above \$25,000, and five-person renters with incomes above \$35,000. About one-quarter of shelter poor Asian American renters are in the categories just listed (with significantly higher rates of shelter poverty than non-Asians), compared with half of shelter-poor Asian American homeowners being in categories with such disparity. To the extent that some middle-income Asian American renters experience higher rates of shelter poverty, this might be a consequence of price discrimination or might be due to a substantial portion of middle-income Asian American renters living in regions with high rents, or some combination of these factors. Again, available census data do not permit resolution.

### **Housing Conditions**

American Housing Survey data on housing quality can also be analyzed to ascertain racial differences. In other words, whether or not an Asian American household of a given income and household size pays more, on average, for housing than a non-Asian household of the same income and size, is it possible that due to discrimination it has fewer choices and thus worse quality housing on average? This would be a form of indirect price discrimination, since it would mean that some

Asian Americans get worse (i.e., less) housing for their money.

Overall, a household with an Asian American householder is about one-third more likely to live in a unit with physical problems than a household with a white householder (9.1% versus 6.7%), but only half as likely than with a Black householder and about one-third less likely than with a Latino householder (Table 1 and Figure 5). The differences between the rates of housing problems experienced by Asian Americans and non-Asians are small at incomes below \$20,000 annually. But at higher incomes Asian Americans have considerably greater overall rates of housing problems than non-Asians (over 90% of those in these higher income categories are white).

Looking separately at severe dwelling-unit problems, Asian Americans find themselves in the same relative position, i.e., with higher rates of poor housing conditions than whites but lower than Latinos and Blacks. However, the gap between Asian Americans and whites is wider, while there is hardly any difference with Latinos and a narrower gap with Blacks (Table 1 and Figure 5). Thus in terms of severe dwelling problems, there appears to be some clustering of all three large populations of color.

Looking at moderate dwelling-unit problems, Asian Americans find themselves in the same relative position. In contrast with severe dwelling-unit problems, discussed above, Asian Americans have much lower rates than both Latinos and Blacks and a rate only slightly above that of whites (Table 1 and Figure 5). For all income categories above \$20,000 annually Asian Americans experience rates that, while not high in absolute terms, are substantially above the rates for non-Asians

(who, in these higher income categories, are over 90% white).

Although the AHS data do not permit sufficiently fine-grained analysis to compare the incidence of Asian American dwelling-unit problems by tenure while controlling for income and household size, limited statistical analysis has been possible. For renters and owners combined, controlling for income, no significant differences at low incomes in the rates of dwelling-unit problems experienced by Asian Americans and non-Asians are revealed; but at higher incomes, Asian Americans experience higher rates of severe and moderate dwelling-unit problems, differences that are statistically significant.

While the data do not permit definitive conclusions, the following hypotheses are offered to help account for the patterns of dwelling-unit problems by race:

- Physical problems with housing—both severe and moderate—are more likely to be experienced by groups whose housing choices are limited by discrimination and segregation.
- Severe housing problems are more likely to be experienced by renters than homeowners, both because renters are poorer, on average, and because they have less control over their housing conditions.
- Asian American renters experience greater segregation than Asian American homeowners.
- Asian American renters experience considerable segregation, less than Blacks but comparable to Latinos.
- Asian American homeowners experience limited segregation, considerably less than Latinos and much less than Blacks.
- The rates of severe housing problems experienced by Asian Americans therefore are similar to those of Latinos and Blacks in

large part because of the relatively high segregation of Asian American renters.

- Rates of moderate housing problems experienced by Asian Americans are similar to those of whites in large part because of the relatively low segregation of Asian American homeowners.

### **Implications for Research, Policy and Organizing**

From the manifold findings of this study, two broad conclusions are offered to focus recommendations for future research, planning and action.

First, the housing problems of low-income Asian Americans are serious and extensive but for the most part they are not greater than the housing problems of other low-income households, who are also disproportionately people of color. Low-income Asian Americans certainly experience racism in the housing market, contributing to a high degree of segregation, which in turn may limit their opportunities to obtain higher incomes as well as better housing. Low income is the overwhelming factor shaping their housing situations.

Second, the housing problems of middle-income Asian Americans are more extensive than would be expected solely on the basis of income and household size distribution. While modest incomes account for a portion of their housing problems, racial disparity also exists, especially for Asian American homeowners, and to some extent for Asian American renters as well. This study has not been able to ascertain the degree to which past or present discriminatory practices in the housing and mortgage markets can account for some or all of these disparities.

## Research Needs

Research on Asian American housing has been constrained by the limited amount and quality of relevant data. To stimulate generating more and better data, more extensive agendas for Asian American housing research need to be developed, highlighting the potential utility of such data. Advocacy from constituent organizations and communities is necessary to create the climate and call forth the resources to generate such data.

In particular, there is a need for more research on housing and mortgage market discrimination against Asian Americans. At the national level (with due recognition of the current political/fiscal environment) HUD should be encouraged to sponsor the type of study conducted on housing discrimination experienced by Blacks and Latinos. At the state and local levels, public agencies such as the Massachusetts Commission Against Discrimination and private civil rights groups focused on housing discrimination, e.g., the Lawyers Committee for Civil Rights, should sponsor or conduct studies using well-developed audit or testing methodology.

