



RESEARCH INSTITUTE FOR HOUSING AMERICA **SPECIAL REPORT**

# IMMIGRANT CONTRIBUTIONS TO HOUSING DEMAND IN THE UNITED STATES:

## A COMPARISON OF RECENT DECADES AND PROJECTIONS TO 2020 FOR THE STATES AND NATION

**REPORT PREPARED BY  
DOWELL MYERS AND JOHN PITKIN**



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SUMMARY OF FINDINGS AND METHODS

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# Research Institute for Housing America

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# EXECUTIVE SUMMARY

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Immigrants are an important and growing source of demand that has bolstered housing markets in recent decades. As recently as 1990, immigrants were heavily concentrated in a few gateway states, such as California, New York and Florida. More recently, growing numbers of immigrants have located in new destinations throughout the nation. In the aftermath of the 2007 collapse and subsequent stagnation of housing markets in most states, there is a need for better understanding of immigrants' potential contribution to a recovery of demand for housing and homeownership in the years ahead.

This study constructs a demographic-based projection through 2020 of the growth in homeowner and renter households headed by immigrants in the states and regions of the nation. The research is subject to challenging data constraints, which include the lack of 10-year housing market projections and even population projections for states. Our method for projecting occupancy demand in this study is to build on prior projections of population and housing occupancy for the nation. We then take advantage of existing data measuring each state's share of national totals in specific demographic groups. When the state shares are applied to national projections of population and households we arrive at projections of the numbers of owner occupied and total occupied housing units in each state. In this way, we project potential housing demand through 2020 for large states and regional groupings. We compare these projections to the past trends in each area.

A total of 24 states and sub-regions of the United States are projected in the study. In this report we summarize the geographic distribution and national pattern of growth in housing demand. Substantial details for the states and sub-regions are reported in Appendix B. Growth in housing demand in recent decades has been more stable among foreign-born than native-born households. This is because increases in native-born demand have been subject to large swings in the size of cohorts reaching ages 25 to 34, the modal age of entry to the housing market. In contrast, inflows of new immigrants have not varied widely in recent decades, and in addition the strong upward mobility of prior immigrants has led to continued increases in aggregate demand for home ownership.

High points for the nation as a whole are as follows:

- In the decade 2010-2020, immigrants nationwide are projected to account for 32.2 percent of the growth in all households, 35.7 percent of growth in homeowners and 26.4 percent of growth in renter households.
- The volume of growth in foreign-born homeowners has increased each decade, rising from 0.8 million added immigrant homeowners in the United States during 1980–1990, to 2.1 million added in 1990–2000, to 2.4 million added in 2000-2010, and is projected to rise further to 2.8 million in growth in the current decade (2010–2020).
- Aggregate increases in foreign-born renter households peaked in the 1990–2000 decade at 2.3 million, slowed to a net of 1.6 million in 2000-2010, and are projected to be 1.3 million in the current decade.
- Rising numbers of foreign-born households are driven by the continued increases in homeownership rates achieved as immigrants settle longer in the United States. For example, among the cohort of Hispanics who arrived in the United States during the 1980s, homeownership rose from 15.2 percent in 1990 to 52.9 percent in 2010 and is projected to rise to 61.1 percent in 2020 when the cohort will have resided over 30 years in the United States.
- Among native-born households, the growth in aggregate ownership demand has been much more variable over the decades. In the 1990s, 7.9 million native-born homeowners were added in the United States as a whole, followed by a dip to only 3.7 million growth from 2000–2010, a slowdown due to both the impacts of the Great Recession and also the smaller cohorts in prime home buying ages. In the current decade, growth of 5.1 million native-born homeowners is projected, reflecting renewed growth in both the young adult ages and advancement of older cohorts age 25 years and up into home buying.
- Despite the projected rise in immigrant housing demand, the immigrant share of all demand growth is somewhat reduced in the current decade as compared to the last, because a larger increase is projected among native-born homebuyers. The combined projected growth of nearly 8 million added homeowners is much greater than the 5.1 million growth of the last decade.
- Declines in rentership are the flip side of the increases in homeownership rates that are achieved with longer immigrant duration in the United States. The movement of longer-settled immigrants out of rental units accounts for the slowing of growth in the number foreign-born renter households after 2000.

The projections for specific states and sub-regions, which are stepped down from the projections for the nation, are summarized in Exhibits 7–9, on pages 22, 23 and 25.



Highlights of the findings are overviewed here:

- Foreign-born ownership demand comprised the majority of all growth in homeownership in the established gateway states of California and New York. From 2000 to 2010 immigrants accounted for 82.2 percent and 65.1 percent, respectively, of the growth in homeowners in those states. In that decade immigrants also accounted for the major share of net growth in owner households in Illinois, New Jersey, Pennsylvania, Massachusetts, Ohio and Michigan.
- There were also substantial increases in foreign-born homeowners in Texas (397,000), Florida (255,000) and Georgia (111,000) in 2000–2010. In these states the increases were outpaced by even stronger growth among native-born homeowners.
- Looking ahead to the completion of the current decade, growth in foreign-born homeowner demand is projected to remain strong in the nation and increase in all but two states, California and New York, where marginal declines in growth are projected. Growth is projected to expand by over 85,000 net new foreign-born homeowners in Texas and Florida, producing net increases of 492,000 and 342,000, respectively, in the current decade.
- In the 2010–2020 decade, foreign-born ownership demand is projected to remain a majority of the growth in six states: California, New York, New Jersey, Massachusetts, Connecticut and Michigan.
- Foreign-born homeownership demand rose most dramatically in the newer destination states. For example, in Georgia and North Carolina, immigrants accounted for 34.1 percent and 24.8 percent, respectively, of the growth of homeowners from 2000 to 2010. These shares are nearly triple immigrants' shares of homeowner growth of the 1990s in those states, 12.8 percent and 8.8 percent, respectively. These shares are projected to level off in the current decade.
- In the current decade foreign-born renters comprise over one third of projected total growth in seven states: California, the Washington D.C. area, New York, New Jersey, Massachusetts, Connecticut and Illinois.

The overall conclusion reached in this study for the current decade is that immigrant demand for owner-occupied housing is likely to continue to provide an important and growing source of new demand in most areas than in the past decade. The foreign-born make a sizable contribution, not simply through their added numbers in the population but also through their expanding homeownership as they reside longer in the United States.



# INTRODUCTION

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Immigration is widely regarded as a major factor in housing markets. Its contribution to housing demand and its impact on housing markets was well understood in the early to mid-20th century; however the curtailment of immigration after 1924 created a 40-year pause that made this only a distant memory by 1970. Ironically, Homer Hoyt (1940) prophesied early on that the diminishment of immigration would collapse rental markets and hollow out cities, as later occurred in the 1950s and 1960s.<sup>1</sup> The strong revival of immigration after 1970 aroused renewed interest in immigration's role as a source of housing demand.

In recent years, the volume of new immigration has been recognized as a principal driver of annual household formation, which undergirds the strength of the entire housing market (Harvard Joint Center for Housing Studies 2012). After a volatile decade that ended in real estate gloom, many are questioning what will be the new normal for the decade ahead when housing markets recover. Among the key questions being asked is how big a role immigration might play in fueling the growth in housing demand. Will that growth be concentrated in traditional gateway areas for immigrant settlement, or will it spread to more parts of the nation? Is the boost from immigrant demand more likely to be found in the rental sector or will it also contribute to the owner-occupied housing market? And just how important a role will immigrant demand play in comparison to growth in native-born housing demand?

The contribution of the present study is to project future growth in numbers of homeowners and renters in larger states and regional areas. This growth in demand will be distinguished between foreign and native-born households, between recent arrivals and longer-settled immigrants, and between Hispanic or Latino residents and all others. Consistent with most other studies of immigrants in the United States, the terms foreign-born and immigrant are used interchangeably. In addition, no distinction is made here between immigrants of different citizenship or legal status.

The demographic methods applied to this housing analysis are well suited to longer-term projections for demographic groups, as explained in the next section. These methods also are attuned to exploit the available population projections, as well as the data contained in census tabulations over the decades in each local area.

Following a short explanation of the demographic approach to housing analysis and projections, we turn to an overview of past trends in housing occupancy by immigrants and native-born. Next we introduce the specific methodology for constructing state-level projections of immigrant housing demand. Following that, the findings are presented and discussed in detail. Details of the projections for large national sub-areas, including the 19 largest states, a cluster in the Washington, D.C. region and four regional groupings of the remaining states are presented in Appendix B of this report.

# DEMOGRAPHIC METHOD OF HOUSING ANALYSIS

The demographic methods used in this study are well suited to longer-term projections. The strength of demographic-based projections is that they embed demographic processes whose temporal continuity provides an empirical basis for foresight. Notably, population aging and mortality are highly predictable. Births, which have been somewhat variable, will not directly impact the housing market for 20 years. Much greater uncertainty pertains to rates of immigration, which can be highly variable and require careful assessment, as discussed below. However, after arrival in the United States, immigrant behavior also demonstrates a high degree of continuity. While many of the immigrant impacts on the housing market are felt only after some delay, they can be projected by demographic methods because of this regularity.

Housing demand in the demographic approach is measured by the number of housing units of different types that are occupied by population groups of different types. This “housing demography” represents the longitudinal intersection of two aggregates, population and housing stock (Myers 1990). Rates of consumption are expressed as household formation per capita and as percentage of homeowners among households.

Demographic projections of housing demand based on fixed rates or fixed variations across ages were proposed as early as Winnick (1957) and Campbell (1966). Observed persistent differences between generations, or birth cohorts, as they age, especially in rates of homeownership, led Pitkin and Masnick (1980) to propose the birth cohort method, which simultaneously accounts for such cohort differences and variations over the life course. This method performs well for native-born birth cohorts but not for foreign-born cohorts who have relatively low rates of homeownership immediately after arrival in the United States and make greater gains on average than native-born cohorts at the same age. In response, the “double cohort” method developed by Myers and Lee (1998) meets the need to model the housing demand of the rapidly growing foreign-born population by allowing for the effects of growing duration since arrival in the United States as well as the aging of birth cohorts.

Perhaps the best-known example of linking demographics to housing is the Mankiw-Weil (1989) forecast that misread the market, due to a failure to follow basic principles of the demographic method in housing. Their model was mis-specified in its temporal dimensions; it imposed a cross-sectional specification that is blind to cohort effects, and as a result produced highly erroneous conclusions (Pitkin and Myers 1994). Based on 1970 and 1980 data, the Mankiw-Weil analysis also ignored the growing role of immigrants, so it was not attuned to contemporary demographic growth in demand on either native-born or foreign-born dimensions.

The demographic method is limited by its focus on numbers of occupied units of each type rather than on price movements (although demographic growth in demand surely plays a role in determining prices). In addition, this method is inattentive to short-term economic indicators such as incomes, employment, interest rates and financing restrictions. However, those factors are not predictable over long time horizons and are also less important for long-range projections, because the short-term variability often smooths out over longer time periods. Nonetheless, the demographic-based estimates only represent potential demand for renting and homeownership. Actual demand in a future decade will be significantly affected by economic factors prevailing in future years.

# PAST TRENDS IN NATIONAL HOUSING DEMAND

## **The Increasing Immigrant Presence in the Housing Market**

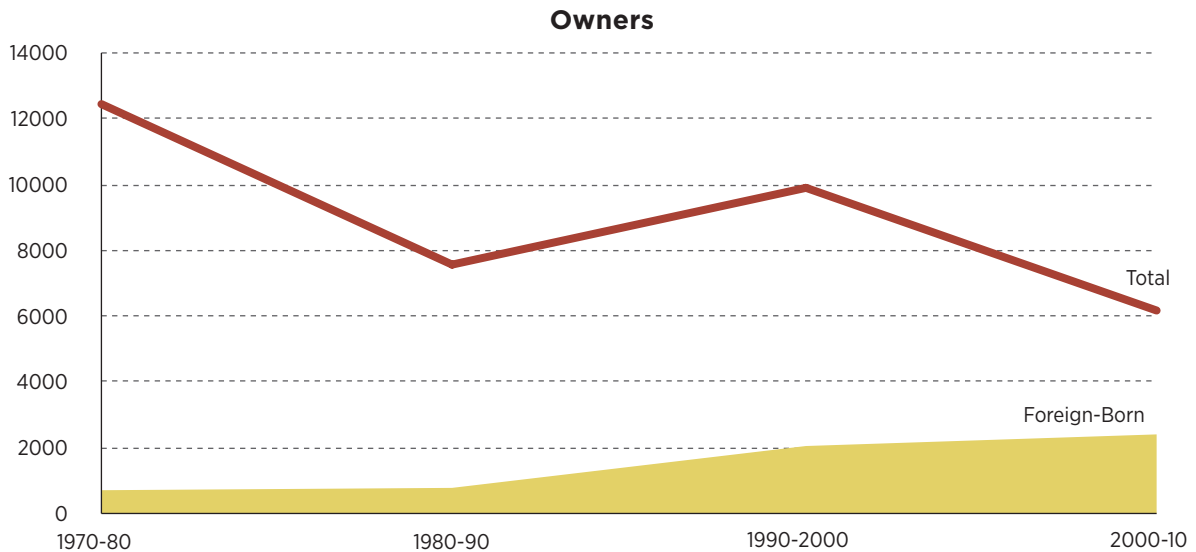
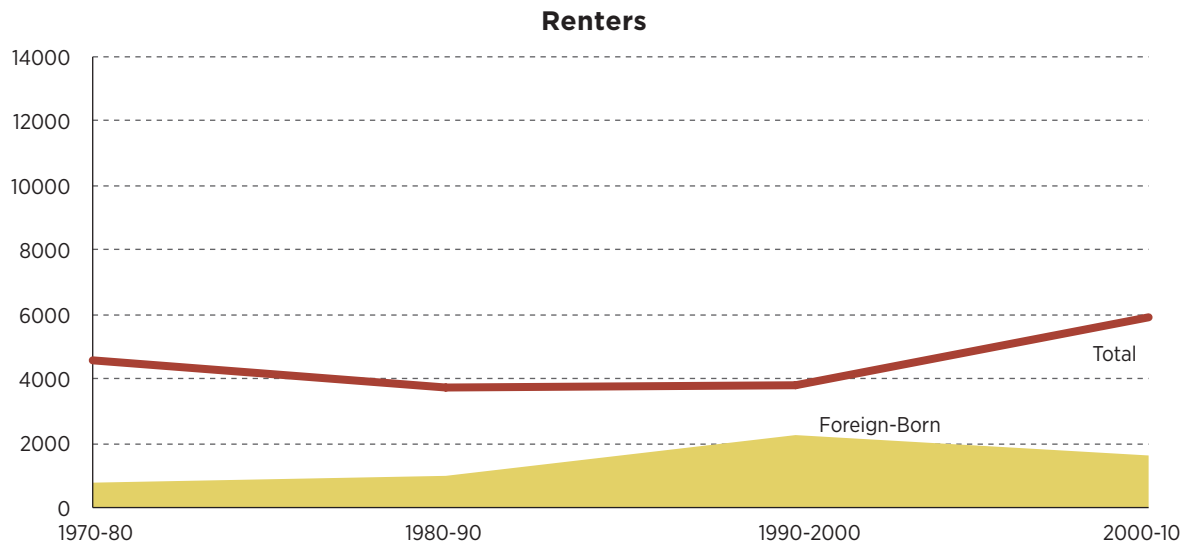
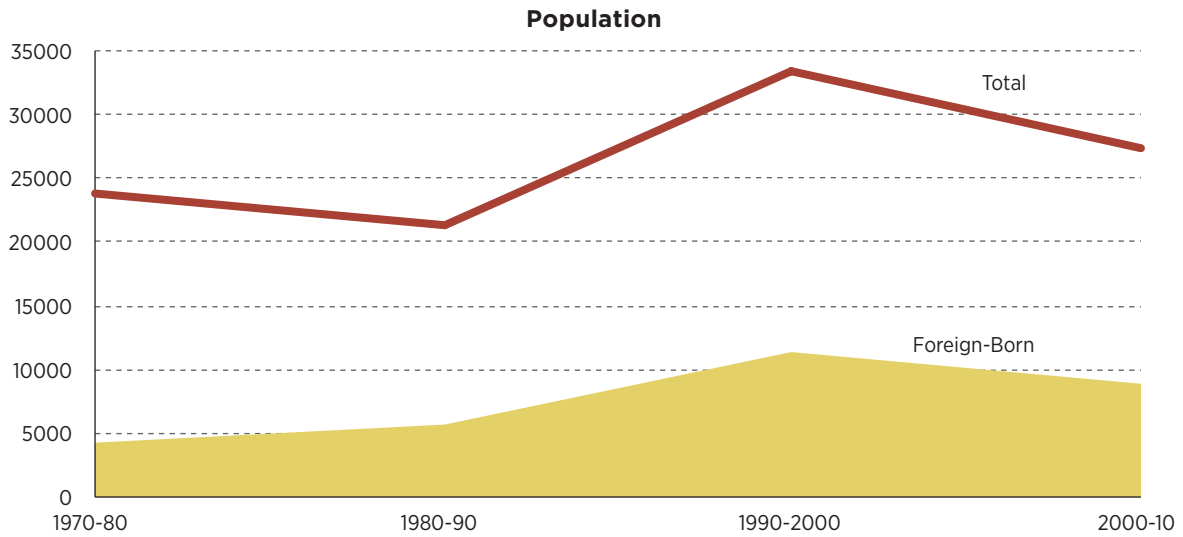
Foreign-born population and the numbers of renter and owner households have all been growing over time, as have the total population and number of households, but at different rates in different decades. The total and immigrant growth in each decade are indicated in Exhibit 1. Net growth of the United States foreign-born population (shaded area in top panel) peaked in the 1990s and then declined by 23 percent in the 2000s. While the growth in foreign-born renter households (center panel) paralleled the population increases, the growth of foreign-born owner households (bottom panel) continued to increase in the decade after 2000. This growth was largely driven by the upward mobility of immigrants who had arrived in the United States before 2000.

Meanwhile the total growth of population and households – including those native born—varied at levels well above the increases among the foreign born.

The immigrant shares of total growth are shown in Exhibit 2. In the 1970s immigrants accounted for only 8.7 percent of total growth in households and 5.5 percent of growth in homeowners. These shares roughly doubled each decade through 2000. During the 1990s an unusually high share of all rental growth was attributed to immigrants (60.4 percent) reflecting the very low rate of native-born household formation in that decade.<sup>2</sup> Because of their upward mobility to homeownership, immigrants continued to expand their share of home buying through the 2000-2010 decade, accounting for 39.2 percent of the net growth in homeowners.

**Exhibit 1**

**10-year Increases in Foreign-born and Total Population and Renter and Owner Households in the U.S., 1970-2010 (Thousands)**





**Exhibit 2****Foreign-born Share of Household Growth, Owners and Renters in the U.S., Comparing 1970s, 1980s and 1990s**

Foreign-Born Householders as Percent of Total Increase in Householders, By Type of Household

	1970–80	1980–90	1990–00	2000–10
Total Households	8.7	15.7	31.8	35.8
Renter Households	17.4	26.4	60.4	31.7
Owner Households	5.5	10.5	20.9	39.2

*Source:* Myers and Liu (2005); calculations by authors of post 1990

Although all regions of the nation have experienced substantial growth in immigration and foreign-born households, there has been wide variation in the level and timing of these increases. These variations can be seen in Exhibit 3, which shows the major gateway states that already had sizable immigrant settlements by 1970.

Examination of the trends in selected major states indicates how much the immigrant growth patterns have varied. Immigration rose and peaked earlier in California than in other regions; between 1970 and 1990 the foreign-born population in California increased by an average of 490,000 a year; in the decade after 2000, foreign-born population growth was down by 45 percent. (Exhibit 3, top left panel.) In 1970–1990 California accounted for 47 percent of the United States growth in foreign-born population; in 2000–2010 its share was 15 percent.

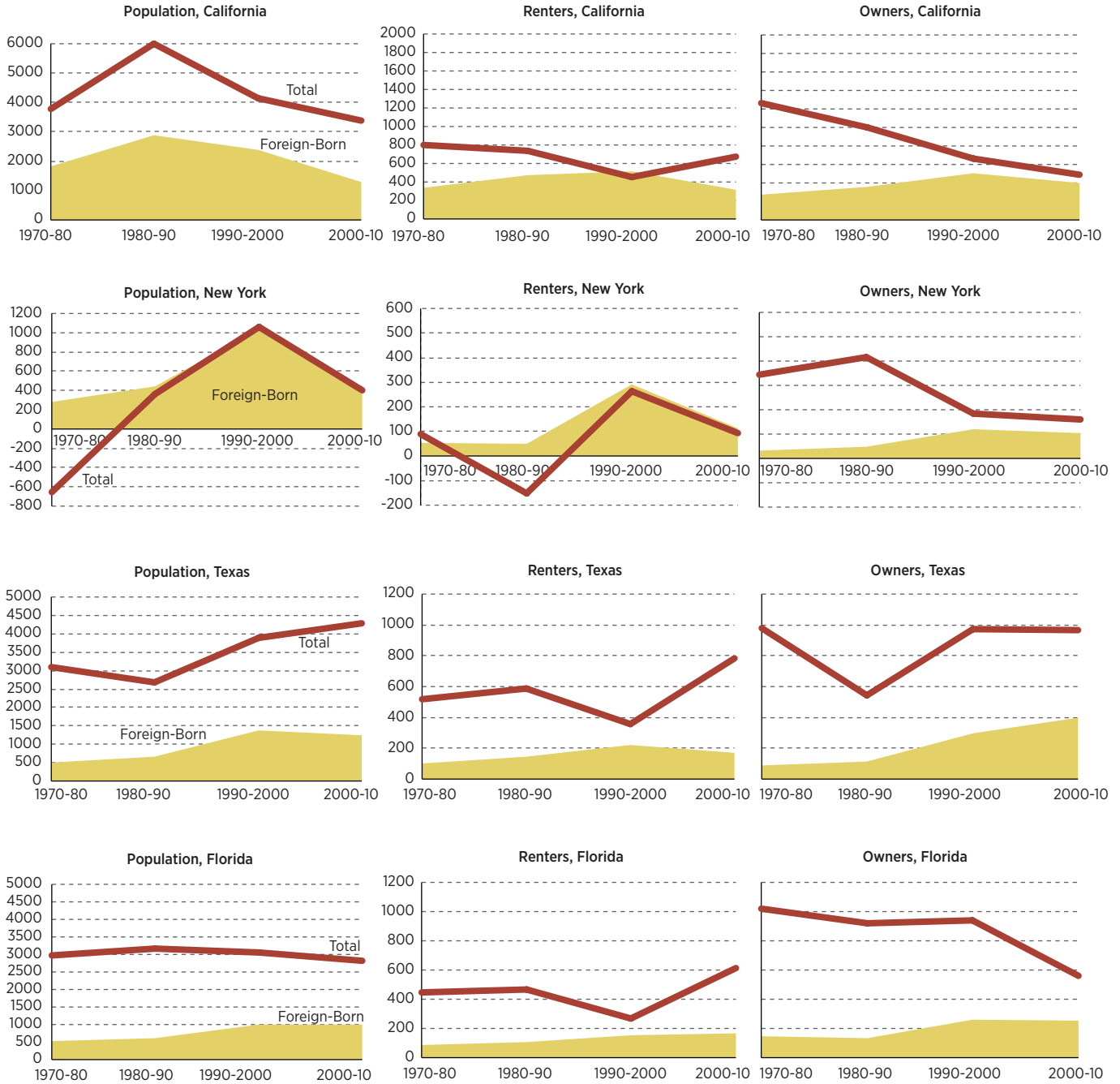
Growth in foreign-born population continued to accelerate in other states after it peaked in California. In New York it increased sharply in the 1990s and then slowed just as sharply in the following decade. (Exhibit 3, second left panel.) The major sunbelt states of Texas and Florida also received substantial increases in foreign-born population growth in the 1990s but unlike California and New York, they saw little fall-off after 2000. (Exhibit 3, lower left panels.)

While increases in foreign-born renter households paralleled growth in population (Exhibit 3, middle panels), the peak increases for owner households (Exhibit 3, right panels) consistently lagged behind the peaks for population and renter growth. The continuation of growth among owners reflects the lagged effect of upward mobility into owner-occupancy for many years after the period of first immigration.

These sub-national demographic trends have major implications for local housing demand, the outlook for local housing markets, and the industries that serve them.

**Exhibit 3**

**10-year Increases in Foreign-born and Total Population and Renter and Owner Households in Four Gateway States, 1970-2010 (Thousands)**



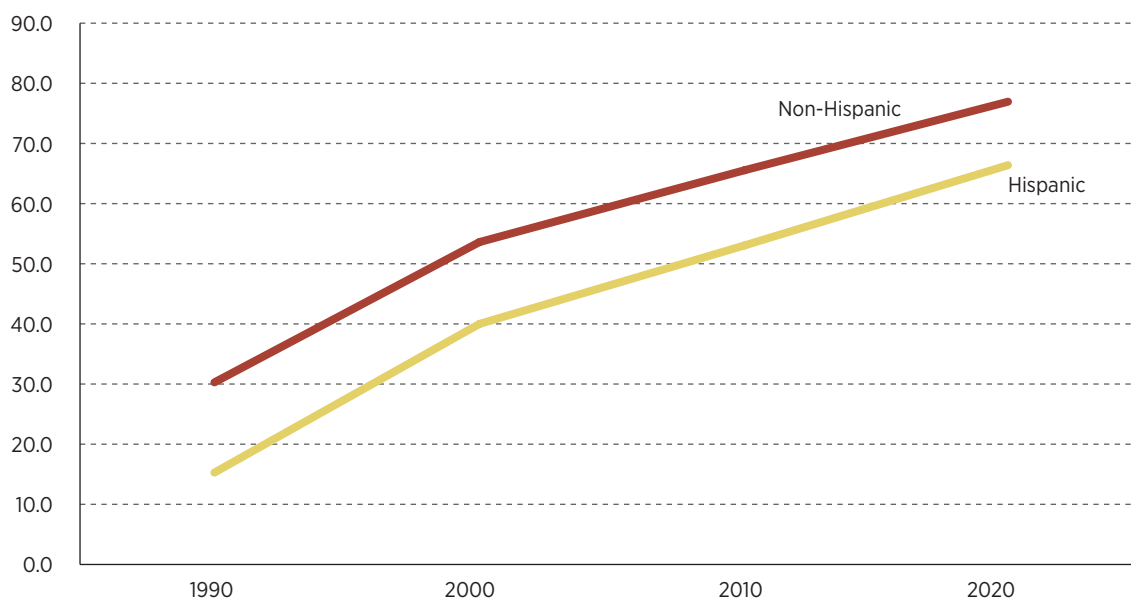
## Immigrant Upward Mobility in Homeownership

A key feature of both past trends and future projections is the strong upward mobility of immigrants into homeownership. The strength and length of this upward mobility are not generally understood.

Immediately after arrival in the United States, immigrants typically have low rates of homeownership and later advance to higher levels. Advances in homeownership accrue as immigrants reside longer in the United States (growing older and more economically established at the same time). This dynamic pattern is shown for one cohort – the new arrivals in the 1980s – observed in 1990 and later years. Separate trajectories are identified for Hispanic and non-Hispanic immigrants (Exhibit 4). As can be seen, the two groups of immigrants demonstrate steep upward mobility into homeownership, with rates of homeownership climbing over 35 percentage points by 2010, even after the setbacks of the Great Recession. Although Hispanics on average have lower homeownership at each stage of their settlement in the United States, their upward trajectory parallels that of their non-Hispanic peers. A similar dynamic of upward mobility has been observed for other arrival cohorts and in other decades.

The aggregate effects of substantial increases in average homeownership that occur as much as two decades after arrival are plainly visible in the growth in total number of foreign-born homeowners plotted in Exhibit 3. Although growth in the immigrant population of California and New York has declined well below its peak in the 1980s and 1990s, respectively, in both states the growth in foreign-born homeowners continued at historically high rates in 2000–2010; and in Texas and Florida, where foreign-born population increases leveled off in 2000–2010, growth in foreign-born homeowners continued to rise in that decade.

**Exhibit 4**  
**Percent Homeowners of Immigrants Who Arrived in the 1980s**



## Summary of National Housing Projections

National population and housing projections are described in report Appendix B. The general findings of the housing projections for the nation are best understood in relation to the growth experienced in previous decades. Foreign-born households are projected to continue adding to housing demand nationwide (Exhibit 5). In 2010–2020, immigrants are projected to account for 32.2 percent of the growth in all households and 35.7 percent of the growth in homeowners. Growth in foreign-born homeownership has increased each decade, rising from 2.1 million added immigrant homeowners in the 1990–2000 decade to 2.4 million added in 2000–2010, and projected to rise further to 2.8 million in the current decade (2010–2020).

In contrast to this steady growth of foreign-born homeowners, among native-born households the growth in ownership demand has been much more variable over the decades. In the 1990s, 7.9 million native-born homeowners were added, followed by a dip to only 3.7 million added in 2000–2010, a slowdown due to both the impacts of the Great Recession and also the smaller cohorts in prime home buying ages. Growth of 5.1 million native-born homeowners is projected in the current decade, reflecting increases in young adult ages and cohort advancement into home buying. As a result, the relative share of foreign-born homeowners is reduced despite growing in absolute terms. This highlights how underlying demographic trends can vary independently and relative to each other.

**Exhibit 5****Households by Tenure, Nativity and Hispanic Origin, United States, 1990-2010 and 2020 Projected (Millions)**

HOUSEHOLDS	Native Born Householder		Foreign Born Householder		Total
	Non Hispanic	Hispanic	Non Hispanic	Hispanic	
1990	80.85	3.20	5.06	2.65	91.77
2000	89.04	4.37	7.22	4.85	105.48
2010	94.14	6.48	9.12	6.98	116.72
2020	100.11	9.18	10.94	9.28	129.51
<b>Growth</b>					
1990-2000	8.19	1.16	2.16	2.20	13.71
2000-2010	5.10	2.11	1.90	2.13	11.24
2010-2020	5.98	2.70	1.82	2.30	12.79

HOME OWNERS	Native Born Householder		Foreign Born Householder		Total
	Non Hispanic	Hispanic	Non Hispanic	Hispanic	
1990	54.41	1.54	2.93	1.00	59.88
2000	61.63	2.17	3.97	2.04	69.82
2010	64.32	3.24	5.30	3.13	75.99
2020	68.06	4.60	6.66	4.61	83.93
<b>Growth</b>					
1990-2000	7.22	0.63	1.04	1.04	9.93
2000-2010	2.68	1.07	1.33	1.09	6.17
2010-2020	3.74	1.36	1.36	1.47	7.94

RENTERS	Native Born Householder		Foreign Born Householder		Total
	Non Hispanic	Hispanic	Non Hispanic	Hispanic	
1990	26.44	1.67	2.13	1.65	31.89
2000	27.41	2.20	3.25	2.81	35.66
2010	29.82	3.24	3.82	3.85	40.73
2020	32.06	4.58	4.28	4.67	45.58
<b>Growth</b>					
1990-2000	0.96	0.53	1.12	1.16	3.77
2000-2010	2.42	1.05	0.57	1.04	5.07
2010-2020	2.23	1.34	0.46	0.82	4.85

Source: U.S. Census of 1990 and 2000, 2010 American Community Survey, and authors' projections (see text).



# METHOD FOR STATE-LEVEL PROJECTIONS

## **Data Constraints and Geographic Limitations**

The research design of this study focused on producing credible estimates of the numbers and detailed characteristics of renter and owner households for states and other sub-areas of the United States. This task was challenging because of a lack of data on the future foreign-born population. The federal government provides no current data on the expected foreign-born population of the nation, let alone of individual states. Even projections of total population for states have not been issued by the Census Bureau since 2005, and the Bureau has posted a notice expressing the intention of not issuing any state projections in the future.<sup>3</sup> Further, it is not apparent that any state agency has produced projections of foreign-born residents.

This paucity of data about future immigrants makes it difficult to directly estimate the future housing market impacts of the foreign born. We do have comprehensive and reliable data for each state from the American Community Survey in 2010, from the 2010 census and from the 1990 and 2000 censuses. Thus there are reliable data on historical trends, but in smaller states the foreign born population is so small, or so recently settled, that reliable trends cannot be estimated. Although immigrants have dispersed across America, they are still concentrated in several large states. In fact, for the 25 states with fewest immigrants combined, new arrivals from 2000-2010 summed to less than 12 percent of the total new arrivals in the United States.

In recognition of the uneven distribution of immigrants, an analysis set was selected that consisted of 19 states (shown in Exhibit 7, below) that contained larger immigrant populations. In addition, a grouping of states was defined in the region of the District of Columbia (including Washington, D.C., Maryland, Virginia and Delaware).<sup>4</sup> All other states were grouped in “regional remainders,” aggregations of states in each region that had smaller foreign-born populations (listed in Exhibit 7). The states listed under each regional grouping are not separately analyzed and are reported only for identification.

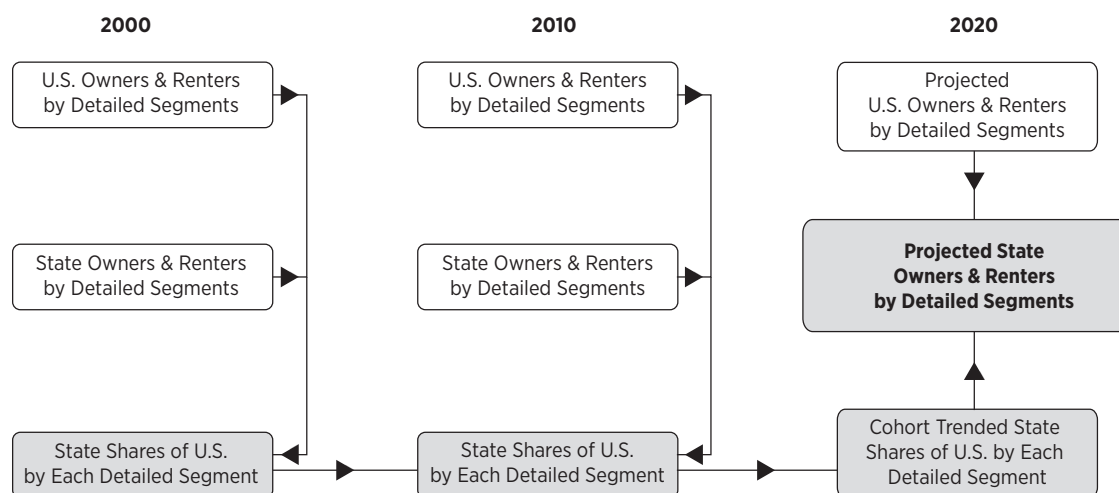
## Overview of the Projection Method

In order to overcome constraints of limited data, we have devised a method of projecting future immigrant households (distinguishing homeowners and renters) based on the data that are available. This is an indirect method because it interacts historical trends in state data with our previous forecasts for the nation (described in Appendix A). A flow chart of this indirect method is presented in Exhibit 6. For both 2000 and 2010, rich information is available for each state on its number of foreign-born and native-born households, classified by major segments: Hispanic or non-Hispanic, recent arrivals or arrivals in earlier decades and in broad age groups. The homeowner and renter breakdown is identified within each of the detailed demographic segments. The same segments are identified in data at both the state and national level. That permits us to calculate within each segment the state shares of national totals in 2000 and 2010. The shares embed a variety of existing conditions that have shaped a state's attraction of immigrants and the housing choices of residents in each state.

Differences between the 2010 and 2000 shares are calculated as a basis for cohort trended shares. For example, a state's share of the nation's homeowners who were Hispanic foreign-born and arrived in the 1990s can be observed in both 2000 and 2010, and that cohort share can be trended to 2020, as described more specifically below. We then apply the state shares of all the detailed demographic segments to the projected national totals of the same segments. The national population and housing projections are described in Appendix A. This yields the projected state numbers of homeowners and renters in each state who belong to each of the detailed demographic segments. These state projections can be taken as accurate representations of the future, barring unforeseen economic or policy changes in immigration at the national level, and also subject to each state continuing the trend in its immigrant attraction that was established by 2010. Of course, the usual caveats apply about unforeseen calamities, such as economic collapse, environmental disaster or a major war.

### Exhibit 6

#### Flow Chart of Projection of Future Foreign-born Homeowners and Renters in a State



Notes: White boxes contain source data; grey boxes are calculations. Detailed segments distinguish owners and renter households, and breakout ethnicity and duration of U.S. residence. A parallel analysis is carried out for native-born, but with age replacing duration, as described in the text.



## Projecting State Shares of National Housing Demand

Housing demand changes are a joint effect of population growth in combination with local housing market conditions and the selectivity of in and out-movers. How homeownership and rentership rates in the state differ from the national and the mix of owners and renters among movers (out or in) both affect housing demand changes. However it is beyond the scope of this study to project populations and immigration for the states. We therefore focus directly on the distribution of national housing demand among the states, taking account of recent trends in each state and the observed local preferences for owning or renting. We use a design that structures the geographic distribution of housing demand increases in a demographic framework.

Specifically, the methodology measures each state's share of the national number of housing units, owned or rented, occupied by each immigrant arrival cohort and each native-born birth cohort as defined in our projection of national housing demand. For example, the model projects Florida's share of all renter households in the United States that have a foreign-born Hispanic householder who arrived during the 1990s. This demographically disaggregated structure makes it possible to exploit continuities and regularities of change that are not observable in more aggregated structures. The cohort state shares embed the combined effects of population distribution and state deviations from national housing occupancy rates for each cohort. The method assumes continuity in the level of these shares and rates and in the changes in succeeding decades at each stage of immigrant settlement and life cycle. The systematic method we construct treats all states in a parallel fashion using uniform data and is not designed to incorporate unique changes in the economic conditions or regulatory structure of individual states.

For this demographic-structured analysis, cohorts are defined in two ways. Immigrant, or foreign-born, cohorts are defined by Hispanic origin and by their period of arrival in the United States (2010–2019, 2000–2009, 1990–1999, 1980–1989 and before 1980). For the native born population, cohorts also are defined by Hispanic origin, but then also defined by decade of birth (before 1926, 1926–1935, 1936–1945, etc.).

Among the foreign born, the 2020 projection for each state's share of the national total number of owner (or renter) households in a particular immigrant cohort starts from the 2010 state share for the cohort and raises (or lowers) this share by half the observed 2000–2010 increase (decrease) in the state's share of the national total number of owner (or renter) households in the cohort who arrived 10 years earlier (when this latter cohort had the same duration of residence in the United States as the projection cohort). The 2020 state shares for immigrants who arrive after 2010 are projected to be the same as the state shares for 2000–2009 arrivals as of 2010 (i.e., we assume each state will maintain the same relative attractions to new arrivals in the future as in the recent past).

Among the native born, the 2020 projection for each state's share of the national total number of owner (or renter) households in a particular birth cohort starts from the 2010 state share for the cohort and raises (or lowers) it by half the observed 2000–2010 increase (decrease) in the state's share of the national total number of owner (or renter) households in the cohort born 10 years earlier (when it was the same age as the projection cohort). The 2020 state shares for ages below 35, who enter the housing market after 2010, are projected to be the same as the state shares at the same age in 2010.

The 2000–2010 decadal changes in cohort shares are reduced in the 2010–2020 projection so as to moderate especially rapid shifts to or from a state that appear to be unsustainable for over a decade. State housing demand shares are projected separately for owner and renter households, and these are summed to obtain total households.

Thus the projections of cohort state shares embed the combined effects of the 2010 cohort state shares, net population change and differences between state and national per capita rates of homeownership, renting, and housing transition to higher or lower rates of ownership or renting. For each state and each arrival and nativity cohort, projected housing demand is the product of the state share and projected national housing demand for the cohort. Total projected immigrant housing demand is the sum of all arrival cohorts in the two origin groups (Hispanic and non-Hispanic), and native-born demand is similarly the sum of all birth cohorts in the two origin groups.

