

*Rural and Urban Housing*

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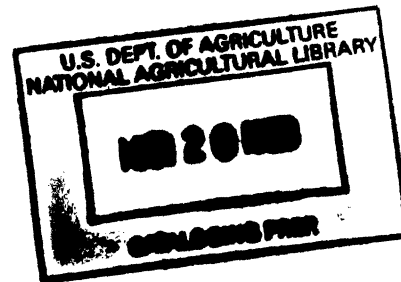
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# Rural and Urban Housing, 1930-80

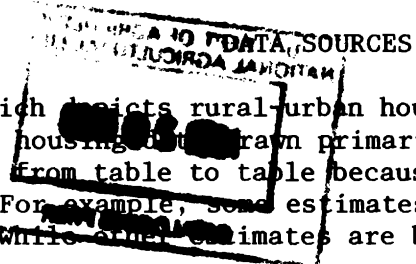
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ABSTRACT

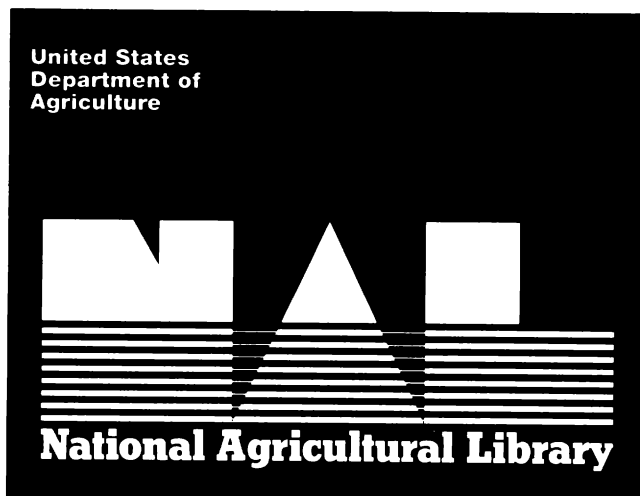
During 1930-80, the number of urban households increased about five times as fast as the number of rural households. Home ownership increased in both areas, but was more prevalent in rural areas. More blacks and other minorities lived in urban areas and owned their homes in 1980 compared with 1930. Rural housing has traditionally lagged urban housing in quality and amenities, but the gap narrowed considerably from 1930 to 1980. In 1980, the median rural home was newer than the median urban home, and had more rooms and fewer occupants.

Keywords: housing, rural, urban, housing costs, crowding.



This chartbook, which depicts rural-urban housing trends over five decades, is based on published housing data drawn primarily from the decennial censuses. Estimates may vary from table to table because of nonresponse and different reporting units. For example, some estimates reflect vacated as well as occupied housing, while other estimates are based on occupied units only.

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## GLOSSARY

<u>Complete kitchen.</u>	Includes an installed sink with piped water, a range or a cookstove, and a mechanical refrigerator.
<u>Complete plumbing.</u>	Includes hot and cold piped water, a sink and a flush toilet, and a bathtub or shower inside the structure for the exclusive use of the occupants.
<u>Metro area.</u>	A county, or groups of contiguous counties, integrated according to certain social and economic criteria, with a city of 50,000 or more inhabitants; or two contiguous cities with a combined population of at least 50,000.
<u>Nonmetro area.</u>	A county with no central city of 50,000 or more inhabitants and not part of a metro area.
<u>Rural area.</u>	An area not classified as urban. Rural is not synonymous with nonmetro.
<u>Urban area.</u>	A city or village of 2,500 or more inhabitants.

## SUMMARY

During 1930-80, the number of urban households increased about five times as fast as the number of rural households. Homeownership increased in both areas, but was more prevalent in rural areas. More blacks and other minorities lived in urban areas and owned their homes in 1980 compared with 1930. Rural housing has traditionally lagged urban housing in quality and amenities, but the gap narrowed considerably from 1930 to 1980. In 1980, the median rural home was newer than the median urban home, and had more rooms and fewer occupants.

Rural and urban homes multiplied faster than population, accommodating smaller families and families that were either younger or older than those in the 1930's. However, the median size of the urban household surpassed the median size of the rural household for the first time in 1980.

All races shared the explosive increase in homeownership in urban areas that began during the 1940's. The biggest jumps in rural homeownership occurred during the 1960's and 1970's. Blacks increased their share of urban housing but decreased their share of rural housing. Asian households increased rapidly from 1960 to 1980, mainly in urban areas.

By almost every measurement, housing improved dramatically during 1930-80. Quality of structures and living conditions improved, as measured by plumbing and heating systems, kitchen facilities, and space per inhabitant. Lack of these amenities are problems of relatively few households.

Blacks and other minorities lagged whites in occupying adequate housing, and in owning their homes. Although much of the quality gap between urban and rural homes disappeared, rural homes continued to lag urban homes.

Compared with 1940, homes in 1980 were newer, had higher values and rented for more, had more rooms, more often were equipped with central heating, complete plumbing, and kitchens, and more often used convenient heating fuels (such as gas and fuel oil).

During the 1980's, high home values and mortgage interest rates, accompanied by high rents, made owning or renting a home difficult for many lower income families. Housing costs for both owners and renters increased faster than incomes, and delinquency rates increased to historically high levels.

The 1949 National Housing Act set the goal of a decent home and suitable environment for every American family. Housing has always been a top priority for American families. The charts shown here of urban and rural housing trends illustrate that great strides have been made in reaching this goal after 1930. Solving the affordability problem will go far in addressing the problems that remain in achieving a decent home in a suitable environment for every American family.

# Rural and Urban Housing, 1930-80

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## HOUSING AND THE POPULATION

Both the number of households and the population increased dramatically between 1930 and 1980. These measures grew considerably faster in urban areas than in rural areas.

The share of homeowners increased more than the share of renters in both urban and rural areas during 1930-80. Black, Hispanic, and Asian households lived mainly in urban areas. Rural households were mainly whites and American Indians. The share of household heads who were either younger (aged 25 and younger) or older (aged 65 and older) was greater in 1980 than in 1930, and households were more likely to be headed by a female.

The charts in this section illustrate that:

- o The number of urban households grew almost five times as fast as the number of rural households, although part of the urban gains resulted from some rural areas being reclassified as urban areas.
- o The size of households in both urban and rural areas decreased between 1930 and 1980. However, the median size of the urban household first surpassed that of the rural household in 1980.
- o The low number of housing starts during the Great Depression and World War II was more than offset during the boom periods around 1950, 1970, and 1980. Breaking ground for the construction of a new, privately owned house constitutes a housing start.
- o Homeownership increased in both urban and rural areas, except during the 1930's.
- o Between 1930 and 1980, the proportion of homes occupied by whites declined in urban areas. In rural areas, whites retained their share of owned homes during this period and increased their share of rented homes.
- o Blacks increased their share of urban housing and decreased their share of rural housing during 1930-80.
- o Housing occupied by other minorities, mainly Asians, increased rapidly from 1960 to 1980, mainly in urban areas.
- o Heads of household in 1980 were younger (aged 25 and younger) and older (aged 65 and older) than were heads of household in 1930.
- o The proportion of households headed by women doubled between 1930 and 1980.

## Population Climbed More Dramatically In Urban Areas

The number of households grew faster than population in both rural and urban areas from 1930 to 1980, and both grew faster in urban areas than in rural areas. Urban households increased 249 percent during this period, while population in urban areas increased 144 percent. In rural areas, households increased 58 percent, while population increased only 11 percent. Part of this urban gain and rural loss occurred because some rural areas were reclassified as urban areas.

Rural and urban population grew at about the same rate during the 1930's. But during the 1940's and 1950's, urban population increased dramatically compared with rural population, which fell below the 1930's level of 54 million. However, rural population slowly resumed growth in the 1960's. During the 1970's, the 10-percent rural population growth nearly matched the 12-percent urban population growth.

Although many factors contributed to this rural growth turnaround, the completion of the interstate highway system opened rural areas to industrial development and extended urban commuting patterns into rural areas.

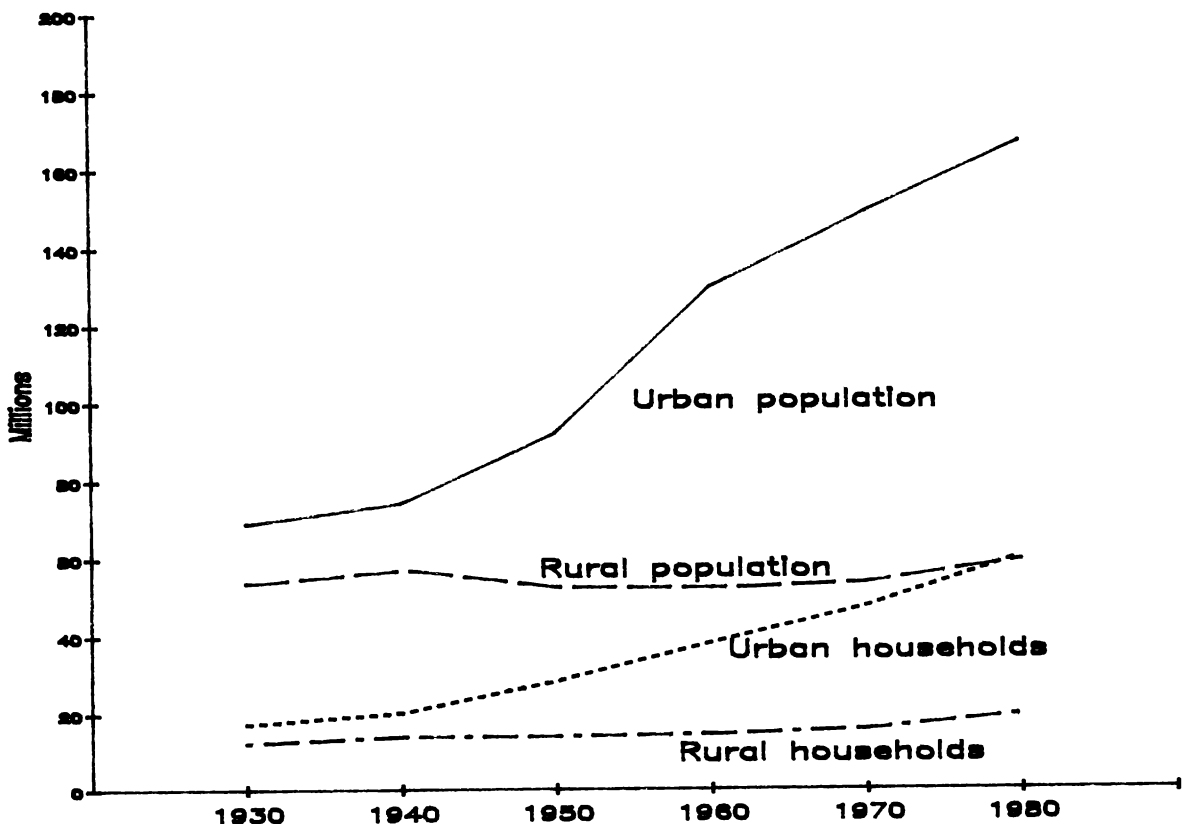


Table 1--How many people and households were in urban and rural areas?

Item	1930	1940	1950	1960	1970	1980
<u>Number</u>						
Urban:						
Population	68,954,823	74,423,702	92,414,222	129,952,660	149,334,020	167,050,992
Households	17,372,524	20,596,500	28,492,186	38,320,370	47,567,732	60,551,717
Rural:						
Population	53,820,223	57,245,573	52,616,666	52,420,642	53,878,857	59,494,813
Households	12,532,139	14,258,032	14,334,095	14,703,505	15,887,820	19,837,956
<u>Percent change per decade</u>						
Urban:						
Population	7.9	24.2	40.6	14.9	11.9	
Households	18.6	38.3	34.5	24.1	27.3	
Rural:						
Population	6.4	-8.1	-.4	2.8	10.4	
Households	13.8	.5	2.6	8.0	24.9	

Source: U.S. Department of Commerce, Bureau of the Census.

## Household Size Decreased in Both Rural and Urban Areas

Households were smaller in 1980 than in 1930, and urban households were smaller than rural households. The median household size decreased by about one person in both urban and rural areas from 1930 to 1980.

In 1930, the most common rural household contained six or more persons. By 1980, the typical rural household consisted of only two persons. Two-person households dominated in urban areas during 1930-80, while the percentage of urban households of six or more persons steadily declined.

Single-person households increased in both rural and urban areas, contributing to the lower household size. In 1930, 8 percent of all households in both rural and urban areas were single-person households. The percentage grew more in urban areas than in rural areas through 1980, when 25 percent of urban households and 17 percent of rural households were single-person households.

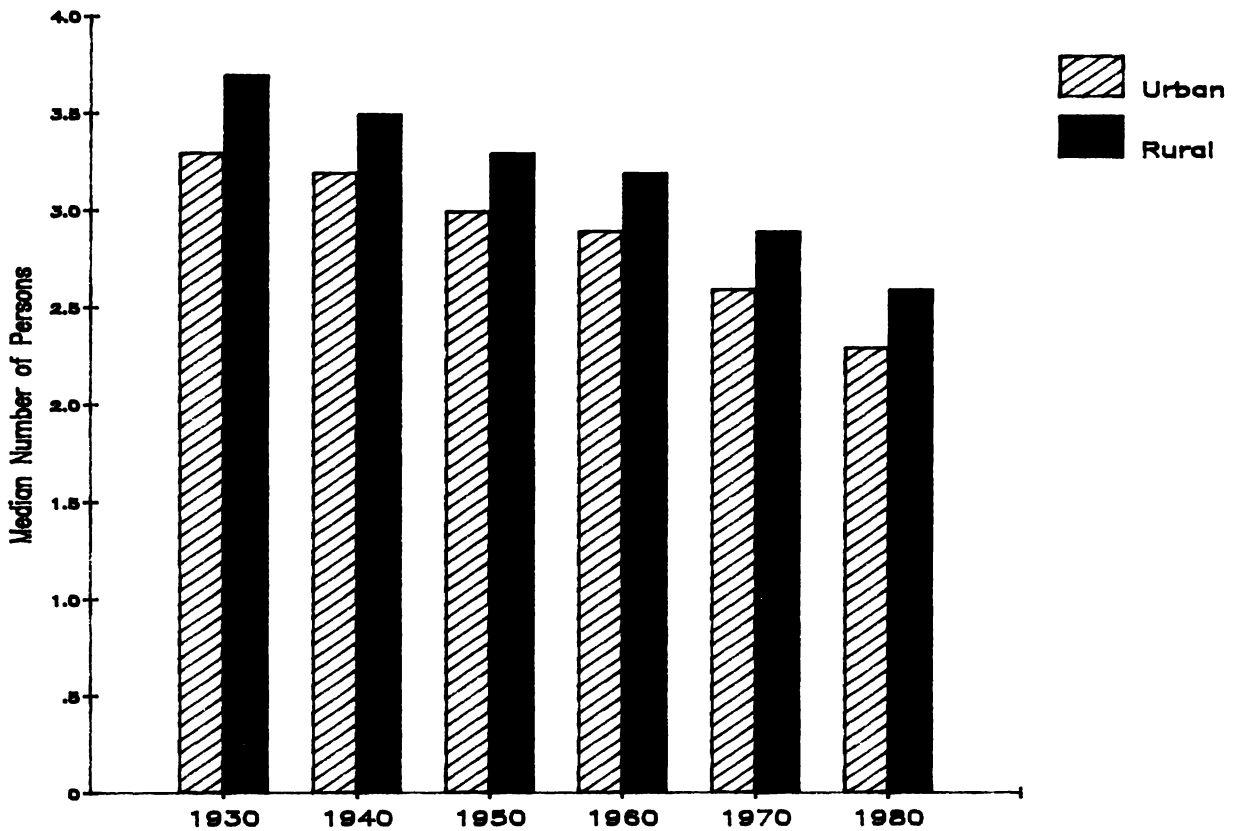




Table 2--What size were rural and urban households?

