

Appendix A.

Definitions and Index for Table Numbers

The definitions and explanations given here apply to summary tables and are, to a considerable extent, drawn from the American Housing Survey (AHS) questionnaire, *Codebook for the American Housing Survey*, and the *AHS/CAPI Field Representative's Reference Manual*. The definitions are alphabetized as they appear in the summary table stub titles (in bold). Main entries have not been inverted as is common in indexes. For example, if you are looking for a definition of bathrooms, do not look under "B," but look under "C" because bathroom information is labeled as "complete bathrooms" in table C-02-AO. Individual row items (not in bold) can be found under their respective table stub titles (in bold). Some cross-references are provided. Reference locators at the bottom of each entry list the tables in which the item appears.

Accessibility features in home. This question is intended to gather information on modifications made to the respondent's home to accommodate individuals with physical disabilities (excludes those with temporary disabilities) and the elderly. (See also disabilities, home accessibility problems reported, mobility devices, wheelchair accessible features available.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Age of householder. Refers to the age reported for the householder as of that person's last birthday. (See also householder, household composition.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Air conditioning. Air conditioning is the cooling of air by a refrigeration unit. This definition excludes evaporative coolers, fans, or blowers that are not connected to a refrigeration unit.

Central air conditioning. A central system, which air conditions the entire housing unit or major portions of it. In an apartment building, a central system may cool all apartments in the building, each apartment may have its own central system, or there may be several systems that provide central air conditioning for a group of apartments. A central installation with individual room controls is a central air-conditioning system.

Additional central. Refers to a second central air conditioning system (e.g., a dual zone heat pump system).

Room (air conditioning) unit. An individual air conditioner which is installed in a window or an outside wall and is

generally intended to cool one room, although it may be used to cool several rooms.

(See also central air conditioning fuel, other central air fuel, ENERGY STAR® rated appliances, systems and equipment.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Annual taxes paid per \$1,000 value. Real estate taxes paid per \$1,000 value of the house (and lot, except for manufactured/mobile homes). Medians for taxes per \$1,000 value are rounded to the nearest dollar. (See also monthly housing costs.)

Table: C-10-OO.

Bedrooms. The number of bedrooms in a housing unit includes those rooms that are used mainly for sleeping or designed to be a bedroom, even if used for other purposes. A room reserved only for sleeping, such as a guest room, even if used infrequently, is considered a bedroom. A room built as a bedroom, although not used for that purpose, such as a room meant to be a bedroom but used as a sewing room, is counted as a bedroom. On the other hand, a room designed and used mainly for other purposes, such as a den with a sleep sofa used mainly for watching television, is not considered a bedroom. A housing unit consisting of only one room, such as a one-room efficiency apartment, is classified by definition as having no bedroom. (See also rooms, persons per bedrooms.)

Tables: C-02-AH, C-02-AO, C-02-OO, C-02-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Below poverty level. (See poverty status.)

Black alone. (See race and Hispanic origin.)

Building and ground maintenance. Renters were asked their level of satisfaction with the maintenance of the grounds and building in which they lived. The responses could have been "completely satisfied," "partly satisfied," "dissatisfied," or "landlord not responsible for ground maintenance." (See also renter maintenance quality.)

Table: C-17-RO.

Cash received in primary mortgage refinance. An owner can receive cash from a mortgage lender by refinancing the primary mortgage. This increases the outstanding balance of the loan. The cash the respondent receives includes payments that the lender made on the

owner's behalf. For example, a respondent takes out a mortgage that increases the outstanding principal balance by \$25,000. Out of that \$25,000, the lender sends a \$15,000 check to a hospital to pay the respondent's medical bills and the lender gives the respondent a check for the remaining \$10,000. As a result of the refinancing, the respondent would receive a total of \$25,000. (See also primary mortgage refinancing solicitation, percent of primary mortgage refinanced cash used for home additions, improvements, or repairs.)

Table: C-14B-OO.

Census regions and divisions. States and the District of Columbia contained in each region are as follows:

Northeast. The Northeast region is comprised of two Census Divisions—New England and Middle Atlantic, as well as the following states: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, and New Jersey.

Midwest. The Midwest region is comprised of two Census Divisions—East North Central and West North Central, as well as the following states: Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, North Dakota, and South Dakota.

South. The South region is comprised of three Census Divisions—South Atlantic, East South Central, and West South Central, as well as the following states: Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, Kentucky, Arkansas, Louisiana, Oklahoma, and Texas.

West. The West region is comprised of two Census Divisions—Mountain and Pacific, as well as the following states: Montana, Wyoming, Colorado, New Mexico, Arizona, Utah, Idaho, Alaska, Washington, Oregon, Nevada, California, and Hawaii.

Central air conditioning fuel. (See fuels.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO.

Central city. Since 1985, the National AHS has used the official list of central cities published on June 27, 1983, by the Office of Management and Budget as OMB Bulletin 83-20. That list was developed from definitions published January 3, 1980, in the Federal Register, Volume 45, and pages 956–963. AHS still uses these 1983 boundaries for data in the microdata files to measure change consistently over time. However, AHS uses the 1990 census-based geography for the data in the 2009 national publication.

Most metropolitan statistical areas had at least one central city, which was usually its largest city. In addition, any city with at least 250,000 population or at least 100,000 people working within its corporate limits qualified as a

central city. Smaller cities were also identified as central cities if they had a population of at least 25,000 and (1) had at least 75 jobs for each 100 residents who were employed, and (2) 60 percent or fewer of the city's resident workers commuted to jobs outside the city. Finally, in certain smaller metropolitan statistical areas, there were places with between 15,000 and 25,000 population that also qualified as central cities because they were at least one-third the size of the metropolitan statistical area's largest city and met the two commuting requirements. (See also metropolitan area [MSA].)

Change in housing costs. For the householder and those who moved with the householder, a comparison is made between the share of the housing costs paid in the previous unit and the share paid in the present residence. Housing costs include mortgage and rent payment, real estate taxes, insurance, utilities, land rent, and mobile home park fees.

Tables: C-06-AO, C-06-OO, C-06-RO.

Child health and safety. For households in which children under 5 years of age live in or regularly visit. Respondents were asked if all, some, or none of the electrical outlets in their homes had child tamper-resistant outlet covers and if stairs had gates, if stairs were present. They were also asked if all, some, or none of their chemicals, pesticides, cleaning supplies, and medicines were stored out of reach of children.

For households with children 6 to 17 years of age, respondents were asked: (1) if they had ever been told by a doctor or other health professional that any of the children living in the home had asthma; (2) if during the past 12 months any of the children living in the home had to visit an emergency room because of asthma (for multiple children in the home with asthma the question is only asked of the youngest child); and (3) if during the last 12 months any of the children living in the home had taken daily medicines for asthma to prevent symptoms (for multiple children in the home with asthma the question is only asked of the youngest child).

Tables: S-01-AO, S-01-OO, S-01-RO.

Choice of present home. These data represent units where the respondent moved from within the United States during the 12 months prior to the interview. The respondent was asked: (1) the reasons he/she chose the present home and (2) the main reason the present home was chosen. The distribution for choice of present home may not add to the total because the respondent was not limited to one response. (See also reasons for leaving previous residence, home search, how respondent found current unit, recent mover comparison to previous home.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Choice of present neighborhood. These data are shown for units where the respondent moved from within the United States during the 12 months prior to the interview. The respondent was asked: (1) the reasons he/she chose the present neighborhood, and (2) the main reason the present neighborhood was chosen. The distribution for choice of present neighborhood may not add to the total because the respondent was not limited to one response. (See also neighborhood search, choice of present neighborhood, main reason for choice of present neighborhood, recent mover comparison to previous neighborhood.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Citizenship of householder. Place of birth was asked for each householder and every household member. There are five categories of citizenship status: (1) born in the United States, (2) born in Puerto Rico or another U.S. outlying area, (3) born abroad of U.S. citizen parents, (4) naturalized citizens, or (5) noncitizens. People born in the United States are citizens at birth. (See also year householder immigrated to the United States, householder.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Clothes dryer fuel. (See fuels.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO.

Complete bathrooms. A housing unit is classified as having a complete bathroom if it has a room or adjoining areas with a flush toilet, bathtub or shower, sink, and hot- and cold-piped water. A half bathroom has hot- and cold-piped water and either a flush toilet or a bathtub or shower, but does not have all the facilities for a complete bathroom. (See also accessibility features in home, flush toilet breakdowns, remodeling, room additions and renovations, rooms.)

Tables: C-02-AH, C-02-AO, C-02-OO, C-02-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Condominium and cooperative fee. A condominium fee is charged to the owners of the individual condominium unit on a regular basis. The fee covers operating and maintenance costs of the common property (e.g., halls, lobby, parking areas, laundry room, swimming pool; as well as related administrative costs, such as utilities billed communally and management fees).

A cooperative maintenance fee (also called carrying charge) is a fee charged to the owners of the cooperative on a regular basis. It covers a share of the annual amount paid by the cooperative for real estate taxes, mortgage interest, and operating cost. In the publications, medians for condominium fees and cooperative fees are rounded to the nearest dollar. (See also cooperatives and condominiums, monthly housing costs.)

Table: C-10-OO.

Cooking fuel. (See fuels.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO.

Cooperatives and condominiums.

A *cooperative* is a type of ownership whereby a corporation of member-owners owns a group of housing units. Each individual member is entitled to occupy or rent out an individual housing unit and is a shareholder in the corporation that owns the property, but does not own the unit directly. The corporation may have a mortgage on the whole group of units. The member may have a loan or mortgage to buy his or her shares in the corporation.

A *condominium* is a type of ownership that enables a person to own an apartment or house directly in a project of similarly owned units. The owner's name is on the deed, and the owner may have a mortgage on the unit occupied. The owner also may hold common or joint ownership in some or all-common areas such as grounds, hallways, entrances, and elevators.

Cooperative or condominium ownership may apply to various types of structures such as single-family houses, row houses, and townhouses, as well as apartment units. (See also condominium and cooperative fee.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Cost and ownership sharing. Restricted to owner-occupied housing units, shared ownership refers to two or more names on a deed or title. Shared costs include only payments designated for mortgage or utility costs (not taxes or insurance), whether paid directly to a mortgage or utility company, or to household members. "Not living here," means that one of the people sharing the ownership or cost is not a household member. (See also monthly housing costs.)

Table: C-10-OO.

Current income. Restricted to families and primary individuals only. Current income for families and primary individuals for most respondents is defined as the total income of the family and any primary individuals in the past year.

Income sources may be composed of the following: wages and salaries, self-employment, interest, dividends, rental income, Social Security or railroad retirement, retirement or survivor pensions, Supplementary Security Income (SSI), child support or alimony, public assistance or public welfare, food stamp benefits, disability payments, workers' compensation, veterans' disability, other disability, and other income (VA payments, unemployment, royalty, estates, and more).

Upon completion of the detailed income questions, respondents were asked, "Is your total family income this month about the same as it was a year ago?" "About the same"

was defined as within 10 percent, or just cost of living adjustments. If the respondent answered “no,” a second question was asked, “What do you expect your total family income to be in the next 12 months?” If the total income of the family and any primary individuals in the past year is unknown, the estimate of the total family income in the next 12 months is used as the current income.

Current income is not published separately. It is used only in the calculation of “ratio of value to current income” and “monthly housing costs as percent of current income.” For more information, see those items. (See also income, income sources of families and primary individuals.)

Current interest rate. This item refers to the annual percentage rate of the mortgage in effect as of the date of the interview, not the rate when the mortgage was made, nor any future changes of variable rates of which the respondent may be aware. Medians for current interest rate are rounded to the nearest tenth of a percent.

Table: C-14A-OO.

Current line-of-credit interest rate. This item refers to the annual percentage rate in effect on current home equity line-of-credit outstanding balances. It is as of the date of the interview, not when the mortgage was originated, nor any future changes of variable rates of which the respondent may be aware. Medians are rounded to the nearest tenth of a percent. (See also total home-equity line-of-credit limit, total outstanding line-of-credit loans, line-of-credit monthly payment, line-of-credit amount used for home additions, improvements, or repairs.)

Table: C-14A-OO.

Current total loan as percent of value. A percentage calculated by dividing the amount borrowed by the price or appraised value of the home to be purchased; the higher the loan-to-value ratio, the less cash a borrower is required to pay as down payment. These medians are rounded to the nearest tenth of a percent. (See also value.)

Table: C-14A-OO.

Deficiencies. (See selected deficiencies.)

Disabilities.

Households with disabled persons. Disability status is collected for each member of the household. There are six categories of disabilities: hearing and vision disabilities are collected for all household members; mental, physical, and self-care disabilities are collected for household members at least 5 years of age; and go-outside-home disabilities are collected for members at least 15 years of age.

Hearing disabilities. A person with a hearing disability is deaf or has a hearing impairment that makes it very difficult to hear conversations, televisions, or radio broadcasts.

Vision disabilities. A person with a vision disability is blind or has serious difficulty reading or driving due to a visual impairment even when wearing glasses.

Mental disabilities. A person with a mental disability has serious difficulty concentrating, remembering, or making decisions. This includes Alzheimer’s disease, dementia, and serious learning disabilities.

Physical disabilities. A person with a physical disability has serious difficulty walking or climbing stairs. This is defined as difficulty walking up to three city blocks or climbing one flight of stairs.

Self-care disabilities. A person with a self-care disability has serious difficulty dressing or bathing oneself.

Go-outside-home disabilities. A person with a go-outside-home disability has difficulty doing errands such as visiting a doctor’s office or shopping by oneself.

(See also accessibility features in home, home accessibility problems reported, wheelchair accessible features available, mobility devices.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Disaster repairs. The unit is considered to have been involved in a major disaster if either more than half the home, or more than two rooms, required repairs in the last 2 years. The sorts of catastrophes involved could include disasters such as severe damage from floods, earthquakes, mudslides, or forest, brush, and other wildfire, tornadoes and hurricanes, and other disasters such as explosions and fires. Also includes damage from broken pipes and grease fires. (See also home improvement.)

Tables: C-15-OO, C-16-OO.

Down payment. This item refers to the total amount of money used for the down payment or outright purchase of the home/property. Respondents were allowed to answer by giving a total dollar amount or by giving a percentage of the purchase price. (See also major source of down payment.)

Table: C-13-OO.

Duration of vacancy. This refers to the length of time (in months) from the date the last occupants moved from the housing unit to the date of the interview. The data, therefore, do not provide a direct measure of the total length of time that units remain vacant. For newly constructed units that have never been occupied, the duration of vacancy is counted from the date construction was completed. For recently converted or merged units, the time is reported from the date that conversion or merger was completed. (See also vacant units.)

Table: C-00-AH.

Educational attainment of the householder. Data on educational attainment are derived from asking for the householder's highest level of school completed or the highest degree received. The question on educational attainment applies only to progress in "regular" schools. Regular schools include public, private, and parochial elementary and high schools (both junior and senior), colleges and universities, professional, vocational, trade, and business schools. The credits obtained are regarded as transferable in the regular school system.

Other schools include schools available for children 4 through 16 years of age that are not public or private graded schools. Some examples are ungraded schools, special schools, preschools, early learning centers, etc.

The category "high school graduate" includes people who received either a high school diploma or the equivalent; for example, passed the Test of General Educational Development (GED) and did not attend college. The category "Associate's degree" includes people whose highest degree is an associate's degree in (1) an occupational program that prepares them for a specific occupation and the course work may or may not be creditable toward a bachelor's degree or (2) an academic program primarily in the arts and sciences, and the course work is transferable to a bachelor's degree. Some examples of professional degrees include medicine, dentistry, pharmacy, and law.

In the publications, to obtain the total number of householders who are high school graduates, add (1) high school graduates only (includes equivalency), (2) graduates with some college, no degree, (3) with an associate's degree, (4) with a bachelor's degree, and (5) with a graduate or professional degree. To obtain the total number of householder graduates with a bachelor's degree, add (1) with a bachelor's degree and (2) with a graduate or professional degree. (See also householder.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Elderly. Data for the elderly include all households with householders 65 years and over. Note that this definition is narrower than in Department of Housing and Urban Development housing programs, which count as elderly all households where the householder or spouse is 62 or older or has a disability.

Electric fuses and circuit breakers. The data show whether an electric fuse has blown or circuit breaker has tripped in the home in the 3 months prior to the interview, or while the household was living in the unit if less than 3 months. A blown fuse or tripped breaker switch results in the temporary loss of electricity until the fuse is replaced or the breaker switch reset. Blown fuses inside major pieces of installed equipment (such as some air conditioners) are counted as blown fuses or tripped breaker switches. The item may identify inadequate wiring, but it

also happens commonly when people move into houses and are unfamiliar with which items can be turned on at the same time. (See also selected physical problems—severe, systems and equipment.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Elevator on floor. Data are for multiunit structures with two or more floors that have one or more passenger elevators in working condition on the same floor as the sample unit. Excludes elevators used only for freight and manufactured/mobile homes. (See also stories between main and apartment entrances.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Energy efficiency. Refers to any general home improvement jobs that were done in the last 2 years specifically for energy efficiency purposes and that may or may not have received a tax credit for any of the work done to the unit. (See also ENERGY STAR® rated appliances, government subsidy for repairs and alterations, home improvement.)