When applied across all the states and regions, this method yields a consistent set of 2020 housing demand projections that reflect both the observed 2010 structure of the population and assumed continuities in the migration and housing demand of cohorts at different stages of immigrant settlement and life course. As a demonstration of the continuity and projected changes, we compare the projected changes with the changes observed in each state or region for the preceding decade. The results of these projections of total state demand by nativity are discussed in the next section.

# FINDINGS

Highlights of the state projections are overviewed here and summarized in Exhibits 7-9.

1. Immigrant homeowners are a vital component of housing demand, bolstering housing markets across the nation. Foreign-born ownership demand was the majority of growth in the established gateway states of California and New York. In 2000–2010 immigrants accounted for 82.2 percent and 65.1 percent, respectively, of the growth in homeowners. In that decade immigrants also accounted for the major share of net growth in owner households in Illinois, New Jersey, Pennsylvania, Massachusetts, Ohio and Michigan.
2. The number of foreign-born homeowners grew by more than 100,000 in Texas, Florida, the Washington D.C. area and Georgia in 2000–2010. There was strong growth in the number of foreign-born homeowners in several other states and areas in 2000–2010, however the increases were outpaced by larger increases for native-born owners. As a result the foreign-born shares remained less than a majority in Texas, where the number foreign-born homeowners grew by 397,000, Florida, where it grew by 255,000, and Georgia, where it grew by 111,000.
3. Immigrants also contributed substantially to demand for rental housing between 2000 and 2010. Foreign-born renter households increased in all states, accounting for all growth in four states, New York, New Jersey, Massachusetts and Connecticut, where there were net losses of native-born renter households. Foreign-born renter households constituted a majority, 53.7 percent, of renter demand growth in one gateway state, California, and more than one third in Minnesota, Illinois and the Washington D.C. area.
4. Looking ahead to the current decade, growth in foreign-born owner demand is projected to remain strong in the nation and increase in all but two states, California and New York, where very small declines in growth are projected. Growth is projected to increase by more than 85,000 net new foreign-born homeowners in Texas and Florida, to 492,000 and 342,000, respectively in the current decade.

**Exhibit 7**
**Growth in Foreign-Born Homeownership in States and Regions — 2000, 2010, 2020**

State	Growth in Foreign-Born Owner Households				Foreign-Born Homeownership Rate		
	2000–2010	Share of Total Growth in Owner Households	2010–2020 Projected	Share of Total Growth in Owner Households	2000	2010	2020
California	401,000	82.2%	398,000	71.3%	47.1%	48.7%	50.9%
Texas	397,000	41.0%	492,000	40.5%	52.5%	58.4%	63.6%
Florida	255,000	45.7%	342,000	42.6%	60.4%	60.5%	63.2%
DC-VA-MD-DE Region	173,000	46.5%	192,000	46.6%	52.6%	57.0%	61.0%
Georgia	111,000	34.1%	129,000	34.7%	47.9%	55.9%	61.6%
New York	103,000	65.1%	99,000	58.6%	37.1%	38.4%	39.7%
Illinois	98,000	56.0%	121,000	45.1%	56.5%	60.3%	63.4%
New Jersey	96,000	--*	100,000	97.9%	50.3%	52.5%	54.6%
North Carolina	81,000	24.8%	94,000	24.7%	43.5%	51.8%	57.6%
Arizona	76,000	27.3%	89,000	26.6%	56.0%	59.0%	62.8%
Washington	73,000	35.2%	79,000	33.1%	52.7%	55.6%	58.8%
Nevada	53,000	39.3%	62,000	40.3%	51.0%	55.3%	60.8%
Pennsylvania	52,000	60.4%	66,000	38.8%	58.2%	58.4%	60.5%
Massachusetts	46,000	58.8%	51,000	57.1%	46.6%	47.6%	49.3%
Colorado	30,000	17.1%	37,000	18.8%	52.7%	52.0%	54.3%
Oregon	29,000	32.8%	32,000	29.5%	49.2%	54.3%	58.3%
Connecticut	27,000	49.1%	36,000	54.6%	56.3%	57.0%	59.4%
Minnesota	23,000	20.6%	25,000	16.8%	49.9%	45.8%	47.2%
Ohio	22,000	57.0%	29,000	34.2%	58.3%	55.5%	55.5%
Michigan	11,000	--*	24,000	--*	62.6%	62.7%	63.3%
Rest of NE Region <sup>1</sup>	4,000	5.0%	8,000	9.1%	53.9%	52.4%	53.2%
Rest of MW Region <sup>2</sup>	94,000	21.0%	128,000	18.5%	50.2%	53.5%	58.0%
Rest of South Region <sup>3</sup>	116,000	20.5%	144,000	17.4%	48.8%	49.8%	53.1%
Rest of West Region <sup>4</sup>	50,000	13.8%	59,000	13.6%	55.5%	55.5%	57.9%
United States	2,421,000	39.2%	2,837,000	35.7%	49.8%	52.4%	55.7%

1. Maine, New Hampshire, Rhode Island, Vermont

2. Indiana, Iowa, Kansas, Missouri, North Dakota, South Dakota, Wisconsin

3. Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, West Virginia

4. Alaska, Hawaii, Idaho, Montana, New Mexico, Utah, Wyoming

\* Native born increase is negative.

Source: U.S. Census of 2000, 2010 American Community Survey, and authors' projections (see text).

**Exhibit 8****Growth in Foreign-Born Renter Households**

State	2000–2010	Share of Total Growth in Renter Households	2010–2020 Projected	Share of Total Growth in Renter Households
California	315,000	53.7%	215,000	38.2%
Texas	172,000	30.7%	145,000	26.1%
Florida	164,000	31.3%	131,000	27.8%
DC-VA-MD-DE Region	94,000	42.5%	75,000	38.4%
Georgia	59,000	23.3%	47,000	21.2%
New York	113,000	—*	87,000	95.2%
Illinois	27,000	37.8%	35,000	35.7%
New Jersey	62,000	—*	55,000	79.4%
North Carolina	51,000	17.8%	41,000	16.6%
Arizona	41,000	20.2%	31,000	16.8%
Washington	46,000	32.4%	36,000	27.0%
Nevada	33,000	27.6%	21,000	20.7%
Pennsylvania	36,000	23.1%	32,000	21.0%
Massachusetts	44,000	—*	37,000	78.6%
Colorado	30,000	21.5%	23,000	18.1%
Oregon	14,000	14.4%	12,000	13.1%
Connecticut	19,000	—*	16,000	64.2%
Minnesota	36,000	44.5%	24,000	30.3%
Ohio	25,000	21.3%	24,000	17.6%
Michigan	7,000	7.5%	12,000	11.7%
Rest of NE Region <sup>1</sup>	7,000	29.0%	5,000	18.0%
Rest of MW Region <sup>2</sup>	61,000	17.4%	55,000	15.1%
Rest of South Region <sup>3</sup>	110,000	17.5%	92,000	16.1%
Rest of West Region <sup>4</sup>	39,000	18.6%	30,000	15.0%
United States	1,605,000	31.7%	1,281,000	26.4%

1. Maine, New Hampshire, Rhode Island, Vermont

2. Indiana, Iowa, Kansas, Missouri, North Dakota, South Dakota, Wisconsin

3. Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, West Virginia

4. Alaska, Hawaii, Idaho, Montana, New Mexico, Utah, Wyoming

\* Native born increase is negative.

Source: U.S. Census of 2000, 2010 American Community Survey, and authors' projections (see text).

5. In the 2010–2020 decade, foreign-born ownership demand is projected to remain a majority of the growth in six states: California, New York, New Jersey, Massachusetts, Connecticut and Michigan and more than 40 percent of growth in Texas, Florida, Illinois, Nevada and the D.C.-Maryland-Virginia-Delaware tri-state region.
6. Growth in foreign-born rental demand is projected to moderate in the nation and most states in the current decade because of expected upward mobility by immigrant households. The largest decline in growth is projected for California. Foreign-born renters comprise more than one third of projected total growth in seven states: California, the Washington D.C. area, New York, New Jersey, Massachusetts, Connecticut and Illinois.
7. Due to the advances made by immigrants with longer residence in the United States, the rates of homeownership among foreign-born households are projected to increase in every state during the coming decade, with the largest increases projected in Texas (5.2 percent), Georgia (5.7 percent) and Nevada (5.5 percent).
8. Foreign-born ownership demand has risen most dramatically in the newer destinations. For example, in Georgia and North Carolina, major new destination states, immigrants accounted for 34.1 percent and 24.8 percent, respectively, of the growth of homeowners from 2000–2010. These shares are nearly triple what immigrants accounted for in the homeowner growth of the 1990s in those states, 12.8 percent and 8.8 percent, respectively. However these shares are projected to level off in the current decade.
9. Although the rate of homeownership for foreign-born Hispanic households is lower than for non-Hispanic immigrants, ownership rates for Hispanics also rise strongly with longer residence in the United States (see Exhibits 4 and 9.) In 2020 the homeownership rate for all Hispanic immigrant households is projected to reach 49.6 percent, and between 2010 and 2020 foreign-born Hispanics are projected to constitute more than one quarter of the total projected increase in owner households in four states: Texas, California, Florida and New Jersey.

Details of the 2020 projections and comparable data for 1990, 2000 and 2010 for each state and region can be found in *Appendix B: Detailed State Tables and Figures*.

**Exhibit 9**

**Growth in Foreign-Born Hispanic Homeownership in States and Regions – 2000, 2010, 2020**

State	Growth in Foreign-Born Hispanic Owner Households				Foreign-Born Hispanic Homeownership Rate		
	2000–2010	Share of Total Growth in Owner Households	2010–2020 Projected	Share of Total Growth in Owner Households	2000	2010	2020
California	169,000	34.6%	203,000	36.3%	40.0%	41.5%	44.3%
Texas	249,000	25.7%	335,000	27.5%	52.1%	56.6%	62.0%
Florida	132,000	23.7%	205,000	25.5%	55.5%	54.3%	57.6%
DC-VA-MD-DE Region	53,000	14.2%	70,000	17.0%	40.6%	46.6%	53.2%
Georgia	38,000	11.7%	52,000	13.9%	32.0%	41.3%	49.6%
New York	28,000	17.6%	35,000	20.8%	18.0%	19.5%	22.1%
Illinois	46,000	26.3%	60,000	22.4%	49.9%	53.4%	57.8%
New Jersey	32,000	35.2%	41,000	39.8%	30.4%	33.4%	37.6%
North Carolina	40,000	12.3%	56,000	14.7%	26.7%	41.0%	50.3%
Arizona	41,000	14.7%	51,000	15.2%	51.2%	52.7%	56.4%
Washington	18,000	8.7%	27,000	11.3%	39.2%	41.1%	46.9%
Nevada	24,000	17.9%	33,000	21.6%	43.8%	48.3%	54.4%
Pennsylvania	15,000	17.4%	20,000	11.8%	41.7%	43.7%	48.6%
Massachusetts	11,000	13.9%	13,000	14.6%	24.3%	28.7%	33.6%
Colorado	15,000	8.5%	20,000	10.1%	43.5%	43.4%	47.0%
Oregon	12,000	13.8%	14,000	13.1%	33.2%	40.3%	46.2%
Connecticut	8,000	14.5%	12,000	17.9%	31.3%	36.0%	42.3%
Minnesota	7,000	6.3%	10,000	6.6%	34.5%	38.2%	46.4%
Ohio	5,000	13.2%	8,000	9.3%	42.4%	33.2%	35.8%
Michigan	7,000	—*	10,000	41.7%	44.5%	50.6%	58.2%
Rest of NE Region <sup>1</sup>	4,000	4.9%	3,000	3.4%	26.2%	32.1%	37.2%
Rest of MW Region <sup>2</sup>	49,000	10.9%	69,000	9.9%	41.3%	49.0%	56.6%
Rest of South Region <sup>3</sup>	57,000	10.1%	85,000	10.3%	35.0%	38.0%	44.7%
Rest of West Region <sup>4</sup>	30,000	8.3%	41,000	9.4%	53.2%	53.1%	57.1%
United States	1,090,000	17.7%	1,474,000	18.6%	42.1%	44.9%	49.6%

1. Maine, New Hampshire, Rhode Island, Vermont

2. Indiana, Iowa, Kansas, Missouri, North Dakota, South Dakota, Wisconsin

3. Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, West Virginia

4. Alaska, Hawaii, Idaho, Montana, New Mexico, Utah, Wyoming

\* Native born increase is negative.

Source: U.S. Census of 2000, 2010 American Community Survey, and authors' projections (see text).





# CONCLUSION

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The overall conclusion from the projections is that foreign-born homeowners are likely to provide as important a source of new demand in housing markets across the nation in the current decade as in the past decade. The foreign born make a sizable contribution, not simply through their added numbers in the population but also from their continued rapid progress into homeownership as they reside longer in the United States.

In the 2010–2020 decade immigrants are projected to account for 32.2 percent of the growth in all households in the United States and 35.7 percent of the growth in homeowners. The absolute growth in foreign-born homeowners in the United States has increased each decade, rising from 2.1 million added in the 1990–2000 decade to 2.4 million in 2000–2010, and a further rise projected to 2.8 million in 2010–2020.

After peaking in the 1990–2000 decade at 2.3 million, increases in foreign-born renter households slowed to a net of 1.6 million in 2000–2010, and are projected to be 1.3 million in the current decade. This slowdown is in large measure due to the past and projected movement of longer-settled immigrants from rental to ownership units.

Foreign-born demand for owner-occupied housing demonstrates a considerable consistency in its growth, lending greater stability to the market than would otherwise be the case. During the decade just completed, 2000–2010, native-born ownership housing demand grew at a much slower pace than in the 1990s or than projected for 2010–2020. The slowdown was due in part to the disruptions caused by bubble and crash, but more importantly, it reflected the small size of the native-born cohorts that passed through the entry-level housing stage in the 2000s. The expansion of foreign-born ownership demand was vital for keeping the slump from being even worse. In the coming decade both native-born and foreign-born components of demand will be strong, suggesting a brighter outlook and indicating substantially greater growth in demand for owner-occupied housing.

The outlook for immigrant growth in ownership demand varies by state but is generally stronger than in past decades in nearly every state or region. The only locations with a projected decrease in the growth of demand are in California and New York, each with very small declines. Nonetheless, foreign-born ownership demand is projected to be a majority of the growth in those states, as well as in New Jersey, Massachusetts, Connecticut and Michigan.

Foreign-born residents already present in the United States are a substantial source of demand for owner-occupied housing, because their homeownership rates rise so markedly the longer they reside in this country. This has contributed a substantial amount of upward momentum in every decade we analyzed and we believe it will be a source of continued support for housing markets throughout the United States.

# NOTES

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1. A review of the historic and future patterns of demographic forces and turning points in the city is provided in Myers and Pitkin (2009).
2. The smaller “baby bust” generation entered prime household formation and renting ages, thus contributing very weak growth among the native born, and immigrants occupied a larger share of total growth; hence their share of the growth was unusually enhanced.
3. The Census Bureau’s web page for “State Projections” contains the following statement: “The United States Census Bureau does not have a current set of state population projections and currently has no plans to produce them. Users are encouraged to access the Census Bureau’s current population estimates, which are produced at the state level, as well as other lower levels of geography. You may also contact states directly for projections...” ([www.census.gov/population/projections/data/state/index.html](http://www.census.gov/population/projections/data/state/index.html); accessed January 4, 2013).
4. The inclusion of Delaware was necessary lest it be “orphaned” from the rest of the south. As small as it is, Delaware has a much higher foreign-born share of its population than any state in the South remainder, further marking its suitability for grouping in the D.C. region.
5. These methods closely follow those in Pitkin and Masnick (1980) for the native-born and the double cohort format developed by Myers and Lee (1998) and recently applied in Myers and Pitkin (2011).
6. Including the indirect effect of the higher number of births to immigrant women in P-M 2011, immigration accounts for an even larger share of the difference between the series in total population growth.
7. The methods used to set the long-term level of immigration also differ: P-M 2011 by a Delphi-style panel of immigration experts and CB 2012 by reversion to 1980–2010 average per capita rates of migration from various countries to the United States.



# APPENDIX A

## **National Projections of Population and Housing**

The present study of immigrant housing demand in states and regions is guided both by past trends in the states and also by recently prepared projections of housing for the nation as a whole. A necessary input for national analysis of housing demand is projections of immigrant populations. These are supplied by the authors (Pitkin and Myers 2011) and are described here. These Pitkin-Myers U.S. Generational Projections (P-M 2011) explicitly track foreign-born arrival cohorts as well as birth cohorts and therefore provide an appropriate basis for projecting immigrant advancement in different activity arenas, including housing.

## **United States Population**

Population projections with immigrant detail have rarely been produced in the United States, due to the added complexity involved and the lack of need for such detail in past decades of low immigration to the United States. Our immigrant generation and duration of residence method, an extension of the usual cohort-component method, has evolved over more than a decade and through several model generations. The method was initially and most fully implemented for California because of that state's status as the dominant gateway for immigrants for almost three decades. More recently, with the continuation and dispersal of immigration to almost all states, the need for projections of the national population by nativity became apparent, and our national projections were developed to meet this need. They are based on the 2010 census population counts and are among the first national projections to incorporate the latest census results.

For many purposes, including forecasts of housing demand, the greatest uncertainty in population projections is about the future level of immigration. The uncertainty is raised by the steep reduction in immigration since 2008. The cause of the downturn is variously attributed to impacts of the Great Recession, the deterrent effect of increased border controls and deportations, and lower birth rates and improved opportunities for young adults in Mexico. To establish a baseline assumption for future immigration, we carried out a Delphi-like projection exercise—where evidence was collected in two

rounds, using surveys — in April 2011, gathering the expert opinion of 10 leading demographers and economists in the immigration field. (Our own opinions were excluded and not revealed.) On average, the experts believed net immigration in the future will rebound from its low point during the Great Recession but will not reach the heights attained in 2001. By 2015 the experts believe net immigration will be roughly 89 percent of its 2001 peak (1.04 million) and rise further by 2025.

Although the 2015 level represents an increase of 239,000 over 2009 it is 219,000 lower than the level in the then-current preferred projection series of the Census Bureau (2008). Largely as a consequence of its lower level of immigration, the Pitkin-Myers generational projection of the United States population in 2020 of 336.2 million is below the 2008 Census Bureau projection by 3.7 million.

To demonstrate the likely effects of the changing nativity mix and aging of the population in two sectors of the economy, we have developed companion demographic projections of national housing demand and labor force by using the generational population projections. The first of these serve as inputs to the projections of households and homeownership for states.

## **United States Households by Tenure**

Numbers of households, renter-occupied households and owner-occupied households, or homeownership in the United States, are projected by applying per capita rates of renter and owner headship, i.e., the shares of specific population subgroups that are renter and owner householders, to the projected population in each subgroup. Numbers of households are calculated as the sum of renter and owner householders. Per capita renter and owner rates are projected by the cohort method, e.g., the rates for 60–64 year-olds in 2020 are projected forward from the corresponding rates for 50–54 year-olds in 2010. Rates are projected separately for Hispanics and non-Hispanics, for the native and foreign born, and, among the foreign born, for different arrival cohorts who arrived in different decades.

The assumed or expected cohort changes, or transitions, projected between 2010 and 2020 are based on the 2000–2010 change observed for the prior cohort passing through the same age range a decade earlier, i.e., the 2000s. These transitions incorporate both inter-cohort differences and the effects of aging and normal immigrant advancement. Since the changes in household headship and homeownership during the 2000s include the effects of the bursting of the housing bubble and the Great Recession, they are below what should be expected as normal for the future. The projected transitions are increased by half the amount by which each cohort in 2010 fell short of the prior cohort at the same age in 2000. Thus the housing projections assume partial recovery to pre-bubble levels of housing consumption and occupancy, with each cohort closing half of its deficit (or surplus) in 2010 relative to the prior cohort at the same age in 2000.

A different method is used for native-born cohorts under 35 and newly arrived foreign-born arrival cohorts, those with little or no housing “history.” In these categories the age or arrival group occupancy rates in 2020 are assumed the same as in 2010 at the same age or duration since arrival.<sup>5</sup>

# APPENDIX B: DETAILED STATE TABLES AND FIGURES

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## UNITED STATES 1990-2010 Profile and 2020 Projection of Households and Home Ownership

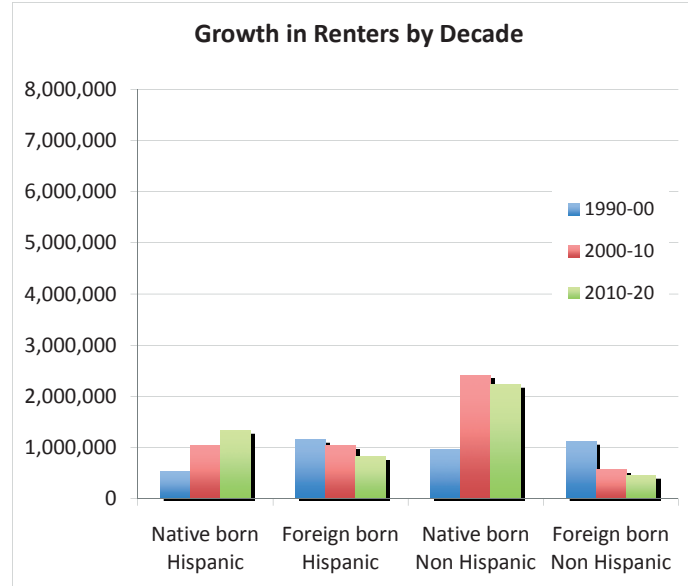
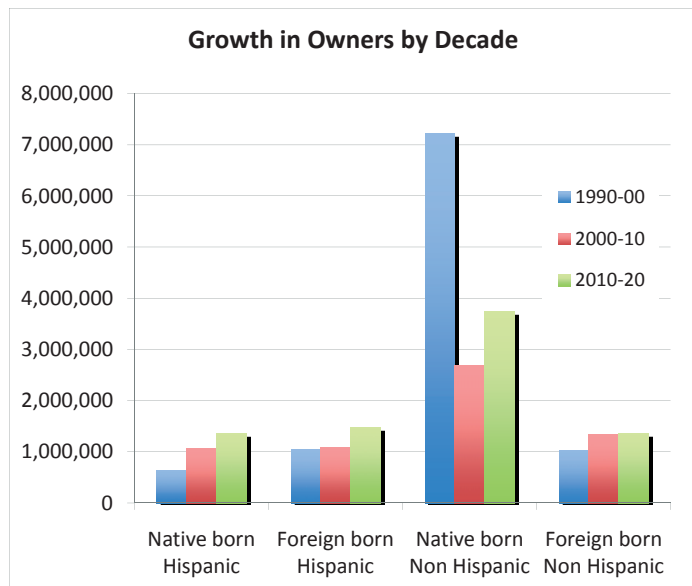
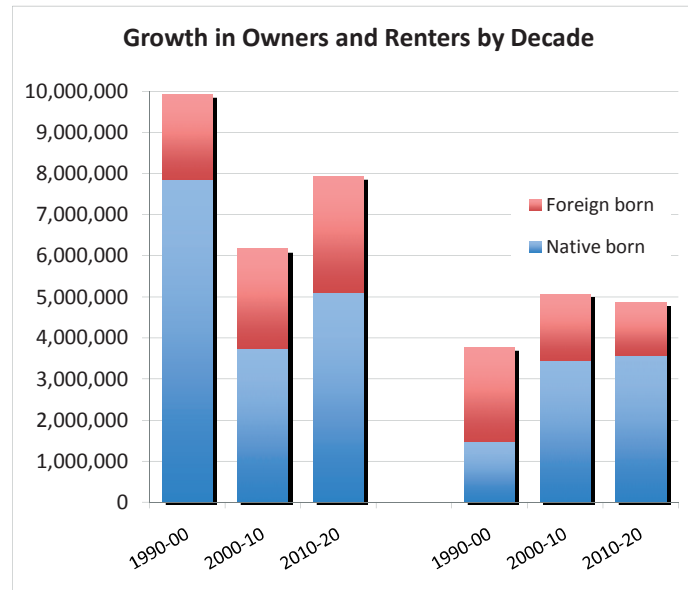
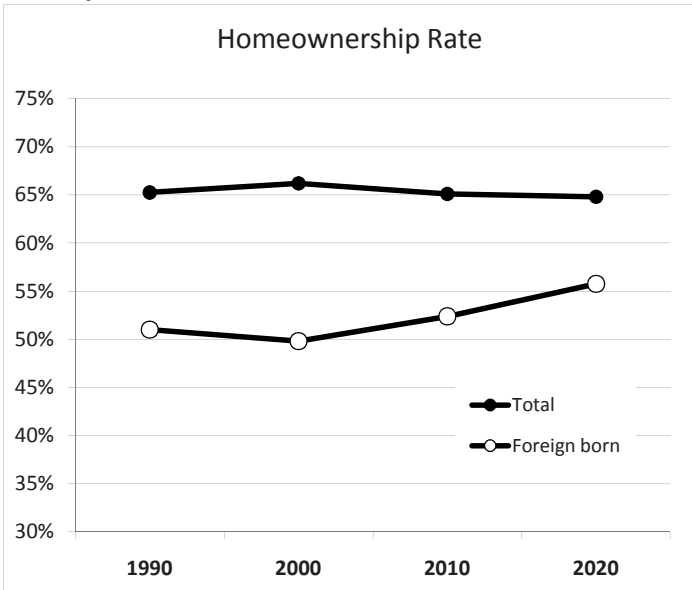
Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	129,511,000	83,928,000	64.8%	116,716,000	75,986,000	65.1%	105,480,000	69,817,000	66.2%	91,771,000	59,882,000	65.3%
Native Born	109,293,000	72,657,000	66.5%	100,617,000	67,553,000	67.1%	93,407,000	63,804,000	68.3%	84,058,000	55,948,000	66.6%
Foreign Born	20,217,000	11,271,000	55.7%	16,099,000	8,434,000	52.4%	12,073,000	6,013,000	49.8%	7,713,000	3,934,000	51.0%
10 or less yrs. in U.S.	3,387,000	818,000	24.1%	3,759,000	932,000	24.8%	3,432,000	854,000	24.9%	2,308,000	563,000	24.4%
11 to 20 yrs. in U.S.	4,613,000	2,251,000	48.8%	4,327,000	2,119,000	49.0%	3,582,000	1,687,000	47.1%	1,993,000	1,006,000	50.5%
21 to 30 yrs. in U.S.	5,005,000	2,997,000	59.9%	3,685,000	2,200,000	59.7%	2,341,000	1,451,000	62.0%	1,405,000	901,000	64.1%
Over 30 yrs. in U.S.	7,212,000	5,205,000	72.2%	4,328,000	3,183,000	73.5%	2,718,000	2,021,000	74.4%	2,006,000	1,464,000	73.0%
Hispanic	18,456,000	9,205,000	49.9%	13,461,000	6,368,000	47.3%	9,222,000	4,213,000	45.7%	5,858,000	2,538,000	43.3%
Native Born	9,179,000	4,599,000	50.1%	6,479,000	3,237,000	50.0%	4,368,000	2,171,000	49.7%	3,205,000	1,537,000	48.0%
Foreign Born	9,277,000	4,606,000	49.6%	6,982,000	3,132,000	44.9%	4,854,000	2,042,000	42.1%	2,653,000	1,001,000	37.7%
Not Hispanic	111,054,000	74,723,000	67.3%	103,255,000	69,618,000	67.4%	96,258,000	65,604,000	68.2%	85,913,000	57,344,000	66.7%
Native Born	100,114,000	68,058,000	68.0%	94,138,000	64,316,000	68.3%	89,039,000	61,633,000	69.2%	80,853,000	54,411,000	67.3%
Foreign Born	10,940,000	6,665,000	60.9%	9,117,000	5,302,000	58.2%	7,219,000	3,971,000	55.0%	5,060,000	2,933,000	58.0%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	5,401,000	870,000	16.1%	5,348,000	922,000	17.2%	4,763,000	803,000	16.9%
	25-34 years	17,957,000	7,547,000	42.0%	18,083,000	8,207,000	45.4%	19,884,000	9,224,000	46.4%
	35-44 years	21,291,000	13,256,000	62.3%	23,805,000	15,788,000	66.3%	20,327,000	13,707,000	67.4%
	45-54 years	24,907,000	17,804,000	71.5%	21,266,000	15,934,000	74.9%	14,405,000	10,993,000	76.3%
	55-64 years	21,340,000	16,503,000	77.3%	14,343,000	11,412,000	79.6%	12,364,000	9,971,000	80.6%
	65-74 years	13,505,000	10,834,000	80.2%	11,728,000	9,482,000	80.9%	11,625,000	9,236,000	79.5%
	75-84 years	8,716,000	6,789,000	77.9%	8,425,000	6,451,000	76.6%	6,756,000	4,897,000	72.5%
	85 years or more	3,599,000	2,384,000	66.2%	2,482,000	1,621,000	65.3%	1,648,000	1,052,000	63.9%
<u>Native Born</u>	15-24 years	4,856,000	804,000	16.6%	4,759,000	849,000	17.9%	4,411,000	765,000	17.3%
	25-34 years	15,013,000	6,700,000	44.6%	15,372,000	7,403,000	48.2%	18,128,000	8,705,000	48.0%
	35-44 years	17,209,000	11,184,000	65.0%	20,606,000	14,183,000	68.8%	18,479,000	12,761,000	69.1%
	45-54 years	21,264,000	15,554,000	73.1%	18,891,000	14,491,000	76.7%	13,090,000	10,155,000	77.6%
	55-64 years	18,937,000	14,893,000	78.6%	12,925,000	10,462,000	80.9%	11,438,000	9,336,000	81.6%
	65-74 years	12,114,000	9,904,000	81.8%	10,757,000	8,838,000	82.2%	10,917,000	8,760,000	80.2%
	75-84 years	7,913,000	6,291,000	79.5%	7,832,000	6,074,000	77.6%	6,186,000	4,547,000	73.5%
	85 years or more	3,311,000	2,222,000	67.1%	2,266,000	1,503,000	66.3%	1,410,000	918,000	65.1%
<u>Foreign Born</u>	15-24 years	544,000	65,000	12.0%	589,000	72,000	12.3%	352,000	38,000	10.7%
	25-34 years	2,944,000	847,000	28.8%	2,711,000	805,000	29.7%	1,756,000	519,000	29.5%
	35-44 years	4,082,000	2,072,000	50.8%	3,199,000	1,605,000	50.2%	1,848,000	946,000	51.2%
	45-54 years	3,643,000	2,250,000	61.8%	2,375,000	1,442,000	60.7%	1,315,000	837,000	63.7%
	55-64 years	2,403,000	1,609,000	67.0%	1,418,000	950,000	67.0%	926,000	635,000	68.5%
	65-74 years	1,391,000	930,000	66.9%	970,000	644,000	66.4%	708,000	476,000	67.2%
	75-84 years	803,000	498,000	62.0%	593,000	376,000	63.4%	570,000	350,000	61.4%
	85 years or more	288,000	162,000	56.2%	216,000	118,000	54.7%	237,000	134,000	56.5%



# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in the United States

## Graphs



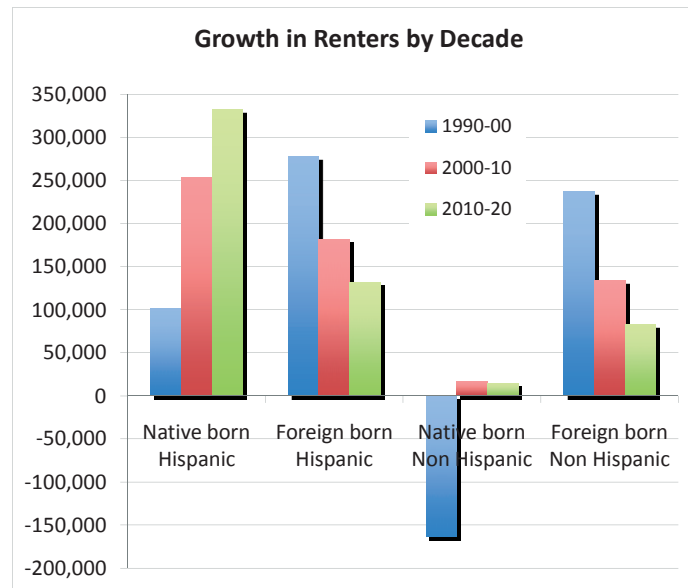
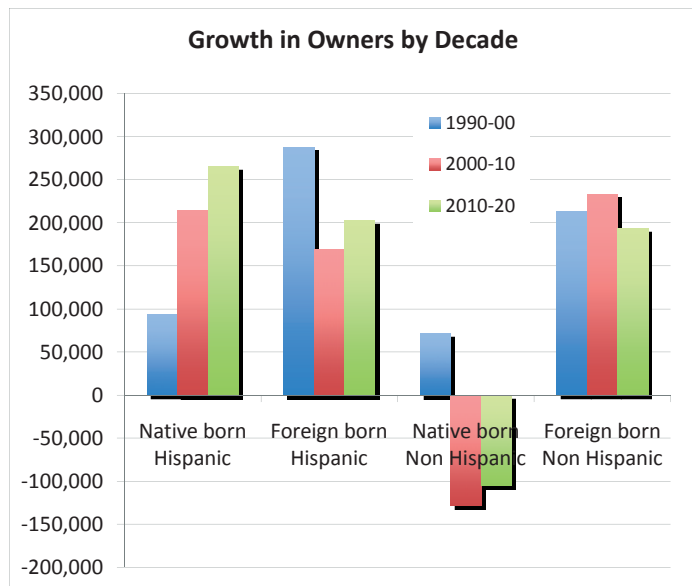
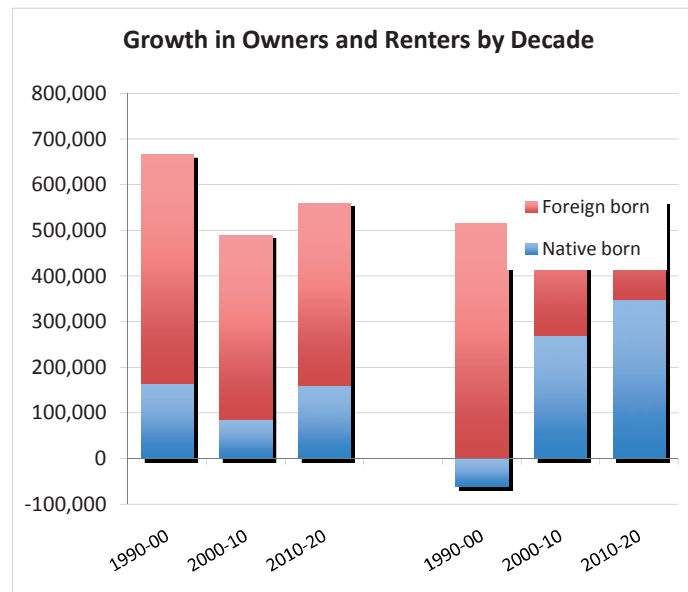
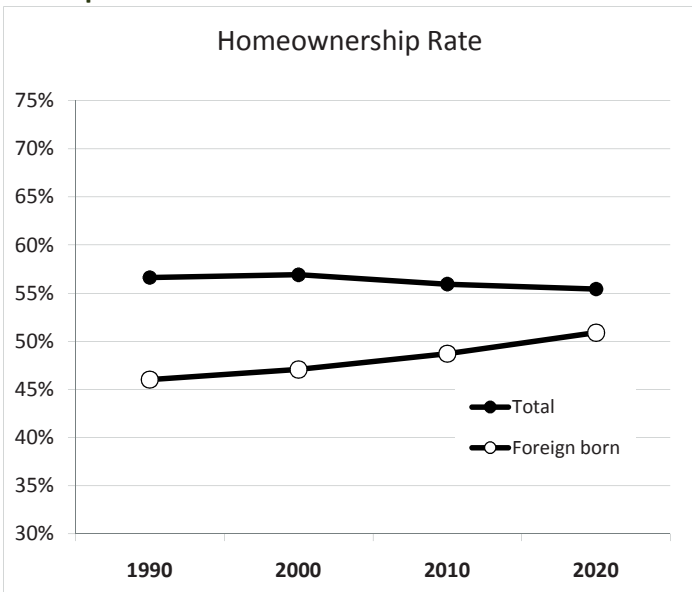
## CALIFORNIA 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	13,700,000	7,594,000	55.4%	12,577,000	7,035,000	55.9%	11,503,000	6,546,000	56.9%	10,382,000	5,879,000	56.6%
Native Born	9,155,000	5,281,000	57.7%	8,645,000	5,120,000	59.2%	8,288,000	5,033,000	60.7%	8,185,000	4,868,000	59.5%
Foreign Born	4,545,000	2,313,000	50.9%	3,932,000	1,915,000	48.7%	3,215,000	1,513,000	47.1%	2,198,000	1,011,000	46.0%
10 or less yrs. in U.S.	610,000	119,000	19.5%	677,000	134,000	19.8%	707,000	153,000	21.6%	742,000	168,000	22.7%
11 to 20 yrs. in U.S.	836,000	322,000	38.5%	980,000	383,000	39.1%	1,135,000	475,000	41.8%	683,000	317,000	46.4%
21 to 30 yrs. in U.S.	1,059,000	517,000	48.8%	1,100,000	586,000	53.3%	765,000	443,000	57.9%	378,000	237,000	62.8%
Over 30 yrs. in U.S.	2,040,000	1,355,000	66.4%	1,175,000	812,000	69.1%	608,000	443,000	72.8%	396,000	289,000	72.9%
Hispanic	4,319,000	1,975,000	45.7%	3,385,000	1,506,000	44.5%	2,567,000	1,122,000	43.7%	1,805,000	740,000	41.0%
Native Born	2,049,000	970,000	47.3%	1,450,000	704,000	48.5%	982,000	489,000	49.8%	787,000	396,000	50.3%
Foreign Born	2,270,000	1,005,000	44.3%	1,935,000	802,000	41.5%	1,584,000	633,000	40.0%	1,018,000	345,000	33.9%
Not Hispanic	9,380,000	5,618,000	59.9%	9,192,000	5,529,000	60.1%	8,936,000	5,424,000	60.7%	8,577,000	5,139,000	59.9%
Native Born	7,105,000	4,311,000	60.7%	7,195,000	4,416,000	61.4%	7,306,000	4,544,000	62.2%	7,397,000	4,472,000	60.5%
Foreign Born	2,275,000	1,307,000	57.5%	1,998,000	1,113,000	55.7%	1,631,000	880,000	54.0%	1,180,000	667,000	56.5%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	508,000	59,000	11.6%	523,000	58,000	11.0%	547,000	58,000	10.5%
	25-34 years	1,974,000	559,000	28.3%	2,102,000	660,000	31.4%	2,449,000	859,000	35.1%
	35-44 years	2,504,000	1,239,000	49.5%	2,777,000	1,510,000	54.4%	2,464,000	1,403,000	56.9%
	45-54 years	2,774,000	1,730,000	62.4%	2,386,000	1,572,000	65.9%	1,685,000	1,165,000	69.2%
	55-64 years	2,251,000	1,578,000	70.1%	1,495,000	1,094,000	73.2%	1,292,000	974,000	75.4%
	65-74 years	1,330,000	987,000	74.3%	1,142,000	867,000	75.9%	1,154,000	877,000	76.0%
	75-84 years	854,000	630,000	73.7%	833,000	625,000	75.1%	632,000	445,000	70.4%
	85 years or more	382,000	254,000	66.5%	245,000	161,000	65.9%	159,000	98,000	61.7%
<u>Native Born</u>	15-24 years	412,000	51,000	12.4%	392,000	43,000	11.0%	422,000	46,000	11.0%
	25-34 years	1,360,000	409,000	30.1%	1,354,000	450,000	33.2%	1,857,000	691,000	37.2%
	35-44 years	1,471,000	773,000	52.6%	1,863,000	1,070,000	57.4%	1,885,000	1,125,000	59.7%
	45-54 years	1,821,000	1,184,000	65.0%	1,727,000	1,189,000	68.9%	1,314,000	943,000	71.8%
	55-64 years	1,624,000	1,185,000	72.9%	1,136,000	865,000	76.2%	1,060,000	822,000	77.6%
	65-74 years	988,000	779,000	78.8%	913,000	727,000	79.7%	999,000	781,000	78.2%
	75-84 years	656,000	519,000	79.2%	700,000	550,000	78.6%	527,000	383,000	72.6%
	85 years or more	314,000	220,000	70.1%	203,000	139,000	68.4%	122,000	77,000	62.9%
<u>Foreign Born</u>	15-24 years	96,000	8,000	8.2%	131,000	14,000	11.0%	125,000	11,000	9.0%
	25-34 years	615,000	149,000	24.3%	748,000	210,000	28.1%	592,000	168,000	28.3%
	35-44 years	1,034,000	466,000	45.1%	914,000	440,000	48.2%	580,000	278,000	48.0%
	45-54 years	953,000	546,000	57.3%	659,000	382,000	58.0%	371,000	222,000	59.8%
	55-64 years	627,000	393,000	62.7%	359,000	228,000	63.6%	232,000	152,000	65.4%
	65-74 years	341,000	208,000	61.0%	230,000	140,000	61.1%	155,000	97,000	62.2%
	75-84 years	199,000	110,000	55.6%	133,000	75,000	56.5%	105,000	62,000	59.3%
	85 years or more	68,000	34,000	49.8%	42,000	23,000	53.8%	37,000	21,000	57.8%