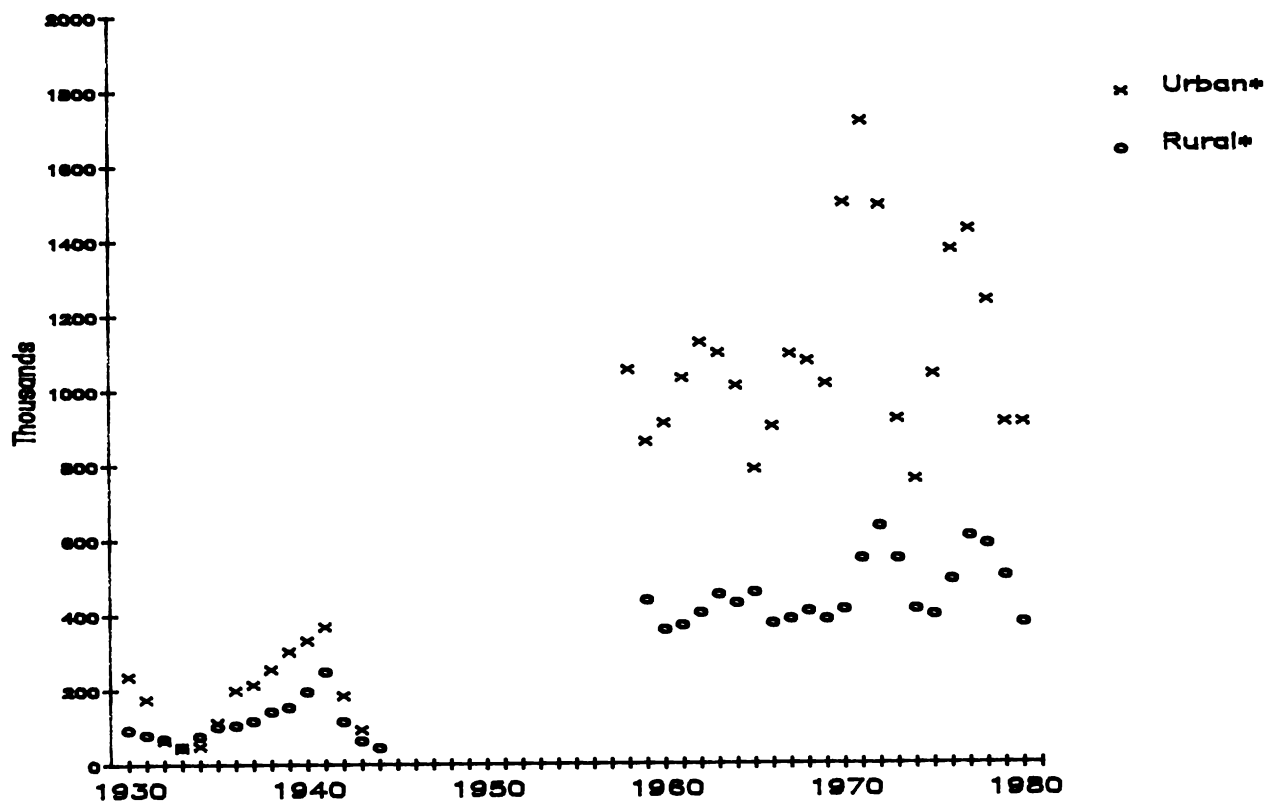
Item	1930	1940	1950	1960	1970	1980
<u>Number of households</u>						
<b>Urban:</b>						
1 Person	1,396,650	1,671,300	2,838,526	5,684,858	9,051,766	14,933,061
2	4,363,754	5,441,258	8,340,199	10,865,551	14,015,867	18,910,583
3	3,844,186	4,800,597	6,727,191	7,295,948	8,163,606	10,334,844
4	3,149,934	3,800,367	5,287,354	6,574,645	7,253,927	8,843,040
5	2,015,526	2,270,674	2,812,741	4,087,575	4,498,811	4,327,963
6 or more	2,602,474	2,612,304	2,486,175	3,811,793	4,583,395	3,202,226
Total						
Households	17,372,524	20,596,500	28,492,186	38,320,370	47,567,372	60,551,717
Median No. Persons	3.2	3.2	3.0	2.9	2.6	2.3
<b>Rural:</b>						
1 Person	960,813	1,005,981	1,154,873	1,390,113	2,098,897	3,314,475
2	2,619,081	3,189,203	3,682,866	3,993,195	4,766,785	6,265,024
3	2,382,333	2,995,571	3,035,340	2,711,230	2,744,046	3,637,639
4	2,084,762	2,524,158	2,590,709	2,555,802	2,545,826	3,528,361
5	1,558,836	1,741,851	1,653,551	1,790,492	1,698,303	1,792,626
6 or more	2,926,314	2,801,268	2,216,756	2,262,673	2,023,963	1,299,831
Total						
Households	12,532,139	14,258,032	14,334,095	14,703,505	15,877,820	19,837,956
Median No. Persons	3.7	3.5	3.3	3.2	2.9	2.6
<u>Percent of households</u>						
<b>Urban:</b>						
1 Person	8.0	8.1	10.0	14.8	19.0	24.7
2	25.1	26.4	29.3	28.4	29.5	31.2
3	22.1	23.3	23.6	19.0	17.2	17.1
4	18.1	18.5	18.6	17.2	15.2	14.6
5	11.6	11.0	9.9	10.7	9.5	7.1
6 or more	15.0	12.7	8.7	9.9	9.6	5.3
<b>Rural:</b>						
1 Person	7.7	7.1	8.1	9.5	13.2	16.7
2	20.9	22.4	25.7	27.2	30.0	31.6
3	19.0	21.0	21.2	18.4	17.3	18.3
4	16.6	17.7	18.1	17.4	16.0	17.8
5	12.4	12.2	11.5	12.2	10.7	9.0
6 or more	23.4	19.6	15.5	15.4	12.7	6.6

Source: U.S. Department of Commerce, Bureau of the Census.

## Privately Owned Housing Starts Rose, Especially In Urban Areas

Breaking ground for the construction of a new, privately owned house constitutes a housing start. Housing starts in rural and urban areas during 1930-40 and in metro and nonmetro areas during 1960-80 followed similar trends. Annual housing starts decreased during the Great Depression years of the 1930's, but rallied to about 600,000 starts by the early 1940's when World War II caused another drop in annual housing starts to fewer than 150,000. After World War II, housing starts increased rapidly and reached a record 1.9 million in 1950. In 1972, the existing record of 2.4 million starts was established.

During the 1960's and 1970's, nonmetro starts ranged between 27 percent and 32 percent of all housing starts. Part of this reduction may have resulted from the reclassification of some faster growing nonmetro areas as metro areas.



\*Rural/Urban, 1930-40; Metro/Nonmetro, 1960-80; other years unavailable

Table 3--How many privately owned houses were started each year?

Year	Total	Urban	Rural	Year	Total	Metro <sup>1/</sup>	Nonmetro <sup>1/</sup>
		1,000 houses				1,000 houses	
1930	330.0	236.0	94.0	1960	1,230.1	863.0	367.1
1931	254.0	174.0	80.0	1961	1,284.8	912.1	372.7
1932	134.0	64.0	70.0	1962	1,439.0	1,033.0	406.0
1933	93.0	45.0	48.0	1963	1,581.7	1,126.6	455.0
1934	126.0	49.0	77.0	1964	1,530.4	1,098.5	431.9
1935	215.7	112.6	103.1	1965	1,472.8	1,011.9	460.9
1936	304.2	197.6	106.6	1966	1,164.8	787.7	377.1
1937	332.4	214.4	118.0	1967	1,291.6	902.9	388.7
1938	399.3	255.3	144.0	1968	1,507.6	1,096.4	411.2
1939	458.4	303.5	154.9	1969	1,466.7	1,078.7	388.0
1940	529.6	333.2	196.4	1970	1,433.6	1,017.9	415.7
1941	619.5	369.5	250.0	1971	2,052.2	1,501.8	550.4
1942	301.2	184.9	116.3	1972	2,356.6	1,720.4	636.2
1943	183.7	119.7	64.0	1973	2,045.3	1,495.4	549.9
1944	138.7	93.2	45.5	1974	1,337.8	922.5	415.3
1945	325.0	N/A	N/A	1975	1,160.4	760.3	400.1
1946	1,015.0	N/A	N/A	1976	1,537.6	1,043.5	494.1
1947	1,265.0	N/A	N/A	1977	1,987.1	1,377.3	609.8
1948	1,344.0	N/A	N/A	1978	2,020.3	1,432.1	588.2
1949	1,430.0	N/A	N/A	1979	1,745.2	1,240.6	504.6
1950	1,908.0	N/A	N/A	1980	1,292.3	913.6	378.7
1951	1,420.0	N/A	N/A				
1952	1,446.0	N/A	N/A				
1953	1,402.0	N/A	N/A				
1954	1,532.0	N/A	N/A				
1955	1,627.0	N/A	N/A				
1956	1,325.0	N/A	N/A				
1957	1,175.0	N/A	N/A				
1958	1,314.0	N/A	N/A				
1959	1,494.6	1,054.0	440.6				

N/A = Not available.

<sup>1/</sup> Urban and rural classification changed to metro and nonmetro classification beginning in 1959.

Source: U.S. Department of Commerce, Bureau of the Census.

## Rural Residents Were More Likely to Own Their Homes

Homeownership increased in both urban and rural areas in all decades except the 1930's. Homeownership is more prevalent in rural areas than in urban areas because more homes in rural areas are detached, single-family houses that are more readily owned by the occupant than are multifamily structures. Following a drop in homeownership during the 1930's that resulted from the Depression, the percentage of owned homes increased beginning in the 1940's. The increase was most rapid in the 1940's in both urban and rural areas, and increased at a more moderate rate thereafter.

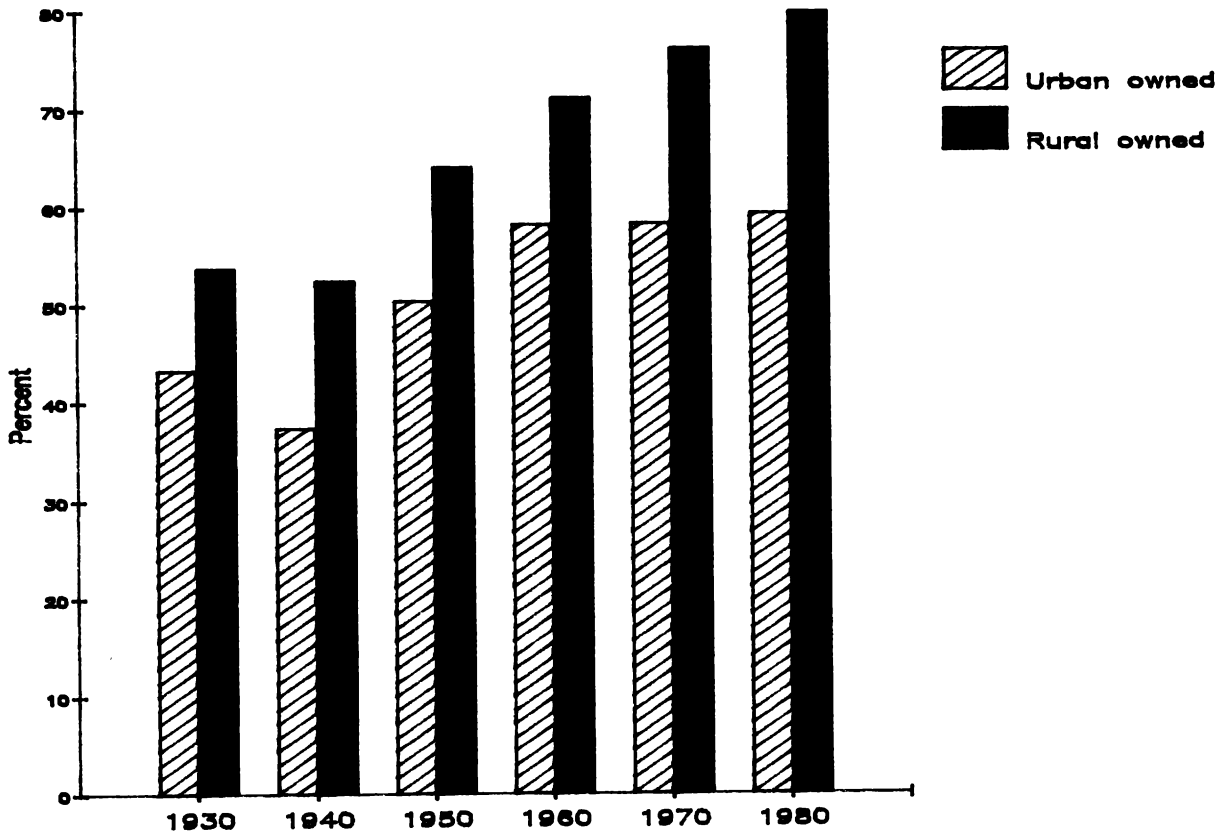


Table 4--How many homes were owned or rented?

Item	1930	1940	1950	1960	1970	1980
<u>Number of homes</u>						
Urban:						
Owned	7,432,554	7,714,960	14,376,594	22,334,781	27,785,109	35,946,411
Rented	9,681,359	12,881,540	14,115,592	15,985,589	19,782,623	24,605,306
Total	17,113,913	20,596,500	28,492,186	38,320,370	47,567,732	60,551,717
Rural:						
Owned	6,569,520	7,480,803	9,183,372	10,461,939	12,100,436	15,848,134
Rented	5,638,458	6,777,229	5,150,723	4,241,566	3,777,384	3,989,822
Total	12,207,978	14,258,032	14,334,095	14,703,505	15,877,820	19,837,956
<u>Percent</u>						
Urban:						
Owned	43.4	37.5	50.5	58.3	58.4	59.4
Rented	56.6	62.5	49.5	41.7	41.6	40.6
Rural:						
Owned	53.8	52.5	64.1	71.2	76.2	79.9
Rented	46.2	47.5	35.9	28.8	23.8	20.1

Source: U.S. Department of Commerce, Bureau of the Census.

## Black-Occupied Units Decreased in Rural Areas and Increased In Urban Areas

From 1930 to 1980, white-occupied households lost some of their share of homes in urban areas to minorities, mainly blacks that had migrated from the rural South to urban areas. During the same period, however, the share of rural housing occupied by whites increased.

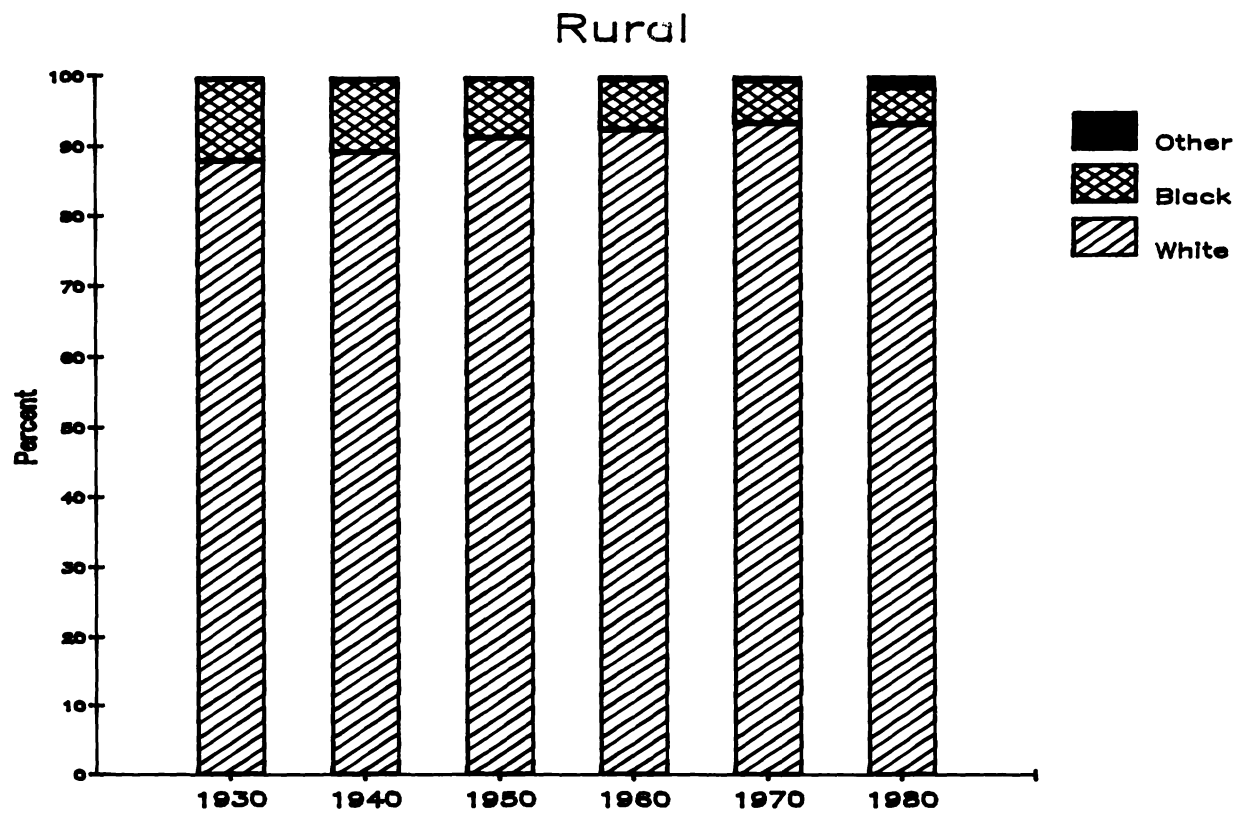
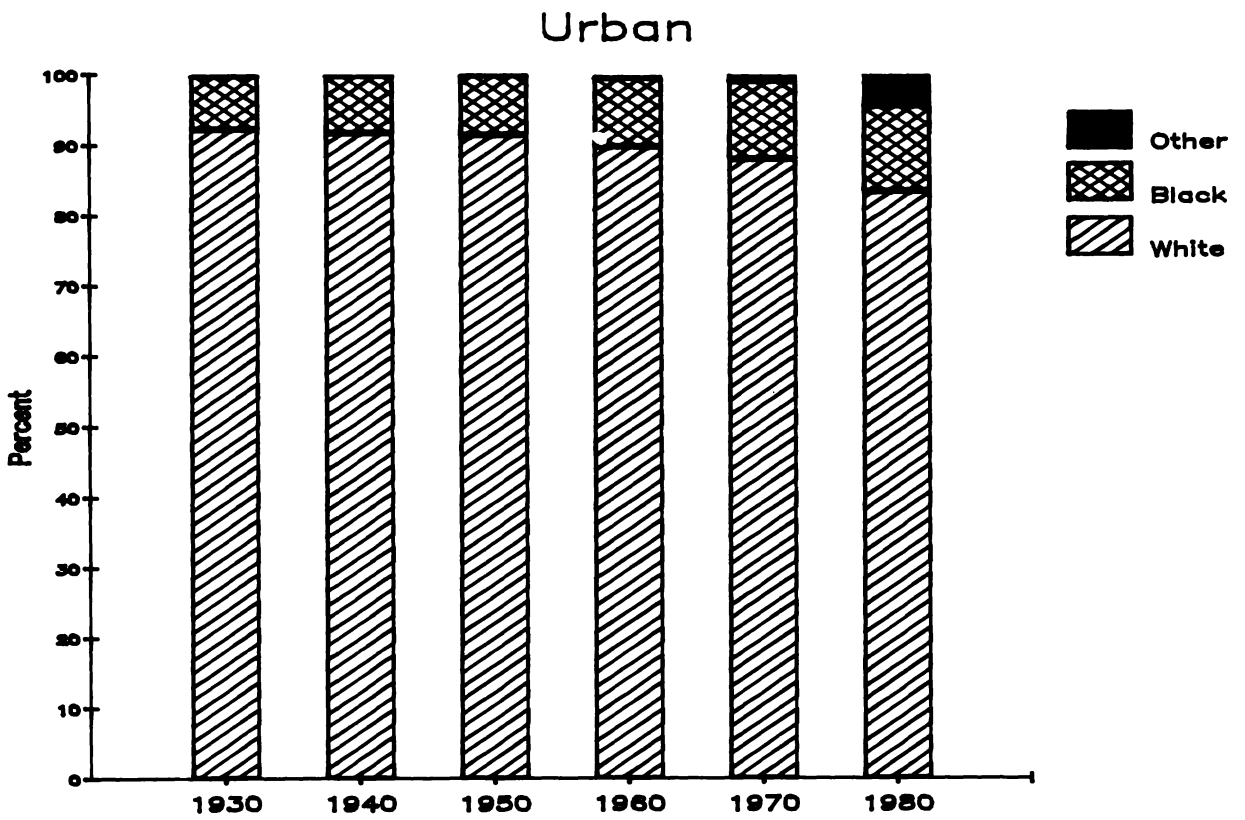
Blacks increased their share of urban housing from 7.6 percent in 1930 to 12.1 percent in 1980. During the same period, the share of rural housing occupied by blacks decreased from 11.7 percent to 5.3 percent. Housing of other minorities, mainly Asians and others, was only a small percentage prior to their population expansion in the United States in the 1960's. Although expansion occurred in both urban and rural areas, that in urban areas was more rapid.