Tables: C-15-OO.

ENERGY STAR® rated appliances. The respondent lists all of his/her reported appliances that are ENERGY STAR® certified. ENERGY STAR® is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy. ENERGY STAR® was introduced in 1992 as a voluntary labeling program designed to identify and promote energy-efficient products in order to reduce greenhouse gas emissions. Computers and monitors were the first labeled products, but now the ENERGY STAR® label is on major appliances, office equipment, lighting, home electronics, and more. (See also energy efficiency, government subsidy for repairs and alterations, home improvement.)

Tables: C-03-AO, C-03-OO, C-03-RO.

Equipment. (See kitchen and laundry equipment.)

Extension cords. Extension cords are any length of flexible power cable with a plug on one end and one or more sockets on the other and they are a potential household hazard if worn or cracked.

Tables: S-01-AO, S-01-OO, S-01-RO.

Exterior additions and replacements. These jobs were major alterations or improvements in the last 2 years, such as roofing, siding, and doors and windows.

Roofing. This includes the replacement of the entire roof or at least most of it. Anything less, such as the repair of a hole or leak, or the replacement of a small section, would be considered maintenance. The roof may replace or be installed over the old roofing materials.

Siding. This includes all types of siding that can be added to the outside of the building. Examples include aluminum,

vinyl, fiber, cement or wood siding, or redwood siding, as well as other materials, such as shingles, various facades that look like brick or masonry, stucco, and the like. Excludes the trim, soffits, and fascia, if those were the only areas that were covered.

Doors or windows. This includes adding or replacing windows and skylights, or interior or exterior doors. Includes upgrades for windows and doors (e.g., changing from regular, double-hung door to French doors or ordinary windows to picture windows). Also includes the replacement of worn-out storm doors, windows, or screens. Excludes seasonal installation of storm doors, windows, or screens. Patching or repairing screens or replacing windowpanes is included under routine maintenance.

(See also external building conditions, home improvement, interior additions and replacements, other additions and replacements.)

Tables: C-15-OO, C-16-OO.

External building conditions.

Roof. A “sagging roof” is a critical defect indicating continuous neglect, or deep or serious damage to the structure. Only roofs with substantial sagging are included. “Missing roofing material” includes rotted, broken, loose or missing shingles, tiles, slate, shake, and tin, caused by extensive damage from fire, storm, or serious neglect. “Hole in roof” occurs when the missing roof materials expose the interior of the unit directly to weather. Holes caused by construction activity are not counted unless the construction has been abandoned.

Walls. “Missing bricks, siding, other outside wall material” applies to the exterior wall (including chimney) of the structure. These defects may be caused by storm, fire, flood, extensive neglect, vandalism, and so forth. Materials may include clapboard siding, shingles, boards, brick, concrete, and stucco. The missing materials do not necessarily expose the interior of the unit directly to weather. Missing materials resulting from construction activity are not counted unless construction has been abandoned. “Sloping outside walls” is a critical defect indicating continuous neglect or serious damage to the structure. Only walls with substantial sagging are included.

Windows. “Boarded-up windows” have been sealed off to protect against weather or entry and include windows and/or doors covered by board, brick, metal, or some other material. “Broken windows” indicate several broken or missing windowpanes. “Bars on windows” are to protect against unlawful entry. The condition of the windows has no bearing on this item. The bars can be vertical, horizontal, or a metal grating. Windows completely covered with metal sheeting are not included in this category.

Foundation crumbling or has open crack or hole. This category includes large cracks, holes, and rotted, loose, or missing foundation material.

(See also exterior additions and replacements, selected physical problems—severe.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Extra unit. Extra units include units classified as usual residence elsewhere (URE), vacant units designated as occasional use, and seasonal units (excluding migratory). A series of four questions was asked concerning these units. (See also reasons extra unit owned, location of extra unit, nights owner spent at extra unit, nights owner rented extra unit.)

Families and primary individuals. (See income sources of families and primary individuals.)

First-time owners. If neither the owner nor any co-owner has ever owned or co-owned another home as a usual residence, then the housing unit is reported as the first home ever owned. Previous homes purchased solely as vacation homes or homes purchased for commercial rental purposes are not considered usual residences. However, if a previously owned home was originally purchased as a usual residence and later used as a vacation home or for commercial or rental purposes, the owner is not a first-time owner.

Table: C-13-OO.

Flush toilet and flush toilet breakdowns. Includes housing units with at least one flush toilet for the household's use only. A privy or chemical toilet is not considered a flush toilet. Flush toilets outside the unit are not counted. The statistics on breakdowns of flush toilets show the number of times all the unit's flush toilets were not working during the last 3 months and the number of times all the flush toilets were not working for 6 consecutive hours or longer. For households with more than one toilet, the question was asked about instances when all toilets were classified as “not working” at the same time. The flush toilet may be completely unusable due to a faulty flushing mechanism, broken pipes, stopped up sewer pipes, lack of water supplied to the flush toilet, or some other reason. Breakdowns are included even if caused by a natural disaster. (See also complete bathrooms, selected physical problems—moderate—severe.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Food stamps. Restricted to families and primary individuals with total incomes of \$25,000 per year or less. Housing units are counted if the householder or any relative currently living in the unit received food stamps in the past year, even at another address. Throughout most of the United States, the electronic benefit transfer (EBT), which

is a system allowing transfer via debit card of government benefits from a federal account to a retail outlet's account, has replaced stamps. The U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (SNAP), in conjunction with state and local governments, administers the food stamp program. (See also income, income sources of families and primary individuals, poverty status.)

Tables: C-09-AO, C-09-OO, C-09-RO.

For rent. (See vacant units.)

For sale only. (See vacant units.)

Foundation. This item is restricted to one-unit buildings and excludes mobile homes. A structure has a basement if there is an enclosed space, at least partially underground, in which a person can walk upright under all or part of the building. The basement is considered to be "under all of building" if it is under the entire main structure, excluding garages, carports, and porches. A crawl space is space between the ground and the first floor of the house, but it is not high enough for a person to walk upright. A house is built on a concrete slab if it is built on concrete that has been poured on the ground. The "other" category refers to boats, motor homes, or houses built on stilts or pilings (for example, beach houses).

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Frequency of interest rate adjustments for primary mortgages. Including after initial fixed period. Measures how often the interest rates on mortgages with varying payments can change. (See also reference interest rate for primary mortgages with varying payments.)

Table: C-14B-OO.

Fuels.

Electricity. Supplied by above- or underground electric power lines or generated at the housing unit.

Piped gas. Gas delivered through underground pipes from a central system to serve the neighborhood.

Bottled gas. Pressurized gas stored in tanks or bottles that are filled or exchanged when empty.

Gas. Includes both piped and/or bottled gas. Respondents living in seasonal or vacant units are not asked to specify which type of gas they use.

Fuel oil. Heating oil normally supplied by truck to a storage tank for use by the heating system.

Kerosene or other liquid fuel. Includes kerosene, gasoline, alcohol, and other similar combustible liquids.

Coal or coke. A hard black or dark brown sedimentary rock formed by the decomposition of plant material, widely used as a fuel and usually delivered to a housing unit by truck.

Wood. Refers to the use of wood or wood charcoal as a fuel.

Solar energy. Refers to the use of energy available from sunlight as a source of heating fuel.

Other. Includes briquettes made of pitch and sawdust, coal dust, waste material like corncobs, purchased steam, or any other fuel not listed.

(See also monthly housing costs.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO, C-10-AO, C-10-OO, C-10-RO.

Go-outside-home disabilities. A person with a go-outside-home disability has difficulty doing errands such as visiting a doctor's office or shopping by oneself. (See also disabilities.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Government subsidy for repairs and alterations.

Asked of units who had a major repair in the last 2 years. Includes units who received a low-interest loan or grant from an assistance program provided by the federal, state, or local government for the purpose of obtaining or installing energy conservation products. The type of products include insulation, storm doors, storm windows, weather stripping, caulking, furnace tune ups, or for repair of broken doors and windows.

(See also ENERGY STAR® rated appliances, energy efficiency.)

Table: C-15-OO.

Group quarters. (See housing units.)

Guarantors of primary mortgages. The federal government agencies that currently insure or guarantee mortgages or similar debts include the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and Rural Housing Service/Rural Development (RHS/RD). Mortgage insurance is a promise to pay the lender's losses in case the borrower fails to keep up the required mortgage payments and defaults on the loan. Such insurance protection is offered by the government, acting as an insurance agent, and by private mortgage insurance companies. Mortgage loans that are not insured or guaranteed by these government agencies are referred to as "conventional" mortgages. Conventional mortgages, including mortgages insured or guaranteed by state or local governments, are shown as "other types."

The Federal Housing Administration (FHA) does not normally lend money. The function of the FHA in the mortgage field is to insure mortgages made for the purchase of a home or construction of rental property. The money for these mortgages is provided by banks, insurance companies, savings banks, mortgage companies, and other

approved lenders. In return for the payment of an insurance premium by the borrower, the FHA insures the lender against loss. The FHA insures loans on homes (both rental and owner-occupied) and on both large and small rental developments.

Under the Serviceman's Readjustment Act (GI Bill), veterans may borrow money from private lenders to buy or build a home under more favorable down payment and repayment terms. The repayment of these loans to the lender is guaranteed or insured by the Veterans Administration (VA). Data exclude any mortgage programs for veterans that are administered by a State government.

The Rural Housing Service/Rural Development (RHS/RD) mortgage, formerly called the Farmer's Home Administration, provides much the same service as FHA, but confines its assistance to rural areas.

Table: C-14B-OO.

Health of household. Respondent was asked to rate the general health of the householder, with "excellent" being the highest and "poor" being the lowest.

Tables: S-01-AO, S-01-OO, S-01-RO.

Hearing disabilities. A person with a hearing disability is deaf or has a hearing impairment that makes it very difficult to hear conversations, televisions, or radio broadcasts. (See also disabilities.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Heating equipment. (See main heating equipment, other heating equipment, systems and equipment.)

Heating problems. Statistics are shown for housing units occupied by the householder during the winter prior to the interview and refer only to the main heating equipment. The data are classified by whether the housing unit was uncomfortably cold for 24 hours or more, the number of times equipment breakdowns lasted 6 hours or more, and causes for the breakdowns. The heating equipment is considered broken down if it is not providing heat at its normal heating capacity through some fault in the equipment.

Utility interruptions. Occurs when there is a cutoff in the gas, electricity, or other fuel supplying the heat.

Inadequate heating capacity. Refers to heating equipment that is providing heat at its normal capacity, but the housing unit is still too cold for the occupants.

Inadequate insulation. Refers to air drafts through window frames, electrical outlets, or walls that are cold.

Cost of heating. Refers to the occupants turning down their thermostat or turning the equipment off altogether to save money. This category includes utilities/fuels that are unavailable due to unpaid bills.

(See also selected physical problems—moderate–severe.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Hispanic. (See race and Hispanic origin.)

Home accessibility problems reported. For anyone in the household 6 years of age and over, questions were asked to assess whether or not people living in the home have difficulty accessing features within the home. (See also disabilities, accessibility features in home, wheelchair accessible features available.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Home-equity line-of-credit. A revolving mortgage loan, usually a second mortgage, allowing a property owner to obtain cash against the equity of a home at any time up to a predetermined amount set by the lender, without reapplying for a loan. Depending on the situation, lines-of-credit give an advantage to access the equity in different portions, up to a limit set by the lender, by giving the option to withdraw the funds whenever needed and make payments accordingly. With a home-equity line-of-credit, the borrower is able to use the equity of the property and take advantage of the tax savings.

Total home-equity line-of-credit limit. The percentage of the borrower's equity in a property, predetermined by the lender, that the borrower is advanced or allowed to obtain in cash.

Total outstanding line-of-credit loans. The total outstanding line-of-credit loan is the current balance on the home-equity line-of-credit. The current balance is usually reported on the monthly or quarterly statement.

Current line-of-credit interest rate. This item refers to the annual percentage rate in effect on current line-of-credit outstanding balances.

Line-of-credit monthly payment. This is the monthly payment on the line-of-credit paid to the bank at the present interest rate.

Line-of-credit amount used for home additions, improvements, or repairs. This is the percentage of the dollar amount of home-equity loans used for home additions, improvements, or repairs. Includes only expenditures to the residence and excludes work done to nonresidential properties.

Home-equity lump-sum loan. This home-equity loan allows the property owner to borrow a set amount against the equity of their home, up to a fixed limit set by the lender. The amount is received all at once in a lump-sum.

Home improvement. Questions were asked about where the work was done, if any rooms were created or attached, and if the bathroom or kitchen had been remodeled within the last 2 years.

Respondents were also asked if they added or replaced their roofs, siding, interior water pipes; electrical wiring, fuse boxes, or breaker switches; doors or windows; plumbing fixtures, such as sinks or bath tubs; insulation; wall-to-wall carpeting, flooring; paneling or ceiling tiles; air conditioning; built-in heating equipment; septic tanks; water heaters; dishwashers, garbage disposals; driveways or walkways; fencing or walls; patios, terraces, or detached decks; swimming pools, tennis courts, and other recreational structures; sheds, detached garages, or other buildings.

Respondents also have the opportunity to report up to three miscellaneous inside and outside jobs not previously reported. For each job, respondents were asked for the cost of the job, including the amount covered by insurance, and whether someone in the household performed the job.

Tables: C-15-OO, C-16-OO.

Home search. For units where the respondent moved from within the United States during the 12 months prior to the interview. The respondent was asked whether the respondent looked at both houses/mobile homes and apartments. (See also reasons for leaving previous residence, choice of present home, recent mover comparison to previous home, how respondent found current unit.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Homes currently for sale or rent. For owner-occupied units, year-round units temporarily occupied by people who have a usual residence elsewhere, and vacant units. The owner may offer the unit up for rent only, up for rent or for sale, or for sale only. In addition, the owner may have contracted to rent or sell the unit, but the transfer has not yet taken place. Finally, the housing unit may not be for rent or for sale at all (not on the market).

Table: C-00-AH.

Household. A household consists of all people who occupy a particular housing unit as their usual residence, or who live there at the time of the interview and have no usual residence elsewhere. The usual residence is the place where the person lives and sleeps most of the time. This place is not necessarily the same as a legal residence, voting residence, or domicile. Households include not only occupants related to the householder but also any lodgers, roomers, boarders, partners, wards, foster children, and resident employees who share the living quarters of the householder. It includes people temporarily away for reasons such as visiting, traveling in connection with their jobs, attending school, in general hospitals, and in other temporary relocations. By definition, the count of households is the same as the count of occupied housing units.

Household composition. While any occupant of a housing unit is called a household member, each household includes either one of the following:

- A *family*, which is the householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption.
- A *primary individual*, which is a householder who lives alone or with nonrelatives only. Although only one primary individual is identified per household, the household also may include one or more roommates, lodgers, resident employees, or other people unrelated to the householder. These nonrelatives are considered members of the household but not of the family.

Married couples related to the householder of a family are included in the family and are not considered separate families unless they reside in separate living quarters. (For definition of separate living quarters, see housing units). While they are part of the family, they are also usually a subfamily. See also persons other than spouse or children.

By definition, families include the householder and at least one relative, so in the statistics on household composition, families are always included in the various categories of two-or-more-person households. Primary individuals with nonrelatives living with them also are tabulated as two-or-more-person households. Primary individuals living alone are tabulated as one-person households.

Married-couple families. Each household in this group includes the householder and spouse, and other people, if any, who are related to the householder and live in the household. If the householder's spouse is not present, but another married couple is present, (e.g., daughter and son-in-law or mother- and father-in-law, the household is not counted here as a married-couple family).

Other male householder. This category includes households with male householders who are widowed, divorced, separated or single, or who are married with wife absent for other reasons.

Other female householder. This category includes households with female householders who are widowed, divorced, separated or single, or who are married with husband absent for other reasons.

No nonrelatives. When this phrase modifies "married-couple" households, then households that include householder, spouse, nonrelatives, and other relatives, if any, are included with "other male" and "other female householder," rather than with "married-couples, no nonrelatives." The data are published both ways, in the data tables, so readers can see whether their findings are affected by the presence of nonrelatives with married couples.

Households with single children under 18 years old. This category includes all household members under 18 years old, whether related to the householder or not, who are not currently married (they have never been married, or are divorced, separated, or widowed). For example, it includes currently unmarried children of lodgers and foster children.

Own never-married children under 18 years old. This category includes any household member under 18 years old, if he or she has never been married, and is a son, daughter, stepchild, or adopted child of the householder. By definition, children of subfamilies are not children of the householder, so they are excluded from this count. The data are published for both this definition of children and the definition above (based on age and current marital status) so readers can see whether the definition of children affects their findings.

Other indicators of household composition include:

Household composition by age of householder, Number of single children under 18 years old, Persons 65 years old and over, and Persons other than spouse or children.

Data are shown for households with the following types of people:

Other relatives of householder. This category counts households that include any person related to the householder by blood, marriage, or adoption, except spouse, son, daughter, stepchild, or adopted child under 18 years old (regardless of marital status).

Single adult offspring aged 18 to 29. This category counts households with at least one member aged 18 to 29, if he or she is not currently married (that is, they have never been married or are divorced, separated, or widowed), and is a son, daughter, stepchild, or adopted child of the householder. Note this category has the same marital status categories as *Single children under 18 years old*, but the same relationship to householder categories as *Own never-married children*. These are defined under "Household composition."