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in California

## Graphs



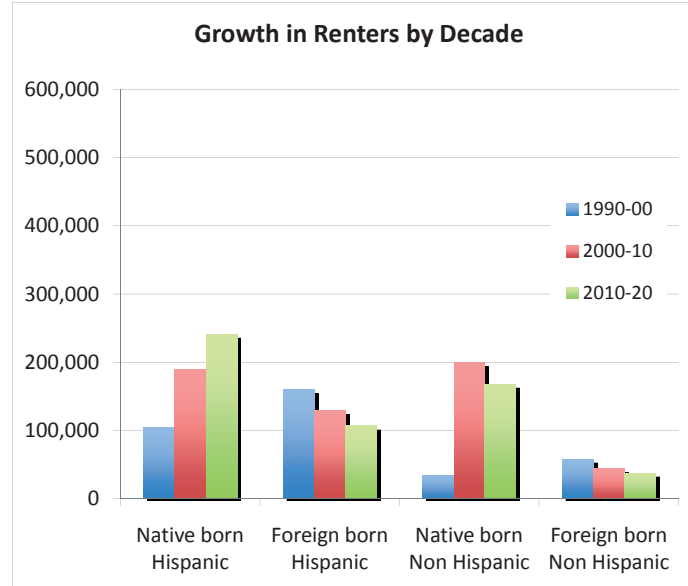
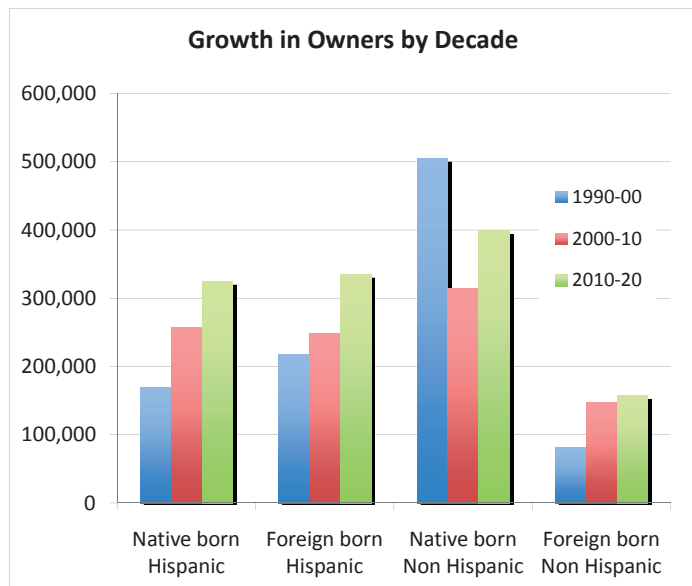
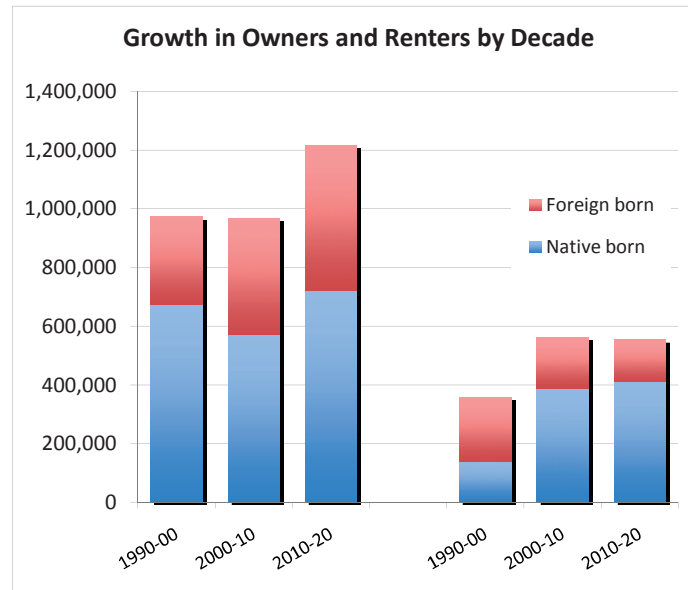
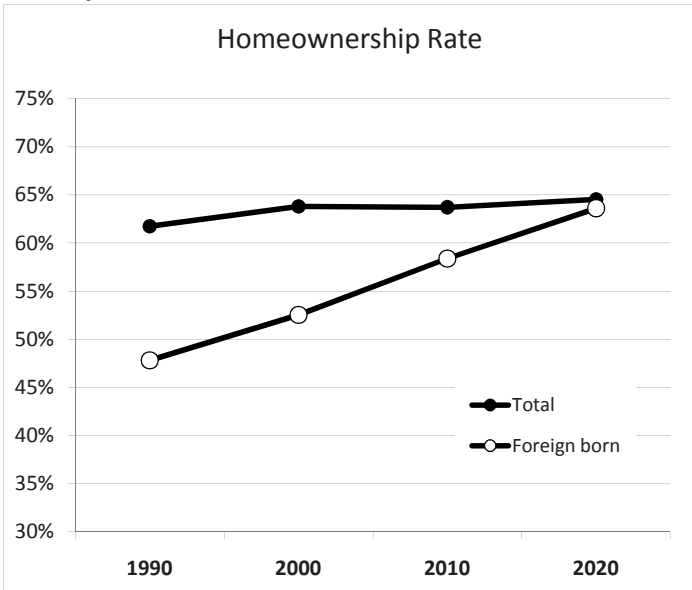
**TEXAS 1990-2010 Profile and 2020 Projection of Households and Home Ownership**

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	10,694,000	6,901,000	64.5%	8,923,000	5,685,000	63.7%	7,393,000	4,717,000	63.8%	6,064,000	3,744,000	61.8%
Native Born	8,391,000	5,436,000	64.8%	7,256,000	4,712,000	64.9%	6,297,000	4,141,000	65.8%	5,484,000	3,467,000	63.2%
Foreign Born	2,303,000	1,465,000	63.6%	1,667,000	973,000	58.4%	1,097,000	576,000	52.5%	579,000	277,000	47.8%
10 or less yrs. in U.S.	361,000	104,000	28.9%	420,000	125,000	29.9%	337,000	91,000	27.1%	203,000	49,000	24.2%
11 to 20 yrs. in U.S.	582,000	331,000	56.8%	479,000	272,000	56.8%	348,000	190,000	54.7%	192,000	99,000	51.5%
21 to 30 yrs. in U.S.	613,000	426,000	69.4%	389,000	272,000	70.0%	247,000	169,000	68.4%	86,000	55,000	64.0%
Over 30 yrs. in U.S.	746,000	605,000	81.0%	379,000	303,000	80.1%	165,000	125,000	76.3%	99,000	74,000	74.9%
Hispanic	3,623,000	2,170,000	59.9%	2,614,000	1,510,000	57.8%	1,790,000	1,004,000	56.1%	1,139,000	618,000	54.3%
Native Born	2,033,000	1,185,000	58.3%	1,467,000	860,000	58.7%	1,020,000	603,000	59.1%	746,000	434,000	58.1%
Foreign Born	1,590,000	985,000	62.0%	1,148,000	650,000	56.6%	770,000	401,000	52.1%	393,000	184,000	46.9%
Not Hispanic	7,070,000	4,731,000	66.9%	6,309,000	4,175,000	66.2%	5,604,000	3,713,000	66.3%	4,924,000	3,126,000	63.5%
Native Born	6,357,000	4,251,000	66.9%	5,790,000	3,852,000	66.5%	5,277,000	3,538,000	67.0%	4,738,000	3,033,000	64.0%
Foreign Born	713,000	480,000	67.3%	519,000	323,000	62.3%	327,000	175,000	53.6%	187,000	93,000	49.7%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	509,000	77,000	15.2%	470,000	74,000	15.7%	389,000	50,000	12.9%
	25-34 years	1,592,000	660,000	41.5%	1,430,000	598,000	41.8%	1,491,000	610,000	40.9%
	35-44 years	1,786,000	1,114,000	62.4%	1,756,000	1,134,000	64.6%	1,391,000	885,000	63.6%
	45-54 years	1,894,000	1,360,000	71.8%	1,464,000	1,080,000	73.8%	933,000	697,000	74.6%
	55-64 years	1,503,000	1,167,000	77.6%	939,000	751,000	80.1%	756,000	618,000	81.8%
	65-74 years	904,000	738,000	81.6%	727,000	606,000	83.3%	640,000	530,000	82.7%
	75-84 years	541,000	435,000	80.3%	473,000	380,000	80.4%	375,000	292,000	77.9%
	85 years or more	194,000	135,000	69.5%	136,000	95,000	70.1%	88,000	62,000	70.9%
<u>Native Born</u>	15-24 years	441,000	66,000	15.0%	396,000	63,000	15.9%	349,000	45,000	13.0%
	25-34 years	1,237,000	532,000	43.0%	1,132,000	491,000	43.4%	1,309,000	555,000	42.4%
	35-44 years	1,316,000	838,000	63.7%	1,434,000	951,000	66.3%	1,236,000	803,000	64.9%
	45-54 years	1,504,000	1,087,000	72.3%	1,255,000	942,000	75.1%	842,000	639,000	75.9%
	55-64 years	1,289,000	1,004,000	77.9%	836,000	677,000	81.0%	706,000	583,000	82.6%
	65-74 years	794,000	656,000	82.7%	671,000	566,000	84.4%	608,000	507,000	83.4%
	75-84 years	493,000	403,000	81.8%	446,000	362,000	81.0%	354,000	278,000	78.5%
	85 years or more	182,000	127,000	69.8%	127,000	89,000	70.3%	80,000	57,000	71.5%
<u>Foreign Born</u>	15-24 years	68,000	11,000	16.8%	74,000	11,000	14.4%	40,000	5,000	12.6%
	25-34 years	354,000	128,000	36.1%	298,000	106,000	35.7%	181,000	55,000	30.1%
	35-44 years	469,000	275,000	58.7%	322,000	183,000	57.0%	155,000	82,000	53.2%
	45-54 years	390,000	274,000	70.1%	209,000	138,000	66.2%	92,000	58,000	63.4%
	55-64 years	214,000	163,000	76.3%	103,000	74,000	72.2%	51,000	35,000	70.0%
	65-74 years	110,000	81,000	74.1%	56,000	39,000	70.0%	32,000	22,000	69.9%
	75-84 years	49,000	32,000	65.8%	26,000	18,000	69.2%	21,000	14,000	67.6%
	85 years or more	12,000	8,000	65.5%	8,000	6,000	66.6%	8,000	5,000	64.1%

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Texas

## Graphs



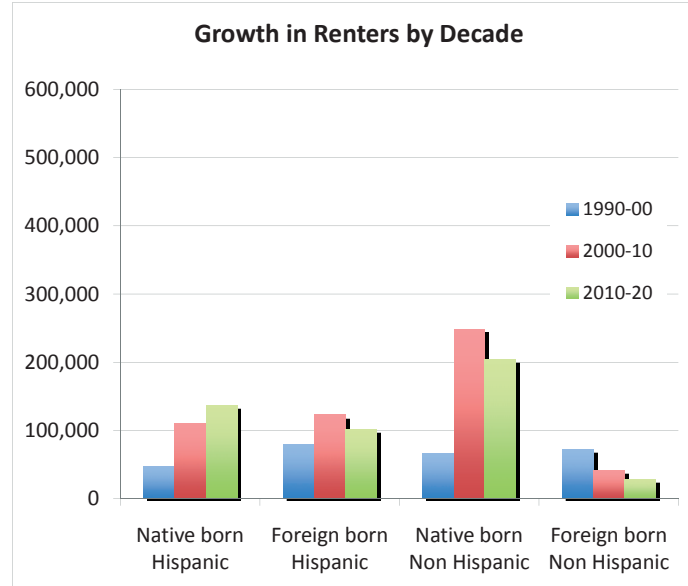
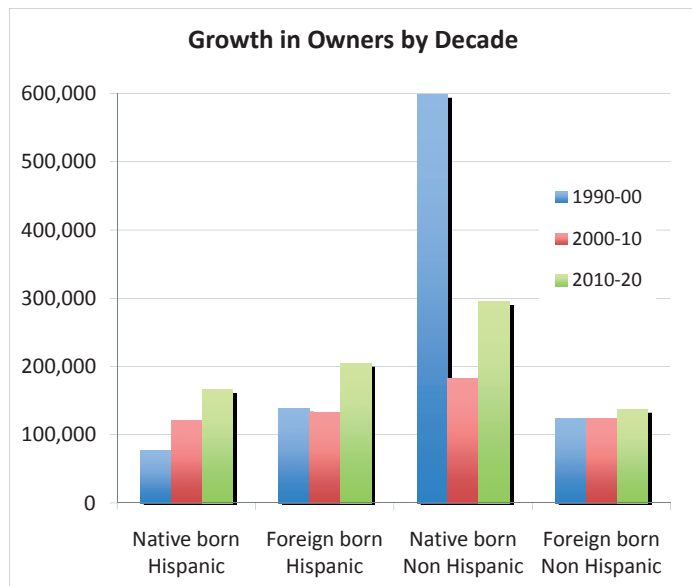
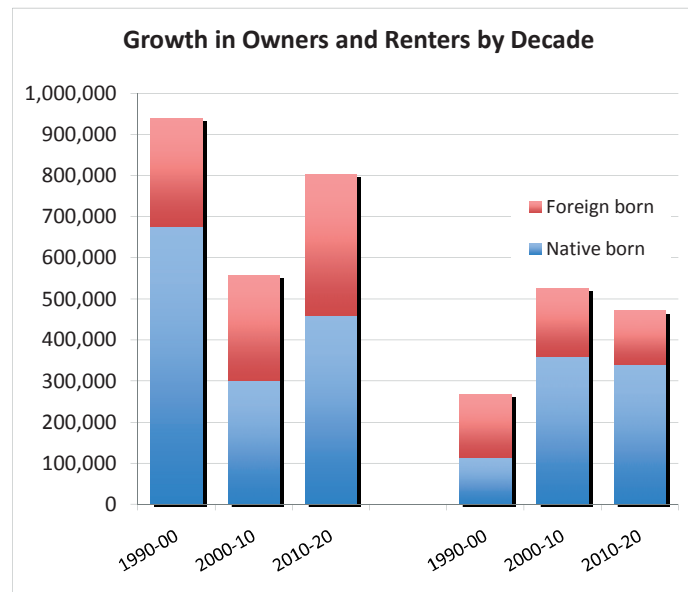
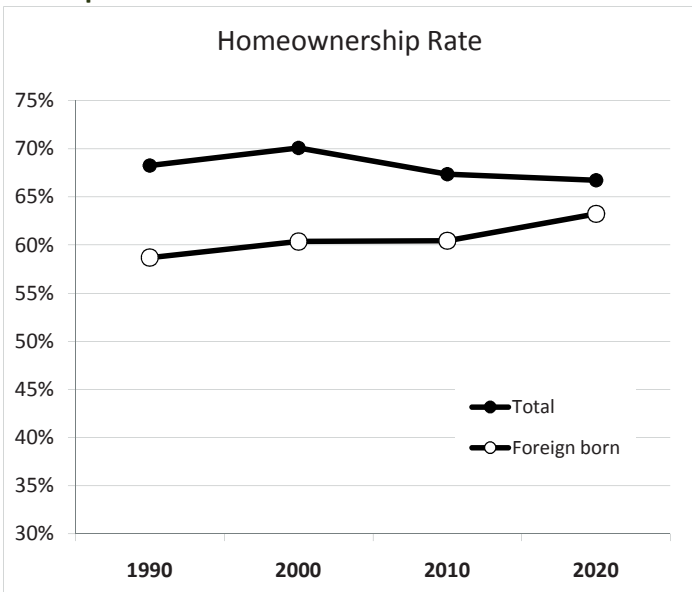
## FLORIDA 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	8,695,000	5,802,000	66.7%	7,421,000	4,999,000	67.4%	6,338,000	4,442,000	70.1%	5,130,000	3,502,000	68.3%
Native Born	6,676,000	4,525,000	67.8%	5,874,000	4,064,000	69.2%	5,211,000	3,762,000	72.2%	4,420,000	3,085,000	69.8%
Foreign Born	2,019,000	1,277,000	63.2%	1,547,000	935,000	60.5%	1,127,000	680,000	60.4%	710,000	417,000	58.7%
10 or less yrs. in U.S.	315,000	106,000	33.8%	364,000	126,000	34.5%	300,000	108,000	36.2%	203,000	66,000	32.6%
11 to 20 yrs. in U.S.	482,000	275,000	57.1%	375,000	213,000	56.9%	311,000	177,000	56.8%	143,000	81,000	56.4%
21 to 30 yrs. in U.S.	454,000	301,000	66.2%	333,000	220,000	66.1%	179,000	126,000	70.1%	189,000	128,000	67.5%
Over 30 yrs. in U.S.	768,000	595,000	77.4%	476,000	376,000	79.1%	336,000	269,000	80.0%	176,000	143,000	81.2%
Hispanic	1,944,000	1,096,000	56.4%	1,333,000	725,000	54.4%	847,000	473,000	55.8%	503,000	256,000	51.0%
Native Born	799,000	436,000	54.6%	496,000	270,000	54.5%	264,000	149,000	56.5%	139,000	72,000	52.1%
Foreign Born	1,145,000	660,000	57.6%	838,000	455,000	54.3%	583,000	323,000	55.5%	364,000	184,000	50.5%
Not Hispanic	6,751,000	4,706,000	69.7%	6,088,000	4,274,000	70.2%	5,491,000	3,969,000	72.3%	4,627,000	3,246,000	70.1%
Native Born	5,877,000	4,089,000	69.6%	5,378,000	3,794,000	70.5%	4,947,000	3,612,000	73.0%	4,281,000	3,013,000	70.4%
Foreign Born	874,000	617,000	70.6%	709,000	480,000	67.7%	544,000	357,000	65.6%	347,000	233,000	67.3%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	307,000	50,000	16.3%	270,000	50,000	18.4%	241,000	47,000	19.4%
	25-34 years	972,000	380,000	39.1%	927,000	430,000	46.3%	978,000	446,000	45.6%
	35-44 years	1,242,000	743,000	59.8%	1,305,000	865,000	66.3%	967,000	636,000	65.8%
	45-54 years	1,504,000	1,063,000	70.7%	1,152,000	861,000	74.8%	738,000	553,000	75.0%
	55-64 years	1,341,000	1,055,000	78.7%	894,000	733,000	81.9%	723,000	596,000	82.5%
	65-74 years	1,050,000	887,000	84.5%	898,000	774,000	86.2%	840,000	717,000	85.3%
	75-84 years	719,000	606,000	84.3%	690,000	581,000	84.2%	527,000	426,000	80.9%
	85 years or more	287,000	214,000	74.5%	201,000	148,000	73.5%	117,000	81,000	69.1%
<u>Native Born</u>	15-24 years	265,000	44,000	16.4%	229,000	43,000	18.7%	217,000	42,000	19.3%
	25-34 years	763,000	312,000	41.0%	740,000	357,000	48.2%	851,000	399,000	46.8%
	35-44 years	905,000	560,000	61.9%	1,032,000	708,000	68.5%	826,000	559,000	67.7%
	45-54 years	1,152,000	831,000	72.1%	933,000	718,000	76.9%	618,000	475,000	77.0%
	55-64 years	1,085,000	872,000	80.3%	739,000	619,000	83.8%	623,000	525,000	84.2%
	65-74 years	862,000	745,000	86.4%	763,000	672,000	88.1%	746,000	649,000	87.1%
	75-84 years	599,000	517,000	86.3%	602,000	517,000	85.8%	450,000	373,000	82.9%
	85 years or more	243,000	184,000	75.5%	172,000	129,000	75.1%	90,000	64,000	70.6%
<u>Foreign Born</u>	15-24 years	42,000	7,000	15.6%	42,000	7,000	16.9%	24,000	5,000	20.7%
	25-34 years	209,000	67,000	32.2%	187,000	73,000	39.2%	127,000	48,000	37.5%
	35-44 years	337,000	183,000	54.3%	272,000	158,000	57.9%	141,000	77,000	54.5%
	45-54 years	352,000	233,000	66.1%	218,000	143,000	65.5%	120,000	78,000	64.9%
	55-64 years	256,000	184,000	71.9%	156,000	114,000	73.3%	100,000	71,000	71.4%
	65-74 years	188,000	143,000	75.9%	135,000	103,000	75.8%	94,000	67,000	71.5%
	75-84 years	120,000	89,000	74.3%	88,000	64,000	73.1%	77,000	53,000	69.4%
	85 years or more	43,000	30,000	69.3%	29,000	18,000	63.8%	27,000	17,000	64.2%

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Florida

## Graphs



## DC-VA-MD-DE Region 1990-2010 Profile and 2020 Projection of Households and Home Ownership

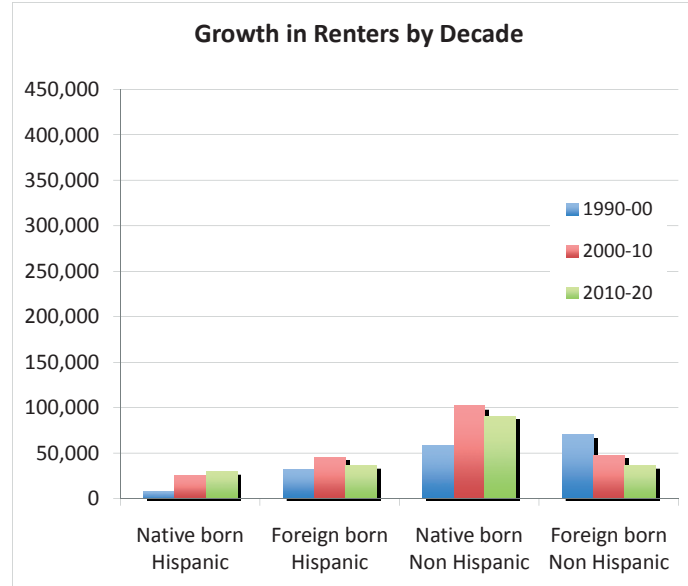
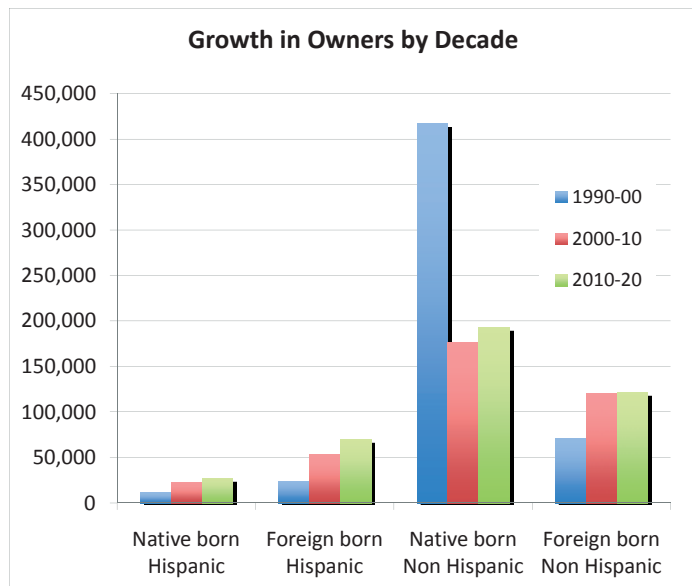
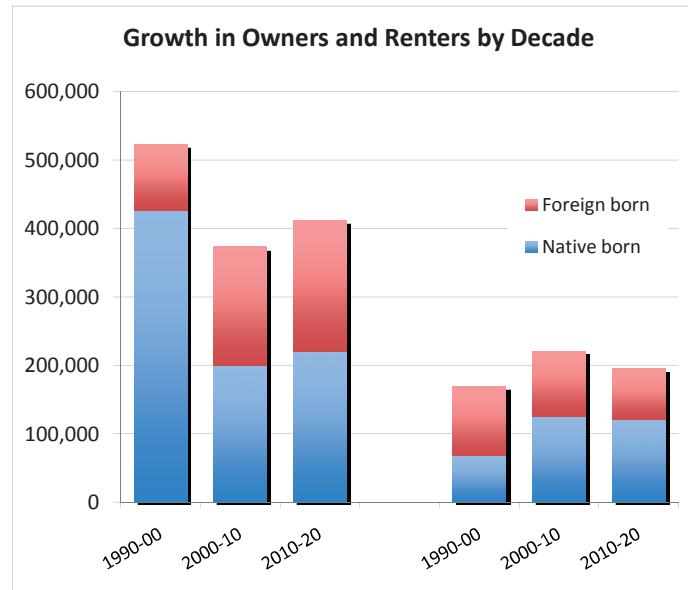
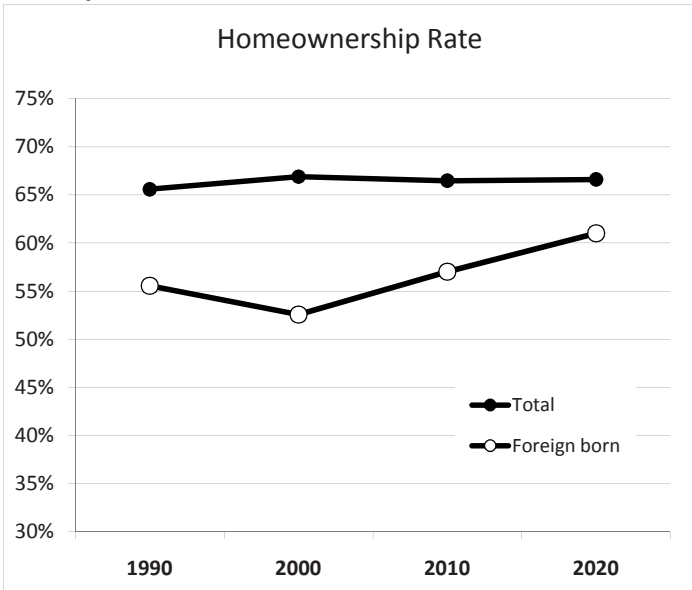
Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	6,428,000	4,282,000	66.6%	5,821,000	3,870,000	66.5%	5,227,000	3,497,000	66.9%	4,535,000	2,974,000	65.6%
Native Born	5,427,000	3,671,000	67.6%	5,086,000	3,451,000	67.8%	4,760,000	3,251,000	68.3%	4,265,000	2,824,000	66.2%
Foreign Born	1,001,000	611,000	61.0%	735,000	419,000	57.0%	467,000	246,000	52.6%	270,000	150,000	55.5%
10 or less yrs. in U.S.	194,000	52,000	27.0%	211,000	58,000	27.6%	153,000	41,000	27.0%	98,000	30,000	30.4%
11 to 20 yrs. in U.S.	266,000	147,000	55.2%	204,000	117,000	57.3%	143,000	77,000	53.8%	73,000	46,000	62.3%
21 to 30 yrs. in U.S.	245,000	170,000	69.2%	160,000	112,000	70.1%	85,000	59,000	69.8%	45,000	33,000	73.2%
Over 30 yrs. in U.S.	297,000	242,000	81.7%	161,000	132,000	82.2%	86,000	68,000	78.9%	54,000	42,000	77.3%
Hispanic	475,000	244,000	51.4%	311,000	146,000	47.1%	164,000	72,000	43.8%	90,000	37,000	41.7%
Native Born	162,000	78,000	48.0%	105,000	51,000	48.2%	58,000	29,000	49.7%	39,000	18,000	47.4%
Foreign Born	313,000	166,000	53.2%	206,000	96,000	46.6%	107,000	43,000	40.6%	51,000	19,000	37.3%
Not Hispanic	5,954,000	4,038,000	67.8%	5,511,000	3,723,000	67.6%	5,063,000	3,425,000	67.6%	4,446,000	2,937,000	66.1%
Native Born	5,265,000	3,593,000	68.2%	4,981,000	3,400,000	68.3%	4,702,000	3,223,000	68.5%	4,226,000	2,806,000	66.4%
Foreign Born	689,000	445,000	64.6%	530,000	323,000	61.1%	361,000	202,000	56.1%	220,000	131,000	59.8%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	246,000	36,000	14.5%	241,000	36,000	15.1%	228,000	39,000	16.9%
	25-34 years	914,000	382,000	41.8%	912,000	411,000	45.1%	1,036,000	493,000	47.6%
	35-44 years	1,093,000	703,000	64.4%	1,230,000	827,000	67.3%	1,066,000	731,000	68.5%
	45-54 years	1,291,000	951,000	73.6%	1,100,000	843,000	76.6%	763,000	590,000	77.3%
	55-64 years	1,071,000	851,000	79.5%	733,000	593,000	80.9%	592,000	479,000	80.9%
	65-74 years	653,000	534,000	81.7%	546,000	441,000	80.8%	523,000	412,000	78.8%
	75-84 years	395,000	309,000	78.2%	368,000	280,000	76.1%	266,000	191,000	71.6%
	85 years or more	159,000	105,000	65.8%	98,000	65,000	66.0%	62,000	40,000	65.2%
<u>Native Born</u>	15-24 years	224,000	34,000	15.1%	219,000	34,000	15.4%	217,000	37,000	17.0%
	25-34 years	761,000	331,000	43.5%	804,000	380,000	47.3%	967,000	471,000	48.7%
	35-44 years	892,000	590,000	66.2%	1,097,000	757,000	69.0%	993,000	688,000	69.3%
	45-54 years	1,126,000	839,000	74.6%	1,004,000	779,000	77.6%	711,000	553,000	77.8%
	55-64 years	969,000	774,000	79.8%	678,000	551,000	81.4%	560,000	454,000	81.1%
	65-74 years	596,000	491,000	82.3%	514,000	418,000	81.3%	504,000	399,000	79.1%
	75-84 years	368,000	292,000	79.1%	351,000	270,000	76.8%	256,000	184,000	71.9%
	85 years or more	150,000	100,000	67.1%	93,000	62,000	66.6%	57,000	38,000	66.3%
<u>Foreign Born</u>	15-24 years	22,000	2,000	8.6%	22,000	3,000	12.6%	11,000	2,000	15.2%
	25-34 years	153,000	51,000	33.5%	108,000	31,000	28.8%	68,000	22,000	32.3%
	35-44 years	201,000	113,000	56.3%	132,000	70,000	53.2%	74,000	43,000	58.3%
	45-54 years	166,000	111,000	67.1%	96,000	63,000	65.6%	52,000	37,000	70.6%
	55-64 years	102,000	77,000	76.2%	55,000	42,000	75.6%	32,000	25,000	78.2%
	65-74 years	57,000	43,000	75.4%	32,000	23,000	72.6%	18,000	13,000	70.1%
	75-84 years	26,000	17,000	65.7%	17,000	10,000	62.7%	11,000	7,000	63.7%
	85 years or more	10,000	5,000	46.8%	5,000	3,000	54.4%	4,000	2,000	50.3%



# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in DC-VA-MD-DE Region

## Graphs



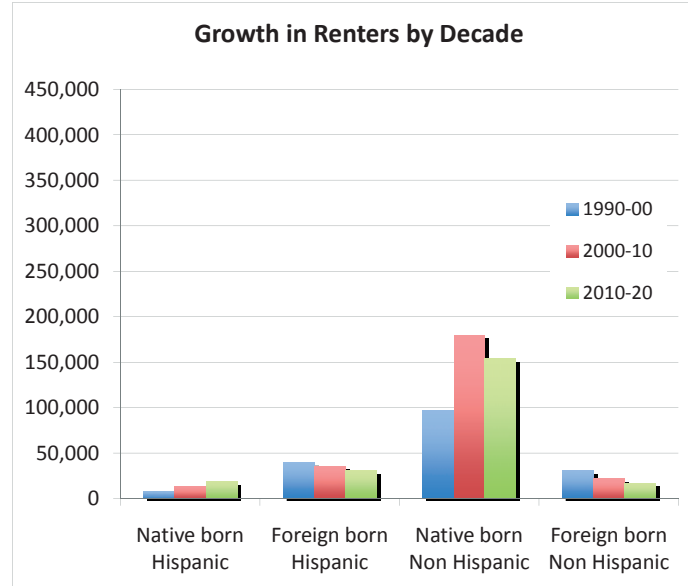
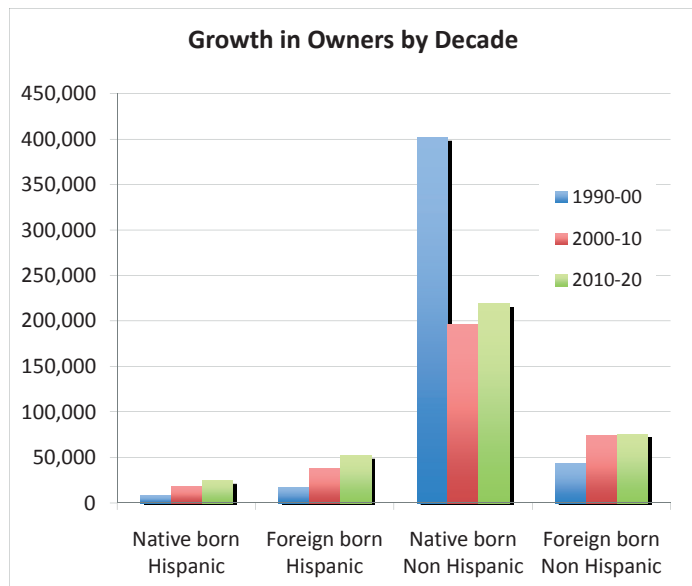
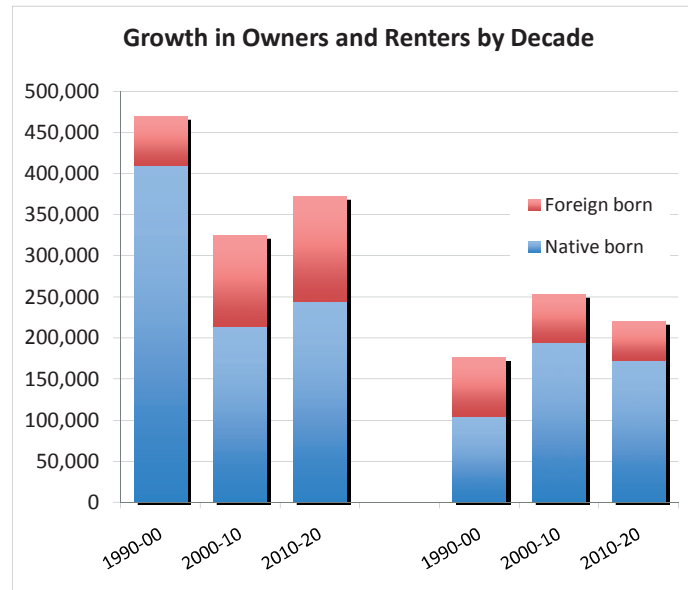
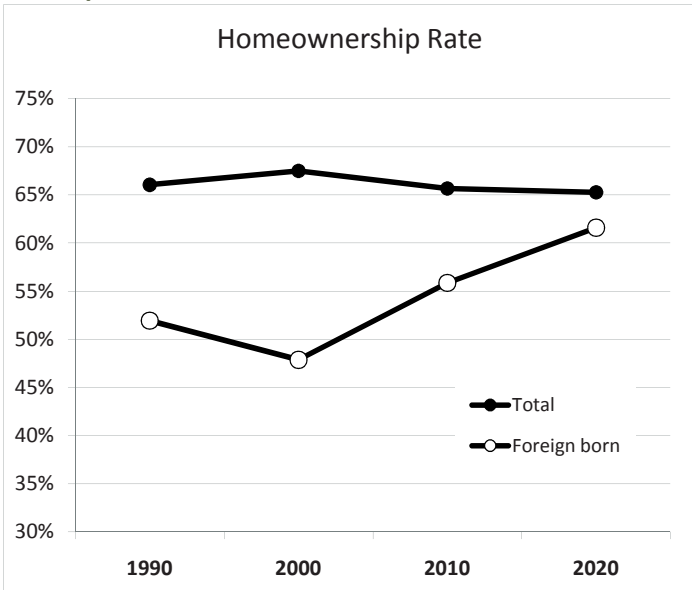
## GEORGIA 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	4,178,000	2,727,000	65.3%	3,586,000	2,354,000	65.7%	3,006,000	2,029,000	67.5%	2,361,000	1,559,000	66.0%
Native Born	3,635,000	2,393,000	65.8%	3,218,000	2,149,000	66.8%	2,810,000	1,935,000	68.9%	2,295,000	1,525,000	66.5%
Foreign Born	543,000	334,000	61.6%	367,000	205,000	55.9%	197,000	94,000	47.9%	66,000	34,000	51.9%
10 or less yrs. in U.S.	103,000	32,000	31.4%	115,000	37,000	31.7%	86,000	23,000	26.9%	26,000	8,000	31.5%
11 to 20 yrs. in U.S.	161,000	97,000	60.0%	124,000	74,000	59.7%	59,000	32,000	55.2%	17,000	9,000	55.5%
21 to 30 yrs. in U.S.	155,000	110,000	71.1%	72,000	53,000	72.8%	28,000	19,000	69.0%	11,000	8,000	70.9%
Over 30 yrs. in U.S.	124,000	95,000	76.9%	56,000	42,000	75.3%	24,000	20,000	79.9%	11,000	8,000	75.8%
Hispanic	334,000	170,000	51.0%	208,000	92,000	44.4%	101,000	38,000	37.4%	28,000	11,000	41.4%
Native Born	107,000	58,000	53.9%	63,000	33,000	51.6%	31,000	15,000	49.7%	15,000	7,000	45.7%
Foreign Born	227,000	112,000	49.6%	144,000	60,000	41.3%	70,000	22,000	32.0%	13,000	5,000	36.4%
Not Hispanic	3,844,000	2,557,000	66.5%	3,378,000	2,262,000	67.0%	2,905,000	1,992,000	68.5%	2,333,000	1,548,000	66.3%
Native Born	3,528,000	2,335,000	66.2%	3,155,000	2,116,000	67.1%	2,779,000	1,920,000	69.1%	2,280,000	1,518,000	66.6%
Foreign Born	316,000	222,000	70.3%	223,000	146,000	65.3%	127,000	72,000	56.7%	53,000	29,000	55.7%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	177,000	31,000	17.4%	169,000	34,000	19.9%	140,000	32,000	22.7%
	25-34 years	602,000	261,000	43.3%	599,000	294,000	49.1%	556,000	267,000	48.0%
	35-44 years	739,000	474,000	64.2%	717,000	492,000	68.7%	553,000	381,000	68.9%
	45-54 years	775,000	566,000	73.0%	611,000	473,000	77.4%	393,000	308,000	78.5%
	55-64 years	628,000	494,000	78.7%	398,000	326,000	81.9%	294,000	241,000	82.0%
	65-74 years	382,000	313,000	81.8%	286,000	237,000	82.8%	257,000	208,000	80.8%
	75-84 years	209,000	167,000	79.8%	178,000	140,000	78.6%	139,000	104,000	74.3%
	85 years or more	72,000	49,000	67.7%	49,000	34,000	69.1%	29,000	19,000	65.7%
<u>Native Born</u>	15-24 years	160,000	28,000	17.6%	153,000	32,000	20.7%	136,000	31,000	23.2%
	25-34 years	516,000	231,000	44.8%	541,000	276,000	51.0%	536,000	261,000	48.6%
	35-44 years	629,000	410,000	65.2%	662,000	464,000	70.0%	535,000	370,000	69.2%
	45-54 years	698,000	512,000	73.4%	577,000	451,000	78.2%	380,000	300,000	78.8%
	55-64 years	586,000	463,000	79.0%	380,000	313,000	82.4%	287,000	236,000	82.1%
	65-74 years	361,000	298,000	82.3%	276,000	230,000	83.3%	254,000	205,000	80.9%
	75-84 years	199,000	160,000	80.5%	173,000	137,000	78.9%	138,000	102,000	74.4%
	85 years or more	69,000	47,000	68.1%	48,000	33,000	69.4%	29,000	19,000	66.4%
<u>Foreign Born</u>	15-24 years	17,000	3,000	15.9%	16,000	2,000	12.4%	4,000	0	7.1%
	25-34 years	87,000	30,000	34.2%	59,000	18,000	30.8%	20,000	6,000	31.5%
	35-44 years	110,000	64,000	58.5%	54,000	29,000	52.9%	17,000	10,000	58.5%
	45-54 years	78,000	54,000	69.6%	34,000	22,000	64.8%	13,000	9,000	70.2%
	55-64 years	42,000	31,000	73.6%	18,000	12,000	70.9%	6,000	5,000	78.7%
	65-74 years	21,000	15,000	71.9%	10,000	7,000	68.7%	3,000	2,000	73.5%
	75-84 years	10,000	6,000	65.2%	5,000	3,000	66.2%	2,000	1,000	65.0%
	85 years or more	3,000	2,000	57.9%	2,000	1,000	60.4%	1,000	0	24.7%

## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Georgia

### Graphs



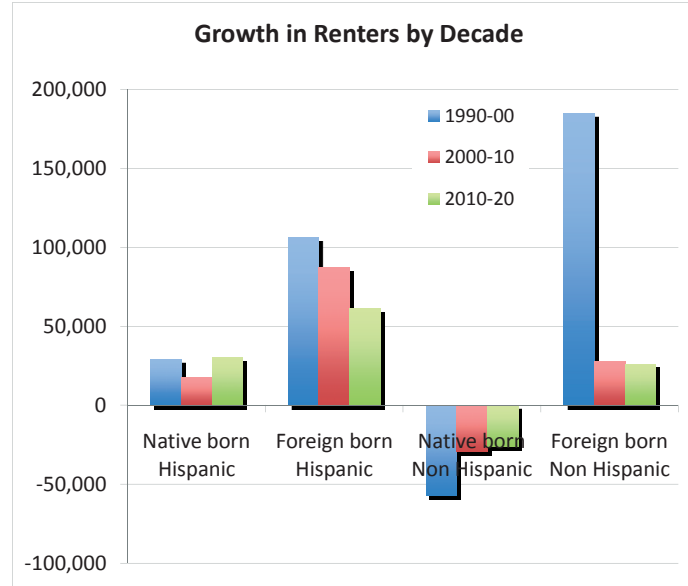
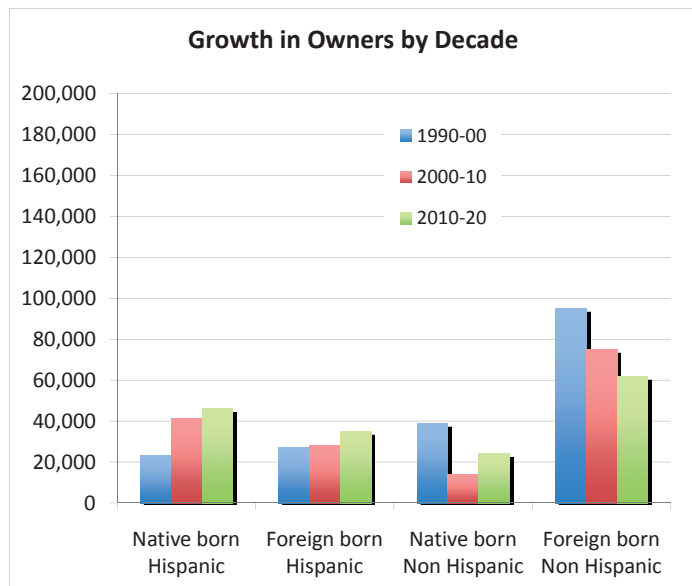
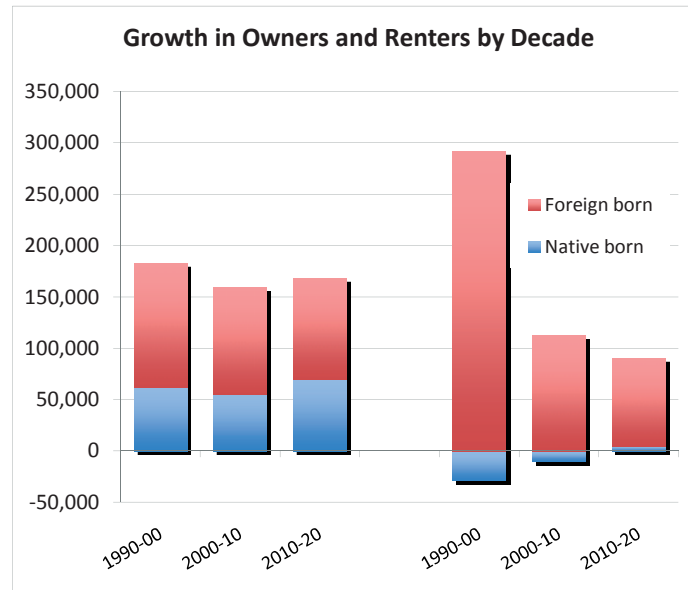
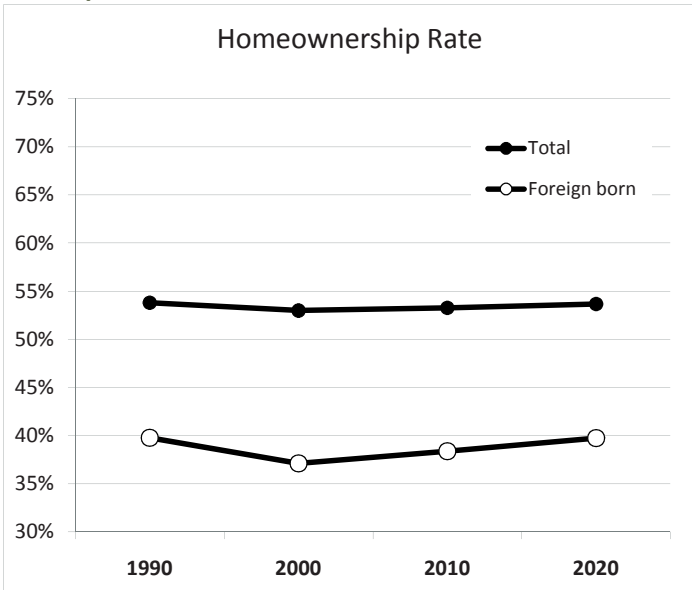
## NEW YORK 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	7,576,000	4,066,000	53.7%	7,318,000	3,898,000	53.3%	7,057,000	3,739,000	53.0%	6,611,000	3,556,000	53.8%
Native Born	5,561,000	3,265,000	58.7%	5,487,000	3,195,000	58.2%	5,442,000	3,140,000	57.7%	5,409,000	3,078,000	56.9%
Foreign Born	2,015,000	801,000	39.7%	1,831,000	703,000	38.4%	1,615,000	599,000	37.1%	1,202,000	478,000	39.8%
10 or less yrs. in U.S.	336,000	46,000	13.8%	362,000	50,000	13.9%	437,000	66,000	15.2%	340,000	55,000	16.2%
11 to 20 yrs. in U.S.	385,000	117,000	30.4%	499,000	158,000	31.7%	476,000	153,000	32.2%	287,000	107,000	37.2%
21 to 30 yrs. in U.S.	516,000	207,000	40.0%	451,000	192,000	42.5%	298,000	136,000	45.8%	235,000	117,000	49.6%
Over 30 yrs. in U.S.	778,000	431,000	55.4%	519,000	303,000	58.4%	404,000	243,000	60.2%	339,000	200,000	58.9%
Hispanic	1,179,000	314,000	26.6%	1,007,000	233,000	23.2%	833,000	164,000	19.6%	649,000	114,000	17.6%
Native Born	559,000	177,000	31.6%	483,000	131,000	27.1%	424,000	90,000	21.2%	372,000	67,000	18.0%
Foreign Born	620,000	137,000	22.1%	524,000	102,000	19.5%	409,000	74,000	18.0%	276,000	47,000	17.1%
Not Hispanic	6,398,000	3,751,000	58.6%	6,311,000	3,665,000	58.1%	6,224,000	3,576,000	57.5%	5,963,000	3,442,000	57.7%
Native Born	5,002,000	3,088,000	61.7%	5,004,000	3,064,000	61.2%	5,019,000	3,050,000	60.8%	5,037,000	3,011,000	59.8%
Foreign Born	1,396,000	663,000	47.5%	1,308,000	601,000	45.9%	1,205,000	526,000	43.6%	925,000	431,000	46.6%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	262,000	29,000	11.1%	258,000	26,000	9.9%	255,000	31,000	12.3%		
	25-34 years	1,091,000	310,000	28.4%	1,167,000	362,000	31.0%	1,325,000	505,000	38.1%		
	35-44 years	1,342,000	669,000	49.9%	1,598,000	837,000	52.4%	1,450,000	805,000	55.6%		
	45-54 years	1,600,000	956,000	59.7%	1,448,000	884,000	61.1%	1,111,000	695,000	62.5%		
	55-64 years	1,356,000	874,000	64.4%	1,007,000	648,000	64.3%	971,000	646,000	66.5%		
	65-74 years	846,000	550,000	65.1%	815,000	532,000	65.2%	861,000	545,000	63.3%		
	75-84 years	571,000	368,000	64.4%	580,000	359,000	61.8%	509,000	269,000	53.0%		
	85 years or more	250,000	142,000	57.0%	182,000	91,000	50.1%	130,000	59,000	45.7%		
<u>Native Born</u>	15-24 years	218,000	26,000	12.2%	205,000	21,000	10.5%	222,000	28,000	12.8%		
	25-34 years	820,000	263,000	32.1%	883,000	313,000	35.4%	1,099,000	461,000	41.9%		
	35-44 years	941,000	539,000	57.3%	1,192,000	703,000	59.0%	1,172,000	703,000	60.0%		
	45-54 years	1,174,000	771,000	65.7%	1,099,000	729,000	66.3%	890,000	586,000	65.8%		
	55-64 years	1,024,000	708,000	69.2%	780,000	532,000	68.2%	805,000	557,000	69.2%		
	65-74 years	649,000	454,000	70.0%	655,000	452,000	69.1%	736,000	480,000	65.2%		
	75-84 years	455,000	309,000	67.9%	485,000	313,000	64.6%	402,000	223,000	55.4%		
	85 years or more	207,000	125,000	60.3%	144,000	76,000	52.9%	84,000	41,000	48.5%		
<u>Foreign Born</u>	15-24 years	45,000	3,000	5.8%	53,000	4,000	7.9%	33,000	3,000	9.2%		
	25-34 years	271,000	47,000	17.4%	284,000	50,000	17.4%	226,000	44,000	19.6%		
	35-44 years	401,000	130,000	32.5%	406,000	134,000	32.9%	278,000	102,000	36.8%		
	45-54 years	426,000	184,000	43.3%	350,000	155,000	44.4%	221,000	109,000	49.3%		
	55-64 years	333,000	165,000	49.7%	227,000	116,000	51.1%	166,000	89,000	53.7%		
	65-74 years	197,000	96,000	48.8%	161,000	80,000	49.7%	125,000	65,000	51.9%		
	75-84 years	116,000	59,000	50.8%	95,000	45,000	47.6%	107,000	47,000	44.0%		
	85 years or more	43,000	18,000	41.2%	38,000	15,000	39.4%	45,000	18,000	40.4%		

## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in New York

### Graphs



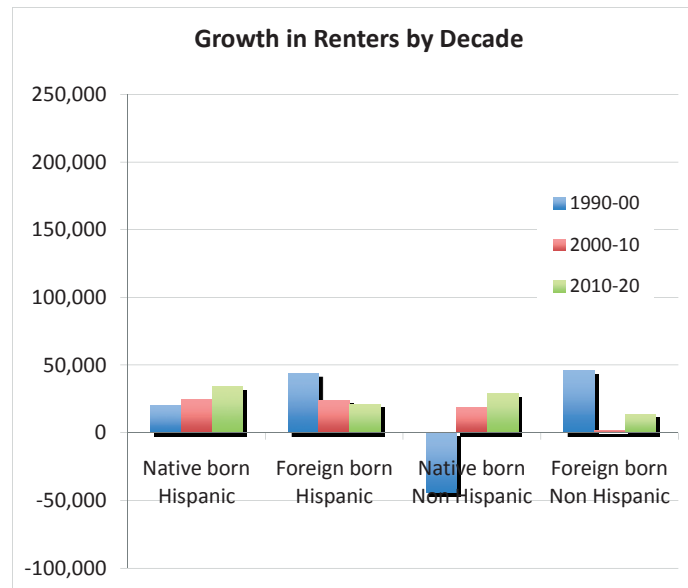
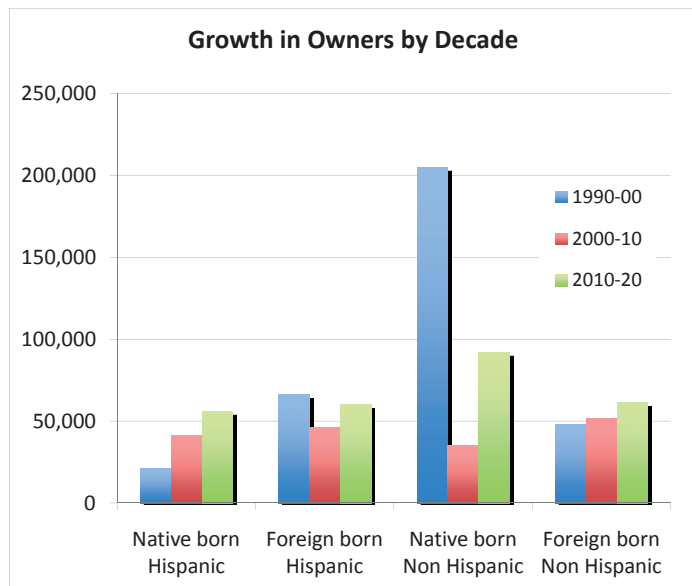
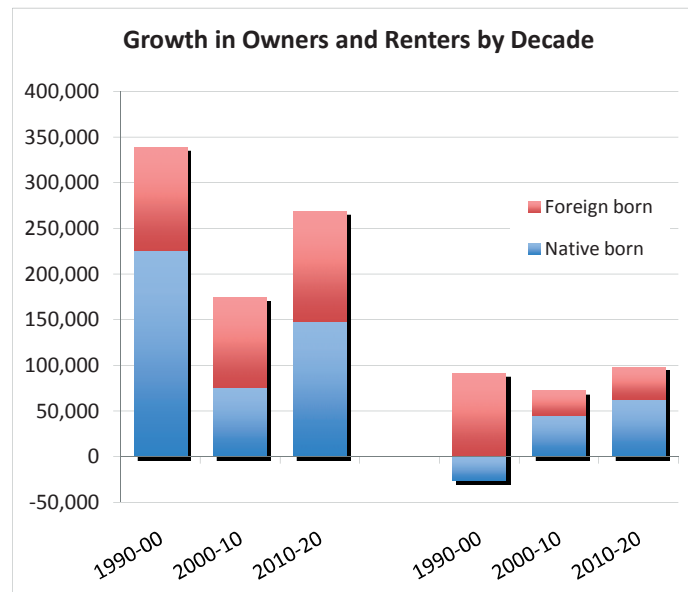
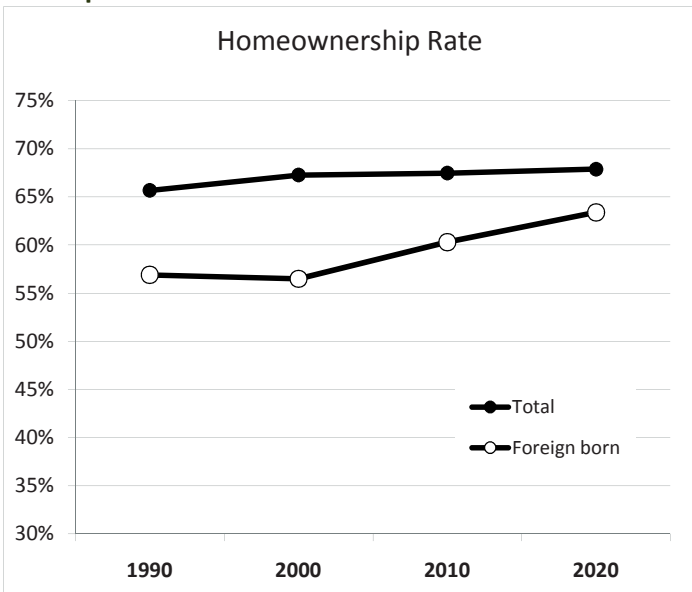
**ILLINOIS 1990-2010 Profile and 2020 Projection of Households and Home Ownership**

<b>Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020</b>												
	<b>2020</b>			<b>2010</b>			<b>2000</b>			<b>1990</b>		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	5,204,000	3,532,000	67.9%	4,837,000	3,264,000	67.5%	4,592,000	3,089,000	67.3%	4,187,000	2,750,000	65.7%
Native Born	4,328,000	2,977,000	68.8%	4,117,000	2,829,000	68.7%	3,996,000	2,753,000	68.9%	3,796,000	2,527,000	66.6%
Foreign Born	876,000	555,000	63.4%	720,000	434,000	60.3%	595,000	336,000	56.5%	391,000	223,000	56.9%
10 or less yrs. in U.S.	149,000	41,000	27.2%	164,000	45,000	27.7%	182,000	53,000	29.3%	100,000	25,000	25.6%
11 to 20 yrs. in U.S.	189,000	103,000	54.7%	212,000	123,000	57.8%	155,000	87,000	55.8%	112,000	62,000	55.5%
21 to 30 yrs. in U.S.	238,000	164,000	69.0%	142,000	100,000	70.3%	126,000	90,000	71.6%	67,000	48,000	70.8%
Over 30 yrs. in U.S.	300,000	247,000	82.4%	202,000	166,000	82.3%	132,000	106,000	80.5%	112,000	87,000	77.9%
Hispanic	678,000	383,000	56.5%	507,000	267,000	52.6%	371,000	180,000	48.6%	220,000	93,000	42.3%
Native Born	292,000	160,000	54.7%	202,000	104,000	51.5%	136,000	63,000	46.3%	95,000	42,000	43.8%
Foreign Born	386,000	223,000	57.8%	305,000	163,000	53.4%	235,000	117,000	49.9%	125,000	51,000	41.2%
Not Hispanic	4,526,000	3,149,000	69.6%	4,330,000	2,997,000	69.2%	4,221,000	2,909,000	68.9%	3,967,000	2,657,000	67.0%
Native Born	4,036,000	2,817,000	69.8%	3,915,000	2,725,000	69.6%	3,861,000	2,690,000	69.7%	3,700,000	2,485,000	67.2%
Foreign Born	490,000	332,000	67.7%	415,000	271,000	65.3%	361,000	219,000	60.8%	267,000	171,000	64.2%

<b>Households and Home Ownership by Nativity and Age, 1990-2010</b>												
		<b>2010</b>			<b>2000</b>			<b>1990</b>				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	200,000	32,000	15.9%	216,000	37,000	16.9%	195,000	29,000	14.9%		
	25-34 years	786,000	357,000	45.4%	816,000	384,000	47.0%	914,000	430,000	47.1%		
	35-44 years	902,000	602,000	66.7%	1,042,000	720,000	69.1%	922,000	634,000	68.7%		
	45-54 years	1,038,000	772,000	74.4%	919,000	699,000	76.1%	659,000	507,000	77.0%		
	55-64 years	864,000	682,000	78.9%	617,000	492,000	79.8%	572,000	457,000	79.9%		
	65-74 years	534,000	431,000	80.6%	498,000	398,000	79.9%	533,000	417,000	78.2%		
	75-84 years	356,000	280,000	78.8%	369,000	283,000	76.6%	315,000	225,000	71.5%		
	85 years or more	157,000	108,000	68.9%	113,000	76,000	67.0%	78,000	51,000	65.1%		
<u>Native Born</u>	15-24 years	180,000	29,000	16.3%	188,000	32,000	17.1%	177,000	27,000	15.3%		
	25-34 years	640,000	305,000	47.7%	670,000	333,000	49.7%	829,000	402,000	48.5%		
	35-44 years	717,000	490,000	68.3%	891,000	631,000	70.8%	825,000	577,000	70.0%		
	45-54 years	883,000	663,000	75.1%	801,000	616,000	77.0%	590,000	459,000	77.8%		
	55-64 years	754,000	597,000	79.2%	547,000	441,000	80.6%	525,000	422,000	80.4%		
	65-74 years	475,000	385,000	81.2%	452,000	365,000	80.7%	497,000	390,000	78.5%		
	75-84 years	323,000	258,000	80.1%	343,000	265,000	77.2%	288,000	207,000	72.0%		
	85 years or more	146,000	101,000	69.2%	103,000	70,000	67.5%	65,000	43,000	65.9%		
<u>Foreign Born</u>	15-24 years	20,000	2,000	11.8%	28,000	4,000	15.7%	17,000	2,000	11.3%		
	25-34 years	145,000	51,000	35.2%	146,000	51,000	34.9%	86,000	29,000	33.4%		
	35-44 years	185,000	112,000	60.4%	151,000	89,000	59.1%	97,000	56,000	58.1%		
	45-54 years	155,000	110,000	70.8%	118,000	83,000	70.2%	69,000	49,000	70.6%		
	55-64 years	111,000	84,000	76.3%	70,000	51,000	73.6%	47,000	35,000	74.3%		
	65-74 years	59,000	45,000	76.2%	46,000	33,000	72.0%	36,000	27,000	73.8%		
	75-84 years	33,000	22,000	66.4%	27,000	18,000	69.3%	27,000	18,000	66.7%		
	85 years or more	11,000	7,000	65.0%	10,000	6,000	61.8%	12,000	8,000	60.8%		

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Illinois

## Graphs



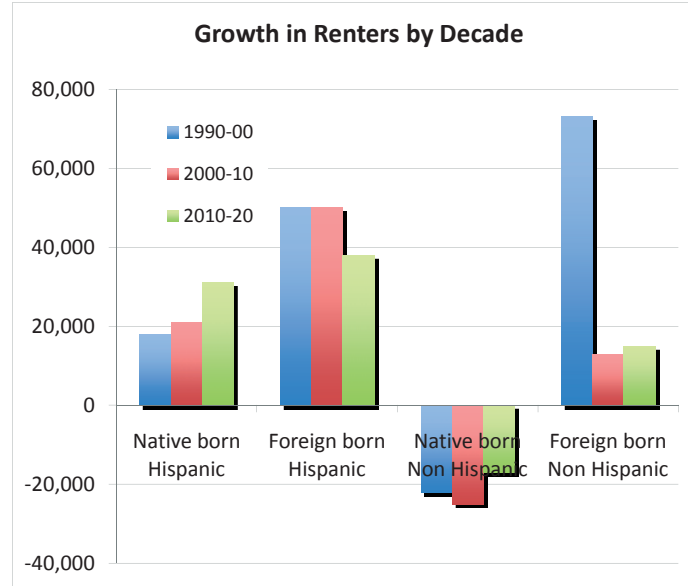
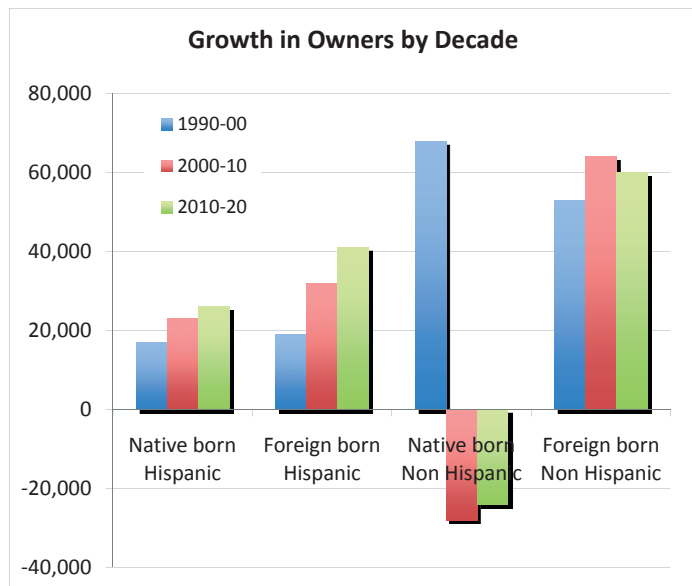
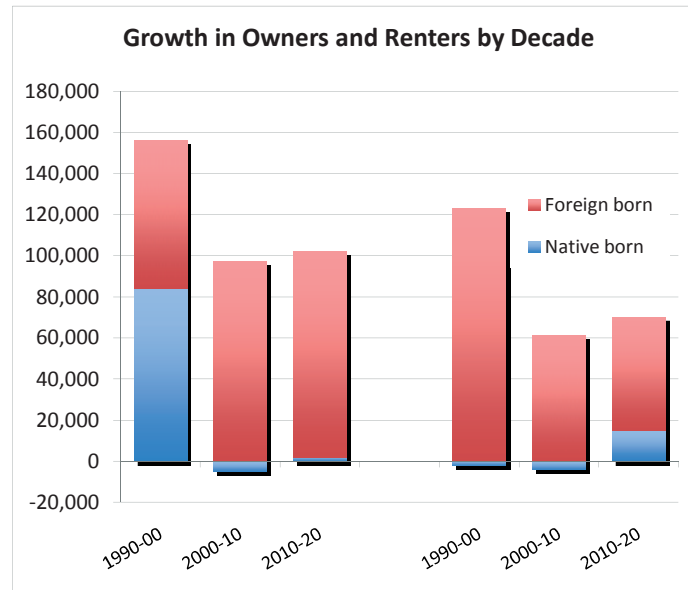
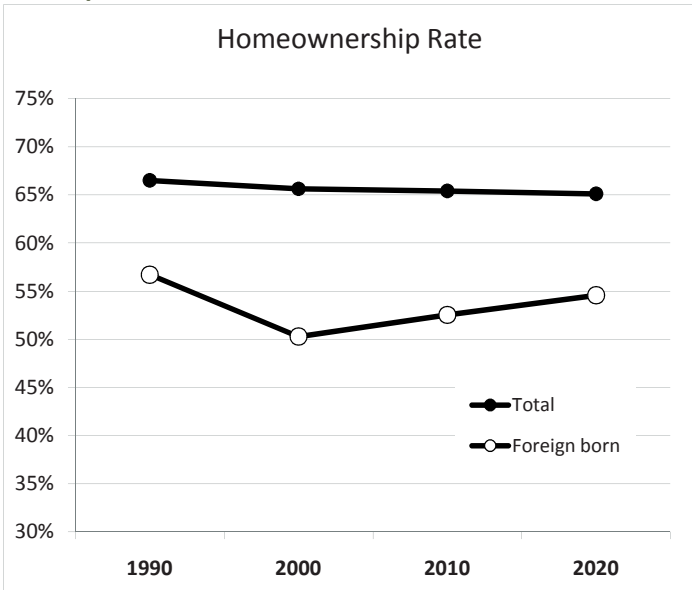
## NEW JERSEY 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	3,386,000	2,205,000	65.1%	3,214,000	2,102,000	65.4%	3,065,000	2,011,000	65.6%	2,788,000	1,854,000	66.5%
Native Born	2,478,000	1,709,000	69.0%	2,461,000	1,707,000	69.3%	2,470,000	1,712,000	69.3%	2,388,000	1,628,000	68.1%
Foreign Born	908,000	496,000	54.6%	753,000	396,000	52.5%	595,000	299,000	50.3%	400,000	227,000	56.7%
10 or less yrs. in U.S.	154,000	32,000	20.9%	169,000	35,000	20.9%	169,000	38,000	22.5%	112,000	31,000	27.7%
11 to 20 yrs. in U.S.	198,000	88,000	44.4%	208,000	100,000	47.9%	173,000	82,000	47.4%	97,000	57,000	58.9%
21 to 30 yrs. in U.S.	227,000	134,000	59.1%	167,000	104,000	62.2%	107,000	69,000	64.8%	77,000	51,000	66.6%
Over 30 yrs. in U.S.	330,000	242,000	73.3%	209,000	157,000	75.0%	146,000	110,000	75.2%	114,000	87,000	76.7%
Hispanic	573,000	225,000	39.2%	437,000	159,000	36.3%	311,000	103,000	33.2%	207,000	67,000	32.6%
Native Born	238,000	99,000	41.6%	181,000	73,000	40.4%	137,000	50,000	36.7%	102,000	33,000	32.6%
Foreign Born	335,000	126,000	37.6%	256,000	85,000	33.4%	174,000	53,000	30.4%	105,000	34,000	32.6%
Not Hispanic	2,812,000	1,980,000	70.4%	2,778,000	1,944,000	70.0%	2,753,000	1,908,000	69.3%	2,582,000	1,787,000	69.2%
Native Born	2,239,000	1,610,000	71.9%	2,280,000	1,634,000	71.6%	2,333,000	1,662,000	71.2%	2,287,000	1,594,000	69.7%
Foreign Born	573,000	370,000	64.5%	498,000	310,000	62.4%	421,000	246,000	58.5%	295,000	193,000	65.3%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	73,000	10,000	14.3%	80,000	11,000	14.0%	80,000	14,000	17.7%
	25-34 years	427,000	164,000	38.3%	480,000	203,000	42.3%	555,000	266,000	47.9%
	35-44 years	622,000	387,000	62.3%	726,000	475,000	65.4%	621,000	423,000	68.1%
	45-54 years	750,000	535,000	71.4%	639,000	469,000	73.3%	472,000	358,000	75.8%
	55-64 years	600,000	453,000	75.5%	438,000	332,000	75.9%	416,000	326,000	78.5%
	65-74 years	371,000	284,000	76.6%	358,000	276,000	77.1%	384,000	293,000	76.3%
	75-84 years	256,000	192,000	75.0%	267,000	197,000	73.6%	212,000	145,000	68.5%
	85 years or more	115,000	77,000	66.6%	77,000	49,000	63.2%	48,000	29,000	60.6%
<u>Native Born</u>	15-24 years	56,000	10,000	17.1%	63,000	10,000	15.7%	70,000	13,000	18.4%
	25-34 years	304,000	133,000	44.0%	363,000	174,000	47.8%	479,000	241,000	50.3%
	35-44 years	438,000	295,000	67.4%	562,000	395,000	70.2%	522,000	367,000	70.4%
	45-54 years	564,000	422,000	74.9%	510,000	391,000	76.7%	397,000	306,000	77.3%
	55-64 years	474,000	369,000	77.7%	360,000	280,000	77.8%	361,000	289,000	79.9%
	65-74 years	304,000	239,000	78.8%	308,000	243,000	78.8%	345,000	266,000	77.0%
	75-84 years	219,000	169,000	77.2%	238,000	178,000	74.6%	182,000	125,000	68.9%
	85 years or more	102,000	69,000	67.7%	64,000	42,000	64.8%	34,000	21,000	61.5%
<u>Foreign Born</u>	15-24 years	17,000	1,000	5.3%	17,000	1,000	8.0%	10,000	1,000	12.5%
	25-34 years	124,000	30,000	24.5%	117,000	30,000	25.4%	77,000	26,000	33.4%
	35-44 years	184,000	92,000	50.1%	164,000	80,000	48.9%	100,000	56,000	55.8%
	45-54 years	186,000	113,000	60.8%	129,000	77,000	60.0%	75,000	51,000	67.9%
	55-64 years	126,000	84,000	67.1%	77,000	52,000	67.4%	55,000	38,000	69.0%
	65-74 years	67,000	45,000	66.4%	49,000	33,000	66.9%	40,000	27,000	69.5%
	75-84 years	37,000	23,000	62.0%	29,000	19,000	65.0%	30,000	20,000	66.1%
	85 years or more	14,000	8,000	58.4%	13,000	7,000	55.1%	14,000	8,000	58.4%



## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in New Jersey Graphs



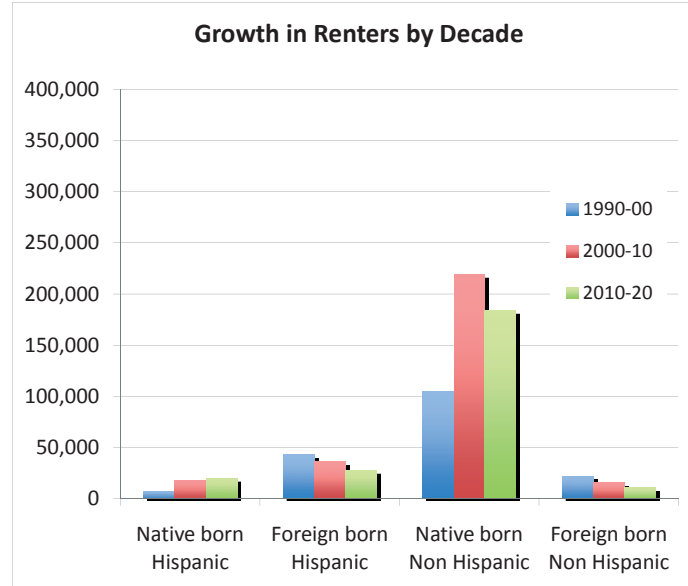
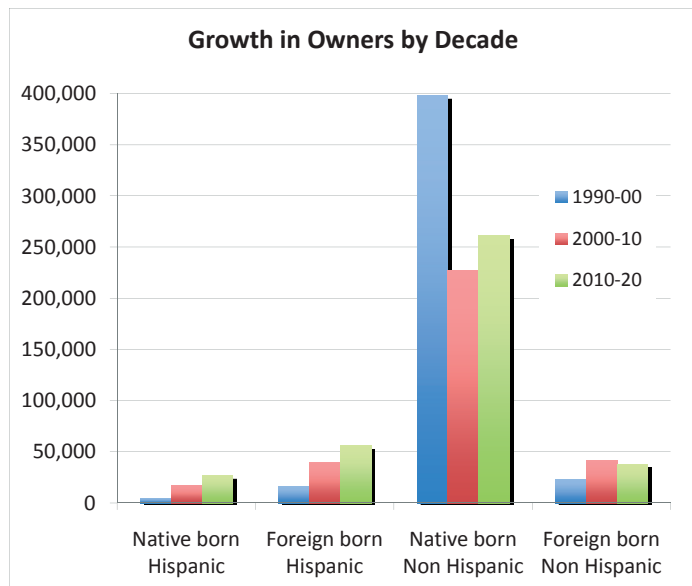
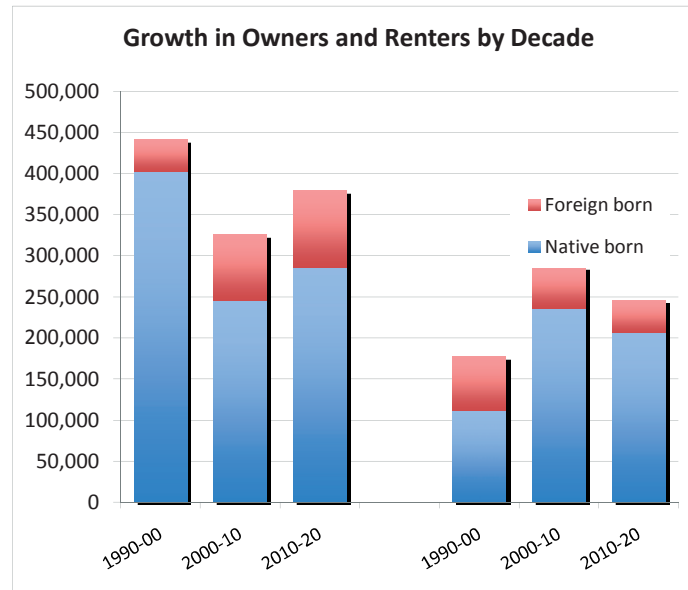
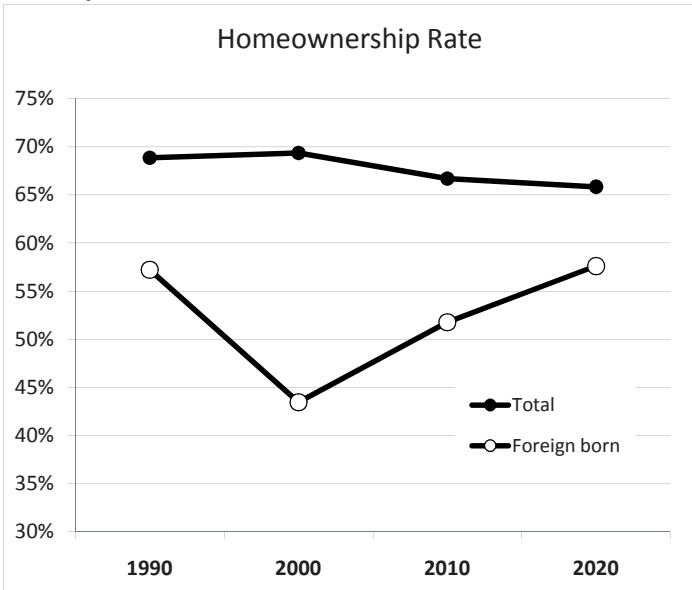
## NORTH CAROLINA 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	4,371,000	2,878,000	65.8%	3,745,000	2,498,000	66.7%	3,132,000	2,172,000	69.4%	2,513,000	1,730,000	68.9%
Native Born	3,955,000	2,638,000	66.7%	3,463,000	2,352,000	67.9%	2,982,000	2,107,000	70.7%	2,467,000	1,704,000	69.1%
Foreign Born	416,000	240,000	57.6%	282,000	146,000	51.8%	150,000	65,000	43.5%	45,000	26,000	57.2%
10 or less yrs. in U.S.	80,000	19,000	23.6%	92,000	22,000	24.3%	71,000	17,000	23.3%	17,000	5,000	32.7%
11 to 20 yrs. in U.S.	119,000	62,000	52.1%	96,000	54,000	55.9%	40,000	20,000	49.6%	10,000	6,000	62.2%
21 to 30 yrs. in U.S.	123,000	84,000	68.4%	49,000	34,000	68.5%	18,000	12,000	66.1%	8,000	6,000	70.6%
Over 30 yrs. in U.S.	94,000	75,000	79.4%	45,000	36,000	81.1%	21,000	17,000	81.3%	11,000	9,000	81.0%
Hispanic	333,000	169,000	50.6%	201,000	86,000	42.9%	91,000	29,000	31.3%	19,000	8,000	43.1%
Native Born	107,000	55,000	51.0%	60,000	28,000	47.4%	25,000	11,000	43.7%	13,000	6,000	46.1%
Foreign Born	226,000	114,000	50.3%	142,000	58,000	41.0%	66,000	18,000	26.7%	7,000	2,000	37.4%
Not Hispanic	4,038,000	2,710,000	67.1%	3,544,000	2,412,000	68.1%	3,041,000	2,144,000	70.5%	2,493,000	1,722,000	69.1%
Native Born	3,848,000	2,584,000	67.1%	3,403,000	2,323,000	68.3%	2,957,000	2,096,000	70.9%	2,454,000	1,698,000	69.2%
Foreign Born	190,000	126,000	66.2%	141,000	88,000	62.6%	84,000	47,000	56.8%	39,000	24,000	60.6%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	193,000	33,000	16.9%	182,000	38,000	20.9%	150,000	36,000	23.8%		
	25-34 years	589,000	264,000	44.8%	575,000	294,000	51.0%	551,000	279,000	50.7%		
	35-44 years	712,000	463,000	65.0%	692,000	483,000	69.8%	548,000	392,000	71.5%		
	45-54 years	771,000	562,000	72.9%	616,000	482,000	78.3%	394,000	316,000	80.2%		
	55-64 years	674,000	532,000	78.9%	431,000	358,000	83.1%	347,000	290,000	83.6%		
	65-74 years	444,000	366,000	82.4%	350,000	295,000	84.2%	316,000	260,000	82.2%		
	75-84 years	266,000	213,000	80.0%	227,000	181,000	79.6%	168,000	130,000	77.4%		
	85 years or more	97,000	66,000	68.3%	59,000	42,000	71.4%	38,000	27,000	71.1%		
<u>Native Born</u>	15-24 years	177,000	30,000	17.0%	166,000	36,000	21.8%	147,000	35,000	23.9%		
	25-34 years	515,000	240,000	46.6%	529,000	281,000	53.1%	538,000	275,000	51.0%		
	35-44 years	631,000	419,000	66.4%	654,000	465,000	71.1%	537,000	385,000	71.7%		
	45-54 years	717,000	527,000	73.5%	593,000	468,000	78.9%	387,000	311,000	80.4%		
	55-64 years	644,000	510,000	79.3%	419,000	349,000	83.5%	343,000	286,000	83.6%		
	65-74 years	427,000	354,000	82.8%	342,000	289,000	84.6%	312,000	257,000	82.2%		
	75-84 years	258,000	207,000	80.4%	223,000	178,000	79.8%	166,000	129,000	77.4%		
	85 years or more	94,000	64,000	68.4%	57,000	41,000	71.6%	38,000	27,000	71.4%		
<u>Foreign Born</u>	15-24 years	16,000	2,000	15.0%	16,000	2,000	10.9%	3,000	0	16.1%		
	25-34 years	73,000	24,000	32.2%	46,000	13,000	27.4%	13,000	5,000	35.7%		
	35-44 years	81,000	44,000	54.1%	38,000	18,000	47.8%	11,000	7,000	61.8%		
	45-54 years	54,000	35,000	64.9%	23,000	14,000	61.3%	8,000	6,000	73.6%		
	55-64 years	30,000	22,000	71.6%	13,000	9,000	70.2%	5,000	4,000	80.8%		
	65-74 years	16,000	12,000	73.2%	8,000	6,000	70.5%	4,000	3,000	81.3%		
	75-84 years	8,000	6,000	69.0%	5,000	3,000	68.2%	2,000	1,000	70.6%		
	85 years or more	3,000	2,000	64.6%	1,000	1,000	63.1%	1,000	0	56.5%		

## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in North Carolina

### Graphs

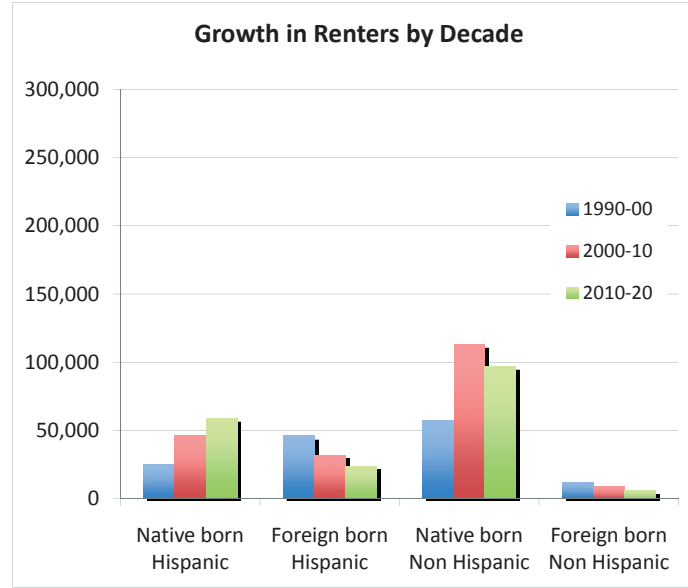
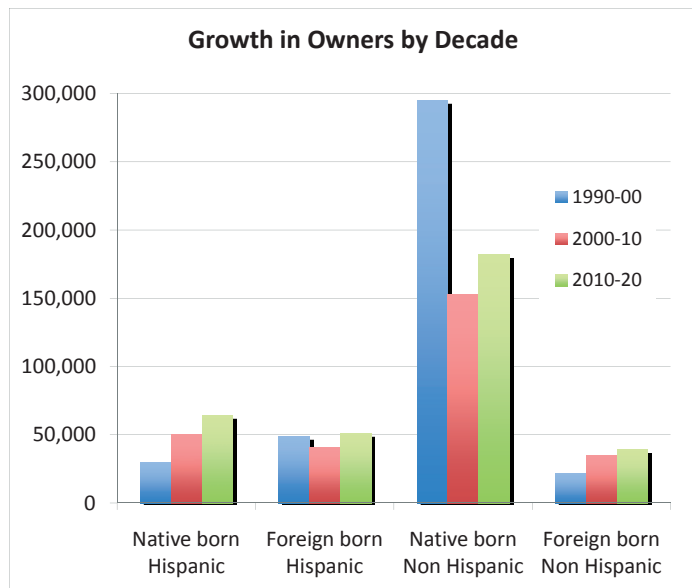
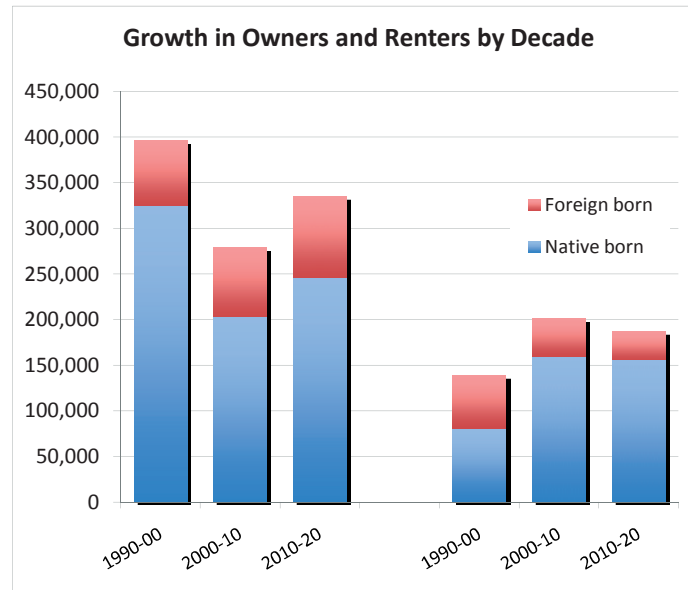
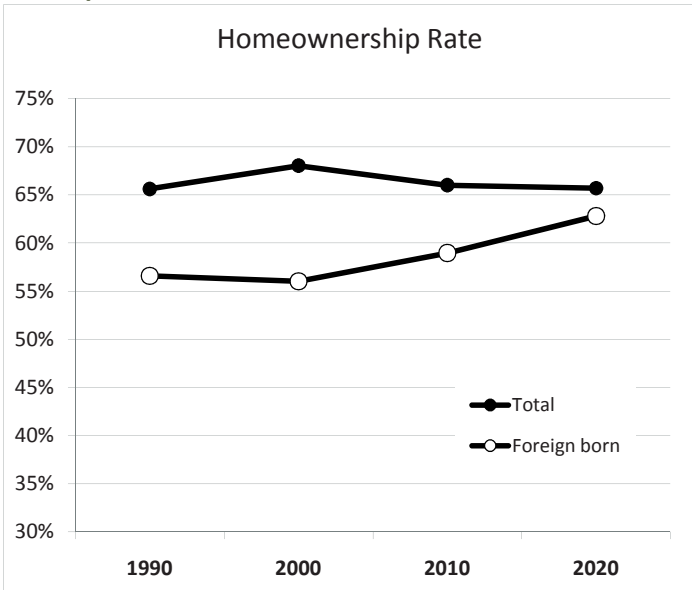


## ARIZONA 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	2,903,000	1,907,000	65.7%	2,381,000	1,572,000	66.0%	1,901,000	1,294,000	68.0%	1,366,000	896,000	65.6%
Native Born	2,428,000	1,609,000	66.3%	2,026,000	1,363,000	67.2%	1,663,000	1,160,000	69.8%	1,257,000	835,000	66.4%
Foreign Born	475,000	298,000	62.8%	355,000	209,000	59.0%	238,000	133,000	56.0%	109,000	62,000	56.6%
10 or less yrs. in U.S.	67,000	21,000	31.9%	77,000	25,000	32.3%	76,000	23,000	29.9%	31,000	9,000	29.6%
11 to 20 yrs. in U.S.	100,000	57,000	57.3%	97,000	53,000	55.0%	69,000	41,000	59.6%	26,000	14,000	55.1%
21 to 30 yrs. in U.S.	125,000	80,000	63.9%	83,000	55,000	66.2%	40,000	28,000	68.6%	20,000	13,000	65.2%
Over 30 yrs. in U.S.	183,000	140,000	76.3%	97,000	76,000	78.0%	53,000	42,000	79.6%	32,000	25,000	78.7%
Hispanic	699,000	388,000	55.5%	501,000	273,000	54.4%	332,000	182,000	55.0%	182,000	103,000	56.3%
Native Born	396,000	217,000	54.7%	273,000	153,000	55.9%	177,000	103,000	58.2%	122,000	73,000	59.8%
Foreign Born	303,000	171,000	56.4%	228,000	120,000	52.7%	155,000	79,000	51.2%	60,000	30,000	49.4%
Not Hispanic	2,204,000	1,520,000	68.9%	1,880,000	1,299,000	69.1%	1,570,000	1,111,000	70.8%	1,184,000	794,000	67.0%
Native Born	2,032,000	1,392,000	68.5%	1,753,000	1,210,000	69.0%	1,487,000	1,057,000	71.1%	1,135,000	762,000	67.1%
Foreign Born	172,000	128,000	74.0%	127,000	89,000	70.2%	83,000	54,000	64.9%	49,000	32,000	65.5%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	127,000	24,000	19.2%	116,000	21,000	18.0%	89,000	13,000	14.6%		
	25-34 years	379,000	165,000	43.6%	337,000	160,000	47.6%	305,000	142,000	46.4%		
	35-44 years	428,000	260,000	60.8%	406,000	274,000	67.5%	291,000	194,000	66.6%		
	45-54 years	467,000	329,000	70.5%	356,000	268,000	75.3%	203,000	155,000	76.3%		
	55-64 years	421,000	331,000	78.6%	256,000	211,000	82.3%	175,000	145,000	83.0%		
	65-74 years	306,000	259,000	84.8%	227,000	197,000	86.7%	180,000	153,000	84.7%		
	75-84 years	185,000	156,000	84.0%	160,000	133,000	83.2%	102,000	81,000	79.6%		
	85 years or more	68,000	47,000	69.3%	43,000	29,000	68.6%	21,000	14,000	66.4%		
<u>Native Born</u>	15-24 years	113,000	22,000	19.2%	99,000	18,000	18.1%	81,000	12,000	15.0%		
	25-34 years	312,000	140,000	44.9%	275,000	136,000	49.4%	278,000	132,000	47.5%		
	35-44 years	334,000	207,000	62.0%	344,000	237,000	69.1%	266,000	180,000	67.5%		
	45-54 years	389,000	277,000	71.2%	315,000	240,000	76.4%	187,000	143,000	76.7%		
	55-64 years	370,000	294,000	79.3%	231,000	192,000	83.1%	163,000	136,000	83.5%		
	65-74 years	275,000	235,000	85.6%	210,000	183,000	87.4%	170,000	145,000	85.1%		
	75-84 years	170,000	144,000	84.8%	150,000	125,000	83.7%	93,000	74,000	80.2%		
	85 years or more	63,000	44,000	69.4%	39,000	27,000	69.2%	18,000	12,000	66.3%		
<u>Foreign Born</u>	15-24 years	14,000	3,000	19.3%	18,000	3,000	17.4%	7,000	1,000	10.3%		
	25-34 years	67,000	25,000	37.8%	61,000	24,000	39.4%	27,000	9,000	35.1%		
	35-44 years	94,000	53,000	56.3%	62,000	36,000	58.5%	25,000	14,000	57.1%		
	45-54 years	78,000	52,000	66.7%	41,000	28,000	67.1%	16,000	12,000	71.9%		
	55-64 years	50,000	37,000	73.7%	25,000	19,000	75.1%	12,000	10,000	76.4%		
	65-74 years	30,000	24,000	77.6%	17,000	14,000	78.4%	10,000	8,000	78.9%		
	75-84 years	16,000	12,000	75.5%	10,000	8,000	75.8%	9,000	6,000	74.0%		
	85 years or more	5,000	3,000	67.7%	4,000	2,000	62.3%	2,000	2,000	67.1%		

## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Arizona Graphs



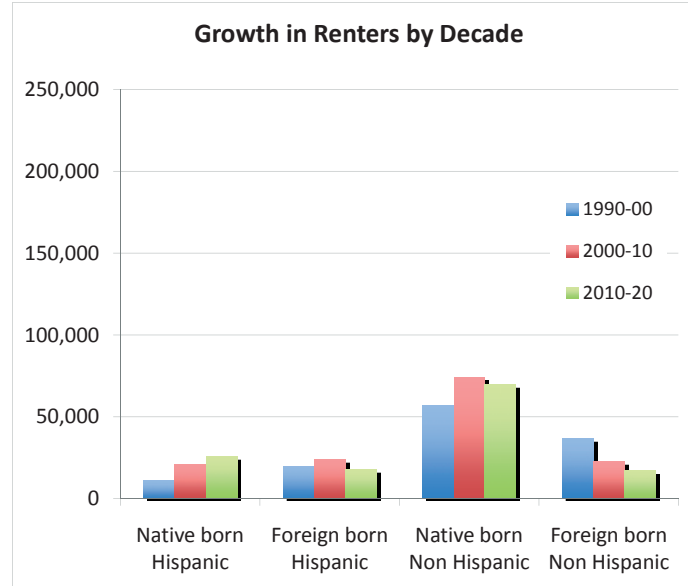
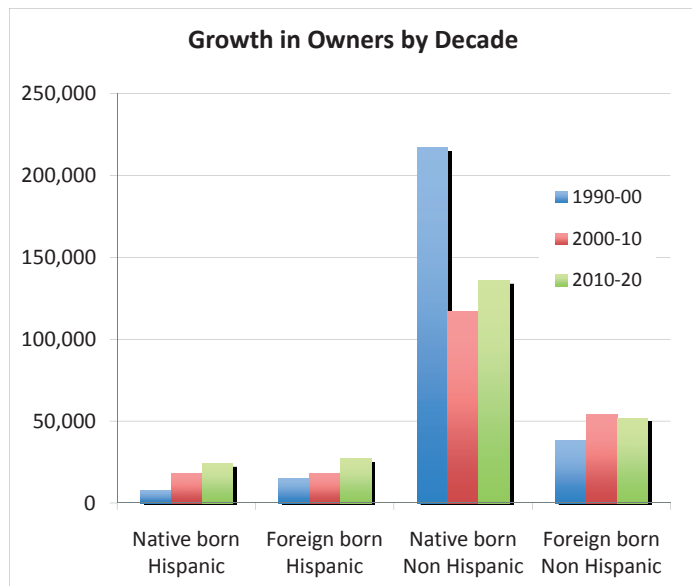
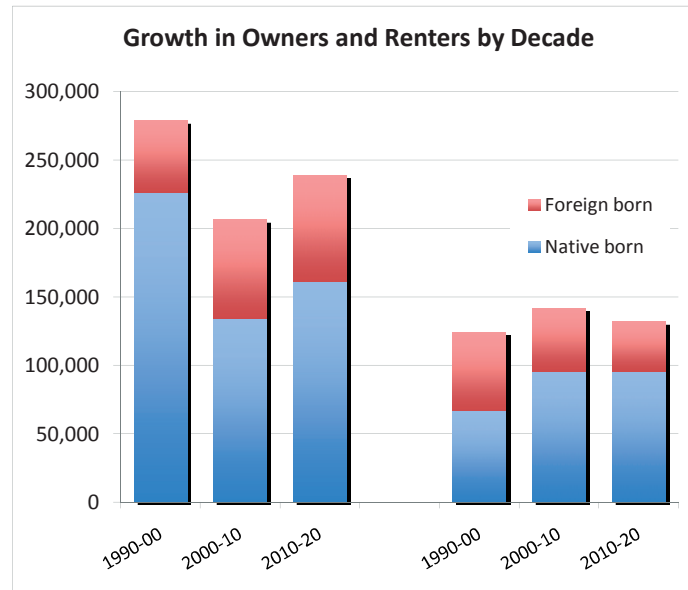
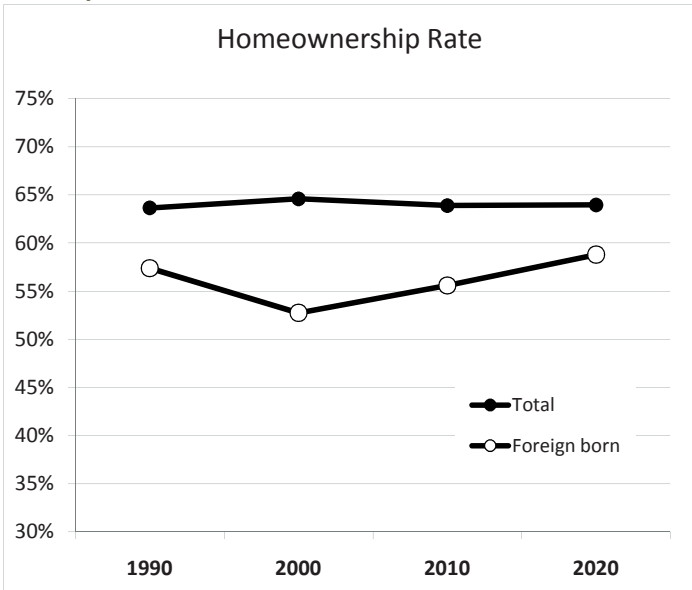
## WASHINGTON 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	2,991,000	1,913,000	64.0%	2,620,000	1,674,000	63.9%	2,271,000	1,467,000	64.6%	1,868,000	1,189,000	63.7%
Native Born	2,520,000	1,636,000	64.9%	2,263,000	1,475,000	65.2%	2,033,000	1,341,000	66.0%	1,740,000	1,115,000	64.1%
Foreign Born	471,000	277,000	58.8%	357,000	199,000	55.6%	238,000	126,000	52.7%	128,000	73,000	57.4%
10 or less yrs. in U.S.	86,000	22,000	26.0%	93,000	25,000	26.5%	78,000	22,000	28.4%	36,000	10,000	26.9%
11 to 20 yrs. in U.S.	116,000	62,000	53.5%	103,000	60,000	57.9%	63,000	34,000	53.6%	28,000	16,000	58.7%
21 to 30 yrs. in U.S.	123,000	83,000	67.6%	72,000	47,000	65.5%	38,000	24,000	64.4%	19,000	13,000	68.5%
Over 30 yrs. in U.S.	146,000	110,000	74.9%	89,000	67,000	75.3%	59,000	45,000	76.8%	45,000	34,000	76.2%
Hispanic	284,000	132,000	46.4%	189,000	81,000	42.8%	108,000	45,000	41.6%	53,000	22,000	40.4%
Native Born	141,000	65,000	45.9%	91,000	41,000	44.7%	52,000	23,000	44.1%	33,000	15,000	44.2%
Foreign Born	143,000	67,000	46.9%	98,000	40,000	41.1%	56,000	22,000	39.2%	21,000	7,000	34.2%
Not Hispanic	2,706,000	1,781,000	65.8%	2,431,000	1,593,000	65.5%	2,163,000	1,422,000	65.7%	1,814,000	1,167,000	64.3%
Native Born	2,378,000	1,571,000	66.0%	2,172,000	1,435,000	66.1%	1,981,000	1,318,000	66.5%	1,707,000	1,101,000	64.5%
Foreign Born	328,000	210,000	64.1%	259,000	158,000	61.1%	182,000	104,000	56.9%	107,000	66,000	61.8%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	132,000	17,000	12.5%	128,000	15,000	11.6%	115,000	12,000	10.5%		
	25-34 years	428,000	168,000	39.4%	403,000	169,000	41.8%	420,000	184,000	43.9%		
	35-44 years	481,000	299,000	62.1%	526,000	346,000	65.7%	448,000	300,000	66.9%		
	45-54 years	555,000	399,000	71.9%	487,000	367,000	75.4%	291,000	225,000	77.3%		
	55-64 years	491,000	384,000	78.2%	296,000	238,000	80.4%	223,000	181,000	81.2%		
	65-74 years	285,000	230,000	80.8%	215,000	176,000	81.8%	215,000	176,000	81.9%		
	75-84 years	169,000	129,000	76.6%	164,000	126,000	76.9%	125,000	92,000	73.9%		
	85 years or more	79,000	47,000	59.6%	52,000	31,000	59.7%	32,000	19,000	59.2%		
<u>Native Born</u>	15-24 years	118,000	15,000	12.7%	116,000	14,000	11.8%	108,000	12,000	10.9%		
	25-34 years	357,000	147,000	41.2%	349,000	153,000	43.7%	393,000	175,000	44.6%		
	35-44 years	390,000	248,000	63.7%	465,000	312,000	67.2%	419,000	283,000	67.5%		
	45-54 years	477,000	347,000	72.7%	439,000	336,000	76.4%	271,000	210,000	77.8%		
	55-64 years	438,000	345,000	78.9%	268,000	218,000	81.2%	207,000	169,000	81.7%		
	65-74 years	257,000	210,000	81.8%	198,000	163,000	82.6%	200,000	164,000	82.2%		
	75-84 years	153,000	119,000	77.9%	152,000	117,000	77.5%	114,000	85,000	74.1%		
	85 years or more	72,000	44,000	60.3%	47,000	28,000	60.5%	27,000	16,000	59.3%		
<u>Foreign Born</u>	15-24 years	14,000	1,000	10.7%	13,000	1,000	9.8%	7,000	0	4.7%		
	25-34 years	71,000	21,000	30.3%	54,000	16,000	29.3%	26,000	9,000	33.2%		
	35-44 years	91,000	51,000	55.5%	62,000	33,000	53.8%	28,000	16,000	57.6%		
	45-54 years	77,000	52,000	67.4%	48,000	32,000	66.3%	21,000	15,000	71.4%		
	55-64 years	53,000	39,000	72.8%	27,000	20,000	72.9%	16,000	12,000	74.8%		
	65-74 years	29,000	21,000	71.8%	18,000	13,000	72.2%	15,000	11,000	77.8%		
	75-84 years	16,000	10,000	64.0%	12,000	8,000	68.8%	10,000	7,000	71.3%		
	85 years or more	7,000	3,000	52.2%	5,000	3,000	51.8%	4,000	3,000	59.2%		

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Washington

## Graphs



## NEVADA 1990-2010 Profile and 2020 Projection of Households and Home Ownership

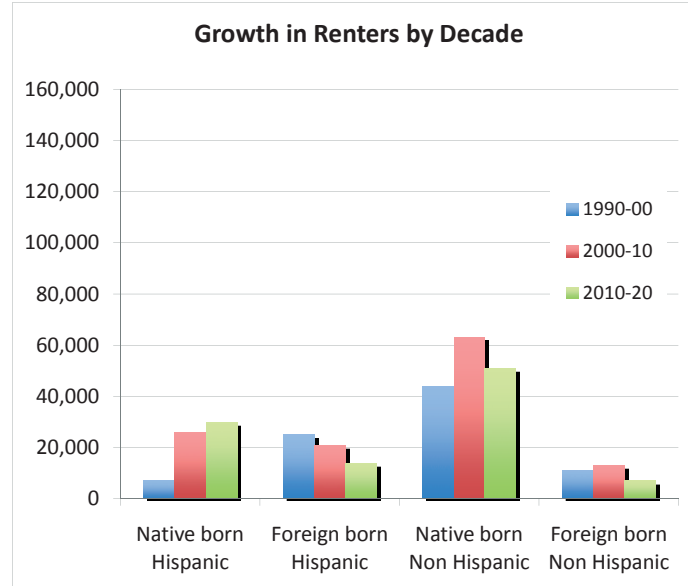
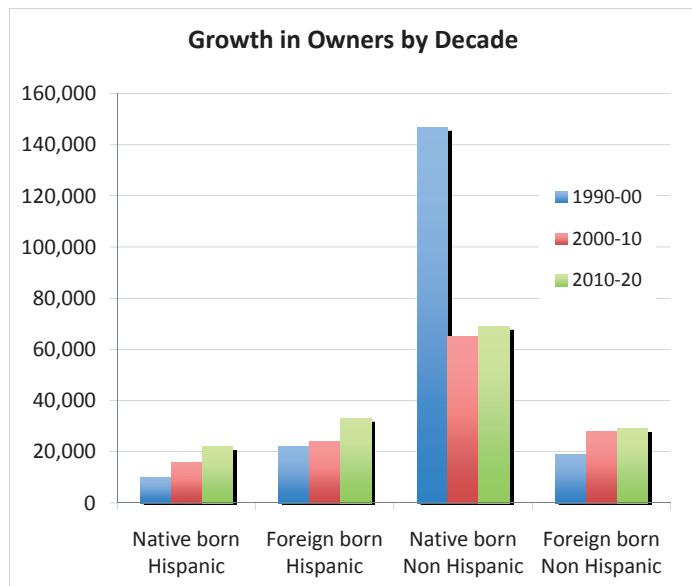
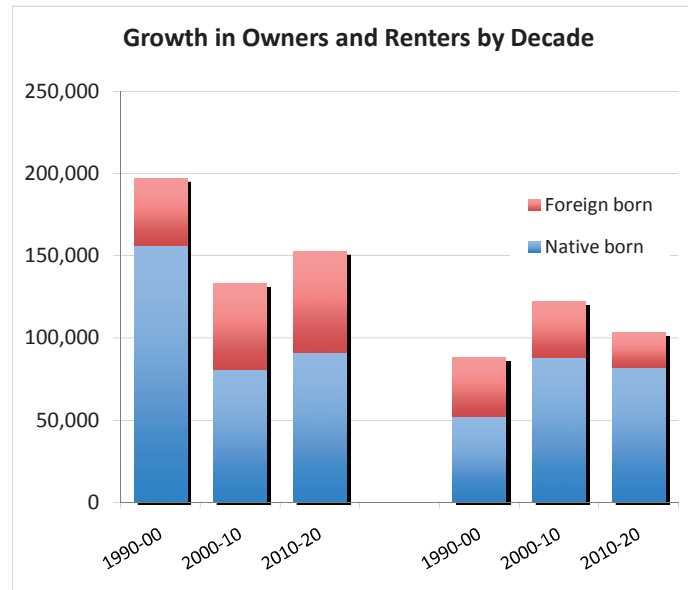
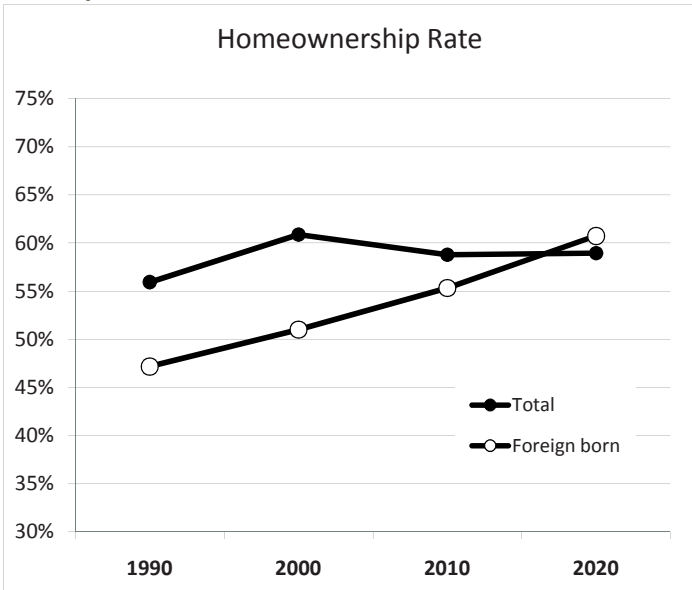
Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	1,262,000	744,000	59.0%	1,006,000	591,000	58.8%	751,000	457,000	60.9%	465,000	260,000	55.9%
Native Born	974,000	569,000	58.4%	801,000	478,000	59.7%	632,000	397,000	62.7%	424,000	241,000	56.8%
Foreign Born	288,000	175,000	60.7%	205,000	113,000	55.3%	119,000	61,000	51.0%	42,000	20,000	47.2%
10 or less yrs. in U.S.	40,000	14,000	36.1%	45,000	17,000	36.6%	33,000	9,000	28.6%	13,000	3,000	23.2%
11 to 20 yrs. in U.S.	69,000	42,000	60.5%	53,000	27,000	50.6%	40,000	21,000	52.4%	11,000	5,000	50.6%
21 to 30 yrs. in U.S.	71,000	42,000	59.8%	54,000	33,000	60.1%	22,000	13,000	59.7%	8,000	5,000	58.8%
Over 30 yrs. in U.S.	109,000	77,000	70.5%	53,000	38,000	71.0%	23,000	17,000	72.0%	10,000	6,000	65.4%
Hispanic	285,000	141,000	49.4%	185,000	86,000	46.6%	99,000	46,000	46.0%	35,000	14,000	40.1%
Native Born	129,000	56,000	43.4%	77,000	34,000	44.1%	35,000	18,000	50.0%	18,000	8,000	47.2%
Foreign Born	156,000	85,000	54.4%	109,000	52,000	48.3%	64,000	28,000	43.8%	17,000	6,000	32.7%
Not Hispanic	977,000	603,000	61.8%	821,000	505,000	61.5%	652,000	412,000	63.1%	431,000	246,000	57.2%
Native Born	845,000	513,000	60.7%	725,000	444,000	61.3%	597,000	379,000	63.5%	406,000	232,000	57.2%
Foreign Born	132,000	90,000	68.3%	96,000	61,000	63.3%	55,000	33,000	59.3%	25,000	14,000	57.1%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	47,000	9,000	19.7%	40,000	7,000	17.2%	28,000	4,000	13.6%		
	25-34 years	169,000	66,000	38.9%	139,000	61,000	43.8%	108,000	42,000	39.1%		
	35-44 years	198,000	108,000	54.4%	169,000	100,000	59.2%	105,000	60,000	57.4%		
	45-54 years	207,000	130,000	62.9%	150,000	101,000	67.5%	79,000	53,000	66.6%		
	55-64 years	182,000	127,000	69.8%	112,000	83,000	74.0%	64,000	45,000	70.3%		
	65-74 years	122,000	92,000	75.7%	84,000	64,000	76.4%	55,000	39,000	69.9%		
	75-84 years	63,000	47,000	75.3%	47,000	35,000	74.0%	23,000	16,000	68.4%		
	85 years or more	18,000	12,000	65.3%	10,000	6,000	60.8%	4,000	2,000	57.1%		
<u>Native Born</u>	15-24 years	41,000	8,000	19.1%	33,000	6,000	17.3%	25,000	3,000	14.2%		
	25-34 years	130,000	52,000	39.6%	109,000	50,000	45.5%	98,000	39,000	40.3%		
	35-44 years	142,000	78,000	54.7%	137,000	83,000	60.8%	95,000	55,000	57.9%		
	45-54 years	162,000	102,000	63.0%	129,000	88,000	68.8%	72,000	49,000	67.5%		
	55-64 years	152,000	107,000	70.4%	98,000	74,000	75.1%	59,000	41,000	70.7%		
	65-74 years	104,000	80,000	76.8%	75,000	58,000	77.4%	52,000	37,000	70.3%		
	75-84 years	55,000	42,000	76.8%	43,000	32,000	74.8%	21,000	14,000	69.5%		
	85 years or more	16,000	11,000	65.8%	9,000	5,000	61.7%	3,000	2,000	56.8%		
<u>Foreign Born</u>	15-24 years	7,000	2,000	23.7%	7,000	1,000	16.7%	3,000	0	9.0%		
	25-34 years	39,000	14,000	36.8%	31,000	12,000	37.8%	10,000	3,000	27.3%		
	35-44 years	56,000	30,000	53.6%	32,000	17,000	52.6%	10,000	6,000	53.3%		
	45-54 years	46,000	29,000	62.5%	22,000	13,000	59.7%	7,000	4,000	56.8%		
	55-64 years	30,000	20,000	66.9%	14,000	9,000	66.5%	5,000	4,000	66.1%		
	65-74 years	18,000	12,000	69.3%	9,000	6,000	66.8%	3,000	2,000	64.1%		
	75-84 years	8,000	5,000	65.8%	4,000	3,000	65.3%	2,000	1,000	57.7%		
	85 years or more	2,000	1,000	60.8%	1,000	1,000	53.4%	1,000	0	58.5%		



# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Nevada

## Graphs



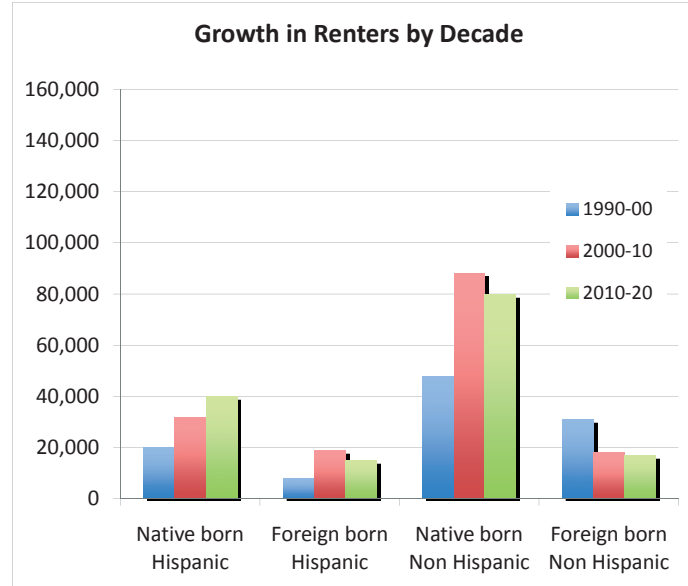
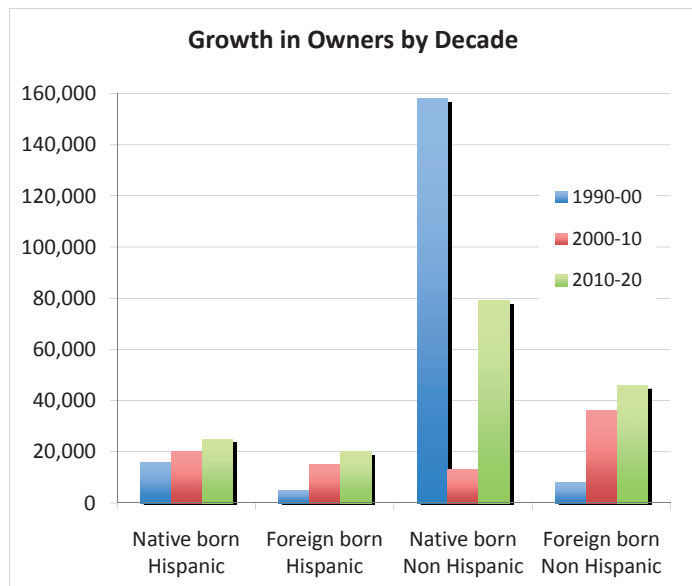
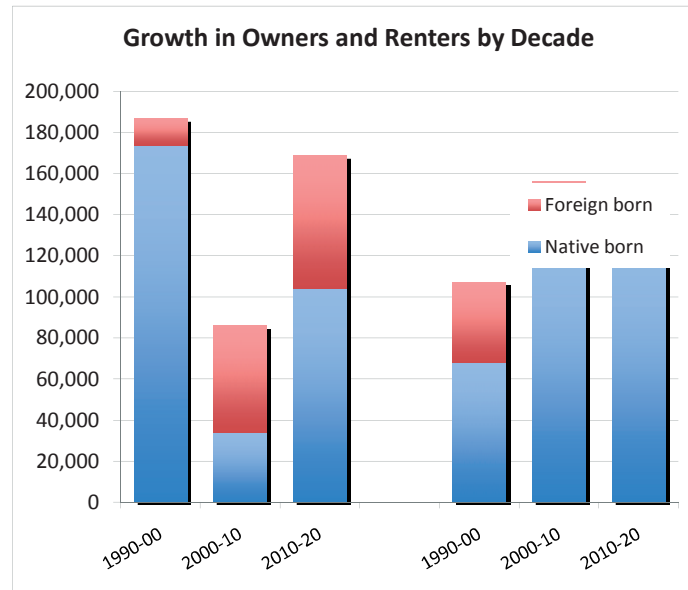
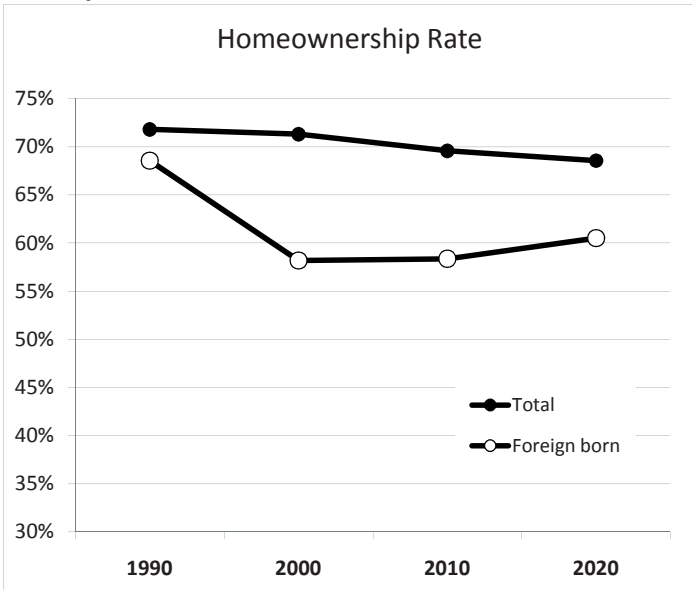
**PENNSYLVANIA 1990-2010 Profile and 2020 Projection of Households and Home Ownership**

<b>Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020</b>												
	<b>2020</b>			<b>2010</b>			<b>2000</b>			<b>1990</b>		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	5,340,000	3,661,000	68.6%	5,019,000	3,492,000	69.6%	4,777,000	3,406,000	71.3%	4,483,000	3,219,000	71.8%
Native Born	4,935,000	3,416,000	69.2%	4,711,000	3,312,000	70.3%	4,557,000	3,278,000	71.9%	4,315,000	3,104,000	71.9%
Foreign Born	405,000	245,000	60.5%	308,000	180,000	58.4%	220,000	128,000	58.2%	168,000	115,000	68.5%
10 or less yrs. in U.S.	87,000	23,000	26.2%	93,000	25,000	26.6%	68,000	19,000	27.7%	35,000	13,000	37.1%
11 to 20 yrs. in U.S.	108,000	60,000	55.9%	79,000	50,000	63.8%	48,000	27,000	57.3%	30,000	22,000	71.0%
21 to 30 yrs. in U.S.	97,000	71,000	73.5%	58,000	42,000	71.5%	34,000	24,000	72.4%	24,000	19,000	78.2%
Over 30 yrs. in U.S.	114,000	91,000	80.0%	78,000	63,000	80.8%	71,000	58,000	81.3%	78,000	61,000	78.7%
Hispanic	295,000	127,000	43.2%	196,000	83,000	42.4%	109,000	47,000	43.5%	60,000	26,000	43.4%
Native Born	202,000	82,000	40.7%	137,000	57,000	41.8%	85,000	37,000	43.9%	49,000	21,000	42.3%
Foreign Born	93,000	45,000	48.6%	58,000	25,000	43.7%	24,000	10,000	41.7%	11,000	5,000	48.5%
Not Hispanic	5,045,000	3,533,000	70.0%	4,823,000	3,409,000	70.7%	4,668,000	3,359,000	72.0%	4,423,000	3,193,000	72.2%
Native Born	4,732,000	3,333,000	70.4%	4,573,000	3,254,000	71.2%	4,472,000	3,241,000	72.5%	4,266,000	3,083,000	72.3%
Foreign Born	313,000	200,000	64.1%	250,000	154,000	61.8%	196,000	118,000	60.2%	157,000	110,000	69.9%