Table 5--How many units were occupied by whites, blacks, and other minority households?

Item	1930	1940	1950	1960	1970	1980
<u>Number of households</u>						
Urban:						
White	15,779,013	18,868,480	26,000,960	34,342,040	41,755,348	50,407,924
Black	1,294,383	1,671,887	2,417,348	3,716,516	5,216,926	7,320,420
Other	40,517	56,133	73,878	261,814	590,407	2,823,373
Total	17,113,913	20,596,500	28,492,186	38,320,370	47,562,681	60,551,717
Rural:						
White	10,713,243	12,692,646	13,042,635	13,537,776	14,774,026	18,402,199
Black	1,425,479	1,484,658	1,216,132	1,052,442	963,334	1,061,248
Other	69,256	80,728	75,328	113,287	149,706	374,509
Total	12,207,978	14,258,032	14,334,095	14,703,505	15,887,066	19,837,956
<u>Percent</u>						
Urban:						
White	92.2	91.6	91.3	89.6	87.8	83.2
Black	7.6	8.1	8.5	9.7	11.0	12.1
Other	.2	.3	.3	.7	1.2	4.7
Rural:						
White	87.8	89.0	91.0	92.1	93.0	92.8
Black	11.7	10.4	8.5	7.2	6.1	5.3
Other	.6	.6	.5	.8	.9	1.9

Source: U.S. Department of Commerce, Bureau of the Census.

# Black-Occupied Units Decreased in Rural Areas and Increased in Urban Areas



## **Racial Patterns of Homeownership Were Vastly Different in Rural and Urban Areas**

Between 1930 and 1980, the proportion of urban whites that owned homes was greater than that for urban blacks or other minorities. Beginning with the 1960's, the share of other minorities' homes that were owned surpassed the share for urban blacks. By 1980, however, the gap had converged. The pattern of ownership by race is dramatically different in rural areas. In the early decades, rural homeownership by other minorities equaled or surpassed that of rural whites, dropping in the 1950's. Black homeownership in rural areas started a steady rise after 1960, reaching its peak in 1980.



# Racial Patterns of Homeownership Were Vastly Different In Rural and Urban Areas

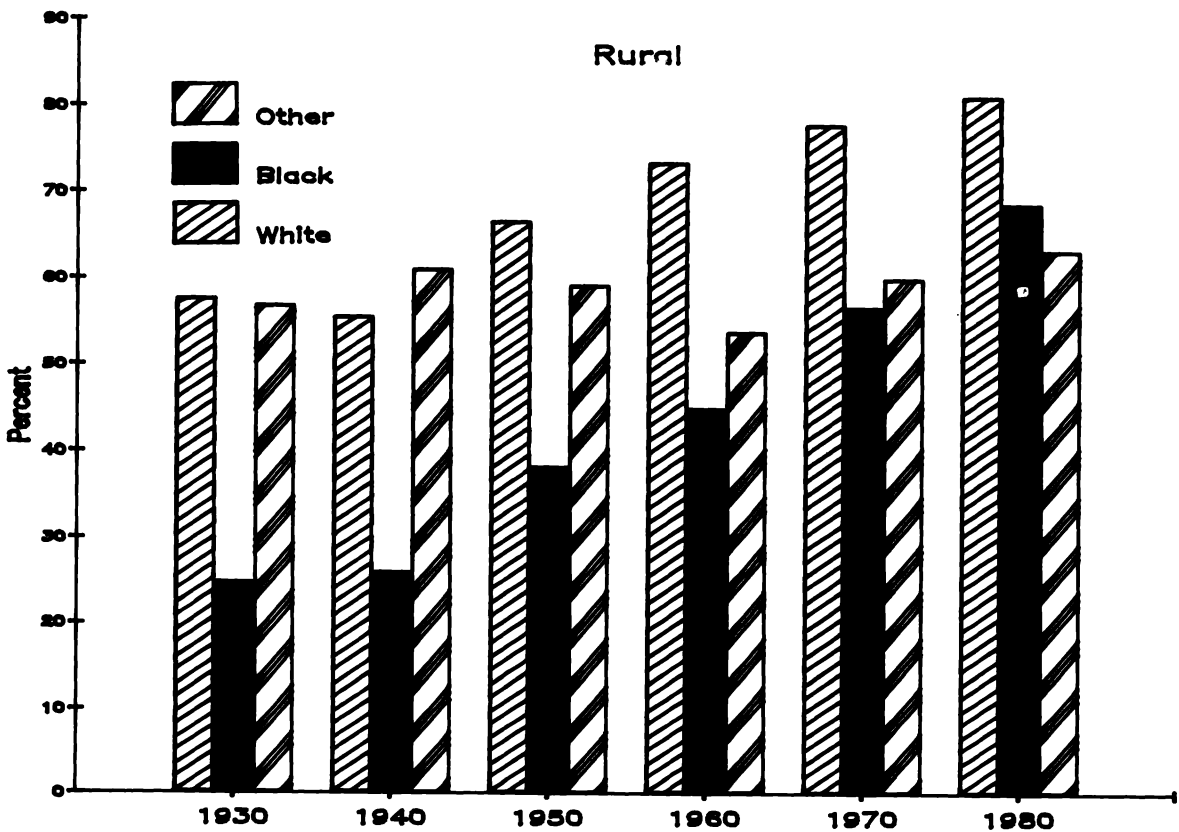
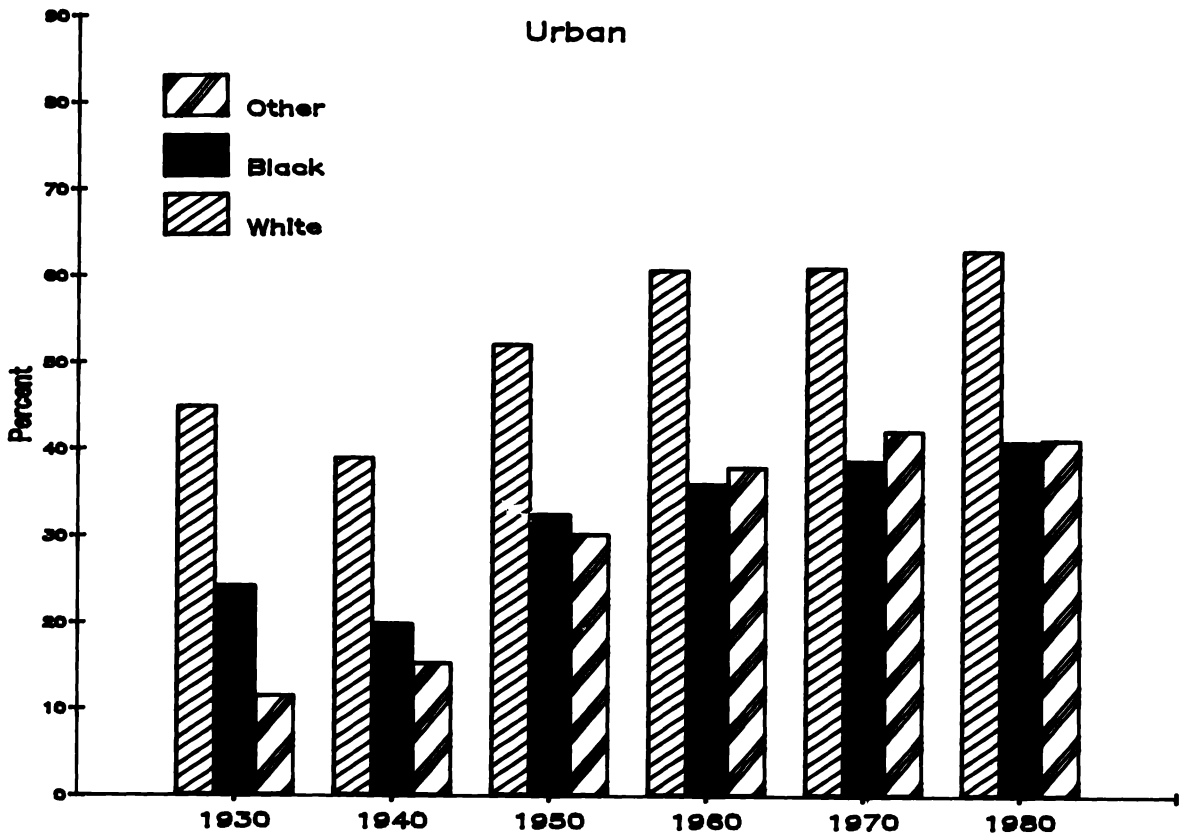


Table 6--How many whites, blacks, and other minorities owned or rented their urban homes?

Item	1930	1940	1950	1960	1970	1980
<u>Number</u>						
Whites:						
Owned	7,112,277	7,372,835	13,566,716	20,894,518	25,505,971	31,785,642
Rented	8,66,736	11,495,645	12,434,244	13,447,522	16,249,377	18,622,282
Total	15,779,013	18,868,480	26,000,960	34,342,040	41,755,348	50,407,924
Blacks:						
Owned	315,584	333,467	787,489	1,340,885	2,023,119	2,997,731
Rented	978,799	1,338,420	1,629,859	2,375,631	3,193,807	4,322,689
Total	1,294,383	1,671,887	2,417,348	3,716,516	5,216,926	7,320,420
Other minorities:						
Owned	4,693	8,658	22,389	99,378	249,000	1,163,038
Rented	35,824	47,475	51,489	162,436	341,407	1,660,335
Total	40,517	56,133	73,878	261,814	590,407	2,823,373
<u>Percent</u>						
Whites:						
Owned	45.0	39.1	52.2	60.8	61.1	62.1
Rented	55.0	60.9	47.8	39.2	38.9	36.9
Blacks:						
Owned	24.4	20.0	32.6	36.1	38.8	41.0
Rented	75.6	80.0	67.4	63.9	61.2	59.0
Other minorities:						
Owned	11.6	15.4	30.3	38.0	42.2	41.2
Rented	88.4	84.6	69.7	62.0	57.8	58.8

Source: U.S. Department of Commerce, Bureau of the Census.

Table 7--How many whites, blacks, and other minorities owned or rented their rural homes?

Item	1930	1940	1950	1960	1970	1980
<u>Number</u>						
Whites:						
Owned	6,176,152	7,045,257	8,674,254	9,928,676	11,472,680	14,885,133
Rented	4,537,091	5,647,389	4,368,381	3,609,100	3,301,346	3,517,066
Total	10,713,243	12,692,646	13,042,635	13,537,776	14,774,026	18,402,199
Blacks:						
Owned	354,061	386,304	464,614	472,471	544,801	726,520
Rented	1,071,418	1,098,354	751,518	579,971	418,533	334,728
Total	1,425,479	1,484,658	1,216,132	1,052,442	963,334	1,061,248
Other minorities:						
Owned	39,307	49,242	44,504	60,792	89,609	236,481
Rented	29,949	31,486	30,824	52,495	60,097	138,028
Total	69,256	80,728	75,328	113,287	149,706	374,509
<u>Percent</u>						
Whites:						
Owned	57.6	55.5	66.5	73.3	77.7	80.9
Rented	42.4	44.5	33.5	26.7	22.3	19.1
Blacks:						
Owned	24.8	26.0	38.2	44.9	56.6	68.5
Rented	75.2	74.0	61.8	55.1	43.4	31.5
Other minorities:						
Owned	56.8	61.0	59.1	53.7	59.9	63.1
Rented	43.2	39.0	40.9	46.3	40.1	36.9

Source: U.S. Department of Commerce, Bureau of the Census.

## Percentage of Older Household Heads Grew Steadily

A larger percentage of heads of household in 1980 were younger (under 25 years old) and older (65 years old or older) than in 1930. Younger households increased from 4 percent of urban and 6 percent of rural households in 1930 to 9 percent of urban and 7 percent of rural households in 1980. Older households increased from 8 percent of urban and 11 percent of rural households in 1930 to 20 and 21 percent during the same period. One in five heads of household were age 65 or older in 1980.

The combined total of younger and older household heads accounted for 12 percent of urban households and 17 percent of rural households in 1930. By 1980, these proportions had more than doubled--to 29 percent for urban heads and to 28 percent for rural heads.

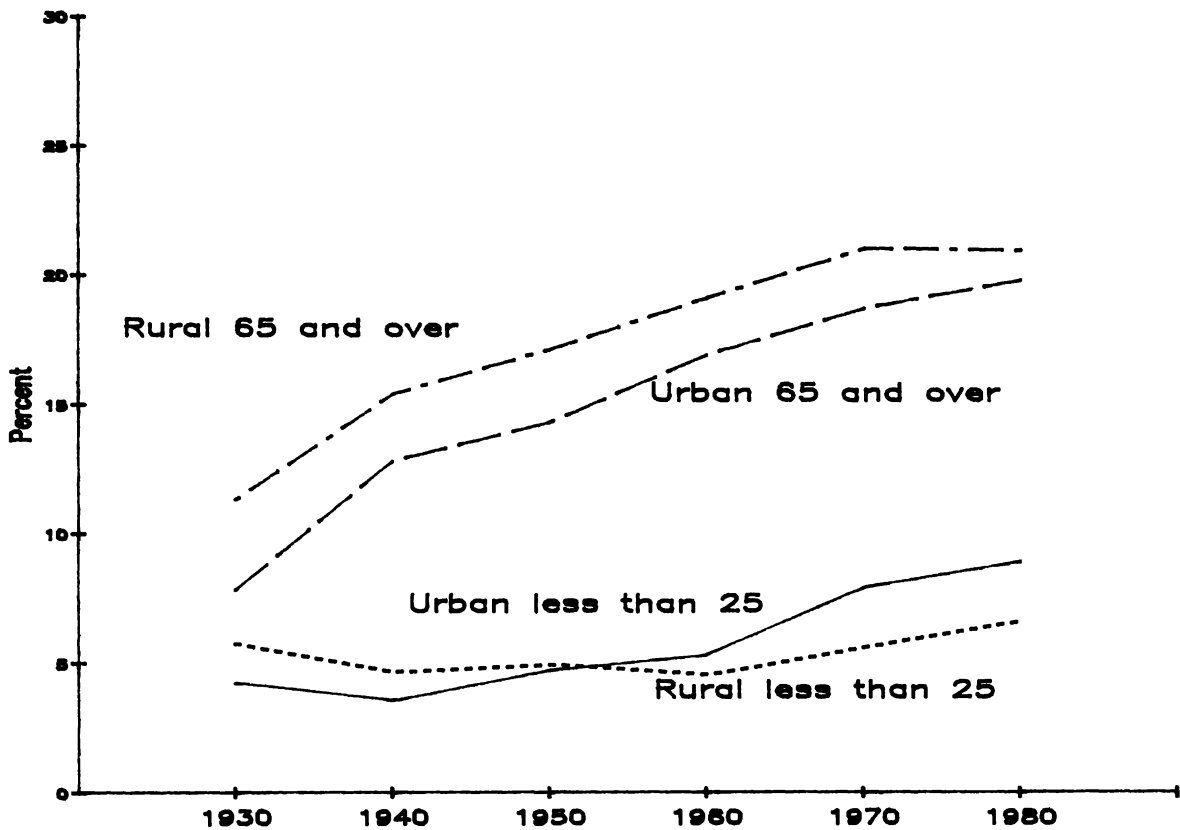


Table 8--How old were the heads of household?

Location and age	1930 <u>1/</u>	1940	1950	1960	1970	1980
<u>Number</u>						
Urban:						
Under 25	612,201	713,232	1,319,775	2,035,297	3,735,975	5,392,388
25-34	3,500,898	4,122,488	5,895,425	7,194,624	8,887,032	14,101,711
35-44	4,269,793	5,032,678	6,451,065	8,554,098	8,808,428	10,228,611
45-64	5,171,499	8,147,277	10,491,255	14,049,390	17,232,224	18,840,954
65 or more:	1,153,653	2,632,757	4,026,050	6,487,012	8,899,022	11,988,053
Total	14,708,044	20,648,432	28,183,570	38,320,421	47,562,681	60,551,717
Rural:						
Under 25	653,855	659,622	693,890	663,448	897,618	1,316,475
25-34	2,377,813	2,886,984	2,784,720	2,572,667	2,755,703	4,248,968
35-44	2,812,598	3,132,157	3,159,665	3,152,687	2,967,222	3,719,825
45-64	4,252,567	5,419,966	5,028,000	5,509,682	5,926,114	6,406,752
65 or more:	1,288,539	2,201,505	2,401,570	2,805,030	3,340,409	4,145,916
Total	11,385,372	14,300,234	14,067,845	14,703,514	15,887,066	19,837,936
<u>Percent</u>						
Urban:						
Under 25	4.2	3.5	4.7	5.3	7.9	8.9
25-34	23.8	20.0	20.9	18.8	18.7	23.3
35-44	29.0	24.4	22.9	22.3	18.5	16.9
45-64	35.2	39.5	37.2	36.7	36.2	31.1
65 or more:	7.8	12.8	14.3	16.9	18.7	19.8
Rural:						
Under 25	5.7	4.6	4.9	4.5	5.6	6.6
25-34	20.9	20.2	19.8	17.5	17.3	21.4
35-44	24.7	21.9	22.5	21.4	18.7	18.8
45-64	37.4	37.9	35.7	37.5	37.3	32.3
65 or more:	11.3	15.4	17.1	19.1	21.0	20.9

1/ Male heads only.