With regard to research focused on such topics as housing affordability, housing conditions, tenure, and location, the AHS sampling procedure should be revised to over-sample such under-represented groups as Asian Americans, both in the national and metropolitan areas surveys. Public agencies and private foundations should sponsor survey research focused specifically on Asian Americans to ensure sufficiently large samples for meaningful analysis of Asian American housing, in contrast with most sponsored research on race in which Asian Americans are left out or the samples contain too few Asian Americans for meaningful analyses.

Furthermore, with regard to housing affordability of Asian Americans, it is important to distinguish the degree to which these problems are the result of

- manifestations of structural features of the U.S. housing system
- the legacy of historical patterns of discrimination against Asian Americans
- recent and current discrimination.

It is possible, for example, that recent Asian immigrants face different housing market experiences than Asian Americans with generational roots in the United States. Meaningful research on such issues requires sufficiently large datasets to encompass the diversity of the Asian-origin population.

With respect to research on Asian American homeowners, the fact that they have higher incomes and pay considerably more for houses on average may be due to a higher proportion of this group living in areas of the country with high housing costs, or a higher proportion being recent buyers (who face a general market of higher prices requiring higher incomes). Research that controls for geography and year of purchase might reduce or eliminate such differences. While historical discriminatory practices might contribute to a higher proportion of Asian Americans being recent buyers rather than long-term owners, such evidence neither proves nor disproves current discrimination. In these terms, research on affordability and discrimination are interconnected. Furthermore, lower rates of homeownership among Asian Americans compared with whites may reflect both historic discrimination as well as recent immigration, suggesting that research on Asian American housing and homeownership would benefit from analysis over time. Finally, sophisticated attitudinal research is needed to

ascertain whether higher rates of affordability problems and dwelling-unit problems among middle-income Asian American homeowners are due to a willingness to pool income and take on higher costs or live in less adequate conditions in order to achieve homeownership.

As for research on Asian American renters, one issue with great strategic importance is the matter of ownership. If it is private, speculatively-owned rental housing, to what extent are the owners

- non-Asian Americans
- Asian American landlords who are former or current residents of the neighborhood, or
- owner-occupants?

Another issue is whether the problems of affordability and inadequate dwellings experienced by Asian American renters are largely or primarily a situation faced by vulnerable recent immigrants, or due to broader discriminatory practices faced by Asian American renters even with long-term roots in the U.S.

### Strategic Challenges

The need for considerably more data and research on housing of Asian Americans should not preclude action to address problems and issues as they are known and understood to this point, while recognizing that policies and strategies should always be subject to revision and refinement in the light of new knowledge. Clearly the housing problems faced by Asian Americans include a racial dimension, yet are also in large measure common to all racial/ethnic groups. While one-third of Asian Americans are shelter poor, one-quarter of whites and nearly half of Blacks and Latinos are shelter poor as well. While over 9% of Asian Americans live in housing with physical problems, so do nearly 7% of