<b>Households and Home Ownership by Nativity and Age, 1990-2010</b>										
		<b>2010</b>			<b>2000</b>			<b>1990</b>		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	199,000	30,000	15.3%	186,000	31,000	16.9%	182,000	36,000	19.9%
	25-34 years	674,000	318,000	47.3%	711,000	363,000	51.0%	844,000	461,000	54.6%
	35-44 years	843,000	585,000	69.4%	1,020,000	742,000	72.7%	920,000	690,000	75.0%
	45-54 years	1,078,000	825,000	76.5%	956,000	766,000	80.2%	683,000	559,000	81.9%
	55-64 years	958,000	772,000	80.6%	666,000	547,000	82.1%	674,000	568,000	84.4%
	65-74 years	614,000	496,000	80.8%	622,000	507,000	81.6%	695,000	562,000	80.9%
	75-84 years	454,000	342,000	75.4%	485,000	365,000	75.3%	397,000	287,000	72.3%
	85 years or more	199,000	122,000	61.5%	132,000	85,000	64.8%	88,000	55,000	62.8%
<u>Native Born</u>	15-24 years	189,000	29,000	15.6%	178,000	31,000	17.2%	178,000	36,000	20.2%
	25-34 years	619,000	301,000	48.7%	672,000	351,000	52.2%	819,000	451,000	55.1%
	35-44 years	768,000	540,000	70.4%	970,000	713,000	73.5%	890,000	668,000	75.1%
	45-54 years	1,009,000	777,000	77.0%	913,000	736,000	80.6%	656,000	538,000	81.9%
	55-64 years	911,000	738,000	81.0%	636,000	524,000	82.5%	651,000	550,000	84.4%
	65-74 years	587,000	477,000	81.3%	596,000	489,000	82.0%	673,000	544,000	80.9%
	75-84 years	436,000	331,000	75.9%	467,000	353,000	75.6%	372,000	269,000	72.2%
	85 years or more	192,000	118,000	61.7%	125,000	81,000	65.0%	76,000	47,000	62.4%
<u>Foreign Born</u>	15-24 years	11,000	1,000	9.7%	8,000	1,000	10.9%	5,000	0	8.7%
	25-34 years	55,000	17,000	30.9%	40,000	12,000	30.6%	25,000	9,000	37.0%
	35-44 years	75,000	45,000	59.1%	51,000	29,000	56.9%	31,000	22,000	70.0%
	45-54 years	69,000	48,000	70.0%	43,000	30,000	69.8%	27,000	22,000	81.9%
	55-64 years	47,000	35,000	74.4%	30,000	22,000	74.4%	22,000	19,000	84.2%
	65-74 years	27,000	19,000	71.0%	25,000	18,000	72.1%	22,000	17,000	80.9%
	75-84 years	18,000	11,000	62.9%	18,000	12,000	68.6%	24,000	18,000	73.0%
	85 years or more	7,000	4,000	56.8%	6,000	4,000	60.3%	12,000	8,000	65.1%

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Pennsylvania

## Graphs



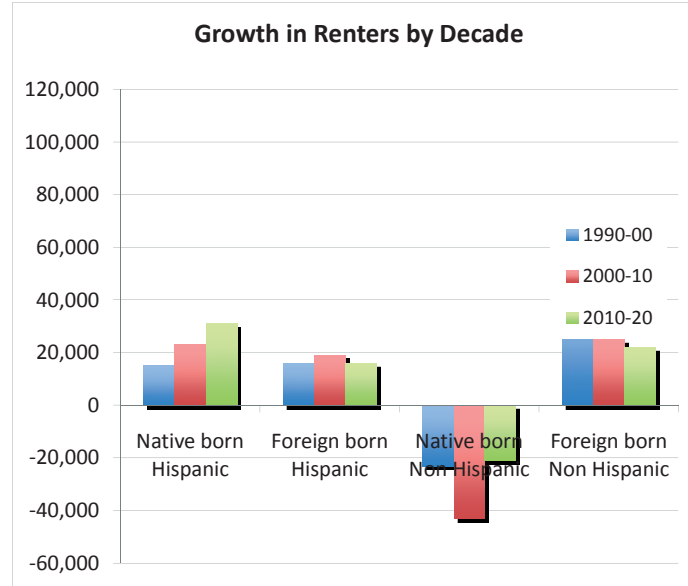
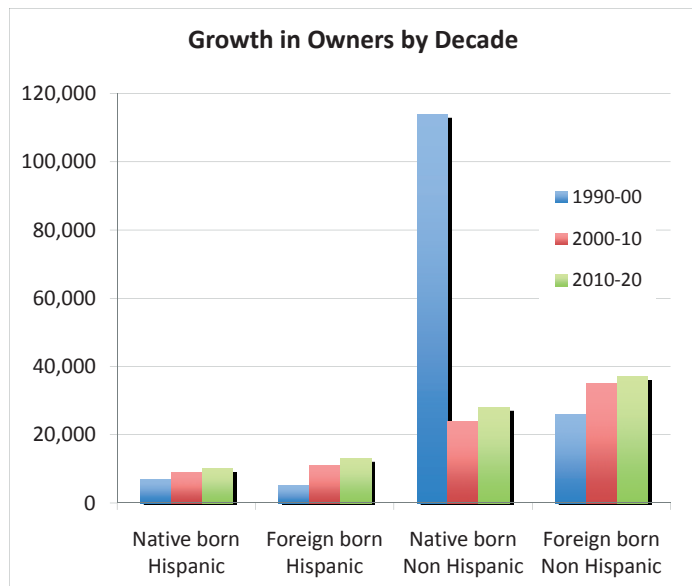
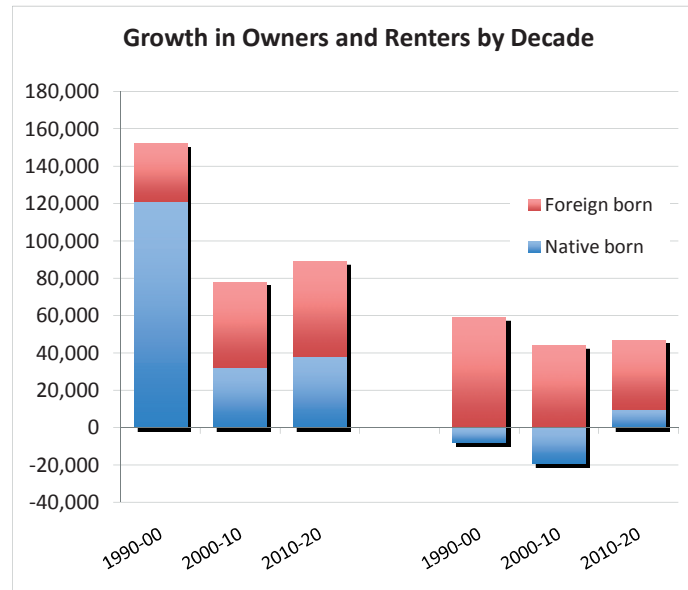
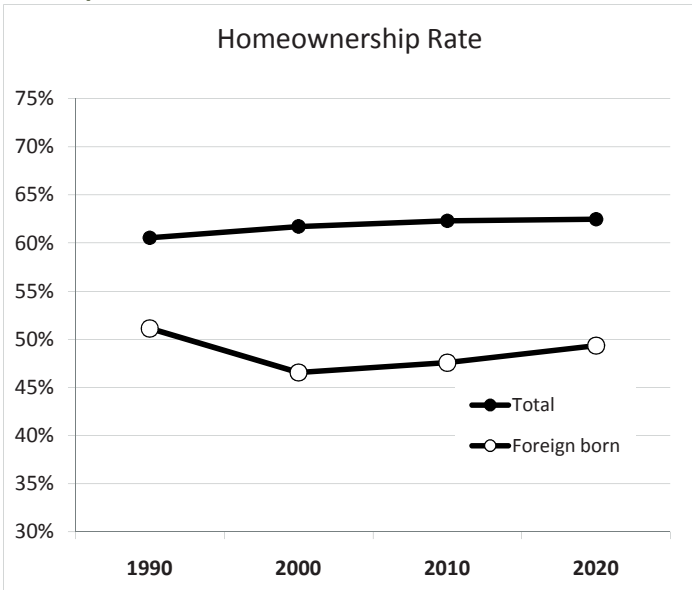
## MASSACHUSETTS 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	2,683,000	1,676,000	62.5%	2,547,000	1,587,000	62.3%	2,444,000	1,508,000	61.7%	2,241,000	1,357,000	60.5%
Native Born	2,168,000	1,422,000	65.6%	2,120,000	1,384,000	65.3%	2,107,000	1,352,000	64.1%	1,994,000	1,231,000	61.7%
Foreign Born	515,000	254,000	49.3%	427,000	203,000	47.6%	337,000	157,000	46.6%	247,000	126,000	51.1%
10 or less yrs. in U.S.	111,000	19,000	17.2%	118,000	21,000	17.6%	100,000	19,000	19.4%	68,000	14,000	20.8%
11 to 20 yrs. in U.S.	121,000	50,000	41.2%	107,000	49,000	45.5%	89,000	37,000	41.7%	51,000	27,000	52.6%
21 to 30 yrs. in U.S.	117,000	67,000	56.9%	89,000	51,000	56.7%	57,000	35,000	61.3%	47,000	31,000	65.8%
Over 30 yrs. in U.S.	166,000	118,000	71.5%	112,000	83,000	73.8%	90,000	65,000	72.1%	81,000	54,000	67.3%
Hispanic	254,000	69,000	27.4%	184,000	46,000	24.8%	122,000	27,000	21.8%	79,000	14,000	17.9%
Native Born	145,000	33,000	22.7%	104,000	23,000	21.9%	72,000	14,000	20.1%	50,000	7,000	14.8%
Foreign Born	109,000	36,000	33.6%	80,000	23,000	28.7%	50,000	12,000	24.3%	29,000	7,000	23.3%
Not Hispanic	2,429,000	1,606,000	66.1%	2,363,000	1,542,000	65.2%	2,322,000	1,482,000	63.8%	2,162,000	1,343,000	62.1%
Native Born	2,023,000	1,389,000	68.7%	2,016,000	1,361,000	67.5%	2,035,000	1,337,000	65.7%	1,944,000	1,223,000	62.9%
Foreign Born	406,000	217,000	53.5%	347,000	180,000	51.9%	287,000	145,000	50.4%	218,000	119,000	54.8%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	93,000	9,000	9.8%	94,000	8,000	9.0%	102,000	10,000	9.8%		
	25-34 years	367,000	126,000	34.4%	414,000	156,000	37.6%	479,000	194,000	40.5%		
	35-44 years	466,000	287,000	61.6%	558,000	357,000	63.9%	495,000	327,000	66.0%		
	45-54 years	569,000	402,000	70.6%	495,000	362,000	73.1%	344,000	258,000	75.1%		
	55-64 years	476,000	358,000	75.1%	327,000	247,000	75.5%	304,000	231,000	76.2%		
	65-74 years	285,000	212,000	74.1%	272,000	200,000	73.3%	293,000	208,000	71.1%		
	75-84 years	199,000	139,000	69.9%	214,000	142,000	66.4%	179,000	106,000	59.2%		
	85 years or more	93,000	55,000	59.5%	69,000	37,000	53.4%	47,000	23,000	49.4%		
<u>Native Born</u>	15-24 years	80,000	8,000	10.6%	82,000	8,000	9.5%	92,000	9,000	10.1%		
	25-34 years	290,000	112,000	38.4%	346,000	142,000	40.9%	428,000	180,000	42.0%		
	35-44 years	365,000	239,000	65.6%	475,000	318,000	67.0%	444,000	300,000	67.6%		
	45-54 years	473,000	346,000	73.1%	429,000	322,000	75.1%	306,000	232,000	75.9%		
	55-64 years	410,000	315,000	76.9%	285,000	220,000	77.1%	273,000	211,000	77.0%		
	65-74 years	246,000	188,000	76.4%	240,000	180,000	75.1%	267,000	191,000	71.8%		
	75-84 years	173,000	125,000	72.3%	191,000	129,000	67.7%	151,000	91,000	60.2%		
	85 years or more	83,000	50,000	60.7%	59,000	32,000	54.6%	34,000	17,000	49.3%		
<u>Foreign Born</u>	15-24 years	13,000	1,000	5.2%	12,000	1,000	5.3%	10,000	1,000	6.8%		
	25-34 years	76,000	15,000	19.1%	68,000	14,000	20.8%	51,000	14,000	27.5%		
	35-44 years	101,000	48,000	47.0%	83,000	38,000	46.2%	51,000	27,000	52.5%		
	45-54 years	96,000	56,000	58.6%	66,000	39,000	59.6%	38,000	26,000	68.6%		
	55-64 years	66,000	42,000	63.9%	42,000	27,000	64.5%	30,000	21,000	68.5%		
	65-74 years	39,000	23,000	59.5%	32,000	19,000	60.0%	26,000	17,000	64.3%		
	75-84 years	26,000	14,000	53.2%	23,000	13,000	55.8%	27,000	15,000	53.8%		
	85 years or more	11,000	5,000	50.7%	9,000	4,000	45.9%	13,000	6,000	49.9%		

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Massachusetts

## Graphs



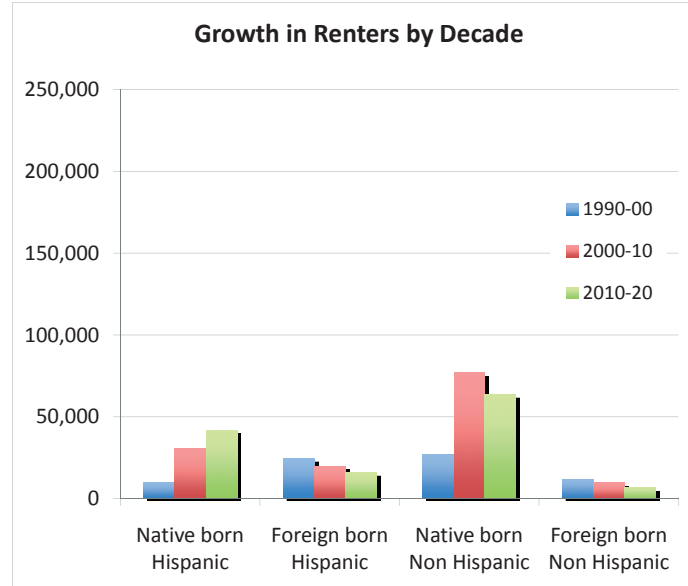
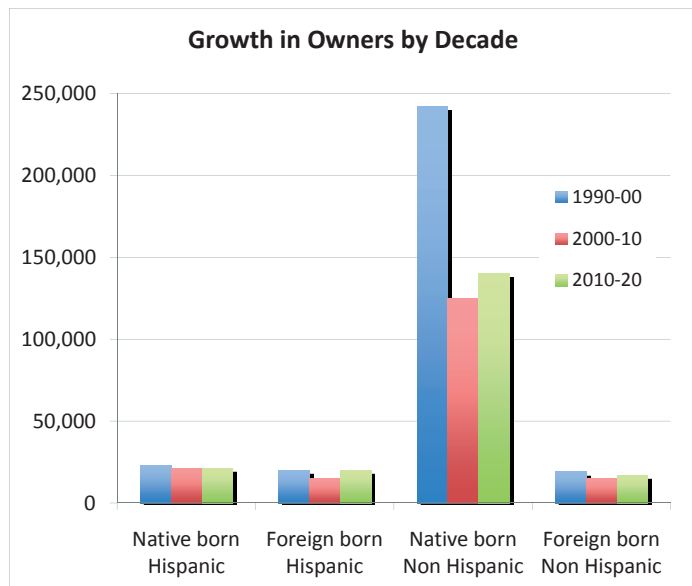
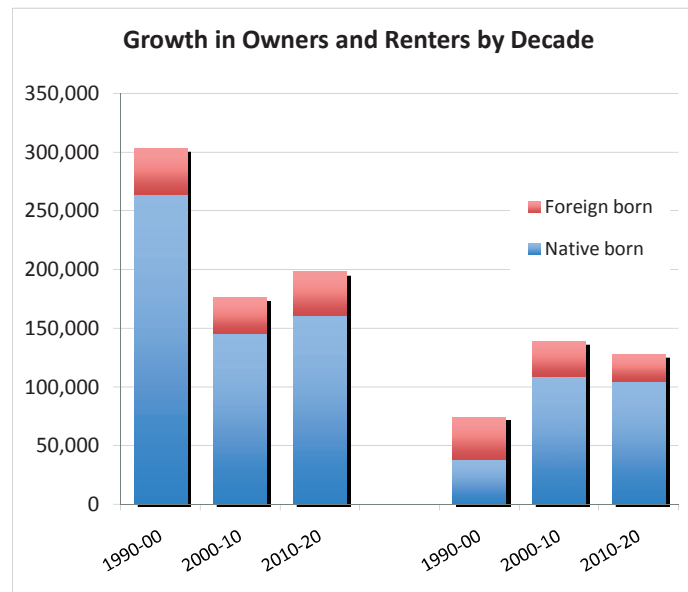
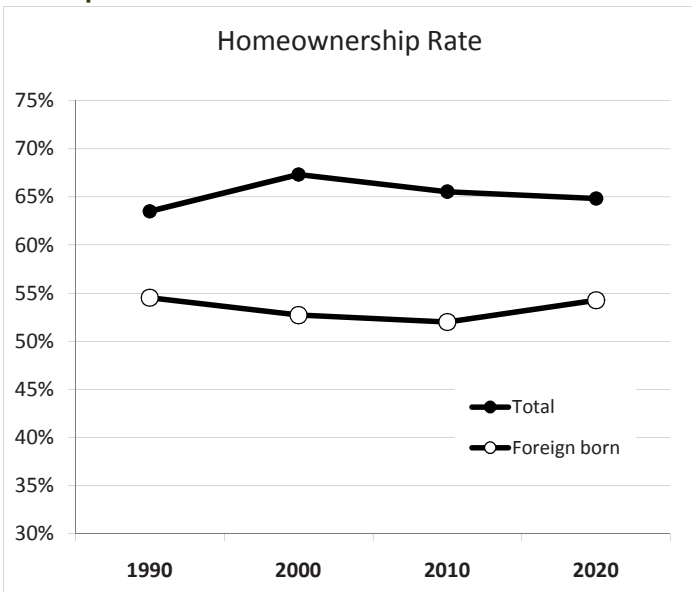
## COLORADO 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	2,299,000	1,491,000	64.8%	1,973,000	1,293,000	65.5%	1,658,000	1,116,000	67.3%	1,281,000	814,000	63.5%
Native Born	2,045,000	1,353,000	66.2%	1,779,000	1,192,000	67.0%	1,524,000	1,046,000	68.6%	1,222,000	782,000	63.9%
Foreign Born	254,000	138,000	54.3%	194,000	101,000	52.0%	134,000	71,000	52.7%	59,000	32,000	54.5%
10 or less yrs. in U.S.	48,000	12,000	25.2%	54,000	14,000	25.7%	52,000	17,000	32.7%	17,000	5,000	26.2%
11 to 20 yrs. in U.S.	60,000	27,000	44.4%	60,000	30,000	50.3%	35,000	20,000	56.2%	14,000	7,000	52.7%
21 to 30 yrs. in U.S.	69,000	42,000	60.0%	34,000	22,000	63.8%	21,000	14,000	67.1%	10,000	7,000	67.7%
Over 30 yrs. in U.S.	76,000	58,000	75.3%	46,000	35,000	76.8%	26,000	20,000	77.0%	18,000	13,000	76.2%
Hispanic	393,000	187,000	47.6%	295,000	146,000	49.6%	207,000	110,000	53.0%	129,000	67,000	52.2%
Native Born	260,000	125,000	48.0%	197,000	104,000	52.6%	145,000	83,000	57.1%	112,000	60,000	53.9%
Foreign Born	133,000	62,000	47.0%	97,000	42,000	43.4%	62,000	27,000	43.5%	17,000	7,000	40.8%
Not Hispanic	1,906,000	1,304,000	68.4%	1,678,000	1,147,000	68.3%	1,452,000	1,007,000	69.4%	1,152,000	746,000	64.8%
Native Born	1,785,000	1,228,000	68.8%	1,581,000	1,088,000	68.8%	1,379,000	963,000	69.8%	1,110,000	721,000	65.0%
Foreign Born	121,000	76,000	62.3%	97,000	59,000	60.6%	72,000	44,000	60.6%	41,000	25,000	60.4%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	112,000	17,000	15.2%	105,000	17,000	16.7%	77,000	9,000	11.8%		
	25-34 years	345,000	151,000	43.8%	320,000	155,000	48.3%	315,000	142,000	45.0%		
	35-44 years	377,000	245,000	65.2%	399,000	282,000	70.7%	326,000	223,000	68.5%		
	45-54 years	424,000	313,000	73.9%	358,000	280,000	78.3%	201,000	154,000	76.9%		
	55-64 years	359,000	286,000	79.7%	204,000	169,000	82.7%	149,000	123,000	82.3%		
	65-74 years	196,000	161,000	82.2%	146,000	121,000	82.7%	125,000	101,000	80.8%		
	75-84 years	115,000	91,000	78.9%	98,000	75,000	76.7%	69,000	51,000	73.1%		
	85 years or more	47,000	29,000	62.8%	29,000	18,000	61.1%	19,000	11,000	58.3%		
<u>Native Born</u>	15-24 years	104,000	16,000	15.4%	95,000	16,000	16.9%	74,000	9,000	11.9%		
	25-34 years	303,000	138,000	45.7%	285,000	142,000	49.9%	301,000	137,000	45.6%		
	35-44 years	324,000	218,000	67.3%	364,000	262,000	72.1%	311,000	215,000	69.1%		
	45-54 years	382,000	287,000	75.1%	332,000	263,000	79.2%	191,000	147,000	77.0%		
	55-64 years	332,000	268,000	80.5%	190,000	159,000	83.4%	143,000	118,000	82.7%		
	65-74 years	182,000	151,000	83.1%	138,000	115,000	83.4%	120,000	97,000	81.0%		
	75-84 years	107,000	86,000	79.8%	93,000	72,000	77.3%	66,000	48,000	73.3%		
	85 years or more	44,000	28,000	63.1%	27,000	17,000	61.8%	17,000	10,000	58.2%		
<u>Foreign Born</u>	15-24 years	9,000	1,000	12.2%	9,000	1,000	14.9%	4,000	0	7.8%		
	25-34 years	42,000	12,000	29.7%	35,000	12,000	35.1%	15,000	5,000	32.9%		
	35-44 years	52,000	27,000	51.6%	36,000	20,000	56.6%	14,000	8,000	55.7%		
	45-54 years	41,000	26,000	62.7%	25,000	17,000	66.5%	10,000	7,000	74.6%		
	55-64 years	27,000	19,000	70.0%	13,000	10,000	72.9%	7,000	5,000	73.3%		
	65-74 years	14,000	10,000	70.8%	8,000	6,000	71.1%	5,000	4,000	75.9%		
	75-84 years	7,000	5,000	65.9%	5,000	3,000	66.0%	3,000	2,000	68.4%		
	85 years or more	3,000	1,000	56.8%	2,000	1,000	51.2%	2,000	1,000	58.6%		

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Colorado

## Graphs



## OREGON 1990-2010 Profile and 2020 Projection of Households and Home Ownership

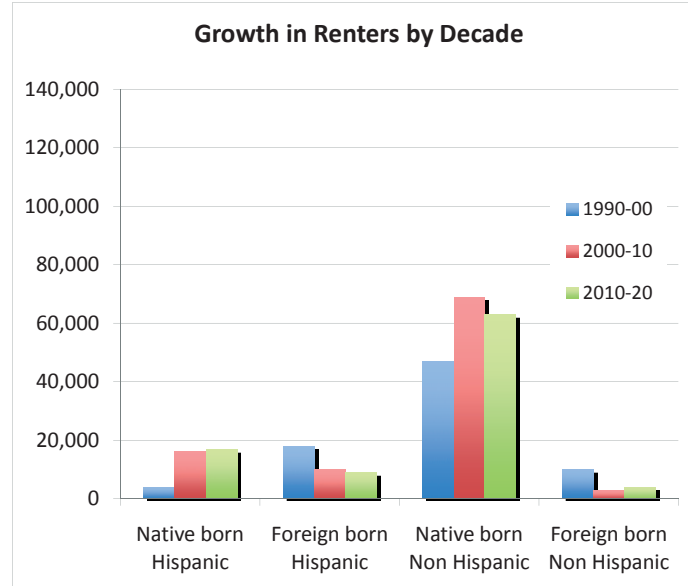
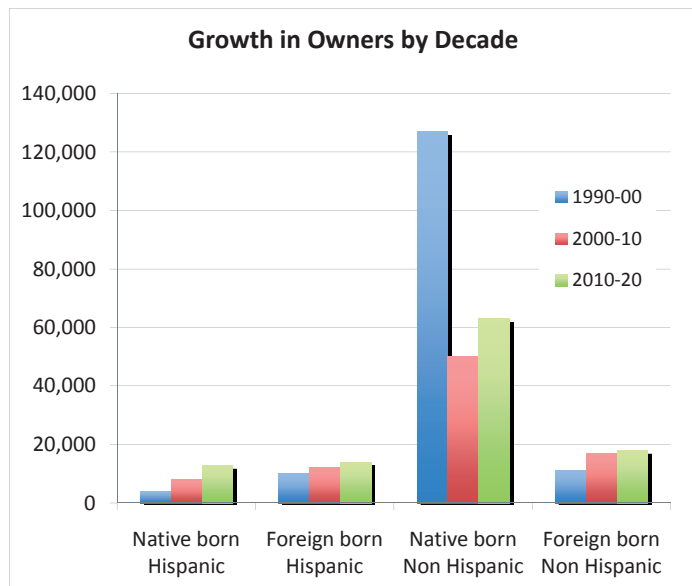
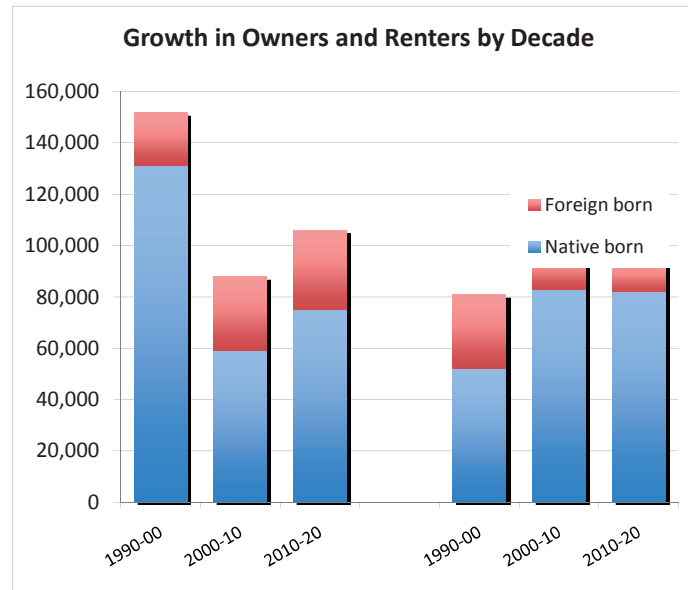
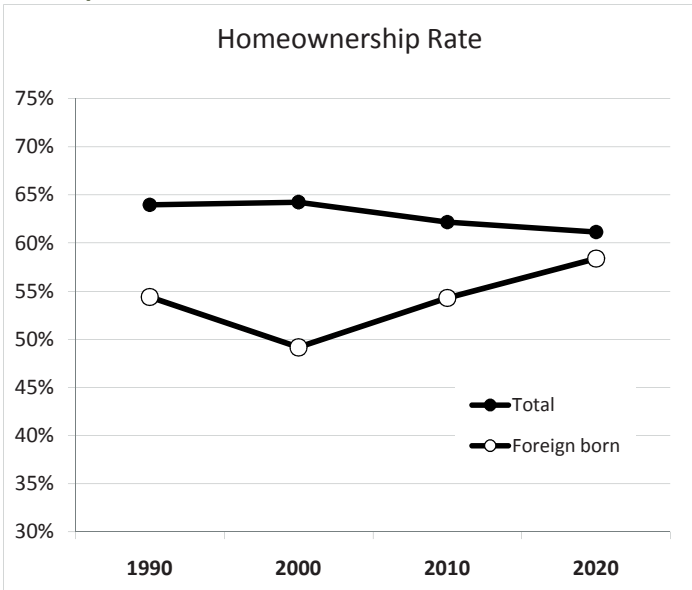
Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	1,719,000	1,051,000	61.2%	1,519,000	944,000	62.2%	1,334,000	857,000	64.2%	1,102,000	705,000	64.0%
Native Born	1,527,000	939,000	61.5%	1,370,000	864,000	63.0%	1,228,000	805,000	65.5%	1,045,000	674,000	64.5%
Foreign Born	192,000	112,000	58.4%	149,000	81,000	54.3%	106,000	52,000	49.2%	56,000	31,000	54.4%
10 or less yrs. in U.S.	32,000	9,000	26.5%	36,000	10,000	26.5%	35,000	9,000	24.7%	17,000	4,000	23.3%
11 to 20 yrs. in U.S.	42,000	22,000	52.8%	40,000	21,000	52.6%	31,000	15,000	48.2%	11,000	6,000	50.6%
21 to 30 yrs. in U.S.	47,000	30,000	63.3%	33,000	20,000	61.7%	16,000	10,000	63.9%	9,000	6,000	70.1%
Over 30 yrs. in U.S.	71,000	52,000	72.8%	40,000	30,000	74.8%	23,000	18,000	77.5%	19,000	15,000	76.9%
Hispanic	163,000	71,000	43.3%	110,000	44,000	40.2%	64,000	24,000	37.0%	27,000	10,000	38.0%
Native Born	79,000	32,000	40.2%	49,000	19,000	40.1%	25,000	11,000	42.8%	17,000	7,000	44.6%
Foreign Born	84,000	39,000	46.2%	61,000	25,000	40.3%	39,000	13,000	33.2%	11,000	3,000	27.8%
Not Hispanic	1,557,000	981,000	63.0%	1,409,000	900,000	63.9%	1,270,000	833,000	65.6%	1,074,000	694,000	64.6%
Native Born	1,448,000	907,000	62.7%	1,322,000	844,000	63.9%	1,203,000	794,000	66.0%	1,029,000	667,000	64.8%
Foreign Born	109,000	74,000	67.7%	87,000	56,000	64.1%	67,000	39,000	58.4%	46,000	28,000	60.6%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	78,000	8,000	10.6%	81,000	9,000	11.2%	63,000	6,000	9.9%		
	25-34 years	238,000	86,000	36.0%	224,000	91,000	40.6%	217,000	88,000	40.7%		
	35-44 years	261,000	153,000	58.7%	278,000	177,000	63.5%	264,000	173,000	65.8%		
	45-54 years	297,000	204,000	68.8%	287,000	215,000	74.9%	170,000	128,000	75.1%		
	55-64 years	299,000	230,000	76.8%	181,000	145,000	80.3%	135,000	111,000	82.1%		
	65-74 years	181,000	146,000	80.6%	139,000	114,000	82.3%	143,000	118,000	82.6%		
	75-84 years	111,000	86,000	77.1%	109,000	85,000	77.7%	87,000	65,000	74.8%		
	85 years or more	54,000	32,000	58.8%	35,000	21,000	61.0%	22,000	14,000	65.7%		
<u>Native Born</u>	15-24 years	72,000	8,000	10.6%	73,000	8,000	11.4%	60,000	6,000	10.1%		
	25-34 years	209,000	77,000	37.1%	197,000	84,000	42.3%	204,000	85,000	41.7%		
	35-44 years	223,000	133,000	59.8%	253,000	164,000	64.9%	251,000	167,000	66.4%		
	45-54 years	266,000	184,000	69.2%	267,000	202,000	75.7%	162,000	122,000	75.4%		
	55-64 years	276,000	213,000	77.2%	169,000	137,000	80.8%	129,000	106,000	82.2%		
	65-74 years	169,000	137,000	81.1%	131,000	109,000	82.8%	137,000	113,000	82.9%		
	75-84 years	104,000	81,000	77.6%	104,000	81,000	78.1%	83,000	62,000	74.8%		
	85 years or more	51,000	30,000	58.9%	33,000	20,000	61.4%	19,000	13,000	65.6%		
<u>Foreign Born</u>	15-24 years	6,000	1,000	10.6%	7,000	1,000	8.9%	4,000	0	6.8%		
	25-34 years	29,000	8,000	28.5%	26,000	7,000	27.1%	13,000	3,000	24.5%		
	35-44 years	39,000	20,000	52.2%	26,000	13,000	49.5%	12,000	6,000	53.1%		
	45-54 years	30,000	20,000	64.8%	20,000	13,000	64.3%	8,000	6,000	70.2%		
	55-64 years	22,000	16,000	72.6%	11,000	8,000	72.5%	7,000	5,000	80.4%		
	65-74 years	12,000	9,000	74.1%	7,000	5,000	73.1%	6,000	5,000	76.4%		
	75-84 years	7,000	5,000	68.6%	5,000	4,000	70.7%	4,000	3,000	74.0%		
	85 years or more	3,000	2,000	56.4%	2,000	1,000	54.8%	2,000	1,000	66.1%		



# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Oregon

## Graphs



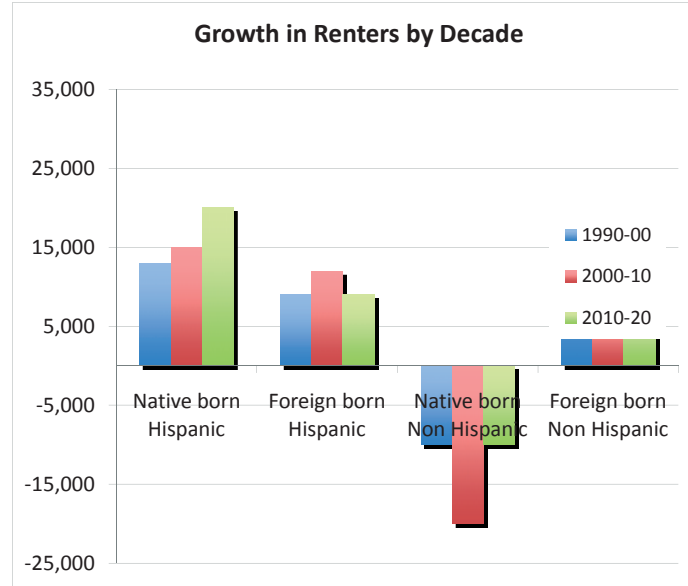
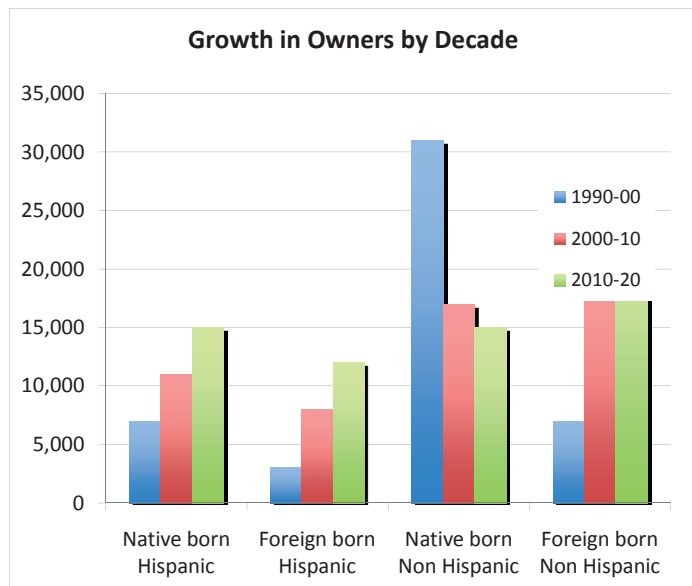
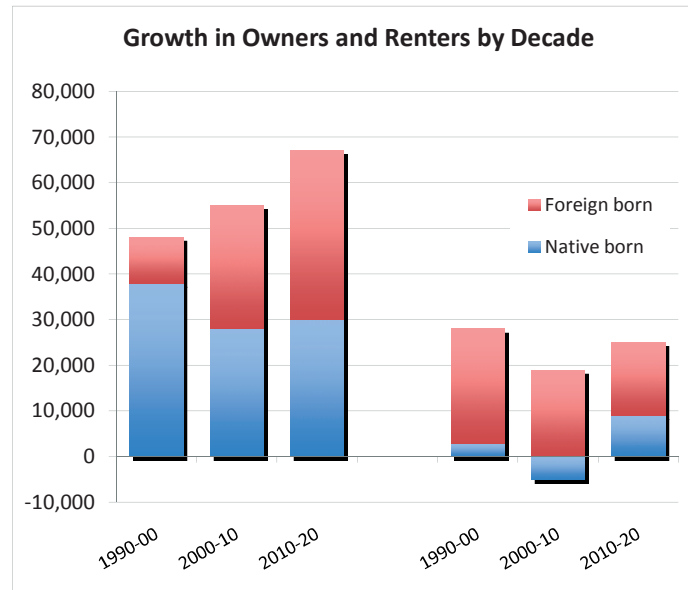
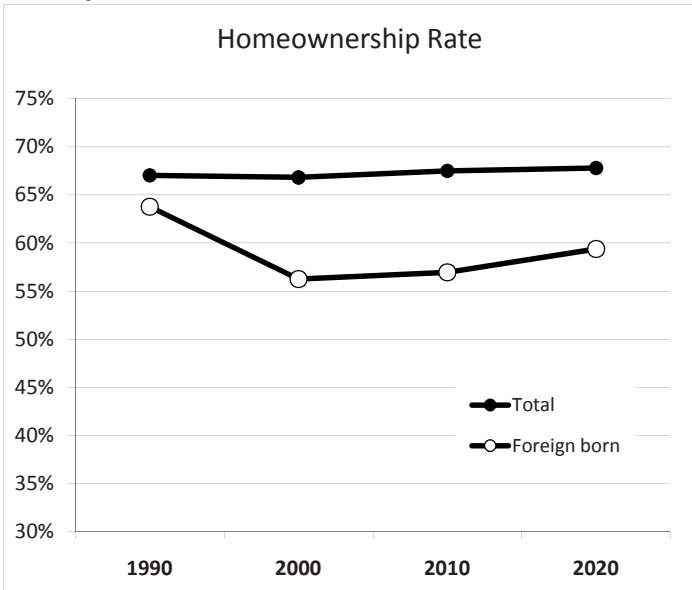
## CONNECTICUT 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	1,463,000	992,000	67.8%	1,371,000	925,000	67.5%	1,302,000	870,000	66.8%	1,227,000	822,000	67.0%
Native Born	1,204,000	838,000	69.6%	1,165,000	808,000	69.3%	1,142,000	780,000	68.3%	1,101,000	742,000	67.4%
Foreign Born	259,000	154,000	59.4%	206,000	117,000	57.0%	160,000	90,000	56.3%	125,000	80,000	63.8%
10 or less yrs. in U.S.	50,000	14,000	27.0%	54,000	15,000	27.3%	43,000	10,000	23.6%	26,000	8,000	31.0%
11 to 20 yrs. in U.S.	68,000	38,000	55.8%	54,000	30,000	56.0%	39,000	20,000	52.1%	23,000	14,000	61.6%
21 to 30 yrs. in U.S.	59,000	39,000	65.8%	38,000	24,000	64.2%	23,000	16,000	68.7%	26,000	20,000	74.7%
Over 30 yrs. in U.S.	81,000	63,000	77.7%	60,000	48,000	79.9%	55,000	44,000	79.2%	50,000	38,000	76.2%
Hispanic	193,000	72,000	37.2%	137,000	45,000	33.2%	91,000	26,000	28.1%	59,000	15,000	26.3%
Native Born	127,000	44,000	34.5%	92,000	29,000	31.9%	66,000	18,000	26.9%	46,000	11,000	23.2%
Foreign Born	66,000	28,000	42.3%	45,000	16,000	36.0%	25,000	8,000	31.3%	13,000	5,000	37.8%
Not Hispanic	1,271,000	920,000	72.4%	1,234,000	880,000	71.3%	1,211,000	844,000	69.7%	1,168,000	807,000	69.1%
Native Born	1,078,000	794,000	73.7%	1,073,000	779,000	72.6%	1,076,000	762,000	70.8%	1,055,000	731,000	69.3%
Foreign Born	193,000	126,000	65.3%	161,000	101,000	62.8%	135,000	82,000	60.9%	113,000	75,000	66.7%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	41,000	5,000	13.4%	43,000	5,000	11.6%	49,000	7,000	14.7%		
	25-34 years	178,000	73,000	40.7%	204,000	89,000	43.5%	257,000	124,000	48.1%		
	35-44 years	251,000	165,000	65.6%	305,000	206,000	67.6%	270,000	191,000	70.7%		
	45-54 years	320,000	238,000	74.4%	271,000	206,000	76.0%	202,000	160,000	79.5%		
	55-64 years	260,000	204,000	78.5%	182,000	144,000	79.0%	173,000	140,000	80.6%		
	65-74 years	158,000	124,000	78.5%	145,000	114,000	78.5%	161,000	125,000	77.6%		
	75-84 years	109,000	81,000	74.7%	115,000	84,000	72.8%	92,000	62,000	67.1%		
	85 years or more	54,000	35,000	64.3%	36,000	22,000	60.9%	23,000	14,000	60.2%		
<u>Native Born</u>	15-24 years	36,000	5,000	14.0%	39,000	5,000	12.1%	46,000	7,000	14.7%		
	25-34 years	146,000	64,000	43.7%	176,000	81,000	46.2%	237,000	116,000	49.1%		
	35-44 years	201,000	137,000	68.1%	266,000	186,000	69.7%	244,000	174,000	71.6%		
	45-54 years	272,000	206,000	75.9%	239,000	185,000	77.3%	179,000	142,000	79.7%		
	55-64 years	227,000	181,000	79.5%	159,000	127,000	79.8%	154,000	124,000	80.9%		
	65-74 years	139,000	111,000	79.9%	128,000	102,000	79.4%	147,000	114,000	77.8%		
	75-84 years	96,000	73,000	76.2%	102,000	75,000	73.4%	79,000	54,000	67.9%		
	85 years or more	48,000	31,000	64.9%	31,000	19,000	61.5%	16,000	10,000	61.2%		
<u>Foreign Born</u>	15-24 years	5,000	0	8.8%	5,000	0	7.0%	3,000	0	14.5%		
	25-34 years	32,000	9,000	27.3%	28,000	7,000	26.8%	20,000	8,000	37.1%		
	35-44 years	50,000	28,000	55.5%	39,000	21,000	53.9%	26,000	16,000	62.2%		
	45-54 years	48,000	32,000	66.6%	32,000	22,000	67.0%	23,000	18,000	78.4%		
	55-64 years	33,000	23,000	71.5%	23,000	16,000	73.1%	19,000	15,000	78.5%		
	65-74 years	19,000	13,000	68.9%	17,000	12,000	71.3%	14,000	11,000	76.1%		
	75-84 years	13,000	8,000	62.9%	13,000	8,000	67.8%	13,000	8,000	62.2%		
	85 years or more	6,000	3,000	59.3%	5,000	3,000	57.4%	6,000	4,000	57.7%		