Source: U.S. Department of Commerce, Bureau of the Census.

## Incidence of Female-Headed Households on the Rise

The share of households headed by women doubled between 1930 and 1980, and women-headed households were more prevalent in urban areas than in rural areas. Men have continued to head households more often than women over the decades. However, with the trend toward more single-parent and individual households, households headed by women have increased dramatically.

Households headed by women in urban areas increased 606 percent from 1930 to 1980, while households headed by men increased 184 percent. The increase was not as great in rural areas, but again, the number of women heading households increased faster (234 percent) than the number of men (41 percent).

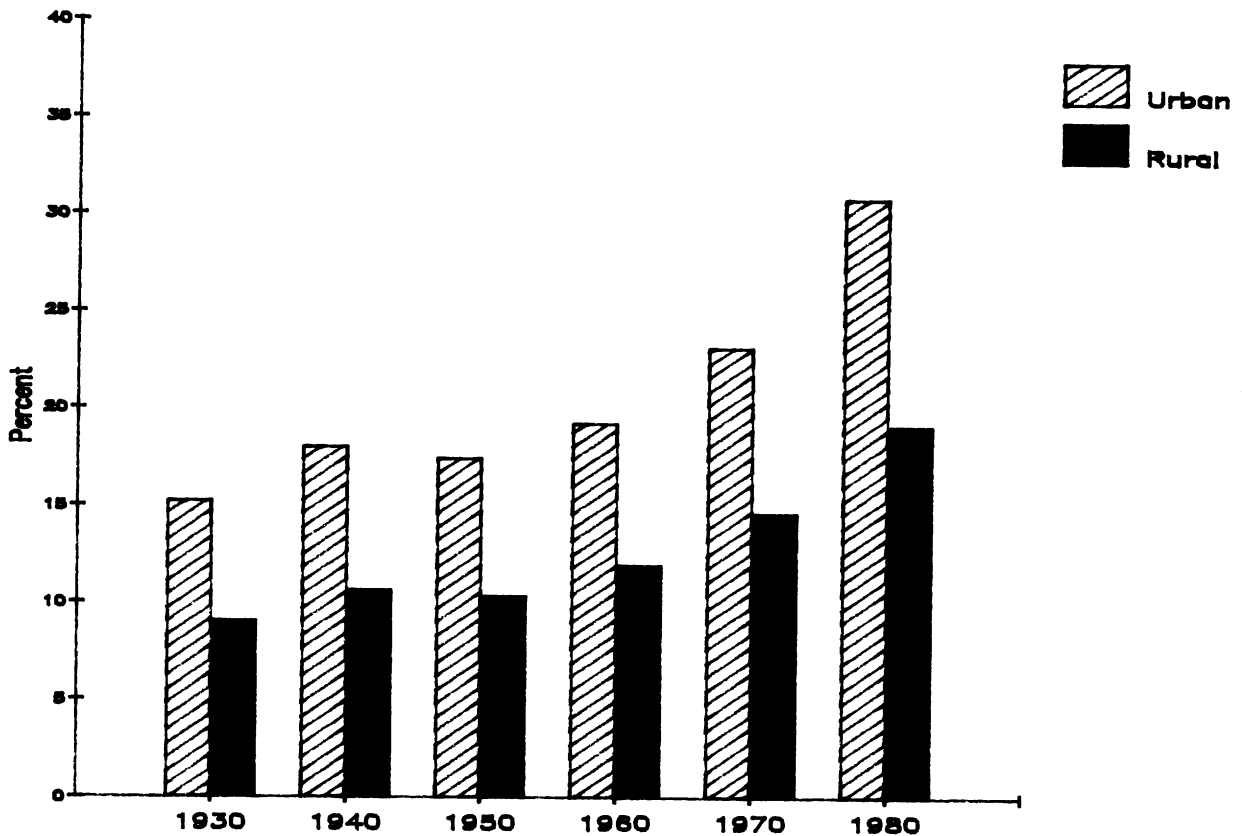


Table 9--How many households were headed by females or males?

Item	1930	1940	1950	1960	1970	1980
<u>Number of households</u>						
Urban:						
Male	14,720,340	16,916,050	23,252,480	30,928,421	36,553,872	41,831,074
Female	2,652,184	3,732,382	4,931,090	7,392,000	11,013,497	18,720,643
Total	17,372,524	20,648,432	28,183,570	38,320,421	47,567,369	60,551,717
Rural:						
Male	11,391,421	12,763,668	12,610,420	12,944,649	13,545,374	16,031,846
Female	1,140,718	1,536,566	1,457,425	1,758,865	2,341,692	3,806,110
Total	12,532,139	14,300,234	14,067,845	14,703,514	15,887,066	19,837,956
<u>Percent</u>						
Urban:						
Male	84.7	81.9	82.5	80.7	76.8	69.1
Female	15.3	18.1	17.5	19.3	23.2	30.9
Rural:						
Male	90.9	89.3	89.6	88.0	85.3	80.8
Female	9.1	10.7	10.4	12.0	14.7	19.2

Source: U.S. Department of Commerce, Bureau of the Census.

## THE QUALITY OF AVAILABLE HOUSING

Homes were newer and larger, and were more often equipped with central heating units, complete plumbing, and complete kitchens in 1980 than in 1940. In 1980, homes were less likely to be crowded and heating fuels more likely to be convenient, easy-to-use fuels such as natural gas and fuel oil.

Charts in this section illustrate that:

- o Homes were newer in 1980 than in 1940, and rural homes were newer than urban homes.
- o Single-family structures were the most popular type of structure in both rural and urban areas, especially in rural areas.
- o Homes had more rooms in 1980 than in 1940, and rural homes had more rooms than urban homes.
- o More homes were equipped with warm air central heating in 1980 than in 1940.
- o Natural gas was the most popular heating fuel in urban areas and fuel oil in rural areas in 1980, replacing coal and wood in 1940.
- o Almost all homes now have complete plumbing and complete kitchens.
- o Crowding, or an average of more than one person per room, in homes decreased dramatically, especially in rural areas.



## Median Age of Housing Units Peaked at Midcentury

More homes were recently built in 1980 than in 1940, and rural homes were slightly newer in 1980 than urban homes. The proportion of rural homes more than 30 years old increased to a high of 45 percent by 1960, but declined to 36 percent by 1980, as many new homes were built and many older homes were abandoned or destroyed.

Urban homes were slightly older than rural homes in every decade studied except the 1970's. The number of urban homes more than 30 years old increased 11 million in 1950 to 1980, while that for rural homes increased less than 1 million during this period.

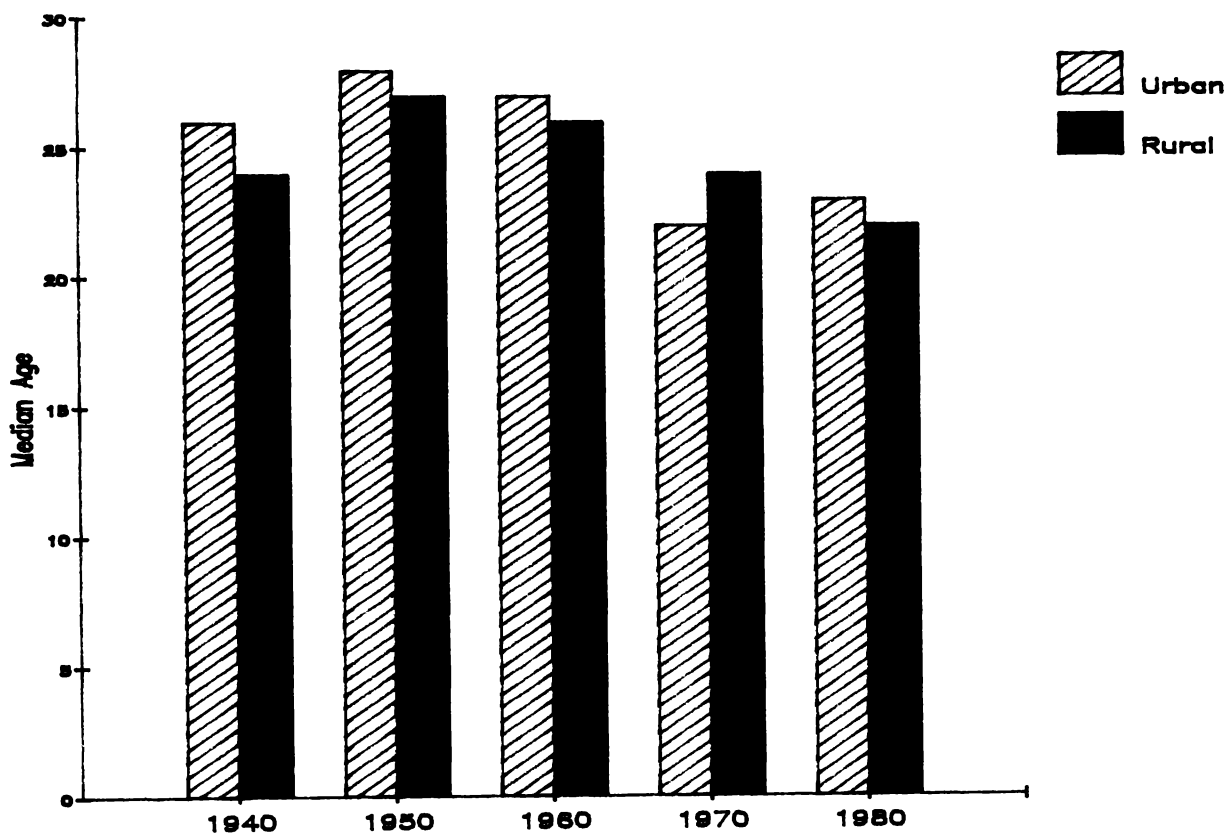


Table 10--How old were rural and urban housing units?

Location and age	1940	1950	1960	1970	1980
<u>Number of units</u>					
Urban:					
0-5 years	1,215,295	3,365,835	5,769,459	6,008,549	7,367,522
6-10	977,927	2,154,140	5,505,168	6,009,254	7,816,069
11-20	5,488,337	3,303,470	5,880,565	11,422,906	13,175,682
21-30	3,784,521	6,464,445	4,460,240	6,752,688	12,170,545
31 or older	8,281,768	13,259,180	19,141,385	19,809,083	24,136,612
Total <u>1/</u>	19,747,848	28,547,070	40,756,817	50,002,480	64,666,430
Rural:					
0-5 years	1,974,969	2,580,355	2,720,255	2,865,739	4,028,646
6-10	1,359,905	1,074,305	2,051,122	2,072,533	3,532,150
11-20	3,026,927	2,594,155	2,759,344	3,076,251	3,910,991
21-30	2,660,959	2,429,270	2,051,310	2,033,298	2,700,551
31 or older	5,893,731	7,004,690	7,979,449	7,648,783	7,919,949
Total <u>1/</u>	14,916,491	15,682,775	17,561,480	17,696,604	22,092,287
<u>Percent</u>					
Urban:					
0-5 years	6.2	11.8	14.2	12.0	11.4
6-10	5.0	7.5	13.5	12.0	12.1
11-20	27.8	11.6	14.4	22.8	20.4
21-30	19.2	22.6	10.9	13.5	18.8
31 or older	41.9	46.4	47.0	39.6	37.3
Rural:					
0-5 years	13.2	16.5	15.5	16.2	18.2
6-10	9.1	6.9	11.7	11.7	16.0
11-20	20.3	16.5	15.7	17.4	17.7
21-30	17.8	15.5	11.7	11.5	12.2
31 or older	39.5	44.7	45.4	43.2	35.8

1/ Indicates the total occupied and vacant housing units for which age was reported.

Source: U.S. Department of Commerce, Bureau of the Census.

## Single-Family Housing Units Predominate in Both Urban and Rural Areas

The single-family, detached home has always been predominant in rural areas, never accounting for less than 90 percent of all homes, including mobile homes. Since the 1940's, mobile homes have gained in popularity, especially in rural areas. In 1980, mobile homes totaled 12 percent of rural housing. The percentage of housing in mobile homes is lower in urban areas.

Less than half of urban homes were single-family units in the 1940's and 1950's. From 1960 to 1980, when they gained in popularity, single-family homes predominated. By 1980, almost 60 percent of urban homes were single-family homes.

Table 11--What types of housing units were predominant in urban and rural areas?

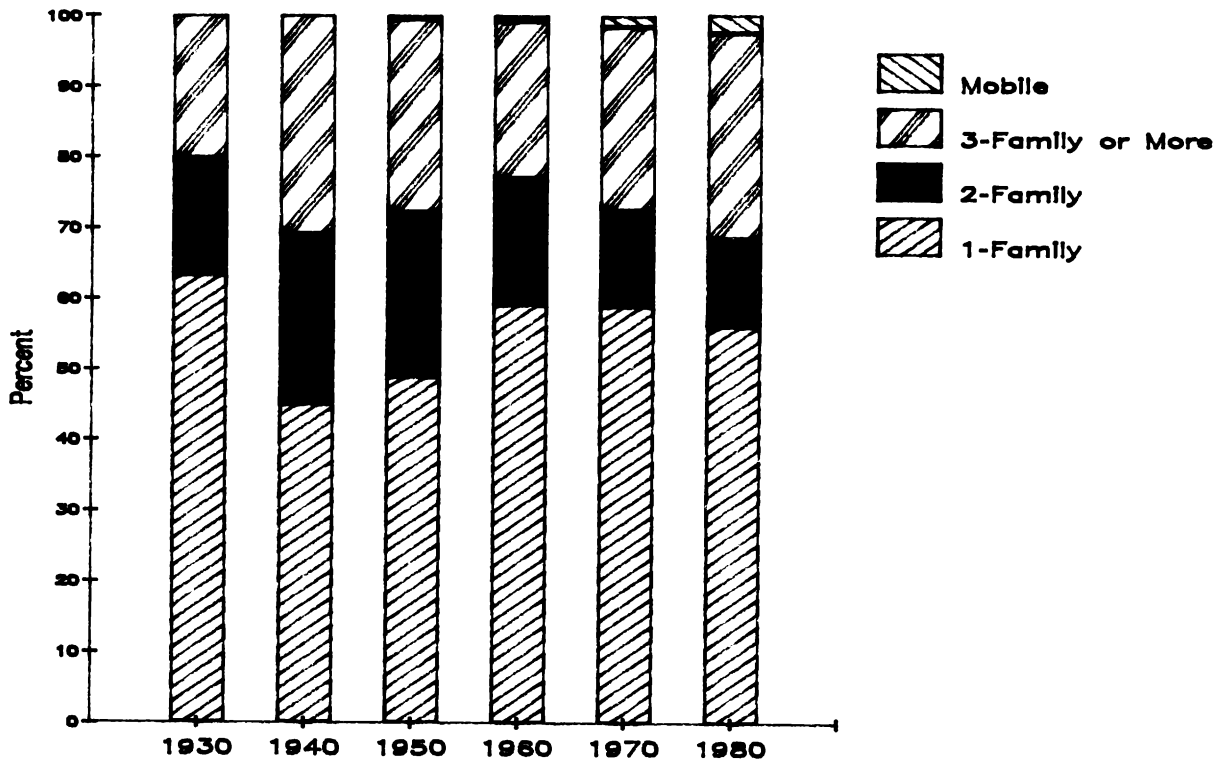
Item	1930	1940	1950	1960	1970	1980
<u>Number of units</u>						
Urban:						
1-family	11,101,861	9,684,186	14,470,522	24,102,735	29,452,382	36,185,077
2-family	2,861,140	5,201,308	6,885,959	7,278,586	6,819,444	8,068,811
3-family or more	3,509,523	6,654,056	8,038,114	9,000,538	12,919,754	18,724,101
Mobile	N/A	N/A	174,478	372,006	810,900	1,688,441
Total 1/	17,472,524	21,539,550	29,569,073	40,753,865	50,002,480	64,666,430
Rural:						
1-family	11,831,249	14,046,451	14,645,176	16,000,611	15,348,302	17,410,509
2-family	595,034	1,098,150	1,214,423	840,840	614,333	826,715
3-family or more	105,856	474,344	413,986	324,909	471,982	1,127,530
Mobile	N/A	N/A	140,740	394,559	1,261,987	2,727,533
Total 1/	12,532,139	15,618,945	16,414,325	17,560,919	17,696,604	22,092,287
<u>Percent</u>						
Urban:						
1-family	63.3	45.0	48.9	59.1	58.9	56.0
2-family	16.5	24.1	23.3	17.9	13.6	12.5
3-family or more	20.2	30.9	27.2	22.1	25.8	29.0
Mobile	N/A	N/A	.6	.9	1.6	2.6
Rural:						
1-family	94.4	89.9	89.2	91.1	86.7	78.8
2-family	4.7	7.0	7.4	4.8	3.5	3.7
3-family or more	.8	3.0	2.5	1.9	2.7	5.1
Mobile	N/A	N/A	.9	2.2	7.1	12.3

N/A = Not available.