Single adult offspring 30 years of age or over. This category counts households with at least one member aged 30 or older, if he or she is not currently married (that is, never been married or are divorced, separated, or widowed) and is a son, daughter, stepchild, or adopted child of the householder.

Households with three generations. For each person whose parent lives in the household, the parent (biological, adoptive, or stepparent) is identified in the questionnaire. Each person who is a child or grandchild of the householder is also identified. These codes keep count of households where the following live in the unit:

1. One or more sons, daughters, stepchildren, or adopted children of the householder or spouse (regardless of

marital status or age) and one or more parents of the householder or spouse, or

2. One or more parents of the householder or spouse and one or more parents of these parents, or

3. One or more sons, daughters, stepchildren, or adopted children of the householder or spouse (regardless of marital status or age) and one or more of these children's children (grandchildren of the householder or spouse, regardless of marital status or age).

Note that the definition of children is different from those in "Single children under 18 years old" and "Own never-married children." The first does not involve relationship to householder and neither one involves marital status or age. Also, note that if a household has more than three generations it is still counted here. In addition to the three generations, there also may be other relatives in the household.

Subfamily. A subfamily is one of the following groups that do not include the householder or spouse, but are related to the householder and live in the household: (1) a married couple (with or without children of any type), or (2) one parent with one or more of his or her own never-married children under 18 years old. A common example of a subfamily is a young married couple sharing the home of the husband or wife's parents.

Subfamily householder. For subfamilies that include a couple, the husband is defined as the subfamily householder; for other subfamilies, the parent is the householder.

Households with other types of relatives. This category counts households with relatives of the householder, other than the spouse, children, three generations, or subfamilies already counted. Therefore, it includes relatives such as uncles, nieces, cousins, or grandchildren present without their parents. A household already counted in the above-mentioned categories may be counted again, as long as it has some additional relatives not counted above.

Nonrelatives. A nonrelative of the householder is any person in the household who is not related to the householder by blood, marriage, or adoption. Roomers, boarders, lodgers, partners, resident employees, wards, and foster children are included in this category.

Co-owners or co-renters. This category includes households for which the names of two or more unrelated household members are on the deed of ownership, mortgage, land contract, contract to purchase or similar document, or lease; or, if there is no lease, two or more unrelated household members are responsible for paying the rent.

Lodgers. This category is restricted to members of the household who pay rent to another household member and are 16 years or older; nonrelatives of the householder; not sons, daughters, stepchildren, or adopted children of a co-owner or co-renter; and not co-owners or co-renters

themselves. This item does not use the “lodger” answer on relationship to the householder since it is less carefully defined than the question on lodgers rent. (See also household and rent paid by lodgers.)

Unrelated children under 18 years old. This category counts households with members under 18 years old who are unrelated to the householder and are not co-owners, co-renters, or lodgers, regardless of marital status. Thus, it includes foster children and children of lodgers and employees as long as they are under 18 years old.

Other nonrelatives. This category counts households with nonrelatives of the householder who are not co-owners, co-renters, lodgers, or under 18 years old. For example, it includes employees and housemates who do not pay a regular rent as lodgers. It also may include households with nonrelatives counted in the categories below.

One or more secondary families. A secondary family is a group of two or more people who are related to each other by birth (parent/child, child less than 18 years old), marriage, or adoption, but who are not related to the householder or co-owner or co-renter. The unrelated secondary family may include people such as guests, roomers, boarders, or resident employees and their relatives living in a household.

Two- to eight-person households, none related to each other. None of the household members are related to any other household member. They may be co-owners, co-renters, lodgers, partners, employees, or foster children. The publications make no distinction between housemates and unmarried partners.

Household composition by age of householder. (See household composition, age of householder.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Household income. (See income, income sources of families and primary individuals, current income, food stamps, poverty status.)

Tables: C-09-AO, C-09-OO, C-09-RO.

Household moves and formation in last year. Data are shown for households that moved into the present unit during the 12 months prior to the date of the interview. The distribution is further classified by whether the household moved together from the same unit, from two or more units, or moved at separate times.

The total does not measure net household formation, since it omits deaths, moves to institutions, and moves abroad, and it does not show whether all occupants of the previous unit moved here; some may have stayed there or moved elsewhere.

The categories do indicate people moving out of units where they were not the householder (divorce or children setting out on their own), and people moving in with others (marriage, roommates, children moving from one parent to another, or to a grandparent). (See also household composition, householder.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Householder. The householder is the first household member listed on the questionnaire who is an owner or renter of the sample unit and is 15 years or older. An *owner* is a person whose name is on the deed, mortgage, or contract to purchase. A *renter* is a person whose name is on the lease. If there is no lease, a renter is a person responsible for paying the rent. If no one meets the full criteria, the age requirement is relaxed to 14 years or older before the owner/renter requirement. Where the respondent is one of several unrelated people who all could meet the criteria, the first listed eligible person is the householder. In cases where both an owner and renter are present, the owner would get precedence for being the householder. The householder is not necessarily the one answering the survey questions.

Households with single children under 18 years old.

This category includes all household members under 18 years, whether related to the householder or not, who are not currently married (they have never been married, or are divorced, separated, or widowed). For example, it includes currently unmarried children of lodgers and foster children. (See also household composition.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Housing units. A housing unit is a house, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters.

The occupants of each housing unit may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements.

Both occupied and vacant units are counted, except that the following are excluded if they are vacant: (a) tents, caves, boats, railroad cars, and the like; (b) structures intended for nonresidential use; (c) units used for business storage (storage of personal furniture does not disqualify a unit); and (d) units unfit for human habitation (roof, walls, windows, or doors no longer protect the interior from weather, or there is positive evidence, such as a sign on the house or block, that the unit is to be demolished or is condemned).

Living quarters is a general term that includes both housing units and group quarters. Living quarters include structures intended for residential use (such as a house, apartment building, boarding house, or mobile home). Living quarters also include the following, but only if they

are occupied as usual residences: (a) places such as tents, caves, boats, and railroad cars; and (b) structures intended for nonresidential use (such as rooms in a warehouse where a guard lives). Living quarters exclude quarters being used entirely for nonresidential purposes, such as a store, an office, or quarters used for storing business supplies, machinery, or agricultural products.

Separate living quarters are those in which the occupants live separately from any other people in the structure and that have direct access from the outside of the structure or through a common hall, lobby, or vestibule that is used or intended for use by the occupants of more than one unit or by the general public. This means that the hall, lobby, or vestibule is not part of any unit, and must be clearly separate from all units in the structure. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. If the information cannot be obtained, the criteria are applied to the previous occupants.

Group quarters. The following types of living quarters are not classified as housing units and are not covered by the AHS interviews:

Institutional group quarters are living quarters occupied by one or more people under care or custody, such as children in an orphanage, people in a nursing home, and prisoners in a penitentiary.

Noninstitutional group quarters do not involve skilled medical care or custody, and do not have separate living. They include college dormitories, fraternity and sorority houses, and nurse's dormitories.

Note that institutional and commercial establishments that have single-family houses or individual apartments with direct access where staff lives separately, such as some residential hotels and units for college professors, are considered housing units. Military housing for singles is not covered, but housing where civilian family members live is if it meets the definition of a housing unit.

Rooming houses. If any of the occupants in a rooming or boarding house live separately from everyone else in the building and have direct access, their quarters are classified as separate housing units. The remaining quarters are combined. If the combined quarters contain eight or fewer roomers unrelated to the householder, or a person in charge, they are counted as one housing unit. Otherwise, they are noninstitutional group quarters.

Hotels. Occupied rooms or suites of rooms in hotels, motels, and similar places are classified as housing units only when occupied by permanent residents; that is, people who consider the hotel as their usual residence or have no usual residence elsewhere. Vacant rooms or suites of rooms are classified as housing units only in those hotels,

motels, and similar places in which permanent residents occupy 75 percent or more of the accommodations.

New housing units. Units being built are classified as housing units (though they may be vacant) if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Note this stage of construction is earlier than the one used in "Duration of vacancy," which measures when construction was completed. (See also vacant units, duration of vacancy.)

Modular/panelized homes and manufactured/mobile homes. Modular/panelized homes are treated as traditionally built homes and are included in total housing units. Manufactured/mobile homes are also included in total housing units, but are grouped separately from traditionally built homes. Manufactured/mobile homes and modular/panelized homes are commonly confused, but there is a distinct difference between the two. Manufactured/mobile homes are constructed entirely in a factory (exterior siding, kitchen cabinets included) and have a nonremovable chassis, allowing them to be moved again. Modular/panelized homes, on the other hand, are permanent once constructed and cannot be moved again. While their components are assembled in a factory, the pieces are then constructed on the home site. Siding, gutters, and most interiors, such as cabinetry and flooring, are installed after the home is completed, much like a traditionally built home.

How acquired. The statistics presented are restricted to housing units built 2010 or later. The householder obtained the housing unit by one of several options: by buying a house already built; by signing a sales agreement that included the land as well as the cost of building a house; by having a contractor build it on the householder's land; by the householder building it on the householder's own land (this includes a person acting as own contractor and includes leased land); or by receiving it as a gift or inheritance. (See also year unit acquired.)

Table: C-13-00.

How respondent found current unit. Shown for households where the respondent moved into the present unit from within the United States during the 12 months prior to the interview. Questions about the previous residence were asked of every recent mover in the household while the questions about the reasons for moving and choice of unit were asked only of mover respondents. (See also home search, choice of present home, reasons for leaving previous residence, recent mover comparison to previous home.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Income. The survey covers total money income in the 12 months before the interview. It covers people age 16 and older (age 14 and older before 1999) currently living in the housing unit, even if they lived elsewhere during some of the previous 12 months. The figures represent the amount

of income before any deductions such as taxes, social security, union dues, bonds, and insurance.

The figures exclude capital gains; lump-sum payments from inheritances or insurance; occasional gifts; other sporadic payments; money borrowed; tax refunds; withdrawal of bank deposits; accrued interest on uncashed savings bonds; payments between household members, except wages in a family business; income “in kind,” such as free living quarters, housing subsidies, food stamps, or food produced and consumed in the home; and money from the sale of property (unless the recipient was in the business of selling such property). Figures also exclude income of people who have died or moved out of the housing unit, even if they lived in it for part of the previous 12 months.

For household members related to the householder, the interviewer asks the respondent for the information. For people not related to the householder, the interviewer tries to ask them directly about their income, but if they are not available, the interviewer asks the respondent. Medians for income are rounded to the nearest dollar.

Figures are shown separately for household income and income of families and primary individuals. Each has its own advantages. Only household income includes the income of lodgers, roommates, employees, and other household members who are not related to the householder.

While any occupant of a housing unit is called a household member, each household includes either one of the following:

- A *family*, which is the householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption.
- A *primary individual*, which is a householder who lives alone or with nonrelatives only. Although only one primary individual is identified per household, the household also may include one or more roommates, lodgers, resident employees, or other people unrelated to the householder. These nonrelatives are considered members of the household but not of the family.

The definition of families and primary individuals is significant in that some income items are collected only for the family or primary individual; these are current income and food stamps. For other household members 16 years and older who are not related to the householder, total income is collected for each person, but current changes in income are not identified, and their income is not included in comparisons with monthly housing costs or value. The distinction is meant to approximate whose income may be available for housing and other shared living expenses. However, it is imperfect in the case of roommates who share more or less equally.

Income of families and primary individuals.

(See income, income sources of families and primary individuals.)

Tables: C-09-AO, C-09-OO, C-09-RO.

Income sources of families and primary individuals.

Wage or salary income includes total money earnings received for work performed as an employee during the past 12 months. It includes wages, salary, armed forces pay, commissions, tips, piece-rate payments, and cash bonuses earned before deductions were made for taxes, bonds, pensions, union dues, etc.

Self-employment income includes net money income (gross receipts minus expenses) from one's own business, professional practice, partnership, farm, or ranch.

Interest is money received or credited to checking and savings accounts, money market funds, certificates of deposit (CDs), IRAs, KEOGHs, and government bonds.

Dividends are money received, credited, or reinvested from ownership of stocks or mutual funds.

Rental income is money (profits or losses) received from renting land, buildings, real estate, or from roomers or boarders.

Social Security or Railroad Retirement. Social Security includes Social Security pensions and survivor benefits, permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance. *Railroad Retirement* insurance checks come from the U.S. Government. Medicare reimbursements are not included.

Retirement pensions and survivor benefits include benefits from a former employer, companies, labor union, or federal, state, or local government, and the U.S. military. Also included are periodic receipts from annuities and insurance, and regular income from IRA and KEOGH plans. This does not include social security income.

Supplemental Security Income (SSI) is a nationwide U.S. assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy, aged, blind, or disabled individuals.

Child support or alimony. Child support is money received for the support of children not living with their father or mother as a result of a legal separation. Respondents are asked if they received in the past 12 months alimony or child support. They then report the amount. Alimony is money received periodically from a former spouse after a divorce or legal separation.

Public assistance or public welfare includes general assistance and temporary assistance for needy families (TANF). Separate payments received for hospital or other medical

care (vendor payments) is excluded. This does not include SSI or noncash benefits such as food stamps.

Food stamps are restricted to families and primary individuals with total incomes of \$25,000 per year or less. Housing units are counted if the householder or any relative currently living in the unit received food stamps in the past year, even at another address. Throughout most of the United States, the electronic benefit transfer (EBT), which is a system allowing transfer via debit card of government benefits from a federal account to a retail outlet's account, has replaced stamps. The food stamp program is a joint federal-state program that is administered by the U.S. Department of Agriculture and state and local governments.

Disability payments, workers' compensation, veterans' disability, other disability include payments from companies, unions, and the federal, state, or local government, such as payments from the Social Security Disability Insurance program. Workers' compensation benefits are paid by state workers' compensation programs, and veterans' disability income is paid by the U.S. military.

Other income. All other income includes unemployment compensation, Veterans Administration (VA) payments, royalties, contributions received periodically from people not living in the household, military family allotments, and other kinds of periodic income other than earnings.

There may be significant differences in the income data between the AHS and other surveys and censuses. For example, the time period for income data in the AHS is the 12 months prior to the interview, while other income data generally refer to the calendar year prior to the date of the interview. Additional differences in the income data may be attributed to how income questions are asked, levels of missing data (usually high on questions about income), whether missing data are estimated or ignored, sampling variability, and nonsampling errors.

(See also current income, income, poverty status.)

Tables: C-09-AO, C-09-OO, C-09-RO.

Information needed to obtain primary mortgage.

Respondents were asked to indicate if money was borrowed from a bank or other organization such as a mortgage company, mortgage broker, pension plan, or credit union for the mortgage or loan and if the respondent was able to get this mortgage or loan without the lender verifying income, assets, or debts.

Table: C-14B-OO.

Inside/outside MSA. (See metropolitan area.)

Interior additions and replacements. These are home improvement jobs that were major alterations or improvements in the last 2 years, such as insulation, installation

of wall-to-wall carpeting, other floorings, paneling, ceiling tiles, or drywall.

Insulation. Includes fiberglass batts and other loose materials, or foam or other materials blown into the walls, ceilings, or attics. Excludes plastic film seasonally installed over windows or doors as insulation. Includes caulking and weather stripping only if all or most of the homes doors or windows were treated, otherwise caulking and weather stripping is considered routine maintenance.

Wall-to-wall carpeting. Carpeting that is cut to fit a specific room and goes completely to the walls of that room. It generally is also fixed in place.

Other floorings. Examples include hardwood, tile, marble, or vinyl flooring. Includes only the addition or replacement of flooring that is considered a finished floor. Excludes refinishing hardwood floors or cleaning existing floors.

Paneling, ceiling tiles, or drywall. "Paneling" refers to large sheets of material that are put on existing walls. Paneling may be made of wood, gypsum board, wood byproducts, etc. Ceiling tiles are suspended from or attached to the existing ceiling. Drywall consists of large rigid sheets of finishing material used to create the interior walls of dwellings.

(See also home improvement, exterior additions and replacements.)

Tables: C-15-OO, C-16-OO.

Items included in primary mortgage payment.

Respondents were asked to indicate which items were included in the monthly mortgage payment besides principal and interest. These items include property taxes, property insurance, private mortgage insurance, and other charges.

Principal and interest. The original or expected balance of a mortgage and the interest rate paid for its use.

Property tax. A tax assessed on real estate by a local government based on the value of a house or other property.

Property insurance. This item refers to insurance on the structure and/or its contents (such as furniture, appliances, or clothing) and usually contains some liability insurance. Renters usually do not have property insurance (renter's property insurance), but if they do have it, its cost is counted. The total cost is the most recent yearly cost for which the occupants have actually been billed. Yearly cost was divided by 12 before calculating a monthly median cost. Medians for property insurance are rounded to the nearest dollar.

Private mortgage insurance. Private mortgage insurance is insurance that a lender generally requires a homebuyer to obtain if the down payment made by the homebuyer is

below a certain percentage (often 20 percent down payment for conventional loans).

Other. Charges may include disability insurance or life insurance.

Table: C-14B-OO.