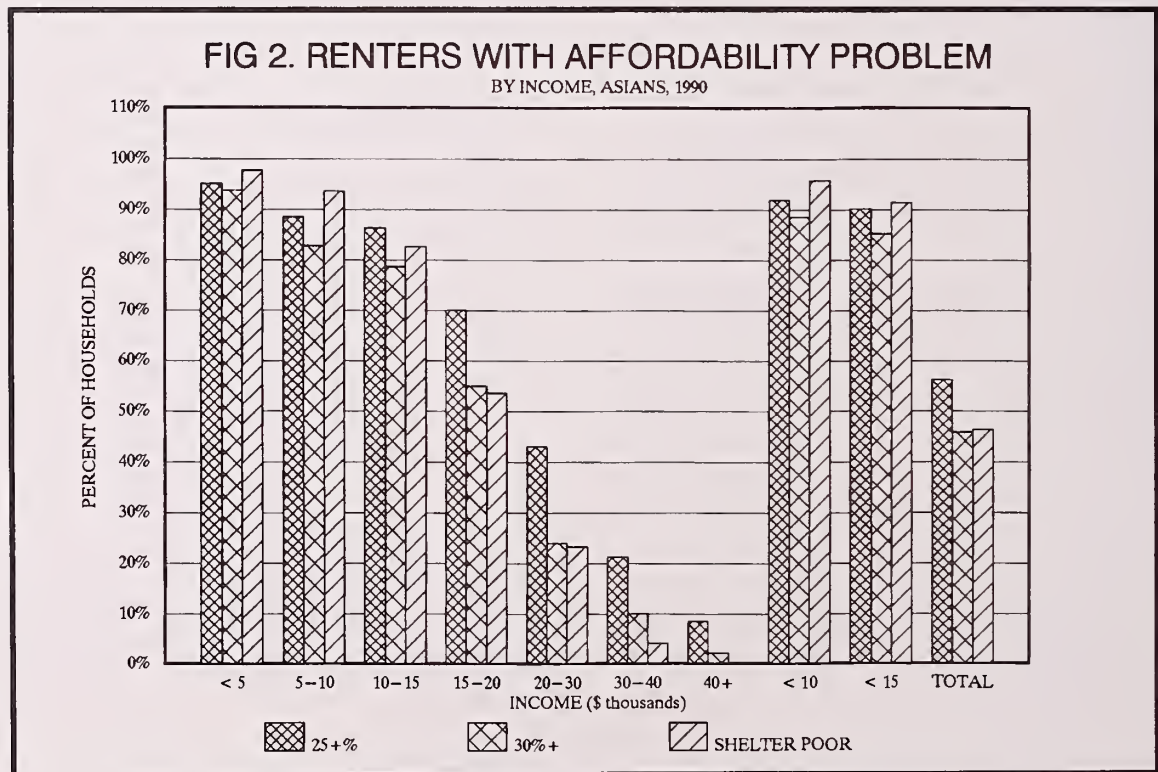
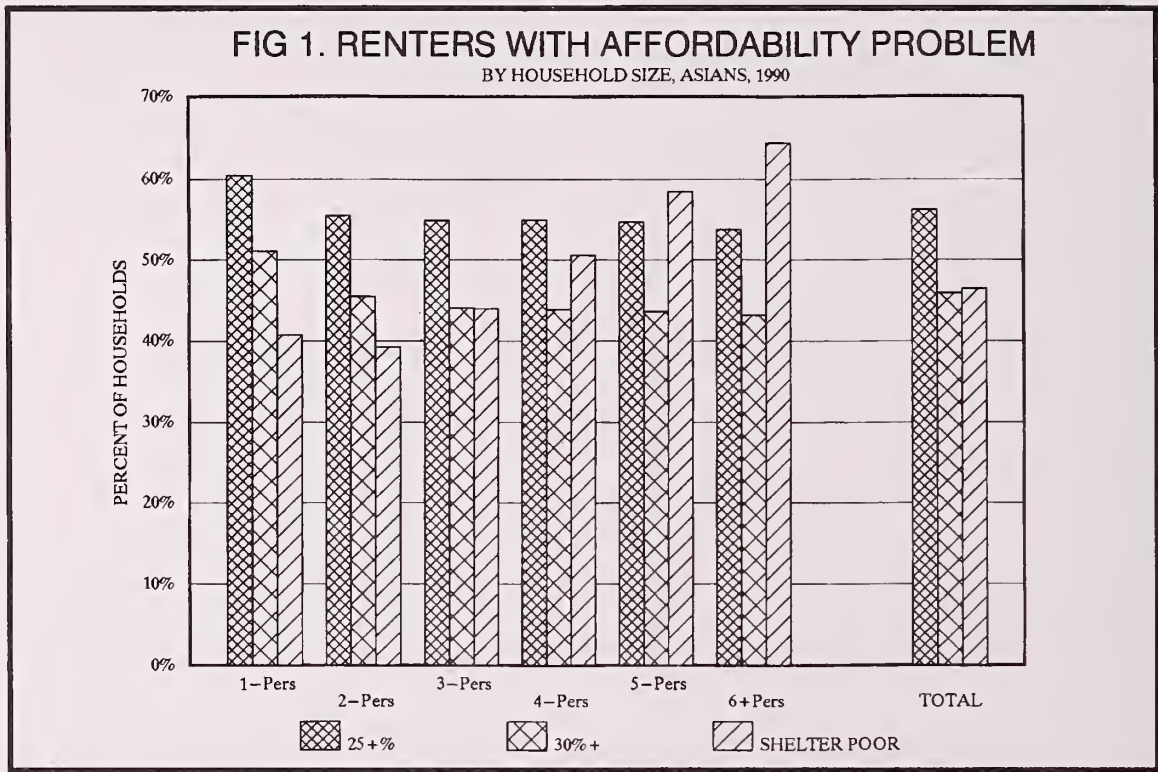
whites, close to 15% of Latinos and nearly 18% of Blacks.

Activists and advocates who work in and with Asian American communities on housing issues face two major strategic challenges in focusing their efforts. First, what emphasis should be placed on dealing with common structural dimensions of housing problems (i.e., the high costs of private ownership, dependence on debt financing and risks of foreclosure, widening income inequality, and declining public resources for housing) through general policies and coalition politics, across social and geographical lines (see, Stone, 1993, Parts II and III)? Or should attention be given to the distinctive dimensions of Asian American housing problems (e.g., discrimination, segregation, and poor housing conditions) through more focused policies and intensive organizing among Asian Americans?