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Connecticut

## Graphs



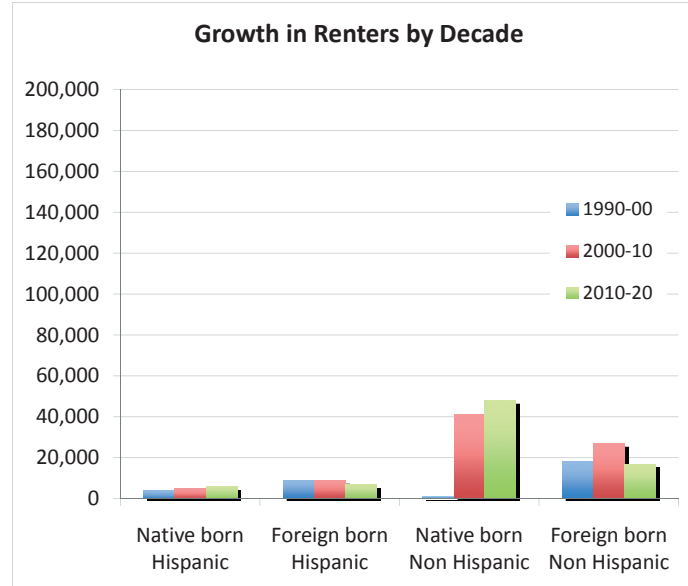
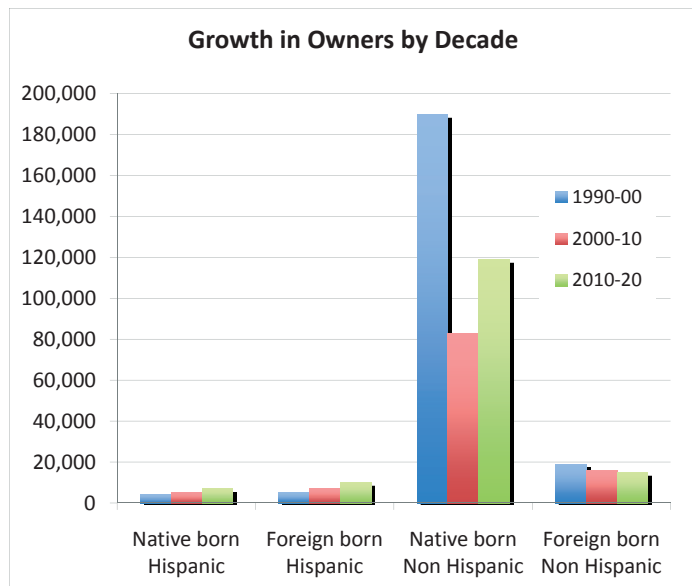
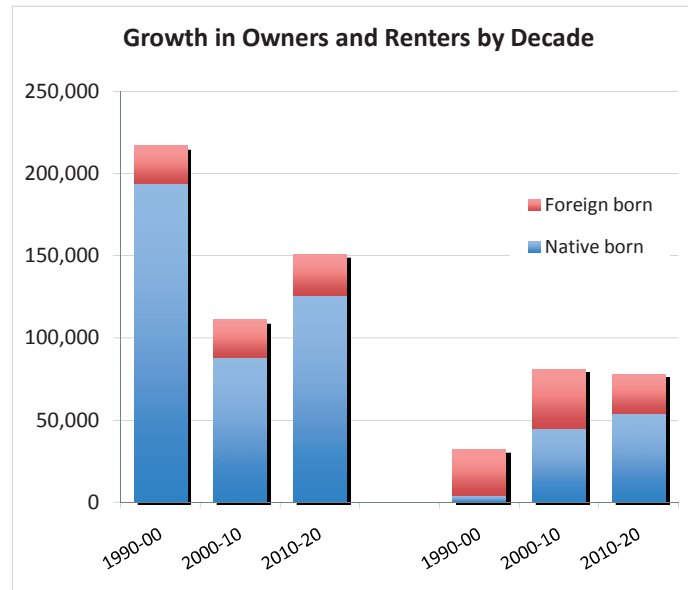
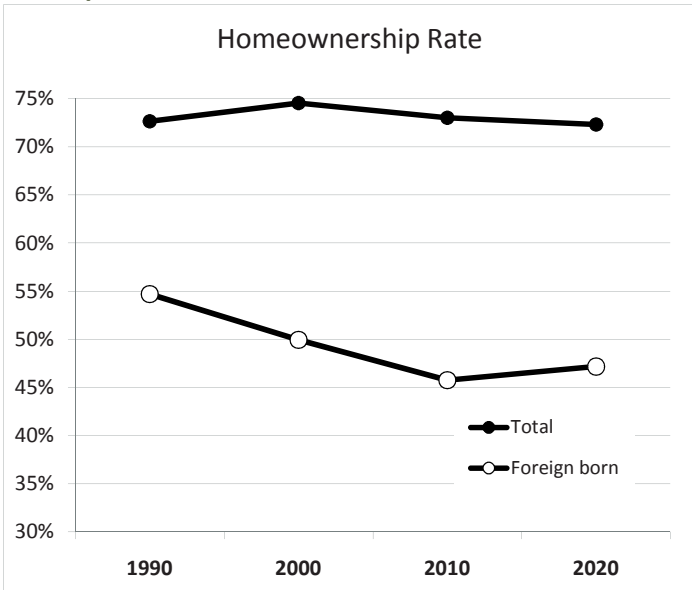
## MINNESOTA 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	2,316,000	1,675,000	72.3%	2,087,000	1,524,000	73.0%	1,895,000	1,413,000	74.5%	1,646,000	1,196,000	72.6%
Native Born	2,110,000	1,578,000	74.8%	1,930,000	1,452,000	75.2%	1,797,000	1,364,000	75.9%	1,599,000	1,170,000	73.2%
Foreign Born	206,000	97,000	47.2%	157,000	72,000	45.8%	98,000	49,000	49.9%	47,000	26,000	54.7%
10 or less yrs. in U.S.	46,000	9,000	19.2%	50,000	10,000	20.3%	40,000	11,000	26.3%	16,000	5,000	28.3%
11 to 20 yrs. in U.S.	54,000	23,000	41.7%	49,000	22,000	44.9%	28,000	16,000	57.3%	9,000	5,000	54.5%
21 to 30 yrs. in U.S.	55,000	29,000	52.6%	33,000	20,000	60.7%	13,000	9,000	69.0%	5,000	4,000	79.5%
Over 30 yrs. in U.S.	50,000	37,000	72.9%	25,000	20,000	77.8%	17,000	13,000	79.9%	17,000	13,000	73.3%
Hispanic	90,000	44,000	49.0%	60,000	26,000	44.3%	34,000	15,000	42.9%	13,000	6,000	48.7%
Native Born	40,000	21,000	52.3%	27,000	14,000	51.9%	17,000	9,000	51.4%	9,000	5,000	49.3%
Foreign Born	50,000	23,000	46.4%	33,000	13,000	38.2%	17,000	6,000	34.5%	3,000	1,000	46.9%
Not Hispanic	2,227,000	1,631,000	73.2%	2,027,000	1,497,000	73.9%	1,861,000	1,398,000	75.1%	1,633,000	1,189,000	72.8%
Native Born	2,071,000	1,557,000	75.2%	1,904,000	1,438,000	75.6%	1,780,000	1,355,000	76.1%	1,589,000	1,165,000	73.3%
Foreign Born	156,000	74,000	47.5%	124,000	59,000	47.8%	81,000	43,000	53.3%	44,000	24,000	55.2%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	99,000	20,000	19.8%	105,000	22,000	21.1%	93,000	19,000	20.1%		
	25-34 years	343,000	192,000	56.1%	332,000	199,000	60.0%	389,000	233,000	60.0%		
	35-44 years	368,000	276,000	75.0%	452,000	363,000	80.2%	373,000	298,000	80.0%		
	45-54 years	459,000	375,000	81.7%	384,000	328,000	85.5%	238,000	206,000	86.5%		
	55-64 years	375,000	317,000	84.7%	238,000	207,000	87.0%	201,000	174,000	86.6%		
	65-74 years	220,000	187,000	84.9%	186,000	158,000	84.9%	188,000	155,000	82.5%		
	75-84 years	151,000	116,000	77.0%	145,000	107,000	73.5%	128,000	90,000	70.4%		
	85 years or more	72,000	40,000	55.3%	52,000	28,000	53.5%	36,000	20,000	56.2%		
<u>Native Born</u>	15-24 years	91,000	19,000	20.9%	98,000	21,000	21.9%	91,000	19,000	20.4%		
	25-34 years	305,000	183,000	60.0%	307,000	192,000	62.5%	378,000	230,000	60.8%		
	35-44 years	329,000	257,000	78.1%	426,000	348,000	81.6%	362,000	292,000	80.6%		
	45-54 years	427,000	355,000	83.3%	367,000	317,000	86.4%	232,000	202,000	86.8%		
	55-64 years	356,000	305,000	85.8%	229,000	201,000	87.7%	196,000	170,000	87.1%		
	65-74 years	210,000	181,000	86.0%	180,000	154,000	85.6%	184,000	152,000	82.8%		
	75-84 years	144,000	113,000	78.5%	141,000	104,000	74.1%	123,000	87,000	70.6%		
	85 years or more	69,000	39,000	56.3%	50,000	27,000	54.0%	33,000	19,000	56.0%		
<u>Foreign Born</u>	15-24 years	9,000	1,000	7.8%	7,000	1,000	10.3%	2,000	0	7.3%		
	25-34 years	38,000	9,000	25.1%	26,000	8,000	30.3%	11,000	3,000	29.3%		
	35-44 years	39,000	19,000	49.4%	26,000	15,000	57.1%	10,000	6,000	59.5%		
	45-54 years	32,000	20,000	61.1%	17,000	12,000	67.5%	6,000	4,000	73.6%		
	55-64 years	19,000	12,000	65.0%	9,000	7,000	71.7%	6,000	4,000	70.9%		
	65-74 years	10,000	6,000	60.4%	6,000	4,000	65.6%	4,000	3,000	68.8%		
	75-84 years	7,000	3,000	45.8%	4,000	2,000	54.8%	5,000	3,000	64.4%		
	85 years or more	3,000	1,000	32.9%	2,000	1,000	40.5%	3,000	2,000	59.1%		

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Minnesota

## Graphs



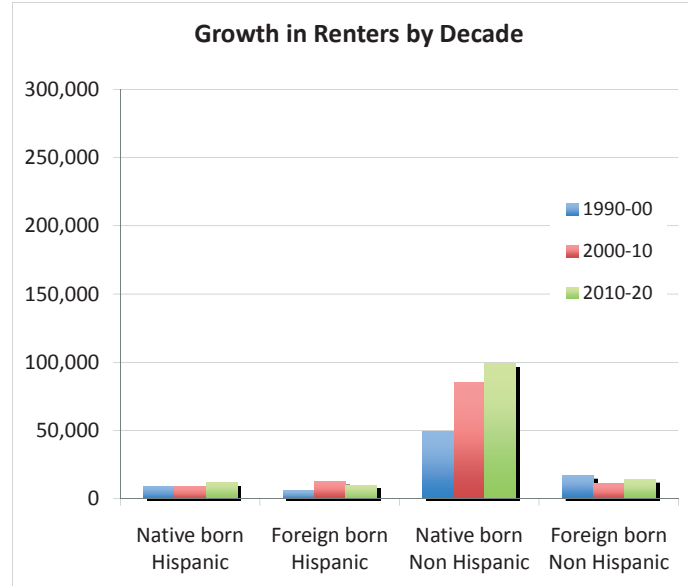
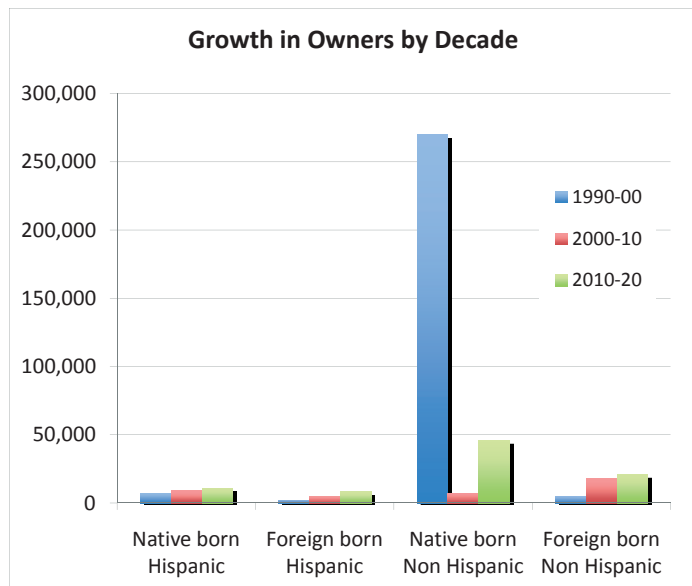
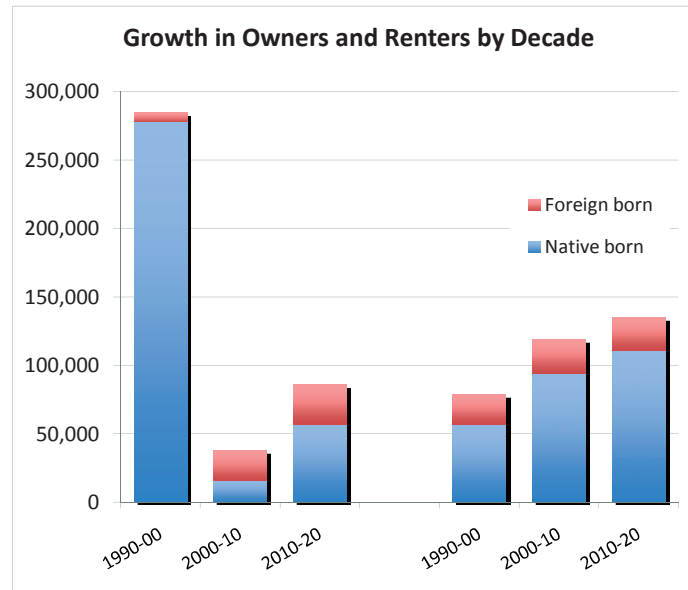
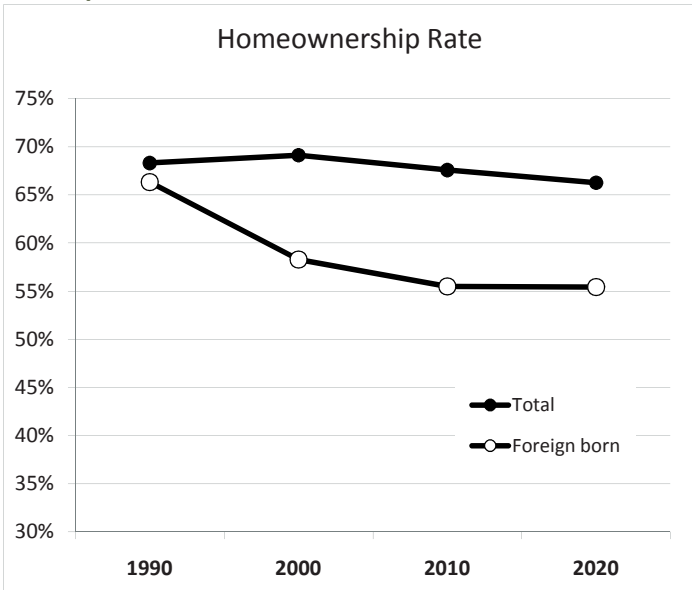
## OHIO 1990-2010 Profile and 2020 Projection of Households and Home Ownership

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	4,824,000	3,197,000	66.3%	4,603,000	3,111,000	67.6%	4,446,000	3,073,000	69.1%	4,081,000	2,788,000	68.3%
Native Born	4,570,000	3,056,000	66.9%	4,402,000	2,999,000	68.1%	4,292,000	2,983,000	69.5%	3,957,000	2,705,000	68.4%
Foreign Born	254,000	141,000	55.4%	201,000	112,000	55.5%	154,000	90,000	58.3%	125,000	83,000	66.3%
10 or less yrs. in U.S.	60,000	13,000	21.2%	65,000	14,000	21.6%	50,000	13,000	25.9%	24,000	6,000	26.0%
11 to 20 yrs. in U.S.	64,000	29,000	46.1%	43,000	25,000	56.9%	26,000	15,000	58.5%	20,000	13,000	68.2%
21 to 30 yrs. in U.S.	49,000	32,000	65.0%	29,000	19,000	66.2%	22,000	16,000	75.0%	20,000	16,000	77.0%
Over 30 yrs. in U.S.	80,000	67,000	82.7%	65,000	54,000	83.8%	56,000	45,000	80.5%	61,000	47,000	78.0%
Hispanic	139,000	62,000	44.4%	98,000	44,000	44.4%	62,000	30,000	47.5%	39,000	20,000	51.3%
Native Born	90,000	44,000	49.1%	67,000	33,000	49.6%	49,000	24,000	48.8%	33,000	17,000	50.0%
Foreign Born	49,000	18,000	35.8%	31,000	10,000	33.2%	13,000	5,000	42.4%	5,000	3,000	59.4%
Not Hispanic	4,685,000	3,135,000	66.9%	4,505,000	3,068,000	68.1%	4,383,000	3,043,000	69.4%	4,043,000	2,768,000	68.5%
Native Born	4,480,000	3,012,000	67.2%	4,335,000	2,966,000	68.4%	4,243,000	2,959,000	69.7%	3,924,000	2,689,000	68.5%
Foreign Born	205,000	123,000	60.2%	170,000	102,000	59.5%	141,000	84,000	59.8%	119,000	79,000	66.6%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	216,000	33,000	15.3%	235,000	38,000	16.3%	217,000	36,000	16.6%		
	25-34 years	669,000	310,000	46.3%	745,000	373,000	50.1%	856,000	429,000	50.1%		
	35-44 years	795,000	524,000	65.9%	974,000	687,000	70.5%	884,000	636,000	71.9%		
	45-54 years	984,000	722,000	73.4%	895,000	701,000	78.3%	635,000	508,000	80.0%		
	55-64 years	870,000	684,000	78.6%	605,000	496,000	81.9%	578,000	480,000	83.1%		
	65-74 years	542,000	441,000	81.3%	514,000	423,000	82.3%	542,000	437,000	80.6%		
	75-84 years	371,000	294,000	79.1%	376,000	289,000	76.9%	296,000	215,000	72.6%		
	85 years or more	155,000	103,000	66.7%	102,000	66,000	64.3%	75,000	48,000	63.8%		
<u>Native Born</u>	15-24 years	208,000	32,000	15.6%	228,000	38,000	16.5%	213,000	36,000	16.8%		
	25-34 years	632,000	301,000	47.5%	717,000	365,000	50.9%	838,000	424,000	50.6%		
	35-44 years	750,000	500,000	66.7%	941,000	669,000	71.1%	860,000	620,000	72.1%		
	45-54 years	943,000	695,000	73.7%	866,000	680,000	78.6%	613,000	490,000	79.9%		
	55-64 years	839,000	661,000	78.8%	583,000	479,000	82.1%	560,000	465,000	83.1%		
	65-74 years	522,000	426,000	81.5%	496,000	409,000	82.5%	527,000	424,000	80.6%		
	75-84 years	358,000	284,000	79.3%	364,000	280,000	77.1%	280,000	204,000	72.8%		
	85 years or more	150,000	100,000	66.7%	98,000	63,000	64.4%	66,000	42,000	63.7%		
<u>Foreign Born</u>	15-24 years	8,000	1,000	7.5%	6,000	1,000	9.1%	4,000	0	7.3%		
	25-34 years	37,000	9,000	25.4%	28,000	8,000	29.3%	18,000	6,000	30.7%		
	35-44 years	46,000	24,000	52.1%	33,000	19,000	55.7%	24,000	15,000	65.2%		
	45-54 years	41,000	27,000	65.2%	30,000	21,000	69.8%	21,000	18,000	83.4%		
	55-64 years	32,000	23,000	73.8%	22,000	17,000	76.6%	18,000	15,000	83.7%		
	65-74 years	20,000	15,000	75.6%	18,000	13,000	75.5%	15,000	12,000	82.1%		
	75-84 years	13,000	9,000	72.7%	12,000	9,000	72.4%	16,000	11,000	69.1%		
	85 years or more	5,000	3,000	67.8%	4,000	3,000	60.0%	8,000	5,000	64.7%		

# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Ohio

## Graphs



## MICHIGAN 1990-2010 Profile and 2020 Projection of Households and Home Ownership

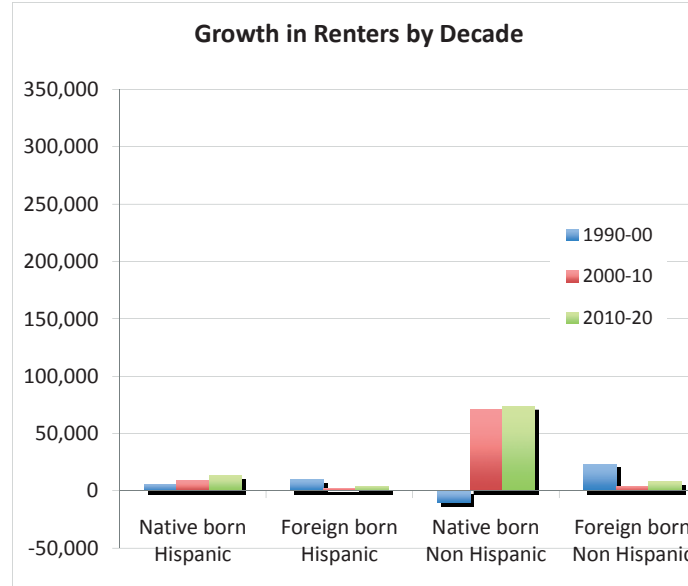
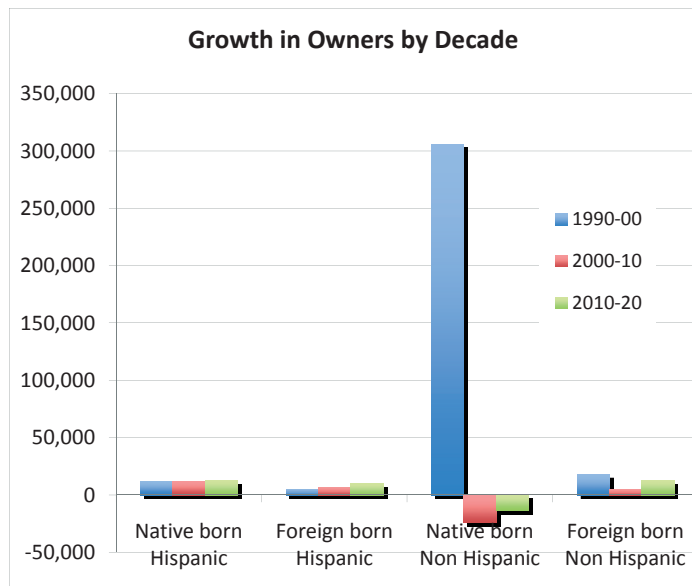
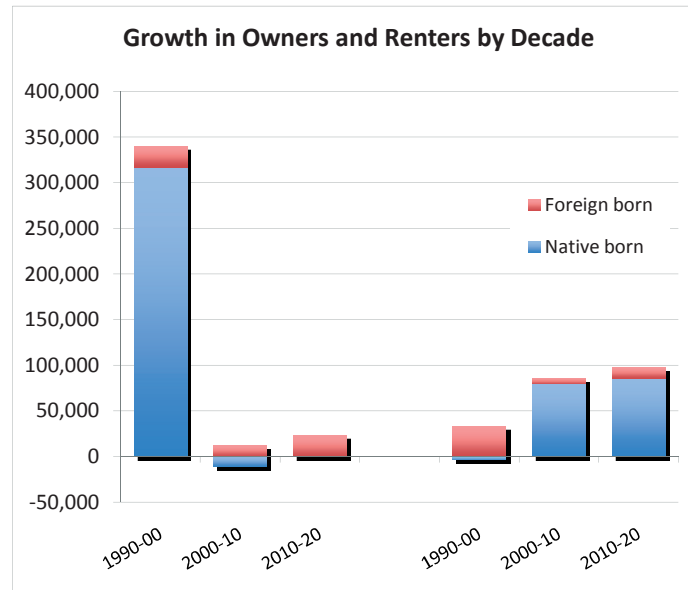
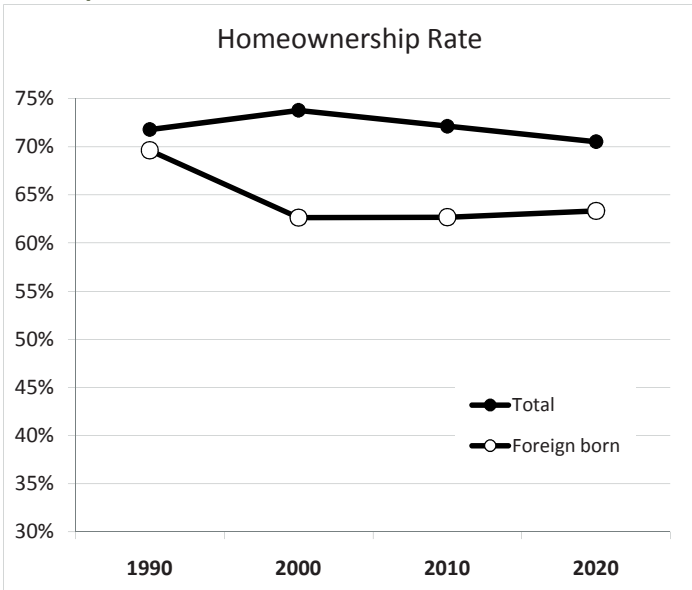
Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	3,994,000	2,817,000	70.5%	3,873,000	2,793,000	72.1%	3,786,000	2,793,000	73.8%	3,416,000	2,453,000	71.8%
Native Born	3,717,000	2,642,000	71.1%	3,631,000	2,642,000	72.8%	3,562,000	2,653,000	74.5%	3,248,000	2,336,000	71.9%
Foreign Born	277,000	175,000	63.3%	242,000	152,000	62.7%	224,000	140,000	62.6%	168,000	117,000	69.6%
10 or less yrs. in U.S.	56,000	16,000	28.6%	60,000	18,000	29.4%	72,000	24,000	32.7%	30,000	9,000	31.9%
11 to 20 yrs. in U.S.	59,000	34,000	57.8%	67,000	42,000	62.5%	39,000	25,000	64.3%	27,000	19,000	69.5%
21 to 30 yrs. in U.S.	72,000	51,000	71.4%	34,000	25,000	74.9%	34,000	26,000	74.9%	26,000	21,000	78.5%
Over 30 yrs. in U.S.	90,000	74,000	82.2%	81,000	67,000	82.3%	78,000	66,000	83.9%	85,000	68,000	80.0%
Hispanic	154,000	88,000	57.2%	115,000	64,000	56.2%	84,000	46,000	54.9%	51,000	29,000	57.1%
Native Born	105,000	60,000	56.7%	79,000	47,000	58.7%	58,000	35,000	59.5%	40,000	23,000	57.5%
Foreign Born	49,000	28,000	58.2%	35,000	18,000	50.6%	26,000	11,000	44.5%	11,000	6,000	55.8%
Not Hispanic	3,840,000	2,729,000	71.1%	3,758,000	2,729,000	72.6%	3,702,000	2,747,000	74.2%	3,366,000	2,424,000	72.0%
Native Born	3,612,000	2,582,000	71.5%	3,551,000	2,595,000	73.1%	3,504,000	2,619,000	74.7%	3,208,000	2,313,000	72.1%
Foreign Born	228,000	147,000	64.3%	207,000	134,000	64.8%	198,000	129,000	65.0%	157,000	111,000	70.6%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	171,000	33,000	19.3%	186,000	43,000	23.1%	178,000	37,000	20.6%		
	25-34 years	526,000	270,000	51.4%	644,000	367,000	56.9%	737,000	407,000	55.3%		
	35-44 years	678,000	475,000	70.0%	853,000	648,000	76.0%	774,000	584,000	75.4%		
	45-54 years	845,000	659,000	77.9%	779,000	640,000	82.1%	541,000	451,000	83.3%		
	55-64 years	746,000	616,000	82.6%	520,000	445,000	85.6%	465,000	403,000	86.6%		
	65-74 years	464,000	394,000	84.9%	414,000	353,000	85.3%	429,000	357,000	83.1%		
	75-84 years	309,000	254,000	82.4%	302,000	240,000	79.4%	234,000	177,000	75.4%		
	85 years or more	134,000	93,000	69.1%	88,000	59,000	66.6%	59,000	38,000	65.5%		
<u>Native Born</u>	15-24 years	163,000	32,000	19.6%	177,000	42,000	23.6%	174,000	36,000	20.9%		
	25-34 years	487,000	257,000	52.7%	601,000	351,000	58.4%	713,000	398,000	55.8%		
	35-44 years	621,000	441,000	70.9%	803,000	617,000	76.9%	741,000	561,000	75.7%		
	45-54 years	793,000	621,000	78.3%	735,000	607,000	82.6%	515,000	429,000	83.4%		
	55-64 years	707,000	585,000	82.8%	488,000	420,000	85.9%	442,000	383,000	86.7%		
	65-74 years	439,000	375,000	85.3%	390,000	334,000	85.7%	405,000	336,000	83.1%		
	75-84 years	293,000	243,000	82.9%	286,000	227,000	79.6%	212,000	161,000	75.8%		
	85 years or more	128,000	89,000	69.4%	82,000	55,000	66.9%	48,000	31,000	65.7%		
<u>Foreign Born</u>	15-24 years	8,000	1,000	12.7%	10,000	1,000	13.8%	4,000	0	11.0%		
	25-34 years	38,000	14,000	35.3%	43,000	15,000	35.8%	24,000	9,000	38.8%		
	35-44 years	57,000	34,000	60.1%	50,000	31,000	62.1%	32,000	22,000	69.3%		
	45-54 years	52,000	37,000	71.8%	44,000	33,000	73.9%	26,000	21,000	81.6%		
	55-64 years	40,000	31,000	77.5%	31,000	25,000	80.6%	24,000	20,000	85.3%		
	65-74 years	25,000	19,000	77.9%	24,000	19,000	79.0%	25,000	20,000	82.1%		
	75-84 years	16,000	11,000	72.9%	16,000	12,000	74.8%	22,000	16,000	71.6%		
	85 years or more	6,000	4,000	64.3%	6,000	4,000	62.5%	11,000	7,000	64.5%		



# 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Michigan

## Graphs



## REST OF NORTHEAST REGION 1990-2010 Profile and 2020 Projection of Households and Home Ownership

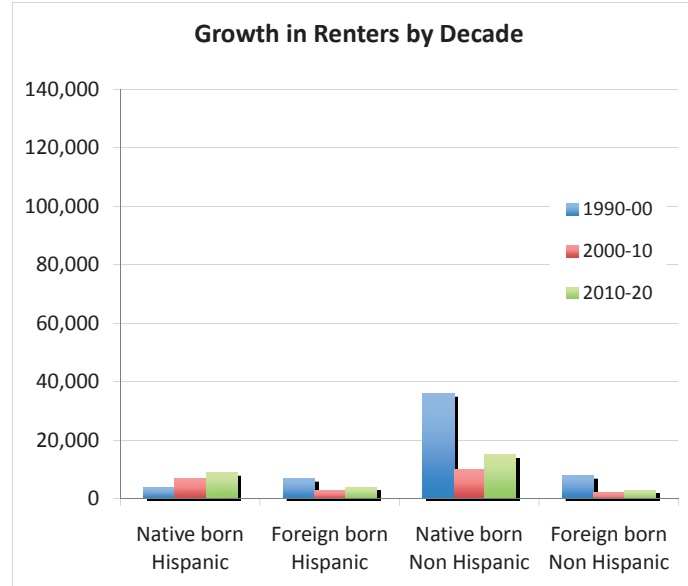
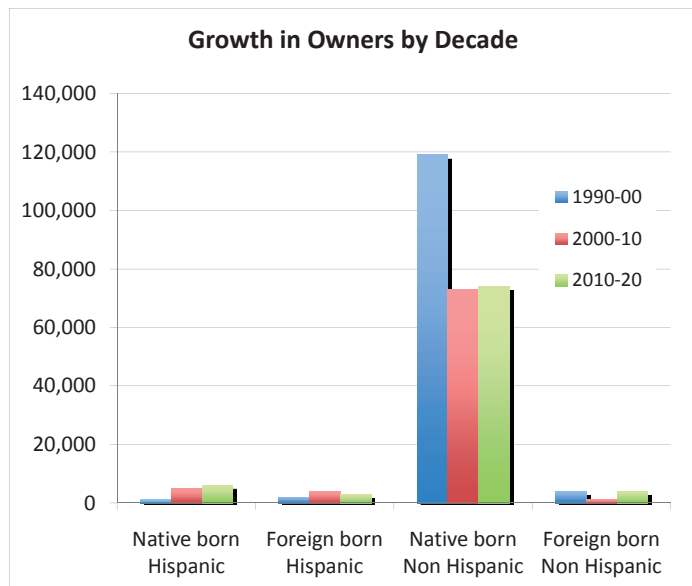
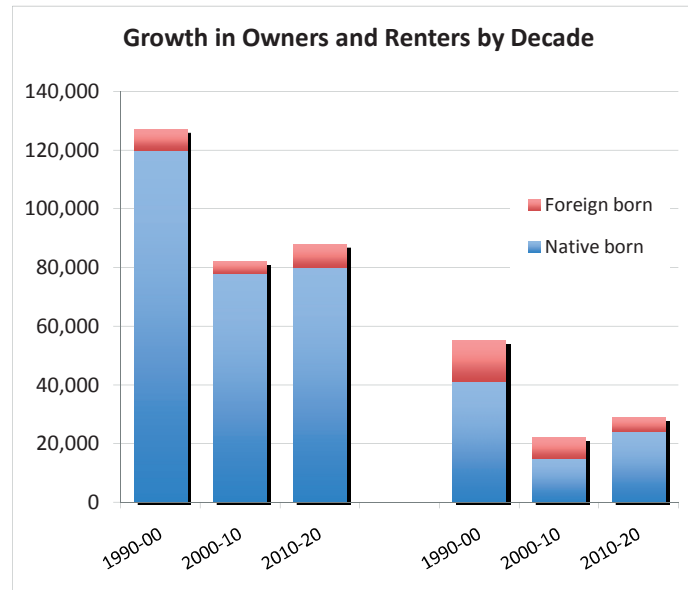
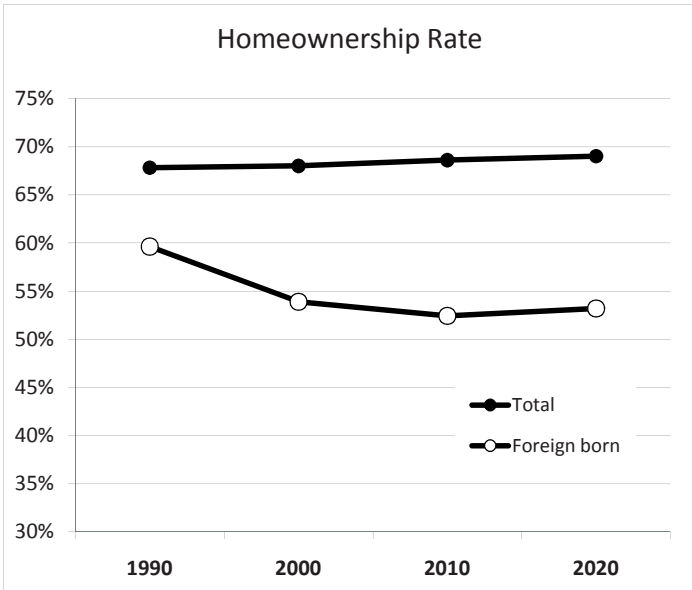
(includes Maine, New Hampshire, Rhode Island, Vermont)