Kitchen and laundry equipment. This item refers to selected equipment that is not shared with other households. Refrigerators, burners, ovens, and disposals are counted only if they were in working order or the household planned to have them repaired or replaced soon.

Complete kitchen facilities. A housing unit has complete kitchen facilities when it has all of the following: (1) kitchen sink; (2) burners, cook stove, or microwave oven; and (3) refrigerator. These terms are further defined below. The same criteria are used for occupied and vacant units in determining complete kitchen facilities. In some areas of the country, it is common for the occupant to bring a refrigerator. In these cases, the vacant unit, lacking a refrigerator, has an incomplete kitchen.

Kitchen sink. Only a sink in the unit or on an enclosed porch is counted, but it does not matter whether it is in the kitchen. However, a bathroom sink does not count as a kitchen sink.

Refrigerator. It may or may not have a freezer. Kerosene refrigerators are counted, but not ice boxes.

Cooking stove or range. The cook stove or range can be mechanical or wood burning.

Burners. Data for burners were collected only if the respondent did not report having a cooking stove with oven. Burners built into a stove or counter top are counted, as are burners on a wood burning stove.

Microwave oven. Data for microwave ovens were collected only if the respondent did not report having a cooking stove with oven or burners. Prior to 1997, the data collected included all types of ovens, except toaster ovens.

Dishwasher. Counter top dishwashers are not counted.

Washing machine. Any kind with a motor is counted.

Clothes dryer. Only clothes dryers with motors are counted, not hand-operated wringers or hand-turned spin dryers.

Disposal in sink. A disposal is a motorized device that grinds waste so it can flow through the waste water pipe.

Trash compactor. Only built-in motorized trash compactors are counted.

(See also ENERGY STAR® rated appliances, fuels.)

Tables: C-03-AO, C-03-OO, C-03-RO.

Last used as a permanent residence. The statistics refer to the length of time (in months) since units that are currently seasonal vacant were last used as a permanent residence and are measured as of the date of interview. Units that have always been used for short-term or seasonal occupancy are classified as “Never occupied as permanent home.” (See also vacant units.)

Table: C-00-AH.

Lenders of primary and secondary mortgages. For units with one or more regular or home-equity lump-sum mortgages. The data are classified by whether the money was borrowed from a financial institution, the seller of the property, or from another source.

Financial institutions consist of banks, mortgage corporations, mortgage brokers, pension plans, credit unions, and savings and loan associations.

Another source includes anyone who was not the most recent owner.

Table: C-14B-OO.

Line-of-credit amount used for home additions, improvements, or repairs. This is the percentage of the dollar amount of home-equity loans used for home additions, improvements, or repairs. Includes only expenditures to the residence and excludes work done to nonresidential properties. (See also home-equity line-of-credit, line-of-credit monthly payment, current line-of-credit interest rate, total outstanding line-of-credit loans, total home-equity line-of-credit limit.)

Table: C-14A-OO.

Line-of-credit monthly payment. This is the monthly payment on the line-of-credit paid to the bank at the present interest rate. (See also home-equity line-of-credit, current line-of-credit interest rate, total outstanding line-of-credit loans, total home-equity line-of-credit limit, line-of-credit amount used for home additions, improvements, or repairs.)

Table: C-14A-OO.

Living quarters. (See housing units.)

Location of extra unit. Designates how close the unit is to the owner's current residence. (See also extra unit.)

Table: C-00-AH.

Lot size. Lot size includes all connecting land that is owned or rented with the home. Excluded are two-or-more-unit buildings and two-or-more-unit mobile homes. Median lot size is shown to hundredths of an acre. For renters,

the acreage reported includes only the house and land for which they are paying rent and not the entire acreage or property of the owner.

Tables: C-02-AO, C-02-OO, C-02-RO.

Lower cost state and local mortgages. Many state, county, and local government programs offer financing for qualifying low-to-moderate income families wishing to purchase their first home. These programs typically offer more relaxed qualifying guidelines, lower upfront fees, lower interest rates, and fixed rates.

These are loans generally 1 to 3 percent below the current mortgage interest rate at the time the loan was made. These loans are managed through the state or local governments and financed from the proceeds from mortgage revenue bonds. The borrower makes application through the lending institution (bank, etc.) after the instruments have been publicly advertised and these are made on a first-come, first-serve basis. An example would be loans for first-time homebuyers. Excludes federally funded Department of Veterans Affairs (VA) and Rural Housing Service/Rural Development (RHS/RD) programs. (See also guarantors of primary mortgages.)

Table: C-14B-OO.

Main heating equipment. Data are collected for the main heating equipment and other heating equipment used in addition to the main heating equipment. More than one category of "Other heating equipment" could be reported for the same household. Only one type of equipment is shown as the "Main heating equipment."

Warm-air furnace. A central system that provides warm air through ducts leading to various rooms.

Steam or hot water system. A central heating system in which heat from steam or hot water is delivered through radiators or other outlets. It also includes solar-heated hot water that is circulated throughout the home.

Electric heat pump. A heating and cooling system that utilizes indoor and outdoor coils, a compressor, and a refrigerant to pump in heat during the winter and pump out heat during the summer. Only heat pumps that are centrally installed with ducts to the rooms are included in this category. Others are included in wall units.

Built-in electric units. Units permanently installed in floors, walls, ceilings, or baseboards.

Floor, wall, or other built-in hot-air unit without ducts. A system that delivers warm air to the room right above the furnace or to the room(s) on one or both sides of the wall in which the furnace is installed.

Room heater with flue. Nonportable room heaters in the wall or freestanding heaters that burn liquid fuel and are

connected to a flue, vent, or chimney to remove smoke and fumes.

Room heater without flue. Any room heater that burns kerosene, gas, or oil, and that does not connect to flue, vent, or chimney.

Portable electric heater. Heaters that receive current from an electrical wall outlet.

Stove. Any range or stove that burns solid fuel including wood burning, potbelly, and Franklin stoves.

Fireplace with inserts. A fan-forced air circulation system installed in the fireplace to force the heat into the room.

Fireplace without inserts. Glass door fire screens or fire backs inserted in the back of the fireplace to reflect heat passively.

Cooking stove. Gas or electric ranges or stoves originally manufactured to cook food.

Other. Includes any heating equipment that does not fit the definition for any of the previous definitions.

(See also heating problems, fuels, ENERGY STAR® rated appliances, other heating equipment, systems and equipment.)

Tables: C-03-AO, C-03-OO, C-03-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Main house heating fuel. (See fuels.)

Tables: C-03-AO, C-03-OO, C-03-RO.

Main reason for choice of present home. (See choice of present home.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Main reason for choice of present neighborhood. (See choice of present neighborhood.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Main reason for leaving previous residence. (See reasons for leaving previous residence.)

Tables: C-06-AO, C-06-OO, C-06-RO

Major source of down payment. This item refers to the source of the cash used for down payment or outright purchase of the property (house or lot). If more than one source applied, the one providing the largest amount was recorded.

Sale of previous home. Reported only if the previous home was sold during the 12 months preceding the acquisition of the present home.

Savings, or cash on hand. Includes money drawn as bank deposits, credit unions, share accounts, saving bonds,

certificates of deposits (CDs), money market funds, and IRA or KEOGH accounts.

Sale of other investment. Includes the sale of other real property or real estate other than the previous home or from the sale of other investments such as stocks, municipal or corporate bonds, mutual funds, or dissolved business ventures.

Borrowing other than a mortgage on this property. Shown if the present owner borrowed the down payment, even if the property was mortgaged.

Inheritance or gift. The source was categorized as an inheritance or a gift.

Land where building built used for financing means the land on which the structure was built was used as the present owner's equity in the property.

Other. Sources of down payment that do not fit any of the above categories were recorded in this category.

(See also down payment.)

Table: C-13-00.

Manufactured/mobile home. A manufactured/mobile home is defined as a housing unit that was originally constructed to be towed on its own chassis (also called HUD Code homes). It may be built in one or more sections. Since the sections are attached side-by-side at the home site, the number of sections determines the size of the final home. Size, therefore, is measured as the number of sections "wide." A unit composed of two sections is a doublewide; three sections is a triple wide, etc. Singlewide units come from the factory as one section. It also may have permanent rooms attached at its present site or other structural modifications. The term does not include prefabricated buildings, modular homes, travel campers, boats, or self-propelled vehicles like motor homes. Some people use the terms trailer or manufactured housing in the same sense as mobile homes. Manufactured/mobile homes, however, are not the same as modular/panelized homes. (See also housing units.)

Manufactured/mobile home anchoring. Manufactured/mobile home or trailer tiedowns are ground-anchor foundation systems that give physical stability to manufactured/mobile homes. (See also manufactured/mobile homes, housing units.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Manufactured/mobile home set up. Manufactured/mobile homes are placed on a permanent masonry foundation; rest on concrete pads; or are up on blocks, but not on concrete pads. (See also manufactured/mobile homes, housing units.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Manufactured/mobile home size. A manufactured/mobile home is defined as a housing unit that was originally constructed to be towed on its own chassis (also called HUD Code homes). It may be built in one or more sections. Since the sections are attached side-by-side at the home site, the number of sections determines the size of the final home. Size, therefore, is measured as the number of sections "wide." A unit composed of two sections is a doublewide; three sections are a triple wide, etc. Singlewide units come from the factory as one section. It also may have permanent rooms attached at its present site or other structural modifications. (See also manufactured/mobile homes, housing units.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Manufactured/mobile home site placement. This item is collected for manufactured/mobile homes. "Site" refers to location (other than the manufacturer's or dealer's lot) and not necessarily a manufactured/mobile home park site. A manufactured/mobile home does not have to be occupied at each site as long as it is set up for occupancy. (See also lot size, manufactured/mobile homes, housing units.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Manufactured/mobile homes in group. Manufactured/mobile homes or mobile home sites gathered close together are considered to be in a "group." This may be a mobile home park or it may be a number grouped together on adjacent individually owned lots not in a mobile home park. (See also manufactured/mobile homes, housing units.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Means of sewage disposal. Type of system used for sewage disposal.

A *public sewer* is connected to a city, county, sanitary district, neighborhood, or subdivision sewer system, serving six or more units.

A *septic tank* or *cesspool* is an underground tank or pit used for disposal of sewage (serving five or fewer units).

A *chemical toilet*, which may be inside or outside the unit, uses chemicals to break down or dissolve sewage.

Housing units for which sewage is disposed of in some other way are included in the other category.

(See also sewage disposal breakdowns.)

Tables: C-04-AO, C-04-OO, C-04-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Median. Median is the 50th percentile and is often the better measure of "typical" than is the mean or average. It is found by ordering all values in a data set from lowest to highest and then finding the value that lies in the exact middle. If there is an even number of cases, then the

average of the two values in the middle is considered to be the median. In other words, 50 percent of the values in the data set are lower than the median and 50 percent are higher. All medians, except the median for “Year Structure Built” are calculated in this way. As “Year Structure Built” is categorical for years prior to 2000, we estimate the median from the distribution (i.e., and interpolated median). For example, if there are 10 million homes built, then the median is the 5 millionth or halfway point of these homes. Therefore, if 5 million homes were built before between 1975 and 1979, then the median is the halfway point between 1975 and 1979. Similarly, if one-third of the homes were built between 1980 and 1984, then the median is one-third of the way between 1980 and 1984, which would be 1981.

Median monthly housing costs for owners. In addition to the median for “Monthly housing costs,” this item gives two additional medians for owner-occupied units. The first median includes maintenance costs in addition to those items included in “Monthly housing costs.” The second median excludes second and subsequent mortgages, installment loans or contracts, and maintenance costs, but includes all remaining items listed in “Monthly housing costs.” (See also monthly housing costs, monthly cost paid for real estate taxes.)

Table: C-10-00.

Mental disabilities. A person with a mental disability has serious difficulty concentrating, remembering, or making decisions. This includes Alzheimer’s disease, dementia, and serious learning disabilities. (See also disabilities.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Metropolitan area (MSA). Metropolitan areas are composed of whole counties (towns in New England) that have significant levels of commuting and contiguous urban areas in common. They may cross state lines and usually include large amounts of rural land and farmland, provided the county or town as a whole qualifies.

Since 1985, the National AHS has used the official list of metropolitan areas published on June 27, 1983, by the Office of Management and Budget as OMB Bulletin 83-20. That list was developed from definitions published January 3, 1980, in the Federal Register, Volume 45, pages 956–963. AHS still uses these 1983 boundaries for data in the microdata files to measure change consistently over time. However, AHS uses the 1990 census-based geography for the data in the 2003 national publication and beyond. The definitions do not conform to our 2003 OMB definitions.

The National microdata identify parts of many metropolitan areas. The sample size is usually too small for analysis, but researchers may group the areas (e.g., by growth rate, turnover rate, and size) to have enough cases in each group to analyze. Metropolitan area codes are shown for (a)

central cities of a metropolitan area where they had total 1980 population of 100,000 or more, and (b) urbanized suburbs of a metropolitan area where they had total 1980 population of 100,000 or more. In some areas, only central cities or only suburbs met the cutoff, so only those sample cases show metropolitan codes. Other sample cases show 9999 as their metropolitan code, which is a suppression for confidentiality that does not affect the printed publications.

Since 1995, the metropolitan AHS has used HUD definitions of metropolitan areas. These start from the definitions of the Office of Management and Budget, but some outlying areas are omitted from the HUD definitions. Those counties have enough commuting to meet the OMB definition, but HUD believes they are not part of the same housing market as the rest of the area and need to be omitted for housing analysis. The areas for a given year included in and excluded from each metropolitan area are listed in the front of the publications for that year.

Metropolitan/nonmetropolitan area. (See metropolitan area.)

Midwest. (See Census regions and divisions.)

Mobility devices. Includes everyone in the household that uses any of the following equipment: manually-operated wheelchair, motorized wheelchair, chairlift, crutches, cane or walker, or something else. Excludes equipment used temporarily for injuries. (See also accessibility features in home, disabilities, home accessibility problems reported, wheelchair accessible features available.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Mold. Mold spores can sometimes cause health problems. As part of the new Healthy Homes module respondents were asked if in the last 12 months there was mold covering an area greater or equal to the size of an 8 inches x 11 inches piece of paper. (See also musty smells.)

Tables: S-01-AO, S-01-OO, S-01-RO.

Monthly costs paid for electricity/fuel oil/piped gas. (See monthly housing costs.)

Tables: C-10-AO, C-10-OO, C-10-RO.

Monthly cost paid for real estate taxes. This item is calculated from yearly estimates and includes special assessments, school taxes, county taxes, and any other real estate taxes. Rebates are subtracted from the total. Excluded are payments on delinquent taxes due from prior years. In cases where real estate taxes are included with the mortgage (in escrow), a separate amount for the taxes is obtained. To determine average monthly cost, yearly cost was divided by 12. Medians for real estate taxes are rounded to the nearest dollar. (See also monthly housing costs, median monthly housing costs for owners.)

Table: C-10-00.

Monthly costs paid for selected utilities and fuels.

(See Monthly housing costs.)

Tables: C-10-AO, C-10-OO, C-10-RO.

Monthly housing costs. Monthly housing costs for owner-occupied units include the sum of monthly payments for all mortgages or installment loans or contracts, except reverse annuity mortgages and home-equity lines of credit. Costs also include real estate taxes (including taxes on manufactured/mobile homes and manufactured/mobile home sites if the site is owned), property insurance, homeowner association fees, cooperative or condominium fees, mobile home park fees, land rent, and utilities. Costs do not include maintenance and repairs.

Monthly housing costs for *renter-occupied* housing units include the contract rent, utilities, property insurance, and mobile home park fee. Renter housing units occupied without payment of cash rent are shown separately as “No cash rent.” (Households who do not pay cash rent may still pay utilities). For rental units subsidized by a housing authority, the federal government, or state or local governments, the monthly rental costs reflect only the portion paid by the household and not the portion subsidized. The figures do not adjust for lost security deposits or the benefit of free rent offered by some owners.

Monthly housing costs for *vacant-for-rent* housing units include rent asked, but not utilities or other charges. The category, *Depends on income of the occupants*, means the rent charged will vary depending on the occupant’s income, such as in public housing or some military housing.

The term *utilities* here include electricity, gas, fuels (oil, coal, kerosene, or wood), water, sewage disposal, garbage and trash collection, but not telephones or cable television. Utility costs are counted if they are paid by the occupant or by someone else, such as a relative, welfare agency, or friend. They may be paid separately or included in rent, condominium fee, or mobile home park fee and the AHS questions take care to avoid double-counting.

Data about the cost of utilities are not collected if the cost is included in rent, site rent, condominium or other fee, or if the fuel is not used or obtained free. The amount for each utility is the average for the past 12 months to take seasonal variations into account. Collecting information on utility costs is difficult. Unless a household subscribes to a continuous level-billing plan, utility costs fluctuate greatly from month to month. Heating bills are much higher in cold winters and air conditioning affects the electricity costs during summer. Some types of fuels may only be used in the winter, such as fuel oil. In other cases, households may receive a combined bill for more than one fuel. Respondents are asked to state their average monthly costs based on the last 12 months. Those costs for which the household can only provide a total cost for the year, the

average monthly cost is computed by dividing the yearly cost by 12. If the respondent does not know the exact cost, the interviewer accepts an estimate, probing as necessary to obtain the figure. (See also other housing costs per month, median monthly housing costs for owners, monthly cost paid for real estate taxes, monthly housing costs as percent of current income.)