Second, to the extent that efforts are devoted to the distinctive elements of Asian American housing issues, what emphasis should be placed on anti-discrimination, fair housing, and equal opportunity, versus enclave housing strategies for community/resident ownership and control, which may require confrontations not only with institutional forces competing for land, but also potentially divisive class issues with Asian American landlords? In practice, the choices tend not to be so sharp; activists and advocates have tended to put most attention to strategies and policies to help the most vulnerable populations residing in inner-city Asian enclaves. The research reported here, as limited as it may be, has revealed that many middle-income Asian Americans, who to a considerable degree are not living in such enclaves, nonetheless also experience substan-

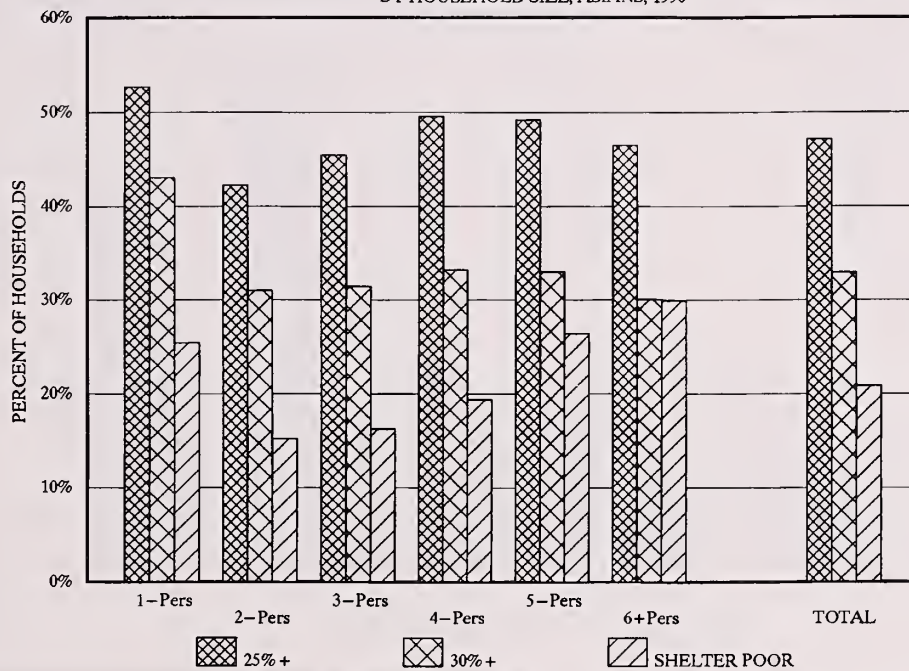
tial problems of affordability and adequacy. These problems call for concerted action to overcome housing discrimination against Asian Americans wherever and however it

occurs. They also call for concerted participation by Asian Americans to reform the housing system so that the right to secure decent and affordable housing is available for all.