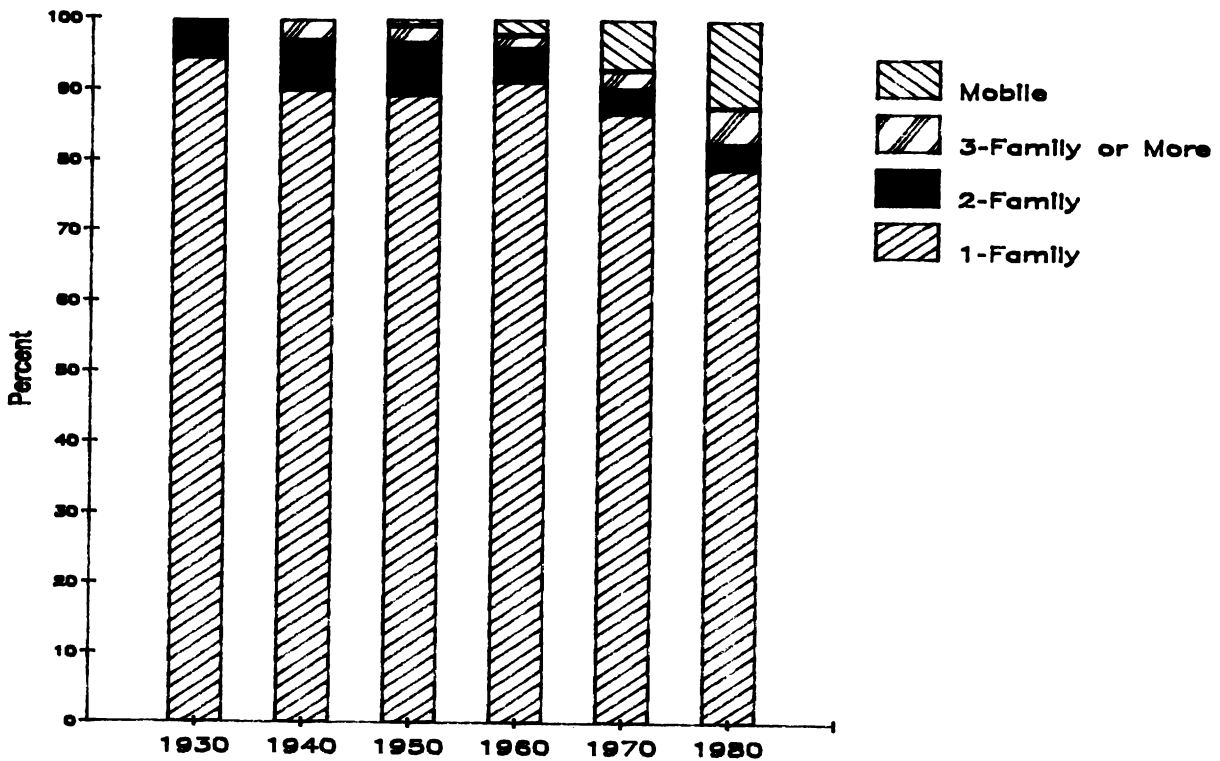
1/ Includes vacant units except units in 1930.

Source: U.S. Department of Commerce, Bureau of the Census.

## Urban



## Rural



## Home Sizes Have Increased Dramatically Since 1950

Homes increased in size during 1940-80, as measured by the median number of rooms they contained, except for a drop in urban areas during the 1940's. Urban homes had more rooms than rural homes in 1940. But, in every decade thereafter, the median rural home had slightly more rooms than the median urban home. The prevalence of small apartments in urban areas may account for part of this difference.

In 1940, about 27 percent of homes, both urban and rural, had three or fewer rooms, while about 35 percent of both urban and rural homes had six rooms or more. By 1980, only 9 percent of rural homes and 18 percent of urban homes had three rooms or under, and 46 percent of rural homes and 40 percent of urban homes contained six or more rooms.

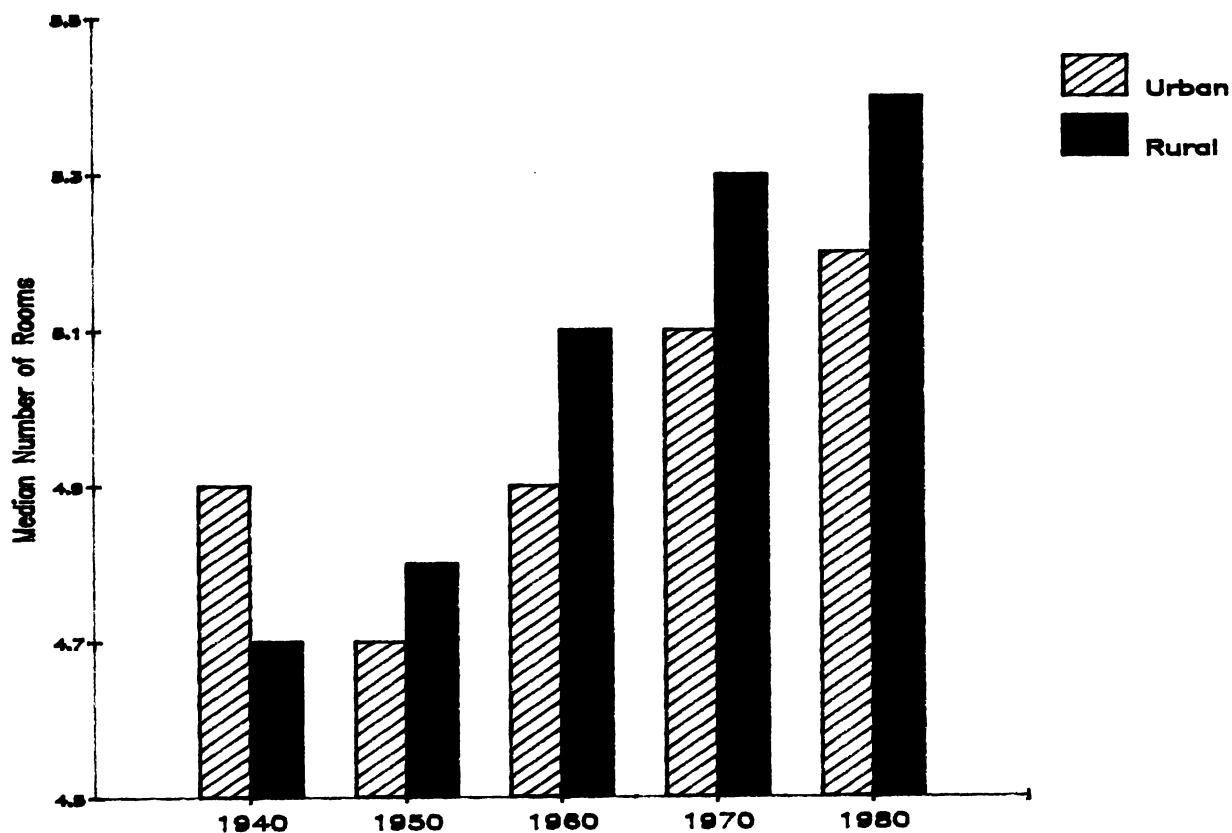


Table 12--How many rooms were in urban and rural housing units?

Item	1940	1950	1960	1970	1980
	<u>Number of units</u>				
Urban:					
1-2 rooms	2,471,295	3,069,417	3,264,996	3,004,804	3,931,577
3	3,104,302	4,581,659	5,308,694	6,195,199	7,722,146
4	3,815,290	6,194,988	8,460,117	10,233,304	12,608,467
5	4,648,797	6,486,395	10,221,562	12,299,290	14,339,116
6	4,001,856	5,044,138	7,863,042	9,918,037	12,281,343
7 or more	3,297,888	3,667,652	5,638,406	8,351,846	13,754,170
Total	21,339,428	29,044,249	40,756,817	50,002,480	64,636,819
Median No. of rooms:	4.9	4.7	4.9	5.1	5.2
Rural:					
1-2 rooms	2,051,472	1,610,473	1,144,276	578,794	620,387
3	2,227,270	2,088,345	1,681,052	1,249,873	1,324,358
4	3,076,700	3,619,174	3,974,979	3,879,664	4,360,143
5	2,653,256	3,035,170	4,101,560	4,698,846	5,677,739
6	2,319,774	2,520,602	3,278,421	3,691,314	4,663,918
7 or more	3,164,286	2,979,729	3,381,192	3,598,113	5,409,459
Total	15,492,758	15,853,493	17,561,480	17,696,604	22,056,004
Median No. of rooms:	4.7	4.8	5.1	5.3	5.4
	<u>Percent</u>				
Urban:					
1-2	11.6	10.6	8.0	6.0	6.1
3	14.5	15.8	13.0	12.4	11.9
4	17.9	21.3	20.8	20.5	19.5
5	21.8	22.3	25.1	24.6	22.2
6	18.8	17.4	19.3	19.8	19.0
7 or more	15.5	12.6	13.8	16.7	21.3
Rural:					
1-2	13.2	10.2	6.5	3.3	2.8
3	14.4	13.2	9.6	7.1	6.0
4	19.9	22.8	22.6	21.9	19.8
5	17.1	19.1	23.4	26.6	25.7
6	15.0	15.9	18.7	20.9	21.1
7 or more	20.4	18.8	19.3	20.3	24.5

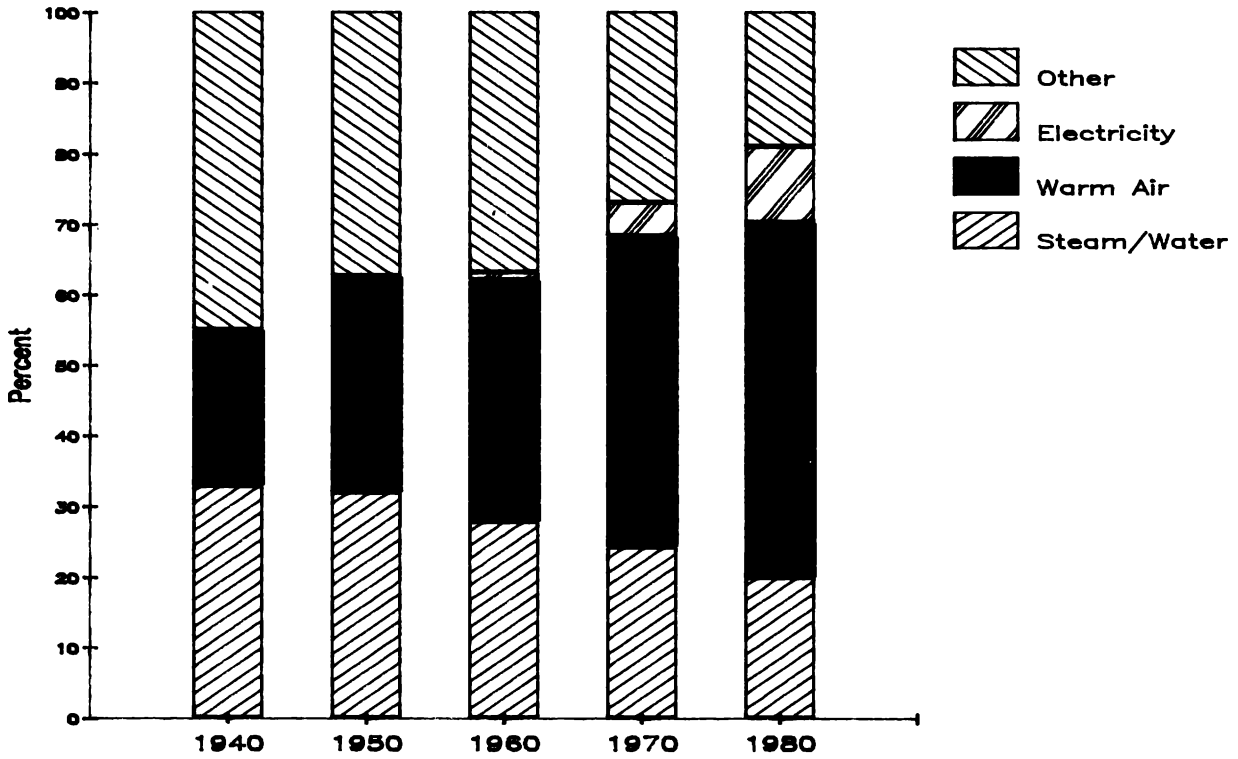
Source: U.S. Department of Commerce, Bureau of the Census.

## **Warm Air and Electric Heating Systems Grew More Popular in Both Rural and Urban Homes**

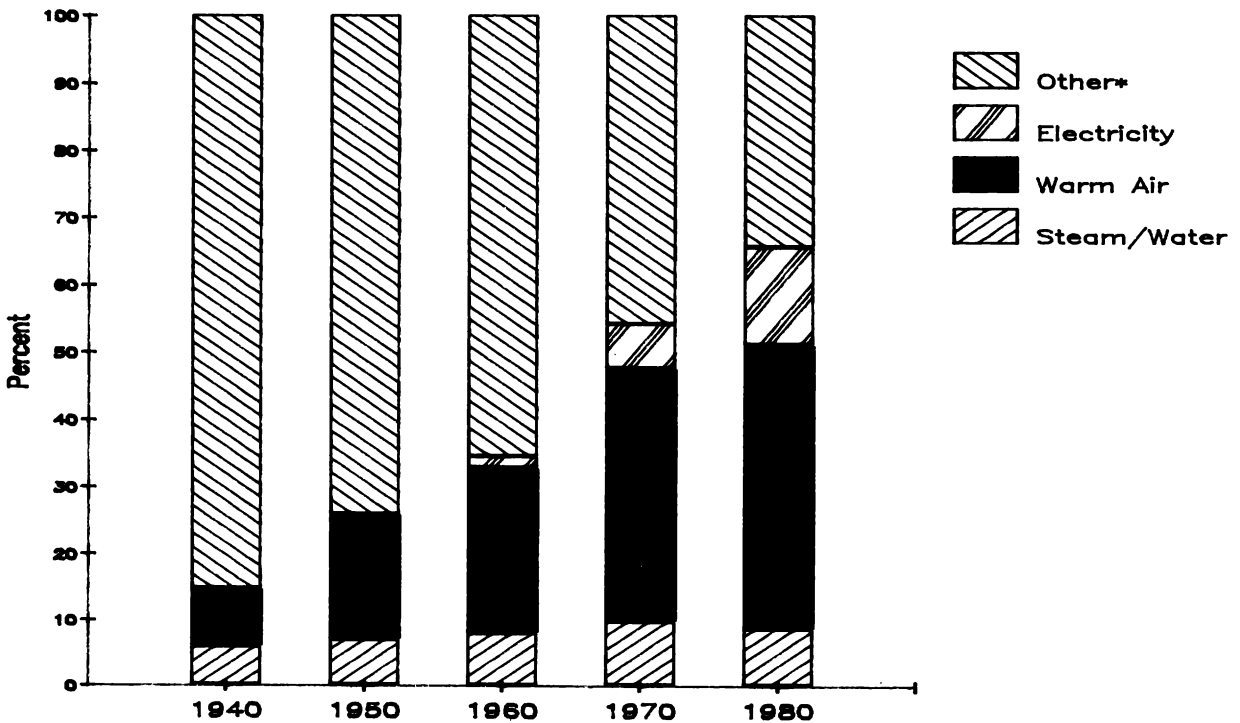
Heating equipment in rural homes has evolved more and more to central type units, that is, units that distribute heat to various rooms of a house by steam or hot water pipes or by warm air ducts. "Other" heating equipment includes floor or wall-furnaces, stoves, portable heaters, and fireplaces that mainly heat the room where they are located. Rural homes with central heating increased from only 15 percent of all rural homes in 1940 to 51 percent in 1980. Most of this increase was with warm air systems that can also be used for air conditioning. In contrast, over one-half of urban homes were equipped with central heating systems in 1940, increasing to 70 percent by 1980.

# Warm Air and Electric Heating Systems Grew More Popular in Both Rural and Urban Homes

## Urban



## Rural



\*Includes Fireplace, Stove, Portable Heater and None.



Table 13--What types of heating systems were used in urban homes?

Item	1940	1950	1960	1970	1980
	<u>Number of homes</u>				
Steam or hot water	6,619,331	8,921,785	11,302,204	12,109,359	12,822,588
Warm air furnace	4,472,616	8,636,665	13,988,890	22,067,865	32,572,990
Other means:	9,098,356	10,064,880	14,915,326	15,434,497	18,722,524
Floor, wall, or pipeless furnace	657,648	--	5,134,789	4,769,472	4,157,355
Built-in electric equipment	--	--	450,149	2,354,241	6,917,269
Other means with flue	7,081,478	6,689,870	5,521,636	4,825,120	4,415,701
Other means without flue	1,359,230	3,375,010	3,808,752	2,263,277	1,903,634
Fireplace, stove, or portable heater	--	--	--	1,222,387	1,328,565
None	--	421,890	550,397	390,759	548,328
Total	20,190,303	28,045,220	40,756,817	50,002,480	64,666,430
	<u>Percent</u>				
Steam or hot water	32.8	31.8	27.7	24.2	19.8
Warm air furnace	22.2	30.8	34.3	44.1	50.4
Other means:	45.1	35.9	36.6	30.9	29.0
Floor, wall, or pipeless furnace	(3.3)	--	(12.6)	(9.5)	(6.4)
Built-in electric equipment	--	--	(1.1)	(4.7)	(10.7)
Other means with flue	(35.1)	(23.9)	(13.5)	(9.6)	(6.8)
Other means without flue	(6.7)	(12.0)	(9.3)	(4.5)	(2.9)
Fireplace, stove, or portable heater	--	--	--	(2.4)	(2.1)
None	--	(1.5)	(1.4)	(.8)	(.8)

-- = None, negligible, or not counted.

Note: Data in parentheses total to "other mean."

Source: U.S. Department of Commerce, Bureau of the Census.

Table 14--What types of heating systems were used in rural homes?

Item	1940	1950	1960	1970	1980
	<u>Number of homes</u>				
Steam or hot water	808,423	968,515	1,391,479	1,711,114	1,899,054
Warm air furnace	1,252,778	2,664,305	4,366,263	6,703,954	9,380,477
Other means:	11,897,561	10,229,745	11,334,273	9,091,463	10,607,327
Floor, wall, or pipeless furnace	536,039	--	1,393,155	1,108,118	869,083
Built-in electric equipment	--	--	294,926	1,165,739	3,207,022
Other means with flue	8,846,845	8,431,775	7,629,949	3,084,562	2,290,549
Other means without flue	2,514,677	1,797,970	2,016,243	1,686,143	1,138,942
Fireplace, stove, or portable heater	--	--	--	2,046,901	3,101,731
None	--	148,365	469,465	190,073	205,429
Total	13,958,762	14,010,930	17,561,480	17,696,604	22,092,287
	<u>Percent</u>				
Steam or hot water	5.8	6.9	7.9	9.7	8.6
Warm air furnace	9.0	19.0	24.9	37.9	42.5
Other means:	85.2	73.0	64.5	51.4	48.0
Floor, wall, or pipeless furnace	(3.8)	--	(7.9)	(6.3)	(3.9)
Built-in electric equipment	--	--	(1.7)	(6.6)	(14.5)
Other means with flue	(63.4)	(60.2)	(43.4)	(17.4)	(10.4)
Other means without flue	(18.0)	(12.8)	(11.5)	(9.5)	(5.2)
Fireplace, stove, or portable heater	--	--	--	(11.6)	(14.0)
None	--	1.1	2.7	1.0	.9

-- = None, negligible, or not counted.