Tables: C-10-AO, C-10-OO, C-10-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Monthly housing costs as percent of current income.

The yearly housing costs (monthly housing costs multiplied by 12) are expressed as a percentage of the total current income. Current income for families and primary individuals for most respondents is defined as the total income of the family and any primary individuals in the past year. Current income is not collected for every household member.

The percentage was computed separately for each unit and rounded to the nearest percent, so 25 to 29 percent means 24.5 to 29.49 percent. The percentage was not computed for units where occupants reported no income, a net loss, or no cash rent. The category *100 percent or more* counts units with housing costs exceeding income. This situation may mean inaccurate income or housing costs data or true but temporary situations. For most purposes, readers may wish to treat this line as missing or unreliable data. (See also current income, household composition, monthly housing costs.)

Tables: C-10-AO, C-10-OO, C-10-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Monthly mortgage payment. The payment in effect as of the day of the interview. Includes principal, interest, taxes, and insurance (PITI).

Table: C-14A-OO.

Monthly mortgage payment as percent of current income.

Computed by dividing the monthly mortgage payment by the total current income. Current income for families and primary individuals for most respondents is defined as the total income of the family and primary individuals in the past year. Current income is not collected for every household member.

The housing expense measure includes mortgage principal, interest payments, property taxes, hazard insurance, mortgage insurance, and association fees. The survey covers total money income in the 12 months before the interview. It covers people age 16 and older currently living in the housing unit, even if they lived elsewhere during some of the previous 12 months. The figures represent the amount of income before any deductions such as taxes, social security, union dues, bonds, and insurance. (See also current income, income, monthly mortgage payment.)

Table: C-14A-OO.

Monthly payment change of primary mortgage over last 12 months. For units reporting varying payments. Respondents were asked if their mortgage or loan payment increased or decreased over the last 12 months and by how much compared to 12 months ago. The respondents were then asked if the increase in their mortgage or loan payment became so great as to make it difficult to afford the new payment. (See also reason primary mortgage payment changed over last 12 months.)

Table: C-14B-OO.

Monthly payment for principal and interest. Any time money is borrowed (principal), the fee the lender charges for borrowing (interest) must be paid back. Lending institutions use the process of amortization to determine monthly payments, which is a combination of principal and interest.

The data present the monthly dollar amount paid on the mortgage for principal and interest only. They do not include that portion of the monthly payment used for property taxes, homeowner's insurance, and/or other charges. Medians for monthly payment for principal and for interest are rounded to the nearest dollar. (See also Monthly housing costs.)

Table: C-10-OO.

Mortgage origination. Data are shown for owner-occupied units with one or more mortgages.

Placed new mortgages data are classified by the date the new mortgage was obtained in relation to the date the property was acquired.

An *assumed mortgage* indicates that the current owner assumed the previous owner's mortgage when the property was acquired and has not been refinanced.

A *wrap-around mortgage* is a mortgage with a face value that encompasses the unpaid balance of the first mortgage(s), plus the amount of any new funds extended by the wrap-around lender.

Combination of the above means that there was more than one method of origination for the outstanding mortgages on the property.

Table: C-14B-OO.

Mortgage. A mortgage or similar debt refers to all forms of debt for which the property is pledged as security for payment of the debt. It includes such debt instruments as deeds of trust, trust deeds, mortgage bonds, home-equity lines-of-credit, home-equity lump-sum loans, and vendors' liens.

In trust arrangements, usually a third party known as the trustee, holds the title to the property until the debt is paid. In home-equity lines of credit, home-equity lump sum loans, and vendors' lien arrangements, the title is kept by the buyer but the seller (vendor) reserves, in the deed to

the buyer, a lien on the property to secure payment of the balance of the purchase price.

Also included are contracts to purchase, land contracts, and lease-purchase agreements where the title to the property remains with the seller until the agreed upon payments have been made by the buyer. A purchaser who is buying a property by means of a contract to purchase may not consider himself/herself the owner, since the seller has title to the property; however, for the purpose of this survey, the purchaser is considered the owner. Most of the time if there is a debt on the property, it will be a mortgage, or in certain States, a deed of trust.

Detailed information on mortgages was collected in the AHS on the first three mortgages reported, even if the unit had four or more mortgages. Based on this information, one of the mortgages was considered to be primary. The definition of the primary mortgage may not agree with legal definitions of a "first mortgage," which would be paid first after a foreclosure.

If there is only one mortgage, it is primary. If two or more mortgages exist (secondary), the following hierarchy was used (1) Federal Housing Administration (FHA), Veterans Administration (VA), or Farmers Home Administration (FmHA) mortgage; (2) assumed mortgage; (3) mortgage obtained first; (4) largest initial amount borrowed. If the owner(s) had both a regular and a lump-sum home-equity mortgage, priority was given to the regular mortgage(s) for collecting detailed information.

Mortgages currently on property. The owner or the owner's spouse was asked the number of mortgages or similar loans (including home equity loans) currently in effect on the home. Data are shown for the number of units with the following mortgage categories:

Owned free and clear. There is no mortgage on the property. Since no debt owed on the home, the owner's equity in the home equals the home's value. The owner can, therefore, use 100 percent of his/her equity in the home as collateral for a new debt or as profit if the home is sold.

Reverse mortgages. These were defined to the respondent as "reverse annuity mortgage or home-equity conversion mortgage." These mortgages involve borrowing against home equity for retirement or income and sometimes do not need to be repaid until after the owner's death.

Regular and/or home-equity mortgage. Types of mortgages include:

- *Regular mortgages.* Fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals. Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

- **Home equity mortgage.** There are two kinds of home equity mortgages. A home-equity lump-sum loan allows the lender to receive a set amount all at once. A home-equity line-of-credit is an arrangement in which one may withdraw funds at any time up to a set limit. Home equity mortgages are loans, usually a second mortgage, that allow a property owner to borrow cash against the equity of a home at any time, up to a predetermined amount, without reapplying for a loan. Depending on the situation, lines-of-credit give an advantage to access the equity in different portions by giving the option to withdraw the funds whenever needed and make payments accordingly. With a home-equity line-of-credit, the respondent is able to use the equity of the property and take advantage of the tax savings. Excludes reverse annuity mortgages and home equity conversions.

Table: C-14A-OO.

Motor skill problems reported. Members of the household were asked if they were able to do the following without any special equipment: stoop, kneel, or bend; reach over their heads; or use their fingers to grasp small objects. (See also accessibility features in home, disabilities, mobility devices, wheelchair accessible features available.)

Tables: S-02-AO, S-02-OO, S-02-RO.

MSA (Metropolitan Statistical Area). (See metropolitan area.)

Multiunit. (See units in structure.)

Musty smells. Musty smells are smells of dampness, mold, or mildew. (See also mold.)

Tables: S-01-AO, S-01-OO, S-01-RO.

Neighborhood search. For units with respondents who moved from within the United States during the 12 months prior to the interview. The respondent was asked whether the respondent looked for a house/apartment in any other neighborhood. (See also choice of present neighborhood, recent mover comparison to previous neighborhood, home search.)

Tables: C-07-AO, C-07-OO, C-07-RO.

New construction in last 4 years. Units are classified as new construction if the unit was constructed 4 years or less from the date of the interview.

Nights owner rented extra unit. Determines how often people other than the owner used the extra unit during the 12 months prior to the interview. (See also extra unit.)

Table: C-00-AH.

Nights owner spent at extra unit. Indicates how often the owner used the extra unit during the 12 months prior to the interview. (See also extra unit.)

Table: C-00-AH.

Northeast. (See Census regions and divisions.)

Not central city. Formerly referred to as “suburb” in prior AHS reports, “not central city” is the portion of each metropolitan area that is not in any central city.

Number of regular mortgages and home-equity mortgages. (See mortgages currently on property.)

Table: C-14A-OO.

Number of single children under 18 years old. This category includes all household members under 18 years, whether related to the householder or not, who are not currently married (they have never been married or are divorced, separated, or widowed). For example, it includes currently unmarried children of lodgers and foster children. (See also household composition.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Occasional use/URE. (See vacant units.)

Occupied housing units. A housing unit is classified as occupied if there is at least one person who lives in the unit as a usual resident at the time of the interview or if the occupants are only temporarily absent, for example, on vacation. However, if the unit is occupied entirely by people with a usual residence elsewhere, the unit is classified as vacant. By definition, the count of occupied housing units is the same as the count of households. (See also tenure.)

Other activities on property. Excludes rental units. Property consists of one or more tracts of land which the respondent considers to be the same property, farm, ranch, or estate. In most cases, property has a clearly defined meaning. For example, in a built-up area, the property is likely to consist of one house and lot. In open country, on the other hand, it may consist of a whole tract of land or a combination of two or more pieces of land. For a condominium, this item refers to the sample unit only.

Medical includes a doctor or dentist’s office regularly visited by patients.

Commercial establishment includes establishments located in the same building as the sample unit or located elsewhere on the property (such as grocery store, restaurant, gasoline station, and veterinary office). Those housing units that have no recognizable alterations to the outside of the house are not considered as having a commercial establishment (such as seamstress, tax consultant,

salesman, or an accountant). A farm is not classified as a commercial establishment.

(See also rooms used for business.)

Table: C-13-00.

Other additions and replacements. These types of additions do not add to living space, but are physically attached to the building. Examples include an attached garage, carport, deck, or porch. (See also home improvement, interior additions and replacements, exterior additions and replacements.)

Tables: C-15-00, C-16-00.

Other central air fuel. In addition to the primary fuel used. (See also fuels.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO.

Other heating equipment. Working heating equipment used in addition to the main heating equipment in the housing unit. More than one category of “Other heating equipment” could be reported for the same household. (See also main heating equipment, heating problems.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO.

Other housing costs per month. For owners only.

A *homeowner’s association (HOA) fee* (excludes condominium and cooperative fees) is a fee charged for services such as upkeep of common property, including painting hallways, cleaning lobbies, mowing lawns, repairing laundry facilities, paving parking areas, and repairing street lights. The fee may include the use and maintenance of either indoor or outdoor swimming facilities or other recreational facilities (party rooms, pools, tennis courts, basketball courts, exercise rooms, and playground areas). In addition, the homeowner association fee can include payments for security personnel such as security guards, or services such as telephone answering service, maid service, or other domestic help.

Mobile home park fees are regular payments to the park management that could include site rental, utility charges, mail handling, and/or fees for the maintenance of common areas. Aside from mobile homes (where site rent is covered in mobile home park fees), in a few areas of the country, occupants may own the unit but not the land on which it stands.

Land rent refers to land that is rented or leased from the landowner and “ground rent” is paid. These leases are for long periods of time (50–100 years) when originated. The lease obligation transfers with the property and cannot be canceled.

The medians for other housing costs are rounded to the nearest dollar.

(See also monthly housing costs per month, median monthly housing costs for owners, monthly cost paid for real estate taxes, monthly housing costs as percent of current income.)

Table: C-10-00.

Other vacant. (See vacant units.)

Outside MSA. (See metropolitan area.)

Overall opinion of present neighborhood. The data presented are based on the respondent’s overall opinion of the neighborhood. The respondent was asked to rate the neighborhood based on a scale from 1 to 10, where 10 is the best and 1 is the worst. The respondent defines neighborhood.

Tables: C-07-AO, C-07-OO, C-07-RO.

Overall opinion of present structure. The data presented are based on the respondent’s overall opinion of the house or apartment as a place to live. The respondent was asked to rate the structure based on a scale from 1 to 10, where 10 is the best and 1 is the worst.

Tables: C-07-AO, C-07-OO, C-07-RO.

Own never-married children under 18 years old.

This category includes any household member under 18 years old, if he or she has never been married and is a son, daughter, stepchild, or adopted child of the householder. By definition, children of subfamilies are not children of the householder, so they are excluded from this count. (See also household composition.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Owner. An owner is someone whose name is on the deed, mortgage, or contract to purchase. (See also tenure.)

Owner-occupied. (See tenure.)

Owner or manager on property. For structures of two or more units, these statistics show the number of rental housing units with the owner or resident manager living on the property.

Table: C-17-RO

Payment plans of primary and secondary mortgages.

Data are presented separately for primary and secondary mortgages. The term “payment” refers to regular principal and interest payments only and not to payments for real estate taxes and property insurance.

Fixed payment, self-amortizing mortgages have payments that do not change during the term of the loan, with the principal payments sufficient to pay off the loan completely within the stated term.

Adjustable rate mortgages have interest rates that could be changed during the life of the mortgage, changing the amount of the payments required.

With *adjustable term mortgages*, the amount of the payment stays constant, but the number of payments required to pay off the loan can change over time as interest rates change.

Graduated payment mortgages allow monthly payments to change during the term of the mortgage by means other than a change in interest rate. These mortgages begin with lower payments that rise later in the life of the mortgage.

Balloon mortgages are those in which only part or none of the principal is paid off during the term of the loan (which commonly is about 5 years). At the end of the term, the principal is paid off in one lump sum, refinanced with a new loan, or extended by renewal of the loan.

Table: C-14A-OO.

Percent of primary mortgage refinanced cash used for home additions, improvements, or repairs.

This question is asked of homeowners who reported “to receive cash” as a reason for the refinance of their mortgage. These homeowners were asked what percentage was used for additions, improvements, or repairs to the home. (See also primary mortgage refinancing solicitation, cash received for in primary mortgage refinance, home improvements.)

Table: C-14B-OO.

Persons. Asked of all occupied units, data refer to how many people live in the unit.

Tables: C-08-AO, C-08-OO, C-08-RO.

Persons 65 years old and over. Data for the elderly include all households with householders 65 years and over. Note that this definition is narrower than in Department of Housing and Urban Development housing programs, which count as elderly all households where the householder or spouse is 62 or older or has a disability. (See also persons.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Persons other than spouse or children. Data are shown for households with the following types of people:

Other relatives of householder. This category counts households that include any person related to the householder by blood, marriage, or adoption, except spouse, son, daughter, stepchild, or adopted child under 18 years old (regardless of marital status).

Single adult offspring aged 18 to 29. This category counts households with at least one member aged 18 to 29, if he or she is not currently married (that is, they have never

been married or are divorced, separated, or widowed) and is a son, daughter, stepchild, or adopted child of the householder. Note this category has the same marital status categories as Single children under 18 years old, but the same relationship to householder categories as Own never-married children. These are defined under “Household composition.”

Single adult offspring 30 years of age or over. This category counts households with at least one member aged 30 or older, if he or she is not currently married (that is, never been married or are divorced, separated, or widowed) and is a son, daughter, stepchild, or adopted child of the householder.

Households with three generations. For each person whose parent lives in the household, the parent (biological, adoptive, or stepparent) is identified in the questionnaire. Each person who is a child or grandchild of the householder is also identified. These codes keep count of households where the following live in the unit:

1. One or more sons, daughters, stepchildren, or adopted children of the householder or spouse (regardless of marital status or age) and one or more parents of the householder or spouse, or
2. One or more parents of the householder or spouse and one or more parents of these parents, or
3. One or more sons, daughters, stepchildren, or adopted children of the householder or spouse (regardless of marital status or age) and one or more of these children’s children (grandchildren of the householder or spouse, regardless of marital status or age).

Note that the definition of children is different from those in “Single children under 18 years old” and “Own never-married children.” The first does not involve relationship to householder and neither one involves marital status or age. Also, note that if a household has more than three generations it is still counted here. In addition to the three generations, there also may be other relatives in the household.

Subfamily. A subfamily is one of the following groups that do not include the householder or spouse, but are related to the householder and live in the household: (1) a married couple (with or without children of any type) or (2) one parent with one or more of his or her own never-married children under 18 years old. A common example of a subfamily is a young married couple sharing the home of the husband or wife’s parents.

Subfamily householder. For subfamilies that include a couple, the husband is defined as the subfamily householder; for other subfamilies, the parent is the householder.

Households with other types of relatives. This category counts households with relatives of the householder, other than the spouse, children, three generations, or subfamilies

already counted. Therefore, it includes relatives such as uncles, nieces, cousins, or grandchildren present without their parents. A household already counted in the above-mentioned categories may be counted again, as long as it has some additional relatives not counted above.

Nonrelatives. A nonrelative of the householder is any person in the household who is not related to the householder by blood, marriage, or adoption. Roomers, boarders, lodgers, partners, resident employees, wards, and foster children are included in this category.

Co-owners or co-renters. This category includes households for which the names of two or more unrelated household members are on the deed of ownership, mortgage, land contract, contract to purchase or similar document, or lease; or, if there is no lease, two or more unrelated household members are responsible for paying the rent.

Lodgers. This category is restricted to members of the household who pay rent to another household member and are 16 years or older; nonrelatives of the householder; not sons, daughters, stepchildren, or adopted children of a co-owner or co-renter; and not co-owners or co-renters themselves. This item does not use the “lodger” answer on relationship to the householder since it is less carefully defined than the question on lodgers rent. See also household and rent paid by lodgers.

Unrelated children, under 18 years old. This category counts households with members under 18 years old who are unrelated to the householder and are not co-owners, co-renters, or lodgers, regardless of marital status. Thus, it includes foster children and children of lodgers and employees as long as they are under 18.