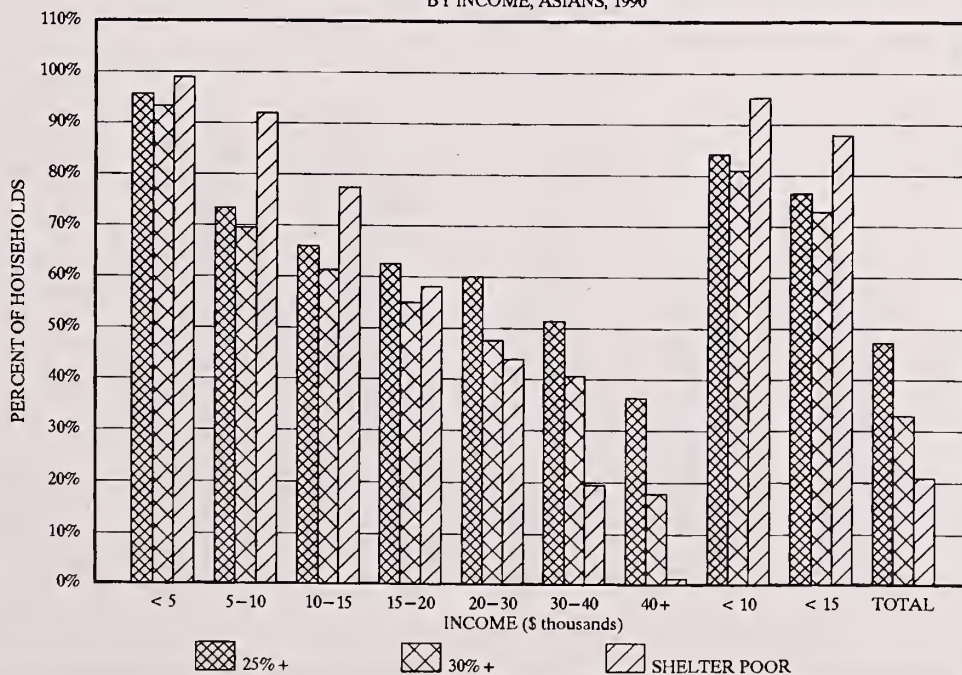
**FIG 3. OWNERS WITH AFFORDABILITY PROBLEM**

BY HOUSEHOLD SIZE, ASIANS, 1990



**FIG 4. OWNERS WITH AFFORDABILITY PROBLEM**

BY INCOME, ASIANS, 1990



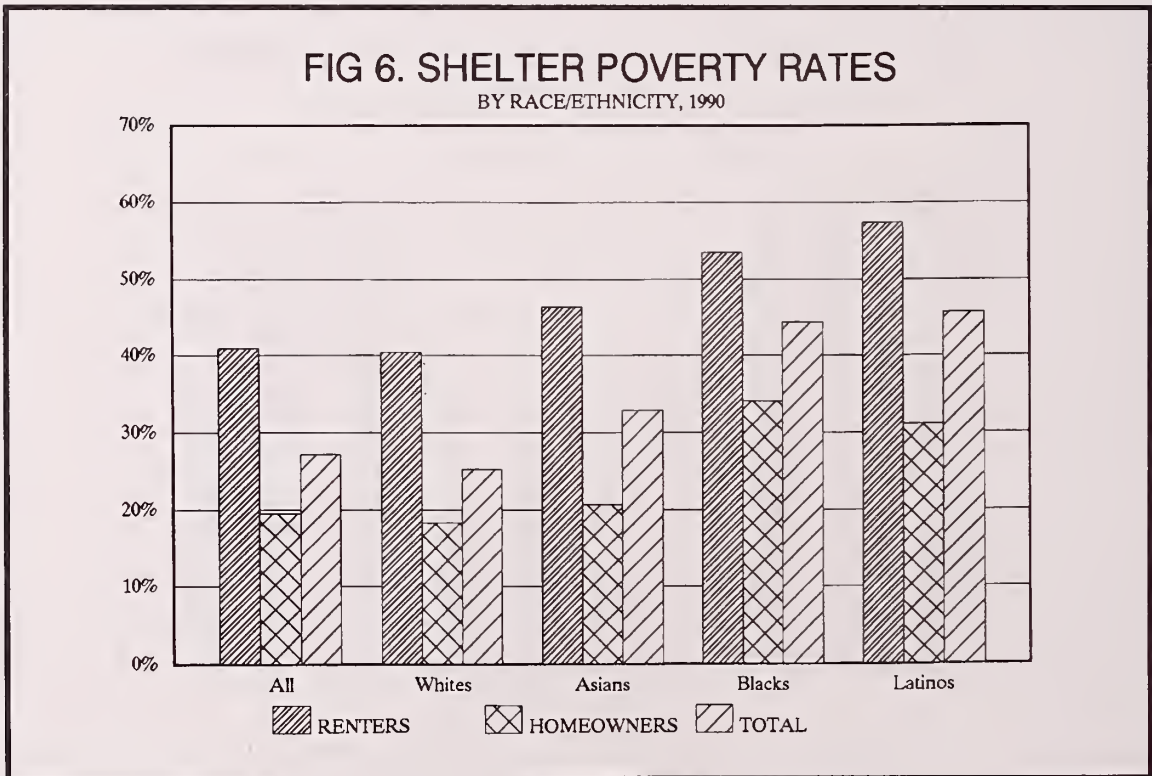
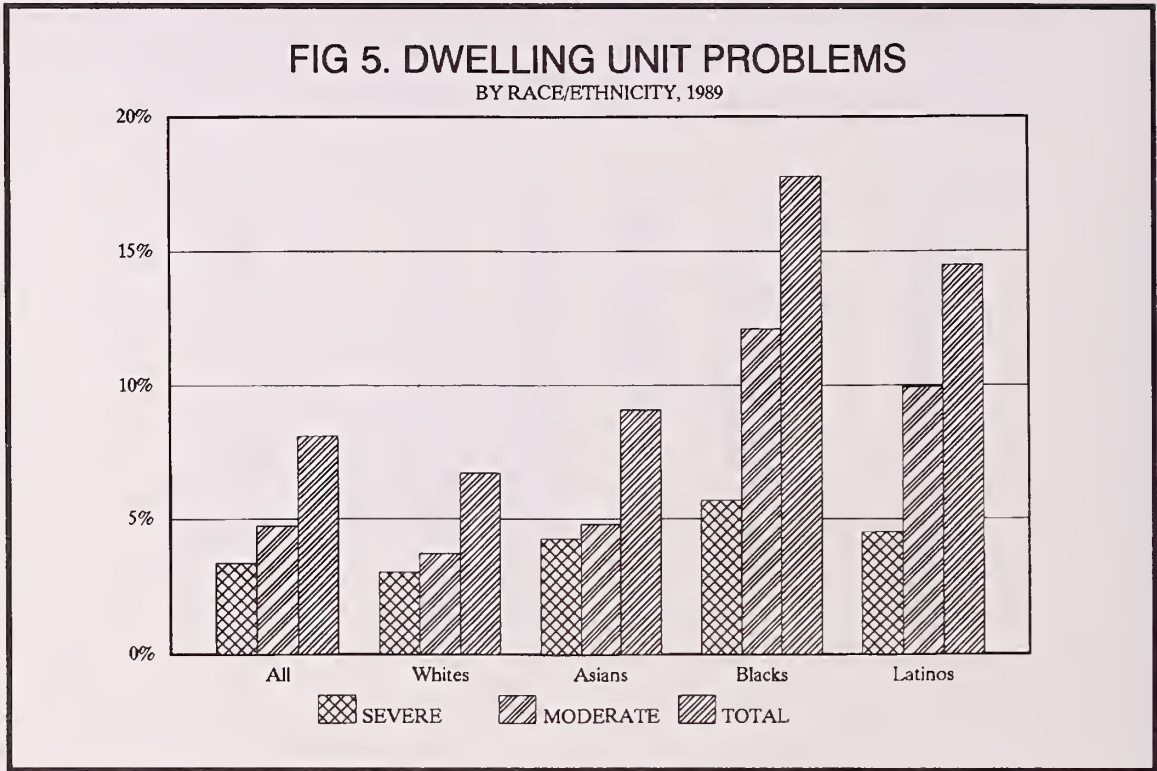