Note: Data in parentheses total to "other mean."

Source: U.S. Department of Commerce, Bureau of the Census.

## **Use of Gas as a Heating Fuel Increased Markedly While Coal Use Plummeted**

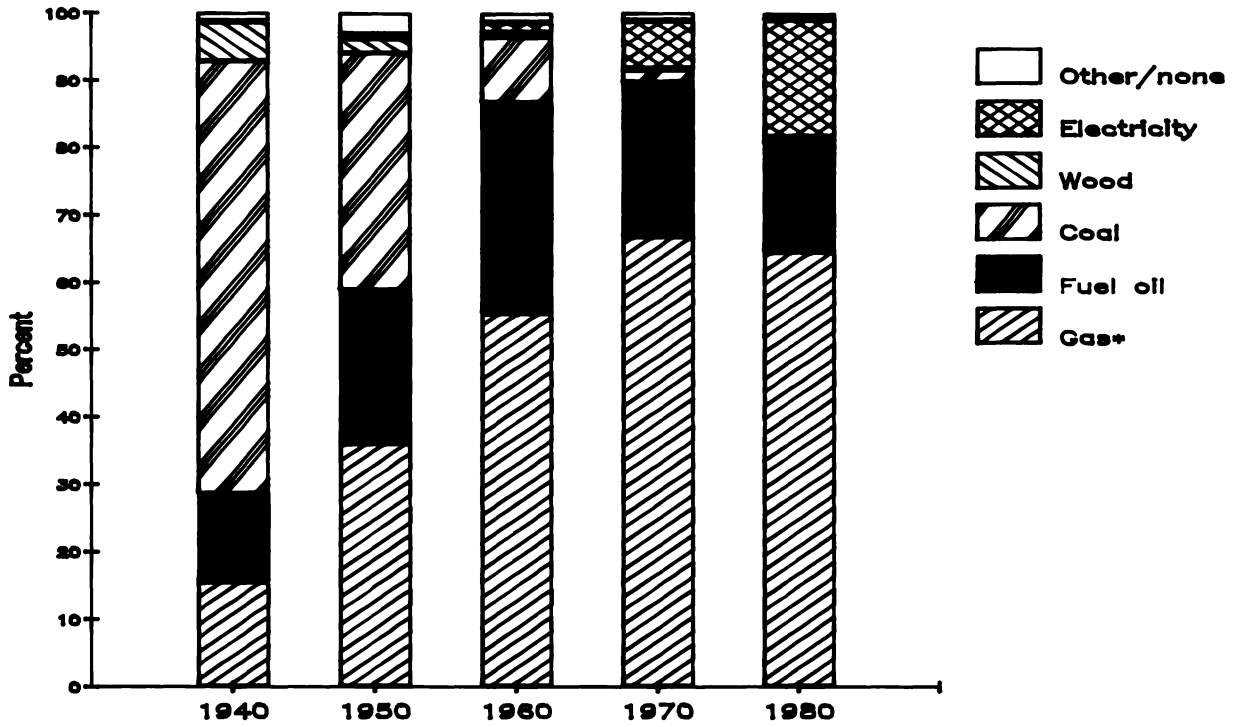
Heating fuels went from coal and wood in 1940, which required much household attention and labor, to natural gas, oil, and electricity in 1980, which required little attention and labor.

Gas was the most popular heating fuel used in urban areas. Coal use decreased dramatically after 1940. From 1950 to 1980, electricity use increased more than the use of other heating fuels. Electricity is not, in itself, a fuel but rather a convenient form of energy generated from fuel sources in power plants. These fuel sources include coal, gas, oil, or nuclear fuel, some of which are fuels now or were previously available for use by homeowners.

As in urban areas, gas and fuel oil surpassed coal and wood to become the most frequently used fuels in rural homes during 1940-80. Electricity use as a heating agent increased from less than 1 percent in 1950 to 21 percent in 1980. However, in rural areas during 1970-80, many fuel use trends reversed. Gas and fuel oil use decreased, while wood use as a fuel trended upward in rural areas, following a steady decline after 1940.

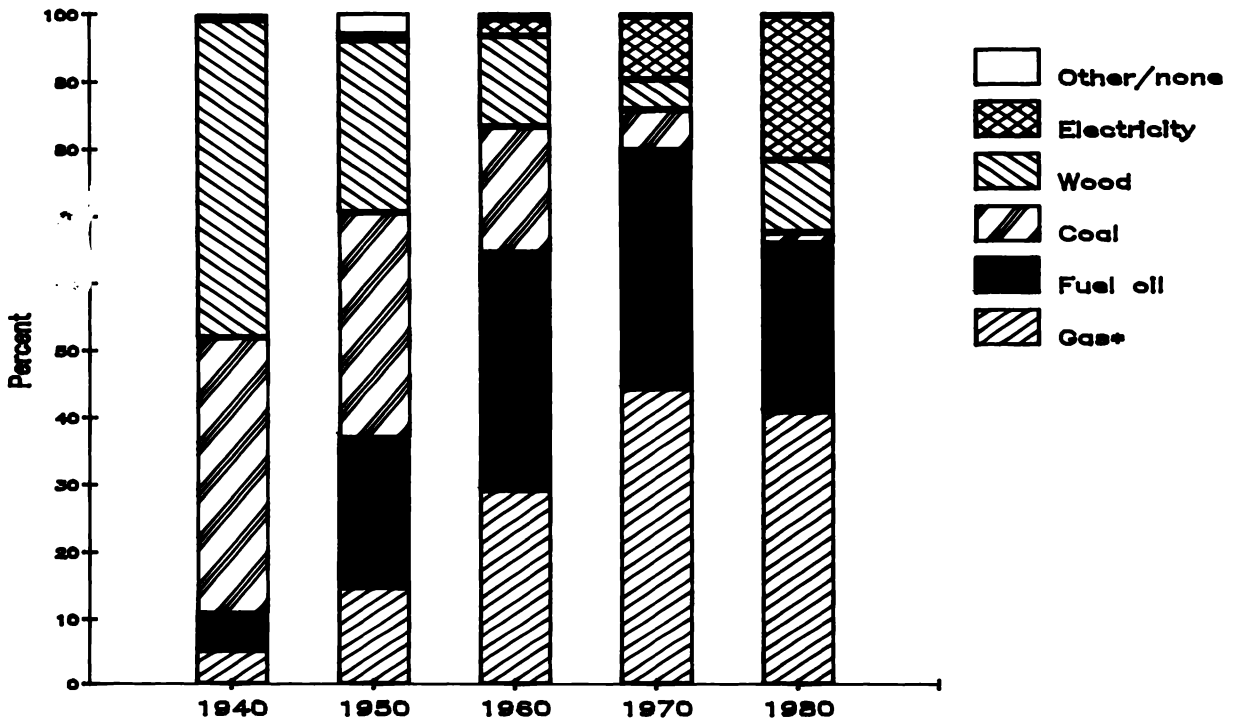
# Use of Gas as a Heating Fuel Increased Markedly While Coal Use Plummeted

## Urban



\*includes utility and bottled, tank, and LP gas.

## Rural



\*includes utility and bottled, tank, and LP gas.

Table 15--What fuels were used to heat homes in urban areas?

Item	1940	1950	1960	1970	1980
<u>Number of homes</u>					
Utility gas	3,123,475	9,799,490	20,418,120	30,909,115	38,058,374
Fuel oil and kerosene:	2,592,557	6,363,845	11,960,754	10,862,337	9,705,504
Coal or coke	12,822,112	9,806,965	3,716,314	889,679	178,275
Wood	1,182,884	618,210	271,331	93,701	446,608
Electricity	--	134,795	586,612	3,401,015	10,541,659
Bottled, tank, or					
LP gas	--	230,145	822,068	919,655	1,030,406
Other fuel	93,700	485,565	161,370	238,370	133,414
None	161,466	421,890	382,979	335,542	462,894
Total	19,976,194	27,860,905	38,319,548	47,649,414	60,557,134
<u>Percent</u>					
Utility gas	15.6	35.2	53.3	64.9	62.8
Fuel oil and kerosene:	13.0	22.8	31.2	22.8	16.0
Coal or coke	64.2	35.2	9.7	1.9	.3
Wood	5.9	2.2	.7	.2	.7
Electricity	--	.5	1.5	7.1	17.4
Bottled, tank, or					
LP gas	--	.8	2.1	1.9	1.7
Other fuel	.5	1.7	.4	.5	.2
None	.8	1.5	1.0	.7	.8

-- = None, negligible, or not counted.

Source: U.S. Department of Commerce, Bureau of the Census.

Table 16--What fuels were used to heat homes in rural areas?

Item	1940	1950	1960	1970	1980
	<u>Number of homes</u>				
Utility gas	714,493	1,322,370	2,433,096	4,104,630	4,599,251
Fuel oil and kerosene:	801,902	3,096,715	5,197,647	5,611,133	4,949,950
Coal or coke	5,703,478	4,676,455	2,739,251	931,273	325,897
Wood	6,552,593	3,553,480	1,965,535	700,207	2,128,952
Electricity	--	141,445	346,411	1,475,023	4,226,459
Bottled, tank, or					
LP gas	--	745,290	1,863,702	2,887,293	3,504,419
Other fuel	34,537	283,825	61,645	27,916	19,229
None	101,182	148,365	95,222	59,752	78,382
Total	13,908,185	13,967,945	14,702,509	15,797,227	19,832,539
	<u>Percent</u>				
Utility gas	5.1	9.5	16.5	26.0	23.2
Fuel oil and kerosene:	5.8	22.2	35.4	35.5	25.0
Coal or coke	41.0	33.5	18.6	5.9	1.6
Wood	47.1	25.4	13.4	4.4	10.7
Electricity	--	1.0	2.4	9.3	21.3
Bottled, tank, or					
LP gas	--	5.3	12.7	18.3	17.7
Other fuel	.2	2.0	.4	.2	.1
None	.7	1.1	.6	.4	.4

-- = None, negligible, or not counted.

Source: U.S. Department of Commerce, Bureau of the Census.

## Incidence of Crowding in Urban and Rural Area Homes Decreased Steadily

Crowding, or an average of more than one person per room in a home, is an accepted indicator of inadequate housing. Crowding indicates inadequate housing for the occupants more than it indicates housing quality.

Crowding was a more serious problem in 1940 than in 1980. Only 4 percent of urban homes and 5 percent of rural homes were classified as crowded in 1980, compared with 16 percent of urban homes and 27 percent of rural homes in 1940.

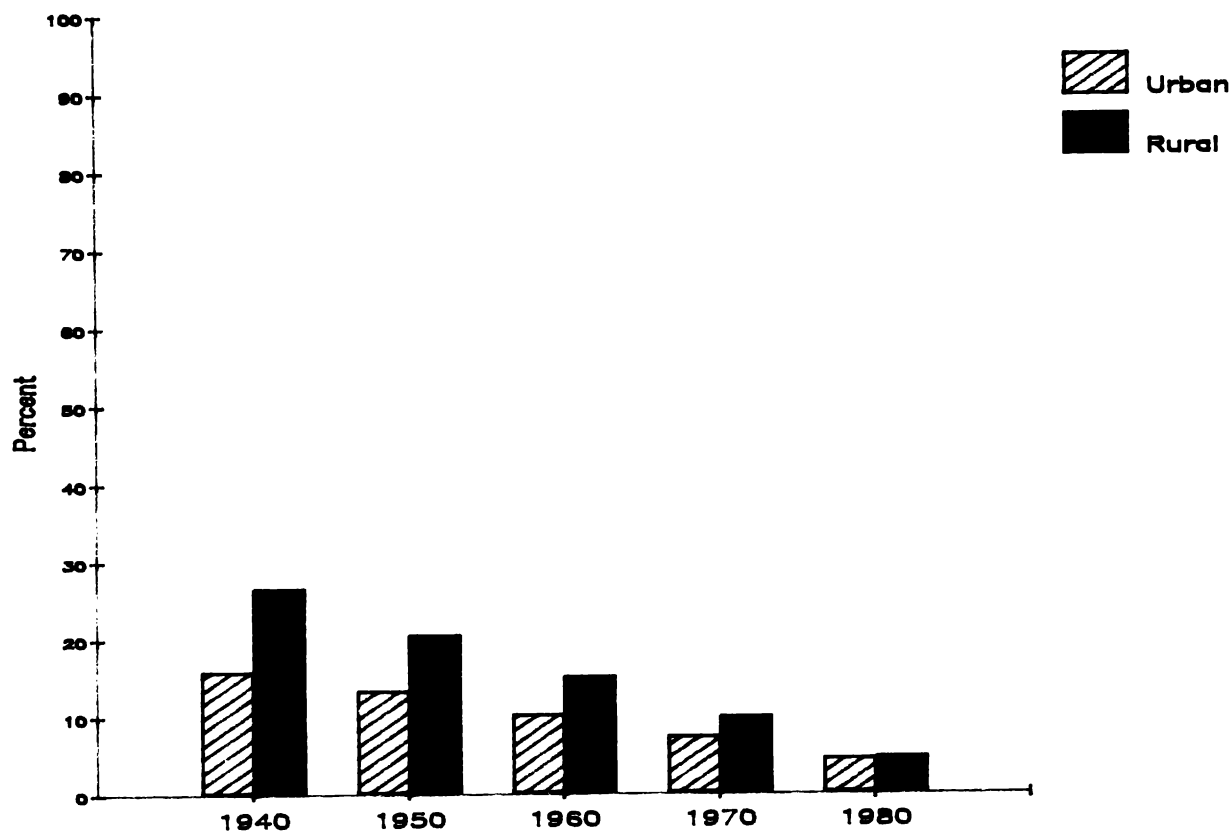


Table 17--How many urban and rural homes were crowded?1/

Persons per room	1940	1950	1960	1970	1980
<u>Number of homes</u>					
Urban:					
1.00 or less	17,135,254	24,364,138	34,429,617	44,074,383	57,834,687
1.01-1.50	2,058,996	2,425,860	2,793,337	2,657,578	1,823,273
1.51 or more	1,170,633	1,307,635	1,097,416	835,411	893,757
Total	20,364,883	28,097,633	38,320,370	47,567,372	60,551,717
Rural:					
1.00 or less	10,346,884	11,162,613	12,480,785	14,310,341	18,906,541
1.01-1.50	1,819,976	1,594,115	1,417,213	1,124,327	690,553
1.51 or more	1,915,289	1,300,082	805,507	443,152	240,862
Total	14,082,149	14,056,810	14,703,505	15,877,820	19,837,956
<u>Percent</u>					
Urban:					
1.00 or less	84.1	86.7	89.8	92.7	95.5
1.01-1.50	10.1	8.6	7.3	5.6	3.0
1.51 or more	5.7	4.7	2.9	1.8	1.5
Rural:					
1.00 or less	73.5	79.4	84.9	90.1	95.3
1.01-1.50	12.9	11.3	9.6	7.1	3.5
1.51 or more	13.6	9.2	5.5	2.8	1.2

1/ Crowding is defined as an average of more than one person per room in a home.

Source: U.S. Department of Commerce, Bureau of the Census.



## Percentage of Homes that Lacked Complete Plumbing Systems Declined Steadily

In 1940, 75 percent of rural housing and 23 percent of urban housing lacked complete plumbing. Plumbing systems improved dramatically over the decades until 1980, when only 6 percent of rural housing and 2 percent of urban housing lacked complete plumbing for exclusive use of the household.

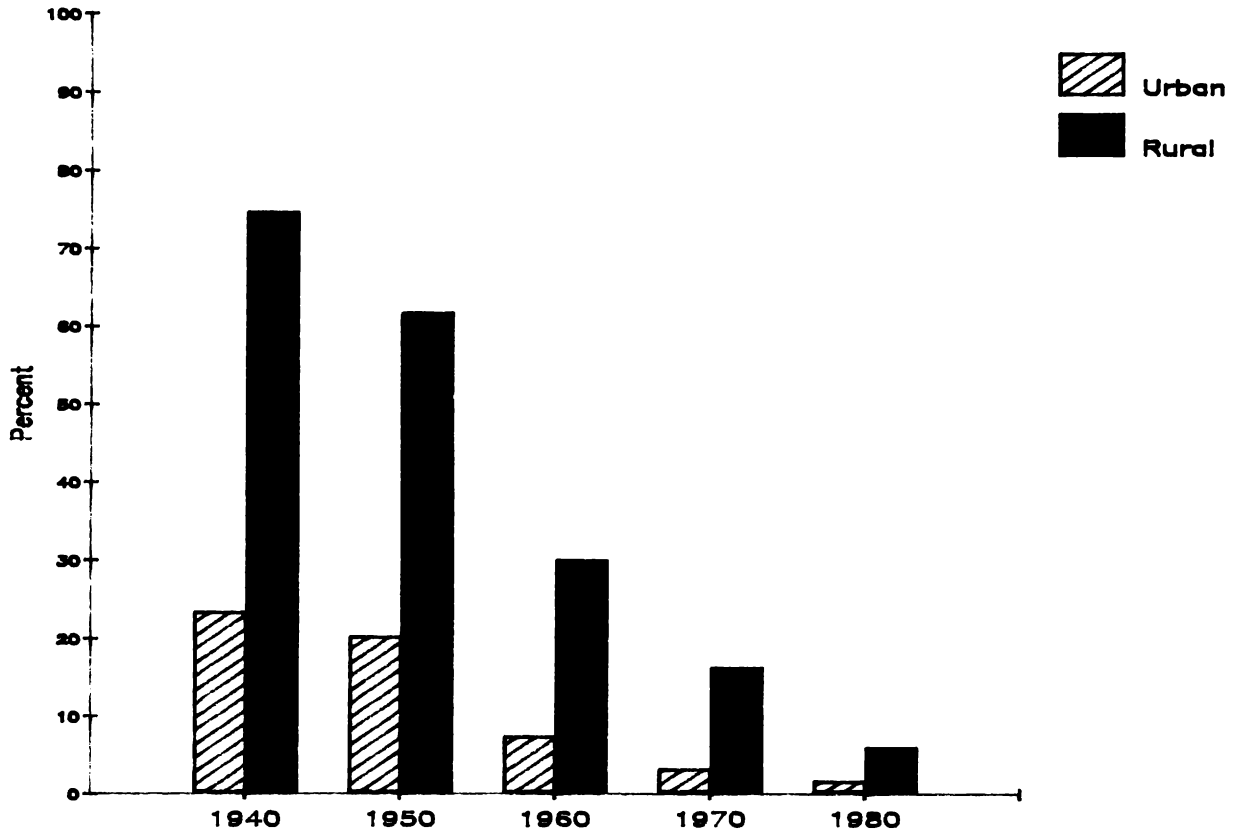


Table 18--How many urban and rural homes lacked complete plumbing systems?