Other nonrelatives. This category counts households with nonrelatives of the householder who are not co-owners, co-renters, lodgers, or under 18. For example, it includes employees and housemates who do not pay a regular rent as lodgers. It also may include households with nonrelatives counted in the categories below.

One or more secondary families. A secondary family is a group of two or more people who are related to each other by birth (parent/child, child less than 18 years old), marriage, or adoption, but who are not related to the householder or co-owner or co-renter. The unrelated secondary family may include people such as guests, roomers, boarders, or resident employees and their relatives living in a household.

Two- to eight-person households, none related to each other. None of the household members are related to any other household member. They may be co-owners, co-renters, lodgers, partners, employees, or foster children. The

publications make no distinction between housemates and unmarried partners.

Tables: C-08-AO, C-08-OO, C-08-RO.

Persons per bedroom. Persons per bedroom are computed for each occupied housing unit by dividing the number of people in the unit by the number of bedrooms in the unit. The figures shown, therefore, refer to the number of housing units having the specified ratio of people per bedroom. (See also persons per room.)

Tables: C-02-AO, C-02-OO, C-02-RO.

Persons per room. Persons per room are computed for each occupied housing unit by dividing the number of people in the unit by the number of rooms in the unit. The figures shown, therefore, refer to the number of housing units having the specified ratio of people per room. (See also persons per bedroom.)

Tables: C-02-AO, C-02-OO, C-02-RO.

Persons—previous residence. These data are shown for respondents who moved within the United States during the previous 12 months. All people were counted who lived at the previous residence at the time of the move, as well as those who usually lived there but were temporarily away. Persons who were staying there at the time of the move, but who had a usual residence elsewhere, were not counted. (See also persons.)

Tables: C-06-AO, C-06-OO, C-06-RO.

Physical deficiencies/problems. (See selected physical problems.)

Physical disabilities. A person with a physical disability has serious difficulty walking or climbing stairs. This is defined as difficulty walking up to three city blocks or climbing one flight of stairs. (See also disabilities.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Plumbing facilities. The category “with all plumbing facilities” consists of housing units that have hot- and cold-piped water, as well as a flush toilet and a bathtub or shower. For units with less than two full bathrooms, the facilities are only counted if they are for the exclusive use of the occupants of the unit. Plumbing facilities need not be in the same room. Lacking some plumbing facilities or having no plumbing facilities for exclusive use means that the housing unit does not have all three specified plumbing facilities (hot- and cold-piped water, flush toilet, and bathtub or shower) inside the housing unit, or that the toilet or bathing facilities are also for the use of the occupants of other housing units. (See also complete bathrooms, flush toilet and flush toilet breakdowns, means of sewage

Table A-1.

Poverty Thresholds

Total persons	HUD average limits (L50) Oct. 2010 to Sept. 2011	HHS guidelines Mar. 2010 to Mar. 2011	Poverty thresholds, January 2011 to December 2011																
			Weighted average	Number of related children under 18 years															
				None	1	2	3	4	5	6	7	8 or more							
1 person (unrelated individual)	22,450	10,890	11,484																
Under 65 years	22,450	10,890	11,702	11,702															
65 years and over	22,450	10,890	10,788	10,788															
2 persons	25,700	14,710	14,657																
Householder under 65 years	25,700	14,710	15,139	15,063	15,504														
Householder 65 years and over	25,700	14,710	13,609	13,596	15,446														
3 persons	28,900	18,530	17,916	17,595	18,106	18,123													
4 persons	32,100	22,350	23,021	23,201	23,581	22,811	22,891												
5 persons	34,650	26,170	27,251	27,979	28,386	27,517	26,844	26,434											
6 persons	37,250	29,990	30,847	32,181	32,309	31,643	31,005	30,056	29,494										
7 persons	39,800	33,810	35,085	37,029	37,260	36,463	35,907	34,872	33,665	32,340									
8 persons	42,350	37,630	39,064	41,414	41,779	41,027	40,368	39,433	38,247	37,011	36,697								
9 persons or more	45,075	41,450	46,572	49,818	50,059	49,393	48,835	47,917	46,654	45,512	45,229	43,487							

Source: U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement; U.S. Department of Housing and Urban Development (HUD) FY 2011 Income Limits, U.S. Department of Health and Human Services (HHS), Federal Register, Volume 76, Number 13, January 20, 2011, pp. 3637–3638.

disposal, selected physical problems— moderate–severe, systems and equipment.)

Tables: C-04-AO, C-04-OO, C-04-RO.

Pool safety. Includes a swimming pool anywhere on the grounds. Excludes wading pools or hot tubs. Respondents are asked if there is a fence that is at least 4 feet tall that goes all the way around the pool with a gate that closes and locks automatically. Fences around the yard do not count. A wall of the home cannot count as a side of the fence unless there is no way to access the pool area in that wall (i.e., no doors, windows, or opening of any kind).

Tables: S-01-AO, S-01-OO, S-01-RO.

Potential winter heating hazards. This question ascertains whether the unit's interior is free from heaters that could possibly cause carbon monoxide poisoning, a fire, or damage to the housing unit or household members.

Tables: S-01-AO, S-01-OO, S-01-RO.

Poverty status. The poverty data differ from official poverty estimates in two important respects:

1. Interest in housing affordability made it appropriate for AHS to adopt a poverty definition based on household income. The official method is based on the income of families and of individuals living without relatives. (Under the official approach, the poverty status of two unrelated individuals living together would be determined by comparing the income of each individual to the one-person poverty threshold. The result might be that both were in poverty, both were out of poverty, or one was in poverty and one was not. In the AHS publications, their poverty status was determined by comparing their combined income to the two-person poverty threshold). The effect of using household income is to

count about 6 percent fewer people in poverty than the official estimate. See Technical Paper X, "Effect of Using a Poverty Definition Based on Household Income," U.S. Department of Health, Education, and Welfare, 1976.

2. The official poverty estimates are based on the Annual Social and Economic Supplement to the Current Population Survey. Income questions in that survey measure income received during the previous calendar year. Income questions in the AHS measure income received during the 12 months just before the interview. Because interviews were conducted over several months, the AHS income measures do not pertain to a fixed period.

The poverty thresholds are based on the Department of Agriculture's 1961 Economy Food Plan and reflect different consumption requirements by number of adults and children. They consider only money income, not assets or benefits in kind, such as housing subsidies. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index (CPI). The official thresholds are on the next page in Table A-1.

Note that in the official poverty thresholds, elderly are expected to need less than nonelderly in the one- to two-person groups. Also, note that an all-adult household is expected to need less than the same size household where one member is a child, but if additional members are children costs go down again.

These official poverty thresholds are different from the poverty guidelines published for program purposes by the U.S. Department of Health and Human Services (HHS). See source below in table. (Guidelines are 15.2 percent higher in Hawaii and 24.9 percent higher in Alaska than shown in Table A-1.)

The HUD "very low-income limits" (the L50 series) for four-person households are 50 percent of median family income

for families in each metropolitan area or Nonmetropolitan County. The HUD income limits vary among areas, and the average national HUD income limits in 2011 are shown (local details are at <www.huduser.org/portal/datasets/il/il11/index.html>).

The HUD adjustments for household size in the L50 series are roughly based on national average differences in housing cost. The HUD limits have smaller adjustments than the official and HHS poverty thresholds, which are based on food cost. Housing cost does not vary as much as food does between small and large households.

Present and previous units. The present unit is the one occupied by the householder or respondent at the time of the interview. The previous unit is the one from which the householder or respondent moved. If the householder or respondent moved more than once during the 12 months prior to the date of the interview, the previous unit is the one from which the householder or respondent last moved.

Previous home owned or rented by current household member. These data are shown for units where the householder moved from within the United States during the past year. Previous residence was in the United States and was a house, apartment, mobile home, or some other type of residence. The unit is considered owned even if the unit is mortgaged or not paid in full. The owner or co-owner of the previous home must be a household member at the current unit. Includes units being bought on land contract and owned units built on leased land.

For units being bought through a contract to purchase, the buyers may not consider themselves to be the owners because they do not hold title to the property. However, for purposes of this survey, these units are considered owned or bought. Adult children who have moved from their parents' home are considered renters unless they actually were co-owners at the parents' home.

Units are considered rented for payment if any rent is paid or if the unit is contracted for rent. The rent may be paid by persons not living in the unit (if the unit is not owned or being bought) or, if no rent is paid or the unit is not contracted for rent, by anyone living in the unit. Such units are usually provided in exchange for services rendered, payment in kind, or as an allowance or favor from a relative or friend who owns but does not live in the unit. If occupants pay only for utilities but do not pay any rent and they do not own it, the unit is reported as "Occupied without payment of rent."

For occupied manufactured/mobile homes or trailers, tenure is reported for the manufactured/mobile home or trailer itself and not for the site or the land on which it is located.

Tables: C-06-AO, C-06-OO, C-06-RO.

Previous occupancy. The statistics presented are restricted to housing units built in 2010 or later. "Previously occupied" indicates that someone, or people not now in the household, occupied the housing unit prior to the householder or other related household members' occupancy. "Not previously occupied" indicates that either the householder or some other current household member was the first occupant of the housing unit.

Table: C-13-OO.

Primary mortgage. Detailed information on mortgages was collected in the AHS on the first three mortgages reported, even if the unit had four or more mortgages. Based on this information, one of the mortgages was considered to be primary. The definition of the primary mortgage may not agree with legal definitions of a "first mortgage," which would be paid first after a foreclosure.

If there is only one mortgage, it is primary. If two or more mortgages exist (secondary), the following hierarchy was used (1) Federal Housing Administration (FHA), Veterans Administration (VA), or Farmers Home Administration (FmHA) mortgage; (2) assumed mortgage; (3) mortgage obtained first; (4) largest initial amount borrowed. If the owner(s) had both a regular and a lump-sum home-equity mortgage, priority was given to the regular mortgage(s) for collecting detailed information.

Primary mortgage refinancing solicitation. The respondent was asked if he/she refinanced his/her mortgage or loan because the financial institution called the respondent on the telephone or sent a solicitation in the mail. (See also reason primary mortgage refinanced.)

Table: C-14B-OO.

Primary source of water. A public system or private system refers to any source supplying running water to six or more housing units. The water may be supplied by a city, county, water district, or private water company or it may be obtained from a well that supplies six or more housing units.

An *individual well* provides water for five or fewer housing units in only one or in several buildings. Includes well water that is hand drawn, wind drawn, or engine drawn; piped or not piped; stored in tanks; or used directly from the well.

A *drilled well* is made by well-drilling machines. A drilled well generally is less than 1 foot in diameter and has a mechanical pump that caps the well.

A *dug well* is usually hand-made and is quite shallow compared to drilled wells. If water is brought up with a pail or there is a hand pump, it is probably a dug well. Dug wells are generally 3 feet or more in diameter.

Water sources such as springs, cisterns, streams, lakes, or commercial bottled water are included in the *other* category.

(See also safety of primary source of water, safety of well water, source of drinking water, water supply stoppage.)

Tables: C-04-AO, C-04-OO, C-04-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Principal. (See total outstanding principal amount.)

Property insurance. This item refers to insurance on the structure and/or its contents (such as furniture, appliances, or clothing) and usually contains some liability coverage to protect occupants should visitors have an accident on the premises. Renter's property insurance is limited to coverage for contents and, in some cases, liability. Renters usually do not have property insurance (renter's property insurance), but if they do, its cost is counted. The total cost is the most recent yearly cost for which the occupants have actually been billed. Yearly cost was divided by 12 before calculating a monthly median cost. Medians for property insurance are rounded to the nearest dollar. (See also monthly housing costs.)

Tables: C-10-AO, C-10-OO, C-10-RO.

Purchase price. This is the price that was paid at the time the property was acquired (house/apartment and lot), not the estimated value at the time of the interview. If only the house is owned, but not the land, the respondent is asked for a combined estimate of the value of the house and lot at the time of purchase. If the house was a single-family unit at the time of purchase, but was split into two or more units since the purchase, the purchase price is the value of the complete structure at the time of the purchase. Purchase price includes the costs of furnishings if the property was acquired furnished. An estimate is accepted if the respondent does not know the exact purchase price. Closing costs are excluded from the purchase price, and for mobile homes, the value of the land is excluded. The median purchase price is rounded to the nearest dollar.

Table: C-13-OO.

Race and Hispanic origin. The classification of "race" refers to the race of the householder occupying the housing unit. The concept of race as used by the Census Bureau does not denote a clear-cut scientific definition of biological stock. Race is determined based on a question that asked for self-identification of a person's race. For respondents who refused to answer or do not know are entered as such and imputed by the computer.

Hispanic is considered an ethnic origin rather than a race and is tallied separately.

Revisions to the OMB Statistical Policy Directive 15 designate five races (White, Black or African American, American

Indian or Alaska Native, Asian, and Native Hawaiian or other Pacific Islander) and two ethnic origins (Hispanic or Latino and non-Hispanic or Latino). In 2003, the AHS adopted the new terminology and allowed for reports of more than one race. See the topic "Race" in Appendix C.

The question on race using the new terminology included a list of five race categories. Respondents answering "Some other race" had their answer changed (allocated) to one of the other five categories (or a combination of them). The five race categories include:

- White
- Black or African American
- American Indian and Alaska Native
- Asian
- Native Hawaiian and Other Pacific Islander

People who responded to the question on race by indicating only one race are referred to as the race alone population or the group who reported only one race. For example, respondents who marked only the White category would be included in the "White alone" population. Individuals who chose more than one of the six race categories are referred to as the "two or more races" population or as the group who reported more than one race. For example, respondents who reported they were White and Black or African American, or White and American Indian, or Alaska Native and Asian would be included in the "two or more races" category.

Tables: C-08-AO, C-08-OO, C-08-RO.

Ratio of value to current income. The ratio of value to current income is computed by dividing the value of the housing unit by the total current income. Current income for families and primary individuals for most respondents is defined as the total income of the family and any primary individuals in the past year. Current income is not collected for every household member.

Income sources may be composed of: wages and salaries, self-employment, interest, dividends, rental income, social security or railroad retirement, retirement or survivor pensions, Supplementary Security Income (SSI), child support or alimony, public assistance or public welfare, food stamp benefits, disability payments, workers' compensation, veterans' disability, other disability, and other income (VA payments, unemployment, royalty, estates, and more).

The ratio is computed separately for each housing unit and is rounded to the nearest tenth. For value and current income, the dollar amounts are used. Units occupied by individuals who reported no income or a net loss composes the category *zero or negative income*. Medians for the ratio of value to current income are rounded to the nearest tenth. (See also current income, income sources of families and primary individuals, value.)

Table: C-13-OO.

Real estate taxes. (See monthly cost paid for real estate taxes.)

Reason primary mortgage payment changed over last 12 months. Units reporting a change in their mortgage payment were asked why their payment changed. (See also monthly payment change of primary mortgage over last 12 months.)

Table: C-14B-OO.

Reason primary mortgage refinanced. For units with a refinanced primary mortgage. Includes current primary mortgages that are regular mortgages (not lump sum home-equity loans). Excludes assumed or wrap-around mortgages. The interviewer reads a list of reasons people give for refinancing and asks respondent to give all reasons that apply. (See also primary mortgage refinancing solicitation.)

Table: C-14B-OO.

Reasons extra unit owned.

Previous usual residence. Owner never sold the previous unit after moving to a new permanent residence.

Used for recreational purposes. Owned for the purpose of use during vacations/weekends/sports holidays, etc., but it should not be anyone's usual residence now.

Investment purposes. A decision has been consciously made to keep it for investment purposes, regardless of why it was obtained originally.

Unable to sell property. If the owner is currently attempting to sell the property but has not been successful yet. Excludes the property if it has not yet been put on the market or it has been on the market, but not in the last year.

Inherited property. The property was received as an inheritance in the settling of an estate.

Other reasons. This category is used if none of the other designations apply.

(See also extra unit.)

Table: C-00-AH.

Reasons for choosing primary mortgage. For owners with one or more regular or lump sum home-equity mortgages. Excludes refinanced mortgages. Respondents were asked if they chose their primary mortgage because of the interest rate, the payment amount, low closing costs, the expectation that future interest rates/payments would go down, or other reasons.

Respondents are asked to give all reasons that apply.

Table: C-14B-OO.

Reasons for leaving previous residence. These data are shown for units where the respondent moved during the 12 months before the interview. The distribution may not add to the total because the respondent was not limited to one reason.

Private displacement. Includes situations in which a private company or person wanted to use the housing unit for some other purpose (e.g., to develop the land or build commercially, to occupy the unit, to convert the unit to a condominium or cooperative, or to make repairs and renovate the unit).

Government displacement. The respondent was forced to leave by the government (local, state, or federal) because it wanted to use the land for other purposes (e.g., to build a road or highway, for urban renewal or other public activity, because the building was condemned, or some other reason).

Financial/employment related. Refers to financial or employment related reasons, such as foreclosure or a respondent moving to begin a new job or relocate due to a job transfer. It could also include situations in which the respondent moved because commuting was too far and respondent wanted to live closer to work, school, or some other commuting purpose. Other possibilities include wanting to look for a new or different job because the person entered or left the U.S. Armed Forces, retired, or some other financial/employment reason.