TABLE 1  
 SELECTED HOUSING CHARACTERISTICS BY RACE/ETHNICITY  
 (thousands)  
 U.S., 1989-1990

HOMEOWNERSHIP RATES, 1990

	Homeowners	Renters	Total	Homeownership Rate
All	59,031	32,916	91,947	64.20%
Whites	52,473	24,487	76,960	68.18%
Asians	1,036	947	1,983	52.24%
Blacks	4,562	6,069	10,631	42.91%
Latinos	2,503	3,701	6,204	40.34%

SHELTER POVERTY RATES, 1990

	Homeowners		Renters		Total	
All	11,539	19.5%	13,486	41.0%	25,025	27.2%
Whites	9,628	18.3%	9,901	40.4%	19,529	25.4%
Asians	215	20.8%	439	46.4%	654	33.0%
Blacks		34.1%		53.5%	10,631	44.4%
Latinos		31.1%		57.4%	6,204	45.6%

SHELTER POVERTY RATES, 1989

	Homeowners		Renters		Total	
All	12,760	21.3%	13,414	39.7%	26,174	27.9%
Whites						
Asians						
Blacks	1,696	37.2%	3,146	51.8%	4,842	45.5%
Latinos	849	33.9%	2,058	55.6%	2,907	46.9%

DWELLING UNIT PROBLEMS, 1989

	Severe		Moderate		Total	
All	3,161	3.4%	4,442	4.7%	7,603	8.1%
Whites	2,428	3.0%	2,977	3.7%	5,405	6.7%
Asians	79	4.3%	89	4.8%	168	9.1%
Blacks	606	5.7%	1,287	12.1%	1,893	17.8%
Latinos	281	4.5%	617	9.9%	898	14.5%

SOURCE: Derived from 1989 American Housing Survey and 1990 Census.

TABLE 2

## NUMBER OF RENTER HOUSEHOLDS (thousands)

U.S. 1990

## ASIANS

	INCOME							Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN INCOME	NUMBER OF PERSONS
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more					
ALL												
1-Person HH	46	36	25	42	32	22	12	82	107	216	\$15,180	216
2-Person HH	29	26	28	45	36	35	34	56	84	233	\$21,990	466
3-Person HH	16	16	17	35	30	28	28	32	49	171	\$25,290	512
4-Person HH	11	13	15	31	27	27	30	24	40	154	\$27,320	616
5-Person HH	5	6	9	17	14	14	16	11	20	81	\$27,250	404
6+Person HH	7	5	12	19	15	14	20	12	25	93	\$26,830	579
TOTAL	114	103	107	188	153	141	141	217	325	947	\$22,570	2,793
MEDIAN SIZE											2.6	
SHELTER POOR												
1-Person HH	45	31	11	1	0	0	0	76	87	88	\$4,920	88
2-Person HH	28	26	25	12	0	0	0	54	79	91	\$8,410	183
3-Person HH	16	16	17	23	2	0	0	32	49	75	\$11,590	225
4-Person HH	11	13	15	29	9	1	0	24	39	78	\$15,050	311
5-Person HH	5	6	9	16	10	1	0	11	20	47	\$17,290	236
6+Person HH	7	5	12	18	14	4	0	12	24	60	\$18,380	373
TOTAL	112	97	89	101	35	6	0	208	297	439	\$10,630	1,415
MEDIAN SIZE											3.0	
PAYING 25% OR MORE												
1-Person HH	44	32	20	23	8	3	2	75	95	131	\$8,440	131
2-Person HH	28	24	25	31	14	6	3	51	76	129	\$12,710	258
3-Person HH	15	15	16	26	14	6	2	30	46	94	\$15,400	281
4-Person HH	10	12	14	24	14	7	2	22	36	85	\$17,530	338
5-Person HH	5	5	8	13	8	4	1	10	18	44	\$17,840	221
6+Person HH	7	4	11	14	8	4	2	11	22	50	\$17,100	311
TOTAL	109	91	93	132	66	30	12	200	293	532	\$13,560	1,540
MEDIAN SIZE											2.6	
PAYING 30% OR MORE												
1-Person HH	43	29	17	16	4	1	0	72	89	110	\$7,080	110
2-Person HH	27	22	22	24	7	3	1	50	72	106	\$10,750	212
3-Person HH	15	14	14	21	8	3	1	29	43	75	\$12,940	225
4-Person HH	10	11	13	20	9	4	1	21	34	68	\$14,820	270
5-Person HH	5	5	8	11	5	2	0	10	17	35	\$15,280	176
6+Person HH	7	4	10	12	5	2	0	10	21	40	\$14,700	250
TOTAL	107	85	84	103	36	14	3	192	277	434	\$11,450	1,242
MEDIAN SIZE											2.5	