Item	1940	1950	1960	1970	1980
	<u>Number of homes</u>				
Urban:					
Complete	15,389,671	22,191,886	36,489,509	48,465,098	63,605,896
Lacking	4,673,900	5,614,641	2,876,509	1,537,382	1,030,923
Total	20,063,571	27,806,527	39,366,018	50,002,480	64,636,819
Rural:					
Complete	3,784,673	5,340,521	11,237,596	14,836,225	20,753,237
Lacking	11,178,198	8,586,097	4,822,818	2,860,379	1,302,767
Total	14,962,871	13,926,618	16,060,414	17,696,604	22,056,004
	<u>Percent</u>				
Urban:					
Complete	76.7	79.8	92.7	96.9	98.4
Lacking	23.3	20.2	7.3	3.1	1.6
Rural:					
Complete	25.3	38.3	70.0	83.8	94.1
Lacking	74.7	61.7	30.0	16.2	5.9

Source: U.S. Department of Commerce, Bureau of the Census.

## Percentage of Rural Homes with Running Water More Than Doubled

Rural homeowners made great strides between 1940 and 1970 toward closing the plumbing gap that existed between rural and urban homes in 1940. Rural homes with piped-in water increased from 37 percent of rural homes in 1940 to 92 percent in 1970. Urban homes with piped-in water increased from 94 percent in 1940 to almost 100 percent by 1970.

Because homes lacking plumbing facilities have become almost nonexistent, the 1980 census of housing eliminated most questions on plumbing.

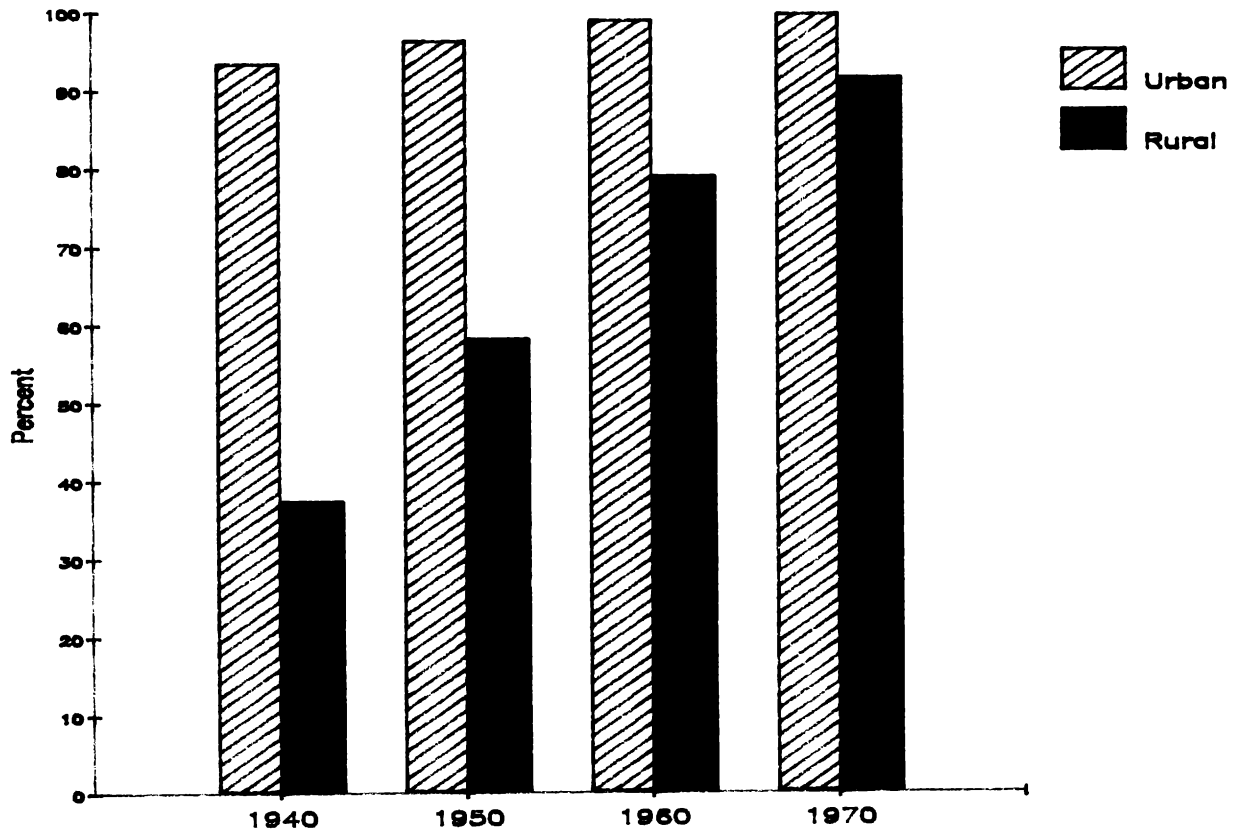


Table 19--How many homes had indoor running water? 1/

Item	1940	1950	1960	1970
<u>Number of homes</u>				
Urban:				
RWIS 2/	19,999,176	28,171,341	40,324,109	49,873,326
Other <sup>2</sup> /none	1,381,954	1,068,971	432,708	129,154
Total	21,381,130	29,240,312	40,756,817	50,002,480
Rural:				
RWIS 2/	5,797,138	9,333,562	13,866,521	16,216,813
Other <sup>2</sup> /none	9,722,546	6,714,767	3,694,959	1,479,791
Total	15,519,684	16,048,329	17,561,480	17,696,604
<u>Percent</u>				
Urban:				
RWIS 2/	93.5	96.3	98.9	99.7
Other <sup>2</sup> /none	6.5	3.7	1.1	.3
Rural:				
RWIS 2/	37.4	58.2	79.0	91.6
Other <sup>2</sup> /none	62.6	41.8	21.0	8.4

1/ Data not collected in 1980.

2/ RWIS = Running water in structure.

Source: U.S. Department of Commerce, Bureau of the Census.

## Rural Homes with Flush Toilets Tripled During 1940-70

Installation of flush toilets in homes increased almost as fast as did piped-in water. Flush toilets in rural homes increased from 29 percent in 1940 to 87 percent by 1970. Installation of flush toilets, however, lagged installation of piped water in rural homes, as flush toilets require a sewer system in addition to piped-in water, which was sometimes difficult to install in rural areas. Urban homes with indoor flush toilets increased from 91 percent in 1940 to 99 percent in 1970.

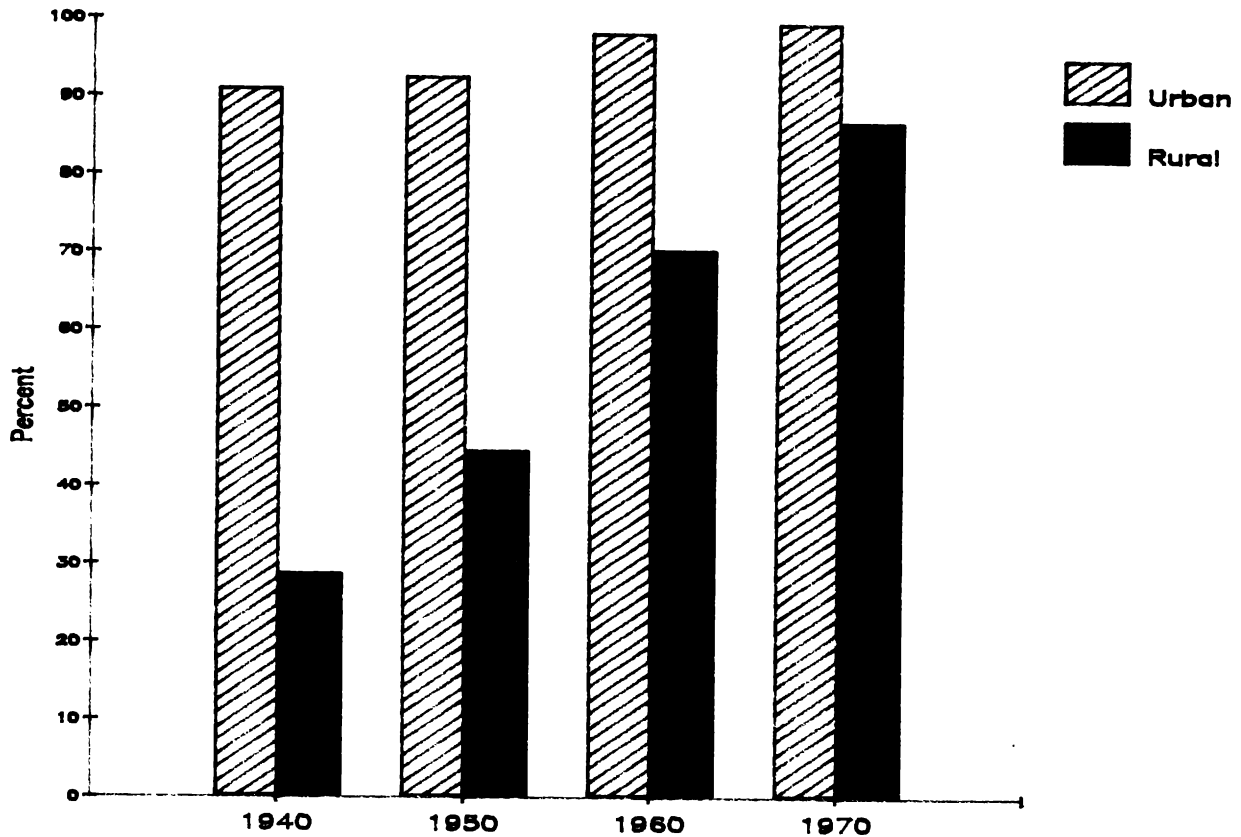


Table 20--How many homes had indoor flush toilets? 1/

Item	1940	1950	1960	1970
<u>Number of homes</u>				
Urban:				
Exclusive	17,694,398	25,363,475	38,412,077	49,150,191
Shared	1,667,479	1,654,570	1,577,791	564,155
Other/none	1,949,263	2,186,216	766,949	288,134
Total	21,311,140	29,204,261	40,756,817	50,002,480
Rural:				
Exclusive	4,272,480	6,971,356	12,196,467	15,331,292
Shared	159,483	184,782	153,701	39,973
Other/none	11,026,507	8,900,641	5,211,312	2,325,339
Total	15,458,470	16,056,779	17,561,480	17,696,604
<u>Percent</u>				
Urban:				
Exclusive or shared:	90.9	92.5	98.1	99.4
Other/none	9.1	7.5	1.9	.6
Rural:				
Exclusive or shared:	28.7	44.6	70.3	86.9
Other/none	71.3	55.4	29.7	13.1

1/ Data not collected in 1980.

Source: U.S. Department of Commerce, Bureau of the Census.

## HOUSING COSTS

Home values and rents increased steadily over the decades. This increase, combined with high mortgage interest rates in 1970 and 1980, made owning or renting a home difficult for many families.

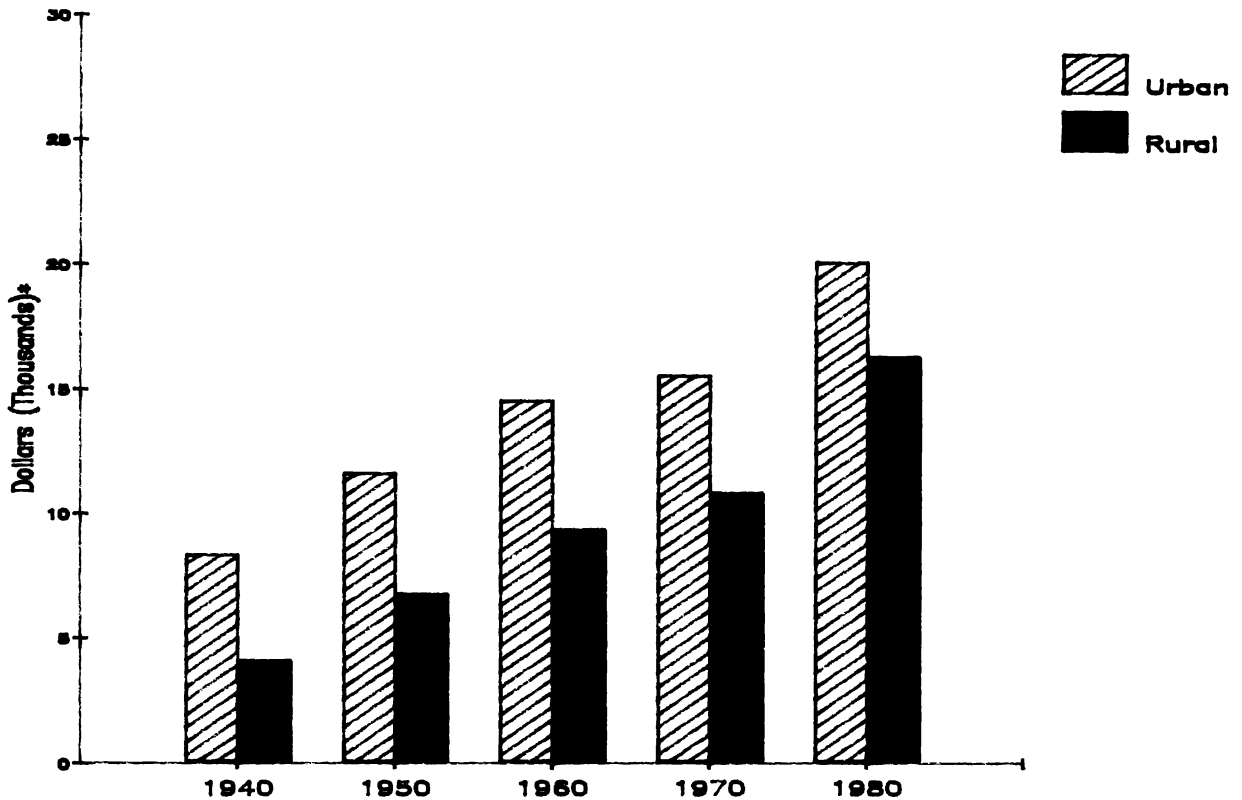
Charts in this section illustrate that:

- o Real median home values in rural areas increased faster than those in urban areas, but urban home values were still higher than rural values in 1980.
- o From 1940 to 1980, real median rural rent increased faster than that in urban areas.
- o Mortgage interest rates stabilized at below 5 percent for many years, increased during the 1960's and 1970's, and exploded to double-digit rates in the 1980's.
- o The proportion of Federal Housing Administration (FHA) and Veterans Administration (VA) loans in foreclosure more than doubled from 1961 to 1980.

## Median Home Values Escalated Between 1940 and 1970

Changes in both the housing inventory mix and dollar values made it difficult to compare housing values during 1940-80. However, deflating the nominal median housing value by the Consumer Price Index (1967 = 100) yields real median housing values, which can readily be compared.

Median home values in rural areas increased faster than those in urban areas, but urban home values remained higher. Real median owner-occupied home values in urban areas increased 140 percent between 1940 and 1980, while housing values in rural areas increased 300 percent during that time. The most rapid increase occurred during the 1940's and 1970's.



\*Median values, 1967 dollars.



Table 21--How much were homes worth?