Family/personal related. Indicates that the respondent moved because of family or personal reasons such as marriage, death of a spouse, divorce, separation, or wanting to live closer to relatives.

Housing related reasons. Includes such reasons as respondent wanted larger yard, different zoning, or wanted a better investment. Other reasons include:

- *To establish own household.* The respondent left a previous residence, such as parent's home, rooming or boarding house, or shared apartment, to establish their own household.
- *Needed larger house or apartment.* Refers to moves that were necessary because of crowding or for aesthetic reasons.
- *Wanted better home.* The respondent moved because the previous residence was too old, run-down, in need of too many repairs, or if there was nothing wrong with the previous home, the respondent simply wanted to move to a better one.
- *Change from owner to renter, or change from renter to owner* indicates a change in tenure.
- *Wanted lower rent or less expensive maintenance.* Indicates that the respondent moved because the rent

(or mortgage) payments were too high at the previous residence or that the taxes or upkeep was too high.

Evicted from residence. Occurs due to nonpayment of rent or objectionable behavior by the renters.

Disaster loss. Includes damage by a tornado, storm, flood, earthquake, fire, landslide, or other similar occurrences.

Other. Includes examples such as respondent wanted a change in climate, neighborhood crime problem, and racial or ethnic composition of neighborhood.

Tables: C-06-AO, C-06-OO, C-06-RO.

Recent mover. Respondents who moved into the present unit 12 months prior to interview from within the United States.

Tables: C-06-AO, C-06-OO, C-06-RO; C-07-AO, C-07-OO, C-07-RO.

Recent mover comparison to previous home. Applies to units where the respondent moved from within the United States during the 12 months prior to the interview. This item is based on the respondent's comparison between the present unit and previous unit as to which was better. (See also home search, choice of present home, how respondent found current unit.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Recent mover comparison to previous neighborhood. Applies to units where the respondent moved from within the United States during the 12 months prior to the interview. This item is based on the respondent's comparison between the present neighborhood and the previous neighborhood as to which was better. The definition of neighborhood is whatever the respondent considers it to be. (See also neighborhood search, choice of present neighborhood.)

Tables: C-07-AO, C-07-OO, C-07-RO.

Reference interest rate for primary mortgages with varying payments. The interest rate on an adjustable rate mortgage typically rises or falls in conjunction with one of the following: Prime mortgage interest rates (the rates at which banks and other mortgage lenders may lend money to customers with the best credit histories), treasury bill/bond rate (T-Bill rate), LIBOR (London Interbank Offered Rate), none (changes on specified schedule but doesn't depend on another rate). (See also frequency of interest rate adjustments for primary mortgages.)

Table: C-14B-OO.

Regions. (See Census regions and divisions.)

Remaining years mortgaged. The owner or owner's spouse was asked the length of time it would take to pay off the loan at the current payments. The response reflects

the amortization schedule. For example, in many balloon mortgages the initial monthly payments are calculated to pay off the loan in 30 years, though the mortgage is due in 5 years, and the 60th payment is very large. Such a mortgage would count here as 30 years, not 5 years, minus whatever number of years have passed. In the publications, medians for remaining years mortgaged are rounded to the nearest year. (See also year primary mortgage originated.)

Table: C-14A-OO.

Remodeling. A type of home improvement work done to the home in the last 2 years that does not formally fall under the description of routine maintenance. A remodel is defined as a job that made substantial changes to the room. This might include changing the layout of a room, but not tearing down or adding walls. Excludes decorating work such as painting, wallpapering, mirrors, curtains, and other furnishings. Respondents were only asked about kitchen and bath remodeling. (See also home improvement, room additions and renovations.)

Tables: C-15-OO, C-16-OO.

Rent. (See monthly housing costs.)

Rent paid by lodgers. This item refers to regular, fixed rent: a set amount of money, billed or charged, which is paid at regular intervals by a lodger (usually weekly or monthly) to a member of the household. This category is restricted to lodgers who are 16 years and older, nonrelatives of the householder, and people who are not spouses of a co-owner or co-renter, not children of a co-owner or co-renter, and not co-owners or co-renters themselves. Medians for rent paid by lodgers are rounded to the nearest dollar.

Tables: C-10-AO, C-10-OO, C-10-RO.

Rent reductions. Eligible renters may be eligible for subsidies that reduce the cost of their rent.

Rent control. Increases in rent are limited by estate or local law. The jurisdiction, state, or local agency mandates that rent increases may not exceed some level or must be approved by the government. This category does not include limits that HUD puts on all rental projects insured by the Federal Housing Administration.

Owned by a public housing authority. The unit is owned by any local or state government agency and operated as public housing. These organizations may receive subsidies from the federal or state government, but the local agency owns the property.

Government subsidy. The household pays a lower rent because a federal, state, or local government program pays part of the cost of construction, mortgage, or operating expenses. These programs include rental assistance programs where HUD, direct loan programs of HUD, and/

or the Department of Agriculture for reduced cost housing pay part of the rent for low-income families. Units requiring income verification are usually subsidized. Subsidies for homeowners, including HUD subsidies for cooperatives, are not counted since the questions are asked only of renters.

Other income verification means that the occupants are asked questions about their income when their lease is up for renewal, but they were unable to identify what type of rent reduction they received, if any.

(See also poverty status.)

Table: C-17-RO.

Rental vacancy rate. The rental vacancy rate is the number of vacant year-round units for rent as a percent of the total rental inventory (i.e., all renter-occupied housing units and all year-round vacant housing units for rent or rented, not occupied).

Rented or sold. (See vacant units.)

Renter. A person whose name is on the lease. If there is no lease, a renter is a person responsible for paying the rent. (See also tenure.)

Renter maintenance quality. Renters were asked their opinions of owner's response time and if owners were polite and considerate for maintenance and repairs of major and minor problems. The definition of a major or minor problem was left up to the discretion of the respondent. Satisfaction was measured by the following choices: "usually," "not usually," "very mixed," "haven't needed any," and "landlord not responsible for maintenance." When problems occurred, renters were asked if problems were solved quickly once repairs started. (See also building and ground maintenance.)

Table: C-17-RO.

Renter-occupied. (See tenure.)

Respondent. Any knowledgeable adult household member is technically eligible to act as the respondent. That is, the one who is the most knowledgeable household member who appears to know—or might reasonably be expected to know—the answers to all or the majority of the questions.

Reverse annuity mortgages. (See mortgages currently on property and types of mortgages.)

Room additions and renovations. A type of home improvement work done to the home in the last 2 years that does not formally fall under the description of routine maintenance. The question associated with bathroom/kitchen renovations asks if the homeowner renovated or altered the room by changing its structure (that is moving/adding/removing walls). This would capture bathrooms

that were built out into existing closet space, etc. or anything else that involved changing the structure of the existing room. Excludes decorating work, such as, painting, wallpapering, mirrors, curtains, and other furnishings. (See also home improvement and remodeling.)

Tables: C-15-OO, C-16-OO.

Rooms. Rooms counted include whole rooms used for living purposes, such as bedrooms, living rooms, dining rooms, kitchens, recreation rooms, permanently enclosed porches that are suitable for year-round use, lodger's rooms, and other finished rooms. Also included are rooms used for offices by a person living in the unit.

A dining room, to be counted, must be a separate room. It must be separated from adjoining rooms by built-in archways or walls that extend at least 6 inches from an intersecting wall. Half walls or bookcases count if built-in. Movable or collapsible partitions or partitions consisting solely of shelves or cabinets are not considered built-in walls.

Bathrooms, laundry rooms, utility rooms, walk-in closets, pantries, and unfinished rooms are not counted as rooms.

Tables: C-02-AH, C-02-AO, C-02-OO, C-02-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Rooms used for business. Collected for occupied units only, a room used for business is set up for use as an office or business for a business owner, contract worker, self-employed person, commercial use (such as daycare or catering), or regular job. The question asked if rooms were exclusively used for business space. Follow-up questions asked if there was direct access to the outside without going through any other room and whether the space was used both as business space and for personal use. (See also other activities on property.)

Tables: C-02-AO, C-02-OO, C-02-RO.

Routine maintenance in last year. Routine maintenance consists of regular maintenance activities necessary for the preventive care of the structure, property, and fixed equipment items. Included are such things as painting; papering; floor sanding; restoring of shingles; fixing water pipes; replacing parts of large equipment, such as a furnace; repairing fences, gutters, sidewalks, decks, or patios; removing dangerous trees; or termite inspection. Housecleaning is not included. Routine maintenance does not include work reported under the section on replacements and alterations. Medians for routine maintenance are rounded to the nearest dollar. (See also home improvement.)

Table: C-15-OO.

Safety equipment. Safety equipment installed inside the home includes: (1) a working smoke/carbon monoxide

detector powered by electricity, batteries, or both (respondent is asked if the batteries in the smoke/carbon monoxide detector have been replaced in the last 6 months); (2) fire extinguishers purchased or recharged in the last 2 years; and (3) sprinkler systems.

Tables: S-01-AO, S-01-OO, S-01-RO.

Safety of primary source of water. Water was considered safe (consumable or potable) if the main water source was used or could be used for drinking. The respondent was not asked what water source the household used for drinking, but whether or not the main water source was safe for cooking and drinking. This item excludes units where the primary source of household water was commercial bottled water. (See also primary source of water, safety of well water, source of drinking water, water supply stoppage.)

Tables: C-04-AO, C-04-OO, C-04-RO.

Safety of well water. Respondents were asked if the well that provides water to their home has ever been disinfected since they have occupied their home. (See also primary source of water, safety of primary source of water, source of drinking water, water supply stoppage.)

Tables: C-04-AO, C-04-OO, C-04-RO.

Sample size. (See Appendix B.)

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Seasonal units. These units are intended by the owner to be occupied during only certain seasons of the year. They are not anyone's usual residence. A seasonal unit may be used in more than one season, for example, for both summer and winter sports. Published counts of seasonal units also include housing units held for occupancy by migratory farm workers. While not currently intended for year-round use, most seasonal units could be used year-round. (See also vacant units.)

Tables: C-00-AH, C-01-AH, C-02-AH, C-03-AH.

Secondary mortgages. (See mortgages, payment plan of secondary mortgage, lenders of primary and secondary mortgages.)

Secondhand smoke entering home. In order to determine whether or not smoke entering the home is first-hand or second-hand, this question is asked only of housing units who do not have any household members who smoke tobacco inside the home and who do not have any visitors who smoke tobacco inside the home. The respondent is asked how often second-hand smoke has entered the home from somewhere else in or around the building in the last 12 months.

Tables: S-01-AO, S-01-OO, S-01-RO.

Selected amenities.

Porch, deck, balcony, or patio is counted if it is attached to the sample unit, not just to the building or free standing. Porches may be enclosed or open. The porch, deck, balcony, or patio is only counted if it is at least 4 feet by 4 feet.

Telephone available. Includes landlines, cell phones, office phones, beepers, pagers, pay phones, and any other devices that require a telephone number.

Usable fireplace excludes the following: fireplaces that have been blocked off or whose chimney or flue has been filled, decorative or artificial fireplaces and wood stoves, even if shaped like a fireplace. Freestanding fireplaces are included in this item.

Separate dining room is an area separated from adjoining rooms by archways or walls that extend at least 6 inches from an intersecting wall. See also rooms.

Living rooms, recreation rooms, etc., includes family rooms, dens, recreation rooms, and/or libraries.

(See also other additions and replacements.)

Tables: C-02-AH, C-02-AO, C-02-OO, C-02-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Selected deficiencies.

Signs of mice, rats, or cockroaches. Refers to respondents who reported seeing mice, rats, or cockroaches or signs of mice or rats inside the house or building during the 3 months prior to interview or while the household was living in the unit if less than 3 months. Signs of mice or rats include droppings, holes in the wall, or ripped or torn food containers. If the respondent is not sure, whether they have seen a mouse or a rat, "rodents" is also an acceptable answer.

Holes in floors. Describes the interior floors of the unit. The holes may or may not go all the way through to a lower floor or to the exterior of the unit. The holes are only counted if large enough for someone to trip in.

Open cracks or holes (interior). Describes the walls or ceilings of the housing unit. Included are cracks or holes that do not go all the way through to the next room or to the exterior of the housing unit. Hairline cracks or cracks that appear in the walls or ceilings, but are not large enough to insert the edge of a dime are not counted. Very small holes caused by nails or other similar objects are also not counted.

Broken plaster or peeling paint (interior). Describes the inside walls or ceilings and at least one area of broken plaster or peeling paint must be larger than 8 inches by 11 inches.

Exposed wiring. Any wiring that is not enclosed, either in the walls or in metal or plastic coverings. Excluded are appliance cords, extension cords, chandelier cords, and telephone, antenna, or cable television wires.

Rooms without electric wall outlets. Included are rooms without at least one working electric wall outlet. A working electric wall outlet is one that is in operating condition; that is, it can be used when needed. If a room does not have an electric wall outlet, an extension cord used in place of a wall outlet is not considered to be an electric wall outlet.

(See also interior additions and replacements.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Selected physical problems—moderate. A unit has moderate physical problems if it has any of the following four problems, but none being severe:

Plumbing. On at least three occasions during the last 3 months, all the flush toilets were broken down at the same time for 6 hours or more (see the definition “Flush toilet and flush toilet breakdowns”).

Heating. Having unvented gas, oil, or kerosene heaters as the primary heating equipment.

Kitchen. Lacking a kitchen sink, refrigerator, or cooking equipment (stove, burners, or microwave oven) inside the structure for the exclusive use of the unit.

Upkeep. Having any three or four of the six problems listed under “Physical problems—severe” under Upkeep.

(See also selected physical problems—severe.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Selected physical problems—severe. A unit has severe physical problems if it has any of the following four problems:

Plumbing. Lacking hot- or cold-piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure (and for the exclusive use of the unit, unless there are two or more full bathrooms).

Heating. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down and it broke down at least three times last winter for at least 6 hours each time.

Electricity. Having no electricity or all of the following three electric problems: exposed wiring, a room with no working wall outlet, and three blown fuses or tripped circuit breakers in the last 90 days.

Upkeep. Having any five of the following six maintenance problems: (1) water leaks from the outside, such as from the roof, basement, windows, or doors; (2) leaks from inside

structure, such as pipes or plumbing fixtures; (3) holes in the floors; (4) holes or open cracks in the walls or ceilings; (5) more than 8 inches by 11 inches of peeling paint or broken plaster; or (6) signs of rats in the last 90 days.

(See also selected physical problems—moderate.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Self-care disabilities. A person with a self-care disability has serious difficulty dressing or bathing oneself. (See also disabilities.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Sewage disposal breakdowns. Sewage disposal breakdowns are limited to housing units in which the means of sewage disposal was a public sewer, septic tank, or cesspool. Breakdowns refer to situations in which the system was completely unusable. Examples include septic tank being pumped because it no longer perked, tank collapsed, tank exploded, sewer main broken, sewer treatment plant not operating as a result of electrical failure, or water service interruption.

Data on breakdowns are shown if they occurred in the 3 months prior to the interview or while the household was living in the unit, if less than 3 months; and if the breakdown lasted 6 consecutive hours or more. Housing units with a breakdown in sewage disposal also are classified according to the number of breakdowns. (See also flush toilet breakdowns means of sewage disposal.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Single-unit. (See units in structure.)

Smoke detector. (See safety equipment.)

Tables: S-01-AO, S-01-OO, S-01-RO.

Source of drinking water. Data are restricted to units where the respondent answered that the primary source of drinking water was not safe to drink. Units where the primary source of water is commercial bottled water are excluded. (See also primary source of water, safety of well water, safety of primary source of water, source of drinking water, water supply stoppage.)

Tables: C-04-AO, C-04-OO, C-04-RO.

South. (See Census regions and divisions.)

Square feet per person. Square feet per person are computed for each single-family, detached housing unit, and manufactured/mobile home by dividing the square footage of the unit by the number of people in the unit. The figures refer to the number of housing units having the specified square feet per person. Median square footage is rounded to the nearest foot. (See also square footage of unit.)

Tables: C-02-AO, C-02-OO, C-02-RO.

Square footage of unit. Housing size is shown for single-family, detached housing units, and manufactured/mobile homes. Excluded from the calculation of square footage are unfinished attics, carports, attached garages, porches that are not protected from weather (such as screened porches), and mobile home hitches. Both finished and unfinished basements are included. Median square footage is rounded to the nearest foot. Square footage is based on the respondent's estimate of the size of the unit. (See also square feet per person.)

Tables: C-02-AH, C-02-AO, C-02-OO, C-02-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Stairs. Stairs are defined as three or more sets of steps inside the home. Questions about stairs are asked of all households, including one story homes and apartments because rooms can be separated by small sets of stairs. For multi-unit structures, stairs are only counted if they are in the respondent's actual unit, not just inside their building. Firmly attached railings refer to those secured enough to be used with complete confidence.

Tables: S-01-AO, S-01-OO, S-01-RO.

Stories between main and apartment entrances.

Data are presented for multiunit structures with two or more floors and are concerned with the number of floors from the main-entrance level of the building to the main entrance of the unit. "Same floor" indicates that the main entrance of the sample unit is on the same level as the main entrance that residents use to enter the building.