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TABLE 3

## PERCENT OF RENTER HOUSEHOLDS

U.S. 1990

ASIANS

HOUSEHOLD SIZE	INCOME							Total Under \$10,000	Total Under \$15,000	Total All Incomes	PERCENT OF PERSONS
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more				
SHELTER POOR											
1-Person HH	97.9%	86.0%	42.3%	3.0%	0.1%	0.0%	0.0%	92.6%	80.8%	40.7%	40.7%
2-Person HH	96.1%	97.8%	88.4%	26.8%	1.4%	0.0%	0.0%	96.9%	94.0%	39.2%	39.2%
3-Person HH	100.0%	98.0%	99.4%	66.4%	8.1%	0.2%	0.0%	100.0%	99.9%	43.9%	43.9%
4-Person HH	94.8%	99.4%	99.0%	96.6%	33.1%	2.6%	0.0%	97.3%	97.9%	50.5%	50.5%
5-Person HH	94.9%	100.0%	99.3%	98.3%	71.0%	8.6%	0.0%	97.7%	98.4%	58.4%	58.4%
6+Person HH	99.0%	90.9%	95.4%	97.0%	95.3%	25.9%	0.1%	95.4%	95.4%	64.4%	64.4%
TOTAL	97.7%	93.6%	82.6%	53.5%	23.2%	4.0%	0.0%	95.8%	91.4%	46.3%	50.7%
PAYING 25% OR MORE											
1-Person HH	95.5%	86.9%	77.9%	53.6%	25.7%	13.6%	15.3%	91.7%	88.4%	60.4%	60.4%
2-Person HH	94.0%	90.2%	87.0%	68.4%	39.2%	17.3%	7.4%	92.2%	90.5%	55.4%	55.4%
3-Person HH	99.5%	89.7%	90.0%	74.9%	46.0%	20.3%	7.4%	94.5%	92.9%	54.9%	54.9%
4-Person HH	91.8%	91.0%	91.0%	79.9%	54.0%	26.6%	8.1%	91.3%	91.2%	54.9%	54.9%
5-Person HH	91.4%	90.4%	91.0%	79.4%	55.1%	27.2%	7.7%	90.9%	90.9%	54.7%	54.7%
6+Person HH	96.0%	79.1%	87.8%	76.5%	53.0%	28.4%	8.2%	88.5%	88.2%	53.7%	53.7%
TOTAL	95.1%	88.5%	86.3%	70.0%	43.0%	21.2%	8.4%	92.0%	90.1%	56.1%	55.1%
PAYING 30% OR MORE											
1-Person HH	93.9%	80.9%	68.0%	37.0%	11.0%	5.2%	3.8%	88.2%	83.4%	51.0%	51.0%
2-Person HH	92.9%	85.0%	79.3%	52.3%	19.8%	7.4%	1.8%	89.2%	85.8%	45.4%	45.4%
3-Person HH	98.1%	84.4%	82.7%	59.9%	25.2%	9.1%	1.8%	91.1%	88.1%	44.0%	44.0%
4-Person HH	90.3%	85.4%	84.5%	66.3%	32.9%	13.6%	2.0%	87.7%	86.5%	43.8%	43.8%
5-Person HH	89.6%	83.9%	84.8%	66.4%	33.8%	13.5%	1.9%	86.6%	85.8%	43.6%	43.6%
6+Person HH	94.4%	71.5%	81.9%	63.0%	33.8%	14.8%	2.0%	84.3%	83.1%	43.1%	43.1%
TOTAL	93.7%	82.7%	78.7%	54.9%	23.9%	9.9%	2.1%	88.5%	85.2%	45.8%	44.5%