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	1,863,000	1,286,000	69.0%	1,746,000	1,198,000	68.6%	1,642,000	1,117,000	68.0%	1,460,000	990,000	67.8%
Native Born	1,733,000	1,217,000	70.2%	1,629,000	1,137,000	69.8%	1,536,000	1,059,000	69.0%	1,375,000	939,000	68.3%
Foreign Born	130,000	69,000	53.2%	117,000	61,000	52.4%	106,000	57,000	53.9%	85,000	50,000	59.6%
10 or less yrs. in U.S.	22,000	5,000	23.7%	23,000	6,000	23.8%	25,000	6,000	24.2%	16,000	4,000	28.0%
11 to 20 yrs. in U.S.	25,000	11,000	44.9%	28,000	12,000	42.3%	23,000	10,000	43.0%	16,000	9,000	57.7%
21 to 30 yrs. in U.S.	29,000	15,000	52.8%	21,000	12,000	55.7%	17,000	11,000	61.8%	16,000	11,000	71.1%
Over 30 yrs. in U.S.	54,000	37,000	69.2%	45,000	32,000	71.9%	41,000	31,000	74.7%	37,000	26,000	69.2%
Hispanic	75,000	27,000	36.4%	53,000	17,000	32.2%	34,000	9,000	26.8%	19,000	6,000	31.8%
Native Born	42,000	15,000	35.8%	27,000	9,000	32.4%	15,000	4,000	27.4%	10,000	3,000	33.4%
Foreign Born	33,000	12,000	37.2%	26,000	9,000	32.1%	19,000	5,000	26.2%	10,000	3,000	30.0%
Not Hispanic	1,789,000	1,259,000	70.4%	1,693,000	1,181,000	69.8%	1,607,000	1,107,000	68.9%	1,440,000	984,000	68.3%
Native Born	1,692,000	1,202,000	71.1%	1,603,000	1,128,000	70.4%	1,520,000	1,055,000	69.4%	1,365,000	936,000	68.6%
Foreign Born	97,000	57,000	58.7%	90,000	53,000	58.4%	87,000	52,000	59.9%	75,000	48,000	63.4%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	68,000	10,000	14.2%	70,000	10,000	13.7%	75,000	13,000	16.8%		
	25-34 years	220,000	96,000	43.7%	253,000	120,000	47.6%	323,000	169,000	52.3%		
	35-44 years	300,000	203,000	67.5%	381,000	268,000	70.3%	331,000	247,000	74.6%		
	45-54 years	401,000	304,000	75.8%	350,000	273,000	78.2%	220,000	180,000	81.7%		
	55-64 years	351,000	282,000	80.4%	226,000	182,000	80.4%	192,000	158,000	82.4%		
	65-74 years	210,000	167,000	79.8%	185,000	145,000	78.3%	184,000	138,000	75.1%		
	75-84 years	137,000	101,000	73.2%	136,000	94,000	69.4%	108,000	70,000	65.3%		
	85 years or more	60,000	36,000	59.8%	42,000	25,000	58.8%	27,000	15,000	57.1%		
<u>Native Born</u>	15-24 years	64,000	9,000	14.5%	66,000	9,000	14.1%	72,000	12,000	17.1%		
	25-34 years	203,000	92,000	45.3%	235,000	116,000	49.2%	308,000	163,000	52.9%		
	35-44 years	275,000	190,000	69.2%	357,000	256,000	71.7%	314,000	236,000	75.2%		
	45-54 years	375,000	288,000	76.9%	329,000	260,000	79.0%	207,000	171,000	82.2%		
	55-64 years	330,000	268,000	81.2%	211,000	171,000	81.1%	182,000	150,000	82.7%		
	65-74 years	197,000	159,000	80.8%	173,000	136,000	79.0%	173,000	130,000	75.4%		
	75-84 years	129,000	96,000	74.3%	127,000	89,000	70.0%	96,000	64,000	66.3%		
	85 years or more	56,000	34,000	60.4%	38,000	23,000	59.5%	22,000	13,000	58.3%		
<u>Foreign Born</u>	15-24 years	3,000	0	7.2%	4,000	0	7.1%	3,000	0	8.1%		
	25-34 years	17,000	4,000	23.5%	17,000	4,000	25.8%	15,000	6,000	39.0%		
	35-44 years	25,000	12,000	49.1%	24,000	12,000	50.5%	17,000	10,000	62.4%		
	45-54 years	26,000	16,000	60.9%	21,000	14,000	65.3%	13,000	9,000	73.0%		
	55-64 years	20,000	14,000	67.7%	15,000	11,000	71.5%	10,000	8,000	78.1%		
	65-74 years	13,000	8,000	64.9%	12,000	8,000	68.2%	11,000	8,000	70.4%		
	75-84 years	9,000	5,000	56.3%	9,000	5,000	61.3%	11,000	6,000	57.0%		
	85 years or more	4,000	2,000	50.2%	4,000	2,000	51.0%	5,000	3,000	51.8%		

## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Rest of Northeast Region:Graphs

(includes Maine, New Hampshire, Rhode Island, Vermont)



## REST OF MIDWEST REGION 1990-2010 Profile and 2020 Projection of Households and Home Ownership

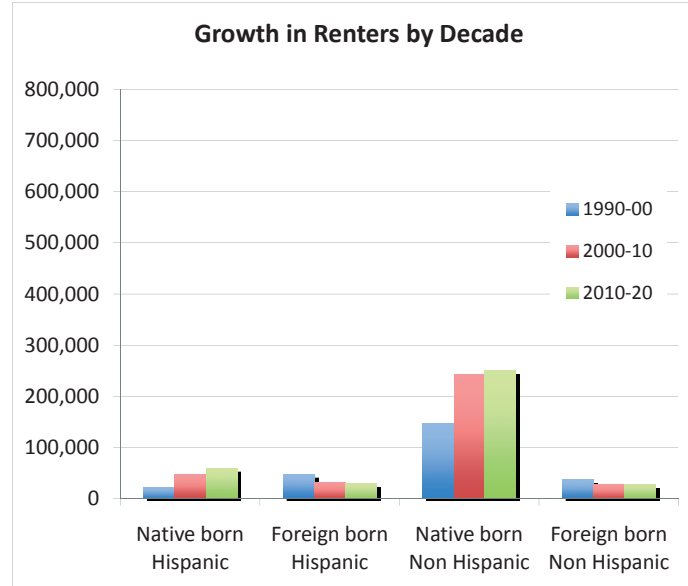
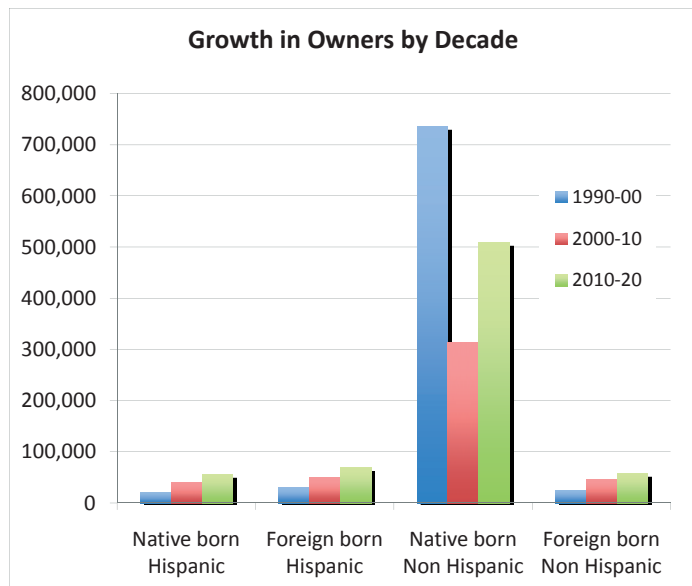
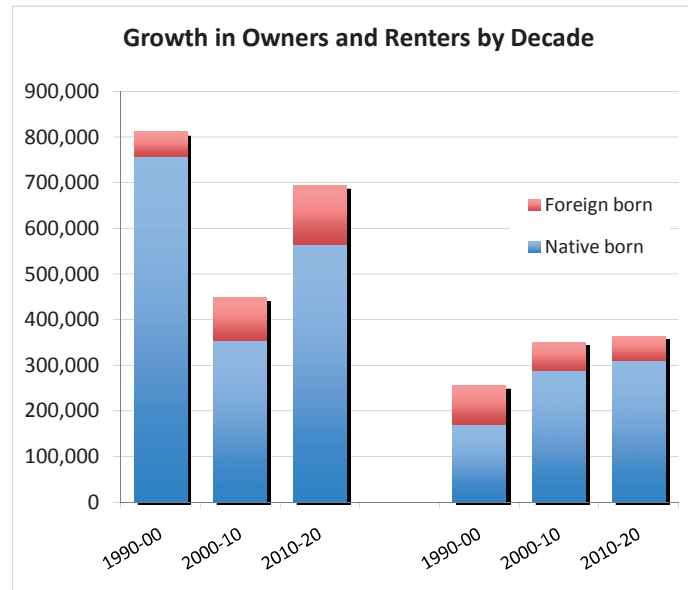
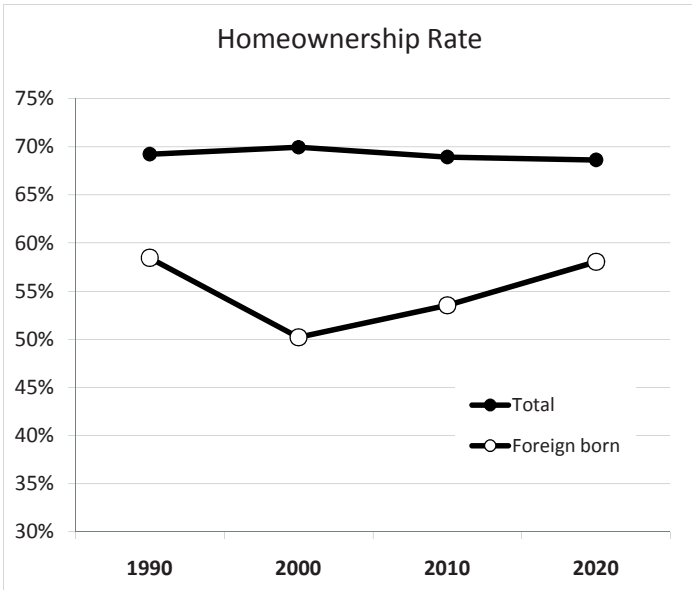
(includes Indiana, Iowa, Kansas, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin)

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	11,874,000	8,150,000	68.6%	10,816,000	7,456,000	68.9%	10,016,000	7,007,000	70.0%	8,947,000	6,195,000	69.2%
Native Born	11,201,000	7,759,000	69.3%	10,325,000	7,193,000	69.7%	9,682,000	6,839,000	70.6%	8,754,000	6,082,000	69.5%
Foreign Born	673,000	391,000	58.1%	490,000	262,000	53.5%	334,000	168,000	50.2%	194,000	113,000	58.5%
10 or less yrs. in U.S.	144,000	37,000	25.7%	160,000	43,000	26.8%	132,000	33,000	25.2%	52,000	11,000	21.6%
11 to 20 yrs. in U.S.	187,000	105,000	56.2%	145,000	85,000	58.4%	75,000	40,000	53.5%	37,000	22,000	60.1%
21 to 30 yrs. in U.S.	175,000	121,000	69.2%	80,000	54,000	67.4%	47,000	32,000	68.4%	27,000	19,000	72.2%
Over 30 yrs. in U.S.	166,000	127,000	76.3%	106,000	81,000	76.5%	80,000	62,000	77.5%	79,000	61,000	77.1%
Hispanic	619,000	324,000	52.4%	406,000	198,000	48.9%	236,000	109,000	46.3%	114,000	58,000	50.7%
Native Born	332,000	162,000	48.8%	217,000	106,000	48.7%	129,000	65,000	50.4%	85,000	44,000	51.4%
Foreign Born	287,000	162,000	56.6%	189,000	93,000	49.0%	107,000	44,000	41.3%	29,000	14,000	48.7%
Not Hispanic	11,256,000	7,825,000	69.5%	10,410,000	7,257,000	69.7%	9,780,000	6,898,000	70.5%	8,833,000	6,137,000	69.5%
Native Born	10,869,000	7,597,000	69.9%	10,109,000	7,087,000	70.1%	9,553,000	6,774,000	70.9%	8,669,000	6,038,000	69.7%
Foreign Born	387,000	228,000	59.1%	301,000	170,000	56.4%	227,000	124,000	54.4%	165,000	99,000	60.2%

Households and Home Ownership by Nativity and Age, 1990-2010										
		2010			2000			1990		
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
<u>Total</u>	15-24 years	599,000	104,000	17.3%	608,000	109,000	18.0%	511,000	90,000	17.6%
	25-34 years	1,708,000	859,000	50.3%	1,667,000	869,000	52.1%	1,919,000	987,000	51.4%
	35-44 years	1,835,000	1,265,000	68.9%	2,205,000	1,599,000	72.5%	1,896,000	1,394,000	73.5%
	45-54 years	2,270,000	1,728,000	76.1%	1,965,000	1,570,000	79.9%	1,311,000	1,065,000	81.3%
	55-64 years	1,955,000	1,584,000	81.1%	1,323,000	1,105,000	83.5%	1,202,000	1,018,000	84.7%
	65-74 years	1,228,000	1,019,000	83.0%	1,118,000	932,000	83.4%	1,154,000	953,000	82.6%
	75-84 years	851,000	665,000	78.2%	854,000	650,000	76.1%	750,000	554,000	73.9%
	85 years or more	371,000	232,000	62.5%	275,000	174,000	63.1%	203,000	133,000	65.5%
<u>Native Born</u>	15-24 years	573,000	100,000	17.5%	583,000	106,000	18.3%	500,000	89,000	17.8%
	25-34 years	1,594,000	821,000	51.5%	1,584,000	844,000	53.3%	1,880,000	976,000	51.9%
	35-44 years	1,707,000	1,193,000	69.9%	2,124,000	1,556,000	73.3%	1,855,000	1,369,000	73.8%
	45-54 years	2,170,000	1,662,000	76.6%	1,908,000	1,532,000	80.3%	1,282,000	1,044,000	81.4%
	55-64 years	1,894,000	1,541,000	81.4%	1,288,000	1,079,000	83.8%	1,180,000	1,000,000	84.7%
	65-74 years	1,194,000	995,000	83.3%	1,091,000	914,000	83.7%	1,135,000	938,000	82.7%
	75-84 years	830,000	652,000	78.6%	836,000	638,000	76.3%	730,000	540,000	74.0%
	85 years or more	363,000	227,000	62.7%	268,000	170,000	63.4%	192,000	126,000	65.5%
<u>Foreign Born</u>	15-24 years	26,000	3,000	13.3%	25,000	3,000	11.4%	11,000	1,000	9.2%
	25-34 years	113,000	38,000	33.5%	83,000	25,000	30.0%	40,000	11,000	27.4%
	35-44 years	128,000	72,000	56.0%	81,000	42,000	52.4%	41,000	25,000	59.7%
	45-54 years	99,000	66,000	66.0%	58,000	37,000	64.8%	29,000	22,000	74.9%
	55-64 years	61,000	43,000	70.9%	36,000	26,000	72.3%	22,000	18,000	83.0%
	65-74 years	33,000	23,000	70.1%	26,000	19,000	70.9%	20,000	15,000	78.9%
	75-84 years	21,000	13,000	61.7%	18,000	12,000	64.9%	20,000	14,000	70.3%
	85 years or more	8,000	4,000	51.7%	8,000	4,000	52.8%	11,000	7,000	64.7%

## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Rest of Midwest Region: Graphs

(includes Indiana, Iowa, Kansas, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin)



## REST OF SOUTH REGION 1990-2010 Profile and 2020 Projection of Households and Home Ownership

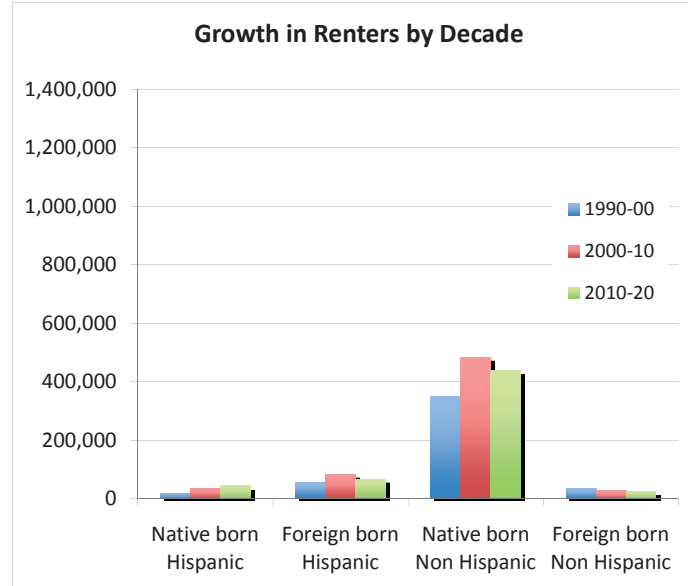
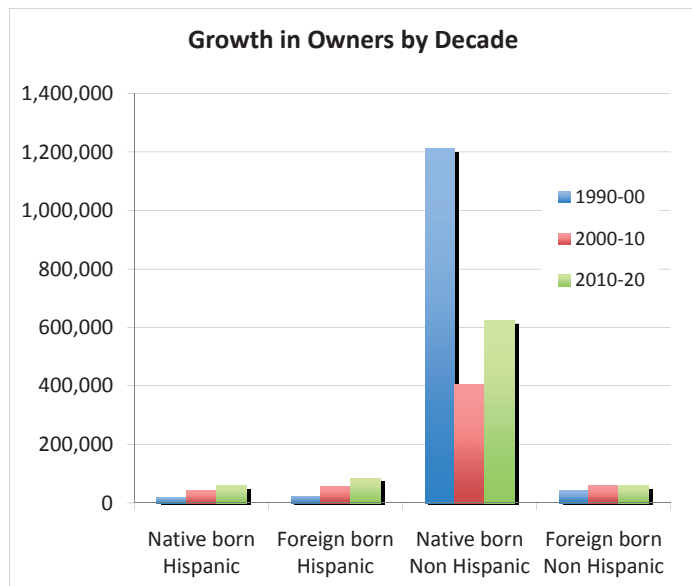
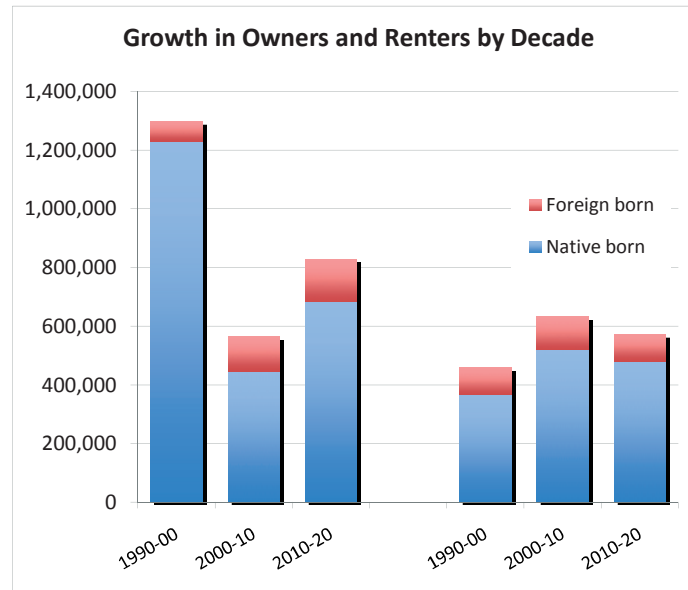
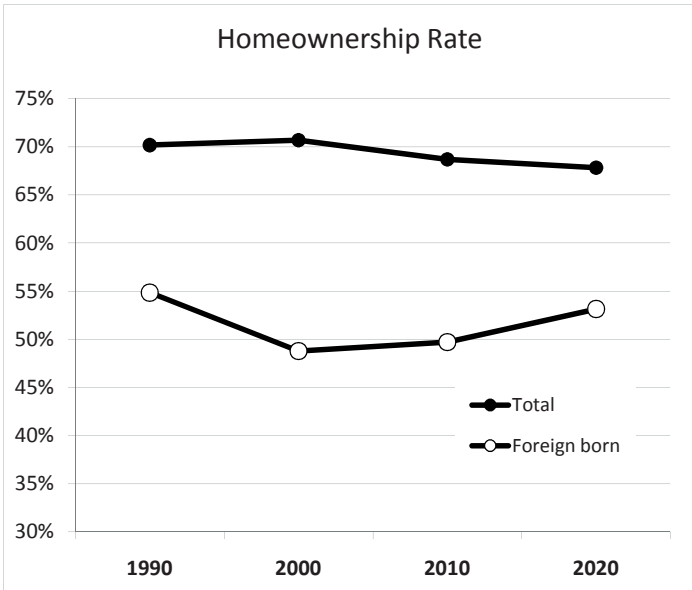
(includes Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, West Virginia)

Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	15,514,000	10,522,000	67.8%	14,114,000	9,694,000	68.7%	12,918,000	9,130,000	70.7%	11,162,000	7,832,000	70.2%
Native Born	14,736,000	10,108,000	68.6%	13,571,000	9,424,000	69.4%	12,602,000	8,976,000	71.2%	11,004,000	7,745,000	70.4%
Foreign Born	778,000	414,000	53.1%	543,000	270,000	49.7%	316,000	154,000	48.8%	158,000	87,000	54.8%
10 or less yrs. in U.S.	171,000	36,000	21.0%	194,000	42,000	21.7%	123,000	29,000	23.8%	50,000	13,000	26.1%
11 to 20 yrs. in U.S.	235,000	108,000	45.9%	151,000	79,000	52.8%	75,000	39,000	52.1%	39,000	23,000	58.6%
21 to 30 yrs. in U.S.	185,000	120,000	64.9%	87,000	59,000	68.5%	53,000	36,000	67.4%	27,000	19,000	68.3%
Over 30 yrs. in U.S.	188,000	150,000	79.9%	112,000	89,000	79.6%	65,000	50,000	76.6%	42,000	32,000	76.9%
Hispanic	682,000	332,000	48.5%	427,000	188,000	44.0%	209,000	90,000	43.1%	92,000	48,000	51.7%
Native Born	280,000	152,000	54.1%	177,000	93,000	52.3%	100,000	52,000	52.0%	63,000	34,000	54.0%
Foreign Born	402,000	180,000	44.7%	250,000	95,000	38.0%	109,000	38,000	35.0%	29,000	14,000	46.7%
Not Hispanic	14,832,000	10,190,000	68.7%	13,687,000	9,506,000	69.5%	12,710,000	9,040,000	71.1%	11,070,000	7,785,000	70.3%
Native Born	14,456,000	9,956,000	68.9%	13,394,000	9,331,000	69.7%	12,503,000	8,924,000	71.4%	10,941,000	7,712,000	70.5%
Foreign Born	376,000	234,000	62.2%	293,000	175,000	59.7%	207,000	116,000	56.0%	129,000	73,000	56.7%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	739,000	154,000	20.8%	744,000	183,000	24.6%	612,000	152,000	24.9%		
	25-34 years	2,156,000	1,036,000	48.1%	2,165,000	1,147,000	53.0%	2,301,000	1,202,000	52.2%		
	35-44 years	2,444,000	1,610,000	65.9%	2,756,000	1,932,000	70.1%	2,376,000	1,700,000	71.5%		
	45-54 years	2,900,000	2,138,000	73.7%	2,561,000	2,001,000	78.1%	1,759,000	1,405,000	79.9%		
	55-64 years	2,640,000	2,107,000	79.8%	1,853,000	1,536,000	82.9%	1,559,000	1,309,000	84.0%		
	65-74 years	1,774,000	1,480,000	83.4%	1,527,000	1,289,000	84.4%	1,477,000	1,227,000	83.1%		
	75-84 years	1,078,000	887,000	82.3%	1,018,000	826,000	81.2%	868,000	682,000	78.5%		
	85 years or more	383,000	282,000	73.5%	295,000	215,000	73.0%	209,000	154,000	73.6%		
<u>Native Born</u>	15-24 years	706,000	149,000	21.1%	719,000	180,000	25.1%	603,000	151,000	25.1%		
	25-34 years	2,022,000	999,000	49.4%	2,087,000	1,125,000	53.9%	2,261,000	1,190,000	52.6%		
	35-44 years	2,304,000	1,540,000	66.9%	2,679,000	1,894,000	70.7%	2,337,000	1,678,000	71.8%		
	45-54 years	2,796,000	2,073,000	74.1%	2,504,000	1,965,000	78.5%	1,732,000	1,385,000	80.0%		
	55-64 years	2,574,000	2,061,000	80.1%	1,817,000	1,511,000	83.1%	1,540,000	1,295,000	84.1%		
	65-74 years	1,736,000	1,451,000	83.6%	1,503,000	1,272,000	84.7%	1,464,000	1,218,000	83.2%		
	75-84 years	1,057,000	872,000	82.5%	1,004,000	817,000	81.4%	861,000	677,000	78.6%		
	85 years or more	377,000	277,000	73.6%	290,000	212,000	73.3%	206,000	152,000	73.7%		
<u>Foreign Born</u>	15-24 years	33,000	4,000	12.8%	25,000	3,000	12.0%	9,000	1,000	11.8%		
	25-34 years	134,000	38,000	28.1%	78,000	22,000	28.8%	40,000	12,000	29.3%		
	35-44 years	140,000	70,000	49.7%	77,000	38,000	49.8%	40,000	22,000	56.1%		
	45-54 years	104,000	65,000	62.5%	57,000	36,000	62.4%	27,000	20,000	74.3%		
	55-64 years	66,000	46,000	70.5%	36,000	25,000	70.2%	18,000	14,000	78.3%		
	65-74 years	39,000	28,000	73.2%	24,000	17,000	70.0%	12,000	10,000	78.0%		
	75-84 years	20,000	14,000	70.9%	14,000	9,000	68.2%	8,000	5,000	67.8%		
	85 years or more	6,000	4,000	67.5%	5,000	3,000	60.7%	3,000	2,000	67.2%		

## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Rest of South Region: Graphs

(includes Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, West Virginia)



## REST OF WEST REGION 1990-2010 Profile and 2020 Projection of Households and Home Ownership

(includes Alaska, Hawaii, Idaho, Montana, New Mexico, Utah, Wyoming)

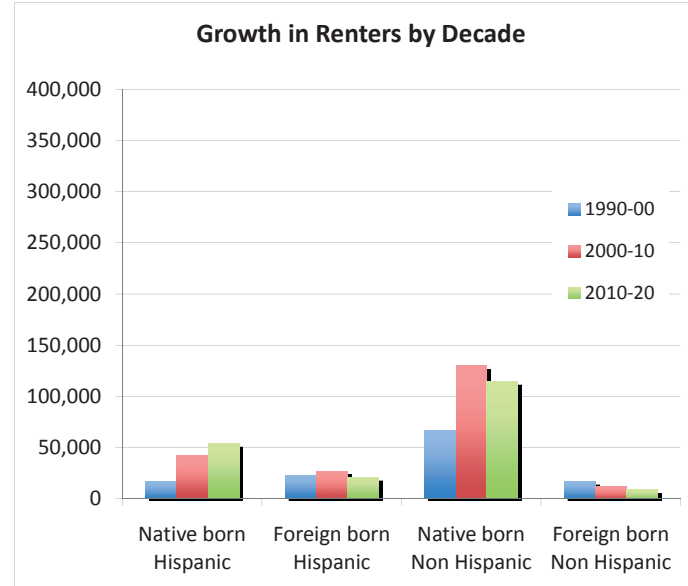
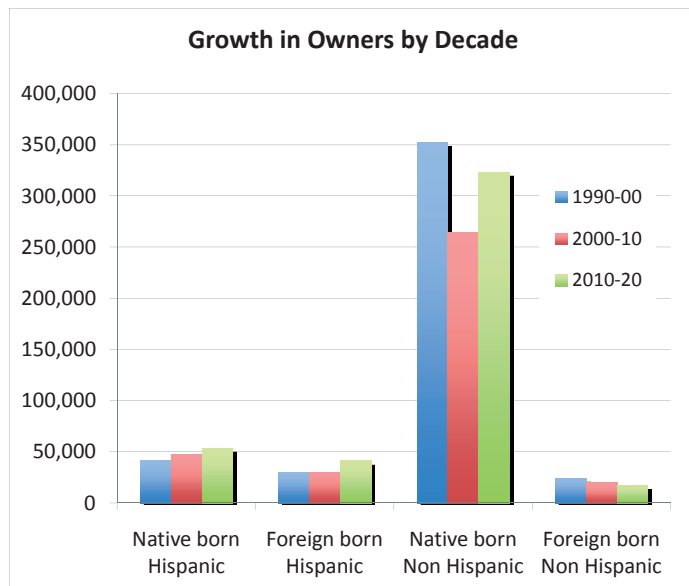
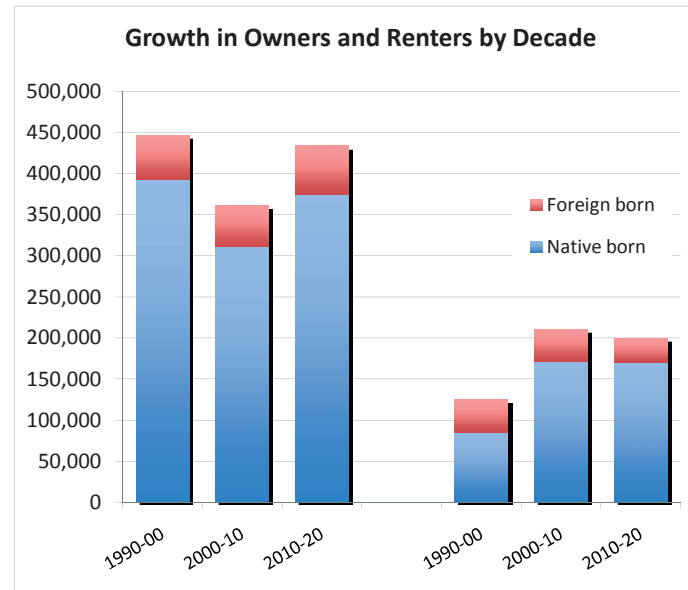
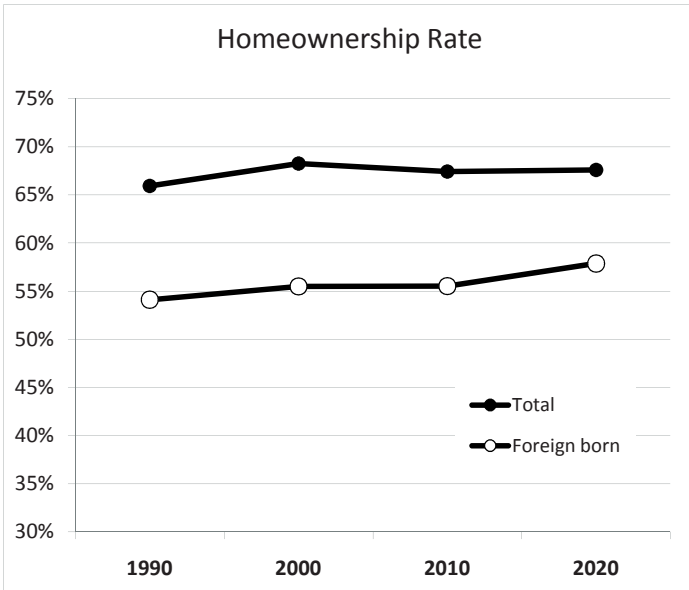
Households and Home Ownership by Nativity and Hispanic Origin, 1990-2020												
	2020			2010			2000			1990		
	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate
Total	4,232,000	2,860,000	67.6%	3,598,000	2,426,000	67.4%	3,026,000	2,065,000	68.3%	2,454,000	1,618,000	65.9%
Native Born	3,819,000	2,621,000	68.6%	3,274,000	2,246,000	68.6%	2,791,000	1,935,000	69.3%	2,313,000	1,542,000	66.6%
Foreign Born	413,000	239,000	57.9%	324,000	180,000	55.5%	235,000	130,000	55.5%	141,000	76,000	54.1%
10 or less yrs. in U.S.	65,000	16,000	24.0%	73,000	19,000	25.2%	65,000	20,000	30.2%	37,000	10,000	26.6%
11 to 20 yrs. in U.S.	87,000	41,000	47.8%	78,000	42,000	53.2%	63,000	34,000	54.0%	38,000	20,000	51.7%
21 to 30 yrs. in U.S.	100,000	63,000	62.3%	76,000	47,000	61.4%	49,000	32,000	66.0%	24,000	16,000	65.4%
Over 30 yrs. in U.S.	161,000	119,000	74.3%	97,000	73,000	75.8%	58,000	44,000	76.6%	41,000	31,000	74.5%
Hispanic	673,000	395,000	58.7%	504,000	301,000	59.8%	358,000	224,000	62.7%	247,000	154,000	62.3%
Native Born	464,000	276,000	59.4%	357,000	223,000	62.6%	268,000	176,000	65.8%	210,000	135,000	64.4%
Foreign Born	209,000	119,000	57.1%	147,000	78,000	53.1%	90,000	48,000	53.2%	37,000	18,000	50.2%
Not Hispanic	3,558,000	2,465,000	69.3%	3,095,000	2,125,000	68.7%	2,668,000	1,841,000	69.0%	2,208,000	1,464,000	66.3%
Native Born	3,355,000	2,346,000	69.9%	2,917,000	2,023,000	69.3%	2,523,000	1,759,000	69.7%	2,104,000	1,407,000	66.9%
Foreign Born	203,000	119,000	58.7%	177,000	102,000	57.6%	145,000	82,000	56.9%	104,000	58,000	55.5%

Households and Home Ownership by Nativity and Age, 1990-2010												
		2010			2000			1990				
		Households	Home Owners	Rate	Households	Home Owners	Rate	Households	Home Owners	Rate		
<u>Total</u>	15-24 years	204,000	40,000	19.5%	199,000	40,000	20.0%	147,000	24,000	16.3%		
	25-34 years	612,000	295,000	48.2%	516,000	254,000	49.2%	559,000	264,000	47.3%		
	35-44 years	621,000	406,000	65.3%	680,000	465,000	68.5%	592,000	401,000	67.8%		
	45-54 years	734,000	542,000	73.8%	637,000	493,000	77.4%	382,000	296,000	77.5%		
	55-64 years	671,000	535,000	79.7%	403,000	331,000	82.1%	308,000	256,000	83.2%		
	65-74 years	407,000	337,000	82.8%	313,000	263,000	84.2%	275,000	229,000	83.3%		
	75-84 years	248,000	202,000	81.2%	216,000	175,000	81.0%	155,000	123,000	78.9%		
	85 years or more	100,000	70,000	69.9%	63,000	45,000	71.2%	37,000	25,000	67.7%		
<u>Native Born</u>	15-24 years	191,000	38,000	19.8%	186,000	37,000	20.2%	140,000	23,000	16.4%		
	25-34 years	553,000	276,000	49.9%	467,000	236,000	50.6%	527,000	253,000	48.0%		
	35-44 years	545,000	365,000	67.0%	620,000	433,000	69.8%	559,000	384,000	68.7%		
	45-54 years	663,000	496,000	74.8%	588,000	461,000	78.4%	358,000	280,000	78.3%		
	55-64 years	619,000	499,000	80.5%	374,000	310,000	82.8%	291,000	244,000	84.0%		
	65-74 years	377,000	316,000	83.8%	293,000	249,000	85.0%	263,000	221,000	84.0%		
	75-84 years	232,000	190,000	82.2%	204,000	167,000	81.6%	144,000	115,000	79.8%		
	85 years or more	94,000	66,000	70.3%	58,000	42,000	71.8%	32,000	22,000	68.7%		
<u>Foreign Born</u>	15-24 years	12,000	2,000	15.0%	13,000	2,000	17.3%	7,000	1,000	13.1%		
	25-34 years	59,000	20,000	33.0%	49,000	17,000	35.8%	31,000	11,000	35.0%		
	35-44 years	76,000	40,000	52.6%	60,000	32,000	54.5%	33,000	17,000	52.1%		
	45-54 years	71,000	46,000	64.1%	49,000	32,000	65.3%	23,000	15,000	66.2%		
	55-64 years	52,000	36,000	69.6%	29,000	21,000	72.0%	17,000	12,000	69.8%		
	65-74 years	30,000	21,000	70.8%	20,000	14,000	72.3%	12,000	9,000	70.4%		
	75-84 years	17,000	11,000	67.4%	12,000	9,000	71.0%	11,000	8,000	68.1%		
	85 years or more	6,000	4,000	64.5%	4,000	3,000	64.0%	5,000	3,000	61.6%		



## 1990-2010 Profile and 2020 Projection of Households and Home Ownership in Rest of West Region: Graphs

(includes Alaska, Hawaii, Idaho, Montana, New Mexico, Utah, Wyoming)





# ADDENDUM: 2012 CENSUS BUREAU POPULATION PROJECTIONS

In December the Census Bureau issued new population projections for the United States, based on the results of the 2010 Census and revised assumptions about future components of population change (United States Census Bureau 2012). These projections supercede the previous “preferred” projection series that was issued in 2008 and are based on the results of the 2000 Census. By far the largest difference between the two series in the current decade is in the assumptions made about future international migration to the United States. The total population as of July 1, 2020 in the new series is 7.5 million lower than in the old, and net immigration for the decade is 5.2 million lower in the newer series.

Where the 2008 Census Bureau projection for the total United States population on July 1, 2020 was 3.7 million above our projection (Pitkin and Myers 2011), the newer Census Bureau series is now 3.7 million below ours. In this Addendum we describe the key differences between our Pitkin-Myers 2011 generational projection (P-M 2011) and the CB 2012 projection, and estimate how much difference switching to the new Census Bureau projection assumptions would make for our projections of housing demand for the United States in 2020. It is beyond the scope of this Addendum to estimate the impacts on the housing projections for the individual states.

The differences between the P-M 2011 and CB 2012 projections of the United States population in 2020 are due mainly to differing assumptions about the amount of international migration to the United States in the 2010–2020 decade. Over a nine-year span for which comparable figures are available, net immigration in our projections is higher than in CB 2012 by 2.7 million, an annual average of almost 300,000. The difference in net immigration directly accounts for over 84 percent of the differences in projected total 2011–2020 population increase.<sup>6</sup> The long-term target levels of immigration, after 2030, differ by less than 100,000.<sup>7</sup> However, in the P-M 2011 series, immigration is projected to substantially rebound from the low levels of 2010–2011 by 2015 and then rise more gradually to the target level in 2025. This time trajectory is based on the combined judgments of a panel of immigration experts (described above and in Pitkin and Myers 2011). By contrast, the CB

2012 trajectory is a simple straight-line interpolation from 2011 to the 2030 target. The possibility of a substantial recovery from the effects of the Great Recession or comprehensive immigration reform before 2020 support the assumption of a more rapid rebound of net immigration in the near term from its recent low level.

As a test of how the projections of foreign-born housing demand are affected by variations in future levels of immigration, we have estimated 2020 demands on the assumption of 30 percent less net immigration between 2010 and 2020 than in the P-M 2011 series. This estimate indicates a 25-percent reduction in total foreign-born household growth for the decade relative to the United States projections in this report, by 9 percent (250,000) for foreign-born homeowners and by 60 percent (770,000) for renter households. It is beyond the scope of this report to estimate the proportional effects on individual states.

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**Dowell Myers** is a professor in the Sol Price School of Public Policy at the University of Southern California. He is an urban demographer and housing specialist who integrates demographic data (census, surveys and projections) with housing, urban planning and public opinion. Myers has a large catalogue of research on trajectories of immigrant advancement. He also is the co-author of “Aging Baby Boomers and the Generational Housing Bubble” and “Demographic Forces and Turning Points in the American City.” Myers holds graduate degrees from UC-Berkeley and M.I.T. His web site can be found at <http://www-bcf.usc.edu/~dowell/home.html>.

**John Pitkin**, an economist and demographer, is a senior research associate in the Population Dynamics Research Group of the USC School of Policy, Planning and Development. He also is president of Analysis and Forecasting, Inc., located in Cambridge, Massachusetts. He has developed methods for modeling and projecting the advancement of immigrants and is a long-time collaborator with Dr. Myers. He is the designer and chief developer of the Pitkin-Myers generational projections of the population of California (2012) and the United States (2011), and is the co-author of “Demographic Forces and Turning Points in the American City.”



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