Item	1930	1940	1950	1960	1970	1980
<u>Number of homes</u>						
Urban:						
Less than \$1,000	231,285	588,511	--	--	--	--
\$1,000-\$1,499	232,448	507,715	--	--	--	--
\$1,500-\$1,999	257,130	590,975	445,674 <sup>1/</sup>	--	--	--
\$2,000-\$2,999	669,458	1,353,741	397,101	--	--	--
\$3,000-\$4,999	1,688,542	2,240,538	1,293,609	1,452,225 <sup>2/</sup>	808,202 <sup>2/</sup>	--
\$5,000-\$7,499	1,898,247	1,325,322	2,485,987	2,055,979	1,336,187	--
\$7,500-\$9,999	879,361	381,284	2,178,400	2,686,631	1,843,050	700,880 <sup>3/</sup>
\$10,000-\$14,999	810,623	253,020	2,576,673	6,293,418	4,890,893	912,672
\$15,000-\$19,999	306,953	82,693	872,724	4,055,390	5,209,960	1,327,062
\$20,000-\$24,999	311,864 <sup>4/</sup>	75,993 <sup>4/</sup>	614,851 <sup>4/</sup>	1,628,103	3,872,141	1,717,720
\$25,000-\$34,999	--	--	--	1,049,069	3,737,685	3,988,666
\$35,000-\$49,999	--	--	--	649,992 <sup>5/</sup>	1,732,192	6,421,603
\$50,000-\$59,999	--	--	--	--	841,408 <sup>6/</sup>	3,663,102
\$60,000-\$79,999	--	--	--	--	--	5,245,886
\$80,000-\$99,999	--	--	--	--	--	2,526,815
\$100,000-\$149,999	--	--	--	--	--	2,099,143
\$150,000-\$199,999	--	--	--	--	--	605,136
\$200,000 or more	--	--	--	--	--	490,093
<u>Dollars</u>						
Median	5,743	3,501	8,380	12,900	18,100	49,500
Real median <sup>7/</sup>	--	8,336	11,623	14,538	15,566	20,097
<u>Number of homes</u>						
Rural-nonfarm: <sup>8/</sup>						
Less than \$1,000	563,439	1,181,168	--	--	--	--
\$1,000-\$1,499	337,599	475,037	--	--	--	--
\$1,500-\$1,999	274,147	360,219	719,670 <sup>1/</sup>	--	--	--
\$2,000-\$2,999	497,867	566,297	459,940	--	--	--
\$3,000-\$4,999	655,227	611,319	904,246	1,729,397 <sup>2/</sup>	1,126,181 <sup>2/</sup>	--
\$5,000-\$7,499	398,782	276,221	916,450	1,144,974	956,818	--
\$7,500-\$9,999	110,107	67,776	439,190	858,965	830,439	648,858 <sup>3/</sup>
\$10,000-\$14,999	95,934	49,174	418,344	1,338,758	1,511,963	552,099
\$15,000-\$19,999	32,582	16,454	134,956	667,723	1,225,439	635,116
\$20,000-\$24,999	42,473 <sup>4/</sup>	18,260 <sup>4/</sup>	115,887 <sup>4/</sup>	271,488	801,639	776,769
\$25,000-\$34,999	--	--	--	178,150	698,640	1,522,621
\$35,000-\$49,999	--	--	--	111,512 <sup>5/</sup>	313,104	2,074,190
\$50,000-\$59,999	--	--	--	--	154,710 <sup>6/</sup>	1,056,136
\$60,000-\$79,999	--	--	--	--	--	1,351,625
\$80,000-\$99,999	--	--	--	--	--	538,879
\$100,000-\$149,999	--	--	--	--	--	432,984
\$150,000-\$199,999	--	--	--	--	--	108,559
\$200,000 or more	--	--	--	--	--	74,042

Continued --

Table 21--How much were homes worth?--continued

Item	1930	1940	1950	1960	1970	1980
				<u>Dollars</u>		
Median	2,661	1,715	4,878	8,300	12,600	40,200
Real median <sup>7/</sup>	--	4,083	6,766	9,354	10,836	16,321

-- = None, negligible, or not counted.

<sup>1/</sup> Less than \$2,000.

<sup>2/</sup> Less than \$5,000.

<sup>3/</sup> Less than \$10,000.

<sup>4/</sup> \$20,000 or more.

<sup>5/</sup> \$35,000 or more.

<sup>6/</sup> \$50,000 or more.

<sup>7/</sup> Real median is expressed in 1967 dollars.

<sup>8/</sup> Nonfarm values reflect housing units on 10 acres or less.

Source: U.S. Department of Commerce, Bureau of the Census.

## FHA Mortgage Interest Rates Reached New Highs After 1965

Real housing values and mortgage interest rates increased, and both added to the problem of the purchaser's ability to buy a home. FHA mortgage interest rates remained relatively stable (below 5 percent for many years), gradually increasing during the 1960's and 1970's. But in the 1980's, mortgage interest rates exploded to double-digit rates, as the Federal Reserve restricted the money supply.

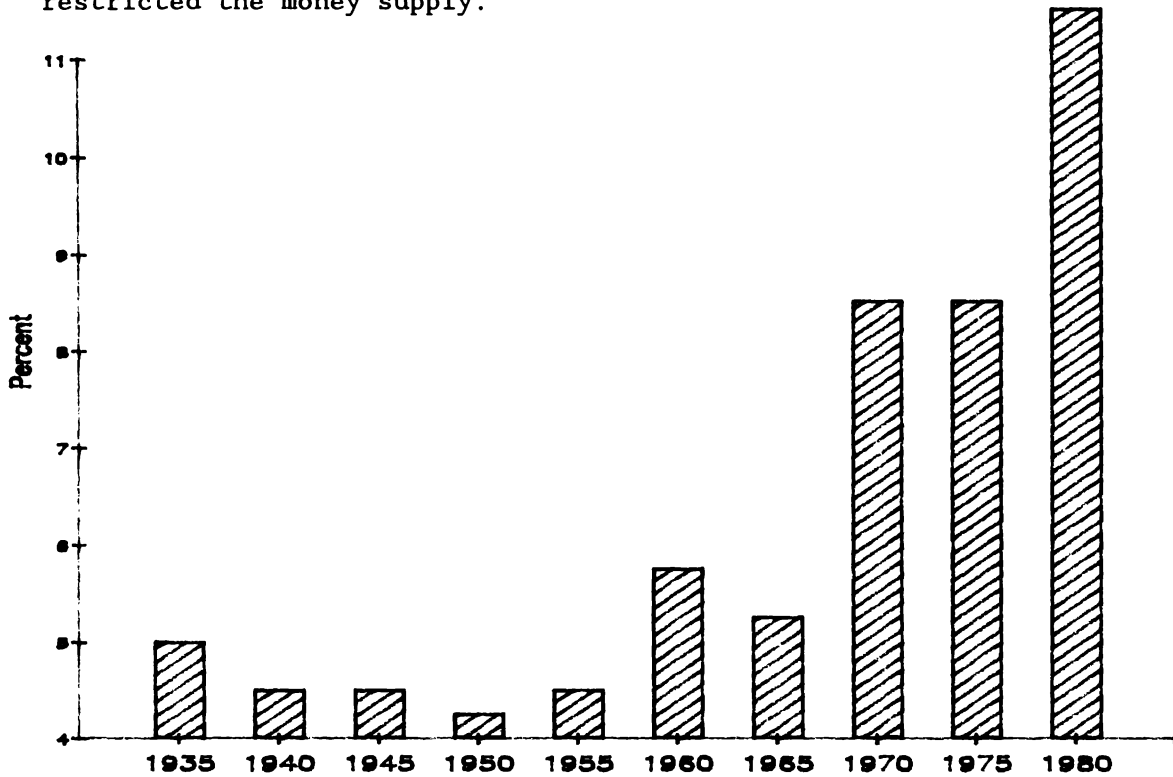


Table 23--What interest rates were paid for mortgages? 1/

Year	Average
1935	5.0
1940	4.5
1945	4.5
1950	4.25
1955	4.5
1960	5.75
1965	5.25
1970	8.5
1975	8.5
1980	11.5

1/ Rates for Government-insured FHA mortgages.

## Delinquency Rates for Mortgage Loans Continued to Rise

As mortgage payments increased, so did their delinquency rates. Delinquency rates of mortgage payments increased steadily from about 2.4 percent of loans in 1960 to 5.6 percent in 1980. As might be expected, the largest percentage of delinquency loans were delinquent for 30 days. However, mortgage payments delinquent for 60 and 90 days were increasing at a faster rate than were those delinquent for 30 days.

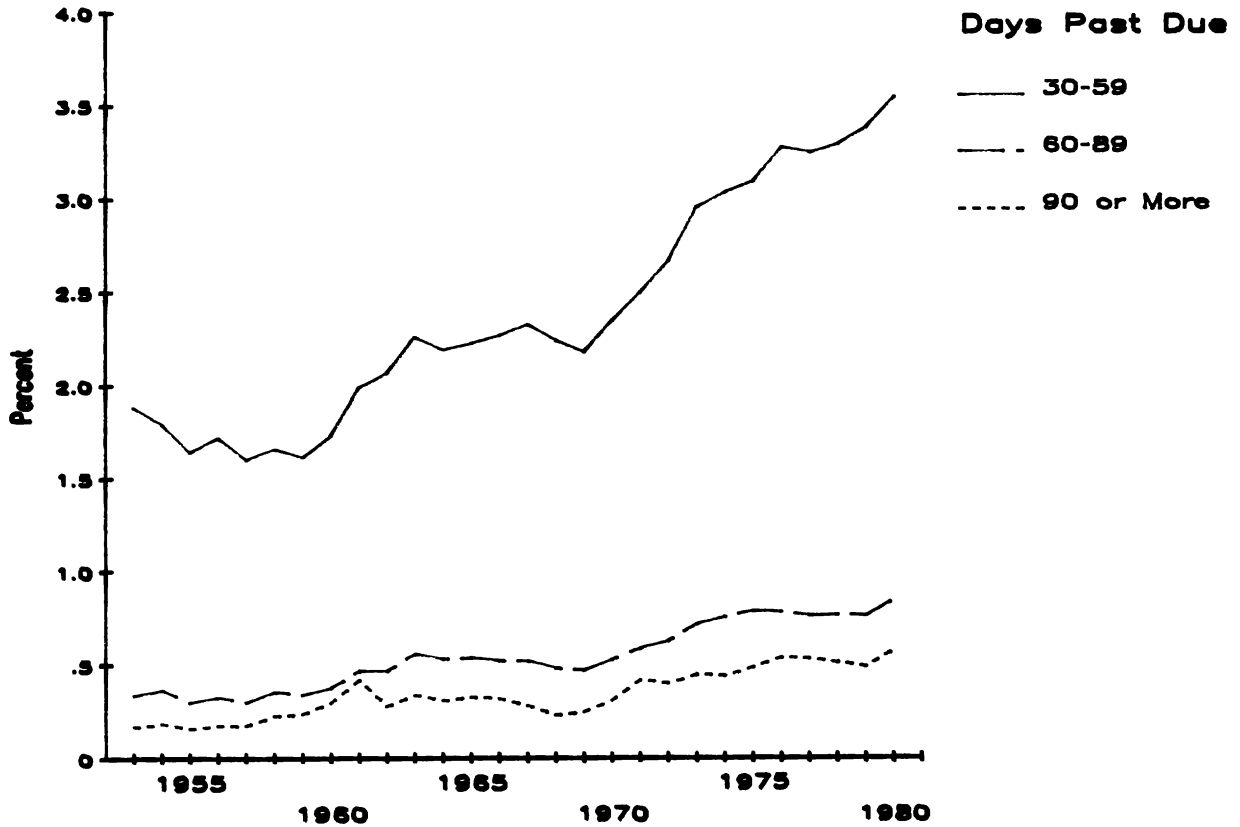


Table 24--Were mortgage payments made on time?

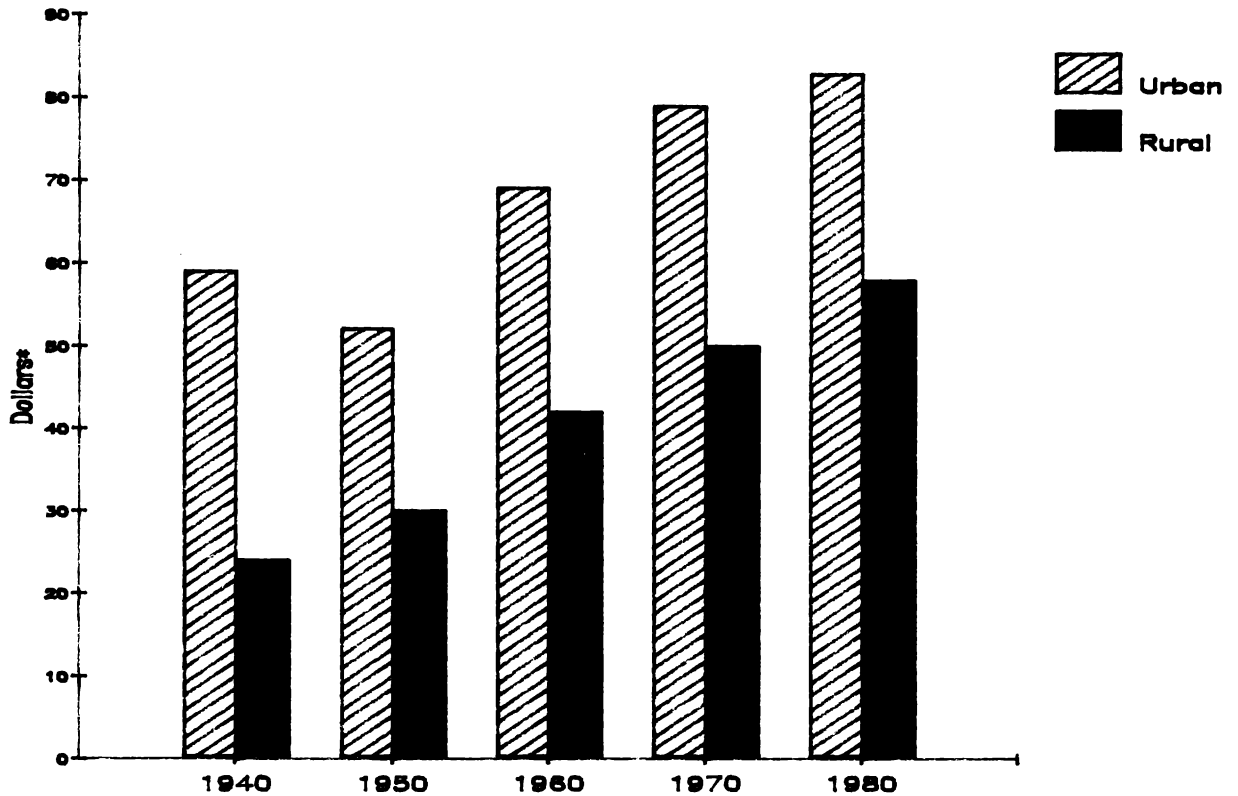
Year	Days past due			
	Total	30 days	60 days	90 or more days
	<u>Percent</u>			
1953	2.38	1.88	0.34	0.17
1954	2.34	1.79	.37	.19
1955	2.10	1.64	.30	.16
1956	2.22	1.72	.33	.18
1957	2.08	1.60	.30	.18
1958	2.25	1.66	.36	.23
1959	2.18	1.61	.34	.24
1960	2.41	1.73	.38	.30
1961	2.87	1.99	.47	.42
1962	2.81	2.07	.47	.28
1963	3.15	2.26	.56	.34
1964	3.02	2.19	.53	.31
1965	3.10	2.23	.54	.33
1966	3.11	2.27	.52	.32
1967	3.12	2.33	.52	.28
1968	2.96	2.24	.48	.23
1969	2.89	2.18	.47	.25
1970	3.13	2.35	.53	.31
1971	3.50	2.50	.59	.42
1972	3.70	2.67	.63	.40
1973	4.13	2.96	.72	.45
1974	4.24	3.04	.76	.44
1975	4.37	3.10	.79	.49
1976	4.59	3.28	.78	.54
1977	4.62	3.25	.76	.53
1978	4.58	3.30	.77	.51
1979	4.63	3.39	.76	.49
1980	4.98	3.55	.85	.58

Source: Mortgage Bankers Association of America.

## Median Monthly Rentals Continued to Rise

Median home rent (adjusted by the Consumer Price Index, 1967 = 100) increased in both urban and rural areas between 1940 and 1980; however, rural rent increased faster than urban rent. Real urban rent increased 42 percent, compared with 140 percent for real rural rent.

As with housing values, the percentage difference in urban and rural rent decreased from 1940 to 1980. In 1940, real urban rent was 146 percent higher than real rural rent, but, by 1980, the difference was only 43 percent.



\*Median monthly rent, 1967 dollars.

Table 22--How much rent was paid?

Location/rent	1930	1940	1950	1960	1970	1980
<u>Number of homes</u>						
Urban:						
Less than \$10	510,114	1,210,681	298,220	--	--	--
\$10-19	1,744,792	3,376,870	1,492,242	391,658 <sup>1/</sup>	--	--
\$20-29	2,178,212	3,438,220	2,549,530	1,013,441	571,670 <sup>2/</sup>	--
\$30-59	3,063,786	4,183,516	6,755,888	6,053,104	3,099,387	1,005,115 <sup>3/</sup>
\$60-99	1,798,587	469,322	1,815,140	6,129,916	6,767,891	1,867,591
\$100-149	157,436	74,817	341,116 <sup>4/</sup>	1,427,847	5,250,992	3,362,933
\$150-199	44,613	19,942	--	347,992 <sup>5/</sup>	2,192,278	4,953,002
\$200-249	44,108 <sup>6/</sup>	17,105 <sup>6/</sup>	--	--	549,523	4,500,627
\$250-299	--	--	--	--	417,409 <sup>7/</sup>	3,364,097
\$300-399	--	--	--	--	--	2,903,228
\$400-499	--	--	--	--	--	828,785
\$500 or more	--	--	--	--	--	500,539
<u>Dollars</u>						
Median rent	32	25	38	61	92	205
Real median <sup>8/</sup>		59	52	69	79	83
<u>Number of homes</u>						
Rural-nonfarm <sup>9/</sup>						
Less than \$10	1,053,838	1,611,716	339,529	--	--	--
\$10-19	888,522	1,120,393	673,310	544,030 <sup>1/</sup>	--	--
\$20-29	366,996	414,510	497,841	451,898	426,843 <sup>2/</sup>	--
\$30-59	181,649	213,076	602,226	999,219	691,370	366,290 <sup>3/</sup>
\$60-99	47,885	21,641	115,801	445,192	631,006	366,945
\$100-149	5,856	4,374	22,012 <sup>4/</sup>	81,567	293,681	583,821
\$150-199	1,684	969	--	22,060 <sup>5/</sup>	81,767	536,463
\$200-249	1,642 <sup>6/</sup>	613 <sup>6/</sup>	--	--	19,608	313,890
\$250-299	--	--	--	--	13,006 <sup>7/</sup>	167,490
\$300-399	--	--	--	--	--	123,442
\$400-499	--	--	--	--	--	33,907
\$500 or more	--	--	--	--	--	1,972
<u>Dollars</u>						
Median rent	12	10	22	37	58	142
Real median <sup>8/</sup>		24	30	42	50	58

-- = None, negligible, or not counted.

<sup>1/</sup> Less than \$20.

<sup>2/</sup> Less than \$30.

<sup>3/</sup> Less than \$60.

<sup>4/</sup> \$100 or more.

<sup>5/</sup> \$150 or more.

<sup>6/</sup> \$200 or more.

<sup>7/</sup> \$250 or more.

<sup>8/</sup> Real median is expressed in 1967 dollars.

<sup>9/</sup> Nonfarm rents reflect housing rents on 10 acres or less.

Source: U.S. Department of Commerce, Bureau of the Census.