TABLE 4

## NUMBER OF HOMEOWNER HOUSEHOLDS (thousands)

U.S. 1990

ASIANS

HOUSEHOLD SIZE	INCOME							Total Under \$10,000	Total Under \$15,000	Total All Incomes	MEDIAN PERSONS INCOME	PERSONS IN HH
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more					
ALL												
1-Person HH	8	9	9	17	18	21	18	16	25	98	\$29,120	98
2-Person HH	5	6	10	25	27	41	90	11	20	203	\$45,260	407
3-Person HH	3	3	5	15	22	41	108	6	11	197	\$53,370	591
4-Person HH	3	2	4	15	25	51	156	5	9	257	\$57,440	1,026
5-Person HH	1	1	2	9	16	28	87	3	5	145	\$57,110	726
6+Person HH	1	1	2	7	12	24	88	2	4	135	\$63,360	1,014
TOTAL	21	22	31	89	120	206	547	43	75	1,036	\$51,950	3,862
										3.6		
SHELTER POOR												
1-Person HH	8	7	5	4	1	0	0	15	19	25	\$8,230	25
2-Person HH	5	6	7	9	4	1	0	10	17	31	\$13,610	62
3-Person HH	3	3	4	9	9	3	0	6	11	32	\$20,710	95
4-Person HH	3	2	4	13	15	12	0	5	9	50	\$26,630	198
5-Person HH	1	1	2	9	13	10	1	3	5	38	\$29,180	191
6+Person HH	1	1	2	7	12	13	5	2	4	40	\$32,880	302
TOTAL	21	21	24	51	53	40	6	41	65	216	\$23,230	873
										3.9		
PAYING 25% OR MORE												
1-Person HH	8	7	6	10	8	6	7	15	21	52	\$20,390	52
2-Person HH	5	4	7	14	13	16	27	9	16	86	\$34,840	172
3-Person HH	3	2	3	10	13	21	37	5	9	90	\$44,260	269
4-Person HH	2	1	2	11	18	31	61	4	6	127	\$48,830	508
5-Person HH	1	1	1	6	11	17	34	2	3	71	\$48,230	357
6+Person HH	1	0	1	4	8	14	33	2	3	63	\$51,730	471
TOTAL	20	16	21	55	72	106	198	36	57	488	\$43,300	1,829
										3.6		
PAYING 30% OR MORE												
1-Person HH	7	7	6	9	6	4	3	14	20	42	\$16,580	42
2-Person HH	5	4	6	13	10	12	13	9	15	63	\$28,810	126
3-Person HH	3	2	3	9	11	16	18	5	8	62	\$38,070	185
4-Person HH	2	1	2	9	14	25	30	4	6	85	\$42,610	340
5-Person HH	1	1	1	6	9	14	16	2	3	48	\$41,890	239
6+Person HH	1	0	1	4	7	11	16	2	2	41	\$44,570	304
TOTAL	20	16	19	49	57	83	97	35	54	340	\$36,850	1,237
										3.5		

Michael Stone

TABLE 5

## PERCENT OF HOMEOWNER HOUSEHOLDS

U.S. 1990

ASIANS

HOUSEHOLD SIZE	INCOME										PERCENT OF PERSONS
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Total Under \$10,000	Total Under \$15,000	Total All Incomes	
SHELTER POOR											
1-Person HH	100.0%	82.4%	55.0%	23.9%	7.0%	0.5%	0.0%	90.6%	78.4%	25.4%	25.4%
2-Person HH	98.6%	98.2%	70.7%	36.2%	13.5%	1.7%	0.0%	98.3%	85.1%	15.1%	15.1%
3-Person HH	98.8%	98.7%	93.9%	59.7%	39.6%	8.4%	0.0%	98.7%	96.7%	16.2%	16.2%
4-Person HH	98.8%	97.7%	99.2%	87.2%	58.5%	24.0%	0.1%	98.3%	98.7%	19.3%	19.3%
5-Person HH	96.8%	96.9%	98.4%	99.4%	80.6%	37.0%	1.6%	96.8%	97.5%	26.3%	26.3%
6+Person HH	97.2%	97.0%	98.6%	100.0%	94.4%	54.2%	5.2%	97.1%	97.8%	29.8%	29.8%
TOTAL	99.0%	91.9%	77.4%	58.1%	43.8%	19.5%	1.1%	95.3%	87.8%	20.8%	22.6%
PAYING 25% OR MORE											
1-Person HH	99.3%	81.3%	69.8%	57.0%	46.1%	31.2%	37.7%	89.6%	82.8%	52.6%	52.6%
2-Person HH	95.2%	76.7%	68.2%	57.3%	48.3%	38.5%	30.0%	85.2%	77.0%	42.2%	42.2%
3-Person HH	94.8%	74.2%	69.0%	65.3%	61.3%	51.0%	34.0%	84.6%	78.1%	45.4%	45.4%
4-Person HH	94.1%	56.2%	59.9%	68.8%	70.4%	61.4%	39.2%	76.1%	68.7%	49.5%	49.5%
5-Person HH	87.8%	49.9%	54.0%	70.4%	71.7%	60.4%	38.6%	68.3%	61.9%	49.2%	49.2%
6+Person HH	88.9%	53.5%	56.5%	64.1%	67.3%	59.1%	37.8%	74.2%	66.1%	46.5%	46.5%
TOTAL	95.6%	73.3%	65.9%	62.5%	60.0%	51.4%	36.3%	84.1%	76.5%	47.2%	47.3%
PAYING 30% OR MORE											
1-Person HH	97.0%	78.1%	65.8%	50.3%	34.2%	21.5%	19.0%	86.9%	79.6%	43.1%	43.1%
2-Person HH	93.2%	73.2%	63.6%	50.4%	37.2%	29.2%	14.8%	82.3%	73.3%	30.9%	30.9%
3-Person HH	92.9%	70.5%	64.6%	57.3%	48.4%	40.0%	16.6%	81.9%	74.6%	31.4%	31.4%
4-Person HH	92.1%	50.6%	54.7%	60.7%	57.1%	49.8%	19.3%	72.3%	64.3%	33.1%	33.1%
5-Person HH	84.3%	43.5%	48.2%	62.6%	58.6%	48.6%	18.9%	63.3%	56.5%	33.0%	33.0%
6+Person HH	85.6%	47.4%	50.7%	55.3%	53.6%	47.4%	18.4%	69.8%	61.0%	30.0%	30.0%
TOTAL	93.3%	69.4%	61.3%	54.9%	47.5%	40.5%	17.8%	81.0%	72.7%	32.9%	32.0%

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