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Stories in structure. Excludes manufactured/mobile homes. Any basement is included, whether finished or not. Finished attics also are included; unfinished attics are not. For split levels and bi-levels, the highest number of floors that are physically over each other determines the number of stories. When respondents are asked how many stories are in the tallest building within a half block of their home/building, their answer is placed into 1 of 3 categories—7 or more; 6 to 4; or 3 or less.

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO.

Structure type of previous residence. These data are shown for respondents who moved from within the United States during the previous 12 months. This question asks whether the previous unit was a house, apartment, manufactured/mobile home, or other. They are based on the respondent's own classification of his/her previous residence. (See also present and previous units, housing units, reasons for leaving previous residence.)

Tables: C-06-AO, C-06-OO, C-06-RO.

Suitability for year-round use. (See vacant units.)

Table: C-00-AH.

Systems and equipment. A type of home improvement work done to the home in the last 2 years that does not normally fall under the description of routine maintenance.

Plumbing and pipes includes only piping inside of the building, including water supply, waste pipes, and drains. Excludes water hoses such as those to washing machines or dishwashers.

Electrical system applies to permanent, installed electrical wiring either concealed or exposed. Includes the installation of built-in lighting fixtures such as recessed or track lighting. Also includes the installation or replacement of fuse boxes or a box with breaker switches controlling several electrical lines or circuits. Excludes wiring of appliances or other wiring not physically part of the building.

Plumbing fixtures include bathtubs, shower enclosures, bidets, toilets, sinks, sump pumps, indoor hot tubs, water softeners, and other major plumbing fixtures. Also includes the installation of new faucets but not the repair of existing ones.

HVAC (heating ventilation and air conditioning). The addition or replacement of built in heating equipment and central air conditioning. Includes furnaces, heat pumps, boilers, ductwork, and radiators. Excludes thermostats and room air conditioners.

Appliances/major equipment includes the addition or replacement of security systems, built in dishwashers (excludes portable dishwashers), garbage disposals installed in sinks, and the installation of water heating tanks.

(See also home improvement, air conditioning, heating equipment, heating problems.)

Tables: C-15-OO, C-16-OO.

Tenure. A housing unit (including a cooperative or condominium unit) is owner-occupied if someone whose name is on the deed, mortgage, or contract to purchase lives in the unit.

In some housing projects for the elderly, the residents can "purchase" a unit and pay monthly maintenance fees (including for example health, recreation, security, etc.) The "purchaser" cannot sell the unit, and upon death, ownership reverts back to the sponsoring organization; no inheritance claim can take place. Such units are treated as owner-occupied. All other occupied housing units are classified as renter-occupied units. Renter-occupied units include those that are rented for cash and those with no cash rent, such as a life tenancy or units that come free with a job. (See also occupied housing units.)

Tenure of previous residence. These data are shown for respondents who moved within the United States during the 12 months prior to the interview. The previous unit was

owner-occupied if the owner or co-owner lived in the unit. All other previous units were renter occupied.

Tables: C-06-AO, C-06-OO, C-06-RO.

Term of primary mortgage at origination or assumption. The term is the number of years from the date the present owner-occupants first obtained the present mortgage to the date the last payment is due according to the terms of the contract. On a balloon mortgage, this term may be short and the last payment very large. Medians for term of primary mortgage are rounded to the nearest year. (See also remaining years mortgaged, year primary mortgage originated.)

Table: C-14A-OO.

Time-sharing. This item is restricted to vacant housing units, including units temporarily occupied by people who have usual residences elsewhere. Time-sharing is a form of ownership in which multiple owners own a single property. Each is entitled to occupy the unit for a limited period of time. The number of years of ownership may vary depending on the terms of the contract. Participants in time-sharing ownership usually, but not always, receive a deed of ownership.

Table: C-00-AH.

Tobacco smoke inside the home. Respondents were asked if any members of their household or any visitors to their household smoke tobacco inside their home. (See also second-hand smoke entering home.)

Tables: S-01-AO, S-01-OO, S-01-RO.

Toilet. (See flush toilet and flush toilet breakdowns.)

Total home-equity line-of-credit. A revolving mortgage loan, usually a second mortgage, allowing a property owner to obtain cash against the equity of a home at any time, up to a predetermined amount set by the lender, without reapplying for a loan. Depending on the situation, lines-of-credit give an advantage to access the equity in different portions, up to a limit set by the lender, by giving the option to withdraw the funds whenever needed and make payments accordingly. With a home-equity line-of-credit, the borrower is able to use the equity of the property and take advantage of the tax savings.

Table: C-14A-OO.

Total home-equity line-of-credit limit. The percentage of the borrower's equity in a property, predetermined by the lender, that the borrower is advanced or allowed to obtain in cash. (See also home equity line of credit, total outstanding line-of-credit loans, current line-of-credit interest rate, line-of-credit monthly payment, line-of-credit amount used for home additions, improvements, or repairs.)

Table: C-14A-OO.

Total housing units. (See housing units.)

Total outstanding line-of-credit loans. The total outstanding line-of-credit loan is the current balance on the home-equity line-of-credit. The current balance is usually reported on the monthly or quarterly statement. (See also home equity line of credit, total outstanding line-of-credit limit, current line-of-credit interest rate, line-of-credit monthly payment, line-of-credit amount used for home additions, improvements, or repairs.)

Table: C-14A-OO.

Total outstanding principal amount. The statistics represent the total amount of principal that would have to be paid if the loans were paid off in full on the date of interview. Principal is the amount of debt, excluding interest. The formula used to calculate the outstanding principal amount does not take into account the fact that some households make additional principal payments. The resulting data, therefore, may be an overestimate of the total outstanding principal. Medians for outstanding principal amount are rounded to the nearest dollar. The data include all regular mortgages and lump-sum home-equity, but exclude line-of-credit home-equity loans.

Table: C-14A-OO.

Types of mortgages.

Regular mortgages, such as fixed rate loans, adjustable rate loans, and ARM, are loans where a fixed amount is borrowed and must be repaid at predetermined intervals. Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Home equity mortgages are the other type of mortgages. There are two kinds of home equity mortgages. A home-equity lump-sum loan allows the borrower to receive a set amount all at once. A home-equity line-of-credit is an arrangement in which one may withdraw funds at any time up to a set limit. Home equity mortgages are loans, usually a second mortgage, that allow a property owner to borrow cash against the equity of a home at any time, up to a predetermined amount, without reapplying for a loan. Depending on the situation, lines-of-credit give an advantage to access the equity in different portions by giving the option to withdraw the funds whenever needed and make payments accordingly. With a home-equity line-of-credit, the respondent is able to use the equity of the property and take advantage of the tax savings. Excludes reverse annuity mortgages and home equity conversions.

Table: C-14A-OO.

Units in structure. In determining the number of housing units in a structure, all units, occupied and vacant, are counted. The statistics are presented for the number of housing units, not the number of residential structures. A

structure either has open space on all sides or is separated from other structures by dividing walls that extend from ground to roof.

Single-units are single-family structures containing only one housing unit and are further classified as: detached, if it has open space on all four sides; or attached, if it has unbroken walls extending from ground to roof that divide it from other adjoining structures, as in many row houses or townhouses. If a unit shares a furnace or boiler with adjoining units, then pipes or ducts pierce the walls, and all the units thus joined are included in one structure. Structures with two or more units are classified as multi-units.

Manufactured/mobile homes are shown as a separate category.

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO, C-12-AO, C-12-OO, C-12-RO.

Units using each fuel. (See fuels.)

Tables: C-03-AO, C-03-OO, C-03-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Usual residence elsewhere (URE). These are temporarily occupied by people with a usual residence elsewhere. If all people in a housing unit usually live elsewhere, the unit is classified as vacant. For example, a beach cottage occupied at the time of the interview by a family who has a usual residence in the city is included in the count of vacant units. The home in the city or the home of a comparable vacationing family also could be in the AHS sample and would be reported as occupied, since the occupants are only temporarily absent. URE units also may be classified in any of the vacancy categories: seasonal or for sale.

Vacant units. A housing unit is vacant if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. In addition, housing units where all the occupants have a usual residence elsewhere are grouped with vacant units.

For rent. Owners of some units offer them for rent. Other owners solicit offers either for rent or for sale. When separate categories for these are not shown, they are both included in for rent, as in the rental vacancy rate.

Rental vacancy rate. The rental vacancy rate is the number of vacant year-round units for rent as a percent of the total rental inventory, (i.e., all renter-occupied housing units and all year-round vacant housing units for rent or rented, not occupied).

For sale only. Units “for sale only” are offered for sale and the owner does not solicit renter-occupants, even though the owner might eventually rent the unit.

Rented or sold. If any money rent has been paid or agreed upon, but the new renter has not moved in as of the date of the interview, or if the unit has recently been sold, but the new owner has not yet moved in, the unit is classified as rented or sold.

Occasional use. These are units held for weekend or other occasional use throughout the year. Second homes may be classified here or as seasonal.

URE. These are temporarily occupied by people with a usual residence elsewhere. If all people in a housing unit usually live elsewhere, the unit is classified as vacant. For example, a beach cottage occupied at the time of the interview by a family who has a usual residence in the city is included in the count of vacant units. The home in the city or the home of a comparable vacationing family also could be in the AHS sample and would be reported as occupied, since the occupants are only temporarily absent. URE units may be classified in either of the following vacant categories: seasonal or occasional use/URE.

Other vacant. This category includes units held for settlement of an estate, units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.

Seasonal units. These are intended by the owner to be occupied during only certain seasons of the year. They are not anyone’s usual residence. A seasonal unit may be used in more than one season; for example, for both summer and winter sports. Published counts of seasonal units also include housing units held for occupancy by migratory farm workers. While not currently intended for year-round use, most seasonal units could be used year-round; see the next definition.

Suitability for year-round use. For vacant housing units that are not intended by their current owners for year-round use (seasonal and migratory), the respondent was asked whether the construction and heating of the housing unit made it suitable for the unit to be occupied on a year-round basis. A housing unit is suitable for year-round use if it is built as a permanent structure, properly equipped, insulated, and heated as necessitated by the climate.

Time-sharing. This item is restricted to vacant housing units, including units temporarily occupied by people who have usual residences elsewhere. Time-sharing is a form of ownership in which multiple owners own a single property. Each is entitled to occupy the unit for a limited period of time. The number of years of ownership may vary depending on the terms of the contract. Participants in time-sharing ownership usually, but not always, receive a deed of ownership.

Duration of vacancy. This refers to the length of time (in months) from the date the last occupants moved from the

housing unit to the date of the interview. The data, therefore, do not provide a direct measure of the total length of time that units remain vacant. For newly constructed units that have never been occupied, the duration of vacancy is counted from the date construction was completed. For recently converted or merged units, the time is reported from the date that conversion or merger was completed.

Last used as a permanent residence. The statistics refer to the length of time (in months) since units that are currently seasonal vacant were last used as a permanent residence and are measured as of the date of interview. Units that have always been used for short-term or seasonal occupancy are classified as “Never occupied as permanent home.”

Tables: C-00-AH, C-01-AH, C-02-AH, C-03-AH.

Value. Value is the respondent’s estimate of how much the property (house and lot) would sell for if it were for sale. Any nonresidential portions of the property, any rental units, and land cost of mobile homes are excluded from the value. For vacant units, value represents the sales price asked for the property at the time of the interview and may differ from the price at which the property is sold. In the publications, medians for value are rounded to the nearest dollar. (See also ratio of value to current income.)

Table: C-13-OO.

Vehicles available. Vehicles are defined as cars and trucks or vans. Figures may not add to total because more than one category may apply to a unit.

Cars. Included are passenger cars and station wagons owned or regularly used by one or more household members and ordinarily kept at home. Company cars are counted (if used regularly for nonbusiness purposes and kept at home), as are taxicabs (if they are owned by a household member and kept at home).

Trucks or vans. Included are pickups and small panel trucks of one-ton capacity or less, sport utility vehicles (SUVs), and small vans that were owned or regularly used by one or more members of the household and ordinarily kept at home. Company trucks and vans are included if used regularly for nonbusiness purposes and kept at home. To obtain a count of all units lacking trucks or vans, the lines “no cars, trucks, or vans” and “with cars, no trucks or vans” must be added together.

Tables: C-02-AO, C-02-OO, C-02-RO.

Vehicle parking.

A *garage or carport* is only counted if it is on the same property, though not necessarily attached to the house.

Off-street parking includes driveway or parking lot privileges that are paid for as part of the rent or owned with the unit.

Data on garages or carports are not collected for occasional-use vacant units and other vacant units.

Tables: C-02-AH, C-02-AO, C-02-OO, C-02-RO.

Vision disabilities. A person with a vision disability is blind or has serious difficulty reading or driving due to a visual impairment even when wearing glasses. (See also disabilities.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Water heating fuel. (See fuels.)

Tables: C-03-AH, C-03-AO, C-03-OO, C-03-RO.

Water leakage during last 12 months. Data on water leakage are shown if the leakage occurred in the 12 months prior to the interview or while the household was living in the unit if less than 12 months. Housing units with water leakage are classified by whether the water leaked in from outside the building and by the most common areas (roof, basement, walls, closed windows, or doors); or inside the building and the reasons of water leakage (fixtures backed up or overflowed or pipes leaked).

Tables: C-05-AO, C-05-OO, C-05-RO.

Water supply stoppage. Water supply stoppage means that the housing unit was completely without running water from its regular source. Completely without running water means that the water system servicing the unit supplied no water at all; that is, no equipment or facility using running water (in kitchen and bathroom sinks, shower, bathtub, flush toilet, dishwasher, and other similar items) had water supplied to it, or all were inoperable. The reason could vary from a stoppage because of a flood or storm, to a broken pipe, to a shutdown of the water system, to a failure to pay the bill, or other reasons.

Data on water supply stoppage are shown if they occurred in the 3 months prior to the interview or while the household was living in the unit if less than 3 months. Housing units with water supply stoppages also are classified according to the number of times stoppages lasting 6 consecutive hours or more occurred. (See also primary source of water.)

Tables: C-05-AO, C-05-OO, C-05-RO.

Water temperature. The data are broken up into categories. Respondents living in multi-unit buildings were asked if they have access to the water-heating unit, data include single-units because occupants are assumed to have access to their water-heating units. The second question determines whether the respondent has ever checked the temperature of his/her hot water.

Tables: S-01-AO, S-01-OO, S-01-RO.

West. (See Census regions and divisions.)

Wheelchair accessible features available. Wheelchair accessible electrical outlets, switches, and climate controls are those positioned slightly lower than standard so as to be reachable by persons confined to a wheelchair. Wheelchair accessible kitchen counters and cabinets include rollout trays or lazy susans and are lower than standard. Accessible bathroom features include handrails and grab bars, built-in seats in showers, handles or levers on sinks, and raised toilets. (See also disabilities, accessibility features in home, home accessibility problems reported, mobility devices.)

Tables: S-02-AO, S-02-OO, S-02-RO.

Year householder immigrated to the United States.

The data are based on information reported for the householder and refer to the year the householder immigrated to the United States. (See also citizenship of householder.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Year householder moved into unit. The data are based on the information reported for the householder and refer to the year of latest move. Thus, if the householder moved back into a housing unit previously occupied, the year of the latest move was to be reported. If the householder moved from one apartment to another in the same building, the year the householder moved into the present unit was to be reported. The intent is to establish the year the present occupancy by the householder began. The year the householder moves is not necessarily the same year other members of the household move; although, in the great majority of cases the entire household moves at the same time. Median year householder moved into unit is rounded to the nearest year. (See also household moves and formation in last year.)

Tables: C-08-AO, C-08-OO, C-08-RO.

Year primary mortgage originated. The year the primary mortgage originated is the year the mortgage was signed. Medians for the year primary mortgage originated are rounded to the nearest year. (See also remaining years mortgaged, term of primary mortgage at origination or assumption.)

Table: C-14A-OO.

Year-round housing units. This includes all units occupied as a usual residence, regardless of design, and all vacant units that are intended by the owner for occupancy at all times of the year. For example, if a unit in a resort area is intended for occupancy in all seasons, it is a year-round unit.

Tables: C-00-AH, C-01-AH, C-02-AH, C-03-AH.

Year structure built. Year structure built represents the respondent's estimate of when the building was first constructed, not when it was remodeled, added to, or converted. The figures refer to the number of housing units in structures built during the specified periods and in existence at the time of the interview. For manufactured/mobile homes, the manufacturer's model year was assumed to be the year built. For manufactured/mobile homes, the year the householder moved in can be earlier than the year the structure was built because the manufactured/mobile home site, not the manufactured/mobile home itself, is in sample. The householder could have replaced an older manufactured/mobile home with a newer model. Median year built is rounded to the nearest year. In addition, the median is estimated (i.e., an interpolated median) because year built is collected as a range of values.

Tables: C-01-AH, C-01-AO, C-01-OO, C-01-RO, C-11-AO, C-11-OO, C-11-RO, C-12-AO, C-12-OO, C-12-RO.

Year unit acquired. The year the unit was acquired or inherited refers to the year in which the present owner acquired or inherited the house or apartment; for example, the year the contract was signed. This date may be different from the date when the occupants moved in. If the land and building were bought at different times, the year the building was acquired was recorded. If there was a land contract only, the year the contract was signed was recorded. Median year acquired is rounded to the nearest year. (See also how acquired.)

Table: C-13-OO.